**LOSS COSTS – IMPLEMENTATION**                    APRIL 13, 2018

GENERAL LIABILITY        LI-GL-2018-037

# CONNECTICUT GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

## KEY MESSAGE

Revised overall prospective loss costs for -3.6% to be implemented.

## BACKGROUND

In circular LI-GL-2018-020, we provided you with information about the General Liability loss cost level experience review.

## ISO ACTION

We are implementing GL-2018-BGL1, which presents a review of General Liability loss cost experience. Refer to the attachment(s) for complete details.

## SUPPLEMENTARY INFORMATION

We are including the following supplementary information:

- An Actuarial Analysis Supplement which provides discussion and analysis of pattern shifts in the data used to derive the advisory loss costs.
- The loss cost exhibits contained in this filing in a Microsoft® Excel workbook.

NOTE: This supplementary information is **not** part of the experience review document and, in states where we are making a filing, is **not** part of the filing.

## EFFECTIVE DATE

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies effective on or after November 1, 2018.

This effective date applies only to those insurers who have filed their Commercial General Liability loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

## IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of November 1, 2018, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

## COMPANY ACTION

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

For guidance on submission requirements, consult the ISO State Filing Handbook.

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON OCTOBER 1, 2018. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number GL-2018-BGL1, NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial General Liability in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.

## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

## POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular LI-CL-2017-074 contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 11-18 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

## REFERENCE(S)

- LI-GL-2018-020 (03/14/2018) General Liability Basic Limit Experience For 2018 Group 2 Jurisdictions Reviewed By Staff
- LI-CL-2017-074 (11/20/2017) Revised Lead Time Requirements Listing

- GL-2018-BGL1
- Actuarial Analysis Supplement
- Manual Pages
- Excel Workbook

## FILES AVAILABLE FOR DOWNLOAD

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

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

## COPYRIGHT EXPLANATION

## ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgment with the opinion that he/she has met the qualification standards of the AAA. ISO considers this loss cost review a Statement of Actuarial Opinion; therefore we are including the following acknowledgment:

I, David Terné, am a Director of Actuarial Operations for ISO and I, Timothy J. McCarthy, am an Actuarial Product Director for Commercial Liability for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

## CONTACT INFORMATION

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- Other issues for this circular, please contact Customer Support:

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CONNECTICUT GL-2018-BGL1
BASIC LIMIT LOSS COST LEVEL
GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
EXECUTIVE SUMMARY

PURPOSE

This document:
- revises current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a -3.6% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs.

- provides the analyses used to derive these advisory loss costs.

DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS

Advisory prospective loss costs in this document are that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time.

LOSS COST LEVEL CHANGES

The statewide advisory loss cost level changes are:

| SUBLINE | INDICATED | SELECTED |
|---|---|---|
| M&C | - 8.4% | - 8.4% |
| OL&T | + 1.8% | + 1.8% |
| Premises/Operations | - 2.2% | - 2.2% |
| Products | -14.2% | -14.2% |
| Local Products/Completed Operations | -13.2% | -13.2% |
| Products/Completed Operations | -13.5% | -13.5% |
| GL Overall | - 3.6% | - 3.6% |

The selected loss cost level changes reflect the effect of capping and buildback, except for Products where the change is calculated by determining the effect, on state loss cost levels, of implementing multistate loss costs.

INDICATED VS. SELECTED

Indicated changes are based on standard ISO methodology. The selected changes are equal to the indicated changes for all sublines.

CAPPING

In order to lessen the impact of swings in classification loss costs, this document contains upper and lower caps that take into account the size of the overall indications.

PRIOR ISO REVISIONS

See Page ES-5 for the latest revisions in this jurisdiction.

| HISTORICAL SOURCE DATA | The data used in this document is: |

The data used in this document is:

- ISO reporting companies' voluntary experience.
- Fiscal - accident year data through year ended 3/31/2017 for Premises/Operations.
- Calendar - accident year data through year ended 12/31/2016 for Products/Completed Operations.

Bodily Injury and Property Damage deductible data is included.  Fringe losses (Coverage B) are also included.

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**ADJUSTMENTS TO REPORTED EXPERIENCE**

The period of use for this revision is anticipated to begin on 11/1/2018. The Products/ Completed Operations portion of this review uses a trend date of 7/1/2018 because of the multistate nature of the review.  To adjust the loss and exposure data to levels expected to prevail during the period when the revised indications are assumed to be in effect, historical losses and exposures have been multiplied by trend factors.  These trend factors are based on changes in cost, frequency and inflation sensitive exposure bases that are expected to arise between the historical experience period and the prospective period during which the revised loss costs will be in effect.  For a summary of the selected annual trend factors, see Section E, Section F and Section G - Trend Summary.

For Premises/Operations, occurrence cost data and occurrence frequency data through 12/31/2016 were used in selecting annual trend factors.  For Products/Completed Operations, occurrence cost data and occurrence frequency data through 12/31/2016 were used.

Note that although indications are computed on a Combined Single Limit basis, severity and frequency trends are applied separately for Bodily Injury and Property Damage.  Also, separate exposure trends are applied to Owners, Landlords and Tenants class groups 1-13, OL&T class group 16, Manufacturers, Contractors, Products, Local Products and Completed Operations.  Exposure trends are not applied to those OL&T classes, which do not have an inflation sensitive exposure base.

Standard actuarial procedures have been used in calculating the indications including adjusting the liability losses to ultimate settlement level and, for all coverages, reflecting all loss adjustment expenses.  Indemnity and ALAE are being developed separately.  Accident year exposures have been developed to reflect exposure audits.

In this review, multistate dollars of loss and number of occurrences contained in the trend exhibits are based on reported paid amounts developed to ultimate using paid development factors.  This has been done in the interest of stability of ultimate loss and occurrence estimates from one review to another.

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|  | OTHER LIABILITY (ASLOB 17.0) | PRODUCTS LIABILITY  (ASLOB 18.0) |
|---|---|---|
| TEN | | |
| LARGEST | 1   Chubb Group of Insurance Cos. | 1   Chubb Group of Insurance Cos. |
| COMPANY | 2   Travelers Indemnity Co. | 2   Zurich American Insurance Co. |
| GROUPS IN | 3   Continental Casualty Co. | 3   Travelers Indemnity Co. |
| ISO | 4   Zurich American Insurance Co. | 4   Liberty Mutual Insurance Co. |
| DATA | 5   Liberty Mutual Insurance Co. | 5   Fireman's Fund Insurance Co. |
| BASE | 6   XL Specialty Insurance Co. | 6   Selective Insurance Group |
|  | 7   Hartford Accident & Indemnity Co. | 7   Cincinnati Insurance Co. |
|  | 8   Selective Insurance Group | 8   Hartford Accident & Indemnity Co. |
|  | 9   Tokio Marine Cos. | 9   Nationwide Mutual Insurance Co. |
|  | 10   Nationwide Mutual Insurance Co. | 10   Continental Casualty Co. |

Insurers are listed in descending order based on the percent of written premium volume from Statutory Page 14 Data for the year ending 12/31/2016 for the Annual Statement Line of Business (ASLOB) indicated.  ASLOB 17.0 is based on statewide written premium volume while ASLOB 18.0 is based on multistate written premium volume.

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**SIZE OF ISO DATA BASE**

While we are unable to specifically determine the market share of ISO reporting company groups separately for the classes contained in this document, we believe that a comparison of Statutory Page 14 data for ISO reporting company groups to industrywide Statutory Page 14 data is a reasonable approximation of a market share for these lines.

The market share of ISO participating insurers as measured by Statutory Page 14 Written Premium for the year ending 12/31/2016 is:

| | |
|---|---|
| Statewide - Other Liability (ASLOB 17.0) | 42.8% |
| Multistate - Products Liability (ASLOB 18.0) | 47.7% |

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**COMPANY DECISION**

We encourage each insurer to decide independently whether the judgments made and the procedures or data used by ISO in developing the indications contained herein are appropriate for its use.  We have included within this document the information upon which ISO relied in order to enable companies to make such independent judgments.

The data underlying the enclosed material comes from companies reporting to Insurance Services Office, Inc.  Therefore, the ISO experience permits the establishment of a much broader statistical ratemaking base than could be employed by using any individual company's data.  A broader data base enhances the validity of ratemaking analysis derived therefrom.  At the same time, however, an individual company may benefit from a comparison of its own experience to the aggregate ISO experience, and may reach valid conclusions with respect to the manner in which its own costs can be expected to differ from ISO's projections based on the aggregate data.  Some calculations included in this document involve areas of ISO staff judgment.  Each company should carefully review and evaluate its own experience in order to determine whether the indications are appropriate for its use.

This material has been developed exclusively by the staff of Insurance Services Office, Inc.

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CONNECTICUT
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document:    GL-2016-BGL1

| Coverage | Effective Date | Loss Cost Level Changes | | |
|---|---|---|---|---|
| | | Indicated | Selected | Implemented |
| M&C | | + 4.3% | + 4.3% | + 4.3% |
| OL&T | | + 6.1% | + 6.1% | + 6.1% |
| Prem/Ops Combined | | + 5.4% | + 5.4% | + 5.4% |
| Products | | - 4.8% | - 4.8% | - 4.8% |
| Local Products/Completed Ops | | - 2.7% | - 2.7% | - 2.7% |
| Products/Completed Ops Combined | | - 3.3% | - 3.3% | - 3.3% |
| General Liability Overall | 11/1/2016 | + 4.2% | + 4.2% | + 4.2% |

Document:    GL-2015BGL1

| Coverage | Effective Date | Loss Cost Level Changes | | |
|---|---|---|---|---|
| | | Indicated | Selected | Implemented |
| M&C | | - 9.6% | - 9.6% | - 9.6% |
| OL&T | | - 1.9% | - 1.9% | - 1.9% |
| Prem/Ops Combined | | - 5.1% | - 5.1% | - 5.1% |
| Products | | - 8.2% | - 8.2% | - 8.2% |
| Local Products/Completed Ops | | -13.5% | -13.5% | -13.5% |
| Products/Completed Ops Combined | | -11.7% | -11.7% | -11.7% |
| General Liability Overall | 12/1/2015 | - 6.1% | - 6.1% | - 6.1% |

Document:    GL-2014-BGL1

| Coverage | Effective Date | Loss Cost Level Changes | | |
|---|---|---|---|---|
| | | Indicated | Selected | Implemented |
| M&C | | - 5.6% | - 5.6% | - 5.6% |
| OL&T | | + 5.9% | + 5.9% | + 5.9% |
| Prem/Ops Combined | | + 1.2% | + 1.2% | + 1.2% |
| Products | | -14.7% | -14.7% | -14.7% |
| Local Products/Completed Ops | | -13.4% | -13.4% | -13.4% |
| Products/Completed Ops Combined | | -13.8% | -13.8% | -13.8% |
| General Liability Overall | 11/1/2014 | - 1.7% | - 1.7% | - 1.7% |

# GENERAL LIABILITY OTHER THAN PROFESSIONAL
## PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
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GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
SUBLINE CODES 334 AND 336
STATEWIDE LOSS COST LEVEL CHANGES

The attached exhibits present a revision of the monoline $100,000 basic combined single limit loss costs for Commercial General Liability, Premises/Operations and Products/Completed Operations (Subline Codes 334 and 336).  This revision has been prepared by the Insurance Services Office, Inc. (ISO) and is based on the latest available experience of companies that filed data under the applicable reporting requirements.

Separate loss cost revisions have been prepared for Owners, Landlords and Tenants, for Manufacturers and Contractors, for Products and for Local Products/Completed Operations.  The revisions are then combined to produce an overall loss cost revision for  General Liability Other Than Professional.

| Summary of Indications and Selected Loss Cost Level Changes | Manufacturers And Contractors | Owners, Landlords and Tenants | Overall Premises/ Operations | Products | Local Products/ Completed Operations | Products/ Completed Operations | Overall General Liability Other Than Professional |
|---|---|---|---|---|---|---|---|
| Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C) | - 5.6% | + 1.2% | - 1.5% | | | | |
| Statewide Indicated Monoline Loss Cost Level Change (See Section C) | - 8.4% | + 1.8% | - 2.2% | - 14.2%* | - 13.2%** | - 13.5% | - 3.6% |
| Statewide Selected Monoline Loss Cost Level Change (See Section C) | - 8.4% | + 1.8% | - 2.2% | - 14.2%* | - 13.2% | - 13.5% | - 3.6% |

  * The statewide Products change is calculated by determining the effect, on statewide loss cost levels, of implementing the indicated multistate loss costs.

  ** The indicated statewide monoline change is calculated based on the indicated multistate monoline change.

CONNECTICUT

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
TERRITORY LOSS COST LEVEL CHANGES

| CODE | TERRITORY DESCRIPTION | LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL) | INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING | LOSS COST LEVEL CHANGE AFTER CAPPING |
|---|---|---|---|---|
| 501 | New Haven | $ 2,189,228 | - 4.1% | - 4.2% |
| 503 | Stamford and Vicinity | 1,709,807 | + 0.1% | 0.0% |
| 504 | Bloomfield, East Hartford, East Haven, Hamden, Milford, Newington, North Haven, Orange, West Hartford, West Haven and Wethersfield | 3,983,791 | + 0.4% | + 0.4% |
| 505 | Waterbury and Vicinity | 871,863 | + 2.7% | + 2.8% |
| 506 | Bridgeport and Vicinity | 1,541,323 | + 2.4% | + 2.4% |
| 507 | Remainder or State | 15,052,044 | + 3.2% | + 3.2% |
| 508 | Hartford | 1,334,113 | + 1.0% | + 1.0% |
| 509 | New Britain | 375,487 | + 0.2% | + 0.2% |
| | STATEWIDE TOTAL | $ 27,057,656 | + 1.8% | + 1.8% |

CONNECTICUT

PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

<u>MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE</u>

| CLASS GROUP | DESCRIPTION | LATEST YEAR MONO/MULTI ALCCL | INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING | LOSS COST LEVEL CHANGE AFTER CAPPING |
|---|---|---|---|---|
| 30 | SERVICE | $ 1,742,726 | - 11.5% | - 11.8% |
| 31 | LIGHT CONTRACTING | 2,722,966 | - 9.4% | - 9.7% |
| 32 | MEDIUM CONTRACTING | 6,011,293 | - 5.7% | - 6.0% |
| 33 | HEAVY CONTRACTING | 2,159,912 | - 10.1% | - 10.6% |
| 34 | DEALERS OR DISTRIBUTORS | 1,706,419 | - 5.9% | - 5.6% |
| 35 | LIGHT MANUFACTURERS | 314,837 | - 9.1% | - 8.6% |
| 36 | MEDIUM MANUFACTURERS | 1,429,003 | - 10.4% | - 10.0% |
| 37 | HEAVY MANUFACTURERS | 681,427 | - 10.0% | - 9.8% |
| 38 | MISCELLANEOUS OPERATIONS | 1,025,213 | - 10.9% | - 10.8% |
| | TOTAL | $ 17,793,796 | - 8.4% | - 8.4% |

<u>OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE</u>

| CLASS GROUP | DESCRIPTION | LATEST YEAR MONO/MULTI ALCCL | INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING | LOSS COST LEVEL CHANGE AFTER CAPPING |
|---|---|---|---|---|
| 01 | FOOD AND BEVERAGE (RETAIL) | $ 1,126,820 | - 2.0% | - 1.8% |
| 02 | RESTAURANTS | 3,648,281 | - 4.5% | - 4.0% |
| 03 | STORES | 814,965 | + 0.5% | + 0.9% |
| 04 | VENDING AND RENTAL | 95,067 | 0.0% | - 0.3% |
| 05 | FOOD AND BEVERAGE DISTRIBUTORS | 218,748 | + 1.9% | + 2.5% |
| 06 | NON-(FOOD AND BEVERAGE) DISTRIB. | 443,762 | + 0.2% | + 0.5% |
| 07 | CLUBS, AMUSEMENTS AND SPORTS | 1,581,250 | + 7.6% | + 7.8% |
| 08 | HEALTH CARE FACILITIES | 444,987 | + 4.5% | + 4.0% |
| 09 | HOTELS AND MOTELS | 688,368 | + 6.0% | + 6.8% |
| 10 | SCHOOLS AND CHURCHES | 1,546,356 | + 6.5% | + 6.6% |
| 11 | APARTMENTS | 3,870,848 | - 0.8% | - 1.2% |
| 12 | BUILDINGS AND OFFICES | 12,100,918 | + 3.2% | + 3.2% |
| 13 | MISCELLANEOUS PREMISES | 242,361 | + 3.5% | + 4.5% |
| 16 | GOVERNMENTAL SUBDIVISIONS | 234,925 | + 2.4% | + 4.0% |
| | TOTAL | $ 27,057,656 | + 1.8% | + 1.8% |

CONNECTICUT

PRODUCTS/COMPLETED OPERATIONS LIABILITY INSURANCE
CLASS GROUP LOSS COST LEVEL CHANGES

| CLASS GROUP | DESCRIPTION | LATEST YEAR MULTISTATE MONO/MULTI ALCCL AT MULTISTATE LEVEL | INDICATED MULTISTATE LOSS COST LEVEL CHANGE | LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT LEVEL | INDICATED STATEWIDE LOSS COST LEVEL CHANGE | SELECTED STATEWIDE LOSS COST LEVEL CHANGE |
|---|---|---|---|---|---|---|
| 03 | MANUFACTURERS, DEALERS OR DISTRIBUTORS-FOOD OR DRUG | $ 46,246,181 | - 10.7% | $ 312,636 | - 21.2% | - 21.2% |
| 04 | DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG | 45,592,501 | - 5.3% | 723,819 | - 7.1% | - 7.1% |
| 05 | MANUFACTURERS-NOT FOOD OR DRUG-LOW | 5,691,642 | - 5.9% | 89,376 | - 22.4% | - 22.4% |
| 06 | MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM | 40,472,764 | - 8.2% | 519,226 | - 14.3% | - 14.3% |
| 07 | MANUFACTURERS-NOT FOOD OR DRUG-HIGH | 10,893,110 | - 8.4% | 227,341 | - 23.7% | - 23.7% |
| | PRODUCTS SUBTOTAL | $ 148,896,198 | - 8.0% | $ 1,872,398 | - 14.2% | - 14.2% |
| 01 | RETAIL STORES-FOOD OR DRUG | | | $ 150,690 | - 21.7% | - 21.1% |
| 02 | RETAIL STORES-NOT FOOD OR DRUG | | | 311,978 | - 15.3% | - 14.8% |
| 11 | COMPLETED OPERATIONS-LOW | | | 133,494 | - 9.1% | - 9.0% |
| 12 | COMPLETED OPERATIONS-MEDIUM | | | 3,475,561 | - 12.3% | - 12.4% |
| 13 | COMPLETED OPERATIONS-HIGH | | | 249,581 | - 20.5% | - 19.3% |
| | LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL | | | $ 4,321,304 | - 13.2% | - 13.2% |
| | TOTAL | | | $ 6,193,702 | - 13.5% | - 13.5% |

The indicated statewide Products change is calculated by determining the effect, on statewide loss cost levels, of implementing the indicated multistate loss costs.

For Products, the difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks by class in this jurisdiction versus the multistate and previous multistate revisions which were not implemented in this jurisdiction.

For Local Products/Completed Operations, the indicated statewide monoline change is calculated based on the indicated multistate monoline change.

EXPLANATION OF LOSS COST CHANGES BY CLASS
GENERAL LIABILITY OTHER THAN PROFESSIONAL - SUBLINE CODES 334 AND 336

The Commercial General Liability combined single limit loss costs for each General Liability Other Than Professional class code are set forth on the following pages.

For Premises/Operations, these loss costs are calculated by applying the following procedures:

A current base loss cost (CBLC) by class group and territory is calculated. This is equal to Loss Costs at Current Level summarized over all classes in the class group divided by adjusted monoline/multiline exposures (exposure times class differential summed over all classes in the class group). This calculation is done separately for each territory.

$$CBLC = \frac{\sum\limits_{class} LCCL}{\sum\limits_{class} (Exposure)\ X\ (Differential)}$$

- A proposed base loss cost (PBLC) is calculated by multiplying the CBLC by the class group relative change, the territory relative change and the overall change.

$$PBLC\ =\ CBLC\ \times\ CG\ Relative\ Change\ \times\ Territory\ Relative\ Change \times\ Statewide\ Monoline\ Change$$

- Each proposed class loss cost is calculated as the class differential for that class times the proposed base loss cost for the class group and territory.

For Products, these loss costs are calculated as explained in Section F - Class Groups and Calculation of Proposed Class Loss Costs -- Products.

For Local Products/Completed Operations, these loss costs are calculated as explained in Section G - Class Groups and Calculation of Proposed Class Loss Costs -- Local Products/Completed Operations.

EXPLANATION OF LOSS COST CHANGES BY CLASS

## GENERAL LIABILITY OTHER THAN PROFESSIONAL
## SUBLINE CODES 334 AND 336

The proposed Commercial General Liability loss costs have been limited where necessary as follows:

- M&C classes reflect an upper cap of +25% and a lower cap of -28% relative to current loss costs;

- OL&T classes reflect an upper cap of +27% and a lower cap of -20% relative to current loss costs;

- Products classes reflect an upper cap of +25% and a lower cap of -28% relative to current multistate loss costs;

- Local Products/Completed Operations classes reflect an upper cap of +25% and a lower cap of -33% relative to current loss costs.

The statewide loss cost level change has been multiplied by a 'build back' factor to ensure that the selected overall change by subline is achieved.  This is required to offset the effect of capped loss costs as well as the effect of revised classification differentials (if any) on the overall change.  These factors are:

|  |  |  |
|---|---|---|
| M&C:  0.998 | OL&T:  1.000 | LP/CO:  0.993 |

The Commercial General Liability loss costs are rounded as follows:

| Loss Costs | | | To the Nearest |
|---|---|---|---|
| 0 | - | 0.249 | $ 0.001 |
| .25 | - | 9.99 | 0.01 |
| 10.00 | - | 99.99 | 0.10 |
| 100.00 | - | Over | 1.00 |

for example:

| | | |
|---|---|---|
| 0.1111 | rounds to | $ 0.111 |
| 0.6777 | rounds to | 0.68 |
| 12.3436 | rounds to | 12.30 |
| 867.5432 | rounds to | 868.00 |

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 10010 | 501 | .232 | .247 | -6.1 | 10040 | 505 | .060 | .060 | 0.0 | 10060 | 508 | .245 | .247 | -0.8 |
| 10010 | 503 | .111 | .112 | -0.9 | 10040 | 506 | .158 | .158 | 0.0 | 10060 | 509 | .510 | .510 | 0.0 |
| 10010 | 504 | .170 | .172 | -1.2 | 10040 | 507 | .138 | .136 | 1.5 | 10065 | 501 | .940 | .990 | -5.1 |
| 10010 | 505 | .079 | .078 | 1.3 | 10040 | 508 | .079 | .080 | -1.3 | 10065 | 503 | .400 | .410 | -2.4 |
| 10010 | 506 | .208 | .207 | 0.5 | 10040 | 509 | .074 | .075 | -1.3 | 10065 | 504 | .560 | .560 | 0.0 |
| 10010 | 507 | .181 | .178 | 1.7 | 10042 | 501 | 1.310 | 1.380 | -5.1 | 10065 | 505 | .410 | .400 | 2.5 |
| 10010 | 508 | .104 | .105 | -1.0 | 10042 | 503 | .560 | .570 | -1.8 | 10065 | 506 | .550 | .550 | 0.0 |
| 10010 | 509 | .097 | .098 | -1.0 | 10042 | 504 | .780 | .790 | -1.3 | 10065 | 507 | .480 | .480 | 0.0 |
| 10015 | 501 | 24.500 | 24.200 | 1.2 | 10042 | 505 | .570 | .560 | 1.8 | 10065 | 508 | .370 | .370 | 0.0 |
| 10015 | 503 | 10.000 | 9.500 | 5.3 | 10042 | 506 | .770 | .760 | 1.3 | 10065 | 509 | .760 | .770 | -1.3 |
| 10015 | 504 | 15.700 | 14.800 | 6.1 | 10042 | 507 | .670 | .660 | 1.5 | 10066 | 501 | .960 | 1.010 | -5.0 |
| 10015 | 505 | 8.070 | 7.410 | 8.9 | 10042 | 508 | .510 | .520 | -1.9 | 10066 | 503 | .410 | .420 | -2.4 |
| 10015 | 506 | 12.400 | 11.500 | 7.8 | 10042 | 509 | 1.060 | 1.070 | -0.9 | 10066 | 504 | .570 | .580 | -1.7 |
| 10015 | 507 | 14.600 | 13.300 | 9.8 | 10052 | 501 | 16.900 | 16.700 | 1.2 | 10066 | 505 | .420 | .410 | 2.4 |
| 10015 | 508 | 7.180 | 6.750 | 6.4 | 10052 | 503 | 6.920 | 6.570 | 5.3 | 10066 | 506 | .560 | .560 | 0.0 |
| 10015 | 509 | 5.440 | 5.150 | 5.6 | 10052 | 504 | 10.900 | 10.200 | 6.9 | 10066 | 507 | .490 | .490 | 0.0 |
| 10026 | 501 | 2.280 | 2.410 | -5.4 | 10052 | 505 | 5.580 | 5.120 | 9.0 | 10066 | 508 | .370 | .380 | -2.6 |
| 10026 | 503 | .980 | 1.000 | -2.0 | 10052 | 506 | 8.590 | 7.940 | 8.2 | 10066 | 509 | .770 | .780 | -1.3 |
| 10026 | 504 | 1.360 | 1.370 | -0.7 | 10052 | 507 | 10.100 | 9.220 | 9.5 | 10070 | 501 | .133 | .141 | -5.7 |
| 10026 | 505 | .990 | .980 | 1.0 | 10052 | 508 | 4.970 | 4.660 | 6.7 | 10070 | 503 | .063 | .064 | -1.6 |
| 10026 | 506 | 1.340 | 1.330 | 0.8 | 10052 | 509 | 3.760 | 3.560 | 5.6 | 10070 | 504 | .097 | .098 | -1.0 |
| 10026 | 507 | 1.180 | 1.160 | 1.7 | 10054 | 501 | 15.000 | 14.800 | 1.4 | 10070 | 505 | .045 | .045 | 0.0 |
| 10026 | 508 | .890 | .900 | -1.1 | 10054 | 503 | 6.140 | 5.830 | 5.3 | 10070 | 506 | .119 | .118 | 0.8 |
| 10026 | 509 | 1.850 | 1.860 | -0.5 | 10054 | 504 | 9.630 | 9.070 | 6.2 | 10070 | 507 | .104 | .102 | 2.0 |
| 10036 | 501 | .620 | .650 | -4.6 | 10054 | 505 | 4.950 | 4.540 | 9.0 | 10070 | 508 | .060 | .060 | 0.0 |
| 10036 | 503 | 1.100 | 1.170 | -6.0 | 10054 | 506 | 7.620 | 7.050 | 8.1 | 10070 | 509 | .056 | .056 | 0.0 |
| 10036 | 504 | .850 | .900 | -5.6 | 10054 | 507 | 8.940 | 8.180 | 9.3 | 10071 | 501 | 1.120 | 1.190 | -5.9 |
| 10036 | 505 | .890 | .940 | -5.3 | 10054 | 508 | 4.410 | 4.140 | 6.5 | 10071 | 503 | .480 | .490 | -2.0 |
| 10036 | 506 | .900 | .960 | -6.3 | 10054 | 509 | 3.340 | 3.160 | 5.7 | 10071 | 504 | .670 | .680 | -1.5 |
| 10036 | 507 | .770 | .820 | -6.1 | 10060 | 501 | .620 | .660 | -6.1 | 10071 | 505 | .490 | .480 | 2.1 |
| 10036 | 508 | .960 | 1.010 | -5.0 | 10060 | 503 | .270 | .270 | 0.0 | 10071 | 506 | .660 | .660 | 0.0 |
| 10036 | 509 | .700 | .740 | -5.4 | 10060 | 504 | .370 | .380 | -2.6 | 10071 | 507 | .580 | .570 | 1.8 |
| 10040 | 501 | .177 | .188 | -5.9 | 10060 | 505 | .270 | .270 | 0.0 | 10071 | 508 | .440 | .440 | 0.0 |
| 10040 | 503 | .084 | .085 | -1.2 | 10060 | 506 | .370 | .370 | 0.0 | 10071 | 509 | .910 | .920 | -1.1 |
| 10040 | 504 | .129 | .131 | -1.5 | 10060 | 507 | .320 | .320 | 0.0 | 10072 | 501 | 12.400 | 13.700 | -9.5 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10072 | 503 | 11.800 | 13.300 | -11.3 | 10101 | 506 | .500 | .490 | 2.0 | 10111 | 509 | .121 | .123 | -1.6 |
| 10072 | 504 | 5.310 | 5.930 | -10.5 | 10101 | 507 | .440 | .430 | 2.3 | 10113 | 501 | 1.270 | 1.340 | -5.2 |
| 10072 | 505 | 6.310 | 7.040 | -10.4 | 10101 | 508 | .330 | .330 | 0.0 | 10113 | 503 | .550 | .560 | -1.8 |
| 10072 | 506 | 9.760 | 11.000 | -11.3 | 10101 | 509 | .680 | .690 | -1.4 | 10113 | 504 | .760 | .760 | 0.0 |
| 10072 | 507 | 7.260 | 8.150 | -10.9 | 10105 | 501 | 9.150 | 9.680 | -5.5 | 10113 | 505 | .550 | .540 | 1.9 |
| 10072 | 508 | 15.600 | 17.300 | -9.8 | 10105 | 503 | 3.950 | 4.030 | -2.0 | 10113 | 506 | .750 | .740 | 1.4 |
| 10072 | 509 | 9.990 | 11.200 | -10.8 | 10105 | 504 | 5.470 | 5.510 | -0.7 | 10113 | 507 | .660 | .640 | 3.1 |
| 10073 | 501 | .970 | 1.010 | -4.0 | 10105 | 505 | 3.980 | 3.920 | 1.5 | 10113 | 508 | .500 | .500 | 0.0 |
| 10073 | 503 | 1.710 | 1.820 | -6.0 | 10105 | 506 | 5.390 | 5.350 | 0.7 | 10113 | 509 | 1.030 | 1.040 | -1.0 |
| 10073 | 504 | 1.320 | 1.400 | -5.7 | 10105 | 507 | 4.730 | 4.650 | 1.7 | 10115 | 501 | 2.520 | 2.660 | -5.3 |
| 10073 | 505 | 1.380 | 1.450 | -4.8 | 10105 | 508 | 3.580 | 3.620 | -1.1 | 10115 | 503 | 1.090 | 1.110 | -1.8 |
| 10073 | 506 | 1.400 | 1.490 | -6.0 | 10105 | 509 | 7.420 | 7.470 | -0.7 | 10115 | 504 | 1.500 | 1.520 | -1.3 |
| 10073 | 507 | 1.200 | 1.280 | -6.2 | 10107 | 501 | 2.960 | 3.100 | -4.5 | 10115 | 505 | 1.100 | 1.080 | 1.9 |
| 10073 | 508 | 1.490 | 1.570 | -5.1 | 10107 | 503 | 5.230 | 5.560 | -5.9 | 10115 | 506 | 1.480 | 1.470 | 0.7 |
| 10073 | 509 | 1.090 | 1.150 | -5.2 | 10107 | 504 | 4.040 | 4.270 | -5.4 | 10115 | 507 | 1.300 | 1.280 | 1.6 |
| 10075 | 501 | 7.170 | 7.530 | -4.8 | 10107 | 505 | 4.220 | 4.450 | -5.2 | 10115 | 508 | .990 | 1.000 | -1.0 |
| 10075 | 503 | 12.700 | 13.500 | -5.9 | 10107 | 506 | 4.280 | 4.550 | -5.9 | 10115 | 509 | 2.040 | 2.060 | -1.0 |
| 10075 | 504 | 9.810 | 10.400 | -5.7 | 10107 | 507 | 3.680 | 3.910 | -5.9 | 10117 | 501 | 24.300 | 24.000 | 1.2 |
| 10075 | 505 | 10.200 | 10.800 | -5.6 | 10107 | 508 | 4.560 | 4.790 | -4.8 | 10117 | 503 | 9.940 | 9.440 | 5.3 |
| 10075 | 506 | 10.400 | 11.000 | -5.5 | 10107 | 509 | 3.330 | 3.510 | -5.1 | 10117 | 504 | 15.600 | 14.700 | 6.1 |
| 10075 | 507 | 8.930 | 9.500 | -6.0 | 10110 | 501 | 83.300 | 82.200 | 1.3 | 10117 | 505 | 8.010 | 7.360 | 8.8 |
| 10075 | 508 | 11.100 | 11.600 | -4.3 | 10110 | 503 | 34.000 | 32.300 | 5.3 | 10117 | 506 | 12.300 | 11.400 | 7.9 |
| 10075 | 509 | 8.090 | 8.510 | -4.9 | 10110 | 504 | 53.400 | 50.300 | 6.2 | 10117 | 507 | 14.500 | 13.200 | 9.8 |
| 10100 | 501 | 1.920 | 2.080 | -7.7 | 10110 | 505 | 27.500 | 25.200 | 9.1 | 10117 | 508 | 7.130 | 6.700 | 6.4 |
| 10100 | 503 | 1.310 | 1.370 | -4.4 | 10110 | 506 | 42.300 | 39.100 | 8.2 | 10117 | 509 | 5.400 | 5.110 | 5.7 |
| 10100 | 504 | 1.710 | 1.770 | -3.4 | 10110 | 507 | 49.600 | 45.400 | 9.3 | 10120 | 501 | 54.500 | 53.800 | 1.3 |
| 10100 | 505 | 1.150 | 1.170 | -1.7 | 10110 | 508 | 24.400 | 23.000 | 6.1 | 10120 | 503 | 22.300 | 21.200 | 5.2 |
| 10100 | 506 | 1.140 | 1.170 | -2.6 | 10110 | 509 | 18.500 | 17.500 | 5.7 | 10120 | 504 | 35.000 | 32.900 | 6.4 |
| 10100 | 507 | 1.550 | 1.560 | -0.6 | 10111 | 501 | .290 | .310 | -6.5 | 10120 | 505 | 18.000 | 16.500 | 9.1 |
| 10100 | 508 | .830 | .850 | -2.4 | 10111 | 503 | .139 | .141 | -1.4 | 10120 | 506 | 27.700 | 25.600 | 8.2 |
| 10100 | 509 | 2.820 | 2.930 | -3.8 | 10111 | 504 | .212 | .215 | -1.4 | 10120 | 507 | 32.400 | 29.700 | 9.1 |
| 10101 | 501 | .850 | .890 | -4.5 | 10111 | 505 | .099 | .098 | 1.0 | 10120 | 508 | 16.000 | 15.000 | 6.7 |
| 10101 | 503 | .360 | .370 | -2.7 | 10111 | 506 | .260 | .260 | 0.0 | 10120 | 509 | 12.100 | 11.500 | 5.2 |
| 10101 | 504 | .510 | .510 | 0.0 | 10111 | 507 | .227 | .223 | 1.8 | 10130 | 501 | 12.500 | 13.200 | -5.3 |
| 10101 | 505 | .370 | .360 | 2.8 | 10111 | 508 | .130 | .132 | -1.5 | 10130 | 503 | 5.380 | 5.490 | -2.0 |

L - LOWER CAP APPLIED
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N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 10130 | 504 | 7.460 | 7.520 | -0.8 | 10141 | 507 | .153 | .148 | 3.4 | 10160 | 501 | 7.830 | 8.280 | -5.4 |
| 10130 | 505 | 5.430 | 5.350 | 1.5 | 10141 | 508 | .063 | .062 | 1.6 | 10160 | 503 | 3.380 | 3.440 | -1.7 |
| 10130 | 506 | 7.350 | 7.290 | 0.8 | 10141 | 509 | .142 | .142 | 0.0 | 10160 | 504 | 4.680 | 4.720 | -0.8 |
| 10130 | 507 | 6.450 | 6.330 | 1.9 | 10145 | 501 | .310 | .320 | -3.1 | 10160 | 505 | 3.410 | 3.360 | 1.5 |
| 10130 | 508 | 4.890 | 4.940 | -1.0 | 10145 | 503 | .128 | .130 | -1.5 | 10160 | 506 | 4.610 | 4.580 | 0.7 |
| 10130 | 509 | 10.100 | 10.200 | -1.0 | 10145 | 504 | .450 | .450 | 0.0 | 10160 | 507 | 4.050 | 3.970 | 2.0 |
| 10132 | 501 | 10.800 | 11.400 | -5.3 | 10145 | 505 | .183 | .176 | 4.0 | 10160 | 508 | 3.070 | 3.100 | -1.0 |
| 10132 | 503 | 4.640 | 4.730 | -1.9 | 10145 | 506 | .370 | .360 | 2.8 | 10160 | 509 | 6.340 | 6.390 | -0.8 |
| 10132 | 504 | 6.420 | 6.480 | -0.9 | 10145 | 507 | .740 | .710 | 4.2 | 10204 | 501 | .790 | .840 | -6.0 |
| 10132 | 505 | 4.680 | 4.610 | 1.5 | 10145 | 508 | .300 | .300 | 0.0 | 10204 | 503 | .340 | .350 | -2.9 |
| 10132 | 506 | 6.330 | 6.280 | 0.8 | 10145 | 509 | .680 | .680 | 0.0 | 10204 | 504 | .470 | .480 | -2.1 |
| 10132 | 507 | 5.560 | 5.460 | 1.8 | 10146 | 501 | .860 | .930 | -7.5 | 10204 | 505 | .340 | .340 | 0.0 |
| 10132 | 508 | 4.210 | 4.260 | -1.2 | 10146 | 503 | .590 | .610 | -3.3 | 10204 | 506 | .470 | .460 | 2.2 |
| 10132 | 509 | 8.710 | 8.780 | -0.8 | 10146 | 504 | .760 | .790 | -3.8 | 10204 | 507 | .410 | .400 | 2.5 |
| 10133 | 501 | 16.700 | 17.700 | -5.6 | 10146 | 505 | .520 | .520 | 0.0 | 10204 | 508 | .310 | .310 | 0.0 |
| 10133 | 503 | 8.090 | 8.250 | -1.9 | 10146 | 506 | .510 | .520 | -1.9 | 10204 | 509 | .640 | .650 | -1.5 |
| 10133 | 504 | 10.500 | 10.700 | -1.9 | 10146 | 507 | .690 | .700 | -1.4 | 10205 | 501 | .880 | .930 | -5.4 |
| 10133 | 505 | 2.700 | 2.660 | 1.5 | 10146 | 508 | .370 | .380 | -2.6 | 10205 | 503 | .380 | .390 | -2.6 |
| 10133 | 506 | 8.810 | 8.770 | 0.5 | 10146 | 509 | 1.260 | 1.310 | -3.8 | 10205 | 504 | .530 | .530 | 0.0 |
| 10133 | 507 | 9.060 | 8.920 | 1.6 | 10150 | 501 | 1.750 | 1.850 | -5.4 | 10205 | 505 | .380 | .380 | 0.0 |
| 10133 | 508 | 3.900 | 3.940 | -1.0 | 10150 | 503 | .750 | .770 | -2.6 | 10205 | 506 | .520 | .520 | 0.0 |
| 10133 | 509 | 2.990 | 3.050 | -2.0 | 10150 | 504 | 1.040 | 1.050 | -1.0 | 10205 | 507 | .460 | .450 | 2.2 |
| 10140 | 501 | .032 | .033 | -3.0 | 10150 | 505 | .760 | .750 | 1.3 | 10205 | 508 | .350 | .350 | 0.0 |
| 10140 | 503 | .013 | .013 | 0.0 | 10150 | 506 | 1.030 | 1.020 | 1.0 | 10205 | 509 | .710 | .720 | -1.4 |
| 10140 | 504 | .047 | .047 | 0.0 | 10150 | 507 | .900 | .890 | 1.1 | 10220 | 501 | 16.600 | 17.600 | -5.7 |
| 10140 | 505 | .019 | .018 | 5.6 | 10150 | 508 | .680 | .690 | -1.4 | 10220 | 503 | 7.170 | 7.310 | -1.9 |
| 10140 | 506 | .038 | .037 | 2.7 | 10150 | 509 | 1.410 | 1.430 | -1.4 | 10220 | 504 | 9.930 | 10.000 | -0.7 |
| 10140 | 507 | .077 | .074 | 4.1 | 10151 | 501 | 44.000 | 46.500 | -5.4 | 10220 | 505 | 7.230 | 7.120 | 1.5 |
| 10140 | 508 | .032 | .031 | 3.2 | 10151 | 503 | 19.000 | 19.300 | -1.6 | 10220 | 506 | 9.790 | 9.710 | 0.8 |
| 10140 | 509 | .071 | .071 | 0.0 | 10151 | 504 | 26.300 | 26.500 | -0.8 | 10220 | 507 | 8.590 | 8.430 | 1.9 |
| 10141 | 501 | .063 | .066 | -4.5 | 10151 | 505 | 19.100 | 18.800 | 1.6 | 10220 | 508 | 6.510 | 6.580 | -1.1 |
| 10141 | 503 | .027 | .027 | 0.0 | 10151 | 506 | 25.900 | 25.700 | 0.8 | 10220 | 509 | 13.500 | 13.600 | -0.7 |
| 10141 | 504 | .094 | .094 | 0.0 | 10151 | 507 | 22.700 | 22.300 | 1.8 | 10255 | 501 | .230 | .242 | -5.0 |
| 10141 | 505 | .038 | .036 | 5.6 | 10151 | 508 | 17.200 | 17.400 | -1.1 | 10255 | 503 | .410 | .430 | -4.7 |
| 10141 | 506 | .076 | .075 | 1.3 | 10151 | 509 | 35.600 | 35.900 | -0.8 | 10255 | 504 | .310 | .330 | -6.1 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                      LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR    CHG     CLASS TERR   OCCURR    OCCURR    CHG     CLASS TERR   OCCURR    OCCURR    CHG
------------------------------------    ------------------------------------    ------------------------------------
10255 505     .330      .350    -5.7    10315 508      .530      .530     0.0    10368 503    15.300    17.200   -11.0
10255 506     .330      .350    -5.7    10315 509     1.090     1.100    -0.9    10368 504     6.850     7.660   -10.6
10255 507     .290      .300    -3.3    10331 501    33.200    32.800     1.2    10368 505     8.150     9.090   -10.3
10255 508     .350      .370    -5.4    10331 503    13.600    12.900     5.4    10368 506    12.600    14.200   -11.3
10255 509     .260      .270    -3.7    10331 504    21.300    20.100     6.0    10368 507     9.370    10.500   -10.8

10256 501     .840      .880    -4.5    10331 505    10.900    10.000     9.0    10368 508    20.100    22.400   -10.3
10256 503    1.490     1.590    -6.3    10331 506    16.800    15.600     7.7    10368 509    12.900    14.400   -10.4
10256 504    1.150     1.220    -5.7    10331 507    19.700    18.100     8.8    10378 501    33.600    33.200     1.2
10256 505    1.200     1.270    -5.5    10331 508     9.740     9.150     6.4    10378 503    13.700    13.000     5.4
10256 506    1.220     1.300    -6.2    10331 509     7.370     6.980     5.6    10378 504    21.600    20.300     6.4

10256 507    1.050     1.120    -6.3    10332 501    57.200    56.500     1.2    10378 505    11.100    10.200     8.8
10256 508    1.300     1.360    -4.4    10332 503    23.400    22.200     5.4    10378 506    17.000    15.800     7.6
10256 509     .950     1.000    -5.0    10332 504    36.700    34.600     6.1    10378 507    20.000    18.300     9.3
10257 501     .159      .167    -4.8    10332 505    18.900    17.300     9.2    10378 508     9.860     9.260     6.5
10257 503     .280      .300    -6.7    10332 506    29.000    26.900     7.8    10378 509     7.460     7.070     5.5

10257 504     .217      .230    -5.7    10332 507    34.100    31.200     9.3    10379 501    15.600    15.400     1.3
10257 505     .227      .239    -5.0    10332 508    16.800    15.800     6.3    10379 503     6.370     6.050     5.3
10257 506     .230      .245    -6.1    10332 509    12.700    12.000     5.8    10379 504    10.000     9.420     6.2
10257 507     .198      .210    -5.7    10352 501     1.120     1.210    -7.4    10379 505     5.140     4.720     8.9
10257 508     .245      .260    -5.8    10352 503      .770      .800    -3.8    10379 506     7.910     7.320     8.1

10257 509     .179      .188    -4.8    10352 504     1.000     1.030    -2.9    10379 507     9.280     8.500     9.2
10309 501     .570      .600    -5.0    10352 505      .670      .680    -1.5    10379 508     4.580     4.300     6.5
10309 503     .246      .250    -1.6    10352 506      .670      .680    -1.5    10379 509     3.460     3.280     5.5
10309 504     .340      .340     0.0    10352 507      .900      .910    -1.1    10380 501    26.600    26.300     1.1
10309 505     .248      .244     1.6    10352 508      .480      .500    -4.0    10380 503    10.900    10.300     5.8

10309 506     .340      .330     3.0    10352 509     1.640     1.710    -4.1    10380 504    17.100    16.100     6.2
10309 507     .290      .290     0.0    10367 501    10.900    12.100    -9.9    10380 505     8.780     8.060     8.9
10309 508     .223      .226    -1.3    10367 503    10.500    11.700   -10.3    10380 506    13.500    12.500     8.0
10309 509     .460      .470    -2.1    10367 504     4.690     5.240   -10.5    10380 507    15.800    14.500     9.0
10315 501    1.340     1.420    -5.6    10367 505     5.580     6.220   -10.3    10380 508     7.810     7.340     6.4

10315 503     .580      .590    -1.7    10367 506     8.630     9.700   -11.0    10380 509     5.920     5.600     5.7
10315 504     .800      .810    -1.2    10367 507     6.410     7.200   -11.0    10381 501    23.100    22.800     1.3
10315 505     .580      .570     1.8    10367 508    13.800    15.300    -9.8    10381 503     9.430     8.950     5.4
10315 506     .790      .780     1.3    10367 509     8.830     9.860   -10.4    10381 504    14.800    13.900     6.5
10315 507     .690      .680     1.5    10368 501    16.000    17.600    -9.1    10381 505     7.600     6.980     8.9




L - LOWER CAP APPLIED
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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10381 | 506 | 11.700 | 10.800 | 8.3 | 11052 | 509 | 3.110 | 3.170 | -1.9 | 11155 | 504 | .450 | .450 | 0.0 |
| 10381 | 507 | 13.700 | 12.600 | 8.7 | 11126 | 501 | .221 | .233 | -5.2 | 11155 | 505 | .330 | .320 | 3.1 |
| 10381 | 508 | 6.770 | 6.360 | 6.4 | 11126 | 503 | .095 | .097 | -2.1 | 11155 | 506 | .440 | .440 | 0.0 |
| 10381 | 509 | 5.120 | 4.850 | 5.6 | 11126 | 504 | .132 | .133 | -0.8 | 11155 | 507 | .390 | .380 | 2.6 |
| 11007 | 501 | 4.650 | 5.130 | -9.4 | 11126 | 505 | .096 | .095 | 1.1 | 11155 | 508 | .300 | .300 | 0.0 |
| 11007 | 503 | 4.450 | 4.990 | -10.8 | 11126 | 506 | .130 | .129 | 0.8 | 11155 | 509 | .610 | .620 | -1.6 |
| 11007 | 504 | 1.990 | 2.230 | -10.8 | 11126 | 507 | .114 | .112 | 1.8 | 11167 | 501 | 4.000 | 4.250 | -5.9 |
| 11007 | 505 | 2.370 | 2.650 | -10.6 | 11126 | 508 | .086 | .087 | -1.1 | 11167 | 503 | 1.940 | 1.980 | -2.0 |
| 11007 | 506 | 3.670 | 4.120 | -10.9 | 11126 | 509 | .179 | .180 | -0.6 | 11167 | 504 | 2.530 | 2.560 | -1.2 |
| 11007 | 507 | 2.730 | 3.060 | -10.8 | 11127 | 501 | .740 | .790 | -6.3 | 11167 | 505 | .650 | .640 | 1.6 |
| 11007 | 508 | 5.860 | 6.510 | -10.0 | 11127 | 503 | .350 | .360 | -2.8 | 11167 | 506 | 2.110 | 2.100 | 0.5 |
| 11007 | 509 | 3.760 | 4.190 | -10.3 | 11127 | 504 | .540 | .550 | -1.8 | 11167 | 507 | 2.170 | 2.140 | 1.4 |
| 11020 | 501 | 1.070 | 1.130 | -5.3 | 11127 | 505 | .250 | .250 | 0.0 | 11167 | 508 | .930 | .940 | -1.1 |
| 11020 | 503 | .460 | .470 | -2.1 | 11127 | 506 | .660 | .660 | 0.0 | 11167 | 509 | .720 | .730 | -1.4 |
| 11020 | 504 | .640 | .640 | 0.0 | 11127 | 507 | .580 | .570 | 1.8 | 11168 | 501 | 20.700 | 22.100 | -6.3 |
| 11020 | 505 | .460 | .460 | 0.0 | 11127 | 508 | .330 | .340 | -2.9 | 11168 | 503 | 10.100 | 10.300 | -1.9 |
| 11020 | 506 | .630 | .620 | 1.6 | 11127 | 509 | .310 | .310 | 0.0 | 11168 | 504 | 13.100 | 13.200 | -0.8 |
| 11020 | 507 | .550 | .540 | 1.9 | 11128 | 501 | 1.000 | 1.060 | -5.7 | 11168 | 505 | 3.360 | 3.310 | 1.5 |
| 11020 | 508 | .420 | .420 | 0.0 | 11128 | 503 | .480 | .480 | 0.0 | 11168 | 506 | 11.000 | 10.900 | 0.9 |
| 11020 | 509 | .860 | .870 | -1.1 | 11128 | 504 | .730 | .740 | -1.4 | 11168 | 507 | 11.300 | 11.100 | 1.8 |
| 11039 | 501 | .840 | .880 | -4.5 | 11128 | 505 | .340 | .340 | 0.0 | 11168 | 508 | 4.840 | 4.890 | -1.0 |
| 11039 | 503 | 1.490 | 1.580 | -5.7 | 11128 | 506 | .890 | .890 | 0.0 | 11168 | 509 | 3.720 | 3.790 | -1.8 |
| 11039 | 504 | 1.150 | 1.210 | -5.0 | 11128 | 507 | .780 | .770 | 1.3 | 11201 | 501 | 40.700 | 44.900 | -9.4 |
| 11039 | 505 | 1.200 | 1.260 | -4.8 | 11128 | 508 | .450 | .450 | 0.0 | 11201 | 503 | 39.000 | 43.700 | -10.8 |
| 11039 | 506 | 1.220 | 1.290 | -5.4 | 11128 | 509 | .420 | .420 | 0.0 | 11201 | 504 | 17.500 | 19.500 | -10.3 |
| 11039 | 507 | 1.050 | 1.110 | -5.4 | 11138 | 501 | 8.290 | 8.190 | 1.2 | 11201 | 505 | 20.800 | 23.100 | -10.0 |
| 11039 | 508 | 1.290 | 1.360 | -5.1 | 11138 | 503 | 3.390 | 3.220 | 5.3 | 11201 | 506 | 32.100 | 36.100 | -11.1 |
| 11039 | 509 | .950 | 1.000 | -5.0 | 11138 | 504 | 5.320 | 5.010 | 6.2 | 11201 | 507 | 23.900 | 26.800 | -10.8 |
| 11052 | 501 | 17.400 | 18.500 | -5.9 | 11138 | 505 | 2.730 | 2.510 | 8.8 | 11201 | 508 | 51.300 | 57.000 | -10.0 |
| 11052 | 503 | 8.420 | 8.580 | -1.9 | 11138 | 506 | 4.210 | 3.890 | 8.2 | 11201 | 509 | 32.900 | 36.700 | -10.4 |
| 11052 | 504 | 11.000 | 11.100 | -0.9 | 11138 | 507 | 4.940 | 4.520 | 9.3 | 11202 | 501 | 12.000 | 13.300 | -9.8 |
| 11052 | 505 | 2.810 | 2.770 | 1.4 | 11138 | 508 | 2.430 | 2.290 | 6.1 | 11202 | 503 | 11.500 | 12.900 | -10.9 |
| 11052 | 506 | 9.170 | 9.120 | 0.5 | 11138 | 509 | 1.840 | 1.740 | 5.7 | 11202 | 504 | 5.160 | 5.770 | -10.6 |
| 11052 | 507 | 9.420 | 9.280 | 1.5 | 11155 | 501 | .750 | .800 | -6.3 | 11202 | 505 | 6.140 | 6.850 | -10.4 |
| 11052 | 508 | 4.050 | 4.100 | -1.2 | 11155 | 503 | .330 | .330 | 0.0 | 11202 | 506 | 9.490 | 10.700 | -11.3 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

## LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 11202 | 507 | 7.060 | 7.920 | -10.9 | 11208 | 501 | 4.080 | 4.510 | -9.5 | 11212 | 505 | 3.280 | 3.660 | -10.4 |
| 11202 | 508 | 15.200 | 16.900 | -10.1 | 11208 | 503 | 3.910 | 4.390 | -10.9 | 11212 | 506 | 5.070 | 5.700 | -11.1 |
| 11202 | 509 | 9.720 | 10.800 | -10.0 | 11208 | 504 | 1.750 | 1.960 | -10.7 | 11212 | 507 | 3.770 | 4.230 | -10.9 |
| 11203 | 501 | 1.720 | 1.830 | -6.0 | 11208 | 505 | 2.090 | 2.320 | -9.9 | 11212 | 508 | 8.100 | 9.000 | -10.0 |
| 11203 | 503 | .820 | .830 | -1.2 | 11208 | 506 | 3.220 | 3.620 | -11.0 | 11212 | 509 | 5.190 | 5.790 | -10.4 |
| 11203 | 504 | 1.260 | 1.280 | -1.6 | 11208 | 507 | 2.400 | 2.690 | -10.8 | 11213 | 501 | 5.240 | 5.790 | -9.5 |
| 11203 | 505 | .590 | .580 | 1.7 | 11208 | 508 | 5.150 | 5.720 | -10.0 | 11213 | 503 | 5.020 | 5.630 | -10.8 |
| 11203 | 506 | 1.540 | 1.540 | 0.0 | 11208 | 509 | 3.300 | 3.680 | -10.3 | 11213 | 504 | 2.250 | 2.510 | -10.4 |
| 11203 | 507 | 1.340 | 1.320 | 1.5 | 11209 | 501 | 19.200 | 21.200 | -9.4 | 11213 | 505 | 2.670 | 2.980 | -10.4 |
| 11203 | 508 | .770 | .780 | -1.3 | 11209 | 503 | 18.400 | 20.600 | -10.7 | 11213 | 506 | 4.140 | 4.650 | -11.0 |
| 11203 | 509 | .720 | .730 | -1.4 | 11209 | 504 | 8.230 | 9.200 | -10.5 | 11213 | 507 | 3.070 | 3.450 | -11.0 |
| 11204 | 501 | 1.100 | 1.170 | -6.0 | 11209 | 505 | 9.790 | 10.900 | -10.2 | 11213 | 509 | 4.230 | 4.730 | -10.6 |
| 11204 | 503 | .480 | .490 | -2.0 | 11209 | 506 | 15.100 | 17.000 | -11.2 | 11214 | 501 | 12.900 | 14.200 | -9.2 |
| 11204 | 504 | .660 | .660 | 0.0 | 11209 | 507 | 11.300 | 12.600 | -10.3 | 11214 | 503 | 12.400 | 13.900 | -10.8 |
| 11204 | 505 | .480 | .470 | 2.1 | 11209 | 508 | 24.200 | 26.900 | -10.0 | 11214 | 504 | 5.540 | 6.190 | -10.5 |
| 11204 | 506 | .650 | .640 | 1.6 | 11209 | 509 | 15.500 | 17.300 | -10.4 | 11214 | 505 | 6.590 | 7.340 | -10.2 |
| 11204 | 507 | .570 | .560 | 1.8 | 11210 | 501 | 8.170 | 9.020 | -9.4 | 11214 | 506 | 10.200 | 11.400 | -10.5 |
| 11204 | 508 | .430 | .440 | -2.3 | 11210 | 503 | 7.830 | 8.770 | -10.7 | 11214 | 507 | 7.570 | 8.500 | -10.9 |
| 11204 | 509 | .890 | .900 | -1.1 | 11210 | 504 | 3.510 | 3.920 | -10.5 | 11214 | 508 | 16.300 | 18.100 | -9.9 |
| 11206 | 501 | 1.890 | 2.080 | -9.1 | 11210 | 505 | 4.170 | 4.650 | -10.3 | 11214 | 509 | 10.400 | 11.600 | -10.3 |
| 11206 | 503 | 1.810 | 2.030 | -10.8 | 11210 | 506 | 6.450 | 7.250 | -11.0 | 11222 | 501 | .217 | .240 | -9.6 |
| 11206 | 504 | .810 | .910 | -11.0 | 11210 | 507 | 4.790 | 5.380 | -11.0 | 11222 | 503 | .208 | .233 | -10.7 |
| 11206 | 505 | .960 | 1.070 | -10.3 | 11210 | 508 | 10.300 | 11.400 | -9.6 | 11222 | 504 | .093 | .104 | -10.6 |
| 11206 | 506 | 1.490 | 1.670 | -10.8 | 11210 | 509 | 6.600 | 7.370 | -10.4 | 11222 | 505 | .111 | .123 | -9.8 |
| 11206 | 507 | 1.110 | 1.240 | -10.5 | 11211 | 501 | 42.500 | 46.900 | -9.4 | 11222 | 506 | .171 | .192 | -10.9 |
| 11206 | 508 | 2.380 | 2.640 | -9.8 | 11211 | 503 | 40.700 | 45.600 | -10.7 | 11222 | 507 | .127 | .143 | -11.2 |
| 11206 | 509 | 1.520 | 1.700 | -10.6 | 11211 | 504 | 18.200 | 20.400 | -10.8 | 11222 | 508 | .270 | .300 | -10.0 |
| 11207 | 501 | 23.800 | 26.300 | -9.5 | 11211 | 505 | 21.700 | 24.200 | -10.3 | 11222 | 509 | .175 | .196 | -10.7 |
| 11207 | 503 | 22.800 | 25.600 | -10.9 | 11211 | 506 | 33.500 | 37.700 | -11.1 | 11234 | 501 | .990 | 1.050 | -5.7 |
| 11207 | 504 | 10.200 | 11.400 | -10.5 | 11211 | 507 | 24.900 | 28.000 | -11.1 | 11234 | 503 | .430 | .440 | -2.3 |
| 11207 | 505 | 12.200 | 13.600 | -10.3 | 11211 | 508 | 53.500 | 59.500 | -10.1 | 11234 | 504 | .590 | .600 | -1.7 |
| 11207 | 506 | 18.800 | 21.100 | -10.9 | 11211 | 509 | 34.300 | 38.300 | -10.4 | 11234 | 505 | .430 | .430 | 0.0 |
| 11207 | 507 | 14.000 | 15.700 | -10.8 | 11212 | 501 | 6.420 | 7.090 | -9.4 | 11234 | 506 | .580 | .580 | 0.0 |
| 11207 | 508 | 30.100 | 33.400 | -9.9 | 11212 | 503 | 6.150 | 6.900 | -10.9 | 11234 | 507 | .510 | .500 | 2.0 |
| 11207 | 509 | 19.300 | 21.500 | -10.2 | 11212 | 504 | 2.760 | 3.080 | -10.4 | | | | | |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 11234 | 508 | .390 | .390 | 0.0 | 11274 | 503 | 20.400 | 20.800 | -1.9 | 12361 | 506 | .083 | .081 | 2.5 |
| 11234 | 509 | .800 | .810 | -1.2 | 11274 | 504 | 28.200 | 28.400 | -0.7 | 12361 | 507 | .167 | .161 | 3.7 |
| 11248 | 501 | .044 | .046 | -4.3 | 11274 | 505 | 20.500 | 20.200 | 1.5 | 12361 | 508 | .069 | .068 | 1.5 |
| 11248 | 503 | .077 | .082 | -6.1 | 11274 | 506 | 27.800 | 27.600 | 0.7 | 12361 | 509 | .154 | .155 | -0.6 |
| 11248 | 504 | .060 | .063 | -4.8 | 11274 | 507 | 24.400 | 24.000 | 1.7 | 12362 | 501 | .146 | .155 | -5.8 |
| 11248 | 505 | .062 | .066 | -6.1 | 11274 | 508 | 18.500 | 18.700 | -1.1 | 12362 | 503 | .070 | .071 | -1.4 |
| 11248 | 506 | .063 | .067 | -6.0 | 11274 | 509 | 38.300 | 38.500 | -0.5 | 12362 | 504 | .107 | .108 | -0.9 |
| 11248 | 507 | .054 | .058 | -6.9 | 11288 | 501 | 2.830 | 3.070 | -7.8 | 12362 | 505 | .050 | .049 | 2.0 |
| 11248 | 508 | .067 | .071 | -5.6 | 11288 | 503 | 1.940 | 2.020 | -4.0 | 12362 | 506 | .131 | .130 | 0.8 |
| 11248 | 509 | .049 | .052 | -5.8 | 11288 | 504 | 2.520 | 2.610 | -3.4 | 12362 | 507 | .114 | .112 | 1.8 |
| 11258 | 501 | 2.310 | 2.510 | -8.0 | 11288 | 505 | 1.700 | 1.720 | -1.2 | 12362 | 508 | .065 | .066 | -1.5 |
| 11258 | 503 | 1.580 | 1.650 | -4.2 | 11288 | 506 | 1.690 | 1.720 | -1.7 | 12362 | 509 | .061 | .062 | -1.6 |
| 11258 | 504 | 2.060 | 2.130 | -3.3 | 11288 | 507 | 2.290 | 2.300 | -0.4 | 12373 | 501 | .055 | .059 | -6.8 |
| 11258 | 505 | 1.390 | 1.400 | -0.7 | 11288 | 508 | 1.220 | 1.260 | -3.2 | 12373 | 503 | .026 | .027 | -3.7 |
| 11258 | 506 | 1.380 | 1.400 | -1.4 | 11288 | 509 | 4.160 | 4.320 | -3.7 | 12373 | 504 | .041 | .041 | 0.0 |
| 11258 | 507 | 1.860 | 1.880 | -1.1 | 12014 | 501 | .094 | .099 | -5.1 | 12373 | 505 | .019 | .019 | 0.0 |
| 11258 | 508 | 1.000 | 1.030 | -2.9 | 12014 | 503 | .167 | .178 | -6.2 | 12373 | 506 | .050 | .049 | 2.0 |
| 11258 | 509 | 3.390 | 3.520 | -3.7 | 12014 | 504 | .129 | .136 | -5.1 | 12373 | 507 | .043 | .043 | 0.0 |
| 11259 | 501 | 2.480 | 2.690 | -7.8 | 12014 | 505 | .135 | .142 | -4.9 | 12373 | 508 | .025 | .025 | 0.0 |
| 11259 | 503 | 1.700 | 1.770 | -4.0 | 12014 | 506 | .137 | .145 | -5.5 | 12373 | 509 | .023 | .023 | 0.0 |
| 11259 | 504 | 2.210 | 2.280 | -3.1 | 12014 | 507 | .117 | .125 | -6.4 | 12374 | 501 | 2.170 | 2.290 | -5.2 |
| 11259 | 505 | 1.490 | 1.500 | -0.7 | 12014 | 508 | .145 | .153 | -5.2 | 12374 | 503 | .940 | .950 | -1.1 |
| 11259 | 506 | 1.480 | 1.510 | -2.0 | 12014 | 509 | .106 | .112 | -5.4 | 12374 | 504 | 1.300 | 1.310 | -0.8 |
| 11259 | 507 | 2.000 | 2.010 | -0.5 | 12356 | 501 | 4.170 | 4.410 | -5.4 | 12374 | 505 | .940 | .930 | 1.1 |
| 11259 | 508 | 1.070 | 1.100 | -2.7 | 12356 | 503 | 1.800 | 1.840 | -2.2 | 12374 | 506 | 1.280 | 1.270 | 0.8 |
| 11259 | 509 | 3.640 | 3.780 | -3.7 | 12356 | 504 | 2.490 | 2.510 | -0.8 | 12374 | 507 | 1.120 | 1.100 | 1.8 |
| 11273 | 501 | 49.200 | 52.000 | -5.4 | 12356 | 505 | 1.820 | 1.790 | 1.7 | 12374 | 508 | .850 | .860 | -1.2 |
| 11273 | 503 | 21.200 | 21.600 | -1.9 | 12356 | 506 | 2.460 | 2.440 | 0.8 | 12374 | 509 | 1.760 | 1.770 | -0.6 |
| 11273 | 504 | 29.400 | 29.600 | -0.7 | 12356 | 507 | 2.160 | 2.120 | 1.9 | 12375 | 501 | 1.070 | 1.130 | -5.3 |
| 11273 | 505 | 21.400 | 21.100 | 1.4 | 12356 | 508 | 1.630 | 1.650 | -1.2 | 12375 | 503 | .460 | .470 | -2.1 |
| 11273 | 506 | 29.000 | 28.800 | 0.7 | 12356 | 509 | 3.380 | 3.410 | -0.9 | 12375 | 504 | .640 | .640 | 0.0 |
| 11273 | 507 | 25.400 | 25.000 | 1.6 | 12361 | 501 | .069 | .072 | -4.2 | 12375 | 505 | .460 | .460 | 0.0 |
| 11273 | 508 | 19.300 | 19.500 | -1.0 | 12361 | 503 | .029 | .029 | 0.0 | 12375 | 506 | .630 | .620 | 1.6 |
| 11273 | 509 | 39.900 | 40.200 | -0.7 | 12361 | 504 | .103 | .102 | 1.0 | 12375 | 507 | .550 | .540 | 1.9 |
| 11274 | 501 | 47.200 | 49.900 | -5.4 | 12361 | 505 | .041 | .040 | 2.5 | 12375 | 508 | .420 | .420 | 0.0 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 12375 | 509 | .860 | .870 | -1.1 | 12510 | 504 | 1.000 | 1.050 | -4.8 | 12707 | 507 | .750 | .740 | 1.4 |
| 12391 | 501 | .110 | .116 | -5.2 | 12510 | 505 | 1.040 | 1.100 | -5.5 | 12707 | 508 | .430 | .440 | -2.3 |
| 12391 | 503 | .052 | .053 | -1.9 | 12510 | 506 | 1.060 | 1.120 | -5.4 | 12707 | 509 | .400 | .410 | -2.4 |
| 12391 | 504 | .080 | .081 | -1.2 | 12510 | 507 | .910 | .970 | -6.2 | 12797 | 501 | .202 | .214 | -5.6 |
| 12391 | 505 | .037 | .037 | 0.0 | 12510 | 508 | 1.120 | 1.180 | -5.1 | 12797 | 503 | .096 | .097 | -1.0 |
| 12391 | 506 | .098 | .098 | 0.0 | 12510 | 509 | .820 | .870 | -5.7 | 12797 | 504 | .147 | .149 | -1.3 |
| 12391 | 507 | .085 | .084 | 1.2 | 12583 | 501 | .320 | .340 | -5.9 | 12797 | 505 | .068 | .068 | 0.0 |
| 12391 | 508 | .049 | .050 | -2.0 | 12583 | 503 | .570 | .610 | -6.6 | 12797 | 506 | .180 | .180 | 0.0 |
| 12391 | 509 | .046 | .046 | 0.0 | 12583 | 504 | .440 | .470 | -6.4 | 12797 | 507 | .157 | .155 | 1.3 |
| 12393 | 501 | 1.420 | 1.500 | -5.3 | 12583 | 505 | .460 | .490 | -6.1 | 12797 | 508 | .090 | .092 | -2.2 |
| 12393 | 503 | .610 | .620 | -1.6 | 12583 | 506 | .470 | .500 | -6.0 | 12797 | 509 | .084 | .085 | -1.2 |
| 12393 | 504 | .850 | .850 | 0.0 | 12583 | 507 | .400 | .430 | -7.0 | 12805 | 501 | 1.140 | 1.200 | -5.0 |
| 12393 | 505 | .620 | .610 | 1.6 | 12583 | 508 | .500 | .530 | -5.7 | 12805 | 503 | .490 | .500 | -2.0 |
| 12393 | 506 | .830 | .830 | 0.0 | 12583 | 509 | .370 | .380 | -2.6 | 12805 | 504 | .680 | .690 | -1.4 |
| 12393 | 507 | .730 | .720 | 1.4 | 12651 | 501 | .950 | .990 | -4.0 | 12805 | 505 | .500 | .490 | 2.0 |
| 12393 | 508 | .550 | .560 | -1.8 | 12651 | 503 | 1.670 | 1.780 | -6.2 | 12805 | 506 | .670 | .670 | 0.0 |
| 12393 | 509 | 1.150 | 1.160 | -0.9 | 12651 | 504 | 1.290 | 1.370 | -5.8 | 12805 | 507 | .590 | .580 | 1.7 |
| 12467 | 501 | .590 | .620 | -4.8 | 12651 | 505 | 1.350 | 1.420 | -4.9 | 12805 | 508 | .450 | .450 | 0.0 |
| 12467 | 503 | .250 | .260 | -3.8 | 12651 | 506 | 1.370 | 1.460 | -6.2 | 12805 | 509 | .920 | .930 | -1.1 |
| 12467 | 504 | .350 | .350 | 0.0 | 12651 | 507 | 1.180 | 1.250 | -5.6 | 12841 | 501 | 1.890 | 2.000 | -5.5 |
| 12467 | 505 | .260 | .250 | 4.0 | 12651 | 508 | 1.460 | 1.530 | -4.6 | 12841 | 503 | .820 | .830 | -1.2 |
| 12467 | 506 | .350 | .340 | 2.9 | 12651 | 509 | 1.070 | 1.120 | -4.5 | 12841 | 504 | 1.130 | 1.140 | -0.9 |
| 12467 | 507 | .300 | .300 | 0.0 | 12683 | 501 | .430 | .450 | -4.4 | 12841 | 505 | .820 | .810 | 1.2 |
| 12467 | 508 | .230 | .233 | -1.3 | 12683 | 503 | .770 | .810 | -4.9 | 12841 | 506 | 1.110 | 1.110 | 0.0 |
| 12467 | 509 | .480 | .480 | 0.0 | 12683 | 504 | .590 | .630 | -6.3 | 12841 | 507 | .980 | .960 | 2.1 |
| 12509 | 501 | .058 | .060 | -3.3 | 12683 | 505 | .620 | .650 | -4.6 | 12841 | 508 | .740 | .750 | -1.3 |
| 12509 | 503 | .102 | .108 | -5.6 | 12683 | 506 | .630 | .670 | -6.0 | 12841 | 509 | 1.530 | 1.550 | -1.3 |
| 12509 | 504 | .079 | .083 | -4.8 | 12683 | 507 | .540 | .570 | -5.3 | 12927 | 501 | .330 | .350 | -5.7 |
| 12509 | 505 | .082 | .087 | -5.7 | 12683 | 508 | .670 | .700 | -4.3 | 12927 | 503 | .143 | .146 | -2.1 |
| 12509 | 506 | .083 | .089 | -6.7 | 12683 | 509 | .490 | .510 | -3.9 | 12927 | 504 | .198 | .199 | -0.5 |
| 12509 | 507 | .072 | .076 | -5.3 | 12707 | 501 | .960 | 1.020 | -5.9 | 12927 | 505 | .144 | .142 | 1.4 |
| 12509 | 508 | .089 | .093 | -4.3 | 12707 | 503 | .460 | .460 | 0.0 | 12927 | 506 | .195 | .193 | 1.0 |
| 12509 | 509 | .065 | .068 | -4.4 | 12707 | 504 | .700 | .710 | -1.4 | 12927 | 507 | .171 | .168 | 1.8 |
| 12510 | 501 | .730 | .770 | -5.2 | 12707 | 505 | .330 | .320 | 3.1 | 12927 | 508 | .130 | .131 | -0.8 |
| 12510 | 503 | 1.290 | 1.370 | -5.8 | 12707 | 506 | .860 | .850 | 1.2 | 12927 | 509 | .270 | .270 | 0.0 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                       LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                   PROPOSED  PRESENT    %                   PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR    CHG      CLASS TERR   OCCURR    OCCURR    CHG      CLASS TERR   OCCURR    OCCURR    CHG
----------------------------------------------------------------------------------------------------------------------------
13049 501     .036      .037    -2.7     13204 505    1.350     1.420     -4.9     13352 508     .410      .410     0.0
13049 503     .015      .015     0.0     13204 506    1.370     1.460     -6.2     13352 509     .850      .860    -1.2
13049 504     .053      .053     0.0     13204 507    1.180     1.250     -5.6     13410 501    1.320     1.390    -5.0
13049 505     .021      .021     0.0     13204 508    1.460     1.530     -4.6     13410 503    2.340     2.490    -6.0
13049 506     .043      .042     2.4     13204 509    1.070     1.120     -4.5     13410 504    1.810     1.910    -5.2

13049 507     .087      .084     3.6     13205 501     .360      .380     -5.3     13410 505    1.890     1.990    -5.0
13049 508     .036      .035     2.9     13205 503     .640      .680     -5.9     13410 506    1.920     2.040    -5.9
13049 509     .080      .080     0.0     13205 504     .500      .530     -5.7     13410 507    1.650     1.750    -5.7
13111 501    2.140     2.330    -8.2     13205 505     .520      .550     -5.5     13410 508    2.040     2.140    -4.7
13111 503    1.470     1.530    -3.9     13205 506     .530      .560     -5.4     13410 509    1.490     1.570    -5.1

13111 504    1.910     1.980    -3.5     13205 507     .450      .480     -6.3     13412 501     .450      .470    -4.3
13111 505    1.290     1.300    -0.8     13205 508     .560      .590     -5.1     13412 503     .790      .840    -6.0
13111 506    1.280     1.300    -1.5     13205 509     .410      .430     -4.7     13412 504     .610      .650    -6.2
13111 507    1.730     1.740    -0.6     13314 501     .420      .450     -6.7     13412 505     .640      .670    -4.5
13111 508     .920      .950    -3.2     13314 503     .182      .186     -2.2     13412 506     .650      .690    -5.8

13111 509    3.150     3.270    -3.7     13314 504     .250      .250      0.0     13412 507     .560      .590    -5.1
13112 501     .059      .061    -3.3     13314 505     .184      .181      1.7     13412 508     .690      .720    -4.2
13112 503     .025      .025     0.0     13314 506     .249      .247      0.8     13412 509     .500      .530    -5.7
13112 504     .087      .087     0.0     13314 507     .219      .215      1.9     13453 501     .520      .540    -3.7
13112 505     .035      .034     2.9     13314 508     .166      .167     -0.6     13453 503     .910      .970    -6.2

13112 506     .070      .069     1.4     13314 509     .340      .350     -2.9     13453 504     .710      .750    -5.3
13112 507     .142      .137     3.6     13351 501    1.030     1.090     -5.5     13453 505     .740      .780    -5.1
13112 508     .058      .058     0.0     13351 503     .440      .450     -2.2     13453 506     .750      .790    -5.1
13112 509     .131      .131     0.0     13351 504     .610      .620     -1.6     13453 507     .640      .680    -5.9
13201 501     .840      .880    -4.5     13351 505     .450      .440      2.3     13453 508     .790      .840    -6.0

13201 503    1.480     1.570    -5.7     13351 506     .610      .600      1.7     13453 509     .580      .610    -4.9
13201 504    1.140     1.210    -5.8     13351 507     .530      .520      1.9     13454 501     .600      .630    -4.8
13201 505    1.190     1.260    -5.6     13351 508     .400      .410     -2.4     13454 503    1.070     1.140    -6.1
13201 506    1.210     1.290    -6.2     13351 509     .830      .840     -1.2     13454 504     .820      .870    -5.7
13201 507    1.040     1.110    -6.3     13352 501    1.050     1.110     -5.4     13454 505     .860      .910    -5.5

13201 508    1.290     1.350    -4.4     13352 503     .450      .460     -2.2     13454 506     .870      .930    -6.5
13201 509     .940      .990    -5.1     13352 504     .630      .630      0.0     13454 507     .750      .800    -6.3
13204 501     .950      .990    -4.0     13352 505     .460      .450      2.2     13454 508     .930      .980    -5.1
13204 503    1.670     1.780    -6.2     13352 506     .620      .610      1.6     13454 509     .680      .720    -5.6
13204 504    1.290     1.370    -5.8     13352 507     .540      .530      1.9     13455 501     .610      .640    -4.7
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                    LOSS COST % CHANGE BY CLASS


           PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %
CLASS TERR OCCURR    OCCURR    CHG     CLASS TERR   OCCURR    OCCURR    CHG     CLASS TERR   OCCURR    OCCURR    CHG
-----------------------------------------------------------------------------------------------------------------------
13455 503    1.080     1.150   -6.1   13621 506      .167      .177    -5.6    13716 509     1.300     1.310    -0.8
13455 504     .840      .890   -5.6   13621 507      .143      .152    -5.9    13720 501      .990     1.070    -7.5
13455 505     .870      .920   -5.4   13621 508      .177      .186    -4.8    13720 503      .680      .700    -2.9
13455 506     .890      .940   -5.3   13621 509      .130      .137    -5.1    13720 504      .880      .910    -3.3
13455 507     .760      .810   -6.2   13670 501      .039      .040    -2.5    13720 505      .590      .600    -1.7

13455 508     .940      .990   -5.1   13670 503      .016      .016     0.0    13720 506      .590      .600    -1.7
13455 509     .690      .730   -5.5   13670 504      .057      .057     0.0    13720 507      .800      .800     0.0
13506 501    3.240     3.420   -5.3   13670 505      .023      .022     4.5    13720 508      .430      .440    -2.3
13506 503    1.400     1.420   -1.4   13670 506      .046      .046     0.0    13720 509     1.450     1.510    -4.0
13506 504    1.930     1.950   -1.0   13670 507      .093      .090     3.3    13759 501      .620      .660    -6.1

13506 505    1.410     1.390    1.4   13670 508      .038      .038     0.0    13759 503      .270      .270     0.0
13506 506    1.910     1.890    1.1   13670 509      .086      .087    -1.1    13759 504      .370      .380    -2.6
13506 507    1.670     1.640    1.8   13673 501     1.750     1.900    -7.9    13759 505      .270      .270     0.0
13506 508    1.270     1.280   -0.8   13673 503     1.200     1.250    -4.0    13759 506      .370      .370     0.0
13506 509    2.620     2.640   -0.8   13673 504     1.560     1.610    -3.1    13759 507      .320      .320     0.0

13507 501    3.900     4.120   -5.3   13673 505     1.050     1.060    -0.9    13759 508      .245      .247    -0.8
13507 503    1.680     1.710   -1.8   13673 506     1.040     1.060    -1.9    13759 509      .510      .510     0.0
13507 504    2.330     2.350   -0.9   13673 507     1.410     1.420    -0.7    13930 501      .310      .330    -6.1
13507 505    1.700     1.670    1.8   13673 508      .760      .780    -2.6    13930 503      .148      .150    -1.3
13507 506    2.290     2.280    0.4   13673 509     2.570     2.670    -3.7    13930 504      .227      .231    -1.7

13507 507    2.020     1.980    2.0   13715 501      .146      .155    -5.8    13930 505      .106      .105     1.0
13507 508    1.530     1.540   -0.6   13715 503      .070      .071    -1.4    13930 506      .280      .280     0.0
13507 509    3.160     3.180   -0.6   13715 504      .107      .108    -0.9    13930 507      .243      .239     1.7
13590 501     .460      .480   -4.2   13715 505      .050      .049     2.0    13930 508      .139      .141    -1.4
13590 503     .810      .860   -5.8   13715 506      .131      .130     0.8    13930 509      .130      .132    -1.5

13590 504     .620      .660   -6.1   13715 507      .114      .112     1.8    14068 501      .138      .146    -5.5
13590 505     .650      .690   -5.8   13715 508      .065      .066    -1.5    14068 503      .059      .061    -3.3
13590 506     .660      .700   -5.7   13715 509      .061      .062    -1.6    14068 504      .082      .083    -1.2
13590 507     .570      .600   -5.0   13716 501     1.600     1.690    -5.3    14068 505      .060      .059     1.7
13590 508     .700      .740   -5.4   13716 503      .690      .700    -1.4    14068 506      .081      .081     0.0

13590 509     .510      .540   -5.6   13716 504      .960      .960     0.0    14068 507      .071      .070     1.4
13621 501     .115      .121   -5.0   13716 505      .700      .690     1.4    14068 508      .054      .055    -1.8
13621 503     .204      .217   -6.0   13716 506      .940      .930     1.1    14068 509      .112      .113    -0.9
13621 504     .157      .166   -5.4   13716 507      .830      .810     2.5    14101 501     1.620     1.710    -5.3
13621 505     .164      .173   -5.2   13716 508      .630      .630     0.0    14101 503      .700      .710    -1.4
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

                              LOSS COST % CHANGE BY CLASS


| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 14101 | 504 | .970 | .970 | 0.0 | 14527 | 507 | .460 | .460 | 0.0 | 14734 | 501 | .940 | .990 | -5.1 |
| 14101 | 505 | .700 | .690 | 1.4 | 14527 | 508 | .270 | .270 | 0.0 | 14734 | 503 | .400 | .410 | -2.4 |
| 14101 | 506 | .950 | .950 | 0.0 | 14527 | 509 | .248 | .250 | -0.8 | 14734 | 504 | .560 | .560 | 0.0 |
| 14101 | 507 | .840 | .820 | 2.4 | 14655 | 501 | .310 | .330 | -6.1 | 14734 | 505 | .410 | .400 | 2.5 |
| 14101 | 508 | .630 | .640 | -1.6 | 14655 | 503 | .135 | .137 | -1.5 | 14734 | 506 | .550 | .550 | 0.0 |
| 14101 | 509 | 1.310 | 1.320 | -0.8 | 14655 | 504 | .187 | .188 | -0.5 | 14734 | 507 | .480 | .480 | 0.0 |
| 14279 | 501 | .440 | .460 | -4.3 | 14655 | 505 | .136 | .134 | 1.5 | 14734 | 508 | .370 | .370 | 0.0 |
| 14279 | 503 | .780 | .830 | -6.0 | 14655 | 506 | .184 | .183 | 0.5 | 14734 | 509 | .760 | .770 | -1.3 |
| 14279 | 504 | .600 | .640 | -6.3 | 14655 | 507 | .162 | .159 | 1.9 | 14855 | 501 | .203 | .213 | -4.7 |
| 14279 | 505 | .630 | .660 | -4.5 | 14655 | 508 | .122 | .124 | -1.6 | 14855 | 503 | .360 | .380 | -5.3 |
| 14279 | 506 | .640 | .680 | -5.9 | 14655 | 509 | .250 | .260 | -3.8 | 14855 | 504 | .280 | .290 | -3.4 |
| 14279 | 507 | .550 | .580 | -5.2 | 14731 | 501 | 17.200 | 18.300 | -6.0 | 14855 | 505 | .290 | .300 | -3.3 |
| 14279 | 508 | .680 | .710 | -4.2 | 14731 | 503 | 8.350 | 8.520 | -2.0 | 14855 | 506 | .290 | .310 | -6.5 |
| 14279 | 509 | .500 | .520 | -3.8 | 14731 | 504 | 10.900 | 11.000 | -0.9 | 14855 | 507 | .250 | .270 | -7.4 |
| 14401 | 501 | 2.330 | 2.530 | -7.9 | 14731 | 505 | 2.790 | 2.750 | 1.5 | 14855 | 508 | .310 | .330 | -6.1 |
| 14401 | 503 | 1.590 | 1.660 | -4.2 | 14731 | 506 | 9.090 | 9.050 | 0.4 | 14855 | 509 | .228 | .240 | -5.0 |
| 14401 | 504 | 2.080 | 2.150 | -3.3 | 14731 | 507 | 9.350 | 9.200 | 1.6 | 14913 | 501 | 1.180 | 1.240 | -4.8 |
| 14401 | 505 | 1.400 | 1.410 | -0.7 | 14731 | 508 | 4.020 | 4.060 | -1.0 | 14913 | 503 | .510 | .520 | -1.9 |
| 14401 | 506 | 1.390 | 1.410 | -1.4 | 14731 | 509 | 3.090 | 3.140 | -1.6 | 14913 | 504 | .700 | .710 | -1.4 |
| 14401 | 507 | 1.880 | 1.890 | -0.5 | 14732 | 501 | 1.270 | 1.360 | -6.6 | 14913 | 505 | .510 | .500 | 2.0 |
| 14401 | 508 | 1.010 | 1.030 | -1.9 | 14732 | 503 | .620 | .630 | -1.6 | 14913 | 506 | .690 | .690 | 0.0 |
| 14401 | 509 | 3.420 | 3.550 | -3.7 | 14732 | 504 | .810 | .810 | 0.0 | 14913 | 507 | .610 | .600 | 1.7 |
| 14405 | 501 | 2.730 | 3.020 | -9.6 | 14732 | 505 | .206 | .203 | 1.5 | 14913 | 508 | .460 | .470 | -2.1 |
| 14405 | 503 | 2.620 | 2.930 | -10.6 | 14732 | 506 | .670 | .670 | 0.0 | 14913 | 509 | .950 | .960 | -1.0 |
| 14405 | 504 | 1.170 | 1.310 | -10.7 | 14732 | 507 | .690 | .680 | 1.5 | 15062 | 501 | .182 | .191 | -4.7 |
| 14405 | 505 | 1.390 | 1.560 | -10.9 | 14732 | 508 | .300 | .300 | 0.0 | 15062 | 503 | .320 | .340 | -5.9 |
| 14405 | 506 | 2.160 | 2.420 | -10.7 | 14732 | 509 | .229 | .233 | -1.7 | 15062 | 504 | .249 | .260 | -4.2 |
| 14405 | 507 | 1.600 | 1.800 | -11.1 | 14733 | 501 | 2.190 | 2.310 | -5.2 | 15062 | 505 | .260 | .270 | -3.7 |
| 14405 | 508 | 3.450 | 3.830 | -9.9 | 14733 | 503 | .940 | .960 | -2.1 | 15062 | 506 | .260 | .280 | -7.1 |
| 14405 | 509 | 2.210 | 2.460 | -10.2 | 14733 | 504 | 1.310 | 1.320 | -0.8 | 15062 | 507 | .226 | .241 | -6.2 |
| 14527 | 501 | .590 | .630 | -6.3 | 14733 | 505 | .950 | .940 | 1.1 | 15062 | 508 | .280 | .290 | -3.4 |
| 14527 | 503 | .280 | .290 | -3.4 | 14733 | 506 | 1.290 | 1.280 | 0.8 | 15062 | 509 | .205 | .216 | -5.1 |
| 14527 | 504 | .430 | .440 | -2.3 | 14733 | 507 | 1.130 | 1.110 | 1.8 | 15063 | 501 | .212 | .222 | -4.5 |
| 14527 | 505 | .202 | .201 | 0.5 | 14733 | 508 | .860 | .870 | -1.1 | 15063 | 503 | .370 | .400 | -7.5 |
| 14527 | 506 | .530 | .530 | 0.0 | 14733 | 509 | 1.770 | 1.790 | -1.1 | 15063 | 504 | .290 | .310 | -6.5 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                    LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                 PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR    CHG    CLASS TERR   OCCURR    OCCURR    CHG    CLASS TERR   OCCURR    OCCURR    CHG
-----------------------------------------------------------------------------------------------------------------------
15063 505      .300      .320   -6.3   15188 508       .490      .520   -5.8   15405 503       .216      .230   -6.1
15063 506      .310      .330   -6.1   15188 509       .360      .380   -5.3   15405 504       .167      .176   -5.1
15063 507      .260      .280   -7.1   15223 501       .046      .048   -4.2   15405 505       .174      .184   -5.4
15063 508      .330      .340   -2.9   15223 503       .019      .019    0.0   15405 506       .177      .188   -5.9
15063 509      .239      .250   -4.4   15223 504       .068      .067    1.5   15405 507       .152      .162   -6.2

15070 501      .370      .400   -7.5   15223 505       .027      .026    3.8   15405 508       .188      .198   -5.1
15070 503      .350      .390  -10.3   15223 506       .055      .054    1.9   15405 509       .138      .145   -4.8
15070 504      .157      .176  -10.8   15223 507       .110      .106    3.8   15406 501       .310      .330   -6.1
15070 505      .187      .208  -10.1   15223 508       .045      .045    0.0   15406 503       .550      .580   -5.2
15070 506      .290      .320   -9.4   15223 509       .102      .102    0.0   15406 504       .420      .450   -6.7

15070 507      .215      .241  -10.8   15224 501      1.040     1.130   -8.0   15406 505       .440      .470   -6.4
15070 508      .460      .510   -9.8   15224 503       .710      .740   -4.1   15406 506       .450      .480   -6.3
15070 509      .300      .330   -9.1   15224 504       .930      .960   -3.1   15406 507       .390      .410   -4.9
15123 501    16.700    17.700   -5.6   15224 505       .630      .630    0.0   15406 508       .480      .500   -4.0
15123 503     8.070     8.230   -1.9   15224 506       .620      .630   -1.6   15406 509       .350      .370   -5.4

15123 504    10.500    10.600   -0.9   15224 507       .840      .850   -1.2   15488 501       .780      .810   -3.7
15123 505     2.690     2.660    1.1   15224 508       .450      .460   -2.2   15488 503      1.370     1.460   -6.2
15123 506     8.790     8.740    0.6   15224 509      1.530     1.590   -3.8   15488 504      1.060     1.120   -5.4
15123 507     9.030     8.900    1.5   15314 501       .750      .800   -6.3   15488 505      1.110     1.170   -5.1
15123 508     3.890     3.930   -1.0   15314 503       .330      .330    0.0   15488 506      1.120     1.190   -5.9

15123 509     2.990     3.040   -1.6   15314 504       .450      .450    0.0   15488 507       .970     1.030   -5.8
15124 501     5.820     6.190   -6.0   15314 505       .330      .320    3.1   15488 508      1.200     1.260   -4.8
15124 503     2.820     2.880   -2.1   15314 506       .440      .440    0.0   15488 509       .870      .920   -5.4
15124 504     3.680     3.720   -1.1   15314 507       .390      .380    2.6   15538 501      1.340     1.420   -5.6
15124 505      .940      .930    1.1   15314 508       .300      .300    0.0   15538 503       .580      .590   -1.7

15124 506     3.070     3.060    0.3   15314 509       .610      .620   -1.6   15538 504       .800      .810   -1.2
15124 507     3.160     3.110    1.6   15404 501       .083      .087   -4.6   15538 505       .580      .570    1.8
15124 508     1.360     1.370   -0.7   15404 503       .147      .156   -5.8   15538 506       .790      .780    1.3
15124 509     1.040     1.060   -1.9   15404 504       .113      .120   -5.8   15538 507       .690      .680    1.5
15188 501      .320      .340   -5.9   15404 505       .118      .125   -5.6   15538 508       .530      .530    0.0

15188 503      .570      .600   -5.0   15404 506       .120      .128   -6.2   15538 509      1.090     1.100   -0.9
15188 504      .440      .460   -4.3   15404 507       .103      .110   -6.4   15600 501      3.380     3.580   -5.6
15188 505      .460      .480   -4.2   15404 508       .128      .134   -4.5   15600 503      1.460     1.490   -2.0
15188 506      .460      .490   -6.1   15404 509       .093      .098   -5.1   15600 504      2.020     2.040   -1.0
15188 507      .400      .420   -4.8   15405 501       .122      .128   -4.7   15600 505      1.470     1.450    1.4
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 15600 | 506 | 1.990 | 1.980 | 0.5 | 15699 | 509 | .960 | 1.070 | -10.3 | 16005 | 504 | .057 | .057 | 0.0 |
| 15600 | 507 | 1.750 | 1.720 | 1.7 | 15733 | 501 | .203 | .213 | -4.7 | 16005 | 505 | .026 | .026 | 0.0 |
| 15600 | 508 | 1.320 | 1.340 | -1.5 | 15733 | 503 | .360 | .380 | -5.3 | 16005 | 506 | .069 | .069 | 0.0 |
| 15600 | 509 | 2.740 | 2.760 | -0.7 | 15733 | 504 | .280 | .290 | -3.4 | 16005 | 507 | .060 | .059 | 1.7 |
| 15607 | 501 | .480 | .530 | -9.4 | 15733 | 505 | .290 | .300 | -3.3 | 16005 | 508 | .035 | .035 | 0.0 |
| | | | | | | | | | | | | | | |
| 15607 | 503 | .460 | .510 | -9.8 | 15733 | 506 | .290 | .310 | -6.5 | 16005 | 509 | .032 | .033 | -3.0 |
| 15607 | 504 | .205 | .230 | -10.9 | 15733 | 507 | .250 | .270 | -7.4 | 16009 | 501 | .249 | .260 | -4.2 |
| 15607 | 505 | .244 | .270 | -9.6 | 15733 | 508 | .310 | .330 | -6.1 | 16009 | 503 | .440 | .470 | -6.4 |
| 15607 | 506 | .380 | .420 | -9.5 | 15733 | 509 | .228 | .240 | -5.0 | 16009 | 504 | .340 | .360 | -5.6 |
| 15607 | 507 | .280 | .320 | -12.5 | 15839 | 501 | 1.010 | 1.070 | -5.6 | 16009 | 505 | .350 | .370 | -5.4 |
| | | | | | | | | | | | | | | |
| 15607 | 508 | .600 | .670 | -10.4 | 15839 | 503 | .440 | .440 | 0.0 | 16009 | 506 | .360 | .380 | -5.3 |
| 15607 | 509 | .390 | .430 | -9.3 | 15839 | 504 | .600 | .610 | -1.6 | 16009 | 507 | .310 | .330 | -6.1 |
| 15608 | 501 | .750 | .800 | -6.3 | 15839 | 505 | .440 | .430 | 2.3 | 16009 | 508 | .380 | .400 | -5.0 |
| 15608 | 503 | .330 | .330 | 0.0 | 15839 | 506 | .600 | .590 | 1.7 | 16009 | 509 | .280 | .290 | -3.4 |
| 15608 | 504 | .450 | .450 | 0.0 | 15839 | 507 | .520 | .510 | 2.0 | 16402 | 501 | 5.000 | 5.290 | -5.5 |
| | | | | | | | | | | | | | | |
| 15608 | 505 | .330 | .320 | 3.1 | 15839 | 508 | .400 | .400 | 0.0 | 16402 | 503 | 2.160 | 2.200 | -1.8 |
| 15608 | 506 | .440 | .440 | 0.0 | 15839 | 509 | .820 | .830 | -1.2 | 16402 | 504 | 2.990 | 3.010 | -0.7 |
| 15608 | 507 | .390 | .380 | 2.6 | 15991 | 501 | .830 | .870 | -4.6 | 16402 | 505 | 2.170 | 2.140 | 1.4 |
| 15608 | 508 | .300 | .300 | 0.0 | 15991 | 503 | .360 | .360 | 0.0 | 16402 | 506 | 2.940 | 2.920 | 0.7 |
| 15608 | 509 | .610 | .620 | -1.6 | 15991 | 504 | .490 | .500 | -2.0 | 16402 | 507 | 2.590 | 2.540 | 2.0 |
| | | | | | | | | | | | | | | |
| 15656 | 501 | 22.300 | 23.500 | -5.1 | 15991 | 505 | .360 | .350 | 2.9 | 16402 | 508 | 1.960 | 1.980 | -1.0 |
| 15656 | 503 | 9.600 | 9.790 | -1.9 | 15991 | 506 | .490 | .480 | 2.1 | 16402 | 509 | 4.050 | 4.080 | -0.7 |
| 15656 | 504 | 13.300 | 13.400 | -0.7 | 15991 | 507 | .430 | .420 | 2.4 | 16403 | 501 | 3.160 | 3.340 | -5.4 |
| 15656 | 505 | 9.680 | 9.540 | 1.5 | 15991 | 508 | .320 | .330 | -3.0 | 16403 | 503 | 1.360 | 1.390 | -2.2 |
| 15656 | 506 | 13.100 | 13.000 | 0.8 | 15991 | 509 | .670 | .680 | -1.5 | 16403 | 504 | 1.890 | 1.900 | -0.5 |
| | | | | | | | | | | | | | | |
| 15656 | 507 | 11.500 | 11.300 | 1.8 | 15993 | 501 | .700 | .740 | -5.4 | 16403 | 505 | 1.380 | 1.350 | 2.2 |
| 15656 | 508 | 8.720 | 8.810 | -1.0 | 15993 | 503 | .300 | .310 | -3.2 | 16403 | 506 | 1.860 | 1.850 | 0.5 |
| 15656 | 509 | 18.000 | 18.200 | -1.1 | 15993 | 504 | .420 | .420 | 0.0 | 16403 | 507 | 1.640 | 1.600 | 2.5 |
| 15699 | 501 | 1.180 | 1.310 | -9.9 | 15993 | 505 | .300 | .300 | 0.0 | 16403 | 508 | 1.240 | 1.250 | -0.8 |
| 15699 | 503 | 1.130 | 1.270 | -11.0 | 15993 | 506 | .410 | .410 | 0.0 | 16403 | 509 | 2.560 | 2.580 | -0.8 |
| | | | | | | | | | | | | | | |
| 15699 | 504 | .510 | .570 | -10.5 | 15993 | 507 | .360 | .350 | 2.9 | 16404 | 501 | 3.990 | 4.220 | -5.5 |
| 15699 | 505 | .600 | .670 | -10.4 | 15993 | 508 | .270 | .280 | -3.6 | 16404 | 503 | 1.720 | 1.750 | -1.7 |
| 15699 | 506 | .930 | 1.050 | -11.4 | 15993 | 509 | .570 | .570 | 0.0 | 16404 | 504 | 2.380 | 2.400 | -0.8 |
| 15699 | 507 | .690 | .780 | -11.5 | 16005 | 501 | .077 | .082 | -6.1 | 16404 | 505 | 1.740 | 1.710 | 1.8 |
| 15699 | 508 | 1.490 | 1.660 | -10.2 | 16005 | 503 | .037 | .037 | 0.0 | 16404 | 506 | 2.350 | 2.330 | 0.9 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 16404 | 507 | 2.060 | 2.020 | 2.0 | 16604 | 501 | .193 | .203 | -4.9 | 16705 | 505 | .158 | .157 | 0.6 |
| 16404 | 508 | 1.560 | 1.580 | -1.3 | 16604 | 503 | .340 | .360 | -5.6 | 16705 | 506 | .420 | .420 | 0.0 |
| 16404 | 509 | 3.230 | 3.260 | -0.9 | 16604 | 504 | .260 | .280 | -7.1 | 16705 | 507 | .360 | .360 | 0.0 |
| 16471 | 501 | .680 | .750 | -9.3 | 16604 | 505 | .280 | .290 | -3.4 | 16705 | 508 | .209 | .212 | -1.4 |
| 16471 | 503 | .650 | .730 | -11.0 | 16604 | 506 | .280 | .300 | -6.7 | 16705 | 509 | .195 | .197 | -1.0 |
| 16471 | 504 | .290 | .320 | -9.4 | 16604 | 507 | .241 | .260 | -7.3 | 16750 | 501 | .370 | .390 | -5.1 |
| 16471 | 505 | .350 | .380 | -7.9 | 16604 | 508 | .300 | .310 | -3.2 | 16750 | 503 | .159 | .162 | -1.9 |
| 16471 | 506 | .530 | .600 | -11.7 | 16604 | 509 | .218 | .229 | -4.8 | 16750 | 504 | .220 | .221 | -0.5 |
| 16471 | 507 | .400 | .450 | -11.1 | 16670 | 501 | 13.800 | 13.600 | 1.5 | 16750 | 505 | .160 | .158 | 1.3 |
| 16471 | 508 | .850 | .950 | -10.5 | 16670 | 503 | 5.630 | 5.350 | 5.2 | 16750 | 506 | .216 | .215 | 0.5 |
| 16471 | 509 | .550 | .610 | -9.8 | 16670 | 504 | 8.830 | 8.320 | 6.1 | 16750 | 507 | .190 | .187 | 1.6 |
| 16501 | 501 | .164 | .174 | -5.7 | 16670 | 505 | 4.540 | 4.170 | 8.9 | 16750 | 508 | .144 | .146 | -1.4 |
| 16501 | 503 | .078 | .079 | -1.3 | 16670 | 506 | 6.990 | 6.460 | 8.2 | 16750 | 509 | .300 | .300 | 0.0 |
| 16501 | 504 | .120 | .121 | -0.8 | 16670 | 507 | 8.200 | 7.510 | 9.2 | 16751 | 501 | .370 | .390 | -5.1 |
| 16501 | 505 | .056 | .055 | 1.8 | 16670 | 508 | 4.040 | 3.800 | 6.3 | 16751 | 503 | .159 | .162 | -1.9 |
| 16501 | 506 | .146 | .146 | 0.0 | 16670 | 509 | 3.060 | 2.900 | 5.5 | 16751 | 504 | .220 | .221 | -0.5 |
| 16501 | 507 | .128 | .126 | 1.6 | 16676 | 501 | 1.050 | 1.110 | -5.4 | 16751 | 505 | .160 | .158 | 1.3 |
| 16501 | 508 | .073 | .074 | -1.4 | 16676 | 503 | .450 | .460 | -2.2 | 16751 | 506 | .216 | .215 | 0.5 |
| 16501 | 509 | .068 | .069 | -1.4 | 16676 | 504 | .630 | .630 | 0.0 | 16751 | 507 | .190 | .187 | 1.6 |
| 16527 | 501 | .250 | .270 | -7.4 | 16676 | 505 | .460 | .450 | 2.2 | 16751 | 508 | .144 | .146 | -1.4 |
| 16527 | 503 | .120 | .121 | -0.8 | 16676 | 506 | .620 | .610 | 1.6 | 16751 | 509 | .300 | .300 | 0.0 |
| 16527 | 504 | .184 | .186 | -1.1 | 16676 | 507 | .540 | .530 | 1.9 | 16819 | 501 | 1.100 | 1.150 | -4.3 |
| 16527 | 505 | .085 | .085 | 0.0 | 16676 | 508 | .410 | .410 | 0.0 | 16819 | 503 | 1.950 | 2.070 | -5.8 |
| 16527 | 506 | .225 | .224 | 0.4 | 16676 | 509 | .850 | .860 | -1.2 | 16819 | 504 | 1.500 | 1.590 | -5.7 |
| 16527 | 507 | .196 | .193 | 1.6 | 16694 | 501 | .380 | .400 | -5.0 | 16819 | 505 | 1.570 | 1.660 | -5.4 |
| 16527 | 508 | .113 | .114 | -0.9 | 16694 | 503 | .680 | .720 | -5.6 | 16819 | 506 | 1.590 | 1.690 | -5.9 |
| 16527 | 509 | .105 | .106 | -0.9 | 16694 | 504 | .520 | .550 | -5.5 | 16819 | 507 | 1.370 | 1.460 | -6.2 |
| 16588 | 501 | .115 | .121 | -5.0 | 16694 | 505 | .550 | .570 | -3.5 | 16819 | 508 | 1.700 | 1.780 | -4.5 |
| 16588 | 503 | .204 | .217 | -6.0 | 16694 | 506 | .550 | .590 | -6.8 | 16819 | 509 | 1.240 | 1.310 | -5.3 |
| 16588 | 504 | .157 | .166 | -5.4 | 16694 | 507 | .480 | .510 | -5.9 | 16820 | 501 | .850 | .890 | -4.5 |
| 16588 | 505 | .164 | .173 | -5.2 | 16694 | 508 | .590 | .620 | -4.8 | 16820 | 503 | 1.510 | 1.600 | -5.6 |
| 16588 | 506 | .167 | .177 | -5.6 | 16694 | 509 | .430 | .450 | -4.4 | 16820 | 504 | 1.160 | 1.230 | -5.7 |
| 16588 | 507 | .143 | .152 | -5.9 | 16705 | 501 | .470 | .500 | -6.0 | 16820 | 505 | 1.220 | 1.280 | -4.7 |
| 16588 | 508 | .177 | .186 | -4.8 | 16705 | 503 | .222 | .225 | -1.3 | 16820 | 506 | 1.230 | 1.310 | -6.1 |
| 16588 | 509 | .130 | .137 | -5.1 | 16705 | 504 | .340 | .350 | -2.9 | 16820 | 507 | 1.060 | 1.130 | -6.2 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 16820 | 508 | 1.310 | 1.380 | -5.1 | 16900 | 503 | 2.120 | 2.270 | -6.6 | 16906 | 506 | 2.590 | 2.700 | -4.1 |
| 16820 | 509 | .960 | 1.010 | -5.0 | 16900 | 504 | 6.000 | 6.370 | -5.8 | 16906 | 507 | 3.440 | 3.540 | -2.8 |
| 16881 | 501 | 5.750 | 6.080 | -5.4 | 16900 | 505 | 3.800 | 3.930 | -3.3 | 16906 | 508 | 1.640 | 1.740 | -5.7 |
| 16881 | 503 | 2.480 | 2.530 | -2.0 | 16900 | 506 | 3.850 | 4.010 | -4.0 | 16906 | 509 | 2.940 | 3.130 | -6.1 |
| 16881 | 504 | 3.440 | 3.470 | -0.9 | 16900 | 507 | 5.120 | 5.280 | -3.0 | 16910 | 501 | 2.520 | 2.810 | -10.3 |
| 16881 | 505 | 2.500 | 2.470 | 1.2 | 16900 | 508 | 2.450 | 2.590 | -5.4 | 16910 | 503 | 1.270 | 1.360 | -6.6 |
| 16881 | 506 | 3.390 | 3.360 | 0.9 | 16900 | 509 | 4.370 | 4.660 | -6.2 | 16910 | 504 | 3.600 | 3.820 | -5.8 |
| 16881 | 507 | 2.980 | 2.920 | 2.1 | 16901 | 501 | 2.700 | 3.000 | -10.0 | 16910 | 505 | 2.280 | 2.360 | -3.4 |
| 16881 | 508 | 2.250 | 2.280 | -1.3 | 16901 | 503 | 1.360 | 1.460 | -6.8 | 16910 | 506 | 2.310 | 2.410 | -4.1 |
| 16881 | 509 | 4.660 | 4.700 | -0.9 | 16901 | 504 | 3.850 | 4.080 | -5.6 | 16910 | 507 | 3.070 | 3.170 | -3.2 |
| 16890 | 501 | .129 | .135 | -4.4 | 16901 | 505 | 2.430 | 2.520 | -3.6 | 16910 | 508 | 1.470 | 1.550 | -5.2 |
| 16890 | 503 | .228 | .243 | -6.2 | 16901 | 506 | 2.470 | 2.570 | -3.9 | 16910 | 509 | 2.620 | 2.790 | -6.1 |
| 16890 | 504 | .176 | .186 | -5.4 | 16901 | 507 | 3.280 | 3.380 | -3.0 | 16911 | 501 | 2.290 | 2.550 | -10.2 |
| 16890 | 505 | .184 | .194 | -5.2 | 16901 | 508 | 1.570 | 1.660 | -5.4 | 16911 | 503 | 1.150 | 1.240 | -7.3 |
| 16890 | 506 | .187 | .199 | -6.0 | 16901 | 509 | 2.800 | 2.990 | -6.4 | 16911 | 504 | 3.260 | 3.460 | -5.8 |
| 16890 | 507 | .160 | .171 | -6.4 | 16902 | 501 | 2.290 | 2.550 | -10.2 | 16911 | 505 | 2.060 | 2.140 | -3.7 |
| 16890 | 508 | .199 | .209 | -4.8 | 16902 | 503 | 1.150 | 1.240 | -7.3 | 16911 | 506 | 2.090 | 2.180 | -4.1 |
| 16890 | 509 | .145 | .153 | -5.2 | 16902 | 504 | 3.260 | 3.460 | -5.8 | 16911 | 507 | 2.780 | 2.870 | -3.1 |
| 16891 | 501 | .140 | .147 | -4.8 | 16902 | 505 | 2.060 | 2.140 | -3.7 | 16911 | 508 | 1.330 | 1.410 | -5.7 |
| 16891 | 503 | .248 | .260 | -4.6 | 16902 | 506 | 2.090 | 2.180 | -4.1 | 16911 | 509 | 2.380 | 2.530 | -5.9 |
| 16891 | 504 | .192 | .203 | -5.4 | 16902 | 507 | 2.780 | 2.870 | -3.1 | 16915 | 501 | 2.590 | 2.880 | -10.1 |
| 16891 | 505 | .200 | .211 | -5.2 | 16902 | 508 | 1.330 | 1.410 | -5.7 | 16915 | 503 | 1.310 | 1.400 | -6.4 |
| 16891 | 506 | .203 | .216 | -6.0 | 16902 | 509 | 2.380 | 2.530 | -5.9 | 16915 | 504 | 3.690 | 3.920 | -5.9 |
| 16891 | 507 | .175 | .186 | -5.9 | 16905 | 501 | 4.420 | 4.930 | -10.3 | 16915 | 505 | 2.340 | 2.420 | -3.3 |
| 16891 | 508 | .216 | .227 | -4.8 | 16905 | 503 | 2.230 | 2.390 | -6.7 | 16915 | 506 | 2.370 | 2.470 | -4.0 |
| 16891 | 509 | .158 | .167 | -5.4 | 16905 | 504 | 6.310 | 6.700 | -5.8 | 16915 | 507 | 3.150 | 3.250 | -3.1 |
| 16892 | 501 | .260 | .270 | -3.7 | 16905 | 505 | 3.990 | 4.130 | -3.4 | 16915 | 508 | 1.500 | 1.590 | -5.7 |
| 16892 | 503 | .450 | .480 | -6.3 | 16905 | 506 | 4.050 | 4.220 | -4.0 | 16915 | 509 | 2.690 | 2.870 | -6.3 |
| 16892 | 504 | .350 | .370 | -5.4 | 16905 | 507 | 5.380 | 5.550 | -3.1 | 16916 | 501 | 2.160 | 2.400 | -10.0 |
| 16892 | 505 | .360 | .380 | -5.3 | 16905 | 508 | 2.570 | 2.720 | -5.5 | 16916 | 503 | 1.090 | 1.170 | -6.8 |
| 16892 | 506 | .370 | .390 | -5.1 | 16905 | 509 | 4.590 | 4.900 | -6.3 | 16916 | 504 | 3.080 | 3.270 | -5.8 |
| 16892 | 507 | .320 | .340 | -5.9 | 16906 | 501 | 2.820 | 3.150 | -10.5 | 16916 | 505 | 1.950 | 2.010 | -3.0 |
| 16892 | 508 | .390 | .410 | -4.9 | 16906 | 503 | 1.430 | 1.530 | -6.5 | 16916 | 506 | 1.970 | 2.060 | -4.4 |
| 16892 | 509 | .290 | .300 | -3.3 | 16906 | 504 | 4.030 | 4.280 | -5.8 | 16916 | 507 | 2.620 | 2.710 | -3.3 |
| 16900 | 501 | 4.210 | 4.690 | -10.2 | 16906 | 505 | 2.550 | 2.640 | -3.4 | 16916 | 508 | 1.250 | 1.330 | -6.0 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 16916 | 509 | 2.240 | 2.390 | -6.3 | 16940 | 504 | 10.200 | 10.800 | -5.6 | 18110 | 507 | .570 | .560 | 1.8 |
| 16920 | 501 | 5.740 | 6.390 | -10.2 | 16940 | 505 | 6.470 | 6.690 | -3.3 | 18110 | 508 | .430 | .440 | -2.3 |
| 16920 | 503 | 2.900 | 3.100 | -6.5 | 16940 | 506 | 6.550 | 6.830 | -4.1 | 18110 | 509 | .890 | .900 | -1.1 |
| 16920 | 504 | 8.180 | 8.690 | -5.9 | 16940 | 507 | 8.710 | 8.980 | -3.0 | 18205 | 501 | .410 | .430 | -4.7 |
| 16920 | 505 | 5.180 | 5.360 | -3.4 | 16940 | 508 | 4.160 | 4.410 | -5.7 | 18205 | 503 | .194 | .197 | -1.5 |
| 16920 | 506 | 5.250 | 5.470 | -4.0 | 16940 | 509 | 7.440 | 7.930 | -6.2 | 18205 | 504 | .300 | .300 | 0.0 |
| 16920 | 507 | 6.980 | 7.200 | -3.1 | 16941 | 501 | 2.870 | 3.200 | -10.3 | 18205 | 505 | .138 | .138 | 0.0 |
| 16920 | 508 | 3.340 | 3.530 | -5.4 | 16941 | 503 | 1.450 | 1.550 | -6.5 | 18205 | 506 | .360 | .360 | 0.0 |
| 16920 | 509 | 5.960 | 6.350 | -6.1 | 16941 | 504 | 4.090 | 4.340 | -5.8 | 18205 | 507 | .320 | .310 | 3.2 |
| 16921 | 501 | 5.240 | 5.840 | -10.3 | 16941 | 505 | 2.590 | 2.680 | -3.4 | 18205 | 508 | .183 | .185 | -1.1 |
| 16921 | 503 | 2.650 | 2.830 | -6.4 | 16941 | 506 | 2.630 | 2.740 | -4.0 | 18205 | 509 | .170 | .173 | -1.7 |
| 16921 | 504 | 7.480 | 7.940 | -5.8 | 16941 | 507 | 3.490 | 3.600 | -3.1 | 18206 | 501 | 1.780 | 1.890 | -5.8 |
| 16921 | 505 | 4.730 | 4.900 | -3.5 | 16941 | 508 | 1.670 | 1.760 | -5.1 | 18206 | 503 | .770 | .780 | -1.3 |
| 16921 | 506 | 4.800 | 5.000 | -4.0 | 16941 | 509 | 2.980 | 3.180 | -6.3 | 18206 | 504 | 1.070 | 1.070 | 0.0 |
| 16921 | 507 | 6.380 | 6.580 | -3.0 | 18078 | 501 | .260 | .280 | -7.1 | 18206 | 505 | .780 | .760 | 2.6 |
| 16921 | 508 | 3.050 | 3.220 | -5.3 | 18078 | 503 | .126 | .128 | -1.6 | 18206 | 506 | 1.050 | 1.040 | 1.0 |
| 16921 | 509 | 5.450 | 5.800 | -6.0 | 18078 | 504 | .193 | .196 | -1.5 | 18206 | 507 | .920 | .900 | 2.2 |
| 16930 | 501 | 3.300 | 3.680 | -10.3 | 18078 | 505 | .090 | .089 | 1.1 | 18206 | 508 | .700 | .710 | -1.4 |
| 16930 | 503 | 1.670 | 1.780 | -6.2 | 18078 | 506 | .237 | .236 | 0.4 | 18206 | 509 | 1.440 | 1.460 | -1.4 |
| 16930 | 504 | 4.710 | 5.000 | -5.8 | 18078 | 507 | .206 | .203 | 1.5 | 18335 | 501 | 1.290 | 1.360 | -5.1 |
| 16930 | 505 | 2.980 | 3.080 | -3.2 | 18078 | 508 | .118 | .120 | -1.7 | 18335 | 503 | .550 | .570 | -3.5 |
| 16930 | 506 | 3.020 | 3.150 | -4.1 | 18078 | 509 | .110 | .112 | -1.8 | 18335 | 504 | .770 | .780 | -1.3 |
| 16930 | 507 | 4.020 | 4.140 | -2.9 | 18109 | 501 | 1.380 | 1.460 | -5.5 | 18335 | 505 | .560 | .550 | 1.8 |
| 16930 | 508 | 1.920 | 2.030 | -5.4 | 18109 | 503 | .590 | .610 | -3.3 | 18335 | 506 | .760 | .750 | 1.3 |
| 16930 | 509 | 3.430 | 3.650 | -6.0 | 18109 | 504 | .820 | .830 | -1.2 | 18335 | 507 | .670 | .650 | 3.1 |
| 16931 | 501 | 3.560 | 3.960 | -10.1 | 18109 | 505 | .600 | .590 | 1.7 | 18335 | 508 | .500 | .510 | -2.0 |
| 16931 | 503 | 1.800 | 1.920 | -6.3 | 18109 | 506 | .810 | .810 | 0.0 | 18335 | 509 | 1.040 | 1.050 | -1.0 |
| 16931 | 504 | 5.080 | 5.390 | -5.8 | 18109 | 507 | .710 | .700 | 1.4 | 18435 | 501 | 2.030 | 2.200 | -7.7 |
| 16931 | 505 | 3.210 | 3.320 | -3.3 | 18109 | 508 | .540 | .550 | -1.8 | 18435 | 503 | 1.390 | 1.450 | -4.1 |
| 16931 | 506 | 3.260 | 3.400 | -4.1 | 18109 | 509 | 1.120 | 1.130 | -0.9 | 18435 | 504 | 1.810 | 1.870 | -3.2 |
| 16931 | 507 | 4.330 | 4.460 | -2.9 | 18110 | 501 | 1.100 | 1.170 | -6.0 | 18435 | 505 | 1.220 | 1.230 | -0.8 |
| 16931 | 508 | 2.070 | 2.190 | -5.5 | 18110 | 503 | .480 | .490 | -2.0 | 18435 | 506 | 1.210 | 1.230 | -1.6 |
| 16931 | 509 | 3.700 | 3.940 | -6.1 | 18110 | 504 | .660 | .660 | 0.0 | 18435 | 507 | 1.640 | 1.650 | -0.6 |
| 16940 | 501 | 7.160 | 7.980 | -10.3 | 18110 | 505 | .480 | .470 | 2.1 | 18435 | 508 | .880 | .900 | -2.2 |
| 16940 | 503 | 3.620 | 3.870 | -6.5 | 18110 | 506 | .650 | .640 | 1.6 | 18435 | 509 | 2.980 | 3.100 | -3.9 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 18436 | 501 | 1.640 | 1.780 | -7.9 | 18506 | 505 | .580 | .610 | -4.9 | 18707 | 508 | .010 | .010 | 0.0 |
| 18436 | 503 | 1.120 | 1.170 | -4.3 | 18506 | 506 | .590 | .620 | -4.8 | 18707 | 509 | .009 | .009 | 0.0 |
| 18436 | 504 | 1.460 | 1.510 | -3.3 | 18506 | 507 | .500 | .540 | -7.4 | 18708 | 501 | .400 | .430 | -7.0 |
| 18436 | 505 | .990 | 1.000 | -1.0 | 18506 | 508 | .620 | .660 | -6.1 | 18708 | 503 | .174 | .178 | -2.2 |
| 18436 | 506 | .980 | 1.000 | -2.0 | 18506 | 509 | .460 | .480 | -4.2 | 18708 | 504 | .242 | .244 | -0.8 |
| | | | | | | | | | | | | | | |
| 18436 | 507 | 1.320 | 1.330 | -0.8 | 18507 | 501 | .660 | .700 | -5.7 | 18708 | 505 | .176 | .173 | 1.7 |
| 18436 | 508 | .710 | .730 | -2.7 | 18507 | 503 | .290 | .290 | 0.0 | 18708 | 506 | .238 | .236 | 0.8 |
| 18436 | 509 | 2.410 | 2.500 | -3.6 | 18507 | 504 | .400 | .400 | 0.0 | 18708 | 507 | .209 | .205 | 2.0 |
| 18437 | 501 | 1.840 | 1.940 | -5.2 | 18507 | 505 | .290 | .280 | 3.6 | 18708 | 508 | .158 | .160 | -1.3 |
| 18437 | 503 | .790 | .810 | -2.5 | 18507 | 506 | .390 | .390 | 0.0 | 18708 | 509 | .330 | .330 | 0.0 |
| | | | | | | | | | | | | | | |
| 18437 | 504 | 1.100 | 1.110 | -0.9 | 18507 | 507 | .340 | .340 | 0.0 | 18833 | 501 | .260 | .280 | -7.1 |
| 18437 | 505 | .800 | .790 | 1.3 | 18507 | 508 | .260 | .260 | 0.0 | 18833 | 503 | .125 | .126 | -0.8 |
| 18437 | 506 | 1.080 | 1.070 | 0.9 | 18507 | 509 | .540 | .540 | 0.0 | 18833 | 504 | .191 | .194 | -1.5 |
| 18437 | 507 | .950 | .930 | 2.2 | 18570 | 501 | 6.910 | 7.310 | -5.5 | 18833 | 505 | .089 | .088 | 1.1 |
| 18437 | 508 | .720 | .730 | -1.4 | 18570 | 503 | 2.980 | 3.040 | -2.0 | 18833 | 506 | .234 | .233 | 0.4 |
| | | | | | | | | | | | | | | |
| 18437 | 509 | 1.490 | 1.500 | -0.7 | 18570 | 504 | 4.130 | 4.160 | -0.7 | 18833 | 507 | .204 | .201 | 1.5 |
| 18438 | 501 | 3.530 | 3.730 | -5.4 | 18570 | 505 | 3.010 | 2.960 | 1.7 | 18833 | 508 | .117 | .119 | -1.7 |
| 18438 | 503 | 1.520 | 1.550 | -1.9 | 18570 | 506 | 4.070 | 4.040 | 0.7 | 18833 | 509 | .109 | .111 | -1.8 |
| 18438 | 504 | 2.110 | 2.130 | -0.9 | 18570 | 507 | 3.570 | 3.510 | 1.7 | 18834 | 501 | 1.050 | 1.110 | -5.4 |
| 18438 | 505 | 1.540 | 1.510 | 2.0 | 18570 | 508 | 2.710 | 2.740 | -1.1 | 18834 | 503 | .450 | .460 | -2.2 |
| | | | | | | | | | | | | | | |
| 18438 | 506 | 2.080 | 2.060 | 1.0 | 18570 | 509 | 5.600 | 5.640 | -0.7 | 18834 | 504 | .630 | .630 | 0.0 |
| 18438 | 507 | 1.830 | 1.790 | 2.2 | 18616 | 501 | .310 | .320 | -3.1 | 18834 | 505 | .460 | .450 | 2.2 |
| 18438 | 508 | 1.380 | 1.400 | -1.4 | 18616 | 503 | .550 | .580 | -5.2 | 18834 | 506 | .620 | .610 | 1.6 |
| 18438 | 509 | 2.860 | 2.880 | -0.7 | 18616 | 504 | .420 | .450 | -6.7 | 18834 | 507 | .540 | .530 | 1.9 |
| 18501 | 501 | 1.860 | 2.020 | -7.9 | 18616 | 505 | .440 | .460 | -4.3 | 18834 | 508 | .410 | .410 | 0.0 |
| | | | | | | | | | | | | | | |
| 18501 | 503 | 1.280 | 1.330 | -3.8 | 18616 | 506 | .450 | .470 | -4.3 | 18834 | 509 | .850 | .860 | -1.2 |
| 18501 | 504 | 1.660 | 1.720 | -3.5 | 18616 | 507 | .380 | .410 | -7.3 | 18911 | 501 | 3.310 | 3.500 | -5.4 |
| 18501 | 505 | 1.120 | 1.130 | -0.9 | 18616 | 508 | .480 | .500 | -4.0 | 18911 | 503 | 1.430 | 1.460 | -2.1 |
| 18501 | 506 | 1.110 | 1.130 | -1.8 | 18616 | 509 | .350 | .370 | -5.4 | 18911 | 504 | 1.980 | 1.990 | -0.5 |
| 18501 | 507 | 1.500 | 1.510 | -0.7 | 18707 | 501 | .022 | .023 | -4.3 | 18911 | 505 | 1.440 | 1.420 | 1.4 |
| | | | | | | | | | | | | | | |
| 18501 | 508 | .800 | .830 | -3.6 | 18707 | 503 | .010 | .011 | -9.1 | 18911 | 506 | 1.950 | 1.930 | 1.0 |
| 18501 | 509 | 2.740 | 2.840 | -3.5 | 18707 | 504 | .016 | .016 | 0.0 | 18911 | 507 | 1.710 | 1.680 | 1.8 |
| 18506 | 501 | .410 | .430 | -4.7 | 18707 | 505 | .007 | .007 | 0.0 | 18911 | 508 | 1.300 | 1.310 | -0.8 |
| 18506 | 503 | .720 | .760 | -5.3 | 18707 | 506 | .020 | .020 | 0.0 | 18911 | 509 | 2.680 | 2.700 | -0.7 |
| 18506 | 504 | .550 | .590 | -6.8 | 18707 | 507 | .017 | .017 | 0.0 | 18912 | 501 | 6.230 | 6.590 | -5.5 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                              LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                 PROPOSED  PRESENT    %                 PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR    CHG    CLASS TERR   OCCURR    OCCURR    CHG    CLASS TERR   OCCURR    OCCURR    CHG
----------------------------------------------------------------------------------------------------------------------
18912 503    2.690     2.740   -1.8    19795 506     .640      .630     1.6    40047 509    11.900    11.300    5.3
18912 504    3.720     3.750   -0.8    19795 507     .560      .550     1.8    40059 501    19.200    19.000    1.1
18912 505    2.710     2.670    1.5    19795 508     .420      .430    -2.3    40059 503     7.870     7.470    5.4
18912 506    3.670     3.640    0.8    19795 509     .880      .890    -1.1    40059 504    12.300    11.600    6.0
18912 507    3.220     3.160    1.9    19796 501    1.270     1.340    -5.2    40059 505     6.340     5.820    8.9

18912 508    2.440     2.470   -1.2    19796 503     .550      .560    -1.8    40059 506     9.770     9.030    8.2
18912 509    5.050     5.090   -0.8    19796 504     .760      .760     0.0    40059 507    11.500    10.500    9.5
18920 501    1.620     1.710   -5.3    19796 505     .550      .540     1.9    40059 508     5.650     5.310    6.4
18920 503     .700      .710   -1.4    19796 506     .750      .740     1.4    40059 509     4.280     4.050    5.7
18920 504     .970      .970    0.0    19796 507     .660      .640     3.1    40061 501    10.200    10.100    1.0

18920 505     .700      .690    1.4    19796 508     .500      .500     0.0    40061 503     4.170     3.960    5.3
18920 506     .950      .950    0.0    19796 509    1.030     1.040    -1.0    40061 504     6.550     6.170    6.2
18920 507     .840      .820    2.4    40045 501  762.000   753.000     1.2    40061 505     3.360     3.090    8.7
18920 508     .630      .640   -1.6    40045 503  312.000   296.000     5.4    40061 506     5.180     4.790    8.1
18920 509    1.310     1.320   -0.8    40045 504  489.000   461.000     6.1    40061 507     6.070     5.560    9.2

19007 501    6.510     6.920   -5.9    40045 505  251.000   231.000     8.7    40061 508     2.990     2.810    6.4
19007 503    3.150     3.220   -2.2    40045 506  387.000   358.000     8.1    40061 509     2.270     2.150    5.6
19007 504    4.110     4.160   -1.2    40045 507  454.000   416.000     9.1    40063 501   341.000   337.000    1.2
19007 505    1.050     1.040    1.0    40045 508  224.000   210.000     6.7    40063 503   140.000   133.000    5.3
19007 506    3.440     3.420    0.6    40045 509  169.000   160.000     5.6    40063 504   219.000   206.000    6.3

19007 507    3.530     3.480    1.4    40046 501  151.000   149.000     1.3    40063 505   113.000   103.000    9.7
19007 508    1.520     1.540   -1.3    40046 503   61.600    58.500     5.3    40063 506   173.000   160.000    8.1
19007 509    1.170     1.190   -1.7    40046 504   96.700    91.100     6.1    40063 507   203.000   186.000    9.1
19051 501   14.400    15.300   -5.9    40046 505   49.700    45.600     9.0    40063 508   100.000    94.100    6.3
19051 503    6.990     7.130   -2.0    40046 506   76.500    70.700     8.2    40063 509    75.900    71.800    5.7

19051 504    9.120     9.210   -1.0    40046 507   89.700    82.100     9.3    40064 501   100.000    99.100    0.9
19051 505    2.330     2.300    1.3    40046 508   44.200    41.500     6.5    40064 503    41.000    39.000    5.1
19051 506    7.620     7.580    0.5    40046 509   33.500    31.700     5.7    40064 504    64.400    60.700    6.1
19051 507    7.830     7.710    1.6    40047 501   53.700    53.100     1.1    40064 505    33.100    30.400    8.9
19051 508    3.370     3.400   -0.9    40047 503   22.000    20.900     5.3    40064 506    50.900    47.100    8.1

19051 509    2.590     2.630   -1.5    40047 504   34.500    32.500     6.2    40064 507    59.700    54.700    9.1
19795 501    1.080     1.150   -6.1    40047 505   17.700    16.300     8.6    40064 508    29.500    27.700    6.5
19795 503     .470      .480   -2.1    40047 506   27.300    25.200     8.3    40064 509    22.300    21.100    5.7
19795 504     .650      .650    0.0    40047 507   32.000    29.300     9.2    40075 501    72.500    74.500   -2.7
19795 505     .470      .460    2.2    40047 508   15.800    14.800     6.8    40075 503    53.400    52.600    1.5
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|---------|---------|------|-------|------|---------|---------|------|-------|------|---------|---------|------|
| 40075 | 504 | 31.900 | 31.200 | 2.2 | 41001 | 507 | .540 | .500 | 8.0 | 41604 | 501 | 30.500 | 30.400 | 0.3 |
| 40075 | 505 | 39.200 | 37.600 | 4.3 | 41001 | 508 | .270 | .250 | 8.0 | 41604 | 503 | 14.200 | 13.600 | 4.4 |
| 40075 | 506 | 46.500 | 45.300 | 2.6 | 41001 | 509 | .203 | .192 | 5.7 | 41604 | 504 | 13.200 | 12.600 | 4.8 |
| 40075 | 507 | 63.100 | 60.000 | 5.2 | 41421 | 501 | 1.170 | 1.170 | 0.0 | 41604 | 505 | 15.800 | 14.700 | 7.5 |
| 40075 | 508 | 86.000 | 84.000 | 2.4 | 41421 | 503 | .550 | .520 | 5.8 | 41604 | 506 | 28.300 | 26.400 | 7.2 |
| 40075 | 509 | 18.400 | 17.800 | 3.4 | 41421 | 504 | .510 | .480 | 6.2 | 41604 | 507 | 13.400 | 12.400 | 8.1 |
| 40101 | 501 | 113.000 | 115.000 | -1.7 | 41421 | 505 | .610 | .560 | 8.9 | 41604 | 508 | 16.700 | 15.900 | 5.0 |
| 40101 | 503 | 41.400 | 40.400 | 2.5 | 41421 | 506 | 1.090 | 1.020 | 6.9 | 41604 | 509 | 64.400 | 61.600 | 4.5 |
| 40101 | 504 | 90.400 | 87.700 | 3.1 | 41421 | 507 | .520 | .480 | 8.3 | 41620 | 501 | 3.410 | 3.760 | -9.3 |
| 40101 | 505 | 67.400 | 63.800 | 5.6 | 41421 | 508 | .640 | .610 | 4.9 | 41620 | 503 | 3.270 | 3.660 | -10.7 |
| 40101 | 506 | 46.200 | 44.000 | 5.0 | 41421 | 509 | 2.480 | 2.370 | 4.6 | 41620 | 504 | 1.460 | 1.630 | -10.4 |
| 40101 | 507 | 29.700 | 28.000 | 6.1 | 41422 | 501 | .630 | .620 | 1.6 | 41620 | 505 | 1.740 | 1.940 | -10.3 |
| 40101 | 508 | 42.100 | 40.500 | 4.0 | 41422 | 503 | .290 | .280 | 3.6 | 41620 | 506 | 2.690 | 3.020 | -10.9 |
| 40101 | 509 | 89.800 | 87.400 | 2.7 | 41422 | 504 | .270 | .260 | 3.8 | 41620 | 507 | 2.000 | 2.250 | -11.1 |
| 40102 | 501 | 99.600 | 101.000 | -1.4 | 41422 | 505 | .320 | .300 | 6.7 | 41620 | 508 | 4.300 | 4.780 | -10.0 |
| 40102 | 503 | 36.500 | 35.700 | 2.2 | 41422 | 506 | .580 | .540 | 7.4 | 41620 | 509 | 2.750 | 3.070 | -10.4 |
| 40102 | 504 | 79.900 | 77.500 | 3.1 | 41422 | 507 | .280 | .250 | 12.0 | 41650 | 501 | 78.200 | 78.100 | 0.1 |
| 40102 | 505 | 59.600 | 56.400 | 5.7 | 41422 | 508 | .340 | .330 | 3.0 | 41650 | 503 | 36.500 | 35.000 | 4.3 |
| 40102 | 506 | 40.800 | 38.800 | 5.2 | 41422 | 509 | 1.320 | 1.260 | 4.8 | 41650 | 504 | 34.000 | 32.300 | 5.3 |
| 40102 | 507 | 26.200 | 24.700 | 6.1 | 41510 | 501 | 166.000 | 176.000 | -5.7 | 41650 | 505 | 40.600 | 37.600 | 8.0 |
| 40102 | 508 | 37.200 | 35.800 | 3.9 | 41510 | 503 | 71.700 | 73.200 | -2.0 | 41650 | 506 | 72.600 | 67.800 | 7.1 |
| 40102 | 509 | 79.300 | 77.200 | 2.7 | 41510 | 504 | 99.400 | 100.000 | -0.6 | 41650 | 507 | 34.400 | 31.900 | 7.8 |
| 40111 | 501 | 27.000 | 26.700 | 1.1 | 41510 | 505 | 72.400 | 71.300 | 1.5 | 41650 | 508 | 42.900 | 40.600 | 5.7 |
| 40111 | 503 | 11.100 | 10.500 | 5.7 | 41510 | 506 | 98.000 | 97.200 | 0.8 | 41650 | 509 | 165.000 | 158.000 | 4.4 |
| 40111 | 504 | 17.300 | 16.300 | 6.1 | 41510 | 507 | 86.000 | 84.400 | 1.9 | 41664 | 501 | 115.000 | 114.000 | 0.9 |
| 40111 | 505 | 8.910 | 8.180 | 8.9 | 41510 | 508 | 65.100 | 65.900 | -1.2 | 41664 | 503 | 47.200 | 44.800 | 5.4 |
| 40111 | 506 | 13.700 | 12.700 | 7.9 | 41510 | 509 | 135.000 | 136.000 | -0.7 | 41664 | 504 | 74.100 | 69.800 | 6.2 |
| 40111 | 507 | 16.100 | 14.700 | 9.5 | 41603 | 501 | 55.500 | 55.400 | 0.2 | 41664 | 505 | 38.100 | 34.900 | 9.2 |
| 40111 | 508 | 7.940 | 7.450 | 6.6 | 41603 | 503 | 25.900 | 24.800 | 4.4 | 41664 | 506 | 58.600 | 54.200 | 8.1 |
| 40111 | 509 | 6.010 | 5.690 | 5.6 | 41603 | 504 | 24.100 | 22.900 | 5.2 | 41664 | 507 | 68.700 | 62.900 | 9.2 |
| 41001 | 501 | .910 | .900 | 1.1 | 41603 | 505 | 28.800 | 26.700 | 7.9 | 41664 | 508 | 33.900 | 31.800 | 6.6 |
| 41001 | 503 | .370 | .350 | 5.7 | 41603 | 506 | 51.500 | 48.100 | 7.1 | 41664 | 509 | 25.700 | 24.300 | 5.8 |
| 41001 | 504 | .590 | .550 | 7.3 | 41603 | 507 | 24.400 | 22.600 | 8.0 | 41665 | 501 | 13.500 | 13.400 | 0.7 |
| 41001 | 505 | .300 | .280 | 7.1 | 41603 | 508 | 30.400 | 28.900 | 5.2 | 41665 | 503 | 5.530 | 5.250 | 5.3 |
| 41001 | 506 | .460 | .430 | 7.0 | 41603 | 509 | 117.000 | 112.000 | 4.5 | 41665 | 504 | 8.670 | 8.170 | 6.1 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 41665 | 505 | 4.460 | 4.090 | 9.0 | 41670 | 508 | 1.020 | .960 | 6.2 | 41697 | 503 | 1.480 | 1.660 | -10.8 |
| 41665 | 506 | 6.860 | 6.350 | 8.0 | 41670 | 509 | .770 | .730 | 5.5 | 41697 | 504 | .660 | .740 | -10.8 |
| 41665 | 507 | 8.050 | 7.370 | 9.2 | 41677 | 501 | .700 | .780 | -10.3 | 41697 | 505 | .790 | .880 | -10.2 |
| 41665 | 508 | 3.970 | 3.730 | 6.4 | 41677 | 503 | .670 | .760 | -11.8 | 41697 | 506 | 1.220 | 1.370 | -10.9 |
| 41665 | 509 | 3.000 | 2.840 | 5.6 | 41677 | 504 | .300 | .340 | -11.8 | 41697 | 507 | .910 | 1.020 | -10.8 |
| | | | | | | | | | | | | | | |
| 41667 | 501 | 316.000 | 312.000 | 1.3 | 41677 | 505 | .360 | .400 | -10.0 | 41697 | 508 | 1.950 | 2.170 | -10.1 |
| 41667 | 503 | 129.000 | 123.000 | 4.9 | 41677 | 506 | .560 | .620 | -9.7 | 41697 | 509 | 1.250 | 1.400 | -10.7 |
| 41667 | 504 | 203.000 | 191.000 | 6.3 | 41677 | 507 | .410 | .460 | -10.9 | 41715 | 501 | 25.800 | 25.800 | 0.0 |
| 41667 | 505 | 104.000 | 95.500 | 8.9 | 41677 | 508 | .890 | .990 | -10.1 | 41715 | 503 | 12.000 | 11.500 | 4.3 |
| 41667 | 506 | 160.000 | 148.000 | 8.1 | 41677 | 509 | .570 | .640 | -10.9 | 41715 | 504 | 11.200 | 10.700 | 4.7 |
| | | | | | | | | | | | | | | |
| 41667 | 507 | 188.000 | 172.000 | 9.3 | 41678 | 501 | 280.000 | 288.000 | -2.8 | 41715 | 505 | 13.400 | 12.400 | 8.1 |
| 41667 | 508 | 92.600 | 87.000 | 6.4 | 41678 | 503 | 105.000 | 103.000 | 1.9 | 41715 | 506 | 24.000 | 22.400 | 7.1 |
| 41667 | 509 | 70.100 | 66.400 | 5.6 | 41678 | 504 | 199.000 | 195.000 | 2.1 | 41715 | 507 | 11.400 | 10.500 | 8.6 |
| 41668 | 501 | 296.000 | 292.000 | 1.4 | 41678 | 505 | 218.000 | 208.000 | 4.8 | 41715 | 508 | 14.100 | 13.400 | 5.2 |
| 41668 | 503 | 121.000 | 115.000 | 5.2 | 41678 | 506 | 149.000 | 143.000 | 4.2 | 41715 | 509 | 54.500 | 52.100 | 4.6 |
| | | | | | | | | | | | | | | |
| 41668 | 504 | 190.000 | 179.000 | 6.1 | 41678 | 507 | 171.000 | 163.000 | 4.9 | 41716 | 501 | 16.400 | 16.400 | 0.0 |
| 41668 | 505 | 97.500 | 89.600 | 8.8 | 41678 | 508 | 114.000 | 112.000 | 1.8 | 41716 | 503 | 7.670 | 7.340 | 4.5 |
| 41668 | 506 | 150.000 | 139.000 | 7.9 | 41678 | 509 | 209.000 | 206.000 | 1.5 | 41716 | 504 | 7.130 | 6.780 | 5.2 |
| 41668 | 507 | 176.000 | 161.000 | 9.3 | 41680 | 501 | 40.700 | 40.600 | 0.2 | 41716 | 505 | 8.520 | 7.900 | 7.8 |
| 41668 | 508 | 86.800 | 81.600 | 6.4 | 41680 | 503 | 19.000 | 18.200 | 4.4 | 41716 | 506 | 15.200 | 14.200 | 7.0 |
| | | | | | | | | | | | | | | |
| 41668 | 509 | 65.700 | 62.200 | 5.6 | 41680 | 504 | 17.700 | 16.800 | 5.4 | 41716 | 507 | 7.230 | 6.690 | 8.1 |
| 41669 | 501 | 2.070 | 2.050 | 1.0 | 41680 | 505 | 21.100 | 19.600 | 7.7 | 41716 | 508 | 9.000 | 8.540 | 5.4 |
| 41669 | 503 | .850 | .810 | 4.9 | 41680 | 506 | 37.700 | 35.200 | 7.1 | 41716 | 509 | 34.700 | 33.200 | 4.5 |
| 41669 | 504 | 1.330 | 1.250 | 6.4 | 41680 | 507 | 17.900 | 16.600 | 7.8 | 43151 | 501 | 36.100 | 37.100 | -2.7 |
| 41669 | 505 | .680 | .630 | 7.9 | 41680 | 508 | 22.300 | 21.100 | 5.7 | 43151 | 503 | 26.600 | 26.200 | 1.5 |
| | | | | | | | | | | | | | | |
| 41669 | 506 | 1.050 | .970 | 8.2 | 41680 | 509 | 85.900 | 82.100 | 4.6 | 43151 | 504 | 15.900 | 15.500 | 2.6 |
| 41669 | 507 | 1.230 | 1.130 | 8.8 | 41696 | 501 | 2.230 | 2.460 | -9.3 | 43151 | 505 | 19.500 | 18.700 | 4.3 |
| 41669 | 508 | .610 | .570 | 7.0 | 41696 | 503 | 2.130 | 2.390 | -10.9 | 43151 | 506 | 23.100 | 22.500 | 2.7 |
| 41669 | 509 | .460 | .440 | 4.5 | 41696 | 504 | .950 | 1.070 | -11.2 | 43151 | 507 | 31.400 | 29.800 | 5.4 |
| 41670 | 501 | 3.480 | 3.440 | 1.2 | 41696 | 505 | 1.140 | 1.270 | -10.2 | 43151 | 508 | 42.800 | 41.800 | 2.4 |
| | | | | | | | | | | | | | | |
| 41670 | 503 | 1.420 | 1.350 | 5.2 | 41696 | 506 | 1.760 | 1.970 | -10.7 | 43151 | 509 | 9.140 | 8.830 | 3.5 |
| 41670 | 504 | 2.240 | 2.110 | 6.2 | 41696 | 507 | 1.310 | 1.470 | -10.9 | 43152 | 501 | 83.700 | 86.300 | -3.0 |
| 41670 | 505 | 1.150 | 1.050 | 9.5 | 41696 | 508 | 2.810 | 3.120 | -9.9 | 43152 | 503 | 31.300 | 31.000 | 1.0 |
| 41670 | 506 | 1.770 | 1.640 | 7.9 | 41696 | 509 | 1.800 | 2.010 | -10.4 | 43152 | 504 | 59.500 | 58.400 | 1.9 |
| 41670 | 507 | 2.070 | 1.900 | 8.9 | 41697 | 501 | 1.550 | 1.710 | -9.4 | 43152 | 505 | 65.100 | 62.300 | 4.5 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 43152 | 506 | 44.500 | 42.900 | 3.7 | 43470 | 509 | 10.500 | 11.700 | -10.3 | 43628 | 504 | 330.000 | 311.000 | 6.1 |
| 43152 | 507 | 51.200 | 48.800 | 4.9 | 43518 | 501 | 49.500 | 48.900 | 1.2 | 43628 | 505 | 169.000 | 156.000 | 8.3 |
| 43152 | 508 | 34.200 | 33.500 | 2.1 | 43518 | 503 | 20.200 | 19.200 | 5.2 | 43628 | 506 | 261.000 | 241.000 | 8.3 |
| 43152 | 509 | 62.700 | 61.800 | 1.5 | 43518 | 504 | 31.800 | 29.900 | 6.4 | 43628 | 507 | 306.000 | 280.000 | 9.3 |
| 43200 | 501 | 137.000 | 141.000 | -2.8 | 43518 | 505 | 16.300 | 15.000 | 8.7 | 43628 | 508 | 151.000 | 142.000 | 6.3 |
| 43200 | 503 | 101.000 | 99.600 | 1.4 | 43518 | 506 | 25.100 | 23.200 | 8.2 | 43628 | 509 | 114.000 | 108.000 | 5.6 |
| 43200 | 504 | 60.400 | 59.100 | 2.2 | 43518 | 507 | 29.500 | 27.000 | 9.3 | 43629 | 501 | 436.000 | 430.000 | 1.4 |
| 43200 | 505 | 74.300 | 71.300 | 4.2 | 43518 | 508 | 14.500 | 13.700 | 5.8 | 43629 | 503 | 178.000 | 169.000 | 5.3 |
| 43200 | 506 | 88.000 | 85.700 | 2.7 | 43518 | 509 | 11.000 | 10.400 | 5.8 | 43629 | 504 | 280.000 | 263.000 | 6.5 |
| 43200 | 507 | 119.000 | 114.000 | 4.4 | 43550 | 501 | 134.000 | 138.000 | -2.9 | 43629 | 505 | 144.000 | 132.000 | 9.1 |
| 43200 | 508 | 163.000 | 159.000 | 2.5 | 43550 | 503 | 98.800 | 97.400 | 1.4 | 43629 | 506 | 221.000 | 205.000 | 7.8 |
| 43200 | 509 | 34.800 | 33.600 | 3.6 | 43550 | 504 | 59.100 | 57.700 | 2.4 | 43629 | 507 | 259.000 | 237.000 | 9.3 |
| 43421 | 501 | 37.600 | 38.600 | -2.6 | 43550 | 505 | 72.600 | 69.600 | 4.3 | 43629 | 508 | 128.000 | 120.000 | 6.7 |
| 43421 | 503 | 27.700 | 27.300 | 1.5 | 43550 | 506 | 86.000 | 83.700 | 2.7 | 43629 | 509 | 96.800 | 91.600 | 5.7 |
| 43421 | 504 | 16.600 | 16.200 | 2.5 | 43550 | 507 | 117.000 | 111.000 | 5.4 | 43760 | 501 | 14.500 | 14.300 | 1.4 |
| 43421 | 505 | 20.400 | 19.500 | 4.6 | 43550 | 508 | 159.000 | 155.000 | 2.6 | 43760 | 503 | 5.930 | 5.640 | 5.1 |
| 43421 | 506 | 24.100 | 23.500 | 2.6 | 43550 | 509 | 34.000 | 32.900 | 3.3 | 43760 | 504 | 9.310 | 8.770 | 6.2 |
| 43421 | 507 | 32.700 | 31.100 | 5.1 | 43551 | 501 | 74.400 | 76.500 | -2.7 | 43760 | 505 | 4.790 | 4.390 | 9.1 |
| 43421 | 508 | 44.600 | 43.600 | 2.3 | 43551 | 503 | 54.800 | 54.000 | 1.5 | 43760 | 506 | 7.370 | 6.810 | 8.2 |
| 43421 | 509 | 9.530 | 9.210 | 3.5 | 43551 | 504 | 32.800 | 32.000 | 2.5 | 43760 | 507 | 8.640 | 7.910 | 9.2 |
| 43422 | 501 | 197.000 | 203.000 | -3.0 | 43551 | 505 | 40.300 | 38.600 | 4.4 | 43760 | 508 | 4.260 | 4.000 | 6.5 |
| 43422 | 503 | 145.000 | 143.000 | 1.4 | 43551 | 506 | 47.700 | 46.500 | 2.6 | 43760 | 509 | 3.230 | 3.050 | 5.9 |
| 43422 | 504 | 86.900 | 84.900 | 2.4 | 43551 | 507 | 64.800 | 61.600 | 5.2 | 43822 | 501 | 10.300 | 11.400 | -9.6 |
| 43422 | 505 | 107.000 | 102.000 | 4.9 | 43551 | 508 | 88.300 | 86.200 | 2.4 | 43822 | 503 | 9.880 | 11.100 | -11.0 |
| 43422 | 506 | 127.000 | 123.000 | 3.3 | 43551 | 509 | 18.900 | 18.200 | 3.8 | 43822 | 504 | 4.420 | 4.950 | -10.7 |
| 43422 | 507 | 172.000 | 163.000 | 5.5 | 43626 | 501 | 39.600 | 39.100 | 1.3 | 43822 | 505 | 5.260 | 5.870 | -10.4 |
| 43422 | 508 | 234.000 | 229.000 | 2.2 | 43626 | 503 | 16.200 | 15.400 | 5.2 | 43822 | 506 | 8.140 | 9.150 | -11.0 |
| 43422 | 509 | 50.000 | 48.400 | 3.3 | 43626 | 504 | 25.400 | 23.900 | 6.3 | 43822 | 507 | 6.050 | 6.790 | -10.9 |
| 43470 | 501 | 13.000 | 14.300 | -9.1 | 43626 | 505 | 13.000 | 12.000 | 8.3 | 43822 | 508 | 13.000 | 14.400 | -9.7 |
| 43470 | 503 | 12.400 | 13.900 | -10.8 | 43626 | 506 | 20.100 | 18.600 | 8.1 | 43822 | 509 | 8.330 | 9.300 | -10.4 |
| 43470 | 504 | 5.560 | 6.220 | -10.6 | 43626 | 507 | 23.500 | 21.600 | 8.8 | 43840 | 501 | .127 | .140 | -9.3 |
| 43470 | 505 | 6.620 | 7.370 | -10.2 | 43626 | 508 | 11.600 | 10.900 | 6.4 | 43840 | 503 | .121 | .136 | -11.0 |
| 43470 | 506 | 10.200 | 11.500 | -11.3 | 43626 | 509 | 8.790 | 8.320 | 5.6 | 43840 | 504 | .054 | .061 | -11.5 |
| 43470 | 507 | 7.600 | 8.540 | -11.0 | 43628 | 501 | 514.000 | 508.000 | 1.2 | 43840 | 505 | .065 | .072 | -9.7 |
| 43470 | 508 | 16.300 | 18.200 | -10.4 | 43628 | 503 | 210.000 | 200.000 | 5.0 | 43840 | 506 | .100 | .112 | -10.7 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 43840 | 507 | .074 | .084 | -11.9 | 44070 | 501 | 12.500 | 12.400 | 0.8 | 44101 | 505 | 1.750 | 1.690 | 3.6 |
| 43840 | 508 | .160 | .178 | -10.1 | 44070 | 503 | 5.120 | 4.860 | 5.3 | 44101 | 506 | 2.700 | 2.630 | 2.7 |
| 43840 | 509 | .102 | .114 | -10.5 | 44070 | 504 | 8.040 | 7.570 | 6.2 | 44101 | 507 | 4.190 | 4.030 | 4.0 |
| 43860 | 501 | 8.110 | 8.960 | -9.5 | 44070 | 505 | 4.130 | 3.790 | 9.0 | 44101 | 508 | 2.200 | 2.170 | 1.4 |
| 43860 | 503 | 7.770 | 8.710 | -10.8 | 44070 | 506 | 6.360 | 5.880 | 8.2 | 44101 | 509 | 2.000 | 1.990 | 0.5 |
| 43860 | 504 | 3.480 | 3.890 | -10.5 | 44070 | 507 | 7.460 | 6.830 | 9.2 | 44102 | 501 | 1.880 | 1.950 | -3.6 |
| 43860 | 505 | 4.140 | 4.620 | -10.4 | 44070 | 508 | 3.680 | 3.450 | 6.7 | 44102 | 503 | 1.730 | 1.720 | 0.6 |
| 43860 | 506 | 6.400 | 7.200 | -11.1 | 44070 | 509 | 2.780 | 2.630 | 5.7 | 44102 | 504 | 2.030 | 2.000 | 1.5 |
| 43860 | 507 | 4.760 | 5.340 | -10.9 | 44071 | 501 | 13.900 | 13.800 | 0.7 | 44102 | 505 | 1.370 | 1.310 | 4.6 |
| 43860 | 508 | 10.200 | 11.400 | -10.5 | 44071 | 503 | 5.700 | 5.410 | 5.4 | 44102 | 506 | 2.110 | 2.050 | 2.9 |
| 43860 | 509 | 6.560 | 7.320 | -10.4 | 44071 | 504 | 8.940 | 8.420 | 6.2 | 44102 | 507 | 3.270 | 3.140 | 4.1 |
| 43889 | 501 | 2.900 | 3.200 | -9.4 | 44071 | 505 | 4.590 | 4.220 | 8.8 | 44102 | 508 | 1.720 | 1.690 | 1.8 |
| 43889 | 503 | 2.780 | 3.120 | -10.9 | 44071 | 506 | 7.070 | 6.540 | 8.1 | 44102 | 509 | 1.560 | 1.550 | 0.6 |
| 43889 | 504 | 1.240 | 1.390 | -10.8 | 44071 | 507 | 8.290 | 7.600 | 9.1 | 44103 | 501 | 1.660 | 1.720 | -3.5 |
| 43889 | 505 | 1.480 | 1.650 | -10.3 | 44071 | 508 | 4.090 | 3.840 | 6.5 | 44103 | 503 | 1.530 | 1.520 | 0.7 |
| 43889 | 506 | 2.290 | 2.570 | -10.9 | 44071 | 509 | 3.100 | 2.930 | 5.8 | 44103 | 504 | 1.790 | 1.770 | 1.1 |
| 43889 | 507 | 1.700 | 1.910 | -11.0 | 44072 | 501 | 9.620 | 9.500 | 1.3 | 44103 | 505 | 1.210 | 1.160 | 4.3 |
| 43889 | 508 | 3.660 | 4.060 | -9.9 | 44072 | 503 | 3.930 | 3.740 | 5.1 | 44103 | 506 | 1.870 | 1.820 | 2.7 |
| 43889 | 509 | 2.340 | 2.620 | -10.7 | 44072 | 504 | 6.170 | 5.820 | 6.0 | 44103 | 507 | 2.890 | 2.780 | 4.0 |
| 44009 | 501 | 20.300 | 21.600 | -6.0 | 44072 | 505 | 3.170 | 2.910 | 8.9 | 44103 | 508 | 1.520 | 1.500 | 1.3 |
| 44009 | 503 | 9.840 | 10.000 | -1.6 | 44072 | 506 | 4.880 | 4.520 | 8.0 | 44103 | 509 | 1.380 | 1.380 | 0.0 |
| 44009 | 504 | 12.800 | 13.000 | -1.5 | 44072 | 507 | 5.730 | 5.240 | 9.4 | 44104 | 501 | .700 | .720 | -2.8 |
| 44009 | 505 | 3.280 | 3.240 | 1.2 | 44072 | 508 | 2.820 | 2.650 | 6.4 | 44104 | 503 | .640 | .640 | 0.0 |
| 44009 | 506 | 10.700 | 10.700 | 0.0 | 44072 | 509 | 2.140 | 2.020 | 5.9 | 44104 | 504 | .750 | .740 | 1.4 |
| 44009 | 507 | 11.000 | 10.800 | 1.9 | 44100 | 501 | 2.310 | 2.400 | -3.8 | 44104 | 505 | .510 | .490 | 4.1 |
| 44009 | 508 | 4.740 | 4.790 | -1.0 | 44100 | 503 | 2.130 | 2.120 | 0.5 | 44104 | 506 | .780 | .760 | 2.6 |
| 44009 | 509 | 3.640 | 3.700 | -1.6 | 44100 | 504 | 2.490 | 2.460 | 1.2 | 44104 | 507 | 1.210 | 1.170 | 3.4 |
| 44069 | 501 | 42.300 | 41.800 | 1.2 | 44100 | 505 | 1.680 | 1.620 | 3.7 | 44104 | 508 | .640 | .630 | 1.6 |
| 44069 | 503 | 17.300 | 16.400 | 5.5 | 44100 | 506 | 2.600 | 2.530 | 2.8 | 44104 | 509 | .580 | .580 | 0.0 |
| 44069 | 504 | 27.100 | 25.600 | 5.9 | 44100 | 507 | 4.020 | 3.860 | 4.1 | 44108 | 501 | .820 | .850 | -3.5 |
| 44069 | 505 | 13.900 | 12.800 | 8.6 | 44100 | 508 | 2.110 | 2.080 | 1.4 | 44108 | 503 | .750 | .750 | 0.0 |
| 44069 | 506 | 21.500 | 19.900 | 8.0 | 44100 | 509 | 1.920 | 1.910 | 0.5 | 44108 | 504 | .880 | .870 | 1.1 |
| 44069 | 507 | 25.200 | 23.100 | 9.1 | 44101 | 501 | 2.410 | 2.500 | -3.6 | 44108 | 505 | .600 | .570 | 5.3 |
| 44069 | 508 | 12.400 | 11.700 | 6.0 | 44101 | 503 | 2.220 | 2.210 | 0.5 | 44108 | 506 | .920 | .900 | 2.2 |
| 44069 | 509 | 9.400 | 8.900 | 5.6 | 44101 | 504 | 2.600 | 2.570 | 1.2 | 44108 | 507 | 1.420 | 1.370 | 3.6 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|------|------|------|-------|------|------|------|------|-------|------|------|------|------|
| 44108 | 508 | .750 | .740 | 1.4 | 44276 | 503 | 136.000 | 134.000 | 1.5 | 44315 | 506 | 8.710 | 8.060 | 8.1 |
| 44108 | 509 | .680 | .680 | 0.0 | 44276 | 504 | 81.100 | 79.300 | 2.3 | 44315 | 507 | 10.200 | 9.360 | 9.0 |
| 44109 | 501 | 2.070 | 2.150 | -3.7 | 44276 | 505 | 99.700 | 95.600 | 4.3 | 44315 | 508 | 5.040 | 4.730 | 6.6 |
| 44109 | 503 | 1.910 | 1.900 | 0.5 | 44276 | 506 | 118.000 | 115.000 | 2.6 | 44315 | 509 | 3.820 | 3.610 | 5.8 |
| 44109 | 504 | 2.230 | 2.210 | 0.9 | 44276 | 507 | 160.000 | 152.000 | 5.3 | 44427 | 501 | 408.000 | 415.000 | -1.7 |
| 44109 | 505 | 1.510 | 1.450 | 4.1 | 44276 | 508 | 218.000 | 213.000 | 2.3 | 44427 | 503 | 150.000 | 146.000 | 2.7 |
| 44109 | 506 | 2.330 | 2.270 | 2.6 | 44276 | 509 | 46.700 | 45.100 | 3.5 | 44427 | 504 | 327.000 | 317.000 | 3.2 |
| 44109 | 507 | 3.600 | 3.460 | 4.0 | 44277 | 501 | 119.000 | 123.000 | -3.3 | 44427 | 505 | 244.000 | 231.000 | 5.6 |
| 44109 | 508 | 1.890 | 1.870 | 1.1 | 44277 | 503 | 88.000 | 86.700 | 1.5 | 44427 | 506 | 167.000 | 159.000 | 5.0 |
| 44109 | 509 | 1.720 | 1.710 | 0.6 | 44277 | 504 | 52.600 | 51.400 | 2.3 | 44427 | 507 | 107.000 | 101.000 | 5.9 |
| 44110 | 501 | 2.120 | 2.200 | -3.6 | 44277 | 505 | 64.600 | 62.000 | 4.2 | 44427 | 508 | 152.000 | 147.000 | 3.4 |
| 44110 | 503 | 1.950 | 1.940 | 0.5 | 44277 | 506 | 76.600 | 74.500 | 2.8 | 44427 | 509 | 325.000 | 316.000 | 2.8 |
| 44110 | 504 | 2.280 | 2.260 | 0.9 | 44277 | 507 | 104.000 | 98.800 | 5.3 | 44428 | 501 | 410.000 | 417.000 | -1.7 |
| 44110 | 505 | 1.540 | 1.480 | 4.1 | 44277 | 508 | 142.000 | 138.000 | 2.9 | 44428 | 503 | 150.000 | 147.000 | 2.0 |
| 44110 | 506 | 2.380 | 2.320 | 2.6 | 44277 | 509 | 30.300 | 29.300 | 3.4 | 44428 | 504 | 329.000 | 319.000 | 3.1 |
| 44110 | 507 | 3.690 | 3.540 | 4.2 | 44280 | 501 | .700 | .780 | -10.3 | 44428 | 505 | 245.000 | 232.000 | 5.6 |
| 44110 | 508 | 1.940 | 1.910 | 1.6 | 44280 | 503 | .670 | .760 | -11.8 | 44428 | 506 | 168.000 | 160.000 | 5.0 |
| 44110 | 509 | 1.760 | 1.750 | 0.6 | 44280 | 504 | .300 | .340 | -11.8 | 44428 | 507 | 108.000 | 102.000 | 5.9 |
| 44111 | 501 | 1.300 | 1.350 | -3.7 | 44280 | 505 | .360 | .400 | -10.0 | 44428 | 508 | 153.000 | 147.000 | 4.1 |
| 44111 | 503 | 1.200 | 1.190 | 0.8 | 44280 | 506 | .560 | .620 | -9.7 | 44428 | 509 | 326.000 | 318.000 | 2.5 |
| 44111 | 504 | 1.400 | 1.390 | 0.7 | 44280 | 507 | .410 | .460 | -10.9 | 44429 | 501 | 6.140 | 6.250 | -1.8 |
| 44111 | 505 | .950 | .910 | 4.4 | 44280 | 508 | .890 | .990 | -10.1 | 44429 | 503 | 2.250 | 2.200 | 2.3 |
| 44111 | 506 | 1.460 | 1.420 | 2.8 | 44280 | 509 | .570 | .640 | -10.9 | 44429 | 504 | 4.930 | 4.780 | 3.1 |
| 44111 | 507 | 2.260 | 2.170 | 4.1 | 44311 | 501 | 25.500 | 25.200 | 1.2 | 44429 | 505 | 3.680 | 3.480 | 5.7 |
| 44111 | 508 | 1.190 | 1.170 | 1.7 | 44311 | 503 | 10.400 | 9.920 | 4.8 | 44429 | 506 | 2.520 | 2.400 | 5.0 |
| 44111 | 509 | 1.080 | 1.080 | 0.0 | 44311 | 504 | 16.400 | 15.400 | 6.5 | 44429 | 507 | 1.620 | 1.520 | 6.6 |
| 44112 | 501 | .770 | .800 | -3.8 | 44311 | 505 | 8.420 | 7.730 | 8.9 | 44429 | 508 | 2.290 | 2.210 | 3.6 |
| 44112 | 503 | .710 | .710 | 0.0 | 44311 | 506 | 13.000 | 12.000 | 8.3 | 44429 | 509 | 4.890 | 4.760 | 2.7 |
| 44112 | 504 | .830 | .820 | 1.2 | 44311 | 507 | 15.200 | 13.900 | 9.4 | 44430 | 501 | 4.270 | 4.350 | -1.8 |
| 44112 | 505 | .560 | .540 | 3.7 | 44311 | 508 | 7.500 | 7.040 | 6.5 | 44430 | 503 | 1.570 | 1.530 | 2.6 |
| 44112 | 506 | .870 | .840 | 3.6 | 44311 | 509 | 5.680 | 5.370 | 5.8 | 44430 | 504 | 3.430 | 3.320 | 3.3 |
| 44112 | 507 | 1.340 | 1.290 | 3.9 | 44315 | 501 | 17.200 | 17.000 | 1.2 | 44430 | 505 | 2.560 | 2.420 | 5.8 |
| 44112 | 508 | .700 | .690 | 1.4 | 44315 | 503 | 7.020 | 6.670 | 5.2 | 44430 | 506 | 1.750 | 1.670 | 4.8 |
| 44112 | 509 | .640 | .640 | 0.0 | 44315 | 504 | 11.000 | 10.400 | 5.8 | 44430 | 507 | 1.120 | 1.060 | 5.7 |
| 44276 | 501 | 184.000 | 189.000 | -2.6 | 44315 | 505 | 5.660 | 5.200 | 8.8 | 44430 | 508 | 1.590 | 1.540 | 3.2 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 44430 | 509 | 3.400 | 3.310 | 2.7 | 44435 | 504 | 219.000 | 212.000 | 3.3 | 44439 | 507 | 107.000 | 101.000 | 5.9 |
| 44431 | 501 | 13.600 | 13.900 | -2.2 | 44435 | 505 | 163.000 | 155.000 | 5.2 | 44439 | 508 | 152.000 | 146.000 | 4.1 |
| 44431 | 503 | 5.010 | 4.890 | 2.5 | 44435 | 506 | 112.000 | 106.000 | 5.7 | 44439 | 509 | 324.000 | 315.000 | 2.9 |
| 44431 | 504 | 10.900 | 10.600 | 2.8 | 44435 | 507 | 71.800 | 67.700 | 6.1 | 44440 | 501 | 336.000 | 342.000 | -1.8 |
| 44431 | 505 | 8.160 | 7.730 | 5.6 | 44435 | 508 | 102.000 | 98.200 | 3.9 | 44440 | 503 | 123.000 | 120.000 | 2.5 |
| 44431 | 506 | 5.590 | 5.320 | 5.1 | 44435 | 509 | 217.000 | 212.000 | 2.4 | 44440 | 504 | 270.000 | 262.000 | 3.1 |
| 44431 | 507 | 3.590 | 3.390 | 5.9 | 44436 | 501 | 319.000 | 324.000 | -1.5 | 44440 | 505 | 201.000 | 190.000 | 5.8 |
| 44431 | 508 | 5.090 | 4.910 | 3.7 | 44436 | 503 | 117.000 | 114.000 | 2.6 | 44440 | 506 | 138.000 | 131.000 | 5.3 |
| 44431 | 509 | 10.900 | 10.600 | 2.8 | 44436 | 504 | 256.000 | 248.000 | 3.2 | 44440 | 507 | 88.500 | 83.500 | 6.0 |
| 44432 | 501 | 4.320 | 4.400 | -1.8 | 44436 | 505 | 191.000 | 181.000 | 5.5 | 44440 | 508 | 125.000 | 121.000 | 3.3 |
| 44432 | 503 | 1.590 | 1.550 | 2.6 | 44436 | 506 | 131.000 | 124.000 | 5.6 | 44440 | 509 | 268.000 | 261.000 | 2.7 |
| 44432 | 504 | 3.470 | 3.360 | 3.3 | 44436 | 507 | 83.900 | 79.100 | 6.1 | 45190 | 501 | 3.910 | 3.930 | -0.5 |
| 44432 | 505 | 2.590 | 2.450 | 5.7 | 44436 | 508 | 119.000 | 115.000 | 3.5 | 45190 | 503 | 1.480 | 1.420 | 4.2 |
| 44432 | 506 | 1.770 | 1.690 | 4.7 | 44436 | 509 | 254.000 | 247.000 | 2.8 | 45190 | 504 | 2.140 | 2.040 | 4.9 |
| 44432 | 507 | 1.140 | 1.070 | 6.5 | 44437 | 501 | 264.000 | 269.000 | -1.9 | 45190 | 505 | 3.470 | 3.230 | 7.4 |
| 44432 | 508 | 1.610 | 1.560 | 3.2 | 44437 | 503 | 96.900 | 94.700 | 2.3 | 45190 | 506 | 3.310 | 3.110 | 6.4 |
| 44432 | 509 | 3.440 | 3.350 | 2.7 | 44437 | 504 | 212.000 | 206.000 | 2.9 | 45190 | 507 | 3.760 | 3.490 | 7.7 |
| 44433 | 501 | 138.000 | 140.000 | -1.4 | 44437 | 505 | 158.000 | 150.000 | 5.3 | 45190 | 508 | 3.390 | 3.220 | 5.3 |
| 44433 | 503 | 50.600 | 49.400 | 2.4 | 44437 | 506 | 108.000 | 103.000 | 4.9 | 45190 | 509 | 1.490 | 1.430 | 4.2 |
| 44433 | 504 | 111.000 | 107.000 | 3.7 | 44437 | 507 | 69.500 | 65.600 | 5.9 | 45191 | 501 | 2.780 | 2.790 | -0.4 |
| 44433 | 505 | 82.400 | 78.000 | 5.6 | 44437 | 508 | 98.600 | 95.000 | 3.8 | 45191 | 503 | 1.050 | 1.010 | 4.0 |
| 44433 | 506 | 56.400 | 53.700 | 5.0 | 44437 | 509 | 210.000 | 205.000 | 2.4 | 45191 | 504 | 1.520 | 1.450 | 4.8 |
| 44433 | 507 | 36.300 | 34.200 | 6.1 | 44438 | 501 | 209.000 | 213.000 | -1.9 | 45191 | 505 | 2.460 | 2.300 | 7.0 |
| 44433 | 508 | 51.400 | 49.600 | 3.6 | 44438 | 503 | 76.600 | 74.800 | 2.4 | 45191 | 506 | 2.350 | 2.210 | 6.3 |
| 44433 | 509 | 110.000 | 107.000 | 2.8 | 44438 | 504 | 167.000 | 162.000 | 3.1 | 45191 | 507 | 2.670 | 2.480 | 7.7 |
| 44434 | 501 | 264.000 | 268.000 | -1.5 | 44438 | 505 | 125.000 | 118.000 | 5.9 | 45191 | 508 | 2.400 | 2.290 | 4.8 |
| 44434 | 503 | 96.700 | 94.400 | 2.4 | 44438 | 506 | 85.500 | 81.400 | 5.0 | 45191 | 509 | 1.060 | 1.010 | 5.0 |
| 44434 | 504 | 211.000 | 205.000 | 2.9 | 44438 | 507 | 55.000 | 51.800 | 6.2 | 45192 | 501 | 3.250 | 3.260 | -0.3 |
| 44434 | 505 | 158.000 | 149.000 | 6.0 | 44438 | 508 | 77.900 | 75.100 | 3.7 | 45192 | 503 | 1.230 | 1.180 | 4.2 |
| 44434 | 506 | 108.000 | 103.000 | 4.9 | 44438 | 509 | 166.000 | 162.000 | 2.5 | 45192 | 504 | 1.770 | 1.700 | 4.1 |
| 44434 | 507 | 69.400 | 65.400 | 6.1 | 44439 | 501 | 406.000 | 414.000 | -1.9 | 45192 | 505 | 2.880 | 2.680 | 7.5 |
| 44434 | 508 | 98.400 | 94.800 | 3.8 | 44439 | 503 | 149.000 | 146.000 | 2.1 | 45192 | 506 | 2.750 | 2.580 | 6.6 |
| 44434 | 509 | 210.000 | 204.000 | 2.9 | 44439 | 504 | 326.000 | 316.000 | 3.2 | 45192 | 507 | 3.120 | 2.900 | 7.6 |
| 44435 | 501 | 273.000 | 278.000 | -1.8 | 44439 | 505 | 243.000 | 230.000 | 5.7 | 45192 | 508 | 2.810 | 2.680 | 4.9 |
| 44435 | 503 | 100.000 | 97.800 | 2.2 | 44439 | 506 | 166.000 | 159.000 | 4.4 | 45192 | 509 | 1.240 | 1.180 | 5.1 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 45193 | 501 | 1.920 | 1.920 | 0.0 | 45450 | 505 | 12.600 | 12.100 | 4.1 | 45900 | 508 | .151 | .153 | -1.3 |
| 45193 | 503 | .720 | .700 | 2.9 | 45450 | 506 | 14.900 | 14.500 | 2.8 | 45900 | 509 | .310 | .320 | -3.1 |
| 45193 | 504 | 1.050 | 1.000 | 5.0 | 45450 | 507 | 20.300 | 19.300 | 5.2 | 45901 | 501 | .330 | .350 | -5.7 |
| 45193 | 505 | 1.700 | 1.580 | 7.6 | 45450 | 508 | 27.600 | 26.900 | 2.6 | 45901 | 503 | .143 | .146 | -2.1 |
| 45193 | 506 | 1.620 | 1.520 | 6.6 | 45450 | 509 | 5.900 | 5.700 | 3.5 | 45901 | 504 | .198 | .199 | -0.5 |
| 45193 | 507 | 1.840 | 1.710 | 7.6 | 45678 | 501 | .760 | .840 | -9.5 | 45901 | 505 | .144 | .142 | 1.4 |
| 45193 | 508 | 1.660 | 1.580 | 5.1 | 45678 | 503 | .730 | .820 | -11.0 | 45901 | 506 | .195 | .193 | 1.0 |
| 45193 | 509 | .730 | .700 | 4.3 | 45678 | 504 | .330 | .360 | -8.3 | 45901 | 507 | .171 | .168 | 1.8 |
| 45210 | 501 | 2.430 | 2.430 | 0.0 | 45678 | 505 | .390 | .430 | -9.3 | 45901 | 508 | .130 | .131 | -0.8 |
| 45210 | 503 | .920 | .880 | 4.5 | 45678 | 506 | .600 | .670 | -10.4 | 45901 | 509 | .270 | .270 | 0.0 |
| 45210 | 504 | 1.330 | 1.270 | 4.7 | 45678 | 507 | .450 | .500 | -10.0 | 45937 | 501 | .310 | .320 | -3.1 |
| 45210 | 505 | 2.150 | 2.000 | 7.5 | 45678 | 508 | .960 | 1.070 | -10.3 | 45937 | 503 | .228 | .225 | 1.3 |
| 45210 | 506 | 2.050 | 1.930 | 6.2 | 45678 | 509 | .610 | .690 | -11.6 | 45937 | 504 | .137 | .134 | 2.2 |
| 45210 | 507 | 2.330 | 2.170 | 7.4 | 45771 | 501 | .360 | .380 | -5.3 | 45937 | 505 | .168 | .161 | 4.3 |
| 45210 | 508 | 2.100 | 2.000 | 5.0 | 45771 | 503 | .640 | .680 | -5.9 | 45937 | 506 | .199 | .194 | 2.6 |
| 45210 | 509 | .920 | .880 | 4.5 | 45771 | 504 | .490 | .520 | -5.8 | 45937 | 507 | .270 | .260 | 3.8 |
| 45334 | 501 | 79.100 | 81.300 | -2.7 | 45771 | 505 | .520 | .540 | -3.7 | 45937 | 508 | .370 | .360 | 2.8 |
| 45334 | 503 | 58.300 | 57.400 | 1.6 | 45771 | 506 | .520 | .560 | -7.1 | 45937 | 509 | .079 | .076 | 3.9 |
| 45334 | 504 | 34.800 | 34.000 | 2.4 | 45771 | 507 | .450 | .480 | -6.3 | 46004 | 501 | 74.300 | 74.200 | 0.1 |
| 45334 | 505 | 42.800 | 41.100 | 4.1 | 45771 | 508 | .560 | .590 | -5.1 | 46004 | 503 | 34.700 | 33.200 | 4.5 |
| 45334 | 506 | 50.700 | 49.400 | 2.6 | 45771 | 509 | .410 | .430 | -4.7 | 46004 | 504 | 32.300 | 30.700 | 5.2 |
| 45334 | 507 | 68.900 | 65.500 | 5.2 | 45819 | 501 | .117 | .123 | -4.9 | 46004 | 505 | 38.500 | 35.700 | 7.8 |
| 45334 | 508 | 93.800 | 91.600 | 2.4 | 45819 | 503 | .208 | .221 | -5.9 | 46004 | 506 | 69.000 | 64.400 | 7.1 |
| 45334 | 509 | 20.000 | 19.400 | 3.1 | 45819 | 504 | .161 | .170 | -5.3 | 46004 | 507 | 32.700 | 30.300 | 7.9 |
| 45380 | 501 | .237 | .249 | -4.8 | 45819 | 505 | .167 | .177 | -5.6 | 46004 | 508 | 40.700 | 38.600 | 5.4 |
| 45380 | 503 | .420 | .450 | -6.7 | 45819 | 506 | .170 | .181 | -6.1 | 46004 | 509 | 157.000 | 150.000 | 4.7 |
| 45380 | 504 | .320 | .340 | -5.9 | 45819 | 507 | .146 | .155 | -5.8 | 46005 | 501 | 59.400 | 59.300 | 0.2 |
| 45380 | 505 | .340 | .360 | -5.6 | 45819 | 508 | .181 | .190 | -4.7 | 46005 | 503 | 27.700 | 26.600 | 4.1 |
| 45380 | 506 | .340 | .370 | -8.1 | 45819 | 509 | .132 | .139 | -5.0 | 46005 | 504 | 25.800 | 24.500 | 5.3 |
| 45380 | 507 | .300 | .310 | -3.2 | 45900 | 501 | .390 | .410 | -4.9 | 46005 | 505 | 30.800 | 28.600 | 7.7 |
| 45380 | 508 | .370 | .380 | -2.6 | 45900 | 503 | .166 | .170 | -2.4 | 46005 | 506 | 55.200 | 51.500 | 7.2 |
| 45380 | 509 | .270 | .280 | -3.6 | 45900 | 504 | .231 | .233 | -0.9 | 46005 | 507 | 26.200 | 24.200 | 8.3 |
| 45450 | 501 | 23.300 | 23.900 | -2.5 | 45900 | 505 | .168 | .165 | 1.8 | 46005 | 508 | 32.600 | 30.900 | 5.5 |
| 45450 | 503 | 17.100 | 16.900 | 1.2 | 45900 | 506 | .227 | .226 | 0.4 | 46005 | 509 | 125.000 | 120.000 | 4.2 |
| 45450 | 504 | 10.200 | 10.000 | 2.0 | 45900 | 507 | .200 | .196 | 2.0 | 46112 | 501 | .440 | .450 | -2.2 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 46112 | 503 | .163 | .159 | 2.5 | 46427 | 506 | 101.000 | 97.600 | 3.5 | 46607 | 509 | 37.900 | 37.400 | 1.3 |
| 46112 | 504 | .360 | .350 | 2.9 | 46427 | 507 | 116.000 | 111.000 | 4.5 | 46622 | 501 | 30.100 | 33.300 | -9.6 |
| 46112 | 505 | .270 | .250 | 8.0 | 46427 | 508 | 77.800 | 76.100 | 2.2 | 46622 | 503 | 28.900 | 32.300 | -10.5 |
| 46112 | 506 | .182 | .173 | 5.2 | 46427 | 509 | 143.000 | 141.000 | 1.4 | 46622 | 504 | 12.900 | 14.400 | -10.4 |
| 46112 | 507 | .117 | .110 | 6.4 | 46603 | 501 | 12.000 | 12.300 | -2.4 | 46622 | 505 | 15.400 | 17.100 | -9.9 |
| 46112 | 508 | .166 | .160 | 3.7 | 46603 | 503 | 4.470 | 4.430 | 0.9 | 46622 | 506 | 23.800 | 26.700 | -10.9 |
| 46112 | 509 | .350 | .340 | 2.9 | 46603 | 504 | 8.500 | 8.350 | 1.8 | 46622 | 507 | 17.700 | 19.800 | -10.6 |
| 46202 | 501 | 4.970 | 4.990 | -0.4 | 46603 | 505 | 9.300 | 8.910 | 4.4 | 46622 | 508 | 38.000 | 42.200 | -10.0 |
| 46202 | 503 | 1.880 | 1.810 | 3.9 | 46603 | 506 | 6.350 | 6.130 | 3.6 | 46622 | 509 | 24.300 | 27.200 | -10.7 |
| 46202 | 504 | 2.710 | 2.600 | 4.2 | 46603 | 507 | 7.310 | 6.970 | 4.9 | 46700 | 501 | 276.000 | 284.000 | -2.8 |
| 46202 | 505 | 4.400 | 4.110 | 7.1 | 46603 | 508 | 4.890 | 4.780 | 2.3 | 46700 | 503 | 203.000 | 200.000 | 1.5 |
| 46202 | 506 | 4.210 | 3.950 | 6.6 | 46603 | 509 | 8.950 | 8.830 | 1.4 | 46700 | 504 | 122.000 | 119.000 | 2.5 |
| 46202 | 507 | 4.780 | 4.440 | 7.7 | 46604 | 501 | 13.800 | 14.200 | -2.8 | 46700 | 505 | 149.000 | 143.000 | 4.2 |
| 46202 | 508 | 4.300 | 4.090 | 5.1 | 46604 | 503 | 5.160 | 5.110 | 1.0 | 46700 | 506 | 177.000 | 172.000 | 2.9 |
| 46202 | 509 | 1.890 | 1.810 | 4.4 | 46604 | 504 | 9.800 | 9.630 | 1.8 | 46700 | 507 | 240.000 | 228.000 | 5.3 |
| 46362 | 501 | 976.000 | 1,006.000 | -3.0 | 46604 | 505 | 10.700 | 10.300 | 3.9 | 46700 | 508 | 328.000 | 320.000 | 2.5 |
| 46362 | 503 | 365.000 | 361.000 | 1.1 | 46604 | 506 | 7.330 | 7.070 | 3.7 | 46700 | 509 | 70.000 | 67.600 | 3.6 |
| 46362 | 504 | 693.000 | 681.000 | 1.8 | 46604 | 507 | 8.430 | 8.050 | 4.7 | 46911 | 501 | 78.300 | 77.300 | 1.3 |
| 46362 | 505 | 759.000 | 727.000 | 4.4 | 46604 | 508 | 5.640 | 5.520 | 2.2 | 46911 | 503 | 32.000 | 30.400 | 5.3 |
| 46362 | 506 | 519.000 | 500.000 | 3.8 | 46604 | 509 | 10.300 | 10.200 | 1.0 | 46911 | 504 | 50.200 | 47.300 | 6.1 |
| 46362 | 507 | 596.000 | 569.000 | 4.7 | 46606 | 501 | 36.800 | 37.900 | -2.9 | 46911 | 505 | 25.800 | 23.700 | 8.9 |
| 46362 | 508 | 399.000 | 390.000 | 2.3 | 46606 | 503 | 13.800 | 13.600 | 1.5 | 46911 | 506 | 39.700 | 36.800 | 7.9 |
| 46362 | 509 | 730.000 | 721.000 | 1.2 | 46606 | 504 | 26.100 | 25.700 | 1.6 | 46911 | 507 | 46.600 | 42.700 | 9.1 |
| 46426 | 501 | 143.000 | 147.000 | -2.7 | 46606 | 505 | 28.600 | 27.400 | 4.4 | 46911 | 508 | 23.000 | 21.600 | 6.5 |
| 46426 | 503 | 53.300 | 52.800 | 0.9 | 46606 | 506 | 19.500 | 18.900 | 3.2 | 46911 | 509 | 17.400 | 16.500 | 5.5 |
| 46426 | 504 | 101.000 | 99.500 | 1.5 | 46606 | 507 | 22.500 | 21.500 | 4.7 | 46912 | 501 | 143.000 | 142.000 | 0.7 |
| 46426 | 505 | 111.000 | 106.000 | 4.7 | 46606 | 508 | 15.000 | 14.700 | 2.0 | 46912 | 503 | 58.600 | 55.700 | 5.2 |
| 46426 | 506 | 75.700 | 73.100 | 3.6 | 46606 | 509 | 27.500 | 27.200 | 1.1 | 46912 | 504 | 92.000 | 86.700 | 6.1 |
| 46426 | 507 | 87.100 | 83.100 | 4.8 | 46607 | 501 | 50.600 | 52.200 | -3.1 | 46912 | 505 | 47.300 | 43.400 | 9.0 |
| 46426 | 508 | 58.300 | 57.000 | 2.3 | 46607 | 503 | 18.900 | 18.700 | 1.1 | 46912 | 506 | 72.800 | 67.300 | 8.2 |
| 46426 | 509 | 107.000 | 105.000 | 1.9 | 46607 | 504 | 35.900 | 35.300 | 1.7 | 46912 | 507 | 85.400 | 78.200 | 9.2 |
| 46427 | 501 | 190.000 | 196.000 | -3.1 | 46607 | 505 | 39.400 | 37.700 | 4.5 | 46912 | 508 | 42.100 | 39.500 | 6.6 |
| 46427 | 503 | 71.200 | 70.500 | 1.0 | 46607 | 506 | 26.900 | 25.900 | 3.9 | 46912 | 509 | 31.900 | 30.200 | 5.6 |
| 46427 | 504 | 135.000 | 133.000 | 1.5 | 46607 | 507 | 30.900 | 29.500 | 4.7 | 47050 | 501 | 2.820 | 3.110 | -9.3 |
| 46427 | 505 | 148.000 | 142.000 | 4.2 | 46607 | 508 | 20.700 | 20.200 | 2.5 | 47050 | 503 | 2.700 | 3.030 | -10.9 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 47050 | 504 | 1.210 | 1.350 | -10.4 | 47420 | 507 | 4.200 | 3.840 | 9.4 | 47475 | 501 | 11.700 | 11.700 | 0.0 |
| 47050 | 505 | 1.440 | 1.600 | -10.0 | 47420 | 508 | 2.070 | 1.940 | 6.7 | 47475 | 503 | 5.480 | 5.250 | 4.4 |
| 47050 | 506 | 2.220 | 2.500 | -11.2 | 47420 | 509 | 1.570 | 1.480 | 6.1 | 47475 | 504 | 5.090 | 4.840 | 5.2 |
| 47050 | 507 | 1.650 | 1.860 | -11.3 | 47469 | 501 | 11.700 | 11.700 | 0.0 | 47475 | 505 | 6.090 | 5.640 | 8.0 |
| 47050 | 508 | 3.550 | 3.950 | -10.1 | 47469 | 503 | 5.480 | 5.250 | 4.4 | 47475 | 506 | 10.900 | 10.200 | 6.9 |
| 47050 | 509 | 2.280 | 2.540 | -10.2 | 47469 | 504 | 5.090 | 4.840 | 5.2 | 47475 | 507 | 5.160 | 4.780 | 7.9 |
| 47221 | 501 | 303.000 | 311.000 | -2.6 | 47469 | 505 | 6.090 | 5.640 | 8.0 | 47475 | 508 | 6.430 | 6.100 | 5.4 |
| 47221 | 503 | 223.000 | 220.000 | 1.4 | 47469 | 506 | 10.900 | 10.200 | 6.9 | 47475 | 509 | 24.800 | 23.700 | 4.6 |
| 47221 | 504 | 133.000 | 130.000 | 2.3 | 47469 | 507 | 5.160 | 4.780 | 7.9 | 47476 | 501 | 11.700 | 11.700 | 0.0 |
| 47221 | 505 | 164.000 | 157.000 | 4.5 | 47469 | 508 | 6.430 | 6.100 | 5.4 | 47476 | 503 | 5.480 | 5.250 | 4.4 |
| 47221 | 506 | 194.000 | 189.000 | 2.6 | 47469 | 509 | 24.800 | 23.700 | 4.6 | 47476 | 504 | 5.090 | 4.840 | 5.2 |
| 47221 | 507 | 264.000 | 251.000 | 5.2 | 47471 | 501 | 10.200 | 10.100 | 1.0 | 47476 | 505 | 6.090 | 5.640 | 8.0 |
| 47221 | 508 | 359.000 | 351.000 | 2.3 | 47471 | 503 | 4.750 | 4.550 | 4.4 | 47476 | 506 | 10.900 | 10.200 | 6.9 |
| 47221 | 509 | 76.700 | 74.200 | 3.4 | 47471 | 504 | 4.410 | 4.200 | 5.0 | 47476 | 507 | 5.160 | 4.780 | 7.9 |
| 47318 | 501 | 32.200 | 31.800 | 1.3 | 47471 | 505 | 5.270 | 4.890 | 7.8 | 47476 | 508 | 6.430 | 6.100 | 5.4 |
| 47318 | 503 | 13.200 | 12.500 | 5.6 | 47471 | 506 | 9.440 | 8.810 | 7.2 | 47476 | 509 | 24.800 | 23.700 | 4.6 |
| 47318 | 504 | 20.600 | 19.500 | 5.6 | 47471 | 507 | 4.480 | 4.140 | 8.2 | 47477 | 501 | 15.600 | 15.600 | 0.0 |
| 47318 | 505 | 10.600 | 9.740 | 8.8 | 47471 | 508 | 5.570 | 5.280 | 5.5 | 47477 | 503 | 7.300 | 7.000 | 4.3 |
| 47318 | 506 | 16.300 | 15.100 | 7.9 | 47471 | 509 | 21.500 | 20.500 | 4.9 | 47477 | 504 | 6.790 | 6.450 | 5.3 |
| 47318 | 507 | 19.200 | 17.500 | 9.7 | 47473 | 501 | 13.300 | 13.300 | 0.0 | 47477 | 505 | 8.110 | 7.520 | 7.8 |
| 47318 | 508 | 9.440 | 8.870 | 6.4 | 47473 | 503 | 6.210 | 5.950 | 4.4 | 47477 | 506 | 14.500 | 13.600 | 6.6 |
| 47318 | 509 | 7.150 | 6.770 | 5.6 | 47473 | 504 | 5.770 | 5.490 | 5.1 | 47477 | 507 | 6.890 | 6.370 | 8.2 |
| 47367 | 501 | .700 | .780 | -10.3 | 47473 | 505 | 6.900 | 6.390 | 8.0 | 47477 | 508 | 8.570 | 8.130 | 5.4 |
| 47367 | 503 | .670 | .760 | -11.8 | 47473 | 506 | 12.300 | 11.500 | 7.0 | 47477 | 509 | 33.000 | 31.600 | 4.4 |
| 47367 | 504 | .300 | .340 | -11.8 | 47473 | 507 | 5.850 | 5.420 | 7.9 | 47478 | 501 | 16.400 | 16.400 | 0.0 |
| 47367 | 505 | .360 | .400 | -10.0 | 47473 | 508 | 7.290 | 6.910 | 5.5 | 47478 | 503 | 7.670 | 7.340 | 4.5 |
| 47367 | 506 | .560 | .620 | -9.7 | 47473 | 509 | 28.100 | 26.900 | 4.5 | 47478 | 504 | 7.130 | 6.780 | 5.2 |
| 47367 | 507 | .410 | .460 | -10.9 | 47474 | 501 | 14.900 | 14.800 | 0.7 | 47478 | 505 | 8.520 | 7.900 | 7.8 |
| 47367 | 508 | .890 | .990 | -10.1 | 47474 | 503 | 6.940 | 6.650 | 4.4 | 47478 | 506 | 15.200 | 14.200 | 7.0 |
| 47367 | 509 | .570 | .640 | -10.9 | 47474 | 504 | 6.450 | 6.130 | 5.2 | 47478 | 507 | 7.230 | 6.690 | 8.1 |
| 47420 | 501 | 7.050 | 6.960 | 1.3 | 47474 | 505 | 7.710 | 7.150 | 7.8 | 47478 | 508 | 9.000 | 8.540 | 5.4 |
| 47420 | 503 | 2.880 | 2.740 | 5.1 | 47474 | 506 | 13.800 | 12.900 | 7.0 | 47478 | 509 | 34.700 | 33.200 | 4.5 |
| 47420 | 504 | 4.520 | 4.260 | 6.1 | 47474 | 507 | 6.540 | 6.050 | 8.1 | 48039 | 501 | 97.300 | 100.000 | -2.7 |
| 47420 | 505 | 2.320 | 2.130 | 8.9 | 47474 | 508 | 8.140 | 7.720 | 5.4 | 48039 | 503 | 71.700 | 70.700 | 1.4 |
| 47420 | 506 | 3.580 | 3.310 | 8.2 | 47474 | 509 | 31.400 | 30.000 | 4.7 | 48039 | 504 | 42.800 | 41.900 | 2.1 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                          LOSS COST % CHANGE BY CLASS


            PROPOSED   PRESENT    %                     PROPOSED   PRESENT    %                     PROPOSED   PRESENT    %
CLASS TERR  OCCURR     OCCURR     CHG     CLASS TERR     OCCURR     OCCURR     CHG     CLASS TERR     OCCURR     OCCURR     CHG
-----------------------------------------------------------------------------------------------------------------------------
48039 505    52.700     50.500    4.4     48558 508       11.200    10.500    6.7      48808 503        2.460     2.510    -2.0
48039 506    62.400     60.800    2.6     48558 509        8.500     8.040    5.7      48808 504        3.400     3.430    -0.9
48039 507    84.700     80.500    5.2     48600 501      285.000   294.000   -3.1      48808 505        2.480     2.440     1.6
48039 508   115.000    113.000    1.8     48600 503      107.000   106.000    0.9      48808 506        3.360     3.330     0.9
48039 509    24.700     23.800    3.8     48600 504      203.000   199.000    2.0      48808 507        2.950     2.890     2.1

48206 501   105.000    103.000    1.9     48600 505      222.000   212.000    4.7      48808 508        2.230     2.260    -1.3
48206 503    42.800     40.600    5.4     48600 506      151.000   146.000    3.4      48808 509        4.620     4.650    -0.6
48206 504    67.200     63.300    6.2     48600 507      174.000   166.000    4.8      48925 501      804.000   794.000     1.3
48206 505    34.500     31.700    8.8     48600 508      117.000   114.000    2.6      48925 503      329.000   312.000     5.4
48206 506    53.100     49.100    8.1     48600 509      213.000   211.000    0.9      48925 504      516.000   486.000     6.2

48206 507    62.300     57.100    9.1     48636 501        2.150     2.350   -8.5      48925 505      265.000   243.000     9.1
48206 508    30.700     28.900    6.2     48636 503        1.650     1.840  -10.3      48925 506      408.000   377.000     8.2
48206 509    23.300     22.000    5.9     48636 504        1.740     1.920   -9.4      48925 507      478.000   438.000     9.1
48441 501      .440       .430    2.3     48636 505        2.270     2.490   -8.8      48925 508      236.000   222.000     6.3
48441 503      .180       .171    5.3     48636 506        1.550     1.720   -9.9      48925 509      179.000   169.000     5.9

48441 504      .280       .270    3.7     48636 507        2.070     2.300  -10.0      49005 501         .480      .530    -9.4
48441 505      .145       .133    9.0     48636 508        2.730     3.010   -9.3      49005 503         .460      .510    -9.8
48441 506      .223       .206    8.3     48636 509        1.900     2.100   -9.5      49005 504         .205      .230   -10.9
48441 507      .260       .240    8.3     48637 501       33.600    33.200    1.2      49005 505         .244      .270    -9.6
48441 508      .129       .121    6.6     48637 503       13.700    13.000    5.4      49005 506         .380      .420    -9.5

48441 509      .098       .092    6.5     48637 504       21.600    20.300    6.4      49005 507         .280      .320   -12.5
48557 501    43.900     43.400    1.2     48637 505       11.100    10.200    8.8      49005 508         .600      .670   -10.4
48557 503    18.000     17.100    5.3     48637 506       17.000    15.800    7.6      49005 509         .390      .430    -9.3
48557 504    28.200     26.600    6.0     48637 507       20.000    18.300    9.3      49111 501        8.710     9.210    -5.4
48557 505    14.500     13.300    9.0     48637 508        9.860     9.260    6.5      49111 503        3.760     3.830    -1.8

48557 506    22.300     20.600    8.3     48637 509        7.460     7.070    5.5      49111 504        5.210     5.250    -0.8
48557 507    26.200     24.000    9.2     48638 501       16.700    16.500    1.2      49111 505        3.790     3.730     1.6
48557 508    12.900     12.100    6.6     48638 503        6.820     6.470    5.4      49111 506        5.130     5.090     0.8
48557 509     9.770      9.250    5.6     48638 504       10.700    10.100    5.9      49111 507        4.510     4.420     2.0
48558 501    38.200     37.800    1.1     48638 505        5.500     5.050    8.9      49111 508        3.410     3.450    -1.2

48558 503    15.600     14.800    5.4     48638 506        8.460     7.830    8.0      49111 509        7.060     7.110    -0.7
48558 504    24.500     23.100    6.1     48638 507        9.920     9.090    9.1      49181 501       31.800    32.700    -2.8
48558 505    12.600     11.600    8.6     48638 508        4.890     4.600    6.3      49181 503       23.400    23.100     1.3
48558 506    19.400     17.900    8.4     48638 509        3.700     3.510    5.4      49181 504       14.000    13.700     2.2
48558 507    22.800     20.800    9.6     48808 501        5.700     6.020   -5.3      49181 505       17.200    16.500     4.2
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 49181 | 506 | 20.400 | 19.800 | 3.0 | 49239 | 509 | .200 | .210 | -4.8 | 49619 | 504 | 1.370 | 1.380 | -0.7 |
| 49181 | 507 | 27.700 | 26.300 | 5.3 | 49292 | 501 | 2.330 | 2.390 | -2.5 | 49619 | 505 | .350 | .350 | 0.0 |
| 49181 | 508 | 37.700 | 36.800 | 2.4 | 49292 | 503 | 1.710 | 1.690 | 1.2 | 49619 | 506 | 1.140 | 1.140 | 0.0 |
| 49181 | 509 | 8.060 | 7.790 | 3.5 | 49292 | 504 | 1.020 | 1.000 | 2.0 | 49619 | 507 | 1.170 | 1.160 | 0.9 |
| 49183 | 501 | 38.800 | 39.800 | -2.5 | 49292 | 505 | 1.260 | 1.210 | 4.1 | 49619 | 508 | .510 | .510 | 0.0 |
| 49183 | 503 | 28.600 | 28.100 | 1.8 | 49292 | 506 | 1.490 | 1.450 | 2.8 | 49619 | 509 | .390 | .400 | -2.5 |
| 49183 | 504 | 17.100 | 16.700 | 2.4 | 49292 | 507 | 2.030 | 1.930 | 5.2 | 49763 | 501 | 14.100 | 14.900 | -5.4 |
| 49183 | 505 | 21.000 | 20.100 | 4.5 | 49292 | 508 | 2.760 | 2.690 | 2.6 | 49763 | 504 | 6.810 | 6.950 | -2.0 |
| 49183 | 506 | 24.900 | 24.200 | 2.9 | 49292 | 509 | .590 | .570 | 3.5 | 49763 | 505 | 2.270 | 2.240 | 1.3 |
| 49183 | 507 | 33.800 | 32.100 | 5.3 | 49333 | 501 | 17.100 | 17.500 | -2.3 | 49763 | 506 | 7.420 | 7.380 | 0.5 |
| 49183 | 508 | 46.000 | 44.900 | 2.4 | 49333 | 503 | 12.600 | 12.400 | 1.6 | 49763 | 507 | 7.630 | 7.510 | 1.6 |
| 49183 | 509 | 9.830 | 9.500 | 3.5 | 49333 | 504 | 7.510 | 7.340 | 2.3 | 49763 | 508 | 3.280 | 3.320 | -1.2 |
| 49184 | 501 | 81.800 | 84.100 | -2.7 | 49333 | 505 | 9.230 | 8.860 | 4.2 | 49763 | 509 | 2.520 | 2.570 | -1.9 |
| 49184 | 503 | 60.300 | 59.400 | 1.5 | 49333 | 506 | 10.900 | 10.600 | 2.8 | 49801 | 501 | 267.000 | 274.000 | -2.6 |
| 49184 | 504 | 36.000 | 35.200 | 2.3 | 49333 | 507 | 14.900 | 14.100 | 5.7 | 49801 | 503 | 196.000 | 194.000 | 1.0 |
| 49184 | 505 | 44.300 | 42.500 | 4.2 | 49333 | 508 | 20.200 | 19.800 | 2.0 | 49801 | 504 | 117.000 | 115.000 | 1.7 |
| 49184 | 506 | 52.500 | 51.100 | 2.7 | 49333 | 509 | 4.320 | 4.180 | 3.3 | 49801 | 505 | 144.000 | 138.000 | 4.3 |
| 49184 | 507 | 71.200 | 67.700 | 5.2 | 49617 | 501 | 1.370 | 1.460 | -6.2 | 49801 | 506 | 171.000 | 167.000 | 2.4 |
| 49184 | 508 | 97.100 | 94.800 | 2.4 | 49617 | 503 | .660 | .680 | -2.9 | 49801 | 507 | 232.000 | 221.000 | 5.0 |
| 49184 | 509 | 20.700 | 20.000 | 3.5 | 49617 | 504 | .870 | .880 | -1.1 | 49801 | 508 | 316.000 | 309.000 | 2.3 |
| 49185 | 501 | 74.400 | 76.500 | -2.7 | 49617 | 505 | .222 | .219 | 1.4 | 49801 | 509 | 67.600 | 65.400 | 3.4 |
| 49185 | 503 | 54.800 | 54.000 | 1.5 | 49617 | 506 | .720 | .720 | 0.0 | 49802 | 501 | 23.700 | 24.300 | -2.5 |
| 49185 | 504 | 32.800 | 32.000 | 2.5 | 49617 | 507 | .740 | .730 | 1.4 | 49802 | 503 | 17.400 | 17.200 | 1.2 |
| 49185 | 505 | 40.300 | 38.600 | 4.4 | 49617 | 508 | .320 | .320 | 0.0 | 49802 | 504 | 10.400 | 10.200 | 2.0 |
| 49185 | 506 | 47.700 | 46.500 | 2.6 | 49617 | 509 | .246 | .250 | -1.6 | 49802 | 505 | 12.800 | 12.300 | 4.1 |
| 49185 | 507 | 64.800 | 61.600 | 5.2 | 49618 | 501 | 1.150 | 1.220 | -5.7 | 49802 | 506 | 15.200 | 14.800 | 2.7 |
| 49185 | 508 | 88.300 | 86.200 | 2.4 | 49618 | 503 | .560 | .570 | -1.8 | 49802 | 507 | 20.600 | 19.600 | 5.1 |
| 49185 | 509 | 18.900 | 18.200 | 3.8 | 49618 | 504 | .730 | .740 | -1.4 | 49802 | 508 | 28.100 | 27.400 | 2.6 |
| 49239 | 501 | .177 | .186 | -4.8 | 49618 | 505 | .186 | .184 | 1.1 | 49802 | 509 | 5.990 | 5.790 | 3.5 |
| 49239 | 503 | .310 | .330 | -6.1 | 49618 | 506 | .610 | .600 | 1.7 | 49803 | 501 | 41.900 | 43.000 | -2.6 |
| 49239 | 504 | .242 | .260 | -6.9 | 49618 | 507 | .620 | .610 | 1.6 | 49803 | 503 | 30.800 | 30.400 | 1.3 |
| 49239 | 505 | .250 | .270 | -7.4 | 49618 | 508 | .270 | .270 | 0.0 | 49803 | 504 | 18.400 | 18.000 | 2.2 |
| 49239 | 506 | .260 | .270 | -3.7 | 49618 | 509 | .206 | .210 | -1.9 | 49803 | 505 | 22.700 | 21.700 | 4.6 |
| 49239 | 507 | .221 | .235 | -6.0 | 49619 | 501 | 2.170 | 2.300 | -5.7 | 49803 | 506 | 26.900 | 26.100 | 3.1 |
| 49239 | 508 | .270 | .290 | -6.9 | 49619 | 503 | 1.050 | 1.070 | -1.9 | | | | | |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|------|------|------|-------|------|------|------|------|-------|------|------|------|------|
| 49803 | 507 | 36.500 | 34.700 | 5.2 | 50017 | 501 | .215 | .237 | -9.3 | 51005 | 505 | .016 | .018 | -11.1 |
| 49803 | 508 | 49.700 | 48.500 | 2.5 | 50017 | 503 | .203 | .227 | -10.6 | 51005 | 506 | .011 | .012 | -8.3 |
| 49803 | 509 | 10.600 | 10.300 | 2.9 | 50017 | 504 | .177 | .198 | -10.6 | 51005 | 507 | .015 | .016 | -6.3 |
| 49840 | 501 | 2.900 | 3.200 | -9.4 | 50017 | 505 | .280 | .310 | -9.7 | 51005 | 508 | .019 | .021 | -9.5 |
| 49840 | 503 | 2.780 | 3.120 | -10.9 | 50017 | 506 | .194 | .216 | -10.2 | 51005 | 509 | .013 | .015 | -13.3 |
| 49840 | 504 | 1.240 | 1.390 | -10.8 | 50017 | 507 | .199 | .221 | -10.0 | 51116 | 501 | .186 | .204 | -8.8 |
| 49840 | 505 | 1.480 | 1.650 | -10.3 | 50017 | 508 | .174 | .192 | -9.4 | 51116 | 503 | .143 | .159 | -10.1 |
| 49840 | 506 | 2.290 | 2.570 | -10.9 | 50017 | 509 | .218 | .240 | -9.2 | 51116 | 504 | .151 | .166 | -9.0 |
| 49840 | 507 | 1.700 | 1.910 | -11.0 | 50045 | 501 | .490 | .540 | -9.3 | 51116 | 505 | .197 | .216 | -8.8 |
| 49840 | 508 | 3.660 | 4.060 | -9.9 | 50045 | 503 | .460 | .520 | -11.5 | 51116 | 506 | .134 | .149 | -10.1 |
| 49840 | 509 | 2.340 | 2.620 | -10.7 | 50045 | 504 | .400 | .450 | -11.1 | 51116 | 507 | .180 | .200 | -10.0 |
| 49870 | 501 | 336.000 | 332.000 | 1.2 | 50045 | 505 | .640 | .700 | -8.6 | 51116 | 508 | .237 | .260 | -8.8 |
| 49870 | 503 | 137.000 | 130.000 | 5.4 | 50045 | 506 | .440 | .490 | -10.2 | 51116 | 509 | .165 | .182 | -9.3 |
| 49870 | 504 | 216.000 | 203.000 | 6.4 | 50045 | 507 | .450 | .500 | -10.0 | 51201 | 501 | .074 | .082 | -9.8 |
| 49870 | 505 | 111.000 | 102.000 | 8.8 | 50045 | 508 | .400 | .440 | -9.1 | 51201 | 503 | .070 | .078 | -10.3 |
| 49870 | 506 | 171.000 | 158.000 | 8.2 | 50045 | 509 | .500 | .550 | -9.1 | 51201 | 504 | .061 | .068 | -10.3 |
| 49870 | 507 | 200.000 | 183.000 | 9.3 | 50047 | 501 | .055 | .061 | -9.8 | 51201 | 505 | .096 | .107 | -10.3 |
| 49870 | 508 | 98.600 | 92.600 | 6.5 | 50047 | 503 | .052 | .058 | -10.3 | 51201 | 506 | .067 | .074 | -9.5 |
| 49870 | 509 | 74.700 | 70.700 | 5.7 | 50047 | 504 | .046 | .051 | -9.8 | 51201 | 507 | .069 | .076 | -9.2 |
| 50010 | 501 | .430 | .480 | -10.4 | 50047 | 505 | .072 | .079 | -8.9 | 51201 | 508 | .060 | .066 | -9.1 |
| 50010 | 503 | .410 | .460 | -10.9 | 50047 | 506 | .050 | .055 | -9.1 | 51201 | 509 | .075 | .083 | -9.6 |
| 50010 | 504 | .360 | .400 | -10.0 | 50047 | 507 | .051 | .057 | -10.5 | 51205 | 501 | .226 | .249 | -9.2 |
| 50010 | 505 | .560 | .620 | -9.7 | 50047 | 508 | .045 | .049 | -8.2 | 51205 | 503 | .214 | .238 | -10.1 |
| 50010 | 506 | .390 | .440 | -11.4 | 50047 | 509 | .056 | .062 | -9.7 | 51205 | 504 | .186 | .208 | -10.6 |
| 50010 | 507 | .400 | .450 | -11.1 | 51001 | 501 | .074 | .081 | -8.6 | 51205 | 505 | .290 | .320 | -9.4 |
| 50010 | 508 | .350 | .390 | -10.3 | 51001 | 503 | .057 | .063 | -9.5 | 51205 | 506 | .204 | .227 | -10.1 |
| 50010 | 509 | .440 | .480 | -8.3 | 51001 | 504 | .060 | .066 | -9.1 | 51205 | 507 | .209 | .232 | -9.9 |
| 50015 | 501 | .280 | .310 | -9.7 | 51001 | 505 | .078 | .085 | -8.2 | 51205 | 508 | .183 | .202 | -9.4 |
| 50015 | 503 | .270 | .300 | -10.0 | 51001 | 506 | .053 | .059 | -10.2 | 51205 | 509 | .229 | .250 | -8.4 |
| 50015 | 504 | .233 | .260 | -10.4 | 51001 | 507 | .071 | .079 | -10.1 | 51206 | 501 | .035 | .039 | -10.3 |
| 50015 | 505 | .370 | .400 | -7.5 | 51001 | 508 | .094 | .103 | -8.7 | 51206 | 503 | .033 | .037 | -10.8 |
| 50015 | 506 | .260 | .280 | -7.1 | 51001 | 509 | .065 | .072 | -9.7 | 51206 | 504 | .029 | .033 | -12.1 |
| 50015 | 507 | .260 | .290 | -10.3 | 51005 | 501 | .015 | .017 | -11.8 | 51206 | 505 | .046 | .051 | -9.8 |
| 50015 | 508 | .228 | .250 | -8.8 | 51005 | 503 | .012 | .013 | -7.7 | 51206 | 506 | .032 | .035 | -8.6 |
| 50015 | 509 | .290 | .320 | -9.4 | 51005 | 504 | .012 | .014 | -14.3 | 51206 | 507 | .033 | .036 | -8.3 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|--------|--------|-------|-------|------|--------|--------|-------|-------|------|--------|--------|-------|
| 51206 | 508 | .029 | .032 | -9.4 | 51224 | 503 | .241 | .270 | -10.7 | 51250 | 506 | .245 | .270 | -9.3 |
| 51206 | 509 | .036 | .040 | -10.0 | 51224 | 504 | .250 | .280 | -10.7 | 51250 | 507 | .330 | .360 | -8.3 |
| 51210 | 501 | .129 | .141 | -8.5 | 51224 | 505 | .330 | .360 | -8.3 | 51250 | 508 | .430 | .480 | -10.4 |
| 51210 | 503 | .099 | .110 | -10.0 | 51224 | 506 | .226 | .250 | -9.6 | 51250 | 509 | .300 | .330 | -9.1 |
| 51210 | 504 | .104 | .115 | -9.6 | 51224 | 507 | .300 | .340 | -11.8 | 51251 | 501 | .077 | .085 | -9.4 |
| 51210 | 505 | .136 | .149 | -8.7 | 51224 | 508 | .400 | .440 | -9.1 | 51251 | 503 | .073 | .081 | -9.9 |
| 51210 | 506 | .093 | .103 | -9.7 | 51224 | 509 | .280 | .310 | -9.7 | 51251 | 504 | .063 | .071 | -11.3 |
| 51210 | 507 | .124 | .138 | -10.1 | 51230 | 501 | .053 | .058 | -8.6 | 51251 | 505 | .100 | .110 | -9.1 |
| 51210 | 508 | .164 | .181 | -9.4 | 51230 | 503 | .041 | .046 | -10.9 | 51251 | 506 | .069 | .077 | -10.4 |
| 51210 | 509 | .114 | .126 | -9.5 | 51230 | 504 | .043 | .047 | -8.5 | 51251 | 507 | .071 | .079 | -10.1 |
| 51220 | 501 | .440 | .480 | -8.3 | 51230 | 505 | .056 | .062 | -9.7 | 51251 | 508 | .062 | .069 | -10.1 |
| 51220 | 503 | .340 | .380 | -10.5 | 51230 | 506 | .038 | .043 | -11.6 | 51251 | 509 | .078 | .086 | -9.3 |
| 51220 | 504 | .360 | .390 | -7.7 | 51230 | 507 | .051 | .057 | -10.5 | 51252 | 501 | .270 | .300 | -10.0 |
| 51220 | 505 | .470 | .510 | -7.8 | 51230 | 508 | .068 | .075 | -9.3 | 51252 | 503 | .250 | .280 | -10.7 |
| 51220 | 506 | .320 | .350 | -8.6 | 51230 | 509 | .047 | .052 | -9.6 | 51252 | 504 | .222 | .248 | -10.5 |
| 51220 | 507 | .430 | .470 | -8.5 | 51240 | 501 | .890 | .980 | -9.2 | 51252 | 505 | .350 | .390 | -10.3 |
| 51220 | 508 | .560 | .620 | -9.7 | 51240 | 503 | .840 | .940 | -10.6 | 51252 | 506 | .243 | .270 | -10.0 |
| 51220 | 509 | .390 | .430 | -9.3 | 51240 | 504 | .740 | .820 | -9.8 | 51252 | 507 | .249 | .280 | -11.1 |
| 51221 | 501 | .245 | .270 | -9.3 | 51240 | 505 | 1.160 | 1.280 | -9.4 | 51252 | 508 | .218 | .241 | -9.5 |
| 51221 | 503 | .189 | .210 | -10.0 | 51240 | 506 | .810 | .890 | -9.0 | 51252 | 509 | .270 | .300 | -10.0 |
| 51221 | 504 | .198 | .219 | -9.6 | 51240 | 507 | .830 | .920 | -9.8 | 51253 | 501 | .230 | .250 | -8.0 |
| 51221 | 505 | .260 | .280 | -7.1 | 51240 | 508 | .720 | .800 | -10.0 | 51253 | 503 | .217 | .242 | -10.3 |
| 51221 | 506 | .177 | .197 | -10.2 | 51240 | 509 | .900 | 1.000 | -10.0 | 51253 | 504 | .189 | .211 | -10.4 |
| 51221 | 507 | .237 | .260 | -8.8 | 51241 | 501 | 2.650 | 2.920 | -9.2 | 51253 | 505 | .300 | .330 | -9.1 |
| 51221 | 508 | .310 | .340 | -8.8 | 51241 | 503 | 2.500 | 2.800 | -10.7 | 51253 | 506 | .207 | .230 | -10.0 |
| 51221 | 509 | .217 | .240 | -9.6 | 51241 | 504 | 2.180 | 2.440 | -10.7 | 51253 | 507 | .212 | .236 | -10.2 |
| 51222 | 501 | .300 | .330 | -9.1 | 51241 | 505 | 3.440 | 3.800 | -9.5 | 51253 | 508 | .185 | .205 | -9.8 |
| 51222 | 503 | .230 | .260 | -11.5 | 51241 | 506 | 2.400 | 2.660 | -9.8 | 51253 | 509 | .233 | .260 | -10.4 |
| 51222 | 504 | .241 | .270 | -10.7 | 51241 | 507 | 2.450 | 2.730 | -10.3 | 51254 | 501 | .072 | .079 | -8.9 |
| 51222 | 505 | .320 | .350 | -8.6 | 51241 | 508 | 2.140 | 2.370 | -9.7 | 51254 | 503 | .068 | .076 | -10.5 |
| 51222 | 506 | .216 | .240 | -10.0 | 51241 | 509 | 2.690 | 2.960 | -9.1 | 51254 | 504 | .059 | .066 | -10.6 |
| 51222 | 507 | .290 | .320 | -9.4 | 51250 | 501 | .340 | .370 | -8.1 | 51254 | 505 | .093 | .103 | -9.7 |
| 51222 | 508 | .380 | .420 | -9.5 | 51250 | 503 | .260 | .290 | -10.3 | 51254 | 506 | .065 | .072 | -9.7 |
| 51222 | 509 | .260 | .290 | -10.3 | 51250 | 504 | .270 | .300 | -10.0 | 51254 | 507 | .066 | .074 | -10.8 |
| 51224 | 501 | .310 | .340 | -8.8 | 51250 | 505 | .360 | .390 | -7.7 | 51254 | 508 | .058 | .064 | -9.4 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                            LOSS COST % CHANGE BY CLASS


           PROPOSED  PRESENT    %                    PROPOSED  PRESENT    %                    PROPOSED  PRESENT    %
CLASS TERR OCCURR    OCCURR     CHG      CLASS TERR  OCCURR    OCCURR     CHG      CLASS TERR  OCCURR    OCCURR     CHG
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51254 509     .073     .080    -8.7     51330 504     .106     .117    -9.4     51351 507     .920    1.010    -8.9
51255 501     .860     .950    -9.5     51330 505     .138     .152    -9.2     51351 508     .590     .650    -9.2
51255 503     .660     .740   -10.8     51330 506     .094     .105   -10.5     51351 509     .950    1.040    -8.7
51255 504     .700     .770    -9.1     51330 507     .126     .141   -10.6     51352 501    1.040    1.130    -8.0
51255 505     .910    1.000    -9.0     51330 508     .166     .184    -9.8     51352 503     .610     .670    -9.0

51255 506     .620     .690   -10.1     51330 509     .116     .128    -9.4     51352 504     .650     .710    -8.5
51255 507     .830     .920    -9.8     51333 501     .043     .047    -8.5     51352 505     .590     .640    -7.8
51255 508    1.090    1.210    -9.9     51333 503     .033     .037   -10.8     51352 506     .940    1.040    -9.6
51255 509     .760     .840    -9.5     51333 504     .035     .038    -7.9     51352 507    1.260    1.390    -9.4
51300 501     .500     .550    -9.1     51333 505     .045     .050   -10.0     51352 508     .810     .890    -9.0

51300 503     .290     .320    -9.4     51333 506     .031     .034    -8.8     51352 509    1.300    1.420    -8.5
51300 504     .310     .340    -8.8     51333 507     .041     .046   -10.9     51355 501     .710     .770    -7.8
51300 505     .280     .310    -9.7     51333 508     .055     .060    -8.3     51355 503     .410     .460   -10.9
51300 506     .460     .510    -9.8     51333 509     .038     .042    -9.5     51355 504     .440     .480    -8.3
51300 507     .610     .670    -9.0     51340 501     .073     .081    -9.9     51355 505     .400     .440    -9.1

51300 508     .390     .430    -9.3     51340 503     .069     .077   -10.4     51355 506     .640     .710    -9.9
51300 509     .630     .690    -8.7     51340 504     .060     .067   -10.4     51355 507     .860     .940    -8.5
51305 501     .500     .550    -9.1     51340 505     .095     .105    -9.5     51355 508     .550     .610    -9.8
51305 503     .290     .320    -9.4     51340 506     .066     .074   -10.8     51355 509     .890     .970    -8.2
51305 504     .310     .340    -8.8     51340 507     .068     .075    -9.3     51356 501     .760     .830    -8.4

51305 505     .280     .310    -9.7     51340 508     .059     .066   -10.6     51356 503     .450     .490    -8.2
51305 506     .460     .510    -9.8     51340 509     .074     .082    -9.8     51356 504     .480     .520    -7.7
51305 507     .610     .670    -9.0     51350 501     .840     .920    -8.7     51356 505     .430     .470    -8.5
51305 508     .390     .430    -9.3     51350 503     .490     .550   -10.9     51356 506     .690     .770   -10.4
51305 509     .630     .690    -8.7     51350 504     .530     .580    -8.6     51356 507     .930    1.020    -8.8

51315 501     .115     .121    -5.0     51350 505     .480     .520    -7.7     51356 508     .600     .660    -9.1
51315 503     .204     .217    -6.0     51350 506     .770     .850    -9.4     51356 509     .960    1.040    -7.7
51315 504     .157     .166    -5.4     51350 507    1.030    1.130    -8.8     51357 501     .163     .171    -4.7
51315 505     .164     .173    -5.2     51350 508     .660     .730    -9.6     51357 503     .290     .310    -6.5
51315 506     .167     .177    -5.6     51350 509    1.060    1.160    -8.6     51357 504     .224     .236    -5.1

51315 507     .143     .152    -5.9     51351 501     .760     .830    -8.4     51357 505     .233     .246    -5.3
51315 508     .177     .186    -4.8     51351 503     .440     .490   -10.2     51357 506     .237     .250    -5.2
51315 509     .130     .137    -5.1     51351 504     .470     .520    -9.6     51357 507     .203     .216    -6.0
51330 501     .131     .144    -9.0     51351 505     .430     .470    -8.5     51357 508     .250     .260    -3.8
51330 503     .101     .112    -9.8     51351 506     .690     .760    -9.2     51357 509     .184     .194    -5.2
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 51358 | 501 | .390 | .410 | -4.9 | 51400 | 505 | .320 | .360 | -11.1 | 51517 | 508 | .300 | .340 | -11.8 |
| 51358 | 503 | .700 | .740 | -5.4 | 51400 | 506 | .221 | .246 | -10.2 | 51517 | 509 | .193 | .216 | -10.6 |
| 51358 | 504 | .540 | .570 | -5.3 | 51400 | 507 | .300 | .330 | -9.1 | 51550 | 501 | .204 | .224 | -8.9 |
| 51358 | 505 | .560 | .590 | -5.1 | 51400 | 508 | .390 | .430 | -9.3 | 51550 | 503 | .192 | .215 | -10.7 |
| 51358 | 506 | .570 | .610 | -6.6 | 51400 | 509 | .270 | .300 | -10.0 | 51550 | 504 | .168 | .187 | -10.2 |
| 51358 | 507 | .490 | .520 | -5.8 | 51401 | 501 | .450 | .500 | -10.0 | 51550 | 505 | .260 | .290 | -10.3 |
| 51358 | 508 | .610 | .640 | -4.7 | 51401 | 503 | .350 | .390 | -10.3 | 51550 | 506 | .184 | .204 | -9.8 |
| 51358 | 509 | .440 | .470 | -6.4 | 51401 | 504 | .370 | .400 | -7.5 | 51550 | 507 | .189 | .209 | -9.6 |
| 51359 | 501 | .350 | .360 | -2.8 | 51401 | 505 | .480 | .520 | -7.7 | 51550 | 508 | .165 | .182 | -9.3 |
| 51359 | 503 | .610 | .650 | -6.2 | 51401 | 506 | .330 | .360 | -8.3 | 51550 | 509 | .206 | .228 | -9.6 |
| 51359 | 504 | .470 | .500 | -6.0 | 51401 | 507 | .440 | .490 | -10.2 | 51551 | 501 | .071 | .078 | -9.0 |
| 51359 | 505 | .490 | .520 | -5.8 | 51401 | 508 | .570 | .630 | -9.5 | 51551 | 503 | .067 | .075 | -10.7 |
| 51359 | 506 | .500 | .530 | -5.7 | 51401 | 509 | .400 | .440 | -9.1 | 51551 | 504 | .058 | .065 | -10.8 |
| 51359 | 507 | .430 | .460 | -6.5 | 51500 | 501 | .165 | .182 | -9.3 | 51551 | 505 | .092 | .102 | -9.8 |
| 51359 | 508 | .530 | .560 | -5.4 | 51500 | 503 | .156 | .174 | -10.3 | 51551 | 506 | .064 | .071 | -9.9 |
| 51359 | 509 | .390 | .410 | -4.9 | 51500 | 504 | .136 | .152 | -10.5 | 51551 | 507 | .065 | .073 | -11.0 |
| 51370 | 501 | .870 | .960 | -9.4 | 51500 | 505 | .214 | .237 | -9.7 | 51551 | 508 | .057 | .063 | -9.5 |
| 51370 | 503 | .820 | .920 | -10.9 | 51500 | 506 | .149 | .165 | -9.7 | 51551 | 509 | .072 | .079 | -8.9 |
| 51370 | 504 | .720 | .800 | -10.0 | 51500 | 507 | .153 | .169 | -9.5 | 51552 | 501 | .123 | .135 | -8.9 |
| 51370 | 505 | 1.130 | 1.250 | -9.6 | 51500 | 508 | .133 | .148 | -10.1 | 51552 | 503 | .116 | .129 | -10.1 |
| 51370 | 506 | .790 | .870 | -9.2 | 51500 | 509 | .167 | .184 | -9.2 | 51552 | 504 | .101 | .113 | -10.6 |
| 51370 | 507 | .810 | .900 | -10.0 | 51516 | 501 | .211 | .233 | -9.4 | 51552 | 505 | .159 | .176 | -9.7 |
| 51370 | 508 | .700 | .780 | -10.3 | 51516 | 503 | .202 | .227 | -11.0 | 51552 | 506 | .111 | .123 | -9.8 |
| 51370 | 509 | .880 | .970 | -9.3 | 51516 | 504 | .091 | .101 | -9.9 | 51552 | 507 | .113 | .126 | -10.3 |
| 51380 | 501 | .087 | .096 | -9.4 | 51516 | 505 | .108 | .120 | -10.0 | 51552 | 508 | .099 | .110 | -10.0 |
| 51380 | 503 | .082 | .092 | -10.9 | 51516 | 506 | .167 | .187 | -10.7 | 51552 | 509 | .124 | .137 | -9.5 |
| 51380 | 504 | .072 | .080 | -10.0 | 51516 | 507 | .124 | .139 | -10.8 | 51553 | 501 | .219 | .241 | -9.1 |
| 51380 | 505 | .113 | .125 | -9.6 | 51516 | 508 | .270 | .300 | -10.0 | 51553 | 503 | .206 | .230 | -10.4 |
| 51380 | 506 | .079 | .087 | -9.2 | 51516 | 509 | .171 | .191 | -10.5 | 51553 | 504 | .180 | .201 | -10.4 |
| 51380 | 507 | .081 | .090 | -10.0 | 51517 | 501 | .239 | .260 | -8.1 | 51553 | 505 | .280 | .310 | -9.7 |
| 51380 | 508 | .070 | .078 | -10.3 | 51517 | 503 | .229 | .260 | -11.9 | 51553 | 506 | .197 | .219 | -10.0 |
| 51380 | 509 | .088 | .097 | -9.3 | 51517 | 504 | .103 | .115 | -10.4 | 51553 | 507 | .202 | .224 | -9.8 |
| 51400 | 501 | .310 | .340 | -8.8 | 51517 | 505 | .122 | .136 | -10.3 | 51553 | 508 | .176 | .195 | -9.7 |
| 51400 | 503 | .236 | .260 | -9.2 | 51517 | 506 | .189 | .212 | -10.8 | 51553 | 509 | .221 | .244 | -9.4 |
| 51400 | 504 | .248 | .270 | -8.1 | 51517 | 507 | .140 | .158 | -11.4 | 51554 | 501 | .021 | .023 | -8.7 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|---------|---------|-------|-------|------|---------|---------|-------|-------|------|---------|---------|-------|
| 51554 | 503 | .020 | .022 | -9.1 | 51613 | 506 | .159 | .177 | -10.2 | 51703 | 509 | .074 | .082 | -9.8 |
| 51554 | 504 | .017 | .019 | -10.5 | 51613 | 507 | .163 | .181 | -9.9 | 51734 | 501 | .157 | .173 | -9.2 |
| 51554 | 505 | .027 | .030 | -10.0 | 51613 | 508 | .142 | .158 | -10.1 | 51734 | 503 | .121 | .135 | -10.4 |
| 51554 | 506 | .019 | .021 | -9.5 | 51613 | 509 | .178 | .197 | -9.6 | 51734 | 504 | .127 | .141 | -9.9 |
| 51554 | 507 | .019 | .021 | -9.5 | 51625 | 501 | .067 | .074 | -9.5 | 51734 | 505 | .166 | .183 | -9.3 |
| 51554 | 508 | .017 | .019 | -10.5 | 51625 | 503 | .052 | .058 | -10.3 | 51734 | 506 | .114 | .126 | -9.5 |
| 51554 | 509 | .021 | .023 | -8.7 | 51625 | 504 | .055 | .060 | -8.3 | 51734 | 507 | .152 | .169 | -10.1 |
| 51575 | 501 | .226 | .247 | -8.5 | 51625 | 505 | .071 | .078 | -9.0 | 51734 | 508 | .200 | .221 | -9.5 |
| 51575 | 503 | .133 | .146 | -8.9 | 51625 | 506 | .049 | .054 | -9.3 | 51734 | 509 | .139 | .154 | -9.7 |
| 51575 | 504 | .142 | .155 | -8.4 | 51625 | 507 | .065 | .073 | -11.0 | 51741 | 501 | .460 | .510 | -9.8 |
| 51575 | 505 | .128 | .140 | -8.6 | 51625 | 508 | .086 | .095 | -9.5 | 51741 | 503 | .440 | .490 | -10.2 |
| 51575 | 506 | .205 | .228 | -10.1 | 51625 | 509 | .060 | .066 | -9.1 | 51741 | 504 | .380 | .430 | -11.6 |
| 51575 | 507 | .280 | .300 | -6.7 | 51666 | 501 | .360 | .390 | -7.7 | 51741 | 505 | .600 | .670 | -10.4 |
| 51575 | 508 | .177 | .195 | -9.2 | 51666 | 503 | .210 | .232 | -9.5 | 51741 | 506 | .420 | .470 | -10.6 |
| 51575 | 509 | .280 | .310 | -9.7 | 51666 | 504 | .225 | .246 | -8.5 | 51741 | 507 | .430 | .480 | -10.4 |
| 51576 | 501 | .390 | .430 | -9.3 | 51666 | 505 | .203 | .222 | -8.6 | 51741 | 508 | .380 | .420 | -9.5 |
| 51576 | 503 | .370 | .410 | -9.8 | 51666 | 506 | .330 | .360 | -8.3 | 51741 | 509 | .470 | .520 | -9.6 |
| 51576 | 504 | .320 | .360 | -11.1 | 51666 | 507 | .440 | .480 | -8.3 | 51752 | 501 | .390 | .430 | -9.3 |
| 51576 | 505 | .510 | .560 | -8.9 | 51666 | 508 | .280 | .310 | -9.7 | 51752 | 503 | .370 | .410 | -9.8 |
| 51576 | 506 | .350 | .390 | -10.3 | 51666 | 509 | .450 | .490 | -8.2 | 51752 | 504 | .320 | .360 | -11.1 |
| 51576 | 507 | .360 | .400 | -10.0 | 51702 | 501 | .202 | .222 | -9.0 | 51752 | 505 | .510 | .560 | -8.9 |
| 51576 | 508 | .320 | .350 | -8.6 | 51702 | 503 | .156 | .173 | -9.8 | 51752 | 506 | .350 | .390 | -10.3 |
| 51576 | 509 | .400 | .440 | -9.1 | 51702 | 504 | .164 | .181 | -9.4 | 51752 | 507 | .360 | .400 | -10.0 |
| 51600 | 501 | .270 | .290 | -6.9 | 51702 | 505 | .214 | .235 | -8.9 | 51752 | 508 | .320 | .350 | -8.6 |
| 51600 | 503 | .250 | .280 | -10.7 | 51702 | 506 | .146 | .162 | -9.9 | 51752 | 509 | .400 | .440 | -9.1 |
| 51600 | 504 | .220 | .245 | -10.2 | 51702 | 507 | .195 | .218 | -10.6 | 51767 | 501 | .105 | .114 | -7.9 |
| 51600 | 505 | .350 | .380 | -7.9 | 51702 | 508 | .260 | .280 | -7.1 | 51767 | 503 | .061 | .068 | -10.3 |
| 51600 | 506 | .241 | .270 | -10.7 | 51702 | 509 | .179 | .198 | -9.6 | 51767 | 504 | .066 | .072 | -8.3 |
| 51600 | 507 | .247 | .270 | -8.5 | 51703 | 501 | .084 | .092 | -8.7 | 51767 | 505 | .059 | .065 | -9.2 |
| 51600 | 508 | .215 | .239 | -10.0 | 51703 | 503 | .065 | .072 | -9.7 | 51767 | 506 | .095 | .106 | -10.4 |
| 51600 | 509 | .270 | .300 | -10.0 | 51703 | 504 | .068 | .075 | -9.3 | 51767 | 507 | .128 | .140 | -8.6 |
| 51613 | 501 | .176 | .194 | -9.3 | 51703 | 505 | .089 | .097 | -8.2 | 51767 | 508 | .082 | .090 | -8.9 |
| 51613 | 503 | .166 | .186 | -10.8 | 51703 | 506 | .061 | .067 | -9.0 | 51767 | 509 | .132 | .144 | -8.3 |
| 51613 | 504 | .145 | .162 | -10.5 | 51703 | 507 | .081 | .090 | -10.0 | 51777 | 501 | .360 | .400 | -10.0 |
| 51613 | 505 | .229 | .250 | -8.4 | 51703 | 508 | .107 | .118 | -9.3 | 51777 | 503 | .213 | .235 | -9.4 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                          LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                    PROPOSED  PRESENT    %                    PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR     CHG      CLASS TERR   OCCURR    OCCURR     CHG      CLASS TERR   OCCURR    OCCURR     CHG
-----------------------------------------------------------------------------------------------------------------------
51777 504     .228      .250    -8.8     51809 507     .690      .770    -10.4      51853 501     .202      .222    -9.0
51777 505     .206      .225    -8.4     51809 508     .600      .670    -10.4      51853 503     .156      .173    -9.8
51777 506     .330      .370   -10.8     51809 509     .760      .830     -8.4      51853 504     .164      .181    -9.4
51777 507     .440      .490   -10.2     51833 501     .550      .600     -8.3      51853 505     .214      .235    -8.9
51777 508     .290      .310    -6.5     51833 503     .320      .350     -8.6      51853 506     .146      .162    -9.9

51777 509     .460      .500    -8.0     51833 504     .340      .370     -8.1      51853 507     .195      .218   -10.6
51790 501     .610      .660    -7.6     51833 505     .310      .340     -8.8      51853 508     .260      .280    -7.1
51790 503     .360      .390    -7.7     51833 506     .500      .550     -9.1      51853 509     .179      .198    -9.6
51790 504     .380      .420    -9.5     51833 507     .670      .730     -8.2      51854 501     .450      .500   -10.0
51790 505     .340      .370    -8.1     51833 508     .430      .470     -8.5      51854 503     .350      .390   -10.3

51790 506     .550      .610    -9.8     51833 509     .690      .750     -8.0      51854 504     .370      .410    -9.8
51790 507     .740      .810    -8.6     51850 501     .320      .350     -8.6      51854 505     .480      .530    -9.4
51790 508     .480      .520    -7.7     51850 503     .244      .270     -9.6      51854 506     .330      .360    -8.3
51790 509     .760      .830    -8.4     51850 504     .260      .280     -7.1      51854 507     .440      .490   -10.2
51796 501     .169      .186    -9.1     51850 505     .330      .370    -10.8      51854 508     .580      .640    -9.4

51796 503     .160      .178   -10.1     51850 506     .229      .250     -8.4      51854 509     .400      .440    -9.1
51796 504     .139      .156   -10.9     51850 507     .310      .340     -8.8      51855 501     .480      .520    -7.7
51796 505     .220      .243    -9.5     51850 508     .400      .440     -9.1      51855 503     .370      .410    -9.8
51796 506     .153      .170   -10.0     51850 509     .280      .310     -9.7      51855 504     .390      .430    -9.3
51796 507     .157      .174    -9.8     51851 501     .215      .236     -8.9      51855 505     .500      .550    -9.1

51796 508     .137      .151    -9.3     51851 503     .165      .184    -10.3      51855 506     .340      .380   -10.5
51796 509     .171      .189    -9.5     51851 504     .174      .192     -9.4      51855 507     .460      .510    -9.8
51808 501     .600      .660    -9.1     51851 505     .227      .249     -8.8      51855 508     .610      .670    -9.0
51808 503     .570      .630    -9.5     51851 506     .155      .172     -9.9      51855 509     .420      .470   -10.6
51808 504     .500      .550    -9.1     51851 507     .207      .231    -10.4      51856 501     .260      .290   -10.3

51808 505     .780      .860    -9.3     51851 508     .270      .300    -10.0      51856 503     .201      .224   -10.3
51808 506     .540      .600   -10.0     51851 509     .190      .210     -9.5      51856 504     .212      .234    -9.4
51808 507     .560      .620    -9.7     51852 501     .500      .550     -9.1      51856 505     .280      .300    -6.7
51808 508     .490      .540    -9.3     51852 503     .390      .430     -9.3      51856 506     .189      .210   -10.0
51808 509     .610      .670    -9.0     51852 504     .410      .450     -8.9      51856 507     .250      .280   -10.7

51809 501     .750      .820    -8.5     51852 505     .530      .580     -8.6      51856 508     .330      .370   -10.8
51809 503     .710      .790   -10.1     51852 506     .360      .400    -10.0      51856 509     .232      .260   -10.8
51809 504     .620      .690   -10.1     51852 507     .490      .540     -9.3      51857 501     .450      .490    -8.2
51809 505     .970     1.070    -9.3     51852 508     .640      .710     -9.9      51857 503     .340      .380   -10.5
51809 506     .670      .750   -10.7     51852 509     .450      .490     -8.2      51857 504     .360      .400   -10.0




L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 51857 | 505 | .470 | .520 | -9.6 | 51896 | 508 | .070 | .077 | -9.1 | 51927 | 503 | .097 | .108 | -10.2 |
| 51857 | 506 | .320 | .360 | -11.1 | 51896 | 509 | .087 | .096 | -9.4 | 51927 | 504 | .085 | .094 | -9.6 |
| 51857 | 507 | .430 | .480 | -10.4 | 51900 | 501 | .410 | .450 | -8.9 | 51927 | 505 | .133 | .147 | -9.5 |
| 51857 | 508 | .570 | .630 | -9.5 | 51900 | 503 | .239 | .260 | -8.1 | 51927 | 506 | .093 | .103 | -9.7 |
| 51857 | 509 | .400 | .440 | -9.1 | 51900 | 504 | .260 | .280 | -7.1 | 51927 | 507 | .095 | .106 | -10.4 |
| 51869 | 501 | .200 | .220 | -9.1 | 51900 | 505 | .231 | .250 | -7.6 | 51927 | 508 | .083 | .092 | -9.8 |
| 51869 | 503 | .188 | .210 | -10.5 | 51900 | 506 | .370 | .410 | -9.8 | 51927 | 509 | .104 | .115 | -9.6 |
| 51869 | 504 | .164 | .183 | -10.4 | 51900 | 507 | .500 | .550 | -9.1 | 51934 | 501 | .208 | .229 | -9.2 |
| 51869 | 505 | .260 | .290 | -10.3 | 51900 | 508 | .320 | .350 | -8.6 | 51934 | 503 | .196 | .219 | -10.5 |
| 51869 | 506 | .180 | .200 | -10.0 | 51900 | 509 | .510 | .560 | -8.9 | 51934 | 504 | .171 | .191 | -10.5 |
| 51869 | 507 | .185 | .205 | -9.8 | 51909 | 501 | .290 | .310 | -6.5 | 51934 | 505 | .270 | .300 | -10.0 |
| 51869 | 508 | .161 | .178 | -9.6 | 51909 | 503 | .220 | .245 | -10.2 | 51934 | 506 | .188 | .209 | -10.0 |
| 51869 | 509 | .202 | .223 | -9.4 | 51909 | 504 | .232 | .260 | -10.8 | 51934 | 507 | .192 | .214 | -10.3 |
| 51877 | 501 | 1.120 | 1.240 | -9.7 | 51909 | 505 | .300 | .330 | -9.1 | 51934 | 508 | .168 | .186 | -9.7 |
| 51877 | 503 | 1.060 | 1.180 | -10.2 | 51909 | 506 | .207 | .230 | -10.0 | 51934 | 509 | .211 | .232 | -9.1 |
| 51877 | 504 | .930 | 1.030 | -9.7 | 51909 | 507 | .280 | .310 | -9.7 | 51941 | 501 | .189 | .208 | -9.1 |
| 51877 | 505 | 1.460 | 1.610 | -9.3 | 51909 | 508 | .360 | .400 | -10.0 | 51941 | 503 | .178 | .199 | -10.6 |
| 51877 | 506 | 1.010 | 1.130 | -10.6 | 51909 | 509 | .250 | .280 | -10.7 | 51941 | 504 | .156 | .174 | -10.3 |
| 51877 | 507 | 1.040 | 1.150 | -9.6 | 51919 | 501 | .187 | .205 | -8.8 | 51941 | 505 | .245 | .270 | -9.3 |
| 51877 | 508 | .910 | 1.000 | -9.0 | 51919 | 503 | .176 | .197 | -10.7 | 51941 | 506 | .171 | .190 | -10.0 |
| 51877 | 509 | 1.140 | 1.250 | -8.8 | 51919 | 504 | .154 | .172 | -10.5 | 51941 | 507 | .175 | .194 | -9.8 |
| 51889 | 501 | .185 | .203 | -8.9 | 51919 | 505 | .242 | .270 | -10.4 | 51941 | 508 | .153 | .169 | -9.5 |
| 51889 | 503 | .174 | .195 | -10.8 | 51919 | 506 | .168 | .187 | -10.2 | 51941 | 509 | .192 | .211 | -9.0 |
| 51889 | 504 | .152 | .170 | -10.6 | 51919 | 507 | .173 | .192 | -9.9 | 51942 | 501 | .300 | .330 | -9.1 |
| 51889 | 505 | .240 | .270 | -11.1 | 51919 | 508 | .151 | .167 | -9.6 | 51942 | 503 | .290 | .320 | -9.4 |
| 51889 | 506 | .167 | .185 | -9.7 | 51919 | 509 | .189 | .208 | -9.1 | 51942 | 504 | .249 | .280 | -11.1 |
| 51889 | 507 | .171 | .190 | -10.0 | 51926 | 501 | .190 | .209 | -9.1 | 51942 | 505 | .390 | .430 | -9.3 |
| 51889 | 508 | .149 | .165 | -9.7 | 51926 | 503 | .179 | .200 | -10.5 | 51942 | 506 | .270 | .300 | -10.0 |
| 51889 | 509 | .187 | .206 | -9.2 | 51926 | 504 | .156 | .175 | -10.9 | 51942 | 507 | .280 | .310 | -9.7 |
| 51896 | 501 | .086 | .095 | -9.5 | 51926 | 505 | .247 | .270 | -8.5 | 51942 | 508 | .244 | .270 | -9.6 |
| 51896 | 503 | .082 | .091 | -9.9 | 51926 | 506 | .172 | .190 | -9.5 | 51942 | 509 | .310 | .340 | -8.8 |
| 51896 | 504 | .071 | .079 | -10.1 | 51926 | 507 | .176 | .195 | -9.7 | 51956 | 501 | .820 | .900 | -8.9 |
| 51896 | 505 | .112 | .124 | -9.7 | 51926 | 508 | .153 | .170 | -10.0 | 51956 | 503 | .770 | .860 | -10.5 |
| 51896 | 506 | .078 | .087 | -10.3 | 51926 | 509 | .192 | .212 | -9.4 | 51956 | 504 | .670 | .750 | -10.7 |
| 51896 | 507 | .080 | .089 | -10.1 | 51927 | 501 | .103 | .113 | -8.8 | 51956 | 505 | 1.060 | 1.170 | -9.4 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 51956 | 506 | .740 | .820 | -9.8 | 51960 | 509 | .087 | .096 | -9.4 | 51999 | 504 | .151 | .168 | -10.1 |
| 51956 | 507 | .750 | .840 | -10.7 | 51970 | 501 | .380 | .410 | -7.3 | 51999 | 505 | .238 | .260 | -8.5 |
| 51956 | 508 | .660 | .730 | -9.6 | 51970 | 503 | .350 | .400 | -12.5 | 51999 | 506 | .165 | .183 | -9.8 |
| 51956 | 509 | .830 | .910 | -8.8 | 51970 | 504 | .310 | .350 | -11.4 | 51999 | 507 | .169 | .188 | -10.1 |
| 51957 | 501 | .720 | .790 | -8.9 | 51970 | 505 | .490 | .540 | -9.3 | 51999 | 508 | .148 | .164 | -9.8 |
| 51957 | 503 | .680 | .760 | -10.5 | 51970 | 506 | .340 | .380 | -10.5 | 51999 | 509 | .185 | .204 | -9.3 |
| 51957 | 504 | .590 | .660 | -10.6 | 51970 | 507 | .350 | .390 | -10.3 | 52002 | 501 | .161 | .177 | -9.0 |
| 51957 | 505 | .930 | 1.030 | -9.7 | 51970 | 508 | .300 | .340 | -11.8 | 52002 | 503 | .152 | .169 | -10.1 |
| 51957 | 506 | .650 | .720 | -9.7 | 51970 | 509 | .380 | .420 | -9.5 | 52002 | 504 | .132 | .148 | -10.8 |
| 51957 | 507 | .670 | .740 | -9.5 | 51982 | 501 | .111 | .122 | -9.0 | 52002 | 505 | .208 | .230 | -9.6 |
| 51957 | 508 | .580 | .640 | -9.4 | 51982 | 503 | .104 | .117 | -11.1 | 52002 | 506 | .145 | .161 | -9.9 |
| 51957 | 509 | .730 | .800 | -8.7 | 51982 | 504 | .091 | .102 | -10.8 | 52002 | 507 | .149 | .165 | -9.7 |
| 51958 | 501 | .640 | .700 | -8.6 | 51982 | 505 | .143 | .159 | -10.1 | 52002 | 508 | .130 | .144 | -9.7 |
| 51958 | 503 | .600 | .670 | -10.4 | 51982 | 506 | .100 | .111 | -9.9 | 52002 | 509 | .163 | .179 | -8.9 |
| 51958 | 504 | .530 | .590 | -10.2 | 51982 | 507 | .102 | .114 | -10.5 | 52075 | 501 | .250 | .270 | -7.4 |
| 51958 | 505 | .830 | .920 | -9.8 | 51982 | 508 | .089 | .099 | -10.1 | 52075 | 503 | .192 | .214 | -10.3 |
| 51958 | 506 | .580 | .640 | -9.4 | 51982 | 509 | .112 | .123 | -8.9 | 52075 | 504 | .202 | .223 | -9.4 |
| 51958 | 507 | .590 | .660 | -10.6 | 51985 | 501 | .197 | .218 | -9.6 | 52075 | 505 | .260 | .290 | -10.3 |
| 51958 | 508 | .520 | .570 | -8.8 | 51985 | 503 | .189 | .212 | -10.8 | 52075 | 506 | .180 | .200 | -10.0 |
| 51958 | 509 | .650 | .710 | -8.5 | 51985 | 504 | .085 | .095 | -10.5 | 52075 | 507 | .241 | .270 | -10.7 |
| 51959 | 501 | .650 | .720 | -9.7 | 51985 | 505 | .101 | .112 | -9.8 | 52075 | 508 | .320 | .350 | -8.6 |
| 51959 | 503 | .620 | .690 | -10.1 | 51985 | 506 | .156 | .175 | -10.9 | 52075 | 509 | .221 | .244 | -9.4 |
| 51959 | 504 | .540 | .600 | -10.0 | 51985 | 507 | .116 | .130 | -10.8 | 52076 | 501 | .300 | .330 | -9.1 |
| 51959 | 505 | .850 | .940 | -9.6 | 51985 | 508 | .249 | .280 | -11.1 | 52076 | 503 | .231 | .260 | -11.2 |
| 51959 | 506 | .590 | .660 | -10.6 | 51985 | 509 | .159 | .178 | -10.7 | 52076 | 504 | .243 | .270 | -10.0 |
| 51959 | 507 | .610 | .670 | -9.0 | 51986 | 501 | .430 | .480 | -10.4 | 52076 | 505 | .320 | .350 | -8.6 |
| 51959 | 508 | .530 | .590 | -10.2 | 51986 | 503 | .410 | .460 | -10.9 | 52076 | 506 | .217 | .241 | -10.0 |
| 51959 | 509 | .660 | .730 | -9.6 | 51986 | 504 | .360 | .400 | -10.0 | 52076 | 507 | .290 | .320 | -9.4 |
| 51960 | 501 | .086 | .095 | -9.5 | 51986 | 505 | .560 | .620 | -9.7 | 52076 | 508 | .380 | .420 | -9.5 |
| 51960 | 503 | .082 | .091 | -9.9 | 51986 | 506 | .390 | .440 | -11.4 | 52076 | 509 | .270 | .290 | -6.9 |
| 51960 | 504 | .071 | .079 | -10.1 | 51986 | 507 | .400 | .450 | -11.1 | 52109 | 501 | .041 | .045 | -8.9 |
| 51960 | 505 | .112 | .124 | -9.7 | 51986 | 508 | .350 | .390 | -10.3 | 52109 | 503 | .038 | .043 | -11.6 |
| 51960 | 506 | .078 | .087 | -10.3 | 51986 | 509 | .440 | .480 | -8.3 | 52109 | 504 | .033 | .037 | -10.8 |
| 51960 | 507 | .080 | .089 | -10.1 | 51999 | 501 | .183 | .202 | -9.4 | 52109 | 505 | .053 | .058 | -8.6 |
| 51960 | 508 | .070 | .077 | -9.1 | 51999 | 503 | .173 | .193 | -10.4 | 52109 | 506 | .037 | .041 | -9.8 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

                              LOSS COST % CHANGE BY CLASS


|       |      | PROPOSED | PRESENT | %     |       |      | PROPOSED | PRESENT | %     |       |      | PROPOSED | PRESENT | %     |
| CLASS | TERR | OCCURR   | OCCURR  | CHG   | CLASS | TERR | OCCURR   | OCCURR  | CHG   | CLASS | TERR | OCCURR   | OCCURR  | CHG   |
|-------|------|----------|---------|-------|-------|------|----------|---------|-------|-------|------|----------|---------|-------|
| 52109 | 507  | .038     | .042    | -9.5  | 52341 | 501  | .061     | .067    | -9.0  | 52402 | 505  | .053     | .058    | -8.6  |
| 52109 | 508  | .033     | .036    | -8.3  | 52341 | 503  | .047     | .053    | -11.3 | 52402 | 506  | .037     | .041    | -9.8  |
| 52109 | 509  | .041     | .045    | -8.9  | 52341 | 504  | .050     | .055    | -9.1  | 52402 | 507  | .038     | .042    | -9.5  |
| 52134 | 501  | .540     | .590    | -8.5  | 52341 | 505  | .065     | .071    | -8.5  | 52402 | 508  | .033     | .036    | -8.3  |
| 52134 | 503  | .510     | .570    | -10.5 | 52341 | 506  | .044     | .049    | -10.2 | 52402 | 509  | .041     | .045    | -8.9  |
|       |      |          |         |       |       |      |          |         |       |       |      |          |         |       |
| 52134 | 504  | .440     | .490    | -10.2 | 52341 | 507  | .059     | .066    | -10.6 | 52432 | 501  | .201     | .222    | -9.5  |
| 52134 | 505  | .700     | .770    | -9.1  | 52341 | 508  | .078     | .086    | -9.3  | 52432 | 503  | .190     | .212    | -10.4 |
| 52134 | 506  | .490     | .540    | -9.3  | 52341 | 509  | .054     | .060    | -10.0 | 52432 | 504  | .166     | .185    | -10.3 |
| 52134 | 507  | .500     | .550    | -9.1  | 52342 | 501  | .178     | .195    | -8.7  | 52432 | 505  | .260     | .290    | -10.3 |
| 52134 | 508  | .430     | .480    | -10.4 | 52342 | 503  | .137     | .152    | -9.9  | 52432 | 506  | .182     | .202    | -9.9  |
|       |      |          |         |       |       |      |          |         |       |       |      |          |         |       |
| 52134 | 509  | .550     | .600    | -8.3  | 52342 | 504  | .144     | .159    | -9.4  | 52432 | 507  | .186     | .207    | -10.1 |
| 52137 | 501  | .098     | .108    | -9.3  | 52342 | 505  | .188     | .206    | -8.7  | 52432 | 508  | .162     | .180    | -10.0 |
| 52137 | 503  | .076     | .084    | -9.5  | 52342 | 506  | .128     | .143    | -10.5 | 52432 | 509  | .204     | .225    | -9.3  |
| 52137 | 504  | .079     | .088    | -10.2 | 52342 | 507  | .172     | .191    | -9.9  | 52433 | 501  | .184     | .202    | -8.9  |
| 52137 | 505  | .104     | .114    | -8.8  | 52342 | 508  | .226     | .250    | -9.6  | 52433 | 503  | .174     | .194    | -10.3 |
|       |      |          |         |       |       |      |          |         |       |       |      |          |         |       |
| 52137 | 506  | .071     | .079    | -10.1 | 52342 | 509  | .158     | .174    | -9.2  | 52433 | 504  | .151     | .169    | -10.7 |
| 52137 | 507  | .095     | .105    | -9.5  | 52343 | 501  | .108     | .119    | -9.2  | 52433 | 505  | .239     | .260    | -8.1  |
| 52137 | 508  | .125     | .138    | -9.4  | 52343 | 503  | .083     | .093    | -10.8 | 52433 | 506  | .166     | .184    | -9.8  |
| 52137 | 509  | .087     | .096    | -9.4  | 52343 | 504  | .088     | .097    | -9.3  | 52433 | 507  | .170     | .189    | -10.1 |
| 52150 | 501  | .990     | 1.090   | -9.2  | 52343 | 505  | .114     | .126    | -9.5  | 52433 | 508  | .149     | .165    | -9.7  |
|       |      |          |         |       |       |      |          |         |       |       |      |          |         |       |
| 52150 | 503  | .930     | 1.040   | -10.6 | 52343 | 506  | .078     | .087    | -10.3 | 52433 | 509  | .186     | .205    | -9.3  |
| 52150 | 504  | .820     | .910    | -9.9  | 52343 | 507  | .105     | .116    | -9.5  | 52435 | 501  | .231     | .250    | -7.6  |
| 52150 | 505  | 1.290    | 1.420   | -9.2  | 52343 | 508  | .138     | .152    | -9.2  | 52435 | 503  | .218     | .243    | -10.3 |
| 52150 | 506  | .890     | .990    | -10.1 | 52343 | 509  | .096     | .106    | -9.4  | 52435 | 504  | .190     | .212    | -10.4 |
| 52150 | 507  | .920     | 1.020   | -9.8  | 52401 | 501  | .340     | .370    | -8.1  | 52435 | 505  | .300     | .330    | -9.1  |
|       |      |          |         |       |       |      |          |         |       |       |      |          |         |       |
| 52150 | 508  | .800     | .890    | -10.1 | 52401 | 503  | .260     | .290    | -10.3 | 52435 | 506  | .208     | .231    | -10.0 |
| 52150 | 509  | 1.000    | 1.110   | -9.9  | 52401 | 504  | .270     | .300    | -10.0 | 52435 | 507  | .213     | .237    | -10.1 |
| 52315 | 501  | .470     | .520    | -9.6  | 52401 | 505  | .350     | .390    | -10.3 | 52435 | 508  | .186     | .206    | -9.7  |
| 52315 | 503  | .280     | .310    | -9.7  | 52401 | 506  | .242     | .270    | -10.4 | 52435 | 509  | .234     | .260    | -10.0 |
| 52315 | 504  | .300     | .330    | -9.1  | 52401 | 507  | .320     | .360    | -11.1 | 52438 | 501  | .167     | .183    | -8.7  |
|       |      |          |         |       |       |      |          |         |       |       |      |          |         |       |
| 52315 | 505  | .270     | .290    | -6.9  | 52401 | 508  | .430     | .470    | -8.5  | 52438 | 503  | .157     | .176    | -10.8 |
| 52315 | 506  | .430     | .480    | -10.4 | 52401 | 509  | .300     | .330    | -9.1  | 52438 | 504  | .137     | .153    | -10.5 |
| 52315 | 507  | .580     | .630    | -7.9  | 52402 | 501  | .041     | .045    | -8.9  | 52438 | 505  | .216     | .239    | -9.6  |
| 52315 | 508  | .370     | .410    | -9.8  | 52402 | 503  | .038     | .043    | -11.6 | 52438 | 506  | .151     | .167    | -9.6  |
| 52315 | 509  | .600     | .650    | -7.7  | 52402 | 504  | .033     | .037    | -10.8 | 52438 | 507  | .154     | .171    | -9.9  |


L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                        LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                PROPOSED  PRESENT    %                PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR    CHG    CLASS TERR  OCCURR    OCCURR    CHG    CLASS TERR  OCCURR    OCCURR    CHG
----------------------------------------------------------------------------------------------------------------
52438 508     .135     .149    -9.4   52547 503     .223     .249   -10.4   52744 506    1.900    2.110   -10.0
52438 509     .169     .186    -9.1   52547 504     .235     .260    -9.6   52744 507    2.550    2.800    -8.9
52440 501     .260     .290   -10.3   52547 505     .310     .340    -8.8   52744 508    1.640    1.800    -8.9
52440 503     .247     .280   -11.8   52547 506     .210     .233    -9.9   52744 509    2.620    2.860    -8.4
52440 504     .215     .241   -10.8   52547 507     .280     .310    -9.7   52767 501     .270     .290    -6.9

52440 505     .340     .380   -10.5   52547 508     .370     .410    -9.8   52767 503     .205     .228   -10.1
52440 506     .236     .260    -9.2   52547 509     .260     .280    -7.1   52767 504     .215     .237    -9.3
52440 507     .242     .270   -10.4   52581 501    2.060    2.260    -8.8   52767 505     .280     .310    -9.7
52440 508     .211     .234    -9.8   52581 503    1.940    2.170   -10.6   52767 506     .192     .213    -9.9
52440 509     .270     .290    -6.9   52581 504    1.690    1.890   -10.6   52767 507     .260     .290   -10.3

52467 501     .242     .270   -10.4   52581 505    2.670    2.950    -9.5   52767 508     .340     .370    -8.1
52467 503     .228     .250    -8.8   52581 506    1.860    2.060    -9.7   52767 509     .235     .260    -9.6
52467 504     .199     .222   -10.4   52581 507    1.900    2.110   -10.0   52911 501     .115     .126    -8.7
52467 505     .310     .350   -11.4   52581 508    1.660    1.840    -9.8   52911 503     .108     .121   -10.7
52467 506     .218     .242    -9.9   52581 509    2.080    2.290    -9.2   52911 504     .095     .106   -10.4

52467 507     .224     .248    -9.7   52619 501     .144     .159    -9.4   52911 505     .149     .165    -9.7
52467 508     .195     .216    -9.7   52619 503     .136     .152   -10.5   52911 506     .104     .115    -9.6
52467 509     .245     .270    -9.3   52619 504     .119     .133   -10.5   52911 507     .106     .118   -10.2
52469 501     .085     .093    -8.6   52619 505     .187     .207    -9.7   52911 508     .093     .103    -9.7
52469 503     .080     .089   -10.1   52619 506     .130     .145   -10.3   52911 509     .116     .128    -9.4

52469 504     .070     .078   -10.3   52619 507     .133     .148   -10.1   52967 501     .043     .048   -10.4
52469 505     .110     .121    -9.1   52619 508     .116     .129   -10.1   52967 503     .041     .046   -10.9
52469 506     .076     .085   -10.6   52619 509     .146     .161    -9.3   52967 504     .036     .040   -10.0
52469 507     .078     .087   -10.3   52660 501     .250     .280   -10.7   52967 505     .056     .062    -9.7
52469 508     .068     .076   -10.5   52660 503     .240     .270   -11.1   52967 506     .039     .043    -9.3

52469 509     .086     .094    -8.5   52660 504     .108     .120   -10.0   52967 507     .040     .044    -9.1
52505 501     .420     .460    -8.7   52660 505     .128     .143   -10.5   52967 508     .035     .039   -10.3
52505 503     .400     .440    -9.1   52660 506     .198     .222   -10.8   52967 509     .044     .048    -8.3
52505 504     .350     .390   -10.3   52660 507     .147     .165   -10.9   53001 501     .420     .460    -8.7
52505 505     .550     .600    -8.3   52660 508     .320     .350    -8.6   53001 503     .400     .450   -11.1

52505 506     .380     .420    -9.5   52660 509     .203     .226   -10.2   53001 504     .350     .390   -10.3
52505 507     .390     .430    -9.3   52744 501    2.090    2.280    -8.3   53001 505     .550     .610    -9.8
52505 508     .340     .380   -10.5   52744 503    1.230    1.350    -8.9   53001 506     .380     .420    -9.5
52505 509     .430     .470    -8.5   52744 504    1.310    1.430    -8.4   53001 507     .390     .430    -9.3
52547 501     .290     .320    -9.4   52744 505    1.180    1.290    -8.5   53001 508     .340     .380   -10.5
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 53001 | 509 | .430 | .470 | -8.5 | 53147 | 504 | .036 | .040 | -10.0 | 53374 | 507 | .670 | .740 | -9.5 |
| 53077 | 501 | .203 | .223 | -9.0 | 53147 | 505 | .048 | .052 | -7.7 | 53374 | 508 | .430 | .470 | -8.5 |
| 53077 | 503 | .192 | .214 | -10.3 | 53147 | 506 | .032 | .036 | -11.1 | 53374 | 509 | .690 | .760 | -9.2 |
| 53077 | 504 | .167 | .187 | -10.7 | 53147 | 507 | .043 | .048 | -10.4 | 53375 | 501 | .290 | .320 | -9.4 |
| 53077 | 505 | .260 | .290 | -10.3 | 53147 | 508 | .057 | .063 | -9.5 | 53375 | 503 | .171 | .189 | -9.5 |
| 53077 | 506 | .183 | .203 | -9.9 | 53147 | 509 | .040 | .044 | -9.1 | 53375 | 504 | .183 | .200 | -8.5 |
| 53077 | 507 | .188 | .209 | -10.0 | 53229 | 501 | .250 | .280 | -10.7 | 53375 | 505 | .166 | .181 | -8.3 |
| 53077 | 508 | .164 | .182 | -9.9 | 53229 | 504 | .194 | .215 | -9.8 | 53375 | 506 | .270 | .290 | -6.9 |
| 53077 | 509 | .206 | .227 | -9.3 | 53229 | 505 | .203 | .225 | -9.8 | 53375 | 507 | .360 | .390 | -7.7 |
| 53095 | 501 | .139 | .153 | -9.2 | 53229 | 505 | .270 | .290 | -6.9 | 53375 | 508 | .229 | .250 | -8.4 |
| 53095 | 503 | .131 | .147 | -10.9 | 53229 | 506 | .182 | .202 | -9.9 | 53375 | 509 | .370 | .400 | -7.5 |
| 53095 | 504 | .114 | .128 | -10.9 | 53229 | 507 | .243 | .270 | -10.0 | 53376 | 501 | .470 | .510 | -7.8 |
| 53095 | 505 | .180 | .199 | -9.5 | 53229 | 508 | .320 | .350 | -8.6 | 53376 | 503 | .270 | .300 | -10.0 |
| 53095 | 506 | .126 | .139 | -9.4 | 53229 | 509 | .223 | .246 | -9.3 | 53376 | 504 | .290 | .320 | -9.4 |
| 53095 | 507 | .129 | .143 | -9.8 | 53271 | 501 | .104 | .114 | -8.8 | 53376 | 505 | .270 | .290 | -6.9 |
| 53095 | 508 | .112 | .124 | -9.7 | 53271 | 503 | .098 | .109 | -10.1 | 53376 | 506 | .430 | .470 | -8.5 |
| 53095 | 509 | .141 | .155 | -9.0 | 53271 | 504 | .085 | .095 | -10.5 | 53376 | 507 | .570 | .630 | -9.5 |
| 53096 | 501 | .194 | .213 | -8.9 | 53271 | 505 | .134 | .149 | -10.1 | 53376 | 508 | .370 | .400 | -7.5 |
| 53096 | 503 | .183 | .204 | -10.3 | 53271 | 506 | .094 | .104 | -9.6 | 53376 | 509 | .590 | .640 | -7.8 |
| 53096 | 504 | .159 | .178 | -10.7 | 53271 | 507 | .096 | .106 | -9.4 | 53377 | 501 | .480 | .520 | -7.7 |
| 53096 | 505 | .250 | .280 | -10.7 | 53271 | 508 | .084 | .093 | -9.7 | 53377 | 503 | .280 | .310 | -9.7 |
| 53096 | 506 | .175 | .194 | -9.8 | 53271 | 509 | .105 | .116 | -9.5 | 53377 | 504 | .300 | .330 | -9.1 |
| 53096 | 507 | .179 | .199 | -10.1 | 53333 | 501 | .247 | .270 | -8.5 | 53377 | 505 | .270 | .300 | -10.0 |
| 53096 | 508 | .156 | .173 | -9.8 | 53333 | 503 | .190 | .212 | -10.4 | 53377 | 506 | .440 | .480 | -8.3 |
| 53096 | 509 | .196 | .216 | -9.3 | 53333 | 504 | .200 | .221 | -9.5 | 53377 | 507 | .580 | .640 | -9.4 |
| 53121 | 501 | .550 | .610 | -9.8 | 53333 | 505 | .260 | .290 | -10.3 | 53377 | 508 | .380 | .410 | -7.3 |
| 53121 | 503 | .520 | .580 | -10.3 | 53333 | 506 | .179 | .199 | -10.1 | 53377 | 509 | .600 | .660 | -9.1 |
| 53121 | 504 | .450 | .510 | -11.8 | 53333 | 507 | .239 | .270 | -11.5 | 53403 | 501 | .300 | .330 | -9.1 |
| 53121 | 505 | .710 | .790 | -10.1 | 53333 | 508 | .310 | .350 | -11.4 | 53403 | 503 | .178 | .196 | -9.2 |
| 53121 | 506 | .500 | .550 | -9.1 | 53333 | 509 | .219 | .242 | -9.5 | 53403 | 504 | .190 | .208 | -8.7 |
| 53121 | 507 | .510 | .570 | -10.5 | 53374 | 501 | .550 | .600 | -8.3 | 53403 | 505 | .172 | .187 | -8.0 |
| 53121 | 508 | .440 | .490 | -10.2 | 53374 | 503 | .320 | .360 | -11.1 | 53403 | 506 | .280 | .310 | -9.7 |
| 53121 | 509 | .560 | .610 | -8.2 | 53374 | 504 | .350 | .380 | -7.9 | 53403 | 507 | .370 | .410 | -9.8 |
| 53147 | 501 | .045 | .049 | -8.2 | 53374 | 505 | .310 | .340 | -8.8 | 53403 | 508 | .238 | .260 | -8.5 |
| 53147 | 503 | .035 | .039 | -10.3 | 53374 | 506 | .500 | .560 | -10.7 | 53403 | 509 | .380 | .420 | -9.5 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                     LOSS COST % CHANGE BY CLASS


            PROPOSED PRESENT    %                      PROPOSED PRESENT    %                      PROPOSED PRESENT    %
CLASS TERR  OCCURR   OCCURR     CHG      CLASS TERR     OCCURR   OCCURR     CHG      CLASS TERR     OCCURR   OCCURR     CHG
-----------------------------------------------------------------------------------------------------------------------------
53425 501    .233     .260    -10.4     53731 505       .087     .097    -10.3     53803 508       .710     .780     -9.0
53425 503    .179     .200    -10.5     53731 506       .061     .068    -10.3     53803 509       .490     .540     -9.3
53425 504    .189     .208     -9.1     53731 507       .062     .069    -10.1     53907 501       .202     .222     -9.0
53425 505    .246     .270     -8.9     53731 508       .054     .060    -10.0     53907 503       .191     .213    -10.3
53425 506    .168     .187    -10.2     53731 509       .068     .075     -9.3     53907 504       .166     .186    -10.8

53425 507    .225     .250    -10.0     53732 501       .460     .510     -9.8     53907 505       .260     .290    -10.3
53425 508    .300     .330     -9.1     53732 503       .430     .480    -10.4     53907 506       .183     .203     -9.9
53425 509    .206     .228     -9.6     53732 504       .380     .420     -9.5     53907 507       .187     .208    -10.1
53565 501    .350     .390    -10.3     53732 505       .600     .660     -9.1     53907 508       .163     .181     -9.9
53565 503    .207     .228     -9.2     53732 506       .410     .460    -10.9     53907 509       .205     .226     -9.3

53565 504    .221     .242     -8.7     53732 507       .420     .470    -10.6     54012 501       .127     .140     -9.3
53565 505    .200     .218     -8.3     53732 508       .370     .410     -9.8     54012 503       .121     .136    -11.0
53565 506    .320     .360    -11.1     53732 509       .470     .510     -7.8     54012 504       .054     .061    -11.5
53565 507    .430     .470     -8.5     53733 501       .300     .330     -9.1     54012 505       .065     .072     -9.7
53565 508    .280     .300     -6.7     53733 503       .280     .310     -9.7     54012 506       .100     .112    -10.7

53565 509    .440     .480     -8.3     53733 504       .246     .270     -8.9     54012 507       .074     .084    -11.9
53631 501    .064     .070     -8.6     53733 505       .390     .430     -9.3     54012 508       .160     .178    -10.1
53631 503    .060     .067    -10.4     53733 506       .270     .300    -10.0     54012 509       .102     .114    -10.5
53631 504    .053     .059    -10.2     53733 507       .280     .310     -9.7     54077 501       .280     .300     -6.7
53631 505    .083     .092     -9.8     53733 508       .241     .270    -10.7     54077 503       .260     .290    -10.3

53631 506    .058     .064     -9.4     53733 509       .300     .330     -9.1     54077 504       .228     .250     -8.8
53631 507    .059     .066    -10.6     53734 501      1.270    1.400     -9.3     54077 505       .360     .400    -10.0
53631 508    .052     .057     -8.8     53734 503      1.210    1.360    -11.0     54077 506       .250     .280    -10.7
53631 509    .065     .071     -8.5     53734 504       .540     .610    -11.5     54077 507       .260     .280     -7.1
53632 501    .073     .081     -9.9     53734 505       .650     .720     -9.7     54077 508       .223     .247     -9.7

53632 503    .069     .077    -10.4     53734 506      1.000    1.120    -10.7     54077 509       .280     .310     -9.7
53632 504    .060     .067    -10.4     53734 507       .740     .840    -11.9     55010 501       .830     .920     -9.8
53632 505    .095     .105     -9.5     53734 508      1.600    1.780    -10.1     55010 503       .790     .880    -10.2
53632 506    .066     .074    -10.8     53734 509      1.020    1.140    -10.5     55010 504       .690     .770    -10.4
53632 507    .068     .075     -9.3     53803 501       .560     .610     -8.2     55010 505      1.080    1.200    -10.0

53632 508    .059     .066    -10.6     53803 503       .430     .480    -10.4     55010 506       .750     .840    -10.7
53632 509    .074     .082     -9.8     53803 504       .450     .500    -10.0     55010 507       .770     .860    -10.5
53731 501    .067     .074     -9.5     53803 505       .590     .650     -9.2     55010 508       .670     .750    -10.7
53731 503    .064     .071     -9.9     53803 506       .400     .450    -11.1     55010 509       .850     .930     -8.6
53731 504    .055     .062    -11.3     53803 507       .540     .600    -10.0     55011 501       .225     .248     -9.3
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 55011 | 503 | .213 | .238 | -10.5 | 55371 | 506 | 1.280 | 1.420 | -9.9 | 55648 | 509 | .050 | .055 | -9.1 |
| 55011 | 504 | .186 | .207 | -10.1 | 55371 | 507 | 1.710 | 1.880 | -9.0 | 55649 | 501 | .059 | .065 | -9.2 |
| 55011 | 505 | .290 | .320 | -9.4 | 55371 | 508 | 1.100 | 1.210 | -9.1 | 55649 | 503 | .055 | .062 | -11.3 |
| 55011 | 506 | .204 | .226 | -9.7 | 55371 | 509 | 1.770 | 1.930 | -8.3 | 55649 | 504 | .048 | .054 | -11.1 |
| 55011 | 507 | .208 | .232 | -10.3 | 55426 | 501 | .260 | .280 | -7.1 | 55649 | 505 | .076 | .084 | -9.5 |
| 55011 | 508 | .182 | .202 | -9.9 | 55426 | 503 | .197 | .219 | -10.0 | 55649 | 506 | .053 | .059 | -10.2 |
| 55011 | 509 | .228 | .250 | -8.8 | 55426 | 504 | .207 | .228 | -9.2 | 55649 | 507 | .054 | .060 | -10.0 |
| 55012 | 501 | .270 | .300 | -10.0 | 55426 | 505 | .270 | .300 | -10.0 | 55649 | 508 | .047 | .053 | -11.3 |
| 55012 | 503 | .250 | .280 | -10.7 | 55426 | 506 | .185 | .205 | -9.8 | 55649 | 509 | .059 | .066 | -10.6 |
| 55012 | 504 | .221 | .247 | -10.5 | 55426 | 507 | .247 | .270 | -8.5 | 55715 | 501 | .430 | .480 | -10.4 |
| 55012 | 505 | .350 | .390 | -10.3 | 55426 | 508 | .330 | .360 | -8.3 | 55715 | 503 | .410 | .460 | -10.9 |
| 55012 | 506 | .243 | .270 | -10.0 | 55426 | 509 | .226 | .250 | -9.6 | 55715 | 504 | .360 | .400 | -10.0 |
| 55012 | 507 | .248 | .280 | -11.4 | 55597 | 501 | .054 | .060 | -10.0 | 55715 | 505 | .560 | .620 | -9.7 |
| 55012 | 508 | .217 | .240 | -9.6 | 55597 | 503 | .051 | .057 | -10.5 | 55715 | 506 | .390 | .430 | -9.3 |
| 55012 | 509 | .270 | .300 | -10.0 | 55597 | 504 | .045 | .050 | -10.0 | 55715 | 507 | .400 | .440 | -9.1 |
| 55013 | 501 | .211 | .231 | -8.7 | 55597 | 505 | .071 | .078 | -9.0 | 55715 | 508 | .350 | .390 | -10.3 |
| 55013 | 503 | .162 | .180 | -10.0 | 55597 | 506 | .049 | .055 | -10.9 | 55715 | 509 | .440 | .480 | -8.3 |
| 55013 | 504 | .170 | .188 | -9.6 | 55597 | 507 | .050 | .056 | -10.7 | 55716 | 501 | .620 | .690 | -10.1 |
| 55013 | 505 | .222 | .244 | -9.0 | 55597 | 508 | .044 | .049 | -10.2 | 55716 | 503 | .590 | .660 | -10.6 |
| 55013 | 506 | .152 | .169 | -10.1 | 55597 | 509 | .055 | .061 | -9.8 | 55716 | 504 | .510 | .570 | -10.5 |
| 55013 | 507 | .203 | .226 | -10.2 | 55647 | 501 | .109 | .120 | -9.2 | 55716 | 505 | .810 | .900 | -10.0 |
| 55013 | 508 | .270 | .300 | -10.0 | 55647 | 503 | .103 | .115 | -10.4 | 55716 | 506 | .560 | .630 | -11.1 |
| 55013 | 509 | .187 | .206 | -9.2 | 55647 | 504 | .090 | .100 | -10.0 | 55716 | 507 | .580 | .640 | -9.4 |
| 55214 | 501 | .218 | .240 | -9.2 | 55647 | 505 | .141 | .156 | -9.6 | 55716 | 508 | .500 | .560 | -10.7 |
| 55214 | 503 | .205 | .229 | -10.5 | 55647 | 506 | .098 | .109 | -10.1 | 55716 | 509 | .630 | .700 | -10.0 |
| 55214 | 504 | .179 | .200 | -10.5 | 55647 | 507 | .101 | .112 | -9.8 | 55717 | 501 | .340 | .370 | -8.1 |
| 55214 | 505 | .280 | .310 | -9.7 | 55647 | 508 | .088 | .097 | -9.3 | 55717 | 503 | .260 | .290 | -10.3 |
| 55214 | 506 | .197 | .218 | -9.6 | 55647 | 509 | .110 | .121 | -9.1 | 55717 | 504 | .270 | .300 | -10.0 |
| 55214 | 507 | .201 | .224 | -10.3 | 55648 | 501 | .049 | .054 | -9.3 | 55717 | 505 | .360 | .390 | -7.7 |
| 55214 | 508 | .176 | .195 | -9.7 | 55648 | 503 | .046 | .052 | -11.5 | 55717 | 506 | .244 | .270 | -9.6 |
| 55214 | 509 | .220 | .243 | -9.5 | 55648 | 504 | .041 | .045 | -8.9 | 55717 | 507 | .330 | .360 | -8.3 |
| 55371 | 501 | 1.410 | 1.540 | -8.4 | 55648 | 505 | .064 | .071 | -9.9 | 55717 | 508 | .430 | .470 | -8.5 |
| 55371 | 503 | .820 | .910 | -9.9 | 55648 | 506 | .044 | .049 | -10.2 | 55717 | 509 | .300 | .330 | -9.1 |
| 55371 | 504 | .880 | .960 | -8.3 | 55648 | 507 | .046 | .051 | -9.8 | 55718 | 501 | .330 | .360 | -8.3 |
| 55371 | 505 | .800 | .870 | -8.0 | 55648 | 508 | .040 | .044 | -9.1 | 55718 | 503 | .250 | .280 | -10.7 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 55718 | 504 | .260 | .290 | -10.3 | 56040 | 507 | .022 | .024 | -8.3 | 56202 | 501 | .154 | .169 | -8.9 |
| 55718 | 505 | .350 | .380 | -7.9 | 56040 | 508 | .019 | .021 | -9.5 | 56202 | 503 | .145 | .162 | -10.5 |
| 55718 | 506 | .236 | .260 | -9.2 | 56040 | 509 | .024 | .026 | -7.7 | 56202 | 504 | .127 | .141 | -9.9 |
| 55718 | 507 | .320 | .350 | -8.6 | 56041 | 501 | .154 | .169 | -8.9 | 56202 | 505 | .199 | .220 | -9.5 |
| 55718 | 508 | .420 | .460 | -8.7 | 56041 | 503 | .145 | .162 | -10.5 | 56202 | 506 | .139 | .154 | -9.7 |
| 55718 | 509 | .290 | .320 | -9.4 | 56041 | 504 | .127 | .141 | -9.9 | 56202 | 507 | .142 | .158 | -10.1 |
| 55802 | 501 | .360 | .400 | -10.0 | 56041 | 505 | .199 | .220 | -9.5 | 56202 | 508 | .124 | .137 | -9.5 |
| 55802 | 503 | .213 | .235 | -9.4 | 56041 | 506 | .139 | .154 | -9.7 | 56202 | 509 | .156 | .172 | -9.3 |
| 55802 | 504 | .228 | .250 | -8.8 | 56041 | 507 | .142 | .158 | -10.1 | 56390 | 501 | .270 | .300 | -10.0 |
| 55802 | 505 | .206 | .225 | -8.4 | 56041 | 508 | .124 | .137 | -9.5 | 56390 | 503 | .250 | .280 | -10.7 |
| 55802 | 506 | .330 | .370 | -10.8 | 56041 | 509 | .156 | .172 | -9.3 | 56390 | 504 | .221 | .247 | -10.5 |
| 55802 | 507 | .440 | .490 | -10.2 | 56042 | 501 | .194 | .213 | -8.9 | 56390 | 505 | .350 | .390 | -10.3 |
| 55802 | 508 | .290 | .310 | -6.5 | 56042 | 503 | .183 | .204 | -10.3 | 56390 | 506 | .243 | .270 | -10.0 |
| 55802 | 509 | .460 | .500 | -8.0 | 56042 | 504 | .159 | .178 | -10.7 | 56390 | 507 | .248 | .280 | -11.4 |
| 55918 | 501 | .247 | .270 | -8.5 | 56042 | 505 | .250 | .280 | -10.7 | 56390 | 508 | .217 | .240 | -9.6 |
| 55918 | 503 | .233 | .260 | -10.4 | 56042 | 506 | .175 | .194 | -9.8 | 56390 | 509 | .270 | .300 | -10.0 |
| 55918 | 504 | .203 | .227 | -10.6 | 56042 | 507 | .179 | .199 | -10.1 | 56391 | 501 | .231 | .250 | -7.6 |
| 55918 | 505 | .320 | .350 | -8.6 | 56042 | 508 | .156 | .173 | -9.8 | 56391 | 503 | .218 | .243 | -10.3 |
| 55918 | 506 | .223 | .248 | -10.1 | 56042 | 509 | .196 | .216 | -9.3 | 56391 | 504 | .190 | .212 | -10.4 |
| 55918 | 507 | .228 | .250 | -8.8 | 56170 | 501 | .229 | .250 | -8.4 | 56391 | 505 | .300 | .330 | -9.1 |
| 55918 | 508 | .199 | .221 | -10.0 | 56170 | 503 | .176 | .196 | -10.2 | 56391 | 506 | .208 | .231 | -10.0 |
| 55918 | 509 | .250 | .280 | -10.7 | 56170 | 504 | .185 | .204 | -9.3 | 56391 | 507 | .213 | .237 | -10.1 |
| 55919 | 501 | .034 | .037 | -8.1 | 56170 | 505 | .242 | .270 | -10.4 | 56391 | 508 | .186 | .206 | -9.7 |
| 55919 | 503 | .032 | .035 | -8.6 | 56170 | 506 | .165 | .184 | -10.3 | 56391 | 509 | .234 | .260 | -10.0 |
| 55919 | 504 | .028 | .031 | -9.7 | 56170 | 507 | .221 | .246 | -10.2 | 56427 | 501 | .370 | .410 | -9.8 |
| 55919 | 505 | .044 | .048 | -8.3 | 56170 | 508 | .290 | .320 | -9.4 | 56427 | 503 | .350 | .390 | -10.3 |
| 55919 | 506 | .030 | .034 | -11.8 | 56170 | 509 | .203 | .224 | -9.4 | 56427 | 504 | .310 | .340 | -8.8 |
| 55919 | 507 | .031 | .035 | -11.4 | 56171 | 501 | .112 | .123 | -8.9 | 56427 | 505 | .480 | .530 | -9.4 |
| 55919 | 508 | .027 | .030 | -10.0 | 56171 | 503 | .087 | .096 | -9.4 | 56427 | 506 | .340 | .370 | -8.1 |
| 55919 | 509 | .034 | .038 | -10.5 | 56171 | 504 | .091 | .100 | -9.0 | 56427 | 507 | .340 | .380 | -10.5 |
| 56040 | 501 | .023 | .026 | -11.5 | 56171 | 505 | .119 | .130 | -8.5 | 56427 | 508 | .300 | .330 | -9.1 |
| 56040 | 503 | .022 | .025 | -12.0 | 56171 | 506 | .081 | .090 | -10.0 | 56427 | 509 | .380 | .410 | -7.3 |
| 56040 | 504 | .019 | .021 | -9.5 | 56171 | 507 | .109 | .121 | -9.9 | 56488 | 501 | .610 | .660 | -7.6 |
| 56040 | 505 | .030 | .033 | -9.1 | 56171 | 508 | .143 | .158 | -9.5 | 56488 | 503 | .360 | .390 | -7.7 |
| 56040 | 506 | .021 | .023 | -8.7 | 56171 | 509 | .100 | .110 | -9.1 | 56488 | 504 | .380 | .420 | -9.5 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                    LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR     CHG    CLASS TERR   OCCURR   OCCURR     CHG    CLASS TERR   OCCURR   OCCURR     CHG
-----------------------------------------------------------------------------------------------------------------------
56488 505     .340     .370     -8.1    56652 508     .360     .400    -10.0    56758 503     .137     .153    -10.5
56488 506     .550     .610     -9.8    56652 509     .250     .280    -10.7    56758 504     .119     .133    -10.5
56488 507     .740     .810     -8.6    56653 501     .270     .300    -10.0    56758 505     .188     .208     -9.6
56488 508     .480     .520     -7.7    56653 503     .209     .233    -10.3    56758 506     .131     .145     -9.7
56488 509     .760     .830     -8.4    56653 504     .220     .243     -9.5    56758 507     .134     .149    -10.1

56567 501     .237     .260     -8.8    56653 505     .290     .320     -9.4    56758 508     .117     .130    -10.0
56567 503     .183     .203     -9.9    56653 506     .196     .218    -10.1    56758 509     .147     .162     -9.3
56567 504     .192     .212     -9.4    56653 507     .260     .290    -10.3    56759 501     .149     .164     -9.1
56567 505     .250     .280    -10.7    56653 508     .350     .380     -7.9    56759 503     .140     .157    -10.8
56567 506     .171     .190    -10.0    56653 509     .241     .270    -10.7    56759 504     .122     .137    -10.9

56567 507     .229     .250     -8.4    56654 501     .139     .153     -9.2    56759 505     .193     .213     -9.4
56567 508     .300     .330     -9.1    56654 503     .107     .119    -10.1    56759 506     .134     .149    -10.1
56567 509     .210     .232     -9.5    56654 504     .112     .124     -9.7    56759 507     .137     .153    -10.5
56650 501     .730     .800     -8.7    56654 505     .147     .161     -8.7    56759 508     .120     .133     -9.8
56650 503     .560     .620     -9.7    56654 506     .100     .112    -10.7    56759 509     .150     .166     -9.6

56650 504     .590     .650     -9.2    56654 507     .134     .149    -10.1    56760 501     .213     .235     -9.4
56650 505     .770     .840     -8.3    56654 508     .177     .195     -9.2    56760 503     .201     .225    -10.7
56650 506     .520     .580    -10.3    56654 509     .123     .136     -9.6    56760 504     .176     .196    -10.2
56650 507     .700     .780    -10.3    56690 501     .310     .340     -8.8    56760 505     .280     .310     -9.7
56650 508     .920    1.020     -9.8    56690 503     .184     .203     -9.4    56760 506     .193     .214     -9.8

56650 509     .640     .710     -9.9    56690 504     .197     .216     -8.8    56760 507     .197     .219    -10.0
56651 501     .390     .430     -9.3    56690 505     .178     .194     -8.2    56760 508     .172     .191     -9.9
56651 503     .300     .340    -11.8    56690 506     .290     .320     -9.4    56760 509     .216     .238     -9.2
56651 504     .320     .350     -8.6    56690 507     .380     .420     -9.5    56805 501     .280     .310     -9.7
56651 505     .420     .460     -8.7    56690 508     .247     .270     -8.5    56805 503     .260     .300    -13.3

56651 506     .280     .320    -12.5    56690 509     .390     .430     -9.3    56805 504     .231     .260    -11.2
56651 507     .380     .420     -9.5    56699 501     .171     .188     -9.0    56805 505     .360     .400    -10.0
56651 508     .500     .550     -9.1    56699 503     .161     .180    -10.6    56805 506     .250     .280    -10.7
56651 509     .350     .390    -10.3    56699 504     .141     .157    -10.2    56805 507     .260     .290    -10.3
56652 501     .280     .310     -9.7    56699 505     .222     .245     -9.4    56805 508     .227     .250     -9.2

56652 503     .217     .242    -10.3    56699 506     .154     .171     -9.9    56805 509     .280     .310     -9.7
56652 504     .228     .250     -8.8    56699 507     .158     .176    -10.2    56806 501     .199     .219     -9.1
56652 505     .300     .330     -9.1    56699 508     .138     .153     -9.8    56806 503     .187     .209    -10.5
56652 506     .204     .226     -9.7    56699 509     .173     .191     -9.4    56806 504     .164     .183    -10.4
56652 507     .270     .300    -10.0    56758 501     .145     .160     -9.4    56806 505     .260     .280     -7.1
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 56806 | 506 | .179 | .199 | -10.1 | 56910 | 509 | .125 | .138 | -9.4 | 56916 | 504 | .580 | .640 | -9.4 |
| 56806 | 507 | .184 | .204 | -9.8 | 56911 | 501 | .205 | .224 | -8.5 | 56916 | 505 | .760 | .840 | -9.5 |
| 56806 | 508 | .160 | .178 | -10.1 | 56911 | 503 | .157 | .175 | -10.3 | 56916 | 506 | .520 | .580 | -10.3 |
| 56806 | 509 | .201 | .222 | -9.5 | 56911 | 504 | .165 | .183 | -9.8 | 56916 | 507 | .700 | .780 | -10.3 |
| 56807 | 501 | .197 | .217 | -9.2 | 56911 | 505 | .216 | .237 | -8.9 | 56916 | 508 | .920 | 1.010 | -8.9 |
| 56807 | 503 | .186 | .208 | -10.6 | 56911 | 506 | .148 | .164 | -9.8 | 56916 | 509 | .640 | .710 | -9.9 |
| 56807 | 504 | .162 | .181 | -10.5 | 56911 | 507 | .197 | .220 | -10.5 | 56917 | 501 | .209 | .229 | -8.7 |
| 56807 | 505 | .260 | .280 | -7.1 | 56911 | 508 | .260 | .290 | -10.3 | 56917 | 503 | .161 | .179 | -10.1 |
| 56807 | 506 | .178 | .197 | -9.6 | 56911 | 509 | .181 | .200 | -9.5 | 56917 | 504 | .169 | .186 | -9.1 |
| 56807 | 507 | .182 | .202 | -9.9 | 56912 | 501 | .166 | .182 | -8.8 | 56917 | 505 | .220 | .242 | -9.1 |
| 56807 | 508 | .159 | .176 | -9.7 | 56912 | 503 | .127 | .142 | -10.6 | 56917 | 506 | .151 | .167 | -9.6 |
| 56807 | 509 | .199 | .220 | -9.5 | 56912 | 504 | .134 | .148 | -9.5 | 56917 | 507 | .201 | .224 | -10.3 |
| 56808 | 501 | .260 | .280 | -7.1 | 56912 | 505 | .175 | .192 | -8.9 | 56917 | 508 | .270 | .290 | -6.9 |
| 56808 | 503 | .243 | .270 | -10.0 | 56912 | 506 | .120 | .133 | -9.8 | 56917 | 509 | .185 | .204 | -9.3 |
| 56808 | 504 | .212 | .237 | -10.5 | 56912 | 507 | .160 | .178 | -10.1 | 56918 | 501 | .100 | .110 | -9.1 |
| 56808 | 505 | .330 | .370 | -10.8 | 56912 | 508 | .211 | .232 | -9.1 | 56918 | 503 | .077 | .086 | -10.5 |
| 56808 | 506 | .232 | .260 | -10.8 | 56912 | 509 | .147 | .162 | -9.3 | 56918 | 504 | .081 | .089 | -9.0 |
| 56808 | 507 | .238 | .260 | -8.5 | 56913 | 501 | .135 | .148 | -8.8 | 56918 | 505 | .106 | .116 | -8.6 |
| 56808 | 508 | .208 | .230 | -9.6 | 56913 | 503 | .104 | .116 | -10.3 | 56918 | 506 | .072 | .080 | -10.0 |
| 56808 | 509 | .260 | .290 | -10.3 | 56913 | 504 | .109 | .120 | -9.2 | 56918 | 507 | .097 | .108 | -10.2 |
| 56900 | 501 | .247 | .270 | -8.5 | 56913 | 505 | .143 | .157 | -8.9 | 56918 | 508 | .127 | .141 | -9.9 |
| 56900 | 503 | .233 | .260 | -10.4 | 56913 | 506 | .097 | .108 | -10.2 | 56918 | 509 | .089 | .098 | -9.2 |
| 56900 | 504 | .203 | .227 | -10.6 | 56913 | 507 | .130 | .145 | -10.3 | 56919 | 501 | .260 | .280 | -7.1 |
| 56900 | 505 | .320 | .350 | -8.6 | 56913 | 508 | .172 | .189 | -9.0 | 56919 | 503 | .197 | .219 | -10.0 |
| 56900 | 506 | .223 | .248 | -10.1 | 56913 | 509 | .120 | .132 | -9.1 | 56919 | 504 | .207 | .228 | -9.2 |
| 56900 | 507 | .228 | .250 | -8.8 | 56915 | 501 | .800 | .880 | -9.1 | 56919 | 505 | .270 | .300 | -10.0 |
| 56900 | 508 | .199 | .221 | -10.0 | 56915 | 503 | .620 | .680 | -8.8 | 56919 | 506 | .185 | .205 | -9.8 |
| 56900 | 509 | .250 | .280 | -10.7 | 56915 | 504 | .650 | .710 | -8.5 | 56919 | 507 | .247 | .270 | -8.5 |
| 56910 | 501 | .124 | .136 | -8.8 | 56915 | 505 | .840 | .930 | -9.7 | 56919 | 508 | .330 | .360 | -8.3 |
| 56910 | 503 | .117 | .130 | -10.0 | 56915 | 506 | .580 | .640 | -9.4 | 56919 | 509 | .226 | .250 | -9.6 |
| 56910 | 504 | .102 | .114 | -10.5 | 56915 | 507 | .770 | .860 | -10.5 | 56920 | 501 | .233 | .260 | -10.4 |
| 56910 | 505 | .160 | .177 | -9.6 | 56915 | 508 | 1.020 | 1.120 | -8.9 | 56920 | 503 | .179 | .200 | -10.5 |
| 56910 | 506 | .112 | .124 | -9.7 | 56915 | 509 | .710 | .780 | -9.0 | 56920 | 504 | .189 | .208 | -9.1 |
| 56910 | 507 | .114 | .127 | -10.2 | 56916 | 501 | .720 | .790 | -8.9 | 56920 | 505 | .246 | .270 | -8.9 |
| 56910 | 508 | .100 | .110 | -9.1 | 56916 | 503 | .560 | .620 | -9.7 | 56920 | 506 | .168 | .187 | -10.2 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

                              LOSS COST % CHANGE BY CLASS


|            | PROPOSED | PRESENT | %     |            | PROPOSED | PRESENT | %     |            | PROPOSED | PRESENT | %     |
| CLASS TERR | OCCURR   | OCCURR  | CHG   | CLASS TERR | OCCURR   | OCCURR  | CHG   | CLASS TERR | OCCURR   | OCCURR  | CHG   |
|------------|----------|---------|-------|------------|----------|---------|-------|------------|----------|---------|-------|
| 56920 507  | .225     | .250    | -10.0 | 57146 501  | .237     | .260    | -8.8  | 57403 505  | .420     | .460    | -8.7  |
| 56920 508  | .300     | .330    | -9.1  | 57146 503  | .183     | .203    | -9.9  | 57403 506  | .680     | .750    | -9.3  |
| 56920 509  | .206     | .228    | -9.6  | 57146 504  | .192     | .212    | -9.4  | 57403 507  | .910     | 1.000   | -9.0  |
| 56980 501  | .214     | .236    | -9.3  | 57146 505  | .250     | .280    | -10.7 | 57403 508  | .580     | .640    | -9.4  |
| 56980 503  | .202     | .226    | -10.6 | 57146 506  | .171     | .190    | -10.0 | 57403 509  | .940     | 1.020   | -7.8  |
|            |          |         |       |            |          |         |       |            |          |         |       |
| 56980 504  | .176     | .197    | -10.7 | 57146 507  | .229     | .250    | -8.4  | 57410 501  | .065     | .071    | -8.5  |
| 56980 505  | .280     | .310    | -9.7  | 57146 508  | .300     | .330    | -9.1  | 57410 503  | .061     | .068    | -10.3 |
| 56980 506  | .193     | .215    | -10.2 | 57146 509  | .210     | .232    | -9.5  | 57410 504  | .053     | .060    | -11.7 |
| 56980 507  | .198     | .220    | -10.0 | 57202 501  | .190     | .209    | -9.1  | 57410 505  | .084     | .093    | -9.7  |
| 56980 508  | .173     | .192    | -9.9  | 57202 503  | .179     | .200    | -10.5 | 57410 506  | .059     | .065    | -9.2  |
|            |          |         |       |            |          |         |       |            |          |         |       |
| 56980 509  | .217     | .239    | -9.2  | 57202 504  | .156     | .175    | -10.9 | 57410 507  | .060     | .067    | -10.4 |
| 57001 501  | .073     | .081    | -9.9  | 57202 505  | .247     | .270    | -8.5  | 57410 508  | .052     | .058    | -10.3 |
| 57001 503  | .069     | .077    | -10.4 | 57202 506  | .172     | .190    | -9.5  | 57410 509  | .066     | .072    | -8.3  |
| 57001 504  | .060     | .067    | -10.4 | 57202 507  | .176     | .195    | -9.7  | 57411 501  | .057     | .063    | -9.5  |
| 57001 505  | .095     | .105    | -9.5  | 57202 508  | .153     | .170    | -10.0 | 57411 503  | .044     | .049    | -10.2 |
|            |          |         |       |            |          |         |       |            |          |         |       |
| 57001 506  | .066     | .074    | -10.8 | 57202 509  | .192     | .212    | -9.4  | 57411 504  | .046     | .051    | -9.8  |
| 57001 507  | .068     | .075    | -9.3  | 57257 501  | .236     | .260    | -9.2  | 57411 505  | .060     | .066    | -9.1  |
| 57001 508  | .059     | .066    | -10.6 | 57257 503  | .223     | .248    | -10.1 | 57411 506  | .041     | .046    | -10.9 |
| 57001 509  | .074     | .082    | -9.8  | 57257 504  | .194     | .217    | -10.6 | 57411 507  | .055     | .062    | -11.3 |
| 57002 501  | .048     | .052    | -7.7  | 57257 505  | .310     | .340    | -8.8  | 57411 508  | .073     | .080    | -8.7  |
|            |          |         |       |            |          |         |       |            |          |         |       |
| 57002 503  | .045     | .050    | -10.0 | 57257 506  | .213     | .236    | -9.7  | 57411 509  | .051     | .056    | -8.9  |
| 57002 504  | .039     | .044    | -11.4 | 57257 507  | .218     | .242    | -9.9  | 57572 501  | .038     | .042    | -9.5  |
| 57002 505  | .062     | .068    | -8.8  | 57257 508  | .190     | .211    | -10.0 | 57572 503  | .036     | .040    | -10.0 |
| 57002 506  | .043     | .048    | -10.4 | 57257 509  | .239     | .260    | -8.1  | 57572 504  | .031     | .035    | -11.4 |
| 57002 507  | .044     | .049    | -10.2 | 57401 501  | .134     | .147    | -8.8  | 57572 505  | .049     | .054    | -9.3  |
|            |          |         |       |            |          |         |       |            |          |         |       |
| 57002 508  | .038     | .042    | -9.5  | 57401 503  | .126     | .141    | -10.6 | 57572 506  | .034     | .038    | -10.5 |
| 57002 509  | .048     | .053    | -9.4  | 57401 504  | .110     | .123    | -10.6 | 57572 507  | .035     | .039    | -10.3 |
| 57090 501  | .370     | .410    | -9.8  | 57401 505  | .174     | .192    | -9.4  | 57572 508  | .031     | .034    | -8.8  |
| 57090 503  | .290     | .320    | -9.4  | 57401 506  | .121     | .134    | -9.7  | 57572 509  | .038     | .042    | -9.5  |
| 57090 504  | .300     | .330    | -9.1  | 57401 507  | .124     | .138    | -10.1 | 57600 501  | .113     | .125    | -9.6  |
|            |          |         |       |            |          |         |       |            |          |         |       |
| 57090 505  | .400     | .430    | -7.0  | 57401 508  | .108     | .120    | -10.0 | 57600 503  | .107     | .119    | -10.1 |
| 57090 506  | .270     | .300    | -10.0 | 57401 509  | .136     | .149    | -8.7  | 57600 504  | .093     | .104    | -10.6 |
| 57090 507  | .360     | .400    | -10.0 | 57403 501  | .740     | .810    | -8.6  | 57600 505  | .147     | .162    | -9.3  |
| 57090 508  | .480     | .530    | -9.4  | 57403 503  | .440     | .480    | -8.3  | 57600 506  | .102     | .113    | -9.7  |
| 57090 509  | .330     | .370    | -10.8 | 57403 504  | .470     | .510    | -7.8  | 57600 507  | .105     | .116    | -9.5  |


L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 57600 | 508 | .091 | .101 | -9.9 | 57716 | 503 | .058 | .065 | -10.8 | 57800 | 506 | .207 | .229 | -9.6 |
| 57600 | 509 | .115 | .126 | -8.7 | 57716 | 504 | .061 | .068 | -10.3 | 57800 | 507 | .212 | .235 | -9.8 |
| 57611 | 501 | .123 | .135 | -8.9 | 57716 | 505 | .080 | .088 | -9.1 | 57800 | 508 | .185 | .205 | -9.8 |
| 57611 | 503 | .094 | .105 | -10.5 | 57716 | 506 | .055 | .061 | -9.8 | 57800 | 509 | .232 | .260 | -10.8 |
| 57611 | 504 | .099 | .110 | -10.0 | 57716 | 507 | .073 | .081 | -9.9 | 57808 | 501 | .063 | .070 | -10.0 |
| 57611 | 505 | .130 | .142 | -8.5 | 57716 | 508 | .096 | .106 | -9.4 | 57808 | 503 | .049 | .054 | -9.3 |
| 57611 | 506 | .089 | .098 | -9.2 | 57716 | 509 | .067 | .074 | -9.5 | 57808 | 504 | .051 | .057 | -10.5 |
| 57611 | 507 | .118 | .132 | -10.6 | 57725 | 501 | .166 | .182 | -8.8 | 57808 | 505 | .067 | .074 | -9.5 |
| 57611 | 508 | .156 | .172 | -9.3 | 57725 | 503 | .127 | .142 | -10.6 | 57808 | 506 | .046 | .051 | -9.8 |
| 57611 | 509 | .109 | .120 | -9.2 | 57725 | 504 | .134 | .148 | -9.5 | 57808 | 507 | .061 | .068 | -10.3 |
| 57625 | 501 | 1.000 | 1.100 | -9.1 | 57725 | 505 | .175 | .192 | -8.9 | 57808 | 508 | .081 | .089 | -9.0 |
| 57625 | 503 | .940 | 1.050 | -10.5 | 57725 | 506 | .120 | .133 | -9.8 | 57808 | 509 | .056 | .062 | -9.7 |
| 57625 | 504 | .820 | .910 | -9.9 | 57725 | 507 | .160 | .178 | -10.1 | 57809 | 501 | .065 | .072 | -9.7 |
| 57625 | 505 | 1.290 | 1.430 | -9.8 | 57725 | 508 | .211 | .232 | -9.1 | 57809 | 503 | .050 | .056 | -10.7 |
| 57625 | 506 | .900 | 1.000 | -10.0 | 57725 | 509 | .147 | .162 | -9.3 | 57809 | 504 | .053 | .058 | -8.6 |
| 57625 | 507 | .920 | 1.020 | -9.8 | 57726 | 501 | .129 | .141 | -8.5 | 57809 | 505 | .069 | .076 | -9.2 |
| 57625 | 508 | .800 | .890 | -10.1 | 57726 | 503 | .099 | .110 | -10.0 | 57809 | 506 | .047 | .053 | -11.3 |
| 57625 | 509 | 1.010 | 1.110 | -9.0 | 57726 | 504 | .104 | .115 | -9.6 | 57809 | 507 | .063 | .070 | -10.0 |
| 57651 | 501 | .121 | .133 | -9.0 | 57726 | 505 | .136 | .149 | -8.7 | 57809 | 508 | .083 | .092 | -9.8 |
| 57651 | 503 | .114 | .127 | -10.2 | 57726 | 506 | .093 | .103 | -9.7 | 57809 | 509 | .058 | .064 | -9.4 |
| 57651 | 504 | .100 | .111 | -9.9 | 57726 | 507 | .124 | .138 | -10.1 | 57810 | 501 | .063 | .070 | -10.0 |
| 57651 | 505 | .157 | .173 | -9.2 | 57726 | 508 | .164 | .181 | -9.4 | 57810 | 503 | .049 | .054 | -9.3 |
| 57651 | 506 | .109 | .121 | -9.9 | 57726 | 509 | .114 | .126 | -9.5 | 57810 | 504 | .051 | .057 | -10.5 |
| 57651 | 507 | .112 | .124 | -9.7 | 57798 | 501 | .061 | .067 | -9.0 | 57810 | 505 | .067 | .074 | -9.5 |
| 57651 | 508 | .098 | .108 | -9.3 | 57798 | 503 | .058 | .065 | -10.8 | 57810 | 506 | .046 | .051 | -9.8 |
| 57651 | 509 | .122 | .135 | -9.6 | 57798 | 504 | .050 | .056 | -10.7 | 57810 | 507 | .061 | .068 | -10.3 |
| 57690 | 501 | .160 | .175 | -8.6 | 57798 | 505 | .080 | .088 | -9.1 | 57810 | 508 | .081 | .089 | -9.0 |
| 57690 | 503 | .123 | .137 | -10.2 | 57798 | 506 | .055 | .061 | -9.8 | 57810 | 509 | .056 | .062 | -9.7 |
| 57690 | 504 | .129 | .142 | -9.2 | 57798 | 507 | .057 | .063 | -9.5 | 57871 | 501 | .076 | .083 | -8.4 |
| 57690 | 505 | .168 | .185 | -9.2 | 57798 | 508 | .050 | .055 | -9.1 | 57871 | 503 | .058 | .065 | -10.8 |
| 57690 | 506 | .115 | .128 | -10.2 | 57798 | 509 | .062 | .068 | -8.8 | 57871 | 504 | .061 | .068 | -10.3 |
| 57690 | 507 | .154 | .171 | -9.9 | 57800 | 501 | .229 | .250 | -8.4 | 57871 | 505 | .080 | .088 | -9.1 |
| 57690 | 508 | .203 | .224 | -9.4 | 57800 | 503 | .216 | .241 | -10.4 | 57871 | 506 | .055 | .061 | -9.8 |
| 57690 | 509 | .141 | .156 | -9.6 | 57800 | 504 | .188 | .210 | -10.5 | 57871 | 507 | .073 | .081 | -9.9 |
| 57716 | 501 | .076 | .083 | -8.4 | 57800 | 505 | .300 | .330 | -9.1 | 57871 | 508 | .096 | .106 | -9.4 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

                              LOSS COST % CHANGE BY CLASS


|            | PROPOSED | PRESENT | % |   |            | PROPOSED | PRESENT | % |   |            | PROPOSED | PRESENT | % |
| CLASS TERR | OCCURR | OCCURR | CHG |   | CLASS TERR | OCCURR | OCCURR | CHG |   | CLASS TERR | OCCURR | OCCURR | CHG |
|------------|------|------|-------|---|------------|-------|-------|-------|---|------------|------|------|-------|
| 57871 509 | .067 | .074 | -9.5 |   | 58009 504 | .084 | .093 | -9.7 |   | 58057 507 | .212 | .235 | -9.8 |
| 57913 501 | .300 | .330 | -9.1 |   | 58009 505 | .110 | .121 | -9.1 |   | 58057 508 | .185 | .205 | -9.8 |
| 57913 503 | .280 | .310 | -9.7 |   | 58009 506 | .075 | .084 | -10.7 |   | 58057 509 | .232 | .260 | -10.8 |
| 57913 504 | .244 | .270 | -9.6 |   | 58009 507 | .101 | .112 | -9.8 |   | 58058 501 | .206 | .226 | -8.8 |
| 57913 505 | .380 | .420 | -9.5 |   | 58009 508 | .133 | .146 | -8.9 |   | 58058 503 | .194 | .217 | -10.6 |
| 57913 506 | .270 | .300 | -10.0 |   | 58009 509 | .092 | .102 | -9.8 |   | 58058 504 | .169 | .189 | -10.6 |
| 57913 507 | .270 | .300 | -10.0 |   | 58010 501 | .300 | .340 | -11.8 |   | 58058 505 | .270 | .290 | -6.9 |
| 57913 508 | .239 | .260 | -8.1 |   | 58010 503 | .290 | .320 | -9.4 |   | 58058 506 | .186 | .206 | -9.7 |
| 57913 509 | .300 | .330 | -9.1 |   | 58010 504 | .250 | .280 | -10.7 |   | 58058 507 | .190 | .211 | -10.0 |
| 57997 501 | .280 | .310 | -9.7 |   | 58010 505 | .400 | .440 | -9.1 |   | 58058 508 | .166 | .184 | -9.8 |
| 57997 503 | .270 | .300 | -10.0 |   | 58010 506 | .280 | .310 | -9.7 |   | 58058 509 | .208 | .229 | -9.2 |
| 57997 504 | .121 | .135 | -10.4 |   | 58010 507 | .280 | .310 | -9.7 |   | 58095 501 | .290 | .320 | -9.4 |
| 57997 505 | .144 | .160 | -10.0 |   | 58010 508 | .246 | .270 | -8.9 |   | 58095 503 | .270 | .300 | -10.0 |
| 57997 506 | .222 | .250 | -11.2 |   | 58010 509 | .310 | .340 | -8.8 |   | 58095 504 | .238 | .270 | -11.9 |
| 57997 507 | .165 | .186 | -11.3 |   | 58020 501 | .800 | .870 | -8.0 |   | 58095 505 | .380 | .410 | -7.3 |
| 57997 508 | .360 | .390 | -7.7 |   | 58020 503 | .470 | .520 | -9.6 |   | 58095 506 | .260 | .290 | -10.3 |
| 57997 509 | .228 | .250 | -8.8 |   | 58020 504 | .500 | .550 | -9.1 |   | 58095 507 | .270 | .300 | -10.0 |
| 57998 501 | .131 | .145 | -9.7 |   | 58020 505 | .450 | .490 | -8.2 |   | 58095 508 | .234 | .260 | -10.0 |
| 57998 503 | .124 | .138 | -10.1 |   | 58020 506 | .730 | .810 | -9.9 |   | 58095 509 | .290 | .320 | -9.4 |
| 57998 504 | .108 | .121 | -10.7 |   | 58020 507 | .970 | 1.070 | -9.3 |   | 58096 501 | .380 | .420 | -9.5 |
| 57998 505 | .170 | .188 | -9.6 |   | 58020 508 | .630 | .690 | -8.7 |   | 58096 503 | .360 | .410 | -12.2 |
| 57998 506 | .119 | .132 | -9.8 |   | 58020 509 | 1.000 | 1.100 | -9.1 |   | 58096 504 | .320 | .350 | -8.6 |
| 57998 507 | .121 | .135 | -10.4 |   | 58056 501 | .360 | .400 | -10.0 |   | 58096 505 | .500 | .550 | -9.1 |
| 57998 508 | .106 | .117 | -9.4 |   | 58056 503 | .340 | .380 | -10.5 |   | 58096 506 | .350 | .390 | -10.3 |
| 57998 509 | .133 | .147 | -9.5 |   | 58056 504 | .300 | .330 | -9.1 |   | 58096 507 | .360 | .390 | -7.7 |
| 57999 501 | .104 | .114 | -8.8 |   | 58056 505 | .470 | .520 | -9.6 |   | 58096 508 | .310 | .340 | -8.8 |
| 57999 503 | .080 | .089 | -10.1 |   | 58056 506 | .330 | .360 | -8.3 |   | 58096 509 | .390 | .430 | -9.3 |
| 57999 504 | .084 | .093 | -9.7 |   | 58056 507 | .340 | .370 | -8.1 |   | 58301 501 | .080 | .088 | -9.1 |
| 57999 505 | .110 | .121 | -9.1 |   | 58056 508 | .290 | .330 | -12.1 |   | 58301 503 | .061 | .068 | -10.3 |
| 57999 506 | .075 | .084 | -10.7 |   | 58056 509 | .370 | .410 | -9.8 |   | 58301 504 | .065 | .071 | -8.5 |
| 57999 507 | .101 | .112 | -9.8 |   | 58057 501 | .229 | .250 | -8.4 |   | 58301 505 | .084 | .092 | -8.7 |
| 57999 508 | .133 | .146 | -8.9 |   | 58057 503 | .216 | .241 | -10.4 |   | 58301 506 | .058 | .064 | -9.4 |
| 57999 509 | .092 | .102 | -9.8 |   | 58057 504 | .188 | .210 | -10.5 |   | 58301 507 | .077 | .086 | -10.5 |
| 58009 501 | .104 | .114 | -8.8 |   | 58057 505 | .300 | .330 | -9.1 |   | 58301 508 | .101 | .112 | -9.8 |
| 58009 503 | .080 | .089 | -10.1 |   | 58057 506 | .207 | .229 | -9.6 |   | 58301 509 | .071 | .078 | -9.0 |


L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 58302 | 501 | .104 | .114 | -8.8 | 58456 | 505 | .058 | .064 | -9.4 | 58503 | 508 | .130 | .144 | -9.7 |
| 58302 | 503 | .098 | .109 | -10.1 | 58456 | 506 | .089 | .100 | -11.0 | 58503 | 509 | .163 | .179 | -8.9 |
| 58302 | 504 | .085 | .095 | -10.5 | 58456 | 507 | .066 | .074 | -10.8 | 58532 | 501 | .207 | .228 | -9.2 |
| 58302 | 505 | .134 | .149 | -10.1 | 58456 | 508 | .142 | .158 | -10.1 | 58532 | 503 | .196 | .218 | -10.1 |
| 58302 | 506 | .094 | .104 | -9.6 | 58456 | 509 | .091 | .102 | -10.8 | 58532 | 504 | .171 | .191 | -10.5 |
| | | | | | | | | | | | | | | |
| 58302 | 507 | .096 | .106 | -9.4 | 58457 | 501 | .163 | .180 | -9.4 | 58532 | 505 | .270 | .300 | -10.0 |
| 58302 | 508 | .084 | .093 | -9.7 | 58457 | 503 | .157 | .175 | -10.3 | 58532 | 506 | .187 | .208 | -10.1 |
| 58302 | 509 | .105 | .116 | -9.5 | 58457 | 504 | .070 | .078 | -10.3 | 58532 | 507 | .192 | .213 | -9.9 |
| 58397 | 501 | .600 | .660 | -9.1 | 58457 | 505 | .083 | .093 | -10.8 | 58532 | 508 | .167 | .185 | -9.7 |
| 58397 | 503 | .570 | .630 | -9.5 | 58457 | 506 | .129 | .145 | -11.0 | 58532 | 509 | .210 | .231 | -9.1 |
| | | | | | | | | | | | | | | |
| 58397 | 504 | .500 | .550 | -9.1 | 58457 | 507 | .096 | .108 | -11.1 | 58559 | 501 | .042 | .047 | -10.6 |
| 58397 | 505 | .780 | .860 | -9.3 | 58457 | 508 | .206 | .229 | -10.0 | 58559 | 503 | .040 | .045 | -11.1 |
| 58397 | 506 | .540 | .600 | -10.0 | 58457 | 509 | .132 | .147 | -10.2 | 58559 | 504 | .035 | .039 | -10.3 |
| 58397 | 507 | .560 | .620 | -9.7 | 58458 | 501 | .211 | .233 | -9.4 | 58559 | 505 | .055 | .061 | -9.8 |
| 58397 | 508 | .490 | .540 | -9.3 | 58458 | 503 | .202 | .227 | -11.0 | 58559 | 506 | .038 | .042 | -9.5 |
| | | | | | | | | | | | | | | |
| 58397 | 509 | .610 | .670 | -9.0 | 58458 | 504 | .091 | .101 | -9.9 | 58559 | 507 | .039 | .043 | -9.3 |
| 58408 | 501 | .166 | .184 | -9.8 | 58458 | 505 | .108 | .120 | -10.0 | 58559 | 508 | .034 | .038 | -10.5 |
| 58408 | 503 | .159 | .179 | -11.2 | 58458 | 506 | .167 | .187 | -10.7 | 58559 | 509 | .043 | .047 | -8.5 |
| 58408 | 504 | .071 | .080 | -11.2 | 58458 | 507 | .124 | .139 | -10.8 | 58560 | 501 | .102 | .112 | -8.9 |
| 58408 | 505 | .085 | .095 | -10.5 | 58458 | 508 | .270 | .300 | -10.0 | 58560 | 503 | .096 | .107 | -10.3 |
| | | | | | | | | | | | | | | |
| 58408 | 506 | .131 | .147 | -10.9 | 58458 | 509 | .171 | .191 | -10.5 | 58560 | 504 | .084 | .094 | -10.6 |
| 58408 | 507 | .098 | .109 | -10.1 | 58459 | 501 | .250 | .280 | -10.7 | 58560 | 505 | .132 | .146 | -9.6 |
| 58408 | 508 | .210 | .233 | -9.9 | 58459 | 503 | .243 | .270 | -10.0 | 58560 | 506 | .092 | .102 | -9.8 |
| 58408 | 509 | .134 | .150 | -10.7 | 58459 | 504 | .109 | .122 | -10.7 | 58560 | 507 | .094 | .105 | -10.5 |
| 58409 | 501 | .211 | .233 | -9.4 | 58459 | 505 | .129 | .144 | -10.4 | 58560 | 508 | .082 | .091 | -9.9 |
| | | | | | | | | | | | | | | |
| 58409 | 503 | .202 | .227 | -11.0 | 58459 | 506 | .200 | .225 | -11.1 | 58560 | 509 | .103 | .114 | -9.6 |
| 58409 | 504 | .091 | .101 | -9.9 | 58459 | 507 | .149 | .167 | -10.8 | 58575 | 501 | .131 | .145 | -9.7 |
| 58409 | 505 | .108 | .120 | -10.0 | 58459 | 508 | .320 | .360 | -11.1 | 58575 | 503 | .124 | .138 | -10.1 |
| 58409 | 506 | .167 | .187 | -10.7 | 58459 | 509 | .205 | .229 | -10.5 | 58575 | 504 | .108 | .121 | -10.7 |
| 58409 | 507 | .124 | .139 | -10.8 | 58503 | 501 | .161 | .177 | -9.0 | 58575 | 505 | .170 | .188 | -9.6 |
| | | | | | | | | | | | | | | |
| 58409 | 508 | .270 | .300 | -10.0 | 58503 | 503 | .152 | .169 | -10.1 | 58575 | 506 | .119 | .132 | -9.8 |
| 58409 | 509 | .171 | .191 | -10.5 | 58503 | 504 | .132 | .148 | -10.8 | 58575 | 507 | .121 | .135 | -10.4 |
| 58456 | 501 | .113 | .124 | -8.9 | 58503 | 505 | .208 | .230 | -9.6 | 58575 | 508 | .106 | .117 | -9.4 |
| 58456 | 503 | .108 | .121 | -10.7 | 58503 | 506 | .145 | .161 | -9.9 | 58575 | 509 | .133 | .147 | -9.5 |
| 58456 | 504 | .048 | .054 | -11.1 | 58503 | 507 | .149 | .165 | -9.7 | 58627 | 501 | .420 | .460 | -8.7 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 58627 | 503 | .400 | .440 | -9.1 | 58737 | 506 | .246 | .270 | -8.9 | 58802 | 509 | .130 | .144 | -9.7 |
| 58627 | 504 | .350 | .390 | -10.3 | 58737 | 507 | .250 | .280 | -10.7 | 58813 | 501 | .241 | .260 | -7.3 |
| 58627 | 505 | .550 | .600 | -8.3 | 58737 | 508 | .220 | .243 | -9.5 | 58813 | 503 | .186 | .207 | -10.1 |
| 58627 | 506 | .380 | .420 | -9.5 | 58737 | 509 | .280 | .300 | -6.7 | 58813 | 504 | .195 | .215 | -9.3 |
| 58627 | 507 | .390 | .430 | -9.3 | 58756 | 501 | .098 | .108 | -9.3 | 58813 | 505 | .250 | .280 | -10.7 |
| 58627 | 508 | .340 | .380 | -10.5 | 58756 | 503 | .076 | .084 | -9.5 | 58813 | 506 | .174 | .194 | -10.3 |
| 58627 | 509 | .430 | .470 | -8.5 | 58756 | 504 | .079 | .088 | -10.2 | 58813 | 507 | .233 | .260 | -10.4 |
| 58663 | 501 | .530 | .580 | -8.6 | 58756 | 505 | .104 | .114 | -8.8 | 58813 | 508 | .310 | .340 | -8.8 |
| 58663 | 503 | .400 | .450 | -11.1 | 58756 | 506 | .071 | .079 | -10.1 | 58813 | 509 | .214 | .236 | -9.3 |
| 58663 | 504 | .430 | .470 | -8.5 | 58756 | 507 | .095 | .105 | -9.5 | 58822 | 501 | .350 | .390 | -10.3 |
| 58663 | 505 | .560 | .610 | -8.2 | 58756 | 508 | .125 | .138 | -9.4 | 58822 | 503 | .330 | .370 | -10.8 |
| 58663 | 506 | .380 | .420 | -9.5 | 58756 | 509 | .087 | .096 | -9.4 | 58822 | 504 | .290 | .330 | -12.1 |
| 58663 | 507 | .510 | .560 | -8.9 | 58757 | 501 | .920 | 1.010 | -8.9 | 58822 | 505 | .460 | .510 | -9.8 |
| 58663 | 508 | .670 | .740 | -9.5 | 58757 | 503 | .870 | .970 | -10.3 | 58822 | 506 | .320 | .350 | -8.6 |
| 58663 | 509 | .470 | .510 | -7.8 | 58757 | 504 | .760 | .840 | -9.5 | 58822 | 507 | .330 | .360 | -8.3 |
| 58682 | 501 | .370 | .410 | -9.8 | 58757 | 505 | 1.190 | 1.320 | -9.8 | 58822 | 508 | .290 | .320 | -9.4 |
| 58682 | 503 | .350 | .400 | -12.5 | 58757 | 506 | .830 | .920 | -9.8 | 58822 | 509 | .360 | .400 | -10.0 |
| 58682 | 504 | .310 | .340 | -8.8 | 58757 | 507 | .850 | .940 | -9.6 | 58837 | 501 | .480 | .530 | -9.4 |
| 58682 | 505 | .490 | .540 | -9.3 | 58757 | 508 | .740 | .820 | -9.8 | 58837 | 503 | .370 | .420 | -11.9 |
| 58682 | 506 | .340 | .380 | -10.5 | 58757 | 509 | .930 | 1.020 | -8.8 | 58837 | 504 | .390 | .430 | -9.3 |
| 58682 | 507 | .350 | .390 | -10.3 | 58759 | 501 | .113 | .125 | -9.6 | 58837 | 505 | .510 | .560 | -8.9 |
| 58682 | 508 | .300 | .340 | -11.8 | 58759 | 503 | .107 | .119 | -10.1 | 58837 | 506 | .350 | .390 | -10.3 |
| 58682 | 509 | .380 | .420 | -9.5 | 58759 | 504 | .093 | .104 | -10.6 | 58837 | 507 | .470 | .520 | -9.6 |
| 58713 | 501 | .232 | .250 | -7.2 | 58759 | 505 | .147 | .162 | -9.3 | 58837 | 508 | .620 | .680 | -8.8 |
| 58713 | 503 | .136 | .150 | -9.3 | 58759 | 506 | .102 | .113 | -9.7 | 58837 | 509 | .430 | .470 | -8.5 |
| 58713 | 504 | .145 | .159 | -8.8 | 58759 | 507 | .105 | .116 | -9.5 | 58840 | 501 | .145 | .159 | -8.8 |
| 58713 | 505 | .131 | .143 | -8.4 | 58759 | 508 | .091 | .101 | -9.9 | 58840 | 503 | .112 | .124 | -9.7 |
| 58713 | 506 | .210 | .233 | -9.9 | 58759 | 509 | .115 | .126 | -8.7 | 58840 | 504 | .117 | .130 | -10.0 |
| 58713 | 507 | .280 | .310 | -9.7 | 58802 | 501 | .129 | .142 | -9.2 | 58840 | 505 | .153 | .168 | -8.9 |
| 58713 | 508 | .182 | .199 | -8.5 | 58802 | 503 | .121 | .136 | -11.0 | 58840 | 506 | .105 | .117 | -10.3 |
| 58713 | 509 | .290 | .320 | -9.4 | 58802 | 504 | .106 | .118 | -10.2 | 58840 | 507 | .140 | .156 | -10.3 |
| 58737 | 501 | .270 | .300 | -10.0 | 58802 | 505 | .167 | .185 | -9.7 | 58840 | 508 | .185 | .204 | -9.3 |
| 58737 | 503 | .260 | .290 | -10.3 | 58802 | 506 | .116 | .129 | -10.1 | 58840 | 509 | .129 | .142 | -9.2 |
| 58737 | 504 | .224 | .250 | -10.4 | 58802 | 507 | .119 | .132 | -9.8 | 58873 | 501 | .231 | .250 | -7.6 |
| 58737 | 505 | .350 | .390 | -10.3 | 58802 | 508 | .104 | .115 | -9.6 | 58873 | 503 | .178 | .198 | -10.1 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 58873 | 504 | .187 | .206 | -9.2 | 59005 | 507 | .142 | .158 | -10.1 | 59223 | 501 | .239 | .260 | -8.1 |
| 58873 | 505 | .244 | .270 | -9.6 | 59005 | 508 | .124 | .137 | -9.5 | 59223 | 503 | .184 | .205 | -10.2 |
| 58873 | 506 | .167 | .185 | -9.7 | 59005 | 509 | .156 | .172 | -9.3 | 59223 | 504 | .194 | .214 | -9.3 |
| 58873 | 507 | .223 | .248 | -10.1 | 59057 | 501 | 1.140 | 1.250 | -8.8 | 59223 | 505 | .250 | .280 | -10.7 |
| 58873 | 508 | .290 | .320 | -9.4 | 59057 | 503 | 1.070 | 1.200 | -10.8 | 59223 | 506 | .173 | .192 | -9.9 |
| 58873 | 509 | .205 | .226 | -9.3 | 59057 | 504 | .940 | 1.050 | -10.5 | 59223 | 507 | .231 | .260 | -11.2 |
| 58903 | 501 | .081 | .089 | -9.0 | 59057 | 505 | 1.480 | 1.630 | -9.2 | 59223 | 508 | .300 | .340 | -11.8 |
| 58903 | 503 | .077 | .086 | -10.5 | 59057 | 506 | 1.030 | 1.140 | -9.6 | 59223 | 509 | .212 | .234 | -9.4 |
| 58903 | 504 | .067 | .075 | -10.7 | 59057 | 507 | 1.050 | 1.170 | -10.3 | 59257 | 501 | .041 | .046 | -10.9 |
| 58903 | 505 | .105 | .116 | -9.5 | 59057 | 508 | .920 | 1.020 | -9.8 | 59257 | 503 | .039 | .044 | -11.4 |
| 58903 | 506 | .073 | .081 | -9.9 | 59057 | 509 | 1.150 | 1.270 | -9.4 | 59257 | 504 | .034 | .038 | -10.5 |
| 58903 | 507 | .075 | .083 | -9.6 | 59058 | 501 | .740 | .810 | -8.6 | 59257 | 505 | .054 | .059 | -8.5 |
| 58903 | 508 | .066 | .073 | -9.6 | 59058 | 503 | .700 | .780 | -10.3 | 59257 | 506 | .037 | .042 | -11.9 |
| 58903 | 509 | .082 | .091 | -9.9 | 59058 | 504 | .610 | .680 | -10.3 | 59257 | 507 | .038 | .043 | -11.6 |
| 58904 | 501 | .062 | .068 | -8.8 | 59058 | 505 | .960 | 1.060 | -9.4 | 59257 | 508 | .033 | .037 | -10.8 |
| 58904 | 503 | .059 | .066 | -10.6 | 59058 | 506 | .670 | .740 | -9.5 | 59257 | 509 | .042 | .046 | -8.7 |
| 58904 | 504 | .051 | .057 | -10.5 | 59058 | 507 | .680 | .760 | -10.5 | 59306 | 501 | .260 | .290 | -10.3 |
| 58904 | 505 | .081 | .089 | -9.0 | 59058 | 508 | .590 | .660 | -10.6 | 59306 | 503 | .245 | .270 | -9.3 |
| 58904 | 506 | .056 | .062 | -9.7 | 59058 | 509 | .750 | .820 | -8.5 | 59306 | 504 | .214 | .239 | -10.5 |
| 58904 | 507 | .058 | .064 | -9.4 | 59188 | 501 | 1.590 | 1.730 | -8.1 | 59306 | 505 | .340 | .370 | -8.1 |
| 58904 | 508 | .050 | .056 | -10.7 | 59188 | 503 | .930 | 1.030 | -9.7 | 59306 | 506 | .235 | .260 | -9.6 |
| 58904 | 509 | .063 | .069 | -8.7 | 59188 | 504 | 1.000 | 1.090 | -8.3 | 59306 | 507 | .240 | .270 | -11.1 |
| 58922 | 501 | .380 | .420 | -9.5 | 59188 | 505 | .900 | .980 | -8.2 | 59306 | 508 | .210 | .233 | -9.9 |
| 58922 | 503 | .300 | .330 | -9.1 | 59188 | 506 | 1.440 | 1.600 | -10.0 | 59306 | 509 | .260 | .290 | -10.3 |
| 58922 | 504 | .310 | .340 | -8.8 | 59188 | 507 | 1.930 | 2.120 | -9.0 | 59378 | 501 | .155 | .171 | -9.4 |
| 58922 | 505 | .410 | .450 | -8.9 | 59188 | 508 | 1.250 | 1.370 | -8.8 | 59378 | 503 | .120 | .133 | -9.8 |
| 58922 | 506 | .280 | .310 | -9.7 | 59188 | 509 | 1.990 | 2.180 | -8.7 | 59378 | 504 | .126 | .139 | -9.4 |
| 58922 | 507 | .370 | .410 | -9.8 | 59189 | 501 | 2.180 | 2.380 | -8.4 | 59378 | 505 | .164 | .180 | -8.9 |
| 58922 | 508 | .490 | .540 | -9.3 | 59189 | 503 | 1.280 | 1.410 | -9.2 | 59378 | 506 | .112 | .125 | -10.4 |
| 58922 | 509 | .340 | .380 | -10.5 | 59189 | 504 | 1.370 | 1.490 | -8.1 | 59378 | 507 | .150 | .167 | -10.2 |
| 59005 | 501 | .154 | .169 | -8.9 | 59189 | 505 | 1.230 | 1.350 | -8.9 | 59378 | 508 | .198 | .218 | -9.2 |
| 59005 | 503 | .145 | .162 | -10.5 | 59189 | 506 | 1.980 | 2.190 | -9.6 | 59378 | 509 | .138 | .152 | -9.2 |
| 59005 | 504 | .127 | .141 | -9.9 | 59189 | 507 | 2.650 | 2.910 | -8.9 | 59481 | 501 | .700 | .770 | -9.1 |
| 59005 | 505 | .199 | .220 | -9.5 | 59189 | 508 | 1.710 | 1.880 | -9.0 | 59481 | 503 | .660 | .740 | -10.8 |
| 59005 | 506 | .139 | .154 | -9.7 | 59189 | 509 | 2.740 | 2.980 | -8.1 | 59481 | 504 | .580 | .640 | -9.4 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                   LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT     %                  PROPOSED  PRESENT     %                  PROPOSED  PRESENT     %
CLASS TERR  OCCURR    OCCURR    CHG      CLASS TERR   OCCURR    OCCURR    CHG      CLASS TERR  OCCURR    OCCURR    CHG
-------------------------------------------------------------------------------------------------------------------------
59481 505     .910    1.000    -9.0     59647 508     .580      .640    -9.4     59713 503     .410     .460    -10.9
59481 506     .630     .700   -10.0     59647 509     .930     1.010    -7.9     59713 504     .360     .400    -10.0
59481 507     .650     .720    -9.7     59660 501     .480      .530    -9.4     59713 505     .560     .620     -9.7
59481 508     .560     .620    -9.7     59660 503     .460      .510    -9.8     59713 506     .390     .430     -9.3
59481 509     .710     .780    -9.0     59660 504     .400      .450   -11.1     59713 507     .400     .450    -11.1

59482 501    1.650    1.810    -8.8     59660 505     .630      .690    -8.7     59713 508     .350     .390    -10.3
59482 503     .970    1.070    -9.3     59660 506     .440      .490   -10.2     59713 509     .440     .480     -8.3
59482 504    1.040    1.130    -8.0     59660 507     .450      .500   -10.0     59722 501     .225     .247     -8.9
59482 505     .940    1.020    -7.8     59660 508     .390      .430    -9.3     59722 503     .212     .237    -10.5
59482 506    1.500    1.670   -10.2     59660 509     .490      .540    -9.3     59722 504     .185     .206    -10.2

59482 507    2.020    2.210    -8.6     59661 501     .238      .260    -8.5     59722 505     .290     .320     -9.4
59482 508    1.300    1.420    -8.5     59661 503     .224      .250   -10.4     59722 506     .203     .225     -9.8
59482 509    2.080    2.270    -8.4     59661 504     .196      .218   -10.1     59722 507     .208     .231    -10.0
59537 501     .168     .184    -8.7     59661 505     .310      .340    -8.8     59722 508     .181     .201    -10.0
59537 503     .129     .144   -10.4     59661 506     .215      .238    -9.7     59722 509     .227     .250     -9.2

59537 504     .136     .150    -9.3     59661 507     .220      .244    -9.8     59723 501     .085     .093     -8.6
59537 505     .177     .194    -8.8     59661 508     .192      .212    -9.4     59723 503     .080     .089    -10.1
59537 506     .121     .135   -10.4     59661 509     .241      .270   -10.7     59723 504     .070     .078    -10.3
59537 507     .162     .180   -10.0     59693 501     .040      .044    -9.1     59723 505     .110     .121     -9.1
59537 508     .213     .235    -9.4     59693 503     .037      .042   -11.9     59723 506     .076     .085    -10.6

59537 509     .149     .164    -9.1     59693 504     .033      .037   -10.8     59723 507     .078     .087    -10.3
59601 501     .260     .290   -10.3     59693 505     .052      .057    -8.8     59723 508     .068     .076    -10.5
59601 503     .249     .280   -11.1     59693 506     .036      .040   -10.0     59723 509     .086     .094     -8.5
59601 504     .217     .242   -10.3     59693 507     .037      .041    -9.8     59724 501     .130     .143     -9.1
59601 505     .340     .380   -10.5     59693 508     .032      .036   -11.1     59724 503     .122     .137    -10.9

59601 506     .238     .260    -8.5     59693 509     .040      .044    -9.1     59724 504     .107     .119    -10.1
59601 507     .244     .270    -9.6     59701 501     .019      .021    -9.5     59724 505     .168     .186     -9.7
59601 508     .213     .236    -9.7     59701 503     .018      .020   -10.0     59724 506     .117     .130    -10.0
59601 509     .270     .290    -6.9     59701 504     .016      .017    -5.9     59724 507     .120     .133     -9.8
59647 501     .740     .810    -8.6     59701 505     .025      .027    -7.4     59724 508     .105     .116     -9.5

59647 503     .430     .480   -10.4     59701 506     .017      .019   -10.5     59724 509     .131     .145     -9.7
59647 504     .460     .510    -9.8     59701 507     .018      .020   -10.0     59725 501     .162     .178     -9.0
59647 505     .420     .460    -8.7     59701 508     .015      .017   -11.8     59725 503     .152     .170    -10.6
59647 506     .670     .740    -9.5     59701 509     .019      .021    -9.5     59725 504     .133     .148    -10.1
59647 507     .900     .990    -9.1     59713 501     .430      .480   -10.4     59725 505     .210     .232     -9.5




L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

<div align="center">LOSS COST % CHANGE BY CLASS</div>

| CLASS TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 59725 506 | .146 | .162 | -9.9 | 59751 509 | .040 | .044 | -9.1 | 59782 504 | .131 | .144 | -9.0 |
| 59725 507 | .149 | .166 | -10.2 | 59773 501 | .094 | .102 | -7.8 | 59782 505 | .171 | .187 | -8.6 |
| 59725 508 | .130 | .144 | -9.7 | 59773 503 | .055 | .061 | -9.8 | 59782 506 | .117 | .130 | -10.0 |
| 59725 509 | .164 | .180 | -8.9 | 59773 504 | .059 | .064 | -7.8 | 59782 507 | .156 | .174 | -10.3 |
| 59726 501 | .117 | .129 | -9.3 | 59773 505 | .053 | .058 | -8.6 | 59782 508 | .205 | .227 | -9.7 |
| 59726 503 | .111 | .124 | -10.5 | 59773 506 | .085 | .094 | -9.6 | 59782 509 | .143 | .158 | -9.5 |
| 59726 504 | .097 | .108 | -10.2 | 59773 507 | .114 | .125 | -8.8 | 59783 501 | .157 | .173 | -9.2 |
| 59726 505 | .152 | .168 | -9.5 | 59773 508 | .074 | .081 | -8.6 | 59783 503 | .121 | .135 | -10.4 |
| 59726 506 | .106 | .118 | -10.2 | 59773 509 | .118 | .128 | -7.8 | 59783 504 | .127 | .141 | -9.9 |
| 59726 507 | .109 | .121 | -9.9 | 59774 501 | .077 | .084 | -8.3 | 59783 505 | .166 | .183 | -9.3 |
| 59726 508 | .095 | .105 | -9.5 | 59774 503 | .045 | .050 | -10.0 | 59783 506 | .114 | .126 | -9.5 |
| 59726 509 | .119 | .131 | -9.2 | 59774 504 | .048 | .053 | -9.4 | 59783 507 | .152 | .169 | -10.1 |
| 59738 501 | .370 | .410 | -9.8 | 59774 505 | .044 | .048 | -8.3 | 59783 508 | .200 | .221 | -9.5 |
| 59738 503 | .350 | .400 | -12.5 | 59774 506 | .070 | .078 | -10.3 | 59783 509 | .139 | .154 | -9.7 |
| 59738 504 | .310 | .340 | -8.8 | 59774 507 | .094 | .103 | -8.7 | 59784 501 | .121 | .132 | -8.3 |
| 59738 505 | .490 | .540 | -9.3 | 59774 508 | .061 | .066 | -7.6 | 59784 503 | .093 | .103 | -9.7 |
| 59738 506 | .340 | .380 | -10.5 | 59774 509 | .097 | .106 | -8.5 | 59784 504 | .098 | .108 | -9.3 |
| 59738 507 | .350 | .390 | -10.3 | 59775 501 | .099 | .108 | -8.3 | 59784 505 | .127 | .140 | -9.3 |
| 59738 508 | .300 | .340 | -11.8 | 59775 503 | .058 | .064 | -9.4 | 59784 506 | .087 | .097 | -10.3 |
| 59738 509 | .380 | .420 | -9.5 | 59775 504 | .062 | .068 | -8.8 | 59784 507 | .116 | .130 | -10.8 |
| 59750 501 | .125 | .137 | -8.8 | 59775 505 | .056 | .061 | -8.2 | 59784 508 | .153 | .169 | -9.5 |
| 59750 503 | .096 | .107 | -10.3 | 59775 506 | .090 | .100 | -10.0 | 59784 509 | .107 | .118 | -9.3 |
| 59750 504 | .101 | .111 | -9.0 | 59775 507 | .121 | .133 | -9.0 | 59790 501 | .290 | .320 | -9.4 |
| 59750 505 | .132 | .145 | -9.0 | 59775 508 | .078 | .085 | -8.2 | 59790 503 | .270 | .300 | -10.0 |
| 59750 506 | .090 | .100 | -10.0 | 59775 509 | .125 | .136 | -8.1 | 59790 504 | .238 | .270 | -11.9 |
| 59750 507 | .120 | .134 | -10.4 | 59781 501 | .108 | .119 | -9.2 | 59790 505 | .380 | .410 | -7.3 |
| 59750 508 | .159 | .175 | -9.1 | 59781 503 | .083 | .093 | -10.8 | 59790 506 | .260 | .290 | -10.3 |
| 59750 509 | .110 | .122 | -9.8 | 59781 504 | .088 | .097 | -9.3 | 59790 507 | .270 | .300 | -10.0 |
| 59751 501 | .045 | .049 | -8.2 | 59781 505 | .114 | .126 | -9.5 | 59790 508 | .234 | .260 | -10.0 |
| 59751 503 | .035 | .039 | -10.3 | 59781 506 | .078 | .087 | -10.3 | 59790 509 | .290 | .320 | -9.4 |
| 59751 504 | .036 | .040 | -10.0 | 59781 507 | .105 | .116 | -9.5 | 59798 501 | .410 | .450 | -8.9 |
| 59751 505 | .048 | .052 | -7.7 | 59781 508 | .138 | .152 | -9.2 | 59798 503 | .320 | .350 | -8.6 |
| 59751 506 | .032 | .036 | -11.1 | 59781 509 | .096 | .106 | -9.4 | 59798 504 | .330 | .370 | -10.8 |
| 59751 507 | .043 | .048 | -10.4 | 59782 501 | .162 | .177 | -8.5 | 59798 505 | .430 | .480 | -10.4 |
| 59751 508 | .057 | .063 | -9.5 | 59782 503 | .124 | .138 | -10.1 | 59798 506 | .300 | .330 | -9.1 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                           LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                    PROPOSED  PRESENT    %                    PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR     CHG    CLASS TERR     OCCURR    OCCURR     CHG    CLASS TERR     OCCURR    OCCURR     CHG
-----------------------------------------------------------------------------------------------------------------------------
59798 507     .400      .440    -9.1   59892 501         .157      .173    -9.2   59915 505         .370      .410    -9.8
59798 508     .520      .580   -10.3   59892 503         .121      .135   -10.4   59915 506         .260      .280    -7.1
59798 509     .360      .400   -10.0   59892 504         .127      .141    -9.9   59915 507         .340      .380   -10.5
59806 501     .290      .320    -9.4   59892 505         .166      .183    -9.3   59915 508         .450      .500   -10.0
59806 503     .227      .250    -9.2   59892 506         .114      .126    -9.5   59915 509         .310      .350   -11.4

59806 504     .238      .260    -8.5   59892 507         .152      .169   -10.1   59917 501         .065      .072    -9.7
59806 505     .310      .340    -8.8   59892 508         .200      .221    -9.5   59917 503         .050      .056   -10.7
59806 506     .213      .236    -9.7   59892 509         .139      .154    -9.7   59917 504         .053      .058    -8.6
59806 507     .280      .320   -12.5   59904 501         .106      .117    -9.4   59917 505         .069      .076    -9.2
59806 508     .370      .410    -9.8   59904 503         .082      .091    -9.9   59917 506         .047      .053   -11.3

59806 509     .260      .290   -10.3   59904 504         .086      .095    -9.5   59917 507         .063      .070   -10.0
59867 501     .330      .360    -8.3   59904 505         .112      .123    -8.9   59917 508         .083      .092    -9.8
59867 503     .310      .340    -8.8   59904 506         .077      .085    -9.4   59917 509         .058      .064    -9.4
59867 504     .270      .300   -10.0   59904 507         .103      .114    -9.6   59923 501         .029      .032    -9.4
59867 505     .420      .470   -10.6   59904 508         .135      .149    -9.4   59923 503         .028      .031    -9.7

59867 506     .290      .330   -12.1   59904 509         .094      .104    -9.6   59923 504         .024      .027   -11.1
59867 507     .300      .330    -9.1   59905 501         .204      .224    -8.9   59923 505         .038      .042    -9.5
59867 508     .260      .290   -10.3   59905 503         .192      .215   -10.7   59923 506         .027      .029    -6.9
59867 509     .330      .360    -8.3   59905 504         .168      .187   -10.2   59923 507         .027      .030   -10.0
59886 501     .044      .048    -8.3   59905 505         .260      .290   -10.3   59923 508         .024      .026    -7.7

59886 503     .042      .046    -8.7   59905 506         .184      .204    -9.8   59923 509         .030      .033    -9.1
59886 504     .036      .040   -10.0   59905 507         .189      .209    -9.6   59925 501         .350      .370    -5.4
59886 505     .057      .063    -9.5   59905 508         .165      .182    -9.3   59925 503         .630      .670    -6.0
59886 506     .040      .044    -9.1   59905 509         .206      .228    -9.6   59925 504         .480      .510    -5.9
59886 507     .041      .045    -8.9   59914 501        1.200     1.320    -9.1   59925 505         .510      .530    -3.8

59886 508     .036      .039    -7.7   59914 503        1.130     1.260   -10.3   59925 506         .510      .550    -7.3
59886 509     .045      .049    -8.2   59914 504         .990     1.100   -10.0   59925 507         .440      .470    -6.4
59889 501     .310      .340    -8.8   59914 505        1.550     1.720    -9.9   59925 508         .550      .570    -3.5
59889 503     .181      .200    -9.5   59914 506        1.080     1.200   -10.0   59925 509         .400      .420    -4.8
59889 504     .194      .212    -8.5   59914 507        1.110     1.230    -9.8   59926 501         .300      .320    -6.3

59889 505     .175      .191    -8.4   59914 508         .970     1.070    -9.3   59926 503         .530      .570    -7.0
59889 506     .280      .310    -9.7   59914 509        1.210     1.340    -9.7   59926 504         .410      .440    -6.8
59889 507     .380      .410    -7.3   59915 501         .350      .390   -10.3   59926 505         .430      .450    -4.4
59889 508     .242      .270   -10.4   59915 503         .270      .300   -10.0   59926 506         .440      .460    -4.3
59889 509     .390      .420    -7.1   59915 504         .290      .320    -9.4   59926 507         .380      .400    -5.0
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                    LOSS COST % CHANGE BY CLASS


           PROPOSED  PRESENT    %                 PROPOSED  PRESENT    %                 PROPOSED  PRESENT    %
CLASS TERR OCCURR    OCCURR    CHG    CLASS TERR   OCCURR    OCCURR    CHG    CLASS TERR   OCCURR    OCCURR    CHG
-------------------------------------------------------------------------------------------------------------------
59926 508    .460      .490    -6.1   59947 503      .082      .091    -9.9   59970 506      .103      .115   -10.4
59926 509    .340      .360    -5.6   59947 504      .086      .095    -9.5   59970 507      .138      .154   -10.4
59927 501    .203      .213    -4.7   59947 505      .112      .123    -8.9   59970 508      .182      .201    -9.5
59927 503    .360      .380    -5.3   59947 506      .077      .085    -9.4   59970 509      .127      .140    -9.3
59927 504    .280      .290    -3.4   59947 507      .103      .114    -9.6   59973 501      .330      .370   -10.8

59927 505    .290      .300    -3.3   59947 508      .135      .149    -9.4   59973 503      .310      .350   -11.4
59927 506    .290      .310    -6.5   59947 509      .094      .104    -9.6   59973 504      .270      .300   -10.0
59927 507    .250      .270    -7.4   59955 501      .069      .076    -9.2   59973 505      .430      .480   -10.4
59927 508    .310      .330    -6.1   59955 503      .065      .073   -11.0   59973 506      .300      .330    -9.1
59927 509    .228      .240    -5.0   59955 504      .057      .064   -10.9   59973 507      .310      .340    -8.8

59931 501    .540      .590    -8.5   59955 505      .090      .099    -9.1   59973 508      .270      .300   -10.0
59931 503    .510      .570   -10.5   59955 506      .062      .069   -10.1   59973 509      .340      .370    -8.1
59931 504    .440      .490   -10.2   59955 507      .064      .071    -9.9   59975 501      .200      .220    -9.1
59931 505    .700      .770    -9.1   59955 508      .056      .062    -9.7   59975 503      .154      .172   -10.5
59931 506    .490      .540    -9.3   59955 509      .070      .077    -9.1   59975 504      .162      .179    -9.5

59931 507    .500      .550    -9.1   59963 501      .510      .570   -10.5   59975 505      .212      .232    -8.6
59931 508    .430      .480   -10.4   59963 503      .480      .540   -11.1   59975 506      .145      .161    -9.9
59931 509    .550      .600    -8.3   59963 504      .420      .470   -10.6   59975 507      .193      .215   -10.2
59932 501    .580      .640    -9.4   59963 505      .670      .740    -9.5   59975 508      .250      .280   -10.7
59932 503    .550      .610    -9.8   59963 506      .460      .510    -9.8   59975 509      .178      .196    -9.2

59932 504    .480      .530    -9.4   59963 507      .480      .530    -9.4   59977 501      .115      .126    -8.7
59932 505    .750      .830    -9.6   59963 508      .410      .460   -10.9   59977 503      .088      .098   -10.2
59932 506    .520      .580   -10.3   59963 509      .520      .570    -8.8   59977 504      .093      .102    -8.8
59932 507    .540      .600   -10.0   59964 501     1.200     1.330    -9.8   59977 505      .121      .133    -9.0
59932 508    .470      .520    -9.6   59964 503     1.140     1.270   -10.2   59977 506      .083      .092    -9.8

59932 509    .590      .650    -9.2   59964 504      .990     1.110   -10.8   59977 507      .111      .123    -9.8
59941 501    .181      .199    -9.0   59964 505     1.560     1.730    -9.8   59977 508      .146      .161    -9.3
59941 503    .170      .190   -10.5   59964 506     1.090     1.210    -9.9   59977 509      .101      .112    -9.8
59941 504    .149      .166   -10.2   59964 507     1.110     1.240   -10.5   59984 501      .091      .100    -9.0
59941 505    .234      .260   -10.0   59964 508      .970     1.080   -10.2   59984 503      .086      .096   -10.4

59941 506    .163      .181    -9.9   59964 509     1.220     1.340    -9.0   59984 504      .075      .083    -9.6
59941 507    .167      .185    -9.7   59970 501      .143      .157    -8.9   59984 505      .118      .130    -9.2
59941 508    .146      .161    -9.3   59970 503      .110      .123   -10.6   59984 506      .082      .091    -9.9
59941 509    .183      .202    -9.4   59970 504      .116      .128    -9.4   59984 507      .084      .093    -9.7
59947 501    .106      .117    -9.4   59970 505      .151      .166    -9.0   59984 508      .073      .081    -9.9
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

                              LOSS COST % CHANGE BY CLASS


| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 59984 | 509 | .092 | .101 | -8.9 | 60010 | 504 | 88.600 | 90.500 | -2.1 | 60015 | 507 | 78.700 | 78.200 | 0.6 |
| 59985 | 501 | .360 | .390 | -7.7 | 60010 | 505 | 87.100 | 86.800 | 0.3 | 60015 | 508 | 117.000 | 119.000 | -1.7 |
| 59985 | 503 | .330 | .370 | -10.8 | 60010 | 506 | 91.000 | 91.300 | -0.3 | 60015 | 509 | 97.600 | 100.000 | -2.4 |
| 59985 | 504 | .290 | .330 | -12.1 | 60010 | 507 | 65.100 | 64.600 | 0.8 | 60016 | 501 | 147.000 | 157.000 | -6.4 |
| 59985 | 505 | .460 | .510 | -9.8 | 60010 | 508 | 96.500 | 98.200 | -1.7 | 60016 | 503 | 58.700 | 60.400 | -2.8 |
| 59985 | 506 | .320 | .360 | -11.1 | 60010 | 509 | 80.700 | 82.800 | -2.5 | 60016 | 504 | 120.000 | 123.000 | -2.4 |
| 59985 | 507 | .330 | .360 | -8.3 | 60011 | 501 | 124.000 | 133.000 | -6.8 | 60016 | 505 | 118.000 | 118.000 | 0.0 |
| 59985 | 508 | .290 | .320 | -9.4 | 60011 | 503 | 49.600 | 51.100 | -2.9 | 60016 | 506 | 124.000 | 124.000 | 0.0 |
| 59985 | 509 | .360 | .400 | -10.0 | 60011 | 504 | 102.000 | 104.000 | -1.9 | 60016 | 507 | 88.500 | 87.900 | 0.7 |
| 59986 | 501 | .270 | .300 | -10.0 | 60011 | 505 | 100.000 | 99.800 | 0.2 | 60016 | 508 | 131.000 | 134.000 | -2.2 |
| 59986 | 503 | .260 | .290 | -10.3 | 60011 | 506 | 105.000 | 105.000 | 0.0 | 60016 | 509 | 110.000 | 113.000 | -2.7 |
| 59986 | 504 | .223 | .249 | -10.4 | 60011 | 507 | 74.800 | 74.300 | 0.7 | 60035 | 501 | 171.000 | 176.000 | -2.8 |
| 59986 | 505 | .350 | .390 | -10.3 | 60011 | 508 | 111.000 | 113.000 | -1.8 | 60035 | 503 | 63.900 | 63.300 | 0.9 |
| 59986 | 506 | .245 | .270 | -9.3 | 60011 | 509 | 92.800 | 95.200 | -2.5 | 60035 | 504 | 122.000 | 119.000 | 2.5 |
| 59986 | 507 | .250 | .280 | -10.7 | 60012 | 501 | 205.000 | 218.000 | -6.0 | 60035 | 505 | 133.000 | 127.000 | 4.7 |
| 59986 | 508 | .219 | .243 | -9.9 | 60012 | 503 | 81.600 | 84.000 | -2.9 | 60035 | 506 | 90.900 | 87.700 | 3.6 |
| 59986 | 509 | .270 | .300 | -10.0 | 60012 | 504 | 167.000 | 171.000 | -2.3 | 60035 | 507 | 105.000 | 99.800 | 5.2 |
| 59988 | 501 | .051 | .056 | -8.9 | 60012 | 505 | 165.000 | 164.000 | 0.6 | 60035 | 508 | 69.900 | 68.400 | 2.2 |
| 59988 | 503 | .039 | .044 | -11.4 | 60012 | 506 | 172.000 | 172.000 | 0.0 | 60035 | 509 | 128.000 | 126.000 | 1.6 |
| 59988 | 504 | .041 | .046 | -10.9 | 60012 | 507 | 123.000 | 122.000 | 0.8 | 61000 | 501 | 107.000 | 114.000 | -6.1 |
| 59988 | 505 | .054 | .059 | -8.5 | 60012 | 508 | 182.000 | 186.000 | -2.2 | 61000 | 503 | 42.700 | 44.000 | -3.0 |
| 59988 | 506 | .037 | .041 | -9.8 | 60012 | 509 | 152.000 | 156.000 | -2.6 | 61000 | 504 | 87.700 | 89.600 | -2.1 |
| 59988 | 507 | .049 | .055 | -10.9 | 60013 | 501 | 175.000 | 187.000 | -6.4 | 61000 | 505 | 86.200 | 85.900 | 0.3 |
| 59988 | 508 | .065 | .072 | -9.7 | 60013 | 503 | 69.900 | 72.000 | -2.9 | 61000 | 506 | 90.100 | 90.300 | -0.2 |
| 59988 | 509 | .045 | .050 | -10.0 | 60013 | 504 | 144.000 | 147.000 | -2.0 | 61000 | 507 | 64.400 | 64.000 | 0.6 |
| 59989 | 501 | .048 | .052 | -7.7 | 60013 | 505 | 141.000 | 141.000 | 0.0 | 61000 | 508 | 95.500 | 97.200 | -1.7 |
| 59989 | 503 | .045 | .050 | -10.0 | 60013 | 506 | 147.000 | 148.000 | -0.7 | 61000 | 509 | 79.900 | 81.900 | -2.4 |
| 59989 | 504 | .039 | .044 | -11.4 | 60013 | 507 | 105.000 | 105.000 | 0.0 | 61212 | 501 | 92.000 | 94.800 | -3.0 |
| 59989 | 505 | .062 | .068 | -8.8 | 60013 | 508 | 156.000 | 159.000 | -1.9 | 61212 | 503 | 34.400 | 34.000 | 1.2 |
| 59989 | 506 | .043 | .048 | -10.4 | 60013 | 509 | 131.000 | 134.000 | -2.2 | 61212 | 504 | 65.400 | 64.200 | 1.9 |
| 59989 | 507 | .044 | .049 | -10.2 | 60015 | 501 | 131.000 | 140.000 | -6.4 | 61212 | 505 | 71.600 | 68.500 | 4.5 |
| 59989 | 508 | .038 | .042 | -9.5 | 60015 | 503 | 52.200 | 53.800 | -3.0 | 61212 | 506 | 48.900 | 47.200 | 3.6 |
| 59989 | 509 | .048 | .053 | -9.4 | 60015 | 504 | 107.000 | 110.000 | -2.7 | 61212 | 507 | 56.200 | 53.600 | 4.9 |
| 60010 | 501 | 108.000 | 116.000 | -6.9 | 60015 | 505 | 105.000 | 105.000 | 0.0 | 61212 | 508 | 37.600 | 36.800 | 2.2 |
| 60010 | 503 | 43.200 | 44.400 | -2.7 | 60015 | 506 | 110.000 | 110.000 | 0.0 | 61212 | 509 | 68.800 | 67.900 | 1.3 |

L - LOWER CAP APPLIED
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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 61216 | 501 | 102.000 | 105.000 | -2.9 | 61224 | 505 | 118.000 | 113.000 | 4.4 | 62000 | 508 | 28.600 | 28.000 | 2.1 |
| 61216 | 503 | 38.200 | 37.800 | 1.1 | 61224 | 506 | 80.600 | 77.800 | 3.6 | 62000 | 509 | 52.300 | 51.600 | 1.4 |
| 61216 | 504 | 72.500 | 71.300 | 1.7 | 61224 | 507 | 92.800 | 88.500 | 4.9 | 62001 | 501 | 52.500 | 54.100 | -3.0 |
| 61216 | 505 | 79.400 | 76.000 | 4.5 | 61224 | 508 | 62.000 | 60.700 | 2.1 | 62001 | 503 | 19.600 | 19.400 | 1.0 |
| 61216 | 506 | 54.200 | 52.300 | 3.6 | 61224 | 509 | 114.000 | 112.000 | 1.8 | 62001 | 504 | 37.300 | 36.600 | 1.9 |
| | | | | | | | | | | | | | | |
| 61216 | 507 | 62.400 | 59.500 | 4.9 | 61225 | 501 | 211.000 | 217.000 | -2.8 | 62001 | 505 | 40.800 | 39.100 | 4.3 |
| 61216 | 508 | 41.700 | 40.800 | 2.2 | 61225 | 503 | 78.700 | 78.000 | 0.9 | 62001 | 506 | 27.900 | 26.900 | 3.7 |
| 61216 | 509 | 76.400 | 75.400 | 1.3 | 61225 | 504 | 150.000 | 147.000 | 2.0 | 62001 | 507 | 32.000 | 30.600 | 4.6 |
| 61217 | 501 | 92.900 | 95.800 | -3.0 | 61225 | 505 | 164.000 | 157.000 | 4.5 | 62001 | 508 | 21.400 | 21.000 | 1.9 |
| 61217 | 503 | 34.700 | 34.400 | 0.9 | 61225 | 506 | 112.000 | 108.000 | 3.7 | 62001 | 509 | 39.200 | 38.700 | 1.3 |
| | | | | | | | | | | | | | | |
| 61217 | 504 | 66.000 | 64.800 | 1.9 | 61225 | 507 | 129.000 | 123.000 | 4.9 | 62002 | 501 | 23.900 | 24.700 | -3.2 |
| 61217 | 505 | 72.300 | 69.200 | 4.5 | 61225 | 508 | 86.100 | 84.200 | 2.3 | 62002 | 503 | 8.940 | 8.850 | 1.0 |
| 61217 | 506 | 49.400 | 47.600 | 3.8 | 61225 | 509 | 158.000 | 156.000 | 1.3 | 62002 | 504 | 17.000 | 16.700 | 1.8 |
| 61217 | 507 | 56.800 | 54.200 | 4.8 | 61226 | 501 | 336.000 | 346.000 | -2.9 | 62002 | 505 | 18.600 | 17.800 | 4.5 |
| 61217 | 508 | 38.000 | 37.200 | 2.2 | 61226 | 503 | 125.000 | 124.000 | 0.8 | 62002 | 506 | 12.700 | 12.300 | 3.3 |
| | | | | | | | | | | | | | | |
| 61217 | 509 | 69.500 | 68.600 | 1.3 | 61226 | 504 | 239.000 | 234.000 | 2.1 | 62002 | 507 | 14.600 | 13.900 | 5.0 |
| 61218 | 501 | 63.500 | 65.400 | -2.9 | 61226 | 505 | 261.000 | 250.000 | 4.4 | 62002 | 508 | 9.770 | 9.560 | 2.2 |
| 61218 | 503 | 23.700 | 23.500 | 0.9 | 61226 | 506 | 178.000 | 172.000 | 3.5 | 62002 | 509 | 17.900 | 17.700 | 1.1 |
| 61218 | 504 | 45.100 | 44.300 | 1.8 | 61226 | 507 | 205.000 | 196.000 | 4.6 | 62003 | 501 | 75.500 | 77.800 | -3.0 |
| 61218 | 505 | 49.400 | 47.300 | 4.4 | 61226 | 508 | 137.000 | 134.000 | 2.2 | 62003 | 503 | 28.200 | 27.900 | 1.1 |
| | | | | | | | | | | | | | | |
| 61218 | 506 | 33.700 | 32.500 | 3.7 | 61226 | 509 | 251.000 | 248.000 | 1.2 | 62003 | 504 | 53.600 | 52.600 | 1.9 |
| 61218 | 507 | 38.800 | 37.000 | 4.9 | 61227 | 501 | 307.000 | 317.000 | -3.2 | 62003 | 505 | 58.700 | 56.200 | 4.4 |
| 61218 | 508 | 25.900 | 25.400 | 2.0 | 61227 | 503 | 115.000 | 114.000 | 0.9 | 62003 | 506 | 40.100 | 38.700 | 3.6 |
| 61218 | 509 | 47.500 | 46.900 | 1.3 | 61227 | 504 | 218.000 | 214.000 | 1.9 | 62003 | 507 | 46.100 | 44.000 | 4.8 |
| 61223 | 501 | 429.000 | 442.000 | -2.9 | 61227 | 505 | 239.000 | 229.000 | 4.4 | 62003 | 508 | 30.800 | 30.200 | 2.0 |
| | | | | | | | | | | | | | | |
| 61223 | 503 | 160.000 | 159.000 | 0.6 | 61227 | 506 | 163.000 | 157.000 | 3.8 | 62003 | 509 | 56.500 | 55.700 | 1.4 |
| 61223 | 504 | 305.000 | 299.000 | 2.0 | 61227 | 507 | 188.000 | 179.000 | 5.0 | 63010 | 501 | 195.000 | 208.000 | -6.3 |
| 61223 | 505 | 333.000 | 319.000 | 4.4 | 61227 | 508 | 126.000 | 123.000 | 2.4 | 63010 | 503 | 77.700 | 80.000 | -2.9 |
| 61223 | 506 | 228.000 | 220.000 | 3.6 | 61227 | 509 | 230.000 | 227.000 | 1.3 | 63010 | 504 | 159.000 | 163.000 | -2.5 |
| 61223 | 507 | 262.000 | 250.000 | 4.8 | 62000 | 501 | 69.900 | 72.100 | -3.1 | 63010 | 505 | 157.000 | 156.000 | 0.6 |
| | | | | | | | | | | | | | | |
| 61223 | 508 | 175.000 | 171.000 | 2.3 | 62000 | 503 | 26.100 | 25.900 | 0.8 | 63010 | 506 | 164.000 | 164.000 | 0.0 |
| 61223 | 509 | 321.000 | 316.000 | 1.6 | 62000 | 504 | 49.700 | 48.800 | 1.8 | 63010 | 507 | 117.000 | 116.000 | 0.9 |
| 61224 | 501 | 152.000 | 156.000 | -2.6 | 62000 | 505 | 54.400 | 52.100 | 4.4 | 63010 | 508 | 174.000 | 177.000 | -1.7 |
| 61224 | 503 | 56.700 | 56.200 | 0.9 | 62000 | 506 | 37.100 | 35.800 | 3.6 | 63010 | 509 | 145.000 | 149.000 | -2.7 |
| 61224 | 504 | 108.000 | 106.000 | 1.9 | 62000 | 507 | 42.700 | 40.800 | 4.7 | 63011 | 501 | 243.000 | 260.000 | -6.5 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|---------|---------|------|-------|------|---------|---------|------|-------|------|---------|---------|------|
| 63011 | 503 | 97.100  | 100.000 | -2.9 | 63216 | 506 | 91.900  | 88.600  | 3.7  | 64075 | 509 | 7.400   | 7.090   | 4.4  |
| 63011 | 504 | 199.000 | 204.000 | -2.5 | 63216 | 507 | 106.000 | 101.000 | 5.0  | 65007 | 501 | 152.000 | 156.000 | -2.6 |
| 63011 | 505 | 196.000 | 195.000 | 0.5  | 63216 | 508 | 70.700  | 69.200  | 2.2  | 65007 | 503 | 56.700  | 56.200  | 0.9  |
| 63011 | 506 | 205.000 | 205.000 | 0.0  | 63216 | 509 | 129.000 | 128.000 | 0.8  | 65007 | 504 | 108.000 | 106.000 | 1.9  |
| 63011 | 507 | 146.000 | 145.000 | 0.7  | 63217 | 501 | 153.000 | 151.000 | 1.3  | 65007 | 505 | 118.000 | 113.000 | 4.4  |
| 63011 | 508 | 217.000 | 221.000 | -1.8 | 63217 | 503 | 62.600  | 59.500  | 5.2  | 65007 | 506 | 80.600  | 77.800  | 3.6  |
| 63011 | 509 | 181.000 | 186.000 | -2.7 | 63217 | 504 | 98.300  | 92.600  | 6.2  | 65007 | 507 | 92.800  | 88.500  | 4.9  |
| 63012 | 501 | 346.000 | 370.000 | -6.5 | 63217 | 505 | 50.500  | 46.400  | 8.8  | 65007 | 508 | 62.000  | 60.700  | 2.1  |
| 63012 | 503 | 138.000 | 142.000 | -2.8 | 63217 | 506 | 77.700  | 71.900  | 8.1  | 65007 | 509 | 114.000 | 112.000 | 1.8  |
| 63012 | 504 | 283.000 | 290.000 | -2.4 | 63217 | 507 | 91.200  | 83.500  | 9.2  | 66122 | 501 | 65.300  | 67.300  | -3.0 |
| 63012 | 505 | 279.000 | 278.000 | 0.4  | 63217 | 508 | 45.000  | 42.200  | 6.6  | 66122 | 503 | 24.400  | 24.200  | 0.8  |
| 63012 | 506 | 291.000 | 292.000 | -0.3 | 63217 | 509 | 34.000  | 32.200  | 5.6  | 66122 | 504 | 46.400  | 45.600  | 1.8  |
| 63012 | 507 | 208.000 | 207.000 | 0.5  | 63218 | 501 | 51.600  | 50.900  | 1.4  | 66122 | 505 | 50.800  | 48.600  | 4.5  |
| 63012 | 508 | 309.000 | 314.000 | -1.6 | 63218 | 503 | 21.100  | 20.000  | 5.5  | 66122 | 506 | 34.700  | 33.500  | 3.6  |
| 63012 | 509 | 258.000 | 265.000 | -2.6 | 63218 | 504 | 33.100  | 31.200  | 6.1  | 66122 | 507 | 39.900  | 38.100  | 4.7  |
| 63013 | 501 | 328.000 | 350.000 | -6.3 | 63218 | 505 | 17.000  | 15.600  | 9.0  | 66122 | 508 | 26.700  | 26.100  | 2.3  |
| 63013 | 503 | 131.000 | 135.000 | -3.0 | 63218 | 506 | 26.200  | 24.200  | 8.3  | 66122 | 509 | 48.900  | 48.200  | 1.5  |
| 63013 | 504 | 268.000 | 274.000 | -2.2 | 63218 | 507 | 30.700  | 28.100  | 9.3  | 66123 | 501 | 35.900  | 37.000  | -3.0 |
| 63013 | 505 | 264.000 | 263.000 | 0.4  | 63218 | 508 | 15.100  | 14.200  | 6.3  | 66123 | 503 | 13.400  | 13.300  | 0.8  |
| 63013 | 506 | 276.000 | 276.000 | 0.0  | 63218 | 509 | 11.500  | 10.900  | 5.5  | 66123 | 504 | 25.500  | 25.000  | 2.0  |
| 63013 | 507 | 197.000 | 196.000 | 0.5  | 64074 | 501 | 27.600  | 27.700  | -0.4 | 66123 | 505 | 27.900  | 26.700  | 4.5  |
| 63013 | 508 | 292.000 | 298.000 | -2.0 | 64074 | 503 | 10.400  | 10.100  | 3.0  | 66123 | 506 | 19.100  | 18.400  | 3.8  |
| 63013 | 509 | 244.000 | 251.000 | -2.8 | 64074 | 504 | 15.100  | 14.400  | 4.9  | 66123 | 507 | 21.900  | 20.900  | 4.8  |
| 63215 | 501 | 249.000 | 257.000 | -3.1 | 64074 | 505 | 24.500  | 22.800  | 7.5  | 66123 | 508 | 14.700  | 14.300  | 2.8  |
| 63215 | 503 | 93.200  | 92.300  | 1.0  | 64074 | 506 | 23.400  | 21.900  | 6.8  | 66123 | 509 | 26.900  | 26.500  | 1.5  |
| 63215 | 504 | 177.000 | 174.000 | 1.7  | 64074 | 507 | 26.500  | 24.700  | 7.3  | 66309 | 501 | 105.000 | 108.000 | -2.8 |
| 63215 | 505 | 194.000 | 186.000 | 4.3  | 64074 | 508 | 23.900  | 22.800  | 4.8  | 66309 | 503 | 39.200  | 38.800  | 1.0  |
| 63215 | 506 | 132.000 | 128.000 | 3.1  | 64074 | 509 | 10.500  | 10.100  | 4.0  | 66309 | 504 | 74.500  | 73.200  | 1.8  |
| 63215 | 507 | 152.000 | 145.000 | 4.8  | 64075 | 501 | 19.400  | 19.500  | -0.5 | 66309 | 505 | 81.600  | 78.100  | 4.5  |
| 63215 | 508 | 102.000 | 99.700  | 2.3  | 64075 | 503 | 7.350   | 7.080   | 3.8  | 66309 | 506 | 55.700  | 53.800  | 3.5  |
| 63215 | 509 | 187.000 | 184.000 | 1.6  | 64075 | 504 | 10.600  | 10.200  | 3.9  | 66309 | 507 | 64.100  | 61.100  | 4.9  |
| 63216 | 501 | 173.000 | 178.000 | -2.8 | 64075 | 505 | 17.200  | 16.100  | 6.8  | 66309 | 508 | 42.800  | 41.900  | 2.1  |
| 63216 | 503 | 64.600  | 64.000  | 0.9  | 64075 | 506 | 16.500  | 15.400  | 7.1  | 66309 | 509 | 78.500  | 77.400  | 1.4  |
| 63216 | 504 | 123.000 | 121.000 | 1.7  | 64075 | 507 | 18.700  | 17.400  | 7.5  | 66561 | 501 | 243.000 | 250.000 | -2.8 |
| 63216 | 505 | 135.000 | 129.000 | 4.7  | 64075 | 508 | 16.800  | 16.000  | 5.0  | 66561 | 503 | 90.800  | 89.900  | 1.0  |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|---------|---------|------|-------|------|---------|---------|------|-------|------|---------|---------|------|
| 66561 | 504 | 173.000 | 169.000 | 2.4 | 67510 | 507 | 16.900 | 15.600 | 8.3 | 67635 | 501 | 138.000 | 142.000 | -2.8 |
| 66561 | 505 | 189.000 | 181.000 | 4.4 | 67510 | 508 | 21.000 | 19.900 | 5.5 | 67635 | 503 | 51.600 | 51.100 | 1.0 |
| 66561 | 506 | 129.000 | 124.000 | 4.0 | 67510 | 509 | 80.900 | 77.400 | 4.5 | 67635 | 504 | 98.000 | 96.300 | 1.8 |
| 66561 | 507 | 148.000 | 142.000 | 4.2 | 67511 | 501 | 41.400 | 41.400 | 0.0 | 67635 | 505 | 107.000 | 103.000 | 3.9 |
| 66561 | 508 | 99.200 | 97.100 | 2.2 | 67511 | 503 | 19.300 | 18.500 | 4.3 | 67635 | 506 | 73.300 | 70.700 | 3.7 |
| 66561 | 509 | 182.000 | 179.000 | 1.7 | 67511 | 504 | 18.000 | 17.100 | 5.3 | 67635 | 507 | 84.300 | 80.500 | 4.7 |
| 67017 | 501 | 225.000 | 232.000 | -3.0 | 67511 | 505 | 21.500 | 19.900 | 8.0 | 67635 | 508 | 56.400 | 55.200 | 2.2 |
| 67017 | 503 | 84.200 | 83.400 | 1.0 | 67511 | 506 | 38.500 | 35.900 | 7.2 | 67635 | 509 | 103.000 | 102.000 | 1.0 |
| 67017 | 504 | 160.000 | 157.000 | 1.9 | 67511 | 507 | 18.200 | 16.900 | 7.7 | 68001 | 501 | 421.000 | 434.000 | -3.0 |
| 67017 | 505 | 175.000 | 168.000 | 4.2 | 67511 | 508 | 22.700 | 21.500 | 5.6 | 68001 | 503 | 157.000 | 156.000 | 0.6 |
| 67017 | 506 | 120.000 | 116.000 | 3.4 | 67511 | 509 | 87.500 | 83.700 | 4.5 | 68001 | 504 | 299.000 | 294.000 | 1.7 |
| 67017 | 507 | 138.000 | 131.000 | 5.3 | 67512 | 501 | 178.000 | 177.000 | 0.6 | 68001 | 505 | 328.000 | 314.000 | 4.5 |
| 67017 | 508 | 92.100 | 90.100 | 2.2 | 67512 | 503 | 82.900 | 79.400 | 4.4 | 68001 | 506 | 224.000 | 216.000 | 3.7 |
| 67017 | 509 | 169.000 | 166.000 | 1.8 | 67512 | 504 | 77.100 | 73.300 | 5.2 | 68001 | 507 | 257.000 | 246.000 | 4.5 |
| 67508 | 501 | 93.800 | 93.700 | 0.1 | 67512 | 505 | 92.100 | 85.400 | 7.8 | 68001 | 508 | 172.000 | 168.000 | 2.4 |
| 67508 | 503 | 43.800 | 42.000 | 4.3 | 67512 | 506 | 165.000 | 154.000 | 7.1 | 68001 | 509 | 315.000 | 311.000 | 1.3 |
| 67508 | 504 | 40.700 | 38.700 | 5.2 | 67512 | 507 | 78.100 | 72.300 | 8.0 | 68439 | 501 | 542.000 | 559.000 | -3.0 |
| 67508 | 505 | 48.700 | 45.100 | 8.0 | 67512 | 508 | 97.300 | 92.300 | 5.4 | 68439 | 503 | 202.000 | 201.000 | 0.5 |
| 67508 | 506 | 87.100 | 81.300 | 7.1 | 67512 | 509 | 375.000 | 359.000 | 4.5 | 68439 | 504 | 385.000 | 378.000 | 1.9 |
| 67508 | 507 | 41.300 | 38.200 | 8.1 | 67513 | 501 | 113.000 | 112.000 | 0.9 | 68439 | 505 | 421.000 | 404.000 | 4.2 |
| 67508 | 508 | 51.400 | 48.800 | 5.3 | 67513 | 503 | 52.600 | 50.400 | 4.4 | 68439 | 506 | 288.000 | 278.000 | 3.6 |
| 67508 | 509 | 198.000 | 190.000 | 4.2 | 67513 | 504 | 48.900 | 46.500 | 5.2 | 68439 | 507 | 331.000 | 316.000 | 4.7 |
| 67509 | 501 | 68.800 | 68.700 | 0.1 | 67513 | 505 | 58.400 | 54.200 | 7.7 | 68439 | 508 | 221.000 | 217.000 | 1.8 |
| 67509 | 503 | 32.100 | 30.800 | 4.2 | 67513 | 506 | 105.000 | 97.600 | 7.6 | 68439 | 509 | 406.000 | 400.000 | 1.5 |
| 67509 | 504 | 29.900 | 28.400 | 5.3 | 67513 | 507 | 49.600 | 45.900 | 8.1 | 68500 | 501 | 23.800 | 25.400 | -6.3 |
| 67509 | 505 | 35.700 | 33.100 | 7.9 | 67513 | 508 | 61.700 | 58.500 | 5.5 | 68500 | 503 | 9.500 | 9.770 | -2.8 |
| 67509 | 506 | 63.900 | 59.600 | 7.2 | 67513 | 509 | 238.000 | 227.000 | 4.8 | 68500 | 504 | 19.500 | 19.900 | -2.0 |
| 67509 | 507 | 30.300 | 28.000 | 8.2 | 67634 | 501 | 195.000 | 201.000 | -3.0 | 68500 | 505 | 19.200 | 19.100 | 0.5 |
| 67509 | 508 | 37.700 | 35.800 | 5.3 | 67634 | 503 | 72.900 | 72.200 | 1.0 | 68500 | 506 | 20.000 | 20.100 | -0.5 |
| 67509 | 509 | 145.000 | 139.000 | 4.3 | 67634 | 504 | 139.000 | 136.000 | 2.2 | 68500 | 507 | 14.300 | 14.200 | 0.7 |
| 67510 | 501 | 38.300 | 38.300 | 0.0 | 67634 | 505 | 152.000 | 145.000 | 4.8 | 68500 | 508 | 21.200 | 21.600 | -1.9 |
| 67510 | 503 | 17.900 | 17.100 | 4.7 | 67634 | 506 | 104.000 | 100.000 | 4.0 | 68500 | 509 | 17.700 | 18.200 | -2.7 |
| 67510 | 504 | 16.600 | 15.800 | 5.1 | 67634 | 507 | 119.000 | 114.000 | 4.4 | 68604 | 501 | 10.100 | 10.400 | -2.9 |
| 67510 | 505 | 19.900 | 18.400 | 8.2 | 67634 | 508 | 79.700 | 78.000 | 2.2 | 68604 | 503 | 3.780 | 3.740 | 1.1 |
| 67510 | 506 | 35.600 | 33.200 | 7.2 | 67634 | 509 | 146.000 | 144.000 | 1.4 | 68604 | 504 | 7.190 | 7.060 | 1.8 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                            LOSS COST % CHANGE BY CLASS


           PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %
CLASS TERR OCCURR    OCCURR     CHG    CLASS TERR   OCCURR    OCCURR    CHG     CLASS TERR  OCCURR    OCCURR    CHG
----------------------------------------------------------------------------------------------------------------------
68604 505    7.870    7.540    4.4    68703 508     7.890     7.720    2.2     91125 503    4.610    4.910    -6.1
68604 506    5.380    5.190    3.7    68703 509    14.500    14.300    1.4     91125 504    4.610    4.910    -6.1
68604 507    6.180    5.900    4.7    68706 501    82.800    85.400   -3.0     91125 505    4.610    4.910    -6.1
68604 508    4.130    4.050    2.0    68706 503    30.900    30.600    1.0     91125 506    4.610    4.910    -6.1
68604 509    7.570    7.470    1.3    68706 504    58.800    57.800    1.7     91125 507    4.610    4.910    -6.1

68606 501   39.600   40.800   -2.9    68706 505    64.400    61.700    4.4     91125 508    4.610    4.910    -6.1
68606 503   14.800   14.600    1.4    68706 506    44.000    42.400    3.8     91125 509    4.610    4.910    -6.1
68606 504   28.100   27.600    1.8    68706 507    50.600    48.300    4.8     91127 501    4.130    4.690   -11.9
68606 505   30.800   29.500    4.4    68706 508    33.800    33.100    2.1     91127 503    4.130    4.690   -11.9
68606 506   21.000   20.300    3.4    68706 509    62.000    61.100    1.5     91127 504    4.130    4.690   -11.9

68606 507   24.200   23.100    4.8    68707 501    81.900    84.400   -3.0     91127 505    4.130    4.690   -11.9
68606 508   16.200   15.800    2.5    68707 503    30.600    30.300    1.0     91127 506    4.130    4.690   -11.9
68606 509   29.600   29.200    1.4    68707 504    58.200    57.100    1.9     91127 507    4.130    4.690   -11.9
68607 501   31.300   32.200   -2.8    68707 505    63.700    61.000    4.4     91127 508    4.130    4.690   -11.9
68607 503   11.700   11.600    0.9    68707 506    43.500    42.000    3.6     91127 509    4.130    4.690   -11.9

68607 504   22.200   21.800    1.8    68707 507    50.000    47.700    4.8     91130 501    2.640    2.950   -10.5
68607 505   24.300   23.300    4.3    68707 508    33.400    32.700    2.1     91130 503    2.640    2.950   -10.5
68607 506   16.600   16.000    3.7    68707 509    61.300    60.400    1.5     91130 504    2.640    2.950   -10.5
68607 507   19.100   18.200    4.9    90089 501     7.650     8.150   -6.1     91130 505    2.640    2.950   -10.5
68607 508   12.800   12.500    2.4    90089 503     7.650     8.150   -6.1     91130 506    2.640    2.950   -10.5

68607 509   23.400   23.100    1.3    90089 504     7.650     8.150   -6.1     91130 507    2.640    2.950   -10.5
68702 501   25.800   26.600   -3.0    90089 505     7.650     8.150   -6.1     91130 508    2.640    2.950   -10.5
68702 503    9.630    9.530    1.0    90089 506     7.650     8.150   -6.1     91130 509    2.640    2.950   -10.5
68702 504   18.300   18.000    1.7    90089 507     7.650     8.150   -6.1     91135 501     .740     .820    -9.8
68702 505   20.000   19.200    4.2    90089 508     7.650     8.150   -6.1     91135 503     .740     .820    -9.8

68702 506   13.700   13.200    3.8    90089 509     7.650     8.150   -6.1     91135 504     .740     .820    -9.8
68702 507   15.700   15.000    4.7    91111 501     6.140     6.970  -11.9     91135 505     .740     .820    -9.8
68702 508   10.500   10.300    1.9    91111 503     6.140     6.970  -11.9     91135 506     .740     .820    -9.8
68702 509   19.300   19.000    1.6    91111 504     6.140     6.970  -11.9     91135 507     .740     .820    -9.8
68703 501   19.300   19.900   -3.0    91111 505     6.140     6.970  -11.9     91135 508     .740     .820    -9.8

68703 503    7.220    7.150    1.0    91111 506     6.140     6.970  -11.9     91135 509     .740     .820    -9.8
68703 504   13.700   13.500    1.5    91111 507     6.140     6.970  -11.9     91150 501    3.900    4.430   -12.0
68703 505   15.000   14.400    4.2    91111 508     6.140     6.970  -11.9     91150 503    3.900    4.430   -12.0
68703 506   10.300    9.900    4.0    91111 509     6.140     6.970  -11.9     91150 504    3.900    4.430   -12.0
68703 507   11.800   11.300    4.4    91125 501     4.610     4.910   -6.1     91150 505    3.900    4.430   -12.0
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|------|------|------|-------|------|------|------|------|-------|------|------|------|------|
| 91150 | 506 | 3.900 | 4.430 | -12.0 | 91177 | 509 | 6.970 | 7.420 | -6.1 | 91250 | 504 | 7.180 | 8.140 | -11.8 |
| 91150 | 507 | 3.900 | 4.430 | -12.0 | 91179 | 501 | 7.000 | 7.450 | -6.0 | 91250 | 505 | 7.180 | 8.140 | -11.8 |
| 91150 | 508 | 3.900 | 4.430 | -12.0 | 91179 | 503 | 7.000 | 7.450 | -6.0 | 91250 | 506 | 7.180 | 8.140 | -11.8 |
| 91150 | 509 | 3.900 | 4.430 | -12.0 | 91179 | 504 | 7.000 | 7.450 | -6.0 | 91250 | 507 | 7.180 | 8.140 | -11.8 |
| 91155 | 501 | 8.670 | 9.840 | -11.9 | 91179 | 505 | 7.000 | 7.450 | -6.0 | 91250 | 508 | 7.180 | 8.140 | -11.8 |
| 91155 | 503 | 8.670 | 9.840 | -11.9 | 91179 | 506 | 7.000 | 7.450 | -6.0 | 91250 | 509 | 7.180 | 8.140 | -11.8 |
| 91155 | 504 | 8.670 | 9.840 | -11.9 | 91179 | 507 | 7.000 | 7.450 | -6.0 | 91265 | 501 | 32.200 | 36.000 | -10.6 |
| 91155 | 505 | 8.670 | 9.840 | -11.9 | 91179 | 508 | 7.000 | 7.450 | -6.0 | 91265 | 504 | 32.200 | 36.000 | -10.6 |
| 91155 | 506 | 8.670 | 9.840 | -11.9 | 91179 | 509 | 7.000 | 7.450 | -6.0 | 91265 | 505 | 32.200 | 36.000 | -10.6 |
| 91155 | 507 | 8.670 | 9.840 | -11.9 | 91190 | 501 | 3.750 | 4.000 | -6.3 | 91265 | 506 | 32.200 | 36.000 | -10.6 |
| 91155 | 508 | 8.670 | 9.840 | -11.9 | 91190 | 503 | 3.750 | 4.000 | -6.3 | 91265 | 507 | 32.200 | 36.000 | -10.6 |
| 91155 | 509 | 8.670 | 9.840 | -11.9 | 91190 | 504 | 3.750 | 4.000 | -6.3 | 91265 | 508 | 32.200 | 36.000 | -10.6 |
| 91160 | 501 | 1.850 | 1.970 | -6.1 | 91190 | 505 | 3.750 | 4.000 | -6.3 | 91265 | 509 | 32.200 | 36.000 | -10.6 |
| 91160 | 503 | 1.850 | 1.970 | -6.1 | 91190 | 506 | 3.750 | 4.000 | -6.3 | 91266 | 501 | 17.100 | 19.100 | -10.5 |
| 91160 | 504 | 1.850 | 1.970 | -6.1 | 91190 | 507 | 3.750 | 4.000 | -6.3 | 91266 | 503 | 17.100 | 19.100 | -10.5 |
| 91160 | 505 | 1.850 | 1.970 | -6.1 | 91190 | 508 | 3.750 | 4.000 | -6.3 | 91266 | 504 | 17.100 | 19.100 | -10.5 |
| 91160 | 506 | 1.850 | 1.970 | -6.1 | 91190 | 509 | 3.750 | 4.000 | -6.3 | 91266 | 505 | 17.100 | 19.100 | -10.5 |
| 91160 | 507 | 1.850 | 1.970 | -6.1 | 91200 | 501 | 1.510 | 1.680 | -10.1 | 91266 | 506 | 17.100 | 19.100 | -10.5 |
| 91160 | 508 | 1.850 | 1.970 | -6.1 | 91200 | 503 | 1.510 | 1.680 | -10.1 | 91266 | 507 | 17.100 | 19.100 | -10.5 |
| 91160 | 509 | 1.850 | 1.970 | -6.1 | 91200 | 504 | 1.510 | 1.680 | -10.1 | 91266 | 508 | 17.100 | 19.100 | -10.5 |
| 91175 | 501 | 1.590 | 1.700 | -6.5 | 91200 | 505 | 1.510 | 1.680 | -10.1 | 91266 | 509 | 17.100 | 19.100 | -10.5 |
| 91175 | 503 | 1.590 | 1.700 | -6.5 | 91200 | 506 | 1.510 | 1.680 | -10.1 | 91302 | 501 | 29.200 | 32.300 | -9.6 |
| 91175 | 504 | 1.590 | 1.700 | -6.5 | 91200 | 507 | 1.510 | 1.680 | -10.1 | 91302 | 503 | 29.200 | 32.300 | -9.6 |
| 91175 | 505 | 1.590 | 1.700 | -6.5 | 91200 | 508 | 1.510 | 1.680 | -10.1 | 91302 | 504 | 29.200 | 32.300 | -9.6 |
| 91175 | 506 | 1.590 | 1.700 | -6.5 | 91200 | 509 | 1.510 | 1.680 | -10.1 | 91302 | 505 | 29.200 | 32.300 | -9.6 |
| 91175 | 507 | 1.590 | 1.700 | -6.5 | 91235 | 501 | 4.770 | 5.410 | -11.8 | 91302 | 506 | 29.200 | 32.300 | -9.6 |
| 91175 | 508 | 1.590 | 1.700 | -6.5 | 91235 | 503 | 4.770 | 5.410 | -11.8 | 91302 | 507 | 29.200 | 32.300 | -9.6 |
| 91175 | 509 | 1.590 | 1.700 | -6.5 | 91235 | 504 | 4.770 | 5.410 | -11.8 | 91302 | 508 | 29.200 | 32.300 | -9.6 |
| 91177 | 501 | 6.970 | 7.420 | -6.1 | 91235 | 505 | 4.770 | 5.410 | -11.8 | 91302 | 509 | 29.200 | 32.300 | -9.6 |
| 91177 | 503 | 6.970 | 7.420 | -6.1 | 91235 | 506 | 4.770 | 5.410 | -11.8 | 91315 | 501 | 8.860 | 9.810 | -9.7 |
| 91177 | 504 | 6.970 | 7.420 | -6.1 | 91235 | 507 | 4.770 | 5.410 | -11.8 | 91315 | 503 | 8.860 | 9.810 | -9.7 |
| 91177 | 505 | 6.970 | 7.420 | -6.1 | 91235 | 508 | 4.770 | 5.410 | -11.8 | 91315 | 504 | 8.860 | 9.810 | -9.7 |
| 91177 | 506 | 6.970 | 7.420 | -6.1 | 91235 | 509 | 4.770 | 5.410 | -11.8 | 91315 | 505 | 8.860 | 9.810 | -9.7 |
| 91177 | 507 | 6.970 | 7.420 | -6.1 | 91250 | 501 | 7.180 | 8.140 | -11.8 | 91315 | 506 | 8.860 | 9.810 | -9.7 |
| 91177 | 508 | 6.970 | 7.420 | -6.1 | 91250 | 503 | 7.180 | 8.140 | -11.8 |       |      |        |        |       |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 91315 | 507 | 8.860 | 9.810 | -9.7 | 91343 | 501 | 1.760 | 1.880 | -6.4 | 91507 | 505 | 4.860 | 5.180 | -6.2 |
| 91315 | 508 | 8.860 | 9.810 | -9.7 | 91343 | 503 | 1.760 | 1.880 | -6.4 | 91507 | 506 | 4.860 | 5.180 | -6.2 |
| 91315 | 509 | 8.860 | 9.810 | -9.7 | 91343 | 504 | 1.760 | 1.880 | -6.4 | 91507 | 507 | 4.860 | 5.180 | -6.2 |
| 91324 | 501 | 19.700 | 21.800 | -9.6 | 91343 | 505 | 1.760 | 1.880 | -6.4 | 91507 | 508 | 4.860 | 5.180 | -6.2 |
| 91324 | 503 | 19.700 | 21.800 | -9.6 | 91343 | 506 | 1.760 | 1.880 | -6.4 | 91507 | 509 | 4.860 | 5.180 | -6.2 |
| 91324 | 504 | 19.700 | 21.800 | -9.6 | 91343 | 507 | 1.760 | 1.880 | -6.4 | 91523 | 501 | 75.000 | 79.900 | -6.1 |
| 91324 | 505 | 19.700 | 21.800 | -9.6 | 91343 | 508 | 1.760 | 1.880 | -6.4 | 91523 | 503 | 75.000 | 79.900 | -6.1 |
| 91324 | 506 | 19.700 | 21.800 | -9.6 | 91343 | 509 | 1.760 | 1.880 | -6.4 | 91523 | 504 | 75.000 | 79.900 | -6.1 |
| 91324 | 507 | 19.700 | 21.800 | -9.6 | 91405 | 501 | 15.000 | 16.600 | -9.6 | 91523 | 505 | 75.000 | 79.900 | -6.1 |
| 91324 | 508 | 19.700 | 21.800 | -9.6 | 91405 | 503 | 15.000 | 16.600 | -9.6 | 91523 | 506 | 75.000 | 79.900 | -6.1 |
| 91324 | 509 | 19.700 | 21.800 | -9.6 | 91405 | 504 | 15.000 | 16.600 | -9.6 | 91523 | 507 | 75.000 | 79.900 | -6.1 |
| 91340 | 501 | 12.900 | 14.300 | -9.8 | 91405 | 505 | 15.000 | 16.600 | -9.6 | 91523 | 508 | 75.000 | 79.900 | -6.1 |
| 91340 | 503 | 12.900 | 14.300 | -9.8 | 91405 | 506 | 15.000 | 16.600 | -9.6 | 91523 | 509 | 75.000 | 79.900 | -6.1 |
| 91340 | 504 | 12.900 | 14.300 | -9.8 | 91405 | 507 | 15.000 | 16.600 | -9.6 | 91547 | 501 | .430 | .450 | -4.4 |
| 91340 | 505 | 12.900 | 14.300 | -9.8 | 91405 | 508 | 15.000 | 16.600 | -9.6 | 91547 | 503 | .430 | .450 | -4.4 |
| 91340 | 506 | 12.900 | 14.300 | -9.8 | 91405 | 509 | 15.000 | 16.600 | -9.6 | 91547 | 504 | .430 | .450 | -4.4 |
| 91340 | 507 | 12.900 | 14.300 | -9.8 | 91436 | 501 | 9.040 | 9.630 | -6.1 | 91547 | 505 | .430 | .450 | -4.4 |
| 91340 | 508 | 12.900 | 14.300 | -9.8 | 91436 | 503 | 9.040 | 9.630 | -6.1 | 91547 | 506 | .430 | .450 | -4.4 |
| 91340 | 509 | 12.900 | 14.300 | -9.8 | 91436 | 504 | 9.040 | 9.630 | -6.1 | 91547 | 507 | .430 | .450 | -4.4 |
| 91341 | 501 | 7.990 | 8.510 | -6.1 | 91436 | 505 | 9.040 | 9.630 | -6.1 | 91547 | 508 | .430 | .450 | -4.4 |
| 91341 | 503 | 7.990 | 8.510 | -6.1 | 91436 | 506 | 9.040 | 9.630 | -6.1 | 91547 | 509 | .430 | .450 | -4.4 |
| 91341 | 504 | 7.990 | 8.510 | -6.1 | 91436 | 507 | 9.040 | 9.630 | -6.1 | 91551 | 501 | 2.650 | 2.820 | -6.0 |
| 91341 | 505 | 7.990 | 8.510 | -6.1 | 91436 | 508 | 9.040 | 9.630 | -6.1 | 91551 | 503 | 2.650 | 2.820 | -6.0 |
| 91341 | 506 | 7.990 | 8.510 | -6.1 | 91436 | 509 | 9.040 | 9.630 | -6.1 | 91551 | 504 | 2.650 | 2.820 | -6.0 |
| 91341 | 507 | 7.990 | 8.510 | -6.1 | 91481 | 501 | 33.000 | 35.200 | -6.2 | 91551 | 505 | 2.650 | 2.820 | -6.0 |
| 91341 | 508 | 7.990 | 8.510 | -6.1 | 91481 | 503 | 33.000 | 35.200 | -6.2 | 91551 | 506 | 2.650 | 2.820 | -6.0 |
| 91341 | 509 | 7.990 | 8.510 | -6.1 | 91481 | 504 | 33.000 | 35.200 | -6.2 | 91551 | 507 | 2.650 | 2.820 | -6.0 |
| 91342 | 501 | 11.800 | 13.100 | -9.9 | 91481 | 505 | 33.000 | 35.200 | -6.2 | 91551 | 508 | 2.650 | 2.820 | -6.0 |
| 91342 | 503 | 11.800 | 13.100 | -9.9 | 91481 | 506 | 33.000 | 35.200 | -6.2 | 91551 | 509 | 2.650 | 2.820 | -6.0 |
| 91342 | 504 | 11.800 | 13.100 | -9.9 | 91481 | 507 | 33.000 | 35.200 | -6.2 | 91555 | 501 | 2.870 | 3.260 | -12.0 |
| 91342 | 505 | 11.800 | 13.100 | -9.9 | 91481 | 508 | 33.000 | 35.200 | -6.2 | 91555 | 503 | 2.870 | 3.260 | -12.0 |
| 91342 | 506 | 11.800 | 13.100 | -9.9 | 91481 | 509 | 33.000 | 35.200 | -6.2 | 91555 | 504 | 2.870 | 3.260 | -12.0 |
| 91342 | 507 | 11.800 | 13.100 | -9.9 | 91507 | 501 | 4.860 | 5.180 | -6.2 | 91555 | 505 | 2.870 | 3.260 | -12.0 |
| 91342 | 508 | 11.800 | 13.100 | -9.9 | 91507 | 503 | 4.860 | 5.180 | -6.2 | 91555 | 506 | 2.870 | 3.260 | -12.0 |
| 91342 | 509 | 11.800 | 13.100 | -9.9 | 91507 | 504 | 4.860 | 5.180 | -6.2 | 91555 | 507 | 2.870 | 3.260 | -12.0 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                              LOSS COST % CHANGE BY CLASS


           PROPOSED  PRESENT    %                 PROPOSED  PRESENT    %                 PROPOSED  PRESENT    %
CLASS TERR OCCURR    OCCURR    CHG     CLASS TERR  OCCURR    OCCURR    CHG     CLASS TERR OCCURR    OCCURR    CHG
-----------------------------------------------------------------------------------------------------------------
91555 508     2.870     3.260  -12.0   91590 503     6.110     6.510   -6.1   91641 506     2.450     2.740  -10.6
91555 509     2.870     3.260  -12.0   91590 504     6.110     6.510   -6.1   91641 507     2.450     2.740  -10.6
91560 501     9.430    10.500  -10.2   91590 505     6.110     6.510   -6.1   91641 508     2.450     2.740  -10.6
91560 503     9.430    10.500  -10.2   91590 506     6.110     6.510   -6.1   91641 509     2.450     2.740  -10.6
91560 504     9.430    10.500  -10.2   91590 507     6.110     6.510   -6.1   91666 501     1.650     1.760   -6.2

91560 505     9.430    10.500  -10.2   91590 508     6.110     6.510   -6.1   91666 503     1.650     1.760   -6.2
91560 506     9.430    10.500  -10.2   91590 509     6.110     6.510   -6.1   91666 504     1.650     1.760   -6.2
91560 507     9.430    10.500  -10.2   91606 501    25.800    28.900  -10.7   91666 505     1.650     1.760   -6.2
91560 508     9.430    10.500  -10.2   91606 503    25.800    28.900  -10.7   91666 506     1.650     1.760   -6.2
91560 509     9.430    10.500  -10.2   91606 504    25.800    28.900  -10.7   91666 507     1.650     1.760   -6.2

91562 501     5.890     6.270   -6.1   91606 505    25.800    28.900  -10.7   91666 508     1.650     1.760   -6.2
91562 503     5.890     6.270   -6.1   91606 506    25.800    28.900  -10.7   91666 509     1.650     1.760   -6.2
91562 504     5.890     6.270   -6.1   91606 507    25.800    28.900  -10.7   91722 501     7.920     8.850  -10.5
91562 505     5.890     6.270   -6.1   91606 508    25.800    28.900  -10.7   91722 503     7.920     8.850  -10.5
91562 506     5.890     6.270   -6.1   91606 509    25.800    28.900  -10.7   91722 504     7.920     8.850  -10.5

91562 507     5.890     6.270   -6.1   91629 501     5.280     5.900  -10.5   91722 505     7.920     8.850  -10.5
91562 508     5.890     6.270   -6.1   91629 503     5.280     5.900  -10.5   91722 506     7.920     8.850  -10.5
91562 509     5.890     6.270   -6.1   91629 504     5.280     5.900  -10.5   91722 507     7.920     8.850  -10.5
91577 501    21.100    22.400   -5.8   91629 505     5.280     5.900  -10.5   91722 508     7.920     8.850  -10.5
91577 503    21.100    22.400   -5.8   91629 506     5.280     5.900  -10.5   91722 509     7.920     8.850  -10.5

91577 504    21.100    22.400   -5.8   91629 507     5.280     5.900  -10.5   91746 501     5.890     6.270   -6.1
91577 505    21.100    22.400   -5.8   91629 508     5.280     5.900  -10.5   91746 503     5.890     6.270   -6.1
91577 506    21.100    22.400   -5.8   91629 509     5.280     5.900  -10.5   91746 504     5.890     6.270   -6.1
91577 507    21.100    22.400   -5.8   91636 501     9.050    10.100  -10.4   91746 505     5.890     6.270   -6.1
91577 508    21.100    22.400   -5.8   91636 503     9.050    10.100  -10.4   91746 506     5.890     6.270   -6.1

91577 509    21.100    22.400   -5.8   91636 504     9.050    10.100  -10.4   91746 507     5.890     6.270   -6.1
91580 501    12.400    13.900  -10.8   91636 505     9.050    10.100  -10.4   91746 508     5.890     6.270   -6.1
91580 503    12.400    13.900  -10.8   91636 506     9.050    10.100  -10.4   91746 509     5.890     6.270   -6.1
91580 504    12.400    13.900  -10.8   91636 507     9.050    10.100  -10.4   91805 501      .370      .390   -5.1
91580 505    12.400    13.900  -10.8   91636 508     9.050    10.100  -10.4   91805 503      .370      .390   -5.1

91580 506    12.400    13.900  -10.8   91636 509     9.050    10.100  -10.4   91805 504      .370      .390   -5.1
91580 507    12.400    13.900  -10.8   91641 501     2.450     2.740  -10.6   91805 505      .370      .390   -5.1
91580 508    12.400    13.900  -10.8   91641 503     2.450     2.740  -10.6   91805 506      .370      .390   -5.1
91580 509    12.400    13.900  -10.8   91641 504     2.450     2.740  -10.6   91805 507      .370      .390   -5.1
91590 501     6.110     6.510   -6.1   91641 505     2.450     2.740  -10.6   91805 508      .370      .390   -5.1
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

```
STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                      LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR    CHG    CLASS TERR    OCCURR    OCCURR    CHG    CLASS TERR    OCCURR    OCCURR    CHG
------------------------------------------------------------------------------------------------------------------------
91805 509      .370      .390   -5.1   92102 504      8.220     8.750   -6.1    92446 507     10.400    11.100   -6.3
92053 501      .910      .970   -6.2   92102 505      8.220     8.750   -6.1    92446 508     10.400    11.100   -6.3
92053 503      .910      .970   -6.2   92102 506      8.220     8.750   -6.1    92446 509     10.400    11.100   -6.3
92053 504      .910      .970   -6.2   92102 507      8.220     8.750   -6.1    92447 501      9.070     9.660   -6.1
92053 505      .910      .970   -6.2   92102 508      8.220     8.750   -6.1    92447 503      9.070     9.660   -6.1

92053 506      .910      .970   -6.2   92102 509      8.220     8.750   -6.1    92447 504      9.070     9.660   -6.1
92053 507      .910      .970   -6.2   92215 501      6.830     7.750  -11.9    92447 505      9.070     9.660   -6.1
92053 508      .910      .970   -6.2   92215 503      6.830     7.750  -11.9    92447 506      9.070     9.660   -6.1
92053 509      .910      .970   -6.2   92215 504      6.830     7.750  -11.9    92447 507      9.070     9.660   -6.1
92054 501      .310      .330   -6.1   92215 505      6.830     7.750  -11.9    92447 508      9.070     9.660   -6.1

92054 503      .310      .330   -6.1   92215 506      6.830     7.750  -11.9    92447 509      9.070     9.660   -6.1
92054 504      .310      .330   -6.1   92215 507      6.830     7.750  -11.9    92451 501      4.770     5.410  -11.8
92054 505      .310      .330   -6.1   92215 508      6.830     7.750  -11.9    92451 503      4.770     5.410  -11.8
92054 506      .310      .330   -6.1   92215 509      6.830     7.750  -11.9    92451 504      4.770     5.410  -11.8
92054 507      .310      .330   -6.1   92338 501      3.160     3.360   -6.0    92451 505      4.770     5.410  -11.8

92054 508      .310      .330   -6.1   92338 503      3.160     3.360   -6.0    92451 506      4.770     5.410  -11.8
92054 509      .310      .330   -6.1   92338 504      3.160     3.360   -6.0    92451 507      4.770     5.410  -11.8
92055 501     8.730     9.300   -6.1   92338 505      3.160     3.360   -6.0    92451 508      4.770     5.410  -11.8
92055 503     8.730     9.300   -6.1   92338 506      3.160     3.360   -6.0    92451 509      4.770     5.410  -11.8
92055 504     8.730     9.300   -6.1   92338 507      3.160     3.360   -6.0    92453 501      5.750     6.120   -6.0

92055 505     8.730     9.300   -6.1   92338 508      3.160     3.360   -6.0    92453 503      5.750     6.120   -6.0
92055 506     8.730     9.300   -6.1   92338 509      3.160     3.360   -6.0    92453 504      5.750     6.120   -6.0
92055 507     8.730     9.300   -6.1   92445 501      5.190     5.790  -10.4    92453 505      5.750     6.120   -6.0
92055 508     8.730     9.300   -6.1   92445 503      5.190     5.790  -10.4    92453 506      5.750     6.120   -6.0
92055 509     8.730     9.300   -6.1   92445 504      5.190     5.790  -10.4    92453 507      5.750     6.120   -6.0

92101 501    13.700    14.500   -5.5   92445 505      5.190     5.790  -10.4    92453 508      5.750     6.120   -6.0
92101 503    13.700    14.500   -5.5   92445 506      5.190     5.790  -10.4    92453 509      5.750     6.120   -6.0
92101 504    13.700    14.500   -5.5   92445 507      5.190     5.790  -10.4    92478 501      2.840     3.030   -6.3
92101 505    13.700    14.500   -5.5   92445 508      5.190     5.790  -10.4    92478 503      2.840     3.030   -6.3
92101 506    13.700    14.500   -5.5   92445 509      5.190     5.790  -10.4    92478 504      2.840     3.030   -6.3

92101 507    13.700    14.500   -5.5   92446 501     10.400    11.100   -6.3    92478 505      2.840     3.030   -6.3
92101 508    13.700    14.500   -5.5   92446 503     10.400    11.100   -6.3    92478 506      2.840     3.030   -6.3
92101 509    13.700    14.500   -5.5   92446 504     10.400    11.100   -6.3    92478 507      2.840     3.030   -6.3
92102 501     8.220     8.750   -6.1   92446 505     10.400    11.100   -6.3    92478 508      2.840     3.030   -6.3
92102 503     8.220     8.750   -6.1   92446 506     10.400    11.100   -6.3    92478 509      2.840     3.030   -6.3
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

```
STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                        LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR     CHG    CLASS TERR   OCCURR    OCCURR     CHG    CLASS TERR   OCCURR    OCCURR     CHG
------------------------------------------------------------------------------------------------------------------------
92593 501    62.600   71.000   -11.8   94225 505    15.600    16.600    -6.0    94404 508    7.710     8.210     -6.1
92593 503    62.600   71.000   -11.8   94225 506    15.600    16.600    -6.0    94404 509    7.710     8.210     -6.1
92593 504    62.600   71.000   -11.8   94225 507    15.600    16.600    -6.0    94569 501    5.200     5.540     -6.1
92593 505    62.600   71.000   -11.8   94225 508    15.600    16.600    -6.0    94569 503    5.200     5.540     -6.1
92593 506    62.600   71.000   -11.8   94225 509    15.600    16.600    -6.0    94569 504    5.200     5.540     -6.1

92593 507    62.600   71.000   -11.8   94276 501     8.130     8.660    -6.1    94569 505    5.200     5.540     -6.1
92593 508    62.600   71.000   -11.8   94276 503     8.130     8.660    -6.1    94569 506    5.200     5.540     -6.1
92593 509    62.600   71.000   -11.8   94276 504     8.130     8.660    -6.1    94569 507    5.200     5.540     -6.1
92663 501     1.230    1.370   -10.2   94276 505     8.130     8.660    -6.1    94569 508    5.200     5.540     -6.1
92663 503     1.230    1.370   -10.2   94276 506     8.130     8.660    -6.1    94569 509    5.200     5.540     -6.1

92663 504     1.230    1.370   -10.2   94276 507     8.130     8.660    -6.1    94590 501   22.400    23.900     -6.3
92663 505     1.230    1.370   -10.2   94276 508     8.130     8.660    -6.1    94590 503   22.400    23.900     -6.3
92663 506     1.230    1.370   -10.2   94276 509     8.130     8.660    -6.1    94590 504   22.400    23.900     -6.3
92663 507     1.230    1.370   -10.2   94304 501     6.090     6.910   -11.9    94590 505   22.400    23.900     -6.3
92663 508     1.230    1.370   -10.2   94304 503     6.090     6.910   -11.9    94590 506   22.400    23.900     -6.3

92663 509     1.230    1.370   -10.2   94304 504     6.090     6.910   -11.9    94590 507   22.400    23.900     -6.3
94007 501    19.500   20.700    -5.8   94304 505     6.090     6.910   -11.9    94590 508   22.400    23.900     -6.3
94007 503    19.500   20.700    -5.8   94304 506     6.090     6.910   -11.9    94590 509   22.400    23.900     -6.3
94007 504    19.500   20.700    -5.8   94304 507     6.090     6.910   -11.9    94617 501    7.080     7.540     -6.1
94007 505    19.500   20.700    -5.8   94304 508     6.090     6.910   -11.9    94617 503    7.080     7.540     -6.1

94007 506    19.500   20.700    -5.8   94304 509     6.090     6.910   -11.9    94617 504    7.080     7.540     -6.1
94007 507    19.500   20.700    -5.8   94381 501    11.400    13.000   -12.3    94617 505    7.080     7.540     -6.1
94007 508    19.500   20.700    -5.8   94381 503    11.400    13.000   -12.3    94617 506    7.080     7.540     -6.1
94007 509    19.500   20.700    -5.8   94381 504    11.400    13.000   -12.3    94617 507    7.080     7.540     -6.1
94099 501     4.440    4.720    -5.9   94381 505    11.400    13.000   -12.3    94617 508    7.080     7.540     -6.1

94099 503     4.440    4.720    -5.9   94381 506    11.400    13.000   -12.3    94617 509    7.080     7.540     -6.1
94099 504     4.440    4.720    -5.9   94381 507    11.400    13.000   -12.3    95124 501    2.620     2.790     -6.1
94099 505     4.440    4.720    -5.9   94381 508    11.400    13.000   -12.3    95124 503    2.620     2.790     -6.1
94099 506     4.440    4.720    -5.9   94381 509    11.400    13.000   -12.3    95124 504    2.620     2.790     -6.1
94099 507     4.440    4.720    -5.9   94404 501     7.710     8.210    -6.1    95124 505    2.620     2.790     -6.1

94099 508     4.440    4.720    -5.9   94404 503     7.710     8.210    -6.1    95124 506    2.620     2.790     -6.1
94099 509     4.440    4.720    -5.9   94404 504     7.710     8.210    -6.1    95124 507    2.620     2.790     -6.1
94225 501    15.600   16.600    -6.0   94404 505     7.710     8.210    -6.1    95124 508    2.620     2.790     -6.1
94225 503    15.600   16.600    -6.0   94404 506     7.710     8.210    -6.1    95124 509    2.620     2.790     -6.1
94225 504    15.600   16.600    -6.0   94404 507     7.710     8.210    -6.1    95233 501    5.600     5.970     -6.2
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

<center>LOSS COST % CHANGE BY CLASS</center>

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 95233 | 503 | 5.600 | 5.970 | -6.2 | 95357 | 506 | 2.640 | 2.950 | -10.5 | 95505 | 509 | 5.090 | 5.690 | -10.5 |
| 95233 | 504 | 5.600 | 5.970 | -6.2 | 95357 | 507 | 2.640 | 2.950 | -10.5 | 95620 | 501 | 3.410 | 3.630 | -6.1 |
| 95233 | 505 | 5.600 | 5.970 | -6.2 | 95357 | 508 | 2.640 | 2.950 | -10.5 | 95620 | 503 | 3.410 | 3.630 | -6.1 |
| 95233 | 506 | 5.600 | 5.970 | -6.2 | 95357 | 509 | 2.640 | 2.950 | -10.5 | 95620 | 504 | 3.410 | 3.630 | -6.1 |
| 95233 | 507 | 5.600 | 5.970 | -6.2 | 95410 | 501 | 7.850 | 8.360 | -6.1 | 95620 | 505 | 3.410 | 3.630 | -6.1 |
| 95233 | 508 | 5.600 | 5.970 | -6.2 | 95410 | 503 | 7.850 | 8.360 | -6.1 | 95620 | 506 | 3.410 | 3.630 | -6.1 |
| 95233 | 509 | 5.600 | 5.970 | -6.2 | 95410 | 504 | 7.850 | 8.360 | -6.1 | 95620 | 507 | 3.410 | 3.630 | -6.1 |
| 95305 | 501 | 6.090 | 6.480 | -6.0 | 95410 | 505 | 7.850 | 8.360 | -6.1 | 95620 | 508 | 3.410 | 3.630 | -6.1 |
| 95305 | 503 | 6.090 | 6.480 | -6.0 | 95410 | 506 | 7.850 | 8.360 | -6.1 | 95620 | 509 | 3.410 | 3.630 | -6.1 |
| 95305 | 504 | 6.090 | 6.480 | -6.0 | 95410 | 507 | 7.850 | 8.360 | -6.1 | 95625 | 501 | 13.900 | 15.400 | -9.7 |
| 95305 | 505 | 6.090 | 6.480 | -6.0 | 95410 | 508 | 7.850 | 8.360 | -6.1 | 95625 | 503 | 13.900 | 15.400 | -9.7 |
| 95305 | 506 | 6.090 | 6.480 | -6.0 | 95410 | 509 | 7.850 | 8.360 | -6.1 | 95625 | 504 | 13.900 | 15.400 | -9.7 |
| 95305 | 507 | 6.090 | 6.480 | -6.0 | 95455 | 501 | 10.900 | 12.200 | -10.7 | 95625 | 505 | 13.900 | 15.400 | -9.7 |
| 95305 | 508 | 6.090 | 6.480 | -6.0 | 95455 | 503 | 10.900 | 12.200 | -10.7 | 95625 | 506 | 13.900 | 15.400 | -9.7 |
| 95305 | 509 | 6.090 | 6.480 | -6.0 | 95455 | 504 | 10.900 | 12.200 | -10.7 | 95625 | 507 | 13.900 | 15.400 | -9.7 |
| 95306 | 501 | 10.400 | 11.600 | -10.3 | 95455 | 505 | 10.900 | 12.200 | -10.7 | 95625 | 508 | 13.900 | 15.400 | -9.7 |
| 95306 | 503 | 10.400 | 11.600 | -10.3 | 95455 | 506 | 10.900 | 12.200 | -10.7 | 95625 | 509 | 13.900 | 15.400 | -9.7 |
| 95306 | 504 | 10.400 | 11.600 | -10.3 | 95455 | 507 | 10.900 | 12.200 | -10.7 | 95647 | 501 | 5.740 | 6.510 | -11.8 |
| 95306 | 505 | 10.400 | 11.600 | -10.3 | 95455 | 508 | 10.900 | 12.200 | -10.7 | 95647 | 503 | 5.740 | 6.510 | -11.8 |
| 95306 | 506 | 10.400 | 11.600 | -10.3 | 95455 | 509 | 10.900 | 12.200 | -10.7 | 95647 | 504 | 5.740 | 6.510 | -11.8 |
| 95306 | 507 | 10.400 | 11.600 | -10.3 | 95487 | 501 | 4.210 | 4.480 | -6.0 | 95647 | 505 | 5.740 | 6.510 | -11.8 |
| 95306 | 508 | 10.400 | 11.600 | -10.3 | 95487 | 503 | 4.210 | 4.480 | -6.0 | 95647 | 506 | 5.740 | 6.510 | -11.8 |
| 95306 | 509 | 10.400 | 11.600 | -10.3 | 95487 | 504 | 4.210 | 4.480 | -6.0 | 95647 | 507 | 5.740 | 6.510 | -11.8 |
| 95310 | 501 | 14.500 | 15.500 | -6.5 | 95487 | 505 | 4.210 | 4.480 | -6.0 | 95647 | 508 | 5.740 | 6.510 | -11.8 |
| 95310 | 503 | 14.500 | 15.500 | -6.5 | 95487 | 506 | 4.210 | 4.480 | -6.0 | 95647 | 509 | 5.740 | 6.510 | -11.8 |
| 95310 | 504 | 14.500 | 15.500 | -6.5 | 95487 | 507 | 4.210 | 4.480 | -6.0 | 96053 | 501 | 4.360 | 4.950 | -11.9 |
| 95310 | 505 | 14.500 | 15.500 | -6.5 | 95487 | 508 | 4.210 | 4.480 | -6.0 | 96053 | 503 | 4.360 | 4.950 | -11.9 |
| 95310 | 506 | 14.500 | 15.500 | -6.5 | 95487 | 509 | 4.210 | 4.480 | -6.0 | 96053 | 504 | 4.360 | 4.950 | -11.9 |
| 95310 | 507 | 14.500 | 15.500 | -6.5 | 95505 | 501 | 5.090 | 5.690 | -10.5 | 96053 | 505 | 4.360 | 4.950 | -11.9 |
| 95310 | 508 | 14.500 | 15.500 | -6.5 | 95505 | 503 | 5.090 | 5.690 | -10.5 | 96053 | 506 | 4.360 | 4.950 | -11.9 |
| 95310 | 509 | 14.500 | 15.500 | -6.5 | 95505 | 504 | 5.090 | 5.690 | -10.5 | 96053 | 507 | 4.360 | 4.950 | -11.9 |
| 95357 | 501 | 2.640 | 2.950 | -10.5 | 95505 | 505 | 5.090 | 5.690 | -10.5 | 96053 | 508 | 4.360 | 4.950 | -11.9 |
| 95357 | 503 | 2.640 | 2.950 | -10.5 | 95505 | 506 | 5.090 | 5.690 | -10.5 | 96053 | 509 | 4.360 | 4.950 | -11.9 |
| 95357 | 504 | 2.640 | 2.950 | -10.5 | 95505 | 507 | 5.090 | 5.690 | -10.5 | 96317 | 501 | 2.730 | 3.050 | -10.5 |
| 95357 | 505 | 2.640 | 2.950 | -10.5 | 95505 | 508 | 5.090 | 5.690 | -10.5 | 96317 | 503 | 2.730 | 3.050 | -10.5 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 96317 | 504 | 2.730 | 3.050 | -10.5 | 96611 | 507 | 2.950 | 3.270 | -9.8 | 97050 | 501 | 6.970 | 7.720 | -9.7 |
| 96317 | 505 | 2.730 | 3.050 | -10.5 | 96611 | 508 | 2.950 | 3.270 | -9.8 | 97050 | 503 | 6.970 | 7.720 | -9.7 |
| 96317 | 506 | 2.730 | 3.050 | -10.5 | 96611 | 509 | 2.950 | 3.270 | -9.8 | 97050 | 504 | 6.970 | 7.720 | -9.7 |
| 96317 | 507 | 2.730 | 3.050 | -10.5 | 96702 | 501 | 7.820 | 8.330 | -6.1 | 97050 | 505 | 6.970 | 7.720 | -9.7 |
| 96317 | 508 | 2.730 | 3.050 | -10.5 | 96702 | 503 | 7.820 | 8.330 | -6.1 | 97050 | 506 | 6.970 | 7.720 | -9.7 |
| 96317 | 509 | 2.730 | 3.050 | -10.5 | 96702 | 504 | 7.820 | 8.330 | -6.1 | 97050 | 507 | 6.970 | 7.720 | -9.7 |
| 96408 | 501 | 6.800 | 7.240 | -6.1 | 96702 | 505 | 7.820 | 8.330 | -6.1 | 97050 | 508 | 6.970 | 7.720 | -9.7 |
| 96408 | 503 | 6.800 | 7.240 | -6.1 | 96702 | 506 | 7.820 | 8.330 | -6.1 | 97050 | 509 | 6.970 | 7.720 | -9.7 |
| 96408 | 504 | 6.800 | 7.240 | -6.1 | 96702 | 507 | 7.820 | 8.330 | -6.1 | 97111 | 501 | 9.390 | 9.990 | -6.0 |
| 96408 | 505 | 6.800 | 7.240 | -6.1 | 96702 | 508 | 7.820 | 8.330 | -6.1 | 97111 | 503 | 9.390 | 9.990 | -6.0 |
| 96408 | 506 | 6.800 | 7.240 | -6.1 | 96702 | 509 | 7.820 | 8.330 | -6.1 | 97111 | 504 | 9.390 | 9.990 | -6.0 |
| 96408 | 507 | 6.800 | 7.240 | -6.1 | 96816 | 501 | 7.340 | 7.810 | -6.0 | 97111 | 505 | 9.390 | 9.990 | -6.0 |
| 96408 | 508 | 6.800 | 7.240 | -6.1 | 96816 | 503 | 7.340 | 7.810 | -6.0 | 97111 | 506 | 9.390 | 9.990 | -6.0 |
| 96408 | 509 | 6.800 | 7.240 | -6.1 | 96816 | 504 | 7.340 | 7.810 | -6.0 | 97111 | 507 | 9.390 | 9.990 | -6.0 |
| 96409 | 501 | 6.290 | 6.690 | -6.0 | 96816 | 505 | 7.340 | 7.810 | -6.0 | 97111 | 508 | 9.390 | 9.990 | -6.0 |
| 96409 | 503 | 6.290 | 6.690 | -6.0 | 96816 | 506 | 7.340 | 7.810 | -6.0 | 97111 | 509 | 9.390 | 9.990 | -6.0 |
| 96409 | 504 | 6.290 | 6.690 | -6.0 | 96816 | 507 | 7.340 | 7.810 | -6.0 | 97220 | 501 | .710 | .790 | -10.1 |
| 96409 | 505 | 6.290 | 6.690 | -6.0 | 96816 | 508 | 7.340 | 7.810 | -6.0 | 97220 | 503 | .710 | .790 | -10.1 |
| 96409 | 506 | 6.290 | 6.690 | -6.0 | 96816 | 509 | 7.340 | 7.810 | -6.0 | 97220 | 504 | .710 | .790 | -10.1 |
| 96409 | 507 | 6.290 | 6.690 | -6.0 | 96872 | 501 | 9.710 | 10.800 | -10.1 | 97220 | 505 | .710 | .790 | -10.1 |
| 96409 | 508 | 6.290 | 6.690 | -6.0 | 96872 | 503 | 9.710 | 10.800 | -10.1 | 97220 | 506 | .710 | .790 | -10.1 |
| 96409 | 509 | 6.290 | 6.690 | -6.0 | 96872 | 504 | 9.710 | 10.800 | -10.1 | 97220 | 507 | .710 | .790 | -10.1 |
| 96410 | 501 | 5.520 | 5.880 | -6.1 | 96872 | 505 | 9.710 | 10.800 | -10.1 | 97220 | 508 | .710 | .790 | -10.1 |
| 96410 | 503 | 5.520 | 5.880 | -6.1 | 96872 | 506 | 9.710 | 10.800 | -10.1 | 97220 | 509 | .710 | .790 | -10.1 |
| 96410 | 504 | 5.520 | 5.880 | -6.1 | 96872 | 507 | 9.710 | 10.800 | -10.1 | 97222 | 501 | 3.160 | 3.580 | -11.7 |
| 96410 | 505 | 5.520 | 5.880 | -6.1 | 96872 | 508 | 9.710 | 10.800 | -10.1 | 97222 | 503 | 3.160 | 3.580 | -11.7 |
| 96410 | 506 | 5.520 | 5.880 | -6.1 | 96872 | 509 | 9.710 | 10.800 | -10.1 | 97222 | 504 | 3.160 | 3.580 | -11.7 |
| 96410 | 507 | 5.520 | 5.880 | -6.1 | 97047 | 501 | 8.980 | 9.940 | -9.7 | 97222 | 505 | 3.160 | 3.580 | -11.7 |
| 96410 | 508 | 5.520 | 5.880 | -6.1 | 97047 | 503 | 8.980 | 9.940 | -9.7 | 97222 | 506 | 3.160 | 3.580 | -11.7 |
| 96410 | 509 | 5.520 | 5.880 | -6.1 | 97047 | 504 | 8.980 | 9.940 | -9.7 | 97222 | 507 | 3.160 | 3.580 | -11.7 |
| 96611 | 501 | 2.950 | 3.270 | -9.8 | 97047 | 505 | 8.980 | 9.940 | -9.7 | 97222 | 508 | 3.160 | 3.580 | -11.7 |
| 96611 | 503 | 2.950 | 3.270 | -9.8 | 97047 | 506 | 8.980 | 9.940 | -9.7 | 97222 | 509 | 3.160 | 3.580 | -11.7 |
| 96611 | 504 | 2.950 | 3.270 | -9.8 | 97047 | 507 | 8.980 | 9.940 | -9.7 | 97223 | 501 | 4.770 | 5.410 | -11.8 |
| 96611 | 505 | 2.950 | 3.270 | -9.8 | 97047 | 508 | 8.980 | 9.940 | -9.7 | 97223 | 503 | 4.770 | 5.410 | -11.8 |
| 96611 | 506 | 2.950 | 3.270 | -9.8 | 97047 | 509 | 8.980 | 9.940 | -9.7 | 97223 | 504 | 4.770 | 5.410 | -11.8 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 97223 | 505 | 4.770 | 5.410 | -11.8 | 97651 | 508 | 12.800 | 14.300 | -10.5 | 98002 | 503 | 1.790 | 2.000 | -10.5 |
| 97223 | 506 | 4.770 | 5.410 | -11.8 | 97651 | 509 | 12.800 | 14.300 | -10.5 | 98002 | 504 | 1.790 | 2.000 | -10.5 |
| 97223 | 507 | 4.770 | 5.410 | -11.8 | 97652 | 501 | 11.100 | 12.400 | -10.5 | 98002 | 505 | 1.790 | 2.000 | -10.5 |
| 97223 | 508 | 4.770 | 5.410 | -11.8 | 97652 | 503 | 11.100 | 12.400 | -10.5 | 98002 | 506 | 1.790 | 2.000 | -10.5 |
| 97223 | 509 | 4.770 | 5.410 | -11.8 | 97652 | 504 | 11.100 | 12.400 | -10.5 | 98002 | 507 | 1.790 | 2.000 | -10.5 |
| 97308 | 501 | 1.320 | 1.470 | -10.2 | 97652 | 505 | 11.100 | 12.400 | -10.5 | 98002 | 508 | 1.790 | 2.000 | -10.5 |
| 97308 | 503 | 1.320 | 1.470 | -10.2 | 97652 | 506 | 11.100 | 12.400 | -10.5 | 98002 | 509 | 1.790 | 2.000 | -10.5 |
| 97308 | 504 | 1.320 | 1.470 | -10.2 | 97652 | 507 | 11.100 | 12.400 | -10.5 | 98003 | 501 | 1.730 | 1.850 | -6.5 |
| 97308 | 505 | 1.320 | 1.470 | -10.2 | 97652 | 508 | 11.100 | 12.400 | -10.5 | 98003 | 503 | 1.730 | 1.850 | -6.5 |
| 97308 | 506 | 1.320 | 1.470 | -10.2 | 97652 | 509 | 11.100 | 12.400 | -10.5 | 98003 | 504 | 1.730 | 1.850 | -6.5 |
| 97308 | 507 | 1.320 | 1.470 | -10.2 | 97653 | 501 | 5.550 | 5.910 | -6.1 | 98003 | 505 | 1.730 | 1.850 | -6.5 |
| 97308 | 508 | 1.320 | 1.470 | -10.2 | 97653 | 503 | 5.550 | 5.910 | -6.1 | 98003 | 506 | 1.730 | 1.850 | -6.5 |
| 97308 | 509 | 1.320 | 1.470 | -10.2 | 97653 | 504 | 5.550 | 5.910 | -6.1 | 98003 | 507 | 1.730 | 1.850 | -6.5 |
| 97447 | 501 | 4.340 | 4.840 | -10.3 | 97653 | 505 | 5.550 | 5.910 | -6.1 | 98003 | 508 | 1.730 | 1.850 | -6.5 |
| 97447 | 503 | 4.340 | 4.840 | -10.3 | 97653 | 506 | 5.550 | 5.910 | -6.1 | 98003 | 509 | 1.730 | 1.850 | -6.5 |
| 97447 | 504 | 4.340 | 4.840 | -10.3 | 97653 | 507 | 5.550 | 5.910 | -6.1 | 98090 | 501 | .233 | .248 | -6.0 |
| 97447 | 505 | 4.340 | 4.840 | -10.3 | 97653 | 508 | 5.550 | 5.910 | -6.1 | 98090 | 503 | .233 | .248 | -6.0 |
| 97447 | 506 | 4.340 | 4.840 | -10.3 | 97653 | 509 | 5.550 | 5.910 | -6.1 | 98090 | 504 | .233 | .248 | -6.0 |
| 97447 | 507 | 4.340 | 4.840 | -10.3 | 97654 | 501 | 9.670 | 10.300 | -6.1 | 98090 | 505 | .233 | .248 | -6.0 |
| 97447 | 508 | 4.340 | 4.840 | -10.3 | 97654 | 503 | 9.670 | 10.300 | -6.1 | 98090 | 506 | .233 | .248 | -6.0 |
| 97447 | 509 | 4.340 | 4.840 | -10.3 | 97654 | 504 | 9.670 | 10.300 | -6.1 | 98090 | 507 | .233 | .248 | -6.0 |
| 97650 | 501 | 6.480 | 6.900 | -6.1 | 97654 | 505 | 9.670 | 10.300 | -6.1 | 98090 | 508 | .233 | .248 | -6.0 |
| 97650 | 503 | 6.480 | 6.900 | -6.1 | 97654 | 506 | 9.670 | 10.300 | -6.1 | 98090 | 509 | .233 | .248 | -6.0 |
| 97650 | 504 | 6.480 | 6.900 | -6.1 | 97654 | 507 | 9.670 | 10.300 | -6.1 | 98091 | 501 | .250 | .270 | -7.4 |
| 97650 | 505 | 6.480 | 6.900 | -6.1 | 97654 | 508 | 9.670 | 10.300 | -6.1 | 98091 | 503 | .250 | .270 | -7.4 |
| 97650 | 506 | 6.480 | 6.900 | -6.1 | 97654 | 509 | 9.670 | 10.300 | -6.1 | 98091 | 504 | .250 | .270 | -7.4 |
| 97650 | 507 | 6.480 | 6.900 | -6.1 | 97655 | 501 | 9.900 | 11.100 | -10.8 | 98091 | 505 | .250 | .270 | -7.4 |
| 97650 | 508 | 6.480 | 6.900 | -6.1 | 97655 | 503 | 9.900 | 11.100 | -10.8 | 98091 | 506 | .250 | .270 | -7.4 |
| 97650 | 509 | 6.480 | 6.900 | -6.1 | 97655 | 504 | 9.900 | 11.100 | -10.8 | 98091 | 507 | .250 | .270 | -7.4 |
| 97651 | 501 | 12.800 | 14.300 | -10.5 | 97655 | 505 | 9.900 | 11.100 | -10.8 | 98091 | 508 | .250 | .270 | -7.4 |
| 97651 | 503 | 12.800 | 14.300 | -10.5 | 97655 | 506 | 9.900 | 11.100 | -10.8 | 98091 | 509 | .250 | .270 | -7.4 |
| 97651 | 504 | 12.800 | 14.300 | -10.5 | 97655 | 507 | 9.900 | 11.100 | -10.8 | 98092 | 501 | .770 | .820 | -6.1 |
| 97651 | 505 | 12.800 | 14.300 | -10.5 | 97655 | 508 | 9.900 | 11.100 | -10.8 | 98092 | 503 | .770 | .820 | -6.1 |
| 97651 | 506 | 12.800 | 14.300 | -10.5 | 97655 | 509 | 9.900 | 11.100 | -10.8 | 98092 | 504 | .770 | .820 | -6.1 |
| 97651 | 507 | 12.800 | 14.300 | -10.5 | 98002 | 501 | 1.790 | 2.000 | -10.5 | 98092 | 505 | .770 | .820 | -6.1 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                        LOSS COST % CHANGE BY CLASS


           PROPOSED  PRESENT   %                    PROPOSED  PRESENT   %                    PROPOSED  PRESENT   %
CLASS TERR OCCURR    OCCURR    CHG      CLASS TERR   OCCURR    OCCURR    CHG      CLASS TERR   OCCURR    OCCURR    CHG
----------------------------------------------------------------------------------------------------------------------
98092 506    .770     .820    -6.1     98154 509    8.010     8.950   -10.5     98161 504   11.400    12.700   -10.2
98092 507    .770     .820    -6.1     98155 501   11.200    12.500   -10.4     98161 505   11.400    12.700   -10.2
98092 508    .770     .820    -6.1     98155 503   11.200    12.500   -10.4     98161 506   11.400    12.700   -10.2
98092 509    .770     .820    -6.1     98155 504   11.200    12.500   -10.4     98161 507   11.400    12.700   -10.2
98111 501   1.210    1.370   -11.7     98155 505   11.200    12.500   -10.4     98161 508   11.400    12.700   -10.2

98111 503   1.210    1.370   -11.7     98155 506   11.200    12.500   -10.4     98161 509   11.400    12.700   -10.2
98111 504   1.210    1.370   -11.7     98155 507   11.200    12.500   -10.4     98163 501   12.000    13.400   -10.4
98111 505   1.210    1.370   -11.7     98155 508   11.200    12.500   -10.4     98163 504   12.000    13.400   -10.4
98111 506   1.210    1.370   -11.7     98155 509   11.200    12.500   -10.4     98163 505   12.000    13.400   -10.4
98111 507   1.210    1.370   -11.7     98157 501    7.170     8.000   -10.4     98163 506   12.000    13.400   -10.4

98111 508   1.210    1.370   -11.7     98157 503    7.170     8.000   -10.4     98163 507   12.000    13.400   -10.4
98111 509   1.210    1.370   -11.7     98157 504    7.170     8.000   -10.4     98163 508   12.000    13.400   -10.4
98152 501   6.030    6.740   -10.5     98157 505    7.170     8.000   -10.4     98163 509   12.000    13.400   -10.4
98152 503   6.030    6.740   -10.5     98157 506    7.170     8.000   -10.4     98164 501    4.020     4.560   -11.8
98152 504   6.030    6.740   -10.5     98157 507    7.170     8.000   -10.4     98164 503    4.020     4.560   -11.8

98152 505   6.030    6.740   -10.5     98157 508    7.170     8.000   -10.4     98164 504    4.020     4.560   -11.8
98152 506   6.030    6.740   -10.5     98157 509    7.170     8.000   -10.4     98164 505    4.020     4.560   -11.8
98152 507   6.030    6.740   -10.5     98159 501    4.810     5.370   -10.4     98164 506    4.020     4.560   -11.8
98152 508   6.030    6.740   -10.5     98159 503    4.810     5.370   -10.4     98164 507    4.020     4.560   -11.8
98152 509   6.030    6.740   -10.5     98159 504    4.810     5.370   -10.4     98164 508    4.020     4.560   -11.8

98153 501   6.790    7.580   -10.4     98159 505    4.810     5.370   -10.4     98164 509    4.020     4.560   -11.8
98153 503   6.790    7.580   -10.4     98159 506    4.810     5.370   -10.4     98257 501    2.620     2.790    -6.1
98153 504   6.790    7.580   -10.4     98159 507    4.810     5.370   -10.4     98257 503    2.620     2.790    -6.1
98153 505   6.790    7.580   -10.4     98159 508    4.810     5.370   -10.4     98257 504    2.620     2.790    -6.1
98153 506   6.790    7.580   -10.4     98159 509    4.810     5.370   -10.4     98257 505    2.620     2.790    -6.1

98153 507   6.790    7.580   -10.4     98160 501   10.200    11.400   -10.5     98257 506    2.620     2.790    -6.1
98153 508   6.790    7.580   -10.4     98160 503   10.200    11.400   -10.5     98257 507    2.620     2.790    -6.1
98153 509   6.790    7.580   -10.4     98160 504   10.200    11.400   -10.5     98257 508    2.620     2.790    -6.1
98154 501   8.010    8.950   -10.5     98160 505   10.200    11.400   -10.5     98257 509    2.620     2.790    -6.1
98154 503   8.010    8.950   -10.5     98160 506   10.200    11.400   -10.5

98154 504   8.010    8.950   -10.5     98160 507   10.200    11.400   -10.5     98303 501   22.500    25.200   -10.7
98154 505   8.010    8.950   -10.5     98160 508   10.200    11.400   -10.5     98303 503   22.500    25.200   -10.7
98154 506   8.010    8.950   -10.5     98160 509   10.200    11.400   -10.5     98303 504   22.500    25.200   -10.7
98154 507   8.010    8.950   -10.5     98161 501   11.400    12.700   -10.2     98303 505   22.500    25.200   -10.7
98154 508   8.010    8.950   -10.5     98161 503   11.400    12.700   -10.2     98303 506   22.500    25.200   -10.7
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                    LOSS COST % CHANGE BY CLASS


           PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %
CLASS TERR OCCURR    OCCURR    CHG     CLASS TERR   OCCURR    OCCURR    CHG     CLASS TERR  OCCURR    OCCURR    CHG
------------------------------------------------------------------------------------------------------------------------
98303 507   22.500    25.200  -10.7    98308 501     2.020     2.150   -6.0     98413 505   25.500    27.200   -6.2
98303 508   22.500    25.200  -10.7    98308 503     2.020     2.150   -6.0     98413 506   25.500    27.200   -6.2
98303 509   22.500    25.200  -10.7    98308 504     2.020     2.150   -6.0     98413 507   25.500    27.200   -6.2
98304 501    9.700    10.300   -5.8    98308 505     2.020     2.150   -6.0     98413 508   25.500    27.200   -6.2
98304 503    9.700    10.300   -5.8    98308 506     2.020     2.150   -6.0     98413 509   25.500    27.200   -6.2

98304 504    9.700    10.300   -5.8    98308 507     2.020     2.150   -6.0     98414 501   23.400    24.900   -6.0
98304 505    9.700    10.300   -5.8    98308 508     2.020     2.150   -6.0     98414 503   23.400    24.900   -6.0
98304 506    9.700    10.300   -5.8    98308 509     2.020     2.150   -6.0     98414 504   23.400    24.900   -6.0
98304 507    9.700    10.300   -5.8    98309 501    11.300    12.600  -10.3     98414 505   23.400    24.900   -6.0
98304 508    9.700    10.300   -5.8    98309 503    11.300    12.600  -10.3     98414 506   23.400    24.900   -6.0

98304 509    9.700    10.300   -5.8    98309 504    11.300    12.600  -10.3     98414 507   23.400    24.900   -6.0
98305 501    7.210     7.980   -9.6    98309 505    11.300    12.600  -10.3     98414 508   23.400    24.900   -6.0
98305 503    7.210     7.980   -9.6    98309 506    11.300    12.600  -10.3     98414 509   23.400    24.900   -6.0
98305 504    7.210     7.980   -9.6    98309 507    11.300    12.600  -10.3     98415 501    3.070     3.270   -6.1
98305 505    7.210     7.980   -9.6    98309 508    11.300    12.600  -10.3     98415 503    3.070     3.270   -6.1

98305 506    7.210     7.980   -9.6    98309 509    11.300    12.600  -10.3     98415 504    3.070     3.270   -6.1
98305 507    7.210     7.980   -9.6    98344 501     2.010     2.220   -9.5     98415 505    3.070     3.270   -6.1
98305 508    7.210     7.980   -9.6    98344 503     2.010     2.220   -9.5     98415 506    3.070     3.270   -6.1
98305 509    7.210     7.980   -9.6    98344 504     2.010     2.220   -9.5     98415 507    3.070     3.270   -6.1
98306 501   18.600    20.500   -9.3    98344 505     2.010     2.220   -9.5     98415 508    3.070     3.270   -6.1

98306 503   18.600    20.500   -9.3    98344 506     2.010     2.220   -9.5     98415 509    3.070     3.270   -6.1
98306 504   18.600    20.500   -9.3    98344 507     2.010     2.220   -9.5     98423 501    7.310     7.780   -6.0
98306 505   18.600    20.500   -9.3    98344 508     2.010     2.220   -9.5     98423 503    7.310     7.780   -6.0
98306 506   18.600    20.500   -9.3    98344 509     2.010     2.220   -9.5     98423 504    7.310     7.780   -6.0
98306 507   18.600    20.500   -9.3    98405 501     3.310     3.660   -9.6     98423 505    7.310     7.780   -6.0

98306 508   18.600    20.500   -9.3    98405 503     3.310     3.660   -9.6     98423 506    7.310     7.780   -6.0
98306 509   18.600    20.500   -9.3    98405 504     3.310     3.660   -9.6     98423 507    7.310     7.780   -6.0
98307 501    3.070     3.270   -6.1    98405 505     3.310     3.660   -9.6     98423 508    7.310     7.780   -6.0
98307 503    3.070     3.270   -6.1    98405 506     3.310     3.660   -9.6     98423 509    7.310     7.780   -6.0
98307 504    3.070     3.270   -6.1    98405 507     3.310     3.660   -9.6     98424 501   12.400    13.200   -6.1

98307 505    3.070     3.270   -6.1    98405 508     3.310     3.660   -9.6     98424 503   12.400    13.200   -6.1
98307 506    3.070     3.270   -6.1    98405 509     3.310     3.660   -9.6     98424 504   12.400    13.200   -6.1
98307 507    3.070     3.270   -6.1    98413 501    25.500    27.200   -6.2     98424 505   12.400    13.200   -6.1
98307 508    3.070     3.270   -6.1    98413 503    25.500    27.200   -6.2     98424 506   12.400    13.200   -6.1
98307 509    3.070     3.270   -6.1    98413 504    25.500    27.200   -6.2     98424 507   12.400    13.200   -6.1
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                              LOSS COST % CHANGE BY CLASS


           PROPOSED  PRESENT    %                    PROPOSED  PRESENT    %                    PROPOSED  PRESENT    %
CLASS TERR OCCURR    OCCURR     CHG     CLASS TERR    OCCURR    OCCURR     CHG     CLASS TERR    OCCURR    OCCURR     CHG
--------------------------------------------------------------------------------------------------------------------------
98424 508    12.400    13.200   -6.1    98449 503      6.290     6.690    -6.0    98555 506       4.440     4.720    -5.9
98424 509    12.400    13.200   -6.1    98449 504      6.290     6.690    -6.0    98555 507       4.440     4.720    -5.9
98425 501     5.090     5.420   -6.1    98449 505      6.290     6.690    -6.0    98555 508       4.440     4.720    -5.9
98425 503     5.090     5.420   -6.1    98449 506      6.290     6.690    -6.0    98555 509       4.440     4.720    -5.9
98425 504     5.090     5.420   -6.1    98449 507      6.290     6.690    -6.0    98597 501       1.000     1.060    -5.7

98425 505     5.090     5.420   -6.1    98449 508      6.290     6.690    -6.0    98597 503       1.000     1.060    -5.7
98425 506     5.090     5.420   -6.1    98449 509      6.290     6.690    -6.0    98597 504       1.000     1.060    -5.7
98425 507     5.090     5.420   -6.1    98482 501      6.740     7.180    -6.1    98597 505       1.000     1.060    -5.7
98425 508     5.090     5.420   -6.1    98482 503      6.740     7.180    -6.1    98597 506       1.000     1.060    -5.7
98425 509     5.090     5.420   -6.1    98482 504      6.740     7.180    -6.1    98597 507       1.000     1.060    -5.7

98426 501     4.490     4.780   -6.1    98482 505      6.740     7.180    -6.1    98597 508       1.000     1.060    -5.7
98426 503     4.490     4.780   -6.1    98482 506      6.740     7.180    -6.1    98597 509       1.000     1.060    -5.7
98426 504     4.490     4.780   -6.1    98482 507      6.740     7.180    -6.1    98598 501        .340      .360    -5.6
98426 505     4.490     4.780   -6.1    98482 508      6.740     7.180    -6.1    98598 503        .340      .360    -5.6
98426 506     4.490     4.780   -6.1    98482 509      6.740     7.180    -6.1    98598 504        .340      .360    -5.6

98426 507     4.490     4.780   -6.1    98483 501      9.950    10.600    -6.1    98598 505        .340      .360    -5.6
98426 508     4.490     4.780   -6.1    98483 503      9.950    10.600    -6.1    98598 506        .340      .360    -5.6
98426 509     4.490     4.780   -6.1    98483 504      9.950    10.600    -6.1    98598 507        .340      .360    -5.6
98427 501     4.380     4.660   -6.0    98483 505      9.950    10.600    -6.1    98598 508        .340      .360    -5.6
98427 503     4.380     4.660   -6.0    98483 506      9.950    10.600    -6.1    98598 509        .340      .360    -5.6

98427 504     4.380     4.660   -6.0    98483 507      9.950    10.600    -6.1    98601 501      11.400    12.100    -5.8
98427 505     4.380     4.660   -6.0    98483 508      9.950    10.600    -6.1    98601 503      11.400    12.100    -5.8
98427 506     4.380     4.660   -6.0    98483 509      9.950    10.600    -6.1    98601 504      11.400    12.100    -5.8
98427 507     4.380     4.660   -6.0    98502 501      9.530    10.100    -5.6    98601 505      11.400    12.100    -5.8
98427 508     4.380     4.660   -6.0    98502 503      9.530    10.100    -5.6    98601 506      11.400    12.100    -5.8

98427 509     4.380     4.660   -6.0    98502 504      9.530    10.100    -5.6    98601 507      11.400    12.100    -5.8
98429 501     2.360     2.630  -10.3    98502 505      9.530    10.100    -5.6    98601 508      11.400    12.100    -5.8
98429 503     2.360     2.630  -10.3    98502 506      9.530    10.100    -5.6    98601 509      11.400    12.100    -5.8
98429 504     2.360     2.630  -10.3    98502 507      9.530    10.100    -5.6    98624 501       1.790     1.910    -6.3
98429 505     2.360     2.630  -10.3    98502 508      9.530    10.100    -5.6    98624 503       1.790     1.910    -6.3

98429 506     2.360     2.630  -10.3    98502 509      9.530    10.100    -5.6    98624 504       1.790     1.910    -6.3
98429 507     2.360     2.630  -10.3    98555 501      4.440     4.720    -5.9    98624 505       1.790     1.910    -6.3
98429 508     2.360     2.630  -10.3    98555 503      4.440     4.720    -5.9    98624 506       1.790     1.910    -6.3
98429 509     2.360     2.630  -10.3    98555 504      4.440     4.720    -5.9    98624 507       1.790     1.910    -6.3
98449 501     6.290     6.690   -6.0    98555 505      4.440     4.720    -5.9    98624 508       1.790     1.910    -6.3
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 98624 | 509 | 1.790 | 1.910 | -6.3 | 98677 | 504 | 31.000 | 33.000 | -6.1 | 98710 | 507 | 6.230 | 6.630 | -6.0 |
| 98636 | 501 | 5.860 | 6.650 | -11.9 | 98677 | 505 | 31.000 | 33.000 | -6.1 | 98710 | 508 | 6.230 | 6.630 | -6.0 |
| 98636 | 503 | 5.860 | 6.650 | -11.9 | 98677 | 506 | 31.000 | 33.000 | -6.1 | 98710 | 509 | 6.230 | 6.630 | -6.0 |
| 98636 | 504 | 5.860 | 6.650 | -11.9 | 98677 | 507 | 31.000 | 33.000 | -6.1 | 98751 | 501 | 8.770 | 9.790 | -10.4 |
| 98636 | 505 | 5.860 | 6.650 | -11.9 | 98677 | 508 | 31.000 | 33.000 | -6.1 | 98751 | 503 | 8.770 | 9.790 | -10.4 |
| 98636 | 506 | 5.860 | 6.650 | -11.9 | 98677 | 509 | 31.000 | 33.000 | -6.1 | 98751 | 504 | 8.770 | 9.790 | -10.4 |
| 98636 | 507 | 5.860 | 6.650 | -11.9 | 98678 | 501 | 27.500 | 29.300 | -6.1 | 98751 | 505 | 8.770 | 9.790 | -10.4 |
| 98636 | 508 | 5.860 | 6.650 | -11.9 | 98678 | 503 | 27.500 | 29.300 | -6.1 | 98751 | 506 | 8.770 | 9.790 | -10.4 |
| 98636 | 509 | 5.860 | 6.650 | -11.9 | 98678 | 504 | 27.500 | 29.300 | -6.1 | 98751 | 507 | 8.770 | 9.790 | -10.4 |
| 98640 | 501 | 197.000 | 209.000 | -5.7 | 98678 | 505 | 27.500 | 29.300 | -6.1 | 98751 | 508 | 8.770 | 9.790 | -10.4 |
| 98640 | 503 | 197.000 | 209.000 | -5.7 | 98678 | 506 | 27.500 | 29.300 | -6.1 | 98751 | 509 | 8.770 | 9.790 | -10.4 |
| 98640 | 504 | 197.000 | 209.000 | -5.7 | 98678 | 507 | 27.500 | 29.300 | -6.1 | 98805 | 501 | 8.130 | 8.660 | -6.1 |
| 98640 | 505 | 197.000 | 209.000 | -5.7 | 98678 | 508 | 27.500 | 29.300 | -6.1 | 98805 | 503 | 8.130 | 8.660 | -6.1 |
| 98640 | 506 | 197.000 | 209.000 | -5.7 | 98678 | 509 | 27.500 | 29.300 | -6.1 | 98805 | 504 | 8.130 | 8.660 | -6.1 |
| 98640 | 507 | 197.000 | 209.000 | -5.7 | 98699 | 501 | 8.960 | 9.540 | -6.1 | 98805 | 505 | 8.130 | 8.660 | -6.1 |
| 98640 | 508 | 197.000 | 209.000 | -5.7 | 98699 | 503 | 8.960 | 9.540 | -6.1 | 98805 | 506 | 8.130 | 8.660 | -6.1 |
| 98640 | 509 | 197.000 | 209.000 | -5.7 | 98699 | 504 | 8.960 | 9.540 | -6.1 | 98805 | 507 | 8.130 | 8.660 | -6.1 |
| 98658 | 501 | 11.600 | 13.000 | -10.8 | 98699 | 505 | 8.960 | 9.540 | -6.1 | 98805 | 508 | 8.130 | 8.660 | -6.1 |
| 98658 | 503 | 11.600 | 13.000 | -10.8 | 98699 | 506 | 8.960 | 9.540 | -6.1 | 98805 | 509 | 8.130 | 8.660 | -6.1 |
| 98658 | 504 | 11.600 | 13.000 | -10.8 | 98699 | 507 | 8.960 | 9.540 | -6.1 | 98806 | 501 | 5.450 | 6.190 | -12.0 |
| 98658 | 505 | 11.600 | 13.000 | -10.8 | 98699 | 508 | 8.960 | 9.540 | -6.1 | 98806 | 503 | 5.450 | 6.190 | -12.0 |
| 98658 | 506 | 11.600 | 13.000 | -10.8 | 98699 | 509 | 8.960 | 9.540 | -6.1 | 98806 | 504 | 5.450 | 6.190 | -12.0 |
| 98658 | 507 | 11.600 | 13.000 | -10.8 | 98705 | 501 | 16.400 | 18.300 | -10.4 | 98806 | 505 | 5.450 | 6.190 | -12.0 |
| 98658 | 508 | 11.600 | 13.000 | -10.8 | 98705 | 503 | 16.400 | 18.300 | -10.4 | 98806 | 506 | 5.450 | 6.190 | -12.0 |
| 98658 | 509 | 11.600 | 13.000 | -10.8 | 98705 | 504 | 16.400 | 18.300 | -10.4 | 98806 | 507 | 5.450 | 6.190 | -12.0 |
| 98659 | 501 | 2.070 | 2.320 | -10.8 | 98705 | 505 | 16.400 | 18.300 | -10.4 | 98806 | 508 | 5.450 | 6.190 | -12.0 |
| 98659 | 503 | 2.070 | 2.320 | -10.8 | 98705 | 506 | 16.400 | 18.300 | -10.4 | 98806 | 509 | 5.450 | 6.190 | -12.0 |
| 98659 | 504 | 2.070 | 2.320 | -10.8 | 98705 | 507 | 16.400 | 18.300 | -10.4 | 98810 | 501 | 10.200 | 11.200 | -8.9 |
| 98659 | 505 | 2.070 | 2.320 | -10.8 | 98705 | 508 | 16.400 | 18.300 | -10.4 | 98810 | 503 | 10.200 | 11.200 | -8.9 |
| 98659 | 506 | 2.070 | 2.320 | -10.8 | 98705 | 509 | 16.400 | 18.300 | -10.4 | 98810 | 504 | 10.200 | 11.200 | -8.9 |
| 98659 | 507 | 2.070 | 2.320 | -10.8 | 98710 | 501 | 6.230 | 6.630 | -6.0 | 98810 | 505 | 10.200 | 11.200 | -8.9 |
| 98659 | 508 | 2.070 | 2.320 | -10.8 | 98710 | 503 | 6.230 | 6.630 | -6.0 | 98810 | 506 | 10.200 | 11.200 | -8.9 |
| 98659 | 509 | 2.070 | 2.320 | -10.8 | 98710 | 504 | 6.230 | 6.630 | -6.0 | 98810 | 507 | 10.200 | 11.200 | -8.9 |
| 98677 | 501 | 31.000 | 33.000 | -6.1 | 98710 | 505 | 6.230 | 6.630 | -6.0 | 98810 | 508 | 10.200 | 11.200 | -8.9 |
| 98677 | 503 | 31.000 | 33.000 | -6.1 | 98710 | 506 | 6.230 | 6.630 | -6.0 | 98810 | 509 | 10.200 | 11.200 | -8.9 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

```
STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                        LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                   PROPOSED  PRESENT    %                   PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR    CHG      CLASS TERR   OCCURR    OCCURR    CHG      CLASS TERR   OCCURR    OCCURR    CHG
-----------------------------------------------------------------------------------------------------------------------
98813 501     9.810   10.900   -10.0     98949 505     1.980    2.210   -10.4     99004 508     8.160    9.020    -9.5
98813 503     9.810   10.900   -10.0     98949 506     1.980    2.210   -10.4     99004 509     8.160    9.020    -9.5
98813 504     9.810   10.900   -10.0     98949 507     1.980    2.210   -10.4     99080 501     2.130    2.270    -6.2
98813 505     9.810   10.900   -10.0     98949 508     1.980    2.210   -10.4     99080 503     2.130    2.270    -6.2
98813 506     9.810   10.900   -10.0     98949 509     1.980    2.210   -10.4     99080 504     2.130    2.270    -6.2

98813 507     9.810   10.900   -10.0     98967 501     6.340    6.750    -6.1     99080 505     2.130    2.270    -6.2
98813 508     9.810   10.900   -10.0     98967 503     6.340    6.750    -6.1     99080 506     2.130    2.270    -6.2
98813 509     9.810   10.900   -10.0     98967 504     6.340    6.750    -6.1     99080 507     2.130    2.270    -6.2
98820 501    15.500   16.500    -6.1     98967 505     6.340    6.750    -6.1     99080 508     2.130    2.270    -6.2
98820 503    15.500   16.500    -6.1     98967 506     6.340    6.750    -6.1     99080 509     2.130    2.270    -6.2

98820 504    15.500   16.500    -6.1     98967 507     6.340    6.750    -6.1     99111 501     3.100    3.300    -6.1
98820 505    15.500   16.500    -6.1     98967 508     6.340    6.750    -6.1     99111 503     3.100    3.300    -6.1
98820 506    15.500   16.500    -6.1     98967 509     6.340    6.750    -6.1     99111 504     3.100    3.300    -6.1
98820 507    15.500   16.500    -6.1     98993 501    11.200   12.700   -11.8     99111 505     3.100    3.300    -6.1
98820 508    15.500   16.500    -6.1     98993 503    11.200   12.700   -11.8     99111 506     3.100    3.300    -6.1

98820 509    15.500   16.500    -6.1     98993 504    11.200   12.700   -11.8     99111 507     3.100    3.300    -6.1
98884 501     4.040    4.300    -6.0     98993 505    11.200   12.700   -11.8     99111 508     3.100    3.300    -6.1
98884 503     4.040    4.300    -6.0     98993 506    11.200   12.700   -11.8     99111 509     3.100    3.300    -6.1
98884 504     4.040    4.300    -6.0     98993 507    11.200   12.700   -11.8     99163 501     7.390    7.870    -6.1
98884 505     4.040    4.300    -6.0     98993 508    11.200   12.700   -11.8     99163 503     7.390    7.870    -6.1

98884 506     4.040    4.300    -6.0     98993 509    11.200   12.700   -11.8     99163 504     7.390    7.870    -6.1
98884 507     4.040    4.300    -6.0     99003 501     3.010    3.210    -6.2     99163 505     7.390    7.870    -6.1
98884 508     4.040    4.300    -6.0     99003 503     3.010    3.210    -6.2     99163 506     7.390    7.870    -6.1
98884 509     4.040    4.300    -6.0     99003 504     3.010    3.210    -6.2     99163 507     7.390    7.870    -6.1
98914 501     1.410    1.580   -10.8     99003 505     3.010    3.210    -6.2     99163 508     7.390    7.870    -6.1

98914 503     1.410    1.580   -10.8     99003 506     3.010    3.210    -6.2     99163 509     7.390    7.870    -6.1
98914 504     1.410    1.580   -10.8     99003 507     3.010    3.210    -6.2     99165 501     1.620    1.730    -6.4
98914 505     1.410    1.580   -10.8     99003 508     3.010    3.210    -6.2     99165 503     1.620    1.730    -6.4
98914 506     1.410    1.580   -10.8     99003 509     3.010    3.210    -6.2     99165 504     1.620    1.730    -6.4
98914 507     1.410    1.580   -10.8     99004 501     8.160    9.020    -9.5     99165 505     1.620    1.730    -6.4

98914 508     1.410    1.580   -10.8     99004 503     8.160    9.020    -9.5     99165 506     1.620    1.730    -6.4
98914 509     1.410    1.580   -10.8     99004 504     8.160    9.020    -9.5     99165 507     1.620    1.730    -6.4
98949 501     1.980    2.210   -10.4     99004 505     8.160    9.020    -9.5     99165 508     1.620    1.730    -6.4
98949 503     1.980    2.210   -10.4     99004 506     8.160    9.020    -9.5     99165 509     1.620    1.730    -6.4
98949 504     1.980    2.210   -10.4     99004 507     8.160    9.020    -9.5     99220 501     3.110    3.480   -10.6
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS
                                    LOSS COST % CHANGE BY CLASS


             PROPOSED  PRESENT    %                    PROPOSED  PRESENT    %                    PROPOSED  PRESENT    %
CLASS TERR   OCCURR    OCCURR     CHG    CLASS TERR     OCCURR    OCCURR     CHG    CLASS TERR     OCCURR    OCCURR     CHG
-----------------------------------------------------------------------------------------------------------------------------
99220 503     3.110     3.480   -10.6   99310 506        6.200    6.600     -6.1   99505 509        9.470   10.700    -11.5
99220 504     3.110     3.480   -10.6   99310 507        6.200    6.600     -6.1   99506 501       11.700   13.200    -11.4
99220 505     3.110     3.480   -10.6   99310 508        6.200    6.600     -6.1   99506 503       11.700   13.200    -11.4
99220 506     3.110     3.480   -10.6   99310 509        6.200    6.600     -6.1   99506 504       11.700   13.200    -11.4
99220 507     3.110     3.480   -10.6   99315 501       18.200   19.400     -6.2   99506 505       11.700   13.200    -11.4

99220 508     3.110     3.480   -10.6   99315 503       18.200   19.400     -6.2   99506 506       11.700   13.200    -11.4
99220 509     3.110     3.480   -10.6   99315 504       18.200   19.400     -6.2   99506 507       11.700   13.200    -11.4
99222 501     5.850     6.530   -10.4   99315 505       18.200   19.400     -6.2   99506 508       11.700   13.200    -11.4
99222 503     5.850     6.530   -10.4   99315 506       18.200   19.400     -6.2   99506 509       11.700   13.200    -11.4
99222 504     5.850     6.530   -10.4   99315 507       18.200   19.400     -6.2   99507 501       10.200   11.500    -11.3

99222 505     5.850     6.530   -10.4   99315 508       18.200   19.400     -6.2   99507 503       10.200   11.500    -11.3
99222 506     5.850     6.530   -10.4   99315 509       18.200   19.400     -6.2   99507 504       10.200   11.500    -11.3
99222 507     5.850     6.530   -10.4   99321 501       17.700   18.800     -5.9   99507 505       10.200   11.500    -11.3
99222 508     5.850     6.530   -10.4   99321 503       17.700   18.800     -5.9   99507 506       10.200   11.500    -11.3
99222 509     5.850     6.530   -10.4   99321 504       17.700   18.800     -5.9   99507 507       10.200   11.500    -11.3

99223 501      .460      .480    -4.2   99321 505       17.700   18.800     -5.9   99507 508       10.200   11.500    -11.3
99223 503      .460      .480    -4.2   99321 506       17.700   18.800     -5.9   99507 509       10.200   11.500    -11.3
99223 504      .460      .480    -4.2   99321 507       17.700   18.800     -5.9   99570 501        5.450    6.190    -12.0
99223 505      .460      .480    -4.2   99321 508       17.700   18.800     -5.9   99570 503        5.450    6.190    -12.0
99223 506      .460      .480    -4.2   99321 509       17.700   18.800     -5.9   99570 504        5.450    6.190    -12.0

99223 507      .460      .480    -4.2   99471 501        1.410    1.580    -10.8   99570 505        5.450    6.190    -12.0
99223 508      .460      .480    -4.2   99471 503        1.410    1.580    -10.8   99570 506        5.450    6.190    -12.0
99223 509      .460      .480    -4.2   99471 504        1.410    1.580    -10.8   99570 507        5.450    6.190    -12.0
99303 501    24.800    26.400    -6.1   99471 505        1.410    1.580    -10.8   99570 508        5.450    6.190    -12.0
99303 503    24.800    26.400    -6.1   99471 506        1.410    1.580    -10.8   99570 509        5.450    6.190    -12.0

99303 504    24.800    26.400    -6.1   99471 507        1.410    1.580    -10.8   99571 501        1.320    1.500    -12.0
99303 505    24.800    26.400    -6.1   99471 508        1.410    1.580    -10.8   99571 503        1.320    1.500    -12.0
99303 506    24.800    26.400    -6.1   99471 509        1.410    1.580    -10.8   99571 504        1.320    1.500    -12.0
99303 507    24.800    26.400    -6.1   99505 501        9.470   10.700    -11.5   99571 505        1.320    1.500    -12.0
99303 508    24.800    26.400    -6.1   99505 503        9.470   10.700    -11.5   99571 506        1.320    1.500    -12.0

99303 509    24.800    26.400    -6.1   99505 504        9.470   10.700    -11.5   99571 507        1.320    1.500    -12.0
99310 501     6.200     6.600    -6.1   99505 505        9.470   10.700    -11.5   99571 508        1.320    1.500    -12.0
99310 503     6.200     6.600    -6.1   99505 506        9.470   10.700    -11.5   99571 509        1.320    1.500    -12.0
99310 504     6.200     6.600    -6.1   99505 507        9.470   10.700    -11.5   99572 501        2.580    2.930    -11.9
99310 505     6.200     6.600    -6.1   99505 508        9.470   10.700    -11.5   99572 503        2.580    2.930    -11.9




L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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STATE: 06 - CONNECTICUT
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 99572 | 504 | 2.580 | 2.930 | -11.9 | 99614 | 507 | 7.920 | 8.760 | -9.6 | 99746 | 501 | 4.240 | 4.510 | -6.0 |
| 99572 | 505 | 2.580 | 2.930 | -11.9 | 99614 | 508 | 7.920 | 8.760 | -9.6 | 99746 | 503 | 4.240 | 4.510 | -6.0 |
| 99572 | 506 | 2.580 | 2.930 | -11.9 | 99614 | 509 | 7.920 | 8.760 | -9.6 | 99746 | 504 | 4.240 | 4.510 | -6.0 |
| 99572 | 507 | 2.580 | 2.930 | -11.9 | 99620 | 501 | .850 | .910 | -6.6 | 99746 | 505 | 4.240 | 4.510 | -6.0 |
| 99572 | 508 | 2.580 | 2.930 | -11.9 | 99620 | 503 | .850 | .910 | -6.6 | 99746 | 506 | 4.240 | 4.510 | -6.0 |
| 99572 | 509 | 2.580 | 2.930 | -11.9 | 99620 | 504 | .850 | .910 | -6.6 | 99746 | 507 | 4.240 | 4.510 | -6.0 |
| 99573 | 501 | 2.470 | 2.800 | -11.8 | 99620 | 505 | .850 | .910 | -6.6 | 99746 | 508 | 4.240 | 4.510 | -6.0 |
| 99573 | 503 | 2.470 | 2.800 | -11.8 | 99620 | 506 | .850 | .910 | -6.6 | 99746 | 509 | 4.240 | 4.510 | -6.0 |
| 99573 | 504 | 2.470 | 2.800 | -11.8 | 99620 | 507 | .850 | .910 | -6.6 | 99760 | 501 | .480 | .510 | -5.9 |
| 99573 | 505 | 2.470 | 2.800 | -11.8 | 99620 | 508 | .850 | .910 | -6.6 | 99760 | 503 | .480 | .510 | -5.9 |
| 99573 | 506 | 2.470 | 2.800 | -11.8 | 99620 | 509 | .850 | .910 | -6.6 | 99760 | 504 | .480 | .510 | -5.9 |
| 99573 | 507 | 2.470 | 2.800 | -11.8 | 99650 | 501 | 2.580 | 2.930 | -11.9 | 99760 | 505 | .480 | .510 | -5.9 |
| 99573 | 508 | 2.470 | 2.800 | -11.8 | 99650 | 503 | 2.580 | 2.930 | -11.9 | 99760 | 506 | .480 | .510 | -5.9 |
| 99573 | 509 | 2.470 | 2.800 | -11.8 | 99650 | 504 | 2.580 | 2.930 | -11.9 | 99760 | 507 | .480 | .510 | -5.9 |
| 99600 | 501 | 3.550 | 3.920 | -9.4 | 99650 | 505 | 2.580 | 2.930 | -11.9 | 99760 | 508 | .480 | .510 | -5.9 |
| 99600 | 503 | 3.550 | 3.920 | -9.4 | 99650 | 506 | 2.580 | 2.930 | -11.9 | 99760 | 509 | .480 | .510 | -5.9 |
| 99600 | 504 | 3.550 | 3.920 | -9.4 | 99650 | 507 | 2.580 | 2.930 | -11.9 | 99777 | 501 | 17.600 | 19.500 | -9.7 |
| 99600 | 505 | 3.550 | 3.920 | -9.4 | 99650 | 508 | 2.580 | 2.930 | -11.9 | 99777 | 503 | 17.600 | 19.500 | -9.7 |
| 99600 | 506 | 3.550 | 3.920 | -9.4 | 99650 | 509 | 2.580 | 2.930 | -11.9 | 99777 | 504 | 17.600 | 19.500 | -9.7 |
| 99600 | 507 | 3.550 | 3.920 | -9.4 | 99709 | 501 | 6.370 | 7.230 | -11.9 | 99777 | 505 | 17.600 | 19.500 | -9.7 |
| 99600 | 508 | 3.550 | 3.920 | -9.4 | 99709 | 503 | 6.370 | 7.230 | -11.9 | 99777 | 506 | 17.600 | 19.500 | -9.7 |
| 99600 | 509 | 3.550 | 3.920 | -9.4 | 99709 | 504 | 6.370 | 7.230 | -11.9 | 99777 | 507 | 17.600 | 19.500 | -9.7 |
| 99613 | 501 | 15.700 | 16.700 | -6.0 | 99709 | 505 | 6.370 | 7.230 | -11.9 | 99777 | 508 | 17.600 | 19.500 | -9.7 |
| 99613 | 503 | 15.700 | 16.700 | -6.0 | 99709 | 506 | 6.370 | 7.230 | -11.9 | 99777 | 509 | 17.600 | 19.500 | -9.7 |
| 99613 | 504 | 15.700 | 16.700 | -6.0 | 99709 | 507 | 6.370 | 7.230 | -11.9 | 99793 | 501 | 5.380 | 5.720 | -5.9 |
| 99613 | 505 | 15.700 | 16.700 | -6.0 | 99709 | 508 | 6.370 | 7.230 | -11.9 | 99793 | 503 | 5.380 | 5.720 | -5.9 |
| 99613 | 506 | 15.700 | 16.700 | -6.0 | 99709 | 509 | 6.370 | 7.230 | -11.9 | 99793 | 504 | 5.380 | 5.720 | -5.9 |
| 99613 | 507 | 15.700 | 16.700 | -6.0 | 99718 | 501 | 2.500 | 2.660 | -6.0 | 99793 | 505 | 5.380 | 5.720 | -5.9 |
| 99613 | 508 | 15.700 | 16.700 | -6.0 | 99718 | 503 | 2.500 | 2.660 | -6.0 | 99793 | 506 | 5.380 | 5.720 | -5.9 |
| 99613 | 509 | 15.700 | 16.700 | -6.0 | 99718 | 504 | 2.500 | 2.660 | -6.0 | 99793 | 507 | 5.380 | 5.720 | -5.9 |
| 99614 | 501 | 7.920 | 8.760 | -9.6 | 99718 | 505 | 2.500 | 2.660 | -6.0 | 99793 | 508 | 5.380 | 5.720 | -5.9 |
| 99614 | 503 | 7.920 | 8.760 | -9.6 | 99718 | 506 | 2.500 | 2.660 | -6.0 | 99793 | 509 | 5.380 | 5.720 | -5.9 |
| 99614 | 504 | 7.920 | 8.760 | -9.6 | 99718 | 507 | 2.500 | 2.660 | -6.0 | 99826 | 501 | 2.010 | 2.220 | -9.5 |
| 99614 | 505 | 7.920 | 8.760 | -9.6 | 99718 | 508 | 2.500 | 2.660 | -6.0 | 99826 | 503 | 2.010 | 2.220 | -9.5 |
| 99614 | 506 | 7.920 | 8.760 | -9.6 | 99718 | 509 | 2.500 | 2.660 | -6.0 | 99826 | 504 | 2.010 | 2.220 | -9.5 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 99826 | 505 | 2.010 | 2.220 | -9.5 | 99938 | 508 | 5.690 | 6.060 | -6.1 | 99953 | 503 | 16.100 | 17.800 | -9.6 |
| 99826 | 506 | 2.010 | 2.220 | -9.5 | 99938 | 509 | 5.690 | 6.060 | -6.1 | 99953 | 504 | 16.100 | 17.800 | -9.6 |
| 99826 | 507 | 2.010 | 2.220 | -9.5 | 99943 | 501 | 16.500 | 17.600 | -6.2 | 99953 | 505 | 16.100 | 17.800 | -9.6 |
| 99826 | 508 | 2.010 | 2.220 | -9.5 | 99943 | 503 | 16.500 | 17.600 | -6.2 | 99953 | 506 | 16.100 | 17.800 | -9.6 |
| 99826 | 509 | 2.010 | 2.220 | -9.5 | 99943 | 504 | 16.500 | 17.600 | -6.2 | 99953 | 507 | 16.100 | 17.800 | -9.6 |
| | | | | | | | | | | | | | | |
| 99827 | 501 | .770 | .820 | -6.1 | 99943 | 505 | 16.500 | 17.600 | -6.2 | 99953 | 508 | 16.100 | 17.800 | -9.6 |
| 99827 | 503 | .770 | .820 | -6.1 | 99943 | 506 | 16.500 | 17.600 | -6.2 | 99953 | 509 | 16.100 | 17.800 | -9.6 |
| 99827 | 504 | .770 | .820 | -6.1 | 99943 | 507 | 16.500 | 17.600 | -6.2 | 99954 | 501 | 11.700 | 12.900 | -9.3 |
| 99827 | 505 | .770 | .820 | -6.1 | 99943 | 508 | 16.500 | 17.600 | -6.2 | 99954 | 503 | 11.700 | 12.900 | -9.3 |
| 99827 | 506 | .770 | .820 | -6.1 | 99943 | 509 | 16.500 | 17.600 | -6.2 | 99954 | 504 | 11.700 | 12.900 | -9.3 |
| | | | | | | | | | | | | | | |
| 99827 | 507 | .770 | .820 | -6.1 | 99946 | 501 | 12.300 | 13.100 | -6.1 | 99954 | 505 | 11.700 | 12.900 | -9.3 |
| 99827 | 508 | .770 | .820 | -6.1 | 99946 | 503 | 12.300 | 13.100 | -6.1 | 99954 | 506 | 11.700 | 12.900 | -9.3 |
| 99827 | 509 | .770 | .820 | -6.1 | 99946 | 504 | 12.300 | 13.100 | -6.1 | 99954 | 507 | 11.700 | 12.900 | -9.3 |
| 99851 | 501 | 3.130 | 3.330 | -6.0 | 99946 | 505 | 12.300 | 13.100 | -6.1 | 99954 | 508 | 11.700 | 12.900 | -9.3 |
| 99851 | 503 | 3.130 | 3.330 | -6.0 | 99946 | 506 | 12.300 | 13.100 | -6.1 | 99954 | 509 | 11.700 | 12.900 | -9.3 |
| | | | | | | | | | | | | | | |
| 99851 | 504 | 3.130 | 3.330 | -6.0 | 99946 | 507 | 12.300 | 13.100 | -6.1 | 99955 | 501 | 14.700 | 16.200 | -9.3 |
| 99851 | 505 | 3.130 | 3.330 | -6.0 | 99946 | 508 | 12.300 | 13.100 | -6.1 | 99955 | 503 | 14.700 | 16.200 | -9.3 |
| 99851 | 506 | 3.130 | 3.330 | -6.0 | 99946 | 509 | 12.300 | 13.100 | -6.1 | 99955 | 504 | 14.700 | 16.200 | -9.3 |
| 99851 | 507 | 3.130 | 3.330 | -6.0 | 99948 | 501 | 13.500 | 15.300 | -11.8 | 99955 | 505 | 14.700 | 16.200 | -9.3 |
| 99851 | 508 | 3.130 | 3.330 | -6.0 | 99948 | 503 | 13.500 | 15.300 | -11.8 | 99955 | 506 | 14.700 | 16.200 | -9.3 |
| | | | | | | | | | | | | | | |
| 99851 | 509 | 3.130 | 3.330 | -6.0 | 99948 | 504 | 13.500 | 15.300 | -11.8 | 99955 | 507 | 14.700 | 16.200 | -9.3 |
| 99917 | 501 | 5.060 | 5.390 | -6.1 | 99948 | 505 | 13.500 | 15.300 | -11.8 | 99955 | 508 | 14.700 | 16.200 | -9.3 |
| 99917 | 503 | 5.060 | 5.390 | -6.1 | 99948 | 506 | 13.500 | 15.300 | -11.8 | 99955 | 509 | 14.700 | 16.200 | -9.3 |
| 99917 | 504 | 5.060 | 5.390 | -6.1 | 99948 | 507 | 13.500 | 15.300 | -11.8 | 99963 | 501 | 1.220 | 1.300 | -6.2 |
| 99917 | 505 | 5.060 | 5.390 | -6.1 | 99948 | 508 | 13.500 | 15.300 | -11.8 | 99963 | 503 | 1.220 | 1.300 | -6.2 |
| | | | | | | | | | | | | | | |
| 99917 | 506 | 5.060 | 5.390 | -6.1 | 99948 | 509 | 13.500 | 15.300 | -11.8 | 99963 | 504 | 1.220 | 1.300 | -6.2 |
| 99917 | 507 | 5.060 | 5.390 | -6.1 | 99952 | 501 | 14.900 | 16.500 | -9.7 | 99963 | 505 | 1.220 | 1.300 | -6.2 |
| 99917 | 508 | 5.060 | 5.390 | -6.1 | 99952 | 503 | 14.900 | 16.500 | -9.7 | 99963 | 506 | 1.220 | 1.300 | -6.2 |
| 99917 | 509 | 5.060 | 5.390 | -6.1 | 99952 | 504 | 14.900 | 16.500 | -9.7 | 99963 | 507 | 1.220 | 1.300 | -6.2 |
| 99938 | 501 | 5.690 | 6.060 | -6.1 | 99952 | 505 | 14.900 | 16.500 | -9.7 | 99963 | 508 | 1.220 | 1.300 | -6.2 |
| | | | | | | | | | | | | | | |
| 99938 | 503 | 5.690 | 6.060 | -6.1 | 99952 | 506 | 14.900 | 16.500 | -9.7 | 99963 | 509 | 1.220 | 1.300 | -6.2 |
| 99938 | 504 | 5.690 | 6.060 | -6.1 | 99952 | 507 | 14.900 | 16.500 | -9.7 | 99969 | 501 | 5.660 | 6.320 | -10.4 |
| 99938 | 505 | 5.690 | 6.060 | -6.1 | 99952 | 508 | 14.900 | 16.500 | -9.7 | 99969 | 503 | 5.660 | 6.320 | -10.4 |
| 99938 | 506 | 5.690 | 6.060 | -6.1 | 99952 | 509 | 14.900 | 16.500 | -9.7 | 99969 | 504 | 5.660 | 6.320 | -10.4 |
| 99938 | 507 | 5.690 | 6.060 | -6.1 | 99953 | 501 | 16.100 | 17.800 | -9.6 | 99969 | 505 | 5.660 | 6.320 | -10.4 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 99969 | 506 | 5.660 | 6.320 | -10.4 | | | | | | | | | | |
| 99969 | 507 | 5.660 | 6.320 | -10.4 | | | | | | | | | | |
| 99969 | 508 | 5.660 | 6.320 | -10.4 | | | | | | | | | | |
| 99969 | 509 | 5.660 | 6.320 | -10.4 | | | | | | | | | | |
| 99975 | 501 | 13.000 | 14.400 | -9.7 | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| 99975 | 503 | 13.000 | 14.400 | -9.7 | | | | | | | | | | |
| 99975 | 504 | 13.000 | 14.400 | -9.7 | | | | | | | | | | |
| 99975 | 505 | 13.000 | 14.400 | -9.7 | | | | | | | | | | |
| 99975 | 506 | 13.000 | 14.400 | -9.7 | | | | | | | | | | |
| 99975 | 507 | 13.000 | 14.400 | -9.7 | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| 99975 | 508 | 13.000 | 14.400 | -9.7 | | | | | | | | | | |
| 99975 | 509 | 13.000 | 14.400 | -9.7 | | | | | | | | | | |
| 99988 | 501 | 5.000 | 5.580 | -10.4 | | | | | | | | | | |
| 99988 | 503 | 5.000 | 5.580 | -10.4 | | | | | | | | | | |
| 99988 | 504 | 5.000 | 5.580 | -10.4 | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| 99988 | 505 | 5.000 | 5.580 | -10.4 | | | | | | | | | | |
| 99988 | 506 | 5.000 | 5.580 | -10.4 | | | | | | | | | | |
| 99988 | 507 | 5.000 | 5.580 | -10.4 | | | | | | | | | | |
| 99988 | 508 | 5.000 | 5.580 | -10.4 | | | | | | | | | | |
| 99988 | 509 | 5.000 | 5.580 | -10.4 | | | | | | | | | | |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
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STATE: 06 - CONNECTICUT
SUBLINE: PRODUCTS/COMPLETED OPERATIONS
                                LOSS COST % CHANGE BY CLASS


      PROPOSED  PRESENT    %                PROPOSED  PRESENT    %                PROPOSED  PRESENT    %
CLASS OCCURR    OCCURR    CHG        CLASS   OCCURR    OCCURR    CHG        CLASS   OCCURR    OCCURR    CHG
---------------------------------       -------------------------------------       -------------------------------------
10010    .224      .290   -22.8       11259    .175      .260   -32.7 L    13759    .147      .210   -30.0
10026    .020      .022    -9.1       11288    .083      .112   -25.9      13930    .205      .198     3.5
10040    .300      .310    -3.2       12014    .045      .066   -31.8 L    14068    .018      .023   -21.7
10042    .350      .360    -2.8       12356    .027      .037   -27.0      14101    .036      .045   -20.0
10060    .074      .097   -23.7       12361    .091      .103   -11.7      14279    .090      .134   -32.8 L

10065    .037      .054   -31.5 L     12373    .031      .046   -32.6      14401    .150      .213   -29.6
10066    .042      .040    5.0        12374    .067      .099   -32.3 L    14527    .202      .210    -3.8
10070    .141      .126   11.9        12375    .059      .088   -33.0 L    14855    .200      .241   -17.0
10071    .093      .112   -17.0       12391    .100      .106    -5.7      14913    .085      .094    -9.6
10073    .390      .450   -13.3       12509    .047      .060   -21.7      15223    .035      .051   -31.4

10075    .153      .200   -23.5       12510    .028      .038   -26.3      15224    .068      .089   -23.6
10100    .058      .086   -32.6 L     12651    .560      .640   -12.5      15406    .047      .056   -16.1
10101    .191      .187    2.1        12707    .790      .750    5.3       15538    .019      .027   -29.6
10107    .147      .203   -27.6       12797    .168      .189   -11.1      15600    .073      .097   -24.7
10111    .098      .106    -7.5       12805    .150      .153    -2.0      15608    .010      .013   -23.1

10115    .066      .093   -29.0       13049    .058      .068   -14.7      15733    .044      .065   -32.3
10140    .020      .024   -16.7       13111    .113      .171   -33.9      15839    .026      .038   -31.6
10141    .022      .028   -21.4       13112    .083      .057   45.6       15991    .067      .090   -25.6
10145    .016      .023   -30.4 L     13201    .201      .250   -19.6      15993    .036      .039    -7.7
10146    .022      .032   -31.3 L     13204   1.240     1.060   17.0       16005    .040      .045   -11.1

10255    .152      .189   -19.6       13205    .450      .430    4.7       16009    .073      .067    9.0 U
10256    .158      .171    -7.6       13314    .020      .025   -20.0      16403    .130      .193   -32.6 L
10257    .187      .231   -19.0       13351    .049      .047    4.3       16527    .420      .430    -2.3
10309    .023      .033   -30.3       13352    .041      .053   -22.6      16604    .212      .300   -29.3
10352    .078      .116   -32.8 L     13410   2.550     2.910   -12.4      16676    .015      .020   -25.0

11020    .088      .071   23.9 U      13412   1.110      .950   16.8       16705    .173      .201   -13.9
11039    .056      .071   -21.1       13506    .063      .076   -17.1      16750    .041      .051   -19.6
11126    .024      .028   -14.3       13507    .140      .173   -19.1      16900    .075      .101   -25.7
11127    .008      .011   -27.3 L     13590    .770      .880   -12.5      16901    .116      .120    -3.3
11128    .055      .059    -6.8       13621    .420      .510   -17.6      16902    .078      .115   -32.2 L

11203    .650      .820   -20.7       13670    .013      .019   -31.6      16905    .075      .101   -25.7
11204   1.620     1.810   -10.5       13673    .017      .021   -19.0      16906    .116      .120    -3.3
11234    .066      .091   -27.5       13715    .151      .153    -1.3      16910    .053      .069   -23.2
11248    .022      .026   -15.4       13716    .147      .183   -19.7      16911    .059      .077   -23.4
11258    .181      .270   -33.0 L     13720    .079      .117   -32.5 L    16915    .059      .073   -19.2
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STATE: 06 - CONNECTICUT
SUBLINE: PRODUCTS/COMPLETED OPERATIONS

                                     LOSS COST % CHANGE BY CLASS


       PROPOSED  PRESENT    %                 PROPOSED  PRESENT    %                 PROPOSED  PRESENT    %
CLASS  OCCURR    OCCURR    CHG       CLASS     OCCURR    OCCURR    CHG       CLASS     OCCURR    OCCURR    CHG
-------------------------------------------------------------------------------------------------------------
16916    .053      .078   -32.1      51116       .550      .630   -12.7      51666       .127      .082    54.9 U
16920    .118      .163   -27.6      51205       .111      .174   -36.2      51734       .360      .520   -30.8
16921    .065      .097   -33.0 L    51206       .610      .970   -37.1      51741       .280      .380   -26.3
16930    .140      .168   -16.7      51220      3.250     3.580    -9.2      51752       .199      .330   -39.7
16931    .079      .117   -32.5 L    51221      2.440     2.640    -7.6      51767       .012      .021   -42.9 L

16940    .066      .098   -32.7 L    51222      3.380     3.090     9.4      51777       .084      .111   -24.3
16941    .120      .179   -33.0 L    51224      1.190     1.290    -7.8      51808       .760      .830    -8.4
18078    .164      .152     7.9      51230       .880     1.100   -20.0      51809       .184      .260   -29.2
18109    .030      .039   -23.1      51240       .213      .320   -33.4      51833       .103      .181   -43.1 L
18110    .037      .054   -31.5 L    51241       .340      .390   -12.8      51869       .190      .290   -34.5

18205    .360      .380    -5.3      51252       .110      .161   -31.7      51877       .260      .390   -33.3
18206    .070      .078   -10.3      51254       .060      .126   -52.4      51889       .020      .035   -42.9 L
18335    .020      .028   -28.6      51300       .209      .330   -36.7      51896       .023      .040   -42.5
18435    .054      .067   -19.4      51305      1.230     1.870   -34.2      51900       .105      .139   -24.5
18436    .195      .290   -32.8 L    51315       .116      .170   -31.8      51909       .066      .090   -26.7

18501    .016      .023   -30.4      51330       .430      .680   -36.8      51926       .049      .063   -22.2
18506    .007      .009   -22.2      51333       .340      .340     0.0      51927       .126      .185   -31.9
18507    .008      .011   -27.3      51350       .177      .242   -26.9      51934       .178      .320   -44.4
18616    .610      .770   -20.8      51351       .054      .075   -28.0      51941       .045      .042     7.1
18707    .003      .003     0.0 U    51352       .138      .231   -40.3      51956       .300      .330    -9.1

18708    .011      .013   -15.4      51355       .116      .170   -31.8      51957       .420      .400     5.0
18834    .133      .179   -25.7      51356       .850     1.290   -34.1      51958       .390      .740   -47.3
18911    .020      .026   -23.1      51357       .430      .670   -35.8      51960       .420      .590   -28.8
18912    .027      .032   -15.6      51358       .175      .250   -30.0      51970       .250      .280   -10.7
18920    .018      .024   -25.0      51359      1.010     1.350   -25.2      51982       .099      .140   -29.3

45771    .220      .187    17.6      51370      6.020     8.180   -26.4      51986       .128      .193   -33.7
45819    .067      .099   -32.3 L    51380       .072      .099   -27.3      51999       .540      .700   -22.9
45900    .075      .111   -32.4 L    51500       .125      .201   -37.8      52002       .112      .164   -31.7
45901    .060      .072   -16.7      51550       .410      .650   -36.9      52075       .290      .430   -32.6
49239    .830     1.160   -28.4      51551      1.060     1.350   -21.5      52134       .750      .910   -17.6

49617    .152      .171   -11.1      51552       .169      .177    -4.5      52315       .270      .310   -12.9
49618    .043      .056   -23.2      51575       .028      .043   -34.9      52433      1.460     1.700   -14.1
49619    .082      .090    -8.9      51576       .100      .180   -44.4 L    52469       .100      .104    -3.8
50010    .820     1.210   -32.2      51600       .232      .330   -29.7      52505       .224      .330   -32.1
51001    .530      .750   -29.3      51613       .200      .320   -37.5      52547       .093      .088     5.7
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STATE: 06 - CONNECTICUT
SUBLINE: PRODUCTS/COMPLETED OPERATIONS
                                           LOSS COST % CHANGE BY CLASS


      PROPOSED  PRESENT     %                PROPOSED  PRESENT     %                PROPOSED  PRESENT     %
CLASS OCCURR    OCCURR     CHG         CLASS  OCCURR    OCCURR    CHG         CLASS  OCCURR    OCCURR    CHG
-------------------------------       ------------------------------------       ------------------------------------
52581     5.330    10.400   -48.8 L   56391     .360      .600   -40.0        58397     .970     1.020    -4.9
52744      .126      .113    11.5     56427     .146      .179   -18.4        58503     .077      .058    32.8
52911      .680      .700    -2.9     56488     .039      .037     5.4        58575     .143      .204   -29.9
52967      .074      .101   -26.7     56690     .420      .580   -27.6        58627     .022      .039   -43.6 L
53001      .380      .550   -30.9     56699     .051      .082   -37.8        58663    1.870     1.370    36.5

53077      .248      .320   -22.5     56758     .178      .260   -31.5        58737    1.010     1.280   -21.1
53121      .540      .870   -37.9     56759     .118      .178   -33.7        58802     .500      .700   -28.6
53333      .238      .239    -0.4     56760     .127      .174   -27.0        58837     .132      .183   -27.9
53374      .450      .520   -13.5     56912     .105      .091    15.4 U      58840     .128      .177   -27.7
53375      .244      .280   -12.9     56916     .196      .290   -32.4        58873     .034      .047   -27.7

53376      .212      .270   -21.5     57001     .017      .018    -5.6        58904     .152      .213   -28.6
53377      .270      .370   -27.0     57002     .130      .178   -27.0        58922     .241      .227     6.2
53565      .158      .260   -39.2     57090     .710      .800   -11.3        59005     .108      .194   -44.3
53631      .025      .035   -28.6     57146     .730      .970   -24.7        59188     .065      .089   -27.0
53632      .040      .054   -25.9     57257     .050      .032    56.2 U      59189     .350      .480   -27.1

53732      .600      .800   -25.0     57401     .113      .157   -28.0        59223     .087      .131   -33.6
53733      .260      .290   -10.3     57403     .041      .056   -26.8        59257     .021      .036   -41.7 L
53907      .139      .169   -17.8     57410     .188      .340   -44.7 L      59378     .175      .241   -27.4
54077      .390      .290    34.5     57572     .107      .163   -34.4        59481     .101      .154   -34.4
55010     1.250     1.410   -11.3     57600     .039      .061   -36.1        59537     .172      .191    -9.9

55011     1.140     1.830   -37.7     57611     .075      .114   -34.2        59601    3.050     2.500    22.0
55012     1.320     1.740   -24.1     57651     .050      .086   -41.9        59647     .205      .270   -24.1
55013     1.050     1.620   -35.2     57690     .640     1.080   -40.7        59660    1.200     1.170     2.6
55214      .103      .141   -27.0     57716     .106      .142   -25.4        59701     .227      .300   -24.3
55371      .158      .250   -36.8     57725     .094      .097    -3.1        59713     .370      .420   -11.9

55597     1.990     2.490   -20.1     57726     .019      .027   -29.6        59722     .036      .050   -28.0
55647      .080      .129   -38.0 L   57810     .126      .175   -28.0        59723     .044      .064   -31.2
55715      .270      .400   -32.5     57871     .127      .175   -27.4        59724     .031      .052   -40.4
55716      .590      .550     7.3     57913     .430      .830   -48.2 L      59725     .103      .140   -26.4
55802      .013      .021   -38.1     57998     .067      .097   -30.9        59726     .026      .035   -25.7

55918     4.300     6.890   -37.6     57999     .081      .111   -27.0        59738     .077      .109   -29.4
55919     4.860     7.590   -36.0     58095    1.950     1.810     7.7        59750     .280      .250    12.0
56040      .057      .100   -43.0 L   58096    1.060     1.420   -25.4        59773     .032      .045   -28.9
56202      .126      .225   -44.0     58301     .086      .094    -8.5        59774     .175      .241   -27.4
56390      .620      .550    12.7     58302     .064      .083   -22.9        59775     .211      .260   -18.8




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STATE: 06 - CONNECTICUT
SUBLINE: PRODUCTS/COMPLETED OPERATIONS
                                        LOSS COST % CHANGE BY CLASS


      PROPOSED  PRESENT    %             PROPOSED  PRESENT    %             PROPOSED  PRESENT    %
CLASS OCCURR    OCCURR    CHG      CLASS  OCCURR   OCCURR    CHG      CLASS  OCCURR   OCCURR    CHG
-----------------------------------------------------------------------------------------------------------
59781    .088     .146   -39.7    91341   2.750    2.890    -4.8     96409  10.500   10.400    1.0
59782    .690    1.110   -37.8    91342   3.350    3.650    -8.2     96410   8.150    9.880   -17.5
59798    .530     .570    -7.0    91343    .990    1.030    -3.9     96611    .970     .950    2.1
59886    .131     .192   -31.8    91436   2.460    3.080   -20.1     97221   1.480    2.200   -32.7
59889    .169     .235   -28.1    91507   3.460    4.410   -21.5     97222   2.060    2.700   -23.7

59904    .080     .122   -34.4    91551    .670     .900   -25.6     97223   2.940    3.090    -4.9
59905    .138     .164   -15.9    91555   1.130    1.490   -24.2     97447   3.640    4.140   -12.1
59914    .700     .790   -11.4    91560   4.060    4.230    -4.0     97650   3.740    4.610   -18.9
59915    .880    1.010   -12.9    91577   2.630    3.410   -22.9     97651   4.200    5.230   -19.7
59917    .164     .136    20.6    91746   6.480    8.170   -20.7     97652   3.380    4.240   -20.3

59923    .007     .012   -41.7 L  92053    .400     .460   -13.0     97653   2.360    2.610    -9.6
59925   1.060    1.440   -26.4    92054    .239     .310   -22.9     97654   3.320    4.100   -19.0
59926    .490     .700   -30.0    92055    .208     .270   -23.0     97655   5.210    6.630   -21.4
59927   1.710    1.650     3.6    92101   2.620    2.940   -10.9     98002    .950    1.240   -23.4
59931    .690     .960   -28.1    92102   2.520    3.010   -16.3     98152    .340     .370    -8.1

59932   1.110    1.700   -34.7    92215   2.970    3.170    -6.3     98157    .360     .500   -28.0
59947    .390     .500   -22.0    92338   1.480    1.580    -6.3     98163    .380     .560   -32.1 L
59955    .171     .240   -28.7    92446   2.120    2.660   -20.3     98164    .120     .179   -33.0 L
59963    .540     .790   -31.6    92447   1.650    2.100   -21.4     98303   5.720    5.940    -3.7
59964    .066     .084   -21.4    92451   1.980    2.150    -7.9     98304   3.020    3.290    -8.2

59970    .212     .300   -29.3    92478   1.750    1.930    -9.3     98305   1.130    1.190    -5.0
59975    .237     .249    -4.8    94007   3.930    5.120   -23.2     98306    .770     .990   -22.2
59984    .064     .089   -28.1    94276   4.220    4.930   -14.4     98307    .520     .660   -21.2
59988    .069     .096   -28.1    94381  12.800   16.000   -20.0     98308    .570     .520    9.6
59989    .052     .071   -26.8    94404   6.020    8.980   -33.0 L   98309   1.530    1.960   -21.9

91111   4.350    4.810    -9.6    94569   2.960    3.610   -18.0     98344    .420     .480   -12.5
91125   3.310    4.930   -32.9 L  95124    .720     .870   -17.2     98449  12.000   12.100    -0.8
91127   1.680    2.310   -27.3    95310   2.420    3.610   -33.0 L   98482   7.480    8.760   -14.6
91150   5.610    6.500   -13.7    95410   2.580    2.730    -5.5     98483  15.500   17.700   -12.4
91155  21.800   22.800    -4.4    95455   2.260    2.850   -20.7     98502   2.640    3.100   -14.8

91235   2.630    3.250   -19.1    95505   2.030    2.640   -23.1     98636   3.540    3.900    -9.2
91265   3.950    5.890   -32.9 L  95625   3.400    3.930   -13.5     98659    .680    1.010   -32.7 L
91266   1.020    1.520   -32.9 L  95647   6.910    7.830   -11.7     98677   7.450    9.690   -23.1
91280   3.090    4.600   -32.8 L  96053   3.760    4.580   -17.9     98678  10.500   13.200   -20.5
91340   5.910    6.860   -13.8    96408   9.500   13.500   -29.6     98805    .910    1.150   -20.9




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STATE: 06 - CONNECTICUT
SUBLINE: PRODUCTS/COMPLETED OPERATIONS
                                              LOSS COST % CHANGE BY CLASS


       PROPOSED  PRESENT     %              PROPOSED  PRESENT    %                 PROPOSED  PRESENT    %
CLASS  OCCURR    OCCURR     CHG      CLASS   OCCURR    OCCURR    CHG        CLASS   OCCURR    OCCURR    CHG
-----------------------------------------------------------------------------------------------------------------
98806    3.630    4.490    -19.2
98813    1.930    2.020     -4.5
98820    3.750    4.870    -23.0
98884    1.770    2.200    -19.5
98914    1.020    1.520    -32.9 L

98949     .560     .830    -32.5 L
98967    4.670    5.840    -20.0
98993    5.640    7.880    -28.4
99003     .720     .580     24.1 U
99004    1.570    1.820    -13.7

99080    6.840    6.940     -1.4
99163     .820    1.210    -32.2 L
99315    1.960    2.480    -21.0
99321    2.060    2.470    -16.6
99613    2.820    3.510    -19.7

99650     .750     .830     -9.6
99746    2.750    3.410    -19.4
99803   11.300   16.200    -30.2
99826     .450     .540    -16.7
99827     .520     .670    -22.4

99946    3.240    3.780    -14.3
99948   18.400   21.000    -12.4
99952   13.000   13.300     -2.3
99953    9.090   10.400    -12.6
99954    9.990   10.700     -6.6

99955   14.700   21.800    -32.6 L
99969    2.080    2.250     -7.6
```

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

SECTION B

EXPLANATORY MATERIAL

TABLE OF CONTENTS

INTRODUCTION

General Liability advisory prospective loss costs are determined by evaluating the adequacy of the current ISO loss costs to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period.  This evaluation is done separately for Owners, Landlords, and Tenants; Manufacturers and Contractors; Products; and Local Products/Completed Operations Liability.

STEP 1:
DETERMINATION
OF INDICATED
LOSS COST
LEVEL CHANGES

The first step in this process is the determination of the statewide loss cost level indication for Owners, Landlords and Tenants and for Manufacturers and Contractors.  A multistate loss cost level indication is determined for Products and for Local Products/Completed Operations.  This loss cost indication represents the percentage change that on average must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions.  The percentage changes are presented in Section C - Calculation of Indications.

STEP 2:
DISTRIBUTION OF
BASIC LIMIT LOSS
COST LEVEL
INDICATION

For Owners, Landlords and Tenants and for Manufacturers and Contractors, ISO then distributes the statewide basic limit loss cost indication to the individual types of policy, territories and class groups using a minimum bias iterative procedure (territory is used for Owners, Landlords and Tenants only).

For Products and for Local Products/Completed Operations, the multistate basic limit loss cost indication is distributed to the individual types of policy and class groups, and additionally to state for Local Products/Completed Operations.  For Local Products/Completed Operations, a multistate loss cost level review and Baileys relative change analysis are performed, calculated assuming approval of all filed loss cost changes from the previous review (as opposed to reflecting only the approvals that have been received at the time of this review).  Then, for states which did not approve the loss cost change from the previous review, an "off-level" factor is applied to the statewide indication from the multistate analysis.  This off-level factor is equal to the selected, unapproved change from the previous review.

STEP 3:
APPLICATION OF
PERCENTAGE
CHANGES

The last step is the calculation of the ISO advisory prospective loss costs.  For Premises/Operations, a Proposed Base Loss Cost by class group and territory must first be calculated.  This is derived by multiplying the Current Base Loss Cost by the statewide monoline change, the class group relative change, and (for Owners, Landlords, and Tenants) the territory relative change.  ISO advisory prospective loss costs by class are then calculated as the Proposed Base Loss Cost times the class differential.  See Section A - Explanation of Loss Cost Level Changes by Class for details of this procedure.  The statewide loss cost level change has been multiplied by a 'build back' factor to ensure that the selected overall change by subline is achieved.  This is required to offset the effect of capped loss costs as well as the effect of revised classification differentials (if any) on the overall change.

For Products, proposed multistate loss costs are calculated using a Bayesian credibility procedure.  See Section F - Class Groups and Calculation of Proposed Class Loss Costs for details.  Where loss costs have been capped, this result is then multiplied by a 'build back' factor to ensure that the selected overall change is achieved.

For Local Products/Completed Operations, proposed state loss costs are calculated using a Bayesian credibility procedure.  See Section G - Class Groups and Calculation of Proposed Class Loss Costs for details.  In order to increase credibility, multistate experience is used in determining the class index.  In calculating the change factor to be applied to the statewide loss costs, the statewide loss cost level has been used.  Where loss costs have been capped, this result is multiplied by a 'buildback' factor to ensure that the selected overall statewide change is achieved.

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

| | |
|---|---|
| OBJECTIVE | The objective of this procedure is to determine the indicated loss cost level change.  This procedure answers the question:  What percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs will be used? |
| DESCRIPTION | This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level (see definition, below).  This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated.  The latest three accident years are weighted 20%-30%-50%, with the highest weight going to the most recent accident year. |
| | For Premises/Operations, in order to minimize the impact of random variation in the observed losses, the average experience ratio is then credibility-weighted with the expected experience ratio, which reflects trend and the relative adequacy of current loss costs.  This credibility-weighted experience ratio is the indicated statewide advisory loss cost level change in decimal form. |
| | For Products/Completed Operations, the average experience ratio is the indicated multistate advisory loss cost level change, in decimal form.  Products/Completed Operations data is assumed to be fully credible. |
| EXPERIENCE BASE | The experience used in this review is the latest available simplified data as reported under the ISO Commercial Statistical Plan.  The data is aggregated on an accident year basis.  The review is conducted on $100,000 basic limit basis - indemnity losses are limited to $100,000 per occurrence.  Also, bodily injury and property damage deductible data is included.  In addition, fringe losses (Coverage B) are included. |
| AGGREGATE LOSS COSTS | The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs and deductible discounts were used during the experience period.  They are calculated by extending the exposures at the current ISO loss costs.  Where appropriate, certain reported data elements have been adjusted prior to being used in the calculations.  The $100,000 basic limit loss costs are used.  Inflation-sensitive exposures are adjusted to a prospective level using exposure trend.  Exposures are trended to one year beyond the assumed effective date.  Accident year exposures are also developed to account for changes due to exposure audits. |

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE (Cont'd)

INCURRED
LOSSES
& LAE

The incurred losses and loss adjustment expenses are our best estimate of the ultimate payment for indemnity losses and loss adjustment expenses using the frequency and severity levels ISO expects to occur during the prospective period for which the revised loss costs are assumed to be in effect. Where appropriate, certain reported data elements have been adjusted prior to being used in the calculations.

For the liability coverages, the reported incurred losses and allocated loss adjustment expenses are subject to the following adjustments:

- developed to an ultimate settlement basis by the application of loss development factors;

- loaded for unallocated loss adjustment expenses;

- placed on the prospective cost/frequency level by the application of trend factors.  Losses are trended to one year beyond the assumed effective date.

Incurred indemnity losses are capped at the $100,000 basic limit.

Refer to Sections E, F, and G for the support for these loss-related adjustments.

EXPERIENCE
RATIO

The experience ratio is the ratio of the incurred losses and loss adjustment expenses to the aggregate loss costs at current ISO loss cost level.  It measures the adequacy of the current ISO loss costs for the prospective period.

EXPECTED
EXPERIENCE
RATIO

The expected experience ratio is our best prediction of the experience ratio if the most recent data were not available.  For this review we have assumed that the current loss costs will be inadequate for the prospective period to the extent of the net trend and the level of adequacy of the current loss costs.  The expected experience ratio is calculated as the net trend factor projected for the number of years between the last review date and the assumed effective date of this document, multiplied by the prior indication divided by the change in loss cost level resulting from that indication.  See Section C - Determination of Indicated Loss Cost Level Change, footnote C.

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE (Cont'd)

CREDIBILITY

For Premises/Operations, credibility is based upon the number of occurrences for all years in the experience period.  Products/Completed Operations data is assumed to be fully credible.  The procedure for assigning credibility is outlined in Credibility Standards in this section.

CREDIBILITY-
WEIGHTED
EXPERIENCE
RATIO

For Premises/Operations, the weighted experience ratio is credibility-weighted with the expected experience ratio defined above.  The resulting credibility-weighted experience ratio, converted to a percentage, is the indicated change to the current monoline-multiline loss cost level.

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

OBJECTIVE

For Premises/Operations, the objective of this procedure is to distribute the statewide basic limit loss cost level indication to the individual types of policy, territories and class groups using a minimum bias iterative procedure. This procedure is used to answer the question: What percentage changes by territory and class group must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions? Similarly, for Products, the multistate basic limit loss cost level change is distributed via the minimum bias iterative procedure to type of policy and class group. For Local Products/Completed Operations the change is also distributed to state.

PREMISES/
OPERATIONS

For Premises/Operations, this procedure arrives at a set of type of policy, class group and territory relative changes that best represent the experience within each state. The type of policy relative changes serve to derive the relationship of the CPP policies relative to monoline policies, via the PMF, while the class group and territory relative changes serve to derive the relationship of the various classifications and territories relative to one another.

The indicated change to monoline loss costs is calculated for each class group - territory combination by taking the product of the monoline type of policy relative change, the class group relative change, the territory relative change and the statewide coverage loss cost level indication.

The overall monoline loss cost level indication is the weighted average of the class group - territory combination indications. In calculating this weighted average, monoline/multiline aggregate loss costs at current level for the latest available accident year are used as weights.

PRODUCTS

Products is reviewed using multistate data; a two-way minimum bias iterative procedure is used to arrive at a set of type of policy and class group relative changes that best represent the experience. The type of policy relative changes serve to derive the relationship of CPP policies relative to monoline policies, via the PMF, while the class group relative changes serve to derive the relationship of the various classifications relative to one another.

The indicated multistate change to monoline loss costs is calculated for each class group by taking the product of the monoline type of policy relative change, the class group relative change, and the multistate coverage loss cost level indication.

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION (Cont'd)


PRODUCTS(Cont'd)
The overall multistate monoline loss cost level indication is the monoline/multiline aggregate loss costs at current level weighted average of the class group indications.

The indicated statewide change is calculated by determining the effect, on statewide loss cost levels, of implementing the multistate loss costs. The difference between the multistate change and the indicated statewide change is a result of a difference in the distribution of risks by class in this jurisdiction versus the multistate. In addition, for the states that are off the multistate loss cost level, the difference is also a result of previous multistate revisions which were not implemented in this jurisdiction.


LOCAL PRODUCTS/
COMPLETED
OPERATIONS
Local Products/Completed Operations is reviewed using multistate data, and this procedure arrives at a set of type of policy, class group, and state relative changes that best represent the multistate experience. The type of policy relative changes serve to derive the relationship of the CPP policies relative to the monoline policies, via the PMF, while the class group and state relative changes serve to derive the relationship of the various classifications and states to one another.

The indicated change to monoline loss costs is calculated for each class group - state combination by taking the product of the monoline type of policy relative change, the class group relative change, the state relative change and the multistate coverage loss cost level indication.

The overall monoline loss cost level indication is the weighted average of the class group - state combination indications. In calculating this weighted average, monoline/multiline aggregate loss costs at current level for the latest available accident year are used as weights.

## EXPLANATORY NOTES TO DETERMINATION OF INDICATED
## LOSS COST LEVEL CHANGE

For Premises/Operations, the statewide loss cost level indication is determined using the statewide experience for all monoline and multiline risks.  For Products/Completed Operations, the multistate loss cost level indication is determined using the multistate experience for all monoline and multiline risks.

The loss cost level indication is based upon a review of the latest three years of basic limit experience of companies reporting to Insurance Services Office, Inc.  For Premises/Operations, data for accident years ending March 31, 2015, 2016 and 2017 are weighted 20%, 30% and 50% respectively.  For Products/Completed Operations, multistate data for accident years ending December 31, 2014, 2015 and 2016 are weighted 20%, 30% and 50% respectively.

Aggregate loss costs at the current level for the multiline risks have been adjusted by the Implicit Package Modification Factors by Type of Policy.  Exposures have been developed to account for changes due to audits. Inflation sensitive exposures have been trended.  Incurred losses have been developed and trended, and include all loss adjustment expenses.

For detail on these adjustments see sections E, F, and G.

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

OBJECTIVES

The objectives of this procedure are to:

1) determine monoline loss cost level needs for the appropriate rating variables;

2) determine indicated changes to the CPP Package Modification Factors based on Premises/Operations and Products/Completed Operations.

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EXPERIENCE BASE

The experience used in this relative change analysis is the latest five (5) years of data, as reported under the Commercial Statistical Plan with adjustments made as described in the Explanatory Notes to Determination of Indicated Loss Cost Level Change in this section.

---

SIMULTANEOUS DETERMINATION OF RATING VARIABLE RELATIVE CHANGES

Once the aggregate loss costs at current level and incurred losses used in the analysis have been appropriately adjusted, the 5-year experience ratios are calculated for each combination of the appropriate rating variables. From these ratios, relative changes to the statewide 5-year experience ratio are calculated. These relative changes are then used in a minimum bias iterative review procedure, which simultaneously determines the relative changes for each rating variable. This data appears in Section D.

The purpose of a simultaneous review procedure is to arrive at a set of relative changes for each rating variable that best represent the experience. For example, the type of policy relative changes will serve to derive the relationship of CPP policies relative to monoline policies, via the PMF, while the class group and territory relative changes will serve to derive the relationship of the various classification and territories relative to one another. An iterative technique is used to derive relative changes for each rating variable. This procedure is in contrast to a one-way type of review, wherein relative changes for each rating variable would each be reviewed separately.

Such one-way types of review do not take into account differing percentages of experience of each rating variable within the other rating variables. The simultaneous review procedure accounts for these different distributions in generating relative changes for each rating variable.

---

RATING VARIABLES USED

For Premises/Operations and Products/Completed Operations, the rating variables used in the relative change analysis are as follows:

| | |
|---|---|
| Manufacturers and Contractors - | type of policy and class group |
| Owners, Landlords and Tenants - | type of policy, territory and class group |
| Products - | type of policy and class group |
| Local Products/Completed Operations - | type of policy, state and class group |

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE
PROCEDURE

The iterative technique referred to in the previous paragraph solves for a set of relative changes for each rating variable based on the experience for the cells; that is, based on the experience ratio and latest year adjusted aggregate loss cost volume for each combination of rating variables relative to the experience ratio and adjusted aggregate loss cost volume for all combinations of rating variables combined. Specifically, the iterative procedure uses the following formulas:

For Owners, Landlords and Tenants:

$$TOP_i = \frac{\sum_j \sum_k W_{ijk} r_{ijk}}{\sum_j \sum_k W_{ijk} CG_j TER_k} \qquad \text{where } 1 \le i \le m$$

$$CG_j = \frac{\sum_i \sum_k W_{ijk} r_{ijk}}{\sum_i \sum_k W_{ijk} TOP_i TER_k} \qquad \text{where } 1 \le j \le n$$

$$TER_k = \frac{\sum_i \sum_j W_{ijk} r_{ijk}}{\sum_i \sum_j W_{ijk} TOP_i CG_j} \qquad \text{where } 1 \le k \le p$$

$TOP_i$ is the relative change for the $i^{th}$ type of policy;

$CG_j$ is the relative change for the $j^{th}$ class group;

$TER_k$ is the relative change for the $k^{th}$ territory;

$W_{ijk}$ is the aggregate loss costs at current level for the $i^{th}$

   type of policy, $j^{th}$ class group and $k^{th}$ territory;

$r_{ijk}$ is the relative change for the $i^{th}$ type of policy,

   $j^{th}$ class group and $k^{th}$ territory;

m is the number of types of policy in the analysis;

n is the number of class groups in the analysis;

p is the number of territories in the analysis;

ITERATIVE
PROCEDURE
(Cont'd)

For Manufacturers and Contractors, and Products:

$$TOP_i = \frac{\sum\limits_j W_{ij} r_{ij}}{\sum\limits_j W_{ij} CG_j} \qquad \text{where } 1 \le i \le m$$

$$CG_j = \frac{\sum\limits_i W_{ij} r_{ij}}{\sum\limits_i W_{ij} TOP_i} \qquad \text{where } 1 \le j \le n$$

$TOP_i$ is the relative change for the $i^{th}$ type of policy;

$CG_j$ is the relative change for the $j^{th}$ class group;

$W_{ij}$ is the aggregate loss costs at current level for the $i^{th}$

   type of policy and $j^{th}$ class group;

$r_{ij}$ is the relative change for the $i^{th}$ type of policy

   and $j^{th}$ class group;

m is the number of types of policy in the analysis;

n is the number of class groups in the analysis;

ITERATIVE
PROCEDURE    For Local Products/Completed Operations:
(Cont'd)

$$TOP_i = \frac{\sum\limits_{j}\sum\limits_{k} W_{ijk} r_{ijk}}{\sum\limits_{j}\sum\limits_{k} W_{ijk} CG_j ST_k} \qquad \text{where } 1 \le i \le m$$

$$CG_j = \frac{\sum\limits_{i}\sum\limits_{k} W_{ijk} r_{ijk}}{\sum\limits_{i}\sum\limits_{k} W_{ijk} TOP_i ST_k} \qquad \text{where } 1 \le j \le n$$

$$ST_k = \frac{\sum\limits_{i}\sum\limits_{j} W_{ijk} r_{ijk}}{\sum\limits_{i}\sum\limits_{j} W_{ijk} TOP_i CG_j} \qquad \text{where } 1 \le k \le p$$

$TOP_i$ is the relative change for the $i^{th}$ type of policy;

$CG_j$ is the relative change for the $j^{th}$ class group;

$ST_k$ is the relative change for the $k^{th}$ state;

$W_{ijk}$ is the aggregate loss costs at current level for the $i^{th}$

  type of policy, $j^{th}$ class group and $k^{th}$ state;

$r_{ijk}$ is the relative change for the $i^{th}$ type of policy,

  $j^{th}$ class group and $k^{th}$ state;

m is the number of types of policy in the analysis;

n is the number of class groups in the analysis;

p is the number of states in the analysis;

ITERATIVE
PROCEDURE
(Cont'd)

For example, for Owners, Landlords and Tenants, the procedure starts by inserting the actual relative changes for type of policy and class group into the third formula to get a territory relative change. This result is then used with the class group relative change in the first formula to get a new type of policy relative change, which in turn is substituted along with the territory relative change into the second formula to get a new class group relative change. The process continues on in that fashion until there is no appreciable difference from one iteration to the next.

APPLICATION OF
CREDIBILITY

Consideration is then given to the credibility of the experience for each rating variable. The credibility of each of these categories is based on the formula $Z = \sqrt{P/18,000}$ for Owners, Landlords and Tenants, $Z = \sqrt{P/18,000}$ for Manufacturers and Contractors and $Z = \sqrt{P/20,000}$ for Products, where P is the 5 year occurrence total for a given class group, territory or type of policy. For Local Products/Completed Operations, separate formulas are used to calculate the credibility of the experience for each type of policy and class group versus the credibility of the experience for each state, namely $Z = \sqrt{P/15,000}$ for type of policy and class group, and $Z = \sqrt{P/5,500}$ for state(in this case, P is the 5 year occurrence total for a given state). Credibility-weighted relative changes are then calculated as follows:

$$W = R^Z \text{ where:}$$

Z is the class group, territory, state or type of policy credibility;

R is the class group, territory, state or type of policy relative change;

W is the credibility-weighted relative change.

The resulting credibility-weighted relative changes are then balanced to assure that the average relative change remains at unity.

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MULTILINE
CONSIDERATIONS

The type of policy (TOP) relative changes and the class group, territory and state relative changes which result from the aforementioned procedures are then used to generate indicated monoline classification loss cost changes and multiline indications that apply to the current Implicit Package Modification Factors (IPMFs). The indicated IPMFs are calculated as follows:

$$\text{Indicated IPMF for TOP } y = \frac{\text{Current IPMF for TOP } y \text{ X Relative Change for TOP } y}{\text{Monoline Relative Change for All Territories Combined}}$$

For each CPP Type of Policy, the indicated IPMF is subject to a minimum and maximum level. To the extent that an indicated IPMF falls outside one of those limits, it is capped at that limit, its data is built back into the monoline TOP, and the procedure as described above is repeated to take this into account.

MONOLINE
INDICATIONS --
PREMISES/
OPERATIONS

For Premises/Operations, the indicated change to monoline loss costs is calculated for each class group-territory combination by taking the product of the monoline type of policy relative change, the class group relative change, the territory relative change and the statewide coverage loss cost level indication.

The overall monoline loss cost level indication is the weighted average of the monoline class group-territory combination indications. In calculating this weighted average, latest year monoline/multiline loss costs at current level are used as weights.

Territory applies to Owners, Landlords and Tenants only.

MONOLINE
INDICATIONS --
PRODUCTS

For Products, the indicated change to monoline loss costs is calculated for each class group by taking the product of the monoline type of policy relative change, the class group relative change and the multistate coverage loss cost level indication.

The overall multistate monoline loss cost level indication is the weighted average of the monoline class group indications. In calculating this weighted average, latest year multistate monoline/multiline loss costs at current level are used as weights.

MONOLINE
INDICATIONS --
LOCAL PRODUCTS/
COMPLETED
OPERATIONS

For Local Products/Completed Operations, the indicated change to monoline loss costs is calculated for each class group-state combination by taking the product of the monoline type of policy relative change, the class group relative change, the state relative change and the multistate coverage loss cost level indication.

The overall multistate monoline loss cost level indication is the weighted average of the monoline class group-state indications.  In calculating this weighted average, latest year multistate monoline/multiline loss costs at current level are used as weights.

<u>EXPLANATORY NOTES TO</u>

<u>IMPLCLIT PACKAGE MODIFICATION FACTORS</u>

In order to calculate the aggregate loss costs at current ISO levels, the reported exposures must be multiplied by the current ISO monoline loss costs.  For multiline exposures, the ISO monoline loss costs must be adjusted by the appropriate ISO implicit package modification factors in order to be on a multiline level.

Implicit Package Modification Factors (IPMF's) adjust the ISO monoline loss costs to levels applicable to multiline risks, i.e., to reflect a difference in multiline experience relative to monoline experience for each coverage.  This adjustment is made because risks written under a Package Policy have different experience than risks written under a monoline policy.  The IPMF's are calculated based upon a comparison of the multiline experience relative to the monoline experience, and this comparison is done via the Bailey minimum bias relative change analysis (as described in Explanatory Notes to Relative Change Analysis in this section).  IPMF's are calculated separately by coverage, for each applicable type of policy within each coverage.  One result of the IPMF adjustment to multiline ALCCL is that the monoline and multiline experience for the same coverage tends toward the same experience ratio.  IPMF's are the components of the published liability Package Modification Factors (PMF's) which vary by type of policy only.  These PMF's represent the CPP relativity for all liability coverages combined within a type of policy.  The IPMF represents what the PMF would be for the CPP risk if only a single coverage were written.

| | |
|---|---|
| IMPORTANCE OF APPLICATION | The application of exposure development factors reflects the important ratemaking concept that all of the exposures for a particular accident year have not been finally determined at the time the experience is compiled.  This is because exposures are subject to audit and may change as a result. |

| | |
|---|---|
| APPLICATION OF EXPOSURE DEVELOPMENT FACTORS | The earned exposures underlying the Premises/Operations statewide loss cost level indications are evaluated as of June 30, 2017.  Products/Completed Operations data is evaluated as of March 31, 2017. |

For example, the accident year ending December 31, 2016 includes all exposures earned during the period from January 1, 2016 through December 31, 2016.

The immature experience reported as of 15 and 27 months for accident years ending 3/31/2017 and 3/31/2016 must be adjusted to an ultimate exposure development basis.  This adjustment is accomplished through the use of an exposure development factor.  Exposures are assumed to be mature at 39 months.  Exposure development factors are based on experience evaluated as of March 31, 2017 for Premises/ Operations and for Products/Completed Operations.

The Premises/Operations and the Local Products/Completed Operations exposure development factors used in this revision are based on statewide and multistate experience. The Products exposure development factors are based on multistate experience.  The exposure development factors are based on total limits premium.  Using premium rather than exposures eliminates distortions that may arise because of changing distributions of data by class.  The exposure development factors used are the 'best 3 of 5.'  This is calculated by taking the exposure development ratios for the latest five years, dropping the highest and lowest ratios and then averaging the remaining three ratios.  For Premises/Operations and Local Products/Completed Operations, the state ratios are then credibility-weighted with the multistate ratios using a Bayesian credibility procedure.

APPLICATION OF
EXPOSURE
DEVELOPMENT
FACTORS
(Cont'd)

Section E - Calculation of Exposure Development Factors displays the calculation of the credibility-weighted exposure development factors for Premises/Operations.  State and multistate data are used in the calculation. Products exposure development is based on multistate data, as shown in Section F - Multistate Exposure Development.  Section G - Calculation of Exposure Development Factors displays the calculation of the credibility-weighted exposure development factors for Local Products/Completed Operations.  State and multistate data are used in the calculation.

| | |
|---|---|
| IMPORTANCE OF APPLICATION | The application of loss development factors reflects the important ratemaking concept that all of the losses for a particular accident year have not been finally determined at the time the experience is compiled. |

| | |
|---|---|
| APPLICATION OF LOSS DEVELOPMENT FACTORS | The incurred losses and allocated loss adjustment expenses underlying the Premises/Operations statewide loss cost level indications were evaluated as of June 30, 2017.  Products/Completed Operations data is evaluated as of March 31, 2017. |

For example, the accident year ending December 31, 2016 includes all losses and allocated loss adjustment expenses paid on accidents occurring from January 1, 2016 through December 31, 2016 and all losses and loss adjustment expenses outstanding on those policies as of March 31, 2017, 15 months after the inception of the accident year.

The immature experience reported as of 15, 27 and 39 months for accident years ending 3/31/2017, 3/31/2016 and 3/31/2015 must be adjusted to an ultimate settlement basis.  This adjustment is accomplished through the use of a loss development factor.

Indemnity losses are developed separately from ALAE.  ALAE development procedures are described in the Explanation of ALAE Development in this section.

The Premises/Operations and the Completed Operations indemnity loss development factors used in this revision are based on statewide and multistate accident year experience.  The Products and Local Products indemnity loss development factors are based on multistate accident year experience.  The loss development factors used are the 'best 3 of 5.'  This is calculated by taking the loss development ratios for the latest five years, dropping the highest and lowest ratios and then averaging the remaining three ratios.  For evaluations that do not have five years of data, the ratios are calculated using the Modified Bondy Method. An explanation of this method can be found in the Explanation of Modified Bondy Method in this section.  The Bondy calculated ratios are excluded from the calculation of the three year mean ratios.  If fewer than three years of data are available, the three year mean ratio is based on the data for the available year(s).

# EXPLANATION OF LOSS DEVELOPMENT

APPLICATION OF
LOSS DEVELOPMENT
FACTORS
(Cont'd)

For Premises/Operations and Completed Operations bodily injury and property damage full coverage indemnity, statewide experience is credibility weighted with multistate experience. A Bayesian credibility procedure is used.

For bodily injury deductible, property damage deductible and fringe incurred indemnity losses, multistate development is used.

For Premises/Operations, Medical Payments experience is assumed to be fully mature; therefore, no loss development factors are applied.

Starting with the 2015 review, pre-CGL (Commercial General Liability) data will no longer be included in the loss development analyses. The decision was made since CGL data represents over 99% of the multistate data for all years in these analyses. The use of pre-CGL data had historically been used to increase the volume of data in the accident years following the introduction of the CGL policy.

Section E - Loss Development Data displays the calculation of the credibility-weighted loss development factors for Premises/Operations. State and multistate data are used.

The multistate Products loss development data is displayed in Section F - Loss Development Data.

Section G - Loss Development Data displays the calculation of the credibility-weighted loss development factors for Completed Operations. State and multistate data are used. The multistate Local Products loss development data is also displayed in Section G - Loss Development Data.

# EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

OBJECTIVE

This document contains a procedure designed to achieve more consistent and stable estimates of ultimate ALAE which are generally at lower volume than the associated basic limit liability losses.  Also, while basic limit losses may exhibit relatively stable development patterns over time, ALAE development patterns may be much more variable.

Traditional development procedures customarily used for losses apply a loss development factor to reported losses at various evaluation points.  For example, a '15-month to ultimate' factor would be applied to the losses for accident year ended March 31, 2017 evaluated as of June 30, 2017.  If an analogous procedure is used for ALAE, the variability of the experience can lead to unusually high (or low) estimates of ultimate ALAE.

INCREMENTAL
ALAE PERCENTAGES

The procedure used in this document calculates future ALAE development using ALAE as a percentage of ultimate incurred indemnity losses.

Specifically, "incremental ALAE percentages" are calculated as the emergence of ALAE between two evaluation points, divided by ultimate incurred indemnity losses.  For example, the difference between historic ALAE evaluated at 27 months and ALAE evaluated at 15 months is expressed as a percentage of ultimate incurred indemnity losses.  Similar percentages are calculated for the 27-to-39 month period, the 39-to-51 month period, etc.  These percentages are summed, and multiplied by estimated ultimate incurred losses for a given accident year, to calculate ultimate ALAE.

In order to achieve greater stability, statewide and multistate percentages are credibility weighted.  The ultimate incurred indemnity losses used as the denominator in the incremental ALAE percentages are capped at $500,000.  ALAE is expected to vary in proportion to loss volume, but higher limits of losses are better estimates of the overall loss volume in a given year.  Losses limited at $500,000 were found to be a stable base for use in this procedure.

# EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

| | |
|---|---|
| DESCRIPTION OF METHODOLOGY | First, statewide and multistate ultimate incurred indemnity losses (capped at $500,000) are calculated using standard ISO procedures (see Explanation of Loss Development in this section). |

The next step is to calculate statewide and multistate triangles of incremental ALAE. At each evaluation and each stage of maturity, incremental ALAE is calculated as a percentage of ultimate indemnity losses, separately for statewide and multistate data, and separately for each accident year. For each stage of maturity, a 'best 3 of 5' method is used to determine incremental percentages. The statewide incremental percentages are then credibility weighted with the multistate percentages.

The resulting weighted incremental percentages are summed together and applied to the developed $500,000 limits indemnity losses to calculate the ALAE remaining to be incurred. This is added to reported incurred ALAE to determine ultimate ALAE. For example,

Ultimate ALAE = (Incurred ALAE at 15 months) +
(sum of incremental ALAE percentages) * (ultimate indemnity)

---

APPLICATION

The above methods are used to develop ALAE to 171 months. Bodily injury and property damage ALAE are developed separately, and the credibility-weighted incremental ALAE percentages are applied to statewide ultimate indemnity losses to calculate expected future ALAE. This result is added to statewide ALAE reported at the most recent evaluation date for each accident year.

These calculations are shown in Section E - Loss Development.

---

## EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

FRINGE

Because there is a lower volume of data for the fringe coverage, the incremental ALAE percentages are calculated using multistate data and applied to state ultimate indemnity losses (capped at $500,000).

PRODUCTS

Products ALAE is developed to 171 months using multistate data and the incremental method above. Because Products ALAE historically has more substantial development beyond 171 months, multistate link ratios are calculated to develop ALAE from 171 months to ultimate, using the standard link-ratio methodology (see Explanation of Loss Development in this section).

LOCAL PRODUCTS/
COMPLETED
OPERATIONS

Local Products/Completed Operations ALAE incremental percentages are calculated to 171 months using multistate data and applied to state ultimate indemnity losses (capped at $500,000). Since Local Products/Completed Operations ALAE historically has more substantial development beyond 171 months, multistate link ratios are calculated to develop ALAE from 171 months to ultimate, using the standard link-ratio methodology (see Explanation of Loss Development in this section).

Each development link ratio is estimated based on average of the 'Best 3 out of 5' years' link ratios for that particular link. Where 5 link ratios are not available we use the Modified Bondy procedure to estimate those link ratios. The algorithm used is outlined below:

| Accident Year | 171 to 183 Months | 183 to 195 Months | 195 to 207 Months | 207 to 219 Months | 219 to 231 Months | 231 to 243 Months | 243 Months To Ultimate |
|---|---|---|---|---|---|---|---|
| 1992 | A | G | L | P | S | U | Z* |
| 1993 | B | H | M | Q | T | Y* | |
| 1994 | C | I | N | R | X* | Y* | |
| 1995 | D | J | O | W* | X* | Y* | |
| 1996 | E | K | V* | W* | X* | Y* | |
| 1997 | F | | | | | | |
| Best 3 out of 5# | BTOF1 | BTOF2 | BTOF3 | BTOF4 | BTOF5 | BTOF6 | |

\*  Calculated using the Modified Bondy Procedure.

\#  The 'Best 3 out of 5' loss development ratio is calculated by taking the sum of the latest 5 years' link ratios and subtracting out both the highest and lowest link ratio and then dividing the result by 3.

The link ratios represented by the letters A through U are calculated directly from the reported data. The links represented by V through Z are calculated using the following formulae:

$V = BTOF2^{(P1)}$    $X = BTOF4^{(P3)}$     Where the powers P1, P2, P3, P4 and P5
$W = BTOF3^{(P2)}$    $Y = BTOF5^{(P4)}$      are defined as follows:
          $Z = BTOF6^{(P5)}$

If $BTOF1 > 1.0$ and $BTOF1 \geq BTOF2 \geq 1.0$   Or $BTOF1 < 1.0$ and $BTOF1 \leq BTOF2 \leq 1.0$
Then P1 = Log (BTOF2) / Log (BTOF1)      Otherwise:  P1 = 1.0

If $BTOF2 > 1.0$ and $BTOF2 \geq BTOF3 \geq 1.0$   Or $BTOF2 < 1.0$ and $BTOF2 \leq BTOF3 \leq 1.0$
Then P2 =  Log (BTOF3) / Log (BTOF2)      Otherwise: P2 = 1.0

If $BTOF3 > 1.0$ and $BTOF3 \geq BTOF4 \geq 1.0$    Or $BTOF3 < 1.0$ and $BTOF3 \leq BTOF4 \leq 1.0$
Then P3 = Log (BTOF4) / Log (BTOF3)      Otherwise:  P3 = 1.0

If $BTOF4 > 1.0$ and $BTOF4 \geq BTOF5 \geq 1.0$   Or $BTOF4 < 1.0$ and $BTOF4 \leq BTOF5 \leq 1.0$
Then P4 = Log (BTOF5) / Log (BTOF4)      Otherwise: P4 = 1.0

If $BTOF5 > 1.0$ and $(0.8 * Log (BTOF5)) \geq Log (BTOF6) \geq 0.0$
Or $BTOF5 < 1.0$ and $(0.8 * Log ( (BTOF5)) \leq Log (BTOF6) \leq 0.0$
Then P5 = Log (BTOF6) / (Log(BTOF5) - Log (BTOF6))      Otherwise:  P5 = 4.0

Once all link ratios have been determined, the development factors can then be calculated. The 243 months to ultimate development factor is equal to Z as defined above. The 231 months to ultimate factor is then determined by multiplying Z by the 231 to 243 month 'Best 3 out of 5' years' link ratio. All other 'to ultimate' development factors are calculated in the same manner.

## UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

BACKGROUND

Allocated loss adjustment expense is reported on a unit transaction basis with the loss records and is thus included with indemnity loss data. Since the prospective loss costs include all loss adjustment expenses, we must load for unallocated loss adjustment expense.

IMPORTANCE OF APPLICATION

The unallocated loss adjustment expense factor is necessary to account for loss adjustment expenses which cannot be allocated to a particular claim.

METHODOLOGY FOR LIABILITY COVERAGES

Calculation of the unallocated loss adjustment expense factor is based on multistate data for ISO member and subscriber companies (see Multistate review of ULAE Experience in Sections E, F, and G). The adjustment is calculated by using unallocated expenses as a percent of losses and allocated expenses.

Starting with the 2011 review, experience for CMP Liability has been included with the data used to select the ULAE factor.

For this review the factor is 1.085.

# EXPLANATION OF TREND CALCULATION

EXPOSURE
TREND

The exposure bases for most Premises/Operations and Products/Completed Operations classes are inflation sensitive.  In order to provide aggregate loss costs at current level, reported exposures must be trended to reflect the anticipated exposure levels.  For M&C, exposures are forecasted based upon econometric models for sales by manufacturers and average hourly earnings of contracting workers developed by Moody's Analytics.  For OL&T Class Group 16 exposures are forecasted based upon econometric models of a year-ended quarterly price deflator of state and local government expenditures developed by Moody's Analytics.  The exposure trend for OL&T Class Groups 1-13 is based upon the average annual growth rates in consumption components.  This data was also supplied by Moody's Analytics.  For Premises/Operations exposure trend detail, see Section E - Trend Data.

For Products/Completed Operations, exposures are forecasted based upon econometric models for sales by manufacturers for products and local products classes and average hourly earnings of contracting workers for completed operations classes developed by Moody's Analytics just as for M&C.  For Products exposure trend detail, see Section F - Trend Data.  For Local Products/Completed Operations exposure trend detail, see Section G - Trend Data.

SEVERITY
TREND

The Premises/Operations multistate accident year (both fiscal and calendar year) average ultimate occurrence severity for the latest six, eight and ten years are displayed in the trend data exhibits in Section E.  For Products, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in Section F.  For Local Products/Completed Operations, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in Section G.  The standard ISO calculation uses the least squares method to construct an exponential curve of best fit from this time series data, since the data contain random fluctuations.  By minimizing these fluctuations, we can make a more reliable estimate of the underlying trend in the data.  In this review multistate dollars of losses and number of occurrences contained in the severity trend exhibits are based on paid amounts developed to ultimate using paid development factors.

Starting with the 2015 review, pre-CGL (Commercial General Liability) data will no longer be included in the trend analyses.  The decision was made since CGL data represents over 99% of the multistate data for all years in these analyses.  The use of pre-CGL data had historically been used to increase the volume of data in the accident years following the introduction of the CGL policy.

| SEVERITY TREND (Cont'd) | In selecting severity trend factors for use in calculating the Premises/Operations and Products/Completed Operations indicated loss cost level changes, we also review and compare severity trends indicated by techniques other than the standard calculation described above. For example, exponential fits where ultimate average severity is based on incurred (rather than paid) data, as well as econometric models, are reviewed. In addition, consideration is also given to the goodness of fit statistic (R-squared) and trend selections from prior reviews. |
|---|---|

| FREQUENCY TREND | The historical occurrence frequency data are displayed in the Trend Data exhibits in Sections E, F, and G. For Premises/Operations and Products/Completed Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2003-12/31/2016. The Premises/Operations experience includes occurrences arising from fringe coverages. In this review, multistate number of occurrences contained in the trend exhibits are based on reported paid counts developed to ultimate using paid development factors.

Historically, frequency trend for Premises/Operations and Products/Completed Operations has been quite volatile, often cyclical in nature. As a result, an exponential curve did not fit the data well over a long term. Given the frequency trend pattern, however, we are continuing to select negative frequency trends for Manufacturers and Contractors and Owners, Landlords and Tenants. We have selected a negative frequency trend for Products, while for Local Products/ Completed Operations, we continue to select 0.0% given the limited trend and cyclicality going back to 2003. These selections are consistent with a measured approach toward frequency trend selections, which reflects the difficulty of predicting turning points for cyclical and volatile data along with the amplifying effects that varying frequency trend selections have on indicated loss cost level changes. |
|---|---|

# CREDIBILITY STANDARDS

The following rule is used in calculating the partial credibility used in determination of the indicated statewide loss cost level change for Manufacturers and Contractors:

$$z = \sqrt{\frac{\text{Total number of occurrences during three year experience period}}{6{,}500}}$$

The rule for Owners, Landlords and Tenants is:

$$z = \sqrt{\frac{\text{Total number of occurrences during three year experience period}}{6{,}000}}$$

These standards are based on 90% confidence of being within 7% of the actual value.

Due to the greater need for stability in the relative change analysis, full credibility standards used therein are as follows:

For Manufacturers and Contractors:

$$z = \sqrt{\frac{\text{Total number of occurrences during five year experience period}}{18{,}000}}$$

For Owners, Landlords and Tenants:

$$z = \sqrt{\frac{\text{Total number of occurrences during five year experience period}}{18{,}000}}$$

For Products:

$$z = \sqrt{\frac{\text{Total number of occurrences during five year experience period}}{20{,}000}}$$

These standards are based on 95% confidence of being within 5% of the actual value.

## CREDIBILITY STANDARDS

For the Local Products/Completed Operations relative change analysis, the full credibility standards used are as follows:

$$z = \sqrt{\frac{\text{Total number of occurrences during five year experience period}}{15,000}}$$

This full credibility standard applies for each type of policy and class group. It is based on 95% confidence of being within 5% of the actual value.

For Local Products/Completed Operations, the full credibility standard below applies for each state.

$$z = \sqrt{\frac{\text{Total number of occurrences during five year experience period}}{5,500}}$$

It is based on 90% confidence of being within 7% of the actual value, i.e. the same criteria used in determination of statewide loss cost level changes for Premises/Operations.

These credibility standards reflect occurrence severity and occurrence frequency variations for bodily injury and property damage combined.

## EXPLANATORY NOTES TO CLASS GROUPS
## AND DIFFERENTIALS -- PREMISES/OPERATIONS

The present CGL class groups and countrywide differentials for Premises/Operations classifications are presented in Section E - Class Groups and Differentials.  Class groups 14 and 39 are A-rated class groups and are not reviewed in this document.  Class groups 1-14 and 16 are considered OL&T, while class groups 30-39 are considered M&C.

Differentials are reviewed on a periodic basis.  The most recent differential review was completed in 2009 and filed with the 2009 revisions.

## EXPLANATORY NOTES TO CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS -- PRODUCTS

The present class groups for Products classifications are presented in Section F - Class Groups and Calculation of Proposed Class Loss Costs.  Class group 21 is an A-rated class group and is not reviewed in this document.

Multistate proposed Products class loss costs are calculated as the product of the class index, the class group relative change, the multistate loss cost level change and a 'build back' factor to ensure that the selected multistate overall change is achieved.  Capping is performed by comparing the proposed loss costs to the present multistate loss costs.  The class index is determined using credibility weighted experience ratios, where a Bayesian credibility procedure is used.  See Section F - Class Groups and Calculation of Proposed Class Loss Costs for details of the calculation of multistate class loss costs.

## EXPLANATORY NOTES TO CLASS GROUPS AND
## CALCULATION OF PROPOSED CLASS LOSS COSTS --
## LOCAL PRODUCTS/COMPLETED OPERATIONS

The present class groups for Local Products/Completed Operations classifications are presented in Section G - Class Groups and Calculation of Proposed Class Loss Costs.  Class groups 21 and 22 are A-rated class groups and are not reviewed in this document.

Statewide proposed Local Products/Completed Operations class loss costs are calculated as the product of the class index, the class group relative change, the statewide loss cost level change and a 'build back' factor to ensure that the selected statewide overall change is achieved.  In order to increase credibility, multistate experience is used in determining the class index.  The class group relative change used is also multistate. Capping is performed by comparing the proposed loss costs to the present statewide loss costs.  The class index is determined using credibility weighted experience ratios, where a Bayesian credibility procedure is used.  See Section G - Class Groups and Calculation of Proposed Class Loss Costs for details of the calculation of statewide class loss costs.

SECTION C

CALCULATION OF INDICATIONS

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Determination of Indicated Loss Cost Level Change:

CONNECTICUT
PREMISES/OPERATIONS
SUBLINE CODE 334
MANUFACTURERS AND CONTRACTORS
DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

| (1) | (2) | (3) | (4) | (5) | (6) |
|---|---|---|---|---|---|
| | | $100,000 | | | |
| ACCIDENT<br>YEAR<br>ENDING | AGGREGATE LOSS<br>COSTS AT<br>CURRENT LEVEL (A) | BASIC LIMIT<br>INCURRED<br>LOSSES (B) | YEAR<br>WEIGHTS | EXPERIENCE<br>RATIO | NUMBER OF<br>INCURRED<br>OCCURRENCES |
| 03/31/2015 | $17,002,034 | $21,849,233 | 0.20 | 1.285 | 548 |
| 03/31/2016 | 17,647,626 | 15,639,516 | 0.30 | 0.886 | 418 |
| 03/31/2017 | 17,768,882 | 12,280,148 | 0.50 | 0.691 | 396 |

(7) WEIGHTED EXPERIENCE RATIO ........................................ 0.868

(8) EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)........................ 1.009

(9) CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED
OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)............... 0.46

(10) CREDIBILITY-WEIGHTED EXPERIENCE RATIO
{(7) X (9)} + {(8) X {1.0 -(9)}}................................. 0.944

(11) INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
{(10)-1} X 100%.................................................. - 5.6 %

(12) STATEWIDE INDICATED MONOLINE CHANGE
(SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)........... - 8.4 %

(13) STATEWIDE SELECTED MONOLINE CHANGE............................... - 8.4 %

(A) THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF REPORTED
EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND $100,000 BASIC LIMIT LOSS
COSTS AT CURRENT ISO LEVEL. FOR DETAILS, SEE SECTION E - CALCULATION OF
AGGREGATE LOSS COSTS AT CURRENT LEVEL.

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS.
IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE
OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 11/01/2018.
FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS A PRODUCT OF TWO FACTORS, THE ADEQUACY
FACTOR (1.000) AND THE NET TREND (1.009). THE ADEQUACY FACTOR
WAS SELECTED UNDER THE ASSUMPTION THAT THE LOSS COST CHANGE FROM THE MOST
RECENT APPROVAL WAS ADEQUATE. THE NET TREND IS THE ANNUAL NET TREND
FACTOR (1.009) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR
BEYOND THE LAST REVIEW OR EFFECTIVE DATE (11/01/2018) TO ONE YEAR BEYOND
THE ASSUMED EFFECTIVE DATE (11/01/2019).

CONNECTICUT
PREMISES/OPERATIONS
SUBLINE CODE 334
OWNERS, LANDLORDS AND TENANTS
DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

| (1) | (2) | (3) $100,000 | (4) | (5) | (6) |
|---|---|---|---|---|---|
| ACCIDENT YEAR ENDING | AGGREGATE LOSS COSTS AT CURRENT LEVEL (A) | BASIC LIMIT INCURRED LOSSES (B) | YEAR WEIGHTS | EXPERIENCE RATIO | NUMBER OF INCURRED OCCURRENCES |
| 03/31/2015 | $24,363,324 | $32,747,612 | 0.20 | 1.344 | 1,058 |
| 03/31/2016 | 26,317,514 | 20,827,284 | 0.30 | 0.791 | 702 |
| 03/31/2017 | 27,065,764 | 27,066,766 | 0.50 | 1.000 | 904 |

  (7)   WEIGHTED EXPERIENCE RATIO ........................................  1.006

  (8)   EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)........................  1.025

  (9)   CREDIBILITY BASED ON LATEST  THREE YEARS NUMBER OF INCURRED
      OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)...............   0.67

(10)   CREDIBILITY-WEIGHTED EXPERIENCE RATIO
      {(7) X (9)} + {(8) X {1.0 -(9)}}.................................  1.012

(11)   INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
      {(10)-1} X 100%.............................................. +  1.2 %

(12)   STATEWIDE INDICATED MONOLINE CHANGE
      (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)............ +  1.8 %

(13)   STATEWIDE SELECTED MONOLINE CHANGE............................... +  1.8 %


  (A)   THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF REPORTED
      EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND $100,000 BASIC LIMIT LOSS
      COSTS AT CURRENT ISO LEVEL.  FOR DETAILS, SEE SECTION E - CALCULATION OF
      AGGREGATE LOSS COSTS AT CURRENT LEVEL.

  (B)   INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS.
      IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE
      OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 11/01/2018.
      FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

  (C)   THE EXPECTED EXPERIENCE RATIO IS A PRODUCT OF TWO FACTORS, THE ADEQUACY
      FACTOR (1.000) AND THE NET TREND (1.025). THE ADEQUACY FACTOR
      WAS SELECTED UNDER THE ASSUMPTION THAT THE LOSS COST CHANGE FROM THE MOST
      RECENT APPROVAL WAS ADEQUATE. THE NET TREND IS THE ANNUAL NET TREND
      FACTOR (1.025) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR
      BEYOND THE LAST REVIEW OR EFFECTIVE DATE (11/01/2018) TO ONE YEAR BEYOND
      THE ASSUMED EFFECTIVE DATE (11/01/2019).

CONNECTICUT
PRODUCTS
SUBLINE CODE 336
DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

| (1) | (2) | (3) $100,000 | (4) | (5) | (6) |
|------|------|------|------|------|------|
| ACCIDENT YEAR ENDING | AGGREGATE LOSS COSTS AT CURRENT LEVEL(A) | BASIC LIMITS INCURRED LOSSES(B) | YEAR WEIGHTS | EXPERIENCE RATIO | NUMBER OF INCURRED OCCURRENCES |
| 12/31/2014 | $133,328,352 | $150,998,819 | 0.20 | 1.133 | 2,446 |
| 12/31/2015 | 140,789,345 | 133,116,024 | 0.30 | 0.945 | 2,245 |
| 12/31/2016 | 148,806,857 | 132,992,946 | 0.50 | 0.894 | 2,227 |

(7)   WEIGHTED EXPERIENCE RATIO ........................................   0.957


(8)   INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
              {(7)-1.00}X 100% ................................. -  4.3 %


(9)   INDICATED MULTISTATE MONOLINE CHANGE ............................. -  8.0 %
      (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)


(10)   INDICATED STATEWIDE MONOLINE CHANGE (SEE FOOTNOTE C).............. - 14.2 %


(11)   SELECTED STATEWIDE MONOLINE CHANGE................................ - 14.2 %


(A)   THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF MULTISTATE
      REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND MULTISTATE $100,000
      BASIC LIMIT LOSS COSTS AT CURRENT ISO LEVEL.  FOR DETAILS, SEE SECTION F -
      CALCULATION OF AGGREGATE LOSS COSTS AT CURRENT LEVEL.

(B)   INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE
      BASIS.  IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE
      AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF
      07/01/2018.

(C)   THE INDICATED STATEWIDE PRODUCTS CHANGE IS CALCULATED BY DETERMINING THE
      EFFECT, ON STATEWIDE LOSS COST LEVELS, OF IMPLEMENTING THE INDICATED MULTISTATE
      LOSS COSTS. THE DIFFERENCE BETWEEN THE INDICATED MULTISTATE CHANGE AND THE
      INDICATED STATEWIDE CHANGE IS A RESULT OF A DIFFERENCE IN THE DISTRIBUTION OF
      RISKS BY CLASS IN THIS JURISDICTION VERSUS THE MULTISTATE AND PREVIOUS MULTISTATE
      REVISIONS WHICH WERE NOT IMPLEMENTED IN THIS JURISDICTION.(SEE SECTION A -
      PRODUCTS CLASS GROUP LOSS COST LEVEL CHANGE).

CONNECTICUT
LOCAL PRODUCTS/COMPLETED OPERATIONS
SUBLINE CODE 336
DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

| (1)<br><br>ACCIDENT<br>YEAR<br>ENDING | (2)<br><br>MULTISTATE<br>AGGREGATE LOSS<br>COSTS AT<br>CURRENT LEVEL (A) | (3)<br>MULTISTATE<br>$100,000<br>BASIC LIMIT<br>INCURRED<br>LOSSES (B) | (4)<br><br><br>YEAR<br>WEIGHTS | (5)<br><br><br>EXPERIENCE<br>RATIO | (6)<br><br>NUMBER OF<br>INCURRED<br>OCCURRENCES |
|---|---|---|---|---|---|
| 12/31/2014 | 331,634,502 | 320,317,104 | 0.20 | 0.966 | 6,648 |
| 12/31/2015 | 344,277,299 | 326,286,236 | 0.30 | 0.948 | 6,297 |
| 12/31/2016 | 360,217,491 | 291,183,734 | 0.50 | 0.808 | 5,957 |

(7)   WEIGHTED EXPERIENCE RATIO........................................   0.882


(8)   INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
                    {(7)- 1.00} x 100%.................. - 11.8 %


(9)   INDICATED MULTISTATE MONOLINE CHANGE
      (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)............ - 10.5 %


(10)  INDICATED STATEWIDE MONOLINE CHANGE (C)
      (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)............ - 13.2 %


(11)  SELECTED STATEWIDE MONOLINE CHANGE................................ - 13.2 %


(A)   THESE ARE CALCULATED BY SUMMING OVER THE STATES THE PRODUCTS OF STATE-
      REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND STATE $100,000
      BASIC LIMIT LOSS COSTS AT CURRENT ISO LEVEL.  FOR DETAILS, SEE SECTION G -
      CALCULATION OF AGGREGATE LOSS COSTS AT CURRENT LEVEL.

(B)   INCLUDING ALL LOSS ADJUSTMENT EXPENSE AND DEVELOPED TO AN ULTIMATE
      BASIS.  IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE
      AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF
      07/01/2018

(C)   THE INDICATED STATEWIDE MONOLINE CHANGE IS CALCULATED BASED ON THE INDICATED
      MULTISTATE MONOLINE CHANGE.

SECTION D

RELATIVE CHANGE ANALYSIS

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```
                              CONNECTICUT
                      MANUFACTURERS AND CONTRACTORS
                     BASIC LIMIT RELATIVE CHANGE ANALYSIS
                     ------------------------------------


               (1)           (2)          (3)          (4)
             BAILEY                                              STATEWIDE
             FORMULA     CREDIBILITY    Z-WTD       BALANCED      COVERAGE
      TOP    RELATIV.         Z        RELATIV.     RELATIV.    IND. OF 0.944
                                                                OR  - 5.6%
      10      0.891        0.209        0.976        0.971


      33      1.249        0.036        1.008        1.003
      34      0.956        0.082        0.996        0.991
      35      0.566        0.012        0.993        0.988
      36      0.842        0.113        0.981        0.976


      37      0.946        0.081        0.995        0.990
      38      1.184        0.250        1.043        1.038
                                                                   (5)
                                                               INDICATED
                                                               MONOLINE
     CLASS                                                       CHANGE
     GROUP
      30      0.768        0.113        0.971        0.965      -  11.5%
      31      0.968        0.174        0.994        0.988      -   9.4%
      32      1.161        0.226        1.034        1.028      -   5.7%


      33      0.879        0.107        0.986        0.980      -  10.1%
      34      1.310        0.118        1.032        1.026      -   5.9%
      35      0.895        0.026        0.997        0.991      -   9.1%


      36      0.746        0.059        0.983        0.977      -  10.4%
      37      0.760        0.048        0.987        0.981      -  10.0%
      38      0.768        0.088        0.977        0.971      -  10.9%


                       OVERALL MONOLINE INDICATION -   8.4%
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 * Monoline/multiline ALCCL for the latest year was used to weight the indicated monoline change by class group.

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                                          CONNECTICUT
                                MANUFACTURERS AND CONTRACTORS
                               BASIC LIMIT RELATIVE CHANGE ANALYSIS
                               -----------------------------------
                          SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


                                            (1)             (2)           (3)      (4)        (5)        (6)
                                        FISCAL A.Y.E.   FISCAL A.Y.E.
                                      03/31/2017 AGGREGATE  2013 - 2017    FIVE YEAR
                                        LOSS COSTS AT   AGG LOSS COST   EXPERIENCE             NUMBER OF   BAL CELL
     TYPE OF POLICY           CLASS GROUP  CURRENT LEVEL   CURRENT LEVEL     RATIO    RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE            30 SERVICE             $462,609       $2,299,576     0.899    0.890        50       0.937
                       31 LIGHT CONTRACTING    692,603        3,197,000     1.007    0.996       135       0.960
                       32 MEDIUM CONTRCTING  3,310,068       15,519,943     0.973    0.963       474       0.999
                       33 HEAVY CONTRACTING    784,107        3,510,054     0.680    0.673        44       0.952
                       34 DEALER OR DISTRIB    111,168          499,665     2.371    2.346        26       0.997
                       35 LGT. MANUFACTURER     76,617          129,294     0.173    0.171         1       0.963
                       36 MED. MANUFACTURER    243,177          960,571     0.689    0.682         8       0.949
                       37 HVY. MANUFACTURER     94,713          510,090     1.470    1.455        10       0.953
                       38 MISC. OPERATION      291,689        1,426,011     0.611    0.605        41       0.943
                          TOTAL *           $6,066,751      $28,052,204     0.928                789

33 MULT OFFICE         31 LIGHT CONTRACTING     $3,587         $137,511     0.082    0.081         2       0.991
                       32 MEDIUM CONTRCTING      9,478           50,980     0.000    0.000         0       1.031
                       33 HEAVY CONTRACTING     86,643          367,397     0.200    0.198         3       0.983
                       38 MISC. OPERATION      152,854          560,073     1.602    1.585        19       0.974
                          TOTAL *             $252,562       $1,115,961     1.039                 24

34 MULT MERCANTILE     30 SERVICE              $45,345         $201,255     0.234    0.232         1       0.956
                       32 MEDIUM CONTRCTING     91,195          336,096     4.462    4.416        10       1.019
                       34 DEALER OR DISTRIB    800,254        3,940,418     0.953    0.944       102       1.017
                       38 MISC. OPERATION       72,443          319,264     0.299    0.296         9       0.963
                          TOTAL *           $1,009,237       $4,797,033     1.191                122

35 MULT INSTITUT.      31 LIGHT CONTRACTING    $27,475         $109,028     0.000    0.000         0       0.977
                       32 MEDIUM CONTRCTING    101,855          128,948     0.814    0.805         3       1.016
                          TOTAL *             $129,330         $237,976     0.641                  3

36 MULT SERVICES       30 SERVICE              $86,919         $459,897     0.408    0.403        15       0.942
                       31 LIGHT CONTRACTING    218,617        1,064,663     0.329    0.325        19       0.965
                       32 MEDIUM CONTRCTING     75,939          355,871     0.024    0.023         2       1.003
                       33 HEAVY CONTRACTING     36,536          154,726     2.081    2.059         5       0.957
                       34 DEALER OR DISTRIB    782,279        3,599,124     1.285    1.272       123       1.002
                       36 MED. MANUFACTURER      4,971           30,224     0.724    0.717         1       0.953
                       38 MISC. OPERATION      417,821        2,013,689     0.704    0.697        67       0.948
                          TOTAL *           $1,623,082       $7,678,194     0.917                232
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                                 CONNECTICUT
                        MANUFACTURERS AND CONTRACTORS
                     BASIC LIMIT RELATIVE CHANGE ANALYSIS
                     -----------------------------------
                 SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


                                            (1)              (2)           (3)        (4)        (5)         (6)
                                         FISCAL A.Y.E.   FISCAL A.Y.E.
                                       03/31/2017 AGGREGATE  2013 - 2017   FIVE YEAR
                                         LOSS COSTS AT   AGG LOSS COST   EXPERIENCE             NUMBER OF    BAL CELL
       TYPE OF POLICY           CLASS GROUP   CURRENT LEVEL   CURRENT LEVEL    RATIO     RELATIV.  OCCURRENCES   RELATIV.

37 MULT INDUST/PROC.     31 LIGHT CONTRACTING        $685          $3,966      0.000      0.000          0        0.979
                         32 MEDIUM CONTRCTING      86,847        481,282      2.469      2.443         12        1.018
                         33 HEAVY CONTRACTING      93,684        469,218      0.384      0.380          6        0.971
                         34 DEALER OR DISTRIB      12,718         66,997      0.031      0.030          3        1.017
                         35 LGT. MANUFACTURER     238,220        977,640      1.058      1.048         12        0.982
                         36 MED. MANUFACTURER   1,180,855      5,894,229      0.709      0.702         54        0.968
                         37 HVY. MANUFACTURER     586,714      2,881,335      0.599      0.593         32        0.972
                         38 MISC. OPERATION       46,933        309,078      0.123      0.122          2        0.962
                            TOTAL *            $2,246,656    $11,083,745      0.756                    121

38 MULT CONTRACTORS      30 SERVICE            $1,147,853     $6,018,170      0.874      0.865        166        1.001
                         31 LIGHT CONTRACTING   1,779,999      9,015,690      1.177      1.165        389        1.026
                         32 MEDIUM CONTRCTING   2,335,911     11,848,834      1.342      1.328        425        1.067
                         33 HEAVY CONTRACTING   1,158,942      5,737,664      1.189      1.177        150        1.017
                         38 MISC. OPERATION       43,473        302,664      0.154      0.153          2        1.008
                            TOTAL *            $6,466,178    $32,923,022      1.178                  1,132

 TOTAL ALL     TOP       30 SERVICE            $1,742,726     $8,978,898      0.841                    232
                         31 LIGHT CONTRACTING   2,722,966     13,527,858      1.052                    545
                         32 MEDIUM CONTRCTING   6,011,293     28,721,954      1.175                    926
                         33 HEAVY CONTRACTING   2,159,912     10,239,059      0.945                    208
                         34 DEALER OR DISTRIB   1,706,419      8,106,204      1.191                    254
                         35 LGT. MANUFACTURER     314,837      1,106,934      0.843                     13
                         36 MED. MANUFACTURER   1,429,003      6,885,024      0.706                     63
                         37 HVY. MANUFACTURER     681,427      3,391,425      0.720                     42
                         38 MISC. OPERATION     1,025,213      4,930,779      0.733                    140
                            TOTAL *           $17,793,796    $85,888,135      1.010                  2,423
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  * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.

CONNECTICUT
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS
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| | (1) BAILEY FORMULA RELATIV. | (2) CREDIBILITY Z | (3) Z-WTD RELATIV. | (4) BALANCED RELATIV. | STATEWIDE COVERAGE IND. OF 1.012 OR + 1.2% |
|---|---|---|---|---|---|
| TOP | | | | | |
| 10 | 1.028 | 0.265 | 1.007 | 1.005 | |
| | | | | | |
| 31 | 1.094 | 0.092 | 1.008 | 1.005 | |
| 32 | 1.350 | 0.157 | 1.048 | 1.045 | |
| 33 | 1.084 | 0.243 | 1.020 | 1.017 | |
| 34 | 0.920 | 0.221 | 0.982 | 0.979 | |
| | | | | | |
| 35 | 0.735 | 0.146 | 0.956 | 0.953 | |
| 36 | 0.839 | 0.140 | 0.976 | 0.973 | |

| CLASS GROUP | | | | | (5) INDICATED MONOLINE CHANGE |
|---|---|---|---|---|---|
| 01 | 0.685 | 0.108 | 0.960 | 0.959 | −  2.0% |
| 02 | 0.599 | 0.137 | 0.932 | 0.932 | −  4.5% |
| 03 | 0.822 | 0.096 | 0.981 | 0.981 | +  0.5% |
| | | | | | |
| 04 | 0.499 | 0.021 | 0.986 | 0.985 |   0.0% |
| 05 | 0.900 | 0.035 | 0.996 | 0.996 | +  1.9% |
| 06 | 0.706 | 0.058 | 0.980 | 0.979 | +  0.2% |
| | | | | | |
| 07 | 1.451 | 0.142 | 1.054 | 1.054 | +  7.6% |
| 08 | 1.660 | 0.063 | 1.032 | 1.032 | +  4.5% |
| 09 | 1.362 | 0.106 | 1.033 | 1.033 | +  6.0% |
| | | | | | |
| 10 | 1.355 | 0.150 | 1.047 | 1.046 | +  6.5% |
| 11 | 0.886 | 0.176 | 0.979 | 0.978 | −  0.8% |
| 12 | 1.040 | 0.339 | 1.013 | 1.013 | +  3.2% |
| | | | | | |
| 13 | 1.167 | 0.052 | 1.008 | 1.007 | +  3.5% |
| 16 | 0.723 | 0.033 | 0.989 | 0.989 | +  2.4% |

OVERALL MONOLINE INDICATION +  1.8%
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* Monoline/multiline ALCCL for the latest year was used to weight the indicated monoline change by class group.

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                              CONNECTICUT
                     OWNERS, LANDLORDS AND TENANTS
                   BASIC LIMIT RELATIVE CHANGE ANALYSIS
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                 (1)         (2)        (3)         (4)          (5)
               BAILEY
               FORMULA   CREDIBILITY   Z-WTD     BALANCED     INDICATED
   TERRITORY   RELATIV.       Z       RELATIV.   RELATIV.   MONOLINE CHG.
      501       0.619       0.114      0.947      0.942      -    4.1%
      503       0.898       0.123      0.987      0.982      +    0.1%
      504       0.970       0.189      0.994      0.989      +    0.4%

      505       1.207       0.095      1.018      1.013      +    2.7%
      506       1.092       0.132      1.012      1.006      +    2.4%
      507       1.062       0.379      1.023      1.018      +    3.2%

      508       0.970       0.124      0.996      0.991      +    1.0%
      509       0.809       0.056      0.988      0.983      +    0.2%
```

* Monoline/multiline ALCCL for the latest year was used to weight the indicated monoline change by class group.

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                                    CONNECTICUT
                          OWNERS, LANDLORDS AND TENANTS
                        BASIC LIMIT RELATIVE CHANGE ANALYSIS
                        -----------------------------------
                     SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


        TERRITORY       501
                                        (1)             (2)         (3)       (4)       (5)         (6)
                                     FISCAL A.Y.E.   FISCAL A.Y.E.
                                   03/31/2017 AGGREGATE  2013 - 2017  FIVE YEAR
                                     LOSS COSTS AT    AGG LOSS COST  EXPERIENCE           NUMBER OF   BAL CELL
        TYPE OF POLICY           CLASS GROUP   CURRENT LEVEL   CURRENT LEVEL   RATIO    RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE               01 FOOD&BEV.(RETAIL)       $5,901          $12,456      0.000     0.000          0       0.908
                          02 RESTAURANTS             10,165          21,177       0.812     0.743          1       0.881
                          03 STORES                  8,016           41,180       1.816     1.661          2       0.928
                          04 VENDING & RENTAL        222             1,647        0.000     0.000          0       0.932
                          05 FOOD & BEV. DIST.       0               97           0.000     0.000          0       0.942
                          06 NON-FOOD&BEV.DIST       1,880           20,689       0.631     0.578          1       0.927
                          07 CLUBS,AMSMT&SPRTS       96,180          208,601      0.114     0.104          1       0.997
                          08 HEALTH CARE FACIL       336             10,889       0.493     0.451          1       0.976
                          09 HOTELS AND MOTELS       427             9,051        0.000     0.000          0       0.977
                          10 SCHLS & CHURCHES        10,373          136,103      0.447     0.409          4       0.990
                          11 APARTMENTS              441,417         916,879      1.156     1.057         49       0.926
                          12 BUILDINGS&OFFICES       591,776         2,498,932    0.539     0.493         37       0.958
                          13 MISC. PREMISES          59              59           0.000     0.000          0       0.953
                             TOTAL *                 $1,166,752      $3,877,760    0.745                   96

31 MULT MOTEL/HOTEL       09 HOTELS AND MOTELS       $24,912         $56,866      0.000     0.000          0       0.978
                             TOTAL *                 $24,912         $56,866      0.000                    0

32 MULT APARTMENT         11 APARTMENTS              $134,203        $649,869     0.699     0.640         24       0.963
                          12 BUILDINGS&OFFICES       45,730          153,632      0.733     0.671          6       0.997
                             TOTAL *                 $179,933        $803,501     0.708                   30

33 MULT OFFICE            12 BUILDINGS&OFFICES       $335,592        $1,818,147   0.526     0.481         48       0.970
                          13 MISC. PREMISES          7               754          0.000     0.000          0       0.965
                             TOTAL *                 $335,599        $1,818,901   0.526                   48

34 MULT MERCANTILE        01 FOOD&BEV.(RETAIL)       $99,303         $894,383     0.546     0.500         21       0.885
                          02 RESTAURANTS             112,733         370,441      0.474     0.433         13       0.859
                          03 STORES                  11,253          70,045       0.016     0.015          1       0.904
                          04 VENDING & RENTAL        39              39           0.000     0.000          0       0.908
                          05 FOOD & BEV. DIST.       1,758           11,576       6.210     5.681          6       0.918
                          06 NON-FOOD&BEV.DIST       12,828          51,425       0.000     0.000          0       0.903
                          12 BUILDINGS&OFFICES       10,205          44,515       0.331     0.303          0       0.934
                             TOTAL *                 $248,119        $1,442,424   0.492                   41
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                           CONNECTICUT
                  OWNERS, LANDLORDS AND TENANTS
                BASIC LIMIT RELATIVE CHANGE ANALYSIS
                -----------------------------------
               SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


         TERRITORY      501
                                          (1)            (2)          (3)       (4)         (5)         (6)
                                      FISCAL A.Y.E.   FISCAL A.Y.E.
                                    03/31/2017 AGGREGATE  2013 - 2017  FIVE YEAR
                                      LOSS COSTS AT   AGG LOSS COST  EXPERIENCE            NUMBER OF   BAL CELL
       TYPE OF POLICY              CLASS GROUP   CURRENT LEVEL   CURRENT LEVEL   RATIO    RELATIV.   OCCURRENCES  RELATIV.

35 MULT INSTITUT.       08 HEALTH CARE FACIL        $64,254        $302,603     0.175     0.160          2        0.926
                        10 SCHLS & CHURCHES          88,324         364,259     1.244     1.138         14        0.939
                              TOTAL *               $152,578       $666,862     0.794                   16

36 MULT SERVICES       03 STORES                       $139           $781      0.000     0.000          0        0.899
                       04 VENDING & RENTAL            11,644          37,109     0.657     0.601          1        0.903
                       07 CLUBS,AMSMT&SPRTS           50,075         182,465     2.045     1.871          2        0.965
                       08 HEALTH CARE FACIL                0          10,428     0.000     0.000          0        0.946
                       10 SCHLS & CHURCHES            1,213           3,077      0.000     0.000          0        0.959
                       12 BUILDINGS&OFFICES          16,408         189,556     0.000     0.000          0        0.928
                       13 MISC. PREMISES             1,856           33,098     0.013     0.012          1        0.923
                             TOTAL *                $81,335        $456,514     1.353                    4

TOTAL ALL    TOP       01 FOOD&BEV.(RETAIL)        $105,204        $906,839     0.516                   21
                       02 RESTAURANTS              122,898         391,618     0.502                   14
                       03 STORES                    19,408         112,006     0.759                    3
                       04 VENDING & RENTAL          11,905          38,795     0.642                    1
                       05 FOOD & BEV. DIST.          1,758          11,673     6.210                    6
                       06 NON-FOOD&BEV.DIST         14,708          72,114     0.081                    1
                       07 CLUBS,AMSMT&SPRTS        146,255         391,066     0.775                    3
                       08 HEALTH CARE FACIL         64,590         323,920     0.177                    3
                       09 HOTELS AND MOTELS         25,339          65,917     0.000                    0
                       10 SCHLS & CHURCHES          99,910         503,439     1.146                   18
                       11 APARTMENTS               575,620       1,566,748     1.049                   73
                       12 BUILDINGS&OFFICES        999,711       4,704,782     0.533                   91
                       13 MISC. PREMISES             1,922          33,911     0.013                    1
                             TOTAL *            $2,189,228      $9,122,828     0.697                  235




 * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.
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                                CONNECTICUT
                        OWNERS, LANDLORDS AND TENANTS
                        BASIC LIMIT RELATIVE CHANGE ANALYSIS
                        -----------------------------------
                        SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


         TERRITORY      503
                                              (1)             (2)         (3)       (4)        (5)         (6)
                                         FISCAL A.Y.E.   FISCAL A.Y.E.
                                       03/31/2017 AGGREGATE  2013 - 2017  FIVE YEAR
                                         LOSS COSTS AT   AGG LOSS COST  EXPERIENCE            NUMBER OF  BAL CELL
         TYPE OF POLICY          CLASS GROUP         CURRENT LEVEL   CURRENT LEVEL   RATIO    RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE              01 FOOD&BEV.(RETAIL)         $2,403         $21,816      0.216     0.197         2        0.946
                        02 RESTAURANTS               22,970         68,663       0.053     0.049         2        0.919
                        03 STORES                    12,068         58,433       1.949     1.783         8        0.967
                        04 VENDING & RENTAL             389          1,689       0.000     0.000         0        0.971
                        05 FOOD & BEV. DIST.          2,145          9,770       0.000     0.000         0        0.982
                        06 NON-FOOD&BEV.DIST          2,766         33,317       0.000     0.000         0        0.966
                        07 CLUBS,AMSMT&SPRTS         27,829        143,354       3.120     2.854         9        1.039
                        08 HEALTH CARE FACIL          6,959         26,624       3.592     3.287         2        1.018
                        09 HOTELS AND MOTELS         36,862         69,033       2.899     2.652         2        1.018
                        10 SCHLS & CHURCHES          23,892        102,311       0.312     0.285         5        1.032
                        11 APARTMENTS                43,206        218,577       1.897     1.735        11        0.965
                        12 BUILDINGS&OFFICES        253,954      1,049,796       1.255     1.148        34        0.999
                        13 MISC. PREMISES             1,337         14,147       3.986     3.647         1        0.994
                           TOTAL *                $436,780      $1,817,530       1.505                  76

31 MULT MOTEL/HOTEL     09 HOTELS AND MOTELS        $22,876        $87,008       0.320     0.293         4        1.019
                           TOTAL *                 $22,876        $87,008       0.320                    4

32 MULT APARTMENT       11 APARTMENTS               $71,037       $309,503       0.478     0.438        17        1.004
                        12 BUILDINGS&OFFICES         22,146         69,039       2.443     2.235         4        1.039
                           TOTAL *                 $93,183       $378,542       0.945                   21

33 MULT OFFICE          12 BUILDINGS&OFFICES       $648,428     $2,968,893       0.802     0.734        84        1.011
                        13 MISC. PREMISES              891          4,300       0.000     0.000         0        1.006
                           TOTAL *                $649,319     $2,973,193       0.801                   84

34 MULT MERCANTILE      01 FOOD&BEV.(RETAIL)        $21,815        $90,998       0.000     0.000         0        0.922
                        02 RESTAURANTS              189,721        548,947       1.397     1.278        31        0.895
                        03 STORES                   49,702        288,382       0.593     0.543         4        0.943
                        04 VENDING & RENTAL            542          3,273       0.000     0.000         0        0.947
                        05 FOOD & BEV. DIST.         2,438          7,902       0.000     0.000         0        0.957
                        06 NON-FOOD&BEV.DIST        37,168        210,232       0.347     0.317         7        0.941
                        12 BUILDINGS&OFFICES        23,390         89,220       0.200     0.183         4        0.973
                           TOTAL *                $324,776     $1,238,954       0.961                   46
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                                    CONNECTICUT
                           OWNERS, LANDLORDS AND TENANTS
                         BASIC LIMIT RELATIVE CHANGE ANALYSIS
                         -----------------------------------
                     SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


        TERRITORY     503
                                         (1)              (2)          (3)       (4)       (5)       (6)
                                     FISCAL A.Y.E.    FISCAL A.Y.E.
                                  03/31/2017 AGGREGATE  2013 - 2017   FIVE YEAR
                                     LOSS COSTS AT   AGG LOSS COST   EXPERIENCE          NUMBER OF   BAL CELL
        TYPE OF POLICY             CLASS GROUP    CURRENT LEVEL    CURRENT LEVEL    RATIO    RELATIV. OCCURRENCES  RELATIV.

35 MULT INSTITUT.        08 HEALTH CARE FACIL        $19,925          $67,059      0.000     0.000        0       0.966
                        10 SCHLS & CHURCHES          58,402          391,402      1.015     0.928       14       0.979
                        12 BUILDINGS&OFFICES          5,493           28,563      0.000     0.000        0       0.948
                           TOTAL *                   $83,820         $487,024      0.707                14

36 MULT SERVICES        03 STORES                    $15,124          $46,459      0.149     0.137        1       0.937
                        04 VENDING & RENTAL           8,009           35,803      0.000     0.000        0       0.941
                        07 CLUBS,AMSMT&SPRTS         56,594          443,683      0.744     0.681       25       1.006
                        10 SCHLS & CHURCHES               0            1,071      1.976     1.808        1       0.999
                        12 BUILDINGS&OFFICES         13,447           59,881      2.475     2.265        4       0.967
                        13 MISC. PREMISES             5,879           36,890      0.000     0.000        0       0.962
                           TOTAL *                   $99,053         $623,787      0.784                31


TOTAL ALL    TOP        01 FOOD&BEV.(RETAIL)         $24,218         $112,814      0.021                 2
                        02 RESTAURANTS             212,691          617,610      1.252                33
                        03 STORES                   76,894          393,274      0.719                13
                        04 VENDING & RENTAL          8,940           40,765      0.000                 0
                        05 FOOD & BEV. DIST.         4,583           17,672      0.000                 0
                        06 NON-FOOD&BEV.DIST        39,934          243,549      0.323                 7
                        07 CLUBS,AMSMT&SPRTS        84,423          587,037      1.527                34
                        08 HEALTH CARE FACIL        26,884           93,683      0.930                 2
                        09 HOTELS AND MOTELS        59,738          156,041      1.911                 6
                        10 SCHLS & CHURCHES         82,294          494,784      0.811                20
                        11 APARTMENTS              114,243          528,080      1.015                28
                        12 BUILDINGS&OFFICES       966,858        4,265,392      0.963               130
                        13 MISC. PREMISES           8,107           55,337      0.657                 1
                           TOTAL *               $1,709,807       $7,606,038      1.007               276
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 * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.

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                                CONNECTICUT
                       OWNERS, LANDLORDS AND TENANTS
                      BASIC LIMIT RELATIVE CHANGE ANALYSIS
                      -----------------------------------
                   SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


        TERRITORY      504
                                        (1)             (2)          (3)       (4)       (5)        (6)
                                    FISCAL A.Y.E.   FISCAL A.Y.E.
                                    03/31/2017 AGGREGATE  2013 - 2017  FIVE YEAR
                                    LOSS COSTS AT   AGG LOSS COST  EXPERIENCE        NUMBER OF  BAL CELL
        TYPE OF POLICY          CLASS GROUP       CURRENT LEVEL   CURRENT LEVEL   RATIO   RELATIV. OCCURRENCES RELATIV.

10 MONOLINE            01 FOOD&BEV.(RETAIL)      $32,383        $51,995      0.000    0.000        0       0.953
                       02 RESTAURANTS            33,361        122,050      2.576    2.357        3       0.926
                       03 STORES                  9,424         57,544      4.333    3.964        4       0.974
                       04 VENDING & RENTAL        1,198         11,172      0.000    0.000        0       0.979
                       05 FOOD & BEV. DIST.      33,897        136,433      0.026    0.023        1       0.989
                       06 NON-FOOD&BEV.DIST      16,407         60,516      0.446    0.408        4       0.973
                       07 CLUBS,AMSMT&SPRTS     127,506        413,980      2.267    2.074       31       1.047
                       08 HEALTH CARE FACIL       4,590          9,672      0.000    0.000        0       1.025
                       09 HOTELS AND MOTELS       7,530         46,494      0.826    0.756        6       1.026
                       10 SCHLS & CHURCHES       47,704        200,236      2.123    1.943       18       1.039
                       11 APARTMENTS            109,700        428,520      1.992    1.822       22       0.972
                       12 BUILDINGS&OFFICES     625,397      2,976,868      0.803    0.735       87       1.006
                       13 MISC. PREMISES            65          1,884      0.000    0.000        0       1.001
                          TOTAL *            $1,049,162     $4,517,364      1.194               176

31 MULT MOTEL/HOTEL    09 HOTELS AND MOTELS     $35,666       $135,772      0.886    0.810       10       1.027
                          TOTAL *              $35,666       $135,772      0.886                10

32 MULT APARTMENT      11 APARTMENTS           $433,831     $1,860,569      1.213    1.109       55       1.011
                       12 BUILDINGS&OFFICES     81,508        385,006      1.744    1.595       16       1.047
                          TOTAL *             $515,339     $2,245,575      1.297                71

33 MULT OFFICE         12 BUILDINGS&OFFICES    $795,657     $3,699,761      1.150    1.052      144       1.018
                       13 MISC. PREMISES          243          1,509    122.873  112.419        1       1.013
                          TOTAL *             $795,900     $3,701,270      1.187               145

34 MULT MERCANTILE     01 FOOD&BEV.(RETAIL)    $121,082       $385,150      0.796    0.729       14       0.929
                       02 RESTAURANTS          523,751      2,076,669      0.429    0.392       51       0.902
                       03 STORES               101,778        516,047      0.684    0.626       13       0.950
                       04 VENDING & RENTAL       1,084          3,204      0.000    0.000        0       0.954
                       05 FOOD & BEV. DIST.     36,901        148,692      0.094    0.086        1       0.964
                       06 NON-FOOD&BEV.DIST     58,453        291,661      0.269    0.246        7       0.948
                       12 BUILDINGS&OFFICES    263,951      1,444,955      0.764    0.699       37       0.981
                          TOTAL *           $1,107,000     $4,866,378      0.552               123
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                              CONNECTICUT
                      OWNERS, LANDLORDS AND TENANTS
                      BASIC LIMIT RELATIVE CHANGE ANALYSIS
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                   SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


        TERRITORY      504
                                        (1)            (2)          (3)      (4)        (5)         (6)
                                    FISCAL A.Y.E.  FISCAL A.Y.E.
                                  03/31/2017 AGGREGATE  2013 - 2017  FIVE YEAR
                                    LOSS COSTS AT   AGG LOSS COST  EXPERIENCE          NUMBER OF   BAL CELL
         TYPE OF POLICY               CLASS GROUP      CURRENT LEVEL  CURRENT LEVEL    RATIO    RELATIV.  OCCURRENCES  RELATIV.

35 MULT INSTITUT.          08 HEALTH CARE FACIL        $48,320        $232,102      1.214    1.110         5        0.973
                           10 SCHLS & CHURCHES         199,599        992,832       1.565    1.432        71        0.986
                           12 BUILDINGS&OFFICES          3,524         16,622       0.000    0.000         0        0.955
                               TOTAL *                $251,443      $1,241,556      1.475                 76

36 MULT SERVICES           03 STORES                    $5,428        $30,458       0.102    0.093         1        0.944
                           04 VENDING & RENTAL          13,163         52,504       0.407    0.373         1        0.948
                           07 CLUBS,AMSMT&SPRTS        108,347        495,595       1.420    1.299        15        1.014
                           08 HEALTH CARE FACIL             62            127       0.000    0.000         0        0.993
                           10 SCHLS & CHURCHES               0            201       0.000    0.000         0        1.007
                           12 BUILDINGS&OFFICES         86,765        422,746       1.498    1.371        20        0.974
                           13 MISC. PREMISES           15,516         57,801       3.111    2.846         5        0.969
                               TOTAL *                $229,281      $1,059,432      1.474                 42

TOTAL ALL    TOP           01 FOOD&BEV.(RETAIL)       $153,465       $437,145       0.628                 14
                           02 RESTAURANTS             557,112      2,198,719       0.557                 54
                           03 STORES                  116,630        604,049       0.952                 18
                           04 VENDING & RENTAL         15,445         66,880       0.347                  1
                           05 FOOD & BEV. DIST.        70,798        285,125       0.061                  2
                           06 NON-FOOD&BEV.DIST        74,860        352,177       0.308                 11
                           07 CLUBS,AMSMT&SPRTS       235,853        909,575       1.878                 46
                           08 HEALTH CARE FACIL        52,972        241,901       1.107                  5
                           09 HOTELS AND MOTELS        43,196        182,266       0.875                 16
                           10 SCHLS & CHURCHES        247,303      1,193,269       1.673                 89
                           11 APARTMENTS              543,531      2,289,089       1.370                 77
                           12 BUILDINGS&OFFICES     1,856,802      8,945,958       1.018                304
                           13 MISC. PREMISES          15,824         61,194       4.937                  6
                               TOTAL *              $3,983,791    $17,767,347      1.059                643




    * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.
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                                      CONNECTICUT
                            OWNERS, LANDLORDS AND TENANTS
                           BASIC LIMIT RELATIVE CHANGE ANALYSIS
                           -----------------------------------
                        SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


          TERRITORY      505
                                          (1)           (2)         (3)      (4)       (5)        (6)
                                      FISCAL A.Y.E.  FISCAL A.Y.E.
                                      03/31/2017 AGGREGATE  2013 - 2017   FIVE YEAR
                                      LOSS COSTS AT  AGG LOSS COST  EXPERIENCE           NUMBER OF   BAL CELL
          TYPE OF POLICY            CLASS GROUP    CURRENT LEVEL  CURRENT LEVEL   RATIO    RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE                01 FOOD&BEV.(RETAIL)      $17,520       $45,155     0.804    0.735         3       0.976
                           02 RESTAURANTS               412         4,866     0.000    0.000         0       0.948
                           03 STORES                   2,620        11,882     9.737    8.909         2       0.998
                           04 VENDING & RENTAL           198         1,090     0.000    0.000         0       1.002
                           05 FOOD & BEV. DIST.          13            20     0.000    0.000         0       1.013
                           06 NON-FOOD&BEV.DIST         697         8,613     0.000    0.000         0       0.996
                           07 CLUBS,AMSMT&SPRTS        3,395        15,500     2.022    1.850         1       1.072
                           08 HEALTH CARE FACIL        2,232         8,637     0.000    0.000         0       1.050
                           09 HOTELS AND MOTELS        5,808         5,808     0.000    0.000         0       1.051
                           10 SCHLS & CHURCHES         7,335        43,054     2.325    2.128         3       1.064
                           11 APARTMENTS              60,943       316,209     0.597    0.546         3       0.995
                           12 BUILDINGS&OFFICES      106,542       399,425     1.057    0.967        14       1.030
                           13 MISC. PREMISES            357           623     0.000    0.000         0       1.025
                                 TOTAL *            $208,072      $860,882     1.021                 26

31 MULT MOTEL/HOTEL        09 HOTELS AND MOTELS       $2,439       $60,372     3.360    3.074        13       1.052
                                 TOTAL *              $2,439       $60,372     3.360                 13

32 MULT APARTMENT          11 APARTMENTS             $77,015      $280,312     1.106    1.012        11       1.036
                           12 BUILDINGS&OFFICES        6,705        33,390     1.858    1.700         2       1.072
                                 TOTAL *             $83,720      $313,702     1.166                 13

33 MULT OFFICE             12 BUILDINGS&OFFICES     $246,133    $1,241,142     1.215    1.111        43       1.043
                           13 MISC. PREMISES            109           630     0.000    0.000         0       1.037
                                 TOTAL *            $246,242    $1,241,772     1.214                 43

34 MULT MERCANTILE         01 FOOD&BEV.(RETAIL)     $33,944      $199,829     1.785    1.634        13       0.951
                           02 RESTAURANTS           114,791       310,654     1.828    1.673        17       0.924
                           03 STORES                 16,233        98,996     0.148    0.135         2       0.972
                           04 VENDING & RENTAL          132           975     0.000    0.000         0       0.977
                           05 FOOD & BEV. DIST.          33         2,475     0.000    0.000         0       0.987
                           06 NON-FOOD&BEV.DIST       4,971        31,961     5.594    5.118         5       0.971
                           12 BUILDINGS&OFFICES      39,192       302,453     0.342    0.313         6       1.004
                                 TOTAL *            $209,296      $947,343     1.501                 43
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                                    CONNECTICUT
                          OWNERS, LANDLORDS AND TENANTS
                          BASIC LIMIT RELATIVE CHANGE ANALYSIS
                          -----------------------------------
                      SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


          TERRITORY    505
                                              (1)            (2)         (3)      (4)       (5)        (6)
                                          FISCAL A.Y.E.  FISCAL A.Y.E.
                                          03/31/2017 AGGREGATE 2013 - 2017  FIVE YEAR
                                          LOSS COSTS AT  AGG LOSS COST  EXPERIENCE          NUMBER OF  BAL CELL
          TYPE OF POLICY          CLASS GROUP      CURRENT LEVEL  CURRENT LEVEL   RATIO    RELATIV. OCCURRENCES  RELATIV.

35 MULT INSTITUT.        08 HEALTH CARE FACIL        $44,302        $234,119      0.977    0.894         5       0.996
                         10 SCHLS & CHURCHES          48,140         222,041      1.052    0.963        14       1.010
                            TOTAL *                  $92,442        $456,160      1.016                 19

36 MULT SERVICES        03 STORES                    $1,656         $14,727      0.000    0.000         0       0.966
                        04 VENDING & RENTAL           1,615          4,981       0.000    0.000         0       0.970
                        07 CLUBS,AMSMT&SPRTS         13,028         51,085       2.940    2.689         6       1.038
                        09 HOTELS AND MOTELS          2,632          3,847       0.000    0.000         0       1.017
                        10 SCHLS & CHURCHES             126            225       0.000    0.000         0       1.031
                        12 BUILDINGS&OFFICES          8,246         15,230       9.390    8.592         1       0.998
                        13 MISC. PREMISES            2,349          4,572       0.000    0.000         0       0.993
                           TOTAL *                  $29,652        $94,667      3.903                  7

TOTAL ALL    TOP        01 FOOD&BEV.(RETAIL)        $51,464        $244,984      1.451                 16
                        02 RESTAURANTS             115,203         315,520      1.822                 17
                        03 STORES                   20,509         125,605      1.361                  4
                        04 VENDING & RENTAL          1,945           7,046      0.000                  0
                        05 FOOD & BEV. DIST.            46           2,495      0.000                  0
                        06 NON-FOOD&BEV.DIST         5,668          40,574      4.906                  5
                        07 CLUBS,AMSMT&SPRTS        16,423          66,585      2.750                  7
                        08 HEALTH CARE FACIL        46,534         242,756      0.931                  5
                        09 HOTELS AND MOTELS        10,879          70,027      0.753                 13
                        10 SCHLS & CHURCHES         55,601         265,320      1.218                 17
                        11 APARTMENTS              137,958         596,521      0.881                 14
                        12 BUILDINGS&OFFICES       406,818       1,991,640      1.266                 66
                        13 MISC. PREMISES           2,815           5,825      0.000                  0
                           TOTAL *                 $871,863      $3,974,898      1.309                164



     * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.
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                                    CONNECTICUT
                           OWNERS, LANDLORDS AND TENANTS
                          BASIC LIMIT RELATIVE CHANGE ANALYSIS
                          ------------------------------------
                     SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS
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        TERRITORY      506

|   |   | (1) FISCAL A.Y.E. 03/31/2017 AGGREGATE LOSS COSTS AT CURRENT LEVEL | (2) FISCAL A.Y.E. 2013 - 2017 AGG LOSS COST CURRENT LEVEL | (3) FIVE YEAR EXPERIENCE RATIO | (4) RELATIV. | (5) NUMBER OF OCCURRENCES | (6) BAL CELL RELATIV. |
|---|---|---|---|---|---|---|---|
| TYPE OF POLICY | CLASS GROUP | | | | | | |
| 10 MONOLINE | 01 FOOD&BEV.(RETAIL) | $359 | $28,210 | 2.710 | 2.480 | 5 | 0.970 |
| | 02 RESTAURANTS | 9,424 | 27,408 | 0.613 | 0.561 | 3 | 0.942 |
| | 03 STORES | 3,787 | 21,299 | 1.987 | 1.818 | 5 | 0.992 |
| | 04 VENDING & RENTAL | 106 | 471 | 0.000 | 0.000 | 0 | 0.996 |
| | 05 FOOD & BEV. DIST. | 615 | 703 | 0.000 | 0.000 | 0 | 1.007 |
| | 06 NON-FOOD&BEV.DIST | 2,041 | 12,373 | 0.000 | 0.000 | 0 | 0.990 |
| | 07 CLUBS,AMSMT&SPRTS | 24,934 | 137,962 | 4.634 | 4.240 | 20 | 1.065 |
| | 08 HEALTH CARE FACIL | 22,353 | 86,265 | 1.323 | 1.210 | 4 | 1.043 |
| | 09 HOTELS AND MOTELS | 3,872 | 29,806 | 0.059 | 0.054 | 1 | 1.044 |
| | 10 SCHLS & CHURCHES | 69,288 | 457,050 | 0.349 | 0.319 | 6 | 1.058 |
| | 11 APARTMENTS | 150,870 | 708,538 | 0.538 | 0.492 | 6 | 0.989 |
| | 12 BUILDINGS&OFFICES | 308,796 | 1,181,371 | 1.713 | 1.567 | 52 | 1.024 |
| | 13 MISC. PREMISES | 1,127 | 4,782 | 0.000 | 0.000 | 0 | 1.019 |
| | TOTAL * | $597,572 | $2,696,238 | 1.328 | | 102 | |
| 31 MULT MOTEL/HOTEL | 09 HOTELS AND MOTELS | $8,697 | $84,470 | 2.439 | 2.231 | 5 | 1.045 |
| | TOTAL * | $8,697 | $84,470 | 2.439 | | 5 | |
| 32 MULT APARTMENT | 11 APARTMENTS | $106,059 | $457,232 | 1.036 | 0.948 | 12 | 1.029 |
| | 12 BUILDINGS&OFFICES | 21,670 | 142,992 | 0.664 | 0.607 | 7 | 1.065 |
| | TOTAL * | $127,729 | $600,224 | 0.973 | | 19 | |
| 33 MULT OFFICE | 12 BUILDINGS&OFFICES | $384,409 | $1,858,075 | 1.550 | 1.418 | 126 | 1.036 |
| | 13 MISC. PREMISES | 31 | 1,235 | 13.180 | 12.058 | 2 | 1.031 |
| | TOTAL * | $384,440 | $1,859,310 | 1.551 | | 128 | |
| 34 MULT MERCANTILE | 01 FOOD&BEV.(RETAIL) | $22,047 | $78,408 | 2.084 | 1.907 | 11 | 0.945 |
| | 02 RESTAURANTS | 178,405 | 567,118 | 0.568 | 0.520 | 12 | 0.918 |
| | 03 STORES | 14,083 | 64,125 | 0.871 | 0.796 | 1 | 0.966 |
| | 04 VENDING & RENTAL | 102 | 293 | 0.000 | 0.000 | 0 | 0.970 |
| | 05 FOOD & BEV. DIST. | 7,261 | 41,018 | 0.000 | 0.000 | 0 | 0.981 |
| | 06 NON-FOOD&BEV.DIST | 25,496 | 114,011 | 1.071 | 0.980 | 4 | 0.965 |
| | 12 BUILDINGS&OFFICES | 20,954 | 160,308 | 1.382 | 1.264 | 5 | 0.998 |
| | TOTAL * | $268,348 | $1,025,281 | 0.804 | | 33 | |

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                              CONNECTICUT
                      OWNERS, LANDLORDS AND TENANTS
                      BASIC LIMIT RELATIVE CHANGE ANALYSIS
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                 SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


          TERRITORY      506
                                       (1)             (2)          (3)      (4)        (5)         (6)
                                   FISCAL A.Y.E.   FISCAL A.Y.E.
                                  03/31/2017 AGGREGATE   2013 - 2017    FIVE YEAR
                                   LOSS COSTS AT   AGG LOSS COST    EXPERIENCE          NUMBER OF   BAL CELL
       TYPE OF POLICY          CLASS GROUP        CURRENT LEVEL   CURRENT LEVEL    RATIO    RELATIV.  OCCURRENCES  RELATIV.

35 MULT INSTITUT.       08 HEALTH CARE FACIL       $24,261         $110,537      0.756    0.691          3        0.990
                       10 SCHLS & CHURCHES          94,479          501,351      0.481    0.440         14        1.004
                       12 BUILDINGS&OFFICES          2,593            5,206     21.723   19.875          3        0.972
                       13 MISC. PREMISES               65               65      0.000    0.000          0        0.967
                          TOTAL *                 $121,398         $617,159      0.989                  20

36 MULT SERVICES       03 STORES                     $299          $13,851      0.000    0.000          0        0.960
                       04 VENDING & RENTAL           5,987           18,725      1.329    1.216          2        0.964
                       07 CLUBS,AMSMT&SPRTS         22,199          218,231      0.304    0.278          4        1.032
                       10 SCHLS & CHURCHES            960            4,322      0.000    0.000          0        1.024
                       12 BUILDINGS&OFFICES          3,557           51,467      0.431    0.394          2        0.992
                       13 MISC. PREMISES              137            1,178     43.477   39.778          1        0.986
                          TOTAL *                  $33,139         $307,774      0.670                   9

TOTAL ALL    TOP       01 FOOD&BEV.(RETAIL)        $22,406         $106,618      2.094                  16
                       02 RESTAURANTS             187,829          594,526      0.570                  15
                       03 STORES                   18,169           99,275      1.089                   6
                       04 VENDING & RENTAL          6,195           19,489      1.285                   2
                       05 FOOD & BEV. DIST.         7,876           41,721      0.000                   0
                       06 NON-FOOD&BEV.DIST        27,537          126,384      0.992                   4
                       07 CLUBS,AMSMT&SPRTS        47,133          356,193      2.595                  24
                       08 HEALTH CARE FACIL        46,614          196,802      1.028                   7
                       09 HOTELS AND MOTELS        12,569          114,276      1.705                   6
                       10 SCHLS & CHURCHES        164,727          962,723      0.422                  20
                       11 APARTMENTS              256,929        1,165,770      0.744                  18
                       12 BUILDINGS&OFFICES       741,979        3,399,419      1.652                 195
                       13 MISC. PREMISES            1,360            7,260      4.680                   3
                          TOTAL *               $1,541,323       $7,190,456      1.229                 316




   * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.
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                                  CONNECTICUT
                        OWNERS, LANDLORDS AND TENANTS
                        BASIC LIMIT RELATIVE CHANGE ANALYSIS
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                       SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


     TERRITORY      507
                                       (1)          (2)          (3)      (4)        (5)         (6)
                                   FISCAL A.Y.E.  FISCAL A.Y.E.
                                   03/31/2017 AGGREGATE 2013 - 2017  FIVE YEAR
                                   LOSS COSTS AT  AGG LOSS COST  EXPERIENCE          NUMBER OF   BAL CELL
     TYPE OF POLICY       CLASS GROUP   CURRENT LEVEL  CURRENT LEVEL   RATIO  RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE             01 FOOD&BEV.(RETAIL)      $117,876      $301,080    0.133   0.121       11     0.981
                        02 RESTAURANTS            101,425       585,097    0.686   0.627       17     0.952
                        03 STORES                  68,026       486,584    1.954   1.788       49     1.003
                        04 VENDING & RENTAL         2,830        28,501    0.000   0.000        0     1.007
                        05 FOOD & BEV. DIST.       30,217       101,787    0.000   0.000        0     1.018
                        06 NON-FOOD&BEV.DIST       39,988       388,412    0.594   0.543        4     1.001
                        07 CLUBS,AMSMT&SPRTS      412,497     1,848,458    2.102   1.923      121     1.077
                        08 HEALTH CARE FACIL       21,337        74,537    0.000   0.000        0     1.055
                        09 HOTELS AND MOTELS      114,602       584,421    1.502   1.374       40     1.056
                        10 SCHLS & CHURCHES       203,635       711,430    1.572   1.438       40     1.069
                        11 APARTMENTS             693,644     3,198,675    0.949   0.868      120     1.000
                        12 BUILDINGS&OFFICES    2,009,953     9,236,532    1.032   0.944      294     1.035
                        13 MISC. PREMISES          44,617       128,127    0.006   0.006        0     1.030
                        16 GOVT SUBDIVISIONS       26,091        78,875    4.747   4.343       16     1.011
                           TOTAL *             $3,886,738   $17,752,516    1.147              712

31 MULT MOTEL/HOTEL     09 HOTELS AND MOTELS     $382,745    $1,832,617    1.888   1.728      100     1.057
                           TOTAL *               $382,745    $1,832,617    1.888              100

32 MULT APARTMENT       11 APARTMENTS          $1,143,060    $5,632,390    1.393   1.275      169     1.041
                        12 BUILDINGS&OFFICES      313,138     1,866,715    2.319   2.122       72     1.077
                           TOTAL *             $1,456,198    $7,499,105    1.592              241

33 MULT OFFICE          12 BUILDINGS&OFFICES   $3,003,660   $14,340,338    1.459   1.335      552     1.048
                        13 MISC. PREMISES           9,424        40,524    0.000   0.000        0     1.043
                           TOTAL *             $3,013,084   $14,380,862    1.454              552

34 MULT MERCANTILE      01 FOOD&BEV.(RETAIL)     $628,119    $3,085,839    0.792   0.725      125     0.956
                        02 RESTAURANTS          2,213,644     7,793,904    0.499   0.457      169     0.928
                        03 STORES                392,920     1,953,848    0.650   0.595       51     0.977
                        04 VENDING & RENTAL       10,241        47,023    0.000   0.000        0     0.981
                        05 FOOD & BEV. DIST.      96,217       503,735    1.903   1.741       12     0.992
                        06 NON-FOOD&BEV.DIST     230,262     1,342,112    0.897   0.821       29     0.976
                        12 BUILDINGS&OFFICES     824,160     4,113,827    1.232   1.127      177     1.009
                        13 MISC. PREMISES           202         1,086    0.000   0.000        0     1.004
                           TOTAL *             $4,395,765   $18,841,374    0.742              563
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                                    CONNECTICUT
                          OWNERS, LANDLORDS AND TENANTS
                         BASIC LIMIT RELATIVE CHANGE ANALYSIS
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                       SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


          TERRITORY    507
                                         (1)            (2)          (3)       (4)        (5)        (6)
                                      FISCAL A.Y.E.   FISCAL A.Y.E.
                                      03/31/2017 AGGREGATE  2013 - 2017  FIVE YEAR
                                      LOSS COSTS AT    AGG LOSS COST  EXPERIENCE            NUMBER OF  BAL CELL
          TYPE OF POLICY           CLASS GROUP        CURRENT LEVEL   CURRENT LEVEL  RATIO   RELATIV. OCCURRENCES RELATIV.

35 MULT INSTITUT.      07 CLUBS,AMSMT&SPRTS          $17,751        $127,211    0.129    0.118         3      1.022
                      08 HEALTH CARE FACIL           130,805        630,356     2.050    1.875        31      1.001
                      10 SCHLS & CHURCHES            485,257      2,682,541     1.359    1.244       157      1.015
                      12 BUILDINGS&OFFICES            33,748        123,544     0.789    0.722         5      0.982
                      13 MISC. PREMISES                  249          1,324     0.000    0.000         0      0.977
                      16 GOVT SUBDIVISIONS           208,834        696,892     0.131    0.120         4      0.959
                         TOTAL *                    $876,644     $4,261,868     1.123                200

36 MULT SERVICES      03 STORES                     $60,060       $584,735     1.095    1.002        21      0.971
                      04 VENDING & RENTAL            33,676        166,825     0.668    0.611         3      0.975
                      07 CLUBS,AMSMT&SPRTS           591,988      2,909,435     0.889    0.813       120      1.043
                      08 HEALTH CARE FACIL             1,164          4,556     0.000    0.000         0      1.022
                      09 HOTELS AND MOTELS            12,566         56,929     0.213    0.195         1      1.022
                      10 SCHLS & CHURCHES              3,571         14,961     0.000    0.000         0      1.036
                      12 BUILDINGS&OFFICES           216,158        954,616     1.461    1.336        55      1.003
                      13 MISC. PREMISES              121,687        734,896     1.171    1.071        30      0.998
                         TOTAL *                  $1,040,870     $5,426,953     1.033                230

TOTAL ALL    TOP      01 FOOD&BEV.(RETAIL)         $745,995     $3,386,919     0.688               136
                      02 RESTAURANTS              2,315,069      8,379,001     0.508               186
                      03 STORES                     521,006      3,025,167     0.872               121
                      04 VENDING & RENTAL            46,747        242,349     0.481                 3
                      05 FOOD & BEV. DIST.          126,434        605,522     1.448                12
                      06 NON-FOOD&BEV.DIST          270,250      1,730,524     0.853                33
                      07 CLUBS,AMSMT&SPRTS        1,022,236      4,885,104     1.365               244
                      08 HEALTH CARE FACIL          153,306        709,449     1.749                31
                      09 HOTELS AND MOTELS          509,913      2,473,967     1.760               141
                      10 SCHLS & CHURCHES           692,463      3,408,932     1.415               197
                      11 APARTMENTS              1,836,704      8,831,065     1.226               289
                      12 BUILDINGS&OFFICES        6,400,817     30,635,572     1.334             1,155
                      13 MISC. PREMISES            176,179        905,957     0.810                30
                      16 GOVT SUBDIVISIONS         234,925        775,767     0.644                20
                         TOTAL *               $15,052,044    $69,995,295     1.143             2,598




  * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.
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                                    CONNECTICUT
                          OWNERS, LANDLORDS AND TENANTS
                          BASIC LIMIT RELATIVE CHANGE ANALYSIS
                          -----------------------------------
                    SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


        TERRITORY      508
                                          (1)            (2)         (3)      (4)       (5)        (6)
                                       FISCAL A.Y.E.  FISCAL A.Y.E.
                                     03/31/2017 AGGREGATE  2013 - 2017   FIVE YEAR
                                       LOSS COSTS AT  AGG LOSS COST  EXPERIENCE          NUMBER OF   BAL CELL
        TYPE OF POLICY               CLASS GROUP     CURRENT LEVEL  CURRENT LEVEL   RATIO   RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE              01 FOOD&BEV.(RETAIL)              $3,259        $12,729    0.000    0.000        0       0.955
                        02 RESTAURANTS                    18,458         77,916    0.130    0.119        1       0.927
                        03 STORES                            633         11,112    0.040    0.037        1       0.976
                        04 VENDING & RENTAL                  188          4,869    0.000    0.000        0       0.980
                        05 FOOD & BEV. DIST.              4,693         19,788    0.000    0.000        0       0.991
                        06 NON-FOOD&BEV.DIST              3,706         19,275    0.000    0.000        0       0.975
                        07 CLUBS,AMSMT&SPRTS              7,369         42,011    0.722    0.660        2       1.049
                        08 HEALTH CARE FACIL              4,282         20,373   33.807   30.931       13       1.027
                        09 HOTELS AND MOTELS              1,109         26,436    0.000    0.000        0       1.028
                        10 SCHLS & CHURCHES              80,057        511,070    1.060    0.970       12       1.041
                        11 APARTMENTS                    50,859        338,221    0.668    0.611       12       0.974
                        12 BUILDINGS&OFFICES            135,444        548,291    2.358    2.158       38       1.008
                        13 MISC. PREMISES                     0            330    0.000    0.000        0       1.003
                           TOTAL *                    $310,057     $1,632,421    1.905                 79

31 MULT MOTEL/HOTEL      09 HOTELS AND MOTELS            $25,625        $98,935    1.837    1.681       21       1.029
                           TOTAL *                     $25,625        $98,935    1.837                 21

32 MULT APARTMENT        11 APARTMENTS                  $250,837     $1,086,798    0.852    0.779       34       1.013
                        12 BUILDINGS&OFFICES              7,977         31,548    0.000    0.000        0       1.049
                           TOTAL *                    $258,814     $1,118,346    0.826                 34

33 MULT OFFICE          12 BUILDINGS&OFFICES           $390,958     $1,825,633    0.813    0.743       57       1.020
                        13 MISC. PREMISES                  541          4,160    4.612    4.219        1       1.015
                           TOTAL *                    $391,499     $1,829,793    0.818                 58

34 MULT MERCANTILE      01 FOOD&BEV.(RETAIL)            $15,707        $59,331    0.825    0.755        6       0.931
                        02 RESTAURANTS                  90,391        369,462    1.386    1.268       18       0.904
                        03 STORES                       32,064         94,432    0.261    0.239        1       0.952
                        04 VENDING & RENTAL                  0            407    0.000    0.000        0       0.956
                        05 FOOD & BEV. DIST.               641         14,356    3.592    3.286        2       0.966
                        06 NON-FOOD&BEV.DIST             4,591         41,209    0.805    0.737        1       0.950
                        12 BUILDINGS&OFFICES            18,468        169,523    0.211    0.193        1       0.982
                           TOTAL *                    $161,862       $748,720    0.967                 29
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                              CONNECTICUT
                     OWNERS, LANDLORDS AND TENANTS
                    BASIC LIMIT RELATIVE CHANGE ANALYSIS
                    -----------------------------------
                 SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


         TERRITORY      508
                                          (1)            (2)          (3)      (4)        (5)        (6)
                                      FISCAL A.Y.E.  FISCAL A.Y.E.
                                    03/31/2017 AGGREGATE  2013 - 2017  FIVE YEAR
                                      LOSS COSTS AT   AGG LOSS COST  EXPERIENCE            NUMBER OF   BAL CELL
          TYPE OF POLICY             CLASS GROUP     CURRENT LEVEL  CURRENT LEVEL  RATIO   RELATIV. OCCURRENCES  RELATIV.

35 MULT INSTITUT.         08 HEALTH CARE FACIL         $29,305       $140,091     0.256   0.234        1        0.975
                          10 SCHLS & CHURCHES           67,949        464,647     1.232   1.127       28        0.988
                          12 BUILDINGS&OFFICES             123          1,811     0.000   0.000        0        0.957
                          13 MISC. PREMISES                  0          5,309     0.000   0.000        0        0.952
                             TOTAL *                    $97,377       $611,858     0.936                29

36 MULT SERVICES          03 STORES                     $3,792        $29,406     0.183   0.167        1        0.946
                          04 VENDING & RENTAL            2,938          8,458     0.031   0.028        1        0.950
                          07 CLUBS,AMSMT&SPRTS          17,376         57,636     1.256   1.149        3        1.016
                          08 HEALTH CARE FACIL             64             77     0.000   0.000        0        0.995
                          10 SCHLS & CHURCHES               0             62     0.000   0.000        0        1.009
                          12 BUILDINGS&OFFICES          29,222        140,041     0.796   0.728       15        0.976
                          13 MISC. PREMISES             35,487        181,195     1.381   1.264        7        0.971
                             TOTAL *                    $88,879       $416,875     1.068                27

 TOTAL ALL    TOP         01 FOOD&BEV.(RETAIL)         $18,966        $72,060     0.683                 6
                          02 RESTAURANTS              108,849        447,378     1.173                19
                          03 STORES                    36,489        134,950     0.249                 3
                          04 VENDING & RENTAL           3,126         13,734     0.029                 1
                          05 FOOD & BEV. DIST.          5,334         34,144     0.432                 2
                          06 NON-FOOD&BEV.DIST          8,297         60,484     0.446                 1
                          07 CLUBS,AMSMT&SPRTS         24,745         99,647     1.097                 5
                          08 HEALTH CARE FACIL         33,651        160,541     4.525                14
                          09 HOTELS AND MOTELS         26,734        125,371     1.761                21
                          10 SCHLS & CHURCHES         148,006        975,779     1.139                40
                          11 APARTMENTS               301,696      1,425,019     0.821                46
                          12 BUILDINGS&OFFICES        582,192      2,716,847     1.141               111
                          13 MISC. PREMISES            36,028        190,994     1.430                 8
                             TOTAL *                $1,334,113     $6,456,948     1.135               277
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 * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.

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                              CONNECTICUT
                     OWNERS, LANDLORDS AND TENANTS
                     BASIC LIMIT RELATIVE CHANGE ANALYSIS
                     -----------------------------------
                     SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


        TERRITORY      509
                                        (1)            (2)         (3)      (4)        (5)        (6)
                                    FISCAL A.Y.E.   FISCAL A.Y.E.
                                    03/31/2017 AGGREGATE  2013 - 2017  FIVE YEAR
                                     LOSS COSTS AT  AGG LOSS COST  EXPERIENCE         NUMBER OF  BAL CELL
        TYPE OF POLICY              CLASS GROUP      CURRENT LEVEL  CURRENT LEVEL   RATIO  RELATIV. OCCURRENCES RELATIV.

10 MONOLINE              01 FOOD&BEV.(RETAIL)            $40         $2,959       0.000    0.000        0       0.947
                         02 RESTAURANTS                   82           264       0.000    0.000        0       0.920
                         03 STORES                         0           147       0.000    0.000        0       0.969
                         04 VENDING & RENTAL               0             4       0.000    0.000        0       0.973
                         06 NON-FOOD&BEV.DIST              7             7       0.000    0.000        0       0.967
                         07 CLUBS,AMSMT&SPRTS            484         3,695       0.000    0.000        0       1.040
                         08 HEALTH CARE FACIL            238        16,270       0.190    0.173        1       1.019
                         10 SCHLS & CHURCHES          11,026        76,883       0.000    0.000        0       1.033
                         11 APARTMENTS                10,046        55,715       2.084    1.907        1       0.966
                         12 BUILDINGS&OFFICES          24,794       162,523       0.321    0.294        4       1.000
                         13 MISC. PREMISES                 0            18       0.000    0.000        0       0.995
                            TOTAL *                  $46,717      $318,485       0.620                 6

32 MULT APARTMENT        11 APARTMENTS               $94,121      $299,069       1.788    1.636       15       1.005
                         12 BUILDINGS&OFFICES          18,399        71,837       0.161    0.147        1       1.041
                            TOTAL *                 $112,520      $370,906       1.522                16

33 MULT OFFICE           12 BUILDINGS&OFFICES        $77,266      $366,794       0.734    0.671       11       1.012
                            TOTAL *                  $77,266      $366,794       0.734                11

34 MULT MERCANTILE       01 FOOD&BEV.(RETAIL)         $5,062       $17,561       0.000    0.000        0       0.923
                         02 RESTAURANTS              28,548        81,926       0.242    0.222        1       0.897
                         03 STORES                    5,759        14,977       0.000    0.000        0       0.944
                         05 FOOD & BEV. DIST.         1,919         9,028       4.936    4.516        1       0.958
                         06 NON-FOOD&BEV.DIST         2,501         8,609       0.000    0.000        0       0.943
                         12 BUILDINGS&OFFICES        13,634       113,850       2.544    2.327        6       0.975
                            TOTAL *                  $57,423      $245,951       0.889                 8
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                              CONNECTICUT
                       OWNERS, LANDLORDS AND TENANTS
                       BASIC LIMIT RELATIVE CHANGE ANALYSIS
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                      SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

        TERRITORY      509
                                         (1)            (2)           (3)      (4)       (5)       (6)
                                     FISCAL A.Y.E.   FISCAL A.Y.E.
                                   03/31/2017 AGGREGATE  2013 - 2017  FIVE YEAR
                                     LOSS COSTS AT   AGG LOSS COST   EXPERIENCE           NUMBER OF  BAL CELL
        TYPE OF POLICY              CLASS GROUP      CURRENT LEVEL   CURRENT LEVEL  RATIO  RELATIV. OCCURRENCES RELATIV.

35 MULT INSTITUT.        08 HEALTH CARE FACIL           $20,198        $54,680     0.379   0.347        5       0.967
                        10 SCHLS & CHURCHES             45,026        283,793     0.105   0.096        5       0.980
                        12 BUILDINGS&OFFICES             4,534         23,938     1.433   1.311        3       0.949
                           TOTAL *                      $69,758       $362,411     0.271               13

36 MULT SERVICES        03 STORES                          $101         $1,407     0.000   0.000        0       0.938
                        04 VENDING & RENTAL                764          2,261     0.000   0.000        0       0.942
                        07 CLUBS,AMSMT&SPRTS             3,698         19,986     7.366   6.739        1       1.008
                        08 HEALTH CARE FACIL                 0             21     0.000   0.000        0       0.987
                        12 BUILDINGS&OFFICES             7,114         29,844     0.126   0.115        3       0.968
                        13 MISC. PREMISES                  126            673     0.000   0.000        0       0.964
                           TOTAL *                      $11,803        $54,192     2.384                4

TOTAL ALL    TOP        01 FOOD&BEV.(RETAIL)            $5,102        $20,520     0.000                0
                        02 RESTAURANTS                 28,630         82,190     0.242                1
                        03 STORES                       5,860         16,531     0.000                0
                        04 VENDING & RENTAL                764          2,265     0.000                0
                        05 FOOD & BEV. DIST.            1,919          9,028     4.936                1
                        06 NON-FOOD&BEV.DIST            2,508          8,616     0.000                0
                        07 CLUBS,AMSMT&SPRTS            4,182         23,681     6.513                1
                        08 HEALTH CARE FACIL           20,436         70,971     0.377                6
                        10 SCHLS & CHURCHES            56,052        360,676     0.084                5
                        11 APARTMENTS                 104,167        354,784     1.817               16
                        12 BUILDINGS&OFFICES          145,741        768,786     0.753               28
                        13 MISC. PREMISES                 126            691     0.000                0
                           TOTAL *                    $375,487      $1,718,739    0.945               58




  * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.
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                                    CONNECTICUT
                         OWNERS, LANDLORDS AND TENANTS
                         BASIC LIMIT RELATIVE CHANGE ANALYSIS
                         ------------------------------------
                      SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


        TERRITORY    ALL

                                            (1)           (2)          (3)       (4)        (5)         (6)
                                       FISCAL A.Y.E.  FISCAL A.Y.E.
                                      03/31/2017 AGGREGATE  2013 - 2017  FIVE YEAR
                                       LOSS COSTS AT    AGG LOSS COST  EXPERIENCE            NUMBER OF   BAL CELL
        TYPE OF POLICY               CLASS GROUP        CURRENT LEVEL   CURRENT LEVEL   RATIO   RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE                   01 FOOD&BEV.(RETAIL)      $179,741        $476,400       0.174                 21
                             02 RESTAURANTS            196,297         907,441        0.882                 27
                             03 STORES                 104,574         688,181        2.342                 71
                             04 VENDING & RENTAL         5,131          49,443        0.000                  0
                             05 FOOD & BEV. DIST.       71,580         268,598        0.012                  1
                             06 NON-FOOD&BEV.DIST       67,492         543,202        0.478                  9
                             07 CLUBS,AMSMT&SPRTS      700,194       2,813,561        1.973                185
                             08 HEALTH CARE FACIL       62,327         253,267        3.202                 21
                             09 HOTELS AND MOTELS      170,210         771,049        1.677                 49
                             10 SCHLS & CHURCHES       453,310       2,238,137        1.234                 88
                             11 APARTMENTS           1,560,685       6,181,334        1.052                224
                             12 BUILDINGS&OFFICES     4,056,656      18,053,738       1.031                560
                             13 MISC. PREMISES          47,562         149,970        0.118                  1
                             16 GOVT SUBDIVISIONS       26,091          78,875        4.747                 16
                                TOTAL *              $7,701,850     $33,473,196       1.151               1,273

31 MULT MOTEL/HOTEL          09 HOTELS AND MOTELS     $502,960       $2,356,040       1.666                153
                                TOTAL *               $502,960       $2,356,040       1.666                153

32 MULT APARTMENT           11 APARTMENTS           $2,310,163      $10,575,742       1.222                337
                             12 BUILDINGS&OFFICES      517,273       2,754,159        1.906                108
                                TOTAL *              $2,827,436     $13,329,901       1.347                445

33 MULT OFFICE              12 BUILDINGS&OFFICES     $5,882,103     $28,118,783       1.235              1,065
                             13 MISC. PREMISES          11,246          53,112        2.913                  4
                                TOTAL *              $5,893,349     $28,171,895       1.238              1,069

34 MULT MERCANTILE          01 FOOD&BEV.(RETAIL)      $947,079       $4,811,499       0.811                190
                             02 RESTAURANTS          3,451,984      12,119,121        0.606                312
                             03 STORES                 623,792       3,100,852        0.606                 73
                             04 VENDING & RENTAL        12,140          55,214        0.000                  0
                             05 FOOD & BEV. DIST.      147,168         738,782        1.422                 22
                             06 NON-FOOD&BEV.DIST      376,270       2,091,220        0.782                 53
                             12 BUILDINGS&OFFICES    1,213,954       6,438,651        1.076                236
                             13 MISC. PREMISES            202           1,086         0.000                  0
                                TOTAL *              $6,772,589     $29,356,425       0.745                886
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                                       CONNECTICUT
                             OWNERS, LANDLORDS AND TENANTS
                           BASIC LIMIT RELATIVE CHANGE ANALYSIS
                           -----------------------------------
                        SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


            TERRITORY      ALL
                                          (1)            (2)          (3)       (4)        (5)         (6)
                                       FISCAL A.Y.E.  FISCAL A.Y.E.
                                    03/31/2017 AGGREGATE  2013 - 2017  FIVE YEAR
                                      LOSS COSTS AT  AGG LOSS COST   EXPERIENCE            NUMBER OF   BAL CELL
         TYPE OF POLICY              CLASS GROUP    CURRENT LEVEL  CURRENT LEVEL   RATIO    RELATIV.  OCCURRENCES  RELATIV.

35 MULT INSTITUT.          07 CLUBS,AMSMT&SPRTS        $17,751       $127,211     0.129                   3
                           08 HEALTH CARE FACIL        381,370     1,771,547     1.088                  52
                           10 SCHLS & CHURCHES       1,087,176     5,902,866     1.219                 317
                           12 BUILDINGS&OFFICES          50,015       199,684     1.788                  11
                           13 MISC. PREMISES               314         6,698     0.000                   0
                           16 GOVT SUBDIVISIONS         208,834       696,892     0.131                   4
                              TOTAL *               $1,745,460    $8,704,898     1.065                 387

36 MULT SERVICES           03 STORES                   $86,599      $721,824     0.800                  24
                           04 VENDING & RENTAL          77,796       326,666     0.560                   8
                           07 CLUBS,AMSMT&SPRTS         863,305     4,378,116     1.064                 176
                           08 HEALTH CARE FACIL           1,290        15,209     0.000                   0
                           09 HOTELS AND MOTELS          15,198        60,776     0.176                   1
                           10 SCHLS & CHURCHES            5,870        23,919     0.000                   1
                           12 BUILDINGS&OFFICES         380,917     1,863,381     1.528                 100
                           13 MISC. PREMISES            183,037     1,050,303     1.343                  44
                              TOTAL *               $1,614,012    $8,440,194     1.154                 354

TOTAL ALL     TOP          01 FOOD&BEV.(RETAIL)     $1,126,820    $5,287,899     0.709                 211
                           02 RESTAURANTS            3,648,281    13,026,562     0.621                 339
                           03 STORES                  814,965     4,510,857     0.849                 168
                           04 VENDING & RENTAL         95,067       431,323     0.458                   8
                           05 FOOD & BEV. DIST.       218,748     1,007,380     0.961                  23
                           06 NON-FOOD&BEV.DIST       443,762     2,634,422     0.735                  62
                           07 CLUBS,AMSMT&SPRTS     1,581,250     7,318,888     1.456                 364
                           08 HEALTH CARE FACIL       444,987     2,040,023     1.381                  73
                           09 HOTELS AND MOTELS       688,368     3,187,865     1.636                 203
                           10 SCHLS & CHURCHES      1,546,356     8,164,922     1.219                 406
                           11 APARTMENTS            3,870,848    16,757,076     1.154                 561
                           12 BUILDINGS&OFFICES    12,100,918    57,428,396     1.191               2,080
                           13 MISC. PREMISES          242,361     1,261,169     1.172                  49
                           16 GOVT SUBDIVISIONS       234,925       775,767     0.644                  20
                              TOTAL *              $27,057,656  $123,832,549     1.093               4,567




   * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.
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                              CONNECTICUT
                               PRODUCTS
                  BASIC LIMIT RELATIVE CHANGE ANALYSIS
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            (1)           (2)          (3)           (4)
          BAILEY                                                 MULTISTATE
          FORMULA     CREDIBILITY    Z-WTD        BALANCED        COVERAGE
   TOP    RELATIV.         Z         RELATIV.     RELATIV.      IND. OF 0.957
                                                                OR  -  4.3%
   10      0.908        0.385        0.964         0.961


   34      1.062        0.394        1.024         1.021
   36      0.945        0.198        0.989         0.986
   37      1.036        0.541        1.019         1.017
                                                                  (5)          (6)          (7)
                                                               INDICATED    INDICATED    SELECTED
                                                               MULTISTATE   STATEWIDE    STATEWIDE
                                                               MONOLINE     MONOLINE     MONOLINE
  CLASS                                                        CHANGE       CHANGE#*     CHANGE
  GROUP
    3      0.939        0.535        0.967         0.971      -  10.7%     -  21.2%     -  21.2%
    4      1.062        0.425        1.026         1.029      -   5.3%     -   7.1%     -   7.1%
    5      1.158        0.132        1.020         1.023      -   5.9%     -  22.4%     -  22.4%

    6      0.984        0.341        0.995         0.998      -   8.2%     -  14.3%     -  14.3%
    7      0.957        0.186        0.992         0.995      -   8.4%     -  23.7%     -  23.7%
                                           OVERALL MONOLINE INDICATION -   8.0%     -  14.2%     -  14.2%
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\# The indicated statewide Products change is calculated by determining the effect, on statewide loss cost levels, of implementing the indicated multistate
  loss costs.  The difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks
  by class in this jurisdiction versus the multistate and previous multistate revisions which were not implemented in this jurisdiction.

\*  Monoline/Multiline ALCCL for the latest year was used to weight the indicated monoline change by class group.

```
                                      MULTISTATE
                                       PRODUCTS
                            BASIC LIMIT RELATIVE CHANGE ANALYSIS
                            -------------------------------------------
                         SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


                                     (1)              (2)           (3)       (4)        (5)          (6)
                                CALENDAR A.Y.E.  CALENDAR A.Y.E.
                                12/31/2016 AGGREGATE  2012 - 2016   FIVE  YEAR
                                 LOSS COSTS AT   AGG LOSS COST    EXPERIENCE          NUMBER OF   BAL CELL
     TYPE OF POLICY        CLASS GROUP    CURRENT LEVEL   CURRENT LEVEL     RATIO    RELATIV.  OCCURRENCES   RELATIV.

10 MONOLINE          03 MAN,DLR,DSTFD/DRG      $21,602,530      $83,447,793     0.852    0.787      1,581       0.933
                     04 DLR,DST-NOTFD/DRG        9,679,270       41,811,675     1.278    1.182        666       0.990
                     05 MAN.NTFD/DRG(LOW)        1,692,267        7,299,063     0.767    0.709         64       0.984
                     06 MAN.NTFD/DRG(MED)       10,333,678       44,740,395     0.937    0.867        509       0.960
                     07 MAN.NTFD/DRG(HGH)        2,805,495       12,365,722     1.011    0.935        148       0.957
                          TOTAL *              $46,113,240     $189,664,648     0.967               2,968

34 MULT MERCANTILE   03 MAN,DLR,DSTFD/DRG       $5,884,889      $28,782,063     1.470    1.359        936       0.991
                     04 DLR,DST-NOTFD/DRG       32,124,091      153,045,789     1.148    1.061      2,174       1.051
                     06 MAN.NTFD/DRG(MED)          15,743           64,180     0.000    0.000          0       1.019
                          TOTAL *              $38,024,723     $181,892,032     1.197               3,110

36 MULT SERVICES     04 DLR,DST-NOTFD/DRG       $3,789,140      $17,974,549     1.089    1.007        780       1.016
                     06 MAN.NTFD/DRG(MED)          60,544          302,132     0.755    0.698          8       0.985
                          TOTAL *               $3,849,684      $18,276,681     1.084                 788

37 MULT INDUST/PROC. 03 MAN,DLR,DSTFD/DRG      $18,758,762      $92,830,487     1.011    0.935      3,210       0.987
                     05 MAN.NTFD/DRG(LOW)        3,999,375       22,161,197     1.454    1.345        287       1.040
                     06 MAN.NTFD/DRG(MED)       30,062,799      137,041,119     1.114    1.030      1,814       1.015
                     07 MAN.NTFD/DRG(HGH)        8,087,615       39,304,471     1.047    0.968        549       1.012
                          TOTAL *              $60,908,551     $291,337,274     1.096               5,860


 TOTAL ALL    TOP    03 MAN,DLR,DSTFD/DRG      $46,246,181     $205,060,343     0.995               5,727
                     04 DLR,DST-NOTFD/DRG       45,592,501      212,832,013     1.171               3,620
                     05 MAN.NTFD/DRG(LOW)        5,691,642       29,460,260     1.250                 351
                     06 MAN.NTFD/DRG(MED)       40,472,764      182,147,826     1.068               2,331
                     07 MAN.NTFD/DRG(HGH)       10,893,110       51,670,193     1.038                 697
                          TOTAL  *            $148,896,198     $681,170,635     1.082              12,726




   * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.
```

```
                              CONNECTICUT
                  LOCAL PRODUCTS/COMPLETED OPERATIONS
                  BASIC LIMIT RELATIVE CHANGE ANALYSIS
                  -----------------------------------


             (1)            (2)          (3)           (4)
           BAILEY                                              MULTISTATE
           FORMULA      CREDIBILITY     Z-WTD        BALANCED     COVERAGE
    TOP    RELATIV.         Z          RELATIV.      RELATIV.   IND. OF 0.882
                                                               OR  - 11.8%
    10      1.016         0.764         1.012         1.012


    34      1.067         0.588         1.039         1.039
    36      1.034         0.533         1.018         1.018
    37      0.933         0.146         0.990         0.990
    38      0.983         1.000         0.983         0.983

                                                           (5)          (6)          (7)
                                                        INDICATED    INDICATED    SELECTED
                                                        MULTISTATE   STATEWIDE    STATEWIDE
                                                        MONOLINE     MONOLINE     MONOLINE
   CLASS                                                 CHANGE       CHANGE#*     CHANGE
   GROUP
     1      0.850         0.596         0.908         0.902      -  19.1%    -  21.7%    -  21.1%
     2      1.027         0.508         1.013         1.007      -  10.5%    -  15.3%    -  14.8%
    11      1.069         0.341         1.023         1.016      -   9.9%    -   9.1%    -   9.0%

    12      1.022         1.000         1.022         1.016      -   9.4%    -  12.3%    -  12.4%
    13      0.802         0.282         0.940         0.934      -  16.6%    -  20.5%    -  19.3%
                                    OVERALL MONOLINE INDICATION  -  10.5%    -  13.2%    -  13.2%
                        --------------------------  --------    --------    --------
```

\# The indicated statewide monoline change is calculated based on the indicated multistate monoline change.

\* Monoline/Multiline ALCCL for the latest year was used to weight the indicated monoline change by class group.

```
                                    MULTISTATE
                          LOCAL PRODUCTS/COMPLETED OPERATIONS
                          BASIC LIMIT RELATIVE CHANGE ANALYSIS *
                          ------------------------------------


                  (1)          (2)          (3)          (4)          (5)           (6)
                BAILEY
                FORMULA    CREDIBILITY     Z-WTD       BALANCED    INDICATED **    SELECTED
        STATE   RELATIV         Z         RELATIV      RELATIV.   MONOLINE CHG.  MONOLINE CHG.
                 1.337        0.399        1.123        1.121
                 1.156        0.648        1.098        1.096
                 1.146        0.606        1.086        1.084
                 1.188        0.429        1.077        1.075
                 1.416        0.200        1.072        1.070
                 1.293        0.243        1.065        1.062
                 1.104        0.577        1.059        1.057
                 1.108        0.371        1.039        1.037
                 1.104        0.381        1.038        1.036
                 1.139        0.256        1.034        1.032
                 1.103        0.344        1.034        1.032
                 1.077        0.442        1.033        1.031
                 1.223        0.162        1.033        1.031
                 1.053        0.508        1.027        1.025
                 1.131        0.206        1.026        1.024
                 1.143        0.166        1.022        1.020
                 1.055        0.224        1.012        1.010
                 1.046        0.251        1.011        1.009
                 1.020        0.291        1.006        1.004
                 1.019        0.228        1.004        1.002
                 1.011        0.274        1.003        1.001
                 0.992        0.474        0.996        0.994
                 0.985        0.363        0.995        0.993
                 0.972        0.229        0.994        0.992
                 0.979        0.333        0.993        0.991
                 0.952        0.150        0.993        0.991
                 0.981        0.428        0.992        0.990
                 0.966        0.247        0.991        0.989
                 0.971        0.347        0.990        0.988
                 0.898        0.104        0.989        0.987
                 0.964        0.336        0.988        0.986
                 0.952        0.307        0.985        0.983
                 0.961        0.462        0.982        0.980
                 0.935        0.385        0.975        0.973
                 0.851        0.161        0.974        0.973
                 0.763        0.097        0.974        0.972
                 0.948        0.512        0.973        0.971
Connecticut      0.890        0.281        0.968        0.966      -13.2%        -13.2%
                 0.844        0.230        0.962        0.960
                 0.757        0.166        0.955        0.953
                 0.886        0.382        0.955        0.953
                 0.528        0.076        0.953        0.951
                 0.770        0.206        0.948        0.946
                 0.710        0.168        0.944        0.942
                 0.861        0.407        0.941        0.939
                 0.688        0.164        0.940        0.939
                 0.716        0.188        0.939        0.937
                 0.476        0.085        0.939        0.937
                 0.826        0.337        0.938        0.936
                 0.820        0.350        0.933        0.931
                 0.770        0.594        0.856        0.855
                 0.719        0.502        0.848        0.846
```

* Sorted by balanced relative change.       ** The indicated monoline change is based on the selected multistate monoline change.

```
                                          CONNECTICUT
                               LOCAL PRODUCTS/COMPLETED OPERATIONS
                               BASIC LIMIT RELATIVE CHANGE ANALYSIS
                               -------------------------------------------
                            SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


                                        (1)              (2)          (3)       (4)        (5)        (6)
                                  CALENDAR A.Y.E.   CALENDAR A.Y.E.
                                  12/31/2016 AGGREGATE   2012 - 2016   FIVE  YEAR
                                  LOSS COSTS AT     AGG LOSS COST    EXPERIENCE           NUMBER OF   BAL CELL
          TYPE OF POLICY          CLASS GROUP        CURRENT LEVEL   CURRENT LEVEL   RATIO   RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE               01 RET.STRS-FOOD/DRG        $11,795          $50,336     2.679    2.817         2       0.882
                          02 RET.STRS-NTFD/DRG         11,489           54,175     1.307    1.374         5       0.984
                          11 COMP. OPS. (LOW)          50,934          224,998     0.248    0.261         2       0.993
                          12 COMP. OPS. (MED)       1,358,073        5,979,063     0.374    0.393        65       0.993
                          13 COMP. OPS. (HGH)         116,181          745,763     0.308    0.324         4       0.913
                               TOTAL *             $1,548,472       $7,054,335     0.389                 78

34 MULT MERCANTILE        01 RET.STRS-FOOD/DRG       $128,469         $480,772     1.377    1.448        59       0.905
                          02 RET.STRS-NTFD/DRG         82,692          411,338     1.291    1.358        13       1.010
                          12 COMP. OPS. (MED)          17,922           80,380     0.399    0.420         3       1.019
                               TOTAL *               $229,083         $972,490     1.270                 75

36 MULT SERVICES          01 RET.STRS-FOOD/DRG        $10,426          $46,120     4.428    4.655         2       0.887
                          02 RET.STRS-NTFD/DRG        217,797          916,433     0.743    0.781        38       0.990
                          11 COMP. OPS. (LOW)          22,393          237,008     2.004    2.106         9       0.999
                          12 COMP. OPS. (MED)          83,874          302,292     0.251    0.264         8       0.998
                          13 COMP. OPS. (HGH)          11,987          100,176     0.000    0.000         0       0.918
                               TOTAL *               $346,477       $1,602,029     0.791                 57

37 MULT INDUST/PROC.      11 COMP. OPS. (LOW)            $519           $3,332     0.000    0.000         0       0.972
                          12 COMP. OPS. (MED)          51,722          299,113     1.460    1.535         6       0.971
                               TOTAL *                $52,241         $302,445     1.445                  6

38 MULT CONTRACTORS       11 COMP. OPS. (LOW)         $59,648         $330,810     0.207    0.218         5       0.965
                          12 COMP. OPS. (MED)       1,963,970       10,021,868     1.112    1.169       208       0.965
                          13 COMP. OPS. (HGH)         121,413          637,725     2.024    2.128         7       0.887
                               TOTAL *             $2,145,031      $10,990,403     1.139                220


 TOTAL ALL    TOP          01 RET.STRS-FOOD/DRG       $150,690         $577,228     1.690                 63
                          02 RET.STRS-NTFD/DRG        311,978        1,381,946     0.909                 56
                          11 COMP. OPS. (LOW)         133,494          796,148     0.523                 16
                          12 COMP. OPS. (MED)       3,475,561       16,682,716     0.804                290
                          13 COMP. OPS. (HGH)         249,581        1,483,664     1.128                 11
                               TOTAL   *           $4,321,304      $20,921,702     0.853                436


  * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.
```

```
                                       MULTISTATE
                          LOCAL PRODUCTS/COMPLETED OPERATIONS
                          BASIC LIMIT RELATIVE CHANGE ANALYSIS
                          ------------------------------------------
                        SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS
```

| TYPE OF POLICY | CLASS GROUP | (1) CALENDAR A.Y.E. 12/31/2016 AGGREGATE LOSS COSTS AT CURRENT LEVEL | (2) CALENDAR A.Y.E. 2012 - 2016 AGG LOSS COST CURRENT LEVEL | (3) FIVE YEAR EXPERIENCE RATIO | (4) RELATIV. | (5) NUMBER OF OCCURRENCES | (6) BAL CELL RELATIV. |
|---|---|---|---|---|---|---|---|
| 10 MONOLINE | 01 RET.STRS-FOOD/DRG | $3,182,470 | $12,836,961 | 0.802 | | 767 | |
| | 02 RET.STRS-NTFD/DRG | 2,924,031 | 13,338,270 | 1.084 | | 529 | |
| | 11 COMP. OPS. (LOW) | 4,590,082 | 20,152,490 | 1.003 | | 479 | |
| | 12 COMP. OPS. (MED) | 89,807,887 | 402,728,315 | 1.020 | | 6,697 | |
| | 13 COMP. OPS. (HGH) | 9,315,286 | 47,098,800 | 0.569 | | 288 | |
| | TOTAL * | $109,819,756 | $496,154,836 | 0.977 | | 8,760 | |
| 34 MULT MERCANTILE | 01 RET.STRS-FOOD/DRG | $11,204,524 | $48,107,339 | 0.854 | | 4,326 | |
| | 02 RET.STRS-NTFD/DRG | 6,261,421 | 28,217,160 | 0.992 | | 731 | |
| | 12 COMP. OPS. (MED) | 2,170,242 | 11,003,926 | 1.190 | | 135 | |
| | TOTAL * | $19,636,187 | $87,328,425 | 0.935 | | 5,192 | |
| 36 MULT SERVICES | 01 RET.STRS-FOOD/DRG | $984,375 | $4,689,404 | 0.980 | | 241 | |
| | 02 RET.STRS-NTFD/DRG | 12,250,598 | 51,305,370 | 0.997 | | 2,617 | |
| | 11 COMP. OPS. (LOW) | 3,779,977 | 17,158,173 | 1.024 | | 578 | |
| | 12 COMP. OPS. (MED) | 4,591,537 | 22,537,135 | 0.877 | | 739 | |
| | 13 COMP. OPS. (HGH) | 1,130,308 | 6,157,840 | 1.019 | | 99 | |
| | TOTAL * | $22,736,795 | $101,847,922 | 0.977 | | 4,274 | |
| 37 MULT INDUST/PROC. | 01 RET.STRS-FOOD/DRG | $21,529 | $93,254 | 4.517 | | 1 | |
| | 11 COMP. OPS. (LOW) | 150,118 | 693,334 | 0.440 | | 17 | |
| | 12 COMP. OPS. (MED) | 4,558,700 | 22,101,821 | 0.913 | | 305 | |
| | 13 COMP. OPS. (HGH) | 52,249 | 456,613 | 0.409 | | 1 | |
| | TOTAL * | $4,782,596 | $23,345,022 | 0.909 | | 324 | |
| 38 MULT CONTRACTORS | 11 COMP. OPS. (LOW) | $9,617,652 | $44,692,699 | 1.009 | | 677 | |
| | 12 COMP. OPS. (MED) | 174,970,946 | 830,436,952 | 0.942 | | 13,853 | |
| | 13 COMP. OPS. (HGH) | 17,934,567 | 83,689,787 | 0.852 | | 809 | |
| | TOTAL * | $202,523,165 | $958,819,438 | 0.937 | | 15,339 | |
| TOTAL ALL    TOP | 01 RET.STRS-FOOD/DRG | $15,392,898 | $65,726,958 | 0.856 | | 5,335 | |
| | 02 RET.STRS-NTFD/DRG | 21,436,050 | 92,860,800 | 1.007 | | 3,877 | |
| | 11 COMP. OPS. (LOW) | 18,137,829 | 82,696,696 | 1.006 | | 1,751 | |
| | 12 COMP. OPS. (MED) | 276,099,312 | 1,288,808,149 | 0.968 | | 21,729 | |
| | 13 COMP. OPS. (HGH) | 28,432,410 | 137,403,040 | 0.765 | | 1,197 | |
| | TOTAL   * | $359,498,499 | $1,667,495,643 | 0.951 | | 33,889 | |

```
  * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.
```

SECTION E

SUPPORTING MATERIAL -- PREMISES/OPERATIONS

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```
                                    CONNECTICUT
                           MANUFACTURERS AND CONTRACTORS
                           CALCULATION OF AGGREGATE LOSS COSTS
                                  AT CURRENT LEVEL
                               COMBINED SINGLE LIMIT


                          $100,000                                             TRENDED $100,000
               ACCIDENT   BASIC LIMIT        EXPOSURE                            BASIC LIMIT
 TYPE OF        YEAR    AGGREGATE LOSS COSTS DEVELOPMENT    EXPOSURE    AVERAGE  AGGREGATE LOSS COSTS
 POLICY        ENDING    AT CURRENT LEVEL  X  FACTOR+   X   TREND#   X   IPMF*  =  AT CURRENT LEVEL
 --------      --------  --------------------  -----------  --------     -------   --------------------

 MONOLINE    03/31/2015      $4,892,092         1.000        1.136                    $5,557,417
             03/31/2016       5,528,989         0.999        1.117                     6,169,705
             03/31/2017       5,479,866         1.018        1.086                     6,058,255


 MULTILINE   03/31/2015     $10,598,487         1.000        1.119       0.965        $11,444,617
             03/31/2016      10,794,311         0.999        1.103       0.965         11,477,921
             03/31/2017      11,050,461         1.018        1.081       0.963         11,710,627


 TOTAL       03/31/2015                                                               $17,002,034
             03/31/2016                                                                17,647,626
             03/31/2017                                                                17,768,882
```

   +   THE DERIVATION OF THE EXPOSURE DEVELOPMENT FACTOR IS SHOWN IN SECTION E - CALCULATION OF STATE EXPOSURE
       DEVELOPMENT FACTORS.

   #   AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND
       AN ASSUMED EFFECTIVE DATE OF 11/01/2018 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND
       FACTOR.  THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION E - AVERAGE ANNUAL EXPOSURE TRENDS.

   *   THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION E -
       IMPLICIT PACKAGE MODIFICATION FACTORS BY TYPE OF POLICY.

```
                                CONNECTICUT
                      MANUFACTURERS AND CONTRACTORS
                               OCCURRENCE
                              FULL COVERAGE
                       CALCULATION OF INCURRED LOSSES
```

| REPORT TYPE | LOSS DESCRIPTION | ACCIDENT YEAR ENDING | $100,000 BASIC LIMIT LOSSES AND ALAE* | X | B/L INDEMNITY DEVELOPMENT FACTOR | X | UNALLOCATED LOSS ADJ FACTOR | X | SEVERITY TREND | X | FREQUENCY TREND | = | $100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BI | B/L INDEMNITY | 03/31/2015 | $6,761,111 | | 1.061 | | 1.085 | | 1.221 | | 0.975 | | $9,265,812 |
| | | 03/31/2016 | 2,455,149 | | 1.472 | | 1.085 | | 1.174 | | 0.980 | | 4,511,382 |
| | | 03/31/2017 | 1,395,404 | | 2.362 | | 1.085 | | 1.129 | | 0.985 | | 3,976,855 |
| BI | ALAE | 03/31/2015 | $3,843,522 | | | | 1.085 | | 1.221 | | 0.975 | | $4,964,544 |
| | | 03/31/2016 | 2,453,598 | | | | 1.085 | | 1.174 | | 0.980 | | 3,062,861 |
| | | 03/31/2017 | 2,464,896 | | | | 1.085 | | 1.129 | | 0.985 | | 2,974,120 |
| PD | B/L INDEMNITY | 03/31/2015 | $3,399,805 | | 1.029 | | 1.085 | | 1.221 | | 0.975 | | $4,518,761 |
| | | 03/31/2016 | 3,156,421 | | 1.089 | | 1.085 | | 1.174 | | 0.980 | | 4,290,883 |
| | | 03/31/2017 | 2,204,226 | | 1.179 | | 1.085 | | 1.129 | | 0.985 | | 3,135,666 |
| PD | ALAE | 03/31/2015 | $1,019,489 | | | | 1.085 | | 1.221 | | 0.975 | | $1,316,839 |
| | | 03/31/2016 | 1,667,675 | | | | 1.085 | | 1.174 | | 0.980 | | 2,081,782 |
| | | 03/31/2017 | 819,879 | | | | 1.085 | | 1.129 | | 0.985 | | 989,258 |
| MED PAY# | B/L INDEMNITY | 03/31/2015 | $71,591 | | | | 1.085 | | 1.221 | | 0.975 | | $92,472 |
| | | 03/31/2016 | 33,850 | | | | 1.085 | | 1.174 | | 0.980 | | 42,255 |
| | | 03/31/2017 | 75,932 | | | | 1.085 | | 1.129 | | 0.985 | | 91,619 |
| FRINGE | B/L INDEMNITY | 03/31/2015 | $5,345 | | 0.996 | | 1.085 | | 1.052 | | 0.975 | | $5,925 |
| | | 03/31/2016 | 118,750 | | 1.051 | | 1.085 | | 1.041 | | 0.980 | | 138,147 |
| | | 03/31/2017 | 16,227 | | 1.346 | | 1.085 | | 1.031 | | 0.985 | | 24,066 |
| FRINGE | ALAE | 03/31/2015 | $7,902 | | | | 1.085 | | 1.052 | | 0.975 | | $8,794 |
| | | 03/31/2016 | 361,107 | | | | 1.085 | | 1.041 | | 0.980 | | 399,708 |
| | | 03/31/2017 | 26,035 | | | | 1.085 | | 1.031 | | 0.985 | | 28,687 |
| | TOTAL FULL COVERAGE | 03/31/2015 | | | | | | | | | | | $20,173,146 |
| | | 03/31/2016 | | | | | | | | | | | 14,527,019 |
| | | 03/31/2017 | | | | | | | | | | | 11,220,272 |

\* Incurred indemnity losses are as reported.  The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.
\# No development is applied for Medical Payments losses.  See Section B.

```
                            CONNECTICUT
                    MANUFACTURERS AND CONTRACTORS
                            OCCURRENCE
                           DED COVERAGE
                   CALCULATION OF INCURRED LOSSES


                                    $100,000                                              $100,000
                                    BASIC                                                 BASIC LIMIT
                           ACCIDENT LIMIT      B/L INDEMNITY UNALLOCATED                  DEVELOPED &
                 LOSS      YEAR     LOSSES     DEVELOPMENT   LOSS ADJ   SEVERITY FREQUENCY TRENDED LOSS
REPORT TYPE      DESCRIPTION ENDING AND ALAE* X FACTOR    X FACTOR   X TREND   X TREND   = AND LAE
--------------- --------------- ---------- ---------- ---------- ---------- -------- --------- -----------
    BI          B/L INDEMNITY 03/31/2015  $560,624   1.116       1.085      1.221    0.975     $808,139
                              03/31/2016   138,590   1.484       1.085      1.174    0.980      256,738
                              03/31/2017   184,059   2.428       1.085      1.129    0.985      539,220

    BI          ALAE         03/31/2015  $197,568               1.085      1.221    0.975     $255,192
                              03/31/2016    94,395               1.085      1.174    0.980      117,835
                              03/31/2017   274,352               1.085      1.129    0.985      331,031

    PD          B/L INDEMNITY 03/31/2015  $330,183   1.054       1.085      1.221    0.975     $449,516
                              03/31/2016   393,259   1.102       1.085      1.174    0.980      540,984
                              03/31/2017    94,626   1.220       1.085      1.129    0.985      139,293

    PD          ALAE         03/31/2015  $116,621               1.085      1.221    0.975     $150,635
                              03/31/2016   152,765               1.085      1.174    0.980      190,699
                              03/31/2017    33,560               1.085      1.129    0.985       40,493

  MED  PAY#     B/L INDEMNITY 03/31/2015    $9,759               1.085      1.221    0.975      $12,605
                              03/31/2016     5,000               1.085      1.174    0.980        6,242
                              03/31/2017     8,155               1.085      1.129    0.985        9,840


                 TOTAL
                 DED COVERAGE 03/31/2015                                                       $1,676,087
                              03/31/2016                                                        1,112,496
                              03/31/2017                                                        1,059,876


                 TOTAL        03/31/2015                                                      $21,849,233
                              03/31/2016                                                       15,639,516
                              03/31/2017                                                       12,280,148
```

* Incurred indemnity losses are as reported.  The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.
# No development is applied for Medical Payments losses.  See Section B.

```
                                     CONNECTICUT
                            OWNERS, LANDLORDS & TENANTS
                          CALCULATION OF AGGREGATE LOSS COSTS
                                   AT CURRENT LEVEL
                                 COMBINED SINGLE LIMIT


                            $100,000                                                    TRENDED $100,000
                ACCIDENT    BASIC LIMIT        EXPOSURE                                   BASIC LIMIT
TYPE OF          YEAR     AGGREGATE LOSS COSTS DEVELOPMENT   EXPOSURE        AVERAGE    AGGREGATE LOSS COSTS
POLICY          ENDING     AT CURRENT LEVEL  X  FACTOR+   X  TREND#   X      IPMF*    =  AT CURRENT LEVEL
--------        --------   ------------------    ---------    --------       -------     ------------------

MONOLINE       03/31/2015      $6,444,844         1.000       1.007                         $6,489,958
               03/31/2016       7,429,249         1.000       1.005                          7,466,395
               03/31/2017       7,650,534         1.002       1.005                          7,704,164


MULTILINE      03/31/2015     $20,475,846         1.000       1.015         0.860          $17,873,366
               03/31/2016      21,584,691         1.000       1.012         0.863           18,851,119
               03/31/2017      22,194,475         1.002       1.010         0.862           19,361,600


TOTAL          03/31/2015                                                                  $24,363,324
               03/31/2016                                                                   26,317,514
               03/31/2017                                                                   27,065,764
```

+   THE DERIVATION OF THE EXPOSURE DEVELOPMENT FACTOR IS SHOWN IN SECTION E – CALCULATION OF STATE EXPOSURE
    DEVELOPMENT FACTORS.

#   AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND
    AN ASSUMED EFFECTIVE DATE OF 11/01/2018 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND
    FACTOR.   THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION E – AVERAGE ANNUAL EXPOSURE TRENDS.

*   THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION E –
    IMPLICIT PACKAGE MODIFICATION FACTORS BY TYPE OF POLICY.

```
                                    CONNECTICUT
                         OWNERS, LANDLORDS AND TENANTS
                                    OCCURRENCE
                                  FULL COVERAGE
                         CALCULATION OF INCURRED LOSSES

                                   $100,000                                      $100,000
                                    BASIC                                      BASIC LIMIT
                          ACCIDENT   LIMIT    B/L INDEMNITY  UNALLOCATED        DEVELOPED &
                LOSS        YEAR    LOSSES    DEVELOPMENT    LOSS ADJ  SEVERITY FREQUENCY  TRENDED LOSS
REPORT TYPE   DESCRIPTION  ENDING  AND ALAE* X  FACTOR  X    FACTOR  X TREND  X  TREND   =  AND LAE
-------------- ------------ ---------- ---------- ---------- ---------- -------- --------- -----------
    BI        B/L INDEMNITY 03/31/2015 $17,865,052  0.957      1.085    1.251    0.926    $21,488,904
                           03/31/2016   9,148,659  1.133      1.085    1.197    0.940     12,654,328
                           03/31/2017   9,188,211  1.519      1.085    1.145    0.954     16,541,403

    BI         ALAE        03/31/2015  $6,556,532             1.085    1.251    0.926     $8,240,854
                           03/31/2016   3,839,994             1.085    1.197    0.940      4,687,943
                           03/31/2017   6,057,594             1.085    1.145    0.954      7,179,327

    PD        B/L INDEMNITY 03/31/2015    $688,226  1.018      1.085    1.251    0.926       $880,596
                           03/31/2016     973,628  1.056      1.085    1.197    0.940      1,255,188
                           03/31/2017     705,092  1.172      1.085    1.145    0.954        979,393

    PD         ALAE        03/31/2015    $325,339             1.085    1.251    0.926       $408,916
                           03/31/2016     616,211             1.085    1.197    0.940        752,283
                           03/31/2017     450,760             1.085    1.145    0.954        534,231

MED  PAY#     B/L INDEMNITY 03/31/2015    $604,239             1.085    1.251    0.926       $759,463
                           03/31/2016     467,011             1.085    1.197    0.940        570,136
                           03/31/2017     854,231             1.085    1.145    0.954      1,012,416

  FRINGE      B/L INDEMNITY 03/31/2015    $139,541  1.073      1.085    1.191    0.926       $179,165
                           03/31/2016     104,400  1.180      1.085    1.151    0.940        144,616
                           03/31/2017      75,822  1.485      1.085    1.112    0.954        129,600

  FRINGE       ALAE        03/31/2015    $269,678             1.085    1.191    0.926       $322,699
                           03/31/2016     557,003             1.085    1.151    0.940        653,869
                           03/31/2017     209,153             1.085    1.112    0.954        240,739


              TOTAL
              FULL COVERAGE 03/31/2015                                                    $32,280,598
                           03/31/2016                                                      20,718,362
                           03/31/2017                                                      26,617,109
```

* Incurred indemnity losses are as reported.  The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.
# No development is applied for Medical Payments losses.  See Section B.

| REPORT TYPE | LOSS DESCRIPTION | ACCIDENT YEAR ENDING | $100,000 BASIC LIMIT LOSSES AND ALAE* | X | B/L INDEMNITY DEVELOPMENT FACTOR | X | UNALLOCATED LOSS ADJ FACTOR | X | SEVERITY TREND | X | FREQUENCY TREND | = | $100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BI | B/L INDEMNITY | 03/31/2015 | $271,000 | | 0.991 | | 1.085 | | 1.251 | | 0.926 | | $337,552 |
| | | 03/31/2016 | 60,000 | | 1.141 | | 1.085 | | 1.197 | | 0.940 | | 83,577 |
| | | 03/31/2017 | 167,694 | | 1.582 | | 1.085 | | 1.145 | | 0.954 | | 314,418 |
| BI | ALAE | 03/31/2015 | $98,608 | | | | 1.085 | | 1.251 | | 0.926 | | $123,940 |
| | | 03/31/2016 | 18,069 | | | | 1.085 | | 1.197 | | 0.940 | | 22,059 |
| | | 03/31/2017 | 103,819 | | | | 1.085 | | 1.145 | | 0.954 | | 123,044 |
| PD | B/L INDEMNITY | 03/31/2015 | $1,961 | | 1.113 | | 1.085 | | 1.251 | | 0.926 | | $2,743 |
| | | 03/31/2016 | 1,822 | | 1.197 | | 1.085 | | 1.197 | | 0.940 | | 2,663 |
| | | 03/31/2017 | 2,394 | | 1.356 | | 1.085 | | 1.145 | | 0.954 | | 3,847 |
| PD | ALAE | 03/31/2015 | $399 | | | | 1.085 | | 1.251 | | 0.926 | | $502 |
| | | 03/31/2016 | 510 | | | | 1.085 | | 1.197 | | 0.940 | | 623 |
| | | 03/31/2017 | 1,043 | | | | 1.085 | | 1.145 | | 0.954 | | 1,236 |
| MED PAY# | B/L INDEMNITY | 03/31/2015 | $1,812 | | | | 1.085 | | 1.251 | | 0.926 | | $2,277 |
| | | 03/31/2016 | 0 | | | | 1.085 | | 1.197 | | 0.940 | | 0 |
| | | 03/31/2017 | 6,000 | | | | 1.085 | | 1.145 | | 0.954 | | 7,111 |
| | TOTAL DED COVERAGE | 03/31/2015 | | | | | | | | | | | $467,014 |
| | | 03/31/2016 | | | | | | | | | | | 108,922 |
| | | 03/31/2017 | | | | | | | | | | | 449,657 |
| | TOTAL | 03/31/2015 | | | | | | | | | | | $32,747,612 |
| | | 03/31/2016 | | | | | | | | | | | 20,827,284 |
| | | 03/31/2017 | | | | | | | | | | | 27,066,766 |

* Incurred indemnity losses are as reported.  The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.
# No development is applied for Medical Payments losses.  See Section B.

```
                              CONNECTICUT
                          Premises/Operations
                     Manufacturers and Contractors
                           Subline Code 334
                         Combined Single Limit


                 Implicit Package Modification Factors (A) by Type of Policy
        Type
         of                                                      Implicit Package
      Policy (B)                 Description                   Modification Factors
      ----------                 -----------                   --------------------

          31                  Not Applicable                            --
          32                  Not Applicable                            --
          33                  Office Policy                           0.995
          34                  Mercantile Policy                       1.135
          35                  Institutional Policy                    0.672
          36                  Service Policy                          1.048
          37                  Industrial/Processing Policy            0.929
          38                  Contractors Policy                      0.941
```

(A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for
    M&C for each type of package policy. More specifically, the G.L. and Property Implicit Package Modification
    Factors are calculated so that they average to the current manual CPP modification factors that apply to both property and
    liability.


(B) Combined data for risks written under the ISO CPP Program and individual insurer CMP programs have been used.  These
    Implicit Package Modification Factors were applied to the aggregate loss costs at current level in each accident year.  The
    average implicit package modification factor for each accident year is shown in Section E - Calculation of Aggregate Loss
    Costs at Current Level.  The difference in average implicit package modification factor results from varying aggregate loss-
    costs-at-current-level distributions by Type of Policy in each year.

Implicit Package Modification Factors (A) by Type of Policy

| Type of Policy (B) | Description | Implicit Package Modification Factors |
|---|---|---|
| 31 | Motel/Hotel Policy | 1.000 |
| 32 | Apartment House Policy | 0.763 |
| 33 | Office Policy | 0.756 |
| 34 | Mercantile Policy | 0.970 |
| 35 | Institutional Policy | 1.008 |
| 36 | Service Policy | 0.932 |
| 37 | Not Applicable | -- |
| 38 | Not Applicable | -- |

(A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for OL&T for each type of package policy. More specifically, the G.L. and Property Implicit Package Modification Factors are calculated so that they average to the current manual CPP modification factors that apply to both property and liability.

(B) Combined data for risks written under the ISO CPP Program and individual insurer CMP programs have been used. These Implicit Package Modification Factors were applied to the aggregate loss costs at current level in each accident year. The average implicit package modification factor for each accident year is shown in Section E - Calculation of Aggregate Loss Costs at Current Level. The difference in average implicit package modification factor results from varying aggregate loss-costs-at-current-level distributions by Type of Policy in each year.

CONNECTICUT

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

| (1)<br>Evaluation<br>Period | (2)<br>Multistate<br>Ratio (a) | (3)<br>State<br>Ratio (b) | (4)<br>Credibility (c) | (5)<br>Weighted<br>Ratio (d) | (6)<br>Credibility<br>Constant(Ki) |
|---|---|---|---|---|---|
| 15 to 27 Months | 1.020 | 1.019 | 0.8499 | 1.019 | 16,000,000 |
| 27 to 39 Months | 0.999 | 0.999 | 0.6358 | 0.999 | 50,000,000 |

| Accident<br>Year Ending | 27:15 | Exposure Development From<br>39:27 | ULT:39 | | Factor |
|---|---|---|---|---|---|
| 12/31/2014 | | | 1.000 | | 1.000 |
| 12/31/2015 | | 0.999 | 1.000 | | 0.999 |
| 12/31/2016 | 1.019 | 0.999 | 1.000 | | 1.018 |

(a) See Section E - Multistate Premium Development.
(b) See Section E - Statewide Premium Development.
(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.
(d) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT

PREMISES/OPERATIONS
OWNERS LANDLORDS AND TENANTS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

| (1)<br>Evaluation<br>Period | (2)<br>Multistate<br>Ratio (a) | (3)<br>State<br>Ratio (b) | (4)<br>Credibility (c) | (5)<br>Weighted<br>Ratio (d) | (6)<br>Credibility<br>Constant(Ki) |
|---|---|---|---|---|---|
| 15 to 27 Months | 1.004 | 1.001 | 0.7057 | 1.002 | 50,000,000 |
| 27 to 39 Months | 1.000 | 1.000 | 0.5274 | 1.000 | 100,000,000 |

| Accident<br>Year Ending | 27:15 | Exposure Development From<br>39:27 | ULT:39 | | Factor |
|---|---|---|---|---|---|
| 12/31/2014 | | | 1.000 | | 1.000 |
| 12/31/2015 | | 1.000 | 1.000 | | 1.000 |
| 12/31/2016 | 1.002 | 1.000 | 1.000 | | 1.002 |

(a) See Section E - Multistate Premium Development.
(b) See Section E - Statewide Premium Development.
(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.
(d) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT
MANUFACTURERS AND CONTRACTORS

COMBINED SINGLE LIMIT
TOTAL LIMITS PREMIUM DEVELOPMENT
SUBLINE 334
FULL & DEDUCTIBLE
ACCIDENT YEAR DATA

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 12/31/2009 | 28,287,370 | 27,675,388 | 27,749,220 | 27,746,288 | 27,743,683 | 27,743,683 | 27,743,683 | 27,815,836 |
| 12/31/2010 | 25,937,507 | 26,352,414 | 26,329,915 | 26,152,359 | 26,151,358 | 26,150,570 | 26,149,855 | |
| 12/31/2011 | 26,174,118 | 26,696,904 | 26,475,386 | 26,473,305 | 26,472,334 | 26,472,488 | | |
| 12/31/2012 | 27,424,159 | 27,533,193 | 27,506,972 | 27,506,586 | 27,507,419 | | | |
| 12/31/2013 | 28,401,356 | 28,923,471 | 28,919,129 | 28,907,313 | | | | |
| 12/31/2014 | 30,287,318 | 30,832,331 | 30,818,700 | | | | | |
| 12/31/2015 | 31,888,659 | 32,533,037 | | | | | | |
| 12/31/2016 | 31,498,647 | | | | | | | |

LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 12/31/2009 | 0.978 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.003 |
| 12/31/2010 | 1.016 | 0.999 | 0.993 | 1.000 | 1.000 | 1.000 | |
| 12/31/2011 | 1.020 | 0.992 | 1.000 | 1.000 | 1.000 | | |
| 12/31/2012 | 1.004 | 0.999 | 1.000 | 1.000 | | | |
| 12/31/2013 | 1.018 | 1.000 | 1.000 | | | | |
| 12/31/2014 | 1.018 | 1.000 | | | | | |
| 12/31/2015 | 1.020 | | | | | | |
| 12/31/2016 | | | | | | | |

Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.019 | 0.999 |

CONNECTICUT
OWNERS LANDLORDS AND TENANTS

COMBINED SINGLE LIMIT
TOTAL LIMITS PREMIUM DEVELOPMENT
SUBLINE 334
FULL & DEDUCTIBLE
ACCIDENT YEAR DATA

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 12/31/2009 | 36,595,844 | 36,437,420 | 36,475,633 | 36,475,707 | 36,475,609 | 36,475,609 | 36,475,609 | 36,475,609 |
| 12/31/2010 | 34,113,192 | 34,251,404 | 34,253,569 | 34,228,714 | 34,228,714 | 34,228,714 | 34,228,575 | |
| 12/31/2011 | 34,030,687 | 34,035,856 | 33,988,018 | 33,988,250 | 33,988,148 | 33,988,288 | | |
| 12/31/2012 | 34,769,259 | 34,931,650 | 34,927,517 | 34,939,848 | 34,944,189 | | | |
| 12/31/2013 | 36,566,508 | 36,572,184 | 36,569,517 | 36,570,515 | | | | |
| 12/31/2014 | 39,976,593 | 40,071,005 | 40,069,097 | | | | | |
| 12/31/2015 | 43,336,316 | 43,390,919 | | | | | | |
| 12/31/2016 | 45,820,214 | | | | | | | |

LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 12/31/2009 | 0.996 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2010 | 1.004 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | |
| 12/31/2011 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | | |
| 12/31/2012 | 1.005 | 1.000 | 1.000 | 1.000 | | | |
| 12/31/2013 | 1.000 | 1.000 | 1.000 | | | | |
| 12/31/2014 | 1.002 | 1.000 | | | | | |
| 12/31/2015 | 1.001 | | | | | | |
| 12/31/2016 | | | | | | | |

Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.001 | 1.000 |

MULTISTATE
MANUFACTURERS AND CONTRACTORS

COMBINED SINGLE LIMIT
TOTAL LIMITS PREMIUM DEVELOPMENT
SUBLINE 334
FULL & DEDUCTIBLE
ACCIDENT YEAR DATA

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 12/31/2009 | 1,518,009,045 | 1,495,803,154 | 1,494,390,835 | 1,494,431,946 | 1,494,246,804 | 1,494,239,274 | 1,494,207,354 | 1,494,129,393 |
| 12/31/2010 | 1,395,709,689 | 1,412,101,726 | 1,411,700,079 | 1,405,667,839 | 1,405,582,657 | 1,405,564,764 | 1,405,121,909 | |
| 12/31/2011 | 1,402,659,491 | 1,430,200,225 | 1,420,341,674 | 1,420,317,413 | 1,420,317,812 | 1,419,676,891 | | |
| 12/31/2012 | 1,452,584,224 | 1,475,962,750 | 1,475,848,302 | 1,475,862,409 | 1,475,854,527 | | | |
| 12/31/2013 | 1,506,627,116 | 1,536,489,092 | 1,535,342,058 | 1,534,958,658 | | | | |
| 12/31/2014 | 1,558,486,021 | 1,606,227,504 | 1,604,339,425 | | | | | |
| 12/31/2015 | 1,601,129,868 | 1,630,777,361 | | | | | | |
| 12/31/2016 | 1,602,512,041 | | | | | | | |

LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 12/31/2009 | 0.985 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2010 | 1.012 | 1.000 | 0.996 | 1.000 | 1.000 | 1.000 | |
| 12/31/2011 | 1.020 | 0.993 | 1.000 | 1.000 | 1.000 | | |
| 12/31/2012 | 1.016 | 1.000 | 1.000 | 1.000 | | | |
| 12/31/2013 | 1.020 | 0.999 | 1.000 | | | | |
| 12/31/2014 | 1.031 | 0.999 | | | | | |
| 12/31/2015 | 1.019 | | | | | | |
| 12/31/2016 | | | | | | | |

Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.020 | 0.999 |

MULTISTATE
OWNERS LANDLORDS AND TENANTS


COMBINED SINGLE LIMIT
TOTAL LIMITS PREMIUM DEVELOPMENT
SUBLINE 334
FULL & DEDUCTIBLE
ACCIDENT YEAR DATA

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 12/31/2009 | 1,674,822,763 | 1,672,979,150 | 1,672,985,758 | 1,673,303,075 | 1,673,465,337 | 1,673,455,531 | 1,673,455,452 | 1,673,452,372 |
| 12/31/2010 | 1,641,579,359 | 1,649,421,593 | 1,649,965,711 | 1,648,410,797 | 1,648,389,310 | 1,648,336,552 | 1,648,314,724 | |
| 12/31/2011 | 1,622,728,871 | 1,632,784,643 | 1,630,750,666 | 1,630,707,376 | 1,630,708,779 | 1,630,729,571 | | |
| 12/31/2012 | 1,668,358,096 | 1,692,018,163 | 1,692,218,626 | 1,692,272,700 | 1,692,020,066 | | | |
| 12/31/2013 | 1,758,744,828 | 1,765,031,229 | 1,764,708,161 | 1,764,417,917 | | | | |
| 12/31/2014 | 1,850,374,245 | 1,854,489,226 | 1,854,366,260 | | | | | |
| 12/31/2015 | 1,987,174,344 | 1,991,395,326 | | | | | | |
| 12/31/2016 | 2,060,530,680 | | | | | | | |

LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 12/31/2009 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2010 | 1.005 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | |
| 12/31/2011 | 1.006 | 0.999 | 1.000 | 1.000 | 1.000 | | |
| 12/31/2012 | 1.014 | 1.000 | 1.000 | 1.000 | | | |
| 12/31/2013 | 1.004 | 1.000 | 1.000 | | | | |
| 12/31/2014 | 1.002 | 1.000 | | | | | |
| 12/31/2015 | 1.002 | | | | | | |
| 12/31/2016 | | | | | | | |

Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.004 | 1.000 |

LOSS DEVELOPMENT DATA
TABLE OF CONTENTS

CONNECTICUT

Premises/Operations

Manufacturers & Contractors
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

| | (1) | (2) | (3) | (4) | (5) |
|---|---|---|---|---|---|
| | EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 1.596 | 1.607 | 0.8370 | 1.605 | 1,400,000 |
| 27 to 39 Months | 1.273 | 1.404 | 0.8707 | 1.387 | 1,600,000 |
| 39 to 51 Months | 1.074 | 1.062 | 0.8710 | 1.064 | 1,900,000 |
| 51 to 63 Months | 0.993 | 1.035 | 0.8542 | 1.029 | 2,200,000 |
| 63 to 75 Months | 0.992 | 0.976 | 0.8480 | 0.978 | 2,600,000 |
| 75 to 87 Months | 0.998 | 0.993 | 0.8069 | 0.994 | 3,100,000 |
| 87 to 99 Months | 0.996 | 1.004 | 0.7836 | 1.002 | 3,600,000 |
| 99 to 111 Months | 1.000 | 0.993 | 0.7431 | 0.995 | 4,300,000 |
| 111 to 123 Months | 0.997 | 1.000 | 0.6983 | 0.999 | 5,000,000 |
| 123 to 135 Months | 1.000 | 1.000 | 0.6702 | 1.000 | 6,000,000 |
| 135 to 147 Months | 1.000 | 1.001 | 0.6364 | 1.001 | 7,100,000 |
| 147 to 159 Months | 1.001 | 1.000 | 0.6022 | 1.000 | 8,400,000 |
| 159 to 171 Months | 1.000 | 1.000 | 0.5358 | 1.000 | 10,000,000 |
| 171 to 183 Months | 0.999 | 1.000 | 0.5035 | 1.000 | 11,900,000 |
| 183 to 195 Months | 1.000 | 1.000 | 0.4498 | 1.000 | 14,200,000 |
| 195 to 207 Months | 1.000 | 1.000 | 0.4046 | 1.000 | 17,000,000 |
| 207 to 219 Months | 1.000 | 1.000 | 0.3682 | 1.000 | 20,200,000 |
| 219 to 231 Months | 1.000 | 1.000 | 0.2602 | 1.000 | 24,300,000 |
| 231 to 243 Months | 1.000 | 1.000 | 0.1400 | 1.000 | 29,100,000 |
| 243 to ULTIMATE | The Multistate ratio has been used. | | | | |

| Accident Year Ending | Loss Development From | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
| 12/31/2014 | | | 1.064 | 1.029 | 0.978 | 0.994 | 1.002 | 0.995 | 0.999 | 1.000 | 1.001 |
| 12/31/2015 | | 1.387 | 1.064 | 1.029 | 0.978 | 0.994 | 1.002 | 0.995 | 0.999 | 1.000 | 1.001 |
| 12/31/2016 | 1.605 | 1.387 | 1.064 | 1.029 | 0.978 | 0.994 | 1.002 | 0.995 | 0.999 | 1.000 | 1.001 |

| Accident Year Ending | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | ULT:243 | Factor |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2014 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.061 |
| 12/31/2015 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.472 |
| 12/31/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 2.362 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT

Premises/Operations

Manufacturers & Contractors
Bodily Injury
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

|  | (1) | (2) | (3) | (4) | (5) |  |
|---|---|---|---|---|---|---|
| | EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 0.0846 | 0.0469 | 0.8370 | 0.0531 | 1,400,000 |
| 27 to 39 Months | 0.1121 | 0.0775 | 0.8707 | 0.0820 | 1,600,000 |
| 39 to 51 Months | 0.0898 | 0.0595 | 0.8710 | 0.0634 | 1,900,000 |
| 51 to 63 Months | 0.0530 | 0.0881 | 0.8542 | 0.0830 | 2,200,000 |
| 63 to 75 Months | 0.0232 | 0.0304 | 0.8480 | 0.0293 | 2,600,000 |
| 75 to 87 Months | 0.0150 | -0.0034 | 0.8069 | 0.0002 | 3,100,000 |
| 87 to 99 Months | 0.0066 | 0.0034 | 0.7836 | 0.0041 | 3,600,000 |
| 99 to 111 Months | 0.0034 | 0.0000 | 0.7431 | 0.0009 | 4,300,000 |
| 111 to 123 Months | 0.0025 | 0.0000 | 0.6983 | 0.0008 | 5,000,000 |
| 123 to 135 Months | 0.0003 | 0.0000 | 0.6702 | 0.0001 | 6,000,000 |
| 135 to 147 Months | 0.0014 | 0.0020 | 0.6364 | 0.0018 | 7,100,000 |
| 147 to 159 Months | 0.0007 | 0.0000 | 0.6022 | 0.0003 | 8,400,000 |
| 159 to 171 Months | 0.0005 | 0.0000 | 0.5358 | 0.0002 | 10,000,000 |
| 171 to Ultimate | A multistate ratio of 0.0000 has been used. | | | | |

Cumulative Incremental Factors

| Months-to-Ultimate | 15 | 27 | 39 | 51 | 63 | 75 | 87 |
|---|---|---|---|---|---|---|---|
| | 0.319 | 0.266 | 0.184 | 0.121 | 0.038 | 0.008 | 0.008 |

| Months-to-Ultimate | 99 | 111 | 123 | 135 | 147 | 159 | 171 |
|---|---|---|---|---|---|---|---|
| | 0.004 | 0.003 | 0.002 | 0.002 | 0.001 | 0.000 | 0.000 |

Full Coverage

| A.Y.E. | Reported ALAE as of 6/30/17 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 3/31/2015 | 1,520,007 | 12,627,764 | 0.184 | 2,323,515 | 3,843,522 |
| 3/31/2016 | 749,908 | 6,404,828 | 0.266 | 1,703,690 | 2,453,598 |
| 3/31/2017 | 81,207 | 7,472,380 | 0.319 | 2,383,689 | 2,464,896 |

Deductible Coverage

| A.Y.E. | Reported ALAE as of 6/30/17 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 3/31/2015 | 68,854 | 699,529 | 0.184 | 128,714 | 197,568 |
| 3/31/2016 | 28,627 | 247,245 | 0.266 | 65,768 | 94,395 |
| 3/31/2017 | 5,686 | 842,217 | 0.319 | 268,666 | 274,352 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT

Premises/Operations

Manufacturers & Contractors
Property Damage
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

| | (1) | (2) | (3) | (4) | (5) |
|---|---|---|---|---|---|
| EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to  27 Months | 1.093 | 1.078 | 0.6865 | 1.083 | 3,400,000 |
| 27 to  39 Months | 1.033 | 1.069 | 0.6905 | 1.058 | 3,500,000 |
| 39 to  51 Months | 1.012 | 0.999 | 0.6948 | 1.003 | 3,600,000 |
| 51 to  63 Months | 1.008 | 1.004 | 0.6967 | 1.005 | 3,700,000 |
| 63 to  75 Months | 1.005 | 1.018 | 0.6859 | 1.014 | 3,800,000 |
| 75 to  87 Months | 1.006 | 0.993 | 0.6719 | 0.997 | 3,900,000 |
| 87 to  99 Months | 1.007 | 1.001 | 0.6382 | 1.003 | 4,100,000 |
| 99 to 111 Months | 1.005 | 1.003 | 0.6277 | 1.004 | 4,200,000 |
| 111 to 123 Months | 1.003 | 1.000 | 0.6253 | 1.001 | 4,400,000 |
| 123 to 135 Months | 1.002 | 1.000 | 0.6401 | 1.001 | 4,500,000 |
| 135 to 147 Months | 1.000 | 1.000 | 0.6178 | 1.000 | 4,700,000 |
| 147 to 159 Months | 1.001 | 1.000 | 0.5947 | 1.000 | 4,800,000 |
| 159 to 171 Months | 1.002 | 1.000 | 0.5861 | 1.001 | 5,000,000 |
| 171 to 183 Months | 1.000 | 1.000 | 0.6068 | 1.000 | 5,200,000 |
| 183 to 195 Months | 1.000 | 1.000 | 0.6077 | 1.000 | 5,300,000 |
| 195 to 207 Months | 1.000 | 1.000 | 0.5689 | 1.000 | 5,500,000 |
| 207 to 219 Months | 1.000 | 1.000 | 0.5523 | 1.000 | 5,800,000 |
| 219 to 231 Months | 1.000 | 1.000 | 0.4457 | 1.000 | 5,900,000 |
| 231 to 243 Months | 1.000 | 1.000 | 0.3100 | 1.000 | 6,200,000 |
| 243 to ULTIMATE | The Multistate ratio has been used. | | | | |

| Accident Year Ending | Loss Development From | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
| 12/31/2014 | | | 1.003 | 1.005 | 1.014 | 0.997 | 1.003 | 1.004 | 1.001 | 1.001 | 1.000 |
| 12/31/2015 | | 1.058 | 1.003 | 1.005 | 1.014 | 0.997 | 1.003 | 1.004 | 1.001 | 1.001 | 1.000 |
| 12/31/2016 | 1.083 | 1.058 | 1.003 | 1.005 | 1.014 | 0.997 | 1.003 | 1.004 | 1.001 | 1.001 | 1.000 |

| | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | ULT:243 | | Factor |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2014 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | 1.029 |
| 12/31/2015 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | 1.089 |
| 12/31/2016 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | 1.179 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

Premises/Operations

Manufacturers & Contractors
Property Damage
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

| (1) | (2) | (3) | (4) | (5) | |
|---|---|---|---|---|---|
| EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 0.0393 | 0.0408 | 0.6865 | 0.0403 | 3,400,000 |
| 27 to 39 Months | 0.0461 | 0.0674 | 0.6905 | 0.0608 | 3,500,000 |
| 39 to 51 Months | 0.0427 | 0.0469 | 0.6948 | 0.0456 | 3,600,000 |
| 51 to 63 Months | 0.0227 | 0.0236 | 0.6967 | 0.0233 | 3,700,000 |
| 63 to 75 Months | 0.0179 | 0.0122 | 0.6859 | 0.0140 | 3,800,000 |
| 75 to 87 Months | 0.0114 | 0.0104 | 0.6719 | 0.0107 | 3,900,000 |
| 87 to 99 Months | 0.0109 | 0.0017 | 0.6382 | 0.0050 | 4,100,000 |
| 99 to 111 Months | 0.0093 | 0.0001 | 0.6277 | 0.0035 | 4,200,000 |
| 111 to 123 Months | 0.0072 | 0.0005 | 0.6253 | 0.0030 | 4,400,000 |
| 123 to 135 Months | 0.0071 | 0.0000 | 0.6401 | 0.0025 | 4,500,000 |
| 135 to 147 Months | 0.0033 | 0.0000 | 0.6178 | 0.0013 | 4,700,000 |
| 147 to 159 Months | 0.0022 | 0.0000 | 0.5947 | 0.0009 | 4,800,000 |
| 159 to 171 Months | 0.0008 | 0.0000 | 0.5861 | 0.0003 | 5,000,000 |
| 171 to Ultimate | A multistate ratio of 0.0000 has been used. | | | | |

Cumulative Incremental Factors

| Months-to-Ultimate | 15 | 27 | 39 | 51 | 63 | 75 | 87 |
|---|---|---|---|---|---|---|---|
| | 0.211 | 0.171 | 0.110 | 0.065 | 0.041 | 0.027 | 0.017 |

| Months-to-Ultimate | 99 | 111 | 123 | 135 | 147 | 159 | 171 |
|---|---|---|---|---|---|---|---|
| | 0.012 | 0.008 | 0.005 | 0.003 | 0.001 | 0.000 | 0.000 |

Full Coverage

| A.Y.E. | Reported ALAE as of 6/30/17 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 3/31/2015 | 515,666 | 4,580,166 | 0.110 | 503,823 | 1,019,489 |
| 3/31/2016 | 669,678 | 5,836,209 | 0.171 | 997,997 | 1,667,675 |
| 3/31/2017 | 142,578 | 3,209,948 | 0.211 | 677,301 | 819,879 |

Deductible Coverage

| A.Y.E. | Reported ALAE as of 6/30/17 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 3/31/2015 | 72,912 | 397,358 | 0.110 | 43,709 | 116,621 |
| 3/31/2016 | 72,875 | 467,197 | 0.171 | 79,890 | 152,765 |
| 3/31/2017 | 8,601 | 118,287 | 0.211 | 24,959 | 33,560 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT

Premises/Operations

Manufacturers & Contractors
Fringe
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

|        (1)         |       (2)       |
| EVALUATION PERIOD  | MULTISTATE RATIO (A) |
|--------------------|-----------------|
| 15 to  27 Months   | 0.2018          |
| 27 to  39 Months   | 0.2898          |
| 39 to  51 Months   | 0.1874          |
| 51 to  63 Months   | 0.1054          |
| 63 to  75 Months   | 0.0707          |
| 75 to  87 Months   | 0.0342          |
| 87 to  99 Months   | 0.0238          |
| 99 to 111 Months   | 0.0137          |
| 111 to 123 Months  | 0.0063          |
| 123 to 135 Months  | 0.0026          |
| 135 to 147 Months  | 0.0048          |
| 147 to 159 Months  | 0.0098          |
| 159 to 171 Months  | 0.0007          |
| 171 to Ultimate    | A multistate ratio of 0.0000 has been used. |

Cumulative Incremental Factors

| Months-to-Ultimate | 15 | 27 | 39 | 51 | 63 | 75 | 87 |
|--------------------|-------|-------|-------|-------|-------|-------|-------|
|                    | 0.951 | 0.749 | 0.459 | 0.272 | 0.167 | 0.096 | 0.062 |

| Months-to-Ultimate | 99 | 111 | 123 | 135 | 147 | 159 | 171 |
|--------------------|-------|-------|-------|-------|-------|-------|-------|
|                    | 0.038 | 0.024 | 0.018 | 0.015 | 0.010 | 0.001 | 0.000 |

| A.Y.E. | Reported ALAE as of 6/30/17 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|-----------|---------|---------|-------|---------|---------|
| 3/31/2015 | 5,270   | 5,735   | 0.459 | 2,632   | 7,902   |
| 3/31/2016 | 254,019 | 142,975 | 0.749 | 107,088 | 361,107 |
| 3/31/2017 | 0       | 27,375  | 0.951 | 26,035  | 26,035  |

(A) See Section E - Multistate Loss Development.
Note: Fringe Incremental ALAE Factors are calculated using multistate data.

CONNECTICUT

Premises/Operations

Owners, Landlords & Tenants
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

| | (1) | (2) | (3) | (4) | (5) | |
|---|---|---|---|---|---|---|
| | EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 1.299 | 1.343 | 0.9551 | 1.341 | 1,500,000 |
| 27 to 39 Months | 1.108 | 1.188 | 0.9470 | 1.184 | 2,000,000 |
| 39 to 51 Months | 1.010 | 1.005 | 0.9353 | 1.005 | 2,700,000 |
| 51 to 63 Months | 0.985 | 0.985 | 0.9076 | 0.985 | 3,500,000 |
| 63 to 75 Months | 0.991 | 0.981 | 0.8856 | 0.982 | 4,700,000 |
| 75 to 87 Months | 0.993 | 0.987 | 0.8294 | 0.988 | 6,200,000 |
| 87 to 99 Months | 0.995 | 0.999 | 0.7865 | 0.998 | 8,200,000 |
| 99 to 111 Months | 0.998 | 1.001 | 0.7013 | 1.000 | 10,900,000 |
| 111 to 123 Months | 0.999 | 0.999 | 0.6550 | 0.999 | 14,400,000 |
| 123 to 135 Months | 0.999 | 0.998 | 0.5784 | 0.998 | 19,100,000 |
| 135 to 147 Months | 1.000 | 1.000 | 0.5219 | 1.000 | 25,400,000 |
| 147 to 159 Months | 1.000 | 1.000 | 0.4329 | 1.000 | 33,700,000 |
| 159 to 171 Months | 1.000 | 1.000 | 0.3668 | 1.000 | 44,600,000 |
| 171 to 183 Months | 1.001 | 1.000 | 0.3181 | 1.001 | 59,200,000 |
| 183 to 195 Months | 1.000 | 1.000 | 0.2820 | 1.000 | 78,600,000 |
| 195 to 207 Months | 1.000 | 1.000 | 0.2271 | 1.000 | 104,400,000 |
| 207 to 219 Months | 1.000 | 1.000 | 0.1807 | 1.000 | 138,500,000 |
| 219 to 231 Months | 1.000 | 1.000 | 0.0955 | 1.000 | 184,000,000 |
| 231 to 243 Months | 1.000 | 1.000 | 0.0417 | 1.000 | 244,300,000 |
| 243 to ULTIMATE | The Multistate ratio has been used. | | | | |

| Accident Year Ending | Loss Development From | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
| 12/31/2014 | | | 1.005 | 0.985 | 0.982 | 0.988 | 0.998 | 1.000 | 0.999 | 0.998 | 1.000 |
| 12/31/2015 | | 1.184 | 1.005 | 0.985 | 0.982 | 0.988 | 0.998 | 1.000 | 0.999 | 0.998 | 1.000 |
| 12/31/2016 | 1.341 | 1.184 | 1.005 | 0.985 | 0.982 | 0.988 | 0.998 | 1.000 | 0.999 | 0.998 | 1.000 |

| | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | ULT:243 | Factor |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2014 | 1.000 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.957 |
| 12/31/2015 | 1.000 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.133 |
| 12/31/2016 | 1.000 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.519 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT

Premises/Operations

Owners, Landlords & Tenants
Bodily Injury
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

| (1) | (2) | (3) | (4) | (5) | |
|---|---|---|---|---|---|
| EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 0.0779 | 0.0766 | 0.9551 | 0.0766 | 1,500,000 |
| 27 to 39 Months | 0.0849 | 0.0801 | 0.9470 | 0.0804 | 2,000,000 |
| 39 to 51 Months | 0.0570 | 0.0329 | 0.9353 | 0.0344 | 2,700,000 |
| 51 to 63 Months | 0.0276 | 0.0305 | 0.9076 | 0.0302 | 3,500,000 |
| 63 to 75 Months | 0.0105 | 0.0006 | 0.8856 | 0.0018 | 4,700,000 |
| 75 to 87 Months | 0.0057 | 0.0020 | 0.8294 | 0.0026 | 6,200,000 |
| 87 to 99 Months | 0.0026 | 0.0038 | 0.7865 | 0.0035 | 8,200,000 |
| 99 to 111 Months | 0.0031 | 0.0008 | 0.7013 | 0.0015 | 10,900,000 |
| 111 to 123 Months | 0.0014 | 0.0011 | 0.6550 | 0.0012 | 14,400,000 |
| 123 to 135 Months | 0.0012 | -0.0002 | 0.5784 | 0.0004 | 19,100,000 |
| 135 to 147 Months | 0.0014 | 0.0000 | 0.5219 | 0.0007 | 25,400,000 |
| 147 to 159 Months | 0.0013 | 0.0000 | 0.4329 | 0.0007 | 33,700,000 |
| 159 to 171 Months | 0.0012 | 0.0000 | 0.3668 | 0.0008 | 44,600,000 |
| 171 to Ultimate | A multistate ratio of 0.0000 has been used. | | | | |

Cumulative Incremental Factors

| Months-to-Ultimate | 15 | 27 | 39 | 51 | 63 | 75 | 87 |
|---|---|---|---|---|---|---|---|
| | 0.235 | 0.158 | 0.078 | 0.043 | 0.013 | 0.011 | 0.009 |

| Months-to-Ultimate | 99 | 111 | 123 | 135 | 147 | 159 | 171 |
|---|---|---|---|---|---|---|---|
| | 0.005 | 0.004 | 0.003 | 0.002 | 0.001 | 0.001 | 0.000 |

Full Coverage

| A.Y.E. | Reported ALAE as of 6/30/17 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 3/31/2015 | 4,702,795 | 23,765,799 | 0.078 | 1,853,737 | 6,556,532 |
| 3/31/2016 | 1,689,750 | 13,609,151 | 0.158 | 2,150,244 | 3,839,994 |
| 3/31/2017 | 1,256,006 | 20,432,284 | 0.235 | 4,801,588 | 6,057,594 |

Deductible Coverage

| A.Y.E. | Reported ALAE as of 6/30/17 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 3/31/2015 | 72,221 | 338,282 | 0.078 | 26,387 | 98,608 |
| 3/31/2016 | 6,257 | 74,760 | 0.158 | 11,812 | 18,069 |
| 3/31/2017 | 21,130 | 351,860 | 0.235 | 82,689 | 103,819 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT

Premises/Operations

Owners, Landlords & Tenants
Property Damage
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

|  | (1) | (2) | (3) | (4) | | (5) |
| --- | --- | --- | --- | --- | --- | --- |
| | EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 1.077 | 1.138 | 0.5415 | 1.110 | 1,400,000 |
| 27 to 39 Months | 1.034 | 1.040 | 0.4892 | 1.037 | 1,500,000 |
| 39 to 51 Months | 1.014 | 0.965 | 0.5209 | 0.988 | 1,700,000 |
| 51 to 63 Months | 1.008 | 0.984 | 0.5129 | 0.996 | 1,800,000 |
| 63 to 75 Months | 1.004 | 0.980 | 0.5226 | 0.991 | 2,000,000 |
| 75 to 87 Months | 1.009 | 1.000 | 0.4748 | 1.005 | 2,200,000 |
| 87 to 99 Months | 1.008 | 1.000 | 0.4681 | 1.004 | 2,400,000 |
| 99 to 111 Months | 1.007 | 0.997 | 0.4303 | 1.003 | 2,600,000 |
| 111 to 123 Months | 1.003 | 1.000 | 0.3707 | 1.002 | 2,900,000 |
| 123 to 135 Months | 1.003 | 1.000 | 0.3354 | 1.002 | 3,200,000 |
| 135 to 147 Months | 1.003 | 1.000 | 0.3588 | 1.002 | 3,500,000 |
| 147 to 159 Months | 1.001 | 1.000 | 0.3488 | 1.001 | 3,900,000 |
| 159 to 171 Months | 1.003 | 1.000 | 0.3236 | 1.002 | 4,300,000 |
| 171 to 183 Months | 1.001 | 1.000 | 0.3073 | 1.001 | 4,800,000 |
| 183 to 195 Months | 1.001 | 1.000 | 0.3467 | 1.001 | 5,300,000 |
| 195 to 207 Months | 1.001 | 1.000 | 0.3510 | 1.001 | 5,900,000 |
| 207 to 219 Months | 1.003 | 1.000 | 0.3270 | 1.002 | 6,500,000 |
| 219 to 231 Months | 1.003 | 1.000 | 0.2037 | 1.002 | 7,300,000 |
| 231 to 243 Months | 1.003 | 1.000 | 0.0999 | 1.003 | 8,100,000 |
| 243 to ULTIMATE | The Multistate ratio has been used. | | | | |

| Accident Year Ending | Loss Development From 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 12/31/2014 | | | 0.988 | 0.996 | 0.991 | 1.005 | 1.004 | 1.003 | 1.002 | 1.002 | 1.002 |
| 12/31/2015 | | 1.037 | 0.988 | 0.996 | 0.991 | 1.005 | 1.004 | 1.003 | 1.002 | 1.002 | 1.002 |
| 12/31/2016 | 1.110 | 1.037 | 0.988 | 0.996 | 0.991 | 1.005 | 1.004 | 1.003 | 1.002 | 1.002 | 1.002 |

| | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | ULT:243 | | Factor |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 12/31/2014 | 1.001 | 1.002 | 1.001 | 1.001 | 1.001 | 1.002 | 1.002 | 1.003 | 1.012 | | 1.018 |
| 12/31/2015 | 1.001 | 1.002 | 1.001 | 1.001 | 1.001 | 1.002 | 1.002 | 1.003 | 1.012 | | 1.056 |
| 12/31/2016 | 1.001 | 1.002 | 1.001 | 1.001 | 1.001 | 1.002 | 1.002 | 1.003 | 1.012 | | 1.172 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT

Premises/Operations

Owners, Landlords & Tenants
Property Damage
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

|  | (1) | (2) | (3) | (4) | (5) |  |
|---|---|---|---|---|---|---|
| EVALUATION<br>PERIOD | MULTISTATE<br>RATIO (A) | STATE<br>RATIO (B) | CREDIBILITY(C) | WEIGHTED<br>RATIO (D) | Credibility<br>Constant(Ki) |  |
| 15 to  27 Months | 0.0746 | 0.0768 | 0.5415 | 0.0758 | 1,400,000 |  |
| 27 to  39 Months | 0.0757 | 0.0448 | 0.4892 | 0.0606 | 1,500,000 |  |
| 39 to  51 Months | 0.0743 | 0.0331 | 0.5209 | 0.0529 | 1,700,000 |  |
| 51 to  63 Months | 0.0601 | 0.0121 | 0.5129 | 0.0355 | 1,800,000 |  |
| 63 to  75 Months | 0.0349 | 0.0075 | 0.5226 | 0.0206 | 2,000,000 |  |
| 75 to  87 Months | 0.0318 | 0.0093 | 0.4748 | 0.0211 | 2,200,000 |  |
| 87 to  99 Months | 0.0188 | 0.0216 | 0.4681 | 0.0202 | 2,400,000 |  |
| 99 to 111 Months | 0.0225 | 0.0005 | 0.4303 | 0.0131 | 2,600,000 |  |
| 111 to 123 Months | 0.0124 | 0.0004 | 0.3707 | 0.0079 | 2,900,000 |  |
| 123 to 135 Months | 0.0114 | 0.0000 | 0.3354 | 0.0076 | 3,200,000 |  |
| 135 to 147 Months | 0.0053 | 0.0000 | 0.3588 | 0.0034 | 3,500,000 |  |
| 147 to 159 Months | 0.0047 | 0.0000 | 0.3488 | 0.0031 | 3,900,000 |  |
| 159 to 171 Months | 0.0011 | 0.0000 | 0.3236 | 0.0007 | 4,300,000 |  |
| 171 to Ultimate | A multistate ratio of 0.0000 has been used. |  |  |  |  |  |

Cumulative Incremental Factors

| Months-to-Ultimate | 15 | 27 | 39 | 51 | 63 | 75 | 87 |
|---|---|---|---|---|---|---|---|
|  | 0.322 | 0.247 | 0.186 | 0.133 | 0.098 | 0.077 | 0.056 |

| Months-to-Ultimate | 99 | 111 | 123 | 135 | 147 | 159 | 171 |
|---|---|---|---|---|---|---|---|
|  | 0.036 | 0.023 | 0.015 | 0.007 | 0.004 | 0.001 | 0.000 |

Full Coverage

| A.Y.E. | Reported ALAE<br>as of 6/30/17 | $500,000<br>Ultimate Indemnity | ALAE<br>Factor | Additional<br>ALAE | Ultimate<br>ALAE |
|---|---|---|---|---|---|
| 3/31/2015 | 160,010 | 888,862 | 0.186 | 165,329 | 325,339 |
| 3/31/2016 | 276,528 | 1,375,241 | 0.247 | 339,683 | 616,211 |
| 3/31/2017 | 104,114 | 1,076,533 | 0.322 | 346,646 | 450,760 |

Deductible Coverage

| A.Y.E. | Reported ALAE<br>as of 6/30/17 | $500,000<br>Ultimate Indemnity | ALAE<br>Factor | Additional<br>ALAE | Ultimate<br>ALAE |
|---|---|---|---|---|---|
| 3/31/2015 | 0 | 2,143 | 0.186 | 399 | 399 |
| 3/31/2016 | 0 | 2,063 | 0.247 | 510 | 510 |
| 3/31/2017 | 45 | 3,100 | 0.322 | 998 | 1,043 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

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                              CONNECTICUT

                          Premises/Operations

                      Owners, Landlords & Tenants
                                Fringe
                             Full Coverage
                                 ALAE

                  Calculation of Cumulative Incremental Factors

              (1)                (2)

          EVALUATION        MULTISTATE
            PERIOD          RATIO (A)

      15 to  27 Months       0.2833
      27 to  39 Months       0.2237
      39 to  51 Months       0.2151
      51 to  63 Months       0.1447
      63 to  75 Months       0.0821
      75 to  87 Months       0.0394
      87 to  99 Months       0.0154
      99 to 111 Months       0.0150
     111 to 123 Months       0.0122
     123 to 135 Months       0.0016
     135 to 147 Months       0.0012
     147 to 159 Months      -0.0002
     159 to 171 Months       0.0008
     171 to Ultimate           A multistate ratio of 0.0000 has been used.


                        Cumulative Incremental Factors
     Months-to-Ultimate     15      27      39      51      63      75      87
                           1.034   0.751   0.527   0.312   0.167   0.085   0.046

     Months-to-Ultimate     99     111     123     135     147     159     171
                           0.031   0.016   0.003   0.002   0.001   0.001   0.000


                  Reported ALAE      $500,000       ALAE    Additional   Ultimate
       A.Y.E.     as of 6/30/17   Ultimate Indemnity  Factor    ALAE        ALAE
      3/31/2015       176,652          176,520       0.527     93,026     269,678
      3/31/2016       213,410          457,514       0.751    343,593     557,003
      3/31/2017        52,980          151,038       1.034    156,173     209,153

   (A) See Section E - Multistate Loss Development.
   Note: Fringe Incremental ALAE Factors are calculated using multistate data.
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PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
CONNECTICUT
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 2,719,716 | 4,142,306 | 4,904,859 | 5,323,049 | 4,855,371 | 4,945,226 | 4,931,792 | 4,885,289 | 4,823,089 | 4,748,089 | 4,748,089 |
| 12/31/1998 | 1,709,202 | 2,796,798 | 3,753,499 | 4,135,322 | 3,758,346 | 3,724,653 | 3,637,012 | 3,756,473 | 3,756,812 | 3,754,312 | 3,809,312 |
| 12/31/1999 | 2,022,666 | 2,981,523 | 3,707,560 | 3,567,570 | 3,719,382 | 3,455,087 | 3,282,050 | 3,282,050 | 3,282,027 | 3,222,027 | 3,222,027 |
| 12/31/2000 | 1,550,997 | 3,284,270 | 4,547,773 | 4,755,695 | 4,942,871 | 4,638,669 | 4,649,602 | 4,603,003 | 4,628,003 | 4,622,003 | 4,522,003 |
| 12/31/2001 | 2,040,343 | 2,628,811 | 3,960,843 | 4,368,937 | 4,207,529 | 3,984,276 | 3,933,808 | 3,918,808 | 3,863,808 | 3,863,808 | 3,863,808 |
| 12/31/2002 | 1,331,104 | 2,352,194 | 3,053,941 | 3,659,805 | 3,755,543 | 3,598,468 | 3,570,968 | 3,570,968 | 3,570,968 | 3,570,968 | 3,620,968 |
| 12/31/2003 | 1,786,096 | 3,125,121 | 4,770,540 | 4,447,032 | 4,116,093 | 4,066,428 | 3,990,310 | 3,997,798 | 3,997,798 | 3,997,798 | 3,997,798 |
| 12/31/2004 | 1,690,224 | 3,533,778 | 5,791,911 | 5,302,486 | 5,130,357 | 5,026,338 | 5,016,339 | 5,049,839 | 5,044,839 | 5,044,839 | 5,044,839 |
| 12/31/2005 | 1,754,394 | 2,710,792 | 3,740,087 | 4,008,121 | 3,561,376 | 3,418,376 | 3,418,376 | 3,418,376 | 3,386,426 | 3,386,426 | 3,386,426 |
| 12/31/2006 | 2,022,135 | 3,070,990 | 3,721,512 | 3,912,499 | 3,756,981 | 3,655,659 | 3,699,659 | 3,754,659 | 3,759,197 | 3,759,197 | 3,759,197 |
| 12/31/2007 | 1,520,076 | 3,143,905 | 4,313,181 | 4,758,248 | 4,511,881 | 4,542,184 | 4,509,726 | 4,524,726 | 4,424,726 | 4,424,726 | |
| 12/31/2008 | 1,722,023 | 2,787,729 | 3,639,973 | 4,035,237 | 4,160,820 | 4,186,353 | 4,161,352 | 4,158,852 | 4,108,852 | | |
| 12/31/2009 | 1,569,600 | 2,664,081 | 4,011,476 | 4,385,524 | 4,637,217 | 4,462,796 | 4,368,466 | 4,402,405 | | | |
| 12/31/2010 | 2,031,538 | 3,083,733 | 4,381,995 | 4,417,604 | 4,488,087 | 4,302,560 | 4,272,699 | | | | |
| 12/31/2011 | 2,820,024 | 3,509,579 | 5,318,146 | 5,434,146 | 5,383,211 | 5,161,768 | | | | | |
| 12/31/2012 | 1,401,591 | 2,244,530 | 2,834,130 | 3,036,113 | 3,310,816 | | | | | | |
| 12/31/2013 | 2,015,948 | 3,375,273 | 4,679,151 | 5,131,869 | | | | | | | |
| 12/31/2014 | 3,328,392 | 5,149,775 | 7,234,385 | | | | | | | | |
| 12/31/2015 | 1,847,053 | 3,237,467 | | | | | | | | | |
| 12/31/2016 | 1,338,517 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 4,748,089 | 4,748,089 | 4,738,189 | 4,738,189 | 4,738,189 | 4,738,189 | 4,738,189 | 4,738,189 | 4,738,189 |
| 12/31/1998 | 3,811,812 | 3,811,912 | 3,809,412 | 3,809,412 | 3,809,412 | 3,809,412 | 3,809,412 | 3,809,412 | |
| 12/31/1999 | 3,222,027 | 3,222,027 | 3,222,027 | 3,222,027 | 3,222,027 | 3,222,027 | 3,222,027 | | |
| 12/31/2000 | 4,522,003 | 4,522,003 | 4,522,003 | 4,522,003 | 4,522,003 | 4,522,003 | | | |
| 12/31/2001 | 3,863,808 | 3,863,808 | 3,863,808 | 3,863,808 | 3,863,808 | | | | |
| 12/31/2002 | 3,670,968 | 3,681,292 | 3,681,292 | 3,666,499 | | | | | |
| 12/31/2003 | 3,997,798 | 3,997,798 | 3,997,798 | | | | | | |
| 12/31/2004 | 5,044,839 | 5,044,839 | | | | | | | |
| 12/31/2005 | 3,398,085 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
CONNECTICUT
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.523 | 1.184 | 1.085 | 0.912 | 1.019 | 0.997 | 0.991 | 0.987 | 0.984 | 1.000 | 1.000 |
| 12/31/1998 | 1.636 | 1.342 | 1.102 | 0.909 | 0.991 | 0.976 | 1.033 | 1.000 | 0.999 | 1.015 | 1.001 |
| 12/31/1999 | 1.474 | 1.244 | 0.962 | 1.043 | 0.929 | 0.950 | 1.000 | 1.000 | 0.982 | 1.000 | 1.000 |
| 12/31/2000 | 2.118 | 1.385 | 1.046 | 1.039 | 0.938 | 1.002 | 0.990 | 1.005 | 0.999 | 0.978 | 1.000 |
| 12/31/2001 | 1.288 | 1.507 | 1.103 | 0.963 | 0.947 | 0.987 | 0.996 | 0.986 | 1.000 | 1.000 | 1.000 |
| 12/31/2002 | 1.767 | 1.298 | 1.198 | 1.026 | 0.958 | 0.992 | 1.000 | 1.000 | 1.000 | 1.014 | 1.014 |
| 12/31/2003 | 1.750 | 1.527 | 0.932 | 0.926 | 0.988 | 0.981 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2004 | 2.091 | 1.639 | 0.915 | 0.968 | 0.980 | 0.998 | 1.007 | 0.999 | 1.000 | 1.000 | 1.000 |
| 12/31/2005 | 1.545 | 1.380 | 1.072 | 0.889 | 0.960 | 1.000 | 1.000 | 0.991 | 1.000 | 1.000 | 1.003 |
| 12/31/2006 | 1.519 | 1.212 | 1.051 | 0.960 | 0.973 | 1.012 | 1.015 | 1.001 | 1.000 | 1.000 | |
| 12/31/2007 | 2.068 | 1.372 | 1.103 | 0.948 | 1.007 | 0.993 | 1.003 | 0.978 | 1.000 | | |
| 12/31/2008 | 1.619 | 1.306 | 1.109 | 1.031 | 1.006 | 0.994 | 0.999 | 0.988 | | | |
| 12/31/2009 | 1.697 | 1.506 | 1.093 | 1.057 | 0.962 | 0.979 | 1.008 | | | | |
| 12/31/2010 | 1.518 | 1.421 | 1.008 | 1.016 | 0.959 | 0.993 | | | | | |
| 12/31/2011 | 1.245 | 1.515 | 1.022 | 0.991 | 0.959 | | | | | | |
| 12/31/2012 | 1.601 | 1.263 | 1.071 | 1.090 | | | | | | | |
| 12/31/2013 | 1.674 | 1.386 | 1.097 | | | | | | | | |
| 12/31/2014 | 1.547 | 1.405 | | | | | | | | | |
| 12/31/2015 | 1.753 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.658 | 1.351 | 1.063 | 1.032 | 0.960 | 0.989 | 1.003 | 0.989 | 1.000 | 1.000 | 1.001 |
| | | | | | | | | | | | |
| Best 3/5 | 1.607 | 1.404 | 1.062 | 1.035 | 0.976 | 0.993 | 1.004 | 0.993 | 1.000 | 1.000 | 1.001 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.000 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 12/31/1999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.003 | 1.000 | 0.996 | | | | | |
| 12/31/2003 | 1.000 | 1.000 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.001 | 1.000 | 0.999 | 1.000 | 1.000 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 0.976 | 0.993 | 1.004 | 0.993 | 1.000 | 1.000 | 1.001 |
| 12/31/2013 | | | | 1.035 | 0.976 | 0.993 | 1.004 | 0.993 | 1.000 | 1.000 | 1.001 |
| 12/31/2014 | | | 1.062 | 1.035 | 0.976 | 0.993 | 1.004 | 0.993 | 1.000 | 1.000 | 1.001 |
| 12/31/2015 | | 1.404 | 1.062 | 1.035 | 0.976 | 0.993 | 1.004 | 0.993 | 1.000 | 1.000 | 1.001 |
| 12/31/2016 | 1.607 | 1.404 | 1.062 | 1.035 | 0.976 | 0.993 | 1.004 | 0.993 | 1.000 | 1.000 | 1.001 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.967 |
| 12/31/2013 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.001 |
| 12/31/2014 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.063 |
| 12/31/2015 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.493 |
| 12/31/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 2.399 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
CONNECTICUT
BODILY INJURY – OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 443,320 | 535,476 | 668,036 | 864,690 | 1,015,572 | 1,060,058 | 1,216,528 | 1,250,041 | 1,213,881 | 1,258,742 | 1,302,195 |
| 12/31/1998 | 194,744 | 391,179 | 817,516 | 813,543 | 945,923 | 1,059,065 | 1,052,122 | 1,064,514 | 1,083,170 | 1,081,660 | 1,126,991 |
| 12/31/1999 | 204,755 | 281,478 | 703,584 | 941,675 | 998,684 | 1,077,205 | 1,123,778 | 1,126,965 | 1,128,510 | 1,093,982 | 1,093,982 |
| 12/31/2000 | 242,425 | 382,717 | 803,906 | 1,223,686 | 1,248,628 | 1,276,308 | 1,292,218 | 1,282,470 | 1,294,956 | 1,307,261 | 1,293,121 |
| 12/31/2001 | 282,857 | 407,457 | 763,712 | 1,167,191 | 1,532,217 | 1,620,195 | 1,619,040 | 1,612,754 | 1,613,187 | 1,613,230 | 1,613,230 |
| 12/31/2002 | 102,758 | 314,794 | 586,993 | 740,698 | 807,891 | 914,857 | 894,189 | 893,476 | 893,653 | 893,653 | 893,653 |
| 12/31/2003 | 121,817 | 486,247 | 1,126,926 | 1,172,972 | 1,405,761 | 1,487,318 | 1,569,097 | 1,600,775 | 1,605,719 | 1,605,719 | 1,605,719 |
| 12/31/2004 | 79,980 | 376,901 | 943,193 | 1,456,806 | 1,631,771 | 1,744,412 | 1,758,110 | 1,781,289 | 1,777,159 | 1,777,159 | 1,777,159 |
| 12/31/2005 | 160,489 | 446,104 | 735,241 | 1,241,733 | 1,420,833 | 1,607,652 | 1,664,727 | 1,683,074 | 1,722,097 | 1,928,264 | 1,988,129 |
| 12/31/2006 | 263,219 | 491,682 | 956,593 | 1,104,007 | 1,197,332 | 1,185,842 | 1,148,367 | 1,161,227 | 1,156,689 | 1,156,689 | 1,156,689 |
| 12/31/2007 | 181,329 | 402,908 | 1,148,782 | 1,381,665 | 1,575,723 | 1,799,560 | 1,720,847 | 1,764,686 | 1,774,106 | 1,774,106 | |
| 12/31/2008 | 113,099 | 359,442 | 798,838 | 1,348,646 | 2,157,050 | 2,608,884 | 2,636,602 | 2,647,073 | 2,625,427 | | |
| 12/31/2009 | 107,210 | 226,773 | 777,335 | 1,464,018 | 2,052,578 | 2,423,064 | 2,326,280 | 2,388,579 | | | |
| 12/31/2010 | 184,075 | 427,391 | 925,510 | 1,497,805 | 2,333,711 | 2,271,697 | 2,506,513 | | | | |
| 12/31/2011 | 326,894 | 753,991 | 1,356,384 | 1,919,771 | 2,155,359 | 2,321,440 | | | | | |
| 12/31/2012 | 456,309 | 453,420 | 984,161 | 1,168,230 | 1,639,711 | | | | | | |
| 12/31/2013 | 311,144 | 657,797 | 1,510,479 | 1,780,435 | | | | | | | |
| 12/31/2014 | 352,880 | 1,068,994 | 1,834,772 | | | | | | | | |
| 12/31/2015 | 175,265 | 988,450 | | | | | | | | | |
| 12/31/2016 | 183,348 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1,322,302 | 1,420,100 | 1,420,316 | 1,420,981 | 1,421,215 | 1,421,477 | 1,403,967 | 1,393,794 | 1,396,563 |
| 12/31/1998 | 1,130,515 | 1,132,166 | 1,133,654 | 1,134,681 | 1,134,859 | 1,134,859 | 1,134,859 | 1,134,859 | |
| 12/31/1999 | 1,093,982 | 1,093,982 | 1,093,982 | 1,093,982 | 1,093,982 | 1,093,982 | 1,093,982 | | |
| 12/31/2000 | 1,293,121 | 1,293,121 | 1,293,121 | 1,293,121 | 1,293,121 | 1,293,121 | | | |
| 12/31/2001 | 1,613,230 | 1,613,230 | 1,613,230 | 1,635,879 | 1,652,030 | | | | |
| 12/31/2002 | 927,129 | 958,781 | 1,024,232 | 1,121,627 | | | | | |
| 12/31/2003 | 1,605,719 | 1,605,719 | 1,605,719 | | | | | | |
| 12/31/2004 | 1,779,212 | 1,779,212 | | | | | | | |
| 12/31/2005 | 2,018,177 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
CONNECTICUT
BODILY INJURY – OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 92,156 | 132,560 | 196,654 | 150,882 | 44,486 | 156,470 | 33,513 | -36,160 | 44,861 | 43,453 | 20,107 | 97,798 | 216 |
| 12/31/1998 | 196,435 | 426,337 | -3,973 | 132,380 | 113,142 | -6,943 | 12,392 | 18,656 | -1,510 | 45,331 | 3,524 | 1,651 | 1,488 |
| 12/31/1999 | 76,723 | 422,106 | 238,091 | 57,009 | 78,521 | 46,573 | 3,187 | 1,545 | -34,528 | 0 | 0 | 0 | 0 |
| 12/31/2000 | 140,292 | 421,189 | 419,780 | 24,942 | 27,680 | 15,910 | -9,748 | 12,486 | 12,305 | -14,140 | 0 | 0 | 0 |
| 12/31/2001 | 124,600 | 356,255 | 403,479 | 365,026 | 87,978 | -1,155 | -6,286 | 433 | 43 | 0 | 0 | 0 | 0 |
| 12/31/2002 | 212,036 | 272,199 | 153,705 | 67,193 | 106,966 | -20,668 | -713 | 177 | 0 | 0 | 33,476 | 31,652 | 65,451 |
| 12/31/2003 | 364,430 | 640,679 | 46,046 | 232,789 | 81,557 | 81,779 | 31,678 | 4,944 | 0 | 0 | 0 | 0 | |
| 12/31/2004 | 296,921 | 566,292 | 513,613 | 174,965 | 112,641 | 13,698 | 23,179 | -4,130 | 0 | 0 | 2,053 | 0 | |
| 12/31/2005 | 285,615 | 289,137 | 506,492 | 179,100 | 186,819 | 57,075 | 18,347 | 39,023 | 206,167 | 59,865 | 30,048 | | |
| 12/31/2006 | 228,463 | 464,911 | 147,414 | 93,325 | -11,490 | -37,475 | 12,860 | -4,538 | 0 | 0 | | | |
| 12/31/2007 | 221,579 | 745,874 | 232,883 | 194,058 | 223,837 | -78,713 | 43,839 | 9,420 | 0 | | | | |
| 12/31/2008 | 246,343 | 439,396 | 549,808 | 808,404 | 451,834 | 27,718 | 10,471 | -21,646 | | | | | |
| 12/31/2009 | 119,563 | 550,562 | 686,683 | 588,560 | 370,486 | -96,784 | 62,299 | | | | | | |
| 12/31/2010 | 243,316 | 498,119 | 572,295 | 835,906 | -62,014 | 234,816 | | | | | | | |
| 12/31/2011 | 427,097 | 602,393 | 563,387 | 235,588 | 166,081 | | | | | | | | |
| 12/31/2012 | -2,889 | 530,741 | 184,069 | 471,481 | | | | | | | | | |
| 12/31/2013 | 346,653 | 852,682 | 269,956 | | | | | | | | | | |
| 12/31/2014 | 716,114 | 765,778 | | | | | | | | | | | |
| 12/31/2015 | 813,185 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.0138 | 0.0198 | 0.0293 | 0.0225 | 0.0066 | 0.0233 | 0.0050 | -0.0054 | 0.0067 | 0.0065 | 0.0030 | 0.0146 | 0.0000 |
| 12/31/1998 | 0.0353 | 0.0766 | -0.0007 | 0.0238 | 0.0203 | -0.0012 | 0.0022 | 0.0034 | -0.0003 | 0.0081 | 0.0006 | 0.0003 | 0.0003 |
| 12/31/1999 | 0.0186 | 0.1023 | 0.0577 | 0.0138 | 0.0190 | 0.0113 | 0.0008 | 0.0004 | -0.0084 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2000 | 0.0208 | 0.0626 | 0.0624 | 0.0037 | 0.0041 | 0.0024 | -0.0014 | 0.0019 | 0.0018 | -0.0021 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2001 | 0.0200 | 0.0571 | 0.0647 | 0.0585 | 0.0141 | -0.0002 | -0.0010 | 0.0001 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2002 | 0.0368 | 0.0472 | 0.0267 | 0.0117 | 0.0186 | -0.0036 | -0.0001 | 0.0000 | 0.0000 | 0.0000 | 0.0058 | 0.0055 | 0.0114 |
| 12/31/2003 | 0.0581 | 0.1022 | 0.0073 | 0.0371 | 0.0130 | 0.0130 | 0.0051 | 0.0008 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | |
| 12/31/2004 | 0.0341 | 0.0651 | 0.0591 | 0.0201 | 0.0130 | 0.0016 | 0.0027 | -0.0005 | 0.0000 | 0.0000 | 0.0002 | 0.0000 | |
| 12/31/2005 | 0.0577 | 0.0584 | 0.1023 | 0.0362 | 0.0377 | 0.0115 | 0.0037 | 0.0079 | 0.0416 | 0.0121 | 0.0061 | | |
| 12/31/2006 | 0.0311 | 0.0633 | 0.0201 | 0.0127 | -0.0016 | -0.0051 | 0.0018 | -0.0006 | 0.0000 | 0.0000 | | | |
| 12/31/2007 | 0.0243 | 0.0819 | 0.0256 | 0.0213 | 0.0246 | -0.0086 | 0.0048 | 0.0010 | 0.0000 | | | | |
| 12/31/2008 | 0.0318 | 0.0567 | 0.0710 | 0.1044 | 0.0584 | 0.0036 | 0.0014 | -0.0028 | | | | | |
| 12/31/2009 | 0.0155 | 0.0712 | 0.0888 | 0.0761 | 0.0479 | -0.0125 | 0.0081 | | | | | | |
| 12/31/2010 | 0.0352 | 0.0721 | 0.0828 | 0.1210 | -0.0090 | 0.0340 | | | | | | | |
| 12/31/2011 | 0.0478 | 0.0675 | 0.0631 | 0.0264 | 0.0186 | | | | | | | | |
| 12/31/2012 | -0.0005 | 0.0943 | 0.0327 | 0.0837 | | | | | | | | | |
| 12/31/2013 | 0.0378 | 0.0931 | 0.0295 | | | | | | | | | | |
| 12/31/2014 | 0.0552 | 0.0590 | | | | | | | | | | | |
| 12/31/2015 | 0.1029 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0469 | 0.0775 | 0.0595 | 0.0881 | 0.0304 | -0.0034 | 0.0034 | 0.0000 | 0.0000 | 0.0000 | 0.0020 | 0.0000 | 0.0000 |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 2,088,946 | 2,455,758 | 2,609,002 | 2,789,612 | 2,847,107 | 2,754,108 | 2,783,837 | 2,785,387 | 2,800,387 | 2,800,387 | 2,800,387 |
| 12/31/1998 | 1,432,952 | 1,768,172 | 2,071,616 | 2,108,945 | 2,128,519 | 2,045,268 | 1,968,265 | 1,956,765 | 1,956,765 | 1,956,765 | 1,958,065 |
| 12/31/1999 | 1,650,522 | 2,308,192 | 2,264,797 | 2,361,986 | 2,601,531 | 2,491,678 | 2,386,732 | 2,386,730 | 2,385,748 | 2,414,576 | 2,414,576 |
| 12/31/2000 | 2,151,874 | 2,638,362 | 2,924,232 | 2,724,020 | 2,726,502 | 2,805,109 | 2,822,603 | 2,935,103 | 2,888,403 | 2,890,903 | 2,890,903 |
| 12/31/2001 | 2,863,883 | 2,898,863 | 3,086,910 | 2,966,745 | 2,971,715 | 2,871,714 | 2,943,806 | 2,909,106 | 2,909,106 | 2,909,106 | 2,909,106 |
| 12/31/2002 | 1,480,942 | 1,809,601 | 1,935,364 | 2,074,104 | 2,094,607 | 2,216,551 | 2,205,627 | 2,233,627 | 2,223,241 | 2,223,241 | 2,223,241 |
| 12/31/2003 | 1,738,101 | 1,918,641 | 1,967,117 | 1,987,505 | 1,975,487 | 1,882,081 | 1,974,576 | 1,949,576 | 1,949,576 | 1,949,577 | 1,949,305 |
| 12/31/2004 | 1,851,292 | 2,301,347 | 2,384,128 | 2,720,642 | 2,727,755 | 2,807,593 | 2,908,943 | 2,866,407 | 2,966,407 | 2,866,407 | 2,871,858 |
| 12/31/2005 | 1,864,398 | 2,438,767 | 2,671,446 | 2,871,474 | 2,801,753 | 2,759,834 | 2,771,709 | 2,776,708 | 2,776,708 | 2,776,982 | 2,776,982 |
| 12/31/2006 | 1,799,899 | 2,062,563 | 2,062,142 | 2,395,288 | 2,494,398 | 2,362,148 | 2,362,148 | 2,360,748 | 2,360,748 | 2,360,748 | 2,360,748 |
| 12/31/2007 | 1,623,126 | 1,737,938 | 1,952,097 | 2,077,306 | 2,200,122 | 2,254,314 | 2,210,314 | 2,210,313 | 2,205,313 | 2,205,313 | |
| 12/31/2008 | 2,273,116 | 2,284,934 | 2,306,240 | 2,388,382 | 2,496,883 | 2,514,173 | 2,495,593 | 2,510,593 | 2,535,593 | | |
| 12/31/2009 | 2,167,555 | 2,430,247 | 2,366,765 | 2,366,959 | 2,480,135 | 2,560,535 | 2,527,034 | 2,531,056 | | | |
| 12/31/2010 | 2,549,154 | 2,971,166 | 2,916,208 | 2,838,907 | 2,848,696 | 2,910,196 | 2,909,945 | | | | |
| 12/31/2011 | 2,797,255 | 2,882,784 | 3,047,610 | 3,079,020 | 2,967,417 | 2,973,714 | | | | | |
| 12/31/2012 | 2,155,602 | 2,359,826 | 2,533,172 | 2,580,049 | 2,434,254 | | | | | | |
| 12/31/2013 | 2,100,179 | 2,259,696 | 2,615,277 | 2,582,858 | | | | | | | |
| 12/31/2014 | 2,732,266 | 3,188,178 | 3,429,962 | | | | | | | | |
| 12/31/2015 | 2,612,097 | 2,772,898 | | | | | | | | | |
| 12/31/2016 | 1,878,035 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 2,785,387 | 2,785,387 | 2,785,387 | 2,785,387 | 2,785,387 | 2,785,387 | 2,785,387 | 2,785,387 | 2,785,387 |
| 12/31/1998 | 1,958,065 | 1,958,065 | 1,958,065 | 1,958,065 | 1,958,065 | 1,958,065 | 1,958,065 | 1,958,065 | |
| 12/31/1999 | 2,410,976 | 2,410,976 | 2,410,976 | 2,410,976 | 2,410,976 | 2,410,976 | 2,410,976 | | |
| 12/31/2000 | 2,888,403 | 2,888,403 | 2,890,903 | 2,890,903 | 2,888,403 | 2,888,403 | | | |
| 12/31/2001 | 2,909,106 | 2,909,106 | 2,909,106 | 2,909,106 | 2,909,106 | | | | |
| 12/31/2002 | 2,223,241 | 2,223,241 | 2,223,241 | 2,223,241 | | | | | |
| 12/31/2003 | 1,949,305 | 1,949,305 | 1,949,305 | | | | | | |
| 12/31/2004 | 2,871,858 | 2,871,858 | | | | | | | |
| 12/31/2005 | 2,776,982 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.176 | 1.062 | 1.069 | 1.021 | 0.967 | 1.011 | 1.001 | 1.005 | 1.000 | 1.000 | 0.995 |
| 12/31/1998 | 1.234 | 1.172 | 1.018 | 1.009 | 0.961 | 0.962 | 0.994 | 1.000 | 1.000 | 1.001 | 1.000 |
| 12/31/1999 | 1.398 | 0.981 | 1.043 | 1.101 | 0.958 | 0.958 | 1.000 | 1.000 | 1.012 | 1.000 | 0.999 |
| 12/31/2000 | 1.226 | 1.108 | 0.932 | 1.001 | 1.029 | 1.006 | 1.040 | 0.984 | 1.001 | 1.000 | 0.999 |
| 12/31/2001 | 1.012 | 1.065 | 0.961 | 1.002 | 0.966 | 1.025 | 0.988 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2002 | 1.222 | 1.069 | 1.072 | 1.010 | 1.058 | 0.995 | 1.013 | 0.995 | 1.000 | 1.000 | 1.000 |
| 12/31/2003 | 1.104 | 1.025 | 1.010 | 0.994 | 0.953 | 1.049 | 0.987 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2004 | 1.243 | 1.036 | 1.141 | 1.003 | 1.029 | 1.036 | 0.985 | 1.035 | 0.966 | 1.002 | 1.000 |
| 12/31/2005 | 1.308 | 1.095 | 1.075 | 0.976 | 0.985 | 1.004 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2006 | 1.146 | 1.000 | 1.162 | 1.041 | 0.947 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | |
| 12/31/2007 | 1.071 | 1.123 | 1.064 | 1.059 | 1.025 | 0.980 | 1.000 | 0.998 | 1.000 | | |
| 12/31/2008 | 1.005 | 1.009 | 1.036 | 1.045 | 1.007 | 0.993 | 1.006 | 1.010 | | | |
| 12/31/2009 | 1.121 | 0.974 | 1.000 | 1.048 | 1.032 | 0.987 | 1.002 | | | | |
| 12/31/2010 | 1.166 | 0.982 | 0.973 | 1.003 | 1.022 | 1.000 | | | | | |
| 12/31/2011 | 1.031 | 1.057 | 1.010 | 0.964 | 1.002 | | | | | | |
| 12/31/2012 | 1.095 | 1.073 | 1.019 | 0.943 | | | | | | | |
| 12/31/2013 | 1.076 | 1.157 | 0.988 | | | | | | | | |
| 12/31/2014 | 1.167 | 1.076 | | | | | | | | | |
| 12/31/2015 | 1.062 | | | | | | | | | | |
| 3 Yr Mean | 1.102 | 1.102 | 1.006 | 0.970 | 1.019 | 0.993 | 1.003 | 1.003 | 1.000 | 1.001 | 1.000 |
| Best 3/5 | 1.078 | 1.069 | 0.999 | 1.004 | 1.018 | 0.993 | 1.001 | 1.003 | 1.000 | 1.000 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 12/31/1999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 1.000 | 1.001 | 1.000 | 0.999 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.000 | 1.000 | 1.000 | | | | | |
| 12/31/2003 | 1.000 | 1.000 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| 3 Yr Mean | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| Best 3/5 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.018 | 0.993 | 1.001 | 1.003 | 1.000 | 1.000 | 1.000 |
| 12/31/2013 | | | | 1.004 | 1.018 | 0.993 | 1.001 | 1.003 | 1.000 | 1.000 | 1.000 |
| 12/31/2014 | | | 0.999 | 1.004 | 1.018 | 0.993 | 1.001 | 1.003 | 1.000 | 1.000 | 1.000 |
| 12/31/2015 | | 1.069 | 0.999 | 1.004 | 1.018 | 0.993 | 1.001 | 1.003 | 1.000 | 1.000 | 1.000 |
| 12/31/2016 | 1.078 | 1.069 | 0.999 | 1.004 | 1.018 | 0.993 | 1.001 | 1.003 | 1.000 | 1.000 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.015 |
| 12/31/2013 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.019 |
| 12/31/2014 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.018 |
| 12/31/2015 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.088 |
| 12/31/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.173 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 81,607 | 138,923 | 319,185 | 282,625 | 295,048 | 280,103 | 268,668 | 241,144 | 256,144 | 249,201 | 276,152 |
| 12/31/1998 | 92,449 | 118,931 | 297,900 | 493,419 | 507,696 | 500,028 | 499,817 | 500,467 | 500,467 | 500,467 | 502,222 |
| 12/31/1999 | 138,316 | 321,167 | 369,912 | 334,062 | 471,143 | 496,353 | 451,814 | 440,990 | 440,990 | 456,702 | 456,702 |
| 12/31/2000 | 272,911 | 341,557 | 470,711 | 533,222 | 525,833 | 521,365 | 578,855 | 646,285 | 674,947 | 683,714 | 683,855 |
| 12/31/2001 | 251,061 | 179,472 | 322,656 | 316,200 | 374,658 | 394,107 | 407,823 | 405,966 | 406,229 | 406,229 | 406,229 |
| 12/31/2002 | 87,103 | 150,200 | 185,599 | 358,661 | 448,385 | 548,925 | 554,244 | 587,214 | 615,388 | 616,127 | 616,127 |
| 12/31/2003 | 88,957 | 309,466 | 326,091 | 525,435 | 545,084 | 805,041 | 993,692 | 1,008,906 | 1,010,301 | 1,010,301 | 1,010,301 |
| 12/31/2004 | 435,452 | 447,634 | 376,555 | 600,253 | 711,125 | 904,909 | 953,128 | 1,058,509 | 1,058,509 | 1,065,520 | 1,078,544 |
| 12/31/2005 | 108,046 | 410,790 | 473,158 | 577,067 | 785,035 | 1,023,103 | 1,016,059 | 1,016,747 | 1,017,884 | 1,017,884 | 1,017,884 |
| 12/31/2006 | 144,344 | 132,915 | 227,725 | 485,224 | 711,386 | 687,899 | 706,279 | 706,279 | 706,279 | 706,279 | 706,279 |
| 12/31/2007 | 109,951 | 214,183 | 316,300 | 481,629 | 832,831 | 941,094 | 1,024,812 | 1,033,891 | 1,681,869 | 2,280,934 | |
| 12/31/2008 | 97,247 | 164,808 | 268,892 | 279,436 | 358,120 | 386,489 | 451,986 | 458,523 | 458,523 | | |
| 12/31/2009 | 84,949 | 136,148 | 358,372 | 527,449 | 667,379 | 778,761 | 792,800 | 825,150 | | | |
| 12/31/2010 | 375,368 | 767,660 | 880,525 | 1,034,089 | 406,797 | 402,387 | 414,878 | | | | |
| 12/31/2011 | 90,481 | 139,189 | 552,217 | 771,731 | 842,718 | 846,774 | | | | | |
| 12/31/2012 | 157,673 | 243,317 | 314,541 | 397,475 | 480,280 | | | | | | |
| 12/31/2013 | 125,608 | 309,495 | 1,396,773 | 1,673,140 | | | | | | | |
| 12/31/2014 | 298,996 | 512,052 | 785,067 | | | | | | | | |
| 12/31/2015 | 298,646 | 628,500 | | | | | | | | | |
| 12/31/2016 | 121,887 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 276,528 | 276,528 | 276,779 | 276,779 | 276,779 | 276,779 | 276,779 | 276,779 | 276,779 |
| 12/31/1998 | 502,222 | 502,222 | 502,222 | 502,222 | 502,222 | 502,222 | 502,222 | 502,222 | |
| 12/31/1999 | 456,702 | 456,702 | 456,702 | 456,702 | 456,702 | 457,506 | 472,498 | | |
| 12/31/2000 | 682,204 | 682,204 | 683,991 | 683,959 | 682,204 | 682,204 | | | |
| 12/31/2001 | 406,229 | 406,229 | 406,229 | 406,229 | 406,229 | | | | |
| 12/31/2002 | 616,127 | 616,127 | 616,127 | 616,127 | | | | | |
| 12/31/2003 | 1,010,301 | 1,010,301 | 1,010,301 | | | | | | |
| 12/31/2004 | 1,076,342 | 1,076,342 | | | | | | | |
| 12/31/2005 | 1,017,884 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE – OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 57,316 | 180,262 | -36,560 | 12,423 | -14,945 | -11,435 | -27,524 | 15,000 | -6,943 | 26,951 | 376 | 0 | 251 |
| 12/31/1998 | 26,482 | 178,969 | 195,519 | 14,277 | -7,668 | -211 | 650 | 0 | 0 | 1,755 | 0 | 0 | 0 |
| 12/31/1999 | 182,851 | 48,745 | -35,850 | 137,081 | 25,210 | -44,539 | -10,824 | 0 | 15,712 | 0 | 0 | 0 | 0 |
| 12/31/2000 | 68,646 | 129,154 | 62,511 | -7,389 | -4,468 | 57,490 | 67,430 | 28,662 | 8,767 | 141 | -1,651 | 0 | 1,787 |
| 12/31/2001 | -71,589 | 143,184 | -6,456 | 58,458 | 19,449 | 13,716 | -1,857 | 263 | 0 | 0 | 0 | 0 | 0 |
| 12/31/2002 | 63,097 | 35,399 | 173,062 | 89,724 | 100,540 | 5,319 | 32,970 | 28,174 | 739 | 0 | 0 | 0 | 0 |
| 12/31/2003 | 220,509 | 16,625 | 199,344 | 19,649 | 259,957 | 188,651 | 15,214 | 1,395 | 0 | 0 | 0 | 0 | 0 |
| 12/31/2004 | 12,182 | -71,079 | 223,698 | 110,872 | 193,784 | 48,219 | 105,381 | 0 | 7,011 | 13,024 | -2,202 | 0 | |
| 12/31/2005 | 302,744 | 62,368 | 103,909 | 207,968 | 238,068 | -7,044 | 688 | 1,137 | 0 | 0 | 0 | | |
| 12/31/2006 | -11,429 | 94,810 | 257,499 | 226,162 | -23,487 | 18,380 | 0 | 0 | 0 | 0 | | | |
| 12/31/2007 | 104,232 | 102,117 | 165,329 | 351,202 | 108,263 | 83,718 | 9,079 | 647,978 | 599,065 | | | | |
| 12/31/2008 | 67,561 | 104,084 | 10,544 | 78,684 | 28,369 | 65,497 | 6,537 | 0 | | | | | |
| 12/31/2009 | 51,199 | 222,224 | 169,077 | 139,930 | 111,382 | 14,039 | 32,350 | | | | | | |
| 12/31/2010 | 392,292 | 112,865 | 153,564 | -627,292 | -4,410 | 12,491 | | | | | | | |
| 12/31/2011 | 48,708 | 413,028 | 219,514 | 70,987 | 4,056 | | | | | | | | |
| 12/31/2012 | 85,644 | 71,224 | 82,934 | 82,805 | | | | | | | | | |
| 12/31/2013 | 183,887 | 1,087,278 | 276,367 | | | | | | | | | | |
| 12/31/2014 | 213,056 | 273,015 | | | | | | | | | | | |
| 12/31/2015 | 329,854 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.0205 | 0.0645 | -0.0131 | 0.0044 | -0.0053 | -0.0041 | -0.0099 | 0.0054 | -0.0025 | 0.0096 | 0.0001 | 0.0000 | 0.0001 |
| 12/31/1998 | 0.0099 | 0.0669 | 0.0731 | 0.0053 | -0.0029 | -0.0001 | 0.0002 | 0.0000 | 0.0000 | 0.0007 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/1999 | 0.0530 | 0.0141 | -0.0104 | 0.0398 | 0.0073 | -0.0129 | -0.0031 | 0.0000 | 0.0046 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2000 | 0.0220 | 0.0415 | 0.0201 | -0.0024 | -0.0014 | 0.0185 | 0.0217 | 0.0092 | 0.0028 | 0.0000 | -0.0005 | 0.0000 | 0.0006 |
| 12/31/2001 | -0.0176 | 0.0352 | -0.0016 | 0.0144 | 0.0048 | 0.0034 | -0.0005 | 0.0001 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2002 | 0.0196 | 0.0110 | 0.0537 | 0.0279 | 0.0312 | 0.0017 | 0.0102 | 0.0087 | 0.0002 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2003 | 0.0798 | 0.0060 | 0.0721 | 0.0071 | 0.0941 | 0.0683 | 0.0055 | 0.0005 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2004 | 0.0028 | -0.0165 | 0.0520 | 0.0258 | 0.0451 | 0.0112 | 0.0245 | 0.0000 | 0.0016 | 0.0030 | -0.0005 | 0.0000 | |
| 12/31/2005 | 0.0714 | 0.0147 | 0.0245 | 0.0490 | 0.0561 | -0.0017 | 0.0002 | 0.0003 | 0.0000 | 0.0000 | 0.0000 | | |
| 12/31/2006 | -0.0041 | 0.0338 | 0.0918 | 0.0806 | -0.0084 | 0.0066 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | | | |
| 12/31/2007 | 0.0315 | 0.0309 | 0.0500 | 0.1062 | 0.0327 | 0.0253 | 0.0027 | 0.1959 | 0.1811 | | | | |
| 12/31/2008 | 0.0219 | 0.0338 | 0.0034 | 0.0256 | 0.0092 | 0.0213 | 0.0021 | 0.0000 | | | | | |
| 12/31/2009 | 0.0121 | 0.0526 | 0.0400 | 0.0331 | 0.0264 | 0.0033 | 0.0077 | | | | | | |
| 12/31/2010 | 0.0998 | 0.0287 | 0.0391 | -0.1596 | -0.0011 | 0.0032 | | | | | | | |
| 12/31/2011 | 0.0137 | 0.1160 | 0.0617 | 0.0199 | 0.0011 | | | | | | | | |
| 12/31/2012 | 0.0262 | 0.0218 | 0.0254 | 0.0253 | | | | | | | | | |
| 12/31/2013 | 0.0513 | 0.3036 | 0.0772 | | | | | | | | | | |
| 12/31/2014 | 0.0448 | 0.0574 | | | | | | | | | | | |
| 12/31/2015 | 0.0649 | | | | | | | | | | | | |

| | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Best 3/5 | 0.0408 | 0.0674 | 0.0469 | 0.0236 | 0.0122 | 0.0104 | 0.0017 | 0.0001 | 0.0005 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

```
                    PREMISES/OPERATIONS (Subline Code 334)
                      OWNERS, LANDLORDS AND TENANTS
                             FULL COVERAGE
                              CONNECTICUT
                       BODILY INJURY - OCCURRENCE
          INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

                    $100,000 Basic Limit Losses as of:
```

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 6,665,853 | 8,953,606 | 11,395,130 | 11,746,146 | 11,350,871 | 11,006,591 | 10,724,091 | 10,632,047 | 10,632,047 | 10,632,147 | 10,644,445 |
| 12/31/1998 | 5,732,139 | 7,968,353 | 9,220,511 | 9,094,697 | 8,872,645 | 8,681,092 | 8,693,435 | 8,733,935 | 8,749,685 | 8,799,685 | 8,799,685 |
| 12/31/1999 | 8,738,245 | 10,274,450 | 12,592,267 | 12,331,974 | 11,924,895 | 11,152,732 | 11,110,089 | 11,036,839 | 11,035,939 | 11,136,089 | 11,124,089 |
| 12/31/2000 | 6,739,998 | 9,101,484 | 11,729,662 | 11,552,021 | 11,105,597 | 10,750,066 | 10,574,050 | 10,665,049 | 10,688,571 | 10,652,062 | 10,652,062 |
| 12/31/2001 | 5,728,058 | 8,497,012 | 9,661,299 | 9,519,433 | 9,292,416 | 9,045,439 | 9,102,816 | 9,076,533 | 9,076,524 | 9,001,524 | 9,001,524 |
| 12/31/2002 | 4,062,781 | 6,327,550 | 8,484,887 | 8,354,561 | 7,884,117 | 7,988,218 | 8,011,137 | 7,965,449 | 7,964,448 | 8,064,448 | 7,964,448 |
| 12/31/2003 | 5,994,038 | 8,322,056 | 10,088,899 | 9,403,375 | 9,094,715 | 8,827,292 | 8,736,295 | 8,719,610 | 8,874,075 | 8,874,075 | 8,874,075 |
| 12/31/2004 | 5,854,165 | 7,758,651 | 9,119,109 | 9,296,762 | 9,044,635 | 8,974,817 | 8,963,645 | 8,888,645 | 8,899,828 | 8,884,828 | 8,884,828 |
| 12/31/2005 | 5,862,660 | 8,573,916 | 10,149,004 | 10,378,663 | 9,864,632 | 9,979,031 | 9,825,242 | 9,826,200 | 9,866,200 | 10,011,200 | 9,962,700 |
| 12/31/2006 | 4,700,448 | 6,667,025 | 8,167,883 | 7,969,601 | 7,378,451 | 7,282,260 | 7,342,944 | 7,317,544 | 7,316,424 | 7,302,913 | 7,301,413 |
| 12/31/2007 | 5,850,467 | 9,119,973 | 10,308,115 | 10,328,533 | 10,534,670 | 10,373,830 | 10,145,310 | 10,152,657 | 10,154,157 | 10,052,657 | |
| 12/31/2008 | 5,727,566 | 7,146,911 | 8,969,303 | 8,849,577 | 8,362,847 | 8,239,400 | 8,124,193 | 8,126,693 | 8,146,593 | | |
| 12/31/2009 | 8,354,162 | 12,361,848 | 12,875,313 | 12,626,499 | 12,711,781 | 12,368,208 | 11,936,073 | 11,850,514 | | | |
| 12/31/2010 | 6,225,584 | 7,693,399 | 9,919,197 | 9,922,900 | 9,556,451 | 9,531,723 | 9,494,577 | | | | |
| 12/31/2011 | 9,603,353 | 13,072,253 | 14,748,924 | 14,340,428 | 14,117,806 | 13,519,230 | | | | | |
| 12/31/2012 | 6,232,206 | 8,220,905 | 9,795,670 | 10,119,148 | 10,679,333 | | | | | | |
| 12/31/2013 | 8,542,952 | 12,252,206 | 14,454,829 | 15,206,386 | | | | | | | |
| 12/31/2014 | 11,297,073 | 15,231,709 | 18,135,052 | | | | | | | | |
| 12/31/2015 | 12,079,351 | 15,635,308 | | | | | | | | | |
| 12/31/2016 | 7,487,634 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 10,631,046 | 10,631,046 | 10,631,046 | 10,631,046 | 10,631,046 | 10,631,046 | 10,631,046 | 10,631,046 | 10,631,046 |
| 12/31/1998 | 8,799,685 | 8,799,685 | 8,799,685 | 8,799,685 | 8,799,685 | 8,799,685 | 8,799,685 | 8,799,685 | |
| 12/31/1999 | 11,124,089 | 11,124,089 | 11,124,089 | 11,124,089 | 11,124,089 | 11,124,089 | 11,124,089 | | |
| 12/31/2000 | 10,652,062 | 10,652,062 | 10,652,062 | 10,752,062 | 10,752,062 | 10,752,062 | | | |
| 12/31/2001 | 9,001,524 | 9,001,524 | 9,001,524 | 9,001,524 | 9,001,524 | | | | |
| 12/31/2002 | 7,964,448 | 7,964,448 | 7,964,448 | 7,964,448 | | | | | |
| 12/31/2003 | 8,874,075 | 8,874,075 | 8,874,075 | | | | | | |
| 12/31/2004 | 8,886,328 | 8,884,828 | | | | | | | |
| 12/31/2005 | 9,861,200 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
CONNECTICUT
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.343 | 1.273 | 1.031 | 0.966 | 0.970 | 0.974 | 0.991 | 1.000 | 1.000 | 1.001 | 0.999 |
| 12/31/1998 | 1.390 | 1.157 | 0.986 | 0.976 | 0.978 | 1.001 | 1.005 | 1.002 | 1.006 | 1.000 | 1.000 |
| 12/31/1999 | 1.176 | 1.226 | 0.979 | 0.967 | 0.935 | 0.996 | 0.993 | 1.000 | 1.009 | 0.999 | 1.000 |
| 12/31/2000 | 1.350 | 1.289 | 0.985 | 0.961 | 0.968 | 0.984 | 1.009 | 1.002 | 0.997 | 1.000 | 1.000 |
| 12/31/2001 | 1.483 | 1.137 | 0.985 | 0.976 | 0.973 | 1.006 | 0.997 | 1.000 | 0.992 | 1.000 | 1.000 |
| 12/31/2002 | 1.557 | 1.341 | 0.985 | 0.944 | 1.013 | 1.003 | 0.994 | 1.000 | 1.013 | 0.988 | 1.000 |
| 12/31/2003 | 1.388 | 1.212 | 0.932 | 0.967 | 0.971 | 0.990 | 0.998 | 1.018 | 1.000 | 1.000 | 1.000 |
| 12/31/2004 | 1.325 | 1.175 | 1.019 | 0.973 | 0.992 | 0.999 | 0.992 | 1.001 | 0.998 | 1.000 | 1.000 |
| 12/31/2005 | 1.462 | 1.184 | 1.023 | 0.950 | 1.012 | 0.985 | 1.000 | 1.004 | 1.015 | 0.995 | 0.990 |
| 12/31/2006 | 1.418 | 1.225 | 0.976 | 0.926 | 0.987 | 1.008 | 0.997 | 1.000 | 0.998 | 1.000 | |
| 12/31/2007 | 1.559 | 1.130 | 1.002 | 1.020 | 0.985 | 0.978 | 1.001 | 1.000 | 0.990 | | |
| 12/31/2008 | 1.248 | 1.255 | 0.987 | 0.945 | 0.985 | 0.986 | 1.000 | 1.002 | | | |
| 12/31/2009 | 1.480 | 1.042 | 0.981 | 1.007 | 0.973 | 0.965 | 0.993 | | | | |
| 12/31/2010 | 1.236 | 1.289 | 1.000 | 0.963 | 0.997 | 0.996 | | | | | |
| 12/31/2011 | 1.361 | 1.128 | 0.972 | 0.984 | 0.958 | | | | | | |
| 12/31/2012 | 1.319 | 1.192 | 1.033 | 1.055 | | | | | | | |
| 12/31/2013 | 1.434 | 1.180 | 1.052 | | | | | | | | |
| 12/31/2014 | 1.348 | 1.191 | | | | | | | | | |
| 12/31/2015 | 1.294 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.359 | 1.188 | 1.019 | 1.001 | 0.976 | 0.982 | 0.998 | 1.001 | 1.001 | 0.998 | 0.997 |
| | | | | | | | | | | | |
| Best 3/5 | 1.343 | 1.188 | 1.005 | 0.985 | 0.981 | 0.987 | 0.999 | 1.001 | 0.999 | 0.998 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 12/31/1999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 1.000 | 1.000 | 1.009 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.000 | 1.000 | 1.000 | | | | | |
| 12/31/2003 | 1.000 | 1.000 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.000 | 1.000 | 1.003 | 1.000 | 1.000 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 0.981 | 0.987 | 0.999 | 1.001 | 0.999 | 0.998 | 1.000 |
| 12/31/2013 | | | | 0.985 | 0.981 | 0.987 | 0.999 | 1.001 | 0.999 | 0.998 | 1.000 |
| 12/31/2014 | | | 1.005 | 0.985 | 0.981 | 0.987 | 0.999 | 1.001 | 0.999 | 0.998 | 1.000 |
| 12/31/2015 | | 1.188 | 1.005 | 0.985 | 0.981 | 0.987 | 0.999 | 1.001 | 0.999 | 0.998 | 1.000 |
| 12/31/2016 | 1.343 | 1.188 | 1.005 | 0.985 | 0.981 | 0.987 | 0.999 | 1.001 | 0.999 | 0.998 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.965 |
| 12/31/2013 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.951 |
| 12/31/2014 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.956 |
| 12/31/2015 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.135 |
| 12/31/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.525 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
CONNECTICUT
BODILY INJURY – OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 863,082 | 1,324,525 | 1,795,344 | 2,277,630 | 2,315,315 | 2,136,088 | 2,170,718 | 2,162,299 | 2,178,647 | 2,234,539 | 2,241,462 |
| 12/31/1998 | 710,214 | 1,331,913 | 1,804,938 | 2,053,639 | 2,190,033 | 2,384,680 | 2,390,845 | 2,401,942 | 2,457,364 | 2,503,579 | 2,633,357 |
| 12/31/1999 | 1,489,032 | 1,816,219 | 2,331,284 | 2,527,919 | 2,945,728 | 2,846,735 | 2,765,153 | 2,761,406 | 2,781,631 | 3,037,122 | 2,973,036 |
| 12/31/2000 | 957,127 | 1,504,747 | 2,433,542 | 2,595,812 | 3,143,098 | 2,624,797 | 2,622,657 | 2,843,781 | 2,882,691 | 2,883,531 | 2,883,531 |
| 12/31/2001 | 571,517 | 1,059,947 | 1,469,385 | 1,920,553 | 1,953,416 | 2,147,036 | 2,134,804 | 2,151,230 | 2,151,231 | 2,105,525 | 2,094,288 |
| 12/31/2002 | 467,951 | 1,165,296 | 2,061,119 | 2,434,608 | 2,778,571 | 2,865,184 | 2,917,436 | 2,889,117 | 2,912,277 | 2,925,774 | 2,976,504 |
| 12/31/2003 | 1,133,583 | 1,825,144 | 2,699,980 | 2,446,627 | 2,615,182 | 2,721,994 | 2,764,897 | 2,878,156 | 2,909,595 | 2,932,947 | 2,926,735 |
| 12/31/2004 | 695,831 | 1,299,146 | 2,453,070 | 2,978,701 | 2,796,622 | 2,988,167 | 2,971,444 | 2,988,918 | 2,990,104 | 2,994,396 | 2,994,396 |
| 12/31/2005 | 429,327 | 1,328,310 | 2,650,124 | 3,194,517 | 2,639,344 | 2,742,691 | 2,737,424 | 2,771,633 | 2,811,898 | 2,845,643 | 2,815,642 |
| 12/31/2006 | 574,854 | 1,240,612 | 2,238,703 | 2,463,472 | 2,607,963 | 2,581,595 | 2,608,500 | 2,611,995 | 2,612,802 | 2,617,356 | 2,617,356 |
| 12/31/2007 | 692,736 | 1,609,523 | 2,450,024 | 2,798,390 | 3,169,640 | 3,334,137 | 3,194,187 | 3,243,508 | 3,248,629 | 3,262,053 | |
| 12/31/2008 | 523,278 | 1,439,064 | 2,305,398 | 2,617,703 | 3,132,398 | 2,936,644 | 2,924,745 | 2,982,029 | 3,003,110 | | |
| 12/31/2009 | 827,332 | 1,733,977 | 2,967,378 | 3,511,959 | 4,133,429 | 4,284,566 | 4,357,943 | 4,659,209 | | | |
| 12/31/2010 | 502,927 | 1,039,974 | 2,503,948 | 2,641,855 | 2,929,830 | 3,050,485 | 3,145,004 | | | | |
| 12/31/2011 | 1,087,854 | 2,539,651 | 3,667,966 | 4,256,446 | 4,686,513 | 4,381,203 | | | | | |
| 12/31/2012 | 741,513 | 1,871,177 | 3,049,518 | 3,541,476 | 3,986,646 | | | | | | |
| 12/31/2013 | 910,510 | 2,150,268 | 3,748,340 | 4,493,215 | | | | | | | |
| 12/31/2014 | 1,008,380 | 2,807,615 | 4,651,061 | | | | | | | | |
| 12/31/2015 | 1,129,397 | 2,925,125 | | | | | | | | | |
| 12/31/2016 | 893,934 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 2,241,462 | 2,241,462 | 2,241,462 | 2,241,462 | 2,241,462 | 2,241,462 | 2,269,694 | 2,269,694 | 2,269,694 |
| 12/31/1998 | 2,633,968 | 2,633,968 | 2,633,968 | 2,633,968 | 2,633,968 | 2,633,968 | 2,633,968 | 2,633,968 | |
| 12/31/1999 | 2,973,036 | 2,973,036 | 2,973,036 | 2,973,036 | 2,973,036 | 2,973,036 | 2,973,036 | | |
| 12/31/2000 | 2,883,531 | 2,883,531 | 2,883,531 | 2,888,261 | 2,886,787 | 2,886,787 | | | |
| 12/31/2001 | 2,094,288 | 2,099,032 | 2,099,148 | 2,104,233 | 2,109,141 | | | | |
| 12/31/2002 | 3,003,953 | 3,003,953 | 3,003,953 | 3,003,953 | | | | | |
| 12/31/2003 | 2,926,735 | 2,926,735 | 2,926,735 | | | | | | |
| 12/31/2004 | 2,994,396 | 2,994,396 | | | | | | | |
| 12/31/2005 | 2,800,001 | | | | | | | | |

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                    PREMISES/OPERATIONS (Subline Code 334)
                      OWNERS, LANDLORDS AND TENANTS
                             FULL COVERAGE
                              CONNECTICUT
                      BODILY INJURY - OCCURRENCE
              INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT
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Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 461,443 | 470,819 | 482,286 | 37,685 | -179,227 | 34,630 | -8,419 | 16,348 | 55,892 | 6,923 | 0 | 0 | 0 |
| 12/31/1998 | 621,699 | 473,025 | 248,701 | 136,394 | 194,647 | 6,165 | 11,097 | 55,422 | 46,215 | 129,778 | 611 | 0 | 0 |
| 12/31/1999 | 327,187 | 515,065 | 196,635 | 417,809 | -98,993 | -81,582 | -3,747 | 20,225 | 255,491 | -64,086 | 0 | 0 | 0 |
| 12/31/2000 | 547,620 | 928,795 | 162,270 | 547,286 | -518,301 | -2,140 | 221,124 | 38,910 | 840 | 0 | 0 | 0 | 0 |
| 12/31/2001 | 488,430 | 409,438 | 451,168 | 32,863 | 193,620 | -12,232 | 16,426 | 1 | -45,706 | -11,237 | 0 | 4,744 | 116 |
| 12/31/2002 | 697,345 | 895,823 | 373,489 | 343,963 | 86,613 | 52,252 | -28,319 | 23,160 | 13,497 | 50,730 | 27,449 | 0 | 0 |
| 12/31/2003 | 691,561 | 874,836 | -253,353 | 168,555 | 106,812 | 42,903 | 113,259 | 31,439 | 23,352 | -6,212 | 0 | 0 | 0 |
| 12/31/2004 | 603,315 | 1,153,924 | 525,631 | -182,079 | 191,545 | -16,723 | 17,474 | 1,186 | 4,292 | 0 | 0 | 0 | |
| 12/31/2005 | 898,983 | 1,321,814 | 544,393 | -555,173 | 103,347 | -5,267 | 34,209 | 40,265 | 33,745 | -30,001 | -15,641 | | |
| 12/31/2006 | 665,758 | 998,091 | 224,769 | 144,491 | -26,368 | 26,905 | 3,495 | 807 | 4,554 | 0 | | | |
| 12/31/2007 | 916,787 | 840,501 | 348,366 | 371,250 | 164,497 | -139,950 | 49,321 | 5,121 | 13,424 | | | | |
| 12/31/2008 | 915,786 | 866,334 | 312,305 | 514,695 | -195,754 | -11,899 | 57,284 | 21,081 | | | | | |
| 12/31/2009 | 906,645 | 1,233,401 | 544,581 | 621,470 | 151,137 | 73,377 | 301,266 | | | | | | |
| 12/31/2010 | 537,047 | 1,463,974 | 137,907 | 287,975 | 120,655 | 94,519 | | | | | | | |
| 12/31/2011 | 1,451,797 | 1,128,315 | 588,480 | 430,067 | -305,310 | | | | | | | | |
| 12/31/2012 | 1,129,664 | 1,178,341 | 491,958 | 445,170 | | | | | | | | | |
| 12/31/2013 | 1,239,758 | 1,598,072 | 744,875 | | | | | | | | | | |
| 12/31/2014 | 1,799,235 | 1,843,446 | | | | | | | | | | | |
| 12/31/2015 | 1,795,728 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.0315 | 0.0321 | 0.0329 | 0.0026 | -0.0122 | 0.0024 | -0.0006 | 0.0011 | 0.0038 | 0.0005 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/1998 | 0.0617 | 0.0470 | 0.0247 | 0.0135 | 0.0193 | 0.0006 | 0.0011 | 0.0055 | 0.0046 | 0.0129 | 0.0001 | 0.0000 | 0.0000 |
| 12/31/1999 | 0.0252 | 0.0396 | 0.0151 | 0.0322 | -0.0076 | -0.0063 | -0.0003 | 0.0016 | 0.0197 | -0.0049 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2000 | 0.0373 | 0.0632 | 0.0110 | 0.0373 | -0.0353 | -0.0001 | 0.0151 | 0.0026 | 0.0001 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2001 | 0.0434 | 0.0364 | 0.0401 | 0.0029 | 0.0172 | -0.0011 | 0.0015 | 0.0000 | -0.0041 | -0.0010 | 0.0000 | 0.0004 | 0.0000 |
| 12/31/2002 | 0.0643 | 0.0826 | 0.0345 | 0.0317 | 0.0080 | 0.0048 | -0.0026 | 0.0021 | 0.0012 | 0.0047 | 0.0025 | 0.0000 | 0.0000 |
| 12/31/2003 | 0.0588 | 0.0744 | -0.0216 | 0.0143 | 0.0091 | 0.0037 | 0.0096 | 0.0027 | 0.0020 | -0.0005 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2004 | 0.0530 | 0.1013 | 0.0461 | -0.0160 | 0.0168 | -0.0015 | 0.0015 | 0.0001 | 0.0004 | 0.0000 | 0.0000 | 0.0000 | |
| 12/31/2005 | 0.0665 | 0.0978 | 0.0403 | -0.0411 | 0.0076 | -0.0004 | 0.0025 | 0.0030 | 0.0025 | -0.0022 | -0.0012 | | |
| 12/31/2006 | 0.0613 | 0.0919 | 0.0207 | 0.0133 | -0.0024 | 0.0025 | 0.0003 | 0.0001 | 0.0004 | 0.0000 | | | |
| 12/31/2007 | 0.0672 | 0.0616 | 0.0255 | 0.0272 | 0.0121 | -0.0103 | 0.0036 | 0.0004 | 0.0010 | | | | |
| 12/31/2008 | 0.0825 | 0.0780 | 0.0281 | 0.0463 | -0.0176 | -0.0011 | 0.0052 | 0.0019 | | | | | |
| 12/31/2009 | 0.0552 | 0.0751 | 0.0332 | 0.0379 | 0.0092 | 0.0045 | 0.0183 | | | | | | |
| 12/31/2010 | 0.0416 | 0.1133 | 0.0107 | 0.0223 | 0.0093 | 0.0073 | | | | | | | |
| 12/31/2011 | 0.0789 | 0.0614 | 0.0320 | 0.0234 | -0.0166 | | | | | | | | |
| 12/31/2012 | 0.0769 | 0.0802 | 0.0335 | 0.0303 | | | | | | | | | |
| 12/31/2013 | 0.0636 | 0.0820 | 0.0382 | | | | | | | | | | |
| 12/31/2014 | 0.0763 | 0.0781 | | | | | | | | | | | |
| 12/31/2015 | 0.0765 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0766 | 0.0801 | 0.0329 | 0.0305 | 0.0006 | 0.0020 | 0.0038 | 0.0008 | 0.0011 | -0.0002 | 0.0000 | 0.0000 | 0.0000 |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 894,843 | 882,370 | 804,496 | 862,677 | 883,346 | 886,846 | 921,846 | 896,646 | 898,896 | 898,896 | 898,896 |
| 12/31/1998 | 896,372 | 903,707 | 946,210 | 1,168,873 | 1,044,507 | 940,757 | 967,935 | 967,935 | 967,935 | 967,935 | 967,935 |
| 12/31/1999 | 1,419,923 | 1,476,864 | 1,567,375 | 1,627,813 | 1,565,672 | 1,398,230 | 1,321,249 | 1,327,504 | 1,346,794 | 1,346,794 | 1,316,789 |
| 12/31/2000 | 965,256 | 924,115 | 1,005,438 | 992,964 | 964,064 | 962,564 | 965,064 | 907,564 | 907,564 | 906,564 | 906,564 |
| 12/31/2001 | 382,412 | 428,887 | 634,433 | 696,557 | 589,057 | 589,057 | 589,057 | 589,057 | 589,057 | 589,057 | 589,057 |
| 12/31/2002 | 290,876 | 353,433 | 410,071 | 409,071 | 599,943 | 618,551 | 633,551 | 633,551 | 638,551 | 638,551 | 638,551 |
| 12/31/2003 | 602,332 | 755,478 | 749,665 | 715,575 | 800,575 | 789,575 | 779,325 | 854,951 | 854,951 | 829,951 | 829,951 |
| 12/31/2004 | 434,166 | 555,987 | 525,651 | 639,074 | 651,149 | 638,810 | 626,309 | 626,309 | 620,809 | 620,809 | 620,809 |
| 12/31/2005 | 317,381 | 316,849 | 358,698 | 351,698 | 521,948 | 522,948 | 522,948 | 607,948 | 507,948 | 507,948 | 507,948 |
| 12/31/2006 | 415,688 | 451,567 | 500,415 | 539,315 | 536,320 | 486,320 | 486,320 | 486,320 | 486,320 | 486,320 | 486,320 |
| 12/31/2007 | 722,941 | 648,080 | 686,988 | 670,802 | 703,328 | 713,978 | 713,978 | 713,978 | 713,978 | 713,978 | |
| 12/31/2008 | 667,076 | 638,037 | 677,265 | 699,840 | 710,339 | 661,339 | 763,839 | 763,839 | 763,839 | | |
| 12/31/2009 | 511,268 | 661,692 | 581,029 | 642,823 | 637,029 | 634,529 | 634,529 | 634,529 | | | |
| 12/31/2010 | 552,171 | 672,400 | 628,502 | 595,452 | 717,952 | 692,951 | 692,951 | | | | |
| 12/31/2011 | 964,853 | 925,651 | 929,566 | 920,461 | 834,503 | 816,062 | | | | | |
| 12/31/2012 | 344,833 | 463,883 | 453,255 | 379,233 | 359,233 | | | | | | |
| 12/31/2013 | 567,995 | 408,088 | 465,303 | 446,313 | | | | | | | |
| 12/31/2014 | 449,534 | 564,355 | 656,495 | | | | | | | | |
| 12/31/2015 | 635,898 | 763,768 | | | | | | | | | |
| 12/31/2016 | 876,238 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 898,896 | 898,896 | 898,896 | 898,896 | 898,896 | 898,896 | 898,896 | 898,896 | 898,896 |
| 12/31/1998 | 967,935 | 967,935 | 967,935 | 967,935 | 967,935 | 967,935 | 967,935 | 1,017,936 | |
| 12/31/1999 | 1,316,789 | 1,316,789 | 1,316,789 | 1,316,789 | 1,316,789 | 1,291,789 | 1,291,789 | | |
| 12/31/2000 | 906,564 | 906,564 | 906,564 | 906,564 | 906,564 | 906,564 | | | |
| 12/31/2001 | 589,057 | 589,057 | 589,057 | 589,057 | 589,057 | | | | |
| 12/31/2002 | 638,551 | 638,551 | 633,551 | 633,551 | | | | | |
| 12/31/2003 | 829,951 | 829,951 | 829,951 | | | | | | |
| 12/31/2004 | 620,809 | 620,809 | | | | | | | |
| 12/31/2005 | 507,948 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.986 | 0.912 | 1.072 | 1.024 | 1.004 | 1.039 | 0.973 | 1.003 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 1.008 | 1.047 | 1.235 | 0.894 | 0.901 | 1.029 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1999 | 1.040 | 1.061 | 1.039 | 0.962 | 0.893 | 0.945 | 1.005 | 1.015 | 1.000 | 0.978 | 1.000 |
| 12/31/2000 | 0.957 | 1.088 | 0.988 | 0.971 | 0.998 | 1.003 | 0.940 | 1.000 | 0.999 | 1.000 | 1.000 |
| 12/31/2001 | 1.122 | 1.479 | 1.098 | 0.846 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2002 | 1.215 | 1.160 | 0.998 | 1.467 | 1.031 | 1.024 | 1.000 | 1.008 | 1.000 | 1.000 | 1.000 |
| 12/31/2003 | 1.254 | 0.992 | 0.955 | 1.119 | 0.986 | 0.987 | 1.097 | 1.000 | 0.971 | 1.000 | 1.000 |
| 12/31/2004 | 1.281 | 0.945 | 1.216 | 1.019 | 0.981 | 0.980 | 1.000 | 0.991 | 1.000 | 1.000 | 1.000 |
| 12/31/2005 | 0.998 | 1.132 | 0.980 | 1.484 | 1.002 | 1.000 | 1.163 | 0.836 | 1.000 | 1.000 | 1.000 |
| 12/31/2006 | 1.086 | 1.108 | 1.078 | 0.994 | 0.907 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 12/31/2007 | 0.896 | 1.060 | 0.976 | 1.048 | 1.015 | 1.000 | 1.000 | 1.000 | 1.000 | | |
| 12/31/2008 | 0.956 | 1.061 | 1.033 | 1.015 | 0.931 | 1.155 | 1.000 | 1.000 | | | |
| 12/31/2009 | 1.294 | 0.878 | 1.106 | 0.991 | 0.996 | 1.000 | 1.000 | | | | |
| 12/31/2010 | 1.218 | 0.935 | 0.947 | 1.206 | 0.965 | 1.000 | | | | | |
| 12/31/2011 | 0.959 | 1.004 | 0.990 | 0.907 | 0.978 | | | | | | |
| 12/31/2012 | 1.345 | 0.977 | 0.837 | 0.947 | | | | | | | |
| 12/31/2013 | 0.718 | 1.140 | 0.959 | | | | | | | | |
| 12/31/2014 | 1.255 | 1.163 | | | | | | | | | |
| 12/31/2015 | 1.201 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.058 | 1.093 | 0.929 | 1.020 | 0.980 | 1.052 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| | | | | | | | | | | | |
| Best 3/5 | 1.138 | 1.040 | 0.965 | 0.984 | 0.980 | 1.000 | 1.000 | 0.997 | 1.000 | 1.000 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.052 | 1.000 * |
| 12/31/1999 | 1.000 | 1.000 | 1.000 | 1.000 | 0.981 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.000 | 0.992 | 1.000 | | | | | |
| 12/31/2003 | 1.000 | 1.000 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.000 | 0.997 | 1.000 | 1.000 | 0.994 @ | 1.000 @ | 1.026 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 0.980 | 1.000 | 1.000 | 0.997 | 1.000 | 1.000 | 1.000 |
| 12/31/2013 | | | | 0.984 | 0.980 | 1.000 | 1.000 | 0.997 | 1.000 | 1.000 | 1.000 |
| 12/31/2014 | | | 0.965 | 0.984 | 0.980 | 1.000 | 1.000 | 0.997 | 1.000 | 1.000 | 1.000 |
| 12/31/2015 | | 1.040 | 0.965 | 0.984 | 0.980 | 1.000 | 1.000 | 0.997 | 1.000 | 1.000 | 1.000 |
| 12/31/2016 | 1.138 | 1.040 | 0.965 | 0.984 | 0.980 | 1.000 | 1.000 | 0.997 | 1.000 | 1.000 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.977 |
| 12/31/2013 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.961 |
| 12/31/2014 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.928 |
| 12/31/2015 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.965 |
| 12/31/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.098 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 81,283 | 76,864 | 103,808 | 173,409 | 126,545 | 122,384 | 122,587 | 131,873 | 131,873 | 131,873 | 131,873 |
| 12/31/1998 | 95,528 | 40,987 | 57,150 | 91,738 | 69,190 | 81,146 | 97,411 | 96,411 | 96,411 | 96,411 | 101,201 |
| 12/31/1999 | 425,242 | 468,237 | 482,570 | 262,443 | 289,947 | 303,578 | 440,828 | 481,137 | 492,476 | 509,663 | 509,663 |
| 12/31/2000 | 63,039 | 52,841 | 70,391 | 131,435 | 123,396 | 124,419 | 131,122 | 133,387 | 133,387 | 133,387 | 133,387 |
| 12/31/2001 | 17,679 | 35,194 | 129,448 | 100,688 | 97,289 | 110,021 | 110,021 | 110,021 | 110,021 | 110,021 | 110,021 |
| 12/31/2002 | 6,607 | 29,355 | 38,649 | 95,094 | 190,647 | 352,824 | 389,220 | 424,132 | 457,563 | 457,563 | 459,553 |
| 12/31/2003 | 31,753 | 167,455 | 314,494 | 398,398 | 440,173 | 470,662 | 504,863 | 538,421 | 526,411 | 541,737 | 541,929 |
| 12/31/2004 | 25,372 | 78,295 | 87,406 | 115,772 | 157,357 | 196,800 | 227,763 | 243,694 | 236,194 | 236,194 | 236,194 |
| 12/31/2005 | 10,216 | 9,973 | 84,690 | 100,702 | 240,449 | 319,091 | 830,628 | 1,194,352 | 1,212,505 | 1,213,408 | 1,213,408 |
| 12/31/2006 | 60,708 | 74,751 | 208,078 | 179,303 | 256,904 | 245,410 | 300,620 | 331,550 | 331,550 | 331,550 | 331,550 |
| 12/31/2007 | 26,358 | 156,725 | 144,038 | 162,566 | 173,144 | 173,455 | 194,992 | 190,322 | 191,575 | 191,782 | |
| 12/31/2008 | 75,750 | 102,121 | 97,426 | 109,388 | 150,600 | 172,531 | 173,282 | 173,282 | 173,282 | | |
| 12/31/2009 | 100,360 | 219,964 | 173,567 | 357,043 | 295,185 | 294,418 | 294,418 | 298,904 | | | |
| 12/31/2010 | 84,751 | 164,272 | 180,624 | 183,945 | 194,188 | 197,804 | 197,809 | | | | |
| 12/31/2011 | 193,701 | 127,636 | 183,444 | 223,685 | 241,187 | 259,337 | | | | | |
| 12/31/2012 | 47,760 | 102,011 | 140,919 | 160,515 | 162,857 | | | | | | |
| 12/31/2013 | 75,232 | 77,983 | 70,108 | 75,142 | | | | | | | |
| 12/31/2014 | 47,714 | 119,485 | 170,699 | | | | | | | | |
| 12/31/2015 | 99,267 | 302,262 | | | | | | | | | |
| 12/31/2016 | 53,144 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 131,873 | 131,873 | 132,670 | 132,670 | 132,670 | 132,670 | 132,670 | 132,670 | 132,670 |
| 12/31/1998 | 101,201 | 101,201 | 101,201 | 101,201 | 101,201 | 101,201 | 101,201 | 103,907 | |
| 12/31/1999 | 511,075 | 511,075 | 512,433 | 512,433 | 512,113 | 494,565 | 494,565 | | |
| 12/31/2000 | 133,387 | 133,387 | 133,387 | 133,387 | 133,387 | 133,387 | | | |
| 12/31/2001 | 110,021 | 110,021 | 110,021 | 110,021 | 110,021 | | | | |
| 12/31/2002 | 517,551 | 469,132 | 360,576 | 360,576 | | | | | |
| 12/31/2003 | 541,929 | 541,929 | 541,929 | | | | | | |
| 12/31/2004 | 236,194 | 236,194 | | | | | | | |
| 12/31/2005 | 1,213,408 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE – OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | -4,419 | 26,944 | 69,601 | -46,864 | -4,161 | 203 | 9,286 | 0 | 0 | 0 | 0 | 0 | 797 |
| 12/31/1998 | -54,541 | 16,163 | 34,588 | -22,548 | 11,956 | 16,265 | -1,000 | 0 | 0 | 4,790 | 0 | 0 | 0 |
| 12/31/1999 | 42,995 | 14,333 | -220,127 | 27,504 | 13,631 | 137,250 | 40,309 | 11,339 | 17,187 | 0 | 1,412 | 0 | 1,358 |
| 12/31/2000 | -10,198 | 17,550 | 61,044 | -8,039 | 1,023 | 6,703 | 2,265 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12/31/2001 | 17,515 | 94,254 | -28,760 | -3,399 | 12,732 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12/31/2002 | 22,748 | 9,294 | 56,445 | 95,553 | 162,177 | 36,396 | 34,912 | 33,431 | 0 | 1,990 | 57,998 | -48,419 | -108,556 |
| 12/31/2003 | 135,702 | 147,039 | 83,904 | 41,775 | 30,489 | 34,201 | 33,558 | -12,010 | 15,326 | 192 | 0 | 0 | 0 |
| 12/31/2004 | 52,923 | 9,111 | 28,366 | 41,585 | 39,443 | 30,963 | 15,931 | -7,500 | 0 | 0 | 0 | 0 | |
| 12/31/2005 | -243 | 74,717 | 16,012 | 139,747 | 78,642 | 511,537 | 363,724 | 18,153 | 903 | 0 | 0 | | |
| 12/31/2006 | 14,043 | 133,327 | -28,775 | 77,601 | -11,494 | 55,210 | 30,930 | 0 | 0 | 0 | | | |
| 12/31/2007 | 130,367 | -12,687 | 18,528 | 10,578 | 311 | 21,537 | -4,670 | 1,253 | 207 | | | | |
| 12/31/2008 | 26,371 | -4,695 | 11,962 | 41,212 | 21,931 | 751 | 0 | 0 | | | | | |
| 12/31/2009 | 119,604 | -46,397 | 183,476 | -61,858 | -767 | 0 | 4,486 | | | | | | |
| 12/31/2010 | 79,521 | 16,352 | 3,321 | 10,243 | 3,616 | 5 | | | | | | | |
| 12/31/2011 | -66,065 | 55,808 | 40,241 | 17,502 | 18,150 | | | | | | | | |
| 12/31/2012 | 54,251 | 38,908 | 19,596 | 2,342 | | | | | | | | | |
| 12/31/2013 | 2,751 | -7,875 | 5,034 | | | | | | | | | | |
| 12/31/2014 | 71,771 | 51,214 | | | | | | | | | | | |
| 12/31/2015 | 202,995 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | -0.0047 | 0.0290 | 0.0748 | -0.0504 | -0.0045 | 0.0002 | 0.0100 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0009 |
| 12/31/1998 | -0.0524 | 0.0155 | 0.0332 | -0.0217 | 0.0115 | 0.0156 | -0.0010 | 0.0000 | 0.0000 | 0.0046 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/1999 | 0.0287 | 0.0096 | -0.1470 | 0.0184 | 0.0091 | 0.0916 | 0.0269 | 0.0076 | 0.0115 | 0.0000 | 0.0009 | 0.0000 | 0.0009 |
| 12/31/2000 | -0.0109 | 0.0188 | 0.0654 | -0.0086 | 0.0011 | 0.0072 | 0.0024 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2001 | 0.0243 | 0.1308 | -0.0399 | -0.0047 | 0.0177 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2002 | 0.0214 | 0.0087 | 0.0531 | 0.0898 | 0.1525 | 0.0342 | 0.0328 | 0.0314 | 0.0000 | 0.0019 | 0.0545 | -0.0455 | -0.1021 |
| 12/31/2003 | 0.0906 | 0.0981 | 0.0560 | 0.0279 | 0.0203 | 0.0228 | 0.0224 | -0.0080 | 0.0102 | 0.0001 | 0.0000 | 0.0000 | 0.0000 |
| 12/31/2004 | 0.0824 | 0.0142 | 0.0442 | 0.0648 | 0.0614 | 0.0482 | 0.0248 | -0.0117 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | |
| 12/31/2005 | -0.0003 | 0.0778 | 0.0167 | 0.1455 | 0.0819 | 0.5326 | 0.3787 | 0.0189 | 0.0009 | 0.0000 | 0.0000 | | |
| 12/31/2006 | 0.0264 | 0.2507 | -0.0541 | 0.1459 | -0.0216 | 0.1038 | 0.0582 | 0.0000 | 0.0000 | 0.0000 | | | |
| 12/31/2007 | 0.1629 | -0.0159 | 0.0232 | 0.0132 | 0.0004 | 0.0269 | -0.0058 | 0.0016 | 0.0003 | | | | |
| 12/31/2008 | 0.0296 | -0.0053 | 0.0134 | 0.0463 | 0.0246 | 0.0008 | 0.0000 | 0.0000 | | | | | |
| 12/31/2009 | 0.1795 | -0.0696 | 0.2754 | -0.0928 | -0.0012 | 0.0000 | 0.0067 | | | | | | |
| 12/31/2010 | 0.1057 | 0.0217 | 0.0044 | 0.0136 | 0.0048 | 0.0000 | | | | | | | |
| 12/31/2011 | -0.0624 | 0.0527 | 0.0380 | 0.0165 | 0.0172 | | | | | | | | |
| 12/31/2012 | 0.1407 | 0.1009 | 0.0508 | 0.0061 | | | | | | | | | |
| 12/31/2013 | 0.0057 | -0.0165 | 0.0105 | | | | | | | | | | |
| 12/31/2014 | 0.0840 | 0.0600 | | | | | | | | | | | |
| 12/31/2015 | 0.2333 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0768 | 0.0448 | 0.0331 | 0.0121 | 0.0075 | 0.0093 | 0.0216 | 0.0005 | 0.0004 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

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                        PREMISES/OPERATIONS (Subline Code 334)
                             MANUFACTURERS AND CONTRACTORS
                                    FULL COVERAGE
                                     MULTISTATE
                               BODILY INJURY - OCCURRENCE
              INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

                             $100,000 Basic Limit Losses as of:
```

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 69,708,552 | 114,188,988 | 139,913,005 | 149,156,009 | 150,579,252 | 152,610,530 | 153,325,516 | 152,461,368 | 152,643,681 | 151,620,272 | 151,436,554 |
| 12/31/1998 | 71,965,580 | 108,838,863 | 140,034,363 | 149,264,658 | 152,850,540 | 152,972,331 | 152,761,064 | 153,476,286 | 153,373,673 | 153,225,635 | 152,728,246 |
| 12/31/1999 | 68,552,477 | 108,049,840 | 138,113,970 | 151,732,305 | 158,092,147 | 161,360,326 | 160,903,104 | 159,520,914 | 159,190,791 | 158,679,014 | 158,758,793 |
| 12/31/2000 | 62,125,648 | 111,872,599 | 158,094,121 | 175,659,189 | 180,657,376 | 180,040,192 | 177,244,953 | 174,737,314 | 174,210,734 | 173,851,063 | 173,347,747 |
| 12/31/2001 | 69,387,556 | 116,739,413 | 157,396,549 | 168,876,434 | 174,877,174 | 170,696,892 | 167,664,861 | 166,628,478 | 166,445,102 | 166,362,125 | 166,095,104 |
| 12/31/2002 | 58,485,833 | 98,215,865 | 128,733,246 | 149,786,690 | 148,290,352 | 146,334,123 | 144,491,881 | 143,359,507 | 143,357,319 | 142,995,933 | 143,012,630 |
| 12/31/2003 | 60,981,471 | 96,571,375 | 136,470,206 | 146,907,431 | 143,098,315 | 141,485,797 | 139,855,976 | 138,020,925 | 138,033,415 | 137,592,735 | 137,672,464 |
| 12/31/2004 | 64,304,129 | 108,766,865 | 139,594,118 | 146,722,420 | 143,616,227 | 140,610,516 | 138,923,183 | 137,725,678 | 138,022,870 | 137,961,766 | 138,028,061 |
| 12/31/2005 | 65,902,890 | 105,088,851 | 134,423,720 | 145,119,445 | 142,172,191 | 138,935,172 | 138,118,810 | 137,575,971 | 137,536,817 | 136,911,850 | 136,959,622 |
| 12/31/2006 | 66,540,079 | 102,531,356 | 127,901,873 | 133,682,813 | 132,138,536 | 131,621,025 | 131,360,791 | 130,184,474 | 129,976,403 | 129,719,874 | 129,763,192 |
| 12/31/2007 | 73,175,329 | 110,602,655 | 142,237,713 | 151,842,440 | 149,703,760 | 150,370,985 | 149,275,688 | 149,320,676 | 148,346,380 | 147,826,137 | |
| 12/31/2008 | 75,297,860 | 117,665,055 | 145,047,725 | 153,883,365 | 151,816,682 | 150,051,545 | 150,647,547 | 149,046,198 | 149,153,058 | | |
| 12/31/2009 | 79,123,234 | 116,124,827 | 145,346,813 | 155,361,931 | 154,154,244 | 152,035,756 | 149,589,267 | 149,728,680 | | | |
| 12/31/2010 | 78,139,353 | 116,463,445 | 147,987,360 | 157,246,394 | 156,760,627 | 154,865,550 | 155,293,927 | | | | |
| 12/31/2011 | 86,576,404 | 128,097,567 | 161,542,124 | 175,946,383 | 174,077,128 | 174,324,872 | | | | | |
| 12/31/2012 | 69,317,784 | 110,154,538 | 141,904,604 | 148,175,412 | 150,106,718 | | | | | | |
| 12/31/2013 | 73,299,343 | 117,431,853 | 147,930,406 | 162,752,538 | | | | | | | |
| 12/31/2014 | 82,444,657 | 131,637,023 | 171,312,261 | | | | | | | | |
| 12/31/2015 | 73,555,216 | 120,588,637 | | | | | | | | | |
| 12/31/2016 | 72,521,654 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 151,598,515 | 151,854,519 | 151,697,231 | 151,615,665 | 151,761,914 | 151,647,417 | 151,602,415 | 151,669,817 | 151,662,317 |
| 12/31/1998 | 152,990,301 | 153,034,714 | 153,039,139 | 152,729,279 | 152,651,493 | 152,752,134 | 152,663,109 | 152,703,058 | |
| 12/31/1999 | 158,913,078 | 158,955,359 | 158,856,562 | 158,780,371 | 158,874,560 | 159,061,603 | 159,205,489 | | |
| 12/31/2000 | 173,441,887 | 173,449,686 | 173,671,080 | 173,405,213 | 173,352,439 | 173,434,939 | | | |
| 12/31/2001 | 165,823,319 | 166,043,544 | 166,069,993 | 165,687,257 | 165,747,836 | | | | |
| 12/31/2002 | 143,228,969 | 142,985,266 | 142,918,320 | 142,928,914 | | | | | |
| 12/31/2003 | 137,628,000 | 137,801,061 | 137,688,100 | | | | | | |
| 12/31/2004 | 138,128,248 | 138,227,043 | | | | | | | |
| 12/31/2005 | 136,895,040 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.638 | 1.225 | 1.066 | 1.010 | 1.013 | 1.005 | 0.994 | 1.001 | 0.993 | 0.999 | 1.001 |
| 12/31/1998 | 1.512 | 1.287 | 1.066 | 1.024 | 1.001 | 0.999 | 1.005 | 0.999 | 0.999 | 0.997 | 1.002 |
| 12/31/1999 | 1.576 | 1.278 | 1.099 | 1.042 | 1.021 | 0.997 | 0.991 | 0.998 | 0.997 | 1.001 | 1.001 |
| 12/31/2000 | 1.801 | 1.413 | 1.111 | 1.028 | 0.997 | 0.984 | 0.986 | 0.997 | 0.998 | 0.997 | 1.001 |
| 12/31/2001 | 1.682 | 1.348 | 1.073 | 1.036 | 0.976 | 0.982 | 0.994 | 0.999 | 1.000 | 0.998 | 0.998 |
| 12/31/2002 | 1.679 | 1.311 | 1.164 | 0.990 | 0.987 | 0.987 | 0.992 | 1.000 | 0.997 | 1.000 | 1.002 |
| 12/31/2003 | 1.584 | 1.413 | 1.076 | 0.974 | 0.989 | 0.988 | 0.987 | 1.000 | 0.997 | 1.001 | 1.000 |
| 12/31/2004 | 1.691 | 1.283 | 1.051 | 0.979 | 0.979 | 0.988 | 0.991 | 1.002 | 1.000 | 1.000 | 1.001 |
| 12/31/2005 | 1.595 | 1.279 | 1.080 | 0.980 | 0.977 | 0.994 | 0.996 | 1.000 | 0.995 | 1.000 | 1.000 |
| 12/31/2006 | 1.541 | 1.247 | 1.045 | 0.988 | 0.996 | 0.998 | 0.991 | 0.998 | 0.998 | 1.000 | |
| 12/31/2007 | 1.511 | 1.286 | 1.068 | 0.986 | 1.004 | 0.993 | 1.000 | 0.993 | 0.996 | | |
| 12/31/2008 | 1.563 | 1.233 | 1.061 | 0.987 | 0.988 | 1.004 | 0.989 | 1.001 | | | |
| 12/31/2009 | 1.468 | 1.252 | 1.069 | 0.992 | 0.986 | 0.984 | 1.001 | | | | |
| 12/31/2010 | 1.490 | 1.271 | 1.063 | 0.997 | 0.988 | 1.003 | | | | | |
| 12/31/2011 | 1.480 | 1.261 | 1.089 | 0.989 | 1.001 | | | | | | |
| 12/31/2012 | 1.589 | 1.288 | 1.044 | 1.013 | | | | | | | |
| 12/31/2013 | 1.602 | 1.260 | 1.100 | | | | | | | | |
| 12/31/2014 | 1.597 | 1.301 | | | | | | | | | |
| 12/31/2015 | 1.639 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.613 | 1.283 | 1.078 | 1.000 | 0.992 | 0.997 | 0.997 | 0.997 | 0.996 | 1.000 | 1.000 |
| | | | | | | | | | | | |
| Best 3/5 | 1.596 | 1.273 | 1.074 | 0.993 | 0.992 | 0.998 | 0.996 | 1.000 | 0.997 | 1.000 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.002 | 0.999 | 0.999 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 1.000 | 1.000 | 0.998 | 0.999 | 1.001 | 0.999 | 1.000 | 1.000 * |
| 12/31/1999 | 1.000 | 0.999 | 1.000 | 1.001 | 1.001 | 1.001 | 1.000 * | 1.000 * |
| 12/31/2000 | 1.000 | 1.001 | 0.998 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.001 | 1.000 | 0.998 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 0.998 | 1.000 | 1.000 | | | | | |
| 12/31/2003 | 1.001 | 0.999 | | | | | | |
| 12/31/2004 | 1.001 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.000 | 1.000 | 0.999 | 1.000 | 1.001 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.001 | 1.000 | 0.999 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 0.992 | 0.998 | 0.996 | 1.000 | 0.997 | 1.000 | 1.000 |
| 12/31/2013 | | | | 0.993 | 0.992 | 0.998 | 0.996 | 1.000 | 0.997 | 1.000 | 1.000 |
| 12/31/2014 | | | 1.074 | 0.993 | 0.992 | 0.998 | 0.996 | 1.000 | 0.997 | 1.000 | 1.000 |
| 12/31/2015 | | 1.273 | 1.074 | 0.993 | 0.992 | 0.998 | 0.996 | 1.000 | 0.997 | 1.000 | 1.000 |
| 12/31/2016 | 1.596 | 1.273 | 1.074 | 0.993 | 0.992 | 0.998 | 0.996 | 1.000 | 0.997 | 1.000 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.001 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.983 |
| 12/31/2013 | 1.001 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.976 |
| 12/31/2014 | 1.001 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.048 |
| 12/31/2015 | 1.001 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.335 |
| 12/31/2016 | 1.001 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 2.130 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
DEDUCTIBLE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 5,824,419 | 10,372,844 | 12,205,658 | 14,647,651 | 15,198,561 | 15,319,438 | 15,360,305 | 14,826,123 | 14,768,175 | 15,225,463 | 15,122,251 |
| 12/31/1998 | 3,912,429 | 7,742,442 | 12,881,236 | 14,319,178 | 14,453,769 | 14,666,806 | 13,946,899 | 14,016,109 | 14,427,704 | 14,392,246 | 14,388,040 |
| 12/31/1999 | 4,259,402 | 8,326,790 | 12,445,484 | 15,763,854 | 16,848,022 | 14,365,719 | 14,231,252 | 14,874,974 | 14,460,291 | 14,365,198 | 14,317,157 |
| 12/31/2000 | 4,419,559 | 9,842,573 | 14,238,938 | 16,578,197 | 13,185,783 | 13,640,157 | 14,892,732 | 14,585,647 | 14,294,697 | 14,157,579 | 14,187,230 |
| 12/31/2001 | 5,876,071 | 11,127,402 | 15,593,478 | 14,208,574 | 15,453,772 | 16,079,209 | 15,752,856 | 15,300,802 | 15,464,100 | 15,612,845 | 15,595,220 |
| 12/31/2002 | 5,605,437 | 10,445,984 | 13,248,088 | 14,434,480 | 15,201,014 | 14,893,658 | 14,467,011 | 14,462,660 | 14,220,868 | 14,155,344 | 14,239,281 |
| 12/31/2003 | 6,531,439 | 10,144,380 | 14,234,211 | 16,188,032 | 15,131,070 | 14,313,727 | 14,191,936 | 14,134,473 | 14,189,293 | 14,330,151 | 14,664,615 |
| 12/31/2004 | 5,877,149 | 10,515,270 | 16,108,765 | 16,220,485 | 16,419,426 | 15,876,926 | 16,195,002 | 15,985,211 | 15,785,574 | 15,406,985 | 15,414,740 |
| 12/31/2005 | 7,754,300 | 13,000,466 | 17,918,629 | 18,573,901 | 18,585,540 | 18,342,910 | 18,057,242 | 17,780,434 | 17,550,067 | 17,691,169 | 17,708,426 |
| 12/31/2006 | 9,097,179 | 14,168,212 | 16,297,827 | 17,836,654 | 18,648,681 | 18,223,557 | 18,544,094 | 18,437,415 | 18,510,510 | 18,367,033 | 18,366,222 |
| 12/31/2007 | 9,182,363 | 12,509,248 | 16,978,853 | 17,882,910 | 18,280,930 | 17,883,905 | 17,884,969 | 18,300,883 | 18,276,940 | 18,201,579 | |
| 12/31/2008 | 10,160,552 | 13,408,039 | 17,637,181 | 18,768,530 | 19,215,383 | 19,621,275 | 19,536,512 | 19,566,183 | 19,428,917 | | |
| 12/31/2009 | 10,242,139 | 15,027,164 | 17,468,726 | 18,926,053 | 19,386,795 | 20,202,909 | 20,179,467 | 20,169,491 | | | |
| 12/31/2010 | 11,087,012 | 14,638,759 | 18,906,640 | 20,881,577 | 20,846,249 | 20,429,575 | 20,011,024 | | | | |
| 12/31/2011 | 10,546,153 | 15,032,093 | 19,944,847 | 22,446,117 | 22,433,436 | 22,607,355 | | | | | |
| 12/31/2012 | 6,981,826 | 16,120,684 | 22,116,792 | 22,738,971 | 23,280,894 | | | | | | |
| 12/31/2013 | 9,851,550 | 16,680,290 | 19,107,560 | 22,833,738 | | | | | | | |
| 12/31/2014 | 11,586,070 | 17,678,102 | 25,832,490 | | | | | | | | |
| 12/31/2015 | 11,548,417 | 19,520,576 | | | | | | | | | |
| 12/31/2016 | 10,885,589 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 15,011,472 | 15,011,468 | 15,011,468 | 15,011,468 | 15,011,468 | 15,011,468 | 15,006,468 | 15,006,468 | 15,006,468 |
| 12/31/1998 | 14,373,040 | 14,368,290 | 14,355,790 | 14,290,790 | 14,390,790 | 14,270,790 | 14,270,790 | 14,270,790 | |
| 12/31/1999 | 14,243,715 | 14,262,117 | 14,296,616 | 14,148,116 | 14,148,112 | 14,104,612 | 14,104,612 | | |
| 12/31/2000 | 14,222,230 | 14,121,991 | 14,193,737 | 14,187,279 | 14,098,079 | 14,098,079 | | | |
| 12/31/2001 | 15,706,942 | 16,054,779 | 16,049,708 | 16,109,038 | 16,105,867 | | | | |
| 12/31/2002 | 15,133,312 | 15,080,448 | 15,171,008 | 15,071,006 | | | | | |
| 12/31/2003 | 14,764,513 | 14,712,844 | 14,501,344 | | | | | | |
| 12/31/2004 | 15,453,829 | 15,408,728 | | | | | | | |
| 12/31/2005 | 17,608,427 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
DEDUCTIBLE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.781 | 1.177 | 1.200 | 1.038 | 1.008 | 1.003 | 0.965 | 0.996 | 1.031 | 0.993 | 0.993 |
| 12/31/1998 | 1.979 | 1.664 | 1.112 | 1.009 | 1.015 | 0.951 | 1.005 | 1.029 | 0.998 | 1.000 | 0.999 |
| 12/31/1999 | 1.955 | 1.495 | 1.267 | 1.069 | 0.853 | 0.991 | 1.045 | 0.972 | 0.993 | 0.997 | 0.995 |
| 12/31/2000 | 2.227 | 1.447 | 1.164 | 0.795 | 1.034 | 1.092 | 0.979 | 0.980 | 0.990 | 1.002 | 1.002 |
| 12/31/2001 | 1.894 | 1.401 | 0.911 | 1.088 | 1.040 | 0.980 | 0.971 | 1.011 | 1.010 | 0.999 | 1.007 |
| 12/31/2002 | 1.864 | 1.268 | 1.090 | 1.053 | 0.980 | 0.971 | 1.000 | 0.983 | 0.995 | 1.006 | 1.063 |
| 12/31/2003 | 1.553 | 1.403 | 1.137 | 0.935 | 0.946 | 0.991 | 0.996 | 1.004 | 1.010 | 1.023 | 1.007 |
| 12/31/2004 | 1.789 | 1.532 | 1.007 | 1.012 | 0.967 | 1.020 | 0.987 | 0.988 | 0.976 | 1.001 | 1.003 |
| 12/31/2005 | 1.677 | 1.378 | 1.037 | 1.001 | 0.987 | 0.984 | 0.985 | 0.987 | 1.008 | 1.001 | 0.994 |
| 12/31/2006 | 1.557 | 1.150 | 1.094 | 1.046 | 0.977 | 1.018 | 0.994 | 1.004 | 0.992 | 1.000 | |
| 12/31/2007 | 1.362 | 1.357 | 1.053 | 1.022 | 0.978 | 1.000 | 1.023 | 0.999 | 0.996 | | |
| 12/31/2008 | 1.320 | 1.315 | 1.064 | 1.024 | 1.021 | 0.996 | 1.002 | 0.993 | | | |
| 12/31/2009 | 1.467 | 1.162 | 1.083 | 1.024 | 1.042 | 0.999 | 1.000 | | | | |
| 12/31/2010 | 1.320 | 1.292 | 1.104 | 0.998 | 0.980 | 0.980 | | | | | |
| 12/31/2011 | 1.425 | 1.327 | 1.125 | 0.999 | 1.008 | | | | | | |
| 12/31/2012 | 2.309 | 1.372 | 1.028 | 1.024 | | | | | | | |
| 12/31/2013 | 1.693 | 1.146 | 1.195 | | | | | | | | |
| 12/31/2014 | 1.526 | 1.461 | | | | | | | | | |
| 12/31/2015 | 1.690 | | | | | | | | | | |
| 3 Yr Mean | 1.636 | 1.326 | 1.116 | 1.007 | 1.010 | 0.992 | 1.008 | 0.999 | 0.999 | 1.001 | 1.001 |
| Best 3/5 | 1.636 | 1.330 | 1.104 | 1.016 | 1.003 | 0.998 | 0.999 | 0.993 | 0.999 | 1.003 | 1.006 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 1.000 | 0.999 | 0.995 | 1.007 | 0.992 | 1.000 | 1.000 | 1.000 * |
| 12/31/1999 | 1.001 | 1.002 | 0.990 | 1.000 | 0.997 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 0.993 | 1.005 | 1.000 | 0.994 | 1.000 | 0.999 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.022 | 1.000 | 1.004 | 1.000 | 1.000 * | 0.999 * | 1.000 * | 1.000 * |
| 12/31/2002 | 0.997 | 1.006 | 0.993 | | | | | |
| 12/31/2003 | 0.997 | 0.986 | | | | | | |
| 12/31/2004 | 0.997 | | | | | | | |
| 3 Yr Mean | 0.997 | 0.997 | 0.999 | 0.998 | 0.996 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| Best 3/5 | 0.997 | 1.002 | 0.996 | 1.000 | 0.999 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.003 | 0.998 | 0.999 | 0.993 | 0.999 | 1.003 | 1.006 |
| 12/31/2013 | | | | 1.016 | 1.003 | 0.998 | 0.999 | 0.993 | 0.999 | 1.003 | 1.006 |
| 12/31/2014 | | | 1.104 | 1.016 | 1.003 | 0.998 | 0.999 | 0.993 | 0.999 | 1.003 | 1.006 |
| 12/31/2015 | | 1.330 | 1.104 | 1.016 | 1.003 | 0.998 | 0.999 | 0.993 | 0.999 | 1.003 | 1.006 |
| 12/31/2016 | 1.636 | 1.330 | 1.104 | 1.016 | 1.003 | 0.998 | 0.999 | 0.993 | 0.999 | 1.003 | 1.006 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 0.997 | 1.002 | 0.996 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000* | 0.995 |
| 12/31/2013 | 0.997 | 1.002 | 0.996 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000* | 1.011 |
| 12/31/2014 | 0.997 | 1.002 | 0.996 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000* | 1.116 |
| 12/31/2015 | 0.997 | 1.002 | 0.996 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000* | 1.484 |
| 12/31/2016 | 0.997 | 1.002 | 0.996 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000* | 2.428 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
BODILY INJURY – OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 14,152,085 | 26,796,780 | 46,591,268 | 56,307,013 | 65,108,053 | 70,103,131 | 73,633,733 | 75,548,174 | 77,594,163 | 78,686,154 | 78,673,232 |
| 12/31/1998 | 9,275,917 | 27,639,347 | 44,225,463 | 58,033,053 | 67,373,529 | 74,958,864 | 78,754,355 | 81,058,628 | 81,514,246 | 81,967,296 | 82,670,881 |
| 12/31/1999 | 9,823,638 | 24,849,122 | 43,677,426 | 61,571,513 | 76,182,359 | 83,138,069 | 86,022,185 | 87,745,788 | 88,180,451 | 88,845,091 | 89,599,980 |
| 12/31/2000 | 9,553,255 | 24,087,073 | 50,601,787 | 74,404,933 | 89,474,725 | 98,209,360 | 106,547,206 | 104,644,334 | 107,105,238 | 107,350,993 | 108,429,333 |
| 12/31/2001 | 11,840,085 | 31,105,902 | 57,439,105 | 81,367,204 | 96,100,880 | 103,859,866 | 108,023,392 | 110,067,714 | 112,367,488 | 111,979,920 | 112,051,250 |
| 12/31/2002 | 9,941,766 | 27,424,497 | 47,415,821 | 70,012,255 | 80,847,868 | 88,602,619 | 91,564,898 | 92,149,698 | 93,731,460 | 94,292,154 | 93,744,400 |
| 12/31/2003 | 10,869,182 | 27,647,642 | 51,383,781 | 72,535,615 | 82,813,774 | 90,879,878 | 93,576,255 | 94,981,553 | 95,714,583 | 96,309,199 | 96,188,980 |
| 12/31/2004 | 8,850,020 | 26,183,264 | 50,532,476 | 70,161,882 | 78,887,116 | 84,181,234 | 85,728,978 | 85,962,464 | 87,440,664 | 88,057,559 | 87,943,892 |
| 12/31/2005 | 8,294,859 | 22,628,547 | 49,682,110 | 69,003,945 | 80,258,488 | 85,689,600 | 88,484,126 | 89,852,885 | 90,560,284 | 91,073,938 | 92,232,567 |
| 12/31/2006 | 7,977,186 | 25,222,012 | 49,085,210 | 66,001,101 | 76,162,628 | 81,076,595 | 86,346,485 | 89,162,615 | 89,793,328 | 91,551,763 | 92,020,194 |
| 12/31/2007 | 10,666,101 | 29,585,518 | 59,598,292 | 81,466,581 | 94,567,243 | 101,209,576 | 103,856,338 | 106,008,659 | 106,913,034 | 107,738,468 | |
| 12/31/2008 | 10,456,616 | 32,051,673 | 58,199,303 | 83,146,635 | 96,328,143 | 103,423,533 | 108,297,902 | 109,442,531 | 110,690,057 | | |
| 12/31/2009 | 11,919,501 | 30,258,549 | 55,935,560 | 88,821,727 | 104,059,072 | 110,364,373 | 113,680,741 | 115,610,502 | | | |
| 12/31/2010 | 11,786,840 | 34,548,710 | 66,118,366 | 89,257,880 | 105,843,400 | 111,779,052 | 116,490,868 | | | | |
| 12/31/2011 | 13,251,676 | 38,707,638 | 72,864,095 | 104,782,193 | 121,022,347 | 135,173,614 | | | | | |
| 12/31/2012 | 9,989,442 | 34,239,379 | 69,178,833 | 93,493,946 | 111,841,749 | | | | | | |
| 12/31/2013 | 12,198,431 | 40,651,659 | 75,801,741 | 106,574,503 | | | | | | | |
| 12/31/2014 | 16,907,771 | 48,286,165 | 91,860,129 | | | | | | | | |
| 12/31/2015 | 15,007,972 | 44,255,077 | | | | | | | | | |
| 12/31/2016 | 17,111,977 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 78,492,504 | 78,722,801 | 78,557,042 | 78,933,187 | 79,192,225 | 79,577,809 | 79,472,634 | 79,590,543 | 79,839,025 |
| 12/31/1998 | 82,826,401 | 82,971,113 | 83,164,359 | 83,277,410 | 83,338,981 | 83,361,658 | 83,423,945 | 83,501,988 | |
| 12/31/1999 | 90,072,744 | 90,212,634 | 90,272,893 | 90,293,429 | 90,329,854 | 90,418,578 | 90,554,085 | | |
| 12/31/2000 | 110,099,392 | 110,164,392 | 110,388,863 | 111,417,758 | 112,158,810 | 112,831,181 | | | |
| 12/31/2001 | 112,338,146 | 112,668,962 | 112,827,370 | 112,665,808 | 112,798,670 | | | | |
| 12/31/2002 | 94,196,263 | 94,446,832 | 95,074,310 | 95,557,654 | | | | | |
| 12/31/2003 | 96,643,796 | 97,044,247 | 97,124,206 | | | | | | |
| 12/31/2004 | 88,373,690 | 88,387,539 | | | | | | | |
| 12/31/2005 | 92,180,229 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
BODILY INJURY – OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 12,644,695 | 19,794,488 | 9,715,745 | 8,801,040 | 4,995,078 | 3,530,602 | 1,914,441 | 2,045,989 | 1,091,991 | -12,922 | -180,728 | 230,297 | -165,759 |
| 12/31/1998 | 18,363,430 | 16,586,116 | 13,807,590 | 9,340,476 | 7,585,335 | 3,795,491 | 2,304,273 | 455,618 | 453,050 | 703,585 | 155,520 | 144,712 | 193,246 |
| 12/31/1999 | 15,025,484 | 18,828,304 | 17,894,087 | 14,610,846 | 6,955,710 | 2,884,116 | 1,723,603 | 434,663 | 664,640 | 754,889 | 472,764 | 139,890 | 60,259 |
| 12/31/2000 | 14,533,818 | 26,514,714 | 23,803,146 | 15,069,792 | 8,734,635 | 8,337,846 | -1,902,872 | 2,460,904 | 245,755 | 1,078,340 | 1,670,059 | 65,000 | 224,471 |
| 12/31/2001 | 19,265,817 | 26,333,203 | 23,928,099 | 14,733,676 | 7,758,986 | 4,163,526 | 2,044,322 | 2,299,774 | -387,568 | 71,330 | 286,896 | 330,816 | 158,408 |
| 12/31/2002 | 17,482,731 | 19,991,324 | 22,596,434 | 10,835,613 | 7,754,751 | 2,962,279 | 584,800 | 1,581,762 | 560,694 | -547,754 | 451,863 | 250,569 | 627,478 |
| 12/31/2003 | 16,778,460 | 23,736,139 | 21,151,834 | 10,278,159 | 8,066,104 | 2,696,377 | 1,405,298 | 733,030 | 594,616 | -120,219 | 454,816 | 400,451 | 79,959 |
| 12/31/2004 | 17,333,244 | 24,349,212 | 19,629,406 | 8,725,234 | 5,294,118 | 1,547,744 | 233,486 | 1,478,200 | 616,895 | -113,667 | 429,798 | 13,849 | |
| 12/31/2005 | 14,333,688 | 27,053,563 | 19,321,835 | 11,254,543 | 5,431,112 | 2,794,526 | 1,368,759 | 707,399 | 513,654 | 1,158,629 | -52,338 | | |
| 12/31/2006 | 17,244,826 | 23,863,198 | 16,915,891 | 10,161,527 | 4,913,967 | 5,269,890 | 2,816,130 | 630,713 | 1,758,435 | 468,431 | | | |
| 12/31/2007 | 18,919,417 | 30,012,774 | 21,868,289 | 13,100,662 | 6,642,333 | 2,646,762 | 2,152,321 | 904,375 | 825,434 | | | | |
| 12/31/2008 | 21,595,057 | 26,147,630 | 24,947,332 | 13,181,508 | 7,095,390 | 4,874,369 | 1,144,629 | 1,247,526 | | | | | |
| 12/31/2009 | 18,339,048 | 25,677,011 | 32,886,167 | 15,237,345 | 6,305,301 | 3,316,368 | 1,929,761 | | | | | | |
| 12/31/2010 | 22,761,870 | 31,569,656 | 23,139,514 | 16,585,520 | 5,935,652 | 4,711,816 | | | | | | | |
| 12/31/2011 | 25,455,962 | 34,156,457 | 31,918,098 | 16,240,154 | 14,151,267 | | | | | | | | |
| 12/31/2012 | 24,249,937 | 34,939,454 | 24,315,113 | 18,347,803 | | | | | | | | | |
| 12/31/2013 | 28,453,228 | 35,150,082 | 30,772,762 | | | | | | | | | | |
| 12/31/2014 | 31,378,394 | 43,573,964 | | | | | | | | | | | |
| 12/31/2015 | 29,247,105 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.0464 | 0.0727 | 0.0357 | 0.0323 | 0.0183 | 0.0130 | 0.0070 | 0.0075 | 0.0040 | 0.0000 | -0.0007 | 0.0008 | -0.0006 |
| 12/31/1998 | 0.0671 | 0.0606 | 0.0505 | 0.0341 | 0.0277 | 0.0139 | 0.0084 | 0.0017 | 0.0017 | 0.0026 | 0.0006 | 0.0005 | 0.0007 |
| 12/31/1999 | 0.0531 | 0.0665 | 0.0632 | 0.0516 | 0.0246 | 0.0102 | 0.0061 | 0.0015 | 0.0023 | 0.0027 | 0.0017 | 0.0005 | 0.0002 |
| 12/31/2000 | 0.0457 | 0.0833 | 0.0748 | 0.0474 | 0.0275 | 0.0262 | -0.0060 | 0.0077 | 0.0008 | 0.0034 | 0.0052 | 0.0002 | 0.0007 |
| 12/31/2001 | 0.0640 | 0.0875 | 0.0795 | 0.0489 | 0.0258 | 0.0138 | 0.0068 | 0.0076 | -0.0013 | 0.0002 | 0.0010 | 0.0011 | 0.0005 |
| 12/31/2002 | 0.0658 | 0.0753 | 0.0851 | 0.0408 | 0.0292 | 0.0112 | 0.0022 | 0.0060 | 0.0021 | -0.0021 | 0.0017 | 0.0009 | 0.0024 |
| 12/31/2003 | 0.0659 | 0.0933 | 0.0831 | 0.0404 | 0.0317 | 0.0106 | 0.0055 | 0.0029 | 0.0023 | -0.0005 | 0.0018 | 0.0016 | 0.0003 |
| 12/31/2004 | 0.0669 | 0.0939 | 0.0757 | 0.0337 | 0.0204 | 0.0060 | 0.0009 | 0.0057 | 0.0024 | -0.0004 | 0.0017 | 0.0001 | |
| 12/31/2005 | 0.0578 | 0.1091 | 0.0779 | 0.0454 | 0.0219 | 0.0113 | 0.0055 | 0.0029 | 0.0021 | 0.0047 | -0.0002 | | |
| 12/31/2006 | 0.0674 | 0.0933 | 0.0661 | 0.0397 | 0.0192 | 0.0206 | 0.0110 | 0.0025 | 0.0069 | 0.0018 | | | |
| 12/31/2007 | 0.0648 | 0.1028 | 0.0749 | 0.0449 | 0.0228 | 0.0091 | 0.0074 | 0.0031 | 0.0028 | | | | |
| 12/31/2008 | 0.0748 | 0.0905 | 0.0864 | 0.0456 | 0.0246 | 0.0169 | 0.0040 | 0.0043 | | | | | |
| 12/31/2009 | 0.0645 | 0.0903 | 0.1157 | 0.0536 | 0.0222 | 0.0117 | 0.0068 | | | | | | |
| 12/31/2010 | 0.0800 | 0.1109 | 0.0813 | 0.0583 | 0.0209 | 0.0166 | | | | | | | |
| 12/31/2011 | 0.0739 | 0.0991 | 0.0927 | 0.0471 | 0.0411 | | | | | | | | |
| 12/31/2012 | 0.0808 | 0.1164 | 0.0810 | 0.0611 | | | | | | | | | |
| 12/31/2013 | 0.0881 | 0.1089 | 0.0953 | | | | | | | | | | |
| 12/31/2014 | 0.0850 | 0.1180 | | | | | | | | | | | |
| 12/31/2015 | 0.0919 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0846 | 0.1121 | 0.0898 | 0.0530 | 0.0232 | 0.0150 | 0.0066 | 0.0034 | 0.0025 | 0.0003 | 0.0014 | 0.0007 | 0.0005 |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 85,409,785 | 97,732,899 | 102,792,558 | 105,993,669 | 112,828,338 | 112,622,999 | 113,647,737 | 114,494,289 | 113,348,149 | 112,953,620 | 112,634,176 |
| 12/31/1998 | 92,463,012 | 105,230,211 | 112,678,627 | 121,020,434 | 121,986,567 | 122,820,878 | 122,912,224 | 122,955,444 | 123,379,396 | 122,980,115 | 123,515,129 |
| 12/31/1999 | 104,907,393 | 120,752,840 | 134,171,061 | 137,676,269 | 139,822,544 | 138,756,564 | 136,948,350 | 136,424,125 | 136,697,799 | 136,989,646 | 137,707,269 |
| 12/31/2000 | 117,153,125 | 134,701,583 | 142,895,611 | 149,472,285 | 151,245,664 | 151,534,056 | 151,985,097 | 152,733,999 | 152,738,411 | 153,913,034 | 154,028,755 |
| 12/31/2001 | 111,422,457 | 125,968,902 | 136,336,665 | 139,252,139 | 140,214,730 | 141,447,731 | 141,818,760 | 142,247,802 | 143,294,526 | 143,426,232 | 143,835,220 |
| 12/31/2002 | 97,197,101 | 110,529,243 | 114,364,147 | 117,379,840 | 118,593,539 | 119,141,054 | 119,320,162 | 119,324,890 | 120,014,504 | 120,618,635 | 120,713,998 |
| 12/31/2003 | 89,617,862 | 99,321,003 | 105,066,860 | 107,874,281 | 108,861,406 | 109,690,459 | 109,721,017 | 110,113,684 | 110,303,404 | 110,288,179 | 110,536,508 |
| 12/31/2004 | 106,759,137 | 120,691,895 | 121,758,908 | 123,120,166 | 124,420,661 | 123,771,796 | 124,363,744 | 124,417,240 | 124,922,808 | 125,257,320 | 125,487,146 |
| 12/31/2005 | 105,248,266 | 115,799,689 | 119,525,529 | 121,954,784 | 123,060,132 | 123,634,721 | 124,088,697 | 125,036,263 | 125,461,663 | 127,222,824 | 127,522,105 |
| 12/31/2006 | 109,489,294 | 118,805,204 | 122,089,735 | 124,703,786 | 126,935,022 | 128,424,246 | 130,471,760 | 130,837,864 | 131,688,149 | 132,294,652 | 132,530,720 |
| 12/31/2007 | 118,909,120 | 131,457,741 | 135,664,350 | 137,355,762 | 138,400,457 | 140,124,200 | 140,527,309 | 141,518,872 | 142,397,577 | 142,545,570 | |
| 12/31/2008 | 126,938,980 | 140,336,538 | 144,725,418 | 147,005,175 | 149,297,635 | 150,186,567 | 150,557,506 | 151,405,540 | 152,153,199 | | |
| 12/31/2009 | 120,204,937 | 131,497,509 | 135,262,167 | 136,412,396 | 137,892,525 | 138,554,225 | 139,738,175 | 141,221,895 | | | |
| 12/31/2010 | 127,871,060 | 139,763,693 | 142,622,506 | 144,437,855 | 144,828,317 | 144,583,959 | 145,245,542 | | | | |
| 12/31/2011 | 139,742,671 | 150,409,921 | 155,194,162 | 156,053,436 | 156,820,697 | 157,619,077 | | | | | |
| 12/31/2012 | 129,317,273 | 139,639,917 | 143,904,983 | 146,832,127 | 147,883,967 | | | | | | |
| 12/31/2013 | 123,665,826 | 135,978,928 | 140,817,374 | 142,716,760 | | | | | | | |
| 12/31/2014 | 129,115,965 | 141,878,220 | 147,150,590 | | | | | | | | |
| 12/31/2015 | 129,411,846 | 143,224,684 | | | | | | | | | |
| 12/31/2016 | 135,749,467 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 112,935,115 | 113,029,239 | 113,086,415 | 113,025,897 | 113,152,156 | 113,034,016 | 113,137,057 | 113,101,264 | 113,114,113 |
| 12/31/1998 | 123,946,541 | 123,997,517 | 123,811,591 | 123,883,113 | 123,902,288 | 123,963,022 | 123,894,976 | 124,151,933 | |
| 12/31/1999 | 138,231,011 | 137,779,715 | 137,939,077 | 137,898,035 | 137,914,221 | 138,035,775 | 138,107,090 | | |
| 12/31/2000 | 153,998,735 | 153,408,223 | 153,199,765 | 153,116,284 | 153,249,274 | 153,312,773 | | | |
| 12/31/2001 | 143,891,321 | 144,118,274 | 144,501,375 | 144,786,993 | 144,851,640 | | | | |
| 12/31/2002 | 120,584,528 | 121,053,354 | 121,524,658 | 121,413,713 | | | | | |
| 12/31/2003 | 110,903,562 | 110,845,472 | 111,062,903 | | | | | | |
| 12/31/2004 | 125,553,539 | 125,649,351 | | | | | | | |
| 12/31/2005 | 127,146,704 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.144 | 1.052 | 1.031 | 1.064 | 0.998 | 1.009 | 1.007 | 0.990 | 0.997 | 0.997 | 1.003 |
| 12/31/1998 | 1.138 | 1.071 | 1.074 | 1.008 | 1.007 | 1.001 | 1.000 | 1.003 | 0.997 | 1.004 | 1.003 |
| 12/31/1999 | 1.151 | 1.111 | 1.026 | 1.016 | 0.992 | 0.987 | 0.996 | 1.002 | 1.002 | 1.005 | 1.004 |
| 12/31/2000 | 1.150 | 1.061 | 1.046 | 1.012 | 1.002 | 1.003 | 1.005 | 1.000 | 1.008 | 1.001 | 1.000 |
| 12/31/2001 | 1.131 | 1.082 | 1.021 | 1.007 | 1.009 | 1.003 | 1.003 | 1.007 | 1.001 | 1.003 | 1.000 |
| 12/31/2002 | 1.137 | 1.035 | 1.026 | 1.010 | 1.005 | 1.002 | 1.000 | 1.006 | 1.005 | 1.001 | 0.999 |
| 12/31/2003 | 1.108 | 1.058 | 1.027 | 1.009 | 1.008 | 1.000 | 1.004 | 1.002 | 1.000 | 1.002 | 1.003 |
| 12/31/2004 | 1.131 | 1.009 | 1.011 | 1.011 | 0.995 | 1.005 | 1.000 | 1.004 | 1.003 | 1.002 | 1.001 |
| 12/31/2005 | 1.100 | 1.032 | 1.020 | 1.009 | 1.005 | 1.004 | 1.008 | 1.003 | 1.014 | 1.002 | 0.997 |
| 12/31/2006 | 1.085 | 1.028 | 1.021 | 1.018 | 1.012 | 1.016 | 1.003 | 1.006 | 1.005 | 1.002 | |
| 12/31/2007 | 1.106 | 1.032 | 1.012 | 1.008 | 1.012 | 1.003 | 1.007 | 1.006 | 1.001 | | |
| 12/31/2008 | 1.106 | 1.031 | 1.016 | 1.016 | 1.006 | 1.002 | 1.006 | 1.005 | | | |
| 12/31/2009 | 1.094 | 1.029 | 1.009 | 1.011 | 1.005 | 1.009 | 1.011 | | | | |
| 12/31/2010 | 1.093 | 1.020 | 1.013 | 1.003 | 0.998 | 1.005 | | | | | |
| 12/31/2011 | 1.076 | 1.032 | 1.006 | 1.005 | 1.005 | | | | | | |
| 12/31/2012 | 1.080 | 1.031 | 1.020 | 1.007 | | | | | | | |
| 12/31/2013 | 1.100 | 1.036 | 1.013 | | | | | | | | |
| 12/31/2014 | 1.099 | 1.037 | | | | | | | | | |
| 12/31/2015 | 1.107 | | | | | | | | | | |
| 3 Yr Mean | 1.102 | 1.035 | 1.013 | 1.005 | 1.003 | 1.005 | 1.008 | 1.006 | 1.007 | 1.002 | 1.000 |
| Best 3/5 | 1.093 | 1.033 | 1.012 | 1.008 | 1.005 | 1.006 | 1.007 | 1.005 | 1.003 | 1.002 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.001 | 1.001 | 0.999 | 1.001 | 0.999 | 1.001 | 1.000 | 1.000 |
| 12/31/1998 | 1.000 | 0.999 | 1.001 | 1.000 | 1.000 | 0.999 | 1.002 | 1.000 * |
| 12/31/1999 | 0.997 | 1.001 | 1.000 | 1.000 | 1.001 | 1.001 | 1.000 * | 1.000 * |
| 12/31/2000 | 0.996 | 0.999 | 0.999 | 1.001 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.002 | 1.003 | 1.002 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.004 | 1.004 | 0.999 | | | | | |
| 12/31/2003 | 0.999 | 1.002 | | | | | | |
| 12/31/2004 | 1.001 | | | | | | | |
| 3 Yr Mean | 1.001 | 1.003 | 1.000 | 1.000 | 1.000 @ | 1.000 @ | 1.001 @ | 1.000 @ |
| Best 3/5 | 1.001 | 1.002 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.005 | 1.006 | 1.007 | 1.005 | 1.003 | 1.002 | 1.000 |
| 12/31/2013 | | | | 1.008 | 1.005 | 1.006 | 1.007 | 1.005 | 1.003 | 1.002 | 1.000 |
| 12/31/2014 | | | 1.012 | 1.008 | 1.005 | 1.006 | 1.007 | 1.005 | 1.003 | 1.002 | 1.000 |
| 12/31/2015 | | 1.033 | 1.012 | 1.008 | 1.005 | 1.006 | 1.007 | 1.005 | 1.003 | 1.002 | 1.000 |
| 12/31/2016 | 1.093 | 1.033 | 1.012 | 1.008 | 1.005 | 1.006 | 1.007 | 1.005 | 1.003 | 1.002 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.001 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.031 |
| 12/31/2013 | 1.001 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.040 |
| 12/31/2014 | 1.001 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.052 |
| 12/31/2015 | 1.001 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.087 |
| 12/31/2016 | 1.001 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.188 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
DEDUCTIBLE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 22,075,754 | 25,737,029 | 26,874,172 | 28,710,537 | 29,597,806 | 30,358,440 | 31,328,712 | 31,704,561 | 31,704,186 | 31,698,273 | 31,885,713 |
| 12/31/1998 | 19,290,074 | 21,552,461 | 23,024,981 | 23,641,364 | 24,516,078 | 24,676,618 | 25,285,894 | 25,317,071 | 25,280,885 | 25,301,226 | 25,406,847 |
| 12/31/1999 | 18,254,210 | 22,457,572 | 25,551,750 | 27,557,785 | 29,759,689 | 29,779,732 | 29,699,604 | 30,186,183 | 30,243,330 | 30,387,552 | 30,597,612 |
| 12/31/2000 | 20,655,865 | 24,329,172 | 26,989,181 | 29,929,293 | 30,080,686 | 30,843,928 | 30,587,224 | 30,862,075 | 31,018,217 | 31,583,373 | 31,311,303 |
| 12/31/2001 | 22,335,839 | 25,397,373 | 27,401,355 | 28,396,706 | 28,672,198 | 29,588,501 | 30,192,216 | 31,079,475 | 31,354,501 | 31,319,713 | 31,318,535 |
| 12/31/2002 | 18,865,664 | 22,456,512 | 22,263,652 | 23,162,985 | 23,615,480 | 24,426,921 | 24,525,775 | 24,954,457 | 24,993,567 | 25,128,946 | 25,130,639 |
| 12/31/2003 | 20,455,804 | 21,995,946 | 23,207,994 | 24,593,772 | 25,131,198 | 26,090,997 | 26,360,514 | 26,211,770 | 26,209,801 | 26,296,627 | 26,196,335 |
| 12/31/2004 | 19,985,758 | 23,873,213 | 25,591,432 | 26,367,584 | 26,715,629 | 26,693,604 | 26,718,786 | 27,234,374 | 27,334,333 | 27,693,774 | 27,901,922 |
| 12/31/2005 | 21,520,474 | 25,228,828 | 26,367,301 | 26,806,727 | 26,627,137 | 26,656,059 | 26,737,945 | 27,146,263 | 27,133,658 | 27,498,854 | 27,503,837 |
| 12/31/2006 | 25,986,604 | 27,929,290 | 28,118,157 | 28,833,439 | 28,622,252 | 28,930,603 | 29,394,361 | 29,627,449 | 29,763,804 | 29,969,579 | 30,031,580 |
| 12/31/2007 | 25,120,785 | 28,656,633 | 30,684,061 | 30,944,144 | 30,333,214 | 31,107,896 | 31,504,117 | 31,462,428 | 31,571,008 | 31,748,569 | |
| 12/31/2008 | 28,100,196 | 30,194,968 | 31,499,568 | 31,315,566 | 32,123,907 | 31,854,802 | 31,678,689 | 31,841,091 | 32,164,353 | | |
| 12/31/2009 | 25,965,342 | 26,598,588 | 27,741,003 | 28,054,878 | 28,071,233 | 28,254,603 | 28,019,923 | 28,536,289 | | | |
| 12/31/2010 | 23,836,692 | 25,189,855 | 26,336,978 | 26,798,783 | 26,681,492 | 27,268,544 | 27,327,369 | | | | |
| 12/31/2011 | 23,245,078 | 25,535,713 | 26,588,231 | 26,684,810 | 26,817,488 | 26,896,445 | | | | | |
| 12/31/2012 | 23,095,334 | 25,763,783 | 27,030,529 | 27,320,040 | 27,328,843 | | | | | | |
| 12/31/2013 | 23,083,991 | 23,936,993 | 25,200,126 | 25,176,012 | | | | | | | |
| 12/31/2014 | 27,491,494 | 30,386,199 | 30,949,472 | | | | | | | | |
| 12/31/2015 | 27,551,311 | 31,158,207 | | | | | | | | | |
| 12/31/2016 | 25,903,638 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 31,945,444 | 32,034,587 | 32,236,231 | 32,209,351 | 32,309,351 | 32,310,499 | 32,310,499 | 32,187,524 | 32,187,524 |
| 12/31/1998 | 25,460,839 | 25,336,077 | 25,436,425 | 25,436,176 | 25,429,576 | 25,436,093 | 25,396,392 | 25,396,392 | |
| 12/31/1999 | 30,749,757 | 30,535,967 | 30,473,100 | 30,440,650 | 30,442,750 | 30,328,375 | 30,345,042 | | |
| 12/31/2000 | 31,301,130 | 31,519,278 | 31,586,614 | 31,539,691 | 31,420,600 | 31,435,268 | | | |
| 12/31/2001 | 31,322,837 | 31,592,685 | 31,477,005 | 31,367,542 | 31,381,678 | | | | |
| 12/31/2002 | 25,345,598 | 25,382,132 | 25,236,220 | 25,223,721 | | | | | |
| 12/31/2003 | 26,316,624 | 26,249,865 | 26,324,443 | | | | | | |
| 12/31/2004 | 27,774,505 | 27,862,364 | | | | | | | |
| 12/31/2005 | 27,573,370 | | | | | | | | |

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                    PREMISES/OPERATIONS (Subline Code 334)
                      MANUFACTURERS AND CONTRACTORS
                               DEDUCTIBLE
                               MULTISTATE
                       PROPERTY DAMAGE - OCCURRENCE
          INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
                               Link Ratios
```

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.166 | 1.044 | 1.068 | 1.031 | 1.026 | 1.032 | 1.012 | 1.000 | 1.000 | 1.006 | 1.002 |
| 12/31/1998 | 1.117 | 1.068 | 1.027 | 1.037 | 1.007 | 1.025 | 1.001 | 0.999 | 1.001 | 1.004 | 1.002 |
| 12/31/1999 | 1.230 | 1.138 | 1.079 | 1.080 | 1.001 | 0.997 | 1.016 | 1.002 | 1.005 | 1.007 | 1.005 |
| 12/31/2000 | 1.178 | 1.109 | 1.109 | 1.005 | 1.025 | 0.992 | 1.009 | 1.005 | 1.018 | 0.991 | 1.000 |
| 12/31/2001 | 1.137 | 1.079 | 1.036 | 1.010 | 1.032 | 1.020 | 1.029 | 1.009 | 0.999 | 1.000 | 1.000 |
| 12/31/2002 | 1.190 | 0.991 | 1.040 | 1.020 | 1.034 | 1.004 | 1.017 | 1.002 | 1.005 | 1.000 | 1.009 |
| 12/31/2003 | 1.075 | 1.055 | 1.060 | 1.022 | 1.038 | 1.010 | 0.994 | 1.000 | 1.003 | 0.996 | 1.005 |
| 12/31/2004 | 1.195 | 1.072 | 1.030 | 1.013 | 0.999 | 1.001 | 1.019 | 1.004 | 1.013 | 1.008 | 0.995 |
| 12/31/2005 | 1.172 | 1.045 | 1.017 | 0.993 | 1.001 | 1.003 | 1.015 | 1.000 | 1.013 | 1.000 | 1.003 |
| 12/31/2006 | 1.075 | 1.007 | 1.025 | 0.993 | 1.011 | 1.016 | 1.008 | 1.005 | 1.007 | 1.002 | |
| 12/31/2007 | 1.141 | 1.071 | 1.008 | 0.980 | 1.026 | 1.013 | 0.999 | 1.003 | 1.006 | | |
| 12/31/2008 | 1.075 | 1.043 | 0.994 | 1.026 | 0.992 | 0.994 | 1.005 | 1.010 | | | |
| 12/31/2009 | 1.024 | 1.043 | 1.011 | 1.001 | 1.007 | 0.992 | 1.018 | | | | |
| 12/31/2010 | 1.057 | 1.046 | 1.018 | 0.996 | 1.022 | 1.002 | | | | | |
| 12/31/2011 | 1.099 | 1.041 | 1.004 | 1.005 | 1.003 | | | | | | |
| 12/31/2012 | 1.116 | 1.049 | 1.011 | 1.000 | | | | | | | |
| 12/31/2013 | 1.037 | 1.053 | 0.999 | | | | | | | | |
| 12/31/2014 | 1.105 | 1.019 | | | | | | | | | |
| 12/31/2015 | 1.131 | | | | | | | | | | |
| 3 Yr Mean | 1.091 | 1.040 | 1.005 | 1.000 | 1.011 | 0.996 | 1.007 | 1.006 | 1.009 | 1.003 | 1.001 |
| Best 3/5 | 1.107 | 1.045 | 1.009 | 1.002 | 1.011 | 1.003 | 1.009 | 1.004 | 1.009 | 1.001 | 1.003 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.003 | 1.006 | 0.999 | 1.003 | 1.000 | 1.000 | 0.996 | 1.000 |
| 12/31/1998 | 0.995 | 1.004 | 1.000 | 1.000 | 1.000 | 0.998 | 1.000 | 1.000 * |
| 12/31/1999 | 0.993 | 0.998 | 0.999 | 1.000 | 0.996 | 1.001 | 1.000 * | 1.000 * |
| 12/31/2000 | 1.007 | 1.002 | 0.999 | 0.996 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.009 | 0.996 | 0.997 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.001 | 0.994 | 1.000 | 1.000 | | | | |
| 12/31/2003 | 0.997 | 1.003 | | | | | | |
| 12/31/2004 | 1.003 | | | | | | | |
| 3 Yr Mean | 1.000 | 0.998 | 0.999 | 0.999 | 0.999 @ | 1.000 @ | 0.998 @ | 1.000 @ |
| Best 3/5 | 1.004 | 0.999 | 0.999 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

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                              Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.011 | 1.003 | 1.009 | 1.004 | 1.009 | 1.001 | 1.003 |
| 12/31/2013 | | | | 1.002 | 1.011 | 1.003 | 1.009 | 1.004 | 1.009 | 1.001 | 1.003 |
| 12/31/2014 | | | 1.009 | 1.002 | 1.011 | 1.003 | 1.009 | 1.004 | 1.009 | 1.001 | 1.003 |
| 12/31/2015 | | 1.045 | 1.009 | 1.002 | 1.011 | 1.003 | 1.009 | 1.004 | 1.009 | 1.001 | 1.003 |
| 12/31/2016 | 1.107 | 1.045 | 1.009 | 1.002 | 1.011 | 1.003 | 1.009 | 1.004 | 1.009 | 1.001 | 1.003 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.004 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.043 |
| 12/31/2013 | 1.004 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.045 |
| 12/31/2014 | 1.004 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.054 |
| 12/31/2015 | 1.004 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.102 |
| 12/31/2016 | 1.004 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.220 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

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                        PREMISES/OPERATIONS (Subline Code 334)
                         MANUFACTURERS AND CONTRACTORS
                                 FULL COVERAGE
                                   MULTISTATE
                          PROPERTY DAMAGE - OCCURRENCE
                        INCURRED ACCIDENT YEAR ALAE DEVELOPMENT


  A.Y.E.     15 Months   27 Months   39 Months   51 Months   63 Months   75 Months   87 Months   99 Months  111 Months  123 Months  135 Months
12/31/1997   6,390,118  10,571,624  17,069,499  24,357,591  28,663,628  31,941,826  35,933,274  38,388,378  39,833,518  42,965,927  43,434,392
12/31/1998   8,042,845  15,161,547  22,585,700  27,499,019  32,976,886  39,868,399  42,779,337  52,737,342  50,392,898  52,313,385  52,936,414
12/31/1999   9,016,452  15,585,362  23,154,817  29,197,222  34,708,874  39,382,069  43,642,357  46,864,237  49,861,403  50,715,445  51,828,859
12/31/2000   9,582,297  15,790,929  23,629,748  33,534,950  42,853,982  51,057,011  57,508,006  61,876,787  64,275,161  65,712,409  66,456,466
12/31/2001   8,687,181  15,478,649  25,769,894  33,670,735  40,257,097  47,297,166  52,308,777  54,451,155  56,539,177  58,046,510  59,336,346
12/31/2002   8,047,492  15,153,483  21,860,920  29,795,589  35,967,987  40,559,414  43,796,176  46,982,608  47,637,231  48,599,533  49,397,712
12/31/2003   8,505,445  13,226,092  20,970,269  28,358,024  31,514,330  34,345,729  35,586,678  36,924,023  38,310,760  39,402,282  40,507,442
12/31/2004   8,909,200  16,475,050  23,812,312  31,760,013  36,503,913  39,093,441  41,163,013  42,611,369  43,784,373  44,696,196  45,507,603
12/31/2005   7,511,201  14,753,553  23,222,098  30,365,283  36,120,242  40,851,241  43,871,937  46,095,706  47,267,835  48,642,512  50,080,690
12/31/2006   7,635,239  14,733,758  22,283,958  29,106,836  35,288,412  39,580,750  41,811,939  43,697,253  45,823,984  46,754,477  48,164,122
12/31/2007   8,875,088  15,945,662  25,536,579  32,842,336  38,353,738  43,745,126  46,444,840  48,460,655  51,678,732  55,287,004
12/31/2008  10,386,425  19,023,145  26,747,848  35,766,835  39,927,313  44,539,573  46,692,734  48,701,747  50,353,988
12/31/2009  10,727,323  17,904,266  26,277,022  36,001,067  40,852,984  42,642,890  44,485,262  46,490,517
12/31/2010  12,012,132  23,607,657  27,916,521  34,750,698  38,956,850  42,627,206  44,617,332
12/31/2011  10,652,685  18,061,026  28,012,908  35,454,933  38,715,931  41,220,614
12/31/2012  10,197,226  18,803,872  28,559,887  38,593,700  46,630,292
12/31/2013  12,645,073  22,344,476  31,874,550  40,211,763
12/31/2014  10,937,904  19,342,335  28,264,158
12/31/2015  11,933,231  19,062,872
12/31/2016  14,486,939


  A.Y.E.    147 Months  159 Months  171 Months  183 Months  195 Months  207 Months  219 Months  231 Months  243 Months
12/31/1997  43,666,000  43,734,514  44,045,928  44,283,088  44,527,824  44,422,807  44,418,567  44,421,776  44,517,688
12/31/1998  53,632,587  53,442,666  53,507,242  53,670,746  53,852,278  53,994,208  54,098,906  54,123,448
12/31/1999  52,099,032  51,917,713  51,972,425  51,938,085  51,896,052  51,939,005  51,974,791
12/31/2000  67,479,951  67,935,308  67,749,684  67,707,890  67,812,487  67,962,342
12/31/2001  60,007,953  59,930,875  59,870,812  60,139,876  60,163,207
12/31/2002  49,923,006  50,012,727  51,046,591  51,102,398
12/31/2003  41,541,991  42,258,797  42,610,538
12/31/2004  45,996,765  46,633,360
12/31/2005  50,256,964
```

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE – OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 4,181,506 | 6,497,875 | 7,288,092 | 4,306,037 | 3,278,198 | 3,991,448 | 2,455,104 | 1,445,140 | 3,132,409 | 468,465 | 231,608 | 68,514 | 311,414 |
| 12/31/1998 | 7,118,702 | 7,424,153 | 4,913,319 | 5,477,867 | 6,891,513 | 2,910,938 | 9,958,005 | -2,344,444 | 1,920,487 | 623,029 | 696,173 | -189,921 | 64,576 |
| 12/31/1999 | 6,568,910 | 7,569,455 | 6,042,405 | 5,511,652 | 4,673,195 | 4,260,288 | 3,221,880 | 2,997,166 | 854,042 | 1,113,414 | 270,173 | -181,319 | 54,712 |
| 12/31/2000 | 6,208,632 | 7,838,819 | 9,905,202 | 9,319,032 | 8,203,029 | 6,450,995 | 4,368,781 | 2,398,374 | 1,437,248 | 744,057 | 1,023,485 | 455,357 | -185,624 |
| 12/31/2001 | 6,791,468 | 10,291,245 | 7,900,841 | 6,586,362 | 7,040,069 | 5,011,611 | 2,142,378 | 2,088,022 | 1,507,333 | 1,289,836 | 671,607 | -77,078 | -60,063 |
| 12/31/2002 | 7,105,991 | 6,707,437 | 7,934,669 | 6,172,398 | 4,591,427 | 3,236,762 | 3,186,432 | 654,623 | 962,302 | 798,179 | 525,294 | 89,721 | 1,033,864 |
| 12/31/2003 | 4,720,647 | 7,744,177 | 7,387,755 | 3,156,306 | 2,831,399 | 1,240,949 | 1,337,345 | 1,386,737 | 1,091,522 | 1,105,160 | 1,034,549 | 716,806 | 351,741 |
| 12/31/2004 | 7,565,850 | 7,337,262 | 7,947,701 | 4,743,900 | 2,589,528 | 2,069,572 | 1,448,356 | 1,173,004 | 911,823 | 811,407 | 489,162 | 636,595 | |
| 12/31/2005 | 7,242,352 | 8,468,545 | 7,143,185 | 5,754,959 | 4,730,999 | 3,020,696 | 2,223,769 | 1,172,129 | 1,374,677 | 1,438,178 | 176,274 | | |
| 12/31/2006 | 7,098,519 | 7,550,200 | 6,822,878 | 6,181,576 | 4,292,338 | 2,231,189 | 1,885,314 | 2,126,731 | 930,493 | 1,409,645 | | | |
| 12/31/2007 | 7,070,574 | 9,590,917 | 7,305,757 | 5,511,402 | 5,391,388 | 2,699,714 | 2,015,815 | 3,218,077 | 3,608,272 | | | | |
| 12/31/2008 | 8,636,720 | 7,724,703 | 9,018,987 | 4,160,478 | 4,612,260 | 2,153,161 | 2,009,013 | 1,652,241 | | | | | |
| 12/31/2009 | 7,176,943 | 8,372,756 | 9,724,045 | 4,851,917 | 1,789,906 | 1,842,372 | 2,005,255 | | | | | | |
| 12/31/2010 | 11,595,525 | 4,308,864 | 6,834,177 | 4,206,152 | 3,670,356 | 1,990,126 | | | | | | | |
| 12/31/2011 | 7,408,341 | 9,951,882 | 7,442,025 | 3,260,998 | 2,504,683 | | | | | | | | |
| 12/31/2012 | 8,606,646 | 9,756,015 | 10,033,813 | 8,036,592 | | | | | | | | | |
| 12/31/2013 | 9,699,403 | 9,530,074 | 8,337,213 | | | | | | | | | | |
| 12/31/2014 | 8,404,431 | 8,921,823 | | | | | | | | | | | |
| 12/31/2015 | 7,129,641 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.0297 | 0.0461 | 0.0517 | 0.0306 | 0.0233 | 0.0283 | 0.0174 | 0.0103 | 0.0222 | 0.0033 | 0.0016 | 0.0005 | 0.0022 |
| 12/31/1998 | 0.0452 | 0.0471 | 0.0312 | 0.0348 | 0.0437 | 0.0185 | 0.0632 | -0.0149 | 0.0122 | 0.0040 | 0.0044 | -0.0012 | 0.0004 |
| 12/31/1999 | 0.0371 | 0.0427 | 0.0341 | 0.0311 | 0.0264 | 0.0240 | 0.0182 | 0.0169 | 0.0048 | 0.0063 | 0.0015 | -0.0010 | 0.0003 |
| 12/31/2000 | 0.0311 | 0.0393 | 0.0497 | 0.0468 | 0.0412 | 0.0324 | 0.0219 | 0.0120 | 0.0072 | 0.0037 | 0.0051 | 0.0023 | -0.0009 |
| 12/31/2001 | 0.0362 | 0.0549 | 0.0421 | 0.0351 | 0.0375 | 0.0267 | 0.0114 | 0.0111 | 0.0080 | 0.0069 | 0.0036 | -0.0004 | -0.0003 |
| 12/31/2002 | 0.0454 | 0.0429 | 0.0507 | 0.0395 | 0.0293 | 0.0207 | 0.0204 | 0.0042 | 0.0062 | 0.0051 | 0.0034 | 0.0006 | 0.0066 |
| 12/31/2003 | 0.0330 | 0.0541 | 0.0516 | 0.0221 | 0.0198 | 0.0087 | 0.0093 | 0.0097 | 0.0076 | 0.0077 | 0.0072 | 0.0050 | 0.0025 |
| 12/31/2004 | 0.0456 | 0.0443 | 0.0479 | 0.0286 | 0.0156 | 0.0125 | 0.0087 | 0.0071 | 0.0055 | 0.0049 | 0.0030 | 0.0038 | |
| 12/31/2005 | 0.0439 | 0.0513 | 0.0433 | 0.0349 | 0.0287 | 0.0183 | 0.0135 | 0.0071 | 0.0083 | 0.0087 | 0.0011 | | |
| 12/31/2006 | 0.0420 | 0.0447 | 0.0404 | 0.0366 | 0.0254 | 0.0132 | 0.0112 | 0.0126 | 0.0055 | 0.0083 | | | |
| 12/31/2007 | 0.0384 | 0.0521 | 0.0397 | 0.0299 | 0.0293 | 0.0147 | 0.0109 | 0.0175 | 0.0196 | | | | |
| 12/31/2008 | 0.0433 | 0.0387 | 0.0452 | 0.0209 | 0.0231 | 0.0108 | 0.0101 | 0.0083 | | | | | |
| 12/31/2009 | 0.0382 | 0.0445 | 0.0517 | 0.0258 | 0.0095 | 0.0098 | 0.0107 | | | | | | |
| 12/31/2010 | 0.0589 | 0.0219 | 0.0347 | 0.0214 | 0.0186 | 0.0101 | | | | | | | |
| 12/31/2011 | 0.0352 | 0.0473 | 0.0353 | 0.0155 | 0.0119 | | | | | | | | |
| 12/31/2012 | 0.0424 | 0.0481 | 0.0494 | 0.0396 | | | | | | | | | |
| 12/31/2013 | 0.0503 | 0.0495 | 0.0433 | | | | | | | | | | |
| 12/31/2014 | 0.0404 | 0.0429 | | | | | | | | | | | |
| 12/31/2015 | 0.0345 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0393 | 0.0461 | 0.0427 | 0.0227 | 0.0179 | 0.0114 | 0.0109 | 0.0093 | 0.0072 | 0.0071 | 0.0033 | 0.0022 | 0.0008 |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
FRINGE COVERAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 9,593,179 | 13,767,986 | 15,075,089 | 14,637,649 | 14,959,104 | 15,260,793 | 15,081,448 | 15,036,988 | 15,289,219 | 15,533,686 | 15,366,522 |
| 12/31/1998 | 8,636,212 | 11,874,482 | 14,768,664 | 13,980,642 | 15,188,532 | 14,882,217 | 14,901,367 | 15,140,800 | 15,460,257 | 15,251,055 | 15,399,003 |
| 12/31/1999 | 9,794,669 | 13,942,100 | 14,684,266 | 15,919,956 | 16,002,568 | 16,463,538 | 16,137,365 | 16,507,259 | 16,476,391 | 16,204,369 | 16,240,664 |
| 12/31/2000 | 9,763,820 | 12,479,700 | 16,636,916 | 17,065,706 | 17,574,158 | 17,904,830 | 18,187,880 | 18,101,314 | 18,175,467 | 17,780,954 | 18,121,078 |
| 12/31/2001 | 9,691,927 | 13,785,856 | 15,225,170 | 15,189,474 | 15,186,211 | 15,996,842 | 16,021,292 | 15,608,073 | 15,790,332 | 15,884,043 | 15,614,772 |
| 12/31/2002 | 10,626,670 | 12,473,161 | 13,485,718 | 14,834,126 | 14,468,871 | 14,318,087 | 14,168,147 | 13,988,646 | 14,066,002 | 13,818,684 | 13,675,979 |
| 12/31/2003 | 8,151,648 | 9,069,854 | 12,087,204 | 13,181,582 | 13,811,486 | 12,189,019 | 11,745,092 | 11,877,242 | 11,699,028 | 11,753,895 | 11,761,855 |
| 12/31/2004 | 11,883,624 | 18,418,558 | 19,327,722 | 20,859,944 | 19,909,844 | 19,527,199 | 18,789,584 | 18,813,787 | 18,822,003 | 18,683,838 | 18,523,961 |
| 12/31/2005 | 13,058,317 | 16,178,856 | 18,356,038 | 17,889,513 | 16,452,840 | 16,371,844 | 16,575,306 | 16,563,678 | 16,485,848 | 16,243,830 | 16,257,139 |
| 12/31/2006 | 13,230,136 | 16,149,105 | 16,738,689 | 17,341,632 | 16,813,570 | 16,349,652 | 16,324,207 | 16,444,326 | 16,474,551 | 16,494,693 | 16,505,528 |
| 12/31/2007 | 11,908,839 | 15,008,801 | 15,269,072 | 15,117,117 | 14,505,010 | 14,401,112 | 14,244,554 | 14,002,364 | 13,793,481 | 13,793,656 | |
| 12/31/2008 | 9,854,688 | 11,122,311 | 12,393,326 | 12,481,627 | 11,920,363 | 12,142,139 | 11,607,310 | 11,341,211 | 11,336,762 | | |
| 12/31/2009 | 9,625,919 | 11,621,437 | 11,827,367 | 11,813,198 | 12,086,839 | 11,475,787 | 11,480,716 | 11,319,384 | | | |
| 12/31/2010 | 8,431,719 | 10,105,501 | 10,401,930 | 10,410,090 | 9,719,672 | 9,989,687 | 9,984,922 | | | | |
| 12/31/2011 | 7,724,118 | 9,517,551 | 9,673,230 | 9,511,938 | 10,253,139 | 10,191,190 | | | | | |
| 12/31/2012 | 6,305,161 | 8,122,215 | 8,455,376 | 9,124,783 | 9,086,950 | | | | | | |
| 12/31/2013 | 6,149,211 | 7,893,211 | 8,777,279 | 9,489,042 | | | | | | | |
| 12/31/2014 | 7,206,214 | 9,580,526 | 10,510,311 | | | | | | | | |
| 12/31/2015 | 7,803,116 | 9,897,950 | | | | | | | | | |
| 12/31/2016 | 6,822,868 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 15,314,473 | 15,183,802 | 15,294,051 | 15,344,052 | 15,242,177 | 15,276,968 | 15,249,821 | 15,231,833 | 15,221,771 |
| 12/31/1998 | 15,481,584 | 15,543,583 | 15,544,447 | 15,436,947 | 15,433,974 | 15,411,447 | 15,393,459 | 15,383,396 | |
| 12/31/1999 | 16,236,098 | 16,269,095 | 16,163,875 | 16,160,554 | 16,237,354 | 16,159,614 | 16,159,614 | | |
| 12/31/2000 | 18,085,044 | 17,948,431 | 18,000,192 | 18,025,191 | 18,065,196 | 18,038,361 | | | |
| 12/31/2001 | 15,908,619 | 16,013,944 | 15,905,963 | 15,805,963 | 15,805,939 | | | | |
| 12/31/2002 | 13,780,629 | 13,709,450 | 13,745,166 | 13,697,771 | | | | | |
| 12/31/2003 | 11,552,344 | 11,647,344 | 11,658,576 | | | | | | |
| 12/31/2004 | 18,695,511 | 18,590,511 | | | | | | | |
| 12/31/2005 | 16,063,908 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
FRINGE COVERAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.435 | 1.095 | 0.971 | 1.022 | 1.020 | 0.988 | 0.997 | 1.017 | 1.016 | 0.989 | 0.997 |
| 12/31/1998 | 1.375 | 1.244 | 0.947 | 1.086 | 0.980 | 1.001 | 1.016 | 1.021 | 0.986 | 1.010 | 1.005 |
| 12/31/1999 | 1.423 | 1.053 | 1.084 | 1.005 | 1.029 | 0.980 | 1.023 | 0.998 | 0.983 | 1.002 | 1.000 |
| 12/31/2000 | 1.278 | 1.333 | 1.026 | 1.030 | 1.019 | 1.016 | 0.995 | 1.004 | 0.978 | 1.019 | 0.998 |
| 12/31/2001 | 1.422 | 1.104 | 0.998 | 1.000 | 1.053 | 1.002 | 0.974 | 1.012 | 1.006 | 0.983 | 1.019 |
| 12/31/2002 | 1.174 | 1.081 | 1.100 | 0.975 | 0.990 | 0.990 | 0.987 | 1.006 | 0.982 | 0.990 | 1.008 |
| 12/31/2003 | 1.113 | 1.333 | 1.091 | 1.048 | 0.883 | 0.964 | 1.011 | 0.985 | 1.005 | 1.001 | 0.982 |
| 12/31/2004 | 1.550 | 1.049 | 1.079 | 0.954 | 0.981 | 0.962 | 1.001 | 1.000 | 0.993 | 0.991 | 1.009 |
| 12/31/2005 | 1.239 | 1.135 | 0.975 | 0.920 | 0.995 | 1.012 | 0.999 | 0.995 | 0.985 | 1.001 | 0.988 |
| 12/31/2006 | 1.221 | 1.037 | 1.036 | 0.970 | 0.972 | 0.998 | 1.007 | 1.002 | 1.001 | 1.001 | |
| 12/31/2007 | 1.260 | 1.017 | 0.990 | 0.960 | 0.993 | 0.989 | 0.983 | 0.985 | 1.000 | | |
| 12/31/2008 | 1.129 | 1.114 | 1.007 | 0.955 | 1.019 | 0.956 | 0.977 | 1.000 | | | |
| 12/31/2009 | 1.207 | 1.018 | 0.999 | 1.023 | 0.949 | 1.000 | 0.986 | | | | |
| 12/31/2010 | 1.199 | 1.029 | 1.001 | 0.934 | 1.028 | 1.000 | | | | | |
| 12/31/2011 | 1.232 | 1.016 | 0.983 | 1.078 | 0.994 | | | | | | |
| 12/31/2012 | 1.288 | 1.041 | 1.079 | 0.996 | | | | | | | |
| 12/31/2013 | 1.284 | 1.112 | 1.081 | | | | | | | | |
| 12/31/2014 | 1.329 | 1.097 | | | | | | | | | |
| 12/31/2015 | 1.268 | | | | | | | | | | |
| 3 Yr Mean | 1.294 | 1.083 | 1.048 | 1.003 | 0.990 | 0.985 | 0.982 | 0.996 | 0.995 | 0.998 | 0.993 |
| Best 3/5 | 1.280 | 1.056 | 1.026 | 0.991 | 1.002 | 0.996 | 0.989 | 0.998 | 0.998 | 0.998 | 1.002 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.991 | 1.007 | 1.003 | 0.993 | 1.002 | 0.998 | 0.999 | 0.999 |
| 12/31/1998 | 1.004 | 1.000 | 0.993 | 1.000 | 0.999 | 0.999 | 0.999 | 1.000 * |
| 12/31/1999 | 1.002 | 0.994 | 1.000 | 1.005 | 0.995 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 0.992 | 1.003 | 1.001 | 1.002 | 0.999 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.007 | 0.993 | 0.994 | 1.000 | 1.001 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 0.995 | 1.003 | 0.997 | | | | | |
| 12/31/2003 | 1.008 | 1.001 | | | | | | |
| 12/31/2004 | 0.994 | | | | | | | |
| 3 Yr Mean | 0.999 | 0.999 | 0.997 | 1.002 | 0.998 @ | 0.999 @ | 0.999 @ | 0.999 @ |
| Best 3/5 | 0.999 | 0.999 | 0.997 | 1.001 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.002 | 0.996 | 0.989 | 0.998 | 0.998 | 0.998 | 1.002 |
| 12/31/2013 | | | | 0.991 | 1.002 | 0.996 | 0.989 | 0.998 | 0.998 | 0.998 | 1.002 |
| 12/31/2014 | | | 1.026 | 0.991 | 1.002 | 0.996 | 0.989 | 0.998 | 0.998 | 0.998 | 1.002 |
| 12/31/2015 | | 1.056 | 1.026 | 0.991 | 1.002 | 0.996 | 0.989 | 0.998 | 0.998 | 0.998 | 1.002 |
| 12/31/2016 | 1.280 | 1.056 | 1.026 | 0.991 | 1.002 | 0.996 | 0.989 | 0.998 | 0.998 | 0.998 | 1.002 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 0.999 | 0.999 | 0.997 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.979 |
| 12/31/2013 | 0.999 | 0.999 | 0.997 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.970 |
| 12/31/2014 | 0.999 | 0.999 | 0.997 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.996 |
| 12/31/2015 | 0.999 | 0.999 | 0.997 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.051 |
| 12/31/2016 | 0.999 | 0.999 | 0.997 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.346 |

 * Calculated Using Modified Bondy Method
 @ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
FRINGE COVERAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1,785,869 | 7,115,075 | 11,473,792 | 14,054,496 | 19,904,055 | 28,419,709 | 31,453,929 | 31,578,393 | 32,009,141 | 33,220,012 | 33,556,268 |
| 12/31/1998 | 2,048,544 | 9,446,433 | 16,790,829 | 20,440,191 | 23,320,845 | 24,408,671 | 26,107,263 | 26,729,114 | 28,152,514 | 28,338,071 | 29,402,422 |
| 12/31/1999 | 2,622,574 | 6,389,012 | 11,383,013 | 15,812,759 | 17,388,575 | 22,987,542 | 23,403,704 | 24,926,535 | 25,389,831 | 27,429,200 | 28,009,716 |
| 12/31/2000 | 2,091,363 | 4,912,614 | 10,635,937 | 12,972,495 | 14,568,204 | 15,055,843 | 15,323,887 | 15,992,539 | 16,488,486 | 16,821,125 | 16,951,137 |
| 12/31/2001 | 1,596,768 | 5,452,132 | 9,801,321 | 11,925,409 | 12,886,811 | 14,250,331 | 14,892,187 | 15,307,928 | 15,870,398 | 16,253,720 | 16,135,326 |
| 12/31/2002 | 1,691,993 | 5,025,697 | 7,086,267 | 9,684,678 | 12,330,451 | 12,441,348 | 12,753,488 | 13,017,242 | 13,061,760 | 13,108,116 | 13,138,762 |
| 12/31/2003 | 2,426,276 | 4,096,124 | 7,122,993 | 9,161,552 | 10,963,877 | 11,800,204 | 12,257,447 | 12,645,610 | 13,033,507 | 13,151,565 | 13,206,862 |
| 12/31/2004 | 1,366,538 | 4,925,868 | 10,809,857 | 16,072,760 | 23,183,278 | 25,275,676 | 21,379,863 | 21,169,922 | 21,484,894 | 22,822,635 | 22,847,438 |
| 12/31/2005 | 2,031,963 | 5,176,838 | 9,578,853 | 12,901,075 | 17,329,209 | 18,114,391 | 18,256,187 | 18,602,338 | 20,073,269 | 20,319,001 | 20,411,843 |
| 12/31/2006 | 1,796,666 | 6,064,308 | 9,948,084 | 12,174,161 | 13,510,796 | 15,674,799 | 16,740,293 | 17,424,987 | 17,613,839 | 17,712,010 | 17,870,208 |
| 12/31/2007 | 1,727,514 | 4,876,842 | 9,650,965 | 11,591,740 | 12,470,138 | 13,120,063 | 13,534,968 | 13,550,979 | 13,452,992 | 13,428,131 | |
| 12/31/2008 | 1,361,087 | 5,667,962 | 8,464,223 | 11,340,359 | 13,019,432 | 14,626,923 | 15,963,504 | 16,602,952 | 17,031,997 | | |
| 12/31/2009 | 1,768,627 | 6,002,328 | 11,613,250 | 15,120,587 | 17,370,647 | 18,025,183 | 18,285,215 | 19,048,090 | | | |
| 12/31/2010 | 1,568,228 | 4,668,929 | 7,284,124 | 10,131,258 | 11,400,133 | 12,739,544 | 13,435,213 | | | | |
| 12/31/2011 | 1,136,941 | 3,840,720 | 10,920,837 | 13,832,049 | 17,098,962 | 18,395,923 | | | | | |
| 12/31/2012 | 1,537,333 | 4,690,656 | 11,605,811 | 14,289,967 | 15,010,825 | | | | | | |
| 12/31/2013 | 2,590,924 | 4,887,500 | 7,275,971 | 9,632,214 | | | | | | | |
| 12/31/2014 | 2,800,097 | 8,293,104 | 12,342,110 | | | | | | | | |
| 12/31/2015 | 1,082,238 | 4,889,358 | | | | | | | | | |
| 12/31/2016 | 1,754,438 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 33,623,179 | 33,633,651 | 33,757,164 | 33,815,684 | 33,815,823 | 33,826,132 | 33,827,404 | 33,827,404 | 33,829,109 |
| 12/31/1998 | 29,789,323 | 29,497,139 | 29,584,459 | 29,578,574 | 29,578,574 | 29,578,574 | 29,578,574 | 29,580,279 | |
| 12/31/1999 | 28,374,522 | 28,424,032 | 28,439,119 | 28,442,441 | 28,444,046 | 28,447,816 | 28,447,816 | | |
| 12/31/2000 | 17,207,993 | 17,349,211 | 17,374,535 | 17,403,667 | 18,315,136 | 18,213,130 | | | |
| 12/31/2001 | 16,632,735 | 17,666,480 | 16,739,791 | 16,674,401 | 16,687,622 | | | | |
| 12/31/2002 | 13,229,334 | 13,284,286 | 13,354,923 | 13,368,720 | | | | | |
| 12/31/2003 | 13,375,332 | 13,380,057 | 13,393,825 | | | | | | |
| 12/31/2004 | 22,658,229 | 23,256,199 | | | | | | | |
| 12/31/2005 | 20,439,744 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
FRINGE COVERAGE - OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 5,329,206 | 4,358,717 | 2,580,704 | 5,849,559 | 8,515,654 | 3,034,220 | 124,464 | 430,748 | 1,210,871 | 336,256 | 66,911 | 10,472 | 123,513 |
| 12/31/1998 | 7,397,889 | 7,344,396 | 3,649,362 | 2,880,654 | 1,087,826 | 1,698,592 | 621,851 | 1,423,400 | 185,557 | 1,064,351 | 386,901 | -292,184 | 87,320 |
| 12/31/1999 | 3,766,438 | 4,994,001 | 4,429,746 | 1,575,816 | 5,598,967 | 416,162 | 1,522,831 | 463,296 | 2,039,369 | 580,516 | 364,806 | 49,510 | 15,087 |
| 12/31/2000 | 2,821,251 | 5,723,323 | 2,336,558 | 1,595,709 | 487,639 | 268,044 | 668,652 | 495,947 | 332,639 | 130,012 | 256,856 | 141,218 | 25,324 |
| 12/31/2001 | 3,855,364 | 4,349,189 | 2,124,088 | 961,402 | 1,363,520 | 641,856 | 415,741 | 562,470 | 383,322 | -118,394 | 497,409 | 1,033,745 | -926,689 |
| 12/31/2002 | 3,333,704 | 2,060,570 | 2,598,411 | 2,645,773 | 110,897 | 312,140 | 263,754 | 44,518 | 46,356 | 30,646 | 90,572 | 54,952 | 70,637 |
| 12/31/2003 | 1,669,848 | 3,026,869 | 2,038,559 | 1,802,325 | 836,327 | 457,243 | 388,163 | 387,897 | 118,058 | 55,297 | 168,470 | 4,725 | 13,768 |
| 12/31/2004 | 3,559,330 | 5,883,989 | 5,262,903 | 7,110,518 | 2,092,398 | -3,895,813 | -209,941 | 314,972 | 1,337,741 | 24,803 | -189,209 | 597,970 | |
| 12/31/2005 | 3,144,875 | 4,402,015 | 3,322,222 | 4,428,134 | 785,182 | 141,796 | 346,151 | 1,470,931 | 245,732 | 92,842 | 27,901 | | |
| 12/31/2006 | 4,267,642 | 3,883,776 | 2,226,077 | 1,336,635 | 2,164,003 | 1,065,494 | 684,694 | 188,852 | 98,171 | 158,198 | | | |
| 12/31/2007 | 3,149,328 | 4,774,123 | 1,940,775 | 878,398 | 649,925 | 414,905 | 16,011 | -97,987 | -24,861 | | | | |
| 12/31/2008 | 4,306,875 | 2,796,261 | 2,876,136 | 1,679,073 | 1,607,491 | 1,336,581 | 639,448 | 429,045 | | | | | |
| 12/31/2009 | 4,233,701 | 5,610,922 | 3,507,337 | 2,250,060 | 654,536 | 260,032 | 762,875 | | | | | | |
| 12/31/2010 | 3,100,701 | 2,615,195 | 2,847,134 | 1,268,875 | 1,339,411 | 695,669 | | | | | | | |
| 12/31/2011 | 2,703,779 | 7,080,117 | 2,911,212 | 3,266,913 | 1,296,961 | | | | | | | | |
| 12/31/2012 | 3,153,323 | 6,915,155 | 2,684,156 | 720,858 | | | | | | | | | |
| 12/31/2013 | 2,296,576 | 2,388,471 | 2,356,243 | | | | | | | | | | |
| 12/31/2014 | 5,493,007 | 4,049,006 | | | | | | | | | | | |
| 12/31/2015 | 3,807,120 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.2231 | 0.1825 | 0.1081 | 0.2449 | 0.3566 | 0.1270 | 0.0052 | 0.0180 | 0.0507 | 0.0141 | 0.0028 | 0.0004 | 0.0052 |
| 12/31/1998 | 0.2783 | 0.2763 | 0.1373 | 0.1084 | 0.0409 | 0.0639 | 0.0234 | 0.0535 | 0.0070 | 0.0400 | 0.0146 | -0.0110 | 0.0033 |
| 12/31/1999 | 0.1380 | 0.1830 | 0.1623 | 0.0577 | 0.2052 | 0.0153 | 0.0558 | 0.0170 | 0.0747 | 0.0213 | 0.0134 | 0.0018 | 0.0006 |
| 12/31/2000 | 0.0999 | 0.2026 | 0.0827 | 0.0565 | 0.0173 | 0.0095 | 0.0237 | 0.0176 | 0.0118 | 0.0046 | 0.0091 | 0.0050 | 0.0009 |
| 12/31/2001 | 0.1567 | 0.1768 | 0.0863 | 0.0391 | 0.0554 | 0.0261 | 0.0169 | 0.0229 | 0.0156 | -0.0048 | 0.0202 | 0.0420 | -0.0377 |
| 12/31/2002 | 0.1557 | 0.0962 | 0.1213 | 0.1236 | 0.0052 | 0.0146 | 0.0123 | 0.0021 | 0.0022 | 0.0014 | 0.0042 | 0.0026 | 0.0033 |
| 12/31/2003 | 0.0905 | 0.1640 | 0.1105 | 0.0977 | 0.0453 | 0.0248 | 0.0210 | 0.0210 | 0.0064 | 0.0030 | 0.0091 | 0.0003 | 0.0007 |
| 12/31/2004 | 0.1293 | 0.2138 | 0.1912 | 0.2584 | 0.0760 | -0.1416 | -0.0076 | 0.0114 | 0.0486 | 0.0009 | -0.0069 | 0.0217 | |
| 12/31/2005 | 0.1173 | 0.1642 | 0.1239 | 0.1652 | 0.0293 | 0.0053 | 0.0129 | 0.0549 | 0.0092 | 0.0035 | 0.0010 | | |
| 12/31/2006 | 0.1493 | 0.1359 | 0.0779 | 0.0468 | 0.0757 | 0.0373 | 0.0240 | 0.0066 | 0.0034 | 0.0055 | | | |
| 12/31/2007 | 0.1539 | 0.2332 | 0.0948 | 0.0429 | 0.0318 | 0.0203 | 0.0008 | -0.0048 | -0.0012 | | | | |
| 12/31/2008 | 0.2320 | 0.1507 | 0.1550 | 0.0905 | 0.0866 | 0.0720 | 0.0345 | 0.0231 | | | | | |
| 12/31/2009 | 0.2703 | 0.3582 | 0.2239 | 0.1436 | 0.0418 | 0.0166 | 0.0487 | | | | | | |
| 12/31/2010 | 0.2004 | 0.1691 | 0.1841 | 0.0820 | 0.0866 | 0.0450 | | | | | | | |
| 12/31/2011 | 0.1746 | 0.4572 | 0.1880 | 0.2109 | 0.0837 | | | | | | | | |
| 12/31/2012 | 0.2234 | 0.4900 | 0.1902 | 0.0511 | | | | | | | | | |
| 12/31/2013 | 0.1780 | 0.1852 | 0.1827 | | | | | | | | | | |
| 12/31/2014 | 0.3080 | 0.2270 | | | | | | | | | | | |
| 12/31/2015 | 0.2039 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.2018 | 0.2898 | 0.1874 | 0.1054 | 0.0707 | 0.0342 | 0.0238 | 0.0137 | 0.0063 | 0.0026 | 0.0048 | 0.0098 | 0.0007 |

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                        PREMISES/OPERATIONS (Subline Code 334)
                          OWNERS, LANDLORDS AND TENANTS
                                 FULL COVERAGE
                                  MULTISTATE
                           BODILY INJURY - OCCURRENCE
                   INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

                            $100,000 Basic Limit Losses as of:
 A.Y.E.     15 Months   27 Months   39 Months   51 Months   63 Months   75 Months   87 Months   99 Months  111 Months  123 Months  135 Months
12/31/1997 262,363,560 340,677,435 377,301,157 390,015,110 391,253,178 381,306,369 380,913,708 379,322,317 378,874,429 377,974,524 378,030,651
12/31/1998 249,811,427 323,560,069 370,196,235 386,319,522 377,238,863 378,336,921 374,788,419 373,944,770 372,285,557 372,143,882 372,490,112
12/31/1999 269,888,935 362,074,516 421,660,509 420,493,653 421,213,804 417,169,750 413,497,534 409,593,574 409,273,182 409,697,878 410,238,353
12/31/2000 261,906,093 356,258,363 399,207,856 414,584,566 411,378,350 406,303,663 400,774,707 399,004,645 398,837,416 398,333,676 397,921,162
12/31/2001 255,029,805 324,967,965 369,059,728 386,581,383 385,656,730 379,261,694 376,388,694 373,159,006 372,797,657 372,267,025 372,744,627
12/31/2002 236,505,134 302,544,294 356,433,303 374,695,500 368,692,375 363,853,625 360,271,132 359,602,277 358,649,148 359,029,239 358,754,319
12/31/2003 248,704,371 333,960,939 385,485,012 382,965,837 373,361,797 369,595,335 364,398,660 362,914,574 361,901,909 362,193,319 362,173,223
12/31/2004 274,403,007 361,492,595 382,982,396 391,005,309 390,321,183 384,756,770 382,748,323 381,916,034 381,317,551 380,848,028 381,159,382
12/31/2005 295,347,887 346,114,385 392,348,238 406,165,182 396,303,753 392,538,208 389,141,589 387,599,453 386,898,164 386,788,348 386,523,172
12/31/2006 272,587,108 344,486,647 385,030,319 391,624,738 384,993,469 378,708,656 376,274,033 373,905,290 373,497,559 373,007,882 372,654,539
12/31/2007 321,587,793 399,660,449 446,300,872 454,582,325 445,323,719 439,842,659 436,005,831 435,247,639 434,555,370 434,125,194
12/31/2008 307,821,467 394,641,184 438,019,128 438,376,439 430,308,145 424,550,185 421,689,469 419,142,017 418,630,137
12/31/2009 335,686,357 432,186,607 475,844,132 479,827,773 472,399,955 469,277,560 464,676,483 462,487,094
12/31/2010 366,957,251 461,499,687 509,894,199 515,320,813 506,746,877 503,768,685 501,354,995
12/31/2011 364,292,784 472,407,757 523,903,619 528,837,736 521,191,743 516,533,665
12/31/2012 308,257,648 402,157,591 439,716,351 444,728,004 442,401,734
12/31/2013 333,585,375 422,980,637 469,231,691 485,166,001
12/31/2014 340,491,457 441,376,381 513,722,123
12/31/2015 336,859,238 452,574,242
12/31/2016 313,607,795


 A.Y.E.    147 Months  159 Months  171 Months  183 Months  195 Months  207 Months  219 Months  231 Months  243 Months
12/31/1997 378,434,122 378,074,869 378,127,391 378,222,198 378,288,751 378,442,176 378,174,029 378,472,998 378,470,686
12/31/1998 372,091,520 372,430,843 372,131,468 372,171,092 372,374,371 372,445,821 372,481,770 372,622,278
12/31/1999 410,329,939 411,892,618 412,059,979 412,385,960 411,305,450 410,297,590 410,474,775
12/31/2000 397,878,077 397,769,332 398,047,611 398,277,451 398,294,541 398,375,563
12/31/2001 372,996,163 372,892,314 373,434,190 373,737,192 373,768,981
12/31/2002 358,301,030 358,778,601 358,781,035 359,060,192
12/31/2003 361,916,672 361,720,722 361,413,760
12/31/2004 381,459,772 381,326,825
12/31/2005 386,681,502
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
BODILY INJURY – OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.298 | 1.108 | 1.034 | 1.003 | 0.975 | 0.999 | 0.996 | 0.999 | 0.998 | 1.000 | 1.001 |
| 12/31/1998 | 1.295 | 1.144 | 1.044 | 0.976 | 1.003 | 0.991 | 0.998 | 0.996 | 1.000 | 1.001 | 0.999 |
| 12/31/1999 | 1.342 | 1.165 | 0.997 | 1.002 | 0.990 | 0.991 | 0.991 | 0.999 | 1.001 | 1.001 | 1.000 |
| 12/31/2000 | 1.360 | 1.121 | 1.039 | 0.992 | 0.988 | 0.986 | 0.996 | 1.000 | 0.999 | 0.999 | 1.000 |
| 12/31/2001 | 1.274 | 1.136 | 1.047 | 0.998 | 0.983 | 0.992 | 0.991 | 0.999 | 0.999 | 1.001 | 1.001 |
| 12/31/2002 | 1.279 | 1.178 | 1.051 | 0.984 | 0.987 | 0.990 | 0.998 | 0.997 | 1.001 | 0.999 | 0.999 |
| 12/31/2003 | 1.343 | 1.154 | 0.993 | 0.975 | 0.990 | 0.986 | 0.996 | 0.997 | 1.001 | 1.000 | 0.999 |
| 12/31/2004 | 1.317 | 1.059 | 1.021 | 0.998 | 0.986 | 0.995 | 0.998 | 0.998 | 0.999 | 1.001 | 1.001 |
| 12/31/2005 | 1.172 | 1.134 | 1.035 | 0.976 | 0.990 | 0.991 | 0.996 | 0.998 | 1.000 | 0.999 | 1.000 |
| 12/31/2006 | 1.264 | 1.118 | 1.017 | 0.983 | 0.984 | 0.994 | 0.994 | 0.999 | 0.999 | 0.999 | |
| 12/31/2007 | 1.243 | 1.117 | 1.019 | 0.980 | 0.988 | 0.991 | 0.998 | 0.998 | 0.999 | | |
| 12/31/2008 | 1.282 | 1.110 | 1.001 | 0.982 | 0.987 | 0.993 | 0.994 | 0.999 | | | |
| 12/31/2009 | 1.287 | 1.101 | 1.008 | 0.985 | 0.993 | 0.990 | 0.995 | | | | |
| 12/31/2010 | 1.258 | 1.105 | 1.011 | 0.983 | 0.994 | 0.995 | | | | | |
| 12/31/2011 | 1.297 | 1.109 | 1.009 | 0.986 | 0.991 | | | | | | |
| 12/31/2012 | 1.305 | 1.093 | 1.011 | 0.995 | | | | | | | |
| 12/31/2013 | 1.268 | 1.109 | 1.034 | | | | | | | | |
| 12/31/2014 | 1.296 | 1.164 | | | | | | | | | |
| 12/31/2015 | 1.344 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.303 | 1.122 | 1.018 | 0.988 | 0.993 | 0.993 | 0.996 | 0.999 | 0.999 | 1.000 | 1.000 |
| | | | | | | | | | | | |
| Best 3/5 | 1.299 | 1.108 | 1.010 | 0.985 | 0.991 | 0.993 | 0.995 | 0.998 | 0.999 | 0.999 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 0.999 | 1.001 | 1.000 |
| 12/31/1998 | 1.001 | 0.999 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 12/31/1999 | 1.004 | 1.000 | 1.001 | 0.997 | 0.998 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 1.000 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.000 | 1.001 | 1.001 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.001 | 1.000 | 1.001 | | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2003 | 0.999 | 0.999 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.000 | 1.000 | 1.001 | 0.999 | 0.999 @ | 1.000 @ | 1.001 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 1.000 | 1.001 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 0.991 | 0.993 | 0.995 | 0.998 | 0.999 | 0.999 | 1.000 |
| 12/31/2013 | | | | 0.985 | 0.991 | 0.993 | 0.995 | 0.998 | 0.999 | 0.999 | 1.000 |
| 12/31/2014 | | | 1.010 | 0.985 | 0.991 | 0.993 | 0.995 | 0.998 | 0.999 | 0.999 | 1.000 |
| 12/31/2015 | | 1.108 | 1.010 | 0.985 | 0.991 | 0.993 | 0.995 | 0.998 | 0.999 | 0.999 | 1.000 |
| 12/31/2016 | 1.299 | 1.108 | 1.010 | 0.985 | 0.991 | 0.993 | 0.995 | 0.998 | 0.999 | 0.999 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.000 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.976 |
| 12/31/2013 | 1.000 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.962 |
| 12/31/2014 | 1.000 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.971 |
| 12/31/2015 | 1.000 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.076 |
| 12/31/2016 | 1.000 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.398 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
DEDUCTIBLE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 11,641,170 | 15,540,175 | 16,340,829 | 16,788,986 | 17,177,119 | 17,495,458 | 17,285,030 | 17,340,600 | 17,209,793 | 17,293,016 | 17,315,557 |
| 12/31/1998 | 10,312,365 | 13,391,629 | 16,573,878 | 16,987,250 | 17,082,144 | 16,865,060 | 16,677,041 | 16,613,842 | 16,645,288 | 16,445,281 | 16,540,581 |
| 12/31/1999 | 8,797,578 | 12,616,078 | 15,608,438 | 15,891,034 | 15,417,538 | 15,291,892 | 15,261,932 | 15,697,015 | 15,362,103 | 15,350,349 | 15,306,600 |
| 12/31/2000 | 11,081,094 | 18,043,204 | 20,383,016 | 20,495,750 | 19,684,065 | 19,590,660 | 19,785,084 | 19,612,118 | 19,619,652 | 19,477,840 | 19,452,018 |
| 12/31/2001 | 13,369,023 | 18,755,499 | 21,620,905 | 20,337,889 | 20,175,949 | 20,396,661 | 20,321,938 | 20,595,121 | 20,474,812 | 20,666,814 | 20,634,689 |
| 12/31/2002 | 14,139,707 | 18,654,490 | 19,125,871 | 20,038,798 | 21,683,726 | 20,966,570 | 20,856,609 | 20,889,012 | 20,692,507 | 20,659,007 | 20,709,007 |
| 12/31/2003 | 13,868,081 | 20,213,621 | 18,389,644 | 21,535,795 | 22,548,574 | 21,509,083 | 21,040,038 | 20,808,857 | 20,887,034 | 20,901,157 | 20,977,567 |
| 12/31/2004 | 16,651,862 | 19,040,397 | 24,648,976 | 25,377,487 | 22,872,351 | 21,990,214 | 21,736,695 | 21,632,348 | 21,582,723 | 21,619,199 | 21,664,048 |
| 12/31/2005 | 14,354,443 | 18,910,464 | 21,020,127 | 19,194,256 | 18,893,791 | 18,342,373 | 18,221,566 | 18,459,103 | 18,291,053 | 18,227,440 | 18,323,895 |
| 12/31/2006 | 14,073,381 | 18,866,914 | 22,272,395 | 22,820,365 | 21,214,980 | 21,197,929 | 20,955,581 | 20,853,138 | 20,931,444 | 20,919,344 | 20,919,347 |
| 12/31/2007 | 15,111,138 | 18,144,948 | 20,472,042 | 20,557,043 | 19,958,642 | 19,442,224 | 19,282,688 | 19,464,251 | 19,393,685 | 19,285,752 | |
| 12/31/2008 | 15,804,841 | 19,471,770 | 20,823,271 | 20,501,801 | 20,801,571 | 20,120,168 | 20,172,130 | 20,129,375 | 19,954,385 | | |
| 12/31/2009 | 13,146,529 | 15,832,159 | 18,138,679 | 18,542,238 | 17,992,956 | 18,199,795 | 18,201,898 | 18,158,900 | | | |
| 12/31/2010 | 12,213,669 | 14,461,797 | 17,113,786 | 17,202,315 | 16,850,283 | 16,520,694 | 16,305,100 | | | | |
| 12/31/2011 | 12,158,819 | 16,561,437 | 18,657,023 | 19,904,537 | 19,599,184 | 19,611,963 | | | | | |
| 12/31/2012 | 10,490,761 | 14,496,297 | 15,414,573 | 15,542,931 | 15,127,294 | | | | | | |
| 12/31/2013 | 13,900,545 | 16,986,501 | 19,609,663 | 20,959,132 | | | | | | | |
| 12/31/2014 | 12,917,817 | 18,353,633 | 21,485,401 | | | | | | | | |
| 12/31/2015 | 18,235,626 | 25,817,277 | | | | | | | | | |
| 12/31/2016 | 16,315,483 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 17,252,044 | 17,218,101 | 17,222,601 | 17,227,300 | 17,227,300 | 17,227,300 | 17,227,300 | 17,227,300 | 17,227,300 |
| 12/31/1998 | 16,540,581 | 16,527,939 | 16,512,940 | 16,512,940 | 16,610,940 | 16,610,940 | 16,610,940 | 16,610,940 | |
| 12/31/1999 | 15,305,501 | 15,305,501 | 15,355,751 | 15,505,751 | 15,500,751 | 15,500,751 | 15,500,751 | | |
| 12/31/2000 | 19,452,017 | 19,454,267 | 19,559,267 | 19,559,267 | 19,559,267 | 19,559,267 | | | |
| 12/31/2001 | 20,735,688 | 20,734,687 | 20,778,574 | 20,793,798 | 20,795,397 | | | | |
| 12/31/2002 | 20,707,870 | 20,683,921 | 20,889,224 | 20,839,302 | | | | | |
| 12/31/2003 | 21,005,199 | 21,021,006 | 21,071,006 | | | | | | |
| 12/31/2004 | 21,649,198 | 21,649,198 | | | | | | | |
| 12/31/2005 | 18,323,860 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
DEDUCTIBLE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.335 | 1.052 | 1.027 | 1.023 | 1.019 | 0.988 | 1.003 | 0.992 | 1.005 | 1.001 | 0.996 |
| 12/31/1998 | 1.299 | 1.238 | 1.025 | 1.006 | 0.987 | 0.989 | 0.996 | 1.002 | 0.988 | 1.006 | 1.000 |
| 12/31/1999 | 1.434 | 1.237 | 1.018 | 0.970 | 0.992 | 0.998 | 1.029 | 0.979 | 0.999 | 0.997 | 1.000 |
| 12/31/2000 | 1.628 | 1.130 | 1.006 | 0.960 | 0.995 | 1.010 | 0.991 | 1.000 | 0.993 | 0.999 | 1.000 |
| 12/31/2001 | 1.403 | 1.153 | 0.941 | 0.992 | 1.011 | 0.996 | 1.013 | 0.994 | 1.009 | 0.998 | 1.005 |
| 12/31/2002 | 1.319 | 1.025 | 1.048 | 1.082 | 0.967 | 0.995 | 1.002 | 0.991 | 0.998 | 1.002 | 1.000 |
| 12/31/2003 | 1.458 | 0.910 | 1.171 | 1.047 | 0.954 | 0.978 | 0.989 | 1.004 | 1.001 | 1.004 | 1.001 |
| 12/31/2004 | 1.143 | 1.295 | 1.030 | 0.901 | 0.961 | 0.988 | 0.995 | 0.998 | 1.002 | 1.002 | 0.999 |
| 12/31/2005 | 1.317 | 1.112 | 0.913 | 0.984 | 0.971 | 0.993 | 1.013 | 0.991 | 0.997 | 1.005 | 1.000 |
| 12/31/2006 | 1.341 | 1.181 | 1.025 | 0.930 | 0.999 | 0.989 | 0.995 | 1.004 | 0.999 | 1.000 | |
| 12/31/2007 | 1.201 | 1.128 | 1.004 | 0.971 | 0.974 | 0.992 | 1.009 | 0.996 | 0.994 | | |
| 12/31/2008 | 1.232 | 1.069 | 0.985 | 1.015 | 0.967 | 1.003 | 0.998 | 0.991 | | | |
| 12/31/2009 | 1.204 | 1.146 | 1.022 | 0.970 | 1.011 | 1.000 | 0.998 | | | | |
| 12/31/2010 | 1.184 | 1.183 | 1.005 | 0.980 | 0.980 | 0.987 | | | | | |
| 12/31/2011 | 1.362 | 1.127 | 1.067 | 0.985 | 1.001 | | | | | | |
| 12/31/2012 | 1.382 | 1.063 | 1.008 | 0.973 | | | | | | | |
| 12/31/2013 | 1.222 | 1.154 | 1.069 | | | | | | | | |
| 12/31/2014 | 1.421 | 1.171 | | | | | | | | | |
| 12/31/2015 | 1.416 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.353 | 1.129 | 1.048 | 0.979 | 0.997 | 0.997 | 1.002 | 0.997 | 0.997 | 1.002 | 1.000 |
| | | | | | | | | | | | |
| Best 3/5 | 1.387 | 1.151 | 1.032 | 0.979 | 0.985 | 0.994 | 1.002 | 0.995 | 0.999 | 1.003 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 0.999 | 0.999 | 1.000 | 1.006 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 12/31/1999 | 1.000 | 1.003 | 1.010 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 1.000 | 1.005 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.000 | 1.002 | 1.001 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 0.999 | 1.010 | 0.998 | | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2003 | 1.001 | 1.002 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.000 | 1.005 | 1.000 | 1.000 | 1.000 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 1.003 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 0.985 | 0.994 | 1.002 | 0.995 | 0.999 | 1.003 | 1.000 |
| 12/31/2013 | | | | 0.979 | 0.985 | 0.994 | 1.002 | 0.995 | 0.999 | 1.003 | 1.000 |
| 12/31/2014 | | | 1.032 | 0.979 | 0.985 | 0.994 | 1.002 | 0.995 | 0.999 | 1.003 | 1.000 |
| 12/31/2015 | | 1.151 | 1.032 | 0.979 | 0.985 | 0.994 | 1.002 | 0.995 | 0.999 | 1.003 | 1.000 |
| 12/31/2016 | 1.387 | 1.151 | 1.032 | 0.979 | 0.985 | 0.994 | 1.002 | 0.995 | 0.999 | 1.003 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.000 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.981 |
| 12/31/2013 | 1.000 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.960 |
| 12/31/2014 | 1.000 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.991 |
| 12/31/2015 | 1.000 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.141 |
| 12/31/2016 | 1.000 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.582 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
BODILY INJURY – OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 36,671,670 | 59,293,727 | 84,863,258 | 97,945,867 | 108,770,144 | 109,316,703 | 111,680,611 | 112,182,813 | 113,704,014 | 114,546,122 | 115,073,287 |
| 12/31/1998 | 33,464,505 | 59,717,523 | 87,885,371 | 112,088,965 | 110,689,567 | 116,743,309 | 118,242,996 | 120,406,178 | 122,085,946 | 123,807,394 | 125,988,541 |
| 12/31/1999 | 36,564,547 | 68,427,457 | 103,202,454 | 118,811,711 | 132,828,838 | 138,608,427 | 141,366,783 | 147,157,707 | 148,502,782 | 151,563,676 | 152,548,868 |
| 12/31/2000 | 35,000,342 | 68,464,227 | 103,149,380 | 125,526,708 | 136,295,429 | 143,027,828 | 147,015,474 | 150,150,861 | 151,338,819 | 151,293,056 | 153,359,096 |
| 12/31/2001 | 35,430,111 | 65,181,924 | 97,627,287 | 126,167,557 | 141,150,433 | 150,897,461 | 155,964,273 | 158,671,932 | 161,754,090 | 163,994,733 | 164,853,654 |
| 12/31/2002 | 35,724,736 | 66,446,551 | 103,853,180 | 131,740,664 | 148,629,352 | 154,786,096 | 158,132,450 | 160,370,916 | 159,952,869 | 161,310,398 | 161,613,746 |
| 12/31/2003 | 36,765,871 | 71,237,675 | 110,510,338 | 138,568,767 | 154,047,344 | 158,886,643 | 160,591,619 | 163,034,920 | 164,441,612 | 165,152,217 | 165,963,688 |
| 12/31/2004 | 35,020,626 | 73,055,268 | 112,571,006 | 143,852,377 | 156,730,594 | 161,425,788 | 164,192,862 | 165,695,086 | 167,901,985 | 168,390,329 | 169,229,121 |
| 12/31/2005 | 30,997,658 | 70,474,147 | 116,206,903 | 146,456,156 | 159,375,159 | 166,011,533 | 169,328,221 | 171,381,278 | 173,032,566 | 174,217,953 | 174,843,713 |
| 12/31/2006 | 32,949,282 | 71,615,962 | 118,431,380 | 147,828,594 | 164,849,725 | 170,749,250 | 173,766,605 | 174,166,875 | 175,907,544 | 179,078,438 | 179,699,097 |
| 12/31/2007 | 34,527,975 | 76,944,142 | 132,145,641 | 169,940,314 | 186,148,355 | 191,282,235 | 194,034,352 | 195,143,641 | 197,419,054 | 197,256,011 | |
| 12/31/2008 | 30,717,756 | 79,233,822 | 132,761,957 | 175,651,126 | 194,691,019 | 200,640,461 | 204,438,964 | 206,064,932 | 207,512,889 | | |
| 12/31/2009 | 40,377,503 | 90,555,023 | 150,150,839 | 190,087,482 | 207,987,450 | 218,042,724 | 224,051,952 | 228,154,449 | | | |
| 12/31/2010 | 45,157,416 | 103,098,618 | 164,267,446 | 204,921,044 | 226,058,579 | 234,573,165 | 238,948,867 | | | | |
| 12/31/2011 | 49,859,004 | 107,414,219 | 173,954,649 | 216,930,152 | 236,581,176 | 245,187,010 | | | | | |
| 12/31/2012 | 42,686,938 | 95,508,764 | 156,005,009 | 198,148,915 | 221,828,650 | | | | | | |
| 12/31/2013 | 51,472,313 | 110,111,310 | 173,217,038 | 228,315,489 | | | | | | | |
| 12/31/2014 | 53,725,716 | 117,900,175 | 191,583,692 | | | | | | | | |
| 12/31/2015 | 54,983,741 | 120,316,603 | | | | | | | | | |
| 12/31/2016 | 50,913,397 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 116,260,232 | 116,474,615 | 117,179,492 | 118,125,220 | 118,777,128 | 118,912,175 | 119,202,742 | 119,368,359 | 119,490,527 |
| 12/31/1998 | 125,340,263 | 125,860,366 | 125,975,197 | 126,282,586 | 126,696,873 | 127,063,287 | 127,377,935 | 127,604,592 | |
| 12/31/1999 | 153,674,833 | 154,939,660 | 155,558,573 | 156,463,863 | 157,066,295 | 156,681,735 | 156,928,708 | | |
| 12/31/2000 | 155,634,588 | 154,706,685 | 155,829,625 | 156,434,214 | 156,976,107 | 157,092,098 | | | |
| 12/31/2001 | 165,293,463 | 166,829,691 | 169,436,702 | 170,535,642 | 170,561,907 | | | | |
| 12/31/2002 | 161,788,255 | 162,420,706 | 162,711,860 | 162,910,631 | | | | | |
| 12/31/2003 | 167,019,450 | 167,639,923 | 167,518,538 | | | | | | |
| 12/31/2004 | 169,996,284 | 170,831,224 | | | | | | | |
| 12/31/2005 | 176,389,719 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
BODILY INJURY – OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

### Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 22,622,057 | 25,569,531 | 13,082,609 | 10,824,277 | 546,559 | 2,363,908 | 502,202 | 1,521,201 | 842,108 | 527,165 | 1,186,945 | 214,383 | 704,877 |
| 12/31/1998 | 26,253,018 | 28,167,848 | 24,203,594 | -1,399,398 | 6,053,742 | 1,499,687 | 2,163,182 | 1,679,768 | 1,721,448 | 2,181,147 | -648,278 | 520,103 | 114,831 |
| 12/31/1999 | 31,862,910 | 34,774,997 | 15,609,257 | 14,017,127 | 5,779,589 | 2,758,356 | 5,790,924 | 1,345,075 | 3,060,894 | 985,192 | 1,125,965 | 1,264,827 | 618,913 |
| 12/31/2000 | 33,463,885 | 34,685,153 | 22,377,328 | 10,768,721 | 6,732,399 | 3,987,646 | 3,135,387 | 1,187,958 | -45,763 | 2,066,040 | 2,275,492 | -927,903 | 1,122,940 |
| 12/31/2001 | 29,751,813 | 32,445,363 | 28,540,270 | 14,982,876 | 9,747,028 | 5,066,812 | 2,707,659 | 3,082,158 | 2,240,643 | 858,921 | 439,809 | 1,536,228 | 2,607,011 |
| 12/31/2002 | 30,721,815 | 37,406,629 | 27,887,484 | 16,888,688 | 6,156,744 | 3,346,354 | 2,238,466 | -418,047 | 1,357,529 | 303,348 | 174,509 | 632,451 | 291,154 |
| 12/31/2003 | 34,471,804 | 39,272,663 | 28,058,429 | 15,478,577 | 4,839,299 | 1,704,976 | 2,443,301 | 1,406,692 | 710,605 | 811,471 | 1,055,762 | 620,473 | -121,385 |
| 12/31/2004 | 38,034,642 | 39,515,738 | 31,281,371 | 12,878,217 | 4,695,194 | 2,767,074 | 1,502,224 | 2,206,899 | 488,344 | 838,792 | 767,163 | 834,940 | |
| 12/31/2005 | 39,476,489 | 45,732,756 | 30,249,253 | 12,919,003 | 6,636,374 | 3,316,688 | 2,053,057 | 1,651,288 | 1,185,387 | 625,760 | 1,546,006 | | |
| 12/31/2006 | 38,666,680 | 46,815,418 | 29,397,214 | 17,021,131 | 5,899,525 | 3,017,355 | 400,270 | 1,740,669 | 3,170,894 | 620,659 | | | |
| 12/31/2007 | 42,416,167 | 55,201,499 | 37,794,673 | 16,208,041 | 5,133,880 | 2,752,117 | 1,109,289 | 2,275,413 | -163,043 | | | | |
| 12/31/2008 | 48,516,066 | 53,528,135 | 42,889,169 | 19,039,893 | 5,949,442 | 3,798,503 | 1,625,968 | 1,447,957 | | | | | |
| 12/31/2009 | 50,177,520 | 59,595,816 | 39,936,643 | 17,899,968 | 10,055,274 | 6,009,228 | 4,102,497 | | | | | | |
| 12/31/2010 | 57,941,202 | 61,168,828 | 40,653,598 | 21,137,535 | 8,514,586 | 4,375,702 | | | | | | | |
| 12/31/2011 | 57,555,215 | 66,540,430 | 42,975,503 | 19,651,024 | 8,605,834 | | | | | | | | |
| 12/31/2012 | 52,821,826 | 60,496,245 | 42,143,906 | 23,679,735 | | | | | | | | | |
| 12/31/2013 | 58,638,997 | 63,105,728 | 55,098,451 | | | | | | | | | | |
| 12/31/2014 | 64,174,459 | 73,683,517 | | | | | | | | | | | |
| 12/31/2015 | 65,332,862 | | | | | | | | | | | | |

### Incremental Percentages

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.0442 | 0.0499 | 0.0256 | 0.0211 | 0.0011 | 0.0046 | 0.0010 | 0.0030 | 0.0016 | 0.0010 | 0.0023 | 0.0004 | 0.0014 |
| 12/31/1998 | 0.0501 | 0.0537 | 0.0462 | -0.0027 | 0.0116 | 0.0029 | 0.0041 | 0.0032 | 0.0033 | 0.0042 | -0.0012 | 0.0010 | 0.0002 |
| 12/31/1999 | 0.0557 | 0.0608 | 0.0273 | 0.0245 | 0.0101 | 0.0048 | 0.0101 | 0.0024 | 0.0053 | 0.0017 | 0.0020 | 0.0022 | 0.0011 |
| 12/31/2000 | 0.0593 | 0.0615 | 0.0397 | 0.0191 | 0.0119 | 0.0071 | 0.0056 | 0.0021 | -0.0001 | 0.0037 | 0.0040 | -0.0016 | 0.0020 |
| 12/31/2001 | 0.0541 | 0.0590 | 0.0519 | 0.0273 | 0.0177 | 0.0092 | 0.0049 | 0.0056 | 0.0041 | 0.0016 | 0.0008 | 0.0028 | 0.0047 |
| 12/31/2002 | 0.0579 | 0.0704 | 0.0525 | 0.0318 | 0.0116 | 0.0063 | 0.0042 | -0.0008 | 0.0026 | 0.0006 | 0.0003 | 0.0012 | 0.0005 |
| 12/31/2003 | 0.0656 | 0.0747 | 0.0534 | 0.0294 | 0.0092 | 0.0032 | 0.0046 | 0.0027 | 0.0014 | 0.0015 | 0.0020 | 0.0012 | -0.0002 |
| 12/31/2004 | 0.0681 | 0.0708 | 0.0560 | 0.0231 | 0.0084 | 0.0050 | 0.0027 | 0.0040 | 0.0009 | 0.0015 | 0.0014 | 0.0015 | |
| 12/31/2005 | 0.0682 | 0.0790 | 0.0523 | 0.0223 | 0.0115 | 0.0057 | 0.0035 | 0.0029 | 0.0020 | 0.0011 | 0.0027 | | |
| 12/31/2006 | 0.0686 | 0.0831 | 0.0522 | 0.0302 | 0.0105 | 0.0054 | 0.0007 | 0.0031 | 0.0056 | 0.0011 | | | |
| 12/31/2007 | 0.0631 | 0.0821 | 0.0562 | 0.0241 | 0.0076 | 0.0041 | 0.0017 | 0.0034 | -0.0002 | | | | |
| 12/31/2008 | 0.0765 | 0.0844 | 0.0676 | 0.0300 | 0.0094 | 0.0060 | 0.0026 | 0.0023 | | | | | |
| 12/31/2009 | 0.0705 | 0.0837 | 0.0561 | 0.0251 | 0.0141 | 0.0084 | 0.0058 | | | | | | |
| 12/31/2010 | 0.0757 | 0.0799 | 0.0531 | 0.0276 | 0.0111 | 0.0057 | | | | | | | |
| 12/31/2011 | 0.0729 | 0.0843 | 0.0544 | 0.0249 | 0.0109 | | | | | | | | |
| 12/31/2012 | 0.0758 | 0.0868 | 0.0604 | 0.0340 | | | | | | | | | |
| 12/31/2013 | 0.0778 | 0.0837 | 0.0731 | | | | | | | | | | |
| 12/31/2014 | 0.0802 | 0.0920 | | | | | | | | | | | |
| 12/31/2015 | 0.0832 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0779 | 0.0849 | 0.0570 | 0.0276 | 0.0105 | 0.0057 | 0.0026 | 0.0031 | 0.0014 | 0.0012 | 0.0014 | 0.0013 | 0.0012 |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 37,010,434 | 42,889,623 | 45,305,932 | 47,461,602 | 48,162,584 | 48,019,043 | 47,724,212 | 47,940,714 | 48,090,182 | 48,321,037 | 48,353,355 |
| 12/31/1998 | 40,840,162 | 45,900,157 | 48,043,810 | 50,608,400 | 49,761,122 | 50,520,319 | 50,122,650 | 50,071,866 | 50,339,874 | 50,096,886 | 50,192,079 |
| 12/31/1999 | 44,603,456 | 50,746,789 | 53,842,197 | 54,319,138 | 54,906,334 | 54,369,326 | 54,267,885 | 54,971,367 | 54,909,001 | 55,267,043 | 55,198,979 |
| 12/31/2000 | 44,498,215 | 47,539,004 | 49,961,344 | 51,750,884 | 52,775,713 | 52,490,621 | 52,342,225 | 51,915,410 | 52,517,684 | 52,700,448 | 52,917,415 |
| 12/31/2001 | 36,099,280 | 41,246,488 | 44,698,030 | 45,546,684 | 46,326,753 | 47,123,552 | 47,104,533 | 47,953,100 | 48,490,837 | 48,818,497 | 49,044,107 |
| 12/31/2002 | 33,267,165 | 37,056,299 | 39,519,590 | 41,815,373 | 42,779,315 | 43,258,382 | 43,376,860 | 43,612,711 | 43,606,675 | 43,742,588 | 44,206,940 |
| 12/31/2003 | 34,242,777 | 37,511,527 | 39,532,934 | 41,377,395 | 43,374,510 | 43,593,172 | 43,722,466 | 43,498,949 | 43,608,383 | 43,720,380 | 43,871,829 |
| 12/31/2004 | 32,612,437 | 37,116,844 | 37,738,516 | 38,939,974 | 41,568,957 | 41,276,319 | 41,292,077 | 41,291,161 | 41,821,665 | 42,319,182 | 42,335,501 |
| 12/31/2005 | 30,639,199 | 34,720,747 | 36,318,174 | 37,631,584 | 38,408,423 | 38,360,938 | 38,520,299 | 38,877,206 | 39,130,711 | 39,333,093 | 38,898,454 |
| 12/31/2006 | 31,790,239 | 33,151,164 | 35,420,162 | 36,542,123 | 37,152,768 | 37,791,485 | 38,328,566 | 38,584,480 | 38,944,565 | 38,983,590 | 39,258,465 |
| 12/31/2007 | 35,021,953 | 39,838,806 | 41,651,257 | 43,673,872 | 43,002,302 | 42,930,086 | 44,290,391 | 45,459,016 | 45,725,929 | 45,753,025 | |
| 12/31/2008 | 39,641,555 | 43,040,587 | 45,045,534 | 45,253,502 | 45,528,721 | 46,517,565 | 46,370,655 | 45,613,491 | 45,893,300 | | |
| 12/31/2009 | 39,774,358 | 44,217,245 | 46,891,743 | 47,155,719 | 47,565,927 | 48,061,449 | 48,129,895 | 48,546,001 | | | |
| 12/31/2010 | 43,705,599 | 48,356,997 | 49,006,897 | 50,377,271 | 50,040,838 | 49,955,136 | 50,553,973 | | | | |
| 12/31/2011 | 51,149,457 | 53,863,422 | 55,741,779 | 56,071,074 | 56,536,662 | 56,745,784 | | | | | |
| 12/31/2012 | 44,276,151 | 47,149,803 | 49,462,354 | 49,918,412 | 50,437,029 | | | | | | |
| 12/31/2013 | 45,863,072 | 51,929,717 | 52,906,330 | 54,387,507 | | | | | | | |
| 12/31/2014 | 48,826,122 | 51,498,679 | 54,632,452 | | | | | | | | |
| 12/31/2015 | 45,331,278 | 50,373,410 | | | | | | | | | |
| 12/31/2016 | 39,638,280 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 48,613,423 | 48,751,423 | 48,899,974 | 48,955,474 | 48,936,351 | 49,079,516 | 49,551,973 | 49,539,058 | 49,630,949 |
| 12/31/1998 | 50,535,853 | 50,408,841 | 50,352,334 | 50,562,037 | 50,684,365 | 50,793,744 | 51,001,149 | 51,180,306 | |
| 12/31/1999 | 55,292,937 | 55,195,838 | 55,422,151 | 55,510,260 | 55,504,396 | 55,497,337 | 55,656,689 | | |
| 12/31/2000 | 53,102,937 | 53,328,173 | 53,522,959 | 53,527,198 | 53,637,301 | 53,675,250 | | | |
| 12/31/2001 | 49,344,533 | 49,586,534 | 49,321,614 | 49,389,893 | 49,409,363 | | | | |
| 12/31/2002 | 44,266,924 | 44,235,624 | 44,500,622 | 44,454,812 | | | | | |
| 12/31/2003 | 44,061,002 | 44,028,678 | 44,014,029 | | | | | | |
| 12/31/2004 | 42,360,280 | 42,369,285 | | | | | | | |
| 12/31/2005 | 39,007,929 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.159 | 1.056 | 1.048 | 1.015 | 0.997 | 0.994 | 1.005 | 1.003 | 1.005 | 1.001 | 1.005 |
| 12/31/1998 | 1.124 | 1.047 | 1.053 | 0.983 | 1.015 | 0.992 | 0.999 | 1.005 | 0.995 | 1.002 | 1.007 |
| 12/31/1999 | 1.138 | 1.061 | 1.009 | 1.011 | 0.990 | 0.998 | 1.013 | 0.999 | 1.007 | 0.999 | 1.002 |
| 12/31/2000 | 1.068 | 1.051 | 1.036 | 1.020 | 0.995 | 0.997 | 0.992 | 1.012 | 1.003 | 1.004 | 1.004 |
| 12/31/2001 | 1.143 | 1.084 | 1.019 | 1.017 | 1.017 | 1.000 | 1.018 | 1.011 | 1.007 | 1.005 | 1.006 |
| 12/31/2002 | 1.114 | 1.066 | 1.058 | 1.023 | 1.011 | 1.003 | 1.005 | 1.000 | 1.003 | 1.011 | 1.001 |
| 12/31/2003 | 1.095 | 1.054 | 1.047 | 1.048 | 1.005 | 1.003 | 0.995 | 1.003 | 1.003 | 1.003 | 1.004 |
| 12/31/2004 | 1.138 | 1.017 | 1.032 | 1.068 | 0.993 | 1.000 | 1.000 | 1.013 | 1.012 | 1.000 | 1.001 |
| 12/31/2005 | 1.133 | 1.046 | 1.036 | 1.021 | 0.999 | 1.004 | 1.009 | 1.007 | 1.005 | 0.989 | 1.003 |
| 12/31/2006 | 1.043 | 1.068 | 1.032 | 1.017 | 1.017 | 1.014 | 1.007 | 1.009 | 1.001 | 1.007 | |
| 12/31/2007 | 1.138 | 1.045 | 1.049 | 0.985 | 0.998 | 1.032 | 1.026 | 1.006 | 1.001 | | |
| 12/31/2008 | 1.086 | 1.047 | 1.005 | 1.006 | 1.022 | 0.997 | 0.984 | 1.006 | | | |
| 12/31/2009 | 1.112 | 1.060 | 1.006 | 1.009 | 1.010 | 1.001 | 1.009 | | | | |
| 12/31/2010 | 1.106 | 1.013 | 1.028 | 0.993 | 0.998 | 1.012 | | | | | |
| 12/31/2011 | 1.053 | 1.035 | 1.006 | 1.008 | 1.004 | | | | | | |
| 12/31/2012 | 1.065 | 1.049 | 1.009 | 1.010 | | | | | | | |
| 12/31/2013 | 1.132 | 1.019 | 1.028 | | | | | | | | |
| 12/31/2014 | 1.055 | 1.061 | | | | | | | | | |
| 12/31/2015 | 1.111 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.099 | 1.043 | 1.014 | 1.004 | 1.004 | 1.003 | 1.006 | 1.007 | 1.002 | 0.999 | 1.003 |
| | | | | | | | | | | | |
| Best 3/5 | 1.077 | 1.034 | 1.014 | 1.008 | 1.004 | 1.009 | 1.008 | 1.007 | 1.003 | 1.003 | 1.003 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.003 | 1.003 | 1.001 | 1.000 | 1.003 | 1.010 | 1.000 | 1.002 |
| 12/31/1998 | 0.997 | 0.999 | 1.004 | 1.002 | 1.002 | 1.004 | 1.004 | 1.003 * |
| 12/31/1999 | 0.998 | 1.004 | 1.002 | 1.000 | 1.000 | 1.003 | 1.003 * | 1.003 * |
| 12/31/2000 | 1.004 | 1.004 | 1.000 | 1.002 | 1.001 | 1.001 * | 1.003 * | 1.003 * |
| 12/31/2001 | 1.005 | 0.995 | 1.001 | 1.000 | 1.001 * | 1.001 * | 1.003 * | 1.003 * |
| 12/31/2002 | 0.999 | 1.006 | 0.999 | | | | | |
| 12/31/2003 | 0.999 | 1.000 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 0.999 | 1.000 | 1.000 | 1.001 | 1.001 @ | 1.006 @ | 1.002 @ | 1.002 @ |
| | | | | | | | | |
| Best 3/5 | 1.001 | 1.003 | 1.001 | 1.001 | 1.001 * | 1.003 * | 1.003 * | 1.003 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.004 | 1.009 | 1.008 | 1.007 | 1.003 | 1.003 | 1.003 |
| 12/31/2013 | | | | 1.008 | 1.004 | 1.009 | 1.008 | 1.007 | 1.003 | 1.003 | 1.003 |
| 12/31/2014 | | | 1.014 | 1.008 | 1.004 | 1.009 | 1.008 | 1.007 | 1.003 | 1.003 | 1.003 |
| 12/31/2015 | | 1.034 | 1.014 | 1.008 | 1.004 | 1.009 | 1.008 | 1.007 | 1.003 | 1.003 | 1.003 |
| 12/31/2016 | 1.077 | 1.034 | 1.014 | 1.008 | 1.004 | 1.009 | 1.008 | 1.007 | 1.003 | 1.003 | 1.003 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.001 | 1.003 | 1.001 | 1.001 | 1.001 | 1.003 | 1.003 | 1.003 | 1.012* | 1.067 |
| 12/31/2013 | 1.001 | 1.003 | 1.001 | 1.001 | 1.001 | 1.003 | 1.003 | 1.003 | 1.012* | 1.075 |
| 12/31/2014 | 1.001 | 1.003 | 1.001 | 1.001 | 1.001 | 1.003 | 1.003 | 1.003 | 1.012* | 1.091 |
| 12/31/2015 | 1.001 | 1.003 | 1.001 | 1.001 | 1.001 | 1.003 | 1.003 | 1.003 | 1.012* | 1.128 |
| 12/31/2016 | 1.001 | 1.003 | 1.001 | 1.001 | 1.001 | 1.003 | 1.003 | 1.003 | 1.012* | 1.214 |

 * Calculated Using Modified Bondy Method
 @ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
DEDUCTIBLE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 2,452,632 | 2,731,212 | 3,031,946 | 3,144,090 | 3,243,283 | 3,317,143 | 3,208,792 | 3,204,644 | 3,377,404 | 3,533,725 | 3,387,096 |
| 12/31/1998 | 2,252,964 | 2,314,908 | 2,681,111 | 2,561,053 | 2,718,867 | 2,543,732 | 2,554,532 | 2,807,811 | 2,891,368 | 3,098,888 | 3,109,814 |
| 12/31/1999 | 2,454,114 | 2,622,388 | 2,992,434 | 2,948,594 | 3,165,943 | 3,181,430 | 3,303,898 | 3,566,269 | 3,728,412 | 3,673,521 | 3,613,630 |
| 12/31/2000 | 2,053,611 | 2,096,766 | 2,392,541 | 2,605,416 | 2,578,058 | 2,614,972 | 2,727,149 | 2,624,149 | 2,629,148 | 2,628,151 | 2,653,650 |
| 12/31/2001 | 2,631,719 | 2,655,330 | 3,015,316 | 3,073,210 | 3,090,021 | 3,297,972 | 3,139,905 | 3,137,503 | 3,392,461 | 3,402,407 | 3,576,772 |
| 12/31/2002 | 1,820,219 | 2,161,951 | 2,414,140 | 2,203,242 | 2,260,476 | 2,209,919 | 2,116,830 | 2,098,111 | 2,110,109 | 2,116,609 | 2,115,609 |
| 12/31/2003 | 2,158,717 | 2,474,106 | 2,446,677 | 2,837,284 | 2,829,680 | 2,925,573 | 2,986,928 | 2,993,712 | 2,963,363 | 2,913,862 | 2,880,329 |
| 12/31/2004 | 2,198,778 | 2,687,819 | 2,746,025 | 3,479,721 | 3,201,644 | 3,302,576 | 3,240,750 | 3,249,820 | 3,250,828 | 3,352,890 | 3,351,489 |
| 12/31/2005 | 1,857,874 | 2,173,105 | 2,676,501 | 2,591,456 | 2,642,521 | 2,640,008 | 2,744,457 | 2,988,456 | 2,794,035 | 2,806,180 | 2,810,278 |
| 12/31/2006 | 2,301,025 | 2,353,089 | 2,635,459 | 2,877,435 | 3,166,029 | 2,933,152 | 3,068,388 | 3,324,410 | 3,153,237 | 3,253,236 | 3,188,575 |
| 12/31/2007 | 1,934,855 | 2,611,744 | 2,534,279 | 2,728,111 | 2,779,973 | 2,770,885 | 2,682,310 | 2,679,385 | 2,679,385 | 2,679,385 | |
| 12/31/2008 | 1,988,350 | 2,104,148 | 2,088,017 | 2,365,626 | 2,340,427 | 2,435,478 | 2,453,968 | 2,456,967 | 2,423,968 | | |
| 12/31/2009 | 2,188,662 | 2,178,338 | 2,254,660 | 2,434,057 | 2,405,537 | 2,455,306 | 2,513,666 | 2,570,747 | | | |
| 12/31/2010 | 2,066,055 | 2,171,957 | 2,271,774 | 2,243,029 | 2,231,530 | 2,271,530 | 2,296,536 | | | | |
| 12/31/2011 | 1,802,276 | 2,247,071 | 2,584,301 | 2,540,950 | 2,822,679 | 2,944,692 | | | | | |
| 12/31/2012 | 1,423,563 | 1,947,496 | 2,318,669 | 2,488,481 | 2,555,586 | | | | | | |
| 12/31/2013 | 2,721,339 | 2,918,937 | 2,615,895 | 2,709,620 | | | | | | | |
| 12/31/2014 | 2,582,053 | 2,417,275 | 2,488,805 | | | | | | | | |
| 12/31/2015 | 3,611,967 | 3,894,406 | | | | | | | | | |
| 12/31/2016 | 2,628,981 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 3,384,320 | 3,382,266 | 3,380,717 | 3,430,721 | 3,444,331 | 3,525,581 | 3,525,581 | 3,475,581 | 3,475,581 |
| 12/31/1998 | 3,103,379 | 3,068,342 | 3,068,342 | 3,081,952 | 3,163,202 | 3,163,202 | 3,163,167 | 3,163,167 | |
| 12/31/1999 | 3,610,829 | 3,605,829 | 3,604,204 | 3,601,704 | 3,601,604 | 3,601,604 | 3,601,604 | | |
| 12/31/2000 | 2,628,150 | 2,624,775 | 2,625,084 | 2,625,186 | 2,625,185 | 2,625,185 | | | |
| 12/31/2001 | 3,478,244 | 3,500,522 | 3,375,521 | 3,375,521 | 3,389,984 | | | | |
| 12/31/2002 | 2,124,109 | 2,124,109 | 2,124,109 | 2,124,109 | | | | | |
| 12/31/2003 | 2,891,692 | 2,991,693 | 2,999,593 | | | | | | |
| 12/31/2004 | 3,450,990 | 3,452,865 | | | | | | | |
| 12/31/2005 | 2,808,951 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
DEDUCTIBLE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.114 | 1.110 | 1.037 | 1.032 | 1.023 | 0.967 | 0.999 | 1.054 | 1.046 | 0.959 | 0.999 |
| 12/31/1998 | 1.027 | 1.158 | 0.955 | 1.062 | 0.936 | 1.004 | 1.099 | 1.030 | 1.072 | 1.004 | 0.998 |
| 12/31/1999 | 1.069 | 1.141 | 0.985 | 1.074 | 1.005 | 1.038 | 1.079 | 1.045 | 0.985 | 0.984 | 0.999 |
| 12/31/2000 | 1.021 | 1.141 | 1.089 | 0.989 | 1.014 | 1.043 | 0.962 | 1.002 | 1.000 | 1.010 | 0.990 |
| 12/31/2001 | 1.009 | 1.136 | 1.019 | 1.005 | 1.067 | 0.952 | 0.999 | 1.081 | 1.003 | 1.051 | 0.972 |
| 12/31/2002 | 1.188 | 1.117 | 0.913 | 1.026 | 0.978 | 0.958 | 0.991 | 1.006 | 1.003 | 1.000 | 1.004 |
| 12/31/2003 | 1.146 | 0.989 | 1.160 | 0.997 | 1.034 | 1.021 | 1.002 | 0.990 | 0.983 | 0.988 | 1.004 |
| 12/31/2004 | 1.222 | 1.022 | 1.267 | 0.920 | 1.032 | 0.981 | 1.003 | 1.000 | 1.031 | 1.000 | 1.030 |
| 12/31/2005 | 1.170 | 1.232 | 0.968 | 1.020 | 0.999 | 1.040 | 1.089 | 0.935 | 1.004 | 1.001 | 1.000 |
| 12/31/2006 | 1.023 | 1.120 | 1.092 | 1.100 | 0.926 | 1.046 | 1.083 | 0.949 | 1.032 | 0.980 | |
| 12/31/2007 | 1.350 | 0.970 | 1.076 | 1.019 | 0.997 | 0.968 | 0.999 | 1.000 | 1.000 | | |
| 12/31/2008 | 1.058 | 0.992 | 1.133 | 0.989 | 1.041 | 1.008 | 1.001 | 0.987 | | | |
| 12/31/2009 | 0.995 | 1.035 | 1.080 | 0.988 | 1.021 | 1.024 | 1.023 | | | | |
| 12/31/2010 | 1.051 | 1.046 | 0.987 | 0.995 | 1.018 | 1.011 | | | | | |
| 12/31/2011 | 1.247 | 1.150 | 0.983 | 1.111 | 1.043 | | | | | | |
| 12/31/2012 | 1.368 | 1.191 | 1.073 | 1.027 | | | | | | | |
| 12/31/2013 | 1.073 | 0.896 | 1.036 | | | | | | | | |
| 12/31/2014 | 0.936 | 1.030 | | | | | | | | | |
| 12/31/2015 | 1.078 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.029 | 1.039 | 1.031 | 1.044 | 1.027 | 1.014 | 1.008 | 0.979 | 1.012 | 0.994 | 1.011 |
| | | | | | | | | | | | |
| Best 3/5 | 1.133 | 1.075 | 1.032 | 1.004 | 1.027 | 1.014 | 1.036 | 0.979 | 1.012 | 0.996 | 1.003 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.999 | 1.000 | 1.015 | 1.004 | 1.024 | 1.000 | 0.986 | 1.000 |
| 12/31/1998 | 0.989 | 1.000 | 1.004 | 1.026 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 12/31/1999 | 0.999 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.006 | 0.964 | 1.000 | 1.004 | 1.003 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.000 | 1.000 | 1.000 | | | | | |
| 12/31/2003 | 1.035 | 1.003 | | | | | | |
| 12/31/2004 | 1.001 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.012 | 0.989 | 1.000 | 1.001 | 1.000 @ | 1.000 @ | 0.993 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.002 | 1.000 | 1.000 | 1.003 | 1.001 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.027 | 1.014 | 1.036 | 0.979 | 1.012 | 0.996 | 1.003 |
| 12/31/2013 | | | | 1.004 | 1.027 | 1.014 | 1.036 | 0.979 | 1.012 | 0.996 | 1.003 |
| 12/31/2014 | | | 1.032 | 1.004 | 1.027 | 1.014 | 1.036 | 0.979 | 1.012 | 0.996 | 1.003 |
| 12/31/2015 | | 1.075 | 1.032 | 1.004 | 1.027 | 1.014 | 1.036 | 0.979 | 1.012 | 0.996 | 1.003 |
| 12/31/2016 | 1.133 | 1.075 | 1.032 | 1.004 | 1.027 | 1.014 | 1.036 | 0.979 | 1.012 | 0.996 | 1.003 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.002 | 1.000 | 1.000 | 1.003 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000* | 1.074 |
| 12/31/2013 | 1.002 | 1.000 | 1.000 | 1.003 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000* | 1.079 |
| 12/31/2014 | 1.002 | 1.000 | 1.000 | 1.003 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000* | 1.113 |
| 12/31/2015 | 1.002 | 1.000 | 1.000 | 1.003 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000* | 1.197 |
| 12/31/2016 | 1.002 | 1.000 | 1.000 | 1.003 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000* | 1.356 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 3,928,355 | 8,559,376 | 13,195,139 | 18,781,741 | 20,046,411 | 23,432,535 | 24,757,199 | 25,041,319 | 30,663,511 | 30,882,322 | 32,089,113 |
| 12/31/1998 | 3,960,655 | 7,869,913 | 13,623,219 | 14,118,446 | 15,435,458 | 17,368,583 | 17,901,870 | 20,630,395 | 23,632,745 | 23,954,707 | 23,591,828 |
| 12/31/1999 | 5,234,259 | 8,780,201 | 12,981,998 | 16,425,765 | 19,791,363 | 22,254,238 | 22,997,118 | 23,883,410 | 24,629,570 | 26,919,842 | 28,050,956 |
| 12/31/2000 | 4,002,343 | 10,899,892 | 14,400,371 | 18,321,424 | 21,222,679 | 25,222,306 | 23,055,807 | 27,174,610 | 27,921,787 | 28,607,004 | 29,034,129 |
| 12/31/2001 | 6,571,081 | 12,403,193 | 17,904,196 | 22,648,644 | 26,527,783 | 31,496,354 | 35,790,158 | 40,950,171 | 43,503,865 | 43,217,557 | 44,156,694 |
| 12/31/2002 | 3,242,065 | 7,228,457 | 11,820,853 | 17,892,631 | 25,521,886 | 30,263,407 | 32,437,620 | 33,417,970 | 34,241,251 | 34,521,402 | 34,630,626 |
| 12/31/2003 | 4,001,343 | 8,167,887 | 12,817,167 | 16,595,061 | 21,139,674 | 23,889,021 | 25,721,595 | 25,893,646 | 26,322,805 | 27,221,711 | 27,647,415 |
| 12/31/2004 | 4,781,071 | 8,922,693 | 13,895,718 | 17,482,143 | 21,989,851 | 25,220,736 | 26,419,826 | 27,577,111 | 27,983,863 | 28,591,515 | 29,645,174 |
| 12/31/2005 | 2,835,021 | 7,706,532 | 11,981,231 | 16,443,425 | 20,212,831 | 22,004,368 | 24,272,971 | 26,742,614 | 28,220,635 | 29,144,039 | 32,002,065 |
| 12/31/2006 | 3,281,462 | 7,290,987 | 13,709,828 | 18,502,559 | 22,955,789 | 25,821,716 | 27,377,251 | 27,774,856 | 29,445,832 | 29,304,872 | 29,800,521 |
| 12/31/2007 | 4,992,797 | 9,885,727 | 14,345,574 | 18,564,977 | 21,712,000 | 23,953,028 | 26,609,930 | 27,671,994 | 28,206,830 | 28,935,556 | |
| 12/31/2008 | 5,346,827 | 11,628,056 | 16,808,754 | 23,264,410 | 28,965,271 | 31,792,106 | 33,353,895 | 34,746,565 | 36,976,767 | | |
| 12/31/2009 | 5,728,558 | 11,962,437 | 17,582,828 | 23,294,239 | 26,857,210 | 29,038,238 | 29,930,998 | 31,138,489 | | | |
| 12/31/2010 | 5,848,925 | 12,232,534 | 17,435,292 | 23,056,177 | 26,131,310 | 28,835,766 | 31,932,836 | | | | |
| 12/31/2011 | 7,761,386 | 14,793,241 | 21,812,946 | 27,772,659 | 32,187,309 | 34,241,967 | | | | | |
| 12/31/2012 | 6,947,091 | 11,955,689 | 19,932,554 | 25,759,641 | 31,480,370 | | | | | | |
| 12/31/2013 | 6,433,196 | 13,020,070 | 19,222,072 | 23,626,102 | | | | | | | |
| 12/31/2014 | 7,258,136 | 13,144,037 | 18,948,391 | | | | | | | | |
| 12/31/2015 | 8,267,896 | 14,166,141 | | | | | | | | | |
| 12/31/2016 | 6,029,580 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 32,506,511 | 32,795,778 | 33,022,269 | 33,357,080 | 33,556,247 | 33,453,585 | 33,529,971 | 33,429,199 | 33,366,741 |
| 12/31/1998 | 24,456,997 | 24,688,526 | 25,075,313 | 25,154,698 | 25,095,726 | 25,251,175 | 25,275,540 | 25,183,934 | |
| 12/31/1999 | 28,977,583 | 29,654,199 | 29,654,400 | 30,068,370 | 30,210,308 | 30,363,029 | 30,395,148 | | |
| 12/31/2000 | 29,253,176 | 29,752,681 | 29,991,169 | 30,026,224 | 29,983,101 | 30,038,672 | | | |
| 12/31/2001 | 45,146,316 | 45,489,907 | 45,478,508 | 45,671,177 | 45,782,954 | | | | |
| 12/31/2002 | 34,795,542 | 34,926,797 | 34,870,980 | 34,936,429 | | | | | |
| 12/31/2003 | 27,451,359 | 27,497,152 | 27,697,730 | | | | | | |
| 12/31/2004 | 30,297,304 | 30,720,636 | | | | | | | |
| 12/31/2005 | 32,137,122 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE – OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 4,631,021 | 4,635,763 | 5,586,602 | 1,264,670 | 3,386,124 | 1,324,664 | 284,120 | 5,622,192 | 218,811 | 1,206,791 | 417,398 | 289,267 | 226,491 |
| 12/31/1998 | 3,909,258 | 5,753,306 | 495,227 | 1,317,012 | 1,933,125 | 533,287 | 2,728,525 | 3,002,350 | 321,962 | -362,879 | 865,169 | 231,529 | 386,787 |
| 12/31/1999 | 3,545,942 | 4,201,797 | 3,443,767 | 3,365,598 | 2,462,875 | 742,880 | 886,292 | 746,160 | 2,290,272 | 1,131,114 | 926,627 | 676,616 | 201 |
| 12/31/2000 | 6,897,549 | 3,500,479 | 3,921,053 | 2,901,255 | 3,999,627 | -2,166,499 | 4,118,803 | 747,177 | 685,217 | 427,125 | 219,047 | 499,505 | 238,488 |
| 12/31/2001 | 5,832,112 | 5,501,003 | 4,744,448 | 3,879,139 | 4,968,571 | 4,293,804 | 5,160,013 | 2,553,694 | -286,308 | 939,137 | 989,622 | 343,591 | -11,399 |
| 12/31/2002 | 3,986,392 | 4,592,396 | 6,071,778 | 7,629,255 | 4,741,521 | 2,174,213 | 980,350 | 823,281 | 280,151 | 109,224 | 164,916 | 131,255 | -55,817 |
| 12/31/2003 | 4,166,544 | 4,649,280 | 3,777,894 | 4,544,613 | 2,749,347 | 1,832,574 | 172,051 | 429,159 | 898,906 | 425,704 | -196,056 | 45,793 | 200,578 |
| 12/31/2004 | 4,141,622 | 4,973,025 | 3,586,425 | 4,507,708 | 3,230,885 | 1,199,090 | 1,157,285 | 406,752 | 607,652 | 1,053,659 | 652,130 | 423,332 | |
| 12/31/2005 | 4,871,511 | 4,274,699 | 4,462,194 | 3,769,406 | 1,791,537 | 2,268,603 | 2,469,643 | 1,478,021 | 923,404 | 2,858,026 | 135,057 | | |
| 12/31/2006 | 4,009,525 | 6,418,841 | 4,792,731 | 4,453,230 | 2,865,927 | 1,555,535 | 397,605 | 1,670,976 | -140,960 | 495,649 | | | |
| 12/31/2007 | 4,892,930 | 4,459,847 | 4,219,403 | 3,147,023 | 2,241,028 | 2,656,902 | 1,062,064 | 534,836 | 728,726 | | | | |
| 12/31/2008 | 6,281,229 | 5,180,698 | 6,455,656 | 5,700,861 | 2,826,835 | 1,561,789 | 1,392,670 | 2,230,202 | | | | | |
| 12/31/2009 | 6,233,879 | 5,620,391 | 5,711,411 | 3,562,971 | 2,181,028 | 892,760 | 1,207,491 | | | | | | |
| 12/31/2010 | 6,383,609 | 5,202,758 | 5,620,885 | 3,075,133 | 2,704,456 | 3,097,070 | | | | | | | |
| 12/31/2011 | 7,031,855 | 7,019,705 | 5,959,713 | 4,414,650 | 2,054,658 | | | | | | | | |
| 12/31/2012 | 5,008,598 | 7,976,865 | 5,827,087 | 5,720,729 | | | | | | | | | |
| 12/31/2013 | 6,586,874 | 6,202,002 | 4,404,030 | | | | | | | | | | |
| 12/31/2014 | 5,885,901 | 5,804,354 | | | | | | | | | | | |
| 12/31/2015 | 5,898,245 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.0694 | 0.0694 | 0.0837 | 0.0189 | 0.0507 | 0.0198 | 0.0043 | 0.0842 | 0.0033 | 0.0181 | 0.0063 | 0.0043 | 0.0034 |
| 12/31/1998 | 0.0571 | 0.0840 | 0.0072 | 0.0192 | 0.0282 | 0.0078 | 0.0399 | 0.0439 | 0.0047 | -0.0053 | 0.0126 | 0.0034 | 0.0057 |
| 12/31/1999 | 0.0466 | 0.0552 | 0.0452 | 0.0442 | 0.0323 | 0.0098 | 0.0116 | 0.0098 | 0.0301 | 0.0149 | 0.0122 | 0.0089 | 0.0000 |
| 12/31/2000 | 0.0982 | 0.0498 | 0.0558 | 0.0413 | 0.0569 | -0.0308 | 0.0586 | 0.0106 | 0.0098 | 0.0061 | 0.0031 | 0.0071 | 0.0034 |
| 12/31/2001 | 0.0857 | 0.0809 | 0.0697 | 0.0570 | 0.0730 | 0.0631 | 0.0758 | 0.0375 | -0.0042 | 0.0138 | 0.0145 | 0.0051 | -0.0002 |
| 12/31/2002 | 0.0607 | 0.0699 | 0.0924 | 0.1161 | 0.0722 | 0.0331 | 0.0149 | 0.0125 | 0.0043 | 0.0017 | 0.0025 | 0.0020 | -0.0008 |
| 12/31/2003 | 0.0700 | 0.0781 | 0.0635 | 0.0764 | 0.0462 | 0.0308 | 0.0029 | 0.0072 | 0.0151 | 0.0072 | -0.0033 | 0.0008 | 0.0034 |
| 12/31/2004 | 0.0699 | 0.0840 | 0.0606 | 0.0761 | 0.0546 | 0.0202 | 0.0195 | 0.0069 | 0.0103 | 0.0178 | 0.0110 | 0.0071 | |
| 12/31/2005 | 0.0904 | 0.0793 | 0.0828 | 0.0699 | 0.0332 | 0.0421 | 0.0458 | 0.0274 | 0.0171 | 0.0530 | 0.0025 | | |
| 12/31/2006 | 0.0758 | 0.1213 | 0.0906 | 0.0842 | 0.0542 | 0.0294 | 0.0075 | 0.0316 | -0.0027 | 0.0094 | | | |
| 12/31/2007 | 0.0787 | 0.0717 | 0.0678 | 0.0506 | 0.0360 | 0.0427 | 0.0171 | 0.0086 | 0.0117 | | | | |
| 12/31/2008 | 0.0977 | 0.0805 | 0.1004 | 0.0886 | 0.0439 | 0.0243 | 0.0217 | 0.0347 | | | | | |
| 12/31/2009 | 0.0920 | 0.0829 | 0.0842 | 0.0526 | 0.0322 | 0.0132 | 0.0178 | | | | | | |
| 12/31/2010 | 0.0861 | 0.0702 | 0.0758 | 0.0415 | 0.0365 | 0.0418 | | | | | | | |
| 12/31/2011 | 0.0810 | 0.0809 | 0.0687 | 0.0509 | 0.0237 | | | | | | | | |
| 12/31/2012 | 0.0674 | 0.1073 | 0.0784 | 0.0770 | | | | | | | | | |
| 12/31/2013 | 0.0808 | 0.0761 | 0.0540 | | | | | | | | | | |
| 12/31/2014 | 0.0687 | 0.0678 | | | | | | | | | | | |
| 12/31/2015 | 0.0742 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0746 | 0.0757 | 0.0743 | 0.0601 | 0.0349 | 0.0318 | 0.0188 | 0.0225 | 0.0124 | 0.0114 | 0.0053 | 0.0047 | 0.0011 |

```
                        PREMISES/OPERATIONS (Subline Code 334)
                          OWNERS, LANDLORDS AND TENANTS
                                 FULL COVERAGE
                                  MULTISTATE
                           FRINGE COVERAGE - OCCURRENCE
                INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

                         $100,000 Basic Limit Losses as of:
```

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 20,777,557 | 29,340,860 | 33,567,929 | 34,857,008 | 33,160,789 | 34,640,945 | 33,435,134 | 33,788,506 | 33,770,445 | 33,479,595 | 33,693,361 |
| 12/31/1998 | 17,295,738 | 25,493,359 | 29,562,687 | 27,512,707 | 30,400,199 | 29,013,234 | 28,843,611 | 28,757,968 | 28,713,712 | 28,601,145 | 28,510,828 |
| 12/31/1999 | 17,066,463 | 24,121,213 | 22,056,110 | 29,261,903 | 26,420,600 | 25,552,043 | 26,103,916 | 26,207,044 | 25,971,125 | 26,277,275 | 25,880,011 |
| 12/31/2000 | 18,088,464 | 20,881,398 | 34,730,438 | 34,390,312 | 35,067,523 | 36,211,329 | 36,773,104 | 36,785,053 | 36,973,930 | 36,775,638 | 36,536,972 |
| 12/31/2001 | 14,116,645 | 27,299,008 | 28,672,151 | 31,167,312 | 32,708,759 | 32,271,071 | 32,071,689 | 32,147,248 | 32,080,493 | 31,758,586 | 31,635,792 |
| 12/31/2002 | 14,790,047 | 16,740,823 | 17,779,135 | 19,392,726 | 17,699,233 | 18,208,607 | 17,434,804 | 17,284,883 | 17,597,505 | 17,410,955 | 17,434,518 |
| 12/31/2003 | 9,323,323 | 12,708,955 | 14,528,493 | 13,222,526 | 13,607,042 | 13,306,531 | 13,012,526 | 13,019,226 | 12,998,150 | 12,958,102 | 13,067,733 |
| 12/31/2004 | 16,101,905 | 18,180,342 | 19,134,738 | 18,764,522 | 18,126,979 | 18,266,923 | 18,666,261 | 18,540,763 | 18,493,723 | 18,879,537 | 18,652,466 |
| 12/31/2005 | 17,761,457 | 22,117,994 | 23,355,835 | 22,999,924 | 22,332,632 | 21,798,446 | 21,994,504 | 22,221,214 | 21,958,645 | 22,098,255 | 21,935,043 |
| 12/31/2006 | 20,567,072 | 24,133,244 | 25,273,247 | 24,124,651 | 23,747,513 | 23,493,635 | 23,361,132 | 23,439,553 | 23,321,315 | 23,301,146 | 23,576,146 |
| 12/31/2007 | 18,962,370 | 22,170,344 | 21,655,220 | 22,141,191 | 21,372,592 | 21,025,326 | 21,203,333 | 21,280,410 | 21,222,645 | 21,198,998 | |
| 12/31/2008 | 15,262,126 | 16,631,638 | 16,832,987 | 16,154,966 | 16,376,680 | 16,470,125 | 16,781,089 | 16,632,364 | 16,661,755 | | |
| 12/31/2009 | 13,226,696 | 14,999,493 | 16,351,161 | 17,432,093 | 17,986,571 | 17,941,915 | 17,934,943 | 17,729,559 | | | |
| 12/31/2010 | 10,989,339 | 12,892,310 | 13,654,847 | 14,631,561 | 14,302,464 | 14,282,519 | 14,235,722 | | | | |
| 12/31/2011 | 11,402,583 | 12,507,822 | 13,794,633 | 14,119,850 | 14,720,516 | 14,545,926 | | | | | |
| 12/31/2012 | 8,733,902 | 11,412,605 | 11,799,175 | 11,850,789 | 11,817,225 | | | | | | |
| 12/31/2013 | 9,116,023 | 11,200,970 | 12,758,689 | 13,608,268 | | | | | | | |
| 12/31/2014 | 9,789,736 | 12,116,982 | 14,733,459 | | | | | | | | |
| 12/31/2015 | 10,525,535 | 14,270,302 | | | | | | | | | |
| 12/31/2016 | 11,301,486 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 33,910,861 | 34,012,962 | 33,781,244 | 33,727,122 | 33,889,736 | 33,781,513 | 33,763,378 | 33,971,114 | 33,966,073 |
| 12/31/1998 | 28,496,668 | 28,590,775 | 28,611,229 | 28,629,554 | 28,756,436 | 28,882,420 | 29,017,326 | 28,948,201 | |
| 12/31/1999 | 26,001,637 | 25,804,850 | 25,807,142 | 26,039,542 | 26,040,542 | 26,040,541 | 26,089,538 | | |
| 12/31/2000 | 36,624,316 | 36,521,466 | 36,621,466 | 36,672,466 | 36,761,466 | 36,761,467 | | | |
| 12/31/2001 | 31,518,426 | 31,817,926 | 31,810,401 | 31,862,839 | 31,872,635 | | | | |
| 12/31/2002 | 17,626,961 | 17,712,924 | 17,721,825 | 17,701,122 | | | | | |
| 12/31/2003 | 13,058,617 | 13,060,614 | 13,050,614 | | | | | | |
| 12/31/2004 | 18,732,570 | 18,713,269 | | | | | | | |
| 12/31/2005 | 21,885,195 | | | | | | | | |

INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.412 | 1.144 | 1.038 | 0.951 | 1.045 | 0.965 | 1.011 | 0.999 | 0.991 | 1.006 | 1.006 |
| 12/31/1998 | 1.474 | 1.160 | 0.931 | 1.105 | 0.954 | 0.994 | 0.997 | 0.998 | 0.996 | 0.997 | 1.000 |
| 12/31/1999 | 1.413 | 0.914 | 1.327 | 0.903 | 0.967 | 1.022 | 1.004 | 0.991 | 1.012 | 0.985 | 1.005 |
| 12/31/2000 | 1.154 | 1.663 | 0.990 | 1.020 | 1.033 | 1.016 | 1.000 | 1.005 | 0.995 | 0.994 | 1.002 |
| 12/31/2001 | 1.934 | 1.050 | 1.087 | 1.049 | 0.987 | 0.994 | 1.002 | 0.998 | 0.990 | 0.996 | 0.996 |
| 12/31/2002 | 1.132 | 1.062 | 1.091 | 0.913 | 1.029 | 0.958 | 0.991 | 1.018 | 0.989 | 1.001 | 1.011 |
| 12/31/2003 | 1.363 | 1.143 | 0.910 | 1.029 | 0.978 | 0.978 | 1.001 | 0.998 | 0.997 | 1.008 | 0.999 |
| 12/31/2004 | 1.129 | 1.052 | 0.981 | 0.966 | 1.008 | 1.022 | 0.993 | 0.997 | 1.021 | 0.988 | 1.004 |
| 12/31/2005 | 1.245 | 1.056 | 0.985 | 0.971 | 0.976 | 1.009 | 1.010 | 0.988 | 1.006 | 0.993 | 0.998 |
| 12/31/2006 | 1.173 | 1.047 | 0.955 | 0.984 | 0.989 | 0.994 | 1.003 | 0.995 | 0.999 | 1.012 | |
| 12/31/2007 | 1.169 | 0.977 | 1.022 | 0.965 | 0.984 | 1.008 | 1.004 | 0.997 | 0.999 | | |
| 12/31/2008 | 1.090 | 1.012 | 0.960 | 1.014 | 1.006 | 1.019 | 0.991 | 1.002 | | | |
| 12/31/2009 | 1.134 | 1.090 | 1.066 | 1.032 | 0.998 | 1.000 | 0.989 | | | | |
| 12/31/2010 | 1.173 | 1.059 | 1.072 | 0.978 | 0.999 | 0.997 | | | | | |
| 12/31/2011 | 1.097 | 1.103 | 1.024 | 1.043 | 0.988 | | | | | | |
| 12/31/2012 | 1.307 | 1.034 | 1.004 | 0.997 | | | | | | | |
| 12/31/2013 | 1.229 | 1.139 | 1.067 | | | | | | | | |
| 12/31/2014 | 1.238 | 1.216 | | | | | | | | | |
| 12/31/2015 | 1.356 | | | | | | | | | | |
| 3 Yr Mean | 1.274 | 1.130 | 1.032 | 1.006 | 0.995 | 1.005 | 0.995 | 0.998 | 1.001 | 0.998 | 1.000 |
| Best 3/5 | 1.258 | 1.100 | 1.052 | 1.014 | 0.995 | 1.002 | 0.999 | 0.996 | 1.001 | 1.001 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.003 | 0.993 | 0.998 | 1.005 | 0.997 | 0.999 | 1.006 | 1.000 |
| 12/31/1998 | 1.003 | 1.001 | 1.001 | 1.004 | 1.004 | 1.005 | 0.998 | 1.001 * |
| 12/31/1999 | 0.992 | 1.000 | 1.009 | 1.000 | 1.000 | 1.002 | 1.001 * | 1.001 * |
| 12/31/2000 | 0.997 | 1.003 | 1.001 | 1.002 | 1.000 | 1.001 * | 1.001 * | 1.001 * |
| 12/31/2001 | 1.010 | 1.000 | 1.002 | 1.000 | 1.002 * | 1.001 * | 1.001 * | 1.001 * |
| 12/31/2002 | 1.005 | 1.001 | 0.999 | | | | | |
| 12/31/2003 | 1.000 | 0.999 | | | | | | |
| 12/31/2004 | 0.999 | | | | | | | |
| 3 Yr Mean | 1.001 | 1.000 | 1.001 | 1.001 | 1.001 @ | 1.002 @ | 1.002 @ | 1.000 @ |
| Best 3/5 | 1.001 | 1.000 | 1.001 | 1.002 | 1.001 * | 1.001 * | 1.001 * | 1.001 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 0.995 | 1.002 | 0.999 | 0.996 | 1.001 | 1.001 | 1.000 |
| 12/31/2013 | | | | 1.014 | 0.995 | 1.002 | 0.999 | 0.996 | 1.001 | 1.001 | 1.000 |
| 12/31/2014 | | | 1.052 | 1.014 | 0.995 | 1.002 | 0.999 | 0.996 | 1.001 | 1.001 | 1.000 |
| 12/31/2015 | | 1.100 | 1.052 | 1.014 | 0.995 | 1.002 | 0.999 | 0.996 | 1.001 | 1.001 | 1.000 |
| 12/31/2016 | 1.258 | 1.100 | 1.052 | 1.014 | 0.995 | 1.002 | 0.999 | 0.996 | 1.001 | 1.001 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.001 | 1.000 | 1.001 | 1.002 | 1.001 | 1.001 | 1.001 | 1.001 | 1.004* | 1.006 |
| 12/31/2013 | 1.001 | 1.000 | 1.001 | 1.002 | 1.001 | 1.001 | 1.001 | 1.001 | 1.004* | 1.020 |
| 12/31/2014 | 1.001 | 1.000 | 1.001 | 1.002 | 1.001 | 1.001 | 1.001 | 1.001 | 1.004* | 1.073 |
| 12/31/2015 | 1.001 | 1.000 | 1.001 | 1.002 | 1.001 | 1.001 | 1.001 | 1.001 | 1.004* | 1.180 |
| 12/31/2016 | 1.001 | 1.000 | 1.001 | 1.002 | 1.001 | 1.001 | 1.001 | 1.001 | 1.004* | 1.485 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
FRINGE COVERAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 7,378,292 | 17,455,743 | 25,350,447 | 30,199,136 | 30,612,394 | 33,190,471 | 34,197,651 | 34,688,917 | 34,725,435 | 34,855,122 | 35,441,579 |
| 12/31/1998 | 7,864,754 | 18,330,829 | 27,290,851 | 27,509,040 | 33,217,556 | 33,651,914 | 36,417,773 | 36,406,672 | 36,270,842 | 36,366,816 | 36,068,475 |
| 12/31/1999 | 6,499,548 | 14,006,562 | 17,864,169 | 26,081,013 | 25,103,735 | 25,184,899 | 26,321,414 | 27,914,578 | 28,478,819 | 28,922,859 | 28,943,691 |
| 12/31/2000 | 6,862,791 | 10,924,922 | 20,354,438 | 26,218,805 | 29,671,081 | 32,618,614 | 34,573,886 | 36,341,211 | 38,017,761 | 40,369,649 | 41,530,990 |
| 12/31/2001 | 4,188,217 | 14,590,424 | 21,271,901 | 25,446,859 | 31,235,299 | 33,031,071 | 34,401,779 | 35,840,062 | 36,119,271 | 36,099,158 | 36,227,771 |
| 12/31/2002 | 5,289,606 | 8,377,102 | 10,321,725 | 12,835,371 | 13,056,108 | 15,066,533 | 16,857,027 | 17,032,930 | 17,516,494 | 17,977,627 | 18,018,443 |
| 12/31/2003 | 4,154,686 | 8,815,471 | 13,853,905 | 16,898,453 | 20,849,129 | 21,323,167 | 28,499,312 | 30,343,223 | 31,405,051 | 31,725,746 | 31,816,161 |
| 12/31/2004 | 3,032,982 | 7,560,724 | 13,846,199 | 17,736,624 | 19,711,999 | 21,066,200 | 21,636,679 | 21,959,117 | 22,268,707 | 22,810,473 | 22,784,816 |
| 12/31/2005 | 2,505,650 | 7,601,653 | 12,707,680 | 16,642,665 | 18,271,082 | 19,001,574 | 21,427,889 | 21,702,463 | 25,237,486 | 28,082,772 | 27,686,319 |
| 12/31/2006 | 2,555,007 | 7,514,392 | 12,577,111 | 20,392,640 | 23,089,686 | 23,961,700 | 25,750,037 | 24,864,747 | 25,526,122 | 25,648,578 | 25,842,212 |
| 12/31/2007 | 3,157,780 | 8,033,629 | 11,940,231 | 15,870,704 | 17,594,992 | 17,426,261 | 18,012,099 | 18,498,471 | 18,412,662 | 18,393,044 | |
| 12/31/2008 | 2,927,334 | 7,775,019 | 11,579,296 | 14,795,958 | 16,803,571 | 17,666,386 | 18,334,167 | 18,917,160 | 19,335,943 | | |
| 12/31/2009 | 3,744,097 | 8,246,444 | 17,806,861 | 24,752,831 | 29,426,678 | 32,941,254 | 34,658,102 | 36,411,159 | | | |
| 12/31/2010 | 3,420,971 | 12,746,999 | 16,741,185 | 19,698,910 | 24,483,502 | 27,028,795 | 28,093,339 | | | | |
| 12/31/2011 | 6,642,602 | 17,551,564 | 23,512,540 | 35,024,095 | 37,455,413 | 41,622,652 | | | | | |
| 12/31/2012 | 3,336,557 | 8,734,082 | 16,257,226 | 20,857,488 | 28,166,260 | | | | | | |
| 12/31/2013 | 4,308,025 | 11,836,589 | 17,293,272 | 21,656,236 | | | | | | | |
| 12/31/2014 | 4,794,129 | 8,842,665 | 13,978,924 | | | | | | | | |
| 12/31/2015 | 4,076,316 | 11,393,369 | | | | | | | | | |
| 12/31/2016 | 5,579,164 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 35,305,359 | 36,044,099 | 35,664,337 | 35,566,893 | 35,643,355 | 35,629,728 | 35,629,730 | 35,774,936 | 35,769,786 |
| 12/31/1998 | 36,142,521 | 36,246,484 | 36,279,515 | 37,636,802 | 37,631,547 | 37,678,602 | 37,757,115 | 37,774,851 | |
| 12/31/1999 | 28,508,102 | 28,494,836 | 28,512,569 | 28,520,143 | 28,520,143 | 28,621,621 | 28,812,495 | | |
| 12/31/2000 | 41,265,764 | 41,259,450 | 41,261,746 | 41,346,783 | 41,341,472 | 41,341,473 | | | |
| 12/31/2001 | 36,259,154 | 36,276,839 | 36,368,136 | 36,379,114 | 36,381,126 | | | | |
| 12/31/2002 | 18,057,708 | 18,857,280 | 20,978,096 | 20,953,749 | | | | | |
| 12/31/2003 | 31,828,458 | 31,810,603 | 31,810,603 | | | | | | |
| 12/31/2004 | 23,211,326 | 23,010,632 | | | | | | | |
| 12/31/2005 | 27,736,805 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
FRINGE COVERAGE - OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 10,077,451 | 7,894,704 | 4,848,689 | 413,258 | 2,578,077 | 1,007,180 | 491,266 | 36,518 | 129,687 | 586,457 | -136,220 | 738,740 | -379,762 |
| 12/31/1998 | 10,466,075 | 8,960,022 | 218,189 | 5,708,516 | 434,358 | 2,765,859 | -11,101 | -135,830 | 95,974 | -298,341 | 74,046 | 103,963 | 33,031 |
| 12/31/1999 | 7,507,014 | 3,857,607 | 8,216,844 | -977,278 | 81,164 | 1,136,515 | 1,593,164 | 564,241 | 444,040 | 20,832 | -435,589 | -13,266 | 17,733 |
| 12/31/2000 | 4,062,131 | 9,429,516 | 5,864,367 | 3,452,276 | 2,947,533 | 1,955,272 | 1,767,325 | 1,676,550 | 2,351,888 | 1,161,341 | -265,226 | -6,314 | 2,296 |
| 12/31/2001 | 10,402,207 | 6,681,477 | 4,174,958 | 5,788,440 | 1,795,772 | 1,370,708 | 1,438,283 | 279,209 | -20,113 | 128,613 | 31,383 | 17,685 | 91,297 |
| 12/31/2002 | 3,087,496 | 1,944,623 | 2,513,646 | 220,737 | 2,010,425 | 1,790,494 | 175,903 | 483,564 | 461,133 | 40,816 | 39,265 | 799,572 | 2,120,816 |
| 12/31/2003 | 4,660,785 | 5,038,434 | 3,044,548 | 3,950,676 | 474,038 | 7,176,145 | 1,843,911 | 1,061,828 | 320,695 | 90,415 | 12,297 | -17,855 | 0 |
| 12/31/2004 | 4,527,742 | 6,285,475 | 3,890,425 | 1,975,375 | 1,354,201 | 570,479 | 322,438 | 309,590 | 541,766 | -25,657 | 426,510 | -200,694 | |
| 12/31/2005 | 5,096,003 | 5,106,027 | 3,934,985 | 1,628,417 | 730,492 | 2,426,315 | 274,574 | 3,535,023 | 2,845,286 | -396,453 | 50,486 | | |
| 12/31/2006 | 4,959,385 | 5,062,719 | 7,815,529 | 2,697,046 | 872,014 | 1,788,337 | -885,290 | 661,375 | 122,456 | 193,634 | | | |
| 12/31/2007 | 4,875,849 | 3,906,602 | 3,930,473 | 1,724,288 | -168,731 | 585,838 | 486,372 | -85,809 | -19,618 | | | | |
| 12/31/2008 | 4,847,685 | 3,804,277 | 3,216,662 | 2,007,613 | 862,815 | 667,781 | 582,993 | 418,783 | | | | | |
| 12/31/2009 | 4,502,347 | 9,560,417 | 6,945,970 | 4,673,847 | 3,514,576 | 1,716,848 | 1,753,057 | | | | | | |
| 12/31/2010 | 9,326,028 | 3,994,186 | 2,957,725 | 4,784,592 | 2,545,293 | 1,064,544 | | | | | | | |
| 12/31/2011 | 10,908,962 | 5,960,976 | 11,511,555 | 2,431,318 | 4,167,239 | | | | | | | | |
| 12/31/2012 | 5,397,525 | 7,523,144 | 4,600,262 | 7,308,772 | | | | | | | | | |
| 12/31/2013 | 7,528,564 | 5,456,683 | 4,362,964 | | | | | | | | | | |
| 12/31/2014 | 4,048,536 | 5,136,259 | | | | | | | | | | | |
| 12/31/2015 | 7,317,053 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.1904 | 0.1492 | 0.0916 | 0.0078 | 0.0487 | 0.0190 | 0.0093 | 0.0007 | 0.0025 | 0.0111 | -0.0026 | 0.0140 | -0.0072 |
| 12/31/1998 | 0.2138 | 0.1830 | 0.0045 | 0.1166 | 0.0089 | 0.0565 | -0.0002 | -0.0028 | 0.0020 | -0.0061 | 0.0015 | 0.0021 | 0.0007 |
| 12/31/1999 | 0.1884 | 0.0968 | 0.2062 | -0.0245 | 0.0020 | 0.0285 | 0.0400 | 0.0142 | 0.0111 | 0.0005 | -0.0109 | -0.0003 | 0.0004 |
| 12/31/2000 | 0.0710 | 0.1648 | 0.1025 | 0.0603 | 0.0515 | 0.0342 | 0.0309 | 0.0293 | 0.0411 | 0.0203 | -0.0046 | -0.0001 | 0.0000 |
| 12/31/2001 | 0.2058 | 0.1322 | 0.0826 | 0.1145 | 0.0355 | 0.0271 | 0.0285 | 0.0055 | -0.0004 | 0.0025 | 0.0006 | 0.0003 | 0.0018 |
| 12/31/2002 | 0.1157 | 0.0729 | 0.0942 | 0.0083 | 0.0754 | 0.0671 | 0.0066 | 0.0181 | 0.0173 | 0.0015 | 0.0015 | 0.0300 | 0.0795 |
| 12/31/2003 | 0.2134 | 0.2306 | 0.1394 | 0.1809 | 0.0217 | 0.3285 | 0.0844 | 0.0486 | 0.0147 | 0.0041 | 0.0006 | -0.0008 | 0.0000 |
| 12/31/2004 | 0.1545 | 0.2144 | 0.1327 | 0.0674 | 0.0462 | 0.0195 | 0.0110 | 0.0106 | 0.0185 | -0.0009 | 0.0146 | -0.0068 | |
| 12/31/2005 | 0.1462 | 0.1465 | 0.1129 | 0.0467 | 0.0210 | 0.0696 | 0.0079 | 0.1014 | 0.0816 | -0.0114 | 0.0014 | | |
| 12/31/2006 | 0.1373 | 0.1401 | 0.2163 | 0.0747 | 0.0241 | 0.0495 | -0.0245 | 0.0183 | 0.0034 | 0.0054 | | | |
| 12/31/2007 | 0.1587 | 0.1271 | 0.1279 | 0.0561 | -0.0055 | 0.0191 | 0.0158 | -0.0028 | -0.0006 | | | | |
| 12/31/2008 | 0.1873 | 0.1470 | 0.1243 | 0.0776 | 0.0333 | 0.0258 | 0.0225 | 0.0162 | | | | | |
| 12/31/2009 | 0.1413 | 0.3000 | 0.2180 | 0.1467 | 0.1103 | 0.0539 | 0.0550 | | | | | | |
| 12/31/2010 | 0.3759 | 0.1610 | 0.1192 | 0.1929 | 0.1026 | 0.0429 | | | | | | | |
| 12/31/2011 | 0.4241 | 0.2317 | 0.4475 | 0.0945 | 0.1620 | | | | | | | | |
| 12/31/2012 | 0.2770 | 0.3860 | 0.2361 | 0.3750 | | | | | | | | | |
| 12/31/2013 | 0.3298 | 0.2391 | 0.1911 | | | | | | | | | | |
| 12/31/2014 | 0.1580 | 0.2005 | | | | | | | | | | | |
| 12/31/2015 | 0.2432 | | | | | | | | | | | | |
| Best 3/5 | 0.2833 | 0.2237 | 0.2151 | 0.1447 | 0.0821 | 0.0394 | 0.0154 | 0.0150 | 0.0122 | 0.0016 | 0.0012 | -0.0002 | 0.0008 |

Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2012 - 2016

| Item * | 2012 | 2013 | 2014 | 2015 | 2016 | 2012 - 2016 Mean |
|---|---|---|---|---|---|---|
| 1. Direct Losses Incurred | $18,480,140 | $18,521,277 | $19,140,390 | $24,110,646 | $25,085,478 | |
| 2. Allocated Loss Adjustment Expenses Incurred (ALAE) | $5,270,137 | $5,080,420 | $4,727,492 | $5,601,664 | $4,581,304 | |
| 3. Unallocated Loss Adjustment Expenses Incurred (ULAE) | $1,892,698 | $2,061,866 | $2,159,178 | $2,371,173 | $2,496,550 | |
| 4. Incurred Losses + ALAE [(1) + (2)] | $23,750,277 | $23,601,697 | $23,867,882 | $29,712,310 | $29,666,781 | |

Incurred Percentage

| Item | 2012 | 2013 | 2014 | 2015 | 2016 | Mean |
|---|---|---|---|---|---|---|
| 5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)] | 8.0% | 8.7% | 9.0% | 8.0% | 8.4% | 8.4% |

6. Selected          8.5%

Notes: All dollar amounts are displayed in thousands.

* Items (1) - (4) are from the special call submissions for available writers.

PREMISES / OPERATIONS
TREND SUMMARY
AVERAGE ANNUAL PERCENT CHANGES

| (1) | EXPOSURE TREND | MANUFACTURERS | CONTRACTORS | OL&T CLASS GROUPS 1-13 * | OL&T CLASS GROUP 16 | PREMISES/ OPERATIONS |
|---|---|---|---|---|---|---|
| | a) 7/1/2014 to 7/1/2019 AYE 12/31/2014 | + 1.3% | + 2.8% | + 1.0% | + 1.4% | + 1.1% |
| | b) 7/1/2015 to 7/1/2019 AYE 12/31/2015 | + 1.5% | + 3.0% | + 1.0% | + 1.6% | + 1.2% |
| | c) 7/1/2016 to 7/1/2019 AYE 12/31/2016 | + 2.1% | + 2.9% | + 1.0% | + 1.8% | + 1.2% |

| | | MANUFACTURERS & CONTRACTORS | | | OWNERS, LANDLORDS & TENANTS | | |
|---|---|---|---|---|---|---|---|
| (2) | OCCURRENCE SEVERITY | Bodily Injury | Property Damage | Fringe | Bodily Injury | Property Damage | Fringe |
| | a) Fitted | | | | | | |
| | All Years (20 Points) | + 4.3% | + 3.5% | - 1.9% | + 4.6% | + 3.7% | + 2.8% |
| | Eight Year (16 Points) | + 4.9% | + 4.8% | - 1.6% | + 4.2% | + 4.7% | - 3.4% |
| | Six Year (12 Points) | + 5.3% | + 5.3% | - 0.7% | + 4.1% | + 4.8% | - 10.2% |
| | b) Selected | + 4.0% | + 4.0% | + 1.0% | + 4.5% | + 4.5% | + 3.5% |

| (3) | FREQUENCY TREND | M&C | OL&T |
|---|---|---|---|
| | Selected | - 0.5% | - 1.5% |

(4)  TOTAL ANNUAL NET TREND

Net trend = (frequency trend × severity trend) / exposure trend


Note: The medical payments trend is equal to the bodily injury trend. The bodily injury deductible trend is equal to the bodily injury trend and the property damage deductible trend is equal to the property damage trend.

\* The OL&T trend for class groups 1-13 is applied only to those classes which have inflation sensitive exposure bases.

MANUFACTURERS AND CONTRACTORS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2014, 12/31/2015 & 12/31/2016

| (1) YEAR ENDING QUARTER* | | (2) MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES | (3) CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES | (1) YEAR ENDING QUARTER* | | (2) MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES | (3) CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES |
|---|---|---|---|---|---|---|---|
| 2006 | 1 | 0.957 | 19.526 | 2013 | 1 | 1.031 | 24.063 |
| | 2 | 0.963 | 19.645 | | 2 | 1.033 | 24.139 |
| | 3 | 0.968 | 19.803 | | 3 | 1.034 | 24.179 |
| | 4 | 0.973 | 20.002 | | 4 | 1.036 | 24.225 |
| 2007 | 1 | 0.978 | 20.243 | 2014 | 1 | 1.037 | 24.307 |
| | 2 | 0.982 | 20.497 | | 2 | 1.041 | 24.414 |
| | 3 | 0.984 | 20.718 | | 3 | 1.044 | 24.541 |
| | 4 | 0.986 | 20.928 | | 4 | 1.045 | 24.663 |
| 2008 | 1 | 0.984 | 21.143 | 2015 | 1 | 1.046 | 24.772 |
| | 2 | 0.980 | 21.357 | | 2 | 1.047 | 24.918 |
| | 3 | 0.979 | 21.604 | | 3 | 1.048 | 25.015 |
| | 4 | 0.981 | 21.880 | | 4 | 1.049 | 25.169 |
| 2009 | 1 | 0.988 | 22.128 | 2016 | 1 | 1.050 | 25.308 |
| | 2 | 0.995 | 22.349 | | 2 | 1.050 | 25.475 |
| | 3 | 0.999 | 22.502 | | 3 | 1.049 | 25.730 |
| | 4 | 1.000 | 22.653 | | 4 | 1.050 | 25.941 |
| 2010 | 1 | 0.996 | 22.806 | 2017 | 1 | 1.052 | 26.150 |
| | 2 | 0.993 | 22.928 | | 2 | 1.052 | 26.308 |
| | 3 | 0.993 | 23.080 | | 3P | 1.054 | 26.489 |
| | 4 | 0.996 | 23.208 | | 4P | 1.055 | 26.681 |
| 2011 | 1 | 0.999 | 23.312 | 2018 | 1P | 1.057 | 26.894 |
| | 2 | 1.004 | 23.427 | | 2P | 1.062 | 27.113 |
| | 3 | 1.009 | 23.556 | | 3P | 1.068 | 27.295 |
| | 4 | 1.012 | 23.638 | | 4P | 1.077 | 27.491 |
| 2012 | 1 | 1.016 | 23.715 | 2019 | 1P | 1.087 | 27.694 |
| | 2 | 1.019 | 23.794 | | 2P | 1.097 | 27.902 |
| | 3 | 1.023 | 23.873 | | 3P | 1.107 | 28.109 |
| | 4 | 1.027 | 23.965 | | 4P | 1.115 | 28.310 |

| CHANGE IN EXPOSURES | | MANUFACTURERS | CONTRACTORS |
|---|---|---|---|
| 7/1/2014 to 7/1/2019 | (2019:4/2014:4) | 1.067 | 1.148 |
| 7/1/2015 to 7/1/2019 | (2019:4/2015:4) | 1.063 | 1.125 |
| 7/1/2016 to 7/1/2019 | (2019:4/2016:4) | 1.063 | 1.091 |

| AVERAGE ANNUAL TREND FACTOR | | MANUFACTURERS | CONTRACTORS |
|---|---|---|---|
| 7/1/2014 to 7/1/2019 | ( 5.0 YRS ) | 1.013 | 1.028 |
| 7/1/2015 to 7/1/2019 | ( 4.0 YRS ) | 1.015 | 1.030 |
| 7/1/2016 to 7/1/2019 | ( 3.0 YRS ) | 1.021 | 1.029 |

* Projected values are identified by a 'P' in column (1).
Neither Moody's Analytics nor any of its third party licensors makes any warranties, expressed or implied, as to the results obtained using their data and forecasts.

PREMISES / OPERATIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS [1]

| TYPE OF CLASS | VOLUME [2] | INFLATION TREND [3] |
|---|---|---|
| FURNITURE | 15.8% | -2.3% |
| OTHER DURABLES | 6.0% | 0.0% |
| CLOTHING | 10.4% | 0.2% |
| FOOD | 39.7% | 1.7% |
| OTHER NON-DURABLES | 28.1% | 2.3% |
| TOTAL | 100.0% | 1.0%[4] |

[1]  These figures were derived from data supplied by Moody's Analytics.  Neither Moody's Analytics nor any of its third party licensors makes any warranties, expressed or implied, as to the results obtained using their data and forecasts.

[2]  Volume weights are based on each type of class's inflation-adjusted contribution to GDP in year ending 12/31/2016.  Inflation adjusted GDP is measured in terms of 2009 prices.

[3]  Inflation trends are based on average annual growth rates in consumption components starting 2014 to 2019.

[4]  This OL&T exposure trend is applied only to those classes in class groups 1-13 which have inflation-sensitive exposure bases.

OWNERS, LANDLORDS AND TENANTS
CLASS GROUPS 1-13
AVERAGE ANNUAL EXPOSURE TREND
PRICE DEFLATOR - PERSONAL CONSUMPTION EXPENDITURE COMPONENTS

| YEAR ENDING QUARTER | | FURNITURE | OTHER DURABLE GOODS | CLOTHING AND SHOES | FOOD AND BEVERAGES | OTHER NONDURABLE GOODS | YEAR ENDING QUARTER | | FURNITURE | OTHER DURABLE GOODS | CLOTHING AND SHOES | FOOD AND BEVERAGES | OTHER NONDURABLE GOODS |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2006 | 1 | 1.081 | 0.920 | 1.008 | 0.881 | 0.906 | 2013 | 1 | 0.887 | 1.040 | 1.051 | 1.072 | 1.054 |
| | 2 | 1.074 | 0.924 | 1.008 | 0.885 | 0.912 | | 2 | 0.878 | 1.041 | 1.051 | 1.076 | 1.055 |
| | 3 | 1.069 | 0.929 | 1.008 | 0.890 | 0.917 | | 3 | 0.869 | 1.042 | 1.054 | 1.081 | 1.056 |
| | 4 | 1.065 | 0.933 | 1.009 | 0.895 | 0.921 | | 4 | 0.861 | 1.040 | 1.054 | 1.084 | 1.056 |
| 2007 | 1 | 1.061 | 0.941 | 1.010 | 0.902 | 0.924 | 2014 | 1 | 0.851 | 1.036 | 1.054 | 1.088 | 1.058 |
| | 2 | 1.058 | 0.947 | 1.007 | 0.910 | 0.927 | | 2 | 0.841 | 1.031 | 1.056 | 1.093 | 1.062 |
| | 3 | 1.053 | 0.952 | 1.003 | 0.919 | 0.929 | | 3 | 0.833 | 1.027 | 1.057 | 1.099 | 1.065 |
| | 4 | 1.045 | 0.957 | 0.999 | 0.929 | 0.934 | | 4 | 0.825 | 1.022 | 1.056 | 1.106 | 1.070 |
| 2008 | 1 | 1.039 | 0.963 | 0.996 | 0.940 | 0.938 | 2015 | 1 | 0.817 | 1.016 | 1.054 | 1.113 | 1.075 |
| | 2 | 1.031 | 0.972 | 0.993 | 0.951 | 0.944 | | 2 | 0.811 | 1.010 | 1.050 | 1.118 | 1.079 |
| | 3 | 1.025 | 0.981 | 0.994 | 0.965 | 0.950 | | 3 | 0.804 | 1.003 | 1.046 | 1.123 | 1.082 |
| | 4 | 1.022 | 0.989 | 0.991 | 0.979 | 0.956 | | 4 | 0.799 | 0.996 | 1.043 | 1.126 | 1.084 |
| 2009 | 1 | 1.018 | 0.994 | 0.991 | 0.991 | 0.963 | 2016 | 1 | 0.793 | 0.995 | 1.041 | 1.129 | 1.087 |
| | 2 | 1.016 | 0.996 | 0.994 | 0.999 | 0.975 | | 2 | 0.784 | 1.000 | 1.041 | 1.132 | 1.089 |
| | 3 | 1.009 | 0.997 | 0.996 | 1.001 | 0.988 | | 3 | 0.776 | 1.003 | 1.040 | 1.133 | 1.094 |
| | 4 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | 4 | 0.766 | 1.008 | 1.040 | 1.133 | 1.100 |
| 2010 | 1 | 0.989 | 1.001 | 1.002 | 1.000 | 1.010 | 2017 | 1 | 0.758 | 1.012 | 1.041 | 1.134 | 1.104 |
| | 2 | 0.975 | 1.002 | 1.000 | 1.001 | 1.014 | | 2 | 0.751 | 1.012 | 1.039 | 1.136 | 1.108 |
| | 3 | 0.962 | 1.003 | 0.997 | 1.004 | 1.017 | | 3P | 0.745 | 1.011 | 1.038 | 1.139 | 1.111 |
| | 4 | 0.950 | 1.004 | 0.993 | 1.007 | 1.020 | | 4P | 0.741 | 1.011 | 1.038 | 1.144 | 1.117 |
| 2011 | 1 | 0.938 | 1.011 | 0.991 | 1.012 | 1.022 | 2018 | 1P | 0.737 | 1.009 | 1.037 | 1.150 | 1.124 |
| | 2 | 0.929 | 1.019 | 0.993 | 1.020 | 1.026 | | 2P | 0.736 | 1.009 | 1.041 | 1.157 | 1.134 |
| | 3 | 0.923 | 1.028 | 1.000 | 1.030 | 1.030 | | 3P | 0.736 | 1.012 | 1.045 | 1.165 | 1.144 |
| | 4 | 0.917 | 1.036 | 1.011 | 1.041 | 1.035 | | 4P | 0.735 | 1.014 | 1.050 | 1.173 | 1.155 |
| 2012 | 1 | 0.912 | 1.042 | 1.022 | 1.050 | 1.040 | 2019 | 1P | 0.735 | 1.017 | 1.054 | 1.181 | 1.165 |
| | 2 | 0.907 | 1.044 | 1.034 | 1.058 | 1.045 | | 2P | 0.735 | 1.019 | 1.059 | 1.189 | 1.176 |
| | 3 | 0.900 | 1.044 | 1.040 | 1.063 | 1.050 | | 3P | 0.734 | 1.021 | 1.063 | 1.197 | 1.187 |
| | 4 | 0.894 | 1.042 | 1.046 | 1.068 | 1.053 | | 4P | 0.734 | 1.022 | 1.067 | 1.206 | 1.198 |

| Change In Exposures* | | | | | | | Average Annual Trend Factor | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7/1/2014 to 7/1/2019 (2019:4/2014:4) | | 0.890 | 1.000 | 1.010 | 1.090 | 1.120 | 7/1/2014 to 7/1/2019 (5.0 Years) | | -2.3% | 0.0% | 0.2% | 1.7% | 2.3% |

 *Assumes a loss cost revision date of July 1, 2018, and a prospective average date of coverage one year later (July 1, 2019).

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PREMISES/OPERATIONS
GOVERNMENTAL SUBDIVISIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2014, 12/31/2015 & 12/31/2016

| (1) YEAR ENDING QUARTER | | (2) YEARLY VALUES BASED ON MOODY'S ANALYTICS EXPOSURE MODEL, HISTORY AND FORECASTS @ | (1) YEAR ENDING QUARTER | | (2) YEARLY VALUES BASED ON MOODY'S ANALYTICS EXPOSURE MODEL, HISTORY AND FORECASTS @ |
|---|---|---|---|---|---|
| 2006 | 1 | 0.874 | 2013 | 1 | 1.084 |
| | 2 | 0.886 | | 2 | 1.090 |
| | 3 | 0.897 | | 3 | 1.096 |
| | 4 | 0.907 | | 4 | 1.101 |
| 2007 | 1 | 0.919 | 2014 | 1 | 1.107 |
| | 2 | 0.930 | | 2 | 1.113 |
| | 3 | 0.942 | | 3 | 1.120 |
| | 4 | 0.954 | | 4 | 1.125 |
| 2008 | 1 | 0.966 | 2015 | 1 | 1.126 |
| | 2 | 0.980 | | 2 | 1.128 |
| | 3 | 0.994 | | 3 | 1.130 |
| | 4 | 1.003 | | 4 | 1.132 |
| 2009 | 1 | 1.005 | 2016 | 1 | 1.134 |
| | 2 | 1.004 | | 2 | 1.136 |
| | 3 | 1.000 | | 3 | 1.139 |
| | 4 | 1.000 | | 4 | 1.142 |
| 2010 | 1 | 1.005 | 2017 | 1 | 1.149 |
| | 2 | 1.012 | | 2 | 1.156 |
| | 3 | 1.019 | | 3P | 1.162 |
| | 4 | 1.027 | | 4P | 1.168 |
| 2011 | 1 | 1.035 | 2018 | 1P | 1.172 |
| | 2 | 1.044 | | 2P | 1.175 |
| | 3 | 1.053 | | 3P | 1.179 |
| | 4 | 1.059 | | 4P | 1.183 |
| 2012 | 1 | 1.066 | 2019 | 1P | 1.188 |
| | 2 | 1.070 | | 2P | 1.193 |
| | 3 | 1.074 | | 3P | 1.199 |
| | 4 | 1.080 | | 4P | 1.205 |

| CHANGE IN EXPOSURES | | | AVERAGE ANNUAL TREND FACTOR | | |
|---|---|---|---|---|---|
| 7/1/2014 to 7/1/2019 | (2019:4/2014:4) | 1.071 | 7/1/2014 to 7/1/2019 | ( 5.0 YRS ) | 1.014 |
| 7/1/2015 to 7/1/2019 | (2019:4/2015:4) | 1.065 | 7/1/2015 to 7/1/2019 | ( 4.0 YRS ) | 1.016 |
| 7/1/2016 to 7/1/2019 | (2019:4/2016:4) | 1.056 | 7/1/2016 to 7/1/2019 | ( 3.0 YRS ) | 1.018 |

* Projected values are identified by a 'P' in column (1).
@ Based on a year-ended quarterly implicit price deflator of state and local government expenditures. GDP accounts are based on 2009 dollars.

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OCCURRENCE SEVERITY TREND
MULTISTATE
MANUFACTURERS AND CONTRACTORS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Bodily Injury

| (1) | (2) | (3) | (4) | (5) | | |
|---|---|---|---|---|---|---|
| Accident | Basic Limit | Occurrences | (2)/(3) | Exponential | | |
| Year | Paid | at | Actual | Curve of | | |
| Ending | Losses * | Ultimate | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 6/30/2007 | $ 227,920,184 | 4,726 | $ 48,227 | $ 48,800 | | |
| 12/31/2007 | 252,906,408 | 4,948 | 51,113 | 49,848 | | |
| 6/30/2008 | 259,899,886 | 4,873 | 53,335 | 50,918 | | |
| 12/31/2008 | 258,017,817 | 4,771 | 54,080 | 52,011 | | |
| 6/30/2009 | 257,679,718 | 4,839 | 53,251 | 53,128 | $ 51,764 | |
| 12/31/2009 | 269,279,677 | 4,909 | 54,854 | 54,269 | 53,016 | |
| 6/30/2010 | 274,978,205 | 5,071 | 54,226 | 55,434 | 54,297 | |
| 12/31/2010 | 273,468,774 | 5,127 | 53,339 | 56,624 | 55,610 | |
| 6/30/2011 | 302,778,425 | 5,351 | 56,584 | 57,839 | 56,954 | $ 56,258 |
| 12/31/2011 | 311,508,399 | 5,229 | 59,573 | 59,081 | 58,331 | 57,730 |
| 6/30/2012 | 278,700,351 | 4,560 | 61,118 | 60,349 | 59,741 | 59,240 |
| 12/31/2012 | 260,964,985 | 4,353 | 59,951 | 61,645 | 61,185 | 60,790 |
| 6/30/2013 | 263,031,879 | 4,372 | 60,163 | 62,969 | 62,664 | 62,381 |
| 12/31/2013 | 274,220,390 | 4,452 | 61,595 | 64,320 | 64,179 | 64,013 |
| 6/30/2014 | 295,228,259 | 4,566 | 64,658 | 65,701 | 65,731 | 65,688 |
| 12/31/2014 | 297,898,824 | 4,296 | 69,343 | 67,112 | 67,320 | 67,407 |
| 6/30/2015 | 252,108,635 | 3,599 | 70,050 | 68,553 | 68,947 | 69,171 |
| 12/31/2015 | 246,911,877 | 3,661 | 67,444 | 70,024 | 70,614 | 70,981 |
| 6/30/2016 | 212,155,548 | 3,010 | 70,484 | 71,528 | 72,321 | 72,838 |
| 12/31/2016 | 237,744,833 | 2,939 | 80,893 | 73,063 | 74,069 | 74,744 |

| | | | |
|---|---|---|---|
| Goodness of Fit Statistic, R-Squared: | 0.915 | 0.905 | 0.855 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | + 4.3% |
| Average Annual Severity Trend ( 8 yr) | + 4.9% |
| Average Annual Severity Trend ( 6 yr) | + 5.3% |
| Selected Annual Severity Trend | + 4.0% |

* Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.

NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors
(See Section B- Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND
MULTISTATE
MANUFACTURERS AND CONTRACTORS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Property Damage

| (1) | (2) | (3) | (4) | (5) | | |
|---|---|---|---|---|---|---|
| Accident | Basic Limit | Occurrences | (2)/(3) | Exponential | | |
| Year | Paid | at | Actual | Curve of | | |
| Ending | Losses * | Ultimate | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 6/30/2007 | $ 187,319,543 | 17,682 | $ 10,594 | $ 10,115 | | |
| 12/31/2007 | 198,792,208 | 18,189 | 10,929 | 10,293 | | |
| 6/30/2008 | 202,964,169 | 18,355 | 11,058 | 10,473 | | |
| 12/31/2008 | 210,948,354 | 18,990 | 11,108 | 10,656 | | |
| 6/30/2009 | 204,895,001 | 18,852 | 10,869 | 10,843 | $ 10,238 | |
| 12/31/2009 | 196,911,800 | 18,242 | 10,794 | 11,033 | 10,479 | |
| 6/30/2010 | 198,658,525 | 18,858 | 10,534 | 11,226 | 10,727 | |
| 12/31/2010 | 203,133,907 | 19,438 | 10,450 | 11,423 | 10,980 | |
| 6/30/2011 | 206,561,175 | 19,466 | 10,611 | 11,623 | 11,240 | $ 11,064 |
| 12/31/2011 | 218,273,573 | 19,418 | 11,241 | 11,827 | 11,505 | 11,354 |
| 6/30/2012 | 209,964,608 | 18,816 | 11,159 | 12,034 | 11,777 | 11,652 |
| 12/31/2012 | 219,232,764 | 17,790 | 12,323 | 12,245 | 12,055 | 11,957 |
| 6/30/2013 | 224,675,676 | 17,228 | 13,041 | 12,459 | 12,339 | 12,270 |
| 12/31/2013 | 210,776,569 | 16,261 | 12,962 | 12,677 | 12,631 | 12,592 |
| 6/30/2014 | 212,674,955 | 15,869 | 13,402 | 12,899 | 12,929 | 12,922 |
| 12/31/2014 | 213,402,504 | 15,890 | 13,430 | 13,125 | 13,235 | 13,261 |
| 6/30/2015 | 208,168,377 | 15,595 | 13,348 | 13,355 | 13,547 | 13,608 |
| 12/31/2015 | 216,072,421 | 15,678 | 13,782 | 13,589 | 13,867 | 13,965 |
| 6/30/2016 | 210,531,421 | 15,304 | 13,757 | 13,827 | 14,194 | 14,331 |
| 12/31/2016 | 225,577,655 | 15,350 | 14,696 | 14,070 | 14,530 | 14,707 |

Goodness of Fit Statistic, R-Squared:  0.813    0.898    0.881

Average Annual Severity Trend (10 yr)    + 3.5%
Average Annual Severity Trend ( 8 yr)    + 4.8%
Average Annual Severity Trend ( 6 yr)    + 5.3%

Selected Annual Severity Trend    + 4.0%

* Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.
NOTE:  Trends are based on reported paid full coverage data developed to ultimate using paid development factors
(See Section B- Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND
MULTISTATE
MANUFACTURERS AND CONTRACTORS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Fringe

| (1) | (2) | (3) | (4) | (5) | | |
| --- | --- | --- | --- | --- | --- | --- |
| Accident | Basic Limit | Occurrences | (2)/(3) | Exponential | | |
| Year | Paid | at | Actual | Curve of | | |
| Ending | Losses * | Ultimate | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 6/30/2007 | $ 22,633,181 | 581 | $ 38,956 | $ 42,947 | | |
| 12/31/2007 | 22,393,088 | 555 | 40,348 | 42,542 | | |
| 6/30/2008 | 22,408,427 | 483 | 46,394 | 42,140 | | |
| 12/31/2008 | 23,175,830 | 476 | 48,689 | 41,743 | | |
| 6/30/2009 | 23,047,344 | 497 | 46,373 | 41,349 | $ 40,602 | |
| 12/31/2009 | 25,905,990 | 563 | 46,014 | 40,959 | 40,283 | |
| 6/30/2010 | 24,538,769 | 642 | 38,222 | 40,572 | 39,967 | |
| 12/31/2010 | 19,728,174 | 621 | 31,768 | 40,190 | 39,653 | |
| 6/30/2011 | 19,267,353 | 542 | 35,549 | 39,810 | 39,342 | $ 38,421 |
| 12/31/2011 | 20,039,352 | 540 | 37,110 | 39,435 | 39,033 | 38,284 |
| 6/30/2012 | 19,132,189 | 517 | 37,006 | 39,063 | 38,727 | 38,148 |
| 12/31/2012 | 20,363,154 | 503 | 40,483 | 38,694 | 38,423 | 38,012 |
| 6/30/2013 | 18,617,761 | 475 | 39,195 | 38,329 | 38,122 | 37,877 |
| 12/31/2013 | 20,195,977 | 505 | 39,992 | 37,967 | 37,822 | 37,742 |
| 6/30/2014 | 22,857,414 | 554 | 41,259 | 37,609 | 37,526 | 37,608 |
| 12/31/2014 | 21,510,673 | 547 | 39,325 | 37,254 | 37,231 | 37,474 |
| 6/30/2015 | 19,795,025 | 576 | 34,366 | 36,903 | 36,939 | 37,341 |
| 12/31/2015 | 23,467,692 | 617 | 38,035 | 36,555 | 36,649 | 37,208 |
| 6/30/2016 | 21,626,311 | 646 | 33,477 | 36,210 | 36,361 | 37,076 |
| 12/31/2016 | 25,730,319 | 692 | 37,183 | 35,868 | 36,076 | 36,944 |

Goodness of Fit Statistic, R-Squared:     0.248    0.136    0.039

Average Annual Severity Trend (10 yr)    - 1.9%
Average Annual Severity Trend ( 8 yr)    - 1.6%
Average Annual Severity Trend ( 6 yr)    - 0.7%

Selected Annual Severity Trend    + 1.0%

* Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.
NOTE:  Trends are based on reported paid full coverage data developed to ultimate using paid development factors
      (See Section B- Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND
MULTISTATE
OWNERS, LANDLORDS, AND TENANTS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Bodily Injury

| (1) | (2) | (3) | (4) | (5) | | |
|---|---|---|---|---|---|---|
| Accident | Basic Limit | Occurrences | (2)/(3) | Exponential | | |
| Year | Paid | at | Actual | Curve of | | |
| Ending | Losses * | Ultimate | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 6/30/2007 | $ 575,638,863 | 20,498 | $ 28,083 | $ 28,738 | | |
| 12/31/2007 | 616,416,609 | 21,249 | 29,009 | 29,385 | | |
| 6/30/2008 | 625,349,666 | 20,918 | 29,895 | 30,046 | | |
| 12/31/2008 | 610,133,480 | 20,255 | 30,123 | 30,723 | | |
| 6/30/2009 | 646,624,056 | 20,166 | 32,065 | 31,414 | $ 31,965 | |
| 12/31/2009 | 673,346,091 | 20,710 | 32,513 | 32,121 | 32,625 | |
| 6/30/2010 | 704,446,461 | 21,272 | 33,116 | 32,845 | 33,299 | |
| 12/31/2010 | 729,441,590 | 21,596 | 33,777 | 33,584 | 33,987 | |
| 6/30/2011 | 769,097,948 | 21,966 | 35,013 | 34,340 | 34,690 | $ 34,833 |
| 12/31/2011 | 749,300,690 | 21,159 | 35,413 | 35,113 | 35,406 | 35,533 |
| 6/30/2012 | 682,030,961 | 18,699 | 36,474 | 35,904 | 36,138 | 36,246 |
| 12/31/2012 | 648,518,233 | 17,913 | 36,204 | 36,712 | 36,885 | 36,974 |
| 6/30/2013 | 672,671,324 | 18,279 | 36,800 | 37,538 | 37,647 | 37,717 |
| 12/31/2013 | 701,416,532 | 18,605 | 37,700 | 38,384 | 38,425 | 38,474 |
| 6/30/2014 | 743,514,671 | 18,732 | 39,692 | 39,248 | 39,219 | 39,247 |
| 12/31/2014 | 745,609,955 | 18,203 | 40,961 | 40,131 | 40,029 | 40,035 |
| 6/30/2015 | 695,266,316 | 16,740 | 41,533 | 41,035 | 40,856 | 40,839 |
| 12/31/2015 | 749,468,203 | 17,067 | 43,913 | 41,959 | 41,701 | 41,660 |
| 6/30/2016 | 710,059,766 | 15,430 | 46,018 | 42,903 | 42,562 | 42,496 |
| 12/31/2016 | 620,619,483 | 16,228 | 38,244 | 43,869 | 43,442 | 43,350 |

| | | | |
|---|---|---|---|
| Goodness of Fit Statistic, R-Squared: | 0.917 | 0.838 | 0.674 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | + 4.6% |
| Average Annual Severity Trend ( 8 yr) | + 4.2% |
| Average Annual Severity Trend ( 6 yr) | + 4.1% |
| Selected Annual Severity Trend | + 4.5% |

* Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.

NOTE:  Trends are based on reported paid full coverage data developed to ultimate using paid development factors
(See Section B- Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND
MULTISTATE
OWNERS, LANDLORDS, AND TENANTS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Property Damage

| (1) | (2) | (3) | (4) | (5) | | |
|---|---|---|---|---|---|---|
| Accident | Basic Limit | Occurrences | (2)/(3) | Exponential | | |
| Year | Paid | at | Actual | Curve of | | |
| Ending | Losses * | Ultimate | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 6/30/2007 | $ 75,047,871 | 8,499 | $ 8,830 | $ 8,225 | | |
| 12/31/2007 | 74,002,886 | 8,875 | 8,338 | 8,375 | | |
| 6/30/2008 | 81,313,263 | 9,034 | 9,001 | 8,527 | | |
| 12/31/2008 | 83,914,461 | 9,154 | 9,167 | 8,683 | | |
| 6/30/2009 | 76,582,724 | 9,203 | 8,321 | 8,841 | $ 8,415 | |
| 12/31/2009 | 83,000,965 | 9,302 | 8,923 | 9,002 | 8,612 | |
| 6/30/2010 | 88,540,334 | 9,704 | 9,124 | 9,166 | 8,814 | |
| 12/31/2010 | 84,888,314 | 10,003 | 8,486 | 9,333 | 9,021 | |
| 6/30/2011 | 91,694,190 | 10,154 | 9,030 | 9,503 | 9,233 | $ 9,214 |
| 12/31/2011 | 94,543,114 | 9,959 | 9,493 | 9,676 | 9,449 | 9,434 |
| 6/30/2012 | 88,727,105 | 9,266 | 9,576 | 9,853 | 9,671 | 9,659 |
| 12/31/2012 | 88,436,849 | 8,804 | 10,045 | 10,032 | 9,898 | 9,890 |
| 6/30/2013 | 90,529,675 | 8,692 | 10,415 | 10,215 | 10,130 | 10,126 |
| 12/31/2013 | 86,059,179 | 8,398 | 10,248 | 10,401 | 10,368 | 10,368 |
| 6/30/2014 | 86,636,603 | 8,403 | 10,310 | 10,591 | 10,611 | 10,615 |
| 12/31/2014 | 87,507,719 | 8,268 | 10,584 | 10,784 | 10,860 | 10,868 |
| 6/30/2015 | 94,819,618 | 7,907 | 11,992 | 10,980 | 11,115 | 11,128 |
| 12/31/2015 | 95,544,244 | 8,001 | 11,942 | 11,180 | 11,375 | 11,393 |
| 6/30/2016 | 86,603,969 | 8,047 | 10,762 | 11,384 | 11,642 | 11,665 |
| 12/31/2016 | 96,889,632 | 8,072 | 12,003 | 11,591 | 11,915 | 11,944 |

|  |  |  |  |
|---|---|---|---|
| Goodness of Fit Statistic, R-Squared: | 0.826 | 0.884 | 0.819 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | + 3.7% |
| Average Annual Severity Trend ( 8 yr) | + 4.7% |
| Average Annual Severity Trend ( 6 yr) | + 4.8% |
| Selected Annual Severity Trend | + 4.5% |

* Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.

NOTE:  Trends are based on reported paid full coverage data developed to ultimate using paid development factors
        (See Section B- Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND
MULTISTATE
OWNERS, LANDLORDS, AND TENANTS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Fringe

| (1) | (2) | (3) | (4) | (5) | | |
|---|---|---|---|---|---|---|
| Accident | Basic Limit | Occurrences | (2)/(3) | Exponential | | |
| Year | Paid | at | Actual | Curve of | | |
| Ending | Losses * | Ultimate | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 6/30/2007 | $ 29,714,227 | 628 | $ 47,316 | $ 58,094 | | |
| 12/31/2007 | 27,037,087 | 655 | 41,278 | 58,899 | | |
| 6/30/2008 | 25,603,354 | 577 | 44,373 | 59,715 | | |
| 12/31/2008 | 26,005,004 | 518 | 50,203 | 60,542 | | |
| 6/30/2009 | 34,551,314 | 545 | 63,397 | 61,380 | $ 82,610 | |
| 12/31/2009 | 42,602,855 | 567 | 75,137 | 62,230 | 81,206 | |
| 6/30/2010 | 43,562,847 | 600 | 72,605 | 63,092 | 79,825 | |
| 12/31/2010 | 36,654,233 | 573 | 63,969 | 63,966 | 78,469 | |
| 6/30/2011 | 44,263,306 | 520 | 85,122 | 64,852 | 77,135 | $ 99,440 |
| 12/31/2011 | 50,258,287 | 482 | 104,270 | 65,750 | 75,824 | 94,250 |
| 6/30/2012 | 37,498,123 | 406 | 92,360 | 66,661 | 74,535 | 89,331 |
| 12/31/2012 | 34,417,659 | 386 | 89,165 | 67,584 | 73,268 | 84,668 |
| 6/30/2013 | 34,183,413 | 417 | 81,975 | 68,520 | 72,023 | 80,249 |
| 12/31/2013 | 37,904,352 | 459 | 82,580 | 69,469 | 70,799 | 76,061 |
| 6/30/2014 | 38,335,624 | 493 | 77,760 | 70,432 | 69,596 | 72,091 |
| 12/31/2014 | 30,868,082 | 549 | 56,226 | 71,407 | 68,413 | 68,328 |
| 6/30/2015 | 37,231,093 | 613 | 60,736 | 72,396 | 67,250 | 64,762 |
| 12/31/2015 | 45,205,131 | 756 | 59,795 | 73,399 | 66,107 | 61,382 |
| 6/30/2016 | 45,426,073 | 789 | 57,574 | 74,415 | 64,984 | 58,178 |
| 12/31/2016 | 46,808,427 | 779 | 60,088 | 75,446 | 63,879 | 55,142 |

| | | | |
|---|---|---|---|
| Goodness of Fit Statistic, R-Squared: | 0.100 | 0.181 | 0.802 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | + 2.8% |
| Average Annual Severity Trend ( 8 yr) | - 3.4% |
| Average Annual Severity Trend ( 6 yr) | -10.2% |
| Selected Annual Severity Trend | + 3.5% |

* Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.
NOTE:  Trends are based on reported paid full coverage data developed to ultimate using paid development factors
     (See Section B- Explanation of Trend Calculation).

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS


FREQUENCY TREND INCLUDING FRINGE OCCURRENCES[1]
MULTISTATE
Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only


Bodily Injury and Property Damage Combined

| (1) | (2) | (3) | (4) |
|---|---|---|---|
| Accident | Aggregate | | Occurrence |
| Year | Loss Costs at | Occurrences | Frequency |
| Ending | Current Level | at Ultimate[1] | $(3)/(2)^2$ |
| 12/31/2003 | $ 661,838,306 | 28,358 | 42.85 |
| 12/31/2004 | 723,350,678 | 28,545 | 39.46 |
| 12/31/2005 | 747,425,073 | 28,478 | 38.10 |
| 12/31/2006 | 790,718,343 | 29,093 | 36.79 |
| 12/31/2007 | 808,352,975 | 29,831 | 36.90 |
| 12/31/2008 | 857,465,581 | 31,255 | 36.45 |
| 12/31/2009 | 814,627,348 | 29,767 | 36.54 |
| 12/31/2010 | 801,583,149 | 31,028 | 38.71 |
| 12/31/2011 | 824,776,128 | 30,847 | 37.40 |
| 12/31/2012 | 824,923,763 | 29,279 | 35.49 |
| 12/31/2013 | 818,870,360 | 28,645 | 34.98 |
| 12/31/2014 | 837,764,175 | 29,683 | 35.43 |
| 12/31/2015 | 862,324,915 | 28,690 | 33.27 |
| 12/31/2016 | 861,588,566 | 27,802 | 32.27 |


Selected Annual Frequency Trend:        - 0.5%

[1] Occurrences are based on reported paid amounts developed to ultimate using paid development factors.
[2] Frequency is per $1,000,000 Aggregate Loss Costs at Current Level.

PREMISES/OPERATIONS
OWNERS, LANDLORDS AND TENANTS


FREQUENCY TREND INCLUDING FRINGE OCCURRENCES[1]
MULTISTATE
Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only


Bodily Injury and Property Damage Combined

| (1) Accident Year Ending | (2) Aggregate Loss Costs at Current Level | (3) Occurrences at Ultimate[1] | (4) Occurrence Frequency $(3)/(2)^2$ |
|---|---|---|---|
| 12/31/2003 | $  737,968,691 | 34,086 | 46.19 |
| 12/31/2004 | 795,522,186 | 34,042 | 42.79 |
| 12/31/2005 | 851,747,326 | 32,167 | 37.77 |
| 12/31/2006 | 854,182,822 | 29,799 | 34.89 |
| 12/31/2007 | 909,386,430 | 31,829 | 35.00 |
| 12/31/2008 | 1,010,914,241 | 32,919 | 32.56 |
| 12/31/2009 | 1,068,127,669 | 32,576 | 30.50 |
| 12/31/2010 | 1,121,592,009 | 33,377 | 29.76 |
| 12/31/2011 | 1,145,956,224 | 32,432 | 28.30 |
| 12/31/2012 | 1,148,472,213 | 28,485 | 24.80 |
| 12/31/2013 | 1,133,251,271 | 29,221 | 25.79 |
| 12/31/2014 | 1,147,084,204 | 29,258 | 25.51 |
| 12/31/2015 | 1,202,305,663 | 28,494 | 23.70 |
| 12/31/2016 | 1,250,915,007 | 27,141 | 21.70 |

Selected Annual Frequency Trend:        - 1.5%

[1] Occurrences are based on reported paid amounts developed to ultimate using paid development factors.
[2] Frequency is per $1,000,000 Aggregate Loss Costs at Current Level.

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

## CLASS GROUP 01

| Code | Differential | |
|---|---|---|
| 10100 | 1.03 | |
| 10146 | 0.46 | |
| 10352 | 0.60 | |
| 11258 | 1.24 | |
| 11259 | 1.33 | |
| 11288 | 1.52 | |
| 13111 | 1.15 | |
| 13673 | 0.94 | |
| 13720 | 0.53 | |
| 14401 | 1.25 | |
| 15224 | 0.56 | |
| 18435 | 1.09 | |
| 18436 | 0.88 | |
| 18501 | 1.00 | * |

## CLASS GROUP 02

| Code | Differential | |
|---|---|---|
| 16900 | 1.95 | |
| 16901 | 1.25 | |
| 16902 | 1.06 | |
| 16905 | 2.05 | |
| 16906 | 1.31 | |
| 16910 | 1.17 | |
| 16911 | 1.06 | |
| 16915 | 1.20 | |
| 16916 | 1.00 | * |
| 16920 | 2.66 | |
| 16921 | 2.43 | |
| 16930 | 1.53 | |
| 16931 | 1.65 | |
| 16940 | 3.32 | |
| 16941 | 1.33 | |

## CLASS GROUP 03

| Code | Differential | |
|---|---|---|
| 10026 | 1.24 | |
| 10042 | 0.71 | |
| 10060 | 0.34 | |
| 10065 | 0.51 | |
| 10066 | 0.52 | |
| 10071 | 0.61 | |
| 10101 | 0.46 | |
| 10105 | 4.98 | |
| 10113 | 0.69 | |
| 10115 | 1.37 | |
| 10130 | 6.79 | |
| 10132 | 5.85 | |
| 10150 | 0.95 | |
| 10151 | 23.92 | |
| 10160 | 4.26 | |
| 10204 | 0.43 | |
| 10205 | 0.48 | |
| 10220 | 9.04 | |
| 10309 | 0.31 | |
| 10315 | 0.73 | |
| 11020 | 0.58 | |
| 11126 | 0.12 | |
| 11155 | 0.41 | |
| 11204 | 0.60 | |
| 11234 | 0.54 | |
| 11273 | 26.77 | |
| 11274 | 25.69 | |
| 12356 | 2.27 | |
| 12374 | 1.18 | |
| 12375 | 0.58 | |
| 12393 | 0.77 | |
| 12467 | 0.32 | |
| 12805 | 0.62 | |
| 12841 | 1.03 | |
| 12927 | 0.18 | |
| 13314 | 0.23 | |
| 13351 | 0.56 | |
| 13352 | 0.57 | |
| 13506 | 1.76 | |
| 13507 | 2.12 | |
| 13716 | 0.87 | |
| 13759 | 0.34 | |
| 14068 | 0.075 | |
| 14101 | 0.88 | |
| 14655 | 0.17 | |
| 14733 | 1.19 | |
| 14734 | 0.51 | |
| 14913 | 0.64 | |
| 15314 | 0.41 | |
| 15538 | 0.73 | |
| 15600 | 1.84 | |
| 15608 | 0.41 | |
| 15656 | 12.11 | |
| 15839 | 0.55 | |
| 15991 | 0.45 | |
| 15993 | 0.38 | |
| 16402 | 2.72 | |
| 16403 | 1.72 | |
| 16404 | 2.17 | |
| 16676 | 0.57 | |
| 16750 | 0.20 | |
| 16751 | 0.20 | |
| 16881 | 3.13 | |
| 18109 | 0.75 | |
| 18110 | 0.60 | |
| 18206 | 0.97 | |
| 18335 | 0.70 | |
| 18437 | 1.00 | * |
| 18438 | 1.92 | |
| 18507 | 0.36 | |
| 18570 | 3.76 | |
| 18708 | 0.22 | |
| 18834 | 0.57 | |
| 18911 | 1.80 | |
| 18912 | 3.39 | |
| 18920 | 0.88 | |
| 19795 | 0.59 | |
| 19796 | 0.69 | |
| 41510 | 90.50 | |
| 45900 | 0.21 | |
| 45901 | 0.18 | |
| 48808 | 3.10 | |
| 49111 | 4.74 | |

## CLASS GROUP 04

| Code | Differential | |
|---|---|---|
| 10133 | 12.18 | |
| 11052 | 12.67 | |
| 11167 | 2.92 | |
| 11168 | 15.14 | |
| 14731 | 12.57 | |
| 14732 | 0.93 | |
| 15123 | 12.15 | |
| 15124 | 4.25 | |
| 19007 | 4.75 | |
| 19051 | 10.53 | |
| 44009 | 14.81 | |
| 49617 | 1.00 | * |
| 49618 | 0.84 | |
| 49619 | 1.58 | |
| 49763 | 10.26 | |

# PREMISES/OPERATIONS (SUBLINE CODE 334)
## CLASS GROUPS AND DIFFERENTIALS
*Base Class

| | | | | |
|---|---|---|---|---|
| **CLASS GROUP 05** | | 18707 | 0.15 | |
| | | 18833 | 1.79 | |
| 10140 | 0.46 | | | |
| 10141 | 0.92 | **CLASS GROUP 07** | | |
| 10145 | 4.43 | | | |
| 12361 | 1.00 * | 10015 | 2.95 | |
| 13049 | 0.52 | 10052 | 2.04 | |
| 13112 | 0.85 | 10054 | 1.81 | |
| 13670 | 0.56 | 10110 | 10.04 | |
| 15223 | 0.66 | 10117 | 2.93 | |
| | | 10120 | 6.57 | |
| **CLASS GROUP 06** | | 10331 | 4.00 | |
| | | 10332 | 6.90 | |
| 10010 | 1.59 | 10378 | 4.05 | |
| 10040 | 1.21 | 10379 | 1.88 | |
| 10070 | 0.91 | 10380 | 3.21 | |
| 10111 | 1.99 | 10381 | 2.78 | |
| 11127 | 5.07 | 11138 | 1.00 * | |
| 11128 | 6.84 | 16670 | 1.66 | |
| 11203 | 11.79 | 40045 | 91.94 | |
| 12362 | 1.00 * | 40046 | 18.17 | |
| 12373 | 0.38 | 40047 | 6.48 | |
| 12391 | 0.75 | 40059 | 2.32 | |
| 12707 | 6.56 | 40061 | 1.23 | |
| 12797 | 1.38 | 40063 | 41.16 | |
| 13715 | 1.00 | 40064 | 12.10 | |
| 13930 | 2.13 | 40111 | 3.26 | |
| 14527 | 4.07 | 41001 | 0.11 | |
| 16005 | 0.53 | 41664 | 13.92 | |
| 16501 | 1.12 | 41665 | 1.63 | |
| 16527 | 1.72 | 41667 | 38.05 | |
| 16705 | 3.19 | 41668 | 35.67 | |
| 18078 | 1.81 | 41669 | 0.25 | |
| 18205 | 2.79 | 41670 | 0.42 | |
| | | 43518 | 5.97 | |

| | |
|---|---|
| 43626 | 4.77 |
| 43628 | 61.99 |
| 43629 | 52.53 |
| 43760 | 1.75 |
| 44069 | 5.10 |
| 44070 | 1.51 |
| 44071 | 1.68 |
| 44072 | 1.16 |
| 44311 | 3.08 |
| 44315 | 2.07 |
| 46911 | 9.44 |
| 46912 | 17.29 |
| 47318 | 3.88 |
| 47420 | 0.85 |
| 48206 | 12.62 |
| 48441 | 0.053 |
| 48557 | 5.30 |
| 48558 | 4.61 |
| 48637 | 4.05 |
| 48638 | 2.01 |
| 48925 | 96.91 |
| 49870 | 40.51 |
| 63217 | 18.47 |
| 63218 | 6.22 |

**CLASS GROUP 08**

| | |
|---|---|
| 40101 | 254.14 |
| 40102 | 224.55 |
| 44427 | 918.85 |
| 44428 | 924.07 |
| 44429 | 13.85 |
| 44430 | 9.63 |
| 44431 | 30.76 |
| 44432 | 9.75 |

| | |
|---|---|
| 44433 | 310.66 |
| 44434 | 594.24 |
| 44435 | 615.31 |
| 44436 | 718.67 |
| 44437 | 595.63 |
| 44438 | 470.71 |
| 44439 | 916.25 |
| 44440 | 758.14 |
| 46112 | 1.00 * |

**CLASS GROUP 09**

| | |
|---|---|
| 45190 | 1.00 * |
| 45191 | 0.71 |
| 45192 | 0.83 |
| 45193 | 0.49 |
| 45210 | 0.62 |
| 46202 | 1.27 |
| 64074 | 7.06 |
| 64075 | 4.97 |

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

CLASS GROUP 10

| | | |
|---|---|---|
| 41421 | 0.015 | |
| 41422 | 0.008 | |
| 41603 | 0.71 | |
| 41604 | 0.39 | |
| 41650 | 1.00 | * |
| 41680 | 0.52 | |
| 41715 | 0.33 | |
| 41716 | 0.21 | |
| 46004 | 0.95 | |
| 46005 | 0.76 | |
| 47469 | 0.15 | |
| 47471 | 0.13 | |
| 47473 | 0.17 | |
| 47474 | 0.19 | |
| 47475 | 0.15 | |
| 47476 | 0.15 | |
| 47477 | 0.20 | |
| 47478 | 0.21 | |
| 67508 | 1.20 | |
| 67509 | 0.88 | |
| 67510 | 0.49 | |
| 67511 | 0.53 | |
| 67512 | 2.27 | |
| 67513 | 1.44 | |

CLASS GROUP 11

| | | |
|---|---|---|
| 60010 | 1.00 | * |
| 60011 | 1.15 | |
| 60012 | 1.89 | |
| 60013 | 1.62 | |
| 60015 | 1.21 | |
| 60016 | 1.36 | |

| | | |
|---|---|---|
| 61000 | 0.99 | |
| 63010 | 1.80 | |
| 63011 | 2.25 | |
| 63012 | 3.20 | |
| 63013 | 3.03 | |
| 68500 | 0.22 | |

CLASS GROUP 12

| | | |
|---|---|---|
| 41678 | 3.04 | |
| 43152 | 0.91 | |
| 46362 | 10.61 | |
| 46426 | 1.55 | |
| 46427 | 2.07 | |
| 46603 | 0.13 | |
| 46604 | 0.15 | |
| 46606 | 0.40 | |
| 46607 | 0.55 | |
| 48600 | 3.10 | |
| 60035 | 1.86 | |
| 61212 | 1.00 | * |
| 61216 | 1.11 | |
| 61217 | 1.01 | |
| 61218 | 0.69 | |
| 61223 | 4.66 | |
| 61224 | 1.65 | |
| 61225 | 2.29 | |
| 61226 | 3.65 | |
| 61227 | 3.34 | |
| 62000 | 0.76 | |
| 62001 | 0.57 | |
| 62002 | 0.26 | |
| 62003 | 0.82 | |
| 63215 | 2.71 | |
| 63216 | 1.88 | |

| | |
|---|---|
| 65007 | 1.65 |
| 66122 | 0.71 |
| 66123 | 0.39 |
| 66309 | 1.14 |
| 66561 | 2.64 |
| 67017 | 2.45 |
| 67634 | 2.12 |
| 67635 | 1.50 |
| 68001 | 4.58 |
| 68439 | 5.89 |
| 68604 | 0.11 |
| 68606 | 0.43 |
| 68607 | 0.34 |
| 68702 | 0.28 |
| 68703 | 0.21 |
| 68706 | 0.90 |
| 68707 | 0.89 |

CLASS GROUP 13

| | |
|---|---|
| 40075 | 1.87 |
| 43151 | 0.93 |
| 43200 | 3.54 |
| 43421 | 0.97 |
| 43422 | 5.09 |
| 43550 | 3.46 |
| 43551 | 1.92 |
| 44276 | 4.75 |
| 44277 | 3.08 |
| 45334 | 2.04 |
| 45450 | 0.60 |
| 45937 | 0.008 |
| 46700 | 7.12 |
| 47221 | 7.81 |
| 48039 | 2.51 |

| | | |
|---|---|---|
| 49181 | 0.82 | |
| 49183 | 1.00 | * |
| 49184 | 2.11 | |
| 49185 | 1.92 | |
| 49292 | 0.060 | |
| 49333 | 0.44 | |
| 49801 | 6.88 | |
| 49802 | 0.61 | |
| 49803 | 1.08 | |

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

CLASS GROUP 14

| | |
|---|---|
| 10020 | (a) |
| 10119 | (a) |
| 10135 | (a) |
| 10375 | (a) |
| 11101 | (a) |
| 11120 | (a) |
| 11160 | (a) |
| 13208 | (a) |
| 13461 | (a) |
| 15119 | (a) |
| 15120 | (a) |
| 15300 | (a) |
| 16722 | (a) |
| 16723 | (a) |
| 18200 | (a) |
| 18991 | (a) |
| 19061 | (a) |
| 40005 | (a) |
| 40006 | (a) |
| 40010 | (a) |
| 40015 | (a) |
| 40020 | (a) |
| 40026 | (a) |
| 40031 | (a) |
| 40032 | (a) |
| 40040 | (a) |
| 40041 | (a) |
| 40042 | (a) |
| 40066 | (a) |
| 40067 | (a) |
| 40069 | (a) |
| 40072 | (a) |
| 40115 | (a) |
| 40117 | (a) |

| | |
|---|---|
| 40140 | (a) |
| 41210 | (a) |
| 41666 | (a) |
| 41672 | (a) |
| 41673 | (a) |
| 41700 | (a) |
| 43007 | (a) |
| 43117 | (a) |
| 43215 | (a) |
| 43424 | (a) |
| 43517 | (a) |
| 43754 | (a) |
| 43945 | (a) |
| 43946 | (a) |
| 43990 | (a) |
| 43991 | (a) |
| 44105 | (a) |
| 44106 | (a) |
| 44113 | (a) |
| 44193 | (a) |
| 44194 | (a) |
| 44222 | (a) |
| 44500 | (a) |
| 44501 | (a) |
| 45224 | (a) |
| 45225 | (a) |
| 45523 | (a) |
| 45524 | (a) |
| 45539 | (a) |
| 45993 | (a) |
| 46510 | (a) |
| 46590 | (a) |
| 46671 | (a) |
| 46773 | (a) |
| 46822 | (a) |

| | |
|---|---|
| 46881 | (a) |
| 46882 | (a) |
| 46913 | (a) |
| 46914 | (a) |
| 46915 | (a) |
| 46916 | (a) |
| 47051 | (a) |
| 47052 | (a) |
| 47103 | (a) |
| 47146 | (a) |
| 47147 | (a) |
| 47253 | (a) |
| 47254 | (a) |
| 47468 | (a) |
| 47600 | (a) |
| 47610 | (a) |
| 48177 | (a) |
| 48178 | (a) |
| 48252 | (a) |
| 48610 | (a) |
| 48727 | (a) |
| 48924 | (a) |
| 49305 | (a) |
| 49451 | (a) |
| 49452 | (a) |
| 49800 | (a) |
| 49890 | (a) |
| 49891 | (a) |
| 49902 | (a) |
| 49903 | (a) |
| 63219 | (a) |
| 63220 | (a) |
| 64500 | (a) |
| 97501 | (a) |

| | |
|---|---|
| 97502 | (a) |
| 97503 | (a) |
| 97504 | (a) |

CLASS GROUP 16

| | | |
|---|---|---|
| 44100 | 0.96 | |
| 44101 | 1.00 | * |
| 44102 | 0.78 | |
| 44103 | 0.69 | |
| 44104 | 0.29 | |
| 44108 | 0.34 | |
| 44109 | 0.86 | |
| 44110 | 0.88 | |
| 44111 | 0.54 | |
| 44112 | 0.32 | |

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

| CLASS GROUP 30 | | | CLASS GROUP 31 | | | CLASS GROUP 32 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | 94099 | 1.56 |
| | | | | | | | | | 94225 | 5.49 |
| 91111 | 1.07 | | 91302 | 2.47 | | 90089 | 2.69 | | 94276 | 2.86 |
| 91127 | 0.72 | | 91315 | 0.75 | | 91125 | 1.62 | | 94404 | 2.71 |
| 91150 | 0.68 | | 91324 | 1.67 | | 91160 | 0.65 | | 94569 | 1.83 |
| 91155 | 1.51 | | 91340 | 1.09 | | 91175 | 0.56 | | 94590 | 7.89 |
| 91235 | 0.83 | | 91342 | 1.00 | * | 91177 | 2.45 | | 94617 | 2.49 |
| 91250 | 1.25 | | 91405 | 1.27 | | 91179 | 2.46 | | 95124 | 0.92 |
| 91555 | 0.50 | | 95625 | 1.18 | | 91190 | 1.32 | | 95233 | 1.97 |
| 92215 | 1.19 | | 96611 | 0.25 | | 91341 | 2.81 | | 95305 | 2.14 |
| 92451 | 0.83 | | 97047 | 0.76 | | 91343 | 0.62 | | 95310 | 5.11 |
| 92593 | 10.90 | | 97050 | 0.59 | | 91436 | 3.18 | | 95410 | 2.76 |
| 94304 | 1.06 | | 98305 | 0.61 | | 91481 | 11.61 | | 95487 | 1.48 |
| 94381 | 1.99 | | 98306 | 1.57 | | 91507 | 1.71 | | 95620 | 1.20 |
| 95647 | 1.00 | * | 98344 | 0.17 | | 91523 | 26.37 | | 96408 | 2.39 |
| 96053 | 0.76 | | 98405 | 0.28 | | 91547 | 0.15 | | 96409 | 2.21 |
| 97222 | 0.55 | | 98810 | 0.86 | | 91551 | 0.93 | | 96410 | 1.94 |
| 97223 | 0.83 | | 98813 | 0.83 | | 91562 | 2.07 | | 96702 | 2.75 |
| 98111 | 0.21 | | 99004 | 0.69 | | 91577 | 7.41 | | 96816 | 2.58 |
| 98164 | 0.70 | | 99600 | 0.30 | | 91590 | 2.15 | | 97111 | 3.30 |
| 98636 | 1.02 | | 99614 | 0.67 | | 91666 | 0.58 | | 97650 | 2.28 |
| 98806 | 0.95 | | 99777 | 1.49 | | 91746 | 2.07 | | 97653 | 1.95 |
| 98993 | 1.95 | | 99826 | 0.17 | | 91805 | 0.13 | | 97654 | 3.40 |
| 99505 | 1.65 | | 99952 | 1.26 | | 92053 | 0.32 | | 98003 | 0.61 |
| 99506 | 2.03 | | 99953 | 1.36 | | 92054 | 0.11 | | 98090 | 0.082 |
| 99507 | 1.77 | | 99954 | 0.99 | | 92055 | 3.07 | | 98091 | 0.089 |
| 99570 | 0.95 | | 99955 | 1.24 | | 92101 | 4.80 | | 98092 | 0.27 |
| 99571 | 0.23 | | 99975 | 1.10 | | 92102 | 2.89 | | 98257 | 0.92 |
| 99572 | 0.45 | | | | | 92338 | 1.11 | | 98304 | 3.41 |
| 99573 | 0.43 | | | | | 92446 | 3.65 | | 98307 | 1.08 |
| 99650 | 0.45 | | | | | 92447 | 3.19 | | 98308 | 0.71 |
| 99709 | 1.11 | | | | | 92453 | 2.02 | | 98413 | 8.98 |
| 99948 | 2.35 | | | | | 92478 | 1.00 | * | 98414 | 8.22 |
| | | | | | | 94007 | 6.85 | | 98415 | 1.08 |

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

CLASS GROUP 32 (cont'd)

| | |
|---|---|
| 98423 | 2.57 |
| 98424 | 4.36 |
| 98425 | 1.79 |
| 98426 | 1.58 |
| 98427 | 1.54 |
| 98449 | 2.21 |
| 98482 | 2.37 |
| 98483 | 3.50 |
| 98502 | 3.35 |
| 98555 | 1.56 |
| 98597 | 0.35 |
| 98598 | 0.12 |
| 98601 | 4.01 |
| 98624 | 0.63 |
| 98640 | 69.14 |
| 98677 | 10.90 |
| 98678 | 9.68 |
| 98699 | 3.15 |
| 98710 | 2.19 |
| 98805 | 2.86 |
| 98820 | 5.46 |
| 98884 | 1.42 |
| 98967 | 2.23 |
| 99003 | 1.06 |
| 99080 | 0.75 |
| 99111 | 1.09 |
| 99163 | 2.60 |
| 99165 | 0.57 |
| 99223 | 0.16 |
| 99303 | 8.72 |
| 99310 | 2.18 |
| 99315 | 6.41 |

| | |
|---|---|
| 99321 | 6.22 |
| 99613 | 5.51 |
| 99620 | 0.30 |
| 99718 | 0.88 |
| 99746 | 1.49 |
| 99760 | 0.17 |
| 99793 | 1.89 |
| 99827 | 0.27 |
| 99851 | 1.10 |
| 99917 | 1.78 |
| 99938 | 2.00 |
| 99943 | 5.80 |
| 99946 | 4.32 |
| 99963 | 0.43 |

CLASS GROUP 33

| | | |
|---|---|---|
| 91130 | 0.28 | |
| 91135 | 0.078 | |
| 91200 | 0.16 | |
| 91265 | 3.42 | |
| 91266 | 1.81 | |
| 91560 | 1.00 | * |
| 91580 | 1.32 | |
| 91606 | 2.74 | |
| 91629 | 0.56 | |
| 91636 | 0.96 | |
| 91641 | 0.26 | |
| 91722 | 0.84 | |
| 92445 | 0.55 | |
| 92663 | 0.13 | |
| 95306 | 1.10 | |
| 95357 | 0.28 | |
| 95455 | 1.16 | |
| 95505 | 0.54 | |

| | |
|---|---|
| 96317 | 0.29 |
| 96872 | 1.03 |
| 97220 | 0.075 |
| 97308 | 0.14 |
| 97447 | 0.46 |
| 97651 | 1.36 |
| 97652 | 1.18 |
| 97655 | 1.05 |
| 98002 | 0.19 |
| 98152 | 0.64 |
| 98153 | 0.72 |
| 98154 | 0.85 |
| 98155 | 1.19 |
| 98157 | 0.76 |
| 98159 | 0.51 |
| 98160 | 1.08 |
| 98161 | 1.21 |
| 98163 | 1.27 |
| 98303 | 2.39 |
| 98309 | 1.20 |
| 98429 | 0.25 |
| 98658 | 1.23 |
| 98659 | 0.22 |
| 98705 | 1.74 |
| 98751 | 0.93 |
| 98914 | 0.15 |
| 98949 | 0.21 |
| 99220 | 0.33 |
| 99222 | 0.62 |
| 99471 | 0.15 |
| 99969 | 0.60 |
| 99988 | 0.53 |

CLASS GROUP 34

| | | |
|---|---|---|
| 10036 | 2.70 | |
| 10073 | 4.20 | |
| 10075 | 31.17 | |
| 10107 | 12.84 | |
| 10255 | 1.00 | * |
| 10256 | 3.66 | |
| 10257 | 0.69 | |
| 11039 | 3.65 | |
| 11248 | 0.19 | |
| 12014 | 0.41 | |
| 12509 | 0.25 | |
| 12510 | 3.17 | |
| 12583 | 1.41 | |
| 12651 | 4.11 | |
| 12683 | 1.88 | |
| 13201 | 3.63 | |
| 13204 | 4.11 | |
| 13205 | 1.58 | |
| 13410 | 5.75 | |
| 13412 | 1.94 | |
| 13453 | 2.24 | |
| 13454 | 2.62 | |
| 13455 | 2.66 | |
| 13590 | 1.98 | |
| 13621 | 0.50 | |
| 14279 | 1.91 | |
| 14855 | 0.88 | |
| 15062 | 0.79 | |
| 15063 | 0.92 | |
| 15188 | 1.39 | |
| 15404 | 0.36 | |
| 15405 | 0.53 | |

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

CLASS GROUP 34 (cont'd)

| | |
|---|---|
| 15406 | 1.35 |
| 15488 | 3.37 |
| 15733 | 0.88 |
| 16009 | 1.08 |
| 16588 | 0.50 |
| 16604 | 0.84 |
| 16694 | 1.66 |
| 16819 | 4.78 |
| 16820 | 3.70 |
| 16890 | 0.56 |
| 16891 | 0.61 |
| 16892 | 1.11 |
| 18506 | 1.76 |
| 18616 | 1.34 |
| 45380 | 1.03 |
| 45771 | 1.57 |
| 45819 | 0.51 |
| 49239 | 0.77 |
| 51315 | 0.50 |
| 51357 | 0.71 |
| 51358 | 1.71 |
| 51359 | 1.50 |
| 59925 | 1.54 |
| 59926 | 1.31 |
| 59927 | 0.88 |

CLASS GROUP 35

| | | |
|---|---|---|
| 51300 | 0.91 | |
| 51305 | 0.91 | |
| 51350 | 1.53 | |
| 51351 | 1.37 | |
| 51352 | 1.88 | |
| 51355 | 1.28 | |
| 51356 | 1.38 | |
| 51575 | 0.41 | |
| 51666 | 0.65 | |
| 51767 | 0.19 | |
| 51777 | 0.66 | |
| 51790 | 1.10 | |
| 51833 | 0.99 | |
| 51900 | 0.74 | |
| 52315 | 0.86 | |
| 52744 | 3.79 | |
| 53374 | 1.00 | * |
| 53375 | 0.53 | |
| 53376 | 0.85 | |
| 53377 | 0.87 | |
| 53403 | 0.55 | |
| 53565 | 0.64 | |
| 55371 | 2.55 | |
| 55802 | 0.66 | |
| 56488 | 1.10 | |
| 56690 | 0.57 | |
| 57403 | 1.35 | |
| 58020 | 1.45 | |
| 58713 | 0.42 | |
| 59188 | 2.88 | |
| 59189 | 3.95 | |
| 59482 | 3.00 | |

| | |
|---|---|
| 59647 | 1.34 |
| 59773 | 0.17 |
| 59774 | 0.14 |
| 59775 | 0.18 |
| 59889 | 0.56 |

CLASS GROUP 36

| | |
|---|---|
| 50010 | 5.03 |
| 50015 | 3.27 |
| 50017 | 2.49 |
| 50045 | 5.69 |
| 50047 | 0.64 |
| 51201 | 0.86 |
| 51205 | 2.62 |
| 51206 | 0.41 |
| 51240 | 10.34 |
| 51241 | 30.72 |
| 51251 | 0.89 |
| 51252 | 3.12 |
| 51253 | 2.66 |
| 51254 | 0.83 |
| 51340 | 0.85 |
| 51370 | 10.10 |
| 51380 | 1.01 |
| 51500 | 1.91 |
| 51550 | 2.36 |
| 51551 | 0.82 |
| 51552 | 1.42 |
| 51553 | 2.53 |
| 51554 | 0.24 |
| 51576 | 4.54 |
| 51600 | 3.09 |
| 51613 | 2.04 |
| 51741 | 5.38 |

| | | |
|---|---|---|
| 51752 | 4.54 | |
| 51796 | 1.96 | |
| 51808 | 6.97 | |
| 51809 | 8.65 | |
| 51869 | 2.31 | |
| 51877 | 13.01 | |
| 51889 | 2.14 | |
| 51896 | 1.00 | * |
| 51919 | 2.16 | |
| 51926 | 2.20 | |
| 51927 | 1.19 | |
| 51934 | 2.41 | |
| 51941 | 2.19 | |
| 51942 | 3.50 | |
| 51956 | 9.45 | |
| 51957 | 8.33 | |
| 51958 | 7.40 | |
| 51959 | 7.58 | |
| 51960 | 1.00 | |
| 51970 | 4.35 | |
| 51982 | 1.28 | |
| 51986 | 5.03 | |
| 51999 | 2.12 | |
| 52002 | 1.86 | |
| 52109 | 0.47 | |
| 52134 | 6.23 | |
| 52150 | 11.47 | |
| 52402 | 0.47 | |
| 52432 | 2.33 | |
| 52433 | 2.13 | |
| 52435 | 2.67 | |
| 52438 | 1.93 | |
| 52440 | 3.03 | |
| 52467 | 2.80 | |

**CLASS GROUP 36 (cont'd)**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 52469 | 0.98 | 56041 | 1.78 | 58058 | 2.38 | 59725 | 1.87 |
| 52505 | 4.88 | 56042 | 2.24 | 58095 | 3.35 | 59726 | 1.36 |
| 52581 | 23.79 | 56202 | 1.78 | 58096 | 4.45 | 59738 | 4.34 |
| 52619 | 1.67 | 56390 | 3.11 | 58302 | 1.20 | 59790 | 3.35 |
| 52911 | 1.33 | 56391 | 2.67 | 58397 | 6.97 | 59867 | 3.77 |
| 52967 | 0.50 | 56427 | 4.30 | 58503 | 1.86 | 59886 | 0.51 |
| 53001 | 4.89 | 56699 | 1.98 | 58532 | 2.40 | 59905 | 2.36 |
| 53077 | 2.35 | 56758 | 1.68 | 58559 | 0.49 | 59914 | 13.86 |
| 53095 | 1.61 | 56759 | 1.72 | 58560 | 1.18 | 59923 | 0.34 |
| 53096 | 2.24 | 56760 | 2.47 | 58575 | 1.52 | 59931 | 6.23 |
| 53121 | 6.37 | 56805 | 3.25 | 58627 | 4.88 | 59932 | 6.71 |
| 53271 | 1.20 | 56806 | 2.30 | 58682 | 4.34 | 59941 | 2.09 |
| 53631 | 0.74 | 56807 | 2.28 | 58737 | 3.15 | 59955 | 0.80 |
| 53632 | 0.85 | 56808 | 2.98 | 58757 | 10.62 | 59963 | 5.95 |
| 53731 | 0.78 | 56900 | 2.86 | 58759 | 1.31 | 59964 | 13.94 |
| 53732 | 5.32 | 56910 | 1.43 | 58802 | 1.49 | 59973 | 3.84 |
| 53733 | 3.46 | 56980 | 2.48 | 58822 | 4.10 | 59984 | 1.05 |
| 53907 | 2.34 | 57001 | 0.85 | 58903 | 0.94 | 59985 | 4.11 |
| 54077 | 3.20 | 57002 | 0.55 | 58904 | 0.72 | 59986 | 3.14 |
| 55010 | 9.66 | 57202 | 2.20 | 59005 | 1.78 | 59989 | 0.55 |
| 55011 | 2.61 | 57257 | 2.73 | 59057 | 13.18 | | |
| 55012 | 3.11 | 57401 | 1.55 | 59058 | 8.53 | | |
| 55214 | 2.52 | 57410 | 0.75 | 59257 | 0.48 | | |
| 55597 | 0.63 | 57572 | 0.44 | 59306 | 3.01 | | |
| 55647 | 1.26 | 57600 | 1.31 | 59481 | 8.09 | | |
| 55648 | 0.57 | 57625 | 11.52 | 59601 | 3.05 | | |
| 55649 | 0.68 | 57651 | 1.40 | 59660 | 5.61 | | |
| 55715 | 5.00 | 57798 | 0.71 | 59661 | 2.75 | | |
| 55716 | 7.23 | 57800 | 2.65 | 59693 | 0.46 | | |
| 55918 | 2.86 | 57913 | 3.43 | 59701 | 0.22 | | |
| 55919 | 0.39 | 57998 | 1.52 | 59713 | 5.02 | | |
| 56040 | 0.27 | 58010 | 3.53 | 59722 | 2.60 | | |
| | | 58056 | 4.21 | 59723 | 0.98 | | |
| | | 58057 | 2.65 | 59724 | 1.50 | | |

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **CLASS GROUP 37** | | 52341 | 0.30 | 57411 | 0.28 | 59917 | 0.32 |
| | | 52342 | 0.87 | 57611 | 0.60 | 59947 | 0.52 |
| 48636 | 10.49 | 52343 | 0.53 | 57690 | 0.78 | 59970 | 0.70 |
| 51001 | 0.36 | 52401 | 1.64 | 57716 | 0.37 | 59975 | 0.98 |
| 51005 | 0.074 | 52547 | 1.42 | 57725 | 0.81 | 59977 | 0.56 |
| 51116 | 0.91 | 52767 | 1.30 | 57726 | 0.63 | 59988 | 0.25 |
| 51210 | 0.63 | 53147 | 0.22 | 57808 | 0.31 | | |
| 51220 | 2.16 | 53229 | 1.23 | 57809 | 0.32 | | |
| 51221 | 1.20 | 53333 | 1.21 | 57810 | 0.31 | | |
| 51222 | 1.46 | 53425 | 1.14 | 57871 | 0.37 | | |
| 51224 | 1.53 | 53803 | 2.72 | 57999 | 0.51 | | |
| 51230 | 0.26 | 55013 | 1.03 | 58009 | 0.51 | | |
| 51250 | 1.66 | 55426 | 1.25 | 58301 | 0.39 | | |
| 51255 | 4.21 | 55717 | 1.65 | 58663 | 2.57 | | |
| 51330 | 0.64 | 55718 | 1.60 | 58756 | 0.48 | | |
| 51333 | 0.21 | 56170 | 1.12 | 58813 | 1.18 | | |
| 51400 | 1.50 | 56171 | 0.55 | 58837 | 2.37 | | |
| 51401 | 2.21 | 56567 | 1.16 | 58840 | 0.71 | | |
| 51625 | 0.33 | 56650 | 3.55 | 58873 | 1.13 | | |
| 51702 | 0.99 | 56651 | 1.93 | 58922 | 1.88 | | |
| 51703 | 0.41 | 56652 | 1.38 | 59223 | 1.17 | | |
| 51734 | 0.77 | 56653 | 1.33 | 59378 | 0.76 | | |
| 51850 | 1.55 | 56654 | 0.68 | 59537 | 0.82 | | |
| 51851 | 1.05 | 56911 | 1.00  * | 59750 | 0.61 | | |
| 51852 | 2.46 | 56912 | 0.81 | 59751 | 0.22 | | |
| 51853 | 0.99 | 56913 | 0.66 | 59781 | 0.53 | | |
| 51854 | 2.22 | 56915 | 3.91 | 59782 | 0.79 | | |
| 51855 | 2.33 | 56916 | 3.53 | 59783 | 0.77 | | |
| 51856 | 1.28 | 56917 | 1.02 | 59784 | 0.59 | | |
| 51857 | 2.19 | 56918 | 0.49 | 59798 | 2.01 | | |
| 51909 | 1.40 | 56919 | 1.25 | 59806 | 1.44 | | |
| 52075 | 1.22 | 56920 | 1.14 | 59892 | 0.77 | | |
| 52076 | 1.47 | 57090 | 1.83 | 59904 | 0.52 | | |
| 52137 | 0.48 | 57146 | 1.16 | 59915 | 1.73 | | |

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

CLASS GROUP 38

| | |
|---|---|
| 10072 | 4.39 |
| 10367 | 3.88 |
| 10368 | 5.67 |
| 11007 | 1.65 |
| 11201 | 14.44 |
| 11202 | 4.27 |
| 11206 | 0.67 |
| 11207 | 8.46 |
| 11208 | 1.45 |
| 11209 | 6.81 |
| 11210 | 2.90 |
| 11211 | 15.07 |
| 11212 | 2.28 |
| 11213 | 1.86 |
| 11214 | 4.58 |
| 11222 | 0.077 |
| 14405 | 0.97 |
| 15070 | 0.13 |
| 15607 | 0.17 |
| 15699 | 0.42 |
| 16471 | 0.24 |
| 41620 | 1.21 |
| 41677 | 0.25 |
| 41696 | 0.79 |
| 41697 | 0.55 |
| 43470 | 4.60 |
| 43822 | 3.66 |
| 43840 | 0.045 |
| 43860 | 2.88 |
| 43889 | 1.03 |
| 44280 | 0.25 |
| 45678 | 0.27 |

| | | |
|---|---|---|
| 46622 | 10.69 | |
| 47050 | 1.00 | * |
| 47367 | 0.25 | |
| 49005 | 0.17 | |
| 49840 | 1.03 | |
| 51516 | 0.075 | |
| 51517 | 0.085 | |
| 51985 | 0.070 | |
| 52660 | 0.089 | |
| 53734 | 0.45 | |
| 54012 | 0.045 | |
| 57997 | 0.10 | |
| 58408 | 0.059 | |
| 58409 | 0.075 | |
| 58456 | 0.040 | |
| 58457 | 0.058 | |
| 58458 | 0.075 | |
| 58459 | 0.09 | |

CLASS GROUP 39

| | |
|---|---|
| 11205 | (a) |
| 13206 | (a) |
| 13207 | (a) |
| 13411 | (a) |
| 15060 | (a) |
| 15061 | (a) |
| 18575 | (a) |
| 41675 | (a) |
| 41679 | (a) |
| 44010 | (a) |
| 51211 | (a) |
| 52876 | (a) |
| 53901 | (a) |
| 53902 | (a) |
| 53903 | (a) |
| 53904 | (a) |

| | |
|---|---|
| 53905 | (a) |
| 53951 | (a) |
| 53952 | (a) |
| 53953 | (a) |
| 54444 | (a) |
| 55014 | (a) |
| 55410 | (a) |
| 58561 | (a) |
| 59695 | (a) |
| 91210 | (a) |
| 91280 | (a) |
| 91325 | (a) |
| 91581 | (a) |
| 91582 | (a) |
| 91583 | (a) |
| 91584 | (a) |
| 91585 | (a) |
| 91586 | (a) |
| 91587 | (a) |
| 91588 | (a) |
| 91589 | (a) |
| 91591 | (a) |
| 91618 | (a) |
| 94444 | (a) |
| 94638 | (a) |
| 95358 | (a) |
| 95630 | (a) |
| 95648 | (a) |
| 96703 | (a) |
| 96930 | (a) |
| 97002 | (a) |
| 97003 | (a) |
| 97221 | (a) |
| 98150 | (a) |
| 98151 | (a) |
| 98156 | (a) |

| | |
|---|---|
| 98158 | (a) |
| 98162 | (a) |
| 98428 | (a) |
| 98430 | (a) |
| 98622 | (a) |
| 98623 | (a) |
| 98698 | (a) |
| 98871 | (a) |
| 99081 | (a) |
| 99082 | (a) |
| 99083 | (a) |
| 99084 | (a) |
| 99085 | (a) |
| 99160 | (a) |
| 99221 | (a) |
| 99445 | (a) |
| 99798 | (a) |
| 99803 | (a) |
| 99986 | (a) |
| 99987 | (a) |

# CLASS EXCEPTIONS

# The following class exceptions apply by state:

Class Group 10
47469     Not valid for New Jersey

Class Group 13
49292     For New York, territory 01, class is mapped to Class Group 14 {(a)-rated}
49920     Valid only for New York, territory 01, with a differential of 1.00

Class Group 14
49910     Valid only for New York
49913     Valid only for New York

Class Group 32
92447     Not valid for New York, territory 01
92453     Not valid for New York, territory 01
93166     Valid only for Louisiana, with a differential of 0.17
93167     Valid only for Louisiana, with a differential of 1.62

Class Group 33
91130     For New York, class is mapped to Class Group 39 {(a)-rated}
91600     Valid only for New York, with a differential of 1.32
91636     For New York, class is mapped to Class Group 39 {(a)-rated}
98751     For New York, class is mapped to Class Group 39 {(a)-rated}

Class Group 35
51029     Valid only for Hawaii, with a differential of 1.00
51098     Valid only for Hawaii, with a differential of 1.00

Class Group 38
41620     Not valid for New York

Class Group 39
93169     Valid only for Louisiana

SECTION F

SUPPORTING MATERIAL -- PRODUCTS

TABLE OF CONTENTS

| TYPE OF POLICY | ACCIDENT YEAR ENDING | $100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL | EXPOSURE DEVELOPMENT FACTOR+ | X | EXPOSURE TREND# | X | AVERAGE IPMF* | = | TRENDED $100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL |
|---|---|---|---|---|---|---|---|---|---|
| MONOLINE | 12/31/2014 | $34,696,411 | 1.000 | | 1.062 | | | | $36,847,588 |
| | 12/31/2015 | 39,434,431 | 0.999 | | 1.056 | | | | 41,601,116 |
| | 12/31/2016 | 42,873,167 | 1.016 | | 1.058 | | | | 46,085,568 |
| MULTILINE | 12/31/2014 | $111,470,156 | 1.000 | | 1.062 | | 0.815 | | $96,480,764 |
| | 12/31/2015 | 115,255,604 | 0.999 | | 1.057 | | 0.815 | | 99,188,229 |
| | 12/31/2016 | 117,031,637 | 1.016 | | 1.060 | | 0.815 | | 102,721,289 |
| TOTAL | 12/31/2014 | | | | | | | | $133,328,352 |
| | 12/31/2015 | | | | | | | | 140,789,345 |
| | 12/31/2016 | | | | | | | | 148,806,857 |

+   THE DERIVATION OF THE EXPOSURE DEVELOPMENT FACTOR IS SHOWN IN SECTION F - CALCULATION OF
    EXPOSURE DEVELOPMENT FACTORS.

#   AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND
    AN ASSUMED EFFECTIVE DATE OF 07/01/2018 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND
    FACTOR.  THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION F - AVERAGE ANNUAL EXPOSURE TRENDS.

*   THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION F -
    IMPLICIT PACKAGE MODIFICATION FACTORS.

MULTISTATE
PRODUCTS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

| REPORT TYPE | LOSS DESCRIPTION | ACCIDENT YEAR ENDING | $100,000 BASIC LIMIT LOSSES AND ALAE* | X | BASIC LIMIT DEVELOPMENT FACTOR | X | UNALLOCATED LOSS ADJ. FACTOR | X | SEVERITY TREND | X | FREQUENCY TREND | = | BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BI | B/L INDEMNITY | 12/31/2014 | $15,657,809 | | 1.027 | | 1.085 | | 1.131 | | 0.951 | | $18,766,112 |
| | | 12/31/2015 | 11,386,067 | | 1.317 | | 1.085 | | 1.104 | | 0.961 | | 17,261,626 |
| | | 12/31/2016 | 7,088,442 | | 1.858 | | 1.085 | | 1.077 | | 0.970 | | 14,928,414 |
| BI | ALAE | 12/31/2014 | $22,037,385 | | | | 1.085 | | 1.131 | | 0.951 | | $25,717,747 |
| | | 12/31/2015 | 20,842,945 | | | | 1.085 | | 1.104 | | 0.961 | | 23,992,819 |
| | | 12/31/2016 | 18,553,212 | | | | 1.085 | | 1.077 | | 0.970 | | 21,029,855 |
| PD | B/L INDEMNITY | 12/31/2014 | $20,506,399 | | 1.226 | | 1.085 | | 1.370 | | 0.951 | | $35,539,449 |
| | | 12/31/2015 | 18,861,495 | | 1.318 | | 1.085 | | 1.286 | | 0.961 | | 33,333,861 |
| | | 12/31/2016 | 17,037,281 | | 1.482 | | 1.085 | | 1.208 | | 0.970 | | 32,100,877 |
| PD | ALAE | 12/31/2014 | $33,970,488 | | | | 1.085 | | 1.370 | | 0.951 | | $48,021,156 |
| | | 12/31/2015 | 28,925,175 | | | | 1.085 | | 1.286 | | 0.961 | | 38,785,562 |
| | | 12/31/2016 | 36,890,878 | | | | 1.085 | | 1.208 | | 0.970 | | 46,901,572 |
| | TOTAL FULL COVERAGE | 12/31/2014 | | | | | | | | | | | $128,044,464 |
| | | 12/31/2015 | | | | | | | | | | | 113,373,868 |
| | | 12/31/2016 | | | | | | | | | | | 114,960,718 |

* Incurred indemnity losses are as reported.  The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.

| REPORT TYPE | LOSS DESCRIPTION | ACCIDENT YEAR ENDING | $100,000 BASIC LIMIT LOSSES AND ALAE* | X | BASIC LIMIT DEVELOPMENT FACTOR | X | UNALLOCATED LOSS ADJ. FACTOR | X | SEVERITY TREND | X | FREQUENCY TREND | = | BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BI | B/L INDEMNITY | 12/31/2014 | $1,894,399 | | 1.071 | | 1.085 | | 1.131 | | 0.951 | | $2,367,739 |
| | | 12/31/2015 | 1,769,836 | | 1.261 | | 1.085 | | 1.104 | | 0.961 | | 2,569,037 |
| | | 12/31/2016 | 1,128,896 | | 1.855 | | 1.085 | | 1.077 | | 0.970 | | 2,373,641 |
| BI | ALAE | 12/31/2014 | $4,042,551 | | | | 1.085 | | 1.131 | | 0.951 | | $4,717,679 |
| | | 12/31/2015 | 5,316,555 | | | | 1.085 | | 1.104 | | 0.961 | | 6,120,015 |
| | | 12/31/2016 | 3,288,835 | | | | 1.085 | | 1.077 | | 0.970 | | 3,727,857 |
| PD | B/L INDEMNITY | 12/31/2014 | $4,458,009 | | 1.136 | | 1.085 | | 1.370 | | 0.951 | | $7,158,963 |
| | | 12/31/2015 | 2,913,796 | | 1.189 | | 1.085 | | 1.286 | | 0.961 | | 4,645,528 |
| | | 12/31/2016 | 2,871,212 | | 1.263 | | 1.085 | | 1.208 | | 0.970 | | 4,610,383 |
| PD | ALAE | 12/31/2014 | $6,161,495 | | | | 1.085 | | 1.370 | | 0.951 | | $8,709,975 |
| | | 12/31/2015 | 4,778,589 | | | | 1.085 | | 1.286 | | 0.961 | | 6,407,576 |
| | | 12/31/2016 | 5,757,888 | | | | 1.085 | | 1.208 | | 0.970 | | 7,320,346 |
| | TOTAL DED COVERAGE | 12/31/2014 | | | | | | | | | | | $22,954,355 |
| | | 12/31/2015 | | | | | | | | | | | 19,742,156 |
| | | 12/31/2016 | | | | | | | | | | | 18,032,227 |
| | TOTAL | 12/31/2014 | | | | | | | | | | | $150,998,819 |
| | | 12/31/2015 | | | | | | | | | | | 133,116,024 |
| | | 12/31/2016 | | | | | | | | | | | 132,992,946 |

* Incurred indemnity losses are as reported.  The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.

```
                          MULTISTATE
                          Products
                       Subline Code 336
                     Combined Single Limit


            Implicit Package Modification Factors (A) by Type of Policy
        Type
         of                                                    Implicit Package
      Policy (B)                  Description               Modification Factors
      ----------                  -----------               --------------------

          31                    Not Applicable                       --
          32                    Not Applicable                       --
          33                    Not Applicable                       --
          34                    Mercantile Policy                  0.812
          35                    Not Applicable                       --
          36                    Service Policy                     0.891
          37                    Industrial/Processing Policy       0.812
          38                    Not Applicable                       --
```

(A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for
    Products for each type of package policy. More specifically, the G.L. and Property Implicit Package Modification
    Factors are calculated so that they average to the current manual CPP modification factors that apply separately for
    property and liability.


(B) Combined data for risks written under the ISO CPP Program and individual insurer CMP programs have been used.  These
    Implicit Package Modification Factors were applied to the aggregate loss costs at current level in each accident
    year.  The average implicit package modification factor for each accident year is shown in Section F - Calculation
    of Aggregate Loss Costs at Current Level.  The difference in average implicit package modification factor results
    from varying aggregate loss-costs-at-current-level distributions by Type of Policy in each year.

MULTISTATE
PRODUCTS

COMBINED SINGLE LIMIT
TOTAL LIMITS PREMIUM DEVELOPMENT
SUBLINE 336
FULL & DEDUCTIBLE
ACCIDENT YEAR DATA

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 12/31/2009 | 302,144,293 | 298,318,912 | 298,099,597 | 298,069,835 | 298,041,540 | 298,041,459 | 298,041,464 | 298,041,464 |
| 12/31/2010 | 301,700,678 | 307,323,218 | 307,164,637 | 307,165,680 | 307,162,675 | 307,147,793 | 307,146,429 | |
| 12/31/2011 | 314,742,602 | 322,389,616 | 322,187,529 | 322,169,341 | 322,187,119 | 322,190,988 | | |
| 12/31/2012 | 333,146,633 | 340,243,697 | 340,078,028 | 340,089,200 | 340,111,214 | | | |
| 12/31/2013 | 353,555,852 | 356,926,445 | 356,523,222 | 356,512,294 | | | | |
| 12/31/2014 | 371,586,701 | 379,197,118 | 379,048,620 | | | | | |
| 12/31/2015 | 379,791,923 | 381,897,580 | | | | | | |
| 12/31/2016 | 371,306,469 | | | | | | | |

LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 12/31/2009 | 0.987 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2010 | 1.019 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 12/31/2011 | 1.024 | 0.999 | 1.000 | 1.000 | 1.000 | | |
| 12/31/2012 | 1.021 | 1.000 | 1.000 | 1.000 | | | |
| 12/31/2013 | 1.010 | 0.999 | 1.000 | | | | |
| 12/31/2014 | 1.020 | 1.000 | | | | | |
| 12/31/2015 | 1.006 | | | | | | |
| 12/31/2016 | | | | | | | |

Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.017 | 0.999 |

| Accident Year Ending | Exposure Development From | | | | |
|---|---|---|---|---|---|
| | 27:15 | 39:27 | ULT:39 | | Factor |
| 12/31/2014 | | | 1.000 | | 1.000 |
| 12/31/2015 | | 0.999 | 1.000 | | 0.999 |
| 12/31/2016 | 1.017 | 0.999 | 1.000 | | 1.016 |

MULTISTATE PRODUCTS LOSS DEVELOPMENT DATA

TABLE OF CONTENTS

PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 10,683,172 | 15,373,635 | 18,708,359 | 20,483,563 | 20,399,282 | 20,506,084 | 20,551,412 | 20,792,226 | 21,939,826 | 21,728,814 | 21,944,855 |
| 12/31/1998 | 6,536,565 | 11,619,157 | 16,112,006 | 17,263,785 | 16,566,972 | 16,240,124 | 16,703,835 | 17,869,715 | 17,830,499 | 18,068,333 | 18,117,453 |
| 12/31/1999 | 8,023,675 | 13,515,621 | 17,514,442 | 20,208,197 | 20,324,209 | 20,305,368 | 20,181,222 | 19,775,924 | 20,298,906 | 20,533,236 | 20,373,584 |
| 12/31/2000 | 7,770,132 | 11,067,182 | 14,727,768 | 16,706,980 | 16,380,419 | 16,231,969 | 16,901,439 | 16,268,989 | 16,166,444 | 16,274,945 | 16,177,956 |
| 12/31/2001 | 8,431,596 | 12,759,813 | 16,488,397 | 17,236,357 | 18,051,483 | 17,668,130 | 17,964,183 | 18,330,784 | 18,000,514 | 17,847,202 | 18,167,384 |
| 12/31/2002 | 7,249,176 | 11,218,596 | 15,084,629 | 16,878,783 | 16,374,186 | 15,480,140 | 15,237,862 | 15,001,330 | 14,996,471 | 15,024,542 | 15,314,641 |
| 12/31/2003 | 7,525,041 | 12,460,199 | 15,318,957 | 15,982,639 | 15,271,559 | 14,594,803 | 14,302,535 | 14,766,813 | 15,085,645 | 15,274,756 | 15,245,236 |
| 12/31/2004 | 7,408,812 | 11,425,242 | 15,008,123 | 16,761,754 | 16,171,517 | 14,987,670 | 14,986,380 | 14,865,828 | 15,227,640 | 15,339,820 | 15,341,398 |
| 12/31/2005 | 9,153,300 | 10,943,559 | 14,255,893 | 14,014,929 | 14,321,349 | 14,388,998 | 14,216,860 | 14,443,703 | 14,213,223 | 14,138,197 | 14,091,474 |
| 12/31/2006 | 8,268,452 | 13,161,254 | 17,375,269 | 17,630,367 | 16,964,512 | 17,219,609 | 17,136,211 | 17,343,718 | 17,597,982 | 17,542,815 | 17,184,585 |
| 12/31/2007 | 10,005,711 | 15,550,581 | 19,082,331 | 19,983,307 | 19,869,684 | 20,022,632 | 19,506,827 | 19,508,378 | 19,290,304 | 19,184,602 | |
| 12/31/2008 | 9,941,273 | 14,699,982 | 17,664,017 | 18,384,399 | 20,090,720 | 18,710,814 | 18,493,939 | 18,312,768 | 18,344,275 | | |
| 12/31/2009 | 11,633,475 | 14,679,608 | 17,440,121 | 17,454,242 | 17,265,361 | 17,298,123 | 17,152,362 | 17,234,185 | | | |
| 12/31/2010 | 11,724,566 | 16,063,050 | 17,662,078 | 18,165,680 | 18,266,215 | 16,881,134 | 16,632,381 | | | | |
| 12/31/2011 | 9,661,001 | 13,099,428 | 16,282,520 | 16,477,279 | 15,821,069 | 15,609,735 | | | | | |
| 12/31/2012 | 9,618,139 | 14,298,628 | 18,361,789 | 18,618,637 | 18,827,184 | | | | | | |
| 12/31/2013 | 7,274,236 | 11,030,675 | 15,105,561 | 16,054,057 | | | | | | | |
| 12/31/2014 | 8,059,071 | 11,190,698 | 14,790,714 | | | | | | | | |
| 12/31/2015 | 7,800,188 | 10,456,467 | | | | | | | | | |
| 12/31/2016 | 6,818,393 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 21,980,652 | 21,650,878 | 21,524,069 | 21,635,784 | 21,683,498 | 21,638,481 | 21,760,133 | 21,731,288 | 21,757,890 |
| 12/31/1998 | 17,843,070 | 17,835,748 | 17,996,232 | 18,125,298 | 18,150,555 | 18,372,023 | 18,400,626 | 18,511,736 | |
| 12/31/1999 | 20,305,650 | 20,202,253 | 20,301,026 | 20,536,651 | 21,268,057 | 21,469,385 | 21,522,933 | | |
| 12/31/2000 | 16,188,983 | 16,340,943 | 16,391,130 | 16,588,633 | 16,831,765 | 16,881,748 | | | |
| 12/31/2001 | 18,485,456 | 18,588,582 | 18,816,594 | 19,144,048 | 19,083,071 | | | | |
| 12/31/2002 | 15,781,302 | 15,464,739 | 15,579,518 | 15,256,186 | | | | | |
| 12/31/2003 | 15,262,074 | 15,436,455 | 15,357,011 | | | | | | |
| 12/31/2004 | 15,209,493 | 15,099,484 | | | | | | | |
| 12/31/2005 | 13,983,567 | | | | | | | | |

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                              PRODUCTS (Subline Code 336)
                                   FULL COVERAGE
                                    MULTISTATE
                              BODILY INJURY - OCCURRENCE
                   INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
                                        Link Ratios
```

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.439 | 1.217 | 1.095 | 0.996 | 1.005 | 1.002 | 1.012 | 1.055 | 0.990 | 1.010 | 1.002 |
| 12/31/1998 | 1.778 | 1.387 | 1.071 | 0.960 | 0.980 | 1.029 | 1.070 | 0.998 | 1.013 | 1.003 | 0.985 |
| 12/31/1999 | 1.684 | 1.296 | 1.154 | 1.006 | 0.999 | 0.994 | 0.980 | 1.026 | 1.012 | 0.992 | 0.997 |
| 12/31/2000 | 1.424 | 1.331 | 1.134 | 0.980 | 0.991 | 1.041 | 0.963 | 0.994 | 1.007 | 0.994 | 1.001 |
| 12/31/2001 | 1.513 | 1.292 | 1.045 | 1.047 | 0.979 | 1.017 | 1.020 | 0.982 | 0.991 | 1.018 | 1.018 |
| 12/31/2002 | 1.548 | 1.345 | 1.119 | 0.970 | 0.945 | 0.984 | 0.984 | 1.000 | 1.002 | 1.019 | 1.030 |
| 12/31/2003 | 1.656 | 1.229 | 1.043 | 0.956 | 0.956 | 0.980 | 1.032 | 1.022 | 1.013 | 0.998 | 1.001 |
| 12/31/2004 | 1.542 | 1.314 | 1.117 | 0.965 | 0.927 | 1.000 | 0.992 | 1.024 | 1.007 | 1.000 | 0.991 |
| 12/31/2005 | 1.196 | 1.303 | 0.983 | 1.022 | 1.005 | 0.988 | 1.016 | 0.984 | 0.995 | 0.997 | 0.992 |
| 12/31/2006 | 1.592 | 1.320 | 1.015 | 0.962 | 1.015 | 0.995 | 1.012 | 1.015 | 0.997 | 0.980 | |
| 12/31/2007 | 1.554 | 1.227 | 1.047 | 0.994 | 1.008 | 0.974 | 1.000 | 0.989 | 0.995 | | |
| 12/31/2008 | 1.479 | 1.202 | 1.041 | 1.093 | 0.931 | 0.988 | 0.990 | 1.002 | | | |
| 12/31/2009 | 1.262 | 1.188 | 1.001 | 0.989 | 1.002 | 0.992 | 1.005 | | | | |
| 12/31/2010 | 1.370 | 1.100 | 1.029 | 1.006 | 0.924 | 0.985 | | | | | |
| 12/31/2011 | 1.356 | 1.243 | 1.012 | 0.960 | 0.987 | | | | | | |
| 12/31/2012 | 1.487 | 1.284 | 1.014 | 1.011 | | | | | | | |
| 12/31/2013 | 1.516 | 1.369 | 1.063 | | | | | | | | |
| 12/31/2014 | 1.389 | 1.322 | | | | | | | | | |
| 12/31/2015 | 1.341 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.415 | 1.325 | 1.030 | 0.992 | 0.971 | 0.988 | 0.998 | 1.002 | 0.996 | 0.992 | 0.995 |
| | | | | | | | | | | | |
| Best 3/5 | 1.411 | 1.283 | 1.018 | 1.002 | 0.973 | 0.988 | 1.006 | 1.002 | 1.000 | 0.998 | 1.004 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.985 | 0.994 | 1.005 | 1.002 | 0.998 | 1.006 | 0.999 | 1.001 |
| 12/31/1998 | 1.000 | 1.009 | 1.007 | 1.001 | 1.012 | 1.002 | 1.006 | 1.001 * |
| 12/31/1999 | 0.995 | 1.005 | 1.012 | 1.036 | 1.009 | 1.002 | 1.002 * | 1.001 * |
| 12/31/2000 | 1.009 | 1.003 | 1.012 | 1.015 | 1.003 | 1.004 * | 1.002 * | 1.001 * |
| 12/31/2001 | 1.006 | 1.012 | 1.017 | 0.997 | 1.004 * | 1.004 * | 1.002 * | 1.001 * |
| 12/31/2002 | 0.980 | 1.007 | 0.979 | | | | | |
| 12/31/2003 | 1.011 | 0.995 | | | | | | |
| 12/31/2004 | 0.993 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 0.995 | 1.005 | 1.003 | 1.016 | 1.008 @ | 1.003 @ | 1.003 @ | 1.001 @ |
| | | | | | | | | |
| Best 3/5 | 1.003 | 1.005 | 1.010 | 1.006 | 1.005 * | 1.003 * | 1.002 * | 1.001 * |

```
                                     Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 0.973 | 0.988 | 1.006 | 1.002 | 1.000 | 0.998 | 1.004 |
| 12/31/2013 | | | | 1.002 | 0.973 | 0.988 | 1.006 | 1.002 | 1.000 | 0.998 | 1.004 |
| 12/31/2014 | | | 1.018 | 1.002 | 0.973 | 0.988 | 1.006 | 1.002 | 1.000 | 0.998 | 1.004 |
| 12/31/2015 | | 1.283 | 1.018 | 1.002 | 0.973 | 0.988 | 1.006 | 1.002 | 1.000 | 0.998 | 1.004 |
| 12/31/2016 | 1.411 | 1.283 | 1.018 | 1.002 | 0.973 | 0.988 | 1.006 | 1.002 | 1.000 | 0.998 | 1.004 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.003 | 1.005 | 1.010 | 1.006 | 1.005 | 1.003 | 1.002 | 1.001 | 1.001* | 1.006 |
| 12/31/2013 | 1.003 | 1.005 | 1.010 | 1.006 | 1.005 | 1.003 | 1.002 | 1.001 | 1.001* | 1.008 |
| 12/31/2014 | 1.003 | 1.005 | 1.010 | 1.006 | 1.005 | 1.003 | 1.002 | 1.001 | 1.001* | 1.027 |
| 12/31/2015 | 1.003 | 1.005 | 1.010 | 1.006 | 1.005 | 1.003 | 1.002 | 1.001 | 1.001* | 1.317 |
| 12/31/2016 | 1.003 | 1.005 | 1.010 | 1.006 | 1.005 | 1.003 | 1.002 | 1.001 | 1.001* | 1.858 |

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      *  Calculated Using Modified Bondy Method
      @  Three year mean Excludes Modified Bondy ratios
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                        PRODUCTS (Subline Code 336)
                             DEDUCTIBLE
                             MULTISTATE
                       BODILY INJURY - OCCURRENCE
         INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

                   $100,000 Basic Limit Losses as of:
A.Y.E.      15 Months  27 Months  39 Months  51 Months  63 Months  75 Months  87 Months  99 Months  111 Months 123 Months 135 Months
12/31/1997    857,471  1,096,399  1,318,331  1,536,964  1,777,769  1,909,020  1,962,570  1,973,070  1,977,109  2,110,930  1,996,441
12/31/1998    533,067    990,732  1,375,623  1,430,484  1,488,729  1,417,757  1,358,506  1,357,798  1,416,476  1,337,074  1,337,075
12/31/1999    499,691    684,095    962,281  1,209,567  1,327,393  1,200,508  1,519,661  1,355,355  1,344,023  1,270,122  1,393,595
12/31/2000    882,834  1,092,378  1,453,090  1,749,080  1,689,261  1,676,463  1,833,017  1,897,054  1,974,421  1,860,885  1,989,880
12/31/2001    506,813  1,031,350  1,420,172  1,822,482  1,597,318  1,792,618  2,107,687  2,072,547  2,111,120  2,028,185  2,049,083
12/31/2002    563,001  1,110,666  1,584,240  1,512,328  1,822,546  1,820,279  1,893,928  1,718,005  1,666,078  1,669,973  1,667,628
12/31/2003    638,864    916,783    958,041  1,779,977  1,519,336  1,481,000  1,535,514  1,527,017  1,529,492  1,535,140  1,537,251
12/31/2004  1,261,188  1,563,906  2,417,227  2,777,323  2,776,409  2,650,423  2,512,394  2,582,831  2,581,636  2,583,100  2,597,391
12/31/2005    893,932  1,205,397  1,975,626  2,039,457  1,462,671  1,461,365  1,499,228  1,432,397  1,329,908  1,325,483  1,329,974
12/31/2006  1,362,302  2,062,061  2,406,395  2,223,933  1,963,162  1,895,588  1,928,997  1,976,444  1,876,527  1,881,029  1,908,587
12/31/2007  1,781,882  2,342,635  2,225,250  2,535,444  2,599,309  2,134,228  2,140,655  2,247,232  2,251,643  2,276,632
12/31/2008  1,138,142  1,545,957  1,964,461  2,056,873  2,123,092  2,173,719  2,289,233  2,261,703  2,186,705
12/31/2009    918,066  1,175,956  1,369,211  1,533,576  1,766,190  1,912,731  1,857,492  1,852,494
12/31/2010  1,171,857  1,971,906  2,121,592  2,177,484  2,308,851  2,506,088  2,458,750
12/31/2011  1,250,885  1,766,129  2,171,567  1,883,862  1,859,271  1,864,053
12/31/2012  1,038,711  1,466,000  1,991,731  1,831,533  1,698,782
12/31/2013    853,052  1,249,105  1,387,865  1,658,327
12/31/2014    899,810  1,727,643  2,060,618
12/31/2015    925,729  1,421,526
12/31/2016  1,000,423


A.Y.E.      147 Months 159 Months 171 Months 183 Months 195 Months 207 Months 219 Months 231 Months 243 Months
12/31/1997  1,994,907  2,009,893  1,957,511  1,958,361  1,979,723  1,963,169  1,989,238  1,989,238  1,989,238
12/31/1998  1,348,006  1,337,277  1,394,005  1,395,231  1,395,198  1,395,198  1,395,198  1,398,198
12/31/1999  1,427,496  1,677,295  1,616,737  1,533,829  1,542,618  1,529,540  1,529,540
12/31/2000  2,042,003  2,022,232  2,138,662  2,174,421  2,164,969  2,253,350
12/31/2001  2,071,357  2,033,107  2,042,961  2,040,199  2,036,200
12/31/2002  1,667,628  1,668,258  1,693,607  1,696,308
12/31/2003  1,537,267  1,537,369  1,540,071
12/31/2004  2,593,315  2,596,017
12/31/2005  1,332,682
```

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                          PRODUCTS (Subline Code 336)
                                  DEDUCTIBLE
                                  MULTISTATE
                          BODILY INJURY - OCCURRENCE
            INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
                                    Link Ratios
```

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.279 | 1.202 | 1.166 | 1.157 | 1.074 | 1.028 | 1.005 | 1.002 | 1.068 | 0.946 | 0.999 |
| 12/31/1998 | 1.859 | 1.388 | 1.040 | 1.041 | 0.952 | 0.958 | 0.999 | 1.043 | 0.944 | 1.000 | 1.008 |
| 12/31/1999 | 1.369 | 1.407 | 1.257 | 1.097 | 0.904 | 1.266 | 0.892 | 0.992 | 0.945 | 1.097 | 1.024 |
| 12/31/2000 | 1.237 | 1.330 | 1.204 | 0.966 | 0.992 | 1.093 | 1.035 | 1.041 | 0.942 | 1.069 | 1.026 |
| 12/31/2001 | 2.035 | 1.377 | 1.283 | 0.876 | 1.122 | 1.176 | 0.983 | 1.019 | 0.961 | 1.010 | 1.011 |
| 12/31/2002 | 1.973 | 1.426 | 0.955 | 1.205 | 0.999 | 1.040 | 0.907 | 0.970 | 1.002 | 0.999 | 1.000 |
| 12/31/2003 | 1.435 | 1.045 | 1.858 | 0.854 | 0.975 | 1.037 | 0.994 | 1.002 | 1.004 | 1.001 | 1.000 |
| 12/31/2004 | 1.240 | 1.546 | 1.149 | 1.000 | 0.955 | 0.948 | 1.028 | 1.000 | 1.001 | 1.006 | 0.998 |
| 12/31/2005 | 1.348 | 1.639 | 1.032 | 0.717 | 0.999 | 1.026 | 0.955 | 0.928 | 0.997 | 1.003 | 1.002 |
| 12/31/2006 | 1.514 | 1.167 | 0.924 | 0.883 | 0.966 | 1.018 | 1.025 | 0.949 | 1.002 | 1.015 | |
| 12/31/2007 | 1.315 | 0.950 | 1.139 | 1.025 | 0.821 | 1.003 | 1.050 | 1.002 | 1.011 | | |
| 12/31/2008 | 1.358 | 1.271 | 1.047 | 1.032 | 1.024 | 1.053 | 0.988 | 0.967 | | | |
| 12/31/2009 | 1.281 | 1.164 | 1.120 | 1.152 | 1.083 | 0.971 | 0.997 | | | | |
| 12/31/2010 | 1.683 | 1.076 | 1.026 | 1.060 | 1.085 | 0.981 | | | | | |
| 12/31/2011 | 1.412 | 1.230 | 0.868 | 0.987 | 1.003 | | | | | | |
| 12/31/2012 | 1.411 | 1.359 | 0.920 | 0.928 | | | | | | | |
| 12/31/2013 | 1.464 | 1.111 | 1.195 | | | | | | | | |
| 12/31/2014 | 1.920 | 1.193 | | | | | | | | | |
| 12/31/2015 | 1.536 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.640 | 1.221 | 0.994 | 0.992 | 1.057 | 1.002 | 1.012 | 0.973 | 1.003 | 1.008 | 1.000 |
| | | | | | | | | | | | |
| Best 3/5 | 1.471 | 1.178 | 1.022 | 1.026 | 1.037 | 1.001 | 1.003 | 0.972 | 1.002 | 1.003 | 1.001 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.008 | 0.974 | 1.000 | 1.011 | 0.992 | 1.013 | 1.000 | 1.000 |
| 12/31/1998 | 0.992 | 1.042 | 1.001 | 1.000 | 1.000 | 1.000 | 1.002 | 1.000 * |
| 12/31/1999 | 1.175 | 0.964 | 0.949 | 1.006 | 0.992 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 0.990 | 1.058 | 1.017 | 0.996 | 1.041 | 0.998 * | 1.000 * | 1.000 * |
| 12/31/2001 | 0.982 | 1.005 | 0.999 | 0.998 | 1.001 * | 0.998 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.000 | 1.015 | 1.002 | | | | | |
| 12/31/2003 | 1.000 | 1.002 | | | | | | |
| 12/31/2004 | 1.001 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.000 | 1.007 | 1.006 | 1.000 | 1.011 @ | 1.004 @ | 1.001 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 0.997 | 1.007 | 1.001 | 1.001 | 0.998 * | 0.999 * | 1.000 * | 1.000 * |

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                                 Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.037 | 1.001 | 1.003 | 0.972 | 1.002 | 1.003 | 1.001 |
| 12/31/2013 | | | | 1.026 | 1.037 | 1.001 | 1.003 | 0.972 | 1.002 | 1.003 | 1.001 |
| 12/31/2014 | | | 1.022 | 1.026 | 1.037 | 1.001 | 1.003 | 0.972 | 1.002 | 1.003 | 1.001 |
| 12/31/2015 | | 1.178 | 1.022 | 1.026 | 1.037 | 1.001 | 1.003 | 0.972 | 1.002 | 1.003 | 1.001 |
| 12/31/2016 | 1.471 | 1.178 | 1.022 | 1.026 | 1.037 | 1.001 | 1.003 | 0.972 | 1.002 | 1.003 | 1.001 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 0.997 | 1.007 | 1.001 | 1.001 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000* | 1.021 |
| 12/31/2013 | 0.997 | 1.007 | 1.001 | 1.001 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000* | 1.048 |
| 12/31/2014 | 0.997 | 1.007 | 1.001 | 1.001 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000* | 1.071 |
| 12/31/2015 | 0.997 | 1.007 | 1.001 | 1.001 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000* | 1.261 |
| 12/31/2016 | 0.997 | 1.007 | 1.001 | 1.001 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000* | 1.855 |

\* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

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                              PRODUCTS (Subline Code 336)
                                    FULL COVERAGE
                                      MULTISTATE
                               BODILY INJURY - OCCURRENCE
                           INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT

                                 Allocated Expenses as of:
A.Y.E         15 Months  27 Months  39 Months  51 Months  63 Months  75 Months  87 Months  99 Months  111 Months  123 Months  135 Months
12/31/1997    1,876,478  4,343,171  9,268,614  11,165,937  14,864,885  15,746,745  16,127,387  17,205,025  19,521,255  19,457,540  19,905,345
12/31/1998    2,084,041  6,014,140  9,632,326  11,637,684  12,476,395  13,348,709  14,255,140  15,615,643  15,532,222  16,337,389  16,700,789
12/31/1999    1,526,345  5,363,577  7,733,780  11,166,487  13,735,522  14,998,845  15,498,204  15,443,372  16,404,591  17,799,473  18,529,030
12/31/2000    1,344,746  4,779,236  8,731,035  12,496,733  14,124,922  15,441,798  17,936,879  18,665,342  19,807,953  20,558,482  20,758,453
12/31/2001    1,907,646  5,541,807  8,923,385  11,118,064  14,459,769  16,261,431  18,056,277  19,727,159  20,089,513  20,053,946  20,391,467
12/31/2002    1,641,813  4,003,151  8,571,735  12,930,392  16,194,261  19,226,173  19,457,772  20,210,702  20,724,071  21,180,046  21,457,630
12/31/2003    1,561,976  4,688,163  9,171,494  14,856,285  18,998,151  20,481,156  21,102,281  22,082,519  21,793,046  22,753,828  23,907,008
12/31/2004    1,206,435  3,306,860  6,905,188  11,383,136  14,471,580  14,350,859  15,831,945  16,681,041  17,570,169  18,767,365  18,915,082
12/31/2005    1,503,874  3,442,604  6,094,391   8,777,237  11,138,337  13,401,463  13,454,240  13,783,857  13,999,019  14,428,142  14,725,805
12/31/2006    1,954,090  6,650,680  9,136,596  12,233,766  14,346,883  16,230,505  19,239,725  20,553,630  19,569,585  19,651,619  19,668,528
12/31/2007    2,421,879  7,077,148  11,089,416  15,490,227  18,871,008  20,693,351  21,868,975  22,093,322  22,320,646  26,647,704
12/31/2008    1,754,944  4,455,516  8,927,214  15,275,532  19,676,464  21,772,672  21,730,784  22,143,377  22,486,614
12/31/2009    3,362,225  5,983,666  10,750,555  14,011,628  16,479,185  17,563,332  17,600,890  17,889,971
12/31/2010    2,167,509  6,094,369  10,305,204  15,895,998  18,038,714  18,837,029  19,023,593
12/31/2011    2,623,523  6,055,955  11,100,006  14,707,483  16,865,210  18,231,298
12/31/2012    2,751,515  8,077,458  17,469,372  22,822,289  26,683,110
12/31/2013    1,624,868  5,564,487  10,033,505  13,406,819
12/31/2014    1,725,567  4,698,688  9,102,468
12/31/2015    2,251,344  5,168,349
12/31/2016    1,628,256


A.Y.E         147 Months  159 Months  171 Months  183 Months  195 Months  207 Months  219 Months  231 Months  243 Months
12/31/1997    20,715,082  20,743,670  20,756,694  20,820,238  20,988,573  21,290,388  21,436,584  21,702,599  21,780,146
12/31/1998    16,802,915  17,009,637  17,303,019  17,434,161  17,866,756  17,985,240  18,023,964  18,119,275
12/31/1999    18,937,928  19,789,482  20,391,556  21,494,085  22,239,732  22,753,538  23,175,886
12/31/2000    21,088,003  21,440,319  21,829,458  21,960,328  22,170,269  22,348,259
12/31/2001    20,693,489  21,034,848  21,315,870  21,617,726  21,827,983
12/31/2002    23,911,514  23,831,199  23,804,860  23,058,348
12/31/2003    23,843,553  24,111,505  23,443,753
12/31/2004    19,071,147  19,194,687
12/31/2005    14,890,109
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<pre>
                    PRODUCTS (Subline Code 336)
                         FULL COVERAGE
                          MULTISTATE
                    BODILY INJURY - OCCURRENCE
              INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT
</pre>

Increments

| A.Y.E | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 2,466,693 | 4,925,443 | 1,897,323 | 3,698,948 | 881,860 | 380,642 | 1,077,638 | 2,316,230 | -63,715 | 447,805 | 809,737 | 28,588 | 13,024 |
| 12/31/1998 | 3,930,099 | 3,618,186 | 2,005,358 | 838,711 | 872,314 | 906,431 | 1,360,503 | -83,421 | 805,167 | 363,400 | 102,126 | 206,722 | 293,382 |
| 12/31/1999 | 3,837,232 | 2,370,203 | 3,432,707 | 2,569,035 | 1,263,323 | 499,359 | -54,832 | 961,219 | 1,394,882 | 729,557 | 408,898 | 851,554 | 602,074 |
| 12/31/2000 | 3,434,490 | 3,951,799 | 3,765,698 | 1,628,189 | 1,316,876 | 2,495,081 | 728,463 | 1,142,611 | 750,529 | 199,971 | 329,550 | 352,316 | 389,139 |
| 12/31/2001 | 3,634,161 | 3,381,578 | 2,194,679 | 3,341,705 | 1,801,662 | 1,794,846 | 1,670,882 | 362,354 | -35,567 | 337,521 | 302,022 | 341,359 | 281,022 |
| 12/31/2002 | 2,361,338 | 4,568,584 | 4,358,657 | 3,263,869 | 3,031,912 | 231,599 | 752,930 | 513,369 | 455,975 | 277,584 | 2,453,884 | -80,315 | -26,339 |
| 12/31/2003 | 3,126,187 | 4,483,331 | 5,684,791 | 4,141,866 | 1,483,005 | 621,125 | 980,238 | -289,473 | 960,782 | 1,153,180 | -63,455 | 267,952 | -667,752 |
| 12/31/2004 | 2,100,425 | 3,598,328 | 4,477,948 | 3,088,444 | -120,721 | 1,481,086 | 849,096 | 889,128 | 1,197,196 | 147,717 | 156,065 | 123,540 | |
| 12/31/2005 | 1,938,730 | 2,651,787 | 2,682,846 | 2,361,100 | 2,263,126 | 52,777 | 329,617 | 215,162 | 429,123 | 297,663 | 164,304 | | |
| 12/31/2006 | 4,696,590 | 2,485,916 | 3,097,170 | 2,113,117 | 1,883,622 | 3,009,220 | 1,313,905 | -984,045 | 82,034 | 16,909 | | | |
| 12/31/2007 | 4,655,269 | 4,012,268 | 4,400,811 | 3,380,781 | 1,822,343 | 1,175,624 | 224,347 | 227,324 | 4,327,058 | | | | |
| 12/31/2008 | 2,700,572 | 4,471,698 | 6,348,318 | 4,400,932 | 2,096,208 | -41,888 | 412,593 | 343,237 | | | | | |
| 12/31/2009 | 2,621,441 | 4,766,889 | 3,261,073 | 2,467,557 | 1,084,147 | 37,558 | 289,081 | | | | | | |
| 12/31/2010 | 3,926,860 | 4,210,835 | 5,590,794 | 2,142,716 | 798,315 | 186,564 | | | | | | | |
| 12/31/2011 | 3,432,432 | 5,044,051 | 3,607,477 | 2,157,727 | 1,366,088 | | | | | | | | |
| 12/31/2012 | 5,325,943 | 9,391,914 | 5,352,917 | 3,860,821 | | | | | | | | | |
| 12/31/2013 | 3,939,619 | 4,469,018 | 3,373,314 | | | | | | | | | | |
| 12/31/2014 | 2,973,121 | 4,403,780 | | | | | | | | | | | |
| 12/31/2015 | 2,917,005 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.0646 | 0.1291 | 0.0497 | 0.0969 | 0.0231 | 0.0100 | 0.0282 | 0.0607 | -0.0017 | 0.0117 | 0.0212 | 0.0007 | 0.0003 |
| 12/31/1998 | 0.1192 | 0.1097 | 0.0608 | 0.0254 | 0.0265 | 0.0275 | 0.0413 | -0.0025 | 0.0244 | 0.0110 | 0.0031 | 0.0063 | 0.0089 |
| 12/31/1999 | 0.0977 | 0.0603 | 0.0874 | 0.0654 | 0.0322 | 0.0127 | -0.0014 | 0.0245 | 0.0355 | 0.0186 | 0.0104 | 0.0217 | 0.0153 |
| 12/31/2000 | 0.1088 | 0.1252 | 0.1193 | 0.0516 | 0.0417 | 0.0790 | 0.0231 | 0.0362 | 0.0238 | 0.0063 | 0.0104 | 0.0112 | 0.0123 |
| 12/31/2001 | 0.1070 | 0.0995 | 0.0646 | 0.0984 | 0.0530 | 0.0528 | 0.0492 | 0.0107 | -0.0010 | 0.0099 | 0.0089 | 0.0100 | 0.0083 |
| 12/31/2002 | 0.0801 | 0.1551 | 0.1479 | 0.1108 | 0.1029 | 0.0079 | 0.0256 | 0.0174 | 0.0155 | 0.0094 | 0.0833 | -0.0027 | -0.0009 |
| 12/31/2003 | 0.0974 | 0.1397 | 0.1772 | 0.1291 | 0.0462 | 0.0194 | 0.0306 | -0.0090 | 0.0299 | 0.0359 | -0.0020 | 0.0084 | -0.0208 |
| 12/31/2004 | 0.0747 | 0.1280 | 0.1593 | 0.1098 | -0.0043 | 0.0527 | 0.0302 | 0.0316 | 0.0426 | 0.0053 | 0.0056 | 0.0044 | |
| 12/31/2005 | 0.0610 | 0.0834 | 0.0844 | 0.0743 | 0.0712 | 0.0017 | 0.0104 | 0.0068 | 0.0135 | 0.0094 | 0.0052 | | |
| 12/31/2006 | 0.1319 | 0.0698 | 0.0870 | 0.0593 | 0.0529 | 0.0845 | 0.0369 | -0.0276 | 0.0023 | 0.0005 | | | |
| 12/31/2007 | 0.1168 | 0.1006 | 0.1104 | 0.0848 | 0.0457 | 0.0295 | 0.0056 | 0.0057 | 0.1085 | | | | |
| 12/31/2008 | 0.0744 | 0.1232 | 0.1749 | 0.1213 | 0.0578 | -0.0012 | 0.0114 | 0.0095 | | | | | |
| 12/31/2009 | 0.0682 | 0.1240 | 0.0848 | 0.0642 | 0.0282 | 0.0010 | 0.0075 | | | | | | |
| 12/31/2010 | 0.1098 | 0.1178 | 0.1564 | 0.0599 | 0.0223 | 0.0052 | | | | | | | |
| 12/31/2011 | 0.1136 | 0.1670 | 0.1194 | 0.0714 | 0.0452 | | | | | | | | |
| 12/31/2012 | 0.1377 | 0.2428 | 0.1384 | 0.0998 | | | | | | | | | |
| 12/31/2013 | 0.1274 | 0.1446 | 0.1091 | | | | | | | | | | |
| 12/31/2014 | 0.0909 | 0.1346 | | | | | | | | | | | |
| 12/31/2015 | 0.1052 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.1154 | 0.1487 | 0.1223 | 0.0785 | 0.0397 | 0.0119 | 0.0098 | 0.0073 | 0.0287 | 0.0080 | 0.0065 | 0.0076 | 0.0066 |

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                          PRODUCTS (Subline Code 336)
                               FULL COVERAGE
                                 MULTISTATE
                           BODILY INJURY - OCCURRENCE
                       INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT


                                            Link Ratios
    A.Y.E.    183:171   195:183   207:195    219:207    231:219    243:231    Ult:243
 12/31/1997    1.003     1.008     1.014      1.007      1.012      1.004      1.004 *
 12/31/1998    1.008     1.025     1.007      1.002      1.005      1.005 *    1.004 *
 12/31/1999    1.054     1.035     1.023      1.019      1.007 *    1.005 *    1.004 *
 12/31/2000    1.006     1.010     1.008      1.010 *    1.007 *    1.005 *    1.004 *
 12/31/2001    1.014     1.010     1.015 *    1.010 *    1.007 *    1.005 *    1.004 *
 12/31/2002    0.969


  Best 3/5     1.009     1.015     1.012 *    1.009 *    1.007 *    1.005 *    1.004 *


 171 to Ultimate Factor:  1.063




                     Cumulative Incremental Factors
 Months-to-Ultimate      15        27        39        51        63        75        87
                       0.591     0.476     0.327     0.205     0.126     0.086     0.074

 Months-to-Ultimate      99       111       123       135       147       159       171
                       0.065     0.057     0.029     0.021     0.014     0.007     0.000




                Reported ALAE     $500,000        ALAE     Additional    ALAE at    171-Ultimate   Ultimate
    A.Y.E       as of 3/31/17  Ultimate Indemnity  Factor      ALAE      171 Months    Factor        ALAE
 12/31/2014       9,276,801       35,029,936       0.327    11,454,792   20,731,593     1.063      22,037,385
 12/31/2015       5,308,310       30,041,168       0.476    14,299,610   19,607,920     1.063      20,842,945
 12/31/2016       1,674,629       26,699,207       0.591    15,779,240   17,453,869     1.063      18,553,212


 *  Calculated Using Modified Bondy Method
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                            PRODUCTS (Subline Code 336)
                                  FULL COVERAGE
                                   MULTISTATE
                            PROPERTY DAMAGE - OCCURRENCE
                   INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

                          $100,000 Basic Limit Losses as of:
 A.Y.E.      15 Months  27 Months  39 Months  51 Months  63 Months  75 Months  87 Months  99 Months  111 Months 123 Months 135 Months
12/31/1997  11,433,780 14,521,128 16,653,693 18,600,893 18,708,737 18,067,783 18,417,606 19,661,388 19,597,968 19,350,478 19,596,637
12/31/1998   9,526,550 13,668,593 14,898,423 15,178,946 16,236,009 17,131,129 18,656,709 17,426,150 17,625,215 18,510,390 18,784,024
12/31/1999   9,646,153 12,424,001 14,342,876 16,131,628 15,552,684 16,781,246 16,628,635 17,788,350 18,561,461 18,867,153 18,909,585
12/31/2000  10,022,573 13,601,797 15,480,939 16,417,496 18,138,490 19,058,032 20,069,708 20,861,260 21,198,955 21,502,900 21,516,086
12/31/2001  11,985,741 15,342,866 19,515,630 20,647,776 20,485,120 21,289,161 22,540,330 22,451,321 22,886,926 23,124,689 23,490,388
12/31/2002   9,712,129 15,108,615 18,237,432 17,585,240 17,738,527 18,928,070 19,339,562 19,625,217 19,886,143 20,142,261 20,686,810
12/31/2003  11,517,082 13,589,218 15,849,377 17,229,172 18,895,955 20,208,454 20,616,683 21,094,307 21,634,862 21,995,105 22,116,082
12/31/2004  10,425,745 12,622,341 14,141,938 14,670,319 16,053,631 16,106,318 16,546,158 16,949,321 17,102,835 17,484,512 17,709,444
12/31/2005  12,213,405 14,748,883 15,159,359 15,697,249 15,948,807 16,713,435 16,591,186 17,672,041 17,687,721 18,351,744 18,689,063
12/31/2006  13,853,249 15,615,864 16,821,762 17,194,192 18,373,528 18,744,432 19,488,918 21,421,244 22,090,881 21,924,526 22,084,554
12/31/2007  18,896,743 21,361,568 22,503,923 22,660,647 24,030,099 24,909,926 26,299,363 27,042,838 27,255,581 28,015,481
12/31/2008  17,994,067 21,467,864 23,153,634 24,438,207 25,202,010 26,309,182 27,034,242 27,552,983 28,030,509
12/31/2009  21,011,525 23,717,379 25,278,133 25,471,806 25,786,749 26,428,548 26,197,032 26,950,828
12/31/2010  19,746,552 22,605,193 24,140,583 24,636,499 24,770,247 25,520,163 25,585,132
12/31/2011  16,572,177 18,461,300 19,296,487 20,885,088 21,246,114 21,877,005
12/31/2012  17,691,636 18,989,614 20,731,657 23,228,418 23,711,312
12/31/2013  16,400,132 19,260,151 20,611,873 20,879,560
12/31/2014  15,674,069 17,890,118 19,458,441
12/31/2015  15,925,566 17,780,406
12/31/2016  15,919,724


 A.Y.E.      147 Months 159 Months 171 Months 183 Months 195 Months 207 Months 219 Months 231 Months 243 Months
12/31/1997  19,407,640 19,630,877 19,470,574 19,543,864 19,399,841 19,454,687 19,512,126 19,511,126 19,488,849
12/31/1998  19,047,848 19,297,412 19,294,430 19,259,165 19,182,362 19,204,241 19,204,140 19,179,141
12/31/1999  18,762,473 18,652,883 18,746,287 18,716,815 18,745,030 18,871,522 18,875,400
12/31/2000  21,286,092 21,431,753 21,280,634 21,266,991 21,268,382 21,267,010
12/31/2001  23,491,934 23,316,441 23,225,470 23,279,844 23,233,695
12/31/2002  20,777,571 20,892,108 20,938,830 21,043,009
12/31/2003  22,634,676 22,433,754 22,393,841
12/31/2004  17,912,709 17,849,772
12/31/2005  18,552,585
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                          PRODUCTS (Subline Code 336)
                               FULL COVERAGE
                                 MULTISTATE
                          PROPERTY DAMAGE - OCCURRENCE
            INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
                                  Link Ratios
```

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.270 | 1.147 | 1.117 | 1.006 | 0.966 | 1.019 | 1.068 | 0.997 | 0.987 | 1.013 | 0.990 |
| 12/31/1998 | 1.435 | 1.090 | 1.019 | 1.070 | 1.055 | 1.089 | 0.934 | 1.011 | 1.050 | 1.015 | 1.014 |
| 12/31/1999 | 1.288 | 1.154 | 1.125 | 0.964 | 1.079 | 0.991 | 1.070 | 1.043 | 1.016 | 1.002 | 0.992 |
| 12/31/2000 | 1.357 | 1.138 | 1.060 | 1.105 | 1.051 | 1.053 | 1.039 | 1.016 | 1.014 | 1.001 | 0.989 |
| 12/31/2001 | 1.280 | 1.272 | 1.058 | 0.992 | 1.039 | 1.059 | 0.996 | 1.019 | 1.010 | 1.016 | 1.000 |
| 12/31/2002 | 1.556 | 1.207 | 0.964 | 1.009 | 1.067 | 1.022 | 1.015 | 1.013 | 1.013 | 1.027 | 1.004 |
| 12/31/2003 | 1.180 | 1.166 | 1.087 | 1.097 | 1.069 | 1.020 | 1.023 | 1.026 | 1.017 | 1.006 | 1.023 |
| 12/31/2004 | 1.211 | 1.120 | 1.037 | 1.094 | 1.003 | 1.027 | 1.024 | 1.009 | 1.022 | 1.013 | 1.011 |
| 12/31/2005 | 1.208 | 1.028 | 1.035 | 1.016 | 1.048 | 0.993 | 1.065 | 1.001 | 1.038 | 1.018 | 0.993 |
| 12/31/2006 | 1.127 | 1.077 | 1.022 | 1.069 | 1.020 | 1.040 | 1.099 | 1.031 | 0.992 | 1.007 | |
| 12/31/2007 | 1.130 | 1.053 | 1.007 | 1.060 | 1.037 | 1.056 | 1.028 | 1.008 | 1.028 | | |
| 12/31/2008 | 1.193 | 1.079 | 1.055 | 1.031 | 1.044 | 1.028 | 1.019 | 1.017 | | | |
| 12/31/2009 | 1.129 | 1.066 | 1.008 | 1.012 | 1.025 | 0.991 | 1.029 | | | | |
| 12/31/2010 | 1.145 | 1.068 | 1.021 | 1.005 | 1.030 | 1.003 | | | | | |
| 12/31/2011 | 1.114 | 1.045 | 1.082 | 1.017 | 1.030 | | | | | | |
| 12/31/2012 | 1.073 | 1.092 | 1.120 | 1.021 | | | | | | | |
| 12/31/2013 | 1.174 | 1.070 | 1.013 | | | | | | | | |
| 12/31/2014 | 1.141 | 1.088 | | | | | | | | | |
| 12/31/2015 | 1.116 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.144 | 1.083 | 1.072 | 1.014 | 1.028 | 1.007 | 1.025 | 1.019 | 1.019 | 1.013 | 1.009 |
| | | | | | | | | | | | |
| Best 3/5 | 1.124 | 1.075 | 1.039 | 1.017 | 1.032 | 1.024 | 1.041 | 1.011 | 1.022 | 1.013 | 1.005 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.012 | 0.992 | 1.004 | 0.993 | 1.003 | 1.003 | 1.000 | 0.999 |
| 12/31/1998 | 1.013 | 1.000 | 0.998 | 0.996 | 1.001 | 1.000 | 0.999 | 1.001 * |
| 12/31/1999 | 0.994 | 1.005 | 0.998 | 1.002 | 1.007 | 1.000 | 1.001 * | 1.001 * |
| 12/31/2000 | 1.007 | 0.993 | 0.999 | 1.000 | 1.000 | 1.001 * | 1.001 * | 1.001 * |
| 12/31/2001 | 0.993 | 0.996 | 1.002 | 0.998 | 0.998 * | 1.001 * | 1.001 * | 1.001 * |
| 12/31/2002 | 1.006 | 1.002 | 1.005 | | | | | |
| 12/31/2003 | 0.991 | 0.998 | | | | | | |
| 12/31/2004 | 0.996 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 0.998 | 0.999 | 1.002 | 1.000 | 1.003 @ | 1.001 @ | 1.000 @ | 0.999 @ |
| | | | | | | | | |
| Best 3/5 | 0.998 | 0.999 | 1.000 | 0.998 | 1.001 * | 1.001 * | 1.001 * | 1.001 * |

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                                Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.032 | 1.024 | 1.041 | 1.011 | 1.022 | 1.013 | 1.005 |
| 12/31/2013 | | | | 1.017 | 1.032 | 1.024 | 1.041 | 1.011 | 1.022 | 1.013 | 1.005 |
| 12/31/2014 | | | 1.039 | 1.017 | 1.032 | 1.024 | 1.041 | 1.011 | 1.022 | 1.013 | 1.005 |
| 12/31/2015 | | 1.075 | 1.039 | 1.017 | 1.032 | 1.024 | 1.041 | 1.011 | 1.022 | 1.013 | 1.005 |
| 12/31/2016 | 1.124 | 1.075 | 1.039 | 1.017 | 1.032 | 1.024 | 1.041 | 1.011 | 1.022 | 1.013 | 1.005 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 0.998 | 0.999 | 1.000 | 0.998 | 1.001 | 1.001 | 1.001 | 1.001 | 1.004* | 1.161 |
| 12/31/2013 | 0.998 | 0.999 | 1.000 | 0.998 | 1.001 | 1.001 | 1.001 | 1.001 | 1.004* | 1.180 |
| 12/31/2014 | 0.998 | 0.999 | 1.000 | 0.998 | 1.001 | 1.001 | 1.001 | 1.001 | 1.004* | 1.226 |
| 12/31/2015 | 0.998 | 0.999 | 1.000 | 0.998 | 1.001 | 1.001 | 1.001 | 1.001 | 1.004* | 1.318 |
| 12/31/2016 | 0.998 | 0.999 | 1.000 | 0.998 | 1.001 | 1.001 | 1.001 | 1.001 | 1.004* | 1.482 |

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    *  Calculated Using Modified Bondy Method
    @  Three year mean Excludes Modified Bondy ratios
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                          PRODUCTS (Subline Code 336)
                                 DEDUCTIBLE
                                 MULTISTATE
                          PROPERTY DAMAGE - OCCURRENCE
            INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

                       $100,000 Basic Limit Losses as of:
  A.Y.E.      15 Months   27 Months   39 Months   51 Months   63 Months   75 Months   87 Months   99 Months  111 Months  123 Months  135 Months
12/31/1997   1,512,421   1,827,036   2,287,045   2,497,144   2,716,648   3,647,346   4,102,750   3,315,724   3,534,797   4,237,001   3,903,827
12/31/1998   1,035,376   1,693,891   1,888,505   1,907,518   2,135,914   3,078,424   2,757,453   2,751,402   3,080,149   3,265,137   3,320,703
12/31/1999     885,190     986,331   1,250,251   1,813,898   1,835,525   2,000,540   2,134,227   2,289,947   2,613,234   2,823,584   2,909,475
12/31/2000     921,353   1,445,411   1,891,385   1,803,458   1,911,789   2,086,404   2,474,227   2,668,130   2,812,076   3,027,082   3,097,049
12/31/2001   1,722,974   1,924,777   2,520,602   2,806,538   2,729,897   3,040,445   3,488,229   4,060,847   4,303,076   4,421,154   4,569,788
12/31/2002     821,127   1,532,634   1,888,541   2,303,004   2,893,778   3,018,020   3,170,334   3,284,663   3,885,946   3,872,977   3,872,178
12/31/2003   1,633,801   1,760,813   1,621,790   1,612,864   1,665,621   1,808,718   2,159,886   2,201,461   2,225,359   2,380,285   2,705,163
12/31/2004     708,966   1,301,618   1,799,252   1,551,855   1,433,456   1,510,529   1,524,216   1,492,583   1,605,728   1,707,199   1,704,027
12/31/2005   1,839,840   3,006,021   2,828,232   3,172,061   3,229,774   3,103,531   3,369,469   3,491,011   3,487,635   3,435,645   3,370,962
12/31/2006   2,739,548   4,038,503   4,482,928   4,160,418   4,098,990   4,233,977   4,690,793   4,763,238   4,869,295   4,998,224   5,031,644
12/31/2007   3,386,279   3,097,519   3,031,213   3,133,141   3,449,007   3,385,354   3,478,243   3,652,112   3,747,406   3,760,636
12/31/2008   2,318,311   2,552,925   3,040,547   3,183,744   2,960,420   3,018,726   3,185,618   3,273,757   3,283,953
12/31/2009   3,499,393   3,487,472   3,057,187   3,116,760   3,240,776   3,461,193   3,368,806   3,522,414
12/31/2010   2,187,415   3,079,994   3,387,852   3,125,893   3,138,662   3,248,520   3,277,443
12/31/2011   3,316,835   3,338,937   3,196,445   3,185,390   3,411,261   3,280,517
12/31/2012   2,966,126   2,912,153   3,342,127   3,196,842   3,361,984
12/31/2013   3,832,534   4,084,458   4,113,576   4,194,471
12/31/2014   3,436,297   4,562,759   4,718,796
12/31/2015   2,795,940   3,110,531
12/31/2016   2,968,165


  A.Y.E.     147 Months  159 Months  171 Months  183 Months  195 Months  207 Months  219 Months  231 Months  243 Months
12/31/1997   4,135,826   3,943,969   3,801,104   3,777,772   3,777,772   3,777,772   3,777,772   3,777,772   3,777,772
12/31/1998   3,266,846   3,250,253   3,261,792   3,259,292   3,281,628   3,281,835   3,281,835   3,281,835
12/31/1999   2,862,130   2,846,019   2,847,135   2,852,047   2,852,047   2,852,042   2,852,042
12/31/2000   3,010,204   2,960,411   2,968,084   2,965,948   2,960,627   2,960,627
12/31/2001   4,412,114   4,370,283   4,320,612   4,301,283   4,228,755
12/31/2002   3,617,377   3,567,155   3,516,054   3,506,054
12/31/2003   2,772,861   2,774,704   2,807,162
12/31/2004   1,673,562   1,702,449
12/31/2005   3,461,895
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Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.208 | 1.252 | 1.092 | 1.088 | 1.343 | 1.125 | 0.808 | 1.066 | 1.199 | 0.921 | 1.059 |
| 12/31/1998 | 1.636 | 1.115 | 1.010 | 1.120 | 1.441 | 0.896 | 0.998 | 1.119 | 1.060 | 1.017 | 0.984 |
| 12/31/1999 | 1.114 | 1.268 | 1.451 | 1.012 | 1.090 | 1.067 | 1.073 | 1.141 | 1.080 | 1.030 | 0.984 |
| 12/31/2000 | 1.569 | 1.309 | 0.954 | 1.060 | 1.091 | 1.186 | 1.078 | 1.054 | 1.076 | 1.023 | 0.972 |
| 12/31/2001 | 1.117 | 1.310 | 1.113 | 0.973 | 1.114 | 1.147 | 1.164 | 1.060 | 1.027 | 1.034 | 0.965 |
| 12/31/2002 | 1.867 | 1.232 | 1.219 | 1.257 | 1.043 | 1.050 | 1.036 | 1.183 | 0.997 | 1.000 | 0.934 |
| 12/31/2003 | 1.078 | 0.921 | 0.994 | 1.033 | 1.086 | 1.194 | 1.019 | 1.011 | 1.070 | 1.136 | 1.025 |
| 12/31/2004 | 1.836 | 1.382 | 0.863 | 0.924 | 1.054 | 1.009 | 0.979 | 1.076 | 1.063 | 0.998 | 0.982 |
| 12/31/2005 | 1.634 | 0.941 | 1.122 | 1.018 | 0.961 | 1.086 | 1.036 | 0.999 | 0.985 | 0.981 | 1.027 |
| 12/31/2006 | 1.474 | 1.110 | 0.928 | 0.985 | 1.033 | 1.108 | 1.015 | 1.022 | 1.026 | 1.007 | |
| 12/31/2007 | 0.915 | 0.979 | 1.034 | 1.101 | 0.982 | 1.027 | 1.050 | 1.026 | 1.004 | | |
| 12/31/2008 | 1.101 | 1.191 | 1.047 | 0.930 | 1.020 | 1.055 | 1.028 | 1.003 | | | |
| 12/31/2009 | 0.997 | 0.877 | 1.019 | 1.040 | 1.068 | 0.973 | 1.046 | | | | |
| 12/31/2010 | 1.408 | 1.100 | 0.923 | 1.004 | 1.035 | 1.009 | | | | | |
| 12/31/2011 | 1.007 | 0.957 | 0.997 | 1.071 | 0.962 | | | | | | |
| 12/31/2012 | 0.982 | 1.148 | 0.957 | 1.052 | | | | | | | |
| 12/31/2013 | 1.066 | 1.007 | 1.020 | | | | | | | | |
| 12/31/2014 | 1.328 | 1.034 | | | | | | | | | |
| 12/31/2015 | 1.113 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.169 | 1.063 | 0.991 | 1.042 | 1.022 | 1.012 | 1.041 | 1.017 | 1.005 | 0.995 | 1.011 |
| | | | | | | | | | | | |
| Best 3/5 | 1.062 | 1.047 | 0.991 | 1.032 | 1.012 | 1.030 | 1.037 | 1.017 | 1.031 | 1.002 | 0.991 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.954 | 0.964 | 0.994 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 0.995 | 1.004 | 0.999 | 1.007 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 12/31/1999 | 0.994 | 1.000 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 0.983 | 1.003 | 0.999 | 0.998 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 0.991 | 0.989 | 0.996 | 0.983 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 0.986 | 0.986 | 0.997 | | | | | |
| 12/31/2003 | 1.001 | 1.012 | | | | | | |
| 12/31/2004 | 1.017 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.001 | 0.996 | 0.997 | 0.994 | 1.000 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 0.993 | 0.997 | 0.998 | 0.999 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.012 | 1.030 | 1.037 | 1.017 | 1.031 | 1.002 | 0.991 |
| 12/31/2013 | | | | 1.032 | 1.012 | 1.030 | 1.037 | 1.017 | 1.031 | 1.002 | 0.991 |
| 12/31/2014 | | | 0.991 | 1.032 | 1.012 | 1.030 | 1.037 | 1.017 | 1.031 | 1.002 | 0.991 |
| 12/31/2015 | | 1.047 | 0.991 | 1.032 | 1.012 | 1.030 | 1.037 | 1.017 | 1.031 | 1.002 | 0.991 |
| 12/31/2016 | 1.062 | 1.047 | 0.991 | 1.032 | 1.012 | 1.030 | 1.037 | 1.017 | 1.031 | 1.002 | 0.991 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 0.993 | 0.997 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.111 |
| 12/31/2013 | 0.993 | 0.997 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.146 |
| 12/31/2014 | 0.993 | 0.997 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.136 |
| 12/31/2015 | 0.993 | 0.997 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.189 |
| 12/31/2016 | 0.993 | 0.997 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.263 |

\* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

```
                            PRODUCTS (Subline Code 336)
                                 FULL COVERAGE
                                  MULTISTATE
                           PROPERTY DAMAGE - OCCURRENCE
                       INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT

                               Allocated Expenses as of:
```

| A.Y.E | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1,613,641 | 3,623,678 | 9,799,183 | 10,099,462 | 11,705,749 | 13,251,332 | 14,055,727 | 16,426,400 | 18,896,229 | 18,105,549 | 18,387,356 |
| 12/31/1998 | 1,489,425 | 3,740,405 | 5,702,537 | 7,486,873 | 10,068,983 | 11,677,303 | 13,332,688 | 13,515,756 | 14,825,376 | 16,342,047 | 17,193,857 |
| 12/31/1999 | 2,266,684 | 3,033,744 | 5,293,680 | 7,883,361 | 9,155,204 | 11,471,365 | 12,766,097 | 14,123,490 | 15,328,462 | 17,108,282 | 17,562,829 |
| 12/31/2000 | 2,527,480 | 3,833,913 | 6,183,006 | 10,113,072 | 12,782,892 | 15,979,264 | 18,561,590 | 19,508,924 | 20,402,144 | 21,259,980 | 21,774,786 |
| 12/31/2001 | 2,101,775 | 3,625,450 | 6,248,352 | 9,793,897 | 13,318,156 | 15,286,345 | 18,173,236 | 19,736,623 | 21,111,113 | 20,333,030 | 20,576,318 |
| 12/31/2002 | 1,231,113 | 3,419,506 | 6,861,067 | 8,923,829 | 11,289,516 | 12,640,351 | 13,548,029 | 15,598,068 | 15,164,239 | 15,280,313 | 15,839,747 |
| 12/31/2003 | 1,609,746 | 3,959,704 | 6,634,005 | 10,751,541 | 12,853,263 | 14,878,251 | 16,785,927 | 17,905,815 | 19,162,959 | 20,201,861 | 21,107,070 |
| 12/31/2004 | 1,784,147 | 2,947,083 | 5,715,389 | 8,490,604 | 10,917,546 | 12,696,554 | 14,105,664 | 15,181,677 | 16,575,922 | 17,691,926 | 18,379,172 |
| 12/31/2005 | 2,257,698 | 4,715,467 | 8,228,679 | 8,434,231 | 9,769,957 | 11,218,069 | 13,588,664 | 15,296,526 | 16,534,835 | 17,743,272 | 18,922,188 |
| 12/31/2006 | 1,629,992 | 3,794,632 | 7,304,048 | 10,366,261 | 12,567,404 | 14,836,284 | 16,307,664 | 18,600,801 | 21,779,226 | 22,444,005 | 23,248,412 |
| 12/31/2007 | 2,349,102 | 4,411,076 | 6,919,152 | 11,164,939 | 14,100,470 | 16,398,924 | 17,823,684 | 20,144,744 | 21,316,522 | 23,173,367 | |
| 12/31/2008 | 2,190,443 | 5,546,597 | 9,867,652 | 13,837,379 | 17,139,409 | 19,746,268 | 21,265,157 | 22,253,168 | 23,025,197 | | |
| 12/31/2009 | 4,692,947 | 10,081,688 | 16,583,463 | 20,137,125 | 23,460,810 | 27,302,303 | 28,400,446 | 29,910,251 | | | |
| 12/31/2010 | 2,873,220 | 6,364,888 | 11,574,759 | 17,633,788 | 22,186,928 | 24,279,590 | 25,787,706 | | | | |
| 12/31/2011 | 2,789,081 | 5,190,022 | 9,101,310 | 12,812,219 | 15,840,230 | 18,704,536 | | | | | |
| 12/31/2012 | 3,358,753 | 8,447,163 | 14,000,148 | 21,208,095 | 23,500,469 | | | | | | |
| 12/31/2013 | 3,240,172 | 6,974,978 | 10,652,579 | 14,730,649 | | | | | | | |
| 12/31/2014 | 3,568,931 | 6,408,946 | 9,709,089 | | | | | | | | |
| 12/31/2015 | 2,743,424 | 6,302,215 | | | | | | | | | |
| 12/31/2016 | 4,415,730 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 18,767,245 | 18,632,396 | 18,617,685 | 18,622,764 | 18,629,571 | 18,658,888 | 18,669,968 | 18,663,862 | 18,677,499 |
| 12/31/1998 | 17,751,962 | 18,201,169 | 18,360,039 | 18,269,732 | 18,315,254 | 18,318,709 | 18,319,001 | 18,319,280 | |
| 12/31/1999 | 18,160,256 | 17,733,014 | 17,868,249 | 17,804,372 | 17,918,780 | 17,845,042 | 17,859,041 | | |
| 12/31/2000 | 22,290,024 | 22,642,073 | 22,802,728 | 22,742,347 | 22,999,365 | 22,996,450 | | | |
| 12/31/2001 | 21,065,185 | 21,526,957 | 22,071,002 | 22,132,492 | 22,128,017 | | | | |
| 12/31/2002 | 16,217,808 | 16,524,055 | 16,751,659 | 16,866,036 | | | | | |
| 12/31/2003 | 22,739,498 | 23,038,613 | 23,718,384 | | | | | | |
| 12/31/2004 | 19,315,645 | 19,624,686 | | | | | | | |
| 12/31/2005 | 19,758,316 | | | | | | | | |

PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT

### Increments

| A.Y.E | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 2,010,037 | 6,175,505 | 300,279 | 1,606,287 | 1,545,583 | 804,395 | 2,370,673 | 2,469,829 | -790,680 | 281,807 | 379,889 | -134,849 | -14,711 |
| 12/31/1998 | 2,250,980 | 1,962,132 | 1,784,336 | 2,582,110 | 1,608,320 | 1,655,385 | 183,068 | 1,309,620 | 1,516,671 | 851,810 | 558,105 | 449,207 | 158,870 |
| 12/31/1999 | 767,060 | 2,259,936 | 2,589,681 | 1,271,843 | 2,316,161 | 1,294,732 | 1,357,393 | 1,204,972 | 1,779,820 | 454,547 | 597,427 | -427,242 | 135,235 |
| 12/31/2000 | 1,306,433 | 2,349,093 | 3,930,066 | 2,669,820 | 3,196,372 | 2,582,326 | 947,334 | 893,220 | 857,836 | 514,806 | 515,238 | 352,049 | 160,655 |
| 12/31/2001 | 1,523,675 | 2,622,902 | 3,545,545 | 3,524,259 | 1,968,189 | 2,886,891 | 1,563,387 | 1,374,490 | -778,083 | 243,288 | 488,867 | 461,772 | 544,045 |
| 12/31/2002 | 2,188,393 | 3,441,561 | 2,062,762 | 2,365,687 | 1,350,835 | 907,678 | 2,050,039 | -433,829 | 116,074 | 559,434 | 378,061 | 306,247 | 227,604 |
| 12/31/2003 | 2,349,958 | 2,674,301 | 4,117,536 | 2,101,722 | 2,024,988 | 1,907,676 | 1,119,888 | 1,257,144 | 1,038,902 | 905,209 | 1,632,428 | 299,115 | 679,771 |
| 12/31/2004 | 1,162,936 | 2,768,306 | 2,775,215 | 2,426,942 | 1,779,008 | 1,409,110 | 1,076,013 | 1,394,245 | 1,116,004 | 687,246 | 936,473 | 309,041 | |
| 12/31/2005 | 2,457,769 | 3,513,212 | 205,552 | 1,335,726 | 1,448,112 | 2,370,595 | 1,707,862 | 1,238,309 | 1,208,437 | 1,178,916 | 836,128 | | |
| 12/31/2006 | 2,164,640 | 3,509,416 | 3,062,213 | 2,201,143 | 2,268,880 | 1,471,380 | 2,293,137 | 3,178,425 | 664,779 | 804,407 | | | |
| 12/31/2007 | 2,061,974 | 2,508,076 | 4,245,787 | 2,935,531 | 2,298,454 | 1,424,760 | 2,321,060 | 1,171,778 | 1,856,845 | | | | |
| 12/31/2008 | 3,356,154 | 4,321,055 | 3,969,727 | 3,302,030 | 2,606,859 | 1,518,889 | 988,011 | 772,029 | | | | | |
| 12/31/2009 | 5,388,741 | 6,501,775 | 3,553,662 | 3,323,685 | 3,841,493 | 1,098,143 | 1,509,805 | | | | | | |
| 12/31/2010 | 3,491,668 | 5,209,871 | 6,059,029 | 4,553,140 | 2,092,662 | 1,508,116 | | | | | | | |
| 12/31/2011 | 2,400,941 | 3,911,288 | 3,710,909 | 3,028,011 | 2,864,306 | | | | | | | | |
| 12/31/2012 | 5,088,410 | 5,552,985 | 7,207,947 | 2,292,374 | | | | | | | | | |
| 12/31/2013 | 3,734,806 | 3,677,601 | 4,078,070 | | | | | | | | | | |
| 12/31/2014 | 2,840,015 | 3,300,143 | | | | | | | | | | | |
| 12/31/2015 | 3,558,791 | | | | | | | | | | | | |

### Incremental Percentages

| A.Y.E | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.0740 | 0.2275 | 0.0111 | 0.0592 | 0.0569 | 0.0296 | 0.0873 | 0.0910 | -0.0291 | 0.0104 | 0.0140 | -0.0050 | -0.0005 |
| 12/31/1998 | 0.0896 | 0.0781 | 0.0710 | 0.1027 | 0.0640 | 0.0659 | 0.0073 | 0.0521 | 0.0603 | 0.0339 | 0.0222 | 0.0179 | 0.0063 |
| 12/31/1999 | 0.0281 | 0.0827 | 0.0948 | 0.0465 | 0.0848 | 0.0474 | 0.0497 | 0.0441 | 0.0651 | 0.0166 | 0.0219 | -0.0156 | 0.0049 |
| 12/31/2000 | 0.0404 | 0.0726 | 0.1214 | 0.0825 | 0.0987 | 0.0798 | 0.0293 | 0.0276 | 0.0265 | 0.0159 | 0.0159 | 0.0109 | 0.0050 |
| 12/31/2001 | 0.0449 | 0.0772 | 0.1044 | 0.1038 | 0.0580 | 0.0850 | 0.0460 | 0.0405 | -0.0229 | 0.0072 | 0.0144 | 0.0136 | 0.0160 |
| 12/31/2002 | 0.0729 | 0.1147 | 0.0687 | 0.0788 | 0.0450 | 0.0302 | 0.0683 | -0.0145 | 0.0039 | 0.0186 | 0.0126 | 0.0102 | 0.0076 |
| 12/31/2003 | 0.0698 | 0.0795 | 0.1223 | 0.0624 | 0.0602 | 0.0567 | 0.0333 | 0.0374 | 0.0309 | 0.0269 | 0.0485 | 0.0089 | 0.0202 |
| 12/31/2004 | 0.0474 | 0.1128 | 0.1131 | 0.0989 | 0.0725 | 0.0574 | 0.0438 | 0.0568 | 0.0455 | 0.0280 | 0.0382 | 0.0126 | |
| 12/31/2005 | 0.0901 | 0.1288 | 0.0075 | 0.0490 | 0.0531 | 0.0869 | 0.0626 | 0.0454 | 0.0443 | 0.0432 | 0.0307 | | |
| 12/31/2006 | 0.0648 | 0.1050 | 0.0916 | 0.0659 | 0.0679 | 0.0440 | 0.0686 | 0.0951 | 0.0199 | 0.0241 | | | |
| 12/31/2007 | 0.0503 | 0.0611 | 0.1035 | 0.0716 | 0.0560 | 0.0347 | 0.0566 | 0.0286 | 0.0453 | | | | |
| 12/31/2008 | 0.0751 | 0.0967 | 0.0889 | 0.0739 | 0.0584 | 0.0340 | 0.0221 | 0.0173 | | | | | |
| 12/31/2009 | 0.1130 | 0.1364 | 0.0745 | 0.0697 | 0.0806 | 0.0230 | 0.0317 | | | | | | |
| 12/31/2010 | 0.0824 | 0.1229 | 0.1430 | 0.1074 | 0.0494 | 0.0356 | | | | | | | |
| 12/31/2011 | 0.0617 | 0.1005 | 0.0954 | 0.0778 | 0.0736 | | | | | | | | |
| 12/31/2012 | 0.1051 | 0.1147 | 0.1489 | 0.0474 | | | | | | | | | |
| 12/31/2013 | 0.0911 | 0.0897 | 0.0994 | | | | | | | | | | |
| 12/31/2014 | 0.0647 | 0.0752 | | | | | | | | | | | |
| 12/31/2015 | 0.0975 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0844 | 0.1016 | 0.1126 | 0.0738 | 0.0627 | 0.0348 | 0.0503 | 0.0436 | 0.0402 | 0.0263 | 0.0277 | 0.0112 | 0.0095 |

```
                         PRODUCTS (Subline Code 336)
                              FULL COVERAGE
                               MULTISTATE
                       PROPERTY DAMAGE - OCCURRENCE
                   INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT


                                       Link Ratios
    A.Y.E.     183:171   195:183   207:195    219:207    231:219    243:231     Ult:243
  12/31/1997    1.000     1.000     1.002      1.001      1.000      1.001       1.000 *
  12/31/1998    0.995     1.002     1.000      1.000      1.000      1.000 *     1.000 *
  12/31/1999    0.996     1.006     0.996      1.001      1.000 *    1.000 *     1.000 *
  12/31/2000    0.997     1.011     1.000      1.000 *    1.000 *    1.000 *     1.000 *
  12/31/2001    1.003     1.000     1.003 *    1.000 *    1.000 *    1.000 *     1.000 *
  12/31/2002    1.007

   Best 3/5     0.999     1.003     1.001 *    1.000 *    1.000 *    1.000 *     1.000 *


  171 to Ultimate Factor:  1.003



                     Cumulative Incremental Factors
  Months-to-Ultimate      15        27        39        51        63        75        87
                        0.679     0.594     0.493     0.380     0.306     0.244     0.209

  Months-to-Ultimate      99       111       123       135       147       159       171
                        0.159     0.115     0.075     0.048     0.021     0.010     0.000



              Reported ALAE       $500,000        ALAE      Additional    ALAE at    171-Ultimate   Ultimate
   A.Y.E       as of 3/31/17   Ultimate Indemnity  Factor      ALAE      171 Months    Factor         ALAE
 12/31/2014     10,352,590        47,701,057       0.493    23,516,643   33,869,233    1.003        33,970,488
 12/31/2015      6,329,155        37,895,324       0.594    22,509,824   28,838,979    1.003        28,925,175
 12/31/2016      4,331,570        47,789,792       0.679    32,449,271   36,780,841    1.003        36,890,878


  *  Calculated Using Modified Bondy Method
```

## Multistate Review of ULAE Experience
### General Liability Including CMP Liability
### Loss Adjustment Expense Special Call
### Calendar Years 2012 - 2016

| Item * | 2012 | 2013 | 2014 | 2015 | 2016 | 2012 - 2016 Mean |
|---|---|---|---|---|---|---|
| 1. Direct Losses Incurred | $18,480,140 | $18,521,277 | $19,140,390 | $24,110,646 | $25,085,478 | |
| 2. Allocated Loss Adjustment Expenses Incurred (ALAE) | $5,270,137 | $5,080,420 | $4,727,492 | $5,601,664 | $4,581,304 | |
| 3. Unallocated Loss Adjustment Expenses Incurred (ULAE) | $1,892,698 | $2,061,866 | $2,159,178 | $2,371,173 | $2,496,550 | |
| 4. Incurred Losses + ALAE [(1) + (2)] | $23,750,277 | $23,601,697 | $23,867,882 | $29,712,310 | $29,666,781 | |

Incurred Percentage

| Item * | 2012 | 2013 | 2014 | 2015 | 2016 | 2012 - 2016 Mean |
|---|---|---|---|---|---|---|
| 5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)] | 8.0% | 8.7% | 9.0% | 8.0% | 8.4% | 8.4% |

6. Selected 8.5%

Notes: All dollar amounts are displayed in thousands.

* Items (1) - (4) are from the special call submissions for available writers.

PRODUCTS TREND SUMMARY

(1)   EXPOSURE TREND                         PRODUCTS

      Average Annual Percent Change

      a) 7/1/2014 to 7/1/2019 AYE 12/31/2014          + 1.3%
      b) 7/1/2015 to 7/1/2019 AYE 12/31/2015          + 1.5%
      c) 7/1/2016 to 7/1/2019 AYE 12/31/2016          + 2.1%


(2)   OCCURRENCE SEVERITY              BODILY INJURY     PROPERTY DAMAGE

      a) Fitted
            All Years                     + 2.4%              + 6.1%
            Eight Years                   + 5.1%              + 6.8%
            Six Years                     + 3.9%              + 8.9%

      b) Selected                         + 2.5%              + 6.5%


(3)   FREQUENCY TREND

      Selected                            - 1.0%


(4)   TOTAL ANNUAL NET TREND

      Net trend = (frequency trend  x  severity trend)  /  exposure trend


  NOTE:  The BI deductible trend is equal to the bodily injury trend.  The PD deductible trend is equal to the property damage trend.

PRODUCTS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2014, 12/31/2015 & 12/31/2016

| (1)<br>YEAR ENDING<br>QUARTER* | | (2)<br>PRODUCTS<br>CLASS GROUP<br>SALES EXPOSURE<br>INDICES | | (1)<br>YEAR ENDING<br>QUARTER* | | (2)<br>PRODUCTS<br>CLASS GROUP<br>SALES EXPOSURE<br>INDICES |
|---|---|---|---|---|---|---|
| 2006 | 1 | 0.957 | | 2013 | 1 | 1.031 |
| | 2 | 0.963 | | | 2 | 1.033 |
| | 3 | 0.968 | | | 3 | 1.034 |
| | 4 | 0.973 | | | 4 | 1.036 |
| 2007 | 1 | 0.978 | | 2014 | 1 | 1.037 |
| | 2 | 0.982 | | | 2 | 1.041 |
| | 3 | 0.984 | | | 3 | 1.044 |
| | 4 | 0.986 | | | 4 | 1.045 |
| 2008 | 1 | 0.984 | | 2015 | 1 | 1.046 |
| | 2 | 0.980 | | | 2 | 1.047 |
| | 3 | 0.979 | | | 3 | 1.048 |
| | 4 | 0.981 | | | 4 | 1.049 |
| 2009 | 1 | 0.988 | | 2016 | 1 | 1.050 |
| | 2 | 0.995 | | | 2 | 1.050 |
| | 3 | 0.999 | | | 3 | 1.049 |
| | 4 | 1.000 | | | 4 | 1.050 |
| 2010 | 1 | 0.996 | | 2017 | 1 | 1.052 |
| | 2 | 0.993 | | | 2 | 1.052 |
| | 3 | 0.993 | | | 3P | 1.054 |
| | 4 | 0.996 | | | 4P | 1.055 |
| 2011 | 1 | 0.999 | | 2018 | 1P | 1.057 |
| | 2 | 1.004 | | | 2P | 1.062 |
| | 3 | 1.009 | | | 3P | 1.068 |
| | 4 | 1.012 | | | 4P | 1.077 |
| 2012 | 1 | 1.016 | | 2019 | 1P | 1.087 |
| | 2 | 1.019 | | | 2P | 1.097 |
| | 3 | 1.023 | | | 3P | 1.107 |
| | 4 | 1.027 | | | 4P | 1.115 |

CHANGE IN EXPOSURES                                        PRODUCTS

    7/1/2014 to 7/1/2019          (2019:4/2014:4)          1.067

    7/1/2015 to 7/1/2019          (2019:4/2015:4)          1.063

    7/1/2016 to 7/1/2019          (2019:4/2016:4)          1.063


AVERAGE ANNUAL TREND FACTOR

    7/1/2014 to 7/1/2019          ( 5.0 YRS )          1.013

    7/1/2015 to 7/1/2019          ( 4.0 YRS )          1.015

    7/1/2016 to 7/1/2019          ( 3.0 YRS )          1.021


* Projected values are identified by a 'P' in column (1).
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## OCCURRENCE SEVERITY TREND
## MULTISTATE
## PRODUCTS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Bodily Injury

| (1) | (2) | (3) | (4) | (5) | | |
|---|---|---|---|---|---|---|
| Accident | Basic Limit | | (2)/(3) | Exponential | | |
| Year | Paid | Paid | Actual | Curve of | | |
| Ending | Losses * | Occurrences | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2007 | $42,420,543 | 1,379 | $30,762 | $28,316 | | |
| 12/31/2008 | 40,272,526 | 1,207 | 33,366 | 29,003 | | |
| 12/31/2009 | 31,685,148 | 1,251 | 25,328 | 29,708 | $26,390 | |
| 12/31/2010 | 32,713,488 | 1,183 | 27,653 | 30,429 | 27,740 | |
| 12/31/2011 | 28,675,181 | 1,108 | 25,880 | 31,168 | 29,158 | $30,207 |
| 12/31/2012 | 38,712,344 | 1,036 | 37,367 | 31,925 | 30,648 | 31,397 |
| 12/31/2013 | 26,984,675 | 868 | 31,088 | 32,700 | 32,215 | 32,635 |
| 12/31/2014 | 23,834,350 | 657 | 36,278 | 33,494 | 33,862 | 33,922 |
| 12/31/2015 | 23,912,777 | 621 | 38,507 | 34,307 | 35,593 | 35,259 |
| 12/31/2016 | 18,995,085 | 588 | 32,305 | 35,140 | 37,412 | 36,649 |

| | | |
|---|---|---|
| Goodness of Fit Statistic, R-Squared: | 0.241 | 0.540 | 0.236 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | + 2.4% |
| Average Annual Severity Trend ( 8 yr) | + 5.1% |
| Average Annual Severity Trend ( 6 yr) | + 3.9% |
| Selected Annual Severity Trend | + 2.5% |

*  Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.
NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors.
   (See Section B - Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND
MULTISTATE
PRODUCTS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Property Damage

| (1) | (2) | (3) | (4) | (5) | | |
|---|---|---|---|---|---|---|
| Accident | Basic Limit | | (2)/(3) | Exponential | | |
| Year | Paid | Paid | Actual | Curve of | | |
| Ending | Losses * | Occurrences | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2007 | $46,129,603 | 1,431 | $32,236 | $31,898 | | |
| 12/31/2008 | 51,324,935 | 1,449 | 35,421 | 33,856 | | |
| 12/31/2009 | 61,006,404 | 1,517 | 40,215 | 35,933 | $34,915 | |
| 12/31/2010 | 54,299,783 | 1,586 | 34,237 | 38,139 | 37,289 | |
| 12/31/2011 | 46,602,267 | 1,328 | 35,092 | 40,479 | 39,825 | $37,600 |
| 12/31/2012 | 57,849,826 | 1,239 | 46,691 | 42,964 | 42,533 | 40,938 |
| 12/31/2013 | 49,470,838 | 1,126 | 43,935 | 45,601 | 45,425 | 44,572 |
| 12/31/2014 | 48,130,952 | 1,006 | 47,844 | 48,399 | 48,514 | 48,529 |
| 12/31/2015 | 42,211,125 | 891 | 47,375 | 51,370 | 51,813 | 52,837 |
| 12/31/2016 | 49,681,833 | 801 | 62,025 | 54,522 | 55,336 | 57,527 |

| | 10 Year | 8 Year | 6 Year |
|---|---|---|---|
| Goodness of Fit Statistic, R-Squared: | 0.789 | 0.710 | 0.760 |
| Average Annual Severity Trend (10 yr) | + 6.1% | | |
| Average Annual Severity Trend ( 8 yr) | + 6.8% | | |
| Average Annual Severity Trend ( 6 yr) | + 8.9% | | |
| Selected Annual Severity Trend | + 6.5% | | |

* Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.
NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors.
    (See Section B - Explanation of Trend Calculation).

PRODUCTS

FREQUENCY TREND
MULTISTATE

Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only

Bodily Injury and Property Damage Combined

| (1)<br>Accident<br>Year<br>Ending | (2)<br>Aggregate<br>Loss Costs at<br>Current Level | (3)<br><br>Occurrences<br>at Ultimate[1] | (4)<br>Occurrence<br>Frequency<br>$(3)/(2)^2$ |
|---|---|---|---|
| 12/31/2003 | $  105,363,415 | 3,915 | 37.16 |
| 12/31/2004 | 115,571,937 | 3,549 | 30.71 |
| 12/31/2005 | 112,417,336 | 2,932 | 26.08 |
| 12/31/2006 | 110,489,840 | 2,991 | 27.07 |
| 12/31/2007 | 112,838,232 | 3,312 | 29.35 |
| 12/31/2008 | 120,185,990 | 3,195 | 26.59 |
| 12/31/2009 | 122,010,236 | 3,456 | 28.32 |
| 12/31/2010 | 129,948,988 | 3,458 | 26.61 |
| 12/31/2011 | 133,428,615 | 3,145 | 23.57 |
| 12/31/2012 | 148,535,277 | 3,286 | 22.12 |
| 12/31/2013 | 148,183,605 | 3,211 | 21.67 |
| 12/31/2014 | 151,540,686 | 2,930 | 19.34 |
| 12/31/2015 | 159,697,036 | 2,593 | 16.23 |
| 12/31/2016 | 165,289,404 | 2,502 | 15.14 |

Selected Annual Frequency Trend:          - 1.0%

[1] Occurrences are based on reported paid amounts developed to ultimate using paid development factors.
[2] Frequency is per $1,000,000 Aggregate Loss Costs at Current Level.

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes

The following are definitions of the columns for the Products calculation of proposed loss costs shown on pages F-31-40.

Column (1) is the latest year multistate Monoline/Multiline Aggregate Loss Costs at Current Level (ALCCL) for the respective class.*

Column (2) is the five year multistate Monoline/Multiline Aggregate Loss Costs at Current Level.

Column (3) is the five year Monoline/Multiline Experience Ratio. Losses are developed and trended, and ALCCL has been exposure trended. IPMFs and Deductible Discounts have been applied to ALCCL.

Column (4) is the credibility (Zi) of the individual class with respect to the class group. This is calculated based on the equation:

$$Z_i = \frac{K-3}{K}\left(\frac{\overline{P_i}}{\overline{P_i} + \frac{\Sigma^2}{T^2}}\right) + \frac{3}{K}$$

$K =$ The number of classes within the class group.

$\overline{P_i} =$ The 5 year total Mono / Multi ALCCL for class $i$.

$\Sigma^2 =$ The average within class variance for the class group. (Sigma Squared)

$T^2 =$ The between class variance for the class group. (Tau Squared)

*Note: The latest year of ALCCL in this filing reflects the full implementation of monoline/multiline data versus the prior filing.

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

Column (5) is the Formula Experience Ratio. This is found by credibility weighting the class experience ratio with the class group experience ratio and is based on the equation:

$$FER_i = Z_i \overline{X}_i + (1 - Z_i)\overline{X} \quad \text{where:}$$

$\overline{X}_i = $ The 5 year average experience ratio for class $i$ from column (3).

$$\overline{X} = \frac{\sum_{i=1}^{K} Z_i \overline{X}_i}{\sum_{i=1}^{K} Z_i}$$

Column (6) is the Index or the class relative change factor, which is the quotient of the Formula Experience Ratio ($FER_i$) and $\widetilde{X}_{monoline}$ which is the column (5) total using column (1) as weights.

Note: $\widetilde{X}$ (X - tilde) is the 5 year Mono / Multi ALCCL weighted class group experience ratio, where

$\widetilde{X}_{monoline}$ (X - tilde monoline) is weighted based on monoline/multiline ALCCL for the latest year only.*

Column (7) is the change factor, which is to be applied to the present loss cost. The formula for this is given as:

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)
where "SWRL" is the selected multistate monoline loss cost level change.
The off balance factor of 1.000 results from capping.

*Note: The latest year of ALCCL in this filing reflects the full implementation of monoline/multiline data versus the prior filing.

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

Column (8) is the current multistate occurrence loss cost for each class.

Column (9) is the proposed multistate occurrence loss cost based on the product of column (7) and column (8), with the effects of capping and CGL rounding.

Column (10) is the percent change of the proposed state occurrence loss cost (column (12)) for each class with respect to the current state occurrence loss cost (column (11)).

Column (11) is the current state occurrence loss cost for each class.

Column (12) is the proposed state occurrence loss cost for each class.  These are equal to the multistate proposed loss costs.

```
                                        LOSS COST % CHANGE BY CLASS
SUBLINE: PRODUCTS
CLASS GROUP: 03
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX *  .971 *    .920

                            5 YEAR                                      PRESENT   PROPOSED  STATE-
            AYE 2016   5 YEAR   MONO/MULTI                              MULTI-    MULTI-    WIDE    PRESENT    PROPOSED
            MONO/MULTI MONO/MULTI EXPERIENCE        FORMULA    CHANGE   STATE     STATE     %       STATEWIDE  STATEWIDE
            ALCCL      ALCCL    RATIO     CRED.   ER    INDEX  FACTOR   OCCUR     OCCUR     CHANGE  OCCUR      OCCUR
CLASS       (1)        (2)      (3)       (4)     (5)   (6)    (7)      (8)       (9)       (10)    (11)       (12)
-----       ----------  ---------- ---------- ------ ------- ------  -------  ---------  --------- ------  --------- ---------
10140        286535    1340543   1.39693   .1527   .981  1.041   .930      .022       .020     -16.7    .024       .020
10141        630446    2982738   1.05092   .2420   .941   .999   .892      .025       .022     -21.4    .028       .022
12361       2989917   14424476   1.09537   .5630  1.013  1.075   .960      .095       .091     -11.7    .103       .091
12373        290841    1102394    .82248   .1380   .895   .950   .849      .036       .031     -32.6    .046       .031
13049        279928    1292128   1.37321   .1497   .976  1.036   .925      .063       .058     -14.7    .068       .058
13111         87922     478725    .25164   .0968   .843   .895   .800      .141       .113     -33.9    .171       .113
13112       2231664    9697164   1.62379   .4703  1.244  1.321  1.180      .070       .083      45.6    .057       .083
13621        679238    3392055   1.30611   .2614  1.011  1.073   .959      .440       .420     -17.6    .510       .420
13670        410386    1803204    .99749   .1799   .923   .980   .875      .015       .013     -31.6    .019       .013
15223       1297818    6333636    .95336   .3762   .924   .981   .876      .040       .035     -31.4    .051       .035
15406        272053    1456859   1.43406   .1597   .991  1.052   .940      .050       .047     -16.1    .056       .047
16604       2948785   14744182    .66877   .5681   .771   .818   .731      .290       .212     -29.3    .300       .212
51300         22341      35571    .00000   .0651   .847   .899   .803      .260       .209     -36.7    .330       .209
51305         30346      62943    .15774   .0672   .856   .909   .812     1.510      1.230     -34.2   1.870      1.230
51315       1095109    4769267    .83276   .3200   .883   .937   .837      .139       .116     -31.8    .170       .116
51350        342815    1320770    .65753   .1515   .869   .923   .825      .214       .177     -26.9    .242       .177
51351         30090     108180    .24736   .0705   .860   .913   .816      .066       .054     -28.0    .075       .054
51352        168349     726102    .08959   .1136   .814   .864   .772      .179       .138     -40.3    .231       .138
51355        227300    1217510    .62955   .1451   .866   .919   .821      .141       .116     -31.8    .170       .116
51356         86833     367318    .36166   .0891   .858   .911   .814     1.050       .850     -34.1   1.290       .850
51357          2374      13007    .00000   .0635   .849   .901   .805      .540       .430     -35.8    .670       .430
51358         19137      73456    .43626   .0679   .875   .929   .830      .211       .175     -30.0    .250       .175
51359        115604     414314   1.02740   .0924   .918   .975   .871     1.160      1.010     -25.2   1.350      1.010
51752       1088255    4522385    .68227   .3102   .837   .889   .794      .250       .199     -39.7    .330       .199
52002       1894665    7730168    .97824   .4191   .937   .995   .889      .126       .112     -31.7    .164       .112
53001       4021245   17746480    .91562   .6108   .912   .968   .865      .440       .380     -30.9    .550       .380
53374      10747423   40825945   1.05350   .7790  1.021  1.084   .968      .470       .450     -13.5    .520       .450
53375       2634570    9800064   1.16713   .4728  1.030  1.093   .976      .250       .244     -12.9    .280       .244
53376        657530    3161820   1.03889   .2506   .940   .998   .892      .238       .212     -21.5    .270       .212
53377       3857952   18553416    .82398   .6209   .855   .908   .811      .330       .270     -27.0    .370       .270
53565        407470    1347272    .24356   .1531   .805   .855   .764      .207       .158     -39.2    .260       .158
55371         57617     257090    .00000   .0813   .833   .884   .790      .200       .158     -36.8    .250       .158
56488         56317     277686   2.79880   .0827  1.063  1.128  1.008      .039       .039       5.4    .037       .039
56758        135522     609129    .62977   .1058   .877   .931   .832      .214       .178     -31.5    .260       .178
56759       1255898    4876866    .76284   .3242   .860   .913   .816      .144       .118     -33.7    .178       .118
56760       2472336   11619461    .91119   .5124   .909   .965   .862      .147       .127     -27.0    .174       .127
57002        498804    1441973    .56981   .1588   .853   .906   .809      .161       .130     -27.0    .178       .130


X-TILDE:   .942    X-TILDE (MONOLINE):   .942    PI-TILDE: .0038509
TAU SQUARED:  .03000    SIGMA SQUARED:   377831.41706


L - CAPPED AT  -28 %
U - CAPPED AT   25 %
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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                                        LOSS COST % CHANGE BY CLASS
SUBLINE: PRODUCTS
CLASS GROUP: 03
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX *  .971 *    .920


                        5 YEAR                                      PRESENT  PROPOSED  STATE-
           AYE 2016   5 YEAR    MONO/MULTI                          MULTI-   MULTI-    WIDE   PRESENT    PROPOSED
           MONO/MULTI MONO/MULTI EXPERIENCE        FORMULA          CHANGE   STATE     STATE     %    STATEWIDE  STATEWIDE
           ALCCL      ALCCL     RATIO     CRED.    ER     INDEX  FACTOR   OCCUR    OCCUR   CHANGE   OCCUR     OCCUR
CLASS       (1)        (2)       (3)      (4)      (5)     (6)     (7)      (8)      (9)      (10)     (11)      (12)
-----      ---------- ---------- ---------- ------ ------- ----- ------- --------- --------- ------ --------- ---------
57651        328807    1386742    .24004  .1555   .803   .852   .761      .066      .050   -41.9    .086      .050
57913       1661751    6843455    .37278  .3926   .697   .740   .661      .590      .430   -48.2    .830      .430   L
59537        206516    1080934   1.60679  .1366  1.002  1.064   .950      .181      .172    -9.9    .191      .172
59647         94274     347517    .49463  .0877   .870   .924   .825      .249      .205   -24.1    .270      .205
59904         23935     145878    .00000  .0732   .840   .797   .797      .101      .080   -34.4    .122      .080
59905        140299     758546   1.43666  .1158   .968  1.028   .918      .150      .138   -15.9    .164      .138
59925          1570      11652    .63851  .0634   .890   .945   .844     1.250     1.060   -26.4   1.440     1.060
59926        405683    2048118    .75506  .1936   .877   .931   .832      .590      .490   -30.0    .700      .490
59927         43906     197856   2.84599  .0770  1.056  1.121  1.001     1.710     1.710     3.6   1.650     1.710
59963         43287     200676    .06696  .0772   .842   .894   .799      .670      .540   -31.6    .790      .540
59964        260301    1112678   1.05928  .1386   .928   .985   .880      .075      .066   -21.4    .084      .066
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X-TILDE:   .942    X-TILDE (MONOLINE):   .942    PI-TILDE: .0038509
TAU SQUARED:  .03000    SIGMA SQUARED:   377831.41706


L - CAPPED AT  -28 %
U - CAPPED AT   25 %
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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                                              LOSS COST % CHANGE BY CLASS
SUBLINE: PRODUCTS
CLASS GROUP: 04
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.030 *    .920


                            5 YEAR                                          PRESENT  PROPOSED  STATE-
             AYE 2016    5 YEAR    MONO/MULTI                               MULTI-   MULTI-    WIDE    PRESENT    PROPOSED
             MONO/MULTI  MONO/MULTI EXPERIENCE        FORMULA      CHANGE   STATE    STATE     %       STATEWIDE  STATEWIDE
             ALCCL       ALCCL     RATIO      CRED.   ER    INDEX  FACTOR   OCCUR    OCCUR     CHANGE  OCCUR      OCCUR
CLASS        (1)         (2)       (3)        (4)     (5)   (6)    (7)      (8)      (9)       (10)    (11)       (12)
-----        ----------  --------- ---------- ------  ----- -----  ------- --------- --------- ------  ---------  ---------
10010         228467      900106    .21395    .1051   1.087  .946   .896     .250      .224    -22.8    .290       .224
10040         986402     4785475   1.07411    .2095   1.165 1.014   .961     .310      .300     -3.2    .310       .300
10070        2143866    10085405   1.22279    .3179   1.200 1.044   .989     .143      .141     11.9    .126       .141
10101         374669     2053349   1.04294    .1389   1.169 1.017   .964     .198      .191      2.1    .187       .191
10111         216901      889617    .57699    .1048   1.125  .979   .928     .106      .098     -7.5    .106       .098
10255        3519002    15027370    .81393    .3953   1.041  .906   .859     .177      .152    -19.6    .189       .152
10256          12259       68755   1.06600    .0791   1.180 1.027   .973     .162      .158     -7.6    .171       .158
10257        3367246    13942453   1.10969    .3799   1.159 1.009   .956     .196      .187    -19.0    .231       .187
11126         279910     1461119    .65076    .1219   1.124  .978   .927     .026      .024    -14.3    .028       .024
11203           9814       52420    .00000    .0786   1.096  .954   .904     .720      .650    -20.7    .820       .650
11248          10890       89109    .43652    .0798   1.129  .983   .931     .024      .022    -15.4    .026       .022
12391        2097449    10362269   1.02446    .3228   1.136  .989   .937     .107      .100     -5.7    .106       .100
12509          67360      358313    .06261    .0884   1.090  .949   .899     .052      .047    -21.7    .060       .047
12651         792808     3493121    .91791    .1776   1.141  .993   .941     .590      .560    -12.5    .640       .560
12707         267435     1314061   1.33533    .1176   1.207 1.050   .995     .790      .790      5.3    .750       .790
12797        1086080     5075136   1.04326    .2163   1.158 1.008   .955     .176      .168    -11.1    .189       .168
13201          24245      144049    .11562    .0816   1.102  .959   .909     .221      .201    -19.6    .250       .201
13204        1378333     8413145   1.66553    .2871   1.326 1.154  1.094    1.130     1.240     17.0   1.060      1.240
13205         428027     2030660   1.61270    .1382   1.248 1.086  1.029     .440      .450      4.7    .430       .450
13314            353        1647    .00000    .0770   1.098  .956   .906     .022      .020    -20.0    .025       .020
13410        4334483    21611585   1.12173    .4747   1.157 1.007   .954    2.670     2.550    -12.4   2.910      2.550
13412         916739     5600861   1.62444    .2284   1.289 1.122  1.063    1.040     1.110     16.8    .950      1.110
13590        4664260    20333053    .99408    .4610   1.099  .956   .906     .850      .770    -12.5    .880       .770
13715        1912415     9506921   1.22041    .3076   1.199 1.044   .989     .153      .151     -1.3    .153       .151
13930        1022777     4572268   1.41203    .2044   1.235 1.075  1.019     .201      .205      3.5    .198       .205
14068          11254       51082    .00000    .0786   1.096  .954   .904     .020      .018    -21.7    .023       .018
14527         454694     2033494   1.21094    .1383   1.192 1.037   .983     .206      .202     -3.8    .210       .202
14855         105309      378304    .37460    .0890   1.117  .972   .921     .217      .200    -17.0    .241       .200
16005         494353     2468243    .97407    .1504   1.157 1.007   .954     .042      .040    -11.1    .045       .040
16009          25984      122953   5.81473    .0809   1.564 1.361  1.290     .059      .073      9.0    .067       .073  U
16527        6181688    29550110   1.17291    .5465   1.180 1.027   .973     .430      .420     -2.3    .430       .420
16705         281319      965475    .50858    .1071   1.117  .972   .921     .188      .173    -13.9    .201       .173
16750         523344     1811536    .48608    .1320   1.097  .955   .905     .045      .041    -19.6    .051       .041
18205         732829     2923601    .92405    .1627   1.146  .997   .945     .380      .360     -5.3    .380       .360
18616        3291039    14489472    .95268    .3878   1.098  .956   .906     .670      .610    -20.8    .770       .610
18707          13046       64436   14.61194    .0790   2.250 1.958  1.855     .003      .003      0.0    .003       .003  U
45771         280375     1428124   1.39608    .1209   1.214 1.057  1.002     .220      .220     17.6    .187       .220




X-TILDE:  1.089    X-TILDE (MONOLINE):  1.149    PI-TILDE: .0048080
TAU SQUARED:  .03000    SIGMA SQUARED:  856182.73985


L - CAPPED AT  -28 %
U - CAPPED AT   25 %
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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                                          LOSS COST % CHANGE BY CLASS
SUBLINE: PRODUCTS
CLASS GROUP: 04
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.030 *    .920


                            5 YEAR                                        PRESENT  PROPOSED  STATE-
            AYE 2016  5 YEAR  MONO/MULTI                                   MULTI-   MULTI-    WIDE   PRESENT    PROPOSED
            MONO/MULTI MONO/MULTI EXPERIENCE        FORMULA       CHANGE   STATE    STATE      %     STATEWIDE  STATEWIDE
            ALCCL     ALCCL   RATIO     CRED.   ER     INDEX  FACTOR   OCCUR    OCCUR    CHANGE  OCCUR      OCCUR
CLASS        (1)       (2)     (3)      (4)    (5)     (6)    (7)      (8)      (9)      (10)    (11)       (12)
-----  ---------- ---------- ---------- ------ ------- -----  ------- --------- --------- ------ --------- ---------
45901     583731    2893811    .71510  .1619  1.113   .969    .918      .065      .060    -16.7    .072       .060
53907    2944297   11479111    .89264  .3417  1.088   .947    .897      .155      .139    -17.8    .169       .139
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X-TILDE:  1.089    X-TILDE (MONOLINE):  1.149    PI-TILDE: .0048080
TAU SQUARED:  .03000    SIGMA SQUARED:   856182.73985

L - CAPPED AT  -28 %
U - CAPPED AT   25 %
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

SUBLINE: PRODUCTS
CLASS GROUP: 05
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.023 *    .920

| CLASS | AYE 2016 MONO/MULTI ALCCL (1) | 5 YEAR MONO/MULTI ALCCL (2) | 5 YEAR MONO/MULTI EXPERIENCE RATIO (3) | CRED. (4) | FORMULA ER (5) | INDEX (6) | CHANGE FACTOR (7) | PRESENT MULTI-STATE OCCUR (8) | PROPOSED MULTI-STATE OCCUR (9) | STATE-WIDE % CHANGE (10) | PRESENT STATEWIDE OCCUR (11) | PROPOSED STATEWIDE OCCUR (12) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 51380 | 2187 | 9520 | .94916 | .1521 | 1.001 | .870 | .819 | .088 | .072 | -27.3 | .099 | .072 | |
| 51575 | 371570 | 1770230 | .90492 | .4157 | .967 | .841 | .792 | .035 | .028 | -34.9 | .043 | .028 | |
| 51576 | 297861 | 1164982 | .35678 | .3458 | .785 | .683 | .643 | .138 | .100 | -44.4 | .180 | .100 | L |
| 51613 | 170652 | 765272 | .64516 | .2896 | .905 | .787 | .741 | .270 | .200 | -37.5 | .320 | .200 | |
| 51666 | 52577 | 263107 | 3.54953 | .2038 | 1.528 | 1.329 | 1.251 | .102 | .127 | 54.9 | .082 | .127 | U |
| 51767 | 3797 | 20169 | .00000 | .1544 | .855 | .743 | .699 | .016 | .012 | -42.9 | .021 | .012 | L |
| 51833 | 2228 | 60414 | .17314 | .1630 | .874 | .760 | .715 | .142 | .103 | -43.1 | .181 | .103 | L |
| 51869 | 220655 | 849344 | .84807 | .3022 | .962 | .837 | .788 | .241 | .190 | -34.5 | .290 | .190 | |
| 51889 | 1455 | 13942 | .00000 | .1530 | .856 | .744 | .700 | .027 | .020 | -42.9 | .035 | .020 | L |
| 51941 | 1762438 | 8445321 | 1.35482 | .7318 | 1.263 | 1.098 | 1.033 | .044 | .045 | 7.1 | .042 | .045 | |
| 52469 | 2058347 | 12058301 | 1.33857 | .7925 | 1.271 | 1.105 | 1.040 | .096 | .100 | -3.8 | .104 | .100 | |
| 55647 | 733277 | 3183484 | .76890 | .5324 | .882 | .767 | .722 | .110 | .080 | -38.0 | .129 | .080 | L |
| 55802 | 37984 | 231433 | .58448 | .1977 | .926 | .805 | .758 | .017 | .013 | -38.1 | .021 | .013 | |
| 56040 | 1231 | 9330 | .04212 | .1520 | .864 | .751 | .707 | .078 | .057 | -43.0 | .100 | .057 | L |
| 57257 | 27871 | 129560 | 4.26843 | .1774 | 1.589 | 1.382 | 1.301 | .040 | .050 | 56.2 | .032 | .050 | U |
| 57410 | 40506 | 199087 | .00000 | .1913 | .817 | .710 | .668 | .260 | .188 | -44.7 | .340 | .188 | L |
| 58503 | 29445 | 127839 | 2.80458 | .1770 | 1.328 | 1.155 | 1.087 | .071 | .077 | 32.8 | .058 | .077 | |
| 58627 | 4699 | 25190 | .00000 | .1555 | .854 | .743 | .699 | .030 | .022 | -43.6 | .039 | .022 | L |
| 59257 | 1273 | 5975 | .00000 | .1513 | .858 | .746 | .702 | .028 | .021 | -41.7 | .036 | .021 | L |
| 59923 | 8696 | 127756 | .00000 | .1770 | .832 | .723 | .680 | .009 | .007 | -41.7 | .012 | .007 | L |

X-TILDE:  1.197    X-TILDE (MONOLINE):  1.150    PI-TILDE: .0073907
TAU SQUARED:  .06349    SIGMA SQUARED:   247194.86094

L - CAPPED AT  -28 %
U - CAPPED AT   25 %
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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                                       LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP: 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX *  .998 *    .920


                          5 YEAR                                           PRESENT  PROPOSED  STATE-
          AYE 2016   5 YEAR   MONO/MULTI                                   MULTI-    MULTI-    WIDE     PRESENT    PROPOSED
          MONO/MULTI MONO/MULTI EXPERIENCE        FORMULA        CHANGE    STATE     STATE     %        STATEWIDE  STATEWIDE
          ALCCL      ALCCL      RATIO      CRED.   ER    INDEX    FACTOR    OCCUR     OCCUR     CHANGE   OCCUR      OCCUR
CLASS     (1)        (2)        (3)        (4)     (5)   (6)      (7)       (8)       (9)       (10)     (11)       (12)
-----     ---------- ---------- ---------- ------  ------- -----  -------   --------- --------- ------   --------- ---------
15733       27049     189919     .00772    .0473   .902   .920    .845       .052      .044     -32.3     .065      .044
51001         112      29766     .00000    .0295   .918   .937    .860       .620      .530     -29.3     .750      .530
51116      605955    3222726    1.11911    .2931   .997  1.017    .934       .590      .550     -12.7     .630      .550
51240       77909     346246     .33787    .0641   .907   .926    .850       .250      .213     -33.4     .320      .213
51241      443702    2285855    1.22375    .2319  1.010  1.031    .947       .360      .340     -12.8     .390      .340
51330      223928     886060     .79059    .1177   .928   .947    .869       .490      .430     -36.8     .680      .430
51370       79668     386065    1.42074    .0683   .978   .998    .916      6.570     6.020     -26.4    8.180     6.020
51500      451339    2296676     .72398    .2327   .894   .912    .837       .149      .125     -37.8     .201      .125
51550       14576      82049     .05876    .0354   .915   .934    .858       .480      .410     -36.9     .650      .410
51551        9386      38006    2.62080    .0304   .997  1.017    .934      1.140     1.060     -21.5    1.350     1.060
51552        2185      12886    4.46034    .0276  1.043  1.064    .977       .173      .169      -4.5     .177      .169
51600      206412     934931     .20286    .1223   .855   .872    .801       .290      .232     -29.7     .330      .232
51734       10027     122030     .06754    .0398   .911   .930    .854       .420      .360     -30.8     .520      .360
51741      185377     826332     .91248    .1121   .942   .961    .882       .320      .280     -26.3     .380      .280
51777      162746     837668     .75708    .1132   .925   .944    .867       .097      .084     -24.3     .111      .084
51808      158657     738975    1.57347    .1037  1.011  1.032    .948       .800      .760      -8.4     .830      .760
51809       27763     112236     .00000    .0387   .909   .928    .852       .216      .184     -29.2     .260      .184
51877       98215     599954     .78483    .0901   .931   .950    .872       .300      .260     -33.3     .390      .260
51896      992041    4867817     .74708    .3799   .870   .888    .815       .028      .023     -42.5     .040      .023
51900       14186      88030     .72212    .0360   .938   .957    .879       .120      .105     -24.5     .139      .105
51909         371       1644     .00000    .0263   .921   .940    .863       .076      .066     -26.7     .090      .066
51926      370504    1867546    1.06851    .2010   .971   .991    .910       .054      .049     -22.2     .063      .049
51927      502460    2049477     .52516    .2147   .856   .873    .802       .157      .126     -31.9     .185      .126
51934      273201     912055     .01536    .1201   .834   .851    .781       .228      .178     -44.4     .320      .178
51956     2136644    9888094     .94535    .5489   .946   .965    .886       .340      .300      -9.1     .330      .300
51957     1435573    6451255    1.26743    .4454  1.089  1.111   1.020       .410      .420       5.0     .400      .420
51960        8762      48796     .00000    .0316   .916   .935    .858       .490      .420     -28.8     .590      .420
51982       18206      85066     .00000    .0357   .912   .931    .855       .116      .099     -29.3     .140      .099
51986       88768     449109     .08785    .0748   .882   .900    .826       .155      .128     -33.7     .193      .128
51999      188800     882991     .70910    .1174   .918   .937    .860       .630      .540     -22.9     .700      .540
52075       78004     290137     .16423    .0581   .901   .919    .844       .340      .290     -32.6     .430      .290
52134     2614995   12199671    1.12330    .5992  1.052  1.073    .985       .760      .750     -17.6     .910      .750
52315      536577    2244355    1.14768    .2289   .992  1.012    .929       .290      .270     -12.9     .310      .270
52505       65776     374260    1.10771    .0670   .957   .977    .897       .250      .224     -32.1     .330      .224
52547      270284    1294686    1.34296    .1544  1.007  1.028    .944       .099      .093       5.7     .088      .093
52911     1687147    6128394     .93223    .4332   .940   .959    .881       .770      .680      -2.9     .700      .680
52967       27857     159701     .49045    .0440   .926   .945    .868       .085      .074     -26.7     .101      .074



X-TILDE:  1.000    X-TILDE (MONOLINE):   .980    PI-TILDE: .0016768
TAU SQUARED:  .03000    SIGMA SQUARED:   255944.83267


L - CAPPED AT  -28 %
U - CAPPED AT   25 %
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
```

```
                                        LOSS COST % CHANGE BY CLASS
SUBLINE: PRODUCTS
CLASS GROUP: 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX *  .998 *    .920
```

| CLASS | AYE 2016 MONO/MULTI ALCCL (1) | 5 YEAR MONO/MULTI ALCCL (2) | 5 YEAR MONO/MULTI EXPERIENCE RATIO (3) | CRED. (4) | FORMULA ER (5) | INDEX (6) | CHANGE FACTOR (7) | PRESENT MULTI-STATE OCCUR (8) | PROPOSED MULTI-STATE OCCUR (9) | STATE-WIDE % CHANGE (10) | PRESENT STATEWIDE OCCUR (11) | PROPOSED STATEWIDE OCCUR (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 53121 | 47284 | 444058 | .07715 | .0743 | .881 | .899 | .825 | .650 | .540 | -37.9 | .870 | .540 |
| 53333 | 121511 | 433163 | 1.87578 | .0731 | 1.014 | 1.035 | .950 | .250 | .238 | -0.4 | .239 | .238 |
| 53631 | 481 | 1880 | .00000 | .0263 | .921 | .940 | .863 | .029 | .025 | -28.6 | .035 | .025 |
| 53632 | 1829 | 8837 | .00000 | .0271 | .920 | .939 | .862 | .046 | .040 | -25.9 | .054 | .040 |
| 53732 | 2257557 | 10448562 | .90311 | .5622 | .922 | .941 | .864 | .700 | .600 | -25.0 | .800 | .600 |
| 53733 | 4729147 | 20119397 | .94585 | .7100 | .946 | .965 | .886 | .290 | .260 | -10.3 | .290 | .260 |
| 54077 | 670360 | 3243171 | 1.81876 | .2943 | 1.203 | 1.228 | 1.128 | .350 | .390 | 34.5 | .290 | .390 |
| 55010 | 97939 | 756919 | 1.19814 | .1055 | .973 | .993 | .912 | 1.370 | 1.250 | -11.3 | 1.410 | 1.250 |
| 55011 | 349230 | 2176753 | .92597 | .2241 | .942 | .961 | .882 | 1.290 | 1.140 | -37.7 | 1.830 | 1.140 |
| 55012 | 45144 | 166233 | 1.71449 | .0447 | .980 | 1.000 | .918 | 1.440 | 1.320 | -24.1 | 1.740 | 1.320 |
| 55013 | 360739 | 1724107 | .98379 | .1898 | .953 | .972 | .892 | 1.180 | 1.050 | -35.2 | 1.620 | 1.050 |
| 55214 | 1531 | 6633 | .00000 | .0268 | .921 | .940 | .863 | .119 | .103 | -27.0 | .141 | .103 |
| 55715 | 63454 | 204041 | .01736 | .0488 | .901 | .919 | .844 | .320 | .270 | -32.5 | .400 | .270 |
| 55716 | 52695 | 174256 | 2.97540 | .0456 | 1.039 | 1.060 | .973 | .610 | .590 | 7.3 | .550 | .590 |
| 56202 | 522403 | 2227283 | .49488 | .2277 | .843 | .860 | .790 | .159 | .126 | -44.0 | .225 | .126 |
| 56390 | 233506 | 857290 | 2.01348 | .1150 | 1.069 | 1.091 | 1.002 | .620 | .620 | 12.7 | .550 | .620 |
| 56391 | 1258966 | 5429143 | .85484 | .4048 | .909 | .928 | .852 | .420 | .360 | -40.0 | .600 | .360 |
| 56427 | 19209 | 129948 | .00000 | .0407 | .908 | .927 | .851 | .172 | .146 | -18.4 | .179 | .146 |
| 56690 | 1240 | 20800 | .00000 | .0285 | .919 | .938 | .861 | .490 | .420 | -27.6 | .580 | .420 |
| 56699 | 231959 | 844387 | .37147 | .1138 | .881 | .899 | .825 | .062 | .051 | -37.8 | .082 | .051 |
| 56916 | 870894 | 3671963 | .50155 | .3191 | .804 | .820 | .753 | .260 | .196 | -32.4 | .290 | .196 |
| 57090 | 160937 | 522113 | .69352 | .0823 | .925 | .944 | .867 | .820 | .710 | -11.3 | .800 | .710 |
| 57401 | 8703 | 42374 | .00000 | .0309 | .917 | .936 | .859 | .131 | .113 | -28.0 | .157 | .113 |
| 57403 | 1175 | 4877 | .00000 | .0266 | .921 | .940 | .863 | .048 | .041 | -26.8 | .056 | .041 |
| 57572 | 97625 | 541952 | 1.14274 | .0843 | .963 | .983 | .903 | .118 | .107 | -34.4 | .163 | .107 |
| 57600 | 67579 | 259633 | .00000 | .0549 | .894 | .912 | .837 | .047 | .039 | -36.1 | .061 | .039 |
| 57611 | 87353 | 438588 | .32675 | .0737 | .900 | .918 | .843 | .089 | .075 | -34.2 | .114 | .075 |
| 57690 | 424399 | 2075748 | .42068 | .2167 | .832 | .849 | .780 | .820 | .640 | -40.7 | 1.080 | .640 |
| 57716 | 393623 | 1940465 | .62120 | .2066 | .879 | .897 | .824 | .129 | .106 | -25.4 | .142 | .106 |
| 57725 | 950888 | 3789596 | 1.32248 | .3256 | 1.069 | 1.091 | 1.002 | .094 | .094 | -3.1 | .097 | .094 |
| 57726 | 52772 | 354931 | .69602 | .0650 | .930 | .949 | .871 | .022 | .019 | -29.6 | .027 | .019 |
| 57810 | 4490 | 25486 | .00000 | .0290 | .919 | .938 | .861 | .146 | .126 | -28.0 | .175 | .126 |
| 57871 | 47859 | 243340 | 1.54026 | .0531 | .978 | .998 | .916 | .139 | .127 | -27.4 | .175 | .127 |
| 57998 | 31661 | 163805 | .00000 | .0444 | .904 | .922 | .847 | .079 | .067 | -30.9 | .097 | .067 |
| 57999 | 8297 | 47221 | .26770 | .0314 | .925 | .944 | .867 | .093 | .081 | -27.0 | .111 | .081 |
| 58095 | 1683731 | 6993282 | 1.12132 | .4648 | 1.027 | 1.048 | .962 | 2.030 | 1.950 | 7.7 | 1.810 | 1.950 |
| 58096 | 1611740 | 5762257 | 1.04823 | .4187 | .989 | 1.009 | .926 | 1.150 | 1.060 | -25.4 | 1.420 | 1.060 |

```
X-TILDE:  1.000    X-TILDE (MONOLINE):   .980    PI-TILDE: .0016768
TAU SQUARED:  .03000   SIGMA SQUARED:   255944.83267


L - CAPPED AT  -28 %
U - CAPPED AT   25 %
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
```

```
                                          LOSS COST % CHANGE BY CLASS
SUBLINE: PRODUCTS
CLASS GROUP: 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX *  .998 *   .920


                             5 YEAR                                      PRESENT  PROPOSED  STATE-
           AYE 2016  5 YEAR  MONO/MULTI                                  MULTI-   MULTI-    WIDE    PRESENT    PROPOSED
           MONO/MULTI MONO/MULTI EXPERIENCE          FORMULA    CHANGE   STATE    STATE     %       STATEWIDE  STATEWIDE
           ALCCL     ALCCL   RATIO      CRED.  ER     INDEX FACTOR       OCCUR    OCCUR     CHANGE  OCCUR      OCCUR
CLASS      (1)       (2)     (3)        (4)    (5)    (6)   (7)          (8)      (9)       (10)    (11)       (12)
-----      ----------  ----------  ----------  ------  -------  ------  -------   ---------  ---------  ------  ---------  ---------
58301        65797     256041    2.40637    .0545  1.026  1.047  .961     .090      .086     -8.5    .094       .086
58302        82119     320092     .26290    .0613   .904   .922  .847     .075      .064    -22.9    .083       .064
58397      1409992    6088201    1.16722    .4317  1.042  1.063  .976     .990      .970     -4.9   1.020       .970
58575        15932     126621     .07585    .0403   .911   .930  .854     .167      .143    -29.9    .204       .143
58663      1172367    5871890    1.46717    .4231  1.167  1.191 1.094    1.710     1.870     36.5   1.370      1.870
58802        60984     267867     .63835    .0557   .929   .948  .870     .570      .500    -28.6    .700       .500
58837         7735      53021     .11612    .0321   .919   .938  .861     .153      .132    -27.9    .183       .132
58840         4558      10518     .00000    .0273   .920   .939  .862     .149      .128    -27.7    .177       .128
58873       259632    1215611    1.06025    .1475   .963   .983  .903     .038      .034    -27.7    .047       .034
58904        20441      64515     .00000    .0334   .914   .933  .857     .177      .152    -28.6    .213       .152
58922      1401209    6331794    1.36625    .4410  1.131  1.154 1.060     .227      .241      6.2    .227       .241
59005       368329    1801857     .42586    .1959   .844   .861  .791     .137      .108    -44.3    .194       .108
59188          201       1026     .00000    .0262   .921   .940  .863     .075      .065    -27.0    .089       .065
59189         3337      26363     .00000    .0291   .918   .937  .860     .410      .350    -27.1    .480       .350
59223       149087     973076     .84616    .1258   .933   .952  .874     .099      .087    -33.6    .131       .087
59378            0        128     .00000    .0261   .921   .940  .863     .203      .175    -27.4    .241       .175
59481        98914     454197     .23948    .0753   .893   .911  .836     .121      .101    -34.4    .154       .101
59701        13913      62045    1.58412    .0331   .967   .987  .906     .250      .227    -24.3    .300       .227
59713       401828    1807222    1.13841    .1963   .984  1.004  .922     .400      .370    -11.9    .420       .370
59722        78446     382234     .87255    .0678   .941   .960  .881     .041      .036    -28.0    .050       .036
59723        41181     260023     .57405    .0549   .926   .945  .868     .051      .044    -31.2    .064       .044
59726       146044     852894    1.39103    .1146   .997  1.017  .934     .028      .026    -25.7    .035       .026
59738        27408     123616     .00000    .0400   .908   .927  .851     .090      .077    -29.4    .109       .077
59773            0       1044     .00000    .0262   .921   .940  .863     .037      .032    -28.9    .045       .032
59774            0        156     .00000    .0261   .921   .940  .863     .203      .175    -27.4    .241       .175
59775            0          0     .00000    .0000   .000   .000  .000     .230      .211    -18.8    .260       .211
59798      1049902    3757841    1.19999    .3239  1.028  1.049  .963     .550      .530     -7.0    .570       .530
59886        33311     191841     .00000    .0475   .901   .919  .844     .155      .131    -31.8    .192       .131
59889        27447     132205     .08057    .0409   .911   .930  .854     .198      .169    -28.1    .235       .169
59914       933219    4458495    1.04790    .3604   .983  1.003  .921     .760      .700    -11.4    .790       .700
59915       268058     745693    1.13786    .1044   .966   .986  .905     .970      .880    -12.9   1.010       .880
59917        69641     349692    3.92012    .0644  1.138  1.161 1.066     .154      .164     20.6    .136       .164
59931       239419    1025422     .83183    .1306   .931   .950  .872     .790      .690    -28.1    .960       .690
59932        82568     329574     .00000    .0623   .887   .905  .831    1.340     1.110    -34.7   1.700      1.110
59947        35356     140817    1.03518    .0419   .950   .969  .890     .440      .390    -22.0    .500       .390
59955        40435     103876     .00000    .0378   .910   .929  .853     .200      .171    -28.7    .240       .171
59970        26462     114061     .00000    .0389   .909   .928  .852     .249      .212    -29.3    .300       .212



X-TILDE:  1.000    X-TILDE (MONOLINE):   .980    PI-TILDE: .0016768
TAU SQUARED:  .03000    SIGMA SQUARED:   255944.83267


L - CAPPED AT  -28 %
U - CAPPED AT   25 %
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
```

```
                                              LOSS COST % CHANGE BY CLASS
SUBLINE: PRODUCTS
CLASS GROUP: 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX *  .998 *    .920
```

| CLASS | AYE 2016 MONO/MULTI ALCCL (1) | 5 YEAR MONO/MULTI ALCCL (2) | 5 YEAR MONO/MULTI EXPERIENCE RATIO (3) | CRED. (4) | FORMULA ER (5) | INDEX (6) | CHANGE FACTOR (7) | PRESENT MULTI-STATE OCCUR (8) | PROPOSED MULTI-STATE OCCUR (9) | STATE-WIDE % CHANGE (10) | PRESENT STATEWIDE OCCUR (11) | PROPOSED STATEWIDE OCCUR (12) |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 59975 | 598205 | 2713850 | 1.53298 | .2611 | 1.099 | 1.121 | 1.029 | .230 | .237 | -4.8 | .249 | .237 |
| 59984 | 45019 | 182445 | 1.01819 | .0465 | .949 | .968 | .889 | .072 | .064 | -28.1 | .089 | .064 |
| 59988 | 3221 | 23883 | .00000 | .0288 | .919 | .938 | .861 | .080 | .069 | -28.1 | .096 | .069 |
| 59989 | 20 | 109 | .00000 | .0261 | .921 | .940 | .863 | .060 | .052 | -26.8 | .071 | .052 |

```
X-TILDE:  1.000    X-TILDE (MONOLINE):   .980     PI-TILDE: .0016768
TAU SQUARED:  .03000    SIGMA SQUARED:   255944.83267

L - CAPPED AT  -28 %
U - CAPPED AT   25 %
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
```

```
                                                   LOSS COST % CHANGE BY CLASS
SUBLINE: PRODUCTS
CLASS GROUP: 07
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX *  .996 *    .920
```

| | AYE 2016 MONO/MULTI ALCCL (1) | 5 YEAR MONO/MULTI ALCCL (2) | 5 YEAR MONO/MULTI EXPERIENCE RATIO (3) | CRED. (4) | FORMULA ER (5) | INDEX (6) | CHANGE FACTOR (7) | PRESENT MULTI-STATE OCCUR (8) | PROPOSED MULTI-STATE OCCUR (9) | STATE-WIDE % CHANGE (10) | PRESENT STATEWIDE OCCUR (11) | PROPOSED STATEWIDE OCCUR (12) | |
| CLASS | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 49239 | 151721 | 910600 | .62620 | .2324 | .882 | .914 | .838 | .990 | .830 | -28.4 | 1.160 | .830 | |
| 50010 | 89519 | 446995 | .07603 | .1688 | .810 | .839 | .769 | 1.060 | .820 | -32.2 | 1.210 | .820 | |
| 51205 | 3047 | 10319 | .00000 | .0986 | .865 | .896 | .821 | .135 | .111 | -36.2 | .174 | .111 | |
| 51206 | 8774 | 28449 | .00000 | .1017 | .862 | .893 | .818 | .750 | .610 | -37.1 | .970 | .610 | |
| 51220 | 104581 | 493261 | 1.50612 | .1756 | 1.055 | 1.093 | 1.002 | 3.240 | 3.250 | -9.2 | 3.580 | 3.250 | |
| 51221 | 641597 | 3109012 | 1.21267 | .4365 | 1.070 | 1.109 | 1.016 | 2.400 | 2.440 | -7.6 | 2.640 | 2.440 | |
| 51222 | 299070 | 962484 | 1.48776 | .2389 | 1.086 | 1.125 | 1.031 | 3.280 | 3.380 | 9.4 | 3.090 | 3.380 | |
| 51224 | 1244454 | 4800901 | 1.09124 | .5323 | 1.030 | 1.067 | .978 | 1.220 | 1.190 | -7.8 | 1.290 | 1.190 | |
| 51230 | 0 | 0 | .00000 | .0000 | .000 | .000 | .000 | .960 | .880 | -20.0 | 1.100 | .880 | |
| 51252 | 2578056 | 10616655 | .76895 | .7047 | .825 | .855 | .783 | .141 | .110 | -31.7 | .161 | .110 | |
| 51254 | 3359 | 12528 | .00000 | .0990 | .864 | .895 | .820 | .073 | .060 | -52.4 | .126 | .060 | |
| 51333 | 130284 | 519546 | 1.69520 | .1795 | 1.092 | 1.132 | 1.037 | .330 | .340 | 0.0 | .340 | .340 | |
| 51958 | 369261 | 1728622 | .38579 | .3236 | .774 | .802 | .735 | .530 | .390 | -47.3 | .740 | .390 | |
| 51970 | 755383 | 3655867 | 1.21465 | .4715 | 1.080 | 1.119 | 1.025 | .247 | .250 | -10.7 | .280 | .250 | |
| 52433 | 55323 | 435243 | .74748 | .1671 | .924 | .958 | .878 | 1.660 | 1.460 | -14.1 | 1.700 | 1.460 | |
| 52581 | 428783 | 2982085 | .18555 | .4278 | .628 | .651 | .597 | 7.390 | 5.330 | -48.8 | 10.400 | 5.330 | L |
| 52744 | 0 | 65977 | 2.53199 | .1082 | 1.130 | 1.171 | 1.073 | .117 | .126 | 11.5 | .113 | .126 | |
| 53077 | 337424 | 2122678 | .88923 | .3602 | .934 | .968 | .887 | .280 | .248 | -22.5 | .320 | .248 | |
| 55597 | 0 | 0 | .00000 | .0000 | .000 | .000 | .000 | 2.170 | 1.990 | -20.1 | 2.490 | 1.990 | |
| 55918 | 1948 | 59317 | .00000 | .1070 | .857 | .888 | .814 | 5.280 | 4.300 | -37.6 | 6.890 | 4.300 | |
| 55919 | 0 | 21 | .00000 | .0968 | .867 | .898 | .823 | 5.900 | 4.860 | -36.0 | 7.590 | 4.860 | |
| 56912 | 787481 | 3682847 | 2.19754 | .4731 | 1.545 | 1.601 | 1.467 | .084 | .105 | 15.4 | .091 | .105 | U |
| 57146 | 386531 | 2060394 | .78376 | .3547 | .897 | .930 | .852 | .860 | .730 | -24.7 | .970 | .730 | |
| 58737 | 99144 | 368765 | 1.66397 | .1571 | 1.070 | 1.109 | 1.016 | .990 | 1.010 | -21.1 | 1.280 | 1.010 | |
| 59601 | 115886 | 414648 | 2.31973 | .1640 | 1.183 | 1.226 | 1.123 | 2.720 | 3.050 | 22.0 | 2.500 | 3.050 | |
| 59660 | 440852 | 2683829 | 1.40110 | .4060 | 1.139 | 1.180 | 1.081 | 1.110 | 1.200 | 2.6 | 1.170 | 1.200 | |
| 59724 | 60517 | 191109 | .02404 | .1291 | .839 | .869 | .796 | .039 | .031 | -40.4 | .052 | .031 | |
| 59725 | 630168 | 2863076 | .88296 | .4193 | .927 | .961 | .881 | .117 | .103 | -26.4 | .140 | .103 | |
| 59750 | 11443 | 55748 | .92550 | .1064 | .956 | .991 | .908 | .310 | .280 | 12.0 | .250 | .280 | |
| 59781 | 712186 | 3582835 | .70069 | .4671 | .839 | .869 | .796 | .110 | .088 | -39.7 | .146 | .088 | |
| 59782 | 614886 | 2806373 | .56524 | .4151 | .796 | .825 | .756 | .910 | .690 | -37.8 | 1.110 | .690 | |

```
X-TILDE:  .975    X-TILDE (MONOLINE):  .965    PI-TILDE: .0059290
TAU SQUARED: .06319   SIGMA SQUARED:   325798.37109


L - CAPPED AT  -28 %
U - CAPPED AT   25 %
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
```

SECTION G

SUPPORTING  MATERIAL -- LOCAL PRODUCTS/COMPLETED OPERATIONS

TABLE OF CONTENTS

```
                                          MULTISTATE
                              LOCAL PRODUCTS/COMPLETED OPERATIONS
                               CALCULATION OF AGGREGATE LOSS COSTS
                                       AT CURRENT LEVEL


                                       $100,000                                    TRENDED $100,000
                          ACCIDENT     BASIC LIMIT      EXPOSURE                       BASIC LIMIT
         TYPE OF            YEAR      AGGREGATE LOSS COSTS  DEVELOPMENT   EXPOSURE   AVERAGE  AGGREGATE LOSS COSTS
         POLICY            ENDING     AT CURRENT LEVEL   FACTOR+        TREND#      IPMF*    AT CURRENT LEVEL

         MONOLINE        12/31/2014    $86,030,352        1.000         1.136               $97,730,480
                         12/31/2015     91,018,661        1.000         1.116                101,576,826
                         12/31/2016     99,418,872        1.022         1.083                110,039,392


         MULTILINE       12/31/2014   $208,191,535        1.000         1.136       0.989    $233,904,022
                         12/31/2015    219,645,394        1.000         1.115       0.991     242,700,473
                         12/31/2016    226,977,219        1.022         1.085       0.994     250,178,099


           TOTAL         12/31/2014                                                         $331,634,502
                         12/31/2015                                                          344,277,299
                         12/31/2016                                                          360,217,491
```

+  The derivation of the exposure development factors are shown in Section G - Calculation of Exposure Development Factors.

#  Aggregate loss costs at current level have been trended from an average date of coverage to one year beyond an assumed effective
   date of 7/1/2018 by an exponential projection of the average annual exposure trend factor. The derivation of this exposure trend
   factor is shown in Section G - Average Annual Exposure Trends.

*  The implicit package modification factors applied to the data for individual programs are shown in Section G - Implicit Package
   Modification Factors.

   NOTE: The factors shown above are weighted averages over all states.

```
                                    MULTISTATE
                        LOCAL PRODUCTS/COMPLETED OPERATIONS
                                    OCCURRENCE
                                   FULL COVERAGE
                           CALCULATION OF INCURRED LOSSES

                                    $100,000                                      $100,000
                                     BASIC                                      BASIC LIMIT
                          ACCIDENT    LIMIT    BASIC LIMIT   UNALLOCATED         DEVELOPED &
                LOSS        YEAR      LOSSES   DEVELOPMENT    LOSS ADJ.  SEVERITY  FREQUENCY      TRENDED LOSS
REPORT TYPE   DESCRIPTION  ENDING   AND ALAE*  X  FACTOR#  X  FACTOR  X  TREND  X   TREND    =    AND LAE
-------------- ------------ ---------- ----------- --------- -------- --------- --------- ------------
    BI         B/L INDEMNITY 12/31/2014  22,069,943  1.080      1.085    1.131    1.000      29,240,564
                             12/31/2015  15,202,025  1.423      1.085    1.104    1.000      25,907,009
                             12/31/2016  10,080,922  2.065      1.085    1.077    1.000      24,328,001

    BI            ALAE       12/31/2014  20,094,808  1.000      1.085    1.131    1.000      24,659,042
                             12/31/2015  18,522,294  1.000      1.085    1.104    1.000      22,186,745
                             12/31/2016  16,461,817  1.000      1.085    1.077    1.000      19,236,374

    PD         B/L INDEMNITY 12/31/2014  62,856,068  1.217      1.085    1.217    1.000     101,029,988
                             12/31/2015  60,323,196  1.289      1.085    1.170    1.000      98,743,796
                             12/31/2016  48,449,381  1.451      1.085    1.125    1.000      85,820,255

    PD            ALAE       12/31/2014  72,546,527  1.000      1.085    1.217    1.000      95,793,699
                             12/31/2015  74,641,881  1.000      1.085    1.170    1.000      94,754,136
                             12/31/2016  65,166,753  1.000      1.085    1.125    1.000      79,544,168


              TOTAL
              FULL COVERAGE  12/31/2014                                                     250,723,293
                             12/31/2015                                                     241,591,685
                             12/31/2016                                                     208,928,798
```

* Incurred indemnity losses are as reported.  The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.
# The indemnity development factors shown are weighted averages over all states and all Local Products/Completed Operations class groups.

```
                                   MULTISTATE
                       LOCAL PRODUCTS/COMPLETED OPERATIONS
                                   OCCURRENCE
                                  DED COVERAGE
                         CALCULATION OF INCURRED LOSSES

                                                                              $100,000
                                  $100,000                                    BASIC LIMIT
                        ACCIDENT   BASIC    BASIC LIMIT   UNALLOCATED          DEVELOPED &
                 LOSS     YEAR     LIMIT    DEVELOPMENT   LOSS ADJ.   SEVERITY  FREQUENCY   TRENDED LOSS
REPORT TYPE   DESCRIPTION ENDING   LOSSES  X  FACTOR   X   FACTOR   X  TREND  X   TREND   =  AND LAE
------------- ------------ ---------- -------- ----------- ----------- -------- --------- -----------
     BI       B/L INDEMNITY 12/31/2014  4,302,330   1.120      1.085     1.131    1.000      5,910,624
                            12/31/2015  2,423,222   1.522      1.085     1.104    1.000      4,417,128
                            12/31/2016  1,758,871   2.713      1.085     1.077    1.000      5,576,550

     BI          ALAE      12/31/2014  5,327,991   1.000      1.085     1.131    1.000      6,538,164
                            12/31/2015  3,279,671   1.000      1.085     1.104    1.000      3,928,521
                            12/31/2016  4,264,661   1.000      1.085     1.077    1.000      4,983,448

     PD       B/L INDEMNITY 12/31/2014 16,348,563   1.469      1.085     1.217    1.000     31,709,565
                            12/31/2015 19,733,502   1.608      1.085     1.170    1.000     40,274,585
                            12/31/2016 16,104,737   1.923      1.085     1.125    1.000     37,797,640

     PD          ALAE      12/31/2014 19,262,792   1.000      1.085     1.217    1.000     25,435,457
                            12/31/2015 28,417,281   1.000      1.085     1.170    1.000     36,074,317
                            12/31/2016 27,770,443   1.000      1.085     1.125    1.000     33,897,297


              TOTAL
              DED COVERAGE  12/31/2014                                                     69,593,811
                            12/31/2015                                                     84,694,551
                            12/31/2016                                                     82,254,936


              TOTAL
              OCCURRENCE    12/31/2014                                                    320,317,104
                            12/31/2015                                                    326,286,236
                            12/31/2016                                                    291,183,734
```

\* Incurred indemnity losses are as reported.  The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.
\# The indemnity development factors shown are weighted averages over all states and all Local Products/Completed Operations class groups.

CONNECTICUT

Local Products/Completed Operations
Subline Code 336
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

| Type of Policy (B) | Description | Implicit Package Modification Factors |
|---|---|---|
| 31 | Not Applicable | -- |
| 32 | Not Applicable | -- |
| 33 | Not Applicable | -- |
| 34 | Mercantile Policy | 0.986 |
| 35 | Not Applicable | -- |
| 36 | Service Policy | 1.217 |
| 37 | Industrial/Processing Policy | 0.788 |
| 38 | Contractors Policy | 0.844 |

(A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for Local Products/Completed Operations for each type of package policy. More specifically, the G.L. and Property Implicit Package Modification Factors are calculated so that they average to the current manual CPP modification factors that apply to both property and liability.


(B) Combined data for risks written under the ISO CPP Program and individual insurer CMP programs have been used. These Implicit Package Modification Factors were applied to the aggregate loss costs at current level in each accident year. The average implicit package modification factor for each accident year is shown in Section G - Calculation of Aggregate Loss Costs at Current Level. The difference in average implicit package modification factor results from varying aggregate loss-costs-at-current-level distributions by Type of Policy in each year.

CONNECTICUT

LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

| (1) Evaluation Period | (2) Multistate Ratio (a) | (3) State Ratio (b) | (4) Credibility (c) | (5) Weighted Ratio (d) | (6) Credibility Constant(Ki) |
|---|---|---|---|---|---|
| 15 to 27 Months | 1.023 | 1.015 | 0.8070 | 1.017 | 6,000,000 |
| 27 to 39 Months | 1.000 | 0.998 | 0.6095 | 0.999 | 15,000,000 |

| Accident Year Ending | 27:15 | Exposure Development From 39:27 | ULT:39 | Factor |
|---|---|---|---|---|
| 12/31/2014 | | | 1.000 | 1.000 |
| 12/31/2015 | | 0.999 | 1.000 | 0.999 |
| 12/31/2016 | 1.017 | 0.999 | 1.000 | 1.016 |

(a) See Section G - Multistate Premium Development.
(b) See Section G - Statewide Premium Development.
(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.
(d) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT
LOCAL PRODUCTS/COMPLETED OPERATIONS


COMBINED SINGLE LIMIT
TOTAL LIMITS PREMIUM DEVELOPMENT
SUBLINE 336
FULL & DEDUCTIBLE
ACCIDENT YEAR DATA

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 12/31/2009 | 6,256,113 | 6,083,216 | 6,079,722 | 6,079,014 | 6,078,841 | 6,078,841 | 6,078,841 | 6,078,841 |
| 12/31/2010 | 6,109,158 | 6,060,271 | 6,037,446 | 6,036,857 | 6,035,725 | 6,035,656 | 6,035,656 | |
| 12/31/2011 | 6,402,142 | 6,479,965 | 6,478,886 | 6,476,699 | 6,476,203 | 6,476,209 | | |
| 12/31/2012 | 6,932,097 | 6,884,225 | 6,867,239 | 6,862,476 | 6,862,542 | | | |
| 12/31/2013 | 7,669,095 | 7,800,024 | 7,769,514 | 7,769,103 | | | | |
| 12/31/2014 | 8,598,646 | 8,724,689 | 8,720,228 | | | | | |
| 12/31/2015 | 8,813,104 | 9,045,020 | | | | | | |
| 12/31/2016 | 8,727,597 | | | | | | | |

LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 12/31/2009 | 0.972 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2010 | 0.992 | 0.996 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 12/31/2011 | 1.012 | 1.000 | 1.000 | 1.000 | 1.000 | | |
| 12/31/2012 | 0.993 | 0.998 | 0.999 | 1.000 | | | |
| 12/31/2013 | 1.017 | 0.996 | 1.000 | | | | |
| 12/31/2014 | 1.015 | 0.999 | | | | | |
| 12/31/2015 | 1.026 | | | | | | |
| 12/31/2016 | | | | | | | |

Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.015 | 0.998 |

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS

COMBINED SINGLE LIMIT
TOTAL LIMITS PREMIUM DEVELOPMENT
SUBLINE 336
FULL & DEDUCTIBLE
ACCIDENT YEAR DATA

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 12/31/2009 | 459,355,022 | 448,901,100 | 448,256,165 | 448,255,900 | 448,361,832 | 448,355,142 | 448,349,165 | 448,349,165 |
| 12/31/2010 | 432,044,757 | 432,440,517 | 432,295,436 | 432,295,523 | 432,277,494 | 432,264,611 | 432,266,788 | |
| 12/31/2011 | 437,856,239 | 446,495,506 | 446,246,631 | 446,254,931 | 446,203,429 | 446,216,064 | | |
| 12/31/2012 | 472,856,867 | 483,289,074 | 483,278,313 | 483,175,362 | 483,195,360 | | | |
| 12/31/2013 | 531,625,042 | 543,940,239 | 543,685,470 | 543,580,522 | | | | |
| 12/31/2014 | 589,663,243 | 605,030,130 | 604,691,306 | | | | | |
| 12/31/2015 | 621,802,372 | 636,931,772 | | | | | | |
| 12/31/2016 | 642,234,264 | | | | | | | |

LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 12/31/2009 | 0.977 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2010 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 12/31/2011 | 1.020 | 0.999 | 1.000 | 1.000 | 1.000 | | |
| 12/31/2012 | 1.022 | 1.000 | 1.000 | 1.000 | | | |
| 12/31/2013 | 1.023 | 1.000 | 1.000 | | | | |
| 12/31/2014 | 1.026 | 0.999 | | | | | |
| 12/31/2015 | 1.024 | | | | | | |
| 12/31/2016 | | | | | | | |

Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.023 | 1.000 |

# LOCAL PRODUCTS/COMPLETED OPERATIONS LOSS DEVELOPMENT DATA
## TABLE OF CONTENTS

COMPLETED OPERATIONS

LOCAL PRODUCTS

CONNECTICUT


Completed Operations
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

| (1) | (2) | (3) | (4) | (5) | |
|---|---|---|---|---|---|
| EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 1.797 | 1.992 | 0.4838 | 1.891 | 400,000 |
| 27 to 39 Months | 1.387 | 1.280 | 0.6771 | 1.315 | 410,000 |
| 39 to 51 Months | 1.077 | 1.134 | 0.7600 | 1.120 | 430,000 |
| 51 to 63 Months | 1.018 | 0.888 | 0.7560 | 0.920 | 450,000 |
| 63 to 75 Months | 1.005 | 1.019 | 0.7192 | 1.015 | 480,000 |
| 75 to 87 Months | 0.986 | 0.994 | 0.6650 | 0.991 | 510,000 |
| 87 to 99 Months | 0.999 | 1.000 | 0.4868 | 0.999 | 540,000 |
| 99 to 111 Months | 0.997 | 1.000 | 0.4938 | 0.998 | 560,000 |
| 111 to 123 Months | 1.000 | 1.000 | 0.4538 | 1.000 | 590,000 |
| 123 to 135 Months | 1.002 | 1.000 | 0.5012 | 1.001 | 620,000 |
| 135 to 147 Months | 1.000 | 1.000 | 0.5498 | 1.000 | 650,000 |
| 147 to 159 Months | 1.003 | 1.000 | 0.5374 | 1.001 | 690,000 |
| 159 to 171 Months | 1.002 | 1.000 | 0.4939 | 1.001 | 730,000 |
| 171 to 183 Months | 1.001 | 1.000 | 0.2900 | 1.001 | 770,000 |
| 183 to 195 Months | 1.000 | 1.000 | 0.3032 | 1.000 | 810,000 |
| 195 to 207 Months | 1.000 | 1.000 | 0.2311 | 1.000 | 860,000 |
| 207 to 219 Months | 1.000 | 1.000 | 0.2619 | 1.000 | 900,000 |
| 219 to 231 Months | 1.000 | 1.000 | 0.1475 | 1.000 | 950,000 |
| 231 to 243 Months | 1.000 | 1.000 | 0.1093 | 1.000 | 1,000,000 |
| 243 to ULTIMATE | The Multistate ratio has been used. | | | | |

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2014 | | | 1.120 | 0.920 | 1.015 | 0.991 | 0.999 | 0.998 | 1.000 | 1.001 | 1.000 |
| 12/31/2015 | | 1.315 | 1.120 | 0.920 | 1.015 | 0.991 | 0.999 | 0.998 | 1.000 | 1.001 | 1.000 |
| 12/31/2016 | 1.891 | 1.315 | 1.120 | 0.920 | 1.015 | 0.991 | 0.999 | 0.998 | 1.000 | 1.001 | 1.000 |

| | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | ULT:243 | Factor |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2014 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.037 |
| 12/31/2015 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.364 |
| 12/31/2016 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 2.580 |

(A) See Section G - Multistate Loss Development.
(B) See Section G - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT


Completed Operations
Bodily Injury
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

|     (1)     |     (2)      |
|-------------|--------------|
| EVALUATION  | MULTISTATE   |
| PERIOD      | RATIO (A)    |
| 15 to  27 Months | 0.0638 |
| 27 to  39 Months | 0.1181 |
| 39 to  51 Months | 0.1111 |
| 51 to  63 Months | 0.0964 |
| 63 to  75 Months | 0.0475 |
| 75 to  87 Months | 0.0223 |
| 87 to  99 Months | 0.0119 |
| 99 to 111 Months | 0.0104 |
| 111 to 123 Months | 0.0028 |
| 123 to 135 Months | 0.0044 |
| 135 to 147 Months | 0.0048 |
| 147 to 159 Months | 0.0027 |
| 159 to 171 Months | 0.0013 |
| 171 to Ultimate | A multistate link ratio factor of 1.009 has been used. |


Cumulative Incremental Factors

| Months-to-Ultimate | 15 | 27 | 39 | 51 | 63 | 75 | 87 |
|---|---|---|---|---|---|---|---|
| | 0.498 | 0.434 | 0.316 | 0.205 | 0.108 | 0.061 | 0.038 |

| Months-to-Ultimate | 99 | 111 | 123 | 135 | 147 | 159 | 171 |
|---|---|---|---|---|---|---|---|
| | 0.026 | 0.016 | 0.013 | 0.009 | 0.004 | 0.001 | 0.000 |


| A.Y.E | Reported ALAE as of 3/31/17 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | ALAE at 171 Months | 171-Ultimate Factor | Ultimate ALAE |
|---|---|---|---|---|---|---|---|
| 12/31/2014 | 111,153 | 443,256 | 0.316 | 140,069 | 251,222 | 1.009 | 253,479 |
| 12/31/2015 | 35,744 | 847,183 | 0.434 | 367,679 | 403,423 | 1.009 | 407,049 |
| 12/31/2016 | 0 | 59,943 | 0.498 | 29,851 | 29,851 | 1.009 | 30,119 |


  (A) See Section G - Multistate Loss Development.
  Note: Completed Operations Incremental ALAE Factors are calculated using multistate data.

CONNECTICUT


Completed Operations
Property Damage
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

|  | (1) | (2) | (3) | (4) | (5) |  |
|---|---|---|---|---|---|---|
|  | EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 1.143 | 1.191 | 0.5419 | 1.169 | 1,500,000 |
| 27 to 39 Months | 1.053 | 0.983 | 0.5909 | 1.012 | 1,600,000 |
| 39 to 51 Months | 1.034 | 0.974 | 0.6279 | 0.996 | 1,700,000 |
| 51 to 63 Months | 1.034 | 0.999 | 0.6377 | 1.012 | 1,800,000 |
| 63 to 75 Months | 1.024 | 0.987 | 0.6909 | 0.998 | 1,800,000 |
| 75 to 87 Months | 1.019 | 1.010 | 0.6598 | 1.013 | 1,900,000 |
| 87 to 99 Months | 1.025 | 1.014 | 0.5958 | 1.018 | 2,100,000 |
| 99 to 111 Months | 1.032 | 1.003 | 0.5351 | 1.016 | 2,100,000 |
| 111 to 123 Months | 1.011 | 1.003 | 0.4863 | 1.007 | 2,300,000 |
| 123 to 135 Months | 1.021 | 1.019 | 0.4503 | 1.020 | 2,400,000 |
| 135 to 147 Months | 1.005 | 0.979 | 0.4231 | 0.994 | 2,500,000 |
| 147 to 159 Months | 1.002 | 1.000 | 0.3571 | 1.001 | 2,700,000 |
| 159 to 171 Months | 1.001 | 1.000 | 0.3531 | 1.001 | 2,800,000 |
| 171 to 183 Months | 1.002 | 1.000 | 0.3456 | 1.001 | 3,000,000 |
| 183 to 195 Months | 1.000 | 1.000 | 0.3592 | 1.000 | 3,200,000 |
| 195 to 207 Months | 0.999 | 0.967 | 0.3178 | 0.989 | 3,300,000 |
| 207 to 219 Months | 0.999 | 0.989 | 0.2199 | 0.997 | 3,500,000 |
| 219 to 231 Months | 0.999 | 0.997 | 0.0981 | 0.999 | 3,800,000 |
| 231 to 243 Months | 0.999 | 0.999 | 0.0434 | 0.999 | 3,900,000 |
| 243 to ULTIMATE | The Multistate ratio has been used. | | | | |

| Accident Year Ending | Loss Development From | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
|  | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
| 12/31/2014 |  |  | 0.996 | 1.012 | 0.998 | 1.013 | 1.018 | 1.016 | 1.007 | 1.020 | 0.994 |
| 12/31/2015 |  | 1.012 | 0.996 | 1.012 | 0.998 | 1.013 | 1.018 | 1.016 | 1.007 | 1.020 | 0.994 |
| 12/31/2016 | 1.169 | 1.012 | 0.996 | 1.012 | 0.998 | 1.013 | 1.018 | 1.016 | 1.007 | 1.020 | 0.994 |

| Accident Year Ending | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | ULT:243 | Factor |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2014 | 1.001 | 1.001 | 1.001 | 1.000 | 0.989 | 0.997 | 0.999 | 0.999 | 0.996 | 1.058 |
| 12/31/2015 | 1.001 | 1.001 | 1.001 | 1.000 | 0.989 | 0.997 | 0.999 | 0.999 | 0.996 | 1.071 |
| 12/31/2016 | 1.001 | 1.001 | 1.001 | 1.000 | 0.989 | 0.997 | 0.999 | 0.999 | 0.996 | 1.251 |

(A) See Section G - Multistate Loss Development.
(B) See Section G - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT

Completed Operations
Property Damage
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

|  | (1) | (2) |
|---|---|---|
|  | EVALUATION PERIOD | MULTISTATE RATIO (A) |
| 15 to 27 Months | | 0.0714 |
| 27 to 39 Months | | 0.0808 |
| 39 to 51 Months | | 0.0943 |
| 51 to 63 Months | | 0.0716 |
| 63 to 75 Months | | 0.0532 |
| 75 to 87 Months | | 0.0424 |
| 87 to 99 Months | | 0.0455 |
| 99 to 111 Months | | 0.0551 |
| 111 to 123 Months | | 0.0414 |
| 123 to 135 Months | | 0.0311 |
| 135 to 147 Months | | 0.0209 |
| 147 to 159 Months | | 0.0113 |
| 159 to 171 Months | | 0.0040 |
| 171 to Ultimate | A multistate link ratio factor of 1.022 has been used. | |

Cumulative Incremental Factors

| Months-to-Ultimate | 15 | 27 | 39 | 51 | 63 | 75 | 87 |
|---|---|---|---|---|---|---|---|
| | 0.623 | 0.552 | 0.471 | 0.377 | 0.305 | 0.252 | 0.209 |

| Months-to-Ultimate | 99 | 111 | 123 | 135 | 147 | 159 | 171 |
|---|---|---|---|---|---|---|---|
| | 0.164 | 0.109 | 0.067 | 0.036 | 0.015 | 0.004 | 0.000 |

| A.Y.E | Reported ALAE as of 3/31/17 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | ALAE at 171 Months | 171-Ultimate Factor | Ultimate ALAE |
|---|---|---|---|---|---|---|---|
| 12/31/2014 | 96,559 | 639,031 | 0.471 | 300,984 | 397,543 | 1.022 | 406,281 |
| 12/31/2015 | 106,627 | 1,760,142 | 0.552 | 971,598 | 1,078,225 | 1.022 | 1,101,940 |
| 12/31/2016 | 153,588 | 749,481 | 0.623 | 466,928 | 620,516 | 1.022 | 634,160 |

(A) See Section G - Multistate Loss Development.
Note: Completed Operations Incremental ALAE Factors are calculated using multistate data.

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
CONNECTICUT
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 96,319 | 161,108 | 259,698 | 220,698 | 122,698 | 122,698 | 122,698 | 122,698 | 122,698 | 122,698 | 122,698 |
| 12/31/1998 | 52,400 | 39,449 | 91,984 | 101,934 | 48,614 | 141,614 | 141,614 | 141,614 | 41,614 | 41,614 | 41,614 |
| 12/31/1999 | 227,534 | 234,020 | 321,520 | 357,985 | 282,985 | 269,985 | 154,985 | 154,985 | 154,985 | 154,985 | 154,985 |
| 12/31/2000 | 111,120 | 53,620 | 134,750 | 140,750 | 161,888 | 61,888 | 61,887 | 61,887 | 61,887 | 61,887 | 61,887 |
| 12/31/2001 | 8,806 | 44,126 | 136,625 | 32,125 | 32,125 | 50,625 | 135,625 | 135,625 | 135,625 | 135,625 | 135,625 |
| 12/31/2002 | 3,500 | 54,000 | 120,599 | 132,000 | 132,000 | 117,000 | 117,000 | 117,000 | 117,000 | 117,000 | 117,000 |
| 12/31/2003 | 199,315 | 298,562 | 608,861 | 589,914 | 584,914 | 559,914 | 459,914 | 459,914 | 459,914 | 459,914 | 459,924 |
| 12/31/2004 | 166,501 | 78,614 | 113,614 | 222,419 | 241,114 | 219,614 | 219,614 | 224,614 | 224,614 | 224,614 | 224,614 |
| 12/31/2005 | 45,675 | 111,378 | 114,377 | 104,377 | 108,377 | 104,376 | 109,376 | 109,376 | 109,376 | 109,376 | 109,376 |
| 12/31/2006 | 35,399 | 115,170 | 286,700 | 443,700 | 353,700 | 358,700 | 358,700 | 299,070 | 289,070 | 289,070 | 289,070 |
| 12/31/2007 | 159,275 | 191,171 | 190,926 | 206,333 | 91,775 | 91,775 | 91,775 | 91,775 | 91,775 | 91,775 | |
| 12/31/2008 | 31,542 | 106,542 | 175,500 | 145,500 | 85,500 | 85,500 | 80,500 | 155,500 | 180,500 | | |
| 12/31/2009 | 101,798 | 175,000 | 295,925 | 345,925 | 340,028 | 340,028 | 340,028 | 340,028 | | | |
| 12/31/2010 | 190,240 | 338,974 | 332,975 | 457,975 | 552,308 | 587,015 | 577,015 | | | | |
| 12/31/2011 | 148,288 | 314,986 | 452,178 | 373,968 | 337,369 | 356,369 | | | | | |
| 12/31/2012 | 114,009 | 523,843 | 656,169 | 562,669 | 438,669 | | | | | | |
| 12/31/2013 | 115,103 | 219,900 | 253,398 | 353,326 | | | | | | | |
| 12/31/2014 | 77,254 | 115,837 | 376,914 | | | | | | | | |
| 12/31/2015 | 182,503 | 354,500 | | | | | | | | | |
| 12/31/2016 | 1,001 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 122,698 | 122,698 | 122,698 | 122,698 | 122,698 | 122,698 | 122,698 | 122,698 | 122,698 |
| 12/31/1998 | 41,614 | 41,614 | 41,614 | 41,614 | 41,614 | 41,614 | 41,614 | 41,614 | |
| 12/31/1999 | 154,985 | 154,985 | 154,985 | 154,985 | 154,985 | 154,985 | 154,985 | | |
| 12/31/2000 | 61,887 | 61,887 | 61,887 | 61,887 | 61,887 | 61,887 | | | |
| 12/31/2001 | 135,625 | 135,625 | 135,625 | 135,625 | 135,625 | | | | |
| 12/31/2002 | 117,000 | 117,000 | 117,000 | 117,000 | | | | | |
| 12/31/2003 | 459,914 | 459,914 | 459,914 | | | | | | |
| 12/31/2004 | 224,614 | 224,614 | | | | | | | |
| 12/31/2005 | 109,376 | | | | | | | | |

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
CONNECTICUT
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| 12/31/1997 | 1.673 | 1.612 | 0.850 | 0.556 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 0.753 | 2.332 | 1.108 | 0.477 | 2.913 | 1.000 | 1.000 | 0.294 | 1.000 | 1.000 | 1.000 |
| 12/31/1999 | 1.029 | 1.374 | 1.113 | 0.790 | 0.954 | 0.574 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2000 | 0.483 | 2.513 | 1.045 | 1.150 | 0.382 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2001 | 5.011 | 3.096 | 0.235 | 1.000 | 1.576 | 2.679 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2002 | 15.429 | 2.233 | 1.095 | 1.000 | 0.886 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2003 | 1.498 | 2.039 | 0.969 | 0.992 | 0.957 | 0.821 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2004 | 0.472 | 1.445 | 1.958 | 1.084 | 0.911 | 1.000 | 1.023 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2005 | 2.438 | 1.027 | 0.913 | 1.038 | 0.963 | 1.048 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2006 | 3.253 | 2.489 | 1.548 | 0.797 | 1.014 | 1.000 | 0.834 | 0.967 | 1.000 | 1.000 | |
| 12/31/2007 | 1.200 | 0.999 | 1.081 | 0.445 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | |
| 12/31/2008 | 3.378 | 1.647 | 0.829 | 0.588 | 1.000 | 0.942 | 1.932 | 1.161 | | | |
| 12/31/2009 | 1.719 | 1.691 | 1.169 | 0.983 | 1.000 | 1.000 | 1.000 | | | | |
| 12/31/2010 | 1.782 | 0.982 | 1.375 | 1.206 | 1.063 | 0.983 | | | | | |
| 12/31/2011 | 2.124 | 1.436 | 0.827 | 0.902 | 1.056 | | | | | | |
| 12/31/2012 | 4.595 | 1.253 | 0.858 | 0.780 | | | | | | | |
| 12/31/2013 | 1.910 | 1.152 | 1.394 | | | | | | | | |
| 12/31/2014 | 1.499 | 3.254 | | | | | | | | | |
| 12/31/2015 | 1.942 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.784 | 1.886 | 1.026 | 0.963 | 1.040 | 0.975 | 1.311 | 1.043 | 1.000 | 1.000 | 1.000 |
| | | | | | | | | | | | |
| Best 3/5 | 1.992 | 1.280 | 1.134 | 0.888 | 1.019 | 0.994 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|
| 12/31/1997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 12/31/1999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.000 | 1.000 | 1.000 | | | | | |
| 12/31/2003 | 1.000 | 1.000 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|
| 12/31/2012 | | | | 1.019 | 0.994 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2013 | | | 0.888 | 1.019 | 0.994 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2014 | | 1.134 | 0.888 | 1.019 | 0.994 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2015 | | 1.280 | 1.134 | 0.888 | 1.019 | 0.994 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2016 | 1.992 | 1.280 | 1.134 | 0.888 | 1.019 | 0.994 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 12/31/2012 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.013 |
| 12/31/2013 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.899 |
| 12/31/2014 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.020 |
| 12/31/2015 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.306 |
| 12/31/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 2.601 |

\* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
CONNECTICUT
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

Allocated Expenses as of:

| A.Y.E | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 2,297 | 30,972 | 244,994 | 261,830 | 64,229 | 56,346 | 56,346 | 56,346 | 56,346 | 56,346 | 56,346 |
| 12/31/1998 | 3,147 | 2,154 | 4,658 | 13,928 | 38,541 | 128,577 | 149,766 | 149,766 | 59,820 | 59,820 | 59,820 |
| 12/31/1999 | 4,222 | 8,063 | 122,878 | 142,742 | 143,276 | 89,171 | 62,921 | 62,633 | 62,633 | 62,633 | 62,633 |
| 12/31/2000 | 17,668 | 30,185 | 48,551 | 78,330 | 141,377 | 154,558 | 136,198 | 136,198 | 136,198 | 138,404 | 138,404 |
| 12/31/2001 | 1,934 | 15,196 | 41,380 | 26,954 | 26,954 | 37,480 | 43,385 | 60,451 | 61,608 | 61,608 | 61,608 |
| 12/31/2002 | 0 | 2,525 | 39,428 | 66,136 | 73,468 | 73,605 | 73,605 | 73,605 | 73,605 | 73,605 | 73,605 |
| 12/31/2003 | 390,212 | 51,212 | 170,334 | 381,738 | 431,588 | 442,656 | 447,353 | 447,353 | 447,353 | 447,353 | 447,353 |
| 12/31/2004 | 7,142 | 17,835 | 35,545 | 56,027 | 110,292 | 322,282 | 333,146 | 121,021 | 121,025 | 121,025 | 121,025 |
| 12/31/2005 | 128 | 13,569 | 14,977 | 14,977 | 20,772 | 26,835 | 26,835 | 26,835 | 26,835 | 26,835 | 26,835 |
| 12/31/2006 | 0 | 4,939 | 59,840 | 96,230 | 110,468 | 113,783 | 124,017 | 96,177 | 96,181 | 96,181 | 96,181 |
| 12/31/2007 | 3,602 | 11,917 | 17,917 | 43,056 | 34,673 | 34,673 | 34,673 | 34,673 | 34,673 | 34,673 | |
| 12/31/2008 | 2,924 | 8,138 | 31,842 | 66,245 | 103,216 | 131,694 | 137,210 | 217,978 | 205,205 | | |
| 12/31/2009 | 1,400 | 10,567 | 44,552 | 71,383 | 133,942 | 134,150 | 134,150 | 134,150 | | | |
| 12/31/2010 | 99,023 | 160,137 | 277,130 | 357,693 | 494,572 | 560,923 | 753,338 | | | | |
| 12/31/2011 | 1,449 | 14,226 | 80,888 | 166,935 | 198,879 | 213,866 | | | | | |
| 12/31/2012 | 11,397 | 76,232 | 169,882 | 230,972 | 245,065 | | | | | | |
| 12/31/2013 | 35,299 | 47,088 | 92,040 | 147,001 | | | | | | | |
| 12/31/2014 | 6,653 | 17,867 | 111,153 | | | | | | | | |
| 12/31/2015 | 8,051 | 35,744 | | | | | | | | | |
| 12/31/2016 | 0 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 56,346 | 56,346 | 56,346 | 56,346 | 56,346 | 56,346 | 56,346 | 56,346 | 56,346 |
| 12/31/1998 | 59,820 | 59,820 | 59,820 | 59,820 | 59,820 | 59,820 | 59,820 | 59,820 | |
| 12/31/1999 | 62,633 | 62,633 | 62,633 | 62,633 | 62,633 | 62,633 | 62,633 | | |
| 12/31/2000 | 138,404 | 138,404 | 138,404 | 138,404 | 138,404 | 138,404 | | | |
| 12/31/2001 | 61,608 | 61,608 | 61,608 | 61,608 | 61,608 | | | | |
| 12/31/2002 | 73,605 | 73,605 | 73,605 | 73,605 | | | | | |
| 12/31/2003 | 447,353 | 447,353 | 447,353 | | | | | | |
| 12/31/2004 | 121,025 | 121,025 | | | | | | | |
| 12/31/2005 | 26,835 | | | | | | | | |

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 222,489 | 129,187 | 169,145 | 204,145 | 203,369 | 183,369 | 176,870 | 176,869 | 176,869 | 176,869 | 176,869 |
| 12/31/1998 | 215,496 | 248,667 | 250,067 | 213,037 | 188,037 | 189,788 | 196,787 | 196,787 | 196,787 | 196,787 | 196,787 |
| 12/31/1999 | 505,519 | 487,415 | 524,193 | 529,048 | 538,123 | 529,373 | 529,373 | 529,373 | 529,373 | 529,373 | 529,373 |
| 12/31/2000 | 293,734 | 319,793 | 505,479 | 509,497 | 529,497 | 532,190 | 527,891 | 527,891 | 627,891 | 629,946 | 629,946 |
| 12/31/2001 | 302,371 | 437,712 | 423,351 | 422,029 | 469,078 | 407,335 | 414,036 | 405,529 | 490,529 | 487,128 | 495,529 |
| 12/31/2002 | 231,019 | 300,308 | 445,084 | 422,234 | 362,734 | 378,734 | 379,435 | 369,435 | 405,034 | 409,935 | 469,935 |
| 12/31/2003 | 349,846 | 447,194 | 413,629 | 495,667 | 545,147 | 738,490 | 645,157 | 658,256 | 666,657 | 726,657 | 645,157 |
| 12/31/2004 | 258,455 | 359,071 | 307,620 | 404,560 | 413,310 | 423,318 | 425,409 | 433,810 | 515,372 | 459,372 | 459,372 |
| 12/31/2005 | 306,403 | 407,327 | 473,653 | 583,652 | 769,864 | 715,463 | 723,865 | 739,077 | 689,017 | 689,017 | 728,616 |
| 12/31/2006 | 367,881 | 479,814 | 636,511 | 874,985 | 818,710 | 818,210 | 785,484 | 815,820 | 817,853 | 817,853 | 817,853 |
| 12/31/2007 | 649,472 | 673,142 | 632,308 | 624,247 | 668,748 | 672,809 | 679,593 | 670,626 | 670,626 | 677,182 | |
| 12/31/2008 | 665,255 | 900,427 | 1,118,913 | 1,059,842 | 976,854 | 880,339 | 905,239 | 930,239 | 936,795 | | |
| 12/31/2009 | 1,274,894 | 1,577,766 | 1,814,364 | 1,576,628 | 1,529,728 | 1,489,628 | 1,510,471 | 1,502,027 | | | |
| 12/31/2010 | 1,121,798 | 1,340,970 | 1,297,353 | 1,297,507 | 1,341,210 | 1,314,332 | 1,320,709 | | | | |
| 12/31/2011 | 981,032 | 1,128,526 | 1,175,526 | 1,161,328 | 1,152,451 | 1,217,006 | | | | | |
| 12/31/2012 | 710,152 | 885,093 | 760,251 | 709,256 | 745,912 | | | | | | |
| 12/31/2013 | 843,844 | 992,248 | 933,191 | 1,005,212 | | | | | | | |
| 12/31/2014 | 467,435 | 433,784 | 481,358 | | | | | | | | |
| 12/31/2015 | 463,448 | 763,232 | | | | | | | | | |
| 12/31/2016 | 459,837 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 176,869 | 176,869 | 176,869 | 176,869 | 176,869 | 176,869 | 176,869 | 176,869 | 176,869 |
| 12/31/1998 | 196,787 | 192,466 | 192,466 | 192,466 | 262,466 | 236,456 | 236,456 | 236,456 | |
| 12/31/1999 | 529,373 | 529,373 | 529,373 | 604,373 | 573,363 | 573,363 | 573,363 | | |
| 12/31/2000 | 629,946 | 629,946 | 701,374 | 701,374 | 701,374 | 632,769 | | | |
| 12/31/2001 | 555,529 | 488,316 | 488,316 | 488,316 | 488,316 | | | | |
| 12/31/2002 | 394,935 | 394,935 | 394,935 | 394,935 | | | | | |
| 12/31/2003 | 645,157 | 645,157 | 645,157 | | | | | | |
| 12/31/2004 | 459,372 | 459,372 | | | | | | | |
| 12/31/2005 | 683,116 | | | | | | | | |

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                    COMPLETED OPERATIONS (Subline Code 336)
                              FULL COVERAGE
                              CONNECTICUT
                        PROPERTY DAMAGE - OCCURRENCE
          INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
                                 Link Ratios
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| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.581 | 1.309 | 1.207 | 0.996 | 0.902 | 0.965 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 1.154 | 1.006 | 0.852 | 0.883 | 1.009 | 1.037 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1999 | 0.964 | 1.075 | 1.009 | 1.017 | 0.984 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2000 | 1.089 | 1.581 | 1.008 | 1.039 | 1.005 | 0.992 | 1.000 | 1.189 | 1.003 | 1.000 | 1.000 |
| 12/31/2001 | 1.448 | 0.967 | 0.997 | 1.111 | 0.868 | 1.016 | 0.979 | 1.210 | 0.993 | 1.017 | 1.121 |
| 12/31/2002 | 1.300 | 1.482 | 0.949 | 0.859 | 1.044 | 1.002 | 0.974 | 1.096 | 1.012 | 1.146 | 0.840 |
| 12/31/2003 | 1.278 | 0.925 | 1.198 | 1.100 | 1.355 | 0.874 | 1.020 | 1.013 | 1.090 | 0.888 | 1.000 |
| 12/31/2004 | 1.389 | 0.857 | 1.315 | 1.022 | 1.024 | 1.005 | 1.020 | 1.188 | 0.891 | 1.000 | 1.000 |
| 12/31/2005 | 1.329 | 1.163 | 1.232 | 1.319 | 0.929 | 1.012 | 1.021 | 0.932 | 1.000 | 1.057 | 0.938 |
| 12/31/2006 | 1.304 | 1.327 | 1.375 | 0.936 | 0.999 | 0.960 | 1.039 | 1.002 | 1.000 | 1.000 | |
| 12/31/2007 | 1.036 | 0.939 | 0.987 | 1.071 | 1.006 | 1.010 | 0.987 | 1.000 | 1.010 | | |
| 12/31/2008 | 1.354 | 1.243 | 0.947 | 0.922 | 0.901 | 1.028 | 1.028 | 1.007 | | | |
| 12/31/2009 | 1.238 | 1.150 | 0.869 | 0.970 | 0.974 | 1.014 | 0.994 | | | | |
| 12/31/2010 | 1.195 | 0.967 | 1.000 | 1.034 | 0.980 | 1.005 | | | | | |
| 12/31/2011 | 1.150 | 1.042 | 0.988 | 0.992 | 1.056 | | | | | | |
| 12/31/2012 | 1.246 | 0.859 | 0.933 | 1.052 | | | | | | | |
| 12/31/2013 | 1.176 | 0.940 | 1.077 | | | | | | | | |
| 12/31/2014 | 0.928 | 1.110 | | | | | | | | | |
| 12/31/2015 | 1.647 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.250 | 0.970 | 0.999 | 1.026 | 1.003 | 1.016 | 1.003 | 1.003 | 1.003 | 1.019 | 0.979 |
| | | | | | | | | | | | |
| Best 3/5 | 1.191 | 0.983 | 0.974 | 0.999 | 0.987 | 1.010 | 1.014 | 1.003 | 1.003 | 1.019 | 0.979 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 0.978 | 1.000 | 1.000 | 1.364 | 0.901 | 1.000 | 1.000 | 0.999 * |
| 12/31/1999 | 1.000 | 1.000 | 1.142 | 0.949 | 1.000 | 1.000 | 0.996 * | 0.999 * |
| 12/31/2000 | 1.000 | 1.113 | 1.000 | 1.000 | 0.902 | 0.967 * | 0.996 * | 0.999 * |
| 12/31/2001 | 0.879 | 1.000 | 1.000 | 1.000 | 1.000 * | 0.967 * | 0.996 * | 0.999 * |
| 12/31/2002 | 1.000 | 1.000 | 1.000 | | | | | |
| 12/31/2003 | 1.000 | 1.000 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.000 | 1.000 | 1.000 | 0.983 | 0.934 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 1.000 | 1.000 | 1.000 | 0.967 * | 0.989 * | 0.997 * | 0.999 * |

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                              Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | 0.987 | 1.010 | 1.014 | 1.003 | 1.003 | 1.019 | 0.979 | |
| 12/31/2013 | | | 0.999 | 0.987 | 1.010 | 1.014 | 1.003 | 1.003 | 1.019 | 0.979 | |
| 12/31/2014 | | 0.974 | 0.999 | 0.987 | 1.010 | 1.014 | 1.003 | 1.003 | 1.019 | 0.979 | |
| 12/31/2015 | 0.983 | 0.974 | 0.999 | 0.987 | 1.010 | 1.014 | 1.003 | 1.003 | 1.019 | 0.979 | |
| 12/31/2016 | 1.191 | 0.983 | 0.974 | 0.999 | 0.987 | 1.010 | 1.014 | 1.003 | 1.003 | 1.019 | 0.979 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.000 | 1.000 | 1.000 | 1.000 | 0.967 | 0.989 | 0.997 | 0.999 | 1.000* | 0.966 |
| 12/31/2013 | 1.000 | 1.000 | 1.000 | 1.000 | 0.967 | 0.989 | 0.997 | 0.999 | 1.000* | 0.965 |
| 12/31/2014 | 1.000 | 1.000 | 1.000 | 1.000 | 0.967 | 0.989 | 0.997 | 0.999 | 1.000* | 0.940 |
| 12/31/2015 | 1.000 | 1.000 | 1.000 | 1.000 | 0.967 | 0.989 | 0.997 | 0.999 | 1.000* | 0.924 |
| 12/31/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 0.967 | 0.989 | 0.997 | 0.999 | 1.000* | 1.101 |

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     *  Calculated Using Modified Bondy Method
     @  Three year mean Excludes Modified Bondy ratios
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COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

Allocated Expenses as of:

| A.Y.E | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 21,020 | 20,037 | 31,631 | 40,863 | 46,573 | 64,513 | 79,072 | 79,072 | 79,072 | 79,072 | 79,072 |
| 12/31/1998 | 6,643 | 20,620 | 48,924 | 55,118 | 55,118 | 62,070 | 58,516 | 58,516 | 58,516 | 58,516 | 58,516 |
| 12/31/1999 | 16,813 | 43,949 | 61,182 | 74,726 | 89,631 | 93,685 | 93,685 | 93,685 | 93,685 | 93,685 | 93,725 |
| 12/31/2000 | 5,248 | 11,588 | 18,712 | 47,274 | 51,538 | 59,130 | 59,117 | 59,117 | 59,117 | 84,117 | 84,117 |
| 12/31/2001 | 22,424 | 74,743 | 160,247 | 239,525 | 309,892 | 290,457 | 302,048 | 300,291 | 302,291 | 301,397 | 356,172 |
| 12/31/2002 | 24,347 | 37,243 | 64,154 | 92,106 | 93,823 | 90,997 | 101,041 | 116,386 | 132,124 | 144,881 | 144,965 |
| 12/31/2003 | 19,588 | 43,128 | 99,584 | 234,108 | 253,476 | 419,979 | 424,135 | 459,467 | 471,418 | 471,418 | 471,418 |
| 12/31/2004 | 32,694 | 47,752 | 79,626 | 103,213 | 176,308 | 203,536 | 256,304 | 256,304 | 276,240 | 285,027 | 285,027 |
| 12/31/2005 | 9,694 | 39,280 | 72,069 | 141,804 | 255,181 | 322,855 | 406,569 | 466,534 | 535,610 | 600,127 | 624,546 |
| 12/31/2006 | 5,179 | 30,772 | 100,081 | 156,145 | 260,334 | 324,014 | 356,427 | 381,869 | 437,268 | 304,852 | 306,493 |
| 12/31/2007 | 71,193 | 75,354 | 94,204 | 126,874 | 180,115 | 204,073 | 212,706 | 217,246 | 221,365 | 227,964 | |
| 12/31/2008 | 72,682 | 219,700 | 181,194 | 182,121 | 198,641 | 225,007 | 236,072 | 247,237 | 259,330 | | |
| 12/31/2009 | 61,077 | 102,046 | 130,440 | 243,989 | 320,207 | 364,926 | 420,651 | 436,026 | | | |
| 12/31/2010 | 86,647 | 118,258 | 115,541 | 156,414 | 169,747 | 194,518 | 449,861 | | | | |
| 12/31/2011 | 59,534 | 219,583 | 327,655 | 436,365 | 477,030 | 510,844 | | | | | |
| 12/31/2012 | 67,096 | 177,993 | 308,576 | 293,744 | 322,845 | | | | | | |
| 12/31/2013 | 54,699 | 128,575 | 155,734 | 350,980 | | | | | | | |
| 12/31/2014 | 63,450 | 90,532 | 93,015 | | | | | | | | |
| 12/31/2015 | 45,682 | 97,531 | | | | | | | | | |
| 12/31/2016 | 153,588 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 79,072 | 79,072 | 79,072 | 79,072 | 79,072 | 79,072 | 79,072 | 79,072 | 79,072 |
| 12/31/1998 | 58,556 | 59,129 | 60,952 | 61,230 | 63,171 | 63,502 | 63,502 | 63,502 | |
| 12/31/1999 | 94,298 | 96,121 | 96,399 | 99,410 | 98,672 | 98,672 | 98,672 | | |
| 12/31/2000 | 84,117 | 84,117 | 99,118 | 99,117 | 113,947 | 133,945 | | | |
| 12/31/2001 | 404,887 | 505,623 | 505,623 | 505,623 | 505,623 | | | | |
| 12/31/2002 | 144,965 | 144,965 | 144,965 | 144,965 | | | | | |
| 12/31/2003 | 471,418 | 471,418 | 471,418 | | | | | | |
| 12/31/2004 | 285,027 | 285,027 | | | | | | | |
| 12/31/2005 | 625,829 | | | | | | | | |

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                         COMPLETED OPERATIONS (Subline Code 336)
                                      FULL COVERAGE
                                       MULTISTATE
                                BODILY INJURY - OCCURRENCE
                INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

                              $100,000 Basic Limit Losses as of:
A.Y.E.      15 Months   27 Months   39 Months   51 Months   63 Months   75 Months   87 Months   99 Months   111 Months  123 Months  135 Months
12/31/1997  6,241,204   10,525,449  10,841,986  11,938,374  11,748,878  12,104,010  12,350,780  12,225,225  12,461,924  13,070,275  13,249,646
12/31/1998  5,420,506   7,799,654   10,051,766  10,544,076  10,891,327  11,231,449  11,794,495  12,369,419  11,988,501  11,666,870  11,688,477
12/31/1999  5,771,569   8,056,239   10,731,282  12,587,689  12,626,800  12,957,960  12,588,556  12,448,890  12,450,443  12,449,993  12,472,787
12/31/2000  3,544,766   7,825,215   9,907,827   11,802,496  11,696,443  11,965,334  11,559,097  11,560,525  11,501,174  11,539,818  11,537,239
12/31/2001  3,429,839   7,253,437   9,584,206   10,586,096  11,061,229  11,050,516  10,965,708  10,788,086  10,683,483  10,582,030  10,603,400
12/31/2002  3,136,688   7,310,568   9,778,703   10,474,499  11,602,422  11,755,504  11,946,317  12,153,038  12,322,670  12,427,505  12,462,723
12/31/2003  3,830,463   7,075,038   10,589,947  11,235,944  11,084,558  10,881,067  10,655,769  10,611,563  10,595,095  10,631,496  10,682,506
12/31/2004  4,760,080   7,412,243   10,228,138  11,432,868  11,472,494  10,979,099  11,416,880  11,362,114  11,328,202  11,363,367  11,467,698
12/31/2005  4,584,914   7,910,640   11,284,250  12,708,602  12,514,175  12,638,455  12,948,706  12,884,194  12,801,401  12,898,337  12,858,883
12/31/2006  5,021,836   9,147,539   13,343,747  14,101,035  13,904,971  14,077,041  13,945,274  14,142,903  14,054,192  13,968,871  13,895,761
12/31/2007  4,505,784   8,880,068   11,862,598  13,149,635  13,143,049  13,138,081  13,037,337  13,177,976  13,374,884  13,160,409
12/31/2008  4,630,223   8,545,051   12,371,265  13,017,884  12,903,315  12,893,948  13,475,968  13,207,064  13,220,966
12/31/2009  5,545,545   9,021,867   12,689,556  12,877,517  12,854,954  13,277,720  12,782,440  12,664,003
12/31/2010  5,613,730   10,949,093  13,365,192  14,477,280  15,389,466  15,634,381  15,235,705
12/31/2011  5,023,175   8,440,772   12,240,525  14,390,393  14,782,142  14,342,307
12/31/2012  4,020,949   8,041,692   13,948,512  14,286,588  14,690,167
12/31/2013  4,940,250   10,641,177  13,165,582  14,797,114
12/31/2014  5,774,160   9,009,963   13,269,636
12/31/2015  5,254,378   8,997,110
12/31/2016  3,774,433


A.Y.E.      147 Months  159 Months  171 Months  183 Months  195 Months  207 Months  219 Months  231 Months  243 Months
12/31/1997  13,265,859  13,355,160  13,410,485  13,447,067  13,446,597  13,446,597  13,450,858  13,446,597  13,449,597
12/31/1998  11,879,577  11,851,752  12,065,937  12,046,176  12,046,176  12,051,676  11,926,990  11,946,228
12/31/1999  12,430,019  12,391,751  12,377,878  12,377,577  12,377,578  12,377,577  12,377,577
12/31/2000  11,573,532  11,633,876  11,576,525  11,622,279  11,617,275  11,632,274
12/31/2001  10,634,402  10,628,084  10,665,126  10,708,333  10,684,969
12/31/2002  12,394,428  12,424,961  12,569,195  12,569,905
12/31/2003  10,718,010  10,731,068  10,769,810
12/31/2004  11,498,042  11,694,502
12/31/2005  12,752,144
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                    COMPLETED OPERATIONS (Subline Code 336)
                              FULL COVERAGE
                                MULTISTATE
                         BODILY INJURY - OCCURRENCE
           INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
                                Link Ratios
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| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.686 | 1.030 | 1.101 | 0.984 | 1.030 | 1.020 | 0.990 | 1.019 | 1.049 | 1.014 | 1.001 |
| 12/31/1998 | 1.439 | 1.289 | 1.049 | 1.033 | 1.031 | 1.050 | 1.049 | 0.969 | 0.973 | 1.002 | 1.016 |
| 12/31/1999 | 1.396 | 1.332 | 1.173 | 1.003 | 1.026 | 0.971 | 0.989 | 1.000 | 1.000 | 1.002 | 0.997 |
| 12/31/2000 | 2.208 | 1.266 | 1.191 | 0.991 | 1.023 | 0.966 | 1.000 | 0.995 | 1.003 | 1.000 | 1.003 |
| 12/31/2001 | 2.115 | 1.321 | 1.105 | 1.045 | 0.999 | 0.992 | 0.984 | 0.990 | 0.991 | 1.002 | 1.003 |
| 12/31/2002 | 2.331 | 1.338 | 1.071 | 1.108 | 1.013 | 1.016 | 1.017 | 1.014 | 1.009 | 1.003 | 0.995 |
| 12/31/2003 | 1.847 | 1.497 | 1.061 | 0.987 | 0.982 | 0.979 | 0.996 | 0.998 | 1.003 | 1.005 | 1.003 |
| 12/31/2004 | 1.557 | 1.380 | 1.118 | 1.003 | 0.957 | 1.040 | 0.995 | 0.997 | 1.003 | 1.009 | 1.003 |
| 12/31/2005 | 1.725 | 1.426 | 1.126 | 0.985 | 1.010 | 1.025 | 0.995 | 0.994 | 1.008 | 0.997 | 0.992 |
| 12/31/2006 | 1.822 | 1.459 | 1.057 | 0.986 | 1.012 | 0.991 | 1.014 | 0.994 | 0.994 | 0.995 | |
| 12/31/2007 | 1.971 | 1.336 | 1.108 | 0.999 | 1.000 | 0.992 | 1.011 | 1.015 | 0.984 | | |
| 12/31/2008 | 1.845 | 1.448 | 1.052 | 0.991 | 0.999 | 1.045 | 0.980 | 1.001 | | | |
| 12/31/2009 | 1.627 | 1.407 | 1.015 | 0.998 | 1.033 | 0.963 | 0.991 | | | | |
| 12/31/2010 | 1.950 | 1.221 | 1.083 | 1.063 | 1.016 | 0.975 | | | | | |
| 12/31/2011 | 1.680 | 1.450 | 1.176 | 1.027 | 0.970 | | | | | | |
| 12/31/2012 | 2.000 | 1.735 | 1.024 | 1.028 | | | | | | | |
| 12/31/2013 | 2.154 | 1.237 | 1.124 | | | | | | | | |
| 12/31/2014 | 1.560 | 1.473 | | | | | | | | | |
| 12/31/2015 | 1.712 | | | | | | | | | | |
| 3 Yr Mean | 1.809 | 1.482 | 1.108 | 1.039 | 1.006 | 0.994 | 0.994 | 1.003 | 0.995 | 1.000 | 0.999 |
| Best 3/5 | 1.797 | 1.387 | 1.077 | 1.018 | 1.005 | 0.986 | 0.999 | 0.997 | 1.000 | 1.002 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.007 | 1.004 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 0.998 | 1.018 | 0.998 | 1.000 | 1.000 | 0.990 | 1.002 | 1.000 * |
| 12/31/1999 | 0.997 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 1.005 | 0.995 | 1.004 | 1.000 | 1.001 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 0.999 | 1.003 | 1.004 | 0.998 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.002 | 1.012 | 1.000 | | | | | |
| 12/31/2003 | 1.001 | 1.004 | | | | | | |
| 12/31/2004 | 1.017 | | | | | | | |
| 3 Yr Mean | 1.007 | 1.006 | 1.003 | 0.999 | 1.000 @ | 0.997 @ | 1.001 @ | 1.000 @ |
| Best 3/5 | 1.003 | 1.002 | 1.001 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

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                              Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.005 | 0.986 | 0.999 | 0.997 | 1.000 | 1.002 | 1.000 |
| 12/31/2013 | | | | 1.018 | 1.005 | 0.986 | 0.999 | 0.997 | 1.000 | 1.002 | 1.000 |
| 12/31/2014 | | | 1.077 | 1.018 | 1.005 | 0.986 | 0.999 | 0.997 | 1.000 | 1.002 | 1.000 |
| 12/31/2015 | | 1.387 | 1.077 | 1.018 | 1.005 | 0.986 | 0.999 | 0.997 | 1.000 | 1.002 | 1.000 |
| 12/31/2016 | 1.797 | 1.387 | 1.077 | 1.018 | 1.005 | 0.986 | 0.999 | 0.997 | 1.000 | 1.002 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.003 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.995 |
| 12/31/2013 | 1.003 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.013 |
| 12/31/2014 | 1.003 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.091 |
| 12/31/2015 | 1.003 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.513 |
| 12/31/2016 | 1.003 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 2.719 |

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     *  Calculated Using Modified Bondy Method
     @  Three year mean Excludes Modified Bondy ratios
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COMPLETED OPERATIONS (Subline Code 336)
DEDUCTIBLE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 424,050 | 662,940 | 930,526 | 928,815 | 1,036,498 | 1,071,691 | 1,096,942 | 1,038,165 | 1,037,414 | 1,092,415 | 1,194,297 |
| 12/31/1998 | 106,123 | 395,586 | 680,640 | 916,686 | 1,171,521 | 1,186,605 | 901,002 | 965,932 | 1,072,428 | 1,157,485 | 1,143,685 |
| 12/31/1999 | 404,714 | 874,417 | 1,899,163 | 2,237,696 | 2,297,649 | 1,809,642 | 1,786,359 | 1,845,557 | 1,883,682 | 1,920,172 | 1,991,256 |
| 12/31/2000 | 350,798 | 529,262 | 1,176,368 | 1,461,454 | 1,251,531 | 1,824,321 | 1,645,592 | 1,526,792 | 1,602,111 | 1,592,811 | 1,521,613 |
| 12/31/2001 | 354,125 | 744,154 | 1,044,107 | 1,065,722 | 983,082 | 1,063,864 | 1,310,140 | 1,408,357 | 1,360,107 | 1,347,307 | 1,354,107 |
| 12/31/2002 | 234,242 | 655,739 | 1,124,018 | 1,164,317 | 1,373,666 | 1,361,220 | 1,672,423 | 1,722,423 | 1,546,341 | 1,493,066 | 1,515,902 |
| 12/31/2003 | 319,688 | 867,685 | 1,366,084 | 1,255,628 | 1,211,547 | 1,314,289 | 1,316,395 | 1,340,895 | 1,420,195 | 1,420,197 | 1,443,795 |
| 12/31/2004 | 269,310 | 621,021 | 1,029,012 | 1,052,518 | 1,091,198 | 1,010,394 | 847,293 | 874,261 | 891,150 | 878,580 | 829,980 |
| 12/31/2005 | 666,837 | 1,045,465 | 1,141,746 | 1,111,605 | 1,212,958 | 1,069,928 | 1,159,474 | 1,160,802 | 1,128,902 | 1,262,811 | 1,208,236 |
| 12/31/2006 | 818,931 | 1,320,993 | 1,476,958 | 1,588,453 | 1,683,437 | 1,415,017 | 1,390,016 | 1,610,616 | 1,750,067 | 1,700,298 | 1,596,566 |
| 12/31/2007 | 324,368 | 1,022,453 | 961,110 | 1,100,843 | 1,193,090 | 1,306,290 | 1,246,602 | 1,214,427 | 1,189,453 | 1,188,954 | |
| 12/31/2008 | 316,396 | 864,693 | 913,403 | 1,050,595 | 1,063,780 | 1,242,728 | 1,336,184 | 1,473,931 | 1,486,978 | | |
| 12/31/2009 | 586,791 | 1,045,400 | 1,069,085 | 1,263,752 | 1,084,741 | 1,154,076 | 1,098,109 | 1,097,244 | | | |
| 12/31/2010 | 641,422 | 781,803 | 1,443,275 | 2,008,073 | 1,739,838 | 1,672,694 | 1,597,404 | | | | |
| 12/31/2011 | 270,205 | 819,627 | 1,330,077 | 1,689,436 | 1,722,481 | 1,706,863 | | | | | |
| 12/31/2012 | 431,960 | 1,184,597 | 1,678,586 | 1,832,309 | 1,692,857 | | | | | | |
| 12/31/2013 | 1,783,848 | 2,622,513 | 2,992,232 | 3,121,946 | | | | | | | |
| 12/31/2014 | 2,191,821 | 2,922,984 | 3,345,850 | | | | | | | | |
| 12/31/2015 | 1,198,104 | 1,659,445 | | | | | | | | | |
| 12/31/2016 | 1,309,334 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1,198,257 | 1,202,281 | 1,204,867 | 1,203,617 | 1,201,117 | 1,201,117 | 1,201,117 | 1,203,617 | 1,202,367 |
| 12/31/1998 | 1,121,445 | 1,121,445 | 1,121,445 | 1,108,985 | 1,108,985 | 1,121,485 | 1,208,985 | 1,208,985 | |
| 12/31/1999 | 1,986,257 | 1,921,257 | 1,867,257 | 1,867,257 | 1,867,260 | 1,867,257 | 1,867,257 | | |
| 12/31/2000 | 1,538,613 | 1,533,111 | 1,503,111 | 1,570,611 | 1,565,611 | 1,565,611 | | | |
| 12/31/2001 | 1,307,912 | 1,307,915 | 1,355,912 | 1,320,911 | 1,320,912 | | | | |
| 12/31/2002 | 1,467,700 | 1,579,904 | 1,581,334 | 1,581,333 | | | | | |
| 12/31/2003 | 1,446,695 | 1,424,195 | 1,423,696 | | | | | | |
| 12/31/2004 | 828,318 | 828,219 | | | | | | | |
| 12/31/2005 | 1,248,237 | | | | | | | | |

COMPLETED OPERATIONS (Subline Code 336)
DEDUCTIBLE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.563 | 1.404 | 0.998 | 1.116 | 1.034 | 1.024 | 0.946 | 0.999 | 1.053 | 1.093 | 1.003 |
| 12/31/1998 | 3.728 | 1.721 | 1.347 | 1.278 | 1.013 | 0.759 | 1.072 | 1.110 | 1.079 | 0.988 | 0.981 |
| 12/31/1999 | 2.161 | 2.172 | 1.178 | 1.027 | 0.788 | 0.987 | 1.033 | 1.021 | 1.019 | 1.037 | 0.997 |
| 12/31/2000 | 1.509 | 2.223 | 1.242 | 0.856 | 1.458 | 0.902 | 0.928 | 1.049 | 0.994 | 0.955 | 1.011 |
| 12/31/2001 | 2.101 | 1.403 | 1.021 | 0.922 | 1.082 | 1.231 | 1.075 | 0.966 | 0.991 | 1.005 | 0.966 |
| 12/31/2002 | 2.799 | 1.714 | 1.036 | 1.180 | 0.991 | 1.229 | 1.030 | 0.898 | 0.966 | 1.015 | 0.968 |
| 12/31/2003 | 2.714 | 1.574 | 0.919 | 0.965 | 1.085 | 1.002 | 1.019 | 1.059 | 1.000 | 1.017 | 1.002 |
| 12/31/2004 | 2.306 | 1.657 | 1.023 | 1.037 | 0.926 | 0.839 | 1.032 | 1.019 | 0.986 | 0.945 | 0.998 |
| 12/31/2005 | 1.568 | 1.092 | 0.974 | 1.091 | 0.882 | 1.084 | 1.001 | 0.973 | 1.119 | 0.957 | 1.033 |
| 12/31/2006 | 1.613 | 1.118 | 1.075 | 1.060 | 0.841 | 0.982 | 1.159 | 1.087 | 0.972 | 0.939 | |
| 12/31/2007 | 3.152 | 0.940 | 1.145 | 1.084 | 1.095 | 0.954 | 0.974 | 0.979 | 1.000 | | |
| 12/31/2008 | 2.733 | 1.056 | 1.150 | 1.013 | 1.168 | 1.075 | 1.103 | 1.009 | | | |
| 12/31/2009 | 1.782 | 1.023 | 1.182 | 0.858 | 1.064 | 0.952 | 0.999 | | | | |
| 12/31/2010 | 1.219 | 1.846 | 1.391 | 0.866 | 0.961 | 0.955 | | | | | |
| 12/31/2011 | 3.033 | 1.623 | 1.270 | 1.020 | 0.991 | | | | | | |
| 12/31/2012 | 2.742 | 1.417 | 1.092 | 0.924 | | | | | | | |
| 12/31/2013 | 1.470 | 1.141 | 1.043 | | | | | | | | |
| 12/31/2014 | 1.334 | 1.145 | | | | | | | | | |
| 12/31/2015 | 1.385 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.396 | 1.234 | 1.135 | 0.937 | 1.005 | 0.994 | 1.025 | 1.025 | 1.030 | 0.947 | 1.011 |
| | | | | | | | | | | | |
| Best 3/5 | 1.866 | 1.395 | 1.181 | 0.934 | 1.050 | 0.964 | 1.034 | 1.002 | 0.995 | 0.972 | 0.989 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.003 | 1.002 | 0.999 | 0.998 | 1.000 | 1.000 | 1.002 | 0.999 |
| 12/31/1998 | 1.000 | 1.000 | 0.989 | 1.000 | 1.011 | 1.078 | 1.000 | 1.000 * |
| 12/31/1999 | 0.967 | 0.972 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 0.996 | 0.980 | 1.045 | 0.997 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.000 | 1.037 | 0.974 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.076 | 1.001 | 1.000 | | | | | |
| 12/31/2003 | 0.984 | 1.000 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.020 | 1.013 | 1.006 | 0.999 | 1.004 @ | 1.026 @ | 1.001 @ | 0.999 @ |
| | | | | | | | | |
| Best 3/5 | 0.999 | 0.994 | 0.996 | 0.999 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.050 | 0.964 | 1.034 | 1.002 | 0.995 | 0.972 | 0.989 |
| 12/31/2013 | | | | 0.934 | 1.050 | 0.964 | 1.034 | 1.002 | 0.995 | 0.972 | 0.989 |
| 12/31/2014 | | | 1.181 | 0.934 | 1.050 | 0.964 | 1.034 | 1.002 | 0.995 | 0.972 | 0.989 |
| 12/31/2015 | | 1.395 | 1.181 | 0.934 | 1.050 | 0.964 | 1.034 | 1.002 | 0.995 | 0.972 | 0.989 |
| 12/31/2016 | 1.866 | 1.395 | 1.181 | 0.934 | 1.050 | 0.964 | 1.034 | 1.002 | 0.995 | 0.972 | 0.989 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 0.999 | 0.994 | 0.996 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.991 |
| 12/31/2013 | 0.999 | 0.994 | 0.996 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.926 |
| 12/31/2014 | 0.999 | 0.994 | 0.996 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.093 |
| 12/31/2015 | 0.999 | 0.994 | 0.996 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.525 |
| 12/31/2016 | 0.999 | 0.994 | 0.996 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 2.846 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT

Allocated Expenses as of:

| A.Y.E | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1,442,000 | 2,583,229 | 4,228,845 | 5,389,476 | 6,313,897 | 6,492,864 | 6,720,058 | 6,801,944 | 7,064,154 | 7,083,648 | 7,046,972 |
| 12/31/1998 | 1,013,565 | 2,354,396 | 4,139,916 | 5,199,408 | 5,830,146 | 12,517,665 | 10,644,003 | 11,426,524 | 11,588,545 | 11,522,853 | 11,570,040 |
| 12/31/1999 | 944,823 | 1,752,109 | 3,377,640 | 5,620,541 | 6,560,733 | 7,486,038 | 7,464,426 | 8,084,685 | 8,702,379 | 8,826,331 | 9,108,934 |
| 12/31/2000 | 829,813 | 2,831,308 | 4,079,734 | 6,365,302 | 7,215,162 | 7,816,441 | 7,873,827 | 7,933,795 | 8,108,686 | 8,564,615 | 8,576,444 |
| 12/31/2001 | 655,224 | 2,160,990 | 4,069,614 | 6,293,191 | 7,694,809 | 8,484,348 | 9,162,954 | 9,170,478 | 9,238,741 | 9,248,968 | 9,221,214 |
| 12/31/2002 | 733,182 | 2,925,812 | 4,775,870 | 8,148,014 | 9,064,076 | 10,510,229 | 10,851,019 | 11,227,948 | 11,482,570 | 11,500,317 | 11,583,923 |
| 12/31/2003 | 1,075,401 | 2,324,829 | 4,838,376 | 7,757,037 | 8,656,737 | 9,330,442 | 9,999,444 | 9,995,506 | 9,866,871 | 9,905,892 | 9,958,040 |
| 12/31/2004 | 541,941 | 1,869,791 | 4,630,796 | 7,458,736 | 9,499,474 | 10,706,103 | 11,922,272 | 11,709,305 | 11,866,994 | 11,901,633 | 12,251,548 |
| 12/31/2005 | 753,858 | 1,417,138 | 3,986,059 | 6,847,374 | 8,283,557 | 9,061,123 | 9,641,917 | 9,942,435 | 10,291,871 | 10,588,908 | 10,759,447 |
| 12/31/2006 | 974,077 | 3,859,469 | 6,843,965 | 8,814,935 | 10,115,103 | 11,327,293 | 11,892,747 | 12,218,917 | 12,493,166 | 12,508,141 | 12,487,456 |
| 12/31/2007 | 827,609 | 2,576,814 | 5,706,973 | 9,507,220 | 10,707,706 | 11,321,027 | 11,605,389 | 11,889,700 | 12,071,080 | 12,183,791 | |
| 12/31/2008 | 859,962 | 2,308,217 | 5,084,389 | 7,769,762 | 10,020,313 | 11,327,432 | 12,090,698 | 12,639,751 | 13,330,997 | | |
| 12/31/2009 | 555,362 | 2,188,627 | 4,805,457 | 7,329,951 | 9,841,796 | 11,055,740 | 11,419,828 | 11,728,632 | | | |
| 12/31/2010 | 849,885 | 3,025,533 | 6,029,660 | 9,095,518 | 11,867,691 | 13,183,562 | 14,328,265 | | | | |
| 12/31/2011 | 793,853 | 2,231,907 | 4,942,157 | 8,597,517 | 12,067,503 | 13,359,787 | | | | | |
| 12/31/2012 | 350,035 | 2,243,784 | 6,258,467 | 9,253,696 | 11,164,650 | | | | | | |
| 12/31/2013 | 612,225 | 2,620,276 | 6,070,009 | 9,722,500 | | | | | | | |
| 12/31/2014 | 582,991 | 2,420,445 | 5,724,481 | | | | | | | | |
| 12/31/2015 | 510,526 | 2,046,493 | | | | | | | | | |
| 12/31/2016 | 438,117 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 7,040,375 | 7,146,786 | 7,303,217 | 7,374,097 | 7,405,023 | 7,396,173 | 7,397,932 | 7,401,257 | 7,399,312 |
| 12/31/1998 | 11,950,998 | 12,285,606 | 12,584,020 | 12,727,270 | 12,807,469 | 12,860,312 | 12,926,994 | 13,052,011 | |
| 12/31/1999 | 9,303,455 | 9,200,419 | 9,191,959 | 9,193,098 | 9,193,323 | 9,193,791 | 9,191,893 | | |
| 12/31/2000 | 8,690,360 | 8,686,842 | 8,677,913 | 8,683,726 | 8,687,482 | 8,699,709 | | | |
| 12/31/2001 | 9,263,908 | 9,255,695 | 9,264,724 | 9,334,477 | 9,339,124 | | | | |
| 12/31/2002 | 11,650,194 | 11,834,712 | 11,920,830 | 12,023,147 | | | | | |
| 12/31/2003 | 10,069,326 | 10,106,963 | 10,184,261 | | | | | | |
| 12/31/2004 | 12,420,071 | 12,546,183 | | | | | | | |
| 12/31/2005 | 10,899,757 | | | | | | | | |

Link Ratios: 171 to Ultimate

| A.Y.E | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | Ult:243 |
|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.010 | 1.004 | 0.999 | 1.000 | 1.000 | 1.000 | 1.001 * |
| 12/31/1998 | 1.011 | 1.006 | 1.004 | 1.005 | 1.010 | 1.000 * | 1.001 * |
| 12/31/1999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.001 * |
| 12/31/2000 | 1.001 | 1.000 | 1.001 | 1.000 * | 1.000 * | 1.000 * | 1.001 * |
| 12/31/2001 | 1.008 | 1.000 | 1.001 * | 1.000 * | 1.000 * | 1.000 * | 1.001 * |
| 12/31/2002 | 1.009 | | | | | | |
| | | | | | | | |
| Best 3/5 | 1.006 | 1.001 | 1.001 * | 1.000 * | 1.000 * | 1.000 * | 1.001 * |

171 to Ultimate Factor:  1.009

* Calculated Using Modified Bondy Method

## Increments

| A.Y.E | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1,141,229 | 1,645,616 | 1,160,631 | 924,421 | 178,967 | 227,194 | 81,886 | 262,210 | 19,494 | -36,676 | -6,597 | 106,411 | 156,431 |
| 12/31/1998 | 1,340,831 | 1,785,520 | 1,059,492 | 630,738 | 6,687,519 | -1,873,662 | 782,521 | 162,021 | -65,692 | 47,187 | 380,958 | 334,608 | 298,414 |
| 12/31/1999 | 807,286 | 1,625,531 | 2,242,901 | 940,192 | 925,305 | -21,612 | 620,259 | 617,694 | 123,952 | 282,603 | 194,521 | -103,036 | -8,460 |
| 12/31/2000 | 2,001,495 | 1,248,426 | 2,285,568 | 849,860 | 601,279 | 57,386 | 59,968 | 174,891 | 455,929 | 11,829 | 113,916 | -3,518 | -8,929 |
| 12/31/2001 | 1,505,766 | 1,908,624 | 2,223,577 | 1,401,618 | 789,539 | 678,606 | 7,524 | 68,263 | 10,227 | -27,754 | 42,694 | -8,213 | 9,029 |
| 12/31/2002 | 2,192,630 | 1,850,058 | 3,372,144 | 916,062 | 1,446,153 | 340,790 | 376,929 | 254,622 | 17,747 | 83,606 | 66,271 | 184,518 | 86,118 |
| 12/31/2003 | 1,249,428 | 2,513,547 | 2,918,661 | 899,700 | 673,705 | 669,002 | -3,938 | -128,635 | 39,021 | 52,148 | 111,286 | 37,637 | 77,298 |
| 12/31/2004 | 1,327,850 | 2,761,005 | 2,827,940 | 2,040,738 | 1,206,629 | 1,216,169 | -212,967 | 157,689 | 34,639 | 349,915 | 168,523 | 126,112 | |
| 12/31/2005 | 663,280 | 2,568,921 | 2,861,315 | 1,436,183 | 777,566 | 580,794 | 300,518 | 349,436 | 297,037 | 170,539 | 140,310 | | |
| 12/31/2006 | 2,885,392 | 2,984,496 | 1,970,970 | 1,300,168 | 1,212,190 | 565,454 | 326,170 | 274,249 | 14,975 | -20,685 | | | |
| 12/31/2007 | 1,749,205 | 3,130,159 | 3,800,247 | 1,200,486 | 613,321 | 284,362 | 284,311 | 181,380 | 112,711 | | | | |
| 12/31/2008 | 1,448,255 | 2,776,172 | 2,685,373 | 2,250,551 | 1,307,119 | 763,266 | 549,053 | 691,246 | | | | | |
| 12/31/2009 | 1,633,265 | 2,616,830 | 2,524,494 | 2,511,845 | 1,213,944 | 364,088 | 308,804 | | | | | | |
| 12/31/2010 | 2,175,648 | 3,004,127 | 3,065,858 | 2,772,173 | 1,315,871 | 1,144,703 | | | | | | | |
| 12/31/2011 | 1,438,054 | 2,710,250 | 3,655,360 | 3,469,986 | 1,292,284 | | | | | | | | |
| 12/31/2012 | 1,893,749 | 4,014,683 | 2,995,229 | 1,910,954 | | | | | | | | | |
| 12/31/2013 | 2,008,051 | 3,449,733 | 3,652,491 | | | | | | | | | | |
| 12/31/2014 | 1,837,454 | 3,304,036 | | | | | | | | | | | |
| 12/31/2015 | 1,535,967 | | | | | | | | | | | | |

## Incremental Percentages

| A.Y.E | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.0539 | 0.0778 | 0.0548 | 0.0437 | 0.0085 | 0.0107 | 0.0039 | 0.0124 | 0.0009 | -0.0017 | -0.0003 | 0.0050 | 0.0074 |
| 12/31/1998 | 0.0605 | 0.0806 | 0.0478 | 0.0285 | 0.3020 | -0.0846 | 0.0353 | 0.0073 | -0.0030 | 0.0021 | 0.0172 | 0.0151 | 0.0135 |
| 12/31/1999 | 0.0369 | 0.0744 | 0.1026 | 0.0430 | 0.0423 | -0.0010 | 0.0284 | 0.0283 | 0.0057 | 0.0129 | 0.0089 | -0.0047 | -0.0004 |
| 12/31/2000 | 0.0925 | 0.0577 | 0.1057 | 0.0393 | 0.0278 | 0.0027 | 0.0028 | 0.0081 | 0.0211 | 0.0005 | 0.0053 | -0.0002 | -0.0004 |
| 12/31/2001 | 0.0807 | 0.1023 | 0.1192 | 0.0752 | 0.0423 | 0.0364 | 0.0004 | 0.0037 | 0.0005 | -0.0015 | 0.0023 | -0.0004 | 0.0005 |
| 12/31/2002 | 0.0943 | 0.0796 | 0.1451 | 0.0394 | 0.0622 | 0.0147 | 0.0162 | 0.0110 | 0.0008 | 0.0036 | 0.0029 | 0.0079 | 0.0037 |
| 12/31/2003 | 0.0688 | 0.1385 | 0.1608 | 0.0496 | 0.0371 | 0.0369 | -0.0002 | -0.0071 | 0.0022 | 0.0029 | 0.0061 | 0.0021 | 0.0043 |
| 12/31/2004 | 0.0649 | 0.1349 | 0.1381 | 0.0997 | 0.0589 | 0.0594 | -0.0104 | 0.0077 | 0.0017 | 0.0171 | 0.0082 | 0.0062 | |
| 12/31/2005 | 0.0258 | 0.1001 | 0.1115 | 0.0559 | 0.0303 | 0.0226 | 0.0117 | 0.0136 | 0.0116 | 0.0066 | 0.0055 | | |
| 12/31/2006 | 0.1055 | 0.1091 | 0.0721 | 0.0475 | 0.0443 | 0.0207 | 0.0119 | 0.0100 | 0.0005 | -0.0008 | | | |
| 12/31/2007 | 0.0714 | 0.1277 | 0.1551 | 0.0490 | 0.0250 | 0.0116 | 0.0116 | 0.0074 | 0.0046 | | | | |
| 12/31/2008 | 0.0608 | 0.1165 | 0.1127 | 0.0945 | 0.0549 | 0.0320 | 0.0230 | 0.0290 | | | | | |
| 12/31/2009 | 0.0642 | 0.1029 | 0.0992 | 0.0987 | 0.0477 | 0.0143 | 0.0121 | | | | | | |
| 12/31/2010 | 0.0753 | 0.1039 | 0.1061 | 0.0959 | 0.0455 | 0.0396 | | | | | | | |
| 12/31/2011 | 0.0548 | 0.1032 | 0.1392 | 0.1322 | 0.0492 | | | | | | | | |
| 12/31/2012 | 0.0646 | 0.1370 | 0.1022 | 0.0652 | | | | | | | | | |
| 12/31/2013 | 0.0688 | 0.1182 | 0.1251 | | | | | | | | | | |
| 12/31/2014 | 0.0736 | 0.1323 | | | | | | | | | | | |
| 12/31/2015 | 0.0579 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0638 | 0.1181 | 0.1111 | 0.0964 | 0.0475 | 0.0223 | 0.0119 | 0.0104 | 0.0028 | 0.0044 | 0.0048 | 0.0027 | 0.0013 |

```
                    COMPLETED OPERATIONS (Subline Code 336)
                              FULL COVERAGE
                                MULTISTATE
                        PROPERTY DAMAGE - OCCURRENCE
          INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

                    $100,000 Basic Limit Losses as of:
```

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 12/31/1997 | 14,476,707 | 21,024,999 | 24,989,059 | 27,568,777 | 29,573,219 | 31,498,859 | 33,686,772 | 34,617,731 | 35,065,578 | 35,428,621 | 35,715,051 |
| 12/31/1998 | 18,615,102 | 24,292,524 | 27,787,116 | 34,091,765 | 38,137,692 | 41,300,518 | 43,740,425 | 45,052,142 | 46,071,898 | 47,276,775 | 48,493,085 |
| 12/31/1999 | 19,138,909 | 24,207,487 | 27,938,198 | 31,687,167 | 34,551,502 | 38,222,368 | 40,057,561 | 41,152,481 | 42,186,533 | 43,199,144 | 43,276,904 |
| 12/31/2000 | 22,496,846 | 31,177,966 | 37,010,462 | 41,346,201 | 44,351,625 | 47,182,885 | 51,294,246 | 53,488,201 | 54,336,465 | 55,582,086 | 56,287,119 |
| 12/31/2001 | 26,608,794 | 34,625,135 | 41,258,569 | 45,443,563 | 49,166,004 | 51,034,839 | 52,357,084 | 54,772,098 | 56,381,032 | 56,986,012 | 56,994,631 |
| 12/31/2002 | 27,309,214 | 36,392,057 | 41,323,767 | 46,809,768 | 48,521,845 | 49,950,307 | 52,128,251 | 54,170,313 | 55,298,476 | 54,936,473 | 55,685,672 |
| 12/31/2003 | 28,963,973 | 34,593,389 | 39,248,028 | 41,023,560 | 45,455,070 | 47,307,090 | 48,478,945 | 49,668,305 | 51,055,527 | 51,526,685 | 52,215,078 |
| 12/31/2004 | 29,799,442 | 36,836,404 | 41,550,163 | 46,859,831 | 49,990,556 | 52,903,448 | 54,991,846 | 56,686,585 | 58,704,945 | 59,346,434 | 61,183,943 |
| 12/31/2005 | 28,435,414 | 35,728,019 | 41,122,523 | 46,572,316 | 49,288,411 | 52,854,996 | 56,131,514 | 57,503,106 | 59,675,160 | 59,774,844 | 61,083,853 |
| 12/31/2006 | 39,126,091 | 47,711,700 | 54,805,949 | 60,412,330 | 66,597,380 | 69,045,216 | 71,216,232 | 70,956,191 | 72,332,711 | 73,199,779 | 75,091,533 |
| 12/31/2007 | 44,679,247 | 54,568,490 | 64,192,746 | 67,590,748 | 70,802,938 | 73,317,717 | 74,413,262 | 76,841,607 | 78,626,742 | 80,885,042 | |
| 12/31/2008 | 55,540,851 | 65,183,255 | 72,107,651 | 74,938,298 | 77,672,965 | 79,248,062 | 80,964,948 | 82,392,694 | 90,690,441 | | |
| 12/31/2009 | 58,801,478 | 68,318,210 | 75,425,062 | 78,296,193 | 80,268,239 | 81,154,659 | 82,824,113 | 85,986,675 | | | |
| 12/31/2010 | 56,999,260 | 66,336,967 | 70,416,407 | 72,589,432 | 75,529,224 | 76,739,232 | 77,888,506 | | | | |
| 12/31/2011 | 55,785,336 | 62,971,870 | 65,510,969 | 65,966,732 | 67,638,544 | 70,611,534 | | | | | |
| 12/31/2012 | 48,618,858 | 55,438,963 | 57,561,010 | 60,722,673 | 63,724,593 | | | | | | |
| 12/31/2013 | 44,518,808 | 49,431,715 | 53,848,124 | 55,695,132 | | | | | | | |
| 12/31/2014 | 44,658,691 | 51,781,980 | 54,862,816 | | | | | | | | |
| 12/31/2015 | 42,468,994 | 49,359,932 | | | | | | | | | |
| 12/31/2016 | 38,848,222 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 12/31/1997 | 36,624,927 | 36,943,255 | 37,099,133 | 36,951,679 | 36,963,398 | 36,926,684 | 36,865,371 | 36,863,121 | 36,856,270 |
| 12/31/1998 | 48,648,284 | 48,800,346 | 48,739,327 | 48,787,691 | 48,909,095 | 48,701,874 | 48,701,064 | 48,634,945 | |
| 12/31/1999 | 43,496,060 | 43,681,163 | 43,571,936 | 43,775,377 | 43,716,624 | 43,835,922 | 43,842,640 | | |
| 12/31/2000 | 56,759,695 | 56,685,379 | 56,678,871 | 56,707,776 | 56,595,350 | 56,465,651 | | | |
| 12/31/2001 | 57,557,106 | 57,199,303 | 57,394,901 | 57,660,327 | 57,641,040 | | | | |
| 12/31/2002 | 55,852,497 | 55,852,029 | 55,933,820 | 55,909,749 | | | | | |
| 12/31/2003 | 52,180,065 | 52,597,532 | 53,079,239 | | | | | | |
| 12/31/2004 | 61,857,874 | 62,331,653 | | | | | | | |
| 12/31/2005 | 61,213,373 | | | | | | | | |

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                          COMPLETED OPERATIONS (Subline Code 336)
                                    FULL COVERAGE
                                      MULTISTATE
                              PROPERTY DAMAGE - OCCURRENCE
                   INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
                                       Link Ratios
 A.Y.E.      27: 15    39: 27    51: 39    63: 51    75: 63    87: 75    99: 87   111: 99   123:111   135:123   147:135
12/31/1997    1.452    1.189     1.103     1.073     1.065     1.069     1.028     1.013     1.010     1.008     1.025
12/31/1998    1.305    1.144     1.227     1.119     1.083     1.059     1.030     1.023     1.026     1.026     1.003
12/31/1999    1.265    1.154     1.134     1.090     1.106     1.048     1.027     1.025     1.024     1.002     1.005
12/31/2000    1.386    1.187     1.117     1.073     1.064     1.087     1.043     1.016     1.023     1.013     1.008
12/31/2001    1.301    1.192     1.101     1.082     1.038     1.026     1.046     1.029     1.011     1.000     1.010
12/31/2002    1.333    1.136     1.133     1.037     1.029     1.044     1.039     1.021     0.993     1.014     1.003
12/31/2003    1.194    1.135     1.045     1.108     1.041     1.025     1.025     1.028     1.009     1.013     0.999
12/31/2004    1.236    1.128     1.128     1.067     1.058     1.039     1.031     1.036     1.011     1.031     1.011
12/31/2005    1.256    1.151     1.133     1.058     1.072     1.062     1.024     1.038     1.002     1.022     1.002
12/31/2006    1.219    1.149     1.102     1.102     1.037     1.031     0.996     1.019     1.012     1.026
12/31/2007    1.221    1.176     1.053     1.048     1.036     1.015     1.033     1.023     1.029
12/31/2008    1.174    1.106     1.039     1.036     1.020     1.022     1.018     1.101
12/31/2009    1.162    1.104     1.038     1.025     1.011     1.021     1.038
12/31/2010    1.164    1.061     1.031     1.040     1.016     1.015
12/31/2011    1.129    1.040     1.007     1.025     1.044
12/31/2012    1.140    1.038     1.055     1.049
12/31/2013    1.110    1.089     1.034
12/31/2014    1.160    1.059
12/31/2015    1.162

3 Yr Mean     1.144    1.062     1.032     1.038     1.024     1.019     1.030     1.048     1.014     1.026     1.004

Best 3/5      1.143    1.053     1.034     1.034     1.024     1.019     1.025     1.032     1.011     1.021     1.005

 A.Y.E.     159:147   171:159   183:171   195:183   207:195   219:207   231:219   243:231
12/31/1997    1.009    1.004     0.996     1.000     0.999     0.998     1.000     1.000
12/31/1998    1.003    0.999     1.001     1.002     0.996     1.000     0.999     0.999 *
12/31/1999    1.004    0.997     1.005     0.999     1.003     1.000     0.999 *   0.999 *
12/31/2000    0.999    1.000     1.001     0.998     0.998     0.999 *   0.999 *   0.999 *
12/31/2001    0.994    1.003     1.005     1.000     1.000 *   0.999 *   0.999 *   0.999 *
12/31/2002    1.000    1.001     1.000
12/31/2003    1.008    1.009
12/31/2004    1.008

3 Yr Mean     1.005    1.004     1.002     0.999     0.999 @   0.999 @   1.000 @   1.000 @

Best 3/5      1.002    1.001     1.002     1.000     0.999 *   0.999 *   0.999 *   0.999 *

                                      Development From
 A.Y.E.      15/ 27    27/ 39    39/ 51    51/ 63    63/ 75    75/ 87    87/ 99    99/111   111/123   123/135   135/147
12/31/2012                                           1.024     1.019     1.025     1.032     1.011     1.021     1.005
12/31/2013                                 1.034     1.024     1.019     1.025     1.032     1.011     1.021     1.005
12/31/2014                       1.034     1.034     1.024     1.019     1.025     1.032     1.011     1.021     1.005
12/31/2015             1.053     1.034     1.034     1.024     1.019     1.025     1.032     1.011     1.021     1.005
12/31/2016    1.143    1.053     1.034     1.034     1.024     1.019     1.025     1.032     1.011     1.021     1.005

 A.Y.E.     147/159   159/171   171/183   183/195   195/207   207/219   219/231   231/243   243/Ult   FACTORS
12/31/2012    1.002    1.001     1.002     1.000     0.999     0.999     0.999     0.999     0.996*    1.142
12/31/2013    1.002    1.001     1.002     1.000     0.999     0.999     0.999     0.999     0.996*    1.180
12/31/2014    1.002    1.001     1.002     1.000     0.999     0.999     0.999     0.999     0.996*    1.221
12/31/2015    1.002    1.001     1.002     1.000     0.999     0.999     0.999     0.999     0.996*    1.285
12/31/2016    1.002    1.001     1.002     1.000     0.999     0.999     0.999     0.999     0.996*    1.469

     *  Calculated Using Modified Bondy Method
     @  Three year mean Excludes Modified Bondy ratios
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                        COMPLETED OPERATIONS (Subline Code 336)
                                    DEDUCTIBLE
                                    MULTISTATE
                           PROPERTY DAMAGE - OCCURRENCE
            INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

                         $100,000 Basic Limit Losses as of:
```

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 3,210,957 | 3,904,989 | 4,375,163 | 4,912,152 | 5,978,201 | 7,050,725 | 8,375,494 | 9,809,205 | 10,043,818 | 10,874,879 | 11,682,124 |
| 12/31/1998 | 3,447,941 | 5,186,967 | 6,423,875 | 6,796,525 | 7,813,276 | 8,517,341 | 9,741,425 | 11,257,610 | 12,200,642 | 13,040,291 | 13,201,578 |
| 12/31/1999 | 3,199,270 | 5,044,863 | 5,575,448 | 7,244,318 | 8,188,188 | 9,651,581 | 11,106,897 | 12,103,138 | 12,802,429 | 13,135,089 | 13,629,215 |
| 12/31/2000 | 3,471,855 | 5,349,935 | 7,405,959 | 9,489,899 | 11,691,772 | 14,491,304 | 16,582,160 | 18,447,246 | 19,221,575 | 21,494,186 | 23,246,804 |
| 12/31/2001 | 3,590,910 | 5,725,419 | 7,793,995 | 10,616,734 | 14,002,935 | 17,224,859 | 21,993,148 | 23,402,451 | 25,895,230 | 25,966,918 | 27,504,128 |
| 12/31/2002 | 4,255,414 | 5,700,028 | 8,365,872 | 10,199,308 | 11,830,443 | 14,391,760 | 16,031,537 | 17,902,386 | 20,136,148 | 20,065,628 | 20,048,355 |
| 12/31/2003 | 4,196,138 | 6,067,239 | 7,657,808 | 8,457,245 | 9,795,816 | 10,397,330 | 11,397,206 | 12,090,593 | 12,766,238 | 13,615,662 | 13,533,948 |
| 12/31/2004 | 5,824,885 | 7,372,939 | 9,171,424 | 9,751,195 | 10,459,553 | 11,464,569 | 12,149,530 | 13,332,912 | 13,916,022 | 14,294,772 | 14,519,929 |
| 12/31/2005 | 6,630,570 | 9,087,433 | 10,040,091 | 10,770,269 | 12,073,588 | 12,818,796 | 13,253,663 | 13,972,615 | 14,699,222 | 14,860,054 | 15,089,706 |
| 12/31/2006 | 7,644,998 | 9,212,774 | 10,413,710 | 11,101,832 | 11,193,322 | 12,124,225 | 12,755,867 | 13,477,739 | 13,894,055 | 15,108,278 | 15,949,800 |
| 12/31/2007 | 9,590,985 | 11,767,028 | 12,236,194 | 12,674,812 | 13,395,367 | 13,910,544 | 15,005,742 | 15,705,925 | 16,458,994 | 17,704,907 | |
| 12/31/2008 | 8,809,687 | 11,738,940 | 14,074,906 | 14,432,382 | 15,389,000 | 16,329,662 | 17,489,267 | 17,980,085 | 18,709,239 | | |
| 12/31/2009 | 8,123,738 | 10,475,821 | 12,042,988 | 12,860,752 | 13,869,425 | 15,635,475 | 16,847,269 | 17,372,520 | | | |
| 12/31/2010 | 9,431,301 | 11,314,296 | 11,616,019 | 12,419,064 | 13,383,418 | 13,773,767 | 14,126,971 | | | | |
| 12/31/2011 | 9,430,045 | 11,453,099 | 12,494,941 | 12,901,311 | 13,725,119 | 14,477,528 | | | | | |
| 12/31/2012 | 8,822,348 | 10,347,539 | 11,848,954 | 12,424,921 | 13,954,912 | | | | | | |
| 12/31/2013 | 11,154,298 | 13,608,630 | 14,515,472 | 15,559,878 | | | | | | | |
| 12/31/2014 | 11,942,483 | 14,180,019 | 16,127,074 | | | | | | | | |
| 12/31/2015 | 14,553,140 | 18,568,834 | | | | | | | | | |
| 12/31/2016 | 15,392,057 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 11,634,501 | 11,989,577 | 12,154,595 | 12,029,833 | 11,911,394 | 12,039,678 | 12,042,499 | 12,042,499 | 12,042,499 |
| 12/31/1998 | 13,610,892 | 13,632,660 | 13,641,292 | 13,655,097 | 13,486,595 | 13,478,122 | 13,477,622 | 13,477,622 | |
| 12/31/1999 | 13,840,532 | 14,113,809 | 13,952,858 | 13,884,919 | 13,902,711 | 13,850,534 | 13,850,534 | | |
| 12/31/2000 | 23,819,062 | 24,018,558 | 23,936,492 | 23,909,280 | 23,684,801 | 23,514,256 | | | |
| 12/31/2001 | 27,664,786 | 27,743,074 | 27,364,516 | 27,272,641 | 27,110,734 | | | | |
| 12/31/2002 | 20,383,354 | 20,185,142 | 19,889,306 | 19,659,178 | | | | | |
| 12/31/2003 | 13,380,432 | 13,581,000 | 13,234,508 | | | | | | |
| 12/31/2004 | 14,556,234 | 14,699,378 | | | | | | | |
| 12/31/2005 | 15,673,999 | | | | | | | | |

COMPLETED OPERATIONS (Subline Code 336)
DEDUCTIBLE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.216 | 1.120 | 1.123 | 1.217 | 1.179 | 1.188 | 1.171 | 1.024 | 1.083 | 1.074 | 0.996 |
| 12/31/1998 | 1.504 | 1.238 | 1.058 | 1.150 | 1.090 | 1.144 | 1.156 | 1.084 | 1.069 | 1.012 | 1.031 |
| 12/31/1999 | 1.577 | 1.105 | 1.299 | 1.130 | 1.179 | 1.151 | 1.090 | 1.058 | 1.026 | 1.038 | 1.016 |
| 12/31/2000 | 1.541 | 1.384 | 1.281 | 1.232 | 1.239 | 1.144 | 1.112 | 1.042 | 1.118 | 1.082 | 1.025 |
| 12/31/2001 | 1.594 | 1.361 | 1.362 | 1.319 | 1.230 | 1.277 | 1.064 | 1.107 | 1.003 | 1.059 | 1.006 |
| 12/31/2002 | 1.339 | 1.468 | 1.219 | 1.160 | 1.217 | 1.114 | 1.117 | 1.125 | 0.996 | 0.999 | 1.017 |
| 12/31/2003 | 1.446 | 1.262 | 1.104 | 1.158 | 1.061 | 1.096 | 1.061 | 1.056 | 1.067 | 0.994 | 0.989 |
| 12/31/2004 | 1.266 | 1.244 | 1.063 | 1.073 | 1.096 | 1.060 | 1.097 | 1.044 | 1.027 | 1.016 | 1.003 |
| 12/31/2005 | 1.371 | 1.105 | 1.073 | 1.121 | 1.062 | 1.034 | 1.054 | 1.052 | 1.011 | 1.015 | 1.039 |
| 12/31/2006 | 1.205 | 1.130 | 1.066 | 1.008 | 1.083 | 1.052 | 1.057 | 1.031 | 1.087 | 1.056 | |
| 12/31/2007 | 1.227 | 1.040 | 1.036 | 1.057 | 1.038 | 1.079 | 1.047 | 1.048 | 1.076 | | |
| 12/31/2008 | 1.333 | 1.199 | 1.025 | 1.066 | 1.061 | 1.071 | 1.028 | 1.041 | | | |
| 12/31/2009 | 1.290 | 1.150 | 1.068 | 1.078 | 1.127 | 1.078 | 1.031 | | | | |
| 12/31/2010 | 1.200 | 1.027 | 1.069 | 1.078 | 1.029 | 1.026 | | | | | |
| 12/31/2011 | 1.215 | 1.091 | 1.033 | 1.064 | 1.055 | | | | | | |
| 12/31/2012 | 1.173 | 1.145 | 1.049 | 1.123 | | | | | | | |
| 12/31/2013 | 1.220 | 1.067 | 1.072 | | | | | | | | |
| 12/31/2014 | 1.187 | 1.137 | | | | | | | | | |
| 12/31/2015 | 1.276 | | | | | | | | | | |
| 3 Yr Mean | 1.228 | 1.116 | 1.051 | 1.088 | 1.070 | 1.058 | 1.035 | 1.040 | 1.058 | 1.029 | 1.010 |
| Best 3/5 | 1.207 | 1.098 | 1.062 | 1.074 | 1.051 | 1.067 | 1.044 | 1.044 | 1.057 | 1.010 | 1.009 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.031 | 1.014 | 0.990 | 0.990 | 1.011 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 1.002 | 1.001 | 1.001 | 0.988 | 0.999 | 1.000 | 1.000 | 1.000 * |
| 12/31/1999 | 1.020 | 0.989 | 0.995 | 1.001 | 0.996 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2000 | 1.008 | 0.997 | 0.999 | 0.991 | 0.993 | 0.998 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.003 | 0.986 | 0.997 | 0.994 | 0.992 * | 0.998 * | 1.000 * | 1.000 * |
| 12/31/2002 | 0.990 | 0.985 | 0.988 | | | | | |
| 12/31/2003 | 1.015 | 0.974 | | | | | | |
| 12/31/2004 | 1.010 | | | | | | | |
| 3 Yr Mean | 1.005 | 0.982 | 0.995 | 0.995 | 0.996 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| Best 3/5 | 1.007 | 0.987 | 0.997 | 0.992 | 0.996 * | 0.999 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.051 | 1.067 | 1.044 | 1.044 | 1.057 | 1.010 | 1.009 |
| 12/31/2013 | | | | 1.074 | 1.051 | 1.067 | 1.044 | 1.044 | 1.057 | 1.010 | 1.009 |
| 12/31/2014 | | | 1.062 | 1.074 | 1.051 | 1.067 | 1.044 | 1.044 | 1.057 | 1.010 | 1.009 |
| 12/31/2015 | | 1.098 | 1.062 | 1.074 | 1.051 | 1.067 | 1.044 | 1.044 | 1.057 | 1.010 | 1.009 |
| 12/31/2016 | 1.207 | 1.098 | 1.062 | 1.074 | 1.051 | 1.067 | 1.044 | 1.044 | 1.057 | 1.010 | 1.009 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.007 | 0.987 | 0.997 | 0.992 | 0.996 | 0.999 | 1.000 | 1.000 | 1.000* | 1.288 |
| 12/31/2013 | 1.007 | 0.987 | 0.997 | 0.992 | 0.996 | 0.999 | 1.000 | 1.000 | 1.000* | 1.383 |
| 12/31/2014 | 1.007 | 0.987 | 0.997 | 0.992 | 0.996 | 0.999 | 1.000 | 1.000 | 1.000* | 1.469 |
| 12/31/2015 | 1.007 | 0.987 | 0.997 | 0.992 | 0.996 | 0.999 | 1.000 | 1.000 | 1.000* | 1.613 |
| 12/31/2016 | 1.007 | 0.987 | 0.997 | 0.992 | 0.996 | 0.999 | 1.000 | 1.000 | 1.000* | 1.947 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT

Allocated Expenses as of:

| A.Y.E | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1,846,349 | 3,388,352 | 6,368,407 | 8,650,810 | 11,397,585 | 12,849,668 | 15,485,064 | 17,821,630 | 18,774,044 | 20,150,562 | 21,226,411 |
| 12/31/1998 | 1,737,737 | 3,167,783 | 5,890,063 | 10,031,360 | 13,773,948 | 16,743,004 | 19,239,976 | 21,887,087 | 24,548,078 | 26,000,014 | 27,440,740 |
| 12/31/1999 | 1,773,214 | 3,567,590 | 6,702,060 | 11,916,176 | 15,648,828 | 19,661,918 | 23,212,769 | 26,434,111 | 29,414,434 | 31,202,834 | 32,023,544 |
| 12/31/2000 | 2,125,524 | 4,734,318 | 8,815,557 | 14,166,497 | 18,700,811 | 23,316,987 | 30,097,594 | 34,493,281 | 36,544,036 | 39,315,977 | 41,387,777 |
| 12/31/2001 | 3,652,588 | 7,383,994 | 13,825,798 | 20,060,489 | 25,494,369 | 31,545,398 | 38,175,114 | 42,776,029 | 46,351,363 | 48,879,972 | 50,003,920 |
| 12/31/2002 | 2,894,504 | 7,491,521 | 14,392,366 | 20,715,053 | 25,868,331 | 29,575,890 | 32,681,386 | 35,445,157 | 38,992,255 | 40,993,913 | 42,461,083 |
| 12/31/2003 | 4,292,337 | 7,391,544 | 13,607,964 | 18,774,781 | 24,018,042 | 29,049,509 | 32,412,528 | 36,629,375 | 39,730,894 | 42,062,588 | 44,095,630 |
| 12/31/2004 | 3,149,026 | 6,678,652 | 13,176,969 | 20,405,390 | 26,441,202 | 32,164,534 | 38,003,616 | 42,958,898 | 49,202,404 | 53,759,853 | 58,637,030 |
| 12/31/2005 | 2,329,108 | 7,475,806 | 14,518,029 | 21,651,251 | 27,781,339 | 35,165,399 | 40,251,171 | 45,261,226 | 50,504,396 | 54,807,202 | 57,978,935 |
| 12/31/2006 | 4,348,763 | 9,614,115 | 17,865,263 | 26,242,902 | 34,219,442 | 41,277,122 | 48,543,085 | 52,622,837 | 59,525,392 | 62,554,378 | 65,681,084 |
| 12/31/2007 | 4,921,269 | 10,136,774 | 19,207,808 | 27,226,533 | 35,446,228 | 42,785,530 | 48,143,935 | 53,727,660 | 58,162,148 | 63,051,230 | |
| 12/31/2008 | 5,924,852 | 14,422,936 | 23,979,034 | 35,373,607 | 45,202,075 | 51,829,850 | 56,638,959 | 60,321,988 | 64,546,366 | | |
| 12/31/2009 | 7,837,555 | 16,561,331 | 29,190,274 | 42,433,393 | 51,928,436 | 59,106,314 | 64,611,236 | 70,897,548 | | | |
| 12/31/2010 | 7,031,800 | 15,875,589 | 27,695,985 | 40,149,403 | 48,035,059 | 53,551,457 | 57,694,303 | | | | |
| 12/31/2011 | 7,644,494 | 15,133,217 | 23,547,314 | 30,931,342 | 36,388,656 | 42,112,057 | | | | | |
| 12/31/2012 | 5,851,363 | 12,668,921 | 20,905,489 | 29,249,493 | 38,377,914 | | | | | | |
| 12/31/2013 | 5,242,096 | 12,783,352 | 19,539,706 | 28,744,896 | | | | | | | |
| 12/31/2014 | 4,959,578 | 11,928,993 | 20,099,270 | | | | | | | | |
| 12/31/2015 | 5,817,976 | 12,751,249 | | | | | | | | | |
| 12/31/2016 | 5,854,058 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 22,442,411 | 22,332,385 | 22,653,156 | 22,979,467 | 23,006,295 | 23,048,644 | 23,039,179 | 23,059,803 | 23,097,878 |
| 12/31/1998 | 27,851,013 | 28,794,619 | 29,334,778 | 29,654,159 | 30,161,127 | 30,234,703 | 30,242,145 | 30,251,404 | |
| 12/31/1999 | 33,166,608 | 34,300,189 | 34,623,539 | 34,916,243 | 35,375,860 | 35,462,018 | 35,482,271 | | |
| 12/31/2000 | 43,547,640 | 43,711,536 | 43,603,799 | 43,928,721 | 44,328,908 | 44,411,053 | | | |
| 12/31/2001 | 50,902,383 | 51,316,961 | 51,599,347 | 52,052,383 | 52,622,815 | | | | |
| 12/31/2002 | 44,457,000 | 46,016,845 | 46,266,073 | 47,332,122 | | | | | |
| 12/31/2003 | 46,056,371 | 46,731,249 | 47,825,632 | | | | | | |
| 12/31/2004 | 63,410,293 | 65,464,199 | | | | | | | |
| 12/31/2005 | 58,702,806 | | | | | | | | |

Link Ratios: 171 to Ultimate

| A.Y.E | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | Ult:243 |
|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.014 | 1.001 | 1.002 | 1.000 | 1.001 | 1.002 | 1.000 * |
| 12/31/1998 | 1.011 | 1.017 | 1.002 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 12/31/1999 | 1.008 | 1.013 | 1.002 | 1.001 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2000 | 1.007 | 1.009 | 1.002 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 1.009 | 1.011 | 1.011 * | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.023 | | | | | | |
| | | | | | | | |
| Best 3/5 | 1.009 | 1.011 | 1.002 * | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

171 to Ultimate Factor:  1.022

* Calculated Using Modified Bondy Method

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                      COMPLETED OPERATIONS (Subline Code 336)
                               FULL COVERAGE
                                 MULTISTATE
                          PROPERTY DAMAGE - OCCURRENCE
                     INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT
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                                      Increments
A.Y.E       27: 15      39: 27      51: 39      63: 51     75: 63     87: 75     99: 87    111: 99    123: 111   135: 123   147: 135   159:147     171:159
12/31/1997 1,542,003  2,980,055   2,282,403   2,746,775  1,452,083  2,635,396  2,336,566   952,414  1,376,518  1,075,849  1,216,000  -110,026    320,771
12/31/1998 1,430,046  2,722,280   4,141,297   3,742,588  2,969,056  2,496,972  2,647,111 2,660,991  1,451,936  1,440,726    410,273   943,606    540,159
12/31/1999 1,794,376  3,134,470   5,214,116   3,732,652  4,013,090  3,550,851  3,221,342 2,980,323  1,788,400    820,710  1,143,064 1,133,581    323,350
12/31/2000 2,608,794  4,081,239   5,350,940   4,534,314  4,616,176  6,780,607  4,395,687 2,050,755  2,771,941  2,071,800  2,159,863   163,896   -107,737
12/31/2001 3,731,406  6,441,804   6,234,691   5,433,880  6,051,029  6,629,716  4,600,915 3,575,334  2,528,609  1,123,948    898,463   414,578    282,386
12/31/2002 4,597,017  6,900,845   6,322,687   5,153,278  3,707,559  3,105,496  2,763,771 3,547,098  2,001,658  1,467,170  1,995,917 1,559,845    249,228
12/31/2003 3,099,207  6,216,420   5,166,817   5,243,261  5,031,467  3,363,019  4,216,847 3,101,519  2,331,694  2,033,042  1,960,741   674,878  1,094,383
12/31/2004 3,529,626  6,498,317   7,228,421   6,035,812  5,723,332  5,839,082  4,955,282 6,243,506  4,557,449  4,877,177  4,773,263 2,053,906
12/31/2005 5,146,698  7,042,223   7,133,222   6,130,088  7,384,060  5,085,772  5,010,055 5,243,170  4,302,806  3,171,733    723,871
12/31/2006 5,265,352  8,251,148   8,377,639   7,976,540  7,057,680  7,265,963  4,079,752 6,902,555  3,028,986  3,126,706
12/31/2007 5,215,505  9,071,034   8,018,725   8,219,695  7,339,302  5,358,405  5,583,725 4,434,488  4,889,082
12/31/2008 8,498,084  9,556,098  11,394,573   9,828,468  6,627,775  4,809,109  3,683,029 4,224,378
12/31/2009 8,723,776 12,628,943  13,243,119   9,495,043  7,177,878  5,504,922  6,286,312
12/31/2010 8,843,789 11,820,396  12,453,418   7,885,656  5,516,398  4,142,846
12/31/2011 7,488,723  8,414,097   7,384,028   5,457,314  5,723,401
12/31/2012 6,817,558  8,236,568   8,344,004   9,128,421
12/31/2013 7,541,256  6,756,354   9,205,190
12/31/2014 6,969,415  8,170,277
12/31/2015 6,933,273
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                               Incremental Percentages
A.Y.E       27: 15    39: 27    51: 39    63: 51    75: 63    87: 75    99: 87    111: 99   123: 111  135: 123  147: 135  159:147   171:159
12/31/1997  0.0293    0.0566    0.0434    0.0522    0.0276    0.0501    0.0444    0.0181    0.0262    0.0204    0.0231   -0.0021    0.0061
12/31/1998  0.0228    0.0434    0.0661    0.0597    0.0474    0.0398    0.0422    0.0425    0.0232    0.0230    0.0065    0.0151    0.0086
12/31/1999  0.0294    0.0513    0.0854    0.0611    0.0657    0.0582    0.0528    0.0488    0.0293    0.0134    0.0187    0.0186    0.0053
12/31/2000  0.0328    0.0514    0.0673    0.0571    0.0581    0.0853    0.0553    0.0258    0.0349    0.0261    0.0272    0.0021   -0.0014
12/31/2001  0.0463    0.0800    0.0774    0.0675    0.0751    0.0823    0.0571    0.0444    0.0314    0.0140    0.0112    0.0051    0.0035
12/31/2002  0.0585    0.0877    0.0804    0.0655    0.0471    0.0395    0.0351    0.0451    0.0255    0.0187    0.0254    0.0198    0.0032
12/31/2003  0.0411    0.0825    0.0686    0.0696    0.0668    0.0446    0.0560    0.0412    0.0309    0.0270    0.0260    0.0090    0.0145
12/31/2004  0.0388    0.0715    0.0795    0.0664    0.0630    0.0642    0.0545    0.0687    0.0501    0.0537    0.0525    0.0226
12/31/2005  0.0603    0.0825    0.0835    0.0718    0.0865    0.0596    0.0587    0.0614    0.0504    0.0371    0.0085
12/31/2006  0.0494    0.0774    0.0786    0.0748    0.0662    0.0681    0.0383    0.0647    0.0284    0.0293
12/31/2007  0.0459    0.0799    0.0706    0.0724    0.0647    0.0472    0.0492    0.0391    0.0431
12/31/2008  0.0656    0.0738    0.0879    0.0759    0.0512    0.0371    0.0284    0.0326
12/31/2009  0.0681    0.0986    0.1034    0.0741    0.0560    0.0430    0.0491
12/31/2010  0.0728    0.0973    0.1026    0.0649    0.0454    0.0341
12/31/2011  0.0685    0.0770    0.0676    0.0499    0.0524
12/31/2012  0.0674    0.0815    0.0825    0.0903
12/31/2013  0.0800    0.0717    0.0977
12/31/2014  0.0716    0.0839
12/31/2015  0.0741


Best 3/5   0.0714    0.0808    0.0943    0.0716    0.0532    0.0424    0.0455    0.0551    0.0414    0.0311    0.0209    0.0113    0.0040
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LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 7,439,615 | 8,227,439 | 8,523,610 | 9,139,842 | 9,029,492 | 9,663,594 | 12,631,135 | 13,331,025 | 9,153,165 | 9,171,003 | 9,082,934 |
| 12/31/1998 | 6,622,351 | 7,292,022 | 8,007,532 | 8,303,794 | 7,913,238 | 8,101,716 | 8,057,765 | 8,168,423 | 8,058,976 | 8,107,695 | 7,972,733 |
| 12/31/1999 | 6,183,977 | 7,749,736 | 8,733,194 | 9,172,086 | 9,304,400 | 8,952,080 | 8,828,507 | 8,947,621 | 8,899,412 | 8,917,384 | 8,962,393 |
| 12/31/2000 | 6,759,702 | 8,374,218 | 9,462,840 | 10,684,728 | 9,784,873 | 9,735,436 | 9,701,512 | 9,758,700 | 9,675,712 | 9,690,445 | 9,673,871 |
| 12/31/2001 | 6,514,665 | 8,071,985 | 9,380,544 | 9,767,426 | 9,649,869 | 9,898,481 | 9,946,074 | 9,833,187 | 9,888,148 | 9,870,027 | 9,918,447 |
| 12/31/2002 | 6,967,152 | 8,264,684 | 9,831,635 | 11,038,987 | 10,988,162 | 10,890,407 | 10,891,012 | 10,874,392 | 10,874,592 | 10,870,770 | 10,976,771 |
| 12/31/2003 | 4,929,370 | 6,902,208 | 9,277,753 | 9,992,691 | 10,411,044 | 10,321,295 | 10,105,420 | 9,999,237 | 10,012,417 | 10,097,454 | 9,978,516 |
| 12/31/2004 | 5,960,836 | 7,305,219 | 8,677,233 | 9,425,082 | 9,199,807 | 8,859,717 | 8,932,879 | 8,776,365 | 8,815,357 | 8,836,786 | 8,808,321 |
| 12/31/2005 | 6,593,800 | 7,057,704 | 8,664,865 | 8,755,525 | 8,717,236 | 8,648,872 | 8,637,005 | 8,675,878 | 8,568,758 | 8,547,627 | 8,547,478 |
| 12/31/2006 | 5,837,115 | 7,125,673 | 8,671,010 | 8,713,463 | 8,549,390 | 8,323,991 | 8,136,572 | 8,147,864 | 8,209,776 | 8,209,776 | 8,209,776 |
| 12/31/2007 | 5,734,830 | 6,813,438 | 8,289,709 | 8,232,484 | 8,412,909 | 8,258,398 | 8,105,941 | 7,883,553 | 7,773,944 | 7,788,941 | |
| 12/31/2008 | 5,936,060 | 7,274,356 | 8,233,237 | 7,937,170 | 7,739,731 | 7,841,577 | 7,862,013 | 7,743,262 | 7,743,262 | | |
| 12/31/2009 | 6,765,398 | 7,604,254 | 9,168,129 | 9,283,900 | 9,239,386 | 9,231,236 | 9,159,264 | 9,183,020 | | | |
| 12/31/2010 | 7,451,371 | 8,952,226 | 10,488,889 | 10,620,587 | 11,027,583 | 10,862,547 | 10,806,269 | | | | |
| 12/31/2011 | 7,149,652 | 8,216,988 | 9,264,784 | 9,799,814 | 9,588,332 | 9,439,737 | | | | | |
| 12/31/2012 | 5,206,546 | 6,476,927 | 7,805,215 | 7,854,977 | 7,851,150 | | | | | | |
| 12/31/2013 | 5,855,682 | 7,128,854 | 7,714,605 | 7,719,676 | | | | | | | |
| 12/31/2014 | 5,917,532 | 6,807,963 | 7,084,815 | | | | | | | | |
| 12/31/2015 | 5,622,262 | 5,856,578 | | | | | | | | | |
| 12/31/2016 | 4,585,506 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 9,104,034 | 9,026,598 | 9,019,588 | 9,001,588 | 8,946,588 | 8,949,889 | 8,942,389 | 8,901,888 | 8,901,888 |
| 12/31/1998 | 7,996,132 | 7,985,437 | 7,985,937 | 7,986,437 | 7,990,739 | 8,015,738 | 8,215,737 | 8,190,737 | |
| 12/31/1999 | 8,941,847 | 8,924,898 | 9,023,898 | 9,028,699 | 9,033,699 | 9,048,699 | 9,048,699 | | |
| 12/31/2000 | 9,770,371 | 9,695,915 | 9,732,210 | 9,768,710 | 9,758,458 | 9,738,708 | | | |
| 12/31/2001 | 9,924,206 | 9,923,206 | 9,965,106 | 9,922,206 | 9,902,571 | | | | |
| 12/31/2002 | 10,949,833 | 10,962,832 | 10,970,362 | 11,090,361 | | | | | |
| 12/31/2003 | 9,967,516 | 9,957,517 | 9,957,516 | | | | | | |
| 12/31/2004 | 8,810,820 | 8,809,177 | | | | | | | |
| 12/31/2005 | 8,554,902 | | | | | | | | |

LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.106 | 1.036 | 1.072 | 0.988 | 1.070 | 1.307 | 1.055 | 0.687 | 1.002 | 0.990 | 1.002 |
| 12/31/1998 | 1.101 | 1.098 | 1.037 | 0.953 | 1.024 | 0.995 | 1.014 | 0.987 | 1.006 | 0.983 | 1.003 |
| 12/31/1999 | 1.253 | 1.127 | 1.050 | 1.014 | 0.962 | 0.986 | 1.013 | 0.995 | 1.002 | 1.005 | 0.998 |
| 12/31/2000 | 1.239 | 1.130 | 1.129 | 0.916 | 0.995 | 0.997 | 1.006 | 0.991 | 1.002 | 0.998 | 1.010 |
| 12/31/2001 | 1.239 | 1.162 | 1.041 | 0.988 | 1.026 | 1.005 | 0.989 | 1.006 | 0.998 | 1.005 | 1.001 |
| 12/31/2002 | 1.186 | 1.190 | 1.123 | 0.995 | 0.991 | 1.000 | 0.998 | 1.000 | 1.000 | 1.010 | 0.998 |
| 12/31/2003 | 1.400 | 1.344 | 1.077 | 1.042 | 0.991 | 0.979 | 0.989 | 1.001 | 1.008 | 0.988 | 0.999 |
| 12/31/2004 | 1.226 | 1.188 | 1.086 | 0.976 | 0.963 | 1.008 | 0.982 | 1.004 | 1.002 | 0.997 | 1.000 |
| 12/31/2005 | 1.070 | 1.228 | 1.010 | 0.996 | 0.992 | 0.999 | 1.005 | 0.988 | 0.998 | 1.000 | 1.001 |
| 12/31/2006 | 1.221 | 1.217 | 1.005 | 0.981 | 0.974 | 0.977 | 1.001 | 1.008 | 1.000 | 1.000 | |
| 12/31/2007 | 1.188 | 1.217 | 0.993 | 1.022 | 0.982 | 0.982 | 0.973 | 0.986 | 1.002 | | |
| 12/31/2008 | 1.225 | 1.132 | 0.964 | 0.975 | 1.013 | 1.003 | 0.985 | 1.000 | | | |
| 12/31/2009 | 1.124 | 1.206 | 1.013 | 0.995 | 0.999 | 0.992 | 1.003 | | | | |
| 12/31/2010 | 1.201 | 1.172 | 1.013 | 1.038 | 0.985 | 0.995 | | | | | |
| 12/31/2011 | 1.149 | 1.128 | 1.058 | 0.978 | 0.985 | | | | | | |
| 12/31/2012 | 1.244 | 1.205 | 1.006 | 1.000 | | | | | | | |
| 12/31/2013 | 1.217 | 1.082 | 1.001 | | | | | | | | |
| 12/31/2014 | 1.150 | 1.041 | | | | | | | | | |
| 12/31/2015 | 1.042 | | | | | | | | | | |
| 3 Yr Mean | 1.136 | 1.109 | 1.022 | 1.005 | 0.990 | 0.997 | 0.987 | 0.998 | 1.000 | 0.999 | 1.000 |
| Best 3/5 | 1.172 | 1.127 | 1.011 | 0.991 | 0.990 | 0.990 | 0.996 | 0.997 | 1.001 | 0.999 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.991 | 0.999 | 0.998 | 0.994 | 1.000 | 0.999 | 0.995 | 1.000 |
| 12/31/1998 | 0.999 | 1.000 | 1.000 | 1.001 | 1.003 | 1.025 | 0.997 | 0.999 * |
| 12/31/1999 | 0.998 | 1.011 | 1.001 | 1.001 | 1.002 | 1.000 | 1.000 * | 0.999 * |
| 12/31/2000 | 0.992 | 1.004 | 1.004 | 0.999 | 0.998 | 1.000 * | 1.000 * | 0.999 * |
| 12/31/2001 | 1.000 | 1.004 | 0.996 | 0.998 | 0.999 * | 1.000 * | 1.000 * | 0.999 * |
| 12/31/2002 | 1.001 | 1.001 | 1.011 | | | | | |
| 12/31/2003 | 0.999 | 1.000 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| 3 Yr Mean | 1.000 | 1.002 | 1.004 | 0.999 | 1.001 @ | 1.008 @ | 0.996 @ | 1.000 @ |
| Best 3/5 | 1.000 | 1.003 | 1.002 | 0.999 | 1.000 * | 1.000 * | 0.999 * | 0.999 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 0.990 | 0.990 | 0.996 | 0.997 | 1.001 | 0.999 | 1.000 |
| 12/31/2013 | | | | 0.991 | 0.990 | 0.990 | 0.996 | 0.997 | 1.001 | 0.999 | 1.000 |
| 12/31/2014 | | | 1.011 | 0.991 | 0.990 | 0.990 | 0.996 | 0.997 | 1.001 | 0.999 | 1.000 |
| 12/31/2015 | | 1.127 | 1.011 | 0.991 | 0.990 | 0.990 | 0.996 | 0.997 | 1.001 | 0.999 | 1.000 |
| 12/31/2016 | 1.172 | 1.127 | 1.011 | 0.991 | 0.990 | 0.990 | 0.996 | 0.997 | 1.001 | 0.999 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.000 | 1.003 | 1.002 | 0.999 | 1.000 | 1.000 | 0.999 | 0.999 | 0.996* | 0.971 |
| 12/31/2013 | 1.000 | 1.003 | 1.002 | 0.999 | 1.000 | 1.000 | 0.999 | 0.999 | 0.996* | 0.963 |
| 12/31/2014 | 1.000 | 1.003 | 1.002 | 0.999 | 1.000 | 1.000 | 0.999 | 0.999 | 0.996* | 0.973 |
| 12/31/2015 | 1.000 | 1.003 | 1.002 | 0.999 | 1.000 | 1.000 | 0.999 | 0.999 | 0.996* | 1.097 |
| 12/31/2016 | 1.000 | 1.003 | 1.002 | 0.999 | 1.000 | 1.000 | 0.999 | 0.999 | 0.996* | 1.285 |

\* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

LOCAL PRODUCTS (Subline Code 336)
DEDUCTIBLE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 357,857 | 430,629 | 856,827 | 832,801 | 712,801 | 709,801 | 709,801 | 709,801 | 704,801 | 706,861 | 704,801 |
| 12/31/1998 | 104,651 | 183,618 | 137,402 | 75,802 | 75,802 | 76,802 | 76,802 | 76,802 | 84,345 | 84,302 | 84,302 |
| 12/31/1999 | 357,147 | 246,142 | 223,437 | 219,338 | 221,172 | 221,172 | 221,172 | 221,172 | 221,172 | 221,172 | 221,172 |
| 12/31/2000 | 314,291 | 528,582 | 556,688 | 476,626 | 501,626 | 490,970 | 486,970 | 487,970 | 487,970 | 486,970 | 521,970 |
| 12/31/2001 | 278,206 | 352,745 | 423,834 | 497,226 | 463,174 | 463,174 | 453,174 | 453,174 | 453,174 | 466,578 | 466,578 |
| 12/31/2002 | 408,226 | 436,004 | 390,234 | 498,725 | 484,971 | 446,232 | 446,231 | 446,231 | 446,231 | 446,231 | 446,231 |
| 12/31/2003 | 137,726 | 261,136 | 219,409 | 274,123 | 191,730 | 123,445 | 121,945 | 96,844 | 96,844 | 96,844 | 96,844 |
| 12/31/2004 | 711,594 | 664,590 | 1,075,135 | 1,252,571 | 863,010 | 864,290 | 841,891 | 841,890 | 841,890 | 841,890 | 841,890 |
| 12/31/2005 | 648,240 | 814,848 | 1,114,321 | 1,010,826 | 905,856 | 988,273 | 988,272 | 988,322 | 988,322 | 988,951 | 988,951 |
| 12/31/2006 | 449,818 | 935,743 | 937,460 | 812,104 | 834,562 | 834,005 | 834,005 | 834,005 | 834,005 | 834,005 | 834,005 |
| 12/31/2007 | 366,539 | 604,551 | 956,120 | 997,329 | 947,160 | 937,260 | 937,260 | 968,260 | 968,260 | 968,260 | |
| 12/31/2008 | 527,184 | 422,912 | 537,374 | 427,853 | 351,603 | 368,464 | 367,964 | 367,964 | 367,964 | | |
| 12/31/2009 | 283,339 | 295,250 | 308,523 | 246,539 | 438,219 | 439,219 | 439,119 | 439,130 | | | |
| 12/31/2010 | 430,140 | 332,606 | 401,643 | 289,143 | 389,473 | 389,473 | 389,473 | | | | |
| 12/31/2011 | 427,122 | 653,662 | 887,478 | 869,628 | 877,128 | 860,729 | | | | | |
| 12/31/2012 | 334,930 | 460,918 | 560,127 | 584,965 | 719,491 | | | | | | |
| 12/31/2013 | 398,180 | 730,228 | 918,552 | 1,033,380 | | | | | | | |
| 12/31/2014 | 950,609 | 1,110,949 | 1,056,201 | | | | | | | | |
| 12/31/2015 | 618,643 | 844,501 | | | | | | | | | |
| 12/31/2016 | 456,718 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 704,801 | 704,801 | 704,801 | 704,801 | 756,702 | 816,702 | 831,302 | 831,302 | 831,302 |
| 12/31/1998 | 84,302 | 84,302 | 84,302 | 84,302 | 84,302 | 84,302 | 85,302 | 104,302 | |
| 12/31/1999 | 221,172 | 221,172 | 247,673 | 247,673 | 247,673 | 247,673 | 247,673 | | |
| 12/31/2000 | 505,070 | 505,571 | 571,905 | 560,889 | 567,011 | 566,053 | | | |
| 12/31/2001 | 466,578 | 463,774 | 505,428 | 505,428 | 480,116 | | | | |
| 12/31/2002 | 446,231 | 446,231 | 446,231 | 438,731 | | | | | |
| 12/31/2003 | 96,844 | 96,844 | 96,844 | | | | | | |
| 12/31/2004 | 841,893 | 841,890 | | | | | | | |
| 12/31/2005 | 988,951 | | | | | | | | |

LOCAL PRODUCTS (Subline Code 336)
DEDUCTIBLE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.203 | 1.990 | 0.972 | 0.856 | 0.996 | 1.000 | 1.000 | 0.993 | 1.003 | 0.997 | 1.000 |
| 12/31/1998 | 1.755 | 0.748 | 0.552 | 1.000 | 1.013 | 1.000 | 1.000 | 1.098 | 0.999 | 1.000 | 1.000 |
| 12/31/1999 | 0.689 | 0.908 | 0.982 | 1.008 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2000 | 1.682 | 1.053 | 0.856 | 1.052 | 0.979 | 0.992 | 1.002 | 1.000 | 0.998 | 1.072 | 0.968 |
| 12/31/2001 | 1.268 | 1.202 | 1.173 | 0.932 | 1.000 | 0.978 | 1.000 | 1.000 | 1.030 | 1.000 | 1.000 |
| 12/31/2002 | 1.068 | 0.895 | 1.278 | 0.972 | 0.920 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2003 | 1.896 | 0.840 | 1.249 | 0.699 | 0.644 | 0.988 | 0.794 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2004 | 0.934 | 1.618 | 1.165 | 0.689 | 1.001 | 0.974 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2005 | 1.257 | 1.368 | 0.907 | 0.896 | 1.091 | 1.000 | 1.000 | 1.000 | 1.001 | 1.000 | 1.000 |
| 12/31/2006 | 2.080 | 1.002 | 0.866 | 1.028 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 12/31/2007 | 1.649 | 1.582 | 1.043 | 0.950 | 0.990 | 1.000 | 1.000 | 1.033 | 1.000 | | |
| 12/31/2008 | 0.802 | 1.271 | 0.796 | 0.822 | 1.048 | 0.999 | 1.000 | 1.000 | | | |
| 12/31/2009 | 1.042 | 1.045 | 0.799 | 1.777 | 1.002 | 1.000 | 1.000 | | | | |
| 12/31/2010 | 0.773 | 1.208 | 0.720 | 1.347 | 1.000 | 1.000 | | | | | |
| 12/31/2011 | 1.530 | 1.358 | 0.980 | 1.009 | 0.981 | | | | | | |
| 12/31/2012 | 1.376 | 1.215 | 1.044 | 1.230 | | | | | | | |
| 12/31/2013 | 1.834 | 1.258 | 1.125 | | | | | | | | |
| 12/31/2014 | 1.169 | 0.951 | | | | | | | | | |
| 12/31/2015 | 1.365 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.456 | 1.141 | 1.050 | 1.195 | 0.994 | 1.000 | 1.011 | 1.000 | 1.000 | 1.000 | 1.000 |
| | | | | | | | | | | | |
| Best 3/5 | 1.424 | 1.227 | 0.941 | 1.195 | 0.997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.000 | 1.000 | 1.000 | 1.074 | 1.079 | 1.018 | 1.000 | 1.000 |
| 12/31/1998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.012 | 1.223 | 1.004 * |
| 12/31/1999 | 1.000 | 1.120 | 1.000 | 1.000 | 1.000 | 1.000 | 1.004 * | 1.004 * |
| 12/31/2000 | 1.001 | 1.131 | 0.981 | 1.011 | 0.998 | 1.000 * | 1.004 * | 1.004 * |
| 12/31/2001 | 0.994 | 1.090 | 1.000 | 0.950 | 1.004 * | 1.000 * | 1.004 * | 1.004 * |
| 12/31/2002 | 1.000 | 1.000 | 0.983 | | | | | |
| 12/31/2003 | 1.000 | 1.000 | | | | | | |
| 12/31/2004 | 1.000 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.000 | 1.030 | 0.988 | 0.987 | 0.999 @ | 1.010 @ | 1.112 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 1.070 | 0.994 | 1.004 | 1.001 * | 1.004 * | 1.004 * | 1.004 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 0.997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2013 | | | | 1.195 | 0.997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2014 | | | 0.941 | 1.195 | 0.997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2015 | | 1.227 | 0.941 | 1.195 | 0.997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2016 | 1.424 | 1.227 | 0.941 | 1.195 | 0.997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 1.000 | 1.070 | 0.994 | 1.004 | 1.001 | 1.004 | 1.004 | 1.004 | 1.016* | 1.096 |
| 12/31/2013 | 1.000 | 1.070 | 0.994 | 1.004 | 1.001 | 1.004 | 1.004 | 1.004 | 1.016* | 1.309 |
| 12/31/2014 | 1.000 | 1.070 | 0.994 | 1.004 | 1.001 | 1.004 | 1.004 | 1.004 | 1.016* | 1.232 |
| 12/31/2015 | 1.000 | 1.070 | 0.994 | 1.004 | 1.001 | 1.004 | 1.004 | 1.004 | 1.016* | 1.512 |
| 12/31/2016 | 1.000 | 1.070 | 0.994 | 1.004 | 1.001 | 1.004 | 1.004 | 1.004 | 1.016* | 2.153 |

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT

Allocated Expenses as of:

| A.Y.E | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1,797,776 | 2,462,603 | 2,670,354 | 3,382,105 | 3,685,532 | 3,818,155 | 3,924,462 | 3,957,626 | 4,123,673 | 4,197,066 | 4,251,148 |
| 12/31/1998 | 783,749 | 1,598,562 | 2,406,606 | 2,708,670 | 2,413,521 | 2,488,121 | 2,499,836 | 2,601,236 | 2,734,134 | 2,773,747 | 2,793,066 |
| 12/31/1999 | 809,270 | 1,810,850 | 2,455,867 | 3,171,865 | 3,519,551 | 3,521,975 | 3,620,704 | 4,015,372 | 4,012,006 | 4,049,567 | 4,060,385 |
| 12/31/2000 | 1,172,363 | 1,557,873 | 2,548,920 | 3,837,897 | 4,619,451 | 4,963,621 | 5,110,438 | 5,056,324 | 5,096,971 | 5,115,163 | 5,140,834 |
| 12/31/2001 | 1,003,745 | 2,141,272 | 3,491,378 | 4,414,773 | 5,537,942 | 6,050,510 | 6,954,182 | 7,205,723 | 7,460,107 | 7,299,517 | 7,455,682 |
| 12/31/2002 | 1,627,848 | 2,452,570 | 3,868,152 | 4,584,962 | 5,615,270 | 5,930,045 | 6,033,544 | 6,187,178 | 6,249,359 | 6,252,874 | 6,351,020 |
| 12/31/2003 | 784,219 | 1,606,060 | 2,487,562 | 3,311,108 | 4,055,141 | 4,427,418 | 4,605,572 | 4,585,043 | 4,594,291 | 4,633,139 | 4,707,105 |
| 12/31/2004 | 677,673 | 1,395,481 | 2,411,642 | 3,083,451 | 3,617,592 | 3,824,563 | 3,967,268 | 4,109,361 | 4,107,303 | 4,106,518 | 4,107,263 |
| 12/31/2005 | 539,413 | 1,246,739 | 2,291,154 | 2,849,430 | 4,034,356 | 3,353,331 | 3,469,163 | 3,479,086 | 3,475,315 | 3,456,128 | 3,456,158 |
| 12/31/2006 | 706,919 | 1,684,520 | 2,863,519 | 4,145,722 | 4,911,685 | 5,279,510 | 5,388,290 | 5,345,542 | 5,378,852 | 5,374,173 | 5,374,173 |
| 12/31/2007 | 719,557 | 1,570,333 | 2,986,159 | 3,590,135 | 4,341,543 | 4,593,031 | 4,800,299 | 4,639,352 | 4,677,612 | 4,673,491 | |
| 12/31/2008 | 564,849 | 1,301,343 | 2,729,972 | 3,324,015 | 3,567,044 | 3,681,739 | 3,753,441 | 3,786,694 | 3,800,968 | | |
| 12/31/2009 | 589,313 | 1,523,551 | 3,397,063 | 3,470,476 | 4,130,202 | 4,109,070 | 4,125,297 | 4,138,913 | | | |
| 12/31/2010 | 930,006 | 1,918,619 | 3,359,864 | 4,812,453 | 5,974,707 | 6,217,466 | 6,139,773 | | | | |
| 12/31/2011 | 764,022 | 1,457,175 | 3,036,062 | 4,278,805 | 4,891,759 | 5,236,812 | | | | | |
| 12/31/2012 | 622,856 | 1,635,814 | 3,686,950 | 4,715,469 | 5,310,593 | | | | | | |
| 12/31/2013 | 1,033,587 | 2,311,455 | 3,786,965 | 4,884,549 | | | | | | | |
| 12/31/2014 | 916,213 | 1,597,959 | 2,601,844 | | | | | | | | |
| 12/31/2015 | 564,141 | 1,079,946 | | | | | | | | | |
| 12/31/2016 | 519,739 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 4,325,150 | 4,498,509 | 4,590,876 | 4,735,238 | 4,762,936 | 4,798,080 | 4,847,304 | 4,907,766 | 4,964,565 |
| 12/31/1998 | 2,807,476 | 2,815,190 | 2,825,726 | 2,850,641 | 2,848,035 | 2,855,578 | 3,006,040 | 3,116,164 | |
| 12/31/1999 | 4,091,908 | 4,105,709 | 4,296,650 | 4,327,363 | 4,275,612 | 4,291,373 | 4,305,461 | | |
| 12/31/2000 | 5,540,139 | 5,304,998 | 5,375,115 | 5,427,854 | 5,490,045 | 5,513,298 | | | |
| 12/31/2001 | 7,560,816 | 7,729,626 | 7,839,853 | 7,982,872 | 8,166,783 | | | | |
| 12/31/2002 | 6,403,713 | 6,467,472 | 6,473,295 | 6,738,353 | | | | | |
| 12/31/2003 | 4,687,395 | 4,687,395 | 4,685,288 | | | | | | |
| 12/31/2004 | 4,104,463 | 4,127,130 | | | | | | | |
| 12/31/2005 | 3,456,158 | | | | | | | | |

LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT

Increments

| A.Y.E | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 664,827 | 207,751 | 711,751 | 303,427 | 132,623 | 106,307 | 33,164 | 166,047 | 73,393 | 54,082 | 74,002 | 173,359 | 92,367 |
| 12/31/1998 | 814,813 | 808,044 | 302,064 | -295,149 | 74,600 | 11,715 | 101,400 | 132,898 | 39,613 | 19,319 | 14,410 | 7,714 | 10,536 |
| 12/31/1999 | 1,001,580 | 645,017 | 715,998 | 347,686 | 2,424 | 98,729 | 394,668 | -3,366 | 37,561 | 10,818 | 31,523 | 13,801 | 190,941 |
| 12/31/2000 | 385,510 | 991,047 | 1,288,977 | 781,554 | 344,170 | 146,817 | -54,114 | 40,647 | 18,192 | 25,671 | 399,305 | -235,141 | 70,117 |
| 12/31/2001 | 1,137,527 | 1,350,106 | 923,395 | 1,123,169 | 512,568 | 903,672 | 251,541 | 254,384 | -160,590 | 156,165 | 105,134 | 168,810 | 110,227 |
| 12/31/2002 | 824,722 | 1,415,582 | 716,810 | 1,030,308 | 314,775 | 103,499 | 153,634 | 62,181 | 3,515 | 98,146 | 52,693 | 63,759 | 5,823 |
| 12/31/2003 | 821,841 | 881,502 | 823,546 | 744,033 | 372,277 | 178,154 | -20,529 | 9,248 | 38,848 | 73,966 | -19,710 | 0 | -2,107 |
| 12/31/2004 | 717,808 | 1,016,161 | 671,809 | 534,141 | 206,971 | 142,705 | 142,093 | -2,058 | -785 | 745 | -2,800 | 22,667 | |
| 12/31/2005 | 707,326 | 1,044,415 | 558,276 | 1,184,926 | -681,025 | 115,832 | 9,923 | -3,771 | -19,187 | 30 | 0 | | |
| 12/31/2006 | 977,601 | 1,178,999 | 1,282,203 | 765,963 | 367,825 | 108,780 | -42,748 | 33,310 | -4,679 | 0 | | | |
| 12/31/2007 | 850,776 | 1,415,826 | 603,976 | 751,408 | 251,488 | 207,268 | -160,947 | 38,260 | -4,121 | | | | |
| 12/31/2008 | 736,494 | 1,428,629 | 594,043 | 243,029 | 114,695 | 71,702 | 33,253 | 14,274 | | | | | |
| 12/31/2009 | 934,238 | 1,873,512 | 73,413 | 659,726 | -21,132 | 16,227 | 13,616 | | | | | | |
| 12/31/2010 | 988,613 | 1,441,245 | 1,452,589 | 1,162,254 | 242,759 | -77,693 | | | | | | | |
| 12/31/2011 | 693,153 | 1,578,887 | 1,242,743 | 612,954 | 345,053 | | | | | | | | |
| 12/31/2012 | 1,012,958 | 2,051,136 | 1,028,519 | 595,124 | | | | | | | | | |
| 12/31/2013 | 1,277,868 | 1,475,510 | 1,097,584 | | | | | | | | | | |
| 12/31/2014 | 681,746 | 1,003,885 | | | | | | | | | | | |
| 12/31/2015 | 515,805 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.0508 | 0.0159 | 0.0544 | 0.0232 | 0.0101 | 0.0081 | 0.0025 | 0.0127 | 0.0056 | 0.0041 | 0.0057 | 0.0133 | 0.0071 |
| 12/31/1998 | 0.0651 | 0.0645 | 0.0241 | -0.0236 | 0.0060 | 0.0009 | 0.0081 | 0.0106 | 0.0032 | 0.0015 | 0.0012 | 0.0006 | 0.0008 |
| 12/31/1999 | 0.0788 | 0.0508 | 0.0564 | 0.0274 | 0.0002 | 0.0078 | 0.0311 | -0.0003 | 0.0030 | 0.0009 | 0.0025 | 0.0011 | 0.0150 |
| 12/31/2000 | 0.0283 | 0.0727 | 0.0945 | 0.0573 | 0.0252 | 0.0108 | -0.0040 | 0.0030 | 0.0013 | 0.0019 | 0.0293 | -0.0172 | 0.0051 |
| 12/31/2001 | 0.0783 | 0.0930 | 0.0636 | 0.0774 | 0.0353 | 0.0622 | 0.0173 | 0.0175 | -0.0111 | 0.0108 | 0.0072 | 0.0116 | 0.0076 |
| 12/31/2002 | 0.0463 | 0.0794 | 0.0402 | 0.0578 | 0.0177 | 0.0058 | 0.0086 | 0.0035 | 0.0002 | 0.0055 | 0.0030 | 0.0036 | 0.0003 |
| 12/31/2003 | 0.0497 | 0.0533 | 0.0498 | 0.0450 | 0.0225 | 0.0108 | -0.0012 | 0.0006 | 0.0023 | 0.0045 | -0.0012 | 0.0000 | -0.0001 |
| 12/31/2004 | 0.0586 | 0.0829 | 0.0548 | 0.0436 | 0.0169 | 0.0116 | 0.0116 | -0.0002 | -0.0001 | 0.0001 | -0.0002 | 0.0018 | |
| 12/31/2005 | 0.0532 | 0.0785 | 0.0420 | 0.0891 | -0.0512 | 0.0087 | 0.0007 | -0.0003 | -0.0014 | 0.0000 | 0.0000 | | |
| 12/31/2006 | 0.0731 | 0.0882 | 0.0959 | 0.0573 | 0.0275 | 0.0081 | -0.0032 | 0.0025 | -0.0003 | 0.0000 | | | |
| 12/31/2007 | 0.0588 | 0.0978 | 0.0417 | 0.0519 | 0.0174 | 0.0143 | -0.0111 | 0.0026 | -0.0003 | | | | |
| 12/31/2008 | 0.0559 | 0.1085 | 0.0451 | 0.0185 | 0.0087 | 0.0054 | 0.0025 | 0.0011 | | | | | |
| 12/31/2009 | 0.0695 | 0.1394 | 0.0055 | 0.0491 | -0.0016 | 0.0012 | 0.0010 | | | | | | |
| 12/31/2010 | 0.0641 | 0.0934 | 0.0941 | 0.0753 | 0.0157 | -0.0050 | | | | | | | |
| 12/31/2011 | 0.0452 | 0.1030 | 0.0810 | 0.0400 | 0.0225 | | | | | | | | |
| 12/31/2012 | 0.0844 | 0.1710 | 0.0857 | 0.0496 | | | | | | | | | |
| 12/31/2013 | 0.0957 | 0.1105 | 0.0822 | | | | | | | | | | |
| 12/31/2014 | 0.0578 | 0.0851 | | | | | | | | | | | |
| 12/31/2015 | 0.0499 | | | | | | | | | | | | |
| Best 3/5 | 0.0641 | 0.1023 | 0.0830 | 0.0462 | 0.0139 | 0.0049 | -0.0005 | 0.0011 | -0.0002 | 0.0015 | 0.0009 | 0.0018 | 0.0044 |

LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT

Link Ratios

| A.Y.E. | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | Ult:243 |
|--------|---------|---------|---------|---------|---------|---------|---------|
| 12/31/1997 | 1.031 | 1.006 | 1.007 | 1.010 | 1.012 | 1.012 | 1.031 * |
| 12/31/1998 | 1.009 | 0.999 | 1.003 | 1.053 | 1.037 | 1.008 * | 1.031 * |
| 12/31/1999 | 1.007 | 0.988 | 1.004 | 1.003 | 1.005 * | 1.008 * | 1.031 * |
| 12/31/2000 | 1.010 | 1.011 | 1.004 | 1.002 * | 1.005 * | 1.008 * | 1.031 * |
| 12/31/2001 | 1.018 | 1.023 | 1.002 * | 1.002 * | 1.005 * | 1.008 * | 1.031 * |
| 12/31/2002 | 1.041 | | | | | | |
| | | | | | | | |
| Best 3/5 | 1.012 | 1.005 | 1.004 * | 1.005 * | 1.007 * | 1.008 * | 1.031 * |

171 to Ultimate Factor:  1.074


Cumulative Incremental Factors

| Months-to-Ultimate | 15 | 27 | 39 | 51 | 63 | 75 | 87 |
|--------------------|-----|-----|-----|-----|-----|-----|-----|
| | 0.323 | 0.259 | 0.157 | 0.074 | 0.028 | 0.014 | 0.009 |

| Months-to-Ultimate | 99 | 111 | 123 | 135 | 147 | 159 | 171 |
|--------------------|-----|-----|-----|-----|-----|-----|-----|
| | 0.009 | 0.008 | 0.009 | 0.007 | 0.006 | 0.004 | 0.000 |


| A.Y.E | Reported ALAE as of 3/31/17 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | ALAE at 171 Months | 171-Ultimate Factor | Ultimate ALAE |
|-------|-----------------------------|------------------------------|-------------|-----------------|---------------------|---------------------|---------------|
| 12/31/2014 | 2,483,800 | 11,974,007 | 0.157 | 1,879,929 | 4,363,729 | 1.074 | 4,686,451 |
| 12/31/2015 | 919,749 | 10,196,622 | 0.259 | 2,640,926 | 3,560,675 | 1.074 | 3,823,990 |
| 12/31/2016 | 544,609 | 11,917,168 | 0.323 | 3,849,240 | 4,393,849 | 1.074 | 4,718,809 |


*  Calculated Using Modified Bondy Method

LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1,953,974 | 1,964,549 | 1,832,575 | 2,092,458 | 2,040,272 | 2,152,401 | 2,324,184 | 2,359,502 | 2,338,871 | 2,407,075 | 2,447,850 |
| 12/31/1998 | 1,376,246 | 1,584,285 | 1,827,587 | 1,989,165 | 2,007,293 | 1,856,698 | 1,895,083 | 1,871,634 | 1,918,615 | 2,049,084 | 1,968,505 |
| 12/31/1999 | 1,622,564 | 2,017,237 | 2,095,285 | 2,257,097 | 2,261,634 | 2,244,951 | 2,349,147 | 2,321,868 | 2,383,720 | 2,329,275 | 2,347,247 |
| 12/31/2000 | 2,153,802 | 2,368,783 | 2,567,661 | 2,657,625 | 2,846,689 | 3,195,261 | 3,052,674 | 3,098,150 | 3,260,826 | 3,340,009 | 3,322,925 |
| 12/31/2001 | 1,731,912 | 1,779,507 | 2,057,641 | 2,139,241 | 2,056,011 | 2,093,344 | 2,259,820 | 2,432,396 | 2,440,122 | 2,512,778 | 2,506,924 |
| 12/31/2002 | 1,627,015 | 1,773,646 | 1,929,360 | 1,991,502 | 1,951,566 | 1,976,361 | 2,055,109 | 2,051,078 | 2,101,695 | 2,166,817 | 2,231,202 |
| 12/31/2003 | 1,471,559 | 2,083,659 | 2,442,765 | 2,396,033 | 2,672,429 | 2,667,941 | 2,704,455 | 2,723,521 | 2,723,667 | 2,774,557 | 2,775,111 |
| 12/31/2004 | 2,245,149 | 2,535,073 | 2,588,741 | 2,478,879 | 2,544,085 | 2,550,663 | 2,479,290 | 2,517,773 | 2,538,622 | 2,547,105 | 2,557,072 |
| 12/31/2005 | 3,074,372 | 3,325,448 | 3,553,068 | 3,639,529 | 3,724,860 | 3,589,172 | 3,602,528 | 3,649,016 | 3,658,386 | 3,652,096 | 3,652,374 |
| 12/31/2006 | 3,319,395 | 3,819,872 | 3,811,854 | 3,845,683 | 3,860,534 | 4,019,137 | 4,055,225 | 4,219,507 | 4,266,936 | 4,344,031 | 4,337,005 |
| 12/31/2007 | 3,233,879 | 3,375,774 | 3,523,997 | 3,749,608 | 4,047,727 | 3,967,041 | 4,109,477 | 4,082,076 | 4,074,338 | 4,067,547 | |
| 12/31/2008 | 4,291,659 | 4,633,951 | 4,771,174 | 4,865,990 | 5,058,125 | 5,308,163 | 5,564,119 | 5,918,857 | 6,160,999 | | |
| 12/31/2009 | 3,865,924 | 4,035,038 | 4,091,697 | 4,094,615 | 4,095,088 | 4,314,565 | 4,327,899 | 4,468,271 | | | |
| 12/31/2010 | 4,779,346 | 4,868,388 | 5,126,035 | 5,167,057 | 4,770,697 | 5,013,259 | 5,054,462 | | | | |
| 12/31/2011 | 4,472,978 | 4,646,825 | 4,939,642 | 4,879,585 | 4,986,972 | 5,141,889 | | | | | |
| 12/31/2012 | 4,265,254 | 4,380,478 | 4,105,818 | 3,985,145 | 4,142,509 | | | | | | |
| 12/31/2013 | 4,009,776 | 3,907,044 | 4,507,617 | 4,426,008 | | | | | | | |
| 12/31/2014 | 3,789,807 | 4,109,838 | 4,023,021 | | | | | | | | |
| 12/31/2015 | 5,159,993 | 5,396,463 | | | | | | | | | |
| 12/31/2016 | 4,834,540 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 2,434,468 | 2,419,567 | 2,518,622 | 2,518,622 | 2,518,622 | 2,518,625 | 2,518,622 | 2,518,622 | 2,518,622 |
| 12/31/1998 | 1,895,894 | 1,901,179 | 1,900,644 | 1,900,644 | 1,903,816 | 1,900,483 | 1,900,482 | 1,900,482 | |
| 12/31/1999 | 2,359,524 | 2,440,346 | 2,450,629 | 2,425,118 | 2,490,017 | 2,491,218 | 2,488,717 | | |
| 12/31/2000 | 3,329,570 | 3,322,818 | 3,326,317 | 3,319,315 | 3,319,314 | 3,317,314 | | | |
| 12/31/2001 | 2,489,513 | 2,446,591 | 2,452,085 | 2,453,264 | 2,465,271 | | | | |
| 12/31/2002 | 2,213,098 | 2,278,740 | 2,285,615 | 2,294,215 | | | | | |
| 12/31/2003 | 2,815,167 | 2,799,953 | 2,783,902 | | | | | | |
| 12/31/2004 | 2,517,294 | 2,519,073 | | | | | | | |
| 12/31/2005 | 3,647,774 | | | | | | | | |

LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 1.005 | 0.933 | 1.142 | 0.975 | 1.055 | 1.080 | 1.015 | 0.991 | 1.029 | 1.017 | 0.995 |
| 12/31/1998 | 1.151 | 1.154 | 1.088 | 1.009 | 0.925 | 1.021 | 0.988 | 1.025 | 1.068 | 0.961 | 0.963 |
| 12/31/1999 | 1.243 | 1.039 | 1.077 | 1.002 | 0.993 | 1.046 | 0.988 | 1.027 | 0.977 | 1.008 | 1.005 |
| 12/31/2000 | 1.100 | 1.084 | 1.035 | 1.071 | 1.122 | 0.955 | 1.015 | 1.053 | 1.024 | 0.995 | 1.002 |
| 12/31/2001 | 1.027 | 1.156 | 1.040 | 0.961 | 1.018 | 1.080 | 1.076 | 1.003 | 1.030 | 0.998 | 0.993 |
| 12/31/2002 | 1.090 | 1.088 | 1.032 | 0.980 | 1.013 | 1.040 | 0.998 | 1.025 | 1.031 | 1.030 | 0.992 |
| 12/31/2003 | 1.416 | 1.172 | 0.981 | 1.115 | 0.998 | 1.014 | 1.007 | 1.000 | 1.019 | 1.000 | 1.014 |
| 12/31/2004 | 1.129 | 1.021 | 0.958 | 1.026 | 1.003 | 0.972 | 1.016 | 1.008 | 1.003 | 1.004 | 0.984 |
| 12/31/2005 | 1.082 | 1.068 | 1.024 | 1.023 | 0.964 | 1.004 | 1.013 | 1.003 | 0.998 | 1.000 | 0.999 |
| 12/31/2006 | 1.151 | 0.998 | 1.009 | 1.004 | 1.041 | 1.009 | 1.041 | 1.011 | 1.018 | 0.998 | |
| 12/31/2007 | 1.044 | 1.044 | 1.064 | 1.080 | 0.980 | 1.036 | 0.993 | 0.998 | 0.998 | | |
| 12/31/2008 | 1.080 | 1.030 | 1.020 | 1.039 | 1.049 | 1.048 | 1.064 | 1.041 | | | |
| 12/31/2009 | 1.044 | 1.014 | 1.001 | 1.000 | 1.054 | 1.003 | 1.032 | | | | |
| 12/31/2010 | 1.019 | 1.053 | 1.008 | 0.923 | 1.051 | 1.008 | | | | | |
| 12/31/2011 | 1.039 | 1.063 | 0.988 | 1.022 | 1.031 | | | | | | |
| 12/31/2012 | 1.027 | 0.937 | 0.971 | 1.039 | | | | | | | |
| 12/31/2013 | 0.974 | 1.154 | 0.982 | | | | | | | | |
| 12/31/2014 | 1.084 | 0.979 | | | | | | | | | |
| 12/31/2015 | 1.046 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.035 | 1.023 | 0.980 | 0.995 | 1.045 | 1.020 | 1.030 | 1.017 | 1.005 | 1.001 | 0.999 |
| | | | | | | | | | | | |
| Best 3/5 | 1.037 | 1.032 | 0.990 | 1.020 | 1.044 | 1.018 | 1.029 | 1.007 | 1.006 | 1.001 | 0.995 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 0.994 | 1.041 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/1998 | 1.003 | 1.000 | 1.000 | 1.002 | 0.998 | 1.000 | 1.000 | 1.000 * |
| 12/31/1999 | 1.034 | 1.004 | 0.990 | 1.027 | 1.000 | 0.999 | 1.000 * | 1.000 * |
| 12/31/2000 | 0.998 | 1.001 | 0.998 | 1.000 | 0.999 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2001 | 0.983 | 1.002 | 1.000 | 1.005 | 1.002 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 1.030 | 1.003 | 1.004 | | | | | |
| 12/31/2003 | 0.995 | 0.994 | | | | | | |
| 12/31/2004 | 1.001 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.009 | 1.000 | 1.001 | 1.011 | 0.999 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 0.998 | 1.002 | 0.999 | 1.002 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | | | | | 1.044 | 1.018 | 1.029 | 1.007 | 1.006 | 1.001 | 0.995 |
| 12/31/2013 | | | | 1.020 | 1.044 | 1.018 | 1.029 | 1.007 | 1.006 | 1.001 | 0.995 |
| 12/31/2014 | | | 0.990 | 1.020 | 1.044 | 1.018 | 1.029 | 1.007 | 1.006 | 1.001 | 0.995 |
| 12/31/2015 | | 1.032 | 0.990 | 1.020 | 1.044 | 1.018 | 1.029 | 1.007 | 1.006 | 1.001 | 0.995 |
| 12/31/2016 | 1.037 | 1.032 | 0.990 | 1.020 | 1.044 | 1.018 | 1.029 | 1.007 | 1.006 | 1.001 | 0.995 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2012 | 0.998 | 1.002 | 0.999 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.105 |
| 12/31/2013 | 0.998 | 1.002 | 0.999 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.127 |
| 12/31/2014 | 0.998 | 1.002 | 0.999 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.115 |
| 12/31/2015 | 0.998 | 1.002 | 0.999 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.151 |
| 12/31/2016 | 0.998 | 1.002 | 0.999 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.194 |

\* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

LOCAL PRODUCTS (Subline Code 336)
DEDUCTIBLE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 157,727 | 122,846 | 167,989 | 148,509 | 149,509 | 156,242 | 157,010 | 189,866 | 194,714 | 174,444 | 221,954 |
| 12/31/1998 | 157,924 | 224,899 | 253,590 | 229,478 | 251,902 | 259,200 | 225,813 | 222,912 | 284,696 | 286,522 | 285,522 |
| 12/31/1999 | 126,641 | 317,779 | 318,867 | 283,866 | 309,479 | 293,503 | 274,445 | 273,947 | 280,945 | 273,945 | 273,945 |
| 12/31/2000 | 150,416 | 248,134 | 188,848 | 196,780 | 189,280 | 253,280 | 237,878 | 257,878 | 215,285 | 215,285 | 215,285 |
| 12/31/2001 | 208,337 | 185,152 | 211,169 | 225,824 | 225,824 | 216,726 | 265,726 | 270,726 | 265,727 | 267,726 | 365,726 |
| 12/31/2002 | 126,361 | 142,070 | 179,489 | 193,002 | 260,082 | 377,800 | 491,895 | 473,896 | 511,136 | 547,821 | 575,216 |
| 12/31/2003 | 301,928 | 273,260 | 286,387 | 400,997 | 521,569 | 603,103 | 647,217 | 719,333 | 800,317 | 989,921 | 1,086,391 |
| 12/31/2004 | 271,414 | 148,753 | 234,289 | 358,922 | 445,685 | 636,408 | 620,290 | 908,519 | 1,012,477 | 1,091,692 | 1,300,429 |
| 12/31/2005 | 197,281 | 268,813 | 319,792 | 399,663 | 440,559 | 544,464 | 604,272 | 604,850 | 649,740 | 1,097,958 | 1,212,221 |
| 12/31/2006 | 329,693 | 314,413 | 429,191 | 574,642 | 694,425 | 791,636 | 765,563 | 789,657 | 977,751 | 1,111,968 | 1,015,782 |
| 12/31/2007 | 444,093 | 654,857 | 681,805 | 622,939 | 592,373 | 583,394 | 587,261 | 684,261 | 681,411 | 678,189 | |
| 12/31/2008 | 341,102 | 249,777 | 378,523 | 377,040 | 388,540 | 386,540 | 486,540 | 486,540 | 480,041 | | |
| 12/31/2009 | 183,622 | 185,756 | 157,956 | 156,256 | 156,356 | 263,169 | 263,069 | 363,069 | | | |
| 12/31/2010 | 263,109 | 267,778 | 262,233 | 266,329 | 360,329 | 360,329 | 360,329 | | | | |
| 12/31/2011 | 318,781 | 343,489 | 316,318 | 337,818 | 315,907 | 325,907 | | | | | |
| 12/31/2012 | 301,846 | 261,235 | 268,400 | 276,297 | 262,657 | | | | | | |
| 12/31/2013 | 508,761 | 545,111 | 574,416 | 724,757 | | | | | | | |
| 12/31/2014 | 426,117 | 524,296 | 517,358 | | | | | | | | |
| 12/31/2015 | 669,243 | 760,156 | | | | | | | | | |
| 12/31/2016 | 1,081,583 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | 224,822 | 234,855 | 241,102 | 235,639 | 242,201 | 242,200 | 242,200 | 242,200 | 242,200 |
| 12/31/1998 | 285,637 | 285,637 | 285,637 | 285,637 | 285,637 | 285,637 | 285,637 | 285,637 | |
| 12/31/1999 | 273,945 | 273,945 | 273,945 | 273,945 | 273,945 | 273,945 | 273,945 | | |
| 12/31/2000 | 215,285 | 215,285 | 215,285 | 215,285 | 215,285 | 215,285 | | | |
| 12/31/2001 | 365,727 | 365,726 | 365,726 | 365,726 | 365,726 | | | | |
| 12/31/2002 | 574,442 | 569,196 | 569,552 | 575,757 | | | | | |
| 12/31/2003 | 1,280,210 | 1,300,582 | 1,222,192 | | | | | | |
| 12/31/2004 | 1,292,790 | 1,187,108 | | | | | | | |
| 12/31/2005 | 1,201,211 | | | | | | | | |

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                         LOCAL PRODUCTS (Subline Code 336)
                                   DEDUCTIBLE
                                   MULTISTATE
                            PROPERTY DAMAGE - OCCURRENCE
                  INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
                                     Link Ratios
 A.Y.E.      27: 15   39: 27   51: 39   63: 51   75: 63   87: 75   99: 87   111: 99  123:111  135:123  147:135
12/31/1997   0.779    1.367    0.884    1.007    1.045    1.005    1.209    1.026    0.896    1.272    1.013
12/31/1998   1.424    1.128    0.905    1.098    1.029    0.871    0.987    1.277    1.006    0.997    1.000
12/31/1999   2.509    1.003    0.890    1.090    0.948    0.935    0.998    1.026    0.975    1.000    1.000
12/31/2000   1.650    0.761    1.042    0.962    1.338    0.939    1.084    0.835    1.000    1.000    1.000
12/31/2001   0.889    1.141    1.069    1.000    0.960    1.226    1.019    0.982    1.008    1.366    1.000
12/31/2002   1.124    1.263    1.075    1.348    1.453    1.302    0.963    1.079    1.072    1.050    0.999
12/31/2003   0.905    1.048    1.400    1.301    1.156    1.073    1.111    1.113    1.237    1.097    1.178
12/31/2004   0.548    1.575    1.532    1.242    1.428    0.975    1.465    1.114    1.078    1.191    0.994
12/31/2005   1.363    1.190    1.250    1.102    1.236    1.110    1.001    1.074    1.690    1.104    0.991
12/31/2006   0.954    1.365    1.339    1.208    1.140    0.967    1.031    1.238    1.137    0.913
12/31/2007   1.475    1.041    0.914    0.951    0.985    1.007    1.165    0.996    0.995
12/31/2008   0.732    1.515    0.996    1.031    0.995    1.259    1.000    0.987
12/31/2009   1.012    0.850    0.989    1.001    1.683    1.000    1.380
12/31/2010   1.018    0.979    1.016    1.353    1.000    1.000
12/31/2011   1.078    0.921    1.068    0.935    1.032
12/31/2012   0.865    1.027    1.029    0.951
12/31/2013   1.071    1.054    1.262
12/31/2014   1.230    0.987
12/31/2015   1.136

3 Yr Mean    1.146    1.023    1.120    1.080    1.238    1.086    1.182    1.074    1.274    1.069    1.054

Best 3/5     1.095    0.998    1.038    0.994    1.009    1.002    1.066    1.061    1.151    1.084    0.998

 A.Y.E.     159:147  171:159  183:171  195:183  207:195  219:207  231:219  243:231
12/31/1997   1.045    1.027    0.977    1.028    1.000    1.000    1.000    1.000
12/31/1998   1.000    1.000    1.000    1.000    1.000    1.000    1.000    1.000 *
12/31/1999   1.000    1.000    1.000    1.000    1.000    1.000    1.000 *  1.000 *
12/31/2000   1.000    1.000    1.000    1.000    1.000    1.000 *  1.000 *  1.000 *
12/31/2001   1.000    1.000    1.000    1.000    1.000 *  1.000 *  1.000 *  1.000 *
12/31/2002   0.991    1.001    1.011
12/31/2003   1.016    0.940
12/31/2004   0.918

3 Yr Mean    0.975    0.980    1.004    1.000    1.000 @  1.000 @  1.000 @  1.000 @

Best 3/5     0.997    1.000    1.000    1.000    1.000 *  1.000 *  1.000 *  1.000 *

                                   Development From
 A.Y.E.      15/ 27   27/ 39   39/ 51   51/ 63   63/ 75   75/ 87   87/ 99   99/111   111/123  123/135  135/147
12/31/2012                                       1.009    1.002    1.066    1.061    1.151    1.084    0.998
12/31/2013                              0.994    1.009    1.002    1.066    1.061    1.151    1.084    0.998
12/31/2014                     1.038    0.994    1.009    1.002    1.066    1.061    1.151    1.084    0.998
12/31/2015            0.998    1.038    0.994    1.009    1.002    1.066    1.061    1.151    1.084    0.998
12/31/2016   1.095    0.998    1.038    0.994    1.009    1.002    1.066    1.061    1.151    1.084    0.998

 A.Y.E.     147/159  159/171  171/183  183/195  195/207  207/219  219/231  231/243   243/Ult  FACTORS
12/31/2012   0.997    1.000    1.000    1.000    1.000    1.000    1.000    1.000    1.000*    1.420
12/31/2013   0.997    1.000    1.000    1.000    1.000    1.000    1.000    1.000    1.000*    1.411
12/31/2014   0.997    1.000    1.000    1.000    1.000    1.000    1.000    1.000    1.000*    1.465
12/31/2015   0.997    1.000    1.000    1.000    1.000    1.000    1.000    1.000    1.000*    1.462
12/31/2016   0.997    1.000    1.000    1.000    1.000    1.000    1.000    1.000    1.000*    1.601


    *  Calculated Using Modified Bondy Method
    @  Three year mean Excludes Modified Bondy ratios
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LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT

Allocated Expenses as of:

| A.Y.E | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|-------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 12/31/1997 | 276,948 | 175,093 | 353,525 | 484,554 | 687,733 | 803,728 | 1,019,497 | 1,117,863 | 1,130,837 | 1,252,239 | 1,320,583 |
| 12/31/1998 | 93,603 | 143,477 | 258,898 | 419,295 | 524,305 | 681,129 | 713,853 | 694,991 | 848,370 | 1,138,690 | 1,398,101 |
| 12/31/1999 | 188,541 | 344,283 | 618,993 | 782,757 | 858,064 | 952,209 | 1,141,439 | 1,245,594 | 1,389,838 | 1,572,588 | 1,703,041 |
| 12/31/2000 | 303,570 | 496,985 | 722,201 | 878,051 | 1,101,037 | 1,356,903 | 1,776,754 | 1,996,270 | 2,170,596 | 2,470,894 | 2,642,564 |
| 12/31/2001 | 216,535 | 309,054 | 519,627 | 758,125 | 974,729 | 1,211,299 | 1,655,782 | 1,987,186 | 1,938,171 | 2,141,414 | 2,265,679 |
| 12/31/2002 | 181,645 | 341,083 | 602,624 | 957,722 | 1,088,629 | 1,220,860 | 1,310,414 | 1,383,922 | 1,445,500 | 1,642,839 | 1,833,162 |
| 12/31/2003 | 67,471 | 688,627 | 1,100,727 | 1,269,840 | 1,426,435 | 1,459,683 | 1,516,286 | 1,619,182 | 1,692,631 | 1,794,548 | 1,878,263 |
| 12/31/2004 | 167,816 | 324,797 | 508,119 | 782,438 | 906,663 | 1,081,638 | 1,113,814 | 1,135,397 | 1,166,819 | 1,175,000 | 1,234,712 |
| 12/31/2005 | 260,203 | 362,824 | 674,254 | 884,368 | 958,767 | 1,055,372 | 1,121,177 | 1,244,885 | 1,239,400 | 1,238,710 | 1,243,019 |
| 12/31/2006 | 178,573 | 417,601 | 706,797 | 1,015,689 | 1,339,711 | 1,704,775 | 1,803,005 | 2,175,843 | 2,223,719 | 2,313,659 | 2,315,254 |
| 12/31/2007 | 434,289 | 1,006,722 | 1,413,658 | 2,157,512 | 2,507,554 | 2,952,888 | 2,986,494 | 3,205,523 | 3,275,550 | 3,255,682 | |
| 12/31/2008 | 455,970 | 1,055,683 | 1,606,739 | 2,787,689 | 3,791,626 | 6,002,908 | 8,505,239 | 9,929,022 | 9,914,310 | | |
| 12/31/2009 | 684,001 | 1,192,213 | 1,337,061 | 1,369,099 | 1,526,956 | 1,598,087 | 1,911,802 | 2,093,860 | | | |
| 12/31/2010 | 235,257 | 441,591 | 782,426 | 1,158,372 | 1,285,651 | 1,461,769 | 1,717,206 | | | | |
| 12/31/2011 | 423,139 | 774,793 | 1,166,146 | 1,554,962 | 1,874,103 | 1,885,801 | | | | | |
| 12/31/2012 | 272,043 | 586,000 | 978,794 | 1,129,267 | 1,326,320 | | | | | | |
| 12/31/2013 | 440,144 | 599,821 | 874,329 | 1,148,333 | | | | | | | |
| 12/31/2014 | 289,115 | 607,907 | 942,786 | | | | | | | | |
| 12/31/2015 | 437,433 | 889,161 | | | | | | | | | |
| 12/31/2016 | 350,376 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|-------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 12/31/1997 | 1,376,572 | 1,377,742 | 1,397,896 | 1,397,896 | 1,397,896 | 1,397,896 | 1,397,896 | 1,397,896 | 1,397,896 |
| 12/31/1998 | 1,405,266 | 1,415,030 | 1,427,659 | 1,427,383 | 1,427,894 | 1,425,384 | 1,425,384 | 1,425,384 | |
| 12/31/1999 | 2,100,349 | 2,235,293 | 2,395,830 | 2,518,468 | 2,535,514 | 2,536,240 | 2,536,302 | | |
| 12/31/2000 | 2,791,939 | 2,904,640 | 2,970,150 | 2,916,960 | 2,941,496 | 2,966,496 | | | |
| 12/31/2001 | 2,380,396 | 2,467,803 | 2,495,673 | 2,585,284 | 2,811,773 | | | | |
| 12/31/2002 | 1,925,053 | 2,197,675 | 2,356,517 | 2,387,504 | | | | | |
| 12/31/2003 | 1,938,946 | 1,958,213 | 1,981,495 | | | | | | |
| 12/31/2004 | 1,234,376 | 1,246,050 | | | | | | | |
| 12/31/2005 | 1,420,020 | | | | | | | | |

LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT

Increments

| A.Y.E | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | -101,855 | 178,432 | 131,029 | 203,179 | 115,995 | 215,769 | 98,366 | 12,974 | 121,402 | 68,344 | 55,989 | 1,170 | 20,154 |
| 12/31/1998 | 49,874 | 115,421 | 160,397 | 105,010 | 156,824 | 32,724 | -18,862 | 153,379 | 290,320 | 259,411 | 7,165 | 9,764 | 12,629 |
| 12/31/1999 | 155,742 | 274,710 | 163,764 | 75,307 | 94,145 | 189,230 | 104,155 | 144,244 | 182,750 | 130,453 | 397,308 | 134,944 | 160,537 |
| 12/31/2000 | 193,415 | 225,216 | 155,850 | 222,986 | 255,866 | 419,851 | 219,516 | 174,326 | 300,298 | 171,670 | 149,375 | 112,701 | 65,510 |
| 12/31/2001 | 92,519 | 210,573 | 238,498 | 216,604 | 236,570 | 444,483 | 331,404 | -49,015 | 203,243 | 124,265 | 114,717 | 87,407 | 27,870 |
| 12/31/2002 | 159,438 | 261,541 | 355,098 | 130,907 | 132,231 | 89,554 | 73,508 | 61,578 | 197,339 | 190,323 | 91,891 | 272,622 | 158,842 |
| 12/31/2003 | 621,156 | 412,100 | 169,113 | 156,595 | 33,248 | 56,603 | 102,896 | 73,449 | 101,917 | 83,715 | 60,683 | 19,267 | 23,282 |
| 12/31/2004 | 156,981 | 183,322 | 274,319 | 124,225 | 174,975 | 32,176 | 21,583 | 31,422 | 8,181 | 59,712 | -336 | 11,674 | |
| 12/31/2005 | 102,621 | 311,430 | 210,114 | 74,399 | 96,605 | 65,805 | 123,708 | -5,485 | -690 | 4,309 | 177,001 | | |
| 12/31/2006 | 239,028 | 289,196 | 308,892 | 324,022 | 365,064 | 98,230 | 372,838 | 47,876 | 89,940 | 1,595 | | | |
| 12/31/2007 | 572,433 | 406,936 | 743,854 | 350,042 | 445,334 | 33,606 | 219,029 | 70,027 | -19,868 | | | | |
| 12/31/2008 | 599,713 | 551,056 | 1,180,950 | 1,003,937 | 2,211,282 | 2,502,331 | 1,423,783 | -14,712 | | | | | |
| 12/31/2009 | 508,212 | 144,848 | 32,038 | 157,857 | 71,131 | 313,715 | 182,058 | | | | | | |
| 12/31/2010 | 206,334 | 340,835 | 375,946 | 127,279 | 176,118 | 255,437 | | | | | | | |
| 12/31/2011 | 351,654 | 391,353 | 388,816 | 319,141 | 11,698 | | | | | | | | |
| 12/31/2012 | 313,957 | 392,794 | 150,473 | 197,053 | | | | | | | | | |
| 12/31/2013 | 159,677 | 274,508 | 274,004 | | | | | | | | | | |
| 12/31/2014 | 318,792 | 334,879 | | | | | | | | | | | |
| 12/31/2015 | 451,728 | | | | | | | | | | | | |

Incremental Percentages

| A.Y.E | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1997 | -0.0282 | 0.0494 | 0.0363 | 0.0563 | 0.0321 | 0.0598 | 0.0273 | 0.0036 | 0.0336 | 0.0189 | 0.0155 | 0.0003 | 0.0056 |
| 12/31/1998 | 0.0250 | 0.0579 | 0.0804 | 0.0526 | 0.0786 | 0.0164 | -0.0095 | 0.0769 | 0.1456 | 0.1301 | 0.0036 | 0.0049 | 0.0063 |
| 12/31/1999 | 0.0501 | 0.0884 | 0.0527 | 0.0242 | 0.0303 | 0.0609 | 0.0335 | 0.0464 | 0.0588 | 0.0420 | 0.1279 | 0.0434 | 0.0517 |
| 12/31/2000 | 0.0456 | 0.0531 | 0.0367 | 0.0526 | 0.0603 | 0.0990 | 0.0518 | 0.0411 | 0.0708 | 0.0405 | 0.0352 | 0.0266 | 0.0154 |
| 12/31/2001 | 0.0281 | 0.0639 | 0.0724 | 0.0658 | 0.0718 | 0.1349 | 0.1006 | -0.0149 | 0.0617 | 0.0377 | 0.0348 | 0.0265 | 0.0085 |
| 12/31/2002 | 0.0683 | 0.1121 | 0.1521 | 0.0561 | 0.0567 | 0.0384 | 0.0315 | 0.0264 | 0.0846 | 0.0815 | 0.0394 | 0.1168 | 0.0681 |
| 12/31/2003 | 0.2115 | 0.1403 | 0.0576 | 0.0533 | 0.0113 | 0.0193 | 0.0350 | 0.0250 | 0.0347 | 0.0285 | 0.0207 | 0.0066 | 0.0079 |
| 12/31/2004 | 0.0550 | 0.0642 | 0.0961 | 0.0435 | 0.0613 | 0.0113 | 0.0076 | 0.0110 | 0.0029 | 0.0209 | -0.0001 | 0.0041 | |
| 12/31/2005 | 0.0248 | 0.0752 | 0.0507 | 0.0180 | 0.0233 | 0.0159 | 0.0299 | -0.0013 | -0.0002 | 0.0010 | 0.0428 | | |
| 12/31/2006 | 0.0477 | 0.0577 | 0.0616 | 0.0646 | 0.0728 | 0.0196 | 0.0744 | 0.0095 | 0.0179 | 0.0003 | | | |
| 12/31/2007 | 0.1065 | 0.0757 | 0.1384 | 0.0651 | 0.0829 | 0.0063 | 0.0408 | 0.0130 | -0.0037 | | | | |
| 12/31/2008 | 0.0865 | 0.0795 | 0.1704 | 0.1448 | 0.3190 | 0.3610 | 0.2054 | -0.0021 | | | | | |
| 12/31/2009 | 0.1075 | 0.0306 | 0.0068 | 0.0334 | 0.0150 | 0.0663 | 0.0385 | | | | | | |
| 12/31/2010 | 0.0362 | 0.0599 | 0.0660 | 0.0224 | 0.0309 | 0.0449 | | | | | | | |
| 12/31/2011 | 0.0555 | 0.0617 | 0.0613 | 0.0503 | 0.0018 | | | | | | | | |
| 12/31/2012 | 0.0630 | 0.0788 | 0.0302 | 0.0395 | | | | | | | | | |
| 12/31/2013 | 0.0306 | 0.0525 | 0.0524 | | | | | | | | | | |
| 12/31/2014 | 0.0578 | 0.0607 | | | | | | | | | | | |
| 12/31/2015 | 0.0599 | | | | | | | | | | | | |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Best 3/5 | 0.0577 | 0.0608 | 0.0480 | 0.0411 | 0.0430 | 0.0436 | 0.0512 | 0.0064 | 0.0069 | 0.0168 | 0.0316 | 0.0199 | 0.0252 |

```
                            LOCAL PRODUCTS (Subline Code 336)
                                    FULL COVERAGE
                                      MULTISTATE
                             PROPERTY DAMAGE - OCCURRENCE
                           INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT


                                       Link Ratios
   A.Y.E.     183:171   195:183   207:195    219:207    231:219    243:231    Ult:243
12/31/1997    1.000     1.000     1.000      1.000      1.000      1.000      1.000 *
12/31/1998    1.000     1.000     0.998      1.000      1.000      1.000 *    1.000 *
12/31/1999    1.051     1.007     1.000      1.000      1.000 *    1.000 *    1.000 *
12/31/2000    0.982     1.008     1.008      1.000 *    1.000 *    1.000 *    1.000 *
12/31/2001    1.036     1.088     1.002 *    1.000 *    1.000 *    1.000 *    1.000 *
12/31/2002    1.013


 Best 3/5     1.016     1.005     1.001 *    1.000 *    1.000 *    1.000 *    1.000 *


 171 to Ultimate Factor:  1.022




                   Cumulative Incremental Factors
Months-to-Ultimate      15      27      39      51      63      75      87
                      0.452   0.394   0.334   0.286   0.245   0.202   0.158

Months-to-Ultimate      99     111     123     135     147     159     171
                      0.107   0.100   0.094   0.077   0.045   0.025   0.000




            Reported ALAE     $500,000        ALAE    Additional   ALAE at   171-Ultimate  Ultimate
  A.Y.E     as of 3/31/17  Ultimate Indemnity Factor     ALAE    171 Months    Factor       ALAE
12/31/2014    1,094,430       5,686,667       0.334   1,899,341   2,993,771    1.022       3,059,493
12/31/2015      965,324       7,809,081       0.394   3,076,789   4,042,113    1.022       4,130,884
12/31/2016      426,716       7,293,774       0.452   3,296,788   3,723,504    1.022       3,805,255


*  Calculated Using Modified Bondy Method
```

## Multistate Review of ULAE Experience
## General Liability Including CMP Liability
## Loss Adjustment Expense Special Call
## Calendar Years 2012 - 2016

| Item * | 2012 | 2013 | 2014 | 2015 | 2016 | 2012 - 2016 Mean |
|---|---|---|---|---|---|---|
| 1. Direct Losses Incurred | $18,480,140 | $18,521,277 | $19,140,390 | $24,110,646 | $25,085,478 | |
| 2. Allocated Loss Adjustment Expenses Incurred (ALAE) | $5,270,137 | $5,080,420 | $4,727,492 | $5,601,664 | $4,581,304 | |
| 3. Unallocated Loss Adjustment Expenses Incurred (ULAE) | $1,892,698 | $2,061,866 | $2,159,178 | $2,371,173 | $2,496,550 | |
| 4. Incurred Losses + ALAE [(1) + (2)] | $23,750,277 | $23,601,697 | $23,867,882 | $29,712,310 | $29,666,781 | |

### Incurred Percentage

| Item * | 2012 | 2013 | 2014 | 2015 | 2016 | 2012 - 2016 Mean |
|---|---|---|---|---|---|---|
| 5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)] | 8.0% | 8.7% | 9.0% | 8.0% | 8.4% | 8.4% |

6. Selected    8.5%

Notes: All dollar amounts are displayed in thousands.

\* Items (1) - (4) are from the special call submissions for available writers.

LOCAL PRODUCTS / COMPLETED OPERATIONS TREND SUMMARY

| (1) EXPOSURE TREND | LOCAL PRODUCTS | COMPLETED OPERATIONS | LOCAL PRODUCTS / COMPLETED OPERATIONS COMBINED |
|---|---|---|---|
| Average Annual Percent Change | | | |
| a) 7/1/2014 to 7/1/2019 AYE 12/31/2014 | + 1.3% | + 2.8% | + 2.6% |
| b) 7/1/2015 to 7/1/2019 AYE 12/31/2015 | + 1.5% | + 3.0% | + 2.8% |
| c) 7/1/2016 to 7/1/2019 AYE 12/31/2016 | + 2.1% | + 2.9% | + 2.8% |

| (2) OCCURRENCE SEVERITY | BODILY INJURY | PROPERTY DAMAGE |
|---|---|---|
| a) Fitted | | |
| All Years | + 1.9% | + 3.5% |
| Eight Years | + 1.5% | + 4.2% |
| Six Years | + 1.1% | + 7.7% |
| b) Selected | + 2.5% | + 4.0% |

(3) FREQUENCY TREND

| | |
|---|---|
| Selected | + 0.0% |

(4) TOTAL ANNUAL NET TREND

Net trend = (frequency trend  x  severity trend)  /  exposure trend


NOTE:  The BI deductible trend is equal to the bodily injury trend.  The PD deductible trend is equal to the property damage trend.

LOCAL PRODUCTS / COMPLETED OPERATIONS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2014, 12/31/2015 & 12/31/2016

| (1) YEAR ENDING QUARTER* | | (2) LOCAL PRODUCTS CLASS GROUP SALES EXPOSURE INDICES | (3) COMPLETED OPERATIONS CLASS GROUP PAYROLL EXPOSURE INDICES | (1) YEAR ENDING QUARTER* | | (2) LOCAL PRODUCTS CLASS GROUP SALES EXPOSURE INDICES | (3) COMPLETED OPERATIONS CLASS GROUP PAYROLL EXPOSURE INDICES |
|---|---|---|---|---|---|---|---|
| 2006 | 1 | 0.957 | 19.526 | 2013 | 1 | 1.031 | 24.063 |
| | 2 | 0.963 | 19.645 | | 2 | 1.033 | 24.139 |
| | 3 | 0.968 | 19.803 | | 3 | 1.034 | 24.179 |
| | 4 | 0.973 | 20.002 | | 4 | 1.036 | 24.225 |
| 2007 | 1 | 0.978 | 20.243 | 2014 | 1 | 1.037 | 24.307 |
| | 2 | 0.982 | 20.497 | | 2 | 1.041 | 24.414 |
| | 3 | 0.984 | 20.718 | | 3 | 1.044 | 24.541 |
| | 4 | 0.986 | 20.928 | | 4 | 1.045 | 24.663 |
| 2008 | 1 | 0.984 | 21.143 | 2015 | 1 | 1.046 | 24.772 |
| | 2 | 0.980 | 21.357 | | 2 | 1.047 | 24.918 |
| | 3 | 0.979 | 21.604 | | 3 | 1.048 | 25.015 |
| | 4 | 0.981 | 21.880 | | 4 | 1.049 | 25.169 |
| 2009 | 1 | 0.988 | 22.128 | 2016 | 1 | 1.050 | 25.308 |
| | 2 | 0.995 | 22.349 | | 2 | 1.050 | 25.475 |
| | 3 | 0.999 | 22.502 | | 3 | 1.049 | 25.730 |
| | 4 | 1.000 | 22.653 | | 4 | 1.050 | 25.941 |
| 2010 | 1 | 0.996 | 22.806 | 2017 | 1 | 1.052 | 26.150 |
| | 2 | 0.993 | 22.928 | | 2 | 1.052 | 26.308 |
| | 3 | 0.993 | 23.080 | | 3P | 1.054 | 26.489 |
| | 4 | 0.996 | 23.208 | | 4P | 1.055 | 26.681 |
| 2011 | 1 | 0.999 | 23.312 | 2018 | 1P | 1.057 | 26.894 |
| | 2 | 1.004 | 23.427 | | 2P | 1.062 | 27.113 |
| | 3 | 1.009 | 23.556 | | 3P | 1.068 | 27.295 |
| | 4 | 1.012 | 23.638 | | 4P | 1.077 | 27.491 |
| 2012 | 1 | 1.016 | 23.715 | 2019 | 1P | 1.087 | 27.694 |
| | 2 | 1.019 | 23.794 | | 2P | 1.097 | 27.902 |
| | 3 | 1.023 | 23.873 | | 3P | 1.107 | 28.109 |
| | 4 | 1.027 | 23.965 | | 4P | 1.115 | 28.310 |

| CHANGE IN EXPOSURES | | LOCAL PRODUCTS | COMPLETED OPERATIONS |
|---|---|---|---|
| 7/1/2014 to 7/1/2019 | (2019:4/2014:4) | 1.067 | 1.148 |
| 7/1/2015 to 7/1/2019 | (2019:4/2015:4) | 1.063 | 1.125 |
| 7/1/2016 to 7/1/2019 | (2019:4/2016:4) | 1.063 | 1.091 |

| AVERAGE ANNUAL TREND FACTOR | | | |
|---|---|---|---|
| 7/1/2014 to 7/1/2019 | ( 5.0 YRS ) | 1.013 | 1.028 |
| 7/1/2015 to 7/1/2019 | ( 4.0 YRS ) | 1.015 | 1.030 |
| 7/1/2016 to 7/1/2019 | ( 3.0 YRS ) | 1.021 | 1.029 |

* Projected values are identified by a 'P' in column (1).
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OCCURRENCE SEVERITY TREND

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined

Bodily Injury

| (1) Accident Year Ending | (2) Basic Limit Paid Losses * | (3) Paid Occurrences | (4) (2)/(3) Actual Severity | (5) Exponential Curve of Best Fit to Col (4) | | |
|---|---|---|---|---|---|---|
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2007 | $39,711,106 | 1,624 | $24,453 | $25,691 | | |
| 12/31/2008 | 40,125,244 | 1,496 | 26,822 | 26,168 | | |
| 12/31/2009 | 40,025,039 | 1,578 | 25,364 | 26,653 | $27,095 | |
| 12/31/2010 | 49,711,859 | 1,695 | 29,329 | 27,147 | 27,492 | |
| 12/31/2011 | 45,171,066 | 1,578 | 28,626 | 27,650 | 27,895 | $28,185 |
| 12/31/2012 | 42,978,587 | 1,523 | 28,220 | 28,163 | 28,304 | 28,483 |
| 12/31/2013 | 46,577,567 | 1,629 | 28,593 | 28,685 | 28,719 | 28,784 |
| 12/31/2014 | 41,538,760 | 1,412 | 29,418 | 29,217 | 29,140 | 29,088 |
| 12/31/2015 | 32,968,872 | 1,171 | 28,154 | 29,759 | 29,567 | 29,395 |
| 12/31/2016 | 30,310,553 | 988 | 30,679 | 30,311 | 30,001 | 29,705 |

|  |  | 10 Year | 8 Year | 6 Year |
|---|---|---|---|---|
| Goodness of Fit Statistic, R-Squared: | | 0.636 | 0.421 | 0.362 |

Average Annual Severity Trend (10 yr)  + 1.9%
Average Annual Severity Trend ( 8 yr)  + 1.5%
Average Annual Severity Trend ( 6 yr)  + 1.1%

Selected Annual Severity Trend  + 2.5%

*  Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.
NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors.
      (See Section B - Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined

Property Damage

| (1) Accident Year Ending | (2) Basic Limit Paid Losses * | (3) Paid Occurrences | (4) (2)/(3) Actual Severity | (5) Exponential Curve of Best Fit to Col (4) | | |
|---|---|---|---|---|---|---|
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2007 | $162,859,717 | 5,614 | $29,010 | $27,861 | | |
| 12/31/2008 | 187,411,113 | 6,393 | 29,315 | 28,827 | | |
| 12/31/2009 | 202,383,225 | 6,162 | 32,844 | 29,826 | $28,888 | |
| 12/31/2010 | 189,323,631 | 6,300 | 30,051 | 30,860 | 30,102 | |
| 12/31/2011 | 165,611,714 | 6,031 | 27,460 | 31,929 | 31,366 | $28,303 |
| 12/31/2012 | 168,565,382 | 5,338 | 31,578 | 33,036 | 32,684 | 30,471 |
| 12/31/2013 | 147,563,042 | 4,550 | 32,431 | 34,181 | 34,058 | 32,806 |
| 12/31/2014 | 150,892,903 | 4,119 | 36,633 | 35,365 | 35,489 | 35,319 |
| 12/31/2015 | 149,995,453 | 4,065 | 36,899 | 36,591 | 36,980 | 38,025 |
| 12/31/2016 | 153,544,465 | 3,752 | 40,923 | 37,859 | 38,533 | 40,939 |

| | 10 Year | 8 Year | 6 Year |
|---|---|---|---|
| Goodness of Fit Statistic, R-Squared: | 0.672 | 0.627 | 0.954 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | + 3.5% |
| Average Annual Severity Trend ( 8 yr) | + 4.2% |
| Average Annual Severity Trend ( 6 yr) | + 7.7% |
| Selected Annual Severity Trend | + 4.0% |

*  Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.
NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors.
    (See Section B - Explanation of Trend Calculation).

LOCAL PRODUCTS/COMPLETED OPERATIONS

FREQUENCY TREND
MULTISTATE

Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only

Bodily Injury and Property Damage Combined

| (1)<br>Accident<br>Year<br>Ending | (2)<br>Aggregate<br>Loss Costs at<br>Current Level | (3)<br>Occurrences<br>at Ultimate[1] | (4)<br>Occurrence<br>Frequency<br>$(3)/(2)^2$ |
|---|---|---|---|
| 12/31/2003 | $ 281,552,759 | 7,429 | 26.38 |
| 12/31/2004 | 291,285,608 | 8,131 | 27.91 |
| 12/31/2005 | 320,725,495 | 7,886 | 24.59 |
| 12/31/2006 | 342,598,346 | 8,439 | 24.63 |
| 12/31/2007 | 341,644,969 | 8,390 | 24.56 |
| 12/31/2008 | 331,317,722 | 8,874 | 26.78 |
| 12/31/2009 | 301,781,349 | 8,695 | 28.81 |
| 12/31/2010 | 287,667,011 | 8,923 | 31.02 |
| 12/31/2011 | 294,292,796 | 8,661 | 29.43 |
| 12/31/2012 | 315,415,460 | 8,749 | 27.74 |
| 12/31/2013 | 322,496,477 | 8,397 | 26.04 |
| 12/31/2014 | 333,744,160 | 8,115 | 24.32 |
| 12/31/2015 | 345,720,704 | 7,789 | 22.53 |
| 12/31/2016 | 353,178,141 | 7,259 | 20.55 |

Selected Annual Frequency Trend:        0.0%

[1] Occurrences are based on reported paid amounts developed to ultimate using paid development factors.
[2] Frequency is per $1,000,000 Aggregate Loss Costs at Current Level.

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes


The following are definitions of the columns for the Local Products/Completed Operations calculation of proposed loss costs shown on pages G-55-61.

Column (1) is the latest year multistate Monoline/Multiline Aggregate Loss Costs at Current Level (ALCCL) for the respective class.*

Column (2) is the five year multistate Monoline/Multiline Aggregate Loss Costs at Current Level.

Column (3) is the five year Monoline/Multiline Experience Ratio.  Losses are developed and trended, and ALCCL has been exposure trended. IPMFs and Deductible Discounts have been applied to ALCCL.

Column (4) is the credibility (Zi) of the individual class with respect to the class group. This is calculated based on the equation:

$$Z_i = \frac{K-3}{K}\left( \frac{\overline{P}_i}{\overline{P}_i + \dfrac{\Sigma^2}{T^2}} \right) + \frac{3}{K}$$

$K =$ The number of classes within the class group.

$\overline{P}_i =$ The 5 year total Mono / Multi ALCCL for class $i$.

$\Sigma^2 =$ The average within class variance for the class group.  (Sigma Squared)

$T^2 =$ The between class variance for the class group.  (Tau Squared)


*Note:  The latest year of ALCCL in this filing reflects the full implementation of monoline/multiline data versus the prior filing.

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

Column (5) is the Formula Experience Ratio. This is found by credibility weighting the class experience ratio with the class group experience ratio and is based on the equation:

$$FER_i = Z_i \overline{X}_i + \left(1 - Z_i\right)\overline{X} \quad \text{where:}$$

$\overline{X}_i = $ The 5 year average experience ratio for class $i$ from column (3).

$$\overline{X} = \frac{\sum_{i=1}^{K} Z_i \overline{X}_i}{\sum_{i=1}^{K} Z_i}$$

Column (6) is the Index or the class relative change factor, which is the quotient of the Formula Experience Ratio ($FER_i$) and $\widetilde{X}_{\text{monoline}}$ which is the column (5) total using column (1) as weights.

Note: $\widetilde{X}$ (X - tilde) is the 5 year Mono / Multi ALCCL weighted class group experience ratio, where

$\widetilde{X}_{\text{monoline}}$ (X - tilde monoline) is weighted based on monoline / multiline ALCCL for the latest year only.*

Column (7) is the change factor, which is to be applied to the present loss cost. The formula for this is given as:

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)
where "SWRL" equals the selected state monoline loss cost level change.
The off balance factor of 0.993 results from capping.

*Note: The latest year of ALCCL in this filing reflects the full implementation of monoline/multiline data versus the prior filing.

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

Column (8) is the percent change of the proposed state occurrence loss cost (column (10)) for each class with respect to the current state occurrence loss cost (column (9)).

Column (9) is the current state occurrence loss cost for each class.

Column (10) is the proposed state occurrence loss cost for each class.

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 01
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .904 * .862

| CLASS | AYE 2016 MONO/MULTI ALCCL (1) | 5 YEAR MONO/MULTI ALCCL (2) | 5 YEAR MONO/MULTI EXPERIENCE RATIO (3) | CRED. (4) | FORMULA ER (5) | INDEX (6) | CHANGE FACTOR (7) | STATE-WIDE % CHANGE (8) | PRESENT STATEWIDE OCCUR (9) | PROPOSED STATEWIDE OCCUR (10) | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 10100 | 253760 | 1102381 | .54797 | .3737 | .666 | .818 | .637 | -32.6 | .086 | .058 | L |
| 10145 | 169626 | 896505 | .17043 | .3346 | .548 | .673 | .524 | -30.4 | .023 | .016 | L |
| 10146 | 62925 | 425532 | .43854 | .2235 | .670 | .823 | .641 | -31.3 | .032 | .022 | L |
| 10352 | 63349 | 307245 | .33183 | .1896 | .660 | .811 | .632 | -32.8 | .116 | .078 | L |
| 11039 | 418883 | 2475834 | .88365 | .5502 | .818 | 1.005 | .783 | -21.1 | .071 | .056 | |
| 11258 | 46713 | 190985 | .12811 | .1532 | .644 | .791 | .616 | -33.0 | .270 | .181 | L |
| 11259 | 1413 | 3399 | .00000 | .0870 | .673 | .827 | .644 | -32.7 | .260 | .175 | L |
| 11288 | 111454 | 594920 | .89089 | .2675 | .778 | .956 | .745 | -25.9 | .112 | .083 | |
| 12374 | 323958 | 1231234 | .58621 | .3960 | .677 | .832 | .648 | -32.3 | .099 | .067 | L |
| 12375 | 228090 | 929049 | .51364 | .3411 | .661 | .812 | .633 | -33.0 | .088 | .059 | L |
| 13673 | 554021 | 2428379 | .96863 | .5458 | .864 | 1.061 | .827 | -19.0 | .021 | .017 | |
| 13720 | 56078 | 300750 | .37156 | .1876 | .669 | .822 | .641 | -32.5 | .117 | .079 | L |
| 14401 | 91850 | 325101 | .73483 | .1949 | .737 | .905 | .705 | -29.6 | .213 | .150 | |
| 15224 | 138236 | 689067 | .93101 | .2898 | .793 | .974 | .759 | -23.6 | .089 | .068 | |
| 16900 | 625591 | 4220973 | .78849 | .6688 | .772 | .948 | .739 | -25.7 | .101 | .075 | |
| 16901 | 2302451 | 12255646 | 1.06028 | .8504 | 1.012 | 1.243 | .969 | -3.3 | .120 | .116 | |
| 16902 | 193334 | 1029536 | .60119 | .3604 | .688 | .845 | .658 | -32.2 | .115 | .078 | L |
| 16905 | | | | | | | | -25.7 | .101 | .075 | |
| 16906 | | | | | | | | -3.3 | .120 | .116 | |
| 16910 | 3032818 | 16316294 | .80842 | .8829 | .800 | .983 | .766 | -23.2 | .069 | .053 | |
| 16911 | 224506 | 1197867 | .88816 | .3904 | .796 | .762 | .762 | -23.4 | .077 | .059 | |
| 16915 | 119772 | 719884 | 1.07537 | .2969 | .838 | 1.029 | .802 | -19.2 | .073 | .059 | |
| 16916 | 1445797 | 8142847 | .70917 | .7921 | .715 | .878 | .684 | -32.1 | .078 | .053 | |
| 16920 | 21077 | 121394 | .88613 | .1298 | .757 | .930 | .725 | -27.6 | .163 | .118 | |
| 16921 | 2201 | 10331 | .00000 | .0896 | .671 | .824 | .642 | -33.0 | .097 | .065 | L |
| 16930 | 81619 | 397039 | 1.36287 | .2156 | .872 | 1.071 | .835 | -16.7 | .168 | .140 | |
| 16931 | 63890 | 160339 | .14826 | .1430 | .653 | .802 | .625 | -32.5 | .117 | .079 | L |
| 16940 | 1122 | 6854 | .00000 | .0883 | .672 | .826 | .644 | -32.7 | .098 | .066 | L |
| 16941 | 36211 | 148663 | .19013 | .1391 | .661 | .812 | .633 | -33.0 | .179 | .120 | L |
| 18435 | 327097 | 1836373 | .93835 | .4823 | .834 | 1.025 | .799 | -19.4 | .067 | .054 | |
| 18436 | 27147 | 147565 | .27566 | .1387 | .673 | .827 | .644 | -32.8 | .290 | .195 | L |
| 18501 | 746687 | 3290670 | .70846 | .6147 | .720 | .885 | .690 | -30.4 | .023 | .016 | |
| 45900 | 106599 | 539902 | .00000 | .2538 | .550 | .676 | .527 | -32.4 | .111 | .075 | L |
| 49617 | 549824 | 2823347 | 1.06917 | .5802 | .930 | 1.143 | .891 | -11.1 | .171 | .152 | |
| 57001 | 28518 | 181021 | 2.38651 | .1499 | .984 | 1.209 | .942 | -5.6 | .018 | .017 | |

X-TILDE: .824     X-TILDE (MONOLINE): .814     PI-TILDE: .0050173
TAU SQUARED: .03000    SIGMA SQUARED: 71914.55236

L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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                                               LOSS COST % CHANGE BY CLASS
SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 02
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.000 *    .862


                           5 YEAR                                            STATE-
            AYE 2016    5 YEAR   MONO/MULTI                                   WIDE    PRESENT    PROPOSED
            MONO/MULTI MONO/MULTI EXPERIENCE          FORMULA       CHANGE    %       STATEWIDE  STATEWIDE
            ALCCL      ALCCL      RATIO     CRED.   ER      INDEX   FACTOR    CHANGE   OCCUR      OCCUR
CLASS       (1)        (2)        (3)       (4)     (5)     (6)     (7)       (8)      (9)        (10)
-----       ----------  ---------- ---------- ------ ------- ------ -------  ------  ---------  ---------
10026       7296        51539      1.89891   .0925   .992    1.049   .904     -9.1     .022       .020
10042       1551344     7060793    1.09967   .8494   1.069   1.130   .974     -2.8     .360       .350
10060       5487        23229      .00000    .0737   .833    .881    .759    -23.7     .097       .074
10065       41154       247979     .10784    .2045   .737    .779    .671    -31.5     .054       .037  L
10066       4034        23944      4.43831   .0742   1.162   1.228   1.059    5.0      .040       .042
10071       682911      3754190    .90935    .7516   .907    .959    .827    -17.0     .112       .093
10073       9355689     49368539   .95301    .9750   .952    1.006   .867    -13.3     .450       .390
10075       1477        23547      .09088    .0739   .840    .888    .765    -23.5     .200       .153
10107       69664       495593     .57202    .3116   .797    .842    .726    -27.6     .203       .147
10115       83289       434576     .49604    .2880   .783    .828    .714    -29.0     .093       .066
10309       47265       224455     .16007    .1926   .757    .800    .690    -30.3     .033       .023
11020       5656        46371      18.58271  .0891   2.475   2.616   2.255    23.9     .071       .088  U
11127       102292      773078     .49431    .4019   .737    .779    .671    -27.3     .011       .008  L
11128       25962       181514     1.64536   .1698   1.026   1.085   .935     -6.8     .059       .055
11204       29934       160105     1.43519   .1580   .984    1.040   .896    -10.5    1.810      1.620
11234       40695       224185     .35599    .1924   .795    .840    .724    -27.5     .091       .066
12014       36459       253031     .05453    .2070   .724    .765    .659    -31.8     .066       .045  L
12356       14743       93264      .14535    .1189   .810    .856    .738    -27.0     .037       .027
12510       9536        57460      .00000    .0963   .813    .859    .740    -26.3     .038       .028
12805       1203806     5562860    1.11464   .8167   1.075   1.136   .979     -2.0     .153       .150
13351       864683      4623152    1.20874   .7878   1.143   1.208   1.041    4.3      .047       .049
13352       16856       75589      .33591    .1079   .839    .887    .765    -22.6     .053       .041
13506       110407      653153     .93247    .3659   .911    .963    .830    -17.1     .076       .063
13507       108442      423613     .86186    .2836   .889    .940    .810    -19.1     .173       .140
13716       1128030     5107967    .87890    .8038   .883    .933    .804    -19.7     .183       .147
13759       35993       146836     .01926    .1505   .767    .811    .699    -30.0     .210       .147
14101       17482       103622     .81236    .1252   .888    .939    .809    -20.0     .045       .036
14279       299419      1323513    .17851    .5253   .521    .551    .475    -32.8     .134       .090  L
14913       57315       349604     1.25560   .2523   .989    1.045   .901     -9.6     .094       .085
15538       25930       169832     .11790    .1634   .772    .816    .703    -29.6     .027       .019
15600       4310        39185      .00000    .0844   .823    .870    .750    -24.7     .097       .073
15608       2004        18794      .00000    .0707   .836    .884    .762    -23.1     .013       .010
15839       26690       187878     .11447    .1733   .763    .807    .696    -31.6     .038       .026
15991       47797       343413     .55723    .2495   .814    .860    .741    -25.6     .090       .067
15993       8695        62628      1.94338   .0997   1.003   1.060   .914     -7.7     .039       .036
16403       108621      560549     .39282    .3351   .730    .772    .665    -32.6     .193       .130  L
16676       2042        13607      .00448    .0671   .839    .887    .765    -25.0     .020       .015


X-TILDE:   .941    X-TILDE (MONOLINE):   .946    PI-TILDE: .0026912
TAU SQUARED:  .14511    SIGMA SQUARED:   194960.58148


L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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                                  LOSS COST % CHANGE BY CLASS
SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 02
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.000 *    .862

                         5 YEAR                                      STATE-
          AYE 2016    5 YEAR    MONO/MULTI                           WIDE    PRESENT    PROPOSED
          MONO/MULTI  MONO/MULTI EXPERIENCE        FORMULA   CHANGE  %       STATEWIDE  STATEWIDE
          ALCCL       ALCCL      RATIO    CRED.  ER     INDEX FACTOR CHANGE  OCCUR      OCCUR
CLASS     (1)         (2)        (3)      (4)    (5)    (6)   (7)    (8)     (9)        (10)
-----     ----------  ---------- -------- ------ ------ ----- ------ ------  ---------  ---------
18078        84572       550775  1.75803  .3317  1.184 1.252 1.079    7.9   .152       .164
18109          584         3950   .00000  .0605   .845  .893  .770  -23.1   .039       .030
18110       125588       581764   .39164  .3424   .725  .766  .660  -31.5   .054       .037  L
18206       373800      2924061  1.01857  .7033   .983 1.039  .896  -10.3   .078       .070
18335        14141       104508   .06066  .1257   .794  .839  .723  -28.6   .028       .020
18506          109          385   .00000  .0580   .847  .895  .771  -22.2   .009       .007
18507         1579        12950   .00000  .0667   .839  .887  .765  -27.3   .011       .008
18708        11653        58297   .94110  .0969   .903  .955  .823  -15.4   .013       .011
18834         9147        50282   .00000  .0917   .817  .864  .745  -25.7   .179       .133
18911         8176        65608   .18613  .1016   .827  .874  .753  -23.1   .026       .020
18912         1292         6283  1.39487  .0621   .930  .983  .847  -15.6   .032       .027
18920          757        20571   .00000  .0719   .835  .883  .761  -25.0   .024       .018
45819      1009313      4327242   .66497  .7767   .717  .758  .653  -32.3   .099       .067  L
49618          472         3214   .00000  .0599   .845  .893  .770  -23.2   .056       .043
49619       161699       887729  1.11911  .4326   .994 1.051  .906   -8.9   .090       .082






X-TILDE:   .941    X-TILDE (MONOLINE):   .946    PI-TILDE: .0026912
TAU SQUARED:  .14511    SIGMA SQUARED:   194960.58148

L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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                                          LOSS COST % CHANGE BY CLASS
SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 11
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.006 *    .862
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|  | AYE 2016 MONO/MULTI ALCCL | 5 YEAR MONO/MULTI ALCCL | 5 YEAR MONO/MULTI EXPERIENCE RATIO | CRED. | FORMULA ER | INDEX | CHANGE FACTOR | STATE-WIDE % CHANGE | PRESENT STATEWIDE OCCUR | PROPOSED STATEWIDE OCCUR |  |
|---|---|---|---|---|---|---|---|---|---|---|---|
| CLASS | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | |
| 92053 | 0 | 0 | .00000 | .0000 | .000 | .000 | .000 | -13.0 | .460 | .400 | |
| 92054 | 0 | 28 | .00000 | .1250 | .755 | .890 | .772 | -22.9 | .310 | .239 | |
| 92055 | 1172 | 6086 | .00000 | .1256 | .754 | .889 | .771 | -23.0 | .270 | .208 | |
| 95124 | 769276 | 4900628 | .75172 | .4493 | .813 | .959 | .832 | -17.2 | .870 | .720 | |
| 98303 | 78271 | 505485 | 1.31733 | .1751 | .942 | 1.111 | .963 | -3.7 | 5.940 | 5.720 | |
| 98304 | 2802100 | 13669718 | .91692 | .6689 | .899 | 1.060 | .919 | -8.2 | 3.290 | 3.020 | |
| 98305 | 2314999 | 13371884 | .95783 | .6644 | .926 | 1.092 | .947 | -5.0 | 1.190 | 1.130 | |
| 98306 | 34626 | 129220 | .08893 | .1384 | .756 | .892 | .774 | -22.2 | .990 | .770 | |
| 98307 | 2150 | 13271 | .18612 | .1264 | .777 | .916 | .794 | -21.2 | .660 | .520 | |
| 98308 | 254968 | 1611033 | 1.63817 | .2669 | 1.070 | 1.262 | 1.094 | 9.6 | .520 | .570 | |
| 98309 | 27916 | 201847 | .19940 | .1457 | .766 | .903 | .783 | -21.9 | 1.960 | 1.530 | |
| 98344 | 42503 | 309440 | .87846 | .1564 | .865 | 1.020 | .885 | -12.5 | .480 | .420 | |
| 98449 | 1289436 | 9414660 | 1.04976 | .5895 | .973 | 1.147 | .995 | -0.8 | 12.100 | 12.000 | |
| 98805 | 234319 | 1390000 | .50862 | .2502 | .774 | .913 | .792 | -20.9 | 1.150 | .910 | |
| 98813 | 426307 | 2308297 | 1.09561 | .3150 | .936 | 1.104 | .957 | -4.5 | 2.020 | 1.930 | |
| 98967 | 1134560 | 6699654 | .70756 | .5153 | .783 | .923 | .800 | -20.0 | 5.840 | 4.670 | |
| 99003 | 19815 | 177019 | 3.84937 | .1432 | 1.290 | 1.521 | 1.319 | 24.1 | .580 | .720 | U |
| 99826 | 32444 | 222447 | .53067 | .1478 | .814 | .960 | .832 | -16.7 | .540 | .450 | |
| 99827 | 102921 | 603976 | .32571 | .1842 | .764 | .901 | .781 | -22.4 | .670 | .520 | |
| 99948 | 2644677 | 15527028 | .85280 | .6947 | .856 | 1.009 | .875 | -12.4 | 21.000 | 18.400 | |
| 99952 | 349617 | 1732712 | 1.19547 | .2758 | .955 | 1.126 | .976 | -2.3 | 13.300 | 13.000 | |
| 99953 | 273707 | 1232703 | .83048 | .2379 | .855 | 1.008 | .874 | -12.6 | 10.400 | 9.090 | |
| 99954 | 181322 | 901515 | 1.10293 | .2105 | .913 | 1.077 | .934 | -6.6 | 10.700 | 9.990 | |
| 99955 | 2239252 | 7768047 | .39620 | .5475 | .607 | .716 | .621 | -32.6 | 21.800 | 14.700 | L |

```
X-TILDE:  .870    X-TILDE (MONOLINE):  .848    PI-TILDE: .0073703
TAU SQUARED: .03000   SIGMA SQUARED:  249623.80889


L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
```

```
                                          LOSS COST % CHANGE BY CLASS
SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 12
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.012 *    .862
```

|  | AYE 2016 MONO/MULTI ALCCL (1) | 5 YEAR MONO/MULTI ALCCL (2) | 5 YEAR MONO/MULTI EXPERIENCE RATIO (3) | CRED. (4) | FORMULA ER (5) | INDEX (6) | CHANGE FACTOR (7) | STATE-WIDE % CHANGE (8) | PRESENT STATEWIDE OCCUR (9) | PROPOSED STATEWIDE OCCUR (10) |
| CLASS | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 91111 | 1890402 | 12491403 | .92566 | .5479 | .880 | 1.038 | .905 | -9.6 | 4.810 | 4.350 |
| 91150 | 1636817 | 6842859 | .85875 | .4079 | .839 | .989 | .863 | -13.7 | 6.500 | 5.610 |
| 91155 | 3940410 | 23981163 | .97372 | .6947 | .928 | 1.094 | .954 | -4.4 | 22.800 | 21.800 |
| 91340 | 19292248 | 105718348 | .83972 | .9078 | .838 | .988 | .862 | -13.8 | 6.860 | 5.910 |
| 91341 | 6857854 | 37695137 | .95633 | .7800 | .927 | 1.093 | .953 | -4.8 | 2.890 | 2.750 |
| 91342 | 11098099 | 55710370 | .90611 | .8390 | .893 | 1.053 | .919 | -8.2 | 3.650 | 3.350 |
| 91343 | 291664 | 1804691 | 1.43334 | .1821 | .936 | 1.104 | .963 | -3.9 | 1.030 | .990 |
| 91436 | 352934 | 1745333 | .55475 | .1784 | .777 | .916 | .799 | -20.1 | 3.080 | 2.460 |
| 91507 | 63455 | 306092 | .02490 | .0774 | .763 | .900 | .785 | -21.5 | 4.410 | 3.460 |
| 91551 | 1165674 | 6298753 | .56775 | .3897 | .725 | .855 | .746 | -25.6 | .900 | .670 |
| 91555 | 287080 | 1170419 | .18668 | .1408 | .735 | .867 | .756 | -24.2 | 1.490 | 1.130 |
| 91560 | 12171245 | 59559181 | .95225 | .8478 | .933 | 1.100 | .960 | -4.0 | 4.230 | 4.060 |
| 91577 | 1795952 | 8977112 | .66609 | .4699 | .750 | .884 | .771 | -22.9 | 3.410 | 2.630 |
| 91746 | 5163366 | 18658231 | .74108 | .6406 | .771 | .909 | .793 | -20.7 | 8.170 | 6.480 |
| 92101 | 628457 | 3107594 | .98322 | .2555 | .865 | 1.020 | .890 | -10.9 | 2.940 | 2.620 |
| 92102 | 585963 | 3552573 | .77890 | .2777 | .812 | .958 | .836 | -16.3 | 3.010 | 2.520 |
| 92215 | 9858012 | 47722838 | .93176 | .8173 | .912 | 1.075 | .938 | -6.3 | 3.170 | 2.970 |
| 92338 | 3782950 | 19512101 | .95776 | .6506 | .911 | 1.074 | .937 | -6.3 | 1.580 | 1.480 |
| 92446 | 308789 | 1771268 | .54768 | .1800 | .775 | .914 | .797 | -20.3 | 2.660 | 2.120 |
| 92447 | 52586 | 352796 | .05083 | .0811 | .762 | .899 | .784 | -21.4 | 2.100 | 1.650 |
| 92451 | 2289354 | 13943250 | .94413 | .5738 | .893 | 1.053 | .919 | -7.9 | 2.150 | 1.980 |
| 92478 | 18800308 | 94824005 | .89096 | .8983 | .884 | 1.042 | .909 | -9.3 | 1.930 | 1.750 |
| 94007 | 9757814 | 47674181 | .72701 | .8171 | .745 | .879 | .767 | -23.2 | 5.120 | 3.930 |
| 94276 | 1823439 | 9398312 | .83753 | .4807 | .831 | .980 | .855 | -14.4 | 4.930 | 4.220 |
| 94569 | 2771032 | 13097449 | .77438 | .5591 | .797 | .940 | .820 | -18.0 | 3.610 | 2.960 |
| 95410 | 6205874 | 29393417 | .95271 | .7352 | .919 | 1.084 | .946 | -5.5 | 2.730 | 2.580 |
| 95455 | 1774014 | 6101345 | .68491 | .3829 | .771 | .909 | .793 | -20.7 | 2.850 | 2.260 |
| 95505 | 110914 | 594836 | .04750 | .0996 | .748 | .882 | .769 | -23.1 | 2.640 | 2.030 |
| 95625 | 1510197 | 6491578 | .86783 | .3963 | .842 | .993 | .866 | -13.5 | 3.930 | 3.400 |
| 95647 | 41690185 | 152015377 | .86042 | .9339 | .858 | 1.012 | .883 | -11.7 | 7.830 | 6.910 |
| 96053 | 543339 | 2642410 | .70754 | .2309 | .798 | .941 | .821 | -17.9 | 4.580 | 3.760 |
| 96410 | 1862518 | 8806968 | .77530 | .4655 | .802 | .946 | .825 | -17.5 | 9.880 | 8.150 |
| 96611 | 178311 | 1234302 | 1.98746 | .1452 | .994 | 1.172 | 1.022 | 2.1 | .950 | .970 |
| 97447 | 7336941 | 36127207 | .86401 | .7727 | .855 | 1.008 | .879 | -12.1 | 4.140 | 3.640 |
| 97650 | 520741 | 2316117 | .65672 | .2126 | .789 | .930 | .811 | -18.9 | 4.610 | 3.740 |
| 97651 | 436679 | 1461851 | .54292 | .1603 | .780 | .920 | .803 | -19.7 | 5.230 | 4.200 |
| 97652 | 58024 | 311684 | .18957 | .0778 | .776 | .915 | .798 | -20.3 | 4.240 | 3.380 |

```
X-TILDE:   .852    X-TILDE (MONOLINE):   .848    PI-TILDE: .0032938
TAU SQUARED:  .03000   SIGMA SQUARED:   342078.88286


L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
```

```
                                     LOSS COST % CHANGE BY CLASS
SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 12
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.012 *    .862

                             5 YEAR                                     STATE-
           AYE 2016   5 YEAR  MONO/MULTI                                 WIDE   PRESENT    PROPOSED
           MONO/MULTI MONO/MULTI EXPERIENCE      FORMULA        CHANGE     %    STATEWIDE  STATEWIDE
           ALCCL      ALCCL    RATIO     CRED.   ER      INDEX  FACTOR   CHANGE  OCCUR      OCCUR
CLASS      (1)        (2)      (3)       (4)     (5)     (6)    (7)      (8)     (9)        (10)
-----      ----------  ----------  ----------  ------  -------  -----  -------  ------  ---------  ---------
97653        676235     3054647   1.04822   .2528   .881   1.039   .906    -9.6    2.610      2.360
97654        120737      575377    .43429   .0981   .787    .928   .810   -19.0    4.100      3.320
97655       1971941     7618159    .68450   .4321   .764    .901   .786   -21.4    6.630      5.210
98002        138119      566196    .00000   .0974   .745    .879   .767   -23.4    1.240       .950
98482      31218327   139312682    .83021   .9283   .830    .854   .854   -14.6    8.760      7.480
98483      31860531   159537228    .85030   .9368   .849   1.001   .873   -12.4   17.700     15.500
98502        303757     1972976    .84336   .1924   .829    .978   .853   -14.8    3.100      2.640
98636       2159387    10581310    .93695   .5086   .882   1.040   .907    -9.2    3.900      3.540
98677       4711016    24797572    .71501   .7016   .748    .882   .769   -23.1    9.690      7.450
98678       2827202    15475430    .73469   .5981   .771    .909   .793   -20.5   13.200     10.500
98806        881809     4034578    .69090   .3002   .785    .926   .808   -19.2    4.490      3.630
98820       4137216    17710854    .70280   .6290   .748    .882   .769   -23.0    4.870      3.750
98884       2562965    10683238    .73729   .5109   .780    .920   .803   -19.5    2.200      1.770
99004         38200      201117    .98270   .0691   .836    .986   .860   -13.7    1.820      1.570
99080        919217     4073348   1.26117   .3020   .957   1.129   .985    -1.4    6.940      6.840
99315       1434169     5913035    .67044   .3761   .767    .904   .789   -21.0    2.480      1.960
99321       2083986    12405051    .79521   .5463   .809    .954   .832   -16.6    2.470      2.060
99613       1877685     7561253    .71776   .4304   .779    .919   .802   -19.7    3.510      2.820
99650        520744     3019447   1.05282   .2510   .882   1.040   .907    -9.6     .830       .750
99746       3805396    16302101    .75730   .6101   .784    .925   .807   -19.4    3.410      2.750


X-TILDE:   .852    X-TILDE (MONOLINE):   .848    PI-TILDE: .0032938
TAU SQUARED:  .03000    SIGMA SQUARED:   342078.88286


L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
```

```
                                             LOSS COST % CHANGE BY CLASS
SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 13
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX *  .932 *    .862
```

|       | AYE 2016 MONO/MULTI ALCCL (1) | 5 YEAR MONO/MULTI ALCCL (2) | 5 YEAR MONO/MULTI EXPERIENCE RATIO (3) | CRED. (4) | FORMULA ER (5) | INDEX (6) | CHANGE FACTOR (7) | STATE-WIDE % CHANGE (8) | PRESENT STATEWIDE OCCUR (9) | PROPOSED STATEWIDE OCCUR (10) |   |
|-------|---------|----------|---------|-------|------|-------|-------|-------|--------|--------|---|
| CLASS |         |          |         |       |      |       |       |       |        |        |   |
| 91125 | 75113   | 193637   | .05239  | .1534 | .521 | .770  | .619  | -32.9 | 4.930  | 3.310  | L |
| 91127 | 1446510 | 7889033  | .61469  | .6875 | .612 | .904  | .726  | -27.3 | 2.310  | 1.680  |   |
| 91235 | 625456  | 3628183  | .75243  | .5197 | .682 | 1.007 | .809  | -19.1 | 3.250  | 2.630  |   |
| 91265 | 52733   | 274814   | .00668  | .1684 | .505 | .746  | .599  | -32.9 | 5.890  | 3.950  | L |
| 91266 | 265477  | 1227220  | .32913  | .3114 | .519 | .767  | .616  | -32.9 | 1.520  | 1.020  | L |
| 91280 | 17807   | 113604   | .00000  | .1381 | .522 | .771  | .619  | -32.8 | 4.600  | 3.090  | L |
| 94381 | 2449680 | 13668107 | .69283  | .7879 | .674 | .996  | .800  | -20.0 | 16.000 | 12.800 |   |
| 94404 | 122532  | 442945   | .39595  | .1978 | .564 | .833  | .669  | -33.0 | 8.980  | 6.020  | L |
| 95310 | 881363  | 2971454  | .26415  | .4764 | .443 | .654  | .525  | -33.0 | 3.610  | 2.420  | L |
| 96408 | 1309595 | 8220955  | .58681  | .6957 | .593 | .876  | .704  | -29.6 | 13.500 | 9.500  |   |
| 96409 | 2220254 | 10948481 | .92737  | .7501 | .847 | 1.251 | 1.005 | 1.0   | 10.400 | 10.500 |   |
| 97221 | 1839433 | 7708387  | .54961  | .6828 | .567 | .838  | .673  | -32.7 | 2.200  | 1.480  |   |
| 97222 | 4913052 | 29906776 | .64810  | .8886 | .643 | .950  | .763  | -23.7 | 2.700  | 2.060  |   |
| 97223 | 3273456 | 18138660 | .84102  | .8302 | .801 | 1.183 | .950  | -4.9  | 3.090  | 2.940  |   |
| 98152 | 402115  | 2734585  | .95966  | .4588 | .768 | 1.134 | .911  | -8.1  | .370   | .340   |   |
| 98157 | 97723   | 855302   | .59978  | .2619 | .604 | .892  | .717  | -28.0 | .500   | .360   |   |
| 98163 | 11551   | 64715    | .00000  | .1285 | .528 | .780  | .627  | -32.1 | .560   | .380   | L |
| 98164 | 45883   | 147173   | .00000  | .1446 | .518 | .765  | .615  | -33.0 | .179   | .120   | L |
| 98659 | 594     | 2963     | .00000  | .1160 | .535 | .790  | .635  | -32.7 | 1.010  | .680   | L |
| 98914 | 786     | 2342     | .00000  | .1159 | .535 | .790  | .635  | -32.9 | 1.520  | 1.020  | L |
| 98949 | 3233    | 12754    | .00000  | .1180 | .534 | .789  | .634  | -32.5 | .830   | .560   | L |
| 98993 | 2240024 | 9363302  | .60244  | .7212 | .603 | .891  | .716  | -28.4 | 7.880  | 5.640  |   |
| 99163 | 1810    | 7114     | .00000  | .1168 | .535 | .790  | .635  | -32.2 | 1.210  | .820   | L |
| 99803 | 24575   | 138209   | .48852  | .1429 | .589 | .870  | .699  | -30.2 | 16.200 | 11.300 |   |
| 99946 | 3449307 | 14759126 | .75077  | .8001 | .722 | 1.066 | .856  | -14.3 | 3.780  | 3.240  |   |
| 99969 | 682396  | 3983185  | .92766  | .5403 | .780 | 1.152 | .925  | -7.6  | 2.250  | 2.080  |   |

```
X-TILDE:   .699    X-TILDE (MONOLINE):   .677    PI-TILDE: .0069009
TAU SQUARED:  .03000   SIGMA SQUARED:   129303.70227


L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
```

CONNECTICUT GL-2018-BGL1
BASIC LIMIT LOSS COST LEVEL
GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS & PRODUCTS/COMPLETED OPERATIONS
ACTUARIAL ANALYSIS SUPPLEMENT

PURPOSE

This document provides discussion and analysis of pattern shifts in the data used to derive the advisory loss costs.

LOSS COST
LEVEL CHANGES

The statewide advisory loss cost level changes are:

| SUBLINE | INDICATED | SELECTED |
|---|---|---|
| M&C | - 8.4% | - 8.4% |
| OL&T | + 1.8% | + 1.8% |
| Premises/Operations | - 2.2% | - 2.2% |
| Products | -14.2% | -14.2% |
| Local Products/Completed Operations | -13.2% | -13.2% |
| Products/Completed Operations | -13.5% | -13.5% |
| GL Overall | - 3.6% | - 3.6% |

INDICATED
VS. SELECTED

Indicated changes are based on standard ISO methodology. The selected changes are equal to the indicated changes for all sublines.

HISTORICAL
SOURCE DATA

The sources of the data underlying this loss cost review are:

ISO reporting companies' voluntary experience.
Fiscal - accident year data through year ended 3/31/2017 for Premises/Operations.
Calendar - accident year data through year ended 12/31/2016 for Products/Completed Operations.

Bodily Injury and Property Damage deductible data is included. Fringe losses (Coverage B) are also included.

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification processes so that only data that would be reliable is used for ratemaking. Subsequent to this initial data submission review, additional analyses involving an even more customized data review for this line was performed by staff. During these processes, various data records were excluded from the review, corrected or adjusted. Specifically, various reported exposure amounts have been adjusted prior to their use in the calculations. The ISO staff responsible for this loss cost review also reviewed the data for reasonableness.

| CALL TO CALL COMPARISON | Manufacturers and Contractors | The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 3.5%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review: |
|---|---|---|

- A change in exposure trend plus an additional year of trending (+ 3.0%);
- The effect on ALCCL due to a change in average IPMFs (+ 3.6%).

The Basic Limit Experience Ratio (BLERs) varied within a reasonable ranges.

| | Owners, Landlords and Tenants | The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 1.6%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review: |
|---|---|---|

- A change in company mix which caused an 1.2% increase in ALCCL;
- A change in exposure trend plus an additional year of trending (+ 0.1%);
- The effect on ALCCL due to a change in average IPMFs (+ 0.1%).

The BLERs increased in 2014 (+6.0%), 2015 (+17.0%) and 2016 (+9.0%). This is mainly due to unfavorable experience across several class groups.

| | Products | Multistate ALCCL decreased by an average of 7.0% over the four common years in the latest call. This can be accounted for by the following changes since the prior review: |
|---|---|---|

- A change in company mix which caused a 1.2% decrease in ALCCL;
- Implemented an average loss cost level change of approximately - 8.5% in most states;
- A change in exposure trend plus an additional year of trending of + 1.8%;
- The effect on ALCCL due to a change in average IPMFs (+ 1.3%).

The BLERs increased mainly due to the implemented average loss cost level change.

| CALL TO CALL COMPARISON (Cont'd) | Local Products/ Completed Ops | Multistate ALCCL decreased by an average of 8.6% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:<br><br>• A change in the companies mix which caused a 6.2% decrease in ALCCL;<br>• Implemented an average loss cost level change of approximately -5.9% in most states;<br>• A change in exposure trend plus an additional year of trending of + 2.9%;<br>• The effect on ALCCL due to a change in average IPMFs (- 0.7%).<br><br>The BLERs increased mainly due to the implemented average loss cost level change. |
|---|---|---|
| LATEST CALL YEAR TO YEAR COMPARISON | Manufacturers and Contractors | The ALCCL decreased from 2013 to 2014 and then increased thereafter.<br><br>The low BLERs for 2013 (0.856), 2016 (0.886) and 2017 (0.691) are attributable to favorable experience in several class groups.<br>The high BLERs for 2014 (1.472) and 2015 (1.285) are attributable to unfavorable experience in several class groups. |
| | Owners, Landlords and Tenants | The ALCCL increased from 2013 to 2017.<br><br>The low BLER for 2016 (0.791) is attributable to favorable experience in several class groups.<br>The high BLERs for 2013 (1.110), 2014 (1.351) and 2015 (1.344) are attributable to unfavorable experience in several class groups. |
| | Products | The ALCCL increased steadily from 2012 to 2016.<br><br>The BLER decreased steadily from 2012 to 2016. |
| | Local Products/ Completed Ops | The ALCCL increased steadily from 2012 to 2016.<br><br>The BLER decreased steadily from 2012 to 2016. |

| LOSS DEVELOPMENT FACTOR COMPARISON | Manufacturers and Contractors | The BI and PD indemnity loss development factors for the 2018 review remained stable compared to those in the 2017 review. |
| --- | --- | --- |
| | | The multistate full coverage BI and PD indemnity factors have increased compared to the 2017 review. |
| | | The multistate deductible coverage BI and PD indemnity factors have increased compared to the 2017 review. |
| | | The multistate Fringe indemnity factors have increased compared to the 2017 review. |
| | Owners, Landlords and Tenants | The BI and PD indemnity loss development factors for the 2018 review remained stable compared to those in the 2017 review. |
| | | The multistate full coverage BI and PD Indemnity factors remained stable compared to those in the 2017 review. |
| | | The multistate deductible coverage BI and PD Indemnity factors remained stable compared to those in the 2017 review. |
| | | The multistate Fringe indemnity factors remained stable compared to those in the 2017 review. |
| | Products | The multistate full coverage BI and PD indemnity development factors for the 2018 review remained stable compared to those in the 2017 review. |
| | | The multistate deductible coverage BI and PD indemnity development factors have decreased compared to the 2017 review. The fluctuations in these factors are due to the low volume of the deductible coverage data. |

| | | |
|---|---|---|
| LOSS DEVELOPMENT FACTOR COMPARISON (Cont'd) | Local Products/ Completed Ops | For Local Products, the multistate full coverage BI and PD indemnity development factors in this review have decreased compared to those in the 2017 review. The multistate deductible coverage BI indemnity development factors have increased compared to the 2017 review for the latest four years. The earlier years remained stable. The multistate deductible coverage PD indemnity development factors have decreased compared to the 2017 review. The fluctuations in these factors are due to the low volume of the deductible coverage data. |

For Completed Operations, the full coverage BI indemnity loss development factors for the 2018 review remained stable compared to those in the 2017 review, except for the 15, 27 and 39 months-to-ultimate factors which increased by 19.1%, 19.4% and 18.4% respectively. This can largely be attributed to a higher 39-to-51 months state link ratio. The full coverage PD indemnity loss development factors for the 2018 review decreased compared to those in the 2017 review.

The Completed Operations multistate full coverage BI indemnity factors have decreased compared to those in the 2017 review except for the second to last year, which remained stable. The multistate full coverage PD indemnity factors have decreased compared to those in the 2017 review. The multistate deductible coverage BI indemnity factors have decreased compared to those in the 2017 review. The multistate deductible coverage PD indemnity factors remained stable compared to those in the 2017 review.

One might expect PD development to be higher due to the Montrose decision in California. In response to the Montrose decision, ISO has introduced revised wording into the CGL policy to better define the concept of known loss. This revision represents neither a broadening nor a restriction in coverage from the original intent, however, it may result in the shifting of coverage, under certain circumstances, between an insured's current policy and past or future policies.

| | | |
|---|---|---|
| | ALAE Development | To develop ALAE losses for all sublines and loss types (BI, PD and Fringe), we are using an incremental method that is based on a percentage of the total limit indemnity losses developed to ultimate. Since this is a procedure that produces incremental factors instead of multiplicative factors, there is no appropriate factor comparison available to last year's review. |

One of the primary purposes of this procedure is to produce accurate and stable developed ALAE, especially for immature accident years.

| SEVERITY TREND COMPARISON | Manufacturers and Contractors | The BI severity trend selection is +4.0%, up from +3.5% in the previous Calendar review. |
| | | The PD severity trend selection is +4.0%, unchanged from +4.0% in the previous Calendar review. |
| | | The Fringe severity trend selection is +1.0%, unchanged from +1.0% in the previous Calendar review. |
| | Owners, Landlords and Tenants | The BI severity trend selection is +4.5%, unchanged from +4.5% in the previous Calendar review. |
| | | The PD severity trend selection is +4.5%, unchanged from +4.5% in the previous Calendar review. |
| | | The Fringe severity selection is +3.5%, down from +5.0% in the previous Calendar review. |
| | Products | The BI severity trend selection is +2.5%, unchanged from +2.5% in the previous review. |
| | | The PD severity trend selection is +6.5%, unchanged from +6.5% in the previous review. |
| | Local Products/ Completed Ops | The BI severity trend selection is +2.5%, down from +3.0% in the previous review. |
| | | The PD selected severity trend is +4.0%, unchanged from +4.0% in the previous review. |

| FREQUENCY TREND COMPARISON | We have selected a frequency trend of -0.5% for Manufacturers & Contractors, -1.5% for Owners, Landlords and Tenants, -1.0% for Products, and 0.0% for Local Products/Completed Operations. This is consistent with our conservative approach toward frequency trend selections. This conservatism reflects the difficulty of predicting turning points for cyclical and volatile data along with the amplifying effects that varying frequency trend selections have on indicated loss cost level changes. |
| --- | --- |

| | Manufacturers and Contractors | The latest frequency point is lower than the prior point. |
| --- | --- | --- |
| | Owners, Landlords and Tenants | The latest frequency point is lower than the prior point. |
| | Products | The latest frequency point is lower than the prior point. |
| | Local Products/ Completed Ops | The latest frequency point is lower than the prior point. |
| EXPOSURE TREND COMPARISON | Manufacturers and Contractors | The exposure trend factors for Manufacturers are higher than those used in the previous review for all three years. The exposure trend factors for Contractors are higher than those used in the previous review for the earliest two years and the same for the latest year. |
| | Owners, Landlords and Tenants | The exposure trend factors for Class Groups 1-13 are slightly lower than those used in the previous review for all three years. For Class Group 16, the exposure trend factors for the earliest year is lower than the previous review and higher for the latest two years. |
| | Products | The exposure trend factors are higher than those used in the previous review all three years. |
| | Local Products/ Completed Ops | The exposure trend factors for Local Products are higher than those used in the previous review for all three years. The exposure trend factors for Completed Operations are higher than those used in the previous review for the earliest two years and the same for the latest year. |

| | | |
|---|---|---|
| WEIGHTED AVERAGE IMPLICIT PACKAGE MODIFICATION FACTOR (IPMF) COMPARISON | Manufacturers and Contractors | The current weighted average IPMF is 0.963. In the 2017 review the weighted average IPMF was 0.920. |
| | Owners, Landlords and Tenants | The current weighted average IPMF is 0.862. In the 2017 review the weighted average IPMF was 0.859. |
| | Products | The current multistate weighted average IPMF is 0.815. In the 2017 review the multistate weighted average IPMF was 0.799. |
| | Local Products/ Completed Ops | The current multistate weighted average IPMF is 0.994. In the Group 2, 2017 review the multistate weighted average IPMF was 0.999. |

The IPMF's are applied to the multiline ALCCL.

| | |
|---|---|
| CLASS GROUP/ TERRITORY/ STATE RELATIVE CHANGE | The class group relative changes for Premises and Operations vary within reasonable limits.

For Local Products, Connecticut's state balanced relative change (0.966) ranks 15th lowest overall. In last year's review, Connecticut's state balanced relative change (0.964) ranked 12th lowest overall. |

| | |
|---|---|
| CHANGE IN COMPANY MIX SINCE LAST CALL | For Manufacturers and Contractors the change in company mix results in no significant changes in the total statewide ALCCL.

For Owners, Landlords and Tenants, the change in company mix results in an average increase of 1.2% in the total statewide ALCCL.

For Products, the change in company mix results in a 1.2% decrease in the total multistate ALCCL.

For Local Products/Completed Operations, the change in company mix results in a 6.2% decrease in the total multistate ALCCL. |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **10010** | .232 | .224 | **10205** | .88 | – | **11210** | 8.17 | – | **13207** | (a) | (a) |
| **10015** | 24.50 | – | **10220** | 16.60 | – | **11211** | 42.50 | – | **13208** | (a) | (a) |
| **10020** | (a) | (a) | **10255** | .23 | .152 | **11212** | 6.42 | – | **13314** | .42 | .02 |
| **10026** | 2.28 | .02 | **10256** | .84 | .158 | **11213** | 5.24 | – | **13351** | 1.03 | .049 |
| **10036** | .62 | (a) | **10257** | .159 | .187 | **11214** | 12.90 | – | **13352** | 1.05 | .041 |
| **10040** | .177 | .30 | **10309** | .57 | .023 | **11222** | .217 | – | **13410** | 1.32 | 2.55 |
| **10042** | 1.31 | .35 | **10315** | 1.34 | (a) | **11234** | .99 | .066 | **13411** | (a) | (a) |
| **10052** | 16.90 | – | **10331** | 33.20 | – | **11248** | .044 | .022 | **13412** | .45 | 1.11 |
| **10054** | 15.00 | – | **10332** | 57.20 | – | **11258** | 2.31 | .181 | **13453** | .52 | (a) |
| **10060** | .62 | .074 | **10352** | 1.12 | .078 | **11259** | 2.48 | .175 | **13454** | .60 | (a) |
| **10065** | .94 | .037 | **10367** | 10.90 | – | **11273** | 49.20 | – | **13455** | .61 | (a) |
| **10066** | .96 | .042 | **10368** | 16.00 | – | **11274** | 47.20 | – | **13461** | (a) | (a) |
| **10070** | .133 | .141 | **10375** | (a) | – | **11288** | 2.83 | .083 | **13506** | 3.24 | .063 |
| **10071** | 1.12 | .093 | **10378** | 33.60 | – | **12014** | .094 | .045 | **13507** | 3.90 | .14 |
| **10072** | 12.40 | – | **10379** | 15.60 | – | **12356** | 4.17 | .027 | **13590** | .46 | .77 |
| **10073** | .97 | .39 | **10380** | 26.60 | – | **12361** | .069 | .091 | **13621** | .115 | .42 |
| **10075** | 7.17 | .153 | **10381** | 23.10 | – | **12362** | .146 | (a) | **13670** | .039 | .013 |
| **10100** | 1.92 | .058 | **11007** | 4.65 | – | **12373** | .055 | .031 | **13673** | 1.75 | .017 |
| **10101** | .85 | .191 | **11020** | 1.07 | .088 | **12374** | 2.17 | .067 | **13715** | .146 | .151 |
| **10105** | 9.15 | – | **11039** | .84 | .056 | **12375** | 1.07 | .059 | **13716** | 1.60 | .147 |
| **10107** | 2.96 | .147 | **11052** | 17.40 | – | **12391** | .11 | .10 | **13720** | .99 | .079 |
| **10110** | 83.30 | – | **11101** | (a) | (a) | **12393** | 1.42 | (a) | **13759** | .62 | .147 |
| **10111** | .29 | .098 | **11120** | (a) | – | **12467** | .59 | (a) | **13930** | .31 | .205 |
| **10113** | 1.27 | – | **11126** | .221 | .024 | **12509** | .058 | .047 | **14068** | .138 | .018 |
| **10115** | 2.52 | .066 | **11127** | .74 | .008 | **12510** | .73 | .028 | **14101** | 1.62 | .036 |
| **10117** | 24.30 | – | **11128** | 1.00 | .055 | **12583** | .32 | (a) | **14279** | .44 | .09 |
| **10119** | (a) | – | **11138** | 8.29 | – | **12651** | .95 | .56 | **14401** | 2.33 | .15 |
| **10120** | 54.50 | – | **11155** | .75 | – | **12683** | .43 | (a) | **14405** | 2.73 | – |
| **10130** | 12.50 | – | **11160** | (a) | (a) | **12707** | .96 | .79 | **14527** | .59 | .202 |
| **10132** | 10.80 | – | **11167** | 4.00 | – | **12797** | .202 | .168 | **14655** | .31 | – |
| **10133** | 16.70 | – | **11168** | 20.70 | – | **12805** | 1.14 | .15 | **14731** | 17.20 | – |
| **10135** | (a) | – | **11201** | 40.70 | – | **12841** | 1.89 | – | **14732** | 1.27 | – |
| **10140** | .032 | .02 | **11202** | 12.00 | – | **12927** | .33 | – | **14733** | 2.19 | – |
| **10141** | .063 | .022 | **11203** | 1.72 | .65 | **13049** | .036 | .058 | **14734** | .94 | – |
| **10145** | .31 | .016 | **11204** | 1.10 | 1.62 | **13111** | 2.14 | .113 | **14855** | .203 | .20 |
| **10146** | .86 | .022 | **11205** | (a) | – | **13112** | .059 | .083 | **14913** | 1.18 | .085 |
| **10150** | 1.75 | (a) | **11206** | 1.89 | – | **13201** | .84 | .201 | **15060** | (a) | (a) |
| **10151** | 44.00 | – | **11207** | 23.80 | – | **13204** | .95 | 1.24 | **15061** | (a) | (a) |
| **10160** | 7.83 | – | **11208** | 4.08 | – | **13205** | .36 | .45 | **15062** | .182 | (a) |
| **10204** | .79 | – | **11209** | 19.20 | – | **13206** | (a) | (a) | **15063** | .212 | (a) |

Table title:

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501
Products/Completed Operations (Prod/COps)       (Subline Code 336) Entire State Territory 999

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999 | | | | | |
| 15070 | .37 | – | 16750 | .37 | .041 | 18707 | .022 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .37 | – | 18708 | .40 | .011 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.10 | (a) | 18833 | .26 | (a) | 41001 | .91 | – |
| 15123 | 16.70 | – | 16820 | .85 | (a) | 18834 | 1.05 | .133 | 41210 | (a) | – |
| 15124 | 5.82 | – | 16881 | 5.75 | (a) | 18911 | 3.31 | .02 | 41421 | 1.17 | – |
| | | | | | | | | | | | |
| 15188 | .32 | (a) | 16890 | .129 | (a) | 18912 | 6.23 | .027 | 41422 | .63 | – |
| 15223 | .046 | .035 | 16891 | .14 | (a) | 18920 | 1.62 | .018 | 41510 | 166.00 | – |
| 15224 | 1.04 | .068 | 16892 | .26 | (a) | 18991 | (a) | – | 41603 | 55.50 | – |
| 15300 | (a) | – | 16900 | 4.21 | .075 | 19007 | 6.51 | – | 41604 | 30.50 | – |
| 15314 | .75 | (a) | 16901 | 2.70 | .116 | 19051 | 14.40 | – | 41620 | 3.41 | – |
| | | | | | | | | | | | |
| 15404 | .083 | (a) | 16902 | 2.29 | .078 | 19061 | (a) | – | 41650 | 78.20 | – |
| 15405 | .122 | (a) | 16905 | 4.42 | .075 | 19795 | 1.08 | (a) | 41664 | 115.00 | – |
| 15406 | .31 | .047 | 16906 | 2.82 | .116 | 19796 | 1.27 | – | 41665 | 13.50 | – |
| 15488 | .78 | (a) | 16910 | 2.52 | .053 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | 1.34 | .019 | 16911 | 2.29 | .059 | 40006 | (a) | – | 41667 | 316.00 | – |
| | | | | | | | | | | | |
| 15600 | 3.38 | .073 | 16915 | 2.59 | .059 | 40010 | (a) | – | 41668 | 296.00 | – |
| 15607 | .48 | – | 16916 | 2.16 | .053 | 40015 | (a) | – | 41669 | 2.07 | – |
| 15608 | .75 | .01 | 16920 | 5.74 | .118 | 40020 | (a) | – | 41670 | 3.48 | – |
| 15656 | 22.30 | – | 16921 | 5.24 | .065 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | 1.18 | – | 16930 | 3.30 | .14 | 40031 | (a) | – | 41673 | (a) | – |
| | | | | | | | | | | | |
| 15733 | .203 | .044 | 16931 | 3.56 | .079 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | 1.01 | .026 | 16940 | 7.16 | .066 | 40040 | (a) | – | 41677 | .70 | – |
| 15991 | .83 | .067 | 16941 | 2.87 | .12 | 40041 | (a) | – | 41678 | 280.00 | – |
| 15993 | .70 | .036 | 18078 | .26 | .164 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .077 | .04 | 18109 | 1.38 | .03 | 40045 | 762.00 | – | 41680 | 40.70 | – |
| | | | | | | | | | | | |
| 16009 | .249 | .073 | 18110 | 1.10 | .037 | 40046 | 151.00 | – | 41696 | 2.23 | – |
| 16402 | 5.00 | – | 18200 | (a) | – | 40047 | 53.70 | – | 41697 | 1.55 | – |
| 16403 | 3.16 | .13 | 18205 | .41 | .36 | 40059 | 19.20 | – | 41700 | (a) | – |
| 16404 | 3.99 | – | 18206 | 1.78 | .07 | 40061 | 10.20 | – | 41715 | 25.80 | – |
| 16471 | .68 | – | 18335 | 1.29 | .02 | 40063 | 341.00 | – | 41716 | 16.40 | – |
| | | | | | | | | | | | |
| 16501 | .164 | (a) | 18435 | 2.03 | .054 | 40064 | 100.00 | – | 43007 | (a) | – |
| 16527 | .25 | .42 | 18436 | 1.64 | .195 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .115 | (a) | 18437 | 1.84 | (a) | 40067 | (a) | – | 43151 | 36.10 | – |
| 16604 | .193 | .212 | 18438 | 3.53 | (a) | 40069 | (a) | – | 43152 | 83.70 | – |
| 16670 | 13.80 | – | 18501 | 1.86 | .016 | 40072 | (a) | – | 43200 | 137.00 | – |
| | | | | | | | | | | | |
| 16676 | 1.05 | .015 | 18506 | .41 | .007 | 40075 | 72.50 | – | 43215 | (a) | – |
| 16694 | .38 | (a) | 18507 | .66 | .008 | 40101 | 113.00 | – | 43421 | 37.60 | – |
| 16705 | .47 | .173 | 18570 | 6.91 | – | 40102 | 99.60 | – | 43422 | 197.00 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 27.00 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .31 | .61 | 40115 | (a) | – | 43470 | 13.00 | – |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| \$100,000/200,000 BASIC LIMIT OCCURRENCE |||||||||||  |
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 |||||||||||  |
| Products/Completed Operations (Prod/COps)  (Subline Code 336) Entire State Territory 999 |||||||||||  |
| 43517 | (a) | – | 44277 | 119.00 | – | 46004 | 74.30 | – | 47471 | 10.20 | – |
| 43518 | 49.50 | – | 44280 | .70 | – | 46005 | 59.40 | – | 47473 | 13.30 | – |
| 43550 | 134.00 | – | 44311 | 25.50 | – | 46112 | .44 | – | 47474 | 14.90 | – |
| 43551 | 74.40 | – | 44315 | 17.20 | – | 46202 | 4.97 | – | 47475 | 11.70 | – |
| 43626 | 39.60 | – | 44427 | 408.00 | – | 46362 | 976.00 | – | 47476 | 11.70 | – |
| 43628 | 514.00 | – | 44428 | 410.00 | – | 46426 | 143.00 | – | 47477 | 15.60 | – |
| 43629 | 436.00 | – | 44429 | 6.14 | – | 46427 | 190.00 | – | 47478 | 16.40 | – |
| 43754 | (a) | – | 44430 | 4.27 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 14.50 | – | 44431 | 13.60 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 10.30 | – | 44432 | 4.32 | – | 46603 | 12.00 | – | 48039 | 97.30 | – |
| 43840 | .127 | – | 44433 | 138.00 | – | 46604 | 13.80 | – | 48177 | (a) | – |
| 43860 | 8.11 | – | 44434 | 264.00 | – | 46606 | 36.80 | – | 48178 | (a) | – |
| 43889 | 2.90 | – | 44435 | 273.00 | – | 46607 | 50.60 | – | 48206 | 105.00 | – |
| 43945 | (a) | – | 44436 | 319.00 | – | 46622 | 30.10 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 264.00 | – | 46671 | (a) | – | 48441 | .44 | – |
| 43990 | (a) | (a) | 44438 | 209.00 | – | 46700 | 276.00 | – | 48557 | 43.90 | – |
| 43991 | (a) | – | 44439 | 406.00 | – | 46773 | (a) | – | 48558 | 38.20 | – |
| 44009 | 20.30 | – | 44440 | 336.00 | – | 46822 | (a) | – | 48600 | 285.00 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 42.30 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 2.15 | (a) |
| 44070 | 12.50 | – | 45190 | 3.91 | – | 46911 | 78.30 | – | 48637 | 33.60 | – |
| 44071 | 13.90 | – | 45191 | 2.78 | – | 46912 | 143.00 | – | 48638 | 16.70 | – |
| 44072 | 9.62 | – | 45192 | 3.25 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 2.31 | – | 45193 | 1.92 | – | 46914 | (a) | – | 48808 | 5.70 | – |
| 44101 | 2.41 | – | 45210 | 2.43 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | 1.88 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 804.00 | – |
| 44103 | 1.66 | – | 45225 | (a) | – | 47050 | 2.82 | – | 49005 | .48 | – |
| 44104 | .70 | – | 45334 | 79.10 | – | 47051 | (a) | – | 49111 | 8.71 | – |
| 44105 | (a) | – | 45380 | .237 | (a) | 47052 | (a) | – | 49181 | 31.80 | – |
| 44106 | (a) | – | 45450 | 23.30 | – | 47103 | (a) | – | 49183 | 38.80 | – |
| 44108 | .82 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 81.80 | – |
| 44109 | 2.07 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 74.40 | – |
| 44110 | 2.12 | – | 45539 | (a) | – | 47221 | 303.00 | – | 49239 | .177 | .83 |
| 44111 | 1.30 | – | 45678 | .76 | – | 47253 | (a) | – | 49292 | 2.33 | – |
| 44112 | .77 | – | 45771 | .36 | .22 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .117 | .067 | 47318 | 32.20 | – | 49333 | 17.10 | – |
| 44193 | (a) | – | 45900 | .39 | .075 | 47367 | .70 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .33 | .06 | 47420 | 7.05 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .31 | – | 47468 | (a) | – | 49617 | 1.37 | .152 |
| 44276 | 184.00 | – | 45993 | (a) | (a) | 47469 | 11.70 | – | 49618 | 1.15 | .043 |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 49619 | 2.17 | .082 | 51315 | .115 | .116 | 51809 | .75 | .184 | 52341 | .061 | (a) |
| 49763 | 14.10 | – | 51330 | .131 | .43 | 51833 | .55 | .103 | 52342 | .178 | (a) |
| 49800 | (a) | – | 51333 | .043 | .34 | 51850 | .32 | (a) | 52343 | .108 | (a) |
| 49801 | 267.00 | – | 51340 | .073 | (a) | 51851 | .215 | (a) | 52401 | .34 | (a) |
| 49802 | 23.70 | – | 51350 | .84 | .177 | 51852 | .50 | (a) | 52402 | .041 | (a) |
| 49803 | 41.90 | – | 51351 | .76 | .054 | 51853 | .202 | (a) | 52432 | .201 | (a) |
| 49840 | 2.90 | – | 51352 | 1.04 | .138 | 51854 | .45 | (a) | 52433 | .184 | 1.46 |
| 49870 | 336.00 | – | 51355 | .71 | .116 | 51855 | .48 | (a) | 52435 | .231 | (a) |
| 49890 | (a) | – | 51356 | .76 | .85 | 51856 | .26 | (a) | 52438 | .167 | (a) |
| 49891 | (a) | – | 51357 | .163 | .43 | 51857 | .45 | (a) | 52440 | .26 | (a) |
| 49902 | (a) | – | 51358 | .39 | .175 | 51869 | .20 | .19 | 52467 | .242 | (a) |
| 49903 | (a) | – | 51359 | .35 | 1.01 | 51877 | 1.12 | .26 | 52469 | .085 | .10 |
| 50010 | .43 | .82 | 51370 | .87 | 6.02 | 51889 | .185 | .02 | 52505 | .42 | .224 |
| 50015 | .28 | (a) | 51380 | .087 | .072 | 51896 | .086 | .023 | 52547 | .29 | .093 |
| 50017 | .215 | (a) | 51400 | .31 | (a) | 51900 | .41 | .105 | 52581 | 2.06 | 5.33 |
| 50045 | .49 | (a) | 51401 | .45 | (a) | 51909 | .29 | .066 | 52619 | .144 | (a) |
| 50047 | .055 | (a) | 51500 | .165 | .125 | 51919 | .187 | (a) | 52660 | .25 | – |
| 51001 | .074 | .53 | 51516 | .211 | – | 51926 | .19 | .049 | 52744 | 2.09 | .126 |
| 51005 | .015 | (a) | 51517 | .239 | – | 51927 | .103 | .126 | 52767 | .27 | (a) |
| 51116 | .186 | .55 | 51550 | .204 | .41 | 51934 | .208 | .178 | 52876 | (a) | (a) |
| 51201 | .074 | (a) | 51551 | .071 | 1.06 | 51941 | .189 | .045 | 52911 | .115 | .68 |
| 51205 | .226 | .111 | 51552 | .123 | .169 | 51942 | .30 | – | 52967 | .043 | .074 |
| 51206 | .035 | .61 | 51553 | .219 | (a) | 51956 | .82 | .30 | 53001 | .42 | .38 |
| 51210 | .129 | (a) | 51554 | .021 | (a) | 51957 | .72 | .42 | 53077 | .203 | .248 |
| 51211 | (a) | (a) | 51575 | .226 | .028 | 51958 | .64 | .39 | 53095 | .139 | (a) |
| 51220 | .44 | 3.25 | 51576 | .39 | .10 | 51959 | .65 | (a) | 53096 | .194 | (a) |
| 51221 | .245 | 2.44 | 51600 | .27 | .232 | 51960 | .086 | .42 | 53121 | .55 | .54 |
| 51222 | .30 | 3.38 | 51613 | .176 | .20 | 51970 | .38 | .25 | 53147 | .045 | (a) |
| 51224 | .31 | 1.19 | 51625 | .067 | (a) | 51982 | .111 | .099 | 53229 | .25 | (a) |
| 51230 | .053 | .88 | 51666 | .36 | .127 | 51985 | .197 | – | 53271 | .104 | (a) |
| 51240 | .89 | .213 | 51702 | .202 | (a) | 51986 | .43 | .128 | 53333 | .247 | .238 |
| 51241 | 2.65 | .34 | 51703 | .084 | (a) | 51999 | .183 | .54 | 53374 | .55 | .45 |
| 51250 | .34 | (a) | 51734 | .157 | .36 | 52002 | .161 | .112 | 53375 | .29 | .244 |
| 51251 | .077 | (a) | 51741 | .46 | .28 | 52075 | .25 | .29 | 53376 | .47 | .212 |
| 51252 | .27 | .11 | 51752 | .39 | .199 | 52076 | .30 | (a) | 53377 | .48 | .27 |
| 51253 | .23 | (a) | 51767 | .105 | .012 | 52109 | .041 | (a) | 53403 | .30 | (a) |
| 51254 | .072 | .06 | 51777 | .36 | .084 | 52134 | .54 | .75 | 53425 | .233 | (a) |
| 51255 | .86 | (a) | 51790 | .61 | (a) | 52137 | .098 | (a) | 53565 | .35 | .158 |
| 51300 | .50 | .209 | 51796 | .169 | (a) | 52150 | .99 | (a) | 53631 | .064 | .025 |
| 51305 | .50 | 1.23 | 51808 | .60 | .76 | 52315 | .47 | .27 | 53632 | .073 | .04 |

Table header:
**$100,000/200,000 BASIC LIMIT OCCURRENCE**
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501
Products/Completed Operations (Prod/COps)       (Subline Code 336) Entire State Territory 999

CLASSES 53731–59693      COMMERCIAL LINES MANUAL      CONNECTICUT (06)
PREM/OPS TERR. 501      DIVISION SIX
PROD/COPS      GENERAL LIABILITY
LOSS COST PAGES

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501**
**Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 53731 | .067 | (a) | 56170 | .229 | (a) | 57401 | .134 | .113 | 58503 | .161 | .077 |
| 53732 | .46 | .60 | 56171 | .112 | (a) | 57403 | .74 | .041 | 58532 | .207 | (a) |
| 53733 | .30 | .26 | 56202 | .154 | .126 | 57410 | .065 | .188 | 58559 | .042 | (a) |
| 53734 | 1.27 | – | 56390 | .27 | .62 | 57411 | .057 | (a) | 58560 | .102 | (a) |
| 53803 | .56 | (a) | 56391 | .231 | .36 | 57572 | .038 | .107 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .37 | .146 | 57600 | .113 | .039 | 58575 | .131 | .143 |
| 53902 | (a) | (a) | 56488 | .61 | .039 | 57611 | .123 | .075 | 58627 | .42 | .022 |
| 53903 | (a) | (a) | 56567 | .237 | (a) | 57625 | 1.00 | (a) | 58663 | .53 | 1.87 |
| 53904 | (a) | (a) | 56650 | .73 | (a) | 57651 | .121 | .05 | 58682 | .37 | (a) |
| 53905 | (a) | (a) | 56651 | .39 | (a) | 57690 | .16 | .64 | 58713 | .232 | (a) |
| 53907 | .202 | .139 | 56652 | .28 | (a) | 57716 | .076 | .106 | 58737 | .27 | 1.01 |
| 53951 | (a) | (a) | 56653 | .27 | (a) | 57725 | .166 | .094 | 58756 | .098 | (a) |
| 53952 | (a) | (a) | 56654 | .139 | (a) | 57726 | .129 | .019 | 58757 | .92 | (a) |
| 53953 | (a) | (a) | 56690 | .31 | .42 | 57798 | .061 | (a) | 58759 | .113 | (a) |
| 54012 | .127 | – | 56699 | .171 | .051 | 57800 | .229 | (a) | 58802 | .129 | .50 |
| 54077 | .28 | .39 | 56758 | .145 | .178 | 57808 | .063 | (a) | 58813 | .241 | (a) |
| 54444 | (a) | (a) | 56759 | .149 | .118 | 57809 | .065 | (a) | 58822 | .35 | (a) |
| 55010 | .83 | 1.25 | 56760 | .213 | .127 | 57810 | .063 | .126 | 58837 | .48 | .132 |
| 55011 | .225 | 1.14 | 56805 | .28 | (a) | 57871 | .076 | .127 | 58840 | .145 | .128 |
| 55012 | .27 | 1.32 | 56806 | .199 | (a) | 57913 | .30 | .43 | 58873 | .231 | .034 |
| 55013 | .211 | 1.05 | 56807 | .197 | (a) | 57997 | .28 | – | 58903 | .081 | (a) |
| 55014 | (a) | (a) | 56808 | .26 | (a) | 57998 | .131 | .067 | 58904 | .062 | .152 |
| 55214 | .218 | .103 | 56900 | .247 | (a) | 57999 | .104 | .081 | 58922 | .38 | .241 |
| 55371 | 1.41 | .158 | 56910 | .124 | (a) | 58009 | .104 | (a) | 59005 | .154 | .108 |
| 55410 | (a) | (a) | 56911 | .205 | (a) | 58010 | .30 | (a) | 59057 | 1.14 | (a) |
| 55426 | .26 | (a) | 56912 | .166 | .105 | 58020 | .80 | (a) | 59058 | .74 | (a) |
| 55597 | .054 | 1.99 | 56913 | .135 | (a) | 58056 | .36 | (a) | 59188 | 1.59 | .065 |
| 55647 | .109 | .08 | 56915 | .80 | (a) | 58057 | .229 | (a) | 59189 | 2.18 | .35 |
| 55648 | .049 | (a) | 56916 | .72 | .196 | 58058 | .206 | (a) | 59223 | .239 | .087 |
| 55649 | .059 | (a) | 56917 | .209 | (a) | 58095 | .29 | 1.95 | 59257 | .041 | .021 |
| 55715 | .43 | .27 | 56918 | .10 | (a) | 58096 | .38 | 1.06 | 59306 | .26 | (a) |
| 55716 | .62 | .59 | 56919 | .26 | (a) | 58301 | .08 | .086 | 59378 | .155 | .175 |
| 55717 | .34 | (a) | 56920 | .233 | (a) | 58302 | .104 | .064 | 59481 | .70 | .101 |
| 55718 | .33 | (a) | 56980 | .214 | (a) | 58397 | .60 | .97 | 59482 | 1.65 | (a) |
| 55802 | .36 | .013 | 57001 | .073 | .017 | 58408 | .166 | – | 59537 | .168 | .172 |
| 55918 | .247 | 4.30 | 57002 | .048 | .13 | 58409 | .211 | – | 59601 | .26 | 3.05 |
| 55919 | .034 | 4.86 | 57090 | .37 | .71 | 58456 | .113 | – | 59647 | .74 | .205 |
| 56040 | .023 | .057 | 57146 | .237 | .73 | 58457 | .163 | – | 59660 | .48 | 1.20 |
| 56041 | .154 | (a) | 57202 | .19 | (a) | 58458 | .211 | – | 59661 | .238 | (a) |
| 56042 | .194 | (a) | 57257 | .236 | .05 | 58459 | .25 | – | 59693 | .04 | – |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/COps)  (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| **59695** | (a) | (a) | **59964** | 1.20 | .066 | **63220** | (a) | – | **91190** | 3.75 | (a) |
| **59701** | .019 | .227 | **59970** | .143 | .212 | **64074** | 27.60 | – | **91200** | 1.51 | – |
| **59713** | .43 | .37 | **59973** | .33 | (a) | **64075** | 19.40 | – | **91210** | (a) | – |
| **59722** | .225 | .036 | **59975** | .20 | .237 | **64500** | (a) | – | **91235** | 4.77 | 2.63 |
| **59723** | .085 | .044 | **59977** | .115 | (a) | **65007** | 152.00 | – | **91250** | 7.18 | (a) |
| **59724** | .13 | .031 | **59984** | .091 | .064 | **66122** | 65.30 | – | **91265** | 32.20 | 3.95 |
| **59725** | .162 | .103 | **59985** | .36 | (a) | **66123** | 35.90 | – | **91266** | 17.10 | 1.02 |
| **59726** | .117 | .026 | **59986** | .27 | (a) | **66309** | 105.00 | – | **91280** | (a) | 3.09 |
| **59738** | .37 | .077 | **59988** | .051 | .069 | **66561** | 243.00 | – | **91302** | 29.20 | (a) |
| **59750** | .125 | .28 | **59989** | .048 | .052 | **67017** | 225.00 | – | **91315** | 8.86 | – |
| **59751** | .045 | (a) | **60010** | 108.00 | – | **67508** | 93.80 | – | **91324** | 19.70 | (a) |
| **59773** | .094 | .032 | **60011** | 124.00 | – | **67509** | 68.80 | – | **91325** | (a) | (a) |
| **59774** | .077 | .175 | **60012** | 205.00 | – | **67510** | 38.30 | – | **91340** | 12.90 | 5.91 |
| **59775** | .099 | .211 | **60013** | 175.00 | – | **67511** | 41.40 | – | **91341** | 7.99 | 2.75 |
| **59781** | .108 | .088 | **60015** | 131.00 | – | **67512** | 178.00 | – | **91342** | 11.80 | 3.35 |
| **59782** | .162 | .69 | **60016** | 147.00 | – | **67513** | 113.00 | – | **91343** | 1.76 | .99 |
| **59783** | .157 | (a) | **60035** | 171.00 | – | **67634** | 195.00 | – | **91405** | 15.00 | – |
| **59784** | .121 | (a) | **61000** | 107.00 | – | **67635** | 138.00 | – | **91436** | 9.04 | 2.46 |
| **59790** | .29 | (a) | **61212** | 92.00 | – | **68001** | 421.00 | – | **91481** | 33.00 | – |
| **59798** | .41 | .53 | **61216** | 102.00 | – | **68439** | 542.00 | – | **91507** | 4.86 | 3.46 |
| **59806** | .29 | (a) | **61217** | 92.90 | – | **68500** | 23.80 | – | **91523** | 75.00 | – |
| **59867** | .33 | (a) | **61218** | 63.50 | – | **68604** | 10.10 | – | **91547** | .43 | – |
| **59886** | .044 | .131 | **61223** | 429.00 | – | **68606** | 39.60 | – | **91551** | 2.65 | .67 |
| **59889** | .31 | .169 | **61224** | 152.00 | – | **68607** | 31.30 | – | **91555** | 2.87 | 1.13 |
| **59892** | .157 | (a) | **61225** | 211.00 | – | **68702** | 25.80 | – | **91560** | 9.43 | 4.06 |
| **59904** | .106 | .08 | **61226** | 336.00 | – | **68703** | 19.30 | – | **91562** | 5.89 | – |
| **59905** | .204 | .138 | **61227** | 307.00 | – | **68706** | 82.80 | – | **91577** | 21.10 | 2.63 |
| **59914** | 1.20 | .70 | **62000** | 69.90 | – | **68707** | 81.90 | – | **91580** | 12.40 | – |
| **59915** | .35 | .88 | **62001** | 52.50 | – | **90089** | 7.65 | – | **91581** | (a) | (a) |
| **59917** | .065 | .164 | **62002** | 23.90 | – | **91111** | 6.14 | 4.35 | **91582** | (a) | (a) |
| **59923** | .029 | .007 | **62003** | 75.50 | – | **91125** | 4.61 | 3.31 | **91583** | (a) | (a) |
| **59925** | .35 | 1.06 | **63010** | 195.00 | – | **91127** | 4.13 | 1.68 | **91584** | (a) | (a) |
| **59926** | .30 | .49 | **63011** | 243.00 | – | **91130** | 2.64 | – | **91585** | (a) | (a) |
| **59927** | .203 | 1.71 | **63012** | 346.00 | – | **91135** | .74 | (a) | **91586** | (a) | (a) |
| **59931** | .54 | .69 | **63013** | 328.00 | – | **91150** | 3.90 | 5.61 | **91587** | (a) | (a) |
| **59932** | .58 | 1.11 | **63215** | 249.00 | – | **91155** | 8.67 | 21.80 | **91588** | (a) | (a) |
| **59941** | .181 | (a) | **63216** | 173.00 | – | **91160** | 1.85 | – | **91589** | (a) | (a) |
| **59947** | .106 | .39 | **63217** | 153.00 | – | **91175** | 1.59 | – | **91590** | 6.11 | – |
| **59955** | .069 | .171 | **63218** | 51.60 | – | **91177** | 6.97 | – | **91591** | (a) | (a) |
| **59963** | .51 | .54 | **63219** | (a) | – | **91179** | 7.00 | – | **91606** | 25.80 | – |

CLASSES 91618–99004       COMMERCIAL LINES MANUAL       CONNECTICUT (06)
PREM/OPS TERR. 501       DIVISION SIX
PROD/COPS       GENERAL LIABILITY
       LOSS COST PAGES

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501**
**Products/Completed Operations (Prod/COps)   (Subline Code 336) Entire State Territory 999**

| Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 91618 | (a) | (a) | 95357 | 2.64 | – | 97653 | 5.55 | 2.36 | 98426 | 4.49 | (a) |
| 91629 | 5.28 | (a) | 95358 | (a) | – | 97654 | 9.67 | 3.32 | 98427 | 4.38 | – |
| 91636 | 9.05 | – | 95410 | 7.85 | 2.58 | 97655 | 9.90 | 5.21 | 98428 | (a) | – |
| 91641 | 2.45 | (a) | 95455 | 10.90 | 2.26 | 98002 | 1.79 | .95 | 98429 | 2.36 | – |
| 91666 | 1.65 | (a) | 95487 | 4.21 | (a) | 98003 | 1.73 | (a) | 98430 | (a) | – |
| 91722 | 7.92 | (a) | 95505 | 5.09 | 2.03 | 98090 | .233 | – | 98449 | 6.29 | 12.00 |
| 91746 | 5.89 | 6.48 | 95620 | 3.41 | (a) | 98091 | .25 | – | 98482 | 6.74 | 7.48 |
| 91805 | .37 | – | 95625 | 13.90 | 3.40 | 98092 | .77 | – | 98483 | 9.95 | 15.50 |
| 92053 | .91 | .40 | 95630 | (a) | (a) | 98111 | 1.21 | – | 98502 | 9.53 | 2.64 |
| 92054 | .31 | .239 | 95647 | 5.74 | 6.91 | 98150 | (a) | – | 98555 | 4.44 | – |
| 92055 | 8.73 | .208 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.00 | – |
| 92101 | 13.70 | 2.62 | 96053 | 4.36 | 3.76 | 98152 | 6.03 | .34 | 98598 | .34 | – |
| 92102 | 8.22 | 2.52 | 96317 | 2.73 | – | 98153 | 6.79 | (a) | 98601 | 11.40 | (a) |
| 92215 | 6.83 | 2.97 | 96408 | 6.80 | 9.50 | 98154 | 8.01 | (a) | 98622 | (a) | – |
| 92338 | 3.16 | 1.48 | 96409 | 6.29 | 10.50 | 98155 | 11.20 | (a) | 98623 | (a) | – |
| 92445 | 5.19 | – | 96410 | 5.52 | 8.15 | 98156 | (a) | (a) | 98624 | 1.79 | – |
| 92446 | 10.40 | 2.12 | 96611 | 2.95 | .97 | 98157 | 7.17 | .36 | 98636 | 5.86 | 3.54 |
| 92447 | 9.07 | 1.65 | 96702 | 7.82 | (a) | 98158 | (a) | (a) | 98640 | 197.00 | – |
| 92451 | 4.77 | 1.98 | 96703 | (a) | – | 98159 | 4.81 | (a) | 98658 | 11.60 | – |
| 92453 | 5.75 | – | 96816 | 7.34 | – | 98160 | 10.20 | (a) | 98659 | 2.07 | .68 |
| 92478 | 2.84 | 1.75 | 96872 | 9.71 | (a) | 98161 | 11.40 | (a) | 98677 | 31.00 | 7.45 |
| 92593 | 62.60 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 27.50 | 10.50 |
| 92663 | 1.23 | – | 97002 | (a) | (a) | 98163 | 12.00 | .38 | 98698 | (a) | (a) |
| 94007 | 19.50 | 3.93 | 97003 | (a) | (a) | 98164 | 4.02 | .12 | 98699 | 8.96 | (a) |
| 94099 | 4.44 | – | 97047 | 8.98 | – | 98257 | 2.62 | – | 98705 | 16.40 | – |
| 94225 | 15.60 | – | 97050 | 6.97 | – | 98303 | 22.50 | 5.72 | 98710 | 6.23 | – |
| 94276 | 8.13 | 4.22 | 97111 | 9.39 | – | 98304 | 9.70 | 3.02 | 98751 | 8.77 | – |
| 94304 | 6.09 | (a) | 97220 | .71 | (a) | 98305 | 7.21 | 1.13 | 98805 | 8.13 | .91 |
| 94381 | 11.40 | 12.80 | 97221 | (a) | 1.48 | 98306 | 18.60 | .77 | 98806 | 5.45 | 3.63 |
| 94404 | 7.71 | 6.02 | 97222 | 3.16 | 2.06 | 98307 | 3.07 | .52 | 98810 | 10.20 | – |
| 94444 | (a) | (a) | 97223 | 4.77 | 2.94 | 98308 | 2.02 | .57 | 98813 | 9.81 | 1.93 |
| 94569 | 5.20 | 2.96 | 97308 | 1.32 | – | 98309 | 11.30 | 1.53 | 98820 | 15.50 | 3.75 |
| 94590 | 22.40 | – | 97447 | 4.34 | 3.64 | 98344 | 2.01 | .42 | 98871 | (a) | (a) |
| 94617 | 7.08 | – | 97501 | (a) | – | 98405 | 3.31 | – | 98884 | 4.04 | 1.77 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 25.50 | (a) | 98914 | 1.41 | 1.02 |
| 95124 | 2.62 | .72 | 97503 | (a) | – | 98414 | 23.40 | (a) | 98949 | 1.98 | .56 |
| 95233 | 5.60 | – | 97504 | (a) | – | 98415 | 3.07 | (a) | 98967 | 6.34 | 4.67 |
| 95305 | 6.09 | – | 97650 | 6.48 | 3.74 | 98423 | 7.31 | (a) | 98993 | 11.20 | 5.64 |
| 95306 | 10.40 | – | 97651 | 12.80 | 4.20 | 98424 | 12.40 | (a) | 99003 | 3.01 | .72 |
| 95310 | 14.50 | 2.42 | 97652 | 11.10 | 3.38 | 98425 | 5.09 | (a) | 99004 | 8.16 | 1.57 |

**CONNECTICUT (06)**      **COMMERCIAL LINES MANUAL**      **CLASSES 99080–99988**
**DIVISION SIX**      **PREM/OPS TERR. 501**
**GENERAL LIABILITY**      **PROD/COPS**
**LOSS COST PAGES**

| table | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** <br> Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 <br> Products/Completed Operations (Prod/COps)   (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** |
| 99080 | 2.13 | 6.84 | 99826 | 2.01 | .45 | | | | | | |
| 99081 | (a) | – | 99827 | .77 | .52 | | | | | | |
| 99082 | (a) | – | 99851 | 3.13 | – | | | | | | |
| 99083 | (a) | – | 99917 | 5.06 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 5.69 | – | | | | | | |
| | | | | | | | | | | | |
| 99085 | (a) | (a) | 99943 | 16.50 | – | | | | | | |
| 99111 | 3.10 | – | 99946 | 12.30 | 3.24 | | | | | | |
| 99160 | (a) | – | 99948 | 13.50 | 18.40 | | | | | | |
| 99163 | 7.39 | .82 | 99952 | 14.90 | 13.00 | | | | | | |
| 99165 | 1.62 | (a) | 99953 | 16.10 | 9.09 | | | | | | |
| | | | | | | | | | | | |
| 99220 | 3.11 | (a) | 99954 | 11.70 | 9.99 | | | | | | |
| 99221 | (a) | (a) | 99955 | 14.70 | 14.70 | | | | | | |
| 99222 | 5.85 | (a) | 99963 | 1.22 | – | | | | | | |
| 99223 | .46 | (a) | 99969 | 5.66 | 2.08 | | | | | | |
| 99303 | 24.80 | – | 99975 | 13.00 | – | | | | | | |
| | | | | | | | | | | | |
| 99310 | 6.20 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 18.20 | 1.96 | 99987 | (a) | – | | | | | | |
| 99321 | 17.70 | 2.06 | 99988 | 5.00 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | 1.41 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99505 | 9.47 | – | | | | | | | | | |
| 99506 | 11.70 | – | | | | | | | | | |
| 99507 | 10.20 | – | | | | | | | | | |
| 99570 | 5.45 | (a) | | | | | | | | | |
| 99571 | 1.32 | (a) | | | | | | | | | |
| | | | | | | | | | | | |
| 99572 | 2.58 | (a) | | | | | | | | | |
| 99573 | 2.47 | (a) | | | | | | | | | |
| 99600 | 3.55 | – | | | | | | | | | |
| 99613 | 15.70 | 2.82 | | | | | | | | | |
| 99614 | 7.92 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99620 | .85 | – | | | | | | | | | |
| 99650 | 2.58 | .75 | | | | | | | | | |
| 99709 | 6.37 | (a) | | | | | | | | | |
| 99718 | 2.50 | – | | | | | | | | | |
| 99746 | 4.24 | 2.75 | | | | | | | | | |
| | | | | | | | | | | | |
| 99760 | .48 | – | | | | | | | | | |
| 99777 | 17.60 | – | | | | | | | | | |
| 99793 | 5.38 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 11.30 | | | | | | | | | |

**CLASSES 10010–15063**      **COMMERCIAL LINES MANUAL**      **CONNECTICUT (06)**
**PREM/OPS TERR. 503**      **DIVISION SIX**
**PROD/COPS**      **GENERAL LIABILITY**
      **LOSS COST PAGES**

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503**
**Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 10010 | .111 | .224 | 10205 | .38 | – | 11210 | 7.83 | – | 13207 | (a) | (a) |
| 10015 | 10.00 | – | 10220 | 7.17 | – | 11211 | 40.70 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .41 | .152 | 11212 | 6.15 | – | 13314 | .182 | .02 |
| 10026 | .98 | .02 | 10256 | 1.49 | .158 | 11213 | 5.02 | – | 13351 | .44 | .049 |
| 10036 | 1.10 | (a) | 10257 | .28 | .187 | 11214 | 12.40 | – | 13352 | .45 | .041 |
| 10040 | .084 | .30 | 10309 | .246 | .023 | 11222 | .208 | – | 13410 | 2.34 | 2.55 |
| 10042 | .56 | .35 | 10315 | .58 | (a) | 11234 | .43 | .066 | 13411 | (a) | (a) |
| 10052 | 6.92 | – | 10331 | 13.60 | – | 11248 | .077 | .022 | 13412 | .79 | 1.11 |
| 10054 | 6.14 | – | 10332 | 23.40 | – | 11258 | 1.58 | .181 | 13453 | .91 | (a) |
| 10060 | .27 | .074 | 10352 | .77 | .078 | 11259 | 1.70 | .175 | 13454 | 1.07 | (a) |
| 10065 | .40 | .037 | 10367 | 10.50 | – | 11273 | 21.20 | – | 13455 | 1.08 | (a) |
| 10066 | .41 | .042 | 10368 | 15.30 | – | 11274 | 20.40 | – | 13461 | (a) | (a) |
| 10070 | .063 | .141 | 10375 | (a) | – | 11288 | 1.94 | .083 | 13506 | 1.40 | .063 |
| 10071 | .48 | .093 | 10378 | 13.70 | – | 12014 | .167 | .045 | 13507 | 1.68 | .14 |
| 10072 | 11.80 | – | 10379 | 6.37 | – | 12356 | 1.80 | .027 | 13590 | .81 | .77 |
| 10073 | 1.71 | .39 | 10380 | 10.90 | – | 12361 | .029 | .091 | 13621 | .204 | .42 |
| 10075 | 12.70 | .153 | 10381 | 9.43 | – | 12362 | .07 | (a) | 13670 | .016 | .013 |
| 10100 | 1.31 | .058 | 11007 | 4.45 | – | 12373 | .026 | .031 | 13673 | 1.20 | .017 |
| 10101 | .36 | .191 | 11020 | .46 | .088 | 12374 | .94 | .067 | 13715 | .07 | .151 |
| 10105 | 3.95 | – | 11039 | 1.49 | .056 | 12375 | .46 | .059 | 13716 | .69 | .147 |
| 10107 | 5.23 | .147 | 11052 | 8.42 | – | 12391 | .052 | .10 | 13720 | .68 | .079 |
| 10110 | 34.00 | – | 11101 | (a) | (a) | 12393 | .61 | (a) | 13759 | .27 | .147 |
| 10111 | .139 | .098 | 11120 | (a) | – | 12467 | .25 | (a) | 13930 | .148 | .205 |
| 10113 | .55 | – | 11126 | .095 | .024 | 12509 | .102 | .047 | 14068 | .059 | .018 |
| 10115 | 1.09 | .066 | 11127 | .35 | .008 | 12510 | 1.29 | .028 | 14101 | .70 | .036 |
| 10117 | 9.94 | – | 11128 | .48 | .055 | 12583 | .57 | (a) | 14279 | .78 | .09 |
| 10119 | (a) | – | 11138 | 3.39 | – | 12651 | 1.67 | .56 | 14401 | 1.59 | .15 |
| 10120 | 22.30 | – | 11155 | .33 | – | 12683 | .77 | (a) | 14405 | 2.62 | – |
| 10130 | 5.38 | – | 11160 | (a) | (a) | 12707 | .46 | .79 | 14527 | .28 | .202 |
| 10132 | 4.64 | – | 11167 | 1.94 | – | 12797 | .096 | .168 | 14655 | .135 | – |
| 10133 | 8.09 | – | 11168 | 10.10 | – | 12805 | .49 | .15 | 14731 | 8.35 | – |
| 10135 | (a) | – | 11201 | 39.00 | – | 12841 | .82 | – | 14732 | .62 | – |
| 10140 | .013 | .02 | 11202 | 11.50 | – | 12927 | .143 | – | 14733 | .94 | – |
| 10141 | .027 | .022 | 11203 | .82 | .65 | 13049 | .015 | .058 | 14734 | .40 | – |
| 10145 | .128 | .016 | 11204 | .48 | 1.62 | 13111 | 1.47 | .113 | 14855 | .36 | .20 |
| 10146 | .59 | .022 | 11205 | (a) | – | 13112 | .025 | .083 | 14913 | .51 | .085 |
| 10150 | .75 | (a) | 11206 | 1.81 | – | 13201 | 1.48 | .201 | 15060 | (a) | (a) |
| 10151 | 19.00 | – | 11207 | 22.80 | – | 13204 | 1.67 | 1.24 | 15061 | (a) | (a) |
| 10160 | 3.38 | – | 11208 | 3.91 | – | 13205 | .64 | .45 | 15062 | .32 | (a) |
| 10204 | .34 | – | 11209 | 18.40 | – | 13206 | (a) | (a) | 15063 | .37 | (a) |

| \$100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 | | | | | | | | | | | |
| Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 15070 | .35 | – | 16750 | .159 | .041 | 18707 | .01 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .159 | – | 18708 | .174 | .011 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.95 | (a) | 18833 | .125 | (a) | 41001 | .37 | – |
| 15123 | 8.07 | – | 16820 | 1.51 | (a) | 18834 | .45 | .133 | 41210 | (a) | – |
| 15124 | 2.82 | – | 16881 | 2.48 | (a) | 18911 | 1.43 | .02 | 41421 | .55 | – |
| 15188 | .57 | (a) | 16890 | .228 | (a) | 18912 | 2.69 | .027 | 41422 | .29 | – |
| 15223 | .019 | .035 | 16891 | .248 | (a) | 18920 | .70 | .018 | 41510 | 71.70 | – |
| 15224 | .71 | .068 | 16892 | .45 | (a) | 18991 | (a) | – | 41603 | 25.90 | – |
| 15300 | (a) | – | 16900 | 2.12 | .075 | 19007 | 3.15 | – | 41604 | 14.20 | – |
| 15314 | .33 | (a) | 16901 | 1.36 | .116 | 19051 | 6.99 | – | 41620 | 3.27 | – |
| 15404 | .147 | (a) | 16902 | 1.15 | .078 | 19061 | (a) | – | 41650 | 36.50 | – |
| 15405 | .216 | (a) | 16905 | 2.23 | .075 | 19795 | .47 | (a) | 41664 | 47.20 | – |
| 15406 | .55 | .047 | 16906 | 1.43 | .116 | 19796 | .55 | – | 41665 | 5.53 | – |
| 15488 | 1.37 | (a) | 16910 | 1.27 | .053 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | .58 | .019 | 16911 | 1.15 | .059 | 40006 | (a) | – | 41667 | 129.00 | – |
| 15600 | 1.46 | .073 | 16915 | 1.31 | .059 | 40010 | (a) | – | 41668 | 121.00 | – |
| 15607 | .46 | – | 16916 | 1.09 | .053 | 40015 | (a) | – | 41669 | .85 | – |
| 15608 | .33 | .01 | 16920 | 2.90 | .118 | 40020 | (a) | – | 41670 | 1.42 | – |
| 15656 | 9.60 | – | 16921 | 2.65 | .065 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | 1.13 | – | 16930 | 1.67 | .14 | 40031 | (a) | – | 41673 | (a) | – |
| 15733 | .36 | .044 | 16931 | 1.80 | .079 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .44 | .026 | 16940 | 3.62 | .066 | 40040 | (a) | – | 41677 | .67 | – |
| 15991 | .36 | .067 | 16941 | 1.45 | .12 | 40041 | (a) | – | 41678 | 105.00 | – |
| 15993 | .30 | .036 | 18078 | .126 | .164 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .037 | .04 | 18109 | .59 | .03 | 40045 | 312.00 | – | 41680 | 19.00 | – |
| 16009 | .44 | .073 | 18110 | .48 | .037 | 40046 | 61.60 | – | 41696 | 2.13 | – |
| 16402 | 2.16 | – | 18200 | (a) | – | 40047 | 22.00 | – | 41697 | 1.48 | – |
| 16403 | 1.36 | .13 | 18205 | .194 | .36 | 40059 | 7.87 | – | 41700 | (a) | – |
| 16404 | 1.72 | – | 18206 | .77 | .07 | 40061 | 4.17 | – | 41715 | 12.00 | – |
| 16471 | .65 | – | 18335 | .55 | .02 | 40063 | 140.00 | – | 41716 | 7.67 | – |
| 16501 | .078 | (a) | 18435 | 1.39 | .054 | 40064 | 41.00 | – | 43007 | (a) | – |
| 16527 | .12 | .42 | 18436 | 1.12 | .195 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .204 | (a) | 18437 | .79 | (a) | 40067 | (a) | – | 43151 | 26.60 | – |
| 16604 | .34 | .212 | 18438 | 1.52 | (a) | 40069 | (a) | – | 43152 | 31.30 | – |
| 16670 | 5.63 | – | 18501 | 1.28 | .016 | 40072 | (a) | – | 43200 | 101.00 | – |
| 16676 | .45 | .015 | 18506 | .72 | .007 | 40075 | 53.40 | – | 43215 | (a) | – |
| 16694 | .68 | (a) | 18507 | .29 | .008 | 40101 | 41.40 | – | 43421 | 27.70 | – |
| 16705 | .222 | .173 | 18570 | 2.98 | – | 40102 | 36.50 | – | 43422 | 145.00 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 11.10 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .55 | .61 | 40115 | (a) | – | 43470 | 12.40 | – |

**CLASSES 43517–49618**          **COMMERCIAL LINES MANUAL**          **CONNECTICUT (06)**
**PREM/OPS TERR. 503**          **DIVISION SIX**
**PROD/COPS**          **GENERAL LIABILITY**
          **LOSS COST PAGES**

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503**
**Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 43517 | (a) | – | 44277 | 88.00 | – | 46004 | 34.70 | – | 47471 | 4.75 | – |
| 43518 | 20.20 | – | 44280 | .67 | – | 46005 | 27.70 | – | 47473 | 6.21 | – |
| 43550 | 98.80 | – | 44311 | 10.40 | – | 46112 | .163 | – | 47474 | 6.94 | – |
| 43551 | 54.80 | – | 44315 | 7.02 | – | 46202 | 1.88 | – | 47475 | 5.48 | – |
| 43626 | 16.20 | – | 44427 | 150.00 | – | 46362 | 365.00 | – | 47476 | 5.48 | – |
| 43628 | 210.00 | – | 44428 | 150.00 | – | 46426 | 53.30 | – | 47477 | 7.30 | – |
| 43629 | 178.00 | – | 44429 | 2.25 | – | 46427 | 71.20 | – | 47478 | 7.67 | – |
| 43754 | (a) | – | 44430 | 1.57 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 5.93 | – | 44431 | 5.01 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 9.88 | – | 44432 | 1.59 | – | 46603 | 4.47 | – | 48039 | 71.70 | – |
| 43840 | .121 | – | 44433 | 50.60 | – | 46604 | 5.16 | – | 48177 | (a) | – |
| 43860 | 7.77 | – | 44434 | 96.70 | – | 46606 | 13.80 | – | 48178 | (a) | – |
| 43889 | 2.78 | – | 44435 | 100.00 | – | 46607 | 18.90 | – | 48206 | 42.80 | – |
| 43945 | (a) | – | 44436 | 117.00 | – | 46622 | 28.90 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 96.90 | – | 46671 | (a) | – | 48441 | .18 | – |
| 43990 | (a) | (a) | 44438 | 76.60 | – | 46700 | 203.00 | – | 48557 | 18.00 | – |
| 43991 | (a) | – | 44439 | 149.00 | – | 46773 | (a) | – | 48558 | 15.60 | – |
| 44009 | 9.84 | – | 44440 | 123.00 | – | 46822 | (a) | – | 48600 | 107.00 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 17.30 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 1.65 | (a) |
| 44070 | 5.12 | – | 45190 | 1.48 | – | 46911 | 32.00 | – | 48637 | 13.70 | – |
| 44071 | 5.70 | – | 45191 | 1.05 | – | 46912 | 58.60 | – | 48638 | 6.82 | – |
| 44072 | 3.93 | – | 45192 | 1.23 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 2.13 | – | 45193 | .72 | – | 46914 | (a) | – | 48808 | 2.46 | – |
| 44101 | 2.22 | – | 45210 | .92 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | 1.73 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 329.00 | – |
| 44103 | 1.53 | – | 45225 | (a) | – | 47050 | 2.70 | – | 49005 | .46 | – |
| 44104 | .64 | – | 45334 | 58.30 | – | 47051 | (a) | – | 49111 | 3.76 | – |
| 44105 | (a) | – | 45380 | .42 | (a) | 47052 | (a) | – | 49181 | 23.40 | – |
| 44106 | (a) | – | 45450 | 17.10 | – | 47103 | (a) | – | 49183 | 28.60 | – |
| 44108 | .75 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 60.30 | – |
| 44109 | 1.91 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 54.80 | – |
| 44110 | 1.95 | – | 45539 | (a) | – | 47221 | 223.00 | – | 49239 | .31 | .83 |
| 44111 | 1.20 | – | 45678 | .73 | – | 47253 | (a) | – | 49292 | 1.71 | – |
| 44112 | .71 | – | 45771 | .64 | .22 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .208 | .067 | 47318 | 13.20 | – | 49333 | 12.60 | – |
| 44193 | (a) | – | 45900 | .166 | .075 | 47367 | .67 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .143 | .06 | 47420 | 2.88 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .228 | – | 47468 | (a) | – | 49617 | .66 | .152 |
| 44276 | 136.00 | – | 45993 | (a) | (a) | 47469 | 5.48 | – | 49618 | .56 | .043 |

| | $100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 | | | | | | | | | | |
| | Products/Completed Operations (Prod/COps)          (Subline Code 336) Entire State Territory 999 | | | | | | | | | | |
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 49619 | 1.05 | .082 | 51315 | .204 | .116 | 51809 | .71 | .184 | 52341 | .047 | (a) |
| 49763 | 6.81 | – | 51330 | .101 | .43 | 51833 | .32 | .103 | 52342 | .137 | (a) |
| 49800 | (a) | – | 51333 | .033 | .34 | 51850 | .244 | (a) | 52343 | .083 | (a) |
| 49801 | 196.00 | – | 51340 | .069 | (a) | 51851 | .165 | (a) | 52401 | .26 | (a) |
| 49802 | 17.40 | – | 51350 | .49 | .177 | 51852 | .39 | (a) | 52402 | .038 | (a) |
| 49803 | 30.80 | – | 51351 | .44 | .054 | 51853 | .156 | (a) | 52432 | .19 | (a) |
| 49840 | 2.78 | – | 51352 | .61 | .138 | 51854 | .35 | (a) | 52433 | .174 | 1.46 |
| 49870 | 137.00 | – | 51355 | .41 | .116 | 51855 | .37 | (a) | 52435 | .218 | (a) |
| 49890 | (a) | – | 51356 | .45 | .85 | 51856 | .201 | (a) | 52438 | .157 | (a) |
| 49891 | (a) | – | 51357 | .29 | .43 | 51857 | .34 | (a) | 52440 | .247 | (a) |
| 49902 | (a) | – | 51358 | .70 | .175 | 51869 | .188 | .19 | 52467 | .228 | (a) |
| 49903 | (a) | – | 51359 | .61 | 1.01 | 51877 | 1.06 | .26 | 52469 | .08 | .10 |
| 50010 | .41 | .82 | 51370 | .82 | 6.02 | 51889 | .174 | .02 | 52505 | .40 | .224 |
| 50015 | .27 | (a) | 51380 | .082 | .072 | 51896 | .082 | .023 | 52547 | .223 | .093 |
| 50017 | .203 | (a) | 51400 | .236 | (a) | 51900 | .239 | .105 | 52581 | 1.94 | 5.33 |
| 50045 | .46 | (a) | 51401 | .35 | (a) | 51909 | .22 | .066 | 52619 | .136 | (a) |
| 50047 | .052 | (a) | 51500 | .156 | .125 | 51919 | .176 | (a) | 52660 | .24 | – |
| 51001 | .057 | .53 | 51516 | .202 | – | 51926 | .179 | .049 | 52744 | 1.23 | .126 |
| 51005 | .012 | (a) | 51517 | .229 | – | 51927 | .097 | .126 | 52767 | .205 | (a) |
| 51116 | .143 | .55 | 51550 | .192 | .41 | 51934 | .196 | .178 | 52876 | (a) | (a) |
| 51201 | .07 | (a) | 51551 | .067 | 1.06 | 51941 | .178 | .045 | 52911 | .108 | .68 |
| 51205 | .214 | .111 | 51552 | .116 | .169 | 51942 | .29 | – | 52967 | .041 | .074 |
| 51206 | .033 | .61 | 51553 | .206 | (a) | 51956 | .77 | .30 | 53001 | .40 | .38 |
| 51210 | .099 | (a) | 51554 | .02 | (a) | 51957 | .68 | .42 | 53077 | .192 | .248 |
| 51211 | (a) | (a) | 51575 | .133 | .028 | 51958 | .60 | .39 | 53095 | .131 | (a) |
| 51220 | .34 | 3.25 | 51576 | .37 | .10 | 51959 | .62 | (a) | 53096 | .183 | (a) |
| 51221 | .189 | 2.44 | 51600 | .25 | .232 | 51960 | .082 | .42 | 53121 | .52 | .54 |
| 51222 | .23 | 3.38 | 51613 | .166 | .20 | 51970 | .35 | .25 | 53147 | .035 | (a) |
| 51224 | .241 | 1.19 | 51625 | .052 | (a) | 51982 | .104 | .099 | 53229 | .194 | (a) |
| 51230 | .041 | .88 | 51666 | .21 | .127 | 51985 | .189 | – | 53271 | .098 | (a) |
| 51240 | .84 | .213 | 51702 | .156 | (a) | 51986 | .41 | .128 | 53333 | .19 | .238 |
| 51241 | 2.50 | .34 | 51703 | .065 | (a) | 51999 | .173 | .54 | 53374 | .32 | .45 |
| 51250 | .26 | (a) | 51734 | .121 | .36 | 52002 | .152 | .112 | 53375 | .171 | .244 |
| 51251 | .073 | (a) | 51741 | .44 | .28 | 52075 | .192 | .29 | 53376 | .27 | .212 |
| 51252 | .25 | .11 | 51752 | .37 | .199 | 52076 | .231 | (a) | 53377 | .28 | .27 |
| 51253 | .217 | (a) | 51767 | .061 | .012 | 52109 | .038 | (a) | 53403 | .178 | (a) |
| 51254 | .068 | .06 | 51777 | .213 | .084 | 52134 | .51 | .75 | 53425 | .179 | (a) |
| 51255 | .66 | (a) | 51790 | .36 | (a) | 52137 | .076 | (a) | 53565 | .207 | .158 |
| 51300 | .29 | .209 | 51796 | .16 | (a) | 52150 | .93 | (a) | 53631 | .06 | .025 |
| 51305 | .29 | 1.23 | 51808 | .57 | .76 | 52315 | .28 | .27 | 53632 | .069 | .04 |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/COps)      (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 53731 | .064 | (a) | 56170 | .176 | (a) | 57401 | .126 | .113 | 58503 | .152 | .077 |
| 53732 | .43 | .60 | 56171 | .087 | (a) | 57403 | .44 | .041 | 58532 | .196 | (a) |
| 53733 | .28 | .26 | 56202 | .145 | .126 | 57410 | .061 | .188 | 58559 | .04 | (a) |
| 53734 | 1.21 | – | 56390 | .25 | .62 | 57411 | .044 | (a) | 58560 | .096 | (a) |
| 53803 | .43 | (a) | 56391 | .218 | .36 | 57572 | .036 | .107 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .35 | .146 | 57600 | .107 | .039 | 58575 | .124 | .143 |
| 53902 | (a) | (a) | 56488 | .36 | .039 | 57611 | .094 | .075 | 58627 | .40 | .022 |
| 53903 | (a) | (a) | 56567 | .183 | (a) | 57625 | .94 | (a) | 58663 | .40 | 1.87 |
| 53904 | (a) | (a) | 56650 | .56 | (a) | 57651 | .114 | .05 | 58682 | .35 | (a) |
| 53905 | (a) | (a) | 56651 | .30 | (a) | 57690 | .123 | .64 | 58713 | .136 | (a) |
| 53907 | .191 | .139 | 56652 | .217 | (a) | 57716 | .058 | .106 | 58737 | .26 | 1.01 |
| 53951 | (a) | (a) | 56653 | .209 | (a) | 57725 | .127 | .094 | 58756 | .076 | (a) |
| 53952 | (a) | (a) | 56654 | .107 | (a) | 57726 | .099 | .019 | 58757 | .87 | (a) |
| 53953 | (a) | (a) | 56690 | .184 | .42 | 57798 | .058 | (a) | 58759 | .107 | (a) |
| 54012 | .121 | – | 56699 | .161 | .051 | 57800 | .216 | (a) | 58802 | .121 | .50 |
| 54077 | .26 | .39 | 56758 | .137 | .178 | 57808 | .049 | (a) | 58813 | .186 | (a) |
| 54444 | (a) | (a) | 56759 | .14 | .118 | 57809 | .05 | (a) | 58822 | .33 | (a) |
| 55010 | .79 | 1.25 | 56760 | .201 | .127 | 57810 | .049 | .126 | 58837 | .37 | .132 |
| 55011 | .213 | 1.14 | 56805 | .26 | (a) | 57871 | .058 | .127 | 58840 | .112 | .128 |
| 55012 | .25 | 1.32 | 56806 | .187 | (a) | 57913 | .28 | .43 | 58873 | .178 | .034 |
| 55013 | .162 | 1.05 | 56807 | .186 | (a) | 57997 | .27 | – | 58903 | .077 | (a) |
| 55014 | (a) | (a) | 56808 | .243 | (a) | 57998 | .124 | .067 | 58904 | .059 | .152 |
| 55214 | .205 | .103 | 56900 | .233 | (a) | 57999 | .08 | .081 | 58922 | .30 | .241 |
| 55371 | .82 | .158 | 56910 | .117 | (a) | 58009 | .08 | (a) | 59005 | .145 | .108 |
| 55410 | (a) | (a) | 56911 | .157 | (a) | 58010 | .29 | (a) | 59057 | 1.07 | (a) |
| 55426 | .197 | (a) | 56912 | .127 | .105 | 58020 | .47 | (a) | 59058 | .70 | (a) |
| 55597 | .051 | 1.99 | 56913 | .104 | (a) | 58056 | .34 | (a) | 59188 | .93 | .065 |
| 55647 | .103 | .08 | 56915 | .62 | (a) | 58057 | .216 | (a) | 59189 | 1.28 | .35 |
| 55648 | .046 | (a) | 56916 | .56 | .196 | 58058 | .194 | (a) | 59223 | .184 | .087 |
| 55649 | .055 | (a) | 56917 | .161 | (a) | 58095 | .27 | 1.95 | 59257 | .039 | .021 |
| 55715 | .41 | .27 | 56918 | .077 | (a) | 58096 | .36 | 1.06 | 59306 | .245 | (a) |
| 55716 | .59 | .59 | 56919 | .197 | (a) | 58301 | .061 | .086 | 59378 | .12 | .175 |
| 55717 | .26 | (a) | 56920 | .179 | (a) | 58302 | .098 | .064 | 59481 | .66 | .101 |
| 55718 | .25 | (a) | 56980 | .202 | (a) | 58397 | .57 | .97 | 59482 | .97 | (a) |
| 55802 | .213 | .013 | 57001 | .069 | .017 | 58408 | .159 | – | 59537 | .129 | .172 |
| 55918 | .233 | 4.30 | 57002 | .045 | .13 | 58409 | .202 | – | 59601 | .249 | 3.05 |
| 55919 | .032 | 4.86 | 57090 | .29 | .71 | 58456 | .108 | – | 59647 | .43 | .205 |
| 56040 | .022 | .057 | 57146 | .183 | .73 | 58457 | .157 | – | 59660 | .46 | 1.20 |
| 56041 | .145 | (a) | 57202 | .179 | (a) | 58458 | .202 | – | 59661 | .224 | (a) |
| 56042 | .183 | (a) | 57257 | .223 | .05 | 58459 | .243 | – | 59693 | .037 | – |

**CONNECTICUT (06)**      **COMMERCIAL LINES MANUAL**      **CLASSES 59695–91606**
**DIVISION SIX**      **PREM/OPS TERR. 503**
**GENERAL LIABILITY**      **PROD/COPS**
**LOSS COST PAGES**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 59695 | (a) | (a) | 59964 | 1.14 | .066 | 63220 | (a) | – | 91190 | 3.75 | (a) |
| 59701 | .018 | .227 | 59970 | .11 | .212 | 64074 | 10.40 | – | 91200 | 1.51 | – |
| 59713 | .41 | .37 | 59973 | .31 | (a) | 64075 | 7.35 | – | 91210 | (a) | – |
| 59722 | .212 | .036 | 59975 | .154 | .237 | 64500 | (a) | – | 91235 | 4.77 | 2.63 |
| 59723 | .08 | .044 | 59977 | .088 | (a) | 65007 | 56.70 | – | 91250 | 7.18 | (a) |
| 59724 | .122 | .031 | 59984 | .086 | .064 | 66122 | 24.40 | – | 91265 | 32.20 | 3.95 |
| 59725 | .152 | .103 | 59985 | .33 | (a) | 66123 | 13.40 | – | 91266 | 17.10 | 1.02 |
| 59726 | .111 | .026 | 59986 | .26 | (a) | 66309 | 39.20 | – | 91280 | (a) | 3.09 |
| 59738 | .35 | .077 | 59988 | .039 | .069 | 66561 | 90.80 | – | 91302 | 29.20 | (a) |
| 59750 | .096 | .28 | 59989 | .045 | .052 | 67017 | 84.20 | – | 91315 | 8.86 | – |
| 59751 | .035 | (a) | 60010 | 43.20 | – | 67508 | 43.80 | – | 91324 | 19.70 | (a) |
| 59773 | .055 | .032 | 60011 | 49.60 | – | 67509 | 32.10 | – | 91325 | (a) | (a) |
| 59774 | .045 | .175 | 60012 | 81.60 | – | 67510 | 17.90 | – | 91340 | 12.90 | 5.91 |
| 59775 | .058 | .211 | 60013 | 69.90 | – | 67511 | 19.30 | – | 91341 | 7.99 | 2.75 |
| 59781 | .083 | .088 | 60015 | 52.20 | – | 67512 | 82.90 | – | 91342 | 11.80 | 3.35 |
| 59782 | .124 | .69 | 60016 | 58.70 | – | 67513 | 52.60 | – | 91343 | 1.76 | .99 |
| 59783 | .121 | (a) | 60035 | 63.90 | – | 67634 | 72.90 | – | 91405 | 15.00 | – |
| 59784 | .093 | (a) | 61000 | 42.70 | – | 67635 | 51.60 | – | 91436 | 9.04 | 2.46 |
| 59790 | .27 | (a) | 61212 | 34.40 | – | 68001 | 157.00 | – | 91481 | 33.00 | – |
| 59798 | .32 | .53 | 61216 | 38.20 | – | 68439 | 202.00 | – | 91507 | 4.86 | 3.46 |
| 59806 | .227 | (a) | 61217 | 34.70 | – | 68500 | 9.50 | – | 91523 | 75.00 | – |
| 59867 | .31 | (a) | 61218 | 23.70 | – | 68604 | 3.78 | – | 91547 | .43 | – |
| 59886 | .042 | .131 | 61223 | 160.00 | – | 68606 | 14.80 | – | 91551 | 2.65 | .67 |
| 59889 | .181 | .169 | 61224 | 56.70 | – | 68607 | 11.70 | – | 91555 | 2.87 | 1.13 |
| 59892 | .121 | (a) | 61225 | 78.70 | – | 68702 | 9.63 | – | 91560 | 9.43 | 4.06 |
| 59904 | .082 | .08 | 61226 | 125.00 | – | 68703 | 7.22 | – | 91562 | 5.89 | – |
| 59905 | .192 | .138 | 61227 | 115.00 | – | 68706 | 30.90 | – | 91577 | 21.10 | 2.63 |
| 59914 | 1.13 | .70 | 62000 | 26.10 | – | 68707 | 30.60 | – | 91580 | 12.40 | – |
| 59915 | .27 | .88 | 62001 | 19.60 | – | 90089 | 7.65 | – | 91581 | (a) | (a) |
| 59917 | .05 | .164 | 62002 | 8.94 | – | 91111 | 6.14 | 4.35 | 91582 | (a) | (a) |
| 59923 | .028 | .007 | 62003 | 28.20 | – | 91125 | 4.61 | 3.31 | 91583 | (a) | (a) |
| 59925 | .63 | 1.06 | 63010 | 77.70 | – | 91127 | 4.13 | 1.68 | 91584 | (a) | (a) |
| 59926 | .53 | .49 | 63011 | 97.10 | – | 91130 | 2.64 | – | 91585 | (a) | (a) |
| 59927 | .36 | 1.71 | 63012 | 138.00 | – | 91135 | .74 | (a) | 91586 | (a) | (a) |
| 59931 | .51 | .69 | 63013 | 131.00 | – | 91150 | 3.90 | 5.61 | 91587 | (a) | (a) |
| 59932 | .55 | 1.11 | 63215 | 93.20 | – | 91155 | 8.67 | 21.80 | 91588 | (a) | (a) |
| 59941 | .17 | (a) | 63216 | 64.60 | – | 91160 | 1.85 | – | 91589 | (a) | (a) |
| 59947 | .082 | .39 | 63217 | 62.60 | – | 91175 | 1.59 | – | 91590 | 6.11 | – |
| 59955 | .065 | .171 | 63218 | 21.10 | – | 91177 | 6.97 | – | 91591 | (a) | (a) |
| 59963 | .48 | .54 | 63219 | (a) | – | 91179 | 7.00 | – | 91606 | 25.80 | – |

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503
Products/Completed Operations (Prod/COps)      (Subline Code 336) Entire State Territory 999

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | | | | | | |
| **Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503** | | | | | | | | | | | |
| **Products/Completed Operations (Prod/COps)   (Subline Code 336) Entire State Territory 999** | | | | | | | | | | | |
| **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** |
| 91618 | (a) | (a) | 95357 | 2.64 | – | 97653 | 5.55 | 2.36 | 98426 | 4.49 | (a) |
| 91629 | 5.28 | (a) | 95358 | (a) | – | 97654 | 9.67 | 3.32 | 98427 | 4.38 | – |
| 91636 | 9.05 | – | 95410 | 7.85 | 2.58 | 97655 | 9.90 | 5.21 | 98428 | (a) | – |
| 91641 | 2.45 | (a) | 95455 | 10.90 | 2.26 | 98002 | 1.79 | .95 | 98429 | 2.36 | – |
| 91666 | 1.65 | (a) | 95487 | 4.21 | (a) | 98003 | 1.73 | (a) | 98430 | (a) | – |
| 91722 | 7.92 | (a) | 95505 | 5.09 | 2.03 | 98090 | .233 | – | 98449 | 6.29 | 12.00 |
| 91746 | 5.89 | 6.48 | 95620 | 3.41 | (a) | 98091 | .25 | – | 98482 | 6.74 | 7.48 |
| 91805 | .37 | – | 95625 | 13.90 | 3.40 | 98092 | .77 | – | 98483 | 9.95 | 15.50 |
| 92053 | .91 | .40 | 95630 | (a) | (a) | 98111 | 1.21 | – | 98502 | 9.53 | 2.64 |
| 92054 | .31 | .239 | 95647 | 5.74 | 6.91 | 98150 | (a) | – | 98555 | 4.44 | – |
| 92055 | 8.73 | .208 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.00 | – |
| 92101 | 13.70 | 2.62 | 96053 | 4.36 | 3.76 | 98152 | 6.03 | .34 | 98598 | .34 | – |
| 92102 | 8.22 | 2.52 | 96317 | 2.73 | – | 98153 | 6.79 | (a) | 98601 | 11.40 | (a) |
| 92215 | 6.83 | 2.97 | 96408 | 6.80 | 9.50 | 98154 | 8.01 | (a) | 98622 | (a) | – |
| 92338 | 3.16 | 1.48 | 96409 | 6.29 | 10.50 | 98155 | 11.20 | (a) | 98623 | (a) | – |
| 92445 | 5.19 | – | 96410 | 5.52 | 8.15 | 98156 | (a) | (a) | 98624 | 1.79 | – |
| 92446 | 10.40 | 2.12 | 96611 | 2.95 | .97 | 98157 | 7.17 | .36 | 98636 | 5.86 | 3.54 |
| 92447 | 9.07 | 1.65 | 96702 | 7.82 | (a) | 98158 | (a) | (a) | 98640 | 197.00 | – |
| 92451 | 4.77 | 1.98 | 96703 | (a) | – | 98159 | 4.81 | (a) | 98658 | 11.60 | – |
| 92453 | 5.75 | – | 96816 | 7.34 | – | 98160 | 10.20 | (a) | 98659 | 2.07 | .68 |
| 92478 | 2.84 | 1.75 | 96872 | 9.71 | (a) | 98161 | 11.40 | (a) | 98677 | 31.00 | 7.45 |
| 92593 | 62.60 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 27.50 | 10.50 |
| 92663 | 1.23 | – | 97002 | (a) | (a) | 98163 | 12.00 | .38 | 98698 | (a) | (a) |
| 94007 | 19.50 | 3.93 | 97003 | (a) | (a) | 98164 | 4.02 | .12 | 98699 | 8.96 | (a) |
| 94099 | 4.44 | – | 97047 | 8.98 | – | 98257 | 2.62 | – | 98705 | 16.40 | – |
| 94225 | 15.60 | – | 97050 | 6.97 | – | 98303 | 22.50 | 5.72 | 98710 | 6.23 | – |
| 94276 | 8.13 | 4.22 | 97111 | 9.39 | – | 98304 | 9.70 | 3.02 | 98751 | 8.77 | – |
| 94304 | 6.09 | (a) | 97220 | .71 | (a) | 98305 | 7.21 | 1.13 | 98805 | 8.13 | .91 |
| 94381 | 11.40 | 12.80 | 97221 | (a) | 1.48 | 98306 | 18.60 | .77 | 98806 | 5.45 | 3.63 |
| 94404 | 7.71 | 6.02 | 97222 | 3.16 | 2.06 | 98307 | 3.07 | .52 | 98810 | 10.20 | – |
| 94444 | (a) | (a) | 97223 | 4.77 | 2.94 | 98308 | 2.02 | .57 | 98813 | 9.81 | 1.93 |
| 94569 | 5.20 | 2.96 | 97308 | 1.32 | – | 98309 | 11.30 | 1.53 | 98820 | 15.50 | 3.75 |
| 94590 | 22.40 | – | 97447 | 4.34 | 3.64 | 98344 | 2.01 | .42 | 98871 | (a) | (a) |
| 94617 | 7.08 | – | 97501 | (a) | – | 98405 | 3.31 | – | 98884 | 4.04 | 1.77 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 25.50 | (a) | 98914 | 1.41 | 1.02 |
| 95124 | 2.62 | .72 | 97503 | (a) | – | 98414 | 23.40 | (a) | 98949 | 1.98 | .56 |
| 95233 | 5.60 | – | 97504 | (a) | – | 98415 | 3.07 | (a) | 98967 | 6.34 | 4.67 |
| 95305 | 6.09 | – | 97650 | 6.48 | 3.74 | 98423 | 7.31 | (a) | 98993 | 11.20 | 5.64 |
| 95306 | 10.40 | – | 97651 | 12.80 | 4.20 | 98424 | 12.40 | (a) | 99003 | 3.01 | .72 |
| 95310 | 14.50 | 2.42 | 97652 | 11.10 | 3.38 | 98425 | 5.09 | (a) | 99004 | 8.16 | 1.57 |

**CONNECTICUT (06)**      **COMMERCIAL LINES MANUAL**      **CLASSES 99080–99988**
**DIVISION SIX**      **PREM/OPS TERR. 503**
**GENERAL LIABILITY**      **PROD/COPS**
**LOSS COST PAGES**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503
Products/Completed Operations (Prod/COps)  (Subline Code 336) Entire State Territory 999

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 99080 | 2.13 | 6.84 | 99826 | 2.01 | .45 | | | | | | |
| 99081 | (a) | – | 99827 | .77 | .52 | | | | | | |
| 99082 | (a) | – | 99851 | 3.13 | – | | | | | | |
| 99083 | (a) | – | 99917 | 5.06 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 5.69 | – | | | | | | |
| | | | | | | | | | | | |
| 99085 | (a) | (a) | 99943 | 16.50 | – | | | | | | |
| 99111 | 3.10 | – | 99946 | 12.30 | 3.24 | | | | | | |
| 99160 | (a) | – | 99948 | 13.50 | 18.40 | | | | | | |
| 99163 | 7.39 | .82 | 99952 | 14.90 | 13.00 | | | | | | |
| 99165 | 1.62 | (a) | 99953 | 16.10 | 9.09 | | | | | | |
| | | | | | | | | | | | |
| 99220 | 3.11 | (a) | 99954 | 11.70 | 9.99 | | | | | | |
| 99221 | (a) | (a) | 99955 | 14.70 | 14.70 | | | | | | |
| 99222 | 5.85 | (a) | 99963 | 1.22 | – | | | | | | |
| 99223 | .46 | (a) | 99969 | 5.66 | 2.08 | | | | | | |
| 99303 | 24.80 | – | 99975 | 13.00 | – | | | | | | |
| | | | | | | | | | | | |
| 99310 | 6.20 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 18.20 | 1.96 | 99987 | (a) | – | | | | | | |
| 99321 | 17.70 | 2.06 | 99988 | 5.00 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | 1.41 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99505 | 9.47 | – | | | | | | | | | |
| 99506 | 11.70 | – | | | | | | | | | |
| 99507 | 10.20 | – | | | | | | | | | |
| 99570 | 5.45 | (a) | | | | | | | | | |
| 99571 | 1.32 | (a) | | | | | | | | | |
| | | | | | | | | | | | |
| 99572 | 2.58 | (a) | | | | | | | | | |
| 99573 | 2.47 | (a) | | | | | | | | | |
| 99600 | 3.55 | – | | | | | | | | | |
| 99613 | 15.70 | 2.82 | | | | | | | | | |
| 99614 | 7.92 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99620 | .85 | – | | | | | | | | | |
| 99650 | 2.58 | .75 | | | | | | | | | |
| 99709 | 6.37 | (a) | | | | | | | | | |
| 99718 | 2.50 | – | | | | | | | | | |
| 99746 | 4.24 | 2.75 | | | | | | | | | |
| | | | | | | | | | | | |
| 99760 | .48 | – | | | | | | | | | |
| 99777 | 17.60 | – | | | | | | | | | |
| 99793 | 5.38 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 11.30 | | | | | | | | | |

| $100,000/200,000 BASIC LIMIT OCCURRENCE<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504<br>Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 10010 | .17 | .224 | 10205 | .53 | – | 11210 | 3.51 | – | 13207 | (a) | (a) |
| 10015 | 15.70 | – | 10220 | 9.93 | – | 11211 | 18.20 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .31 | .152 | 11212 | 2.76 | – | 13314 | .25 | .02 |
| 10026 | 1.36 | .02 | 10256 | 1.15 | .158 | 11213 | 2.25 | – | 13351 | .61 | .049 |
| 10036 | .85 | (a) | 10257 | .217 | .187 | 11214 | 5.54 | – | 13352 | .63 | .041 |
| 10040 | .129 | .30 | 10309 | .34 | .023 | 11222 | .093 | – | 13410 | 1.81 | 2.55 |
| 10042 | .78 | .35 | 10315 | .80 | (a) | 11234 | .59 | .066 | 13411 | (a) | (a) |
| 10052 | 10.90 | – | 10331 | 21.30 | – | 11248 | .06 | .022 | 13412 | .61 | 1.11 |
| 10054 | 9.63 | – | 10332 | 36.70 | – | 11258 | 2.06 | .181 | 13453 | .71 | (a) |
| 10060 | .37 | .074 | 10352 | 1.00 | .078 | 11259 | 2.21 | .175 | 13454 | .82 | (a) |
| 10065 | .56 | .037 | 10367 | 4.69 | – | 11273 | 29.40 | – | 13455 | .84 | (a) |
| 10066 | .57 | .042 | 10368 | 6.85 | – | 11274 | 28.20 | – | 13461 | (a) | (a) |
| 10070 | .097 | .141 | 10375 | (a) | – | 11288 | 2.52 | .083 | 13506 | 1.93 | .063 |
| 10071 | .67 | .093 | 10378 | 21.60 | – | 12014 | .129 | .045 | 13507 | 2.33 | .14 |
| 10072 | 5.31 | – | 10379 | 10.00 | – | 12356 | 2.49 | .027 | 13590 | .62 | .77 |
| 10073 | 1.32 | .39 | 10380 | 17.10 | – | 12361 | .103 | .091 | 13621 | .157 | .42 |
| 10075 | 9.81 | .153 | 10381 | 14.80 | – | 12362 | .107 | (a) | 13670 | .057 | .013 |
| 10100 | 1.71 | .058 | 11007 | 1.99 | – | 12373 | .041 | .031 | 13673 | 1.56 | .017 |
| 10101 | .51 | .191 | 11020 | .64 | .088 | 12374 | 1.30 | .067 | 13715 | .107 | .151 |
| 10105 | 5.47 | – | 11039 | 1.15 | .056 | 12375 | .64 | .059 | 13716 | .96 | .147 |
| 10107 | 4.04 | .147 | 11052 | 11.00 | – | 12391 | .08 | .10 | 13720 | .88 | .079 |
| 10110 | 53.40 | – | 11101 | (a) | (a) | 12393 | .85 | (a) | 13759 | .37 | .147 |
| 10111 | .212 | .098 | 11120 | (a) | – | 12467 | .35 | (a) | 13930 | .227 | .205 |
| 10113 | .76 | – | 11126 | .132 | .024 | 12509 | .079 | .047 | 14068 | .082 | .018 |
| 10115 | 1.50 | .066 | 11127 | .54 | .008 | 12510 | 1.00 | .028 | 14101 | .97 | .036 |
| 10117 | 15.60 | – | 11128 | .73 | .055 | 12583 | .44 | (a) | 14279 | .60 | .09 |
| 10119 | (a) | – | 11138 | 5.32 | – | 12651 | 1.29 | .56 | 14401 | 2.08 | .15 |
| 10120 | 35.00 | – | 11155 | .45 | – | 12683 | .59 | (a) | 14405 | 1.17 | – |
| 10130 | 7.46 | – | 11160 | (a) | (a) | 12707 | .70 | .79 | 14527 | .43 | .202 |
| 10132 | 6.42 | – | 11167 | 2.53 | – | 12797 | .147 | .168 | 14655 | .187 | – |
| 10133 | 10.50 | – | 11168 | 13.10 | – | 12805 | .68 | .15 | 14731 | 10.90 | – |
| 10135 | (a) | – | 11201 | 17.50 | – | 12841 | 1.13 | – | 14732 | .81 | – |
| 10140 | .047 | .02 | 11202 | 5.16 | – | 12927 | .198 | – | 14733 | 1.31 | – |
| 10141 | .094 | .022 | 11203 | 1.26 | .65 | 13049 | .053 | .058 | 14734 | .56 | – |
| 10145 | .45 | .016 | 11204 | .66 | 1.62 | 13111 | 1.91 | .113 | 14855 | .28 | .20 |
| 10146 | .76 | .022 | 11205 | (a) | – | 13112 | .087 | .083 | 14913 | .70 | .085 |
| 10150 | 1.04 | (a) | 11206 | .81 | – | 13201 | 1.14 | .201 | 15060 | (a) | (a) |
| 10151 | 26.30 | – | 11207 | 10.20 | – | 13204 | 1.29 | 1.24 | 15061 | (a) | (a) |
| 10160 | 4.68 | – | 11208 | 1.75 | – | 13205 | .50 | .45 | 15062 | .249 | (a) |
| 10204 | .47 | – | 11209 | 8.23 | – | 13206 | (a) | (a) | 15063 | .29 | (a) |

| \$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| **15070** | .157 | – | **16750** | .22 | .041 | **18707** | .016 | .003 | **40117** | (a) | – |
| **15119** | (a) | – | **16751** | .22 | – | **18708** | .242 | .011 | **40140** | (a) | – |
| **15120** | (a) | – | **16819** | 1.50 | (a) | **18833** | .191 | (a) | **41001** | .59 | – |
| **15123** | 10.50 | – | **16820** | 1.16 | (a) | **18834** | .63 | .133 | **41210** | (a) | – |
| **15124** | 3.68 | – | **16881** | 3.44 | (a) | **18911** | 1.98 | .02 | **41421** | .51 | – |
| **15188** | .44 | (a) | **16890** | .176 | (a) | **18912** | 3.72 | .027 | **41422** | .27 | – |
| **15223** | .068 | .035 | **16891** | .192 | (a) | **18920** | .97 | .018 | **41510** | 99.40 | – |
| **15224** | .93 | .068 | **16892** | .35 | (a) | **18991** | (a) | – | **41603** | 24.10 | – |
| **15300** | (a) | – | **16900** | 6.00 | .075 | **19007** | 4.11 | – | **41604** | 13.20 | – |
| **15314** | .45 | (a) | **16901** | 3.85 | .116 | **19051** | 9.12 | – | **41620** | 1.46 | – |
| **15404** | .113 | (a) | **16902** | 3.26 | .078 | **19061** | (a) | – | **41650** | 34.00 | – |
| **15405** | .167 | (a) | **16905** | 6.31 | .075 | **19795** | .65 | (a) | **41664** | 74.10 | – |
| **15406** | .42 | .047 | **16906** | 4.03 | .116 | **19796** | .76 | – | **41665** | 8.67 | – |
| **15488** | 1.06 | (a) | **16910** | 3.60 | .053 | **40005** | (a) | – | **41666** | (a) | – |
| **15538** | .80 | .019 | **16911** | 3.26 | .059 | **40006** | (a) | – | **41667** | 203.00 | – |
| **15600** | 2.02 | .073 | **16915** | 3.69 | .059 | **40010** | (a) | – | **41668** | 190.00 | – |
| **15607** | .205 | – | **16916** | 3.08 | .053 | **40015** | (a) | – | **41669** | 1.33 | – |
| **15608** | .45 | .01 | **16920** | 8.18 | .118 | **40020** | (a) | – | **41670** | 2.24 | – |
| **15656** | 13.30 | – | **16921** | 7.48 | .065 | **40026** | (a) | – | **41672** | (a) | – |
| **15699** | .51 | – | **16930** | 4.71 | .14 | **40031** | (a) | – | **41673** | (a) | – |
| **15733** | .28 | .044 | **16931** | 5.08 | .079 | **40032** | (a) | – | **41675** | (a) | – |
| **15839** | .60 | .026 | **16940** | 10.20 | .066 | **40040** | (a) | – | **41677** | .30 | – |
| **15991** | .49 | .067 | **16941** | 4.09 | .12 | **40041** | (a) | – | **41678** | 199.00 | – |
| **15993** | .42 | .036 | **18078** | .193 | .164 | **40042** | (a) | – | **41679** | (a) | (a) |
| **16005** | .057 | .04 | **18109** | .82 | .03 | **40045** | 489.00 | – | **41680** | 17.70 | – |
| **16009** | .34 | .073 | **18110** | .66 | .037 | **40046** | 96.70 | – | **41696** | .95 | – |
| **16402** | 2.99 | – | **18200** | (a) | – | **40047** | 34.50 | – | **41697** | .66 | – |
| **16403** | 1.89 | .13 | **18205** | .30 | .36 | **40059** | 12.30 | – | **41700** | (a) | – |
| **16404** | 2.38 | – | **18206** | 1.07 | .07 | **40061** | 6.55 | – | **41715** | 11.20 | – |
| **16471** | .29 | – | **18335** | .77 | .02 | **40063** | 219.00 | – | **41716** | 7.13 | – |
| **16501** | .12 | (a) | **18435** | 1.81 | .054 | **40064** | 64.40 | – | **43007** | (a) | – |
| **16527** | .184 | .42 | **18436** | 1.46 | .195 | **40066** | (a) | – | **43117** | (a) | – |
| **16588** | .157 | (a) | **18437** | 1.10 | (a) | **40067** | (a) | – | **43151** | 15.90 | – |
| **16604** | .26 | .212 | **18438** | 2.11 | (a) | **40069** | (a) | – | **43152** | 59.50 | – |
| **16670** | 8.83 | – | **18501** | 1.66 | .016 | **40072** | (a) | – | **43200** | 60.40 | – |
| **16676** | .63 | .015 | **18506** | .55 | .007 | **40075** | 31.90 | – | **43215** | (a) | – |
| **16694** | .52 | (a) | **18507** | .40 | .008 | **40101** | 90.40 | – | **43421** | 16.60 | – |
| **16705** | .34 | .173 | **18570** | 4.13 | – | **40102** | 79.90 | – | **43422** | 86.90 | – |
| **16722** | (a) | – | **18575** | (a) | (a) | **40111** | 17.30 | – | **43424** | (a) | – |
| **16723** | (a) | – | **18616** | .42 | .61 | **40115** | (a) | – | **43470** | 5.56 | – |

CLASSES 43517–49618      COMMERCIAL LINES MANUAL      CONNECTICUT (06)
PREM/OPS TERR. 504      DIVISION SIX
PROD/COPS      GENERAL LIABILITY
LOSS COST PAGES

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| \$100,000/200,000 BASIC LIMIT OCCURRENCE<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504<br>Products/Completed Operations (Prod/COps)   (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 43517 | (a) | – | 44277 | 52.60 | – | 46004 | 32.30 | – | 47471 | 4.41 | – |
| 43518 | 31.80 | – | 44280 | .30 | – | 46005 | 25.80 | – | 47473 | 5.77 | – |
| 43550 | 59.10 | – | 44311 | 16.40 | – | 46112 | .36 | – | 47474 | 6.45 | – |
| 43551 | 32.80 | – | 44315 | 11.00 | – | 46202 | 2.71 | – | 47475 | 5.09 | – |
| 43626 | 25.40 | – | 44427 | 327.00 | – | 46362 | 693.00 | – | 47476 | 5.09 | – |
| 43628 | 330.00 | – | 44428 | 329.00 | – | 46426 | 101.00 | – | 47477 | 6.79 | – |
| 43629 | 280.00 | – | 44429 | 4.93 | – | 46427 | 135.00 | – | 47478 | 7.13 | – |
| 43754 | (a) | – | 44430 | 3.43 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 9.31 | – | 44431 | 10.90 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 4.42 | – | 44432 | 3.47 | – | 46603 | 8.50 | – | 48039 | 42.80 | – |
| 43840 | .054 | – | 44433 | 111.00 | – | 46604 | 9.80 | – | 48177 | (a) | – |
| 43860 | 3.48 | – | 44434 | 211.00 | – | 46606 | 26.10 | – | 48178 | (a) | – |
| 43889 | 1.24 | – | 44435 | 219.00 | – | 46607 | 35.90 | – | 48206 | 67.20 | – |
| 43945 | (a) | – | 44436 | 256.00 | – | 46622 | 12.90 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 212.00 | – | 46671 | (a) | – | 48441 | .28 | – |
| 43990 | (a) | (a) | 44438 | 167.00 | – | 46700 | 122.00 | – | 48557 | 28.20 | – |
| 43991 | (a) | – | 44439 | 326.00 | – | 46773 | (a) | – | 48558 | 24.50 | – |
| 44009 | 12.80 | – | 44440 | 270.00 | – | 46822 | (a) | – | 48600 | 203.00 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 27.10 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 1.74 | (a) |
| 44070 | 8.04 | – | 45190 | 2.14 | – | 46911 | 50.20 | – | 48637 | 21.60 | – |
| 44071 | 8.94 | – | 45191 | 1.52 | – | 46912 | 92.00 | – | 48638 | 10.70 | – |
| 44072 | 6.17 | – | 45192 | 1.77 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 2.49 | – | 45193 | 1.05 | – | 46914 | (a) | – | 48808 | 3.40 | – |
| 44101 | 2.60 | – | 45210 | 1.33 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | 2.03 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 516.00 | – |
| 44103 | 1.79 | – | 45225 | (a) | – | 47050 | 1.21 | – | 49005 | .205 | – |
| 44104 | .75 | – | 45334 | 34.80 | – | 47051 | (a) | – | 49111 | 5.21 | – |
| 44105 | (a) | – | 45380 | .32 | (a) | 47052 | (a) | – | 49181 | 14.00 | – |
| 44106 | (a) | – | 45450 | 10.20 | – | 47103 | (a) | – | 49183 | 17.10 | – |
| 44108 | .88 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 36.00 | – |
| 44109 | 2.23 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 32.80 | – |
| 44110 | 2.28 | – | 45539 | (a) | – | 47221 | 133.00 | – | 49239 | .242 | .83 |
| 44111 | 1.40 | – | 45678 | .33 | – | 47253 | (a) | – | 49292 | 1.02 | – |
| 44112 | .83 | – | 45771 | .49 | .22 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .161 | .067 | 47318 | 20.60 | – | 49333 | 7.51 | – |
| 44193 | (a) | – | 45900 | .231 | .075 | 47367 | .30 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .198 | .06 | 47420 | 4.52 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .137 | – | 47468 | (a) | – | 49617 | .87 | .152 |
| 44276 | 81.10 | – | 45993 | (a) | (a) | 47469 | 5.09 | – | 49618 | .73 | .043 |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 49619 | 1.37 | .082 | 51315 | .157 | .116 | 51809 | .62 | .184 | 52341 | .05 | (a) |
| 49763 | 8.88 | – | 51330 | .106 | .43 | 51833 | .34 | .103 | 52342 | .144 | (a) |
| 49800 | (a) | – | 51333 | .035 | .34 | 51850 | .26 | (a) | 52343 | .088 | (a) |
| 49801 | 117.00 | – | 51340 | .06 | (a) | 51851 | .174 | (a) | 52401 | .27 | (a) |
| 49802 | 10.40 | – | 51350 | .53 | .177 | 51852 | .41 | (a) | 52402 | .033 | (a) |
| 49803 | 18.40 | – | 51351 | .47 | .054 | 51853 | .164 | (a) | 52432 | .166 | (a) |
| 49840 | 1.24 | – | 51352 | .65 | .138 | 51854 | .37 | (a) | 52433 | .151 | 1.46 |
| 49870 | 216.00 | – | 51355 | .44 | .116 | 51855 | .39 | (a) | 52435 | .19 | (a) |
| 49890 | (a) | – | 51356 | .48 | .85 | 51856 | .212 | (a) | 52438 | .137 | (a) |
| 49891 | (a) | – | 51357 | .224 | .43 | 51857 | .36 | (a) | 52440 | .215 | (a) |
| 49902 | (a) | – | 51358 | .54 | .175 | 51869 | .164 | .19 | 52467 | .199 | (a) |
| 49903 | (a) | – | 51359 | .47 | 1.01 | 51877 | .93 | .26 | 52469 | .07 | .10 |
| 50010 | .36 | .82 | 51370 | .72 | 6.02 | 51889 | .152 | .02 | 52505 | .35 | .224 |
| 50015 | .233 | (a) | 51380 | .072 | .072 | 51896 | .071 | .023 | 52547 | .235 | .093 |
| 50017 | .177 | (a) | 51400 | .248 | (a) | 51900 | .26 | .105 | 52581 | 1.69 | 5.33 |
| 50045 | .40 | (a) | 51401 | .37 | (a) | 51909 | .232 | .066 | 52619 | .119 | (a) |
| 50047 | .046 | (a) | 51500 | .136 | .125 | 51919 | .154 | (a) | 52660 | .108 | – |
| 51001 | .06 | .53 | 51516 | .091 | – | 51926 | .156 | .049 | 52744 | 1.31 | .126 |
| 51005 | .012 | (a) | 51517 | .103 | – | 51927 | .085 | .126 | 52767 | .215 | (a) |
| 51116 | .151 | .55 | 51550 | .168 | .41 | 51934 | .171 | .178 | 52876 | (a) | (a) |
| 51201 | .061 | (a) | 51551 | .058 | 1.06 | 51941 | .156 | .045 | 52911 | .095 | .68 |
| 51205 | .186 | .111 | 51552 | .101 | .169 | 51942 | .249 | – | 52967 | .036 | .074 |
| 51206 | .029 | .61 | 51553 | .18 | (a) | 51956 | .67 | .30 | 53001 | .35 | .38 |
| 51210 | .104 | (a) | 51554 | .017 | (a) | 51957 | .59 | .42 | 53077 | .167 | .248 |
| 51211 | (a) | (a) | 51575 | .142 | .028 | 51958 | .53 | .39 | 53095 | .114 | (a) |
| 51220 | .36 | 3.25 | 51576 | .32 | .10 | 51959 | .54 | (a) | 53096 | .159 | (a) |
| 51221 | .198 | 2.44 | 51600 | .22 | .232 | 51960 | .071 | .42 | 53121 | .45 | .54 |
| 51222 | .241 | 3.38 | 51613 | .145 | .20 | 51970 | .31 | .25 | 53147 | .036 | (a) |
| 51224 | .25 | 1.19 | 51625 | .055 | (a) | 51982 | .091 | .099 | 53229 | .203 | (a) |
| 51230 | .043 | .88 | 51666 | .225 | .127 | 51985 | .085 | – | 53271 | .085 | (a) |
| 51240 | .74 | .213 | 51702 | .164 | (a) | 51986 | .36 | .128 | 53333 | .20 | .238 |
| 51241 | 2.18 | .34 | 51703 | .068 | (a) | 51999 | .151 | .54 | 53374 | .35 | .45 |
| 51250 | .27 | (a) | 51734 | .127 | .36 | 52002 | .132 | .112 | 53375 | .183 | .244 |
| 51251 | .063 | (a) | 51741 | .38 | .28 | 52075 | .202 | .29 | 53376 | .29 | .212 |
| 51252 | .222 | .11 | 51752 | .32 | .199 | 52076 | .243 | (a) | 53377 | .30 | .27 |
| 51253 | .189 | (a) | 51767 | .066 | .012 | 52109 | .033 | (a) | 53403 | .19 | (a) |
| 51254 | .059 | .06 | 51777 | .228 | .084 | 52134 | .44 | .75 | 53425 | .189 | (a) |
| 51255 | .70 | (a) | 51790 | .38 | (a) | 52137 | .079 | (a) | 53565 | .221 | .158 |
| 51300 | .31 | .209 | 51796 | .139 | (a) | 52150 | .82 | (a) | 53631 | .053 | .025 |
| 51305 | .31 | 1.23 | 51808 | .50 | .76 | 52315 | .30 | .27 | 53632 | .06 | .04 |

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504**
**Products/Completed Operations (Prod/COps)　　(Subline Code 336) Entire State Territory 999**

**CLASSES 53731–59693**     **COMMERCIAL LINES MANUAL**     **CONNECTICUT (06)**
**PREM/OPS TERR. 504**     **DIVISION SIX**
**PROD/COPS**     **GENERAL LIABILITY**
     **LOSS COST PAGES**

| \$100,000/200,000 BASIC LIMIT OCCURRENCE<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504<br>Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 53731 | .055 | (a) | 56170 | .185 | (a) | 57401 | .11 | .113 | 58503 | .132 | .077 |
| 53732 | .38 | .60 | 56171 | .091 | (a) | 57403 | .47 | .041 | 58532 | .171 | (a) |
| 53733 | .246 | .26 | 56202 | .127 | .126 | 57410 | .053 | .188 | 58559 | .035 | (a) |
| 53734 | .54 | – | 56390 | .221 | .62 | 57411 | .046 | (a) | 58560 | .084 | (a) |
| 53803 | .45 | (a) | 56391 | .19 | .36 | 57572 | .031 | .107 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .31 | .146 | 57600 | .093 | .039 | 58575 | .108 | .143 |
| 53902 | (a) | (a) | 56488 | .38 | .039 | 57611 | .099 | .075 | 58627 | .35 | .022 |
| 53903 | (a) | (a) | 56567 | .192 | (a) | 57625 | .82 | (a) | 58663 | .43 | 1.87 |
| 53904 | (a) | (a) | 56650 | .59 | (a) | 57651 | .10 | .05 | 58682 | .31 | (a) |
| 53905 | (a) | (a) | 56651 | .32 | (a) | 57690 | .129 | .64 | 58713 | .145 | (a) |
| 53907 | .166 | .139 | 56652 | .228 | (a) | 57716 | .061 | .106 | 58737 | .224 | 1.01 |
| 53951 | (a) | (a) | 56653 | .22 | (a) | 57725 | .134 | .094 | 58756 | .079 | (a) |
| 53952 | (a) | (a) | 56654 | .112 | (a) | 57726 | .104 | .019 | 58757 | .76 | (a) |
| 53953 | (a) | (a) | 56690 | .197 | .42 | 57798 | .05 | (a) | 58759 | .093 | (a) |
| 54012 | .054 | – | 56699 | .141 | .051 | 57800 | .188 | (a) | 58802 | .106 | .50 |
| 54077 | .228 | .39 | 56758 | .119 | .178 | 57808 | .051 | (a) | 58813 | .195 | (a) |
| 54444 | (a) | (a) | 56759 | .122 | .118 | 57809 | .053 | (a) | 58822 | .29 | (a) |
| 55010 | .69 | 1.25 | 56760 | .176 | .127 | 57810 | .051 | .126 | 58837 | .39 | .132 |
| 55011 | .186 | 1.14 | 56805 | .231 | (a) | 57871 | .061 | .127 | 58840 | .117 | .128 |
| 55012 | .221 | 1.32 | 56806 | .164 | (a) | 57913 | .244 | .43 | 58873 | .187 | .034 |
| 55013 | .17 | 1.05 | 56807 | .162 | (a) | 57997 | .121 | – | 58903 | .067 | (a) |
| 55014 | (a) | (a) | 56808 | .212 | (a) | 57998 | .108 | .067 | 58904 | .051 | .152 |
| 55214 | .179 | .103 | 56900 | .203 | (a) | 57999 | .084 | .081 | 58922 | .31 | .241 |
| 55371 | .88 | .158 | 56910 | .102 | (a) | 58009 | .084 | (a) | 59005 | .127 | .108 |
| 55410 | (a) | (a) | 56911 | .165 | (a) | 58010 | .25 | (a) | 59057 | .94 | (a) |
| 55426 | .207 | (a) | 56912 | .134 | .105 | 58020 | .50 | (a) | 59058 | .61 | (a) |
| 55597 | .045 | 1.99 | 56913 | .109 | (a) | 58056 | .30 | (a) | 59188 | 1.00 | .065 |
| 55647 | .09 | .08 | 56915 | .65 | (a) | 58057 | .188 | (a) | 59189 | 1.37 | .35 |
| 55648 | .041 | (a) | 56916 | .58 | .196 | 58058 | .169 | (a) | 59223 | .194 | .087 |
| 55649 | .048 | (a) | 56917 | .169 | (a) | 58095 | .238 | 1.95 | 59257 | .034 | .021 |
| 55715 | .36 | .27 | 56918 | .081 | (a) | 58096 | .32 | 1.06 | 59306 | .214 | (a) |
| 55716 | .51 | .59 | 56919 | .207 | (a) | 58301 | .065 | .086 | 59378 | .126 | .175 |
| 55717 | .27 | (a) | 56920 | .189 | (a) | 58302 | .085 | .064 | 59481 | .58 | .101 |
| 55718 | .26 | (a) | 56980 | .176 | (a) | 58397 | .50 | .97 | 59482 | 1.04 | (a) |
| 55802 | .228 | .013 | 57001 | .06 | .017 | 58408 | .071 | – | 59537 | .136 | .172 |
| 55918 | .203 | 4.30 | 57002 | .039 | .13 | 58409 | .091 | – | 59601 | .217 | 3.05 |
| 55919 | .028 | 4.86 | 57090 | .30 | .71 | 58456 | .048 | – | 59647 | .46 | .205 |
| 56040 | .019 | .057 | 57146 | .192 | .73 | 58457 | .07 | – | 59660 | .40 | 1.20 |
| 56041 | .127 | (a) | 57202 | .156 | (a) | 58458 | .091 | – | 59661 | .196 | (a) |
| 56042 | .159 | (a) | 57257 | .194 | .05 | 58459 | .109 | – | 59693 | .033 | – |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** |
| 59695 | (a) | (a) | 59964 | .99 | .066 | 63220 | (a) | – | 91190 | 3.75 | (a) |
| 59701 | .016 | .227 | 59970 | .116 | .212 | 64074 | 15.10 | – | 91200 | 1.51 | – |
| 59713 | .36 | .37 | 59973 | .27 | (a) | 64075 | 10.60 | – | 91210 | (a) | – |
| 59722 | .185 | .036 | 59975 | .162 | .237 | 64500 | (a) | – | 91235 | 4.77 | 2.63 |
| 59723 | .07 | .044 | 59977 | .093 | (a) | 65007 | 108.00 | – | 91250 | 7.18 | (a) |
| 59724 | .107 | .031 | 59984 | .075 | .064 | 66122 | 46.40 | – | 91265 | 32.20 | 3.95 |
| 59725 | .133 | .103 | 59985 | .29 | (a) | 66123 | 25.50 | – | 91266 | 17.10 | 1.02 |
| 59726 | .097 | .026 | 59986 | .223 | (a) | 66309 | 74.50 | – | 91280 | (a) | 3.09 |
| 59738 | .31 | .077 | 59988 | .041 | .069 | 66561 | 173.00 | – | 91302 | 29.20 | (a) |
| 59750 | .101 | .28 | 59989 | .039 | .052 | 67017 | 160.00 | – | 91315 | 8.86 | – |
| 59751 | .036 | (a) | 60010 | 88.60 | – | 67508 | 40.70 | – | 91324 | 19.70 | (a) |
| 59773 | .059 | .032 | 60011 | 102.00 | – | 67509 | 29.90 | – | 91325 | (a) | (a) |
| 59774 | .048 | .175 | 60012 | 167.00 | – | 67510 | 16.60 | – | 91340 | 12.90 | 5.91 |
| 59775 | .062 | .211 | 60013 | 144.00 | – | 67511 | 18.00 | – | 91341 | 7.99 | 2.75 |
| 59781 | .088 | .088 | 60015 | 107.00 | – | 67512 | 77.10 | – | 91342 | 11.80 | 3.35 |
| 59782 | .131 | .69 | 60016 | 120.00 | – | 67513 | 48.90 | – | 91343 | 1.76 | .99 |
| 59783 | .127 | (a) | 60035 | 122.00 | – | 67634 | 139.00 | – | 91405 | 15.00 | – |
| 59784 | .098 | (a) | 61000 | 87.70 | – | 67635 | 98.00 | – | 91436 | 9.04 | 2.46 |
| 59790 | .238 | (a) | 61212 | 65.40 | – | 68001 | 299.00 | – | 91481 | 33.00 | – |
| 59798 | .33 | .53 | 61216 | 72.50 | – | 68439 | 385.00 | – | 91507 | 4.86 | 3.46 |
| 59806 | .238 | (a) | 61217 | 66.00 | – | 68500 | 19.50 | – | 91523 | 75.00 | – |
| 59867 | .27 | (a) | 61218 | 45.10 | – | 68604 | 7.19 | – | 91547 | .43 | – |
| 59886 | .036 | .131 | 61223 | 305.00 | – | 68606 | 28.10 | – | 91551 | 2.65 | .67 |
| 59889 | .194 | .169 | 61224 | 108.00 | – | 68607 | 22.20 | – | 91555 | 2.87 | 1.13 |
| 59892 | .127 | (a) | 61225 | 150.00 | – | 68702 | 18.30 | – | 91560 | 9.43 | 4.06 |
| 59904 | .086 | .08 | 61226 | 239.00 | – | 68703 | 13.70 | – | 91562 | 5.89 | – |
| 59905 | .168 | .138 | 61227 | 218.00 | – | 68706 | 58.80 | – | 91577 | 21.10 | 2.63 |
| 59914 | .99 | .70 | 62000 | 49.70 | – | 68707 | 58.20 | – | 91580 | 12.40 | – |
| 59915 | .29 | .88 | 62001 | 37.30 | – | 90089 | 7.65 | – | 91581 | (a) | (a) |
| 59917 | .053 | .164 | 62002 | 17.00 | – | 91111 | 6.14 | 4.35 | 91582 | (a) | (a) |
| 59923 | .024 | .007 | 62003 | 53.60 | – | 91125 | 4.61 | 3.31 | 91583 | (a) | (a) |
| 59925 | .48 | 1.06 | 63010 | 159.00 | – | 91127 | 4.13 | 1.68 | 91584 | (a) | (a) |
| 59926 | .41 | .49 | 63011 | 199.00 | – | 91130 | 2.64 | – | 91585 | (a) | (a) |
| 59927 | .28 | 1.71 | 63012 | 283.00 | – | 91135 | .74 | (a) | 91586 | (a) | (a) |
| 59931 | .44 | .69 | 63013 | 268.00 | – | 91150 | 3.90 | 5.61 | 91587 | (a) | (a) |
| 59932 | .48 | 1.11 | 63215 | 177.00 | – | 91155 | 8.67 | 21.80 | 91588 | (a) | (a) |
| 59941 | .149 | (a) | 63216 | 123.00 | – | 91160 | 1.85 | – | 91589 | (a) | (a) |
| 59947 | .086 | .39 | 63217 | 98.30 | – | 91175 | 1.59 | – | 91590 | 6.11 | – |
| 59955 | .057 | .171 | 63218 | 33.10 | – | 91177 | 6.97 | – | 91591 | (a) | (a) |
| 59963 | .42 | .54 | 63219 | (a) | – | 91179 | 7.00 | – | 91606 | 25.80 | – |

CLASSES 91618–99004      COMMERCIAL LINES MANUAL      CONNECTICUT (06)
PREM/OPS TERR. 504      DIVISION SIX
PROD/COPS      GENERAL LIABILITY
LOSS COST PAGES

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 91618 | (a) | (a) | 95357 | 2.64 | – | 97653 | 5.55 | 2.36 | 98426 | 4.49 | (a) |
| 91629 | 5.28 | (a) | 95358 | (a) | – | 97654 | 9.67 | 3.32 | 98427 | 4.38 | – |
| 91636 | 9.05 | – | 95410 | 7.85 | 2.58 | 97655 | 9.90 | 5.21 | 98428 | (a) | – |
| 91641 | 2.45 | (a) | 95455 | 10.90 | 2.26 | 98002 | 1.79 | .95 | 98429 | 2.36 | – |
| 91666 | 1.65 | (a) | 95487 | 4.21 | (a) | 98003 | 1.73 | (a) | 98430 | (a) | – |
| 91722 | 7.92 | (a) | 95505 | 5.09 | 2.03 | 98090 | .233 | – | 98449 | 6.29 | 12.00 |
| 91746 | 5.89 | 6.48 | 95620 | 3.41 | (a) | 98091 | .25 | – | 98482 | 6.74 | 7.48 |
| 91805 | .37 | – | 95625 | 13.90 | 3.40 | 98092 | .77 | – | 98483 | 9.95 | 15.50 |
| 92053 | .91 | .40 | 95630 | (a) | (a) | 98111 | 1.21 | – | 98502 | 9.53 | 2.64 |
| 92054 | .31 | .239 | 95647 | 5.74 | 6.91 | 98150 | (a) | – | 98555 | 4.44 | – |
| 92055 | 8.73 | .208 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.00 | – |
| 92101 | 13.70 | 2.62 | 96053 | 4.36 | 3.76 | 98152 | 6.03 | .34 | 98598 | .34 | – |
| 92102 | 8.22 | 2.52 | 96317 | 2.73 | – | 98153 | 6.79 | (a) | 98601 | 11.40 | (a) |
| 92215 | 6.83 | 2.97 | 96408 | 6.80 | 9.50 | 98154 | 8.01 | (a) | 98622 | (a) | – |
| 92338 | 3.16 | 1.48 | 96409 | 6.29 | 10.50 | 98155 | 11.20 | (a) | 98623 | (a) | – |
| 92445 | 5.19 | – | 96410 | 5.52 | 8.15 | 98156 | (a) | (a) | 98624 | 1.79 | – |
| 92446 | 10.40 | 2.12 | 96611 | 2.95 | .97 | 98157 | 7.17 | .36 | 98636 | 5.86 | 3.54 |
| 92447 | 9.07 | 1.65 | 96702 | 7.82 | (a) | 98158 | (a) | (a) | 98640 | 197.00 | – |
| 92451 | 4.77 | 1.98 | 96703 | (a) | – | 98159 | 4.81 | (a) | 98658 | 11.60 | – |
| 92453 | 5.75 | – | 96816 | 7.34 | – | 98160 | 10.20 | (a) | 98659 | 2.07 | .68 |
| 92478 | 2.84 | 1.75 | 96872 | 9.71 | (a) | 98161 | 11.40 | (a) | 98677 | 31.00 | 7.45 |
| 92593 | 62.60 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 27.50 | 10.50 |
| 92663 | 1.23 | – | 97002 | (a) | (a) | 98163 | 12.00 | .38 | 98698 | (a) | (a) |
| 94007 | 19.50 | 3.93 | 97003 | (a) | (a) | 98164 | 4.02 | .12 | 98699 | 8.96 | (a) |
| 94099 | 4.44 | – | 97047 | 8.98 | – | 98257 | 2.62 | – | 98705 | 16.40 | – |
| 94225 | 15.60 | – | 97050 | 6.97 | – | 98303 | 22.50 | 5.72 | 98710 | 6.23 | – |
| 94276 | 8.13 | 4.22 | 97111 | 9.39 | – | 98304 | 9.70 | 3.02 | 98751 | 8.77 | – |
| 94304 | 6.09 | (a) | 97220 | .71 | (a) | 98305 | 7.21 | 1.13 | 98805 | 8.13 | .91 |
| 94381 | 11.40 | 12.80 | 97221 | (a) | 1.48 | 98306 | 18.60 | .77 | 98806 | 5.45 | 3.63 |
| 94404 | 7.71 | 6.02 | 97222 | 3.16 | 2.06 | 98307 | 3.07 | .52 | 98810 | 10.20 | – |
| 94444 | (a) | (a) | 97223 | 4.77 | 2.94 | 98308 | 2.02 | .57 | 98813 | 9.81 | 1.93 |
| 94569 | 5.20 | 2.96 | 97308 | 1.32 | – | 98309 | 11.30 | 1.53 | 98820 | 15.50 | 3.75 |
| 94590 | 22.40 | – | 97447 | 4.34 | 3.64 | 98344 | 2.01 | .42 | 98871 | (a) | (a) |
| 94617 | 7.08 | – | 97501 | (a) | – | 98405 | 3.31 | – | 98884 | 4.04 | 1.77 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 25.50 | (a) | 98914 | 1.41 | 1.02 |
| 95124 | 2.62 | .72 | 97503 | (a) | – | 98414 | 23.40 | (a) | 98949 | 1.98 | .56 |
| 95233 | 5.60 | – | 97504 | (a) | – | 98415 | 3.07 | (a) | 98967 | 6.34 | 4.67 |
| 95305 | 6.09 | – | 97650 | 6.48 | 3.74 | 98423 | 7.31 | (a) | 98993 | 11.20 | 5.64 |
| 95306 | 10.40 | – | 97651 | 12.80 | 4.20 | 98424 | 12.40 | (a) | 99003 | 3.01 | .72 |
| 95310 | 14.50 | 2.42 | 97652 | 11.10 | 3.38 | 98425 | 5.09 | (a) | 99004 | 8.16 | 1.57 |

**CONNECTICUT (06)**     **COMMERCIAL LINES MANUAL**     **CLASSES 99080–99988**
**DIVISION SIX**     **PREM/OPS TERR. 504**
**GENERAL LIABILITY**     **PROD/COPS**
**LOSS COST PAGES**

| \$100,000/200,000 BASIC LIMIT OCCURRENCE<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504<br>Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops |
| 99080 | 2.13 | 6.84 | 99826 | 2.01 | .45 | | | | | | |
| 99081 | (a) | – | 99827 | .77 | .52 | | | | | | |
| 99082 | (a) | – | 99851 | 3.13 | – | | | | | | |
| 99083 | (a) | – | 99917 | 5.06 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 5.69 | – | | | | | | |
| 99085 | (a) | (a) | 99943 | 16.50 | – | | | | | | |
| 99111 | 3.10 | – | 99946 | 12.30 | 3.24 | | | | | | |
| 99160 | (a) | – | 99948 | 13.50 | 18.40 | | | | | | |
| 99163 | 7.39 | .82 | 99952 | 14.90 | 13.00 | | | | | | |
| 99165 | 1.62 | (a) | 99953 | 16.10 | 9.09 | | | | | | |
| 99220 | 3.11 | (a) | 99954 | 11.70 | 9.99 | | | | | | |
| 99221 | (a) | (a) | 99955 | 14.70 | 14.70 | | | | | | |
| 99222 | 5.85 | (a) | 99963 | 1.22 | – | | | | | | |
| 99223 | .46 | (a) | 99969 | 5.66 | 2.08 | | | | | | |
| 99303 | 24.80 | – | 99975 | 13.00 | – | | | | | | |
| 99310 | 6.20 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 18.20 | 1.96 | 99987 | (a) | – | | | | | | |
| 99321 | 17.70 | 2.06 | 99988 | 5.00 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | 1.41 | – | | | | | | | | | |
| 99505 | 9.47 | – | | | | | | | | | |
| 99506 | 11.70 | – | | | | | | | | | |
| 99507 | 10.20 | – | | | | | | | | | |
| 99570 | 5.45 | (a) | | | | | | | | | |
| 99571 | 1.32 | (a) | | | | | | | | | |
| 99572 | 2.58 | (a) | | | | | | | | | |
| 99573 | 2.47 | (a) | | | | | | | | | |
| 99600 | 3.55 | – | | | | | | | | | |
| 99613 | 15.70 | 2.82 | | | | | | | | | |
| 99614 | 7.92 | – | | | | | | | | | |
| 99620 | .85 | – | | | | | | | | | |
| 99650 | 2.58 | .75 | | | | | | | | | |
| 99709 | 6.37 | (a) | | | | | | | | | |
| 99718 | 2.50 | – | | | | | | | | | |
| 99746 | 4.24 | 2.75 | | | | | | | | | |
| 99760 | .48 | – | | | | | | | | | |
| 99777 | 17.60 | – | | | | | | | | | |
| 99793 | 5.38 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 11.30 | | | | | | | | | |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 10010 | .079 | .224 | 10205 | .38 | – | 11210 | 4.17 | – | 13207 | (a) | (a) |
| 10015 | 8.07 | – | 10220 | 7.23 | – | 11211 | 21.70 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .33 | .152 | 11212 | 3.28 | – | 13314 | .184 | .02 |
| 10026 | .99 | .02 | 10256 | 1.20 | .158 | 11213 | 2.67 | – | 13351 | .45 | .049 |
| 10036 | .89 | (a) | 10257 | .227 | .187 | 11214 | 6.59 | – | 13352 | .46 | .041 |
| 10040 | .06 | .30 | 10309 | .248 | .023 | 11222 | .111 | – | 13410 | 1.89 | 2.55 |
| 10042 | .57 | .35 | 10315 | .58 | (a) | 11234 | .43 | .066 | 13411 | (a) | (a) |
| 10052 | 5.58 | – | 10331 | 10.90 | – | 11248 | .062 | .022 | 13412 | .64 | 1.11 |
| 10054 | 4.95 | – | 10332 | 18.90 | – | 11258 | 1.39 | .181 | 13453 | .74 | (a) |
| 10060 | .27 | .074 | 10352 | .67 | .078 | 11259 | 1.49 | .175 | 13454 | .86 | (a) |
| 10065 | .41 | .037 | 10367 | 5.58 | – | 11273 | 21.40 | – | 13455 | .87 | (a) |
| 10066 | .42 | .042 | 10368 | 8.15 | – | 11274 | 20.50 | – | 13461 | (a) | (a) |
| 10070 | .045 | .141 | 10375 | (a) | – | 11288 | 1.70 | .083 | 13506 | 1.41 | .063 |
| 10071 | .49 | .093 | 10378 | 11.10 | – | 12014 | .135 | .045 | 13507 | 1.70 | .14 |
| 10072 | 6.31 | – | 10379 | 5.14 | – | 12356 | 1.82 | .027 | 13590 | .65 | .77 |
| 10073 | 1.38 | .39 | 10380 | 8.78 | – | 12361 | .041 | .091 | 13621 | .164 | .42 |
| 10075 | 10.20 | .153 | 10381 | 7.60 | – | 12362 | .05 | (a) | 13670 | .023 | .013 |
| 10100 | 1.15 | .058 | 11007 | 2.37 | – | 12373 | .019 | .031 | 13673 | 1.05 | .017 |
| 10101 | .37 | .191 | 11020 | .46 | .088 | 12374 | .94 | .067 | 13715 | .05 | .151 |
| 10105 | 3.98 | – | 11039 | 1.20 | .056 | 12375 | .46 | .059 | 13716 | .70 | .147 |
| 10107 | 4.22 | .147 | 11052 | 2.81 | – | 12391 | .037 | .10 | 13720 | .59 | .079 |
| 10110 | 27.50 | – | 11101 | (a) | (a) | 12393 | .62 | (a) | 13759 | .27 | .147 |
| 10111 | .099 | .098 | 11120 | (a) | – | 12467 | .26 | (a) | 13930 | .106 | .205 |
| 10113 | .55 | – | 11126 | .096 | .024 | 12509 | .082 | .047 | 14068 | .06 | .018 |
| 10115 | 1.10 | .066 | 11127 | .25 | .008 | 12510 | 1.04 | .028 | 14101 | .70 | .036 |
| 10117 | 8.01 | – | 11128 | .34 | .055 | 12583 | .46 | (a) | 14279 | .63 | .09 |
| 10119 | (a) | – | 11138 | 2.73 | – | 12651 | 1.35 | .56 | 14401 | 1.40 | .15 |
| 10120 | 18.00 | – | 11155 | .33 | – | 12683 | .62 | (a) | 14405 | 1.39 | – |
| 10130 | 5.43 | – | 11160 | (a) | (a) | 12707 | .33 | .79 | 14527 | .202 | .202 |
| 10132 | 4.68 | – | 11167 | .65 | – | 12797 | .068 | .168 | 14655 | .136 | – |
| 10133 | 2.70 | – | 11168 | 3.36 | – | 12805 | .50 | .15 | 14731 | 2.79 | – |
| 10135 | (a) | – | 11201 | 20.80 | – | 12841 | .82 | – | 14732 | .206 | – |
| 10140 | .019 | .02 | 11202 | 6.14 | – | 12927 | .144 | – | 14733 | .95 | – |
| 10141 | .038 | .022 | 11203 | .59 | .65 | 13049 | .021 | .058 | 14734 | .41 | – |
| 10145 | .183 | .016 | 11204 | .48 | 1.62 | 13111 | 1.29 | .113 | 14855 | .29 | .20 |
| 10146 | .52 | .022 | 11205 | (a) | – | 13112 | .035 | .083 | 14913 | .51 | .085 |
| 10150 | .76 | (a) | 11206 | .96 | – | 13201 | 1.19 | .201 | 15060 | (a) | (a) |
| 10151 | 19.10 | – | 11207 | 12.20 | – | 13204 | 1.35 | 1.24 | 15061 | (a) | (a) |
| 10160 | 3.41 | – | 11208 | 2.09 | – | 13205 | .52 | .45 | 15062 | .26 | (a) |
| 10204 | .34 | – | 11209 | 9.79 | – | 13206 | (a) | (a) | 15063 | .30 | (a) |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| \$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 15070 | .187 | – | 16750 | .16 | .041 | 18707 | .007 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .16 | – | 18708 | .176 | .011 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.57 | (a) | 18833 | .089 | (a) | 41001 | .30 | – |
| 15123 | 2.69 | – | 16820 | 1.22 | (a) | 18834 | .46 | .133 | 41210 | (a) | – |
| 15124 | .94 | – | 16881 | 2.50 | (a) | 18911 | 1.44 | .02 | 41421 | .61 | – |
| 15188 | .46 | (a) | 16890 | .184 | (a) | 18912 | 2.71 | .027 | 41422 | .32 | – |
| 15223 | .027 | .035 | 16891 | .20 | (a) | 18920 | .70 | .018 | 41510 | 72.40 | – |
| 15224 | .63 | .068 | 16892 | .36 | (a) | 18991 | (a) | – | 41603 | 28.80 | – |
| 15300 | (a) | – | 16900 | 3.80 | .075 | 19007 | 1.05 | – | 41604 | 15.80 | – |
| 15314 | .33 | (a) | 16901 | 2.43 | .116 | 19051 | 2.33 | – | 41620 | 1.74 | – |
| 15404 | .118 | (a) | 16902 | 2.06 | .078 | 19061 | (a) | – | 41650 | 40.60 | – |
| 15405 | .174 | (a) | 16905 | 3.99 | .075 | 19795 | .47 | (a) | 41664 | 38.10 | – |
| 15406 | .44 | .047 | 16906 | 2.55 | .116 | 19796 | .55 | – | 41665 | 4.46 | – |
| 15488 | 1.11 | (a) | 16910 | 2.28 | .053 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | .58 | .019 | 16911 | 2.06 | .059 | 40006 | (a) | – | 41667 | 104.00 | – |
| 15600 | 1.47 | .073 | 16915 | 2.34 | .059 | 40010 | (a) | – | 41668 | 97.50 | – |
| 15607 | .244 | – | 16916 | 1.95 | .053 | 40015 | (a) | – | 41669 | .68 | – |
| 15608 | .33 | .01 | 16920 | 5.18 | .118 | 40020 | (a) | – | 41670 | 1.15 | – |
| 15656 | 9.68 | – | 16921 | 4.73 | .065 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | .60 | – | 16930 | 2.98 | .14 | 40031 | (a) | – | 41673 | (a) | – |
| 15733 | .29 | .044 | 16931 | 3.21 | .079 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .44 | .026 | 16940 | 6.47 | .066 | 40040 | (a) | – | 41677 | .36 | – |
| 15991 | .36 | .067 | 16941 | 2.59 | .12 | 40041 | (a) | – | 41678 | 218.00 | – |
| 15993 | .30 | .036 | 18078 | .09 | .164 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .026 | .04 | 18109 | .60 | .03 | 40045 | 251.00 | – | 41680 | 21.10 | – |
| 16009 | .35 | .073 | 18110 | .48 | .037 | 40046 | 49.70 | – | 41696 | 1.14 | – |
| 16402 | 2.17 | – | 18200 | (a) | – | 40047 | 17.70 | – | 41697 | .79 | – |
| 16403 | 1.38 | .13 | 18205 | .138 | .36 | 40059 | 6.34 | – | 41700 | (a) | – |
| 16404 | 1.74 | – | 18206 | .78 | .07 | 40061 | 3.36 | – | 41715 | 13.40 | – |
| 16471 | .35 | – | 18335 | .56 | .02 | 40063 | 113.00 | – | 41716 | 8.52 | – |
| 16501 | .056 | (a) | 18435 | 1.22 | .054 | 40064 | 33.10 | – | 43007 | (a) | – |
| 16527 | .085 | .42 | 18436 | .99 | .195 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .164 | (a) | 18437 | .80 | (a) | 40067 | (a) | – | 43151 | 19.50 | – |
| 16604 | .28 | .212 | 18438 | 1.54 | (a) | 40069 | (a) | – | 43152 | 65.10 | – |
| 16670 | 4.54 | – | 18501 | 1.12 | .016 | 40072 | (a) | – | 43200 | 74.30 | – |
| 16676 | .46 | .015 | 18506 | .58 | .007 | 40075 | 39.20 | – | 43215 | (a) | – |
| 16694 | .55 | (a) | 18507 | .29 | .008 | 40101 | 67.40 | – | 43421 | 20.40 | – |
| 16705 | .158 | .173 | 18570 | 3.01 | – | 40102 | 59.60 | – | 43422 | 107.00 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 8.91 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .44 | .61 | 40115 | (a) | – | 43470 | 6.62 | – |

**CLASSES 43517–49618**    **COMMERCIAL LINES MANUAL**    **CONNECTICUT (06)**
**PREM/OPS TERR. 505**    **DIVISION SIX**
**PROD/COPS**    **GENERAL LIABILITY**
**LOSS COST PAGES**

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE**<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505<br>Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999 |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 43517 | (a) | – | 44277 | 64.60 | – | 46004 | 38.50 | – | 47471 | 5.27 | – |
| 43518 | 16.30 | – | 44280 | .36 | – | 46005 | 30.80 | – | 47473 | 6.90 | – |
| 43550 | 72.60 | – | 44311 | 8.42 | – | 46112 | .27 | – | 47474 | 7.71 | – |
| 43551 | 40.30 | – | 44315 | 5.66 | – | 46202 | 4.40 | – | 47475 | 6.09 | – |
| 43626 | 13.00 | – | 44427 | 244.00 | – | 46362 | 759.00 | – | 47476 | 6.09 | – |
| | | | | | | | | | | | |
| 43628 | 169.00 | – | 44428 | 245.00 | – | 46426 | 111.00 | – | 47477 | 8.11 | – |
| 43629 | 144.00 | – | 44429 | 3.68 | – | 46427 | 148.00 | – | 47478 | 8.52 | – |
| 43754 | (a) | – | 44430 | 2.56 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 4.79 | – | 44431 | 8.16 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 5.26 | – | 44432 | 2.59 | – | 46603 | 9.30 | – | 48039 | 52.70 | – |
| | | | | | | | | | | | |
| 43840 | .065 | – | 44433 | 82.40 | – | 46604 | 10.70 | – | 48177 | (a) | – |
| 43860 | 4.14 | – | 44434 | 158.00 | – | 46606 | 28.60 | – | 48178 | (a) | – |
| 43889 | 1.48 | – | 44435 | 163.00 | – | 46607 | 39.40 | – | 48206 | 34.50 | – |
| 43945 | (a) | – | 44436 | 191.00 | – | 46622 | 15.40 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 158.00 | – | 46671 | (a) | – | 48441 | .145 | – |
| | | | | | | | | | | | |
| 43990 | (a) | (a) | 44438 | 125.00 | – | 46700 | 149.00 | – | 48557 | 14.50 | – |
| 43991 | (a) | – | 44439 | 243.00 | – | 46773 | (a) | – | 48558 | 12.60 | – |
| 44009 | 3.28 | – | 44440 | 201.00 | – | 46822 | (a) | – | 48600 | 222.00 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 13.90 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 2.27 | (a) |
| | | | | | | | | | | | |
| 44070 | 4.13 | – | 45190 | 3.47 | – | 46911 | 25.80 | – | 48637 | 11.10 | – |
| 44071 | 4.59 | – | 45191 | 2.46 | – | 46912 | 47.30 | – | 48638 | 5.50 | – |
| 44072 | 3.17 | – | 45192 | 2.88 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 1.68 | – | 45193 | 1.70 | – | 46914 | (a) | – | 48808 | 2.48 | – |
| 44101 | 1.75 | – | 45210 | 2.15 | – | 46915 | (a) | – | 48924 | (a) | – |
| | | | | | | | | | | | |
| 44102 | 1.37 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 265.00 | – |
| 44103 | 1.21 | – | 45225 | (a) | – | 47050 | 1.44 | – | 49005 | .244 | – |
| 44104 | .51 | – | 45334 | 42.80 | – | 47051 | (a) | – | 49111 | 3.79 | – |
| 44105 | (a) | – | 45380 | .34 | (a) | 47052 | (a) | – | 49181 | 17.20 | – |
| 44106 | (a) | – | 45450 | 12.60 | – | 47103 | (a) | – | 49183 | 21.00 | – |
| | | | | | | | | | | | |
| 44108 | .60 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 44.30 | – |
| 44109 | 1.51 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 40.30 | – |
| 44110 | 1.54 | – | 45539 | (a) | – | 47221 | 164.00 | – | 49239 | .25 | .83 |
| 44111 | .95 | – | 45678 | .39 | – | 47253 | (a) | – | 49292 | 1.26 | – |
| 44112 | .56 | – | 45771 | .52 | .22 | 47254 | (a) | – | 49305 | (a) | – |
| | | | | | | | | | | | |
| 44113 | (a) | – | 45819 | .167 | .067 | 47318 | 10.60 | – | 49333 | 9.23 | – |
| 44193 | (a) | – | 45900 | .168 | .075 | 47367 | .36 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .144 | .06 | 47420 | 2.32 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .168 | – | 47468 | (a) | – | 49617 | .222 | .152 |
| 44276 | 99.70 | – | 45993 | (a) | (a) | 47469 | 6.09 | – | 49618 | .186 | .043 |

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505
Products/Completed Operations (Prod/COps)      (Subline Code 336) Entire State Territory 999

| Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 49619 | .35 | .082 | 51315 | .164 | .116 | 51809 | .97 | .184 | 52341 | .065 | (a) |
| 49763 | 2.27 | – | 51330 | .138 | .43 | 51833 | .31 | .103 | 52342 | .188 | (a) |
| 49800 | (a) | – | 51333 | .045 | .34 | 51850 | .33 | (a) | 52343 | .114 | (a) |
| 49801 | 144.00 | – | 51340 | .095 | (a) | 51851 | .227 | (a) | 52401 | .35 | (a) |
| 49802 | 12.80 | – | 51350 | .48 | .177 | 51852 | .53 | (a) | 52402 | .053 | (a) |
| 49803 | 22.70 | – | 51351 | .43 | .054 | 51853 | .214 | (a) | 52432 | .26 | (a) |
| 49840 | 1.48 | – | 51352 | .59 | .138 | 51854 | .48 | (a) | 52433 | .239 | 1.46 |
| 49870 | 111.00 | – | 51355 | .40 | .116 | 51855 | .50 | (a) | 52435 | .30 | (a) |
| 49890 | (a) | – | 51356 | .43 | .85 | 51856 | .28 | (a) | 52438 | .216 | (a) |
| 49891 | (a) | – | 51357 | .233 | .43 | 51857 | .47 | (a) | 52440 | .34 | (a) |
| 49902 | (a) | – | 51358 | .56 | .175 | 51869 | .26 | .19 | 52467 | .31 | (a) |
| 49903 | (a) | – | 51359 | .49 | 1.01 | 51877 | 1.46 | .26 | 52469 | .11 | .10 |
| 50010 | .56 | .82 | 51370 | 1.13 | 6.02 | 51889 | .24 | .02 | 52505 | .55 | .224 |
| 50015 | .37 | (a) | 51380 | .113 | .072 | 51896 | .112 | .023 | 52547 | .31 | .093 |
| 50017 | .28 | (a) | 51400 | .32 | (a) | 51900 | .231 | .105 | 52581 | 2.67 | 5.33 |
| 50045 | .64 | (a) | 51401 | .48 | (a) | 51909 | .30 | .066 | 52619 | .187 | (a) |
| 50047 | .072 | (a) | 51500 | .214 | .125 | 51919 | .242 | (a) | 52660 | .128 | – |
| 51001 | .078 | .53 | 51516 | .108 | – | 51926 | .247 | .049 | 52744 | 1.18 | .126 |
| 51005 | .016 | (a) | 51517 | .122 | – | 51927 | .133 | .126 | 52767 | .28 | (a) |
| 51116 | .197 | .55 | 51550 | .26 | .41 | 51934 | .27 | .178 | 52876 | (a) | (a) |
| 51201 | .096 | (a) | 51551 | .092 | 1.06 | 51941 | .245 | .045 | 52911 | .149 | .68 |
| 51205 | .29 | .111 | 51552 | .159 | .169 | 51942 | .39 | – | 52967 | .056 | .074 |
| 51206 | .046 | .61 | 51553 | .28 | (a) | 51956 | 1.06 | .30 | 53001 | .55 | .38 |
| 51210 | .136 | (a) | 51554 | .027 | (a) | 51957 | .93 | .42 | 53077 | .26 | .248 |
| 51211 | (a) | (a) | 51575 | .128 | .028 | 51958 | .83 | .39 | 53095 | .18 | (a) |
| 51220 | .47 | 3.25 | 51576 | .51 | .10 | 51959 | .85 | (a) | 53096 | .25 | (a) |
| 51221 | .26 | 2.44 | 51600 | .35 | .232 | 51960 | .112 | .42 | 53121 | .71 | .54 |
| 51222 | .32 | 3.38 | 51613 | .229 | .20 | 51970 | .49 | .25 | 53147 | .048 | (a) |
| 51224 | .33 | 1.19 | 51625 | .071 | (a) | 51982 | .143 | .099 | 53229 | .27 | (a) |
| 51230 | .056 | .88 | 51666 | .203 | .127 | 51985 | .101 | – | 53271 | .134 | (a) |
| 51240 | 1.16 | .213 | 51702 | .214 | (a) | 51986 | .56 | .128 | 53333 | .26 | .238 |
| 51241 | 3.44 | .34 | 51703 | .089 | (a) | 51999 | .238 | .54 | 53374 | .31 | .45 |
| 51250 | .36 | (a) | 51734 | .166 | .36 | 52002 | .208 | .112 | 53375 | .166 | .244 |
| 51251 | .10 | (a) | 51741 | .60 | .28 | 52075 | .26 | .29 | 53376 | .27 | .212 |
| 51252 | .35 | .11 | 51752 | .51 | .199 | 52076 | .32 | (a) | 53377 | .27 | .27 |
| 51253 | .30 | (a) | 51767 | .059 | .012 | 52109 | .053 | (a) | 53403 | .172 | (a) |
| 51254 | .093 | .06 | 51777 | .206 | .084 | 52134 | .70 | .75 | 53425 | .246 | (a) |
| 51255 | .91 | (a) | 51790 | .34 | (a) | 52137 | .104 | (a) | 53565 | .20 | .158 |
| 51300 | .28 | .209 | 51796 | .22 | (a) | 52150 | 1.29 | (a) | 53631 | .083 | .025 |
| 51305 | .28 | 1.23 | 51808 | .78 | .76 | 52315 | .27 | .27 | 53632 | .095 | .04 |

CLASSES 53731–59693       COMMERCIAL LINES MANUAL       CONNECTICUT (06)
PREM/OPS TERR. 505           DIVISION SIX
PROD/COPS                GENERAL LIABILITY
                        LOSS COST PAGES

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | | | | | | |
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 | | | | | | | | | | | |
| Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 53731 | .087 | (a) | 56170 | .242 | (a) | 57401 | .174 | .113 | 58503 | .208 | .077 |
| 53732 | .60 | .60 | 56171 | .119 | (a) | 57403 | .42 | .041 | 58532 | .27 | (a) |
| 53733 | .39 | .26 | 56202 | .199 | .126 | 57410 | .084 | .188 | 58559 | .055 | (a) |
| 53734 | .65 | – | 56390 | .35 | .62 | 57411 | .06 | (a) | 58560 | .132 | (a) |
| 53803 | .59 | (a) | 56391 | .30 | .36 | 57572 | .049 | .107 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .48 | .146 | 57600 | .147 | .039 | 58575 | .17 | .143 |
| 53902 | (a) | (a) | 56488 | .34 | .039 | 57611 | .13 | .075 | 58627 | .55 | .022 |
| 53903 | (a) | (a) | 56567 | .25 | (a) | 57625 | 1.29 | (a) | 58663 | .56 | 1.87 |
| 53904 | (a) | (a) | 56650 | .77 | (a) | 57651 | .157 | .05 | 58682 | .49 | (a) |
| 53905 | (a) | (a) | 56651 | .42 | (a) | 57690 | .168 | .64 | 58713 | .131 | (a) |
| 53907 | .26 | .139 | 56652 | .30 | (a) | 57716 | .08 | .106 | 58737 | .35 | 1.01 |
| 53951 | (a) | (a) | 56653 | .29 | (a) | 57725 | .175 | .094 | 58756 | .104 | (a) |
| 53952 | (a) | (a) | 56654 | .147 | (a) | 57726 | .136 | .019 | 58757 | 1.19 | (a) |
| 53953 | (a) | (a) | 56690 | .178 | .42 | 57798 | .08 | (a) | 58759 | .147 | (a) |
| 54012 | .065 | – | 56699 | .222 | .051 | 57800 | .30 | (a) | 58802 | .167 | .50 |
| 54077 | .36 | .39 | 56758 | .188 | .178 | 57808 | .067 | (a) | 58813 | .25 | (a) |
| 54444 | (a) | (a) | 56759 | .193 | .118 | 57809 | .069 | (a) | 58822 | .46 | (a) |
| 55010 | 1.08 | 1.25 | 56760 | .28 | .127 | 57810 | .067 | .126 | 58837 | .51 | .132 |
| 55011 | .29 | 1.14 | 56805 | .36 | (a) | 57871 | .08 | .127 | 58840 | .153 | .128 |
| 55012 | .35 | 1.32 | 56806 | .26 | (a) | 57913 | .38 | .43 | 58873 | .244 | .034 |
| 55013 | .222 | 1.05 | 56807 | .26 | (a) | 57997 | .144 | – | 58903 | .105 | (a) |
| 55014 | (a) | (a) | 56808 | .33 | (a) | 57998 | .17 | .067 | 58904 | .081 | .152 |
| 55214 | .28 | .103 | 56900 | .32 | (a) | 57999 | .11 | .081 | 58922 | .41 | .241 |
| 55371 | .80 | .158 | 56910 | .16 | (a) | 58009 | .11 | (a) | 59005 | .199 | .108 |
| 55410 | (a) | (a) | 56911 | .216 | (a) | 58010 | .40 | (a) | 59057 | 1.48 | (a) |
| 55426 | .27 | (a) | 56912 | .175 | .105 | 58020 | .45 | (a) | 59058 | .96 | (a) |
| 55597 | .071 | 1.99 | 56913 | .143 | (a) | 58056 | .47 | (a) | 59188 | .90 | .065 |
| 55647 | .141 | .08 | 56915 | .84 | (a) | 58057 | .30 | (a) | 59189 | 1.23 | .35 |
| 55648 | .064 | (a) | 56916 | .76 | .196 | 58058 | .27 | (a) | 59223 | .25 | .087 |
| 55649 | .076 | (a) | 56917 | .22 | (a) | 58095 | .38 | 1.95 | 59257 | .054 | .021 |
| 55715 | .56 | .27 | 56918 | .106 | (a) | 58096 | .50 | 1.06 | 59306 | .34 | (a) |
| 55716 | .81 | .59 | 56919 | .27 | (a) | 58301 | .084 | .086 | 59378 | .164 | .175 |
| 55717 | .36 | (a) | 56920 | .246 | (a) | 58302 | .134 | .064 | 59481 | .91 | .101 |
| 55718 | .35 | (a) | 56980 | .28 | (a) | 58397 | .78 | .97 | 59482 | .94 | (a) |
| 55802 | .206 | .013 | 57001 | .095 | .017 | 58408 | .085 | – | 59537 | .177 | .172 |
| 55918 | .32 | 4.30 | 57002 | .062 | .13 | 58409 | .108 | – | 59601 | .34 | 3.05 |
| 55919 | .044 | 4.86 | 57090 | .40 | .71 | 58456 | .058 | – | 59647 | .42 | .205 |
| 56040 | .03 | .057 | 57146 | .25 | .73 | 58457 | .083 | – | 59660 | .63 | 1.20 |
| 56041 | .199 | (a) | 57202 | .247 | (a) | 58458 | .108 | – | 59661 | .31 | (a) |
| 56042 | .25 | (a) | 57257 | .31 | .05 | 58459 | .129 | – | 59693 | .052 | – |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 59695 | (a) | (a) | 59964 | 1.56 | .066 | 63220 | (a) | – | 91190 | 3.75 | (a) |
| 59701 | .025 | .227 | 59970 | .151 | .212 | 64074 | 24.50 | – | 91200 | 1.51 | – |
| 59713 | .56 | .37 | 59973 | .43 | (a) | 64075 | 17.20 | – | 91210 | (a) | – |
| 59722 | .29 | .036 | 59975 | .212 | .237 | 64500 | (a) | – | 91235 | 4.77 | 2.63 |
| 59723 | .11 | .044 | 59977 | .121 | (a) | 65007 | 118.00 | – | 91250 | 7.18 | (a) |
| 59724 | .168 | .031 | 59984 | .118 | .064 | 66122 | 50.80 | – | 91265 | 32.20 | 3.95 |
| 59725 | .21 | .103 | 59985 | .46 | (a) | 66123 | 27.90 | – | 91266 | 17.10 | 1.02 |
| 59726 | .152 | .026 | 59986 | .35 | (a) | 66309 | 81.60 | – | 91280 | (a) | 3.09 |
| 59738 | .49 | .077 | 59988 | .054 | .069 | 66561 | 189.00 | – | 91302 | 29.20 | (a) |
| 59750 | .132 | .28 | 59989 | .062 | .052 | 67017 | 175.00 | – | 91315 | 8.86 | – |
| 59751 | .048 | (a) | 60010 | 87.10 | – | 67508 | 48.70 | – | 91324 | 19.70 | (a) |
| 59773 | .053 | .032 | 60011 | 100.00 | – | 67509 | 35.70 | – | 91325 | (a) | (a) |
| 59774 | .044 | .175 | 60012 | 165.00 | – | 67510 | 19.90 | – | 91340 | 12.90 | 5.91 |
| 59775 | .056 | .211 | 60013 | 141.00 | – | 67511 | 21.50 | – | 91341 | 7.99 | 2.75 |
| 59781 | .114 | .088 | 60015 | 105.00 | – | 67512 | 92.10 | – | 91342 | 11.80 | 3.35 |
| 59782 | .171 | .69 | 60016 | 118.00 | – | 67513 | 58.40 | – | 91343 | 1.76 | .99 |
| 59783 | .166 | (a) | 60035 | 133.00 | – | 67634 | 152.00 | – | 91405 | 15.00 | – |
| 59784 | .127 | (a) | 61000 | 86.20 | – | 67635 | 107.00 | – | 91436 | 9.04 | 2.46 |
| 59790 | .38 | (a) | 61212 | 71.60 | – | 68001 | 328.00 | – | 91481 | 33.00 | – |
| 59798 | .43 | .53 | 61216 | 79.40 | – | 68439 | 421.00 | – | 91507 | 4.86 | 3.46 |
| 59806 | .31 | (a) | 61217 | 72.30 | – | 68500 | 19.20 | – | 91523 | 75.00 | – |
| 59867 | .42 | (a) | 61218 | 49.40 | – | 68604 | 7.87 | – | 91547 | .43 | – |
| 59886 | .057 | .131 | 61223 | 333.00 | – | 68606 | 30.80 | – | 91551 | 2.65 | .67 |
| 59889 | .175 | .169 | 61224 | 118.00 | – | 68607 | 24.30 | – | 91555 | 2.87 | 1.13 |
| 59892 | .166 | (a) | 61225 | 164.00 | – | 68702 | 20.00 | – | 91560 | 9.43 | 4.06 |
| 59904 | .112 | .08 | 61226 | 261.00 | – | 68703 | 15.00 | – | 91562 | 5.89 | – |
| 59905 | .26 | .138 | 61227 | 239.00 | – | 68706 | 64.40 | – | 91577 | 21.10 | 2.63 |
| 59914 | 1.55 | .70 | 62000 | 54.40 | – | 68707 | 63.70 | – | 91580 | 12.40 | – |
| 59915 | .37 | .88 | 62001 | 40.80 | – | 90089 | 7.65 | – | 91581 | (a) | (a) |
| 59917 | .069 | .164 | 62002 | 18.60 | – | 91111 | 6.14 | 4.35 | 91582 | (a) | (a) |
| 59923 | .038 | .007 | 62003 | 58.70 | – | 91125 | 4.61 | 3.31 | 91583 | (a) | (a) |
| 59925 | .51 | 1.06 | 63010 | 157.00 | – | 91127 | 4.13 | 1.68 | 91584 | (a) | (a) |
| 59926 | .43 | .49 | 63011 | 196.00 | – | 91130 | 2.64 | – | 91585 | (a) | (a) |
| 59927 | .29 | 1.71 | 63012 | 279.00 | – | 91135 | .74 | (a) | 91586 | (a) | (a) |
| 59931 | .70 | .69 | 63013 | 264.00 | – | 91150 | 3.90 | 5.61 | 91587 | (a) | (a) |
| 59932 | .75 | 1.11 | 63215 | 194.00 | – | 91155 | 8.67 | 21.80 | 91588 | (a) | (a) |
| 59941 | .234 | (a) | 63216 | 135.00 | – | 91160 | 1.85 | – | 91589 | (a) | (a) |
| 59947 | .112 | .39 | 63217 | 50.50 | – | 91175 | 1.59 | – | 91590 | 6.11 | – |
| 59955 | .09 | .171 | 63218 | 17.00 | – | 91177 | 6.97 | – | 91591 | (a) | (a) |
| 59963 | .67 | .54 | 63219 | (a) | – | 91179 | 7.00 | – | 91606 | 25.80 | – |

CLASSES 91618–99004        COMMERCIAL LINES MANUAL        CONNECTICUT (06)
PREM/OPS TERR. 505        DIVISION SIX
PROD/COPS        GENERAL LIABILITY
LOSS COST PAGES

| \$100,000/200,000 BASIC LIMIT OCCURRENCE<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505<br>Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 91618 | (a) | (a) | 95357 | 2.64 | – | 97653 | 5.55 | 2.36 | 98426 | 4.49 | (a) |
| 91629 | 5.28 | (a) | 95358 | (a) | – | 97654 | 9.67 | 3.32 | 98427 | 4.38 | – |
| 91636 | 9.05 | – | 95410 | 7.85 | 2.58 | 97655 | 9.90 | 5.21 | 98428 | (a) | – |
| 91641 | 2.45 | (a) | 95455 | 10.90 | 2.26 | 98002 | 1.79 | .95 | 98429 | 2.36 | – |
| 91666 | 1.65 | (a) | 95487 | 4.21 | (a) | 98003 | 1.73 | (a) | 98430 | (a) | – |
| 91722 | 7.92 | (a) | 95505 | 5.09 | 2.03 | 98090 | .233 | – | 98449 | 6.29 | 12.00 |
| 91746 | 5.89 | 6.48 | 95620 | 3.41 | (a) | 98091 | .25 | – | 98482 | 6.74 | 7.48 |
| 91805 | .37 | – | 95625 | 13.90 | 3.40 | 98092 | .77 | – | 98483 | 9.95 | 15.50 |
| 92053 | .91 | .40 | 95630 | (a) | (a) | 98111 | 1.21 | – | 98502 | 9.53 | 2.64 |
| 92054 | .31 | .239 | 95647 | 5.74 | 6.91 | 98150 | (a) | – | 98555 | 4.44 | – |
| 92055 | 8.73 | .208 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.00 | – |
| 92101 | 13.70 | 2.62 | 96053 | 4.36 | 3.76 | 98152 | 6.03 | .34 | 98598 | .34 | – |
| 92102 | 8.22 | 2.52 | 96317 | 2.73 | – | 98153 | 6.79 | (a) | 98601 | 11.40 | (a) |
| 92215 | 6.83 | 2.97 | 96408 | 6.80 | 9.50 | 98154 | 8.01 | (a) | 98622 | (a) | – |
| 92338 | 3.16 | 1.48 | 96409 | 6.29 | 10.50 | 98155 | 11.20 | (a) | 98623 | (a) | – |
| 92445 | 5.19 | – | 96410 | 5.52 | 8.15 | 98156 | (a) | (a) | 98624 | 1.79 | – |
| 92446 | 10.40 | 2.12 | 96611 | 2.95 | .97 | 98157 | 7.17 | .36 | 98636 | 5.86 | 3.54 |
| 92447 | 9.07 | 1.65 | 96702 | 7.82 | (a) | 98158 | (a) | (a) | 98640 | 197.00 | – |
| 92451 | 4.77 | 1.98 | 96703 | (a) | – | 98159 | 4.81 | (a) | 98658 | 11.60 | – |
| 92453 | 5.75 | – | 96816 | 7.34 | – | 98160 | 10.20 | (a) | 98659 | 2.07 | .68 |
| 92478 | 2.84 | 1.75 | 96872 | 9.71 | (a) | 98161 | 11.40 | (a) | 98677 | 31.00 | 7.45 |
| 92593 | 62.60 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 27.50 | 10.50 |
| 92663 | 1.23 | – | 97002 | (a) | (a) | 98163 | 12.00 | .38 | 98698 | (a) | (a) |
| 94007 | 19.50 | 3.93 | 97003 | (a) | (a) | 98164 | 4.02 | .12 | 98699 | 8.96 | (a) |
| 94099 | 4.44 | – | 97047 | 8.98 | – | 98257 | 2.62 | – | 98705 | 16.40 | – |
| 94225 | 15.60 | – | 97050 | 6.97 | – | 98303 | 22.50 | 5.72 | 98710 | 6.23 | – |
| 94276 | 8.13 | 4.22 | 97111 | 9.39 | – | 98304 | 9.70 | 3.02 | 98751 | 8.77 | – |
| 94304 | 6.09 | (a) | 97220 | .71 | (a) | 98305 | 7.21 | 1.13 | 98805 | 8.13 | .91 |
| 94381 | 11.40 | 12.80 | 97221 | (a) | 1.48 | 98306 | 18.60 | .77 | 98806 | 5.45 | 3.63 |
| 94404 | 7.71 | 6.02 | 97222 | 3.16 | 2.06 | 98307 | 3.07 | .52 | 98810 | 10.20 | – |
| 94444 | (a) | (a) | 97223 | 4.77 | 2.94 | 98308 | 2.02 | .57 | 98813 | 9.81 | 1.93 |
| 94569 | 5.20 | 2.96 | 97308 | 1.32 | – | 98309 | 11.30 | 1.53 | 98820 | 15.50 | 3.75 |
| 94590 | 22.40 | – | 97447 | 4.34 | 3.64 | 98344 | 2.01 | .42 | 98871 | (a) | (a) |
| 94617 | 7.08 | – | 97501 | (a) | – | 98405 | 3.31 | – | 98884 | 4.04 | 1.77 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 25.50 | (a) | 98914 | 1.41 | 1.02 |
| 95124 | 2.62 | .72 | 97503 | (a) | – | 98414 | 23.40 | (a) | 98949 | 1.98 | .56 |
| 95233 | 5.60 | – | 97504 | (a) | – | 98415 | 3.07 | (a) | 98967 | 6.34 | 4.67 |
| 95305 | 6.09 | – | 97650 | 6.48 | 3.74 | 98423 | 7.31 | (a) | 98993 | 11.20 | 5.64 |
| 95306 | 10.40 | – | 97651 | 12.80 | 4.20 | 98424 | 12.40 | (a) | 99003 | 3.01 | .72 |
| 95310 | 14.50 | 2.42 | 97652 | 11.10 | 3.38 | 98425 | 5.09 | (a) | 99004 | 8.16 | 1.57 |

**CONNECTICUT (06)**        **COMMERCIAL LINES MANUAL**        **CLASSES 99080–99988**
**DIVISION SIX**        **PREM/OPS TERR. 505**
**GENERAL LIABILITY**        **PROD/COPS**
**LOSS COST PAGES**

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | | | | | | |
| **Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505** | | | | | | | | | | | |
| **Products/Completed Operations (Prod/COps)** | | | **(Subline Code 336) Entire State Territory 999** | | | | | | | | |
| **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** |
| **99080** | 2.13 | 6.84 | **99826** | 2.01 | .45 | | | | | | |
| **99081** | (a) | – | **99827** | .77 | .52 | | | | | | |
| **99082** | (a) | – | **99851** | 3.13 | – | | | | | | |
| **99083** | (a) | – | **99917** | 5.06 | – | | | | | | |
| **99084** | (a) | (a) | **99938** | 5.69 | – | | | | | | |
| | | | | | | | | | | | |
| **99085** | (a) | (a) | **99943** | 16.50 | – | | | | | | |
| **99111** | 3.10 | – | **99946** | 12.30 | 3.24 | | | | | | |
| **99160** | (a) | – | **99948** | 13.50 | 18.40 | | | | | | |
| **99163** | 7.39 | .82 | **99952** | 14.90 | 13.00 | | | | | | |
| **99165** | 1.62 | (a) | **99953** | 16.10 | 9.09 | | | | | | |
| | | | | | | | | | | | |
| **99220** | 3.11 | (a) | **99954** | 11.70 | 9.99 | | | | | | |
| **99221** | (a) | (a) | **99955** | 14.70 | 14.70 | | | | | | |
| **99222** | 5.85 | (a) | **99963** | 1.22 | – | | | | | | |
| **99223** | .46 | (a) | **99969** | 5.66 | 2.08 | | | | | | |
| **99303** | 24.80 | – | **99975** | 13.00 | – | | | | | | |
| | | | | | | | | | | | |
| **99310** | 6.20 | (a) | **99986** | (a) | – | | | | | | |
| **99315** | 18.20 | 1.96 | **99987** | (a) | – | | | | | | |
| **99321** | 17.70 | 2.06 | **99988** | 5.00 | – | | | | | | |
| **99445** | (a) | (a) | | | | | | | | | |
| **99471** | 1.41 | – | | | | | | | | | |
| | | | | | | | | | | | |
| **99505** | 9.47 | – | | | | | | | | | |
| **99506** | 11.70 | – | | | | | | | | | |
| **99507** | 10.20 | – | | | | | | | | | |
| **99570** | 5.45 | (a) | | | | | | | | | |
| **99571** | 1.32 | (a) | | | | | | | | | |
| | | | | | | | | | | | |
| **99572** | 2.58 | (a) | | | | | | | | | |
| **99573** | 2.47 | (a) | | | | | | | | | |
| **99600** | 3.55 | – | | | | | | | | | |
| **99613** | 15.70 | 2.82 | | | | | | | | | |
| **99614** | 7.92 | – | | | | | | | | | |
| | | | | | | | | | | | |
| **99620** | .85 | – | | | | | | | | | |
| **99650** | 2.58 | .75 | | | | | | | | | |
| **99709** | 6.37 | (a) | | | | | | | | | |
| **99718** | 2.50 | – | | | | | | | | | |
| **99746** | 4.24 | 2.75 | | | | | | | | | |
| | | | | | | | | | | | |
| **99760** | .48 | – | | | | | | | | | |
| **99777** | 17.60 | – | | | | | | | | | |
| **99793** | 5.38 | – | | | | | | | | | |
| **99798** | (a) | (a) | | | | | | | | | |
| **99803** | (a) | 11.30 | | | | | | | | | |

CLASSES 10010–15063      COMMERCIAL LINES MANUAL      CONNECTICUT (06)
PREM/OPS TERR. 506      DIVISION SIX
PROD/COPS      GENERAL LIABILITY
LOSS COST PAGES

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | | | | | | |
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 | | | | | | | | | | | |
| Products/Completed Operations (Prod/COps)   (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 10010 | .208 | .224 | 10205 | .52 | – | 11210 | 6.45 | – | 13207 | (a) | (a) |
| 10015 | 12.40 | – | 10220 | 9.79 | – | 11211 | 33.50 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .33 | .152 | 11212 | 5.07 | – | 13314 | .249 | .02 |
| 10026 | 1.34 | .02 | 10256 | 1.22 | .158 | 11213 | 4.14 | – | 13351 | .61 | .049 |
| 10036 | .90 | (a) | 10257 | .23 | .187 | 11214 | 10.20 | – | 13352 | .62 | .041 |
| 10040 | .158 | .30 | 10309 | .34 | .023 | 11222 | .171 | – | 13410 | 1.92 | 2.55 |
| 10042 | .77 | .35 | 10315 | .79 | (a) | 11234 | .58 | .066 | 13411 | (a) | (a) |
| 10052 | 8.59 | – | 10331 | 16.80 | – | 11248 | .063 | .022 | 13412 | .65 | 1.11 |
| 10054 | 7.62 | – | 10332 | 29.00 | – | 11258 | 1.38 | .181 | 13453 | .75 | (a) |
| 10060 | .37 | .074 | 10352 | .67 | .078 | 11259 | 1.48 | .175 | 13454 | .87 | (a) |
| 10065 | .55 | .037 | 10367 | 8.63 | – | 11273 | 29.00 | – | 13455 | .89 | (a) |
| 10066 | .56 | .042 | 10368 | 12.60 | – | 11274 | 27.80 | – | 13461 | (a) | (a) |
| 10070 | .119 | .141 | 10375 | (a) | – | 11288 | 1.69 | .083 | 13506 | 1.91 | .063 |
| 10071 | .66 | .093 | 10378 | 17.00 | – | 12014 | .137 | .045 | 13507 | 2.29 | .14 |
| 10072 | 9.76 | – | 10379 | 7.91 | – | 12356 | 2.46 | .027 | 13590 | .66 | .77 |
| 10073 | 1.40 | .39 | 10380 | 13.50 | – | 12361 | .083 | .091 | 13621 | .167 | .42 |
| 10075 | 10.40 | .153 | 10381 | 11.70 | – | 12362 | .131 | (a) | 13670 | .046 | .013 |
| 10100 | 1.14 | .058 | 11007 | 3.67 | – | 12373 | .05 | .031 | 13673 | 1.04 | .017 |
| 10101 | .50 | .191 | 11020 | .63 | .088 | 12374 | 1.28 | .067 | 13715 | .131 | .151 |
| 10105 | 5.39 | – | 11039 | 1.22 | .056 | 12375 | .63 | .059 | 13716 | .94 | .147 |
| 10107 | 4.28 | .147 | 11052 | 9.17 | – | 12391 | .098 | .10 | 13720 | .59 | .079 |
| 10110 | 42.30 | – | 11101 | (a) | (a) | 12393 | .83 | (a) | 13759 | .37 | .147 |
| 10111 | .26 | .098 | 11120 | (a) | – | 12467 | .35 | (a) | 13930 | .28 | .205 |
| 10113 | .75 | – | 11126 | .13 | .024 | 12509 | .083 | .047 | 14068 | .081 | .018 |
| 10115 | 1.48 | .066 | 11127 | .66 | .008 | 12510 | 1.06 | .028 | 14101 | .95 | .036 |
| 10117 | 12.30 | – | 11128 | .89 | .055 | 12583 | .47 | (a) | 14279 | .64 | .09 |
| 10119 | (a) | – | 11138 | 4.21 | – | 12651 | 1.37 | .56 | 14401 | 1.39 | .15 |
| 10120 | 27.70 | – | 11155 | .44 | – | 12683 | .63 | (a) | 14405 | 2.16 | – |
| 10130 | 7.35 | – | 11160 | (a) | (a) | 12707 | .86 | .79 | 14527 | .53 | .202 |
| 10132 | 6.33 | – | 11167 | 2.11 | – | 12797 | .18 | .168 | 14655 | .184 | – |
| 10133 | 8.81 | – | 11168 | 11.00 | – | 12805 | .67 | .15 | 14731 | 9.09 | – |
| 10135 | (a) | – | 11201 | 32.10 | – | 12841 | 1.11 | – | 14732 | .67 | – |
| 10140 | .038 | .02 | 11202 | 9.49 | – | 12927 | .195 | – | 14733 | 1.29 | – |
| 10141 | .076 | .022 | 11203 | 1.54 | .65 | 13049 | .043 | .058 | 14734 | .55 | – |
| 10145 | .37 | .016 | 11204 | .65 | 1.62 | 13111 | 1.28 | .113 | 14855 | .29 | .20 |
| 10146 | .51 | .022 | 11205 | (a) | – | 13112 | .07 | .083 | 14913 | .69 | .085 |
| 10150 | 1.03 | (a) | 11206 | 1.49 | – | 13201 | 1.21 | .201 | 15060 | (a) | (a) |
| 10151 | 25.90 | – | 11207 | 18.80 | – | 13204 | 1.37 | 1.24 | 15061 | (a) | (a) |
| 10160 | 4.61 | – | 11208 | 3.22 | – | 13205 | .53 | .45 | 15062 | .26 | (a) |
| 10204 | .47 | – | 11209 | 15.10 | – | 13206 | (a) | (a) | 15063 | .31 | (a) |

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506
Products/Completed Operations (Prod/COps)  (Subline Code 336) Entire State Territory 999

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 15070 | .29 | – | 16750 | .216 | .041 | 18707 | .02 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .216 | – | 18708 | .238 | .011 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.59 | (a) | 18833 | .234 | (a) | 41001 | .46 | – |
| 15123 | 8.79 | – | 16820 | 1.23 | (a) | 18834 | .62 | .133 | 41210 | (a) | – |
| 15124 | 3.07 | – | 16881 | 3.39 | (a) | 18911 | 1.95 | .02 | 41421 | 1.09 | – |
| 15188 | .46 | (a) | 16890 | .187 | (a) | 18912 | 3.67 | .027 | 41422 | .58 | – |
| 15223 | .055 | .035 | 16891 | .203 | (a) | 18920 | .95 | .018 | 41510 | 98.00 | – |
| 15224 | .62 | .068 | 16892 | .37 | (a) | 18991 | (a) | – | 41603 | 51.50 | – |
| 15300 | (a) | – | 16900 | 3.85 | .075 | 19007 | 3.44 | – | 41604 | 28.30 | – |
| 15314 | .44 | (a) | 16901 | 2.47 | .116 | 19051 | 7.62 | – | 41620 | 2.69 | – |
| 15404 | .12 | (a) | 16902 | 2.09 | .078 | 19061 | (a) | – | 41650 | 72.60 | – |
| 15405 | .177 | (a) | 16905 | 4.05 | .075 | 19795 | .64 | (a) | 41664 | 58.60 | – |
| 15406 | .45 | .047 | 16906 | 2.59 | .116 | 19796 | .75 | – | 41665 | 6.86 | – |
| 15488 | 1.12 | (a) | 16910 | 2.31 | .053 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | .79 | .019 | 16911 | 2.09 | .059 | 40006 | (a) | – | 41667 | 160.00 | – |
| 15600 | 1.99 | .073 | 16915 | 2.37 | .059 | 40010 | (a) | – | 41668 | 150.00 | – |
| 15607 | .38 | – | 16916 | 1.97 | .053 | 40015 | (a) | – | 41669 | 1.05 | – |
| 15608 | .44 | .01 | 16920 | 5.25 | .118 | 40020 | (a) | – | 41670 | 1.77 | – |
| 15656 | 13.10 | – | 16921 | 4.80 | .065 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | .93 | – | 16930 | 3.02 | .14 | 40031 | (a) | – | 41673 | (a) | – |
| 15733 | .29 | .044 | 16931 | 3.26 | .079 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .60 | .026 | 16940 | 6.55 | .066 | 40040 | (a) | – | 41677 | .56 | – |
| 15991 | .49 | .067 | 16941 | 2.63 | .12 | 40041 | (a) | – | 41678 | 149.00 | – |
| 15993 | .41 | .036 | 18078 | .237 | .164 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .069 | .04 | 18109 | .81 | .03 | 40045 | 387.00 | – | 41680 | 37.70 | – |
| 16009 | .36 | .073 | 18110 | .65 | .037 | 40046 | 76.50 | – | 41696 | 1.76 | – |
| 16402 | 2.94 | – | 18200 | (a) | – | 40047 | 27.30 | – | 41697 | 1.22 | – |
| 16403 | 1.86 | .13 | 18205 | .36 | .36 | 40059 | 9.77 | – | 41700 | (a) | – |
| 16404 | 2.35 | – | 18206 | 1.05 | .07 | 40061 | 5.18 | – | 41715 | 24.00 | – |
| 16471 | .53 | – | 18335 | .76 | .02 | 40063 | 173.00 | – | 41716 | 15.20 | – |
| 16501 | .146 | (a) | 18435 | 1.21 | .054 | 40064 | 50.90 | – | 43007 | (a) | – |
| 16527 | .225 | .42 | 18436 | .98 | .195 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .167 | (a) | 18437 | 1.08 | (a) | 40067 | (a) | – | 43151 | 23.10 | – |
| 16604 | .28 | .212 | 18438 | 2.08 | (a) | 40069 | (a) | – | 43152 | 44.50 | – |
| 16670 | 6.99 | – | 18501 | 1.11 | .016 | 40072 | (a) | – | 43200 | 88.00 | – |
| 16676 | .62 | .015 | 18506 | .59 | .007 | 40075 | 46.50 | – | 43215 | (a) | – |
| 16694 | .55 | (a) | 18507 | .39 | .008 | 40101 | 46.20 | – | 43421 | 24.10 | – |
| 16705 | .42 | .173 | 18570 | 4.07 | – | 40102 | 40.80 | – | 43422 | 127.00 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 13.70 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .45 | .61 | 40115 | (a) | – | 43470 | 10.20 | – |

| | | $100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 | | | | | | | | | |
| | | Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | |
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 43517 | (a) | – | 44277 | 76.60 | – | 46004 | 69.00 | – | 47471 | 9.44 | – |
| 43518 | 25.10 | – | 44280 | .56 | – | 46005 | 55.20 | – | 47473 | 12.30 | – |
| 43550 | 86.00 | – | 44311 | 13.00 | – | 46112 | .182 | – | 47474 | 13.80 | – |
| 43551 | 47.70 | – | 44315 | 8.71 | – | 46202 | 4.21 | – | 47475 | 10.90 | – |
| 43626 | 20.10 | – | 44427 | 167.00 | – | 46362 | 519.00 | – | 47476 | 10.90 | – |
| | | | | | | | | | | | |
| 43628 | 261.00 | – | 44428 | 168.00 | – | 46426 | 75.70 | – | 47477 | 14.50 | – |
| 43629 | 221.00 | – | 44429 | 2.52 | – | 46427 | 101.00 | – | 47478 | 15.20 | – |
| 43754 | (a) | – | 44430 | 1.75 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 7.37 | – | 44431 | 5.59 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 8.14 | – | 44432 | 1.77 | – | 46603 | 6.35 | – | 48039 | 62.40 | – |
| | | | | | | | | | | | |
| 43840 | .10 | – | 44433 | 56.40 | – | 46604 | 7.33 | – | 48177 | (a) | – |
| 43860 | 6.40 | – | 44434 | 108.00 | – | 46606 | 19.50 | – | 48178 | (a) | – |
| 43889 | 2.29 | – | 44435 | 112.00 | – | 46607 | 26.90 | – | 48206 | 53.10 | – |
| 43945 | (a) | – | 44436 | 131.00 | – | 46622 | 23.80 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 108.00 | – | 46671 | (a) | – | 48441 | .223 | – |
| | | | | | | | | | | | |
| 43990 | (a) | (a) | 44438 | 85.50 | – | 46700 | 177.00 | – | 48557 | 22.30 | – |
| 43991 | (a) | – | 44439 | 166.00 | – | 46773 | (a) | – | 48558 | 19.40 | – |
| 44009 | 10.70 | – | 44440 | 138.00 | – | 46822 | (a) | – | 48600 | 151.00 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 21.50 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 1.55 | (a) |
| | | | | | | | | | | | |
| 44070 | 6.36 | – | 45190 | 3.31 | – | 46911 | 39.70 | – | 48637 | 17.00 | – |
| 44071 | 7.07 | – | 45191 | 2.35 | – | 46912 | 72.80 | – | 48638 | 8.46 | – |
| 44072 | 4.88 | – | 45192 | 2.75 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 2.60 | – | 45193 | 1.62 | – | 46914 | (a) | – | 48808 | 3.36 | – |
| 44101 | 2.70 | – | 45210 | 2.05 | – | 46915 | (a) | – | 48924 | (a) | – |
| | | | | | | | | | | | |
| 44102 | 2.11 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 408.00 | – |
| 44103 | 1.87 | – | 45225 | (a) | – | 47050 | 2.22 | – | 49005 | .38 | – |
| 44104 | .78 | – | 45334 | 50.70 | – | 47051 | (a) | – | 49111 | 5.13 | – |
| 44105 | (a) | – | 45380 | .34 | (a) | 47052 | (a) | – | 49181 | 20.40 | – |
| 44106 | (a) | – | 45450 | 14.90 | – | 47103 | (a) | – | 49183 | 24.90 | – |
| | | | | | | | | | | | |
| 44108 | .92 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 52.50 | – |
| 44109 | 2.33 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 47.70 | – |
| 44110 | 2.38 | – | 45539 | (a) | – | 47221 | 194.00 | – | 49239 | .26 | .83 |
| 44111 | 1.46 | – | 45678 | .60 | – | 47253 | (a) | – | 49292 | 1.49 | – |
| 44112 | .87 | – | 45771 | .52 | .22 | 47254 | (a) | – | 49305 | (a) | – |
| | | | | | | | | | | | |
| 44113 | (a) | – | 45819 | .17 | .067 | 47318 | 16.30 | – | 49333 | 10.90 | – |
| 44193 | (a) | – | 45900 | .227 | .075 | 47367 | .56 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .195 | .06 | 47420 | 3.58 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .199 | – | 47468 | (a) | – | 49617 | .72 | .152 |
| 44276 | 118.00 | – | 45993 | (a) | (a) | 47469 | 10.90 | – | 49618 | .61 | .043 |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 49619 | 1.14 | .082 | 51315 | .167 | .116 | 51809 | .67 | .184 | 52341 | .044 | (a) |
| 49763 | 7.42 | – | 51330 | .094 | .43 | 51833 | .50 | .103 | 52342 | .128 | (a) |
| 49800 | (a) | – | 51333 | .031 | .34 | 51850 | .229 | (a) | 52343 | .078 | (a) |
| 49801 | 171.00 | – | 51340 | .066 | (a) | 51851 | .155 | (a) | 52401 | .242 | (a) |
| 49802 | 15.20 | – | 51350 | .77 | .177 | 51852 | .36 | (a) | 52402 | .037 | (a) |
| | | | | | | | | | | | |
| 49803 | 26.90 | – | 51351 | .69 | .054 | 51853 | .146 | (a) | 52432 | .182 | (a) |
| 49840 | 2.29 | – | 51352 | .94 | .138 | 51854 | .33 | (a) | 52433 | .166 | 1.46 |
| 49870 | 171.00 | – | 51355 | .64 | .116 | 51855 | .34 | (a) | 52435 | .208 | (a) |
| 49890 | (a) | – | 51356 | .69 | .85 | 51856 | .189 | (a) | 52438 | .151 | (a) |
| 49891 | (a) | – | 51357 | .237 | .43 | 51857 | .32 | (a) | 52440 | .236 | (a) |
| | | | | | | | | | | | |
| 49902 | (a) | – | 51358 | .57 | .175 | 51869 | .18 | .19 | 52467 | .218 | (a) |
| 49903 | (a) | – | 51359 | .50 | 1.01 | 51877 | 1.01 | .26 | 52469 | .076 | .10 |
| 50010 | .39 | .82 | 51370 | .79 | 6.02 | 51889 | .167 | .02 | 52505 | .38 | .224 |
| 50015 | .26 | (a) | 51380 | .079 | .072 | 51896 | .078 | .023 | 52547 | .21 | .093 |
| 50017 | .194 | (a) | 51400 | .221 | (a) | 51900 | .37 | .105 | 52581 | 1.86 | 5.33 |
| | | | | | | | | | | | |
| 50045 | .44 | (a) | 51401 | .33 | (a) | 51909 | .207 | .066 | 52619 | .13 | (a) |
| 50047 | .05 | (a) | 51500 | .149 | .125 | 51919 | .168 | (a) | 52660 | .198 | – |
| 51001 | .053 | .53 | 51516 | .167 | – | 51926 | .172 | .049 | 52744 | 1.90 | .126 |
| 51005 | .011 | (a) | 51517 | .189 | – | 51927 | .093 | .126 | 52767 | .192 | (a) |
| 51116 | .134 | .55 | 51550 | .184 | .41 | 51934 | .188 | .178 | 52876 | (a) | (a) |
| | | | | | | | | | | | |
| 51201 | .067 | (a) | 51551 | .064 | 1.06 | 51941 | .171 | .045 | 52911 | .104 | .68 |
| 51205 | .204 | .111 | 51552 | .111 | .169 | 51942 | .27 | – | 52967 | .039 | .074 |
| 51206 | .032 | .61 | 51553 | .197 | (a) | 51956 | .74 | .30 | 53001 | .38 | .38 |
| 51210 | .093 | (a) | 51554 | .019 | (a) | 51957 | .65 | .42 | 53077 | .183 | .248 |
| 51211 | (a) | (a) | 51575 | .205 | .028 | 51958 | .58 | .39 | 53095 | .126 | (a) |
| | | | | | | | | | | | |
| 51220 | .32 | 3.25 | 51576 | .35 | .10 | 51959 | .59 | (a) | 53096 | .175 | (a) |
| 51221 | .177 | 2.44 | 51600 | .241 | .232 | 51960 | .078 | .42 | 53121 | .50 | .54 |
| 51222 | .216 | 3.38 | 51613 | .159 | .20 | 51970 | .34 | .25 | 53147 | .032 | (a) |
| 51224 | .226 | 1.19 | 51625 | .049 | (a) | 51982 | .10 | .099 | 53229 | .182 | (a) |
| 51230 | .038 | .88 | 51666 | .33 | .127 | 51985 | .156 | – | 53271 | .094 | (a) |
| | | | | | | | | | | | |
| 51240 | .81 | .213 | 51702 | .146 | (a) | 51986 | .39 | .128 | 53333 | .179 | .238 |
| 51241 | 2.40 | .34 | 51703 | .061 | (a) | 51999 | .165 | .54 | 53374 | .50 | .45 |
| 51250 | .245 | (a) | 51734 | .114 | .36 | 52002 | .145 | .112 | 53375 | .27 | .244 |
| 51251 | .069 | (a) | 51741 | .42 | .28 | 52075 | .18 | .29 | 53376 | .43 | .212 |
| 51252 | .243 | .11 | 51752 | .35 | .199 | 52076 | .217 | (a) | 53377 | .44 | .27 |
| | | | | | | | | | | | |
| 51253 | .207 | (a) | 51767 | .095 | .012 | 52109 | .037 | (a) | 53403 | .28 | (a) |
| 51254 | .065 | .06 | 51777 | .33 | .084 | 52134 | .49 | .75 | 53425 | .168 | (a) |
| 51255 | .62 | (a) | 51790 | .55 | (a) | 52137 | .071 | (a) | 53565 | .32 | .158 |
| 51300 | .46 | .209 | 51796 | .153 | (a) | 52150 | .89 | (a) | 53631 | .058 | .025 |
| 51305 | .46 | 1.23 | 51808 | .54 | .76 | 52315 | .43 | .27 | 53632 | .066 | .04 |

Table title: **$100,000/200,000 BASIC LIMIT OCCURRENCE** / Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 / Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999

| \$100,000/200,000 BASIC LIMIT OCCURRENCE<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506<br>Products/Completed Operations (Prod/COps)   (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** |
| 53731 | .061 | (a) | 56170 | .165 | (a) | 57401 | .121 | .113 | 58503 | .145 | .077 |
| 53732 | .41 | .60 | 56171 | .081 | (a) | 57403 | .68 | .041 | 58532 | .187 | (a) |
| 53733 | .27 | .26 | 56202 | .139 | .126 | 57410 | .059 | .188 | 58559 | .038 | (a) |
| 53734 | 1.00 | – | 56390 | .243 | .62 | 57411 | .041 | (a) | 58560 | .092 | (a) |
| 53803 | .40 | (a) | 56391 | .208 | .36 | 57572 | .034 | .107 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .34 | .146 | 57600 | .102 | .039 | 58575 | .119 | .143 |
| 53902 | (a) | (a) | 56488 | .55 | .039 | 57611 | .089 | .075 | 58627 | .38 | .022 |
| 53903 | (a) | (a) | 56567 | .171 | (a) | 57625 | .90 | (a) | 58663 | .38 | 1.87 |
| 53904 | (a) | (a) | 56650 | .52 | (a) | 57651 | .109 | .05 | 58682 | .34 | (a) |
| 53905 | (a) | (a) | 56651 | .28 | (a) | 57690 | .115 | .64 | 58713 | .21 | (a) |
| 53907 | .183 | .139 | 56652 | .204 | (a) | 57716 | .055 | .106 | 58737 | .246 | 1.01 |
| 53951 | (a) | (a) | 56653 | .196 | (a) | 57725 | .12 | .094 | 58756 | .071 | (a) |
| 53952 | (a) | (a) | 56654 | .10 | (a) | 57726 | .093 | .019 | 58757 | .83 | (a) |
| 53953 | (a) | (a) | 56690 | .29 | .42 | 57798 | .055 | (a) | 58759 | .102 | (a) |
| 54012 | .10 | – | 56699 | .154 | .051 | 57800 | .207 | (a) | 58802 | .116 | .50 |
| 54077 | .25 | .39 | 56758 | .131 | .178 | 57808 | .046 | (a) | 58813 | .174 | (a) |
| 54444 | (a) | (a) | 56759 | .134 | .118 | 57809 | .047 | (a) | 58822 | .32 | (a) |
| 55010 | .75 | 1.25 | 56760 | .193 | .127 | 57810 | .046 | .126 | 58837 | .35 | .132 |
| 55011 | .204 | 1.14 | 56805 | .25 | (a) | 57871 | .055 | .127 | 58840 | .105 | .128 |
| 55012 | .243 | 1.32 | 56806 | .179 | (a) | 57913 | .27 | .43 | 58873 | .167 | .034 |
| 55013 | .152 | 1.05 | 56807 | .178 | (a) | 57997 | .222 | – | 58903 | .073 | (a) |
| 55014 | (a) | (a) | 56808 | .232 | (a) | 57998 | .119 | .067 | 58904 | .056 | .152 |
| 55214 | .197 | .103 | 56900 | .223 | (a) | 57999 | .075 | .081 | 58922 | .28 | .241 |
| 55371 | 1.28 | .158 | 56910 | .112 | (a) | 58009 | .075 | (a) | 59005 | .139 | .108 |
| 55410 | (a) | (a) | 56911 | .148 | (a) | 58010 | .28 | (a) | 59057 | 1.03 | (a) |
| 55426 | .185 | (a) | 56912 | .12 | .105 | 58020 | .73 | (a) | 59058 | .67 | (a) |
| 55597 | .049 | 1.99 | 56913 | .097 | (a) | 58056 | .33 | (a) | 59188 | 1.44 | .065 |
| 55647 | .098 | .08 | 56915 | .58 | (a) | 58057 | .207 | (a) | 59189 | 1.98 | .35 |
| 55648 | .044 | (a) | 56916 | .52 | .196 | 58058 | .186 | (a) | 59223 | .173 | .087 |
| 55649 | .053 | (a) | 56917 | .151 | (a) | 58095 | .26 | 1.95 | 59257 | .037 | .021 |
| 55715 | .39 | .27 | 56918 | .072 | (a) | 58096 | .35 | 1.06 | 59306 | .235 | (a) |
| 55716 | .56 | .59 | 56919 | .185 | (a) | 58301 | .058 | .086 | 59378 | .112 | .175 |
| 55717 | .244 | (a) | 56920 | .168 | (a) | 58302 | .094 | .064 | 59481 | .63 | .101 |
| 55718 | .236 | (a) | 56980 | .193 | (a) | 58397 | .54 | .97 | 59482 | 1.50 | (a) |
| 55802 | .33 | .013 | 57001 | .066 | .017 | 58408 | .131 | – | 59537 | .121 | .172 |
| 55918 | .223 | 4.30 | 57002 | .043 | .13 | 58409 | .167 | – | 59601 | .238 | 3.05 |
| 55919 | .03 | 4.86 | 57090 | .27 | .71 | 58456 | .089 | – | 59647 | .67 | .205 |
| 56040 | .021 | .057 | 57146 | .171 | .73 | 58457 | .129 | – | 59660 | .44 | 1.20 |
| 56041 | .139 | (a) | 57202 | .172 | (a) | 58458 | .167 | – | 59661 | .215 | (a) |
| 56042 | .175 | (a) | 57257 | .213 | .05 | 58459 | .20 | – | 59693 | .036 | – |

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|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** <br> Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 <br> Products/Completed Operations (Prod/COps)        (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** |
| 59695 | (a) | (a) | 59964 | 1.09 | .066 | 63220 | (a) | – | 91190 | 3.75 | (a) |
| 59701 | .017 | .227 | 59970 | .103 | .212 | 64074 | 23.40 | – | 91200 | 1.51 | – |
| 59713 | .39 | .37 | 59973 | .30 | (a) | 64075 | 16.50 | – | 91210 | (a) | – |
| 59722 | .203 | .036 | 59975 | .145 | .237 | 64500 | (a) | – | 91235 | 4.77 | 2.63 |
| 59723 | .076 | .044 | 59977 | .083 | (a) | 65007 | 80.60 | – | 91250 | 7.18 | (a) |
| 59724 | .117 | .031 | 59984 | .082 | .064 | 66122 | 34.70 | – | 91265 | 32.20 | 3.95 |
| 59725 | .146 | .103 | 59985 | .32 | (a) | 66123 | 19.10 | – | 91266 | 17.10 | 1.02 |
| 59726 | .106 | .026 | 59986 | .245 | (a) | 66309 | 55.70 | – | 91280 | (a) | 3.09 |
| 59738 | .34 | .077 | 59988 | .037 | .069 | 66561 | 129.00 | – | 91302 | 29.20 | (a) |
| 59750 | .09 | .28 | 59989 | .043 | .052 | 67017 | 120.00 | – | 91315 | 8.86 | – |
| 59751 | .032 | (a) | 60010 | 91.00 | – | 67508 | 87.10 | – | 91324 | 19.70 | (a) |
| 59773 | .085 | .032 | 60011 | 105.00 | – | 67509 | 63.90 | – | 91325 | (a) | (a) |
| 59774 | .07 | .175 | 60012 | 172.00 | – | 67510 | 35.60 | – | 91340 | 12.90 | 5.91 |
| 59775 | .09 | .211 | 60013 | 147.00 | – | 67511 | 38.50 | – | 91341 | 7.99 | 2.75 |
| 59781 | .078 | .088 | 60015 | 110.00 | – | 67512 | 165.00 | – | 91342 | 11.80 | 3.35 |
| 59782 | .117 | .69 | 60016 | 124.00 | – | 67513 | 105.00 | – | 91343 | 1.76 | .99 |
| 59783 | .114 | (a) | 60035 | 90.90 | – | 67634 | 104.00 | – | 91405 | 15.00 | – |
| 59784 | .087 | (a) | 61000 | 90.10 | – | 67635 | 73.30 | – | 91436 | 9.04 | 2.46 |
| 59790 | .26 | (a) | 61212 | 48.90 | – | 68001 | 224.00 | – | 91481 | 33.00 | – |
| 59798 | .30 | .53 | 61216 | 54.20 | – | 68439 | 288.00 | – | 91507 | 4.86 | 3.46 |
| 59806 | .213 | (a) | 61217 | 49.40 | – | 68500 | 20.00 | – | 91523 | 75.00 | – |
| 59867 | .29 | (a) | 61218 | 33.70 | – | 68604 | 5.38 | – | 91547 | .43 | – |
| 59886 | .04 | .131 | 61223 | 228.00 | – | 68606 | 21.00 | – | 91551 | 2.65 | .67 |
| 59889 | .28 | .169 | 61224 | 80.60 | – | 68607 | 16.60 | – | 91555 | 2.87 | 1.13 |
| 59892 | .114 | (a) | 61225 | 112.00 | – | 68702 | 13.70 | – | 91560 | 9.43 | 4.06 |
| 59904 | .077 | .08 | 61226 | 178.00 | – | 68703 | 10.30 | – | 91562 | 5.89 | – |
| 59905 | .184 | .138 | 61227 | 163.00 | – | 68706 | 44.00 | – | 91577 | 21.10 | 2.63 |
| 59914 | 1.08 | .70 | 62000 | 37.10 | – | 68707 | 43.50 | – | 91580 | 12.40 | – |
| 59915 | .26 | .88 | 62001 | 27.90 | – | 90089 | 7.65 | – | 91581 | (a) | (a) |
| 59917 | .047 | .164 | 62002 | 12.70 | – | 91111 | 6.14 | 4.35 | 91582 | (a) | (a) |
| 59923 | .027 | .007 | 62003 | 40.10 | – | 91125 | 4.61 | 3.31 | 91583 | (a) | (a) |
| 59925 | .51 | 1.06 | 63010 | 164.00 | – | 91127 | 4.13 | 1.68 | 91584 | (a) | (a) |
| 59926 | .44 | .49 | 63011 | 205.00 | – | 91130 | 2.64 | – | 91585 | (a) | (a) |
| 59927 | .29 | 1.71 | 63012 | 291.00 | – | 91135 | .74 | (a) | 91586 | (a) | (a) |
| 59931 | .49 | .69 | 63013 | 276.00 | – | 91150 | 3.90 | 5.61 | 91587 | (a) | (a) |
| 59932 | .52 | 1.11 | 63215 | 132.00 | – | 91155 | 8.67 | 21.80 | 91588 | (a) | (a) |
| 59941 | .163 | (a) | 63216 | 91.90 | – | 91160 | 1.85 | – | 91589 | (a) | (a) |
| 59947 | .077 | .39 | 63217 | 77.70 | – | 91175 | 1.59 | – | 91590 | 6.11 | – |
| 59955 | .062 | .171 | 63218 | 26.20 | – | 91177 | 6.97 | – | 91591 | (a) | (a) |
| 59963 | .46 | .54 | 63219 | (a) | – | 91179 | 7.00 | – | 91606 | 25.80 | – |

**CLASSES 91618–99004**     **COMMERCIAL LINES MANUAL**     **CONNECTICUT (06)**
**PREM/OPS TERR. 506**     **DIVISION SIX**
**PROD/COPS**     **GENERAL LIABILITY**
**LOSS COST PAGES**

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506**
**Products/Completed Operations (Prod/COps)**     **(Subline Code 336) Entire State Territory 999**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 91618 | (a) | (a) | 95357 | 2.64 | – | 97653 | 5.55 | 2.36 | 98426 | 4.49 | (a) |
| 91629 | 5.28 | (a) | 95358 | (a) | – | 97654 | 9.67 | 3.32 | 98427 | 4.38 | – |
| 91636 | 9.05 | – | 95410 | 7.85 | 2.58 | 97655 | 9.90 | 5.21 | 98428 | (a) | – |
| 91641 | 2.45 | (a) | 95455 | 10.90 | 2.26 | 98002 | 1.79 | .95 | 98429 | 2.36 | – |
| 91666 | 1.65 | (a) | 95487 | 4.21 | (a) | 98003 | 1.73 | (a) | 98430 | (a) | – |
| 91722 | 7.92 | (a) | 95505 | 5.09 | 2.03 | 98090 | .233 | – | 98449 | 6.29 | 12.00 |
| 91746 | 5.89 | 6.48 | 95620 | 3.41 | (a) | 98091 | .25 | – | 98482 | 6.74 | 7.48 |
| 91805 | .37 | – | 95625 | 13.90 | 3.40 | 98092 | .77 | – | 98483 | 9.95 | 15.50 |
| 92053 | .91 | .40 | 95630 | (a) | (a) | 98111 | 1.21 | – | 98502 | 9.53 | 2.64 |
| 92054 | .31 | .239 | 95647 | 5.74 | 6.91 | 98150 | (a) | – | 98555 | 4.44 | – |
| 92055 | 8.73 | .208 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.00 | – |
| 92101 | 13.70 | 2.62 | 96053 | 4.36 | 3.76 | 98152 | 6.03 | .34 | 98598 | .34 | – |
| 92102 | 8.22 | 2.52 | 96317 | 2.73 | – | 98153 | 6.79 | (a) | 98601 | 11.40 | (a) |
| 92215 | 6.83 | 2.97 | 96408 | 6.80 | 9.50 | 98154 | 8.01 | (a) | 98622 | (a) | – |
| 92338 | 3.16 | 1.48 | 96409 | 6.29 | 10.50 | 98155 | 11.20 | (a) | 98623 | (a) | – |
| 92445 | 5.19 | – | 96410 | 5.52 | 8.15 | 98156 | (a) | (a) | 98624 | 1.79 | – |
| 92446 | 10.40 | 2.12 | 96611 | 2.95 | .97 | 98157 | 7.17 | .36 | 98636 | 5.86 | 3.54 |
| 92447 | 9.07 | 1.65 | 96702 | 7.82 | (a) | 98158 | (a) | (a) | 98640 | 197.00 | – |
| 92451 | 4.77 | 1.98 | 96703 | (a) | – | 98159 | 4.81 | (a) | 98658 | 11.60 | – |
| 92453 | 5.75 | – | 96816 | 7.34 | – | 98160 | 10.20 | (a) | 98659 | 2.07 | .68 |
| 92478 | 2.84 | 1.75 | 96872 | 9.71 | (a) | 98161 | 11.40 | (a) | 98677 | 31.00 | 7.45 |
| 92593 | 62.60 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 27.50 | 10.50 |
| 92663 | 1.23 | – | 97002 | (a) | (a) | 98163 | 12.00 | .38 | 98698 | (a) | (a) |
| 94007 | 19.50 | 3.93 | 97003 | (a) | (a) | 98164 | 4.02 | .12 | 98699 | 8.96 | (a) |
| 94099 | 4.44 | – | 97047 | 8.98 | – | 98257 | 2.62 | – | 98705 | 16.40 | – |
| 94225 | 15.60 | – | 97050 | 6.97 | – | 98303 | 22.50 | 5.72 | 98710 | 6.23 | – |
| 94276 | 8.13 | 4.22 | 97111 | 9.39 | – | 98304 | 9.70 | 3.02 | 98751 | 8.77 | – |
| 94304 | 6.09 | (a) | 97220 | .71 | (a) | 98305 | 7.21 | 1.13 | 98805 | 8.13 | .91 |
| 94381 | 11.40 | 12.80 | 97221 | (a) | 1.48 | 98306 | 18.60 | .77 | 98806 | 5.45 | 3.63 |
| 94404 | 7.71 | 6.02 | 97222 | 3.16 | 2.06 | 98307 | 3.07 | .52 | 98810 | 10.20 | – |
| 94444 | (a) | (a) | 97223 | 4.77 | 2.94 | 98308 | 2.02 | .57 | 98813 | 9.81 | 1.93 |
| 94569 | 5.20 | 2.96 | 97308 | 1.32 | – | 98309 | 11.30 | 1.53 | 98820 | 15.50 | 3.75 |
| 94590 | 22.40 | – | 97447 | 4.34 | 3.64 | 98344 | 2.01 | .42 | 98871 | (a) | (a) |
| 94617 | 7.08 | – | 97501 | (a) | – | 98405 | 3.31 | – | 98884 | 4.04 | 1.77 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 25.50 | (a) | 98914 | 1.41 | 1.02 |
| 95124 | 2.62 | .72 | 97503 | (a) | – | 98414 | 23.40 | (a) | 98949 | 1.98 | .56 |
| 95233 | 5.60 | – | 97504 | (a) | – | 98415 | 3.07 | (a) | 98967 | 6.34 | 4.67 |
| 95305 | 6.09 | – | 97650 | 6.48 | 3.74 | 98423 | 7.31 | (a) | 98993 | 11.20 | 5.64 |
| 95306 | 10.40 | – | 97651 | 12.80 | 4.20 | 98424 | 12.40 | (a) | 99003 | 3.01 | .72 |
| 95310 | 14.50 | 2.42 | 97652 | 11.10 | 3.38 | 98425 | 5.09 | (a) | 99004 | 8.16 | 1.57 |

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|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | | | | | | |
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 | | | | | | | | | | | |
| Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** |
| **99080** | 2.13 | 6.84 | **99826** | 2.01 | .45 | | | | | | |
| **99081** | (a) | – | **99827** | .77 | .52 | | | | | | |
| **99082** | (a) | – | **99851** | 3.13 | – | | | | | | |
| **99083** | (a) | – | **99917** | 5.06 | – | | | | | | |
| **99084** | (a) | (a) | **99938** | 5.69 | – | | | | | | |
| **99085** | (a) | (a) | **99943** | 16.50 | – | | | | | | |
| **99111** | 3.10 | – | **99946** | 12.30 | 3.24 | | | | | | |
| **99160** | (a) | – | **99948** | 13.50 | 18.40 | | | | | | |
| **99163** | 7.39 | .82 | **99952** | 14.90 | 13.00 | | | | | | |
| **99165** | 1.62 | (a) | **99953** | 16.10 | 9.09 | | | | | | |
| **99220** | 3.11 | (a) | **99954** | 11.70 | 9.99 | | | | | | |
| **99221** | (a) | (a) | **99955** | 14.70 | 14.70 | | | | | | |
| **99222** | 5.85 | (a) | **99963** | 1.22 | – | | | | | | |
| **99223** | .46 | (a) | **99969** | 5.66 | 2.08 | | | | | | |
| **99303** | 24.80 | – | **99975** | 13.00 | – | | | | | | |
| **99310** | 6.20 | (a) | **99986** | (a) | – | | | | | | |
| **99315** | 18.20 | 1.96 | **99987** | (a) | – | | | | | | |
| **99321** | 17.70 | 2.06 | **99988** | 5.00 | – | | | | | | |
| **99445** | (a) | (a) | | | | | | | | | |
| **99471** | 1.41 | – | | | | | | | | | |
| **99505** | 9.47 | – | | | | | | | | | |
| **99506** | 11.70 | – | | | | | | | | | |
| **99507** | 10.20 | – | | | | | | | | | |
| **99570** | 5.45 | (a) | | | | | | | | | |
| **99571** | 1.32 | (a) | | | | | | | | | |
| **99572** | 2.58 | (a) | | | | | | | | | |
| **99573** | 2.47 | (a) | | | | | | | | | |
| **99600** | 3.55 | – | | | | | | | | | |
| **99613** | 15.70 | 2.82 | | | | | | | | | |
| **99614** | 7.92 | – | | | | | | | | | |
| **99620** | .85 | – | | | | | | | | | |
| **99650** | 2.58 | .75 | | | | | | | | | |
| **99709** | 6.37 | (a) | | | | | | | | | |
| **99718** | 2.50 | – | | | | | | | | | |
| **99746** | 4.24 | 2.75 | | | | | | | | | |
| **99760** | .48 | – | | | | | | | | | |
| **99777** | 17.60 | – | | | | | | | | | |
| **99793** | 5.38 | – | | | | | | | | | |
| **99798** | (a) | (a) | | | | | | | | | |
| **99803** | (a) | 11.30 | | | | | | | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | | | | | | |
| **Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507** | | | | | | | | | | | |
| **Products/Completed Operations (Prod/COps)  (Subline Code 336) Entire State Territory 999** | | | | | | | | | | | |
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 10010 | .181 | .224 | 10205 | .46 | – | 11210 | 4.79 | – | 13207 | (a) | (a) |
| 10015 | 14.60 | – | 10220 | 8.59 | – | 11211 | 24.90 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .29 | .152 | 11212 | 3.77 | – | 13314 | .219 | .02 |
| 10026 | 1.18 | .02 | 10256 | 1.05 | .158 | 11213 | 3.07 | – | 13351 | .53 | .049 |
| 10036 | .77 | (a) | 10257 | .198 | .187 | 11214 | 7.57 | – | 13352 | .54 | .041 |
| 10040 | .138 | .30 | 10309 | .29 | .023 | 11222 | .127 | – | 13410 | 1.65 | 2.55 |
| 10042 | .67 | .35 | 10315 | .69 | (a) | 11234 | .51 | .066 | 13411 | (a) | (a) |
| 10052 | 10.10 | – | 10331 | 19.70 | – | 11248 | .054 | .022 | 13412 | .56 | 1.11 |
| 10054 | 8.94 | – | 10332 | 34.10 | – | 11258 | 1.86 | .181 | 13453 | .64 | (a) |
| 10060 | .32 | .074 | 10352 | .90 | .078 | 11259 | 2.00 | .175 | 13454 | .75 | (a) |
| 10065 | .48 | .037 | 10367 | 6.41 | – | 11273 | 25.40 | – | 13455 | .76 | (a) |
| 10066 | .49 | .042 | 10368 | 9.37 | – | 11274 | 24.40 | – | 13461 | (a) | (a) |
| 10070 | .104 | .141 | 10375 | (a) | – | 11288 | 2.29 | .083 | 13506 | 1.67 | .063 |
| 10071 | .58 | .093 | 10378 | 20.00 | – | 12014 | .117 | .045 | 13507 | 2.02 | .14 |
| 10072 | 7.26 | – | 10379 | 9.28 | – | 12356 | 2.16 | .027 | 13590 | .57 | .77 |
| 10073 | 1.20 | .39 | 10380 | 15.80 | – | 12361 | .167 | .091 | 13621 | .143 | .42 |
| 10075 | 8.93 | .153 | 10381 | 13.70 | – | 12362 | .114 | (a) | 13670 | .093 | .013 |
| 10100 | 1.55 | .058 | 11007 | 2.73 | – | 12373 | .043 | .031 | 13673 | 1.41 | .017 |
| 10101 | .44 | .191 | 11020 | .55 | .088 | 12374 | 1.12 | .067 | 13715 | .114 | .151 |
| 10105 | 4.73 | – | 11039 | 1.05 | .056 | 12375 | .55 | .059 | 13716 | .83 | .147 |
| 10107 | 3.68 | .147 | 11052 | 9.42 | – | 12391 | .085 | .10 | 13720 | .80 | .079 |
| 10110 | 49.60 | – | 11101 | (a) | (a) | 12393 | .73 | (a) | 13759 | .32 | .147 |
| 10111 | .227 | .098 | 11120 | (a) | – | 12467 | .30 | (a) | 13930 | .243 | .205 |
| 10113 | .66 | – | 11126 | .114 | .024 | 12509 | .072 | .047 | 14068 | .071 | .018 |
| 10115 | 1.30 | .066 | 11127 | .58 | .008 | 12510 | .91 | .028 | 14101 | .84 | .036 |
| 10117 | 14.50 | – | 11128 | .78 | .055 | 12583 | .40 | (a) | 14279 | .55 | .09 |
| 10119 | (a) | – | 11138 | 4.94 | – | 12651 | 1.18 | .56 | 14401 | 1.88 | .15 |
| 10120 | 32.40 | – | 11155 | .39 | – | 12683 | .54 | (a) | 14405 | 1.60 | – |
| 10130 | 6.45 | – | 11160 | (a) | (a) | 12707 | .75 | .79 | 14527 | .46 | .202 |
| 10132 | 5.56 | – | 11167 | 2.17 | – | 12797 | .157 | .168 | 14655 | .162 | – |
| 10133 | 9.06 | – | 11168 | 11.30 | – | 12805 | .59 | .15 | 14731 | 9.35 | – |
| 10135 | (a) | – | 11201 | 23.90 | – | 12841 | .98 | – | 14732 | .69 | – |
| 10140 | .077 | .02 | 11202 | 7.06 | – | 12927 | .171 | – | 14733 | 1.13 | – |
| 10141 | .153 | .022 | 11203 | 1.34 | .65 | 13049 | .087 | .058 | 14734 | .48 | – |
| 10145 | .74 | .016 | 11204 | .57 | 1.62 | 13111 | 1.73 | .113 | 14855 | .25 | .20 |
| 10146 | .69 | .022 | 11205 | (a) | – | 13112 | .142 | .083 | 14913 | .61 | .085 |
| 10150 | .90 | (a) | 11206 | 1.11 | – | 13201 | 1.04 | .201 | 15060 | (a) | (a) |
| 10151 | 22.70 | – | 11207 | 14.00 | – | 13204 | 1.18 | 1.24 | 15061 | (a) | (a) |
| 10160 | 4.05 | – | 11208 | 2.40 | – | 13205 | .45 | .45 | 15062 | .226 | (a) |
| 10204 | .41 | – | 11209 | 11.30 | – | 13206 | (a) | (a) | 15063 | .26 | (a) |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 15070 | .215 | – | 16750 | .19 | .041 | 18707 | .017 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .19 | – | 18708 | .209 | .011 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.37 | (a) | 18833 | .204 | (a) | 41001 | .54 | – |
| 15123 | 9.03 | – | 16820 | 1.06 | (a) | 18834 | .54 | .133 | 41210 | (a) | – |
| 15124 | 3.16 | – | 16881 | 2.98 | (a) | 18911 | 1.71 | .02 | 41421 | .52 | – |
| | | | | | | | | | | | |
| 15188 | .40 | (a) | 16890 | .16 | (a) | 18912 | 3.22 | .027 | 41422 | .28 | – |
| 15223 | .11 | .035 | 16891 | .175 | (a) | 18920 | .84 | .018 | 41510 | 86.00 | – |
| 15224 | .84 | .068 | 16892 | .32 | (a) | 18991 | (a) | – | 41603 | 24.40 | – |
| 15300 | (a) | – | 16900 | 5.12 | .075 | 19007 | 3.53 | – | 41604 | 13.40 | – |
| 15314 | .39 | (a) | 16901 | 3.28 | .116 | 19051 | 7.83 | – | 41620 | 2.00 | – |
| | | | | | | | | | | | |
| 15404 | .103 | (a) | 16902 | 2.78 | .078 | 19061 | (a) | – | 41650 | 34.40 | – |
| 15405 | .152 | (a) | 16905 | 5.38 | .075 | 19795 | .56 | (a) | 41664 | 68.70 | – |
| 15406 | .39 | .047 | 16906 | 3.44 | .116 | 19796 | .66 | – | 41665 | 8.05 | – |
| 15488 | .97 | (a) | 16910 | 3.07 | .053 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | .69 | .019 | 16911 | 2.78 | .059 | 40006 | (a) | – | 41667 | 188.00 | – |
| | | | | | | | | | | | |
| 15600 | 1.75 | .073 | 16915 | 3.15 | .059 | 40010 | (a) | – | 41668 | 176.00 | – |
| 15607 | .28 | – | 16916 | 2.62 | .053 | 40015 | (a) | – | 41669 | 1.23 | – |
| 15608 | .39 | .01 | 16920 | 6.98 | .118 | 40020 | (a) | – | 41670 | 2.07 | – |
| 15656 | 11.50 | – | 16921 | 6.38 | .065 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | .69 | – | 16930 | 4.02 | .14 | 40031 | (a) | – | 41673 | (a) | – |
| | | | | | | | | | | | |
| 15733 | .25 | .044 | 16931 | 4.33 | .079 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .52 | .026 | 16940 | 8.71 | .066 | 40040 | (a) | – | 41677 | .41 | – |
| 15991 | .43 | .067 | 16941 | 3.49 | .12 | 40041 | (a) | – | 41678 | 171.00 | – |
| 15993 | .36 | .036 | 18078 | .206 | .164 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .06 | .04 | 18109 | .71 | .03 | 40045 | 454.00 | – | 41680 | 17.90 | – |
| | | | | | | | | | | | |
| 16009 | .31 | .073 | 18110 | .57 | .037 | 40046 | 89.70 | – | 41696 | 1.31 | – |
| 16402 | 2.59 | – | 18200 | (a) | – | 40047 | 32.00 | – | 41697 | .91 | – |
| 16403 | 1.64 | .13 | 18205 | .32 | .36 | 40059 | 11.50 | – | 41700 | (a) | – |
| 16404 | 2.06 | – | 18206 | .92 | .07 | 40061 | 6.07 | – | 41715 | 11.40 | – |
| 16471 | .40 | – | 18335 | .67 | .02 | 40063 | 203.00 | – | 41716 | 7.23 | – |
| | | | | | | | | | | | |
| 16501 | .128 | (a) | 18435 | 1.64 | .054 | 40064 | 59.70 | – | 43007 | (a) | – |
| 16527 | .196 | .42 | 18436 | 1.32 | .195 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .143 | (a) | 18437 | .95 | (a) | 40067 | (a) | – | 43151 | 31.40 | – |
| 16604 | .241 | .212 | 18438 | 1.83 | (a) | 40069 | (a) | – | 43152 | 51.20 | – |
| 16670 | 8.20 | – | 18501 | 1.50 | .016 | 40072 | (a) | – | 43200 | 119.00 | – |
| | | | | | | | | | | | |
| 16676 | .54 | .015 | 18506 | .50 | .007 | 40075 | 63.10 | – | 43215 | (a) | – |
| 16694 | .48 | (a) | 18507 | .34 | .008 | 40101 | 29.70 | – | 43421 | 32.70 | – |
| 16705 | .36 | .173 | 18570 | 3.57 | – | 40102 | 26.20 | – | 43422 | 172.00 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 16.10 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .38 | .61 | 40115 | (a) | – | 43470 | 7.60 | – |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | | | | | | |
| **Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507** | | | | | | | | | | | |
| **Products/Completed Operations (Prod/COps)　(Subline Code 336) Entire State Territory 999** | | | | | | | | | | | |
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 43517 | (a) | – | 44277 | 104.00 | – | 46004 | 32.70 | – | 47471 | 4.48 | – |
| 43518 | 29.50 | – | 44280 | .41 | – | 46005 | 26.20 | – | 47473 | 5.85 | – |
| 43550 | 117.00 | – | 44311 | 15.20 | – | 46112 | .117 | – | 47474 | 6.54 | – |
| 43551 | 64.80 | – | 44315 | 10.20 | – | 46202 | 4.78 | – | 47475 | 5.16 | – |
| 43626 | 23.50 | – | 44427 | 107.00 | – | 46362 | 596.00 | – | 47476 | 5.16 | – |
| 43628 | 306.00 | – | 44428 | 108.00 | – | 46426 | 87.10 | – | 47477 | 6.89 | – |
| 43629 | 259.00 | – | 44429 | 1.62 | – | 46427 | 116.00 | – | 47478 | 7.23 | – |
| 43754 | (a) | – | 44430 | 1.12 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 8.64 | – | 44431 | 3.59 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 6.05 | – | 44432 | 1.14 | – | 46603 | 7.31 | – | 48039 | 84.70 | – |
| 43840 | .074 | – | 44433 | 36.30 | – | 46604 | 8.43 | – | 48177 | (a) | – |
| 43860 | 4.76 | – | 44434 | 69.40 | – | 46606 | 22.50 | – | 48178 | (a) | – |
| 43889 | 1.70 | – | 44435 | 71.80 | – | 46607 | 30.90 | – | 48206 | 62.30 | – |
| 43945 | (a) | – | 44436 | 83.90 | – | 46622 | 17.70 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 69.50 | – | 46671 | (a) | – | 48441 | .26 | – |
| 43990 | (a) | (a) | 44438 | 55.00 | – | 46700 | 240.00 | – | 48557 | 26.20 | – |
| 43991 | (a) | – | 44439 | 107.00 | – | 46773 | (a) | – | 48558 | 22.80 | – |
| 44009 | 11.00 | – | 44440 | 88.50 | – | 46822 | (a) | – | 48600 | 174.00 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 25.20 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 2.07 | (a) |
| 44070 | 7.46 | – | 45190 | 3.76 | – | 46911 | 46.60 | – | 48637 | 20.00 | – |
| 44071 | 8.29 | – | 45191 | 2.67 | – | 46912 | 85.40 | – | 48638 | 9.92 | – |
| 44072 | 5.73 | – | 45192 | 3.12 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 4.02 | – | 45193 | 1.84 | – | 46914 | (a) | – | 48808 | 2.95 | – |
| 44101 | 4.19 | – | 45210 | 2.33 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | 3.27 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 478.00 | – |
| 44103 | 2.89 | – | 45225 | (a) | – | 47050 | 1.65 | – | 49005 | .28 | – |
| 44104 | 1.21 | – | 45334 | 68.90 | – | 47051 | (a) | – | 49111 | 4.51 | – |
| 44105 | (a) | – | 45380 | .30 | (a) | 47052 | (a) | – | 49181 | 27.70 | – |
| 44106 | (a) | – | 45450 | 20.30 | – | 47103 | (a) | – | 49183 | 33.80 | – |
| 44108 | 1.42 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 71.20 | – |
| 44109 | 3.60 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 64.80 | – |
| 44110 | 3.69 | – | 45539 | (a) | – | 47221 | 264.00 | – | 49239 | .221 | .83 |
| 44111 | 2.26 | – | 45678 | .45 | – | 47253 | (a) | – | 49292 | 2.03 | – |
| 44112 | 1.34 | – | 45771 | .45 | .22 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .146 | .067 | 47318 | 19.20 | – | 49333 | 14.90 | – |
| 44193 | (a) | – | 45900 | .20 | .075 | 47367 | .41 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .171 | .06 | 47420 | 4.20 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .27 | – | 47468 | (a) | – | 49617 | .74 | .152 |
| 44276 | 160.00 | – | 45993 | (a) | (a) | 47469 | 5.16 | – | 49618 | .62 | .043 |

**CONNECTICUT (06)**     **COMMERCIAL LINES MANUAL**     **CLASSES 49619–53632**
**DIVISION SIX**     **PREM/OPS TERR. 507**
**GENERAL LIABILITY**     **PROD/COPS**
**LOSS COST PAGES**

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507
Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 49619 | 1.17 | .082 | 51315 | .143 | .116 | 51809 | .69 | .184 | 52341 | .059 | (a) |
| 49763 | 7.63 | – | 51330 | .126 | .43 | 51833 | .67 | .103 | 52342 | .172 | (a) |
| 49800 | (a) | – | 51333 | .041 | .34 | 51850 | .31 | (a) | 52343 | .105 | (a) |
| 49801 | 232.00 | – | 51340 | .068 | (a) | 51851 | .207 | (a) | 52401 | .32 | (a) |
| 49802 | 20.60 | – | 51350 | 1.03 | .177 | 51852 | .49 | (a) | 52402 | .038 | (a) |
| 49803 | 36.50 | – | 51351 | .92 | .054 | 51853 | .195 | (a) | 52432 | .186 | (a) |
| 49840 | 1.70 | – | 51352 | 1.26 | .138 | 51854 | .44 | (a) | 52433 | .17 | 1.46 |
| 49870 | 200.00 | – | 51355 | .86 | .116 | 51855 | .46 | (a) | 52435 | .213 | (a) |
| 49890 | (a) | – | 51356 | .93 | .85 | 51856 | .25 | (a) | 52438 | .154 | (a) |
| 49891 | (a) | – | 51357 | .203 | .43 | 51857 | .43 | (a) | 52440 | .242 | (a) |
| 49902 | (a) | – | 51358 | .49 | .175 | 51869 | .185 | .19 | 52467 | .224 | (a) |
| 49903 | (a) | – | 51359 | .43 | 1.01 | 51877 | 1.04 | .26 | 52469 | .078 | .10 |
| 50010 | .40 | .82 | 51370 | .81 | 6.02 | 51889 | .171 | .02 | 52505 | .39 | .224 |
| 50015 | .26 | (a) | 51380 | .081 | .072 | 51896 | .08 | .023 | 52547 | .28 | .093 |
| 50017 | .199 | (a) | 51400 | .30 | (a) | 51900 | .50 | .105 | 52581 | 1.90 | 5.33 |
| 50045 | .45 | (a) | 51401 | .44 | (a) | 51909 | .28 | .066 | 52619 | .133 | (a) |
| 50047 | .051 | (a) | 51500 | .153 | .125 | 51919 | .173 | (a) | 52660 | .147 | – |
| 51001 | .071 | .53 | 51516 | .124 | – | 51926 | .176 | .049 | 52744 | 2.55 | .126 |
| 51005 | .015 | (a) | 51517 | .14 | – | 51927 | .095 | .126 | 52767 | .26 | (a) |
| 51116 | .18 | .55 | 51550 | .189 | .41 | 51934 | .192 | .178 | 52876 | (a) | (a) |
| 51201 | .069 | (a) | 51551 | .065 | 1.06 | 51941 | .175 | .045 | 52911 | .106 | .68 |
| 51205 | .209 | .111 | 51552 | .113 | .169 | 51942 | .28 | – | 52967 | .04 | .074 |
| 51206 | .033 | .61 | 51553 | .202 | (a) | 51956 | .75 | .30 | 53001 | .39 | .38 |
| 51210 | .124 | (a) | 51554 | .019 | (a) | 51957 | .67 | .42 | 53077 | .188 | .248 |
| 51211 | (a) | (a) | 51575 | .28 | .028 | 51958 | .59 | .39 | 53095 | .129 | (a) |
| 51220 | .43 | 3.25 | 51576 | .36 | .10 | 51959 | .61 | (a) | 53096 | .179 | (a) |
| 51221 | .237 | 2.44 | 51600 | .247 | .232 | 51960 | .08 | .42 | 53121 | .51 | .54 |
| 51222 | .29 | 3.38 | 51613 | .163 | .20 | 51970 | .35 | .25 | 53147 | .043 | (a) |
| 51224 | .30 | 1.19 | 51625 | .065 | (a) | 51982 | .102 | .099 | 53229 | .243 | (a) |
| 51230 | .051 | .88 | 51666 | .44 | .127 | 51985 | .116 | – | 53271 | .096 | (a) |
| 51240 | .83 | .213 | 51702 | .195 | (a) | 51986 | .40 | .128 | 53333 | .239 | .238 |
| 51241 | 2.45 | .34 | 51703 | .081 | (a) | 51999 | .169 | .54 | 53374 | .67 | .45 |
| 51250 | .33 | (a) | 51734 | .152 | .36 | 52002 | .149 | .112 | 53375 | .36 | .244 |
| 51251 | .071 | (a) | 51741 | .43 | .28 | 52075 | .241 | .29 | 53376 | .57 | .212 |
| 51252 | .249 | .11 | 51752 | .36 | .199 | 52076 | .29 | (a) | 53377 | .58 | .27 |
| 51253 | .212 | (a) | 51767 | .128 | .012 | 52109 | .038 | (a) | 53403 | .37 | (a) |
| 51254 | .066 | .06 | 51777 | .44 | .084 | 52134 | .50 | .75 | 53425 | .225 | (a) |
| 51255 | .83 | (a) | 51790 | .74 | (a) | 52137 | .095 | (a) | 53565 | .43 | .158 |
| 51300 | .61 | .209 | 51796 | .157 | (a) | 52150 | .92 | (a) | 53631 | .059 | .025 |
| 51305 | .61 | 1.23 | 51808 | .56 | .76 | 52315 | .58 | .27 | 53632 | .068 | .04 |

| Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 53731 | .062 | (a) | 56170 | .221 | (a) | 57401 | .124 | .113 | 58503 | .149 | .077 |
| 53732 | .42 | .60 | 56171 | .109 | (a) | 57403 | .91 | .041 | 58532 | .192 | (a) |
| 53733 | .28 | .26 | 56202 | .142 | .126 | 57410 | .06 | .188 | 58559 | .039 | (a) |
| 53734 | .74 | – | 56390 | .248 | .62 | 57411 | .055 | (a) | 58560 | .094 | (a) |
| 53803 | .54 | (a) | 56391 | .213 | .36 | 57572 | .035 | .107 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .34 | .146 | 57600 | .105 | .039 | 58575 | .121 | .143 |
| 53902 | (a) | (a) | 56488 | .74 | .039 | 57611 | .118 | .075 | 58627 | .39 | .022 |
| 53903 | (a) | (a) | 56567 | .229 | (a) | 57625 | .92 | (a) | 58663 | .51 | 1.87 |
| 53904 | (a) | (a) | 56650 | .70 | (a) | 57651 | .112 | .05 | 58682 | .35 | (a) |
| 53905 | (a) | (a) | 56651 | .38 | (a) | 57690 | .154 | .64 | 58713 | .28 | (a) |
| 53907 | .187 | .139 | 56652 | .27 | (a) | 57716 | .073 | .106 | 58737 | .25 | 1.01 |
| 53951 | (a) | (a) | 56653 | .26 | (a) | 57725 | .16 | .094 | 58756 | .095 | (a) |
| 53952 | (a) | (a) | 56654 | .134 | (a) | 57726 | .124 | .019 | 58757 | .85 | (a) |
| 53953 | (a) | (a) | 56690 | .38 | .42 | 57798 | .057 | (a) | 58759 | .105 | (a) |
| 54012 | .074 | – | 56699 | .158 | .051 | 57800 | .212 | (a) | 58802 | .119 | .50 |
| 54077 | .26 | .39 | 56758 | .134 | .178 | 57808 | .061 | (a) | 58813 | .233 | (a) |
| 54444 | (a) | (a) | 56759 | .137 | .118 | 57809 | .063 | (a) | 58822 | .33 | (a) |
| 55010 | .77 | 1.25 | 56760 | .197 | .127 | 57810 | .061 | .126 | 58837 | .47 | .132 |
| 55011 | .208 | 1.14 | 56805 | .26 | (a) | 57871 | .073 | .127 | 58840 | .14 | .128 |
| 55012 | .248 | 1.32 | 56806 | .184 | (a) | 57913 | .27 | .43 | 58873 | .223 | .034 |
| 55013 | .203 | 1.05 | 56807 | .182 | (a) | 57997 | .165 | – | 58903 | .075 | (a) |
| 55014 | (a) | (a) | 56808 | .238 | (a) | 57998 | .121 | .067 | 58904 | .058 | .152 |
| 55214 | .201 | .103 | 56900 | .228 | (a) | 57999 | .101 | .081 | 58922 | .37 | .241 |
| 55371 | 1.71 | .158 | 56910 | .114 | (a) | 58009 | .101 | (a) | 59005 | .142 | .108 |
| 55410 | (a) | (a) | 56911 | .197 | (a) | 58010 | .28 | (a) | 59057 | 1.05 | (a) |
| 55426 | .247 | (a) | 56912 | .16 | .105 | 58020 | .97 | (a) | 59058 | .68 | (a) |
| 55597 | .05 | 1.99 | 56913 | .13 | (a) | 58056 | .34 | (a) | 59188 | 1.93 | .065 |
| 55647 | .101 | .08 | 56915 | .77 | (a) | 58057 | .212 | (a) | 59189 | 2.65 | .35 |
| 55648 | .046 | (a) | 56916 | .70 | .196 | 58058 | .19 | (a) | 59223 | .231 | .087 |
| 55649 | .054 | (a) | 56917 | .201 | (a) | 58095 | .27 | 1.95 | 59257 | .038 | .021 |
| 55715 | .40 | .27 | 56918 | .097 | (a) | 58096 | .36 | 1.06 | 59306 | .24 | (a) |
| 55716 | .58 | .59 | 56919 | .247 | (a) | 58301 | .077 | .086 | 59378 | .15 | .175 |
| 55717 | .33 | (a) | 56920 | .225 | (a) | 58302 | .096 | .064 | 59481 | .65 | .101 |
| 55718 | .32 | (a) | 56980 | .198 | (a) | 58397 | .56 | .97 | 59482 | 2.02 | (a) |
| 55802 | .44 | .013 | 57001 | .068 | .017 | 58408 | .098 | – | 59537 | .162 | .172 |
| 55918 | .228 | 4.30 | 57002 | .044 | .13 | 58409 | .124 | – | 59601 | .244 | 3.05 |
| 55919 | .031 | 4.86 | 57090 | .36 | .71 | 58456 | .066 | – | 59647 | .90 | .205 |
| 56040 | .022 | .057 | 57146 | .229 | .73 | 58457 | .096 | – | 59660 | .45 | 1.20 |
| 56041 | .142 | (a) | 57202 | .176 | (a) | 58458 | .124 | – | 59661 | .22 | (a) |
| 56042 | .179 | (a) | 57257 | .218 | .05 | 58459 | .149 | – | 59693 | .037 | – |

Table caption (top of table):
**$100,000/200,000 BASIC LIMIT OCCURRENCE**
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507
Products/Completed Operations (Prod/COps)  (Subline Code 336) Entire State Territory 999

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE**<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507<br>Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999 |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 59695 | (a) | (a) | 59964 | 1.11 | .066 | 63220 | (a) | – | 91190 | 3.75 | (a) |
| 59701 | .018 | .227 | 59970 | .138 | .212 | 64074 | 26.50 | – | 91200 | 1.51 | – |
| 59713 | .40 | .37 | 59973 | .31 | (a) | 64075 | 18.70 | – | 91210 | (a) | – |
| 59722 | .208 | .036 | 59975 | .193 | .237 | 64500 | (a) | – | 91235 | 4.77 | 2.63 |
| 59723 | .078 | .044 | 59977 | .111 | (a) | 65007 | 92.80 | – | 91250 | 7.18 | (a) |
| 59724 | .12 | .031 | 59984 | .084 | .064 | 66122 | 39.90 | – | 91265 | 32.20 | 3.95 |
| 59725 | .149 | .103 | 59985 | .33 | (a) | 66123 | 21.90 | – | 91266 | 17.10 | 1.02 |
| 59726 | .109 | .026 | 59986 | .25 | (a) | 66309 | 64.10 | – | 91280 | (a) | 3.09 |
| 59738 | .35 | .077 | 59988 | .049 | .069 | 66561 | 148.00 | – | 91302 | 29.20 | (a) |
| 59750 | .12 | .28 | 59989 | .044 | .052 | 67017 | 138.00 | – | 91315 | 8.86 | – |
| 59751 | .043 | (a) | 60010 | 65.10 | – | 67508 | 41.30 | – | 91324 | 19.70 | (a) |
| 59773 | .114 | .032 | 60011 | 74.80 | – | 67509 | 30.30 | – | 91325 | (a) | (a) |
| 59774 | .094 | .175 | 60012 | 123.00 | – | 67510 | 16.90 | – | 91340 | 12.90 | 5.91 |
| 59775 | .121 | .211 | 60013 | 105.00 | – | 67511 | 18.20 | – | 91341 | 7.99 | 2.75 |
| 59781 | .105 | .088 | 60015 | 78.70 | – | 67512 | 78.10 | – | 91342 | 11.80 | 3.35 |
| 59782 | .156 | .69 | 60016 | 88.50 | – | 67513 | 49.60 | – | 91343 | 1.76 | .99 |
| 59783 | .152 | (a) | 60035 | 105.00 | – | 67634 | 119.00 | – | 91405 | 15.00 | – |
| 59784 | .116 | (a) | 61000 | 64.40 | – | 67635 | 84.30 | – | 91436 | 9.04 | 2.46 |
| 59790 | .27 | (a) | 61212 | 56.20 | – | 68001 | 257.00 | – | 91481 | 33.00 | – |
| 59798 | .40 | .53 | 61216 | 62.40 | – | 68439 | 331.00 | – | 91507 | 4.86 | 3.46 |
| 59806 | .28 | (a) | 61217 | 56.80 | – | 68500 | 14.30 | – | 91523 | 75.00 | – |
| 59867 | .30 | (a) | 61218 | 38.80 | – | 68604 | 6.18 | – | 91547 | .43 | – |
| 59886 | .041 | .131 | 61223 | 262.00 | – | 68606 | 24.20 | – | 91551 | 2.65 | .67 |
| 59889 | .38 | .169 | 61224 | 92.80 | – | 68607 | 19.10 | – | 91555 | 2.87 | 1.13 |
| 59892 | .152 | (a) | 61225 | 129.00 | – | 68702 | 15.70 | – | 91560 | 9.43 | 4.06 |
| 59904 | .103 | .08 | 61226 | 205.00 | – | 68703 | 11.80 | – | 91562 | 5.89 | – |
| 59905 | .189 | .138 | 61227 | 188.00 | – | 68706 | 50.60 | – | 91577 | 21.10 | 2.63 |
| 59914 | 1.11 | .70 | 62000 | 42.70 | – | 68707 | 50.00 | – | 91580 | 12.40 | – |
| 59915 | .34 | .88 | 62001 | 32.00 | – | 90089 | 7.65 | – | 91581 | (a) | (a) |
| 59917 | .063 | .164 | 62002 | 14.60 | – | 91111 | 6.14 | 4.35 | 91582 | (a) | (a) |
| 59923 | .027 | .007 | 62003 | 46.10 | – | 91125 | 4.61 | 3.31 | 91583 | (a) | (a) |
| 59925 | .44 | 1.06 | 63010 | 117.00 | – | 91127 | 4.13 | 1.68 | 91584 | (a) | (a) |
| 59926 | .38 | .49 | 63011 | 146.00 | – | 91130 | 2.64 | – | 91585 | (a) | (a) |
| 59927 | .25 | 1.71 | 63012 | 208.00 | – | 91135 | .74 | (a) | 91586 | (a) | (a) |
| 59931 | .50 | .69 | 63013 | 197.00 | – | 91150 | 3.90 | 5.61 | 91587 | (a) | (a) |
| 59932 | .54 | 1.11 | 63215 | 152.00 | – | 91155 | 8.67 | 21.80 | 91588 | (a) | (a) |
| 59941 | .167 | (a) | 63216 | 106.00 | – | 91160 | 1.85 | – | 91589 | (a) | (a) |
| 59947 | .103 | .39 | 63217 | 91.20 | – | 91175 | 1.59 | – | 91590 | 6.11 | – |
| 59955 | .064 | .171 | 63218 | 30.70 | – | 91177 | 6.97 | – | 91591 | (a) | (a) |
| 59963 | .48 | .54 | 63219 | (a) | – | 91179 | 7.00 | – | 91606 | 25.80 | – |

CLASSES 91618–99004         COMMERCIAL LINES MANUAL         CONNECTICUT (06)
PREM/OPS TERR. 507                DIVISION SIX
PROD/COPS                         GENERAL LIABILITY
                                LOSS COST PAGES

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507**
**Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 91618 | (a) | (a) | 95357 | 2.64 | – | 97653 | 5.55 | 2.36 | 98426 | 4.49 | (a) |
| 91629 | 5.28 | (a) | 95358 | (a) | – | 97654 | 9.67 | 3.32 | 98427 | 4.38 | – |
| 91636 | 9.05 | – | 95410 | 7.85 | 2.58 | 97655 | 9.90 | 5.21 | 98428 | (a) | – |
| 91641 | 2.45 | (a) | 95455 | 10.90 | 2.26 | 98002 | 1.79 | .95 | 98429 | 2.36 | – |
| 91666 | 1.65 | (a) | 95487 | 4.21 | (a) | 98003 | 1.73 | (a) | 98430 | (a) | – |
| 91722 | 7.92 | (a) | 95505 | 5.09 | 2.03 | 98090 | .233 | – | 98449 | 6.29 | 12.00 |
| 91746 | 5.89 | 6.48 | 95620 | 3.41 | (a) | 98091 | .25 | – | 98482 | 6.74 | 7.48 |
| 91805 | .37 | – | 95625 | 13.90 | 3.40 | 98092 | .77 | – | 98483 | 9.95 | 15.50 |
| 92053 | .91 | .40 | 95630 | (a) | (a) | 98111 | 1.21 | – | 98502 | 9.53 | 2.64 |
| 92054 | .31 | .239 | 95647 | 5.74 | 6.91 | 98150 | (a) | – | 98555 | 4.44 | – |
| 92055 | 8.73 | .208 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.00 | – |
| 92101 | 13.70 | 2.62 | 96053 | 4.36 | 3.76 | 98152 | 6.03 | .34 | 98598 | .34 | – |
| 92102 | 8.22 | 2.52 | 96317 | 2.73 | – | 98153 | 6.79 | (a) | 98601 | 11.40 | (a) |
| 92215 | 6.83 | 2.97 | 96408 | 6.80 | 9.50 | 98154 | 8.01 | (a) | 98622 | (a) | – |
| 92338 | 3.16 | 1.48 | 96409 | 6.29 | 10.50 | 98155 | 11.20 | (a) | 98623 | (a) | – |
| 92445 | 5.19 | – | 96410 | 5.52 | 8.15 | 98156 | (a) | (a) | 98624 | 1.79 | – |
| 92446 | 10.40 | 2.12 | 96611 | 2.95 | .97 | 98157 | 7.17 | .36 | 98636 | 5.86 | 3.54 |
| 92447 | 9.07 | 1.65 | 96702 | 7.82 | (a) | 98158 | (a) | (a) | 98640 | 197.00 | – |
| 92451 | 4.77 | 1.98 | 96703 | (a) | – | 98159 | 4.81 | (a) | 98658 | 11.60 | – |
| 92453 | 5.75 | – | 96816 | 7.34 | – | 98160 | 10.20 | (a) | 98659 | 2.07 | .68 |
| 92478 | 2.84 | 1.75 | 96872 | 9.71 | (a) | 98161 | 11.40 | (a) | 98677 | 31.00 | 7.45 |
| 92593 | 62.60 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 27.50 | 10.50 |
| 92663 | 1.23 | – | 97002 | (a) | (a) | 98163 | 12.00 | .38 | 98698 | (a) | (a) |
| 94007 | 19.50 | 3.93 | 97003 | (a) | (a) | 98164 | 4.02 | .12 | 98699 | 8.96 | (a) |
| 94099 | 4.44 | – | 97047 | 8.98 | – | 98257 | 2.62 | – | 98705 | 16.40 | – |
| 94225 | 15.60 | – | 97050 | 6.97 | – | 98303 | 22.50 | 5.72 | 98710 | 6.23 | – |
| 94276 | 8.13 | 4.22 | 97111 | 9.39 | – | 98304 | 9.70 | 3.02 | 98751 | 8.77 | – |
| 94304 | 6.09 | (a) | 97220 | .71 | (a) | 98305 | 7.21 | 1.13 | 98805 | 8.13 | .91 |
| 94381 | 11.40 | 12.80 | 97221 | (a) | 1.48 | 98306 | 18.60 | .77 | 98806 | 5.45 | 3.63 |
| 94404 | 7.71 | 6.02 | 97222 | 3.16 | 2.06 | 98307 | 3.07 | .52 | 98810 | 10.20 | – |
| 94444 | (a) | (a) | 97223 | 4.77 | 2.94 | 98308 | 2.02 | .57 | 98813 | 9.81 | 1.93 |
| 94569 | 5.20 | 2.96 | 97308 | 1.32 | – | 98309 | 11.30 | 1.53 | 98820 | 15.50 | 3.75 |
| 94590 | 22.40 | – | 97447 | 4.34 | 3.64 | 98344 | 2.01 | .42 | 98871 | (a) | (a) |
| 94617 | 7.08 | – | 97501 | (a) | – | 98405 | 3.31 | – | 98884 | 4.04 | 1.77 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 25.50 | (a) | 98914 | 1.41 | 1.02 |
| 95124 | 2.62 | .72 | 97503 | (a) | – | 98414 | 23.40 | (a) | 98949 | 1.98 | .56 |
| 95233 | 5.60 | – | 97504 | (a) | – | 98415 | 3.07 | (a) | 98967 | 6.34 | 4.67 |
| 95305 | 6.09 | – | 97650 | 6.48 | 3.74 | 98423 | 7.31 | (a) | 98993 | 11.20 | 5.64 |
| 95306 | 10.40 | – | 97651 | 12.80 | 4.20 | 98424 | 12.40 | (a) | 99003 | 3.01 | .72 |
| 95310 | 14.50 | 2.42 | 97652 | 11.10 | 3.38 | 98425 | 5.09 | (a) | 99004 | 8.16 | 1.57 |

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**CONNECTICUT (06)**      **COMMERCIAL LINES MANUAL**      **CLASSES 99080–99988**
**DIVISION SIX**      **PREM/OPS TERR. 507**
**GENERAL LIABILITY**      **PROD/COPS**
**LOSS COST PAGES**

| \$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 99080 | 2.13 | 6.84 | 99826 | 2.01 | .45 | | | | | | |
| 99081 | (a) | – | 99827 | .77 | .52 | | | | | | |
| 99082 | (a) | – | 99851 | 3.13 | – | | | | | | |
| 99083 | (a) | – | 99917 | 5.06 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 5.69 | – | | | | | | |
| | | | | | | | | | | | |
| 99085 | (a) | (a) | 99943 | 16.50 | – | | | | | | |
| 99111 | 3.10 | – | 99946 | 12.30 | 3.24 | | | | | | |
| 99160 | (a) | – | 99948 | 13.50 | 18.40 | | | | | | |
| 99163 | 7.39 | .82 | 99952 | 14.90 | 13.00 | | | | | | |
| 99165 | 1.62 | (a) | 99953 | 16.10 | 9.09 | | | | | | |
| | | | | | | | | | | | |
| 99220 | 3.11 | (a) | 99954 | 11.70 | 9.99 | | | | | | |
| 99221 | (a) | (a) | 99955 | 14.70 | 14.70 | | | | | | |
| 99222 | 5.85 | (a) | 99963 | 1.22 | – | | | | | | |
| 99223 | .46 | (a) | 99969 | 5.66 | 2.08 | | | | | | |
| 99303 | 24.80 | – | 99975 | 13.00 | – | | | | | | |
| | | | | | | | | | | | |
| 99310 | 6.20 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 18.20 | 1.96 | 99987 | (a) | – | | | | | | |
| 99321 | 17.70 | 2.06 | 99988 | 5.00 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | 1.41 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99505 | 9.47 | – | | | | | | | | | |
| 99506 | 11.70 | – | | | | | | | | | |
| 99507 | 10.20 | – | | | | | | | | | |
| 99570 | 5.45 | (a) | | | | | | | | | |
| 99571 | 1.32 | (a) | | | | | | | | | |
| | | | | | | | | | | | |
| 99572 | 2.58 | (a) | | | | | | | | | |
| 99573 | 2.47 | (a) | | | | | | | | | |
| 99600 | 3.55 | – | | | | | | | | | |
| 99613 | 15.70 | 2.82 | | | | | | | | | |
| 99614 | 7.92 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99620 | .85 | – | | | | | | | | | |
| 99650 | 2.58 | .75 | | | | | | | | | |
| 99709 | 6.37 | (a) | | | | | | | | | |
| 99718 | 2.50 | – | | | | | | | | | |
| 99746 | 4.24 | 2.75 | | | | | | | | | |
| | | | | | | | | | | | |
| 99760 | .48 | – | | | | | | | | | |
| 99777 | 17.60 | – | | | | | | | | | |
| 99793 | 5.38 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 11.30 | | | | | | | | | |

CLASSES 10010–15063     COMMERCIAL LINES MANUAL     CONNECTICUT (06)
PREM/OPS TERR. 508     DIVISION SIX
PROD/COPS     GENERAL LIABILITY
LOSS COST PAGES

| | | **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | **Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508** | | | | | | | | |
| | | **Products/Completed Operations (Prod/COps)** | **(Subline Code 336) Entire State Territory 999** | | | | | | | |
| **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** |
| 10010 | .104 | .224 | 10205 | .35 | – | 11210 | 10.30 | – | 13207 | (a) | (a) |
| 10015 | 7.18 | – | 10220 | 6.51 | – | 11211 | 53.50 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .35 | .152 | 11212 | 8.10 | – | 13314 | .166 | .02 |
| 10026 | .89 | .02 | 10256 | 1.30 | .158 | 11213 | 6.61 | – | 13351 | .40 | .049 |
| 10036 | .96 | (a) | 10257 | .245 | .187 | 11214 | 16.30 | – | 13352 | .41 | .041 |
| 10040 | .079 | .30 | 10309 | .223 | .023 | 11222 | .27 | – | 13410 | 2.04 | 2.55 |
| 10042 | .51 | .35 | 10315 | .53 | (a) | 11234 | .39 | .066 | 13411 | (a) | (a) |
| 10052 | 4.97 | – | 10331 | 9.74 | – | 11248 | .067 | .022 | 13412 | .69 | 1.11 |
| 10054 | 4.41 | – | 10332 | 16.80 | – | 11258 | 1.00 | .181 | 13453 | .79 | (a) |
| 10060 | .245 | .074 | 10352 | .48 | .078 | 11259 | 1.07 | .175 | 13454 | .93 | (a) |
| 10065 | .37 | .037 | 10367 | 13.80 | – | 11273 | 19.30 | – | 13455 | .94 | (a) |
| 10066 | .37 | .042 | 10368 | 20.10 | – | 11274 | 18.50 | – | 13461 | (a) | (a) |
| 10070 | .06 | .141 | 10375 | (a) | – | 11288 | 1.22 | .083 | 13506 | 1.27 | .063 |
| 10071 | .44 | .093 | 10378 | 9.86 | – | 12014 | .145 | .045 | 13507 | 1.53 | .14 |
| 10072 | 15.60 | – | 10379 | 4.58 | – | 12356 | 1.63 | .027 | 13590 | .70 | .77 |
| 10073 | 1.49 | .39 | 10380 | 7.81 | – | 12361 | .069 | .091 | 13621 | .177 | .42 |
| 10075 | 11.10 | .153 | 10381 | 6.77 | – | 12362 | .065 | (a) | 13670 | .038 | .013 |
| 10100 | .83 | .058 | 11007 | 5.86 | – | 12373 | .025 | .031 | 13673 | .76 | .017 |
| 10101 | .33 | .191 | 11020 | .42 | .088 | 12374 | .85 | .067 | 13715 | .065 | .151 |
| 10105 | 3.58 | – | 11039 | 1.29 | .056 | 12375 | .42 | .059 | 13716 | .63 | .147 |
| 10107 | 4.56 | .147 | 11052 | 4.05 | – | 12391 | .049 | .10 | 13720 | .43 | .079 |
| 10110 | 24.40 | – | 11101 | (a) | (a) | 12393 | .55 | (a) | 13759 | .245 | .147 |
| 10111 | .13 | .098 | 11120 | (a) | – | 12467 | .23 | (a) | 13930 | .139 | .205 |
| 10113 | .50 | – | 11126 | .086 | .024 | 12509 | .089 | .047 | 14068 | .054 | .018 |
| 10115 | .99 | .066 | 11127 | .33 | .008 | 12510 | 1.12 | .028 | 14101 | .63 | .036 |
| 10117 | 7.13 | – | 11128 | .45 | .055 | 12583 | .50 | (a) | 14279 | .68 | .09 |
| 10119 | (a) | – | 11138 | 2.43 | – | 12651 | 1.46 | .56 | 14401 | 1.01 | .15 |
| 10120 | 16.00 | – | 11155 | .30 | – | 12683 | .67 | (a) | 14405 | 3.45 | – |
| 10130 | 4.89 | – | 11160 | (a) | (a) | 12707 | .43 | .79 | 14527 | .27 | .202 |
| 10132 | 4.21 | – | 11167 | .93 | – | 12797 | .09 | .168 | 14655 | .122 | – |
| 10133 | 3.90 | – | 11168 | 4.84 | – | 12805 | .45 | .15 | 14731 | 4.02 | – |
| 10135 | (a) | – | 11201 | 51.30 | – | 12841 | .74 | – | 14732 | .30 | – |
| 10140 | .032 | .02 | 11202 | 15.20 | – | 12927 | .13 | – | 14733 | .86 | – |
| 10141 | .063 | .022 | 11203 | .77 | .65 | 13049 | .036 | .058 | 14734 | .37 | – |
| 10145 | .30 | .016 | 11204 | .43 | 1.62 | 13111 | .92 | .113 | 14855 | .31 | .20 |
| 10146 | .37 | .022 | 11205 | (a) | – | 13112 | .058 | .083 | 14913 | .46 | .085 |
| 10150 | .68 | (a) | 11206 | 2.38 | – | 13201 | 1.29 | .201 | 15060 | (a) | (a) |
| 10151 | 17.20 | – | 11207 | 30.10 | – | 13204 | 1.46 | 1.24 | 15061 | (a) | (a) |
| 10160 | 3.07 | – | 11208 | 5.15 | – | 13205 | .56 | .45 | 15062 | .28 | (a) |
| 10204 | .31 | – | 11209 | 24.20 | – | 13206 | (a) | (a) | 15063 | .33 | (a) |

| \$100,000/200,000 BASIC LIMIT OCCURRENCE<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508<br>Products/Completed Operations (Prod/COps)      (Subline Code 336) Entire State Territory 999 |||||||||||
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Class<br>Code** | **Prem/<br>Ops** | **Prod/<br>Cops** | **Class<br>Code** | **Prem/<br>Ops** | **Prod/<br>Cops** | **Class<br>Code** | **Prem/<br>Ops** | **Prod/<br>Cops** | **Class<br>Code** | **Prem/<br>Ops** | **Prod/<br>COPS** |
| **15070** | .46 | – | **16750** | .144 | .041 | **18707** | .01 | .003 | **40117** | (a) | – |
| **15119** | (a) | – | **16751** | .144 | – | **18708** | .158 | .011 | **40140** | (a) | – |
| **15120** | (a) | – | **16819** | 1.70 | (a) | **18833** | .117 | (a) | **41001** | .27 | – |
| **15123** | 3.89 | – | **16820** | 1.31 | (a) | **18834** | .41 | .133 | **41210** | (a) | – |
| **15124** | 1.36 | – | **16881** | 2.25 | (a) | **18911** | 1.30 | .02 | **41421** | .64 | – |
| **15188** | .49 | (a) | **16890** | .199 | (a) | **18912** | 2.44 | .027 | **41422** | .34 | – |
| **15223** | .045 | .035 | **16891** | .216 | (a) | **18920** | .63 | .018 | **41510** | 65.10 | – |
| **15224** | .45 | .068 | **16892** | .39 | (a) | **18991** | (a) | – | **41603** | 30.40 | – |
| **15300** | (a) | – | **16900** | 2.45 | .075 | **19007** | 1.52 | – | **41604** | 16.70 | – |
| **15314** | .30 | (a) | **16901** | 1.57 | .116 | **19051** | 3.37 | – | **41620** | 4.30 | – |
| **15404** | .128 | (a) | **16902** | 1.33 | .078 | **19061** | (a) | – | **41650** | 42.90 | – |
| **15405** | .188 | (a) | **16905** | 2.57 | .075 | **19795** | .42 | (a) | **41664** | 33.90 | – |
| **15406** | .48 | .047 | **16906** | 1.64 | .116 | **19796** | .50 | – | **41665** | 3.97 | – |
| **15488** | 1.20 | (a) | **16910** | 1.47 | .053 | **40005** | (a) | – | **41666** | (a) | – |
| **15538** | .53 | .019 | **16911** | 1.33 | .059 | **40006** | (a) | – | **41667** | 92.60 | – |
| **15600** | 1.32 | .073 | **16915** | 1.50 | .059 | **40010** | (a) | – | **41668** | 86.80 | – |
| **15607** | .60 | – | **16916** | 1.25 | .053 | **40015** | (a) | – | **41669** | .61 | – |
| **15608** | .30 | .01 | **16920** | 3.34 | .118 | **40020** | (a) | – | **41670** | 1.02 | – |
| **15656** | 8.72 | – | **16921** | 3.05 | .065 | **40026** | (a) | – | **41672** | (a) | – |
| **15699** | 1.49 | – | **16930** | 1.92 | .14 | **40031** | (a) | – | **41673** | (a) | – |
| **15733** | .31 | .044 | **16931** | 2.07 | .079 | **40032** | (a) | – | **41675** | (a) | – |
| **15839** | .40 | .026 | **16940** | 4.16 | .066 | **40040** | (a) | – | **41677** | .89 | – |
| **15991** | .32 | .067 | **16941** | 1.67 | .12 | **40041** | (a) | – | **41678** | 114.00 | – |
| **15993** | .27 | .036 | **18078** | .118 | .164 | **40042** | (a) | – | **41679** | (a) | (a) |
| **16005** | .035 | .04 | **18109** | .54 | .03 | **40045** | 224.00 | – | **41680** | 22.30 | – |
| **16009** | .38 | .073 | **18110** | .43 | .037 | **40046** | 44.20 | – | **41696** | 2.81 | – |
| **16402** | 1.96 | – | **18200** | (a) | – | **40047** | 15.80 | – | **41697** | 1.95 | – |
| **16403** | 1.24 | .13 | **18205** | .183 | .36 | **40059** | 5.65 | – | **41700** | (a) | – |
| **16404** | 1.56 | – | **18206** | .70 | .07 | **40061** | 2.99 | – | **41715** | 14.10 | – |
| **16471** | .85 | – | **18335** | .50 | .02 | **40063** | 100.00 | – | **41716** | 9.00 | – |
| **16501** | .073 | (a) | **18435** | .88 | .054 | **40064** | 29.50 | – | **43007** | (a) | – |
| **16527** | .113 | .42 | **18436** | .71 | .195 | **40066** | (a) | – | **43117** | (a) | – |
| **16588** | .177 | (a) | **18437** | .72 | (a) | **40067** | (a) | – | **43151** | 42.80 | – |
| **16604** | .30 | .212 | **18438** | 1.38 | (a) | **40069** | (a) | – | **43152** | 34.20 | – |
| **16670** | 4.04 | – | **18501** | .80 | .016 | **40072** | (a) | – | **43200** | 163.00 | – |
| **16676** | .41 | .015 | **18506** | .62 | .007 | **40075** | 86.00 | – | **43215** | (a) | – |
| **16694** | .59 | (a) | **18507** | .26 | .008 | **40101** | 42.10 | – | **43421** | 44.60 | – |
| **16705** | .209 | .173 | **18570** | 2.71 | – | **40102** | 37.20 | – | **43422** | 234.00 | – |
| **16722** | (a) | – | **18575** | (a) | (a) | **40111** | 7.94 | – | **43424** | (a) | – |
| **16723** | (a) | – | **18616** | .48 | .61 | **40115** | (a) | – | **43470** | 16.30 | – |

CLASSES 43517–49618       COMMERCIAL LINES MANUAL       CONNECTICUT (06)
PREM/OPS TERR. 508       DIVISION SIX
PROD/COPS       GENERAL LIABILITY
       LOSS COST PAGES

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508**
**Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 43517 | (a) | – | 44277 | 142.00 | – | 46004 | 40.70 | – | 47471 | 5.57 | – |
| 43518 | 14.50 | – | 44280 | .89 | – | 46005 | 32.60 | – | 47473 | 7.29 | – |
| 43550 | 159.00 | – | 44311 | 7.50 | – | 46112 | .166 | – | 47474 | 8.14 | – |
| 43551 | 88.30 | – | 44315 | 5.04 | – | 46202 | 4.30 | – | 47475 | 6.43 | – |
| 43626 | 11.60 | – | 44427 | 152.00 | – | 46362 | 399.00 | – | 47476 | 6.43 | – |
| 43628 | 151.00 | – | 44428 | 153.00 | – | 46426 | 58.30 | – | 47477 | 8.57 | – |
| 43629 | 128.00 | – | 44429 | 2.29 | – | 46427 | 77.80 | – | 47478 | 9.00 | – |
| 43754 | (a) | – | 44430 | 1.59 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 4.26 | – | 44431 | 5.09 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 13.00 | – | 44432 | 1.61 | – | 46603 | 4.89 | – | 48039 | 115.00 | – |
| 43840 | .16 | – | 44433 | 51.40 | – | 46604 | 5.64 | – | 48177 | (a) | – |
| 43860 | 10.20 | – | 44434 | 98.40 | – | 46606 | 15.00 | – | 48178 | (a) | – |
| 43889 | 3.66 | – | 44435 | 102.00 | – | 46607 | 20.70 | – | 48206 | 30.70 | – |
| 43945 | (a) | – | 44436 | 119.00 | – | 46622 | 38.00 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 98.60 | – | 46671 | (a) | – | 48441 | .129 | – |
| 43990 | (a) | (a) | 44438 | 77.90 | – | 46700 | 328.00 | – | 48557 | 12.90 | – |
| 43991 | (a) | – | 44439 | 152.00 | – | 46773 | (a) | – | 48558 | 11.20 | – |
| 44009 | 4.74 | – | 44440 | 125.00 | – | 46822 | (a) | – | 48600 | 117.00 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 12.40 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 2.73 | (a) |
| 44070 | 3.68 | – | 45190 | 3.39 | – | 46911 | 23.00 | – | 48637 | 9.86 | – |
| 44071 | 4.09 | – | 45191 | 2.40 | – | 46912 | 42.10 | – | 48638 | 4.89 | – |
| 44072 | 2.82 | – | 45192 | 2.81 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 2.11 | – | 45193 | 1.66 | – | 46914 | (a) | – | 48808 | 2.23 | – |
| 44101 | 2.20 | – | 45210 | 2.10 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | 1.72 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 236.00 | – |
| 44103 | 1.52 | – | 45225 | (a) | – | 47050 | 3.55 | – | 49005 | .60 | – |
| 44104 | .64 | – | 45334 | 93.80 | – | 47051 | (a) | – | 49111 | 3.41 | – |
| 44105 | (a) | – | 45380 | .37 | (a) | 47052 | (a) | – | 49181 | 37.70 | – |
| 44106 | (a) | – | 45450 | 27.60 | – | 47103 | (a) | – | 49183 | 46.00 | – |
| 44108 | .75 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 97.10 | – |
| 44109 | 1.89 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 88.30 | – |
| 44110 | 1.94 | – | 45539 | (a) | – | 47221 | 359.00 | – | 49239 | .27 | .83 |
| 44111 | 1.19 | – | 45678 | .96 | – | 47253 | (a) | – | 49292 | 2.76 | – |
| 44112 | .70 | – | 45771 | .56 | .22 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .181 | .067 | 47318 | 9.44 | – | 49333 | 20.20 | – |
| 44193 | (a) | – | 45900 | .151 | .075 | 47367 | .89 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .13 | .06 | 47420 | 2.07 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .37 | – | 47468 | (a) | – | 49617 | .32 | .152 |
| 44276 | 218.00 | – | 45993 | (a) | (a) | 47469 | 6.43 | – | 49618 | .27 | .043 |

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508
Products/Completed Operations (Prod/COps)          (Subline Code 336) Entire State Territory 999

| Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 49619 | .51 | .082 | 51315 | .177 | .116 | 51809 | .60 | .184 | 52341 | .078 | (a) |
| 49763 | 3.28 | – | 51330 | .166 | .43 | 51833 | .43 | .103 | 52342 | .226 | (a) |
| 49800 | (a) | – | 51333 | .055 | .34 | 51850 | .40 | (a) | 52343 | .138 | (a) |
| 49801 | 316.00 | – | 51340 | .059 | (a) | 51851 | .27 | (a) | 52401 | .43 | (a) |
| 49802 | 28.10 | – | 51350 | .66 | .177 | 51852 | .64 | (a) | 52402 | .033 | (a) |
| 49803 | 49.70 | – | 51351 | .59 | .054 | 51853 | .26 | (a) | 52432 | .162 | (a) |
| 49840 | 3.66 | – | 51352 | .81 | .138 | 51854 | .58 | (a) | 52433 | .149 | 1.46 |
| 49870 | 98.60 | – | 51355 | .55 | .116 | 51855 | .61 | (a) | 52435 | .186 | (a) |
| 49890 | (a) | – | 51356 | .60 | .85 | 51856 | .33 | (a) | 52438 | .135 | (a) |
| 49891 | (a) | – | 51357 | .25 | .43 | 51857 | .57 | (a) | 52440 | .211 | (a) |
| 49902 | (a) | – | 51358 | .61 | .175 | 51869 | .161 | .19 | 52467 | .195 | (a) |
| 49903 | (a) | – | 51359 | .53 | 1.01 | 51877 | .91 | .26 | 52469 | .068 | .10 |
| 50010 | .35 | .82 | 51370 | .70 | 6.02 | 51889 | .149 | .02 | 52505 | .34 | .224 |
| 50015 | .228 | (a) | 51380 | .07 | .072 | 51896 | .07 | .023 | 52547 | .37 | .093 |
| 50017 | .174 | (a) | 51400 | .39 | (a) | 51900 | .32 | .105 | 52581 | 1.66 | 5.33 |
| 50045 | .40 | (a) | 51401 | .57 | (a) | 51909 | .36 | .066 | 52619 | .116 | (a) |
| 50047 | .045 | (a) | 51500 | .133 | .125 | 51919 | .151 | (a) | 52660 | .32 | – |
| 51001 | .094 | .53 | 51516 | .27 | – | 51926 | .153 | .049 | 52744 | 1.64 | .126 |
| 51005 | .019 | (a) | 51517 | .30 | – | 51927 | .083 | .126 | 52767 | .34 | (a) |
| 51116 | .237 | .55 | 51550 | .165 | .41 | 51934 | .168 | .178 | 52876 | (a) | (a) |
| 51201 | .06 | (a) | 51551 | .057 | 1.06 | 51941 | .153 | .045 | 52911 | .093 | .68 |
| 51205 | .183 | .111 | 51552 | .099 | .169 | 51942 | .244 | – | 52967 | .035 | .074 |
| 51206 | .029 | .61 | 51553 | .176 | (a) | 51956 | .66 | .30 | 53001 | .34 | .38 |
| 51210 | .164 | (a) | 51554 | .017 | (a) | 51957 | .58 | .42 | 53077 | .164 | .248 |
| 51211 | (a) | (a) | 51575 | .177 | .028 | 51958 | .52 | .39 | 53095 | .112 | (a) |
| 51220 | .56 | 3.25 | 51576 | .32 | .10 | 51959 | .53 | (a) | 53096 | .156 | (a) |
| 51221 | .31 | 2.44 | 51600 | .215 | .232 | 51960 | .07 | .42 | 53121 | .44 | .54 |
| 51222 | .38 | 3.38 | 51613 | .142 | .20 | 51970 | .30 | .25 | 53147 | .057 | (a) |
| 51224 | .40 | 1.19 | 51625 | .086 | (a) | 51982 | .089 | .099 | 53229 | .32 | (a) |
| 51230 | .068 | .88 | 51666 | .28 | .127 | 51985 | .249 | – | 53271 | .084 | (a) |
| 51240 | .72 | .213 | 51702 | .26 | (a) | 51986 | .35 | .128 | 53333 | .31 | .238 |
| 51241 | 2.14 | .34 | 51703 | .107 | (a) | 51999 | .148 | .54 | 53374 | .43 | .45 |
| 51250 | .43 | (a) | 51734 | .20 | .36 | 52002 | .13 | .112 | 53375 | .229 | .244 |
| 51251 | .062 | (a) | 51741 | .38 | .28 | 52075 | .32 | .29 | 53376 | .37 | .212 |
| 51252 | .218 | .11 | 51752 | .32 | .199 | 52076 | .38 | (a) | 53377 | .38 | .27 |
| 51253 | .185 | (a) | 51767 | .082 | .012 | 52109 | .033 | (a) | 53403 | .238 | (a) |
| 51254 | .058 | .06 | 51777 | .29 | .084 | 52134 | .43 | .75 | 53425 | .30 | (a) |
| 51255 | 1.09 | (a) | 51790 | .48 | (a) | 52137 | .125 | (a) | 53565 | .28 | .158 |
| 51300 | .39 | .209 | 51796 | .137 | (a) | 52150 | .80 | (a) | 53631 | .052 | .025 |
| 51305 | .39 | 1.23 | 51808 | .49 | .76 | 52315 | .37 | .27 | 53632 | .059 | .04 |

**CLASSES 53731–59693**        **COMMERCIAL LINES MANUAL**        **CONNECTICUT (06)**
**PREM/OPS TERR. 508**                  **DIVISION SIX**
**PROD/COPS**                          **GENERAL LIABILITY**
                              **LOSS COST PAGES**

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508**
**Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 53731 | .054 | (a) | 56170 | .29 | (a) | 57401 | .108 | .113 | 58503 | .13 | .077 |
| 53732 | .37 | .60 | 56171 | .143 | (a) | 57403 | .58 | .041 | 58532 | .167 | (a) |
| 53733 | .241 | .26 | 56202 | .124 | .126 | 57410 | .052 | .188 | 58559 | .034 | (a) |
| 53734 | 1.60 | – | 56390 | .217 | .62 | 57411 | .073 | (a) | 58560 | .082 | (a) |
| 53803 | .71 | (a) | 56391 | .186 | .36 | 57572 | .031 | .107 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .30 | .146 | 57600 | .091 | .039 | 58575 | .106 | .143 |
| 53902 | (a) | (a) | 56488 | .48 | .039 | 57611 | .156 | .075 | 58627 | .34 | .022 |
| 53903 | (a) | (a) | 56567 | .30 | (a) | 57625 | .80 | (a) | 58663 | .67 | 1.87 |
| 53904 | (a) | (a) | 56650 | .92 | (a) | 57651 | .098 | .05 | 58682 | .30 | (a) |
| 53905 | (a) | (a) | 56651 | .50 | (a) | 57690 | .203 | .64 | 58713 | .182 | (a) |
| 53907 | .163 | .139 | 56652 | .36 | (a) | 57716 | .096 | .106 | 58737 | .22 | 1.01 |
| 53951 | (a) | (a) | 56653 | .35 | (a) | 57725 | .211 | .094 | 58756 | .125 | (a) |
| 53952 | (a) | (a) | 56654 | .177 | (a) | 57726 | .164 | .019 | 58757 | .74 | (a) |
| 53953 | (a) | (a) | 56690 | .247 | .42 | 57798 | .05 | (a) | 58759 | .091 | (a) |
| 54012 | .16 | – | 56699 | .138 | .051 | 57800 | .185 | (a) | 58802 | .104 | .50 |
| 54077 | .223 | .39 | 56758 | .117 | .178 | 57808 | .081 | (a) | 58813 | .31 | (a) |
| 54444 | (a) | (a) | 56759 | .12 | .118 | 57809 | .083 | (a) | 58822 | .29 | (a) |
| 55010 | .67 | 1.25 | 56760 | .172 | .127 | 57810 | .081 | .126 | 58837 | .62 | .132 |
| 55011 | .182 | 1.14 | 56805 | .227 | (a) | 57871 | .096 | .127 | 58840 | .185 | .128 |
| 55012 | .217 | 1.32 | 56806 | .16 | (a) | 57913 | .239 | .43 | 58873 | .29 | .034 |
| 55013 | .27 | 1.05 | 56807 | .159 | (a) | 57997 | .36 | – | 58903 | .066 | (a) |
| 55014 | (a) | (a) | 56808 | .208 | (a) | 57998 | .106 | .067 | 58904 | .05 | .152 |
| 55214 | .176 | .103 | 56900 | .199 | (a) | 57999 | .133 | .081 | 58922 | .49 | .241 |
| 55371 | 1.10 | .158 | 56910 | .10 | (a) | 58009 | .133 | (a) | 59005 | .124 | .108 |
| 55410 | (a) | (a) | 56911 | .26 | (a) | 58010 | .246 | (a) | 59057 | .92 | (a) |
| 55426 | .33 | (a) | 56912 | .211 | .105 | 58020 | .63 | (a) | 59058 | .59 | (a) |
| 55597 | .044 | 1.99 | 56913 | .172 | (a) | 58056 | .29 | (a) | 59188 | 1.25 | .065 |
| 55647 | .088 | .08 | 56915 | 1.02 | (a) | 58057 | .185 | (a) | 59189 | 1.71 | .35 |
| 55648 | .04 | (a) | 56916 | .92 | .196 | 58058 | .166 | (a) | 59223 | .30 | .087 |
| 55649 | .047 | (a) | 56917 | .27 | (a) | 58095 | .234 | 1.95 | 59257 | .033 | .021 |
| 55715 | .35 | .27 | 56918 | .127 | (a) | 58096 | .31 | 1.06 | 59306 | .21 | (a) |
| 55716 | .50 | .59 | 56919 | .33 | (a) | 58301 | .101 | .086 | 59378 | .198 | .175 |
| 55717 | .43 | (a) | 56920 | .30 | (a) | 58302 | .084 | .064 | 59481 | .56 | .101 |
| 55718 | .42 | (a) | 56980 | .173 | (a) | 58397 | .49 | .97 | 59482 | 1.30 | (a) |
| 55802 | .29 | .013 | 57001 | .059 | .017 | 58408 | .21 | – | 59537 | .213 | .172 |
| 55918 | .199 | 4.30 | 57002 | .038 | .13 | 58409 | .27 | – | 59601 | .213 | 3.05 |
| 55919 | .027 | 4.86 | 57090 | .48 | .71 | 58456 | .142 | – | 59647 | .58 | .205 |
| 56040 | .019 | .057 | 57146 | .30 | .73 | 58457 | .206 | – | 59660 | .39 | 1.20 |
| 56041 | .124 | (a) | 57202 | .153 | (a) | 58458 | .27 | – | 59661 | .192 | (a) |
| 56042 | .156 | (a) | 57257 | .19 | .05 | 58459 | .32 | – | 59693 | .032 | – |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| \$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 59695 | (a) | (a) | 59964 | .97 | .066 | 63220 | (a) | – | 91190 | 3.75 | (a) |
| 59701 | .015 | .227 | 59970 | .182 | .212 | 64074 | 23.90 | – | 91200 | 1.51 | – |
| 59713 | .35 | .37 | 59973 | .27 | (a) | 64075 | 16.80 | – | 91210 | (a) | – |
| 59722 | .181 | .036 | 59975 | .25 | .237 | 64500 | (a) | – | 91235 | 4.77 | 2.63 |
| 59723 | .068 | .044 | 59977 | .146 | (a) | 65007 | 62.00 | – | 91250 | 7.18 | (a) |
| 59724 | .105 | .031 | 59984 | .073 | .064 | 66122 | 26.70 | – | 91265 | 32.20 | 3.95 |
| 59725 | .13 | .103 | 59985 | .29 | (a) | 66123 | 14.70 | – | 91266 | 17.10 | 1.02 |
| 59726 | .095 | .026 | 59986 | .219 | (a) | 66309 | 42.80 | – | 91280 | (a) | 3.09 |
| 59738 | .30 | .077 | 59988 | .065 | .069 | 66561 | 99.20 | – | 91302 | 29.20 | (a) |
| 59750 | .159 | .28 | 59989 | .038 | .052 | 67017 | 92.10 | – | 91315 | 8.86 | – |
| 59751 | .057 | (a) | 60010 | 96.50 | – | 67508 | 51.40 | – | 91324 | 19.70 | (a) |
| 59773 | .074 | .032 | 60011 | 111.00 | – | 67509 | 37.70 | – | 91325 | (a) | (a) |
| 59774 | .061 | .175 | 60012 | 182.00 | – | 67510 | 21.00 | – | 91340 | 12.90 | 5.91 |
| 59775 | .078 | .211 | 60013 | 156.00 | – | 67511 | 22.70 | – | 91341 | 7.99 | 2.75 |
| 59781 | .138 | .088 | 60015 | 117.00 | – | 67512 | 97.30 | – | 91342 | 11.80 | 3.35 |
| 59782 | .205 | .69 | 60016 | 131.00 | – | 67513 | 61.70 | – | 91343 | 1.76 | .99 |
| 59783 | .20 | (a) | 60035 | 69.90 | – | 67634 | 79.70 | – | 91405 | 15.00 | – |
| 59784 | .153 | (a) | 61000 | 95.50 | – | 67635 | 56.40 | – | 91436 | 9.04 | 2.46 |
| 59790 | .234 | (a) | 61212 | 37.60 | – | 68001 | 172.00 | – | 91481 | 33.00 | – |
| 59798 | .52 | .53 | 61216 | 41.70 | – | 68439 | 221.00 | – | 91507 | 4.86 | 3.46 |
| 59806 | .37 | (a) | 61217 | 38.00 | – | 68500 | 21.20 | – | 91523 | 75.00 | – |
| 59867 | .26 | (a) | 61218 | 25.90 | – | 68604 | 4.13 | – | 91547 | .43 | – |
| 59886 | .036 | .131 | 61223 | 175.00 | – | 68606 | 16.20 | – | 91551 | 2.65 | .67 |
| 59889 | .242 | .169 | 61224 | 62.00 | – | 68607 | 12.80 | – | 91555 | 2.87 | 1.13 |
| 59892 | .20 | (a) | 61225 | 86.10 | – | 68702 | 10.50 | – | 91560 | 9.43 | 4.06 |
| 59904 | .135 | .08 | 61226 | 137.00 | – | 68703 | 7.89 | – | 91562 | 5.89 | – |
| 59905 | .165 | .138 | 61227 | 126.00 | – | 68706 | 33.80 | – | 91577 | 21.10 | 2.63 |
| 59914 | .97 | .70 | 62000 | 28.60 | – | 68707 | 33.40 | – | 91580 | 12.40 | – |
| 59915 | .45 | .88 | 62001 | 21.40 | – | 90089 | 7.65 | – | 91581 | (a) | (a) |
| 59917 | .083 | .164 | 62002 | 9.77 | – | 91111 | 6.14 | 4.35 | 91582 | (a) | (a) |
| 59923 | .024 | .007 | 62003 | 30.80 | – | 91125 | 4.61 | 3.31 | 91583 | (a) | (a) |
| 59925 | .55 | 1.06 | 63010 | 174.00 | – | 91127 | 4.13 | 1.68 | 91584 | (a) | (a) |
| 59926 | .46 | .49 | 63011 | 217.00 | – | 91130 | 2.64 | – | 91585 | (a) | (a) |
| 59927 | .31 | 1.71 | 63012 | 309.00 | – | 91135 | .74 | (a) | 91586 | (a) | (a) |
| 59931 | .43 | .69 | 63013 | 292.00 | – | 91150 | 3.90 | 5.61 | 91587 | (a) | (a) |
| 59932 | .47 | 1.11 | 63215 | 102.00 | – | 91155 | 8.67 | 21.80 | 91588 | (a) | (a) |
| 59941 | .146 | (a) | 63216 | 70.70 | – | 91160 | 1.85 | – | 91589 | (a) | (a) |
| 59947 | .135 | .39 | 63217 | 45.00 | – | 91175 | 1.59 | – | 91590 | 6.11 | – |
| 59955 | .056 | .171 | 63218 | 15.10 | – | 91177 | 6.97 | – | 91591 | (a) | (a) |
| 59963 | .41 | .54 | 63219 | (a) | – | 91179 | 7.00 | – | 91606 | 25.80 | – |

CLASSES 91618–99004         COMMERCIAL LINES MANUAL         CONNECTICUT (06)
PREM/OPS TERR. 508         DIVISION SIX
PROD/COPS         GENERAL LIABILITY
LOSS COST PAGES

| \$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 91618 | (a) | (a) | 95357 | 2.64 | – | 97653 | 5.55 | 2.36 | 98426 | 4.49 | (a) |
| 91629 | 5.28 | (a) | 95358 | (a) | – | 97654 | 9.67 | 3.32 | 98427 | 4.38 | – |
| 91636 | 9.05 | – | 95410 | 7.85 | 2.58 | 97655 | 9.90 | 5.21 | 98428 | (a) | – |
| 91641 | 2.45 | (a) | 95455 | 10.90 | 2.26 | 98002 | 1.79 | .95 | 98429 | 2.36 | – |
| 91666 | 1.65 | (a) | 95487 | 4.21 | (a) | 98003 | 1.73 | (a) | 98430 | (a) | – |
| 91722 | 7.92 | (a) | 95505 | 5.09 | 2.03 | 98090 | .233 | – | 98449 | 6.29 | 12.00 |
| 91746 | 5.89 | 6.48 | 95620 | 3.41 | (a) | 98091 | .25 | – | 98482 | 6.74 | 7.48 |
| 91805 | .37 | – | 95625 | 13.90 | 3.40 | 98092 | .77 | – | 98483 | 9.95 | 15.50 |
| 92053 | .91 | .40 | 95630 | (a) | (a) | 98111 | 1.21 | – | 98502 | 9.53 | 2.64 |
| 92054 | .31 | .239 | 95647 | 5.74 | 6.91 | 98150 | (a) | – | 98555 | 4.44 | – |
| 92055 | 8.73 | .208 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.00 | – |
| 92101 | 13.70 | 2.62 | 96053 | 4.36 | 3.76 | 98152 | 6.03 | .34 | 98598 | .34 | – |
| 92102 | 8.22 | 2.52 | 96317 | 2.73 | – | 98153 | 6.79 | (a) | 98601 | 11.40 | (a) |
| 92215 | 6.83 | 2.97 | 96408 | 6.80 | 9.50 | 98154 | 8.01 | (a) | 98622 | (a) | – |
| 92338 | 3.16 | 1.48 | 96409 | 6.29 | 10.50 | 98155 | 11.20 | (a) | 98623 | (a) | – |
| 92445 | 5.19 | – | 96410 | 5.52 | 8.15 | 98156 | (a) | (a) | 98624 | 1.79 | – |
| 92446 | 10.40 | 2.12 | 96611 | 2.95 | .97 | 98157 | 7.17 | .36 | 98636 | 5.86 | 3.54 |
| 92447 | 9.07 | 1.65 | 96702 | 7.82 | (a) | 98158 | (a) | (a) | 98640 | 197.00 | – |
| 92451 | 4.77 | 1.98 | 96703 | (a) | – | 98159 | 4.81 | (a) | 98658 | 11.60 | – |
| 92453 | 5.75 | – | 96816 | 7.34 | – | 98160 | 10.20 | (a) | 98659 | 2.07 | .68 |
| 92478 | 2.84 | 1.75 | 96872 | 9.71 | (a) | 98161 | 11.40 | (a) | 98677 | 31.00 | 7.45 |
| 92593 | 62.60 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 27.50 | 10.50 |
| 92663 | 1.23 | – | 97002 | (a) | (a) | 98163 | 12.00 | .38 | 98698 | (a) | (a) |
| 94007 | 19.50 | 3.93 | 97003 | (a) | (a) | 98164 | 4.02 | .12 | 98699 | 8.96 | (a) |
| 94099 | 4.44 | – | 97047 | 8.98 | – | 98257 | 2.62 | – | 98705 | 16.40 | – |
| 94225 | 15.60 | – | 97050 | 6.97 | – | 98303 | 22.50 | 5.72 | 98710 | 6.23 | – |
| 94276 | 8.13 | 4.22 | 97111 | 9.39 | – | 98304 | 9.70 | 3.02 | 98751 | 8.77 | – |
| 94304 | 6.09 | (a) | 97220 | .71 | (a) | 98305 | 7.21 | 1.13 | 98805 | 8.13 | .91 |
| 94381 | 11.40 | 12.80 | 97221 | (a) | 1.48 | 98306 | 18.60 | .77 | 98806 | 5.45 | 3.63 |
| 94404 | 7.71 | 6.02 | 97222 | 3.16 | 2.06 | 98307 | 3.07 | .52 | 98810 | 10.20 | – |
| 94444 | (a) | (a) | 97223 | 4.77 | 2.94 | 98308 | 2.02 | .57 | 98813 | 9.81 | 1.93 |
| 94569 | 5.20 | 2.96 | 97308 | 1.32 | – | 98309 | 11.30 | 1.53 | 98820 | 15.50 | 3.75 |
| 94590 | 22.40 | – | 97447 | 4.34 | 3.64 | 98344 | 2.01 | .42 | 98871 | (a) | (a) |
| 94617 | 7.08 | – | 97501 | (a) | – | 98405 | 3.31 | – | 98884 | 4.04 | 1.77 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 25.50 | (a) | 98914 | 1.41 | 1.02 |
| 95124 | 2.62 | .72 | 97503 | (a) | – | 98414 | 23.40 | (a) | 98949 | 1.98 | .56 |
| 95233 | 5.60 | – | 97504 | (a) | – | 98415 | 3.07 | (a) | 98967 | 6.34 | 4.67 |
| 95305 | 6.09 | – | 97650 | 6.48 | 3.74 | 98423 | 7.31 | (a) | 98993 | 11.20 | 5.64 |
| 95306 | 10.40 | – | 97651 | 12.80 | 4.20 | 98424 | 12.40 | (a) | 99003 | 3.01 | .72 |
| 95310 | 14.50 | 2.42 | 97652 | 11.10 | 3.38 | 98425 | 5.09 | (a) | 99004 | 8.16 | 1.57 |

**CONNECTICUT (06)**     **COMMERCIAL LINES MANUAL**     **CLASSES 99080–99988**
**DIVISION SIX**     **PREM/OPS TERR. 508**
**GENERAL LIABILITY**     **PROD/COPS**
**LOSS COST PAGES**

| \$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 99080 | 2.13 | 6.84 | 99826 | 2.01 | .45 | | | | | | |
| 99081 | (a) | – | 99827 | .77 | .52 | | | | | | |
| 99082 | (a) | – | 99851 | 3.13 | – | | | | | | |
| 99083 | (a) | – | 99917 | 5.06 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 5.69 | – | | | | | | |
| | | | | | | | | | | | |
| 99085 | (a) | (a) | 99943 | 16.50 | – | | | | | | |
| 99111 | 3.10 | – | 99946 | 12.30 | 3.24 | | | | | | |
| 99160 | (a) | – | 99948 | 13.50 | 18.40 | | | | | | |
| 99163 | 7.39 | .82 | 99952 | 14.90 | 13.00 | | | | | | |
| 99165 | 1.62 | (a) | 99953 | 16.10 | 9.09 | | | | | | |
| | | | | | | | | | | | |
| 99220 | 3.11 | (a) | 99954 | 11.70 | 9.99 | | | | | | |
| 99221 | (a) | (a) | 99955 | 14.70 | 14.70 | | | | | | |
| 99222 | 5.85 | (a) | 99963 | 1.22 | – | | | | | | |
| 99223 | .46 | (a) | 99969 | 5.66 | 2.08 | | | | | | |
| 99303 | 24.80 | – | 99975 | 13.00 | – | | | | | | |
| | | | | | | | | | | | |
| 99310 | 6.20 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 18.20 | 1.96 | 99987 | (a) | – | | | | | | |
| 99321 | 17.70 | 2.06 | 99988 | 5.00 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | 1.41 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99505 | 9.47 | – | | | | | | | | | |
| 99506 | 11.70 | – | | | | | | | | | |
| 99507 | 10.20 | – | | | | | | | | | |
| 99570 | 5.45 | (a) | | | | | | | | | |
| 99571 | 1.32 | (a) | | | | | | | | | |
| | | | | | | | | | | | |
| 99572 | 2.58 | (a) | | | | | | | | | |
| 99573 | 2.47 | (a) | | | | | | | | | |
| 99600 | 3.55 | – | | | | | | | | | |
| 99613 | 15.70 | 2.82 | | | | | | | | | |
| 99614 | 7.92 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99620 | .85 | – | | | | | | | | | |
| 99650 | 2.58 | .75 | | | | | | | | | |
| 99709 | 6.37 | (a) | | | | | | | | | |
| 99718 | 2.50 | – | | | | | | | | | |
| 99746 | 4.24 | 2.75 | | | | | | | | | |
| | | | | | | | | | | | |
| 99760 | .48 | – | | | | | | | | | |
| 99777 | 17.60 | – | | | | | | | | | |
| 99793 | 5.38 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 11.30 | | | | | | | | | |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | | | | | | |
| **Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509** | | | | | | | | | | | |
| **Products/Completed Operations (Prod/COps)** | | | **(Subline Code 336) Entire State Territory 999** | | | | | | | | |
| **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** |
| **10010** | .097 | .224 | **10205** | .71 | – | **11210** | 6.60 | – | **13207** | (a) | (a) |
| **10015** | 5.44 | – | **10220** | 13.50 | – | **11211** | 34.30 | – | **13208** | (a) | (a) |
| **10020** | (a) | (a) | **10255** | .26 | .152 | **11212** | 5.19 | – | **13314** | .34 | .02 |
| **10026** | 1.85 | .02 | **10256** | .95 | .158 | **11213** | 4.23 | – | **13351** | .83 | .049 |
| **10036** | .70 | (a) | **10257** | .179 | .187 | **11214** | 10.40 | – | **13352** | .85 | .041 |
| **10040** | .074 | .30 | **10309** | .46 | .023 | **11222** | .175 | – | **13410** | 1.49 | 2.55 |
| **10042** | 1.06 | .35 | **10315** | 1.09 | (a) | **11234** | .80 | .066 | **13411** | (a) | (a) |
| **10052** | 3.76 | – | **10331** | 7.37 | – | **11248** | .049 | .022 | **13412** | .50 | 1.11 |
| **10054** | 3.34 | – | **10332** | 12.70 | – | **11258** | 3.39 | .181 | **13453** | .58 | (a) |
| **10060** | .51 | .074 | **10352** | 1.64 | .078 | **11259** | 3.64 | .175 | **13454** | .68 | (a) |
| **10065** | .76 | .037 | **10367** | 8.83 | – | **11273** | 39.90 | – | **13455** | .69 | (a) |
| **10066** | .77 | .042 | **10368** | 12.90 | – | **11274** | 38.30 | – | **13461** | (a) | (a) |
| **10070** | .056 | .141 | **10375** | (a) | – | **11288** | 4.16 | .083 | **13506** | 2.62 | .063 |
| **10071** | .91 | .093 | **10378** | 7.46 | – | **12014** | .106 | .045 | **13507** | 3.16 | .14 |
| **10072** | 9.99 | – | **10379** | 3.46 | – | **12356** | 3.38 | .027 | **13590** | .51 | .77 |
| **10073** | 1.09 | .39 | **10380** | 5.92 | – | **12361** | .154 | .091 | **13621** | .13 | .42 |
| **10075** | 8.09 | .153 | **10381** | 5.12 | – | **12362** | .061 | (a) | **13670** | .086 | .013 |
| **10100** | 2.82 | .058 | **11007** | 3.76 | – | **12373** | .023 | .031 | **13673** | 2.57 | .017 |
| **10101** | .68 | .191 | **11020** | .86 | .088 | **12374** | 1.76 | .067 | **13715** | .061 | .151 |
| **10105** | 7.42 | – | **11039** | .95 | .056 | **12375** | .86 | .059 | **13716** | 1.30 | .147 |
| **10107** | 3.33 | .147 | **11052** | 3.11 | – | **12391** | .046 | .10 | **13720** | 1.45 | .079 |
| **10110** | 18.50 | – | **11101** | (a) | (a) | **12393** | 1.15 | (a) | **13759** | .51 | .147 |
| **10111** | .121 | .098 | **11120** | (a) | – | **12467** | .48 | (a) | **13930** | .13 | .205 |
| **10113** | 1.03 | – | **11126** | .179 | .024 | **12509** | .065 | .047 | **14068** | .112 | .018 |
| **10115** | 2.04 | .066 | **11127** | .31 | .008 | **12510** | .82 | .028 | **14101** | 1.31 | .036 |
| **10117** | 5.40 | – | **11128** | .42 | .055 | **12583** | .37 | (a) | **14279** | .50 | .09 |
| **10119** | (a) | – | **11138** | 1.84 | – | **12651** | 1.07 | .56 | **14401** | 3.42 | .15 |
| **10120** | 12.10 | – | **11155** | .61 | – | **12683** | .49 | (a) | **14405** | 2.21 | – |
| **10130** | 10.10 | – | **11160** | (a) | (a) | **12707** | .40 | .79 | **14527** | .248 | .202 |
| **10132** | 8.71 | – | **11167** | .72 | – | **12797** | .084 | .168 | **14655** | .25 | – |
| **10133** | 2.99 | – | **11168** | 3.72 | – | **12805** | .92 | .15 | **14731** | 3.09 | – |
| **10135** | (a) | – | **11201** | 32.90 | – | **12841** | 1.53 | – | **14732** | .229 | – |
| **10140** | .071 | .02 | **11202** | 9.72 | – | **12927** | .27 | – | **14733** | 1.77 | – |
| **10141** | .142 | .022 | **11203** | .72 | .65 | **13049** | .08 | .058 | **14734** | .76 | – |
| **10145** | .68 | .016 | **11204** | .89 | 1.62 | **13111** | 3.15 | .113 | **14855** | .228 | .20 |
| **10146** | 1.26 | .022 | **11205** | (a) | – | **13112** | .131 | .083 | **14913** | .95 | .085 |
| **10150** | 1.41 | (a) | **11206** | 1.52 | – | **13201** | .94 | .201 | **15060** | (a) | (a) |
| **10151** | 35.60 | – | **11207** | 19.30 | – | **13204** | 1.07 | 1.24 | **15061** | (a) | (a) |
| **10160** | 6.34 | – | **11208** | 3.30 | – | **13205** | .41 | .45 | **15062** | .205 | (a) |
| **10204** | .64 | – | **11209** | 15.50 | – | **13206** | (a) | (a) | **15063** | .239 | (a) |

**CONNECTICUT (06)**      **COMMERCIAL LINES MANUAL**      **CLASSES 15070–43470**
**DIVISION SIX**      **PREM/OPS TERR. 509**
**GENERAL LIABILITY**      **PROD/COPS**
**LOSS COST PAGES**

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** <br> Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 <br> Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** |
| 15070 | .30 | – | 16750 | .30 | .041 | 18707 | .009 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .30 | – | 18708 | .33 | .011 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.24 | (a) | 18833 | .109 | (a) | 41001 | .203 | – |
| 15123 | 2.99 | – | 16820 | .96 | (a) | 18834 | .85 | .133 | 41210 | (a) | – |
| 15124 | 1.04 | – | 16881 | 4.66 | (a) | 18911 | 2.68 | .02 | 41421 | 2.48 | – |
| 15188 | .36 | (a) | 16890 | .145 | (a) | 18912 | 5.05 | .027 | 41422 | 1.32 | – |
| 15223 | .102 | .035 | 16891 | .158 | (a) | 18920 | 1.31 | .018 | 41510 | 135.00 | – |
| 15224 | 1.53 | .068 | 16892 | .29 | (a) | 18991 | (a) | – | 41603 | 117.00 | – |
| 15300 | (a) | – | 16900 | 4.37 | .075 | 19007 | 1.17 | – | 41604 | 64.40 | – |
| 15314 | .61 | (a) | 16901 | 2.80 | .116 | 19051 | 2.59 | – | 41620 | 2.75 | – |
| 15404 | .093 | (a) | 16902 | 2.38 | .078 | 19061 | (a) | – | 41650 | 165.00 | – |
| 15405 | .138 | (a) | 16905 | 4.59 | .075 | 19795 | .88 | (a) | 41664 | 25.70 | – |
| 15406 | .35 | .047 | 16906 | 2.94 | .116 | 19796 | 1.03 | – | 41665 | 3.00 | – |
| 15488 | .87 | (a) | 16910 | 2.62 | .053 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | 1.09 | .019 | 16911 | 2.38 | .059 | 40006 | (a) | – | 41667 | 70.10 | – |
| 15600 | 2.74 | .073 | 16915 | 2.69 | .059 | 40010 | (a) | – | 41668 | 65.70 | – |
| 15607 | .39 | – | 16916 | 2.24 | .053 | 40015 | (a) | – | 41669 | .46 | – |
| 15608 | .61 | .01 | 16920 | 5.96 | .118 | 40020 | (a) | – | 41670 | .77 | – |
| 15656 | 18.00 | – | 16921 | 5.45 | .065 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | .96 | – | 16930 | 3.43 | .14 | 40031 | (a) | – | 41673 | (a) | – |
| 15733 | .228 | .044 | 16931 | 3.70 | .079 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .82 | .026 | 16940 | 7.44 | .066 | 40040 | (a) | – | 41677 | .57 | – |
| 15991 | .67 | .067 | 16941 | 2.98 | .12 | 40041 | (a) | – | 41678 | 209.00 | – |
| 15993 | .57 | .036 | 18078 | .11 | .164 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .032 | .04 | 18109 | 1.12 | .03 | 40045 | 169.00 | – | 41680 | 85.90 | – |
| 16009 | .28 | .073 | 18110 | .89 | .037 | 40046 | 33.50 | – | 41696 | 1.80 | – |
| 16402 | 4.05 | – | 18200 | (a) | – | 40047 | 11.90 | – | 41697 | 1.25 | – |
| 16403 | 2.56 | .13 | 18205 | .17 | .36 | 40059 | 4.28 | – | 41700 | (a) | – |
| 16404 | 3.23 | – | 18206 | 1.44 | .07 | 40061 | 2.27 | – | 41715 | 54.50 | – |
| 16471 | .55 | – | 18335 | 1.04 | .02 | 40063 | 75.90 | – | 41716 | 34.70 | – |
| 16501 | .068 | (a) | 18435 | 2.98 | .054 | 40064 | 22.30 | – | 43007 | (a) | – |
| 16527 | .105 | .42 | 18436 | 2.41 | .195 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .13 | (a) | 18437 | 1.49 | (a) | 40067 | (a) | – | 43151 | 9.14 | – |
| 16604 | .218 | .212 | 18438 | 2.86 | (a) | 40069 | (a) | – | 43152 | 62.70 | – |
| 16670 | 3.06 | – | 18501 | 2.74 | .016 | 40072 | (a) | – | 43200 | 34.80 | – |
| 16676 | .85 | .015 | 18506 | .46 | .007 | 40075 | 18.40 | – | 43215 | (a) | – |
| 16694 | .43 | (a) | 18507 | .54 | .008 | 40101 | 89.80 | – | 43421 | 9.53 | – |
| 16705 | .195 | .173 | 18570 | 5.60 | – | 40102 | 79.30 | – | 43422 | 50.00 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 6.01 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .35 | .61 | 40115 | (a) | – | 43470 | 10.50 | – |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **43517** | (a) | – | **44277** | 30.30 | – | **46004** | 157.00 | – | **47471** | 21.50 | – |
| **43518** | 11.00 | – | **44280** | .57 | – | **46005** | 125.00 | – | **47473** | 28.10 | – |
| **43550** | 34.00 | – | **44311** | 5.68 | – | **46112** | .35 | – | **47474** | 31.40 | – |
| **43551** | 18.90 | – | **44315** | 3.82 | – | **46202** | 1.89 | – | **47475** | 24.80 | – |
| **43626** | 8.79 | – | **44427** | 325.00 | – | **46362** | 730.00 | – | **47476** | 24.80 | – |
| **43628** | 114.00 | – | **44428** | 326.00 | – | **46426** | 107.00 | – | **47477** | 33.00 | – |
| **43629** | 96.80 | – | **44429** | 4.89 | – | **46427** | 143.00 | – | **47478** | 34.70 | – |
| **43754** | (a) | – | **44430** | 3.40 | – | **46510** | (a) | – | **47600** | (a) | – |
| **43760** | 3.23 | – | **44431** | 10.90 | – | **46590** | (a) | – | **47610** | (a) | – |
| **43822** | 8.33 | – | **44432** | 3.44 | – | **46603** | 8.95 | – | **48039** | 24.70 | – |
| **43840** | .102 | – | **44433** | 110.00 | – | **46604** | 10.30 | – | **48177** | (a) | – |
| **43860** | 6.56 | – | **44434** | 210.00 | – | **46606** | 27.50 | – | **48178** | (a) | – |
| **43889** | 2.34 | – | **44435** | 217.00 | – | **46607** | 37.90 | – | **48206** | 23.30 | – |
| **43945** | (a) | – | **44436** | 254.00 | – | **46622** | 24.30 | – | **48252** | (a) | – |
| **43946** | (a) | – | **44437** | 210.00 | – | **46671** | (a) | – | **48441** | .098 | – |
| **43990** | (a) | (a) | **44438** | 166.00 | – | **46700** | 70.00 | – | **48557** | 9.77 | – |
| **43991** | (a) | – | **44439** | 324.00 | – | **46773** | (a) | – | **48558** | 8.50 | – |
| **44009** | 3.64 | – | **44440** | 268.00 | – | **46822** | (a) | – | **48600** | 213.00 | – |
| **44010** | (a) | (a) | **44500** | (a) | – | **46881** | (a) | – | **48610** | (a) | – |
| **44069** | 9.40 | – | **44501** | (a) | – | **46882** | (a) | – | **48636** | 1.90 | (a) |
| **44070** | 2.78 | – | **45190** | 1.49 | – | **46911** | 17.40 | – | **48637** | 7.46 | – |
| **44071** | 3.10 | – | **45191** | 1.06 | – | **46912** | 31.90 | – | **48638** | 3.70 | – |
| **44072** | 2.14 | – | **45192** | 1.24 | – | **46913** | (a) | – | **48727** | (a) | – |
| **44100** | 1.92 | – | **45193** | .73 | – | **46914** | (a) | – | **48808** | 4.62 | – |
| **44101** | 2.00 | – | **45210** | .92 | – | **46915** | (a) | – | **48924** | (a) | – |
| **44102** | 1.56 | – | **45224** | (a) | – | **46916** | (a) | – | **48925** | 179.00 | – |
| **44103** | 1.38 | – | **45225** | (a) | – | **47050** | 2.28 | – | **49005** | .39 | – |
| **44104** | .58 | – | **45334** | 20.00 | – | **47051** | (a) | – | **49111** | 7.06 | – |
| **44105** | (a) | – | **45380** | .27 | (a) | **47052** | (a) | – | **49181** | 8.06 | – |
| **44106** | (a) | – | **45450** | 5.90 | – | **47103** | (a) | – | **49183** | 9.83 | – |
| **44108** | .68 | – | **45523** | (a) | – | **47146** | (a) | – | **49184** | 20.70 | – |
| **44109** | 1.72 | – | **45524** | (a) | – | **47147** | (a) | – | **49185** | 18.90 | – |
| **44110** | 1.76 | – | **45539** | (a) | – | **47221** | 76.70 | – | **49239** | .20 | .83 |
| **44111** | 1.08 | – | **45678** | .61 | – | **47253** | (a) | – | **49292** | .59 | – |
| **44112** | .64 | – | **45771** | .41 | .22 | **47254** | (a) | – | **49305** | (a) | – |
| **44113** | (a) | – | **45819** | .132 | .067 | **47318** | 7.15 | – | **49333** | 4.32 | – |
| **44193** | (a) | – | **45900** | .31 | .075 | **47367** | .57 | – | **49451** | (a) | – |
| **44194** | (a) | – | **45901** | .27 | .06 | **47420** | 1.57 | – | **49452** | (a) | – |
| **44222** | (a) | – | **45937** | .079 | – | **47468** | (a) | – | **49617** | .246 | .152 |
| **44276** | 46.70 | – | **45993** | (a) | (a) | **47469** | 24.80 | – | **49618** | .206 | .043 |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE**<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509<br>Products/Completed Operations (Prod/COps)  (Subline Code 336) Entire State Territory 999 |
| 49619 | .39 | .082 | 51315 | .13 | .116 | 51809 | .76 | .184 | 52341 | .054 | (a) |
| 49763 | 2.52 | – | 51330 | .116 | .43 | 51833 | .69 | .103 | 52342 | .158 | (a) |
| 49800 | (a) | – | 51333 | .038 | .34 | 51850 | .28 | (a) | 52343 | .096 | (a) |
| 49801 | 67.60 | – | 51340 | .074 | (a) | 51851 | .19 | (a) | 52401 | .30 | (a) |
| 49802 | 5.99 | – | 51350 | 1.06 | .177 | 51852 | .45 | (a) | 52402 | .041 | (a) |
| 49803 | 10.60 | – | 51351 | .95 | .054 | 51853 | .179 | (a) | 52432 | .204 | (a) |
| 49840 | 2.34 | – | 51352 | 1.30 | .138 | 51854 | .40 | (a) | 52433 | .186 | 1.46 |
| 49870 | 74.70 | – | 51355 | .89 | .116 | 51855 | .42 | (a) | 52435 | .234 | (a) |
| 49890 | (a) | – | 51356 | .96 | .85 | 51856 | .232 | (a) | 52438 | .169 | (a) |
| 49891 | (a) | – | 51357 | .184 | .43 | 51857 | .40 | (a) | 52440 | .27 | (a) |
| 49902 | (a) | – | 51358 | .44 | .175 | 51869 | .202 | .19 | 52467 | .245 | (a) |
| 49903 | (a) | – | 51359 | .39 | 1.01 | 51877 | 1.14 | .26 | 52469 | .086 | .10 |
| 50010 | .44 | .82 | 51370 | .88 | 6.02 | 51889 | .187 | .02 | 52505 | .43 | .224 |
| 50015 | .29 | (a) | 51380 | .088 | .072 | 51896 | .087 | .023 | 52547 | .26 | .093 |
| 50017 | .218 | (a) | 51400 | .27 | (a) | 51900 | .51 | .105 | 52581 | 2.08 | 5.33 |
| 50045 | .50 | (a) | 51401 | .40 | (a) | 51909 | .25 | .066 | 52619 | .146 | (a) |
| 50047 | .056 | (a) | 51500 | .167 | .125 | 51919 | .189 | (a) | 52660 | .203 | – |
| 51001 | .065 | .53 | 51516 | .171 | – | 51926 | .192 | .049 | 52744 | 2.62 | .126 |
| 51005 | .013 | (a) | 51517 | .193 | – | 51927 | .104 | .126 | 52767 | .235 | (a) |
| 51116 | .165 | .55 | 51550 | .206 | .41 | 51934 | .211 | .178 | 52876 | (a) | (a) |
| 51201 | .075 | (a) | 51551 | .072 | 1.06 | 51941 | .192 | .045 | 52911 | .116 | .68 |
| 51205 | .229 | .111 | 51552 | .124 | .169 | 51942 | .31 | – | 52967 | .044 | .074 |
| 51206 | .036 | .61 | 51553 | .221 | (a) | 51956 | .83 | .30 | 53001 | .43 | .38 |
| 51210 | .114 | (a) | 51554 | .021 | (a) | 51957 | .73 | .42 | 53077 | .206 | .248 |
| 51211 | (a) | (a) | 51575 | .28 | .028 | 51958 | .65 | .39 | 53095 | .141 | (a) |
| 51220 | .39 | 3.25 | 51576 | .40 | .10 | 51959 | .66 | (a) | 53096 | .196 | (a) |
| 51221 | .217 | 2.44 | 51600 | .27 | .232 | 51960 | .087 | .42 | 53121 | .56 | .54 |
| 51222 | .26 | 3.38 | 51613 | .178 | .20 | 51970 | .38 | .25 | 53147 | .04 | (a) |
| 51224 | .28 | 1.19 | 51625 | .06 | (a) | 51982 | .112 | .099 | 53229 | .223 | (a) |
| 51230 | .047 | .88 | 51666 | .45 | .127 | 51985 | .159 | – | 53271 | .105 | (a) |
| 51240 | .90 | .213 | 51702 | .179 | (a) | 51986 | .44 | .128 | 53333 | .219 | .238 |
| 51241 | 2.69 | .34 | 51703 | .074 | (a) | 51999 | .185 | .54 | 53374 | .69 | .45 |
| 51250 | .30 | (a) | 51734 | .139 | .36 | 52002 | .163 | .112 | 53375 | .37 | .244 |
| 51251 | .078 | (a) | 51741 | .47 | .28 | 52075 | .221 | .29 | 53376 | .59 | .212 |
| 51252 | .27 | .11 | 51752 | .40 | .199 | 52076 | .27 | (a) | 53377 | .60 | .27 |
| 51253 | .233 | (a) | 51767 | .132 | .012 | 52109 | .041 | (a) | 53403 | .38 | (a) |
| 51254 | .073 | .06 | 51777 | .46 | .084 | 52134 | .55 | .75 | 53425 | .206 | (a) |
| 51255 | .76 | (a) | 51790 | .76 | (a) | 52137 | .087 | (a) | 53565 | .44 | .158 |
| 51300 | .63 | .209 | 51796 | .171 | (a) | 52150 | 1.00 | (a) | 53631 | .065 | .025 |
| 51305 | .63 | 1.23 | 51808 | .61 | .76 | 52315 | .60 | .27 | 53632 | .074 | .04 |

CLASSES 53731–59693       COMMERCIAL LINES MANUAL       CONNECTICUT (06)
PREM/OPS TERR. 509            DIVISION SIX
PROD/COPS                 GENERAL LIABILITY
                         LOSS COST PAGES

| \$100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 | | | | | | | | | | | |
| Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 53731 | .068 | (a) | 56170 | .203 | (a) | 57401 | .136 | .113 | 58503 | .163 | .077 |
| 53732 | .47 | .60 | 56171 | .10 | (a) | 57403 | .94 | .041 | 58532 | .21 | (a) |
| 53733 | .30 | .26 | 56202 | .156 | .126 | 57410 | .066 | .188 | 58559 | .043 | (a) |
| 53734 | 1.02 | – | 56390 | .27 | .62 | 57411 | .051 | (a) | 58560 | .103 | (a) |
| 53803 | .49 | (a) | 56391 | .234 | .36 | 57572 | .038 | .107 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .38 | .146 | 57600 | .115 | .039 | 58575 | .133 | .143 |
| 53902 | (a) | (a) | 56488 | .76 | .039 | 57611 | .109 | .075 | 58627 | .43 | .022 |
| 53903 | (a) | (a) | 56567 | .21 | (a) | 57625 | 1.01 | (a) | 58663 | .47 | 1.87 |
| 53904 | (a) | (a) | 56650 | .64 | (a) | 57651 | .122 | .05 | 58682 | .38 | (a) |
| 53905 | (a) | (a) | 56651 | .35 | (a) | 57690 | .141 | .64 | 58713 | .29 | (a) |
| 53907 | .205 | .139 | 56652 | .25 | (a) | 57716 | .067 | .106 | 58737 | .28 | 1.01 |
| 53951 | (a) | (a) | 56653 | .241 | (a) | 57725 | .147 | .094 | 58756 | .087 | (a) |
| 53952 | (a) | (a) | 56654 | .123 | (a) | 57726 | .114 | .019 | 58757 | .93 | (a) |
| 53953 | (a) | (a) | 56690 | .39 | .42 | 57798 | .062 | (a) | 58759 | .115 | (a) |
| 54012 | .102 | – | 56699 | .173 | .051 | 57800 | .232 | (a) | 58802 | .13 | .50 |
| 54077 | .28 | .39 | 56758 | .147 | .178 | 57808 | .056 | (a) | 58813 | .214 | (a) |
| 54444 | (a) | (a) | 56759 | .15 | .118 | 57809 | .058 | (a) | 58822 | .36 | (a) |
| 55010 | .85 | 1.25 | 56760 | .216 | .127 | 57810 | .056 | .126 | 58837 | .43 | .132 |
| 55011 | .228 | 1.14 | 56805 | .28 | (a) | 57871 | .067 | .127 | 58840 | .129 | .128 |
| 55012 | .27 | 1.32 | 56806 | .201 | (a) | 57913 | .30 | .43 | 58873 | .205 | .034 |
| 55013 | .187 | 1.05 | 56807 | .199 | (a) | 57997 | .228 | – | 58903 | .082 | (a) |
| 55014 | (a) | (a) | 56808 | .26 | (a) | 57998 | .133 | .067 | 58904 | .063 | .152 |
| 55214 | .22 | .103 | 56900 | .25 | (a) | 57999 | .092 | .081 | 58922 | .34 | .241 |
| 55371 | 1.77 | .158 | 56910 | .125 | (a) | 58009 | .092 | (a) | 59005 | .156 | .108 |
| 55410 | (a) | (a) | 56911 | .181 | (a) | 58010 | .31 | (a) | 59057 | 1.15 | (a) |
| 55426 | .226 | (a) | 56912 | .147 | .105 | 58020 | 1.00 | (a) | 59058 | .75 | (a) |
| 55597 | .055 | 1.99 | 56913 | .12 | (a) | 58056 | .37 | (a) | 59188 | 1.99 | .065 |
| 55647 | .11 | .08 | 56915 | .71 | (a) | 58057 | .232 | (a) | 59189 | 2.74 | .35 |
| 55648 | .05 | (a) | 56916 | .64 | .196 | 58058 | .208 | (a) | 59223 | .212 | .087 |
| 55649 | .059 | (a) | 56917 | .185 | (a) | 58095 | .29 | 1.95 | 59257 | .042 | .021 |
| 55715 | .44 | .27 | 56918 | .089 | (a) | 58096 | .39 | 1.06 | 59306 | .26 | (a) |
| 55716 | .63 | .59 | 56919 | .226 | (a) | 58301 | .071 | .086 | 59378 | .138 | .175 |
| 55717 | .30 | (a) | 56920 | .206 | (a) | 58302 | .105 | .064 | 59481 | .71 | .101 |
| 55718 | .29 | (a) | 56980 | .217 | (a) | 58397 | .61 | .97 | 59482 | 2.08 | (a) |
| 55802 | .46 | .013 | 57001 | .074 | .017 | 58408 | .134 | – | 59537 | .149 | .172 |
| 55918 | .25 | 4.30 | 57002 | .048 | .13 | 58409 | .171 | – | 59601 | .27 | 3.05 |
| 55919 | .034 | 4.86 | 57090 | .33 | .71 | 58456 | .091 | – | 59647 | .93 | .205 |
| 56040 | .024 | .057 | 57146 | .21 | .73 | 58457 | .132 | – | 59660 | .49 | 1.20 |
| 56041 | .156 | (a) | 57202 | .192 | (a) | 58458 | .171 | – | 59661 | .241 | (a) |
| 56042 | .196 | (a) | 57257 | .239 | .05 | 58459 | .205 | – | 59693 | .04 | – |

**CONNECTICUT (06)**      **COMMERCIAL LINES MANUAL**      **CLASSES 59695–91606**
**DIVISION SIX**      **PREM/OPS TERR. 509**
**GENERAL LIABILITY**      **PROD/COPS**
**LOSS COST PAGES**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| \$100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | | | |
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 | | | | | | | | | | | |
| Products/Completed Operations (Prod/COps)  (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 59695 | (a) | (a) | 59964 | 1.22 | .066 | 63220 | (a) | – | 91190 | 3.75 | (a) |
| 59701 | .019 | .227 | 59970 | .127 | .212 | 64074 | 10.50 | – | 91200 | 1.51 | – |
| 59713 | .44 | .37 | 59973 | .34 | (a) | 64075 | 7.40 | – | 91210 | (a) | – |
| 59722 | .227 | .036 | 59975 | .178 | .237 | 64500 | (a) | – | 91235 | 4.77 | 2.63 |
| 59723 | .086 | .044 | 59977 | .101 | (a) | 65007 | 114.00 | – | 91250 | 7.18 | (a) |
| 59724 | .131 | .031 | 59984 | .092 | .064 | 66122 | 48.90 | – | 91265 | 32.20 | 3.95 |
| 59725 | .164 | .103 | 59985 | .36 | (a) | 66123 | 26.90 | – | 91266 | 17.10 | 1.02 |
| 59726 | .119 | .026 | 59986 | .27 | (a) | 66309 | 78.50 | – | 91280 | (a) | 3.09 |
| 59738 | .38 | .077 | 59988 | .045 | .069 | 66561 | 182.00 | – | 91302 | 29.20 | (a) |
| 59750 | .11 | .28 | 59989 | .048 | .052 | 67017 | 169.00 | – | 91315 | 8.86 | – |
| 59751 | .04 | (a) | 60010 | 80.70 | – | 67508 | 198.00 | – | 91324 | 19.70 | (a) |
| 59773 | .118 | .032 | 60011 | 92.80 | – | 67509 | 145.00 | – | 91325 | (a) | (a) |
| 59774 | .097 | .175 | 60012 | 152.00 | – | 67510 | 80.90 | – | 91340 | 12.90 | 5.91 |
| 59775 | .125 | .211 | 60013 | 131.00 | – | 67511 | 87.50 | – | 91341 | 7.99 | 2.75 |
| 59781 | .096 | .088 | 60015 | 97.60 | – | 67512 | 375.00 | – | 91342 | 11.80 | 3.35 |
| 59782 | .143 | .69 | 60016 | 110.00 | – | 67513 | 238.00 | – | 91343 | 1.76 | .99 |
| 59783 | .139 | (a) | 60035 | 128.00 | – | 67634 | 146.00 | – | 91405 | 15.00 | – |
| 59784 | .107 | (a) | 61000 | 79.90 | – | 67635 | 103.00 | – | 91436 | 9.04 | 2.46 |
| 59790 | .29 | (a) | 61212 | 68.80 | – | 68001 | 315.00 | – | 91481 | 33.00 | – |
| 59798 | .36 | .53 | 61216 | 76.40 | – | 68439 | 406.00 | – | 91507 | 4.86 | 3.46 |
| 59806 | .26 | (a) | 61217 | 69.50 | – | 68500 | 17.70 | – | 91523 | 75.00 | – |
| 59867 | .33 | (a) | 61218 | 47.50 | – | 68604 | 7.57 | – | 91547 | .43 | – |
| 59886 | .045 | .131 | 61223 | 321.00 | – | 68606 | 29.60 | – | 91551 | 2.65 | .67 |
| 59889 | .39 | .169 | 61224 | 114.00 | – | 68607 | 23.40 | – | 91555 | 2.87 | 1.13 |
| 59892 | .139 | (a) | 61225 | 158.00 | – | 68702 | 19.30 | – | 91560 | 9.43 | 4.06 |
| 59904 | .094 | .08 | 61226 | 251.00 | – | 68703 | 14.50 | – | 91562 | 5.89 | – |
| 59905 | .206 | .138 | 61227 | 230.00 | – | 68706 | 62.00 | – | 91577 | 21.10 | 2.63 |
| 59914 | 1.21 | .70 | 62000 | 52.30 | – | 68707 | 61.30 | – | 91580 | 12.40 | – |
| 59915 | .31 | .88 | 62001 | 39.20 | – | 90089 | 7.65 | – | 91581 | (a) | (a) |
| 59917 | .058 | .164 | 62002 | 17.90 | – | 91111 | 6.14 | 4.35 | 91582 | (a) | (a) |
| 59923 | .03 | .007 | 62003 | 56.50 | – | 91125 | 4.61 | 3.31 | 91583 | (a) | (a) |
| 59925 | .40 | 1.06 | 63010 | 145.00 | – | 91127 | 4.13 | 1.68 | 91584 | (a) | (a) |
| 59926 | .34 | .49 | 63011 | 181.00 | – | 91130 | 2.64 | – | 91585 | (a) | (a) |
| 59927 | .228 | 1.71 | 63012 | 258.00 | – | 91135 | .74 | (a) | 91586 | (a) | (a) |
| 59931 | .55 | .69 | 63013 | 244.00 | – | 91150 | 3.90 | 5.61 | 91587 | (a) | (a) |
| 59932 | .59 | 1.11 | 63215 | 187.00 | – | 91155 | 8.67 | 21.80 | 91588 | (a) | (a) |
| 59941 | .183 | (a) | 63216 | 129.00 | – | 91160 | 1.85 | – | 91589 | (a) | (a) |
| 59947 | .094 | .39 | 63217 | 34.00 | – | 91175 | 1.59 | – | 91590 | 6.11 | – |
| 59955 | .07 | .171 | 63218 | 11.50 | – | 91177 | 6.97 | – | 91591 | (a) | (a) |
| 59963 | .52 | .54 | 63219 | (a) | – | 91179 | 7.00 | – | 91606 | 25.80 | – |

CLASSES 91618–99004       COMMERCIAL LINES MANUAL       CONNECTICUT (06)
PREM/OPS TERR. 509            DIVISION SIX
PROD/COPS                 GENERAL LIABILITY
                       LOSS COST PAGES

| | $100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | | |
| | Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 | | | | | | | | | | |
| | Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999 | | | | | | | | | | |
| Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 91618 | (a) | (a) | 95357 | 2.64 | – | 97653 | 5.55 | 2.36 | 98426 | 4.49 | (a) |
| 91629 | 5.28 | (a) | 95358 | (a) | – | 97654 | 9.67 | 3.32 | 98427 | 4.38 | – |
| 91636 | 9.05 | – | 95410 | 7.85 | 2.58 | 97655 | 9.90 | 5.21 | 98428 | (a) | – |
| 91641 | 2.45 | (a) | 95455 | 10.90 | 2.26 | 98002 | 1.79 | .95 | 98429 | 2.36 | – |
| 91666 | 1.65 | (a) | 95487 | 4.21 | (a) | 98003 | 1.73 | (a) | 98430 | (a) | – |
| 91722 | 7.92 | (a) | 95505 | 5.09 | 2.03 | 98090 | .233 | – | 98449 | 6.29 | 12.00 |
| 91746 | 5.89 | 6.48 | 95620 | 3.41 | (a) | 98091 | .25 | – | 98482 | 6.74 | 7.48 |
| 91805 | .37 | – | 95625 | 13.90 | 3.40 | 98092 | .77 | – | 98483 | 9.95 | 15.50 |
| 92053 | .91 | .40 | 95630 | (a) | (a) | 98111 | 1.21 | – | 98502 | 9.53 | 2.64 |
| 92054 | .31 | .239 | 95647 | 5.74 | 6.91 | 98150 | (a) | – | 98555 | 4.44 | – |
| 92055 | 8.73 | .208 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.00 | – |
| 92101 | 13.70 | 2.62 | 96053 | 4.36 | 3.76 | 98152 | 6.03 | .34 | 98598 | .34 | – |
| 92102 | 8.22 | 2.52 | 96317 | 2.73 | – | 98153 | 6.79 | (a) | 98601 | 11.40 | (a) |
| 92215 | 6.83 | 2.97 | 96408 | 6.80 | 9.50 | 98154 | 8.01 | (a) | 98622 | (a) | – |
| 92338 | 3.16 | 1.48 | 96409 | 6.29 | 10.50 | 98155 | 11.20 | (a) | 98623 | (a) | – |
| 92445 | 5.19 | – | 96410 | 5.52 | 8.15 | 98156 | (a) | (a) | 98624 | 1.79 | – |
| 92446 | 10.40 | 2.12 | 96611 | 2.95 | .97 | 98157 | 7.17 | .36 | 98636 | 5.86 | 3.54 |
| 92447 | 9.07 | 1.65 | 96702 | 7.82 | (a) | 98158 | (a) | (a) | 98640 | 197.00 | – |
| 92451 | 4.77 | 1.98 | 96703 | (a) | – | 98159 | 4.81 | (a) | 98658 | 11.60 | – |
| 92453 | 5.75 | – | 96816 | 7.34 | – | 98160 | 10.20 | (a) | 98659 | 2.07 | .68 |
| 92478 | 2.84 | 1.75 | 96872 | 9.71 | (a) | 98161 | 11.40 | (a) | 98677 | 31.00 | 7.45 |
| 92593 | 62.60 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 27.50 | 10.50 |
| 92663 | 1.23 | – | 97002 | (a) | (a) | 98163 | 12.00 | .38 | 98698 | (a) | (a) |
| 94007 | 19.50 | 3.93 | 97003 | (a) | (a) | 98164 | 4.02 | .12 | 98699 | 8.96 | (a) |
| 94099 | 4.44 | – | 97047 | 8.98 | – | 98257 | 2.62 | – | 98705 | 16.40 | – |
| 94225 | 15.60 | – | 97050 | 6.97 | – | 98303 | 22.50 | 5.72 | 98710 | 6.23 | – |
| 94276 | 8.13 | 4.22 | 97111 | 9.39 | – | 98304 | 9.70 | 3.02 | 98751 | 8.77 | – |
| 94304 | 6.09 | (a) | 97220 | .71 | (a) | 98305 | 7.21 | 1.13 | 98805 | 8.13 | .91 |
| 94381 | 11.40 | 12.80 | 97221 | (a) | 1.48 | 98306 | 18.60 | .77 | 98806 | 5.45 | 3.63 |
| 94404 | 7.71 | 6.02 | 97222 | 3.16 | 2.06 | 98307 | 3.07 | .52 | 98810 | 10.20 | – |
| 94444 | (a) | (a) | 97223 | 4.77 | 2.94 | 98308 | 2.02 | .57 | 98813 | 9.81 | 1.93 |
| 94569 | 5.20 | 2.96 | 97308 | 1.32 | – | 98309 | 11.30 | 1.53 | 98820 | 15.50 | 3.75 |
| 94590 | 22.40 | – | 97447 | 4.34 | 3.64 | 98344 | 2.01 | .42 | 98871 | (a) | (a) |
| 94617 | 7.08 | – | 97501 | (a) | – | 98405 | 3.31 | – | 98884 | 4.04 | 1.77 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 25.50 | (a) | 98914 | 1.41 | 1.02 |
| 95124 | 2.62 | .72 | 97503 | (a) | – | 98414 | 23.40 | (a) | 98949 | 1.98 | .56 |
| 95233 | 5.60 | – | 97504 | (a) | – | 98415 | 3.07 | (a) | 98967 | 6.34 | 4.67 |
| 95305 | 6.09 | – | 97650 | 6.48 | 3.74 | 98423 | 7.31 | (a) | 98993 | 11.20 | 5.64 |
| 95306 | 10.40 | – | 97651 | 12.80 | 4.20 | 98424 | 12.40 | (a) | 99003 | 3.01 | .72 |
| 95310 | 14.50 | 2.42 | 97652 | 11.10 | 3.38 | 98425 | 5.09 | (a) | 99004 | 8.16 | 1.57 |

**CONNECTICUT (06)**      **COMMERCIAL LINES MANUAL**      **CLASSES 99080–99988**
**DIVISION SIX**      **PREM/OPS TERR. 509**
**GENERAL LIABILITY**      **PROD/COPS**
**LOSS COST PAGES**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| \$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 |||||||||||
| 99080 | 2.13 | 6.84 | 99826 | 2.01 | .45 | | | | | | |
| 99081 | (a) | – | 99827 | .77 | .52 | | | | | | |
| 99082 | (a) | – | 99851 | 3.13 | – | | | | | | |
| 99083 | (a) | – | 99917 | 5.06 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 5.69 | – | | | | | | |
| 99085 | (a) | (a) | 99943 | 16.50 | – | | | | | | |
| 99111 | 3.10 | – | 99946 | 12.30 | 3.24 | | | | | | |
| 99160 | (a) | – | 99948 | 13.50 | 18.40 | | | | | | |
| 99163 | 7.39 | .82 | 99952 | 14.90 | 13.00 | | | | | | |
| 99165 | 1.62 | (a) | 99953 | 16.10 | 9.09 | | | | | | |
| 99220 | 3.11 | (a) | 99954 | 11.70 | 9.99 | | | | | | |
| 99221 | (a) | (a) | 99955 | 14.70 | 14.70 | | | | | | |
| 99222 | 5.85 | (a) | 99963 | 1.22 | – | | | | | | |
| 99223 | .46 | (a) | 99969 | 5.66 | 2.08 | | | | | | |
| 99303 | 24.80 | – | 99975 | 13.00 | – | | | | | | |
| 99310 | 6.20 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 18.20 | 1.96 | 99987 | (a) | – | | | | | | |
| 99321 | 17.70 | 2.06 | 99988 | 5.00 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | 1.41 | – | | | | | | | | | |
| 99505 | 9.47 | – | | | | | | | | | |
| 99506 | 11.70 | – | | | | | | | | | |
| 99507 | 10.20 | – | | | | | | | | | |
| 99570 | 5.45 | (a) | | | | | | | | | |
| 99571 | 1.32 | (a) | | | | | | | | | |
| 99572 | 2.58 | (a) | | | | | | | | | |
| 99573 | 2.47 | (a) | | | | | | | | | |
| 99600 | 3.55 | – | | | | | | | | | |
| 99613 | 15.70 | 2.82 | | | | | | | | | |
| 99614 | 7.92 | – | | | | | | | | | |
| 99620 | .85 | – | | | | | | | | | |
| 99650 | 2.58 | .75 | | | | | | | | | |
| 99709 | 6.37 | (a) | | | | | | | | | |
| 99718 | 2.50 | – | | | | | | | | | |
| 99746 | 4.24 | 2.75 | | | | | | | | | |
| 99760 | .48 | – | | | | | | | | | |
| 99777 | 17.60 | – | | | | | | | | | |
| 99793 | 5.38 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 11.30 | | | | | | | | | |