

LOSS COSTS – IMPLEMENTATION

MARCH 20, 2019

GENERAL LIABILITY

LI-GL-2019-064

CONNECTICUT GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

KEY MESSAGE

Revised overall prospective loss costs for **+0.8%** to be implemented.

BACKGROUND

In circular [LI-GL-2019-059](#), we provided you with information about the General Liability loss cost level experience review.

ISO ACTION

We are implementing GL-2019-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, 2019.

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, 2019, 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, 2019. 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-2019-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-2018-044 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 11-19 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- LI-GL-2019-059 (03/13/2019) General Liability Basic Limit Experience For 2019 Group 2 Jurisdictions Reviewed By Staff
- LI-CL-2018-044 (11/27/2018) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- GL-2019-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.

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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 Managing Director of Strategic 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

If you have any questions concerning:

- The actuarial content of this circular, please contact:

Ping Hsin Lee
Actuarial Operations, Casualty
201-469-2548
Ping.Lee@verisk.com
casualtyactuarial@verisk.com

- The non-actuarial content of this circular, please contact:
Agnes Edmilao
Production Operations, Compliance and Product Services
201-469-2848
productionoperations@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.

CONNECTICUT GL-2019-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 +0.8% 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 the expected value of 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:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	- 1.9%	- 1.9%
OL&T	+ 2.8%	+ 2.8%
Premises/Operations	+ 1.3%	+ 1.3%
Products	- 6.8%	- 6.8%
Local Products/Completed Operations	- 2.2%	- 2.2%
Products/Completed Operations	- 3.7%	- 3.7%
GL Overall	+ 0.8%	+ 0.8%

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.

CHANGES TO
METHODOLOGY

When calculating the statewide loss cost level change indication, the expected experience ratio no longer includes the selected change from the last review divided by the implemented change. See Section B and C for further information regarding the expected experience ratio.

CHANGES TO ECONOMETRIC DATA

ISO reviewed the economic series underlying the exposure trends for Premises/Operations and Products/Completed Operations classes with inflation sensitive exposure bases. As a result, ISO made some changes in order to improve the correspondence between elements of the National Income and Products Accounts (NIPA) and those classes. In particular, ISO updated the consumption components used in the determination of the exposure trend for OL&T Class Groups 1-13 by revising the composition of the 'Furniture' component, changing the 'Food' component to 'Food and Accommodation' and adding a 'Recreation' component. Also, wherever else appropriate, any item incorporating 'Food' has been revised to also include 'Accommodation'. The economic data is still supplied by Moody's Analytics.

In addition, in July 2018, the Bureau of Economic Analysis (U.S. Department of Commerce) released a comprehensive update of NIPA, which included a change in the reference year from 2009 to 2012. As a result, ISO also updated the base year used in the determination of inflation indices from 2009 to 2012.

HISTORICAL SOURCE DATA

The data used in this document is:

- ISO reporting companies' voluntary experience.
- Fiscal - accident year data through year ended 3/31/2018 for Premises/Operations.
- Calendar-accident year data through year ended 12/31/2017 for Products/Completed Operations.

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

ADJUSTMENTS TO REPORTED EXPERIENCE

The period of use for this revision is anticipated to begin on 11/1/2019. The Products/Completed Operations portion of this review uses a trend date of 7/1/2019 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 12/31/2017 were used in selecting annual trend factors. For Products/Completed Operations, occurrence cost data and occurrence frequency data through 12/31/2017 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.

ADJUSTMENTS
TO
REPORTED
EXPERIENCE
(CONT'D)

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.

TEN
LARGEST
COMPANY
GROUPS IN
ISO
DATA
BASE

OTHER LIABILITY (ASLOB 17.0)

1	Chubb Group of Insurance Cos
2	Travelers Indemnity Co.
3	Continental Casualty Co.
4	Liberty Mutual Insurance Co.
5	Zurich American Insurance Co.
6	Hartford Accident & Indemnity Co.
7	XL Specialty Insurance Co.
8	Selective Insurance Group
9	Tokio Marine Cos
10	Nationwide Mutual Insurance Co.

PRODUCTS LIABILITY (ASLOB 18.0)

1	Chubb Group of Insurance Cos
2	Zurich American Insurance Co.
3	Travelers Indemnity Co.
4	Fireman's Fund Insurance Co.
5	Selective Insurance Group
6	Cincinnati Insurance Co.
7	Hartford Accident & Indemnity Co.
8	Liberty Mutual Insurance Co.
9	Old Republic 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 12/31/2017 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.

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 12/31/2017 is:

Statewide - Other Liability (ASLOB 17.0)	41.8%
Multistate - Products Liability (ASLOB 18.0)	45.0%

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.

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CONNECTICUT
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2018-BGL1

<u>Coverage</u>	Effective <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 8.4%	- 8.4%	- 8.4%
OL&T		+ 1.8%	+ 1.8%	+ 1.8%
Prem/Ops Combined		- 2.2%	- 2.2%	- 2.2%
Products		-14.2%	-14.2%	-14.2%
Local Products/Completed Ops		-13.2%	-13.2%	-13.2%
Products/Completed Ops Combined		-13.5%	-13.5%	-13.5%
General Liability Overall	11/1/2018	- 3.6%	- 3.6%	- 3.6%

Document: GL-2016-BGL1

<u>Coverage</u>	Effective <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
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-2015-BGL1

<u>Coverage</u>	Effective <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
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%

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PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
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**GENERAL LIABILITY OTHER THAN PROFESSIONAL
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CONNECTICUT
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)	+ 1.4%	+ 3.3%	+ 2.7%				
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 1.9%	+ 2.8%	+ 1.3%	- 6.8%*	- 2.2%**	- 3.7%	+ 0.8%
Statewide Selected Monoline Loss Cost Level Change (See Section C)	- 1.9%	+ 2.8%	+ 1.3%	- 6.8%*	- 2.2%	- 3.7%	+ 0.8%

* 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

<u>CODE</u>	<u>TERRITORY DESCRIPTION</u>	<u>LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)</u>	<u>INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING</u>	<u>LOSS COST LEVEL CHANGE AFTER CAPPING</u>
501	New Haven	\$ 2,616,762	- 4.0%	- 4.1%
503	Stamford and Vicinity	1,945,106	+ 1.6%	+ 1.6%
504	Bloomfield, East Hartford, East Haven, Hamden, Milford, Newington, North Haven, Orange, West Hartford, West Haven and Wethersfield	4,507,895	+ 4.7%	+ 4.7%
505	Waterbury and Vicinity	1,012,294	+ 4.7%	+ 4.6%
506	Bridgeport and Vicinity	1,718,610	+ 5.9%	+ 5.9%
507	Remainder or State	17,693,887	+ 3.3%	+ 3.2%
508	Hartford	1,667,276	+ 1.1%	+ 1.1%
509	New Britain	469,131	+ 2.5%	+ 2.5%
	STATEWIDE TOTAL	\$ 31,630,961	+ 2.8%	+ 2.8%

CONNECTICUT

PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
30	SERVICE	\$ 1,556,282	- 5.3%	- 5.1%
31	LIGHT CONTRACTING	2,048,796	- 1.5%	- 1.3%
32	MEDIUM CONTRACTING	5,584,745	- 1.6%	- 1.5%
33	HEAVY CONTRACTING	1,659,524	- 2.2%	- 2.0%
34	DEALERS OR DISTRIBUTORS	1,527,742	+ 4.3%	+ 3.7%
35	LIGHT MANUFACTURERS	365,169	- 4.8%	- 5.3%
36	MEDIUM MANUFACTURERS	1,180,275	- 4.6%	- 5.1%
37	HEAVY MANUFACTURERS	622,592	- 3.3%	- 3.8%
38	MISCELLANEOUS OPERATIONS	924,821	- 2.0%	- 2.8%
	TOTAL	\$ 15,469,946	- 1.9%	- 1.9%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

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)	\$ 1,080,334	- 0.2%	- 0.4%
02	RESTAURANTS	3,654,067	- 3.4%	- 2.9%
03	STORES	847,077	+ 4.1%	+ 4.2%
04	VENDING AND RENTAL	80,354	+ 2.6%	+ 2.8%
05	FOOD AND BEVERAGE DISTRIBUTORS	257,963	+ 3.5%	+ 4.3%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	495,059	+ 3.0%	+ 3.6%
07	CLUBS, AMUSEMENTS AND SPORTS	1,891,096	+ 8.8%	+ 8.6%
08	HEALTH CARE FACILITIES	459,010	+ 4.0%	+ 4.0%
09	HOTELS AND MOTELS	1,099,194	+ 5.0%	+ 5.2%
10	SCHOOLS AND CHURCHES	1,503,430	+ 3.6%	+ 3.8%
11	APARTMENTS	4,797,045	+ 2.6%	+ 1.8%
12	BUILDINGS AND OFFICES	14,908,706	+ 3.5%	+ 3.5%
13	MISCELLANEOUS PREMISES	284,751	+ 8.6%	+ 8.6%
16	GOVERNMENTAL SUBDIVISIONS	272,875	- 0.9%	- 1.0%
	TOTAL	\$ 31,630,961	+ 2.8%	+ 2.8%

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	\$ 39,868,160	- 13.9%	\$ 284,263	- 9.7%	- 9.7%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	41,826,258	- 8.7%	597,928	- 5.9%	- 5.9%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	5,676,294	- 9.2%	225,422	+ 0.3%	+ 0.3%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	37,951,725	- 10.2%	403,481	- 8.6%	- 8.6%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	9,915,282	- 10.3%	139,644	- 11.4%	- 11.4%
	PRODUCTS SUBTOTAL	\$ 135,237,719	- 10.8%	\$ 1,650,738	- 6.8%	- 6.8%
01	RETAIL STORES-FOOD OR DRUG			\$ 125,810	- 6.8%	- 6.7%
02	RETAIL STORES-NOT FOOD OR DRUG			276,281	- 1.0%	- 1.0%
11	COMPLETED OPERATIONS-LOW			136,089	+ 1.7%	+ 1.5%
12	COMPLETED OPERATIONS-MEDIUM			2,608,966	- 1.9%	- 1.9%
13	COMPLETED OPERATIONS-HIGH			166,977	- 8.7%	- 8.4%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 3,314,123	- 2.2%	- 2.2%
	TOTAL			\$ 4,964,861	- 3.7%	- 3.7%

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.

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.

$$CBLC = \frac{\sum_{\text{class}} LCCL}{\sum_{\text{class}} (\text{Exposure}) \times (\text{Differential})}$$

- 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.

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

- 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 -22% relative to current loss costs;
- OL&T classes reflect an upper cap of +28% and a lower cap of -20% relative to current loss costs;
- Products classes reflect an upper cap of +25% and a lower cap of -31% relative to current multistate loss costs;
- Local Products/Completed Operations classes reflect an upper cap of +25% and a lower cap of -22% 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: 1.002

OL&T: 1.000

LP/CO: 0.994

The Commercial General Liability loss costs are rounded as follows:

<u>Loss Costs</u>	<u>To the Nearest</u>
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	.222	.232	-4.3	10040	505	.063	.060	5.0	10060	508	.250	.245	2.0
10010	503	.111	.111	0.0	10040	506	.168	.158	6.3	10060	509	.530	.510	3.9
10010	504	.179	.170	5.3	10040	507	.143	.138	3.6	10065	501	.910	.940	-3.2
10010	505	.083	.079	5.1	10040	508	.079	.079	0.0	10065	503	.410	.400	2.5
10010	506	.221	.208	6.2	10040	509	.076	.074	2.7	10065	504	.590	.560	5.4
10010	507	.187	.181	3.3	10042	501	1.260	1.310	-3.8	10065	505	.430	.410	4.9
10010	508	.104	.104	0.0	10042	503	.580	.560	3.6	10065	506	.590	.550	7.3
10010	509	.100	.097	3.1	10042	504	.830	.780	6.4	10065	507	.510	.480	6.2
10015	501	24.700	24.500	0.8	10042	505	.610	.570	7.0	10065	508	.380	.370	2.7
10015	503	10.700	10.000	7.0	10042	506	.830	.770	7.8	10065	509	.790	.760	3.9
10015	504	17.400	15.700	10.8	10042	507	.700	.670	4.5	10066	501	.930	.960	-3.1
10015	505	8.930	8.070	10.7	10042	508	.520	.510	2.0	10066	503	.420	.410	2.4
10015	506	13.900	12.400	12.1	10042	509	1.100	1.060	3.8	10066	504	.610	.570	7.0
10015	507	15.900	14.600	8.9	10052	501	17.100	16.900	1.2	10066	505	.440	.420	4.8
10015	508	7.650	7.180	6.5	10052	503	7.410	6.920	7.1	10066	506	.610	.560	8.9
10015	509	5.890	5.440	8.3	10052	504	12.000	10.900	10.1	10066	507	.520	.490	6.1
10026	501	2.210	2.280	-3.1	10052	505	6.170	5.580	10.6	10066	508	.380	.370	2.7
10026	503	1.010	.980	3.1	10052	506	9.630	8.590	12.1	10066	509	.800	.770	3.9
10026	504	1.440	1.360	5.9	10052	507	11.000	10.100	8.9	10070	501	.127	.133	-4.5
10026	505	1.060	.990	7.1	10052	508	5.290	4.970	6.4	10070	503	.064	.063	1.6
10026	506	1.440	1.340	7.5	10052	509	4.070	3.760	8.2	10070	504	.102	.097	5.2
10026	507	1.230	1.180	4.2	10054	501	15.200	15.000	1.3	10070	505	.048	.045	6.7
10026	508	.910	.890	2.2	10054	503	6.580	6.140	7.2	10070	506	.127	.119	6.7
10026	509	1.920	1.850	3.8	10054	504	10.700	9.630	11.1	10070	507	.107	.104	2.9
10036	501	.640	.620	3.2	10054	505	5.480	4.950	10.7	10070	508	.060	.060	0.0
10036	503	1.120	1.100	1.8	10054	506	8.540	7.620	12.1	10070	509	.057	.056	1.8
10036	504	.880	.850	3.5	10054	507	9.750	8.940	9.1	10071	501	1.090	1.120	-2.7
10036	505	.930	.890	4.5	10054	508	4.700	4.410	6.6	10071	503	.500	.480	4.2
10036	506	.930	.900	3.3	10054	509	3.610	3.340	8.1	10071	504	.710	.670	6.0
10036	507	.800	.770	3.9	10060	501	.600	.620	-3.2	10071	505	.520	.490	6.1
10036	508	1.000	.960	4.2	10060	503	.280	.270	3.7	10071	506	.710	.660	7.6
10036	509	.730	.700	4.3	10060	504	.400	.370	8.1	10071	507	.610	.580	5.2
10040	501	.169	.177	-4.5	10060	505	.290	.270	7.4	10071	508	.450	.440	2.3
10040	503	.085	.084	1.2	10060	506	.400	.370	8.1	10071	509	.940	.910	3.3
10040	504	.136	.129	5.4	10060	507	.340	.320	6.3	10072	501	12.000	12.400	-3.2

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STATE: 06 - CONNECTICUT
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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
10072	503	11.300	11.800	-4.2	10101	506	.540	.500	8.0	10111	509	.125	.121	3.3
10072	504	5.170	5.310	-2.6	10101	507	.460	.440	4.5	10113	501	1.230	1.270	-3.1
10072	505	6.210	6.310	-1.6	10101	508	.340	.330	3.0	10113	503	.560	.550	1.8
10072	506	9.460	9.760	-3.1	10101	509	.710	.680	4.4	10113	504	.800	.760	5.3
10072	507	7.050	7.260	-2.9	10105	501	8.860	9.150	-3.2	10113	505	.590	.550	7.3
10072	508	15.300	15.600	-1.9	10105	503	4.040	3.950	2.3	10113	506	.800	.750	6.7
10072	509	9.750	9.990	-2.4	10105	504	5.790	5.470	5.9	10113	507	.680	.660	3.0
10073	501	1.000	.970	3.1	10105	505	4.250	3.980	6.8	10113	508	.510	.500	2.0
10073	503	1.750	1.710	2.3	10105	506	5.790	5.390	7.4	10113	509	1.070	1.030	3.9
10073	504	1.370	1.320	3.8	10105	507	4.940	4.730	4.4	10115	501	2.440	2.520	-3.2
10073	505	1.450	1.380	5.1	10105	508	3.660	3.580	2.2	10115	503	1.110	1.090	1.8
10073	506	1.440	1.400	2.9	10105	509	7.690	7.420	3.6	10115	504	1.590	1.500	6.0
10073	507	1.250	1.200	4.2	10107	501	3.060	2.960	3.4	10115	505	1.170	1.100	6.4
10073	508	1.550	1.490	4.0	10107	503	5.340	5.230	2.1	10115	506	1.590	1.480	7.4
10073	509	1.130	1.090	3.7	10107	504	4.180	4.040	3.5	10115	507	1.360	1.300	4.6
10075	501	7.420	7.170	3.5	10107	505	4.420	4.220	4.7	10115	508	1.010	.990	2.0
10075	503	13.000	12.700	2.4	10107	506	4.410	4.280	3.0	10115	509	2.120	2.040	3.9
10075	504	10.200	9.810	4.0	10107	507	3.820	3.680	3.8	10117	501	24.600	24.300	1.2
10075	505	10.700	10.200	4.9	10107	508	4.740	4.560	3.9	10117	503	10.600	9.940	6.6
10075	506	10.700	10.400	2.9	10107	509	3.470	3.330	4.2	10117	504	17.300	15.600	10.9
10075	507	9.260	8.930	3.7	10110	501	84.200	83.300	1.1	10117	505	8.860	8.010	10.6
10075	508	11.500	11.100	3.6	10110	503	36.500	34.000	7.4	10117	506	13.800	12.300	12.2
10075	509	8.420	8.090	4.1	10110	504	59.300	53.400	11.0	10117	507	15.800	14.500	9.0
10100	501	1.780	1.920	-7.3	10110	505	30.400	27.500	10.5	10117	508	7.600	7.130	6.6
10100	503	1.290	1.310	-1.5	10110	506	47.400	42.300	12.1	10117	509	5.850	5.400	8.3
10100	504	1.740	1.710	1.8	10110	507	54.100	49.600	9.1	10120	501	55.100	54.500	1.1
10100	505	1.170	1.150	1.7	10110	508	26.000	24.400	6.6	10120	503	23.900	22.300	7.2
10100	506	1.170	1.140	2.6	10110	509	20.000	18.500	8.1	10120	504	38.800	35.000	10.9
10100	507	1.550	1.550	0.0	10111	501	.280	.290	-3.4	10120	505	19.900	18.000	10.6
10100	508	.810	.830	-2.4	10111	503	.139	.139	0.0	10120	506	31.000	27.700	11.9
10100	509	2.800	2.820	-0.7	10111	504	.224	.212	5.7	10120	507	35.400	32.400	9.3
10101	501	.820	.850	-3.5	10111	505	.104	.099	5.1	10120	508	17.000	16.000	6.3
10101	503	.370	.360	2.8	10111	506	.280	.260	7.7	10120	509	13.100	12.100	8.3
10101	504	.540	.510	5.9	10111	507	.235	.227	3.5	10130	501	12.100	12.500	-3.2
10101	505	.390	.370	5.4	10111	508	.131	.130	0.8	10130	503	5.510	5.380	2.4

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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
10130	504	7.900	7.460	5.9	10141	507	.160	.153	4.6	10160	501	7.580	7.830	-3.2
10130	505	5.790	5.430	6.6	10141	508	.063	.063	0.0	10160	503	3.460	3.380	2.4
10130	506	7.900	7.350	7.5	10141	509	.145	.142	2.1	10160	504	4.960	4.680	6.0
10130	507	6.740	6.450	4.5	10145	501	.300	.310	-3.2	10160	505	3.630	3.410	6.5
10130	508	4.990	4.890	2.0	10145	503	.131	.128	2.3	10160	506	4.960	4.610	7.6
10130	509	10.500	10.100	4.0	10145	504	.480	.450	6.7	10160	507	4.230	4.050	4.4
10132	501	10.400	10.800	-3.7	10145	505	.191	.183	4.4	10160	508	3.130	3.070	2.0
10132	503	4.750	4.640	2.4	10145	506	.390	.370	5.4	10160	509	6.580	6.340	3.8
10132	504	6.810	6.420	6.1	10145	507	.770	.740	4.1	10204	501	.760	.790	-3.8
10132	505	4.990	4.680	6.6	10145	508	.310	.300	3.3	10204	503	.350	.340	2.9
10132	506	6.810	6.330	7.6	10145	509	.700	.680	2.9	10204	504	.500	.470	6.4
10132	507	5.810	5.560	4.5	10146	501	.790	.860	-8.1	10204	505	.370	.340	8.8
10132	508	4.300	4.210	2.1	10146	503	.580	.590	-1.7	10204	506	.500	.470	6.4
10132	509	9.040	8.710	3.8	10146	504	.780	.760	2.6	10204	507	.430	.410	4.9
10133	501	15.900	16.700	-4.8	10146	505	.520	.520	0.0	10204	508	.320	.310	3.2
10133	503	8.170	8.090	1.0	10146	506	.520	.510	2.0	10204	509	.660	.640	3.1
10133	504	11.000	10.500	4.8	10146	507	.690	.690	0.0	10205	501	.850	.880	-3.4
10133	505	2.820	2.700	4.4	10146	508	.360	.370	-2.7	10205	503	.390	.380	2.6
10133	506	9.300	8.810	5.6	10146	509	1.250	1.260	-0.8	10205	504	.560	.530	5.7
10133	507	9.310	9.060	2.8	10150	501	1.690	1.750	-3.4	10205	505	.410	.380	7.9
10133	508	3.930	3.900	0.8	10150	503	.770	.750	2.7	10205	506	.560	.520	7.7
10133	509	3.060	2.990	2.3	10150	504	1.110	1.040	6.7	10205	507	.480	.460	4.3
10140	501	.031	.032	-3.1	10150	505	.810	.760	6.6	10205	508	.350	.350	0.0
10140	503	.014	.013	7.7	10150	506	1.110	1.030	7.8	10205	509	.740	.710	4.2
10140	504	.050	.047	6.4	10150	507	.940	.900	4.4	10220	501	16.100	16.600	-3.0
10140	505	.020	.019	5.3	10150	508	.700	.680	2.9	10220	503	7.340	7.170	2.4
10140	506	.041	.038	7.9	10150	509	1.470	1.410	4.3	10220	504	10.500	9.930	5.7
10140	507	.080	.077	3.9	10151	501	42.600	44.000	-3.2	10220	505	7.710	7.230	6.6
10140	508	.032	.032	0.0	10151	503	19.400	19.000	2.1	10220	506	10.500	9.790	7.3
10140	509	.072	.071	1.4	10151	504	27.800	26.300	5.7	10220	507	8.970	8.590	4.4
10141	501	.062	.063	-1.6	10151	505	20.400	19.100	6.8	10220	508	6.650	6.510	2.2
10141	503	.027	.027	0.0	10151	506	27.800	25.900	7.3	10220	509	14.000	13.500	3.7
10141	504	.099	.094	5.3	10151	507	23.700	22.700	4.4	10255	501	.238	.230	3.5
10141	505	.040	.038	5.3	10151	508	17.600	17.200	2.3	10255	503	.420	.410	2.4
10141	506	.081	.076	6.6	10151	509	37.000	35.600	3.9	10255	504	.330	.310	6.5

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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
10255	505	.340	.330	3.0	10315	508	.540	.530	1.9	10368	503	14.600	15.300	-4.6
10255	506	.340	.330	3.0	10315	509	1.130	1.090	3.7	10368	504	6.680	6.850	-2.5
10255	507	.300	.290	3.4	10331	501	33.600	33.200	1.2	10368	505	8.020	8.150	-1.6
10255	508	.370	.350	5.7	10331	503	14.500	13.600	6.6	10368	506	12.200	12.600	-3.2
10255	509	.270	.260	3.8	10331	504	23.600	21.300	10.8	10368	507	9.110	9.370	-2.8
10256	501	.870	.840	3.6	10331	505	12.100	10.900	11.0	10368	508	19.700	20.100	-2.0
10256	503	1.520	1.490	2.0	10331	506	18.900	16.800	12.5	10368	509	12.600	12.900	-2.3
10256	504	1.190	1.150	3.5	10331	507	21.600	19.700	9.6	10378	501	34.000	33.600	1.2
10256	505	1.260	1.200	5.0	10331	508	10.400	9.740	6.8	10378	503	14.700	13.700	7.3
10256	506	1.260	1.220	3.3	10331	509	7.990	7.370	8.4	10378	504	23.900	21.600	10.6
10256	507	1.090	1.050	3.8	10332	501	57.900	57.200	1.2	10378	505	12.300	11.100	10.8
10256	508	1.350	1.300	3.8	10332	503	25.100	23.400	7.3	10378	506	19.100	17.000	12.4
10256	509	.990	.950	4.2	10332	504	40.800	36.700	11.2	10378	507	21.800	20.000	9.0
10257	501	.164	.159	3.1	10332	505	20.900	18.900	10.6	10378	508	10.500	9.860	6.5
10257	503	.290	.280	3.6	10332	506	32.600	29.000	12.4	10378	509	8.090	7.460	8.4
10257	504	.225	.217	3.7	10332	507	37.200	34.100	9.1	10379	501	15.800	15.600	1.3
10257	505	.237	.227	4.4	10332	508	17.900	16.800	6.5	10379	503	6.830	6.370	7.2
10257	506	.237	.230	3.0	10332	509	13.800	12.700	8.7	10379	504	11.100	10.000	11.0
10257	507	.205	.198	3.5	10352	501	1.040	1.120	-7.1	10379	505	5.690	5.140	10.7
10257	508	.250	.245	2.0	10352	503	.750	.770	-2.6	10379	506	8.870	7.910	12.1
10257	509	.186	.179	3.9	10352	504	1.010	1.000	1.0	10379	507	10.100	9.280	8.8
10309	501	.550	.570	-3.5	10352	505	.680	.670	1.5	10379	508	4.880	4.580	6.6
10309	503	.250	.246	1.6	10352	506	.680	.670	1.5	10379	509	3.750	3.460	8.4
10309	504	.360	.340	5.9	10352	507	.900	.900	0.0	10380	501	26.900	26.600	1.1
10309	505	.260	.248	4.8	10352	508	.470	.480	-2.1	10380	503	11.700	10.900	7.3
10309	506	.360	.340	5.9	10352	509	1.630	1.640	-0.6	10380	504	19.000	17.100	11.1
10309	507	.310	.290	6.9	10367	501	10.600	10.900	-2.8	10380	505	9.710	8.780	10.6
10309	508	.228	.223	2.2	10367	503	10.000	10.500	-4.8	10380	506	15.200	13.500	12.6
10309	509	.480	.460	4.3	10367	504	4.570	4.690	-2.6	10380	507	17.300	15.800	9.5
10315	501	1.300	1.340	-3.0	10367	505	5.490	5.580	-1.6	10380	508	8.330	7.810	6.7
10315	503	.590	.580	1.7	10367	506	8.360	8.630	-3.1	10380	509	6.410	5.920	8.3
10315	504	.850	.800	6.3	10367	507	6.230	6.410	-2.8	10381	501	23.300	23.100	0.9
10315	505	.620	.580	6.9	10367	508	13.500	13.800	-2.2	10381	503	10.100	9.430	7.1
10315	506	.850	.790	7.6	10367	509	8.620	8.830	-2.4	10381	504	16.400	14.800	10.8
10315	507	.720	.690	4.3	10368	501	15.500	16.000	-3.1	10381	505	8.410	7.600	10.7

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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
10381	506	13.100	11.700	12.0	11052	509	3.180	3.110	2.3	11155	504	.480	.450	6.7
10381	507	15.000	13.700	9.5	11126	501	.213	.221	-3.6	11155	505	.350	.330	6.1
10381	508	7.210	6.770	6.5	11126	503	.097	.095	2.1	11155	506	.480	.440	9.1
10381	509	5.550	5.120	8.4	11126	504	.140	.132	6.1	11155	507	.410	.390	5.1
11007	501	4.510	4.650	-3.0	11126	505	.102	.096	6.3	11155	508	.300	.300	0.0
11007	503	4.260	4.450	-4.3	11126	506	.140	.130	7.7	11155	509	.630	.610	3.3
11007	504	1.940	1.990	-2.5	11126	507	.119	.114	4.4	11167	501	3.810	4.000	-4.8
11007	505	2.330	2.370	-1.7	11126	508	.088	.086	2.3	11167	503	1.960	1.940	1.0
11007	506	3.560	3.670	-3.0	11126	509	.185	.179	3.4	11167	504	2.650	2.530	4.7
11007	507	2.650	2.730	-2.9	11127	501	.710	.740	-4.1	11167	505	.680	.650	4.6
11007	508	5.740	5.860	-2.0	11127	503	.360	.350	2.9	11167	506	2.230	2.110	5.7
11007	509	3.670	3.760	-2.4	11127	504	.570	.540	5.6	11167	507	2.230	2.170	2.8
11020	501	1.030	1.070	-3.7	11127	505	.270	.250	8.0	11167	508	.940	.930	1.1
11020	503	.470	.460	2.2	11127	506	.710	.660	7.6	11167	509	.730	.720	1.4
11020	504	.670	.640	4.7	11127	507	.600	.580	3.4	11168	501	19.800	20.700	-4.3
11020	505	.490	.460	6.5	11127	508	.330	.330	0.0	11168	503	10.200	10.100	1.0
11020	506	.670	.630	6.3	11127	509	.320	.310	3.2	11168	504	13.700	13.100	4.6
11020	507	.580	.550	5.5	11128	501	.960	1.000	-4.0	11168	505	3.500	3.360	4.2
11020	508	.430	.420	2.4	11128	503	.480	.480	0.0	11168	506	11.600	11.000	5.5
11020	509	.900	.860	4.7	11128	504	.770	.730	5.5	11168	507	11.600	11.300	2.7
11039	501	.870	.840	3.6	11128	505	.360	.340	5.9	11168	508	4.880	4.840	0.8
11039	503	1.520	1.490	2.0	11128	506	.950	.890	6.7	11168	509	3.800	3.720	2.2
11039	504	1.190	1.150	3.5	11128	507	.810	.780	3.8	11201	501	39.500	40.700	-2.9
11039	505	1.260	1.200	5.0	11128	508	.450	.450	0.0	11201	503	37.300	39.000	-4.4
11039	506	1.250	1.220	2.5	11128	509	.430	.420	2.4	11201	504	17.000	17.500	-2.9
11039	507	1.080	1.050	2.9	11138	501	8.390	8.290	1.2	11201	505	20.400	20.800	-1.9
11039	508	1.350	1.290	4.7	11138	503	3.630	3.390	7.1	11201	506	31.100	32.100	-3.1
11039	509	.990	.950	4.2	11138	504	5.910	5.320	11.1	11201	507	23.200	23.900	-2.9
11052	501	16.500	17.400	-5.2	11138	505	3.030	2.730	11.0	11201	508	50.200	51.300	-2.1
11052	503	8.500	8.420	1.0	11138	506	4.720	4.210	12.1	11201	509	32.100	32.900	-2.4
11052	504	11.500	11.000	4.5	11138	507	5.390	4.940	9.1	11202	501	11.700	12.000	-2.5
11052	505	2.930	2.810	4.3	11138	508	2.590	2.430	6.6	11202	503	11.000	11.500	-4.3
11052	506	9.680	9.170	5.6	11138	509	2.000	1.840	8.7	11202	504	5.030	5.160	-2.5
11052	507	9.690	9.420	2.9	11155	501	.730	.750	-2.7	11202	505	6.040	6.140	-1.6
11052	508	4.090	4.050	1.0	11155	503	.330	.330	0.0	11202	506	9.200	9.490	-3.1

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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
11202	507	6.860	7.060	-2.8	11208	501	3.960	4.080	-2.9	11212	505	3.230	3.280	-1.5
11202	508	14.800	15.200	-2.6	11208	503	3.750	3.910	-4.1	11212	506	4.910	5.070	-3.2
11202	509	9.490	9.720	-2.4	11208	504	1.710	1.750	-2.3	11212	507	3.660	3.770	-2.9
11203	501	1.650	1.720	-4.1	11208	505	2.050	2.090	-1.9	11212	508	7.930	8.100	-2.1
11203	503	.830	.820	1.2	11208	506	3.120	3.220	-3.1	11212	509	5.070	5.190	-2.3
11203	504	1.330	1.260	5.6	11208	507	2.330	2.400	-2.9	11213	501	5.090	5.240	-2.9
11203	505	.620	.590	5.1	11208	508	5.040	5.150	-2.1	11213	503	4.800	5.020	-4.4
11203	506	1.640	1.540	6.5	11208	509	3.220	3.300	-2.4	11213	504	2.190	2.250	-2.7
11203	507	1.390	1.340	3.7	11209	501	18.600	19.200	-3.1	11213	505	2.630	2.670	-1.5
11203	508	.770	.770	0.0	11209	503	17.600	18.400	-4.3	11213	506	4.010	4.140	-3.1
11203	509	.740	.720	2.8	11209	504	8.020	8.230	-2.6	11213	507	2.990	3.070	-2.6
11204	501	1.070	1.100	-2.7	11209	505	9.630	9.790	-1.6	11213	508	6.470	6.610	-2.1
11204	503	.490	.480	2.1	11209	506	14.700	15.100	-2.6	11213	509	4.130	4.230	-2.4
11204	504	.700	.660	6.1	11209	507	10.900	11.300	-3.5	11214	501	12.500	12.900	-3.1
11204	505	.510	.480	6.2	11209	508	23.700	24.200	-2.1	11214	503	11.800	12.400	-4.8
11204	506	.700	.650	7.7	11209	509	15.100	15.500	-2.6	11214	504	5.400	5.540	-2.5
11204	507	.600	.570	5.3	11210	501	7.930	8.170	-2.9	11214	505	6.480	6.590	-1.7
11204	508	.440	.430	2.3	11210	503	7.490	7.830	-4.3	11214	506	9.870	10.200	-3.2
11204	509	.930	.890	4.5	11210	504	3.420	3.510	-2.6	11214	507	7.360	7.570	-2.8
11206	501	1.830	1.890	-3.2	11210	505	4.100	4.170	-1.7	11214	508	15.900	16.300	-2.5
11206	503	1.730	1.810	-4.4	11210	506	6.250	6.450	-3.1	11214	509	10.200	10.400	-1.9
11206	504	.790	.810	-2.5	11210	507	4.660	4.790	-2.7	11222	501	.211	.217	-2.8
11206	505	.950	.960	-1.0	11210	508	10.100	10.300	-1.9	11222	503	.199	.208	-4.3
11206	506	1.440	1.490	-3.4	11210	509	6.440	6.600	-2.4	11222	504	.091	.093	-2.2
11206	507	1.080	1.110	-2.7	11211	501	41.200	42.500	-3.1	11222	505	.109	.111	-1.8
11206	508	2.330	2.380	-2.1	11211	503	38.900	40.700	-4.4	11222	506	.166	.171	-2.9
11206	509	1.490	1.520	-2.0	11211	504	17.800	18.200	-2.2	11222	507	.124	.127	-2.4
11207	501	23.100	23.800	-2.9	11211	505	21.300	21.700	-1.8	11222	508	.270	.270	0.0
11207	503	21.900	22.800	-3.9	11211	506	32.500	33.500	-3.0	11222	509	.171	.175	-2.3
11207	504	9.970	10.200	-2.3	11211	507	24.200	24.900	-2.8	11234	501	.960	.990	-3.0
11207	505	12.000	12.200	-1.6	11211	508	52.400	53.500	-2.1	11234	503	.440	.430	2.3
11207	506	18.200	18.800	-3.2	11211	509	33.500	34.300	-2.3	11234	504	.630	.590	6.8
11207	507	13.600	14.000	-2.9	11212	501	6.230	6.420	-3.0	11234	505	.460	.430	7.0
11207	508	29.400	30.100	-2.3	11212	503	5.890	6.150	-4.2	11234	506	.630	.580	8.6
11207	509	18.800	19.300	-2.6	11212	504	2.690	2.760	-2.5	11234	507	.540	.510	5.9

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11234	508	.400	.390	2.6	11274	503	20.800	20.400	2.0	12361	506	.088	.083	6.0
11234	509	.830	.800	3.7	11274	504	29.900	28.200	6.0	12361	507	.173	.167	3.6
11248	501	.045	.044	2.3	11274	505	21.900	20.500	6.8	12361	508	.069	.069	0.0
11248	503	.079	.077	2.6	11274	506	29.900	27.800	7.6	12361	509	.158	.154	2.6
11248	504	.062	.060	3.3	11274	507	25.500	24.400	4.5	12362	501	.140	.146	-4.1
11248	505	.065	.062	4.8	11274	508	18.900	18.500	2.2	12362	503	.070	.070	0.0
11248	506	.065	.063	3.2	11274	509	39.700	38.300	3.7	12362	504	.112	.107	4.7
11248	507	.056	.054	3.7	11288	501	2.620	2.830	-7.4	12362	505	.052	.050	4.0
11248	508	.070	.067	4.5	11288	503	1.910	1.940	-1.5	12362	506	.139	.131	6.1
11248	509	.051	.049	4.1	11288	504	2.570	2.520	2.0	12362	507	.118	.114	3.5
11258	501	2.140	2.310	-7.4	11288	505	1.720	1.700	1.2	12362	508	.066	.065	1.5
11258	503	1.560	1.580	-1.3	11288	506	1.730	1.690	2.4	12362	509	.063	.061	3.3
11258	504	2.090	2.060	1.5	11288	507	2.280	2.290	-0.4	12373	501	.053	.055	-3.6
11258	505	1.410	1.390	1.4	11288	508	1.200	1.220	-1.6	12373	503	.027	.026	3.8
11258	506	1.410	1.380	2.2	11288	509	4.130	4.160	-0.7	12373	504	.043	.041	4.9
11258	507	1.860	1.860	0.0	12014	501	.098	.094	4.3	12373	505	.020	.019	5.3
11258	508	.980	1.000	-2.0	12014	503	.171	.167	2.4	12373	506	.053	.050	6.0
11258	509	3.370	3.390	-0.6	12014	504	.134	.129	3.9	12373	507	.045	.043	4.7
11259	501	2.290	2.480	-7.7	12014	505	.141	.135	4.4	12373	508	.025	.025	0.0
11259	503	1.670	1.700	-1.8	12014	506	.141	.137	2.9	12373	509	.024	.023	4.3
11259	504	2.250	2.210	1.8	12014	507	.122	.117	4.3	12374	501	2.100	2.170	-3.2
11259	505	1.510	1.490	1.3	12014	508	.151	.145	4.1	12374	503	.960	.940	2.1
11259	506	1.510	1.480	2.0	12014	509	.111	.106	4.7	12374	504	1.370	1.300	5.4
11259	507	2.000	2.000	0.0	12356	501	4.040	4.170	-3.1	12374	505	1.010	.940	7.4
11259	508	1.050	1.070	-1.9	12356	503	1.840	1.800	2.2	12374	506	1.370	1.280	7.0
11259	509	3.610	3.640	-0.8	12356	504	2.640	2.490	6.0	12374	507	1.170	1.120	4.5
11273	501	47.600	49.200	-3.3	12356	505	1.940	1.820	6.6	12374	508	.870	.850	2.4
11273	503	21.700	21.200	2.4	12356	506	2.640	2.460	7.3	12374	509	1.820	1.760	3.4
11273	504	31.100	29.400	5.8	12356	507	2.250	2.160	4.2	12375	501	1.030	1.070	-3.7
11273	505	22.800	21.400	6.5	12356	508	1.670	1.630	2.5	12375	503	.470	.460	2.2
11273	506	31.200	29.000	7.6	12356	509	3.510	3.380	3.8	12375	504	.670	.640	4.7
11273	507	26.600	25.400	4.7	12361	501	.067	.069	-2.9	12375	505	.490	.460	6.5
11273	508	19.700	19.300	2.1	12361	503	.030	.029	3.4	12375	506	.670	.630	6.3
11273	509	41.400	39.900	3.8	12361	504	.108	.103	4.9	12375	507	.580	.550	5.5
11274	501	45.700	47.200	-3.2	12361	505	.043	.041	4.9	12375	508	.430	.420	2.4

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12375	509	.900	.860	4.7	12510	504	1.030	1.000	3.0	12707	507	.770	.750	2.7
12391	501	.105	.110	-4.5	12510	505	1.090	1.040	4.8	12707	508	.430	.430	0.0
12391	503	.053	.052	1.9	12510	506	1.090	1.060	2.8	12707	509	.410	.400	2.5
12391	504	.084	.080	5.0	12510	507	.940	.910	3.3	12797	501	.193	.202	-4.5
12391	505	.039	.037	5.4	12510	508	1.170	1.120	4.5	12797	503	.097	.096	1.0
12391	506	.104	.098	6.1	12510	509	.860	.820	4.9	12797	504	.155	.147	5.4
12391	507	.088	.085	3.5	12583	501	.340	.320	6.3	12797	505	.072	.068	5.9
12391	508	.049	.049	0.0	12583	503	.590	.570	3.5	12797	506	.192	.180	6.7
12391	509	.047	.046	2.2	12583	504	.460	.440	4.5	12797	507	.163	.157	3.8
12393	501	1.370	1.420	-3.5	12583	505	.490	.460	6.5	12797	508	.091	.090	1.1
12393	503	.620	.610	1.6	12583	506	.480	.470	2.1	12797	509	.086	.084	2.4
12393	504	.900	.850	5.9	12583	507	.420	.400	5.0	12805	501	1.100	1.140	-3.5
12393	505	.660	.620	6.5	12583	508	.520	.500	4.0	12805	503	.500	.490	2.0
12393	506	.900	.830	8.4	12583	509	.380	.370	2.7	12805	504	.720	.680	5.9
12393	507	.760	.730	4.1	12651	501	.980	.950	3.2	12805	505	.530	.500	6.0
12393	508	.570	.550	3.6	12651	503	1.710	1.670	2.4	12805	506	.720	.670	7.5
12393	509	1.190	1.150	3.5	12651	504	1.340	1.290	3.9	12805	507	.620	.590	5.1
12467	501	.570	.590	-3.4	12651	505	1.410	1.350	4.4	12805	508	.460	.450	2.2
12467	503	.260	.250	4.0	12651	506	1.410	1.370	2.9	12805	509	.960	.920	4.3
12467	504	.370	.350	5.7	12651	507	1.220	1.180	3.4	12841	501	1.830	1.890	-3.2
12467	505	.270	.260	3.8	12651	508	1.520	1.460	4.1	12841	503	.840	.820	2.4
12467	506	.370	.350	5.7	12651	509	1.110	1.070	3.7	12841	504	1.200	1.130	6.2
12467	507	.320	.300	6.7	12683	501	.450	.430	4.7	12841	505	.880	.820	7.3
12467	508	.235	.230	2.2	12683	503	.780	.770	1.3	12841	506	1.200	1.110	8.1
12467	509	.490	.480	2.1	12683	504	.610	.590	3.4	12841	507	1.020	.980	4.1
12509	501	.059	.058	1.7	12683	505	.650	.620	4.8	12841	508	.760	.740	2.7
12509	503	.104	.102	2.0	12683	506	.650	.630	3.2	12841	509	1.590	1.530	3.9
12509	504	.081	.079	2.5	12683	507	.560	.540	3.7	12927	501	.320	.330	-3.0
12509	505	.086	.082	4.9	12683	508	.690	.670	3.0	12927	503	.146	.143	2.1
12509	506	.086	.083	3.6	12683	509	.510	.490	4.1	12927	504	.209	.198	5.6
12509	507	.074	.072	2.8	12707	501	.920	.960	-4.2	12927	505	.153	.144	6.3
12509	508	.092	.089	3.4	12707	503	.460	.460	0.0	12927	506	.209	.195	7.2
12509	509	.068	.065	4.6	12707	504	.740	.700	5.7	12927	507	.179	.171	4.7
12510	501	.750	.730	2.7	12707	505	.340	.330	3.0	12927	508	.132	.130	1.5
12510	503	1.320	1.290	2.3	12707	506	.910	.860	5.8	12927	509	.280	.270	3.7

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STATE: 06 - CONNECTICUT
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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
13049	501	.035	.036	-2.8	13204	505	1.410	1.350	4.4	13352	508	.420	.410	2.4
13049	503	.015	.015	0.0	13204	506	1.410	1.370	2.9	13352	509	.880	.850	3.5
13049	504	.056	.053	5.7	13204	507	1.220	1.180	3.4	13410	501	1.370	1.320	3.8
13049	505	.022	.021	4.8	13204	508	1.520	1.460	4.1	13410	503	2.390	2.340	2.1
13049	506	.046	.043	7.0	13204	509	1.110	1.070	3.7	13410	504	1.870	1.810	3.3
13049	507	.090	.087	3.4	13205	501	.380	.360	5.6	13410	505	1.980	1.890	4.8
13049	508	.036	.036	0.0	13205	503	.660	.640	3.1	13410	506	1.980	1.920	3.1
13049	509	.082	.080	2.5	13205	504	.510	.500	2.0	13410	507	1.710	1.650	3.6
13111	501	1.980	2.140	-7.5	13205	505	.540	.520	3.8	13410	508	2.120	2.040	3.9
13111	503	1.440	1.470	-2.0	13205	506	.540	.530	1.9	13410	509	1.550	1.490	4.0
13111	504	1.940	1.910	1.6	13205	507	.470	.450	4.4	13412	501	.460	.450	2.2
13111	505	1.300	1.290	0.8	13205	508	.580	.560	3.6	13412	503	.810	.790	2.5
13111	506	1.310	1.280	2.3	13205	509	.430	.410	4.9	13412	504	.630	.610	3.3
13111	507	1.730	1.730	0.0	13314	501	.410	.420	-2.4	13412	505	.670	.640	4.7
13111	508	.910	.920	-1.1	13314	503	.187	.182	2.7	13412	506	.670	.650	3.1
13111	509	3.120	3.150	-1.0	13314	504	.270	.250	8.0	13412	507	.580	.560	3.6
13112	501	.057	.059	-3.4	13314	505	.196	.184	6.5	13412	508	.720	.690	4.3
13112	503	.025	.025	0.0	13314	506	.270	.249	8.4	13412	509	.520	.500	4.0
13112	504	.091	.087	4.6	13314	507	.228	.219	4.1	13453	501	.530	.520	1.9
13112	505	.037	.035	5.7	13314	508	.169	.166	1.8	13453	503	.930	.910	2.2
13112	506	.075	.070	7.1	13314	509	.360	.340	5.9	13453	504	.730	.710	2.8
13112	507	.147	.142	3.5	13351	501	1.000	1.030	-2.9	13453	505	.770	.740	4.1
13112	508	.059	.058	1.7	13351	503	.450	.440	2.3	13453	506	.770	.750	2.7
13112	509	.134	.131	2.3	13351	504	.650	.610	6.6	13453	507	.670	.640	4.7
13201	501	.860	.840	2.4	13351	505	.480	.450	6.7	13453	508	.830	.790	5.1
13201	503	1.510	1.480	2.0	13351	506	.650	.610	6.6	13453	509	.600	.580	3.4
13201	504	1.180	1.140	3.5	13351	507	.560	.530	5.7	13454	501	.620	.600	3.3
13201	505	1.250	1.190	5.0	13351	508	.410	.400	2.5	13454	503	1.090	1.070	1.9
13201	506	1.250	1.210	3.3	13351	509	.870	.830	4.8	13454	504	.850	.820	3.7
13201	507	1.080	1.040	3.8	13352	501	1.010	1.050	-3.8	13454	505	.900	.860	4.7
13201	508	1.340	1.290	3.9	13352	503	.460	.450	2.2	13454	506	.900	.870	3.4
13201	509	.980	.940	4.3	13352	504	.660	.630	4.8	13454	507	.780	.750	4.0
13204	501	.980	.950	3.2	13352	505	.490	.460	6.5	13454	508	.970	.930	4.3
13204	503	1.710	1.670	2.4	13352	506	.660	.620	6.5	13454	509	.710	.680	4.4
13204	504	1.340	1.290	3.9	13352	507	.570	.540	5.6	13455	501	.630	.610	3.3

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LOSS COST % CHANGE BY CLASS

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13455	503	1.110	1.080	2.8	13621	506	.172	.167	3.0	13716	509	1.340	1.300	3.1
13455	504	.870	.840	3.6	13621	507	.149	.143	4.2	13720	501	.910	.990	-8.1
13455	505	.920	.870	5.7	13621	508	.185	.177	4.5	13720	503	.660	.680	-2.9
13455	506	.910	.890	2.2	13621	509	.135	.130	3.8	13720	504	.900	.880	2.3
13455	507	.790	.760	3.9	13670	501	.038	.039	-2.6	13720	505	.600	.590	1.7
13455	508	.980	.940	4.3	13670	503	.017	.016	6.3	13720	506	.600	.590	1.7
13455	509	.720	.690	4.3	13670	504	.060	.057	5.3	13720	507	.800	.800	0.0
13506	501	3.130	3.240	-3.4	13670	505	.024	.023	4.3	13720	508	.420	.430	-2.3
13506	503	1.430	1.400	2.1	13670	506	.050	.046	8.7	13720	509	1.440	1.450	-0.7
13506	504	2.050	1.930	6.2	13670	507	.097	.093	4.3	13759	501	.600	.620	-3.2
13506	505	1.500	1.410	6.4	13670	508	.039	.038	2.6	13759	503	.280	.270	3.7
13506	506	2.050	1.910	7.3	13670	509	.088	.086	2.3	13759	504	.400	.370	8.1
13506	507	1.750	1.670	4.8	13673	501	1.620	1.750	-7.4	13759	505	.290	.270	7.4
13506	508	1.290	1.270	1.6	13673	503	1.180	1.200	-1.7	13759	506	.400	.370	8.1
13506	509	2.720	2.620	3.8	13673	504	1.590	1.560	1.9	13759	507	.340	.320	6.3
13507	501	3.770	3.900	-3.3	13673	505	1.070	1.050	1.9	13759	508	.250	.245	2.0
13507	503	1.720	1.680	2.4	13673	506	1.070	1.040	2.9	13759	509	.530	.510	3.9
13507	504	2.470	2.330	6.0	13673	507	1.410	1.410	0.0	13930	501	.300	.310	-3.2
13507	505	1.810	1.700	6.5	13673	508	.740	.760	-2.6	13930	503	.149	.148	0.7
13507	506	2.470	2.290	7.9	13673	509	2.550	2.570	-0.8	13930	504	.240	.227	5.7
13507	507	2.100	2.020	4.0	13715	501	.140	.146	-4.1	13930	505	.112	.106	5.7
13507	508	1.560	1.530	2.0	13715	503	.070	.070	0.0	13930	506	.300	.280	7.1
13507	509	3.280	3.160	3.8	13715	504	.112	.107	4.7	13930	507	.250	.243	2.9
13590	501	.470	.460	2.2	13715	505	.052	.050	4.0	13930	508	.140	.139	0.7
13590	503	.820	.810	1.2	13715	506	.139	.131	6.1	13930	509	.133	.130	2.3
13590	504	.650	.620	4.8	13715	507	.118	.114	3.5	14068	501	.133	.138	-3.6
13590	505	.680	.650	4.6	13715	508	.066	.065	1.5	14068	503	.061	.059	3.4
13590	506	.680	.660	3.0	13715	509	.063	.061	3.3	14068	504	.087	.082	6.1
13590	507	.590	.570	3.5	13716	501	1.550	1.600	-3.1	14068	505	.064	.060	6.7
13590	508	.730	.700	4.3	13716	503	.710	.690	2.9	14068	506	.087	.081	7.4
13590	509	.530	.510	3.9	13716	504	1.010	.960	5.2	14068	507	.074	.071	4.2
13621	501	.119	.115	3.5	13716	505	.740	.700	5.7	14068	508	.055	.054	1.9
13621	503	.208	.204	2.0	13716	506	1.010	.940	7.4	14068	509	.116	.112	3.6
13621	504	.163	.157	3.8	13716	507	.860	.830	3.6	14101	501	1.570	1.620	-3.1
13621	505	.172	.164	4.9	13716	508	.640	.630	1.6	14101	503	.710	.700	1.4

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14101	504	1.020	.970	5.2	14527	507	.480	.460	4.3	14734	501	.910	.940	-3.2
14101	505	.750	.700	7.1	14527	508	.270	.270	0.0	14734	503	.410	.400	2.5
14101	506	1.020	.950	7.4	14527	509	.250	.248	0.8	14734	504	.590	.560	5.4
14101	507	.870	.840	3.6	14655	501	.300	.310	-3.2	14734	505	.430	.410	4.9
14101	508	.650	.630	3.2	14655	503	.138	.135	2.2	14734	506	.590	.550	7.3
14101	509	1.360	1.310	3.8	14655	504	.198	.187	5.9	14734	507	.510	.480	6.2
14279	501	.450	.440	2.3	14655	505	.145	.136	6.6	14734	508	.380	.370	2.7
14279	503	.790	.780	1.3	14655	506	.198	.184	7.6	14734	509	.790	.760	3.9
14279	504	.620	.600	3.3	14655	507	.169	.162	4.3	14855	501	.209	.203	3.0
14279	505	.660	.630	4.8	14655	508	.125	.122	2.5	14855	503	.370	.360	2.8
14279	506	.660	.640	3.1	14655	509	.260	.250	4.0	14855	504	.290	.280	3.6
14279	507	.570	.550	3.6	14731	501	16.400	17.200	-4.7	14855	505	.300	.290	3.4
14279	508	.710	.680	4.4	14731	503	8.440	8.350	1.1	14855	506	.300	.290	3.4
14279	509	.520	.500	4.0	14731	504	11.400	10.900	4.6	14855	507	.260	.250	4.0
14401	501	2.160	2.330	-7.3	14731	505	2.910	2.790	4.3	14855	508	.330	.310	6.5
14401	503	1.570	1.590	-1.3	14731	506	9.600	9.090	5.6	14855	509	.238	.228	4.4
14401	504	2.110	2.080	1.4	14731	507	9.610	9.350	2.8	14913	501	1.140	1.180	-3.4
14401	505	1.420	1.400	1.4	14731	508	4.050	4.020	0.7	14913	503	.520	.510	2.0
14401	506	1.420	1.390	2.2	14731	509	3.160	3.090	2.3	14913	504	.740	.700	5.7
14401	507	1.880	1.880	0.0	14732	501	1.210	1.270	-4.7	14913	505	.550	.510	7.8
14401	508	.980	1.010	-3.0	14732	503	.620	.620	0.0	14913	506	.740	.690	7.2
14401	509	3.390	3.420	-0.9	14732	504	.840	.810	3.7	14913	507	.640	.610	4.9
14405	501	2.650	2.730	-2.9	14732	505	.215	.206	4.4	14913	508	.470	.460	2.2
14405	503	2.510	2.620	-4.2	14732	506	.710	.670	6.0	14913	509	.990	.950	4.2
14405	504	1.140	1.170	-2.6	14732	507	.710	.690	2.9	15062	501	.188	.182	3.3
14405	505	1.370	1.390	-1.4	14732	508	.300	.300	0.0	15062	503	.330	.320	3.1
14405	506	2.090	2.160	-3.2	14732	509	.234	.229	2.2	15062	504	.260	.249	4.4
14405	507	1.560	1.600	-2.5	14733	501	2.120	2.190	-3.2	15062	505	.270	.260	3.8
14405	508	3.370	3.450	-2.3	14733	503	.970	.940	3.2	15062	506	.270	.260	3.8
14405	509	2.160	2.210	-2.3	14733	504	1.380	1.310	5.3	15062	507	.235	.226	4.0
14527	501	.570	.590	-3.4	14733	505	1.010	.950	6.3	15062	508	.290	.280	3.6
14527	503	.290	.280	3.6	14733	506	1.380	1.290	7.0	15062	509	.213	.205	3.9
14527	504	.460	.430	7.0	14733	507	1.180	1.130	4.4	15063	501	.219	.212	3.3
14527	505	.213	.202	5.4	14733	508	.880	.860	2.3	15063	503	.380	.370	2.7
14527	506	.570	.530	7.5	14733	509	1.840	1.770	4.0	15063	504	.300	.290	3.4

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15063	505	.320	.300	6.7	15188	508	.510	.490	4.1	15405	503	.220	.216	1.9
15063	506	.320	.310	3.2	15188	509	.380	.360	5.6	15405	504	.173	.167	3.6
15063	507	.270	.260	3.8	15223	501	.044	.046	-4.3	15405	505	.182	.174	4.6
15063	508	.340	.330	3.0	15223	503	.020	.019	5.3	15405	506	.182	.177	2.8
15063	509	.248	.239	3.8	15223	504	.071	.068	4.4	15405	507	.158	.152	3.9
15070	501	.360	.370	-2.7	15223	505	.028	.027	3.7	15405	508	.196	.188	4.3
15070	503	.340	.350	-2.9	15223	506	.058	.055	5.5	15405	509	.143	.138	3.6
15070	504	.153	.157	-2.5	15223	507	.114	.110	3.6	15406	501	.320	.310	3.2
15070	505	.184	.187	-1.6	15223	508	.046	.045	2.2	15406	503	.560	.550	1.8
15070	506	.280	.290	-3.4	15223	509	.104	.102	2.0	15406	504	.440	.420	4.8
15070	507	.209	.215	-2.8	15224	501	.970	1.040	-6.7	15406	505	.460	.440	4.5
15070	508	.450	.460	-2.2	15224	503	.700	.710	-1.4	15406	506	.460	.450	2.2
15070	509	.290	.300	-3.3	15224	504	.950	.930	2.2	15406	507	.400	.390	2.6
15123	501	15.900	16.700	-4.8	15224	505	.630	.630	0.0	15406	508	.500	.480	4.2
15123	503	8.150	8.070	1.0	15224	506	.640	.620	3.2	15406	509	.360	.350	2.9
15123	504	11.000	10.500	4.8	15224	507	.840	.840	0.0	15488	501	.800	.780	2.6
15123	505	2.810	2.690	4.5	15224	508	.440	.450	-2.2	15488	503	1.400	1.370	2.2
15123	506	9.280	8.790	5.6	15224	509	1.520	1.530	-0.7	15488	504	1.100	1.060	3.8
15123	507	9.290	9.030	2.9	15314	501	.730	.750	-2.7	15488	505	1.160	1.110	4.5
15123	508	3.920	3.890	0.8	15314	503	.330	.330	0.0	15488	506	1.160	1.120	3.6
15123	509	3.050	2.990	2.0	15314	504	.480	.450	6.7	15488	507	1.000	.970	3.1
15124	501	5.550	5.820	-4.6	15314	505	.350	.330	6.1	15488	508	1.250	1.200	4.2
15124	503	2.850	2.820	1.1	15314	506	.480	.440	9.1	15488	509	.910	.870	4.6
15124	504	3.850	3.680	4.6	15314	507	.410	.390	5.1	15538	501	1.300	1.340	-3.0
15124	505	.980	.940	4.3	15314	508	.300	.300	0.0	15538	503	.590	.580	1.7
15124	506	3.250	3.070	5.9	15314	509	.630	.610	3.3	15538	504	.850	.800	6.3
15124	507	3.250	3.160	2.8	15404	501	.086	.083	3.6	15538	505	.620	.580	6.9
15124	508	1.370	1.360	0.7	15404	503	.150	.147	2.0	15538	506	.850	.790	7.6
15124	509	1.070	1.040	2.9	15404	504	.117	.113	3.5	15538	507	.720	.690	4.3
15188	501	.330	.320	3.1	15404	505	.124	.118	5.1	15538	508	.540	.530	1.9
15188	503	.580	.570	1.8	15404	506	.124	.120	3.3	15538	509	1.130	1.090	3.7
15188	504	.450	.440	2.3	15404	507	.107	.103	3.9	15600	501	3.270	3.380	-3.3
15188	505	.480	.460	4.3	15404	508	.133	.128	3.9	15600	503	1.490	1.460	2.1
15188	506	.480	.460	4.3	15404	509	.097	.093	4.3	15600	504	2.140	2.020	5.9
15188	507	.410	.400	2.5	15405	501	.126	.122	3.3	15600	505	1.570	1.470	6.8

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15600	506	2.140	1.990	7.5	15699	509	.930	.960	-3.1	16005	504	.060	.057	5.3
15600	507	1.830	1.750	4.6	15733	501	.209	.203	3.0	16005	505	.028	.026	7.7
15600	508	1.350	1.320	2.3	15733	503	.370	.360	2.8	16005	506	.074	.069	7.2
15600	509	2.840	2.740	3.6	15733	504	.290	.280	3.6	16005	507	.062	.060	3.3
15607	501	.460	.480	-4.2	15733	505	.300	.290	3.4	16005	508	.035	.035	0.0
15607	503	.440	.460	-4.3	15733	506	.300	.290	3.4	16005	509	.033	.032	3.1
15607	504	.200	.205	-2.4	15733	507	.260	.250	4.0	16009	501	.260	.249	4.4
15607	505	.240	.244	-1.6	15733	508	.330	.310	6.5	16009	503	.450	.440	2.3
15607	506	.370	.380	-2.6	15733	509	.238	.228	4.4	16009	504	.350	.340	2.9
15607	507	.270	.280	-3.6	15839	501	.980	1.010	-3.0	16009	505	.370	.350	5.7
15607	508	.590	.600	-1.7	15839	503	.450	.440	2.3	16009	506	.370	.360	2.8
15607	509	.380	.390	-2.6	15839	504	.640	.600	6.7	16009	507	.320	.310	3.2
15608	501	.730	.750	-2.7	15839	505	.470	.440	6.8	16009	508	.400	.380	5.3
15608	503	.330	.330	0.0	15839	506	.640	.600	6.7	16009	509	.290	.280	3.6
15608	504	.480	.450	6.7	15839	507	.550	.520	5.8	16402	501	4.840	5.000	-3.2
15608	505	.350	.330	6.1	15839	508	.400	.400	0.0	16402	503	2.210	2.160	2.3
15608	506	.480	.440	9.1	15839	509	.850	.820	3.7	16402	504	3.160	2.990	5.7
15608	507	.410	.390	5.1	15991	501	.800	.830	-3.6	16402	505	2.320	2.170	6.9
15608	508	.300	.300	0.0	15991	503	.370	.360	2.8	16402	506	3.170	2.940	7.8
15608	509	.630	.610	3.3	15991	504	.520	.490	6.1	16402	507	2.700	2.590	4.2
15656	501	21.500	22.300	-3.6	15991	505	.380	.360	5.6	16402	508	2.000	1.960	2.0
15656	503	9.830	9.600	2.4	15991	506	.520	.490	6.1	16402	509	4.200	4.050	3.7
15656	504	14.100	13.300	6.0	15991	507	.450	.430	4.7	16403	501	3.060	3.160	-3.2
15656	505	10.300	9.680	6.4	15991	508	.330	.320	3.1	16403	503	1.400	1.360	2.9
15656	506	14.100	13.100	7.6	15991	509	.700	.670	4.5	16403	504	2.000	1.890	5.8
15656	507	12.000	11.500	4.3	15993	501	.680	.700	-2.9	16403	505	1.470	1.380	6.5
15656	508	8.910	8.720	2.2	15993	503	.310	.300	3.3	16403	506	2.000	1.860	7.5
15656	509	18.700	18.000	3.9	15993	504	.440	.420	4.8	16403	507	1.710	1.640	4.3
15699	501	1.150	1.180	-2.5	15993	505	.320	.300	6.7	16403	508	1.260	1.240	1.6
15699	503	1.080	1.130	-4.4	15993	506	.440	.410	7.3	16403	509	2.660	2.560	3.9
15699	504	.490	.510	-3.9	15993	507	.380	.360	5.6	16404	501	3.860	3.990	-3.3
15699	505	.590	.600	-1.7	15993	508	.280	.270	3.7	16404	503	1.760	1.720	2.3
15699	506	.910	.930	-2.2	15993	509	.590	.570	3.5	16404	504	2.520	2.380	5.9
15699	507	.670	.690	-2.9	16005	501	.074	.077	-3.9	16404	505	1.850	1.740	6.3
15699	508	1.460	1.490	-2.0	16005	503	.037	.037	0.0	16404	506	2.530	2.350	7.7

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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
16404	507	2.150	2.060	4.4	16604	501	.200	.193	3.6	16705	505	.167	.158	5.7
16404	508	1.600	1.560	2.6	16604	503	.350	.340	2.9	16705	506	.440	.420	4.8
16404	509	3.350	3.230	3.7	16604	504	.270	.260	3.8	16705	507	.380	.360	5.6
16471	501	.660	.680	-2.9	16604	505	.290	.280	3.6	16705	508	.209	.209	0.0
16471	503	.620	.650	-4.6	16604	506	.290	.280	3.6	16705	509	.200	.195	2.6
16471	504	.280	.290	-3.4	16604	507	.250	.241	3.7	16750	501	.360	.370	-2.7
16471	505	.340	.350	-2.9	16604	508	.310	.300	3.3	16750	503	.162	.159	1.9
16471	506	.520	.530	-1.9	16604	509	.227	.218	4.1	16750	504	.233	.220	5.9
16471	507	.390	.400	-2.5	16670	501	13.900	13.800	0.7	16750	505	.171	.160	6.9
16471	508	.830	.850	-2.4	16670	503	6.030	5.630	7.1	16750	506	.233	.216	7.9
16471	509	.530	.550	-3.6	16670	504	9.810	8.830	11.1	16750	507	.198	.190	4.2
16501	501	.157	.164	-4.3	16670	505	5.020	4.540	10.6	16750	508	.147	.144	2.1
16501	503	.078	.078	0.0	16670	506	7.840	6.990	12.2	16750	509	.310	.300	3.3
16501	504	.126	.120	5.0	16670	507	8.940	8.200	9.0	16751	501	.360	.370	-2.7
16501	505	.059	.056	5.4	16670	508	4.310	4.040	6.7	16751	503	.162	.159	1.9
16501	506	.156	.146	6.8	16670	509	3.310	3.060	8.2	16751	504	.233	.220	5.9
16501	507	.132	.128	3.1	16676	501	1.010	1.050	-3.8	16751	505	.171	.160	6.9
16501	508	.074	.073	1.4	16676	503	.460	.450	2.2	16751	506	.233	.216	7.9
16501	509	.070	.068	2.9	16676	504	.660	.630	4.8	16751	507	.198	.190	4.2
16527	501	.241	.250	-3.6	16676	505	.490	.460	6.5	16751	508	.147	.144	2.1
16527	503	.121	.120	0.8	16676	506	.660	.620	6.5	16751	509	.310	.300	3.3
16527	504	.193	.184	4.9	16676	507	.570	.540	5.6	16819	501	1.140	1.100	3.6
16527	505	.090	.085	5.9	16676	508	.420	.410	2.4	16819	503	1.990	1.950	2.1
16527	506	.239	.225	6.2	16676	509	.880	.850	3.5	16819	504	1.560	1.500	4.0
16527	507	.203	.196	3.6	16694	501	.400	.380	5.3	16819	505	1.650	1.570	5.1
16527	508	.113	.113	0.0	16694	503	.690	.680	1.5	16819	506	1.640	1.590	3.1
16527	509	.108	.105	2.9	16694	504	.540	.520	3.8	16819	507	1.420	1.370	3.6
16588	501	.119	.115	3.5	16694	505	.570	.550	3.6	16819	508	1.770	1.700	4.1
16588	503	.208	.204	2.0	16694	506	.570	.550	3.6	16819	509	1.290	1.240	4.0
16588	504	.163	.157	3.8	16694	507	.490	.480	2.1	16820	501	.880	.850	3.5
16588	505	.172	.164	4.9	16694	508	.610	.590	3.4	16820	503	1.540	1.510	2.0
16588	506	.172	.167	3.0	16694	509	.450	.430	4.7	16820	504	1.210	1.160	4.3
16588	507	.149	.143	4.2	16705	501	.450	.470	-4.3	16820	505	1.270	1.220	4.1
16588	508	.185	.177	4.5	16705	503	.224	.222	0.9	16820	506	1.270	1.230	3.3
16588	509	.135	.130	3.8	16705	504	.360	.340	5.9	16820	507	1.100	1.060	3.8

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LOSS COST % CHANGE BY CLASS

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16820	508	1.370	1.310	4.6	16900	503	2.020	2.120	-4.7	16906	506	2.570	2.590	-0.8
16820	509	1.000	.960	4.2	16900	504	5.910	6.000	-1.5	16906	507	3.330	3.440	-3.2
16881	501	5.570	5.750	-3.1	16900	505	3.730	3.800	-1.8	16906	508	1.560	1.640	-4.9
16881	503	2.540	2.480	2.4	16900	506	3.830	3.850	-0.5	16906	509	2.820	2.940	-4.1
16881	504	3.640	3.440	5.8	16900	507	4.960	5.120	-3.1	16910	501	2.260	2.520	-10.3
16881	505	2.670	2.500	6.8	16900	508	2.320	2.450	-5.3	16910	503	1.210	1.270	-4.7
16881	506	3.640	3.390	7.4	16900	509	4.200	4.370	-3.9	16910	504	3.550	3.600	-1.4
16881	507	3.110	2.980	4.4	16901	501	2.420	2.700	-10.4	16910	505	2.240	2.280	-1.8
16881	508	2.300	2.250	2.2	16901	503	1.290	1.360	-5.1	16910	506	2.300	2.310	-0.4
16881	509	4.840	4.660	3.9	16901	504	3.790	3.850	-1.6	16910	507	2.980	3.070	-2.9
16890	501	.133	.129	3.1	16901	505	2.390	2.430	-1.6	16910	508	1.390	1.470	-5.4
16890	503	.233	.228	2.2	16901	506	2.460	2.470	-0.4	16910	509	2.520	2.620	-3.8
16890	504	.182	.176	3.4	16901	507	3.180	3.280	-3.0	16911	501	2.050	2.290	-10.5
16890	505	.193	.184	4.9	16901	508	1.480	1.570	-5.7	16911	503	1.100	1.150	-4.3
16890	506	.192	.187	2.7	16901	509	2.690	2.800	-3.9	16911	504	3.210	3.260	-1.5
16890	507	.166	.160	3.7	16902	501	2.050	2.290	-10.5	16911	505	2.030	2.060	-1.5
16890	508	.207	.199	4.0	16902	503	1.100	1.150	-4.3	16911	506	2.080	2.090	-0.5
16890	509	.151	.145	4.1	16902	504	3.210	3.260	-1.5	16911	507	2.700	2.780	-2.9
16891	501	.145	.140	3.6	16902	505	2.030	2.060	-1.5	16911	508	1.260	1.330	-5.3
16891	503	.250	.248	0.8	16902	506	2.080	2.090	-0.5	16911	509	2.280	2.380	-4.2
16891	504	.199	.192	3.6	16902	507	2.700	2.780	-2.9	16915	501	2.320	2.590	-10.4
16891	505	.210	.200	5.0	16902	508	1.260	1.330	-5.3	16915	503	1.240	1.310	-5.3
16891	506	.210	.203	3.4	16902	509	2.280	2.380	-4.2	16915	504	3.640	3.690	-1.4
16891	507	.181	.175	3.4	16905	501	3.970	4.420	-10.2	16915	505	2.290	2.340	-2.1
16891	508	.225	.216	4.2	16905	503	2.120	2.230	-4.9	16915	506	2.360	2.370	-0.4
16891	509	.165	.158	4.4	16905	504	6.220	6.310	-1.4	16915	507	3.050	3.150	-3.2
16892	501	.260	.260	0.0	16905	505	3.920	3.990	-1.8	16915	508	1.430	1.500	-4.7
16892	503	.460	.450	2.2	16905	506	4.030	4.050	-0.5	16915	509	2.580	2.690	-4.1
16892	504	.360	.350	2.9	16905	507	5.210	5.380	-3.2	16916	501	1.940	2.160	-10.2
16892	505	.380	.360	5.6	16905	508	2.430	2.570	-5.4	16916	503	1.030	1.090	-5.5
16892	506	.380	.370	2.7	16905	509	4.420	4.590	-3.7	16916	504	3.030	3.080	-1.6
16892	507	.330	.320	3.1	16906	501	2.530	2.820	-10.3	16916	505	1.910	1.950	-2.1
16892	508	.410	.390	5.1	16906	503	1.360	1.430	-4.9	16916	506	1.960	1.970	-0.5
16892	509	.300	.290	3.4	16906	504	3.970	4.030	-1.5	16916	507	2.540	2.620	-3.1
16900	501	3.770	4.210	-10.5	16906	505	2.500	2.550	-2.0	16916	508	1.190	1.250	-4.8

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16916	509	2.150	2.240	-4.0	16940	504	10.100	10.200	-1.0	18110	507	.600	.570	5.3
16920	501	5.150	5.740	-10.3	16940	505	6.350	6.470	-1.9	18110	508	.440	.430	2.3
16920	503	2.750	2.900	-5.2	16940	506	6.520	6.550	-0.5	18110	509	.930	.890	4.5
16920	504	8.060	8.180	-1.5	16940	507	8.440	8.710	-3.1	18205	501	.390	.410	-4.9
16920	505	5.090	5.180	-1.7	16940	508	3.940	4.160	-5.3	18205	503	.196	.194	1.0
16920	506	5.230	5.250	-0.4	16940	509	7.150	7.440	-3.9	18205	504	.310	.300	3.3
16920	507	6.770	6.980	-3.0	16941	501	2.570	2.870	-10.5	18205	505	.146	.138	5.8
16920	508	3.160	3.340	-5.4	16941	503	1.380	1.450	-4.8	18205	506	.390	.360	8.3
16920	509	5.730	5.960	-3.9	16941	504	4.030	4.090	-1.5	18205	507	.330	.320	3.1
16921	501	4.700	5.240	-10.3	16941	505	2.540	2.590	-1.9	18205	508	.183	.183	0.0
16921	503	2.510	2.650	-5.3	16941	506	2.610	2.630	-0.8	18205	509	.175	.170	2.9
16921	504	7.370	7.480	-1.5	16941	507	3.380	3.490	-3.2	18206	501	1.730	1.780	-2.8
16921	505	4.650	4.730	-1.7	16941	508	1.580	1.670	-5.4	18206	503	.790	.770	2.6
16921	506	4.770	4.800	-0.6	16941	509	2.860	2.980	-4.0	18206	504	1.130	1.070	5.6
16921	507	6.180	6.380	-3.1	18078	501	.250	.260	-3.8	18206	505	.830	.780	6.4
16921	508	2.890	3.050	-5.2	18078	503	.127	.126	0.8	18206	506	1.130	1.050	7.6
16921	509	5.230	5.450	-4.0	18078	504	.204	.193	5.7	18206	507	.960	.920	4.3
16930	501	2.960	3.300	-10.3	18078	505	.095	.090	5.6	18206	508	.710	.700	1.4
16930	503	1.580	1.670	-5.4	18078	506	.250	.237	5.5	18206	509	1.500	1.440	4.2
16930	504	4.640	4.710	-1.5	18078	507	.213	.206	3.4	18335	501	1.250	1.290	-3.1
16930	505	2.930	2.980	-1.7	18078	508	.119	.118	0.8	18335	503	.570	.550	3.6
16930	506	3.010	3.020	-0.3	18078	509	.113	.110	2.7	18335	504	.810	.770	5.2
16930	507	3.890	4.020	-3.2	18109	501	1.330	1.380	-3.6	18335	505	.600	.560	7.1
16930	508	1.820	1.920	-5.2	18109	503	.610	.590	3.4	18335	506	.810	.760	6.6
16930	509	3.300	3.430	-3.8	18109	504	.870	.820	6.1	18335	507	.690	.670	3.0
16931	501	3.190	3.560	-10.4	18109	505	.640	.600	6.7	18335	508	.510	.500	2.0
16931	503	1.710	1.800	-5.0	18109	506	.870	.810	7.4	18335	509	1.080	1.040	3.8
16931	504	5.000	5.080	-1.6	18109	507	.740	.710	4.2	18435	501	1.880	2.030	-7.4
16931	505	3.150	3.210	-1.9	18109	508	.550	.540	1.9	18435	503	1.370	1.390	-1.4
16931	506	3.240	3.260	-0.6	18109	509	1.160	1.120	3.6	18435	504	1.840	1.810	1.7
16931	507	4.200	4.330	-3.0	18110	501	1.070	1.100	-2.7	18435	505	1.240	1.220	1.6
16931	508	1.960	2.070	-5.3	18110	503	.490	.480	2.1	18435	506	1.240	1.210	2.5
16931	509	3.550	3.700	-4.1	18110	504	.700	.660	6.1	18435	507	1.640	1.640	0.0
16940	501	6.420	7.160	-10.3	18110	505	.510	.480	6.2	18435	508	.860	.880	-2.3
16940	503	3.440	3.620	-5.0	18110	506	.700	.650	7.7	18435	509	2.960	2.980	-0.7

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18436	501	1.520	1.640	-7.3	18506	505	.610	.580	5.2	18707	508	.010	.010	0.0
18436	503	1.100	1.120	-1.8	18506	506	.600	.590	1.7	18707	509	.009	.009	0.0
18436	504	1.490	1.460	2.1	18506	507	.520	.500	4.0	18708	501	.390	.400	-2.5
18436	505	1.000	.990	1.0	18506	508	.650	.620	4.8	18708	503	.179	.174	2.9
18436	506	1.000	.980	2.0	18506	509	.480	.460	4.3	18708	504	.260	.242	7.4
18436	507	1.320	1.320	0.0	18507	501	.640	.660	-3.0	18708	505	.188	.176	6.8
18436	508	.690	.710	-2.8	18507	503	.290	.290	0.0	18708	506	.260	.238	9.2
18436	509	2.390	2.410	-0.8	18507	504	.420	.400	5.0	18708	507	.218	.209	4.3
18437	501	1.780	1.840	-3.3	18507	505	.310	.290	6.9	18708	508	.162	.158	2.5
18437	503	.810	.790	2.5	18507	506	.420	.390	7.7	18708	509	.340	.330	3.0
18437	504	1.160	1.100	5.5	18507	507	.360	.340	5.9	18833	501	.250	.260	-3.8
18437	505	.850	.800	6.3	18507	508	.260	.260	0.0	18833	503	.125	.125	0.0
18437	506	1.160	1.080	7.4	18507	509	.560	.540	3.7	18833	504	.201	.191	5.2
18437	507	.990	.950	4.2	18570	501	6.690	6.910	-3.2	18833	505	.094	.089	5.6
18437	508	.740	.720	2.8	18570	503	3.050	2.980	2.3	18833	506	.249	.234	6.4
18437	509	1.550	1.490	4.0	18570	504	4.370	4.130	5.8	18833	507	.211	.204	3.4
18438	501	3.420	3.530	-3.1	18570	505	3.210	3.010	6.6	18833	508	.117	.117	0.0
18438	503	1.560	1.520	2.6	18570	506	4.380	4.070	7.6	18833	509	.112	.109	2.8
18438	504	2.230	2.110	5.7	18570	507	3.730	3.570	4.5	18834	501	1.010	1.050	-3.8
18438	505	1.640	1.540	6.5	18570	508	2.770	2.710	2.2	18834	503	.460	.450	2.2
18438	506	2.230	2.080	7.2	18570	509	5.810	5.600	3.7	18834	504	.660	.630	4.8
18438	507	1.910	1.830	4.4	18616	501	.320	.310	3.2	18834	505	.490	.460	6.5
18438	508	1.410	1.380	2.2	18616	503	.560	.550	1.8	18834	506	.660	.620	6.5
18438	509	2.970	2.860	3.8	18616	504	.440	.420	4.8	18834	507	.570	.540	5.6
18501	501	1.730	1.860	-7.0	18616	505	.460	.440	4.5	18834	508	.420	.410	2.4
18501	503	1.250	1.280	-2.3	18616	506	.460	.450	2.2	18834	509	.880	.850	3.5
18501	504	1.690	1.660	1.8	18616	507	.400	.380	5.3	18911	501	3.200	3.310	-3.3
18501	505	1.130	1.120	0.9	18616	508	.500	.480	4.2	18911	503	1.460	1.430	2.1
18501	506	1.140	1.110	2.7	18616	509	.360	.350	2.9	18911	504	2.090	1.980	5.6
18501	507	1.500	1.500	0.0	18707	501	.021	.022	-4.5	18911	505	1.530	1.440	6.2
18501	508	.790	.800	-1.2	18707	503	.011	.010	10.0	18911	506	2.090	1.950	7.2
18501	509	2.720	2.740	-0.7	18707	504	.017	.016	6.3	18911	507	1.790	1.710	4.7
18506	501	.420	.410	2.4	18707	505	.008	.007	14.3	18911	508	1.320	1.300	1.5
18506	503	.730	.720	1.4	18707	506	.021	.020	5.0	18911	509	2.780	2.680	3.7
18506	504	.570	.550	3.6	18707	507	.018	.017	5.9	18912	501	6.030	6.230	-3.2

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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
18912	503	2.750	2.690	2.2	19795	506	.690	.640	7.8	40047	509	12.900	11.900	8.4
18912	504	3.940	3.720	5.9	19795	507	.590	.560	5.4	40059	501	19.500	19.200	1.6
18912	505	2.890	2.710	6.6	19795	508	.430	.420	2.4	40059	503	8.430	7.870	7.1
18912	506	3.940	3.670	7.4	19795	509	.910	.880	3.4	40059	504	13.700	12.300	11.4
18912	507	3.360	3.220	4.3	19796	501	1.230	1.270	-3.1	40059	505	7.020	6.340	10.7
18912	508	2.490	2.440	2.0	19796	503	.560	.550	1.8	40059	506	11.000	9.770	12.6
18912	509	5.240	5.050	3.8	19796	504	.800	.760	5.3	40059	507	12.500	11.500	8.7
18920	501	1.570	1.620	-3.1	19796	505	.590	.550	7.3	40059	508	6.020	5.650	6.5
18920	503	.710	.700	1.4	19796	506	.800	.750	6.7	40059	509	4.630	4.280	8.2
18920	504	1.020	.970	5.2	19796	507	.680	.660	3.0	40061	501	10.300	10.200	1.0
18920	505	.750	.700	7.1	19796	508	.510	.500	2.0	40061	503	4.470	4.170	7.2
18920	506	1.020	.950	7.4	19796	509	1.070	1.030	3.9	40061	504	7.270	6.550	11.0
18920	507	.870	.840	3.6	40045	501	771.000	762.000	1.2	40061	505	3.720	3.360	10.7
18920	508	.650	.630	3.2	40045	503	334.000	312.000	7.1	40061	506	5.810	5.180	12.2
18920	509	1.360	1.310	3.8	40045	504	543.000	489.000	11.0	40061	507	6.630	6.070	9.2
19007	501	6.200	6.510	-4.8	40045	505	278.000	251.000	10.8	40061	508	3.190	2.990	6.7
19007	503	3.190	3.150	1.3	40045	506	434.000	387.000	12.1	40061	509	2.460	2.270	8.4
19007	504	4.310	4.110	4.9	40045	507	495.000	454.000	9.0	40063	501	345.000	341.000	1.2
19007	505	1.100	1.050	4.8	40045	508	239.000	224.000	6.7	40063	503	150.000	140.000	7.1
19007	506	3.630	3.440	5.5	40045	509	184.000	169.000	8.9	40063	504	243.000	219.000	11.0
19007	507	3.630	3.530	2.8	40046	501	152.000	151.000	0.7	40063	505	125.000	113.000	10.6
19007	508	1.530	1.520	0.7	40046	503	66.000	61.600	7.1	40063	506	194.000	173.000	12.1
19007	509	1.190	1.170	1.7	40046	504	107.000	96.700	10.7	40063	507	222.000	203.000	9.4
19051	501	13.700	14.400	-4.9	40046	505	55.000	49.700	10.7	40063	508	107.000	100.000	7.0
19051	503	7.070	6.990	1.1	40046	506	85.800	76.500	12.2	40063	509	82.200	75.900	8.3
19051	504	9.550	9.120	4.7	40046	507	97.900	89.700	9.1	40064	501	101.000	100.000	1.0
19051	505	2.440	2.330	4.7	40046	508	47.100	44.200	6.6	40064	503	44.000	41.000	7.3
19051	506	8.040	7.620	5.5	40046	509	36.300	33.500	8.4	40064	504	71.500	64.400	11.0
19051	507	8.050	7.830	2.8	40047	501	54.400	53.700	1.3	40064	505	36.600	33.100	10.6
19051	508	3.400	3.370	0.9	40047	503	23.600	22.000	7.3	40064	506	57.100	50.900	12.2
19051	509	2.640	2.590	1.9	40047	504	38.300	34.500	11.0	40064	507	65.200	59.700	9.2
19795	501	1.050	1.080	-2.8	40047	505	19.600	17.700	10.7	40064	508	31.400	29.500	6.4
19795	503	.480	.470	2.1	40047	506	30.600	27.300	12.1	40064	509	24.200	22.300	8.5
19795	504	.690	.650	6.2	40047	507	34.900	32.000	9.1	40075	501	74.100	72.500	2.2
19795	505	.500	.470	6.4	40047	508	16.800	15.800	6.3	40075	503	56.900	53.400	6.6

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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
40075	504	35.400	31.900	11.0	41001	507	.590	.540	9.3	41604	501	29.400	30.500	-3.6
40075	505	43.500	39.200	11.0	41001	508	.290	.270	7.4	41604	503	14.500	14.200	2.1
40075	506	52.800	46.500	13.5	41001	509	.220	.203	8.4	41604	504	14.000	13.200	6.1
40075	507	68.800	63.100	9.0	41421	501	1.130	1.170	-3.4	41604	505	16.700	15.800	5.7
40075	508	91.600	86.000	6.5	41421	503	.560	.550	1.8	41604	506	30.200	28.300	6.7
40075	509	20.200	18.400	9.8	41421	504	.540	.510	5.9	41604	507	14.000	13.400	4.5
40101	501	109.000	113.000	-3.5	41421	505	.640	.610	4.9	41604	508	17.000	16.700	1.8
40101	503	42.200	41.400	1.9	41421	506	1.160	1.090	6.4	41604	509	66.500	64.400	3.3
40101	504	96.000	90.400	6.2	41421	507	.540	.520	3.8	41620	501	3.310	3.410	-2.9
40101	505	71.200	67.400	5.6	41421	508	.650	.640	1.6	41620	503	3.130	3.270	-4.3
40101	506	49.600	46.200	7.4	41421	509	2.560	2.480	3.2	41620	504	1.430	1.460	-2.1
40101	507	31.000	29.700	4.4	41422	501	.600	.630	-4.8	41620	505	1.710	1.740	-1.7
40101	508	42.700	42.100	1.4	41422	503	.300	.290	3.4	41620	506	2.610	2.690	-3.0
40101	509	92.900	89.800	3.5	41422	504	.290	.270	7.4	41620	507	1.940	2.000	-3.0
40102	501	96.300	99.600	-3.3	41422	505	.340	.320	6.3	41620	508	4.210	4.300	-2.1
40102	503	37.300	36.500	2.2	41422	506	.620	.580	6.9	41620	509	2.690	2.750	-2.2
40102	504	84.800	79.900	6.1	41422	507	.290	.280	3.6	41650	501	75.300	78.200	-3.7
40102	505	62.900	59.600	5.5	41422	508	.350	.340	2.9	41650	503	37.200	36.500	1.9
40102	506	43.800	40.800	7.4	41422	509	1.360	1.320	3.0	41650	504	35.900	34.000	5.6
40102	507	27.400	26.200	4.6	41510	501	161.000	166.000	-3.0	41650	505	42.800	40.600	5.4
40102	508	37.800	37.200	1.6	41510	503	73.400	71.700	2.4	41650	506	77.500	72.600	6.7
40102	509	82.100	79.300	3.5	41510	504	105.000	99.400	5.6	41650	507	35.900	34.400	4.4
40111	501	27.300	27.000	1.1	41510	505	77.200	72.400	6.6	41650	508	43.500	42.900	1.4
40111	503	11.800	11.100	6.3	41510	506	105.000	98.000	7.1	41650	509	171.000	165.000	3.6
40111	504	19.300	17.300	11.6	41510	507	89.800	86.000	4.4	41664	501	117.000	115.000	1.7
40111	505	9.860	8.910	10.7	41510	508	66.600	65.100	2.3	41664	503	50.600	47.200	7.2
40111	506	15.400	13.700	12.4	41510	509	140.000	135.000	3.7	41664	504	82.200	74.100	10.9
40111	507	17.600	16.100	9.3	41603	501	53.500	55.500	-3.6	41664	505	42.100	38.100	10.5
40111	508	8.460	7.940	6.5	41603	503	26.400	25.900	1.9	41664	506	65.700	58.600	12.1
40111	509	6.510	6.010	8.3	41603	504	25.500	24.100	5.8	41664	507	75.000	68.700	9.2
41001	501	.920	.910	1.1	41603	505	30.400	28.800	5.6	41664	508	36.100	33.900	6.5
41001	503	.400	.370	8.1	41603	506	55.100	51.500	7.0	41664	509	27.800	25.700	8.2
41001	504	.650	.590	10.2	41603	507	25.500	24.400	4.5	41665	501	13.700	13.500	1.5
41001	505	.330	.300	10.0	41603	508	30.900	30.400	1.6	41665	503	5.920	5.530	7.1
41001	506	.520	.460	13.0	41603	509	121.000	117.000	3.4	41665	504	9.630	8.670	11.1

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41665	505	4.930	4.460	10.5	41670	508	1.090	1.020	6.9	41697	503	1.420	1.480	-4.1
41665	506	7.690	6.860	12.1	41670	509	.840	.770	9.1	41697	504	.650	.660	-1.5
41665	507	8.780	8.050	9.1	41677	501	.680	.700	-2.9	41697	505	.780	.790	-1.3
41665	508	4.230	3.970	6.5	41677	503	.650	.670	-3.0	41697	506	1.190	1.220	-2.5
41665	509	3.250	3.000	8.3	41677	504	.290	.300	-3.3	41697	507	.880	.910	-3.3
41667	501	319.000	316.000	0.9	41677	505	.350	.360	-2.8	41697	508	1.910	1.950	-2.1
41667	503	138.000	129.000	7.0	41677	506	.540	.560	-3.6	41697	509	1.220	1.250	-2.4
41667	504	225.000	203.000	10.8	41677	507	.400	.410	-2.4	41715	501	24.900	25.800	-3.5
41667	505	115.000	104.000	10.6	41677	508	.870	.890	-2.2	41715	503	12.300	12.000	2.5
41667	506	180.000	160.000	12.5	41677	509	.560	.570	-1.8	41715	504	11.800	11.200	5.4
41667	507	205.000	188.000	9.0	41678	501	269.000	280.000	-3.9	41715	505	14.100	13.400	5.2
41667	508	98.700	92.600	6.6	41678	503	107.000	105.000	1.9	41715	506	25.600	24.000	6.7
41667	509	76.000	70.100	8.4	41678	504	210.000	199.000	5.5	41715	507	11.800	11.400	3.5
41668	501	299.000	296.000	1.0	41678	505	229.000	218.000	5.0	41715	508	14.400	14.100	2.1
41668	503	130.000	121.000	7.4	41678	506	159.000	149.000	6.7	41715	509	56.300	54.500	3.3
41668	504	211.000	190.000	11.1	41678	507	178.000	171.000	4.1	41716	501	15.800	16.400	-3.7
41668	505	108.000	97.500	10.8	41678	508	116.000	114.000	1.8	41716	503	7.820	7.670	2.0
41668	506	168.000	150.000	12.0	41678	509	216.000	209.000	3.3	41716	504	7.540	7.130	5.8
41668	507	192.000	176.000	9.1	41680	501	39.200	40.700	-3.7	41716	505	8.990	8.520	5.5
41668	508	92.500	86.800	6.6	41680	503	19.400	19.000	2.1	41716	506	16.300	15.200	7.2
41668	509	71.200	65.700	8.4	41680	504	18.700	17.700	5.6	41716	507	7.540	7.230	4.3
41669	501	2.100	2.070	1.4	41680	505	22.300	21.100	5.7	41716	508	9.140	9.000	1.6
41669	503	.910	.850	7.1	41680	506	40.300	37.700	6.9	41716	509	35.800	34.700	3.2
41669	504	1.480	1.330	11.3	41680	507	18.700	17.900	4.5	43151	501	36.800	36.100	1.9
41669	505	.760	.680	11.8	41680	508	22.600	22.300	1.3	43151	503	28.300	26.600	6.4
41669	506	1.180	1.050	12.4	41680	509	88.700	85.900	3.3	43151	504	17.600	15.900	10.7
41669	507	1.350	1.230	9.8	41696	501	2.160	2.230	-3.1	43151	505	21.600	19.500	10.8
41669	508	.650	.610	6.6	41696	503	2.040	2.130	-4.2	43151	506	26.200	23.100	13.4
41669	509	.500	.460	8.7	41696	504	.930	.950	-2.1	43151	507	34.200	31.400	8.9
41670	501	3.520	3.480	1.1	41696	505	1.120	1.140	-1.8	43151	508	45.600	42.800	6.5
41670	503	1.530	1.420	7.7	41696	506	1.700	1.760	-3.4	43151	509	10.100	9.140	10.5
41670	504	2.480	2.240	10.7	41696	507	1.270	1.310	-3.1	43152	501	80.600	83.700	-3.7
41670	505	1.270	1.150	10.4	41696	508	2.750	2.810	-2.1	43152	503	31.900	31.300	1.9
41670	506	1.980	1.770	11.9	41696	509	1.760	1.800	-2.2	43152	504	62.800	59.500	5.5
41670	507	2.260	2.070	9.2	41697	501	1.500	1.550	-3.2	43152	505	68.500	65.100	5.2

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43152	506	47.500	44.500	6.7	43470	509	10.200	10.500	-2.9	43628	504	366.000	330.000	10.9
43152	507	53.200	51.200	3.9	43518	501	50.100	49.500	1.2	43628	505	188.000	169.000	11.2
43152	508	34.700	34.200	1.5	43518	503	21.700	20.200	7.4	43628	506	293.000	261.000	12.3
43152	509	64.700	62.700	3.2	43518	504	35.300	31.800	11.0	43628	507	334.000	306.000	9.2
43200	501	140.000	137.000	2.2	43518	505	18.100	16.300	11.0	43628	508	161.000	151.000	6.6
43200	503	108.000	101.000	6.9	43518	506	28.200	25.100	12.4	43628	509	124.000	114.000	8.8
43200	504	67.000	60.400	10.9	43518	507	32.200	29.500	9.2	43629	501	441.000	436.000	1.1
43200	505	82.300	74.300	10.8	43518	508	15.500	14.500	6.9	43629	503	191.000	178.000	7.3
43200	506	99.900	88.000	13.5	43518	509	11.900	11.000	8.2	43629	504	310.000	280.000	10.7
43200	507	130.000	119.000	9.2	43550	501	137.000	134.000	2.2	43629	505	159.000	144.000	10.4
43200	508	173.000	163.000	6.1	43550	503	105.000	98.800	6.3	43629	506	248.000	221.000	12.2
43200	509	38.300	34.800	10.1	43550	504	65.500	59.100	10.8	43629	507	283.000	259.000	9.3
43421	501	38.400	37.600	2.1	43550	505	80.400	72.600	10.7	43629	508	136.000	128.000	6.3
43421	503	29.500	27.700	6.5	43550	506	97.600	86.000	13.5	43629	509	105.000	96.800	8.5
43421	504	18.400	16.600	10.8	43550	507	127.000	117.000	8.5	43760	501	14.700	14.500	1.4
43421	505	22.500	20.400	10.3	43550	508	170.000	159.000	6.9	43760	503	6.360	5.930	7.3
43421	506	27.400	24.100	13.7	43550	509	37.400	34.000	10.0	43760	504	10.300	9.310	10.6
43421	507	35.700	32.700	9.2	43551	501	76.100	74.400	2.3	43760	505	5.290	4.790	10.4
43421	508	47.500	44.600	6.5	43551	503	58.400	54.800	6.6	43760	506	8.260	7.370	12.1
43421	509	10.500	9.530	10.2	43551	504	36.400	32.800	11.0	43760	507	9.430	8.640	9.1
43422	501	202.000	197.000	2.5	43551	505	44.600	40.300	10.7	43760	508	4.540	4.260	6.6
43422	503	155.000	145.000	6.9	43551	506	54.200	47.700	13.6	43760	509	3.490	3.230	8.0
43422	504	96.400	86.900	10.9	43551	507	70.700	64.800	9.1	43822	501	10.000	10.300	-2.9
43422	505	118.000	107.000	10.3	43551	508	94.100	88.300	6.6	43822	503	9.450	9.880	-4.4
43422	506	144.000	127.000	13.4	43551	509	20.800	18.900	10.1	43822	504	4.310	4.420	-2.5
43422	507	187.000	172.000	8.7	43626	501	40.000	39.600	1.0	43822	505	5.180	5.260	-1.5
43422	508	249.000	234.000	6.4	43626	503	17.300	16.200	6.8	43822	506	7.890	8.140	-3.1
43422	509	55.100	50.000	10.2	43626	504	28.200	25.400	11.0	43822	507	5.880	6.050	-2.8
43470	501	12.600	13.000	-3.1	43626	505	14.400	13.000	10.8	43822	508	12.700	13.000	-2.3
43470	503	11.900	12.400	-4.0	43626	506	22.500	20.100	11.9	43822	509	8.130	8.330	-2.4
43470	504	5.420	5.560	-2.5	43626	507	25.700	23.500	9.4	43840	501	.123	.127	-3.1
43470	505	6.510	6.620	-1.7	43626	508	12.400	11.600	6.9	43840	503	.116	.121	-4.1
43470	506	9.910	10.200	-2.8	43626	509	9.520	8.790	8.3	43840	504	.053	.054	-1.9
43470	507	7.390	7.600	-2.8	43628	501	520.000	514.000	1.2	43840	505	.064	.065	-1.5
43470	508	16.000	16.300	-1.8	43628	503	225.000	210.000	7.1	43840	506	.097	.100	-3.0

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LOSS COST % CHANGE BY CLASS

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43840	507	.072	.074	-2.7	44070	501	12.700	12.500	1.6	44101	505	1.760	1.750	0.6
43840	508	.156	.160	-2.5	44070	503	5.490	5.120	7.2	44101	506	2.760	2.700	2.2
43840	509	.100	.102	-2.0	44070	504	8.920	8.040	10.9	44101	507	4.170	4.190	-0.5
43860	501	7.870	8.110	-3.0	44070	505	4.570	4.130	10.7	44101	508	2.140	2.200	-2.7
43860	503	7.440	7.770	-4.2	44070	506	7.130	6.360	12.1	44101	509	1.970	2.000	-1.5
43860	504	3.390	3.480	-2.6	44070	507	8.140	7.460	9.1	44102	501	1.730	1.880	-8.0
43860	505	4.070	4.140	-1.7	44070	508	3.920	3.680	6.5	44102	503	1.690	1.730	-2.3
43860	506	6.210	6.400	-3.0	44070	509	3.010	2.780	8.3	44102	504	2.050	2.030	1.0
43860	507	4.630	4.760	-2.7	44071	501	14.100	13.900	1.4	44102	505	1.380	1.370	0.7
43860	508	10.000	10.200	-2.0	44071	503	6.110	5.700	7.2	44102	506	2.150	2.110	1.9
43860	509	6.400	6.560	-2.4	44071	504	9.920	8.940	11.0	44102	507	3.250	3.270	-0.6
43889	501	2.820	2.900	-2.8	44071	505	5.080	4.590	10.7	44102	508	1.670	1.720	-2.9
43889	503	2.660	2.780	-4.3	44071	506	7.930	7.070	12.2	44102	509	1.540	1.560	-1.3
43889	504	1.210	1.240	-2.4	44071	507	9.050	8.290	9.2	44103	501	1.530	1.660	-7.8
43889	505	1.460	1.480	-1.4	44071	508	4.360	4.090	6.6	44103	503	1.500	1.530	-2.0
43889	506	2.220	2.290	-3.1	44071	509	3.350	3.100	8.1	44103	504	1.810	1.790	1.1
43889	507	1.660	1.700	-2.4	44072	501	9.730	9.620	1.1	44103	505	1.220	1.210	0.8
43889	508	3.580	3.660	-2.2	44072	503	4.220	3.930	7.4	44103	506	1.900	1.870	1.6
43889	509	2.290	2.340	-2.1	44072	504	6.850	6.170	11.0	44103	507	2.880	2.890	-0.3
44009	501	19.300	20.300	-4.9	44072	505	3.510	3.170	10.7	44103	508	1.470	1.520	-3.3
44009	503	9.940	9.840	1.0	44072	506	5.480	4.880	12.3	44103	509	1.360	1.380	-1.4
44009	504	13.400	12.800	4.7	44072	507	6.250	5.730	9.1	44104	501	.640	.700	-8.6
44009	505	3.430	3.280	4.6	44072	508	3.010	2.820	6.7	44104	503	.630	.640	-1.6
44009	506	11.300	10.700	5.6	44072	509	2.320	2.140	8.4	44104	504	.760	.750	1.3
44009	507	11.300	11.000	2.7	44100	501	2.130	2.310	-7.8	44104	505	.510	.510	0.0
44009	508	4.780	4.740	0.8	44100	503	2.080	2.130	-2.3	44104	506	.800	.780	2.6
44009	509	3.720	3.640	2.2	44100	504	2.520	2.490	1.2	44104	507	1.210	1.210	0.0
44069	501	42.800	42.300	1.2	44100	505	1.690	1.680	0.6	44104	508	.620	.640	-3.1
44069	503	18.500	17.300	6.9	44100	506	2.650	2.600	1.9	44104	509	.570	.580	-1.7
44069	504	30.100	27.100	11.1	44100	507	4.000	4.020	-0.5	44108	501	.750	.820	-8.5
44069	505	15.400	13.900	10.8	44100	508	2.050	2.110	-2.8	44108	503	.740	.750	-1.3
44069	506	24.100	21.500	12.1	44100	509	1.900	1.920	-1.0	44108	504	.890	.880	1.1
44069	507	27.500	25.200	9.1	44101	501	2.220	2.410	-7.9	44108	505	.600	.600	0.0
44069	508	13.200	12.400	6.5	44101	503	2.170	2.220	-2.3	44108	506	.940	.920	2.2
44069	509	10.200	9.400	8.5	44101	504	2.630	2.600	1.2	44108	507	1.420	1.420	0.0

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44108	508	.730	.750	-2.7	44276	503	144.000	136.000	5.9	44315	506	9.770	8.710	12.2
44108	509	.670	.680	-1.5	44276	504	89.900	81.100	10.9	44315	507	11.200	10.200	9.8
44109	501	1.910	2.070	-7.7	44276	505	110.000	99.700	10.3	44315	508	5.370	5.040	6.5
44109	503	1.870	1.910	-2.1	44276	506	134.000	118.000	13.6	44315	509	4.130	3.820	8.1
44109	504	2.260	2.230	1.3	44276	507	175.000	160.000	9.4	44427	501	394.000	408.000	-3.4
44109	505	1.520	1.510	0.7	44276	508	233.000	218.000	6.9	44427	503	153.000	150.000	2.0
44109	506	2.370	2.330	1.7	44276	509	51.400	46.700	10.1	44427	504	347.000	327.000	6.1
44109	507	3.580	3.600	-0.6	44277	501	122.000	119.000	2.5	44427	505	257.000	244.000	5.3
44109	508	1.840	1.890	-2.6	44277	503	93.700	88.000	6.5	44427	506	179.000	167.000	7.2
44109	509	1.700	1.720	-1.2	44277	504	58.300	52.600	10.8	44427	507	112.000	107.000	4.7
44110	501	1.950	2.120	-8.0	44277	505	71.600	64.600	10.8	44427	508	154.000	152.000	1.3
44110	503	1.910	1.950	-2.1	44277	506	86.900	76.600	13.4	44427	509	336.000	325.000	3.4
44110	504	2.310	2.280	1.3	44277	507	113.000	104.000	8.7	44428	501	396.000	410.000	-3.4
44110	505	1.550	1.540	0.6	44277	508	151.000	142.000	6.3	44428	503	153.000	150.000	2.0
44110	506	2.430	2.380	2.1	44277	509	33.300	30.300	9.9	44428	504	349.000	329.000	6.1
44110	507	3.670	3.690	-0.5	44280	501	.680	.700	-2.9	44428	505	259.000	245.000	5.7
44110	508	1.880	1.940	-3.1	44280	503	.650	.670	-3.0	44428	506	180.000	168.000	7.1
44110	509	1.740	1.760	-1.1	44280	504	.290	.300	-3.3	44428	507	113.000	108.000	4.6
44111	501	1.200	1.300	-7.7	44280	505	.350	.360	-2.8	44428	508	155.000	153.000	1.3
44111	503	1.170	1.200	-2.5	44280	506	.540	.560	-3.6	44428	509	338.000	326.000	3.7
44111	504	1.420	1.400	1.4	44280	507	.400	.410	-2.4	44429	501	5.940	6.140	-3.3
44111	505	.950	.950	0.0	44280	508	.870	.890	-2.2	44429	503	2.300	2.250	2.2
44111	506	1.490	1.460	2.1	44280	509	.560	.570	-1.8	44429	504	5.230	4.930	6.1
44111	507	2.250	2.260	-0.4	44311	501	25.800	25.500	1.2	44429	505	3.880	3.680	5.4
44111	508	1.150	1.190	-3.4	44311	503	11.200	10.400	7.7	44429	506	2.700	2.520	7.1
44111	509	1.070	1.080	-0.9	44311	504	18.200	16.400	11.0	44429	507	1.690	1.620	4.3
44112	501	.710	.770	-7.8	44311	505	9.320	8.420	10.7	44429	508	2.330	2.290	1.7
44112	503	.690	.710	-2.8	44311	506	14.500	13.000	11.5	44429	509	5.060	4.890	3.5
44112	504	.840	.830	1.2	44311	507	16.600	15.200	9.2	44430	501	4.130	4.270	-3.3
44112	505	.560	.560	0.0	44311	508	7.990	7.500	6.5	44430	503	1.600	1.570	1.9
44112	506	.880	.870	1.1	44311	509	6.150	5.680	8.3	44430	504	3.640	3.430	6.1
44112	507	1.330	1.340	-0.7	44315	501	17.400	17.200	1.2	44430	505	2.700	2.560	5.5
44112	508	.680	.700	-2.9	44315	503	7.520	7.020	7.1	44430	506	1.880	1.750	7.4
44112	509	.630	.640	-1.6	44315	504	12.200	11.000	10.9	44430	507	1.180	1.120	5.4
44276	501	188.000	184.000	2.2	44315	505	6.260	5.660	10.6	44430	508	1.620	1.590	1.9

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44430	509	3.520	3.400	3.5	44435	504	232.000	219.000	5.9	44439	507	112.000	107.000	4.7
44431	501	13.200	13.600	-2.9	44435	505	172.000	163.000	5.5	44439	508	154.000	152.000	1.3
44431	503	5.110	5.010	2.0	44435	506	120.000	112.000	7.1	44439	509	335.000	324.000	3.4
44431	504	11.600	10.900	6.4	44435	507	75.100	71.800	4.6	44440	501	325.000	336.000	-3.3
44431	505	8.610	8.160	5.5	44435	508	103.000	102.000	1.0	44440	503	126.000	123.000	2.4
44431	506	6.000	5.590	7.3	44435	509	225.000	217.000	3.7	44440	504	286.000	270.000	5.9
44431	507	3.760	3.590	4.7	44436	501	308.000	319.000	-3.4	44440	505	212.000	201.000	5.5
44431	508	5.170	5.090	1.6	44436	503	119.000	117.000	1.7	44440	506	148.000	138.000	7.2
44431	509	11.200	10.900	2.8	44436	504	271.000	256.000	5.9	44440	507	92.600	88.500	4.6
44432	501	4.180	4.320	-3.2	44436	505	201.000	191.000	5.2	44440	508	127.000	125.000	1.6
44432	503	1.620	1.590	1.9	44436	506	140.000	131.000	6.9	44440	509	277.000	268.000	3.4
44432	504	3.680	3.470	6.1	44436	507	87.800	83.900	4.6	45190	501	3.820	3.910	-2.3
44432	505	2.730	2.590	5.4	44436	508	121.000	119.000	1.7	45190	503	1.530	1.480	3.4
44432	506	1.900	1.770	7.3	44436	509	263.000	254.000	3.5	45190	504	2.290	2.140	7.0
44432	507	1.190	1.140	4.4	44437	501	256.000	264.000	-3.0	45190	505	3.700	3.470	6.6
44432	508	1.640	1.610	1.9	44437	503	98.900	96.900	2.1	45190	506	3.580	3.310	8.2
44432	509	3.560	3.440	3.5	44437	504	225.000	212.000	6.1	45190	507	3.960	3.760	5.3
44433	501	133.000	138.000	-3.6	44437	505	167.000	158.000	5.7	45190	508	3.480	3.390	2.7
44433	503	51.600	50.600	2.0	44437	506	116.000	108.000	7.4	45190	509	1.560	1.490	4.7
44433	504	117.000	111.000	5.4	44437	507	72.700	69.500	4.6	45191	501	2.710	2.780	-2.5
44433	505	87.000	82.400	5.6	44437	508	100.000	98.600	1.4	45191	503	1.090	1.050	3.8
44433	506	60.600	56.400	7.4	44437	509	218.000	210.000	3.8	45191	504	1.630	1.520	7.2
44433	507	37.900	36.300	4.4	44438	501	202.000	209.000	-3.3	45191	505	2.630	2.460	6.9
44433	508	52.200	51.400	1.6	44438	503	78.200	76.600	2.1	45191	506	2.540	2.350	8.1
44433	509	114.000	110.000	3.6	44438	504	178.000	167.000	6.6	45191	507	2.810	2.670	5.2
44434	501	255.000	264.000	-3.4	44438	505	132.000	125.000	5.6	45191	508	2.470	2.400	2.9
44434	503	98.700	96.700	2.1	44438	506	91.800	85.500	7.4	45191	509	1.110	1.060	4.7
44434	504	224.000	211.000	6.2	44438	507	57.500	55.000	4.5	45192	501	3.170	3.250	-2.5
44434	505	166.000	158.000	5.1	44438	508	79.100	77.900	1.5	45192	503	1.270	1.230	3.3
44434	506	116.000	108.000	7.4	44438	509	172.000	166.000	3.6	45192	504	1.900	1.770	7.3
44434	507	72.600	69.400	4.6	44439	501	393.000	406.000	-3.2	45192	505	3.070	2.880	6.6
44434	508	99.900	98.400	1.5	44439	503	152.000	149.000	2.0	45192	506	2.970	2.750	8.0
44434	509	217.000	210.000	3.3	44439	504	346.000	326.000	6.1	45192	507	3.290	3.120	5.4
44435	501	264.000	273.000	-3.3	44439	505	257.000	243.000	5.8	45192	508	2.890	2.810	2.8
44435	503	102.000	100.000	2.0	44439	506	179.000	166.000	7.8	45192	509	1.290	1.240	4.0

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45193	501	1.870	1.920	-2.6	45450	505	13.900	12.600	10.3	45900	508	.154	.151	2.0
45193	503	.750	.720	4.2	45450	506	16.900	14.900	13.4	45900	509	.320	.310	3.2
45193	504	1.120	1.050	6.7	45450	507	22.100	20.300	8.9	45901	501	.320	.330	-3.0
45193	505	1.810	1.700	6.5	45450	508	29.400	27.600	6.5	45901	503	.146	.143	2.1
45193	506	1.760	1.620	8.6	45450	509	6.490	5.900	10.0	45901	504	.209	.198	5.6
45193	507	1.940	1.840	5.4	45678	501	.740	.760	-2.6	45901	505	.153	.144	6.3
45193	508	1.710	1.660	3.0	45678	503	.700	.730	-4.1	45901	506	.209	.195	7.2
45193	509	.760	.730	4.1	45678	504	.320	.330	-3.0	45901	507	.179	.171	4.7
45210	501	2.370	2.430	-2.5	45678	505	.380	.390	-2.6	45901	508	.132	.130	1.5
45210	503	.950	.920	3.3	45678	506	.580	.600	-3.3	45901	509	.280	.270	3.7
45210	504	1.420	1.330	6.8	45678	507	.430	.450	-4.4	45937	501	.320	.310	3.2
45210	505	2.290	2.150	6.5	45678	508	.940	.960	-2.1	45937	503	.243	.228	6.6
45210	506	2.220	2.050	8.3	45678	509	.600	.610	-1.6	45937	504	.151	.137	10.2
45210	507	2.460	2.330	5.6	45771	501	.370	.360	2.8	45937	505	.186	.168	10.7
45210	508	2.160	2.100	2.9	45771	503	.650	.640	1.6	45937	506	.226	.199	13.6
45210	509	.970	.920	5.4	45771	504	.510	.490	4.1	45937	507	.290	.270	7.4
45334	501	80.800	79.100	2.1	45771	505	.540	.520	3.8	45937	508	.390	.370	5.4
45334	503	62.000	58.300	6.3	45771	506	.540	.520	3.8	45937	509	.087	.079	10.1
45334	504	38.600	34.800	10.9	45771	507	.470	.450	4.4	46004	501	71.500	74.300	-3.8
45334	505	47.400	42.800	10.7	45771	508	.580	.560	3.6	46004	503	35.400	34.700	2.0
45334	506	57.600	50.700	13.6	45771	509	.420	.410	2.4	46004	504	34.100	32.300	5.6
45334	507	75.100	68.900	9.0	45819	501	.121	.117	3.4	46004	505	40.700	38.500	5.7
45334	508	99.900	93.800	6.5	45819	503	.212	.208	1.9	46004	506	73.700	69.000	6.8
45334	509	22.100	20.000	10.5	45819	504	.166	.161	3.1	46004	507	34.100	32.700	4.3
45380	501	.245	.237	3.4	45819	505	.176	.167	5.4	46004	508	41.300	40.700	1.5
45380	503	.430	.420	2.4	45819	506	.175	.170	2.9	46004	509	162.000	157.000	3.2
45380	504	.340	.320	6.3	45819	507	.152	.146	4.1	46005	501	57.200	59.400	-3.7
45380	505	.350	.340	2.9	45819	508	.188	.181	3.9	46005	503	28.300	27.700	2.2
45380	506	.350	.340	2.9	45819	509	.138	.132	4.5	46005	504	27.300	25.800	5.8
45380	507	.310	.300	3.3	45900	501	.370	.390	-5.1	46005	505	32.500	30.800	5.5
45380	508	.380	.370	2.7	45900	503	.170	.166	2.4	46005	506	58.900	55.200	6.7
45380	509	.280	.270	3.7	45900	504	.244	.231	5.6	46005	507	27.300	26.200	4.2
45450	501	23.800	23.300	2.1	45900	505	.179	.168	6.5	46005	508	33.100	32.600	1.5
45450	503	18.200	17.100	6.4	45900	506	.244	.227	7.5	46005	509	130.000	125.000	4.0
45450	504	11.400	10.200	11.8	45900	507	.208	.200	4.0	46112	501	.430	.440	-2.3

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LOSS COST % CHANGE BY CLASS

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46112	503	.166	.163	1.8	46427	506	108.000	101.000	6.9	46607	509	39.100	37.900	3.2
46112	504	.380	.360	5.6	46427	507	121.000	116.000	4.3	46622	501	29.200	30.100	-3.0
46112	505	.280	.270	3.7	46427	508	79.000	77.800	1.5	46622	503	27.600	28.900	-4.5
46112	506	.195	.182	7.1	46427	509	147.000	143.000	2.8	46622	504	12.600	12.900	-2.3
46112	507	.122	.117	4.3	46603	501	11.500	12.000	-4.2	46622	505	15.100	15.400	-1.9
46112	508	.168	.166	1.2	46603	503	4.560	4.470	2.0	46622	506	23.000	23.800	-3.4
46112	509	.370	.350	5.7	46603	504	8.980	8.500	5.6	46622	507	17.200	17.700	-2.8
46202	501	4.860	4.970	-2.2	46603	505	9.790	9.300	5.3	46622	508	37.200	38.000	-2.1
46202	503	1.940	1.880	3.2	46603	506	6.780	6.350	6.8	46622	509	23.800	24.300	-2.1
46202	504	2.910	2.710	7.4	46603	507	7.600	7.310	4.0	46700	501	282.000	276.000	2.2
46202	505	4.700	4.400	6.8	46603	508	4.960	4.890	1.4	46700	503	217.000	203.000	6.9
46202	506	4.550	4.210	8.1	46603	509	9.240	8.950	3.2	46700	504	135.000	122.000	10.7
46202	507	5.030	4.780	5.2	46604	501	13.300	13.800	-3.6	46700	505	165.000	149.000	10.7
46202	508	4.420	4.300	2.8	46604	503	5.260	5.160	1.9	46700	506	201.000	177.000	13.6
46202	509	1.980	1.890	4.8	46604	504	10.400	9.800	6.1	46700	507	262.000	240.000	9.2
46362	501	940.000	976.000	-3.7	46604	505	11.300	10.700	5.6	46700	508	349.000	328.000	6.4
46362	503	372.000	365.000	1.9	46604	506	7.830	7.330	6.8	46700	509	77.000	70.000	10.0
46362	504	733.000	693.000	5.8	46604	507	8.760	8.430	3.9	46911	501	79.200	78.300	1.1
46362	505	799.000	759.000	5.3	46604	508	5.720	5.640	1.4	46911	503	34.300	32.000	7.2
46362	506	554.000	519.000	6.7	46604	509	10.700	10.300	3.9	46911	504	55.800	50.200	11.2
46362	507	620.000	596.000	4.0	46606	501	35.400	36.800	-3.8	46911	505	28.600	25.800	10.9
46362	508	405.000	399.000	1.5	46606	503	14.000	13.800	1.4	46911	506	44.600	39.700	12.3
46362	509	754.000	730.000	3.3	46606	504	27.600	26.100	5.7	46911	507	50.900	46.600	9.2
46426	501	137.000	143.000	-4.2	46606	505	30.100	28.600	5.2	46911	508	24.500	23.000	6.5
46426	503	54.400	53.300	2.1	46606	506	20.900	19.500	7.2	46911	509	18.800	17.400	8.0
46426	504	107.000	101.000	5.9	46606	507	23.400	22.500	4.0	46912	501	145.000	143.000	1.4
46426	505	117.000	111.000	5.4	46606	508	15.300	15.000	2.0	46912	503	62.800	58.600	7.2
46426	506	80.900	75.700	6.9	46606	509	28.400	27.500	3.3	46912	504	102.000	92.000	10.9
46426	507	90.600	87.100	4.0	46607	501	48.700	50.600	-3.8	46912	505	52.300	47.300	10.6
46426	508	59.100	58.300	1.4	46607	503	19.300	18.900	2.1	46912	506	81.600	72.800	12.1
46426	509	110.000	107.000	2.8	46607	504	38.000	35.900	5.8	46912	507	93.200	85.400	9.1
46427	501	183.000	190.000	-3.7	46607	505	41.400	39.400	5.1	46912	508	44.900	42.100	6.7
46427	503	72.600	71.200	2.0	46607	506	28.700	26.900	6.7	46912	509	34.500	31.900	8.2
46427	504	143.000	135.000	5.9	46607	507	32.100	30.900	3.9	47050	501	2.730	2.820	-3.2
46427	505	156.000	148.000	5.4	46607	508	21.000	20.700	1.4	47050	503	2.580	2.700	-4.4

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47050	504	1.180	1.210	-2.5	47420	507	4.580	4.200	9.0	47475	501	11.300	11.700	-3.4
47050	505	1.410	1.440	-2.1	47420	508	2.210	2.070	6.8	47475	503	5.580	5.480	1.8
47050	506	2.150	2.220	-3.2	47420	509	1.700	1.570	8.3	47475	504	5.390	5.090	5.9
47050	507	1.610	1.650	-2.4	47469	501	11.300	11.700	-3.4	47475	505	6.420	6.090	5.4
47050	508	3.480	3.550	-2.0	47469	503	5.580	5.480	1.8	47475	506	11.600	10.900	6.4
47050	509	2.220	2.280	-2.6	47469	504	5.390	5.090	5.9	47475	507	5.380	5.160	4.3
47221	501	309.000	303.000	2.0	47469	505	6.420	6.090	5.4	47475	508	6.530	6.430	1.6
47221	503	238.000	223.000	6.7	47469	506	11.600	10.900	6.4	47475	509	25.600	24.800	3.2
47221	504	148.000	133.000	11.3	47469	507	5.380	5.160	4.3	47476	501	11.300	11.700	-3.4
47221	505	182.000	164.000	11.0	47469	508	6.530	6.430	1.6	47476	503	5.580	5.480	1.8
47221	506	220.000	194.000	13.4	47469	509	25.600	24.800	3.2	47476	504	5.390	5.090	5.9
47221	507	288.000	264.000	9.1	47471	501	9.790	10.200	-4.0	47476	505	6.420	6.090	5.4
47221	508	383.000	359.000	6.7	47471	503	4.840	4.750	1.9	47476	506	11.600	10.900	6.4
47221	509	84.500	76.700	10.2	47471	504	4.670	4.410	5.9	47476	507	5.380	5.160	4.3
47318	501	32.500	32.200	0.9	47471	505	5.570	5.270	5.7	47476	508	6.530	6.430	1.6
47318	503	14.100	13.200	6.8	47471	506	10.100	9.440	7.0	47476	509	25.600	24.800	3.2
47318	504	22.900	20.600	11.2	47471	507	4.660	4.480	4.0	47477	501	15.100	15.600	-3.2
47318	505	11.700	10.600	10.4	47471	508	5.660	5.570	1.6	47477	503	7.450	7.300	2.1
47318	506	18.300	16.300	12.3	47471	509	22.200	21.500	3.3	47477	504	7.180	6.790	5.7
47318	507	20.900	19.200	8.9	47473	501	12.800	13.300	-3.8	47477	505	8.560	8.110	5.5
47318	508	10.100	9.440	7.0	47473	503	6.330	6.210	1.9	47477	506	15.500	14.500	6.9
47318	509	7.750	7.150	8.4	47473	504	6.100	5.770	5.7	47477	507	7.180	6.890	4.2
47367	501	.680	.700	-2.9	47473	505	7.280	6.900	5.5	47477	508	8.700	8.570	1.5
47367	503	.650	.670	-3.0	47473	506	13.200	12.300	7.3	47477	509	34.100	33.000	3.3
47367	504	.290	.300	-3.3	47473	507	6.100	5.850	4.3	47478	501	15.800	16.400	-3.7
47367	505	.350	.360	-2.8	47473	508	7.400	7.290	1.5	47478	503	7.820	7.670	2.0
47367	506	.540	.560	-3.6	47473	509	29.000	28.100	3.2	47478	504	7.540	7.130	5.8
47367	507	.400	.410	-2.4	47474	501	14.300	14.900	-4.0	47478	505	8.990	8.520	5.5
47367	508	.870	.890	-2.2	47474	503	7.070	6.940	1.9	47478	506	16.300	15.200	7.2
47367	509	.560	.570	-1.8	47474	504	6.820	6.450	5.7	47478	507	7.540	7.230	4.3
47420	501	7.130	7.050	1.1	47474	505	8.140	7.710	5.6	47478	508	9.140	9.000	1.6
47420	503	3.090	2.880	7.3	47474	506	14.700	13.800	6.5	47478	509	35.800	34.700	3.2
47420	504	5.020	4.520	11.1	47474	507	6.820	6.540	4.3	48039	501	99.400	97.300	2.2
47420	505	2.570	2.320	10.8	47474	508	8.270	8.140	1.6	48039	503	76.300	71.700	6.4
47420	506	4.010	3.580	12.0	47474	509	32.400	31.400	3.2	48039	504	47.500	42.800	11.0

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48039	505	58.300	52.700	10.6	48558	508	12.000	11.200	7.1	48808	503	2.520	2.460	2.4
48039	506	70.800	62.400	13.5	48558	509	9.200	8.500	8.2	48808	504	3.610	3.400	6.2
48039	507	92.400	84.700	9.1	48600	501	275.000	285.000	-3.5	48808	505	2.640	2.480	6.5
48039	508	123.000	115.000	7.0	48600	503	109.000	107.000	1.9	48808	506	3.610	3.360	7.4
48039	509	27.200	24.700	10.1	48600	504	214.000	203.000	5.4	48808	507	3.080	2.950	4.4
48206	501	106.000	105.000	1.0	48600	505	233.000	222.000	5.0	48808	508	2.280	2.230	2.2
48206	503	45.900	42.800	7.2	48600	506	162.000	151.000	7.3	48808	509	4.790	4.620	3.7
48206	504	74.500	67.200	10.9	48600	507	181.000	174.000	4.0	48925	501	813.000	804.000	1.1
48206	505	38.200	34.500	10.7	48600	508	118.000	117.000	0.9	48925	503	352.000	329.000	7.0
48206	506	59.600	53.100	12.2	48600	509	220.000	213.000	3.3	48925	504	572.000	516.000	10.9
48206	507	68.000	62.300	9.1	48636	501	2.060	2.150	-4.2	48925	505	293.000	265.000	10.6
48206	508	32.700	30.700	6.5	48636	503	1.560	1.650	-5.5	48925	506	457.000	408.000	12.0
48206	509	25.200	23.300	8.2	48636	504	1.670	1.740	-4.0	48925	507	522.000	478.000	9.2
48441	501	.440	.440	0.0	48636	505	2.210	2.270	-2.6	48925	508	251.000	236.000	6.4
48441	503	.193	.180	7.2	48636	506	1.490	1.550	-3.9	48925	509	193.000	179.000	7.8
48441	504	.310	.280	10.7	48636	507	1.990	2.070	-3.9	49005	501	.460	.480	-4.2
48441	505	.160	.145	10.3	48636	508	2.640	2.730	-3.3	49005	503	.440	.460	-4.3
48441	506	.250	.223	12.1	48636	509	1.830	1.900	-3.7	49005	504	.200	.205	-2.4
48441	507	.290	.260	11.5	48637	501	34.000	33.600	1.2	49005	505	.240	.244	-1.6
48441	508	.138	.129	7.0	48637	503	14.700	13.700	7.3	49005	506	.370	.380	-2.6
48441	509	.106	.098	8.2	48637	504	23.900	21.600	10.6	49005	507	.270	.280	-3.6
48557	501	44.500	43.900	1.4	48637	505	12.300	11.100	10.8	49005	508	.590	.600	-1.7
48557	503	19.300	18.000	7.2	48637	506	19.100	17.000	12.4	49005	509	.380	.390	-2.6
48557	504	31.300	28.200	11.0	48637	507	21.800	20.000	9.0	49111	501	8.430	8.710	-3.2
48557	505	16.000	14.500	10.3	48637	508	10.500	9.860	6.5	49111	503	3.850	3.760	2.4
48557	506	25.000	22.300	12.1	48637	509	8.090	7.460	8.4	49111	504	5.520	5.210	6.0
48557	507	28.600	26.200	9.2	48638	501	16.900	16.700	1.2	49111	505	4.040	3.790	6.6
48557	508	13.800	12.900	7.0	48638	503	7.310	6.820	7.2	49111	506	5.520	5.130	7.6
48557	509	10.600	9.770	8.5	48638	504	11.900	10.700	11.2	49111	507	4.700	4.510	4.2
48558	501	38.700	38.200	1.3	48638	505	6.080	5.500	10.5	49111	508	3.490	3.410	2.3
48558	503	16.800	15.600	7.7	48638	506	9.490	8.460	12.2	49111	509	7.320	7.060	3.7
48558	504	27.200	24.500	11.0	48638	507	10.800	9.920	8.9	49181	501	32.500	31.800	2.2
48558	505	13.900	12.600	10.3	48638	508	5.210	4.890	6.5	49181	503	24.900	23.400	6.4
48558	506	21.800	19.400	12.4	48638	509	4.010	3.700	8.4	49181	504	15.500	14.000	10.7
48558	507	24.800	22.800	8.8	48808	501	5.510	5.700	-3.3	49181	505	19.100	17.200	11.0

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49181	506	23.100	20.400	13.2	49239	509	.208	.200	4.0	49619	504	1.430	1.370	4.4
49181	507	30.200	27.700	9.0	49292	501	2.380	2.330	2.1	49619	505	.370	.350	5.7
49181	508	40.200	37.700	6.6	49292	503	1.820	1.710	6.4	49619	506	1.210	1.140	6.1
49181	509	8.870	8.060	10.0	49292	504	1.140	1.020	11.8	49619	507	1.210	1.170	3.4
49183	501	39.600	38.800	2.1	49292	505	1.390	1.260	10.3	49619	508	.510	.510	0.0
49183	503	30.400	28.600	6.3	49292	506	1.690	1.490	13.4	49619	509	.400	.390	2.6
49183	504	18.900	17.100	10.5	49292	507	2.210	2.030	8.9	49763	501	13.400	14.100	-5.0
49183	505	23.200	21.000	10.5	49292	508	2.940	2.760	6.5	49763	503	6.890	6.810	1.2
49183	506	28.200	24.900	13.3	49292	509	.650	.590	10.2	49763	504	9.300	8.880	4.7
49183	507	36.800	33.800	8.9	49333	501	17.400	17.100	1.8	49763	505	2.370	2.270	4.4
49183	508	49.000	46.000	6.5	49333	503	13.400	12.600	6.3	49763	506	7.840	7.420	5.7
49183	509	10.800	9.830	9.9	49333	504	8.330	7.510	10.9	49763	507	7.850	7.630	2.9
49184	501	83.600	81.800	2.2	49333	505	10.200	9.230	10.5	49763	508	3.310	3.280	0.9
49184	503	64.200	60.300	6.5	49333	506	12.400	10.900	13.8	49763	509	2.580	2.520	2.4
49184	504	39.900	36.000	10.8	49333	507	16.200	14.900	8.7	49801	501	273.000	267.000	2.2
49184	505	49.000	44.300	10.6	49333	508	21.600	20.200	6.9	49801	503	209.000	196.000	6.6
49184	506	59.500	52.500	13.3	49333	509	4.760	4.320	10.2	49801	504	130.000	117.000	11.1
49184	507	77.700	71.200	9.1	49617	501	1.310	1.370	-4.4	49801	505	160.000	144.000	11.1
49184	508	103.000	97.100	6.1	49617	503	.670	.660	1.5	49801	506	194.000	171.000	13.5
49184	509	22.800	20.700	10.1	49617	504	.910	.870	4.6	49801	507	253.000	232.000	9.1
49185	501	76.100	74.400	2.3	49617	505	.231	.222	4.1	49801	508	337.000	316.000	6.6
49185	503	58.400	54.800	6.6	49617	506	.760	.720	5.6	49801	509	74.400	67.600	10.1
49185	504	36.400	32.800	11.0	49617	507	.760	.740	2.7	49802	501	24.200	23.700	2.1
49185	505	44.600	40.300	10.7	49617	508	.320	.320	0.0	49802	503	18.600	17.400	6.9
49185	506	54.200	47.700	13.6	49617	509	.250	.246	1.6	49802	504	11.500	10.400	10.6
49185	507	70.700	64.800	9.1	49618	501	1.100	1.150	-4.3	49802	505	14.200	12.800	10.9
49185	508	94.100	88.300	6.6	49618	503	.560	.560	0.0	49802	506	17.200	15.200	13.2
49185	509	20.800	18.900	10.1	49618	504	.760	.730	4.1	49802	507	22.500	20.600	9.2
49239	501	.183	.177	3.4	49618	505	.194	.186	4.3	49802	508	29.900	28.100	6.4
49239	503	.320	.310	3.2	49618	506	.640	.610	4.9	49802	509	6.600	5.990	10.2
49239	504	.250	.242	3.3	49618	507	.640	.620	3.2	49803	501	42.800	41.900	2.1
49239	505	.260	.250	4.0	49618	508	.270	.270	0.0	49803	503	32.800	30.800	6.5
49239	506	.260	.260	0.0	49618	509	.211	.206	2.4	49803	504	20.400	18.400	10.9
49239	507	.229	.221	3.6	49619	501	2.060	2.170	-5.1	49803	505	25.100	22.700	10.6
49239	508	.280	.270	3.7	49619	503	1.060	1.050	1.0	49803	506	30.500	26.900	13.4

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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
49803	507	39.800	36.500	9.0	50017	501	.203	.215	-5.6	51005	505	.016	.016	0.0
49803	508	52.900	49.700	6.4	50017	503	.191	.203	-5.9	51005	506	.010	.011	-9.1
49803	509	11.700	10.600	10.4	50017	504	.168	.177	-5.1	51005	507	.014	.015	-6.7
49840	501	2.820	2.900	-2.8	50017	505	.270	.280	-3.6	51005	508	.019	.019	0.0
49840	503	2.660	2.780	-4.3	50017	506	.183	.194	-5.7	51005	509	.013	.013	0.0
49840	504	1.210	1.240	-2.4	50017	507	.189	.199	-5.0	51116	501	.179	.186	-3.8
49840	505	1.460	1.480	-1.4	50017	508	.166	.174	-4.6	51116	503	.135	.143	-5.6
49840	506	2.220	2.290	-3.1	50017	509	.206	.218	-5.5	51116	504	.145	.151	-4.0
49840	507	1.660	1.700	-2.4	50045	501	.460	.490	-6.1	51116	505	.192	.197	-2.5
49840	508	3.580	3.660	-2.2	50045	503	.440	.460	-4.3	51116	506	.129	.134	-3.7
49840	509	2.290	2.340	-2.1	50045	504	.380	.400	-5.0	51116	507	.172	.180	-4.4
49870	501	340.000	336.000	1.2	50045	505	.610	.640	-4.7	51116	508	.229	.237	-3.4
49870	503	147.000	137.000	7.3	50045	506	.420	.440	-4.5	51116	509	.159	.165	-3.6
49870	504	239.000	216.000	10.6	50045	507	.430	.450	-4.4	51201	501	.070	.074	-5.4
49870	505	123.000	111.000	10.8	50045	508	.380	.400	-5.0	51201	503	.066	.070	-5.7
49870	506	191.000	171.000	11.7	50045	509	.470	.500	-6.0	51201	504	.058	.061	-4.9
49870	507	218.000	200.000	9.0	50047	501	.052	.055	-5.5	51201	505	.092	.096	-4.2
49870	508	105.000	98.600	6.5	50047	503	.049	.052	-5.8	51201	506	.063	.067	-6.0
49870	509	80.900	74.700	8.3	50047	504	.043	.046	-6.5	51201	507	.065	.069	-5.8
50010	501	.410	.430	-4.7	50047	505	.069	.072	-4.2	51201	508	.057	.060	-5.0
50010	503	.380	.410	-7.3	50047	506	.047	.050	-6.0	51201	509	.071	.075	-5.3
50010	504	.340	.360	-5.6	50047	507	.049	.051	-3.9	51205	501	.213	.226	-5.8
50010	505	.540	.560	-3.6	50047	508	.043	.045	-4.4	51205	503	.200	.214	-6.5
50010	506	.370	.390	-5.1	50047	509	.053	.056	-5.4	51205	504	.177	.186	-4.8
50010	507	.380	.400	-5.0	51001	501	.071	.074	-4.1	51205	505	.280	.290	-3.4
50010	508	.340	.350	-2.9	51001	503	.053	.057	-7.0	51205	506	.193	.204	-5.4
50010	509	.420	.440	-4.5	51001	504	.057	.060	-5.0	51205	507	.199	.209	-4.8
50015	501	.270	.280	-3.6	51001	505	.076	.078	-2.6	51205	508	.175	.183	-4.4
50015	503	.250	.270	-7.4	51001	506	.051	.053	-3.8	51205	509	.217	.229	-5.2
50015	504	.221	.233	-5.2	51001	507	.068	.071	-4.2	51206	501	.033	.035	-5.7
50015	505	.350	.370	-5.4	51001	508	.091	.094	-3.2	51206	503	.031	.033	-6.1
50015	506	.241	.260	-7.3	51001	509	.063	.065	-3.1	51206	504	.028	.029	-3.4
50015	507	.248	.260	-4.6	51005	501	.015	.015	0.0	51206	505	.044	.046	-4.3
50015	508	.218	.228	-4.4	51005	503	.011	.012	-8.3	51206	506	.030	.032	-6.3
50015	509	.270	.290	-6.9	51005	504	.012	.012	0.0	51206	507	.031	.033	-6.1

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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
51206	508	.027	.029	-6.9	51224	503	.227	.241	-5.8	51250	506	.235	.245	-4.1
51206	509	.034	.036	-5.6	51224	504	.243	.250	-2.8	51250	507	.310	.330	-6.1
51210	501	.124	.129	-3.9	51224	505	.320	.330	-3.0	51250	508	.420	.430	-2.3
51210	503	.094	.099	-5.1	51224	506	.217	.226	-4.0	51250	509	.290	.300	-3.3
51210	504	.100	.104	-3.8	51224	507	.290	.300	-3.3	51251	501	.072	.077	-6.5
51210	505	.133	.136	-2.2	51224	508	.390	.400	-2.5	51251	503	.068	.073	-6.8
51210	506	.089	.093	-4.3	51224	509	.270	.280	-3.6	51251	504	.060	.063	-4.8
51210	507	.119	.124	-4.0	51230	501	.051	.053	-3.8	51251	505	.095	.100	-5.0
51210	508	.159	.164	-3.0	51230	503	.039	.041	-4.9	51251	506	.066	.069	-4.3
51210	509	.110	.114	-3.5	51230	504	.041	.043	-4.7	51251	507	.067	.071	-5.6
51220	501	.420	.440	-4.5	51230	505	.055	.056	-1.8	51251	508	.059	.062	-4.8
51220	503	.320	.340	-5.9	51230	506	.037	.038	-2.6	51251	509	.074	.078	-5.1
51220	504	.340	.360	-5.6	51230	507	.049	.051	-3.9	51252	501	.250	.270	-7.4
51220	505	.450	.470	-4.3	51230	508	.066	.068	-2.9	51252	503	.239	.250	-4.4
51220	506	.310	.320	-3.1	51230	509	.045	.047	-4.3	51252	504	.210	.222	-5.4
51220	507	.410	.430	-4.7	51240	501	.840	.890	-5.6	51252	505	.330	.350	-5.7
51220	508	.540	.560	-3.6	51240	503	.790	.840	-6.0	51252	506	.230	.243	-5.3
51220	509	.380	.390	-2.6	51240	504	.700	.740	-5.4	51252	507	.237	.249	-4.8
51221	501	.236	.245	-3.7	51240	505	1.110	1.160	-4.3	51252	508	.208	.218	-4.6
51221	503	.178	.189	-5.8	51240	506	.760	.810	-6.2	51252	509	.260	.270	-3.7
51221	504	.191	.198	-3.5	51240	507	.780	.830	-6.0	51253	501	.217	.230	-5.7
51221	505	.250	.260	-3.8	51240	508	.690	.720	-4.2	51253	503	.204	.217	-6.0
51221	506	.170	.177	-4.0	51240	509	.860	.900	-4.4	51253	504	.179	.189	-5.3
51221	507	.227	.237	-4.2	51241	501	2.500	2.650	-5.7	51253	505	.290	.300	-3.3
51221	508	.300	.310	-3.2	51241	503	2.350	2.500	-6.0	51253	506	.196	.207	-5.3
51221	509	.209	.217	-3.7	51241	504	2.070	2.180	-5.0	51253	507	.202	.212	-4.7
51222	501	.290	.300	-3.3	51241	505	3.290	3.440	-4.4	51253	508	.177	.185	-4.3
51222	503	.217	.230	-5.7	51241	506	2.260	2.400	-5.8	51253	509	.220	.233	-5.6
51222	504	.232	.241	-3.7	51241	507	2.330	2.450	-4.9	51254	501	.068	.072	-5.6
51222	505	.310	.320	-3.1	51241	508	2.050	2.140	-4.2	51254	503	.064	.068	-5.9
51222	506	.207	.216	-4.2	51241	509	2.540	2.690	-5.6	51254	504	.056	.059	-5.1
51222	507	.280	.290	-3.4	51250	501	.330	.340	-2.9	51254	505	.089	.093	-4.3
51222	508	.370	.380	-2.6	51250	503	.246	.260	-5.4	51254	506	.061	.065	-6.2
51222	509	.250	.260	-3.8	51250	504	.260	.270	-3.7	51254	507	.063	.066	-4.5
51224	501	.300	.310	-3.2	51250	505	.350	.360	-2.8	51254	508	.055	.058	-5.2

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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
51254	509	.069	.073	-5.5	51330	504	.102	.106	-3.8	51351	507	.870	.920	-5.4
51255	501	.830	.860	-3.5	51330	505	.135	.138	-2.2	51351	508	.560	.590	-5.1
51255	503	.620	.660	-6.1	51330	506	.091	.094	-3.2	51351	509	.900	.950	-5.3
51255	504	.670	.700	-4.3	51330	507	.121	.126	-4.0	51352	501	.980	1.040	-5.8
51255	505	.890	.910	-2.2	51330	508	.161	.166	-3.0	51352	503	.560	.610	-8.2
51255	506	.600	.620	-3.2	51330	509	.112	.116	-3.4	51352	504	.620	.650	-4.6
51255	507	.800	.830	-3.6	51333	501	.041	.043	-4.7	51352	505	.560	.590	-5.1
51255	508	1.060	1.090	-2.8	51333	503	.031	.033	-6.1	51352	506	.890	.940	-5.3
51255	509	.730	.760	-3.9	51333	504	.033	.035	-5.7	51352	507	1.200	1.260	-4.8
51300	501	.470	.500	-6.0	51333	505	.044	.045	-2.2	51352	508	.770	.810	-4.9
51300	503	.270	.290	-6.9	51333	506	.030	.031	-3.2	51352	509	1.230	1.300	-5.4
51300	504	.300	.310	-3.2	51333	507	.040	.041	-2.4	51355	501	.670	.710	-5.6
51300	505	.270	.280	-3.6	51333	508	.053	.055	-3.6	51355	503	.380	.410	-7.3
51300	506	.430	.460	-6.5	51333	509	.037	.038	-2.6	51355	504	.420	.440	-4.5
51300	507	.580	.610	-4.9	51340	501	.069	.073	-5.5	51355	505	.380	.400	-5.0
51300	508	.370	.390	-5.1	51340	503	.065	.069	-5.8	51355	506	.610	.640	-4.7
51300	509	.600	.630	-4.8	51340	504	.057	.060	-5.0	51355	507	.820	.860	-4.7
51305	501	.470	.500	-6.0	51340	505	.091	.095	-4.2	51355	508	.520	.550	-5.5
51305	503	.270	.290	-6.9	51340	506	.063	.066	-4.5	51355	509	.840	.890	-5.6
51305	504	.300	.310	-3.2	51340	507	.064	.068	-5.9	51356	501	.720	.760	-5.3
51305	505	.270	.280	-3.6	51340	508	.057	.059	-3.4	51356	503	.410	.450	-8.9
51305	506	.430	.460	-6.5	51340	509	.070	.074	-5.4	51356	504	.450	.480	-6.3
51305	507	.580	.610	-4.9	51350	501	.800	.840	-4.8	51356	505	.410	.430	-4.7
51305	508	.370	.390	-5.1	51350	503	.460	.490	-6.1	51356	506	.650	.690	-5.8
51305	509	.600	.630	-4.8	51350	504	.500	.530	-5.7	51356	507	.880	.930	-5.4
51315	501	.119	.115	3.5	51350	505	.460	.480	-4.2	51356	508	.560	.600	-6.7
51315	503	.208	.204	2.0	51350	506	.730	.770	-5.2	51356	509	.910	.960	-5.2
51315	504	.163	.157	3.8	51350	507	.970	1.030	-5.8	51357	501	.169	.163	3.7
51315	505	.172	.164	4.9	51350	508	.630	.660	-4.5	51357	503	.300	.290	3.4
51315	506	.172	.167	3.0	51350	509	1.000	1.060	-5.7	51357	504	.231	.224	3.1
51315	507	.149	.143	4.2	51351	501	.710	.760	-6.6	51357	505	.244	.233	4.7
51315	508	.185	.177	4.5	51351	503	.410	.440	-6.8	51357	506	.244	.237	3.0
51315	509	.135	.130	3.8	51351	504	.450	.470	-4.3	51357	507	.211	.203	3.9
51330	501	.126	.131	-3.8	51351	505	.410	.430	-4.7	51357	508	.260	.250	4.0
51330	503	.095	.101	-5.9	51351	506	.650	.690	-5.8	51357	509	.192	.184	4.3

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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
51358	501	.410	.390	5.1	51400	505	.320	.320	0.0	51517	508	.300	.300	0.0
51358	503	.710	.700	1.4	51400	506	.212	.221	-4.1	51517	509	.189	.193	-2.1
51358	504	.560	.540	3.7	51400	507	.280	.300	-6.7	51550	501	.192	.204	-5.9
51358	505	.590	.560	5.4	51400	508	.380	.390	-2.6	51550	503	.181	.192	-5.7
51358	506	.590	.570	3.5	51400	509	.260	.270	-3.7	51550	504	.159	.168	-5.4
51358	507	.510	.490	4.1	51401	501	.430	.450	-4.4	51550	505	.250	.260	-3.8
51358	508	.630	.610	3.3	51401	503	.330	.350	-5.7	51550	506	.174	.184	-5.4
51358	509	.460	.440	4.5	51401	504	.350	.370	-5.4	51550	507	.179	.189	-5.3
51359	501	.360	.350	2.9	51401	505	.470	.480	-2.1	51550	508	.157	.165	-4.8
51359	503	.620	.610	1.6	51401	506	.310	.330	-6.1	51550	509	.195	.206	-5.3
51359	504	.490	.470	4.3	51401	507	.420	.440	-4.5	51551	501	.067	.071	-5.6
51359	505	.520	.490	6.1	51401	508	.560	.570	-1.8	51551	503	.063	.067	-6.0
51359	506	.520	.500	4.0	51401	509	.390	.400	-2.5	51551	504	.055	.058	-5.2
51359	507	.450	.430	4.7	51500	501	.156	.165	-5.5	51551	505	.088	.092	-4.3
51359	508	.550	.530	3.8	51500	503	.146	.156	-6.4	51551	506	.060	.064	-6.2
51359	509	.410	.390	5.1	51500	504	.129	.136	-5.1	51551	507	.062	.065	-4.6
51370	501	.820	.870	-5.7	51500	505	.205	.214	-4.2	51551	508	.055	.057	-3.5
51370	503	.770	.820	-6.1	51500	506	.141	.149	-5.4	51551	509	.068	.072	-5.6
51370	504	.680	.720	-5.6	51500	507	.145	.153	-5.2	51552	501	.116	.123	-5.7
51370	505	1.080	1.130	-4.4	51500	508	.127	.133	-4.5	51552	503	.109	.116	-6.0
51370	506	.740	.790	-6.3	51500	509	.158	.167	-5.4	51552	504	.096	.101	-5.0
51370	507	.770	.810	-4.9	51516	501	.205	.211	-2.8	51552	505	.152	.159	-4.4
51370	508	.670	.700	-4.3	51516	503	.194	.202	-4.0	51552	506	.105	.111	-5.4
51370	509	.840	.880	-4.5	51516	504	.088	.091	-3.3	51552	507	.108	.113	-4.4
51380	501	.082	.087	-5.7	51516	505	.106	.108	-1.9	51552	508	.095	.099	-4.0
51380	503	.077	.082	-6.1	51516	506	.162	.167	-3.0	51552	509	.117	.124	-5.6
51380	504	.068	.072	-5.6	51516	507	.121	.124	-2.4	51553	501	.206	.219	-5.9
51380	505	.108	.113	-4.4	51516	508	.260	.270	-3.7	51553	503	.194	.206	-5.8
51380	506	.074	.079	-6.3	51516	509	.167	.171	-2.3	51553	504	.171	.180	-5.0
51380	507	.077	.081	-4.9	51517	501	.232	.239	-2.9	51553	505	.270	.280	-3.6
51380	508	.067	.070	-4.3	51517	503	.220	.229	-3.9	51553	506	.186	.197	-5.6
51380	509	.084	.088	-4.5	51517	504	.100	.103	-2.9	51553	507	.192	.202	-5.0
51400	501	.300	.310	-3.2	51517	505	.120	.122	-1.6	51553	508	.169	.176	-4.0
51400	503	.223	.236	-5.5	51517	506	.183	.189	-3.2	51553	509	.209	.221	-5.4
51400	504	.238	.248	-4.0	51517	507	.137	.140	-2.1	51554	501	.020	.021	-4.8

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LOSS COST % CHANGE BY CLASS

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51554	503	.018	.020	-10.0	51613	506	.150	.159	-5.7	51703	509	.071	.074	-4.1
51554	504	.016	.017	-5.9	51613	507	.155	.163	-4.9	51734	501	.151	.157	-3.8
51554	505	.026	.027	-3.7	51613	508	.136	.142	-4.2	51734	503	.114	.121	-5.8
51554	506	.018	.019	-5.3	51613	509	.169	.178	-5.1	51734	504	.122	.127	-3.9
51554	507	.018	.019	-5.3	51625	501	.065	.067	-3.0	51734	505	.162	.166	-2.4
51554	508	.016	.017	-5.9	51625	503	.049	.052	-5.8	51734	506	.109	.114	-4.4
51554	509	.020	.021	-4.8	51625	504	.052	.055	-5.5	51734	507	.146	.152	-3.9
51575	501	.214	.226	-5.3	51625	505	.069	.071	-2.8	51734	508	.194	.200	-3.0
51575	503	.123	.133	-7.5	51625	506	.047	.049	-4.1	51734	509	.134	.139	-3.6
51575	504	.135	.142	-4.9	51625	507	.062	.065	-4.6	51741	501	.440	.460	-4.3
51575	505	.122	.128	-4.7	51625	508	.083	.086	-3.5	51741	503	.410	.440	-6.8
51575	506	.194	.205	-5.4	51625	509	.058	.060	-3.3	51741	504	.360	.380	-5.3
51575	507	.260	.280	-7.1	51666	501	.340	.360	-5.6	51741	505	.580	.600	-3.3
51575	508	.168	.177	-5.1	51666	503	.195	.210	-7.1	51741	506	.400	.420	-4.8
51575	509	.270	.280	-3.6	51666	504	.214	.225	-4.9	51741	507	.410	.430	-4.7
51576	501	.370	.390	-5.1	51666	505	.194	.203	-4.4	51741	508	.360	.380	-5.3
51576	503	.350	.370	-5.4	51666	506	.310	.330	-6.1	51741	509	.440	.470	-6.4
51576	504	.310	.320	-3.1	51666	507	.410	.440	-6.8	51752	501	.370	.390	-5.1
51576	505	.490	.510	-3.9	51666	508	.270	.280	-3.6	51752	503	.350	.370	-5.4
51576	506	.330	.350	-5.7	51666	509	.430	.450	-4.4	51752	504	.310	.320	-3.1
51576	507	.340	.360	-5.6	51702	501	.195	.202	-3.5	51752	505	.490	.510	-3.9
51576	508	.300	.320	-6.3	51702	503	.147	.156	-5.8	51752	506	.330	.350	-5.7
51576	509	.380	.400	-5.0	51702	504	.157	.164	-4.3	51752	507	.340	.360	-5.6
51600	501	.250	.270	-7.4	51702	505	.208	.214	-2.8	51752	508	.300	.320	-6.3
51600	503	.236	.250	-5.6	51702	506	.140	.146	-4.1	51752	509	.380	.400	-5.0
51600	504	.208	.220	-5.5	51702	507	.187	.195	-4.1	51767	501	.099	.105	-5.7
51600	505	.330	.350	-5.7	51702	508	.249	.260	-4.2	51767	503	.057	.061	-6.6
51600	506	.228	.241	-5.4	51702	509	.173	.179	-3.4	51767	504	.062	.066	-6.1
51600	507	.234	.247	-5.3	51703	501	.081	.084	-3.6	51767	505	.057	.059	-3.4
51600	508	.206	.215	-4.2	51703	503	.061	.065	-6.2	51767	506	.090	.095	-5.3
51600	509	.260	.270	-3.7	51703	504	.065	.068	-4.4	51767	507	.121	.128	-5.5
51613	501	.166	.176	-5.7	51703	505	.086	.089	-3.4	51767	508	.078	.082	-4.9
51613	503	.156	.166	-6.0	51703	506	.058	.061	-4.9	51767	509	.125	.132	-5.3
51613	504	.138	.145	-4.8	51703	507	.078	.081	-3.7	51777	501	.340	.360	-5.6
51613	505	.219	.229	-4.4	51703	508	.103	.107	-3.7	51777	503	.198	.213	-7.0

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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
51777	504	.217	.228	-4.8	51809	507	.660	.690	-4.3	51853	501	.195	.202	-3.5
51777	505	.197	.206	-4.4	51809	508	.580	.600	-3.3	51853	503	.147	.156	-5.8
51777	506	.310	.330	-6.1	51809	509	.720	.760	-5.3	51853	504	.157	.164	-4.3
51777	507	.420	.440	-4.5	51833	501	.520	.550	-5.5	51853	505	.208	.214	-2.8
51777	508	.270	.290	-6.9	51833	503	.300	.320	-6.3	51853	506	.140	.146	-4.1
51777	509	.430	.460	-6.5	51833	504	.330	.340	-2.9	51853	507	.187	.195	-4.1
51790	501	.570	.610	-6.6	51833	505	.290	.310	-6.5	51853	508	.249	.260	-4.2
51790	503	.330	.360	-8.3	51833	506	.470	.500	-6.0	51853	509	.173	.179	-3.4
51790	504	.360	.380	-5.3	51833	507	.630	.670	-6.0	51854	501	.440	.450	-2.2
51790	505	.330	.340	-2.9	51833	508	.410	.430	-4.7	51854	503	.330	.350	-5.7
51790	506	.520	.550	-5.5	51833	509	.650	.690	-5.8	51854	504	.350	.370	-5.4
51790	507	.700	.740	-5.4	51850	501	.300	.320	-6.3	51854	505	.470	.480	-2.1
51790	508	.450	.480	-6.3	51850	503	.230	.244	-5.7	51854	506	.310	.330	-6.1
51790	509	.720	.760	-5.3	51850	504	.246	.260	-5.4	51854	507	.420	.440	-4.5
51796	501	.160	.169	-5.3	51850	505	.330	.330	0.0	51854	508	.560	.580	-3.4
51796	503	.150	.160	-6.2	51850	506	.219	.229	-4.4	51854	509	.390	.400	-2.5
51796	504	.132	.139	-5.0	51850	507	.290	.310	-6.5	51855	501	.460	.480	-4.2
51796	505	.210	.220	-4.5	51850	508	.390	.400	-2.5	51855	503	.350	.370	-5.4
51796	506	.144	.153	-5.9	51850	509	.270	.280	-3.6	51855	504	.370	.390	-5.1
51796	507	.149	.157	-5.1	51851	501	.207	.215	-3.7	51855	505	.490	.500	-2.0
51796	508	.131	.137	-4.4	51851	503	.156	.165	-5.5	51855	506	.330	.340	-2.9
51796	509	.162	.171	-5.3	51851	504	.167	.174	-4.0	51855	507	.440	.460	-4.3
51808	501	.570	.600	-5.0	51851	505	.221	.227	-2.6	51855	508	.590	.610	-3.3
51808	503	.530	.570	-7.0	51851	506	.149	.155	-3.9	51855	509	.410	.420	-2.4
51808	504	.470	.500	-6.0	51851	507	.199	.207	-3.9	51856	501	.250	.260	-3.8
51808	505	.750	.780	-3.8	51851	508	.260	.270	-3.7	51856	503	.190	.201	-5.5
51808	506	.510	.540	-5.6	51851	509	.183	.190	-3.7	51856	504	.203	.212	-4.2
51808	507	.530	.560	-5.4	51852	501	.480	.500	-4.0	51856	505	.270	.280	-3.6
51808	508	.460	.490	-6.1	51852	503	.370	.390	-5.1	51856	506	.181	.189	-4.2
51808	509	.580	.610	-4.9	51852	504	.390	.410	-4.9	51856	507	.242	.250	-3.2
51809	501	.700	.750	-6.7	51852	505	.520	.530	-1.9	51856	508	.320	.330	-3.0
51809	503	.660	.710	-7.0	51852	506	.350	.360	-2.8	51856	509	.223	.232	-3.9
51809	504	.580	.620	-6.5	51852	507	.470	.490	-4.1	51857	501	.430	.450	-4.4
51809	505	.930	.970	-4.1	51852	508	.620	.640	-3.1	51857	503	.330	.340	-2.9
51809	506	.640	.670	-4.5	51852	509	.430	.450	-4.4	51857	504	.350	.360	-2.8

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STATE: 06 - CONNECTICUT
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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	.460	.470	-2.1	51896	508	.067	.070	-4.3	51927	503	.091	.097	-6.2
51857	506	.310	.320	-3.1	51896	509	.083	.087	-4.6	51927	504	.080	.085	-5.9
51857	507	.410	.430	-4.7	51900	501	.390	.410	-4.9	51927	505	.128	.133	-3.8
51857	508	.550	.570	-3.5	51900	503	.222	.239	-7.1	51927	506	.088	.093	-5.4
51857	509	.380	.400	-5.0	51900	504	.243	.260	-6.5	51927	507	.090	.095	-5.3
51869	501	.188	.200	-6.0	51900	505	.220	.231	-4.8	51927	508	.079	.083	-4.8
51869	503	.177	.188	-5.9	51900	506	.350	.370	-5.4	51927	509	.098	.104	-5.8
51869	504	.156	.164	-4.9	51900	507	.470	.500	-6.0	51934	501	.196	.208	-5.8
51869	505	.248	.260	-4.6	51900	508	.300	.320	-6.3	51934	503	.184	.196	-6.1
51869	506	.170	.180	-5.6	51900	509	.490	.510	-3.9	51934	504	.163	.171	-4.7
51869	507	.175	.185	-5.4	51909	501	.280	.290	-3.4	51934	505	.260	.270	-3.7
51869	508	.154	.161	-4.3	51909	503	.208	.220	-5.5	51934	506	.177	.188	-5.9
51869	509	.191	.202	-5.4	51909	504	.222	.232	-4.3	51934	507	.183	.192	-4.7
51877	501	1.060	1.120	-5.4	51909	505	.290	.300	-3.3	51934	508	.161	.168	-4.2
51877	503	1.000	1.060	-5.7	51909	506	.198	.207	-4.3	51934	509	.199	.211	-5.7
51877	504	.880	.930	-5.4	51909	507	.260	.280	-7.1	51941	501	.178	.189	-5.8
51877	505	1.400	1.460	-4.1	51909	508	.350	.360	-2.8	51941	503	.168	.178	-5.6
51877	506	.960	1.010	-5.0	51909	509	.244	.250	-2.4	51941	504	.148	.156	-5.1
51877	507	.990	1.040	-4.8	51919	501	.176	.187	-5.9	51941	505	.235	.245	-4.1
51877	508	.870	.910	-4.4	51919	503	.165	.176	-6.2	51941	506	.161	.171	-5.8
51877	509	1.080	1.140	-5.3	51919	504	.146	.154	-5.2	51941	507	.166	.175	-5.1
51889	501	.174	.185	-5.9	51919	505	.232	.242	-4.1	51941	508	.146	.153	-4.6
51889	503	.164	.174	-5.7	51919	506	.159	.168	-5.4	51941	509	.181	.192	-5.7
51889	504	.144	.152	-5.3	51919	507	.164	.173	-5.2	51942	501	.290	.300	-3.3
51889	505	.229	.240	-4.6	51919	508	.144	.151	-4.6	51942	503	.270	.290	-6.9
51889	506	.158	.167	-5.4	51919	509	.179	.189	-5.3	51942	504	.236	.249	-5.2
51889	507	.162	.171	-5.3	51926	501	.179	.190	-5.8	51942	505	.380	.390	-2.6
51889	508	.143	.149	-4.0	51926	503	.168	.179	-6.1	51942	506	.260	.270	-3.7
51889	509	.177	.187	-5.3	51926	504	.148	.156	-5.1	51942	507	.270	.280	-3.6
51896	501	.081	.086	-5.8	51926	505	.236	.247	-4.5	51942	508	.233	.244	-4.5
51896	503	.077	.082	-6.1	51926	506	.162	.172	-5.8	51942	509	.290	.310	-6.5
51896	504	.067	.071	-5.6	51926	507	.167	.176	-5.1	51956	501	.770	.820	-6.1
51896	505	.107	.112	-4.5	51926	508	.147	.153	-3.9	51956	503	.720	.770	-6.5
51896	506	.074	.078	-5.1	51926	509	.182	.192	-5.2	51956	504	.640	.670	-4.5
51896	507	.076	.080	-5.0	51927	501	.097	.103	-5.8	51956	505	1.010	1.060	-4.7

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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
51956	506	.700	.740	-5.4	51960	509	.083	.087	-4.6	51999	504	.143	.151	-5.3
51956	507	.720	.750	-4.0	51970	501	.350	.380	-7.9	51999	505	.227	.238	-4.6
51956	508	.630	.660	-4.5	51970	503	.330	.350	-5.7	51999	506	.156	.165	-5.5
51956	509	.780	.830	-6.0	51970	504	.290	.310	-6.5	51999	507	.161	.169	-4.7
51957	501	.680	.720	-5.6	51970	505	.470	.490	-4.1	51999	508	.141	.148	-4.7
51957	503	.640	.680	-5.9	51970	506	.320	.340	-5.9	51999	509	.175	.185	-5.4
51957	504	.560	.590	-5.1	51970	507	.330	.350	-5.7	52002	501	.151	.161	-6.2
51957	505	.890	.930	-4.3	51970	508	.290	.300	-3.3	52002	503	.142	.152	-6.6
51957	506	.610	.650	-6.2	51970	509	.360	.380	-5.3	52002	504	.125	.132	-5.3
51957	507	.630	.670	-6.0	51982	501	.104	.111	-6.3	52002	505	.199	.208	-4.3
51957	508	.560	.580	-3.4	51982	503	.098	.104	-5.8	52002	506	.137	.145	-5.5
51957	509	.690	.730	-5.5	51982	504	.086	.091	-5.5	52002	507	.141	.149	-5.4
51958	501	.600	.640	-6.3	51982	505	.137	.143	-4.2	52002	508	.124	.130	-4.6
51958	503	.570	.600	-5.0	51982	506	.094	.100	-6.0	52002	509	.154	.163	-5.5
51958	504	.500	.530	-5.7	51982	507	.097	.102	-4.9	52075	501	.240	.250	-4.0
51958	505	.790	.830	-4.8	51982	508	.085	.089	-4.5	52075	503	.181	.192	-5.7
51958	506	.540	.580	-6.9	51982	509	.106	.112	-5.4	52075	504	.194	.202	-4.0
51958	507	.560	.590	-5.1	51985	501	.191	.197	-3.0	52075	505	.260	.260	0.0
51958	508	.490	.520	-5.8	51985	503	.181	.189	-4.2	52075	506	.173	.180	-3.9
51958	509	.610	.650	-6.2	51985	504	.082	.085	-3.5	52075	507	.231	.241	-4.1
51959	501	.620	.650	-4.6	51985	505	.099	.101	-2.0	52075	508	.310	.320	-3.1
51959	503	.580	.620	-6.5	51985	506	.151	.156	-3.2	52075	509	.213	.221	-3.6
51959	504	.510	.540	-5.6	51985	507	.112	.116	-3.4	52076	501	.290	.300	-3.3
51959	505	.810	.850	-4.7	51985	508	.243	.249	-2.4	52076	503	.218	.231	-5.6
51959	506	.560	.590	-5.1	51985	509	.156	.159	-1.9	52076	504	.233	.243	-4.1
51959	507	.570	.610	-6.6	51986	501	.410	.430	-4.7	52076	505	.310	.320	-3.1
51959	508	.510	.530	-3.8	51986	503	.380	.410	-7.3	52076	506	.208	.217	-4.1
51959	509	.630	.660	-4.5	51986	504	.340	.360	-5.6	52076	507	.280	.290	-3.4
51960	501	.081	.086	-5.8	51986	505	.540	.560	-3.6	52076	508	.370	.380	-2.6
51960	503	.077	.082	-6.1	51986	506	.370	.390	-5.1	52076	509	.260	.270	-3.7
51960	504	.067	.071	-5.6	51986	507	.380	.400	-5.0	52109	501	.038	.041	-7.3
51960	505	.107	.112	-4.5	51986	508	.340	.350	-2.9	52109	503	.036	.038	-5.3
51960	506	.074	.078	-5.1	51986	509	.420	.440	-4.5	52109	504	.032	.033	-3.0
51960	507	.076	.080	-5.0	51999	501	.173	.183	-5.5	52109	505	.050	.053	-5.7
51960	508	.067	.070	-4.3	51999	503	.162	.173	-6.4	52109	506	.035	.037	-5.4

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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
52109	507	.036	.038	-5.3	52341	501	.059	.061	-3.3	52402	505	.050	.053	-5.7
52109	508	.031	.033	-6.1	52341	503	.045	.047	-4.3	52402	506	.035	.037	-5.4
52109	509	.039	.041	-4.9	52341	504	.048	.050	-4.0	52402	507	.036	.038	-5.3
52134	501	.510	.540	-5.6	52341	505	.063	.065	-3.1	52402	508	.031	.033	-6.1
52134	503	.480	.510	-5.9	52341	506	.042	.044	-4.5	52402	509	.039	.041	-4.9
52134	504	.420	.440	-4.5	52341	507	.057	.059	-3.4	52432	501	.190	.201	-5.5
52134	505	.670	.700	-4.3	52341	508	.076	.078	-2.6	52432	503	.178	.190	-6.3
52134	506	.460	.490	-6.1	52341	509	.052	.054	-3.7	52432	504	.157	.166	-5.4
52134	507	.470	.500	-6.0	52342	501	.171	.178	-3.9	52432	505	.250	.260	-3.8
52134	508	.420	.430	-2.3	52342	503	.129	.137	-5.8	52432	506	.172	.182	-5.5
52134	509	.520	.550	-5.5	52342	504	.138	.144	-4.2	52432	507	.177	.186	-4.8
52137	501	.094	.098	-4.1	52342	505	.183	.188	-2.7	52432	508	.155	.162	-4.3
52137	503	.071	.076	-6.6	52342	506	.123	.128	-3.9	52432	509	.193	.204	-5.4
52137	504	.076	.079	-3.8	52342	507	.165	.172	-4.1	52433	501	.173	.184	-6.0
52137	505	.101	.104	-2.9	52342	508	.219	.226	-3.1	52433	503	.163	.174	-6.3
52137	506	.068	.071	-4.2	52342	509	.152	.158	-3.8	52433	504	.144	.151	-4.6
52137	507	.091	.095	-4.2	52343	501	.104	.108	-3.7	52433	505	.228	.239	-4.6
52137	508	.121	.125	-3.2	52343	503	.079	.083	-4.8	52433	506	.157	.166	-5.4
52137	509	.084	.087	-3.4	52343	504	.084	.088	-4.5	52433	507	.162	.170	-4.7
52150	501	.930	.990	-6.1	52343	505	.112	.114	-1.8	52433	508	.142	.149	-4.7
52150	503	.880	.930	-5.4	52343	506	.075	.078	-3.8	52433	509	.176	.186	-5.4
52150	504	.770	.820	-6.1	52343	507	.100	.105	-4.8	52435	501	.217	.231	-6.1
52150	505	1.230	1.290	-4.7	52343	508	.134	.138	-2.9	52435	503	.204	.218	-6.4
52150	506	.840	.890	-5.6	52343	509	.092	.096	-4.2	52435	504	.180	.190	-5.3
52150	507	.870	.920	-5.4	52401	501	.320	.340	-5.9	52435	505	.290	.300	-3.3
52150	508	.760	.800	-5.0	52401	503	.243	.260	-6.5	52435	506	.197	.208	-5.3
52150	509	.950	1.000	-5.0	52401	504	.260	.270	-3.7	52435	507	.202	.213	-5.2
52315	501	.450	.470	-4.3	52401	505	.350	.350	0.0	52435	508	.178	.186	-4.3
52315	503	.260	.280	-7.1	52401	506	.232	.242	-4.1	52435	509	.221	.234	-5.6
52315	504	.280	.300	-6.7	52401	507	.310	.320	-3.1	52438	501	.157	.167	-6.0
52315	505	.260	.270	-3.7	52401	508	.410	.430	-4.7	52438	503	.148	.157	-5.7
52315	506	.410	.430	-4.7	52401	509	.290	.300	-3.3	52438	504	.130	.137	-5.1
52315	507	.550	.580	-5.2	52402	501	.038	.041	-7.3	52438	505	.207	.216	-4.2
52315	508	.350	.370	-5.4	52402	503	.036	.038	-5.3	52438	506	.142	.151	-6.0
52315	509	.560	.600	-6.7	52402	504	.032	.033	-3.0	52438	507	.146	.154	-5.2

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STATE: 06 - CONNECTICUT
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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
52438	508	.129	.135	-4.4	52547	503	.211	.223	-5.4	52744	506	1.800	1.900	-5.3
52438	509	.160	.169	-5.3	52547	504	.226	.235	-3.8	52744	507	2.410	2.550	-5.5
52440	501	.247	.260	-5.0	52547	505	.300	.310	-3.2	52744	508	1.550	1.640	-5.5
52440	503	.232	.247	-6.1	52547	506	.201	.210	-4.3	52744	509	2.490	2.620	-5.0
52440	504	.204	.215	-5.1	52547	507	.270	.280	-3.6	52767	501	.260	.270	-3.7
52440	505	.320	.340	-5.9	52547	508	.360	.370	-2.7	52767	503	.193	.205	-5.9
52440	506	.223	.236	-5.5	52547	509	.248	.260	-4.6	52767	504	.206	.215	-4.2
52440	507	.230	.242	-5.0	52581	501	1.940	2.060	-5.8	52767	505	.270	.280	-3.6
52440	508	.202	.211	-4.3	52581	503	1.820	1.940	-6.2	52767	506	.184	.192	-4.2
52440	509	.250	.270	-7.4	52581	504	1.600	1.690	-5.3	52767	507	.246	.260	-5.4
52467	501	.228	.242	-5.8	52581	505	2.550	2.670	-4.5	52767	508	.330	.340	-2.9
52467	503	.214	.228	-6.1	52581	506	1.750	1.860	-5.9	52767	509	.227	.235	-3.4
52467	504	.189	.199	-5.0	52581	507	1.800	1.900	-5.3	52911	501	.108	.115	-6.1
52467	505	.300	.310	-3.2	52581	508	1.590	1.660	-4.2	52911	503	.102	.108	-5.6
52467	506	.206	.218	-5.5	52581	509	1.970	2.080	-5.3	52911	504	.090	.095	-5.3
52467	507	.212	.224	-5.4	52619	501	.136	.144	-5.6	52911	505	.143	.149	-4.0
52467	508	.187	.195	-4.1	52619	503	.128	.136	-5.9	52911	506	.098	.104	-5.8
52467	509	.232	.245	-5.3	52619	504	.113	.119	-5.0	52911	507	.101	.106	-4.7
52469	501	.080	.085	-5.9	52619	505	.179	.187	-4.3	52911	508	.089	.093	-4.3
52469	503	.075	.080	-6.2	52619	506	.123	.130	-5.4	52911	509	.110	.116	-5.2
52469	504	.066	.070	-5.7	52619	507	.127	.133	-4.5	52967	501	.041	.043	-4.7
52469	505	.105	.110	-4.5	52619	508	.111	.116	-4.3	52967	503	.038	.041	-7.3
52469	506	.072	.076	-5.3	52619	509	.138	.146	-5.5	52967	504	.034	.036	-5.6
52469	507	.074	.078	-5.1	52660	501	.243	.250	-2.8	52967	505	.054	.056	-3.6
52469	508	.065	.068	-4.4	52660	503	.230	.240	-4.2	52967	506	.037	.039	-5.1
52469	509	.081	.086	-5.8	52660	504	.105	.108	-2.8	52967	507	.038	.040	-5.0
52505	501	.400	.420	-4.8	52660	505	.126	.128	-1.6	52967	508	.033	.035	-5.7
52505	503	.370	.400	-7.5	52660	506	.192	.198	-3.0	52967	509	.041	.044	-6.8
52505	504	.330	.350	-5.7	52660	507	.143	.147	-2.7	53001	501	.400	.420	-4.8
52505	505	.520	.550	-5.5	52660	508	.310	.320	-3.1	53001	503	.370	.400	-7.5
52505	506	.360	.380	-5.3	52660	509	.198	.203	-2.5	53001	504	.330	.350	-5.7
52505	507	.370	.390	-5.1	52744	501	1.970	2.090	-5.7	53001	505	.520	.550	-5.5
52505	508	.330	.340	-2.9	52744	503	1.140	1.230	-7.3	53001	506	.360	.380	-5.3
52505	509	.400	.430	-7.0	52744	504	1.250	1.310	-4.6	53001	507	.370	.390	-5.1
52547	501	.280	.290	-3.4	52744	505	1.130	1.180	-4.2	53001	508	.330	.340	-2.9

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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
53001	509	.400	.430	-7.0	53147	504	.035	.036	-2.8	53374	507	.640	.670	-4.5
53077	501	.191	.203	-5.9	53147	505	.046	.048	-4.2	53374	508	.410	.430	-4.7
53077	503	.180	.192	-6.3	53147	506	.031	.032	-3.1	53374	509	.660	.690	-4.3
53077	504	.158	.167	-5.4	53147	507	.042	.043	-2.3	53375	501	.280	.290	-3.4
53077	505	.250	.260	-3.8	53147	508	.055	.057	-3.5	53375	503	.159	.171	-7.0
53077	506	.173	.183	-5.5	53147	509	.038	.040	-5.0	53375	504	.174	.183	-4.9
53077	507	.178	.188	-5.3	53229	501	.242	.250	-3.2	53375	505	.158	.166	-4.8
53077	508	.157	.164	-4.3	53229	503	.183	.194	-5.7	53375	506	.250	.270	-7.4
53077	509	.194	.206	-5.8	53229	504	.195	.203	-3.9	53375	507	.340	.360	-5.6
53095	501	.131	.139	-5.8	53229	505	.260	.270	-3.7	53375	508	.217	.229	-5.2
53095	503	.123	.131	-6.1	53229	506	.174	.182	-4.4	53375	509	.350	.370	-5.4
53095	504	.109	.114	-4.4	53229	507	.233	.243	-4.1	53376	501	.440	.470	-6.4
53095	505	.173	.180	-3.9	53229	508	.310	.320	-3.1	53376	503	.250	.270	-7.4
53095	506	.119	.126	-5.6	53229	509	.214	.223	-4.0	53376	504	.280	.290	-3.4
53095	507	.122	.129	-5.4	53271	501	.098	.104	-5.8	53376	505	.250	.270	-7.4
53095	508	.107	.112	-4.5	53271	503	.092	.098	-6.1	53376	506	.400	.430	-7.0
53095	509	.133	.141	-5.7	53271	504	.081	.085	-4.7	53376	507	.540	.570	-5.3
53096	501	.182	.194	-6.2	53271	505	.129	.134	-3.7	53376	508	.350	.370	-5.4
53096	503	.171	.183	-6.6	53271	506	.088	.094	-6.4	53376	509	.560	.590	-5.1
53096	504	.151	.159	-5.0	53271	507	.091	.096	-5.2	53377	501	.450	.480	-6.3
53096	505	.240	.250	-4.0	53271	508	.080	.084	-4.8	53377	503	.260	.280	-7.1
53096	506	.165	.175	-5.7	53271	509	.099	.105	-5.7	53377	504	.290	.300	-3.3
53096	507	.170	.179	-5.0	53333	501	.238	.247	-3.6	53377	505	.260	.270	-3.7
53096	508	.149	.156	-4.5	53333	503	.180	.190	-5.3	53377	506	.410	.440	-6.8
53096	509	.185	.196	-5.6	53333	504	.192	.200	-4.0	53377	507	.550	.580	-5.2
53121	501	.520	.550	-5.5	53333	505	.250	.260	-3.8	53377	508	.360	.380	-5.3
53121	503	.490	.520	-5.8	53333	506	.171	.179	-4.5	53377	509	.570	.600	-5.0
53121	504	.430	.450	-4.4	53333	507	.229	.239	-4.2	53403	501	.290	.300	-3.3
53121	505	.680	.710	-4.2	53333	508	.300	.310	-3.2	53403	503	.165	.178	-7.3
53121	506	.470	.500	-6.0	53333	509	.211	.219	-3.7	53403	504	.181	.190	-4.7
53121	507	.480	.510	-5.9	53374	501	.520	.550	-5.5	53403	505	.164	.172	-4.7
53121	508	.420	.440	-4.5	53374	503	.300	.320	-6.3	53403	506	.260	.280	-7.1
53121	509	.530	.560	-5.4	53374	504	.330	.350	-5.7	53403	507	.350	.370	-5.4
53147	501	.043	.045	-4.4	53374	505	.300	.310	-3.2	53403	508	.225	.238	-5.5
53147	503	.033	.035	-5.7	53374	506	.470	.500	-6.0	53403	509	.360	.380	-5.3

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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
53425	501	.224	.233	-3.9	53731	505	.084	.087	-3.4	53803	508	.690	.710	-2.8
53425	503	.169	.179	-5.6	53731	506	.057	.061	-6.6	53803	509	.470	.490	-4.1
53425	504	.181	.189	-4.2	53731	507	.059	.062	-4.8	53907	501	.191	.202	-5.4
53425	505	.240	.246	-2.4	53731	508	.052	.054	-3.7	53907	503	.179	.191	-6.3
53425	506	.161	.168	-4.2	53731	509	.065	.068	-4.4	53907	504	.158	.166	-4.8
53425	507	.216	.225	-4.0	53732	501	.430	.460	-6.5	53907	505	.250	.260	-3.8
53425	508	.290	.300	-3.3	53732	503	.410	.430	-4.7	53907	506	.172	.183	-6.0
53425	509	.199	.206	-3.4	53732	504	.360	.380	-5.3	53907	507	.177	.187	-5.3
53565	501	.330	.350	-5.7	53732	505	.570	.600	-5.0	53907	508	.156	.163	-4.3
53565	503	.192	.207	-7.2	53732	506	.390	.410	-4.9	53907	509	.194	.205	-5.4
53565	504	.210	.221	-5.0	53732	507	.400	.420	-4.8	54012	501	.123	.127	-3.1
53565	505	.191	.200	-4.5	53732	508	.350	.370	-5.4	54012	503	.116	.121	-4.1
53565	506	.300	.320	-6.3	53732	509	.440	.470	-6.4	54012	504	.053	.054	-1.9
53565	507	.410	.430	-4.7	53733	501	.280	.300	-6.7	54012	505	.064	.065	-1.5
53565	508	.260	.280	-7.1	53733	503	.260	.280	-7.1	54012	506	.097	.100	-3.0
53565	509	.420	.440	-4.5	53733	504	.233	.246	-5.3	54012	507	.072	.074	-2.7
53631	501	.060	.064	-6.2	53733	505	.370	.390	-5.1	54012	508	.156	.160	-2.5
53631	503	.057	.060	-5.0	53733	506	.250	.270	-7.4	54012	509	.100	.102	-2.0
53631	504	.050	.053	-5.7	53733	507	.260	.280	-7.1	54077	501	.260	.280	-7.1
53631	505	.079	.083	-4.8	53733	508	.231	.241	-4.1	54077	503	.245	.260	-5.8
53631	506	.054	.058	-6.9	53733	509	.290	.300	-3.3	54077	504	.216	.228	-5.3
53631	507	.056	.059	-5.1	53734	501	1.230	1.270	-3.1	54077	505	.340	.360	-5.6
53631	508	.049	.052	-5.8	53734	503	1.160	1.210	-4.1	54077	506	.236	.250	-5.6
53631	509	.061	.065	-6.2	53734	504	.530	.540	-1.9	54077	507	.243	.260	-6.5
53632	501	.069	.073	-5.5	53734	505	.640	.650	-1.5	54077	508	.213	.223	-4.5
53632	503	.065	.069	-5.8	53734	506	.970	1.000	-3.0	54077	509	.260	.280	-7.1
53632	504	.057	.060	-5.0	53734	507	.720	.740	-2.7	55010	501	.790	.830	-4.8
53632	505	.091	.095	-4.2	53734	508	1.560	1.600	-2.5	55010	503	.740	.790	-6.3
53632	506	.063	.066	-4.5	53734	509	1.000	1.020	-2.0	55010	504	.650	.690	-5.8
53632	507	.064	.068	-5.9	53803	501	.540	.560	-3.6	55010	505	1.040	1.080	-3.7
53632	508	.057	.059	-3.4	53803	503	.400	.430	-7.0	55010	506	.710	.750	-5.3
53632	509	.070	.074	-5.4	53803	504	.430	.450	-4.4	55010	507	.730	.770	-5.2
53731	501	.064	.067	-4.5	53803	505	.570	.590	-3.4	55010	508	.640	.670	-4.5
53731	503	.060	.064	-6.2	53803	506	.390	.400	-2.5	55010	509	.800	.850	-5.9
53731	504	.053	.055	-3.6	53803	507	.510	.540	-5.6	55011	501	.213	.225	-5.3

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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
55011	503	.200	.213	-6.1	55371	506	1.210	1.280	-5.5	55648	509	.047	.050	-6.0
55011	504	.176	.186	-5.4	55371	507	1.620	1.710	-5.3	55649	501	.055	.059	-6.8
55011	505	.280	.290	-3.4	55371	508	1.040	1.100	-5.5	55649	503	.052	.055	-5.5
55011	506	.192	.204	-5.9	55371	509	1.670	1.770	-5.6	55649	504	.046	.048	-4.2
55011	507	.198	.208	-4.8	55426	501	.246	.260	-5.4	55649	505	.073	.076	-3.9
55011	508	.174	.182	-4.4	55426	503	.186	.197	-5.6	55649	506	.050	.053	-5.7
55011	509	.216	.228	-5.3	55426	504	.199	.207	-3.9	55649	507	.052	.054	-3.7
55012	501	.250	.270	-7.4	55426	505	.260	.270	-3.7	55649	508	.045	.047	-4.3
55012	503	.238	.250	-4.8	55426	506	.177	.185	-4.3	55649	509	.056	.059	-5.1
55012	504	.210	.221	-5.0	55426	507	.237	.247	-4.0	55715	501	.410	.430	-4.7
55012	505	.330	.350	-5.7	55426	508	.310	.330	-6.1	55715	503	.380	.410	-7.3
55012	506	.229	.243	-5.8	55426	509	.218	.226	-3.5	55715	504	.340	.360	-5.6
55012	507	.236	.248	-4.8	55597	501	.051	.054	-5.6	55715	505	.540	.560	-3.6
55012	508	.207	.217	-4.6	55597	503	.048	.051	-5.9	55715	506	.370	.390	-5.1
55012	509	.260	.270	-3.7	55597	504	.042	.045	-6.7	55715	507	.380	.400	-5.0
55013	501	.203	.211	-3.8	55597	505	.068	.071	-4.2	55715	508	.330	.350	-5.7
55013	503	.153	.162	-5.6	55597	506	.046	.049	-6.1	55715	509	.410	.440	-6.8
55013	504	.164	.170	-3.5	55597	507	.048	.050	-4.0	55716	501	.590	.620	-4.8
55013	505	.217	.222	-2.3	55597	508	.042	.044	-4.5	55716	503	.550	.590	-6.8
55013	506	.146	.152	-3.9	55597	509	.052	.055	-5.5	55716	504	.490	.510	-3.9
55013	507	.195	.203	-3.9	55647	501	.103	.109	-5.5	55716	505	.780	.810	-3.7
55013	508	.260	.270	-3.7	55647	503	.096	.103	-6.8	55716	506	.530	.560	-5.4
55013	509	.180	.187	-3.7	55647	504	.085	.090	-5.6	55716	507	.550	.580	-5.2
55214	501	.205	.218	-6.0	55647	505	.135	.141	-4.3	55716	508	.480	.500	-4.0
55214	503	.193	.205	-5.9	55647	506	.093	.098	-5.1	55716	509	.600	.630	-4.8
55214	504	.170	.179	-5.0	55647	507	.096	.101	-5.0	55717	501	.320	.340	-5.9
55214	505	.270	.280	-3.6	55647	508	.084	.088	-4.5	55717	503	.245	.260	-5.8
55214	506	.186	.197	-5.6	55647	509	.104	.110	-5.5	55717	504	.260	.270	-3.7
55214	507	.191	.201	-5.0	55648	501	.046	.049	-6.1	55717	505	.350	.360	-2.8
55214	508	.168	.176	-4.5	55648	503	.044	.046	-4.3	55717	506	.234	.244	-4.1
55214	509	.208	.220	-5.5	55648	504	.038	.041	-7.3	55717	507	.310	.330	-6.1
55371	501	1.330	1.410	-5.7	55648	505	.061	.064	-4.7	55717	508	.420	.430	-2.3
55371	503	.760	.820	-7.3	55648	506	.042	.044	-4.5	55717	509	.290	.300	-3.3
55371	504	.840	.880	-4.5	55648	507	.043	.046	-6.5	55718	501	.310	.330	-6.1
55371	505	.760	.800	-5.0	55648	508	.038	.040	-5.0	55718	503	.238	.250	-4.8

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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
55718	504	.250	.260	-3.8	56040	507	.020	.022	-9.1	56202	501	.145	.154	-5.8
55718	505	.340	.350	-2.9	56040	508	.018	.019	-5.3	56202	503	.136	.145	-6.2
55718	506	.227	.236	-3.8	56040	509	.022	.024	-8.3	56202	504	.120	.127	-5.5
55718	507	.300	.320	-6.3	56041	501	.145	.154	-5.8	56202	505	.191	.199	-4.0
55718	508	.400	.420	-4.8	56041	503	.136	.145	-6.2	56202	506	.131	.139	-5.8
55718	509	.280	.290	-3.4	56041	504	.120	.127	-5.5	56202	507	.135	.142	-4.9
55802	501	.340	.360	-5.6	56041	505	.191	.199	-4.0	56202	508	.119	.124	-4.0
55802	503	.198	.213	-7.0	56041	506	.131	.139	-5.8	56202	509	.147	.156	-5.8
55802	504	.217	.228	-4.8	56041	507	.135	.142	-4.9	56390	501	.250	.270	-7.4
55802	505	.197	.206	-4.4	56041	508	.119	.124	-4.0	56390	503	.238	.250	-4.8
55802	506	.310	.330	-6.1	56041	509	.147	.156	-5.8	56390	504	.210	.221	-5.0
55802	507	.420	.440	-4.5	56042	501	.182	.194	-6.2	56390	505	.330	.350	-5.7
55802	508	.270	.290	-6.9	56042	503	.171	.183	-6.6	56390	506	.229	.243	-5.8
55802	509	.430	.460	-6.5	56042	504	.151	.159	-5.0	56390	507	.236	.248	-4.8
55918	501	.233	.247	-5.7	56042	505	.240	.250	-4.0	56390	508	.207	.217	-4.6
55918	503	.219	.233	-6.0	56042	506	.165	.175	-5.7	56390	509	.260	.270	-3.7
55918	504	.193	.203	-4.9	56042	507	.170	.179	-5.0	56391	501	.217	.231	-6.1
55918	505	.310	.320	-3.1	56042	508	.149	.156	-4.5	56391	503	.204	.218	-6.4
55918	506	.211	.223	-5.4	56042	509	.185	.196	-5.6	56391	504	.180	.190	-5.3
55918	507	.217	.228	-4.8	56170	501	.220	.229	-3.9	56391	505	.290	.300	-3.3
55918	508	.191	.199	-4.0	56170	503	.166	.176	-5.7	56391	506	.197	.208	-5.3
55918	509	.237	.250	-5.2	56170	504	.178	.185	-3.8	56391	507	.202	.213	-5.2
55919	501	.032	.034	-5.9	56170	505	.236	.242	-2.5	56391	508	.178	.186	-4.3
55919	503	.030	.032	-6.3	56170	506	.159	.165	-3.6	56391	509	.221	.234	-5.6
55919	504	.026	.028	-7.1	56170	507	.212	.221	-4.1	56427	501	.350	.370	-5.4
55919	505	.042	.044	-4.5	56170	508	.280	.290	-3.4	56427	503	.330	.350	-5.7
55919	506	.029	.030	-3.3	56170	509	.195	.203	-3.9	56427	504	.290	.310	-6.5
55919	507	.030	.031	-3.2	56171	501	.108	.112	-3.6	56427	505	.460	.480	-4.2
55919	508	.026	.027	-3.7	56171	503	.082	.087	-5.7	56427	506	.320	.340	-5.9
55919	509	.032	.034	-5.9	56171	504	.087	.091	-4.4	56427	507	.330	.340	-2.9
56040	501	.022	.023	-4.3	56171	505	.116	.119	-2.5	56427	508	.290	.300	-3.3
56040	503	.021	.022	-4.5	56171	506	.078	.081	-3.7	56427	509	.360	.380	-5.3
56040	504	.018	.019	-5.3	56171	507	.104	.109	-4.6	56488	501	.570	.610	-6.6
56040	505	.029	.030	-3.3	56171	508	.139	.143	-2.8	56488	503	.330	.360	-8.3
56040	506	.020	.021	-4.8	56171	509	.096	.100	-4.0	56488	504	.360	.380	-5.3

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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
56488	505	.330	.340	-2.9	56652	508	.350	.360	-2.8	56758	503	.129	.137	-5.8
56488	506	.520	.550	-5.5	56652	509	.241	.250	-3.6	56758	504	.113	.119	-5.0
56488	507	.700	.740	-5.4	56653	501	.260	.270	-3.7	56758	505	.180	.188	-4.3
56488	508	.450	.480	-6.3	56653	503	.197	.209	-5.7	56758	506	.124	.131	-5.3
56488	509	.720	.760	-5.3	56653	504	.211	.220	-4.1	56758	507	.127	.134	-5.2
56567	501	.228	.237	-3.8	56653	505	.280	.290	-3.4	56758	508	.112	.117	-4.3
56567	503	.172	.183	-6.0	56653	506	.188	.196	-4.1	56758	509	.139	.147	-5.4
56567	504	.184	.192	-4.2	56653	507	.250	.260	-3.8	56759	501	.140	.149	-6.0
56567	505	.244	.250	-2.4	56653	508	.340	.350	-2.9	56759	503	.132	.140	-5.7
56567	506	.164	.171	-4.1	56653	509	.232	.241	-3.7	56759	504	.116	.122	-4.9
56567	507	.220	.229	-3.9	56654	501	.134	.139	-3.6	56759	505	.184	.193	-4.7
56567	508	.290	.300	-3.3	56654	503	.101	.107	-5.6	56759	506	.127	.134	-5.2
56567	509	.202	.210	-3.8	56654	504	.108	.112	-3.6	56759	507	.130	.137	-5.1
56650	501	.700	.730	-4.1	56654	505	.143	.147	-2.7	56759	508	.115	.120	-4.2
56650	503	.530	.560	-5.4	56654	506	.096	.100	-4.0	56759	509	.142	.150	-5.3
56650	504	.560	.590	-5.1	56654	507	.129	.134	-3.7	56760	501	.201	.213	-5.6
56650	505	.750	.770	-2.6	56654	508	.171	.177	-3.4	56760	503	.189	.201	-6.0
56650	506	.500	.520	-3.8	56654	509	.119	.123	-3.3	56760	504	.167	.176	-5.1
56650	507	.670	.700	-4.3	56690	501	.300	.310	-3.2	56760	505	.260	.280	-7.1
56650	508	.890	.920	-3.3	56690	503	.171	.184	-7.1	56760	506	.182	.193	-5.7
56650	509	.620	.640	-3.1	56690	504	.187	.197	-5.1	56760	507	.187	.197	-5.1
56651	501	.380	.390	-2.6	56690	505	.170	.178	-4.5	56760	508	.165	.172	-4.1
56651	503	.290	.300	-3.3	56690	506	.270	.290	-6.9	56760	509	.204	.216	-5.6
56651	504	.310	.320	-3.1	56690	507	.360	.380	-5.3	56805	501	.260	.280	-7.1
56651	505	.410	.420	-2.4	56690	508	.233	.247	-5.7	56805	503	.249	.260	-4.2
56651	506	.270	.280	-3.6	56690	509	.370	.390	-5.1	56805	504	.219	.231	-5.2
56651	507	.370	.380	-2.6	56699	501	.161	.171	-5.8	56805	505	.350	.360	-2.8
56651	508	.490	.500	-2.0	56699	503	.151	.161	-6.2	56805	506	.239	.250	-4.4
56651	509	.340	.350	-2.9	56699	504	.134	.141	-5.0	56805	507	.246	.260	-5.4
56652	501	.270	.280	-3.6	56699	505	.212	.222	-4.5	56805	508	.217	.227	-4.4
56652	503	.205	.217	-5.5	56699	506	.146	.154	-5.2	56805	509	.270	.280	-3.6
56652	504	.219	.228	-3.9	56699	507	.150	.158	-5.1	56806	501	.187	.199	-6.0
56652	505	.290	.300	-3.3	56699	508	.132	.138	-4.3	56806	503	.176	.187	-5.9
56652	506	.195	.204	-4.4	56699	509	.164	.173	-5.2	56806	504	.155	.164	-5.5
56652	507	.260	.270	-3.7	56758	501	.137	.145	-5.5	56806	505	.247	.260	-5.0

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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
56806	506	.169	.179	-5.6	56910	509	.118	.125	-5.6	56916	504	.560	.580	-3.4
56806	507	.174	.184	-5.4	56911	501	.197	.205	-3.9	56916	505	.740	.760	-2.6
56806	508	.153	.160	-4.4	56911	503	.148	.157	-5.7	56916	506	.500	.520	-3.8
56806	509	.190	.201	-5.5	56911	504	.159	.165	-3.6	56916	507	.670	.700	-4.3
56807	501	.186	.197	-5.6	56911	505	.211	.216	-2.3	56916	508	.890	.920	-3.3
56807	503	.174	.186	-6.5	56911	506	.142	.148	-4.1	56916	509	.620	.640	-3.1
56807	504	.154	.162	-4.9	56911	507	.189	.197	-4.1	56917	501	.201	.209	-3.8
56807	505	.244	.260	-6.2	56911	508	.250	.260	-3.8	56917	503	.151	.161	-6.2
56807	506	.168	.178	-5.6	56911	509	.174	.181	-3.9	56917	504	.162	.169	-4.1
56807	507	.173	.182	-4.9	56912	501	.159	.166	-4.2	56917	505	.215	.220	-2.3
56807	508	.152	.159	-4.4	56912	503	.120	.127	-5.5	56917	506	.144	.151	-4.6
56807	509	.189	.199	-5.0	56912	504	.129	.134	-3.7	56917	507	.193	.201	-4.0
56808	501	.243	.260	-6.5	56912	505	.171	.175	-2.3	56917	508	.260	.270	-3.7
56808	503	.228	.243	-6.2	56912	506	.115	.120	-4.2	56917	509	.178	.185	-3.8
56808	504	.201	.212	-5.2	56912	507	.153	.160	-4.4	56918	501	.096	.100	-4.0
56808	505	.320	.330	-3.0	56912	508	.204	.211	-3.3	56918	503	.073	.077	-5.2
56808	506	.219	.232	-5.6	56912	509	.141	.147	-4.1	56918	504	.078	.081	-3.7
56808	507	.226	.238	-5.0	56913	501	.130	.135	-3.7	56918	505	.103	.106	-2.8
56808	508	.199	.208	-4.3	56913	503	.098	.104	-5.8	56918	506	.069	.072	-4.2
56808	509	.246	.260	-5.4	56913	504	.105	.109	-3.7	56918	507	.093	.097	-4.1
56900	501	.233	.247	-5.7	56913	505	.139	.143	-2.8	56918	508	.123	.127	-3.1
56900	503	.219	.233	-6.0	56913	506	.093	.097	-4.1	56918	509	.085	.089	-4.5
56900	504	.193	.203	-4.9	56913	507	.125	.130	-3.8	56919	501	.246	.260	-5.4
56900	505	.310	.320	-3.1	56913	508	.166	.172	-3.5	56919	503	.186	.197	-5.6
56900	506	.211	.223	-5.4	56913	509	.115	.120	-4.2	56919	504	.199	.207	-3.9
56900	507	.217	.228	-4.8	56915	501	.770	.800	-3.8	56919	505	.260	.270	-3.7
56900	508	.191	.199	-4.0	56915	503	.580	.620	-6.5	56919	506	.177	.185	-4.3
56900	509	.237	.250	-5.2	56915	504	.620	.650	-4.6	56919	507	.237	.247	-4.0
56910	501	.116	.124	-6.5	56915	505	.820	.840	-2.4	56919	508	.310	.330	-6.1
56910	503	.109	.117	-6.8	56915	506	.550	.580	-5.2	56919	509	.218	.226	-3.5
56910	504	.096	.102	-5.9	56915	507	.740	.770	-3.9	56920	501	.224	.233	-3.9
56910	505	.153	.160	-4.4	56915	508	.990	1.020	-2.9	56920	503	.169	.179	-5.6
56910	506	.105	.112	-6.2	56915	509	.680	.710	-4.2	56920	504	.181	.189	-4.2
56910	507	.108	.114	-5.3	56916	501	.690	.720	-4.2	56920	505	.240	.246	-2.4
56910	508	.095	.100	-5.0	56916	503	.520	.560	-7.1	56920	506	.161	.168	-4.2

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56920	507	.216	.225	-4.0	57146	501	.228	.237	-3.8	57403	505	.400	.420	-4.8
56920	508	.290	.300	-3.3	57146	503	.172	.183	-6.0	57403	506	.640	.680	-5.9
56920	509	.199	.206	-3.4	57146	504	.184	.192	-4.2	57403	507	.860	.910	-5.5
56980	501	.202	.214	-5.6	57146	505	.244	.250	-2.4	57403	508	.550	.580	-5.2
56980	503	.190	.202	-5.9	57146	506	.164	.171	-4.1	57403	509	.890	.940	-5.3
56980	504	.167	.176	-5.1	57146	507	.220	.229	-3.9	57410	501	.061	.065	-6.2
56980	505	.270	.280	-3.6	57146	508	.290	.300	-3.3	57410	503	.057	.061	-6.6
56980	506	.183	.193	-5.2	57146	509	.202	.210	-3.8	57410	504	.051	.053	-3.8
56980	507	.188	.198	-5.1	57202	501	.179	.190	-5.8	57410	505	.080	.084	-4.8
56980	508	.165	.173	-4.6	57202	503	.168	.179	-6.1	57410	506	.055	.059	-6.8
56980	509	.205	.217	-5.5	57202	504	.148	.156	-5.1	57410	507	.057	.060	-5.0
57001	501	.069	.073	-5.5	57202	505	.236	.247	-4.5	57410	508	.050	.052	-3.8
57001	503	.065	.069	-5.8	57202	506	.162	.172	-5.8	57410	509	.062	.066	-6.1
57001	504	.057	.060	-5.0	57202	507	.167	.176	-5.1	57411	501	.055	.057	-3.5
57001	505	.091	.095	-4.2	57202	508	.147	.153	-3.9	57411	503	.042	.044	-4.5
57001	506	.063	.066	-4.5	57202	509	.182	.192	-5.2	57411	504	.044	.046	-4.3
57001	507	.064	.068	-5.9	57257	501	.222	.236	-5.9	57411	505	.059	.060	-1.7
57001	508	.057	.059	-3.4	57257	503	.209	.223	-6.3	57411	506	.040	.041	-2.4
57001	509	.070	.074	-5.4	57257	504	.184	.194	-5.2	57411	507	.053	.055	-3.6
57002	501	.045	.048	-6.3	57257	505	.290	.310	-6.5	57411	508	.071	.073	-2.7
57002	503	.042	.045	-6.7	57257	506	.201	.213	-5.6	57411	509	.049	.051	-3.9
57002	504	.037	.039	-5.1	57257	507	.207	.218	-5.0	57572	501	.036	.038	-5.3
57002	505	.059	.062	-4.8	57257	508	.182	.190	-4.2	57572	503	.034	.036	-5.6
57002	506	.041	.043	-4.7	57257	509	.226	.239	-5.4	57572	504	.030	.031	-3.2
57002	507	.042	.044	-4.5	57401	501	.126	.134	-6.0	57572	505	.047	.049	-4.1
57002	508	.037	.038	-2.6	57401	503	.119	.126	-5.6	57572	506	.032	.034	-5.9
57002	509	.045	.048	-6.3	57401	504	.105	.110	-4.5	57572	507	.033	.035	-5.7
57090	501	.360	.370	-2.7	57401	505	.166	.174	-4.6	57572	508	.029	.031	-6.5
57090	503	.270	.290	-6.9	57401	506	.114	.121	-5.8	57572	509	.036	.038	-5.3
57090	504	.290	.300	-3.3	57401	507	.118	.124	-4.8	57600	501	.107	.113	-5.3
57090	505	.390	.400	-2.5	57401	508	.103	.108	-4.6	57600	503	.100	.107	-6.5
57090	506	.260	.270	-3.7	57401	509	.128	.136	-5.9	57600	504	.088	.093	-5.4
57090	507	.350	.360	-2.8	57403	501	.700	.740	-5.4	57600	505	.140	.147	-4.8
57090	508	.460	.480	-4.2	57403	503	.400	.440	-9.1	57600	506	.096	.102	-5.9
57090	509	.320	.330	-3.0	57403	504	.440	.470	-6.4	57600	507	.099	.105	-5.7

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57600	508	.087	.091	-4.4	57716	503	.055	.058	-5.2	57800	506	.195	.207	-5.8
57600	509	.108	.115	-6.1	57716	504	.059	.061	-3.3	57800	507	.201	.212	-5.2
57611	501	.118	.123	-4.1	57716	505	.078	.080	-2.5	57800	508	.177	.185	-4.3
57611	503	.089	.094	-5.3	57716	506	.052	.055	-5.5	57800	509	.219	.232	-5.6
57611	504	.095	.099	-4.0	57716	507	.070	.073	-4.1	57808	501	.061	.063	-3.2
57611	505	.126	.130	-3.1	57716	508	.093	.096	-3.1	57808	503	.046	.049	-6.1
57611	506	.085	.089	-4.5	57716	509	.065	.067	-3.0	57808	504	.049	.051	-3.9
57611	507	.114	.118	-3.4	57725	501	.159	.166	-4.2	57808	505	.065	.067	-3.0
57611	508	.151	.156	-3.2	57725	503	.120	.127	-5.5	57808	506	.044	.046	-4.3
57611	509	.105	.109	-3.7	57725	504	.129	.134	-3.7	57808	507	.059	.061	-3.3
57625	501	.940	1.000	-6.0	57725	505	.171	.175	-2.3	57808	508	.078	.081	-3.7
57625	503	.880	.940	-6.4	57725	506	.115	.120	-4.2	57808	509	.054	.056	-3.6
57625	504	.780	.820	-4.9	57725	507	.153	.160	-4.4	57809	501	.063	.065	-3.1
57625	505	1.240	1.290	-3.9	57725	508	.204	.211	-3.3	57809	503	.048	.050	-4.0
57625	506	.850	.900	-5.6	57725	509	.141	.147	-4.1	57809	504	.051	.053	-3.8
57625	507	.870	.920	-5.4	57726	501	.124	.129	-3.9	57809	505	.067	.069	-2.9
57625	508	.770	.800	-3.8	57726	503	.094	.099	-5.1	57809	506	.045	.047	-4.3
57625	509	.950	1.010	-5.9	57726	504	.100	.104	-3.8	57809	507	.061	.063	-3.2
57651	501	.114	.121	-5.8	57726	505	.133	.136	-2.2	57809	508	.081	.083	-2.4
57651	503	.107	.114	-6.1	57726	506	.089	.093	-4.3	57809	509	.056	.058	-3.4
57651	504	.094	.100	-6.0	57726	507	.119	.124	-4.0	57810	501	.061	.063	-3.2
57651	505	.150	.157	-4.5	57726	508	.159	.164	-3.0	57810	503	.046	.049	-6.1
57651	506	.103	.109	-5.5	57726	509	.110	.114	-3.5	57810	504	.049	.051	-3.9
57651	507	.106	.112	-5.4	57798	501	.058	.061	-4.9	57810	505	.065	.067	-3.0
57651	508	.093	.098	-5.1	57798	503	.054	.058	-6.9	57810	506	.044	.046	-4.3
57651	509	.116	.122	-4.9	57798	504	.048	.050	-4.0	57810	507	.059	.061	-3.3
57690	501	.153	.160	-4.4	57798	505	.076	.080	-5.0	57810	508	.078	.081	-3.7
57690	503	.116	.123	-5.7	57798	506	.052	.055	-5.5	57810	509	.054	.056	-3.6
57690	504	.124	.129	-3.9	57798	507	.054	.057	-5.3	57871	501	.073	.076	-3.9
57690	505	.164	.168	-2.4	57798	508	.047	.050	-6.0	57871	503	.055	.058	-5.2
57690	506	.110	.115	-4.3	57798	509	.059	.062	-4.8	57871	504	.059	.061	-3.3
57690	507	.148	.154	-3.9	57800	501	.216	.229	-5.7	57871	505	.078	.080	-2.5
57690	508	.197	.203	-3.0	57800	503	.203	.216	-6.0	57871	506	.052	.055	-5.5
57690	509	.136	.141	-3.5	57800	504	.179	.188	-4.8	57871	507	.070	.073	-4.1
57716	501	.073	.076	-3.9	57800	505	.280	.300	-6.7	57871	508	.093	.096	-3.1

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STATE: 06 - CONNECTICUT
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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
57871	509	.065	.067	-3.0	58009	504	.081	.084	-3.6	58057	507	.201	.212	-5.2
57913	501	.280	.300	-6.7	58009	505	.107	.110	-2.7	58057	508	.177	.185	-4.3
57913	503	.260	.280	-7.1	58009	506	.072	.075	-4.0	58057	509	.219	.232	-5.6
57913	504	.231	.244	-5.3	58009	507	.097	.101	-4.0	58058	501	.194	.206	-5.8
57913	505	.370	.380	-2.6	58009	508	.128	.133	-3.8	58058	503	.182	.194	-6.2
57913	506	.250	.270	-7.4	58009	509	.089	.092	-3.3	58058	504	.160	.169	-5.3
57913	507	.260	.270	-3.7	58010	501	.290	.300	-3.3	58058	505	.260	.270	-3.7
57913	508	.229	.239	-4.2	58010	503	.270	.290	-6.9	58058	506	.175	.186	-5.9
57913	509	.280	.300	-6.7	58010	504	.238	.250	-4.8	58058	507	.180	.190	-5.3
57997	501	.270	.280	-3.6	58010	505	.380	.400	-5.0	58058	508	.159	.166	-4.2
57997	503	.260	.270	-3.7	58010	506	.260	.280	-7.1	58058	509	.197	.208	-5.3
57997	504	.118	.121	-2.5	58010	507	.270	.280	-3.6	58095	501	.270	.290	-6.9
57997	505	.141	.144	-2.1	58010	508	.235	.246	-4.5	58095	503	.260	.270	-3.7
57997	506	.215	.222	-3.2	58010	509	.290	.310	-6.5	58095	504	.226	.238	-5.0
57997	507	.161	.165	-2.4	58020	501	.760	.800	-5.0	58095	505	.360	.380	-5.3
57997	508	.350	.360	-2.8	58020	503	.430	.470	-8.5	58095	506	.247	.260	-5.0
57997	509	.222	.228	-2.6	58020	504	.480	.500	-4.0	58095	507	.250	.270	-7.4
57998	501	.124	.131	-5.3	58020	505	.430	.450	-4.4	58095	508	.223	.234	-4.7
57998	503	.116	.124	-6.5	58020	506	.690	.730	-5.5	58095	509	.280	.290	-3.4
57998	504	.103	.108	-4.6	58020	507	.920	.970	-5.2	58096	501	.360	.380	-5.3
57998	505	.163	.170	-4.1	58020	508	.590	.630	-6.3	58096	503	.340	.360	-5.6
57998	506	.112	.119	-5.9	58020	509	.950	1.000	-5.0	58096	504	.300	.320	-6.3
57998	507	.115	.121	-5.0	58056	501	.340	.360	-5.6	58096	505	.480	.500	-4.0
57998	508	.101	.106	-4.7	58056	503	.320	.340	-5.9	58096	506	.330	.350	-5.7
57998	509	.126	.133	-5.3	58056	504	.280	.300	-6.7	58096	507	.340	.360	-5.6
57999	501	.100	.104	-3.8	58056	505	.450	.470	-4.3	58096	508	.300	.310	-3.2
57999	503	.076	.080	-5.0	58056	506	.310	.330	-6.1	58096	509	.370	.390	-5.1
57999	504	.081	.084	-3.6	58056	507	.320	.340	-5.9	58301	501	.077	.080	-3.7
57999	505	.107	.110	-2.7	58056	508	.280	.290	-3.4	58301	503	.058	.061	-4.9
57999	506	.072	.075	-4.0	58056	509	.350	.370	-5.4	58301	504	.062	.065	-4.6
57999	507	.097	.101	-4.0	58057	501	.216	.229	-5.7	58301	505	.082	.084	-2.4
57999	508	.128	.133	-3.8	58057	503	.203	.216	-6.0	58301	506	.055	.058	-5.2
57999	509	.089	.092	-3.3	58057	504	.179	.188	-4.8	58301	507	.074	.077	-3.9
58009	501	.100	.104	-3.8	58057	505	.280	.300	-6.7	58301	508	.098	.101	-3.0
58009	503	.076	.080	-5.0	58057	506	.195	.207	-5.8	58301	509	.068	.071	-4.2

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STATE: 06 - CONNECTICUT
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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
58302	501	.098	.104	-5.8	58456	505	.057	.058	-1.7	58503	508	.124	.130	-4.6
58302	503	.092	.098	-6.1	58456	506	.086	.089	-3.4	58503	509	.154	.163	-5.5
58302	504	.081	.085	-4.7	58456	507	.064	.066	-3.0	58532	501	.195	.207	-5.8
58302	505	.129	.134	-3.7	58456	508	.139	.142	-2.1	58532	503	.184	.196	-6.1
58302	506	.088	.094	-6.4	58456	509	.089	.091	-2.2	58532	504	.162	.171	-5.3
58302	507	.091	.096	-5.2	58457	501	.159	.163	-2.5	58532	505	.260	.270	-3.7
58302	508	.080	.084	-4.8	58457	503	.150	.157	-4.5	58532	506	.177	.187	-5.3
58302	509	.099	.105	-5.7	58457	504	.068	.070	-2.9	58532	507	.182	.192	-5.2
58397	501	.570	.600	-5.0	58457	505	.082	.083	-1.2	58532	508	.160	.167	-4.2
58397	503	.530	.570	-7.0	58457	506	.125	.129	-3.1	58532	509	.199	.210	-5.2
58397	504	.470	.500	-6.0	58457	507	.093	.096	-3.1	58559	501	.040	.042	-4.8
58397	505	.750	.780	-3.8	58457	508	.202	.206	-1.9	58559	503	.037	.040	-7.5
58397	506	.510	.540	-5.6	58457	509	.129	.132	-2.3	58559	504	.033	.035	-5.7
58397	507	.530	.560	-5.4	58458	501	.205	.211	-2.8	58559	505	.053	.055	-3.6
58397	508	.460	.490	-6.1	58458	503	.194	.202	-4.0	58559	506	.036	.038	-5.3
58397	509	.580	.610	-4.9	58458	504	.088	.091	-3.3	58559	507	.037	.039	-5.1
58408	501	.161	.166	-3.0	58458	505	.106	.108	-1.9	58559	508	.033	.034	-2.9
58408	503	.152	.159	-4.4	58458	506	.162	.167	-3.0	58559	509	.041	.043	-4.7
58408	504	.070	.071	-1.4	58458	507	.121	.124	-2.4	58560	501	.096	.102	-5.9
58408	505	.083	.085	-2.4	58458	508	.260	.270	-3.7	58560	503	.090	.096	-6.2
58408	506	.127	.131	-3.1	58458	509	.167	.171	-2.3	58560	504	.080	.084	-4.8
58408	507	.095	.098	-3.1	58459	501	.246	.250	-1.6	58560	505	.127	.132	-3.8
58408	508	.205	.210	-2.4	58459	503	.232	.243	-4.5	58560	506	.087	.092	-5.4
58408	509	.131	.134	-2.2	58459	504	.106	.109	-2.8	58560	507	.089	.094	-5.3
58409	501	.205	.211	-2.8	58459	505	.127	.129	-1.6	58560	508	.079	.082	-3.7
58409	503	.194	.202	-4.0	58459	506	.194	.200	-3.0	58560	509	.098	.103	-4.9
58409	504	.088	.091	-3.3	58459	507	.145	.149	-2.7	58575	501	.124	.131	-5.3
58409	505	.106	.108	-1.9	58459	508	.310	.320	-3.1	58575	503	.116	.124	-6.5
58409	506	.162	.167	-3.0	58459	509	.200	.205	-2.4	58575	504	.103	.108	-4.6
58409	507	.121	.124	-2.4	58503	501	.151	.161	-6.2	58575	505	.163	.170	-4.1
58409	508	.260	.270	-3.7	58503	503	.142	.152	-6.6	58575	506	.112	.119	-5.9
58409	509	.167	.171	-2.3	58503	504	.125	.132	-5.3	58575	507	.115	.121	-5.0
58456	501	.109	.113	-3.5	58503	505	.199	.208	-4.3	58575	508	.101	.106	-4.7
58456	503	.103	.108	-4.6	58503	506	.137	.145	-5.5	58575	509	.126	.133	-5.3
58456	504	.047	.048	-2.1	58503	507	.141	.149	-5.4	58627	501	.400	.420	-4.8

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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
58627	503	.370	.400	-7.5	58737	506	.232	.246	-5.7	58802	509	.123	.130	-5.4
58627	504	.330	.350	-5.7	58737	507	.239	.250	-4.4	58813	501	.232	.241	-3.7
58627	505	.520	.550	-5.5	58737	508	.210	.220	-4.5	58813	503	.175	.186	-5.9
58627	506	.360	.380	-5.3	58737	509	.260	.280	-7.1	58813	504	.187	.195	-4.1
58627	507	.370	.390	-5.1	58756	501	.094	.098	-4.1	58813	505	.248	.250	-0.8
58627	508	.330	.340	-2.9	58756	503	.071	.076	-6.6	58813	506	.167	.174	-4.0
58627	509	.400	.430	-7.0	58756	504	.076	.079	-3.8	58813	507	.223	.233	-4.3
58663	501	.510	.530	-3.8	58756	505	.101	.104	-2.9	58813	508	.300	.310	-3.2
58663	503	.380	.400	-5.0	58756	506	.068	.071	-4.2	58813	509	.206	.214	-3.7
58663	504	.410	.430	-4.7	58756	507	.091	.095	-4.2	58822	501	.330	.350	-5.7
58663	505	.540	.560	-3.6	58756	508	.121	.125	-3.2	58822	503	.310	.330	-6.1
58663	506	.360	.380	-5.3	58756	509	.084	.087	-3.4	58822	504	.280	.290	-3.4
58663	507	.490	.510	-3.9	58757	501	.860	.920	-6.5	58822	505	.440	.460	-4.3
58663	508	.650	.670	-3.0	58757	503	.810	.870	-6.9	58822	506	.300	.320	-6.3
58663	509	.450	.470	-4.3	58757	504	.720	.760	-5.3	58822	507	.310	.330	-6.1
58682	501	.350	.370	-5.4	58757	505	1.140	1.190	-4.2	58822	508	.270	.290	-6.9
58682	503	.330	.350	-5.7	58757	506	.780	.830	-6.0	58822	509	.340	.360	-5.6
58682	504	.290	.310	-6.5	58757	507	.810	.850	-4.7	58837	501	.470	.480	-2.1
58682	505	.470	.490	-4.1	58757	508	.710	.740	-4.1	58837	503	.350	.370	-5.4
58682	506	.320	.340	-5.9	58757	509	.880	.930	-5.4	58837	504	.380	.390	-2.6
58682	507	.330	.350	-5.7	58759	501	.107	.113	-5.3	58837	505	.500	.510	-2.0
58682	508	.290	.300	-3.3	58759	503	.100	.107	-6.5	58837	506	.340	.350	-2.9
58682	509	.360	.380	-5.3	58759	504	.088	.093	-5.4	58837	507	.450	.470	-4.3
58713	501	.219	.232	-5.6	58759	505	.140	.147	-4.8	58837	508	.600	.620	-3.2
58713	503	.126	.136	-7.4	58759	506	.096	.102	-5.9	58837	509	.410	.430	-4.7
58713	504	.138	.145	-4.8	58759	507	.099	.105	-5.7	58840	501	.140	.145	-3.4
58713	505	.125	.131	-4.6	58759	508	.087	.091	-4.4	58840	503	.105	.112	-6.2
58713	506	.199	.210	-5.2	58759	509	.108	.115	-6.1	58840	504	.113	.117	-3.4
58713	507	.270	.280	-3.6	58802	501	.121	.129	-6.2	58840	505	.149	.153	-2.6
58713	508	.172	.182	-5.5	58802	503	.114	.121	-5.8	58840	506	.101	.105	-3.8
58713	509	.280	.290	-3.4	58802	504	.100	.106	-5.7	58840	507	.134	.140	-4.3
58737	501	.260	.270	-3.7	58802	505	.160	.167	-4.2	58840	508	.179	.185	-3.2
58737	503	.241	.260	-7.3	58802	506	.110	.116	-5.2	58840	509	.124	.129	-3.9
58737	504	.212	.224	-5.4	58802	507	.113	.119	-5.0	58873	501	.222	.231	-3.9
58737	505	.340	.350	-2.9	58802	508	.099	.104	-4.8	58873	503	.168	.178	-5.6

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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
58873	504	.179	.187	-4.3	59005	507	.135	.142	-4.9	59223	501	.230	.239	-3.8
58873	505	.238	.244	-2.5	59005	508	.119	.124	-4.0	59223	503	.174	.184	-5.4
58873	506	.160	.167	-4.2	59005	509	.147	.156	-5.8	59223	504	.186	.194	-4.1
58873	507	.214	.223	-4.0	59057	501	1.070	1.140	-6.1	59223	505	.246	.250	-1.6
58873	508	.280	.290	-3.4	59057	503	1.010	1.070	-5.6	59223	506	.166	.173	-4.0
58873	509	.197	.205	-3.9	59057	504	.890	.940	-5.3	59223	507	.221	.231	-4.3
58903	501	.077	.081	-4.9	59057	505	1.410	1.480	-4.7	59223	508	.290	.300	-3.3
58903	503	.072	.077	-6.5	59057	506	.970	1.030	-5.8	59223	509	.204	.212	-3.8
58903	504	.063	.067	-6.0	59057	507	1.000	1.050	-4.8	59257	501	.039	.041	-4.9
58903	505	.101	.105	-3.8	59057	508	.880	.920	-4.3	59257	503	.037	.039	-5.1
58903	506	.069	.073	-5.5	59057	509	1.090	1.150	-5.2	59257	504	.032	.034	-5.9
58903	507	.071	.075	-5.3	59058	501	.690	.740	-6.8	59257	505	.051	.054	-5.6
58903	508	.063	.066	-4.5	59058	503	.650	.700	-7.1	59257	506	.035	.037	-5.4
58903	509	.078	.082	-4.9	59058	504	.580	.610	-4.9	59257	507	.036	.038	-5.3
58904	501	.059	.062	-4.8	59058	505	.910	.960	-5.2	59257	508	.032	.033	-3.0
58904	503	.055	.059	-6.8	59058	506	.630	.670	-6.0	59257	509	.040	.042	-4.8
58904	504	.049	.051	-3.9	59058	507	.650	.680	-4.4	59306	501	.245	.260	-5.8
58904	505	.077	.081	-4.9	59058	508	.570	.590	-3.4	59306	503	.230	.245	-6.1
58904	506	.053	.056	-5.4	59058	509	.710	.750	-5.3	59306	504	.203	.214	-5.1
58904	507	.055	.058	-5.2	59188	501	1.500	1.590	-5.7	59306	505	.320	.340	-5.9
58904	508	.048	.050	-4.0	59188	503	.860	.930	-7.5	59306	506	.222	.235	-5.5
58904	509	.060	.063	-4.8	59188	504	.950	1.000	-5.0	59306	507	.228	.240	-5.0
58922	501	.370	.380	-2.6	59188	505	.860	.900	-4.4	59306	508	.201	.210	-4.3
58922	503	.280	.300	-6.7	59188	506	1.370	1.440	-4.9	59306	509	.249	.260	-4.2
58922	504	.300	.310	-3.2	59188	507	1.830	1.930	-5.2	59378	501	.150	.155	-3.2
58922	505	.400	.410	-2.4	59188	508	1.180	1.250	-5.6	59378	503	.113	.120	-5.8
58922	506	.270	.280	-3.6	59188	509	1.890	1.990	-5.0	59378	504	.121	.126	-4.0
58922	507	.360	.370	-2.7	59189	501	2.060	2.180	-5.5	59378	505	.160	.164	-2.4
58922	508	.470	.490	-4.1	59189	503	1.180	1.280	-7.8	59378	506	.108	.112	-3.6
58922	509	.330	.340	-2.9	59189	504	1.300	1.370	-5.1	59378	507	.144	.150	-4.0
59005	501	.145	.154	-5.8	59189	505	1.180	1.230	-4.1	59378	508	.191	.198	-3.5
59005	503	.136	.145	-6.2	59189	506	1.870	1.980	-5.6	59378	509	.133	.138	-3.6
59005	504	.120	.127	-5.5	59189	507	2.520	2.650	-4.9	59481	501	.660	.700	-5.7
59005	505	.191	.199	-4.0	59189	508	1.620	1.710	-5.3	59481	503	.620	.660	-6.1
59005	506	.131	.139	-5.8	59189	509	2.590	2.740	-5.5	59481	504	.550	.580	-5.2

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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
59481	505	.870	.910	-4.4	59647	508	.550	.580	-5.2	59713	503	.380	.410	-7.3
59481	506	.600	.630	-4.8	59647	509	.880	.930	-5.4	59713	504	.340	.360	-5.6
59481	507	.610	.650	-6.2	59660	501	.460	.480	-4.2	59713	505	.540	.560	-3.6
59481	508	.540	.560	-3.6	59660	503	.430	.460	-6.5	59713	506	.370	.390	-5.1
59481	509	.670	.710	-5.6	59660	504	.380	.400	-5.0	59713	507	.380	.400	-5.0
59482	501	1.560	1.650	-5.5	59660	505	.600	.630	-4.8	59713	508	.330	.350	-5.7
59482	503	.900	.970	-7.2	59660	506	.410	.440	-6.8	59713	509	.420	.440	-4.5
59482	504	.990	1.040	-4.8	59660	507	.430	.450	-4.4	59722	501	.212	.225	-5.8
59482	505	.890	.940	-5.3	59660	508	.370	.390	-5.1	59722	503	.199	.212	-6.1
59482	506	1.420	1.500	-5.3	59660	509	.460	.490	-6.1	59722	504	.175	.185	-5.4
59482	507	1.910	2.020	-5.4	59661	501	.224	.238	-5.9	59722	505	.280	.290	-3.4
59482	508	1.230	1.300	-5.4	59661	503	.210	.224	-6.3	59722	506	.191	.203	-5.9
59482	509	1.970	2.080	-5.3	59661	504	.185	.196	-5.6	59722	507	.197	.208	-5.3
59537	501	.161	.168	-4.2	59661	505	.290	.310	-6.5	59722	508	.173	.181	-4.4
59537	503	.122	.129	-5.4	59661	506	.203	.215	-5.6	59722	509	.215	.227	-5.3
59537	504	.130	.136	-4.4	59661	507	.209	.220	-5.0	59723	501	.080	.085	-5.9
59537	505	.173	.177	-2.3	59661	508	.183	.192	-4.7	59723	503	.075	.080	-6.2
59537	506	.116	.121	-4.1	59661	509	.227	.241	-5.8	59723	504	.066	.070	-5.7
59537	507	.155	.162	-4.3	59693	501	.037	.040	-7.5	59723	505	.105	.110	-4.5
59537	508	.207	.213	-2.8	59693	503	.035	.037	-5.4	59723	506	.072	.076	-5.3
59537	509	.143	.149	-4.0	59693	504	.031	.033	-6.1	59723	507	.074	.078	-5.1
59601	501	.248	.260	-4.6	59693	505	.049	.052	-5.8	59723	508	.065	.068	-4.4
59601	503	.233	.249	-6.4	59693	506	.034	.036	-5.6	59723	509	.081	.086	-5.8
59601	504	.206	.217	-5.1	59693	507	.035	.037	-5.4	59724	501	.122	.130	-6.2
59601	505	.330	.340	-2.9	59693	508	.031	.032	-3.1	59724	503	.115	.122	-5.7
59601	506	.225	.238	-5.5	59693	509	.038	.040	-5.0	59724	504	.101	.107	-5.6
59601	507	.231	.244	-5.3	59701	501	.018	.019	-5.3	59724	505	.161	.168	-4.2
59601	508	.203	.213	-4.7	59701	503	.017	.018	-5.6	59724	506	.110	.117	-6.0
59601	509	.250	.270	-7.4	59701	504	.015	.016	-6.3	59724	507	.114	.120	-5.0
59647	501	.700	.740	-5.4	59701	505	.024	.025	-4.0	59724	508	.100	.105	-4.8
59647	503	.400	.430	-7.0	59701	506	.016	.017	-5.9	59724	509	.124	.131	-5.3
59647	504	.440	.460	-4.3	59701	507	.017	.018	-5.6	59725	501	.152	.162	-6.2
59647	505	.400	.420	-4.8	59701	508	.015	.015	0.0	59725	503	.143	.152	-5.9
59647	506	.640	.670	-4.5	59701	509	.018	.019	-5.3	59725	504	.126	.133	-5.3
59647	507	.850	.900	-5.6	59713	501	.410	.430	-4.7	59725	505	.201	.210	-4.3

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STATE: 06 - CONNECTICUT
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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
59725	506	.138	.146	-5.5	59751	509	.038	.040	-5.0	59782	504	.125	.131	-4.6
59725	507	.142	.149	-4.7	59773	501	.089	.094	-5.3	59782	505	.166	.171	-2.9
59725	508	.125	.130	-3.8	59773	503	.051	.055	-7.3	59782	506	.112	.117	-4.3
59725	509	.155	.164	-5.5	59773	504	.056	.059	-5.1	59782	507	.149	.156	-4.5
59726	501	.111	.117	-5.1	59773	505	.051	.053	-3.8	59782	508	.199	.205	-2.9
59726	503	.104	.111	-6.3	59773	506	.081	.085	-4.7	59782	509	.138	.143	-3.5
59726	504	.092	.097	-5.2	59773	507	.108	.114	-5.3	59783	501	.151	.157	-3.8
59726	505	.146	.152	-3.9	59773	508	.070	.074	-5.4	59783	503	.114	.121	-5.8
59726	506	.100	.106	-5.7	59773	509	.111	.118	-5.9	59783	504	.122	.127	-3.9
59726	507	.103	.109	-5.5	59774	501	.073	.077	-5.2	59783	505	.162	.166	-2.4
59726	508	.091	.095	-4.2	59774	503	.042	.045	-6.7	59783	506	.109	.114	-4.4
59726	509	.112	.119	-5.9	59774	504	.046	.048	-4.2	59783	507	.146	.152	-3.9
59738	501	.350	.370	-5.4	59774	505	.042	.044	-4.5	59783	508	.194	.200	-3.0
59738	503	.330	.350	-5.7	59774	506	.066	.070	-5.7	59783	509	.134	.139	-3.6
59738	504	.290	.310	-6.5	59774	507	.089	.094	-5.3	59784	501	.116	.121	-4.1
59738	505	.470	.490	-4.1	59774	508	.057	.061	-6.6	59784	503	.088	.093	-5.4
59738	506	.320	.340	-5.9	59774	509	.092	.097	-5.2	59784	504	.094	.098	-4.1
59738	507	.330	.350	-5.7	59775	501	.094	.099	-5.1	59784	505	.124	.127	-2.4
59738	508	.290	.300	-3.3	59775	503	.054	.058	-6.9	59784	506	.084	.087	-3.4
59738	509	.360	.380	-5.3	59775	504	.059	.062	-4.8	59784	507	.112	.116	-3.4
59750	501	.120	.125	-4.0	59775	505	.054	.056	-3.6	59784	508	.149	.153	-2.6
59750	503	.091	.096	-5.2	59775	506	.085	.090	-5.6	59784	509	.103	.107	-3.7
59750	504	.097	.101	-4.0	59775	507	.115	.121	-5.0	59790	501	.270	.290	-6.9
59750	505	.128	.132	-3.0	59775	508	.074	.078	-5.1	59790	503	.260	.270	-3.7
59750	506	.086	.090	-4.4	59775	509	.118	.125	-5.6	59790	504	.226	.238	-5.0
59750	507	.115	.120	-4.2	59781	501	.104	.108	-3.7	59790	505	.360	.380	-5.3
59750	508	.154	.159	-3.1	59781	503	.079	.083	-4.8	59790	506	.247	.260	-5.0
59750	509	.106	.110	-3.6	59781	504	.084	.088	-4.5	59790	507	.250	.270	-7.4
59751	501	.043	.045	-4.4	59781	505	.112	.114	-1.8	59790	508	.223	.234	-4.7
59751	503	.033	.035	-5.7	59781	506	.075	.078	-3.8	59790	509	.280	.290	-3.4
59751	504	.035	.036	-2.8	59781	507	.100	.105	-4.8	59798	501	.400	.410	-2.4
59751	505	.046	.048	-4.2	59781	508	.134	.138	-2.9	59798	503	.300	.320	-6.3
59751	506	.031	.032	-3.1	59781	509	.092	.096	-4.2	59798	504	.320	.330	-3.0
59751	507	.042	.043	-2.3	59782	501	.155	.162	-4.3	59798	505	.420	.430	-2.3
59751	508	.055	.057	-3.5	59782	503	.117	.124	-5.6	59798	506	.280	.300	-6.7

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STATE: 06 - CONNECTICUT
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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
59798	507	.380	.400	-5.0	59892	501	.151	.157	-3.8	59915	505	.360	.370	-2.7
59798	508	.510	.520	-1.9	59892	503	.114	.121	-5.8	59915	506	.245	.260	-5.8
59798	509	.350	.360	-2.8	59892	504	.122	.127	-3.9	59915	507	.330	.340	-2.9
59806	501	.280	.290	-3.4	59892	505	.162	.166	-2.4	59915	508	.440	.450	-2.2
59806	503	.214	.227	-5.7	59892	506	.109	.114	-4.4	59915	509	.300	.310	-3.2
59806	504	.229	.238	-3.8	59892	507	.146	.152	-3.9	59917	501	.063	.065	-3.1
59806	505	.300	.310	-3.2	59892	508	.194	.200	-3.0	59917	503	.048	.050	-4.0
59806	506	.204	.213	-4.2	59892	509	.134	.139	-3.6	59917	504	.051	.053	-3.8
59806	507	.270	.280	-3.6	59904	501	.102	.106	-3.8	59917	505	.067	.069	-2.9
59806	508	.360	.370	-2.7	59904	503	.077	.082	-6.1	59917	506	.045	.047	-4.3
59806	509	.250	.260	-3.8	59904	504	.083	.086	-3.5	59917	507	.061	.063	-3.2
59867	501	.310	.330	-6.1	59904	505	.109	.112	-2.7	59917	508	.081	.083	-2.4
59867	503	.290	.310	-6.5	59904	506	.074	.077	-3.9	59917	509	.056	.058	-3.4
59867	504	.250	.270	-7.4	59904	507	.098	.103	-4.9	59923	501	.028	.029	-3.4
59867	505	.400	.420	-4.8	59904	508	.131	.135	-3.0	59923	503	.026	.028	-7.1
59867	506	.280	.290	-3.4	59904	509	.091	.094	-3.2	59923	504	.023	.024	-4.2
59867	507	.290	.300	-3.3	59905	501	.192	.204	-5.9	59923	505	.036	.038	-5.3
59867	508	.250	.260	-3.8	59905	503	.181	.192	-5.7	59923	506	.025	.027	-7.4
59867	509	.310	.330	-6.1	59905	504	.159	.168	-5.4	59923	507	.026	.027	-3.7
59886	501	.042	.044	-4.5	59905	505	.250	.260	-3.8	59923	508	.023	.024	-4.2
59886	503	.039	.042	-7.1	59905	506	.174	.184	-5.4	59923	509	.028	.030	-6.7
59886	504	.034	.036	-5.6	59905	507	.179	.189	-5.3	59925	501	.370	.350	5.7
59886	505	.055	.057	-3.5	59905	508	.157	.165	-4.8	59925	503	.640	.630	1.6
59886	506	.038	.040	-5.0	59905	509	.195	.206	-5.3	59925	504	.500	.480	4.2
59886	507	.039	.041	-4.9	59914	501	1.130	1.200	-5.8	59925	505	.530	.510	3.9
59886	508	.034	.036	-5.6	59914	503	1.060	1.130	-6.2	59925	506	.530	.510	3.9
59886	509	.042	.045	-6.7	59914	504	.930	.990	-6.1	59925	507	.460	.440	4.5
59889	501	.290	.310	-6.5	59914	505	1.490	1.550	-3.9	59925	508	.570	.550	3.6
59889	503	.168	.181	-7.2	59914	506	1.020	1.080	-5.6	59925	509	.420	.400	5.0
59889	504	.184	.194	-5.2	59914	507	1.050	1.110	-5.4	59926	501	.310	.300	3.3
59889	505	.167	.175	-4.6	59914	508	.920	.970	-5.2	59926	503	.540	.530	1.9
59889	506	.270	.280	-3.6	59914	509	1.150	1.210	-5.0	59926	504	.430	.410	4.9
59889	507	.360	.380	-5.3	59915	501	.340	.350	-2.9	59926	505	.450	.430	4.7
59889	508	.229	.242	-5.4	59915	503	.260	.270	-3.7	59926	506	.450	.440	2.3
59889	509	.370	.390	-5.1	59915	504	.270	.290	-6.9	59926	507	.390	.380	2.6

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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
59926	508	.480	.460	4.3	59947	503	.077	.082	-6.1	59970	506	.099	.103	-3.9
59926	509	.350	.340	2.9	59947	504	.083	.086	-3.5	59970	507	.132	.138	-4.3
59927	501	.209	.203	3.0	59947	505	.109	.112	-2.7	59970	508	.176	.182	-3.3
59927	503	.370	.360	2.8	59947	506	.074	.077	-3.9	59970	509	.122	.127	-3.9
59927	504	.290	.280	3.6	59947	507	.098	.103	-4.9	59973	501	.310	.330	-6.1
59927	505	.300	.290	3.4	59947	508	.131	.135	-3.0	59973	503	.290	.310	-6.5
59927	506	.300	.290	3.4	59947	509	.091	.094	-3.2	59973	504	.260	.270	-3.7
59927	507	.260	.250	4.0	59955	501	.065	.069	-5.8	59973	505	.410	.430	-4.7
59927	508	.330	.310	6.5	59955	503	.061	.065	-6.2	59973	506	.280	.300	-6.7
59927	509	.238	.228	4.4	59955	504	.054	.057	-5.3	59973	507	.290	.310	-6.5
59931	501	.510	.540	-5.6	59955	505	.086	.090	-4.4	59973	508	.260	.270	-3.7
59931	503	.480	.510	-5.9	59955	506	.059	.062	-4.8	59973	509	.320	.340	-5.9
59931	504	.420	.440	-4.5	59955	507	.061	.064	-4.7	59975	501	.193	.200	-3.5
59931	505	.670	.700	-4.3	59955	508	.053	.056	-5.4	59975	503	.145	.154	-5.8
59931	506	.460	.490	-6.1	59955	509	.066	.070	-5.7	59975	504	.156	.162	-3.7
59931	507	.470	.500	-6.0	59963	501	.480	.510	-5.9	59975	505	.206	.212	-2.8
59931	508	.420	.430	-2.3	59963	503	.460	.480	-4.2	59975	506	.139	.145	-4.1
59931	509	.520	.550	-5.5	59963	504	.400	.420	-4.8	59975	507	.185	.193	-4.1
59932	501	.550	.580	-5.2	59963	505	.640	.670	-4.5	59975	508	.247	.250	-1.2
59932	503	.510	.550	-7.3	59963	506	.440	.460	-4.3	59975	509	.171	.178	-3.9
59932	504	.450	.480	-6.3	59963	507	.450	.480	-6.3	59977	501	.110	.115	-4.3
59932	505	.720	.750	-4.0	59963	508	.400	.410	-2.4	59977	503	.083	.088	-5.7
59932	506	.490	.520	-5.8	59963	509	.490	.520	-5.8	59977	504	.089	.093	-4.3
59932	507	.510	.540	-5.6	59964	501	1.140	1.200	-5.0	59977	505	.118	.121	-2.5
59932	508	.450	.470	-4.3	59964	503	1.070	1.140	-6.1	59977	506	.079	.083	-4.8
59932	509	.560	.590	-5.1	59964	504	.940	.990	-5.1	59977	507	.106	.111	-4.5
59941	501	.170	.181	-6.1	59964	505	1.490	1.560	-4.5	59977	508	.141	.146	-3.4
59941	503	.160	.170	-5.9	59964	506	1.030	1.090	-5.5	59977	509	.098	.101	-3.0
59941	504	.141	.149	-5.4	59964	507	1.060	1.110	-4.5	59984	501	.086	.091	-5.5
59941	505	.224	.234	-4.3	59964	508	.930	.970	-4.1	59984	503	.080	.086	-7.0
59941	506	.154	.163	-5.5	59964	509	1.150	1.220	-5.7	59984	504	.071	.075	-5.3
59941	507	.158	.167	-5.4	59970	501	.138	.143	-3.5	59984	505	.113	.118	-4.2
59941	508	.139	.146	-4.8	59970	503	.104	.110	-5.5	59984	506	.077	.082	-6.1
59941	509	.173	.183	-5.5	59970	504	.111	.116	-4.3	59984	507	.080	.084	-4.8
59947	501	.102	.106	-3.8	59970	505	.147	.151	-2.6	59984	508	.070	.073	-4.1

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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
59984	509	.087	.092	-5.4	60010	504	92.700	88.600	4.6	60015	507	81.000	78.700	2.9
59985	501	.330	.360	-8.3	60010	505	90.800	87.100	4.2	60015	508	117.000	117.000	0.0
59985	503	.310	.330	-6.1	60010	506	96.200	91.000	5.7	60015	509	99.700	97.600	2.2
59985	504	.280	.290	-3.4	60010	507	67.000	65.100	2.9	60016	501	140.000	147.000	-4.8
59985	505	.440	.460	-4.3	60010	508	97.000	96.500	0.5	60016	503	59.400	58.700	1.2
59985	506	.300	.320	-6.3	60010	509	82.400	80.700	2.1	60016	504	126.000	120.000	5.0
59985	507	.310	.330	-6.1	60011	501	118.000	124.000	-4.8	60016	505	123.000	118.000	4.2
59985	508	.270	.290	-6.9	60011	503	50.200	49.600	1.2	60016	506	131.000	124.000	5.6
59985	509	.340	.360	-5.6	60011	504	107.000	102.000	4.9	60016	507	91.100	88.500	2.9
59986	501	.260	.270	-3.7	60011	505	104.000	100.000	4.0	60016	508	132.000	131.000	0.8
59986	503	.240	.260	-7.7	60011	506	111.000	105.000	5.7	60016	509	112.000	110.000	1.8
59986	504	.212	.223	-4.9	60011	507	77.000	74.800	2.9	60035	501	165.000	171.000	-3.5
59986	505	.340	.350	-2.9	60011	508	112.000	111.000	0.9	60035	503	65.200	63.900	2.0
59986	506	.231	.245	-5.7	60011	509	94.700	92.800	2.0	60035	504	128.000	122.000	4.9
59986	507	.238	.250	-4.8	60012	501	195.000	205.000	-4.9	60035	505	140.000	133.000	5.3
59986	508	.209	.219	-4.6	60012	503	82.500	81.600	1.1	60035	506	97.000	90.900	6.7
59986	509	.260	.270	-3.7	60012	504	175.000	167.000	4.8	60035	507	109.000	105.000	3.8
59988	501	.049	.051	-3.9	60012	505	172.000	165.000	4.2	60035	508	70.900	69.900	1.4
59988	503	.037	.039	-5.1	60012	506	182.000	172.000	5.8	60035	509	132.000	128.000	3.1
59988	504	.040	.041	-2.4	60012	507	127.000	123.000	3.3	61000	501	102.000	107.000	-4.7
59988	505	.053	.054	-1.9	60012	508	183.000	182.000	0.5	61000	503	43.200	42.700	1.2
59988	506	.035	.037	-5.4	60012	509	156.000	152.000	2.6	61000	504	91.700	87.700	4.6
59988	507	.047	.049	-4.1	60013	501	167.000	175.000	-4.6	61000	505	89.900	86.200	4.3
59988	508	.063	.065	-3.1	60013	503	70.700	69.900	1.1	61000	506	95.200	90.100	5.7
59988	509	.044	.045	-2.2	60013	504	150.000	144.000	4.2	61000	507	66.300	64.400	3.0
59989	501	.045	.048	-6.3	60013	505	147.000	141.000	4.3	61000	508	96.000	95.500	0.5
59989	503	.042	.045	-6.7	60013	506	156.000	147.000	6.1	61000	509	81.600	79.900	2.1
59989	504	.037	.039	-5.1	60013	507	108.000	105.000	2.9	61212	501	88.600	92.000	-3.7
59989	505	.059	.062	-4.8	60013	508	157.000	156.000	0.6	61212	503	35.100	34.400	2.0
59989	506	.041	.043	-4.7	60013	509	133.000	131.000	1.5	61212	504	69.100	65.400	5.7
59989	507	.042	.044	-4.5	60015	501	125.000	131.000	-4.6	61212	505	75.300	71.600	5.2
59989	508	.037	.038	-2.6	60015	503	52.800	52.200	1.1	61212	506	52.200	48.900	6.7
59989	509	.045	.048	-6.3	60015	504	112.000	107.000	4.7	61212	507	58.400	56.200	3.9
60010	501	103.000	108.000	-4.6	60015	505	110.000	105.000	4.8	61212	508	38.100	37.600	1.3
60010	503	43.600	43.200	0.9	60015	506	116.000	110.000	5.5	61212	509	71.100	68.800	3.3

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LOSS COST % CHANGE BY CLASS

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61216	501	98.300	102.000	-3.6	61224	505	124.000	118.000	5.1	62000	508	29.000	28.600	1.4
61216	503	38.900	38.200	1.8	61224	506	86.100	80.600	6.8	62000	509	54.000	52.300	3.3
61216	504	76.600	72.500	5.7	61224	507	96.400	92.800	3.9	62001	501	50.500	52.500	-3.8
61216	505	83.600	79.400	5.3	61224	508	62.900	62.000	1.5	62001	503	20.000	19.600	2.0
61216	506	57.900	54.200	6.8	61224	509	117.000	114.000	2.6	62001	504	39.400	37.300	5.6
61216	507	64.900	62.400	4.0	61225	501	203.000	211.000	-3.8	62001	505	42.900	40.800	5.1
61216	508	42.300	41.700	1.4	61225	503	80.300	78.700	2.0	62001	506	29.700	27.900	6.5
61216	509	78.900	76.400	3.3	61225	504	158.000	150.000	5.3	62001	507	33.300	32.000	4.1
61217	501	89.400	92.900	-3.8	61225	505	172.000	164.000	4.9	62001	508	21.700	21.400	1.4
61217	503	35.400	34.700	2.0	61225	506	119.000	112.000	6.3	62001	509	40.500	39.200	3.3
61217	504	69.700	66.000	5.6	61225	507	134.000	129.000	3.9	62002	501	23.000	23.900	-3.8
61217	505	76.000	72.300	5.1	61225	508	87.400	86.100	1.5	62002	503	9.120	8.940	2.0
61217	506	52.700	49.400	6.7	61225	509	163.000	158.000	3.2	62002	504	18.000	17.000	5.9
61217	507	59.000	56.800	3.9	61226	501	323.000	336.000	-3.9	62002	505	19.600	18.600	5.4
61217	508	38.500	38.000	1.3	61226	503	128.000	125.000	2.4	62002	506	13.600	12.700	7.1
61217	509	71.800	69.500	3.3	61226	504	252.000	239.000	5.4	62002	507	15.200	14.600	4.1
61218	501	61.100	63.500	-3.8	61226	505	275.000	261.000	5.4	62002	508	9.920	9.770	1.5
61218	503	24.200	23.700	2.1	61226	506	190.000	178.000	6.7	62002	509	18.500	17.900	3.4
61218	504	47.600	45.100	5.5	61226	507	213.000	205.000	3.9	62003	501	72.600	75.500	-3.8
61218	505	51.900	49.400	5.1	61226	508	139.000	137.000	1.5	62003	503	28.800	28.200	2.1
61218	506	36.000	33.700	6.8	61226	509	259.000	251.000	3.2	62003	504	56.600	53.600	5.6
61218	507	40.300	38.800	3.9	61227	501	296.000	307.000	-3.6	62003	505	61.700	58.700	5.1
61218	508	26.300	25.900	1.5	61227	503	117.000	115.000	1.7	62003	506	42.800	40.100	6.7
61218	509	49.000	47.500	3.2	61227	504	231.000	218.000	6.0	62003	507	47.900	46.100	3.9
61223	501	413.000	429.000	-3.7	61227	505	251.000	239.000	5.0	62003	508	31.300	30.800	1.6
61223	503	163.000	160.000	1.9	61227	506	174.000	163.000	6.7	62003	509	58.300	56.500	3.2
61223	504	322.000	305.000	5.6	61227	507	195.000	188.000	3.7	63010	501	185.000	195.000	-5.1
61223	505	351.000	333.000	5.4	61227	508	127.000	126.000	0.8	63010	503	78.600	77.700	1.2
61223	506	243.000	228.000	6.6	61227	509	237.000	230.000	3.0	63010	504	167.000	159.000	5.0
61223	507	272.000	262.000	3.8	62000	501	67.300	69.900	-3.7	63010	505	163.000	157.000	3.8
61223	508	178.000	175.000	1.7	62000	503	26.700	26.100	2.3	63010	506	173.000	164.000	5.5
61223	509	331.000	321.000	3.1	62000	504	52.500	49.700	5.6	63010	507	121.000	117.000	3.4
61224	501	146.000	152.000	-3.9	62000	505	57.200	54.400	5.1	63010	508	175.000	174.000	0.6
61224	503	57.900	56.700	2.1	62000	506	39.600	37.100	6.7	63010	509	148.000	145.000	2.1
61224	504	114.000	108.000	5.6	62000	507	44.400	42.700	4.0	63011	501	232.000	243.000	-4.5

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63011	503	98.200	97.100	1.1	63216	506	98.100	91.900	6.7	64075	509	7.740	7.400	4.6
63011	504	208.000	199.000	4.5	63216	507	110.000	106.000	3.8	65007	501	146.000	152.000	-3.9
63011	505	204.000	196.000	4.1	63216	508	71.700	70.700	1.4	65007	503	57.900	56.700	2.1
63011	506	216.000	205.000	5.4	63216	509	134.000	129.000	3.9	65007	504	114.000	108.000	5.6
63011	507	151.000	146.000	3.4	63217	501	155.000	153.000	1.3	65007	505	124.000	118.000	5.1
63011	508	218.000	217.000	0.5	63217	503	67.100	62.600	7.2	65007	506	86.100	80.600	6.8
63011	509	185.000	181.000	2.2	63217	504	109.000	98.300	10.9	65007	507	96.400	92.800	3.9
63012	501	329.000	346.000	-4.9	63217	505	55.900	50.500	10.7	65007	508	62.900	62.000	1.5
63012	503	140.000	138.000	1.4	63217	506	87.200	77.700	12.2	65007	509	117.000	114.000	2.6
63012	504	297.000	283.000	4.9	63217	507	99.500	91.200	9.1	66122	501	62.900	65.300	-3.7
63012	505	290.000	279.000	3.9	63217	508	47.900	45.000	6.4	66122	503	24.900	24.400	2.0
63012	506	308.000	291.000	5.8	63217	509	36.900	34.000	8.5	66122	504	49.000	46.400	5.6
63012	507	214.000	208.000	2.9	63218	501	52.200	51.600	1.2	66122	505	53.500	50.800	5.3
63012	508	310.000	309.000	0.3	63218	503	22.600	21.100	7.1	66122	506	37.000	34.700	6.6
63012	509	264.000	258.000	2.3	63218	504	36.700	33.100	10.9	66122	507	41.500	39.900	4.0
63013	501	312.000	328.000	-4.9	63218	505	18.800	17.000	10.6	66122	508	27.100	26.700	1.5
63013	503	132.000	131.000	0.8	63218	506	29.400	26.200	12.2	66122	509	50.500	48.900	3.3
63013	504	281.000	268.000	4.9	63218	507	33.500	30.700	9.1	66123	501	34.500	35.900	-3.9
63013	505	275.000	264.000	4.2	63218	508	16.100	15.100	6.6	66123	503	13.700	13.400	2.2
63013	506	291.000	276.000	5.4	63218	509	12.400	11.500	7.8	66123	504	26.900	25.500	5.5
63013	507	203.000	197.000	3.0	64074	501	27.000	27.600	-2.2	66123	505	29.400	27.900	5.4
63013	508	294.000	292.000	0.7	64074	503	10.800	10.400	3.8	66123	506	20.300	19.100	6.3
63013	509	250.000	244.000	2.5	64074	504	16.200	15.100	7.3	66123	507	22.800	21.900	4.1
63215	501	240.000	249.000	-3.6	64074	505	26.100	24.500	6.5	66123	508	14.900	14.700	1.4
63215	503	95.000	93.200	1.9	64074	506	25.300	23.400	8.1	66123	509	27.700	26.900	3.0
63215	504	187.000	177.000	5.6	64074	507	28.000	26.500	5.7	66309	501	101.000	105.000	-3.8
63215	505	204.000	194.000	5.2	64074	508	24.600	23.900	2.9	66309	503	40.000	39.200	2.0
63215	506	141.000	132.000	6.8	64074	509	11.000	10.500	4.8	66309	504	78.700	74.500	5.6
63215	507	158.000	152.000	3.9	64075	501	19.000	19.400	-2.1	66309	505	85.800	81.600	5.1
63215	508	103.000	102.000	1.0	64075	503	7.600	7.350	3.4	66309	506	59.500	55.700	6.8
63215	509	193.000	187.000	3.2	64075	504	11.400	10.600	7.5	66309	507	66.600	64.100	3.9
63216	501	166.000	173.000	-4.0	64075	505	18.400	17.200	7.0	66309	508	43.500	42.800	1.6
63216	503	65.900	64.600	2.0	64075	506	17.800	16.500	7.9	66309	509	81.000	78.500	3.2
63216	504	130.000	123.000	5.7	64075	507	19.700	18.700	5.3	66561	501	234.000	243.000	-3.7
63216	505	142.000	135.000	5.2	64075	508	17.300	16.800	3.0	66561	503	92.600	90.800	2.0

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66561	504	182.000	173.000	5.2	67510	507	17.600	16.900	4.1	67635	501	133.000	138.000	-3.6
66561	505	199.000	189.000	5.3	67510	508	21.300	21.000	1.4	67635	503	52.600	51.600	1.9
66561	506	138.000	129.000	7.0	67510	509	83.600	80.900	3.3	67635	504	104.000	98.000	6.1
66561	507	154.000	148.000	4.1	67511	501	39.900	41.400	-3.6	67635	505	113.000	107.000	5.6
66561	508	101.000	99.200	1.8	67511	503	19.700	19.300	2.1	67635	506	78.300	73.300	6.8
66561	509	188.000	182.000	3.3	67511	504	19.000	18.000	5.6	67635	507	87.600	84.300	3.9
67017	501	217.000	225.000	-3.6	67511	505	22.700	21.500	5.6	67635	508	57.200	56.400	1.4
67017	503	85.900	84.200	2.0	67511	506	41.100	38.500	6.8	67635	509	107.000	103.000	3.9
67017	504	169.000	160.000	5.6	67511	507	19.000	18.200	4.4	68001	501	406.000	421.000	-3.6
67017	505	184.000	175.000	5.1	67511	508	23.100	22.700	1.8	68001	503	161.000	157.000	2.5
67017	506	128.000	120.000	6.7	67511	509	90.400	87.500	3.3	68001	504	316.000	299.000	5.7
67017	507	143.000	138.000	3.6	67512	501	171.000	178.000	-3.9	68001	505	345.000	328.000	5.2
67017	508	93.500	92.100	1.5	67512	503	84.500	82.900	1.9	68001	506	239.000	224.000	6.7
67017	509	174.000	169.000	3.0	67512	504	81.500	77.100	5.7	68001	507	268.000	257.000	4.3
67508	501	90.400	93.800	-3.6	67512	505	97.200	92.100	5.5	68001	508	175.000	172.000	1.7
67508	503	44.700	43.800	2.1	67512	506	176.000	165.000	6.7	68001	509	326.000	315.000	3.5
67508	504	43.100	40.700	5.9	67512	507	81.500	78.100	4.4	68439	501	522.000	542.000	-3.7
67508	505	51.400	48.700	5.5	67512	508	98.800	97.300	1.5	68439	503	207.000	202.000	2.5
67508	506	93.000	87.100	6.8	67512	509	387.000	375.000	3.2	68439	504	407.000	385.000	5.7
67508	507	43.100	41.300	4.4	67513	501	108.000	113.000	-4.4	68439	505	443.000	421.000	5.2
67508	508	52.200	51.400	1.6	67513	503	53.600	52.600	1.9	68439	506	307.000	288.000	6.6
67508	509	205.000	198.000	3.5	67513	504	51.700	48.900	5.7	68439	507	344.000	331.000	3.9
67509	501	66.300	68.800	-3.6	67513	505	61.700	58.400	5.7	68439	508	225.000	221.000	1.8
67509	503	32.800	32.100	2.2	67513	506	112.000	105.000	6.7	68439	509	419.000	406.000	3.2
67509	504	31.600	29.900	5.7	67513	507	51.700	49.600	4.2	68500	501	22.600	23.800	-5.0
67509	505	37.700	35.700	5.6	67513	508	62.700	61.700	1.6	68500	503	9.600	9.500	1.1
67509	506	68.200	63.900	6.7	67513	509	246.000	238.000	3.4	68500	504	20.400	19.500	4.6
67509	507	31.600	30.300	4.3	67634	501	188.000	195.000	-3.6	68500	505	20.000	19.200	4.2
67509	508	38.300	37.700	1.6	67634	503	74.400	72.900	2.1	68500	506	21.200	20.000	6.0
67509	509	150.000	145.000	3.4	67634	504	146.000	139.000	5.0	68500	507	14.700	14.300	2.8
67510	501	36.900	38.300	-3.7	67634	505	160.000	152.000	5.3	68500	508	21.300	21.200	0.5
67510	503	18.200	17.900	1.7	67634	506	111.000	104.000	6.7	68500	509	18.100	17.700	2.3
67510	504	17.600	16.600	6.0	67634	507	124.000	119.000	4.2	68604	501	9.740	10.100	-3.6
67510	505	21.000	19.900	5.5	67634	508	80.900	79.700	1.5	68604	503	3.860	3.780	2.1
67510	506	38.000	35.600	6.7	67634	509	151.000	146.000	3.4	68604	504	7.600	7.190	5.7

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STATE: 06 - CONNECTICUT
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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
68604	505	8.280	7.870	5.2	68703	508	8.010	7.890	1.5	91125	503	4.540	4.610	-1.5
68604	506	5.740	5.380	6.7	68703	509	14.900	14.500	2.8	91125	504	4.540	4.610	-1.5
68604	507	6.430	6.180	4.0	68706	501	79.700	82.800	-3.7	91125	505	4.540	4.610	-1.5
68604	508	4.200	4.130	1.7	68706	503	31.600	30.900	2.3	91125	506	4.540	4.610	-1.5
68604	509	7.820	7.570	3.3	68706	504	62.100	58.800	5.6	91125	507	4.540	4.610	-1.5
68606	501	38.100	39.600	-3.8	68706	505	67.800	64.400	5.3	91125	508	4.540	4.610	-1.5
68606	503	15.100	14.800	2.0	68706	506	47.000	44.000	6.8	91125	509	4.540	4.610	-1.5
68606	504	29.700	28.100	5.7	68706	507	52.600	50.600	4.0	91127	501	3.920	4.130	-5.1
68606	505	32.400	30.800	5.2	68706	508	34.300	33.800	1.5	91127	503	3.920	4.130	-5.1
68606	506	22.400	21.000	6.7	68706	509	64.000	62.000	3.2	91127	504	3.920	4.130	-5.1
68606	507	25.100	24.200	3.7	68707	501	78.800	81.900	-3.8	91127	505	3.920	4.130	-5.1
68606	508	16.400	16.200	1.2	68707	503	31.200	30.600	2.0	91127	506	3.920	4.130	-5.1
68606	509	30.600	29.600	3.4	68707	504	61.500	58.200	5.7	91127	507	3.920	4.130	-5.1
68607	501	30.100	31.300	-3.8	68707	505	67.000	63.700	5.2	91127	508	3.920	4.130	-5.1
68607	503	11.900	11.700	1.7	68707	506	46.400	43.500	6.7	91127	509	3.920	4.130	-5.1
68607	504	23.500	22.200	5.9	68707	507	52.000	50.000	4.0	91130	501	2.580	2.640	-2.3
68607	505	25.600	24.300	5.3	68707	508	33.900	33.400	1.5	91130	503	2.580	2.640	-2.3
68607	506	17.700	16.600	6.6	68707	509	63.300	61.300	3.3	91130	504	2.580	2.640	-2.3
68607	507	19.900	19.100	4.2	90089	501	7.540	7.650	-1.4	91130	505	2.580	2.640	-2.3
68607	508	13.000	12.800	1.6	90089	503	7.540	7.650	-1.4	91130	506	2.580	2.640	-2.3
68607	509	24.200	23.400	3.4	90089	504	7.540	7.650	-1.4	91130	507	2.580	2.640	-2.3
68702	501	24.800	25.800	-3.9	90089	505	7.540	7.650	-1.4	91130	508	2.580	2.640	-2.3
68702	503	9.820	9.630	2.0	90089	506	7.540	7.650	-1.4	91130	509	2.580	2.640	-2.3
68702	504	19.300	18.300	5.5	90089	507	7.540	7.650	-1.4	91135	501	.720	.740	-2.7
68702	505	21.100	20.000	5.5	90089	508	7.540	7.650	-1.4	91135	503	.720	.740	-2.7
68702	506	14.600	13.700	6.6	90089	509	7.540	7.650	-1.4	91135	504	.720	.740	-2.7
68702	507	16.400	15.700	4.5	91111	501	5.830	6.140	-5.0	91135	505	.720	.740	-2.7
68702	508	10.700	10.500	1.9	91111	503	5.830	6.140	-5.0	91135	506	.720	.740	-2.7
68702	509	19.900	19.300	3.1	91111	504	5.830	6.140	-5.0	91135	507	.720	.740	-2.7
68703	501	18.600	19.300	-3.6	91111	505	5.830	6.140	-5.0	91135	508	.720	.740	-2.7
68703	503	7.370	7.220	2.1	91111	506	5.830	6.140	-5.0	91135	509	.720	.740	-2.7
68703	504	14.500	13.700	5.8	91111	507	5.830	6.140	-5.0	91150	501	3.700	3.900	-5.1
68703	505	15.800	15.000	5.3	91111	508	5.830	6.140	-5.0	91150	503	3.700	3.900	-5.1
68703	506	11.000	10.300	6.8	91111	509	5.830	6.140	-5.0	91150	504	3.700	3.900	-5.1
68703	507	12.300	11.800	4.2	91125	501	4.540	4.610	-1.5	91150	505	3.700	3.900	-5.1

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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
91150	506	3.700	3.900	-5.1	91177	509	6.860	6.970	-1.6	91250	504	6.810	7.180	-5.2
91150	507	3.700	3.900	-5.1	91179	501	6.890	7.000	-1.6	91250	505	6.810	7.180	-5.2
91150	508	3.700	3.900	-5.1	91179	503	6.890	7.000	-1.6	91250	506	6.810	7.180	-5.2
91150	509	3.700	3.900	-5.1	91179	504	6.890	7.000	-1.6	91250	507	6.810	7.180	-5.2
91155	501	8.220	8.670	-5.2	91179	505	6.890	7.000	-1.6	91250	508	6.810	7.180	-5.2
91155	503	8.220	8.670	-5.2	91179	506	6.890	7.000	-1.6	91250	509	6.810	7.180	-5.2
91155	504	8.220	8.670	-5.2	91179	507	6.890	7.000	-1.6	91265	501	31.500	32.200	-2.2
91155	505	8.220	8.670	-5.2	91179	508	6.890	7.000	-1.6	91265	503	31.500	32.200	-2.2
91155	506	8.220	8.670	-5.2	91179	509	6.890	7.000	-1.6	91265	504	31.500	32.200	-2.2
91155	507	8.220	8.670	-5.2	91190	501	3.700	3.750	-1.3	91265	505	31.500	32.200	-2.2
91155	508	8.220	8.670	-5.2	91190	503	3.700	3.750	-1.3	91265	506	31.500	32.200	-2.2
91155	509	8.220	8.670	-5.2	91190	504	3.700	3.750	-1.3	91265	507	31.500	32.200	-2.2
91160	501	1.820	1.850	-1.6	91190	505	3.700	3.750	-1.3	91265	508	31.500	32.200	-2.2
91160	503	1.820	1.850	-1.6	91190	506	3.700	3.750	-1.3	91265	509	31.500	32.200	-2.2
91160	504	1.820	1.850	-1.6	91190	507	3.700	3.750	-1.3	91266	501	16.700	17.100	-2.3
91160	505	1.820	1.850	-1.6	91190	508	3.700	3.750	-1.3	91266	503	16.700	17.100	-2.3
91160	506	1.820	1.850	-1.6	91190	509	3.700	3.750	-1.3	91266	504	16.700	17.100	-2.3
91160	507	1.820	1.850	-1.6	91200	501	1.470	1.510	-2.6	91266	505	16.700	17.100	-2.3
91160	508	1.820	1.850	-1.6	91200	503	1.470	1.510	-2.6	91266	506	16.700	17.100	-2.3
91160	509	1.820	1.850	-1.6	91200	504	1.470	1.510	-2.6	91266	507	16.700	17.100	-2.3
91175	501	1.570	1.590	-1.3	91200	505	1.470	1.510	-2.6	91266	508	16.700	17.100	-2.3
91175	503	1.570	1.590	-1.3	91200	506	1.470	1.510	-2.6	91266	509	16.700	17.100	-2.3
91175	504	1.570	1.590	-1.3	91200	507	1.470	1.510	-2.6	91302	501	28.800	29.200	-1.4
91175	505	1.570	1.590	-1.3	91200	508	1.470	1.510	-2.6	91302	503	28.800	29.200	-1.4
91175	506	1.570	1.590	-1.3	91200	509	1.470	1.510	-2.6	91302	504	28.800	29.200	-1.4
91175	507	1.570	1.590	-1.3	91235	501	4.520	4.770	-5.2	91302	505	28.800	29.200	-1.4
91175	508	1.570	1.590	-1.3	91235	503	4.520	4.770	-5.2	91302	506	28.800	29.200	-1.4
91175	509	1.570	1.590	-1.3	91235	504	4.520	4.770	-5.2	91302	507	28.800	29.200	-1.4
91177	501	6.860	6.970	-1.6	91235	505	4.520	4.770	-5.2	91302	508	28.800	29.200	-1.4
91177	503	6.860	6.970	-1.6	91235	506	4.520	4.770	-5.2	91302	509	28.800	29.200	-1.4
91177	504	6.860	6.970	-1.6	91235	507	4.520	4.770	-5.2	91315	501	8.750	8.860	-1.2
91177	505	6.860	6.970	-1.6	91235	508	4.520	4.770	-5.2	91315	503	8.750	8.860	-1.2
91177	506	6.860	6.970	-1.6	91235	509	4.520	4.770	-5.2	91315	504	8.750	8.860	-1.2
91177	507	6.860	6.970	-1.6	91250	501	6.810	7.180	-5.2	91315	505	8.750	8.860	-1.2
91177	508	6.860	6.970	-1.6	91250	503	6.810	7.180	-5.2	91315	506	8.750	8.860	-1.2

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LOSS COST % CHANGE BY CLASS

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91315	507	8.750	8.860	-1.2	91343	501	1.740	1.760	-1.1	91507	505	4.790	4.860	-1.4
91315	508	8.750	8.860	-1.2	91343	503	1.740	1.760	-1.1	91507	506	4.790	4.860	-1.4
91315	509	8.750	8.860	-1.2	91343	504	1.740	1.760	-1.1	91507	507	4.790	4.860	-1.4
91324	501	19.500	19.700	-1.0	91343	505	1.740	1.760	-1.1	91507	508	4.790	4.860	-1.4
91324	503	19.500	19.700	-1.0	91343	506	1.740	1.760	-1.1	91507	509	4.790	4.860	-1.4
91324	504	19.500	19.700	-1.0	91343	507	1.740	1.760	-1.1	91523	501	73.900	75.000	-1.5
91324	505	19.500	19.700	-1.0	91343	508	1.740	1.760	-1.1	91523	503	73.900	75.000	-1.5
91324	506	19.500	19.700	-1.0	91343	509	1.740	1.760	-1.1	91523	504	73.900	75.000	-1.5
91324	507	19.500	19.700	-1.0	91405	501	14.800	15.000	-1.3	91523	505	73.900	75.000	-1.5
91324	508	19.500	19.700	-1.0	91405	503	14.800	15.000	-1.3	91523	506	73.900	75.000	-1.5
91324	509	19.500	19.700	-1.0	91405	504	14.800	15.000	-1.3	91523	507	73.900	75.000	-1.5
91340	501	12.700	12.900	-1.6	91405	505	14.800	15.000	-1.3	91523	508	73.900	75.000	-1.5
91340	503	12.700	12.900	-1.6	91405	506	14.800	15.000	-1.3	91523	509	73.900	75.000	-1.5
91340	504	12.700	12.900	-1.6	91405	507	14.800	15.000	-1.3	91547	501	.420	.430	-2.3
91340	505	12.700	12.900	-1.6	91405	508	14.800	15.000	-1.3	91547	503	.420	.430	-2.3
91340	506	12.700	12.900	-1.6	91405	509	14.800	15.000	-1.3	91547	504	.420	.430	-2.3
91340	507	12.700	12.900	-1.6	91436	501	8.910	9.040	-1.4	91547	505	.420	.430	-2.3
91340	508	12.700	12.900	-1.6	91436	503	8.910	9.040	-1.4	91547	506	.420	.430	-2.3
91340	509	12.700	12.900	-1.6	91436	504	8.910	9.040	-1.4	91547	507	.420	.430	-2.3
91341	501	7.870	7.990	-1.5	91436	505	8.910	9.040	-1.4	91547	508	.420	.430	-2.3
91341	503	7.870	7.990	-1.5	91436	506	8.910	9.040	-1.4	91547	509	.420	.430	-2.3
91341	504	7.870	7.990	-1.5	91436	507	8.910	9.040	-1.4	91551	501	2.610	2.650	-1.5
91341	505	7.870	7.990	-1.5	91436	508	8.910	9.040	-1.4	91551	503	2.610	2.650	-1.5
91341	506	7.870	7.990	-1.5	91436	509	8.910	9.040	-1.4	91551	504	2.610	2.650	-1.5
91341	507	7.870	7.990	-1.5	91481	501	32.500	33.000	-1.5	91551	505	2.610	2.650	-1.5
91341	508	7.870	7.990	-1.5	91481	503	32.500	33.000	-1.5	91551	506	2.610	2.650	-1.5
91341	509	7.870	7.990	-1.5	91481	504	32.500	33.000	-1.5	91551	507	2.610	2.650	-1.5
91342	501	11.700	11.800	-0.8	91481	505	32.500	33.000	-1.5	91551	508	2.610	2.650	-1.5
91342	503	11.700	11.800	-0.8	91481	506	32.500	33.000	-1.5	91551	509	2.610	2.650	-1.5
91342	504	11.700	11.800	-0.8	91481	507	32.500	33.000	-1.5	91555	501	2.720	2.870	-5.2
91342	505	11.700	11.800	-0.8	91481	508	32.500	33.000	-1.5	91555	503	2.720	2.870	-5.2
91342	506	11.700	11.800	-0.8	91481	509	32.500	33.000	-1.5	91555	504	2.720	2.870	-5.2
91342	507	11.700	11.800	-0.8	91507	501	4.790	4.860	-1.4	91555	505	2.720	2.870	-5.2
91342	508	11.700	11.800	-0.8	91507	503	4.790	4.860	-1.4	91555	506	2.720	2.870	-5.2
91342	509	11.700	11.800	-0.8	91507	504	4.790	4.860	-1.4	91555	507	2.720	2.870	-5.2

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91555	508	2.720	2.870	-5.2	91590	503	6.020	6.110	-1.5	91641	506	2.400	2.450	-2.0
91555	509	2.720	2.870	-5.2	91590	504	6.020	6.110	-1.5	91641	507	2.400	2.450	-2.0
91560	501	9.220	9.430	-2.2	91590	505	6.020	6.110	-1.5	91641	508	2.400	2.450	-2.0
91560	503	9.220	9.430	-2.2	91590	506	6.020	6.110	-1.5	91641	509	2.400	2.450	-2.0
91560	504	9.220	9.430	-2.2	91590	507	6.020	6.110	-1.5	91666	501	1.620	1.650	-1.8
91560	505	9.220	9.430	-2.2	91590	508	6.020	6.110	-1.5	91666	503	1.620	1.650	-1.8
91560	506	9.220	9.430	-2.2	91590	509	6.020	6.110	-1.5	91666	504	1.620	1.650	-1.8
91560	507	9.220	9.430	-2.2	91606	501	25.300	25.800	-1.9	91666	505	1.620	1.650	-1.8
91560	508	9.220	9.430	-2.2	91606	503	25.300	25.800	-1.9	91666	506	1.620	1.650	-1.8
91560	509	9.220	9.430	-2.2	91606	504	25.300	25.800	-1.9	91666	507	1.620	1.650	-1.8
91562	501	5.800	5.890	-1.5	91606	505	25.300	25.800	-1.9	91666	508	1.620	1.650	-1.8
91562	503	5.800	5.890	-1.5	91606	506	25.300	25.800	-1.9	91666	509	1.620	1.650	-1.8
91562	504	5.800	5.890	-1.5	91606	507	25.300	25.800	-1.9	91722	501	7.740	7.920	-2.3
91562	505	5.800	5.890	-1.5	91606	508	25.300	25.800	-1.9	91722	503	7.740	7.920	-2.3
91562	506	5.800	5.890	-1.5	91606	509	25.300	25.800	-1.9	91722	504	7.740	7.920	-2.3
91562	507	5.800	5.890	-1.5	91629	501	5.160	5.280	-2.3	91722	505	7.740	7.920	-2.3
91562	508	5.800	5.890	-1.5	91629	503	5.160	5.280	-2.3	91722	506	7.740	7.920	-2.3
91562	509	5.800	5.890	-1.5	91629	504	5.160	5.280	-2.3	91722	507	7.740	7.920	-2.3
91577	501	20.800	21.100	-1.4	91629	505	5.160	5.280	-2.3	91722	508	7.740	7.920	-2.3
91577	503	20.800	21.100	-1.4	91629	506	5.160	5.280	-2.3	91722	509	7.740	7.920	-2.3
91577	504	20.800	21.100	-1.4	91629	507	5.160	5.280	-2.3	91746	501	5.800	5.890	-1.5
91577	505	20.800	21.100	-1.4	91629	508	5.160	5.280	-2.3	91746	503	5.800	5.890	-1.5
91577	506	20.800	21.100	-1.4	91629	509	5.160	5.280	-2.3	91746	504	5.800	5.890	-1.5
91577	507	20.800	21.100	-1.4	91636	501	8.850	9.050	-2.2	91746	505	5.800	5.890	-1.5
91577	508	20.800	21.100	-1.4	91636	503	8.850	9.050	-2.2	91746	506	5.800	5.890	-1.5
91577	509	20.800	21.100	-1.4	91636	504	8.850	9.050	-2.2	91746	507	5.800	5.890	-1.5
91580	501	12.200	12.400	-1.6	91636	505	8.850	9.050	-2.2	91746	508	5.800	5.890	-1.5
91580	503	12.200	12.400	-1.6	91636	506	8.850	9.050	-2.2	91746	509	5.800	5.890	-1.5
91580	504	12.200	12.400	-1.6	91636	507	8.850	9.050	-2.2	91805	501	.360	.370	-2.7
91580	505	12.200	12.400	-1.6	91636	508	8.850	9.050	-2.2	91805	503	.360	.370	-2.7
91580	506	12.200	12.400	-1.6	91636	509	8.850	9.050	-2.2	91805	504	.360	.370	-2.7
91580	507	12.200	12.400	-1.6	91641	501	2.400	2.450	-2.0	91805	505	.360	.370	-2.7
91580	508	12.200	12.400	-1.6	91641	503	2.400	2.450	-2.0	91805	506	.360	.370	-2.7
91580	509	12.200	12.400	-1.6	91641	504	2.400	2.450	-2.0	91805	507	.360	.370	-2.7
91590	501	6.020	6.110	-1.5	91641	505	2.400	2.450	-2.0	91805	508	.360	.370	-2.7

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STATE: 06 - CONNECTICUT
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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
91805	509	.360	.370	-2.7	92102	504	8.100	8.220	-1.5	92446	507	10.200	10.400	-1.9
92053	501	.900	.910	-1.1	92102	505	8.100	8.220	-1.5	92446	508	10.200	10.400	-1.9
92053	503	.900	.910	-1.1	92102	506	8.100	8.220	-1.5	92446	509	10.200	10.400	-1.9
92053	504	.900	.910	-1.1	92102	507	8.100	8.220	-1.5	92447	501	8.940	9.070	-1.4
92053	505	.900	.910	-1.1	92102	508	8.100	8.220	-1.5	92447	503	8.940	9.070	-1.4
92053	506	.900	.910	-1.1	92102	509	8.100	8.220	-1.5	92447	504	8.940	9.070	-1.4
92053	507	.900	.910	-1.1	92215	501	6.480	6.830	-5.1	92447	505	8.940	9.070	-1.4
92053	508	.900	.910	-1.1	92215	503	6.480	6.830	-5.1	92447	506	8.940	9.070	-1.4
92053	509	.900	.910	-1.1	92215	504	6.480	6.830	-5.1	92447	507	8.940	9.070	-1.4
92054	501	.310	.310	0.0	92215	505	6.480	6.830	-5.1	92447	508	8.940	9.070	-1.4
92054	503	.310	.310	0.0	92215	506	6.480	6.830	-5.1	92447	509	8.940	9.070	-1.4
92054	504	.310	.310	0.0	92215	507	6.480	6.830	-5.1	92451	501	4.520	4.770	-5.2
92054	505	.310	.310	0.0	92215	508	6.480	6.830	-5.1	92451	503	4.520	4.770	-5.2
92054	506	.310	.310	0.0	92215	509	6.480	6.830	-5.1	92451	504	4.520	4.770	-5.2
92054	507	.310	.310	0.0	92338	501	3.110	3.160	-1.6	92451	505	4.520	4.770	-5.2
92054	508	.310	.310	0.0	92338	503	3.110	3.160	-1.6	92451	506	4.520	4.770	-5.2
92054	509	.310	.310	0.0	92338	504	3.110	3.160	-1.6	92451	507	4.520	4.770	-5.2
92055	501	8.600	8.730	-1.5	92338	505	3.110	3.160	-1.6	92451	508	4.520	4.770	-5.2
92055	503	8.600	8.730	-1.5	92338	506	3.110	3.160	-1.6	92451	509	4.520	4.770	-5.2
92055	504	8.600	8.730	-1.5	92338	507	3.110	3.160	-1.6	92453	501	5.660	5.750	-1.6
92055	505	8.600	8.730	-1.5	92338	508	3.110	3.160	-1.6	92453	503	5.660	5.750	-1.6
92055	506	8.600	8.730	-1.5	92338	509	3.110	3.160	-1.6	92453	504	5.660	5.750	-1.6
92055	507	8.600	8.730	-1.5	92445	501	5.070	5.190	-2.3	92453	505	5.660	5.750	-1.6
92055	508	8.600	8.730	-1.5	92445	503	5.070	5.190	-2.3	92453	506	5.660	5.750	-1.6
92055	509	8.600	8.730	-1.5	92445	504	5.070	5.190	-2.3	92453	507	5.660	5.750	-1.6
92101	501	13.400	13.700	-2.2	92445	505	5.070	5.190	-2.3	92453	508	5.660	5.750	-1.6
92101	503	13.400	13.700	-2.2	92445	506	5.070	5.190	-2.3	92453	509	5.660	5.750	-1.6
92101	504	13.400	13.700	-2.2	92445	507	5.070	5.190	-2.3	92478	501	2.800	2.840	-1.4
92101	505	13.400	13.700	-2.2	92445	508	5.070	5.190	-2.3	92478	503	2.800	2.840	-1.4
92101	506	13.400	13.700	-2.2	92445	509	5.070	5.190	-2.3	92478	504	2.800	2.840	-1.4
92101	507	13.400	13.700	-2.2	92446	501	10.200	10.400	-1.9	92478	505	2.800	2.840	-1.4
92101	508	13.400	13.700	-2.2	92446	503	10.200	10.400	-1.9	92478	506	2.800	2.840	-1.4
92101	509	13.400	13.700	-2.2	92446	504	10.200	10.400	-1.9	92478	507	2.800	2.840	-1.4
92102	501	8.100	8.220	-1.5	92446	505	10.200	10.400	-1.9	92478	508	2.800	2.840	-1.4
92102	503	8.100	8.220	-1.5	92446	506	10.200	10.400	-1.9	92478	509	2.800	2.840	-1.4

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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
92593	501	59.400	62.600	-5.1	94225	505	15.400	15.600	-1.3	94404	508	7.590	7.710	-1.6
92593	503	59.400	62.600	-5.1	94225	506	15.400	15.600	-1.3	94404	509	7.590	7.710	-1.6
92593	504	59.400	62.600	-5.1	94225	507	15.400	15.600	-1.3	94569	501	5.130	5.200	-1.3
92593	505	59.400	62.600	-5.1	94225	508	15.400	15.600	-1.3	94569	503	5.130	5.200	-1.3
92593	506	59.400	62.600	-5.1	94225	509	15.400	15.600	-1.3	94569	504	5.130	5.200	-1.3
92593	507	59.400	62.600	-5.1	94276	501	8.010	8.130	-1.5	94569	505	5.130	5.200	-1.3
92593	508	59.400	62.600	-5.1	94276	503	8.010	8.130	-1.5	94569	506	5.130	5.200	-1.3
92593	509	59.400	62.600	-5.1	94276	504	8.010	8.130	-1.5	94569	507	5.130	5.200	-1.3
92663	501	1.200	1.230	-2.4	94276	505	8.010	8.130	-1.5	94569	508	5.130	5.200	-1.3
92663	503	1.200	1.230	-2.4	94276	506	8.010	8.130	-1.5	94569	509	5.130	5.200	-1.3
92663	504	1.200	1.230	-2.4	94276	507	8.010	8.130	-1.5	94590	501	22.100	22.400	-1.3
92663	505	1.200	1.230	-2.4	94276	508	8.010	8.130	-1.5	94590	503	22.100	22.400	-1.3
92663	506	1.200	1.230	-2.4	94276	509	8.010	8.130	-1.5	94590	504	22.100	22.400	-1.3
92663	507	1.200	1.230	-2.4	94304	501	5.770	6.090	-5.3	94590	505	22.100	22.400	-1.3
92663	508	1.200	1.230	-2.4	94304	503	5.770	6.090	-5.3	94590	506	22.100	22.400	-1.3
92663	509	1.200	1.230	-2.4	94304	504	5.770	6.090	-5.3	94590	507	22.100	22.400	-1.3
94007	501	19.200	19.500	-1.5	94304	505	5.770	6.090	-5.3	94590	508	22.100	22.400	-1.3
94007	503	19.200	19.500	-1.5	94304	506	5.770	6.090	-5.3	94590	509	22.100	22.400	-1.3
94007	504	19.200	19.500	-1.5	94304	507	5.770	6.090	-5.3	94617	501	6.980	7.080	-1.4
94007	505	19.200	19.500	-1.5	94304	508	5.770	6.090	-5.3	94617	503	6.980	7.080	-1.4
94007	506	19.200	19.500	-1.5	94304	509	5.770	6.090	-5.3	94617	504	6.980	7.080	-1.4
94007	507	19.200	19.500	-1.5	94381	501	10.800	11.400	-5.3	94617	505	6.980	7.080	-1.4
94007	508	19.200	19.500	-1.5	94381	503	10.800	11.400	-5.3	94617	506	6.980	7.080	-1.4
94007	509	19.200	19.500	-1.5	94381	504	10.800	11.400	-5.3	94617	507	6.980	7.080	-1.4
94099	501	4.370	4.440	-1.6	94381	505	10.800	11.400	-5.3	94617	508	6.980	7.080	-1.4
94099	503	4.370	4.440	-1.6	94381	506	10.800	11.400	-5.3	94617	509	6.980	7.080	-1.4
94099	504	4.370	4.440	-1.6	94381	507	10.800	11.400	-5.3	95124	501	2.580	2.620	-1.5
94099	505	4.370	4.440	-1.6	94381	508	10.800	11.400	-5.3	95124	503	2.580	2.620	-1.5
94099	506	4.370	4.440	-1.6	94381	509	10.800	11.400	-5.3	95124	504	2.580	2.620	-1.5
94099	507	4.370	4.440	-1.6	94404	501	7.590	7.710	-1.6	95124	505	2.580	2.620	-1.5
94099	508	4.370	4.440	-1.6	94404	503	7.590	7.710	-1.6	95124	506	2.580	2.620	-1.5
94099	509	4.370	4.440	-1.6	94404	504	7.590	7.710	-1.6	95124	507	2.580	2.620	-1.5
94225	501	15.400	15.600	-1.3	94404	505	7.590	7.710	-1.6	95124	508	2.580	2.620	-1.5
94225	503	15.400	15.600	-1.3	94404	506	7.590	7.710	-1.6	95124	509	2.580	2.620	-1.5
94225	504	15.400	15.600	-1.3	94404	507	7.590	7.710	-1.6	95233	501	5.520	5.600	-1.4

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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
95233	503	5.520	5.600	-1.4	95357	506	2.580	2.640	-2.3	95505	509	4.980	5.090	-2.2
95233	504	5.520	5.600	-1.4	95357	507	2.580	2.640	-2.3	95620	501	3.360	3.410	-1.5
95233	505	5.520	5.600	-1.4	95357	508	2.580	2.640	-2.3	95620	503	3.360	3.410	-1.5
95233	506	5.520	5.600	-1.4	95357	509	2.580	2.640	-2.3	95620	504	3.360	3.410	-1.5
95233	507	5.520	5.600	-1.4	95410	501	7.730	7.850	-1.5	95620	505	3.360	3.410	-1.5
95233	508	5.520	5.600	-1.4	95410	503	7.730	7.850	-1.5	95620	506	3.360	3.410	-1.5
95233	509	5.520	5.600	-1.4	95410	504	7.730	7.850	-1.5	95620	507	3.360	3.410	-1.5
95305	501	5.990	6.090	-1.6	95410	505	7.730	7.850	-1.5	95620	508	3.360	3.410	-1.5
95305	503	5.990	6.090	-1.6	95410	506	7.730	7.850	-1.5	95620	509	3.360	3.410	-1.5
95305	504	5.990	6.090	-1.6	95410	507	7.730	7.850	-1.5	95625	501	13.800	13.900	-0.7
95305	505	5.990	6.090	-1.6	95410	508	7.730	7.850	-1.5	95625	503	13.800	13.900	-0.7
95305	506	5.990	6.090	-1.6	95410	509	7.730	7.850	-1.5	95625	504	13.800	13.900	-0.7
95305	507	5.990	6.090	-1.6	95455	501	10.700	10.900	-1.8	95625	505	13.800	13.900	-0.7
95305	508	5.990	6.090	-1.6	95455	503	10.700	10.900	-1.8	95625	506	13.800	13.900	-0.7
95305	509	5.990	6.090	-1.6	95455	504	10.700	10.900	-1.8	95625	507	13.800	13.900	-0.7
95306	501	10.100	10.400	-2.9	95455	505	10.700	10.900	-1.8	95625	508	13.800	13.900	-0.7
95306	503	10.100	10.400	-2.9	95455	506	10.700	10.900	-1.8	95625	509	13.800	13.900	-0.7
95306	504	10.100	10.400	-2.9	95455	507	10.700	10.900	-1.8	95647	501	5.450	5.740	-5.1
95306	505	10.100	10.400	-2.9	95455	508	10.700	10.900	-1.8	95647	503	5.450	5.740	-5.1
95306	506	10.100	10.400	-2.9	95455	509	10.700	10.900	-1.8	95647	504	5.450	5.740	-5.1
95306	507	10.100	10.400	-2.9	95487	501	4.150	4.210	-1.4	95647	505	5.450	5.740	-5.1
95306	508	10.100	10.400	-2.9	95487	503	4.150	4.210	-1.4	95647	506	5.450	5.740	-5.1
95306	509	10.100	10.400	-2.9	95487	504	4.150	4.210	-1.4	95647	507	5.450	5.740	-5.1
95310	501	14.300	14.500	-1.4	95487	505	4.150	4.210	-1.4	95647	508	5.450	5.740	-5.1
95310	503	14.300	14.500	-1.4	95487	506	4.150	4.210	-1.4	95647	509	5.450	5.740	-5.1
95310	504	14.300	14.500	-1.4	95487	507	4.150	4.210	-1.4	96053	501	4.140	4.360	-5.0
95310	505	14.300	14.500	-1.4	95487	508	4.150	4.210	-1.4	96053	503	4.140	4.360	-5.0
95310	506	14.300	14.500	-1.4	95487	509	4.150	4.210	-1.4	96053	504	4.140	4.360	-5.0
95310	507	14.300	14.500	-1.4	95505	501	4.980	5.090	-2.2	96053	505	4.140	4.360	-5.0
95310	508	14.300	14.500	-1.4	95505	503	4.980	5.090	-2.2	96053	506	4.140	4.360	-5.0
95310	509	14.300	14.500	-1.4	95505	504	4.980	5.090	-2.2	96053	507	4.140	4.360	-5.0
95357	501	2.580	2.640	-2.3	95505	505	4.980	5.090	-2.2	96053	508	4.140	4.360	-5.0
95357	503	2.580	2.640	-2.3	95505	506	4.980	5.090	-2.2	96053	509	4.140	4.360	-5.0
95357	504	2.580	2.640	-2.3	95505	507	4.980	5.090	-2.2	96317	501	2.670	2.730	-2.2
95357	505	2.580	2.640	-2.3	95505	508	4.980	5.090	-2.2	96317	503	2.670	2.730	-2.2

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LOSS COST % CHANGE BY CLASS

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96317	504	2.670	2.730	-2.2	96611	507	2.920	2.950	-1.0	97050	501	6.880	6.970	-1.3
96317	505	2.670	2.730	-2.2	96611	508	2.920	2.950	-1.0	97050	503	6.880	6.970	-1.3
96317	506	2.670	2.730	-2.2	96611	509	2.920	2.950	-1.0	97050	504	6.880	6.970	-1.3
96317	507	2.670	2.730	-2.2	96702	501	7.700	7.820	-1.5	97050	505	6.880	6.970	-1.3
96317	508	2.670	2.730	-2.2	96702	503	7.700	7.820	-1.5	97050	506	6.880	6.970	-1.3
96317	509	2.670	2.730	-2.2	96702	504	7.700	7.820	-1.5	97050	507	6.880	6.970	-1.3
96408	501	6.690	6.800	-1.6	96702	505	7.700	7.820	-1.5	97050	508	6.880	6.970	-1.3
96408	503	6.690	6.800	-1.6	96702	506	7.700	7.820	-1.5	97050	509	6.880	6.970	-1.3
96408	504	6.690	6.800	-1.6	96702	507	7.700	7.820	-1.5	97111	501	9.240	9.390	-1.6
96408	505	6.690	6.800	-1.6	96702	508	7.700	7.820	-1.5	97111	503	9.240	9.390	-1.6
96408	506	6.690	6.800	-1.6	96702	509	7.700	7.820	-1.5	97111	504	9.240	9.390	-1.6
96408	507	6.690	6.800	-1.6	96816	501	7.230	7.340	-1.5	97111	505	9.240	9.390	-1.6
96408	508	6.690	6.800	-1.6	96816	503	7.230	7.340	-1.5	97111	506	9.240	9.390	-1.6
96408	509	6.690	6.800	-1.6	96816	504	7.230	7.340	-1.5	97111	507	9.240	9.390	-1.6
96409	501	6.190	6.290	-1.6	96816	505	7.230	7.340	-1.5	97111	508	9.240	9.390	-1.6
96409	503	6.190	6.290	-1.6	96816	506	7.230	7.340	-1.5	97111	509	9.240	9.390	-1.6
96409	504	6.190	6.290	-1.6	96816	507	7.230	7.340	-1.5	97220	501	.690	.710	-2.8
96409	505	6.190	6.290	-1.6	96816	508	7.230	7.340	-1.5	97220	503	.690	.710	-2.8
96409	506	6.190	6.290	-1.6	96816	509	7.230	7.340	-1.5	97220	504	.690	.710	-2.8
96409	507	6.190	6.290	-1.6	96872	501	9.490	9.710	-2.3	97220	505	.690	.710	-2.8
96409	508	6.190	6.290	-1.6	96872	503	9.490	9.710	-2.3	97220	506	.690	.710	-2.8
96409	509	6.190	6.290	-1.6	96872	504	9.490	9.710	-2.3	97220	507	.690	.710	-2.8
96410	501	5.430	5.520	-1.6	96872	505	9.490	9.710	-2.3	97220	508	.690	.710	-2.8
96410	503	5.430	5.520	-1.6	96872	506	9.490	9.710	-2.3	97220	509	.690	.710	-2.8
96410	504	5.430	5.520	-1.6	96872	507	9.490	9.710	-2.3	97222	501	3.000	3.160	-5.1
96410	505	5.430	5.520	-1.6	96872	508	9.490	9.710	-2.3	97222	503	3.000	3.160	-5.1
96410	506	5.430	5.520	-1.6	96872	509	9.490	9.710	-2.3	97222	504	3.000	3.160	-5.1
96410	507	5.430	5.520	-1.6	97047	501	8.870	8.980	-1.2	97222	505	3.000	3.160	-5.1
96410	508	5.430	5.520	-1.6	97047	503	8.870	8.980	-1.2	97222	506	3.000	3.160	-5.1
96410	509	5.430	5.520	-1.6	97047	504	8.870	8.980	-1.2	97222	507	3.000	3.160	-5.1
96611	501	2.920	2.950	-1.0	97047	505	8.870	8.980	-1.2	97222	508	3.000	3.160	-5.1
96611	503	2.920	2.950	-1.0	97047	506	8.870	8.980	-1.2	97222	509	3.000	3.160	-5.1
96611	504	2.920	2.950	-1.0	97047	507	8.870	8.980	-1.2	97223	501	4.520	4.770	-5.2
96611	505	2.920	2.950	-1.0	97047	508	8.870	8.980	-1.2	97223	503	4.520	4.770	-5.2
96611	506	2.920	2.950	-1.0	97047	509	8.870	8.980	-1.2	97223	504	4.520	4.770	-5.2

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STATE: 06 - CONNECTICUT
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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
97223	505	4.520	4.770	-5.2	97651	508	12.500	12.800	-2.3	98002	503	1.750	1.790	-2.2
97223	506	4.520	4.770	-5.2	97651	509	12.500	12.800	-2.3	98002	504	1.750	1.790	-2.2
97223	507	4.520	4.770	-5.2	97652	501	10.900	11.100	-1.8	98002	505	1.750	1.790	-2.2
97223	508	4.520	4.770	-5.2	97652	503	10.900	11.100	-1.8	98002	506	1.750	1.790	-2.2
97223	509	4.520	4.770	-5.2	97652	504	10.900	11.100	-1.8	98002	507	1.750	1.790	-2.2
97308	501	1.290	1.320	-2.3	97652	505	10.900	11.100	-1.8	98002	508	1.750	1.790	-2.2
97308	503	1.290	1.320	-2.3	97652	506	10.900	11.100	-1.8	98002	509	1.750	1.790	-2.2
97308	504	1.290	1.320	-2.3	97652	507	10.900	11.100	-1.8	98003	501	1.710	1.730	-1.2
97308	505	1.290	1.320	-2.3	97652	508	10.900	11.100	-1.8	98003	503	1.710	1.730	-1.2
97308	506	1.290	1.320	-2.3	97652	509	10.900	11.100	-1.8	98003	504	1.710	1.730	-1.2
97308	507	1.290	1.320	-2.3	97653	501	5.460	5.550	-1.6	98003	505	1.710	1.730	-1.2
97308	508	1.290	1.320	-2.3	97653	503	5.460	5.550	-1.6	98003	506	1.710	1.730	-1.2
97308	509	1.290	1.320	-2.3	97653	504	5.460	5.550	-1.6	98003	507	1.710	1.730	-1.2
97447	501	4.240	4.340	-2.3	97653	505	5.460	5.550	-1.6	98003	508	1.710	1.730	-1.2
97447	503	4.240	4.340	-2.3	97653	506	5.460	5.550	-1.6	98003	509	1.710	1.730	-1.2
97447	504	4.240	4.340	-2.3	97653	507	5.460	5.550	-1.6	98090	501	.230	.233	-1.3
97447	505	4.240	4.340	-2.3	97653	508	5.460	5.550	-1.6	98090	503	.230	.233	-1.3
97447	506	4.240	4.340	-2.3	97653	509	5.460	5.550	-1.6	98090	504	.230	.233	-1.3
97447	507	4.240	4.340	-2.3	97654	501	9.520	9.670	-1.6	98090	505	.230	.233	-1.3
97447	508	4.240	4.340	-2.3	97654	503	9.520	9.670	-1.6	98090	506	.230	.233	-1.3
97447	509	4.240	4.340	-2.3	97654	504	9.520	9.670	-1.6	98090	507	.230	.233	-1.3
97650	501	6.390	6.480	-1.4	97654	505	9.520	9.670	-1.6	98090	508	.230	.233	-1.3
97650	503	6.390	6.480	-1.4	97654	506	9.520	9.670	-1.6	98090	509	.230	.233	-1.3
97650	504	6.390	6.480	-1.4	97654	507	9.520	9.670	-1.6	98091	501	.249	.250	-0.4
97650	505	6.390	6.480	-1.4	97654	508	9.520	9.670	-1.6	98091	503	.249	.250	-0.4
97650	506	6.390	6.480	-1.4	97654	509	9.520	9.670	-1.6	98091	504	.249	.250	-0.4
97650	507	6.390	6.480	-1.4	97655	501	9.680	9.900	-2.2	98091	505	.249	.250	-0.4
97650	508	6.390	6.480	-1.4	97655	503	9.680	9.900	-2.2	98091	506	.249	.250	-0.4
97650	509	6.390	6.480	-1.4	97655	504	9.680	9.900	-2.2	98091	507	.249	.250	-0.4
97651	501	12.500	12.800	-2.3	97655	505	9.680	9.900	-2.2	98091	508	.249	.250	-0.4
97651	503	12.500	12.800	-2.3	97655	506	9.680	9.900	-2.2	98091	509	.249	.250	-0.4
97651	504	12.500	12.800	-2.3	97655	507	9.680	9.900	-2.2	98092	501	.760	.770	-1.3
97651	505	12.500	12.800	-2.3	97655	508	9.680	9.900	-2.2	98092	503	.760	.770	-1.3
97651	506	12.500	12.800	-2.3	97655	509	9.680	9.900	-2.2	98092	504	.760	.770	-1.3
97651	507	12.500	12.800	-2.3	98002	501	1.750	1.790	-2.2	98092	505	.760	.770	-1.3

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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
98092	506	.760	.770	-1.3	98154	509	7.840	8.010	-2.1	98161	504	11.200	11.400	-1.8
98092	507	.760	.770	-1.3	98155	501	11.000	11.200	-1.8	98161	505	11.200	11.400	-1.8
98092	508	.760	.770	-1.3	98155	503	11.000	11.200	-1.8	98161	506	11.200	11.400	-1.8
98092	509	.760	.770	-1.3	98155	504	11.000	11.200	-1.8	98161	507	11.200	11.400	-1.8
98111	501	1.140	1.210	-5.8	98155	505	11.000	11.200	-1.8	98161	508	11.200	11.400	-1.8
98111	503	1.140	1.210	-5.8	98155	506	11.000	11.200	-1.8	98161	509	11.200	11.400	-1.8
98111	504	1.140	1.210	-5.8	98155	507	11.000	11.200	-1.8	98163	501	11.700	12.000	-2.5
98111	505	1.140	1.210	-5.8	98155	508	11.000	11.200	-1.8	98163	503	11.700	12.000	-2.5
98111	506	1.140	1.210	-5.8	98155	509	11.000	11.200	-1.8	98163	504	11.700	12.000	-2.5
98111	507	1.140	1.210	-5.8	98157	501	7.010	7.170	-2.2	98163	505	11.700	12.000	-2.5
98111	508	1.140	1.210	-5.8	98157	503	7.010	7.170	-2.2	98163	506	11.700	12.000	-2.5
98111	509	1.140	1.210	-5.8	98157	504	7.010	7.170	-2.2	98163	507	11.700	12.000	-2.5
98152	501	5.900	6.030	-2.2	98157	505	7.010	7.170	-2.2	98163	508	11.700	12.000	-2.5
98152	503	5.900	6.030	-2.2	98157	506	7.010	7.170	-2.2	98163	509	11.700	12.000	-2.5
98152	504	5.900	6.030	-2.2	98157	507	7.010	7.170	-2.2	98164	501	3.810	4.020	-5.2
98152	505	5.900	6.030	-2.2	98157	508	7.010	7.170	-2.2	98164	503	3.810	4.020	-5.2
98152	506	5.900	6.030	-2.2	98157	509	7.010	7.170	-2.2	98164	504	3.810	4.020	-5.2
98152	507	5.900	6.030	-2.2	98159	501	4.700	4.810	-2.3	98164	505	3.810	4.020	-5.2
98152	508	5.900	6.030	-2.2	98159	503	4.700	4.810	-2.3	98164	506	3.810	4.020	-5.2
98152	509	5.900	6.030	-2.2	98159	504	4.700	4.810	-2.3	98164	507	3.810	4.020	-5.2
98153	501	6.640	6.790	-2.2	98159	505	4.700	4.810	-2.3	98164	508	3.810	4.020	-5.2
98153	503	6.640	6.790	-2.2	98159	506	4.700	4.810	-2.3	98164	509	3.810	4.020	-5.2
98153	504	6.640	6.790	-2.2	98159	507	4.700	4.810	-2.3	98257	501	2.580	2.620	-1.5
98153	505	6.640	6.790	-2.2	98159	508	4.700	4.810	-2.3	98257	503	2.580	2.620	-1.5
98153	506	6.640	6.790	-2.2	98159	509	4.700	4.810	-2.3	98257	504	2.580	2.620	-1.5
98153	507	6.640	6.790	-2.2	98160	501	9.960	10.200	-2.4	98257	505	2.580	2.620	-1.5
98153	508	6.640	6.790	-2.2	98160	503	9.960	10.200	-2.4	98257	506	2.580	2.620	-1.5
98153	509	6.640	6.790	-2.2	98160	504	9.960	10.200	-2.4	98257	507	2.580	2.620	-1.5
98154	501	7.840	8.010	-2.1	98160	505	9.960	10.200	-2.4	98257	508	2.580	2.620	-1.5
98154	503	7.840	8.010	-2.1	98160	506	9.960	10.200	-2.4	98257	509	2.580	2.620	-1.5
98154	504	7.840	8.010	-2.1	98160	507	9.960	10.200	-2.4	98303	501	22.000	22.500	-2.2
98154	505	7.840	8.010	-2.1	98160	508	9.960	10.200	-2.4	98303	503	22.000	22.500	-2.2
98154	506	7.840	8.010	-2.1	98160	509	9.960	10.200	-2.4	98303	504	22.000	22.500	-2.2
98154	507	7.840	8.010	-2.1	98161	501	11.200	11.400	-1.8	98303	505	22.000	22.500	-2.2
98154	508	7.840	8.010	-2.1	98161	503	11.200	11.400	-1.8	98303	506	22.000	22.500	-2.2

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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
98303	507	22.000	22.500	-2.2	98308	501	1.990	2.020	-1.5	98413	505	25.200	25.500	-1.2
98303	508	22.000	22.500	-2.2	98308	503	1.990	2.020	-1.5	98413	506	25.200	25.500	-1.2
98303	509	22.000	22.500	-2.2	98308	504	1.990	2.020	-1.5	98413	507	25.200	25.500	-1.2
98304	501	9.550	9.700	-1.5	98308	505	1.990	2.020	-1.5	98413	508	25.200	25.500	-1.2
98304	503	9.550	9.700	-1.5	98308	506	1.990	2.020	-1.5	98413	509	25.200	25.500	-1.2
98304	504	9.550	9.700	-1.5	98308	507	1.990	2.020	-1.5	98414	501	23.000	23.400	-1.7
98304	505	9.550	9.700	-1.5	98308	508	1.990	2.020	-1.5	98414	503	23.000	23.400	-1.7
98304	506	9.550	9.700	-1.5	98308	509	1.990	2.020	-1.5	98414	504	23.000	23.400	-1.7
98304	507	9.550	9.700	-1.5	98309	501	11.100	11.300	-1.8	98414	505	23.000	23.400	-1.7
98304	508	9.550	9.700	-1.5	98309	503	11.100	11.300	-1.8	98414	506	23.000	23.400	-1.7
98304	509	9.550	9.700	-1.5	98309	504	11.100	11.300	-1.8	98414	507	23.000	23.400	-1.7
98305	501	7.120	7.210	-1.2	98309	505	11.100	11.300	-1.8	98414	508	23.000	23.400	-1.7
98305	503	7.120	7.210	-1.2	98309	506	11.100	11.300	-1.8	98414	509	23.000	23.400	-1.7
98305	504	7.120	7.210	-1.2	98309	507	11.100	11.300	-1.8	98415	501	3.030	3.070	-1.3
98305	505	7.120	7.210	-1.2	98309	508	11.100	11.300	-1.8	98415	503	3.030	3.070	-1.3
98305	506	7.120	7.210	-1.2	98309	509	11.100	11.300	-1.8	98415	504	3.030	3.070	-1.3
98305	507	7.120	7.210	-1.2	98344	501	1.980	2.010	-1.5	98415	505	3.030	3.070	-1.3
98305	508	7.120	7.210	-1.2	98344	503	1.980	2.010	-1.5	98415	506	3.030	3.070	-1.3
98305	509	7.120	7.210	-1.2	98344	504	1.980	2.010	-1.5	98415	507	3.030	3.070	-1.3
98306	501	18.300	18.600	-1.6	98344	505	1.980	2.010	-1.5	98415	508	3.030	3.070	-1.3
98306	503	18.300	18.600	-1.6	98344	506	1.980	2.010	-1.5	98415	509	3.030	3.070	-1.3
98306	504	18.300	18.600	-1.6	98344	507	1.980	2.010	-1.5	98423	501	7.200	7.310	-1.5
98306	505	18.300	18.600	-1.6	98344	508	1.980	2.010	-1.5	98423	503	7.200	7.310	-1.5
98306	506	18.300	18.600	-1.6	98344	509	1.980	2.010	-1.5	98423	504	7.200	7.310	-1.5
98306	507	18.300	18.600	-1.6	98405	501	3.270	3.310	-1.2	98423	505	7.200	7.310	-1.5
98306	508	18.300	18.600	-1.6	98405	503	3.270	3.310	-1.2	98423	506	7.200	7.310	-1.5
98306	509	18.300	18.600	-1.6	98405	504	3.270	3.310	-1.2	98423	507	7.200	7.310	-1.5
98307	501	3.030	3.070	-1.3	98405	505	3.270	3.310	-1.2	98423	508	7.200	7.310	-1.5
98307	503	3.030	3.070	-1.3	98405	506	3.270	3.310	-1.2	98423	509	7.200	7.310	-1.5
98307	504	3.030	3.070	-1.3	98405	507	3.270	3.310	-1.2	98424	501	12.200	12.400	-1.6
98307	505	3.030	3.070	-1.3	98405	508	3.270	3.310	-1.2	98424	503	12.200	12.400	-1.6
98307	506	3.030	3.070	-1.3	98405	509	3.270	3.310	-1.2	98424	504	12.200	12.400	-1.6
98307	507	3.030	3.070	-1.3	98413	501	25.200	25.500	-1.2	98424	505	12.200	12.400	-1.6
98307	508	3.030	3.070	-1.3	98413	503	25.200	25.500	-1.2	98424	506	12.200	12.400	-1.6
98307	509	3.030	3.070	-1.3	98413	504	25.200	25.500	-1.2	98424	507	12.200	12.400	-1.6

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LOSS COST % CHANGE BY CLASS

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98424	508	12.200	12.400	-1.6	98449	503	6.190	6.290	-1.6	98555	506	4.370	4.440	-1.6
98424	509	12.200	12.400	-1.6	98449	504	6.190	6.290	-1.6	98555	507	4.370	4.440	-1.6
98425	501	5.010	5.090	-1.6	98449	505	6.190	6.290	-1.6	98555	508	4.370	4.440	-1.6
98425	503	5.010	5.090	-1.6	98449	506	6.190	6.290	-1.6	98555	509	4.370	4.440	-1.6
98425	504	5.010	5.090	-1.6	98449	507	6.190	6.290	-1.6	98597	501	.980	1.000	-2.0
98425	505	5.010	5.090	-1.6	98449	508	6.190	6.290	-1.6	98597	503	.980	1.000	-2.0
98425	506	5.010	5.090	-1.6	98449	509	6.190	6.290	-1.6	98597	504	.980	1.000	-2.0
98425	507	5.010	5.090	-1.6	98482	501	6.640	6.740	-1.5	98597	505	.980	1.000	-2.0
98425	508	5.010	5.090	-1.6	98482	503	6.640	6.740	-1.5	98597	506	.980	1.000	-2.0
98425	509	5.010	5.090	-1.6	98482	504	6.640	6.740	-1.5	98597	507	.980	1.000	-2.0
98426	501	4.430	4.490	-1.3	98482	505	6.640	6.740	-1.5	98597	508	.980	1.000	-2.0
98426	503	4.430	4.490	-1.3	98482	506	6.640	6.740	-1.5	98597	509	.980	1.000	-2.0
98426	504	4.430	4.490	-1.3	98482	507	6.640	6.740	-1.5	98598	501	.340	.340	0.0
98426	505	4.430	4.490	-1.3	98482	508	6.640	6.740	-1.5	98598	503	.340	.340	0.0
98426	506	4.430	4.490	-1.3	98482	509	6.640	6.740	-1.5	98598	504	.340	.340	0.0
98426	507	4.430	4.490	-1.3	98483	501	9.800	9.950	-1.5	98598	505	.340	.340	0.0
98426	508	4.430	4.490	-1.3	98483	503	9.800	9.950	-1.5	98598	506	.340	.340	0.0
98426	509	4.430	4.490	-1.3	98483	504	9.800	9.950	-1.5	98598	507	.340	.340	0.0
98427	501	4.310	4.380	-1.6	98483	505	9.800	9.950	-1.5	98598	508	.340	.340	0.0
98427	503	4.310	4.380	-1.6	98483	506	9.800	9.950	-1.5	98598	509	.340	.340	0.0
98427	504	4.310	4.380	-1.6	98483	507	9.800	9.950	-1.5	98601	501	11.200	11.400	-1.8
98427	505	4.310	4.380	-1.6	98483	508	9.800	9.950	-1.5	98601	503	11.200	11.400	-1.8
98427	506	4.310	4.380	-1.6	98483	509	9.800	9.950	-1.5	98601	504	11.200	11.400	-1.8
98427	507	4.310	4.380	-1.6	98502	501	9.380	9.530	-1.6	98601	505	11.200	11.400	-1.8
98427	508	4.310	4.380	-1.6	98502	503	9.380	9.530	-1.6	98601	506	11.200	11.400	-1.8
98427	509	4.310	4.380	-1.6	98502	504	9.380	9.530	-1.6	98601	507	11.200	11.400	-1.8
98429	501	2.300	2.360	-2.5	98502	505	9.380	9.530	-1.6	98601	508	11.200	11.400	-1.8
98429	503	2.300	2.360	-2.5	98502	506	9.380	9.530	-1.6	98601	509	11.200	11.400	-1.8
98429	504	2.300	2.360	-2.5	98502	507	9.380	9.530	-1.6	98624	501	1.760	1.790	-1.7
98429	505	2.300	2.360	-2.5	98502	508	9.380	9.530	-1.6	98624	503	1.760	1.790	-1.7
98429	506	2.300	2.360	-2.5	98502	509	9.380	9.530	-1.6	98624	504	1.760	1.790	-1.7
98429	507	2.300	2.360	-2.5	98555	501	4.370	4.440	-1.6	98624	505	1.760	1.790	-1.7
98429	508	2.300	2.360	-2.5	98555	503	4.370	4.440	-1.6	98624	506	1.760	1.790	-1.7
98429	509	2.300	2.360	-2.5	98555	504	4.370	4.440	-1.6	98624	507	1.760	1.790	-1.7
98449	501	6.190	6.290	-1.6	98555	505	4.370	4.440	-1.6	98624	508	1.760	1.790	-1.7

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STATE: 06 - CONNECTICUT
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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
98624	509	1.760	1.790	-1.7	98677	504	30.500	31.000	-1.6	98710	507	6.130	6.230	-1.6
98636	501	5.560	5.860	-5.1	98677	505	30.500	31.000	-1.6	98710	508	6.130	6.230	-1.6
98636	503	5.560	5.860	-5.1	98677	506	30.500	31.000	-1.6	98710	509	6.130	6.230	-1.6
98636	504	5.560	5.860	-5.1	98677	507	30.500	31.000	-1.6	98751	501	8.570	8.770	-2.3
98636	505	5.560	5.860	-5.1	98677	508	30.500	31.000	-1.6	98751	503	8.570	8.770	-2.3
98636	506	5.560	5.860	-5.1	98677	509	30.500	31.000	-1.6	98751	504	8.570	8.770	-2.3
98636	507	5.560	5.860	-5.1	98678	501	27.100	27.500	-1.5	98751	505	8.570	8.770	-2.3
98636	508	5.560	5.860	-5.1	98678	503	27.100	27.500	-1.5	98751	506	8.570	8.770	-2.3
98636	509	5.560	5.860	-5.1	98678	504	27.100	27.500	-1.5	98751	507	8.570	8.770	-2.3
98640	501	194.000	197.000	-1.5	98678	505	27.100	27.500	-1.5	98751	508	8.570	8.770	-2.3
98640	503	194.000	197.000	-1.5	98678	506	27.100	27.500	-1.5	98751	509	8.570	8.770	-2.3
98640	504	194.000	197.000	-1.5	98678	507	27.100	27.500	-1.5	98805	501	8.010	8.130	-1.5
98640	505	194.000	197.000	-1.5	98678	508	27.100	27.500	-1.5	98805	503	8.010	8.130	-1.5
98640	506	194.000	197.000	-1.5	98678	509	27.100	27.500	-1.5	98805	504	8.010	8.130	-1.5
98640	507	194.000	197.000	-1.5	98699	501	8.820	8.960	-1.6	98805	505	8.010	8.130	-1.5
98640	508	194.000	197.000	-1.5	98699	503	8.820	8.960	-1.6	98805	506	8.010	8.130	-1.5
98640	509	194.000	197.000	-1.5	98699	504	8.820	8.960	-1.6	98805	507	8.010	8.130	-1.5
98658	501	11.300	11.600	-2.6	98699	505	8.820	8.960	-1.6	98805	508	8.010	8.130	-1.5
98658	503	11.300	11.600	-2.6	98699	506	8.820	8.960	-1.6	98805	509	8.010	8.130	-1.5
98658	504	11.300	11.600	-2.6	98699	507	8.820	8.960	-1.6	98806	501	5.170	5.450	-5.1
98658	505	11.300	11.600	-2.6	98699	508	8.820	8.960	-1.6	98806	503	5.170	5.450	-5.1
98658	506	11.300	11.600	-2.6	98699	509	8.820	8.960	-1.6	98806	504	5.170	5.450	-5.1
98658	507	11.300	11.600	-2.6	98705	501	16.000	16.400	-2.4	98806	505	5.170	5.450	-5.1
98658	508	11.300	11.600	-2.6	98705	503	16.000	16.400	-2.4	98806	506	5.170	5.450	-5.1
98658	509	11.300	11.600	-2.6	98705	504	16.000	16.400	-2.4	98806	507	5.170	5.450	-5.1
98659	501	2.030	2.070	-1.9	98705	505	16.000	16.400	-2.4	98806	508	5.170	5.450	-5.1
98659	503	2.030	2.070	-1.9	98705	506	16.000	16.400	-2.4	98806	509	5.170	5.450	-5.1
98659	504	2.030	2.070	-1.9	98705	507	16.000	16.400	-2.4	98810	501	10.000	10.200	-2.0
98659	505	2.030	2.070	-1.9	98705	508	16.000	16.400	-2.4	98810	503	10.000	10.200	-2.0
98659	506	2.030	2.070	-1.9	98705	509	16.000	16.400	-2.4	98810	504	10.000	10.200	-2.0
98659	507	2.030	2.070	-1.9	98710	501	6.130	6.230	-1.6	98810	505	10.000	10.200	-2.0
98659	508	2.030	2.070	-1.9	98710	503	6.130	6.230	-1.6	98810	506	10.000	10.200	-2.0
98659	509	2.030	2.070	-1.9	98710	504	6.130	6.230	-1.6	98810	507	10.000	10.200	-2.0
98677	501	30.500	31.000	-1.6	98710	505	6.130	6.230	-1.6	98810	508	10.000	10.200	-2.0
98677	503	30.500	31.000	-1.6	98710	506	6.130	6.230	-1.6	98810	509	10.000	10.200	-2.0

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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
98813	501	9.680	9.810	-1.3	98949	505	1.940	1.980	-2.0	99004	508	8.050	8.160	-1.3
98813	503	9.680	9.810	-1.3	98949	506	1.940	1.980	-2.0	99004	509	8.050	8.160	-1.3
98813	504	9.680	9.810	-1.3	98949	507	1.940	1.980	-2.0	99080	501	2.100	2.130	-1.4
98813	505	9.680	9.810	-1.3	98949	508	1.940	1.980	-2.0	99080	503	2.100	2.130	-1.4
98813	506	9.680	9.810	-1.3	98949	509	1.940	1.980	-2.0	99080	504	2.100	2.130	-1.4
98813	507	9.680	9.810	-1.3	98967	501	6.250	6.340	-1.4	99080	505	2.100	2.130	-1.4
98813	508	9.680	9.810	-1.3	98967	503	6.250	6.340	-1.4	99080	506	2.100	2.130	-1.4
98813	509	9.680	9.810	-1.3	98967	504	6.250	6.340	-1.4	99080	507	2.100	2.130	-1.4
98820	501	15.300	15.500	-1.3	98967	505	6.250	6.340	-1.4	99080	508	2.100	2.130	-1.4
98820	503	15.300	15.500	-1.3	98967	506	6.250	6.340	-1.4	99080	509	2.100	2.130	-1.4
98820	504	15.300	15.500	-1.3	98967	507	6.250	6.340	-1.4	99111	501	3.050	3.100	-1.6
98820	505	15.300	15.500	-1.3	98967	508	6.250	6.340	-1.4	99111	503	3.050	3.100	-1.6
98820	506	15.300	15.500	-1.3	98967	509	6.250	6.340	-1.4	99111	504	3.050	3.100	-1.6
98820	507	15.300	15.500	-1.3	98993	501	10.600	11.200	-5.4	99111	505	3.050	3.100	-1.6
98820	508	15.300	15.500	-1.3	98993	503	10.600	11.200	-5.4	99111	506	3.050	3.100	-1.6
98820	509	15.300	15.500	-1.3	98993	504	10.600	11.200	-5.4	99111	507	3.050	3.100	-1.6
98884	501	3.980	4.040	-1.5	98993	505	10.600	11.200	-5.4	99111	508	3.050	3.100	-1.6
98884	503	3.980	4.040	-1.5	98993	506	10.600	11.200	-5.4	99111	509	3.050	3.100	-1.6
98884	504	3.980	4.040	-1.5	98993	507	10.600	11.200	-5.4	99163	501	7.280	7.390	-1.5
98884	505	3.980	4.040	-1.5	98993	508	10.600	11.200	-5.4	99163	503	7.280	7.390	-1.5
98884	506	3.980	4.040	-1.5	98993	509	10.600	11.200	-5.4	99163	504	7.280	7.390	-1.5
98884	507	3.980	4.040	-1.5	99003	501	2.970	3.010	-1.3	99163	505	7.280	7.390	-1.5
98884	508	3.980	4.040	-1.5	99003	503	2.970	3.010	-1.3	99163	506	7.280	7.390	-1.5
98884	509	3.980	4.040	-1.5	99003	504	2.970	3.010	-1.3	99163	507	7.280	7.390	-1.5
98914	501	1.380	1.410	-2.1	99003	505	2.970	3.010	-1.3	99163	508	7.280	7.390	-1.5
98914	503	1.380	1.410	-2.1	99003	506	2.970	3.010	-1.3	99165	509	7.280	7.390	-1.5
98914	504	1.380	1.410	-2.1	99003	507	2.970	3.010	-1.3	99165	501	1.600	1.620	-1.2
98914	505	1.380	1.410	-2.1	99003	508	2.970	3.010	-1.3	99165	503	1.600	1.620	-1.2
98914	506	1.380	1.410	-2.1	99003	509	2.970	3.010	-1.3	99165	504	1.600	1.620	-1.2
98914	507	1.380	1.410	-2.1	99004	501	8.050	8.160	-1.3	99165	505	1.600	1.620	-1.2
98914	508	1.380	1.410	-2.1	99004	503	8.050	8.160	-1.3	99165	506	1.600	1.620	-1.2
98914	509	1.380	1.410	-2.1	99004	504	8.050	8.160	-1.3	99165	507	1.600	1.620	-1.2
98949	501	1.940	1.980	-2.0	99004	505	8.050	8.160	-1.3	99165	508	1.600	1.620	-1.2
98949	503	1.940	1.980	-2.0	99004	506	8.050	8.160	-1.3	99165	509	1.600	1.620	-1.2
98949	504	1.940	1.980	-2.0	99004	507	8.050	8.160	-1.3	99220	501	3.040	3.110	-2.3

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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
99220	503	3.040	3.110	-2.3	99310	506	6.110	6.200	-1.5	99505	509	8.990	9.470	-5.1
99220	504	3.040	3.110	-2.3	99310	507	6.110	6.200	-1.5	99506	501	11.100	11.700	-5.1
99220	505	3.040	3.110	-2.3	99310	508	6.110	6.200	-1.5	99506	503	11.100	11.700	-5.1
99220	506	3.040	3.110	-2.3	99310	509	6.110	6.200	-1.5	99506	504	11.100	11.700	-5.1
99220	507	3.040	3.110	-2.3	99315	501	18.000	18.200	-1.1	99506	505	11.100	11.700	-5.1
99220	508	3.040	3.110	-2.3	99315	503	18.000	18.200	-1.1	99506	506	11.100	11.700	-5.1
99220	509	3.040	3.110	-2.3	99315	504	18.000	18.200	-1.1	99506	507	11.100	11.700	-5.1
99222	501	5.720	5.850	-2.2	99315	505	18.000	18.200	-1.1	99506	508	11.100	11.700	-5.1
99222	503	5.720	5.850	-2.2	99315	506	18.000	18.200	-1.1	99506	509	11.100	11.700	-5.1
99222	504	5.720	5.850	-2.2	99315	507	18.000	18.200	-1.1	99507	501	9.640	10.200	-5.5
99222	505	5.720	5.850	-2.2	99315	508	18.000	18.200	-1.1	99507	503	9.640	10.200	-5.5
99222	506	5.720	5.850	-2.2	99315	509	18.000	18.200	-1.1	99507	504	9.640	10.200	-5.5
99222	507	5.720	5.850	-2.2	99321	501	17.400	17.700	-1.7	99507	505	9.640	10.200	-5.5
99222	508	5.720	5.850	-2.2	99321	503	17.400	17.700	-1.7	99507	506	9.640	10.200	-5.5
99222	509	5.720	5.850	-2.2	99321	504	17.400	17.700	-1.7	99507	507	9.640	10.200	-5.5
99223	501	.450	.460	-2.2	99321	505	17.400	17.700	-1.7	99507	508	9.640	10.200	-5.5
99223	503	.450	.460	-2.2	99321	506	17.400	17.700	-1.7	99507	509	9.640	10.200	-5.5
99223	504	.450	.460	-2.2	99321	507	17.400	17.700	-1.7	99570	501	5.170	5.450	-5.1
99223	505	.450	.460	-2.2	99321	508	17.400	17.700	-1.7	99570	503	5.170	5.450	-5.1
99223	506	.450	.460	-2.2	99321	509	17.400	17.700	-1.7	99570	504	5.170	5.450	-5.1
99223	507	.450	.460	-2.2	99471	501	1.380	1.410	-2.1	99570	505	5.170	5.450	-5.1
99223	508	.450	.460	-2.2	99471	503	1.380	1.410	-2.1	99570	506	5.170	5.450	-5.1
99223	509	.450	.460	-2.2	99471	504	1.380	1.410	-2.1	99570	507	5.170	5.450	-5.1
99303	501	24.400	24.800	-1.6	99471	505	1.380	1.410	-2.1	99570	508	5.170	5.450	-5.1
99303	503	24.400	24.800	-1.6	99471	506	1.380	1.410	-2.1	99570	509	5.170	5.450	-5.1
99303	504	24.400	24.800	-1.6	99471	507	1.380	1.410	-2.1	99571	501	1.250	1.320	-5.3
99303	505	24.400	24.800	-1.6	99471	508	1.380	1.410	-2.1	99571	503	1.250	1.320	-5.3
99303	506	24.400	24.800	-1.6	99471	509	1.380	1.410	-2.1	99571	504	1.250	1.320	-5.3
99303	507	24.400	24.800	-1.6	99505	501	8.990	9.470	-5.1	99571	505	1.250	1.320	-5.3
99303	508	24.400	24.800	-1.6	99505	503	8.990	9.470	-5.1	99571	506	1.250	1.320	-5.3
99303	509	24.400	24.800	-1.6	99505	504	8.990	9.470	-5.1	99571	507	1.250	1.320	-5.3
99310	501	6.110	6.200	-1.5	99505	505	8.990	9.470	-5.1	99571	508	1.250	1.320	-5.3
99310	503	6.110	6.200	-1.5	99505	506	8.990	9.470	-5.1	99571	509	1.250	1.320	-5.3
99310	504	6.110	6.200	-1.5	99505	507	8.990	9.470	-5.1	99572	501	2.450	2.580	-5.0
99310	505	6.110	6.200	-1.5	99505	508	8.990	9.470	-5.1	99572	503	2.450	2.580	-5.0

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LOSS COST % CHANGE BY CLASS

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99572	504	2.450	2.580	-5.0	99614	507	7.820	7.920	-1.3	99746	501	4.170	4.240	-1.7
99572	505	2.450	2.580	-5.0	99614	508	7.820	7.920	-1.3	99746	503	4.170	4.240	-1.7
99572	506	2.450	2.580	-5.0	99614	509	7.820	7.920	-1.3	99746	504	4.170	4.240	-1.7
99572	507	2.450	2.580	-5.0	99620	501	.840	.850	-1.2	99746	505	4.170	4.240	-1.7
99572	508	2.450	2.580	-5.0	99620	503	.840	.850	-1.2	99746	506	4.170	4.240	-1.7
99572	509	2.450	2.580	-5.0	99620	504	.840	.850	-1.2	99746	507	4.170	4.240	-1.7
99573	501	2.340	2.470	-5.3	99620	505	.840	.850	-1.2	99746	508	4.170	4.240	-1.7
99573	503	2.340	2.470	-5.3	99620	506	.840	.850	-1.2	99746	509	4.170	4.240	-1.7
99573	504	2.340	2.470	-5.3	99620	507	.840	.850	-1.2	99760	501	.480	.480	0.0
99573	505	2.340	2.470	-5.3	99620	508	.840	.850	-1.2	99760	503	.480	.480	0.0
99573	506	2.340	2.470	-5.3	99620	509	.840	.850	-1.2	99760	504	.480	.480	0.0
99573	507	2.340	2.470	-5.3	99650	501	2.450	2.580	-5.0	99760	505	.480	.480	0.0
99573	508	2.340	2.470	-5.3	99650	503	2.450	2.580	-5.0	99760	506	.480	.480	0.0
99573	509	2.340	2.470	-5.3	99650	504	2.450	2.580	-5.0	99760	507	.480	.480	0.0
99600	501	3.500	3.550	-1.4	99650	505	2.450	2.580	-5.0	99760	508	.480	.480	0.0
99600	503	3.500	3.550	-1.4	99650	506	2.450	2.580	-5.0	99760	509	.480	.480	0.0
99600	504	3.500	3.550	-1.4	99650	507	2.450	2.580	-5.0	99777	501	17.400	17.600	-1.1
99600	505	3.500	3.550	-1.4	99650	508	2.450	2.580	-5.0	99777	503	17.400	17.600	-1.1
99600	506	3.500	3.550	-1.4	99650	509	2.450	2.580	-5.0	99777	504	17.400	17.600	-1.1
99600	507	3.500	3.550	-1.4	99709	501	6.050	6.370	-5.0	99777	505	17.400	17.600	-1.1
99600	508	3.500	3.550	-1.4	99709	503	6.050	6.370	-5.0	99777	506	17.400	17.600	-1.1
99600	509	3.500	3.550	-1.4	99709	504	6.050	6.370	-5.0	99777	507	17.400	17.600	-1.1
99613	501	15.400	15.700	-1.9	99709	505	6.050	6.370	-5.0	99777	508	17.400	17.600	-1.1
99613	503	15.400	15.700	-1.9	99709	506	6.050	6.370	-5.0	99777	509	17.400	17.600	-1.1
99613	504	15.400	15.700	-1.9	99709	507	6.050	6.370	-5.0	99793	501	5.290	5.380	-1.7
99613	505	15.400	15.700	-1.9	99709	508	6.050	6.370	-5.0	99793	503	5.290	5.380	-1.7
99613	506	15.400	15.700	-1.9	99709	509	6.050	6.370	-5.0	99793	504	5.290	5.380	-1.7
99613	507	15.400	15.700	-1.9	99718	501	2.470	2.500	-1.2	99793	505	5.290	5.380	-1.7
99613	508	15.400	15.700	-1.9	99718	503	2.470	2.500	-1.2	99793	506	5.290	5.380	-1.7
99613	509	15.400	15.700	-1.9	99718	504	2.470	2.500	-1.2	99793	507	5.290	5.380	-1.7
99614	501	7.820	7.920	-1.3	99718	505	2.470	2.500	-1.2	99793	508	5.290	5.380	-1.7
99614	503	7.820	7.920	-1.3	99718	506	2.470	2.500	-1.2	99793	509	5.290	5.380	-1.7
99614	504	7.820	7.920	-1.3	99718	507	2.470	2.500	-1.2	99826	501	1.980	2.010	-1.5
99614	505	7.820	7.920	-1.3	99718	508	2.470	2.500	-1.2	99826	503	1.980	2.010	-1.5
99614	506	7.820	7.920	-1.3	99718	509	2.470	2.500	-1.2	99826	504	1.980	2.010	-1.5

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STATE: 06 - CONNECTICUT
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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
99826	505	1.980	2.010	-1.5	99938	508	5.600	5.690	-1.6	99953	503	15.900	16.100	-1.2
99826	506	1.980	2.010	-1.5	99938	509	5.600	5.690	-1.6	99953	504	15.900	16.100	-1.2
99826	507	1.980	2.010	-1.5	99943	501	16.200	16.500	-1.8	99953	505	15.900	16.100	-1.2
99826	508	1.980	2.010	-1.5	99943	503	16.200	16.500	-1.8	99953	506	15.900	16.100	-1.2
99826	509	1.980	2.010	-1.5	99943	504	16.200	16.500	-1.8	99953	507	15.900	16.100	-1.2
99827	501	.760	.770	-1.3	99943	505	16.200	16.500	-1.8	99953	508	15.900	16.100	-1.2
99827	503	.760	.770	-1.3	99943	506	16.200	16.500	-1.8	99953	509	15.900	16.100	-1.2
99827	504	.760	.770	-1.3	99943	507	16.200	16.500	-1.8	99954	501	11.500	11.700	-1.7
99827	505	.760	.770	-1.3	99943	508	16.200	16.500	-1.8	99954	503	11.500	11.700	-1.7
99827	506	.760	.770	-1.3	99943	509	16.200	16.500	-1.8	99954	504	11.500	11.700	-1.7
99827	507	.760	.770	-1.3	99946	501	12.100	12.300	-1.6	99954	505	11.500	11.700	-1.7
99827	508	.760	.770	-1.3	99946	503	12.100	12.300	-1.6	99954	506	11.500	11.700	-1.7
99827	509	.760	.770	-1.3	99946	504	12.100	12.300	-1.6	99954	507	11.500	11.700	-1.7
99851	501	3.080	3.130	-1.6	99946	505	12.100	12.300	-1.6	99954	508	11.500	11.700	-1.7
99851	503	3.080	3.130	-1.6	99946	506	12.100	12.300	-1.6	99954	509	11.500	11.700	-1.7
99851	504	3.080	3.130	-1.6	99946	507	12.100	12.300	-1.6	99955	501	14.500	14.700	-1.4
99851	505	3.080	3.130	-1.6	99946	508	12.100	12.300	-1.6	99955	503	14.500	14.700	-1.4
99851	506	3.080	3.130	-1.6	99946	509	12.100	12.300	-1.6	99955	504	14.500	14.700	-1.4
99851	507	3.080	3.130	-1.6	99948	501	12.800	13.500	-5.2	99955	505	14.500	14.700	-1.4
99851	508	3.080	3.130	-1.6	99948	503	12.800	13.500	-5.2	99955	506	14.500	14.700	-1.4
99851	509	3.080	3.130	-1.6	99948	504	12.800	13.500	-5.2	99955	507	14.500	14.700	-1.4
99917	501	4.990	5.060	-1.4	99948	505	12.800	13.500	-5.2	99955	508	14.500	14.700	-1.4
99917	503	4.990	5.060	-1.4	99948	506	12.800	13.500	-5.2	99955	509	14.500	14.700	-1.4
99917	504	4.990	5.060	-1.4	99948	507	12.800	13.500	-5.2	99963	501	1.200	1.220	-1.6
99917	505	4.990	5.060	-1.4	99948	508	12.800	13.500	-5.2	99963	503	1.200	1.220	-1.6
99917	506	4.990	5.060	-1.4	99948	509	12.800	13.500	-5.2	99963	504	1.200	1.220	-1.6
99917	507	4.990	5.060	-1.4	99952	501	14.700	14.900	-1.3	99963	505	1.200	1.220	-1.6
99917	508	4.990	5.060	-1.4	99952	503	14.700	14.900	-1.3	99963	506	1.200	1.220	-1.6
99917	509	4.990	5.060	-1.4	99952	504	14.700	14.900	-1.3	99963	507	1.200	1.220	-1.6
99938	501	5.600	5.690	-1.6	99952	505	14.700	14.900	-1.3	99963	508	1.200	1.220	-1.6
99938	503	5.600	5.690	-1.6	99952	506	14.700	14.900	-1.3	99963	509	1.200	1.220	-1.6
99938	504	5.600	5.690	-1.6	99952	507	14.700	14.900	-1.3	99969	501	5.530	5.660	-2.3
99938	505	5.600	5.690	-1.6	99952	508	14.700	14.900	-1.3	99969	503	5.530	5.660	-2.3
99938	506	5.600	5.690	-1.6	99952	509	14.700	14.900	-1.3	99969	504	5.530	5.660	-2.3
99938	507	5.600	5.690	-1.6	99953	501	15.900	16.100	-1.2	99969	505	5.530	5.660	-2.3

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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
99969	506	5.530	5.660	-2.3										
99969	507	5.530	5.660	-2.3										
99969	508	5.530	5.660	-2.3										
99969	509	5.530	5.660	-2.3										
99975	501	12.800	13.000	-1.5										
99975	503	12.800	13.000	-1.5										
99975	504	12.800	13.000	-1.5										
99975	505	12.800	13.000	-1.5										
99975	506	12.800	13.000	-1.5										
99975	507	12.800	13.000	-1.5										
99975	508	12.800	13.000	-1.5										
99975	509	12.800	13.000	-1.5										
99988	501	4.890	5.000	-2.2										
99988	503	4.890	5.000	-2.2										
99988	504	4.890	5.000	-2.2										
99988	505	4.890	5.000	-2.2										
99988	506	4.890	5.000	-2.2										
99988	507	4.890	5.000	-2.2										
99988	508	4.890	5.000	-2.2										
99988	509	4.890	5.000	-2.2										

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LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10010	.184	.224	-17.9	11259	.140	.175	-20.0	13759	.129	.147	-12.2
10026	.019	.020	-5.0	11288	.080	.083	-3.6	13930	.211	.205	2.9
10040	.280	.300	-6.7	12014	.040	.045	-11.1	14068	.015	.018	-16.7
10042	.340	.350	-2.9	12356	.026	.027	-3.7	14101	.038	.036	5.6
10060	.070	.074	-5.4	12361	.082	.091	-9.9	14279	.079	.090	-12.2
10065	.033	.037	-10.8	12373	.025	.031	-19.4	14401	.119	.150	-20.7
10066	.039	.042	-7.1	12374	.067	.067	0.0	14527	.181	.202	-10.4
10070	.141	.141	0.0	12375	.047	.059	-20.3 L	14855	.162	.200	-19.0
10071	.090	.093	-3.2	12391	.091	.100	-9.0	14913	.094	.085	10.6
10073	.390	.390	0.0	12509	.038	.047	-19.1	15223	.033	.035	-5.7
10075	.148	.153	-3.3	12510	.026	.028	-7.1	15224	.065	.068	-4.4
10100	.054	.058	-6.9	12651	.490	.560	-12.5	15406	.044	.047	-6.4
10101	.166	.191	-13.1	12707	.650	.790	-17.7	15538	.017	.019	-10.5
10107	.159	.147	8.2	12797	.169	.168	0.6	15600	.068	.073	-6.8
10111	.083	.098	-15.3	12805	.141	.150	-6.0	15608	.009	.010	-10.0
10115	.061	.066	-7.6	13049	.054	.058	-6.9	15733	.038	.044	-13.6
10140	.021	.020	5.0	13111	.097	.113	-14.2	15839	.026	.026	0.0
10141	.024	.022	9.1	13112	.069	.083	-16.9	15991	.063	.067	-6.0
10145	.013	.016	-18.8 L	13201	.167	.201	-16.9	15993	.037	.036	2.8
10146	.018	.022	-18.2	13204	1.400	1.240	12.9	16005	.034	.040	-15.0
10255	.131	.152	-13.8	13205	.430	.450	-4.4	16009	.079	.073	8.2
10256	.147	.158	-7.0	13314	.017	.020	-15.0	16403	.140	.130	7.7
10257	.167	.187	-10.7	13351	.044	.049	-10.2	16527	.360	.420	-14.3
10309	.019	.023	-17.4	13352	.039	.041	-4.9	16604	.147	.212	-30.7
10352	.062	.078	-20.5	13410	2.440	2.550	-4.3	16676	.014	.015	-6.7
11020	.110	.088	25.0 U	13412	1.010	1.110	-9.0	16705	.152	.173	-12.1
11039	.061	.056	8.9	13506	.060	.063	-4.8	16750	.031	.041	-24.4
11126	.020	.024	-16.7	13507	.137	.140	-2.1	16900	.062	.075	-17.3
11127	.007	.008	-12.5	13590	.740	.770	-3.9	16901	.100	.116	-13.8
11128	.060	.055	9.1	13621	.360	.420	-14.3	16902	.064	.078	-17.9
11203	.540	.650	-16.9	13670	.013	.013	0.0	16905	.062	.075	-17.3
11204	1.510	1.620	-6.8	13673	.016	.017	-5.9	16906	.100	.116	-13.8
11234	.057	.066	-13.6	13715	.154	.151	2.0	16910	.052	.053	-1.9
11248	.019	.022	-13.6	13716	.130	.147	-11.6	16911	.055	.059	-6.8
11258	.144	.181	-20.4	13720	.066	.079	-16.5	16915	.051	.059	-13.6

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LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16916	.049	.053	-7.5	51116	.570	.550	3.6	51666	.103	.127	-18.9
16920	.105	.118	-11.0	51205	.083	.111	-25.2	51734	.310	.360	-13.9
16921	.052	.065	-20.0	51206	.450	.610	-26.2	51741	.250	.280	-10.7
16930	.124	.140	-11.4	51220	2.580	3.250	-20.6	51752	.159	.199	-20.1
16931	.062	.079	-21.5	51221	1.940	2.440	-20.5	51767	.009	.012	-25.0 L
16940	.053	.066	-19.7	51222	3.120	3.380	-7.7	51777	.076	.084	-9.5
16941	.096	.120	-20.0	51224	1.330	1.190	11.8	51808	.730	.760	-3.9
18078	.142	.164	-13.4	51230	.790	.880	-10.2	51809	.158	.184	-14.1
18109	.028	.030	-6.7	51240	.182	.213	-14.6	51833	.072	.103	-30.1 L
18110	.031	.037	-16.2	51241	.300	.340	-11.8	51869	.140	.190	-26.3
18205	.310	.360	-13.9	51252	.101	.110	-8.2	51877	.220	.260	-15.4
18206	.076	.070	8.6	51254	.045	.060	-25.0	51889	.014	.020	-30.0 L
18335	.018	.020	-10.0	51300	.173	.209	-17.2	51896	.020	.023	-13.0
18435	.058	.054	7.4	51305	1.030	1.230	-16.3	51900	.093	.105	-11.4
18436	.160	.195	-17.9	51315	.106	.116	-8.6	51909	.057	.066	-13.6
18501	.015	.016	-6.3	51330	.430	.430	0.0	51926	.040	.049	-18.4
18506	.007	.007	0.0	51333	.310	.340	-8.8	51927	.115	.126	-8.7
18507	.008	.008	0.0	51350	.142	.177	-19.8	51934	.142	.178	-20.2
18616	.540	.610	-11.5	51351	.045	.054	-16.7	51941	.039	.045	-13.3
18707	.003	.003	0.0 U	51352	.114	.138	-17.4	51956	.246	.300	-18.0
18708	.013	.011	18.2 U	51355	.096	.116	-17.2	51957	.400	.420	-4.8
18834	.123	.133	-7.5	51356	.690	.850	-18.8	51958	.390	.390	0.0
18911	.019	.020	-5.0	51357	.530	.430	23.3 U	51960	.360	.420	-14.3
18912	.027	.027	0.0	51358	.149	.175	-14.9	51970	.250	.250	0.0
18920	.017	.018	-5.6	51359	.840	1.010	-16.8	51982	.085	.099	-14.1
45771	.176	.220	-20.0	51370	5.000	6.020	-16.9	51986	.107	.128	-16.4
45819	.069	.067	3.0	51380	.050	.072	-30.6 L	51999	.460	.540	-14.8
45900	.060	.075	-20.0	51500	.109	.125	-12.8	52002	.118	.112	5.4
45901	.047	.060	-21.7	51550	.360	.410	-12.2	52075	.250	.290	-13.8
49239	.650	.830	-21.7	51551	.920	1.060	-13.2	52134	.700	.750	-6.7
49617	.146	.152	-3.9	51552	.159	.169	-5.9	52315	.240	.270	-11.1
49618	.052	.043	20.9	51575	.020	.028	-28.6	52433	1.200	1.460	-17.8
49619	.096	.082	17.1	51576	.075	.100	-25.0	52469	.109	.100	9.0
50010	.580	.820	-29.3	51600	.198	.232	-14.7	52505	.203	.224	-9.4
51001	.460	.530	-13.2	51613	.138	.200	-31.0 L	52547	.088	.093	-5.4

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LOSS COST % CHANGE BY CLASS

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52581	3.680	5.330	-31.0 L	56391	.320	.360	-11.1	58397	.830	.970	-14.4
52744	.094	.126	-25.4	56427	.125	.146	-14.4	58503	.061	.077	-20.8
52911	.520	.680	-23.5	56488	.034	.039	-12.8	58575	.123	.143	-14.0
52967	.064	.074	-13.5	56690	.360	.420	-14.3	58627	.016	.022	-27.3 L
53001	.330	.380	-13.2	56699	.051	.051	0.0	58663	1.590	1.870	-15.0
53077	.197	.248	-20.6	56758	.155	.178	-12.9	58737	.740	1.010	-26.7
53121	.460	.540	-14.8	56759	.093	.118	-21.2	58802	.450	.500	-10.0
53333	.213	.238	-10.5	56760	.106	.127	-16.5	58837	.165	.132	25.0 U
53374	.380	.450	-15.6	56912	.084	.105	-20.0	58840	.111	.128	-13.3
53375	.250	.244	2.5	56916	.187	.196	-4.6	58873	.030	.034	-11.8
53376	.187	.212	-11.8	57001	.018	.017	5.9	58904	.131	.152	-13.8
53377	.211	.270	-21.9	57002	.110	.130	-15.4	58922	.187	.241	-22.4
53565	.124	.158	-21.5	57090	.630	.710	-11.3	59005	.096	.108	-11.1
53631	.022	.025	-12.0	57146	.670	.730	-8.2	59188	.056	.065	-13.8
53632	.035	.040	-12.5	57257	.036	.050	-28.0	59189	.300	.350	-14.3
53732	.460	.600	-23.3	57401	.098	.113	-13.3	59223	.077	.087	-11.5
53733	.260	.260	0.0	57403	.036	.041	-12.2	59257	.015	.021	-28.6 L
53907	.111	.139	-20.1	57410	.130	.188	-30.9 L	59378	.152	.175	-13.1
54077	.370	.390	-5.1	57572	.094	.107	-12.1	59481	.088	.101	-12.9
55010	1.100	1.250	-12.0	57600	.033	.039	-15.4	59537	.168	.172	-2.3
55011	1.260	1.140	10.5	57611	.064	.075	-14.7	59601	2.310	3.050	-24.3
55012	1.170	1.320	-11.4	57651	.043	.050	-14.0	59647	.176	.205	-14.1
55013	.990	1.050	-5.7	57690	.510	.640	-20.3	59660	1.140	1.200	-5.0
55214	.089	.103	-13.6	57716	.087	.106	-17.9	59701	.244	.227	7.5
55371	.130	.158	-17.7	57725	.091	.094	-3.2	59713	.330	.370	-10.8
55597	1.780	1.990	-10.6	57726	.019	.019	0.0	59722	.032	.036	-11.1
55647	.056	.080	-30.0 L	57810	.109	.126	-13.5	59723	.038	.044	-13.6
55715	.234	.270	-13.3	57871	.116	.127	-8.7	59724	.022	.031	-29.0
55716	.520	.590	-11.9	57913	.310	.430	-27.9	59725	.104	.103	1.0
55802	.009	.013	-30.8 L	57998	.059	.067	-11.9	59726	.024	.026	-7.7
55918	3.190	4.300	-25.8	57999	.071	.081	-12.3	59738	.066	.077	-14.3
55919	3.640	4.860	-25.1	58095	1.830	1.950	-6.2	59750	.240	.280	-14.3
56040	.040	.057	-29.8 L	58096	1.040	1.060	-1.9	59773	.028	.032	-12.5
56202	.100	.126	-20.6	58301	.082	.086	-4.7	59774	.152	.175	-13.1
56390	.630	.620	1.6	58302	.055	.064	-14.1	59775	.189	.211	-10.4

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STATE: 06 - CONNECTICUT
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59781	.076	.088	-13.6	91341	3.060	2.750	11.3	96409	9.790	10.500	-6.8
59782	.490	.690	-29.0	91342	3.040	3.350	-9.3	96410	8.330	8.150	2.2
59798	.460	.530	-13.2	91343	1.070	.990	8.1	96611	1.020	.970	5.2
59886	.112	.131	-14.5	91436	2.230	2.460	-9.3	97221	1.190	1.480	-19.6
59889	.153	.169	-9.5	91507	3.150	3.460	-9.0	97222	1.670	2.060	-18.9
59904	.066	.080	-17.5	91551	.590	.670	-11.9	97223	2.820	2.940	-4.1
59905	.130	.138	-5.8	91555	1.030	1.130	-8.8	97447	3.710	3.640	1.9
59914	.620	.700	-11.4	91560	3.820	4.060	-5.9	97650	3.500	3.740	-6.4
59915	.780	.880	-11.4	91577	2.570	2.630	-2.3	97651	3.830	4.200	-8.8
59917	.165	.164	0.6	91746	5.870	6.480	-9.4	97652	3.070	3.380	-9.2
59923	.005	.007	-28.6 L	92053	.400	.400	0.0	97653	2.480	2.360	5.1
59925	1.090	1.060	2.8	92054	.207	.239	-13.4	97654	3.130	3.320	-5.7
59926	.420	.490	-14.3	92055	.180	.208	-13.5	97655	4.450	5.210	-14.6
59927	1.560	1.710	-8.8	92101	2.650	2.620	1.1	98002	.850	.950	-10.5
59931	.590	.690	-14.5	92102	2.550	2.520	1.2	98152	.420	.340	23.5 U
59932	.930	1.110	-16.2	92215	2.710	2.970	-8.8	98157	.320	.360	-11.1
59947	.330	.390	-15.4	92338	1.370	1.480	-7.4	98163	.300	.380	-21.1
59955	.147	.171	-14.0	92446	1.910	2.120	-9.9	98164	.094	.120	-21.7 L
59963	.450	.540	-16.7	92447	1.500	1.650	-9.1	98303	5.450	5.720	-4.7
59964	.061	.066	-7.6	92451	1.940	1.980	-2.0	98304	2.900	3.020	-4.0
59970	.182	.212	-14.2	92478	1.650	1.750	-5.7	98305	1.140	1.130	0.9
59975	.243	.237	2.5	94007	4.120	3.930	4.8	98306	.700	.770	-9.1
59984	.055	.064	-14.1	94276	4.010	4.220	-5.0	98307	.460	.520	-11.5
59988	.060	.069	-13.0	94381	9.990	12.800	-22.0 L	98308	.710	.570	24.6 U
59989	.045	.052	-13.5	94404	5.530	6.020	-8.1	98309	1.310	1.530	-14.4
91111	4.740	4.350	9.0	94569	3.680	2.960	24.3	98344	.410	.420	-2.4
91125	2.600	3.310	-21.5	95124	.700	.720	-2.8	98449	12.600	12.000	5.0
91127	1.370	1.680	-18.5	95310	1.890	2.420	-21.9 L	98482	6.560	7.480	-12.3
91150	5.270	5.610	-6.1	95410	2.690	2.580	4.3	98483	15.100	15.500	-2.6
91155	21.100	21.800	-3.2	95455	1.940	2.260	-14.2	98502	2.710	2.640	2.7
91235	2.920	2.630	11.0	95505	1.850	2.030	-8.9	98636	3.440	3.540	-2.8
91265	3.630	3.950	-8.1	95625	3.490	3.400	2.6	98659	.540	.680	-20.6
91266	.840	1.020	-17.6	95647	6.850	6.910	-0.9	98677	7.640	7.450	2.6
91280	2.420	3.090	-21.7 L	96053	3.510	3.760	-6.6	98678	10.700	10.500	1.9
91340	6.580	5.910	11.3	96408	7.410	9.500	-22.0 L	98805	.920	.910	1.1

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STATE: 06 - CONNECTICUT
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98806	3.560	3.630	-1.9								
98813	1.790	1.930	-7.3								
98820	3.540	3.750	-5.6								
98884	1.920	1.770	8.5								
98914	.810	1.020	-20.6								
98949	.440	.560	-21.4								
98967	5.760	4.670	23.3								
98993	6.420	5.640	13.8								
99003	.760	.720	5.6								
99004	1.470	1.570	-6.4								
99080	7.460	6.840	9.1								
99163	.650	.820	-20.7								
99315	1.920	1.960	-2.0								
99321	1.990	2.060	-3.4								
99613	2.500	2.820	-11.3								
99650	.760	.750	1.3								
99746	3.050	2.750	10.9								
99803	12.400	11.300	9.7								
99826	.420	.450	-6.7								
99827	.540	.520	3.8								
99946	3.050	3.240	-5.9								
99948	18.400	18.400	0.0								
99952	14.100	13.000	8.5								
99953	9.240	9.090	1.7								
99954	9.730	9.990	-2.6								
99955	11.500	14.700	-21.8 L								
99969	2.370	2.080	13.9								

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SECTION B
EXPLANATORY MATERIAL
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METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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.

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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.

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

OBJECTIVE	<p>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?</p>
DESCRIPTION	<p>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.</p> <p>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.</p> <p>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.</p>
EXPERIENCE BASE	<p>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.</p>
AGGREGATE LOSS COSTS	<p>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.</p>

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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. The net trend is calculated as the annual net trend factor projected for the number of years between the last review date and the assumed effective date of this document. The details for the calculation can be found in the footnotes at the bottom of the exhibits in Section C.

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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.
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METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

OBJECTIVE	<p>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.</p>
PREMISES/ OPERATIONS	<p>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.</p> <p>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.</p> <p>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.</p>
PRODUCTS	<p>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.</p> <p>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.</p>

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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, 2016, 2017 and 2018 are weighted 20%, 30% and 50% respectively. For Products/Completed Operations, multistate data for accident years ending December 31, 2015, 2016 and 2017 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.
-

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:

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

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

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

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;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

For Manufacturers and Contractors, and Products:

$$TOP_i = \frac{\sum_j W_{ij} r_{ij}}{\sum_j W_{ij} CG_j} \quad \text{where } 1 \leq i \leq m$$

$$CG_j = \frac{\sum_i W_{ij} r_{ij}}{\sum_i W_{ij} TOP_i} \quad \text{where } 1 \leq j \leq n$$

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;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

For Local Products/Completed Operations:

$$TOP_i = \frac{\sum_j \sum_k W_{ijk} r_{ijk}}{\sum_j \sum_k W_{ijk} CG_j ST_k} \quad \text{where } 1 \leq i \leq m$$

$$CG_j = \frac{\sum_i \sum_k W_{ijk} r_{ijk}}{\sum_i \sum_k W_{ijk} TOP_i ST_k} \quad \text{where } 1 \leq j \leq n$$

$$ST_k = \frac{\sum_i \sum_j W_{ijk} r_{ijk}}{\sum_i \sum_j W_{ijk} TOP_i CG_j} \quad \text{where } 1 \leq k \leq p$$

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;

EXPLANATORY NOTES TO RELATIVE CHANGE 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

$$Z = \sqrt{P/18,000} \text{ for Owners, Landlords and Tenants, } Z = \sqrt{P/18,000} \text{ for}$$

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:

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

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.

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

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.

EXPLANATORY NOTES TO
IMPLICIT PACKAGE MODIFICATION FACTORS

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 ALCCCL 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.

EXPLANATION OF EXPOSURE DEVELOPMENT

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, 2018. Products/Completed Operations data is evaluated as of March 31, 2018.

For example, the accident year ending December 31, 2017 includes all exposures earned during the period from January 1, 2017 through December 31, 2017.

The immature experience reported as of 15 and 27 months for accident years ending 3/31/2018 and 3/31/2017 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, 2018 for Premises/ Operations and March 31, 2018 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.

EXPLANATION OF EXPOSURE DEVELOPMENT

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.

EXPLANATION OF LOSS DEVELOPMENT

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, 2018. Products/Completed Operations data is evaluated as of March 31, 2018.

For example, the accident year ending December 31, 2017 includes all losses and allocated loss adjustment expenses paid on accidents occurring from January 1, 2017 through December 31, 2017 and all losses and loss adjustment expenses outstanding on those policies as of March 31, 2018, 15 months after the inception of the accident year.

The immature experience reported as of 15, 27 and 39 months for accident years ending 3/31/2018, 3/31/2017 and 3/31/2016 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, 2018 evaluated as of June 30, 2018. 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,

$$\text{Ultimate ALAE} = (\text{Incurred ALAE at 15 months}) + (\text{sum of incremental ALAE percentages}) * (\text{ultimate indemnity})$$

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).

EXPLANATION OF MODIFIED BONDY METHOD

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
1998	A	G	L	P	S	U	Z*
1999	B	H	M	Q	T	Y*	
2000	C	I	N	R	X*	Y*	
2001	D	J	O	W*	X*	Y*	
2002	E	K	V*	W*	X*	Y*	
2003	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:

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

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

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

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

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

If $\text{BTOF5} > 1.0$ and $(0.8 * \text{Log}(\text{BTOF5})) \geq \text{Log}(\text{BTOF6}) \geq 0.0$
Or $\text{BTOF5} < 1.0$ and $(0.8 * \text{Log}(\text{BTOF5})) \leq \text{Log}(\text{BTOF6}) \leq 0.0$
Then $P5 = \text{Log}(\text{BTOF6}) / (\text{Log}(\text{BTOF5}) - \text{Log}(\text{BTOF6}))$ 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	<p>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.</p> <p>Starting with the 2011 review, experience for CMP Liability has been included with the data used to select the ULAE factor.</p> <p>For this review the factor is 1.085.</p>

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, these pages display the frequency data for CGL only for accident years ending 12/31/2004 - 12/31/2017. For Products/Completed Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2004 - 12/31/2017. 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 are continuing to select negative frequency trend for Products and have selected a negative frequency trend for Local Products/ Completed Operations as well. 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:

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| • Local Products/Completed Operations | C-5 |

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	\$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
03/31/2016	\$15,649,955	\$16,400,132	0.20	1.048	434
03/31/2017	15,120,728	11,007,724	0.30	0.728	418
03/31/2018	15,445,182	18,204,271	0.50	1.179	428

(7)	WEIGHTED EXPERIENCE RATIO	1.018
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.010
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)	0.44
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X { 1.0 - (9) } }	1.014
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 1.4 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 1.9 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	- 1.9 %

(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 11/01/2019. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.010). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.010) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (11/01/2019) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (11/01/2020).

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	\$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
03/31/2016	\$29,605,617	\$26,351,559	0.20	0.890	837
03/31/2017	30,024,463	30,609,339	0.30	1.019	952
03/31/2018	31,630,949	35,150,823	0.50	1.111	995

(7)	WEIGHTED EXPERIENCE RATIO	1.039
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.021
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)	0.68
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X { 1.0 - (9) } }	1.033
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 3.3 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 2.8 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	+ 2.8 %

(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 11/01/2019. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.021). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.021) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (11/01/2019) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (11/01/2020).

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	\$100,000 BASIC LIMITS INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2015	\$126,844,943	\$117,418,560	0.20	0.926	2,260
12/31/2016	131,093,793	128,055,034	0.30	0.977	2,081
12/31/2017	135,345,929	113,009,721	0.50	0.835	2,052

(7)	WEIGHTED EXPERIENCE RATIO	0.896
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (7)-1.00}X 100%	- 10.4 %
(9)	INDICATED MULTISTATE MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 10.8 %
(10)	INDICATED STATEWIDE MONOLINE CHANGE (SEE FOOTNOTE C)	- 6.8 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....	- 6.8 %

- (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 07/01/2019.
- (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. (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)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	MULTISTATE \$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2015	\$278,794,792	\$314,986,643	0.20	1.130	6,337
12/31/2016	294,052,846	307,777,927	0.30	1.047	5,913
12/31/2017	306,680,065	300,341,488	0.50	0.979	5,351

(7)	WEIGHTED EXPERIENCE RATIO.....	1.030
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (7) - 1.00 } x 100%.....	+ 3.0 %
(9)	INDICATED MULTISTATE MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....	+ 0.2 %
(10)	INDICATED STATEWIDE MONOLINE CHANGE (C) (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....	- 2.2 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....	- 2.2 %

(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 07/01/2019

(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) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 1.014 OR + 1.4%	
TOP						
10	0.903	0.214	0.978	0.968		
33	0.744	0.029	0.991	0.981		
34	0.755	0.078	0.978	0.968		
35	0.286	0.012	0.985	0.975		
36	0.815	0.112	0.977	0.967		
37	0.907	0.080	0.992	0.982		
38	1.379	0.239	1.080	1.068		
					(5) INDICATED MONOLINE CHANGE	
CLASS GROUP						
30	0.740	0.114	0.966	0.965	-	5.3%
31	1.031	0.170	1.005	1.004	-	1.5%
32	1.017	0.216	1.004	1.002	-	1.6%
33	0.978	0.106	0.998	0.996	-	2.2%
34	1.676	0.119	1.063	1.062	+	4.3%
35	0.273	0.023	0.971	0.969	-	4.8%
36	0.621	0.058	0.973	0.972	-	4.6%
37	0.740	0.045	0.987	0.985	-	3.3%
38	0.991	0.091	0.999	0.998	-	2.0%
OVERALL MONOLINE INDICATION -						1.9%

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

CONNECTICUT
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	30 SERVICE	\$585,891	\$2,348,629	0.798	0.704	51	0.934
	31 LIGHT CONTRACTING	591,268	2,954,928	1.082	0.954	137	0.972
	32 MEDIUM CONTRCTING	3,388,352	15,947,943	1.027	0.906	474	0.970
	33 HEAVY CONTRACTING	775,739	4,310,740	0.861	0.759	53	0.965
	34 DEALER OR DISTRIB	121,903	635,151	1.667	1.469	32	1.028
	35 LGT. MANUFACTURER	104,352	243,154	0.059	0.052	1	0.938
	36 MED. MANUFACTURER	177,694	1,231,013	0.444	0.392	9	0.941
	37 HVY. MANUFACTURER	92,226	592,678	1.245	1.097	11	0.954
	38 MISC. OPERATION	298,235	1,441,498	1.473	1.298	57	0.966
	TOTAL *	\$6,135,660	\$29,705,734	0.994		825	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$5,402	\$93,084	0.000	0.000	0	0.985
	32 MEDIUM CONTRCTING	8,977	46,297	0.000	0.000	0	0.983
	33 HEAVY CONTRACTING	64,261	340,525	0.202	0.178	1	0.977
	38 MISC. OPERATION	89,287	469,223	1.423	1.255	15	0.979
	TOTAL *	\$167,927	\$949,129	0.834		16	
34 MULT MERCANTILE	30 SERVICE	\$47,467	\$183,674	0.040	0.035	0	0.934
	32 MEDIUM CONTRCTING	98,454	336,728	2.278	2.008	8	0.970
	34 DEALER OR DISTRIB	606,719	3,052,584	1.158	1.021	93	1.028
	38 MISC. OPERATION	55,994	230,480	1.886	1.663	9	0.966
	TOTAL *	\$808,634	\$3,803,466	1.279		110	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$24,394	\$122,861	0.000	0.000	0	0.978
	32 MEDIUM CONTRCTING	205,472	319,489	0.370	0.326	3	0.977
	TOTAL *	\$229,866	\$442,350	0.330		3	
36 MULT SERVICES	30 SERVICE	\$67,037	\$425,000	0.857	0.756	20	0.933
	31 LIGHT CONTRACTING	137,811	1,090,939	0.159	0.140	9	0.971
	32 MEDIUM CONTRCTING	65,248	310,627	0.000	0.000	0	0.969
	33 HEAVY CONTRACTING	44,648	232,368	2.110	1.861	4	0.964
	34 DEALER OR DISTRIB	785,487	3,403,554	1.799	1.586	130	1.027
	36 MED. MANUFACTURER	5,173	23,424	0.984	0.868	2	0.940
	38 MISC. OPERATION	349,177	1,801,018	0.653	0.576	62	0.965
	TOTAL *	\$1,454,581	\$7,286,930	1.251		227	

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. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	\$703	\$3,446	0.000	0.000	0	0.986
	32 MEDIUM CONTRCTING	74,688	376,054	2.334	2.058	15	0.984
	33 HEAVY CONTRACTING	84,368	413,986	0.389	0.343	5	0.978
	34 DEALER OR DISTRIB	13,633	61,483	0.207	0.182	4	1.043
	35 LGT. MANUFACTURER	260,817	964,521	0.369	0.325	9	0.952
	36 MED. MANUFACTURER	997,408	5,134,101	0.672	0.592	50	0.954
	37 HVY. MANUFACTURER	530,366	2,582,344	0.677	0.597	27	0.967
	38 MISC. OPERATION	47,126	269,380	0.324	0.285	6	0.980
	TOTAL *	\$2,009,109	\$9,805,315	0.672		116	
38 MULT CONTRACTORS	30 SERVICE	\$855,887	\$4,520,718	1.149	1.013	163	1.031
	31 LIGHT CONTRACTING	1,289,218	6,572,499	1.695	1.494	375	1.073
	32 MEDIUM CONTRCTING	1,743,554	9,225,178	1.518	1.338	347	1.071
	33 HEAVY CONTRACTING	690,508	3,788,825	1.742	1.536	143	1.064
	38 MISC. OPERATION	85,002	257,938	0.116	0.103	2	1.066
	TOTAL *	\$4,664,169	\$24,365,158	1.507		1,030	
TOTAL ALL TOP	30 SERVICE	\$1,556,282	\$7,478,021	0.970		234	
	31 LIGHT CONTRACTING	2,048,796	10,837,757	1.389		521	
	32 MEDIUM CONTRCTING	5,584,745	26,562,316	1.182		847	
	33 HEAVY CONTRACTING	1,659,524	9,086,444	1.212		206	
	34 DEALER OR DISTRIB	1,527,742	7,152,772	1.520		259	
	35 LGT. MANUFACTURER	365,169	1,207,675	0.280		10	
	36 MED. MANUFACTURER	1,180,275	6,388,538	0.639		61	
	37 HVY. MANUFACTURER	622,592	3,175,022	0.761		38	
	38 MISC. OPERATION	924,821	4,469,537	1.000		151	
	TOTAL *	\$15,469,946	\$76,358,082	1.134		2,327	

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

CONNECTICUT
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 1.033 OR + 3.3%	
TOP						
10	0.984	0.293	0.995	0.995		
31	1.148	0.097	1.013	1.014		
32	1.361	0.191	1.061	1.061		
33	1.047	0.239	1.011	1.011		
34	0.876	0.228	0.970	0.970		
35	0.934	0.142	0.990	0.991		
36	0.682	0.140	0.948	0.948		
					(5) INDICATED MONOLINE CHANGE	
CLASS GROUP						
01	0.735	0.108	0.967	0.969	-	0.2%
02	0.623	0.150	0.931	0.933	-	3.4%
03	1.081	0.099	1.008	1.009	+	4.1%
04	0.667	0.023	0.991	0.992	+	2.6%
05	0.926	0.041	0.997	0.998	+	3.5%
06	0.883	0.060	0.993	0.994	+	3.0%
07	1.489	0.138	1.056	1.058	+	8.8%
08	1.127	0.063	1.008	1.009	+	4.0%
09	1.124	0.124	1.015	1.016	+	5.0%
10	1.027	0.145	1.004	1.005	+	3.6%
11	1.008	0.190	1.002	1.003	+	2.6%
12	1.010	0.359	1.004	1.005	+	3.5%
13	2.012	0.070	1.050	1.052	+	8.6%
16	0.298	0.030	0.964	0.966	-	0.9%

OVERALL MONOLINE INDICATION + 2.8%

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

CONNECTICUT
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	(5)	
	BAILEY					
TERRITORY	FORMULA	CREDIBILITY	Z-WTD	BALANCED	INDICATED	
	RELATIV.	Z	RELATIV.	RELATIV.	MONOLINE	CHG.
501	0.545	0.116	0.932	0.930	-	4.0%
503	0.926	0.124	0.990	0.989	+	1.6%
504	1.120	0.207	1.024	1.022	+	4.7%
505	1.204	0.105	1.020	1.018	+	4.7%
506	1.265	0.143	1.034	1.033	+	5.9%
507	1.021	0.398	1.008	1.007	+	3.3%
508	0.873	0.122	0.984	0.982	+	1.1%
509	0.977	0.062	0.999	0.997	+	2.5%

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

CONNECTICUT
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 501

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$4,260	\$16,040	0.000	0.000	0	0.897
	02 RESTAURANTS	2,741	23,982	0.000	0.000	0	0.864
	03 STORES	13,644	70,546	0.755	0.669	2	0.934
	04 VENDING & RENTAL	464	1,873	0.000	0.000	0	0.919
	05 FOOD & BEV. DIST.	0	68	0.000	0.000	0	0.924
	06 NON-FOOD&BEV.DIST	2,013	11,090	0.000	0.000	0	0.920
	07 CLUBS, AMSMT&SPRTS	128,761	303,281	0.147	0.130	2	0.980
	08 HEALTH CARE FACIL	529	2,014	0.000	0.000	0	0.934
	09 HOTELS AND MOTELS	491	34,715	0.000	0.000	0	0.941
	10 SCHLS & CHURCHES	12,328	108,785	1.513	1.339	4	0.931
	11 APARTMENTS	649,510	1,440,127	1.016	0.899	56	0.929
	12 BUILDINGS&OFFICES	673,460	2,932,193	0.468	0.414	49	0.931
	13 MISC. PREMISES	596	653	0.000	0.000	0	0.974
	16 GOVT SUBDIVISIONS	30,592	30,592	0.000	0.000	0	0.894
	TOTAL *	\$1,519,389	\$4,975,959	0.673		113	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$22,348	\$78,910	0.023	0.020	1	0.958
	TOTAL *	\$22,348	\$78,910	0.023		1	
32 MULT APARTMENT	11 APARTMENTS	\$234,771	\$1,026,568	0.506	0.448	21	0.990
	12 BUILDINGS&OFFICES	70,956	235,526	0.482	0.427	6	0.992
	TOTAL *	\$305,727	\$1,262,094	0.501		27	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$341,094	\$1,781,502	0.552	0.489	40	0.946
	13 MISC. PREMISES	161	790	0.000	0.000	0	0.989
	TOTAL *	\$341,255	\$1,782,292	0.552		40	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$96,235	\$1,124,199	0.661	0.585	27	0.875
	02 RESTAURANTS	85,069	351,753	0.491	0.434	11	0.842
	03 STORES	12,915	49,704	0.514	0.455	4	0.911
	04 VENDING & RENTAL	0	38	0.000	0.000	0	0.896
	05 FOOD & BEV. DIST.	2,079	10,980	3.069	2.717	4	0.901
	06 NON-FOOD&BEV.DIST	4,069	46,989	0.000	0.000	0	0.897
	12 BUILDINGS&OFFICES	11,290	47,048	0.000	0.000	0	0.907
	TOTAL *	\$211,657	\$1,630,711	0.559		46	

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. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP					RELATIV.		
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$42,055	\$243,147	0.194	0.172	3	0.930
	10 SCHLS & CHURCHES		86,612	385,081	1.160	1.027	9	0.926
	TOTAL *		\$128,667	\$628,228	0.844		12	
36 MULT SERVICES	03 STORES		\$615	\$1,323	0.000	0.000	0	0.890
	04 VENDING & RENTAL		3,406	8,962	2.213	1.959	1	0.875
	07 CLUBS,AMSMT&SPRTS		62,883	216,080	0.968	0.857	2	0.933
	08 HEALTH CARE FACIL		0	10,413	0.000	0.000	0	0.890
	10 SCHLS & CHURCHES		441	3,093	0.000	0.000	0	0.886
	12 BUILDINGS&OFFICES		20,374	167,275	0.000	0.000	0	0.886
	13 MISC. PREMISES		0	20,280	0.022	0.019	1	0.927
	TOTAL *		\$87,719	\$427,426	0.780		4	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$100,495	\$1,140,239	0.633		27	
		02 RESTAURANTS	87,810	375,735	0.475		11	
		03 STORES	27,174	121,573	0.623		6	
		04 VENDING & RENTAL	3,870	10,873	1.948		1	
		05 FOOD & BEV. DIST.	2,079	11,048	3.069		4	
		06 NON-FOOD&BEV.DIST	6,082	58,079	0.000		0	
		07 CLUBS,AMSMT&SPRTS	191,644	519,361	0.416		4	
		08 HEALTH CARE FACIL	42,584	255,574	0.192		3	
		09 HOTELS AND MOTELS	22,839	113,625	0.022		1	
		10 SCHLS & CHURCHES	99,381	496,959	1.199		13	
		11 APARTMENTS	884,281	2,466,695	0.881		77	
		12 BUILDINGS&OFFICES	1,117,174	5,163,544	0.481		95	
		13 MISC. PREMISES	757	21,723	0.000		1	
		16 GOVT SUBDIVISIONS	30,592	30,592	0.000		0	
		TOTAL *	\$2,616,762	\$10,785,620	0.634		243	

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

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TERRITORY 503

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$1,825	\$10,905	0.000	0.000	0	0.953
	02 RESTAURANTS	27,140	143,483	0.612	0.542	8	0.918
	03 STORES	11,237	61,741	1.507	1.334	10	0.993
	04 VENDING & RENTAL	391	1,748	0.000	0.000	0	0.976
	05 FOOD & BEV. DIST.	3,361	12,127	0.000	0.000	0	0.982
	06 NON-FOOD&BEV.DIST	2,956	33,096	0.043	0.038	1	0.978
	07 CLUBS, AMSMT&SPRTS	37,265	161,600	0.975	0.863	5	1.041
	08 HEALTH CARE FACIL	7,148	34,424	4.198	3.716	2	0.993
	09 HOTELS AND MOTELS	25,621	91,813	1.738	1.539	3	1.000
	10 SCHLS & CHURCHES	22,778	104,736	0.698	0.618	6	0.989
	11 APARTMENTS	48,631	216,581	1.044	0.924	8	0.987
	12 BUILDINGS&OFFICES	262,814	1,312,547	1.173	1.039	33	0.989
	13 MISC. PREMISES	1,566	10,478	5.290	4.683	1	1.035
	TOTAL *	\$452,733	\$2,195,279	1.166		77	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$25,162	\$101,510	2.430	2.151	6	1.018
	TOTAL *	\$25,162	\$101,510	2.430		6	
32 MULT APARTMENT	11 APARTMENTS	\$90,428	\$362,177	1.928	1.707	18	1.052
	12 BUILDINGS&OFFICES	73,057	166,524	0.147	0.131	4	1.054
	TOTAL *	\$163,485	\$528,701	1.133		22	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$668,206	\$3,043,513	0.748	0.662	79	1.005
	13 MISC. PREMISES	595	4,368	0.000	0.000	0	1.052
	TOTAL *	\$668,801	\$3,047,881	0.747		79	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$30,676	\$105,871	0.000	0.000	0	0.929
	02 RESTAURANTS	185,249	617,645	1.902	1.684	36	0.895
	03 STORES	67,765	257,693	0.079	0.070	4	0.968
	04 VENDING & RENTAL	570	2,932	0.000	0.000	0	0.952
	05 FOOD & BEV. DIST.	3,053	10,130	0.000	0.000	0	0.958
	06 NON-FOOD&BEV.DIST	26,297	182,865	0.562	0.498	2	0.954
	12 BUILDINGS&OFFICES	111,498	163,972	0.270	0.239	7	0.964
	TOTAL *	\$425,108	\$1,341,108	0.947		49	

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TERRITORY 503

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP				RELATIV.		
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$21,544	\$80,383	3.886	3.441	1	0.988
	10 SCHLS & CHURCHES	65,858	363,074	1.001	0.886	14	0.984
	12 BUILDINGS&OFFICES	5,549	27,753	0.000	0.000	0	0.984
	TOTAL *	\$92,951	\$471,210	1.610		15	
36 MULT SERVICES	03 STORES	\$22,063	\$67,949	0.103	0.091	1	0.946
	04 VENDING & RENTAL	7,865	38,187	0.180	0.160	2	0.930
	07 CLUBS, AMSMT&SPRTS	68,328	413,274	2.343	2.074	26	0.992
	10 SCHLS & CHURCHES	0	620	1.021	0.904	0	0.942
	12 BUILDINGS&OFFICES	12,211	57,229	2.415	2.138	3	0.942
	13 MISC. PREMISES	6,399	29,056	0.000	0.000	0	0.986
	TOTAL *	\$116,866	\$606,315	1.654		32	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$32,501	\$116,776	0.000		0	
	02 RESTAURANTS	212,389	761,128	1.737		44	
	03 STORES	101,065	387,383	0.243		15	
	04 VENDING & RENTAL	8,826	42,867	0.161		2	
	05 FOOD & BEV. DIST.	6,414	22,257	0.000		0	
	06 NON-FOOD&BEV.DIST	29,253	215,961	0.510		3	
	07 CLUBS, AMSMT&SPRTS	105,593	574,874	1.860		31	
	08 HEALTH CARE FACIL	28,692	114,807	3.964		3	
	09 HOTELS AND MOTELS	50,783	193,323	2.081		9	
	10 SCHLS & CHURCHES	88,636	468,430	0.923		20	
	11 APARTMENTS	139,059	578,758	1.619		26	
	12 BUILDINGS&OFFICES	1,133,335	4,771,538	0.775		126	
	13 MISC. PREMISES	8,560	43,902	0.968		1	
	TOTAL *	\$1,945,106	\$8,292,004	1.038		280	

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

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TERRITORY 504

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$34,026	\$146,852	0.439	0.389	5	0.985
	02 RESTAURANTS	46,887	244,199	1.217	1.077	8	0.949
	03 STORES	3,418	98,297	3.397	3.008	6	1.026
	04 VENDING & RENTAL	1,320	12,129	0.000	0.000	0	1.009
	05 FOOD & BEV. DIST.	12,480	141,401	0.024	0.021	1	1.015
	06 NON-FOOD&BEV.DIST	13,176	100,163	2.645	2.342	5	1.011
	07 CLUBS, AMSMT&SPRTS	113,174	479,443	1.095	0.970	20	1.076
	08 HEALTH CARE FACIL	5,457	14,140	0.000	0.000	0	1.026
	09 HOTELS AND MOTELS	7,066	54,507	0.816	0.722	10	1.033
	10 SCHLS & CHURCHES	28,641	179,453	3.073	2.720	22	1.022
	11 APARTMENTS	312,728	825,369	3.364	2.978	51	1.020
	12 BUILDINGS&OFFICES	636,898	3,514,038	0.883	0.782	104	1.022
	13 MISC. PREMISES	189	2,896	0.000	0.000	0	1.070
	TOTAL *	\$1,215,460	\$5,812,887	1.605		232	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$44,159	\$181,153	1.870	1.655	11	1.052
	TOTAL *	\$44,159	\$181,153	1.870		11	
32 MULT APARTMENT	11 APARTMENTS	\$538,560	\$2,363,934	1.334	1.181	73	1.087
	12 BUILDINGS&OFFICES	235,590	764,784	1.948	1.725	35	1.090
	TOTAL *	\$774,150	\$3,128,718	1.521		108	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$807,255	\$3,833,217	1.250	1.107	146	1.039
	13 MISC. PREMISES	861	1,879	92.761	82.125	1	1.087
	TOTAL *	\$808,116	\$3,835,096	1.348		147	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$95,528	\$412,949	0.986	0.873	19	0.961
	02 RESTAURANTS	569,160	2,261,569	0.476	0.422	62	0.925
	03 STORES	95,871	450,554	0.617	0.546	18	1.001
	04 VENDING & RENTAL	1,409	5,204	0.000	0.000	0	0.984
	05 FOOD & BEV. DIST.	22,538	145,869	0.085	0.075	4	0.990
	06 NON-FOOD&BEV.DIST	62,493	295,470	0.342	0.303	8	0.986
	12 BUILDINGS&OFFICES	326,855	1,471,579	0.783	0.693	41	0.997
	TOTAL *	\$1,173,854	\$5,043,194	0.599		152	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		504	(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$53,911	\$243,688	1.097	0.971	5	1.021
	10 SCHLS & CHURCHES		199,419	1,043,387	1.252	1.109	71	1.018
	12 BUILDINGS&OFFICES		3,584	17,513	0.000	0.000	0	1.017
	TOTAL *		\$256,914	\$1,304,588	1.202		76	
36 MULT SERVICES	03 STORES		\$3,287	\$22,415	0.633	0.561	2	0.978
	04 VENDING & RENTAL		12,960	54,301	0.353	0.313	1	0.961
	07 CLUBS, AMSMT&SPRTS		94,273	545,825	1.143	1.012	16	1.025
	08 HEALTH CARE FACIL		859	1,420	0.000	0.000	0	0.977
	10 SCHLS & CHURCHES		0	214	0.000	0.000	0	0.974
	12 BUILDINGS&OFFICES		110,022	472,447	1.328	1.176	22	0.974
	13 MISC. PREMISES		13,841	62,538	6.631	5.871	6	1.019
	TOTAL *		\$235,242	\$1,159,160	1.498		47	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$129,554	\$559,801	0.842		24	
		02 RESTAURANTS	616,047	2,505,768	0.533		70	
		03 STORES	102,576	571,266	0.710		26	
		04 VENDING & RENTAL	15,689	71,634	0.292		1	
		05 FOOD & BEV. DIST.	35,018	287,270	0.063		5	
		06 NON-FOOD&BEV.DIST	75,669	395,633	0.743		13	
		07 CLUBS, AMSMT&SPRTS	207,447	1,025,268	1.117		36	
		08 HEALTH CARE FACIL	60,227	259,248	0.982		5	
		09 HOTELS AND MOTELS	51,225	235,660	1.724		21	
		10 SCHLS & CHURCHES	228,060	1,223,054	1.481		93	
		11 APARTMENTS	851,288	3,189,303	2.080		124	
		12 BUILDINGS&OFFICES	2,120,204	10,073,578	1.147		348	
		13 MISC. PREMISES	14,891	67,313	11.527		7	
		TOTAL *	\$4,507,895	\$20,464,796	1.257		773	

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

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TERRITORY 505

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$31,018	\$107,646	0.544	0.481	4	0.981
	02 RESTAURANTS	336	10,194	0.000	0.000	0	0.945
	03 STORES	975	12,026	9.427	8.346	2	1.022
	04 VENDING & RENTAL	203	1,146	0.000	0.000	0	1.005
	05 FOOD & BEV. DIST.	206	354	0.000	0.000	0	1.011
	06 NON-FOOD&BEV.DIST	1,226	12,348	0.055	0.048	1	1.007
	07 CLUBS, AMSMT&SPRTS	3,813	16,161	1.927	1.706	1	1.072
	08 HEALTH CARE FACIL	1,550	9,279	0.000	0.000	0	1.022
	09 HOTELS AND MOTELS	9,074	17,032	6.639	5.878	2	1.029
	10 SCHLS & CHURCHES	10,645	49,728	1.880	1.664	3	1.018
	11 APARTMENTS	79,328	420,941	1.193	1.056	10	1.016
	12 BUILDINGS&OFFICES	163,384	673,186	0.724	0.641	14	1.018
	13 MISC. PREMISES	5,776	37,533	0.818	0.724	4	1.066
	TOTAL *	\$307,534	\$1,367,574	1.077		41	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$20,064	\$133,543	3.167	2.804	18	1.048
	TOTAL *	\$20,064	\$133,543	3.167		18	
32 MULT APARTMENT	11 APARTMENTS	\$101,949	\$399,181	1.149	1.017	13	1.083
	12 BUILDINGS&OFFICES	51,779	135,997	3.638	3.221	9	1.085
	TOTAL *	\$153,728	\$535,178	1.987		22	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$246,333	\$1,282,466	1.473	1.304	48	1.035
	13 MISC. PREMISES	113	303	0.000	0.000	0	1.083
	TOTAL *	\$246,446	\$1,282,769	1.473		48	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$28,829	\$160,610	1.472	1.303	9	0.957
	02 RESTAURANTS	62,348	309,328	2.161	1.914	22	0.921
	03 STORES	16,232	107,843	0.374	0.331	3	0.997
	04 VENDING & RENTAL	156	708	0.000	0.000	0	0.980
	05 FOOD & BEV. DIST.	34	1,641	0.000	0.000	0	0.986
	06 NON-FOOD&BEV.DIST	5,840	33,689	1.926	1.705	3	0.982
	12 BUILDINGS&OFFICES	33,433	264,035	0.109	0.097	4	0.993
	TOTAL *	\$146,872	\$877,854	1.349		41	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		505	(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP							
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$53,688	\$248,861	0.641	0.567	4	1.017
	10 SCHLS & CHURCHES		52,937	246,623	1.137	1.006	15	1.014
	TOTAL *		\$106,625	\$495,484	0.887		19	
36 MULT SERVICES	03 STORES		\$417	\$12,407	0.000	0.000	0	0.974
	04 VENDING & RENTAL		1,794	3,038	0.000	0.000	0	0.957
	07 CLUBS,AMSMT&SPRTS		16,762	62,341	2.114	1.872	8	1.021
	09 HOTELS AND MOTELS		2,834	7,026	0.000	0.000	0	0.980
	10 SCHLS & CHURCHES		137	381	0.000	0.000	0	0.970
	12 BUILDINGS&OFFICES		3,556	19,076	7.233	6.404	1	0.970
	13 MISC. PREMISES		5,525	10,327	0.361	0.319	1	1.015
	TOTAL *		\$31,025	\$114,596	2.035		10	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$59,847	\$268,256	0.991		13	
	02 RESTAURANTS		62,684	319,522	2.150		22	
	03 STORES		17,624	132,276	0.866		5	
	04 VENDING & RENTAL		2,153	4,892	0.000		0	
	05 FOOD & BEV. DIST.		240	1,995	0.000		0	
	06 NON-FOOD&BEV.DIST		7,066	46,037	1.601		4	
	07 CLUBS,AMSMT&SPRTS		20,575	78,502	2.079		9	
	08 HEALTH CARE FACIL		55,238	258,140	0.623		4	
	09 HOTELS AND MOTELS		31,972	157,601	3.872		20	
	10 SCHLS & CHURCHES		63,719	296,732	1.258		18	
	11 APARTMENTS		181,277	820,122	1.168		23	
	12 BUILDINGS&OFFICES		498,485	2,374,760	1.402		76	
	13 MISC. PREMISES		11,414	48,163	0.589		5	
	TOTAL *		\$1,012,294	\$4,806,998	1.402		199	

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

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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.	FIVE YEAR			
		03/31/2018 AGGREGATE	2014 - 2018	EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	RATIO	RELATIV.	OCCURRENCES	RELATIV.
		CURRENT LEVEL	CURRENT LEVEL				
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$50	\$26,307	2.855	2.528	5	0.995
	02 RESTAURANTS	25,247	97,633	2.903	2.570	8	0.958
	03 STORES	1,156	19,852	19.162	16.965	6	1.037
	04 VENDING & RENTAL	125	478	0.000	0.000	0	1.020
	05 FOOD & BEV. DIST.	721	805	0.000	0.000	0	1.026
	06 NON-FOOD&BEV.DIST	1,289	20,483	0.007	0.007	1	1.021
	07 CLUBS, AMSMT&SPRTS	25,327	155,579	6.645	5.883	28	1.087
	08 HEALTH CARE FACIL	25,057	113,411	0.040	0.035	2	1.037
	09 HOTELS AND MOTELS	9,189	71,010	0.722	0.639	6	1.044
	10 SCHLS & CHURCHES	29,589	450,423	0.361	0.320	9	1.033
	11 APARTMENTS	144,718	797,811	0.418	0.370	7	1.031
	12 BUILDINGS&OFFICES	301,457	1,742,295	1.017	0.901	58	1.033
	13 MISC. PREMISES	138	10,494	0.348	0.308	3	1.081
	TOTAL *	\$564,063	\$3,506,581	1.151		133	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$27,172	\$141,073	1.137	1.006	3	1.063
	TOTAL *	\$27,172	\$141,073	1.137		3	
32 MULT APARTMENT	11 APARTMENTS	\$160,355	\$628,213	1.022	0.905	18	1.098
	12 BUILDINGS&OFFICES	110,834	337,590	4.114	3.642	23	1.101
	TOTAL *	\$271,189	\$965,803	2.286		41	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$409,490	\$1,986,629	1.229	1.088	115	1.049
	13 MISC. PREMISES	123	863	18.618	16.483	2	1.098
	TOTAL *	\$409,613	\$1,987,492	1.234		117	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$24,578	\$86,320	1.836	1.626	9	0.971
	02 RESTAURANTS	163,659	611,232	0.512	0.453	10	0.935
	03 STORES	13,645	64,390	2.383	2.110	7	1.011
	04 VENDING & RENTAL	87	374	0.000	0.000	0	0.994
	05 FOOD & BEV. DIST.	7,450	38,251	0.000	0.000	0	1.000
	06 NON-FOOD&BEV.DIST	25,197	123,780	5.882	5.208	4	0.996
	12 BUILDINGS&OFFICES	40,079	160,194	1.688	1.494	6	1.007
	TOTAL *	\$274,695	\$1,084,541	1.374		36	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		506		(1)	(2)	(3)	(4)	(5)	(6)
				FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						RELATIV.		
35 MULT INSTITUT.	08 HEALTH CARE FACIL			\$29,882	\$118,123	1.547	1.370	5	1.032
	10 SCHLS & CHURCHES			91,327	510,308	1.028	0.910	17	1.028
	12 BUILDINGS&OFFICES			2,532	7,185	18.450	16.335	3	1.028
	13 MISC. PREMISES			145	211	0.000	0.000	0	1.075
	TOTAL *			\$123,886	\$635,827	1.508		25	
36 MULT SERVICES	03 STORES			\$489	\$10,344	0.000	0.000	0	0.988
	04 VENDING & RENTAL			6,114	22,615	1.163	1.029	2	0.971
	07 CLUBS,AMSMT&SPRTS			20,853	197,981	2.174	1.924	7	1.035
	10 SCHLS & CHURCHES			1,463	5,060	0.000	0.000	0	0.984
	12 BUILDINGS&OFFICES			18,749	57,535	3.296	2.918	4	0.984
	13 MISC. PREMISES			324	1,218	40.018	35.430	1	1.029
				TOTAL *	\$47,992	\$294,753	2.650	14	
TOTAL ALL	TOP			01 FOOD&BEV.(RETAIL)	\$24,628	\$112,627	1.838	14	
				02 RESTAURANTS	188,906	708,865	0.832	18	
				03 STORES	15,290	94,586	3.575	13	
				04 VENDING & RENTAL	6,326	23,467	1.124	2	
				05 FOOD & BEV. DIST.	8,171	39,056	0.000	0	
				06 NON-FOOD&BEV.DIST	26,486	144,263	5.596	5	
				07 CLUBS,AMSMT&SPRTS	46,180	353,560	4.626	35	
				08 HEALTH CARE FACIL	54,939	231,534	0.860	7	
				09 HOTELS AND MOTELS	36,361	212,083	1.032	9	
				10 SCHLS & CHURCHES	122,379	965,791	0.855	26	
				11 APARTMENTS	305,073	1,426,024	0.735	25	
				12 BUILDINGS&OFFICES	883,141	4,291,428	1.633	209	
				13 MISC. PREMISES	730	12,786	20.964	6	
				TOTAL *	\$1,718,610	\$8,616,070	1.453	369	

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

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TERRITORY 507

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$162,600	\$685,834	0.434	0.385	19	0.970
	02 RESTAURANTS	143,191	886,099	0.340	0.301	23	0.934
	03 STORES	75,029	463,214	2.317	2.051	33	1.011
	04 VENDING & RENTAL	2,756	27,715	0.000	0.000	0	0.994
	05 FOOD & BEV. DIST.	102,109	373,054	0.262	0.232	6	1.000
	06 NON-FOOD&BEV.DIST	76,879	635,881	0.540	0.478	15	0.996
	07 CLUBS, AMSMT&SPRTS	537,562	2,191,672	2.428	2.149	117	1.060
	08 HEALTH CARE FACIL	23,416	98,518	0.566	0.501	4	1.011
	09 HOTELS AND MOTELS	319,494	1,438,199	1.159	1.027	85	1.018
	10 SCHLS & CHURCHES	210,689	869,105	1.033	0.915	35	1.007
	11 APARTMENTS	655,691	3,331,094	0.775	0.686	108	1.005
	12 BUILDINGS&OFFICES	2,703,396	11,795,800	1.042	0.923	381	1.007
	13 MISC. PREMISES	63,354	379,113	2.134	1.889	33	1.053
	16 GOVT SUBDIVISIONS	14,297	98,757	2.660	2.355	12	0.967
	TOTAL *	\$5,090,463	\$23,274,055	1.133		871	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$522,647	\$2,484,104	1.306	1.156	96	1.036
	TOTAL *	\$522,647	\$2,484,104	1.306		96	
32 MULT APARTMENT	11 APARTMENTS	\$1,296,654	\$6,668,526	1.525	1.350	207	1.071
	12 BUILDINGS&OFFICES	1,082,858	4,215,320	1.759	1.558	170	1.073
	TOTAL *	\$2,379,512	\$10,883,846	1.632		377	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$3,159,832	\$14,834,518	1.393	1.233	543	1.023
	13 MISC. PREMISES	8,851	38,319	0.000	0.000	0	1.070
	TOTAL *	\$3,168,683	\$14,872,837	1.389		543	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$540,528	\$3,034,667	0.830	0.735	109	0.946
	02 RESTAURANTS	2,206,437	8,919,887	0.542	0.480	200	0.911
	03 STORES	404,924	1,998,088	1.132	1.002	61	0.986
	04 VENDING & RENTAL	4,753	47,025	0.000	0.000	0	0.969
	05 FOOD & BEV. DIST.	100,024	499,269	2.036	1.802	12	0.975
	06 NON-FOOD&BEV.DIST	261,494	1,454,661	0.692	0.613	25	0.971
	12 BUILDINGS&OFFICES	838,874	4,356,287	1.170	1.036	176	0.982
	13 MISC. PREMISES	213	1,061	0.000	0.000	0	1.027
	TOTAL *	\$4,357,247	\$20,310,945	0.796		583	

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TERRITORY 507

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.				
		03/31/2018 AGGREGATE	2014 - 2018	FIVE YEAR			
		LOSS COSTS AT	AGG LOSS COST	EXPERIENCE		NUMBER OF	BAL CELL
		CURRENT LEVEL	CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
TYPE OF POLICY	CLASS GROUP						
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$55,761	\$148,902	0.650	0.576	4	1.055
	08 HEALTH CARE FACIL	131,513	654,013	1.762	1.560	28	1.006
	10 SCHLS & CHURCHES	497,323	2,779,324	1.199	1.062	140	1.002
	12 BUILDINGS&OFFICES	44,412	151,638	0.632	0.560	6	1.002
	13 MISC. PREMISES	1,293	2,337	0.000	0.000	0	1.048
	16 GOVT SUBDIVISIONS	227,986	703,760	0.199	0.176	5	0.963
	TOTAL *	\$958,288	\$4,439,974	0.979		183	
36 MULT SERVICES	03 STORES	\$48,324	\$317,095	1.738	1.539	15	0.963
	04 VENDING & RENTAL	33,688	153,388	0.714	0.633	3	0.947
	07 CLUBS,AMSMT&SPRTS	693,617	3,363,740	0.629	0.557	102	1.009
	08 HEALTH CARE FACIL	1,324	6,258	0.000	0.000	0	0.963
	09 HOTELS AND MOTELS	14,666	69,676	0.172	0.152	1	0.969
	10 SCHLS & CHURCHES	13,813	25,405	0.000	0.000	0	0.959
	12 BUILDINGS&OFFICES	272,472	1,156,750	1.337	1.184	60	0.959
	13 MISC. PREMISES	139,143	660,888	1.022	0.905	31	1.003
	TOTAL *	\$1,217,047	\$5,753,200	0.866		212	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$703,128	\$3,720,501	0.739		128	
	02 RESTAURANTS	2,349,628	9,805,986	0.530		223	
	03 STORES	528,277	2,778,397	1.356		109	
	04 VENDING & RENTAL	41,197	228,128	0.584		3	
	05 FOOD & BEV. DIST.	202,133	872,323	1.139		18	
	06 NON-FOOD&BEV.DIST	338,373	2,090,542	0.657		40	
	07 CLUBS,AMSMT&SPRTS	1,286,940	5,704,314	1.381		223	
	08 HEALTH CARE FACIL	156,253	758,789	1.568		32	
	09 HOTELS AND MOTELS	856,807	3,991,979	1.232		182	
	10 SCHLS & CHURCHES	721,825	3,673,834	1.128		175	
	11 APARTMENTS	1,952,345	9,999,620	1.273		315	
	12 BUILDINGS&OFFICES	8,101,844	36,510,313	1.296		1,336	
	13 MISC. PREMISES	212,854	1,081,718	1.303		64	
	16 GOVT SUBDIVISIONS	242,283	802,517	0.344		17	
	TOTAL *	\$17,693,887	\$82,018,961	1.141		2,865	

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

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TERRITORY 508

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$6,865	\$18,081	0.000	0.000	0	0.947
	02 RESTAURANTS	21,281	106,651	0.096	0.085	1	0.912
	03 STORES	884	18,067	0.200	0.177	2	0.986
	04 VENDING & RENTAL	436	3,378	0.000	0.000	0	0.970
	05 FOOD & BEV. DIST.	952	12,038	0.000	0.000	0	0.976
	06 NON-FOOD&BEV.DIST	4,134	21,337	0.000	0.000	0	0.971
	07 CLUBS, AMSMT&SPRTS	7,403	43,238	1.036	0.917	3	1.034
	08 HEALTH CARE FACIL	7,724	25,102	4.216	3.732	11	0.986
	09 HOTELS AND MOTELS	17,098	73,213	1.148	1.016	4	0.993
	10 SCHLS & CHURCHES	53,396	495,171	0.806	0.713	8	0.982
	11 APARTMENTS	55,155	309,419	0.432	0.382	8	0.980
	12 BUILDINGS&OFFICES	391,081	1,128,221	1.455	1.288	37	0.982
	13 MISC. PREMISES	6	10,679	0.000	0.000	0	1.028
	TOTAL *	\$566,415	\$2,264,595	1.232		74	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$32,109	\$120,493	3.295	2.917	35	1.011
	TOTAL *	\$32,109	\$120,493	3.295		35	
32 MULT APARTMENT	11 APARTMENTS	\$281,240	\$1,306,784	1.253	1.109	35	1.045
	12 BUILDINGS&OFFICES	15,611	47,018	0.000	0.000	0	1.047
	TOTAL *	\$296,851	\$1,353,802	1.187		35	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$408,608	\$1,887,154	0.720	0.637	42	0.998
	13 MISC. PREMISES	438	4,060	6.645	5.883	1	1.044
	TOTAL *	\$409,046	\$1,891,214	0.726		43	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$17,495	\$68,796	0.559	0.495	5	0.923
	02 RESTAURANTS	82,371	497,595	0.743	0.658	15	0.889
	03 STORES	42,043	131,074	0.000	0.000	0	0.962
	04 VENDING & RENTAL	0	20	0.000	0.000	0	0.945
	05 FOOD & BEV. DIST.	1,289	10,845	6.997	6.195	2	0.951
	06 NON-FOOD&BEV.DIST	6,418	31,707	1.031	0.913	1	0.947
	12 BUILDINGS&OFFICES	30,375	129,202	0.862	0.763	2	0.958
	TOTAL *	\$179,991	\$869,239	0.627		25	

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TERRITORY 508

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.	FIVE YEAR			
		03/31/2018 AGGREGATE	2014 - 2018	EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	RATIO	RELATIV.	OCCURRENCES	RELATIV.
		CURRENT LEVEL	CURRENT LEVEL				
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$28,416	\$148,699	0.585	0.518	3	0.981
	10 SCHLS & CHURCHES	62,770	447,444	1.201	1.063	23	0.978
	12 BUILDINGS&OFFICES	0	1,419	0.000	0.000	0	0.977
	13 MISC. PREMISES	0	3,788	0.000	0.000	0	1.023
	TOTAL *	\$91,186	\$601,350	1.009		26	
36 MULT SERVICES	03 STORES	\$8,202	\$33,696	0.010	0.009	0	0.939
	04 VENDING & RENTAL	1,075	3,362	0.073	0.064	1	0.923
	07 CLUBS,AMSMT&SPRTS	17,744	70,617	0.553	0.490	4	0.985
	08 HEALTH CARE FACIL	69	149	0.000	0.000	0	0.939
	10 SCHLS & CHURCHES	0	13	0.000	0.000	0	0.936
	12 BUILDINGS&OFFICES	29,618	147,458	1.215	1.076	20	0.935
	13 MISC. PREMISES	34,970	176,511	0.710	0.628	5	0.979
	TOTAL *	\$91,678	\$431,806	0.772		30	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$24,360	\$86,877	0.402		5	
	02 RESTAURANTS	103,652	604,246	0.610		16	
	03 STORES	51,129	182,837	0.005		2	
	04 VENDING & RENTAL	1,511	6,760	0.052		1	
	05 FOOD & BEV. DIST.	2,241	22,883	4.025		2	
	06 NON-FOOD&BEV.DIST	10,552	53,044	0.627		1	
	07 CLUBS,AMSMT&SPRTS	25,147	113,855	0.695		7	
	08 HEALTH CARE FACIL	36,209	173,950	1.359		14	
	09 HOTELS AND MOTELS	49,207	193,706	2.549		39	
	10 SCHLS & CHURCHES	116,166	942,628	1.019		31	
	11 APARTMENTS	336,395	1,616,203	1.118		43	
	12 BUILDINGS&OFFICES	875,293	3,340,472	1.057		101	
	13 MISC. PREMISES	35,414	195,038	0.783		6	
	TOTAL *	\$1,667,276	\$7,532,499	1.037		268	

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

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TERRITORY 509

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$0	\$2,875	0.000	0.000	0	0.961
	02 RESTAURANTS	14	3,673	0.000	0.000	0	0.925
	06 NON-FOOD&BEV.DIST	567	3,220	0.000	0.000	0	0.986
	07 CLUBS, AMSMT & SPRTS	669	1,807	0.000	0.000	0	1.050
	08 HEALTH CARE FACIL	4,375	11,918	0.000	0.000	0	1.001
	10 SCHLS & CHURCHES	17,020	74,464	0.000	0.000	0	0.997
	11 APARTMENTS	51,188	94,081	0.398	0.352	1	0.995
	12 BUILDINGS&OFFICES	39,050	351,845	0.719	0.637	10	0.997
	TOTAL *	\$112,883	\$543,883	0.429		11	
32 MULT APARTMENT	11 APARTMENTS	\$96,139	\$383,940	2.720	2.408	22	1.061
	12 BUILDINGS&OFFICES	27,593	107,668	2.686	2.378	3	1.063
	TOTAL *	\$123,732	\$491,608	2.712		25	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$70,166	\$358,505	0.879	0.778	12	1.013
	TOTAL *	\$70,166	\$358,505	0.879		12	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$5,821	\$20,888	0.000	0.000	0	0.937
	02 RESTAURANTS	32,937	116,112	0.170	0.150	2	0.902
	03 STORES	3,942	19,146	0.946	0.838	1	0.976
	05 FOOD & BEV. DIST.	1,667	10,176	6.312	5.588	2	0.966
	06 NON-FOOD&BEV.DIST	1,011	8,077	0.000	0.000	0	0.962
	12 BUILDINGS&OFFICES	28,299	114,944	1.302	1.153	1	0.972
	TOTAL *	\$73,677	\$289,343	0.769		6	

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TERRITORY		509	(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP					RELATIV.		
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$20,401	\$69,095	0.245	0.217	4	0.996
	10 SCHLS & CHURCHES		46,244	294,111	0.251	0.222	3	0.993
	12 BUILDINGS&OFFICES		4,599	23,797	1.310	1.160	3	0.992
	TOTAL *		\$71,244	\$387,003	0.318		10	
36 MULT SERVICES	03 STORES		\$0	\$1,166	0.000	0.000	0	0.954
	04 VENDING & RENTAL		782	2,674	0.000	0.000	0	0.937
	07 CLUBS, AMSMT&SPRTS		6,901	25,186	2.281	2.019	1	1.000
	08 HEALTH CARE FACIL		92	114	0.000	0.000	0	0.953
	12 BUILDINGS&OFFICES		9,523	33,507	0.453	0.401	5	0.950
	13 MISC. PREMISES		131	645	0.000	0.000	0	0.994
	TOTAL *		\$17,429	\$63,292	1.151		6	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$5,821	\$23,763	0.000		0	
	02 RESTAURANTS		32,951	119,785	0.169		2	
	03 STORES		3,942	20,312	0.946		1	
	04 VENDING & RENTAL		782	2,674	0.000		0	
	05 FOOD & BEV. DIST.		1,667	10,176	6.312		2	
	06 NON-FOOD&BEV.DIST		1,578	11,297	0.000		0	
	07 CLUBS, AMSMT&SPRTS		7,570	26,993	2.079		1	
	08 HEALTH CARE FACIL		24,868	81,127	0.201		4	
	10 SCHLS & CHURCHES		63,264	368,575	0.184		3	
	11 APARTMENTS		147,327	478,021	1.913		23	
	12 BUILDINGS&OFFICES		179,230	990,266	1.178		34	
	13 MISC. PREMISES		131	645	0.000		0	
	TOTAL *		\$469,131	\$2,133,634	1.162		70	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP				RELATIV.		
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$240,644	\$1,014,540	0.426		33	
	02 RESTAURANTS	266,837	1,515,914	0.741		48	
	03 STORES	106,343	743,743	2.296		61	
	04 VENDING & RENTAL	5,695	48,467	0.000		0	
	05 FOOD & BEV. DIST.	119,829	539,847	0.225		7	
	06 NON-FOOD&BEV.DIST	102,240	837,618	0.749		23	
	07 CLUBS,AMSMT&SPRTS	853,974	3,352,781	1.953		176	
	08 HEALTH CARE FACIL	75,256	308,806	1.021		19	
	09 HOTELS AND MOTELS	388,033	1,780,489	1.307		110	
	10 SCHLS & CHURCHES	385,086	2,331,865	1.075		87	
	11 APARTMENTS	1,996,949	7,435,423	1.237		249	
	12 BUILDINGS&OFFICES	5,171,540	23,450,125	0.972		686	
	13 MISC. PREMISES	71,625	451,846	2.070		41	
	16 GOVT SUBDIVISIONS	44,889	129,349	0.847		12	
	TOTAL *	\$9,828,940	\$43,940,813	1.119		1,552	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$693,661	\$3,240,786	1.480		170	
	TOTAL *	\$693,661	\$3,240,786	1.480		170	
32 MULT APARTMENT	11 APARTMENTS	\$2,800,096	\$13,139,323	1.387		407	
	12 BUILDINGS&OFFICES	1,668,278	6,010,427	1.875		250	
	TOTAL *	\$4,468,374	\$19,149,750	1.569		657	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$6,110,984	\$29,007,504	1.198		1,025	
	13 MISC. PREMISES	11,142	50,582	7.635		4	
	TOTAL *	\$6,122,126	\$29,058,086	1.210		1,029	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$839,690	\$5,014,300	0.838		178	
	02 RESTAURANTS	3,387,230	13,685,121	0.634		358	
	03 STORES	657,337	3,078,492	0.870		98	
	04 VENDING & RENTAL	6,975	56,301	0.000		0	
	05 FOOD & BEV. DIST.	138,134	727,161	1.675		24	
	06 NON-FOOD&BEV.DIST	392,819	2,177,238	0.976		43	
	12 BUILDINGS&OFFICES	1,420,703	6,707,261	0.987		237	
	13 MISC. PREMISES	213	1,061	0.000		0	
	TOTAL *	\$6,843,101	\$31,446,935	0.795		938	

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. 03/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP				RELATIV.		
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$55,761	\$148,902	0.650		4	
	08 HEALTH CARE FACIL	381,410	1,806,009	1.272		53	
	10 SCHLS & CHURCHES	1,102,490	6,069,352	1.137		292	
	12 BUILDINGS&OFFICES	60,676	229,305	1.332		12	
	13 MISC. PREMISES	1,438	6,336	0.000		0	
	16 GOVT SUBDIVISIONS	227,986	703,760	0.199		5	
	TOTAL *	\$1,829,761	\$8,963,664	1.039		366	
36 MULT SERVICES	03 STORES	\$83,397	\$466,395	1.060		18	
	04 VENDING & RENTAL	67,684	286,527	0.662		10	
	07 CLUBS,AMSMT&SPRTS	981,361	4,895,044	0.888		166	
	08 HEALTH CARE FACIL	2,344	18,354	0.000		0	
	09 HOTELS AND MOTELS	17,500	76,702	0.144		1	
	10 SCHLS & CHURCHES	15,854	34,786	0.000		0	
	12 BUILDINGS&OFFICES	476,525	2,111,277	1.401		115	
	13 MISC. PREMISES	200,333	961,463	1.367		45	
	TOTAL *	\$1,844,998	\$8,850,548	1.056		355	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$1,080,334	\$6,028,840	0.746		211	
	02 RESTAURANTS	3,654,067	15,201,035	0.641		406	
	03 STORES	847,077	4,288,630	1.068		177	
	04 VENDING & RENTAL	80,354	391,295	0.557		10	
	05 FOOD & BEV. DIST.	257,963	1,267,008	1.002		31	
	06 NON-FOOD&BEV.DIST	495,059	3,014,856	0.929		66	
	07 CLUBS,AMSMT&SPRTS	1,891,096	8,396,727	1.362		346	
	08 HEALTH CARE FACIL	459,010	2,133,169	1.224		72	
	09 HOTELS AND MOTELS	1,099,194	5,097,977	1.398		281	
	10 SCHLS & CHURCHES	1,503,430	8,436,003	1.109		379	
	11 APARTMENTS	4,797,045	20,574,746	1.325		656	
	12 BUILDINGS&OFFICES	14,908,706	67,515,899	1.182		2,325	
	13 MISC. PREMISES	284,751	1,471,288	1.781		90	
	16 GOVT SUBDIVISIONS	272,875	833,109	0.306		17	
	TOTAL *	\$31,630,961	\$144,650,582	1.130		5,067	

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

CONNECTICUT
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 0.896 OR - 10.4%			
TOP								
10	0.988	0.372	0.995	0.996				
34	1.036	0.371	1.013	1.014				
36	1.005	0.187	1.001	1.002				
37	0.988	0.507	0.994	0.994				
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE	
3	0.924	0.500	0.961	0.965	- 13.9%	- 9.7%	- 9.7%	
4	1.048	0.406	1.019	1.024	- 8.7%	- 5.9%	- 5.9%	
5	1.107	0.132	1.014	1.018	- 9.2%	+ 0.3%	+ 0.3%	
6	1.007	0.320	1.002	1.006	- 10.2%	- 8.6%	- 8.6%	
7	1.006	0.182	1.001	1.005	- 10.3%	- 11.4%	- 11.4%	
			OVERALL MONOLINE INDICATION		- 10.8%	- 6.8%	- 6.8%	
			-----		-----	-----	-----	

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.

* 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) CALENDAR A.Y.E. 12/31/2017 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	03 MAN, DLR, DSTFD/DRG	\$18,227,491	\$79,500,211	0.856	0.869	1,461	0.961
	04 DLR, DST-NOTFD/DRG	9,616,743	42,155,667	1.119	1.136	640	1.019
	05 MAN.NTFD/DRG (LOW)	1,605,615	6,748,634	1.039	1.055	84	1.014
	06 MAN.NTFD/DRG (MED)	9,640,686	42,498,903	0.958	0.972	466	1.002
	07 MAN.NTFD/DRG (HGH)	2,568,561	11,286,663	1.018	1.033	129	1.001
	TOTAL *	\$41,659,096	\$182,190,078	0.957		2,780	
34 MULT MERCANTILE	03 MAN, DLR, DSTFD/DRG	\$5,166,155	\$25,851,441	1.131	1.148	791	0.979
	04 DLR, DST-NOTFD/DRG	29,011,611	140,165,685	1.037	1.052	1,972	1.038
	06 MAN.NTFD/DRG (MED)	7,625	57,567	0.000	0.000	0	1.020
	TOTAL *	\$34,185,391	\$166,074,693	1.051		2,763	
36 MULT SERVICES	04 DLR, DST-NOTFD/DRG	\$3,197,904	\$14,609,890	1.041	1.057	699	1.025
	06 MAN.NTFD/DRG (MED)	54,898	258,512	0.781	0.793	1	1.008
	TOTAL *	\$3,252,802	\$14,868,402	1.037		700	
37 MULT INDUST/PROC.	03 MAN, DLR, DSTFD/DRG	\$16,474,514	\$81,117,947	0.888	0.901	2,761	0.960
	05 MAN.NTFD/DRG (LOW)	4,070,679	20,897,437	1.092	1.108	269	1.012
	06 MAN.NTFD/DRG (MED)	28,248,516	131,744,418	0.987	1.002	1,582	1.001
	07 MAN.NTFD/DRG (HGH)	7,346,721	36,933,393	0.965	0.980	537	1.000
	TOTAL *	\$56,140,430	\$270,693,195	0.963		5,149	
TOTAL ALL TOP	03 MAN, DLR, DSTFD/DRG	\$39,868,160	\$186,469,599	0.905		5,013	
	04 DLR, DST-NOTFD/DRG	41,826,258	196,931,242	1.056		3,311	
	05 MAN.NTFD/DRG (LOW)	5,676,294	27,646,071	1.077		353	
	06 MAN.NTFD/DRG (MED)	37,951,725	174,559,400	0.979		2,049	
	07 MAN.NTFD/DRG (HGH)	9,915,282	48,220,056	0.979		666	
	TOTAL *	\$135,237,719	\$633,826,368	0.985		11,392	

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

CONNECTICUT
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 1.030 OR + 3.0%				
TOP									
10	0.969	0.752	0.977	0.973					
34	0.959	0.541	0.978	0.974					
36	0.986	0.516	0.993	0.989					
37	0.972	0.138	0.996	0.993					
38	1.025	0.962	1.024	1.020					
					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE		
CLASS GROUP									
1	0.918	0.550	0.954	0.948	- 4.6%	- 6.8%	- 6.7%		
2	1.037	0.495	1.018	1.012	+ 1.0%	- 1.0%	- 1.0%		
11	1.095	0.352	1.032	1.026	+ 2.6%	+ 1.7%	+ 1.5%		
12	1.016	1.000	1.016	1.010	+ 0.9%	- 1.9%	- 1.9%		
13	0.785	0.266	0.938	0.932	- 6.7%	- 8.7%	- 8.4%		
			OVERALL MONOLINE INDICATION	+	0.2%	- 2.2%	- 2.2%		

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 *

STATE	(1) BAILEY FORMULA RELATIV	(2) CREDIBILITY Z	(3) Z-WTD RELATIV	(4) BALANCED RELATIV.	(5) INDICATED ** MONOLINE CHG.	(6) SELECTED MONOLINE CHG.
	1.418	0.386	1.144	1.144		
	1.202	0.623	1.122	1.121		
	1.425	0.229	1.085	1.084		
	1.144	0.427	1.059	1.059		
	1.413	0.160	1.057	1.057		
	1.437	0.153	1.057	1.057		
	1.197	0.263	1.049	1.048		
	1.096	0.505	1.048	1.047		
	1.135	0.345	1.045	1.044		
	1.122	0.368	1.043	1.043		
	1.191	0.231	1.041	1.041		
	1.128	0.326	1.040	1.040		
	1.173	0.239	1.039	1.039		
	1.148	0.224	1.031	1.031		
	1.059	0.435	1.025	1.025		
	1.052	0.453	1.023	1.023		
	1.257	0.100	1.023	1.023		
	1.083	0.227	1.018	1.018		
	1.101	0.187	1.018	1.018		
	1.090	0.192	1.017	1.016		
	1.045	0.369	1.016	1.016		
	1.037	0.307	1.011	1.011		
	1.019	0.449	1.008	1.008		
	1.027	0.143	1.004	1.003		
	1.002	0.494	1.001	1.000		
	1.002	0.131	1.000	1.000		
	0.994	0.097	0.999	0.999		
	0.992	0.402	0.997	0.997		
	0.989	0.377	0.996	0.995		
	0.975	0.190	0.995	0.995		
	0.965	0.458	0.984	0.983		
	0.924	0.241	0.981	0.981		
	0.933	0.349	0.976	0.976		
Connecticut	0.895	0.260	0.972	0.971	-2.2%	-2.2%
	0.892	0.285	0.968	0.968		
	0.788	0.160	0.963	0.962		
	0.693	0.104	0.963	0.962		
	0.889	0.364	0.958	0.958		
	0.759	0.154	0.958	0.958		
	0.843	0.288	0.952	0.952		
	0.720	0.158	0.949	0.949		
	0.765	0.195	0.949	0.949		
	0.906	0.547	0.948	0.947		
	0.793	0.238	0.946	0.946		
	0.512	0.084	0.945	0.945		
	0.639	0.136	0.941	0.941		
	0.813	0.308	0.938	0.938		
	0.889	0.581	0.934	0.933		
	0.846	0.470	0.924	0.924		
	0.756	0.321	0.914	0.914		
	0.602	0.179	0.913	0.913		
	0.804	0.575	0.882	0.882		

* 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

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2017 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2013 - 2017 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 RET.STRS-FOOD/DRG	\$15,950	\$48,224	2.472	2.280	2	0.897
	02 RET.STRS-NTFD/DRG	8,682	46,652	1.595	1.472	6	0.957
	11 COMP. OPS. (LOW)	38,712	189,427	0.950	0.876	3	0.970
	12 COMP. OPS. (MED)	1,136,001	5,126,557	0.434	0.400	56	0.955
	13 COMP. OPS. (HGH)	72,088	533,723	0.256	0.236	4	0.881
	TOTAL *	\$1,271,433	\$5,944,583	0.473		71	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$101,263	\$403,316	1.771	1.634	52	0.898
	02 RET.STRS-NTFD/DRG	55,971	270,617	1.000	0.922	11	0.958
	12 COMP. OPS. (MED)	20,383	80,681	1.870	1.725	3	0.956
	TOTAL *	\$177,617	\$754,614	1.539		66	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$8,597	\$34,746	2.589	2.388	2	0.911
	02 RET.STRS-NTFD/DRG	211,628	855,827	1.009	0.931	34	0.972
	11 COMP. OPS. (LOW)	37,523	188,313	0.954	0.880	9	0.986
	12 COMP. OPS. (MED)	51,020	295,631	0.588	0.542	10	0.970
	13 COMP. OPS. (HGH)	6,972	62,557	0.000	0.000	0	0.895
	TOTAL *	\$315,740	\$1,437,074	0.955		55	
37 MULT INDUST/PROC.	11 COMP. OPS. (LOW)	\$421	\$2,242	0.000	0.000	0	0.990
	12 COMP. OPS. (MED)	42,549	210,791	1.191	1.098	3	0.974
	TOTAL *	\$42,970	\$213,033	1.179		3	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$59,433	\$268,280	0.312	0.288	4	1.017
	12 COMP. OPS. (MED)	1,359,013	7,038,005	1.367	1.261	170	1.001
	13 COMP. OPS. (HGH)	87,917	450,744	1.315	1.213	5	0.924
	TOTAL *	\$1,506,363	\$7,757,029	1.323		179	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$125,810	\$486,286	1.916		56	
	02 RET.STRS-NTFD/DRG	276,281	1,173,096	1.026		51	
	11 COMP. OPS. (LOW)	136,089	648,262	0.670		16	
	12 COMP. OPS. (MED)	2,608,966	12,751,665	0.947		242	
	13 COMP. OPS. (HGH)	166,977	1,047,024	0.803		9	
	TOTAL *	\$3,314,123	\$16,106,333	0.971		374	

* 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. 12/31/2017 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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.
10 MONOLINE	01 RET.STRS-FOOD/DRG	\$2,570,942	\$11,000,189	0.978		762	
	02 RET.STRS-NTFD/DRG	2,629,603	11,663,817	1.219		494	
	11 COMP. OPS. (LOW)	4,024,036	18,069,271	1.329		705	
	12 COMP. OPS. (MED)	82,107,926	364,826,722	1.080		6,242	
	13 COMP. OPS. (HGH)	7,801,373	39,341,081	0.703		282	
	TOTAL *	\$99,133,880	\$444,901,080	1.062		8,485	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$8,002,266	\$37,342,335	0.940		3,591	
	02 RET.STRS-NTFD/DRG	5,186,195	23,434,483	1.012		665	
	12 COMP. OPS. (MED)	2,043,786	10,139,349	1.186		140	
	TOTAL *	\$15,232,247	\$70,916,167	0.997		4,396	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$729,961	\$3,439,653	1.065		197	
	02 RET.STRS-NTFD/DRG	12,256,900	48,452,562	1.088		2,518	
	11 COMP. OPS. (LOW)	3,094,937	14,012,389	1.111		510	
	12 COMP. OPS. (MED)	4,447,208	21,021,492	0.941		694	
	13 COMP. OPS. (HGH)	989,332	5,061,195	1.199		87	
	TOTAL *	\$21,518,338	\$91,987,291	1.065		4,006	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$26,867	\$90,627	2.388		1	
	11 COMP. OPS. (LOW)	114,535	530,208	1.229		19	
	12 COMP. OPS. (MED)	3,550,014	17,334,430	1.039		268	
	13 COMP. OPS. (HGH)	40,532	307,938	0.580		0	
	TOTAL *	\$3,731,948	\$18,263,203	1.050		288	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$8,122,432	\$37,446,153	1.157		634	
	12 COMP. OPS. (MED)	143,209,202	677,397,379	1.125		12,565	
	13 COMP. OPS. (HGH)	14,631,915	67,788,410	0.919		693	
	TOTAL *	\$165,963,549	\$782,631,942	1.108		13,892	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$11,330,036	\$51,872,804	0.960		4,551	
	02 RET.STRS-NTFD/DRG	20,072,698	83,550,862	1.086		3,677	
	11 COMP. OPS. (LOW)	15,355,940	70,058,021	1.193		1,868	
	12 COMP. OPS. (MED)	235,358,136	1,090,719,372	1.105		19,909	
	13 COMP. OPS. (HGH)	23,463,152	112,498,624	0.858		1,062	
	TOTAL *	\$305,579,962	\$1,408,699,683	1.084		31,067	

* 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

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	03/31/2016	\$5,740,081		1.000		1.139				\$6,537,952
	03/31/2017	5,326,784		0.999		1.115				5,933,425
	03/31/2018	5,573,849		1.012		1.086				6,125,838
MULTILINE	03/31/2016	\$8,374,756		1.000		1.124		0.968		\$9,112,003
	03/31/2017	8,633,427		0.999		1.105		0.964		9,187,303
	03/31/2018	8,883,018		1.012		1.081		0.959		9,319,344
TOTAL	03/31/2016									\$15,649,955
	03/31/2017									15,120,728
	03/31/2018									15,445,182

+ 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 11/01/2019 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	03/31/2016	\$4,109,670		1.032		1.085		1.251		0.975		\$5,612,784
		03/31/2017	2,106,637		1.440		1.085		1.197		0.980		3,861,021
		03/31/2018	2,083,974		2.461		1.085		1.145		0.985		6,275,891
BI	ALAE	03/31/2016	\$2,499,791				1.085		1.251		0.975		\$3,308,227
		03/31/2017	1,732,918				1.085		1.197		0.980		2,205,606
		03/31/2018	3,385,906				1.085		1.145		0.985		4,143,300
PD	B/L INDEMNITY	03/31/2016	\$2,939,266		1.015		1.085		1.221		0.975		\$3,853,496
		03/31/2017	2,273,328		1.075		1.085		1.174		0.980		3,050,665
		03/31/2018	2,835,704		1.169		1.085		1.129		0.985		3,999,773
PD	ALAE	03/31/2016	\$1,230,141				1.085		1.221		0.975		\$1,588,931
		03/31/2017	681,949				1.085		1.174		0.980		851,287
		03/31/2018	945,033				1.085		1.129		0.985		1,140,268
MED PAY#	B/L INDEMNITY	03/31/2016	\$33,850				1.085		1.251		0.975		\$44,797
		03/31/2017	55,197				1.085		1.197		0.980		70,253
		03/31/2018	54,501				1.085		1.145		0.985		66,692
FRINGE	B/L INDEMNITY	03/31/2016	\$8,750		1.049		1.085		1.026		0.975		\$9,962
		03/31/2017	71,383		1.140		1.085		1.021		0.980		88,345
		03/31/2018	84,120		1.491		1.085		1.015		0.985		136,053
FRINGE	ALAE	03/31/2016	\$413,361				1.085		1.026		0.975		\$448,654
		03/31/2017	75,407				1.085		1.021		0.980		81,864
		03/31/2018	202,477				1.085		1.015		0.985		219,638
	TOTAL FULL COVERAGE	03/31/2016											\$14,866,851
		03/31/2017											10,209,041
		03/31/2018											15,981,615

* 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 BASIC LIMIT LOSSES AND ALAE*	B/L INDEMNITY DEVELOPMENT X FACTOR	UNALLOCATED LOSS ADJ X FACTOR	SEVERITY X TREND	FREQUENCY X TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING							
BI	B/L INDEMNITY	03/31/2016	\$255,502	1.155	1.085	1.251	0.975		\$390,542
		03/31/2017	223,147	1.550	1.085	1.197	0.980		440,223
		03/31/2018	387,000	2.564	1.085	1.145	0.985		1,214,229
BI	ALAE	03/31/2016	\$146,305		1.085	1.251	0.975		\$193,620
		03/31/2017	156,093		1.085	1.197	0.980		198,671
		03/31/2018	597,468		1.085	1.145	0.985		731,116
PD	B/L INDEMNITY	03/31/2016	\$542,831	1.052	1.085	1.221	0.975		\$737,616
		03/31/2017	77,994	1.098	1.085	1.174	0.980		106,902
		03/31/2018	145,128	1.223	1.085	1.129	0.985		214,160
PD	ALAE	03/31/2016	\$163,744		1.085	1.221	0.975		\$211,502
		03/31/2017	39,201		1.085	1.174	0.980		48,935
		03/31/2018	42,198		1.085	1.129	0.985		50,916
MED PAY#	B/L INDEMNITY	03/31/2016	\$0		1.085	1.251	0.975		\$0
		03/31/2017	3,105		1.085	1.197	0.980		3,952
		03/31/2018	10,000		1.085	1.145	0.985		12,237
	TOTAL DED COVERAGE	03/31/2016							\$1,533,281
		03/31/2017							798,683
		03/31/2018							2,222,656
	TOTAL	03/31/2016							\$16,400,132
		03/31/2017							11,007,724
		03/31/2018							18,204,271

* 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

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	03/31/2016	\$9,057,283		1.000		1.011				\$9,156,913
	03/31/2017	8,693,295		1.000		1.010				8,780,228
	03/31/2018	9,741,127		1.002		1.007				9,828,934
MULTILINE	03/31/2016	\$23,461,945		1.000		1.017		0.857		\$20,448,704
	03/31/2017	24,394,267		1.000		1.015		0.858		21,244,235
	03/31/2018	25,171,648		1.002		1.011		0.855		21,802,015
TOTAL	03/31/2016									\$29,605,617
	03/31/2017									30,024,463
	03/31/2018									31,630,949

+ 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 11/01/2019 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

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	03/31/2016	\$13,408,957		1.002		1.085		1.191		0.950		\$16,494,070
		03/31/2017	14,368,059		1.193		1.085		1.151		0.960		20,550,143
		03/31/2018	11,072,256		1.675		1.085		1.112		0.969		21,682,494
BI	ALAE	03/31/2016	\$4,900,307				1.085		1.191		0.950		\$6,015,731
		03/31/2017	5,908,767				1.085		1.151		0.960		7,083,912
		03/31/2018	7,034,499				1.085		1.112		0.969		8,224,159
PD	B/L INDEMNITY	03/31/2016	\$1,120,236		1.022		1.085		1.251		0.950		\$1,476,288
		03/31/2017	891,483		1.092		1.085		1.197		0.960		1,213,754
		03/31/2018	638,370		1.244		1.085		1.145		0.969		955,987
PD	ALAE	03/31/2016	\$557,587				1.085		1.251		0.950		\$718,991
		03/31/2017	436,077				1.085		1.197		0.960		543,699
		03/31/2018	298,923				1.085		1.145		0.969		359,847
MED PAY#	B/L INDEMNITY	03/31/2016	\$477,205				1.085		1.191		0.950		\$585,828
		03/31/2017	657,682				1.085		1.151		0.960		788,483
		03/31/2018	748,943				1.085		1.112		0.969		875,603
FRINGE	B/L INDEMNITY	03/31/2016	\$114,400		1.080		1.085		1.106		0.950		\$140,850
		03/31/2017	20,824		1.240		1.085		1.084		0.960		29,155
		03/31/2018	297,218		1.596		1.085		1.063		0.969		530,145
FRINGE	ALAE	03/31/2016	\$450,194				1.085		1.106		0.950		\$513,225
		03/31/2017	41,339				1.085		1.084		0.960		46,676
		03/31/2018	1,312,234				1.085		1.063		0.969		1,466,554
	TOTAL FULL COVERAGE	03/31/2016											\$25,944,983
		03/31/2017											30,255,822
		03/31/2018											34,094,788

* 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 AND TENANTS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

			\$100,000 BASIC LIMIT LOSSES AND ALAE*	B/L INDEMNITY DEVELOPMENT FACTOR	UNALLOCATED LOSS ADJ FACTOR	SEVERITY TREND	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING		X	X	X	X		
BI	B/L INDEMNITY	03/31/2016	\$237,003	1.020	1.085	1.191	0.950		\$296,769
		03/31/2017	163,705	1.182	1.085	1.151	0.960		231,983
		03/31/2018	364,959	1.684	1.085	1.112	0.969		718,529
BI	ALAE	03/31/2016	\$85,219		1.085	1.191	0.950		\$104,617
		03/31/2017	83,754		1.085	1.151	0.960		100,411
		03/31/2018	262,512		1.085	1.112	0.969		306,907
PD	B/L INDEMNITY	03/31/2016	\$1,822	1.090	1.085	1.251	0.950		\$2,561
		03/31/2017	2,394	1.179	1.085	1.197	0.960		3,519
		03/31/2018	0	1.260	1.085	1.145	0.969		0
PD	ALAE	03/31/2016	\$301		1.085	1.251	0.950		\$388
		03/31/2017	669		1.085	1.197	0.960		834
		03/31/2018	0		1.085	1.145	0.969		0
MED PAY#	B/L INDEMNITY	03/31/2016	\$1,825		1.085	1.191	0.950		\$2,240
		03/31/2017	13,988		1.085	1.151	0.960		16,770
		03/31/2018	26,172		1.085	1.112	0.969		30,598
	TOTAL DED COVERAGE	03/31/2016 03/31/2017 03/31/2018							\$406,576 353,517 1,056,035
	TOTAL	03/31/2016 03/31/2017 03/31/2018							\$26,351,559 30,609,339 35,150,823

* 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 Policy (B) -----	Description -----	Implicit Package 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.

CONNECTICUT
Premises/Operations
Owners, Landlords, and Tenants
Subline Code 334
Combined Single Limit

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) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.021	1.012	0.8503	1.013	14,000,000
27 to 39 Months	1.000	0.999	0.6133	0.999	50,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From <u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
12/31/2015			1.000		1.000
12/31/2016		0.999	1.000		0.999
12/31/2017	1.013	0.999	1.000		1.012

(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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

CONNECTICUT
PREMISES/OPERATIONS
OWNERS LANDLORDS AND TENANTS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.003	1.001	0.6806	1.002	60,000,000
27 to 39 Months	1.000	1.000	0.4976	1.000	120,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From <u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
12/31/2015			1.000		1.000
12/31/2016		1.000	1.000		1.000
12/31/2017	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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

CONNECTICUT
MANUFACTURERS AND CONTRACTORS

COMBINED SINGLE LIMIT
TOTAL LIMITS PREMIUM DEVELOPMENT
SUBLINE 334
FULL & DEDUCTIBLE
ACCIDENT YEAR DATA

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2010	23,539,872	23,637,210	23,616,352	23,613,721	23,612,720	23,611,932	23,611,201	23,611,933
12/31/2011	23,393,848	23,768,396	23,775,555	23,773,474	23,750,361	23,750,515	23,750,361	
12/31/2012	24,150,524	24,344,122	24,319,971	24,152,107	24,152,936	24,152,083		
12/31/2013	24,997,363	25,466,685	25,063,177	25,052,029	25,055,176			
12/31/2014	26,470,196	26,488,159	26,442,176	26,434,971				
12/31/2015	26,870,149	27,334,244	27,304,485					
12/31/2016	26,157,015	26,421,796						
12/31/2017	26,040,446							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2010	1.004	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.016	1.000	1.000	0.999	1.000	1.000	
12/31/2012	1.008	0.999	0.993	1.000	1.000		
12/31/2013	1.019	0.984	1.000	1.000			
12/31/2014	1.001	0.998	1.000				
12/31/2015	1.017	0.999					
12/31/2016	1.010						
12/31/2017							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.012	0.999

CONNECTICUT
OWNERS LANDLORDS AND TENANTS

COMBINED SINGLE LIMIT
TOTAL LIMITS PREMIUM DEVELOPMENT
SUBLINE 334
FULL & DEDUCTIBLE
ACCIDENT YEAR DATA

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2010	33,474,890	33,540,916	33,543,004	33,541,806	33,541,806	33,541,806	33,541,225	33,541,666
12/31/2011	33,207,702	33,201,571	33,195,282	33,195,514	33,187,323	33,187,021	33,187,463	
12/31/2012	34,414,772	34,616,258	34,611,965	34,277,593	34,281,482	34,281,937		
12/31/2013	37,145,518	37,154,213	35,898,093	35,898,652	35,905,639			
12/31/2014	40,848,238	39,260,473	39,256,933	39,263,160				
12/31/2015	42,351,571	42,421,740	42,412,610					
12/31/2016	44,639,460	44,731,665						
12/31/2017	47,622,449							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2010	1.002	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	1.000	1.000	
12/31/2012	1.006	1.000	0.990	1.000	1.000		
12/31/2013	1.000	0.966	1.000	1.000			
12/31/2014	0.961	1.000	1.000				
12/31/2015	1.002	1.000					
12/31/2016	1.002						
12/31/2017							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
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	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2010	1,320,505,426	1,330,301,886	1,330,025,491	1,330,110,168	1,330,042,974	1,330,003,861	1,329,551,391	1,329,965,153
12/31/2011	1,320,933,009	1,344,357,378	1,344,093,043	1,344,096,248	1,343,856,188	1,343,219,732	1,343,796,738	
12/31/2012	1,368,414,644	1,396,172,567	1,396,155,236	1,395,562,174	1,395,557,433	1,396,568,571		
12/31/2013	1,427,875,663	1,456,733,177	1,454,426,119	1,453,988,019	1,455,495,732			
12/31/2014	1,478,203,029	1,523,931,630	1,522,178,569	1,523,727,406				
12/31/2015	1,517,470,831	1,546,244,925	1,547,118,392					
12/31/2016	1,521,987,339	1,557,479,007						
12/31/2017	1,595,519,160							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2010	1.007	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.018	1.000	1.000	1.000	1.000	1.000	
12/31/2012	1.020	1.000	1.000	1.000	1.001		
12/31/2013	1.020	0.998	1.000	1.001			
12/31/2014	1.031	0.999	1.001				
12/31/2015	1.019	1.001					
12/31/2016	1.023						
12/31/2017							

Average Best 3 of 5
27:15 39:27
1.021 1.000

MULTISTATE

OWNERS LANDLORDS AND TENANTS

COMBINED SINGLE LIMIT
TOTAL LIMITS PREMIUM DEVELOPMENT
SUBLINE 334
FULL & DEDUCTIBLE
ACCIDENT YEAR DATA

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2010	1,617,400,769	1,622,979,988	1,623,501,382	1,623,500,258	1,623,479,192	1,623,307,012	1,621,447,434	1,623,274,363
12/31/2011	1,587,535,547	1,596,265,068	1,597,300,001	1,597,253,105	1,596,374,167	1,593,801,319	1,596,552,301	
12/31/2012	1,625,220,331	1,650,169,103	1,650,362,506	1,648,987,444	1,646,143,465	1,648,873,889		
12/31/2013	1,711,038,788	1,716,796,048	1,714,034,151	1,710,985,334	1,714,695,403			
12/31/2014	1,802,171,691	1,802,647,700	1,799,449,668	1,803,403,855				
12/31/2015	1,934,870,137	1,935,199,350	1,939,232,563					
12/31/2016	2,005,612,025	2,014,894,669						
12/31/2017	2,040,054,757							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2010	1.003	1.000	1.000	1.000	1.000	0.999	1.001
12/31/2011	1.005	1.001	1.000	0.999	0.998	1.002	
12/31/2012	1.015	1.000	0.999	0.998	1.002		
12/31/2013	1.003	0.998	0.998	1.002			
12/31/2014	1.000	0.998	1.002				
12/31/2015	1.000	1.002					
12/31/2016	1.005						
12/31/2017							

Average Best 3 of 5
27:15
1.003

39:27
1.000

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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 (K _i)
15 to 27 Months	1.561	1.746	0.7975	1.709	1,600,000
27 to 39 Months	1.265	1.416	0.8637	1.395	1,800,000
39 to 51 Months	1.066	1.041	0.8715	1.044	2,100,000
51 to 63 Months	0.999	1.018	0.8466	1.015	2,400,000
63 to 75 Months	0.992	0.981	0.8215	0.983	2,800,000
75 to 87 Months	0.995	0.988	0.8108	0.989	3,200,000
87 to 99 Months	0.996	1.003	0.7708	1.001	3,700,000
99 to 111 Months	0.999	0.991	0.7543	0.993	4,200,000
111 to 123 Months	0.998	1.000	0.7110	0.999	4,800,000
123 to 135 Months	1.000	1.000	0.6666	1.000	5,500,000
135 to 147 Months	1.000	1.001	0.6437	1.001	6,300,000
147 to 159 Months	1.001	1.000	0.6209	1.000	7,300,000
159 to 171 Months	1.000	1.000	0.5987	1.000	8,300,000
171 to 183 Months	0.999	1.000	0.5441	1.000	9,600,000
183 to 195 Months	1.000	1.000	0.5206	1.000	11,000,000
195 to 207 Months	1.001	1.000	0.4780	1.001	12,700,000
207 to 219 Months	1.001	1.000	0.4406	1.001	14,700,000
219 to 231 Months	1.001	1.000	0.2928	1.001	17,000,000
231 to 243 Months	1.001	1.000	0.1623	1.001	19,700,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From					75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51									
12/31/2015			1.044	1.015	0.983	0.989	1.001	0.993	0.999	1.000	1.001		
12/31/2016		1.395	1.044	1.015	0.983	0.989	1.001	0.993	0.999	1.000	1.001		
12/31/2017	1.709	1.395	1.044	1.015	0.983	0.989	1.001	0.993	0.999	1.000	1.001		
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor			
12/31/2015	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004	1.032			
12/31/2016	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004	1.440			
12/31/2017	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004	2.461			

(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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

CONNECTICUT

Premises/Operations

Manufacturers & Contractors
Bodily Injury
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0705	0.0450	0.7975	0.0502	1,600,000
27 to 39 Months	0.1039	0.0889	0.8637	0.0909	1,800,000
39 to 51 Months	0.0852	0.0429	0.8715	0.0483	2,100,000
51 to 63 Months	0.0534	0.0624	0.8466	0.0610	2,400,000
63 to 75 Months	0.0260	0.0308	0.8215	0.0299	2,800,000
75 to 87 Months	0.0166	-0.0036	0.8108	0.0002	3,200,000
87 to 99 Months	0.0086	0.0027	0.7708	0.0040	3,700,000
99 to 111 Months	0.0040	0.0000	0.7543	0.0009	4,200,000
111 to 123 Months	0.0025	0.0000	0.7110	0.0007	4,800,000
123 to 135 Months	0.0008	0.0000	0.6666	0.0003	5,500,000
135 to 147 Months	0.0018	0.0020	0.6437	0.0020	6,300,000
147 to 159 Months	0.0013	0.0000	0.6209	0.0005	7,300,000
159 to 171 Months	0.0005	0.0000	0.5987	0.0002	8,300,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.289	0.239	0.148	0.100	0.039	0.009	0.009
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.005	0.004	0.003	0.003	0.001	0.000	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2016	1,342,694	7,818,220	0.148	1,157,097	2,499,791
3/31/2017	478,968	5,246,659	0.239	1,253,950	1,732,918
3/31/2018	285,726	10,727,250	0.289	3,100,180	3,385,906

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2016	98,196	325,060	0.148	48,109	146,305
3/31/2017	30,808	524,202	0.239	125,285	156,093
3/31/2018	40,500	1,927,220	0.289	556,968	597,468

(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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

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	1.101	1.083	0.6980	1.088	3,100,000
27 to 39 Months	1.035	1.068	0.7184	1.059	3,200,000
39 to 51 Months	1.016	1.000	0.7198	1.004	3,300,000
51 to 63 Months	1.006	0.973	0.6997	0.983	3,500,000
63 to 75 Months	1.005	1.020	0.6925	1.015	3,600,000
75 to 87 Months	1.005	0.993	0.6946	0.997	3,700,000
87 to 99 Months	1.006	1.001	0.6698	1.003	3,900,000
99 to 111 Months	1.005	1.000	0.6396	1.002	4,100,000
111 to 123 Months	1.006	1.000	0.6202	1.002	4,200,000
123 to 135 Months	1.002	1.000	0.6148	1.001	4,400,000
135 to 147 Months	1.001	1.000	0.6280	1.000	4,500,000
147 to 159 Months	1.002	1.000	0.6065	1.001	4,700,000
159 to 171 Months	1.002	1.000	0.5821	1.001	4,900,000
171 to 183 Months	1.000	1.000	0.5776	1.000	5,100,000
183 to 195 Months	1.000	1.000	0.6030	1.000	5,300,000
195 to 207 Months	1.000	1.000	0.5996	1.000	5,500,000
207 to 219 Months	1.000	1.000	0.5606	1.000	5,700,000
219 to 231 Months	1.001	1.000	0.4257	1.001	5,900,000
231 to 243 Months	1.001	1.000	0.2404	1.001	6,200,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From									
		39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2015			1.004	0.983	1.015	0.997	1.003	1.002	1.002	1.001	1.000
12/31/2016		1.059	1.004	0.983	1.015	0.997	1.003	1.002	1.002	1.001	1.000
12/31/2017	1.088	1.059	1.004	0.983	1.015	0.997	1.003	1.002	1.002	1.001	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2015	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.004		1.015
12/31/2016	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.004		1.075
12/31/2017	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.004		1.169

(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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

CONNECTICUT

Premises/Operations

Manufacturers & Contractors
Property Damage
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0451	0.0490	0.6980	0.0478	3,100,000
27 to 39 Months	0.0449	0.0707	0.7184	0.0634	3,200,000
39 to 51 Months	0.0429	0.0416	0.7198	0.0419	3,300,000
51 to 63 Months	0.0267	0.0256	0.6997	0.0260	3,500,000
63 to 75 Months	0.0190	0.0121	0.6925	0.0142	3,600,000
75 to 87 Months	0.0117	0.0103	0.6946	0.0107	3,700,000
87 to 99 Months	0.0110	0.0018	0.6698	0.0048	3,900,000
99 to 111 Months	0.0096	0.0020	0.6396	0.0048	4,100,000
111 to 123 Months	0.0097	0.0000	0.6202	0.0037	4,200,000
123 to 135 Months	0.0067	0.0000	0.6148	0.0026	4,400,000
135 to 147 Months	0.0032	0.0000	0.6280	0.0012	4,500,000
147 to 159 Months	0.0032	0.0000	0.6065	0.0013	4,700,000
159 to 171 Months	0.0032	0.0000	0.5821	0.0013	4,900,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.224	0.176	0.112	0.071	0.045	0.030	0.020
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.015	0.010	0.006	0.004	0.003	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2016	692,482	4,800,493	0.112	537,659	1,230,141
3/31/2017	199,980	2,738,470	0.176	481,969	681,949
3/31/2018	126,946	3,652,172	0.224	818,087	945,033

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2016	98,365	583,731	0.112	65,379	163,744
3/31/2017	24,199	85,248	0.176	15,002	39,201
3/31/2018	2,863	175,605	0.224	39,335	42,198

(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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

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	0.2130
27 to 39 Months	0.2615
39 to 51 Months	0.1786
51 to 63 Months	0.1365
63 to 75 Months	0.0674
75 to 87 Months	0.0450
87 to 99 Months	0.0201
99 to 111 Months	0.0284
111 to 123 Months	0.0048
123 to 135 Months	0.0024
135 to 147 Months	0.0018
147 to 159 Months	0.0082
159 to 171 Months	0.0005
171 to Ultimate	A multistate ratio of 0.0000 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.968	0.755	0.494	0.315	0.179	0.111	0.066
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.046	0.018	0.013	0.010	0.009	0.001	0.000

A.Y.E.	Reported ALAE as of 6/30/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2016	408,182	10,483	0.494	5,179	413,361
3/31/2017	331	99,438	0.755	75,076	75,407
3/31/2018	34,166	173,875	0.968	168,311	202,477

(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 (K _i)
15 to 27 Months	1.323	1.409	0.9471	1.404	1,500,000
27 to 39 Months	1.134	1.193	0.9506	1.190	2,000,000
39 to 51 Months	1.020	1.030	0.9353	1.029	2,700,000
51 to 63 Months	0.988	1.004	0.9127	1.003	3,600,000
63 to 75 Months	0.993	0.984	0.8719	0.985	4,800,000
75 to 87 Months	0.992	0.987	0.8407	0.988	6,400,000
87 to 99 Months	0.995	0.999	0.7715	0.998	8,600,000
99 to 111 Months	0.998	1.001	0.7213	1.000	11,600,000
111 to 123 Months	0.999	0.999	0.6237	0.999	15,600,000
123 to 135 Months	1.000	1.000	0.5599	1.000	21,000,000
135 to 147 Months	0.999	1.000	0.4732	0.999	28,300,000
147 to 159 Months	1.000	1.000	0.4117	1.000	38,000,000
159 to 171 Months	1.001	1.000	0.3271	1.001	51,300,000
171 to 183 Months	1.001	1.000	0.2596	1.001	69,100,000
183 to 195 Months	1.000	1.000	0.2160	1.000	93,200,000
195 to 207 Months	1.000	1.000	0.1813	1.000	125,900,000
207 to 219 Months	1.000	1.000	0.1419	1.000	170,000,000
219 to 231 Months	1.000	1.000	0.0736	1.000	229,800,000
231 to 243 Months	1.000	1.000	0.0256	1.000	310,800,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From				75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51								
12/31/2015			1.029	1.003	0.985	0.988	0.998	1.000	0.999	1.000	0.999	
12/31/2016		1.190	1.029	1.003	0.985	0.988	0.998	1.000	0.999	1.000	0.999	
12/31/2017	1.404	1.190	1.029	1.003	0.985	0.988	0.998	1.000	0.999	1.000	0.999	
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor		
12/31/2015	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002		
12/31/2016	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.193		
12/31/2017	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.675		

(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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

CONNECTICUT

Premises/Operations

Owners, Landlords & Tenants
Bodily Injury
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0747	0.0705	0.9471	0.0707	1,500,000
27 to 39 Months	0.0861	0.0787	0.9506	0.0790	2,000,000
39 to 51 Months	0.0589	0.0332	0.9353	0.0349	2,700,000
51 to 63 Months	0.0282	0.0255	0.9127	0.0257	3,600,000
63 to 75 Months	0.0115	-0.0057	0.8719	-0.0035	4,800,000
75 to 87 Months	0.0061	0.0012	0.8407	0.0020	6,400,000
87 to 99 Months	0.0036	0.0032	0.7715	0.0033	8,600,000
99 to 111 Months	0.0028	0.0007	0.7213	0.0013	11,600,000
111 to 123 Months	0.0010	0.0006	0.6237	0.0007	15,600,000
123 to 135 Months	0.0013	-0.0002	0.5599	0.0005	21,000,000
135 to 147 Months	0.0012	0.0000	0.4732	0.0006	28,300,000
147 to 159 Months	0.0013	0.0002	0.4117	0.0008	38,000,000
159 to 171 Months	0.0019	0.0000	0.3271	0.0013	51,300,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.217	0.147	0.068	0.033	0.007	0.010	0.008
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.005	0.004	0.003	0.003	0.002	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2016	3,589,380	19,278,322	0.068	1,310,927	4,900,307
3/31/2017	2,091,572	25,967,304	0.147	3,817,195	5,908,767
3/31/2018	935,763	28,104,806	0.217	6,098,736	7,034,499

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2016	65,924	283,749	0.068	19,295	85,219
3/31/2017	51,411	220,020	0.147	32,343	83,754
3/31/2018	34,550	1,050,516	0.217	227,962	262,512

(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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

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	1.098	1.161	0.6483	1.139	1,200,000
27 to 39 Months	1.047	1.084	0.5855	1.069	1,300,000
39 to 51 Months	1.023	0.945	0.5242	0.982	1,500,000
51 to 63 Months	1.010	1.015	0.5250	1.013	1,600,000
63 to 75 Months	1.007	0.979	0.5121	0.993	1,800,000
75 to 87 Months	1.007	1.000	0.5157	1.003	2,000,000
87 to 99 Months	1.008	1.000	0.4866	1.004	2,200,000
99 to 111 Months	1.006	1.000	0.4667	1.003	2,400,000
111 to 123 Months	1.002	1.000	0.4197	1.001	2,700,000
123 to 135 Months	1.001	1.000	0.3631	1.001	3,000,000
135 to 147 Months	1.002	1.000	0.3301	1.001	3,400,000
147 to 159 Months	0.999	1.000	0.3550	0.999	3,700,000
159 to 171 Months	1.002	1.000	0.3396	1.001	4,200,000
171 to 183 Months	1.001	1.000	0.3067	1.001	4,700,000
183 to 195 Months	1.002	1.000	0.2900	1.001	5,200,000
195 to 207 Months	1.002	1.000	0.3242	1.001	5,800,000
207 to 219 Months	1.002	1.000	0.3240	1.001	6,500,000
219 to 231 Months	1.003	1.000	0.2323	1.002	7,300,000
231 to 243 Months	1.003	1.000	0.1073	1.003	8,200,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From									
		39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2015			0.982	1.013	0.993	1.003	1.004	1.003	1.001	1.001	1.001
12/31/2016		1.069	0.982	1.013	0.993	1.003	1.004	1.003	1.001	1.001	1.001
12/31/2017	1.139	1.069	0.982	1.013	0.993	1.003	1.004	1.003	1.001	1.001	1.001
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2015	0.999	1.001	1.001	1.001	1.001	1.001	1.002	1.003	1.012		1.022
12/31/2016	0.999	1.001	1.001	1.001	1.001	1.001	1.002	1.003	1.012		1.092
12/31/2017	0.999	1.001	1.001	1.001	1.001	1.001	1.002	1.003	1.012		1.244

(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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

CONNECTICUT

Premises/Operations

Owners, Landlords & Tenants
Property Damage
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0704	0.0690	0.6483	0.0695	1,200,000
27 to 39 Months	0.0875	0.0628	0.5855	0.0730	1,300,000
39 to 51 Months	0.0755	0.0167	0.5242	0.0447	1,500,000
51 to 63 Months	0.0500	0.0113	0.5250	0.0297	1,600,000
63 to 75 Months	0.0369	0.0157	0.5121	0.0261	1,800,000
75 to 87 Months	0.0274	0.0023	0.5157	0.0145	2,000,000
87 to 99 Months	0.0157	0.0033	0.4866	0.0097	2,200,000
99 to 111 Months	0.0231	0.0005	0.4667	0.0126	2,400,000
111 to 123 Months	0.0094	0.0001	0.4197	0.0055	2,700,000
123 to 135 Months	0.0111	0.0000	0.3631	0.0071	3,000,000
135 to 147 Months	0.0031	0.0000	0.3301	0.0021	3,400,000
147 to 159 Months	0.0025	0.0000	0.3550	0.0016	3,700,000
159 to 171 Months	0.0021	0.0000	0.3396	0.0014	4,200,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.297	0.228	0.155	0.110	0.080	0.054	0.040
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.030	0.018	0.012	0.005	0.003	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2016	335,927	1,430,035	0.155	221,660	557,587
3/31/2017	142,603	1,287,168	0.228	293,474	436,077
3/31/2018	39,364	873,934	0.297	259,559	298,923

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2016	0	1,944	0.155	301	301
3/31/2017	45	2,736	0.228	624	669
3/31/2018	0	0	0.297	0	0

(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

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.2290
27 to 39 Months	0.2235
39 to 51 Months	0.2007
51 to 63 Months	0.1743
63 to 75 Months	0.0818
75 to 87 Months	0.0326
87 to 99 Months	0.0147
99 to 111 Months	0.0142
111 to 123 Months	0.0094
123 to 135 Months	0.0039
135 to 147 Months	0.0023
147 to 159 Months	0.0096
159 to 171 Months	0.0013
171 to Ultimate	A multistate ratio of 0.0000 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.997	0.768	0.545	0.344	0.170	0.088	0.055

<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.041	0.026	0.017	0.013	0.011	0.001	0.000

A.Y.E.	Reported ALAE as of 6/30/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2016	232,067	400,232	0.545	218,127	450,194
3/31/2017	16,726	32,048	0.768	24,613	41,339
3/31/2018	217,175	1,098,355	0.997	1,095,059	1,312,234

(A) See Section E - Multistate Loss Development.

Note: Fringe Incremental ALAE Factors are calculated using multistate data.

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
12/31/1998	1,709,790	2,803,886	3,760,587	4,142,410	3,765,434	3,731,741	3,644,100	3,763,561	3,763,900	3,761,400	3,816,400
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	1,552,497	3,291,270	4,559,773	4,772,445	4,959,621	4,655,419	4,666,352	4,619,753	4,644,753	4,638,753	4,538,753
12/31/2001	2,041,343	2,629,811	3,916,843	4,374,912	4,213,504	3,990,251	3,939,783	3,924,783	3,869,783	3,869,783	3,869,783
12/31/2002	1,306,104	2,234,194	2,912,941	3,518,805	3,626,043	3,468,968	3,441,468	3,441,468	3,441,468	3,441,468	3,491,468
12/31/2003	1,820,620	3,181,645	4,758,764	4,434,756	4,106,981	4,105,116	4,028,998	4,036,486	4,036,486	4,036,486	4,036,486
12/31/2004	1,702,973	3,303,528	5,461,161	5,183,236	4,999,107	4,803,088	4,788,089	4,799,089	4,794,089	4,794,089	4,794,089
12/31/2005	1,518,394	2,356,797	3,330,937	3,591,154	3,263,471	3,143,471	3,143,471	3,143,471	3,111,521	3,111,521	3,111,521
12/31/2006	1,892,981	3,002,461	3,509,438	3,645,970	3,483,452	3,371,630	3,416,630	3,471,630	3,476,168	3,476,168	3,476,168
12/31/2007	1,551,361	2,962,962	4,180,553	4,712,379	4,500,112	4,528,415	4,495,957	4,510,957	4,410,957	4,410,957	4,410,957
12/31/2008	1,541,441	2,562,428	3,338,172	3,913,536	3,976,619	4,002,152	3,977,151	3,974,651	3,924,651	3,924,651	
12/31/2009	1,583,367	2,595,073	4,083,668	4,407,123	4,576,816	4,469,860	4,375,530	4,409,469	4,386,972		
12/31/2010	1,756,538	2,868,733	4,103,620	4,246,914	4,296,142	4,117,627	4,087,766	4,082,763			
12/31/2011	2,655,759	3,340,130	5,285,083	5,332,610	5,346,765	5,125,322	4,997,413				
12/31/2012	1,268,891	2,132,224	2,818,524	3,017,507	3,243,210	3,357,613					
12/31/2013	1,875,872	3,226,147	4,447,275	4,896,993	4,633,682						
12/31/2014	3,297,902	4,997,285	6,971,895	7,085,703							
12/31/2015	1,728,988	3,180,543	4,689,062								
12/31/2016	1,273,517	2,339,002									
12/31/2017	1,594,412										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	3,818,900	3,819,000	3,816,500	3,816,500	3,816,500	3,816,500	3,816,500	3,816,500	3,816,500
12/31/1999	3,222,027	3,222,027	3,222,027	3,222,027	3,222,027	3,222,027	3,222,027	3,222,027	
12/31/2000	4,538,753	4,538,753	4,538,753	4,538,753	4,538,753	4,538,753	4,538,753		
12/31/2001	3,869,783	3,869,783	3,869,783	3,869,783	3,869,783	3,869,783			
12/31/2002	3,541,468	3,551,792	3,551,792	3,536,999	3,536,999				
12/31/2003	4,036,486	4,036,486	4,036,486	4,036,486					
12/31/2004	4,794,089	4,794,089	4,794,089						
12/31/2005	3,123,180	3,123,180							
12/31/2006	3,476,168								

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.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1998	1.640	1.341	1.102	0.909	0.991	0.977	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	2.120	1.385	1.047	1.039	0.939	1.002	0.990	1.005	0.999	0.978	1.000
12/31/2001	1.288	1.489	1.117	0.963	0.947	0.987	0.996	0.986	1.000	1.000	1.000
12/31/2002	1.711	1.304	1.208	1.030	0.957	0.992	1.000	1.000	1.000	1.015	1.014
12/31/2003	1.748	1.496	0.932	0.926	1.000	0.981	1.002	1.000	1.000	1.000	1.000
12/31/2004	1.940	1.653	0.949	0.964	0.961	0.997	1.002	0.999	1.000	1.000	1.000
12/31/2005	1.552	1.413	1.078	0.909	0.963	1.000	1.000	0.990	1.000	1.000	1.004
12/31/2006	1.586	1.169	1.039	0.955	0.968	1.013	1.016	1.001	1.000	1.000	1.000
12/31/2007	1.910	1.411	1.127	0.955	1.006	0.993	1.003	0.978	1.000	1.000	
12/31/2008	1.662	1.303	1.172	1.016	1.006	0.994	0.999	0.987	1.000		
12/31/2009	1.639	1.574	1.079	1.039	0.977	0.979	1.008	0.995			
12/31/2010	1.633	1.430	1.035	1.012	0.958	0.993	0.999				
12/31/2011	1.258	1.582	1.009	1.003	0.959	0.975					
12/31/2012	1.680	1.322	1.071	1.075	1.035						
12/31/2013	1.720	1.379	1.101	0.946							
12/31/2014	1.515	1.395	1.016								
12/31/2015	1.840	1.474									
12/31/2016	1.837										
3 Yr Mean	1.731	1.416	1.063	1.008	0.984	0.982	1.002	0.987	1.000	1.000	1.001
Best 3/5	1.746	1.416	1.041	1.018	0.981	0.988	1.003	0.991	1.000	1.000	1.001

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
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	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000								
12/31/2004	1.000	1.000									
12/31/2005	1.000										
3 Yr Mean	1.000	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 *			

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2013					0.981	0.988	1.003	0.991	1.000	1.000	1.001
12/31/2014				1.018	0.981	0.988	1.003	0.991	1.000	1.000	1.001
12/31/2015			1.041	1.018	0.981	0.988	1.003	0.991	1.000	1.000	1.001
12/31/2016		1.416	1.041	1.018	0.981	0.988	1.003	0.991	1.000	1.000	1.001
12/31/2017	1.746	1.416	1.041	1.018	0.981	0.988	1.003	0.991	1.000	1.000	1.001

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	<u>FACTORS</u>
12/31/2013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.964
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.982
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.022
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.447
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.527

* 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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
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	243,200	387,715	816,942	1,237,910	1,262,852	1,290,532	1,306,442	1,296,694	1,309,180	1,321,485	1,307,345
12/31/2001	282,654	402,520	747,522	1,126,293	1,491,319	1,579,297	1,578,142	1,571,856	1,572,289	1,572,332	1,572,332
12/31/2002	97,976	259,268	532,095	690,339	768,500	857,787	837,119	835,739	835,916	835,916	835,916
12/31/2003	127,311	496,278	1,099,197	1,168,180	1,406,385	1,493,791	1,575,570	1,607,248	1,612,192	1,612,192	1,612,192
12/31/2004	82,865	323,712	847,499	1,408,543	1,582,328	1,677,510	1,691,208	1,729,759	1,725,629	1,725,629	1,725,629
12/31/2005	158,692	377,901	577,406	945,410	1,115,637	1,292,722	1,349,797	1,368,144	1,407,167	1,613,334	1,673,199
12/31/2006	239,350	555,840	817,009	954,175	1,076,791	1,059,426	1,032,414	1,045,274	1,040,736	1,040,736	1,040,736
12/31/2007	176,650	396,690	1,120,077	1,415,548	1,622,311	1,854,010	1,775,297	1,819,136	1,828,556	1,828,556	1,826,806
12/31/2008	62,829	270,414	616,098	1,122,257	1,892,076	2,342,526	2,352,161	2,361,819	2,340,173	2,340,173	
12/31/2009	107,825	226,272	821,494	1,447,919	2,026,308	2,400,369	2,306,387	2,372,051	2,367,813		
12/31/2010	172,187	407,367	884,738	1,432,569	2,246,756	2,179,035	2,421,039	2,204,080			
12/31/2011	311,992	714,858	1,295,971	1,809,665	2,083,966	2,302,147	2,271,799				
12/31/2012	456,243	442,634	984,465	1,165,897	1,623,290	1,739,715					
12/31/2013	308,723	654,412	1,490,562	1,754,449	1,931,352						
12/31/2014	352,880	1,043,653	1,799,013	1,975,301							
12/31/2015	175,708	975,116	1,837,592								
12/31/2016	184,853	450,249									
12/31/2017	340,169										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
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	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	1,093,982	
12/31/2000	1,307,345	1,307,345	1,307,345	1,307,345	1,307,345	1,307,345	1,307,345		
12/31/2001	1,572,332	1,572,332	1,572,332	1,594,981	1,611,132	1,640,623			
12/31/2002	869,392	901,044	966,495	1,063,890	1,093,381				
12/31/2003	1,612,192	1,612,192	1,612,192	1,612,192					
12/31/2004	1,725,629	1,725,629	1,725,629						
12/31/2005	1,703,247	1,665,900							
12/31/2006	1,040,736								

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
12/31/1998	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	144,515	429,227	420,968	24,942	27,680	15,910	-9,748	12,486	12,305	-14,140	0	0	0
12/31/2001	119,866	345,002	378,771	365,026	87,978	-1,155	-6,286	433	43	0	0	0	0
12/31/2002	161,292	272,827	158,244	78,161	89,287	-20,668	-1,380	177	0	0	33,476	31,652	65,451
12/31/2003	368,967	602,919	68,983	238,205	87,406	81,779	31,678	4,944	0	0	0	0	0
12/31/2004	240,847	523,787	561,044	173,785	95,182	13,698	38,551	-4,130	0	0	0	0	0
12/31/2005	219,209	199,505	368,004	170,227	177,085	57,075	18,347	39,023	206,167	59,865	30,048	-37,347	
12/31/2006	316,490	261,169	137,166	122,616	-17,365	-27,012	12,860	-4,538	0	0	0		
12/31/2007	220,040	723,387	295,471	206,763	231,699	-78,713	43,839	9,420	0	-1,750			
12/31/2008	207,585	345,684	506,159	769,819	450,450	9,635	9,658	-21,646	0				
12/31/2009	118,447	595,222	626,425	578,389	374,061	-93,982	65,664	-4,238					
12/31/2010	235,180	477,371	547,831	814,187	-67,721	242,004	-216,959						
12/31/2011	402,866	581,113	513,694	274,301	218,181	-30,348							
12/31/2012	-13,609	541,831	181,432	457,393	116,425								
12/31/2013	345,689	836,150	263,887	176,903									
12/31/2014	690,773	755,360	176,288										
12/31/2015	799,408	862,476											
12/31/2016	265,396												

	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
12/31/1998	0.0352	0.0765	-0.0007	0.0237	0.0203	-0.0012	0.0022	0.0033	-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	0.0214	0.0636	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	0.0192	0.0553	0.0607	0.0585	0.0141	-0.0002	-0.0010	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0294	0.0497	0.0289	0.0143	0.0163	-0.0038	-0.0003	0.0000	0.0000	0.0000	0.0061	0.0058	0.0119
12/31/2003	0.0584	0.0955	0.0109	0.0377	0.0138	0.0130	0.0050	0.0008	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.0275	0.0597	0.0640	0.0198	0.0109	0.0016	0.0044	-0.0005	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0477	0.0434	0.0800	0.0370	0.0385	0.0124	0.0040	0.0085	0.0448	0.0130	0.0065	-0.0081	
12/31/2006	0.0449	0.0371	0.0195	0.0174	-0.0025	-0.0038	0.0018	-0.0006	0.0000	0.0000	0.0000		
12/31/2007	0.0242	0.0795	0.0325	0.0227	0.0255	-0.0087	0.0048	0.0010	0.0000	-0.0002			
12/31/2008	0.0296	0.0493	0.0722	0.1098	0.0643	0.0014	0.0014	-0.0031	0.0000				
12/31/2009	0.0144	0.0723	0.0760	0.0702	0.0454	-0.0114	0.0080	-0.0005					
12/31/2010	0.0357	0.0725	0.0832	0.1237	-0.0103	0.0368	-0.0330						
12/31/2011	0.0463	0.0669	0.0591	0.0316	0.0251	-0.0035							
12/31/2012	-0.0025	0.1012	0.0339	0.0855	0.0218								
12/31/2013	0.0468	0.1131	0.0357	0.0239									
12/31/2014	0.0549	0.0601	0.0140										
12/31/2015	0.0914	0.0986											
12/31/2016	0.0334												

Best 3/5	0.0450	0.0889	0.0429	0.0624	0.0308	-0.0036	0.0027	0.0000	0.0000	0.0000	0.0020	0.0000	0.0000
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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
12/31/1998	1,440,807	1,772,027	2,075,471	2,112,800	2,132,374	2,049,123	1,972,120	1,960,620	1,960,620	1,960,620	1,961,920
12/31/1999	1,643,169	2,305,498	2,264,409	2,361,598	2,601,143	2,491,290	2,386,344	2,386,342	2,385,360	2,414,188	2,414,188
12/31/2000	2,156,139	2,644,411	2,930,781	2,734,441	2,736,923	2,815,530	2,833,024	2,945,524	2,898,824	2,901,324	2,901,324
12/31/2001	2,880,920	2,918,383	3,104,580	2,984,415	2,989,385	2,889,384	2,961,476	2,926,776	2,926,776	2,926,776	2,926,776
12/31/2002	1,472,276	1,809,079	1,934,842	2,073,582	2,094,302	2,216,246	2,205,322	2,233,322	2,222,936	2,222,936	2,222,936
12/31/2003	1,619,311	1,801,921	1,844,236	1,855,249	1,832,606	1,756,111	1,848,606	1,823,606	1,823,606	1,823,607	1,823,335
12/31/2004	1,780,710	2,275,832	2,334,451	2,663,565	2,663,178	2,713,516	2,814,866	2,772,330	2,872,330	2,772,330	2,777,781
12/31/2005	1,852,429	2,406,507	2,554,503	2,746,975	2,665,004	2,624,354	2,636,229	2,641,228	2,641,228	2,641,502	2,641,502
12/31/2006	1,674,324	1,957,653	1,940,732	2,275,778	2,309,988	2,177,738	2,177,738	2,176,338	2,176,338	2,176,338	2,176,338
12/31/2007	1,603,808	1,729,483	1,947,506	2,085,965	2,208,781	2,253,223	2,209,223	2,209,222	2,204,222	2,204,222	2,204,222
12/31/2008	2,092,044	2,193,282	2,230,538	2,332,680	2,438,681	2,455,971	2,437,391	2,452,391	2,477,391	2,577,391	
12/31/2009	2,250,467	2,513,159	2,449,677	2,449,871	2,563,047	2,643,447	2,609,946	2,613,968	2,615,213		
12/31/2010	2,485,829	2,931,286	2,870,698	2,793,397	2,803,186	2,864,686	2,864,435	2,864,535			
12/31/2011	2,768,976	2,814,306	2,976,632	3,008,042	2,896,439	2,905,236	2,953,888				
12/31/2012	2,132,962	2,347,389	2,518,635	2,565,512	2,409,514	2,547,305					
12/31/2013	2,096,464	2,264,931	2,608,012	2,579,593	2,456,859						
12/31/2014	2,689,560	3,124,145	3,352,499	3,350,397							
12/31/2015	2,602,766	2,776,076	2,920,596								
12/31/2016	1,871,108	1,924,215									
12/31/2017	2,511,292										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	1,961,920	1,961,920	1,961,920	1,961,920	1,961,920	1,961,920	1,961,920	1,961,920	1,961,920
12/31/1999	2,410,588	2,410,588	2,410,588	2,410,588	2,410,588	2,410,588	2,410,588	2,410,588	
12/31/2000	2,898,824	2,898,824	2,901,324	2,901,324	2,898,824	2,898,824	2,898,824		
12/31/2001	2,926,776	2,926,776	2,926,776	2,926,776	2,926,776	2,926,776			
12/31/2002	2,222,936	2,222,936	2,222,936	2,222,936	2,222,936				
12/31/2003	1,823,335	1,823,335	1,823,335	1,823,335					
12/31/2004	2,777,781	2,777,781	2,777,781						
12/31/2005	2,641,502	2,641,502							
12/31/2006	2,261,837								

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.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1998	1.230	1.171	1.018	1.009	0.961	0.962	0.994	1.000	1.000	1.001	1.000
12/31/1999	1.403	0.982	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	0.933	1.001	1.029	1.006	1.040	0.984	1.001	1.000	0.999
12/31/2001	1.013	1.064	0.961	1.002	0.967	1.025	0.988	1.000	1.000	1.000	1.000
12/31/2002	1.229	1.070	1.072	1.010	1.058	0.995	1.013	0.995	1.000	1.000	1.000
12/31/2003	1.113	1.023	1.006	0.988	0.958	1.053	0.986	1.000	1.000	1.000	1.000
12/31/2004	1.278	1.026	1.141	1.000	1.019	1.037	0.985	1.036	0.965	1.002	1.000
12/31/2005	1.299	1.061	1.075	0.970	0.985	1.005	1.002	1.000	1.000	1.000	1.000
12/31/2006	1.169	0.991	1.173	1.015	0.943	1.000	0.999	1.000	1.000	1.000	1.039
12/31/2007	1.078	1.126	1.071	1.059	1.020	0.980	1.000	0.998	1.000	1.000	
12/31/2008	1.048	1.017	1.046	1.045	1.007	0.992	1.006	1.010	1.040		
12/31/2009	1.117	0.975	1.000	1.046	1.031	0.987	1.002	1.000			
12/31/2010	1.179	0.979	0.973	1.004	1.022	1.000	1.000				
12/31/2011	1.016	1.058	1.011	0.963	1.003	1.017					
12/31/2012	1.101	1.073	1.019	0.939	1.057						
12/31/2013	1.080	1.151	0.989	0.952							
12/31/2014	1.162	1.073	0.999								
12/31/2015	1.067	1.052									
12/31/2016	1.028										
3 Yr Mean	1.086	1.092	1.002	0.951	1.027	1.001	1.003	1.003	1.013	1.000	1.013
Best 3/5	1.083	1.068	1.000	0.973	1.020	0.993	1.001	1.000	1.000	1.000	1.000

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
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	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000								
12/31/2004	1.000	1.000									
12/31/2005	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.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2013					1.020	0.993	1.001	1.000	1.000	1.000	1.000
12/31/2014				0.973	1.020	0.993	1.001	1.000	1.000	1.000	1.000
12/31/2015			1.000	0.973	1.020	0.993	1.001	1.000	1.000	1.000	1.000
12/31/2016		1.068	1.000	0.973	1.020	0.993	1.001	1.000	1.000	1.000	1.000
12/31/2017	1.083	1.068	1.000	0.973	1.020	0.993	1.001	1.000	1.000	1.000	1.000

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
12/31/2013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.014
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.986
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.986
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.054
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.141

* 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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
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	137,116	321,695	375,685	339,835	476,916	502,126	457,587	446,763	446,763	462,475	462,475
12/31/2000	272,961	340,357	470,025	534,113	526,724	522,256	579,746	647,176	675,838	684,605	684,746
12/31/2001	251,061	179,472	322,765	316,309	374,767	394,216	407,932	406,075	406,338	406,338	406,338
12/31/2002	86,199	150,305	195,789	368,851	458,142	558,682	564,001	596,971	625,145	625,884	625,884
12/31/2003	87,702	314,816	317,392	501,648	520,269	779,522	968,173	983,387	984,782	984,782	984,782
12/31/2004	432,068	439,584	352,913	541,777	659,884	837,279	854,290	935,496	935,496	935,496	935,496
12/31/2005	108,177	410,542	466,422	562,277	771,255	1,009,323	1,002,279	1,002,967	1,004,104	1,004,104	1,004,104
12/31/2006	144,470	132,863	223,168	462,488	693,332	666,000	684,380	684,380	684,380	684,380	684,380
12/31/2007	91,009	180,961	270,804	433,023	784,062	899,092	978,292	987,371	1,635,349	2,234,414	1,007,150
12/31/2008	80,167	120,308	273,292	336,780	437,741	466,234	531,731	538,268	538,268	538,268	
12/31/2009	107,930	135,881	353,105	522,182	662,112	773,494	787,533	819,883	845,526		
12/31/2010	367,566	764,447	876,932	1,030,496	403,204	398,794	411,285	414,043			
12/31/2011	91,229	142,133	555,161	766,175	837,161	846,914	875,905				
12/31/2012	157,466	244,407	317,379	401,142	484,946	819,866					
12/31/2013	125,289	301,055	1,382,280	1,661,489	1,892,294						
12/31/2014	283,101	487,858	751,007	689,059							
12/31/2015	298,930	628,500	803,298								
12/31/2016	114,034	237,871									
12/31/2017	94,018										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	502,222	502,222	502,222	502,222	502,222	502,222	502,222	502,222	502,222
12/31/1999	462,475	462,475	462,475	462,475	462,475	463,279	478,271	478,271	
12/31/2000	683,095	683,095	684,882	684,850	683,095	683,095	683,095		
12/31/2001	406,338	406,338	406,338	406,338	406,338	406,338			
12/31/2002	625,884	625,884	625,884	625,884	625,884				
12/31/2003	984,782	984,782	984,782	984,782					
12/31/2004	935,496	935,496	935,496						
12/31/2005	1,004,104	1,004,104							
12/31/2006	702,184								

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
12/31/1998	26,482	178,969	195,519	14,277	-7,668	-211	650	0	0	1,755	0	0	0
12/31/1999	184,579	53,990	-35,850	137,081	25,210	-44,539	-10,824	0	15,712	0	0	0	0
12/31/2000	67,396	129,668	64,088	-7,389	-4,468	57,490	67,430	28,662	8,767	141	-1,651	0	1,787
12/31/2001	-71,589	143,293	-6,456	58,458	19,449	13,716	-1,857	263	0	0	0	0	0
12/31/2002	64,106	45,484	173,062	89,291	100,540	5,319	32,970	28,174	739	0	0	0	0
12/31/2003	227,114	2,576	184,256	18,621	259,253	188,651	15,214	1,395	0	0	0	0	0
12/31/2004	7,516	-86,671	188,864	118,107	177,395	17,011	81,206	0	0	0	0	0	0
12/31/2005	302,365	55,880	95,855	208,978	238,068	-7,044	688	1,137	0	0	0	0	0
12/31/2006	-11,607	90,305	239,320	230,844	-27,332	18,380	0	0	0	0	17,804	0	0
12/31/2007	89,952	89,843	162,219	351,039	115,030	79,200	9,079	647,978	599,065	-1,227,264	0	0	0
12/31/2008	40,141	152,984	63,488	100,961	28,493	65,497	6,537	0	0	0	0	0	0
12/31/2009	27,951	217,224	169,077	139,930	111,382	14,039	32,350	25,643	0	0	0	0	0
12/31/2010	396,881	112,485	153,564	-627,292	-4,410	12,491	2,758	0	0	0	0	0	0
12/31/2011	50,904	413,028	211,014	70,986	9,753	28,991	0	0	0	0	0	0	0
12/31/2012	86,941	72,972	83,763	83,804	334,920	0	0	0	0	0	0	0	0
12/31/2013	175,766	1,081,225	279,209	230,805	0	0	0	0	0	0	0	0	0
12/31/2014	204,757	263,149	-61,948	0	0	0	0	0	0	0	0	0	0
12/31/2015	329,570	174,798	0	0	0	0	0	0	0	0	0	0	0
12/31/2016	123,837	0	0	0	0	0	0	0	0	0	0	0	0

	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
12/31/1998	0.0099	0.0669	0.0730	0.0053	-0.0029	-0.0001	0.0002	0.0000	0.0000	0.0007	0.0000	0.0000	0.0000
12/31/1999	0.0535	0.0156	-0.0104	0.0397	0.0073	-0.0129	-0.0031	0.0000	0.0046	0.0000	0.0000	0.0000	0.0000
12/31/2000	0.0215	0.0414	0.0205	-0.0024	-0.0014	0.0184	0.0215	0.0092	0.0028	0.0000	-0.0005	0.0000	0.0006
12/31/2001	-0.0175	0.0350	-0.0016	0.0143	0.0048	0.0034	-0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0199	0.0141	0.0536	0.0277	0.0312	0.0016	0.0102	0.0087	0.0002	0.0000	0.0000	0.0000	0.0000
12/31/2003	0.0860	0.0010	0.0697	0.0070	0.0981	0.0714	0.0058	0.0005	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.0019	-0.0216	0.0471	0.0295	0.0443	0.0042	0.0203	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0734	0.0136	0.0233	0.0507	0.0578	-0.0017	0.0002	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2006	-0.0038	0.0292	0.0774	0.0747	-0.0088	0.0059	0.0000	0.0000	0.0000	0.0000	0.0058	0.0000	0.0000
12/31/2007	0.0271	0.0271	0.0489	0.1058	0.0347	0.0239	0.0027	0.1954	0.1806	-0.3700	0.0000	0.0000	0.0000
12/31/2008	0.0119	0.0452	0.0188	0.0298	0.0084	0.0194	0.0019	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2009	0.0063	0.0491	0.0382	0.0316	0.0252	0.0032	0.0073	0.0058	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2010	0.1027	0.0291	0.0397	-0.1623	-0.0011	0.0032	0.0007	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2011	0.0144	0.1172	0.0599	0.0201	0.0028	0.0082	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2012	0.0260	0.0218	0.0251	0.0251	0.1002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2013	0.0515	0.3168	0.0818	0.0676	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2014	0.0462	0.0593	-0.0140	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2015	0.0670	0.0355	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2016	0.0493	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Best 3/5	0.0490	0.0707	0.0416	0.0256	0.0121	0.0103	0.0018	0.0020	0.0000	0.0000	0.0000	0.0000	0.0000
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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
12/31/1998	5,416,776	7,785,823	8,967,089	8,574,962	8,235,410	8,018,857	8,061,300	8,101,800	8,117,550	8,167,550	8,167,550
12/31/1999	8,519,427	9,720,646	11,446,211	11,211,107	10,856,100	10,098,937	10,096,294	10,013,044	10,014,644	10,114,794	10,102,794
12/31/2000	6,360,693	8,671,622	10,753,896	10,542,685	10,128,761	9,783,230	9,620,778	9,711,777	9,734,286	9,734,277	9,734,277
12/31/2001	5,569,866	7,276,467	8,434,118	8,310,052	8,221,818	7,974,371	8,041,748	8,017,757	8,017,748	7,942,748	7,942,748
12/31/2002	3,908,745	6,123,367	8,074,657	8,106,104	7,738,641	7,915,942	7,940,082	7,894,394	7,893,393	7,993,393	7,893,393
12/31/2003	5,734,894	7,952,999	9,842,487	8,909,403	8,659,134	8,385,819	8,292,569	8,269,622	8,394,522	8,394,522	8,394,522
12/31/2004	5,815,754	7,574,811	8,779,252	9,059,921	8,750,090	8,737,272	8,730,100	8,655,100	8,666,283	8,651,283	8,651,283
12/31/2005	5,789,453	8,264,319	9,734,379	9,876,714	9,554,450	9,668,849	9,515,060	9,516,018	9,556,018	9,701,018	9,652,518
12/31/2006	4,424,599	6,287,184	7,848,400	7,725,810	7,191,439	7,095,248	7,155,932	7,130,532	7,129,412	7,115,901	7,114,401
12/31/2007	5,650,897	8,953,718	10,088,314	10,134,562	10,353,449	10,206,609	9,971,589	9,978,936	9,980,436	9,902,936	9,891,936
12/31/2008	5,797,129	7,419,393	9,190,933	9,400,474	8,978,007	8,838,616	8,722,076	8,723,576	8,743,476	8,743,476	
12/31/2009	7,926,266	11,553,087	12,148,761	12,074,695	12,129,933	11,834,727	11,402,592	11,317,033	11,207,033		
12/31/2010	5,613,191	7,013,567	9,327,010	9,323,058	8,965,582	8,950,854	8,913,708	8,915,708			
12/31/2011	9,212,389	12,554,831	14,145,740	13,785,171	13,576,558	12,977,982	12,973,757				
12/31/2012	5,953,240	7,858,476	9,196,663	9,512,965	10,131,232	10,043,344					
12/31/2013	7,917,552	11,455,479	13,590,655	14,360,212	14,684,498						
12/31/2014	9,309,789	12,929,580	16,218,662	17,452,043							
12/31/2015	10,108,508	14,060,935	17,181,524								
12/31/2016	7,418,149	11,466,398									
12/31/2017	8,415,018										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	8,167,550	8,167,550	8,167,550	8,167,550	8,167,550	8,167,550	8,167,550	8,167,550	8,267,550
12/31/1999	10,102,794	10,102,794	10,102,794	10,102,794	10,102,794	10,102,794	10,102,794	10,102,794	
12/31/2000	9,734,277	9,734,277	9,734,277	9,834,277	9,834,277	9,834,277	9,834,277		
12/31/2001	7,942,748	7,942,748	7,942,748	7,942,748	7,942,748	7,955,248			
12/31/2002	7,893,393	7,893,393	7,893,393	7,893,393	7,893,393				
12/31/2003	8,394,522	8,394,522	8,394,522	8,394,522					
12/31/2004	8,652,783	8,651,283	8,651,283						
12/31/2005	9,551,018	9,651,018							
12/31/2006	7,114,401								

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.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1998	1.437	1.152	0.956	0.960	0.974	1.005	1.005	1.002	1.006	1.000	1.000
12/31/1999	1.141	1.178	0.979	0.968	0.930	1.000	0.992	1.000	1.010	0.999	1.000
12/31/2000	1.363	1.240	0.980	0.961	0.966	0.983	1.009	1.002	1.000	1.000	1.000
12/31/2001	1.306	1.159	0.985	0.989	0.970	1.008	0.997	1.000	0.991	1.000	1.000
12/31/2002	1.567	1.319	1.004	0.955	1.023	1.003	0.994	1.000	1.013	0.987	1.000
12/31/2003	1.387	1.238	0.905	0.972	0.968	0.989	0.997	1.015	1.000	1.000	1.000
12/31/2004	1.302	1.159	1.032	0.966	0.999	0.999	0.991	1.001	0.998	1.000	1.000
12/31/2005	1.427	1.178	1.015	0.967	1.012	0.984	1.000	1.004	1.015	0.995	0.989
12/31/2006	1.421	1.248	0.984	0.931	0.987	1.009	0.996	1.000	0.998	1.000	1.000
12/31/2007	1.584	1.127	1.005	1.022	0.986	0.977	1.001	1.000	0.992	0.999	
12/31/2008	1.280	1.239	1.023	0.955	0.984	0.987	1.000	1.002	1.000		
12/31/2009	1.458	1.052	0.994	1.005	0.976	0.963	0.992	0.990			
12/31/2010	1.249	1.330	1.000	0.962	0.998	0.996	1.000				
12/31/2011	1.363	1.127	0.975	0.985	0.956	1.000					
12/31/2012	1.320	1.170	1.034	1.065	0.991						
12/31/2013	1.447	1.186	1.057	1.023							
12/31/2014	1.389	1.254	1.076								
12/31/2015	1.391	1.222									
12/31/2016	1.546										
3 Yr Mean	1.442	1.221	1.056	1.024	0.982	0.986	0.997	0.997	0.997	0.998	0.996
Best 3/5	1.409	1.193	1.030	1.004	0.984	0.987	0.999	1.001	0.999	1.000	1.000

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.012			
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	1.010	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2001	1.000	1.000	1.000	1.000	1.002	1.000 *	1.000 *	1.000 *			
12/31/2002	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000								
12/31/2004	1.000	1.000									
12/31/2005	1.010										
3 Yr Mean	1.003	1.000	1.000	1.000	1.001 @	1.000 @	1.000 @	1.012 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

Development From

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2013					0.984	0.987	0.999	1.001	0.999	1.000	1.000
12/31/2014				1.004	0.984	0.987	0.999	1.001	0.999	1.000	1.000
12/31/2015			1.030	1.004	0.984	0.987	0.999	1.001	0.999	1.000	1.000
12/31/2016		1.193	1.030	1.004	0.984	0.987	0.999	1.001	0.999	1.000	1.000
12/31/2017	1.409	1.193	1.030	1.004	0.984	0.987	0.999	1.001	0.999	1.000	1.000

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	<u>FACTORS</u>
12/31/2013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.970
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.974
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.003
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.197
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.687

* 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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	708,494	1,333,027	1,810,589	2,059,766	2,196,160	2,390,807	2,396,972	2,408,069	2,463,491	2,509,706	2,639,484
12/31/1999	1,490,506	1,820,291	2,341,981	2,541,053	2,958,862	2,859,869	2,778,287	2,774,540	2,794,537	3,050,028	2,985,942
12/31/2000	960,259	1,507,510	2,437,885	2,601,117	3,148,403	2,630,102	2,622,978	2,842,637	2,881,547	2,882,387	2,882,387
12/31/2001	557,390	1,040,854	1,467,717	1,906,813	1,940,584	2,095,700	2,083,468	2,099,894	2,099,895	2,054,189	2,042,952
12/31/2002	479,431	1,186,764	2,114,208	2,489,867	2,807,810	2,918,214	2,983,104	2,943,646	2,966,806	2,980,303	3,031,033
12/31/2003	1,147,694	1,874,324	2,778,546	2,472,647	2,615,995	2,722,807	2,765,710	2,878,969	2,910,408	2,933,760	2,927,548
12/31/2004	723,590	1,333,486	2,514,405	3,033,245	2,852,469	3,057,152	3,032,760	3,050,234	3,050,081	3,054,373	3,054,373
12/31/2005	444,144	1,319,605	2,639,933	3,160,730	2,602,812	2,707,387	2,704,332	2,738,541	2,778,806	2,812,551	2,782,550
12/31/2006	575,664	1,226,480	2,208,614	2,423,317	2,573,776	2,556,323	2,583,228	2,586,723	2,587,530	2,592,084	2,592,084
12/31/2007	705,156	1,637,874	2,513,970	2,882,658	3,259,186	3,425,238	3,282,481	3,331,802	3,336,923	3,350,347	3,352,729
12/31/2008	539,068	1,478,306	2,388,772	2,756,572	3,283,742	3,088,619	3,077,720	3,122,781	3,143,834	3,142,585	
12/31/2009	833,026	1,736,697	2,977,483	3,549,591	4,153,486	4,305,223	4,378,600	4,679,866	4,413,566		
12/31/2010	501,205	1,031,560	2,509,596	2,622,040	2,901,371	3,018,514	3,113,029	3,141,594			
12/31/2011	1,087,695	2,550,468	3,682,532	4,275,812	4,701,068	4,395,758	4,393,175				
12/31/2012	732,178	1,865,630	3,062,130	3,543,976	3,985,844	3,826,145					
12/31/2013	891,241	2,156,053	3,734,313	4,480,304	4,644,202						
12/31/2014	1,032,578	2,756,401	4,553,170	5,337,205							
12/31/2015	1,082,098	2,822,626	4,689,929								
12/31/2016	901,266	2,074,414									
12/31/2017	938,278										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	2,640,095	2,640,095	2,640,095	2,640,095	2,640,095	2,640,095	2,640,095	2,640,095	2,640,249
12/31/1999	2,985,942	2,985,942	2,985,942	2,985,942	2,985,942	2,985,942	2,985,942	2,985,942	
12/31/2000	2,882,387	2,882,387	2,882,387	2,887,117	2,885,643	2,885,643	2,885,783		
12/31/2001	2,042,952	2,047,696	2,047,812	2,052,897	2,057,805	2,068,789			
12/31/2002	3,058,482	3,058,482	3,058,482	3,058,482	3,058,482				
12/31/2003	2,927,548	2,927,548	2,927,548	2,927,548					
12/31/2004	3,054,373	3,054,373	3,054,373						
12/31/2005	2,766,909	2,786,909							
12/31/2006	2,592,084								

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
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
12/31/1998	624,533	477,562	249,177	136,394	194,647	6,165	11,097	55,422	46,215	129,778	611	0	0
12/31/1999	329,785	521,690	199,072	417,809	-98,993	-81,582	-3,747	19,997	255,491	-64,086	0	0	0
12/31/2000	547,251	930,375	163,232	547,286	-518,301	-7,124	219,659	38,910	840	0	0	0	0
12/31/2001	483,464	426,863	439,096	33,771	155,116	-12,232	16,426	1	-45,706	-11,237	0	4,744	116
12/31/2002	707,333	927,444	375,659	317,943	110,404	64,890	-39,458	23,160	13,497	50,730	27,449	0	0
12/31/2003	726,630	904,222	-305,899	143,348	106,812	42,903	113,259	31,439	23,352	-6,212	0	0	0
12/31/2004	609,896	1,180,919	518,840	-180,776	204,683	-24,392	17,474	-153	4,292	0	0	0	0
12/31/2005	875,461	1,320,328	520,797	-557,918	104,575	-3,055	34,209	40,265	33,745	-30,001	-15,641	20,000	
12/31/2006	650,816	982,134	214,703	150,459	-17,453	26,905	3,495	807	4,554	0	0		
12/31/2007	932,718	876,096	368,688	376,528	166,052	-142,757	49,321	5,121	13,424	2,382			
12/31/2008	939,238	910,466	367,800	527,170	-195,123	-10,899	45,061	21,053	-1,249				
12/31/2009	903,671	1,240,786	572,108	603,895	151,737	73,377	301,266	-266,300					
12/31/2010	530,355	1,478,036	112,444	279,331	117,143	94,515	28,565						
12/31/2011	1,462,773	1,132,064	593,280	425,256	-305,310	-2,583							
12/31/2012	1,133,452	1,196,500	481,846	441,868	-159,699								
12/31/2013	1,264,812	1,578,260	745,991	163,898									
12/31/2014	1,723,823	1,796,769	784,035										
12/31/2015	1,740,528	1,867,303											
12/31/2016	1,173,148												

	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
12/31/1998	0.0676	0.0517	0.0270	0.0148	0.0211	0.0007	0.0012	0.0060	0.0050	0.0141	0.0001	0.0000	0.0000
12/31/1999	0.0279	0.0442	0.0169	0.0354	-0.0084	-0.0069	-0.0003	0.0017	0.0216	-0.0054	0.0000	0.0000	0.0000
12/31/2000	0.0410	0.0697	0.0122	0.0410	-0.0388	-0.0005	0.0164	0.0029	0.0001	0.0000	0.0000	0.0000	0.0000
12/31/2001	0.0474	0.0419	0.0431	0.0033	0.0152	-0.0012	0.0016	0.0000	-0.0045	-0.0011	0.0000	0.0005	0.0000
12/31/2002	0.0650	0.0852	0.0345	0.0292	0.0101	0.0060	-0.0036	0.0021	0.0012	0.0047	0.0025	0.0000	0.0000
12/31/2003	0.0646	0.0804	-0.0272	0.0127	0.0095	0.0038	0.0101	0.0028	0.0021	-0.0006	0.0000	0.0000	0.0000
12/31/2004	0.0554	0.1073	0.0471	-0.0164	0.0186	-0.0022	0.0016	0.0000	0.0004	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0652	0.0984	0.0388	-0.0416	0.0078	-0.0002	0.0025	0.0030	0.0025	-0.0022	-0.0012	0.0015	
12/31/2006	0.0611	0.0921	0.0201	0.0141	-0.0016	0.0025	0.0003	0.0001	0.0004	0.0000	0.0000		
12/31/2007	0.0682	0.0641	0.0270	0.0276	0.0121	-0.0104	0.0036	0.0004	0.0010	0.0002			
12/31/2008	0.0750	0.0727	0.0294	0.0421	-0.0156	-0.0009	0.0036	0.0017	-0.0001				
12/31/2009	0.0586	0.0804	0.0371	0.0391	0.0098	0.0048	0.0195	-0.0173					
12/31/2010	0.0427	0.1189	0.0090	0.0225	0.0094	0.0076	0.0023						
12/31/2011	0.0808	0.0625	0.0328	0.0235	-0.0169	-0.0001							
12/31/2012	0.0784	0.0827	0.0333	0.0305	-0.0110								
12/31/2013	0.0665	0.0830	0.0392	0.0086									
12/31/2014	0.0739	0.0771	0.0336										
12/31/2015	0.0710	0.0762											
12/31/2016	0.0577												

Best 3/5	0.0705	0.0787	0.0332	0.0255	-0.0057	0.0012	0.0032	0.0007	0.0006	-0.0002	0.0000	0.0002	0.0000
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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
12/31/1998	877,190	852,526	914,068	1,131,433	1,012,365	908,615	935,793	935,793	935,793	935,793	935,793
12/31/1999	1,412,419	1,477,104	1,554,224	1,608,662	1,546,521	1,379,079	1,302,098	1,308,353	1,327,643	1,327,643	1,297,638
12/31/2000	959,415	915,462	1,005,135	992,661	963,761	962,261	964,761	907,261	907,261	906,261	906,261
12/31/2001	379,051	417,024	622,570	685,694	578,194	578,194	578,194	578,194	578,194	578,194	578,194
12/31/2002	292,104	359,661	416,299	415,299	606,171	624,779	639,779	639,779	644,779	644,779	644,779
12/31/2003	572,781	779,595	781,282	747,191	832,191	821,191	810,941	886,567	886,567	861,567	861,567
12/31/2004	442,404	583,647	558,298	671,721	683,796	671,457	658,956	658,956	653,456	653,456	653,456
12/31/2005	328,634	335,602	372,451	365,451	535,701	536,701	536,701	621,701	521,701	521,701	521,701
12/31/2006	429,645	465,767	514,615	553,515	550,520	500,520	500,520	500,520	500,520	500,520	500,520
12/31/2007	769,044	650,539	693,971	665,871	679,721	687,788	687,788	687,788	687,788	687,788	687,788
12/31/2008	673,598	636,138	686,866	709,441	719,940	661,940	764,440	764,440	764,440	764,440	
12/31/2009	523,459	673,883	594,220	656,014	650,220	647,720	647,720	647,720	647,720		
12/31/2010	510,136	651,995	608,201	575,151	697,651	672,650	672,650	672,650			
12/31/2011	958,774	919,144	923,059	913,954	827,996	809,555	807,055				
12/31/2012	349,236	468,286	457,658	383,636	363,636	510,497					
12/31/2013	584,287	432,890	490,105	471,115	521,105						
12/31/2014	531,042	631,143	705,051	655,123							
12/31/2015	655,490	772,289	1,118,640								
12/31/2016	1,025,122	1,146,295									
12/31/2017	429,269										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	935,793	935,793	935,793	935,793	935,793	935,793	935,793	985,794	985,794
12/31/1999	1,297,638	1,297,638	1,297,638	1,297,638	1,297,638	1,272,638	1,272,638	1,272,638	
12/31/2000	906,261	906,261	906,261	906,261	906,261	906,261	906,261		
12/31/2001	578,194	578,194	578,194	578,194	578,194	578,194			
12/31/2002	644,779	644,779	639,779	639,779	639,779				
12/31/2003	861,567	861,567	861,567	861,567					
12/31/2004	653,456	653,456	653,456						
12/31/2005	521,701	521,701							
12/31/2006	500,520								

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.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1998	0.972	1.072	1.238	0.895	0.898	1.030	1.000	1.000	1.000	1.000	1.000
12/31/1999	1.046	1.052	1.035	0.961	0.892	0.944	1.005	1.015	1.000	0.977	1.000
12/31/2000	0.954	1.098	0.988	0.971	0.998	1.003	0.940	1.000	0.999	1.000	1.000
12/31/2001	1.100	1.493	1.101	0.843	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2002	1.231	1.157	0.998	1.460	1.031	1.024	1.000	1.008	1.000	1.000	1.000
12/31/2003	1.361	1.002	0.956	1.114	0.987	0.988	1.093	1.000	0.972	1.000	1.000
12/31/2004	1.319	0.957	1.203	1.018	0.982	0.981	1.000	0.992	1.000	1.000	1.000
12/31/2005	1.021	1.110	0.981	1.466	1.002	1.000	1.158	0.839	1.000	1.000	1.000
12/31/2006	1.084	1.105	1.076	0.995	0.909	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	0.846	1.067	0.960	1.021	1.012	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	0.944	1.080	1.033	1.015	0.919	1.155	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.287	0.882	1.104	0.991	0.996	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2010	1.278	0.933	0.946	1.213	0.964	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2011	0.959	1.004	0.990	0.906	0.978	0.997	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.341	0.977	0.838	0.948	1.404						
12/31/2013	0.741	1.132	0.961	1.106							
12/31/2014	1.188	1.117	0.929								
12/31/2015	1.178	1.448									
12/31/2016	1.118										

3 Yr Mean 1.161 1.232 0.909 0.987 1.115 0.999 1.000 1.000 1.000 1.000 1.000 1.000

Best 3/5 1.161 1.084 0.945 1.015 0.979 1.000 1.000 1.000 1.000 1.000 1.000 1.000

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/1998	1.000	1.000	1.000	1.000	1.000	1.000	1.053	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	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000								
12/31/2004	1.000	1.000									
12/31/2005	1.000										

3 Yr Mean 1.000 0.997 1.000 1.000 0.994 @ 1.000 @ 1.027 @ 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.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2013					0.979	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2014				1.015	0.979	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2015			0.945	1.015	0.979	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2016		1.084	0.945	1.015	0.979	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2017	1.161	1.084	0.945	1.015	0.979	1.000	1.000	1.000	1.000	1.000	1.000

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
12/31/2013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.979
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.994
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.939
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.018
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.182

* 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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	95,352	40,909	57,072	91,660	69,112	81,068	97,333	96,333	96,333	96,333	101,123
12/31/1999	425,150	468,145	482,478	262,351	289,855	303,486	440,736	481,045	492,384	509,571	509,571
12/31/2000	62,949	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	11,948	34,696	43,990	100,435	195,988	358,165	394,561	429,473	462,904	462,904	464,894
12/31/2003	33,859	167,455	314,494	398,398	440,173	470,662	504,863	538,421	526,411	541,737	541,929
12/31/2004	30,221	85,402	92,713	121,089	162,674	202,117	233,080	249,011	241,511	241,511	241,511
12/31/2005	10,221	11,684	84,044	99,239	238,986	317,628	829,165	1,192,889	1,211,042	1,211,945	1,211,945
12/31/2006	59,984	74,027	207,354	178,579	256,180	244,686	299,896	330,826	330,826	330,826	330,826
12/31/2007	30,624	155,991	150,142	172,818	187,699	182,787	204,324	199,654	200,907	201,114	201,340
12/31/2008	79,742	106,136	105,545	118,775	160,521	181,645	182,396	182,396	182,396	182,396	
12/31/2009	100,266	219,870	173,791	357,267	295,409	294,642	294,642	299,128	299,128		
12/31/2010	84,540	164,013	170,950	174,271	184,514	188,130	188,135	190,455			
12/31/2011	193,410	127,345	183,153	223,394	240,896	259,046	265,172				
12/31/2012	47,760	102,011	140,919	160,515	162,857	264,279					
12/31/2013	76,233	77,984	70,109	75,143	83,517						
12/31/2014	47,759	119,485	170,699	165,312							
12/31/2015	100,008	294,751	456,150								
12/31/2016	68,378	107,402									
12/31/2017	74,970										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	101,123	101,123	101,123	101,123	101,123	101,123	101,123	103,829	103,829
12/31/1999	510,983	510,983	512,341	512,341	512,021	494,473	494,473	494,473	
12/31/2000	133,387	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	110,021			
12/31/2002	522,892	474,473	365,917	365,917	365,917				
12/31/2003	541,929	541,929	541,929	541,929					
12/31/2004	241,511	241,511	241,511						
12/31/2005	1,211,945	1,211,945							
12/31/2006	330,826								

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
12/31/1998	-54,443	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	-10,108	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	133,596	147,039	83,904	41,775	30,489	34,201	33,558	-12,010	15,326	192	0	0	0
12/31/2004	55,181	7,311	28,376	41,585	39,443	30,963	15,931	-7,500	0	0	0	0	0
12/31/2005	1,463	72,360	15,195	139,747	78,642	511,537	363,724	18,153	903	0	0	0	0
12/31/2006	14,043	133,327	-28,775	77,601	-11,494	55,210	30,930	0	0	0	0	0	0
12/31/2007	125,367	-5,849	22,676	14,881	-4,912	21,537	-4,670	1,253	207	226	0	0	0
12/31/2008	26,394	-591	13,230	41,746	21,124	751	0	0	0	0	0	0	0
12/31/2009	119,604	-46,079	183,476	-61,858	-767	0	4,486	0	0	0	0	0	0
12/31/2010	79,473	6,937	3,321	10,243	3,616	5	2,320	0	0	0	0	0	0
12/31/2011	-66,065	55,808	40,241	17,502	18,150	6,126	0	0	0	0	0	0	0
12/31/2012	54,251	38,908	19,596	2,342	101,422	0	0	0	0	0	0	0	0
12/31/2013	1,751	-7,875	5,034	8,374	0	0	0	0	0	0	0	0	0
12/31/2014	71,726	51,214	-5,387	0	0	0	0	0	0	0	0	0	0
12/31/2015	194,743	161,399	0	0	0	0	0	0	0	0	0	0	0
12/31/2016	39,024	0	0	0	0	0	0	0	0	0	0	0	0

	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
12/31/1998	-0.0548	0.0163	0.0348	-0.0227	0.0120	0.0164	-0.0010	0.0000	0.0000	0.0048	0.0000	0.0000	0.0000
12/31/1999	0.0296	0.0099	-0.1513	0.0189	0.0094	0.0943	0.0277	0.0078	0.0118	0.0000	0.0010	0.0000	0.0009
12/31/2000	-0.0110	0.0191	0.0666	-0.0088	0.0011	0.0073	0.0025	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2001	0.0251	0.1350	-0.0412	-0.0049	0.0182	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0216	0.0088	0.0535	0.0906	0.1538	0.0345	0.0331	0.0317	0.0000	0.0019	0.0550	-0.0459	-0.1030
12/31/2003	0.0885	0.0975	0.0556	0.0277	0.0202	0.0227	0.0222	-0.0080	0.0102	0.0001	0.0000	0.0000	0.0000
12/31/2004	0.0830	0.0110	0.0427	0.0626	0.0594	0.0466	0.0240	-0.0113	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0015	0.0753	0.0158	0.1455	0.0819	0.5326	0.3787	0.0189	0.0009	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.0262	0.2487	-0.0537	0.1448	-0.0214	0.1030	0.0577	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.1646	-0.0077	0.0298	0.0195	-0.0064	0.0283	-0.0061	0.0016	0.0003	0.0003	0.0000	0.0000	0.0000
12/31/2008	0.0302	-0.0007	0.0151	0.0477	0.0242	0.0009	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2009	0.1802	-0.0694	0.2764	-0.0932	-0.0012	0.0000	0.0068	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2010	0.1120	0.0098	0.0047	0.0144	0.0051	0.0000	0.0033	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2011	-0.0651	0.0550	0.0396	0.0172	0.0179	0.0060	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2012	0.1007	0.0722	0.0364	0.0043	0.1883	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2013	0.0032	-0.0143	0.0091	0.0152	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2014	0.0857	0.0612	-0.0064	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2015	0.1603	0.1328	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2016	0.0205	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Best 3/5	0.0690	0.0628	0.0167	0.0113	0.0157	0.0023	0.0033	0.0005	0.0001	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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	72,189,859	109,596,553	140,487,205	149,504,730	152,885,564	152,943,586	152,518,961	153,006,187	152,871,574	152,726,536	152,218,397
12/31/1999	68,424,644	108,201,776	138,431,320	151,333,327	157,789,672	160,948,352	160,542,330	159,156,445	158,726,322	158,242,045	158,321,824
12/31/2000	62,866,533	113,256,946	159,574,262	176,914,473	181,967,112	181,248,068	178,337,339	176,039,700	175,521,120	175,042,066	174,566,480
12/31/2001	69,222,125	116,787,785	156,687,180	168,291,587	174,623,816	170,386,673	167,243,156	166,380,398	166,167,022	166,109,272	165,842,251
12/31/2002	58,889,221	98,383,961	127,532,344	147,650,715	146,105,786	143,736,160	142,109,871	140,994,610	141,165,149	140,803,764	140,842,080
12/31/2003	60,459,339	94,373,113	134,081,499	144,174,770	140,227,216	138,657,308	137,218,388	135,406,739	135,419,229	134,950,489	135,030,218
12/31/2004	63,584,552	106,563,333	135,823,380	142,239,330	139,203,552	136,459,817	134,812,012	134,031,191	134,335,982	134,342,878	134,409,173
12/31/2005	65,386,429	103,632,323	131,578,160	141,038,632	138,491,613	135,045,065	134,222,404	133,471,905	133,621,752	133,061,885	133,011,539
12/31/2006	65,093,019	99,002,234	122,699,644	128,014,363	126,479,289	126,714,925	126,703,535	125,506,377	125,424,306	125,202,920	125,076,238
12/31/2007	71,490,764	107,026,179	137,996,136	147,007,646	145,111,780	145,687,228	144,650,303	144,823,291	143,853,997	143,614,805	143,824,781
12/31/2008	73,373,336	113,841,343	140,022,369	148,698,104	146,615,075	145,300,673	146,338,064	144,741,970	144,902,183	144,561,089	
12/31/2009	77,155,221	112,970,132	140,861,525	149,749,654	148,284,631	146,473,730	144,253,994	144,318,691	144,026,077		
12/31/2010	74,973,820	111,710,795	140,576,320	148,887,992	148,543,223	146,746,657	147,253,889	146,597,385			
12/31/2011	83,968,819	121,815,146	152,700,613	164,234,449	161,701,090	161,445,928	159,771,670				
12/31/2012	67,389,604	103,910,281	130,715,619	135,393,603	137,010,323	137,038,332					
12/31/2013	70,919,711	109,857,959	136,956,996	149,210,608	150,657,419						
12/31/2014	78,192,856	120,073,280	154,842,787	164,428,768							
12/31/2015	67,317,471	107,072,254	137,253,971								
12/31/2016	65,283,794	106,188,554									
12/31/2017	68,042,758										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	152,480,452	152,524,865	152,526,290	152,220,930	152,143,144	152,243,785	152,154,760	152,194,709	152,294,709
12/31/1999	158,476,109	158,518,390	158,419,593	158,343,402	158,437,591	158,624,634	158,768,520	158,815,142	
12/31/2000	174,660,620	174,640,036	174,861,430	174,595,563	174,542,789	174,625,289	174,763,289		
12/31/2001	165,512,739	165,729,964	165,799,413	165,416,677	165,477,256	165,562,477			
12/31/2002	141,133,420	140,884,717	140,817,771	140,783,365	140,753,264				
12/31/2003	134,993,754	135,166,815	135,053,854	135,061,960					
12/31/2004	134,504,865	134,703,660	134,593,509						
12/31/2005	132,946,887	133,049,889							
12/31/2006	124,910,977								

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
12/31/1998	1.518	1.282	1.064	1.023	1.000	0.997	1.003	0.999	0.999	0.997	1.002
12/31/1999	1.581	1.279	1.093	1.043	1.020	0.997	0.991	0.997	0.997	1.001	1.001
12/31/2000	1.802	1.409	1.109	1.029	0.996	0.984	0.987	0.997	0.997	0.997	1.001
12/31/2001	1.687	1.342	1.074	1.038	0.976	0.982	0.995	0.999	1.000	0.998	0.998
12/31/2002	1.671	1.296	1.158	0.990	0.984	0.989	0.992	1.001	0.997	1.000	1.002
12/31/2003	1.561	1.421	1.075	0.973	0.989	0.990	0.987	1.000	0.997	1.001	1.000
12/31/2004	1.676	1.275	1.047	0.979	0.980	0.988	0.994	1.002	1.000	1.000	1.001
12/31/2005	1.585	1.270	1.072	0.982	0.975	0.994	0.994	1.001	0.996	1.000	1.000
12/31/2006	1.521	1.239	1.043	0.988	1.002	1.000	0.991	0.999	0.998	0.999	0.999
12/31/2007	1.497	1.289	1.065	0.987	1.004	0.993	1.001	0.993	0.998	1.001	
12/31/2008	1.552	1.230	1.062	0.986	0.991	1.007	0.989	1.001	0.998		
12/31/2009	1.464	1.247	1.063	0.990	0.988	0.985	1.000	0.998			
12/31/2010	1.490	1.258	1.059	0.998	0.988	1.003	0.996				
12/31/2011	1.451	1.254	1.076	0.985	0.998	0.990					
12/31/2012	1.542	1.258	1.036	1.012	1.000						
12/31/2013	1.549	1.247	1.089	1.010							
12/31/2014	1.536	1.290	1.062								
12/31/2015	1.591	1.282									
12/31/2016	1.627										

3 Yr Mean	1.585	1.273	1.062	1.002	0.995	0.993	0.995	0.997	0.998	1.000	1.000
Best 3/5	1.561	1.265	1.066	0.999	0.992	0.995	0.996	0.999	0.998	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1998	1.000	1.000	0.998	0.999	1.001	0.999	1.000	1.001			
12/31/1999	1.000	0.999	1.000	1.001	1.001	1.001	1.000	1.001 *			
12/31/2000	1.000	1.001	0.998	1.000	1.000	1.001	1.001 *	1.001 *			
12/31/2001	1.001	1.000	0.998	1.000	1.001	1.001 *	1.001 *	1.001 *			
12/31/2002	0.998	1.000	1.000	1.000	1.000 *	1.001 *	1.001 *	1.001 *			
12/31/2003	1.001	0.999	1.000								
12/31/2004	1.001	0.999									
12/31/2005	1.001										

3 Yr Mean	1.001	0.999	0.999	1.000	1.001 @	1.000 @	1.000 @	1.001 @			
Best 3/5	1.001	1.000	0.999	1.000	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
12/31/2013					0.992	0.995	0.996	0.999	0.998	1.000	1.000
12/31/2014				0.999	0.992	0.995	0.996	0.999	0.998	1.000	1.000
12/31/2015			1.066	0.999	0.992	0.995	0.999	0.999	0.998	1.000	1.000
12/31/2016		1.265	1.066	0.999	0.992	0.995	0.996	0.999	0.998	1.000	1.000
12/31/2017	1.561	1.265	1.066	0.999	0.992	0.995	0.996	0.999	0.998	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	
12/31/2013	1.001	1.000	0.999	1.000	1.001	1.001	1.001	1.001	1.004*	0.988	
12/31/2014	1.001	1.000	0.999	1.000	1.001	1.001	1.001	1.001	1.004*	0.987	
12/31/2015	1.001	1.000	0.999	1.000	1.001	1.001	1.001	1.001	1.004*	1.052	
12/31/2016	1.001	1.000	0.999	1.000	1.001	1.001	1.001	1.001	1.004*	1.331	
12/31/2017	1.001	1.000	0.999	1.000	1.001	1.001	1.001	1.001	1.004*	2.078	

* 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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	3,936,429	7,794,722	12,933,516	14,353,458	14,511,049	14,699,086	13,979,179	14,048,389	14,459,984	14,424,526	14,420,320
12/31/1999	4,503,635	8,539,770	12,798,264	16,262,009	17,437,177	14,883,269	14,710,802	15,354,524	14,939,841	14,844,748	14,796,707
12/31/2000	4,621,189	10,266,735	14,893,875	17,206,134	13,878,220	14,483,594	15,668,669	15,361,584	15,070,634	14,933,516	14,963,167
12/31/2001	6,420,188	11,728,217	16,519,918	15,525,264	16,764,962	17,354,599	17,000,246	16,524,192	16,711,990	16,860,735	16,843,110
12/31/2002	5,827,987	10,536,034	13,570,638	15,120,530	15,915,510	15,747,654	15,279,257	15,263,211	14,991,419	14,925,895	15,009,832
12/31/2003	6,922,109	10,482,210	14,910,577	16,655,924	15,553,961	14,736,618	14,607,327	14,549,864	14,604,684	14,745,542	15,080,006
12/31/2004	6,556,810	11,787,910	17,897,757	17,711,474	17,868,100	17,350,600	17,540,505	17,330,715	17,110,078	16,731,489	16,739,244
12/31/2005	8,391,810	13,866,528	18,798,749	19,610,391	19,899,527	19,638,400	19,391,482	19,088,863	18,858,496	18,999,598	19,004,355
12/31/2006	9,877,130	15,110,405	17,715,342	19,290,428	20,224,583	19,804,219	20,112,029	19,922,225	19,997,320	19,853,843	20,042,352
12/31/2007	9,548,498	13,601,419	18,286,829	19,437,068	20,132,126	19,815,575	19,893,000	20,208,914	20,169,971	20,283,930	20,204,751
12/31/2008	10,920,911	14,306,866	18,559,534	20,063,153	20,583,659	21,028,751	20,802,488	20,808,159	20,672,143	20,769,493	
12/31/2009	10,515,358	15,424,234	17,885,794	19,615,145	20,145,134	20,956,237	20,947,806	20,938,080	21,175,413		
12/31/2010	11,089,833	14,921,081	19,495,348	21,414,026	21,524,739	20,974,557	20,541,306	20,491,551			
12/31/2011	10,395,039	14,725,976	19,403,152	21,737,606	21,976,741	22,158,660	22,069,982				
12/31/2012	6,791,786	15,498,054	20,881,161	21,371,553	21,715,932	21,816,332					
12/31/2013	9,785,249	16,653,873	19,424,678	23,226,434	23,646,732						
12/31/2014	10,987,250	15,712,541	22,706,335	26,132,289							
12/31/2015	10,674,985	17,757,149	24,147,977								
12/31/2016	10,499,777	16,814,354									
12/31/2017	12,109,064										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	14,405,320	14,400,570	14,388,070	14,323,070	14,423,070	14,303,070	14,303,070	14,303,070	14,403,070
12/31/1999	14,723,265	14,741,667	14,776,166	14,627,666	14,627,662	14,584,162	14,584,162	14,684,162	
12/31/2000	14,998,167	14,897,928	14,969,674	14,963,216	14,874,016	14,874,016	14,877,016		
12/31/2001	16,954,832	17,302,669	17,297,598	17,356,928	17,353,757	17,409,257			
12/31/2002	15,903,863	15,850,999	15,941,559	15,841,557	16,010,557				
12/31/2003	15,179,904	15,128,235	14,916,735	15,118,234					
12/31/2004	16,778,333	16,733,232	16,768,232						
12/31/2005	19,112,426	18,979,356							
12/31/2006	19,920,112								

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
12/31/1998	1.980	1.659	1.110	1.011	1.013	0.951	1.005	1.029	0.998	1.000	0.999
12/31/1999	1.896	1.499	1.271	1.072	0.854	0.988	1.044	0.973	0.994	0.997	0.995
12/31/2000	2.222	1.451	1.155	0.807	1.044	1.082	0.980	0.981	0.991	1.002	1.002
12/31/2001	1.827	1.409	0.940	1.080	1.035	0.980	0.972	1.011	1.009	0.999	1.007
12/31/2002	1.808	1.288	1.114	1.053	0.989	0.970	0.999	0.982	0.996	1.006	1.060
12/31/2003	1.514	1.422	1.117	0.934	0.947	0.991	0.996	1.004	1.010	1.023	1.007
12/31/2004	1.798	1.518	0.990	1.009	0.971	1.011	0.988	0.987	0.978	1.000	1.002
12/31/2005	1.652	1.356	1.043	1.015	0.987	0.987	0.984	0.988	1.007	1.000	1.006
12/31/2006	1.530	1.172	1.089	1.048	0.979	1.016	0.991	1.004	0.993	1.009	0.994
12/31/2007	1.424	1.344	1.063	1.036	0.984	1.004	1.016	0.998	1.006	0.996	
12/31/2008	1.310	1.297	1.081	1.026	1.022	0.989	1.000	0.993	1.005		
12/31/2009	1.467	1.160	1.097	1.027	1.040	1.000	1.000	1.011			
12/31/2010	1.345	1.307	1.098	1.005	0.974	0.979	0.998				
12/31/2011	1.417	1.318	1.120	1.011	1.008	0.996					
12/31/2012	2.282	1.347	1.023	1.016	1.005						
12/31/2013	1.702	1.166	1.196	1.018							
12/31/2014	1.430	1.445	1.151								
12/31/2015	1.663	1.360									
12/31/2016	1.601										

3 Yr Mean	1.565	1.324	1.123	1.015	0.996	0.992	0.999	1.001	1.001	1.002	1.001
Best 3/5	1.655	1.342	1.123	1.015	1.012	0.995	0.999	0.998	1.001	1.003	1.005

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1998	1.000	0.999	0.995	1.007	0.992	1.000	1.000	1.007			
12/31/1999	1.001	1.002	0.990	1.000	0.997	1.000	1.007	1.000 *			
12/31/2000	0.993	1.005	1.000	0.994	1.000	1.000	1.000 *	1.000 *			
12/31/2001	1.021	1.000	1.003	1.000	1.003	1.000 *	1.000 *	1.000 *			
12/31/2002	0.997	1.006	0.994	1.011	1.002 *	1.000 *	1.000 *	1.000 *			
12/31/2003	0.997	0.986	1.014								
12/31/2004	0.997	1.002									
12/31/2005	0.993										

3 Yr Mean	0.996	0.998	1.004	1.002	1.000 @	1.000 @	1.004 @	1.007 @			
Best 3/5	0.997	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
12/31/2013					1.012	0.995	0.999	0.998	1.001	1.003	1.005
12/31/2014				1.015	1.012	0.995	0.999	0.998	1.001	1.003	1.005
12/31/2015			1.123	1.015	1.012	0.995	0.999	0.998	1.001	1.003	1.005
12/31/2016		1.342	1.123	1.015	1.012	0.995	0.999	0.998	1.001	1.003	1.005
12/31/2017	1.655	1.342	1.123	1.015	1.012	0.995	0.999	0.998	1.001	1.003	1.005

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2013	0.997	1.002	0.999	1.002	1.000	1.000	1.000	1.000	1.000*	1.013
12/31/2014	0.997	1.002	0.999	1.002	1.000	1.000	1.000	1.000	1.000*	1.028
12/31/2015	0.997	1.002	0.999	1.002	1.000	1.000	1.000	1.000	1.000*	1.155
12/31/2016	0.997	1.002	0.999	1.002	1.000	1.000	1.000	1.000	1.000*	1.550
12/31/2017	0.997	1.002	0.999	1.002	1.000	1.000	1.000	1.000	1.000*	2.564

* 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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	9,279,055	27,746,270	44,482,226	58,399,724	67,818,754	75,653,426	79,395,487	81,668,147	82,110,872	82,561,219	83,259,437
12/31/1999	9,380,351	24,442,808	43,323,254	61,144,428	76,117,211	83,200,474	86,077,695	87,889,879	88,230,588	88,899,037	89,654,149
12/31/2000	9,465,988	24,014,930	50,866,039	75,155,513	90,620,946	99,670,534	107,942,611	106,349,066	108,819,856	109,054,513	110,212,599
12/31/2001	11,828,488	30,935,515	57,446,359	81,650,942	97,098,538	104,601,566	108,787,753	110,900,401	113,196,607	112,900,418	113,328,730
12/31/2002	9,887,452	27,643,396	47,214,797	69,254,949	80,288,226	88,401,137	91,794,150	92,405,208	94,143,052	94,995,770	94,998,923
12/31/2003	10,322,128	25,949,808	49,203,343	70,012,679	80,651,876	89,272,219	92,091,202	93,488,018	94,669,126	95,399,120	95,278,531
12/31/2004	8,116,012	23,883,055	46,410,181	64,786,811	75,972,225	82,234,748	83,934,655	84,820,385	86,384,025	87,063,286	86,944,879
12/31/2005	8,096,604	21,873,118	47,105,545	66,147,278	77,320,568	82,966,160	85,769,763	87,664,875	88,526,355	89,021,656	90,260,617
12/31/2006	7,664,029	23,405,341	45,457,827	61,672,346	72,549,853	76,973,868	82,457,080	85,694,289	86,463,094	88,286,087	88,627,557
12/31/2007	9,578,218	26,397,865	55,995,803	75,867,443	88,834,338	95,098,462	97,854,969	100,001,177	101,472,612	102,294,586	102,667,973
12/31/2008	9,483,727	28,987,973	52,403,826	74,996,590	88,241,436	95,227,866	100,674,755	102,140,604	103,513,322	103,661,088	
12/31/2009	11,257,174	27,995,759	51,173,869	81,535,365	95,633,379	101,693,137	106,120,146	108,184,289	109,109,627		
12/31/2010	11,093,870	31,927,523	60,113,185	81,854,300	97,795,435	103,860,136	107,545,549	110,376,382			
12/31/2011	12,391,043	33,275,733	63,174,015	90,844,834	104,625,507	118,357,155	124,739,404				
12/31/2012	9,149,804	28,197,322	56,656,743	77,678,463	95,076,019	103,058,763					
12/31/2013	10,796,652	31,787,863	61,634,364	87,234,433	101,714,892						
12/31/2014	12,245,515	35,089,572	70,096,548	102,432,336							
12/31/2015	9,452,777	28,879,700	58,116,840								
12/31/2016	11,954,000	32,973,905									
12/31/2017	11,436,781										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	83,414,282	83,558,994	83,751,040	83,861,290	83,922,861	83,945,538	84,007,825	84,085,868	84,130,175
12/31/1999	90,126,913	90,266,803	90,327,062	90,347,598	90,384,023	90,472,747	90,608,254	90,735,955	
12/31/2000	112,223,718	112,409,423	112,633,806	113,662,701	114,403,753	115,076,124	116,429,591		
12/31/2001	113,712,342	113,951,671	114,086,328	113,924,766	114,057,628	114,145,221			
12/31/2002	95,473,802	95,863,802	96,569,854	97,042,305	96,878,701				
12/31/2003	95,770,453	96,169,935	96,249,894	95,959,886					
12/31/2004	87,367,602	87,459,790	87,484,072						
12/31/2005	90,332,946	91,405,516							
12/31/2006	89,293,628								

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 MULTISTATE
 BODILY INJURY - OCCURRENCE
 INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

A.Y.E.	Increments													
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>	
12/31/1998	18,467,215	16,735,956	13,917,498	9,419,030	7,834,672	3,742,061	2,272,660	442,725	450,347	698,218	154,845	144,712	192,046	
12/31/1999	15,062,457	18,880,446	17,821,174	14,972,783	7,083,263	2,877,221	1,812,184	340,709	668,449	755,112	472,764	139,890	60,259	
12/31/2000	14,548,942	26,851,109	24,289,474	15,465,433	9,049,588	8,272,077	-1,593,545	2,470,790	234,657	1,158,086	2,011,119	185,705	224,383	
12/31/2001	19,107,027	26,510,844	24,204,583	15,447,596	7,503,028	4,186,187	2,112,648	2,296,206	-296,189	428,312	383,612	239,329	134,657	
12/31/2002	17,755,944	19,571,401	22,040,152	11,033,277	8,112,911	3,393,013	611,058	1,737,844	852,718	3,153	474,879	390,000	706,052	
12/31/2003	15,627,680	23,253,535	20,809,336	10,639,197	8,620,343	2,818,983	1,396,816	1,181,108	729,994	-120,589	491,922	399,482	79,959	
12/31/2004	15,767,043	22,527,126	18,376,630	11,185,414	6,262,523	1,699,907	885,730	1,563,640	679,261	-118,407	422,723	92,188	24,282	
12/31/2005	13,776,514	25,232,427	19,041,733	11,173,290	5,645,592	2,803,603	1,895,112	861,480	495,301	1,238,961	72,329	1,072,570		
12/31/2006	15,741,312	22,052,486	16,214,519	10,877,507	4,424,015	5,483,212	3,237,209	768,805	1,822,993	341,470	666,071			
12/31/2007	16,819,647	29,597,938	19,871,640	12,966,895	6,264,124	2,756,507	2,146,208	1,471,435	821,974	373,387				
12/31/2008	19,504,246	23,415,853	22,592,764	13,244,846	6,986,430	5,446,889	1,465,849	1,372,718	147,766					
12/31/2009	16,738,585	23,178,110	30,361,496	14,098,014	6,059,758	4,427,009	2,064,143	925,338						
12/31/2010	20,833,653	28,185,662	21,741,115	15,941,135	6,064,701	3,685,413	2,830,833							
12/31/2011	20,884,690	29,898,282	27,670,819	13,780,673	13,731,648	6,382,249								
12/31/2012	19,047,518	28,459,421	21,021,720	17,397,556	7,982,744									
12/31/2013	20,991,211	29,846,501	25,600,069	14,480,459										
12/31/2014	22,844,057	35,006,976	32,335,788											
12/31/2015	19,426,923	29,237,140												
12/31/2016	21,019,905													

	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
12/31/1998	0.0674	0.0611	0.0508	0.0344	0.0286	0.0137	0.0083	0.0016	0.0016	0.0025	0.0006	0.0005	0.0007
12/31/1999	0.0534	0.0670	0.0632	0.0531	0.0251	0.0102	0.0064	0.0012	0.0024	0.0027	0.0017	0.0005	0.0002
12/31/2000	0.0454	0.0837	0.0758	0.0482	0.0282	0.0258	-0.0050	0.0077	0.0007	0.0036	0.0063	0.0006	0.0007
12/31/2001	0.0633	0.0878	0.0801	0.0511	0.0248	0.0139	0.0070	0.0076	-0.0010	0.0014	0.0013	0.0008	0.0004
12/31/2002	0.0677	0.0746	0.0840	0.0421	0.0309	0.0129	0.0023	0.0066	0.0033	0.0000	0.0018	0.0015	0.0027
12/31/2003	0.0624	0.0928	0.0830	0.0425	0.0344	0.0112	0.0056	0.0047	0.0029	-0.0005	0.0020	0.0016	0.0003
12/31/2004	0.0620	0.0885	0.0722	0.0440	0.0246	0.0067	0.0035	0.0061	0.0027	-0.0005	0.0017	0.0004	0.0001
12/31/2005	0.0571	0.1047	0.0790	0.0463	0.0234	0.0116	0.0079	0.0036	0.0021	0.0051	0.0003	0.0044	
12/31/2006	0.0643	0.0901	0.0663	0.0445	0.0181	0.0224	0.0132	0.0031	0.0074	0.0014	0.0027		
12/31/2007	0.0597	0.1050	0.0705	0.0460	0.0222	0.0098	0.0076	0.0052	0.0029	0.0013			
12/31/2008	0.0703	0.0844	0.0815	0.0478	0.0252	0.0196	0.0053	0.0050	0.0005				
12/31/2009	0.0616	0.0853	0.1117	0.0519	0.0223	0.0163	0.0076	0.0034					
12/31/2010	0.0782	0.1058	0.0816	0.0598	0.0228	0.0138	0.0106						
12/31/2011	0.0666	0.0953	0.0882	0.0439	0.0438	0.0203							
12/31/2012	0.0713	0.1066	0.0787	0.0652	0.0299								
12/31/2013	0.0703	0.1000	0.0858	0.0485									
12/31/2014	0.0697	0.1068	0.0986										
12/31/2015	0.0698	0.1051											
12/31/2016	0.0750												

Best 3/5	0.0705	0.1039	0.0852	0.0534	0.0260	0.0166	0.0086	0.0040	0.0025	0.0008	0.0018	0.0013	0.0005
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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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	91,393,452	103,751,693	110,945,758	119,038,838	120,196,003	121,132,888	121,197,934	121,126,654	121,596,518	121,197,237	121,732,251
12/31/1999	103,907,530	120,028,008	133,495,446	136,948,687	138,921,926	137,830,648	135,975,434	135,300,768	135,595,192	135,833,809	136,551,432
12/31/2000	116,386,114	133,592,399	141,557,409	147,981,765	149,786,458	150,086,750	150,505,626	151,159,953	151,149,365	152,343,988	152,459,709
12/31/2001	111,638,635	126,038,947	136,135,544	138,955,096	139,754,502	141,215,980	141,329,045	141,831,723	142,900,447	143,034,403	143,519,132
12/31/2002	97,386,691	110,058,673	113,684,618	116,586,522	117,685,716	118,183,728	118,475,138	118,452,200	119,066,564	119,693,844	119,783,808
12/31/2003	87,783,559	96,978,986	102,443,316	105,383,484	106,557,257	107,316,784	107,324,645	107,766,130	107,929,925	107,989,367	108,117,722
12/31/2004	106,434,989	119,799,686	120,429,040	121,706,751	123,024,602	122,455,577	123,046,525	123,114,077	123,704,645	123,982,102	124,206,458
12/31/2005	104,759,233	114,729,676	118,185,351	120,706,138	121,747,615	122,326,791	122,768,767	123,795,155	124,192,655	125,959,272	126,251,391
12/31/2006	109,222,566	118,000,347	121,378,975	123,985,229	126,196,571	127,575,085	129,817,819	129,950,848	130,839,212	131,453,255	131,542,068
12/31/2007	116,540,668	128,784,989	132,957,784	135,005,149	136,056,708	137,723,488	137,966,785	138,933,806	139,769,982	139,842,904	140,566,638
12/31/2008	124,248,815	136,451,275	140,692,121	143,029,817	145,177,429	145,886,404	146,360,589	147,170,623	147,922,889	149,446,319	
12/31/2009	116,598,744	127,744,399	131,420,556	132,809,343	133,998,513	134,532,544	135,565,751	136,963,242	137,362,404		
12/31/2010	122,829,452	133,895,676	136,677,408	138,078,626	138,246,333	138,166,170	138,877,385	139,365,691			
12/31/2011	133,986,397	143,841,851	148,013,996	148,097,798	148,812,512	149,561,254	151,811,202				
12/31/2012	125,102,760	134,236,193	137,638,402	140,894,321	141,665,387	143,484,558					
12/31/2013	120,301,345	131,398,720	135,961,484	137,948,469	139,606,988						
12/31/2014	124,264,415	136,949,758	142,761,111	148,100,972							
12/31/2015	124,679,201	138,259,569	148,307,225								
12/31/2016	132,266,384	147,864,701									
12/31/2017	140,360,969										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	122,153,663	122,214,639	122,028,713	122,097,392	122,116,567	122,177,301	122,109,255	122,366,212	122,494,179
12/31/1999	137,075,174	136,646,378	136,805,740	136,764,698	136,780,884	136,902,438	136,973,753	137,258,767	
12/31/2000	152,429,689	151,839,177	151,630,719	151,546,240	151,679,228	151,693,727	152,088,496		
12/31/2001	143,575,233	143,802,192	144,197,191	144,482,905	144,520,052	144,680,120			
12/31/2002	119,654,340	120,123,168	120,594,470	120,501,525	120,628,032				
12/31/2003	108,496,809	108,438,824	108,657,423	108,863,294					
12/31/2004	124,282,959	124,379,012	124,654,050						
12/31/2005	125,737,905	126,250,822							
12/31/2006	132,154,094								

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PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1998	1.135	1.069	1.073	1.010	1.008	1.001	0.999	1.004	0.997	1.004	1.003
12/31/1999	1.155	1.112	1.026	1.014	0.992	0.987	0.995	1.002	1.002	1.005	1.004
12/31/2000	1.148	1.060	1.045	1.012	1.002	1.003	1.004	1.000	1.008	1.001	1.000
12/31/2001	1.129	1.080	1.021	1.006	1.010	1.001	1.004	1.008	1.001	1.003	1.000
12/31/2002	1.130	1.033	1.026	1.009	1.004	1.002	1.000	1.005	1.005	1.001	0.999
12/31/2003	1.105	1.056	1.029	1.011	1.007	1.000	1.004	1.002	1.001	1.001	1.004
12/31/2004	1.126	1.005	1.011	1.011	0.995	1.005	1.001	1.005	1.002	1.002	1.001
12/31/2005	1.095	1.030	1.021	1.009	1.005	1.004	1.008	1.003	1.014	1.002	0.996
12/31/2006	1.080	1.029	1.021	1.018	1.011	1.018	1.001	1.007	1.005	1.001	1.005
12/31/2007	1.105	1.032	1.015	1.008	1.012	1.002	1.007	1.006	1.001	1.005	
12/31/2008	1.098	1.031	1.017	1.015	1.005	1.003	1.006	1.005	1.010		
12/31/2009	1.096	1.029	1.011	1.009	1.004	1.008	1.010	1.003			
12/31/2010	1.090	1.021	1.010	1.001	0.999	1.005	1.004				
12/31/2011	1.074	1.029	1.001	1.005	1.005	1.015					
12/31/2012	1.073	1.025	1.024	1.005	1.013						
12/31/2013	1.092	1.035	1.015	1.012							
12/31/2014	1.102	1.042	1.037								
12/31/2015	1.109	1.073									
12/31/2016	1.118										
3 Yr Mean	1.110	1.050	1.025	1.007	1.006	1.009	1.007	1.005	1.005	1.003	1.001
Best 3/5	1.101	1.035	1.016	1.006	1.005	1.005	1.006	1.005	1.006	1.002	1.001

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/1998	1.000	0.998	1.001	1.000	1.000	0.999	1.002	1.001			
12/31/1999	0.997	1.001	1.000	1.000	1.001	1.001	1.002	1.001 *			
12/31/2000	0.996	0.999	0.999	1.001	1.000	1.003	1.000 *	1.001 *			
12/31/2001	1.002	1.003	1.002	1.000	1.001	1.000 *	1.000 *	1.001 *			
12/31/2002	1.004	1.004	0.999	1.001	1.000 *	1.000 *	1.000 *	1.001 *			
12/31/2003	0.999	1.002	1.002								
12/31/2004	1.001	1.002									
12/31/2005	1.004										
3 Yr Mean	1.001	1.003	1.001	1.001	1.001 @	1.001 @	1.002 @	1.001 @			
Best 3/5	1.002	1.002	1.000	1.000	1.000 *	1.000 *	1.001 *	1.001 *			

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2013					1.005	1.005	1.006	1.005	1.006	1.002	1.001
12/31/2014				1.006	1.005	1.005	1.006	1.005	1.006	1.002	1.001
12/31/2015			1.016	1.006	1.005	1.005	1.006	1.005	1.006	1.002	1.001
12/31/2016		1.035	1.016	1.006	1.005	1.005	1.006	1.005	1.006	1.002	1.001
12/31/2017	1.101	1.035	1.016	1.006	1.005	1.005	1.006	1.005	1.006	1.002	1.001

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	<u>FACTORS</u>
12/31/2013	1.002	1.002	1.000	1.000	1.000	1.000	1.001	1.001	1.004*	1.041
12/31/2014	1.002	1.002	1.000	1.000	1.000	1.000	1.001	1.001	1.004*	1.047
12/31/2015	1.002	1.002	1.000	1.000	1.000	1.000	1.001	1.001	1.004*	1.064
12/31/2016	1.002	1.002	1.000	1.000	1.000	1.000	1.001	1.001	1.004*	1.101
12/31/2017	1.002	1.002	1.000	1.000	1.000	1.000	1.001	1.001	1.004*	1.212

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
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MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	19,303,224	21,625,546	23,142,877	23,759,260	24,633,974	24,789,514	25,398,790	25,429,967	25,393,781	25,414,122	25,519,743
12/31/1999	18,357,492	22,618,992	25,665,492	27,671,527	29,873,431	29,913,474	29,833,346	30,319,925	30,357,072	30,501,294	30,711,354
12/31/2000	20,766,252	24,458,492	27,281,319	30,214,431	30,365,824	31,090,566	30,833,862	31,108,713	31,264,855	31,831,011	31,557,941
12/31/2001	22,383,165	25,480,278	27,484,260	28,479,611	28,755,103	29,683,906	30,287,621	31,174,880	31,437,406	31,402,618	31,401,440
12/31/2002	18,868,090	22,461,366	22,263,506	23,162,839	23,615,334	24,426,775	24,525,629	24,954,311	24,993,421	25,128,800	25,130,493
12/31/2003	20,450,045	21,992,687	23,204,735	24,590,513	25,127,939	26,087,738	26,357,255	26,208,511	26,206,542	26,293,368	26,193,076
12/31/2004	19,984,690	23,864,617	25,581,911	26,337,679	26,685,724	26,663,699	26,688,881	27,204,469	27,304,428	27,663,869	27,872,017
12/31/2005	21,520,837	25,286,641	26,420,114	26,954,540	26,724,950	26,755,620	26,838,316	27,246,634	27,234,029	27,599,225	27,579,208
12/31/2006	25,935,381	27,875,129	28,043,346	28,758,628	28,547,363	28,855,714	29,319,472	29,555,060	29,691,415	29,897,190	29,959,191
12/31/2007	25,076,466	28,601,402	30,662,830	30,919,204	30,408,274	31,182,956	31,549,752	31,509,988	31,618,568	31,796,129	31,927,663
12/31/2008	28,091,027	30,117,089	31,461,181	31,272,630	32,087,220	31,818,115	31,639,502	31,801,904	32,125,166	32,357,825	
12/31/2009	25,548,164	26,094,322	27,227,394	27,548,394	27,570,983	27,746,794	27,510,849	28,027,215	28,200,543		
12/31/2010	23,097,718	24,413,606	25,525,052	25,930,144	25,732,943	26,324,993	26,383,818	26,795,573			
12/31/2011	21,960,085	23,961,431	24,931,632	24,983,867	25,216,551	25,270,508	25,632,682				
12/31/2012	22,074,608	24,580,088	25,818,366	26,074,492	26,015,795	26,385,844					
12/31/2013	21,512,450	22,139,014	23,393,556	23,166,571	23,188,082						
12/31/2014	25,909,126	28,540,403	28,978,437	30,002,617							
12/31/2015	25,616,815	28,773,917	29,987,565								
12/31/2016	24,044,114	27,703,047									
12/31/2017	23,807,949										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	25,573,735	25,448,973	25,549,321	25,549,072	25,542,472	25,548,989	25,509,288	25,509,288	25,509,288
12/31/1999	30,863,499	30,649,709	30,586,842	30,554,392	30,556,492	30,442,117	30,458,784	30,461,863	
12/31/2000	31,547,768	31,765,916	31,833,252	31,786,329	31,667,238	31,681,906	31,694,985		
12/31/2001	31,405,742	31,675,590	31,559,910	31,450,447	31,464,583	31,500,256			
12/31/2002	25,345,452	25,381,986	25,236,074	25,223,575	25,208,004				
12/31/2003	26,313,365	26,246,606	26,321,184	26,325,126					
12/31/2004	27,744,600	27,832,459	27,922,962						
12/31/2005	27,648,741	27,659,558							
12/31/2006	30,297,043								

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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
12/31/1998	1.120	1.070	1.027	1.037	1.006	1.025	1.001	0.999	1.001	1.004	1.002
12/31/1999	1.232	1.135	1.078	1.080	1.001	0.997	1.016	1.001	1.005	1.007	1.005
12/31/2000	1.178	1.115	1.108	1.005	1.024	0.992	1.009	1.005	1.018	0.991	1.000
12/31/2001	1.138	1.079	1.036	1.010	1.032	1.020	1.029	1.008	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	1.194	1.072	1.030	1.013	0.999	1.001	1.019	1.004	1.013	1.008	0.995
12/31/2005	1.175	1.045	1.020	0.991	1.001	1.003	1.015	1.000	1.013	0.999	1.003
12/31/2006	1.075	1.006	1.026	0.993	1.011	1.016	1.008	1.005	1.007	1.002	1.011
12/31/2007	1.141	1.072	1.008	0.983	1.025	1.012	0.999	1.003	1.006	1.004	
12/31/2008	1.072	1.045	0.994	1.026	0.992	0.994	1.005	1.010	1.007		
12/31/2009	1.021	1.043	1.012	1.001	1.006	0.991	1.019	1.006			
12/31/2010	1.057	1.046	1.016	0.992	1.023	1.002	1.016				
12/31/2011	1.091	1.040	1.002	1.009	1.002	1.014					
12/31/2012	1.114	1.050	1.010	0.998	1.014						
12/31/2013	1.029	1.057	0.990	1.001							
12/31/2014	1.102	1.015	1.035								
12/31/2015	1.123	1.042									
12/31/2016	1.152										
3 Yr Mean	1.126	1.038	1.012	1.003	1.013	1.002	1.013	1.006	1.007	1.002	1.003
Best 3/5	1.113	1.044	1.009	1.000	1.007	1.003	1.010	1.005	1.009	1.002	1.006

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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	1.001	1.000 *	1.000 *	1.000 *			
12/31/2002	1.001	0.994	1.000	0.999	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2003	0.997	1.003	1.000								
12/31/2004	1.003	1.003									
12/31/2005	1.000										
3 Yr Mean	1.000	1.000	0.999	0.998	0.999 @	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 *			

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
12/31/2013					1.007	1.003	1.010	1.005	1.009	1.002	1.006
12/31/2014				1.000	1.007	1.003	1.010	1.005	1.009	1.002	1.006
12/31/2015			1.009	1.000	1.007	1.003	1.010	1.005	1.009	1.002	1.006
12/31/2016		1.044	1.009	1.000	1.007	1.003	1.010	1.005	1.009	1.002	1.006
12/31/2017	1.113	1.044	1.009	1.000	1.007	1.003	1.010	1.005	1.009	1.002	1.006

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2013	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.043
12/31/2014	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.043
12/31/2015	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.052
12/31/2016	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.098
12/31/2017	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.223

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	8,023,086	15,081,257	22,475,269	27,348,043	32,803,097	39,729,055	42,687,299	52,641,475	50,310,795	52,231,282	52,854,311
12/31/1999	8,844,075	15,469,829	22,940,588	28,893,114	34,317,916	38,972,948	43,344,279	46,510,268	49,531,277	50,384,981	51,498,287
12/31/2000	9,613,723	15,772,638	23,702,909	33,663,178	42,960,723	51,171,063	57,600,588	61,799,254	64,038,136	65,496,200	66,240,257
12/31/2001	8,787,155	15,598,175	25,925,733	33,869,549	40,718,917	47,736,096	52,592,498	54,785,434	56,774,251	58,290,075	59,586,295
12/31/2002	7,738,694	14,504,353	21,273,171	29,527,129	35,771,150	40,284,421	43,705,362	46,577,609	47,180,108	48,094,434	48,800,622
12/31/2003	7,898,563	12,713,199	20,199,654	27,675,482	30,816,704	33,529,550	34,561,929	35,997,105	37,355,673	38,451,697	39,496,767
12/31/2004	8,720,240	16,161,117	23,462,104	31,225,722	36,896,525	39,637,190	41,954,275	43,381,738	44,586,165	45,487,899	46,281,602
12/31/2005	7,433,909	14,571,109	22,920,982	30,067,048	35,928,400	40,680,439	44,010,195	46,575,300	47,898,262	49,566,710	51,061,041
12/31/2006	7,523,163	14,216,514	22,268,726	29,203,798	35,775,712	40,566,326	43,363,053	45,181,291	47,193,349	48,502,871	49,839,078
12/31/2007	8,095,416	15,141,787	24,968,957	33,140,439	38,582,095	44,149,384	47,088,231	49,633,110	53,084,314	56,792,952	57,051,753
12/31/2008	9,428,552	17,397,708	25,305,249	34,098,622	38,130,635	42,946,818	45,278,845	47,386,545	49,131,709	51,374,964	
12/31/2009	9,217,458	16,515,934	24,789,341	34,894,159	39,143,878	40,829,054	42,722,194	44,733,646	46,226,363		
12/31/2010	11,255,386	22,572,127	26,679,963	33,219,780	37,276,895	41,045,396	43,234,476	45,390,621			
12/31/2011	9,350,334	17,122,858	26,381,646	32,997,577	35,605,457	38,169,926	40,507,113				
12/31/2012	9,470,630	17,797,336	26,982,047	37,080,829	44,849,653	50,089,847					
12/31/2013	11,384,047	21,104,317	30,309,035	38,741,189	45,539,889						
12/31/2014	9,253,001	19,399,872	28,317,660	38,809,467							
12/31/2015	9,524,950	17,454,806	26,334,644								
12/31/2016	11,931,268	21,796,721									
12/31/2017	12,777,690										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	53,549,552	53,359,116	53,423,625	53,579,940	53,761,472	53,903,402	54,008,100	54,032,642	54,056,591
12/31/1999	51,768,460	51,605,892	51,666,317	51,643,147	51,601,114	51,644,067	51,679,853	52,300,806	
12/31/2000	67,263,742	67,719,099	67,533,475	67,491,681	67,590,746	67,714,613	68,009,932		
12/31/2001	60,257,902	60,203,253	60,150,985	60,761,092	60,779,165	61,168,260			
12/31/2002	49,322,257	49,422,572	50,562,468	50,633,979	50,717,487				
12/31/2003	40,566,164	41,283,270	41,635,733	42,013,560					
12/31/2004	46,784,624	47,421,571	49,200,973						
12/31/2005	51,115,750	52,551,915							
12/31/2006	50,389,599								

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
12/31/1998	7,058,171	7,394,012	4,872,774	5,455,054	6,925,958	2,958,244	9,954,176	-2,330,680	1,920,487	623,029	695,241	-190,436	64,509
12/31/1999	6,625,754	7,470,759	5,952,526	5,424,802	4,655,032	4,371,331	3,165,989	3,021,009	853,704	1,113,306	270,173	-162,568	60,425
12/31/2000	6,158,915	7,930,271	9,960,269	9,297,545	8,210,340	6,429,525	4,198,666	2,238,882	1,458,064	744,057	1,023,485	455,357	-185,624
12/31/2001	6,811,020	10,327,558	7,943,816	6,849,368	7,017,179	4,856,402	2,192,936	1,988,817	1,515,824	1,296,220	671,607	-54,649	-52,268
12/31/2002	6,765,659	6,768,818	8,253,958	6,244,021	4,513,271	3,420,941	2,872,247	602,499	914,326	706,188	521,635	100,315	1,139,896
12/31/2003	4,814,636	7,486,455	7,475,828	3,141,222	2,712,846	1,032,379	1,435,176	1,358,568	1,096,024	1,045,070	1,069,397	717,106	352,463
12/31/2004	7,440,877	7,300,987	7,763,618	5,670,803	2,740,665	2,317,085	1,427,463	1,204,427	901,734	793,703	503,022	636,947	1,779,402
12/31/2005	7,137,200	8,349,873	7,146,066	5,861,352	4,752,039	3,329,756	2,565,105	1,322,962	1,668,448	1,494,331	54,709	1,436,165	
12/31/2006	6,693,351	8,052,212	6,935,072	6,571,914	4,790,614	2,796,727	1,818,238	2,012,058	1,309,522	1,336,207	550,521		
12/31/2007	7,046,371	9,827,170	8,171,482	5,441,656	5,567,289	2,938,847	2,544,879	3,451,204	3,708,638	258,801			
12/31/2008	7,969,156	7,907,541	8,793,373	4,032,013	4,816,183	2,332,027	2,107,700	1,745,164	2,243,255				
12/31/2009	7,298,476	8,273,407	10,104,818	4,249,719	1,685,176	1,893,140	2,011,452	1,492,717					
12/31/2010	11,316,741	4,107,836	6,539,817	4,057,115	3,768,501	2,189,080	2,156,145						
12/31/2011	7,772,524	9,258,788	6,615,931	2,607,880	2,564,469	2,337,187							
12/31/2012	8,326,706	9,184,711	10,098,782	7,768,824	5,240,194								
12/31/2013	9,720,270	9,204,718	8,432,154	6,798,700									
12/31/2014	10,146,871	8,917,788	10,491,807										
12/31/2015	7,929,856	8,879,838											
12/31/2016	9,865,453												

	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
12/31/1998	0.0453	0.0475	0.0313	0.0350	0.0444	0.0190	0.0639	-0.0150	0.0123	0.0040	0.0045	-0.0012	0.0004
12/31/1999	0.0376	0.0424	0.0338	0.0308	0.0264	0.0248	0.0180	0.0171	0.0048	0.0063	0.0015	-0.0009	0.0003
12/31/2000	0.0310	0.0399	0.0501	0.0468	0.0413	0.0323	0.0211	0.0113	0.0073	0.0037	0.0051	0.0023	-0.0009
12/31/2001	0.0362	0.0550	0.0423	0.0364	0.0373	0.0258	0.0117	0.0106	0.0081	0.0069	0.0036	-0.0003	-0.0003
12/31/2002	0.0434	0.0434	0.0529	0.0400	0.0289	0.0219	0.0184	0.0039	0.0059	0.0045	0.0033	0.0006	0.0073
12/31/2003	0.0343	0.0533	0.0532	0.0224	0.0193	0.0073	0.0102	0.0097	0.0078	0.0074	0.0076	0.0051	0.0025
12/31/2004	0.0449	0.0440	0.0468	0.0342	0.0165	0.0140	0.0086	0.0073	0.0054	0.0048	0.0030	0.0038	0.0107
12/31/2005	0.0433	0.0506	0.0433	0.0356	0.0288	0.0202	0.0156	0.0080	0.0101	0.0091	0.0003	0.0087	
12/31/2006	0.0392	0.0471	0.0406	0.0385	0.0280	0.0164	0.0106	0.0118	0.0077	0.0078	0.0032		
12/31/2007	0.0387	0.0539	0.0448	0.0299	0.0305	0.0161	0.0140	0.0189	0.0203	0.0014			
12/31/2008	0.0406	0.0403	0.0448	0.0206	0.0246	0.0119	0.0107	0.0089	0.0114				
12/31/2009	0.0399	0.0452	0.0552	0.0232	0.0092	0.0104	0.0110	0.0082					
12/31/2010	0.0593	0.0215	0.0343	0.0213	0.0198	0.0115	0.0113						
12/31/2011	0.0387	0.0461	0.0329	0.0130	0.0128	0.0116							
12/31/2012	0.0419	0.0462	0.0508	0.0391	0.0263								
12/31/2013	0.0511	0.0484	0.0443	0.0357									
12/31/2014	0.0485	0.0426	0.0501										
12/31/2015	0.0373	0.0418											
12/31/2016	0.0451												

Best 3/5	0.0451	0.0449	0.0429	0.0267	0.0190	0.0117	0.0110	0.0096	0.0097	0.0067	0.0032	0.0032	0.0032
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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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	8,631,221	11,793,262	14,692,944	13,904,922	15,112,812	14,806,497	14,825,647	15,065,080	15,384,537	15,175,335	15,323,283
12/31/1999	9,636,485	13,774,928	14,584,094	15,917,783	16,000,395	16,454,365	16,136,192	16,506,087	16,475,219	16,205,197	16,241,492
12/31/2000	9,713,795	12,437,175	16,589,381	17,023,171	17,527,633	17,858,305	18,146,355	18,059,789	18,133,942	17,739,429	18,079,553
12/31/2001	9,603,578	13,709,017	15,148,331	15,097,634	15,038,371	15,849,002	15,873,452	15,460,233	15,642,492	15,736,203	15,466,932
12/31/2002	10,790,333	12,821,974	13,759,031	15,107,439	14,742,184	14,591,400	14,441,460	14,261,959	14,339,315	14,091,997	13,949,292
12/31/2003	8,139,449	8,981,604	12,148,954	13,220,832	13,850,736	12,228,269	11,784,342	11,916,492	11,738,278	11,793,145	11,776,105
12/31/2004	11,883,624	18,341,557	19,177,722	20,686,944	19,736,844	19,354,199	18,596,584	18,740,787	18,749,003	18,610,838	18,450,961
12/31/2005	13,058,317	16,178,856	18,355,074	17,888,549	16,451,876	16,370,880	16,574,342	16,562,714	16,484,884	16,242,866	16,256,175
12/31/2006	13,308,248	16,240,717	16,843,801	17,446,744	16,906,682	16,484,431	16,468,986	16,689,105	16,714,330	16,734,472	16,745,307
12/31/2007	11,920,839	15,003,157	15,258,428	15,106,473	14,494,366	14,390,468	14,233,910	13,991,720	13,782,837	13,783,012	13,895,321
12/31/2008	9,829,677	11,093,311	12,233,576	12,367,808	11,816,544	12,038,320	11,503,491	11,237,392	11,232,943	11,270,528	
12/31/2009	9,505,102	11,531,619	11,634,549	11,633,380	11,946,521	11,438,069	11,442,998	11,284,466	11,394,660		
12/31/2010	8,410,268	10,097,488	10,393,928	10,402,088	9,699,670	9,969,685	9,976,920	9,924,079			
12/31/2011	7,660,944	9,489,387	9,653,373	9,492,081	10,233,282	10,171,333	10,236,042				
12/31/2012	6,176,891	7,973,445	8,314,106	8,989,513	9,001,680	9,289,072					
12/31/2013	5,966,450	7,810,461	8,691,523	9,428,268	9,683,594						
12/31/2014	7,205,964	9,578,026	10,595,017	11,165,956							
12/31/2015	7,749,754	9,806,172	11,439,733								
12/31/2016	6,993,104	9,265,834									
12/31/2017	7,662,774										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	15,405,864	15,467,863	15,468,727	15,361,227	15,358,254	15,335,727	15,317,739	15,307,676	15,301,119
12/31/1999	16,236,926	16,269,923	16,164,703	16,161,382	16,238,182	16,160,442	16,160,442	16,160,442	
12/31/2000	18,043,519	17,906,906	17,958,667	17,983,666	18,023,671	17,996,836	18,096,836		
12/31/2001	15,760,779	15,866,104	15,758,123	15,658,123	15,658,099	15,658,099			
12/31/2002	14,053,942	13,922,763	13,958,479	13,941,079	13,941,079				
12/31/2003	11,586,594	11,686,594	11,697,826	11,699,594					
12/31/2004	18,622,511	18,517,511	18,517,511						
12/31/2005	16,062,944	16,057,943							
12/31/2006	16,631,053								

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
12/31/1998	1.366	1.246	0.946	1.087	0.980	1.001	1.016	1.021	0.986	1.010	1.005
12/31/1999	1.429	1.059	1.091	1.005	1.028	0.981	1.023	0.998	0.984	1.002	1.000
12/31/2000	1.280	1.334	1.026	1.030	1.019	1.016	0.995	1.004	0.978	1.019	0.998
12/31/2001	1.427	1.105	0.997	0.996	1.054	1.002	0.974	1.012	1.006	0.983	1.019
12/31/2002	1.188	1.073	1.098	0.976	0.990	0.990	0.988	1.005	0.983	0.990	1.008
12/31/2003	1.103	1.353	1.088	1.048	0.883	0.964	1.011	0.985	1.005	0.999	0.984
12/31/2004	1.543	1.046	1.079	0.954	0.981	0.961	1.008	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	1.220	1.037	1.036	0.969	0.975	0.999	1.013	1.002	1.001	1.001	0.993
12/31/2007	1.259	1.017	0.990	0.959	0.993	0.989	0.983	0.985	1.000	1.008	
12/31/2008	1.129	1.103	1.011	0.955	1.019	0.956	0.977	1.000	1.003		
12/31/2009	1.213	1.009	1.000	1.027	0.957	1.000	0.986	1.010			
12/31/2010	1.201	1.029	1.001	0.932	1.028	1.001	0.995				
12/31/2011	1.239	1.017	0.983	1.078	0.994	1.006					
12/31/2012	1.291	1.043	1.081	1.001	1.032						
12/31/2013	1.309	1.113	1.085	1.027							
12/31/2014	1.329	1.106	1.054								
12/31/2015	1.265	1.167									
12/31/2016	1.325										
3 Yr Mean	1.306	1.129	1.073	1.035	1.018	1.002	0.986	0.998	1.001	1.003	0.997
Best 3/5	1.308	1.087	1.045	1.018	1.014	0.997	0.988	0.999	0.998	1.000	0.996

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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	0.999 *			
12/31/2000	0.992	1.003	1.001	1.002	0.999	1.006	0.999 *	0.999 *			
12/31/2001	1.007	0.993	0.994	1.000	1.000	0.999 *	0.999 *	0.999 *			
12/31/2002	0.991	1.003	0.999	1.000	1.001 *	0.999 *	0.999 *	0.999 *			
12/31/2003	1.009	1.001	1.000								
12/31/2004	0.994	1.000									
12/31/2005	1.000										
3 Yr Mean	1.001	1.001	0.998	1.001	0.998 @	1.002 @	1.000 @	1.000 @			
Best 3/5	1.000	1.001	1.000	1.001	0.999 *	0.999 *	0.999 *	0.999 *			

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
12/31/2013					1.014	0.997	0.988	0.999	0.998	1.000	0.996
12/31/2014				1.018	1.014	0.997	0.988	0.999	0.998	1.000	0.996
12/31/2015			1.045	1.018	1.014	0.997	0.988	0.999	0.998	1.000	0.996
12/31/2016		1.087	1.045	1.018	1.014	0.997	0.988	0.999	0.998	1.000	0.996
12/31/2017	1.308	1.087	1.045	1.018	1.014	0.997	0.988	0.999	0.998	1.000	0.996

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2013	1.000	1.001	1.000	1.001	0.999	0.999	0.999	0.999	0.996*	0.986
12/31/2014	1.000	1.001	1.000	1.001	0.999	0.999	0.999	0.999	0.996*	1.004
12/31/2015	1.000	1.001	1.000	1.001	0.999	0.999	0.999	0.999	0.996*	1.049
12/31/2016	1.000	1.001	1.000	1.001	0.999	0.999	0.999	0.999	0.996*	1.140
12/31/2017	1.000	1.001	1.000	1.001	0.999	0.999	0.999	0.999	0.996*	1.491

* 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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	1,933,121	9,075,268	16,421,231	20,070,593	22,951,247	24,039,073	25,737,665	26,359,516	27,782,916	27,968,473	29,032,824
12/31/1999	2,595,980	6,342,357	11,322,713	15,751,399	17,326,791	22,922,240	23,339,164	24,861,845	25,323,298	27,362,667	27,943,183
12/31/2000	2,087,086	4,911,519	10,633,669	12,970,827	14,565,434	15,052,338	15,319,914	15,988,566	16,484,513	16,817,152	16,947,164
12/31/2001	1,592,730	5,566,712	9,927,618	12,060,137	12,954,709	14,316,729	14,920,337	15,148,988	15,711,458	16,094,780	15,976,386
12/31/2002	2,099,721	5,925,659	8,067,140	10,799,985	13,441,285	13,552,182	13,864,322	14,128,076	14,172,594	14,218,950	14,249,596
12/31/2003	2,424,859	4,086,330	7,134,071	9,156,950	10,959,275	11,795,602	12,252,845	12,641,008	13,028,905	13,146,963	13,202,260
12/31/2004	1,366,218	4,722,586	10,757,164	16,025,340	23,136,036	25,228,434	21,332,621	21,122,246	21,437,218	22,774,959	22,799,762
12/31/2005	2,028,902	5,172,706	9,574,626	12,896,848	17,324,982	18,110,164	18,251,960	18,598,111	20,069,042	20,314,774	20,407,616
12/31/2006	1,784,813	6,046,403	9,953,042	12,225,598	13,780,036	16,060,735	17,253,832	17,990,515	18,218,278	18,316,449	18,474,647
12/31/2007	1,724,363	4,969,775	9,794,221	11,744,827	12,623,157	13,273,082	13,687,987	13,703,998	13,606,011	13,581,150	13,586,479
12/31/2008	1,345,422	5,625,921	8,379,751	11,181,796	12,901,981	14,509,472	15,846,053	16,485,501	16,914,546	16,950,824	
12/31/2009	1,732,038	5,827,125	11,300,953	14,834,715	17,008,318	17,667,372	17,922,069	18,679,315	19,593,267		
12/31/2010	1,566,575	4,664,329	7,276,380	10,123,514	11,387,591	12,720,646	13,418,588	13,136,985			
12/31/2011	1,101,491	3,892,841	10,972,957	13,884,169	17,151,082	18,447,389	19,953,434				
12/31/2012	1,553,643	4,704,623	11,592,466	14,293,534	15,014,392	15,545,560					
12/31/2013	2,503,040	6,926,414	9,402,684	11,739,277	15,805,238						
12/31/2014	2,798,297	8,275,204	12,326,787	21,133,989							
12/31/2015	1,072,235	4,859,357	8,378,642								
12/31/2016	2,936,305	5,749,053									
12/31/2017	2,173,133										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	29,419,725	29,127,541	29,214,861	29,208,976	29,208,976	29,208,976	29,208,976	29,210,681	29,210,681
12/31/1999	28,307,989	28,357,499	28,372,586	28,375,908	28,377,513	28,381,283	28,381,283	28,381,283	
12/31/2000	17,204,020	17,345,238	17,370,562	17,399,694	18,311,163	18,209,157	18,234,157		
12/31/2001	16,473,795	17,507,540	16,580,851	16,515,461	16,528,682	16,528,682			
12/31/2002	14,340,168	14,378,823	14,438,031	14,450,497	14,450,503				
12/31/2003	13,367,119	13,367,119	13,380,887	13,381,058					
12/31/2004	22,610,553	23,208,523	23,208,523						
12/31/2005	20,435,517	20,457,637							
12/31/2006	18,479,817								

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 MULTISTATE
 FRINGE COVERAGE - OCCURRENCE
 INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

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
12/31/1998	7,142,147	7,345,963	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	3,746,377	4,980,356	4,428,686	1,575,392	5,595,449	416,924	1,522,681	461,453	2,039,369	580,516	364,806	49,510	15,087
12/31/2000	2,824,433	5,722,150	2,337,158	1,594,607	486,904	267,576	668,652	495,947	332,639	130,012	256,856	141,218	25,324
12/31/2001	3,973,982	4,360,906	2,132,519	894,572	1,362,020	603,608	228,651	562,470	383,322	-118,394	497,409	1,033,745	-926,689
12/31/2002	3,825,938	2,141,481	2,732,845	2,641,300	110,897	312,140	263,754	44,518	46,356	30,646	90,572	38,655	59,208
12/31/2003	1,661,471	3,047,741	2,022,879	1,802,325	836,327	457,243	388,163	387,897	118,058	55,297	164,859	0	13,768
12/31/2004	3,356,368	6,034,578	5,268,176	7,110,696	2,092,398	-3,895,813	-210,375	314,972	1,337,741	24,803	-189,209	597,970	0
12/31/2005	3,143,804	4,401,920	3,322,222	4,428,134	785,182	141,796	346,151	1,470,931	245,732	92,842	27,901	22,120	
12/31/2006	4,261,590	3,906,639	2,272,556	1,554,438	2,280,699	1,193,097	736,683	227,763	98,171	158,198	5,170		
12/31/2007	3,245,412	4,824,446	1,950,606	878,330	649,925	414,905	16,011	-97,987	-24,861	5,329			
12/31/2008	4,280,499	2,753,830	2,802,045	1,720,185	1,607,491	1,336,581	639,448	429,045	36,278				
12/31/2009	4,095,087	5,473,828	3,533,762	2,173,603	659,054	254,697	757,246	913,952					
12/31/2010	3,097,754	2,612,051	2,847,134	1,264,077	1,333,055	697,942	-281,603						
12/31/2011	2,791,350	7,080,116	2,911,212	3,266,913	1,296,307	1,506,045							
12/31/2012	3,150,980	6,887,843	2,701,068	720,858	531,168								
12/31/2013	4,423,374	2,476,270	2,336,593	4,065,961									
12/31/2014	5,476,907	4,051,583	8,807,202										
12/31/2015	3,787,122	3,519,285											
12/31/2016	2,812,748												

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
12/31/1998	0.2687	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	0.1367	0.1818	0.1616	0.0575	0.2042	0.0152	0.0556	0.0168	0.0744	0.0212	0.0133	0.0018	0.0006
12/31/2000	0.0995	0.2016	0.0823	0.0562	0.0172	0.0094	0.0236	0.0175	0.0117	0.0046	0.0090	0.0050	0.0009
12/31/2001	0.1623	0.1781	0.0871	0.0365	0.0556	0.0247	0.0093	0.0230	0.0157	-0.0048	0.0203	0.0422	-0.0378
12/31/2002	0.1735	0.0971	0.1239	0.1198	0.0050	0.0142	0.0120	0.0020	0.0021	0.0014	0.0041	0.0018	0.0027
12/31/2003	0.0894	0.1640	0.1088	0.0970	0.0450	0.0246	0.0209	0.0209	0.0064	0.0030	0.0089	0.0000	0.0007
12/31/2004	0.1229	0.2209	0.1929	0.2603	0.0766	-0.1426	-0.0077	0.0115	0.0490	0.0009	-0.0069	0.0219	0.0000
12/31/2005	0.1165	0.1631	0.1231	0.1641	0.0291	0.0053	0.0128	0.0545	0.0091	0.0034	0.0010	0.0008	
12/31/2006	0.1456	0.1334	0.0776	0.0531	0.0779	0.0408	0.0252	0.0078	0.0034	0.0054	0.0002		
12/31/2007	0.1541	0.2291	0.0926	0.0417	0.0309	0.0197	0.0008	-0.0047	-0.0012	0.0003			
12/31/2008	0.2296	0.1477	0.1503	0.0923	0.0862	0.0717	0.0343	0.0230	0.0019				
12/31/2009	0.2497	0.3337	0.2154	0.1325	0.0402	0.0155	0.0462	0.0557					
12/31/2010	0.1935	0.1632	0.1778	0.0790	0.0833	0.0436	-0.0176						
12/31/2011	0.1693	0.4293	0.1765	0.1981	0.0786	0.0913							
12/31/2012	0.2115	0.4623	0.1813	0.0484	0.0357								
12/31/2013	0.2944	0.1648	0.1555	0.2707									
12/31/2014	0.2575	0.1905	0.4141										
12/31/2015	0.1699	0.1579											
12/31/2016	0.1410												

Best 3/5	0.2130	0.2615	0.1786	0.1365	0.0674	0.0450	0.0201	0.0284	0.0048	0.0024	0.0018	0.0082	0.0005
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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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	244,253,956	320,857,701	365,628,038	375,402,369	368,866,942	369,782,952	366,537,385	365,703,355	363,932,881	363,764,754	364,221,468
12/31/1999	268,519,474	359,720,096	413,355,837	412,933,904	413,852,829	409,753,006	406,247,276	402,340,623	402,122,735	402,245,187	402,851,240
12/31/2000	260,441,339	352,357,598	390,685,325	405,120,297	402,024,220	397,077,930	391,626,965	389,820,324	389,469,063	388,924,805	388,550,558
12/31/2001	255,461,202	316,933,023	360,425,898	377,734,559	376,439,682	369,957,205	367,228,950	363,964,614	363,512,467	362,903,237	363,421,413
12/31/2002	234,202,782	298,478,207	352,120,694	370,350,853	364,941,598	360,074,965	356,716,360	355,999,180	354,996,857	355,377,948	355,102,988
12/31/2003	247,523,671	331,728,917	383,522,576	379,944,483	370,503,114	366,810,481	361,555,894	360,011,947	358,986,318	359,277,728	359,243,132
12/31/2004	271,947,781	357,202,350	375,945,414	383,352,641	382,733,017	377,631,295	375,836,262	375,155,079	374,470,104	373,989,977	374,292,441
12/31/2005	293,308,290	341,162,242	386,512,200	399,510,109	390,292,964	386,538,949	383,077,516	381,659,380	380,954,179	380,819,342	380,554,166
12/31/2006	266,717,636	337,075,891	377,480,789	383,838,324	377,095,598	371,189,795	368,723,917	366,369,676	366,020,883	365,531,206	365,177,863
12/31/2007	312,455,320	389,817,865	436,561,832	445,103,021	436,482,612	431,270,020	427,643,899	427,004,439	426,334,887	426,028,711	426,278,786
12/31/2008	301,347,400	386,621,208	429,740,934	431,312,860	423,760,686	418,265,765	415,376,119	412,918,925	412,382,215	411,620,873	
12/31/2009	328,148,867	420,342,520	463,391,504	468,454,519	460,960,374	458,009,123	453,765,968	451,574,467	450,561,355		
12/31/2010	357,992,472	448,723,214	495,541,114	500,501,259	492,395,460	489,673,220	487,284,934	485,220,518			
12/31/2011	353,662,932	457,717,317	508,219,862	512,688,877	504,870,326	500,564,481	496,568,766				
12/31/2012	300,333,027	391,267,364	426,700,193	432,396,827	430,684,255	428,475,242					
12/31/2013	333,293,927	421,503,435	469,913,053	487,966,351	490,308,207						
12/31/2014	337,278,102	440,561,307	518,734,546	553,519,107							
12/31/2015	332,940,373		453,088,486	542,202,055							
12/31/2016	314,731,970	442,444,325									
12/31/2017	342,879,693										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	363,839,876	364,179,046	363,978,218	363,987,842	364,219,921	364,291,371	364,327,320	364,467,825	364,667,511
12/31/1999	402,937,439	404,501,564	404,659,425	404,910,406	403,799,801	402,791,941	402,969,126	402,818,079	
12/31/2000	388,487,178	388,358,600	388,570,319	388,800,159	388,817,249	388,898,271	388,799,918		
12/31/2001	363,661,939	363,557,256	364,111,882	364,368,633	364,414,423	364,479,418			
12/31/2002	354,642,199	355,118,762	355,123,696	355,402,853	355,358,550				
12/31/2003	358,986,581	358,790,631	358,483,669	358,396,837					
12/31/2004	374,497,431	374,464,484	374,918,825						
12/31/2005	380,712,496	380,532,794							
12/31/2006	364,819,288								

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
12/31/1998	1.314	1.140	1.027	0.983	1.002	0.991	0.998	0.995	1.000	1.001	0.999
12/31/1999	1.340	1.149	0.999	1.002	0.990	0.991	0.990	0.999	1.000	1.002	1.000
12/31/2000	1.353	1.109	1.037	0.992	0.988	0.986	0.995	0.999	0.999	0.999	1.000
12/31/2001	1.241	1.137	1.048	0.997	0.983	0.993	0.991	0.999	0.998	1.001	1.001
12/31/2002	1.274	1.180	1.052	0.985	0.987	0.991	0.998	0.997	1.001	0.999	0.999
12/31/2003	1.340	1.156	0.991	0.975	0.990	0.986	0.996	0.997	1.001	1.000	0.999
12/31/2004	1.313	1.052	1.020	0.998	0.987	0.995	0.998	0.998	0.999	1.001	1.001
12/31/2005	1.163	1.133	1.034	0.977	0.990	0.991	0.996	0.998	1.000	0.999	1.000
12/31/2006	1.264	1.120	1.017	0.982	0.984	0.993	0.994	0.999	0.999	0.999	0.999
12/31/2007	1.248	1.120	1.020	0.981	0.988	0.992	0.999	0.998	0.999	1.001	
12/31/2008	1.283	1.112	1.004	0.982	0.987	0.993	0.994	0.999	0.998		
12/31/2009	1.281	1.102	1.011	0.984	0.994	0.991	0.995	0.998			
12/31/2010	1.253	1.104	1.010	0.984	0.994	0.995	0.996				
12/31/2011	1.294	1.110	1.009	0.985	0.991	0.992					
12/31/2012	1.303	1.091	1.013	0.996	0.995						
12/31/2013	1.265	1.115	1.038	1.005							
12/31/2014	1.306	1.177	1.067								
12/31/2015	1.361	1.197									
12/31/2016	1.406										

3 Yr Mean	1.358	1.163	1.039	0.995	0.993	0.993	0.995	0.998	0.999	1.000	1.000
Best 3/5	1.323	1.134	1.020	0.988	0.993	0.992	0.995	0.998	0.999	1.000	0.999

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1998	1.001	0.999	1.000	1.001	1.000	1.000	1.000	1.001			
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	1.002	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 *	1.000 *			
12/31/2003	0.999	0.999	1.000								
12/31/2004	1.000	1.001									
12/31/2005	1.000										

3 Yr Mean	1.000	1.000	1.001	1.000	0.999 @	1.000 @	1.000 @	1.001 @			
Best 3/5	1.000	1.001	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
12/31/2013					0.993	0.992	0.995	0.998	0.999	1.000	0.999
12/31/2014				0.988	0.993	0.992	0.995	0.998	0.999	1.000	0.999
12/31/2015			1.020	0.988	0.993	0.992	0.995	0.998	0.999	1.000	0.999
12/31/2016		1.134	1.020	0.988	0.993	0.992	0.995	0.998	0.999	1.000	0.999
12/31/2017	1.323	1.134	1.020	0.988	0.993	0.992	0.995	0.998	0.999	1.000	0.999

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2013	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	0.978
12/31/2014	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	0.966
12/31/2015	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	0.986
12/31/2016	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.118
12/31/2017	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.479

* 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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	10,444,816	13,503,079	16,697,828	17,133,950	17,191,344	16,974,260	16,781,241	16,718,042	16,749,488	16,549,481	16,644,781
12/31/1999	8,840,278	12,687,537	15,683,897	15,937,493	15,469,997	15,344,351	15,314,391	15,749,474	15,414,562	15,402,808	15,359,059
12/31/2000	11,713,191	18,748,677	21,135,862	21,367,997	20,753,962	20,723,057	20,887,481	20,712,515	20,720,049	20,578,237	20,552,415
12/31/2001	14,971,979	20,917,398	24,150,636	23,100,119	22,722,849	22,961,061	22,937,463	23,210,646	23,090,337	23,282,339	23,250,214
12/31/2002	15,655,578	20,706,237	21,315,167	22,061,681	23,661,612	22,880,456	22,770,495	22,802,898	22,606,393	22,572,893	22,622,893
12/31/2003	15,362,083	22,145,987	20,630,489	23,767,370	24,800,824	23,703,833	23,222,585	22,993,495	23,071,672	23,085,795	23,162,205
12/31/2004	18,027,394	20,253,218	26,116,260	27,000,811	24,435,675	23,574,788	23,321,269	23,216,922	23,148,297	23,184,773	23,229,622
12/31/2005	15,487,245	20,195,868	22,475,145	20,920,300	20,370,595	19,809,217	19,688,410	19,925,947	19,757,897	19,694,284	19,790,739
12/31/2006	15,653,185	21,279,989	25,804,272	26,584,369	24,927,256	25,030,492	24,758,705	24,656,262	24,708,568	24,696,378	24,696,381
12/31/2007	16,552,314	21,032,192	24,010,079	24,239,259	24,028,580	23,604,731	23,492,395	23,678,059	23,602,493	23,494,560	23,433,467
12/31/2008	17,502,416	22,143,987	23,285,293	23,408,933	23,979,801	23,245,153	23,405,531	23,351,949	23,176,959	23,143,078	
12/31/2009	14,447,125	17,213,282	20,170,613	20,972,735	20,858,164	21,012,818	21,010,875	20,969,997	20,993,122		
12/31/2010	12,411,470	15,114,967	18,165,032	18,228,506	17,863,974	17,578,385	17,362,791	17,268,085			
12/31/2011	12,216,916	16,906,328	19,059,358	20,350,809	20,110,037	20,129,615	20,126,026				
12/31/2012	10,937,596	15,379,491	16,297,141	16,628,623	16,199,588	16,271,799					
12/31/2013	14,573,022	18,121,031	21,489,359	23,097,065	22,487,290						
12/31/2014	13,332,995	19,344,053	22,873,335	24,051,411							
12/31/2015	18,502,453	26,883,480	31,376,286								
12/31/2016	16,659,400	23,612,777									
12/31/2017	17,800,176										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	16,644,781	16,632,139	16,617,140	16,617,140	16,715,140	16,715,140	16,715,140	16,715,140	16,715,140
12/31/1999	15,357,960	15,357,960	15,408,210	15,558,210	15,553,210	15,553,210	15,553,210	15,562,820	
12/31/2000	20,552,414	20,554,664	20,659,664	20,659,664	20,659,664	20,659,664	20,759,666		
12/31/2001	23,351,213	23,350,212	23,394,099	23,409,323	23,410,922	23,511,737			
12/31/2002	22,621,756	22,597,807	22,803,110	22,753,188	22,853,550				
12/31/2003	23,189,837	23,205,644	23,255,644	23,255,644					
12/31/2004	23,214,772	23,214,772	23,214,772						
12/31/2005	19,790,704	19,785,704							
12/31/2006	24,646,511								

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
DEDUCTIBLE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

A.Y.E.	27: 15	39: 27	51: 39	Link Ratios								111: 99	123:111	135:123	147:135
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>				
12/31/1998	1.293	1.237	1.026	1.003	0.987	0.989	0.996	1.002	0.988	1.006	1.000				
12/31/1999	1.435	1.236	1.016	0.971	0.992	0.998	1.028	0.979	0.999	0.997	1.000				
12/31/2000	1.601	1.127	1.011	0.971	0.999	1.008	0.992	1.000	0.993	0.999	1.000				
12/31/2001	1.397	1.155	0.957	0.984	1.010	0.999	1.012	0.995	1.008	0.999	1.004				
12/31/2002	1.323	1.029	1.035	1.073	0.967	0.995	1.001	0.991	0.999	1.002	1.000				
12/31/2003	1.442	0.932	1.152	1.043	0.956	0.980	0.990	1.003	1.001	1.003	1.001				
12/31/2004	1.123	1.289	1.034	0.905	0.965	0.989	0.996	0.997	1.002	1.002	0.999				
12/31/2005	1.304	1.113	0.931	0.974	0.972	0.994	1.012	0.992	0.997	1.005	1.000				
12/31/2006	1.359	1.213	1.030	0.938	1.004	0.989	0.996	1.002	1.000	1.000	0.998				
12/31/2007	1.271	1.142	1.010	0.991	0.982	0.995	1.008	0.997	0.995	0.997					
12/31/2008	1.265	1.052	1.005	1.024	0.969	1.007	0.998	0.993	0.999						
12/31/2009	1.191	1.172	1.040	0.995	1.007	1.000	0.998	1.001							
12/31/2010	1.218	1.202	1.003	0.980	0.984	0.988	0.995								
12/31/2011	1.384	1.127	1.068	0.988	1.001	1.000									
12/31/2012	1.406	1.060	1.020	0.974	1.004										
12/31/2013	1.243	1.186	1.075	0.974											
12/31/2014	1.451	1.182	1.052												
12/31/2015	1.453	1.167													
12/31/2016	1.417														

3 Yr Mean	1.440		1.178		1.049		0.979		0.996		0.996		0.997		0.997		0.998		1.001		0.999	
Best 3/5	1.425		1.159		1.047		0.981		0.996		0.998		0.997		0.997		0.999		1.002		1.000	

A.Y.E.	159:147		171:159		183:171		195:183		207:195		219:207		231:219		243:231	
12/31/1998	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		1.001		1.000 *	
12/31/2000	1.000		1.005		1.000		1.000		1.000		1.005		1.000 *		1.000 *	
12/31/2001	1.000		1.002		1.001		1.000		1.004		1.000 *		1.000 *		1.000 *	
12/31/2002	0.999		1.009		0.998		1.004		1.001 *		1.000 *		1.000 *		1.000 *	
12/31/2003	1.001		1.002		1.000											
12/31/2004	1.000		1.000													
12/31/2005	1.000															
3 Yr Mean	1.000		1.004		1.000		1.001		1.001 @		1.002 @		1.001 @		1.000 @	
Best 3/5	1.000		1.003		1.000		1.001		1.000 *		1.000 *		1.000 *		1.000 *	

A.Y.E.	Development From										
<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>	
12/31/2013				0.996	0.998	0.997	0.997	0.999	1.002	1.000	
12/31/2014			0.981	0.996	0.998	0.997	0.997	0.999	1.002	1.000	
12/31/2015		1.047	0.981	0.996	0.998	0.997	0.997	0.999	1.002	1.000	
12/31/2016		1.159	1.047	0.981	0.996	0.998	0.997	0.997	0.999	1.002	
12/31/2017	1.425	1.159	1.047	0.981	0.996	0.998	0.997	0.997	0.999	1.002	

A.Y.E.	147/159		159/171		171/183		183/195		195/207		207/219		219/231		231/243		243/Ult		FACTORS	
12/31/2013	1.000		1.003		1.000		1.001		1.000		1.000		1.000		1.000		1.000*		0.993	
12/31/2014	1.000		1.003		1.000		1.001		1.000		1.000		1.000		1.000		1.000*		0.974	
12/31/2015	1.000		1.003		1.000		1.001		1.000		1.000		1.000		1.000		1.000*		1.020	
12/31/2016	1.000		1.003		1.000		1.001		1.000		1.000		1.000		1.000		1.000*		1.182	
12/31/2017	1.000		1.003		1.000		1.001		1.000		1.000		1.000		1.000		1.000*		1.684	

* 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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	33,038,985	59,428,260	87,901,872	112,233,348	110,822,797	117,142,624	118,755,928	120,932,374	122,602,910	124,301,376	126,482,560
12/31/1999	36,353,672	68,306,669	103,522,870	119,356,254	133,716,113	139,564,157	142,326,264	148,129,057	149,473,481	152,534,877	153,524,971
12/31/2000	35,020,461	68,853,684	103,739,051	126,820,730	138,096,655	145,327,803	149,479,195	152,630,764	153,808,042	153,763,979	155,822,474
12/31/2001	35,503,718	65,579,979	99,126,516	127,656,003	142,541,442	152,288,709	157,311,899	160,018,268	163,112,721	165,343,763	166,194,034
12/31/2002	35,779,219	66,452,455	104,493,304	132,774,425	149,759,212	155,995,671	159,505,670	161,770,191	161,353,258	162,710,017	163,013,339
12/31/2003	36,643,556	71,245,409	111,374,868	139,146,375	154,813,412	159,814,505	161,798,615	164,281,472	165,695,647	166,415,223	167,228,787
12/31/2004	34,988,336	73,297,767	112,126,456	142,918,679	156,095,085	161,025,565	163,943,444	165,508,495	167,680,463	168,162,504	169,028,734
12/31/2005	31,132,803	69,146,836	114,172,581	144,225,384	156,791,871	163,257,002	166,629,628	168,772,996	170,416,595	171,604,891	172,222,567
12/31/2006	32,480,349	70,392,123	117,300,645	146,530,441	163,871,585	169,999,959	173,162,825	173,565,156	175,308,991	178,478,400	179,099,059
12/31/2007	33,799,071	75,350,504	130,464,020	168,431,500	184,584,977	189,686,018	192,551,012	194,444,472	196,607,330	196,530,624	196,580,223
12/31/2008	30,426,815	78,823,843	132,104,391	175,560,081	195,535,971	202,048,053	205,805,139	208,061,840	209,452,938	209,409,494	
12/31/2009	39,986,883	89,258,412	148,519,592	188,217,883	206,023,850	216,070,958	222,016,597	226,006,055	226,542,374		
12/31/2010	44,515,599	101,640,123	162,473,127	202,440,473	223,418,998	232,152,426	236,268,125	239,434,385			
12/31/2011	48,684,490	104,400,089	170,021,056	212,004,659	231,051,138	240,141,934	245,219,856				
12/31/2012	41,810,275	93,112,486	151,299,379	193,244,517	216,818,029	224,215,682					
12/31/2013	50,881,046	109,481,701	173,349,622	229,801,105	253,817,556						
12/31/2014	52,538,030	116,670,692	194,033,583	245,790,305							
12/31/2015	52,946,283	117,708,916	194,043,340								
12/31/2016	49,496,317	106,991,555									
12/31/2017	48,498,031										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	125,833,069	126,353,172	126,469,240	126,776,857	127,191,302	127,557,716	127,872,364	128,099,020	128,266,525
12/31/1999	154,642,749	155,904,209	156,500,391	157,370,123	157,972,555	157,572,006	157,818,298	158,237,571	
12/31/2000	158,096,547	157,168,644	158,280,745	158,885,334	159,427,227	159,543,218	159,674,902		
12/31/2001	166,625,928	168,149,519	170,754,526	171,819,142	171,781,311	172,217,596			
12/31/2002	163,184,995	163,814,297	164,101,477	164,296,556	164,568,311				
12/31/2003	168,284,549	168,905,022	168,783,637	168,732,913					
12/31/2004	169,743,031	170,610,444	172,298,223						
12/31/2005	173,762,667	172,305,119							
12/31/2006	179,238,087								

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

A.Y.E.	Increments												
	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
12/31/1998	26,389,275	28,473,612	24,331,476	-1,410,551	6,319,827	1,613,304	2,176,446	1,670,536	1,698,466	2,181,184	-649,491	520,103	116,068
12/31/1999	31,952,997	35,216,201	15,833,384	14,359,859	5,848,044	2,762,107	5,802,793	1,344,424	3,061,396	990,094	1,117,778	1,261,460	596,182
12/31/2000	33,833,223	34,885,367	23,081,679	11,275,925	7,231,148	4,151,392	3,151,569	1,177,278	-44,063	2,058,495	2,274,073	-927,903	1,112,101
12/31/2001	30,076,261	33,546,537	28,529,487	14,885,439	9,747,267	5,023,190	2,706,369	3,094,453	2,231,042	850,271	431,894	1,523,591	2,605,007
12/31/2002	30,673,236	38,040,849	28,281,121	16,984,787	6,236,459	3,509,999	2,264,521	-416,933	1,356,759	303,322	171,656	629,302	287,180
12/31/2003	34,601,853	40,129,459	27,771,507	15,667,037	5,001,093	1,984,110	2,482,857	1,414,175	719,576	813,564	1,055,762	620,473	-121,385
12/31/2004	38,309,431	38,828,689	30,792,223	13,176,406	4,930,480	2,917,879	1,565,051	2,171,968	482,041	866,230	714,297	867,413	1,687,779
12/31/2005	38,014,033	45,025,745	30,052,803	12,566,487	6,465,131	3,372,626	2,143,368	1,643,599	1,188,296	617,676	1,540,100	-1,457,548	
12/31/2006	37,911,774	46,908,522	29,229,796	17,341,144	6,128,374	3,162,866	402,331	1,743,835	3,169,409	620,659	139,028		
12/31/2007	41,551,433	55,113,516	37,967,480	16,153,477	5,101,041	2,864,994	1,893,460	2,162,858	-76,706	49,599			
12/31/2008	48,397,028	53,280,548	43,455,690	19,975,890	6,512,082	3,757,086	2,256,701	1,391,098	-43,444				
12/31/2009	49,271,529	59,261,180	39,698,291	17,805,967	10,047,108	5,945,639	3,989,458	536,319					
12/31/2010	57,124,524	60,833,004	39,967,346	20,978,525	8,733,428	4,115,699	3,166,260						
12/31/2011	55,715,599	65,620,967	41,983,603	19,046,479	9,090,796	5,077,922							
12/31/2012	51,302,211	58,186,893	41,945,138	23,573,512	7,397,653								
12/31/2013	58,600,655	63,867,921	56,451,483	24,016,451									
12/31/2014	64,132,662	77,362,891	51,756,722										
12/31/2015	64,762,633	76,334,424											
12/31/2016	57,495,238												

A.Y.E.	Incremental Percentages												
	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
12/31/1998	0.0514	0.0554	0.0474	-0.0027	0.0123	0.0031	0.0042	0.0033	0.0033	0.0042	-0.0013	0.0010	0.0002
12/31/1999	0.0570	0.0628	0.0282	0.0256	0.0104	0.0049	0.0103	0.0024	0.0055	0.0018	0.0020	0.0022	0.0011
12/31/2000	0.0614	0.0634	0.0419	0.0205	0.0131	0.0075	0.0057	0.0021	-0.0001	0.0037	0.0041	-0.0017	0.0020
12/31/2001	0.0561	0.0625	0.0532	0.0277	0.0182	0.0094	0.0050	0.0058	0.0042	0.0016	0.0008	0.0028	0.0049
12/31/2002	0.0583	0.0723	0.0537	0.0323	0.0118	0.0067	0.0043	-0.0008	0.0026	0.0006	0.0003	0.0012	0.0005
12/31/2003	0.0664	0.0770	0.0533	0.0300	0.0096	0.0038	0.0048	0.0027	0.0014	0.0016	0.0020	0.0012	-0.0002
12/31/2004	0.0697	0.0707	0.0560	0.0240	0.0090	0.0053	0.0028	0.0040	0.0009	0.0016	0.0013	0.0016	0.0031
12/31/2005	0.0669	0.0792	0.0529	0.0221	0.0114	0.0059	0.0038	0.0029	0.0021	0.0011	0.0027	-0.0026	
12/31/2006	0.0688	0.0851	0.0531	0.0315	0.0111	0.0057	0.0007	0.0032	0.0058	0.0011	0.0003		
12/31/2007	0.0629	0.0834	0.0575	0.0245	0.0077	0.0043	0.0029	0.0033	-0.0001	0.0001			
12/31/2008	0.0774	0.0853	0.0695	0.0320	0.0104	0.0060	0.0036	0.0022	-0.0001				
12/31/2009	0.0713	0.0857	0.0574	0.0258	0.0145	0.0086	0.0058	0.0008					
12/31/2010	0.0767	0.0817	0.0537	0.0282	0.0117	0.0055	0.0043						
12/31/2011	0.0727	0.0856	0.0548	0.0248	0.0119	0.0066							
12/31/2012	0.0751	0.0852	0.0614	0.0345	0.0108								
12/31/2013	0.0749	0.0816	0.0722	0.0307									
12/31/2014	0.0749	0.0903	0.0604										
12/31/2015	0.0742	0.0875											
12/31/2016	0.0702												

Best 3/5	0.0747	0.0861	0.0589	0.0282	0.0115	0.0061	0.0036	0.0028	0.0010	0.0013	0.0012	0.0013	0.0019
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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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	40,502,266	45,417,618	47,700,886	50,007,124	49,274,428	50,038,151	49,642,982	49,578,698	49,824,851	49,580,938	49,672,055
12/31/1999	44,267,333	50,549,905	53,374,981	54,099,545	54,660,541	53,983,670	53,584,490	54,208,835	54,151,469	54,509,511	54,441,447
12/31/2000	44,165,801	46,984,901	49,357,326	50,977,649	51,985,891	51,698,049	51,483,692	51,136,277	51,826,002	52,024,253	52,242,083
12/31/2001	36,194,221	41,166,308	44,581,812	45,438,542	46,161,479	46,961,554	47,041,680	47,900,247	48,462,984	48,791,569	49,017,179
12/31/2002	33,407,027	36,936,346	39,418,321	41,709,535	42,743,268	43,219,057	43,323,369	43,559,220	43,537,263	43,693,176	44,134,304
12/31/2003	34,238,839	37,518,986	39,510,652	41,275,087	43,246,561	43,399,966	43,630,286	43,407,923	43,518,282	43,630,279	43,782,653
12/31/2004	32,615,985	37,401,822	37,922,148	39,018,641	41,566,959	41,258,963	41,298,801	41,296,330	41,826,834	42,314,351	42,310,969
12/31/2005	30,284,186	34,171,685	35,782,784	37,099,812	37,869,302	37,854,992	38,013,408	38,370,315	38,623,820	38,826,202	38,391,563
12/31/2006	31,903,836	33,046,705	35,336,971	36,478,073	37,010,445	37,634,163	38,235,141	38,491,055	38,851,140	38,890,165	39,165,040
12/31/2007	35,161,526	39,866,062	41,493,341	43,562,030	42,896,148	42,871,349	44,231,654	45,387,704	45,654,617	45,681,713	45,627,128
12/31/2008	39,776,186	42,892,968	44,854,882	45,025,575	45,255,816	46,220,984	46,098,574	45,341,410	45,621,219	45,569,278	
12/31/2009	39,279,028	43,727,680	46,403,951	46,699,602	47,109,393	47,620,915	47,689,361	48,105,467	48,267,546		
12/31/2010	43,141,151	47,829,163	48,499,382	49,946,931	49,603,331	49,490,119	50,059,881	50,412,324			
12/31/2011	50,599,635	53,464,407	55,369,961	55,625,974	56,126,643	56,309,816	56,761,564				
12/31/2012	43,848,206	46,726,092	48,967,018	49,395,744	49,931,958	50,274,185					
12/31/2013	46,166,708	51,914,319	52,955,891	54,651,680	55,355,260						
12/31/2014	49,994,684	52,609,134	55,624,184	57,276,459							
12/31/2015	45,882,978	50,671,488	56,935,310								
12/31/2016	39,985,284	47,337,921									
12/31/2017	45,664,143										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	49,960,829	49,833,819	49,877,312	49,907,015	50,058,484	50,210,426	50,417,831	50,596,988	50,640,887
12/31/1999	54,535,405	54,438,306	54,514,619	54,678,411	54,672,547	54,665,488	54,824,840	55,025,983	
12/31/2000	52,402,605	52,526,344	52,760,611	52,764,850	52,874,953	52,912,902	53,012,399		
12/31/2001	49,257,605	49,540,608	49,275,688	49,343,967	49,363,437	49,512,172			
12/31/2002	44,212,923	44,177,056	44,442,054	44,396,244	44,609,162				
12/31/2003	43,971,826	43,939,502	43,924,853	44,074,670					
12/31/2004	42,295,748	42,298,753	42,398,830						
12/31/2005	38,491,038	38,441,503							
12/31/2006	39,184,857								

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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
12/31/1998	1.121	1.050	1.048	0.985	1.015	0.992	0.999	1.005	0.995	1.002	1.006
12/31/1999	1.142	1.056	1.014	1.010	0.988	0.993	1.012	0.999	1.007	0.999	1.002
12/31/2000	1.064	1.050	1.033	1.020	0.994	0.996	0.993	1.013	1.004	1.004	1.003
12/31/2001	1.137	1.083	1.019	1.016	1.017	1.002	1.018	1.012	1.007	1.005	1.005
12/31/2002	1.106	1.067	1.058	1.025	1.011	1.002	1.005	0.999	1.004	1.010	1.002
12/31/2003	1.096	1.053	1.045	1.048	1.004	1.005	0.995	1.003	1.003	1.003	1.004
12/31/2004	1.147	1.014	1.029	1.065	0.993	1.001	1.000	1.013	1.012	1.000	1.000
12/31/2005	1.128	1.047	1.037	1.021	1.000	1.004	1.009	1.007	1.005	0.989	1.003
12/31/2006	1.036	1.069	1.032	1.015	1.017	1.016	1.007	1.009	1.001	1.007	1.001
12/31/2007	1.134	1.041	1.050	0.985	0.999	1.032	1.026	1.006	1.001	0.999	
12/31/2008	1.078	1.046	1.004	1.005	1.021	0.997	0.984	1.006	0.999		
12/31/2009	1.113	1.061	1.006	1.009	1.011	1.001	1.009	1.003			
12/31/2010	1.109	1.014	1.030	0.993	0.998	1.012	1.007				
12/31/2011	1.057	1.036	1.005	1.009	1.003	1.008					
12/31/2012	1.066	1.048	1.009	1.011	1.007						
12/31/2013	1.124	1.020	1.032	1.013							
12/31/2014	1.052	1.057	1.030								
12/31/2015	1.104	1.124									
12/31/2016	1.184										

3 Yr Mean	1.113	1.067	1.024	1.011	1.003	1.007	1.000	1.005	1.000	0.998	1.001
Best 3/5	1.098	1.047	1.023	1.010	1.007	1.007	1.008	1.006	1.002	1.001	1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1998	0.997	1.001	1.001	1.003	1.003	1.004	1.004	1.001			
12/31/1999	0.998	1.001	1.003	1.000	1.000	1.003	1.004	1.003 *			
12/31/2000	1.002	1.004	1.000	1.002	1.001	1.002	1.002 *	1.003 *			
12/31/2001	1.006	0.995	1.001	1.000	1.003	1.002 *	1.002 *	1.003 *			
12/31/2002	0.999	1.006	0.999	1.005	1.002 *	1.002 *	1.002 *	1.003 *			
12/31/2003	0.999	1.000	1.003								
12/31/2004	1.000	1.002									
12/31/2005	0.999										

3 Yr Mean	0.999	1.003	1.001	1.002	1.001 @	1.003 @	1.004 @	1.001 @			
Best 3/5	0.999	1.002	1.001	1.002	1.002 *	1.002 *	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
12/31/2013					1.007	1.007	1.008	1.006	1.002	1.001	1.002
12/31/2014				1.010	1.007	1.007	1.008	1.006	1.002	1.001	1.002
12/31/2015			1.023	1.010	1.007	1.007	1.008	1.006	1.002	1.001	1.002
12/31/2016		1.047	1.023	1.010	1.007	1.007	1.008	1.006	1.002	1.001	1.002
12/31/2017	1.098	1.047	1.023	1.010	1.007	1.007	1.008	1.006	1.002	1.001	1.002

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2013	0.999	1.002	1.001	1.002	1.002	1.002	1.003	1.003	1.012*	1.061
12/31/2014	0.999	1.002	1.001	1.002	1.002	1.002	1.003	1.003	1.012*	1.071
12/31/2015	0.999	1.002	1.001	1.002	1.002	1.002	1.003	1.003	1.012*	1.096
12/31/2016	0.999	1.002	1.001	1.002	1.002	1.002	1.003	1.003	1.012*	1.147
12/31/2017	0.999	1.002	1.001	1.002	1.002	1.002	1.003	1.003	1.012*	1.260

* 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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	2,272,317	2,331,738	2,697,941	2,577,883	2,735,697	2,560,562	2,571,362	2,824,641	2,908,198	3,115,718	3,126,644
12/31/1999	2,457,896	2,626,170	2,996,216	2,952,376	3,169,725	3,185,212	3,307,680	3,570,051	3,732,194	3,677,303	3,617,412
12/31/2000	2,072,092	2,115,247	2,406,022	2,618,896	2,591,538	2,628,452	2,740,629	2,637,629	2,642,628	2,641,631	2,667,130
12/31/2001	2,654,258	2,672,369	3,015,855	3,073,749	3,090,560	3,298,511	3,140,444	3,138,042	3,393,000	3,402,946	3,577,311
12/31/2002	1,822,719	2,164,451	2,416,640	2,205,742	2,262,976	2,212,419	2,119,330	2,100,611	2,112,609	2,119,109	2,118,109
12/31/2003	2,175,113	2,486,633	2,459,204	2,849,811	2,842,207	2,938,100	2,999,455	3,006,239	2,975,890	2,926,389	2,892,856
12/31/2004	2,251,778	2,740,819	2,799,025	3,587,721	3,309,602	3,410,534	3,348,708	3,357,778	3,350,828	3,452,890	3,451,489
12/31/2005	1,854,874	2,174,596	2,677,992	2,592,947	2,644,012	2,641,499	2,745,948	2,989,947	2,795,526	2,807,671	2,811,769
12/31/2006	2,301,025	2,352,164	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	1,933,438	2,610,327	2,532,862	2,727,756	2,779,618	2,770,530	2,681,955	2,679,030	2,679,030	2,679,030	2,694,031
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	2,443,969	
12/31/2009	2,188,492	2,178,329	2,255,376	2,434,773	2,406,253	2,456,022	2,514,382	2,571,463	2,561,827		
12/31/2010	2,045,007	2,146,096	2,198,913	2,219,668	2,208,169	2,248,169	2,273,175	2,247,179			
12/31/2011	1,723,758	2,057,961	2,470,191	2,461,474	2,743,303	2,865,316	3,035,515				
12/31/2012	1,367,146	1,902,469	2,261,461	2,431,273	2,498,378	2,518,912					
12/31/2013	2,625,066	2,821,864	2,535,822	2,579,547	2,516,197						
12/31/2014	2,509,436	2,326,237	2,387,767	2,455,926							
12/31/2015	3,472,876	3,731,985	3,848,192								
12/31/2016	2,562,585	2,706,151									
12/31/2017	3,203,075										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	3,120,209	3,085,172	3,085,172	3,098,782	3,180,032	3,180,032	3,179,997	3,179,997	3,179,997
12/31/1999	3,614,611	3,609,611	3,607,986	3,605,486	3,605,386	3,605,386	3,605,386	3,605,386	
12/31/2000	2,641,630	2,638,255	2,638,564	2,638,666	2,638,665	2,638,665	2,738,665		
12/31/2001	3,478,783	3,501,061	3,376,060	3,376,060	3,390,523	3,490,524			
12/31/2002	2,126,609	2,126,609	2,126,609	2,126,609	2,226,609				
12/31/2003	2,904,219	3,004,220	3,012,120	3,301,221					
12/31/2004	3,550,990	3,552,865	3,552,765						
12/31/2005	2,810,442	2,806,639							
12/31/2006	3,284,036								

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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
12/31/1998	1.026	1.157	0.956	1.061	0.936	1.004	1.098	1.030	1.071	1.004	0.998
12/31/1999	1.068	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	1.137	1.088	0.990	1.014	1.043	0.962	1.002	1.000	1.010	0.990
12/31/2001	1.007	1.129	1.019	1.005	1.067	0.952	0.999	1.081	1.003	1.051	0.972
12/31/2002	1.187	1.117	0.913	1.026	0.978	0.958	0.991	1.006	1.003	1.000	1.004
12/31/2003	1.143	0.989	1.159	0.997	1.034	1.021	1.002	0.990	0.983	0.989	1.004
12/31/2004	1.217	1.021	1.282	0.922	1.030	0.982	1.003	0.998	1.030	1.000	1.029
12/31/2005	1.172	1.231	0.968	1.020	0.999	1.040	1.089	0.935	1.004	1.001	1.000
12/31/2006	1.022	1.120	1.092	1.100	0.926	1.046	1.083	0.949	1.032	0.980	1.030
12/31/2007	1.350	0.970	1.077	1.019	0.997	0.968	0.999	1.000	1.000	1.006	
12/31/2008	1.058	0.992	1.133	0.989	1.041	1.008	1.001	0.987	1.008		
12/31/2009	0.995	1.035	1.080	0.988	1.021	1.024	1.023	0.996			
12/31/2010	1.049	1.025	1.009	0.995	1.018	1.011	0.989				
12/31/2011	1.194	1.200	0.996	1.114	1.044	1.059					
12/31/2012	1.392	1.189	1.075	1.028	1.008						
12/31/2013	1.075	0.899	1.017	0.975							
12/31/2014	0.927	1.026	1.029								
12/31/2015	1.075	1.031									
12/31/2016	1.056										
3 Yr Mean	1.019	0.985	1.040	1.039	1.023	1.031	1.004	0.994	1.013	0.996	1.020
Best 3/5	1.069	1.082	1.018	1.004	1.027	1.014	1.008	0.977	1.014	0.997	1.012

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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	1.038	1.000 *	1.000 *			
12/31/2001	1.006	0.964	1.000	1.004	1.029	1.001 *	1.000 *	1.000 *			
12/31/2002	1.000	1.000	1.000	1.047	1.010 *	1.001 *	1.000 *	1.000 *			
12/31/2003	1.034	1.003	1.096								
12/31/2004	1.001	1.000									
12/31/2005	0.999										
3 Yr Mean	1.011	1.001	1.032	1.017	1.010 @	1.013 @	1.000 @	1.000 @			
Best 3/5	1.002	1.000	1.000	1.010	1.003 *	1.001 *	1.000 *	1.000 *			

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
12/31/2013					1.027	1.014	1.008	0.977	1.014	0.997	1.012
12/31/2014				1.004	1.027	1.014	1.008	0.977	1.014	0.997	1.012
12/31/2015			1.018	1.004	1.027	1.014	1.008	0.977	1.014	0.997	1.012
12/31/2016		1.082	1.018	1.004	1.027	1.014	1.008	0.977	1.014	0.997	1.012
12/31/2017	1.069	1.082	1.018	1.004	1.027	1.014	1.008	0.977	1.014	0.997	1.012

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2013	1.002	1.000	1.000	1.010	1.003	1.001	1.000	1.000	1.000*	1.066
12/31/2014	1.002	1.000	1.000	1.010	1.003	1.001	1.000	1.000	1.000*	1.070
12/31/2015	1.002	1.000	1.000	1.010	1.003	1.001	1.000	1.000	1.000*	1.090
12/31/2016	1.002	1.000	1.000	1.010	1.003	1.001	1.000	1.000	1.000*	1.179
12/31/2017	1.002	1.000	1.000	1.010	1.003	1.001	1.000	1.000	1.000*	1.260

* 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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	3,889,258	7,757,624	13,532,162	14,030,432	15,268,074	17,173,063	17,701,993	20,411,064	23,405,210	23,724,720	23,336,095
12/31/1999	5,199,906	8,765,368	13,026,596	16,462,071	19,864,799	22,645,472	23,012,238	23,855,500	24,601,408	26,891,680	28,022,794
12/31/2000	4,006,806	10,613,702	14,265,055	18,331,428	21,247,195	25,259,386	23,069,576	27,195,849	28,028,490	28,716,550	29,144,045
12/31/2001	6,575,602	12,450,138	17,961,848	22,769,386	26,766,875	31,765,084	36,354,358	41,601,929	44,153,752	43,892,226	44,859,857
12/31/2002	3,260,888	7,232,841	11,858,692	17,934,477	25,575,793	30,303,533	32,570,547	33,554,188	34,377,469	34,657,620	34,766,844
12/31/2003	3,946,389	8,247,161	12,892,452	16,637,134	21,228,741	23,963,813	25,805,115	25,972,898	26,375,344	27,272,470	27,695,634
12/31/2004	4,797,267	8,902,253	13,832,410	17,425,588	21,918,343	25,139,206	26,328,880	27,478,709	27,879,049	28,449,736	29,415,741
12/31/2005	2,827,943	7,638,159	11,752,252	16,099,151	19,829,111	21,620,648	23,889,251	26,358,894	27,836,915	28,760,319	31,618,345
12/31/2006	3,383,300	7,393,190	13,884,796	18,612,529	22,933,801	25,707,000	27,223,216	27,669,534	29,339,894	29,198,934	29,694,583
12/31/2007	4,990,931	10,001,529	14,405,146	18,620,152	21,761,476	23,993,526	26,647,018	27,727,355	28,260,733	28,989,459	29,176,369
12/31/2008	5,360,039	11,562,252	16,715,381	23,097,073	28,797,855	31,685,925	33,246,129	34,638,799	36,869,001	37,265,914	
12/31/2009	5,591,855	11,814,130	17,480,603	23,173,679	26,742,894	28,926,066	29,815,326	31,022,817	31,495,756		
12/31/2010	5,763,226	12,084,326	17,284,399	22,923,590	25,974,787	28,666,475	31,760,095	32,542,522			
12/31/2011	7,157,767	14,197,204	21,367,113	27,248,747	31,643,718	34,064,417	35,055,966				
12/31/2012	6,832,968	11,834,987	19,770,232	25,654,796	31,384,473	34,267,268					
12/31/2013	6,375,293	12,408,801	18,952,156	23,809,141	26,358,552						
12/31/2014	7,181,558	13,081,305	19,159,501	25,833,007							
12/31/2015	8,270,974	14,216,018	22,571,495								
12/31/2016	5,832,467	11,950,539									
12/31/2017	7,987,773										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	24,114,576	24,079,788	24,503,312	24,581,241	24,471,473	24,632,512	24,656,877	24,565,271	25,131,160
12/31/1999	28,949,421	29,626,037	29,626,238	30,040,208	30,182,146	30,334,867	30,366,986	30,596,149	
12/31/2000	29,363,092	29,862,597	30,061,982	30,097,037	30,053,914	30,109,485	30,161,213		
12/31/2001	45,854,903	46,177,563	46,166,259	46,358,928	46,470,705	46,499,039			
12/31/2002	34,892,657	35,023,912	34,968,095	35,033,544	35,087,127				
12/31/2003	27,499,578	27,545,371	27,745,949	27,806,649					
12/31/2004	29,997,622	30,399,486	30,671,810						
12/31/2005	31,745,916	31,776,809							
12/31/2006	29,950,701								

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

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
12/31/1998	3,868,366	5,774,538	498,270	1,237,642	1,904,989	528,930	2,709,071	2,994,146	319,510	-388,625	778,481	-34,788	423,524
12/31/1999	3,565,462	4,261,228	3,435,475	3,402,728	2,780,673	366,766	843,262	745,908	2,290,272	1,131,114	926,627	676,616	201
12/31/2000	6,606,896	3,651,353	4,066,373	2,915,767	4,012,191	-2,189,810	4,126,273	832,641	688,060	427,495	219,047	499,505	199,385
12/31/2001	5,874,536	5,511,710	4,807,538	3,997,489	4,998,209	4,589,274	5,247,571	2,551,823	-261,526	967,631	995,046	322,660	-11,304
12/31/2002	3,971,953	4,625,851	6,075,785	7,641,316	4,727,740	2,267,014	983,641	823,281	280,151	109,224	125,813	131,255	-55,817
12/31/2003	4,300,772	4,645,291	3,744,682	4,591,607	2,735,072	1,841,302	167,783	402,446	897,126	423,164	-196,056	45,793	200,578
12/31/2004	4,104,986	4,930,157	3,593,178	4,492,755	3,220,863	1,189,674	1,149,829	400,340	570,687	966,005	581,881	401,864	272,324
12/31/2005	4,810,216	4,114,093	4,346,899	3,729,960	1,791,537	2,268,603	2,469,643	1,478,021	923,404	2,858,026	127,571	30,893	
12/31/2006	4,009,890	6,491,606	4,727,733	4,321,272	2,773,199	1,516,216	446,318	1,670,360	-140,960	495,649	256,118		
12/31/2007	5,010,598	4,403,617	4,215,006	3,141,324	2,232,050	2,653,492	1,080,337	533,378	728,726	186,910			
12/31/2008	6,202,213	5,153,129	6,381,692	5,700,782	2,888,070	1,560,204	1,392,670	2,230,202	396,913				
12/31/2009	6,222,275	5,666,473	5,693,076	3,569,215	2,183,172	889,260	1,207,491	472,939					
12/31/2010	6,321,100	5,200,073	5,639,191	3,051,197	2,691,688	3,093,620	782,427						
12/31/2011	7,039,437	7,169,909	5,881,634	4,394,971	2,420,699	991,549							
12/31/2012	5,002,019	7,935,245	5,884,564	5,729,677	2,882,795								
12/31/2013	6,033,508	6,543,355	4,856,985	2,549,411									
12/31/2014	5,899,747	6,078,196	6,673,506										
12/31/2015	5,945,044	8,355,477											
12/31/2016	6,118,072												

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
12/31/1998	0.0580	0.0865	0.0075	0.0185	0.0285	0.0079	0.0406	0.0449	0.0048	-0.0058	0.0117	-0.0005	0.0063
12/31/1999	0.0480	0.0574	0.0463	0.0459	0.0375	0.0049	0.0114	0.0101	0.0309	0.0152	0.0125	0.0091	0.0000
12/31/2000	0.0970	0.0536	0.0597	0.0428	0.0589	-0.0322	0.0606	0.0122	0.0101	0.0063	0.0032	0.0073	0.0029
12/31/2001	0.0864	0.0811	0.0707	0.0588	0.0735	0.0675	0.0772	0.0376	-0.0038	0.0142	0.0146	0.0047	-0.0002
12/31/2002	0.0610	0.0710	0.0933	0.1173	0.0726	0.0348	0.0151	0.0126	0.0043	0.0017	0.0019	0.0020	-0.0009
12/31/2003	0.0735	0.0794	0.0640	0.0785	0.0468	0.0315	0.0029	0.0069	0.0153	0.0072	-0.0034	0.0008	0.0034
12/31/2004	0.0702	0.0843	0.0614	0.0768	0.0551	0.0203	0.0197	0.0068	0.0098	0.0165	0.0099	0.0069	0.0047
12/31/2005	0.0920	0.0787	0.0832	0.0714	0.0343	0.0434	0.0473	0.0283	0.0177	0.0547	0.0024	0.0006	
12/31/2006	0.0774	0.1254	0.0913	0.0834	0.0536	0.0293	0.0086	0.0323	-0.0027	0.0096	0.0049		
12/31/2007	0.0820	0.0721	0.0690	0.0514	0.0365	0.0434	0.0177	0.0087	0.0119	0.0031			
12/31/2008	0.1002	0.0833	0.1031	0.0921	0.0467	0.0252	0.0225	0.0360	0.0064				
12/31/2009	0.0951	0.0866	0.0870	0.0546	0.0334	0.0136	0.0185	0.0072					
12/31/2010	0.0890	0.0732	0.0794	0.0430	0.0379	0.0436	0.0110						
12/31/2011	0.0838	0.0853	0.0700	0.0523	0.0288	0.0118							
12/31/2012	0.0685	0.1086	0.0805	0.0784	0.0394								
12/31/2013	0.0740	0.0803	0.0596	0.0313									
12/31/2014	0.0681	0.0701	0.0770										
12/31/2015	0.0689	0.0968											
12/31/2016	0.0811												

Best 3/5	0.0704	0.0875	0.0755	0.0500	0.0369	0.0274	0.0157	0.0231	0.0094	0.0111	0.0031	0.0025	0.0021
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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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	17,186,762	25,474,333	29,649,662	27,609,682	30,502,174	29,113,209	28,943,586	28,847,943	28,811,187	28,698,620	28,608,303
12/31/1999	17,100,163	24,184,413	22,058,030	29,263,323	26,424,020	25,555,463	26,107,336	26,210,464	25,974,545	26,280,695	25,883,431
12/31/2000	18,103,517	20,864,304	34,702,138	34,361,012	35,087,223	36,221,029	36,793,804	36,805,753	36,994,630	36,793,338	36,557,672
12/31/2001	14,155,170	27,432,534	28,673,654	31,153,815	32,695,262	32,257,574	32,058,192	32,133,751	32,066,996	31,745,089	31,622,295
12/31/2002	14,762,021	16,639,632	17,681,354	19,336,316	17,654,823	18,164,197	17,390,394	17,240,473	17,553,095	17,366,545	17,390,108
12/31/2003	9,364,285	12,909,456	14,696,494	13,405,312	13,789,828	13,489,317	13,120,312	13,127,012	13,105,936	13,065,888	13,175,519
12/31/2004	16,128,414	18,252,789	19,330,696	18,960,480	18,322,937	18,390,881	18,762,219	18,622,041	18,600,001	18,985,815	18,758,744
12/31/2005	17,747,575	22,083,188	23,313,329	22,932,218	22,264,926	21,745,940	21,941,998	22,168,708	21,906,139	22,090,749	21,892,537
12/31/2006	20,504,732	24,088,904	25,252,407	24,103,811	23,720,673	23,469,794	23,337,292	23,415,713	23,297,475	23,277,306	23,552,306
12/31/2007	18,993,078	22,137,541	21,753,461	22,280,943	21,522,344	21,178,078	21,351,085	21,428,162	21,370,397	21,343,750	21,244,098
12/31/2008	15,252,155	16,660,684	16,885,033	16,211,012	16,432,726	16,527,321	16,938,285	16,789,560	16,818,951	16,837,595	
12/31/2009	13,217,105	15,084,024	16,443,141	17,513,973	18,068,951	18,024,395	18,017,423	17,812,039	17,905,130		
12/31/2010	10,905,272	12,747,202	13,385,882	14,355,596	14,026,499	14,001,554	13,954,757	13,634,012			
12/31/2011	11,370,553	12,319,449	13,495,210	13,808,427	14,427,993	14,266,304	14,132,319				
12/31/2012	8,573,967	11,254,302	11,712,039	11,763,653	11,680,089	11,254,318					
12/31/2013	9,020,117	11,042,488	12,596,582	13,345,564	13,423,214						
12/31/2014	9,765,663	12,158,146	14,732,078	15,773,451							
12/31/2015	10,489,889	14,187,536	17,576,487								
12/31/2016	11,206,848	14,601,499									
12/31/2017	11,104,696										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
12/31/1998	28,594,143	28,688,250	28,708,704	28,727,029	28,853,911	28,979,895	29,114,801	29,045,676	29,143,481		
12/31/1999	26,005,057	25,808,270	25,810,562	26,042,962	26,043,962	26,043,961	26,092,958	26,220,458			
12/31/2000	36,645,016	36,542,166	36,642,166	36,693,166	36,782,166	36,782,167	36,882,166				
12/31/2001	31,504,929	31,804,429	31,796,904	31,849,342	31,859,138	31,986,638					
12/31/2002	17,582,551	17,668,514	17,677,415	17,656,712	17,756,710						
12/31/2003	13,166,403	13,168,400	13,158,400	13,258,400							
12/31/2004	18,838,848	18,819,547	18,853,021								
12/31/2005	21,832,689	21,932,689									
12/31/2006	23,524,385										

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
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
12/31/1998	1.482	1.164	0.931	1.105	0.954	0.994	0.997	0.999	0.996	0.997	1.000
12/31/1999	1.414	0.912	1.327	0.903	0.967	1.022	1.004	0.991	1.012	0.985	1.005
12/31/2000	1.153	1.663	0.990	1.021	1.032	1.016	1.000	1.005	0.995	0.994	1.002
12/31/2001	1.938	1.045	1.086	1.049	0.987	0.994	1.002	0.998	0.990	0.996	0.996
12/31/2002	1.127	1.063	1.094	0.913	1.029	0.957	0.991	1.018	0.989	1.001	1.011
12/31/2003	1.379	1.138	0.912	1.029	0.978	0.973	1.001	0.998	0.997	1.008	0.999
12/31/2004	1.132	1.059	0.981	0.966	1.004	1.020	0.993	0.999	1.021	0.988	1.004
12/31/2005	1.244	1.056	0.984	0.971	0.977	1.009	1.010	0.988	1.008	0.991	0.997
12/31/2006	1.175	1.048	0.955	0.984	0.989	0.994	1.003	0.995	0.999	1.012	0.999
12/31/2007	1.166	0.983	1.024	0.966	0.984	1.008	1.004	0.997	0.999	0.995	
12/31/2008	1.092	1.013	0.960	1.014	1.006	1.025	0.991	1.002	1.001		
12/31/2009	1.141	1.090	1.065	1.032	0.998	1.000	0.989	1.005			
12/31/2010	1.169	1.050	1.072	0.977	0.998	0.997	0.977				
12/31/2011	1.083	1.095	1.023	1.045	0.989	0.991					
12/31/2012	1.313	1.041	1.004	0.993	0.964						
12/31/2013	1.224	1.141	1.059	1.006							
12/31/2014	1.245	1.212	1.071								
12/31/2015	1.352	1.239									
12/31/2016	1.303										
3 Yr Mean	1.300	1.197	1.045	1.015	0.984	0.996	0.986	1.001	1.000	0.999	1.000
Best 3/5	1.287	1.149	1.051	1.010	0.995	1.002	0.994	0.998	1.003	0.998	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1998	1.003	1.001	1.001	1.004	1.004	1.005	0.998	1.003			
12/31/1999	0.992	1.000	1.009	1.000	1.000	1.002	1.005	1.002 *			
12/31/2000	0.997	1.003	1.001	1.002	1.000	1.003	1.002 *	1.002 *			
12/31/2001	1.010	1.000	1.002	1.000	1.004	1.002 *	1.002 *	1.002 *			
12/31/2002	1.005	1.001	0.999	1.006	1.001 *	1.002 *	1.002 *	1.002 *			
12/31/2003	1.000	0.999	1.008								
12/31/2004	0.999	1.002									
12/31/2005	1.005										
3 Yr Mean	1.001	1.001	1.003	1.003	1.001 @	1.003 @	1.002 @	1.003 @			
Best 3/5	1.003	1.001	1.004	1.002	1.002 *	1.002 *	1.002 *	1.002 *			

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
12/31/2013					0.995	1.002	0.994	0.998	1.003	0.998	1.001
12/31/2014				1.010	0.995	1.002	0.994	0.998	1.003	0.998	1.001
12/31/2015			1.051	1.010	0.995	1.002	0.994	0.998	1.003	0.998	1.001
12/31/2016		1.149	1.051	1.010	0.995	1.002	0.994	0.998	1.003	0.998	1.001
12/31/2017	1.287	1.149	1.051	1.010	0.995	1.002	0.994	0.998	1.003	0.998	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2013	1.003	1.001	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.017
12/31/2014	1.003	1.001	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.027
12/31/2015	1.003	1.001	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.080
12/31/2016	1.003	1.001	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.240
12/31/2017	1.003	1.001	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.596

* 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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	7,856,743	18,350,952	27,341,150	27,566,565	33,291,945	33,729,324	36,495,206	36,484,105	36,348,275	36,444,249	36,145,908
12/31/1999	6,508,085	14,041,055	17,944,934	26,166,153	25,194,355	25,275,554	26,412,069	28,005,233	28,569,474	29,013,514	29,034,346
12/31/2000	6,843,102	10,871,848	20,204,954	26,057,360	29,509,754	32,453,988	34,412,488	36,179,813	37,856,363	40,207,051	41,369,592
12/31/2001	4,163,796	14,605,167	21,309,406	25,523,046	31,313,769	33,109,782	34,480,751	35,919,034	36,198,488	36,179,368	36,307,981
12/31/2002	5,361,398	8,349,838	10,280,537	12,784,194	13,006,800	15,017,225	16,807,719	16,983,622	17,467,186	18,477,144	18,517,960
12/31/2003	4,190,538	9,022,885	14,280,003	17,354,963	21,308,622	21,794,942	28,965,096	30,809,007	31,870,835	32,191,530	32,281,945
12/31/2004	3,133,899	7,712,470	14,011,808	17,934,347	19,918,068	21,271,418	21,839,311	22,161,115	22,298,448	22,813,332	22,786,539
12/31/2005	2,507,089	7,616,872	12,692,976	16,574,793	18,154,850	18,888,341	21,295,362	21,569,936	25,176,841	28,352,654	28,815,614
12/31/2006	2,546,190	7,532,115	12,572,457	20,385,008	23,079,667	23,951,768	25,740,105	24,854,815	25,516,190	25,638,646	25,832,280
12/31/2007	3,229,100	8,300,952	14,604,601	18,507,857	20,229,437	20,064,952	20,650,322	21,136,694	21,050,885	21,029,880	21,105,944
12/31/2008	2,947,087	7,838,752	11,676,322	14,937,770	16,947,651	17,856,620	18,542,365	19,107,358	19,526,141	19,728,891	
12/31/2009	3,832,402	8,489,608	18,089,258	25,050,165	29,746,773	33,261,539	34,978,387	36,731,444	37,018,753		
12/31/2010	3,411,931	12,213,604	16,134,650	19,070,664	23,867,223	26,413,646	27,479,076	27,654,159			
12/31/2011	6,557,052	17,411,999	23,313,268	34,773,180	37,161,935	41,290,515	42,016,014				
12/31/2012	3,301,422	8,713,077	16,211,427	20,823,461	28,095,402	28,298,216					
12/31/2013	4,135,692	11,373,117	16,740,135	21,008,879	25,169,870						
12/31/2014	5,157,012	9,221,248	14,363,964	18,809,371							
12/31/2015	4,020,971	11,264,402	17,692,425								
12/31/2016	5,561,403	10,551,402									
12/31/2017	6,068,324										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	36,219,954	36,323,917	36,356,948	37,714,235	37,708,980	37,756,035	37,834,548	37,852,284	37,942,678
12/31/1999	28,598,757	28,583,691	28,601,424	28,608,998	28,608,998	28,710,476	28,901,350	29,030,258	
12/31/2000	41,104,366	41,097,861	41,100,157	41,185,194	41,179,883	41,179,884	41,179,884		
12/31/2001	36,339,364	36,357,049	36,448,346	36,459,324	36,461,336	36,464,126			
12/31/2002	18,557,225	19,356,797	21,477,613	21,453,266	21,558,336				
12/31/2003	32,294,242	32,276,387	32,276,387	32,276,388					
12/31/2004	23,213,049	23,012,355	23,075,186						
12/31/2005	28,863,646	30,470,480							
12/31/2006	25,983,245								

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
FRINGE COVERAGE - OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

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
12/31/1998	10,494,209	8,990,198	225,415	5,725,380	437,379	2,765,882	-11,101	-135,830	95,974	-298,341	74,046	103,963	33,031
12/31/1999	7,532,970	3,903,879	8,221,219	-971,798	81,199	1,136,515	1,593,164	564,241	444,040	20,832	-435,589	-15,066	17,733
12/31/2000	4,028,746	9,333,106	5,852,406	3,452,394	2,944,234	1,958,500	1,767,325	1,676,550	2,350,688	1,162,541	-265,226	-6,505	2,296
12/31/2001	10,441,371	6,704,239	4,213,640	5,790,723	1,796,013	1,370,969	1,438,283	279,454	-19,120	128,613	31,383	17,685	91,297
12/31/2002	2,988,440	1,930,699	2,503,657	222,606	2,010,425	1,790,494	175,903	483,564	1,009,958	40,816	39,265	799,572	2,120,816
12/31/2003	4,832,347	5,257,118	3,074,960	3,953,659	486,320	7,170,154	1,843,911	1,061,828	320,695	90,415	12,297	-17,855	0
12/31/2004	4,578,571	6,299,338	3,922,539	1,983,721	1,353,350	567,893	321,804	137,333	514,884	-26,793	426,510	-200,694	62,831
12/31/2005	5,109,783	5,076,104	3,881,817	1,580,057	733,491	2,407,021	274,574	3,606,905	3,175,813	462,960	48,032	1,606,834	
12/31/2006	4,985,925	5,040,342	7,812,551	2,694,659	872,101	1,788,337	-885,290	661,375	122,456	193,634	150,965		
12/31/2007	5,071,852	6,303,649	3,903,256	1,721,580	-164,485	585,370	486,372	-85,809	-21,005	76,064			
12/31/2008	4,891,665	3,837,570	3,261,448	2,009,881	908,969	685,745	564,993	418,783	202,750				
12/31/2009	4,657,206	9,599,650	6,960,907	4,696,608	3,514,766	1,716,848	1,753,057	287,309					
12/31/2010	8,801,673	3,921,046	2,936,014	4,796,559	2,546,423	1,065,430	175,083						
12/31/2011	10,854,947	5,901,269	11,459,912	2,388,755	4,128,580	725,499							
12/31/2012	5,411,655	7,498,350	4,612,034	7,271,941	202,814								
12/31/2013	7,237,425	5,367,018	4,268,744	4,160,991									
12/31/2014	4,064,236	5,142,716	4,445,407										
12/31/2015	7,243,431	6,428,023											
12/31/2016	4,989,999												

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
12/31/1998	0.2124	0.1819	0.0046	0.1159	0.0089	0.0560	-0.0002	-0.0027	0.0019	-0.0060	0.0015	0.0021	0.0007
12/31/1999	0.1856	0.0962	0.2026	-0.0239	0.0020	0.0280	0.0393	0.0139	0.0109	0.0005	-0.0107	-0.0004	0.0004
12/31/2000	0.0693	0.1605	0.1006	0.0594	0.0506	0.0337	0.0304	0.0288	0.0404	0.0200	-0.0046	-0.0001	0.0000
12/31/2001	0.2029	0.1303	0.0819	0.1125	0.0349	0.0266	0.0279	0.0054	-0.0004	0.0025	0.0006	0.0003	0.0018
12/31/2002	0.1094	0.0706	0.0916	0.0081	0.0736	0.0655	0.0064	0.0177	0.0370	0.0015	0.0014	0.0293	0.0776
12/31/2003	0.2137	0.2325	0.1360	0.1748	0.0215	0.3171	0.0815	0.0470	0.0142	0.0040	0.0005	-0.0008	0.0000
12/31/2004	0.1515	0.2084	0.1298	0.0656	0.0448	0.0188	0.0106	0.0045	0.0170	-0.0009	0.0141	-0.0066	0.0021
12/31/2005	0.1463	0.1453	0.1112	0.0452	0.0210	0.0689	0.0079	0.1033	0.0909	0.0133	0.0014	0.0460	
12/31/2006	0.1370	0.1385	0.2146	0.0740	0.0240	0.0491	-0.0243	0.0182	0.0034	0.0053	0.0041		
12/31/2007	0.1608	0.1998	0.1237	0.0546	-0.0052	0.0186	0.0154	-0.0027	-0.0007	0.0024			
12/31/2008	0.1850	0.1451	0.1233	0.0760	0.0344	0.0259	0.0214	0.0158	0.0077				
12/31/2009	0.1407	0.2900	0.2103	0.1419	0.1062	0.0519	0.0530	0.0087					
12/31/2010	0.3620	0.1613	0.1207	0.1973	0.1047	0.0438	0.0072						
12/31/2011	0.4208	0.2288	0.4443	0.0926	0.1601	0.0281							
12/31/2012	0.3010	0.4171	0.2566	0.4045	0.0113								
12/31/2013	0.3197	0.2371	0.1885	0.1838									
12/31/2014	0.1435	0.1815	0.1569										
12/31/2015	0.2305	0.2045											
12/31/2016	0.1554												

Best 3/5	0.2290	0.2235	0.2007	0.1743	0.0818	0.0326	0.0147	0.0142	0.0094	0.0039	0.0023	0.0096	0.0013
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Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2013 - 2017

<u>Item *</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2013 - 2017 Mean</u>
1. Direct Losses Incurred	\$19,650,392	\$20,723,228	\$25,486,854	\$26,406,385	\$23,400,844	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,575,153	\$5,301,984	\$6,171,818	\$5,132,541	\$6,233,925	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,296,595	\$2,476,228	\$2,580,924	\$2,694,622	\$2,384,924	
4. Incurred Losses + ALAE [(1) + (2)]	\$25,225,545	\$26,025,212	\$31,658,672	\$31,538,926	\$29,634,769	
	<u>Incurred Percentage</u>					
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	9.1%	9.5%	8.2%	8.5%	8.0%	8.7%
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) <u>EXPOSURE TREND</u>	<u>MANUFACTURERS</u>	<u>CONTRACTORS</u>	<u>OL&T</u> <u>CLASS GROUPS 1-13 *</u>	<u>OL&T</u> <u>CLASS GROUP 16</u>	<u>PREMISES/</u> <u>OPERATIONS</u>
a) 7/1/2015 to 7/1/2020 AYE 12/31/2015	+ 1.5%	+ 2.9%	+ 1.2%	+ 1.9%	+ 1.2%
b) 7/1/2016 to 7/1/2020 AYE 12/31/2016	+ 1.9%	+ 2.9%	+ 1.2%	+ 2.4%	+ 1.3%
c) 7/1/2017 to 7/1/2020 AYE 12/31/2017	+ 2.2%	+ 2.9%	+ 1.2%	+ 2.2%	+ 1.3%

	<u>MANUFACTURERS & CONTRACTORS</u>			<u>OWNERS, LANDLORDS & TENANTS</u>		
(2) <u>OCCURRENCE SEVERITY</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>
a) Fitted						
All Years (20 Points)	+ 4.5%	+ 4.2%	- 1.1%	+ 3.7%	+ 3.9%	- 1.8%
Eight Year (16 Points)	+ 5.2%	+ 5.3%	+ 1.1%	+ 3.3%	+ 4.6%	- 6.3%
Six Year (12 Points)	+ 5.8%	+ 4.3%	- 2.4%	+ 2.8%	+ 4.3%	- 9.2%
b) Selected	+ 4.5%	+ 4.0%	+ 0.5%	+ 3.5%	+ 4.5%	+ 2.0%

(3) <u>FREQUENCY TREND</u>	<u>M&C</u>	<u>OL&T</u>
Selected	- 0.5%	- 1.0%

(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 12/31/2015, 12/31/2016 & 12/31/2017

(1)		(2)	(3)	(1)		(2)	(3)
YEAR ENDING		MANUFACTURERS	CONTRACTORS	YEAR ENDING		MANUFACTURERS	CONTRACTORS
<u>QUARTER*</u>		CLASS GROUP	CLASS GROUP			CLASS GROUP	CLASS GROUP
		SALES EXPOSURE	PAYROLL EXPOSURE			SALES EXPOSURE	PAYROLL EXPOSURE
		<u>INDICES</u>	<u>INDICES</u>			<u>INDICES</u>	<u>INDICES</u>
2007	1	0.955	20.243	2014	1	1.012	24.295
	2	0.959	20.497		2	1.016	24.404
	3	0.961	20.718		3	1.020	24.527
	4	0.963	20.928		4	1.022	24.655
2008	1	0.962	21.143	2015	1	1.025	24.767
	2	0.958	21.357		2	1.027	24.913
	3	0.956	21.604		3	1.029	25.019
	4	0.957	21.880		4	1.031	25.174
2009	1	0.961	22.128	2016	1	1.031	25.317
	2	0.966	22.349		2	1.032	25.484
	3	0.969	22.502		3	1.031	25.742
	4	0.968	22.653		4	1.032	25.950
2010	1	0.964	22.806	2017	1	1.035	26.162
	2	0.962	22.928		2	1.036	26.325
	3	0.962	23.080		3	1.039	26.521
	4	0.965	23.208		4	1.042	26.707
2011	1	0.968	23.312	2018	1	1.044	26.937
	2	0.973	23.427		2	1.049	27.181
	3	0.978	23.556		3P	1.054	27.392
	4	0.982	23.638		4P	1.060	27.626
2012	1	0.986	23.715	2019	1P	1.067	27.827
	2	0.990	23.794		2P	1.075	28.025
	3	0.995	23.873		3P	1.084	28.220
	4	1.000	23.965		4P	1.093	28.419
2013	1	1.004	24.062	2020	1P	1.100	28.619
	2	1.006	24.140		2P	1.105	28.801
	3	1.008	24.167		3P	1.109	28.956
	4	1.010	24.208		4P	1.112	29.080

CHANGE IN EXPOSURES		MANUFACTURERS	CONTRACTORS
7/1/2015 to 7/1/2020		(2020:4/2015:4)	1.079
7/1/2016 to 7/1/2020		(2020:4/2016:4)	1.078
7/1/2017 to 7/1/2020		(2020:4/2017:4)	1.068

AVERAGE ANNUAL TREND FACTOR			
7/1/2015 to 7/1/2020		(5.0 YRS)	1.015
7/1/2016 to 7/1/2020		(4.0 YRS)	1.019
7/1/2017 to 7/1/2020		(3.0 YRS)	1.022

* Projected values are identified by a 'P' in column (1).

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PREMISES / OPERATIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS ¹

<u>TYPE OF CLASS</u>	<u>VOLUME</u> ²	<u>INFLATION TREND</u> ³
FURNITURE@	9.2%	-1.2%
OTHER DURABLES	6.1%	-0.3%
CLOTHING	9.7%	0.1%
FOOD@	44.0%	1.6%
OTHER NON-DURABLES	26.6%	1.9%
RECREATION SERVICES#	4.4%	2.4%
TOTAL	100.0%	1.2% 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 12/31/2017. Inflation adjusted GDP is measured in terms of 2012 prices.

³ Inflation trends are based on average annual growth rates in consumption components starting 2015 to 2020.

⁴ This OL&T exposure trend is applied only to those classes in class groups 1-13 which have inflation-sensitive exposure bases.

@ These categories have been revised. See Executive Summary for details.

The category of Recreations Services has been introduced. See Executive Summary for details.

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	RECREATION SERVICES	YEAR ENDING QUARTER		FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES
2007	1	1.080	0.948	0.965	0.849	0.882	0.890	2014	1	0.972	0.970	1.010	1.018	1.003	1.022
	2	1.079	0.952	0.962	0.857	0.884	0.897		2	0.962	0.961	1.013	1.024	1.006	1.028
	3	1.076	0.955	0.958	0.866	0.887	0.902		3	0.954	0.953	1.014	1.030	1.009	1.032
	4	1.072	0.959	0.955	0.876	0.891	0.908		4	0.947	0.944	1.013	1.038	1.013	1.036
2008	1	1.069	0.962	0.951	0.886	0.896	0.915	2015	1	0.940	0.936	1.011	1.045	1.017	1.039
	2	1.065	0.970	0.949	0.896	0.901	0.922		2	0.935	0.927	1.007	1.050	1.021	1.042
	3	1.064	0.977	0.949	0.908	0.907	0.931		3	0.930	0.917	1.004	1.054	1.023	1.047
	4	1.065	0.983	0.947	0.921	0.912	0.936		4	0.924	0.908	1.000	1.058	1.025	1.052
2009	1	1.066	0.986	0.947	0.931	0.919	0.940	2016	1	0.920	0.903	0.999	1.061	1.027	1.058
	2	1.069	0.986	0.950	0.936	0.930	0.942		2	0.913	0.903	0.999	1.063	1.030	1.064
	3	1.066	0.985	0.952	0.937	0.942	0.944		3	0.907	0.903	0.998	1.064	1.034	1.071
	4	1.061	0.986	0.956	0.936	0.953	0.947		4	0.900	0.904	0.998	1.065	1.038	1.078
2010	1	1.051	0.984	0.957	0.936	0.962	0.949	2017	1	0.895	0.903	0.999	1.066	1.042	1.086
	2	1.039	0.983	0.956	0.937	0.966	0.953		2	0.888	0.900	0.997	1.068	1.046	1.092
	3	1.027	0.982	0.953	0.940	0.968	0.955		3	0.882	0.897	0.995	1.071	1.048	1.100
	4	1.015	0.982	0.949	0.943	0.970	0.957		4	0.875	0.895	0.992	1.074	1.050	1.108
2011	1	1.006	0.987	0.947	0.948	0.973	0.960	2018	1	0.869	0.893	0.991	1.078	1.052	1.114
	2	1.001	0.994	0.949	0.955	0.977	0.964		2	0.866	0.890	0.994	1.082	1.054	1.120
	3	1.000	1.002	0.955	0.965	0.981	0.968		3P	0.865	0.890	0.995	1.086	1.056	1.125
	4	1.000	1.008	0.965	0.975	0.985	0.973		4P	0.866	0.890	0.998	1.091	1.060	1.131
2012	1	1.001	1.011	0.976	0.984	0.990	0.980	2019	1P	0.867	0.889	0.997	1.097	1.066	1.138
	2	1.001	1.009	0.988	0.991	0.993	0.986		2P	0.868	0.891	0.997	1.104	1.073	1.146
	3	1.000	1.005	0.994	0.996	0.997	0.993		3P	0.870	0.893	0.999	1.111	1.083	1.153
	4	1.000	1.000	1.000	1.000	1.000	1.000		4P	0.871	0.894	1.001	1.118	1.092	1.160
2013	1	0.998	0.994	1.005	1.004	1.001	1.005	2020	1P	0.872	0.895	1.003	1.125	1.101	1.166
	2	0.994	0.989	1.006	1.008	1.001	1.009		2P	0.872	0.895	1.005	1.132	1.109	1.172
	3	0.988	0.985	1.009	1.012	1.001	1.013		3P	0.871	0.895	1.006	1.138	1.117	1.177
	4	0.981	0.979	1.010	1.015	1.002	1.017		4P	0.869	0.894	1.008	1.144	1.125	1.182

Change In Exposures*

Average Annual Trend Factor

7/1/2015 to 7/1/2020 (2020:4/2015:4)	0.940	0.985	1.007	1.081	1.097	1.124	7/1/2015 to 7/1/2020 (5.0 Years)	-1.2%	-0.3%	0.1%	1.6%	1.9%	2.4%
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*Assumes a loss cost revision date of July 1, 2019, and a prospective average date of coverage one year later (July 1, 2020).

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PREMISES/OPERATIONS
GOVERNMENTAL SUBDIVISIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2015, 12 /31/2016 & 12/31/2017

(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 @	
2007	1		0.848	2014	1		1.040
	2		0.858		2		1.046
	3		0.869		3		1.052
	4		0.881		4		1.057
2008	1		0.893	2015	1		1.057
	2		0.905		2		1.058
	3		0.918		3		1.058
	4		0.926		4		1.057
2009	1		0.926	2016	1		1.057
	2		0.924		2		1.056
	3		0.920		3		1.057
	4		0.920		4		1.060
2010	1		0.926	2017	1		1.067
	2		0.933		2		1.074
	3		0.940		3		1.082
	4		0.947		4		1.092
2011	1		0.954	2018	1		1.100
	2		0.962		2		1.111
	3		0.971		3P		1.120
	4		0.977		4P		1.128
2012	1		0.984	2019	1P		1.135
	2		0.988		2P		1.140
	3		0.992		3P		1.144
	4		1.000		4P		1.149
2013	1		1.007	2020	1P		1.153
	2		1.016		2P		1.157
	3		1.025		3P		1.160
	4		1.033		4P		1.164
CHANGE IN EXPOSURES				AVERAGE ANNUAL TREND FACTOR			
7/1/2015 to 7/1/2020		(2020:4/2015:4)	1.100	7/1/2015 to 7/1/2020		(5.0 YRS)	1.019
7/1/2016 to 7/1/2020		(2020:4/2016:4)	1.098	7/1/2016 to 7/1/2020		(4.0 YRS)	1.024
7/1/2017 to 7/1/2020		(2020:4/2017:4)	1.066	7/1/2017 to 7/1/2020		(3.0 YRS)	1.022

* 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 2012 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) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2008	\$ 248,997,341	4,795	\$ 51,929	\$ 49,378		
12/31/2008	247,389,600	4,682	52,838	50,477		
6/30/2009	245,886,822	4,747	51,798	51,599		
12/31/2009	256,772,264	4,810	53,383	52,747		
6/30/2010	263,169,902	4,907	53,632	53,920	\$ 52,148	
12/31/2010	259,060,860	4,935	52,495	55,120	53,497	
6/30/2011	282,275,761	5,107	55,272	56,346	54,880	
12/31/2011	289,027,755	4,941	58,496	57,599	56,298	
6/30/2012	257,577,166	4,370	58,942	58,881	57,754	\$ 56,596
12/31/2012	245,140,768	4,218	58,118	60,190	59,247	58,225
6/30/2013	251,609,267	4,302	58,487	61,529	60,778	59,901
12/31/2013	263,041,563	4,411	59,633	62,898	62,349	61,625
6/30/2014	302,811,442	4,773	63,443	64,297	63,961	63,399
12/31/2014	299,388,507	4,341	68,968	65,727	65,615	65,224
6/30/2015	268,139,616	3,949	67,901	67,189	67,311	67,101
12/31/2015	248,738,488	3,802	65,423	68,684	69,051	69,033
6/30/2016	230,757,368	3,358	68,719	70,212	70,836	71,020
12/31/2016	230,356,990	3,235	71,208	71,773	72,667	73,064
6/30/2017	252,495,036	3,307	76,352	73,370	74,546	75,167
12/31/2017	269,159,767	3,323	80,999	75,002	76,473	77,331
Goodness of Fit Statistic, R-Squared:				0.921	0.926	0.894
Average Annual Severity Trend (10 yr)				+ 4.5%		
Average Annual Severity Trend (8 yr)				+ 5.2%		
Average Annual Severity Trend (6 yr)				+ 5.8%		
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
MANUFACTURERS AND CONTRACTORS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Property Damage

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2008	\$ 206,008,127	18,727	\$ 11,001	\$ 10,115		
12/31/2008	207,304,828	18,897	10,970	10,325		
6/30/2009	197,721,114	18,459	10,711	10,538		
12/31/2009	192,443,140	17,859	10,776	10,756		
6/30/2010	192,579,902	18,337	10,502	10,978	\$ 10,450	
12/31/2010	195,644,093	18,772	10,422	11,205	10,722	
6/30/2011	198,617,791	18,809	10,560	11,437	11,001	
12/31/2011	206,209,729	18,676	11,041	11,673	11,287	
6/30/2012	198,356,049	18,120	10,947	11,915	11,581	\$ 11,958
12/31/2012	213,484,059	17,174	12,431	12,161	11,882	12,213
6/30/2013	217,656,393	16,728	13,012	12,412	12,191	12,475
12/31/2013	207,965,352	16,003	12,995	12,669	12,508	12,741
6/30/2014	213,061,178	15,760	13,519	12,931	12,834	13,014
12/31/2014	217,392,426	15,730	13,820	13,198	13,167	13,292
6/30/2015	208,845,571	15,427	13,538	13,471	13,510	13,577
12/31/2015	210,139,391	15,449	13,602	13,750	13,861	13,867
6/30/2016	213,747,402	15,589	13,711	14,034	14,222	14,164
12/31/2016	224,481,748	15,700	14,298	14,324	14,592	14,467
6/30/2017	225,959,185	15,757	14,340	14,620	14,971	14,776
12/31/2017	238,361,178	15,354	15,524	14,923	15,361	15,093
Goodness of Fit Statistic, R-Squared:				0.861	0.907	0.795
Average Annual Severity Trend (10 yr)				+ 4.2%		
Average Annual Severity Trend (8 yr)				+ 5.3%		
Average Annual Severity Trend (6 yr)				+ 4.3%		
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) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2008	\$ 22,565,324	484	\$ 46,623	\$ 42,633		
12/31/2008	22,718,042	472	48,131	42,400		
6/30/2009	22,385,371	490	45,684	42,169		
12/31/2009	24,867,046	557	44,645	41,939		
6/30/2010	23,310,511	637	36,594	41,710	\$ 37,628	
12/31/2010	19,162,684	614	31,210	41,482	37,827	
6/30/2011	19,524,294	536	36,426	41,256	38,026	
12/31/2011	19,779,355	539	36,696	41,030	38,227	
6/30/2012	19,066,545	518	36,808	40,806	38,429	\$ 43,372
12/31/2012	20,175,991	502	40,191	40,584	38,632	42,849
6/30/2013	21,192,656	468	45,283	40,362	38,836	42,333
12/31/2013	23,826,058	495	48,133	40,142	39,041	41,822
6/30/2014	23,902,746	540	44,264	39,923	39,247	41,318
12/31/2014	24,585,511	541	45,445	39,705	39,455	40,820
6/30/2015	24,966,856	571	43,725	39,488	39,663	40,328
12/31/2015	21,260,921	611	34,797	39,272	39,873	39,842
6/30/2016	25,139,617	650	38,676	39,058	40,083	39,362
12/31/2016	25,062,110	650	38,557	38,845	40,295	38,888
6/30/2017	19,488,145	622	31,331	38,633	40,508	38,419
12/31/2017	27,195,652	630	43,168	38,422	40,722	37,956
Goodness of Fit Statistic, R-Squared:				0.057	0.037	0.119
Average Annual Severity Trend (10 yr)				- 1.1%		
Average Annual Severity Trend (8 yr)				+ 1.1%		
Average Annual Severity Trend (6 yr)				- 2.4%		
Selected Annual Severity Trend				+ 0.5%		

* 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
Bodily Injury

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2008	\$ 614,868,829	20,826	\$ 29,524	\$ 30,569		
12/31/2008	606,636,468	20,127	30,140	31,136		
6/30/2009	636,036,024	20,057	31,711	31,714		
12/31/2009	662,534,662	20,391	32,492	32,302		
6/30/2010	682,746,932	20,962	32,571	32,901	\$ 33,536	
12/31/2010	714,338,031	21,189	33,713	33,511	34,088	
6/30/2011	744,684,196	21,565	34,532	34,133	34,650	
12/31/2011	732,013,188	20,590	35,552	34,766	35,221	
6/30/2012	666,573,067	18,395	36,237	35,411	35,801	\$ 36,372
12/31/2012	637,778,772	17,509	36,426	36,068	36,391	36,884
6/30/2013	672,979,126	18,457	36,462	36,737	36,991	37,404
12/31/2013	724,107,795	19,484	37,164	37,418	37,601	37,931
6/30/2014	798,579,342	20,795	38,402	38,112	38,220	38,465
12/31/2014	796,692,173	19,903	40,029	38,819	38,850	39,007
6/30/2015	763,006,903	18,854	40,469	39,539	39,490	39,557
12/31/2015	800,179,108	18,826	42,504	40,273	40,141	40,114
6/30/2016	751,485,446	17,855	42,088	41,020	40,802	40,679
12/31/2016	733,022,082	17,902	40,946	41,781	41,475	41,252
6/30/2017	774,571,033	18,848	41,096	42,556	42,158	41,834
12/31/2017	787,688,383	19,550	40,291	43,345	42,853	42,423
Goodness of Fit Statistic, R-Squared:				0.934	0.884	0.737
Average Annual Severity Trend (10 yr)				+ 3.7%		
Average Annual Severity Trend (8 yr)				+ 3.3%		
Average Annual Severity Trend (6 yr)				+ 2.8%		
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).

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) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2008	\$ 80,650,073	9,067	\$ 8,895	\$ 8,258		
12/31/2008	82,453,778	9,192	8,970	8,418		
6/30/2009	76,143,241	9,217	8,261	8,581		
12/31/2009	81,187,210	9,283	8,746	8,747		
6/30/2010	86,384,329	9,591	9,007	8,916	\$ 8,636	
12/31/2010	82,870,187	9,873	8,394	9,088	8,834	
6/30/2011	87,846,045	10,042	8,748	9,264	9,035	
12/31/2011	91,873,168	9,835	9,341	9,443	9,241	
6/30/2012	86,709,576	9,075	9,555	9,626	9,452	\$ 9,553
12/31/2012	87,225,767	8,671	10,059	9,812	9,668	9,756
6/30/2013	89,072,404	8,756	10,173	10,002	9,889	9,965
12/31/2013	86,120,571	8,733	9,862	10,195	10,115	10,177
6/30/2014	89,549,847	9,020	9,928	10,392	10,346	10,395
12/31/2014	91,600,975	9,011	10,165	10,593	10,582	10,616
6/30/2015	99,523,453	8,586	11,591	10,798	10,823	10,843
12/31/2015	98,733,014	8,595	11,487	11,007	11,070	11,074
6/30/2016	94,629,973	8,612	10,988	11,220	11,323	11,311
12/31/2016	97,283,103	8,624	11,281	11,437	11,581	11,552
6/30/2017	105,349,729	8,983	11,728	11,658	11,846	11,799
12/31/2017	107,211,069	8,679	12,353	11,884	12,116	12,051
Goodness of Fit Statistic, R-Squared:				0.872	0.896	0.818
Average Annual Severity Trend (10 yr)				+ 3.9%		
Average Annual Severity Trend (8 yr)				+ 4.6%		
Average Annual Severity Trend (6 yr)				+ 4.3%		
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) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity <u>Severity</u>	(5) Exponential Curve of Best Fit to Col (4) <u>10 Year 8 Year 6 Year</u>		
6/30/2008	\$ 28,623,701	580	\$ 49,351	\$ 72,205		
12/31/2008	26,358,922	521	50,593	71,551		
6/30/2009	34,761,247	542	64,135	70,903		
12/31/2009	44,328,212	564	78,596	70,260		
6/30/2010	43,996,171	594	74,068	69,624	\$ 86,889	
12/31/2010	35,506,368	565	62,843	68,993	84,096	
6/30/2011	43,098,686	520	82,882	68,368	81,392	
12/31/2011	48,265,652	477	101,186	67,748	78,775	
6/30/2012	37,575,544	395	95,128	67,134	76,243	\$ 84,342
12/31/2012	32,360,774	381	84,936	66,526	73,791	80,367
6/30/2013	29,721,665	415	71,618	65,923	71,419	76,580
12/31/2013	34,146,185	450	75,880	65,326	69,123	72,971
6/30/2014	38,890,493	506	76,859	64,734	66,900	69,533
12/31/2014	30,951,137	549	56,377	64,147	64,750	66,256
6/30/2015	34,745,351	628	55,327	63,566	62,668	63,134
12/31/2015	39,779,320	729	54,567	62,990	60,653	60,159
6/30/2016	38,872,511	740	52,530	62,419	58,703	57,324
12/31/2016	35,767,842	678	52,755	61,854	56,816	54,623
6/30/2017	33,753,929	609	55,425	61,293	54,989	52,049
12/31/2017	34,611,791	570	60,722	60,738	53,221	49,596
Goodness of Fit Statistic, R-Squared:				0.060	0.508	0.704
Average Annual Severity Trend (10 yr)				- 1.8%		
Average Annual Severity Trend (8 yr)				- 6.3%		
Average Annual Severity Trend (6 yr)				- 9.2%		
Selected Annual Severity Trend				+ 2.0%		

* 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).

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES¹

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at <u>Ultimate</u> ¹	(4) Occurrence Frequency <u>(3)/(2)</u> ²
12/31/2004	\$ 752,246,863	28,419	37.78
12/31/2005	777,282,974	28,331	36.45
12/31/2006	822,305,710	28,912	35.16
12/31/2007	840,644,805	29,655	35.28
12/31/2008	891,719,346	31,063	34.83
12/31/2009	815,397,711	29,112	35.70
12/31/2010	803,571,787	29,983	37.31
12/31/2011	818,670,251	29,697	36.27
12/31/2012	821,462,874	28,449	34.63
12/31/2013	869,361,817	28,618	32.92
12/31/2014	913,449,824	29,710	32.53
12/31/2015	933,048,801	29,165	31.26
12/31/2016	942,350,198	29,136	30.92
12/31/2017	955,289,641	29,892	31.29

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 OCCURRENCES¹

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences <u>at Ultimate¹</u>	(4) Occurrence Frequency <u>(3)/(2)²</u>
12/31/2004	\$ 856,784,440	36,838	43.00
12/31/2005	917,339,415	34,823	37.96
12/31/2006	919,962,465	32,231	35.03
12/31/2007	979,417,240	34,396	35.12
12/31/2008	1,088,763,592	35,568	32.67
12/31/2009	1,152,343,596	34,254	29.73
12/31/2010	1,197,880,534	34,422	28.74
12/31/2011	1,199,844,485	33,235	27.70
12/31/2012	1,198,704,597	29,221	24.38
12/31/2013	1,208,068,528	31,955	26.45
12/31/2014	1,260,826,110	33,146	26.29
12/31/2015	1,351,210,126	32,674	24.18
12/31/2016	1,362,770,180	31,128	22.84
12/31/2017	1,380,287,969	33,963	24.61

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.

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

CLASS GROUP 01

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

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

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

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

<u>CLASS GROUP 05</u>		18707	0.15	43626	4.77	44433	310.66
		18833	1.79	43628	61.99	44434	594.24
10140	0.46	<u>CLASS GROUP 07</u>		43629	52.53	44435	615.31
10141	0.92	10015	2.95	43760	1.75	44436	718.67
10145	4.43	10052	2.04	44069	5.10	44437	595.63
12361	1.00	10054	1.81	44070	1.51	44438	470.71
13049	0.52	10110	10.04	44071	1.68	44439	916.25
13112	0.85	10117	2.93	44072	1.16	44440	758.14
13670	0.56	10120	6.57	44311	3.08	46112	1.00
15223	0.66	10331	4.00	44315	2.07	<u>CLASS GROUP 09</u>	
<u>CLASS GROUP 06</u>		10332	6.90	46911	9.44	45190	1.00
10010	1.59	10378	4.05	46912	17.29	45191	0.71
10040	1.21	10379	1.88	47318	3.88	45192	0.83
10070	0.91	10380	3.21	47420	0.85	45193	0.49
10111	1.99	10381	2.78	48206	12.62	45210	0.62
11127	5.07	11138	1.00	48441	0.053	46202	1.27
11128	6.84	16670	1.66	48557	5.30	64074	7.06
11203	11.79	40045	91.94	48558	4.61	64075	4.97
12362	1.00	40046	18.17	48637	4.05		
12373	0.38	40047	6.48	48638	2.01		
12391	0.75	40059	2.32	48925	96.91		
12707	6.56	40061	1.23	49870	40.51		
12797	1.38	40063	41.16	63217	18.47		
13715	1.00	40064	12.10	63218	6.22		
13930	2.13	40111	3.26	<u>CLASS GROUP 08</u>			
14527	4.07	41001	0.11	40101	254.14		
16005	0.53	41664	13.92	40102	224.55		
16501	1.12	41665	1.63	44427	918.85		
16527	1.72	41667	38.05	44428	924.07		
16705	3.19	41668	35.67	44429	13.85		
18078	1.81	41669	0.25	44430	9.63		
18205	2.79	41670	0.42	44431	30.76		
		43518	5.97	44432	9.75		

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS

*Base Class

<u>CLASS GROUP 10</u>		61000	0.99	65007	1.65	49181	0.82	
41421	0.015	63010	1.80	66122	0.71	49183	1.00	*
41422	0.008	63011	2.25	66123	0.39	49184	2.11	
41603	0.71	63012	3.20	66309	1.14	49185	1.92	
41604	0.39	63013	3.03	66561	2.64	49292	0.060	
41650	1.00	68500	0.22	67017	2.45	49333	0.44	
41680	0.52	<u>CLASS GROUP 12</u>		67634	2.12	49801	6.88	
41715	0.33	41678	3.04	67635	1.50	49802	0.61	
41716	0.21	43152	0.91	68001	4.58	49803	1.08	
46004	0.95	46362	10.61	68439	5.89			
46005	0.76	46426	1.55	68604	0.11			
47469	0.15	46427	2.07	68606	0.43			
47471	0.13	46603	0.13	68607	0.34			
47473	0.17	46604	0.15	68702	0.28			
47474	0.19	46606	0.40	68703	0.21			
47475	0.15	46607	0.55	68706	0.90			
47476	0.15	48600	3.10	68707	0.89			
47477	0.20	60035	1.86	<u>CLASS GROUP 13</u>				
47478	0.21	61212	1.00	40075	1.87			
67508	1.20	61216	1.11	43151	0.93			
67509	0.88	61217	1.01	43200	3.54			
67510	0.49	61218	0.69	43421	0.97			
67511	0.53	61223	4.66	43422	5.09			
67512	2.27	61224	1.65	43550	3.46			
67513	1.44	61225	2.29	43551	1.92			
<u>CLASS GROUP 11</u>		61226	3.65	44276	4.75			
60010	1.00	61227	3.34	44277	3.08			
60011	1.15	62000	0.76	45334	2.04			
60012	1.89	62001	0.57	45450	0.60			
60013	1.62	62002	0.26	45937	0.008			
60015	1.21	62003	0.82	46700	7.12			
60016	1.36	63215	2.71	47221	7.81			
		63216	1.88	48039	2.51			

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

<u>CLASS GROUP 14</u>							
10020	(a)	40140	(a)	46881	(a)	97502	(a)
10119	(a)	41210	(a)	46882	(a)	97503	(a)
10135	(a)	41666	(a)	46913	(a)	97504	(a)
10375	(a)	41672	(a)	46914	(a)		
11101	(a)	41673	(a)	46915	(a)		
11120	(a)	41700	(a)	46916	(a)		
11160	(a)	43007	(a)	47051	(a)		
13208	(a)	43117	(a)	47052	(a)	<u>CLASS GROUP 16</u>	
13461	(a)	43215	(a)	47103	(a)	44100	0.96
15119	(a)	43424	(a)	47146	(a)	44101	1.00
15120	(a)	43517	(a)	47147	(a)	44102	0.78
15300	(a)	43754	(a)	47253	(a)	44103	0.69
16722	(a)	43945	(a)	47254	(a)	44104	0.29
16723	(a)	43946	(a)	47468	(a)	44108	0.34
18200	(a)	43990	(a)	47600	(a)	44109	0.86
18991	(a)	43991	(a)	47610	(a)	44110	0.88
19061	(a)	44105	(a)	48177	(a)	44111	0.54
40005	(a)	44106	(a)	48178	(a)	44112	0.32
40006	(a)	44113	(a)	48252	(a)		
40010	(a)	44193	(a)	48610	(a)		
40015	(a)	44194	(a)	48727	(a)		
40020	(a)	44222	(a)	48924	(a)		
40026	(a)	44500	(a)	49305	(a)		
40031	(a)	44501	(a)	49451	(a)		
40032	(a)	45224	(a)	49452	(a)		
40040	(a)	45225	(a)	49800	(a)		
40041	(a)	45523	(a)	49890	(a)		
40042	(a)	45524	(a)	49891	(a)		
40066	(a)	45539	(a)	49902	(a)		
40067	(a)	45993	(a)	49903	(a)		
40069	(a)	46510	(a)	63219	(a)		
40072	(a)	46590	(a)	63220	(a)		
40115	(a)	46671	(a)	64500	(a)		
40117	(a)	46773	(a)	97501	(a)		
		46822	(a)				

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

CLASS GROUP 30		CLASS GROUP 31		CLASS GROUP 32			
91111	1.07	91302	2.47	90089	2.69	94099	1.56
91127	0.72	91315	0.75	91125	1.62	94225	5.49
91150	0.68	91324	1.67	91160	0.65	94276	2.86
91155	1.51	91340	1.09	91175	0.56	94404	2.71
91235	0.83	91342	1.00	91177	2.45	94569	1.83
91250	1.25	91405	1.27	91179	2.46	94590	7.89
91555	0.50	95625	1.18	91190	1.32	94617	2.49
92215	1.19	96611	0.25	91341	2.81	95124	0.92
92451	0.83	97047	0.76	91343	0.62	95233	1.97
92593	10.90	97050	0.59	91436	3.18	95305	2.14
94304	1.06	98305	0.61	91481	11.61	95310	5.11
94381	1.99	98306	1.57	91507	1.71	95410	2.76
95647	1.00	98344	0.17	91523	26.37	95487	1.48
96053	0.76	98405	0.28	91547	0.15	95620	1.20
97222	0.55	98810	0.86	91551	0.93	96408	2.39
97223	0.83	98813	0.83	91562	2.07	96409	2.21
98111	0.21	99004	0.69	91577	7.41	96410	1.94
98164	0.70	99600	0.30	91590	2.15	96702	2.75
98636	1.02	99614	0.67	91666	0.58	96816	2.58
98806	0.95	99777	1.49	91746	2.07	97111	3.30
98993	1.95	99826	0.17	91805	0.13	97650	2.28
99505	1.65	99952	1.26	92053	0.32	97653	1.95
99506	2.03	99953	1.36	92054	0.11	97654	3.40
99507	1.77	99954	0.99	92055	3.07	98003	0.61
99570	0.95	99955	1.24	92101	4.80	98090	0.082
99571	0.23	99975	1.10	92102	2.89	98091	0.089
99572	0.45			92338	1.11	98092	0.27
99573	0.43			92446	3.65	98257	0.92
99650	0.45			92447	3.19	98304	3.41
99709	1.11			92453	2.02	98307	1.08
99948	2.35			92478	1.00	98308	0.71
				94007	6.85	98413	8.98
						98414	8.22
						98415	1.08

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS

*Base Class

CLASS GROUP 32 (cont'd)						CLASS GROUP 34	
98423	2.57	99321	6.22	96317	0.29	10036	2.70
98424	4.36	99613	5.51	96872	1.03	10073	4.20
98425	1.79	99620	0.30	97220	0.075	10075	31.17
98426	1.58	99718	0.88	97308	0.14	10107	12.84
98427	1.54	99746	1.49	97447	0.46	10255	1.00
98449	2.21	99760	0.17	97651	1.36	10256	3.66
98482	2.37	99793	1.89	97652	1.18	10257	0.69
98483	3.50	99827	0.27	97655	1.05	11039	3.65
98502	3.35	99851	1.10	98002	0.19	11248	0.19
98555	1.56	99917	1.78	98152	0.64	12014	0.41
98597	0.35	99938	2.00	98153	0.72	12509	0.25
98598	0.12	99943	5.80	98154	0.85	12510	3.17
98601	4.01	99946	4.32	98155	1.19	12583	1.41
98624	0.63	99963	0.43	98157	0.76	12651	4.11
98640	69.14	CLASS GROUP 33		98159	0.51	12683	1.88
98677	10.90	91130	0.28	98160	1.08	13201	3.63
98678	9.68	91135	0.078	98161	1.21	13204	4.11
98699	3.15	91200	0.16	98163	1.27	13205	1.58
98710	2.19	91265	3.42	98303	2.39	13410	5.75
98805	2.86	91266	1.81	98309	1.20	13412	1.94
98820	5.46	91266	1.81	98429	0.25	13453	2.24
98884	1.42	91560	1.00	98658	1.23	13454	2.62
98967	2.23	91580	1.32	98659	0.22	13455	2.66
99003	1.06	91606	2.74	98705	1.74	13590	1.98
99080	0.75	91629	0.56	98751	0.93	13621	0.50
99111	1.09	91636	0.96	98914	0.15	14279	1.91
99163	2.60	91641	0.26	98949	0.21	14855	0.88
99165	0.57	91722	0.84	99220	0.33	15062	0.79
99223	0.16	92445	0.55	99222	0.62	15063	0.92
99303	8.72	92663	0.13	99471	0.15	15188	1.39
99310	2.18	95306	1.10	99969	0.60	15404	0.36
99315	6.41	95357	0.28	99988	0.53	15405	0.53
		95455	1.16				
		95505	0.54				

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS

*Base Class

CLASS GROUP 34 (cont'd)		CLASS GROUP 35		CLASS GROUP 36		CLASS GROUP 37	
15406	1.35	51300	0.91	59647	1.34	51752	4.54
15488	3.37	51305	0.91	59773	0.17	51796	1.96
15733	0.88	51350	1.53	59774	0.14	51808	6.97
16009	1.08	51351	1.37	59775	0.18	51809	8.65
16588	0.50	51352	1.88	59889	0.56	51869	2.31
16604	0.84	51355	1.28			51877	13.01
16694	1.66	51356	1.38			51889	2.14
16819	4.78	51575	0.41			51896	1.00
16820	3.70	51666	0.65			51919	2.16
16890	0.56	51767	0.19			51926	2.20
16891	0.61	51777	0.66			51927	1.19
16892	1.11	51790	1.10			51934	2.41
18506	1.76	51833	0.99			51941	2.19
18616	1.34	51900	0.74			51942	3.50
45380	1.03	52315	0.86			51956	9.45
45771	1.57	52744	3.79			51957	8.33
45819	0.51	53374	1.00			51958	7.40
49239	0.77	53375	0.53			51959	7.58
51315	0.50	53376	0.85			51960	1.00
51357	0.71	53377	0.87			51970	4.35
51358	1.71	53403	0.55			51982	1.28
51359	1.50	53565	0.64			51986	5.03
59925	1.54	55371	2.55			51999	2.12
59926	1.31	55802	0.66			52002	1.86
59927	0.88	56488	1.10			52109	0.47
		56690	0.57			52134	6.23
		57403	1.35			52150	11.47
		58020	1.45			52402	0.47
		58713	0.42			52432	2.33
		59188	2.88			52433	2.13
		59189	3.95			52435	2.67
		59482	3.00			52438	1.93
						52440	3.03
						52467	2.80

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

CLASS GROUP 36 (cont'd)		56041	1.78	58058	2.38	59725	1.87
		56042	2.24	58095	3.35	59726	1.36
52469	0.98	56202	1.78	58096	4.45	59738	4.34
52505	4.88	56390	3.11	58302	1.20	59790	3.35
52581	23.79	56391	2.67	58397	6.97	59867	3.77
52619	1.67	56427	4.30	58503	1.86	59886	0.51
52911	1.33	56699	1.98	58532	2.40	59905	2.36
52967	0.50	56758	1.68	58559	0.49	59914	13.86
53001	4.89	56759	1.72	58560	1.18	59923	0.34
53077	2.35	56760	2.47	58575	1.52	59931	6.23
53095	1.61	56805	3.25	58627	4.88	59932	6.71
53096	2.24	56806	2.30	58682	4.34	59941	2.09
53121	6.37	56807	2.28	58737	3.15	59955	0.80
53271	1.20	56808	2.98	58757	10.62	59963	5.95
53631	0.74	56900	2.86	58759	1.31	59964	13.94
53632	0.85	56910	1.43	58802	1.49	59973	3.84
53731	0.78	56980	2.48	58822	4.10	59984	1.05
53732	5.32	57001	0.85	58903	0.94	59985	4.11
53733	3.46	57002	0.55	58904	0.72	59986	3.14
53907	2.34	57202	2.20	59005	1.78	59989	0.55
54077	3.20	57257	2.73	59057	13.18		
55010	9.66	57401	1.55	59058	8.53		
55011	2.61	57410	0.75	59257	0.48		
55012	3.11	57572	0.44	59306	3.01		
55214	2.52	57600	1.31	59481	8.09		
55597	0.63	57625	11.52	59601	3.05		
55647	1.26	57651	1.40	59660	5.61		
55648	0.57	57798	0.71	59661	2.75		
55649	0.68	57800	2.65	59693	0.46		
55715	5.00	57913	3.43	59701	0.22		
55716	7.23	57998	1.52	59713	5.02		
55918	2.86	58010	3.53	59722	2.60		
55919	0.39	58056	4.21	59723	0.98		
56040	0.27	58057	2.65	59724	1.50		

PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS
*Base Class

<u>CLASS GROUP 37</u>		52341	0.30	57411	0.28	59917	0.32
48636	10.49	52342	0.87	57611	0.60	59947	0.52
51001	0.36	52343	0.53	57690	0.78	59970	0.70
51005	0.074	52401	1.64	57716	0.37	59975	0.98
51116	0.91	52547	1.42	57725	0.81	59977	0.56
51210	0.63	52767	1.30	57726	0.63	59988	0.25
51220	2.16	53147	0.22	57808	0.31		
51221	1.20	53229	1.23	57809	0.32		
51222	1.46	53333	1.21	57810	0.31		
51224	1.53	53425	1.14	57871	0.37		
51230	0.26	53803	2.72	57999	0.51		
51250	1.66	55013	1.03	58009	0.51		
51255	4.21	55426	1.25	58301	0.39		
51330	0.64	55717	1.65	58663	2.57		
51333	0.21	55718	1.60	58756	0.48		
51400	1.50	56170	1.12	58813	1.18		
51401	2.21	56171	0.55	58837	2.37		
51625	0.33	56567	1.16	58840	0.71		
51702	0.99	56650	3.55	58873	1.13		
51703	0.41	56651	1.93	58922	1.88		
51734	0.77	56652	1.38	59223	1.17		
51850	1.55	56653	1.33	59378	0.76		
51851	1.05	56654	0.68	59537	0.82		
51852	2.46	56911	1.00	59750	0.61		
51853	0.99	56912	0.81	59751	0.22		
51854	2.22	56913	0.66	59781	0.53		
51855	2.33	56915	3.91	59782	0.79		
51856	1.28	56916	3.53	59783	0.77		
51857	2.19	56917	1.02	59784	0.59		
51909	1.40	56918	0.49	59798	2.01		
52075	1.22	56919	1.25	59806	1.44		
52076	1.47	56920	1.14	59892	0.77		
52137	0.48	57090	1.83	59904	0.52		
		57146	1.16	59915	1.73		

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PREMISES/OPERATIONS (SUBLINE CODE 334)
CLASS GROUPS AND DIFFERENTIALS

*Base Class

<u>CLASS GROUP 38</u>		46622	10.69		53905	(a)	98158	(a)
		47050	1.00	*	53951	(a)	98162	(a)
10072	4.39	47367	0.25		53952	(a)	98428	(a)
10367	3.88	49005	0.17		53953	(a)	98430	(a)
10368	5.67	49840	1.03		54444	(a)	98622	(a)
11007	1.65	51516	0.075		55014	(a)	98623	(a)
11201	14.44	51517	0.085		55410	(a)	98698	(a)
11202	4.27	51985	0.070		58561	(a)	98871	(a)
11206	0.67	52660	0.089		59695	(a)	99081	(a)
11207	8.46	53734	0.45		91210	(a)	99082	(a)
11208	1.45	54012	0.045		91280	(a)	99083	(a)
11209	6.81	57997	0.10		91325	(a)	99084	(a)
11210	2.90	58408	0.059		91581	(a)	99085	(a)
11211	15.07	58409	0.075		91582	(a)	99160	(a)
11212	2.28	58456	0.040		91583	(a)	99221	(a)
11213	1.86	58457	0.058		91584	(a)	99445	(a)
11214	4.58	58458	0.075		91585	(a)	99798	(a)
11222	0.077	58459	0.09		91586	(a)	99803	(a)
14405	0.97				91587	(a)	99986	(a)
15070	0.13	<u>CLASS GROUP 39</u>			91588	(a)	99987	(a)
15607	0.17	11205	(a)		91589	(a)		
15699	0.42	13206	(a)		91591	(a)		
16471	0.24	13207	(a)		91618	(a)		
41620	1.21	13411	(a)		94444	(a)		
41677	0.25	15060	(a)		94638	(a)		
41696	0.79	15061	(a)		95358	(a)		
41697	0.55	18575	(a)		95630	(a)		
43470	4.60	41675	(a)		95648	(a)		
43822	3.66	41679	(a)		96703	(a)		
43840	0.045	44010	(a)		96930	(a)		
43860	2.88	51211	(a)		97002	(a)		
43889	1.03	52876	(a)		97003	(a)		
44280	0.25	53901	(a)		97221	(a)		
45678	0.27	53902	(a)		98150	(a)		
		53903	(a)		98151	(a)		
		53904	(a)		98156	(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
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MULTISTATE
PRODUCTS
CALCULATION OF AGGREGATE LOSS COSTS
AT CURRENT LEVEL

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	12/31/2015	\$34,392,377	1.000		1.070				\$36,799,843
	12/31/2016	37,129,305	1.000		1.070				39,728,356
	12/31/2017	38,981,644	1.009		1.060				41,692,428
MULTILINE	12/31/2015	\$98,127,681	1.000		1.072		0.856		\$90,045,100
	12/31/2016	99,473,741	1.000		1.073		0.856		91,365,437
	12/31/2017	102,006,024	1.009		1.063		0.856		93,653,501
TOTAL	12/31/2015								\$126,844,943
	12/31/2016								131,093,793
	12/31/2017								135,345,929

+ 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 TRENDING FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2019 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	12/31/2015	\$13,974,028		1.062		1.085		1.131		0.927		\$16,881,779
		12/31/2016	9,510,573		1.379		1.085		1.104		0.941		14,782,891
		12/31/2017	6,945,317		1.953		1.085		1.077		0.956		15,152,966
BI	ALAE	12/31/2015	\$18,221,984				1.085		1.131		0.927		\$20,728,493
		12/31/2016	16,412,035				1.085		1.104		0.941		18,499,111
		12/31/2017	16,276,353				1.085		1.077		0.956		18,182,786
PD	B/L INDEMNITY	12/31/2015	\$17,392,087		1.180		1.085		1.370		0.927		\$28,278,980
		12/31/2016	19,333,670		1.256		1.085		1.286		0.941		31,883,374
		12/31/2017	15,490,547		1.411		1.085		1.208		0.956		27,387,244
PD	ALAE	12/31/2015	\$25,228,377				1.085		1.370		0.927		\$34,763,168
		12/31/2016	36,601,364				1.085		1.286		0.941		48,057,104
		12/31/2017	29,980,277				1.085		1.208		0.956		37,565,589
	TOTAL												
	FULL COVERAGE	12/31/2015											\$100,652,421
		12/31/2016											113,222,481
		12/31/2017											98,288,586

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.

MULTISTATE
PRODUCTS
OCCURRENCE
DED 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	12/31/2015	\$1,912,576		1.138		1.085		1.131		0.927		\$2,475,900
		12/31/2016	1,414,704		1.341		1.085		1.104		0.941		2,138,370
		12/31/2017	895,671		2.042		1.085		1.077		0.956		2,043,184
BI	ALAE	12/31/2015	\$4,224,638				1.085		1.131		0.927		\$4,805,754
		12/31/2016	2,551,523				1.085		1.104		0.941		2,875,994
		12/31/2017	1,738,872				1.085		1.077		0.956		1,942,544
PD	B/L INDEMNITY	12/31/2015	\$2,845,634		1.092		1.085		1.370		0.927		\$4,281,853
		12/31/2016	2,664,397		1.130		1.085		1.286		0.941		3,953,099
		12/31/2017	2,510,871		1.252		1.085		1.208		0.956		3,938,976
PD	ALAE	12/31/2015	\$3,775,662				1.085		1.370		0.927		\$5,202,632
		12/31/2016	4,466,984				1.085		1.286		0.941		5,865,091
		12/31/2017	5,424,083				1.085		1.208		0.956		6,796,431
	TOTAL DED COVERAGE	12/31/2015											\$16,766,139
		12/31/2016											14,832,553
		12/31/2017											14,721,135
	TOTAL	12/31/2015											\$117,418,560
		12/31/2016											128,055,034
		12/31/2017											113,009,721

* 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 Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	0.838
35	Not Applicable	--
36	Service Policy	0.910
37	Industrial/Processing Policy	0.865
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
12/31/2010	218,723,911	221,327,320	221,473,524	221,500,882	221,500,297	221,488,379	221,484,442	221,484,442
12/31/2011	224,605,706	228,076,356	228,048,781	228,036,064	228,035,742	228,034,112	228,034,144	
12/31/2012	234,825,587	238,107,406	238,084,610	238,082,845	238,074,727	238,074,951		
12/31/2013	245,138,741	247,658,354	247,618,706	247,557,611	247,555,280			
12/31/2014	252,544,413	258,488,954	258,197,054	258,159,529				
12/31/2015	255,676,390	256,308,227	256,142,399					
12/31/2016	245,412,726	245,841,069						
12/31/2017	240,492,676							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2010	1.012	1.001	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.015	1.000	1.000	1.000	1.000	1.000	
12/31/2012	1.014	1.000	1.000	1.000	1.000		
12/31/2013	1.010	1.000	1.000	1.000			
12/31/2014	1.024	0.999	1.000				
12/31/2015	1.002	0.999					
12/31/2016	1.002						
12/31/2017							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.009	1.000

Accident Year Ending	Exposure Development From <u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>	<u>Factor</u>
12/31/2015			1.000	1.000
12/31/2016		1.000	1.000	1.000
12/31/2017	1.009	1.000	1.000	1.009

MULTISTATE PRODUCTS LOSS DEVELOPMENT DATA

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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
12/31/1998	6,530,690	11,603,182	16,049,468	17,146,094	16,429,781	16,122,433	16,484,451	17,646,807	17,607,702	17,793,493	17,799,750
12/31/1999	7,930,472	12,964,913	16,811,019	19,518,774	19,626,294	19,607,802	19,483,656	19,078,358	19,601,340	19,835,670	19,676,018
12/31/2000	7,739,008	11,035,961	14,684,047	16,675,759	16,349,198	16,195,748	16,870,218	16,237,768	16,090,223	16,168,724	16,071,735
12/31/2001	8,385,674	12,714,598	16,451,642	17,154,592	17,969,728	17,603,875	17,899,928	18,261,529	17,931,259	17,782,947	18,103,129
12/31/2002	7,215,982	11,084,413	14,951,138	16,845,292	16,240,685	15,346,649	15,104,371	14,867,839	14,862,980	14,891,051	15,181,150
12/31/2003	7,482,895	12,425,658	15,288,481	15,888,663	15,189,250	14,512,493	14,205,225	14,667,754	14,961,586	15,150,697	15,121,177
12/31/2004	7,381,889	11,375,787	14,933,668	16,554,788	15,990,062	14,906,215	14,914,425	14,793,873	15,155,685	15,267,865	15,269,443
12/31/2005	9,007,568	10,728,276	13,940,610	13,649,545	13,955,965	14,023,715	13,851,577	14,078,420	13,847,840	13,772,914	13,726,191
12/31/2006	8,162,843	12,992,145	17,209,660	17,422,908	16,772,053	16,962,150	16,913,752	17,123,060	17,377,324	17,322,157	16,963,927
12/31/2007	9,903,713	15,371,884	18,851,134	19,744,610	19,620,987	19,783,935	19,294,130	19,295,681	19,077,607	18,971,905	19,099,387
12/31/2008	9,909,195	14,507,783	17,408,318	18,128,700	19,847,521	18,549,815	18,402,940	18,221,769	18,253,276	18,297,464	
12/31/2009	11,438,761	14,382,324	16,995,337	16,989,458	16,735,577	16,818,339	16,672,578	16,754,401	16,699,669		
12/31/2010	11,481,065	15,877,105	17,380,172	17,932,943	18,078,478	16,693,397	16,444,644	16,438,031			
12/31/2011	9,548,888	12,736,161	15,954,253	16,172,012	15,515,802	15,304,468	15,187,641				
12/31/2012	9,514,886	14,147,385	18,118,536	18,266,894	18,365,441	17,886,638					
12/31/2013	7,145,446	10,845,388	14,863,268	15,726,619	16,021,436						
12/31/2014	7,830,665	10,809,771	14,351,287	16,123,397							
12/31/2015	7,606,405	10,288,850	13,215,434								
12/31/2016	6,644,445	9,195,106									
12/31/2017	6,771,753										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	17,525,367	17,518,045	17,678,529	17,807,595	17,832,852	18,097,234	18,125,837	18,236,947	18,233,049
12/31/1999	19,608,084	19,504,687	19,603,460	19,839,085	20,570,491	20,771,819	20,825,367	19,902,791	
12/31/2000	16,082,762	16,234,722	16,284,909	16,482,412	16,725,544	16,775,527	17,225,973		
12/31/2001	18,421,201	18,524,327	18,752,339	19,079,793	19,018,816	19,256,065			
12/31/2002	15,647,811	15,331,248	15,446,023	15,122,695	15,374,770				
12/31/2003	15,138,015	15,312,396	15,232,952	15,300,542					
12/31/2004	15,137,538	15,027,529	15,204,688						
12/31/2005	13,618,284	13,636,444							
12/31/2006	17,256,958								

PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1998	1.777	1.383	1.068	0.958	0.981	1.022	1.071	0.998	1.011	1.000	0.985
12/31/1999	1.635	1.297	1.161	1.006	0.999	0.994	0.979	1.027	1.012	0.992	0.997
12/31/2000	1.426	1.331	1.136	0.980	0.991	1.042	0.963	0.991	1.005	0.994	1.001
12/31/2001	1.516	1.294	1.043	1.048	0.980	1.017	1.020	0.982	0.992	1.018	1.018
12/31/2002	1.536	1.349	1.127	0.964	0.945	0.984	0.984	1.000	1.002	1.019	1.031
12/31/2003	1.661	1.230	1.039	0.956	0.955	0.979	1.033	1.020	1.013	0.998	1.001
12/31/2004	1.541	1.313	1.109	0.966	0.932	1.001	0.992	1.024	1.007	1.000	0.991
12/31/2005	1.191	1.299	0.979	1.022	1.005	0.988	1.016	0.984	0.995	0.997	0.992
12/31/2006	1.592	1.325	1.012	0.963	1.011	0.997	1.012	1.015	0.997	0.979	1.017
12/31/2007	1.552	1.226	1.047	0.994	1.008	0.975	1.000	0.989	0.994	1.007	
12/31/2008	1.464	1.200	1.041	1.095	0.935	0.992	0.990	1.002			
12/31/2009	1.257	1.182	1.000	0.985	1.005	0.991	1.005	0.997			
12/31/2010	1.383	1.095	1.032	1.008	0.923	0.985	1.000				
12/31/2011	1.334	1.253	1.014	0.959	0.986	0.992					
12/31/2012	1.487	1.281	1.008	1.005	0.974						
12/31/2013	1.518	1.370	1.058	1.019							
12/31/2014	1.380	1.328	1.123								
12/31/2015	1.353	1.284									
12/31/2016	1.384										
3 Yr Mean	1.372	1.327	1.063	0.994	0.961	0.989	0.998	0.996	0.998	0.994	1.000
Best 3/5	1.417	1.298	1.035	0.999	0.965	0.989	1.002	0.996	0.998	0.998	1.003

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/1998	1.000	1.009	1.007	1.001	1.015	1.002	1.006	1.000			
12/31/1999	0.995	1.005	1.012	1.037	1.010	1.003	0.956	1.005 *			
12/31/2000	1.009	1.003	1.012	1.015	1.003	1.027	1.006 *	1.005 *			
12/31/2001	1.006	1.012	1.017	0.997	1.012	1.011 *	1.006 *	1.005 *			
12/31/2002	0.980	1.007	0.979	1.017	1.011 *	1.011 *	1.006 *	1.005 *			
12/31/2003	1.012	0.995	1.004								
12/31/2004	0.993	1.012									
12/31/2005	1.001										
3 Yr Mean	1.002	1.005	1.000	1.010	1.008 @	1.011 @	0.981 @	1.000 @			
Best 3/5	1.000	1.007	1.009	1.011	1.011 *	1.008 *	1.006 *	1.005 *			

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2013					0.965	0.989	1.002	0.996	0.998	0.998	1.003
12/31/2014					0.999	0.965	0.989	1.002	0.996	0.998	1.003
12/31/2015			1.035	0.999	0.965	0.989	1.002	0.996	0.998	0.998	1.003
12/31/2016		1.298	1.035	0.999	0.965	0.989	1.002	0.996	0.998	0.998	1.003
12/31/2017	1.417	1.298	1.035	0.999	0.965	0.989	1.002	0.996	0.998	0.998	1.003

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS
12/31/2013	1.000	1.007	1.009	1.011	1.011	1.008	1.006	1.005	1.020*	1.027
12/31/2014	1.000	1.007	1.009	1.011	1.011	1.008	1.006	1.005	1.020*	1.026
12/31/2015	1.000	1.007	1.009	1.011	1.011	1.008	1.006	1.005	1.020*	1.062
12/31/2016	1.000	1.007	1.009	1.011	1.011	1.008	1.006	1.005	1.020*	1.379
12/31/2017	1.000	1.007	1.009	1.011	1.011	1.008	1.006	1.005	1.020*	1.953

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

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
12/31/1998	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	1,088,878	1,449,590	1,745,580	1,685,761	1,672,963	1,829,517	1,893,554	1,970,921	1,857,385	1,986,380
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	2,279,407
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	2,174,354	
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	1,854,719		
12/31/2010	1,171,857	1,971,906	2,121,592	2,177,484	2,308,851	2,506,088	2,458,750	2,257,532			
12/31/2011	1,250,885	1,766,129	2,171,567	1,883,862	1,859,271	1,864,053	1,962,021				
12/31/2012	1,038,711	1,366,000	1,891,731	1,731,533	1,598,782	1,795,716					
12/31/2013	853,052	1,249,105	1,387,865	1,658,327	1,745,340						
12/31/2014	899,810	1,727,643	2,060,618	2,388,533							
12/31/2015	917,280	1,410,526	1,501,324								
12/31/2016	900,423	1,410,233									
12/31/2017	690,452										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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	1,400,198
12/31/1999	1,427,496	1,677,295	1,616,737	1,533,829	1,542,618	1,529,540	1,529,540	1,475,033	
12/31/2000	2,038,503	2,018,732	2,135,162	2,170,921	2,161,469	2,249,850	2,252,849		
12/31/2001	2,071,357	2,033,107	2,042,961	2,040,199	2,036,200	2,042,799			
12/31/2002	1,667,628	1,668,258	1,693,607	1,696,308	1,696,307				
12/31/2003	1,537,267	1,537,369	1,540,071	1,540,067					
12/31/2004	2,593,315	2,596,017	2,596,015						
12/31/2005	1,332,682	1,332,773							
12/31/2006	1,883,384								

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
12/31/1998	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	1.233	1.331	1.204	0.966	0.992	1.094	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	0.987
12/31/2007	1.315	0.950	1.139	1.025	0.821	1.003	1.050	1.002	1.011	1.001	
12/31/2008	1.358	1.271	1.047	1.032	1.024	1.053	0.988	0.967	0.994		
12/31/2009	1.281	1.164	1.120	1.152	1.083	0.971	0.997	1.001			
12/31/2010	1.683	1.076	1.026	1.060	1.085	0.981	0.918				
12/31/2011	1.412	1.230	0.868	0.987	1.003	1.053					
12/31/2012	1.315	1.385	0.915	0.923	1.123						
12/31/2013	1.464	1.111	1.195	1.052							
12/31/2014	1.920	1.193	1.159								
12/31/2015	1.538	1.064									
12/31/2016	1.566										

3 Yr Mean 1.675 1.123 1.090 0.987 1.070 1.002 0.968 0.990 1.002 1.006 0.996

Best 3/5 1.523 1.178 1.033 1.033 1.064 1.012 1.003 0.972 1.000 1.003 0.999

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1998	0.992	1.042	1.001	1.000	1.000	1.000	1.002	1.001
12/31/1999	1.175	0.964	0.949	1.006	0.992	1.000	0.964	1.001 *
12/31/2000	0.990	1.058	1.017	0.996	1.041	1.001	1.001 *	1.001 *
12/31/2001	0.982	1.005	0.999	0.998	1.003	1.001 *	1.001 *	1.001 *
12/31/2002	1.000	1.015	1.002	1.000	0.999 *	1.001 *	1.001 *	1.001 *
12/31/2003	1.000	1.002	1.000					
12/31/2004	1.001	1.000						
12/31/2005	1.000							

3 Yr Mean 1.000 1.006 1.000 0.998 1.012 @ 1.000 @ 0.983 @ 1.001 @

Best 3/5 1.000 1.007 1.000 0.999 1.001 * 1.001 * 1.001 * 1.001 *

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
12/31/2013					1.064	1.012	1.003	0.972	1.000	1.003	0.999
12/31/2014				1.033	1.064	1.012	1.003	0.972	1.000	1.003	0.999
12/31/2015			1.033	1.033	1.064	1.012	1.003	0.972	1.000	1.003	0.999
12/31/2016		1.178	1.033	1.033	1.064	1.012	1.003	0.972	1.000	1.003	0.999
12/31/2017	1.523	1.178	1.033	1.033	1.064	1.012	1.003	0.972	1.000	1.003	0.999

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2013	1.000	1.007	1.000	0.999	1.001	1.001	1.001	1.001	1.004*	1.067
12/31/2014	1.000	1.007	1.000	0.999	1.001	1.001	1.001	1.001	1.004*	1.102
12/31/2015	1.000	1.007	1.000	0.999	1.001	1.001	1.001	1.001	1.004*	1.138
12/31/2016	1.000	1.007	1.000	0.999	1.001	1.001	1.001	1.001	1.004*	1.341
12/31/2017	1.000	1.007	1.000	0.999	1.001	1.001	1.001	1.001	1.004*	2.042

* Calculated Using Modified Bondy Method
 @ Three year mean Excludes Modified Bondy ratios

PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

Allocated Expenses as of:											
<u>A.Y.E</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	2,084,041	6,012,928	9,607,172	11,556,578	12,383,919	13,260,624	13,968,315	15,220,635	15,057,234	15,762,194	16,049,080
12/31/1999	1,523,341	5,357,735	7,704,410	11,136,492	13,705,527	14,968,850	15,468,209	15,413,377	16,374,596	17,769,478	18,499,035
12/31/2000	1,333,914	4,710,725	8,660,836	12,428,334	14,034,908	15,335,503	17,801,727	18,518,609	19,656,973	20,401,399	20,585,505
12/31/2001	1,905,068	5,534,985	8,902,032	11,069,041	14,377,671	16,172,073	17,966,919	19,637,801	20,000,155	19,964,588	20,302,109
12/31/2002	1,638,829	3,948,154	8,465,360	12,859,957	16,119,478	19,151,390	19,382,989	20,135,919	20,649,288	21,105,263	21,382,847
12/31/2003	1,558,508	4,685,800	9,161,005	14,810,396	18,843,552	20,316,380	20,932,698	21,906,834	21,617,361	22,570,718	23,723,715
12/31/2004	1,205,512	3,303,719	6,895,507	11,350,009	14,268,078	14,251,827	15,732,913	16,582,009	17,471,137	18,668,333	18,816,050
12/31/2005	1,503,287	3,429,783	6,064,918	8,699,179	11,041,414	13,307,752	13,356,895	13,686,512	13,901,674	14,330,797	14,628,460
12/31/2006	1,940,972	6,603,289	9,024,626	12,062,133	14,124,625	16,021,098	19,018,619	20,330,723	19,346,678	19,428,712	19,445,621
12/31/2007	2,415,456	7,070,038	11,039,719	15,342,924	18,716,430	20,508,275	21,661,833	21,890,388	22,117,712	26,444,770	26,451,995
12/31/2008	1,751,356	4,401,018	8,766,407	15,000,336	19,322,838	21,476,572	21,383,977	21,818,703	22,161,940	22,331,265	
12/31/2009	3,347,616	5,952,618	10,662,882	13,921,951	16,356,634	17,428,687	17,466,245	17,755,326	17,757,060		
12/31/2010	2,137,007	6,026,589	10,181,458	15,694,703	17,839,369	18,637,444	18,823,935	18,998,849			
12/31/2011	2,589,946	5,966,160	10,877,206	14,448,486	16,593,677	17,959,765	19,007,621				
12/31/2012	2,739,787	8,056,640	17,359,176	22,589,966	26,295,859	29,183,871					
12/31/2013	1,622,917	5,500,912	9,983,914	13,342,968	15,601,124						
12/31/2014	1,655,599	4,503,476	8,802,643	12,936,522							
12/31/2015	2,238,324	5,109,949	8,608,410								
12/31/2016	1,567,577	4,108,530									
12/31/2017	1,310,641										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	16,022,551	16,073,962	16,312,991	16,381,897	16,757,609	16,853,437	16,863,732	16,947,755	16,985,075
12/31/1999	18,907,933	19,759,487	20,361,561	21,464,090	22,209,737	22,723,543	23,145,891	23,671,554	
12/31/2000	20,915,055	21,267,371	21,656,510	21,787,380	21,997,321	22,175,311	22,316,107		
12/31/2001	20,604,131	20,945,490	21,226,512	21,528,368	21,738,625	22,048,367			
12/31/2002	23,836,731	23,756,416	23,730,077	22,983,565	23,102,170				
12/31/2003	23,659,932	23,921,883	23,254,132	23,345,502					
12/31/2004	18,972,115	19,095,655	19,227,881						
12/31/2005	14,792,764	14,892,245							
12/31/2006	19,458,821								

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
12/31/1998	3,928,887	3,594,244	1,949,406	827,341	876,705	707,691	1,252,320	-163,401	704,960	286,886	-26,529	51,411	239,029
12/31/1999	3,834,394	2,346,675	3,432,082	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	3,376,811	3,950,111	3,767,498	1,606,574	1,300,595	2,466,224	716,882	1,138,364	744,426	184,106	329,550	352,316	389,139
12/31/2001	3,629,917	3,367,047	2,167,009	3,308,630	1,794,402	1,794,846	1,670,882	362,354	-35,567	337,521	302,022	341,359	281,022
12/31/2002	2,309,325	4,517,206	4,394,597	3,259,521	3,031,912	231,599	752,930	513,369	455,975	277,584	2,453,884	-80,315	-26,339
12/31/2003	3,127,292	4,475,205	5,649,391	4,033,156	1,472,828	616,318	974,136	-289,473	953,357	1,152,997	-63,783	261,951	-667,751
12/31/2004	2,098,207	3,591,788	4,454,502	2,918,069	-16,251	1,481,086	849,096	889,128	1,197,196	147,717	156,065	123,540	132,226
12/31/2005	1,926,496	2,635,135	2,634,261	2,342,235	2,266,338	49,143	329,617	215,162	429,123	297,663	164,304	99,481	
12/31/2006	4,662,317	2,421,337	3,037,507	2,062,492	1,896,473	2,997,521	1,312,104	-984,045	82,034	16,909	13,200		
12/31/2007	4,654,582	3,969,681	4,303,205	3,373,506	1,791,845	1,153,558	228,555	227,324	4,327,058	7,225			
12/31/2008	2,649,662	4,365,389	6,233,929	4,322,502	2,153,734	-92,595	434,726	343,237	169,325				
12/31/2009	2,605,002	4,710,264	3,259,069	2,434,683	1,072,053	37,558	289,081	1,734					
12/31/2010	3,889,582	4,154,869	5,513,245	2,144,666	798,075	186,491	174,914						
12/31/2011	3,376,214	4,911,046	3,571,280	2,145,191	1,366,088	1,047,856							
12/31/2012	5,316,853	9,302,536	5,230,790	3,705,893	2,888,012								
12/31/2013	3,877,995	4,483,002	3,359,054	2,258,156									
12/31/2014	2,847,877	4,299,167	4,133,879										
12/31/2015	2,871,625	3,498,461											
12/31/2016	2,540,953												

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
12/31/1998	0.1220	0.1116	0.0605	0.0257	0.0272	0.0220	0.0389	-0.0051	0.0219	0.0089	-0.0008	0.0016	0.0074
12/31/1999	0.1037	0.0635	0.0928	0.0695	0.0342	0.0135	-0.0015	0.0260	0.0377	0.0197	0.0111	0.0230	0.0163
12/31/2000	0.1040	0.1216	0.1160	0.0495	0.0400	0.0759	0.0221	0.0350	0.0229	0.0057	0.0101	0.0108	0.0120
12/31/2001	0.1025	0.0951	0.0612	0.0935	0.0507	0.0507	0.0472	0.0102	-0.0010	0.0095	0.0085	0.0096	0.0079
12/31/2002	0.0757	0.1481	0.1441	0.1069	0.0994	0.0076	0.0247	0.0168	0.0150	0.0091	0.0805	-0.0026	-0.0009
12/31/2003	0.0930	0.1332	0.1681	0.1200	0.0438	0.0183	0.0290	-0.0086	0.0284	0.0343	-0.0019	0.0078	-0.0199
12/31/2004	0.0717	0.1227	0.1521	0.0997	-0.0006	0.0506	0.0290	0.0304	0.0409	0.0050	0.0053	0.0042	0.0045
12/31/2005	0.0606	0.0829	0.0829	0.0737	0.0713	0.0015	0.0104	0.0068	0.0135	0.0094	0.0052	0.0031	
12/31/2006	0.1257	0.0653	0.0819	0.0556	0.0511	0.0808	0.0354	-0.0265	0.0022	0.0005	0.0004		
12/31/2007	0.1115	0.0951	0.1030	0.0808	0.0429	0.0276	0.0055	0.0054	0.1036	0.0002			
12/31/2008	0.0702	0.1157	0.1653	0.1146	0.0571	-0.0025	0.0115	0.0091	0.0045				
12/31/2009	0.0683	0.1235	0.0854	0.0638	0.0281	0.0010	0.0076	0.0000					
12/31/2010	0.1076	0.1150	0.1525	0.0593	0.0221	0.0052	0.0048						
12/31/2011	0.1086	0.1580	0.1149	0.0690	0.0440	0.0337							
12/31/2012	0.1379	0.2413	0.1357	0.0961	0.0749								
12/31/2013	0.1211	0.1400	0.1049	0.0705									
12/31/2014	0.0811	0.1224	0.1177										
12/31/2015	0.1065	0.1298											
12/31/2016	0.1010												

Best 3/5	0.1096	0.1426	0.1228	0.0678	0.0431	0.0113	0.0082	0.0041	0.0196	0.0050	0.0036	0.0050	0.0039
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PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

A.Y.E.	183:171	195:183	207:195	Link Ratios 219:207	231:219	243:231	Ult:243
12/31/1998	1.004	1.023	1.006	1.001	1.005	1.002	1.004 *
12/31/1999	1.054	1.035	1.023	1.019	1.023	1.005 *	1.004 *
12/31/2000	1.006	1.010	1.008	1.006	1.007 *	1.005 *	1.004 *
12/31/2001	1.014	1.010	1.014	1.010 *	1.007 *	1.005 *	1.004 *
12/31/2002	0.969	1.005	1.014 *	1.010 *	1.007 *	1.005 *	1.004 *
12/31/2003	1.004						
Best 3/5	1.008	1.014	1.012 *	1.009 *	1.007 *	1.005 *	1.004 *

171 to Ultimate Factor: 1.060

<u>Months-to-Ultimate</u>	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.546	0.437	0.294	0.171	0.104	0.061	0.049
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.041	0.037	0.017	0.013	0.009	0.004	0.000

A.Y.E	Reported ALAE as of 3/31/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2015	8,872,360	28,294,066	0.294	8,318,459	17,190,819	1.060	18,221,984
12/31/2016	4,413,867	25,330,468	0.437	11,069,414	15,483,281	1.060	16,412,035
12/31/2017	1,407,537	25,545,301	0.546	13,947,729	15,355,266	1.060	16,276,353

* Calculated Using Modified Bondy Method

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
12/31/1998	9,508,186	13,631,815	14,865,388	15,143,601	16,201,864	17,092,484	18,618,064	17,392,005	17,591,070	18,476,245	18,749,879
12/31/1999	9,375,407	12,270,884	14,197,145	15,983,441	15,404,497	16,585,559	16,452,448	17,612,163	18,385,274	18,690,966	18,733,398
12/31/2000	9,758,833	13,357,935	15,231,972	16,251,804	17,972,798	18,891,240	19,919,583	20,702,404	20,940,099	21,244,044	21,257,230
12/31/2001	11,751,945	14,990,584	19,119,813	20,158,573	19,960,075	20,761,512	21,985,181	21,891,672	22,327,277	22,565,040	22,930,739
12/31/2002	9,564,927	14,968,159	18,025,646	17,352,073	17,465,111	18,649,654	19,066,146	19,351,801	19,612,727	19,868,845	20,413,394
12/31/2003	11,416,124	13,439,314	15,672,385	17,013,844	18,535,627	19,861,345	20,268,561	20,782,686	21,357,005	21,717,248	21,838,225
12/31/2004	10,337,205	12,530,186	13,827,556	14,266,901	15,625,213	15,692,472	16,057,312	16,443,475	16,611,989	17,007,666	17,148,432
12/31/2005	12,024,445	14,351,295	14,633,771	15,206,411	15,408,547	15,878,255	15,851,792	16,864,335	16,927,881	17,568,908	17,881,227
12/31/2006	13,597,234	15,236,480	16,448,274	16,798,303	17,812,436	18,265,209	19,010,260	20,941,587	21,618,724	21,452,368	21,612,396
12/31/2007	18,580,856	20,898,919	21,969,138	22,007,997	23,416,047	24,239,735	25,626,608	26,370,083	26,600,257	27,355,657	27,932,172
12/31/2008	17,555,296	21,040,641	22,624,689	23,820,063	24,556,882	25,668,909	26,421,970	26,940,711	27,418,237	27,941,170	
12/31/2009	20,608,609	23,259,989	24,830,134	24,839,807	25,134,714	25,751,513	25,414,886	26,068,693	26,471,293		
12/31/2010	19,068,215	21,804,612	23,244,744	23,749,876	23,848,356	24,488,268	24,478,225	24,913,309			
12/31/2011	16,107,610	17,765,224	18,453,228	19,940,803	20,255,104	20,751,887	21,369,276				
12/31/2012	16,970,196	18,010,691	19,911,449	22,315,673	22,704,567	22,981,789					
12/31/2013	15,841,004	18,414,872	19,842,282	20,003,620	20,874,728						
12/31/2014	15,366,030	17,563,966	18,897,794	19,064,709							
12/31/2015	15,718,217	16,728,682	17,093,628								
12/31/2016	15,519,852	18,359,839									
12/31/2017	14,452,527										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	19,013,703	19,263,267	19,260,285	19,225,020	19,148,217	19,170,096	19,169,995	19,144,996	19,241,194
12/31/1999	18,586,286	18,476,696	18,570,100	18,540,628	18,568,843	18,695,335	18,699,213	18,687,044	
12/31/2000	21,027,236	21,172,897	21,021,778	21,008,135	21,009,526	21,008,154	21,010,355		
12/31/2001	22,932,285	22,756,792	22,665,821	22,720,195	22,674,046	22,680,873			
12/31/2002	20,504,155	20,608,692	20,645,414	20,769,493	20,768,534				
12/31/2003	22,356,819	22,155,897	22,115,984	22,146,226					
12/31/2004	17,352,697	17,289,760	17,467,175						
12/31/2005	17,744,750	17,656,248							
12/31/2006	21,286,530								

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
12/31/1998	1.434	1.090	1.019	1.070	1.055	1.089	0.934	1.011	1.050	1.015	1.014
12/31/1999	1.309	1.157	1.126	0.964	1.077	0.992	1.070	1.044	1.017	1.002	0.992
12/31/2000	1.369	1.140	1.067	1.106	1.051	1.054	1.039	1.011	1.015	1.001	0.989
12/31/2001	1.276	1.275	1.054	0.990	1.040	1.059	0.996	1.020	1.011	1.016	1.000
12/31/2002	1.565	1.204	0.963	1.007	1.068	1.022	1.015	1.013	1.013	1.027	1.004
12/31/2003	1.177	1.166	1.086	1.089	1.072	1.021	1.025	1.028	1.017	1.006	1.024
12/31/2004	1.212	1.104	1.032	1.095	1.004	1.023	1.024	1.010	1.024	1.008	1.012
12/31/2005	1.194	1.020	1.039	1.013	1.030	0.998	1.064	1.004	1.038	1.018	0.992
12/31/2006	1.121	1.080	1.021	1.060	1.025	1.041	1.102	1.032	0.992	1.007	0.985
12/31/2007	1.125	1.051	1.002	1.064	1.035	1.057	1.029	1.009	1.028	1.021	
12/31/2008	1.199	1.075	1.053	1.031	1.045	1.029	1.020	1.018	1.019		
12/31/2009	1.129	1.068	1.000	1.012	1.025	0.987	1.026	1.015			
12/31/2010	1.144	1.066	1.022	1.004	1.027	1.000	1.018				
12/31/2011	1.103	1.039	1.081	1.016	1.025	1.030					
12/31/2012	1.061	1.106	1.121	1.017	1.012						
12/31/2013	1.162	1.078	1.008	1.044							
12/31/2014	1.143	1.076	1.009								
12/31/2015	1.064	1.022									
12/31/2016	1.183										

3 Yr Mean	1.130	1.059	1.046	1.026	1.021	1.006	1.021	1.014	1.013	1.015	0.996
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Best 3/5	1.123	1.064	1.037	1.015	1.026	1.020	1.025	1.014	1.024	1.011	1.003
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A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1998	1.013	1.000	0.998	0.996	1.001	1.000	0.999	1.005			
12/31/1999	0.994	1.005	0.998	1.002	1.007	1.000	0.999	1.000 *			
12/31/2000	1.007	0.993	0.999	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2001	0.992	0.996	1.002	0.998	1.000	1.000 *	1.000 *	1.000 *			
12/31/2002	1.005	1.002	1.006	1.000	0.999 *	1.000 *	1.000 *	1.000 *			
12/31/2003	0.991	0.998	1.001								
12/31/2004	0.996	1.010									
12/31/2005	0.995										

3 Yr Mean	0.994	1.003	1.003	0.999	1.002 @	1.000 @	0.999 @	1.005 @			
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Best 3/5	0.994	0.999	1.001	0.999	1.000 *	1.000 *	1.000 *	1.000 *			
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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
12/31/2013					1.026	1.020	1.025	1.014	1.024	1.011	1.003
12/31/2014				1.015	1.026	1.020	1.025	1.014	1.024	1.011	1.003
12/31/2015			1.037	1.015	1.026	1.020	1.025	1.014	1.024	1.011	1.003
12/31/2016		1.064	1.037	1.015	1.026	1.020	1.025	1.014	1.024	1.011	1.003
12/31/2017	1.123	1.064	1.037	1.015	1.026	1.020	1.025	1.014	1.024	1.011	1.003

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2013	0.994	0.999	1.001	0.999	1.000	1.000	1.000	1.000	1.000*	1.122
12/31/2014	0.994	0.999	1.001	0.999	1.000	1.000	1.000	1.000	1.000*	1.138
12/31/2015	0.994	0.999	1.001	0.999	1.000	1.000	1.000	1.000	1.000*	1.180
12/31/2016	0.994	0.999	1.001	0.999	1.000	1.000	1.000	1.000	1.000*	1.256
12/31/2017	0.994	0.999	1.001	0.999	1.000	1.000	1.000	1.000	1.000*	1.411

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

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
12/31/1998	1,035,375	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	881,765	981,540	1,247,460	1,811,107	1,832,734	1,997,749	2,131,436	2,287,156	2,610,443	2,820,793	2,906,684
12/31/2000	921,129	1,445,187	1,891,161	1,803,234	1,911,565	2,086,180	2,474,003	2,667,906	2,811,852	3,026,858	3,096,825
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	3,871,170
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	3,229,166	
12/31/2009	3,499,393	3,487,472	3,057,187	3,116,760	3,240,776	3,461,193	3,368,806	3,494,914	3,518,663		
12/31/2010	2,187,415	3,079,994	3,387,852	3,125,893	3,113,662	3,223,520	3,261,193	3,214,622			
12/31/2011	3,305,690	3,329,092	3,186,600	3,175,545	3,351,416	3,264,421	3,228,339				
12/31/2012	2,966,126	2,907,153	3,337,127	3,191,842	3,356,984	2,913,598					
12/31/2013	3,777,963	3,929,893	4,009,011	4,089,906	4,121,879						
12/31/2014	3,357,997	4,406,067	4,542,104	4,563,319							
12/31/2015	2,789,251	3,111,342	3,281,438								
12/31/2016	2,966,088	3,468,186									
12/31/2017	2,195,023										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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	3,281,835
12/31/1999	2,859,339	2,843,228	2,844,344	2,849,256	2,849,256	2,849,251	2,849,251	2,849,251	
12/31/2000	3,009,980	2,960,187	2,967,860	2,965,724	2,960,403	2,960,403	3,025,332		
12/31/2001	4,412,114	4,370,283	4,320,612	4,301,283	4,228,755	4,233,758			
12/31/2002	3,617,377	3,567,155	3,516,054	3,506,054	3,508,388				
12/31/2003	2,772,861	2,774,704	2,807,162	2,805,175					
12/31/2004	1,673,562	1,702,449	1,697,448						
12/31/2005	3,461,895	3,492,774							
12/31/2006	5,046,337								

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
12/31/1998	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	1.113	1.271	1.452	1.012	1.090	1.067	1.073	1.141	1.081	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	1.003
12/31/2007	0.915	0.979	1.034	1.101	0.982	1.027	1.050	1.026	1.004	1.029	
12/31/2008	1.101	1.191	1.047	0.930	1.020	1.055	1.028	1.003	0.983		
12/31/2009	0.997	0.877	1.019	1.040	1.068	0.973	1.037	1.007			
12/31/2010	1.408	1.100	0.923	0.996	1.035	1.012	0.986				
12/31/2011	1.007	0.957	0.997	1.055	0.974	0.989					
12/31/2012	0.980	1.148	0.956	1.052	0.868						
12/31/2013	1.040	1.020	1.020	1.008							
12/31/2014	1.312	1.031	1.005								
12/31/2015	1.115	1.055									
12/31/2016	1.169										

3 Yr Mean 1.199 1.035 0.994 1.038 0.959 0.991 1.017 1.012 1.004 1.006 1.004

Best 3/5 1.108 1.035 0.986 1.033 1.010 1.009 1.027 1.011 1.005 1.011 1.003

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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	1.022	1.000 *	1.000 *			
12/31/2001	0.991	0.989	0.996	0.983	1.001	1.000 *	1.000 *	1.000 *			
12/31/2002	0.986	0.986	0.997	1.001	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2003	1.001	1.012	0.999								
12/31/2004	1.017	0.997									
12/31/2005	1.009										

3 Yr Mean 1.009 0.998 0.997 0.994 1.000 @ 1.007 @ 1.000 @ 1.000 @

Best 3/5 1.000 0.996 0.998 1.000 1.000 * 1.000 * 1.000 * 1.000 *

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
12/31/2013					1.010	1.009	1.027	1.011	1.005	1.011	1.003
12/31/2014				1.033	1.010	1.009	1.027	1.011	1.005	1.011	1.003
12/31/2015			0.986	1.033	1.010	1.009	1.027	1.011	1.005	1.011	1.003
12/31/2016		1.035	0.986	1.033	1.010	1.009	1.027	1.011	1.005	1.011	1.003
12/31/2017	1.108	1.035	0.986	1.033	1.010	1.009	1.027	1.011	1.005	1.011	1.003

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2013	1.000	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000*	1.072
12/31/2014	1.000	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000*	1.107
12/31/2015	1.000	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000*	1.092
12/31/2016	1.000	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000*	1.130
12/31/2017	1.000	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000*	1.252

* 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	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	1,485,114	3,725,900	5,686,292	7,470,628	10,052,738	11,660,908	13,316,293	13,499,361	14,808,981	16,325,652	17,177,462
12/31/1999	2,260,092	3,030,022	5,277,912	7,867,413	9,139,256	11,452,717	12,746,533	14,103,792	15,308,764	17,088,584	17,543,131
12/31/2000	2,516,343	3,825,021	6,168,995	10,095,647	12,765,467	15,953,697	18,533,138	19,473,565	20,116,590	20,961,684	21,400,872
12/31/2001	2,041,421	3,498,520	6,085,372	9,608,708	13,123,883	15,081,618	17,957,549	19,475,506	20,838,333	20,046,328	20,282,982
12/31/2002	1,196,598	3,387,581	6,788,451	8,842,428	11,108,584	12,450,358	13,338,935	15,388,853	14,955,024	15,071,098	15,630,532
12/31/2003	1,603,483	3,943,279	6,593,307	10,687,804	12,722,407	14,679,943	16,526,580	17,644,387	18,901,531	19,929,054	20,830,189
12/31/2004	1,776,784	2,925,785	5,529,008	8,052,591	10,461,439	12,233,168	13,599,968	14,630,128	15,829,991	16,876,555	17,560,704
12/31/2005	2,226,828	4,552,172	7,956,945	8,125,619	9,391,745	10,676,657	12,912,880	14,537,083	15,681,357	16,838,659	17,957,311
12/31/2006	1,596,517	3,714,953	7,122,369	10,126,107	12,191,940	14,370,168	15,840,867	18,130,927	21,313,703	21,978,482	22,782,889
12/31/2007	2,336,400	4,355,403	6,700,299	10,590,461	13,475,113	15,728,339	17,135,263	19,434,354	20,599,619	22,435,996	23,617,581
12/31/2008	2,167,737	5,436,960	9,660,791	13,547,445	16,807,177	19,351,048	20,867,947	21,855,958	22,627,987	23,554,474	
12/31/2009	4,644,675	9,978,543	16,457,161	19,963,530	23,271,158	27,038,654	28,020,818	29,520,562	31,060,268		
12/31/2010	2,773,696	6,170,410	11,301,354	17,321,686	21,774,030	23,871,465	25,217,075	25,673,607			
12/31/2011	2,719,594	5,015,473	8,870,426	12,490,996	15,415,551	18,167,381	19,642,256				
12/31/2012	3,322,140	8,343,069	13,806,727	20,854,881	22,951,182	25,440,380					
12/31/2013	3,193,298	6,883,298	10,532,635	14,560,935	17,305,644						
12/31/2014	3,554,180	6,288,305	9,591,883	12,594,548							
12/31/2015	2,729,525	5,663,552	9,182,242								
12/31/2016	4,372,128	10,309,924									
12/31/2017	2,709,862										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	17,735,567	18,184,774	18,343,644	18,253,294	18,298,816	18,302,064	18,302,356	18,302,635	18,449,690
12/31/1999	18,140,558	17,713,316	17,848,551	17,784,674	17,899,082	17,825,344	17,839,343	17,851,774	
12/31/2000	21,915,818	22,267,867	22,428,522	22,368,141	22,625,159	22,622,244	22,599,951		
12/31/2001	20,771,849	21,233,621	21,777,666	21,839,156	21,834,681	21,885,385			
12/31/2002	16,008,593	16,314,840	16,531,970	16,645,480	16,678,949				
12/31/2003	22,461,103	22,760,218	23,439,989	23,494,175					
12/31/2004	18,474,647	18,781,275	18,825,608						
12/31/2005	18,798,768	19,861,175							
12/31/2006	22,892,286								

PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

Increments													
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1998	2,240,786	1,960,392	1,784,336	2,582,110	1,608,170	1,655,385	183,068	1,309,620	1,516,671	851,810	558,105	449,207	158,870
12/31/1999	769,930	2,247,890	2,589,501	1,271,843	2,313,461	1,293,816	1,357,259	1,204,972	1,779,820	454,547	597,427	-427,242	135,235
12/31/2000	1,308,678	2,343,974	3,926,652	2,669,820	3,188,230	2,579,441	940,427	643,025	845,094	439,188	514,946	352,049	160,655
12/31/2001	1,457,099	2,586,852	3,523,336	3,515,175	1,957,735	2,875,931	1,517,957	1,362,827	-792,005	236,654	488,867	461,772	544,045
12/31/2002	2,190,983	3,400,870	2,053,977	2,266,156	1,341,774	888,577	2,049,918	-433,829	116,074	559,434	378,061	306,247	217,130
12/31/2003	2,339,796	2,650,028	4,094,497	2,034,603	1,957,536	1,846,637	1,117,807	1,257,144	1,027,523	901,135	1,630,914	299,115	679,771
12/31/2004	1,149,001	2,603,223	2,523,583	2,408,848	1,771,729	1,366,800	1,030,160	1,199,863	1,046,564	684,149	913,943	306,628	44,333
12/31/2005	2,325,344	3,404,773	168,674	1,266,126	1,284,912	2,236,223	1,624,203	1,144,274	1,157,302	1,118,652	841,457	1,062,407	
12/31/2006	2,118,436	3,407,416	3,003,738	2,065,833	2,178,228	1,470,699	2,290,060	3,182,776	664,779	804,407	109,397		
12/31/2007	2,019,003	2,344,896	3,890,162	2,884,652	2,253,226	1,406,924	2,299,091	1,165,265	1,836,377	1,181,585			
12/31/2008	3,269,223	4,223,831	3,886,654	3,259,732	2,543,871	1,516,899	988,011	772,029	926,487				
12/31/2009	5,333,868	6,478,618	3,506,369	3,307,628	3,767,496	982,164	1,499,744	1,539,706					
12/31/2010	3,396,714	5,130,944	6,020,332	4,452,344	2,097,435	1,345,610	456,532						
12/31/2011	2,295,879	3,854,953	3,620,570	2,924,555	2,751,830	1,474,875							
12/31/2012	5,020,929	5,463,658	7,048,154	2,096,301	2,489,198								
12/31/2013	3,690,000	3,649,337	4,028,300	2,744,709									
12/31/2014	2,734,125	3,303,578	3,002,665										
12/31/2015	2,934,027	3,518,690											
12/31/2016	5,937,796												

Incremental Percentages													
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1998	0.0890	0.0779	0.0709	0.1025	0.0639	0.0657	0.0073	0.0520	0.0602	0.0338	0.0222	0.0178	0.0063
12/31/1999	0.0284	0.0828	0.0954	0.0469	0.0852	0.0477	0.0500	0.0444	0.0656	0.0167	0.0220	-0.0157	0.0050
12/31/2000	0.0414	0.0741	0.1241	0.0844	0.1008	0.0815	0.0297	0.0203	0.0267	0.0139	0.0163	0.0111	0.0051
12/31/2001	0.0440	0.0782	0.1065	0.1062	0.0592	0.0869	0.0459	0.0412	-0.0239	0.0072	0.0148	0.0140	0.0164
12/31/2002	0.0737	0.1144	0.0691	0.0762	0.0451	0.0299	0.0689	-0.0146	0.0039	0.0188	0.0127	0.0103	0.0073
12/31/2003	0.0711	0.0806	0.1245	0.0619	0.0595	0.0562	0.0340	0.0382	0.0312	0.0274	0.0496	0.0091	0.0207
12/31/2004	0.0491	0.1112	0.1078	0.1029	0.0757	0.0584	0.0440	0.0513	0.0447	0.0292	0.0390	0.0131	0.0019
12/31/2005	0.0903	0.1322	0.0066	0.0492	0.0499	0.0869	0.0631	0.0444	0.0449	0.0434	0.0327	0.0413	
12/31/2006	0.0657	0.1057	0.0931	0.0641	0.0675	0.0456	0.0710	0.0987	0.0206	0.0249	0.0034		
12/31/2007	0.0501	0.0582	0.0965	0.0716	0.0559	0.0349	0.0571	0.0289	0.0456	0.0293			
12/31/2008	0.0744	0.0962	0.0885	0.0742	0.0579	0.0345	0.0225	0.0176	0.0211				
12/31/2009	0.1155	0.1402	0.0759	0.0716	0.0816	0.0213	0.0325	0.0333					
12/31/2010	0.0851	0.1286	0.1509	0.1116	0.0526	0.0337	0.0114						
12/31/2011	0.0628	0.1054	0.0990	0.0800	0.0753	0.0403							
12/31/2012	0.1133	0.1233	0.1591	0.0473	0.0562								
12/31/2013	0.0922	0.0912	0.1007	0.0686									
12/31/2014	0.0691	0.0835	0.0759										
12/31/2015	0.0891	0.1068											
12/31/2016	0.1415												

Best 3/5	0.0982	0.1012	0.1169	0.0734	0.0631	0.0344	0.0373	0.0356	0.0369	0.0287	0.0281	0.0125	0.0096
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PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

A.Y.E.	183:171	195:183	207:195	Link Ratios 219:207	231:219	243:231	Ult:243
12/31/1998	0.995	1.002	1.000	1.000	1.000	1.008	1.000 *
12/31/1999	0.996	1.006	0.996	1.001	1.001	1.000 *	1.000 *
12/31/2000	0.997	1.011	1.000	0.999	1.000 *	1.000 *	1.000 *
12/31/2001	1.003	1.000	1.002	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2002	1.007	1.002	1.004 *	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2003	1.002						
Best 3/5	1.001	1.004	1.001 *	1.000 *	1.000 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.006

<u>Months-to-Ultimate</u>	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.676	0.578	0.476	0.360	0.286	0.223	0.189
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.151	0.116	0.079	0.050	0.022	0.010	0.000

A.Y.E	Reported ALAE as of 3/31/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2015	9,350,031	33,042,390	0.476	15,728,179	25,078,210	1.006	25,228,377
12/31/2016	10,485,072	44,806,708	0.578	25,898,286	36,383,358	1.006	36,601,364
12/31/2017	2,908,692	39,782,690	0.676	26,893,125	29,801,817	1.006	29,980,277

* Calculated Using Modified Bondy Method

Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2013 - 2017

<u>Item *</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2013 - 2017 Mean</u>
1. Direct Losses Incurred	\$19,650,392	\$20,723,228	\$25,486,854	\$26,406,385	\$23,400,844	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,575,153	\$5,301,984	\$6,171,818	\$5,132,541	\$6,233,925	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,296,595	\$2,476,228	\$2,580,924	\$2,694,622	\$2,384,924	
4. Incurred Losses + ALAE [(1) + (2)]	\$25,225,545	\$26,025,212	\$31,658,672	\$31,538,926	\$29,634,769	
	<u>Incurred Percentage</u>					
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	9.1%	9.5%	8.2%	8.5%	8.0%	8.7%
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)	<u>EXPOSURE TREND</u>	<u>PRODUCTS</u>	
	Average Annual Percent Change		
	a) 7/1/2015 to 7/1/2020 AYE 12/31/2015	+ 1.5%	
	b) 7/1/2016 to 7/1/2020 AYE 12/31/2016	+ 1.9%	
	c) 7/1/2017 to 7/1/2020 AYE 12/31/2017	+ 2.2%	
(2)	<u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
	a) Fitted		
	All Years	+ 4.2%	+ 5.8%
	Eight Years	+ 5.6%	+ 8.2%
	Six Years	+ 2.2%	+ 6.7%
	b) Selected	+ 2.5%	+ 6.5%
(3)	<u>FREQUENCY TREND</u>		
	Selected	- 1.5%	
(4)	<u>TOTAL ANNUAL NET TREND</u>		
	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 12/31/2015, 12/31/2016 & 12/31/2017

(1)			(2)			(1)			(2)		
YEAR ENDING			PRODUCTS			YEAR ENDING			PRODUCTS		
<u>QUARTER*</u>			CLASS GROUP			<u>QUARTER*</u>			CLASS GROUP		
			SALES EXPOSURE						SALES EXPOSURE		
			<u>INDICES</u>						<u>INDICES</u>		
2007	1		0.955			2014	1		1.012		
	2		0.959				2		1.016		
	3		0.961				3		1.020		
	4		0.963				4		1.022		
2008	1		0.962			2015	1		1.025		
	2		0.958				2		1.027		
	3		0.956				3		1.029		
	4		0.957				4		1.031		
2009	1		0.961			2016	1		1.031		
	2		0.966				2		1.032		
	3		0.969				3		1.031		
	4		0.968				4		1.032		
2010	1		0.964			2017	1		1.035		
	2		0.962				2		1.036		
	3		0.962				3		1.039		
	4		0.965				4		1.042		
2011	1		0.968			2018	1		1.044		
	2		0.973				2		1.049		
	3		0.978				3P		1.054		
	4		0.982				4P		1.060		
2012	1		0.986			2019	1P		1.067		
	2		0.990				2P		1.075		
	3		0.995				3P		1.084		
	4		1.000				4P		1.093		
2013	1		1.004			2020	1P		1.100		
	2		1.006				2P		1.105		
	3		1.008				3P		1.109		
	4		1.010				4P		1.112		

CHANGE IN EXPOSURES		PRODUCTS
7/1/2015 to 7/1/2020	(2020:4/2015:4)	1.079
7/1/2016 to 7/1/2020	(2020:4/2016:4)	1.078
7/1/2017 to 7/1/2020	(2020:4/2017:4)	1.068

AVERAGE ANNUAL TREND FACTOR		
7/1/2015 to 7/1/2020	(5.0 YRS)	1.015
7/1/2016 to 7/1/2020	(4.0 YRS)	1.019
7/1/2017 to 7/1/2020	(3.0 YRS)	1.022

* 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) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Paid <u>Occurrences</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2008	\$38,766,634	1,198	\$32,359	\$26,611		
12/31/2009	30,614,320	1,245	24,590	27,739		
12/31/2010	31,457,799	1,180	26,659	28,916	\$27,400	
12/31/2011	27,862,749	1,094	25,469	30,142	28,927	
12/31/2012	38,000,817	1,023	37,146	31,420	30,540	\$33,991
12/31/2013	27,285,494	857	31,838	32,753	32,242	34,738
12/31/2014	24,461,289	666	36,729	34,142	34,039	35,500
12/31/2015	20,654,994	617	33,476	35,590	35,936	36,280
12/31/2016	20,773,372	581	35,755	37,100	37,939	37,077
12/31/2017	19,190,405	467	41,093	38,673	40,053	37,891
Goodness of Fit Statistic, R-Squared:				0.521	0.637	0.210
Average Annual Severity Trend (10 yr)				+ 4.2%		
Average Annual Severity Trend (8 yr)				+ 5.6%		
Average Annual Severity Trend (6 yr)				+ 2.2%		
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) 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)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2008	\$49,740,303	1,407	\$35,352	\$33,494		
12/31/2009	59,123,988	1,442	41,001	35,437		
12/31/2010	50,888,079	1,515	33,589	37,493	\$33,775	
12/31/2011	43,245,141	1,262	34,267	39,668	36,555	
12/31/2012	53,814,860	1,196	44,996	41,969	39,564	\$41,491
12/31/2013	46,658,825	1,099	42,456	44,404	42,820	44,266
12/31/2014	43,613,705	983	44,368	46,980	46,344	47,227
12/31/2015	41,334,400	896	46,132	49,706	50,159	50,386
12/31/2016	52,645,739	864	60,933	52,590	54,287	53,756
12/31/2017	43,715,916	773	56,554	55,641	58,755	57,351

Goodness of Fit Statistic, R-Squared: 0.733 0.855 0.671

Average Annual Severity Trend (10 yr) + 5.8%

Average Annual Severity Trend (8 yr) + 8.2%

Average Annual Severity Trend (6 yr) + 6.7%

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) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at <u>Ultimate</u> ¹	(4) Occurrence Frequency <u>(3)/(2)</u> ²
12/31/2004	\$ 107,976,215	3,576	33.11
12/31/2005	105,028,944	2,955	28.13
12/31/2006	103,228,129	3,013	29.19
12/31/2007	105,422,178	3,337	31.66
12/31/2008	112,287,020	3,219	28.67
12/31/2009	123,379,953	3,678	29.81
12/31/2010	129,196,347	3,686	28.53
12/31/2011	132,370,073	3,355	25.35
12/31/2012	133,400,484	3,210	24.06
12/31/2013	134,211,810	3,093	23.04
12/31/2014	135,944,006	2,830	20.82
12/31/2015	141,970,713	2,548	17.95
12/31/2016	146,581,441	2,439	16.64
12/31/2017	149,572,365	2,124	14.20

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.

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 (Z_i) of the individual class with respect to the class group. This is calculated based on the equation:

$$Z_i = \frac{K-3}{K} \left(\frac{\bar{P}_i}{\bar{P}_i + \frac{\Sigma^2}{T^2}} \right) + \frac{3}{K}$$

K = The number of classes within the class group.

\bar{P}_i = The 5 year total Mono / Multi ALCCL for class i .

Σ^2 = The average within class variance for the class group. (Sigma Squared)

T^2 = The between class variance for the class group. (Tau Squared)

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:

$$FER_i = Z_i \bar{X}_i + (1 - Z_i) \bar{X} \quad \text{where:}$$

\bar{X}_i = The 5 year average experience ratio for class i from column (3).

$$\bar{X} = \frac{\sum_{i=1}^K Z_i \bar{X}_i}{\sum_{i=1}^K Z_i}$$

Column (6) is the Index or the class relative change factor, which is the quotient of the Formula Experience Ratio (FER_i) and $\tilde{X}_{\text{monoline}}$ which is the column (5) total using column (1) as weights.

Note: \tilde{X} (X - tilde) is the 5 year Mono / Multi ALCCL weighted class group experience ratio, where

$\tilde{X}_{\text{monoline}}$ (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" is the selected multistate monoline loss cost level change.
The off balance factor of 0.999 results from capping.

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 * .965 * .891

CLASS	AYE 2017 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	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)
10140	277080	1200285	1.88173	.1557	1.061	1.203	1.034	.020	.021	5.0	.020	.021
10141	485039	2225492	1.78861	.2217	1.104	1.252	1.076	.022	.024	9.1	.022	.024
12361	2649951	13037098	.92910	.5736	.921	1.044	.898	.091	.082	-9.9	.091	.082
12373	251235	892179	.39374	.1336	.840	.952	.819	.031	.025	-19.4	.031	.025
13049	228578	1127515	1.26882	.1505	.963	1.092	.939	.058	.054	-6.9	.058	.054
13111	59495	325479	.54753	.0897	.877	.994	.855	.113	.097	-14.2	.113	.097
13112	2326085	11149673	.80361	.5370	.853	.967	.831	.083	.069	-16.9	.083	.069
13621	551255	3053542	.78810	.2680	.877	.994	.855	.420	.360	-14.3	.420	.360
13670	324324	1524424	1.48659	.1777	1.012	1.147	.986	.013	.013	0.0	.013	.013
15223	1096521	5432088	1.09083	.3747	.977	1.108	.953	.035	.033	-5.7	.035	.033
15406	290219	1321061	1.25201	.1640	.966	1.095	.941	.047	.044	-6.4	.047	.044
16604	2009454	10860518	.53516	.5309	.711	.806	.693	.212	.147	-30.7	.212	.147
51300	20458	41813	.00000	.0661	.849	.963	.828	.209	.173	-17.2	.209	.173
51305	23837	66902	.12868	.0682	.856	.971	.835	1.230	1.030	-16.3	1.230	1.030
51315	1036706	4310329	.99691	.3286	.938	1.063	.914	.116	.106	-8.6	.116	.106
51350	241248	1133955	.33810	.1510	.823	.933	.802	.177	.142	-19.8	.177	.142
51351	24974	108356	.20909	.0717	.859	.974	.837	.054	.045	-16.7	.054	.045
51352	131282	551469	.34265	.1077	.848	.961	.826	.138	.114	-17.4	.138	.114
51355	212069	1083277	.47249	.1474	.845	.958	.824	.116	.096	-17.2	.116	.096
51356	70105	312488	.03453	.0887	.832	.943	.811	.850	.690	-18.8	.850	.690
51357	2802	10606	11.51574	.0634	1.582	1.794	1.543	.430	.530	23.3	.430	.530
51358	15330	73740	.38789	.0688	.874	.991	.852	.175	.149	-14.9	.175	.149
51359	93809	292007	.25148	.0870	.852	.966	.831	1.010	.840	-16.8	1.010	.840
51752	819538	3923346	.62310	.3110	.820	.930	.800	.199	.159	-20.1	.199	.159
52002	1634967	7451197	1.29912	.4436	1.082	1.227	1.055	.112	.118	5.4	.112	.118
53001	3165579	15237641	.87192	.6095	.887	1.006	.865	.380	.330	-13.2	.380	.330
53374	9622439	41157614	.84585	.8040	.858	.973	.837	.450	.380	-15.6	.450	.380
53375	2340180	10248105	1.20783	.5173	1.064	1.206	1.037	.244	.250	2.5	.244	.250
53376	584740	2833788	.88764	.2563	.904	1.025	.881	.212	.187	-11.8	.212	.187
53377	3505364	15996522	.73384	.6205	.800	.907	.780	.270	.211	-21.9	.270	.211
53565	320816	1190963	.23398	.1550	.805	.913	.785	.158	.124	-21.5	.158	.124
55371	32349	141590	.00000	.0745	.842	.955	.821	.158	.130	-17.7	.158	.130
56488	79220	286913	.58444	.0866	.881	.999	.859	.039	.034	-12.8	.039	.034
56758	123708	524419	.76607	.1056	.894	1.014	.872	.178	.155	-12.9	.178	.155
56759	1168304	4622030	.62190	.3421	.811	.920	.791	.118	.093	-21.2	.118	.093
56760	2167119	10367531	.80592	.5200	.856	.971	.835	.127	.106	-16.5	.127	.106
57002	270011	1038412	.59556	.1442	.864	.980	.843	.130	.110	-15.4	.130	.110

X-TILDE: .853 X-TILDE (MONOLINE): .882 PI-TILDE: .0038214
TAU SQUARED: .03000 SIGMA SQUARED: 326330.22905

L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

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 * .965 * .891

CLASS	AYE 2017 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)
57651	215022	1071862	.71742	.1466	.881	.999	.859	.050	.043	-14.0	.050	.043
57913	1122464	4964176	.40931	.3563	.731	.829	.713	.430	.310	-27.9	.430	.310
59537	325759	1122981	1.51057	.1502	1.000	1.134	.975	.172	.168	-2.3	.172	.168
59647	72557	281277	.55467	.0861	.879	.997	.857	.205	.176	-14.1	.205	.176
59904	16745	91267	.00000	.0703	.845	.958	.824	.080	.066	-17.5	.080	.066
59905	179655	708029	1.39719	.1198	.968	1.098	.944	.138	.130	-5.8	.138	.130
59925	1163	5480	3.29890	.0630	1.060	1.202	1.033	1.060	1.090	2.8	1.060	1.090
59926	313328	1547932	.69142	.1793	.870	.986	.848	.490	.420	-14.3	.490	.420
59927	95613	217978	1.21263	.0809	.934	1.059	.911	1.710	1.560	-8.8	1.710	1.560
59963	46721	177583	.11708	.0776	.848	.961	.826	.540	.450	-16.7	.540	.450
59964	256320	1126674	1.15214	.1505	.946	1.073	.923	.066	.061	-7.6	.066	.061

X-TILDE: .853 X-TILDE (MONOLINE): .882 PI-TILDE: .0038214
 TAU SQUARED: .03000 SIGMA SQUARED: 326330.22905

L - CAPPED DOWN
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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 * 1.023 * .891

CLASS	AYE 2017 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	FORMULA CRED. (4)	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)
10010	186671	876721	.40222	.1477	.885	.900	.820	.224	.184	-17.9	.224	.184
10040	1168882	4800185	1.07972	.3655	1.009	1.026	.935	.300	.280	-6.7	.300	.280
10070	1984400	9836293	1.18207	.5222	1.080	1.099	1.002	.141	.141	0.0	.141	.141
10101	416359	2002393	.82093	.2241	.935	.951	.867	.191	.166	-13.1	.191	.166
10111	220796	932165	.60870	.1518	.914	.930	.848	.098	.083	-15.3	.098	.083
10255	2792435	12213379	.89512	.5721	.926	.942	.859	.152	.131	-13.8	.152	.131
10256	10670	58813	1.36733	.0820	1.001	1.018	.928	.158	.147	-7.0	.158	.147
10257	3201594	13619040	.95992	.5970	.963	.980	.893	.187	.167	-10.7	.187	.167
11126	260331	1260867	.61081	.1754	.906	.922	.840	.024	.020	-16.7	.024	.020
11203	8780	44136	.00000	.0808	.890	.905	.825	.650	.540	-16.9	.650	.540
11248	13983	70593	.70405	.0831	.946	.962	.877	.022	.019	-13.6	.022	.019
12391	2096310	9581579	1.00311	.5162	.986	1.003	.914	.100	.091	-9.0	.100	.091
12509	64516	321382	.05957	.1042	.874	.889	.810	.047	.038	-19.1	.047	.038
12651	676706	3087567	.90643	.2858	.951	.967	.881	.560	.490	-12.5	.560	.490
12707	277556	1276383	.51091	.1765	.888	.903	.823	.790	.650	-17.7	.790	.650
12797	1030426	4841810	1.28649	.3672	1.085	1.104	1.006	.168	.169	0.6	.168	.169
13201	23551	118834	.12305	.0872	.895	.910	.829	.201	.167	-16.9	.201	.167
13204	1280899	7681343	1.49790	.4657	1.215	1.236	1.127	1.240	1.400	12.9	1.240	1.400
13205	462505	2009140	1.24194	.2245	1.030	1.048	.955	.450	.430	-4.4	.450	.430
13314	260	1163	.00000	.0770	.894	.909	.829	.020	.017	-15.0	.020	.017
13410	3807522	20254007	1.05928	.6838	1.031	1.049	.956	2.550	2.440	-4.3	2.550	2.440
13412	845697	5913621	.99773	.4084	.980	.997	.909	1.110	1.010	-9.0	1.110	1.010
13590	4088230	17705239	1.06206	.6552	1.030	1.048	.955	.770	.740	-3.9	.770	.740
13715	1808285	9045822	1.22748	.5029	1.099	1.118	1.019	.151	.154	2.0	.151	.154
13930	1036824	4762464	1.35766	.3639	1.110	1.129	1.029	.205	.211	2.9	.205	.211
14068	10271	49633	.00000	.0812	.890	.905	.825	.018	.015	-16.7	.018	.015
14527	389075	1849244	.94769	.2145	.964	.981	.894	.202	.181	-10.4	.202	.181
14855	63703	368206	.06414	.1080	.871	.886	.808	.200	.162	-19.0	.200	.162
16005	482304	2300287	.80004	.2421	.928	.944	.860	.040	.034	-15.0	.040	.034
16009	28877	147139	3.22449	.0896	1.171	1.191	1.086	.073	.079	8.2	.073	.079
16527	5747637	27178318	.91659	.7418	.930	.946	.862	.420	.360	-14.3	.420	.360
16705	298632	1092478	.86405	.1635	.951	.967	.881	.173	.152	-12.1	.173	.152
16750	608811	2090040	.33074	.2295	.822	.836	.762	.041	.031	-24.4	.041	.031
18205	536973	2601941	.77363	.2595	.918	.934	.851	.360	.310	-13.9	.360	.310
18616	2916728	12153250	.93633	.5709	.950	.966	.881	.610	.540	-11.5	.610	.540
18707	13411	62156	4.85099	.0823	1.288	1.310	1.194	.003	.003	0.0	.003	.003
45771	233194	1371074	.37918	.1830	.861	.876	.798	.220	.176	-20.0	.220	.176

U

X-TILDE: .989 X-TILDE (MONOLINE): .983 PI-TILDE: .0048163
TAU SQUARED: .03000 SIGMA SQUARED: 316645.99419

L - CAPPED DOWN
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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 * 1.023 * .891

CLASS	AYE 2017 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)
45901	470712	2663706	.48318	.2629	.841	.856	.780	.060	.047	-21.7	.060	.047
53907	2745971	10688827	.77168	.5414	.862	.877	.799	.139	.111	-20.1	.139	.111

X-TILDE: .989 X-TILDE (MONOLINE): .983 PI-TILDE: .0048163
 TAU SQUARED: .03000 SIGMA SQUARED: 316645.99419

L - CAPPED DOWN
 U - CAPPED UP
 N - NOT SUBJECT TO CAPPING
 E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 05

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.018 * .891

CLASS	AYE 2017 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	2387	8760	.33390	.1524	.650	.690	.626	.072	.050	-30.6	.072	.050	L
51575	303354	1481844	.76405	.4255	.731	.776	.704	.028	.020	-28.6	.028	.020	
51576	229149	928392	.92242	.3463	.781	.829	.752	.100	.075	-25.0	.100	.075	
51613	133152	618383	.51134	.2917	.650	.690	.626	.200	.138	-31.0	.200	.138	L
51666	76486	341219	1.27976	.2345	.841	.893	.810	.127	.103	-18.9	.127	.103	
51767	2032	14356	.00000	.1539	.598	.635	.576	.012	.009	-25.0	.012	.009	L
51833	3332	19682	.51926	.1554	.677	.719	.652	.103	.072	-30.1	.103	.072	L
51869	209824	748443	.89241	.3157	.765	.812	.737	.190	.140	-26.3	.190	.140	
51889	1186	6845	.00000	.1519	.599	.636	.577	.020	.014	-30.0	.020	.014	L
51941	1914854	8943586	.96687	.7817	.910	.966	.876	.045	.039	-13.3	.045	.039	
52469	2273394	11370400	1.22338	.8183	1.129	1.199	1.088	.100	.109	9.0	.100	.109	
55647	530086	2439334	.66702	.5249	.686	.728	.660	.080	.056	-30.0	.080	.056	L
55802	35534	168032	.09939	.1938	.589	.625	.567	.013	.009	-30.8	.013	.009	L
56040	975	5279	.00000	.1514	.600	.637	.578	.057	.040	-29.8	.057	.040	L
57257	38541	165954	.92374	.1933	.749	.795	.721	.050	.036	-28.0	.050	.036	
57410	35310	159827	.00000	.1918	.571	.606	.550	.188	.130	-30.9	.188	.130	L
58503	35912	130626	1.32981	.1845	.822	.873	.792	.077	.061	-20.8	.077	.061	
58627	3079	17011	.00000	.1547	.597	.634	.575	.022	.016	-27.3	.022	.016	L
59257	354	3839	.00000	.1511	.600	.637	.578	.021	.015	-28.6	.021	.015	L
59923	3075	74270	.00000	.1699	.586	.622	.564	.007	.005	-28.6	.007	.005	L

X-TILDE: 1.008 X-TILDE (MONOLINE): .942 PI-TILDE: .0072008
TAU SQUARED: .03000 SIGMA SQUARED: 92725.26603

L - CAPPED DOWN
U - CAPPED UP
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 * 1.007 * .891

CLASS	AYE 2017 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)
15733	30102	141815	.01013	.0397	.871	.954	.856	.044	.038	-13.6	.044	.038
51001	5001	16432	.00000	.0277	.881	.965	.866	.530	.460	-13.2	.530	.460
51116	654100	3074348	1.51130	.2547	1.060	1.161	1.042	.550	.570	3.6	.550	.570
51240	79630	292035	.23737	.0537	.870	.953	.855	.213	.182	-14.6	.213	.182
51241	450002	2149407	.84338	.1981	.894	.979	.878	.340	.300	-11.8	.340	.300
51330	173006	823954	1.97635	.1001	1.013	1.110	.996	.430	.430	0.0	.430	.430
51370	166411	442996	.00000	.0673	.845	.926	.831	6.020	5.000	-16.9	6.020	5.000
51500	347595	1951060	.80930	.1848	.888	.973	.873	.125	.109	-12.8	.125	.109
51550	17966	78753	.50308	.0337	.893	.978	.877	.410	.360	-12.2	.410	.360
51551	32350	60390	.23840	.0319	.885	.969	.869	1.060	.920	-13.2	1.060	.920
51552	8390	20294	2.71051	.0281	.957	1.048	.940	.169	.159	-5.9	.169	.159
51600	159565	752068	.50701	.0941	.869	.952	.854	.232	.198	-14.7	.232	.198
51734	7155	57185	.00000	.0316	.878	.962	.863	.360	.310	-13.9	.360	.310
51741	146935	747539	1.08282	.0937	.923	1.011	.907	.280	.250	-10.7	.280	.250
51777	149596	756073	1.11774	.0944	.926	1.014	.910	.084	.076	-9.5	.084	.076
51808	166651	738813	1.70537	.0930	.981	1.074	.964	.760	.730	-3.9	.760	.730
51809	25778	108812	.00000	.0365	.873	.956	.858	.184	.158	-14.1	.184	.158
51877	113859	524131	.32562	.0745	.863	.945	.848	.260	.220	-15.4	.260	.220
51896	866284	4201576	.82407	.3138	.881	.965	.866	.023	.020	-13.0	.023	.020
51900	12541	70711	.80574	.0329	.903	.989	.887	.105	.093	-11.4	.105	.093
51909	159	1280	.00000	.0262	.883	.967	.868	.066	.057	-13.6	.066	.057
51926	345792	1647885	.49820	.1636	.840	.920	.825	.049	.040	-18.4	.049	.040
51927	487801	1886265	1.02147	.1804	.927	1.015	.911	.126	.115	-8.7	.126	.115
51934	242444	869481	.01392	.1038	.814	.892	.800	.178	.142	-20.2	.178	.142
51956	2044412	9223661	.75970	.4929	.834	.913	.819	.300	.246	-18.0	.300	.246
51957	1307227	6545100	1.07992	.4109	.978	1.071	.961	.420	.400	-4.8	.420	.400
51960	5537	43820	.00000	.0303	.879	.963	.864	.420	.360	-14.3	.420	.360
51982	12070	70126	.00000	.0329	.877	.961	.862	.099	.085	-14.1	.099	.085
51986	73583	407354	.04493	.0641	.851	.932	.836	.128	.107	-16.4	.128	.107
51999	194239	843446	.47907	.1017	.863	.945	.848	.540	.460	-14.8	.540	.460
52075	50840	243620	.51476	.0492	.887	.972	.872	.290	.250	-13.8	.290	.250
52134	2417494	12399003	.98864	.5647	.953	1.044	.937	.750	.700	-6.7	.750	.700
52315	493163	2248127	.89360	.2045	.904	.990	.888	.270	.240	-11.1	.270	.240
52505	57933	310808	1.17414	.0554	.921	1.009	.905	.224	.203	-9.4	.224	.203
52547	263366	1290168	1.30659	.1372	.961	1.053	.945	.093	.088	-5.4	.093	.088
52911	1726759	6479186	.58286	.4085	.774	.848	.761	.680	.520	-23.5	.680	.520
52967	39604	145073	.36768	.0400	.885	.969	.869	.074	.064	-13.5	.074	.064

X-TILDE: .918 X-TILDE (MONOLINE): .913 PI-TILDE: .0016763
TAU SQUARED: .03000 SIGMA SQUARED: 300617.20672

L - CAPPED DOWN
U - CAPPED UP
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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 * 1.007 * .891

CLASS	AYE 2017 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	FORMULA CRED. (4)	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	47011	317984	.09205	.0560	.861	.943	.846	.540	.460	-14.8	.540	.460
53333	78801	377555	.96751	.0614	.910	.997	.895	.238	.213	-10.5	.238	.213
53631	262	1828	.00000	.0263	.882	.966	.867	.025	.022	-12.0	.025	.022
53632	1559	8497	.00000	.0269	.882	.966	.867	.040	.035	-12.5	.040	.035
53732	1990770	9291892	.63513	.4947	.772	.846	.759	.600	.460	-23.3	.600	.460
53733	4195922	18204635	1.06373	.6542	1.009	1.105	.991	.260	.260	0.0	.260	.260
54077	664106	3672575	1.09127	.2873	.959	1.050	.942	.390	.370	-5.1	.390	.370
55010	127608	609972	.73970	.0820	.893	.978	.877	1.250	1.100	-12.0	1.250	1.100
55011	341049	1803620	2.16671	.1746	1.126	1.233	1.106	1.140	1.260	10.5	1.140	1.260
55012	50559	198033	.78321	.0450	.901	.987	.886	1.320	1.170	-11.4	1.320	1.170
55013	380346	1533483	1.26779	.1553	.962	1.054	.946	1.050	.990	-5.7	1.050	.990
55214	1277	5926	.00000	.0267	.882	.966	.867	.103	.089	-13.6	.103	.089
55715	60093	180904	.29984	.0434	.880	.964	.865	.270	.234	-13.3	.270	.234
55716	32925	179438	.73054	.0432	.899	.985	.884	.590	.520	-11.9	.590	.520
56202	176585	1754802	.30618	.1712	.804	.881	.790	.126	.100	-20.6	.126	.100
56390	270501	927449	2.11931	.1086	1.038	1.137	1.020	.620	.630	1.6	.620	.630
56391	885637	4769054	.86372	.3401	.892	.977	.877	.360	.320	-11.1	.360	.320
56427	16128	100837	.00000	.0358	.874	.957	.859	.146	.125	-14.4	.146	.125
56690	5203	18822	.00000	.0279	.881	.965	.866	.420	.360	-14.3	.420	.360
56699	156289	741848	2.17126	.0932	1.024	1.122	1.007	.051	.051	0.0	.051	.051
56916	698432	3071590	1.15804	.2546	.970	1.062	.953	.196	.187	-4.6	.196	.187
57090	167037	587858	.89559	.0801	.905	.991	.889	.710	.630	-11.3	.710	.630
57401	10587	42361	.00000	.0302	.879	.963	.864	.113	.098	-13.3	.113	.098
57403	522	4309	.00000	.0265	.882	.966	.867	.041	.036	-12.2	.041	.036
57572	77872	463124	.70231	.0691	.892	.977	.877	.107	.094	-12.1	.107	.094
57600	62895	232237	.00003	.0481	.863	.945	.848	.039	.033	-15.4	.039	.033
57611	82703	381053	.36747	.0618	.873	.956	.858	.075	.064	-14.7	.075	.064
57690	388961	1647299	.34622	.1636	.815	.893	.801	.640	.510	-20.3	.640	.510
57716	274379	1590627	.47094	.1595	.837	.917	.823	.106	.087	-17.9	.106	.087
57725	1005208	4033138	1.14708	.3056	.980	1.073	.963	.094	.091	-3.2	.094	.091
57726	53078	300539	2.84037	.0544	1.012	1.108	.994	.019	.019	0.0	.019	.019
57810	4715	24328	.00000	.0284	.881	.965	.866	.126	.109	-13.5	.126	.109
57871	31999	228943	1.45244	.0478	.932	1.021	.916	.127	.116	-8.7	.127	.116
57998	37062	159972	.56205	.0414	.892	.977	.877	.067	.059	-11.9	.067	.059
57999	7395	41067	.31656	.0301	.889	.974	.874	.081	.071	-12.3	.081	.071
58095	1717108	7398207	1.02101	.4397	.957	1.048	.940	1.950	1.830	-6.2	1.950	1.830
58096	1633586	6051184	1.13838	.3928	.997	1.092	.980	1.060	1.040	-1.9	1.060	1.040

X-TILDE: .918 X-TILDE (MONOLINE): .913 PI-TILDE: .0016763
TAU SQUARED: .03000 SIGMA SQUARED: 300617.20672

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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 * 1.007 * .891

CLASS	AYE 2017 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)
58301	71203	263259	2.09590	.0510	.967	1.059	.950	.086	.082	-4.7	.086	.082
58302	63805	284229	.22409	.0529	.870	.953	.855	.064	.055	-14.1	.064	.055
58397	1452198	6220733	.82818	.3991	.875	.958	.860	.970	.830	-14.4	.970	.830
58575	14498	103733	.00000	.0361	.874	.957	.859	.143	.123	-14.0	.143	.123
58663	1759173	7170994	.81443	.4323	.867	.950	.852	1.870	1.590	-15.0	1.870	1.590
58802	40759	228272	1.07646	.0478	.914	1.001	.898	.500	.450	-10.0	.500	.450
58837	6234	42670	13.27736	.0302	1.280	1.402	1.258	.132	.165	25.0	.132	.165
58840	4093	11612	.00000	.0272	.882	.966	.867	.128	.111	-13.3	.128	.111
58873	223863	1095639	.95135	.1221	.912	.999	.896	.034	.030	-11.8	.034	.030
58904	15350	64641	.00000	.0323	.877	.961	.862	.152	.131	-13.8	.152	.131
58922	1432852	7000122	.63429	.4266	.790	.865	.776	.241	.187	-22.4	.241	.187
59005	241366	1353772	.87863	.1420	.902	.988	.886	.108	.096	-11.1	.108	.096
59188	171	896	.00000	.0262	.883	.967	.868	.065	.056	-13.8	.065	.056
59189	2823	16175	.00000	.0277	.881	.965	.866	.350	.300	-14.3	.350	.300
59223	126681	785433	.86019	.0969	.902	.988	.886	.087	.077	-11.5	.087	.077
59378	0	101	.00000	.0261	.883	.967	.868	.175	.152	-13.1	.175	.152
59481	95429	395932	.51416	.0631	.882	.966	.867	.101	.088	-12.9	.101	.088
59701	14087	58980	6.79945	.0318	1.094	1.198	1.075	.227	.244	7.5	.227	.244
59713	387734	1685691	.91917	.1663	.908	.995	.893	.370	.330	-10.8	.370	.330
59722	69355	332015	.89980	.0573	.906	.992	.890	.036	.032	-11.1	.036	.032
59723	16203	185706	.51016	.0438	.889	.974	.874	.044	.038	-13.6	.044	.038
59726	149553	818660	1.41792	.0996	.957	1.048	.940	.026	.024	-7.7	.026	.024
59738	15771	106105	.00000	.0363	.873	.956	.858	.077	.066	-14.3	.077	.066
59773	1	837	.00000	.0262	.883	.967	.868	.032	.028	-12.5	.032	.028
59774	45	949	.00000	.0262	.883	.967	.868	.175	.152	-13.1	.175	.152
59775	0	0	.00000	.0000	.000	.000	.000	.211	.189	-10.4	.211	.189
59798	724077	3412782	.79154	.2735	.875	.958	.860	.530	.460	-13.2	.530	.460
59886	27643	151228	.00000	.0406	.870	.953	.855	.131	.112	-14.5	.131	.112
59889	16268	109142	1.32307	.0366	.922	1.010	.906	.169	.153	-9.5	.169	.153
59914	924446	4175393	.90282	.3125	.905	.991	.889	.700	.620	-11.4	.700	.620
59915	237024	792257	.85844	.0974	.902	.988	.886	.880	.780	-11.4	.880	.780
59917	58897	360272	2.90047	.0599	1.026	1.124	1.008	.164	.165	0.6	.164	.165
59931	235023	959517	.57049	.1112	.869	.952	.854	.690	.590	-14.5	.690	.590
59932	69478	317869	.00000	.0560	.856	.938	.842	1.110	.930	-16.2	1.110	.930
59947	12418	137520	.00000	.0393	.871	.954	.856	.390	.330	-15.4	.390	.330
59955	26258	100923	.00000	.0358	.874	.957	.859	.171	.147	-14.0	.171	.147
59970	23547	111267	.00000	.0368	.873	.956	.858	.212	.182	-14.2	.212	.182

X-TILDE: .918 X-TILDE (MONOLINE): .913 PI-TILDE: .0016763
TAU SQUARED: .03000 SIGMA SQUARED: 300617.20672

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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 * 1.007 * .891

CLASS	AYE 2017 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	660392	2924489	1.45607	.2461	1.042	1.141	1.024	.237	.243	2.5	.237	.243
59984	25587	142572	.00000	.0397	.870	.953	.855	.064	.055	-14.1	.064	.055
59988	1632	17205	.00000	.0278	.881	.965	.866	.069	.060	-13.0	.069	.060
59989	9	36	.00000	.0261	.883	.967	.868	.052	.045	-13.5	.052	.045

X-TILDE: .918 X-TILDE (MONOLINE): .913 PI-TILDE: .0016763
 TAU SQUARED: .03000 SIGMA SQUARED: 300617.20672

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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 * 1.006 * .891

CLASS	AYE 2017 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)
49239	94928	583436	.58439	.1760	.770	.878	.787	.830	.650	-21.7	.830	.650
50010	70367	359762	.02628	.1473	.694	.791	.709	.820	.580	-29.3	.820	.580
51205	2098	8731	.00000	.0981	.730	.832	.746	.111	.083	-25.2	.111	.083
51206	13578	36027	.00000	.1021	.727	.829	.743	.610	.450	-26.2	.610	.450
51220	99574	514355	.61834	.1673	.778	.887	.795	3.250	2.580	-20.6	3.250	2.580
51221	835100	3380235	.73979	.4198	.780	.889	.797	2.440	1.940	-20.5	2.440	1.940
51222	227717	1122335	1.20056	.2377	.903	1.030	.923	3.380	3.120	-7.7	3.380	3.120
51224	963695	4140046	1.42301	.4630	1.094	1.247	1.118	1.190	1.330	11.8	1.190	1.330
51230	0	0	.00000	.0000	.000	.000	.000	.880	.790	-10.2	.880	.790
51252	2008606	9078986	.94712	.6380	.897	1.023	.917	.110	.101	-8.2	.110	.101
51254	5421	17596	.00000	.0994	.729	.831	.745	.060	.045	-25.0	.060	.045
51333	160711	553744	1.21772	.1723	.880	1.003	.899	.340	.310	-8.8	.340	.310
51958	296443	1404441	1.42193	.2665	.973	1.109	.994	.390	.390	0.0	.390	.390
51970	812320	3978535	1.20056	.4543	.987	1.125	1.008	.250	.250	0.0	.250	.250
52433	89169	418852	.77411	.1551	.804	.917	.822	1.460	1.200	-17.8	1.460	1.200
52581	302749	2323760	.28578	.3468	.628	.716	.642	5.330	3.680	-31.0	5.330	3.680
52744	1855	19719	.00000	.0997	.729	.831	.745	.126	.094	-25.4	.126	.094
53077	229859	1734068	.70142	.2974	.778	.887	.795	.248	.197	-20.6	.248	.197
55597	0	0	.00000	.0000	.000	.000	.000	1.990	1.780	-10.6	1.990	1.780
55918	322	35672	.00000	.1020	.727	.829	.743	4.300	3.190	-25.8	4.300	3.190
55919	0	5	.00000	.0968	.731	.834	.748	4.860	3.640	-25.1	4.860	3.640
56912	1022646	5028719	.75884	.5060	.784	.894	.801	.105	.084	-20.0	.105	.084
57146	401742	1696506	1.11325	.2940	.899	1.025	.919	.730	.670	-8.2	.730	.670
58737	71597	376995	.21960	.1496	.721	.822	.737	1.010	.740	-26.7	1.010	.740
59601	181243	531136	.41218	.1694	.742	.846	.758	3.050	2.310	-24.3	3.050	2.310
59660	486449	2817450	1.10973	.3831	.925	1.055	.946	1.200	1.140	-5.0	1.200	1.140
59724	62315	197433	.00000	.1252	.708	.807	.723	.031	.022	-29.0	.031	.022
59725	550033	2590483	1.30754	.3669	.992	1.131	1.014	.103	.104	1.0	.103	.104
59750	8872	44519	1.08311	.1033	.838	.956	.857	.280	.240	-14.3	.280	.240
59781	595605	2969773	.89243	.3935	.842	.960	.860	.088	.076	-13.6	.088	.076
59782	472863	2256746	.45848	.3415	.690	.787	.705	.690	.490	-29.0	.690	.490

L

X-TILDE: .930 X-TILDE (MONOLINE): .877 PI-TILDE: .0059437
TAU SQUARED: .03000 SIGMA SQUARED: 182148.78409

L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION

SECTION G
SUPPORTING MATERIAL -- LOCAL PRODUCTS/COMPLETED OPERATIONS
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MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
CALCULATION OF AGGREGATE LOSS COSTS
AT CURRENT LEVEL

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	EXPOSURE DEVELOPMENT FACTOR+	EXPOSURE TREND#	AVERAGE IPMF*	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2015	\$76,248,621	1.000	1.142		\$87,075,925
	12/31/2016	84,807,338	0.999	1.111		94,126,732
	12/31/2017	89,976,400	1.021	1.083		99,490,774
MULTILINE	12/31/2015	\$172,689,674	1.000	1.141	0.973	\$191,718,867
	12/31/2016	184,418,403	0.999	1.113	0.975	199,926,114
	12/31/2017	191,042,121	1.021	1.085	0.979	207,189,291
TOTAL	12/31/2015					\$278,794,792
	12/31/2016					294,052,846
	12/31/2017					306,680,065

+ 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 7/1/2019 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

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	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2015	\$19,923,128	1.082	1.085	1.131	0.975		\$25,781,745
		12/31/2016	15,500,413	1.428	1.085	1.104	0.980		25,980,528
		12/31/2017	10,552,828	2.590	1.085	1.077	0.985		31,462,316
BI	ALAE	12/31/2015	\$18,999,833		1.085	1.131	0.975		\$22,732,476
		12/31/2016	18,988,596		1.085	1.104	0.980		22,290,394
		12/31/2017	32,454,421		1.085	1.077	0.985		37,355,585
PD	B/L INDEMNITY	12/31/2015	\$60,441,200	1.257	1.085	1.246	0.975		\$100,110,444
		12/31/2016	57,075,501	1.339	1.085	1.193	0.980		96,927,466
		12/31/2017	49,132,118	1.554	1.085	1.141	0.985		93,108,421
PD	ALAE	12/31/2015	\$69,086,099		1.085	1.246	0.975		\$91,063,233
		12/31/2016	67,880,568		1.085	1.193	0.980		86,107,648
		12/31/2017	63,216,745		1.085	1.141	0.985		77,087,461
TOTAL									
	FULL COVERAGE	12/31/2015							\$239,687,899
		12/31/2016							231,306,035
		12/31/2017							239,013,783

* 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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BAISC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT 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	12/31/2015	\$2,813,675		1.118		1.085		1.131		0.975		\$3,765,092
		12/31/2016	2,981,362		1.386		1.085		1.104		0.980		4,850,056
		12/31/2017	831,584		2.153		1.085		1.077		0.985		2,061,015
BI	ALAE	12/31/2015	\$2,526,316				1.085		1.131		0.975		\$3,022,628
		12/31/2016	5,397,366				1.085		1.104		0.980		6,335,877
		12/31/2017	2,654,724				1.085		1.077		0.985		3,055,632
PD	B/L INDEMNITY	12/31/2015	\$19,589,174		1.444		1.085		1.246		0.975		\$37,278,273
		12/31/2016	17,323,546		1.570		1.085		1.193		0.980		34,500,114
		12/31/2017	13,732,834		1.873		1.085		1.141		0.985		31,366,490
PD	ALAE	12/31/2015	\$23,695,062				1.085		1.246		0.975		\$31,232,751
		12/31/2016	24,269,164				1.085		1.193		0.980		30,785,845
		12/31/2017	20,374,166				1.085		1.141		0.985		24,844,568
	TOTAL DED COVERAGE	12/31/2015											\$75,298,744
		12/31/2016											76,471,892
		12/31/2017											61,327,705
	TOTAL OCCURRENCE	12/31/2015											\$314,986,643
		12/31/2016											307,777,927
		12/31/2017											300,341,488

* 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) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.022	1.012	0.7890	1.014	6,000,000
27 to 39 Months	1.000	0.999	0.5641	0.999	17,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
12/31/2015			1.000		1.000
12/31/2016		0.999	1.000		0.999
12/31/2017	1.014	0.999	1.000		1.013

(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) $\{(3) \times (4)\} + \{(2) \times \{1.000-(4)\}\}$

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
12/31/2010	5,949,468	5,865,939	5,842,271	5,841,725	5,840,603	5,840,534	5,840,528	5,840,528
12/31/2011	6,120,583	6,174,477	6,174,225	6,171,965	6,171,469	6,171,475	6,171,475	
12/31/2012	6,546,257	6,514,405	6,498,187	6,493,426	6,493,444	6,493,444		
12/31/2013	6,859,485	6,905,584	6,894,838	6,895,412	6,895,466			
12/31/2014	7,371,649	7,496,363	7,477,645	7,476,790				
12/31/2015	7,460,211	7,597,395	7,597,341					
12/31/2016	7,605,811	7,694,149						
12/31/2017	7,218,467							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2010	0.986	0.996	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.009	1.000	1.000	1.000	1.000	1.000	
12/31/2012	0.995	0.998	0.999	1.000	1.000		
12/31/2013	1.007	0.998	1.000	1.000			
12/31/2014	1.017	0.998	1.000				
12/31/2015	1.018	1.000					
12/31/2016	1.012						
12/31/2017							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.012	0.999

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS

COMBINED SINGLE LIMIT
TOTAL LIMITS PREMIUM DEVELOPMENT
SUBLINE 336
FULL & DEDUCTIBLE
ACCIDENT YEAR DATA

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2010	416,539,944	416,896,872	417,055,870	417,047,659	417,034,920	417,019,169	417,019,378	417,018,953
12/31/2011	425,930,027	434,235,963	434,335,946	434,319,554	434,279,591	434,292,316	434,292,240	
12/31/2012	466,092,326	477,638,925	477,700,364	477,346,559	477,376,096	477,374,201		
12/31/2013	530,241,848	541,430,451	540,656,091	540,607,061	540,632,224			
12/31/2014	585,953,801	599,802,001	599,399,858	599,504,123				
12/31/2015	619,097,767	631,797,472	631,518,230					
12/31/2016	644,821,189	658,002,698						
12/31/2017	664,941,932							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2010	1.001	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.020	1.000	1.000	1.000	1.000	1.000	
12/31/2012	1.025	1.000	0.999	1.000	1.000		
12/31/2013	1.021	0.999	1.000	1.000			
12/31/2014	1.024	0.999	1.000				
12/31/2015	1.021	1.000					
12/31/2016	1.020						
12/31/2017							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.022	1.000

LOCAL PRODUCTS/COMPLETED OPERATIONS LOSS DEVELOPMENT DATA
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LOCAL PRODUCTS

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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 (K _i)
15 to 27 Months	1.981	3.197	0.2676	2.306	440,000
27 to 39 Months	1.476	1.291	0.5674	1.371	450,000
39 to 51 Months	1.095	1.021	0.7324	1.041	470,000
51 to 63 Months	1.018	1.031	0.7288	1.027	480,000
63 to 75 Months	1.008	1.040	0.7222	1.031	510,000
75 to 87 Months	0.977	0.994	0.7073	0.989	530,000
87 to 99 Months	1.002	0.942	0.6399	0.964	560,000
99 to 111 Months	0.997	1.000	0.5031	0.999	580,000
111 to 123 Months	0.998	1.000	0.4601	0.999	600,000
123 to 135 Months	1.000	1.000	0.4113	1.000	630,000
135 to 147 Months	0.999	1.000	0.4685	0.999	650,000
147 to 159 Months	1.001	1.000	0.5386	1.000	680,000
159 to 171 Months	1.001	1.000	0.5303	1.000	710,000
171 to 183 Months	1.001	1.000	0.4905	1.001	740,000
183 to 195 Months	1.000	1.000	0.2874	1.000	780,000
195 to 207 Months	1.000	1.000	0.3032	1.000	810,000
207 to 219 Months	1.000	1.000	0.2332	1.000	850,000
219 to 231 Months	1.000	1.000	0.1809	1.000	890,000
231 to 243 Months	1.000	1.000	0.0433	1.000	920,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From				75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51								
12/31/2015			1.041	1.027	1.031	0.989	0.964	0.999	0.999	1.000	0.999	
12/31/2016		1.371	1.041	1.027	1.031	0.989	0.964	0.999	0.999	1.000	0.999	
12/31/2017	2.306	1.371	1.041	1.027	1.031	0.989	0.964	0.999	0.999	1.000	0.999	

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2015	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.049
12/31/2016	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.438
12/31/2017	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	3.316

(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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

CONNECTICUT

Completed Operations
Bodily Injury
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.0628
27 to 39 Months	0.1237
39 to 51 Months	0.1146
51 to 63 Months	0.0926
63 to 75 Months	0.0520
75 to 87 Months	0.0201
87 to 99 Months	0.0124
99 to 111 Months	0.0109
111 to 123 Months	0.0062
123 to 135 Months	0.0036
135 to 147 Months	0.0051
147 to 159 Months	0.0027
159 to 171 Months	0.0013
171 to Ultimate	A multistate link ratio factor of 1.011 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.508	0.445	0.321	0.207	0.114	0.062	0.042
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.030	0.019	0.013	0.009	0.004	0.001	0.000

A.Y.E	Reported ALAE as of 3/31/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2015	60,332	420,669	0.321	135,035	195,367	1.011	197,510
12/31/2016	81,870	177,907	0.445	79,168	161,038	1.011	162,807
12/31/2017	101	120,317	0.508	61,121	61,222	1.011	61,895

(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	1.151	1.292	0.4705	1.217	1,400,000
27 to 39 Months	1.062	0.978	0.6055	1.011	1,400,000
39 to 51 Months	1.035	0.986	0.5807	1.007	1,500,000
51 to 63 Months	1.034	1.007	0.6372	1.017	1,600,000
63 to 75 Months	1.024	0.994	0.6627	1.004	1,600,000
75 to 87 Months	1.020	1.010	0.6978	1.013	1,700,000
87 to 99 Months	1.024	1.007	0.6675	1.013	1,800,000
99 to 111 Months	1.042	1.000	0.6158	1.016	1,900,000
111 to 123 Months	1.018	1.000	0.5414	1.008	2,000,000
123 to 135 Months	1.025	1.003	0.5025	1.014	2,100,000
135 to 147 Months	1.008	1.000	0.4651	1.004	2,200,000
147 to 159 Months	1.005	1.000	0.4303	1.003	2,300,000
159 to 171 Months	1.001	1.000	0.3750	1.001	2,400,000
171 to 183 Months	1.003	1.000	0.3552	1.002	2,500,000
183 to 195 Months	1.001	1.000	0.3483	1.001	2,700,000
195 to 207 Months	1.000	0.967	0.3724	0.988	2,800,000
207 to 219 Months	1.000	0.989	0.3322	0.996	2,900,000
219 to 231 Months	1.000	0.997	0.2071	0.999	3,100,000
231 to 243 Months	1.000	0.999	0.0688	1.000	3,200,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From				75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51								
12/31/2015			1.007	1.017	1.004	1.013	1.013	1.016	1.008	1.014	1.004	
12/31/2016		1.011	1.007	1.017	1.004	1.013	1.013	1.016	1.008	1.014	1.004	
12/31/2017	1.217	1.011	1.007	1.017	1.004	1.013	1.013	1.016	1.008	1.014	1.004	
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2015	1.003	1.001	1.002	1.001	0.988	0.996	0.999	1.000	1.000			1.089
12/31/2016	1.003	1.001	1.002	1.001	0.988	0.996	0.999	1.000	1.000			1.101
12/31/2017	1.003	1.001	1.002	1.001	0.988	0.996	0.999	1.000	1.000			1.340

(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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

CONNECTICUT

Completed Operations
Property Damage
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.0685
27 to 39 Months	0.0746
39 to 51 Months	0.0796
51 to 63 Months	0.0645
63 to 75 Months	0.0468
75 to 87 Months	0.0373
87 to 99 Months	0.0351
99 to 111 Months	0.0438
111 to 123 Months	0.0403
123 to 135 Months	0.0302
135 to 147 Months	0.0227
147 to 159 Months	0.0150
159 to 171 Months	0.0059
171 to Ultimate	A multistate link ratio factor of 1.029 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.564	0.496	0.421	0.342	0.277	0.230	0.193
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.158	0.114	0.074	0.044	0.021	0.006	0.000

A.Y.E	Reported ALAE as of 3/31/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2015	164,107	1,611,725	0.421	678,537	842,644	1.029	867,072
12/31/2016	279,330	1,086,932	0.496	539,117	818,447	1.029	842,176
12/31/2017	19,457	1,134,549	0.564	639,886	659,343	1.029	678,453

(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
12/31/1998	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	106,114	214,919	233,614	219,614	219,614	224,614	224,614	224,614	224,614
12/31/2005	45,675	105,378	108,377	98,377	108,377	104,376	109,376	109,376	109,376	109,376	109,376
12/31/2006	35,399	115,170	186,700	343,700	303,700	308,700	308,700	249,070	239,070	239,070	239,070
12/31/2007	159,275	191,171	190,926	206,333	91,775	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	180,500	
12/31/2009	101,798	175,000	195,925	345,925	340,028	340,028	340,028	340,028	340,028		
12/31/2010	190,240	333,974	330,475	455,475	549,808	584,515	574,515	474,515			
12/31/2011	148,288	314,986	452,178	373,968	337,369	356,369	356,369				
12/31/2012	114,009	523,843	656,169	562,669	438,669	477,778					
12/31/2013	115,103	219,900	253,398	353,326	525,718						
12/31/2014	77,254	115,837	376,914	300,024							
12/31/2015	82,503	254,500	301,236								
12/31/2016	1,001	97,005									
12/31/2017	23,250										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	41,614	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	154,985	
12/31/2000	61,887	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	135,625			
12/31/2002	117,000	117,000	117,000	117,000	117,000				
12/31/2003	459,914	459,914	459,914	459,914					
12/31/2004	224,614	224,614	224,614						
12/31/2005	109,376	109,376							
12/31/2006	239,070								

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
CONNECTICUT
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

<u>A.Y.E.</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
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	1.350	2.025	1.087	0.940	1.000	1.023	1.000	1.000	1.000	1.000
12/31/2005	2.307	1.028	0.908	1.102	0.963	1.048	1.000	1.000	1.000	1.000	1.000
12/31/2006	3.253	1.621	1.841	0.884	1.016	1.000	0.807	0.960	1.000	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	1.000	1.000
12/31/2008	3.378	1.647	0.829	0.588	1.000	0.942	1.932	1.161	1.000		
12/31/2009	1.719	1.120	1.766	0.983	1.000	1.000	1.000	1.000			
12/31/2010	1.756	0.990	1.378	1.207	1.063	0.983	0.826				
12/31/2011	2.124	1.436	0.827	0.902	1.056	1.000					
12/31/2012	4.595	1.253	0.858	0.780	1.089						
12/31/2013	1.910	1.152	1.394	1.488							
12/31/2014	1.499	3.254	0.796								
12/31/2015		1.184									
12/31/2016	96.908										

3 Yr Mean	33.831	1.863	1.016	1.057	1.069	0.994	1.253	1.054	1.000	1.000	1.000
Best 3/5	3.197	1.291	1.021	1.031	1.040	0.994	0.942	1.000	1.000	1.000	1.000

<u>A.Y.E.</u>	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>
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	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2003	1.000	1.000	1.000					
12/31/2004	1.000	1.000						
12/31/2005	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 *

<u>A.Y.E.</u>	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2013					1.040	0.994	0.942	1.000	1.000	1.000	1.000
12/31/2014				1.031	1.040	0.994	0.942	1.000	1.000	1.000	1.000
12/31/2015			1.021	1.031	1.040	0.994	0.942	1.000	1.000	1.000	1.000
12/31/2016		1.291	1.021	1.031	1.040	0.994	0.942	1.000	1.000	1.000	1.000
12/31/2017	3.197	1.291	1.021	1.031	1.040	0.994	0.942	1.000	1.000	1.000	1.000

<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
12/31/2013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.974
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.004
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.025
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.323
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	4.231

* 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

A.Y.E	Allocated Expenses as of:										
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
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	28,045	48,527	100,910	315,392	326,256	114,131	114,135	114,135	114,135
12/31/2005	128	7,069	8,477	8,477	20,772	26,835	26,835	26,835	26,835	26,835	26,835
12/31/2006	0	4,939	53,181	83,697	97,929	101,349	111,583	83,743	83,747	83,747	83,747
12/31/2007	3,602	11,917	17,917	43,056	34,673	34,673	34,673	34,673	34,673	34,673	34,673
12/31/2008	2,924	8,138	28,215	62,618	99,589	128,067	133,583	214,351	201,578	204,435	
12/31/2009	1,400	10,567	17,050	43,102	124,214	124,422	124,422	124,422	125,355		
12/31/2010	99,023	160,137	277,130	357,693	494,572	560,923	753,338	642,218			
12/31/2011	1,449	14,226	80,888	166,935	198,879	213,866	198,095				
12/31/2012	11,397	76,232	169,882	230,972	245,065	237,621					
12/31/2013	35,299	47,088	91,541	146,502	283,926						
12/31/2014	6,653	17,867	111,153	362,424							
12/31/2015	551	13,242	60,332								
12/31/2016	0	81,870									
12/31/2017	101										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	59,820	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	62,633	
12/31/2000	138,404	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	61,608			
12/31/2002	73,605	73,605	73,605	73,605	73,605				
12/31/2003	447,353	447,353	447,353	447,353					
12/31/2004	114,135	114,135	114,135						
12/31/2005	26,835	26,835							
12/31/2006	83,747								

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:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
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	179,275	316,210	321,849	320,527	367,576	305,833	312,534	304,027	389,027	385,626	394,027
12/31/2002	225,945	295,234	440,010	407,160	347,660	338,660	339,361	329,361	364,960	369,861	429,861
12/31/2003	337,257	437,605	404,040	486,078	535,558	728,901	635,568	648,667	657,068	717,068	635,568
12/31/2004	237,945	341,561	290,110	394,550	403,300	413,308	415,399	423,800	505,362	449,362	449,362
12/31/2005	295,403	396,327	462,653	572,652	758,864	684,463	692,865	708,077	633,017	633,017	652,616
12/31/2006	367,881	479,814	636,511	874,985	803,710	803,210	778,884	808,824	810,857	810,857	810,857
12/31/2007	644,472	673,142	632,308	624,247	668,748	672,809	679,593	670,626	670,626	677,182	682,897
12/31/2008	565,255	800,427	993,913	944,842	861,854	823,089	847,989	872,989	879,545	879,010	
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	1,497,742		
12/31/2010	1,061,698	1,301,075	1,257,458	1,257,512	1,276,315	1,249,437	1,255,814	1,254,529			
12/31/2011	880,516	1,128,010	1,175,010	1,160,812	1,151,935	1,186,490	1,187,207				
12/31/2012	710,152	790,093	700,251	679,256	715,912	790,629					
12/31/2013	843,843	992,248	895,691	970,212	985,212						
12/31/2014	467,435	433,784	481,358	314,222							
12/31/2015	455,143	722,927	715,604								
12/31/2016	321,337	545,212									
12/31/2017	578,269										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	196,787	192,466	192,466	192,466	262,466	236,456	236,456	236,456	236,456
12/31/1999	529,373	529,373	529,373	604,373	573,363	573,363	573,363	573,363	
12/31/2000	629,946	629,946	701,374	701,374	701,374	632,769	632,769		
12/31/2001	454,027	386,814	386,814	386,814	386,814				
12/31/2002	354,861	354,861	354,861	354,861	354,861				
12/31/2003	635,568	635,568	635,568	635,568					
12/31/2004	449,362	449,362	449,362						
12/31/2005	652,616	652,616							
12/31/2006	816,572								

COMPLETED OPERATIONS (Subline Code 336)
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
12/31/1998	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	1.764	1.018	0.996	1.147	0.832	1.022	0.973	1.280	0.991	1.022	1.152
12/31/2002	1.307	1.490	0.925	0.854	0.974	1.002	0.971	1.108	1.013	1.162	0.826
12/31/2003	1.298	0.923	1.203	1.102	1.361	0.872	1.021	1.013	1.091	0.886	1.000
12/31/2004	1.435	0.849	1.360	1.022	1.025	1.005	1.020	1.192	0.889	1.000	1.000
12/31/2005	1.342	1.167	1.238	1.325	0.902	1.012	1.022	0.894	1.000	1.031	1.000
12/31/2006	1.304	1.327	1.375	0.919	0.999	0.970	1.038	1.003	1.000	1.000	1.007
12/31/2007	1.044	0.939	0.987	1.071	1.006	1.010	0.987	1.000	1.010	1.008	
12/31/2008	1.416	1.242	0.951	0.912	0.955	1.030	1.029	1.008	0.999		
12/31/2009	1.238	1.150	0.869	0.970	0.974	1.014	0.994	0.997			
12/31/2010	1.225	0.966	1.000	1.015	0.979	1.005	0.999				
12/31/2011	1.281	1.042	0.988	0.992	1.030	1.001					
12/31/2012	1.113	0.886	0.970	1.054	1.104						
12/31/2013	1.176	0.903	1.083	1.015							
12/31/2014	0.928	1.110	0.653								
12/31/2015	1.588	0.990									
12/31/2016	1.697										

3 Yr Mean	1.404	1.001	0.902	1.020	1.038	1.007	1.007	1.002	1.003	1.013	1.002
Best 3/5	1.292	0.978	0.986	1.007	0.994	1.010	1.007	1.000	1.000	1.003	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1998	0.978	1.000	1.000	1.364	0.901	1.000	1.000	1.000
12/31/1999	1.000	1.000	1.142	0.949	1.000	1.000	1.000	0.999 *
12/31/2000	1.000	1.113	1.000	1.000	0.902	1.000	0.996 *	0.999 *
12/31/2001	0.852	1.000	1.000	1.000	1.000	0.967 *	0.996 *	0.999 *
12/31/2002	1.000	1.000	1.000	1.000	1.000 *	0.967 *	0.996 *	0.999 *
12/31/2003	1.000	1.000	1.000					
12/31/2004	1.000	1.000						
12/31/2005	1.000							

3 Yr Mean	1.000	1.000	1.000	1.000	0.967 @	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 *

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
12/31/2013					0.994	1.010	1.007	1.000	1.000	1.003	1.000
12/31/2014				1.007	0.994	1.010	1.007	1.000	1.000	1.003	1.000
12/31/2015			0.986	1.007	0.994	1.010	1.007	1.000	1.000	1.003	1.000
12/31/2016		0.978	0.986	1.007	0.994	1.010	1.007	1.000	1.000	1.003	1.000
12/31/2017	1.292	0.978	0.986	1.007	0.994	1.010	1.007	1.000	1.000	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
12/31/2013	1.000	1.000	1.000	1.000	0.967	0.989	0.997	0.999	1.000*	0.966
12/31/2014	1.000	1.000	1.000	1.000	0.967	0.989	0.997	0.999	1.000*	0.973
12/31/2015	1.000	1.000	1.000	1.000	0.967	0.989	0.997	0.999	1.000*	0.959
12/31/2016	1.000	1.000	1.000	1.000	0.967	0.989	0.997	0.999	1.000*	0.938
12/31/2017	1.000	1.000	1.000	1.000	0.967	0.989	0.997	0.999	1.000*	1.212

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

A.Y.E	Allocated Expenses as of:										
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
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	14,504	72,343	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	82,106	83,823	85,520	95,564	110,909	126,647	139,404	139,488
12/31/2003	19,228	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	102,529	175,624	202,852	255,620	255,620	275,556	284,343	284,343
12/31/2005	9,694	39,280	72,069	141,804	255,181	322,855	406,569	466,534	512,909	571,846	576,265
12/31/2006	5,179	30,772	75,081	131,145	242,279	305,959	338,372	367,185	422,584	290,168	291,809
12/31/2007	71,193	75,354	93,190	125,860	179,101	203,059	211,692	216,232	220,351	226,950	245,841
12/31/2008	12,280	159,298	113,292	118,274	134,116	152,675	161,898	173,063	185,156	206,469	
12/31/2009	61,077	99,130	127,524	241,073	317,291	362,010	417,735	433,110	460,933		
12/31/2010	86,647	118,258	115,541	156,414	169,747	184,512	419,692	440,903			
12/31/2011	59,534	219,583	327,655	436,365	477,030	495,837	547,583				
12/31/2012	67,096	158,113	287,443	281,104	310,205	376,605					
12/31/2013	54,699	118,035	130,194	277,938	314,229						
12/31/2014	63,450	90,532	93,015	79,643							
12/31/2015	45,682	95,336	156,632								
12/31/2016	132,737	280,075									
12/31/2017	17,754										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	58,556	59,129	60,952	61,230	63,171	63,502	63,502	63,502	63,502
12/31/1999	94,298	96,121	96,399	99,410	98,672	98,672	98,672	98,672	
12/31/2000	84,117	84,117	99,118	99,117	113,947	133,945	131,389		
12/31/2001	404,887	505,623	505,623	505,623	505,623	505,623			
12/31/2002	139,488	139,488	139,488	139,488	139,488				
12/31/2003	471,418	471,418	471,418	471,418					
12/31/2004	284,343	284,343	284,343						
12/31/2005	576,310	576,310							
12/31/2006	309,587								

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
12/31/1998	5,382,417	7,749,839	9,931,451	10,446,493	10,771,244	11,071,766	11,629,912	12,194,086	11,813,168	11,491,537	11,513,144
12/31/1999	5,749,137	8,017,859	10,639,569	12,401,376	12,443,087	12,699,247	12,379,843	12,193,739	12,195,292	12,194,842	12,217,636
12/31/2000	3,349,135	7,571,175	9,596,988	11,428,849	11,198,782	11,574,625	11,068,388	11,131,573	11,072,222	11,110,866	11,108,287
12/31/2001	3,393,318	7,201,271	9,537,740	10,536,173	11,011,306	11,000,593	10,913,285	10,668,162	10,563,560	10,462,107	10,483,477
12/31/2002	3,083,798	7,149,689	9,605,824	10,234,120	11,261,210	11,427,625	11,642,502	11,849,223	12,068,855	12,173,690	12,207,408
12/31/2003	3,686,338	6,728,413	10,123,232	10,766,319	10,579,933	10,391,292	10,165,994	10,128,188	10,111,720	10,148,121	10,199,131
12/31/2004	4,704,040	7,310,503	10,048,328	11,065,060	11,123,482	10,632,087	10,944,868	10,900,102	10,883,690	10,918,853	11,023,711
12/31/2005	4,237,064	7,327,137	10,408,250	11,613,602	11,488,082	11,664,862	11,980,476	11,915,964	11,833,171	11,930,107	11,885,653
12/31/2006	4,875,979	8,998,528	13,044,800	13,665,727	13,510,110	13,707,180	13,575,413	13,773,042	13,684,331	13,599,010	13,525,900
12/31/2007	4,398,986	8,656,290	11,586,599	12,845,738	12,838,601	12,816,133	12,722,889	12,863,528	13,060,436	12,845,961	12,825,548
12/31/2008	4,368,007	8,180,835	11,883,905	12,415,028	12,285,724	12,286,357	12,948,682	12,679,778	12,736,180	12,691,939	
12/31/2009	5,249,161	8,550,421	11,893,434	12,415,395	12,397,832	12,814,744	12,319,464	12,306,881	12,143,478		
12/31/2010	5,375,717	10,504,029	12,940,878	14,141,716	14,991,402	15,236,317	14,837,641	14,789,481			
12/31/2011	4,810,618	7,893,315	11,660,517	13,829,197	14,132,196	13,711,111	13,237,756				
12/31/2012	3,978,800	8,020,892	13,885,712	14,228,788	14,642,367	14,749,517					
12/31/2013	4,817,311	10,398,687	12,844,592	14,543,624	14,580,323						
12/31/2014	5,613,035	8,743,838	13,013,349	13,788,841							
12/31/2015	4,792,467	8,479,671	12,413,824								
12/31/2016	3,676,027	8,927,860									
12/31/2017	5,346,513										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	11,704,244	11,676,419	11,890,604	11,870,843	11,870,843	11,876,343	11,751,657	11,770,895	11,736,807
12/31/1999	12,174,868	12,136,600	12,122,727	12,122,426	12,122,427	12,122,426	12,122,426	12,122,425	
12/31/2000	11,144,580	11,197,424	11,140,073	11,193,327	11,188,323	11,203,322	11,203,322		
12/31/2001	10,534,479	10,538,161	10,575,203	10,618,410	10,595,046	10,564,845			
12/31/2002	12,140,613	12,171,146	12,315,380	12,316,090	12,305,052				
12/31/2003	10,234,635	10,247,693	10,286,435	10,266,434					
12/31/2004	11,087,981	11,284,441	11,125,197						
12/31/2005	11,778,914	11,546,887							
12/31/2006	13,511,099								

COMPLETED OPERATIONS (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
12/31/1998	1.440	1.282	1.052	1.031	1.028	1.050	1.049	0.969	0.973	1.002	1.017
12/31/1999	1.395	1.327	1.166	1.003	1.021	0.975	0.985	1.000	1.000	1.002	0.996
12/31/2000	2.261	1.268	1.191	0.980	1.034	0.956	1.006	0.995	1.003	1.000	1.003
12/31/2001	2.122	1.324	1.105	1.045	0.999	0.992	0.978	0.990	0.990	1.002	1.005
12/31/2002	2.318	1.344	1.065	1.100	1.015	1.019	1.018	1.019	1.009	1.003	0.995
12/31/2003	1.825	1.505	1.064	0.983	0.982	0.978	0.996	0.998	1.004	1.005	1.003
12/31/2004	1.554	1.375	1.101	1.005	0.956	1.029	0.996	0.998	1.003	1.010	1.006
12/31/2005	1.729	1.421	1.116	0.989	1.015	1.027	0.995	0.993	1.008	0.996	0.991
12/31/2006	1.845	1.450	1.048	0.989	1.015	0.990	1.015	0.994	0.994	0.995	0.999
12/31/2007	1.968	1.339	1.109	0.999	0.998	0.993	1.011	1.015	0.984	0.998	
12/31/2008	1.873	1.453	1.045	0.990	1.000	1.054	0.979	1.004	0.997		
12/31/2009	1.629	1.391	1.044	0.999	1.034	0.961	0.999	0.987			
12/31/2010	1.954	1.232	1.093	1.060	1.016	0.974	0.997				
12/31/2011	1.641	1.477	1.186	1.022	0.970	0.965					
12/31/2012	2.016	1.731	1.025	1.029	1.007						
12/31/2013	2.159	1.235	1.132	1.003							
12/31/2014	1.558	1.488	1.060								
12/31/2015	1.769	1.464									
12/31/2016	2.429										

3 Yr Mean 1.919 1.396 1.072 1.018 0.998 0.967 0.992 1.002 0.992 0.996 0.999

Best 3/5 1.981 1.476 1.095 1.018 1.008 0.977 1.002 0.997 0.998 1.000 0.999

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1998	0.998	1.018	0.998	1.000	1.000	0.990	1.002	0.997			
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	1.005	1.000	1.001	1.000	1.000 *	1.000 *			
12/31/2001	1.000	1.004	1.004	0.998	0.997	1.000 *	1.000 *	1.000 *			
12/31/2002	1.003	1.012	1.000	0.999	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2003	1.001	1.004	0.998								
12/31/2004	1.018	0.986									
12/31/2005	0.980										

3 Yr Mean 1.000 1.001 1.001 0.999 0.999 @ 0.997 @ 1.001 @ 0.997 @

Best 3/5 1.001 1.001 1.001 1.000 1.000 * 1.000 * 1.000 * 1.000 *

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
12/31/2013					1.008	0.977	1.002	0.997	0.998	1.000	0.999
12/31/2014				1.018	1.008	0.977	1.002	0.997	0.998	1.000	0.999
12/31/2015			1.095	1.018	1.008	0.977	1.002	0.997	0.998	1.000	0.999
12/31/2016		1.476	1.095	1.018	1.008	0.977	1.002	0.997	0.998	1.000	0.999
12/31/2017	1.981	1.476	1.095	1.018	1.008	0.977	1.002	0.997	0.998	1.000	0.999

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2013	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	0.984
12/31/2014	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.002
12/31/2015	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.097
12/31/2016	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.619
12/31/2017	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	3.207

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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
12/31/1998	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	229,242	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	1,237,004
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	1,424,520	
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	1,038,243		
12/31/2010	641,422	781,803	1,443,275	2,008,073	1,739,838	1,672,694	1,597,404	1,643,905			
12/31/2011	270,205	819,627	1,330,077	1,689,436	1,722,481	1,706,863	1,706,863				
12/31/2012	383,511	1,149,597	1,593,586	1,772,309	1,649,357	1,695,210					
12/31/2013	1,675,399	2,467,513	2,712,232	2,786,946	2,729,808						
12/31/2014	2,159,321	2,831,984	3,298,850	3,463,909							
12/31/2015	1,195,104	1,659,445	2,141,952								
12/31/2016	1,265,885	2,626,725									
12/31/2017	546,720										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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	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	1,867,257	
12/31/2000	1,538,613	1,533,111	1,503,111	1,570,611	1,565,611	1,565,611	1,566,111		
12/31/2001	1,307,912	1,307,915	1,355,912	1,320,911	1,320,912	1,345,912			
12/31/2002	1,467,700	1,579,904	1,581,334	1,581,333	1,581,333				
12/31/2003	1,446,695	1,424,195	1,423,696	1,423,696					
12/31/2004	828,318	828,219	833,218						
12/31/2005	1,248,237	1,322,207							
12/31/2006	1,555,316								

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
12/31/1998	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	2.860	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	0.974
12/31/2007	3.152	0.940	1.145	1.084	1.095	0.954	0.974	0.979	1.000	1.040	
12/31/2008	2.733	1.056	1.150	1.013	1.168	1.075	1.103	1.009	0.958		
12/31/2009	1.782	1.023	1.182	0.858	1.064	0.952	0.999	0.946			
12/31/2010	1.219	1.846	1.391	0.866	0.961	0.955	1.029				
12/31/2011	3.033	1.623	1.270	1.020	0.991	1.000					
12/31/2012	2.998	1.386	1.112	0.931	1.028						
12/31/2013	1.473	1.099	1.028	0.979							
12/31/2014	1.312	1.165	1.050								
12/31/2015	1.389	1.291									
12/31/2016	2.075										

3 Yr Mean 1.592 1.185 1.063 0.977 0.993 0.969 1.044 0.978 0.977 0.979 1.002

Best 3/5 1.646 1.281 1.144 0.925 1.028 0.970 1.044 0.987 0.986 0.973 0.991

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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	1.002 *	1.000 *			
12/31/2001	1.000	1.037	0.974	1.000	1.019	1.004 *	1.002 *	1.000 *			
12/31/2002	1.076	1.001	1.000	1.000	1.000 *	1.004 *	1.002 *	1.000 *			
12/31/2003	0.984	1.000	1.000								
12/31/2004	1.000	1.006									
12/31/2005	1.059										

3 Yr Mean 1.014 1.002 0.991 0.999 1.006 @ 1.026 @ 1.000 @ 1.000 @

Best 3/5 1.020 1.002 1.000 1.000 1.004 * 1.003 * 1.001 * 1.000 *

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
12/31/2013					1.028	0.970	1.044	0.987	0.986	0.973	0.991
12/31/2014				0.925	1.028	0.970	1.044	0.987	0.986	0.973	0.991
12/31/2015			1.144	0.925	1.028	0.970	1.044	0.987	0.986	0.973	0.991
12/31/2016		1.281	1.144	0.925	1.028	0.970	1.044	0.987	0.986	0.973	0.991
12/31/2017	1.646	1.281	1.144	0.925	1.028	0.970	1.044	0.987	0.986	0.973	0.991

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2013	1.020	1.002	1.000	1.000	1.004	1.003	1.001	1.000	1.000*	1.006
12/31/2014	1.020	1.002	1.000	1.000	1.004	1.003	1.001	1.000	1.000*	0.931
12/31/2015	1.020	1.002	1.000	1.000	1.004	1.003	1.001	1.000	1.000*	1.065
12/31/2016	1.020	1.002	1.000	1.000	1.004	1.003	1.001	1.000	1.000*	1.364
12/31/2017	1.020	1.002	1.000	1.000	1.004	1.003	1.001	1.000	1.000*	2.246

* 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
12/31/1998	1,012,271	2,348,842	4,112,802	5,182,512	5,813,250	12,480,107	10,604,765	11,385,664	11,547,685	11,481,993	11,529,180
12/31/1999	939,072	1,726,111	3,327,048	5,471,691	6,467,594	7,363,565	7,335,524	7,949,068	8,566,762	8,690,714	8,973,317
12/31/2000	674,323	2,617,777	3,850,487	6,190,738	6,833,426	7,416,763	7,457,113	7,481,893	7,646,436	8,102,365	8,114,194
12/31/2001	653,560	2,154,996	4,065,005	6,286,557	7,688,175	8,477,243	9,147,867	9,148,197	9,211,226	9,221,453	9,193,699
12/31/2002	731,998	2,916,605	4,737,295	8,050,078	8,938,150	10,352,461	10,692,516	11,056,247	11,310,248	11,327,231	11,410,096
12/31/2003	1,059,929	2,257,224	4,717,758	7,545,398	8,428,716	9,094,136	9,744,227	9,740,289	9,611,654	9,650,675	9,702,823
12/31/2004	541,344	1,852,152	4,496,054	7,003,862	8,823,022	10,014,284	11,219,057	10,852,569	10,923,710	10,952,116	11,275,394
12/31/2005	737,161	1,347,695	3,794,920	6,362,216	7,745,995	8,504,076	9,060,380	9,359,776	9,709,212	10,001,765	10,172,304
12/31/2006	915,351	3,689,840	6,463,802	8,349,218	9,621,204	10,826,356	11,391,500	11,717,670	11,991,919	12,006,894	11,986,209
12/31/2007	818,839	2,535,416	5,570,438	9,312,279	10,422,393	11,028,880	11,321,576	11,605,887	11,787,267	11,899,978	11,913,524
12/31/2008	826,229	2,217,025	4,794,351	7,208,995	9,311,773	10,564,469	11,312,431	11,875,870	12,574,080	15,831,927	
12/31/2009	549,105	2,050,691	4,434,228	6,931,335	9,301,142	9,926,780	10,287,584	10,596,388	10,608,501		
12/31/2010	846,989	2,933,834	5,793,148	8,843,773	11,579,858	12,864,766	14,006,841	14,078,770			
12/31/2011	779,950	2,145,656	4,693,828	8,246,454	11,608,983	12,939,643	13,085,720				
12/31/2012	347,165	2,237,908	6,226,446	9,180,244	11,098,000	13,794,368					
12/31/2013	601,939	2,476,227	5,895,054	9,526,740	11,740,793						
12/31/2014	550,560	2,377,786	5,708,589	7,792,110							
12/31/2015	472,258	1,894,196	4,934,361								
12/31/2016	412,617	1,852,627									
12/31/2017	660,305										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	11,910,138	12,244,746	12,543,160	12,686,410	12,766,609	12,819,452	12,886,134	13,011,151	13,080,009
12/31/1999	9,167,838	9,064,802	9,056,342	9,057,481	9,057,706	9,058,174	9,056,276	9,060,877	
12/31/2000	8,228,110	8,224,592	8,213,906	8,219,719	8,223,475	8,235,702	8,243,234		
12/31/2001	9,226,163	9,214,887	9,227,247	9,297,000	9,301,647	9,311,848			
12/31/2002	11,476,367	11,660,885	11,747,003	11,849,320	11,854,760				
12/31/2003	9,814,109	9,851,746	9,929,044	9,939,645					
12/31/2004	11,458,806	11,584,918	11,536,279						
12/31/2005	10,312,614	10,100,905							
12/31/2006	12,069,243								

Link Ratios: 171 to Ultimate									
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243		
12/31/1998	1.011	1.006	1.004	1.005	1.010	1.005	1.004	*	
12/31/1999	1.000	1.000	1.000	1.000	1.001	1.001	1.004	*	
12/31/2000	1.001	1.000	1.001	1.001	1.001	*	1.004	*	
12/31/2001	1.008	1.000	1.001	1.001	*	1.001	*	1.004	*
12/31/2002	1.009	1.000	1.000	*	1.001	*	1.001	*	*
12/31/2003	1.001								

Best 3/5 1.003 1.000 1.001 * 1.001 * 1.001 * 1.001 * 1.004 *

171 to Ultimate Factor: 1.011

* Calculated Using Modified Bondy Method

COMPLETED OPERATIONS (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
12/31/1998	1,336,571	1,763,960	1,069,710	630,738	6,666,857	-1,875,342	780,899	162,021	-65,692	47,187	380,958	334,608	298,414
12/31/1999	787,039	1,600,937	2,144,643	995,903	895,971	-28,041	613,544	617,694	123,952	282,603	194,521	-103,036	-8,460
12/31/2000	1,943,454	1,232,710	2,340,251	642,688	583,337	40,350	24,780	164,543	455,929	11,829	113,916	-3,518	-10,686
12/31/2001	1,501,436	1,910,009	2,221,552	1,401,618	789,068	670,624	330	63,029	10,227	-27,754	32,464	-11,276	12,360
12/31/2002	2,184,607	1,820,690	3,312,783	888,072	1,414,311	340,055	363,731	254,001	16,983	82,865	66,271	184,518	86,118
12/31/2003	1,197,295	2,460,534	2,827,640	883,318	665,420	650,091	-3,938	-128,635	39,021	52,148	111,286	37,637	77,298
12/31/2004	1,310,808	2,643,902	2,507,808	1,819,160	1,191,262	1,204,773	-366,488	71,141	28,406	323,278	183,412	126,112	-48,639
12/31/2005	610,534	2,447,225	2,567,296	1,383,779	758,081	556,304	299,396	349,436	292,553	170,539	140,310	-211,709	
12/31/2006	2,774,489	2,773,962	1,885,416	1,271,986	1,205,152	565,144	326,170	274,249	14,975	-20,685	83,034		
12/31/2007	1,716,577	3,035,022	3,741,841	1,110,114	606,487	292,696	284,311	181,380	112,711	13,546			
12/31/2008	1,390,796	2,577,326	2,414,644	2,102,778	1,252,696	747,962	563,439	698,210	3,257,847				
12/31/2009	1,501,586	2,383,537	2,497,107	2,369,807	625,638	360,804	308,804	12,113					
12/31/2010	2,086,845	2,859,314	3,050,625	2,736,085	1,284,908	1,142,075	71,929						
12/31/2011	1,365,706	2,548,172	3,552,626	3,362,529	1,330,660	146,077							
12/31/2012	1,890,743	3,988,538	2,953,798	1,917,756	2,696,368								
12/31/2013	1,874,288	3,418,827	3,418,827	2,214,053									
12/31/2014	1,827,226	3,330,803	2,083,521										
12/31/2015	1,421,938	3,040,165											
12/31/2016	1,440,010												

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
12/31/1998	0.0611	0.0806	0.0489	0.0288	0.3046	-0.0857	0.0357	0.0074	-0.0030	0.0022	0.0174	0.0153	0.0136
12/31/1999	0.0371	0.0755	0.1011	0.0470	0.0422	-0.0013	0.0289	0.0291	0.0058	0.0133	0.0092	-0.0049	-0.0004
12/31/2000	0.0945	0.0600	0.1138	0.0313	0.0284	0.0020	0.0012	0.0080	0.0222	0.0006	0.0055	-0.0002	-0.0005
12/31/2001	0.0810	0.1031	0.1199	0.0756	0.0426	0.0362	0.0000	0.0034	0.0006	-0.0015	0.0018	-0.0006	0.0007
12/31/2002	0.0951	0.0792	0.1442	0.0387	0.0616	0.0148	0.0158	0.0111	0.0007	0.0036	0.0029	0.0080	0.0037
12/31/2003	0.0684	0.1405	0.1614	0.0504	0.0380	0.0371	-0.0002	-0.0073	0.0022	0.0030	0.0064	0.0021	0.0044
12/31/2004	0.0674	0.1360	0.1290	0.0936	0.0613	0.0620	-0.0189	0.0037	0.0015	0.0166	0.0094	0.0065	-0.0025
12/31/2005	0.0255	0.1021	0.1071	0.0577	0.0316	0.0232	0.0125	0.0146	0.0122	0.0071	0.0059	-0.0088	
12/31/2006	0.1049	0.1049	0.0713	0.0481	0.0456	0.0214	0.0123	0.0104	0.0006	-0.0008	0.0031		
12/31/2007	0.0730	0.1290	0.1591	0.0472	0.0258	0.0124	0.0121	0.0077	0.0048	0.0006			
12/31/2008	0.0611	0.1133	0.1061	0.0924	0.0550	0.0329	0.0248	0.0307	0.1432				
12/31/2009	0.0625	0.0991	0.1039	0.0986	0.0260	0.0150	0.0128	0.0005					
12/31/2010	0.0745	0.1021	0.1089	0.0977	0.0459	0.0408	0.0026						
12/31/2011	0.0566	0.1056	0.1472	0.1393	0.0551	0.0061							
12/31/2012	0.0649	0.1370	0.1014	0.0658	0.0926								
12/31/2013	0.0689	0.1258	0.1336	0.0814									
12/31/2014	0.0712	0.1298	0.0812										
12/31/2015	0.0540	0.1154											
12/31/2016	0.0547												

Best 3/5	0.0628	0.1237	0.1146	0.0926	0.0520	0.0201	0.0124	0.0109	0.0062	0.0036	0.0051	0.0027	0.0013
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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
12/31/1998	18,113,843	23,332,101	26,686,591	32,926,021	36,994,732	40,149,460	42,614,367	43,842,084	44,731,840	46,036,717	46,907,927
12/31/1999	18,141,667	23,122,030	26,816,232	30,454,925	33,256,684	36,769,286	38,529,479	39,624,399	40,658,450	41,616,062	41,693,822
12/31/2000	21,618,596	29,922,202	35,646,440	39,939,316	42,811,024	45,600,549	49,510,389	51,452,752	52,307,599	53,501,448	53,882,110
12/31/2001	25,121,363	32,994,877	39,760,370	43,949,225	47,621,401	49,315,544	50,409,676	52,681,785	54,248,972	54,769,978	54,836,097
12/31/2002	25,879,796	34,813,817	39,479,615	44,435,810	45,646,147	46,673,529	48,693,563	50,562,427	51,522,666	51,114,736	51,931,355
12/31/2003	27,934,421	33,376,843	37,758,441	38,557,656	41,290,434	42,463,838	42,907,196	44,009,454	45,175,715	45,412,461	45,966,469
12/31/2004	28,708,795	35,259,437	39,343,108	43,461,954	45,902,150	47,706,885	49,545,316	50,507,362	52,362,307	53,059,298	54,553,998
12/31/2005	25,930,630	32,239,645	36,518,740	41,119,382	43,550,624	46,329,538	49,090,875	50,415,703	52,061,304	52,312,269	53,313,682
12/31/2006	36,116,254	43,863,748	49,957,500	55,227,329	60,916,125	62,940,227	64,684,213	64,162,602	65,608,294	66,435,392	68,351,285
12/31/2007	40,765,577	49,475,433	58,383,620	61,274,195	64,121,906	66,326,890	67,400,382	69,385,970	71,174,306	73,271,810	75,745,257
12/31/2008	51,156,205	60,112,314	66,296,326	68,890,062	71,339,035	72,727,266	74,751,551	76,112,641	84,252,031	92,238,886	
12/31/2009	55,734,185	64,686,433	71,421,476	73,754,190	75,542,315	76,392,988	77,965,828	81,099,473	86,482,396		
12/31/2010	54,461,530	63,523,966	67,259,875	69,393,234	71,828,242	73,032,362	74,212,026	76,006,564			
12/31/2011	54,000,680	60,947,303	63,439,948	63,706,524	65,238,768	67,937,476	69,483,417				
12/31/2012	47,501,598	54,053,994	55,788,886	58,742,622	61,545,513	63,776,319					
12/31/2013	43,439,843	47,854,780	51,967,689	53,830,229	56,203,061						
12/31/2014	43,586,316	50,330,591	53,279,039	55,194,896							
12/31/2015	41,066,805	47,577,565	52,259,353								
12/31/2016	37,724,326	47,818,955									
12/31/2017	37,939,531										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	47,064,626	47,216,990	47,155,971	47,154,335	47,325,739	47,280,018	47,279,411	47,213,292	47,214,126
12/31/1999	41,912,978	42,098,081	41,988,854	42,192,295	42,133,542	42,252,840	42,252,058	42,326,869	
12/31/2000	54,401,981	54,342,887	54,336,379	54,365,784	54,253,358	54,123,659	54,170,072		
12/31/2001	55,350,472	54,967,769	55,097,517	55,292,943	55,273,656	55,293,513			
12/31/2002	52,125,587	52,065,195	52,166,986	52,177,915	52,598,843				
12/31/2003	46,018,279	46,448,885	46,866,378	47,395,216					
12/31/2004	55,374,842	55,816,618	55,761,459						
12/31/2005	53,615,482	53,976,771							
12/31/2006	69,290,100								

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
12/31/1998	1.288	1.144	1.234	1.124	1.085	1.061	1.029	1.020	1.029	1.019	1.003
12/31/1999	1.275	1.160	1.136	1.092	1.106	1.048	1.028	1.026	1.024	1.002	1.005
12/31/2000	1.384	1.191	1.120	1.072	1.065	1.086	1.039	1.017	1.023	1.007	1.010
12/31/2001	1.313	1.205	1.105	1.084	1.036	1.022	1.045	1.030	1.010	1.001	1.009
12/31/2002	1.345	1.134	1.126	1.027	1.023	1.043	1.038	1.019	0.992	1.016	1.004
12/31/2003	1.195	1.131	1.021	1.071	1.028	1.010	1.026	1.027	1.005	1.012	1.001
12/31/2004	1.228	1.116	1.105	1.056	1.039	1.039	1.019	1.037	1.013	1.028	1.015
12/31/2005	1.243	1.133	1.126	1.059	1.064	1.060	1.027	1.033	1.005	1.019	1.006
12/31/2006	1.215	1.139	1.105	1.103	1.033	1.028	0.992	1.023	1.013	1.029	1.014
12/31/2007	1.214	1.180	1.050	1.046	1.034	1.016	1.029	1.026	1.029	1.034	
12/31/2008	1.175	1.103	1.039	1.036	1.019	1.028	1.018	1.107	1.095		
12/31/2009	1.161	1.104	1.033	1.024	1.011	1.021	1.040	1.066			
12/31/2010	1.166	1.059	1.032	1.035	1.017	1.016	1.024				
12/31/2011	1.129	1.041	1.004	1.024	1.041	1.023					
12/31/2012	1.138	1.032	1.053	1.048	1.036						
12/31/2013	1.102	1.086	1.036	1.044							
12/31/2014	1.155	1.059	1.036								
12/31/2015	1.159	1.098									
12/31/2016	1.268										
3 Yr Mean	1.194	1.081	1.042	1.039	1.031	1.020	1.027	1.066	1.046	1.027	1.012
Best 3/5	1.151	1.062	1.035	1.034	1.024	1.020	1.024	1.042	1.018	1.025	1.008

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1998	1.003	0.999	1.000	1.004	0.999	1.000	0.999	1.000			
12/31/1999	1.004	0.997	1.005	0.999	1.003	1.000	1.002	1.000 *			
12/31/2000	0.999	1.000	1.001	0.998	0.998	1.001	1.000 *	1.000 *			
12/31/2001	0.993	1.002	1.004	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2002	0.999	1.002	1.000	1.008	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2003	1.009	1.009	1.011								
12/31/2004	1.008	0.999									
12/31/2005	1.007										
3 Yr Mean	1.008	1.003	1.005	1.002	1.000 @	1.000 @	1.001 @	1.000 @			
Best 3/5	1.005	1.001	1.003	1.001	1.000 *	1.000 *	1.000 *	1.000 *			

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
12/31/2013					1.024	1.020	1.024	1.042	1.018	1.025	1.008
12/31/2014				1.034	1.024	1.020	1.024	1.042	1.018	1.025	1.008
12/31/2015			1.035	1.034	1.024	1.020	1.024	1.042	1.018	1.025	1.008
12/31/2016		1.062	1.035	1.034	1.024	1.020	1.024	1.042	1.018	1.025	1.008
12/31/2017	1.151	1.062	1.035	1.034	1.024	1.020	1.024	1.042	1.018	1.025	1.008

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2013	1.005	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000*	1.184
12/31/2014	1.005	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000*	1.224
12/31/2015	1.005	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000*	1.267
12/31/2016	1.005	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000*	1.346
12/31/2017	1.005	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000*	1.549

* Calculated Using Modified Bondy Method
@ Three year mean Excludes Modified Bondy ratios

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
12/31/1998	3,399,444	4,989,700	6,202,072	6,573,098	7,622,348	8,324,913	9,548,997	11,065,182	12,008,214	12,847,863	13,009,150
12/31/1999	3,158,496	4,995,868	5,544,880	7,214,750	8,158,620	9,622,013	11,077,329	12,073,570	12,772,861	13,105,521	13,599,647
12/31/2000	3,418,844	5,201,798	7,222,822	9,408,512	11,610,385	14,409,917	16,500,773	18,365,859	19,140,188	21,412,799	23,165,417
12/31/2001	3,511,180	5,643,683	7,708,760	10,531,499	13,917,700	17,139,624	21,907,913	23,317,216	25,809,995	25,881,683	27,418,893
12/31/2002	4,171,438	5,629,922	8,295,766	10,129,202	11,760,337	14,321,654	15,961,431	17,832,280	20,066,042	19,995,522	19,978,249
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	17,692,339
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	18,707,349	
12/31/2009	8,117,647	10,459,730	12,009,396	12,817,661	13,826,333	15,496,377	16,669,360	17,209,446	17,972,898		
12/31/2010	9,247,147	10,965,970	11,221,561	12,043,844	12,995,298	13,347,047	13,700,251	14,501,155			
12/31/2011	8,604,885	10,621,575	11,638,785	11,990,155	12,746,276	13,445,358	13,773,500				
12/31/2012	8,048,212	9,493,963	10,762,218	11,341,329	12,746,315	13,309,707					
12/31/2013	10,595,383	12,864,590	13,692,132	14,691,418	15,332,401						
12/31/2014	11,312,379	13,514,540	15,228,213	16,395,390							
12/31/2015	13,713,941	17,286,531	18,320,825								
12/31/2016	14,691,091	16,432,606									
12/31/2017	12,412,893										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/1998	13,418,464	13,440,232	13,448,864	13,462,669	13,294,167	13,285,694	13,285,194	13,285,194	13,285,194		
12/31/1999	13,810,964	14,084,241	13,923,290	13,855,351	13,873,143	13,820,966	13,820,966	13,821,325			
12/31/2000	23,737,675	23,937,171	23,855,105	23,827,893	23,603,414	23,432,869	23,483,142				
12/31/2001	27,579,551	27,657,839	27,279,281	27,187,406	27,025,499	27,071,246					
12/31/2002	20,313,248	20,115,036	19,819,200	19,589,072	19,667,964						
12/31/2003	13,380,432	13,581,000	13,234,508	13,185,814							
12/31/2004	14,556,234	14,699,378	14,733,647								
12/31/2005	15,673,999	15,834,737									
12/31/2006	15,996,109										

COMPLETED OPERATIONS (Subline Code 336)
 DEDUCTIBLE
 MULTISTATE
 PROPERTY DAMAGE - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
 Link Ratios

A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1998	1.468	1.243	1.060	1.160	1.092	1.147	1.159	1.085	1.070	1.013	1.031
12/31/1999	1.582	1.110	1.301	1.131	1.179	1.151	1.090	1.058	1.026	1.038	1.016
12/31/2000	1.522	1.389	1.303	1.234	1.241	1.145	1.113	1.042	1.119	1.082	1.025
12/31/2001	1.607	1.366	1.366	1.322	1.231	1.278	1.064	1.107	1.003	1.059	1.006
12/31/2002	1.350	1.474	1.221	1.161	1.218	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	1.003
12/31/2007	1.227	1.040	1.036	1.057	1.038	1.079	1.047	1.048	1.076	0.999	
12/31/2008	1.333	1.199	1.025	1.066	1.061	1.071	1.028	1.041	1.000		
12/31/2009	1.289	1.148	1.067	1.079	1.121	1.076	1.032	1.044			
12/31/2010	1.186	1.023	1.073	1.079	1.027	1.026	1.058				
12/31/2011	1.234	1.096	1.030	1.063	1.055	1.024					
12/31/2012	1.180	1.134	1.054	1.124	1.044						
12/31/2013	1.214	1.064	1.073	1.044							
12/31/2014	1.195	1.127	1.077								
12/31/2015	1.261	1.060									
12/31/2016	1.119										
3 Yr Mean	1.192	1.084	1.068	1.077	1.042	1.042	1.039	1.044	1.054	1.023	1.015
Best 3/5	1.196	1.096	1.067	1.074	1.053	1.058	1.045	1.044	1.038	1.010	1.008

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/1998	1.002	1.001	1.001	0.987	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	1.002	1.000 *	1.000 *			
12/31/2001	1.003	0.986	0.997	0.994	1.002	0.998 *	1.000 *	1.000 *			
12/31/2002	0.990	0.985	0.988	1.004	0.995 *	0.998 *	1.000 *	1.000 *			
12/31/2003	1.015	0.974	0.996								
12/31/2004	1.010	1.002									
12/31/2005	1.010										
3 Yr Mean	1.012	0.987	0.994	0.996	0.997 @	1.001 @	1.000 @	1.000 @			
Best 3/5	1.008	0.989	0.996	0.995	0.997 *	0.999 *	1.000 *	1.000 *			

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2013					1.053	1.058	1.045	1.044	1.038	1.010	1.008
12/31/2014				1.074	1.053	1.058	1.045	1.044	1.038	1.010	1.008
12/31/2015			1.067	1.074	1.053	1.058	1.045	1.044	1.038	1.010	1.008
12/31/2016		1.096	1.067	1.074	1.053	1.058	1.045	1.044	1.038	1.010	1.008
12/31/2017	1.196	1.096	1.067	1.074	1.053	1.058	1.045	1.044	1.038	1.010	1.008

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS
12/31/2013	1.008	0.989	0.996	0.995	0.997	0.999	1.000	1.000	1.000*	1.264
12/31/2014	1.008	0.989	0.996	0.995	0.997	0.999	1.000	1.000	1.000*	1.357
12/31/2015	1.008	0.989	0.996	0.995	0.997	0.999	1.000	1.000	1.000*	1.448
12/31/2016	1.008	0.989	0.996	0.995	0.997	0.999	1.000	1.000	1.000*	1.587
12/31/2017	1.008	0.989	0.996	0.995	0.997	0.999	1.000	1.000	1.000*	1.899

* 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
12/31/1998	1,702,320	3,040,081	5,710,343	9,787,394	13,434,163	16,357,288	18,763,728	21,296,695	23,796,235	25,224,147	26,476,195
12/31/1999	1,706,644	3,481,009	6,584,544	11,573,547	15,174,740	19,147,628	22,704,366	25,851,919	28,821,301	30,522,498	31,171,004
12/31/2000	2,082,708	4,571,790	8,501,617	13,688,601	18,110,072	22,583,205	29,138,435	33,314,507	35,297,406	37,974,189	39,899,359
12/31/2001	3,585,475	7,255,569	13,634,096	19,818,062	25,157,240	31,137,598	37,538,505	41,963,213	45,447,012	47,747,793	48,877,378
12/31/2002	2,812,414	7,314,861	13,990,193	19,958,992	24,526,499	27,847,362	30,694,795	33,146,756	36,559,862	38,405,433	39,831,595
12/31/2003	4,106,008	7,079,115	13,155,073	17,920,363	22,628,689	27,001,329	29,072,709	32,001,664	34,080,879	36,068,582	37,735,027
12/31/2004	3,107,088	6,520,006	12,731,583	19,295,171	23,868,056	28,316,782	33,140,590	37,249,905	42,942,860	46,950,340	51,584,008
12/31/2005	2,188,106	6,777,359	12,498,286	18,937,120	24,170,865	30,321,069	34,242,139	38,174,805	42,711,368	46,347,127	49,065,112
12/31/2006	4,131,944	9,192,167	16,895,780	24,370,355	31,361,053	37,468,485	43,743,652	47,484,975	54,127,947	57,094,149	60,047,340
12/31/2007	4,602,030	9,438,283	17,942,979	24,819,494	31,505,774	38,031,136	42,843,663	47,940,392	52,197,434	56,721,561	59,092,729
12/31/2008	5,530,087	13,401,990	22,164,338	32,789,494	42,293,489	48,477,429	52,480,621	55,783,329	59,932,387	61,891,153	
12/31/2009	7,628,251	15,903,520	27,782,271	40,143,284	49,019,284	55,200,202	59,914,710	65,359,762	67,832,396		
12/31/2010	6,494,399	15,016,572	26,412,918	38,439,930	45,675,009	51,063,411	55,049,171	57,155,081			
12/31/2011	7,387,545	14,645,311	22,625,863	29,582,753	34,787,059	40,288,806	44,845,742				
12/31/2012	5,743,628	12,337,356	20,134,442	28,239,709	36,870,447	41,105,129					
12/31/2013	4,975,286	12,237,160	18,724,264	27,659,718	33,876,647						
12/31/2014	4,761,822	11,439,894	19,251,093	26,086,214							
12/31/2015	5,488,309	11,754,843	19,394,362								
12/31/2016	5,647,316	12,917,082									
12/31/2017	4,451,431										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	26,864,043	27,789,325	28,285,537	28,555,717	29,018,742	29,098,335	29,105,461	29,112,865	29,151,670
12/31/1999	32,405,642	33,539,223	33,862,573	34,155,277	34,614,894	34,701,052	34,721,305	34,765,096	
12/31/2000	42,022,772	42,146,448	42,066,803	42,391,725	42,791,912	42,874,057	42,749,270		
12/31/2001	49,755,141	50,130,142	50,402,538	50,856,696	51,410,119	51,570,295			
12/31/2002	41,852,718	43,394,478	43,603,358	44,551,237	45,295,343				
12/31/2003	39,518,823	40,104,993	41,038,263	41,783,695					
12/31/2004	56,230,412	58,226,979	59,174,422						
12/31/2005	49,602,799	50,791,378							
12/31/2006	61,458,224								

Link Ratios: 171 to Ultimate									
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243		
12/31/1998	1.010	1.016	1.003	1.000	1.000	1.001	1.000	*	
12/31/1999	1.009	1.013	1.002	1.001	1.001	1.000	*	1.000	*
12/31/2000	1.008	1.009	1.002	0.997	1.000	*	1.000	*	1.000
12/31/2001	1.009	1.011	1.003	1.001	*	1.000	*	1.000	*
12/31/2002	1.022	1.017	1.014	*	1.001	*	1.000	*	1.000
12/31/2003	1.018								

Best 3/5 1.012 1.014 1.003 * 1.000 * 1.000 * 1.000 * 1.000 *

171 to Ultimate Factor: 1.029

* Calculated Using Modified Bondy Method

COMPLETED OPERATIONS (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
12/31/1998	1,337,761	2,670,262	4,077,051	3,646,769	2,923,125	2,406,440	2,532,967	2,499,540	1,427,912	1,252,048	387,848	925,282	496,212
12/31/1999	1,774,365	3,103,535	4,989,003	3,601,193	3,972,888	3,556,738	3,147,553	2,969,382	1,701,197	648,506	1,234,638	1,133,581	323,350
12/31/2000	2,489,082	3,929,827	5,186,984	4,421,471	4,473,133	6,555,230	4,176,072	1,982,899	2,676,783	1,925,170	2,123,413	123,676	-79,645
12/31/2001	3,670,094	6,378,527	6,183,966	5,339,178	5,980,358	6,400,907	4,424,708	3,483,799	2,300,781	1,129,585	877,763	375,001	272,396
12/31/2002	4,502,447	6,675,332	5,968,799	4,567,507	3,320,863	2,847,433	2,451,961	3,413,106	1,845,571	1,426,162	2,021,123	1,541,760	208,880
12/31/2003	2,973,107	6,075,958	4,765,290	4,708,326	4,372,640	2,071,380	2,928,955	2,079,215	1,987,703	1,666,445	1,783,796	586,170	933,270
12/31/2004	3,412,918	6,211,577	6,563,588	4,572,885	4,448,726	4,823,808	4,109,315	5,692,955	4,007,480	4,633,668	4,646,404	1,996,567	947,443
12/31/2005	4,589,253	5,720,927	6,438,834	5,233,745	6,150,204	3,921,070	3,932,666	4,536,563	3,635,759	2,717,985	537,687	1,188,579	
12/31/2006	5,060,223	7,703,613	7,474,575	6,990,698	6,107,432	6,275,167	3,741,323	6,642,972	2,966,202	2,953,191	1,410,884		
12/31/2007	4,836,253	8,504,696	6,876,515	6,686,280	6,525,362	4,812,527	5,096,729	4,257,042	4,524,127	2,371,168			
12/31/2008	7,871,903	8,762,348	10,625,156	9,503,995	6,183,940	4,003,192	3,302,708	4,149,058	1,958,766				
12/31/2009	8,275,269	11,878,751	12,361,013	8,876,000	6,180,918	4,714,508	5,445,052	2,472,634					
12/31/2010	8,522,173	11,396,346	12,027,012	7,235,079	5,388,402	3,985,760	2,105,910						
12/31/2011	7,257,766	7,980,552	6,956,890	5,204,306	5,501,747	4,556,936							
12/31/2012	6,593,728	7,797,086	8,105,267	8,630,738	4,234,682								
12/31/2013	7,261,874	6,487,104	8,935,454	6,216,929									
12/31/2014	6,678,072	7,811,199	6,835,121										
12/31/2015	6,266,534	7,639,519											
12/31/2016	7,269,766												

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
12/31/1998	0.0219	0.0437	0.0667	0.0597	0.0478	0.0394	0.0414	0.0409	0.0234	0.0205	0.0063	0.0151	0.0081
12/31/1999	0.0299	0.0523	0.0840	0.0606	0.0669	0.0599	0.0530	0.0500	0.0287	0.0109	0.0208	0.0191	0.0054
12/31/2000	0.0325	0.0512	0.0676	0.0577	0.0583	0.0855	0.0545	0.0259	0.0349	0.0251	0.0277	0.0016	-0.0010
12/31/2001	0.0472	0.0820	0.0795	0.0687	0.0769	0.0823	0.0569	0.0448	0.0296	0.0145	0.0113	0.0048	0.0035
12/31/2002	0.0601	0.0891	0.0797	0.0610	0.0443	0.0380	0.0327	0.0456	0.0246	0.0190	0.0270	0.0206	0.0028
12/31/2003	0.0445	0.0909	0.0713	0.0705	0.0654	0.0310	0.0438	0.0311	0.0298	0.0249	0.0267	0.0088	0.0140
12/31/2004	0.0413	0.0752	0.0795	0.0554	0.0539	0.0584	0.0498	0.0689	0.0485	0.0561	0.0563	0.0242	0.0115
12/31/2005	0.0603	0.0751	0.0846	0.0687	0.0808	0.0515	0.0517	0.0596	0.0478	0.0357	0.0071	0.0156	
12/31/2006	0.0513	0.0781	0.0758	0.0709	0.0619	0.0636	0.0379	0.0673	0.0301	0.0299	0.0143		
12/31/2007	0.0460	0.0809	0.0654	0.0636	0.0620	0.0458	0.0485	0.0405	0.0430	0.0225			
12/31/2008	0.0594	0.0661	0.0801	0.0717	0.0466	0.0302	0.0249	0.0313	0.0148				
12/31/2009	0.0645	0.0926	0.0964	0.0692	0.0482	0.0368	0.0425	0.0193					
12/31/2010	0.0721	0.0964	0.1017	0.0612	0.0456	0.0337	0.0178						
12/31/2011	0.0661	0.0727	0.0634	0.0474	0.0501	0.0415							
12/31/2012	0.0642	0.0760	0.0790	0.0841	0.0413								
12/31/2013	0.0738	0.0660	0.0909	0.0632									
12/31/2014	0.0673	0.0787	0.0689										
12/31/2015	0.0616	0.0751											
12/31/2016	0.0785												

Best 3/5	0.0685	0.0746	0.0796	0.0645	0.0468	0.0373	0.0351	0.0438	0.0403	0.0302	0.0227	0.0150	0.0059
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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
12/31/1998	6,603,354	7,253,522	7,896,632	8,197,894	7,835,838	8,024,316	7,980,365	8,091,023	7,981,576	8,030,295	7,895,333
12/31/1999	6,142,053	7,697,553	8,654,000	9,088,278	9,227,342	8,878,522	8,754,949	8,874,063	8,825,854	8,843,826	8,888,835
12/31/2000	6,699,115	8,276,546	9,344,668	10,564,056	9,649,951	9,615,514	9,581,590	9,638,778	9,555,790	9,570,523	9,553,949
12/31/2001	6,352,076	7,916,073	9,227,113	9,523,575	9,406,018	9,654,630	9,702,223	9,589,336	9,644,297	9,626,176	9,674,596
12/31/2002	6,855,389	8,155,926	9,674,373	10,882,225	10,831,400	10,733,645	10,734,250	10,717,630	10,717,830	10,714,008	10,820,009
12/31/2003	4,873,781	6,868,819	9,252,913	9,947,851	10,364,094	10,274,345	10,057,645	9,951,462	9,964,640	10,049,679	9,930,741
12/31/2004	5,920,660	7,265,043	8,604,557	9,357,406	9,132,131	8,792,041	8,865,203	8,708,689	8,747,681	8,769,110	8,740,645
12/31/2005	6,523,861	6,979,114	8,591,444	8,692,104	8,601,315	8,532,951	8,521,084	8,559,957	8,452,837	8,431,706	8,431,557
12/31/2006	5,700,119	7,003,299	8,512,093	8,554,541	8,340,621	8,115,222	7,928,150	7,939,442	8,001,354	8,001,354	8,001,354
12/31/2007	5,696,979	6,655,490	8,131,761	8,074,536	8,275,461	8,120,950	7,968,493	7,746,105	7,636,496	7,651,493	7,651,493
12/31/2008	5,907,820	7,254,565	8,207,563	7,911,496	7,714,057	7,815,903	7,834,320	7,715,569	7,715,569	7,764,569	
12/31/2009	6,695,175	7,467,254	9,039,578	9,155,349	9,060,835	9,052,685	8,980,713	9,004,469	9,008,028		
12/31/2010	7,385,076	8,911,435	10,443,898	10,572,896	10,884,892	10,719,856	10,675,240	10,673,296			
12/31/2011	7,054,099	8,080,706	9,074,815	9,603,294	9,391,812	9,243,217	9,181,408				
12/31/2012	5,072,686	6,395,489	7,624,226	7,770,238	7,781,411	7,741,872					
12/31/2013	5,744,062	6,930,437	7,457,188	7,463,259	7,346,629						
12/31/2014	5,533,284	6,379,028	6,802,359	7,028,511							
12/31/2015	5,526,866	5,776,724	6,494,321								
12/31/2016	4,294,337	5,533,643									
12/31/2017	4,245,209										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	7,918,732	7,908,037	7,908,537	7,909,037	7,913,339	7,938,338	8,138,337	8,113,337	8,133,337
12/31/1999	8,868,289	8,851,340	8,950,340	8,955,141	8,960,141	8,975,141	8,975,141	8,956,943	
12/31/2000	9,650,449	9,575,993	9,612,288	9,648,788	9,638,536	9,618,786	9,743,786		
12/31/2001	9,680,355	9,679,355	9,721,255	9,678,355	9,658,720	9,634,480			
12/31/2002	10,793,071	10,806,070	10,813,600	10,933,599	10,833,600				
12/31/2003	9,919,741	9,909,742	9,909,741	9,919,741					
12/31/2004	8,743,144	8,741,501	8,741,501						
12/31/2005	8,438,981	8,430,514							
12/31/2006	8,001,354								

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
12/31/1998	1.098	1.089	1.038	0.956	1.024	0.995	1.014	0.986	1.006	0.983	1.003
12/31/1999	1.253	1.124	1.050	1.015	0.962	0.986	1.014	0.995	1.002	1.005	0.998
12/31/2000	1.235	1.129	1.130	0.913	0.996	0.996	1.006	0.991	1.002	0.998	1.010
12/31/2001	1.246	1.166	1.032	0.988	1.026	1.005	0.988	1.006	0.998	1.005	1.001
12/31/2002	1.190	1.186	1.125	0.995	0.991	1.000	0.998	1.000	1.000	1.010	0.998
12/31/2003	1.409	1.347	1.075	1.042	0.991	0.979	0.989	1.001	1.009	0.988	0.999
12/31/2004	1.227	1.184	1.087	0.976	0.963	1.008	0.982	1.004	1.002	0.997	1.000
12/31/2005	1.070	1.231	1.012	0.990	0.992	0.999	1.005	0.987	0.998	1.000	1.001
12/31/2006	1.229	1.215	1.005	0.975	0.973	0.977	1.001	1.008	1.000	1.000	1.000
12/31/2007	1.168	1.222	0.993	1.025	0.981	0.981	0.972	0.986	1.002	1.000	
12/31/2008	1.228	1.131	0.964	0.975	1.013	1.002	0.985	1.000	1.006		
12/31/2009	1.115	1.211	1.013	0.990	0.999	0.992	1.003	1.000			
12/31/2010	1.207	1.172	1.012	1.030	0.985	0.996	1.000				
12/31/2011	1.146	1.123	1.058	0.978	0.984	0.993					
12/31/2012	1.261	1.192	1.019	1.001	0.995						
12/31/2013	1.207	1.076	1.001	0.984							
12/31/2014	1.153	1.066	1.033								
12/31/2015	1.045	1.124									
12/31/2016	1.289										

3 Yr Mean 1.162 1.089 1.018 0.988 0.988 0.994 0.996 0.995 1.003 1.000 1.000

Best 3/5 1.207 1.108 1.021 0.992 0.993 0.994 0.995 0.996 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			
12/31/1998	0.999	1.000	1.000	1.001	1.003	1.025	0.997	1.002			
12/31/1999	0.998	1.011	1.001	1.001	1.002	1.000	0.998	1.001 *			
12/31/2000	0.992	1.004	1.004	0.999	0.998	1.013	1.004 *	1.001 *			
12/31/2001	1.000	1.004	0.996	0.998	0.997	1.000 *	1.004 *	1.001 *			
12/31/2002	1.001	1.001	1.011	0.991	0.999 *	1.000 *	1.004 *	1.001 *			
12/31/2003	0.999	1.000	1.001								
12/31/2004	1.000	1.000									
12/31/2005	0.999										

3 Yr Mean 0.999 1.000 1.003 0.996 0.999 @ 1.013 @ 0.998 @ 1.002 @

Best 3/5 1.000 1.002 1.002 0.999 1.000 * 1.004 * 1.002 * 1.001 *

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
12/31/2013					0.993	0.994	0.995	0.996	1.001	0.999	1.000
12/31/2014				0.992	0.993	0.994	0.995	0.996	1.001	0.999	1.000
12/31/2015			1.021	0.992	0.993	0.994	0.995	0.996	1.001	0.999	1.000
12/31/2016		1.108	1.021	0.992	0.993	0.994	0.995	0.996	1.001	0.999	1.000
12/31/2017	1.207	1.108	1.021	0.992	0.993	0.994	0.995	0.996	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/U1t	FACTORS
12/31/2013	1.000	1.002	1.002	0.999	1.000	1.004	1.002	1.001	1.001*	0.989
12/31/2014	1.000	1.002	1.002	0.999	1.000	1.004	1.002	1.001	1.001*	0.981
12/31/2015	1.000	1.002	1.002	0.999	1.000	1.004	1.002	1.001	1.001*	1.002
12/31/2016	1.000	1.002	1.002	0.999	1.000	1.004	1.002	1.001	1.001*	1.110
12/31/2017	1.000	1.002	1.002	0.999	1.000	1.004	1.002	1.001	1.001*	1.340

* 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
12/31/1998	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	962,260
12/31/2008	527,184	422,912	537,374	427,853	351,603	368,464	367,964	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	439,119		
12/31/2010	430,140	332,606	401,643	289,143	389,473	389,473	389,473	383,473			
12/31/2011	427,122	653,662	887,478	869,628	877,128	860,729	947,229				
12/31/2012	334,430	460,418	559,627	584,465	718,991	672,795					
12/31/2013	398,180	730,228	918,552	1,034,380	1,049,787						
12/31/2014	948,609	1,103,449	1,048,701	1,319,364							
12/31/2015	609,327	835,185	910,497								
12/31/2016	446,718	579,212									
12/31/2017	529,178										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	84,302	84,302	84,302	84,302	84,302	84,302	85,302	104,302	184,302
12/31/1999	221,172	221,172	247,673	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	562,052		
12/31/2001	466,578	463,774	505,428	505,428	480,116	475,915			
12/31/2002	446,231	446,231	446,231	438,731	438,731				
12/31/2003	96,844	96,844	96,844	96,844					
12/31/2004	841,893	841,890	841,890						
12/31/2005	988,951	988,951							
12/31/2006	834,005								

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
12/31/1998	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	1.000
12/31/2007	1.649	1.582	1.043	0.950	0.990	1.000	1.033	1.000	1.000	0.994	
12/31/2008	0.802	1.271	0.796	0.822	1.048	0.999	1.000	1.000	1.000		
12/31/2009	1.042	1.045	0.799	1.777	1.002	1.000	1.000	1.000			
12/31/2010	0.773	1.208	0.720	1.347	1.000	1.000	0.985				
12/31/2011	1.530	1.358	0.980	1.009	0.981	1.100					
12/31/2012	1.377	1.215	1.044	1.230	0.936						
12/31/2013	1.834	1.258	1.126	1.015							
12/31/2014	1.163	0.950	1.258								
12/31/2015	1.371	1.090									
12/31/2016	1.297										
3 Yr Mean	1.277	1.099	1.143	1.085	0.972	1.033	0.995	1.000	1.000	0.998	1.000
Best 3/5	1.348	1.188	1.050	1.197	0.994	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			
12/31/1998	1.000	1.000	1.000	1.000	1.000	1.012	1.223	1.767			
12/31/1999	1.000	1.120	1.000	1.000	1.000	1.000	1.000	0.999 *			
12/31/2000	1.001	1.131	0.981	1.011	0.998	0.993	0.999 *	0.999 *			
12/31/2001	0.994	1.090	1.000	0.950	0.991	0.999 *	0.999 *	0.999 *			
12/31/2002	1.000	1.000	0.983	1.000	1.000 *	0.999 *	0.999 *	0.999 *			
12/31/2003	1.000	1.000	1.000								
12/31/2004	1.000	1.000									
12/31/2005	1.000										
3 Yr Mean	1.000	1.000	0.994	0.987	0.996 @	1.002 @	1.112 @	1.767 @			
Best 3/5	1.000	1.030	0.994	1.000	0.999 *	0.999 *	0.999 *	0.999 *			

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
12/31/2013					0.994	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2014				1.197	0.994	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2015			1.050	1.197	0.994	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2016		1.188	1.050	1.197	0.994	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2017	1.348	1.188	1.050	1.197	0.994	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/U1t	FACTORS
12/31/2013	1.000	1.030	0.994	1.000	0.999	0.999	0.999	0.999	0.996*	1.010
12/31/2014	1.000	1.030	0.994	1.000	0.999	0.999	0.999	0.999	0.996*	1.208
12/31/2015	1.000	1.030	0.994	1.000	0.999	0.999	0.999	0.999	0.996*	1.269
12/31/2016	1.000	1.030	0.994	1.000	0.999	0.999	0.999	0.999	0.996*	1.507
12/31/2017	1.000	1.030	0.994	1.000	0.999	0.999	0.999	0.999	0.996*	2.032

* 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:

<u>A.Y.E</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	782,535	1,588,636	2,379,963	2,682,330	2,401,677	2,476,134	2,487,849	2,589,249	2,722,147	2,761,760	2,781,079
12/31/1999	804,830	1,804,858	2,421,437	3,104,940	3,451,637	3,454,393	3,553,122	3,947,790	3,944,424	3,981,985	3,992,803
12/31/2000	1,159,693	1,520,745	2,490,459	3,768,949	4,532,835	4,868,694	5,006,790	4,951,638	4,992,285	5,010,477	5,036,148
12/31/2001	969,397	2,089,857	3,423,276	4,302,598	5,412,860	5,911,296	6,814,968	7,066,509	7,320,893	7,160,303	7,316,468
12/31/2002	1,622,388	2,448,370	3,853,938	4,570,868	5,601,176	5,915,951	6,019,450	6,173,084	6,235,265	6,238,780	6,336,926
12/31/2003	775,229	1,568,608	2,410,896	3,219,598	3,963,631	4,335,908	4,514,062	4,493,533	4,502,781	4,541,629	4,615,595
12/31/2004	677,539	1,395,074	2,411,235	3,069,582	3,603,723	3,810,694	3,953,399	4,095,492	4,093,434	4,092,649	4,093,394
12/31/2005	538,158	1,223,369	2,263,008	2,814,412	3,992,525	3,311,500	3,427,332	3,437,255	3,433,484	3,414,297	3,414,327
12/31/2006	704,999	1,682,540	2,861,539	4,142,879	4,908,842	5,258,487	5,367,267	5,324,519	5,357,829	5,353,150	5,353,150
12/31/2007	718,684	1,564,273	2,978,139	3,577,675	4,326,571	4,578,059	4,785,327	4,624,380	4,662,640	4,658,519	4,660,655
12/31/2008	564,562	1,301,056	2,729,685	3,323,728	3,566,757	3,681,452	3,753,154	3,786,407	3,800,681	3,804,721	
12/31/2009	589,235	1,501,659	3,313,055	3,354,146	3,976,251	3,958,274	3,974,501	3,988,117	3,986,272		
12/31/2010	929,929	1,905,378	3,352,814	4,721,453	5,883,707	5,995,346	5,929,873	5,937,282			
12/31/2011	742,749	1,408,392	2,747,985	3,966,704	4,629,352	4,974,405	5,125,278				
12/31/2012	619,515	1,627,529	3,647,040	4,666,743	5,252,168	5,688,957					
12/31/2013	1,031,627	2,217,391	3,674,380	4,735,519	5,368,138						
12/31/2014	804,849	1,507,463	2,361,620	2,885,133							
12/31/2015	553,190	1,068,995	1,822,961								
12/31/2016	498,832	1,250,373									
12/31/2017	535,956										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	2,795,489	2,803,203	2,813,739	2,838,654	2,836,048	2,843,591	2,994,053	3,104,177	3,118,389
12/31/1999	4,024,326	4,038,127	4,229,068	4,259,781	4,208,030	4,223,791	4,237,879	4,238,256	
12/31/2000	5,435,453	5,200,312	5,270,429	5,323,168	5,385,359	5,408,612	5,451,990		
12/31/2001	7,421,602	7,590,412	7,700,639	7,843,658	8,027,569	8,164,750			
12/31/2002	6,389,619	6,453,378	6,459,201	6,724,259	6,495,731				
12/31/2003	4,595,885	4,595,885	4,593,778	4,643,778					
12/31/2004	4,090,594	4,113,261	4,110,140						
12/31/2005	3,414,327	3,444,774							
12/31/2006	5,353,150								

LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

Increments													
<u>A.Y.E</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1998	806,101	791,327	302,367	-280,653	74,457	11,715	101,400	132,898	39,613	19,319	14,410	7,714	10,536
12/31/1999	1,000,028	616,579	683,503	346,697	2,756	98,729	394,668	-3,366	37,561	10,818	31,523	13,801	190,941
12/31/2000	361,052	969,714	1,278,490	763,886	335,859	138,096	-55,152	40,647	18,192	25,671	399,305	-235,141	70,117
12/31/2001	1,120,460	1,333,419	879,322	1,110,262	498,436	903,672	251,541	254,384	-160,590	156,165	105,134	168,810	110,227
12/31/2002	825,982	1,405,568	716,930	1,030,308	314,775	103,499	153,634	62,181	3,515	98,146	52,693	63,759	5,823
12/31/2003	793,379	842,288	808,702	744,033	372,277	178,154	-20,529	9,248	38,848	73,966	-19,710	0	-2,107
12/31/2004	717,535	1,016,161	658,347	534,141	206,971	142,705	142,093	-2,058	-785	745	-2,800	22,667	-3,121
12/31/2005	685,211	1,039,639	551,404	1,178,113	-681,025	115,832	9,923	-3,771	-19,187	30	0	30,447	
12/31/2006	977,541	1,178,999	1,281,340	765,963	349,645	108,780	-42,748	33,310	-4,679	0	0		
12/31/2007	845,589	1,413,866	599,536	748,896	251,488	207,268	-160,947	38,260	-4,121	2,136			
12/31/2008	736,494	1,428,629	594,043	243,029	114,695	71,702	33,253	14,274	4,040				
12/31/2009	912,424	1,811,396	41,091	622,105	-17,977	16,227	13,616	-1,845					
12/31/2010	975,449	1,447,436	1,368,639	1,162,254	111,639	-65,473	7,409						
12/31/2011	665,643	1,339,593	1,218,719	662,648	345,053	150,873							
12/31/2012	1,008,014	2,019,511	1,019,703	585,425	436,789								
12/31/2013	1,185,764	1,456,989	1,061,139	632,619									
12/31/2014	702,614	854,157	523,513										
12/31/2015	515,805	753,966											
12/31/2016	751,541												

Incremental Percentages													
<u>A.Y.E</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1998	0.0643	0.0631	0.0241	-0.0224	0.0059	0.0009	0.0081	0.0106	0.0032	0.0015	0.0011	0.0006	0.0008
12/31/1999	0.0785	0.0484	0.0536	0.0272	0.0002	0.0077	0.0310	-0.0003	0.0029	0.0008	0.0025	0.0011	0.0150
12/31/2000	0.0255	0.0686	0.0904	0.0540	0.0238	0.0098	-0.0039	0.0029	0.0013	0.0018	0.0282	-0.0166	0.0050
12/31/2001	0.0800	0.0952	0.0628	0.0792	0.0356	0.0645	0.0180	0.0182	-0.0115	0.0111	0.0075	0.0120	0.0079
12/31/2002	0.0461	0.0785	0.0400	0.0576	0.0176	0.0058	0.0086	0.0035	0.0002	0.0055	0.0029	0.0036	0.0003
12/31/2003	0.0470	0.0499	0.0479	0.0441	0.0221	0.0106	-0.0012	0.0005	0.0023	0.0044	-0.0012	0.0000	-0.0001
12/31/2004	0.0576	0.0816	0.0529	0.0429	0.0166	0.0115	0.0114	-0.0002	-0.0001	0.0001	-0.0002	0.0018	-0.0003
12/31/2005	0.0508	0.0771	0.0409	0.0874	-0.0505	0.0086	0.0007	-0.0003	-0.0014	0.0000	0.0000	0.0023	
12/31/2006	0.0749	0.0904	0.0982	0.0587	0.0268	0.0083	-0.0033	0.0026	-0.0004	0.0000	0.0000		
12/31/2007	0.0577	0.0965	0.0409	0.0511	0.0172	0.0141	-0.0110	0.0026	-0.0003	0.0001			
12/31/2008	0.0547	0.1061	0.0441	0.0181	0.0085	0.0053	0.0025	0.0011	0.0003				
12/31/2009	0.0676	0.1341	0.0030	0.0461	-0.0013	0.0012	0.0010	-0.0001					
12/31/2010	0.0625	0.0928	0.0877	0.0745	0.0072	-0.0042	0.0005						
12/31/2011	0.0443	0.0891	0.0811	0.0441	0.0230	0.0100							
12/31/2012	0.0798	0.1600	0.0808	0.0464	0.0346								
12/31/2013	0.1003	0.1232	0.0898	0.0535									
12/31/2014	0.0666	0.0810	0.0496										
12/31/2015	0.0466	0.0682											
12/31/2016	0.0682												

Best 3/5	0.0716	0.0978	0.0832	0.0487	0.0129	0.0055	-0.0006	0.0012	-0.0002	0.0001	-0.0001	0.0025	0.0017
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LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

A.Y.E.	Link Ratios						
	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/1998	1.009	0.999	1.003	1.053	1.037	1.005	1.020 *
12/31/1999	1.007	0.988	1.004	1.003	1.000	1.005 *	1.020 *
12/31/2000	1.010	1.012	1.004	1.008	1.005 *	1.005 *	1.020 *
12/31/2001	1.019	1.023	1.017	1.004 *	1.005 *	1.005 *	1.020 *
12/31/2002	1.041	0.966	1.000 *	1.004 *	1.005 *	1.005 *	1.020 *
12/31/2003	1.011						
Best 3/5	1.013	1.000	1.004 *	1.005 *	1.005 *	1.005 *	1.020 *

171 to Ultimate Factor: 1.053

<u>Months-to-Ultimate</u>	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.324	0.253	0.155	0.072	0.023	0.010	0.005
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.005	0.004	0.004	0.004	0.004	0.002	0.000

A.Y.E	Reported ALAE as of 3/31/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2015	1,624,227	10,977,948	0.155	1,701,597	3,325,824	1.053	3,501,914
12/31/2016	1,337,232	13,733,437	0.253	3,474,569	4,811,801	1.053	5,066,650
12/31/2017	450,529	16,693,654	0.324	5,408,747	5,859,276	1.053	6,169,663

* 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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	1,357,849	1,570,388	1,810,690	1,972,268	1,990,396	1,839,801	1,878,186	1,854,737	1,901,718	2,032,187	1,951,608
12/31/1999	1,606,756	2,001,530	2,076,139	2,237,951	2,242,488	2,225,805	2,330,001	2,302,722	2,364,574	2,310,129	2,328,101
12/31/2000	2,145,123	2,362,105	2,560,983	2,650,947	2,840,011	3,188,583	3,045,996	3,066,472	3,229,148	3,308,331	3,316,247
12/31/2001	1,723,427	1,771,522	2,049,556	2,126,256	2,008,026	2,060,359	2,226,835	2,399,411	2,407,137	2,479,793	2,473,939
12/31/2002	1,624,590	1,770,089	1,925,803	1,935,445	1,895,509	1,955,304	2,034,052	2,030,021	2,080,638	2,145,760	2,210,145
12/31/2003	1,451,202	2,060,436	2,369,542	2,323,010	2,599,406	2,600,918	2,637,432	2,651,498	2,656,644	2,707,534	2,708,088
12/31/2004	2,207,932	2,488,408	2,505,076	2,445,214	2,510,420	2,516,998	2,445,625	2,484,108	2,504,957	2,513,440	2,508,407
12/31/2005	2,957,140	3,221,765	3,445,324	3,534,285	3,594,929	3,476,741	3,490,097	3,536,585	3,545,955	3,539,665	3,539,943
12/31/2006	3,172,541	3,693,344	3,685,326	3,719,155	3,734,006	3,882,609	3,891,364	4,072,072	4,119,501	4,196,596	4,189,570
12/31/2007	3,032,916	3,114,256	3,102,429	3,437,140	3,712,959	3,682,262	3,824,707	3,797,308	3,789,568	3,762,779	3,771,491
12/31/2008	3,885,793	4,235,868	4,378,591	4,469,965	4,662,154	4,909,703	5,165,659	5,520,397	5,762,539	5,817,484	
12/31/2009	3,677,916	3,837,043	3,868,702	3,896,620	3,880,093	4,106,570	4,116,404	4,261,776	4,327,026		
12/31/2010	4,626,754	4,688,667	4,958,814	4,935,589	4,539,229	4,776,791	4,777,994	4,712,952			
12/31/2011	4,375,000	4,535,427	4,833,244	4,773,187	4,880,574	5,035,491	4,992,592				
12/31/2012	4,133,493	4,253,483	3,978,823	3,853,150	4,010,514	4,007,746					
12/31/2013	3,841,205	3,729,742	4,334,354	4,154,245	4,180,233						
12/31/2014	3,463,496	3,787,789	3,689,972	3,911,913							
12/31/2015	4,707,377	4,990,802	5,598,977								
12/31/2016	4,548,190	4,524,846									
12/31/2017	4,259,746										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	1,878,997	1,884,282	1,883,747	1,883,747	1,886,919	1,883,586	1,883,585	1,883,585	1,886,085
12/31/1999	2,340,378	2,421,200	2,431,483	2,405,972	2,470,871	2,472,072	2,469,571	2,469,571	
12/31/2000	3,322,892	3,316,140	3,319,639	3,312,637	3,312,636	3,310,636	3,310,636		
12/31/2001	2,456,528	2,413,606	2,419,100	2,420,279	2,432,286	2,432,286			
12/31/2002	2,192,041	2,257,683	2,264,558	2,273,158	2,290,451				
12/31/2003	2,748,144	2,732,930	2,716,879	2,739,175					
12/31/2004	2,483,629	2,485,408	2,597,900						
12/31/2005	3,535,343	3,521,102							
12/31/2006	4,242,891								

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
12/31/1998	1.157	1.153	1.089	1.009	0.924	1.021	0.988	1.025	1.069	0.960	0.963
12/31/1999	1.246	1.037	1.078	1.002	0.993	1.047	0.988	1.027	0.977	1.008	1.005
12/31/2000	1.101	1.084	1.035	1.071	1.123	0.955	1.007	1.053	1.025	1.002	1.002
12/31/2001	1.028	1.157	1.037	0.944	1.026	1.081	1.077	1.003	1.030	0.998	0.993
12/31/2002	1.090	1.088	1.005	0.979	1.032	1.040	0.998	1.025	1.031	1.030	0.992
12/31/2003	1.420	1.150	0.980	1.119	1.001	1.014	1.005	1.002	1.019	1.000	1.015
12/31/2004	1.127	1.007	0.976	1.027	1.003	0.972	1.016	1.008	1.003	0.998	0.990
12/31/2005	1.089	1.069	1.026	1.017	0.967	1.004	1.013	1.003	0.998	1.000	0.999
12/31/2006	1.164	0.998	1.009	1.004	1.040	1.002	1.046	1.012	1.019	0.998	1.013
12/31/2007	1.027	0.996	1.108	1.080	0.992	1.039	0.993	0.998	0.993	1.002	
12/31/2008	1.090	1.034	1.021	1.043	1.053	1.052	1.069	1.044	1.010		
12/31/2009	1.043	1.008	1.007	0.996	1.058	1.002	1.035	1.015			
12/31/2010	1.013	1.058	0.995	0.920	1.052	1.000	0.986				
12/31/2011	1.037	1.066	0.988	1.022	1.032	0.991					
12/31/2012	1.029	0.935	0.968	1.041	0.999						
12/31/2013	0.971	1.162	0.958	1.006							
12/31/2014	1.094	0.974	1.060								
12/31/2015	1.060	1.122									
12/31/2016	0.995										
3 Yr Mean	1.050	1.086	0.995	1.023	1.028	0.998	1.030	1.019	1.007	1.000	1.001
Best 3/5	1.028	1.054	0.984	1.008	1.046	1.014	1.025	1.010	1.004	0.999	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1998	1.003	1.000	1.000	1.002	0.998	1.000	1.000	1.001			
12/31/1999	1.035	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	1.000	1.000 *	1.000 *	1.000 *			
12/31/2002	1.030	1.003	1.004	1.008	1.005 *	1.000 *	1.000 *	1.000 *			
12/31/2003	0.994	0.994	1.008								
12/31/2004	1.001	1.045									
12/31/2005	0.996										
3 Yr Mean	0.997	1.014	1.004	1.004	1.000 @	1.000 @	1.000 @	1.001 @			
Best 3/5	0.997	1.002	1.001	1.005	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
12/31/2013					1.046	1.014	1.025	1.010	1.004	0.999	1.001
12/31/2014				1.008	1.046	1.014	1.025	1.010	1.004	0.999	1.001
12/31/2015			0.984	1.008	1.046	1.014	1.025	1.010	1.004	0.999	1.001
12/31/2016		1.054	0.984	1.008	1.046	1.014	1.025	1.010	1.004	0.999	1.001
12/31/2017	1.028	1.054	0.984	1.008	1.046	1.014	1.025	1.010	1.004	0.999	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2013	0.997	1.002	1.001	1.005	1.000	1.000	1.000	1.000	1.000*	1.108
12/31/2014	0.997	1.002	1.001	1.005	1.000	1.000	1.000	1.000	1.000*	1.117
12/31/2015	0.997	1.002	1.001	1.005	1.000	1.000	1.000	1.000	1.000*	1.099
12/31/2016	0.997	1.002	1.001	1.005	1.000	1.000	1.000	1.000	1.000*	1.158
12/31/2017	0.997	1.002	1.001	1.005	1.000	1.000	1.000	1.000	1.000*	1.191

* 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
12/31/1998	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	125,391	316,529	317,617	282,616	308,229	292,253	273,195	272,697	279,695	272,695	272,695
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	678,189
12/31/2008	341,102	249,777	378,523	377,040	388,540	386,540	486,540	486,540	480,041	480,041	
12/31/2009	183,622	185,756	157,956	156,256	156,356	263,169	263,069	363,069	363,069		
12/31/2010	263,109	267,778	262,233	266,329	360,329	360,329	360,329	360,329			
12/31/2011	286,889	314,097	286,926	308,426	286,515	296,515	288,515				
12/31/2012	261,577	237,466	244,631	252,528	238,888	238,888					
12/31/2013	488,486	533,285	562,590	712,931	694,020						
12/31/2014	417,949	518,128	511,190	582,196							
12/31/2015	656,374	749,798	728,287								
12/31/2016	937,497	1,067,681									
12/31/2017	872,110										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1998	285,637	285,637	285,637	285,637	285,637	285,637	285,637	285,637	285,637
12/31/1999	272,695	272,695	272,695	272,695	272,695	272,695	272,695	272,695	
12/31/2000	215,285	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	365,726			
12/31/2002	574,442	569,196	569,552	575,757	575,757				
12/31/2003	1,280,210	1,300,582	1,222,192	1,171,335					
12/31/2004	1,292,790	1,187,108	1,181,039						
12/31/2005	1,201,211	1,211,321							
12/31/2006	989,512								

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
12/31/1998	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	2.524	1.003	0.890	1.091	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	0.974
12/31/2007	1.475	1.041	0.914	0.951	0.985	1.007	1.165	0.996	0.995	1.000	
12/31/2008	0.732	1.515	0.996	1.031	0.995	1.259	1.000	0.987	1.000		
12/31/2009	1.012	0.850	0.989	1.001	1.683	1.000	1.380	1.000			
12/31/2010	1.018	0.979	1.016	1.353	1.000	1.000	1.000				
12/31/2011	1.095	0.913	1.075	0.929	1.035	0.973					
12/31/2012	0.908	1.030	1.032	0.946	1.000						
12/31/2013	1.092	1.055	1.267	0.973							
12/31/2014	1.240	0.987	1.139								
12/31/2015	1.142	0.971									
12/31/2016	1.139										

3 Yr Mean 1.174 1.004 1.146 0.949 1.012 0.991 1.127 0.994 1.044 1.006 0.986

Best 3/5 1.124 0.996 1.082 0.973 1.012 1.002 1.065 1.023 1.072 1.067 0.995

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2003	1.016	0.940	0.958								
12/31/2004	0.918	0.995									
12/31/2005	1.008										

3 Yr Mean 0.981 0.979 0.990 1.000 1.000 @ 1.000 @ 1.000 @ 1.000 @

Best 3/5 1.000 0.998 1.000 1.000 1.000 * 1.000 * 1.000 * 1.000 *

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
12/31/2013					1.012	1.002	1.065	1.023	1.072	1.067	0.995
12/31/2014				0.973	1.012	1.002	1.065	1.023	1.072	1.067	0.995
12/31/2015			1.082	0.973	1.012	1.002	1.065	1.023	1.072	1.067	0.995
12/31/2016		0.996	1.082	0.973	1.012	1.002	1.065	1.023	1.072	1.067	0.995
12/31/2017	1.124	0.996	1.082	0.973	1.012	1.002	1.065	1.023	1.072	1.067	0.995

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2013	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.255
12/31/2014	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.221
12/31/2015	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.321
12/31/2016	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.316
12/31/2017	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.479

* Calculated Using Modified Bondy Method
 @ Three year mean Excludes Modified Bondy ratios

LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

Allocated Expenses as of:

<u>A.Y.E</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1998	91,782	141,656	257,077	417,474	522,484	679,308	712,032	693,170	846,549	1,136,869	1,396,280
12/31/1999	181,936	337,067	603,218	766,776	842,083	936,228	1,125,458	1,229,613	1,373,857	1,556,607	1,687,060
12/31/2000	302,940	496,355	721,571	877,421	1,100,407	1,356,273	1,776,124	1,995,380	2,169,664	2,469,497	2,639,991
12/31/2001	216,535	309,054	519,615	757,525	906,521	1,142,063	1,586,443	1,917,847	1,868,832	2,072,075	2,196,340
12/31/2002	181,573	341,083	591,644	911,289	1,013,752	1,140,026	1,229,580	1,303,088	1,364,666	1,562,005	1,752,328
12/31/2003	65,613	686,781	1,048,042	1,219,104	1,372,862	1,409,879	1,468,581	1,558,976	1,632,964	1,734,881	1,818,596
12/31/2004	167,404	323,283	492,704	693,371	817,596	992,571	1,013,791	1,035,205	1,066,627	1,074,808	1,102,415
12/31/2005	256,929	343,197	641,866	833,939	886,939	975,469	1,040,434	1,164,142	1,158,657	1,157,967	1,162,276
12/31/2006	165,429	402,611	691,807	1,000,699	1,290,385	1,637,987	1,719,758	2,029,803	2,077,679	2,167,619	2,169,214
12/31/2007	418,783	925,799	1,293,409	2,026,117	2,376,159	2,821,493	2,852,466	3,071,495	3,141,447	3,120,844	2,994,079
12/31/2008	438,170	1,034,773	1,521,967	2,586,147	3,562,178	5,773,199	8,274,706	9,698,489	9,683,777	9,087,789	
12/31/2009	669,778	1,166,618	1,302,927	1,334,905	1,492,762	1,563,893	1,874,710	2,056,703	2,081,430		
12/31/2010	230,371	431,467	751,051	1,109,447	1,215,671	1,378,877	1,584,760	1,775,279			
12/31/2011	417,167	766,501	1,157,854	1,546,670	1,865,811	1,877,509	1,905,119				
12/31/2012	270,654	573,679	966,473	1,109,502	1,308,007	1,493,387					
12/31/2013	436,669	593,795	868,303	1,085,225	1,308,462						
12/31/2014	215,770	526,240	763,031	1,002,559							
12/31/2015	427,785	858,191	1,216,821								
12/31/2016	333,294	640,742									
12/31/2017	438,060										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1998	1,403,445	1,413,209	1,425,838	1,425,562	1,426,073	1,423,563	1,423,563	1,423,563	1,423,563
12/31/1999	2,084,368	2,219,312	2,379,849	2,502,487	2,519,533	2,520,259	2,520,321	2,520,321	
12/31/2000	2,789,366	2,902,067	2,967,577	2,914,387	2,938,923	2,963,923	2,958,388		
12/31/2001	2,311,057	2,398,464	2,426,334	2,515,945	2,742,434	2,742,434			
12/31/2002	1,844,219	2,116,841	2,275,683	2,306,670	2,306,395				
12/31/2003	1,879,279	1,898,546	1,921,828	1,965,853					
12/31/2004	1,102,371	1,116,272	1,146,297						
12/31/2005	1,339,277	1,215,109							
12/31/2006	2,341,464								

LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

	Increments												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
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	155,131	266,151	163,558	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	219,256	174,284	299,833	170,494	149,375	112,701	65,510
12/31/2001	92,519	210,561	237,910	148,996	235,542	444,380	331,404	-49,015	203,243	124,265	114,717	87,407	27,870
12/31/2002	159,510	250,561	319,645	102,463	126,274	89,554	73,508	61,578	197,339	190,323	91,891	272,622	158,842
12/31/2003	621,168	361,261	171,062	153,758	37,017	58,702	90,395	73,988	101,917	83,715	60,683	19,267	23,282
12/31/2004	155,879	169,421	200,667	124,225	174,975	21,220	21,414	31,422	8,181	27,607	-44	13,901	30,025
12/31/2005	86,268	298,669	192,073	53,000	88,530	64,965	123,708	-5,485	-690	4,309	177,001	-124,168	
12/31/2006	237,182	289,196	308,892	289,686	347,602	81,771	310,045	47,876	89,940	1,595	172,250		
12/31/2007	507,016	367,610	732,708	350,042	445,334	30,973	219,029	69,952	-20,603	-126,765			
12/31/2008	596,603	487,194	1,064,180	976,031	2,211,021	2,501,507	1,423,783	-14,712	-595,988				
12/31/2009	496,840	136,309	31,978	157,857	71,131	310,817	181,993	24,727					
12/31/2010	201,096	319,584	358,396	106,224	163,206	205,883	190,519						
12/31/2011	349,334	391,353	388,816	319,141	11,698	27,610							
12/31/2012	303,025	392,794	143,029	198,505	185,380								
12/31/2013	157,126	274,508	216,922	223,237									
12/31/2014	310,470	236,791	239,528										
12/31/2015	430,406	358,630											
12/31/2016	307,448												

	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
12/31/1998	0.0252	0.0583	0.0810	0.0530	0.0792	0.0165	-0.0095	0.0775	0.1466	0.1310	0.0036	0.0049	0.0064
12/31/1999	0.0502	0.0862	0.0530	0.0244	0.0305	0.0613	0.0337	0.0467	0.0592	0.0423	0.1287	0.0437	0.0520
12/31/2000	0.0457	0.0532	0.0368	0.0527	0.0604	0.0991	0.0518	0.0412	0.0708	0.0403	0.0353	0.0266	0.0155
12/31/2001	0.0284	0.0646	0.0730	0.0457	0.0723	0.1364	0.1017	-0.0150	0.0624	0.0381	0.0352	0.0268	0.0086
12/31/2002	0.0685	0.1076	0.1373	0.0440	0.0542	0.0385	0.0316	0.0264	0.0848	0.0817	0.0395	0.1171	0.0682
12/31/2003	0.2140	0.1245	0.0589	0.0530	0.0128	0.0202	0.0311	0.0255	0.0351	0.0288	0.0209	0.0066	0.0080
12/31/2004	0.0530	0.0576	0.0682	0.0422	0.0595	0.0072	0.0073	0.0107	0.0028	0.0094	0.0000	0.0047	0.0102
12/31/2005	0.0213	0.0739	0.0475	0.0131	0.0219	0.0161	0.0306	-0.0014	-0.0002	0.0011	0.0438	-0.0307	
12/31/2006	0.0478	0.0582	0.0622	0.0583	0.0700	0.0165	0.0624	0.0096	0.0181	0.0003	0.0347		
12/31/2007	0.0990	0.0717	0.1430	0.0683	0.0869	0.0060	0.0427	0.0137	-0.0040	-0.0247			
12/31/2008	0.0904	0.0738	0.1612	0.1479	0.3350	0.3790	0.2157	-0.0022	-0.0903				
12/31/2009	0.1088	0.0299	0.0070	0.0346	0.0156	0.0681	0.0399	0.0054					
12/31/2010	0.0393	0.0625	0.0701	0.0208	0.0319	0.0403	0.0373						
12/31/2011	0.0576	0.0645	0.0641	0.0526	0.0019	0.0046							
12/31/2012	0.0659	0.0854	0.0311	0.0432	0.0403								
12/31/2013	0.0330	0.0577	0.0456	0.0469									
12/31/2014	0.0578	0.0441	0.0446										
12/31/2015	0.0620	0.0517											
12/31/2016	0.0582												

Best 3/5	0.0593	0.0580	0.0514	0.0416	0.0293	0.0381	0.0484	0.0046	-0.0005	0.0036	0.0317	0.0127	0.0114
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LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

A.Y.E.	Link Ratios						
	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/1998	1.000	1.000	0.998	1.000	1.000	1.000	1.000 *
12/31/1999	1.052	1.007	1.000	1.000	1.000	1.000 *	1.000 *
12/31/2000	0.982	1.008	1.009	0.998	1.000 *	1.000 *	1.000 *
12/31/2001	1.037	1.090	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2002	1.014	1.000	1.001 *	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2003	1.023						
Best 3/5	1.024	1.005	1.000 *	1.000 *	1.000 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.029

<u>Months-to-Ultimate</u>	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.390	0.330	0.272	0.221	0.179	0.150	0.112
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.064	0.059	0.059	0.056	0.024	0.011	0.000

A.Y.E	Reported ALAE as of 3/31/18	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2015	1,289,373	7,028,122	0.272	1,911,646	3,201,019	1.029	3,293,701
12/31/2016	727,654	6,082,861	0.330	2,007,337	2,734,991	1.029	2,814,146
12/31/2017	453,838	7,019,634	0.390	2,737,662	3,191,500	1.029	3,283,901

* Calculated Using Modified Bondy Method

Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2013 - 2017

<u>Item *</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2013 - 2017 Mean</u>
1. Direct Losses Incurred	\$19,650,392	\$20,723,228	\$25,486,854	\$26,406,385	\$23,400,844	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,575,153	\$5,301,984	\$6,171,818	\$5,132,541	\$6,233,925	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,296,595	\$2,476,228	\$2,580,924	\$2,694,622	\$2,384,924	
4. Incurred Losses + ALAE [(1) + (2)]	\$25,225,545	\$26,025,212	\$31,658,672	\$31,538,926	\$29,634,769	
	<u>Incurred Percentage</u>					
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	9.1%	9.5%	8.2%	8.5%	8.0%	8.7%
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) <u>EXPOSURE TREND</u>	<u>LOCAL PRODUCTS</u>	<u>COMPLETED OPERATIONS</u>	<u>LOCAL PRODUCTS / COMPLETED OPERATIONS COMBINED</u>
Average Annual Percent Change			
a) 7/1/2015 to 7/1/2020 AYE 12/31/2015	+ 1.5%	+ 2.9%	+ 2.8%
b) 7/1/2016 to 7/1/2020 AYE 12/31/2016	+ 1.9%	+ 2.9%	+ 2.8%
c) 7/1/2017 to 7/1/2020 AYE 12/31/2017	+ 2.2%	+ 2.9%	+ 2.8%
(2) <u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
a) Fitted			
All Years	+ 3.0%	+ 3.6%	
Eight Years	+ 3.2%	+ 5.5%	
Six Years	+ 4.8%	+ 5.8%	
b) Selected	+ 2.5%	+ 4.5%	
(3) <u>FREQUENCY TREND</u>			
Selected	- 0.5%		
(4) <u>TOTAL ANNUAL NET TREND</u>			
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 12/31/2015, 12/31/2016 & 12/31/2017

(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
2007	1	0.955	20.243	2014	1	1.012	24.295
	2	0.959	20.497		2	1.016	24.404
	3	0.961	20.718		3	1.020	24.527
	4	0.963	20.928		4	1.022	24.655
2008	1	0.962	21.143	2015	1	1.025	24.767
	2	0.958	21.357		2	1.027	24.913
	3	0.956	21.604		3	1.029	25.019
	4	0.957	21.880		4	1.031	25.174
2009	1	0.961	22.128	2016	1	1.031	25.317
	2	0.966	22.349		2	1.032	25.484
	3	0.969	22.502		3	1.031	25.742
	4	0.968	22.653		4	1.032	25.950
2010	1	0.964	22.806	2017	1	1.035	26.162
	2	0.962	22.928		2	1.036	26.325
	3	0.962	23.080		3	1.039	26.521
	4	0.965	23.208		4	1.042	26.707
2011	1	0.968	23.312	2018	1	1.044	26.937
	2	0.973	23.427		2	1.049	27.181
	3	0.978	23.556		3P	1.054	27.392
	4	0.982	23.638		4P	1.060	27.626
2012	1	0.986	23.715	2019	1P	1.067	27.827
	2	0.990	23.794		2P	1.075	28.025
	3	0.995	23.873		3P	1.084	28.220
	4	1.000	23.965		4P	1.093	28.419
2013	1	1.004	24.062	2020	1P	1.100	28.619
	2	1.006	24.140		2P	1.105	28.801
	3	1.008	24.167		3P	1.109	28.956
	4	1.010	24.208		4P	1.112	29.080
CHANGE IN EXPOSURES				LOCAL PRODUCTS COMPLETED OPERATIONS			
	7/1/2015 to 7/1/2020	(2020:4/2015:4)	1.079			1.155	
	7/1/2016 to 7/1/2020	(2020:4/2016:4)	1.078			1.121	
	7/1/2017 to 7/1/2020	(2020:4/2017:4)	1.068			1.089	
AVERAGE ANNUAL TREND FACTOR							
	7/1/2015 to 7/1/2020	(5.0 YRS)	1.015			1.029	
	7/1/2016 to 7/1/2020	(4.0 YRS)	1.019			1.029	
	7/1/2017 to 7/1/2020	(3.0 YRS)	1.022			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
12/31/2008	\$41,536,801	1,464	\$28,372		\$26,066		
12/31/2009	37,718,068	1,537	24,540		26,850		
12/31/2010	48,470,935	1,656	29,270		27,658	\$27,535	
12/31/2011	43,757,831	1,539	28,433		28,490	28,405	
12/31/2012	45,498,643	1,496	30,414		29,348	29,302	\$27,869
12/31/2013	45,465,433	1,577	28,830		30,231	30,228	29,211
12/31/2014	38,593,732	1,382	27,926		31,140	31,183	30,618
12/31/2015	35,677,692	1,165	30,625		32,077	32,169	32,092
12/31/2016	32,280,859	974	33,143		33,043	33,185	33,637
12/31/2017	35,839,976	939	38,168		34,037	34,234	35,257

Goodness of Fit Statistic, R-Squared: 0.596 0.546 0.608

Average Annual Severity Trend (10 yr) + 3.0%

Average Annual Severity Trend (8 yr) + 3.2%

Average Annual Severity Trend (6 yr) + 4.8%

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 <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Paid <u>Occurrences</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2008	\$172,882,541	5,903	\$29,287	\$27,804		
12/31/2009	184,504,263	5,751	32,082	28,801		
12/31/2010	175,197,916	5,960	29,396	29,835	\$27,424	
12/31/2011	155,130,790	5,780	26,839	30,905	28,934	
12/31/2012	156,142,534	5,156	30,284	32,014	30,528	\$30,342
12/31/2013	140,114,647	4,383	31,968	33,162	32,209	32,103
12/31/2014	137,418,459	4,037	34,040	34,352	33,983	33,967
12/31/2015	144,652,655	4,000	36,163	35,584	35,854	35,939
12/31/2016	145,372,397	3,794	38,316	36,861	37,829	38,026
12/31/2017	138,646,254	3,480	39,841	38,183	39,913	40,234
Goodness of Fit Statistic, R-Squared:				0.707	0.918	0.996
Average Annual Severity Trend (10 yr)				+ 3.6%		
Average Annual Severity Trend (8 yr)				+ 5.5%		
Average Annual Severity Trend (6 yr)				+ 5.8%		
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).

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) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency <u>(3)/(2)²</u>
12/31/2004	\$ 248,607,755	7,903	31.79
12/31/2005	273,734,243	7,665	28.00
12/31/2006	292,402,382	8,202	28.05
12/31/2007	291,588,690	8,155	27.97
12/31/2008	282,774,544	8,626	30.50
12/31/2009	270,535,015	8,651	31.98
12/31/2010	259,837,047	8,875	34.16
12/31/2011	260,856,145	8,539	32.73
12/31/2012	263,370,990	8,195	31.12
12/31/2013	268,079,423	7,926	29.57
12/31/2014	273,456,815	7,746	28.33
12/31/2015	281,770,127	7,556	26.82
12/31/2016	297,069,843	7,223	24.31
12/31/2017	302,232,137	6,776	22.42

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.

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 (Z_i) of the individual class with respect to the class group. This is calculated based on the equation:

$$Z_i = \frac{K-3}{K} \left(\frac{\bar{P}_i}{\bar{P}_i + \frac{\Sigma^2}{T^2}} \right) + \frac{3}{K}$$

K = The number of classes within the class group.

\bar{P}_i = The 5 year total Mono / Multi ALCCL for class i .

Σ^2 = The average within class variance for the class group. (Sigma Squared)

T^2 = The between class variance for the class group. (Tau Squared)

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:

$$FER_i = Z_i \bar{X}_i + (1 - Z_i) \bar{X} \quad \text{where:}$$

\bar{X}_i = The 5 year average experience ratio for class i from column (3).

$$\bar{X} = \frac{\sum_{i=1}^K Z_i \bar{X}_i}{\sum_{i=1}^K Z_i}$$

Column (6) is the Index or the class relative change factor, which is the quotient of the Formula Experience Ratio (FER_i) and $\tilde{X}_{\text{monoline}}$ which is the column (5) total using column (1) as weights.

Note: \tilde{X} (X - tilde) is the 5 year Mono / Multi ALCCL weighted class group experience ratio, where

$\tilde{X}_{\text{monoline}}$ (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 0.994 results from capping.

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.

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 01

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .952 * .972

CLASS	AYE 2017 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	177404	820329	1.04569	.2676	.902	1.004	.929	-6.9	.058	.054	
10145	107803	662822	.43507	.2385	.751	.836	.774	-18.8	.016	.013	L
10146	33131	305177	.40550	.1630	.777	.865	.800	-18.2	.022	.018	
10352	33961	214929	.26591	.1416	.767	.854	.790	-20.5	.078	.062	
11039	298555	1791065	1.34283	.4071	1.050	1.169	1.082	8.9	.056	.061	
11258	23631	120532	.18750	.1179	.771	.859	.795	-20.4	.181	.144	
11259	794	2700	.00000	.0865	.776	.864	.799	-20.0	.175	.140	
11288	83446	437160	1.29269	.1926	.935	1.041	.963	-3.6	.083	.080	
12374	262440	1010896	1.25600	.2999	.971	1.081	1.000	0.0	.067	.067	
12375	186920	801144	.36127	.2641	.720	.802	.742	-20.3	.059	.047	L
13673	384977	2097420	1.04433	.4407	.935	1.041	.963	-5.9	.017	.016	
13720	33016	183802	.57635	.1339	.813	.905	.837	-16.5	.079	.066	
14401	63704	240882	.32583	.1478	.772	.860	.796	-20.7	.150	.119	
15224	103226	551356	1.20241	.2165	.926	1.031	.954	-4.4	.068	.065	
16900	420457	2947512	.74990	.5168	.798	.889	.823	-17.3	.075	.062	
16901	1790868	11575134	.83411	.7970	.837	.932	.862	-13.8	.116	.100	
16902	139057	773810	.62714	.2592	.792	.882	.816	-17.9	.078	.064	
16905								-17.3	.075	.062	
16906								-13.8	.116	.100	
16910	2132332	12777059	.97104	.8122	.948	1.056	.977	-1.9	.053	.052	
16911	194272	919781	1.03378	.2848	.902	1.004	.929	-6.8	.059	.055	
16915	98958	544195	.82665	.2150	.845	.941	.871	-13.6	.059	.051	
16916	842665	5641263	.92959	.6623	.903	1.006	.931	-7.5	.053	.049	
16920	13213	87105	.96963	.1092	.863	.961	.889	-11.0	.118	.105	
16921	1855	7248	.00000	.0877	.775	.863	.799	-20.0	.065	.052	
16930	59195	342634	.90166	.1716	.858	.955	.884	-11.4	.140	.124	
16931	26380	134918	.08951	.1216	.757	.843	.780	-21.5	.079	.062	
16940	1032	4757	.00000	.0870	.776	.864	.799	-19.7	.066	.053	
16941	22368	109025	.24952	.1149	.780	.869	.804	-20.0	.120	.096	
18435	264514	1455897	1.36670	.3654	1.038	1.156	1.070	7.4	.054	.058	
18436	19600	105181	.36285	.1139	.794	.884	.818	-17.9	.195	.160	
18501	445392	2217959	.99714	.4530	.916	1.020	.944	-6.3	.016	.015	
45900	98613	506326	.49674	.2072	.776	.864	.799	-20.0	.075	.060	
49617	440919	2108013	1.03887	.4418	.933	1.039	.961	-3.9	.152	.146	
57001	38854	183322	2.12978	.1338	1.021	1.137	1.052	5.9	.017	.018	

X-TILDE: .921 X-TILDE (MONOLINE): .898 PI-TILDE: .0049673
 TAU SQUARED: .03000 SIGMA SQUARED: 99116.94605

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: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.008 * .972

CLASS	AYE 2017 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)
10026	6202	44239	.25080	.0835	.999	.963	.944	-5.0	.020	.019
10042	1600558	6746356	1.00778	.8219	1.018	.982	.962	-2.9	.350	.340
10060	4307	18829	.00000	.0688	.994	.959	.940	-5.4	.074	.070
10065	25675	164861	.16425	.1471	.934	.901	.883	-10.8	.037	.033
10066	2573	18503	.00000	.0686	.994	.959	.940	-7.1	.042	.039
10071	534948	2988751	1.01099	.6751	1.029	.992	.972	-3.2	.093	.090
10073	8871169	46549066	1.05673	.9692	1.057	1.019	.998	0.0	.390	.390
10075	856	13609	.42619	.0658	1.025	.988	.968	-3.3	.153	.148
10107	35086	305145	1.42234	.2108	1.142	1.101	1.079	8.2	.147	.159
10115	53976	333365	.64295	.2225	.973	.938	.919	-7.6	.066	.061
10309	42169	205671	.03779	.1667	.895	.863	.846	-17.4	.023	.019
11020	3378	46055	17.19019	.0845	2.429	2.342	2.295	25.0	.088	.110
11127	91910	560370	.60510	.3052	.926	.893	.875	-12.5	.008	.007
11128	26803	170332	1.61405	.1498	1.149	1.108	1.086	9.1	.055	.060
11204	15418	95600	.34192	.1117	.986	.951	.932	-6.8	1.620	1.510
11234	29050	157138	.01612	.1433	.916	.883	.865	-13.6	.066	.057
12014	30342	180164	.26390	.1545	.943	.909	.891	-11.1	.045	.040
12356	10594	53979	.56563	.0890	1.022	.986	.966	-3.7	.027	.026
12510	8062	39536	.00000	.0808	.981	.946	.927	-7.1	.028	.026
12805	1135954	5254834	.97623	.7829	.996	.960	.941	-6.0	.150	.141
13351	819193	4734861	.91948	.7650	.954	.920	.901	-10.2	.049	.044
13352	2307	49997	.41590	.0867	1.011	.975	.955	-4.9	.041	.039
13506	86860	555867	.87369	.3038	1.008	.972	.952	-4.8	.063	.060
13507	53953	301561	.91567	.2093	1.035	.998	.978	-2.1	.140	.137
13716	855432	4087286	.88728	.7382	.934	.901	.883	-11.6	.147	.130
13759	26939	135582	.01655	.1325	.928	.895	.877	-12.2	.147	.129
14101	10643	80051	1.52032	.1033	1.114	1.074	1.052	5.6	.036	.038
14279	166215	688564	.66734	.3446	.929	.896	.878	-12.2	.090	.079
14913	44445	310741	1.53940	.2132	1.168	1.126	1.103	10.6	.085	.094
15538	16508	134523	.07919	.1319	.937	.904	.886	-10.5	.019	.017
15600	3832	34385	.00000	.0779	.984	.949	.930	-6.8	.073	.068
15608	1886	17894	.00000	.0683	.994	.959	.940	-10.0	.010	.009
15839	31394	170220	.93156	.1497	1.047	1.010	.990	0.0	.026	.026
15991	31174	218499	.63169	.1726	.992	.957	.938	-6.0	.067	.063
15993	4907	47921	1.25673	.0856	1.083	1.044	1.023	2.8	.036	.037
16403	164736	548193	1.30211	.3012	1.138	1.097	1.075	7.7	.130	.140
16676	1392	6848	.00861	.0618	1.002	.966	.946	-6.7	.015	.014

X-TILDE: 1.023 X-TILDE (MONOLINE): 1.037 PI-TILDE: .0025856
 TAU SQUARED: .16348 SIGMA SQUARED: 257110.86227

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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 * 1.008 * .972

CLASS	AYE 2017 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)
18078	92205	697787	.63514	.3473	.917	.884	.866	-13.4	.164	.142
18109	428	3285	.00000	.0597	1.003	.967	.947	-6.7	.030	.028
18110	52398	355458	.29424	.2314	.888	.856	.839	-16.2	.037	.031
18206	274878	2397407	1.20442	.6267	1.153	1.112	1.090	8.6	.070	.076
18335	7820	69181	.08419	.0974	.971	.936	.917	-10.0	.020	.018
18506	49	335	.00000	.0579	1.005	.969	.949	0.0	.007	.007
18507	1342	9597	.00000	.0634	.999	.963	.944	0.0	.008	.008
18708	6927	36909	15.31296	.0793	2.197	2.119	2.076	18.2	.011	.013
18834	5651	36905	.00000	.0793	.982	.947	.928	-7.5	.133	.123
18911	6649	48003	.33633	.0856	1.004	.968	.948	-5.0	.020	.019
18912	1052	5775	1.22667	.0611	1.077	1.039	1.018	0.0	.027	.027
18920	466	10094	.26184	.0637	1.016	.980	.960	-5.6	.018	.017
45819	631803	2958348	1.09700	.6729	1.087	1.048	1.027	3.0	.067	.069
49618	397	1741	4.60080	.0587	1.274	1.229	1.204	20.9	.043	.052
49619	159437	850657	1.52126	.3885	1.244	1.200	1.176	17.1	.082	.096

U

X-TILDE: 1.023 X-TILDE (MONOLINE): 1.037 PI-TILDE: .0025856
 TAU SQUARED: .16348 SIGMA SQUARED: 257110.86227

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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 * 1.024 * .972

CLASS	AYE 2017 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)	
92053	0	0	.00000	.0000	.969	1.000	.995	0.0	.400	.400	
92054	0	18	.00000	.1250	.848	.870	.866	-13.4	.239	.207	
92055	639	4484	.00000	.1256	.847	.869	.865	-13.5	.208	.180	
95124	626045	3873762	.92322	.4411	.949	.973	.968	-2.8	.720	.700	
98303	79811	430438	.76078	.1767	.932	.956	.952	-4.7	5.720	5.450	
98304	2295831	11742116	.92887	.6776	.942	.966	.961	-4.0	3.020	2.900	
98305	2007847	11870656	1.00356	.6798	.993	1.018	1.013	0.9	1.130	1.140	
98306	25690	121253	.42390	.1402	.893	.916	.912	-9.1	.770	.700	
98307	1699	10073	.21761	.1263	.874	.896	.892	-11.5	.520	.460	
98308	270745	1680079	2.40636	.2973	1.396	1.432	1.425	24.6	.570	.710	U
98309	23250	141358	.05589	.1427	.839	.861	.857	-14.4	1.530	1.310	
98344	34750	261440	.93140	.1572	.963	.988	.983	-2.4	.420	.410	
98449	1233036	9574880	1.06707	.6351	1.031	1.057	1.052	5.0	12.000	12.600	
98805	174537	1019876	1.04970	.2384	.988	1.013	1.008	1.1	.910	.920	
98813	424828	2298373	.78827	.3448	.907	.930	.926	-7.3	1.930	1.790	
98967	809213	4998340	1.45397	.4941	1.209	1.240	1.234	23.3	4.670	5.760	
99003	24993	201469	1.37173	.1500	1.029	1.055	1.050	5.6	.720	.760	
99826	26057	168876	.58644	.1461	.913	.936	.932	-6.7	.450	.420	
99827	76786	445430	1.21122	.1784	1.012	1.038	1.033	3.8	.520	.540	
99948	2153039	12481202	.98740	.6899	.982	1.007	1.002	0.0	18.400	18.400	
99952	348881	1666843	1.27822	.2962	1.061	1.088	1.083	8.5	13.000	14.100	
99953	194544	981037	1.07770	.2346	.995	1.021	1.016	1.7	9.090	9.240	
99954	208791	921820	.90796	.2288	.955	.979	.974	-2.6	9.990	9.730	
99955	1322853	5164223	.49373	.5011	.731	.750	.746	-21.8	14.700	11.500	L

X-TILDE: 1.016 X-TILDE (MONOLINE): .975 PI-TILDE: .0073638
 TAU SQUARED: .03000 SIGMA SQUARED: 205511.71595

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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 * 1.007 * .972

CLASS	AYE 2017 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)
91111	1668360	10196767	1.16687	.5096	1.062	1.113	1.089	9.0	4.350	4.740
91150	1147301	5225444	.84906	.3588	.915	.959	.939	-6.1	5.610	5.270
91155	3543982	21963463	.93785	.6850	.943	.988	.967	-3.2	21.800	21.100
91340	15509631	89865325	1.10067	.8972	1.085	1.137	1.113	11.3	5.910	6.580
91341	6117290	35382479	1.12363	.7762	1.085	1.137	1.113	11.3	2.750	3.060
91342	10165759	51534380	.87026	.8341	.884	.927	.907	-9.3	3.350	3.040
91343	268237	1684493	1.49647	.1790	1.050	1.101	1.078	8.1	.990	1.070
91436	257589	1306843	.50089	.1537	.883	.926	.906	-9.3	2.460	2.230
91507	43271	231545	.02464	.0723	.886	.929	.909	-9.0	3.460	3.150
91551	803484	4421823	.64595	.3253	.853	.894	.875	-11.9	.670	.590
91555	132098	712608	.35121	.1106	.886	.929	.909	-8.8	1.130	1.030
91560	12110107	61170842	.91120	.8563	.917	.961	.941	-5.9	4.060	3.820
91577	1444122	6899112	.95625	.4190	.954	1.000	.979	-2.3	2.630	2.570
91746	3796321	14506237	.83484	.5927	.883	.926	.906	-9.4	6.480	5.870
92101	553161	2975113	1.08610	.2552	.987	1.035	1.013	1.1	2.620	2.650
92102	423085	2667081	1.09749	.2383	.987	1.035	1.013	1.2	2.520	2.550
92215	8587624	43680144	.87576	.8102	.890	.933	.913	-8.8	2.970	2.710
92338	3415562	18236753	.87518	.6448	.903	.947	.927	-7.4	1.480	1.370
92446	317750	1310809	.46719	.1540	.878	.920	.900	-9.9	2.120	1.910
92447	43090	283693	.11595	.0766	.889	.932	.912	-9.1	1.650	1.500
92451	2163043	12958639	.95966	.5663	.957	1.003	.982	-2.0	1.980	1.940
92478	16056324	83362515	.91607	.8901	.920	.964	.944	-5.7	1.750	1.650
94007	7207820	36686864	1.04074	.7824	1.022	1.071	1.048	4.8	3.930	4.120
94276	1748380	7990678	.89561	.4525	.927	.972	.951	-5.0	4.220	4.010
94569	2124549	9973895	1.46686	.5044	1.212	1.270	1.243	24.3	2.960	3.680
95410	5708818	28797842	1.03741	.7392	1.015	1.064	1.041	4.3	2.580	2.690
95455	1092941	4857608	.62043	.3439	.838	.878	.859	-14.2	2.260	1.940
95505	72390	467411	.25235	.0914	.889	.932	.912	-8.9	2.030	1.850
95625	1231371	5173485	1.08179	.3568	.999	1.047	1.025	2.6	3.400	3.490
95647	32895559	123835966	.96659	.9231	.966	1.013	.992	-0.9	6.910	6.850
96053	422312	2238987	.74692	.2136	.909	.953	.933	-6.6	3.760	3.510
96410	1553178	7161432	1.05293	.4274	.996	1.044	1.022	2.2	8.150	8.330
96611	182128	1236297	1.41986	.1488	1.022	1.071	1.048	5.2	.970	1.020
97447	6066897	30414851	1.00827	.7494	.994	1.042	1.020	1.9	3.640	3.710
97650	419037	1866042	.73796	.1907	.912	.956	.936	-6.4	3.740	3.500
97651	331208	1381616	.54405	.1589	.888	.931	.911	-8.8	4.200	3.830
97652	42669	250338	.03987	.0738	.885	.928	.908	-9.2	3.380	3.070

X-TILDE: .955 X-TILDE (MONOLINE): .954 PI-TILDE: .0032998
 TAU SQUARED: .03000 SIGMA SQUARED: 328227.14878

L - CAPPED DOWN
 U - CAPPED UP
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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 * 1.007 * .972

CLASS	AYE 2017 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)
97653	690022	3000075	1.23369	.2565	1.025	1.074	1.051	5.1	2.360	2.480
97654	95337	422478	.58674	.0879	.920	.964	.944	-5.7	3.320	3.130
97655	1680678	6797393	.66667	.4157	.834	.874	.855	-14.6	5.210	4.450
98002	73015	409934	.00000	.0868	.870	.912	.893	-10.5	.950	.850
98482	24707786	112655373	.84612	.9161	.855	.896	.877	-12.3	7.480	6.560
98483	24356716	127023969	.94516	.9249	.946	.992	.971	-2.6	15.500	15.100
98502	251056	1462351	1.24117	.1643	1.000	1.048	1.026	2.7	2.640	2.710
98636	1700131	8967531	.94043	.4794	.947	.993	.972	-2.8	3.540	3.440
98677	3157511	18358725	1.02404	.6462	.999	1.047	1.025	2.6	7.450	7.640
98678	2227859	11594026	1.03476	.5400	.997	1.045	1.023	1.9	10.500	10.700
98806	682814	3093767	.96054	.2615	.955	1.001	.980	-1.9	3.630	3.560
98820	3391073	14551243	.89930	.5934	.921	.965	.945	-5.6	3.750	3.540
98884	1911430	8362328	1.18429	.4630	1.060	1.111	1.087	8.5	1.770	1.920
99004	32231	165776	.32944	.0668	.911	.955	.935	-6.4	1.570	1.470
99080	946526	4278136	1.29797	.3189	1.063	1.114	1.090	9.1	6.840	7.460
99315	1086263	4649823	.96068	.3352	.955	1.001	.980	-2.0	1.960	1.920
99321	1760659	10489957	.93314	.5163	.943	.988	.967	-3.4	2.060	1.990
99613	1418607	6175796	.73049	.3944	.865	.907	.888	-11.3	2.820	2.500
99650	379594	2585083	1.09359	.2337	.986	1.034	1.012	1.3	.750	.760
99746	2857412	12766196	1.18237	.5628	1.082	1.134	1.110	10.9	2.750	3.050

X-TILDE: .955 X-TILDE (MONOLINE): .954 PI-TILDE: .0032998
 TAU SQUARED: .03000 SIGMA SQUARED: 328227.14878

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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 * .931 * .972

CLASS	AYE 2017 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)	
91125	67454	145055	.12614	.1473	.660	.867	.785	-21.5	3.310	2.600	
91127	1106505	5684622	.64755	.6416	.685	.900	.814	-18.5	1.680	1.370	
91235	516813	2792748	1.12721	.4861	.934	1.227	1.110	11.0	2.630	2.920	
91265	42826	162490	.88094	.1510	.772	1.014	.918	-8.1	3.950	3.630	
91266	194056	897006	.53369	.2818	.691	.908	.822	-17.6	1.020	.840	
91280	10172	72382	.00000	.1316	.653	.858	.776	-21.7	3.090	2.420	L
94381	1593651	10527742	.58888	.7622	.628	.825	.747	-22.0	12.800	9.990	L
94404	92883	326232	.85932	.1841	.772	1.014	.918	-8.1	6.020	5.530	
95310	604472	2255529	.50013	.4410	.641	.842	.762	-21.9	2.420	1.890	L
96408	1010572	6290664	.59133	.6630	.646	.849	.768	-22.0	9.500	7.410	L
96409	2059008	10756949	.79348	.7659	.784	1.030	.932	-6.8	10.500	9.790	
97221	1183213	5469096	.63696	.6334	.679	.892	.807	-19.6	1.480	1.190	
97222	3832935	23705107	.67207	.8758	.682	.896	.811	-18.9	2.060	1.670	
97223	2921593	16526311	.81755	.8321	.807	1.060	.959	-4.1	2.940	2.820	
98152	270440	2374660	1.71393	.4517	1.187	1.560	1.412	23.5	.340	.420	U
98157	65372	637317	.73438	.2404	.748	.983	.890	-11.1	.360	.320	
98163	3559	33835	.00000	.1230	.660	.867	.785	-21.1	.380	.300	
98164	41119	162911	.00002	.1511	.638	.838	.758	-21.7	.120	.094	L
98659	540	2121	.00000	.1159	.665	.874	.791	-20.6	.680	.540	
98914	538	2546	.00000	.1160	.665	.874	.791	-20.6	1.020	.810	
98949	5410	10457	.00000	.1178	.664	.873	.790	-21.4	.560	.440	
98993	1582787	6417677	1.06122	.6672	.958	1.259	1.139	13.8	5.640	6.420	
99163	877	3412	.00000	.1162	.665	.874	.791	-20.7	.820	.650	
99803	13458	70111	2.07819	.1311	.926	1.217	1.101	9.7	11.300	12.400	
99946	3075515	13662881	.80042	.8047	.791	1.039	.940	-5.9	3.240	3.050	
99969	638949	3508770	1.13379	.5360	.957	1.258	1.138	13.9	2.080	2.370	

X-TILDE: .770 X-TILDE (MONOLINE): .761 PI-TILDE: .0068800
 TAU SQUARED: .03000 SIGMA SQUARED: 116138.51423

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CONNECTICUT GL-2019-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 The statewide advisory loss cost level changes are:
LEVEL CHANGES

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	- 1.9%	- 1.9%
OL&T	+ 2.8%	+ 2.8%
Premises/Operations	+ 1.3%	+ 1.3%
Products	- 6.8%	- 6.8%
Local Products/Completed Operations	- 2.2%	- 2.2%
Products/Completed Operations	- 3.7%	- 3.7%
GL Overall	+ 0.8%	+ 0.8%

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

HISTORICAL The sources of the data underlying this loss cost review are:
SOURCE DATA ISO reporting companies' voluntary experience.
Fiscal - accident year data through year ended 3/31/2018 for Premises/Operations.
Calendar - accident year data through year ended 12/31/2017 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.

CHANGES TO When calculating the statewide loss cost level change indication, the expected
METHODOLOGY experience ratio no longer includes the selected change from the last review divided by
the implemented change.

CALL TO CALL COMPARISON

Manufacturers and Contractors

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 12.0%, 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 6.1% decrease in ALCCL;
- Implemented loss cost level change (- 8.4%);
- A change in exposure trend plus an additional year of trending (+ 2.5%);
- The effect on ALCCL due to a change in average IPMFs (+ 0.3%).

The Basic Limit Experience Ratios (BLERs) varied within reasonable limits.

Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 11.4%, 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 8.7% increase in ALCCL;
- Implemented loss cost level change (+ 1.8%);
- A change in exposure trend plus an additional year of trending (+ 0.5%);
- The effect on ALCCL due to a change in average IPMFs (+ 0.1%).

The BLER increased in 2016 (+12.5%). This is mainly due to unfavorable experience across several class groups.

Products

Multistate ALCCL decreased by an average of 9.8% 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 6.1% decrease in ALCCL;
- Implemented an average loss cost level change of approximately - 8.0% in most states;
- A change in exposure trend plus an additional year of trending of + 1.6%;
- The effect on ALCCL due to a change in average IPMFs (+ 3.7%).

The BLERs changed due to the various effects listed above.

CALL TO CALL
COMPARISON
(Cont'd)

Local Products/
Completed Ops

Multistate ALCCL decreased by an average of 18.5% 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 the companies mix which caused a 10.1% decrease in ALCCL;
- Implemented an average loss cost level change of approximately - 10.5% in most states;
- A change in exposure trend plus an additional year of trending of + 2.6%;
- The effect on ALCCL due to a change in average IPMFs (- 1.3%).

The BLERs changed due to the various effects listed above.

LATEST CALL
YEAR TO YEAR
COMPARISON

Manufacturers and
Contractors

The ALCCL decreased from 2014 to 2015, increased in 2016, decreased in 2017 and increased thereafter.

The high BLERs for 2014 (1.485), 2015 (1.391) and 2018 (1.179) are attributable to unfavorable experience in several class groups. The low BLER for 2017 (0.728) is attributable to favorable experience in several class groups.

Owners, Landlords
and Tenants

The ALCCL increased steadily from 2014 to 2018.

The high BLERs for 2014 (1.281), 2015 (1.345) and 2018 (1.111) are attributable to unfavorable experience in several class groups. The low BLER for 2016 (0.890) is attributable to favorable experience in several class groups.

Products

The ALCCL increased steadily from 2013 to 2017.

The BLER decreased from 2013 to 2015, increased in 2016, and decreased thereafter.

Local Products/
Completed Ops

The ALCCL increased steadily from 2013 to 2017.

The BLER decreased from 2013 to 2014, increased in 2015, and then decreased thereafter.

LOSS
DEVELOPMENT
FACTOR
COMPARISON

Manufacturers and
Contractors

The BI and PD indemnity loss development factors for the 2019 review remained stable compared to those in the 2018 review.

The multistate full coverage BI and PD indemnity factors remained stable compared to the 2018 review.

The multistate deductible coverage BI and PD indemnity factors remained stable compared to the 2018 review.

The multistate Fringe indemnity factors have increased compared to the 2018 review.

Owners, Landlords
and Tenants

The BI indemnity loss development factors for the 2019 review remained stable compared to those in the 2018 review, except for the 15 months-to-ultimate factor which increased by 10.3%. This can largely be attributed to a higher 15-to-27 months state link ratio. The PD indemnity loss development factors for the 2019 review remained stable compared to those in the 2018 review.

The multistate full coverage BI and PD Indemnity factors remained stable compared to those in the 2018 review.

The multistate deductible coverage BI and PD Indemnity factors remained stable compared to the 2018 review.

The multistate Fringe indemnity factors have increased compared to the 2018 review.

Products

The multistate full coverage BI and PD indemnity development factors for the 2019 review remained stable compared to those in the 2018 review.

The multistate deductible coverage BI indemnity development factors have increased compared to the 2018 review. The PD indemnity development factors have decreased compared to the 2018 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 remained stable compared to those in the 2018 review. The multistate deductible coverage BI indemnity development factors remained stable compared to the 2018 review. The multistate deductible coverage PD indemnity development factors have decreased compared to the 2018 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 2019 review remained stable compared to those in the 2018 review, except for the 15 months-to-ultimate factor which increased by 28.5%. This can largely be attributed to a higher 15-to-27 months state link ratio. The full coverage PD indemnity loss development factors for the 2019 review remained stable compared to those in the 2018 review.

The Completed Operations multistate full coverage BI indemnity factors have increased compared to those in the 2018 review for the latest three years. The multistate full coverage PD indemnity factors have increased compared to those in the 2018 review. The multistate deductible coverage BI indemnity factors have decreased compared to those in the 2018 review for the latest three years. The multistate deductible coverage PD indemnity factors have decreased compared to those in the 2018 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 +4.5%, up from +4.0% 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 +0.5%, down from +1.0% in the previous Calendar review.
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	Owners, Landlords and Tenants	The BI severity trend selection is +3.5%, down 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 +2.0%, down from +3.5% in the previous Calendar review.
	<hr/>	
	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.
	<hr/>	
	Local Products/ Completed Ops	The BI severity trend selection is +2.5%, unchanged from +2.5% in the previous review.
		The PD selected severity trend is +4.5%, up from +4.0% in the previous review.
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FREQUENCY
TREND
COMPARISON

We have selected a frequency trend of -0.5% for Manufacturers & Contractors, -1.0% for Owners, Landlords and Tenants, -1.5% for Products, and -0.5% 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 higher than the prior point.

Owners, Landlords
and Tenants

The latest frequency point is higher 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 all three years. The exposure trend factor for Contractors is higher than that used in the previous review for the earliest year, lower than the second latest year and the same for the latest year.

Owners, Landlords
and Tenants

The exposure trend factors for Class Groups 1-13 are higher than those used in the previous review for all three years. For Class Group 16, the exposure trend factors are higher than those used in the previous review for all three 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 factor for Completed Operations is higher than that used in the previous review for the earliest year, lower than the second latest year and the same for the latest year.

WEIGHTED AVERAGE IMPLICIT PACKAGE MODIFICATION FACTOR (IPMF) COMPARISON	Manufacturers and Contractors	The current weighted average IPMF is 0.959. In the 2018 review the weighted average IPMF was 0.963.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.855. In the 2018 review the weighted average IPMF was 0.862.
	Products	The current multistate weighted average IPMF is 0.856. In the 2018 review the multistate weighted average IPMF was 0.815.
	Local Products/ Completed Ops	The current multistate weighted average IPMF is 0.979. In the Group 2, 2018 review the multistate weighted average IPMF was 0.994.
The IPMF's are applied to the multiline ALCCCL.		
CLASS GROUP/ TERRITORY/ STATE RELATIVE CHANGE	The class group relative changes for Manufacturers and Contractors vary within reasonable limits.	
	The class group and territory relative changes for Owners, Landlords and Tenants vary within reasonable limits.	
	For Local Products, Connecticut's state balanced relative change (0.971) ranks 34th highest overall. In last year's review, Connecticut's state balanced relative change (0.966) ranked 38th highest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of 6.1% in the total statewide ALCCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average increase of 8.7% in the total statewide ALCCCL.	
	For Products, the change in company mix results in a 6.1% decrease in the total multistate ALCCCL.	
	For Local Products/Completed Operations, the change in company mix results in a 10.1% decrease in the total multistate ALCCCL.	

\$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
10010	.222	.184	10205	.85	—	11210	7.93	—	13207	(a)	(a)
10015	24.70	—	10220	16.10	—	11211	41.20	—	13208	(a)	(a)
10020	(a)	(a)	10255	.238	.131	11212	6.23	—	13314	.41	.017
10026	2.21	.019	10256	.87	.147	11213	5.09	—	13351	1.00	.044
10036	.64	(a)	10257	.164	.167	11214	12.50	—	13352	1.01	.039
10040	.169	.28	10309	.55	.019	11222	.211	—	13410	1.37	2.44
10042	1.26	.34	10315	1.30	(a)	11234	.96	.057	13411	(a)	(a)
10052	17.10	—	10331	33.60	—	11248	.045	.019	13412	.46	1.01
10054	15.20	—	10332	57.90	—	11258	2.14	.144	13453	.53	(a)
10060	.60	.07	10352	1.04	.062	11259	2.29	.14	13454	.62	(a)
10065	.91	.033	10367	10.60	—	11273	47.60	—	13455	.63	(a)
10066	.93	.039	10368	15.50	—	11274	45.70	—	13461	(a)	(a)
10070	.127	.141	10375	(a)	—	11288	2.62	.08	13506	3.13	.06
10071	1.09	.09	10378	34.00	—	12014	.098	.04	13507	3.77	.137
10072	12.00	—	10379	15.80	—	12356	4.04	.026	13590	.47	.74
10073	1.00	.39	10380	26.90	—	12361	.067	.082	13621	.119	.36
10075	7.42	.148	10381	23.30	—	12362	.14	(a)	13670	.038	.013
10100	1.78	.054	11007	4.51	—	12373	.053	.025	13673	1.62	.016
10101	.82	.166	11020	1.03	.11	12374	2.10	.067	13715	.14	.154
10105	8.86	—	11039	.87	.061	12375	1.03	.047	13716	1.55	.13
10107	3.06	.159	11052	16.50	—	12391	.105	.091	13720	.91	.066
10110	84.20	—	11101	(a)	(a)	12393	1.37	(a)	13759	.60	.129
10111	.28	.083	11120	(a)	—	12467	.57	(a)	13930	.30	.211
10113	1.23	—	11126	.213	.02	12509	.059	.038	14068	.133	.015
10115	2.44	.061	11127	.71	.007	12510	.75	.026	14101	1.57	.038
10117	24.60	—	11128	.96	.06	12583	.34	(a)	14279	.45	.079
10119	(a)	—	11138	8.39	—	12651	.98	.49	14401	2.16	.119
10120	55.10	—	11155	.73	—	12683	.45	(a)	14405	2.65	—
10130	12.10	—	11160	(a)	(a)	12707	.92	.65	14527	.57	.181
10132	10.40	—	11167	3.81	—	12797	.193	.169	14655	.30	—
10133	15.90	—	11168	19.80	—	12805	1.10	.141	14731	16.40	—
10135	(a)	—	11201	39.50	—	12841	1.83	—	14732	1.21	—
10140	.031	.021	11202	11.70	—	12927	.32	—	14733	2.12	—
10141	.062	.024	11203	1.65	.54	13049	.035	.054	14734	.91	—
10145	.30	.013	11204	1.07	1.51	13111	1.98	.097	14855	.209	.162
10146	.79	.018	11205	(a)	—	13112	.057	.069	14913	1.14	.094
10150	1.69	(a)	11206	1.83	—	13201	.86	.167	15060	(a)	(a)
10151	42.60	—	11207	23.10	—	13204	.98	1.40	15061	(a)	(a)
10160	7.58	—	11208	3.96	—	13205	.38	.43	15062	.188	(a)
10204	.76	—	11209	18.60	—	13206	(a)	(a)	15063	.219	(a)

DIVISION SIX

PREM/OPS TERR. 501

GENERAL LIABILITY

PROD/COPS

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
15070	.36	—	16750	.36	.031	18707	.021	.003	40117	(a)	—
15119	(a)	—	16751	.36	—	18708	.39	.013	40140	(a)	—
15120	(a)	—	16819	1.14	(a)	18833	.25	(a)	41001	.92	—
15123	15.90	—	16820	.88	(a)	18834	1.01	.123	41210	(a)	—
15124	5.55	—	16881	5.57	(a)	18911	3.20	.019	41421	1.13	—
15188	.33	(a)	16890	.133	(a)	18912	6.03	.027	41422	.60	—
15223	.044	.033	16891	.145	(a)	18920	1.57	.017	41510	161.00	—
15224	.97	.065	16892	.26	(a)	18991	(a)	—	41603	53.50	—
15300	(a)	—	16900	3.77	.062	19007	6.20	—	41604	29.40	—
15314	.73	(a)	16901	2.42	.10	19051	13.70	—	41620	3.31	—
15404	.086	(a)	16902	2.05	.064	19061	(a)	—	41650	75.30	—
15405	.126	(a)	16905	3.97	.062	19795	1.05	(a)	41664	117.00	—
15406	.32	.044	16906	2.53	.10	19796	1.23	—	41665	13.70	—
15488	.80	(a)	16910	2.26	.052	40005	(a)	—	41666	(a)	—
15538	1.30	.017	16911	2.05	.055	40006	(a)	—	41667	319.00	—
15600	3.27	.068	16915	2.32	.051	40010	(a)	—	41668	299.00	—
15607	.46	—	16916	1.94	.049	40015	(a)	—	41669	2.10	—
15608	.73	.009	16920	5.15	.105	40020	(a)	—	41670	3.52	—
15656	21.50	—	16921	4.70	.052	40026	(a)	—	41672	(a)	—
15699	1.15	—	16930	2.96	.124	40031	(a)	—	41673	(a)	—
15733	.209	.038	16931	3.19	.062	40032	(a)	—	41675	(a)	—
15839	.98	.026	16940	6.42	.053	40040	(a)	—	41677	.68	—
15991	.80	.063	16941	2.57	.096	40041	(a)	—	41678	269.00	—
15993	.68	.037	18078	.25	.142	40042	(a)	—	41679	(a)	(a)
16005	.074	.034	18109	1.33	.028	40045	771.00	—	41680	39.20	—
16009	.26	.079	18110	1.07	.031	40046	152.00	—	41696	2.16	—
16402	4.84	—	18200	(a)	—	40047	54.40	—	41697	1.50	—
16403	3.06	.14	18205	.39	.31	40059	19.50	—	41700	(a)	—
16404	3.86	—	18206	1.73	.076	40061	10.30	—	41715	24.90	—
16471	.66	—	18335	1.25	.018	40063	345.00	—	41716	15.80	—
16501	.157	(a)	18435	1.88	.058	40064	101.00	—	43007	(a)	—
16527	.241	.36	18436	1.52	.16	40066	(a)	—	43117	(a)	—
16588	.119	(a)	18437	1.78	(a)	40067	(a)	—	43151	36.80	—
16604	.20	.147	18438	3.42	(a)	40069	(a)	—	43152	80.60	—
16670	13.90	—	18501	1.73	.015	40072	(a)	—	43200	140.00	—
16676	1.01	.014	18506	.42	.007	40075	74.10	—	43215	(a)	—
16694	.40	(a)	18507	.64	.008	40101	109.00	—	43421	38.40	—
16705	.45	.152	18570	6.69	—	40102	96.30	—	43422	202.00	—
16722	(a)	—	18575	(a)	(a)	40111	27.30	—	43424	(a)	—
16723	(a)	—	18616	.32	.54	40115	(a)	—	43470	12.60	—

\$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
43517	(a)	—	44277	122.00	—	46004	71.50	—	47471	9.79	—
43518	50.10	—	44280	.68	—	46005	57.20	—	47473	12.80	—
43550	137.00	—	44311	25.80	—	46112	.43	—	47474	14.30	—
43551	76.10	—	44315	17.40	—	46202	4.86	—	47475	11.30	—
43626	40.00	—	44427	394.00	—	46362	940.00	—	47476	11.30	—
43628	520.00	—	44428	396.00	—	46426	137.00	—	47477	15.10	—
43629	441.00	—	44429	5.94	—	46427	183.00	—	47478	15.80	—
43754	(a)	—	44430	4.13	—	46510	(a)	—	47600	(a)	—
43760	14.70	—	44431	13.20	—	46590	(a)	—	47610	(a)	—
43822	10.00	—	44432	4.18	—	46603	11.50	—	48039	99.40	—
43840	.123	—	44433	133.00	—	46604	13.30	—	48177	(a)	—
43860	7.87	—	44434	255.00	—	46606	35.40	—	48178	(a)	—
43889	2.82	—	44435	264.00	—	46607	48.70	—	48206	106.00	—
43945	(a)	—	44436	308.00	—	46622	29.20	—	48252	(a)	—
43946	(a)	—	44437	256.00	—	46671	(a)	—	48441	.44	—
43990	(a)	(a)	44438	202.00	—	46700	282.00	—	48557	44.50	—
43991	(a)	—	44439	393.00	—	46773	(a)	—	48558	38.70	—
44009	19.30	—	44440	325.00	—	46822	(a)	—	48600	275.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	42.80	—	44501	(a)	—	46882	(a)	—	48636	2.06	(a)
44070	12.70	—	45190	3.82	—	46911	79.20	—	48637	34.00	—
44071	14.10	—	45191	2.71	—	46912	145.00	—	48638	16.90	—
44072	9.73	—	45192	3.17	—	46913	(a)	—	48727	(a)	—
44100	2.13	—	45193	1.87	—	46914	(a)	—	48808	5.51	—
44101	2.22	—	45210	2.37	—	46915	(a)	—	48924	(a)	—
44102	1.73	—	45224	(a)	—	46916	(a)	—	48925	813.00	—
44103	1.53	—	45225	(a)	—	47050	2.73	—	49005	.46	—
44104	.64	—	45334	80.80	—	47051	(a)	—	49111	8.43	—
44105	(a)	—	45380	.245	(a)	47052	(a)	—	49181	32.50	—
44106	(a)	—	45450	23.80	—	47103	(a)	—	49183	39.60	—
44108	.75	—	45523	(a)	—	47146	(a)	—	49184	83.60	—
44109	1.91	—	45524	(a)	—	47147	(a)	—	49185	76.10	—
44110	1.95	—	45539	(a)	—	47221	309.00	—	49239	.183	.65
44111	1.20	—	45678	.74	—	47253	(a)	—	49292	2.38	—
44112	.71	—	45771	.37	.176	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.121	.069	47318	32.50	—	49333	17.40	—
44193	(a)	—	45900	.37	.06	47367	.68	—	49451	(a)	—
44194	(a)	—	45901	.32	.047	47420	7.13	—	49452	(a)	—
44222	(a)	—	45937	.32	—	47468	(a)	—	49617	1.31	.146
44276	188.00	—	45993	(a)	(a)	47469	11.30	—	49618	1.10	.052

DIVISION SIX

PREM/OPS TERR. 501

GENERAL LIABILITY

PROD/COPS

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
49619	2.06	.096	51315	.119	.106	51809	.70	.158	52341	.059	(a)
49763	13.40	—	51330	.126	.43	51833	.52	.072	52342	.171	(a)
49800	(a)	—	51333	.041	.31	51850	.30	(a)	52343	.104	(a)
49801	273.00	—	51340	.069	(a)	51851	.207	(a)	52401	.32	(a)
49802	24.20	—	51350	.80	.142	51852	.48	(a)	52402	.038	(a)
49803	42.80	—	51351	.71	.045	51853	.195	(a)	52432	.19	(a)
49840	2.82	—	51352	.98	.114	51854	.44	(a)	52433	.173	1.20
49870	340.00	—	51355	.67	.096	51855	.46	(a)	52435	.217	(a)
49890	(a)	—	51356	.72	.69	51856	.25	(a)	52438	.157	(a)
49891	(a)	—	51357	.169	.53	51857	.43	(a)	52440	.247	(a)
49902	(a)	—	51358	.41	.149	51869	.188	.14	52467	.228	(a)
49903	(a)	—	51359	.36	.84	51877	1.06	.22	52469	.08	.109
50010	.41	.58	51370	.82	5.00	51889	.174	.014	52505	.40	.203
50015	.27	(a)	51380	.082	.05	51896	.081	.02	52547	.28	.088
50017	.203	(a)	51400	.30	(a)	51900	.39	.093	52581	1.94	3.68
50045	.46	(a)	51401	.43	(a)	51909	.28	.057	52619	.136	(a)
50047	.052	(a)	51500	.156	.109	51919	.176	(a)	52660	.243	—
51001	.071	.46	51516	.205	—	51926	.179	.04	52744	1.97	.094
51005	.015	(a)	51517	.232	—	51927	.097	.115	52767	.26	(a)
51116	.179	.57	51550	.192	.36	51934	.196	.142	52876	(a)	(a)
51201	.07	(a)	51551	.067	.92	51941	.178	.039	52911	.108	.52
51205	.213	.083	51552	.116	.159	51942	.29	—	52967	.041	.064
51206	.033	.45	51553	.206	(a)	51956	.77	.246	53001	.40	.33
51210	.124	(a)	51554	.02	(a)	51957	.68	.40	53077	.191	.197
51211	(a)	(a)	51575	.214	.02	51958	.60	.39	53095	.131	(a)
51220	.42	2.58	51576	.37	.075	51959	.62	(a)	53096	.182	(a)
51221	.236	1.94	51600	.25	.198	51960	.081	.36	53121	.52	.46
51222	.29	3.12	51613	.166	.138	51970	.35	.25	53147	.043	(a)
51224	.30	1.33	51625	.065	(a)	51982	.104	.085	53229	.242	(a)
51230	.051	.79	51666	.34	.103	51985	.191	—	53271	.098	(a)
51240	.84	.182	51702	.195	(a)	51986	.41	.107	53333	.238	.213
51241	2.50	.30	51703	.081	(a)	51999	.173	.46	53374	.52	.38
51250	.33	(a)	51734	.151	.31	52002	.151	.118	53375	.28	.25
51251	.072	(a)	51741	.44	.25	52075	.24	.25	53376	.44	.187
51252	.25	.101	51752	.37	.159	52076	.29	(a)	53377	.45	.211
51253	.217	(a)	51767	.099	.009	52109	.038	(a)	53403	.29	(a)
51254	.068	.045	51777	.34	.076	52134	.51	.70	53425	.224	(a)
51255	.83	(a)	51790	.57	(a)	52137	.094	(a)	53565	.33	.124
51300	.47	.173	51796	.16	(a)	52150	.93	(a)	53631	.06	.022
51305	.47	1.03	51808	.57	.73	52315	.45	.24	53632	.069	.035

\$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	.064	(a)	56170	.22	(a)	57401	.126	.098	58503	.151	.061
53732	.43	.46	56171	.108	(a)	57403	.70	.036	58532	.195	(a)
53733	.28	.26	56202	.145	.10	57410	.061	.13	58559	.04	(a)
53734	1.23	–	56390	.25	.63	57411	.055	(a)	58560	.096	(a)
53803	.54	(a)	56391	.217	.32	57572	.036	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.35	.125	57600	.107	.033	58575	.124	.123
53902	(a)	(a)	56488	.57	.034	57611	.118	.064	58627	.40	.016
53903	(a)	(a)	56567	.228	(a)	57625	.94	(a)	58663	.51	1.59
53904	(a)	(a)	56650	.70	(a)	57651	.114	.043	58682	.35	(a)
53905	(a)	(a)	56651	.38	(a)	57690	.153	.51	58713	.219	(a)
53907	.191	.111	56652	.27	(a)	57716	.073	.087	58737	.26	.74
53951	(a)	(a)	56653	.26	(a)	57725	.159	.091	58756	.094	(a)
53952	(a)	(a)	56654	.134	(a)	57726	.124	.019	58757	.86	(a)
53953	(a)	(a)	56690	.30	.36	57798	.058	(a)	58759	.107	(a)
54012	.123	–	56699	.161	.051	57800	.216	(a)	58802	.121	.45
54077	.26	.37	56758	.137	.155	57808	.061	(a)	58813	.232	(a)
54444	(a)	(a)	56759	.14	.093	57809	.063	(a)	58822	.33	(a)
55010	.79	1.10	56760	.201	.106	57810	.061	.109	58837	.47	.165
55011	.213	1.26	56805	.26	(a)	57871	.073	.116	58840	.14	.111
55012	.25	1.17	56806	.187	(a)	57913	.28	.31	58873	.222	.03
55013	.203	.99	56807	.186	(a)	57997	.27	–	58903	.077	(a)
55014	(a)	(a)	56808	.243	(a)	57998	.124	.059	58904	.059	.131
55214	.205	.089	56900	.233	(a)	57999	.10	.071	58922	.37	.187
55371	1.33	.13	56910	.116	(a)	58009	.10	(a)	59005	.145	.096
55410	(a)	(a)	56911	.197	(a)	58010	.29	(a)	59057	1.07	(a)
55426	.246	(a)	56912	.159	.084	58020	.76	(a)	59058	.69	(a)
55597	.051	1.78	56913	.13	(a)	58056	.34	(a)	59188	1.50	.056
55647	.103	.056	56915	.77	(a)	58057	.216	(a)	59189	2.06	.30
55648	.046	(a)	56916	.69	.187	58058	.194	(a)	59223	.23	.077
55649	.055	(a)	56917	.201	(a)	58095	.27	1.83	59257	.039	.015
55715	.41	.234	56918	.096	(a)	58096	.36	1.04	59306	.245	(a)
55716	.59	.52	56919	.246	(a)	58301	.077	.082	59378	.15	.152
55717	.32	(a)	56920	.224	(a)	58302	.098	.055	59481	.66	.088
55718	.31	(a)	56980	.202	(a)	58397	.57	.83	59482	1.56	(a)
55802	.34	.009	57001	.069	.018	58408	.161	–	59537	.161	.168
55918	.233	3.19	57002	.045	.11	58409	.205	–	59601	.248	2.31
55919	.032	3.64	57090	.36	.63	58456	.109	–	59647	.70	.176
56040	.022	.04	57146	.228	.67	58457	.159	–	59660	.46	1.14
56041	.145	(a)	57202	.179	(a)	58458	.205	–	59661	.224	(a)
56042	.182	(a)	57257	.222	.036	58459	.246	–	59693	.037	–

DIVISION SIX

PREM/OPS TERR. 501

GENERAL LIABILITY

PROD/COPS

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
59695	(a)	(a)	59964	1.14	.061	63220	(a)	—	91190	3.70	(a)
59701	.018	.244	59970	.138	.182	64074	27.00	—	91200	1.47	—
59713	.41	.33	59973	.31	(a)	64075	19.00	—	91210	(a)	—
59722	.212	.032	59975	.193	.243	64500	(a)	—	91235	4.52	2.92
59723	.08	.038	59977	.11	(a)	65007	146.00	—	91250	6.81	(a)
59724	.122	.022	59984	.086	.055	66122	62.90	—	91265	31.50	3.63
59725	.152	.104	59985	.33	(a)	66123	34.50	—	91266	16.70	.84
59726	.111	.024	59986	.26	(a)	66309	101.00	—	91280	(a)	2.42
59738	.35	.066	59988	.049	.06	66561	234.00	—	91302	28.80	(a)
59750	.12	.24	59989	.045	.045	67017	217.00	—	91315	8.75	—
59751	.043	(a)	60010	103.00	—	67508	90.40	—	91324	19.50	(a)
59773	.089	.028	60011	118.00	—	67509	66.30	—	91325	(a)	(a)
59774	.073	.152	60012	195.00	—	67510	36.90	—	91340	12.70	6.58
59775	.094	.189	60013	167.00	—	67511	39.90	—	91341	7.87	3.06
59781	.104	.076	60015	125.00	—	67512	171.00	—	91342	11.70	3.04
59782	.155	.49	60016	140.00	—	67513	108.00	—	91343	1.74	1.07
59783	.151	(a)	60035	165.00	—	67634	188.00	—	91405	14.80	—
59784	.116	(a)	61000	102.00	—	67635	133.00	—	91436	8.91	2.23
59790	.27	(a)	61212	88.60	—	68001	406.00	—	91481	32.50	—
59798	.40	.46	61216	98.30	—	68439	522.00	—	91507	4.79	3.15
59806	.28	(a)	61217	89.40	—	68500	22.60	—	91523	73.90	—
59867	.31	(a)	61218	61.10	—	68604	9.74	—	91547	.42	—
59886	.042	.112	61223	413.00	—	68606	38.10	—	91551	2.61	.59
59889	.29	.153	61224	146.00	—	68607	30.10	—	91555	2.72	1.03
59892	.151	(a)	61225	203.00	—	68702	24.80	—	91560	9.22	3.82
59904	.102	.066	61226	323.00	—	68703	18.60	—	91562	5.80	—
59905	.192	.13	61227	296.00	—	68706	79.70	—	91577	20.80	2.57
59914	1.13	.62	62000	67.30	—	68707	78.80	—	91580	12.20	—
59915	.34	.78	62001	50.50	—	90089	7.54	—	91581	(a)	(a)
59917	.063	.165	62002	23.00	—	91111	5.83	4.74	91582	(a)	(a)
59923	.028	.005	62003	72.60	—	91125	4.54	2.60	91583	(a)	(a)
59925	.37	1.09	63010	185.00	—	91127	3.92	1.37	91584	(a)	(a)
59926	.31	.42	63011	232.00	—	91130	2.58	—	91585	(a)	(a)
59927	.209	1.56	63012	329.00	—	91135	.72	(a)	91586	(a)	(a)
59931	.51	.59	63013	312.00	—	91150	3.70	5.27	91587	(a)	(a)
59932	.55	.93	63215	240.00	—	91155	8.22	21.10	91588	(a)	(a)
59941	.17	(a)	63216	166.00	—	91160	1.82	—	91589	(a)	(a)
59947	.102	.33	63217	155.00	—	91175	1.57	—	91590	6.02	—
59955	.065	.147	63218	52.20	—	91177	6.86	—	91591	(a)	(a)
59963	.48	.45	63219	(a)	—	91179	6.89	—	91606	25.30	—

\$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	2.58	—	97653	5.46	2.48	98426	4.43	(a)
91629	5.16	(a)	95358	(a)	—	97654	9.52	3.13	98427	4.31	—
91636	8.85	—	95410	7.73	2.69	97655	9.68	4.45	98428	(a)	—
91641	2.40	(a)	95455	10.70	1.94	98002	1.75	.85	98429	2.30	—
91666	1.62	(a)	95487	4.15	(a)	98003	1.71	(a)	98430	(a)	—
91722	7.74	(a)	95505	4.98	1.85	98090	.23	—	98449	6.19	12.60
91746	5.80	5.87	95620	3.36	(a)	98091	.249	—	98482	6.64	6.56
91805	.36	—	95625	13.80	3.49	98092	.76	—	98483	9.80	15.10
92053	.90	.40	95630	(a)	(a)	98111	1.14	—	98502	9.38	2.71
92054	.31	.207	95647	5.45	6.85	98150	(a)	—	98555	4.37	—
92055	8.60	.18	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	2.65	96053	4.14	3.51	98152	5.90	.42	98598	.34	—
92102	8.10	2.55	96317	2.67	—	98153	6.64	(a)	98601	11.20	(a)
92215	6.48	2.71	96408	6.69	7.41	98154	7.84	(a)	98622	(a)	—
92338	3.11	1.37	96409	6.19	9.79	98155	11.00	(a)	98623	(a)	—
92445	5.07	—	96410	5.43	8.33	98156	(a)	(a)	98624	1.76	—
92446	10.20	1.91	96611	2.92	1.02	98157	7.01	.32	98636	5.56	3.44
92447	8.94	1.50	96702	7.70	(a)	98158	(a)	(a)	98640	194.00	—
92451	4.52	1.94	96703	(a)	—	98159	4.70	(a)	98658	11.30	—
92453	5.66	—	96816	7.23	—	98160	9.96	(a)	98659	2.03	.54
92478	2.80	1.65	96872	9.49	(a)	98161	11.20	(a)	98677	30.50	7.64
92593	59.40	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	10.70
92663	1.20	—	97002	(a)	(a)	98163	11.70	.30	98698	(a)	(a)
94007	19.20	4.12	97003	(a)	(a)	98164	3.81	.094	98699	8.82	(a)
94099	4.37	—	97047	8.87	—	98257	2.58	—	98705	16.00	—
94225	15.40	—	97050	6.88	—	98303	22.00	5.45	98710	6.13	—
94276	8.01	4.01	97111	9.24	—	98304	9.55	2.90	98751	8.57	—
94304	5.77	(a)	97220	.69	(a)	98305	7.12	1.14	98805	8.01	.92
94381	10.80	9.99	97221	(a)	1.19	98306	18.30	.70	98806	5.17	3.56
94404	7.59	5.53	97222	3.00	1.67	98307	3.03	.46	98810	10.00	—
94444	(a)	(a)	97223	4.52	2.82	98308	1.99	.71	98813	9.68	1.79
94569	5.13	3.68	97308	1.29	—	98309	11.10	1.31	98820	15.30	3.54
94590	22.10	—	97447	4.24	3.71	98344	1.98	.41	98871	(a)	(a)
94617	6.98	—	97501	(a)	—	98405	3.27	—	98884	3.98	1.92
94638	(a)	—	97502	(a)	—	98413	25.20	(a)	98914	1.38	.81
95124	2.58	.70	97503	(a)	—	98414	23.00	(a)	98949	1.94	.44
95233	5.52	—	97504	(a)	—	98415	3.03	(a)	98967	6.25	5.76
95305	5.99	—	97650	6.39	3.50	98423	7.20	(a)	98993	10.60	6.42
95306	10.10	—	97651	12.50	3.83	98424	12.20	(a)	99003	2.97	.76
95310	14.30	1.89	97652	10.90	3.07	98425	5.01	(a)	99004	8.05	1.47

\$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
99080	2.10	7.46	99826	1.98	.42						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.08	—						
99083	(a)	—	99917	4.99	—						
99084	(a)	(a)	99938	5.60	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.05						
99160	(a)	—	99948	12.80	18.40						
99163	7.28	.65	99952	14.70	14.10						
99165	1.60	(a)	99953	15.90	9.24						
99220	3.04	(a)	99954	11.50	9.73						
99221	(a)	(a)	99955	14.50	11.50						
99222	5.72	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.53	2.37						
99303	24.40	—	99975	12.80	—						
99310	6.11	(a)	99986	(a)	—						
99315	18.00	1.92	99987	(a)	—						
99321	17.40	1.99	99988	4.89	—						
99445	(a)	(a)									
99471	1.38	—									
99505	8.99	—									
99506	11.10	—									
99507	9.64	—									
99570	5.17	(a)									
99571	1.25	(a)									
99572	2.45	(a)									
99573	2.34	(a)									
99600	3.50	—									
99613	15.40	2.50									
99614	7.82	—									
99620	.84	—									
99650	2.45	.76									
99709	6.05	(a)									
99718	2.47	—									
99746	4.17	3.05									
99760	.48	—									
99777	17.40	—									
99793	5.29	—									
99798	(a)	(a)									
99803	(a)	12.40									

\$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	.184	10205	.39	—	11210	7.49	—	13207	(a)	(a)
10015	10.70	—	10220	7.34	—	11211	38.90	—	13208	(a)	(a)
10020	(a)	(a)	10255	.42	.131	11212	5.89	—	13314	.187	.017
10026	1.01	.019	10256	1.52	.147	11213	4.80	—	13351	.45	.044
10036	1.12	(a)	10257	.29	.167	11214	11.80	—	13352	.46	.039
10040	.085	.28	10309	.25	.019	11222	.199	—	13410	2.39	2.44
10042	.58	.34	10315	.59	(a)	11234	.44	.057	13411	(a)	(a)
10052	7.41	—	10331	14.50	—	11248	.079	.019	13412	.81	1.01
10054	6.58	—	10332	25.10	—	11258	1.56	.144	13453	.93	(a)
10060	.28	.07	10352	.75	.062	11259	1.67	.14	13454	1.09	(a)
10065	.41	.033	10367	10.00	—	11273	21.70	—	13455	1.11	(a)
10066	.42	.039	10368	14.60	—	11274	20.80	—	13461	(a)	(a)
10070	.064	.141	10375	(a)	—	11288	1.91	.08	13506	1.43	.06
10071	.50	.09	10378	14.70	—	12014	.171	.04	13507	1.72	.137
10072	11.30	—	10379	6.83	—	12356	1.84	.026	13590	.82	.74
10073	1.75	.39	10380	11.70	—	12361	.03	.082	13621	.208	.36
10075	13.00	.148	10381	10.10	—	12362	.07	(a)	13670	.017	.013
10100	1.29	.054	11007	4.26	—	12373	.027	.025	13673	1.18	.016
10101	.37	.166	11020	.47	.11	12374	.96	.067	13715	.07	.154
10105	4.04	—	11039	1.52	.061	12375	.47	.047	13716	.71	.13
10107	5.34	.159	11052	8.50	—	12391	.053	.091	13720	.66	.066
10110	36.50	—	11101	(a)	(a)	12393	.62	(a)	13759	.28	.129
10111	.139	.083	11120	(a)	—	12467	.26	(a)	13930	.149	.211
10113	.56	—	11126	.097	.02	12509	.104	.038	14068	.061	.015
10115	1.11	.061	11127	.36	.007	12510	1.32	.026	14101	.71	.038
10117	10.60	—	11128	.48	.06	12583	.59	(a)	14279	.79	.079
10119	(a)	—	11138	3.63	—	12651	1.71	.49	14401	1.57	.119
10120	23.90	—	11155	.33	—	12683	.78	(a)	14405	2.51	—
10130	5.51	—	11160	(a)	(a)	12707	.46	.65	14527	.29	.181
10132	4.75	—	11167	1.96	—	12797	.097	.169	14655	.138	—
10133	8.17	—	11168	10.20	—	12805	.50	.141	14731	8.44	—
10135	(a)	—	11201	37.30	—	12841	.84	—	14732	.62	—
10140	.014	.021	11202	11.00	—	12927	.146	—	14733	.97	—
10141	.027	.024	11203	.83	.54	13049	.015	.054	14734	.41	—
10145	.131	.013	11204	.49	1.51	13111	1.44	.097	14855	.37	.162
10146	.58	.018	11205	(a)	—	13112	.025	.069	14913	.52	.094
10150	.77	(a)	11206	1.73	—	13201	1.51	.167	15060	(a)	(a)
10151	19.40	—	11207	21.90	—	13204	1.71	1.40	15061	(a)	(a)
10160	3.46	—	11208	3.75	—	13205	.66	.43	15062	.33	(a)
10204	.35	—	11209	17.60	—	13206	(a)	(a)	15063	.38	(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	.34	—	16750	.162	.031	18707	.011	.003	40117	(a)	—
15119	(a)	—	16751	.162	—	18708	.179	.013	40140	(a)	—
15120	(a)	—	16819	1.99	(a)	18833	.125	(a)	41001	.40	—
15123	8.15	—	16820	1.54	(a)	18834	.46	.123	41210	(a)	—
15124	2.85	—	16881	2.54	(a)	18911	1.46	.019	41421	.56	—
15188	.58	(a)	16890	.233	(a)	18912	2.75	.027	41422	.30	—
15223	.02	.033	16891	.25	(a)	18920	.71	.017	41510	73.40	—
15224	.70	.065	16892	.46	(a)	18991	(a)	—	41603	26.40	—
15300	(a)	—	16900	2.02	.062	19007	3.19	—	41604	14.50	—
15314	.33	(a)	16901	1.29	.10	19051	7.07	—	41620	3.13	—
15404	.15	(a)	16902	1.10	.064	19061	(a)	—	41650	37.20	—
15405	.22	(a)	16905	2.12	.062	19795	.48	(a)	41664	50.60	—
15406	.56	.044	16906	1.36	.10	19796	.56	—	41665	5.92	—
15488	1.40	(a)	16910	1.21	.052	40005	(a)	—	41666	(a)	—
15538	.59	.017	16911	1.10	.055	40006	(a)	—	41667	138.00	—
15600	1.49	.068	16915	1.24	.051	40010	(a)	—	41668	130.00	—
15607	.44	—	16916	1.03	.049	40015	(a)	—	41669	.91	—
15608	.33	.009	16920	2.75	.105	40020	(a)	—	41670	1.53	—
15656	9.83	—	16921	2.51	.052	40026	(a)	—	41672	(a)	—
15699	1.08	—	16930	1.58	.124	40031	(a)	—	41673	(a)	—
15733	.37	.038	16931	1.71	.062	40032	(a)	—	41675	(a)	—
15839	.45	.026	16940	3.44	.053	40040	(a)	—	41677	.65	—
15991	.37	.063	16941	1.38	.096	40041	(a)	—	41678	107.00	—
15993	.31	.037	18078	.127	.142	40042	(a)	—	41679	(a)	(a)
16005	.037	.034	18109	.61	.028	40045	334.00	—	41680	19.40	—
16009	.45	.079	18110	.49	.031	40046	66.00	—	41696	2.04	—
16402	2.21	—	18200	(a)	—	40047	23.60	—	41697	1.42	—
16403	1.40	.14	18205	.196	.31	40059	8.43	—	41700	(a)	—
16404	1.76	—	18206	.79	.076	40061	4.47	—	41715	12.30	—
16471	.62	—	18335	.57	.018	40063	150.00	—	41716	7.82	—
16501	.078	(a)	18435	1.37	.058	40064	44.00	—	43007	(a)	—
16527	.121	.36	18436	1.10	.16	40066	(a)	—	43117	(a)	—
16588	.208	(a)	18437	.81	(a)	40067	(a)	—	43151	28.30	—
16604	.35	.147	18438	1.56	(a)	40069	(a)	—	43152	31.90	—
16670	6.03	—	18501	1.25	.015	40072	(a)	—	43200	108.00	—
16676	.46	.014	18506	.73	.007	40075	56.90	—	43215	(a)	—
16694	.69	(a)	18507	.29	.008	40101	42.20	—	43421	29.50	—
16705	.224	.152	18570	3.05	—	40102	37.30	—	43422	155.00	—
16722	(a)	—	18575	(a)	(a)	40111	11.80	—	43424	(a)	—
16723	(a)	—	18616	.56	.54	40115	(a)	—	43470	11.90	—

\$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	93.70	—	46004	35.40	—	47471	4.84	—
43518	21.70	—	44280	.65	—	46005	28.30	—	47473	6.33	—
43550	105.00	—	44311	11.20	—	46112	.166	—	47474	7.07	—
43551	58.40	—	44315	7.52	—	46202	1.94	—	47475	5.58	—
43626	17.30	—	44427	153.00	—	46362	372.00	—	47476	5.58	—
43628	225.00	—	44428	153.00	—	46426	54.40	—	47477	7.45	—
43629	191.00	—	44429	2.30	—	46427	72.60	—	47478	7.82	—
43754	(a)	—	44430	1.60	—	46510	(a)	—	47600	(a)	—
43760	6.36	—	44431	5.11	—	46590	(a)	—	47610	(a)	—
43822	9.45	—	44432	1.62	—	46603	4.56	—	48039	76.30	—
43840	.116	—	44433	51.60	—	46604	5.26	—	48177	(a)	—
43860	7.44	—	44434	98.70	—	46606	14.00	—	48178	(a)	—
43889	2.66	—	44435	102.00	—	46607	19.30	—	48206	45.90	—
43945	(a)	—	44436	119.00	—	46622	27.60	—	48252	(a)	—
43946	(a)	—	44437	98.90	—	46671	(a)	—	48441	.193	—
43990	(a)	(a)	44438	78.20	—	46700	217.00	—	48557	19.30	—
43991	(a)	—	44439	152.00	—	46773	(a)	—	48558	16.80	—
44009	9.94	—	44440	126.00	—	46822	(a)	—	48600	109.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	18.50	—	44501	(a)	—	46882	(a)	—	48636	1.56	(a)
44070	5.49	—	45190	1.53	—	46911	34.30	—	48637	14.70	—
44071	6.11	—	45191	1.09	—	46912	62.80	—	48638	7.31	—
44072	4.22	—	45192	1.27	—	46913	(a)	—	48727	(a)	—
44100	2.08	—	45193	.75	—	46914	(a)	—	48808	2.52	—
44101	2.17	—	45210	.95	—	46915	(a)	—	48924	(a)	—
44102	1.69	—	45224	(a)	—	46916	(a)	—	48925	352.00	—
44103	1.50	—	45225	(a)	—	47050	2.58	—	49005	.44	—
44104	.63	—	45334	62.00	—	47051	(a)	—	49111	3.85	—
44105	(a)	—	45380	.43	(a)	47052	(a)	—	49181	24.90	—
44106	(a)	—	45450	18.20	—	47103	(a)	—	49183	30.40	—
44108	.74	—	45523	(a)	—	47146	(a)	—	49184	64.20	—
44109	1.87	—	45524	(a)	—	47147	(a)	—	49185	58.40	—
44110	1.91	—	45539	(a)	—	47221	238.00	—	49239	.32	.65
44111	1.17	—	45678	.70	—	47253	(a)	—	49292	1.82	—
44112	.69	—	45771	.65	.176	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.212	.069	47318	14.10	—	49333	13.40	—
44193	(a)	—	45900	.17	.06	47367	.65	—	49451	(a)	—
44194	(a)	—	45901	.146	.047	47420	3.09	—	49452	(a)	—
44222	(a)	—	45937	.243	—	47468	(a)	—	49617	.67	.146
44276	144.00	—	45993	(a)	(a)	47469	5.58	—	49618	.56	.052

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

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
49619	1.06	.096	51315	.208	.106	51809	.66	.158	52341	.045	(a)
49763	6.89	—	51330	.095	.43	51833	.30	.072	52342	.129	(a)
49800	(a)	—	51333	.031	.31	51850	.23	(a)	52343	.079	(a)
49801	209.00	—	51340	.065	(a)	51851	.156	(a)	52401	.243	(a)
49802	18.60	—	51350	.46	.142	51852	.37	(a)	52402	.036	(a)
49803	32.80	—	51351	.41	.045	51853	.147	(a)	52432	.178	(a)
49840	2.66	—	51352	.56	.114	51854	.33	(a)	52433	.163	1.20
49870	147.00	—	51355	.38	.096	51855	.35	(a)	52435	.204	(a)
49890	(a)	—	51356	.41	.69	51856	.19	(a)	52438	.148	(a)
49891	(a)	—	51357	.30	.53	51857	.33	(a)	52440	.232	(a)
49902	(a)	—	51358	.71	.149	51869	.177	.14	52467	.214	(a)
49903	(a)	—	51359	.62	.84	51877	1.00	.22	52469	.075	.109
50010	.38	.58	51370	.77	5.00	51889	.164	.014	52505	.37	.203
50015	.25	(a)	51380	.077	.05	51896	.077	.02	52547	.211	.088
50017	.191	(a)	51400	.223	(a)	51900	.222	.093	52581	1.82	3.68
50045	.44	(a)	51401	.33	(a)	51909	.208	.057	52619	.128	(a)
50047	.049	(a)	51500	.146	.109	51919	.165	(a)	52660	.23	—
51001	.053	.46	51516	.194	—	51926	.168	.04	52744	1.14	.094
51005	.011	(a)	51517	.22	—	51927	.091	.115	52767	.193	(a)
51116	.135	.57	51550	.181	.36	51934	.184	.142	52876	(a)	(a)
51201	.066	(a)	51551	.063	.92	51941	.168	.039	52911	.102	.52
51205	.20	.083	51552	.109	.159	51942	.27	—	52967	.038	.064
51206	.031	.45	51553	.194	(a)	51956	.72	.246	53001	.37	.33
51210	.094	(a)	51554	.018	(a)	51957	.64	.40	53077	.18	.197
51211	(a)	(a)	51575	.123	.02	51958	.57	.39	53095	.123	(a)
51220	.32	2.58	51576	.35	.075	51959	.58	(a)	53096	.171	(a)
51221	.178	1.94	51600	.236	.198	51960	.077	.36	53121	.49	.46
51222	.217	3.12	51613	.156	.138	51970	.33	.25	53147	.033	(a)
51224	.227	1.33	51625	.049	(a)	51982	.098	.085	53229	.183	(a)
51230	.039	.79	51666	.195	.103	51985	.181	—	53271	.092	(a)
51240	.79	.182	51702	.147	(a)	51986	.38	.107	53333	.18	.213
51241	2.35	.30	51703	.061	(a)	51999	.162	.46	53374	.30	.38
51250	.246	(a)	51734	.114	.31	52002	.142	.118	53375	.159	.25
51251	.068	(a)	51741	.41	.25	52075	.181	.25	53376	.25	.187
51252	.239	.101	51752	.35	.159	52076	.218	(a)	53377	.26	.211
51253	.204	(a)	51767	.057	.009	52109	.036	(a)	53403	.165	(a)
51254	.064	.045	51777	.198	.076	52134	.48	.70	53425	.169	(a)
51255	.62	(a)	51790	.33	(a)	52137	.071	(a)	53565	.192	.124
51300	.27	.173	51796	.15	(a)	52150	.88	(a)	53631	.057	.022
51305	.27	1.03	51808	.53	.73	52315	.26	.24	53632	.065	.035

\$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
53731	.06	(a)	56170	.166	(a)	57401	.119	.098	58503	.142	.061
53732	.41	.46	56171	.082	(a)	57403	.40	.036	58532	.184	(a)
53733	.26	.26	56202	.136	.10	57410	.057	.13	58559	.037	(a)
53734	1.16	—	56390	.238	.63	57411	.042	(a)	58560	.09	(a)
53803	.40	(a)	56391	.204	.32	57572	.034	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.33	.125	57600	.10	.033	58575	.116	.123
53902	(a)	(a)	56488	.33	.034	57611	.089	.064	58627	.37	.016
53903	(a)	(a)	56567	.172	(a)	57625	.88	(a)	58663	.38	1.59
53904	(a)	(a)	56650	.53	(a)	57651	.107	.043	58682	.33	(a)
53905	(a)	(a)	56651	.29	(a)	57690	.116	.51	58713	.126	(a)
53907	.179	.111	56652	.205	(a)	57716	.055	.087	58737	.241	.74
53951	(a)	(a)	56653	.197	(a)	57725	.12	.091	58756	.071	(a)
53952	(a)	(a)	56654	.101	(a)	57726	.094	.019	58757	.81	(a)
53953	(a)	(a)	56690	.171	.36	57798	.054	(a)	58759	.10	(a)
54012	.116	—	56699	.151	.051	57800	.203	(a)	58802	.114	.45
54077	.245	.37	56758	.129	.155	57808	.046	(a)	58813	.175	(a)
54444	(a)	(a)	56759	.132	.093	57809	.048	(a)	58822	.31	(a)
55010	.74	1.10	56760	.189	.106	57810	.046	.109	58837	.35	.165
55011	.20	1.26	56805	.249	(a)	57871	.055	.116	58840	.105	.111
55012	.238	1.17	56806	.176	(a)	57913	.26	.31	58873	.168	.03
55013	.153	.99	56807	.174	(a)	57997	.26	—	58903	.072	(a)
55014	(a)	(a)	56808	.228	(a)	57998	.116	.059	58904	.055	.131
55214	.193	.089	56900	.219	(a)	57999	.076	.071	58922	.28	.187
55371	.76	.13	56910	.109	(a)	58009	.076	(a)	59005	.136	.096
55410	(a)	(a)	56911	.148	(a)	58010	.27	(a)	59057	1.01	(a)
55426	.186	(a)	56912	.12	.084	58020	.43	(a)	59058	.65	(a)
55597	.048	1.78	56913	.098	(a)	58056	.32	(a)	59188	.86	.056
55647	.096	.056	56915	.58	(a)	58057	.203	(a)	59189	1.18	.30
55648	.044	(a)	56916	.52	.187	58058	.182	(a)	59223	.174	.077
55649	.052	(a)	56917	.151	(a)	58095	.26	1.83	59257	.037	.015
55715	.38	.234	56918	.073	(a)	58096	.34	1.04	59306	.23	(a)
55716	.55	.52	56919	.186	(a)	58301	.058	.082	59378	.113	.152
55717	.245	(a)	56920	.169	(a)	58302	.092	.055	59481	.62	.088
55718	.238	(a)	56980	.19	(a)	58397	.53	.83	59482	.90	(a)
55802	.198	.009	57001	.065	.018	58408	.152	—	59537	.122	.168
55918	.219	3.19	57002	.042	.11	58409	.194	—	59601	.233	2.31
55919	.03	3.64	57090	.27	.63	58456	.103	—	59647	.40	.176
56040	.021	.04	57146	.172	.67	58457	.15	—	59660	.43	1.14
56041	.136	(a)	57202	.168	(a)	58458	.194	—	59661	.21	(a)
56042	.171	(a)	57257	.209	.036	58459	.232	—	59693	.035	—

\$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
59695	(a)	(a)	59964	1.07	.061	63220	(a)	—	91190	3.70	(a)
59701	.017	.244	59970	.104	.182	64074	10.80	—	91200	1.47	—
59713	.38	.33	59973	.29	(a)	64075	7.60	—	91210	(a)	—
59722	.199	.032	59975	.145	.243	64500	(a)	—	91235	4.52	2.92
59723	.075	.038	59977	.083	(a)	65007	57.90	—	91250	6.81	(a)
59724	.115	.022	59984	.08	.055	66122	24.90	—	91265	31.50	3.63
59725	.143	.104	59985	.31	(a)	66123	13.70	—	91266	16.70	.84
59726	.104	.024	59986	.24	(a)	66309	40.00	—	91280	(a)	2.42
59738	.33	.066	59988	.037	.06	66561	92.60	—	91302	28.80	(a)
59750	.091	.24	59989	.042	.045	67017	85.90	—	91315	8.75	—
59751	.033	(a)	60010	43.60	—	67508	44.70	—	91324	19.50	(a)
59773	.051	.028	60011	50.20	—	67509	32.80	—	91325	(a)	(a)
59774	.042	.152	60012	82.50	—	67510	18.20	—	91340	12.70	6.58
59775	.054	.189	60013	70.70	—	67511	19.70	—	91341	7.87	3.06
59781	.079	.076	60015	52.80	—	67512	84.50	—	91342	11.70	3.04
59782	.117	.49	60016	59.40	—	67513	53.60	—	91343	1.74	1.07
59783	.114	(a)	60035	65.20	—	67634	74.40	—	91405	14.80	—
59784	.088	(a)	61000	43.20	—	67635	52.60	—	91436	8.91	2.23
59790	.26	(a)	61212	35.10	—	68001	161.00	—	91481	32.50	—
59798	.30	.46	61216	38.90	—	68439	207.00	—	91507	4.79	3.15
59806	.214	(a)	61217	35.40	—	68500	9.60	—	91523	73.90	—
59867	.29	(a)	61218	24.20	—	68604	3.86	—	91547	.42	—
59886	.039	.112	61223	163.00	—	68606	15.10	—	91551	2.61	.59
59889	.168	.153	61224	57.90	—	68607	11.90	—	91555	2.72	1.03
59892	.114	(a)	61225	80.30	—	68702	9.82	—	91560	9.22	3.82
59904	.077	.066	61226	128.00	—	68703	7.37	—	91562	5.80	—
59905	.181	.13	61227	117.00	—	68706	31.60	—	91577	20.80	2.57
59914	1.06	.62	62000	26.70	—	68707	31.20	—	91580	12.20	—
59915	.26	.78	62001	20.00	—	90089	7.54	—	91581	(a)	(a)
59917	.048	.165	62002	9.12	—	91111	5.83	4.74	91582	(a)	(a)
59923	.026	.005	62003	28.80	—	91125	4.54	2.60	91583	(a)	(a)
59925	.64	1.09	63010	78.60	—	91127	3.92	1.37	91584	(a)	(a)
59926	.54	.42	63011	98.20	—	91130	2.58	—	91585	(a)	(a)
59927	.37	1.56	63012	140.00	—	91135	.72	(a)	91586	(a)	(a)
59931	.48	.59	63013	132.00	—	91150	3.70	5.27	91587	(a)	(a)
59932	.51	.93	63215	95.00	—	91155	8.22	21.10	91588	(a)	(a)
59941	.16	(a)	63216	65.90	—	91160	1.82	—	91589	(a)	(a)
59947	.077	.33	63217	67.10	—	91175	1.57	—	91590	6.02	—
59955	.061	.147	63218	22.60	—	91177	6.86	—	91591	(a)	(a)
59963	.46	.45	63219	(a)	—	91179	6.89	—	91606	25.30	—

\$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	2.58	—	97653	5.46	2.48	98426	4.43	(a)
91629	5.16	(a)	95358	(a)	—	97654	9.52	3.13	98427	4.31	—
91636	8.85	—	95410	7.73	2.69	97655	9.68	4.45	98428	(a)	—
91641	2.40	(a)	95455	10.70	1.94	98002	1.75	.85	98429	2.30	—
91666	1.62	(a)	95487	4.15	(a)	98003	1.71	(a)	98430	(a)	—
91722	7.74	(a)	95505	4.98	1.85	98090	.23	—	98449	6.19	12.60
91746	5.80	5.87	95620	3.36	(a)	98091	.249	—	98482	6.64	6.56
91805	.36	—	95625	13.80	3.49	98092	.76	—	98483	9.80	15.10
92053	.90	.40	95630	(a)	(a)	98111	1.14	—	98502	9.38	2.71
92054	.31	.207	95647	5.45	6.85	98150	(a)	—	98555	4.37	—
92055	8.60	.18	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	2.65	96053	4.14	3.51	98152	5.90	.42	98598	.34	—
92102	8.10	2.55	96317	2.67	—	98153	6.64	(a)	98601	11.20	(a)
92215	6.48	2.71	96408	6.69	7.41	98154	7.84	(a)	98622	(a)	—
92338	3.11	1.37	96409	6.19	9.79	98155	11.00	(a)	98623	(a)	—
92445	5.07	—	96410	5.43	8.33	98156	(a)	(a)	98624	1.76	—
92446	10.20	1.91	96611	2.92	1.02	98157	7.01	.32	98636	5.56	3.44
92447	8.94	1.50	96702	7.70	(a)	98158	(a)	(a)	98640	194.00	—
92451	4.52	1.94	96703	(a)	—	98159	4.70	(a)	98658	11.30	—
92453	5.66	—	96816	7.23	—	98160	9.96	(a)	98659	2.03	.54
92478	2.80	1.65	96872	9.49	(a)	98161	11.20	(a)	98677	30.50	7.64
92593	59.40	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	10.70
92663	1.20	—	97002	(a)	(a)	98163	11.70	.30	98698	(a)	(a)
94007	19.20	4.12	97003	(a)	(a)	98164	3.81	.094	98699	8.82	(a)
94099	4.37	—	97047	8.87	—	98257	2.58	—	98705	16.00	—
94225	15.40	—	97050	6.88	—	98303	22.00	5.45	98710	6.13	—
94276	8.01	4.01	97111	9.24	—	98304	9.55	2.90	98751	8.57	—
94304	5.77	(a)	97220	.69	(a)	98305	7.12	1.14	98805	8.01	.92
94381	10.80	9.99	97221	(a)	1.19	98306	18.30	.70	98806	5.17	3.56
94404	7.59	5.53	97222	3.00	1.67	98307	3.03	.46	98810	10.00	—
94444	(a)	(a)	97223	4.52	2.82	98308	1.99	.71	98813	9.68	1.79
94569	5.13	3.68	97308	1.29	—	98309	11.10	1.31	98820	15.30	3.54
94590	22.10	—	97447	4.24	3.71	98344	1.98	.41	98871	(a)	(a)
94617	6.98	—	97501	(a)	—	98405	3.27	—	98884	3.98	1.92
94638	(a)	—	97502	(a)	—	98413	25.20	(a)	98914	1.38	.81
95124	2.58	.70	97503	(a)	—	98414	23.00	(a)	98949	1.94	.44
95233	5.52	—	97504	(a)	—	98415	3.03	(a)	98967	6.25	5.76
95305	5.99	—	97650	6.39	3.50	98423	7.20	(a)	98993	10.60	6.42
95306	10.10	—	97651	12.50	3.83	98424	12.20	(a)	99003	2.97	.76
95310	14.30	1.89	97652	10.90	3.07	98425	5.01	(a)	99004	8.05	1.47

\$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	2.10	7.46	99826	1.98	.42						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.08	—						
99083	(a)	—	99917	4.99	—						
99084	(a)	(a)	99938	5.60	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.05						
99160	(a)	—	99948	12.80	18.40						
99163	7.28	.65	99952	14.70	14.10						
99165	1.60	(a)	99953	15.90	9.24						
99220	3.04	(a)	99954	11.50	9.73						
99221	(a)	(a)	99955	14.50	11.50						
99222	5.72	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.53	2.37						
99303	24.40	—	99975	12.80	—						
99310	6.11	(a)	99986	(a)	—						
99315	18.00	1.92	99987	(a)	—						
99321	17.40	1.99	99988	4.89	—						
99445	(a)	(a)									
99471	1.38	—									
99505	8.99	—									
99506	11.10	—									
99507	9.64	—									
99570	5.17	(a)									
99571	1.25	(a)									
99572	2.45	(a)									
99573	2.34	(a)									
99600	3.50	—									
99613	15.40	2.50									
99614	7.82	—									
99620	.84	—									
99650	2.45	.76									
99709	6.05	(a)									
99718	2.47	—									
99746	4.17	3.05									
99760	.48	—									
99777	17.40	—									
99793	5.29	—									
99798	(a)	(a)									
99803	(a)	12.40									

\$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
10010	.179	.184	10205	.56	—	11210	3.42	—	13207	(a)	(a)
10015	17.40	—	10220	10.50	—	11211	17.80	—	13208	(a)	(a)
10020	(a)	(a)	10255	.33	.131	11212	2.69	—	13314	.27	.017
10026	1.44	.019	10256	1.19	.147	11213	2.19	—	13351	.65	.044
10036	.88	(a)	10257	.225	.167	11214	5.40	—	13352	.66	.039
10040	.136	.28	10309	.36	.019	11222	.091	—	13410	1.87	2.44
10042	.83	.34	10315	.85	(a)	11234	.63	.057	13411	(a)	(a)
10052	12.00	—	10331	23.60	—	11248	.062	.019	13412	.63	1.01
10054	10.70	—	10332	40.80	—	11258	2.09	.144	13453	.73	(a)
10060	.40	.07	10352	1.01	.062	11259	2.25	.14	13454	.85	(a)
10065	.59	.033	10367	4.57	—	11273	31.10	—	13455	.87	(a)
10066	.61	.039	10368	6.68	—	11274	29.90	—	13461	(a)	(a)
10070	.102	.141	10375	(a)	—	11288	2.57	.08	13506	2.05	.06
10071	.71	.09	10378	23.90	—	12014	.134	.04	13507	2.47	.137
10072	5.17	—	10379	11.10	—	12356	2.64	.026	13590	.65	.74
10073	1.37	.39	10380	19.00	—	12361	.108	.082	13621	.163	.36
10075	10.20	.148	10381	16.40	—	12362	.112	(a)	13670	.06	.013
10100	1.74	.054	11007	1.94	—	12373	.043	.025	13673	1.59	.016
10101	.54	.166	11020	.67	.11	12374	1.37	.067	13715	.112	.154
10105	5.79	—	11039	1.19	.061	12375	.67	.047	13716	1.01	.13
10107	4.18	.159	11052	11.50	—	12391	.084	.091	13720	.90	.066
10110	59.30	—	11101	(a)	(a)	12393	.90	(a)	13759	.40	.129
10111	.224	.083	11120	(a)	—	12467	.37	(a)	13930	.24	.211
10113	.80	—	11126	.14	.02	12509	.081	.038	14068	.087	.015
10115	1.59	.061	11127	.57	.007	12510	1.03	.026	14101	1.02	.038
10117	17.30	—	11128	.77	.06	12583	.46	(a)	14279	.62	.079
10119	(a)	—	11138	5.91	—	12651	1.34	.49	14401	2.11	.119
10120	38.80	—	11155	.48	—	12683	.61	(a)	14405	1.14	—
10130	7.90	—	11160	(a)	(a)	12707	.74	.65	14527	.46	.181
10132	6.81	—	11167	2.65	—	12797	.155	.169	14655	.198	—
10133	11.00	—	11168	13.70	—	12805	.72	.141	14731	11.40	—
10135	(a)	—	11201	17.00	—	12841	1.20	—	14732	.84	—
10140	.05	.021	11202	5.03	—	12927	.209	—	14733	1.38	—
10141	.099	.024	11203	1.33	.54	13049	.056	.054	14734	.59	—
10145	.48	.013	11204	.70	1.51	13111	1.94	.097	14855	.29	.162
10146	.78	.018	11205	(a)	—	13112	.091	.069	14913	.74	.094
10150	1.11	(a)	11206	.79	—	13201	1.18	.167	15060	(a)	(a)
10151	27.80	—	11207	9.97	—	13204	1.34	1.40	15061	(a)	(a)
10160	4.96	—	11208	1.71	—	13205	.51	.43	15062	.26	(a)
10204	.50	—	11209	8.02	—	13206	(a)	(a)	15063	.30	(a)

DIVISION SIX

PREM/OPS TERR. 504

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$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	.153	—	16750	.233	.031	18707	.017	.003	40117	(a)	—
15119	(a)	—	16751	.233	—	18708	.26	.013	40140	(a)	—
15120	(a)	—	16819	1.56	(a)	18833	.201	(a)	41001	.65	—
15123	11.00	—	16820	1.21	(a)	18834	.66	.123	41210	(a)	—
15124	3.85	—	16881	3.64	(a)	18911	2.09	.019	41421	.54	—
15188	.45	(a)	16890	.182	(a)	18912	3.94	.027	41422	.29	—
15223	.071	.033	16891	.199	(a)	18920	1.02	.017	41510	105.00	—
15224	.95	.065	16892	.36	(a)	18991	(a)	—	41603	25.50	—
15300	(a)	—	16900	5.91	.062	19007	4.31	—	41604	14.00	—
15314	.48	(a)	16901	3.79	.10	19051	9.55	—	41620	1.43	—
15404	.117	(a)	16902	3.21	.064	19061	(a)	—	41650	35.90	—
15405	.173	(a)	16905	6.22	.062	19795	.69	(a)	41664	82.20	—
15406	.44	.044	16906	3.97	.10	19796	.80	—	41665	9.63	—
15488	1.10	(a)	16910	3.55	.052	40005	(a)	—	41666	(a)	—
15538	.85	.017	16911	3.21	.055	40006	(a)	—	41667	225.00	—
15600	2.14	.068	16915	3.64	.051	40010	(a)	—	41668	211.00	—
15607	.20	—	16916	3.03	.049	40015	(a)	—	41669	1.48	—
15608	.48	.009	16920	8.06	.105	40020	(a)	—	41670	2.48	—
15656	14.10	—	16921	7.37	.052	40026	(a)	—	41672	(a)	—
15699	.49	—	16930	4.64	.124	40031	(a)	—	41673	(a)	—
15733	.29	.038	16931	5.00	.062	40032	(a)	—	41675	(a)	—
15839	.64	.026	16940	10.10	.053	40040	(a)	—	41677	.29	—
15991	.52	.063	16941	4.03	.096	40041	(a)	—	41678	210.00	—
15993	.44	.037	18078	.204	.142	40042	(a)	—	41679	(a)	(a)
16005	.06	.034	18109	.87	.028	40045	543.00	—	41680	18.70	—
16009	.35	.079	18110	.70	.031	40046	107.00	—	41696	.93	—
16402	3.16	—	18200	(a)	—	40047	38.30	—	41697	.65	—
16403	2.00	.14	18205	.31	.31	40059	13.70	—	41700	(a)	—
16404	2.52	—	18206	1.13	.076	40061	7.27	—	41715	11.80	—
16471	.28	—	18335	.81	.018	40063	243.00	—	41716	7.54	—
16501	.126	(a)	18435	1.84	.058	40064	71.50	—	43007	(a)	—
16527	.193	.36	18436	1.49	.16	40066	(a)	—	43117	(a)	—
16588	.163	(a)	18437	1.16	(a)	40067	(a)	—	43151	17.60	—
16604	.27	.147	18438	2.23	(a)	40069	(a)	—	43152	62.80	—
16670	9.81	—	18501	1.69	.015	40072	(a)	—	43200	67.00	—
16676	.66	.014	18506	.57	.007	40075	35.40	—	43215	(a)	—
16694	.54	(a)	18507	.42	.008	40101	96.00	—	43421	18.40	—
16705	.36	.152	18570	4.37	—	40102	84.80	—	43422	96.40	—
16722	(a)	—	18575	(a)	(a)	40111	19.30	—	43424	(a)	—
16723	(a)	—	18616	.44	.54	40115	(a)	—	43470	5.42	—

\$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
43517	(a)	—	44277	58.30	—	46004	34.10	—	47471	4.67	—
43518	35.30	—	44280	.29	—	46005	27.30	—	47473	6.10	—
43550	65.50	—	44311	18.20	—	46112	.38	—	47474	6.82	—
43551	36.40	—	44315	12.20	—	46202	2.91	—	47475	5.39	—
43626	28.20	—	44427	347.00	—	46362	733.00	—	47476	5.39	—
43628	366.00	—	44428	349.00	—	46426	107.00	—	47477	7.18	—
43629	310.00	—	44429	5.23	—	46427	143.00	—	47478	7.54	—
43754	(a)	—	44430	3.64	—	46510	(a)	—	47600	(a)	—
43760	10.30	—	44431	11.60	—	46590	(a)	—	47610	(a)	—
43822	4.31	—	44432	3.68	—	46603	8.98	—	48039	47.50	—
43840	.053	—	44433	117.00	—	46604	10.40	—	48177	(a)	—
43860	3.39	—	44434	224.00	—	46606	27.60	—	48178	(a)	—
43889	1.21	—	44435	232.00	—	46607	38.00	—	48206	74.50	—
43945	(a)	—	44436	271.00	—	46622	12.60	—	48252	(a)	—
43946	(a)	—	44437	225.00	—	46671	(a)	—	48441	.31	—
43990	(a)	(a)	44438	178.00	—	46700	135.00	—	48557	31.30	—
43991	(a)	—	44439	346.00	—	46773	(a)	—	48558	27.20	—
44009	13.40	—	44440	286.00	—	46822	(a)	—	48600	214.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	30.10	—	44501	(a)	—	46882	(a)	—	48636	1.67	(a)
44070	8.92	—	45190	2.29	—	46911	55.80	—	48637	23.90	—
44071	9.92	—	45191	1.63	—	46912	102.00	—	48638	11.90	—
44072	6.85	—	45192	1.90	—	46913	(a)	—	48727	(a)	—
44100	2.52	—	45193	1.12	—	46914	(a)	—	48808	3.61	—
44101	2.63	—	45210	1.42	—	46915	(a)	—	48924	(a)	—
44102	2.05	—	45224	(a)	—	46916	(a)	—	48925	572.00	—
44103	1.81	—	45225	(a)	—	47050	1.18	—	49005	.20	—
44104	.76	—	45334	38.60	—	47051	(a)	—	49111	5.52	—
44105	(a)	—	45380	.34	(a)	47052	(a)	—	49181	15.50	—
44106	(a)	—	45450	11.40	—	47103	(a)	—	49183	18.90	—
44108	.89	—	45523	(a)	—	47146	(a)	—	49184	39.90	—
44109	2.26	—	45524	(a)	—	47147	(a)	—	49185	36.40	—
44110	2.31	—	45539	(a)	—	47221	148.00	—	49239	.25	.65
44111	1.42	—	45678	.32	—	47253	(a)	—	49292	1.14	—
44112	.84	—	45771	.51	.176	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.166	.069	47318	22.90	—	49333	8.33	—
44193	(a)	—	45900	.244	.06	47367	.29	—	49451	(a)	—
44194	(a)	—	45901	.209	.047	47420	5.02	—	49452	(a)	—
44222	(a)	—	45937	.151	—	47468	(a)	—	49617	.91	.146
44276	89.90	—	45993	(a)	(a)	47469	5.39	—	49618	.76	.052

DIVISION SIX

PREM/OPS TERR. 504

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$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
49619	1.43	.096	51315	.163	.106	51809	.58	.158	52341	.048	(a)
49763	9.30	—	51330	.102	.43	51833	.33	.072	52342	.138	(a)
49800	(a)	—	51333	.033	.31	51850	.246	(a)	52343	.084	(a)
49801	130.00	—	51340	.057	(a)	51851	.167	(a)	52401	.26	(a)
49802	11.50	—	51350	.50	.142	51852	.39	(a)	52402	.032	(a)
49803	20.40	—	51351	.45	.045	51853	.157	(a)	52432	.157	(a)
49840	1.21	—	51352	.62	.114	51854	.35	(a)	52433	.144	1.20
49870	239.00	—	51355	.42	.096	51855	.37	(a)	52435	.18	(a)
49890	(a)	—	51356	.45	.69	51856	.203	(a)	52438	.13	(a)
49891	(a)	—	51357	.231	.53	51857	.35	(a)	52440	.204	(a)
49902	(a)	—	51358	.56	.149	51869	.156	.14	52467	.189	(a)
49903	(a)	—	51359	.49	.84	51877	.88	.22	52469	.066	.109
50010	.34	.58	51370	.68	5.00	51889	.144	.014	52505	.33	.203
50015	.221	(a)	51380	.068	.05	51896	.067	.02	52547	.226	.088
50017	.168	(a)	51400	.238	(a)	51900	.243	.093	52581	1.60	3.68
50045	.38	(a)	51401	.35	(a)	51909	.222	.057	52619	.113	(a)
50047	.043	(a)	51500	.129	.109	51919	.146	(a)	52660	.105	—
51001	.057	.46	51516	.088	—	51926	.148	.04	52744	1.25	.094
51005	.012	(a)	51517	.10	—	51927	.08	.115	52767	.206	(a)
51116	.145	.57	51550	.159	.36	51934	.163	.142	52876	(a)	(a)
51201	.058	(a)	51551	.055	.92	51941	.148	.039	52911	.09	.52
51205	.177	.083	51552	.096	.159	51942	.236	—	52967	.034	.064
51206	.028	.45	51553	.171	(a)	51956	.64	.246	53001	.33	.33
51210	.10	(a)	51554	.016	(a)	51957	.56	.40	53077	.158	.197
51211	(a)	(a)	51575	.135	.02	51958	.50	.39	53095	.109	(a)
51220	.34	2.58	51576	.31	.075	51959	.51	(a)	53096	.151	(a)
51221	.191	1.94	51600	.208	.198	51960	.067	.36	53121	.43	.46
51222	.232	3.12	51613	.138	.138	51970	.29	.25	53147	.035	(a)
51224	.243	1.33	51625	.052	(a)	51982	.086	.085	53229	.195	(a)
51230	.041	.79	51666	.214	.103	51985	.082	—	53271	.081	(a)
51240	.70	.182	51702	.157	(a)	51986	.34	.107	53333	.192	.213
51241	2.07	.30	51703	.065	(a)	51999	.143	.46	53374	.33	.38
51250	.26	(a)	51734	.122	.31	52002	.125	.118	53375	.174	.25
51251	.06	(a)	51741	.36	.25	52075	.194	.25	53376	.28	.187
51252	.21	.101	51752	.31	.159	52076	.233	(a)	53377	.29	.211
51253	.179	(a)	51767	.062	.009	52109	.032	(a)	53403	.181	(a)
51254	.056	.045	51777	.217	.076	52134	.42	.70	53425	.181	(a)
51255	.67	(a)	51790	.36	(a)	52137	.076	(a)	53565	.21	.124
51300	.30	.173	51796	.132	(a)	52150	.77	(a)	53631	.05	.022
51305	.30	1.03	51808	.47	.73	52315	.28	.24	53632	.057	.035

\$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
53731	.053	(a)	56170	.178	(a)	57401	.105	.098	58503	.125	.061
53732	.36	.46	56171	.087	(a)	57403	.44	.036	58532	.162	(a)
53733	.233	.26	56202	.12	.10	57410	.051	.13	58559	.033	(a)
53734	.53	—	56390	.21	.63	57411	.044	(a)	58560	.08	(a)
53803	.43	(a)	56391	.18	.32	57572	.03	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.29	.125	57600	.088	.033	58575	.103	.123
53902	(a)	(a)	56488	.36	.034	57611	.095	.064	58627	.33	.016
53903	(a)	(a)	56567	.184	(a)	57625	.78	(a)	58663	.41	1.59
53904	(a)	(a)	56650	.56	(a)	57651	.094	.043	58682	.29	(a)
53905	(a)	(a)	56651	.31	(a)	57690	.124	.51	58713	.138	(a)
53907	.158	.111	56652	.219	(a)	57716	.059	.087	58737	.212	.74
53951	(a)	(a)	56653	.211	(a)	57725	.129	.091	58756	.076	(a)
53952	(a)	(a)	56654	.108	(a)	57726	.10	.019	58757	.72	(a)
53953	(a)	(a)	56690	.187	.36	57798	.048	(a)	58759	.088	(a)
54012	.053	—	56699	.134	.051	57800	.179	(a)	58802	.10	.45
54077	.216	.37	56758	.113	.155	57808	.049	(a)	58813	.187	(a)
54444	(a)	(a)	56759	.116	.093	57809	.051	(a)	58822	.28	(a)
55010	.65	1.10	56760	.167	.106	57810	.049	.109	58837	.38	.165
55011	.176	1.26	56805	.219	(a)	57871	.059	.116	58840	.113	.111
55012	.21	1.17	56806	.155	(a)	57913	.231	.31	58873	.179	.03
55013	.164	.99	56807	.154	(a)	57997	.118	—	58903	.063	(a)
55014	(a)	(a)	56808	.201	(a)	57998	.103	.059	58904	.049	.131
55214	.17	.089	56900	.193	(a)	57999	.081	.071	58922	.30	.187
55371	.84	.13	56910	.096	(a)	58009	.081	(a)	59005	.12	.096
55410	(a)	(a)	56911	.159	(a)	58010	.238	(a)	59057	.89	(a)
55426	.199	(a)	56912	.129	.084	58020	.48	(a)	59058	.58	(a)
55597	.042	1.78	56913	.105	(a)	58056	.28	(a)	59188	.95	.056
55647	.085	.056	56915	.62	(a)	58057	.179	(a)	59189	1.30	.30
55648	.038	(a)	56916	.56	.187	58058	.16	(a)	59223	.186	.077
55649	.046	(a)	56917	.162	(a)	58095	.226	1.83	59257	.032	.015
55715	.34	.234	56918	.078	(a)	58096	.30	1.04	59306	.203	(a)
55716	.49	.52	56919	.199	(a)	58301	.062	.082	59378	.121	.152
55717	.26	(a)	56920	.181	(a)	58302	.081	.055	59481	.55	.088
55718	.25	(a)	56980	.167	(a)	58397	.47	.83	59482	.99	(a)
55802	.217	.009	57001	.057	.018	58408	.07	—	59537	.13	.168
55918	.193	3.19	57002	.037	.11	58409	.088	—	59601	.206	2.31
55919	.026	3.64	57090	.29	.63	58456	.047	—	59647	.44	.176
56040	.018	.04	57146	.184	.67	58457	.068	—	59660	.38	1.14
56041	.12	(a)	57202	.148	(a)	58458	.088	—	59661	.185	(a)
56042	.151	(a)	57257	.184	.036	58459	.106	—	59693	.031	—

DIVISION SIX

PREM/OPS TERR. 504

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$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	.94	.061	63220	(a)	—	91190	3.70	(a)
59701	.015	.244	59970	.111	.182	64074	16.20	—	91200	1.47	—
59713	.34	.33	59973	.26	(a)	64075	11.40	—	91210	(a)	—
59722	.175	.032	59975	.156	.243	64500	(a)	—	91235	4.52	2.92
59723	.066	.038	59977	.089	(a)	65007	114.00	—	91250	6.81	(a)
59724	.101	.022	59984	.071	.055	66122	49.00	—	91265	31.50	3.63
59725	.126	.104	59985	.28	(a)	66123	26.90	—	91266	16.70	.84
59726	.092	.024	59986	.212	(a)	66309	78.70	—	91280	(a)	2.42
59738	.29	.066	59988	.04	.06	66561	182.00	—	91302	28.80	(a)
59750	.097	.24	59989	.037	.045	67017	169.00	—	91315	8.75	—
59751	.035	(a)	60010	92.70	—	67508	43.10	—	91324	19.50	(a)
59773	.056	.028	60011	107.00	—	67509	31.60	—	91325	(a)	(a)
59774	.046	.152	60012	175.00	—	67510	17.60	—	91340	12.70	6.58
59775	.059	.189	60013	150.00	—	67511	19.00	—	91341	7.87	3.06
59781	.084	.076	60015	112.00	—	67512	81.50	—	91342	11.70	3.04
59782	.125	.49	60016	126.00	—	67513	51.70	—	91343	1.74	1.07
59783	.122	(a)	60035	128.00	—	67634	146.00	—	91405	14.80	—
59784	.094	(a)	61000	91.70	—	67635	104.00	—	91436	8.91	2.23
59790	.226	(a)	61212	69.10	—	68001	316.00	—	91481	32.50	—
59798	.32	.46	61216	76.60	—	68439	407.00	—	91507	4.79	3.15
59806	.229	(a)	61217	69.70	—	68500	20.40	—	91523	73.90	—
59867	.25	(a)	61218	47.60	—	68604	7.60	—	91547	.42	—
59886	.034	.112	61223	322.00	—	68606	29.70	—	91551	2.61	.59
59889	.184	.153	61224	114.00	—	68607	23.50	—	91555	2.72	1.03
59892	.122	(a)	61225	158.00	—	68702	19.30	—	91560	9.22	3.82
59904	.083	.066	61226	252.00	—	68703	14.50	—	91562	5.80	—
59905	.159	.13	61227	231.00	—	68706	62.10	—	91577	20.80	2.57
59914	.93	.62	62000	52.50	—	68707	61.50	—	91580	12.20	—
59915	.27	.78	62001	39.40	—	90089	7.54	—	91581	(a)	(a)
59917	.051	.165	62002	18.00	—	91111	5.83	4.74	91582	(a)	(a)
59923	.023	.005	62003	56.60	—	91125	4.54	2.60	91583	(a)	(a)
59925	.50	1.09	63010	167.00	—	91127	3.92	1.37	91584	(a)	(a)
59926	.43	.42	63011	208.00	—	91130	2.58	—	91585	(a)	(a)
59927	.29	1.56	63012	297.00	—	91135	.72	(a)	91586	(a)	(a)
59931	.42	.59	63013	281.00	—	91150	3.70	5.27	91587	(a)	(a)
59932	.45	.93	63215	187.00	—	91155	8.22	21.10	91588	(a)	(a)
59941	.141	(a)	63216	130.00	—	91160	1.82	—	91589	(a)	(a)
59947	.083	.33	63217	109.00	—	91175	1.57	—	91590	6.02	—
59955	.054	.147	63218	36.70	—	91177	6.86	—	91591	(a)	(a)
59963	.40	.45	63219	(a)	—	91179	6.89	—	91606	25.30	—

\$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
91618	(a)	(a)	95357	2.58	—	97653	5.46	2.48	98426	4.43	(a)
91629	5.16	(a)	95358	(a)	—	97654	9.52	3.13	98427	4.31	—
91636	8.85	—	95410	7.73	2.69	97655	9.68	4.45	98428	(a)	—
91641	2.40	(a)	95455	10.70	1.94	98002	1.75	.85	98429	2.30	—
91666	1.62	(a)	95487	4.15	(a)	98003	1.71	(a)	98430	(a)	—
91722	7.74	(a)	95505	4.98	1.85	98090	.23	—	98449	6.19	12.60
91746	5.80	5.87	95620	3.36	(a)	98091	.249	—	98482	6.64	6.56
91805	.36	—	95625	13.80	3.49	98092	.76	—	98483	9.80	15.10
92053	.90	.40	95630	(a)	(a)	98111	1.14	—	98502	9.38	2.71
92054	.31	.207	95647	5.45	6.85	98150	(a)	—	98555	4.37	—
92055	8.60	.18	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	2.65	96053	4.14	3.51	98152	5.90	.42	98598	.34	—
92102	8.10	2.55	96317	2.67	—	98153	6.64	(a)	98601	11.20	(a)
92215	6.48	2.71	96408	6.69	7.41	98154	7.84	(a)	98622	(a)	—
92338	3.11	1.37	96409	6.19	9.79	98155	11.00	(a)	98623	(a)	—
92445	5.07	—	96410	5.43	8.33	98156	(a)	(a)	98624	1.76	—
92446	10.20	1.91	96611	2.92	1.02	98157	7.01	.32	98636	5.56	3.44
92447	8.94	1.50	96702	7.70	(a)	98158	(a)	(a)	98640	194.00	—
92451	4.52	1.94	96703	(a)	—	98159	4.70	(a)	98658	11.30	—
92453	5.66	—	96816	7.23	—	98160	9.96	(a)	98659	2.03	.54
92478	2.80	1.65	96872	9.49	(a)	98161	11.20	(a)	98677	30.50	7.64
92593	59.40	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	10.70
92663	1.20	—	97002	(a)	(a)	98163	11.70	.30	98698	(a)	(a)
94007	19.20	4.12	97003	(a)	(a)	98164	3.81	.094	98699	8.82	(a)
94099	4.37	—	97047	8.87	—	98257	2.58	—	98705	16.00	—
94225	15.40	—	97050	6.88	—	98303	22.00	5.45	98710	6.13	—
94276	8.01	4.01	97111	9.24	—	98304	9.55	2.90	98751	8.57	—
94304	5.77	(a)	97220	.69	(a)	98305	7.12	1.14	98805	8.01	.92
94381	10.80	9.99	97221	(a)	1.19	98306	18.30	.70	98806	5.17	3.56
94404	7.59	5.53	97222	3.00	1.67	98307	3.03	.46	98810	10.00	—
94444	(a)	(a)	97223	4.52	2.82	98308	1.99	.71	98813	9.68	1.79
94569	5.13	3.68	97308	1.29	—	98309	11.10	1.31	98820	15.30	3.54
94590	22.10	—	97447	4.24	3.71	98344	1.98	.41	98871	(a)	(a)
94617	6.98	—	97501	(a)	—	98405	3.27	—	98884	3.98	1.92
94638	(a)	—	97502	(a)	—	98413	25.20	(a)	98914	1.38	.81
95124	2.58	.70	97503	(a)	—	98414	23.00	(a)	98949	1.94	.44
95233	5.52	—	97504	(a)	—	98415	3.03	(a)	98967	6.25	5.76
95305	5.99	—	97650	6.39	3.50	98423	7.20	(a)	98993	10.60	6.42
95306	10.10	—	97651	12.50	3.83	98424	12.20	(a)	99003	2.97	.76
95310	14.30	1.89	97652	10.90	3.07	98425	5.01	(a)	99004	8.05	1.47

\$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
99080	2.10	7.46	99826	1.98	.42						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.08	—						
99083	(a)	—	99917	4.99	—						
99084	(a)	(a)	99938	5.60	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.05						
99160	(a)	—	99948	12.80	18.40						
99163	7.28	.65	99952	14.70	14.10						
99165	1.60	(a)	99953	15.90	9.24						
99220	3.04	(a)	99954	11.50	9.73						
99221	(a)	(a)	99955	14.50	11.50						
99222	5.72	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.53	2.37						
99303	24.40	—	99975	12.80	—						
99310	6.11	(a)	99986	(a)	—						
99315	18.00	1.92	99987	(a)	—						
99321	17.40	1.99	99988	4.89	—						
99445	(a)	(a)									
99471	1.38	—									
99505	8.99	—									
99506	11.10	—									
99507	9.64	—									
99570	5.17	(a)									
99571	1.25	(a)									
99572	2.45	(a)									
99573	2.34	(a)									
99600	3.50	—									
99613	15.40	2.50									
99614	7.82	—									
99620	.84	—									
99650	2.45	.76									
99709	6.05	(a)									
99718	2.47	—									
99746	4.17	3.05									
99760	.48	—									
99777	17.40	—									
99793	5.29	—									
99798	(a)	(a)									
99803	(a)	12.40									

CLASSES 10010–15063
PREM/OPS TERR. 505
PROD/COPS

COMMERCIAL LINES MANUAL
DIVISION SIX
GENERAL LIABILITY
LOSS COST PAGES

CONNECTICUT (06)

\$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
10010	.083	.184	10205	.41	—	11210	4.10	—	13207	(a)	(a)
10015	8.93	—	10220	7.71	—	11211	21.30	—	13208	(a)	(a)
10020	(a)	(a)	10255	.34	.131	11212	3.23	—	13314	.196	.017
10026	1.06	.019	10256	1.26	.147	11213	2.63	—	13351	.48	.044
10036	.93	(a)	10257	.237	.167	11214	6.48	—	13352	.49	.039
10040	.063	.28	10309	.26	.019	11222	.109	—	13410	1.98	2.44
10042	.61	.34	10315	.62	(a)	11234	.46	.057	13411	(a)	(a)
10052	6.17	—	10331	12.10	—	11248	.065	.019	13412	.67	1.01
10054	5.48	—	10332	20.90	—	11258	1.41	.144	13453	.77	(a)
10060	.29	.07	10352	.68	.062	11259	1.51	.14	13454	.90	(a)
10065	.43	.033	10367	5.49	—	11273	22.80	—	13455	.92	(a)
10066	.44	.039	10368	8.02	—	11274	21.90	—	13461	(a)	(a)
10070	.048	.141	10375	(a)	—	11288	1.72	.08	13506	1.50	.06
10071	.52	.09	10378	12.30	—	12014	.141	.04	13507	1.81	.137
10072	6.21	—	10379	5.69	—	12356	1.94	.026	13590	.68	.74
10073	1.45	.39	10380	9.71	—	12361	.043	.082	13621	.172	.36
10075	10.70	.148	10381	8.41	—	12362	.052	(a)	13670	.024	.013
10100	1.17	.054	11007	2.33	—	12373	.02	.025	13673	1.07	.016
10101	.39	.166	11020	.49	.11	12374	1.01	.067	13715	.052	.154
10105	4.25	—	11039	1.26	.061	12375	.49	.047	13716	.74	.13
10107	4.42	.159	11052	2.93	—	12391	.039	.091	13720	.60	.066
10110	30.40	—	11101	(a)	(a)	12393	.66	(a)	13759	.29	.129
10111	.104	.083	11120	(a)	—	12467	.27	(a)	13930	.112	.211
10113	.59	—	11126	.102	.02	12509	.086	.038	14068	.064	.015
10115	1.17	.061	11127	.27	.007	12510	1.09	.026	14101	.75	.038
10117	8.86	—	11128	.36	.06	12583	.49	(a)	14279	.66	.079
10119	(a)	—	11138	3.03	—	12651	1.41	.49	14401	1.42	.119
10120	19.90	—	11155	.35	—	12683	.65	(a)	14405	1.37	—
10130	5.79	—	11160	(a)	(a)	12707	.34	.65	14527	.213	.181
10132	4.99	—	11167	.68	—	12797	.072	.169	14655	.145	—
10133	2.82	—	11168	3.50	—	12805	.53	.141	14731	2.91	—
10135	(a)	—	11201	20.40	—	12841	.88	—	14732	.215	—
10140	.02	.021	11202	6.04	—	12927	.153	—	14733	1.01	—
10141	.04	.024	11203	.62	.54	13049	.022	.054	14734	.43	—
10145	.191	.013	11204	.51	1.51	13111	1.30	.097	14855	.30	.162
10146	.52	.018	11205	(a)	—	13112	.037	.069	14913	.55	.094
10150	.81	(a)	11206	.95	—	13201	1.25	.167	15060	(a)	(a)
10151	20.40	—	11207	12.00	—	13204	1.41	1.40	15061	(a)	(a)
10160	3.63	—	11208	2.05	—	13205	.54	.43	15062	.27	(a)
10204	.37	—	11209	9.63	—	13206	(a)	(a)	15063	.32	(a)

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
15070	.184	—	16750	.171	.031	18707	.008	.003	40117	(a)	—
15119	(a)	—	16751	.171	—	18708	.188	.013	40140	(a)	—
15120	(a)	—	16819	1.65	(a)	18833	.094	(a)	41001	.33	—
15123	2.81	—	16820	1.27	(a)	18834	.49	.123	41210	(a)	—
15124	.98	—	16881	2.67	(a)	18911	1.53	.019	41421	.64	—
15188	.48	(a)	16890	.193	(a)	18912	2.89	.027	41422	.34	—
15223	.028	.033	16891	.21	(a)	18920	.75	.017	41510	77.20	—
15224	.63	.065	16892	.38	(a)	18991	(a)	—	41603	30.40	—
15300	(a)	—	16900	3.73	.062	19007	1.10	—	41604	16.70	—
15314	.35	(a)	16901	2.39	.10	19051	2.44	—	41620	1.71	—
15404	.124	(a)	16902	2.03	.064	19061	(a)	—	41650	42.80	—
15405	.182	(a)	16905	3.92	.062	19795	.50	(a)	41664	42.10	—
15406	.46	.044	16906	2.50	.10	19796	.59	—	41665	4.93	—
15488	1.16	(a)	16910	2.24	.052	40005	(a)	—	41666	(a)	—
15538	.62	.017	16911	2.03	.055	40006	(a)	—	41667	115.00	—
15600	1.57	.068	16915	2.29	.051	40010	(a)	—	41668	108.00	—
15607	.24	—	16916	1.91	.049	40015	(a)	—	41669	.76	—
15608	.35	.009	16920	5.09	.105	40020	(a)	—	41670	1.27	—
15656	10.30	—	16921	4.65	.052	40026	(a)	—	41672	(a)	—
15699	.59	—	16930	2.93	.124	40031	(a)	—	41673	(a)	—
15733	.30	.038	16931	3.15	.062	40032	(a)	—	41675	(a)	—
15839	.47	.026	16940	6.35	.053	40040	(a)	—	41677	.35	—
15991	.38	.063	16941	2.54	.096	40041	(a)	—	41678	229.00	—
15993	.32	.037	18078	.095	.142	40042	(a)	—	41679	(a)	(a)
16005	.028	.034	18109	.64	.028	40045	278.00	—	41680	22.30	—
16009	.37	.079	18110	.51	.031	40046	55.00	—	41696	1.12	—
16402	2.32	—	18200	(a)	—	40047	19.60	—	41697	.78	—
16403	1.47	.14	18205	.146	.31	40059	7.02	—	41700	(a)	—
16404	1.85	—	18206	.83	.076	40061	3.72	—	41715	14.10	—
16471	.34	—	18335	.60	.018	40063	125.00	—	41716	8.99	—
16501	.059	(a)	18435	1.24	.058	40064	36.60	—	43007	(a)	—
16527	.09	.36	18436	1.00	.16	40066	(a)	—	43117	(a)	—
16588	.172	(a)	18437	.85	(a)	40067	(a)	—	43151	21.60	—
16604	.29	.147	18438	1.64	(a)	40069	(a)	—	43152	68.50	—
16670	5.02	—	18501	1.13	.015	40072	(a)	—	43200	82.30	—
16676	.49	.014	18506	.61	.007	40075	43.50	—	43215	(a)	—
16694	.57	(a)	18507	.31	.008	40101	71.20	—	43421	22.50	—
16705	.167	.152	18570	3.21	—	40102	62.90	—	43422	118.00	—
16722	(a)	—	18575	(a)	(a)	40111	9.86	—	43424	(a)	—
16723	(a)	—	18616	.46	.54	40115	(a)	—	43470	6.51	—

\$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
43517	(a)	—	44277	71.60	—	46004	40.70	—	47471	5.57	—
43518	18.10	—	44280	.35	—	46005	32.50	—	47473	7.28	—
43550	80.40	—	44311	9.32	—	46112	.28	—	47474	8.14	—
43551	44.60	—	44315	6.26	—	46202	4.70	—	47475	6.42	—
43626	14.40	—	44427	257.00	—	46362	799.00	—	47476	6.42	—
43628	188.00	—	44428	259.00	—	46426	117.00	—	47477	8.56	—
43629	159.00	—	44429	3.88	—	46427	156.00	—	47478	8.99	—
43754	(a)	—	44430	2.70	—	46510	(a)	—	47600	(a)	—
43760	5.29	—	44431	8.61	—	46590	(a)	—	47610	(a)	—
43822	5.18	—	44432	2.73	—	46603	9.79	—	48039	58.30	—
43840	.064	—	44433	87.00	—	46604	11.30	—	48177	(a)	—
43860	4.07	—	44434	166.00	—	46606	30.10	—	48178	(a)	—
43889	1.46	—	44435	172.00	—	46607	41.40	—	48206	38.20	—
43945	(a)	—	44436	201.00	—	46622	15.10	—	48252	(a)	—
43946	(a)	—	44437	167.00	—	46671	(a)	—	48441	.16	—
43990	(a)	(a)	44438	132.00	—	46700	165.00	—	48557	16.00	—
43991	(a)	—	44439	257.00	—	46773	(a)	—	48558	13.90	—
44009	3.43	—	44440	212.00	—	46822	(a)	—	48600	233.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	15.40	—	44501	(a)	—	46882	(a)	—	48636	2.21	(a)
44070	4.57	—	45190	3.70	—	46911	28.60	—	48637	12.30	—
44071	5.08	—	45191	2.63	—	46912	52.30	—	48638	6.08	—
44072	3.51	—	45192	3.07	—	46913	(a)	—	48727	(a)	—
44100	1.69	—	45193	1.81	—	46914	(a)	—	48808	2.64	—
44101	1.76	—	45210	2.29	—	46915	(a)	—	48924	(a)	—
44102	1.38	—	45224	(a)	—	46916	(a)	—	48925	293.00	—
44103	1.22	—	45225	(a)	—	47050	1.41	—	49005	.24	—
44104	.51	—	45334	47.40	—	47051	(a)	—	49111	4.04	—
44105	(a)	—	45380	.35	(a)	47052	(a)	—	49181	19.10	—
44106	(a)	—	45450	13.90	—	47103	(a)	—	49183	23.20	—
44108	.60	—	45523	(a)	—	47146	(a)	—	49184	49.00	—
44109	1.52	—	45524	(a)	—	47147	(a)	—	49185	44.60	—
44110	1.55	—	45539	(a)	—	47221	182.00	—	49239	.26	.65
44111	.95	—	45678	.38	—	47253	(a)	—	49292	1.39	—
44112	.56	—	45771	.54	.176	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.176	.069	47318	11.70	—	49333	10.20	—
44193	(a)	—	45900	.179	.06	47367	.35	—	49451	(a)	—
44194	(a)	—	45901	.153	.047	47420	2.57	—	49452	(a)	—
44222	(a)	—	45937	.186	—	47468	(a)	—	49617	.231	.146
44276	110.00	—	45993	(a)	(a)	47469	6.42	—	49618	.194	.052

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
49619	.37	.096	51315	.172	.106	51809	.93	.158	52341	.063	(a)
49763	2.37	—	51330	.135	.43	51833	.29	.072	52342	.183	(a)
49800	(a)	—	51333	.044	.31	51850	.33	(a)	52343	.112	(a)
49801	160.00	—	51340	.091	(a)	51851	.221	(a)	52401	.35	(a)
49802	14.20	—	51350	.46	.142	51852	.52	(a)	52402	.05	(a)
49803	25.10	—	51351	.41	.045	51853	.208	(a)	52432	.25	(a)
49840	1.46	—	51352	.56	.114	51854	.47	(a)	52433	.228	1.20
49870	123.00	—	51355	.38	.096	51855	.49	(a)	52435	.29	(a)
49890	(a)	—	51356	.41	.69	51856	.27	(a)	52438	.207	(a)
49891	(a)	—	51357	.244	.53	51857	.46	(a)	52440	.32	(a)
49902	(a)	—	51358	.59	.149	51869	.248	.14	52467	.30	(a)
49903	(a)	—	51359	.52	.84	51877	1.40	.22	52469	.105	.109
50010	.54	.58	51370	1.08	5.00	51889	.229	.014	52505	.52	.203
50015	.35	(a)	51380	.108	.05	51896	.107	.02	52547	.30	.088
50017	.27	(a)	51400	.32	(a)	51900	.22	.093	52581	2.55	3.68
50045	.61	(a)	51401	.47	(a)	51909	.29	.057	52619	.179	(a)
50047	.069	(a)	51500	.205	.109	51919	.232	(a)	52660	.126	—
51001	.076	.46	51516	.106	—	51926	.236	.04	52744	1.13	.094
51005	.016	(a)	51517	.12	—	51927	.128	.115	52767	.27	(a)
51116	.192	.57	51550	.25	.36	51934	.26	.142	52876	(a)	(a)
51201	.092	(a)	51551	.088	.92	51941	.235	.039	52911	.143	.52
51205	.28	.083	51552	.152	.159	51942	.38	—	52967	.054	.064
51206	.044	.45	51553	.27	(a)	51956	1.01	.246	53001	.52	.33
51210	.133	(a)	51554	.026	(a)	51957	.89	.40	53077	.25	.197
51211	(a)	(a)	51575	.122	.02	51958	.79	.39	53095	.173	(a)
51220	.45	2.58	51576	.49	.075	51959	.81	(a)	53096	.24	(a)
51221	.25	1.94	51600	.33	.198	51960	.107	.36	53121	.68	.46
51222	.31	3.12	51613	.219	.138	51970	.47	.25	53147	.046	(a)
51224	.32	1.33	51625	.069	(a)	51982	.137	.085	53229	.26	(a)
51230	.055	.79	51666	.194	.103	51985	.099	—	53271	.129	(a)
51240	1.11	.182	51702	.208	(a)	51986	.54	.107	53333	.25	.213
51241	3.29	.30	51703	.086	(a)	51999	.227	.46	53374	.30	.38
51250	.35	(a)	51734	.162	.31	52002	.199	.118	53375	.158	.25
51251	.095	(a)	51741	.58	.25	52075	.26	.25	53376	.25	.187
51252	.33	.101	51752	.49	.159	52076	.31	(a)	53377	.26	.211
51253	.29	(a)	51767	.057	.009	52109	.05	(a)	53403	.164	(a)
51254	.089	.045	51777	.197	.076	52134	.67	.70	53425	.24	(a)
51255	.89	(a)	51790	.33	(a)	52137	.101	(a)	53565	.191	.124
51300	.27	.173	51796	.21	(a)	52150	1.23	(a)	53631	.079	.022
51305	.27	1.03	51808	.75	.73	52315	.26	.24	53632	.091	.035

\$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	.084	(a)	56170	.236	(a)	57401	.166	.098	58503	.199	.061
53732	.57	.46	56171	.116	(a)	57403	.40	.036	58532	.26	(a)
53733	.37	.26	56202	.191	.10	57410	.08	.13	58559	.053	(a)
53734	.64	—	56390	.33	.63	57411	.059	(a)	58560	.127	(a)
53803	.57	(a)	56391	.29	.32	57572	.047	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.46	.125	57600	.14	.033	58575	.163	.123
53902	(a)	(a)	56488	.33	.034	57611	.126	.064	58627	.52	.016
53903	(a)	(a)	56567	.244	(a)	57625	1.24	(a)	58663	.54	1.59
53904	(a)	(a)	56650	.75	(a)	57651	.15	.043	58682	.47	(a)
53905	(a)	(a)	56651	.41	(a)	57690	.164	.51	58713	.125	(a)
53907	.25	.111	56652	.29	(a)	57716	.078	.087	58737	.34	.74
53951	(a)	(a)	56653	.28	(a)	57725	.171	.091	58756	.101	(a)
53952	(a)	(a)	56654	.143	(a)	57726	.133	.019	58757	1.14	(a)
53953	(a)	(a)	56690	.17	.36	57798	.076	(a)	58759	.14	(a)
54012	.064	—	56699	.212	.051	57800	.28	(a)	58802	.16	.45
54077	.34	.37	56758	.18	.155	57808	.065	(a)	58813	.248	(a)
54444	(a)	(a)	56759	.184	.093	57809	.067	(a)	58822	.44	(a)
55010	1.04	1.10	56760	.26	.106	57810	.065	.109	58837	.50	.165
55011	.28	1.26	56805	.35	(a)	57871	.078	.116	58840	.149	.111
55012	.33	1.17	56806	.247	(a)	57913	.37	.31	58873	.238	.03
55013	.217	.99	56807	.244	(a)	57997	.141	—	58903	.101	(a)
55014	(a)	(a)	56808	.32	(a)	57998	.163	.059	58904	.077	.131
55214	.27	.089	56900	.31	(a)	57999	.107	.071	58922	.40	.187
55371	.76	.13	56910	.153	(a)	58009	.107	(a)	59005	.191	.096
55410	(a)	(a)	56911	.211	(a)	58010	.38	(a)	59057	1.41	(a)
55426	.26	(a)	56912	.171	.084	58020	.43	(a)	59058	.91	(a)
55597	.068	1.78	56913	.139	(a)	58056	.45	(a)	59188	.86	.056
55647	.135	.056	56915	.82	(a)	58057	.28	(a)	59189	1.18	.30
55648	.061	(a)	56916	.74	.187	58058	.26	(a)	59223	.246	.077
55649	.073	(a)	56917	.215	(a)	58095	.36	1.83	59257	.051	.015
55715	.54	.234	56918	.103	(a)	58096	.48	1.04	59306	.32	(a)
55716	.78	.52	56919	.26	(a)	58301	.082	.082	59378	.16	.152
55717	.35	(a)	56920	.24	(a)	58302	.129	.055	59481	.87	.088
55718	.34	(a)	56980	.27	(a)	58397	.75	.83	59482	.89	(a)
55802	.197	.009	57001	.091	.018	58408	.083	—	59537	.173	.168
55918	.31	3.19	57002	.059	.11	58409	.106	—	59601	.33	2.31
55919	.042	3.64	57090	.39	.63	58456	.057	—	59647	.40	.176
56040	.029	.04	57146	.244	.67	58457	.082	—	59660	.60	1.14
56041	.191	(a)	57202	.236	(a)	58458	.106	—	59661	.29	(a)
56042	.24	(a)	57257	.29	.036	58459	.127	—	59693	.049	—

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
59695	(a)	(a)	59964	1.49	.061	63220	(a)	—	91190	3.70	(a)
59701	.024	.244	59970	.147	.182	64074	26.10	—	91200	1.47	—
59713	.54	.33	59973	.41	(a)	64075	18.40	—	91210	(a)	—
59722	.28	.032	59975	.206	.243	64500	(a)	—	91235	4.52	2.92
59723	.105	.038	59977	.118	(a)	65007	124.00	—	91250	6.81	(a)
59724	.161	.022	59984	.113	.055	66122	53.50	—	91265	31.50	3.63
59725	.201	.104	59985	.44	(a)	66123	29.40	—	91266	16.70	.84
59726	.146	.024	59986	.34	(a)	66309	85.80	—	91280	(a)	2.42
59738	.47	.066	59988	.053	.06	66561	199.00	—	91302	28.80	(a)
59750	.128	.24	59989	.059	.045	67017	184.00	—	91315	8.75	—
59751	.046	(a)	60010	90.80	—	67508	51.40	—	91324	19.50	(a)
59773	.051	.028	60011	104.00	—	67509	37.70	—	91325	(a)	(a)
59774	.042	.152	60012	172.00	—	67510	21.00	—	91340	12.70	6.58
59775	.054	.189	60013	147.00	—	67511	22.70	—	91341	7.87	3.06
59781	.112	.076	60015	110.00	—	67512	97.20	—	91342	11.70	3.04
59782	.166	.49	60016	123.00	—	67513	61.70	—	91343	1.74	1.07
59783	.162	(a)	60035	140.00	—	67634	160.00	—	91405	14.80	—
59784	.124	(a)	61000	89.90	—	67635	113.00	—	91436	8.91	2.23
59790	.36	(a)	61212	75.30	—	68001	345.00	—	91481	32.50	—
59798	.42	.46	61216	83.60	—	68439	443.00	—	91507	4.79	3.15
59806	.30	(a)	61217	76.00	—	68500	20.00	—	91523	73.90	—
59867	.40	(a)	61218	51.90	—	68604	8.28	—	91547	.42	—
59886	.055	.112	61223	351.00	—	68606	32.40	—	91551	2.61	.59
59889	.167	.153	61224	124.00	—	68607	25.60	—	91555	2.72	1.03
59892	.162	(a)	61225	172.00	—	68702	21.10	—	91560	9.22	3.82
59904	.109	.066	61226	275.00	—	68703	15.80	—	91562	5.80	—
59905	.25	.13	61227	251.00	—	68706	67.80	—	91577	20.80	2.57
59914	1.49	.62	62000	57.20	—	68707	67.00	—	91580	12.20	—
59915	.36	.78	62001	42.90	—	90089	7.54	—	91581	(a)	(a)
59917	.067	.165	62002	19.60	—	91111	5.83	4.74	91582	(a)	(a)
59923	.036	.005	62003	61.70	—	91125	4.54	2.60	91583	(a)	(a)
59925	.53	1.09	63010	163.00	—	91127	3.92	1.37	91584	(a)	(a)
59926	.45	.42	63011	204.00	—	91130	2.58	—	91585	(a)	(a)
59927	.30	1.56	63012	290.00	—	91135	.72	(a)	91586	(a)	(a)
59931	.67	.59	63013	275.00	—	91150	3.70	5.27	91587	(a)	(a)
59932	.72	.93	63215	204.00	—	91155	8.22	21.10	91588	(a)	(a)
59941	.224	(a)	63216	142.00	—	91160	1.82	—	91589	(a)	(a)
59947	.109	.33	63217	55.90	—	91175	1.57	—	91590	6.02	—
59955	.086	.147	63218	18.80	—	91177	6.86	—	91591	(a)	(a)
59963	.64	.45	63219	(a)	—	91179	6.89	—	91606	25.30	—

\$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
91618	(a)	(a)	95357	2.58	—	97653	5.46	2.48	98426	4.43	(a)
91629	5.16	(a)	95358	(a)	—	97654	9.52	3.13	98427	4.31	—
91636	8.85	—	95410	7.73	2.69	97655	9.68	4.45	98428	(a)	—
91641	2.40	(a)	95455	10.70	1.94	98002	1.75	.85	98429	2.30	—
91666	1.62	(a)	95487	4.15	(a)	98003	1.71	(a)	98430	(a)	—
91722	7.74	(a)	95505	4.98	1.85	98090	.23	—	98449	6.19	12.60
91746	5.80	5.87	95620	3.36	(a)	98091	.249	—	98482	6.64	6.56
91805	.36	—	95625	13.80	3.49	98092	.76	—	98483	9.80	15.10
92053	.90	.40	95630	(a)	(a)	98111	1.14	—	98502	9.38	2.71
92054	.31	.207	95647	5.45	6.85	98150	(a)	—	98555	4.37	—
92055	8.60	.18	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	2.65	96053	4.14	3.51	98152	5.90	.42	98598	.34	—
92102	8.10	2.55	96317	2.67	—	98153	6.64	(a)	98601	11.20	(a)
92215	6.48	2.71	96408	6.69	7.41	98154	7.84	(a)	98622	(a)	—
92338	3.11	1.37	96409	6.19	9.79	98155	11.00	(a)	98623	(a)	—
92445	5.07	—	96410	5.43	8.33	98156	(a)	(a)	98624	1.76	—
92446	10.20	1.91	96611	2.92	1.02	98157	7.01	.32	98636	5.56	3.44
92447	8.94	1.50	96702	7.70	(a)	98158	(a)	(a)	98640	194.00	—
92451	4.52	1.94	96703	(a)	—	98159	4.70	(a)	98658	11.30	—
92453	5.66	—	96816	7.23	—	98160	9.96	(a)	98659	2.03	.54
92478	2.80	1.65	96872	9.49	(a)	98161	11.20	(a)	98677	30.50	7.64
92593	59.40	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	10.70
92663	1.20	—	97002	(a)	(a)	98163	11.70	.30	98698	(a)	(a)
94007	19.20	4.12	97003	(a)	(a)	98164	3.81	.094	98699	8.82	(a)
94099	4.37	—	97047	8.87	—	98257	2.58	—	98705	16.00	—
94225	15.40	—	97050	6.88	—	98303	22.00	5.45	98710	6.13	—
94276	8.01	4.01	97111	9.24	—	98304	9.55	2.90	98751	8.57	—
94304	5.77	(a)	97220	.69	(a)	98305	7.12	1.14	98805	8.01	.92
94381	10.80	9.99	97221	(a)	1.19	98306	18.30	.70	98806	5.17	3.56
94404	7.59	5.53	97222	3.00	1.67	98307	3.03	.46	98810	10.00	—
94444	(a)	(a)	97223	4.52	2.82	98308	1.99	.71	98813	9.68	1.79
94569	5.13	3.68	97308	1.29	—	98309	11.10	1.31	98820	15.30	3.54
94590	22.10	—	97447	4.24	3.71	98344	1.98	.41	98871	(a)	(a)
94617	6.98	—	97501	(a)	—	98405	3.27	—	98884	3.98	1.92
94638	(a)	—	97502	(a)	—	98413	25.20	(a)	98914	1.38	.81
95124	2.58	.70	97503	(a)	—	98414	23.00	(a)	98949	1.94	.44
95233	5.52	—	97504	(a)	—	98415	3.03	(a)	98967	6.25	5.76
95305	5.99	—	97650	6.39	3.50	98423	7.20	(a)	98993	10.60	6.42
95306	10.10	—	97651	12.50	3.83	98424	12.20	(a)	99003	2.97	.76
95310	14.30	1.89	97652	10.90	3.07	98425	5.01	(a)	99004	8.05	1.47

\$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	2.10	7.46	99826	1.98	.42						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.08	—						
99083	(a)	—	99917	4.99	—						
99084	(a)	(a)	99938	5.60	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.05						
99160	(a)	—	99948	12.80	18.40						
99163	7.28	.65	99952	14.70	14.10						
99165	1.60	(a)	99953	15.90	9.24						
99220	3.04	(a)	99954	11.50	9.73						
99221	(a)	(a)	99955	14.50	11.50						
99222	5.72	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.53	2.37						
99303	24.40	—	99975	12.80	—						
99310	6.11	(a)	99986	(a)	—						
99315	18.00	1.92	99987	(a)	—						
99321	17.40	1.99	99988	4.89	—						
99445	(a)	(a)									
99471	1.38	—									
99505	8.99	—									
99506	11.10	—									
99507	9.64	—									
99570	5.17	(a)									
99571	1.25	(a)									
99572	2.45	(a)									
99573	2.34	(a)									
99600	3.50	—									
99613	15.40	2.50									
99614	7.82	—									
99620	.84	—									
99650	2.45	.76									
99709	6.05	(a)									
99718	2.47	—									
99746	4.17	3.05									
99760	.48	—									
99777	17.40	—									
99793	5.29	—									
99798	(a)	(a)									
99803	(a)	12.40									

\$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	.221	.184	10205	.56	—	11210	6.25	—	13207	(a)	(a)
10015	13.90	—	10220	10.50	—	11211	32.50	—	13208	(a)	(a)
10020	(a)	(a)	10255	.34	.131	11212	4.91	—	13314	.27	.017
10026	1.44	.019	10256	1.26	.147	11213	4.01	—	13351	.65	.044
10036	.93	(a)	10257	.237	.167	11214	9.87	—	13352	.66	.039
10040	.168	.28	10309	.36	.019	11222	.166	—	13410	1.98	2.44
10042	.83	.34	10315	.85	(a)	11234	.63	.057	13411	(a)	(a)
10052	9.63	—	10331	18.90	—	11248	.065	.019	13412	.67	1.01
10054	8.54	—	10332	32.60	—	11258	1.41	.144	13453	.77	(a)
10060	.40	.07	10352	.68	.062	11259	1.51	.14	13454	.90	(a)
10065	.59	.033	10367	8.36	—	11273	31.20	—	13455	.91	(a)
10066	.61	.039	10368	12.20	—	11274	29.90	—	13461	(a)	(a)
10070	.127	.141	10375	(a)	—	11288	1.73	.08	13506	2.05	.06
10071	.71	.09	10378	19.10	—	12014	.141	.04	13507	2.47	.137
10072	9.46	—	10379	8.87	—	12356	2.64	.026	13590	.68	.74
10073	1.44	.39	10380	15.20	—	12361	.088	.082	13621	.172	.36
10075	10.70	.148	10381	13.10	—	12362	.139	(a)	13670	.05	.013
10100	1.17	.054	11007	3.56	—	12373	.053	.025	13673	1.07	.016
10101	.54	.166	11020	.67	.11	12374	1.37	.067	13715	.139	.154
10105	5.79	—	11039	1.25	.061	12375	.67	.047	13716	1.01	.13
10107	4.41	.159	11052	9.68	—	12391	.104	.091	13720	.60	.066
10110	47.40	—	11101	(a)	(a)	12393	.90	(a)	13759	.40	.129
10111	.28	.083	11120	(a)	—	12467	.37	(a)	13930	.30	.211
10113	.80	—	11126	.14	.02	12509	.086	.038	14068	.087	.015
10115	1.59	.061	11127	.71	.007	12510	1.09	.026	14101	1.02	.038
10117	13.80	—	11128	.95	.06	12583	.48	(a)	14279	.66	.079
10119	(a)	—	11138	4.72	—	12651	1.41	.49	14401	1.42	.119
10120	31.00	—	11155	.48	—	12683	.65	(a)	14405	2.09	—
10130	7.90	—	11160	(a)	(a)	12707	.91	.65	14527	.57	.181
10132	6.81	—	11167	2.23	—	12797	.192	.169	14655	.198	—
10133	9.30	—	11168	11.60	—	12805	.72	.141	14731	9.60	—
10135	(a)	—	11201	31.10	—	12841	1.20	—	14732	.71	—
10140	.041	.021	11202	9.20	—	12927	.209	—	14733	1.38	—
10141	.081	.024	11203	1.64	.54	13049	.046	.054	14734	.59	—
10145	.39	.013	11204	.70	1.51	13111	1.31	.097	14855	.30	.162
10146	.52	.018	11205	(a)	—	13112	.075	.069	14913	.74	.094
10150	1.11	(a)	11206	1.44	—	13201	1.25	.167	15060	(a)	(a)
10151	27.80	—	11207	18.20	—	13204	1.41	1.40	15061	(a)	(a)
10160	4.96	—	11208	3.12	—	13205	.54	.43	15062	.27	(a)
10204	.50	—	11209	14.70	—	13206	(a)	(a)	15063	.32	(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	.28	—	16750	.233	.031	18707	.021	.003	40117	(a)	—
15119	(a)	—	16751	.233	—	18708	.26	.013	40140	(a)	—
15120	(a)	—	16819	1.64	(a)	18833	.249	(a)	41001	.52	—
15123	9.28	—	16820	1.27	(a)	18834	.66	.123	41210	(a)	—
15124	3.25	—	16881	3.64	(a)	18911	2.09	.019	41421	1.16	—
15188	.48	(a)	16890	.192	(a)	18912	3.94	.027	41422	.62	—
15223	.058	.033	16891	.21	(a)	18920	1.02	.017	41510	105.00	—
15224	.64	.065	16892	.38	(a)	18991	(a)	—	41603	55.10	—
15300	(a)	—	16900	3.83	.062	19007	3.63	—	41604	30.20	—
15314	.48	(a)	16901	2.46	.10	19051	8.04	—	41620	2.61	—
15404	.124	(a)	16902	2.08	.064	19061	(a)	—	41650	77.50	—
15405	.182	(a)	16905	4.03	.062	19795	.69	(a)	41664	65.70	—
15406	.46	.044	16906	2.57	.10	19796	.80	—	41665	7.69	—
15488	1.16	(a)	16910	2.30	.052	40005	(a)	—	41666	(a)	—
15538	.85	.017	16911	2.08	.055	40006	(a)	—	41667	180.00	—
15600	2.14	.068	16915	2.36	.051	40010	(a)	—	41668	168.00	—
15607	.37	—	16916	1.96	.049	40015	(a)	—	41669	1.18	—
15608	.48	.009	16920	5.23	.105	40020	(a)	—	41670	1.98	—
15656	14.10	—	16921	4.77	.052	40026	(a)	—	41672	(a)	—
15699	.91	—	16930	3.01	.124	40031	(a)	—	41673	(a)	—
15733	.30	.038	16931	3.24	.062	40032	(a)	—	41675	(a)	—
15839	.64	.026	16940	6.52	.053	40040	(a)	—	41677	.54	—
15991	.52	.063	16941	2.61	.096	40041	(a)	—	41678	159.00	—
15993	.44	.037	18078	.25	.142	40042	(a)	—	41679	(a)	(a)
16005	.074	.034	18109	.87	.028	40045	434.00	—	41680	40.30	—
16009	.37	.079	18110	.70	.031	40046	85.80	—	41696	1.70	—
16402	3.17	—	18200	(a)	—	40047	30.60	—	41697	1.19	—
16403	2.00	.14	18205	.39	.31	40059	11.00	—	41700	(a)	—
16404	2.53	—	18206	1.13	.076	40061	5.81	—	41715	25.60	—
16471	.52	—	18335	.81	.018	40063	194.00	—	41716	16.30	—
16501	.156	(a)	18435	1.24	.058	40064	57.10	—	43007	(a)	—
16527	.239	.36	18436	1.00	.16	40066	(a)	—	43117	(a)	—
16588	.172	(a)	18437	1.16	(a)	40067	(a)	—	43151	26.20	—
16604	.29	.147	18438	2.23	(a)	40069	(a)	—	43152	47.50	—
16670	7.84	—	18501	1.14	.015	40072	(a)	—	43200	99.90	—
16676	.66	.014	18506	.60	.007	40075	52.80	—	43215	(a)	—
16694	.57	(a)	18507	.42	.008	40101	49.60	—	43421	27.40	—
16705	.44	.152	18570	4.38	—	40102	43.80	—	43422	144.00	—
16722	(a)	—	18575	(a)	(a)	40111	15.40	—	43424	(a)	—
16723	(a)	—	18616	.46	.54	40115	(a)	—	43470	9.91	—

\$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	86.90	—	46004	73.70	—	47471	10.10	—
43518	28.20	—	44280	.54	—	46005	58.90	—	47473	13.20	—
43550	97.60	—	44311	14.50	—	46112	.195	—	47474	14.70	—
43551	54.20	—	44315	9.77	—	46202	4.55	—	47475	11.60	—
43626	22.50	—	44427	179.00	—	46362	554.00	—	47476	11.60	—
43628	293.00	—	44428	180.00	—	46426	80.90	—	47477	15.50	—
43629	248.00	—	44429	2.70	—	46427	108.00	—	47478	16.30	—
43754	(a)	—	44430	1.88	—	46510	(a)	—	47600	(a)	—
43760	8.26	—	44431	6.00	—	46590	(a)	—	47610	(a)	—
43822	7.89	—	44432	1.90	—	46603	6.78	—	48039	70.80	—
43840	.097	—	44433	60.60	—	46604	7.83	—	48177	(a)	—
43860	6.21	—	44434	116.00	—	46606	20.90	—	48178	(a)	—
43889	2.22	—	44435	120.00	—	46607	28.70	—	48206	59.60	—
43945	(a)	—	44436	140.00	—	46622	23.00	—	48252	(a)	—
43946	(a)	—	44437	116.00	—	46671	(a)	—	48441	.25	—
43990	(a)	(a)	44438	91.80	—	46700	201.00	—	48557	25.00	—
43991	(a)	—	44439	179.00	—	46773	(a)	—	48558	21.80	—
44009	11.30	—	44440	148.00	—	46822	(a)	—	48600	162.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	24.10	—	44501	(a)	—	46882	(a)	—	48636	1.49	(a)
44070	7.13	—	45190	3.58	—	46911	44.60	—	48637	19.10	—
44071	7.93	—	45191	2.54	—	46912	81.60	—	48638	9.49	—
44072	5.48	—	45192	2.97	—	46913	(a)	—	48727	(a)	—
44100	2.65	—	45193	1.76	—	46914	(a)	—	48808	3.61	—
44101	2.76	—	45210	2.22	—	46915	(a)	—	48924	(a)	—
44102	2.15	—	45224	(a)	—	46916	(a)	—	48925	457.00	—
44103	1.90	—	45225	(a)	—	47050	2.15	—	49005	.37	—
44104	.80	—	45334	57.60	—	47051	(a)	—	49111	5.52	—
44105	(a)	—	45380	.35	(a)	47052	(a)	—	49181	23.10	—
44106	(a)	—	45450	16.90	—	47103	(a)	—	49183	28.20	—
44108	.94	—	45523	(a)	—	47146	(a)	—	49184	59.50	—
44109	2.37	—	45524	(a)	—	47147	(a)	—	49185	54.20	—
44110	2.43	—	45539	(a)	—	47221	220.00	—	49239	.26	.65
44111	1.49	—	45678	.58	—	47253	(a)	—	49292	1.69	—
44112	.88	—	45771	.54	.176	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.175	.069	47318	18.30	—	49333	12.40	—
44193	(a)	—	45900	.244	.06	47367	.54	—	49451	(a)	—
44194	(a)	—	45901	.209	.047	47420	4.01	—	49452	(a)	—
44222	(a)	—	45937	.226	—	47468	(a)	—	49617	.76	.146
44276	134.00	—	45993	(a)	(a)	47469	11.60	—	49618	.64	.052

DIVISION SIX

PREM/OPS TERR. 506

GENERAL LIABILITY

PROD/COPS

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
49619	1.21	.096	51315	.172	.106	51809	.64	.158	52341	.042	(a)
49763	7.84	—	51330	.091	.43	51833	.47	.072	52342	.123	(a)
49800	(a)	—	51333	.03	.31	51850	.219	(a)	52343	.075	(a)
49801	194.00	—	51340	.063	(a)	51851	.149	(a)	52401	.232	(a)
49802	17.20	—	51350	.73	.142	51852	.35	(a)	52402	.035	(a)
49803	30.50	—	51351	.65	.045	51853	.14	(a)	52432	.172	(a)
49840	2.22	—	51352	.89	.114	51854	.31	(a)	52433	.157	1.20
49870	191.00	—	51355	.61	.096	51855	.33	(a)	52435	.197	(a)
49890	(a)	—	51356	.65	.69	51856	.181	(a)	52438	.142	(a)
49891	(a)	—	51357	.244	.53	51857	.31	(a)	52440	.223	(a)
49902	(a)	—	51358	.59	.149	51869	.17	.14	52467	.206	(a)
49903	(a)	—	51359	.52	.84	51877	.96	.22	52469	.072	.109
50010	.37	.58	51370	.74	5.00	51889	.158	.014	52505	.36	.203
50015	.241	(a)	51380	.074	.05	51896	.074	.02	52547	.201	.088
50017	.183	(a)	51400	.212	(a)	51900	.35	.093	52581	1.75	3.68
50045	.42	(a)	51401	.31	(a)	51909	.198	.057	52619	.123	(a)
50047	.047	(a)	51500	.141	.109	51919	.159	(a)	52660	.192	—
51001	.051	.46	51516	.162	—	51926	.162	.04	52744	1.80	.094
51005	.01	(a)	51517	.183	—	51927	.088	.115	52767	.184	(a)
51116	.129	.57	51550	.174	.36	51934	.177	.142	52876	(a)	(a)
51201	.063	(a)	51551	.06	.92	51941	.161	.039	52911	.098	.52
51205	.193	.083	51552	.105	.159	51942	.26	—	52967	.037	.064
51206	.03	.45	51553	.186	(a)	51956	.70	.246	53001	.36	.33
51210	.089	(a)	51554	.018	(a)	51957	.61	.40	53077	.173	.197
51211	(a)	(a)	51575	.194	.02	51958	.54	.39	53095	.119	(a)
51220	.31	2.58	51576	.33	.075	51959	.56	(a)	53096	.165	(a)
51221	.17	1.94	51600	.228	.198	51960	.074	.36	53121	.47	.46
51222	.207	3.12	51613	.15	.138	51970	.32	.25	53147	.031	(a)
51224	.217	1.33	51625	.047	(a)	51982	.094	.085	53229	.174	(a)
51230	.037	.79	51666	.31	.103	51985	.151	—	53271	.088	(a)
51240	.76	.182	51702	.14	(a)	51986	.37	.107	53333	.171	.213
51241	2.26	.30	51703	.058	(a)	51999	.156	.46	53374	.47	.38
51250	.235	(a)	51734	.109	.31	52002	.137	.118	53375	.25	.25
51251	.066	(a)	51741	.40	.25	52075	.173	.25	53376	.40	.187
51252	.23	.101	51752	.33	.159	52076	.208	(a)	53377	.41	.211
51253	.196	(a)	51767	.09	.009	52109	.035	(a)	53403	.26	(a)
51254	.061	.045	51777	.31	.076	52134	.46	.70	53425	.161	(a)
51255	.60	(a)	51790	.52	(a)	52137	.068	(a)	53565	.30	.124
51300	.43	.173	51796	.144	(a)	52150	.84	(a)	53631	.054	.022
51305	.43	1.03	51808	.51	.73	52315	.41	.24	53632	.063	.035

\$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
53731	.057	(a)	56170	.159	(a)	57401	.114	.098	58503	.137	.061
53732	.39	.46	56171	.078	(a)	57403	.64	.036	58532	.177	(a)
53733	.25	.26	56202	.131	.10	57410	.055	.13	58559	.036	(a)
53734	.97	–	56390	.229	.63	57411	.04	(a)	58560	.087	(a)
53803	.39	(a)	56391	.197	.32	57572	.032	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.32	.125	57600	.096	.033	58575	.112	.123
53902	(a)	(a)	56488	.52	.034	57611	.085	.064	58627	.36	.016
53903	(a)	(a)	56567	.164	(a)	57625	.85	(a)	58663	.36	1.59
53904	(a)	(a)	56650	.50	(a)	57651	.103	.043	58682	.32	(a)
53905	(a)	(a)	56651	.27	(a)	57690	.11	.51	58713	.199	(a)
53907	.172	.111	56652	.195	(a)	57716	.052	.087	58737	.232	.74
53951	(a)	(a)	56653	.188	(a)	57725	.115	.091	58756	.068	(a)
53952	(a)	(a)	56654	.096	(a)	57726	.089	.019	58757	.78	(a)
53953	(a)	(a)	56690	.27	.36	57798	.052	(a)	58759	.096	(a)
54012	.097	–	56699	.146	.051	57800	.195	(a)	58802	.11	.45
54077	.236	.37	56758	.124	.155	57808	.044	(a)	58813	.167	(a)
54444	(a)	(a)	56759	.127	.093	57809	.045	(a)	58822	.30	(a)
55010	.71	1.10	56760	.182	.106	57810	.044	.109	58837	.34	.165
55011	.192	1.26	56805	.239	(a)	57871	.052	.116	58840	.101	.111
55012	.229	1.17	56806	.169	(a)	57913	.25	.31	58873	.16	.03
55013	.146	.99	56807	.168	(a)	57997	.215	–	58903	.069	(a)
55014	(a)	(a)	56808	.219	(a)	57998	.112	.059	58904	.053	.131
55214	.186	.089	56900	.211	(a)	57999	.072	.071	58922	.27	.187
55371	1.21	.13	56910	.105	(a)	58009	.072	(a)	59005	.131	.096
55410	(a)	(a)	56911	.142	(a)	58010	.26	(a)	59057	.97	(a)
55426	.177	(a)	56912	.115	.084	58020	.69	(a)	59058	.63	(a)
55597	.046	1.78	56913	.093	(a)	58056	.31	(a)	59188	1.37	.056
55647	.093	.056	56915	.55	(a)	58057	.195	(a)	59189	1.87	.30
55648	.042	(a)	56916	.50	.187	58058	.175	(a)	59223	.166	.077
55649	.05	(a)	56917	.144	(a)	58095	.247	1.83	59257	.035	.015
55715	.37	.234	56918	.069	(a)	58096	.33	1.04	59306	.222	(a)
55716	.53	.52	56919	.177	(a)	58301	.055	.082	59378	.108	.152
55717	.234	(a)	56920	.161	(a)	58302	.088	.055	59481	.60	.088
55718	.227	(a)	56980	.183	(a)	58397	.51	.83	59482	1.42	(a)
55802	.31	.009	57001	.063	.018	58408	.127	–	59537	.116	.168
55918	.211	3.19	57002	.041	.11	58409	.162	–	59601	.225	2.31
55919	.029	3.64	57090	.26	.63	58456	.086	–	59647	.64	.176
56040	.02	.04	57146	.164	.67	58457	.125	–	59660	.41	1.14
56041	.131	(a)	57202	.162	(a)	58458	.162	–	59661	.203	(a)
56042	.165	(a)	57257	.201	.036	58459	.194	–	59693	.034	–

DIVISION SIX

PREM/OPS TERR. 506

GENERAL LIABILITY

PROD/COPS

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
59695	(a)	(a)	59964	1.03	.061	63220	(a)	—	91190	3.70	(a)
59701	.016	.244	59970	.099	.182	64074	25.30	—	91200	1.47	—
59713	.37	.33	59973	.28	(a)	64075	17.80	—	91210	(a)	—
59722	.191	.032	59975	.139	.243	64500	(a)	—	91235	4.52	2.92
59723	.072	.038	59977	.079	(a)	65007	86.10	—	91250	6.81	(a)
59724	.11	.022	59984	.077	.055	66122	37.00	—	91265	31.50	3.63
59725	.138	.104	59985	.30	(a)	66123	20.30	—	91266	16.70	.84
59726	.10	.024	59986	.231	(a)	66309	59.50	—	91280	(a)	2.42
59738	.32	.066	59988	.035	.06	66561	138.00	—	91302	28.80	(a)
59750	.086	.24	59989	.041	.045	67017	128.00	—	91315	8.75	—
59751	.031	(a)	60010	96.20	—	67508	93.00	—	91324	19.50	(a)
59773	.081	.028	60011	111.00	—	67509	68.20	—	91325	(a)	(a)
59774	.066	.152	60012	182.00	—	67510	38.00	—	91340	12.70	6.58
59775	.085	.189	60013	156.00	—	67511	41.10	—	91341	7.87	3.06
59781	.075	.076	60015	116.00	—	67512	176.00	—	91342	11.70	3.04
59782	.112	.49	60016	131.00	—	67513	112.00	—	91343	1.74	1.07
59783	.109	(a)	60035	97.00	—	67634	111.00	—	91405	14.80	—
59784	.084	(a)	61000	95.20	—	67635	78.30	—	91436	8.91	2.23
59790	.247	(a)	61212	52.20	—	68001	239.00	—	91481	32.50	—
59798	.28	.46	61216	57.90	—	68439	307.00	—	91507	4.79	3.15
59806	.204	(a)	61217	52.70	—	68500	21.20	—	91523	73.90	—
59867	.28	(a)	61218	36.00	—	68604	5.74	—	91547	.42	—
59886	.038	.112	61223	243.00	—	68606	22.40	—	91551	2.61	.59
59889	.27	.153	61224	86.10	—	68607	17.70	—	91555	2.72	1.03
59892	.109	(a)	61225	119.00	—	68702	14.60	—	91560	9.22	3.82
59904	.074	.066	61226	190.00	—	68703	11.00	—	91562	5.80	—
59905	.174	.13	61227	174.00	—	68706	47.00	—	91577	20.80	2.57
59914	1.02	.62	62000	39.60	—	68707	46.40	—	91580	12.20	—
59915	.245	.78	62001	29.70	—	90089	7.54	—	91581	(a)	(a)
59917	.045	.165	62002	13.60	—	91111	5.83	4.74	91582	(a)	(a)
59923	.025	.005	62003	42.80	—	91125	4.54	2.60	91583	(a)	(a)
59925	.53	1.09	63010	173.00	—	91127	3.92	1.37	91584	(a)	(a)
59926	.45	.42	63011	216.00	—	91130	2.58	—	91585	(a)	(a)
59927	.30	1.56	63012	308.00	—	91135	.72	(a)	91586	(a)	(a)
59931	.46	.59	63013	291.00	—	91150	3.70	5.27	91587	(a)	(a)
59932	.49	.93	63215	141.00	—	91155	8.22	21.10	91588	(a)	(a)
59941	.154	(a)	63216	98.10	—	91160	1.82	—	91589	(a)	(a)
59947	.074	.33	63217	87.20	—	91175	1.57	—	91590	6.02	—
59955	.059	.147	63218	29.40	—	91177	6.86	—	91591	(a)	(a)
59963	.44	.45	63219	(a)	—	91179	6.89	—	91606	25.30	—

\$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	2.58	—	97653	5.46	2.48	98426	4.43	(a)
91629	5.16	(a)	95358	(a)	—	97654	9.52	3.13	98427	4.31	—
91636	8.85	—	95410	7.73	2.69	97655	9.68	4.45	98428	(a)	—
91641	2.40	(a)	95455	10.70	1.94	98002	1.75	.85	98429	2.30	—
91666	1.62	(a)	95487	4.15	(a)	98003	1.71	(a)	98430	(a)	—
91722	7.74	(a)	95505	4.98	1.85	98090	.23	—	98449	6.19	12.60
91746	5.80	5.87	95620	3.36	(a)	98091	.249	—	98482	6.64	6.56
91805	.36	—	95625	13.80	3.49	98092	.76	—	98483	9.80	15.10
92053	.90	.40	95630	(a)	(a)	98111	1.14	—	98502	9.38	2.71
92054	.31	.207	95647	5.45	6.85	98150	(a)	—	98555	4.37	—
92055	8.60	.18	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	2.65	96053	4.14	3.51	98152	5.90	.42	98598	.34	—
92102	8.10	2.55	96317	2.67	—	98153	6.64	(a)	98601	11.20	(a)
92215	6.48	2.71	96408	6.69	7.41	98154	7.84	(a)	98622	(a)	—
92338	3.11	1.37	96409	6.19	9.79	98155	11.00	(a)	98623	(a)	—
92445	5.07	—	96410	5.43	8.33	98156	(a)	(a)	98624	1.76	—
92446	10.20	1.91	96611	2.92	1.02	98157	7.01	.32	98636	5.56	3.44
92447	8.94	1.50	96702	7.70	(a)	98158	(a)	(a)	98640	194.00	—
92451	4.52	1.94	96703	(a)	—	98159	4.70	(a)	98658	11.30	—
92453	5.66	—	96816	7.23	—	98160	9.96	(a)	98659	2.03	.54
92478	2.80	1.65	96872	9.49	(a)	98161	11.20	(a)	98677	30.50	7.64
92593	59.40	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	10.70
92663	1.20	—	97002	(a)	(a)	98163	11.70	.30	98698	(a)	(a)
94007	19.20	4.12	97003	(a)	(a)	98164	3.81	.094	98699	8.82	(a)
94099	4.37	—	97047	8.87	—	98257	2.58	—	98705	16.00	—
94225	15.40	—	97050	6.88	—	98303	22.00	5.45	98710	6.13	—
94276	8.01	4.01	97111	9.24	—	98304	9.55	2.90	98751	8.57	—
94304	5.77	(a)	97220	.69	(a)	98305	7.12	1.14	98805	8.01	.92
94381	10.80	9.99	97221	(a)	1.19	98306	18.30	.70	98806	5.17	3.56
94404	7.59	5.53	97222	3.00	1.67	98307	3.03	.46	98810	10.00	—
94444	(a)	(a)	97223	4.52	2.82	98308	1.99	.71	98813	9.68	1.79
94569	5.13	3.68	97308	1.29	—	98309	11.10	1.31	98820	15.30	3.54
94590	22.10	—	97447	4.24	3.71	98344	1.98	.41	98871	(a)	(a)
94617	6.98	—	97501	(a)	—	98405	3.27	—	98884	3.98	1.92
94638	(a)	—	97502	(a)	—	98413	25.20	(a)	98914	1.38	.81
95124	2.58	.70	97503	(a)	—	98414	23.00	(a)	98949	1.94	.44
95233	5.52	—	97504	(a)	—	98415	3.03	(a)	98967	6.25	5.76
95305	5.99	—	97650	6.39	3.50	98423	7.20	(a)	98993	10.60	6.42
95306	10.10	—	97651	12.50	3.83	98424	12.20	(a)	99003	2.97	.76
95310	14.30	1.89	97652	10.90	3.07	98425	5.01	(a)	99004	8.05	1.47

\$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	2.10	7.46	99826	1.98	.42						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.08	—						
99083	(a)	—	99917	4.99	—						
99084	(a)	(a)	99938	5.60	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.05						
99160	(a)	—	99948	12.80	18.40						
99163	7.28	.65	99952	14.70	14.10						
99165	1.60	(a)	99953	15.90	9.24						
99220	3.04	(a)	99954	11.50	9.73						
99221	(a)	(a)	99955	14.50	11.50						
99222	5.72	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.53	2.37						
99303	24.40	—	99975	12.80	—						
99310	6.11	(a)	99986	(a)	—						
99315	18.00	1.92	99987	(a)	—						
99321	17.40	1.99	99988	4.89	—						
99445	(a)	(a)									
99471	1.38	—									
99505	8.99	—									
99506	11.10	—									
99507	9.64	—									
99570	5.17	(a)									
99571	1.25	(a)									
99572	2.45	(a)									
99573	2.34	(a)									
99600	3.50	—									
99613	15.40	2.50									
99614	7.82	—									
99620	.84	—									
99650	2.45	.76									
99709	6.05	(a)									
99718	2.47	—									
99746	4.17	3.05									
99760	.48	—									
99777	17.40	—									
99793	5.29	—									
99798	(a)	(a)									
99803	(a)	12.40									

\$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	.187	.184	10205	.48	—	11210	4.66	—	13207	(a)	(a)
10015	15.90	—	10220	8.97	—	11211	24.20	—	13208	(a)	(a)
10020	(a)	(a)	10255	.30	.131	11212	3.66	—	13314	.228	.017
10026	1.23	.019	10256	1.09	.147	11213	2.99	—	13351	.56	.044
10036	.80	(a)	10257	.205	.167	11214	7.36	—	13352	.57	.039
10040	.143	.28	10309	.31	.019	11222	.124	—	13410	1.71	2.44
10042	.70	.34	10315	.72	(a)	11234	.54	.057	13411	(a)	(a)
10052	11.00	—	10331	21.60	—	11248	.056	.019	13412	.58	1.01
10054	9.75	—	10332	37.20	—	11258	1.86	.144	13453	.67	(a)
10060	.34	.07	10352	.90	.062	11259	2.00	.14	13454	.78	(a)
10065	.51	.033	10367	6.23	—	11273	26.60	—	13455	.79	(a)
10066	.52	.039	10368	9.11	—	11274	25.50	—	13461	(a)	(a)
10070	.107	.141	10375	(a)	—	11288	2.28	.08	13506	1.75	.06
10071	.61	.09	10378	21.80	—	12014	.122	.04	13507	2.10	.137
10072	7.05	—	10379	10.10	—	12356	2.25	.026	13590	.59	.74
10073	1.25	.39	10380	17.30	—	12361	.173	.082	13621	.149	.36
10075	9.26	.148	10381	15.00	—	12362	.118	(a)	13670	.097	.013
10100	1.55	.054	11007	2.65	—	12373	.045	.025	13673	1.41	.016
10101	.46	.166	11020	.58	.11	12374	1.17	.067	13715	.118	.154
10105	4.94	—	11039	1.08	.061	12375	.58	.047	13716	.86	.13
10107	3.82	.159	11052	9.69	—	12391	.088	.091	13720	.80	.066
10110	54.10	—	11101	(a)	(a)	12393	.76	(a)	13759	.34	.129
10111	.235	.083	11120	(a)	—	12467	.32	(a)	13930	.25	.211
10113	.68	—	11126	.119	.02	12509	.074	.038	14068	.074	.015
10115	1.36	.061	11127	.60	.007	12510	.94	.026	14101	.87	.038
10117	15.80	—	11128	.81	.06	12583	.42	(a)	14279	.57	.079
10119	(a)	—	11138	5.39	—	12651	1.22	.49	14401	1.88	.119
10120	35.40	—	11155	.41	—	12683	.56	(a)	14405	1.56	—
10130	6.74	—	11160	(a)	(a)	12707	.77	.65	14527	.48	.181
10132	5.81	—	11167	2.23	—	12797	.163	.169	14655	.169	—
10133	9.31	—	11168	11.60	—	12805	.62	.141	14731	9.61	—
10135	(a)	—	11201	23.20	—	12841	1.02	—	14732	.71	—
10140	.08	.021	11202	6.86	—	12927	.179	—	14733	1.18	—
10141	.16	.024	11203	1.39	.54	13049	.09	.054	14734	.51	—
10145	.77	.013	11204	.60	1.51	13111	1.73	.097	14855	.26	.162
10146	.69	.018	11205	(a)	—	13112	.147	.069	14913	.64	.094
10150	.94	(a)	11206	1.08	—	13201	1.08	.167	15060	(a)	(a)
10151	23.70	—	11207	13.60	—	13204	1.22	1.40	15061	(a)	(a)
10160	4.23	—	11208	2.33	—	13205	.47	.43	15062	.235	(a)
10204	.43	—	11209	10.90	—	13206	(a)	(a)	15063	.27	(a)

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
15070	.209	—	16750	.198	.031	18707	.018	.003	40117	(a)	—
15119	(a)	—	16751	.198	—	18708	.218	.013	40140	(a)	—
15120	(a)	—	16819	1.42	(a)	18833	.211	(a)	41001	.59	—
15123	9.29	—	16820	1.10	(a)	18834	.57	.123	41210	(a)	—
15124	3.25	—	16881	3.11	(a)	18911	1.79	.019	41421	.54	—
15188	.41	(a)	16890	.166	(a)	18912	3.36	.027	41422	.29	—
15223	.114	.033	16891	.181	(a)	18920	.87	.017	41510	89.80	—
15224	.84	.065	16892	.33	(a)	18991	(a)	—	41603	25.50	—
15300	(a)	—	16900	4.96	.062	19007	3.63	—	41604	14.00	—
15314	.41	(a)	16901	3.18	.10	19051	8.05	—	41620	1.94	—
15404	.107	(a)	16902	2.70	.064	19061	(a)	—	41650	35.90	—
15405	.158	(a)	16905	5.21	.062	19795	.59	(a)	41664	75.00	—
15406	.40	.044	16906	3.33	.10	19796	.68	—	41665	8.78	—
15488	1.00	(a)	16910	2.98	.052	40005	(a)	—	41666	(a)	—
15538	.72	.017	16911	2.70	.055	40006	(a)	—	41667	205.00	—
15600	1.83	.068	16915	3.05	.051	40010	(a)	—	41668	192.00	—
15607	.27	—	16916	2.54	.049	40015	(a)	—	41669	1.35	—
15608	.41	.009	16920	6.77	.105	40020	(a)	—	41670	2.26	—
15656	12.00	—	16921	6.18	.052	40026	(a)	—	41672	(a)	—
15699	.67	—	16930	3.89	.124	40031	(a)	—	41673	(a)	—
15733	.26	.038	16931	4.20	.062	40032	(a)	—	41675	(a)	—
15839	.55	.026	16940	8.44	.053	40040	(a)	—	41677	.40	—
15991	.45	.063	16941	3.38	.096	40041	(a)	—	41678	178.00	—
15993	.38	.037	18078	.213	.142	40042	(a)	—	41679	(a)	(a)
16005	.062	.034	18109	.74	.028	40045	495.00	—	41680	18.70	—
16009	.32	.079	18110	.60	.031	40046	97.90	—	41696	1.27	—
16402	2.70	—	18200	(a)	—	40047	34.90	—	41697	.88	—
16403	1.71	.14	18205	.33	.31	40059	12.50	—	41700	(a)	—
16404	2.15	—	18206	.96	.076	40061	6.63	—	41715	11.80	—
16471	.39	—	18335	.69	.018	40063	222.00	—	41716	7.54	—
16501	.132	(a)	18435	1.64	.058	40064	65.20	—	43007	(a)	—
16527	.203	.36	18436	1.32	.16	40066	(a)	—	43117	(a)	—
16588	.149	(a)	18437	.99	(a)	40067	(a)	—	43151	34.20	—
16604	.25	.147	18438	1.91	(a)	40069	(a)	—	43152	53.20	—
16670	8.94	—	18501	1.50	.015	40072	(a)	—	43200	130.00	—
16676	.57	.014	18506	.52	.007	40075	68.80	—	43215	(a)	—
16694	.49	(a)	18507	.36	.008	40101	31.00	—	43421	35.70	—
16705	.38	.152	18570	3.73	—	40102	27.40	—	43422	187.00	—
16722	(a)	—	18575	(a)	(a)	40111	17.60	—	43424	(a)	—
16723	(a)	—	18616	.40	.54	40115	(a)	—	43470	7.39	—

\$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	113.00	—	46004	34.10	—	47471	4.66	—
43518	32.20	—	44280	.40	—	46005	27.30	—	47473	6.10	—
43550	127.00	—	44311	16.60	—	46112	.122	—	47474	6.82	—
43551	70.70	—	44315	11.20	—	46202	5.03	—	47475	5.38	—
43626	25.70	—	44427	112.00	—	46362	620.00	—	47476	5.38	—
43628	334.00	—	44428	113.00	—	46426	90.60	—	47477	7.18	—
43629	283.00	—	44429	1.69	—	46427	121.00	—	47478	7.54	—
43754	(a)	—	44430	1.18	—	46510	(a)	—	47600	(a)	—
43760	9.43	—	44431	3.76	—	46590	(a)	—	47610	(a)	—
43822	5.88	—	44432	1.19	—	46603	7.60	—	48039	92.40	—
43840	.072	—	44433	37.90	—	46604	8.76	—	48177	(a)	—
43860	4.63	—	44434	72.60	—	46606	23.40	—	48178	(a)	—
43889	1.66	—	44435	75.10	—	46607	32.10	—	48206	68.00	—
43945	(a)	—	44436	87.80	—	46622	17.20	—	48252	(a)	—
43946	(a)	—	44437	72.70	—	46671	(a)	—	48441	.29	—
43990	(a)	(a)	44438	57.50	—	46700	262.00	—	48557	28.60	—
43991	(a)	—	44439	112.00	—	46773	(a)	—	48558	24.80	—
44009	11.30	—	44440	92.60	—	46822	(a)	—	48600	181.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	27.50	—	44501	(a)	—	46882	(a)	—	48636	1.99	(a)
44070	8.14	—	45190	3.96	—	46911	50.90	—	48637	21.80	—
44071	9.05	—	45191	2.81	—	46912	93.20	—	48638	10.80	—
44072	6.25	—	45192	3.29	—	46913	(a)	—	48727	(a)	—
44100	4.00	—	45193	1.94	—	46914	(a)	—	48808	3.08	—
44101	4.17	—	45210	2.46	—	46915	(a)	—	48924	(a)	—
44102	3.25	—	45224	(a)	—	46916	(a)	—	48925	522.00	—
44103	2.88	—	45225	(a)	—	47050	1.61	—	49005	.27	—
44104	1.21	—	45334	75.10	—	47051	(a)	—	49111	4.70	—
44105	(a)	—	45380	.31	(a)	47052	(a)	—	49181	30.20	—
44106	(a)	—	45450	22.10	—	47103	(a)	—	49183	36.80	—
44108	1.42	—	45523	(a)	—	47146	(a)	—	49184	77.70	—
44109	3.58	—	45524	(a)	—	47147	(a)	—	49185	70.70	—
44110	3.67	—	45539	(a)	—	47221	288.00	—	49239	.229	.65
44111	2.25	—	45678	.43	—	47253	(a)	—	49292	2.21	—
44112	1.33	—	45771	.47	.176	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.152	.069	47318	20.90	—	49333	16.20	—
44193	(a)	—	45900	.208	.06	47367	.40	—	49451	(a)	—
44194	(a)	—	45901	.179	.047	47420	4.58	—	49452	(a)	—
44222	(a)	—	45937	.29	—	47468	(a)	—	49617	.76	.146
44276	175.00	—	45993	(a)	(a)	47469	5.38	—	49618	.64	.052

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	1.21	.096	51315	.149	.106	51809	.66	.158	52341	.057	(a)
49763	7.85	—	51330	.121	.43	51833	.63	.072	52342	.165	(a)
49800	(a)	—	51333	.04	.31	51850	.29	(a)	52343	.10	(a)
49801	253.00	—	51340	.064	(a)	51851	.199	(a)	52401	.31	(a)
49802	22.50	—	51350	.97	.142	51852	.47	(a)	52402	.036	(a)
49803	39.80	—	51351	.87	.045	51853	.187	(a)	52432	.177	(a)
49840	1.66	—	51352	1.20	.114	51854	.42	(a)	52433	.162	1.20
49870	218.00	—	51355	.82	.096	51855	.44	(a)	52435	.202	(a)
49890	(a)	—	51356	.88	.69	51856	.242	(a)	52438	.146	(a)
49891	(a)	—	51357	.211	.53	51857	.41	(a)	52440	.23	(a)
49902	(a)	—	51358	.51	.149	51869	.175	.14	52467	.212	(a)
49903	(a)	—	51359	.45	.84	51877	.99	.22	52469	.074	.109
50010	.38	.58	51370	.77	5.00	51889	.162	.014	52505	.37	.203
50015	.248	(a)	51380	.077	.05	51896	.076	.02	52547	.27	.088
50017	.189	(a)	51400	.28	(a)	51900	.47	.093	52581	1.80	3.68
50045	.43	(a)	51401	.42	(a)	51909	.26	.057	52619	.127	(a)
50047	.049	(a)	51500	.145	.109	51919	.164	(a)	52660	.143	—
51001	.068	.46	51516	.121	—	51926	.167	.04	52744	2.41	.094
51005	.014	(a)	51517	.137	—	51927	.09	.115	52767	.246	(a)
51116	.172	.57	51550	.179	.36	51934	.183	.142	52876	(a)	(a)
51201	.065	(a)	51551	.062	.92	51941	.166	.039	52911	.101	.52
51205	.199	.083	51552	.108	.159	51942	.27	—	52967	.038	.064
51206	.031	.45	51553	.192	(a)	51956	.72	.246	53001	.37	.33
51210	.119	(a)	51554	.018	(a)	51957	.63	.40	53077	.178	.197
51211	(a)	(a)	51575	.26	.02	51958	.56	.39	53095	.122	(a)
51220	.41	2.58	51576	.34	.075	51959	.57	(a)	53096	.17	(a)
51221	.227	1.94	51600	.234	.198	51960	.076	.36	53121	.48	.46
51222	.28	3.12	51613	.155	.138	51970	.33	.25	53147	.042	(a)
51224	.29	1.33	51625	.062	(a)	51982	.097	.085	53229	.233	(a)
51230	.049	.79	51666	.41	.103	51985	.112	—	53271	.091	(a)
51240	.78	.182	51702	.187	(a)	51986	.38	.107	53333	.229	.213
51241	2.33	.30	51703	.078	(a)	51999	.161	.46	53374	.64	.38
51250	.31	(a)	51734	.146	.31	52002	.141	.118	53375	.34	.25
51251	.067	(a)	51741	.41	.25	52075	.231	.25	53376	.54	.187
51252	.237	.101	51752	.34	.159	52076	.28	(a)	53377	.55	.211
51253	.202	(a)	51767	.121	.009	52109	.036	(a)	53403	.35	(a)
51254	.063	.045	51777	.42	.076	52134	.47	.70	53425	.216	(a)
51255	.80	(a)	51790	.70	(a)	52137	.091	(a)	53565	.41	.124
51300	.58	.173	51796	.149	(a)	52150	.87	(a)	53631	.056	.022
51305	.58	1.03	51808	.53	.73	52315	.55	.24	53632	.064	.035

\$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
53731	.059	(a)	56170	.212	(a)	57401	.118	.098	58503	.141	.061
53732	.40	.46	56171	.104	(a)	57403	.86	.036	58532	.182	(a)
53733	.26	.26	56202	.135	.10	57410	.057	.13	58559	.037	(a)
53734	.72	—	56390	.236	.63	57411	.053	(a)	58560	.089	(a)
53803	.51	(a)	56391	.202	.32	57572	.033	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.33	.125	57600	.099	.033	58575	.115	.123
53902	(a)	(a)	56488	.70	.034	57611	.114	.064	58627	.37	.016
53903	(a)	(a)	56567	.22	(a)	57625	.87	(a)	58663	.49	1.59
53904	(a)	(a)	56650	.67	(a)	57651	.106	.043	58682	.33	(a)
53905	(a)	(a)	56651	.37	(a)	57690	.148	.51	58713	.27	(a)
53907	.177	.111	56652	.26	(a)	57716	.07	.087	58737	.239	.74
53951	(a)	(a)	56653	.25	(a)	57725	.153	.091	58756	.091	(a)
53952	(a)	(a)	56654	.129	(a)	57726	.119	.019	58757	.81	(a)
53953	(a)	(a)	56690	.36	.36	57798	.054	(a)	58759	.099	(a)
54012	.072	—	56699	.15	.051	57800	.201	(a)	58802	.113	.45
54077	.243	.37	56758	.127	.155	57808	.059	(a)	58813	.223	(a)
54444	(a)	(a)	56759	.13	.093	57809	.061	(a)	58822	.31	(a)
55010	.73	1.10	56760	.187	.106	57810	.059	.109	58837	.45	.165
55011	.198	1.26	56805	.246	(a)	57871	.07	.116	58840	.134	.111
55012	.236	1.17	56806	.174	(a)	57913	.26	.31	58873	.214	.03
55013	.195	.99	56807	.173	(a)	57997	.161	—	58903	.071	(a)
55014	(a)	(a)	56808	.226	(a)	57998	.115	.059	58904	.055	.131
55214	.191	.089	56900	.217	(a)	57999	.097	.071	58922	.36	.187
55371	1.62	.13	56910	.108	(a)	58009	.097	(a)	59005	.135	.096
55410	(a)	(a)	56911	.189	(a)	58010	.27	(a)	59057	1.00	(a)
55426	.237	(a)	56912	.153	.084	58020	.92	(a)	59058	.65	(a)
55597	.048	1.78	56913	.125	(a)	58056	.32	(a)	59188	1.83	.056
55647	.096	.056	56915	.74	(a)	58057	.201	(a)	59189	2.52	.30
55648	.043	(a)	56916	.67	.187	58058	.18	(a)	59223	.221	.077
55649	.052	(a)	56917	.193	(a)	58095	.25	1.83	59257	.036	.015
55715	.38	.234	56918	.093	(a)	58096	.34	1.04	59306	.228	(a)
55716	.55	.52	56919	.237	(a)	58301	.074	.082	59378	.144	.152
55717	.31	(a)	56920	.216	(a)	58302	.091	.055	59481	.61	.088
55718	.30	(a)	56980	.188	(a)	58397	.53	.83	59482	1.91	(a)
55802	.42	.009	57001	.064	.018	58408	.095	—	59537	.155	.168
55918	.217	3.19	57002	.042	.11	58409	.121	—	59601	.231	2.31
55919	.03	3.64	57090	.35	.63	58456	.064	—	59647	.85	.176
56040	.02	.04	57146	.22	.67	58457	.093	—	59660	.43	1.14
56041	.135	(a)	57202	.167	(a)	58458	.121	—	59661	.209	(a)
56042	.17	(a)	57257	.207	.036	58459	.145	—	59693	.035	—

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
59695	(a)	(a)	59964	1.06	.061	63220	(a)	—	91190	3.70	(a)
59701	.017	.244	59970	.132	.182	64074	28.00	—	91200	1.47	—
59713	.38	.33	59973	.29	(a)	64075	19.70	—	91210	(a)	—
59722	.197	.032	59975	.185	.243	64500	(a)	—	91235	4.52	2.92
59723	.074	.038	59977	.106	(a)	65007	96.40	—	91250	6.81	(a)
59724	.114	.022	59984	.08	.055	66122	41.50	—	91265	31.50	3.63
59725	.142	.104	59985	.31	(a)	66123	22.80	—	91266	16.70	.84
59726	.103	.024	59986	.238	(a)	66309	66.60	—	91280	(a)	2.42
59738	.33	.066	59988	.047	.06	66561	154.00	—	91302	28.80	(a)
59750	.115	.24	59989	.042	.045	67017	143.00	—	91315	8.75	—
59751	.042	(a)	60010	67.00	—	67508	43.10	—	91324	19.50	(a)
59773	.108	.028	60011	77.00	—	67509	31.60	—	91325	(a)	(a)
59774	.089	.152	60012	127.00	—	67510	17.60	—	91340	12.70	6.58
59775	.115	.189	60013	108.00	—	67511	19.00	—	91341	7.87	3.06
59781	.10	.076	60015	81.00	—	67512	81.50	—	91342	11.70	3.04
59782	.149	.49	60016	91.10	—	67513	51.70	—	91343	1.74	1.07
59783	.146	(a)	60035	109.00	—	67634	124.00	—	91405	14.80	—
59784	.112	(a)	61000	66.30	—	67635	87.60	—	91436	8.91	2.23
59790	.25	(a)	61212	58.40	—	68001	268.00	—	91481	32.50	—
59798	.38	.46	61216	64.90	—	68439	344.00	—	91507	4.79	3.15
59806	.27	(a)	61217	59.00	—	68500	14.70	—	91523	73.90	—
59867	.29	(a)	61218	40.30	—	68604	6.43	—	91547	.42	—
59886	.039	.112	61223	272.00	—	68606	25.10	—	91551	2.61	.59
59889	.36	.153	61224	96.40	—	68607	19.90	—	91555	2.72	1.03
59892	.146	(a)	61225	134.00	—	68702	16.40	—	91560	9.22	3.82
59904	.098	.066	61226	213.00	—	68703	12.30	—	91562	5.80	—
59905	.179	.13	61227	195.00	—	68706	52.60	—	91577	20.80	2.57
59914	1.05	.62	62000	44.40	—	68707	52.00	—	91580	12.20	—
59915	.33	.78	62001	33.30	—	90089	7.54	—	91581	(a)	(a)
59917	.061	.165	62002	15.20	—	91111	5.83	4.74	91582	(a)	(a)
59923	.026	.005	62003	47.90	—	91125	4.54	2.60	91583	(a)	(a)
59925	.46	1.09	63010	121.00	—	91127	3.92	1.37	91584	(a)	(a)
59926	.39	.42	63011	151.00	—	91130	2.58	—	91585	(a)	(a)
59927	.26	1.56	63012	214.00	—	91135	.72	(a)	91586	(a)	(a)
59931	.47	.59	63013	203.00	—	91150	3.70	5.27	91587	(a)	(a)
59932	.51	.93	63215	158.00	—	91155	8.22	21.10	91588	(a)	(a)
59941	.158	(a)	63216	110.00	—	91160	1.82	—	91589	(a)	(a)
59947	.098	.33	63217	99.50	—	91175	1.57	—	91590	6.02	—
59955	.061	.147	63218	33.50	—	91177	6.86	—	91591	(a)	(a)
59963	.45	.45	63219	(a)	—	91179	6.89	—	91606	25.30	—

\$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	2.58	—	97653	5.46	2.48	98426	4.43	(a)
91629	5.16	(a)	95358	(a)	—	97654	9.52	3.13	98427	4.31	—
91636	8.85	—	95410	7.73	2.69	97655	9.68	4.45	98428	(a)	—
91641	2.40	(a)	95455	10.70	1.94	98002	1.75	.85	98429	2.30	—
91666	1.62	(a)	95487	4.15	(a)	98003	1.71	(a)	98430	(a)	—
91722	7.74	(a)	95505	4.98	1.85	98090	.23	—	98449	6.19	12.60
91746	5.80	5.87	95620	3.36	(a)	98091	.249	—	98482	6.64	6.56
91805	.36	—	95625	13.80	3.49	98092	.76	—	98483	9.80	15.10
92053	.90	.40	95630	(a)	(a)	98111	1.14	—	98502	9.38	2.71
92054	.31	.207	95647	5.45	6.85	98150	(a)	—	98555	4.37	—
92055	8.60	.18	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	2.65	96053	4.14	3.51	98152	5.90	.42	98598	.34	—
92102	8.10	2.55	96317	2.67	—	98153	6.64	(a)	98601	11.20	(a)
92215	6.48	2.71	96408	6.69	7.41	98154	7.84	(a)	98622	(a)	—
92338	3.11	1.37	96409	6.19	9.79	98155	11.00	(a)	98623	(a)	—
92445	5.07	—	96410	5.43	8.33	98156	(a)	(a)	98624	1.76	—
92446	10.20	1.91	96611	2.92	1.02	98157	7.01	.32	98636	5.56	3.44
92447	8.94	1.50	96702	7.70	(a)	98158	(a)	(a)	98640	194.00	—
92451	4.52	1.94	96703	(a)	—	98159	4.70	(a)	98658	11.30	—
92453	5.66	—	96816	7.23	—	98160	9.96	(a)	98659	2.03	.54
92478	2.80	1.65	96872	9.49	(a)	98161	11.20	(a)	98677	30.50	7.64
92593	59.40	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	10.70
92663	1.20	—	97002	(a)	(a)	98163	11.70	.30	98698	(a)	(a)
94007	19.20	4.12	97003	(a)	(a)	98164	3.81	.094	98699	8.82	(a)
94099	4.37	—	97047	8.87	—	98257	2.58	—	98705	16.00	—
94225	15.40	—	97050	6.88	—	98303	22.00	5.45	98710	6.13	—
94276	8.01	4.01	97111	9.24	—	98304	9.55	2.90	98751	8.57	—
94304	5.77	(a)	97220	.69	(a)	98305	7.12	1.14	98805	8.01	.92
94381	10.80	9.99	97221	(a)	1.19	98306	18.30	.70	98806	5.17	3.56
94404	7.59	5.53	97222	3.00	1.67	98307	3.03	.46	98810	10.00	—
94444	(a)	(a)	97223	4.52	2.82	98308	1.99	.71	98813	9.68	1.79
94569	5.13	3.68	97308	1.29	—	98309	11.10	1.31	98820	15.30	3.54
94590	22.10	—	97447	4.24	3.71	98344	1.98	.41	98871	(a)	(a)
94617	6.98	—	97501	(a)	—	98405	3.27	—	98884	3.98	1.92
94638	(a)	—	97502	(a)	—	98413	25.20	(a)	98914	1.38	.81
95124	2.58	.70	97503	(a)	—	98414	23.00	(a)	98949	1.94	.44
95233	5.52	—	97504	(a)	—	98415	3.03	(a)	98967	6.25	5.76
95305	5.99	—	97650	6.39	3.50	98423	7.20	(a)	98993	10.60	6.42
95306	10.10	—	97651	12.50	3.83	98424	12.20	(a)	99003	2.97	.76
95310	14.30	1.89	97652	10.90	3.07	98425	5.01	(a)	99004	8.05	1.47

\$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	2.10	7.46	99826	1.98	.42						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.08	—						
99083	(a)	—	99917	4.99	—						
99084	(a)	(a)	99938	5.60	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.05						
99160	(a)	—	99948	12.80	18.40						
99163	7.28	.65	99952	14.70	14.10						
99165	1.60	(a)	99953	15.90	9.24						
99220	3.04	(a)	99954	11.50	9.73						
99221	(a)	(a)	99955	14.50	11.50						
99222	5.72	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.53	2.37						
99303	24.40	—	99975	12.80	—						
99310	6.11	(a)	99986	(a)	—						
99315	18.00	1.92	99987	(a)	—						
99321	17.40	1.99	99988	4.89	—						
99445	(a)	(a)									
99471	1.38	—									
99505	8.99	—									
99506	11.10	—									
99507	9.64	—									
99570	5.17	(a)									
99571	1.25	(a)									
99572	2.45	(a)									
99573	2.34	(a)									
99600	3.50	—									
99613	15.40	2.50									
99614	7.82	—									
99620	.84	—									
99650	2.45	.76									
99709	6.05	(a)									
99718	2.47	—									
99746	4.17	3.05									
99760	.48	—									
99777	17.40	—									
99793	5.29	—									
99798	(a)	(a)									
99803	(a)	12.40									

CLASSES 10010–15063
PREM/OPS TERR. 508
PROD/COPS

COMMERCIAL LINES MANUAL
DIVISION SIX
GENERAL LIABILITY
LOSS COST PAGES

CONNECTICUT (06)

\$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	.184	10205	.35	—	11210	10.10	—	13207	(a)	(a)
10015	7.65	—	10220	6.65	—	11211	52.40	—	13208	(a)	(a)
10020	(a)	(a)	10255	.37	.131	11212	7.93	—	13314	.169	.017
10026	.91	.019	10256	1.35	.147	11213	6.47	—	13351	.41	.044
10036	1.00	(a)	10257	.25	.167	11214	15.90	—	13352	.42	.039
10040	.079	.28	10309	.228	.019	11222	.27	—	13410	2.12	2.44
10042	.52	.34	10315	.54	(a)	11234	.40	.057	13411	(a)	(a)
10052	5.29	—	10331	10.40	—	11248	.07	.019	13412	.72	1.01
10054	4.70	—	10332	17.90	—	11258	.98	.144	13453	.83	(a)
10060	.25	.07	10352	.47	.062	11259	1.05	.14	13454	.97	(a)
10065	.38	.033	10367	13.50	—	11273	19.70	—	13455	.98	(a)
10066	.38	.039	10368	19.70	—	11274	18.90	—	13461	(a)	(a)
10070	.06	.141	10375	(a)	—	11288	1.20	.08	13506	1.29	.06
10071	.45	.09	10378	10.50	—	12014	.151	.04	13507	1.56	.137
10072	15.30	—	10379	4.88	—	12356	1.67	.026	13590	.73	.74
10073	1.55	.39	10380	8.33	—	12361	.069	.082	13621	.185	.36
10075	11.50	.148	10381	7.21	—	12362	.066	(a)	13670	.039	.013
10100	.81	.054	11007	5.74	—	12373	.025	.025	13673	.74	.016
10101	.34	.166	11020	.43	.11	12374	.87	.067	13715	.066	.154
10105	3.66	—	11039	1.35	.061	12375	.43	.047	13716	.64	.13
10107	4.74	.159	11052	4.09	—	12391	.049	.091	13720	.42	.066
10110	26.00	—	11101	(a)	(a)	12393	.57	(a)	13759	.25	.129
10111	.131	.083	11120	(a)	—	12467	.235	(a)	13930	.14	.211
10113	.51	—	11126	.088	.02	12509	.092	.038	14068	.055	.015
10115	1.01	.061	11127	.33	.007	12510	1.17	.026	14101	.65	.038
10117	7.60	—	11128	.45	.06	12583	.52	(a)	14279	.71	.079
10119	(a)	—	11138	2.59	—	12651	1.52	.49	14401	.98	.119
10120	17.00	—	11155	.30	—	12683	.69	(a)	14405	3.37	—
10130	4.99	—	11160	(a)	(a)	12707	.43	.65	14527	.27	.181
10132	4.30	—	11167	.94	—	12797	.091	.169	14655	.125	—
10133	3.93	—	11168	4.88	—	12805	.46	.141	14731	4.05	—
10135	(a)	—	11201	50.20	—	12841	.76	—	14732	.30	—
10140	.032	.021	11202	14.80	—	12927	.132	—	14733	.88	—
10141	.063	.024	11203	.77	.54	13049	.036	.054	14734	.38	—
10145	.31	.013	11204	.44	1.51	13111	.91	.097	14855	.33	.162
10146	.36	.018	11205	(a)	—	13112	.059	.069	14913	.47	.094
10150	.70	(a)	11206	2.33	—	13201	1.34	.167	15060	(a)	(a)
10151	17.60	—	11207	29.40	—	13204	1.52	1.40	15061	(a)	(a)
10160	3.13	—	11208	5.04	—	13205	.58	.43	15062	.29	(a)
10204	.32	—	11209	23.70	—	13206	(a)	(a)	15063	.34	(a)

\$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
15070	.45	—	16750	.147	.031	18707	.01	.003	40117	(a)	—
15119	(a)	—	16751	.147	—	18708	.162	.013	40140	(a)	—
15120	(a)	—	16819	1.77	(a)	18833	.117	(a)	41001	.29	—
15123	3.92	—	16820	1.37	(a)	18834	.42	.123	41210	(a)	—
15124	1.37	—	16881	2.30	(a)	18911	1.32	.019	41421	.65	—
15188	.51	(a)	16890	.207	(a)	18912	2.49	.027	41422	.35	—
15223	.046	.033	16891	.225	(a)	18920	.65	.017	41510	66.60	—
15224	.44	.065	16892	.41	(a)	18991	(a)	—	41603	30.90	—
15300	(a)	—	16900	2.32	.062	19007	1.53	—	41604	17.00	—
15314	.30	(a)	16901	1.48	.10	19051	3.40	—	41620	4.21	—
15404	.133	(a)	16902	1.26	.064	19061	(a)	—	41650	43.50	—
15405	.196	(a)	16905	2.43	.062	19795	.43	(a)	41664	36.10	—
15406	.50	.044	16906	1.56	.10	19796	.51	—	41665	4.23	—
15488	1.25	(a)	16910	1.39	.052	40005	(a)	—	41666	(a)	—
15538	.54	.017	16911	1.26	.055	40006	(a)	—	41667	98.70	—
15600	1.35	.068	16915	1.43	.051	40010	(a)	—	41668	92.50	—
15607	.59	—	16916	1.19	.049	40015	(a)	—	41669	.65	—
15608	.30	.009	16920	3.16	.105	40020	(a)	—	41670	1.09	—
15656	8.91	—	16921	2.89	.052	40026	(a)	—	41672	(a)	—
15699	1.46	—	16930	1.82	.124	40031	(a)	—	41673	(a)	—
15733	.33	.038	16931	1.96	.062	40032	(a)	—	41675	(a)	—
15839	.40	.026	16940	3.94	.053	40040	(a)	—	41677	.87	—
15991	.33	.063	16941	1.58	.096	40041	(a)	—	41678	116.00	—
15993	.28	.037	18078	.119	.142	40042	(a)	—	41679	(a)	(a)
16005	.035	.034	18109	.55	.028	40045	239.00	—	41680	22.60	—
16009	.40	.079	18110	.44	.031	40046	47.10	—	41696	2.75	—
16402	2.00	—	18200	(a)	—	40047	16.80	—	41697	1.91	—
16403	1.26	.14	18205	.183	.31	40059	6.02	—	41700	(a)	—
16404	1.60	—	18206	.71	.076	40061	3.19	—	41715	14.40	—
16471	.83	—	18335	.51	.018	40063	107.00	—	41716	9.14	—
16501	.074	(a)	18435	.86	.058	40064	31.40	—	43007	(a)	—
16527	.113	.36	18436	.69	.16	40066	(a)	—	43117	(a)	—
16588	.185	(a)	18437	.74	(a)	40067	(a)	—	43151	45.60	—
16604	.31	.147	18438	1.41	(a)	40069	(a)	—	43152	34.70	—
16670	4.31	—	18501	.79	.015	40072	(a)	—	43200	173.00	—
16676	.42	.014	18506	.65	.007	40075	91.60	—	43215	(a)	—
16694	.61	(a)	18507	.26	.008	40101	42.70	—	43421	47.50	—
16705	.209	.152	18570	2.77	—	40102	37.80	—	43422	249.00	—
16722	(a)	—	18575	(a)	(a)	40111	8.46	—	43424	(a)	—
16723	(a)	—	18616	.50	.54	40115	(a)	—	43470	16.00	—

\$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	151.00	—	46004	41.30	—	47471	5.66	—
43518	15.50	—	44280	.87	—	46005	33.10	—	47473	7.40	—
43550	170.00	—	44311	7.99	—	46112	.168	—	47474	8.27	—
43551	94.10	—	44315	5.37	—	46202	4.42	—	47475	6.53	—
43626	12.40	—	44427	154.00	—	46362	405.00	—	47476	6.53	—
43628	161.00	—	44428	155.00	—	46426	59.10	—	47477	8.70	—
43629	136.00	—	44429	2.33	—	46427	79.00	—	47478	9.14	—
43754	(a)	—	44430	1.62	—	46510	(a)	—	47600	(a)	—
43760	4.54	—	44431	5.17	—	46590	(a)	—	47610	(a)	—
43822	12.70	—	44432	1.64	—	46603	4.96	—	48039	123.00	—
43840	.156	—	44433	52.20	—	46604	5.72	—	48177	(a)	—
43860	10.00	—	44434	99.90	—	46606	15.30	—	48178	(a)	—
43889	3.58	—	44435	103.00	—	46607	21.00	—	48206	32.70	—
43945	(a)	—	44436	121.00	—	46622	37.20	—	48252	(a)	—
43946	(a)	—	44437	100.00	—	46671	(a)	—	48441	.138	—
43990	(a)	(a)	44438	79.10	—	46700	349.00	—	48557	13.80	—
43991	(a)	—	44439	154.00	—	46773	(a)	—	48558	12.00	—
44009	4.78	—	44440	127.00	—	46822	(a)	—	48600	118.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	13.20	—	44501	(a)	—	46882	(a)	—	48636	2.64	(a)
44070	3.92	—	45190	3.48	—	46911	24.50	—	48637	10.50	—
44071	4.36	—	45191	2.47	—	46912	44.90	—	48638	5.21	—
44072	3.01	—	45192	2.89	—	46913	(a)	—	48727	(a)	—
44100	2.05	—	45193	1.71	—	46914	(a)	—	48808	2.28	—
44101	2.14	—	45210	2.16	—	46915	(a)	—	48924	(a)	—
44102	1.67	—	45224	(a)	—	46916	(a)	—	48925	251.00	—
44103	1.47	—	45225	(a)	—	47050	3.48	—	49005	.59	—
44104	.62	—	45334	99.90	—	47051	(a)	—	49111	3.49	—
44105	(a)	—	45380	.38	(a)	47052	(a)	—	49181	40.20	—
44106	(a)	—	45450	29.40	—	47103	(a)	—	49183	49.00	—
44108	.73	—	45523	(a)	—	47146	(a)	—	49184	103.00	—
44109	1.84	—	45524	(a)	—	47147	(a)	—	49185	94.10	—
44110	1.88	—	45539	(a)	—	47221	383.00	—	49239	.28	.65
44111	1.15	—	45678	.94	—	47253	(a)	—	49292	2.94	—
44112	.68	—	45771	.58	.176	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.188	.069	47318	10.10	—	49333	21.60	—
44193	(a)	—	45900	.154	.06	47367	.87	—	49451	(a)	—
44194	(a)	—	45901	.132	.047	47420	2.21	—	49452	(a)	—
44222	(a)	—	45937	.39	—	47468	(a)	—	49617	.32	.146
44276	233.00	—	45993	(a)	(a)	47469	6.53	—	49618	.27	.052

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
49619	.51	.096	51315	.185	.106	51809	.58	.158	52341	.076	(a)
49763	3.31	—	51330	.161	.43	51833	.41	.072	52342	.219	(a)
49800	(a)	—	51333	.053	.31	51850	.39	(a)	52343	.134	(a)
49801	337.00	—	51340	.057	(a)	51851	.26	(a)	52401	.41	(a)
49802	29.90	—	51350	.63	.142	51852	.62	(a)	52402	.031	(a)
49803	52.90	—	51351	.56	.045	51853	.249	(a)	52432	.155	(a)
49840	3.58	—	51352	.77	.114	51854	.56	(a)	52433	.142	1.20
49870	105.00	—	51355	.52	.096	51855	.59	(a)	52435	.178	(a)
49890	(a)	—	51356	.56	.69	51856	.32	(a)	52438	.129	(a)
49891	(a)	—	51357	.26	.53	51857	.55	(a)	52440	.202	(a)
49902	(a)	—	51358	.63	.149	51869	.154	.14	52467	.187	(a)
49903	(a)	—	51359	.55	.84	51877	.87	.22	52469	.065	.109
50010	.34	.58	51370	.67	5.00	51889	.143	.014	52505	.33	.203
50015	.218	(a)	51380	.067	.05	51896	.067	.02	52547	.36	.088
50017	.166	(a)	51400	.38	(a)	51900	.30	.093	52581	1.59	3.68
50045	.38	(a)	51401	.56	(a)	51909	.35	.057	52619	.111	(a)
50047	.043	(a)	51500	.127	.109	51919	.144	(a)	52660	.31	—
51001	.091	.46	51516	.26	—	51926	.147	.04	52744	1.55	.094
51005	.019	(a)	51517	.30	—	51927	.079	.115	52767	.33	(a)
51116	.229	.57	51550	.157	.36	51934	.161	.142	52876	(a)	(a)
51201	.057	(a)	51551	.055	.92	51941	.146	.039	52911	.089	.52
51205	.175	.083	51552	.095	.159	51942	.233	—	52967	.033	.064
51206	.027	.45	51553	.169	(a)	51956	.63	.246	53001	.33	.33
51210	.159	(a)	51554	.016	(a)	51957	.56	.40	53077	.157	.197
51211	(a)	(a)	51575	.168	.02	51958	.49	.39	53095	.107	(a)
51220	.54	2.58	51576	.30	.075	51959	.51	(a)	53096	.149	(a)
51221	.30	1.94	51600	.206	.198	51960	.067	.36	53121	.42	.46
51222	.37	3.12	51613	.136	.138	51970	.29	.25	53147	.055	(a)
51224	.39	1.33	51625	.083	(a)	51982	.085	.085	53229	.31	(a)
51230	.066	.79	51666	.27	.103	51985	.243	—	53271	.08	(a)
51240	.69	.182	51702	.249	(a)	51986	.34	.107	53333	.30	.213
51241	2.05	.30	51703	.103	(a)	51999	.141	.46	53374	.41	.38
51250	.42	(a)	51734	.194	.31	52002	.124	.118	53375	.217	.25
51251	.059	(a)	51741	.36	.25	52075	.31	.25	53376	.35	.187
51252	.208	.101	51752	.30	.159	52076	.37	(a)	53377	.36	.211
51253	.177	(a)	51767	.078	.009	52109	.031	(a)	53403	.225	(a)
51254	.055	.045	51777	.27	.076	52134	.42	.70	53425	.29	(a)
51255	1.06	(a)	51790	.45	(a)	52137	.121	(a)	53565	.26	.124
51300	.37	.173	51796	.131	(a)	52150	.76	(a)	53631	.049	.022
51305	.37	1.03	51808	.46	.73	52315	.35	.24	53632	.057	.035

\$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	.052	(a)	56170	.28	(a)	57401	.103	.098	58503	.124	.061
53732	.35	.46	56171	.139	(a)	57403	.55	.036	58532	.16	(a)
53733	.231	.26	56202	.119	.10	57410	.05	.13	58559	.033	(a)
53734	1.56	–	56390	.207	.63	57411	.071	(a)	58560	.079	(a)
53803	.69	(a)	56391	.178	.32	57572	.029	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.29	.125	57600	.087	.033	58575	.101	.123
53902	(a)	(a)	56488	.45	.034	57611	.151	.064	58627	.33	.016
53903	(a)	(a)	56567	.29	(a)	57625	.77	(a)	58663	.65	1.59
53904	(a)	(a)	56650	.89	(a)	57651	.093	.043	58682	.29	(a)
53905	(a)	(a)	56651	.49	(a)	57690	.197	.51	58713	.172	(a)
53907	.156	.111	56652	.35	(a)	57716	.093	.087	58737	.21	.74
53951	(a)	(a)	56653	.34	(a)	57725	.204	.091	58756	.121	(a)
53952	(a)	(a)	56654	.171	(a)	57726	.159	.019	58757	.71	(a)
53953	(a)	(a)	56690	.233	.36	57798	.047	(a)	58759	.087	(a)
54012	.156	–	56699	.132	.051	57800	.177	(a)	58802	.099	.45
54077	.213	.37	56758	.112	.155	57808	.078	(a)	58813	.30	(a)
54444	(a)	(a)	56759	.115	.093	57809	.081	(a)	58822	.27	(a)
55010	.64	1.10	56760	.165	.106	57810	.078	.109	58837	.60	.165
55011	.174	1.26	56805	.217	(a)	57871	.093	.116	58840	.179	.111
55012	.207	1.17	56806	.153	(a)	57913	.229	.31	58873	.28	.03
55013	.26	.99	56807	.152	(a)	57997	.35	–	58903	.063	(a)
55014	(a)	(a)	56808	.199	(a)	57998	.101	.059	58904	.048	.131
55214	.168	.089	56900	.191	(a)	57999	.128	.071	58922	.47	.187
55371	1.04	.13	56910	.095	(a)	58009	.128	(a)	59005	.119	.096
55410	(a)	(a)	56911	.25	(a)	58010	.235	(a)	59057	.88	(a)
55426	.31	(a)	56912	.204	.084	58020	.59	(a)	59058	.57	(a)
55597	.042	1.78	56913	.166	(a)	58056	.28	(a)	59188	1.18	.056
55647	.084	.056	56915	.99	(a)	58057	.177	(a)	59189	1.62	.30
55648	.038	(a)	56916	.89	.187	58058	.159	(a)	59223	.29	.077
55649	.045	(a)	56917	.26	(a)	58095	.223	1.83	59257	.032	.015
55715	.33	.234	56918	.123	(a)	58096	.30	1.04	59306	.201	(a)
55716	.48	.52	56919	.31	(a)	58301	.098	.082	59378	.191	.152
55717	.42	(a)	56920	.29	(a)	58302	.08	.055	59481	.54	.088
55718	.40	(a)	56980	.165	(a)	58397	.46	.83	59482	1.23	(a)
55802	.27	.009	57001	.057	.018	58408	.205	–	59537	.207	.168
55918	.191	3.19	57002	.037	.11	58409	.26	–	59601	.203	2.31
55919	.026	3.64	57090	.46	.63	58456	.139	–	59647	.55	.176
56040	.018	.04	57146	.29	.67	58457	.202	–	59660	.37	1.14
56041	.119	(a)	57202	.147	(a)	58458	.26	–	59661	.183	(a)
56042	.149	(a)	57257	.182	.036	58459	.31	–	59693	.031	–

\$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
59695	(a)	(a)	59964	.93	.061	63220	(a)	—	91190	3.70	(a)
59701	.015	.244	59970	.176	.182	64074	24.60	—	91200	1.47	—
59713	.33	.33	59973	.26	(a)	64075	17.30	—	91210	(a)	—
59722	.173	.032	59975	.247	.243	64500	(a)	—	91235	4.52	2.92
59723	.065	.038	59977	.141	(a)	65007	62.90	—	91250	6.81	(a)
59724	.10	.022	59984	.07	.055	66122	27.10	—	91265	31.50	3.63
59725	.125	.104	59985	.27	(a)	66123	14.90	—	91266	16.70	.84
59726	.091	.024	59986	.209	(a)	66309	43.50	—	91280	(a)	2.42
59738	.29	.066	59988	.063	.06	66561	101.00	—	91302	28.80	(a)
59750	.154	.24	59989	.037	.045	67017	93.50	—	91315	8.75	—
59751	.055	(a)	60010	97.00	—	67508	52.20	—	91324	19.50	(a)
59773	.07	.028	60011	112.00	—	67509	38.30	—	91325	(a)	(a)
59774	.057	.152	60012	183.00	—	67510	21.30	—	91340	12.70	6.58
59775	.074	.189	60013	157.00	—	67511	23.10	—	91341	7.87	3.06
59781	.134	.076	60015	117.00	—	67512	98.80	—	91342	11.70	3.04
59782	.199	.49	60016	132.00	—	67513	62.70	—	91343	1.74	1.07
59783	.194	(a)	60035	70.90	—	67634	80.90	—	91405	14.80	—
59784	.149	(a)	61000	96.00	—	67635	57.20	—	91436	8.91	2.23
59790	.223	(a)	61212	38.10	—	68001	175.00	—	91481	32.50	—
59798	.51	.46	61216	42.30	—	68439	225.00	—	91507	4.79	3.15
59806	.36	(a)	61217	38.50	—	68500	21.30	—	91523	73.90	—
59867	.25	(a)	61218	26.30	—	68604	4.20	—	91547	.42	—
59886	.034	.112	61223	178.00	—	68606	16.40	—	91551	2.61	.59
59889	.229	.153	61224	62.90	—	68607	13.00	—	91555	2.72	1.03
59892	.194	(a)	61225	87.40	—	68702	10.70	—	91560	9.22	3.82
59904	.131	.066	61226	139.00	—	68703	8.01	—	91562	5.80	—
59905	.157	.13	61227	127.00	—	68706	34.30	—	91577	20.80	2.57
59914	.92	.62	62000	29.00	—	68707	33.90	—	91580	12.20	—
59915	.44	.78	62001	21.70	—	90089	7.54	—	91581	(a)	(a)
59917	.081	.165	62002	9.92	—	91111	5.83	4.74	91582	(a)	(a)
59923	.023	.005	62003	31.30	—	91125	4.54	2.60	91583	(a)	(a)
59925	.57	1.09	63010	175.00	—	91127	3.92	1.37	91584	(a)	(a)
59926	.48	.42	63011	218.00	—	91130	2.58	—	91585	(a)	(a)
59927	.33	1.56	63012	310.00	—	91135	.72	(a)	91586	(a)	(a)
59931	.42	.59	63013	294.00	—	91150	3.70	5.27	91587	(a)	(a)
59932	.45	.93	63215	103.00	—	91155	8.22	21.10	91588	(a)	(a)
59941	.139	(a)	63216	71.70	—	91160	1.82	—	91589	(a)	(a)
59947	.131	.33	63217	47.90	—	91175	1.57	—	91590	6.02	—
59955	.053	.147	63218	16.10	—	91177	6.86	—	91591	(a)	(a)
59963	.40	.45	63219	(a)	—	91179	6.89	—	91606	25.30	—

\$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	2.58	—	97653	5.46	2.48	98426	4.43	(a)
91629	5.16	(a)	95358	(a)	—	97654	9.52	3.13	98427	4.31	—
91636	8.85	—	95410	7.73	2.69	97655	9.68	4.45	98428	(a)	—
91641	2.40	(a)	95455	10.70	1.94	98002	1.75	.85	98429	2.30	—
91666	1.62	(a)	95487	4.15	(a)	98003	1.71	(a)	98430	(a)	—
91722	7.74	(a)	95505	4.98	1.85	98090	.23	—	98449	6.19	12.60
91746	5.80	5.87	95620	3.36	(a)	98091	.249	—	98482	6.64	6.56
91805	.36	—	95625	13.80	3.49	98092	.76	—	98483	9.80	15.10
92053	.90	.40	95630	(a)	(a)	98111	1.14	—	98502	9.38	2.71
92054	.31	.207	95647	5.45	6.85	98150	(a)	—	98555	4.37	—
92055	8.60	.18	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	2.65	96053	4.14	3.51	98152	5.90	.42	98598	.34	—
92102	8.10	2.55	96317	2.67	—	98153	6.64	(a)	98601	11.20	(a)
92215	6.48	2.71	96408	6.69	7.41	98154	7.84	(a)	98622	(a)	—
92338	3.11	1.37	96409	6.19	9.79	98155	11.00	(a)	98623	(a)	—
92445	5.07	—	96410	5.43	8.33	98156	(a)	(a)	98624	1.76	—
92446	10.20	1.91	96611	2.92	1.02	98157	7.01	.32	98636	5.56	3.44
92447	8.94	1.50	96702	7.70	(a)	98158	(a)	(a)	98640	194.00	—
92451	4.52	1.94	96703	(a)	—	98159	4.70	(a)	98658	11.30	—
92453	5.66	—	96816	7.23	—	98160	9.96	(a)	98659	2.03	.54
92478	2.80	1.65	96872	9.49	(a)	98161	11.20	(a)	98677	30.50	7.64
92593	59.40	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	10.70
92663	1.20	—	97002	(a)	(a)	98163	11.70	.30	98698	(a)	(a)
94007	19.20	4.12	97003	(a)	(a)	98164	3.81	.094	98699	8.82	(a)
94099	4.37	—	97047	8.87	—	98257	2.58	—	98705	16.00	—
94225	15.40	—	97050	6.88	—	98303	22.00	5.45	98710	6.13	—
94276	8.01	4.01	97111	9.24	—	98304	9.55	2.90	98751	8.57	—
94304	5.77	(a)	97220	.69	(a)	98305	7.12	1.14	98805	8.01	.92
94381	10.80	9.99	97221	(a)	1.19	98306	18.30	.70	98806	5.17	3.56
94404	7.59	5.53	97222	3.00	1.67	98307	3.03	.46	98810	10.00	—
94444	(a)	(a)	97223	4.52	2.82	98308	1.99	.71	98813	9.68	1.79
94569	5.13	3.68	97308	1.29	—	98309	11.10	1.31	98820	15.30	3.54
94590	22.10	—	97447	4.24	3.71	98344	1.98	.41	98871	(a)	(a)
94617	6.98	—	97501	(a)	—	98405	3.27	—	98884	3.98	1.92
94638	(a)	—	97502	(a)	—	98413	25.20	(a)	98914	1.38	.81
95124	2.58	.70	97503	(a)	—	98414	23.00	(a)	98949	1.94	.44
95233	5.52	—	97504	(a)	—	98415	3.03	(a)	98967	6.25	5.76
95305	5.99	—	97650	6.39	3.50	98423	7.20	(a)	98993	10.60	6.42
95306	10.10	—	97651	12.50	3.83	98424	12.20	(a)	99003	2.97	.76
95310	14.30	1.89	97652	10.90	3.07	98425	5.01	(a)	99004	8.05	1.47

\$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	2.10	7.46	99826	1.98	.42						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.08	—						
99083	(a)	—	99917	4.99	—						
99084	(a)	(a)	99938	5.60	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.05						
99160	(a)	—	99948	12.80	18.40						
99163	7.28	.65	99952	14.70	14.10						
99165	1.60	(a)	99953	15.90	9.24						
99220	3.04	(a)	99954	11.50	9.73						
99221	(a)	(a)	99955	14.50	11.50						
99222	5.72	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.53	2.37						
99303	24.40	—	99975	12.80	—						
99310	6.11	(a)	99986	(a)	—						
99315	18.00	1.92	99987	(a)	—						
99321	17.40	1.99	99988	4.89	—						
99445	(a)	(a)									
99471	1.38	—									
99505	8.99	—									
99506	11.10	—									
99507	9.64	—									
99570	5.17	(a)									
99571	1.25	(a)									
99572	2.45	(a)									
99573	2.34	(a)									
99600	3.50	—									
99613	15.40	2.50									
99614	7.82	—									
99620	.84	—									
99650	2.45	.76									
99709	6.05	(a)									
99718	2.47	—									
99746	4.17	3.05									
99760	.48	—									
99777	17.40	—									
99793	5.29	—									
99798	(a)	(a)									
99803	(a)	12.40									

\$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	.10	.184	10205	.74	—	11210	6.44	—	13207	(a)	(a)
10015	5.89	—	10220	14.00	—	11211	33.50	—	13208	(a)	(a)
10020	(a)	(a)	10255	.27	.131	11212	5.07	—	13314	.36	.017
10026	1.92	.019	10256	.99	.147	11213	4.13	—	13351	.87	.044
10036	.73	(a)	10257	.186	.167	11214	10.20	—	13352	.88	.039
10040	.076	.28	10309	.48	.019	11222	.171	—	13410	1.55	2.44
10042	1.10	.34	10315	1.13	(a)	11234	.83	.057	13411	(a)	(a)
10052	4.07	—	10331	7.99	—	11248	.051	.019	13412	.52	1.01
10054	3.61	—	10332	13.80	—	11258	3.37	.144	13453	.60	(a)
10060	.53	.07	10352	1.63	.062	11259	3.61	.14	13454	.71	(a)
10065	.79	.033	10367	8.62	—	11273	41.40	—	13455	.72	(a)
10066	.80	.039	10368	12.60	—	11274	39.70	—	13461	(a)	(a)
10070	.057	.141	10375	(a)	—	11288	4.13	.08	13506	2.72	.06
10071	.94	.09	10378	8.09	—	12014	.111	.04	13507	3.28	.137
10072	9.75	—	10379	3.75	—	12356	3.51	.026	13590	.53	.74
10073	1.13	.39	10380	6.41	—	12361	.158	.082	13621	.135	.36
10075	8.42	.148	10381	5.55	—	12362	.063	(a)	13670	.088	.013
10100	2.80	.054	11007	3.67	—	12373	.024	.025	13673	2.55	.016
10101	.71	.166	11020	.90	.11	12374	1.82	.067	13715	.063	.154
10105	7.69	—	11039	.99	.061	12375	.90	.047	13716	1.34	.13
10107	3.47	.159	11052	3.18	—	12391	.047	.091	13720	1.44	.066
10110	20.00	—	11101	(a)	(a)	12393	1.19	(a)	13759	.53	.129
10111	.125	.083	11120	(a)	—	12467	.49	(a)	13930	.133	.211
10113	1.07	—	11126	.185	.02	12509	.068	.038	14068	.116	.015
10115	2.12	.061	11127	.32	.007	12510	.86	.026	14101	1.36	.038
10117	5.85	—	11128	.43	.06	12583	.38	(a)	14279	.52	.079
10119	(a)	—	11138	2.00	—	12651	1.11	.49	14401	3.39	.119
10120	13.10	—	11155	.63	—	12683	.51	(a)	14405	2.16	—
10130	10.50	—	11160	(a)	(a)	12707	.41	.65	14527	.25	.181
10132	9.04	—	11167	.73	—	12797	.086	.169	14655	.26	—
10133	3.06	—	11168	3.80	—	12805	.96	.141	14731	3.16	—
10135	(a)	—	11201	32.10	—	12841	1.59	—	14732	.234	—
10140	.072	.021	11202	9.49	—	12927	.28	—	14733	1.84	—
10141	.145	.024	11203	.74	.54	13049	.082	.054	14734	.79	—
10145	.70	.013	11204	.93	1.51	13111	3.12	.097	14855	.238	.162
10146	1.25	.018	11205	(a)	—	13112	.134	.069	14913	.99	.094
10150	1.47	(a)	11206	1.49	—	13201	.98	.167	15060	(a)	(a)
10151	37.00	—	11207	18.80	—	13204	1.11	1.40	15061	(a)	(a)
10160	6.58	—	11208	3.22	—	13205	.43	.43	15062	.213	(a)
10204	.66	—	11209	15.10	—	13206	(a)	(a)	15063	.248	(a)

\$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
15070	.29	—	16750	.31	.031	18707	.009	.003	40117	(a)	—
15119	(a)	—	16751	.31	—	18708	.34	.013	40140	(a)	—
15120	(a)	—	16819	1.29	(a)	18833	.112	(a)	41001	.22	—
15123	3.05	—	16820	1.00	(a)	18834	.88	.123	41210	(a)	—
15124	1.07	—	16881	4.84	(a)	18911	2.78	.019	41421	2.56	—
15188	.38	(a)	16890	.151	(a)	18912	5.24	.027	41422	1.36	—
15223	.104	.033	16891	.165	(a)	18920	1.36	.017	41510	140.00	—
15224	1.52	.065	16892	.30	(a)	18991	(a)	—	41603	121.00	—
15300	(a)	—	16900	4.20	.062	19007	1.19	—	41604	66.50	—
15314	.63	(a)	16901	2.69	.10	19051	2.64	—	41620	2.69	—
15404	.097	(a)	16902	2.28	.064	19061	(a)	—	41650	171.00	—
15405	.143	(a)	16905	4.42	.062	19795	.91	(a)	41664	27.80	—
15406	.36	.044	16906	2.82	.10	19796	1.07	—	41665	3.25	—
15488	.91	(a)	16910	2.52	.052	40005	(a)	—	41666	(a)	—
15538	1.13	.017	16911	2.28	.055	40006	(a)	—	41667	76.00	—
15600	2.84	.068	16915	2.58	.051	40010	(a)	—	41668	71.20	—
15607	.38	—	16916	2.15	.049	40015	(a)	—	41669	.50	—
15608	.63	.009	16920	5.73	.105	40020	(a)	—	41670	.84	—
15656	18.70	—	16921	5.23	.052	40026	(a)	—	41672	(a)	—
15699	.93	—	16930	3.30	.124	40031	(a)	—	41673	(a)	—
15733	.238	.038	16931	3.55	.062	40032	(a)	—	41675	(a)	—
15839	.85	.026	16940	7.15	.053	40040	(a)	—	41677	.56	—
15991	.70	.063	16941	2.86	.096	40041	(a)	—	41678	216.00	—
15993	.59	.037	18078	.113	.142	40042	(a)	—	41679	(a)	(a)
16005	.033	.034	18109	1.16	.028	40045	184.00	—	41680	88.70	—
16009	.29	.079	18110	.93	.031	40046	36.30	—	41696	1.76	—
16402	4.20	—	18200	(a)	—	40047	12.90	—	41697	1.22	—
16403	2.66	.14	18205	.175	.31	40059	4.63	—	41700	(a)	—
16404	3.35	—	18206	1.50	.076	40061	2.46	—	41715	56.30	—
16471	.53	—	18335	1.08	.018	40063	82.20	—	41716	35.80	—
16501	.07	(a)	18435	2.96	.058	40064	24.20	—	43007	(a)	—
16527	.108	.36	18436	2.39	.16	40066	(a)	—	43117	(a)	—
16588	.135	(a)	18437	1.55	(a)	40067	(a)	—	43151	10.10	—
16604	.227	.147	18438	2.97	(a)	40069	(a)	—	43152	64.70	—
16670	3.31	—	18501	2.72	.015	40072	(a)	—	43200	38.30	—
16676	.88	.014	18506	.48	.007	40075	20.20	—	43215	(a)	—
16694	.45	(a)	18507	.56	.008	40101	92.90	—	43421	10.50	—
16705	.20	.152	18570	5.81	—	40102	82.10	—	43422	55.10	—
16722	(a)	—	18575	(a)	(a)	40111	6.51	—	43424	(a)	—
16723	(a)	—	18616	.36	.54	40115	(a)	—	43470	10.20	—

\$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
43517	(a)	—	44277	33.30	—	46004	162.00	—	47471	22.20	—
43518	11.90	—	44280	.56	—	46005	130.00	—	47473	29.00	—
43550	37.40	—	44311	6.15	—	46112	.37	—	47474	32.40	—
43551	20.80	—	44315	4.13	—	46202	1.98	—	47475	25.60	—
43626	9.52	—	44427	336.00	—	46362	754.00	—	47476	25.60	—
43628	124.00	—	44428	338.00	—	46426	110.00	—	47477	34.10	—
43629	105.00	—	44429	5.06	—	46427	147.00	—	47478	35.80	—
43754	(a)	—	44430	3.52	—	46510	(a)	—	47600	(a)	—
43760	3.49	—	44431	11.20	—	46590	(a)	—	47610	(a)	—
43822	8.13	—	44432	3.56	—	46603	9.24	—	48039	27.20	—
43840	.10	—	44433	114.00	—	46604	10.70	—	48177	(a)	—
43860	6.40	—	44434	217.00	—	46606	28.40	—	48178	(a)	—
43889	2.29	—	44435	225.00	—	46607	39.10	—	48206	25.20	—
43945	(a)	—	44436	263.00	—	46622	23.80	—	48252	(a)	—
43946	(a)	—	44437	218.00	—	46671	(a)	—	48441	.106	—
43990	(a)	(a)	44438	172.00	—	46700	77.00	—	48557	10.60	—
43991	(a)	—	44439	335.00	—	46773	(a)	—	48558	9.20	—
44009	3.72	—	44440	277.00	—	46822	(a)	—	48600	220.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	10.20	—	44501	(a)	—	46882	(a)	—	48636	1.83	(a)
44070	3.01	—	45190	1.56	—	46911	18.80	—	48637	8.09	—
44071	3.35	—	45191	1.11	—	46912	34.50	—	48638	4.01	—
44072	2.32	—	45192	1.29	—	46913	(a)	—	48727	(a)	—
44100	1.90	—	45193	.76	—	46914	(a)	—	48808	4.79	—
44101	1.97	—	45210	.97	—	46915	(a)	—	48924	(a)	—
44102	1.54	—	45224	(a)	—	46916	(a)	—	48925	193.00	—
44103	1.36	—	45225	(a)	—	47050	2.22	—	49005	.38	—
44104	.57	—	45334	22.10	—	47051	(a)	—	49111	7.32	—
44105	(a)	—	45380	.28	(a)	47052	(a)	—	49181	8.87	—
44106	(a)	—	45450	6.49	—	47103	(a)	—	49183	10.80	—
44108	.67	—	45523	(a)	—	47146	(a)	—	49184	22.80	—
44109	1.70	—	45524	(a)	—	47147	(a)	—	49185	20.80	—
44110	1.74	—	45539	(a)	—	47221	84.50	—	49239	.208	.65
44111	1.07	—	45678	.60	—	47253	(a)	—	49292	.65	—
44112	.63	—	45771	.42	.176	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.138	.069	47318	7.75	—	49333	4.76	—
44193	(a)	—	45900	.32	.06	47367	.56	—	49451	(a)	—
44194	(a)	—	45901	.28	.047	47420	1.70	—	49452	(a)	—
44222	(a)	—	45937	.087	—	47468	(a)	—	49617	.25	.146
44276	51.40	—	45993	(a)	(a)	47469	25.60	—	49618	.211	.052

DIVISION SIX

PREM/OPS TERR. 509

GENERAL LIABILITY

PROD/COPS

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
49619	.40	.096	51315	.135	.106	51809	.72	.158	52341	.052	(a)
49763	2.58	—	51330	.112	.43	51833	.65	.072	52342	.152	(a)
49800	(a)	—	51333	.037	.31	51850	.27	(a)	52343	.092	(a)
49801	74.40	—	51340	.07	(a)	51851	.183	(a)	52401	.29	(a)
49802	6.60	—	51350	1.00	.142	51852	.43	(a)	52402	.039	(a)
49803	11.70	—	51351	.90	.045	51853	.173	(a)	52432	.193	(a)
49840	2.29	—	51352	1.23	.114	51854	.39	(a)	52433	.176	1.20
49870	80.90	—	51355	.84	.096	51855	.41	(a)	52435	.221	(a)
49890	(a)	—	51356	.91	.69	51856	.223	(a)	52438	.16	(a)
49891	(a)	—	51357	.192	.53	51857	.38	(a)	52440	.25	(a)
49902	(a)	—	51358	.46	.149	51869	.191	.14	52467	.232	(a)
49903	(a)	—	51359	.41	.84	51877	1.08	.22	52469	.081	.109
50010	.42	.58	51370	.84	5.00	51889	.177	.014	52505	.40	.203
50015	.27	(a)	51380	.084	.05	51896	.083	.02	52547	.248	.088
50017	.206	(a)	51400	.26	(a)	51900	.49	.093	52581	1.97	3.68
50045	.47	(a)	51401	.39	(a)	51909	.244	.057	52619	.138	(a)
50047	.053	(a)	51500	.158	.109	51919	.179	(a)	52660	.198	—
51001	.063	.46	51516	.167	—	51926	.182	.04	52744	2.49	.094
51005	.013	(a)	51517	.189	—	51927	.098	.115	52767	.227	(a)
51116	.159	.57	51550	.195	.36	51934	.199	.142	52876	(a)	(a)
51201	.071	(a)	51551	.068	.92	51941	.181	.039	52911	.11	.52
51205	.217	.083	51552	.117	.159	51942	.29	—	52967	.041	.064
51206	.034	.45	51553	.209	(a)	51956	.78	.246	53001	.40	.33
51210	.11	(a)	51554	.02	(a)	51957	.69	.40	53077	.194	.197
51211	(a)	(a)	51575	.27	.02	51958	.61	.39	53095	.133	(a)
51220	.38	2.58	51576	.38	.075	51959	.63	(a)	53096	.185	(a)
51221	.209	1.94	51600	.26	.198	51960	.083	.36	53121	.53	.46
51222	.25	3.12	51613	.169	.138	51970	.36	.25	53147	.038	(a)
51224	.27	1.33	51625	.058	(a)	51982	.106	.085	53229	.214	(a)
51230	.045	.79	51666	.43	.103	51985	.156	—	53271	.099	(a)
51240	.86	.182	51702	.173	(a)	51986	.42	.107	53333	.211	.213
51241	2.54	.30	51703	.071	(a)	51999	.175	.46	53374	.66	.38
51250	.29	(a)	51734	.134	.31	52002	.154	.118	53375	.35	.25
51251	.074	(a)	51741	.44	.25	52075	.213	.25	53376	.56	.187
51252	.26	.101	51752	.38	.159	52076	.26	(a)	53377	.57	.211
51253	.22	(a)	51767	.125	.009	52109	.039	(a)	53403	.36	(a)
51254	.069	.045	51777	.43	.076	52134	.52	.70	53425	.199	(a)
51255	.73	(a)	51790	.72	(a)	52137	.084	(a)	53565	.42	.124
51300	.60	.173	51796	.162	(a)	52150	.95	(a)	53631	.061	.022
51305	.60	1.03	51808	.58	.73	52315	.56	.24	53632	.07	.035

\$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	.065	(a)	56170	.195	(a)	57401	.128	.098	58503	.154	.061
53732	.44	.46	56171	.096	(a)	57403	.89	.036	58532	.199	(a)
53733	.29	.26	56202	.147	.10	57410	.062	.13	58559	.041	(a)
53734	1.00	—	56390	.26	.63	57411	.049	(a)	58560	.098	(a)
53803	.47	(a)	56391	.221	.32	57572	.036	.094	58561	(a)	(a)
53901	(a)	(a)	56427	.36	.125	57600	.108	.033	58575	.126	.123
53902	(a)	(a)	56488	.72	.034	57611	.105	.064	58627	.40	.016
53903	(a)	(a)	56567	.202	(a)	57625	.95	(a)	58663	.45	1.59
53904	(a)	(a)	56650	.62	(a)	57651	.116	.043	58682	.36	(a)
53905	(a)	(a)	56651	.34	(a)	57690	.136	.51	58713	.28	(a)
53907	.194	.111	56652	.241	(a)	57716	.065	.087	58737	.26	.74
53951	(a)	(a)	56653	.232	(a)	57725	.141	.091	58756	.084	(a)
53952	(a)	(a)	56654	.119	(a)	57726	.11	.019	58757	.88	(a)
53953	(a)	(a)	56690	.37	.36	57798	.059	(a)	58759	.108	(a)
54012	.10	—	56699	.164	.051	57800	.219	(a)	58802	.123	.45
54077	.26	.37	56758	.139	.155	57808	.054	(a)	58813	.206	(a)
54444	(a)	(a)	56759	.142	.093	57809	.056	(a)	58822	.34	(a)
55010	.80	1.10	56760	.204	.106	57810	.054	.109	58837	.41	.165
55011	.216	1.26	56805	.27	(a)	57871	.065	.116	58840	.124	.111
55012	.26	1.17	56806	.19	(a)	57913	.28	.31	58873	.197	.03
55013	.18	.99	56807	.189	(a)	57997	.222	—	58903	.078	(a)
55014	(a)	(a)	56808	.246	(a)	57998	.126	.059	58904	.06	.131
55214	.208	.089	56900	.237	(a)	57999	.089	.071	58922	.33	.187
55371	1.67	.13	56910	.118	(a)	58009	.089	(a)	59005	.147	.096
55410	(a)	(a)	56911	.174	(a)	58010	.29	(a)	59057	1.09	(a)
55426	.218	(a)	56912	.141	.084	58020	.95	(a)	59058	.71	(a)
55597	.052	1.78	56913	.115	(a)	58056	.35	(a)	59188	1.89	.056
55647	.104	.056	56915	.68	(a)	58057	.219	(a)	59189	2.59	.30
55648	.047	(a)	56916	.62	.187	58058	.197	(a)	59223	.204	.077
55649	.056	(a)	56917	.178	(a)	58095	.28	1.83	59257	.04	.015
55715	.41	.234	56918	.085	(a)	58096	.37	1.04	59306	.249	(a)
55716	.60	.52	56919	.218	(a)	58301	.068	.082	59378	.133	.152
55717	.29	(a)	56920	.199	(a)	58302	.099	.055	59481	.67	.088
55718	.28	(a)	56980	.205	(a)	58397	.58	.83	59482	1.97	(a)
55802	.43	.009	57001	.07	.018	58408	.131	—	59537	.143	.168
55918	.237	3.19	57002	.045	.11	58409	.167	—	59601	.25	2.31
55919	.032	3.64	57090	.32	.63	58456	.089	—	59647	.88	.176
56040	.022	.04	57146	.202	.67	58457	.129	—	59660	.46	1.14
56041	.147	(a)	57202	.182	(a)	58458	.167	—	59661	.227	(a)
56042	.185	(a)	57257	.226	.036	58459	.20	—	59693	.038	—

DIVISION SIX

PREM/OPS TERR. 509

GENERAL LIABILITY

PROD/COPS

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
59695	(a)	(a)	59964	1.15	.061	63220	(a)	—	91190	3.70	(a)
59701	.018	.244	59970	.122	.182	64074	11.00	—	91200	1.47	—
59713	.42	.33	59973	.32	(a)	64075	7.74	—	91210	(a)	—
59722	.215	.032	59975	.171	.243	64500	(a)	—	91235	4.52	2.92
59723	.081	.038	59977	.098	(a)	65007	117.00	—	91250	6.81	(a)
59724	.124	.022	59984	.087	.055	66122	50.50	—	91265	31.50	3.63
59725	.155	.104	59985	.34	(a)	66123	27.70	—	91266	16.70	.84
59726	.112	.024	59986	.26	(a)	66309	81.00	—	91280	(a)	2.42
59738	.36	.066	59988	.044	.06	66561	188.00	—	91302	28.80	(a)
59750	.106	.24	59989	.045	.045	67017	174.00	—	91315	8.75	—
59751	.038	(a)	60010	82.40	—	67508	205.00	—	91324	19.50	(a)
59773	.111	.028	60011	94.70	—	67509	150.00	—	91325	(a)	(a)
59774	.092	.152	60012	156.00	—	67510	83.60	—	91340	12.70	6.58
59775	.118	.189	60013	133.00	—	67511	90.40	—	91341	7.87	3.06
59781	.092	.076	60015	99.70	—	67512	387.00	—	91342	11.70	3.04
59782	.138	.49	60016	112.00	—	67513	246.00	—	91343	1.74	1.07
59783	.134	(a)	60035	132.00	—	67634	151.00	—	91405	14.80	—
59784	.103	(a)	61000	81.60	—	67635	107.00	—	91436	8.91	2.23
59790	.28	(a)	61212	71.10	—	68001	326.00	—	91481	32.50	—
59798	.35	.46	61216	78.90	—	68439	419.00	—	91507	4.79	3.15
59806	.25	(a)	61217	71.80	—	68500	18.10	—	91523	73.90	—
59867	.31	(a)	61218	49.00	—	68604	7.82	—	91547	.42	—
59886	.042	.112	61223	331.00	—	68606	30.60	—	91551	2.61	.59
59889	.37	.153	61224	117.00	—	68607	24.20	—	91555	2.72	1.03
59892	.134	(a)	61225	163.00	—	68702	19.90	—	91560	9.22	3.82
59904	.091	.066	61226	259.00	—	68703	14.90	—	91562	5.80	—
59905	.195	.13	61227	237.00	—	68706	64.00	—	91577	20.80	2.57
59914	1.15	.62	62000	54.00	—	68707	63.30	—	91580	12.20	—
59915	.30	.78	62001	40.50	—	90089	7.54	—	91581	(a)	(a)
59917	.056	.165	62002	18.50	—	91111	5.83	4.74	91582	(a)	(a)
59923	.028	.005	62003	58.30	—	91125	4.54	2.60	91583	(a)	(a)
59925	.42	1.09	63010	148.00	—	91127	3.92	1.37	91584	(a)	(a)
59926	.35	.42	63011	185.00	—	91130	2.58	—	91585	(a)	(a)
59927	.238	1.56	63012	264.00	—	91135	.72	(a)	91586	(a)	(a)
59931	.52	.59	63013	250.00	—	91150	3.70	5.27	91587	(a)	(a)
59932	.56	.93	63215	193.00	—	91155	8.22	21.10	91588	(a)	(a)
59941	.173	(a)	63216	134.00	—	91160	1.82	—	91589	(a)	(a)
59947	.091	.33	63217	36.90	—	91175	1.57	—	91590	6.02	—
59955	.066	.147	63218	12.40	—	91177	6.86	—	91591	(a)	(a)
59963	.49	.45	63219	(a)	—	91179	6.89	—	91606	25.30	—

\$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
91618	(a)	(a)	95357	2.58	—	97653	5.46	2.48	98426	4.43	(a)
91629	5.16	(a)	95358	(a)	—	97654	9.52	3.13	98427	4.31	—
91636	8.85	—	95410	7.73	2.69	97655	9.68	4.45	98428	(a)	—
91641	2.40	(a)	95455	10.70	1.94	98002	1.75	.85	98429	2.30	—
91666	1.62	(a)	95487	4.15	(a)	98003	1.71	(a)	98430	(a)	—
91722	7.74	(a)	95505	4.98	1.85	98090	.23	—	98449	6.19	12.60
91746	5.80	5.87	95620	3.36	(a)	98091	.249	—	98482	6.64	6.56
91805	.36	—	95625	13.80	3.49	98092	.76	—	98483	9.80	15.10
92053	.90	.40	95630	(a)	(a)	98111	1.14	—	98502	9.38	2.71
92054	.31	.207	95647	5.45	6.85	98150	(a)	—	98555	4.37	—
92055	8.60	.18	95648	(a)	(a)	98151	(a)	—	98597	.98	—
92101	13.40	2.65	96053	4.14	3.51	98152	5.90	.42	98598	.34	—
92102	8.10	2.55	96317	2.67	—	98153	6.64	(a)	98601	11.20	(a)
92215	6.48	2.71	96408	6.69	7.41	98154	7.84	(a)	98622	(a)	—
92338	3.11	1.37	96409	6.19	9.79	98155	11.00	(a)	98623	(a)	—
92445	5.07	—	96410	5.43	8.33	98156	(a)	(a)	98624	1.76	—
92446	10.20	1.91	96611	2.92	1.02	98157	7.01	.32	98636	5.56	3.44
92447	8.94	1.50	96702	7.70	(a)	98158	(a)	(a)	98640	194.00	—
92451	4.52	1.94	96703	(a)	—	98159	4.70	(a)	98658	11.30	—
92453	5.66	—	96816	7.23	—	98160	9.96	(a)	98659	2.03	.54
92478	2.80	1.65	96872	9.49	(a)	98161	11.20	(a)	98677	30.50	7.64
92593	59.40	—	96930	(a)	—	98162	(a)	(a)	98678	27.10	10.70
92663	1.20	—	97002	(a)	(a)	98163	11.70	.30	98698	(a)	(a)
94007	19.20	4.12	97003	(a)	(a)	98164	3.81	.094	98699	8.82	(a)
94099	4.37	—	97047	8.87	—	98257	2.58	—	98705	16.00	—
94225	15.40	—	97050	6.88	—	98303	22.00	5.45	98710	6.13	—
94276	8.01	4.01	97111	9.24	—	98304	9.55	2.90	98751	8.57	—
94304	5.77	(a)	97220	.69	(a)	98305	7.12	1.14	98805	8.01	.92
94381	10.80	9.99	97221	(a)	1.19	98306	18.30	.70	98806	5.17	3.56
94404	7.59	5.53	97222	3.00	1.67	98307	3.03	.46	98810	10.00	—
94444	(a)	(a)	97223	4.52	2.82	98308	1.99	.71	98813	9.68	1.79
94569	5.13	3.68	97308	1.29	—	98309	11.10	1.31	98820	15.30	3.54
94590	22.10	—	97447	4.24	3.71	98344	1.98	.41	98871	(a)	(a)
94617	6.98	—	97501	(a)	—	98405	3.27	—	98884	3.98	1.92
94638	(a)	—	97502	(a)	—	98413	25.20	(a)	98914	1.38	.81
95124	2.58	.70	97503	(a)	—	98414	23.00	(a)	98949	1.94	.44
95233	5.52	—	97504	(a)	—	98415	3.03	(a)	98967	6.25	5.76
95305	5.99	—	97650	6.39	3.50	98423	7.20	(a)	98993	10.60	6.42
95306	10.10	—	97651	12.50	3.83	98424	12.20	(a)	99003	2.97	.76
95310	14.30	1.89	97652	10.90	3.07	98425	5.01	(a)	99004	8.05	1.47

\$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
99080	2.10	7.46	99826	1.98	.42						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.08	—						
99083	(a)	—	99917	4.99	—						
99084	(a)	(a)	99938	5.60	—						
99085	(a)	(a)	99943	16.20	—						
99111	3.05	—	99946	12.10	3.05						
99160	(a)	—	99948	12.80	18.40						
99163	7.28	.65	99952	14.70	14.10						
99165	1.60	(a)	99953	15.90	9.24						
99220	3.04	(a)	99954	11.50	9.73						
99221	(a)	(a)	99955	14.50	11.50						
99222	5.72	(a)	99963	1.20	—						
99223	.45	(a)	99969	5.53	2.37						
99303	24.40	—	99975	12.80	—						
99310	6.11	(a)	99986	(a)	—						
99315	18.00	1.92	99987	(a)	—						
99321	17.40	1.99	99988	4.89	—						
99445	(a)	(a)									
99471	1.38	—									
99505	8.99	—									
99506	11.10	—									
99507	9.64	—									
99570	5.17	(a)									
99571	1.25	(a)									
99572	2.45	(a)									
99573	2.34	(a)									
99600	3.50	—									
99613	15.40	2.50									
99614	7.82	—									
99620	.84	—									
99650	2.45	.76									
99709	6.05	(a)									
99718	2.47	—									
99746	4.17	3.05									
99760	.48	—									
99777	17.40	—									
99793	5.29	—									
99798	(a)	(a)									
99803	(a)	12.40									