**LOSS COSTS – IMPLEMENTATION**                                      SEPTEMBER 30, 2019

GENERAL LIABILITY          LI-GL-2019-220

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

## KEY MESSAGE

Revised overall prospective loss costs for +6.5% to be implemented.

## BACKGROUND

In circular LI-GL-2019-197, 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

We do not establish an effective date for Commercial General Liability loss cost revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

## IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of April 1, 2020, 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

ISO has not filed this revision.

You must independently determine the final rates you will use and the effective date of any rate change. You are NOT required to file anything with the Illinois Insurance Department, and you must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number GL-2019-BGL1, NOT this circular number.

## 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 4-20 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

## RELATED RULES REVISION

We are announcing in a separate circular the implementation of a corresponding rules revision. Please refer to the Reference(s) block for identification of that circular.

## REFERENCE(S)

- LI-GL-2019-221 (09/30/2019) Illinois General Liability Rule 24. Revision To Be Implemented
- LI-GL-2019-197 (09/11/2019) General Liability Basic Limit Experience For 2019 Group 4 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.

## COPYRIGHT EXPLANATION

## DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data 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. The ISO staff responsible for this circular also reviewed the data for reasonableness.

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

- The non-actuarial content of this circular, please contact:

  Alexander Esau
  Production Operations, Compliance and Product Services
  201-469-2717
  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.

**PURPOSE**

This document:

- revises current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a +6.5% 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:

| SUBLINE | INDICATED | SELECTED |
|---|---|---|
| M&C | + 4.7% | + 4.7% |
| OL&T | +16.0% | +12.5% |
| Premises/Operations | + 9.9% | + 8.3% |
| | | |
| Products | -11.1% | -11.1% |
| Local Products/Completed Operations | + 4.8% | + 4.8% |
| Products/Completed Operations | - 1.5% | - 1.5% |
| | | |
| GL Overall | + 7.8% | + 6.5% |

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 except for Owners, Landlords and Tenants, where a change of +12.5% has been selected to temper the effect of the experience for the latest year and to limit swings in loss costs.

**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 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.

| REVSION OF EXECUTIVE OFFICERS, INDIVIDUAL INSUREDS AND CO-PARTNERS PAYROLL AMOUNTS (RULE 24) | This filing reflects revisions being made to Rule 24 in the companion rule filing GL-2019-RBOP. In determining the exposure amounts for payroll-based risks, the payroll amounts to be used for executive officers, individual insureds and copartners are subject to Rule 24.E.2.m. In the companion rule filing the current payroll amounts are being increased by 25% relative to the current amounts for Illinois. An offset of 0.988 has been applied to the loss costs for payroll-based classes to introduce the change on a revenue neutral basis. |
|---|---|

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

- ISO reporting companies' voluntary experience.
- Fiscal - accident year data through year ended 9/30/2018 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 4/1/2020. 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 6/30/2018 were used in selecting annual trend factors. For Products/Completed Operations, occurrence cost data and occurrence frequency data through 12/31/2017 were used.

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

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

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

**TEN LARGEST COMPANY GROUPS IN ISO DATA BASE**

| OTHER LIABILITY (ASLOB 17.0) | | PRODUCTS LIABILITY  (ASLOB 18.0) | |
|---|---|---|---|
| 1 | Continental Casualty Co. | 1 | Chubb Group of Insurance Cos |
| 2 | Chubb Group of Insurance Cos | 2 | Zurich American Insurance Co. |
| 3 | Travelers Indemnity Co. | 3 | Travelers Indemnity Co. |
| 4 | Zurich American Insurance Co. | 4 | Fireman's Fund Insurance Co. |
| 5 | Liberty Mutual Insurance Co. | 5 | Selective Insurance Group |
| 6 | Cincinnati Insurance Co. | 6 | Cincinnati Insurance Co. |
| 7 | XL Specialty Insurance Co. | 7 | Hartford Accident & Indemnity Co. |
| 8 | Fireman's Fund Insurance Co. | 8 | Liberty Mutual Insurance Co. |
| 9 | Hartford Accident & Indemnity Co. | 9 | Old Republic Insurance Co. |
| 10 | Great American 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) | 35.4% |
| 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.

COMPANY
DECISION
(CONT'D)

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

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

ILLINOIS
PRIOR REVISIONS

The latest revisions in this state are:

Document:      GL-2018-BGL1

| Coverage | Distribution Date | Loss Cost Level Changes | |
|---|---|---|---|
|  |  | Indicated | Selected |
| M&C |  | + 9.3% | + 5.0% |
| OL&T |  | - 12.9% | - 12.9% |
| Prem/Ops Combined |  | - 1.9% | - 4.0% |
| Products |  | - 8.4% | - 8.4% |
| Local Products/Completed Operations |  | - 13.3% | - 13.3% |
| Products/Completed Operations Combined |  | - 11.4% | - 11.4% |
| General Liability Overall | 4/2019 | - 3.8% | - 5.5% |

Document:      GL-2017-BGL1

| Coverage | Distribution Date | Loss Cost Level Changes | |
|---|---|---|---|
|  |  | Indicated | Selected |
| M&C |  | -  9.1% | -  9.1% |
| OL&T |  | - 11.8% | - 5.0% |
| Prem/Ops Combined |  | - 10.4% | - 7.1% |
| Products |  | - 11.3% | - 11.3% |
| Local Products/Completed Operations |  | -  6.0% | -  6.0% |
| Products/Completed Operations Combined |  | -  8.2% | -  8.2% |
| General Liability Overall | 4/2018 | - 10.0% | -  7.3% |

Document:      GL-2016-BGL1

| Coverage | Distribution Date | Loss Cost Level Changes | |
|---|---|---|---|
|  |  | Indicated | Selected |
| M&C |  | - 9.2% | - 5.0% |
| OL&T |  | - 2.5% | - 2.5% |
| Prem/Ops Combined |  | - 5.9% | - 3.8% |
| Products |  | - 6.5% | - 6.5% |
| Local Products/Completed Operations |  | + 2.4% | + 2.4% |
| Products/Completed Operations Combined |  | - 1.4% | - 1.4% |
| General Liability Overall | 4/2017 | - 5.0% | - 3.3% |

# GENERAL LIABILITY OTHER THAN PROFESSIONAL
## PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
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**GENERAL LIABILITY OTHER THAN PROFESSIONAL**
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# GENERAL LIABILITY OTHER THAN PROFESSIONAL
## PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
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ILLINOIS

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

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

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

| Summary of Indications and Selected Loss Cost Level Changes | Manufacturers And Contractors | Owners, Landlords and Tenants | Overall Premises/ Operations | Products | Local Products/ Completed Operations | Products/ Completed Operations | Overall General Liability Other Than Professional |
|---|---|---|---|---|---|---|---|
| Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C) | + 5.8% | + 19.0% | + 11.9% | | | | |
| Statewide Indicated Monoline Loss Cost Level Change (See Section C) | + 4.7% | + 16.0% | + 9.9% | - 11.1%* | + 4.8%** | - 1.5% | + 7.8% |
| Statewide Selected Monoline Loss Cost Level Change (See Section C) | + 4.7% | + 12.5% | + 8.3% | - 11.1%* | + 4.8% | - 1.5% | + 6.5% |

* 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.

ILLINOIS

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

| CODE | TERRITORY DESCRIPTION | LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL) | INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING | SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING | LOSS COST LEVEL CHANGE AFTER CAPPING |
|---|---|---|---|---|---|
| 501 | Chicago | $ 12,198,367 | + 10.8% | + 7.5% | + 7.5% |
| 504 | East St. Louis & Vicinity | 111,536 | + 18.7% | + 15.1% | + 15.1% |
| 506 | Chicago Suburban | 3,977,059 | + 16.8% | + 13.3% | + 13.3% |
| 507 | Cook County Remainder | 4,938,466 | + 18.0% | + 14.4% | + 14.3% |
| 508 | Moline, Peoria, Rock Island, Rockford & Springfield | 1,775,553 | + 16.1% | + 12.6% | + 12.6% |
| 509 | DuPage, Kane, Lake & Will Counties | 7,627,653 | + 19.0% | + 15.4% | + 15.4% |
| 514 | Remainder of State | 8,102,987 | + 19.5% | + 15.9% | + 15.8% |
|  | STATEWIDE TOTAL | $ 38,731,621 | + 16.0% | + 12.5% | + 12.5% |

ILLINOIS

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 | SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING | LOSS COST LEVEL CHANGE AFTER CAPPING |
|---|---|---|---|---|---|
| 30 | SERVICE | $ 3,353,167 | + 5.4% | + 5.4% | + 5.5% |
| 31 | LIGHT CONTRACTING | 5,126,135 | + 3.9% | + 3.9% | + 3.8% |
| 32 | MEDIUM CONTRACTING | 18,842,954 | + 6.8% | + 6.8% | + 6.8% |
| 33 | HEAVY CONTRACTING | 4,426,715 | + 0.9% | + 0.9% | + 0.9% |
| 34 | DEALERS OR DISTRIBUTORS | 3,423,953 | + 5.0% | + 5.0% | + 4.9% |
| 35 | LIGHT MANUFACTURERS | 703,254 | + 4.5% | + 4.5% | + 4.5% |
| 36 | MEDIUM MANUFACTURERS | 3,471,619 | - 1.2% | - 1.2% | - 1.5% |
| 37 | HEAVY MANUFACTURERS | 2,079,176 | + 1.6% | + 1.6% | + 1.5% |
| 38 | MISCELLANEOUS OPERATIONS | 3,245,039 | + 6.7% | + 6.7% | + 6.8% |
|  | TOTAL | $ 44,672,012 | + 4.7% | + 4.7% | + 4.7% |

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

| CLASS GROUP | DESCRIPTION | LATEST YEAR MONO/MULTI ALCCL | INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING | SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING | LOSS COST LEVEL CHANGE AFTER CAPPING |
|---|---|---|---|---|---|
| 01 | FOOD AND BEVERAGE (RETAIL) | $ 1,994,457 | + 14.2% | + 10.8% | + 11.7% |
| 02 | RESTAURANTS | 3,816,430 | + 13.1% | + 9.7% | + 9.3% |
| 03 | STORES | 2,110,424 | + 20.1% | + 16.5% | + 17.7% |
| 04 | VENDING AND RENTAL | 305,250 | + 13.0% | + 9.6% | + 10.2% |
| 05 | FOOD AND BEVERAGE DISTRIBUTORS | 822,973 | + 11.7% | + 8.3% | + 8.6% |
| 06 | NON-(FOOD AND BEVERAGE) DISTRIB. | 1,507,763 | + 17.5% | + 14.0% | + 15.0% |
| 07 | CLUBS, AMUSEMENTS AND SPORTS | 2,359,373 | + 21.4% | + 17.7% | + 19.0% |
| 08 | HEALTH CARE FACILITIES | 434,947 | + 18.7% | + 15.1% | + 15.9% |
| 09 | HOTELS AND MOTELS | 2,331,590 | + 21.0% | + 17.3% | + 16.4% |
| 10 | SCHOOLS AND CHURCHES | 3,519,181 | + 11.5% | + 8.1% | + 9.2% |
| 11 | APARTMENTS | 4,968,683 | + 8.5% | + 5.2% | + 3.7% |
| 12 | BUILDINGS AND OFFICES | 13,977,094 | + 18.7% | + 15.1% | + 14.9% |
| 13 | MISCELLANEOUS PREMISES | 496,453 | + 14.8% | + 11.3% | + 11.0% |
| 16 | GOVERNMENTAL SUBDIVISIONS | 87,003 | + 15.7% | + 12.2% | + 13.9% |
|  | TOTAL | $ 38,731,621 | + 16.0% | + 12.5% | + 12.5% |

# ILLINOIS

## 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% | $ 2,545,265 | - 13.6% | - 13.6% |
| 04 | DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG | 41,826,258 | - 8.7% | 1,446,400 | - 9.6% | - 9.6% |
| 05 | MANUFACTURERS-NOT FOOD OR DRUG-LOW | 5,676,294 | - 9.2% | 472,115 | - 10.8% | - 10.8% |
| 06 | MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM | 37,951,725 | - 10.2% | 2,025,060 | - 10.2% | - 10.2% |
| 07 | MANUFACTURERS-NOT FOOD OR DRUG-HIGH | 9,915,282 | - 10.3% | 1,021,771 | - 9.1% | - 9.1% |
| | PRODUCTS SUBTOTAL | $ 135,237,719 | - 10.8% | $ 7,510,611 | - 11.1% | - 11.1% |
| 01 | RETAIL STORES-FOOD OR DRUG | | | $ 240,771 | - 0.3% | - 0.1% |
| 02 | RETAIL STORES-NOT FOOD OR DRUG | | | 510,463 | + 4.8% | + 4.8% |
| 11 | COMPLETED OPERATIONS-LOW | | | 549,985 | + 8.1% | + 7.2% |
| 12 | COMPLETED OPERATIONS-MEDIUM | | | 9,341,197 | + 5.5% | + 5.5% |
| 13 | COMPLETED OPERATIONS-HIGH | | | 822,795 | - 3.5% | - 3.4% |
| | LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL | | | $ 11,465,211 | + 4.8% | + 4.8% |
| | TOTAL | | | $ 18,975,822 | - 1.5% | - 1.5% |

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

For Products, the difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks by class in this jurisdiction versus the multistate.

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

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

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

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

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

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

- 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 +30% and a lower cap of -20% relative to current loss costs;

- OL&T classes reflect an upper cap of +38% 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 +30% and a lower cap of -20% 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: 1.000 | OL&T: 1.000 | LP/CO: 1.000 |

The Commercial General Liability loss costs are rounded as follows:

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

for example:

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

The offset of 0.988 has been applied to the loss costs for the payroll-based classes to introduce the change in payroll amount for executive officers, individual insureds or copartners on a revenue neutral basis.

STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

                              LOSS COST % CHANGE BY CLASS

|  |  | PROPOSED | PRESENT | % |  |  | PROPOSED | PRESENT | % |  |  | PROPOSED | PRESENT | % |
| CLASS | TERR | OCCURR | OCCURR | CHG | CLASS | TERR | OCCURR | OCCURR | CHG | CLASS | TERR | OCCURR | OCCURR | CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10010 | 501 | 0.094 | 0.086 | 9.3 | 10042 | 501 | 0.330 | 0.290 | 13.8 | 10066 | 501 | 0.241 | 0.215 | 12.1 |
| 10010 | 504 | 0.081 | 0.070 | 15.7 | 10042 | 504 | 0.218 | 0.183 | 19.1 | 10066 | 504 | 0.160 | 0.134 | 19.4 |
| 10010 | 506 | 0.129 | 0.112 | 15.2 | 10042 | 506 | 0.260 | 0.223 | 16.6 | 10066 | 506 | 0.190 | 0.163 | 16.6 |
| 10010 | 507 | 0.123 | 0.107 | 15.0 | 10042 | 507 | 0.460 | 0.390 | 17.9 | 10066 | 507 | 0.340 | 0.290 | 17.2 |
| 10010 | 508 | 0.103 | 0.090 | 14.4 | 10042 | 508 | 0.330 | 0.290 | 13.8 | 10066 | 508 | 0.241 | 0.209 | 15.3 |
| | | | | | | | | | | | | | | |
| 10010 | 509 | 0.100 | 0.086 | 16.3 | 10042 | 509 | 0.410 | 0.350 | 17.1 | 10066 | 509 | 0.300 | 0.250 | 20.0 |
| 10010 | 514 | 0.131 | 0.112 | 17.0 | 10042 | 514 | 0.310 | 0.260 | 19.2 | 10066 | 514 | 0.229 | 0.191 | 19.9 |
| 10015 | 501 | 3.970 | 3.510 | 13.1 | 10052 | 501 | 2.740 | 2.420 | 13.2 | 10070 | 501 | 0.054 | 0.049 | 10.2 |
| 10015 | 504 | 3.900 | 3.250 | 20.0 | 10052 | 504 | 2.700 | 2.250 | 20.0 | 10070 | 504 | 0.047 | 0.040 | 17.5 |
| 10015 | 506 | 3.770 | 3.190 | 18.2 | 10052 | 506 | 2.610 | 2.210 | 18.1 | 10070 | 506 | 0.074 | 0.064 | 15.6 |
| | | | | | | | | | | | | | | |
| 10015 | 507 | 6.800 | 5.690 | 19.5 | 10052 | 507 | 4.700 | 3.940 | 19.3 | 10070 | 507 | 0.070 | 0.061 | 14.8 |
| 10015 | 508 | 5.660 | 4.840 | 16.9 | 10052 | 508 | 3.910 | 3.340 | 17.1 | 10070 | 508 | 0.059 | 0.052 | 13.5 |
| 10015 | 509 | 7.520 | 6.240 | 20.5 | 10052 | 509 | 5.200 | 4.320 | 20.4 | 10070 | 509 | 0.057 | 0.049 | 16.3 |
| 10015 | 514 | 7.300 | 6.020 | 21.3 | 10052 | 514 | 5.050 | 4.160 | 21.4 | 10070 | 514 | 0.075 | 0.064 | 17.2 |
| 10026 | 501 | 0.570 | 0.510 | 11.8 | 10054 | 501 | 2.440 | 2.150 | 13.5 | 10071 | 501 | 0.280 | 0.250 | 12.0 |
| | | | | | | | | | | | | | | |
| 10026 | 504 | 0.380 | 0.320 | 18.7 | 10054 | 504 | 2.390 | 1.990 | 20.1 | 10071 | 504 | 0.188 | 0.157 | 19.7 |
| 10026 | 506 | 0.450 | 0.390 | 15.4 | 10054 | 506 | 2.310 | 1.960 | 17.9 | 10071 | 506 | 0.223 | 0.192 | 16.1 |
| 10026 | 507 | 0.810 | 0.680 | 19.1 | 10054 | 507 | 4.170 | 3.490 | 19.5 | 10071 | 507 | 0.400 | 0.340 | 17.6 |
| 10026 | 508 | 0.580 | 0.500 | 16.0 | 10054 | 508 | 3.470 | 2.970 | 16.8 | 10071 | 508 | 0.280 | 0.245 | 14.3 |
| 10026 | 509 | 0.720 | 0.610 | 18.0 | 10054 | 509 | 4.610 | 3.830 | 20.4 | 10071 | 509 | 0.350 | 0.300 | 16.7 |
| | | | | | | | | | | | | | | |
| 10026 | 514 | 0.550 | 0.460 | 19.6 | 10054 | 514 | 4.480 | 3.690 | 21.4 | 10071 | 514 | 0.270 | 0.224 | 20.5 |
| 10036 | 501 | 0.860 | 0.820 | 4.9 | 10060 | 501 | 0.157 | 0.141 | 11.3 | 10072 | 501 | 6.170 | 5.790 | 6.6 |
| 10036 | 504 | 0.720 | 0.690 | 4.3 | 10060 | 504 | 0.105 | 0.088 | 19.3 | 10072 | 504 | 4.400 | 4.120 | 6.8 |
| 10036 | 506 | 0.860 | 0.820 | 4.9 | 10060 | 506 | 0.124 | 0.107 | 15.9 | 10072 | 506 | 4.560 | 4.260 | 7.0 |
| 10036 | 507 | 0.540 | 0.510 | 5.9 | 10060 | 507 | 0.221 | 0.187 | 18.2 | 10072 | 507 | 6.730 | 6.310 | 6.7 |
| | | | | | | | | | | | | | | |
| 10036 | 508 | 0.700 | 0.670 | 4.5 | 10060 | 508 | 0.158 | 0.137 | 15.3 | 10072 | 508 | 3.800 | 3.580 | 6.1 |
| 10036 | 509 | 0.730 | 0.700 | 4.3 | 10060 | 509 | 0.198 | 0.166 | 19.3 | 10072 | 509 | 6.600 | 6.200 | 6.5 |
| 10036 | 514 | 0.640 | 0.610 | 4.9 | 10060 | 514 | 0.150 | 0.125 | 20.0 | 10072 | 514 | 5.380 | 5.060 | 6.3 |
| 10040 | 501 | 0.072 | 0.065 | 10.8 | 10065 | 501 | 0.236 | 0.211 | 11.8 | 10073 | 501 | 1.330 | 1.270 | 4.7 |
| 10040 | 504 | 0.062 | 0.053 | 17.0 | 10065 | 504 | 0.157 | 0.132 | 18.9 | 10073 | 504 | 1.130 | 1.070 | 5.6 |
| | | | | | | | | | | | | | | |
| 10040 | 506 | 0.098 | 0.085 | 15.3 | 10065 | 506 | 0.186 | 0.160 | 16.2 | 10073 | 506 | 1.350 | 1.280 | 5.5 |
| 10040 | 507 | 0.094 | 0.082 | 14.6 | 10065 | 507 | 0.330 | 0.280 | 17.9 | 10073 | 507 | 0.830 | 0.790 | 5.1 |
| 10040 | 508 | 0.078 | 0.069 | 13.0 | 10065 | 508 | 0.237 | 0.205 | 15.6 | 10073 | 508 | 1.090 | 1.050 | 3.8 |
| 10040 | 509 | 0.076 | 0.066 | 15.2 | 10065 | 509 | 0.300 | 0.250 | 20.0 | 10073 | 509 | 1.140 | 1.080 | 5.6 |
| 10040 | 514 | 0.099 | 0.085 | 16.5 | 10065 | 514 | 0.225 | 0.187 | 20.3 | 10073 | 514 | 0.990 | 0.950 | 4.2 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 10075 | 501 | 9.880 | 9.420 | 4.9 | 10110 | 501 | 13.500 | 11.900 | 13.4 | 10120 | 501 | 8.840 | 7.810 | 13.2 |
| 10075 | 504 | 8.350 | 7.960 | 4.9 | 10110 | 504 | 13.300 | 11.100 | 19.8 | 10120 | 504 | 8.690 | 7.240 | 20.0 |
| 10075 | 506 | 9.990 | 9.490 | 5.3 | 10110 | 506 | 12.800 | 10.900 | 17.4 | 10120 | 506 | 8.390 | 7.110 | 18.0 |
| 10075 | 507 | 6.190 | 5.890 | 5.1 | 10110 | 507 | 23.100 | 19.400 | 19.1 | 10120 | 507 | 15.100 | 12.700 | 18.9 |
| 10075 | 508 | 8.110 | 7.760 | 4.5 | 10110 | 508 | 19.300 | 16.500 | 17.0 | 10120 | 508 | 12.600 | 10.800 | 16.7 |
| 10075 | 509 | 8.420 | 8.030 | 4.9 | 10110 | 509 | 25.600 | 21.300 | 20.2 | 10120 | 509 | 16.700 | 13.900 | 20.1 |
| 10075 | 514 | 7.350 | 7.020 | 4.7 | 10110 | 514 | 24.800 | 20.500 | 21.0 | 10120 | 514 | 16.300 | 13.400 | 21.6 |
| 10100 | 501 | 1.100 | 1.030 | 6.8 | 10111 | 501 | 0.118 | 0.107 | 10.3 | 10130 | 501 | 3.140 | 2.810 | 11.7 |
| 10100 | 504 | 0.810 | 0.710 | 14.1 | 10111 | 504 | 0.102 | 0.088 | 15.9 | 10130 | 504 | 2.090 | 1.750 | 19.4 |
| 10100 | 506 | 1.190 | 1.070 | 11.2 | 10111 | 506 | 0.162 | 0.141 | 14.9 | 10130 | 506 | 2.480 | 2.130 | 16.4 |
| 10100 | 507 | 1.120 | 0.990 | 13.1 | 10111 | 507 | 0.154 | 0.134 | 14.9 | 10130 | 507 | 4.420 | 3.740 | 18.2 |
| 10100 | 508 | 0.540 | 0.490 | 10.2 | 10111 | 508 | 0.128 | 0.113 | 13.3 | 10130 | 508 | 3.150 | 2.730 | 15.4 |
| 10100 | 509 | 0.970 | 0.860 | 12.8 | 10111 | 509 | 0.125 | 0.108 | 15.7 | 10130 | 509 | 3.950 | 3.320 | 19.0 |
| 10100 | 514 | 1.160 | 1.020 | 13.7 | 10111 | 514 | 0.163 | 0.140 | 16.4 | 10130 | 514 | 3.000 | 2.500 | 20.0 |
| 10101 | 501 | 0.213 | 0.190 | 12.1 | 10113 | 501 | 0.320 | 0.290 | 10.3 | 10132 | 501 | 2.710 | 2.420 | 12.0 |
| 10101 | 504 | 0.141 | 0.119 | 18.5 | 10113 | 504 | 0.212 | 0.178 | 19.1 | 10132 | 504 | 1.800 | 1.510 | 19.2 |
| 10101 | 506 | 0.168 | 0.144 | 16.7 | 10113 | 506 | 0.250 | 0.217 | 15.2 | 10132 | 506 | 2.140 | 1.840 | 16.3 |
| 10101 | 507 | 0.300 | 0.250 | 20.0 | 10113 | 507 | 0.450 | 0.380 | 18.4 | 10132 | 507 | 3.810 | 3.220 | 18.3 |
| 10101 | 508 | 0.213 | 0.185 | 15.1 | 10113 | 508 | 0.320 | 0.280 | 14.3 | 10132 | 508 | 2.710 | 2.350 | 15.3 |
| 10101 | 509 | 0.270 | 0.225 | 20.0 | 10113 | 509 | 0.400 | 0.340 | 17.6 | 10132 | 509 | 3.400 | 2.860 | 18.9 |
| 10101 | 514 | 0.203 | 0.169 | 20.1 | 10113 | 514 | 0.300 | 0.250 | 20.0 | 10132 | 514 | 2.580 | 2.150 | 20.0 |
| 10105 | 501 | 2.310 | 2.060 | 12.1 | 10115 | 501 | 0.630 | 0.570 | 10.5 | 10133 | 501 | 2.810 | 2.660 | 5.6 |
| 10105 | 504 | 1.530 | 1.290 | 18.6 | 10115 | 504 | 0.420 | 0.350 | 20.0 | 10133 | 504 | 2.940 | 2.640 | 11.4 |
| 10105 | 506 | 1.820 | 1.560 | 16.7 | 10115 | 506 | 0.500 | 0.430 | 16.3 | 10133 | 506 | 2.810 | 2.560 | 9.8 |
| 10105 | 507 | 3.240 | 2.740 | 18.2 | 10115 | 507 | 0.890 | 0.750 | 18.7 | 10133 | 507 | 2.420 | 2.190 | 10.5 |
| 10105 | 508 | 2.310 | 2.000 | 15.5 | 10115 | 508 | 0.640 | 0.550 | 16.4 | 10133 | 508 | 1.920 | 1.770 | 8.5 |
| 10105 | 509 | 2.900 | 2.440 | 18.9 | 10115 | 509 | 0.800 | 0.670 | 19.4 | 10133 | 509 | 1.910 | 1.710 | 11.7 |
| 10105 | 514 | 2.200 | 1.830 | 20.2 | 10115 | 514 | 0.600 | 0.500 | 20.0 | 10133 | 514 | 2.100 | 1.870 | 12.3 |
| 10107 | 501 | 4.070 | 3.880 | 4.9 | 10117 | 501 | 3.940 | 3.480 | 13.2 | 10140 | 501 | 0.034 | 0.033 | 3.0 |
| 10107 | 504 | 3.440 | 3.280 | 4.9 | 10117 | 504 | 3.870 | 3.230 | 19.8 | 10140 | 504 | 0.048 | 0.044 | 9.1 |
| 10107 | 506 | 4.110 | 3.910 | 5.1 | 10117 | 506 | 3.740 | 3.170 | 18.0 | 10140 | 506 | 0.041 | 0.038 | 7.9 |
| 10107 | 507 | 2.550 | 2.430 | 4.9 | 10117 | 507 | 6.750 | 5.660 | 19.3 | 10140 | 507 | 0.060 | 0.054 | 11.1 |
| 10107 | 508 | 3.340 | 3.200 | 4.4 | 10117 | 508 | 5.620 | 4.800 | 17.1 | 10140 | 508 | 0.028 | 0.026 | 7.7 |
| 10107 | 509 | 3.470 | 3.310 | 4.8 | 10117 | 509 | 7.460 | 6.200 | 20.3 | 10140 | 509 | 0.021 | 0.019 | 10.5 |
| 10107 | 514 | 3.030 | 2.890 | 4.8 | 10117 | 514 | 7.250 | 5.980 | 21.2 | 10140 | 514 | 0.045 | 0.040 | 12.5 |

L - LOWER CAP APPLIED
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E - SUBJECT TO CAPPING EXCEPTION

STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 10141 | 501 | 0.069 | 0.066 | 4.5 | 10160 | 501 | 1.970 | 1.760 | 11.9 | 10256 | 501 | 1.160 | 1.110 | 4.5 |
| 10141 | 504 | 0.097 | 0.088 | 10.2 | 10160 | 504 | 1.310 | 1.100 | 19.1 | 10256 | 504 | 0.980 | 0.930 | 5.4 |
| 10141 | 506 | 0.083 | 0.076 | 9.2 | 10160 | 506 | 1.560 | 1.340 | 16.4 | 10256 | 506 | 1.170 | 1.110 | 5.4 |
| 10141 | 507 | 0.119 | 0.109 | 9.2 | 10160 | 507 | 2.770 | 2.340 | 18.4 | 10256 | 507 | 0.730 | 0.690 | 5.8 |
| 10141 | 508 | 0.055 | 0.051 | 7.8 | 10160 | 508 | 1.980 | 1.710 | 15.8 | 10256 | 508 | 0.950 | 0.910 | 4.4 |
| | | | | | | | | | | | | | | |
| 10141 | 509 | 0.042 | 0.038 | 10.5 | 10160 | 509 | 2.480 | 2.080 | 19.2 | 10256 | 509 | 0.990 | 0.940 | 5.3 |
| 10141 | 514 | 0.090 | 0.081 | 11.1 | 10160 | 514 | 1.880 | 1.570 | 19.7 | 10256 | 514 | 0.860 | 0.820 | 4.9 |
| 10145 | 501 | 0.330 | 0.320 | 3.1 | 10204 | 501 | 0.199 | 0.178 | 11.8 | 10257 | 501 | 0.219 | 0.208 | 5.3 |
| 10145 | 504 | 0.460 | 0.420 | 9.5 | 10204 | 504 | 0.132 | 0.111 | 18.9 | 10257 | 504 | 0.185 | 0.176 | 5.1 |
| 10145 | 506 | 0.400 | 0.370 | 8.1 | 10204 | 506 | 0.157 | 0.135 | 16.3 | 10257 | 506 | 0.221 | 0.210 | 5.2 |
| | | | | | | | | | | | | | | |
| 10145 | 507 | 0.570 | 0.520 | 9.6 | 10204 | 507 | 0.280 | 0.237 | 18.1 | 10257 | 507 | 0.137 | 0.130 | 5.4 |
| 10145 | 508 | 0.270 | 0.248 | 8.9 | 10204 | 508 | 0.199 | 0.173 | 15.0 | 10257 | 508 | 0.179 | 0.172 | 4.1 |
| 10145 | 509 | 0.201 | 0.182 | 10.4 | 10204 | 509 | 0.250 | 0.210 | 19.0 | 10257 | 509 | 0.186 | 0.178 | 4.5 |
| 10145 | 514 | 0.430 | 0.390 | 10.3 | 10204 | 514 | 0.190 | 0.158 | 20.3 | 10257 | 514 | 0.163 | 0.156 | 4.5 |
| 10146 | 501 | 0.490 | 0.460 | 6.5 | 10205 | 501 | 0.222 | 0.199 | 11.6 | 10309 | 501 | 0.144 | 0.128 | 12.5 |
| | | | | | | | | | | | | | | |
| 10146 | 504 | 0.360 | 0.320 | 12.5 | 10205 | 504 | 0.148 | 0.124 | 19.4 | 10309 | 504 | 0.095 | 0.080 | 18.8 |
| 10146 | 506 | 0.530 | 0.480 | 10.4 | 10205 | 506 | 0.175 | 0.151 | 15.9 | 10309 | 506 | 0.113 | 0.097 | 16.5 |
| 10146 | 507 | 0.500 | 0.440 | 13.6 | 10205 | 507 | 0.310 | 0.260 | 19.2 | 10309 | 507 | 0.202 | 0.171 | 18.1 |
| 10146 | 508 | 0.242 | 0.220 | 10.0 | 10205 | 508 | 0.223 | 0.193 | 15.5 | 10309 | 508 | 0.144 | 0.125 | 15.2 |
| 10146 | 509 | 0.430 | 0.380 | 13.2 | 10205 | 509 | 0.280 | 0.235 | 19.1 | 10309 | 509 | 0.180 | 0.152 | 18.4 |
| | | | | | | | | | | | | | | |
| 10146 | 514 | 0.520 | 0.460 | 13.0 | 10205 | 514 | 0.212 | 0.176 | 20.5 | 10309 | 514 | 0.137 | 0.114 | 20.2 |
| 10150 | 501 | 0.440 | 0.390 | 12.8 | 10220 | 501 | 4.190 | 3.740 | 12.0 | 10315 | 501 | 0.340 | 0.300 | 13.3 |
| 10150 | 504 | 0.290 | 0.245 | 18.4 | 10220 | 504 | 2.780 | 2.330 | 19.3 | 10315 | 504 | 0.224 | 0.188 | 19.1 |
| 10150 | 506 | 0.350 | 0.300 | 16.7 | 10220 | 506 | 3.310 | 2.840 | 16.5 | 10315 | 506 | 0.270 | 0.229 | 17.9 |
| 10150 | 507 | 0.620 | 0.520 | 19.2 | 10220 | 507 | 5.880 | 4.970 | 18.3 | 10315 | 507 | 0.480 | 0.400 | 20.0 |
| | | | | | | | | | | | | | | |
| 10150 | 508 | 0.440 | 0.380 | 15.8 | 10220 | 508 | 4.190 | 3.630 | 15.4 | 10315 | 508 | 0.340 | 0.290 | 17.2 |
| 10150 | 509 | 0.550 | 0.460 | 19.6 | 10220 | 509 | 5.260 | 4.420 | 19.0 | 10315 | 509 | 0.420 | 0.360 | 16.7 |
| 10150 | 514 | 0.420 | 0.350 | 20.0 | 10220 | 514 | 3.990 | 3.320 | 20.2 | 10315 | 514 | 0.320 | 0.270 | 18.5 |
| 10151 | 501 | 11.100 | 9.900 | 12.1 | 10255 | 501 | 0.320 | 0.300 | 6.7 | 10331 | 501 | 5.380 | 4.750 | 13.3 |
| 10151 | 504 | 7.350 | 6.180 | 18.9 | 10255 | 504 | 0.270 | 0.260 | 3.8 | 10331 | 504 | 5.290 | 4.410 | 20.0 |
| | | | | | | | | | | | | | | |
| 10151 | 506 | 8.750 | 7.510 | 16.5 | 10255 | 506 | 0.320 | 0.300 | 6.7 | 10331 | 506 | 5.110 | 4.330 | 18.0 |
| 10151 | 507 | 15.600 | 13.200 | 18.2 | 10255 | 507 | 0.199 | 0.189 | 5.3 | 10331 | 507 | 9.220 | 7.720 | 19.4 |
| 10151 | 508 | 11.100 | 9.610 | 15.5 | 10255 | 508 | 0.260 | 0.249 | 4.4 | 10331 | 508 | 7.670 | 6.560 | 16.9 |
| 10151 | 509 | 13.900 | 11.700 | 18.8 | 10255 | 509 | 0.270 | 0.260 | 3.8 | 10331 | 509 | 10.200 | 8.470 | 20.4 |
| 10151 | 514 | 10.600 | 8.790 | 20.6 | 10255 | 514 | 0.236 | 0.225 | 4.9 | 10331 | 514 | 9.900 | 8.160 | 21.3 |

L – LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 10332 | 501 | 9.280 | 8.200 | 13.2 | 10379 | 501 | 2.530 | 2.230 | 13.5 | 11039 | 501 | 1.160 | 1.100 | 5.5 |
| 10332 | 504 | 9.120 | 7.600 | 20.0 | 10379 | 504 | 2.490 | 2.070 | 20.3 | 11039 | 504 | 0.980 | 0.930 | 5.4 |
| 10332 | 506 | 8.810 | 7.460 | 18.1 | 10379 | 506 | 2.400 | 2.030 | 18.2 | 11039 | 506 | 1.170 | 1.110 | 5.4 |
| 10332 | 507 | 15.900 | 13.300 | 19.5 | 10379 | 507 | 4.330 | 3.630 | 19.3 | 11039 | 507 | 0.730 | 0.690 | 5.8 |
| 10332 | 508 | 13.200 | 11.300 | 16.8 | 10379 | 508 | 3.610 | 3.080 | 17.2 | 11039 | 508 | 0.950 | 0.910 | 4.4 |
| 10332 | 509 | 17.600 | 14.600 | 20.5 | 10379 | 509 | 4.790 | 3.980 | 20.4 | 11039 | 509 | 0.990 | 0.940 | 5.3 |
| 10332 | 514 | 17.100 | 14.100 | 21.3 | 10379 | 514 | 4.650 | 3.840 | 21.1 | 11039 | 514 | 0.860 | 0.820 | 4.9 |
| 10352 | 501 | 0.640 | 0.600 | 6.7 | 10380 | 501 | 4.320 | 3.820 | 13.1 | 11052 | 501 | 2.920 | 2.770 | 5.4 |
| 10352 | 504 | 0.470 | 0.420 | 11.9 | 10380 | 504 | 4.240 | 3.540 | 19.8 | 11052 | 504 | 3.060 | 2.740 | 11.7 |
| 10352 | 506 | 0.690 | 0.620 | 11.3 | 10380 | 506 | 4.100 | 3.470 | 18.2 | 11052 | 506 | 2.920 | 2.660 | 9.8 |
| 10352 | 507 | 0.650 | 0.580 | 12.1 | 10380 | 507 | 7.400 | 6.200 | 19.4 | 11052 | 507 | 2.520 | 2.280 | 10.5 |
| 10352 | 508 | 0.320 | 0.290 | 10.3 | 10380 | 508 | 6.160 | 5.260 | 17.1 | 11052 | 508 | 2.000 | 1.840 | 8.7 |
| 10352 | 509 | 0.560 | 0.500 | 12.0 | 10380 | 509 | 8.180 | 6.800 | 20.3 | 11052 | 509 | 1.980 | 1.780 | 11.2 |
| 10352 | 514 | 0.680 | 0.590 | 15.3 | 10380 | 514 | 7.940 | 6.550 | 21.2 | 11052 | 514 | 2.190 | 1.940 | 12.9 |
| 10367 | 501 | 5.460 | 5.120 | 6.6 | 10381 | 501 | 3.740 | 3.300 | 13.3 | 11126 | 501 | 0.056 | 0.050 | 12.0 |
| 10367 | 504 | 3.890 | 3.640 | 6.9 | 10381 | 504 | 3.680 | 3.060 | 20.3 | 11126 | 504 | 0.037 | 0.031 | 19.4 |
| 10367 | 506 | 4.030 | 3.770 | 6.9 | 10381 | 506 | 3.550 | 3.010 | 17.9 | 11126 | 506 | 0.044 | 0.038 | 15.8 |
| 10367 | 507 | 5.950 | 5.570 | 6.8 | 10381 | 507 | 6.410 | 5.370 | 19.4 | 11126 | 507 | 0.078 | 0.066 | 18.2 |
| 10367 | 508 | 3.360 | 3.170 | 6.0 | 10381 | 508 | 5.330 | 4.560 | 16.9 | 11126 | 508 | 0.056 | 0.048 | 16.7 |
| 10367 | 509 | 5.830 | 5.480 | 6.4 | 10381 | 509 | 7.080 | 5.890 | 20.2 | 11126 | 509 | 0.070 | 0.059 | 18.6 |
| 10367 | 514 | 4.760 | 4.480 | 6.2 | 10381 | 514 | 6.880 | 5.670 | 21.3 | 11126 | 514 | 0.053 | 0.044 | 20.5 |
| 10368 | 501 | 7.970 | 7.480 | 6.6 | 11007 | 501 | 2.320 | 2.180 | 6.4 | 11127 | 501 | 0.300 | 0.270 | 11.1 |
| 10368 | 504 | 5.680 | 5.320 | 6.8 | 11007 | 504 | 1.650 | 1.550 | 6.5 | 11127 | 504 | 0.260 | 0.224 | 16.1 |
| 10368 | 506 | 5.890 | 5.500 | 7.1 | 11007 | 506 | 1.710 | 1.600 | 6.9 | 11127 | 506 | 0.410 | 0.360 | 13.9 |
| 10368 | 507 | 8.700 | 8.140 | 6.9 | 11007 | 507 | 2.530 | 2.370 | 6.8 | 11127 | 507 | 0.390 | 0.340 | 14.7 |
| 10368 | 508 | 4.910 | 4.630 | 6.0 | 11007 | 508 | 1.430 | 1.350 | 5.9 | 11127 | 508 | 0.330 | 0.290 | 13.8 |
| 10368 | 509 | 8.530 | 8.010 | 6.5 | 11007 | 509 | 2.480 | 2.330 | 6.4 | 11127 | 509 | 0.320 | 0.270 | 18.5 |
| 10368 | 514 | 6.950 | 6.540 | 6.3 | 11007 | 514 | 2.020 | 1.900 | 6.3 | 11127 | 514 | 0.420 | 0.360 | 16.7 |
| 10378 | 501 | 5.450 | 4.810 | 13.3 | 11020 | 501 | 0.270 | 0.240 | 12.5 | 11128 | 501 | 0.400 | 0.370 | 8.1 |
| 10378 | 504 | 5.350 | 4.460 | 20.0 | 11020 | 504 | 0.178 | 0.150 | 18.7 | 11128 | 504 | 0.350 | 0.300 | 16.7 |
| 10378 | 506 | 5.170 | 4.380 | 18.0 | 11020 | 506 | 0.212 | 0.182 | 16.5 | 11128 | 506 | 0.560 | 0.480 | 16.7 |
| 10378 | 507 | 9.330 | 7.820 | 19.3 | 11020 | 507 | 0.380 | 0.320 | 18.7 | 11128 | 507 | 0.530 | 0.460 | 15.2 |
| 10378 | 508 | 7.770 | 6.640 | 17.0 | 11020 | 508 | 0.270 | 0.233 | 15.9 | 11128 | 508 | 0.440 | 0.390 | 12.8 |
| 10378 | 509 | 10.300 | 8.570 | 20.2 | 11020 | 509 | 0.340 | 0.280 | 21.4 | 11128 | 509 | 0.430 | 0.370 | 16.2 |
| 10378 | 514 | 10.000 | 8.260 | 21.1 | 11020 | 514 | 0.260 | 0.213 | 22.1 | 11128 | 514 | 0.560 | 0.480 | 16.7 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 11138 | 501 | 1.350 | 1.190 | 13.4 | 11202 | 501 | 6.000 | 5.630 | 6.6 | 11208 | 501 | 2.040 | 1.910 | 6.8 |
| 11138 | 504 | 1.320 | 1.100 | 20.0 | 11202 | 504 | 4.280 | 4.000 | 7.0 | 11208 | 504 | 1.450 | 1.360 | 6.6 |
| 11138 | 506 | 1.280 | 1.080 | 18.5 | 11202 | 506 | 4.430 | 4.140 | 7.0 | 11208 | 506 | 1.510 | 1.410 | 7.1 |
| 11138 | 507 | 2.300 | 1.930 | 19.2 | 11202 | 507 | 6.550 | 6.130 | 6.9 | 11208 | 507 | 2.220 | 2.080 | 6.7 |
| 11138 | 508 | 1.920 | 1.640 | 17.1 | 11202 | 508 | 3.690 | 3.490 | 5.7 | 11208 | 508 | 1.250 | 1.180 | 5.9 |
| 11138 | 509 | 2.550 | 2.120 | 20.3 | 11202 | 509 | 6.420 | 6.030 | 6.5 | 11208 | 509 | 2.180 | 2.050 | 6.3 |
| 11138 | 514 | 2.470 | 2.040 | 21.1 | 11202 | 514 | 5.230 | 4.920 | 6.3 | 11208 | 514 | 1.780 | 1.670 | 6.6 |
| 11155 | 501 | 0.190 | 0.170 | 11.8 | 11203 | 501 | 0.700 | 0.640 | 9.4 | 11209 | 501 | 9.580 | 8.980 | 6.7 |
| 11155 | 504 | 0.126 | 0.106 | 18.9 | 11203 | 504 | 0.600 | 0.520 | 15.4 | 11209 | 504 | 6.830 | 6.390 | 6.9 |
| 11155 | 506 | 0.150 | 0.129 | 16.3 | 11203 | 506 | 0.960 | 0.830 | 15.7 | 11209 | 506 | 7.070 | 6.610 | 7.0 |
| 11155 | 507 | 0.270 | 0.226 | 19.5 | 11203 | 507 | 0.910 | 0.800 | 13.7 | 11209 | 507 | 10.400 | 9.780 | 6.3 |
| 11155 | 508 | 0.190 | 0.165 | 15.2 | 11203 | 508 | 0.760 | 0.670 | 13.4 | 11209 | 508 | 5.890 | 5.560 | 5.9 |
| 11155 | 509 | 0.238 | 0.201 | 18.4 | 11203 | 509 | 0.740 | 0.640 | 15.6 | 11209 | 509 | 10.200 | 9.620 | 6.0 |
| 11155 | 514 | 0.181 | 0.151 | 19.9 | 11203 | 514 | 0.970 | 0.830 | 16.9 | 11209 | 514 | 8.350 | 7.850 | 6.4 |
| 11167 | 501 | 0.670 | 0.640 | 4.7 | 11204 | 501 | 0.280 | 0.248 | 12.9 | 11210 | 501 | 4.080 | 3.820 | 6.8 |
| 11167 | 504 | 0.700 | 0.630 | 11.1 | 11204 | 504 | 0.184 | 0.155 | 18.7 | 11210 | 504 | 2.910 | 2.720 | 7.0 |
| 11167 | 506 | 0.670 | 0.610 | 9.8 | 11204 | 506 | 0.219 | 0.188 | 16.5 | 11210 | 506 | 3.010 | 2.810 | 7.1 |
| 11167 | 507 | 0.580 | 0.530 | 9.4 | 11204 | 507 | 0.390 | 0.330 | 18.2 | 11210 | 507 | 4.450 | 4.170 | 6.7 |
| 11167 | 508 | 0.460 | 0.420 | 9.5 | 11204 | 508 | 0.280 | 0.241 | 16.2 | 11210 | 508 | 2.510 | 2.370 | 5.9 |
| 11167 | 509 | 0.460 | 0.410 | 12.2 | 11204 | 509 | 0.350 | 0.290 | 20.7 | 11210 | 509 | 4.360 | 4.100 | 6.3 |
| 11167 | 514 | 0.500 | 0.450 | 11.1 | 11204 | 514 | 0.260 | 0.221 | 17.6 | 11210 | 514 | 3.550 | 3.340 | 6.3 |
| 11168 | 501 | 3.490 | 3.310 | 5.4 | 11206 | 501 | 0.940 | 0.880 | 6.8 | 11211 | 501 | 21.200 | 19.900 | 6.5 |
| 11168 | 504 | 3.650 | 3.280 | 11.3 | 11206 | 504 | 0.670 | 0.630 | 6.3 | 11211 | 504 | 15.100 | 14.100 | 7.1 |
| 11168 | 506 | 3.490 | 3.180 | 9.7 | 11206 | 506 | 0.700 | 0.650 | 7.7 | 11211 | 506 | 15.700 | 14.600 | 7.5 |
| 11168 | 507 | 3.010 | 2.720 | 10.7 | 11206 | 507 | 1.030 | 0.960 | 7.3 | 11211 | 507 | 23.100 | 21.600 | 6.9 |
| 11168 | 508 | 2.390 | 2.200 | 8.6 | 11206 | 508 | 0.580 | 0.550 | 5.5 | 11211 | 508 | 13.000 | 12.300 | 5.7 |
| 11168 | 509 | 2.370 | 2.130 | 11.3 | 11206 | 509 | 1.010 | 0.950 | 6.3 | 11211 | 509 | 22.700 | 21.300 | 6.6 |
| 11168 | 514 | 2.610 | 2.320 | 12.5 | 11206 | 514 | 0.820 | 0.770 | 6.5 | 11211 | 514 | 18.500 | 17.400 | 6.3 |
| 11201 | 501 | 20.300 | 19.000 | 6.8 | 11207 | 501 | 11.900 | 11.200 | 6.2 | 11212 | 501 | 3.210 | 3.010 | 6.6 |
| 11201 | 504 | 14.500 | 13.500 | 7.4 | 11207 | 504 | 8.480 | 7.930 | 6.9 | 11212 | 504 | 2.290 | 2.140 | 7.0 |
| 11201 | 506 | 15.000 | 14.000 | 7.1 | 11207 | 506 | 8.790 | 8.210 | 7.1 | 11212 | 506 | 2.370 | 2.210 | 7.2 |
| 11201 | 507 | 22.100 | 20.700 | 6.8 | 11207 | 507 | 13.000 | 12.200 | 6.6 | 11212 | 507 | 3.500 | 3.280 | 6.7 |
| 11201 | 508 | 12.500 | 11.800 | 5.9 | 11207 | 508 | 7.320 | 6.910 | 5.9 | 11212 | 508 | 1.970 | 1.860 | 5.9 |
| 11201 | 509 | 21.700 | 20.400 | 6.4 | 11207 | 509 | 12.700 | 12.000 | 5.8 | 11212 | 509 | 3.430 | 3.220 | 6.5 |
| 11201 | 514 | 17.700 | 16.700 | 6.0 | 11207 | 514 | 10.400 | 9.760 | 6.6 | 11212 | 514 | 2.790 | 2.630 | 6.1 |

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

STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

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

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 11213 | 501 | 2.620 | 2.450 | 6.9 | 11258 | 501 | 1.320 | 1.240 | 6.5 | 12014 | 501 | 0.130 | 0.124 | 4.8 |
| 11213 | 504 | 1.860 | 1.740 | 6.9 | 11258 | 504 | 0.970 | 0.860 | 12.8 | 12014 | 504 | 0.110 | 0.105 | 4.8 |
| 11213 | 506 | 1.930 | 1.800 | 7.2 | 11258 | 506 | 1.430 | 1.290 | 10.9 | 12014 | 506 | 0.131 | 0.125 | 4.8 |
| 11213 | 507 | 2.850 | 2.670 | 6.7 | 11258 | 507 | 1.350 | 1.200 | 12.5 | 12014 | 507 | 0.081 | 0.077 | 5.2 |
| 11213 | 508 | 1.610 | 1.520 | 5.9 | 11258 | 508 | 0.650 | 0.590 | 10.2 | 12014 | 508 | 0.107 | 0.102 | 4.9 |
| 11213 | 509 | 2.800 | 2.630 | 6.5 | 11258 | 509 | 1.160 | 1.030 | 12.6 | 12014 | 509 | 0.111 | 0.106 | 4.7 |
| 11213 | 514 | 2.280 | 2.150 | 6.0 | 11258 | 514 | 1.400 | 1.230 | 13.8 | 12014 | 514 | 0.097 | 0.092 | 5.4 |
| 11214 | 501 | 6.440 | 6.040 | 6.6 | 11259 | 501 | 1.410 | 1.330 | 6.0 | 12356 | 501 | 1.050 | 0.940 | 11.7 |
| 11214 | 504 | 4.590 | 4.300 | 6.7 | 11259 | 504 | 1.040 | 0.920 | 13.0 | 12356 | 504 | 0.700 | 0.590 | 18.6 |
| 11214 | 506 | 4.760 | 4.440 | 7.2 | 11259 | 506 | 1.540 | 1.380 | 11.6 | 12356 | 506 | 0.830 | 0.710 | 16.9 |
| 11214 | 507 | 7.020 | 6.580 | 6.7 | 11259 | 507 | 1.450 | 1.280 | 13.3 | 12356 | 507 | 1.480 | 1.250 | 18.4 |
| 11214 | 508 | 3.960 | 3.740 | 5.9 | 11259 | 508 | 0.700 | 0.630 | 11.1 | 12356 | 508 | 1.050 | 0.910 | 15.4 |
| 11214 | 509 | 6.890 | 6.470 | 6.5 | 11259 | 509 | 1.250 | 1.110 | 12.6 | 12356 | 509 | 1.320 | 1.110 | 18.9 |
| 11214 | 514 | 5.610 | 5.280 | 6.3 | 11259 | 514 | 1.500 | 1.320 | 13.6 | 12356 | 514 | 1.000 | 0.830 | 20.5 |
| 11222 | 501 | 0.108 | 0.102 | 5.9 | 11273 | 501 | 12.400 | 11.100 | 11.7 | 12361 | 501 | 0.075 | 0.072 | 4.2 |
| 11222 | 504 | 0.077 | 0.072 | 6.9 | 11273 | 504 | 8.230 | 6.910 | 19.1 | 12361 | 504 | 0.105 | 0.095 | 10.5 |
| 11222 | 506 | 0.080 | 0.075 | 6.7 | 11273 | 506 | 9.790 | 8.400 | 16.5 | 12361 | 506 | 0.090 | 0.083 | 8.4 |
| 11222 | 507 | 0.118 | 0.111 | 6.3 | 11273 | 507 | 17.400 | 14.700 | 18.4 | 12361 | 507 | 0.130 | 0.118 | 10.2 |
| 11222 | 508 | 0.067 | 0.063 | 6.3 | 11273 | 508 | 12.400 | 10.800 | 14.8 | 12361 | 508 | 0.060 | 0.056 | 7.1 |
| 11222 | 509 | 0.116 | 0.109 | 6.4 | 11273 | 509 | 15.600 | 13.100 | 19.1 | 12361 | 509 | 0.045 | 0.041 | 9.8 |
| 11222 | 514 | 0.094 | 0.089 | 5.6 | 11273 | 514 | 11.800 | 9.840 | 19.9 | 12361 | 514 | 0.098 | 0.088 | 11.4 |
| 11234 | 501 | 0.250 | 0.224 | 11.6 | 11274 | 501 | 11.900 | 10.600 | 12.3 | 12362 | 501 | 0.059 | 0.054 | 9.3 |
| 11234 | 504 | 0.166 | 0.139 | 19.4 | 11274 | 504 | 7.900 | 6.630 | 19.2 | 12362 | 504 | 0.051 | 0.044 | 15.9 |
| 11234 | 506 | 0.197 | 0.170 | 15.9 | 11274 | 506 | 9.390 | 8.070 | 16.4 | 12362 | 506 | 0.081 | 0.071 | 14.1 |
| 11234 | 507 | 0.350 | 0.300 | 16.7 | 11274 | 507 | 16.700 | 14.100 | 18.4 | 12362 | 507 | 0.077 | 0.067 | 14.9 |
| 11234 | 508 | 0.250 | 0.217 | 15.2 | 11274 | 508 | 11.900 | 10.300 | 15.5 | 12362 | 508 | 0.065 | 0.057 | 14.0 |
| 11234 | 509 | 0.310 | 0.260 | 19.2 | 11274 | 509 | 14.900 | 12.600 | 18.3 | 12362 | 509 | 0.063 | 0.054 | 16.7 |
| 11234 | 514 | 0.238 | 0.198 | 20.2 | 11274 | 514 | 11.300 | 9.440 | 19.7 | 12362 | 514 | 0.082 | 0.070 | 17.1 |
| 11248 | 501 | 0.060 | 0.057 | 5.3 | 11288 | 501 | 1.620 | 1.520 | 6.6 | 12373 | 501 | 0.022 | 0.020 | 10.0 |
| 11248 | 504 | 0.051 | 0.049 | 4.1 | 11288 | 504 | 1.190 | 1.050 | 13.3 | 12373 | 504 | 0.019 | 0.017 | 11.8 |
| 11248 | 506 | 0.061 | 0.058 | 5.2 | 11288 | 506 | 1.760 | 1.580 | 11.4 | 12373 | 506 | 0.031 | 0.027 | 14.8 |
| 11248 | 507 | 0.038 | 0.036 | 5.6 | 11288 | 507 | 1.650 | 1.470 | 12.2 | 12373 | 507 | 0.029 | 0.026 | 11.5 |
| 11248 | 508 | 0.049 | 0.047 | 4.3 | 11288 | 508 | 0.800 | 0.730 | 9.6 | 12373 | 508 | 0.025 | 0.022 | 13.6 |
| 11248 | 509 | 0.051 | 0.049 | 4.1 | 11288 | 509 | 1.430 | 1.270 | 12.6 | 12373 | 509 | 0.024 | 0.021 | 14.3 |
| 11248 | 514 | 0.045 | 0.043 | 4.7 | 11288 | 514 | 1.710 | 1.510 | 13.2 | 12373 | 514 | 0.031 | 0.027 | 14.8 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 12374 | 501 | 0.550 | 0.490 | 12.2 | 12509 | 501 | 0.079 | 0.076 | 3.9 | 12707 | 501 | 0.390 | 0.350 | 11.4 |
| 12374 | 504 | 0.360 | 0.300 | 20.0 | 12509 | 504 | 0.067 | 0.064 | 4.7 | 12707 | 504 | 0.340 | 0.290 | 17.2 |
| 12374 | 506 | 0.430 | 0.370 | 16.2 | 12509 | 506 | 0.080 | 0.076 | 5.3 | 12707 | 506 | 0.530 | 0.460 | 15.2 |
| 12374 | 507 | 0.770 | 0.650 | 18.5 | 12509 | 507 | 0.050 | 0.047 | 6.4 | 12707 | 507 | 0.510 | 0.440 | 15.9 |
| 12374 | 508 | 0.550 | 0.470 | 17.0 | 12509 | 508 | 0.065 | 0.062 | 4.8 | 12707 | 508 | 0.420 | 0.370 | 13.5 |
| 12374 | 509 | 0.690 | 0.580 | 19.0 | 12509 | 509 | 0.068 | 0.064 | 6.3 | 12707 | 509 | 0.410 | 0.360 | 13.9 |
| 12374 | 514 | 0.520 | 0.430 | 20.9 | 12509 | 514 | 0.059 | 0.056 | 5.4 | 12707 | 514 | 0.540 | 0.460 | 17.4 |
| 12375 | 501 | 0.270 | 0.240 | 12.5 | 12510 | 501 | 1.000 | 0.960 | 4.2 | 12797 | 501 | 0.082 | 0.074 | 10.8 |
| 12375 | 504 | 0.178 | 0.150 | 18.7 | 12510 | 504 | 0.850 | 0.810 | 4.9 | 12797 | 504 | 0.071 | 0.061 | 16.4 |
| 12375 | 506 | 0.212 | 0.182 | 16.5 | 12510 | 506 | 1.020 | 0.960 | 6.2 | 12797 | 506 | 0.112 | 0.098 | 14.3 |
| 12375 | 507 | 0.380 | 0.320 | 18.7 | 12510 | 507 | 0.630 | 0.600 | 5.0 | 12797 | 507 | 0.107 | 0.093 | 15.1 |
| 12375 | 508 | 0.270 | 0.233 | 15.9 | 12510 | 508 | 0.820 | 0.790 | 3.8 | 12797 | 508 | 0.089 | 0.078 | 14.1 |
| 12375 | 509 | 0.340 | 0.280 | 21.4 | 12510 | 509 | 0.860 | 0.820 | 4.9 | 12797 | 509 | 0.087 | 0.075 | 16.0 |
| 12375 | 514 | 0.260 | 0.213 | 22.1 | 12510 | 514 | 0.750 | 0.710 | 5.6 | 12797 | 514 | 0.113 | 0.097 | 16.5 |
| 12391 | 501 | 0.044 | 0.040 | 10.0 | 12583 | 501 | 0.450 | 0.430 | 4.7 | 12805 | 501 | 0.290 | 0.260 | 11.5 |
| 12391 | 504 | 0.038 | 0.033 | 15.2 | 12583 | 504 | 0.380 | 0.360 | 5.6 | 12805 | 504 | 0.191 | 0.160 | 19.4 |
| 12391 | 506 | 0.061 | 0.053 | 15.1 | 12583 | 506 | 0.450 | 0.430 | 4.7 | 12805 | 506 | 0.227 | 0.195 | 16.4 |
| 12391 | 507 | 0.058 | 0.051 | 13.7 | 12583 | 507 | 0.280 | 0.270 | 3.7 | 12805 | 507 | 0.400 | 0.340 | 17.6 |
| 12391 | 508 | 0.048 | 0.043 | 11.6 | 12583 | 508 | 0.370 | 0.350 | 5.7 | 12805 | 508 | 0.290 | 0.249 | 16.5 |
| 12391 | 509 | 0.047 | 0.041 | 14.6 | 12583 | 509 | 0.380 | 0.360 | 5.6 | 12805 | 509 | 0.360 | 0.300 | 20.0 |
| 12391 | 514 | 0.062 | 0.053 | 17.0 | 12583 | 514 | 0.330 | 0.320 | 3.1 | 12805 | 514 | 0.270 | 0.228 | 18.4 |
| 12393 | 501 | 0.360 | 0.320 | 12.5 | 12651 | 501 | 1.300 | 1.240 | 4.8 | 12841 | 501 | 0.480 | 0.430 | 11.6 |
| 12393 | 504 | 0.237 | 0.199 | 19.1 | 12651 | 504 | 1.100 | 1.050 | 4.8 | 12841 | 504 | 0.320 | 0.270 | 18.5 |
| 12393 | 506 | 0.280 | 0.242 | 15.7 | 12651 | 506 | 1.320 | 1.250 | 5.6 | 12841 | 506 | 0.380 | 0.320 | 18.7 |
| 12393 | 507 | 0.500 | 0.420 | 19.0 | 12651 | 507 | 0.820 | 0.780 | 5.1 | 12841 | 507 | 0.670 | 0.570 | 17.5 |
| 12393 | 508 | 0.360 | 0.310 | 16.1 | 12651 | 508 | 1.070 | 1.020 | 4.9 | 12841 | 508 | 0.480 | 0.410 | 17.1 |
| 12393 | 509 | 0.450 | 0.380 | 18.4 | 12651 | 509 | 1.110 | 1.060 | 4.7 | 12841 | 509 | 0.600 | 0.500 | 20.0 |
| 12393 | 514 | 0.340 | 0.280 | 21.4 | 12651 | 514 | 0.970 | 0.930 | 4.3 | 12841 | 514 | 0.450 | 0.380 | 18.4 |
| 12467 | 501 | 0.148 | 0.132 | 12.1 | 12683 | 501 | 0.600 | 0.570 | 5.3 | 12927 | 501 | 0.083 | 0.075 | 10.7 |
| 12467 | 504 | 0.098 | 0.083 | 18.1 | 12683 | 504 | 0.500 | 0.480 | 4.2 | 12927 | 504 | 0.055 | 0.046 | 19.6 |
| 12467 | 506 | 0.117 | 0.100 | 17.0 | 12683 | 506 | 0.600 | 0.570 | 5.3 | 12927 | 506 | 0.066 | 0.057 | 15.8 |
| 12467 | 507 | 0.208 | 0.176 | 18.2 | 12683 | 507 | 0.370 | 0.360 | 2.8 | 12927 | 507 | 0.117 | 0.099 | 18.2 |
| 12467 | 508 | 0.148 | 0.129 | 14.7 | 12683 | 508 | 0.490 | 0.470 | 4.3 | 12927 | 508 | 0.083 | 0.072 | 15.3 |
| 12467 | 509 | 0.186 | 0.157 | 18.5 | 12683 | 509 | 0.510 | 0.480 | 6.2 | 12927 | 509 | 0.105 | 0.088 | 19.3 |
| 12467 | 514 | 0.141 | 0.118 | 19.5 | 12683 | 514 | 0.440 | 0.420 | 4.8 | 12927 | 514 | 0.079 | 0.066 | 19.7 |

L - LOWER CAP APPLIED
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E - SUBJECT TO CAPPING EXCEPTION

STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 13049 | 501 | 0.039 | 0.037 | 5.4 | 13205 | 501 | 0.500 | 0.480 | 4.2 | 13412 | 501 | 0.610 | 0.590 | 3.4 |
| 13049 | 504 | 0.055 | 0.050 | 10.0 | 13205 | 504 | 0.420 | 0.400 | 5.0 | 13412 | 504 | 0.520 | 0.500 | 4.0 |
| 13049 | 506 | 0.047 | 0.043 | 9.3 | 13205 | 506 | 0.510 | 0.480 | 6.2 | 13412 | 506 | 0.620 | 0.590 | 5.1 |
| 13049 | 507 | 0.067 | 0.061 | 9.8 | 13205 | 507 | 0.310 | 0.300 | 3.3 | 13412 | 507 | 0.390 | 0.370 | 5.4 |
| 13049 | 508 | 0.031 | 0.029 | 6.9 | 13205 | 508 | 0.410 | 0.390 | 5.1 | 13412 | 508 | 0.500 | 0.480 | 4.2 |
| 13049 | 509 | 0.024 | 0.021 | 14.3 | 13205 | 509 | 0.430 | 0.410 | 4.9 | 13412 | 509 | 0.520 | 0.500 | 4.0 |
| 13049 | 514 | 0.051 | 0.046 | 10.9 | 13205 | 514 | 0.370 | 0.360 | 2.8 | 13412 | 514 | 0.460 | 0.440 | 4.5 |
| 13111 | 501 | 1.220 | 1.150 | 6.1 | 13314 | 501 | 0.107 | 0.095 | 12.6 | 13453 | 501 | 0.710 | 0.680 | 4.4 |
| 13111 | 504 | 0.900 | 0.800 | 12.5 | 13314 | 504 | 0.071 | 0.059 | 20.3 | 13453 | 504 | 0.600 | 0.570 | 5.3 |
| 13111 | 506 | 1.330 | 1.200 | 10.8 | 13314 | 506 | 0.084 | 0.072 | 16.7 | 13453 | 506 | 0.720 | 0.680 | 5.9 |
| 13111 | 507 | 1.250 | 1.110 | 12.6 | 13314 | 507 | 0.150 | 0.127 | 18.1 | 13453 | 507 | 0.450 | 0.420 | 7.1 |
| 13111 | 508 | 0.610 | 0.550 | 10.9 | 13314 | 508 | 0.107 | 0.092 | 16.3 | 13453 | 508 | 0.580 | 0.560 | 3.6 |
| 13111 | 509 | 1.080 | 0.960 | 12.5 | 13314 | 509 | 0.134 | 0.113 | 18.6 | 13453 | 509 | 0.610 | 0.580 | 5.2 |
| 13111 | 514 | 1.300 | 1.140 | 14.0 | 13314 | 514 | 0.101 | 0.085 | 18.8 | 13453 | 514 | 0.530 | 0.500 | 6.0 |
| 13112 | 501 | 0.064 | 0.061 | 4.9 | 13351 | 501 | 0.260 | 0.232 | 12.1 | 13454 | 501 | 0.830 | 0.790 | 5.1 |
| 13112 | 504 | 0.089 | 0.081 | 9.9 | 13351 | 504 | 0.172 | 0.145 | 18.6 | 13454 | 504 | 0.700 | 0.670 | 4.5 |
| 13112 | 506 | 0.077 | 0.070 | 10.0 | 13351 | 506 | 0.205 | 0.176 | 16.5 | 13454 | 506 | 0.840 | 0.800 | 5.0 |
| 13112 | 507 | 0.110 | 0.101 | 8.9 | 13351 | 507 | 0.360 | 0.310 | 16.1 | 13454 | 507 | 0.520 | 0.500 | 4.0 |
| 13112 | 508 | 0.051 | 0.048 | 6.3 | 13351 | 508 | 0.260 | 0.225 | 15.6 | 13454 | 508 | 0.680 | 0.650 | 4.6 |
| 13112 | 509 | 0.039 | 0.035 | 11.4 | 13351 | 509 | 0.330 | 0.270 | 22.2 | 13454 | 509 | 0.710 | 0.670 | 6.0 |
| 13112 | 514 | 0.083 | 0.074 | 12.2 | 13351 | 514 | 0.247 | 0.206 | 19.9 | 13454 | 514 | 0.620 | 0.590 | 5.1 |
| 13201 | 501 | 1.150 | 1.100 | 4.5 | 13352 | 501 | 0.260 | 0.236 | 10.2 | 13455 | 501 | 0.840 | 0.800 | 5.0 |
| 13201 | 504 | 0.970 | 0.930 | 4.3 | 13352 | 504 | 0.175 | 0.147 | 19.0 | 13455 | 504 | 0.710 | 0.680 | 4.4 |
| 13201 | 506 | 1.160 | 1.100 | 5.5 | 13352 | 506 | 0.208 | 0.179 | 16.2 | 13455 | 506 | 0.850 | 0.810 | 4.9 |
| 13201 | 507 | 0.720 | 0.690 | 4.3 | 13352 | 507 | 0.370 | 0.310 | 19.4 | 13455 | 507 | 0.530 | 0.500 | 6.0 |
| 13201 | 508 | 0.940 | 0.900 | 4.4 | 13352 | 508 | 0.260 | 0.229 | 13.5 | 13455 | 508 | 0.690 | 0.660 | 4.5 |
| 13201 | 509 | 0.980 | 0.930 | 5.4 | 13352 | 509 | 0.330 | 0.280 | 17.9 | 13455 | 509 | 0.720 | 0.680 | 5.9 |
| 13201 | 514 | 0.860 | 0.820 | 4.9 | 13352 | 514 | 0.250 | 0.210 | 19.0 | 13455 | 514 | 0.630 | 0.600 | 5.0 |
| 13204 | 501 | 1.300 | 1.240 | 4.8 | 13410 | 501 | 1.820 | 1.740 | 4.6 | 13506 | 501 | 0.820 | 0.730 | 12.3 |
| 13204 | 504 | 1.100 | 1.050 | 4.8 | 13410 | 504 | 1.540 | 1.470 | 4.8 | 13506 | 504 | 0.540 | 0.450 | 20.0 |
| 13204 | 506 | 1.320 | 1.250 | 5.6 | 13410 | 506 | 1.840 | 1.750 | 5.1 | 13506 | 506 | 0.640 | 0.550 | 16.4 |
| 13204 | 507 | 0.820 | 0.780 | 5.1 | 13410 | 507 | 1.140 | 1.090 | 4.6 | 13506 | 507 | 1.150 | 0.970 | 18.6 |
| 13204 | 508 | 1.070 | 1.020 | 4.9 | 13410 | 508 | 1.500 | 1.430 | 4.9 | 13506 | 508 | 0.820 | 0.710 | 15.5 |
| 13204 | 509 | 1.110 | 1.060 | 4.7 | 13410 | 509 | 1.550 | 1.480 | 4.7 | 13506 | 509 | 1.020 | 0.860 | 18.6 |
| 13204 | 514 | 0.970 | 0.930 | 4.3 | 13410 | 514 | 1.360 | 1.300 | 4.6 | 13506 | 514 | 0.780 | 0.650 | 20.0 |

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

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STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS
                                        LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT   %                  PROPOSED  PRESENT   %                  PROPOSED  PRESENT   %
CLASS TERR  OCCURR    OCCURR    CHG    CLASS TERR   OCCURR    OCCURR    CHG    CLASS TERR  OCCURR    OCCURR    CHG
------------------------------------------------------------------------------------------------------------------
13507 501    0.980     0.880    11.4  13715 501     0.059     0.054    9.3    14068 501    0.035     0.031    12.9
13507 504    0.650     0.550    18.2  13715 504     0.051     0.044    15.9   14068 504    0.023     0.019    21.1
13507 506    0.780     0.670    16.4  13715 506     0.081     0.071    14.1   14068 506    0.027     0.024    12.5
13507 507    1.380     1.170    17.9  13715 507     0.077     0.067    14.9   14068 507    0.049     0.041    19.5
13507 508    0.980     0.850    15.3  13715 508     0.065     0.057    14.0   14068 508    0.035     0.030    16.7

13507 509    1.230     1.040    18.3  13715 509     0.063     0.054    16.7   14068 509    0.044     0.037    18.9
13507 514    0.940     0.780    20.5  13715 514     0.082     0.070    17.1   14068 514    0.033     0.028    17.9
13590 501    0.630     0.600     5.0  13716 501     0.400     0.360    11.1   14101 501    0.410     0.360    13.9
13590 504    0.530     0.510     3.9  13716 504     0.270     0.225    20.0   14101 504    0.270     0.227    18.9
13590 506    0.630     0.600     5.0  13716 506     0.320     0.270    18.5   14101 506    0.320     0.280    14.3

13590 507    0.390     0.370     5.4  13716 507     0.570     0.480    18.7   14101 507    0.570     0.480    18.7
13590 508    0.520     0.490     6.1  13716 508     0.400     0.350    14.3   14101 508    0.410     0.350    17.1
13590 509    0.540     0.510     5.9  13716 509     0.510     0.430    18.6   14101 509    0.510     0.430    18.6
13590 514    0.470     0.450     4.4  13716 514     0.380     0.320    18.7   14101 514    0.390     0.320    21.9
13621 501    0.158     0.151     4.6  13720 501     0.560     0.530    5.7    14279 501    0.610     0.580    5.2

13621 504    0.134     0.128     4.7  13720 504     0.420     0.370    13.5   14279 504    0.510     0.490    4.1
13621 506    0.160     0.152     5.3  13720 506     0.610     0.550    10.9   14279 506    0.610     0.580    5.2
13621 507    0.099     0.095     4.2  13720 507     0.580     0.510    13.7   14279 507    0.380     0.360    5.6
13621 508    0.130     0.124     4.8  13720 508     0.280     0.250    12.0   14279 508    0.500     0.480    4.2
13621 509    0.135     0.129     4.7  13720 509     0.500     0.440    13.6   14279 509    0.520     0.490    6.1

13621 514    0.118     0.113     4.4  13720 514     0.600     0.530    13.2   14279 514    0.450     0.430    4.7
13670 501    0.042     0.040     5.0  13759 501     0.157     0.141    11.3   14401 501    1.330     1.250    6.4
13670 504    0.059     0.053    11.3  13759 504     0.105     0.088    19.3   14401 504    0.980     0.870    12.6
13670 506    0.051     0.046    10.9  13759 506     0.124     0.107    15.9   14401 506    1.440     1.300    10.8
13670 507    0.073     0.066    10.6  13759 507     0.221     0.187    18.2   14401 507    1.360     1.210    12.4

13670 508    0.034     0.031     9.7  13759 508     0.158     0.137    15.3   14401 508    0.660     0.600    10.0
13670 509    0.025     0.023     8.7  13759 509     0.198     0.166    19.3   14401 509    1.170     1.040    12.5
13670 514    0.055     0.049    12.2  13759 514     0.150     0.125    20.0   14401 514    1.410     1.240    13.7
13673 501    1.000     0.940     6.4  13930 501     0.126     0.115    9.6    14405 501    1.360     1.280    6.3
13673 504    0.740     0.650    13.8  13930 504     0.109     0.094    16.0   14405 504    0.970     0.910    6.6

13673 506    1.090     0.980    11.2  13930 506     0.173     0.151    14.6   14405 506    1.010     0.940    7.4
13673 507    1.020     0.910    12.1  13930 507     0.165     0.144    14.6   14405 507    1.490     1.390    7.2
13673 508    0.500     0.450    11.1  13930 508     0.137     0.121    13.2   14405 508    0.840     0.790    6.3
13673 509    0.880     0.780    12.8  13930 509     0.134     0.115    16.5   14405 509    1.460     1.370    6.6
13673 514    1.060     0.930    14.0  13930 514     0.175     0.150    16.7   14405 514    1.190     1.120    6.3




L - LOWER CAP APPLIED
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N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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STATE: 12 - ILLINOIS
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 |
|-------|------|---------|---------|------|-------|------|---------|---------|------|-------|------|---------|---------|------|
| 14527 | 501 | 0.241 | 0.220 | 9.5 | 14734 | 501 | 0.236 | 0.211 | 11.8 | 15070 | 501 | 0.183 | 0.171 | 7.0 |
| 14527 | 504 | 0.208 | 0.180 | 15.6 | 14734 | 504 | 0.157 | 0.132 | 18.9 | 15070 | 504 | 0.130 | 0.122 | 6.6 |
| 14527 | 506 | 0.330 | 0.290 | 13.8 | 14734 | 506 | 0.186 | 0.160 | 16.2 | 15070 | 506 | 0.135 | 0.126 | 7.1 |
| 14527 | 507 | 0.320 | 0.270 | 18.5 | 14734 | 507 | 0.330 | 0.280 | 17.9 | 15070 | 507 | 0.199 | 0.187 | 6.4 |
| 14527 | 508 | 0.260 | 0.231 | 12.6 | 14734 | 508 | 0.237 | 0.205 | 15.6 | 15070 | 508 | 0.112 | 0.106 | 5.7 |
| | | | | | | | | | | | | | | |
| 14527 | 509 | 0.260 | 0.220 | 18.2 | 14734 | 509 | 0.300 | 0.250 | 20.0 | 15070 | 509 | 0.195 | 0.184 | 6.0 |
| 14527 | 514 | 0.330 | 0.290 | 13.8 | 14734 | 514 | 0.225 | 0.187 | 20.3 | 15070 | 514 | 0.159 | 0.150 | 6.0 |
| 14655 | 501 | 0.079 | 0.070 | 12.9 | 14855 | 501 | 0.280 | 0.270 | 3.7 | 15123 | 501 | 2.800 | 2.660 | 5.3 |
| 14655 | 504 | 0.052 | 0.044 | 18.2 | 14855 | 504 | 0.236 | 0.225 | 4.9 | 15123 | 504 | 2.930 | 2.630 | 11.4 |
| 14655 | 506 | 0.062 | 0.053 | 17.0 | 14855 | 506 | 0.280 | 0.270 | 3.7 | 15123 | 506 | 2.800 | 2.550 | 9.8 |
| | | | | | | | | | | | | | | |
| 14655 | 507 | 0.111 | 0.094 | 18.1 | 14855 | 507 | 0.175 | 0.166 | 5.4 | 15123 | 507 | 2.420 | 2.190 | 10.5 |
| 14655 | 508 | 0.079 | 0.068 | 16.2 | 14855 | 508 | 0.229 | 0.219 | 4.6 | 15123 | 508 | 1.920 | 1.770 | 8.5 |
| 14655 | 509 | 0.099 | 0.083 | 19.3 | 14855 | 509 | 0.238 | 0.227 | 4.8 | 15123 | 509 | 1.900 | 1.710 | 11.1 |
| 14655 | 514 | 0.075 | 0.062 | 21.0 | 14855 | 514 | 0.207 | 0.198 | 4.5 | 15123 | 514 | 2.100 | 1.860 | 12.9 |
| 14731 | 501 | 2.900 | 2.750 | 5.5 | 14913 | 501 | 0.300 | 0.260 | 15.4 | 15124 | 501 | 0.980 | 0.930 | 5.4 |
| | | | | | | | | | | | | | | |
| 14731 | 504 | 3.030 | 2.720 | 11.4 | 14913 | 504 | 0.197 | 0.165 | 19.4 | 15124 | 504 | 1.030 | 0.920 | 12.0 |
| 14731 | 506 | 2.900 | 2.640 | 9.8 | 14913 | 506 | 0.234 | 0.201 | 16.4 | 15124 | 506 | 0.980 | 0.890 | 10.1 |
| 14731 | 507 | 2.500 | 2.260 | 10.6 | 14913 | 507 | 0.420 | 0.350 | 20.0 | 15124 | 507 | 0.850 | 0.760 | 11.8 |
| 14731 | 508 | 1.980 | 1.830 | 8.2 | 14913 | 508 | 0.300 | 0.260 | 15.4 | 15124 | 508 | 0.670 | 0.620 | 8.1 |
| 14731 | 509 | 1.970 | 1.760 | 11.9 | 14913 | 509 | 0.370 | 0.310 | 19.4 | 15124 | 509 | 0.670 | 0.600 | 11.7 |
| | | | | | | | | | | | | | | |
| 14731 | 514 | 2.170 | 1.930 | 12.4 | 14913 | 514 | 0.280 | 0.235 | 19.1 | 15124 | 514 | 0.730 | 0.650 | 12.3 |
| 14732 | 501 | 0.214 | 0.203 | 5.4 | 15062 | 501 | 0.250 | 0.239 | 4.6 | 15188 | 501 | 0.440 | 0.420 | 4.8 |
| 14732 | 504 | 0.224 | 0.201 | 11.4 | 15062 | 504 | 0.212 | 0.202 | 5.0 | 15188 | 504 | 0.370 | 0.350 | 5.7 |
| 14732 | 506 | 0.215 | 0.195 | 10.3 | 15062 | 506 | 0.250 | 0.240 | 4.2 | 15188 | 506 | 0.450 | 0.420 | 7.1 |
| 14732 | 507 | 0.185 | 0.167 | 10.8 | 15062 | 507 | 0.157 | 0.149 | 5.4 | 15188 | 507 | 0.280 | 0.260 | 7.7 |
| | | | | | | | | | | | | | | |
| 14732 | 508 | 0.147 | 0.135 | 8.9 | 15062 | 508 | 0.205 | 0.197 | 4.1 | 15188 | 508 | 0.360 | 0.350 | 2.9 |
| 14732 | 509 | 0.146 | 0.131 | 11.5 | 15062 | 509 | 0.213 | 0.203 | 4.9 | 15188 | 509 | 0.380 | 0.360 | 5.6 |
| 14732 | 514 | 0.161 | 0.143 | 12.6 | 15062 | 514 | 0.186 | 0.178 | 4.5 | 15188 | 514 | 0.330 | 0.310 | 6.5 |
| 14733 | 501 | 0.550 | 0.490 | 12.2 | 15063 | 501 | 0.290 | 0.280 | 3.6 | 15223 | 501 | 0.049 | 0.047 | 4.3 |
| 14733 | 504 | 0.370 | 0.310 | 19.4 | 15063 | 504 | 0.247 | 0.235 | 5.1 | 15223 | 504 | 0.069 | 0.063 | 9.5 |
| | | | | | | | | | | | | | | |
| 14733 | 506 | 0.440 | 0.370 | 18.9 | 15063 | 506 | 0.290 | 0.280 | 3.6 | 15223 | 506 | 0.060 | 0.055 | 9.1 |
| 14733 | 507 | 0.770 | 0.650 | 18.5 | 15063 | 507 | 0.183 | 0.174 | 5.2 | 15223 | 507 | 0.086 | 0.078 | 10.3 |
| 14733 | 508 | 0.550 | 0.480 | 14.6 | 15063 | 508 | 0.239 | 0.229 | 4.4 | 15223 | 508 | 0.040 | 0.037 | 8.1 |
| 14733 | 509 | 0.690 | 0.580 | 19.0 | 15063 | 509 | 0.249 | 0.237 | 5.1 | 15223 | 509 | 0.030 | 0.027 | 11.1 |
| 14733 | 514 | 0.520 | 0.440 | 18.2 | 15063 | 514 | 0.217 | 0.207 | 4.8 | 15223 | 514 | 0.065 | 0.058 | 12.1 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
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```
STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS
                                       LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                   PROPOSED  PRESENT    %                   PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR     CHG     CLASS TERR   OCCURR    OCCURR    CHG     CLASS TERR   OCCURR    OCCURR    CHG
------------------------------------------------------------------------------------------------------------------------
15224 501    0.600    0.560     7.1     15488 501     1.070     1.020    4.9     15656 501     5.610     5.010    12.0
15224 504    0.440    0.390    12.8     15488 504     0.900     0.860    4.7     15656 504     3.720     3.130    18.8
15224 506    0.650    0.580    12.1     15488 506     1.080     1.030    4.9     15656 506     4.430     3.800    16.6
15224 507    0.610    0.540    13.0     15488 507     0.670     0.640    4.7     15656 507     7.880     6.660    18.3
15224 508    0.290    0.270     7.4     15488 508     0.880     0.840    4.8     15656 508     5.620     4.870    15.4

15224 509    0.530    0.470    12.8     15488 509     0.910     0.870    4.6     15656 509     7.040     5.930    18.7
15224 514    0.630    0.560    12.5     15488 514     0.790     0.760    3.9     15656 514     5.340     4.450    20.0
15314 501    0.190    0.170    11.8     15538 501     0.340     0.300   13.3     15699 501     0.590     0.550     7.3
15314 504    0.126    0.106    18.9     15538 504     0.224     0.188   19.1     15699 504     0.420     0.390     7.7
15314 506    0.150    0.129    16.3     15538 506     0.270     0.229   17.9     15699 506     0.440     0.410     7.3

15314 507    0.270    0.226    19.5     15538 507     0.480     0.400   20.0     15699 507     0.640     0.600     6.7
15314 508    0.190    0.165    15.2     15538 508     0.340     0.290   17.2     15699 508     0.360     0.340     5.9
15314 509    0.238    0.201    18.4     15538 509     0.420     0.360   16.7     15699 509     0.630     0.590     6.8
15314 514    0.181    0.151    19.9     15538 514     0.320     0.270   18.5     15699 514     0.510     0.480     6.2
15404 501    0.114    0.109     4.6     15600 501     0.850     0.760   11.8     15733 501     0.280     0.270     3.7

15404 504    0.096    0.092     4.3     15600 504     0.570     0.480   18.7     15733 504     0.236     0.225     4.9
15404 506    0.115    0.110     4.5     15600 506     0.670     0.580   15.5     15733 506     0.280     0.270     3.7
15404 507    0.072    0.068     5.9     15600 507     1.200     1.010   18.8     15733 507     0.175     0.166     5.4
15404 508    0.094    0.090     4.4     15600 508     0.850     0.740   14.9     15733 508     0.229     0.219     4.6
15404 509    0.097    0.093     4.3     15600 509     1.070     0.900   18.9     15733 509     0.238     0.227     4.8

15404 514    0.085    0.081     4.9     15600 514     0.810     0.680   19.1     15733 514     0.207     0.198     4.5
15405 501    0.168    0.160     5.0     15607 501     0.239     0.224    6.7     15839 501     0.250     0.228     9.6
15405 504    0.142    0.135     5.2     15607 504     0.170     0.159    6.9     15839 504     0.169     0.142    19.0
15405 506    0.170    0.161     5.6     15607 506     0.177     0.165    7.3     15839 506     0.201     0.173    16.2
15405 507    0.105    0.100     5.0     15607 507     0.260     0.244    6.6     15839 507     0.360     0.300    20.0

15405 508    0.138    0.132     4.5     15607 508     0.147     0.139    5.8     15839 508     0.260     0.221    17.6
15405 509    0.143    0.136     5.1     15607 509     0.260     0.240    8.3     15839 509     0.320     0.270    18.5
15405 514    0.125    0.119     5.0     15607 514     0.208     0.196    6.1     15839 514     0.243     0.202    20.3
15406 501    0.430    0.410     4.9     15608 501     0.190     0.170   11.8     15991 501     0.208     0.186    11.8
15406 504    0.360    0.340     5.9     15608 504     0.126     0.106   18.9     15991 504     0.138     0.116    19.0

15406 506    0.430    0.410     4.9     15608 506     0.150     0.129   16.3     15991 506     0.165     0.141    17.0
15406 507    0.270    0.260     3.8     15608 507     0.270     0.226   19.5     15991 507     0.290     0.248    16.9
15406 508    0.350    0.340     2.9     15608 508     0.190     0.165   15.2     15991 508     0.209     0.181    15.5
15406 509    0.360    0.350     2.9     15608 509     0.238     0.201   18.4     15991 509     0.260     0.220    18.2
15406 514    0.320    0.300     6.7     15608 514     0.181     0.151   19.9     15991 514     0.198     0.165    20.0
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L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
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STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 15993 | 501 | 0.176 | 0.157 | 12.1 | 16404 | 501 | 1.000 | 0.900 | 11.1 | 16604 | 501 | 0.270 | 0.250 | 8.0 |
| 15993 | 504 | 0.117 | 0.098 | 19.4 | 16404 | 504 | 0.670 | 0.560 | 19.6 | 16604 | 504 | 0.225 | 0.214 | 5.1 |
| 15993 | 506 | 0.139 | 0.119 | 16.8 | 16404 | 506 | 0.790 | 0.680 | 16.2 | 16604 | 506 | 0.270 | 0.260 | 3.8 |
| 15993 | 507 | 0.247 | 0.209 | 18.2 | 16404 | 507 | 1.410 | 1.190 | 18.5 | 16604 | 507 | 0.167 | 0.159 | 5.0 |
| 15993 | 508 | 0.176 | 0.153 | 15.0 | 16404 | 508 | 1.010 | 0.870 | 16.1 | 16604 | 508 | 0.218 | 0.209 | 4.3 |
| 15993 | 509 | 0.221 | 0.186 | 18.8 | 16404 | 509 | 1.260 | 1.060 | 18.9 | 16604 | 509 | 0.227 | 0.216 | 5.1 |
| 15993 | 514 | 0.168 | 0.140 | 20.0 | 16404 | 514 | 0.960 | 0.800 | 20.0 | 16604 | 514 | 0.198 | 0.189 | 4.8 |
| 16005 | 501 | 0.031 | 0.029 | 6.9 | 16471 | 501 | 0.340 | 0.320 | 6.3 | 16670 | 501 | 2.230 | 1.970 | 13.2 |
| 16005 | 504 | 0.027 | 0.023 | 17.4 | 16471 | 504 | 0.241 | 0.225 | 7.1 | 16670 | 504 | 2.190 | 1.830 | 19.7 |
| 16005 | 506 | 0.043 | 0.037 | 16.2 | 16471 | 506 | 0.249 | 0.233 | 6.9 | 16670 | 506 | 2.120 | 1.800 | 17.8 |
| 16005 | 507 | 0.041 | 0.036 | 13.9 | 16471 | 507 | 0.370 | 0.340 | 8.8 | 16670 | 507 | 3.830 | 3.200 | 19.7 |
| 16005 | 508 | 0.034 | 0.030 | 13.3 | 16471 | 508 | 0.208 | 0.196 | 6.1 | 16670 | 508 | 3.190 | 2.720 | 17.3 |
| 16005 | 509 | 0.033 | 0.029 | 13.8 | 16471 | 509 | 0.360 | 0.340 | 5.9 | 16670 | 509 | 4.230 | 3.510 | 20.5 |
| 16005 | 514 | 0.044 | 0.037 | 18.9 | 16471 | 514 | 0.290 | 0.280 | 3.6 | 16670 | 514 | 4.110 | 3.390 | 21.2 |
| 16009 | 501 | 0.340 | 0.330 | 3.0 | 16501 | 501 | 0.066 | 0.060 | 10.0 | 16676 | 501 | 0.260 | 0.236 | 10.2 |
| 16009 | 504 | 0.290 | 0.280 | 3.6 | 16501 | 504 | 0.057 | 0.049 | 16.3 | 16676 | 504 | 0.175 | 0.147 | 19.0 |
| 16009 | 506 | 0.350 | 0.330 | 6.1 | 16501 | 506 | 0.091 | 0.079 | 15.2 | 16676 | 506 | 0.208 | 0.179 | 16.2 |
| 16009 | 507 | 0.215 | 0.204 | 5.4 | 16501 | 507 | 0.087 | 0.076 | 14.5 | 16676 | 507 | 0.370 | 0.310 | 19.4 |
| 16009 | 508 | 0.280 | 0.270 | 3.7 | 16501 | 508 | 0.072 | 0.064 | 12.5 | 16676 | 508 | 0.260 | 0.229 | 13.5 |
| 16009 | 509 | 0.290 | 0.280 | 3.6 | 16501 | 509 | 0.070 | 0.061 | 14.8 | 16676 | 509 | 0.330 | 0.280 | 17.9 |
| 16009 | 514 | 0.250 | 0.243 | 2.9 | 16501 | 514 | 0.092 | 0.079 | 16.5 | 16676 | 514 | 0.250 | 0.210 | 19.0 |
| 16402 | 501 | 1.260 | 1.130 | 11.5 | 16527 | 501 | 0.102 | 0.093 | 9.7 | 16694 | 501 | 0.530 | 0.500 | 6.0 |
| 16402 | 504 | 0.840 | 0.700 | 20.0 | 16527 | 504 | 0.088 | 0.076 | 15.8 | 16694 | 504 | 0.440 | 0.420 | 4.8 |
| 16402 | 506 | 0.990 | 0.850 | 16.5 | 16527 | 506 | 0.140 | 0.122 | 14.8 | 16694 | 506 | 0.530 | 0.510 | 3.9 |
| 16402 | 507 | 1.770 | 1.500 | 18.0 | 16527 | 507 | 0.133 | 0.116 | 14.7 | 16694 | 507 | 0.330 | 0.310 | 6.5 |
| 16402 | 508 | 1.260 | 1.090 | 15.6 | 16527 | 508 | 0.111 | 0.098 | 13.3 | 16694 | 508 | 0.430 | 0.410 | 4.9 |
| 16402 | 509 | 1.580 | 1.330 | 18.8 | 16527 | 509 | 0.108 | 0.093 | 16.1 | 16694 | 509 | 0.450 | 0.430 | 4.7 |
| 16402 | 514 | 1.200 | 1.000 | 20.0 | 16527 | 514 | 0.141 | 0.121 | 16.5 | 16694 | 514 | 0.390 | 0.370 | 5.4 |
| 16403 | 501 | 0.800 | 0.710 | 12.7 | 16588 | 501 | 0.158 | 0.151 | 4.6 | 16705 | 501 | 0.189 | 0.172 | 9.9 |
| 16403 | 504 | 0.530 | 0.440 | 20.5 | 16588 | 504 | 0.134 | 0.128 | 4.7 | 16705 | 504 | 0.163 | 0.141 | 15.6 |
| 16403 | 506 | 0.630 | 0.540 | 16.7 | 16588 | 506 | 0.160 | 0.152 | 5.3 | 16705 | 506 | 0.260 | 0.225 | 15.6 |
| 16403 | 507 | 1.120 | 0.950 | 17.9 | 16588 | 507 | 0.099 | 0.095 | 4.2 | 16705 | 507 | 0.247 | 0.215 | 14.9 |
| 16403 | 508 | 0.800 | 0.690 | 15.9 | 16588 | 508 | 0.130 | 0.124 | 4.8 | 16705 | 508 | 0.206 | 0.181 | 13.8 |
| 16403 | 509 | 1.000 | 0.840 | 19.0 | 16588 | 509 | 0.135 | 0.129 | 4.7 | 16705 | 509 | 0.200 | 0.173 | 15.6 |
| 16403 | 514 | 0.760 | 0.630 | 20.6 | 16588 | 514 | 0.118 | 0.113 | 4.4 | 16705 | 514 | 0.260 | 0.224 | 16.1 |

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

STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 16750 | 501 | 0.093 | 0.083 | 12.0 | 16890 | 501 | 0.178 | 0.169 | 5.3 | 16902 | 501 | 1.050 | 1.000 | 5.0 |
| 16750 | 504 | 0.061 | 0.052 | 17.3 | 16890 | 504 | 0.150 | 0.143 | 4.9 | 16902 | 504 | 1.200 | 1.070 | 12.1 |
| 16750 | 506 | 0.073 | 0.063 | 15.9 | 16890 | 506 | 0.179 | 0.170 | 5.3 | 16902 | 506 | 1.810 | 1.640 | 10.4 |
| 16750 | 507 | 0.130 | 0.110 | 18.2 | 16890 | 507 | 0.111 | 0.106 | 4.7 | 16902 | 507 | 1.460 | 1.310 | 11.5 |
| 16750 | 508 | 0.093 | 0.080 | 16.3 | 16890 | 508 | 0.146 | 0.139 | 5.0 | 16902 | 508 | 0.880 | 0.810 | 8.6 |
| 16750 | 509 | 0.116 | 0.098 | 18.4 | 16890 | 509 | 0.151 | 0.144 | 4.9 | 16902 | 509 | 1.270 | 1.130 | 12.4 |
| 16750 | 514 | 0.088 | 0.074 | 18.9 | 16890 | 514 | 0.132 | 0.126 | 4.8 | 16902 | 514 | 1.130 | 1.000 | 13.0 |
| 16751 | 501 | 0.093 | 0.083 | 12.0 | 16891 | 501 | 0.193 | 0.184 | 4.9 | 16905 | 501 | 2.030 | 1.930 | 5.2 |
| 16751 | 504 | 0.061 | 0.052 | 17.3 | 16891 | 504 | 0.163 | 0.156 | 4.5 | 16905 | 504 | 2.330 | 2.080 | 12.0 |
| 16751 | 506 | 0.073 | 0.063 | 15.9 | 16891 | 506 | 0.195 | 0.186 | 4.8 | 16905 | 506 | 3.490 | 3.180 | 9.7 |
| 16751 | 507 | 0.130 | 0.110 | 18.2 | 16891 | 507 | 0.121 | 0.115 | 5.2 | 16905 | 507 | 2.820 | 2.530 | 11.5 |
| 16751 | 508 | 0.093 | 0.080 | 16.3 | 16891 | 508 | 0.159 | 0.152 | 4.6 | 16905 | 508 | 1.710 | 1.570 | 8.9 |
| 16751 | 509 | 0.116 | 0.098 | 18.4 | 16891 | 509 | 0.165 | 0.157 | 5.1 | 16905 | 509 | 2.450 | 2.180 | 12.4 |
| 16751 | 514 | 0.088 | 0.074 | 18.9 | 16891 | 514 | 0.144 | 0.137 | 5.1 | 16905 | 514 | 2.190 | 1.940 | 12.9 |
| 16819 | 501 | 1.520 | 1.440 | 5.6 | 16892 | 501 | 0.350 | 0.340 | 2.9 | 16906 | 501 | 1.300 | 1.230 | 5.7 |
| 16819 | 504 | 1.280 | 1.220 | 4.9 | 16892 | 504 | 0.300 | 0.280 | 7.1 | 16906 | 504 | 1.490 | 1.330 | 12.0 |
| 16819 | 506 | 1.530 | 1.450 | 5.5 | 16892 | 506 | 0.360 | 0.340 | 5.9 | 16906 | 506 | 2.230 | 2.030 | 9.9 |
| 16819 | 507 | 0.950 | 0.900 | 5.6 | 16892 | 507 | 0.221 | 0.210 | 5.2 | 16906 | 507 | 1.800 | 1.620 | 11.1 |
| 16819 | 508 | 1.240 | 1.190 | 4.2 | 16892 | 508 | 0.290 | 0.280 | 3.6 | 16906 | 508 | 1.090 | 1.000 | 9.0 |
| 16819 | 509 | 1.290 | 1.230 | 4.9 | 16892 | 509 | 0.300 | 0.290 | 3.4 | 16906 | 509 | 1.570 | 1.400 | 12.1 |
| 16819 | 514 | 1.130 | 1.080 | 4.6 | 16892 | 514 | 0.260 | 0.250 | 4.0 | 16906 | 514 | 1.400 | 1.240 | 12.9 |
| 16820 | 501 | 1.170 | 1.120 | 4.5 | 16900 | 501 | 1.930 | 1.830 | 5.5 | 16910 | 501 | 1.160 | 1.100 | 5.5 |
| 16820 | 504 | 0.990 | 0.940 | 5.3 | 16900 | 504 | 2.210 | 1.980 | 11.6 | 16910 | 504 | 1.330 | 1.190 | 11.8 |
| 16820 | 506 | 1.190 | 1.130 | 5.3 | 16900 | 506 | 3.320 | 3.020 | 9.9 | 16910 | 506 | 1.990 | 1.810 | 9.9 |
| 16820 | 507 | 0.740 | 0.700 | 5.7 | 16900 | 507 | 2.680 | 2.410 | 11.2 | 16910 | 507 | 1.610 | 1.450 | 11.0 |
| 16820 | 508 | 0.960 | 0.920 | 4.3 | 16900 | 508 | 1.620 | 1.490 | 8.7 | 16910 | 508 | 0.970 | 0.890 | 9.0 |
| 16820 | 509 | 1.000 | 0.950 | 5.3 | 16900 | 509 | 2.330 | 2.080 | 12.0 | 16910 | 509 | 1.400 | 1.250 | 12.0 |
| 16820 | 514 | 0.870 | 0.830 | 4.8 | 16900 | 514 | 2.090 | 1.850 | 13.0 | 16910 | 514 | 1.250 | 1.110 | 12.6 |
| 16881 | 501 | 1.450 | 1.300 | 11.5 | 16901 | 501 | 1.240 | 1.170 | 6.0 | 16911 | 501 | 1.050 | 1.000 | 5.0 |
| 16881 | 504 | 0.960 | 0.810 | 18.5 | 16901 | 504 | 1.420 | 1.270 | 11.8 | 16911 | 504 | 1.200 | 1.070 | 12.1 |
| 16881 | 506 | 1.140 | 0.980 | 16.3 | 16901 | 506 | 2.130 | 1.940 | 9.8 | 16911 | 506 | 1.810 | 1.640 | 10.4 |
| 16881 | 507 | 2.040 | 1.720 | 18.6 | 16901 | 507 | 1.720 | 1.540 | 11.7 | 16911 | 507 | 1.460 | 1.310 | 11.5 |
| 16881 | 508 | 1.450 | 1.260 | 15.1 | 16901 | 508 | 1.040 | 0.960 | 8.3 | 16911 | 508 | 0.880 | 0.810 | 8.6 |
| 16881 | 509 | 1.820 | 1.530 | 19.0 | 16901 | 509 | 1.490 | 1.330 | 12.0 | 16911 | 509 | 1.270 | 1.130 | 12.4 |
| 16881 | 514 | 1.380 | 1.150 | 20.0 | 16901 | 514 | 1.340 | 1.180 | 13.6 | 16911 | 514 | 1.130 | 1.000 | 13.0 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 16915 | 501 | 1.190 | 1.130 | 5.3 | 16931 | 501 | 1.630 | 1.550 | 5.2 | 18110 | 501 | 0.280 | 0.248 | 12.9 |
| 16915 | 504 | 1.360 | 1.220 | 11.5 | 16931 | 504 | 1.870 | 1.670 | 12.0 | 18110 | 504 | 0.184 | 0.155 | 18.7 |
| 16915 | 506 | 2.040 | 1.860 | 9.7 | 16931 | 506 | 2.810 | 2.560 | 9.8 | 18110 | 506 | 0.219 | 0.188 | 16.5 |
| 16915 | 507 | 1.650 | 1.480 | 11.5 | 16931 | 507 | 2.270 | 2.040 | 11.3 | 18110 | 507 | 0.390 | 0.330 | 18.2 |
| 16915 | 508 | 1.000 | 0.920 | 8.7 | 16931 | 508 | 1.370 | 1.260 | 8.7 | 18110 | 508 | 0.280 | 0.241 | 16.2 |
| 16915 | 509 | 1.430 | 1.280 | 11.7 | 16931 | 509 | 1.970 | 1.760 | 11.9 | 18110 | 509 | 0.350 | 0.290 | 20.7 |
| 16915 | 514 | 1.280 | 1.140 | 12.3 | 16931 | 514 | 1.760 | 1.560 | 12.8 | 18110 | 514 | 0.260 | 0.221 | 17.6 |
| 16916 | 501 | 0.990 | 0.940 | 5.3 | 16940 | 501 | 3.290 | 3.120 | 5.4 | 18205 | 501 | 0.165 | 0.150 | 10.0 |
| 16916 | 504 | 1.140 | 1.010 | 12.9 | 16940 | 504 | 3.770 | 3.370 | 11.9 | 18205 | 504 | 0.143 | 0.123 | 16.3 |
| 16916 | 506 | 1.700 | 1.550 | 9.7 | 16940 | 506 | 5.660 | 5.150 | 9.9 | 18205 | 506 | 0.226 | 0.197 | 14.7 |
| 16916 | 507 | 1.380 | 1.240 | 11.3 | 16940 | 507 | 4.570 | 4.100 | 11.5 | 18205 | 507 | 0.216 | 0.188 | 14.9 |
| 16916 | 508 | 0.830 | 0.760 | 9.2 | 16940 | 508 | 2.760 | 2.540 | 8.7 | 18205 | 508 | 0.180 | 0.158 | 13.9 |
| 16916 | 509 | 1.200 | 1.070 | 12.1 | 16940 | 509 | 3.970 | 3.540 | 12.1 | 18205 | 509 | 0.175 | 0.151 | 15.9 |
| 16916 | 514 | 1.070 | 0.950 | 12.6 | 16940 | 514 | 3.550 | 3.150 | 12.7 | 18205 | 514 | 0.229 | 0.196 | 16.8 |
| 16920 | 501 | 2.630 | 2.500 | 5.2 | 16941 | 501 | 1.320 | 1.250 | 5.6 | 18206 | 501 | 0.450 | 0.400 | 12.5 |
| 16920 | 504 | 3.020 | 2.700 | 11.9 | 16941 | 504 | 1.510 | 1.350 | 11.9 | 18206 | 504 | 0.300 | 0.250 | 20.0 |
| 16920 | 506 | 4.530 | 4.130 | 9.7 | 16941 | 506 | 2.270 | 2.060 | 10.2 | 18206 | 506 | 0.350 | 0.300 | 16.7 |
| 16920 | 507 | 3.660 | 3.290 | 11.2 | 16941 | 507 | 1.830 | 1.640 | 11.6 | 18206 | 507 | 0.630 | 0.530 | 18.9 |
| 16920 | 508 | 2.210 | 2.030 | 8.9 | 16941 | 508 | 1.110 | 1.020 | 8.8 | 18206 | 508 | 0.450 | 0.390 | 15.4 |
| 16920 | 509 | 3.180 | 2.830 | 12.4 | 16941 | 509 | 1.590 | 1.420 | 12.0 | 18206 | 509 | 0.560 | 0.470 | 19.1 |
| 16920 | 514 | 2.840 | 2.520 | 12.7 | 16941 | 514 | 1.420 | 1.260 | 12.7 | 18206 | 514 | 0.430 | 0.360 | 19.4 |
| 16921 | 501 | 2.410 | 2.280 | 5.7 | 18078 | 501 | 0.107 | 0.098 | 9.2 | 18335 | 501 | 0.320 | 0.290 | 10.3 |
| 16921 | 504 | 2.760 | 2.460 | 12.2 | 18078 | 504 | 0.093 | 0.080 | 16.3 | 18335 | 504 | 0.215 | 0.181 | 18.8 |
| 16921 | 506 | 4.140 | 3.770 | 9.8 | 18078 | 506 | 0.147 | 0.128 | 14.8 | 18335 | 506 | 0.260 | 0.220 | 18.2 |
| 16921 | 507 | 3.340 | 3.000 | 11.3 | 18078 | 507 | 0.140 | 0.122 | 14.8 | 18335 | 507 | 0.460 | 0.390 | 17.9 |
| 16921 | 508 | 2.020 | 1.860 | 8.6 | 18078 | 508 | 0.117 | 0.103 | 13.6 | 18335 | 508 | 0.320 | 0.280 | 14.3 |
| 16921 | 509 | 2.900 | 2.590 | 12.0 | 18078 | 509 | 0.114 | 0.098 | 16.3 | 18335 | 509 | 0.410 | 0.340 | 20.6 |
| 16921 | 514 | 2.600 | 2.300 | 13.0 | 18078 | 514 | 0.149 | 0.127 | 17.3 | 18335 | 514 | 0.310 | 0.260 | 19.2 |
| 16930 | 501 | 1.520 | 1.440 | 5.6 | 18109 | 501 | 0.350 | 0.310 | 12.9 | 18435 | 501 | 1.160 | 1.090 | 6.4 |
| 16930 | 504 | 1.740 | 1.550 | 12.3 | 18109 | 504 | 0.231 | 0.194 | 19.1 | 18435 | 504 | 0.850 | 0.760 | 11.8 |
| 16930 | 506 | 2.610 | 2.370 | 10.1 | 18109 | 506 | 0.270 | 0.235 | 14.9 | 18435 | 506 | 1.260 | 1.130 | 11.5 |
| 16930 | 507 | 2.110 | 1.890 | 11.6 | 18109 | 507 | 0.490 | 0.410 | 19.5 | 18435 | 507 | 1.180 | 1.050 | 12.4 |
| 16930 | 508 | 1.270 | 1.170 | 8.5 | 18109 | 508 | 0.350 | 0.300 | 16.7 | 18435 | 508 | 0.570 | 0.520 | 9.6 |
| 16930 | 509 | 1.830 | 1.630 | 12.3 | 18109 | 509 | 0.440 | 0.370 | 18.9 | 18435 | 509 | 1.020 | 0.910 | 12.1 |
| 16930 | 514 | 1.640 | 1.450 | 13.1 | 18109 | 514 | 0.330 | 0.280 | 17.9 | 18435 | 514 | 1.230 | 1.080 | 13.9 |

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

STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 18436 | 501 | 0.940 | 0.880 | 6.8 | 18507 | 501 | 0.167 | 0.149 | 12.1 | 18833 | 501 | 0.106 | 0.097 | 9.3 |
| 18436 | 504 | 0.690 | 0.610 | 13.1 | 18507 | 504 | 0.111 | 0.093 | 19.4 | 18833 | 504 | 0.092 | 0.079 | 16.5 |
| 18436 | 506 | 1.020 | 0.910 | 12.1 | 18507 | 506 | 0.132 | 0.113 | 16.8 | 18833 | 506 | 0.145 | 0.126 | 15.1 |
| 18436 | 507 | 0.960 | 0.850 | 12.9 | 18507 | 507 | 0.234 | 0.198 | 18.2 | 18833 | 507 | 0.139 | 0.121 | 14.9 |
| 18436 | 508 | 0.460 | 0.420 | 9.5 | 18507 | 508 | 0.167 | 0.145 | 15.2 | 18833 | 508 | 0.115 | 0.102 | 12.7 |
| 18436 | 509 | 0.830 | 0.730 | 13.7 | 18507 | 509 | 0.209 | 0.176 | 18.8 | 18833 | 509 | 0.112 | 0.097 | 15.5 |
| 18436 | 514 | 0.990 | 0.870 | 13.8 | 18507 | 514 | 0.159 | 0.132 | 20.5 | 18833 | 514 | 0.147 | 0.126 | 16.7 |
| 18437 | 501 | 0.460 | 0.410 | 12.2 | 18570 | 501 | 1.740 | 1.560 | 11.5 | 18834 | 501 | 0.260 | 0.236 | 10.2 |
| 18437 | 504 | 0.310 | 0.260 | 19.2 | 18570 | 504 | 1.160 | 0.970 | 19.6 | 18834 | 504 | 0.175 | 0.147 | 19.0 |
| 18437 | 506 | 0.370 | 0.310 | 19.4 | 18570 | 506 | 1.370 | 1.180 | 16.1 | 18834 | 506 | 0.208 | 0.179 | 16.2 |
| 18437 | 507 | 0.650 | 0.550 | 18.2 | 18570 | 507 | 2.450 | 2.070 | 18.4 | 18834 | 507 | 0.370 | 0.310 | 19.4 |
| 18437 | 508 | 0.460 | 0.400 | 15.0 | 18570 | 508 | 1.740 | 1.510 | 15.2 | 18834 | 508 | 0.260 | 0.229 | 13.5 |
| 18437 | 509 | 0.580 | 0.490 | 18.4 | 18570 | 509 | 2.190 | 1.840 | 19.0 | 18834 | 509 | 0.330 | 0.280 | 17.9 |
| 18437 | 514 | 0.440 | 0.370 | 18.9 | 18570 | 514 | 1.660 | 1.380 | 20.3 | 18834 | 514 | 0.250 | 0.210 | 19.0 |
| 18438 | 501 | 0.890 | 0.790 | 12.7 | 18616 | 501 | 0.420 | 0.400 | 5.0 | 18911 | 501 | 0.830 | 0.750 | 10.7 |
| 18438 | 504 | 0.590 | 0.500 | 18.0 | 18616 | 504 | 0.360 | 0.340 | 5.9 | 18911 | 504 | 0.550 | 0.460 | 19.6 |
| 18438 | 506 | 0.700 | 0.600 | 16.7 | 18616 | 506 | 0.430 | 0.410 | 4.9 | 18911 | 506 | 0.660 | 0.570 | 15.8 |
| 18438 | 507 | 1.250 | 1.060 | 17.9 | 18616 | 507 | 0.270 | 0.250 | 8.0 | 18911 | 507 | 1.170 | 0.990 | 18.2 |
| 18438 | 508 | 0.890 | 0.770 | 15.6 | 18616 | 508 | 0.350 | 0.330 | 6.1 | 18911 | 508 | 0.830 | 0.720 | 15.3 |
| 18438 | 509 | 1.120 | 0.940 | 19.1 | 18616 | 509 | 0.360 | 0.340 | 5.9 | 18911 | 509 | 1.050 | 0.880 | 19.3 |
| 18438 | 514 | 0.850 | 0.710 | 19.7 | 18616 | 514 | 0.320 | 0.300 | 6.7 | 18911 | 514 | 0.790 | 0.660 | 19.7 |
| 18501 | 501 | 1.060 | 1.000 | 6.0 | 18707 | 501 | 0.009 | 0.008 | 12.5 | 18912 | 501 | 1.570 | 1.400 | 12.1 |
| 18501 | 504 | 0.780 | 0.690 | 13.0 | 18707 | 504 | 0.008 | 0.007 | 14.3 | 18912 | 504 | 1.040 | 0.880 | 18.2 |
| 18501 | 506 | 1.150 | 1.040 | 10.6 | 18707 | 506 | 0.012 | 0.011 | 9.1 | 18912 | 506 | 1.240 | 1.060 | 17.0 |
| 18501 | 507 | 1.090 | 0.970 | 12.4 | 18707 | 507 | 0.012 | 0.010 | 20.0 | 18912 | 507 | 2.210 | 1.870 | 18.2 |
| 18501 | 508 | 0.530 | 0.480 | 10.4 | 18707 | 508 | 0.010 | 0.009 | 11.1 | 18912 | 508 | 1.570 | 1.360 | 15.4 |
| 18501 | 509 | 0.940 | 0.830 | 13.3 | 18707 | 509 | 0.009 | 0.008 | 12.5 | 18912 | 509 | 1.970 | 1.660 | 18.7 |
| 18501 | 514 | 1.130 | 0.990 | 14.1 | 18707 | 514 | 0.012 | 0.011 | 9.1 | 18912 | 514 | 1.500 | 1.250 | 20.0 |
| 18506 | 501 | 0.560 | 0.530 | 5.7 | 18708 | 501 | 0.102 | 0.091 | 12.1 | 18920 | 501 | 0.410 | 0.360 | 13.9 |
| 18506 | 504 | 0.470 | 0.450 | 4.4 | 18708 | 504 | 0.068 | 0.057 | 19.3 | 18920 | 504 | 0.270 | 0.227 | 18.9 |
| 18506 | 506 | 0.560 | 0.540 | 3.7 | 18708 | 506 | 0.080 | 0.069 | 15.9 | 18920 | 506 | 0.320 | 0.280 | 14.3 |
| 18506 | 507 | 0.350 | 0.330 | 6.1 | 18708 | 507 | 0.143 | 0.121 | 18.2 | 18920 | 507 | 0.570 | 0.480 | 18.7 |
| 18506 | 508 | 0.460 | 0.440 | 4.5 | 18708 | 508 | 0.102 | 0.088 | 15.9 | 18920 | 508 | 0.410 | 0.350 | 17.1 |
| 18506 | 509 | 0.480 | 0.450 | 6.7 | 18708 | 509 | 0.128 | 0.108 | 18.5 | 18920 | 509 | 0.510 | 0.430 | 18.6 |
| 18506 | 514 | 0.410 | 0.400 | 2.5 | 18708 | 514 | 0.097 | 0.081 | 19.8 | 18920 | 514 | 0.390 | 0.320 | 21.9 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
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E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 19007 | 501 | 1.100 | 1.040 | 5.8 | 40046 | 501 | 24.400 | 21.600 | 13.0 | 40064 | 501 | 16.300 | 14.400 | 13.2 |
| 19007 | 504 | 1.150 | 1.030 | 11.7 | 40046 | 504 | 24.000 | 20.000 | 20.0 | 40064 | 504 | 16.000 | 13.300 | 20.3 |
| 19007 | 506 | 1.100 | 1.000 | 10.0 | 40046 | 506 | 23.200 | 19.700 | 17.8 | 40064 | 506 | 15.500 | 13.100 | 18.3 |
| 19007 | 507 | 0.950 | 0.850 | 11.8 | 40046 | 507 | 41.900 | 35.100 | 19.4 | 40064 | 507 | 27.900 | 23.400 | 19.2 |
| 19007 | 508 | 0.750 | 0.690 | 8.7 | 40046 | 508 | 34.900 | 29.800 | 17.1 | 40064 | 508 | 23.200 | 19.800 | 17.2 |
| 19007 | 509 | 0.740 | 0.670 | 10.4 | 40046 | 509 | 46.300 | 38.500 | 20.3 | 40064 | 509 | 30.800 | 25.600 | 20.3 |
| 19007 | 514 | 0.820 | 0.730 | 12.3 | 40046 | 514 | 45.000 | 37.100 | 21.3 | 40064 | 514 | 29.900 | 24.700 | 21.1 |
| 19051 | 501 | 2.430 | 2.300 | 5.7 | 40047 | 501 | 8.720 | 7.700 | 13.2 | 40075 | 501 | 37.100 | 34.700 | 6.9 |
| 19051 | 504 | 2.540 | 2.280 | 11.4 | 40047 | 504 | 8.570 | 7.140 | 20.0 | 40075 | 504 | 39.900 | 35.100 | 13.7 |
| 19051 | 506 | 2.430 | 2.210 | 10.0 | 40047 | 506 | 8.280 | 7.010 | 18.1 | 40075 | 506 | 36.600 | 32.800 | 11.6 |
| 19051 | 507 | 2.090 | 1.890 | 10.6 | 40047 | 507 | 14.900 | 12.500 | 19.2 | 40075 | 507 | 30.800 | 27.300 | 12.8 |
| 19051 | 508 | 1.660 | 1.530 | 8.5 | 40047 | 508 | 12.400 | 10.600 | 17.0 | 40075 | 508 | 12.500 | 11.300 | 10.6 |
| 19051 | 509 | 1.650 | 1.480 | 11.5 | 40047 | 509 | 16.500 | 13.700 | 20.4 | 40075 | 509 | 20.400 | 18.000 | 13.3 |
| 19051 | 514 | 1.820 | 1.610 | 13.0 | 40047 | 514 | 16.000 | 13.200 | 21.2 | 40075 | 514 | 22.400 | 19.500 | 14.9 |
| 19795 | 501 | 0.270 | 0.244 | 10.7 | 40059 | 501 | 3.120 | 2.760 | 13.0 | 40101 | 501 | 14.900 | 13.400 | 11.2 |
| 19795 | 504 | 0.181 | 0.152 | 19.1 | 40059 | 504 | 3.070 | 2.560 | 19.9 | 40101 | 504 | 28.900 | 24.600 | 17.5 |
| 19795 | 506 | 0.216 | 0.185 | 16.8 | 40059 | 506 | 2.960 | 2.510 | 17.9 | 40101 | 506 | 18.800 | 16.300 | 15.3 |
| 19795 | 507 | 0.380 | 0.320 | 18.7 | 40059 | 507 | 5.350 | 4.480 | 19.4 | 40101 | 507 | 20.800 | 17.800 | 16.9 |
| 19795 | 508 | 0.270 | 0.237 | 13.9 | 40059 | 508 | 4.450 | 3.800 | 17.1 | 40101 | 508 | 24.700 | 21.600 | 14.4 |
| 19795 | 509 | 0.340 | 0.290 | 17.2 | 40059 | 509 | 5.910 | 4.910 | 20.4 | 40101 | 509 | 16.700 | 14.400 | 16.0 |
| 19795 | 514 | 0.260 | 0.217 | 19.8 | 40059 | 514 | 5.740 | 4.730 | 21.4 | 40101 | 514 | 17.500 | 14.700 | 19.0 |
| 19796 | 501 | 0.320 | 0.290 | 10.3 | 40061 | 501 | 1.650 | 1.460 | 13.0 | 40102 | 501 | 13.200 | 11.800 | 11.9 |
| 19796 | 504 | 0.212 | 0.178 | 19.1 | 40061 | 504 | 1.630 | 1.360 | 19.9 | 40102 | 504 | 25.600 | 21.700 | 18.0 |
| 19796 | 506 | 0.250 | 0.217 | 15.2 | 40061 | 506 | 1.570 | 1.330 | 18.0 | 40102 | 506 | 16.600 | 14.400 | 15.3 |
| 19796 | 507 | 0.450 | 0.380 | 18.4 | 40061 | 507 | 2.830 | 2.370 | 19.4 | 40102 | 507 | 18.300 | 15.800 | 15.8 |
| 19796 | 508 | 0.320 | 0.280 | 14.3 | 40061 | 508 | 2.360 | 2.020 | 16.8 | 40102 | 508 | 21.800 | 19.000 | 14.7 |
| 19796 | 509 | 0.400 | 0.340 | 17.6 | 40061 | 509 | 3.130 | 2.600 | 20.4 | 40102 | 509 | 14.800 | 12.700 | 16.5 |
| 19796 | 514 | 0.300 | 0.250 | 20.0 | 40061 | 514 | 3.040 | 2.510 | 21.1 | 40102 | 514 | 15.400 | 13.000 | 18.5 |
| 40045 | 501 | 124.000 | 109.000 | 13.8 | 40063 | 501 | 55.400 | 48.900 | 13.3 | 40111 | 501 | 4.390 | 3.870 | 13.4 |
| 40045 | 504 | 122.000 | 101.000 | 20.8 | 40063 | 504 | 54.400 | 45.400 | 19.8 | 40111 | 504 | 4.310 | 3.590 | 20.1 |
| 40045 | 506 | 117.000 | 99.500 | 17.6 | 40063 | 506 | 52.600 | 44.500 | 18.2 | 40111 | 506 | 4.160 | 3.530 | 17.8 |
| 40045 | 507 | 212.000 | 177.000 | 19.8 | 40063 | 507 | 94.900 | 79.400 | 19.5 | 40111 | 507 | 7.510 | 6.290 | 19.4 |
| 40045 | 508 | 176.000 | 151.000 | 16.6 | 40063 | 508 | 79.000 | 67.500 | 17.0 | 40111 | 508 | 6.260 | 5.340 | 17.2 |
| 40045 | 509 | 234.000 | 195.000 | 20.0 | 40063 | 509 | 105.000 | 87.100 | 20.6 | 40111 | 509 | 8.310 | 6.900 | 20.4 |
| 40045 | 514 | 228.000 | 188.000 | 21.3 | 40063 | 514 | 102.000 | 84.000 | 21.4 | 40111 | 514 | 8.070 | 6.650 | 21.4 |

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

STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 41001 | 501 | 0.148 | 0.131 | 13.0 | 41604 | 501 | 10.400 | 10.100 | 3.0 | 41667 | 501 | 51.200 | 45.200 | 13.3 |
| 41001 | 504 | 0.145 | 0.121 | 19.8 | 41604 | 504 | 6.910 | 6.270 | 10.2 | 41667 | 504 | 50.300 | 41.900 | 20.0 |
| 41001 | 506 | 0.141 | 0.119 | 18.5 | 41604 | 506 | 7.100 | 6.550 | 8.4 | 41667 | 506 | 48.600 | 41.200 | 18.0 |
| 41001 | 507 | 0.250 | 0.212 | 17.9 | 41604 | 507 | 5.730 | 5.220 | 9.8 | 41667 | 507 | 87.700 | 73.400 | 19.5 |
| 41001 | 508 | 0.211 | 0.180 | 17.2 | 41604 | 508 | 8.210 | 7.650 | 7.3 | 41667 | 508 | 73.000 | 62.400 | 17.0 |
| 41001 | 509 | 0.280 | 0.233 | 20.2 | 41604 | 509 | 8.660 | 7.840 | 10.5 | 41667 | 509 | 96.900 | 80.500 | 20.4 |
| 41001 | 514 | 0.270 | 0.224 | 20.5 | 41604 | 514 | 13.400 | 12.000 | 11.7 | 41667 | 514 | 94.200 | 77.600 | 21.4 |
| 41421 | 501 | 0.400 | 0.390 | 2.6 | 41620 | 501 | 1.700 | 1.600 | 6.3 | 41668 | 501 | 48.000 | 42.400 | 13.2 |
| 41421 | 504 | 0.270 | 0.241 | 12.0 | 41620 | 504 | 1.210 | 1.130 | 7.1 | 41668 | 504 | 47.200 | 39.300 | 20.1 |
| 41421 | 506 | 0.270 | 0.250 | 8.0 | 41620 | 506 | 1.260 | 1.170 | 7.7 | 41668 | 506 | 45.600 | 38.600 | 18.1 |
| 41421 | 507 | 0.220 | 0.201 | 9.5 | 41620 | 507 | 1.860 | 1.740 | 6.9 | 41668 | 507 | 82.200 | 68.800 | 19.5 |
| 41421 | 508 | 0.320 | 0.290 | 10.3 | 41620 | 508 | 1.050 | 0.990 | 6.1 | 41668 | 508 | 68.400 | 58.500 | 16.9 |
| 41421 | 509 | 0.330 | 0.300 | 10.0 | 41620 | 509 | 1.820 | 1.710 | 6.4 | 41668 | 509 | 90.900 | 75.500 | 20.4 |
| 41421 | 514 | 0.510 | 0.460 | 10.9 | 41620 | 514 | 1.480 | 1.400 | 5.7 | 41668 | 514 | 88.300 | 72.800 | 21.3 |
| 41422 | 501 | 0.214 | 0.206 | 3.9 | 41650 | 501 | 26.800 | 25.800 | 3.9 | 41669 | 501 | 0.340 | 0.300 | 13.3 |
| 41422 | 504 | 0.142 | 0.129 | 10.1 | 41650 | 504 | 17.700 | 16.100 | 9.9 | 41669 | 504 | 0.330 | 0.280 | 17.9 |
| 41422 | 506 | 0.146 | 0.134 | 9.0 | 41650 | 506 | 18.200 | 16.800 | 8.3 | 41669 | 506 | 0.320 | 0.270 | 18.5 |
| 41422 | 507 | 0.117 | 0.107 | 9.3 | 41650 | 507 | 14.700 | 13.400 | 9.7 | 41669 | 507 | 0.580 | 0.480 | 20.8 |
| 41422 | 508 | 0.168 | 0.157 | 7.0 | 41650 | 508 | 21.000 | 19.600 | 7.1 | 41669 | 508 | 0.480 | 0.410 | 17.1 |
| 41422 | 509 | 0.178 | 0.161 | 10.6 | 41650 | 509 | 22.200 | 20.100 | 10.4 | 41669 | 509 | 0.640 | 0.530 | 20.8 |
| 41422 | 514 | 0.270 | 0.246 | 9.8 | 41650 | 514 | 34.300 | 30.800 | 11.4 | 41669 | 514 | 0.620 | 0.510 | 21.6 |
| 41510 | 501 | 41.900 | 37.500 | 11.7 | 41664 | 501 | 18.700 | 16.500 | 13.3 | 41670 | 501 | 0.570 | 0.500 | 14.0 |
| 41510 | 504 | 27.800 | 23.400 | 18.8 | 41664 | 504 | 18.400 | 15.300 | 20.3 | 41670 | 504 | 0.560 | 0.460 | 21.7 |
| 41510 | 506 | 33.100 | 28.400 | 16.5 | 41664 | 506 | 17.800 | 15.100 | 17.9 | 41670 | 506 | 0.540 | 0.450 | 20.0 |
| 41510 | 507 | 58.900 | 49.800 | 18.3 | 41664 | 507 | 32.100 | 26.900 | 19.3 | 41670 | 507 | 0.970 | 0.810 | 19.8 |
| 41510 | 508 | 42.000 | 36.400 | 15.4 | 41664 | 508 | 26.700 | 22.800 | 17.1 | 41670 | 508 | 0.810 | 0.690 | 17.4 |
| 41510 | 509 | 52.600 | 44.300 | 18.7 | 41664 | 509 | 35.500 | 29.500 | 20.3 | 41670 | 509 | 1.070 | 0.890 | 20.2 |
| 41510 | 514 | 39.900 | 33.300 | 19.8 | 41664 | 514 | 34.400 | 28.400 | 21.1 | 41670 | 514 | 1.040 | 0.860 | 20.9 |
| 41603 | 501 | 19.000 | 18.300 | 3.8 | 41665 | 501 | 2.190 | 1.940 | 12.9 | 41677 | 501 | 0.350 | 0.330 | 6.1 |
| 41603 | 504 | 12.600 | 11.400 | 10.5 | 41665 | 504 | 2.160 | 1.800 | 20.0 | 41677 | 504 | 0.247 | 0.234 | 5.6 |
| 41603 | 506 | 12.900 | 11.900 | 8.4 | 41665 | 506 | 2.080 | 1.760 | 18.2 | 41677 | 506 | 0.260 | 0.243 | 7.0 |
| 41603 | 507 | 10.400 | 9.510 | 9.4 | 41665 | 507 | 3.760 | 3.150 | 19.4 | 41677 | 507 | 0.380 | 0.360 | 5.6 |
| 41603 | 508 | 14.900 | 13.900 | 7.2 | 41665 | 508 | 3.130 | 2.670 | 17.2 | 41677 | 508 | 0.213 | 0.204 | 4.4 |
| 41603 | 509 | 15.800 | 14.300 | 10.5 | 41665 | 509 | 4.150 | 3.450 | 20.3 | 41677 | 509 | 0.380 | 0.350 | 8.6 |
| 41603 | 514 | 24.300 | 21.900 | 11.0 | 41665 | 514 | 4.030 | 3.330 | 21.0 | 41677 | 514 | 0.310 | 0.290 | 6.9 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 41678 | 501 | 53.200 | 48.100 | 10.6 | 41716 | 501 | 5.620 | 5.410 | 3.9 | 43422 | 501 | 101.000 | 94.400 | 7.0 |
| 41678 | 504 | 59.000 | 50.300 | 17.3 | 41716 | 504 | 3.720 | 3.380 | 10.1 | 43422 | 504 | 109.000 | 95.400 | 14.3 |
| 41678 | 506 | 66.600 | 57.700 | 15.4 | 41716 | 506 | 3.830 | 3.530 | 8.5 | 43422 | 506 | 99.700 | 89.300 | 11.6 |
| 41678 | 507 | 63.200 | 54.100 | 16.8 | 41716 | 507 | 3.080 | 2.810 | 9.6 | 43422 | 507 | 83.900 | 74.300 | 12.9 |
| 41678 | 508 | 50.100 | 43.800 | 14.4 | 41716 | 508 | 4.420 | 4.120 | 7.3 | 43422 | 508 | 34.000 | 30.800 | 10.4 |
| 41678 | 509 | 48.400 | 41.200 | 17.5 | 41716 | 509 | 4.660 | 4.220 | 10.4 | 43422 | 509 | 55.700 | 48.900 | 13.9 |
| 41678 | 514 | 46.600 | 39.300 | 18.6 | 41716 | 514 | 7.200 | 6.470 | 11.3 | 43422 | 514 | 61.000 | 53.200 | 14.7 |
| 41680 | 501 | 13.900 | 13.400 | 3.7 | 43151 | 501 | 18.400 | 17.200 | 7.0 | 43470 | 501 | 6.470 | 6.060 | 6.8 |
| 41680 | 504 | 9.210 | 8.360 | 10.2 | 43151 | 504 | 19.900 | 17.400 | 14.4 | 43470 | 504 | 4.610 | 4.310 | 7.0 |
| 41680 | 506 | 9.470 | 8.740 | 8.4 | 43151 | 506 | 18.200 | 16.300 | 11.7 | 43470 | 506 | 4.780 | 4.460 | 7.2 |
| 41680 | 507 | 7.630 | 6.960 | 9.6 | 43151 | 507 | 15.300 | 13.600 | 12.5 | 43470 | 507 | 7.050 | 6.610 | 6.7 |
| 41680 | 508 | 10.900 | 10.200 | 6.9 | 43151 | 508 | 6.210 | 5.620 | 10.5 | 43470 | 508 | 3.980 | 3.760 | 5.9 |
| 41680 | 509 | 11.500 | 10.500 | 9.5 | 43151 | 509 | 10.200 | 8.940 | 14.1 | 43470 | 509 | 6.920 | 6.500 | 6.5 |
| 41680 | 514 | 17.800 | 16.000 | 11.2 | 43151 | 514 | 11.100 | 9.720 | 14.2 | 43470 | 514 | 5.640 | 5.310 | 6.2 |
| 41696 | 501 | 1.110 | 1.040 | 6.7 | 43152 | 501 | 15.900 | 14.400 | 10.4 | 43518 | 501 | 8.030 | 7.100 | 13.1 |
| 41696 | 504 | 0.790 | 0.740 | 6.8 | 43152 | 504 | 17.700 | 15.100 | 17.2 | 43518 | 504 | 7.890 | 6.580 | 19.9 |
| 41696 | 506 | 0.820 | 0.770 | 6.5 | 43152 | 506 | 19.900 | 17.300 | 15.0 | 43518 | 506 | 7.630 | 6.460 | 18.1 |
| 41696 | 507 | 1.210 | 1.130 | 7.1 | 43152 | 507 | 18.900 | 16.200 | 16.7 | 43518 | 507 | 13.800 | 11.500 | 20.0 |
| 41696 | 508 | 0.680 | 0.640 | 6.2 | 43152 | 508 | 15.000 | 13.100 | 14.5 | 43518 | 508 | 11.500 | 9.790 | 17.5 |
| 41696 | 509 | 1.190 | 1.120 | 6.3 | 43152 | 509 | 14.500 | 12.300 | 17.9 | 43518 | 509 | 15.200 | 12.600 | 20.6 |
| 41696 | 514 | 0.970 | 0.910 | 6.6 | 43152 | 514 | 13.900 | 11.800 | 17.8 | 43518 | 514 | 14.800 | 12.200 | 21.3 |
| 41697 | 501 | 0.770 | 0.730 | 5.5 | 43200 | 501 | 70.200 | 65.600 | 7.0 | 43550 | 501 | 68.600 | 64.200 | 6.9 |
| 41697 | 504 | 0.550 | 0.520 | 5.8 | 43200 | 504 | 75.600 | 66.400 | 13.9 | 43550 | 504 | 73.900 | 64.900 | 13.9 |
| 41697 | 506 | 0.570 | 0.530 | 7.5 | 43200 | 506 | 69.300 | 62.100 | 11.6 | 43550 | 506 | 67.800 | 60.700 | 11.7 |
| 41697 | 507 | 0.840 | 0.790 | 6.3 | 43200 | 507 | 58.400 | 51.700 | 13.0 | 43550 | 507 | 57.000 | 50.500 | 12.9 |
| 41697 | 508 | 0.480 | 0.450 | 6.7 | 43200 | 508 | 23.600 | 21.400 | 10.3 | 43550 | 508 | 23.100 | 20.900 | 10.5 |
| 41697 | 509 | 0.830 | 0.780 | 6.4 | 43200 | 509 | 38.700 | 34.000 | 13.8 | 43550 | 509 | 37.800 | 33.300 | 13.5 |
| 41697 | 514 | 0.670 | 0.630 | 6.3 | 43200 | 514 | 42.400 | 37.000 | 14.6 | 43550 | 514 | 41.500 | 36.200 | 14.6 |
| 41715 | 501 | 8.840 | 8.510 | 3.9 | 43421 | 501 | 19.200 | 18.000 | 6.7 | 43551 | 501 | 38.100 | 35.600 | 7.0 |
| 41715 | 504 | 5.850 | 5.300 | 10.4 | 43421 | 504 | 20.700 | 18.200 | 13.7 | 43551 | 504 | 41.000 | 36.000 | 13.9 |
| 41715 | 506 | 6.010 | 5.540 | 8.5 | 43421 | 506 | 19.000 | 17.000 | 11.8 | 43551 | 506 | 37.600 | 33.700 | 11.6 |
| 41715 | 507 | 4.850 | 4.420 | 9.7 | 43421 | 507 | 16.000 | 14.200 | 12.7 | 43551 | 507 | 31.700 | 28.000 | 13.2 |
| 41715 | 508 | 6.950 | 6.470 | 7.4 | 43421 | 508 | 6.480 | 5.860 | 10.6 | 43551 | 508 | 12.800 | 11.600 | 10.3 |
| 41715 | 509 | 7.330 | 6.640 | 10.4 | 43421 | 509 | 10.600 | 9.320 | 13.7 | 43551 | 509 | 21.000 | 18.500 | 13.5 |
| 41715 | 514 | 11.300 | 10.200 | 10.8 | 43421 | 514 | 11.600 | 10.100 | 14.9 | 43551 | 514 | 23.000 | 20.100 | 14.4 |

L - LOWER CAP APPLIED
U - UPPER CAP APPLIED
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E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 43626 | 501 | 6.420 | 5.670 | 13.2 | 43840 | 501 | 0.063 | 0.059 | 6.8 | 44070 | 501 | 2.030 | 1.790 | 13.4 |
| 43626 | 504 | 6.310 | 5.260 | 20.0 | 43840 | 504 | 0.045 | 0.042 | 7.1 | 44070 | 504 | 2.000 | 1.660 | 20.5 |
| 43626 | 506 | 6.090 | 5.160 | 18.0 | 43840 | 506 | 0.047 | 0.044 | 6.8 | 44070 | 506 | 1.930 | 1.630 | 18.4 |
| 43626 | 507 | 11.000 | 9.210 | 19.4 | 43840 | 507 | 0.069 | 0.065 | 6.2 | 44070 | 507 | 3.480 | 2.910 | 19.6 |
| 43626 | 508 | 9.150 | 7.820 | 17.0 | 43840 | 508 | 0.039 | 0.037 | 5.4 | 44070 | 508 | 2.900 | 2.480 | 16.9 |
| 43626 | 509 | 12.200 | 10.100 | 20.8 | 43840 | 509 | 0.068 | 0.064 | 6.3 | 44070 | 509 | 3.850 | 3.200 | 20.3 |
| 43626 | 514 | 11.800 | 9.730 | 21.3 | 43840 | 514 | 0.055 | 0.052 | 5.8 | 44070 | 514 | 3.740 | 3.080 | 21.4 |
| 43628 | 501 | 83.400 | 73.700 | 13.2 | 43860 | 501 | 4.050 | 3.800 | 6.6 | 44071 | 501 | 2.260 | 2.000 | 13.0 |
| 43628 | 504 | 82.000 | 68.300 | 20.1 | 43860 | 504 | 2.890 | 2.700 | 7.0 | 44071 | 504 | 2.220 | 1.850 | 20.0 |
| 43628 | 506 | 79.200 | 67.100 | 18.0 | 43860 | 506 | 2.990 | 2.790 | 7.2 | 44071 | 506 | 2.150 | 1.820 | 18.1 |
| 43628 | 507 | 143.000 | 120.000 | 19.2 | 43860 | 507 | 4.420 | 4.140 | 6.8 | 44071 | 507 | 3.870 | 3.240 | 19.4 |
| 43628 | 508 | 119.000 | 102.000 | 16.7 | 43860 | 508 | 2.490 | 2.350 | 6.0 | 44071 | 508 | 3.220 | 2.750 | 17.1 |
| 43628 | 509 | 158.000 | 131.000 | 20.6 | 43860 | 509 | 4.330 | 4.070 | 6.4 | 44071 | 509 | 4.280 | 3.560 | 20.2 |
| 43628 | 514 | 153.000 | 126.000 | 21.4 | 43860 | 514 | 3.530 | 3.320 | 6.3 | 44071 | 514 | 4.160 | 3.430 | 21.3 |
| 43629 | 501 | 70.700 | 62.400 | 13.3 | 43889 | 501 | 1.450 | 1.360 | 6.6 | 44072 | 501 | 1.560 | 1.380 | 13.0 |
| 43629 | 504 | 69.500 | 57.900 | 20.0 | 43889 | 504 | 1.030 | 0.970 | 6.2 | 44072 | 504 | 1.530 | 1.280 | 19.5 |
| 43629 | 506 | 67.100 | 56.800 | 18.1 | 43889 | 506 | 1.070 | 1.000 | 7.0 | 44072 | 506 | 1.480 | 1.250 | 18.4 |
| 43629 | 507 | 121.000 | 101.000 | 19.8 | 43889 | 507 | 1.580 | 1.480 | 6.8 | 44072 | 507 | 2.670 | 2.240 | 19.2 |
| 43629 | 508 | 101.000 | 86.100 | 17.3 | 43889 | 508 | 0.890 | 0.840 | 6.0 | 44072 | 508 | 2.230 | 1.900 | 17.4 |
| 43629 | 509 | 134.000 | 111.000 | 20.7 | 43889 | 509 | 1.550 | 1.460 | 6.2 | 44072 | 509 | 2.960 | 2.460 | 20.3 |
| 43629 | 514 | 130.000 | 107.000 | 21.5 | 43889 | 514 | 1.260 | 1.190 | 5.9 | 44072 | 514 | 2.870 | 2.370 | 21.1 |
| 43760 | 501 | 2.350 | 2.080 | 13.0 | 44009 | 501 | 3.410 | 3.240 | 5.2 | 44100 | 501 | 1.210 | 1.120 | 8.0 |
| 43760 | 504 | 2.310 | 1.930 | 19.7 | 44009 | 504 | 3.570 | 3.210 | 11.2 | 44100 | 504 | 1.480 | 1.300 | 13.8 |
| 43760 | 506 | 2.240 | 1.890 | 18.5 | 44009 | 506 | 3.420 | 3.110 | 10.0 | 44100 | 506 | 1.580 | 1.410 | 12.1 |
| 43760 | 507 | 4.030 | 3.380 | 19.2 | 44009 | 507 | 2.950 | 2.660 | 10.9 | 44100 | 507 | 1.830 | 1.610 | 13.7 |
| 43760 | 508 | 3.360 | 2.870 | 17.1 | 44009 | 508 | 2.340 | 2.150 | 8.8 | 44100 | 508 | 1.230 | 1.100 | 11.8 |
| 43760 | 509 | 4.460 | 3.700 | 20.5 | 44009 | 509 | 2.320 | 2.080 | 11.5 | 44100 | 509 | 0.740 | 0.640 | 15.6 |
| 43760 | 514 | 4.330 | 3.570 | 21.3 | 44009 | 514 | 2.560 | 2.270 | 12.8 | 44100 | 514 | 1.900 | 1.640 | 15.9 |
| 43822 | 501 | 5.090 | 4.830 | 5.4 | 44069 | 501 | 6.860 | 6.060 | 13.2 | 44101 | 501 | 1.260 | 1.170 | 7.7 |
| 43822 | 504 | 3.630 | 3.430 | 5.8 | 44069 | 504 | 6.740 | 5.620 | 19.9 | 44101 | 504 | 1.540 | 1.350 | 14.1 |
| 43822 | 506 | 3.750 | 3.550 | 5.6 | 44069 | 506 | 6.510 | 5.520 | 17.9 | 44101 | 506 | 1.650 | 1.470 | 12.2 |
| 43822 | 507 | 5.540 | 5.260 | 5.3 | 44069 | 507 | 11.800 | 9.840 | 19.9 | 44101 | 507 | 1.910 | 1.680 | 13.7 |
| 43822 | 508 | 3.130 | 2.990 | 4.7 | 44069 | 508 | 9.790 | 8.360 | 17.1 | 44101 | 508 | 1.280 | 1.150 | 11.3 |
| 43822 | 509 | 5.430 | 5.170 | 5.0 | 44069 | 509 | 13.000 | 10.800 | 20.4 | 44101 | 509 | 0.770 | 0.670 | 14.9 |
| 43822 | 514 | 4.440 | 4.220 | 5.2 | 44069 | 514 | 12.600 | 10.400 | 21.2 | 44101 | 514 | 1.970 | 1.710 | 15.2 |

L - LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 44102 | 501 | 0.980 | 0.910 | 7.7 | 44110 | 501 | 1.110 | 1.030 | 7.8 | 44280 | 501 | 0.350 | 0.330 | 6.1 |
| 44102 | 504 | 1.200 | 1.050 | 14.3 | 44110 | 504 | 1.360 | 1.190 | 14.3 | 44280 | 504 | 0.247 | 0.234 | 5.6 |
| 44102 | 506 | 1.290 | 1.150 | 12.2 | 44110 | 506 | 1.450 | 1.290 | 12.4 | 44280 | 506 | 0.260 | 0.243 | 7.0 |
| 44102 | 507 | 1.490 | 1.310 | 13.7 | 44110 | 507 | 1.680 | 1.470 | 14.3 | 44280 | 507 | 0.380 | 0.360 | 5.6 |
| 44102 | 508 | 1.000 | 0.890 | 12.4 | 44110 | 508 | 1.130 | 1.010 | 11.9 | 44280 | 508 | 0.213 | 0.204 | 4.4 |
| 44102 | 509 | 0.600 | 0.520 | 15.4 | 44110 | 509 | 0.680 | 0.590 | 15.3 | 44280 | 509 | 0.380 | 0.350 | 8.6 |
| 44102 | 514 | 1.540 | 1.330 | 15.8 | 44110 | 514 | 1.740 | 1.500 | 16.0 | 44280 | 514 | 0.310 | 0.290 | 6.9 |
| 44103 | 501 | 0.870 | 0.800 | 8.7 | 44111 | 501 | 0.680 | 0.630 | 7.9 | 44311 | 501 | 4.140 | 3.660 | 13.1 |
| 44103 | 504 | 1.070 | 0.930 | 15.1 | 44111 | 504 | 0.830 | 0.730 | 13.7 | 44311 | 504 | 4.070 | 3.390 | 20.1 |
| 44103 | 506 | 1.140 | 1.010 | 12.9 | 44111 | 506 | 0.890 | 0.790 | 12.7 | 44311 | 506 | 3.930 | 3.330 | 18.0 |
| 44103 | 507 | 1.320 | 1.160 | 13.8 | 44111 | 507 | 1.030 | 0.900 | 14.4 | 44311 | 507 | 7.100 | 5.940 | 19.5 |
| 44103 | 508 | 0.880 | 0.790 | 11.4 | 44111 | 508 | 0.690 | 0.620 | 11.3 | 44311 | 508 | 5.910 | 5.050 | 17.0 |
| 44103 | 509 | 0.530 | 0.460 | 15.2 | 44111 | 509 | 0.410 | 0.360 | 13.9 | 44311 | 509 | 7.850 | 6.520 | 20.4 |
| 44103 | 514 | 1.360 | 1.180 | 15.3 | 44111 | 514 | 1.070 | 0.920 | 16.3 | 44311 | 514 | 7.620 | 6.280 | 21.3 |
| 44104 | 501 | 0.370 | 0.340 | 8.8 | 44112 | 501 | 0.400 | 0.370 | 8.1 | 44315 | 501 | 2.790 | 2.460 | 13.4 |
| 44104 | 504 | 0.450 | 0.390 | 15.4 | 44112 | 504 | 0.490 | 0.430 | 14.0 | 44315 | 504 | 2.740 | 2.280 | 20.2 |
| 44104 | 506 | 0.480 | 0.430 | 11.6 | 44112 | 506 | 0.530 | 0.470 | 12.8 | 44315 | 506 | 2.640 | 2.240 | 17.9 |
| 44104 | 507 | 0.550 | 0.490 | 12.2 | 44112 | 507 | 0.610 | 0.540 | 13.0 | 44315 | 507 | 4.770 | 4.000 | 19.2 |
| 44104 | 508 | 0.370 | 0.330 | 12.1 | 44112 | 508 | 0.410 | 0.370 | 10.8 | 44315 | 508 | 3.970 | 3.390 | 17.1 |
| 44104 | 509 | 0.223 | 0.195 | 14.4 | 44112 | 509 | 0.246 | 0.215 | 14.4 | 44315 | 509 | 5.270 | 4.380 | 20.3 |
| 44104 | 514 | 0.570 | 0.490 | 16.3 | 44112 | 514 | 0.630 | 0.550 | 14.5 | 44315 | 514 | 5.120 | 4.220 | 21.3 |
| 44108 | 501 | 0.430 | 0.400 | 7.5 | 44276 | 501 | 94.200 | 88.100 | 6.9 | 44427 | 501 | 53.800 | 48.400 | 11.2 |
| 44108 | 504 | 0.520 | 0.460 | 13.0 | 44276 | 504 | 101.000 | 89.000 | 13.5 | 44427 | 504 | 105.000 | 89.000 | 18.0 |
| 44108 | 506 | 0.560 | 0.500 | 12.0 | 44276 | 506 | 93.000 | 83.300 | 11.6 | 44427 | 506 | 67.900 | 58.800 | 15.5 |
| 44108 | 507 | 0.650 | 0.570 | 14.0 | 44276 | 507 | 78.300 | 69.300 | 13.0 | 44427 | 507 | 75.100 | 64.500 | 16.4 |
| 44108 | 508 | 0.430 | 0.390 | 10.3 | 44276 | 508 | 31.700 | 28.700 | 10.5 | 44427 | 508 | 89.300 | 77.900 | 14.6 |
| 44108 | 509 | 0.260 | 0.228 | 14.0 | 44276 | 509 | 51.900 | 45.700 | 13.6 | 44427 | 509 | 60.500 | 51.900 | 16.6 |
| 44108 | 514 | 0.670 | 0.580 | 15.5 | 44276 | 514 | 56.900 | 49.600 | 14.7 | 44427 | 514 | 63.100 | 53.100 | 18.8 |
| 44109 | 501 | 1.080 | 1.000 | 8.0 | 44277 | 501 | 61.100 | 57.100 | 7.0 | 44428 | 501 | 54.100 | 48.700 | 11.1 |
| 44109 | 504 | 1.330 | 1.160 | 14.7 | 44277 | 504 | 65.700 | 57.700 | 13.9 | 44428 | 504 | 105.000 | 89.500 | 17.3 |
| 44109 | 506 | 1.420 | 1.260 | 12.7 | 44277 | 506 | 60.300 | 54.000 | 11.7 | 44428 | 506 | 68.300 | 59.100 | 15.6 |
| 44109 | 507 | 1.640 | 1.440 | 13.9 | 44277 | 507 | 50.800 | 45.000 | 12.9 | 44428 | 507 | 75.500 | 64.900 | 16.3 |
| 44109 | 508 | 1.100 | 0.990 | 11.1 | 44277 | 508 | 20.600 | 18.600 | 10.8 | 44428 | 508 | 89.800 | 78.400 | 14.5 |
| 44109 | 509 | 0.660 | 0.580 | 13.8 | 44277 | 509 | 33.700 | 29.600 | 13.9 | 44428 | 509 | 60.800 | 52.200 | 16.5 |
| 44109 | 514 | 1.700 | 1.470 | 15.6 | 44277 | 514 | 36.900 | 32.200 | 14.6 | 44428 | 514 | 63.500 | 53.400 | 18.9 |

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

STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

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

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 44429 | 501 | 0.810 | 0.730 | 11.0 | 44434 | 501 | 34.800 | 31.300 | 11.2 | 44439 | 501 | 53.700 | 48.300 | 11.2 |
| 44429 | 504 | 1.580 | 1.340 | 17.9 | 44434 | 504 | 67.600 | 57.500 | 17.6 | 44439 | 504 | 104.000 | 88.700 | 17.2 |
| 44429 | 506 | 1.020 | 0.890 | 14.6 | 44434 | 506 | 43.900 | 38.000 | 15.5 | 44439 | 506 | 67.700 | 58.600 | 15.5 |
| 44429 | 507 | 1.130 | 0.970 | 16.5 | 44434 | 507 | 48.600 | 41.700 | 16.5 | 44439 | 507 | 74.900 | 64.300 | 16.5 |
| 44429 | 508 | 1.350 | 1.170 | 15.4 | 44434 | 508 | 57.700 | 50.400 | 14.5 | 44439 | 508 | 89.000 | 77.700 | 14.5 |
| 44429 | 509 | 0.910 | 0.780 | 16.7 | 44434 | 509 | 39.100 | 33.600 | 16.4 | 44439 | 509 | 60.300 | 51.800 | 16.4 |
| 44429 | 514 | 0.950 | 0.800 | 18.8 | 44434 | 514 | 40.800 | 34.300 | 19.0 | 44439 | 514 | 63.000 | 52.900 | 19.1 |
| 44430 | 501 | 0.560 | 0.510 | 9.8 | 44435 | 501 | 36.100 | 32.400 | 11.4 | 44440 | 501 | 44.400 | 40.000 | 11.0 |
| 44430 | 504 | 1.100 | 0.930 | 18.3 | 44435 | 504 | 70.000 | 59.600 | 17.4 | 44440 | 504 | 86.300 | 73.400 | 17.6 |
| 44430 | 506 | 0.710 | 0.620 | 14.5 | 44435 | 506 | 45.500 | 39.400 | 15.5 | 44440 | 506 | 56.000 | 48.500 | 15.5 |
| 44430 | 507 | 0.790 | 0.680 | 16.2 | 44435 | 507 | 50.300 | 43.200 | 16.4 | 44440 | 507 | 62.000 | 53.200 | 16.5 |
| 44430 | 508 | 0.940 | 0.820 | 14.6 | 44435 | 508 | 59.800 | 52.200 | 14.6 | 44440 | 508 | 73.700 | 64.300 | 14.6 |
| 44430 | 509 | 0.630 | 0.540 | 16.7 | 44435 | 509 | 40.500 | 34.800 | 16.4 | 44440 | 509 | 49.900 | 42.800 | 16.6 |
| 44430 | 514 | 0.660 | 0.560 | 17.9 | 44435 | 514 | 42.300 | 35.500 | 19.2 | 44440 | 514 | 52.100 | 43.800 | 18.9 |
| 44431 | 501 | 1.800 | 1.620 | 11.1 | 44436 | 501 | 42.100 | 37.900 | 11.1 | 45190 | 501 | 3.120 | 2.770 | 12.6 |
| 44431 | 504 | 3.500 | 2.980 | 17.4 | 44436 | 504 | 81.800 | 69.600 | 17.5 | 45190 | 504 | 1.560 | 1.310 | 19.1 |
| 44431 | 506 | 2.270 | 1.970 | 15.2 | 44436 | 506 | 53.100 | 46.000 | 15.4 | 45190 | 506 | 2.170 | 1.840 | 17.9 |
| 44431 | 507 | 2.510 | 2.160 | 16.2 | 44436 | 507 | 58.700 | 50.400 | 16.5 | 45190 | 507 | 1.570 | 1.320 | 18.9 |
| 44431 | 508 | 2.990 | 2.610 | 14.6 | 44436 | 508 | 69.800 | 60.900 | 14.6 | 45190 | 508 | 1.200 | 1.030 | 16.5 |
| 44431 | 509 | 2.020 | 1.740 | 16.1 | 44436 | 509 | 47.300 | 40.600 | 16.5 | 45190 | 509 | 1.870 | 1.560 | 19.9 |
| 44431 | 514 | 2.110 | 1.780 | 18.5 | 44436 | 514 | 49.400 | 41.500 | 19.0 | 45190 | 514 | 1.840 | 1.520 | 21.1 |
| 44432 | 501 | 0.570 | 0.510 | 11.8 | 44437 | 501 | 34.900 | 31.400 | 11.1 | 45191 | 501 | 2.220 | 1.960 | 13.3 |
| 44432 | 504 | 1.110 | 0.940 | 18.1 | 44437 | 504 | 67.800 | 57.700 | 17.5 | 45191 | 504 | 1.110 | 0.930 | 19.4 |
| 44432 | 506 | 0.720 | 0.620 | 16.1 | 44437 | 506 | 44.000 | 38.100 | 15.5 | 45191 | 506 | 1.540 | 1.310 | 17.6 |
| 44432 | 507 | 0.800 | 0.680 | 17.6 | 44437 | 507 | 48.700 | 41.800 | 16.5 | 45191 | 507 | 1.120 | 0.940 | 19.1 |
| 44432 | 508 | 0.950 | 0.830 | 14.5 | 44437 | 508 | 57.900 | 50.500 | 14.7 | 45191 | 508 | 0.850 | 0.730 | 16.4 |
| 44432 | 509 | 0.640 | 0.550 | 16.4 | 44437 | 509 | 39.200 | 33.600 | 16.7 | 45191 | 509 | 1.330 | 1.110 | 19.8 |
| 44432 | 514 | 0.670 | 0.560 | 19.6 | 44437 | 514 | 40.900 | 34.400 | 18.9 | 45191 | 514 | 1.300 | 1.080 | 20.4 |
| 44433 | 501 | 18.200 | 16.400 | 11.0 | 44438 | 501 | 27.600 | 24.800 | 11.3 | 45192 | 501 | 2.590 | 2.300 | 12.6 |
| 44433 | 504 | 35.400 | 30.100 | 17.6 | 44438 | 504 | 53.600 | 45.600 | 17.5 | 45192 | 504 | 1.300 | 1.080 | 20.4 |
| 44433 | 506 | 23.000 | 19.900 | 15.6 | 44438 | 506 | 34.800 | 30.100 | 15.6 | 45192 | 506 | 1.800 | 1.530 | 17.6 |
| 44433 | 507 | 25.400 | 21.800 | 16.5 | 44438 | 507 | 38.500 | 33.000 | 16.7 | 45192 | 507 | 1.310 | 1.100 | 19.1 |
| 44433 | 508 | 30.200 | 26.300 | 14.8 | 44438 | 508 | 45.700 | 39.900 | 14.5 | 45192 | 508 | 0.990 | 0.850 | 16.5 |
| 44433 | 509 | 20.400 | 17.500 | 16.6 | 44438 | 509 | 31.000 | 26.600 | 16.5 | 45192 | 509 | 1.550 | 1.300 | 19.2 |
| 44433 | 514 | 21.300 | 17.900 | 19.0 | 44438 | 514 | 32.300 | 27.200 | 18.7 | 45192 | 514 | 1.520 | 1.260 | 20.6 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 45193 | 501 | 1.530 | 1.360 | 12.5 | 45678 | 501 | 0.380 | 0.360 | 5.6 | 45937 | 501 | 0.159 | 0.148 | 7.4 |
| 45193 | 504 | 0.770 | 0.640 | 20.3 | 45678 | 504 | 0.270 | 0.250 | 8.0 | 45937 | 504 | 0.171 | 0.150 | 14.0 |
| 45193 | 506 | 1.060 | 0.900 | 17.8 | 45678 | 506 | 0.280 | 0.260 | 7.7 | 45937 | 506 | 0.157 | 0.140 | 12.1 |
| 45193 | 507 | 0.770 | 0.650 | 18.5 | 45678 | 507 | 0.410 | 0.390 | 5.1 | 45937 | 507 | 0.132 | 0.117 | 12.8 |
| 45193 | 508 | 0.590 | 0.500 | 18.0 | 45678 | 508 | 0.234 | 0.220 | 6.4 | 45937 | 508 | 0.053 | 0.048 | 10.4 |
| | | | | | | | | | | | | | | |
| 45193 | 509 | 0.920 | 0.770 | 19.5 | 45678 | 509 | 0.410 | 0.380 | 7.9 | 45937 | 509 | 0.087 | 0.077 | 13.0 |
| 45193 | 514 | 0.900 | 0.750 | 20.0 | 45678 | 514 | 0.330 | 0.310 | 6.5 | 45937 | 514 | 0.096 | 0.084 | 14.3 |
| 45210 | 501 | 1.930 | 1.720 | 12.2 | 45771 | 501 | 0.500 | 0.470 | 6.4 | 46004 | 501 | 25.400 | 24.500 | 3.7 |
| 45210 | 504 | 0.970 | 0.810 | 19.8 | 45771 | 504 | 0.420 | 0.400 | 5.0 | 46004 | 504 | 16.800 | 15.300 | 9.8 |
| 45210 | 506 | 1.350 | 1.140 | 18.4 | 45771 | 506 | 0.500 | 0.480 | 4.2 | 46004 | 506 | 17.300 | 16.000 | 8.1 |
| | | | | | | | | | | | | | | |
| 45210 | 507 | 0.980 | 0.820 | 19.5 | 45771 | 507 | 0.310 | 0.300 | 3.3 | 46004 | 507 | 13.900 | 12.700 | 9.4 |
| 45210 | 508 | 0.740 | 0.640 | 15.6 | 45771 | 508 | 0.410 | 0.390 | 5.1 | 46004 | 508 | 20.000 | 18.600 | 7.5 |
| 45210 | 509 | 1.160 | 0.970 | 19.6 | 45771 | 509 | 0.420 | 0.400 | 5.0 | 46004 | 509 | 21.100 | 19.100 | 10.5 |
| 45210 | 514 | 1.140 | 0.940 | 21.3 | 45771 | 514 | 0.370 | 0.350 | 5.7 | 46004 | 514 | 32.600 | 29.300 | 11.3 |
| 45334 | 501 | 40.400 | 37.800 | 6.9 | 45819 | 501 | 0.162 | 0.154 | 5.2 | 46005 | 501 | 20.400 | 19.600 | 4.1 |
| | | | | | | | | | | | | | | |
| 45334 | 504 | 43.500 | 38.200 | 13.9 | 45819 | 504 | 0.137 | 0.130 | 5.4 | 46005 | 504 | 13.500 | 12.200 | 10.7 |
| 45334 | 506 | 39.900 | 35.800 | 11.5 | 45819 | 506 | 0.163 | 0.155 | 5.2 | 46005 | 506 | 13.800 | 12.800 | 7.8 |
| 45334 | 507 | 33.600 | 29.800 | 12.8 | 45819 | 507 | 0.101 | 0.096 | 5.2 | 46005 | 507 | 11.200 | 10.200 | 9.8 |
| 45334 | 508 | 13.600 | 12.300 | 10.6 | 45819 | 508 | 0.133 | 0.127 | 4.7 | 46005 | 508 | 16.000 | 14.900 | 7.4 |
| 45334 | 509 | 22.300 | 19.600 | 13.8 | 45819 | 509 | 0.138 | 0.131 | 5.3 | 46005 | 509 | 16.900 | 15.300 | 10.5 |
| | | | | | | | | | | | | | | |
| 45334 | 514 | 24.400 | 21.300 | 14.6 | 45819 | 514 | 0.120 | 0.115 | 4.3 | 46005 | 514 | 26.100 | 23.400 | 11.5 |
| 45380 | 501 | 0.330 | 0.310 | 6.5 | 45900 | 501 | 0.097 | 0.087 | 11.5 | 46112 | 501 | 0.059 | 0.053 | 11.3 |
| 45380 | 504 | 0.280 | 0.260 | 7.7 | 45900 | 504 | 0.065 | 0.054 | 20.4 | 46112 | 504 | 0.114 | 0.097 | 17.5 |
| 45380 | 506 | 0.330 | 0.310 | 6.5 | 45900 | 506 | 0.077 | 0.066 | 16.7 | 46112 | 506 | 0.074 | 0.064 | 15.6 |
| 45380 | 507 | 0.205 | 0.195 | 5.1 | 45900 | 507 | 0.137 | 0.116 | 18.1 | 46112 | 507 | 0.082 | 0.070 | 17.1 |
| | | | | | | | | | | | | | | |
| 45380 | 508 | 0.270 | 0.260 | 3.8 | 45900 | 508 | 0.097 | 0.084 | 15.5 | 46112 | 508 | 0.097 | 0.085 | 14.1 |
| 45380 | 509 | 0.280 | 0.270 | 3.7 | 45900 | 509 | 0.122 | 0.103 | 18.4 | 46112 | 509 | 0.066 | 0.056 | 17.9 |
| 45380 | 514 | 0.243 | 0.232 | 4.7 | 45900 | 514 | 0.093 | 0.077 | 20.8 | 46112 | 514 | 0.069 | 0.058 | 19.0 |
| 45450 | 501 | 11.900 | 11.100 | 7.2 | 45901 | 501 | 0.083 | 0.075 | 10.7 | 46202 | 501 | 3.960 | 3.510 | 12.8 |
| 45450 | 504 | 12.800 | 11.200 | 14.3 | 45901 | 504 | 0.055 | 0.046 | 19.6 | 46202 | 504 | 1.980 | 1.660 | 19.3 |
| | | | | | | | | | | | | | | |
| 45450 | 506 | 11.700 | 10.500 | 11.4 | 45901 | 506 | 0.066 | 0.057 | 15.8 | 46202 | 506 | 2.760 | 2.340 | 17.9 |
| 45450 | 507 | 9.890 | 8.760 | 12.9 | 45901 | 507 | 0.117 | 0.099 | 18.2 | 46202 | 507 | 2.000 | 1.680 | 19.0 |
| 45450 | 508 | 4.010 | 3.630 | 10.5 | 45901 | 508 | 0.083 | 0.072 | 15.3 | 46202 | 508 | 1.520 | 1.300 | 16.9 |
| 45450 | 509 | 6.560 | 5.770 | 13.7 | 45901 | 509 | 0.105 | 0.088 | 19.3 | 46202 | 509 | 2.380 | 1.990 | 19.6 |
| 45450 | 514 | 7.190 | 6.270 | 14.7 | 45901 | 514 | 0.079 | 0.066 | 19.7 | 46202 | 514 | 2.330 | 1.930 | 20.7 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 46362 | 501 | 186.000 | 168.000 | 10.7 | 46606 | 501 | 7.000 | 6.330 | 10.6 | 46912 | 501 | 23.300 | 20.600 | 13.1 |
| 46362 | 504 | 206.000 | 176.000 | 17.0 | 46606 | 504 | 7.760 | 6.620 | 17.2 | 46912 | 504 | 22.900 | 19.100 | 19.9 |
| 46362 | 506 | 233.000 | 201.000 | 15.9 | 46606 | 506 | 8.770 | 7.590 | 15.5 | 46912 | 506 | 22.100 | 18.700 | 18.2 |
| 46362 | 507 | 221.000 | 189.000 | 16.9 | 46606 | 507 | 8.310 | 7.120 | 16.7 | 46912 | 507 | 39.800 | 33.400 | 19.2 |
| 46362 | 508 | 175.000 | 153.000 | 14.4 | 46606 | 508 | 6.590 | 5.770 | 14.2 | 46912 | 508 | 33.200 | 28.300 | 17.3 |
| 46362 | 509 | 169.000 | 144.000 | 17.4 | 46606 | 509 | 6.370 | 5.420 | 17.5 | 46912 | 509 | 44.000 | 36.600 | 20.2 |
| 46362 | 514 | 163.000 | 137.000 | 19.0 | 46606 | 514 | 6.130 | 5.180 | 18.3 | 46912 | 514 | 42.800 | 35.300 | 21.2 |
| 46426 | 501 | 27.100 | 24.500 | 10.6 | 46607 | 501 | 9.620 | 8.700 | 10.6 | 47050 | 501 | 1.390 | 1.320 | 5.3 |
| 46426 | 504 | 30.100 | 25.700 | 17.1 | 46607 | 504 | 10.700 | 9.100 | 17.6 | 47050 | 504 | 0.990 | 0.940 | 5.3 |
| 46426 | 506 | 34.000 | 29.400 | 15.6 | 46607 | 506 | 12.100 | 10.400 | 16.3 | 47050 | 506 | 1.030 | 0.970 | 6.2 |
| 46426 | 507 | 32.200 | 27.600 | 16.7 | 46607 | 507 | 11.400 | 9.790 | 16.4 | 47050 | 507 | 1.510 | 1.440 | 4.9 |
| 46426 | 508 | 25.500 | 22.300 | 14.3 | 46607 | 508 | 9.070 | 7.930 | 14.4 | 47050 | 508 | 0.860 | 0.820 | 4.9 |
| 46426 | 509 | 24.700 | 21.000 | 17.6 | 46607 | 509 | 8.760 | 7.450 | 17.6 | 47050 | 509 | 1.480 | 1.410 | 5.0 |
| 46426 | 514 | 23.700 | 20.100 | 17.9 | 46607 | 514 | 8.430 | 7.120 | 18.4 | 47050 | 514 | 1.220 | 1.150 | 6.1 |
| 46427 | 501 | 36.200 | 32.700 | 10.7 | 46622 | 501 | 15.000 | 14.100 | 6.4 | 47221 | 501 | 155.000 | 145.000 | 6.9 |
| 46427 | 504 | 40.200 | 34.300 | 17.2 | 46622 | 504 | 10.700 | 10.000 | 7.0 | 47221 | 504 | 167.000 | 146.000 | 14.4 |
| 46427 | 506 | 45.400 | 39.300 | 15.5 | 46622 | 506 | 11.100 | 10.400 | 6.7 | 47221 | 506 | 153.000 | 137.000 | 11.7 |
| 46427 | 507 | 43.000 | 36.800 | 16.8 | 46622 | 507 | 16.400 | 15.400 | 6.5 | 47221 | 507 | 129.000 | 114.000 | 13.2 |
| 46427 | 508 | 34.100 | 29.800 | 14.4 | 46622 | 508 | 9.250 | 8.730 | 6.0 | 47221 | 508 | 52.200 | 47.200 | 10.6 |
| 46427 | 509 | 33.000 | 28.000 | 17.9 | 46622 | 509 | 16.100 | 15.100 | 6.6 | 47221 | 509 | 85.400 | 75.100 | 13.7 |
| 46427 | 514 | 31.700 | 26.800 | 18.3 | 46622 | 514 | 13.100 | 12.300 | 6.5 | 47221 | 514 | 93.600 | 81.600 | 14.7 |
| 46603 | 501 | 2.270 | 2.060 | 10.2 | 46700 | 501 | 141.000 | 132.000 | 6.8 | 47318 | 501 | 5.220 | 4.610 | 13.2 |
| 46603 | 504 | 2.520 | 2.150 | 17.2 | 46700 | 504 | 152.000 | 133.000 | 14.3 | 47318 | 504 | 5.130 | 4.280 | 19.9 |
| 46603 | 506 | 2.850 | 2.470 | 15.4 | 46700 | 506 | 139.000 | 125.000 | 11.2 | 47318 | 506 | 4.960 | 4.200 | 18.1 |
| 46603 | 507 | 2.700 | 2.310 | 16.9 | 46700 | 507 | 117.000 | 104.000 | 12.5 | 47318 | 507 | 8.940 | 7.490 | 19.4 |
| 46603 | 508 | 2.140 | 1.870 | 14.4 | 46700 | 508 | 47.500 | 43.000 | 10.5 | 47318 | 508 | 7.440 | 6.360 | 17.0 |
| 46603 | 509 | 2.070 | 1.760 | 17.6 | 46700 | 509 | 77.900 | 68.400 | 13.9 | 47318 | 509 | 9.880 | 8.210 | 20.3 |
| 46603 | 514 | 1.990 | 1.680 | 18.5 | 46700 | 514 | 85.300 | 74.400 | 14.7 | 47318 | 514 | 9.600 | 7.920 | 21.2 |
| 46604 | 501 | 2.620 | 2.370 | 10.5 | 46911 | 501 | 12.700 | 11.200 | 13.4 | 47367 | 501 | 0.350 | 0.330 | 6.1 |
| 46604 | 504 | 2.910 | 2.480 | 17.3 | 46911 | 504 | 12.500 | 10.400 | 20.2 | 47367 | 504 | 0.247 | 0.234 | 5.6 |
| 46604 | 506 | 3.290 | 2.850 | 15.4 | 46911 | 506 | 12.100 | 10.200 | 18.6 | 47367 | 506 | 0.260 | 0.243 | 7.0 |
| 46604 | 507 | 3.120 | 2.670 | 16.9 | 46911 | 507 | 21.800 | 18.200 | 19.8 | 47367 | 507 | 0.380 | 0.360 | 5.6 |
| 46604 | 508 | 2.470 | 2.160 | 14.4 | 46911 | 508 | 18.100 | 15.500 | 16.8 | 47367 | 508 | 0.213 | 0.204 | 4.4 |
| 46604 | 509 | 2.390 | 2.030 | 17.7 | 46911 | 509 | 24.000 | 20.000 | 20.0 | 47367 | 509 | 0.380 | 0.350 | 8.6 |
| 46604 | 514 | 2.300 | 1.940 | 18.6 | 46911 | 514 | 23.400 | 19.300 | 21.2 | 47367 | 514 | 0.310 | 0.290 | 6.9 |

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

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STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS
                                    LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %                  PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR     CHG   CLASS TERR    OCCURR    OCCURR     CHG   CLASS TERR   OCCURR    OCCURR     CHG
-------------------------------------------------------------------------------------------------------------------
47420 501    1.140     1.010    12.9  47475 501       4.020     3.870     3.9  48206 501     17.000    15.000   13.3
47420 504    1.120     0.940    19.1  47475 504       2.660     2.410    10.4  48206 504     16.700    13.900   20.1
47420 506    1.090     0.920    18.5  47475 506       2.730     2.520     8.3  48206 506     16.100    13.700   17.5
47420 507    1.960     1.640    19.5  47475 507       2.200     2.010     9.5  48206 507     29.100    24.400   19.3
47420 508    1.630     1.390    17.3  47475 508       3.160     2.940     7.5  48206 508     24.200    20.700   16.9

47420 509    2.170     1.800    20.6  47475 509       3.330     3.020    10.3  48206 509     32.200    26.700   20.6
47420 514    2.100     1.730    21.4  47475 514       5.140     4.620    11.3  48206 514     31.200    25.700   21.4
47469 501    4.020     3.870     3.9  47476 501       4.020     3.870     3.9  48441 501      0.071     0.063   12.7
47469 504    2.660     2.410    10.4  47476 504       2.660     2.410    10.4  48441 504      0.070     0.058   20.7
47469 506    2.730     2.520     8.3  47476 506       2.730     2.520     8.3  48441 506      0.068     0.057   19.3

47469 507    2.200     2.010     9.5  47476 507       2.200     2.010     9.5  48441 507      0.122     0.102   19.6
47469 508    3.160     2.940     7.5  47476 508       3.160     2.940     7.5  48441 508      0.102     0.087   17.2
47469 509    3.330     3.020    10.3  47476 509       3.330     3.020    10.3  48441 509      0.135     0.112   20.5
47469 514    5.140     4.620    11.3  47476 514       5.140     4.620    11.3  48441 514      0.131     0.108   21.3
47471 501    3.480     3.350     3.9  47477 501       5.360     5.160     3.9  48557 501      7.130     6.300   13.2

47471 504    2.300     2.090    10.0  47477 504       3.540     3.220     9.9  48557 504      7.010     5.840   20.0
47471 506    2.370     2.180     8.7  47477 506       3.640     3.360     8.3  48557 506      6.770     5.730   18.2
47471 507    1.910     1.740     9.8  47477 507       2.940     2.680     9.7  48557 507     12.200    10.200   19.6
47471 508    2.740     2.550     7.5  47477 508       4.210     3.920     7.4  48557 508     10.200     8.690   17.4
47471 509    2.890     2.610    10.7  47477 509       4.440     4.020    10.4  48557 509     13.500    11.200   20.5

47471 514    4.460     4.000    11.5  47477 514       6.860     6.160    11.4  48557 514     13.100    10.800   21.3
47473 501    4.550     4.380     3.9  47478 501       5.620     5.410     3.9  48558 501      6.200     5.480   13.1
47473 504    3.010     2.730    10.3  47478 504       3.720     3.380    10.1  48558 504      6.100     5.080   20.1
47473 506    3.100     2.860     8.4  47478 506       3.830     3.530     8.5  48558 506      5.890     4.990   18.0
47473 507    2.500     2.280     9.6  47478 507       3.080     2.810     9.6  48558 507     10.600     8.900   19.1

47473 508    3.580     3.330     7.5  47478 508       4.420     4.120     7.3  48558 508      8.850     7.560   17.1
47473 509    3.770     3.420    10.2  47478 509       4.660     4.220    10.4  48558 509     11.700     9.760   19.9
47473 514    5.830     5.240    11.3  47478 514       7.200     6.470    11.3  48558 514     11.400     9.400   21.3
47474 501    5.090     4.900     3.9  48039 501      49.800    46.500     7.1  48600 501     54.200    49.000   10.6
47474 504    3.370     3.050    10.5  48039 504      53.600    47.000    14.0  48600 504     60.200    51.300   17.3

47474 506    3.460     3.190     8.5  48039 506      49.100    44.000    11.6  48600 506     67.900    58.800   15.5
47474 507    2.790     2.540     9.8  48039 507      41.400    36.600    13.1  48600 507     64.400    55.200   16.7
47474 508    4.000     3.730     7.2  48039 508      16.800    15.200    10.5  48600 508     51.100    44.700   14.3
47474 509    4.220     3.820    10.5  48039 509      27.400    24.100    13.7  48600 509     49.300    42.000   17.4
47474 514    6.510     5.850    11.3  48039 514      30.100    26.200    14.9  48600 514     47.500    40.100   18.5




L - LOWER CAP APPLIED
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E - SUBJECT TO CAPPING EXCEPTION
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STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 48636 | 501 | 2.210 | 2.210 | 0.0 | 49005 | 501 | 0.239 | 0.224 | 6.7 | 49185 | 501 | 38.100 | 35.600 | 7.0 |
| 48636 | 504 | 1.370 | 1.360 | 0.7 | 49005 | 504 | 0.170 | 0.159 | 6.9 | 49185 | 504 | 41.000 | 36.000 | 13.9 |
| 48636 | 506 | 2.350 | 2.340 | 0.4 | 49005 | 506 | 0.177 | 0.165 | 7.3 | 49185 | 506 | 37.600 | 33.700 | 11.6 |
| 48636 | 507 | 2.080 | 2.080 | 0.0 | 49005 | 507 | 0.260 | 0.244 | 6.6 | 49185 | 507 | 31.700 | 28.000 | 13.2 |
| 48636 | 508 | 0.920 | 0.920 | 0.0 | 49005 | 508 | 0.147 | 0.139 | 5.8 | 49185 | 508 | 12.800 | 11.600 | 10.3 |
| 48636 | 509 | 1.570 | 1.560 | 0.6 | 49005 | 509 | 0.260 | 0.240 | 8.3 | 49185 | 509 | 21.000 | 18.500 | 13.5 |
| 48636 | 514 | 1.180 | 1.180 | 0.0 | 49005 | 514 | 0.208 | 0.196 | 6.1 | 49185 | 514 | 23.000 | 20.100 | 14.4 |
| 48637 | 501 | 5.450 | 4.810 | 13.3 | 49111 | 501 | 2.200 | 1.960 | 12.2 | 49239 | 501 | 0.244 | 0.233 | 4.7 |
| 48637 | 504 | 5.350 | 4.460 | 20.0 | 49111 | 504 | 1.460 | 1.220 | 19.7 | 49239 | 504 | 0.206 | 0.197 | 4.6 |
| 48637 | 506 | 5.170 | 4.380 | 18.0 | 49111 | 506 | 1.730 | 1.490 | 16.1 | 49239 | 506 | 0.247 | 0.234 | 5.6 |
| 48637 | 507 | 9.330 | 7.820 | 19.3 | 49111 | 507 | 3.080 | 2.610 | 18.0 | 49239 | 507 | 0.153 | 0.146 | 4.8 |
| 48637 | 508 | 7.770 | 6.640 | 17.0 | 49111 | 508 | 2.200 | 1.900 | 15.8 | 49239 | 508 | 0.200 | 0.192 | 4.2 |
| 48637 | 509 | 10.300 | 8.570 | 20.2 | 49111 | 509 | 2.760 | 2.320 | 19.0 | 49239 | 509 | 0.208 | 0.198 | 5.1 |
| 48637 | 514 | 10.000 | 8.260 | 21.1 | 49111 | 514 | 2.090 | 1.740 | 20.1 | 49239 | 514 | 0.181 | 0.174 | 4.0 |
| 48638 | 501 | 2.700 | 2.390 | 13.0 | 49181 | 501 | 16.300 | 15.200 | 7.2 | 49292 | 501 | 1.190 | 1.110 | 7.2 |
| 48638 | 504 | 2.660 | 2.210 | 20.4 | 49181 | 504 | 17.500 | 15.400 | 13.6 | 49292 | 504 | 1.280 | 1.120 | 14.3 |
| 48638 | 506 | 2.570 | 2.170 | 18.4 | 49181 | 506 | 16.100 | 14.400 | 11.8 | 49292 | 506 | 1.170 | 1.050 | 11.4 |
| 48638 | 507 | 4.630 | 3.880 | 19.3 | 49181 | 507 | 13.500 | 12.000 | 12.5 | 49292 | 507 | 0.990 | 0.880 | 12.5 |
| 48638 | 508 | 3.860 | 3.300 | 17.0 | 49181 | 508 | 5.480 | 4.960 | 10.5 | 49292 | 508 | 0.400 | 0.360 | 11.1 |
| 48638 | 509 | 5.120 | 4.260 | 20.2 | 49181 | 509 | 8.970 | 7.880 | 13.8 | 49292 | 509 | 0.660 | 0.580 | 13.8 |
| 48638 | 514 | 4.970 | 4.100 | 21.2 | 49181 | 514 | 9.830 | 8.570 | 14.7 | 49292 | 514 | 0.720 | 0.630 | 14.3 |
| 48808 | 501 | 1.440 | 1.280 | 12.5 | 49183 | 501 | 19.800 | 18.500 | 7.0 | 49333 | 501 | 8.720 | 8.160 | 6.9 |
| 48808 | 504 | 0.950 | 0.800 | 18.8 | 49183 | 504 | 21.300 | 18.700 | 13.9 | 49333 | 504 | 9.390 | 8.250 | 13.8 |
| 48808 | 506 | 1.130 | 0.970 | 16.5 | 49183 | 506 | 19.600 | 17.500 | 12.0 | 49333 | 506 | 8.620 | 7.720 | 11.7 |
| 48808 | 507 | 2.020 | 1.710 | 18.1 | 49183 | 507 | 16.500 | 14.600 | 13.0 | 49333 | 507 | 7.250 | 6.420 | 12.9 |
| 48808 | 508 | 1.440 | 1.250 | 15.2 | 49183 | 508 | 6.680 | 6.040 | 10.6 | 49333 | 508 | 2.940 | 2.660 | 10.5 |
| 48808 | 509 | 1.800 | 1.520 | 18.4 | 49183 | 509 | 10.900 | 9.610 | 13.4 | 49333 | 509 | 4.810 | 4.230 | 13.7 |
| 48808 | 514 | 1.370 | 1.140 | 20.2 | 49183 | 514 | 12.000 | 10.500 | 14.3 | 49333 | 514 | 5.270 | 4.600 | 14.6 |
| 48925 | 501 | 130.000 | 115.000 | 13.0 | 49184 | 501 | 41.800 | 39.100 | 6.9 | 49617 | 501 | 0.231 | 0.219 | 5.5 |
| 48925 | 504 | 128.000 | 107.000 | 19.6 | 49184 | 504 | 45.000 | 39.600 | 13.6 | 49617 | 504 | 0.241 | 0.217 | 11.1 |
| 48925 | 506 | 124.000 | 105.000 | 18.1 | 49184 | 506 | 41.300 | 37.000 | 11.6 | 49617 | 506 | 0.231 | 0.210 | 10.0 |
| 48925 | 507 | 223.000 | 187.000 | 19.3 | 49184 | 507 | 34.800 | 30.800 | 13.0 | 49617 | 507 | 0.199 | 0.180 | 10.6 |
| 48925 | 508 | 186.000 | 159.000 | 17.0 | 49184 | 508 | 14.100 | 12.800 | 10.2 | 49617 | 508 | 0.158 | 0.145 | 9.0 |
| 48925 | 509 | 247.000 | 205.000 | 20.5 | 49184 | 509 | 23.100 | 20.300 | 13.8 | 49617 | 509 | 0.157 | 0.140 | 12.1 |
| 48925 | 514 | 240.000 | 198.000 | 21.2 | 49184 | 514 | 25.300 | 22.100 | 14.5 | 49617 | 514 | 0.173 | 0.153 | 13.1 |

L - LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

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

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 49618 | 501 | 0.194 | 0.184 | 5.4 | 49803 | 501 | 21.400 | 20.000 | 7.0 | 50017 | 501 | 0.133 | 0.134 | -0.7 |
| 49618 | 504 | 0.203 | 0.182 | 11.5 | 49803 | 504 | 23.100 | 20.200 | 14.4 | 50017 | 504 | 0.084 | 0.083 | 1.2 |
| 49618 | 506 | 0.194 | 0.177 | 9.6 | 49803 | 506 | 21.100 | 18.900 | 11.6 | 50017 | 506 | 0.123 | 0.124 | -0.8 |
| 49618 | 507 | 0.167 | 0.151 | 10.6 | 49803 | 507 | 17.800 | 15.800 | 12.7 | 50017 | 507 | 0.165 | 0.168 | -1.8 |
| 49618 | 508 | 0.133 | 0.122 | 9.0 | 49803 | 508 | 7.210 | 6.530 | 10.4 | 50017 | 508 | 0.073 | 0.075 | -2.7 |
| | | | | | | | | | | | | | | |
| 49618 | 509 | 0.132 | 0.118 | 11.9 | 49803 | 509 | 11.800 | 10.400 | 13.5 | 50017 | 509 | 0.101 | 0.103 | -1.9 |
| 49618 | 514 | 0.145 | 0.129 | 12.4 | 49803 | 514 | 12.900 | 11.300 | 14.2 | 50017 | 514 | 0.074 | 0.075 | -1.3 |
| 49619 | 501 | 0.360 | 0.350 | 2.9 | 49840 | 501 | 1.450 | 1.360 | 6.6 | 50045 | 501 | 0.300 | 0.310 | -3.2 |
| 49619 | 504 | 0.380 | 0.340 | 11.8 | 49840 | 504 | 1.030 | 0.970 | 6.2 | 50045 | 504 | 0.192 | 0.190 | 1.1 |
| 49619 | 506 | 0.360 | 0.330 | 9.1 | 49840 | 506 | 1.070 | 1.000 | 7.0 | 50045 | 506 | 0.280 | 0.280 | 0.0 |
| | | | | | | | | | | | | | | |
| 49619 | 507 | 0.310 | 0.280 | 10.7 | 49840 | 507 | 1.580 | 1.480 | 6.8 | 50045 | 507 | 0.380 | 0.380 | 0.0 |
| 49619 | 508 | 0.249 | 0.230 | 8.3 | 49840 | 508 | 0.890 | 0.840 | 6.0 | 50045 | 508 | 0.168 | 0.171 | -1.8 |
| 49619 | 509 | 0.248 | 0.222 | 11.7 | 49840 | 509 | 1.550 | 1.460 | 6.2 | 50045 | 509 | 0.231 | 0.236 | -2.1 |
| 49619 | 514 | 0.270 | 0.242 | 11.6 | 49840 | 514 | 1.260 | 1.190 | 5.9 | 50045 | 514 | 0.168 | 0.172 | -2.3 |
| 49763 | 501 | 2.370 | 2.240 | 5.8 | 49870 | 501 | 54.500 | 48.200 | 13.1 | 50047 | 501 | 0.034 | 0.034 | 0.0 |
| | | | | | | | | | | | | | | |
| 49763 | 504 | 2.480 | 2.220 | 11.7 | 49870 | 504 | 53.600 | 44.600 | 20.2 | 50047 | 504 | 0.022 | 0.021 | 4.8 |
| 49763 | 506 | 2.370 | 2.160 | 9.7 | 49870 | 506 | 51.700 | 43.800 | 18.0 | 50047 | 506 | 0.032 | 0.032 | 0.0 |
| 49763 | 507 | 2.040 | 1.850 | 10.3 | 49870 | 507 | 93.400 | 78.200 | 19.4 | 50047 | 507 | 0.042 | 0.043 | -2.3 |
| 49763 | 508 | 1.620 | 1.490 | 8.7 | 49870 | 508 | 77.700 | 66.400 | 17.0 | 50047 | 508 | 0.019 | 0.019 | 0.0 |
| 49763 | 509 | 1.610 | 1.440 | 11.8 | 49870 | 509 | 103.000 | 85.800 | 20.0 | 50047 | 509 | 0.026 | 0.026 | 0.0 |
| | | | | | | | | | | | | | | |
| 49763 | 514 | 1.770 | 1.570 | 12.7 | 49870 | 514 | 100.000 | 82.600 | 21.1 | 50047 | 514 | 0.019 | 0.019 | 0.0 |
| 49801 | 501 | 136.000 | 128.000 | 6.3 | 50010 | 501 | 0.270 | 0.270 | 0.0 | 51001 | 501 | 0.077 | 0.076 | 1.3 |
| 49801 | 504 | 147.000 | 129.000 | 14.0 | 50010 | 504 | 0.170 | 0.168 | 1.2 | 51001 | 504 | 0.048 | 0.047 | 2.1 |
| 49801 | 506 | 135.000 | 121.000 | 11.6 | 50010 | 506 | 0.249 | 0.250 | -0.4 | 51001 | 506 | 0.082 | 0.080 | 2.5 |
| 49801 | 507 | 113.000 | 100.000 | 13.0 | 50010 | 507 | 0.330 | 0.340 | -2.9 | 51001 | 507 | 0.072 | 0.071 | 1.4 |
| | | | | | | | | | | | | | | |
| 49801 | 508 | 45.900 | 41.600 | 10.3 | 50010 | 508 | 0.148 | 0.152 | -2.6 | 51001 | 508 | 0.032 | 0.032 | 0.0 |
| 49801 | 509 | 75.200 | 66.100 | 13.8 | 50010 | 509 | 0.204 | 0.208 | -1.9 | 51001 | 509 | 0.055 | 0.053 | 3.8 |
| 49801 | 514 | 82.400 | 71.900 | 14.6 | 50010 | 514 | 0.149 | 0.152 | -2.0 | 51001 | 514 | 0.041 | 0.040 | 2.5 |
| 49802 | 501 | 12.100 | 11.300 | 7.1 | 50015 | 501 | 0.174 | 0.175 | -0.6 | 51005 | 501 | 0.016 | 0.016 | 0.0 |
| 49802 | 504 | 13.000 | 11.400 | 14.0 | 50015 | 504 | 0.110 | 0.109 | 0.9 | 51005 | 504 | 0.010 | 0.010 | 0.0 |
| | | | | | | | | | | | | | | |
| 49802 | 506 | 11.900 | 10.700 | 11.2 | 50015 | 506 | 0.162 | 0.162 | 0.0 | 51005 | 506 | 0.017 | 0.016 | 6.3 |
| 49802 | 507 | 10.100 | 8.900 | 13.5 | 50015 | 507 | 0.217 | 0.221 | -1.8 | 51005 | 507 | 0.015 | 0.015 | 0.0 |
| 49802 | 508 | 4.070 | 3.690 | 10.3 | 50015 | 508 | 0.096 | 0.099 | -3.0 | 51005 | 508 | 0.007 | 0.006 | 16.7 |
| 49802 | 509 | 6.670 | 5.860 | 13.8 | 50015 | 509 | 0.133 | 0.135 | -1.5 | 51005 | 509 | 0.011 | 0.011 | 0.0 |
| 49802 | 514 | 7.310 | 6.380 | 14.6 | 50015 | 514 | 0.097 | 0.099 | -2.0 | 51005 | 514 | 0.008 | 0.008 | 0.0 |

L - LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 51116 | 501 | 0.194 | 0.192 | 1.0 | 51220 | 501 | 0.460 | 0.450 | 2.2 | 51240 | 501 | 0.550 | 0.550 | 0.0 |
| 51116 | 504 | 0.121 | 0.118 | 2.5 | 51220 | 504 | 0.290 | 0.280 | 3.6 | 51240 | 504 | 0.350 | 0.350 | 0.0 |
| 51116 | 506 | 0.207 | 0.203 | 2.0 | 51220 | 506 | 0.490 | 0.480 | 2.1 | 51240 | 506 | 0.510 | 0.510 | 0.0 |
| 51116 | 507 | 0.183 | 0.180 | 1.7 | 51220 | 507 | 0.430 | 0.430 | 0.0 | 51240 | 507 | 0.690 | 0.700 | -1.4 |
| 51116 | 508 | 0.081 | 0.080 | 1.2 | 51220 | 508 | 0.192 | 0.189 | 1.6 | 51240 | 508 | 0.300 | 0.310 | -3.2 |
| 51116 | 509 | 0.138 | 0.135 | 2.2 | 51220 | 509 | 0.330 | 0.320 | 3.1 | 51240 | 509 | 0.420 | 0.430 | -2.3 |
| 51116 | 514 | 0.103 | 0.102 | 1.0 | 51220 | 514 | 0.245 | 0.243 | 0.8 | 51240 | 514 | 0.310 | 0.310 | 0.0 |
| 51201 | 501 | 0.046 | 0.046 | 0.0 | 51221 | 501 | 0.260 | 0.250 | 4.0 | 51241 | 501 | 1.640 | 1.650 | -0.6 |
| 51201 | 504 | 0.029 | 0.029 | 0.0 | 51221 | 504 | 0.159 | 0.156 | 1.9 | 51241 | 504 | 1.040 | 1.030 | 1.0 |
| 51201 | 506 | 0.043 | 0.043 | 0.0 | 51221 | 506 | 0.270 | 0.270 | 0.0 | 51241 | 506 | 1.520 | 1.520 | 0.0 |
| 51201 | 507 | 0.057 | 0.058 | -1.7 | 51221 | 507 | 0.242 | 0.238 | 1.7 | 51241 | 507 | 2.040 | 2.070 | -1.4 |
| 51201 | 508 | 0.025 | 0.026 | -3.8 | 51221 | 508 | 0.107 | 0.105 | 1.9 | 51241 | 508 | 0.910 | 0.930 | -2.2 |
| 51201 | 509 | 0.035 | 0.036 | -2.8 | 51221 | 509 | 0.182 | 0.178 | 2.2 | 51241 | 509 | 1.250 | 1.270 | -1.6 |
| 51201 | 514 | 0.025 | 0.026 | -3.8 | 51221 | 514 | 0.136 | 0.135 | 0.7 | 51241 | 514 | 0.910 | 0.930 | -2.2 |
| 51205 | 501 | 0.140 | 0.141 | -0.7 | 51222 | 501 | 0.310 | 0.310 | 0.0 | 51250 | 501 | 0.350 | 0.350 | 0.0 |
| 51205 | 504 | 0.088 | 0.088 | 0.0 | 51222 | 504 | 0.194 | 0.189 | 2.6 | 51250 | 504 | 0.220 | 0.215 | 2.3 |
| 51205 | 506 | 0.130 | 0.130 | 0.0 | 51222 | 506 | 0.330 | 0.330 | 0.0 | 51250 | 506 | 0.380 | 0.370 | 2.7 |
| 51205 | 507 | 0.174 | 0.177 | -1.7 | 51222 | 507 | 0.290 | 0.290 | 0.0 | 51250 | 507 | 0.330 | 0.330 | 0.0 |
| 51205 | 508 | 0.077 | 0.079 | -2.5 | 51222 | 508 | 0.130 | 0.128 | 1.6 | 51250 | 508 | 0.148 | 0.146 | 1.4 |
| 51205 | 509 | 0.106 | 0.108 | -1.9 | 51222 | 509 | 0.221 | 0.217 | 1.8 | 51250 | 509 | 0.250 | 0.247 | 1.2 |
| 51205 | 514 | 0.077 | 0.079 | -2.5 | 51222 | 514 | 0.166 | 0.164 | 1.2 | 51250 | 514 | 0.188 | 0.187 | 0.5 |
| 51206 | 501 | 0.022 | 0.022 | 0.0 | 51224 | 501 | 0.330 | 0.320 | 3.1 | 51251 | 501 | 0.047 | 0.048 | -2.1 |
| 51206 | 504 | 0.014 | 0.014 | 0.0 | 51224 | 504 | 0.203 | 0.198 | 2.5 | 51251 | 504 | 0.030 | 0.030 | 0.0 |
| 51206 | 506 | 0.020 | 0.020 | 0.0 | 51224 | 506 | 0.350 | 0.340 | 2.9 | 51251 | 506 | 0.044 | 0.044 | 0.0 |
| 51206 | 507 | 0.027 | 0.028 | -3.6 | 51224 | 507 | 0.310 | 0.300 | 3.3 | 51251 | 507 | 0.059 | 0.060 | -1.7 |
| 51206 | 508 | 0.012 | 0.012 | 0.0 | 51224 | 508 | 0.136 | 0.134 | 1.5 | 51251 | 508 | 0.026 | 0.027 | -3.7 |
| 51206 | 509 | 0.017 | 0.017 | 0.0 | 51224 | 509 | 0.232 | 0.227 | 2.2 | 51251 | 509 | 0.036 | 0.037 | -2.7 |
| 51206 | 514 | 0.012 | 0.012 | 0.0 | 51224 | 514 | 0.174 | 0.172 | 1.2 | 51251 | 514 | 0.026 | 0.027 | -3.7 |
| 51210 | 501 | 0.134 | 0.133 | 0.8 | 51230 | 501 | 0.055 | 0.055 | 0.0 | 51252 | 501 | 0.166 | 0.167 | -0.6 |
| 51210 | 504 | 0.084 | 0.082 | 2.4 | 51230 | 504 | 0.034 | 0.034 | 0.0 | 51252 | 504 | 0.105 | 0.104 | 1.0 |
| 51210 | 506 | 0.143 | 0.140 | 2.1 | 51230 | 506 | 0.059 | 0.058 | 1.7 | 51252 | 506 | 0.155 | 0.155 | 0.0 |
| 51210 | 507 | 0.127 | 0.125 | 1.6 | 51230 | 507 | 0.052 | 0.052 | 0.0 | 51252 | 507 | 0.207 | 0.211 | -1.9 |
| 51210 | 508 | 0.056 | 0.055 | 1.8 | 51230 | 508 | 0.023 | 0.023 | 0.0 | 51252 | 508 | 0.092 | 0.094 | -2.1 |
| 51210 | 509 | 0.095 | 0.094 | 1.1 | 51230 | 509 | 0.039 | 0.039 | 0.0 | 51252 | 509 | 0.127 | 0.129 | -1.6 |
| 51210 | 514 | 0.071 | 0.071 | 0.0 | 51230 | 514 | 0.029 | 0.029 | 0.0 | 51252 | 514 | 0.092 | 0.094 | -2.1 |

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STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

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

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 51253 | 501 | 0.142 | 0.143 | -0.7 | 51315 | 501 | 0.158 | 0.151 | 4.6 | 51351 | 501 | 0.270 | 0.260 | 3.8 |
| 51253 | 504 | 0.090 | 0.089 | 1.1 | 51315 | 504 | 0.134 | 0.128 | 4.7 | 51351 | 504 | 0.078 | 0.074 | 5.4 |
| 51253 | 506 | 0.132 | 0.132 | 0.0 | 51315 | 506 | 0.160 | 0.152 | 5.3 | 51351 | 506 | 0.310 | 0.300 | 3.3 |
| 51253 | 507 | 0.176 | 0.180 | -2.2 | 51315 | 507 | 0.099 | 0.095 | 4.2 | 51351 | 507 | 0.140 | 0.134 | 4.5 |
| 51253 | 508 | 0.078 | 0.080 | -2.5 | 51315 | 508 | 0.130 | 0.124 | 4.8 | 51351 | 508 | 0.128 | 0.124 | 3.2 |
| 51253 | 509 | 0.108 | 0.110 | -1.8 | 51315 | 509 | 0.135 | 0.129 | 4.7 | 51351 | 509 | 0.215 | 0.205 | 4.9 |
| 51253 | 514 | 0.079 | 0.080 | -1.3 | 51315 | 514 | 0.118 | 0.113 | 4.4 | 51351 | 514 | 0.164 | 0.157 | 4.5 |
| 51254 | 501 | 0.044 | 0.045 | -2.2 | 51330 | 501 | 0.136 | 0.135 | 0.7 | 51352 | 501 | 0.380 | 0.360 | 5.6 |
| 51254 | 504 | 0.028 | 0.028 | 0.0 | 51330 | 504 | 0.085 | 0.083 | 2.4 | 51352 | 504 | 0.106 | 0.102 | 3.9 |
| 51254 | 506 | 0.041 | 0.041 | 0.0 | 51330 | 506 | 0.145 | 0.143 | 1.4 | 51352 | 506 | 0.430 | 0.410 | 4.9 |
| 51254 | 507 | 0.055 | 0.056 | -1.8 | 51330 | 507 | 0.129 | 0.127 | 1.6 | 51352 | 507 | 0.193 | 0.184 | 4.9 |
| 51254 | 508 | 0.024 | 0.025 | -4.0 | 51330 | 508 | 0.057 | 0.056 | 1.8 | 51352 | 508 | 0.176 | 0.170 | 3.5 |
| 51254 | 509 | 0.034 | 0.034 | 0.0 | 51330 | 509 | 0.097 | 0.095 | 2.1 | 51352 | 509 | 0.290 | 0.280 | 3.6 |
| 51254 | 514 | 0.025 | 0.025 | 0.0 | 51330 | 514 | 0.073 | 0.072 | 1.4 | 51352 | 514 | 0.225 | 0.216 | 4.2 |
| 51255 | 501 | 0.900 | 0.890 | 1.1 | 51333 | 501 | 0.045 | 0.044 | 2.3 | 51355 | 501 | 0.260 | 0.246 | 5.7 |
| 51255 | 504 | 0.560 | 0.550 | 1.8 | 51333 | 504 | 0.028 | 0.027 | 3.7 | 51355 | 504 | 0.072 | 0.069 | 4.3 |
| 51255 | 506 | 0.960 | 0.940 | 2.1 | 51333 | 506 | 0.048 | 0.047 | 2.1 | 51355 | 506 | 0.290 | 0.280 | 3.6 |
| 51255 | 507 | 0.850 | 0.830 | 2.4 | 51333 | 507 | 0.042 | 0.042 | 0.0 | 51355 | 507 | 0.131 | 0.125 | 4.8 |
| 51255 | 508 | 0.370 | 0.370 | 0.0 | 51333 | 508 | 0.019 | 0.018 | 5.6 | 51355 | 508 | 0.120 | 0.116 | 3.4 |
| 51255 | 509 | 0.640 | 0.630 | 1.6 | 51333 | 509 | 0.032 | 0.031 | 3.2 | 51355 | 509 | 0.201 | 0.192 | 4.7 |
| 51255 | 514 | 0.480 | 0.470 | 2.1 | 51333 | 514 | 0.024 | 0.024 | 0.0 | 51355 | 514 | 0.153 | 0.147 | 4.1 |
| 51300 | 501 | 0.182 | 0.175 | 4.0 | 51340 | 501 | 0.045 | 0.046 | -2.2 | 51356 | 501 | 0.280 | 0.270 | 3.7 |
| 51300 | 504 | 0.052 | 0.049 | 6.1 | 51340 | 504 | 0.029 | 0.028 | 3.6 | 51356 | 504 | 0.078 | 0.075 | 4.0 |
| 51300 | 506 | 0.208 | 0.198 | 5.1 | 51340 | 506 | 0.042 | 0.042 | 0.0 | 51356 | 506 | 0.320 | 0.300 | 6.7 |
| 51300 | 507 | 0.093 | 0.089 | 4.5 | 51340 | 507 | 0.056 | 0.057 | -1.8 | 51356 | 507 | 0.141 | 0.135 | 4.4 |
| 51300 | 508 | 0.085 | 0.082 | 3.7 | 51340 | 508 | 0.025 | 0.026 | -3.8 | 51356 | 508 | 0.129 | 0.125 | 3.2 |
| 51300 | 509 | 0.143 | 0.136 | 5.1 | 51340 | 509 | 0.034 | 0.035 | -2.9 | 51356 | 509 | 0.216 | 0.207 | 4.3 |
| 51300 | 514 | 0.109 | 0.105 | 3.8 | 51340 | 514 | 0.025 | 0.026 | -3.8 | 51356 | 514 | 0.165 | 0.159 | 3.8 |
| 51305 | 501 | 0.182 | 0.175 | 4.0 | 51350 | 501 | 0.310 | 0.290 | 6.9 | 51357 | 501 | 0.225 | 0.214 | 5.1 |
| 51305 | 504 | 0.052 | 0.049 | 6.1 | 51350 | 504 | 0.087 | 0.083 | 4.8 | 51357 | 504 | 0.190 | 0.181 | 5.0 |
| 51305 | 506 | 0.208 | 0.198 | 5.1 | 51350 | 506 | 0.350 | 0.330 | 6.1 | 51357 | 506 | 0.227 | 0.216 | 5.1 |
| 51305 | 507 | 0.093 | 0.089 | 4.5 | 51350 | 507 | 0.157 | 0.150 | 4.7 | 51357 | 507 | 0.141 | 0.134 | 5.2 |
| 51305 | 508 | 0.085 | 0.082 | 3.7 | 51350 | 508 | 0.143 | 0.138 | 3.6 | 51357 | 508 | 0.185 | 0.177 | 4.5 |
| 51305 | 509 | 0.143 | 0.136 | 5.1 | 51350 | 509 | 0.240 | 0.229 | 4.8 | 51357 | 509 | 0.192 | 0.183 | 4.9 |
| 51305 | 514 | 0.109 | 0.105 | 3.8 | 51350 | 514 | 0.183 | 0.176 | 4.0 | 51357 | 514 | 0.167 | 0.160 | 4.4 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 51358 | 501 | 0.540 | 0.520 | 3.8 | 51401 | 501 | 0.470 | 0.470 | 0.0 | 51551 | 501 | 0.044 | 0.044 | 0.0 |
| 51358 | 504 | 0.460 | 0.440 | 4.5 | 51401 | 504 | 0.290 | 0.290 | 0.0 | 51551 | 504 | 0.028 | 0.027 | 3.7 |
| 51358 | 506 | 0.550 | 0.520 | 5.8 | 51401 | 506 | 0.500 | 0.490 | 2.0 | 51551 | 506 | 0.041 | 0.041 | 0.0 |
| 51358 | 507 | 0.340 | 0.320 | 6.3 | 51401 | 507 | 0.440 | 0.440 | 0.0 | 51551 | 507 | 0.054 | 0.055 | -1.8 |
| 51358 | 508 | 0.440 | 0.430 | 2.3 | 51401 | 508 | 0.196 | 0.194 | 1.0 | 51551 | 508 | 0.024 | 0.025 | -4.0 |
| 51358 | 509 | 0.460 | 0.440 | 4.5 | 51401 | 509 | 0.330 | 0.330 | 0.0 | 51551 | 509 | 0.033 | 0.034 | -2.9 |
| 51358 | 514 | 0.400 | 0.390 | 2.6 | 51401 | 514 | 0.250 | 0.248 | 0.8 | 51551 | 514 | 0.024 | 0.025 | -4.0 |
| 51359 | 501 | 0.480 | 0.450 | 6.7 | 51500 | 501 | 0.102 | 0.102 | 0.0 | 51552 | 501 | 0.076 | 0.076 | 0.0 |
| 51359 | 504 | 0.400 | 0.380 | 5.3 | 51500 | 504 | 0.064 | 0.064 | 0.0 | 51552 | 504 | 0.048 | 0.048 | 0.0 |
| 51359 | 506 | 0.480 | 0.460 | 4.3 | 51500 | 506 | 0.095 | 0.095 | 0.0 | 51552 | 506 | 0.070 | 0.070 | 0.0 |
| 51359 | 507 | 0.300 | 0.280 | 7.1 | 51500 | 507 | 0.127 | 0.129 | -1.6 | 51552 | 507 | 0.094 | 0.096 | -2.1 |
| 51359 | 508 | 0.390 | 0.370 | 5.4 | 51500 | 508 | 0.056 | 0.058 | -3.4 | 51552 | 508 | 0.042 | 0.043 | -2.3 |
| 51359 | 509 | 0.410 | 0.390 | 5.1 | 51500 | 509 | 0.078 | 0.079 | -1.3 | 51552 | 509 | 0.058 | 0.059 | -1.7 |
| 51359 | 514 | 0.350 | 0.340 | 2.9 | 51500 | 514 | 0.056 | 0.058 | -3.4 | 51552 | 514 | 0.042 | 0.043 | -2.3 |
| 51370 | 501 | 0.540 | 0.540 | 0.0 | 51516 | 501 | 0.105 | 0.099 | 6.1 | 51553 | 501 | 0.135 | 0.136 | -0.7 |
| 51370 | 504 | 0.340 | 0.340 | 0.0 | 51516 | 504 | 0.075 | 0.070 | 7.1 | 51553 | 504 | 0.085 | 0.085 | 0.0 |
| 51370 | 506 | 0.500 | 0.500 | 0.0 | 51516 | 506 | 0.078 | 0.073 | 6.8 | 51553 | 506 | 0.125 | 0.126 | -0.8 |
| 51370 | 507 | 0.670 | 0.680 | -1.5 | 51516 | 507 | 0.115 | 0.108 | 6.5 | 51553 | 507 | 0.168 | 0.171 | -1.8 |
| 51370 | 508 | 0.300 | 0.300 | 0.0 | 51516 | 508 | 0.065 | 0.061 | 6.6 | 51553 | 508 | 0.075 | 0.076 | -1.3 |
| 51370 | 509 | 0.410 | 0.420 | -2.4 | 51516 | 509 | 0.113 | 0.106 | 6.6 | 51553 | 509 | 0.103 | 0.105 | -1.9 |
| 51370 | 514 | 0.300 | 0.310 | -3.2 | 51516 | 514 | 0.092 | 0.087 | 5.7 | 51553 | 514 | 0.075 | 0.076 | -1.3 |
| 51380 | 501 | 0.054 | 0.054 | 0.0 | 51517 | 501 | 0.120 | 0.112 | 7.1 | 51554 | 501 | 0.013 | 0.013 | 0.0 |
| 51380 | 504 | 0.034 | 0.034 | 0.0 | 51517 | 504 | 0.085 | 0.080 | 6.3 | 51554 | 504 | 0.008 | 0.008 | 0.0 |
| 51380 | 506 | 0.050 | 0.050 | 0.0 | 51517 | 506 | 0.088 | 0.082 | 7.3 | 51554 | 506 | 0.012 | 0.012 | 0.0 |
| 51380 | 507 | 0.067 | 0.068 | -1.5 | 51517 | 507 | 0.130 | 0.122 | 6.6 | 51554 | 507 | 0.016 | 0.016 | 0.0 |
| 51380 | 508 | 0.030 | 0.030 | 0.0 | 51517 | 508 | 0.074 | 0.069 | 7.2 | 51554 | 508 | 0.007 | 0.007 | 0.0 |
| 51380 | 509 | 0.041 | 0.042 | -2.4 | 51517 | 509 | 0.128 | 0.120 | 6.7 | 51554 | 509 | 0.010 | 0.010 | 0.0 |
| 51380 | 514 | 0.030 | 0.031 | -3.2 | 51517 | 514 | 0.104 | 0.098 | 6.1 | 51554 | 514 | 0.007 | 0.007 | 0.0 |
| 51400 | 501 | 0.320 | 0.320 | 0.0 | 51550 | 501 | 0.126 | 0.127 | -0.8 | 51575 | 501 | 0.082 | 0.079 | 3.8 |
| 51400 | 504 | 0.199 | 0.194 | 2.6 | 51550 | 504 | 0.080 | 0.079 | 1.3 | 51575 | 504 | 0.023 | 0.022 | 4.5 |
| 51400 | 506 | 0.340 | 0.330 | 3.0 | 51550 | 506 | 0.117 | 0.117 | 0.0 | 51575 | 506 | 0.094 | 0.089 | 5.6 |
| 51400 | 507 | 0.300 | 0.300 | 0.0 | 51550 | 507 | 0.156 | 0.159 | -1.9 | 51575 | 507 | 0.042 | 0.040 | 5.0 |
| 51400 | 508 | 0.133 | 0.131 | 1.5 | 51550 | 508 | 0.070 | 0.071 | -1.4 | 51575 | 508 | 0.038 | 0.037 | 2.7 |
| 51400 | 509 | 0.227 | 0.223 | 1.8 | 51550 | 509 | 0.096 | 0.098 | -2.0 | 51575 | 509 | 0.064 | 0.061 | 4.9 |
| 51400 | 514 | 0.170 | 0.169 | 0.6 | 51550 | 514 | 0.070 | 0.071 | -1.4 | 51575 | 514 | 0.049 | 0.047 | 4.3 |

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

STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 51576 | 501 | 0.242 | 0.244 | -0.8 | 51702 | 501 | 0.211 | 0.208 | 1.4 | 51767 | 501 | 0.038 | 0.037 | 2.7 |
| 51576 | 504 | 0.153 | 0.152 | 0.7 | 51702 | 504 | 0.131 | 0.128 | 2.3 | 51767 | 504 | 0.011 | 0.010 | 10.0 |
| 51576 | 506 | 0.225 | 0.225 | 0.0 | 51702 | 506 | 0.225 | 0.221 | 1.8 | 51767 | 506 | 0.043 | 0.041 | 4.9 |
| 51576 | 507 | 0.300 | 0.310 | -3.2 | 51702 | 507 | 0.199 | 0.196 | 1.5 | 51767 | 507 | 0.019 | 0.019 | 0.0 |
| 51576 | 508 | 0.134 | 0.137 | -2.2 | 51702 | 508 | 0.088 | 0.087 | 1.1 | 51767 | 508 | 0.018 | 0.017 | 5.9 |
| 51576 | 509 | 0.184 | 0.188 | -2.1 | 51702 | 509 | 0.150 | 0.147 | 2.0 | 51767 | 509 | 0.030 | 0.028 | 7.1 |
| 51576 | 514 | 0.134 | 0.137 | -2.2 | 51702 | 514 | 0.112 | 0.111 | 0.9 | 51767 | 514 | 0.023 | 0.022 | 4.5 |
| 51600 | 501 | 0.165 | 0.166 | -0.6 | 51703 | 501 | 0.087 | 0.086 | 1.2 | 51777 | 501 | 0.132 | 0.127 | 3.9 |
| 51600 | 504 | 0.104 | 0.103 | 1.0 | 51703 | 504 | 0.054 | 0.053 | 1.9 | 51777 | 504 | 0.037 | 0.036 | 2.8 |
| 51600 | 506 | 0.153 | 0.153 | 0.0 | 51703 | 506 | 0.093 | 0.091 | 2.2 | 51777 | 506 | 0.151 | 0.144 | 4.9 |
| 51600 | 507 | 0.205 | 0.209 | -1.9 | 51703 | 507 | 0.083 | 0.081 | 2.5 | 51777 | 507 | 0.068 | 0.065 | 4.6 |
| 51600 | 508 | 0.091 | 0.093 | -2.2 | 51703 | 508 | 0.036 | 0.036 | 0.0 | 51777 | 508 | 0.062 | 0.060 | 3.3 |
| 51600 | 509 | 0.125 | 0.128 | -2.3 | 51703 | 509 | 0.062 | 0.061 | 1.6 | 51777 | 509 | 0.103 | 0.099 | 4.0 |
| 51600 | 514 | 0.091 | 0.093 | -2.2 | 51703 | 514 | 0.047 | 0.046 | 2.2 | 51777 | 514 | 0.079 | 0.076 | 3.9 |
| 51613 | 501 | 0.109 | 0.109 | 0.0 | 51734 | 501 | 0.164 | 0.162 | 1.2 | 51790 | 501 | 0.220 | 0.211 | 4.3 |
| 51613 | 504 | 0.069 | 0.068 | 1.5 | 51734 | 504 | 0.102 | 0.100 | 2.0 | 51790 | 504 | 0.062 | 0.060 | 3.3 |
| 51613 | 506 | 0.101 | 0.101 | 0.0 | 51734 | 506 | 0.175 | 0.172 | 1.7 | 51790 | 506 | 0.250 | 0.240 | 4.2 |
| 51613 | 507 | 0.135 | 0.138 | -2.2 | 51734 | 507 | 0.155 | 0.153 | 1.3 | 51790 | 507 | 0.113 | 0.108 | 4.6 |
| 51613 | 508 | 0.060 | 0.061 | -1.6 | 51734 | 508 | 0.068 | 0.067 | 1.5 | 51790 | 508 | 0.103 | 0.099 | 4.0 |
| 51613 | 509 | 0.083 | 0.084 | -1.2 | 51734 | 509 | 0.117 | 0.114 | 2.6 | 51790 | 509 | 0.172 | 0.165 | 4.2 |
| 51613 | 514 | 0.060 | 0.062 | -3.2 | 51734 | 514 | 0.087 | 0.087 | 0.0 | 51790 | 514 | 0.132 | 0.126 | 4.8 |
| 51625 | 501 | 0.070 | 0.069 | 1.4 | 51741 | 501 | 0.290 | 0.290 | 0.0 | 51796 | 501 | 0.105 | 0.105 | 0.0 |
| 51625 | 504 | 0.044 | 0.043 | 2.3 | 51741 | 504 | 0.182 | 0.180 | 1.1 | 51796 | 504 | 0.066 | 0.066 | 0.0 |
| 51625 | 506 | 0.075 | 0.074 | 1.4 | 51741 | 506 | 0.270 | 0.270 | 0.0 | 51796 | 506 | 0.097 | 0.097 | 0.0 |
| 51625 | 507 | 0.066 | 0.065 | 1.5 | 51741 | 507 | 0.360 | 0.360 | 0.0 | 51796 | 507 | 0.130 | 0.132 | -1.5 |
| 51625 | 508 | 0.029 | 0.029 | 0.0 | 51741 | 508 | 0.159 | 0.162 | -1.9 | 51796 | 508 | 0.058 | 0.059 | -1.7 |
| 51625 | 509 | 0.050 | 0.049 | 2.0 | 51741 | 509 | 0.218 | 0.223 | -2.2 | 51796 | 509 | 0.080 | 0.081 | -1.2 |
| 51625 | 514 | 0.037 | 0.037 | 0.0 | 51741 | 514 | 0.159 | 0.162 | -1.9 | 51796 | 514 | 0.058 | 0.059 | -1.7 |
| 51666 | 501 | 0.130 | 0.125 | 4.0 | 51752 | 501 | 0.242 | 0.244 | -0.8 | 51808 | 501 | 0.370 | 0.370 | 0.0 |
| 51666 | 504 | 0.037 | 0.035 | 5.7 | 51752 | 504 | 0.153 | 0.152 | 0.7 | 51808 | 504 | 0.235 | 0.233 | 0.9 |
| 51666 | 506 | 0.148 | 0.142 | 4.2 | 51752 | 506 | 0.225 | 0.225 | 0.0 | 51808 | 506 | 0.350 | 0.350 | 0.0 |
| 51666 | 507 | 0.067 | 0.064 | 4.7 | 51752 | 507 | 0.300 | 0.310 | -3.2 | 51808 | 507 | 0.460 | 0.470 | -2.1 |
| 51666 | 508 | 0.061 | 0.059 | 3.4 | 51752 | 508 | 0.134 | 0.137 | -2.2 | 51808 | 508 | 0.206 | 0.210 | -1.9 |
| 51666 | 509 | 0.102 | 0.097 | 5.2 | 51752 | 509 | 0.184 | 0.188 | -2.1 | 51808 | 509 | 0.280 | 0.290 | -3.4 |
| 51666 | 514 | 0.078 | 0.075 | 4.0 | 51752 | 514 | 0.134 | 0.137 | -2.2 | 51808 | 514 | 0.206 | 0.211 | -2.4 |

L - LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 51809 | 501 | 0.460 | 0.460 | 0.0 | 51853 | 501 | 0.211 | 0.208 | 1.4 | 51869 | 501 | 0.123 | 0.124 | -0.8 |
| 51809 | 504 | 0.290 | 0.290 | 0.0 | 51853 | 504 | 0.131 | 0.128 | 2.3 | 51869 | 504 | 0.078 | 0.077 | 1.3 |
| 51809 | 506 | 0.430 | 0.430 | 0.0 | 51853 | 506 | 0.225 | 0.221 | 1.8 | 51869 | 506 | 0.115 | 0.115 | 0.0 |
| 51809 | 507 | 0.570 | 0.580 | -1.7 | 51853 | 507 | 0.199 | 0.196 | 1.5 | 51869 | 507 | 0.153 | 0.156 | -1.9 |
| 51809 | 508 | 0.260 | 0.260 | 0.0 | 51853 | 508 | 0.088 | 0.087 | 1.1 | 51869 | 508 | 0.068 | 0.070 | -2.9 |
| 51809 | 509 | 0.350 | 0.360 | -2.8 | 51853 | 509 | 0.150 | 0.147 | 2.0 | 51869 | 509 | 0.094 | 0.096 | -2.1 |
| 51809 | 514 | 0.260 | 0.260 | 0.0 | 51853 | 514 | 0.112 | 0.111 | 0.9 | 51869 | 514 | 0.068 | 0.070 | -2.9 |
| 51833 | 501 | 0.198 | 0.190 | 4.2 | 51854 | 501 | 0.470 | 0.470 | 0.0 | 51877 | 501 | 0.690 | 0.700 | -1.4 |
| 51833 | 504 | 0.056 | 0.054 | 3.7 | 51854 | 504 | 0.290 | 0.290 | 0.0 | 51877 | 504 | 0.440 | 0.440 | 0.0 |
| 51833 | 506 | 0.226 | 0.216 | 4.6 | 51854 | 506 | 0.500 | 0.490 | 2.0 | 51877 | 506 | 0.650 | 0.650 | 0.0 |
| 51833 | 507 | 0.101 | 0.097 | 4.1 | 51854 | 507 | 0.450 | 0.440 | 2.3 | 51877 | 507 | 0.860 | 0.880 | -2.3 |
| 51833 | 508 | 0.093 | 0.089 | 4.5 | 51854 | 508 | 0.197 | 0.195 | 1.0 | 51877 | 508 | 0.380 | 0.390 | -2.6 |
| 51833 | 509 | 0.155 | 0.148 | 4.7 | 51854 | 509 | 0.340 | 0.330 | 3.0 | 51877 | 509 | 0.530 | 0.540 | -1.9 |
| 51833 | 514 | 0.119 | 0.114 | 4.4 | 51854 | 514 | 0.250 | 0.249 | 0.4 | 51877 | 514 | 0.380 | 0.390 | -2.6 |
| 51850 | 501 | 0.330 | 0.330 | 0.0 | 51855 | 501 | 0.500 | 0.490 | 2.0 | 51889 | 501 | 0.114 | 0.115 | -0.9 |
| 51850 | 504 | 0.206 | 0.201 | 2.5 | 51855 | 504 | 0.310 | 0.300 | 3.3 | 51889 | 504 | 0.072 | 0.072 | 0.0 |
| 51850 | 506 | 0.350 | 0.350 | 0.0 | 51855 | 506 | 0.530 | 0.520 | 1.9 | 51889 | 506 | 0.106 | 0.106 | 0.0 |
| 51850 | 507 | 0.310 | 0.310 | 0.0 | 51855 | 507 | 0.470 | 0.460 | 2.2 | 51889 | 507 | 0.142 | 0.144 | -1.4 |
| 51850 | 508 | 0.138 | 0.136 | 1.5 | 51855 | 508 | 0.207 | 0.204 | 1.5 | 51889 | 508 | 0.063 | 0.064 | -1.6 |
| 51850 | 509 | 0.235 | 0.230 | 2.2 | 51855 | 509 | 0.350 | 0.350 | 0.0 | 51889 | 509 | 0.087 | 0.089 | -2.2 |
| 51850 | 514 | 0.176 | 0.174 | 1.1 | 51855 | 514 | 0.260 | 0.260 | 0.0 | 51889 | 514 | 0.063 | 0.065 | -3.1 |
| 51851 | 501 | 0.224 | 0.221 | 1.4 | 51856 | 501 | 0.270 | 0.270 | 0.0 | 51896 | 501 | 0.053 | 0.054 | -1.9 |
| 51851 | 504 | 0.139 | 0.136 | 2.2 | 51856 | 504 | 0.170 | 0.166 | 2.4 | 51896 | 504 | 0.034 | 0.033 | 3.0 |
| 51851 | 506 | 0.239 | 0.234 | 2.1 | 51856 | 506 | 0.290 | 0.290 | 0.0 | 51896 | 506 | 0.050 | 0.050 | 0.0 |
| 51851 | 507 | 0.211 | 0.208 | 1.4 | 51856 | 507 | 0.260 | 0.250 | 4.0 | 51896 | 507 | 0.066 | 0.068 | -2.9 |
| 51851 | 508 | 0.093 | 0.092 | 1.1 | 51856 | 508 | 0.114 | 0.112 | 1.8 | 51896 | 508 | 0.029 | 0.030 | -3.3 |
| 51851 | 509 | 0.159 | 0.156 | 1.9 | 51856 | 509 | 0.194 | 0.190 | 2.1 | 51896 | 509 | 0.041 | 0.041 | 0.0 |
| 51851 | 514 | 0.119 | 0.118 | 0.8 | 51856 | 514 | 0.145 | 0.144 | 0.7 | 51896 | 514 | 0.030 | 0.030 | 0.0 |
| 51852 | 501 | 0.520 | 0.520 | 0.0 | 51857 | 501 | 0.470 | 0.460 | 2.2 | 51900 | 501 | 0.148 | 0.142 | 4.2 |
| 51852 | 504 | 0.330 | 0.320 | 3.1 | 51857 | 504 | 0.290 | 0.280 | 3.6 | 51900 | 504 | 0.042 | 0.040 | 5.0 |
| 51852 | 506 | 0.560 | 0.550 | 1.8 | 51857 | 506 | 0.500 | 0.490 | 2.0 | 51900 | 506 | 0.169 | 0.161 | 5.0 |
| 51852 | 507 | 0.500 | 0.490 | 2.0 | 51857 | 507 | 0.440 | 0.430 | 2.3 | 51900 | 507 | 0.076 | 0.072 | 5.6 |
| 51852 | 508 | 0.219 | 0.216 | 1.4 | 51857 | 508 | 0.195 | 0.192 | 1.6 | 51900 | 508 | 0.069 | 0.067 | 3.0 |
| 51852 | 509 | 0.370 | 0.370 | 0.0 | 51857 | 509 | 0.330 | 0.330 | 0.0 | 51900 | 509 | 0.116 | 0.111 | 4.5 |
| 51852 | 514 | 0.280 | 0.280 | 0.0 | 51857 | 514 | 0.248 | 0.246 | 0.8 | 51900 | 514 | 0.089 | 0.085 | 4.7 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 51909 | 501 | 0.300 | 0.290 | 3.4 | 51941 | 501 | 0.117 | 0.117 | 0.0 | 51959 | 501 | 0.400 | 0.410 | -2.4 |
| 51909 | 504 | 0.186 | 0.181 | 2.8 | 51941 | 504 | 0.074 | 0.073 | 1.4 | 51959 | 504 | 0.260 | 0.250 | 4.0 |
| 51909 | 506 | 0.320 | 0.310 | 3.2 | 51941 | 506 | 0.109 | 0.109 | 0.0 | 51959 | 506 | 0.380 | 0.380 | 0.0 |
| 51909 | 507 | 0.280 | 0.280 | 0.0 | 51941 | 507 | 0.145 | 0.148 | -2.0 | 51959 | 507 | 0.500 | 0.510 | -2.0 |
| 51909 | 508 | 0.124 | 0.123 | 0.8 | 51941 | 508 | 0.065 | 0.066 | -1.5 | 51959 | 508 | 0.224 | 0.228 | -1.8 |
| 51909 | 509 | 0.212 | 0.208 | 1.9 | 51941 | 509 | 0.089 | 0.091 | -2.2 | 51959 | 509 | 0.310 | 0.310 | 0.0 |
| 51909 | 514 | 0.159 | 0.157 | 1.3 | 51941 | 514 | 0.065 | 0.066 | -1.5 | 51959 | 514 | 0.224 | 0.229 | -2.2 |
| 51919 | 501 | 0.115 | 0.116 | -0.9 | 51942 | 501 | 0.187 | 0.188 | -0.5 | 51960 | 501 | 0.053 | 0.054 | -1.9 |
| 51919 | 504 | 0.073 | 0.072 | 1.4 | 51942 | 504 | 0.118 | 0.117 | 0.9 | 51960 | 504 | 0.034 | 0.033 | 3.0 |
| 51919 | 506 | 0.107 | 0.107 | 0.0 | 51942 | 506 | 0.174 | 0.174 | 0.0 | 51960 | 506 | 0.050 | 0.050 | 0.0 |
| 51919 | 507 | 0.143 | 0.146 | -2.1 | 51942 | 507 | 0.232 | 0.236 | -1.7 | 51960 | 507 | 0.066 | 0.068 | -2.9 |
| 51919 | 508 | 0.064 | 0.065 | -1.5 | 51942 | 508 | 0.103 | 0.105 | -1.9 | 51960 | 508 | 0.029 | 0.030 | -3.3 |
| 51919 | 509 | 0.088 | 0.089 | -1.1 | 51942 | 509 | 0.142 | 0.145 | -2.1 | 51960 | 509 | 0.041 | 0.041 | 0.0 |
| 51919 | 514 | 0.064 | 0.065 | -1.5 | 51942 | 514 | 0.104 | 0.106 | -1.9 | 51960 | 514 | 0.030 | 0.030 | 0.0 |
| 51926 | 501 | 0.117 | 0.118 | -0.8 | 51956 | 501 | 0.500 | 0.510 | -2.0 | 51970 | 501 | 0.232 | 0.233 | -0.4 |
| 51926 | 504 | 0.074 | 0.074 | 0.0 | 51956 | 504 | 0.320 | 0.320 | 0.0 | 51970 | 504 | 0.147 | 0.146 | 0.7 |
| 51926 | 506 | 0.109 | 0.109 | 0.0 | 51956 | 506 | 0.470 | 0.470 | 0.0 | 51970 | 506 | 0.216 | 0.216 | 0.0 |
| 51926 | 507 | 0.146 | 0.149 | -2.0 | 51956 | 507 | 0.630 | 0.640 | -1.6 | 51970 | 507 | 0.290 | 0.290 | 0.0 |
| 51926 | 508 | 0.065 | 0.066 | -1.5 | 51956 | 508 | 0.280 | 0.280 | 0.0 | 51970 | 508 | 0.128 | 0.131 | -2.3 |
| 51926 | 509 | 0.089 | 0.091 | -2.2 | 51956 | 509 | 0.380 | 0.390 | -2.6 | 51970 | 509 | 0.177 | 0.180 | -1.7 |
| 51926 | 514 | 0.065 | 0.066 | -1.5 | 51956 | 514 | 0.280 | 0.290 | -3.4 | 51970 | 514 | 0.129 | 0.131 | -1.5 |
| 51927 | 501 | 0.063 | 0.064 | -1.6 | 51957 | 501 | 0.440 | 0.450 | -2.2 | 51982 | 501 | 0.068 | 0.069 | -1.4 |
| 51927 | 504 | 0.040 | 0.040 | 0.0 | 51957 | 504 | 0.280 | 0.280 | 0.0 | 51982 | 504 | 0.043 | 0.043 | 0.0 |
| 51927 | 506 | 0.059 | 0.059 | 0.0 | 51957 | 506 | 0.410 | 0.410 | 0.0 | 51982 | 506 | 0.063 | 0.064 | -1.6 |
| 51927 | 507 | 0.079 | 0.080 | -1.3 | 51957 | 507 | 0.550 | 0.560 | -1.8 | 51982 | 507 | 0.085 | 0.086 | -1.2 |
| 51927 | 508 | 0.035 | 0.036 | -2.8 | 51957 | 508 | 0.246 | 0.250 | -1.6 | 51982 | 508 | 0.038 | 0.039 | -2.6 |
| 51927 | 509 | 0.048 | 0.049 | -2.0 | 51957 | 509 | 0.340 | 0.340 | 0.0 | 51982 | 509 | 0.052 | 0.053 | -1.9 |
| 51927 | 514 | 0.035 | 0.036 | -2.8 | 51957 | 514 | 0.246 | 0.250 | -1.6 | 51982 | 514 | 0.038 | 0.039 | -2.6 |
| 51934 | 501 | 0.129 | 0.129 | 0.0 | 51958 | 501 | 0.390 | 0.400 | -2.5 | 51985 | 501 | 0.098 | 0.092 | 6.5 |
| 51934 | 504 | 0.081 | 0.081 | 0.0 | 51958 | 504 | 0.250 | 0.248 | 0.8 | 51985 | 504 | 0.070 | 0.066 | 6.1 |
| 51934 | 506 | 0.120 | 0.120 | 0.0 | 51958 | 506 | 0.370 | 0.370 | 0.0 | 51985 | 506 | 0.073 | 0.068 | 7.4 |
| 51934 | 507 | 0.160 | 0.163 | -1.8 | 51958 | 507 | 0.490 | 0.500 | -2.0 | 51985 | 507 | 0.107 | 0.101 | 5.9 |
| 51934 | 508 | 0.071 | 0.073 | -2.7 | 51958 | 508 | 0.218 | 0.223 | -2.2 | 51985 | 508 | 0.061 | 0.057 | 7.0 |
| 51934 | 509 | 0.098 | 0.100 | -2.0 | 51958 | 509 | 0.300 | 0.310 | -3.2 | 51985 | 509 | 0.105 | 0.099 | 6.1 |
| 51934 | 514 | 0.071 | 0.073 | -2.7 | 51958 | 514 | 0.219 | 0.223 | -1.8 | 51985 | 514 | 0.086 | 0.081 | 6.2 |

L - LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 51986 | 501 | 0.270 | 0.270 | 0.0 | 52109 | 501 | 0.025 | 0.025 | 0.0 | 52341 | 501 | 0.064 | 0.063 | 1.6 |
| 51986 | 504 | 0.170 | 0.168 | 1.2 | 52109 | 504 | 0.016 | 0.016 | 0.0 | 52341 | 504 | 0.040 | 0.039 | 2.6 |
| 51986 | 506 | 0.249 | 0.250 | -0.4 | 52109 | 506 | 0.023 | 0.023 | 0.0 | 52341 | 506 | 0.068 | 0.067 | 1.5 |
| 51986 | 507 | 0.330 | 0.340 | -2.9 | 52109 | 507 | 0.031 | 0.032 | -3.1 | 52341 | 507 | 0.060 | 0.059 | 1.7 |
| 51986 | 508 | 0.148 | 0.152 | -2.6 | 52109 | 508 | 0.014 | 0.014 | 0.0 | 52341 | 508 | 0.027 | 0.026 | 3.8 |
| 51986 | 509 | 0.204 | 0.208 | -1.9 | 52109 | 509 | 0.019 | 0.019 | 0.0 | 52341 | 509 | 0.045 | 0.045 | 0.0 |
| 51986 | 514 | 0.149 | 0.152 | -2.0 | 52109 | 514 | 0.014 | 0.014 | 0.0 | 52341 | 514 | 0.034 | 0.034 | 0.0 |
| 51999 | 501 | 0.113 | 0.114 | -0.9 | 52134 | 501 | 0.330 | 0.330 | 0.0 | 52342 | 501 | 0.185 | 0.183 | 1.1 |
| 51999 | 504 | 0.072 | 0.071 | 1.4 | 52134 | 504 | 0.210 | 0.208 | 1.0 | 52342 | 504 | 0.115 | 0.113 | 1.8 |
| 51999 | 506 | 0.105 | 0.105 | 0.0 | 52134 | 506 | 0.310 | 0.310 | 0.0 | 52342 | 506 | 0.198 | 0.194 | 2.1 |
| 51999 | 507 | 0.141 | 0.143 | -1.4 | 52134 | 507 | 0.410 | 0.420 | -2.4 | 52342 | 507 | 0.175 | 0.173 | 1.2 |
| 51999 | 508 | 0.063 | 0.064 | -1.6 | 52134 | 508 | 0.184 | 0.188 | -2.1 | 52342 | 508 | 0.077 | 0.076 | 1.3 |
| 51999 | 509 | 0.086 | 0.088 | -2.3 | 52134 | 509 | 0.250 | 0.260 | -3.8 | 52342 | 509 | 0.132 | 0.129 | 2.3 |
| 51999 | 514 | 0.063 | 0.064 | -1.6 | 52134 | 514 | 0.184 | 0.188 | -2.1 | 52342 | 514 | 0.099 | 0.098 | 1.0 |
| 52002 | 501 | 0.099 | 0.100 | -1.0 | 52137 | 501 | 0.102 | 0.101 | 1.0 | 52343 | 501 | 0.113 | 0.112 | 0.9 |
| 52002 | 504 | 0.063 | 0.062 | 1.6 | 52137 | 504 | 0.064 | 0.062 | 3.2 | 52343 | 504 | 0.070 | 0.069 | 1.4 |
| 52002 | 506 | 0.092 | 0.092 | 0.0 | 52137 | 506 | 0.109 | 0.107 | 1.9 | 52343 | 506 | 0.120 | 0.118 | 1.7 |
| 52002 | 507 | 0.123 | 0.126 | -2.4 | 52137 | 507 | 0.097 | 0.095 | 2.1 | 52343 | 507 | 0.107 | 0.105 | 1.9 |
| 52002 | 508 | 0.055 | 0.056 | -1.8 | 52137 | 508 | 0.043 | 0.042 | 2.4 | 52343 | 508 | 0.047 | 0.046 | 2.2 |
| 52002 | 509 | 0.075 | 0.077 | -2.6 | 52137 | 509 | 0.073 | 0.071 | 2.8 | 52343 | 509 | 0.080 | 0.079 | 1.3 |
| 52002 | 514 | 0.055 | 0.056 | -1.8 | 52137 | 514 | 0.054 | 0.054 | 0.0 | 52343 | 514 | 0.060 | 0.060 | 0.0 |
| 52075 | 501 | 0.260 | 0.260 | 0.0 | 52150 | 501 | 0.610 | 0.620 | -1.6 | 52401 | 501 | 0.350 | 0.350 | 0.0 |
| 52075 | 504 | 0.162 | 0.158 | 2.5 | 52150 | 504 | 0.390 | 0.380 | 2.6 | 52401 | 504 | 0.218 | 0.213 | 2.3 |
| 52075 | 506 | 0.280 | 0.270 | 3.7 | 52150 | 506 | 0.570 | 0.570 | 0.0 | 52401 | 506 | 0.370 | 0.370 | 0.0 |
| 52075 | 507 | 0.246 | 0.242 | 1.7 | 52150 | 507 | 0.760 | 0.770 | -1.3 | 52401 | 507 | 0.330 | 0.330 | 0.0 |
| 52075 | 508 | 0.108 | 0.107 | 0.9 | 52150 | 508 | 0.340 | 0.350 | -2.9 | 52401 | 508 | 0.146 | 0.144 | 1.4 |
| 52075 | 509 | 0.185 | 0.181 | 2.2 | 52150 | 509 | 0.470 | 0.470 | 0.0 | 52401 | 509 | 0.248 | 0.244 | 1.6 |
| 52075 | 514 | 0.138 | 0.137 | 0.7 | 52150 | 514 | 0.340 | 0.350 | -2.9 | 52401 | 514 | 0.186 | 0.184 | 1.1 |
| 52076 | 501 | 0.310 | 0.310 | 0.0 | 52315 | 501 | 0.172 | 0.165 | 4.2 | 52402 | 501 | 0.025 | 0.025 | 0.0 |
| 52076 | 504 | 0.195 | 0.191 | 2.1 | 52315 | 504 | 0.049 | 0.047 | 4.3 | 52402 | 504 | 0.016 | 0.016 | 0.0 |
| 52076 | 506 | 0.330 | 0.330 | 0.0 | 52315 | 506 | 0.196 | 0.187 | 4.8 | 52402 | 506 | 0.023 | 0.023 | 0.0 |
| 52076 | 507 | 0.300 | 0.290 | 3.4 | 52315 | 507 | 0.088 | 0.084 | 4.8 | 52402 | 507 | 0.031 | 0.032 | -3.1 |
| 52076 | 508 | 0.131 | 0.129 | 1.6 | 52315 | 508 | 0.080 | 0.078 | 2.6 | 52402 | 508 | 0.014 | 0.014 | 0.0 |
| 52076 | 509 | 0.223 | 0.218 | 2.3 | 52315 | 509 | 0.135 | 0.129 | 4.7 | 52402 | 509 | 0.019 | 0.019 | 0.0 |
| 52076 | 514 | 0.167 | 0.165 | 1.2 | 52315 | 514 | 0.103 | 0.099 | 4.0 | 52402 | 514 | 0.014 | 0.014 | 0.0 |

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STATE: 12 - ILLINOIS
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 |
|-------|------|---------|---------|------|-------|------|---------|---------|------|-------|------|---------|---------|------|
| 52432 | 501 | 0.124 | 0.125 | -0.8 | 52467 | 501 | 0.149 | 0.150 | -0.7 | 52619 | 501 | 0.089 | 0.090 | -1.1 |
| 52432 | 504 | 0.079 | 0.078 | 1.3 | 52467 | 504 | 0.095 | 0.094 | 1.1 | 52619 | 504 | 0.056 | 0.056 | 0.0 |
| 52432 | 506 | 0.116 | 0.116 | 0.0 | 52467 | 506 | 0.139 | 0.139 | 0.0 | 52619 | 506 | 0.083 | 0.083 | 0.0 |
| 52432 | 507 | 0.154 | 0.157 | -1.9 | 52467 | 507 | 0.186 | 0.189 | -1.6 | 52619 | 507 | 0.111 | 0.113 | -1.8 |
| 52432 | 508 | 0.069 | 0.070 | -1.4 | 52467 | 508 | 0.083 | 0.084 | -1.2 | 52619 | 508 | 0.049 | 0.050 | -2.0 |
| 52432 | 509 | 0.095 | 0.096 | -1.0 | 52467 | 509 | 0.114 | 0.116 | -1.7 | 52619 | 509 | 0.068 | 0.069 | -1.4 |
| 52432 | 514 | 0.069 | 0.070 | -1.4 | 52467 | 514 | 0.083 | 0.085 | -2.4 | 52619 | 514 | 0.049 | 0.050 | -2.0 |
| 52433 | 501 | 0.114 | 0.114 | 0.0 | 52469 | 501 | 0.052 | 0.053 | -1.9 | 52660 | 501 | 0.125 | 0.117 | 6.8 |
| 52433 | 504 | 0.072 | 0.071 | 1.4 | 52469 | 504 | 0.033 | 0.033 | 0.0 | 52660 | 504 | 0.089 | 0.083 | 7.2 |
| 52433 | 506 | 0.106 | 0.106 | 0.0 | 52469 | 506 | 0.049 | 0.049 | 0.0 | 52660 | 506 | 0.092 | 0.086 | 7.0 |
| 52433 | 507 | 0.141 | 0.144 | -2.1 | 52469 | 507 | 0.065 | 0.066 | -1.5 | 52660 | 507 | 0.136 | 0.128 | 6.3 |
| 52433 | 508 | 0.063 | 0.064 | -1.6 | 52469 | 508 | 0.029 | 0.030 | -3.3 | 52660 | 508 | 0.077 | 0.073 | 5.5 |
| 52433 | 509 | 0.086 | 0.088 | -2.3 | 52469 | 509 | 0.040 | 0.041 | -2.4 | 52660 | 509 | 0.134 | 0.126 | 6.3 |
| 52433 | 514 | 0.063 | 0.064 | -1.6 | 52469 | 514 | 0.029 | 0.030 | -3.3 | 52660 | 514 | 0.109 | 0.103 | 5.8 |
| 52435 | 501 | 0.142 | 0.143 | -0.7 | 52505 | 501 | 0.260 | 0.260 | 0.0 | 52744 | 501 | 0.760 | 0.730 | 4.1 |
| 52435 | 504 | 0.090 | 0.089 | 1.1 | 52505 | 504 | 0.165 | 0.163 | 1.2 | 52744 | 504 | 0.215 | 0.206 | 4.4 |
| 52435 | 506 | 0.132 | 0.132 | 0.0 | 52505 | 506 | 0.242 | 0.242 | 0.0 | 52744 | 506 | 0.870 | 0.830 | 4.8 |
| 52435 | 507 | 0.177 | 0.180 | -1.7 | 52505 | 507 | 0.320 | 0.330 | -3.0 | 52744 | 507 | 0.390 | 0.370 | 5.4 |
| 52435 | 508 | 0.079 | 0.080 | -1.3 | 52505 | 508 | 0.144 | 0.147 | -2.0 | 52744 | 508 | 0.350 | 0.340 | 2.9 |
| 52435 | 509 | 0.108 | 0.111 | -2.7 | 52505 | 509 | 0.198 | 0.202 | -2.0 | 52744 | 509 | 0.590 | 0.570 | 3.5 |
| 52435 | 514 | 0.079 | 0.081 | -2.5 | 52505 | 514 | 0.144 | 0.147 | -2.0 | 52744 | 514 | 0.450 | 0.440 | 2.3 |
| 52438 | 501 | 0.103 | 0.104 | -1.0 | 52547 | 501 | 0.300 | 0.300 | 0.0 | 52767 | 501 | 0.280 | 0.270 | 3.7 |
| 52438 | 504 | 0.065 | 0.065 | 0.0 | 52547 | 504 | 0.188 | 0.184 | 2.2 | 52767 | 504 | 0.172 | 0.168 | 2.4 |
| 52438 | 506 | 0.096 | 0.096 | 0.0 | 52547 | 506 | 0.320 | 0.320 | 0.0 | 52767 | 506 | 0.300 | 0.290 | 3.4 |
| 52438 | 507 | 0.128 | 0.130 | -1.5 | 52547 | 507 | 0.290 | 0.280 | 3.6 | 52767 | 507 | 0.260 | 0.260 | 0.0 |
| 52438 | 508 | 0.057 | 0.058 | -1.7 | 52547 | 508 | 0.126 | 0.124 | 1.6 | 52767 | 508 | 0.116 | 0.114 | 1.8 |
| 52438 | 509 | 0.078 | 0.080 | -2.5 | 52547 | 509 | 0.215 | 0.211 | 1.9 | 52767 | 509 | 0.197 | 0.193 | 2.1 |
| 52438 | 514 | 0.057 | 0.058 | -1.7 | 52547 | 514 | 0.161 | 0.160 | 0.6 | 52767 | 514 | 0.147 | 0.146 | 0.7 |
| 52440 | 501 | 0.162 | 0.163 | -0.6 | 52581 | 501 | 1.270 | 1.280 | -0.8 | 52911 | 501 | 0.071 | 0.071 | 0.0 |
| 52440 | 504 | 0.102 | 0.101 | 1.0 | 52581 | 504 | 0.800 | 0.800 | 0.0 | 52911 | 504 | 0.045 | 0.045 | 0.0 |
| 52440 | 506 | 0.150 | 0.150 | 0.0 | 52581 | 506 | 1.180 | 1.180 | 0.0 | 52911 | 506 | 0.066 | 0.066 | 0.0 |
| 52440 | 507 | 0.201 | 0.205 | -2.0 | 52581 | 507 | 1.580 | 1.610 | -1.9 | 52911 | 507 | 0.088 | 0.090 | -2.2 |
| 52440 | 508 | 0.089 | 0.091 | -2.2 | 52581 | 508 | 0.700 | 0.720 | -2.8 | 52911 | 508 | 0.039 | 0.040 | -2.5 |
| 52440 | 509 | 0.123 | 0.125 | -1.6 | 52581 | 509 | 0.970 | 0.980 | -1.0 | 52911 | 509 | 0.054 | 0.055 | -1.8 |
| 52440 | 514 | 0.090 | 0.092 | -2.2 | 52581 | 514 | 0.700 | 0.720 | -2.8 | 52911 | 514 | 0.039 | 0.040 | -2.5 |

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STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 52967 | 501 | 0.027 | 0.027 | 0.0 | 53121 | 501 | 0.340 | 0.340 | 0.0 | 53374 | 501 | 0.200 | 0.192 | 4.2 |
| 52967 | 504 | 0.017 | 0.017 | 0.0 | 53121 | 504 | 0.215 | 0.213 | 0.9 | 53374 | 504 | 0.057 | 0.054 | 5.6 |
| 52967 | 506 | 0.025 | 0.025 | 0.0 | 53121 | 506 | 0.320 | 0.320 | 0.0 | 53374 | 506 | 0.228 | 0.218 | 4.6 |
| 52967 | 507 | 0.033 | 0.034 | -2.9 | 53121 | 507 | 0.420 | 0.430 | -2.3 | 53374 | 507 | 0.102 | 0.098 | 4.1 |
| 52967 | 508 | 0.015 | 0.015 | 0.0 | 53121 | 508 | 0.188 | 0.192 | -2.1 | 53374 | 508 | 0.093 | 0.090 | 3.3 |
| 52967 | 509 | 0.020 | 0.021 | -4.8 | 53121 | 509 | 0.260 | 0.260 | 0.0 | 53374 | 509 | 0.157 | 0.150 | 4.7 |
| 52967 | 514 | 0.015 | 0.015 | 0.0 | 53121 | 514 | 0.188 | 0.192 | -2.1 | 53374 | 514 | 0.120 | 0.115 | 4.3 |
| 53001 | 501 | 0.260 | 0.260 | 0.0 | 53147 | 501 | 0.047 | 0.046 | 2.2 | 53375 | 501 | 0.106 | 0.102 | 3.9 |
| 53001 | 504 | 0.165 | 0.164 | 0.6 | 53147 | 504 | 0.029 | 0.029 | 0.0 | 53375 | 504 | 0.030 | 0.029 | 3.4 |
| 53001 | 506 | 0.242 | 0.243 | -0.4 | 53147 | 506 | 0.050 | 0.049 | 2.0 | 53375 | 506 | 0.121 | 0.115 | 5.2 |
| 53001 | 507 | 0.320 | 0.330 | -3.0 | 53147 | 507 | 0.044 | 0.044 | 0.0 | 53375 | 507 | 0.054 | 0.052 | 3.8 |
| 53001 | 508 | 0.144 | 0.147 | -2.0 | 53147 | 508 | 0.020 | 0.019 | 5.3 | 53375 | 508 | 0.050 | 0.048 | 4.2 |
| 53001 | 509 | 0.198 | 0.202 | -2.0 | 53147 | 509 | 0.033 | 0.033 | 0.0 | 53375 | 509 | 0.083 | 0.079 | 5.1 |
| 53001 | 514 | 0.145 | 0.148 | -2.0 | 53147 | 514 | 0.025 | 0.025 | 0.0 | 53375 | 514 | 0.063 | 0.061 | 3.3 |
| 53077 | 501 | 0.125 | 0.126 | -0.8 | 53229 | 501 | 0.260 | 0.260 | 0.0 | 53376 | 501 | 0.170 | 0.163 | 4.3 |
| 53077 | 504 | 0.079 | 0.079 | 0.0 | 53229 | 504 | 0.163 | 0.159 | 2.5 | 53376 | 504 | 0.048 | 0.046 | 4.3 |
| 53077 | 506 | 0.117 | 0.117 | 0.0 | 53229 | 506 | 0.280 | 0.270 | 3.7 | 53376 | 506 | 0.194 | 0.185 | 4.9 |
| 53077 | 507 | 0.156 | 0.159 | -1.9 | 53229 | 507 | 0.248 | 0.244 | 1.6 | 53376 | 507 | 0.087 | 0.083 | 4.8 |
| 53077 | 508 | 0.069 | 0.071 | -2.8 | 53229 | 508 | 0.109 | 0.108 | 0.9 | 53376 | 508 | 0.079 | 0.077 | 2.6 |
| 53077 | 509 | 0.095 | 0.097 | -2.1 | 53229 | 509 | 0.186 | 0.183 | 1.6 | 53376 | 509 | 0.133 | 0.127 | 4.7 |
| 53077 | 514 | 0.069 | 0.071 | -2.8 | 53229 | 514 | 0.140 | 0.138 | 1.4 | 53376 | 514 | 0.102 | 0.098 | 4.1 |
| 53095 | 501 | 0.086 | 0.086 | 0.0 | 53271 | 501 | 0.064 | 0.064 | 0.0 | 53377 | 501 | 0.174 | 0.167 | 4.2 |
| 53095 | 504 | 0.054 | 0.054 | 0.0 | 53271 | 504 | 0.041 | 0.040 | 2.5 | 53377 | 504 | 0.049 | 0.047 | 4.3 |
| 53095 | 506 | 0.080 | 0.080 | 0.0 | 53271 | 506 | 0.060 | 0.060 | 0.0 | 53377 | 506 | 0.199 | 0.190 | 4.7 |
| 53095 | 507 | 0.107 | 0.109 | -1.8 | 53271 | 507 | 0.080 | 0.081 | -1.2 | 53377 | 507 | 0.089 | 0.085 | 4.7 |
| 53095 | 508 | 0.047 | 0.049 | -4.1 | 53271 | 508 | 0.035 | 0.036 | -2.8 | 53377 | 508 | 0.081 | 0.079 | 2.5 |
| 53095 | 509 | 0.065 | 0.067 | -3.0 | 53271 | 509 | 0.049 | 0.050 | -2.0 | 53377 | 509 | 0.136 | 0.130 | 4.6 |
| 53095 | 514 | 0.048 | 0.049 | -2.0 | 53271 | 514 | 0.035 | 0.036 | -2.8 | 53377 | 514 | 0.104 | 0.100 | 4.0 |
| 53096 | 501 | 0.119 | 0.120 | -0.8 | 53333 | 501 | 0.260 | 0.250 | 4.0 | 53403 | 501 | 0.110 | 0.106 | 3.8 |
| 53096 | 504 | 0.076 | 0.075 | 1.3 | 53333 | 504 | 0.161 | 0.157 | 2.5 | 53403 | 504 | 0.031 | 0.030 | 3.3 |
| 53096 | 506 | 0.111 | 0.111 | 0.0 | 53333 | 506 | 0.270 | 0.270 | 0.0 | 53403 | 506 | 0.126 | 0.120 | 5.0 |
| 53096 | 507 | 0.149 | 0.151 | -1.3 | 53333 | 507 | 0.244 | 0.240 | 1.7 | 53403 | 507 | 0.056 | 0.054 | 3.7 |
| 53096 | 508 | 0.066 | 0.068 | -2.9 | 53333 | 508 | 0.108 | 0.106 | 1.9 | 53403 | 508 | 0.051 | 0.050 | 2.0 |
| 53096 | 509 | 0.091 | 0.093 | -2.2 | 53333 | 509 | 0.183 | 0.180 | 1.7 | 53403 | 509 | 0.086 | 0.082 | 4.9 |
| 53096 | 514 | 0.066 | 0.068 | -2.9 | 53333 | 514 | 0.137 | 0.136 | 0.7 | 53403 | 514 | 0.066 | 0.063 | 4.8 |

L - LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS
                              LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                PROPOSED  PRESENT    %                PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR     CHG   CLASS TERR  OCCURR    OCCURR     CHG   CLASS TERR  OCCURR    OCCURR     CHG
---------------------------------------------------------------------------------------------------------------------
53425 501    0.243     0.240    1.2   53732 501    0.280     0.290    -3.4   54012 501    0.063     0.059    6.8
53425 504    0.151     0.148    2.0   53732 504    0.180     0.178     1.1   54012 504    0.045     0.042    7.1
53425 506    0.260     0.250    4.0   53732 506    0.260     0.260     0.0   54012 506    0.047     0.044    6.8
53425 507    0.230     0.226    1.8   53732 507    0.350     0.360    -2.8   54012 507    0.069     0.065    6.2
53425 508    0.101     0.100    1.0   53732 508    0.157     0.160    -1.9   54012 508    0.039     0.037    5.4

53425 509    0.173     0.169    2.4   53732 509    0.216     0.220    -1.8   54012 509    0.068     0.064    6.3
53425 514    0.129     0.128    0.8   53732 514    0.157     0.161    -2.5   54012 514    0.055     0.052    5.8
53565 501    0.128     0.123    4.1   53733 501    0.185     0.186    -0.5   54077 501    0.171     0.172   -0.6
53565 504    0.036     0.035    2.9   53733 504    0.117     0.116     0.9   54077 504    0.108     0.107    0.9
53565 506    0.146     0.139    5.0   53733 506    0.172     0.172     0.0   54077 506    0.159     0.159    0.0

53565 507    0.066     0.063    4.8   53733 507    0.229     0.234    -2.1   54077 507    0.212     0.216   -1.9
53565 508    0.060     0.058    3.4   53733 508    0.102     0.104    -1.9   54077 508    0.094     0.096   -2.1
53565 509    0.100     0.096    4.2   53733 509    0.140     0.143    -2.1   54077 509    0.130     0.132   -1.5
53565 514    0.077     0.074    4.1   53733 514    0.102     0.104    -1.9   54077 514    0.095     0.097   -2.1
53631 501    0.039     0.040   -2.5   53734 501    0.630     0.590     6.8   55010 501    0.520     0.520    0.0

53631 504    0.025     0.025    0.0   53734 504    0.450     0.420     7.1   55010 504    0.330     0.320    3.1
53631 506    0.037     0.037    0.0   53734 506    0.470     0.440     6.8   55010 506    0.480     0.480    0.0
53631 507    0.049     0.050   -2.0   53734 507    0.690     0.650     6.2   55010 507    0.640     0.650   -1.5
53631 508    0.022     0.022    0.0   53734 508    0.390     0.370     5.4   55010 508    0.280     0.290   -3.4
53631 509    0.030     0.031   -3.2   53734 509    0.680     0.640     6.2   55010 509    0.390     0.400   -2.5

53631 514    0.022     0.022    0.0   53734 514    0.550     0.520     5.8   55010 514    0.290     0.290    0.0
53632 501    0.045     0.046   -2.2   53803 501    0.580     0.570     1.8   55011 501    0.139     0.140   -0.7
53632 504    0.029     0.028    3.6   53803 504    0.360     0.350     2.9   55011 504    0.088     0.087    1.1
53632 506    0.042     0.042    0.0   53803 506    0.620     0.610     1.6   55011 506    0.129     0.129    0.0
53632 507    0.056     0.057   -1.8   53803 507    0.550     0.540     1.9   55011 507    0.173     0.176   -1.7

53632 508    0.025     0.026   -3.8   53803 508    0.242     0.238     1.7   55011 508    0.077     0.079   -2.5
53632 509    0.034     0.035   -2.9   53803 509    0.410     0.400     2.5   55011 509    0.106     0.108   -1.9
53632 514    0.025     0.026   -3.8   53803 514    0.310     0.310     0.0   55011 514    0.077     0.079   -2.5
53731 501    0.042     0.042    0.0   53907 501    0.125     0.126    -0.8   55012 501    0.166     0.167   -0.6
53731 504    0.026     0.026    0.0   53907 504    0.079     0.078     1.3   55012 504    0.105     0.104    1.0

53731 506    0.039     0.039    0.0   53907 506    0.116     0.116     0.0   55012 506    0.154     0.154    0.0
53731 507    0.052     0.053   -1.9   53907 507    0.155     0.158    -1.9   55012 507    0.206     0.210   -1.9
53731 508    0.023     0.024   -4.2   53907 508    0.069     0.071    -2.8   55012 508    0.092     0.094   -2.1
53731 509    0.032     0.032    0.0   53907 509    0.095     0.097    -2.1   55012 509    0.126     0.129   -2.3
53731 514    0.023     0.024   -4.2   53907 514    0.069     0.071    -2.8   55012 514    0.092     0.094   -2.1
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STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS
                                        LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                   PROPOSED  PRESENT    %                   PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR     CHG     CLASS TERR   OCCURR    OCCURR     CHG     CLASS TERR   OCCURR    OCCURR     CHG
--------------------------------------------------------------------------------------------------------------------------
55013 501    0.220     0.217     1.4     55647 501     0.067     0.068    -1.5     55717 501     0.350     0.350     0.0
55013 504    0.137     0.134     2.2     55647 504     0.043     0.042     2.4     55717 504     0.219     0.214     2.3
55013 506    0.234     0.230     1.7     55647 506     0.062     0.063    -1.6     55717 506     0.370     0.370     0.0
55013 507    0.207     0.204     1.5     55647 507     0.084     0.085    -1.2     55717 507     0.330     0.330     0.0
55013 508    0.092     0.090     2.2     55647 508     0.037     0.038    -2.6     55717 508     0.147     0.145     1.4

55013 509    0.156     0.153     2.0     55647 509     0.051     0.052    -1.9     55717 509     0.250     0.245     2.0
55013 514    0.117     0.116     0.9     55647 514     0.037     0.038    -2.6     55717 514     0.187     0.185     1.1
55214 501    0.134     0.135    -0.7     55648 501     0.030     0.031    -3.2     55718 501     0.340     0.340     0.0
55214 504    0.085     0.084     1.2     55648 504     0.019     0.019     0.0     55718 504     0.212     0.207     2.4
55214 506    0.125     0.125     0.0     55648 506     0.028     0.028     0.0     55718 506     0.360     0.360     0.0

55214 507    0.167     0.170    -1.8     55648 507     0.038     0.038     0.0     55718 507     0.320     0.320     0.0
55214 508    0.074     0.076    -2.6     55648 508     0.017     0.017     0.0     55718 508     0.142     0.140     1.4
55214 509    0.102     0.104    -1.9     55648 509     0.023     0.024    -4.2     55718 509     0.242     0.238     1.7
55214 514    0.075     0.076    -1.3     55648 514     0.017     0.017     0.0     55718 514     0.182     0.180     1.1
55371 501    0.510     0.490     4.1     55649 501     0.036     0.036     0.0     55802 501     0.132     0.127     3.9

55371 504    0.144     0.138     4.3     55649 504     0.023     0.023     0.0     55802 504     0.037     0.036     2.8
55371 506    0.580     0.560     3.6     55649 506     0.034     0.034     0.0     55802 506     0.151     0.144     4.9
55371 507    0.260     0.249     4.4     55649 507     0.045     0.046    -2.2     55802 507     0.068     0.065     4.6
55371 508    0.238     0.230     3.5     55649 508     0.020     0.020     0.0     55802 508     0.062     0.060     3.3
55371 509    0.400     0.380     5.3     55649 509     0.028     0.028     0.0     55802 509     0.103     0.099     4.0

55371 514    0.310     0.290     6.9     55649 514     0.020     0.021    -4.8     55802 514     0.079     0.076     3.9
55426 501    0.270     0.260     3.8     55715 501     0.270     0.270     0.0     55918 501     0.153     0.153     0.0
55426 504    0.166     0.162     2.5     55715 504     0.169     0.167     1.2     55918 504     0.097     0.096     1.0
55426 506    0.280     0.280     0.0     55715 506     0.248     0.248     0.0     55918 506     0.142     0.142     0.0
55426 507    0.250     0.248     0.8     55715 507     0.330     0.340    -2.9     55918 507     0.190     0.193    -1.6

55426 508    0.111     0.110     0.9     55715 508     0.147     0.151    -2.6     55918 508     0.084     0.086    -2.3
55426 509    0.189     0.186     1.6     55715 509     0.203     0.207    -1.9     55918 509     0.116     0.118    -1.7
55426 514    0.142     0.140     1.4     55715 514     0.148     0.151    -2.0     55918 514     0.085     0.086    -1.2
55597 501    0.034     0.034     0.0     55716 501     0.390     0.390     0.0     55919 501     0.021     0.021     0.0
55597 504    0.021     0.021     0.0     55716 504     0.244     0.242     0.8     55919 504     0.013     0.013     0.0

55597 506    0.031     0.031     0.0     55716 506     0.360     0.360     0.0     55919 506     0.019     0.019     0.0
55597 507    0.042     0.043    -2.3     55716 507     0.480     0.490    -2.0     55919 507     0.026     0.026     0.0
55597 508    0.019     0.019     0.0     55716 508     0.213     0.218    -2.3     55919 508     0.012     0.012     0.0
55597 509    0.026     0.026     0.0     55716 509     0.290     0.300    -3.3     55919 509     0.016     0.016     0.0
55597 514    0.019     0.019     0.0     55716 514     0.214     0.218    -1.8     55919 514     0.012     0.012     0.0
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STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS
                                       LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                     PROPOSED  PRESENT    %                     PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR     CHG   CLASS TERR       OCCURR    OCCURR     CHG   CLASS TERR      OCCURR    OCCURR     CHG
------------------------------------------------------------------------------------------------------------------------------
56040 501     0.014     0.014    0.0   56202 501          0.095     0.095    0.0   56567 501         0.247     0.244    1.2
56040 504     0.009     0.009    0.0   56202 504          0.060     0.060    0.0   56567 504         0.154     0.150    2.7
56040 506     0.013     0.013    0.0   56202 506          0.088     0.088    0.0   56567 506         0.260     0.260    0.0
56040 507     0.018     0.018    0.0   56202 507          0.118     0.120   -1.7   56567 507         0.234     0.230    1.7
56040 508     0.008     0.008    0.0   56202 508          0.053     0.054   -1.9   56567 508         0.103     0.102    1.0

56040 509     0.011     0.011    0.0   56202 509          0.072     0.074   -2.7   56567 509         0.176     0.172    2.3
56040 514     0.008     0.008    0.0   56202 514          0.053     0.054   -1.9   56567 514         0.132     0.130    1.5
56041 501     0.095     0.095    0.0   56390 501          0.166     0.167   -0.6   56650 501         0.760     0.750    1.3
56041 504     0.060     0.060    0.0   56390 504          0.105     0.104    1.0   56650 504         0.470     0.460    2.2
56041 506     0.088     0.088    0.0   56390 506          0.154     0.154    0.0   56650 506         0.810     0.790    2.5

56041 507     0.118     0.120   -1.7   56390 507          0.206     0.210   -1.9   56650 507         0.710     0.700    1.4
56041 508     0.053     0.054   -1.9   56390 508          0.092     0.094   -2.1   56650 508         0.320     0.310    3.2
56041 509     0.072     0.074   -2.7   56390 509          0.126     0.129   -2.3   56650 509         0.540     0.530    1.9
56041 514     0.053     0.054   -1.9   56390 514          0.092     0.094   -2.1   56650 514         0.400     0.400    0.0
56042 501     0.119     0.120   -0.8   56391 501          0.142     0.143   -0.7   56651 501         0.410     0.410    0.0

56042 504     0.076     0.075    1.3   56391 504          0.090     0.089    1.1   56651 504         0.260     0.250    4.0
56042 506     0.111     0.111    0.0   56391 506          0.132     0.132    0.0   56651 506         0.440     0.430    2.3
56042 507     0.149     0.151   -1.3   56391 507          0.177     0.180   -1.7   56651 507         0.390     0.380    2.6
56042 508     0.066     0.068   -2.9   56391 508          0.079     0.080   -1.3   56651 508         0.172     0.169    1.8
56042 509     0.091     0.093   -2.2   56391 509          0.108     0.111   -2.7   56651 509         0.290     0.290    0.0

56042 514     0.066     0.068   -2.9   56391 514          0.079     0.081   -2.5   56651 514         0.219     0.217    0.9
56170 501     0.239     0.236    1.3   56427 501          0.229     0.231   -0.9   56652 501         0.290     0.290    0.0
56170 504     0.149     0.145    2.8   56427 504          0.145     0.144    0.7   56652 504         0.183     0.179    2.2
56170 506     0.250     0.250    0.0   56427 506          0.213     0.213    0.0   56652 506         0.310     0.310    0.0
56170 507     0.226     0.222    1.8   56427 507          0.290     0.290    0.0   56652 507         0.280     0.270    3.7

56170 508     0.100     0.098    2.0   56427 508          0.127     0.130   -2.3   56652 508         0.123     0.121    1.7
56170 509     0.170     0.166    2.4   56427 509          0.174     0.178   -2.2   56652 509         0.209     0.205    2.0
56170 514     0.127     0.126    0.8   56427 514          0.127     0.130   -2.3   56652 514         0.157     0.155    1.3
56171 501     0.117     0.116    0.9   56488 501          0.220     0.211    4.3   56653 501         0.280     0.280    0.0
56171 504     0.073     0.071    2.8   56488 504          0.062     0.060    3.3   56653 504         0.176     0.172    2.3

56171 506     0.125     0.123    1.6   56488 506          0.250     0.240    4.2   56653 506         0.300     0.300    0.0
56171 507     0.111     0.109    1.8   56488 507          0.113     0.108    4.6   56653 507         0.270     0.260    3.8
56171 508     0.049     0.048    2.1   56488 508          0.103     0.099    4.0   56653 508         0.118     0.117    0.9
56171 509     0.083     0.082    1.2   56488 509          0.172     0.165    4.2   56653 509         0.202     0.198    2.0
56171 514     0.062     0.062    0.0   56488 514          0.132     0.126    4.8   56653 514         0.151     0.149    1.3




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```

STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

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

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|--------|--------|------|-------|------|--------|--------|------|-------|------|--------|--------|------|
| 56654 | 501 | 0.145 | 0.143 | 1.4 | 56760 | 501 | 0.132 | 0.132 | 0.0 | 56900 | 501 | 0.153 | 0.153 | 0.0 |
| 56654 | 504 | 0.090 | 0.088 | 2.3 | 56760 | 504 | 0.083 | 0.083 | 0.0 | 56900 | 504 | 0.097 | 0.096 | 1.0 |
| 56654 | 506 | 0.155 | 0.152 | 2.0 | 56760 | 506 | 0.122 | 0.123 | -0.8 | 56900 | 506 | 0.142 | 0.142 | 0.0 |
| 56654 | 507 | 0.137 | 0.135 | 1.5 | 56760 | 507 | 0.164 | 0.167 | -1.8 | 56900 | 507 | 0.190 | 0.193 | -1.6 |
| 56654 | 508 | 0.060 | 0.060 | 0.0 | 56760 | 508 | 0.073 | 0.074 | -1.4 | 56900 | 508 | 0.084 | 0.086 | -2.3 |
| 56654 | 509 | 0.103 | 0.101 | 2.0 | 56760 | 509 | 0.100 | 0.102 | -2.0 | 56900 | 509 | 0.116 | 0.118 | -1.7 |
| 56654 | 514 | 0.077 | 0.076 | 1.3 | 56760 | 514 | 0.073 | 0.075 | -2.7 | 56900 | 514 | 0.085 | 0.086 | -1.2 |
| 56690 | 501 | 0.114 | 0.110 | 3.6 | 56805 | 501 | 0.173 | 0.174 | -0.6 | 56910 | 501 | 0.076 | 0.077 | -1.3 |
| 56690 | 504 | 0.032 | 0.031 | 3.2 | 56805 | 504 | 0.110 | 0.109 | 0.9 | 56910 | 504 | 0.048 | 0.048 | 0.0 |
| 56690 | 506 | 0.130 | 0.124 | 4.8 | 56805 | 506 | 0.161 | 0.161 | 0.0 | 56910 | 506 | 0.071 | 0.071 | 0.0 |
| 56690 | 507 | 0.058 | 0.056 | 3.6 | 56805 | 507 | 0.215 | 0.219 | -1.8 | 56910 | 507 | 0.095 | 0.097 | -2.1 |
| 56690 | 508 | 0.053 | 0.051 | 3.9 | 56805 | 508 | 0.096 | 0.098 | -2.0 | 56910 | 508 | 0.042 | 0.043 | -2.3 |
| 56690 | 509 | 0.089 | 0.085 | 4.7 | 56805 | 509 | 0.132 | 0.135 | -2.2 | 56910 | 509 | 0.058 | 0.059 | -1.7 |
| 56690 | 514 | 0.068 | 0.066 | 3.0 | 56805 | 514 | 0.096 | 0.098 | -2.0 | 56910 | 514 | 0.042 | 0.043 | -2.3 |
| 56699 | 501 | 0.106 | 0.106 | 0.0 | 56806 | 501 | 0.123 | 0.123 | 0.0 | 56911 | 501 | 0.213 | 0.210 | 1.4 |
| 56699 | 504 | 0.067 | 0.066 | 1.5 | 56806 | 504 | 0.078 | 0.077 | 1.3 | 56911 | 504 | 0.133 | 0.130 | 2.3 |
| 56699 | 506 | 0.098 | 0.098 | 0.0 | 56806 | 506 | 0.114 | 0.114 | 0.0 | 56911 | 506 | 0.227 | 0.223 | 1.8 |
| 56699 | 507 | 0.131 | 0.134 | -2.2 | 56806 | 507 | 0.152 | 0.155 | -1.9 | 56911 | 507 | 0.201 | 0.198 | 1.5 |
| 56699 | 508 | 0.058 | 0.060 | -3.3 | 56806 | 508 | 0.068 | 0.069 | -1.4 | 56911 | 508 | 0.089 | 0.088 | 1.1 |
| 56699 | 509 | 0.080 | 0.082 | -2.4 | 56806 | 509 | 0.093 | 0.095 | -2.1 | 56911 | 509 | 0.152 | 0.149 | 2.0 |
| 56699 | 514 | 0.059 | 0.060 | -1.7 | 56806 | 514 | 0.068 | 0.069 | -1.4 | 56911 | 514 | 0.113 | 0.112 | 0.9 |
| 56758 | 501 | 0.090 | 0.090 | 0.0 | 56807 | 501 | 0.122 | 0.122 | 0.0 | 56912 | 501 | 0.173 | 0.170 | 1.8 |
| 56758 | 504 | 0.057 | 0.056 | 1.8 | 56807 | 504 | 0.077 | 0.076 | 1.3 | 56912 | 504 | 0.107 | 0.105 | 1.9 |
| 56758 | 506 | 0.083 | 0.083 | 0.0 | 56807 | 506 | 0.113 | 0.113 | 0.0 | 56912 | 506 | 0.184 | 0.181 | 1.7 |
| 56758 | 507 | 0.111 | 0.113 | -1.8 | 56807 | 507 | 0.151 | 0.154 | -1.9 | 56912 | 507 | 0.163 | 0.161 | 1.2 |
| 56758 | 508 | 0.050 | 0.051 | -2.0 | 56807 | 508 | 0.067 | 0.069 | -2.9 | 56912 | 508 | 0.072 | 0.071 | 1.4 |
| 56758 | 509 | 0.068 | 0.070 | -2.9 | 56807 | 509 | 0.093 | 0.094 | -1.1 | 56912 | 509 | 0.123 | 0.120 | 2.5 |
| 56758 | 514 | 0.050 | 0.051 | -2.0 | 56807 | 514 | 0.067 | 0.069 | -2.9 | 56912 | 514 | 0.092 | 0.091 | 1.1 |
| 56759 | 501 | 0.092 | 0.092 | 0.0 | 56808 | 501 | 0.159 | 0.160 | -0.6 | 56913 | 501 | 0.141 | 0.139 | 1.4 |
| 56759 | 504 | 0.058 | 0.058 | 0.0 | 56808 | 504 | 0.101 | 0.100 | 1.0 | 56913 | 504 | 0.088 | 0.086 | 2.3 |
| 56759 | 506 | 0.085 | 0.085 | 0.0 | 56808 | 506 | 0.148 | 0.148 | 0.0 | 56913 | 506 | 0.150 | 0.147 | 2.0 |
| 56759 | 507 | 0.114 | 0.116 | -1.7 | 56808 | 507 | 0.198 | 0.201 | -1.5 | 56913 | 507 | 0.133 | 0.131 | 1.5 |
| 56759 | 508 | 0.051 | 0.052 | -1.9 | 56808 | 508 | 0.088 | 0.090 | -2.2 | 56913 | 508 | 0.059 | 0.058 | 1.7 |
| 56759 | 509 | 0.070 | 0.071 | -1.4 | 56808 | 509 | 0.121 | 0.123 | -1.6 | 56913 | 509 | 0.100 | 0.098 | 2.0 |
| 56759 | 514 | 0.051 | 0.052 | -1.9 | 56808 | 514 | 0.088 | 0.090 | -2.2 | 56913 | 514 | 0.075 | 0.074 | 1.4 |

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

STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 56915 | 501 | 0.830 | 0.820 | 1.2 | 56920 | 501 | 0.243 | 0.240 | 1.2 | 57146 | 501 | 0.247 | 0.244 | 1.2 |
| 56915 | 504 | 0.520 | 0.510 | 2.0 | 56920 | 504 | 0.151 | 0.148 | 2.0 | 57146 | 504 | 0.154 | 0.150 | 2.7 |
| 56915 | 506 | 0.890 | 0.870 | 2.3 | 56920 | 506 | 0.260 | 0.250 | 4.0 | 57146 | 506 | 0.260 | 0.260 | 0.0 |
| 56915 | 507 | 0.790 | 0.780 | 1.3 | 56920 | 507 | 0.230 | 0.226 | 1.8 | 57146 | 507 | 0.234 | 0.230 | 1.7 |
| 56915 | 508 | 0.350 | 0.340 | 2.9 | 56920 | 508 | 0.101 | 0.100 | 1.0 | 57146 | 508 | 0.103 | 0.102 | 1.0 |
| 56915 | 509 | 0.590 | 0.580 | 1.7 | 56920 | 509 | 0.173 | 0.169 | 2.4 | 57146 | 509 | 0.176 | 0.172 | 2.3 |
| 56915 | 514 | 0.440 | 0.440 | 0.0 | 56920 | 514 | 0.129 | 0.128 | 0.8 | 57146 | 514 | 0.132 | 0.130 | 1.5 |
| 56916 | 501 | 0.750 | 0.740 | 1.4 | 56980 | 501 | 0.132 | 0.133 | -0.8 | 57202 | 501 | 0.117 | 0.118 | -0.8 |
| 56916 | 504 | 0.470 | 0.460 | 2.2 | 56980 | 504 | 0.084 | 0.083 | 1.2 | 57202 | 504 | 0.074 | 0.074 | 0.0 |
| 56916 | 506 | 0.800 | 0.790 | 1.3 | 56980 | 506 | 0.123 | 0.123 | 0.0 | 57202 | 506 | 0.109 | 0.109 | 0.0 |
| 56916 | 507 | 0.710 | 0.700 | 1.4 | 56980 | 507 | 0.164 | 0.167 | -1.8 | 57202 | 507 | 0.146 | 0.149 | -2.0 |
| 56916 | 508 | 0.310 | 0.310 | 0.0 | 56980 | 508 | 0.073 | 0.075 | -2.7 | 57202 | 508 | 0.065 | 0.066 | -1.5 |
| 56916 | 509 | 0.530 | 0.520 | 1.9 | 56980 | 509 | 0.101 | 0.103 | -1.9 | 57202 | 509 | 0.089 | 0.091 | -2.2 |
| 56916 | 514 | 0.400 | 0.400 | 0.0 | 56980 | 514 | 0.073 | 0.075 | -2.7 | 57202 | 514 | 0.065 | 0.066 | -1.5 |
| 56917 | 501 | 0.217 | 0.215 | 0.9 | 57001 | 501 | 0.045 | 0.046 | -2.2 | 57257 | 501 | 0.146 | 0.146 | 0.0 |
| 56917 | 504 | 0.135 | 0.132 | 2.3 | 57001 | 504 | 0.029 | 0.028 | 3.6 | 57257 | 504 | 0.092 | 0.091 | 1.1 |
| 56917 | 506 | 0.232 | 0.227 | 2.2 | 57001 | 506 | 0.042 | 0.042 | 0.0 | 57257 | 506 | 0.135 | 0.135 | 0.0 |
| 56917 | 507 | 0.205 | 0.202 | 1.5 | 57001 | 507 | 0.056 | 0.057 | -1.8 | 57257 | 507 | 0.181 | 0.184 | -1.6 |
| 56917 | 508 | 0.091 | 0.089 | 2.2 | 57001 | 508 | 0.025 | 0.026 | -3.8 | 57257 | 508 | 0.081 | 0.082 | -1.2 |
| 56917 | 509 | 0.155 | 0.152 | 2.0 | 57001 | 509 | 0.034 | 0.035 | -2.9 | 57257 | 509 | 0.111 | 0.113 | -1.8 |
| 56917 | 514 | 0.116 | 0.115 | 0.9 | 57001 | 514 | 0.025 | 0.026 | -3.8 | 57257 | 514 | 0.081 | 0.082 | -1.2 |
| 56918 | 501 | 0.104 | 0.103 | 1.0 | 57002 | 501 | 0.029 | 0.029 | 0.0 | 57401 | 501 | 0.083 | 0.083 | 0.0 |
| 56918 | 504 | 0.065 | 0.064 | 1.6 | 57002 | 504 | 0.019 | 0.018 | 5.6 | 57401 | 504 | 0.052 | 0.052 | 0.0 |
| 56918 | 506 | 0.111 | 0.109 | 1.8 | 57002 | 506 | 0.027 | 0.027 | 0.0 | 57401 | 506 | 0.077 | 0.077 | 0.0 |
| 56918 | 507 | 0.099 | 0.097 | 2.1 | 57002 | 507 | 0.036 | 0.037 | -2.7 | 57401 | 507 | 0.103 | 0.105 | -1.9 |
| 56918 | 508 | 0.044 | 0.043 | 2.3 | 57002 | 508 | 0.016 | 0.017 | -5.9 | 57401 | 508 | 0.046 | 0.047 | -2.1 |
| 56918 | 509 | 0.074 | 0.073 | 1.4 | 57002 | 509 | 0.022 | 0.023 | -4.3 | 57401 | 509 | 0.063 | 0.064 | -1.6 |
| 56918 | 514 | 0.056 | 0.055 | 1.8 | 57002 | 514 | 0.016 | 0.017 | -5.9 | 57401 | 514 | 0.046 | 0.047 | -2.1 |
| 56919 | 501 | 0.270 | 0.260 | 3.8 | 57090 | 501 | 0.390 | 0.390 | 0.0 | 57403 | 501 | 0.270 | 0.260 | 3.8 |
| 56919 | 504 | 0.166 | 0.162 | 2.5 | 57090 | 504 | 0.243 | 0.237 | 2.5 | 57403 | 504 | 0.076 | 0.073 | 4.1 |
| 56919 | 506 | 0.280 | 0.280 | 0.0 | 57090 | 506 | 0.420 | 0.410 | 2.4 | 57403 | 506 | 0.310 | 0.290 | 6.9 |
| 56919 | 507 | 0.250 | 0.248 | 0.8 | 57090 | 507 | 0.370 | 0.360 | 2.8 | 57403 | 507 | 0.138 | 0.132 | 4.5 |
| 56919 | 508 | 0.111 | 0.110 | 0.9 | 57090 | 508 | 0.163 | 0.160 | 1.9 | 57403 | 508 | 0.126 | 0.122 | 3.3 |
| 56919 | 509 | 0.189 | 0.186 | 1.6 | 57090 | 509 | 0.280 | 0.270 | 3.7 | 57403 | 509 | 0.212 | 0.202 | 5.0 |
| 56919 | 514 | 0.142 | 0.140 | 1.4 | 57090 | 514 | 0.208 | 0.206 | 1.0 | 57403 | 514 | 0.162 | 0.155 | 4.5 |

L - LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
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 |
|-------|------|------|------|------|-------|------|------|------|------|-------|------|------|------|------|
| 57410 | 501 | 0.040 | 0.040 | 0.0 | 57625 | 501 | 0.610 | 0.620 | -1.6 | 57726 | 501 | 0.134 | 0.133 | 0.8 |
| 57410 | 504 | 0.025 | 0.025 | 0.0 | 57625 | 504 | 0.390 | 0.390 | 0.0 | 57726 | 504 | 0.084 | 0.082 | 2.4 |
| 57410 | 506 | 0.037 | 0.037 | 0.0 | 57625 | 506 | 0.570 | 0.570 | 0.0 | 57726 | 506 | 0.143 | 0.140 | 2.1 |
| 57410 | 507 | 0.050 | 0.051 | -2.0 | 57625 | 507 | 0.760 | 0.780 | -2.6 | 57726 | 507 | 0.127 | 0.125 | 1.6 |
| 57410 | 508 | 0.022 | 0.023 | -4.3 | 57625 | 508 | 0.340 | 0.350 | -2.9 | 57726 | 508 | 0.056 | 0.055 | 1.8 |
| 57410 | 509 | 0.030 | 0.031 | -3.2 | 57625 | 509 | 0.470 | 0.480 | -2.1 | 57726 | 509 | 0.095 | 0.094 | 1.1 |
| 57410 | 514 | 0.022 | 0.023 | -4.3 | 57625 | 514 | 0.340 | 0.350 | -2.9 | 57726 | 514 | 0.071 | 0.071 | 0.0 |
| 57411 | 501 | 0.060 | 0.059 | 1.7 | 57651 | 501 | 0.075 | 0.075 | 0.0 | 57798 | 501 | 0.038 | 0.038 | 0.0 |
| 57411 | 504 | 0.037 | 0.036 | 2.8 | 57651 | 504 | 0.047 | 0.047 | 0.0 | 57798 | 504 | 0.024 | 0.024 | 0.0 |
| 57411 | 506 | 0.064 | 0.062 | 3.2 | 57651 | 506 | 0.069 | 0.069 | 0.0 | 57798 | 506 | 0.035 | 0.035 | 0.0 |
| 57411 | 507 | 0.056 | 0.056 | 0.0 | 57651 | 507 | 0.093 | 0.095 | -2.1 | 57798 | 507 | 0.047 | 0.048 | -2.1 |
| 57411 | 508 | 0.025 | 0.025 | 0.0 | 57651 | 508 | 0.041 | 0.042 | -2.4 | 57798 | 508 | 0.021 | 0.021 | 0.0 |
| 57411 | 509 | 0.042 | 0.042 | 0.0 | 57651 | 509 | 0.057 | 0.058 | -1.7 | 57798 | 509 | 0.029 | 0.029 | 0.0 |
| 57411 | 514 | 0.032 | 0.031 | 3.2 | 57651 | 514 | 0.041 | 0.042 | -2.4 | 57798 | 514 | 0.021 | 0.021 | 0.0 |
| 57572 | 501 | 0.023 | 0.024 | -4.2 | 57690 | 501 | 0.166 | 0.164 | 1.2 | 57800 | 501 | 0.141 | 0.142 | -0.7 |
| 57572 | 504 | 0.015 | 0.015 | 0.0 | 57690 | 504 | 0.103 | 0.101 | 2.0 | 57800 | 504 | 0.089 | 0.089 | 0.0 |
| 57572 | 506 | 0.022 | 0.022 | 0.0 | 57690 | 506 | 0.177 | 0.174 | 1.7 | 57800 | 506 | 0.131 | 0.131 | 0.0 |
| 57572 | 507 | 0.029 | 0.030 | -3.3 | 57690 | 507 | 0.157 | 0.155 | 1.3 | 57800 | 507 | 0.176 | 0.179 | -1.7 |
| 57572 | 508 | 0.013 | 0.013 | 0.0 | 57690 | 508 | 0.069 | 0.068 | 1.5 | 57800 | 508 | 0.078 | 0.080 | -2.5 |
| 57572 | 509 | 0.018 | 0.018 | 0.0 | 57690 | 509 | 0.118 | 0.116 | 1.7 | 57800 | 509 | 0.108 | 0.110 | -1.8 |
| 57572 | 514 | 0.013 | 0.013 | 0.0 | 57690 | 514 | 0.088 | 0.088 | 0.0 | 57800 | 514 | 0.078 | 0.080 | -2.5 |
| 57600 | 501 | 0.070 | 0.070 | 0.0 | 57716 | 501 | 0.079 | 0.078 | 1.3 | 57808 | 501 | 0.066 | 0.065 | 1.5 |
| 57600 | 504 | 0.044 | 0.044 | 0.0 | 57716 | 504 | 0.049 | 0.048 | 2.1 | 57808 | 504 | 0.041 | 0.040 | 2.5 |
| 57600 | 506 | 0.065 | 0.065 | 0.0 | 57716 | 506 | 0.084 | 0.082 | 2.4 | 57808 | 506 | 0.070 | 0.069 | 1.4 |
| 57600 | 507 | 0.087 | 0.088 | -1.1 | 57716 | 507 | 0.074 | 0.073 | 1.4 | 57808 | 507 | 0.062 | 0.061 | 1.6 |
| 57600 | 508 | 0.039 | 0.039 | 0.0 | 57716 | 508 | 0.033 | 0.032 | 3.1 | 57808 | 508 | 0.028 | 0.027 | 3.7 |
| 57600 | 509 | 0.053 | 0.054 | -1.9 | 57716 | 509 | 0.056 | 0.055 | 1.8 | 57808 | 509 | 0.047 | 0.046 | 2.2 |
| 57600 | 514 | 0.039 | 0.040 | -2.5 | 57716 | 514 | 0.042 | 0.042 | 0.0 | 57808 | 514 | 0.035 | 0.035 | 0.0 |
| 57611 | 501 | 0.128 | 0.126 | 1.6 | 57725 | 501 | 0.173 | 0.170 | 1.8 | 57809 | 501 | 0.068 | 0.067 | 1.5 |
| 57611 | 504 | 0.080 | 0.078 | 2.6 | 57725 | 504 | 0.107 | 0.105 | 1.9 | 57809 | 504 | 0.042 | 0.041 | 2.4 |
| 57611 | 506 | 0.136 | 0.134 | 1.5 | 57725 | 506 | 0.184 | 0.181 | 1.7 | 57809 | 506 | 0.073 | 0.071 | 2.8 |
| 57611 | 507 | 0.121 | 0.119 | 1.7 | 57725 | 507 | 0.163 | 0.161 | 1.2 | 57809 | 507 | 0.064 | 0.063 | 1.6 |
| 57611 | 508 | 0.053 | 0.053 | 0.0 | 57725 | 508 | 0.072 | 0.071 | 1.4 | 57809 | 508 | 0.028 | 0.028 | 0.0 |
| 57611 | 509 | 0.091 | 0.089 | 2.2 | 57725 | 509 | 0.123 | 0.120 | 2.5 | 57809 | 509 | 0.048 | 0.048 | 0.0 |
| 57611 | 514 | 0.068 | 0.067 | 1.5 | 57725 | 514 | 0.092 | 0.091 | 1.1 | 57809 | 514 | 0.036 | 0.036 | 0.0 |

L - LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS
                              LOSS COST % CHANGE BY CLASS


            PROPOSED  PRESENT    %                   PROPOSED  PRESENT    %                   PROPOSED  PRESENT    %
CLASS TERR  OCCURR    OCCURR    CHG    CLASS TERR     OCCURR   OCCURR    CHG    CLASS TERR     OCCURR   OCCURR    CHG
------------------------------------------------------------------------------------------------------------------------
57810 501   0.066     0.065     1.5   57999 501      0.109    0.107     1.9    58057 501      0.141    0.142    -0.7
57810 504   0.041     0.040     2.5   57999 504      0.068    0.066     3.0    58057 504      0.089    0.089     0.0
57810 506   0.070     0.069     1.4   57999 506      0.116    0.114     1.8    58057 506      0.131    0.131     0.0
57810 507   0.062     0.061     1.6   57999 507      0.103    0.101     2.0    58057 507      0.176    0.179    -1.7
57810 508   0.028     0.027     3.7   57999 508      0.045    0.045     0.0    58057 508      0.078    0.080    -2.5

57810 509   0.047     0.046     2.2   57999 509      0.077    0.076     1.3    58057 509      0.108    0.110    -1.8
57810 514   0.035     0.035     0.0   57999 514      0.058    0.057     1.8    58057 514      0.078    0.080    -2.5
57871 501   0.079     0.078     1.3   58009 501      0.109    0.107     1.9    58058 501      0.127    0.128    -0.8
57871 504   0.049     0.048     2.1   58009 504      0.068    0.066     3.0    58058 504      0.080    0.080     0.0
57871 506   0.084     0.082     2.4   58009 506      0.116    0.114     1.8    58058 506      0.118    0.118     0.0

57871 507   0.074     0.073     1.4   58009 507      0.103    0.101     2.0    58058 507      0.158    0.161    -1.9
57871 508   0.033     0.032     3.1   58009 508      0.045    0.045     0.0    58058 508      0.070    0.072    -2.8
57871 509   0.056     0.055     1.8   58009 509      0.077    0.076     1.3    58058 509      0.097    0.099    -2.0
57871 514   0.042     0.042     0.0   58009 514      0.058    0.057     1.8    58058 514      0.070    0.072    -2.8
57913 501   0.183     0.184    -0.5   58010 501      0.188    0.189    -0.5    58095 501      0.179    0.180    -0.6

57913 504   0.116     0.115     0.9   58010 504      0.119    0.118     0.8    58095 504      0.113    0.112     0.9
57913 506   0.170     0.170     0.0   58010 506      0.175    0.175     0.0    58095 506      0.166    0.166     0.0
57913 507   0.227     0.232    -2.2   58010 507      0.234    0.238    -1.7    58095 507      0.222    0.226    -1.8
57913 508   0.101     0.103    -1.9   58010 508      0.104    0.106    -1.9    58095 508      0.099    0.101    -2.0
57913 509   0.139     0.142    -2.1   58010 509      0.143    0.146    -2.1    58095 509      0.136    0.139    -2.2

57913 514   0.101     0.104    -2.9   58010 514      0.104    0.107    -2.8    58095 514      0.099    0.101    -2.0
57997 501   0.141     0.132     6.8   58020 501      0.290    0.280     3.6    58096 501      0.237    0.239    -0.8
57997 504   0.100     0.094     6.4   58020 504      0.082    0.079     3.8    58096 504      0.150    0.149     0.7
57997 506   0.104     0.097     7.2   58020 506      0.330    0.320     3.1    58096 506      0.221    0.221     0.0
57997 507   0.153     0.144     6.3   58020 507      0.149    0.142     4.9    58096 507      0.300    0.300     0.0

57997 508   0.087     0.082     6.1   58020 508      0.136    0.131     3.8    58096 508      0.131    0.134    -2.2
57997 509   0.150     0.141     6.4   58020 509      0.227    0.217     4.6    58096 509      0.181    0.184    -1.6
57997 514   0.123     0.115     7.0   58020 514      0.174    0.167     4.2    58096 514      0.132    0.134    -1.5
57998 501   0.081     0.082    -1.2   58056 501      0.225    0.226    -0.4    58301 501      0.083    0.082     1.2
57998 504   0.051     0.051     0.0   58056 504      0.142    0.141     0.7    58301 504      0.052    0.051     2.0

57998 506   0.075     0.075     0.0   58056 506      0.209    0.209     0.0    58301 506      0.089    0.087     2.3
57998 507   0.101     0.103    -1.9   58056 507      0.280    0.280     0.0    58301 507      0.079    0.077     2.6
57998 508   0.045     0.046    -2.2   58056 508      0.124    0.127    -2.4    58301 508      0.035    0.034     2.9
57998 509   0.062     0.063    -1.6   58056 509      0.171    0.174    -1.7    58301 509      0.059    0.058     1.7
57998 514   0.045     0.046    -2.2   58056 514      0.124    0.127    -2.4    58301 514      0.044    0.044     0.0
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L - LOWER CAP APPLIED
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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 | 0.064 | 0.064 | 0.0 | 58457 | 501 | 0.082 | 0.076 | 7.9 | 58559 | 501 | 0.026 | 0.026 | 0.0 |
| 58302 | 504 | 0.041 | 0.040 | 2.5 | 58457 | 504 | 0.058 | 0.054 | 7.4 | 58559 | 504 | 0.017 | 0.016 | 6.3 |
| 58302 | 506 | 0.060 | 0.060 | 0.0 | 58457 | 506 | 0.060 | 0.056 | 7.1 | 58559 | 506 | 0.024 | 0.024 | 0.0 |
| 58302 | 507 | 0.080 | 0.081 | -1.2 | 58457 | 507 | 0.089 | 0.083 | 7.2 | 58559 | 507 | 0.032 | 0.033 | -3.0 |
| 58302 | 508 | 0.035 | 0.036 | -2.8 | 58457 | 508 | 0.050 | 0.047 | 6.4 | 58559 | 508 | 0.014 | 0.015 | -6.7 |
| 58302 | 509 | 0.049 | 0.050 | -2.0 | 58457 | 509 | 0.087 | 0.082 | 6.1 | 58559 | 509 | 0.020 | 0.020 | 0.0 |
| 58302 | 514 | 0.035 | 0.036 | -2.8 | 58457 | 514 | 0.071 | 0.067 | 6.0 | 58559 | 514 | 0.014 | 0.015 | -6.7 |
| 58397 | 501 | 0.370 | 0.370 | 0.0 | 58458 | 501 | 0.105 | 0.099 | 6.1 | 58560 | 501 | 0.063 | 0.063 | 0.0 |
| 58397 | 504 | 0.235 | 0.233 | 0.9 | 58458 | 504 | 0.075 | 0.070 | 7.1 | 58560 | 504 | 0.040 | 0.039 | 2.6 |
| 58397 | 506 | 0.350 | 0.350 | 0.0 | 58458 | 506 | 0.078 | 0.073 | 6.8 | 58560 | 506 | 0.059 | 0.059 | 0.0 |
| 58397 | 507 | 0.460 | 0.470 | -2.1 | 58458 | 507 | 0.115 | 0.108 | 6.5 | 58560 | 507 | 0.078 | 0.080 | -2.5 |
| 58397 | 508 | 0.206 | 0.210 | -1.9 | 58458 | 508 | 0.065 | 0.061 | 6.6 | 58560 | 508 | 0.035 | 0.036 | -2.8 |
| 58397 | 509 | 0.280 | 0.290 | -3.4 | 58458 | 509 | 0.113 | 0.106 | 6.6 | 58560 | 509 | 0.048 | 0.049 | -2.0 |
| 58397 | 514 | 0.206 | 0.211 | -2.4 | 58458 | 514 | 0.092 | 0.087 | 5.7 | 58560 | 514 | 0.035 | 0.036 | -2.8 |
| 58408 | 501 | 0.083 | 0.078 | 6.4 | 58459 | 501 | 0.127 | 0.119 | 6.7 | 58575 | 501 | 0.081 | 0.082 | -1.2 |
| 58408 | 504 | 0.059 | 0.055 | 7.3 | 58459 | 504 | 0.090 | 0.084 | 7.1 | 58575 | 504 | 0.051 | 0.051 | 0.0 |
| 58408 | 506 | 0.061 | 0.057 | 7.0 | 58459 | 506 | 0.093 | 0.087 | 6.9 | 58575 | 506 | 0.075 | 0.075 | 0.0 |
| 58408 | 507 | 0.090 | 0.085 | 5.9 | 58459 | 507 | 0.138 | 0.129 | 7.0 | 58575 | 507 | 0.101 | 0.103 | -1.9 |
| 58408 | 508 | 0.051 | 0.048 | 6.3 | 58459 | 508 | 0.078 | 0.073 | 6.8 | 58575 | 508 | 0.045 | 0.046 | -2.2 |
| 58408 | 509 | 0.089 | 0.083 | 7.2 | 58459 | 509 | 0.135 | 0.127 | 6.3 | 58575 | 509 | 0.062 | 0.063 | -1.6 |
| 58408 | 514 | 0.072 | 0.068 | 5.9 | 58459 | 514 | 0.110 | 0.104 | 5.8 | 58575 | 514 | 0.045 | 0.046 | -2.2 |
| 58409 | 501 | 0.105 | 0.099 | 6.1 | 58503 | 501 | 0.099 | 0.100 | -1.0 | 58627 | 501 | 0.260 | 0.260 | 0.0 |
| 58409 | 504 | 0.075 | 0.070 | 7.1 | 58503 | 504 | 0.063 | 0.062 | 1.6 | 58627 | 504 | 0.165 | 0.163 | 1.2 |
| 58409 | 506 | 0.078 | 0.073 | 6.8 | 58503 | 506 | 0.092 | 0.092 | 0.0 | 58627 | 506 | 0.242 | 0.242 | 0.0 |
| 58409 | 507 | 0.115 | 0.108 | 6.5 | 58503 | 507 | 0.123 | 0.126 | -2.4 | 58627 | 507 | 0.320 | 0.330 | -3.0 |
| 58409 | 508 | 0.065 | 0.061 | 6.6 | 58503 | 508 | 0.055 | 0.056 | -1.8 | 58627 | 508 | 0.144 | 0.147 | -2.0 |
| 58409 | 509 | 0.113 | 0.106 | 6.6 | 58503 | 509 | 0.075 | 0.077 | -2.6 | 58627 | 509 | 0.198 | 0.202 | -2.0 |
| 58409 | 514 | 0.092 | 0.087 | 5.7 | 58503 | 514 | 0.055 | 0.056 | -1.8 | 58627 | 514 | 0.144 | 0.147 | -2.0 |
| 58456 | 501 | 0.056 | 0.053 | 5.7 | 58532 | 501 | 0.128 | 0.129 | -0.8 | 58663 | 501 | 0.550 | 0.540 | 1.9 |
| 58456 | 504 | 0.040 | 0.038 | 5.3 | 58532 | 504 | 0.081 | 0.080 | 1.2 | 58663 | 504 | 0.340 | 0.330 | 3.0 |
| 58456 | 506 | 0.042 | 0.039 | 7.7 | 58532 | 506 | 0.119 | 0.119 | 0.0 | 58663 | 506 | 0.580 | 0.570 | 1.8 |
| 58456 | 507 | 0.061 | 0.057 | 7.0 | 58532 | 507 | 0.159 | 0.162 | -1.9 | 58663 | 507 | 0.520 | 0.510 | 2.0 |
| 58456 | 508 | 0.035 | 0.033 | 6.1 | 58532 | 508 | 0.071 | 0.072 | -1.4 | 58663 | 508 | 0.228 | 0.225 | 1.3 |
| 58456 | 509 | 0.060 | 0.057 | 5.3 | 58532 | 509 | 0.097 | 0.099 | -2.0 | 58663 | 509 | 0.390 | 0.380 | 2.6 |
| 58456 | 514 | 0.049 | 0.046 | 6.5 | 58532 | 514 | 0.071 | 0.072 | -1.4 | 58663 | 514 | 0.290 | 0.290 | 0.0 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 58682 | 501 | 0.232 | 0.233 | -0.4 | 58759 | 501 | 0.070 | 0.070 | 0.0 | 58840 | 501 | 0.151 | 0.149 | 1.3 |
| 58682 | 504 | 0.147 | 0.145 | 1.4 | 58759 | 504 | 0.044 | 0.044 | 0.0 | 58840 | 504 | 0.094 | 0.092 | 2.2 |
| 58682 | 506 | 0.215 | 0.215 | 0.0 | 58759 | 506 | 0.065 | 0.065 | 0.0 | 58840 | 506 | 0.161 | 0.158 | 1.9 |
| 58682 | 507 | 0.290 | 0.290 | 0.0 | 58759 | 507 | 0.087 | 0.088 | -1.1 | 58840 | 507 | 0.143 | 0.141 | 1.4 |
| 58682 | 508 | 0.128 | 0.131 | -2.3 | 58759 | 508 | 0.039 | 0.039 | 0.0 | 58840 | 508 | 0.063 | 0.062 | 1.6 |
| 58682 | 509 | 0.176 | 0.180 | -2.2 | 58759 | 509 | 0.053 | 0.054 | -1.9 | 58840 | 509 | 0.108 | 0.105 | 2.9 |
| 58682 | 514 | 0.128 | 0.131 | -2.3 | 58759 | 514 | 0.039 | 0.040 | -2.5 | 58840 | 514 | 0.081 | 0.080 | 1.2 |
| 58713 | 501 | 0.084 | 0.081 | 3.7 | 58802 | 501 | 0.079 | 0.080 | -1.3 | 58873 | 501 | 0.241 | 0.238 | 1.3 |
| 58713 | 504 | 0.024 | 0.023 | 4.3 | 58802 | 504 | 0.050 | 0.050 | 0.0 | 58873 | 504 | 0.150 | 0.146 | 2.7 |
| 58713 | 506 | 0.096 | 0.092 | 4.3 | 58802 | 506 | 0.074 | 0.074 | 0.0 | 58873 | 506 | 0.260 | 0.250 | 4.0 |
| 58713 | 507 | 0.043 | 0.041 | 4.9 | 58802 | 507 | 0.099 | 0.101 | -2.0 | 58873 | 507 | 0.228 | 0.224 | 1.8 |
| 58713 | 508 | 0.039 | 0.038 | 2.6 | 58802 | 508 | 0.044 | 0.045 | -2.2 | 58873 | 508 | 0.100 | 0.099 | 1.0 |
| 58713 | 509 | 0.066 | 0.063 | 4.8 | 58802 | 509 | 0.060 | 0.062 | -3.2 | 58873 | 509 | 0.171 | 0.168 | 1.8 |
| 58713 | 514 | 0.050 | 0.048 | 4.2 | 58802 | 514 | 0.044 | 0.045 | -2.2 | 58873 | 514 | 0.128 | 0.127 | 0.8 |
| 58737 | 501 | 0.168 | 0.169 | -0.6 | 58813 | 501 | 0.250 | 0.248 | 0.8 | 58903 | 501 | 0.050 | 0.050 | 0.0 |
| 58737 | 504 | 0.106 | 0.105 | 1.0 | 58813 | 504 | 0.157 | 0.153 | 2.6 | 58903 | 504 | 0.032 | 0.031 | 3.2 |
| 58737 | 506 | 0.156 | 0.156 | 0.0 | 58813 | 506 | 0.270 | 0.260 | 3.8 | 58903 | 506 | 0.047 | 0.047 | 0.0 |
| 58737 | 507 | 0.209 | 0.213 | -1.9 | 58813 | 507 | 0.238 | 0.234 | 1.7 | 58903 | 507 | 0.062 | 0.063 | -1.6 |
| 58737 | 508 | 0.093 | 0.095 | -2.1 | 58813 | 508 | 0.105 | 0.103 | 1.9 | 58903 | 508 | 0.028 | 0.028 | 0.0 |
| 58737 | 509 | 0.128 | 0.130 | -1.5 | 58813 | 509 | 0.179 | 0.175 | 2.3 | 58903 | 509 | 0.038 | 0.039 | -2.6 |
| 58737 | 514 | 0.093 | 0.095 | -2.1 | 58813 | 514 | 0.134 | 0.133 | 0.8 | 58903 | 514 | 0.028 | 0.028 | 0.0 |
| 58756 | 501 | 0.102 | 0.101 | 1.0 | 58822 | 501 | 0.219 | 0.220 | -0.5 | 58904 | 501 | 0.038 | 0.039 | -2.6 |
| 58756 | 504 | 0.064 | 0.062 | 3.2 | 58822 | 504 | 0.138 | 0.137 | 0.7 | 58904 | 504 | 0.024 | 0.024 | 0.0 |
| 58756 | 506 | 0.109 | 0.107 | 1.9 | 58822 | 506 | 0.203 | 0.203 | 0.0 | 58904 | 506 | 0.036 | 0.036 | 0.0 |
| 58756 | 507 | 0.097 | 0.095 | 2.1 | 58822 | 507 | 0.270 | 0.280 | -3.6 | 58904 | 507 | 0.048 | 0.049 | -2.0 |
| 58756 | 508 | 0.043 | 0.042 | 2.4 | 58822 | 508 | 0.121 | 0.124 | -2.4 | 58904 | 508 | 0.021 | 0.022 | -4.5 |
| 58756 | 509 | 0.073 | 0.071 | 2.8 | 58822 | 509 | 0.166 | 0.170 | -2.4 | 58904 | 509 | 0.029 | 0.030 | -3.3 |
| 58756 | 514 | 0.054 | 0.054 | 0.0 | 58822 | 514 | 0.121 | 0.124 | -2.4 | 58904 | 514 | 0.021 | 0.022 | -4.5 |
| 58757 | 501 | 0.570 | 0.570 | 0.0 | 58837 | 501 | 0.510 | 0.500 | 2.0 | 58922 | 501 | 0.400 | 0.400 | 0.0 |
| 58757 | 504 | 0.360 | 0.360 | 0.0 | 58837 | 504 | 0.310 | 0.310 | 0.0 | 58922 | 504 | 0.249 | 0.244 | 2.0 |
| 58757 | 506 | 0.530 | 0.530 | 0.0 | 58837 | 506 | 0.540 | 0.530 | 1.9 | 58922 | 506 | 0.430 | 0.420 | 2.4 |
| 58757 | 507 | 0.700 | 0.720 | -2.8 | 58837 | 507 | 0.480 | 0.470 | 2.1 | 58922 | 507 | 0.380 | 0.370 | 2.7 |
| 58757 | 508 | 0.310 | 0.320 | -3.1 | 58837 | 508 | 0.211 | 0.208 | 1.4 | 58922 | 508 | 0.167 | 0.165 | 1.2 |
| 58757 | 509 | 0.430 | 0.440 | -2.3 | 58837 | 509 | 0.360 | 0.350 | 2.9 | 58922 | 509 | 0.280 | 0.280 | 0.0 |
| 58757 | 514 | 0.310 | 0.320 | -3.1 | 58837 | 514 | 0.270 | 0.270 | 0.0 | 58922 | 514 | 0.213 | 0.211 | 0.9 |

L - LOWER CAP APPLIED
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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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 59005 | 501 | 0.095 | 0.095 | 0.0 | 59223 | 501 | 0.249 | 0.246 | 1.2 | 59482 | 501 | 0.600 | 0.580 | 3.4 |
| 59005 | 504 | 0.060 | 0.060 | 0.0 | 59223 | 504 | 0.155 | 0.152 | 2.0 | 59482 | 504 | 0.170 | 0.163 | 4.3 |
| 59005 | 506 | 0.088 | 0.088 | 0.0 | 59223 | 506 | 0.270 | 0.260 | 3.8 | 59482 | 506 | 0.690 | 0.650 | 6.2 |
| 59005 | 507 | 0.118 | 0.120 | -1.7 | 59223 | 507 | 0.236 | 0.232 | 1.7 | 59482 | 507 | 0.310 | 0.290 | 6.9 |
| 59005 | 508 | 0.053 | 0.054 | -1.9 | 59223 | 508 | 0.104 | 0.103 | 1.0 | 59482 | 508 | 0.280 | 0.270 | 3.7 |
| 59005 | 509 | 0.072 | 0.074 | -2.7 | 59223 | 509 | 0.177 | 0.174 | 1.7 | 59482 | 509 | 0.470 | 0.450 | 4.4 |
| 59005 | 514 | 0.053 | 0.054 | -1.9 | 59223 | 514 | 0.133 | 0.131 | 1.5 | 59482 | 514 | 0.360 | 0.340 | 5.9 |
| 59057 | 501 | 0.700 | 0.710 | -1.4 | 59257 | 501 | 0.026 | 0.026 | 0.0 | 59537 | 501 | 0.175 | 0.173 | 1.2 |
| 59057 | 504 | 0.450 | 0.440 | 2.3 | 59257 | 504 | 0.016 | 0.016 | 0.0 | 59537 | 504 | 0.109 | 0.106 | 2.8 |
| 59057 | 506 | 0.650 | 0.650 | 0.0 | 59257 | 506 | 0.024 | 0.024 | 0.0 | 59537 | 506 | 0.186 | 0.183 | 1.6 |
| 59057 | 507 | 0.870 | 0.890 | -2.2 | 59257 | 507 | 0.032 | 0.032 | 0.0 | 59537 | 507 | 0.165 | 0.163 | 1.2 |
| 59057 | 508 | 0.390 | 0.400 | -2.5 | 59257 | 508 | 0.014 | 0.014 | 0.0 | 59537 | 508 | 0.073 | 0.072 | 1.4 |
| 59057 | 509 | 0.530 | 0.550 | -3.6 | 59257 | 509 | 0.019 | 0.020 | -5.0 | 59537 | 509 | 0.124 | 0.122 | 1.6 |
| 59057 | 514 | 0.390 | 0.400 | -2.5 | 59257 | 514 | 0.014 | 0.014 | 0.0 | 59537 | 514 | 0.093 | 0.092 | 1.1 |
| 59058 | 501 | 0.460 | 0.460 | 0.0 | 59306 | 501 | 0.161 | 0.161 | 0.0 | 59601 | 501 | 0.163 | 0.164 | -0.6 |
| 59058 | 504 | 0.290 | 0.290 | 0.0 | 59306 | 504 | 0.102 | 0.101 | 1.0 | 59601 | 504 | 0.103 | 0.102 | 1.0 |
| 59058 | 506 | 0.420 | 0.420 | 0.0 | 59306 | 506 | 0.149 | 0.149 | 0.0 | 59601 | 506 | 0.151 | 0.151 | 0.0 |
| 59058 | 507 | 0.570 | 0.580 | -1.7 | 59306 | 507 | 0.200 | 0.203 | -1.5 | 59601 | 507 | 0.202 | 0.206 | -1.9 |
| 59058 | 508 | 0.250 | 0.260 | -3.8 | 59306 | 508 | 0.089 | 0.091 | -2.2 | 59601 | 508 | 0.090 | 0.092 | -2.2 |
| 59058 | 509 | 0.350 | 0.350 | 0.0 | 59306 | 509 | 0.122 | 0.125 | -2.4 | 59601 | 509 | 0.124 | 0.126 | -1.6 |
| 59058 | 514 | 0.250 | 0.260 | -3.8 | 59306 | 514 | 0.089 | 0.091 | -2.2 | 59601 | 514 | 0.090 | 0.092 | -2.2 |
| 59188 | 501 | 0.580 | 0.550 | 5.5 | 59378 | 501 | 0.162 | 0.160 | 1.2 | 59647 | 501 | 0.270 | 0.260 | 3.8 |
| 59188 | 504 | 0.163 | 0.156 | 4.5 | 59378 | 504 | 0.101 | 0.099 | 2.0 | 59647 | 504 | 0.076 | 0.073 | 4.1 |
| 59188 | 506 | 0.660 | 0.630 | 4.8 | 59378 | 506 | 0.173 | 0.169 | 2.4 | 59647 | 506 | 0.310 | 0.290 | 6.9 |
| 59188 | 507 | 0.290 | 0.280 | 3.6 | 59378 | 507 | 0.153 | 0.151 | 1.3 | 59647 | 507 | 0.137 | 0.131 | 4.6 |
| 59188 | 508 | 0.270 | 0.260 | 3.8 | 59378 | 508 | 0.068 | 0.067 | 1.5 | 59647 | 508 | 0.125 | 0.121 | 3.3 |
| 59188 | 509 | 0.450 | 0.430 | 4.7 | 59378 | 509 | 0.115 | 0.113 | 1.8 | 59647 | 509 | 0.210 | 0.201 | 4.5 |
| 59188 | 514 | 0.340 | 0.330 | 3.0 | 59378 | 514 | 0.086 | 0.085 | 1.2 | 59647 | 514 | 0.160 | 0.154 | 3.9 |
| 59189 | 501 | 0.790 | 0.760 | 3.9 | 59481 | 501 | 0.430 | 0.430 | 0.0 | 59660 | 501 | 0.300 | 0.300 | 0.0 |
| 59189 | 504 | 0.224 | 0.214 | 4.7 | 59481 | 504 | 0.270 | 0.270 | 0.0 | 59660 | 504 | 0.189 | 0.188 | 0.5 |
| 59189 | 506 | 0.900 | 0.860 | 4.7 | 59481 | 506 | 0.400 | 0.400 | 0.0 | 59660 | 506 | 0.280 | 0.280 | 0.0 |
| 59189 | 507 | 0.400 | 0.390 | 2.6 | 59481 | 507 | 0.540 | 0.550 | -1.8 | 59660 | 507 | 0.370 | 0.380 | -2.6 |
| 59189 | 508 | 0.370 | 0.360 | 2.8 | 59481 | 508 | 0.239 | 0.244 | -2.0 | 59660 | 508 | 0.165 | 0.169 | -2.4 |
| 59189 | 509 | 0.620 | 0.590 | 5.1 | 59481 | 509 | 0.330 | 0.330 | 0.0 | 59660 | 509 | 0.228 | 0.232 | -1.7 |
| 59189 | 514 | 0.470 | 0.450 | 4.4 | 59481 | 514 | 0.239 | 0.244 | -2.0 | 59660 | 514 | 0.166 | 0.169 | -1.8 |

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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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 59661 | 501 | 0.147 | 0.147 | 0.0 | 59723 | 501 | 0.052 | 0.053 | -1.9 | 59750 | 501 | 0.130 | 0.128 | 1.6 |
| 59661 | 504 | 0.093 | 0.092 | 1.1 | 59723 | 504 | 0.033 | 0.033 | 0.0 | 59750 | 504 | 0.081 | 0.079 | 2.5 |
| 59661 | 506 | 0.136 | 0.136 | 0.0 | 59723 | 506 | 0.049 | 0.049 | 0.0 | 59750 | 506 | 0.139 | 0.136 | 2.2 |
| 59661 | 507 | 0.182 | 0.186 | -2.2 | 59723 | 507 | 0.065 | 0.066 | -1.5 | 59750 | 507 | 0.123 | 0.121 | 1.7 |
| 59661 | 508 | 0.081 | 0.083 | -2.4 | 59723 | 508 | 0.029 | 0.030 | -3.3 | 59750 | 508 | 0.054 | 0.053 | 1.9 |
| 59661 | 509 | 0.112 | 0.114 | -1.8 | 59723 | 509 | 0.040 | 0.041 | -2.4 | 59750 | 509 | 0.092 | 0.091 | 1.1 |
| 59661 | 514 | 0.081 | 0.083 | -2.4 | 59723 | 514 | 0.029 | 0.030 | -3.3 | 59750 | 514 | 0.069 | 0.069 | 0.0 |
| 59693 | 501 | 0.025 | 0.025 | 0.0 | 59724 | 501 | 0.080 | 0.080 | 0.0 | 59751 | 501 | 0.047 | 0.046 | 2.2 |
| 59693 | 504 | 0.016 | 0.015 | 6.7 | 59724 | 504 | 0.051 | 0.050 | 2.0 | 59751 | 504 | 0.029 | 0.029 | 0.0 |
| 59693 | 506 | 0.023 | 0.023 | 0.0 | 59724 | 506 | 0.074 | 0.074 | 0.0 | 59751 | 506 | 0.050 | 0.049 | 2.0 |
| 59693 | 507 | 0.031 | 0.031 | 0.0 | 59724 | 507 | 0.099 | 0.101 | -2.0 | 59751 | 507 | 0.044 | 0.044 | 0.0 |
| 59693 | 508 | 0.014 | 0.014 | 0.0 | 59724 | 508 | 0.044 | 0.045 | -2.2 | 59751 | 508 | 0.020 | 0.019 | 5.3 |
| 59693 | 509 | 0.019 | 0.019 | 0.0 | 59724 | 509 | 0.061 | 0.062 | -1.6 | 59751 | 509 | 0.033 | 0.033 | 0.0 |
| 59693 | 514 | 0.014 | 0.014 | 0.0 | 59724 | 514 | 0.044 | 0.045 | -2.2 | 59751 | 514 | 0.025 | 0.025 | 0.0 |
| 59701 | 501 | 0.012 | 0.012 | 0.0 | 59725 | 501 | 0.100 | 0.100 | 0.0 | 59773 | 501 | 0.034 | 0.033 | 3.0 |
| 59701 | 504 | 0.007 | 0.007 | 0.0 | 59725 | 504 | 0.063 | 0.063 | 0.0 | 59773 | 504 | 0.010 | 0.009 | 11.1 |
| 59701 | 506 | 0.011 | 0.011 | 0.0 | 59725 | 506 | 0.093 | 0.093 | 0.0 | 59773 | 506 | 0.039 | 0.037 | 5.4 |
| 59701 | 507 | 0.015 | 0.015 | 0.0 | 59725 | 507 | 0.124 | 0.126 | -1.6 | 59773 | 507 | 0.017 | 0.017 | 0.0 |
| 59701 | 508 | 0.006 | 0.007 | -14.3 | 59725 | 508 | 0.055 | 0.056 | -1.8 | 59773 | 508 | 0.016 | 0.015 | 6.7 |
| 59701 | 509 | 0.009 | 0.009 | 0.0 | 59725 | 509 | 0.076 | 0.077 | -1.3 | 59773 | 509 | 0.027 | 0.025 | 8.0 |
| 59701 | 514 | 0.007 | 0.007 | 0.0 | 59725 | 514 | 0.055 | 0.056 | -1.8 | 59773 | 514 | 0.020 | 0.020 | 0.0 |
| 59713 | 501 | 0.270 | 0.270 | 0.0 | 59726 | 501 | 0.073 | 0.073 | 0.0 | 59774 | 501 | 0.028 | 0.027 | 3.7 |
| 59713 | 504 | 0.170 | 0.168 | 1.2 | 59726 | 504 | 0.046 | 0.046 | 0.0 | 59774 | 504 | 0.008 | 0.008 | 0.0 |
| 59713 | 506 | 0.249 | 0.249 | 0.0 | 59726 | 506 | 0.067 | 0.067 | 0.0 | 59774 | 506 | 0.032 | 0.031 | 3.2 |
| 59713 | 507 | 0.330 | 0.340 | -2.9 | 59726 | 507 | 0.090 | 0.092 | -2.2 | 59774 | 507 | 0.014 | 0.014 | 0.0 |
| 59713 | 508 | 0.148 | 0.151 | -2.0 | 59726 | 508 | 0.040 | 0.041 | -2.4 | 59774 | 508 | 0.013 | 0.013 | 0.0 |
| 59713 | 509 | 0.204 | 0.208 | -1.9 | 59726 | 509 | 0.055 | 0.056 | -1.8 | 59774 | 509 | 0.022 | 0.021 | 4.8 |
| 59713 | 514 | 0.148 | 0.152 | -2.6 | 59726 | 514 | 0.040 | 0.041 | -2.4 | 59774 | 514 | 0.017 | 0.016 | 6.3 |
| 59722 | 501 | 0.139 | 0.139 | 0.0 | 59738 | 501 | 0.232 | 0.233 | -0.4 | 59775 | 501 | 0.036 | 0.035 | 2.9 |
| 59722 | 504 | 0.088 | 0.087 | 1.1 | 59738 | 504 | 0.147 | 0.145 | 1.4 | 59775 | 504 | 0.010 | 0.010 | 0.0 |
| 59722 | 506 | 0.129 | 0.129 | 0.0 | 59738 | 506 | 0.215 | 0.215 | 0.0 | 59775 | 506 | 0.041 | 0.039 | 5.1 |
| 59722 | 507 | 0.172 | 0.176 | -2.3 | 59738 | 507 | 0.290 | 0.290 | 0.0 | 59775 | 507 | 0.018 | 0.018 | 0.0 |
| 59722 | 508 | 0.077 | 0.078 | -1.3 | 59738 | 508 | 0.128 | 0.131 | -2.3 | 59775 | 508 | 0.017 | 0.016 | 6.3 |
| 59722 | 509 | 0.106 | 0.108 | -1.9 | 59738 | 509 | 0.176 | 0.180 | -2.2 | 59775 | 509 | 0.028 | 0.027 | 3.7 |
| 59722 | 514 | 0.077 | 0.079 | -2.5 | 59738 | 514 | 0.128 | 0.131 | -2.3 | 59775 | 514 | 0.022 | 0.021 | 4.8 |

L - LOWER CAP APPLIED
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E - SUBJECT TO CAPPING EXCEPTION

STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

                              LOSS COST % CHANGE BY CLASS


|            | PROPOSED | PRESENT | %    |            | PROPOSED | PRESENT | %    |            | PROPOSED | PRESENT | %    |
|------------|----------|---------|------|------------|----------|---------|------|------------|----------|---------|------|
| CLASS TERR | OCCURR   | OCCURR  | CHG  | CLASS TERR | OCCURR   | OCCURR  | CHG  | CLASS TERR | OCCURR   | OCCURR  | CHG  |
| 59781 501  | 0.113    | 0.112   | 0.9  | 59798 501  | 0.430    | 0.420   | 2.4  | 59892 501  | 0.164    | 0.162   | 1.2  |
| 59781 504  | 0.070    | 0.069   | 1.4  | 59798 504  | 0.270    | 0.260   | 3.8  | 59892 504  | 0.102    | 0.100   | 2.0  |
| 59781 506  | 0.120    | 0.118   | 1.7  | 59798 506  | 0.460    | 0.450   | 2.2  | 59892 506  | 0.175    | 0.172   | 1.7  |
| 59781 507  | 0.107    | 0.105   | 1.9  | 59798 507  | 0.400    | 0.400   | 0.0  | 59892 507  | 0.155    | 0.153   | 1.3  |
| 59781 508  | 0.047    | 0.046   | 2.2  | 59798 508  | 0.179    | 0.176   | 1.7  | 59892 508  | 0.068    | 0.067   | 1.5  |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 59781 509  | 0.080    | 0.079   | 1.3  | 59798 509  | 0.300    | 0.300   | 0.0  | 59892 509  | 0.117    | 0.114   | 2.6  |
| 59781 514  | 0.060    | 0.060   | 0.0  | 59798 514  | 0.228    | 0.226   | 0.9  | 59892 514  | 0.087    | 0.087   | 0.0  |
| 59782 501  | 0.168    | 0.166   | 1.2  | 59806 501  | 0.310    | 0.300   | 3.3  | 59904 501  | 0.111    | 0.109   | 1.8  |
| 59782 504  | 0.105    | 0.102   | 2.9  | 59806 504  | 0.191    | 0.187   | 2.1  | 59904 504  | 0.069    | 0.067   | 3.0  |
| 59782 506  | 0.180    | 0.176   | 2.3  | 59806 506  | 0.330    | 0.320   | 3.1  | 59904 506  | 0.118    | 0.116   | 1.7  |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 59782 507  | 0.159    | 0.157   | 1.3  | 59806 507  | 0.290    | 0.290   | 0.0  | 59904 507  | 0.105    | 0.103   | 1.9  |
| 59782 508  | 0.070    | 0.069   | 1.4  | 59806 508  | 0.128    | 0.126   | 1.6  | 59904 508  | 0.046    | 0.046   | 0.0  |
| 59782 509  | 0.120    | 0.117   | 2.6  | 59806 509  | 0.218    | 0.214   | 1.9  | 59904 509  | 0.079    | 0.077   | 2.6  |
| 59782 514  | 0.090    | 0.089   | 1.1  | 59806 514  | 0.163    | 0.162   | 0.6  | 59904 514  | 0.059    | 0.058   | 1.7  |
| 59783 501  | 0.164    | 0.162   | 1.2  | 59867 501  | 0.201    | 0.202   | -0.5 | 59905 501  | 0.126    | 0.127   | -0.8 |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 59783 504  | 0.102    | 0.100   | 2.0  | 59867 504  | 0.127    | 0.126   | 0.8  | 59905 504  | 0.080    | 0.079   | 1.3  |
| 59783 506  | 0.175    | 0.172   | 1.7  | 59867 506  | 0.187    | 0.187   | 0.0  | 59905 506  | 0.117    | 0.117   | 0.0  |
| 59783 507  | 0.155    | 0.153   | 1.3  | 59867 507  | 0.250    | 0.250   | 0.0  | 59905 507  | 0.156    | 0.159   | -1.9 |
| 59783 508  | 0.068    | 0.067   | 1.5  | 59867 508  | 0.111    | 0.114   | -2.6 | 59905 508  | 0.070    | 0.071   | -1.4 |
| 59783 509  | 0.117    | 0.114   | 2.6  | 59867 509  | 0.153    | 0.156   | -1.9 | 59905 509  | 0.096    | 0.098   | -2.0 |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 59783 514  | 0.087    | 0.087   | 0.0  | 59867 514  | 0.111    | 0.114   | -2.6 | 59905 514  | 0.070    | 0.071   | -1.4 |
| 59784 501  | 0.126    | 0.124   | 1.6  | 59886 501  | 0.027    | 0.027   | 0.0  | 59914 501  | 0.740    | 0.740   | 0.0  |
| 59784 504  | 0.078    | 0.076   | 2.6  | 59886 504  | 0.017    | 0.017   | 0.0  | 59914 504  | 0.470    | 0.460   | 2.2  |
| 59784 506  | 0.134    | 0.132   | 1.5  | 59886 506  | 0.025    | 0.025   | 0.0  | 59914 506  | 0.690    | 0.690   | 0.0  |
| 59784 507  | 0.119    | 0.117   | 1.7  | 59886 507  | 0.034    | 0.034   | 0.0  | 59914 507  | 0.920    | 0.940   | -2.1 |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 59784 508  | 0.052    | 0.052   | 0.0  | 59886 508  | 0.015    | 0.015   | 0.0  | 59914 508  | 0.410    | 0.420   | -2.4 |
| 59784 509  | 0.089    | 0.088   | 1.1  | 59886 509  | 0.021    | 0.021   | 0.0  | 59914 509  | 0.560    | 0.570   | -1.8 |
| 59784 514  | 0.067    | 0.066   | 1.5  | 59886 514  | 0.015    | 0.015   | 0.0  | 59914 514  | 0.410    | 0.420   | -2.4 |
| 59790 501  | 0.179    | 0.180   | -0.6 | 59889 501  | 0.112    | 0.108   | 3.7  | 59915 501  | 0.370    | 0.360   | 2.8  |
| 59790 504  | 0.113    | 0.112   | 0.9  | 59889 504  | 0.032    | 0.030   | 6.7  | 59915 504  | 0.230    | 0.224   | 2.7  |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 59790 506  | 0.166    | 0.166   | 0.0  | 59889 506  | 0.128    | 0.122   | 4.9  | 59915 506  | 0.390    | 0.390   | 0.0  |
| 59790 507  | 0.222    | 0.226   | -1.8 | 59889 507  | 0.057    | 0.055   | 3.6  | 59915 507  | 0.350    | 0.340   | 2.9  |
| 59790 508  | 0.099    | 0.101   | -2.0 | 59889 508  | 0.052    | 0.051   | 2.0  | 59915 508  | 0.154    | 0.152   | 1.3  |
| 59790 509  | 0.136    | 0.139   | -2.2 | 59889 509  | 0.088    | 0.084   | 4.8  | 59915 509  | 0.260    | 0.260   | 0.0  |
| 59790 514  | 0.099    | 0.101   | -2.0 | 59889 514  | 0.067    | 0.064   | 4.7  | 59915 514  | 0.196    | 0.194   | 1.0  |

L - LOWER CAP APPLIED
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E - SUBJECT TO CAPPING EXCEPTION

STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

<div style="text-align: center;">LOSS COST % CHANGE BY CLASS</div>

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 59917 | 501 | 0.068 | 0.067 | 1.5 | 59931 | 501 | 0.330 | 0.330 | 0.0 | 59963 | 501 | 0.320 | 0.320 | 0.0 |
| 59917 | 504 | 0.042 | 0.041 | 2.4 | 59931 | 504 | 0.210 | 0.208 | 1.0 | 59963 | 504 | 0.201 | 0.199 | 1.0 |
| 59917 | 506 | 0.073 | 0.071 | 2.8 | 59931 | 506 | 0.310 | 0.310 | 0.0 | 59963 | 506 | 0.300 | 0.300 | 0.0 |
| 59917 | 507 | 0.064 | 0.063 | 1.6 | 59931 | 507 | 0.410 | 0.420 | -2.4 | 59963 | 507 | 0.390 | 0.400 | -2.5 |
| 59917 | 508 | 0.028 | 0.028 | 0.0 | 59931 | 508 | 0.184 | 0.188 | -2.1 | 59963 | 508 | 0.176 | 0.179 | -1.7 |
| 59917 | 509 | 0.048 | 0.048 | 0.0 | 59931 | 509 | 0.250 | 0.260 | -3.8 | 59963 | 509 | 0.241 | 0.246 | -2.0 |
| 59917 | 514 | 0.036 | 0.036 | 0.0 | 59931 | 514 | 0.184 | 0.188 | -2.1 | 59963 | 514 | 0.176 | 0.180 | -2.2 |
| 59923 | 501 | 0.018 | 0.018 | 0.0 | 59932 | 501 | 0.360 | 0.360 | 0.0 | 59964 | 501 | 0.740 | 0.750 | -1.3 |
| 59923 | 504 | 0.011 | 0.011 | 0.0 | 59932 | 504 | 0.227 | 0.225 | 0.9 | 59964 | 504 | 0.470 | 0.470 | 0.0 |
| 59923 | 506 | 0.017 | 0.017 | 0.0 | 59932 | 506 | 0.330 | 0.330 | 0.0 | 59964 | 506 | 0.690 | 0.690 | 0.0 |
| 59923 | 507 | 0.023 | 0.023 | 0.0 | 59932 | 507 | 0.440 | 0.450 | -2.2 | 59964 | 507 | 0.920 | 0.940 | -2.1 |
| 59923 | 508 | 0.010 | 0.010 | 0.0 | 59932 | 508 | 0.198 | 0.202 | -2.0 | 59964 | 508 | 0.410 | 0.420 | -2.4 |
| 59923 | 509 | 0.014 | 0.014 | 0.0 | 59932 | 509 | 0.270 | 0.280 | -3.6 | 59964 | 509 | 0.570 | 0.580 | -1.7 |
| 59923 | 514 | 0.010 | 0.010 | 0.0 | 59932 | 514 | 0.198 | 0.203 | -2.5 | 59964 | 514 | 0.410 | 0.420 | -2.4 |
| 59925 | 501 | 0.490 | 0.470 | 4.3 | 59941 | 501 | 0.111 | 0.112 | -0.9 | 59970 | 501 | 0.149 | 0.147 | 1.4 |
| 59925 | 504 | 0.410 | 0.390 | 5.1 | 59941 | 504 | 0.071 | 0.070 | 1.4 | 59970 | 504 | 0.093 | 0.091 | 2.2 |
| 59925 | 506 | 0.490 | 0.470 | 4.3 | 59941 | 506 | 0.104 | 0.104 | 0.0 | 59970 | 506 | 0.159 | 0.156 | 1.9 |
| 59925 | 507 | 0.310 | 0.290 | 6.9 | 59941 | 507 | 0.139 | 0.141 | -1.4 | 59970 | 507 | 0.141 | 0.139 | 1.4 |
| 59925 | 508 | 0.400 | 0.380 | 5.3 | 59941 | 508 | 0.062 | 0.063 | -1.6 | 59970 | 508 | 0.062 | 0.061 | 1.6 |
| 59925 | 509 | 0.420 | 0.400 | 5.0 | 59941 | 509 | 0.085 | 0.087 | -2.3 | 59970 | 509 | 0.106 | 0.104 | 1.9 |
| 59925 | 514 | 0.360 | 0.350 | 2.9 | 59941 | 514 | 0.062 | 0.063 | -1.6 | 59970 | 514 | 0.079 | 0.079 | 0.0 |
| 59926 | 501 | 0.420 | 0.400 | 5.0 | 59947 | 501 | 0.111 | 0.109 | 1.8 | 59973 | 501 | 0.205 | 0.206 | -0.5 |
| 59926 | 504 | 0.350 | 0.330 | 6.1 | 59947 | 504 | 0.069 | 0.067 | 3.0 | 59973 | 504 | 0.130 | 0.128 | 1.6 |
| 59926 | 506 | 0.420 | 0.400 | 5.0 | 59947 | 506 | 0.118 | 0.116 | 1.7 | 59973 | 506 | 0.190 | 0.191 | -0.5 |
| 59926 | 507 | 0.260 | 0.248 | 4.8 | 59947 | 507 | 0.105 | 0.103 | 1.9 | 59973 | 507 | 0.250 | 0.260 | -3.8 |
| 59926 | 508 | 0.340 | 0.330 | 3.0 | 59947 | 508 | 0.046 | 0.046 | 0.0 | 59973 | 508 | 0.113 | 0.116 | -2.6 |
| 59926 | 509 | 0.350 | 0.340 | 2.9 | 59947 | 509 | 0.079 | 0.077 | 2.6 | 59973 | 509 | 0.156 | 0.159 | -1.9 |
| 59926 | 514 | 0.310 | 0.300 | 3.3 | 59947 | 514 | 0.059 | 0.058 | 1.7 | 59973 | 514 | 0.114 | 0.116 | -1.7 |
| 59927 | 501 | 0.280 | 0.270 | 3.7 | 59955 | 501 | 0.043 | 0.043 | 0.0 | 59975 | 501 | 0.209 | 0.206 | 1.5 |
| 59927 | 504 | 0.236 | 0.225 | 4.9 | 59955 | 504 | 0.027 | 0.027 | 0.0 | 59975 | 504 | 0.130 | 0.127 | 2.4 |
| 59927 | 506 | 0.280 | 0.270 | 3.7 | 59955 | 506 | 0.040 | 0.040 | 0.0 | 59975 | 506 | 0.223 | 0.218 | 2.3 |
| 59927 | 507 | 0.175 | 0.166 | 5.4 | 59955 | 507 | 0.053 | 0.054 | -1.9 | 59975 | 507 | 0.197 | 0.194 | 1.5 |
| 59927 | 508 | 0.229 | 0.219 | 4.6 | 59955 | 508 | 0.024 | 0.024 | 0.0 | 59975 | 508 | 0.087 | 0.086 | 1.2 |
| 59927 | 509 | 0.238 | 0.227 | 4.8 | 59955 | 509 | 0.032 | 0.033 | -3.0 | 59975 | 509 | 0.148 | 0.146 | 1.4 |
| 59927 | 514 | 0.207 | 0.198 | 4.5 | 59955 | 514 | 0.024 | 0.024 | 0.0 | 59975 | 514 | 0.111 | 0.110 | 0.9 |

L - LOWER CAP APPLIED
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E - SUBJECT TO CAPPING EXCEPTION

STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 59977 | 501 | 0.119 | 0.118 | 0.8 | 59989 | 501 | 0.029 | 0.029 | 0.0 | 60015 | 501 | 29.500 | 29.200 | 1.0 |
| 59977 | 504 | 0.074 | 0.073 | 1.4 | 59989 | 504 | 0.019 | 0.018 | 5.6 | 60015 | 504 | 19.100 | 17.800 | 7.3 |
| 59977 | 506 | 0.127 | 0.125 | 1.6 | 59989 | 506 | 0.027 | 0.027 | 0.0 | 60015 | 506 | 24.500 | 23.200 | 5.6 |
| 59977 | 507 | 0.113 | 0.111 | 1.8 | 59989 | 507 | 0.036 | 0.037 | -2.7 | 60015 | 507 | 29.200 | 27.400 | 6.6 |
| 59977 | 508 | 0.050 | 0.049 | 2.0 | 59989 | 508 | 0.016 | 0.017 | -5.9 | 60015 | 508 | 17.600 | 16.800 | 4.8 |
| 59977 | 509 | 0.085 | 0.083 | 2.4 | 59989 | 509 | 0.022 | 0.023 | -4.3 | 60015 | 509 | 23.800 | 22.100 | 7.7 |
| 59977 | 514 | 0.064 | 0.063 | 1.6 | 59989 | 514 | 0.016 | 0.017 | -5.9 | 60015 | 514 | 10.600 | 9.810 | 8.1 |
| 59984 | 501 | 0.056 | 0.056 | 0.0 | 60010 | 501 | 24.400 | 24.100 | 1.2 | 60016 | 501 | 33.100 | 32.800 | 0.9 |
| 59984 | 504 | 0.035 | 0.035 | 0.0 | 60010 | 504 | 15.800 | 14.700 | 7.5 | 60016 | 504 | 21.400 | 20.000 | 7.0 |
| 59984 | 506 | 0.052 | 0.052 | 0.0 | 60010 | 506 | 20.300 | 19.200 | 5.7 | 60016 | 506 | 27.500 | 26.100 | 5.4 |
| 59984 | 507 | 0.070 | 0.071 | -1.4 | 60010 | 507 | 24.100 | 22.600 | 6.6 | 60016 | 507 | 32.800 | 30.800 | 6.5 |
| 59984 | 508 | 0.031 | 0.032 | -3.1 | 60010 | 508 | 14.500 | 13.900 | 4.3 | 60016 | 508 | 19.700 | 18.900 | 4.2 |
| 59984 | 509 | 0.043 | 0.043 | 0.0 | 60010 | 509 | 19.600 | 18.300 | 7.1 | 60016 | 509 | 26.700 | 24.800 | 7.7 |
| 59984 | 514 | 0.031 | 0.032 | -3.1 | 60010 | 514 | 8.770 | 8.100 | 8.3 | 60016 | 514 | 11.900 | 11.000 | 8.2 |
| 59985 | 501 | 0.219 | 0.220 | -0.5 | 60011 | 501 | 28.000 | 27.700 | 1.1 | 60035 | 501 | 32.500 | 29.400 | 10.5 |
| 59985 | 504 | 0.139 | 0.138 | 0.7 | 60011 | 504 | 18.100 | 16.900 | 7.1 | 60035 | 504 | 36.100 | 30.800 | 17.2 |
| 59985 | 506 | 0.204 | 0.204 | 0.0 | 60011 | 506 | 23.300 | 22.000 | 5.9 | 60035 | 506 | 40.800 | 35.300 | 15.6 |
| 59985 | 507 | 0.270 | 0.280 | -3.6 | 60011 | 507 | 27.700 | 26.000 | 6.5 | 60035 | 507 | 38.700 | 33.100 | 16.9 |
| 59985 | 508 | 0.121 | 0.124 | -2.4 | 60011 | 508 | 16.700 | 15.900 | 5.0 | 60035 | 508 | 30.700 | 26.800 | 14.6 |
| 59985 | 509 | 0.167 | 0.170 | -1.8 | 60011 | 509 | 22.600 | 21.000 | 7.6 | 60035 | 509 | 29.600 | 25.200 | 17.5 |
| 59985 | 514 | 0.122 | 0.124 | -1.6 | 60011 | 514 | 10.100 | 9.320 | 8.4 | 60035 | 514 | 28.500 | 24.100 | 18.3 |
| 59986 | 501 | 0.167 | 0.168 | -0.6 | 60012 | 501 | 46.000 | 45.600 | 0.9 | 61000 | 501 | 24.100 | 23.900 | 0.8 |
| 59986 | 504 | 0.106 | 0.105 | 1.0 | 60012 | 504 | 29.800 | 27.800 | 7.2 | 61000 | 504 | 15.600 | 14.500 | 7.6 |
| 59986 | 506 | 0.156 | 0.156 | 0.0 | 60012 | 506 | 38.300 | 36.200 | 5.8 | 61000 | 506 | 20.000 | 19.000 | 5.3 |
| 59986 | 507 | 0.208 | 0.212 | -1.9 | 60012 | 507 | 45.600 | 42.700 | 6.8 | 61000 | 507 | 23.900 | 22.400 | 6.7 |
| 59986 | 508 | 0.093 | 0.095 | -2.1 | 60012 | 508 | 27.400 | 26.200 | 4.6 | 61000 | 508 | 14.400 | 13.700 | 5.1 |
| 59986 | 509 | 0.127 | 0.130 | -2.3 | 60012 | 509 | 37.100 | 34.500 | 7.5 | 61000 | 509 | 19.400 | 18.100 | 7.2 |
| 59986 | 514 | 0.093 | 0.095 | -2.1 | 60012 | 514 | 16.600 | 15.300 | 8.5 | 61000 | 514 | 8.690 | 8.020 | 8.4 |
| 59988 | 501 | 0.053 | 0.053 | 0.0 | 60013 | 501 | 39.500 | 39.100 | 1.0 | 61212 | 501 | 17.500 | 15.800 | 10.8 |
| 59988 | 504 | 0.033 | 0.032 | 3.1 | 60013 | 504 | 25.500 | 23.800 | 7.1 | 61212 | 504 | 19.400 | 16.500 | 17.6 |
| 59988 | 506 | 0.057 | 0.056 | 1.8 | 60013 | 506 | 32.800 | 31.100 | 5.5 | 61212 | 506 | 21.900 | 19.000 | 15.3 |
| 59988 | 507 | 0.050 | 0.050 | 0.0 | 60013 | 507 | 39.100 | 36.600 | 6.8 | 61212 | 507 | 20.800 | 17.800 | 16.9 |
| 59988 | 508 | 0.022 | 0.022 | 0.0 | 60013 | 508 | 23.500 | 22.500 | 4.4 | 61212 | 508 | 16.500 | 14.400 | 14.6 |
| 59988 | 509 | 0.038 | 0.037 | 2.7 | 60013 | 509 | 31.800 | 29.600 | 7.4 | 61212 | 509 | 15.900 | 13.500 | 17.8 |
| 59988 | 514 | 0.028 | 0.028 | 0.0 | 60013 | 514 | 14.200 | 13.100 | 8.4 | 61212 | 514 | 15.300 | 12.900 | 18.6 |

L - LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 61216 | 501 | 19.400 | 17.600 | 10.2 | 61225 | 501 | 40.100 | 36.200 | 10.8 | 62002 | 501 | 4.550 | 4.110 | 10.7 |
| 61216 | 504 | 21.500 | 18.400 | 16.8 | 61225 | 504 | 44.400 | 37.900 | 17.2 | 62002 | 504 | 5.050 | 4.300 | 17.4 |
| 61216 | 506 | 24.300 | 21.100 | 15.2 | 61225 | 506 | 50.200 | 43.400 | 15.7 | 62002 | 506 | 5.700 | 4.930 | 15.6 |
| 61216 | 507 | 23.100 | 19.800 | 16.7 | 61225 | 507 | 47.600 | 40.800 | 16.7 | 62002 | 507 | 5.400 | 4.630 | 16.6 |
| 61216 | 508 | 18.300 | 16.000 | 14.4 | 61225 | 508 | 37.700 | 33.000 | 14.2 | 62002 | 508 | 4.290 | 3.750 | 14.4 |
| | | | | | | | | | | | | | | |
| 61216 | 509 | 17.700 | 15.000 | 18.0 | 61225 | 509 | 36.500 | 31.000 | 17.7 | 62002 | 509 | 4.140 | 3.520 | 17.6 |
| 61216 | 514 | 17.000 | 14.400 | 18.1 | 61225 | 514 | 35.100 | 29.600 | 18.6 | 62002 | 514 | 3.980 | 3.360 | 18.5 |
| 61217 | 501 | 17.700 | 16.000 | 10.6 | 61226 | 501 | 63.900 | 57.700 | 10.7 | 62003 | 501 | 14.300 | 13.000 | 10.0 |
| 61217 | 504 | 19.600 | 16.700 | 17.4 | 61226 | 504 | 70.800 | 60.400 | 17.2 | 62003 | 504 | 15.900 | 13.600 | 16.9 |
| 61217 | 506 | 22.100 | 19.200 | 15.1 | 61226 | 506 | 80.000 | 69.200 | 15.6 | 62003 | 506 | 18.000 | 15.600 | 15.4 |
| | | | | | | | | | | | | | | |
| 61217 | 507 | 21.000 | 18.000 | 16.7 | 61226 | 507 | 75.900 | 65.000 | 16.8 | 62003 | 507 | 17.000 | 14.600 | 16.4 |
| 61217 | 508 | 16.600 | 14.600 | 13.7 | 61226 | 508 | 60.200 | 52.600 | 14.4 | 62003 | 508 | 13.500 | 11.800 | 14.4 |
| 61217 | 509 | 16.100 | 13.700 | 17.5 | 61226 | 509 | 58.100 | 49.500 | 17.4 | 62003 | 509 | 13.100 | 11.100 | 18.0 |
| 61217 | 514 | 15.500 | 13.100 | 18.3 | 61226 | 514 | 55.900 | 47.200 | 18.4 | 62003 | 514 | 12.600 | 10.600 | 18.9 |
| 61218 | 501 | 12.100 | 10.900 | 11.0 | 61227 | 501 | 58.400 | 52.800 | 10.6 | 63010 | 501 | 43.800 | 43.400 | 0.9 |
| | | | | | | | | | | | | | | |
| 61218 | 504 | 13.400 | 11.400 | 17.5 | 61227 | 504 | 64.800 | 55.300 | 17.2 | 63010 | 504 | 28.400 | 26.500 | 7.2 |
| 61218 | 506 | 15.100 | 13.100 | 15.3 | 61227 | 506 | 73.200 | 63.400 | 15.5 | 63010 | 506 | 36.500 | 34.500 | 5.8 |
| 61218 | 507 | 14.300 | 12.300 | 16.3 | 61227 | 507 | 69.400 | 59.400 | 16.8 | 63010 | 507 | 43.400 | 40.700 | 6.6 |
| 61218 | 508 | 11.400 | 9.950 | 14.6 | 61227 | 508 | 55.100 | 48.200 | 14.3 | 63010 | 508 | 26.100 | 25.000 | 4.4 |
| 61218 | 509 | 11.000 | 9.350 | 17.6 | 61227 | 509 | 53.200 | 45.300 | 17.4 | 63010 | 509 | 35.400 | 32.900 | 7.6 |
| | | | | | | | | | | | | | | |
| 61218 | 514 | 10.600 | 8.930 | 18.7 | 61227 | 514 | 51.200 | 43.200 | 18.5 | 63010 | 514 | 15.800 | 14.600 | 8.2 |
| 61223 | 501 | 81.500 | 73.700 | 10.6 | 62000 | 501 | 13.300 | 12.000 | 10.8 | 63011 | 501 | 54.800 | 54.300 | 0.9 |
| 61223 | 504 | 90.400 | 77.100 | 17.3 | 62000 | 504 | 14.800 | 12.600 | 17.5 | 63011 | 504 | 35.500 | 33.100 | 7.3 |
| 61223 | 506 | 102.000 | 88.400 | 15.4 | 62000 | 506 | 16.700 | 14.400 | 16.0 | 63011 | 506 | 45.600 | 43.100 | 5.8 |
| 61223 | 507 | 96.900 | 82.900 | 16.9 | 62000 | 507 | 15.800 | 13.500 | 17.0 | 63011 | 507 | 54.300 | 50.900 | 6.7 |
| | | | | | | | | | | | | | | |
| 61223 | 508 | 76.800 | 67.200 | 14.3 | 62000 | 508 | 12.500 | 11.000 | 13.6 | 63011 | 508 | 32.700 | 31.200 | 4.8 |
| 61223 | 509 | 74.200 | 63.100 | 17.6 | 62000 | 509 | 12.100 | 10.300 | 17.5 | 63011 | 509 | 44.200 | 41.100 | 7.5 |
| 61223 | 514 | 71.400 | 60.300 | 18.4 | 62000 | 514 | 11.600 | 9.840 | 17.9 | 63011 | 514 | 19.700 | 18.200 | 8.2 |
| 61224 | 501 | 28.900 | 26.100 | 10.7 | 62001 | 501 | 9.970 | 9.020 | 10.5 | 63012 | 501 | 78.000 | 77.200 | 1.0 |
| 61224 | 504 | 32.000 | 27.300 | 17.2 | 62001 | 504 | 11.100 | 9.430 | 17.7 | 63012 | 504 | 50.500 | 47.000 | 7.4 |
| | | | | | | | | | | | | | | |
| 61224 | 506 | 36.200 | 31.300 | 15.7 | 62001 | 506 | 12.500 | 10.800 | 15.7 | 63012 | 506 | 64.800 | 61.300 | 5.7 |
| 61224 | 507 | 34.300 | 29.400 | 16.7 | 62001 | 507 | 11.800 | 10.100 | 16.8 | 63012 | 507 | 77.200 | 72.400 | 6.6 |
| 61224 | 508 | 27.200 | 23.800 | 14.3 | 62001 | 508 | 9.400 | 8.220 | 14.4 | 63012 | 508 | 46.400 | 44.400 | 4.5 |
| 61224 | 509 | 26.300 | 22.400 | 17.4 | 62001 | 509 | 9.070 | 7.720 | 17.5 | 63012 | 509 | 62.900 | 58.500 | 7.5 |
| 61224 | 514 | 25.300 | 21.400 | 18.2 | 62001 | 514 | 8.730 | 7.380 | 18.3 | 63012 | 514 | 28.100 | 25.900 | 8.5 |

L - LOWER CAP APPLIED
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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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 63013 | 501 | 73.800 | 73.100 | 1.0 | 64074 | 501 | 22.000 | 19.500 | 12.8 | 66309 | 501 | 19.900 | 18.000 | 10.6 |
| 63013 | 504 | 47.800 | 44.500 | 7.4 | 64074 | 504 | 11.000 | 9.210 | 19.4 | 66309 | 504 | 22.100 | 18.900 | 16.9 |
| 63013 | 506 | 61.400 | 58.100 | 5.7 | 64074 | 506 | 15.300 | 13.000 | 17.7 | 66309 | 506 | 25.000 | 21.600 | 15.7 |
| 63013 | 507 | 73.100 | 68.500 | 6.7 | 64074 | 507 | 11.100 | 9.330 | 19.0 | 66309 | 507 | 23.700 | 20.300 | 16.7 |
| 63013 | 508 | 44.000 | 42.000 | 4.8 | 64074 | 508 | 8.460 | 7.250 | 16.7 | 66309 | 508 | 18.800 | 16.400 | 14.6 |
| 63013 | 509 | 59.500 | 55.400 | 7.4 | 64074 | 509 | 13.200 | 11.000 | 20.0 | 66309 | 509 | 18.100 | 15.400 | 17.5 |
| 63013 | 514 | 26.600 | 24.600 | 8.1 | 64074 | 514 | 13.000 | 10.700 | 21.5 | 66309 | 514 | 17.500 | 14.800 | 18.2 |
| 63215 | 501 | 47.400 | 42.900 | 10.5 | 64075 | 501 | 15.500 | 13.700 | 13.1 | 66561 | 501 | 46.200 | 41.800 | 10.5 |
| 63215 | 504 | 52.600 | 44.800 | 17.4 | 64075 | 504 | 7.760 | 6.490 | 19.6 | 66561 | 504 | 51.200 | 43.700 | 17.2 |
| 63215 | 506 | 59.400 | 51.400 | 15.6 | 64075 | 506 | 10.800 | 9.160 | 17.9 | 66561 | 506 | 57.900 | 50.100 | 15.6 |
| 63215 | 507 | 56.300 | 48.200 | 16.8 | 64075 | 507 | 7.830 | 6.570 | 19.2 | 66561 | 507 | 54.900 | 47.000 | 16.8 |
| 63215 | 508 | 44.700 | 39.100 | 14.3 | 64075 | 508 | 5.950 | 5.100 | 16.7 | 66561 | 508 | 43.500 | 38.100 | 14.2 |
| 63215 | 509 | 43.100 | 36.700 | 17.4 | 64075 | 509 | 9.310 | 7.780 | 19.7 | 66561 | 509 | 42.000 | 35.800 | 17.3 |
| 63215 | 514 | 41.500 | 35.100 | 18.2 | 64075 | 514 | 9.130 | 7.560 | 20.8 | 66561 | 514 | 40.500 | 34.200 | 18.4 |
| 63216 | 501 | 32.900 | 29.700 | 10.8 | 65007 | 501 | 28.900 | 26.100 | 10.7 | 67017 | 501 | 42.900 | 38.800 | 10.6 |
| 63216 | 504 | 36.500 | 31.100 | 17.4 | 65007 | 504 | 32.000 | 27.300 | 17.2 | 67017 | 504 | 47.600 | 40.500 | 17.5 |
| 63216 | 506 | 41.200 | 35.700 | 15.4 | 65007 | 506 | 36.200 | 31.300 | 15.7 | 67017 | 506 | 53.700 | 46.500 | 15.5 |
| 63216 | 507 | 39.100 | 33.500 | 16.7 | 65007 | 507 | 34.300 | 29.400 | 16.7 | 67017 | 507 | 50.900 | 43.600 | 16.7 |
| 63216 | 508 | 31.000 | 27.100 | 14.4 | 65007 | 508 | 27.200 | 23.800 | 14.3 | 67017 | 508 | 40.400 | 35.300 | 14.4 |
| 63216 | 509 | 29.900 | 25.500 | 17.3 | 65007 | 509 | 26.300 | 22.400 | 17.4 | 67017 | 509 | 39.000 | 33.200 | 17.5 |
| 63216 | 514 | 28.800 | 24.300 | 18.5 | 65007 | 514 | 25.300 | 21.400 | 18.2 | 67017 | 514 | 37.500 | 31.700 | 18.3 |
| 63217 | 501 | 24.900 | 22.000 | 13.2 | 66122 | 501 | 12.400 | 11.200 | 10.7 | 67508 | 501 | 32.100 | 30.900 | 3.9 |
| 63217 | 504 | 24.400 | 20.400 | 19.6 | 66122 | 504 | 13.800 | 11.800 | 16.9 | 67508 | 504 | 21.300 | 19.300 | 10.4 |
| 63217 | 506 | 23.600 | 20.000 | 18.0 | 66122 | 506 | 15.600 | 13.500 | 15.6 | 67508 | 506 | 21.900 | 20.200 | 8.4 |
| 63217 | 507 | 42.600 | 35.600 | 19.7 | 66122 | 507 | 14.800 | 12.600 | 17.5 | 67508 | 507 | 17.600 | 16.100 | 9.3 |
| 63217 | 508 | 35.400 | 30.300 | 16.8 | 66122 | 508 | 11.700 | 10.200 | 14.7 | 67508 | 508 | 25.300 | 23.500 | 7.7 |
| 63217 | 509 | 47.100 | 39.100 | 20.5 | 66122 | 509 | 11.300 | 9.620 | 17.5 | 67508 | 509 | 26.600 | 24.100 | 10.4 |
| 63217 | 514 | 45.700 | 37.700 | 21.2 | 66122 | 514 | 10.900 | 9.190 | 18.6 | 67508 | 514 | 41.100 | 37.000 | 11.1 |
| 63218 | 501 | 8.370 | 7.390 | 13.3 | 66123 | 501 | 6.820 | 6.170 | 10.5 | 67509 | 501 | 23.600 | 22.700 | 4.0 |
| 63218 | 504 | 8.220 | 6.850 | 20.0 | 66123 | 504 | 7.570 | 6.450 | 17.4 | 67509 | 504 | 15.600 | 14.100 | 10.6 |
| 63218 | 506 | 7.950 | 6.730 | 18.1 | 66123 | 506 | 8.550 | 7.400 | 15.5 | 67509 | 506 | 16.000 | 14.800 | 8.1 |
| 63218 | 507 | 14.300 | 12.000 | 19.2 | 66123 | 507 | 8.110 | 6.940 | 16.9 | 67509 | 507 | 12.900 | 11.800 | 9.3 |
| 63218 | 508 | 11.900 | 10.200 | 16.7 | 66123 | 508 | 6.430 | 5.620 | 14.4 | 67509 | 508 | 18.500 | 17.300 | 6.9 |
| 63218 | 509 | 15.800 | 13.200 | 19.7 | 66123 | 509 | 6.210 | 5.280 | 17.6 | 67509 | 509 | 19.500 | 17.700 | 10.2 |
| 63218 | 514 | 15.400 | 12.700 | 21.3 | 66123 | 514 | 5.980 | 5.050 | 18.4 | 67509 | 514 | 30.200 | 27.100 | 11.4 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|--------|--------|------|-------|------|--------|--------|------|-------|------|--------|--------|------|
| 67510 | 501 | 13.100 | 12.600 | 4.0 | 67635 | 501 | 26.200 | 23.700 | 10.5 | 68606 | 501 | 7.520 | 6.800 | 10.6 |
| 67510 | 504 | 8.680 | 7.880 | 10.2 | 67635 | 504 | 29.100 | 24.800 | 17.3 | 68606 | 504 | 8.350 | 7.120 | 17.3 |
| 67510 | 506 | 8.930 | 8.230 | 8.5 | 67635 | 506 | 32.900 | 28.500 | 15.4 | 68606 | 506 | 9.430 | 8.160 | 15.6 |
| 67510 | 507 | 7.190 | 6.560 | 9.6 | 67635 | 507 | 31.200 | 26.700 | 16.9 | 68606 | 507 | 8.940 | 7.650 | 16.9 |
| 67510 | 508 | 10.300 | 9.610 | 7.2 | 67635 | 508 | 24.700 | 21.600 | 14.4 | 68606 | 508 | 7.090 | 6.200 | 14.4 |
| 67510 | 509 | 10.900 | 9.860 | 10.5 | 67635 | 509 | 23.900 | 20.300 | 17.7 | 68606 | 509 | 6.850 | 5.830 | 17.5 |
| 67510 | 514 | 16.800 | 15.100 | 11.3 | 67635 | 514 | 23.000 | 19.400 | 18.6 | 68606 | 514 | 6.590 | 5.560 | 18.5 |
| 67511 | 501 | 14.200 | 13.700 | 3.6 | 68001 | 501 | 80.100 | 72.500 | 10.5 | 68607 | 501 | 5.950 | 5.380 | 10.6 |
| 67511 | 504 | 9.390 | 8.520 | 10.2 | 68001 | 504 | 88.900 | 75.800 | 17.3 | 68607 | 504 | 6.600 | 5.630 | 17.2 |
| 67511 | 506 | 9.660 | 8.910 | 8.4 | 68001 | 506 | 100.000 | 86.900 | 15.1 | 68607 | 506 | 7.450 | 6.450 | 15.5 |
| 67511 | 507 | 7.780 | 7.100 | 9.6 | 68001 | 507 | 95.200 | 81.500 | 16.8 | 68607 | 507 | 7.070 | 6.050 | 16.9 |
| 67511 | 508 | 11.200 | 10.400 | 7.7 | 68001 | 508 | 75.500 | 66.000 | 14.4 | 68607 | 508 | 5.600 | 4.900 | 14.3 |
| 67511 | 509 | 11.800 | 10.700 | 10.3 | 68001 | 509 | 72.900 | 62.100 | 17.4 | 68607 | 509 | 5.410 | 4.610 | 17.4 |
| 67511 | 514 | 18.200 | 16.300 | 11.7 | 68001 | 514 | 70.200 | 59.300 | 18.4 | 68607 | 514 | 5.210 | 4.400 | 18.4 |
| 67512 | 501 | 60.800 | 58.500 | 3.9 | 68439 | 501 | 103.000 | 93.200 | 10.5 | 68702 | 501 | 4.900 | 4.430 | 10.6 |
| 67512 | 504 | 40.200 | 36.500 | 10.1 | 68439 | 504 | 114.000 | 97.500 | 16.9 | 68702 | 504 | 5.430 | 4.630 | 17.3 |
| 67512 | 506 | 41.400 | 38.100 | 8.7 | 68439 | 506 | 129.000 | 112.000 | 15.2 | 68702 | 506 | 6.140 | 5.310 | 15.6 |
| 67512 | 507 | 33.300 | 30.400 | 9.5 | 68439 | 507 | 122.000 | 105.000 | 16.2 | 68702 | 507 | 5.820 | 4.980 | 16.9 |
| 67512 | 508 | 47.800 | 44.500 | 7.4 | 68439 | 508 | 97.100 | 84.900 | 14.4 | 68702 | 508 | 4.620 | 4.040 | 14.4 |
| 67512 | 509 | 50.400 | 45.700 | 10.3 | 68439 | 509 | 93.800 | 79.800 | 17.5 | 68702 | 509 | 4.460 | 3.790 | 17.7 |
| 67512 | 514 | 77.800 | 69.900 | 11.3 | 68439 | 514 | 90.200 | 76.200 | 18.4 | 68702 | 514 | 4.290 | 3.620 | 18.5 |
| 67513 | 501 | 38.600 | 37.100 | 4.0 | 68500 | 501 | 5.360 | 5.310 | 0.9 | 68703 | 501 | 3.670 | 3.320 | 10.5 |
| 67513 | 504 | 25.500 | 23.100 | 10.4 | 68500 | 504 | 3.470 | 3.230 | 7.4 | 68703 | 504 | 4.080 | 3.480 | 17.2 |
| 67513 | 506 | 26.200 | 24.200 | 8.3 | 68500 | 506 | 4.460 | 4.220 | 5.7 | 68703 | 506 | 4.600 | 3.980 | 15.6 |
| 67513 | 507 | 21.100 | 19.300 | 9.3 | 68500 | 507 | 5.310 | 4.970 | 6.8 | 68703 | 507 | 4.360 | 3.740 | 16.6 |
| 67513 | 508 | 30.300 | 28.200 | 7.4 | 68500 | 508 | 3.190 | 3.050 | 4.6 | 68703 | 508 | 3.460 | 3.030 | 14.2 |
| 67513 | 509 | 32.000 | 29.000 | 10.3 | 68500 | 509 | 4.320 | 4.020 | 7.5 | 68703 | 509 | 3.340 | 2.850 | 17.2 |
| 67513 | 514 | 49.400 | 44.400 | 11.3 | 68500 | 514 | 1.930 | 1.780 | 8.4 | 68703 | 514 | 3.220 | 2.720 | 18.4 |
| 67634 | 501 | 37.100 | 33.500 | 10.7 | 68604 | 501 | 1.920 | 1.740 | 10.3 | 68706 | 501 | 15.700 | 14.200 | 10.6 |
| 67634 | 504 | 41.100 | 35.100 | 17.1 | 68604 | 504 | 2.140 | 1.820 | 17.6 | 68706 | 504 | 17.500 | 14.900 | 17.4 |
| 67634 | 506 | 46.500 | 40.200 | 15.7 | 68604 | 506 | 2.410 | 2.090 | 15.3 | 68706 | 506 | 19.700 | 17.100 | 15.2 |
| 67634 | 507 | 44.100 | 37.700 | 17.0 | 68604 | 507 | 2.290 | 1.960 | 16.8 | 68706 | 507 | 18.700 | 16.000 | 16.9 |
| 67634 | 508 | 34.900 | 30.600 | 14.1 | 68604 | 508 | 1.810 | 1.590 | 13.8 | 68706 | 508 | 14.800 | 13.000 | 13.8 |
| 67634 | 509 | 33.700 | 28.700 | 17.4 | 68604 | 509 | 1.750 | 1.490 | 17.4 | 68706 | 509 | 14.300 | 12.200 | 17.2 |
| 67634 | 514 | 32.500 | 27.400 | 18.6 | 68604 | 514 | 1.690 | 1.420 | 19.0 | 68706 | 514 | 13.800 | 11.600 | 19.0 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 68707 | 501 | 15.600 | 14.100 | 10.6 | 91130 | 501 | 3.340 | 3.340 | 0.0 | 91175 | 501 | 2.150 | 2.040 | 5.4 |
| 68707 | 504 | 17.300 | 14.700 | 17.7 | 91130 | 504 | 1.640 | 1.640 | 0.0 | 91175 | 504 | 0.600 | 0.570 | 5.3 |
| 68707 | 506 | 19.500 | 16.900 | 15.4 | 91130 | 506 | 3.470 | 3.470 | 0.0 | 91175 | 506 | 1.580 | 1.490 | 6.0 |
| 68707 | 507 | 18.500 | 15.800 | 17.1 | 91130 | 507 | 3.130 | 3.130 | 0.0 | 91175 | 507 | 1.770 | 1.670 | 6.0 |
| 68707 | 508 | 14.700 | 12.800 | 14.8 | 91130 | 508 | 2.000 | 2.010 | -0.5 | 91175 | 508 | 1.450 | 1.380 | 5.1 |
| 68707 | 509 | 14.200 | 12.100 | 17.4 | 91130 | 509 | 2.350 | 2.350 | 0.0 | 91175 | 509 | 1.700 | 1.610 | 5.6 |
| 68707 | 514 | 13.600 | 11.500 | 18.3 | 91130 | 514 | 1.820 | 1.820 | 0.0 | 91175 | 514 | 1.620 | 1.540 | 5.2 |
| 90089 | 501 | 10.400 | 9.800 | 6.1 | 91135 | 501 | 0.930 | 0.930 | 0.0 | 91177 | 501 | 9.420 | 8.930 | 5.5 |
| 90089 | 504 | 2.900 | 2.740 | 5.8 | 91135 | 504 | 0.450 | 0.460 | -2.2 | 91177 | 504 | 2.650 | 2.500 | 6.0 |
| 90089 | 506 | 7.600 | 7.170 | 6.0 | 91135 | 506 | 0.970 | 0.970 | 0.0 | 91177 | 506 | 6.920 | 6.530 | 6.0 |
| 90089 | 507 | 8.500 | 8.040 | 5.7 | 91135 | 507 | 0.870 | 0.870 | 0.0 | 91177 | 507 | 7.740 | 7.320 | 5.7 |
| 90089 | 508 | 6.980 | 6.650 | 5.0 | 91135 | 508 | 0.550 | 0.560 | -1.8 | 91177 | 508 | 6.350 | 6.060 | 4.8 |
| 90089 | 509 | 8.180 | 7.750 | 5.5 | 91135 | 509 | 0.650 | 0.650 | 0.0 | 91177 | 509 | 7.450 | 7.060 | 5.5 |
| 90089 | 514 | 7.800 | 7.410 | 5.3 | 91135 | 514 | 0.500 | 0.510 | -2.0 | 91177 | 514 | 7.100 | 6.750 | 5.2 |
| 91111 | 501 | 3.520 | 3.380 | 4.1 | 91150 | 501 | 2.230 | 2.150 | 3.7 | 91179 | 501 | 9.460 | 8.970 | 5.5 |
| 91111 | 504 | 1.200 | 1.140 | 5.3 | 91150 | 504 | 0.760 | 0.730 | 4.1 | 91179 | 504 | 2.660 | 2.510 | 6.0 |
| 91111 | 506 | 4.130 | 3.950 | 4.6 | 91150 | 506 | 2.630 | 2.510 | 4.8 | 91179 | 506 | 6.950 | 6.560 | 5.9 |
| 91111 | 507 | 5.640 | 5.400 | 4.4 | 91150 | 507 | 3.590 | 3.430 | 4.7 | 91179 | 507 | 7.770 | 7.350 | 5.7 |
| 91111 | 508 | 4.600 | 4.440 | 3.6 | 91150 | 508 | 2.920 | 2.820 | 3.5 | 91179 | 508 | 6.380 | 6.080 | 4.9 |
| 91111 | 509 | 4.560 | 4.370 | 4.3 | 91150 | 509 | 2.890 | 2.780 | 4.0 | 91179 | 509 | 7.480 | 7.080 | 5.6 |
| 91111 | 514 | 4.240 | 4.080 | 3.9 | 91150 | 514 | 2.700 | 2.590 | 4.2 | 91179 | 514 | 7.130 | 6.780 | 5.2 |
| 91125 | 501 | 6.220 | 5.900 | 5.4 | 91155 | 501 | 4.970 | 4.770 | 4.2 | 91190 | 501 | 5.070 | 4.810 | 5.4 |
| 91125 | 504 | 1.750 | 1.650 | 6.1 | 91155 | 504 | 1.690 | 1.610 | 5.0 | 91190 | 504 | 1.420 | 1.350 | 5.2 |
| 91125 | 506 | 4.570 | 4.320 | 5.8 | 91155 | 506 | 5.830 | 5.570 | 4.7 | 91190 | 506 | 3.720 | 3.520 | 5.7 |
| 91125 | 507 | 5.120 | 4.840 | 5.8 | 91155 | 507 | 7.950 | 7.620 | 4.3 | 91190 | 507 | 4.170 | 3.940 | 5.8 |
| 91125 | 508 | 4.200 | 4.010 | 4.7 | 91155 | 508 | 6.490 | 6.270 | 3.5 | 91190 | 508 | 3.430 | 3.260 | 5.2 |
| 91125 | 509 | 4.930 | 4.670 | 5.6 | 91155 | 509 | 6.430 | 6.160 | 4.4 | 91190 | 509 | 4.010 | 3.800 | 5.5 |
| 91125 | 514 | 4.690 | 4.460 | 5.2 | 91155 | 514 | 5.990 | 5.760 | 4.0 | 91190 | 514 | 3.820 | 3.640 | 4.9 |
| 91127 | 501 | 2.370 | 2.270 | 4.4 | 91160 | 501 | 2.500 | 2.370 | 5.5 | 91200 | 501 | 1.910 | 1.910 | 0.0 |
| 91127 | 504 | 0.810 | 0.770 | 5.2 | 91160 | 504 | 0.700 | 0.660 | 6.1 | 91200 | 504 | 0.940 | 0.930 | 1.1 |
| 91127 | 506 | 2.780 | 2.650 | 4.9 | 91160 | 506 | 1.840 | 1.730 | 6.4 | 91200 | 506 | 1.990 | 1.980 | 0.5 |
| 91127 | 507 | 3.790 | 3.630 | 4.4 | 91160 | 507 | 2.060 | 1.940 | 6.2 | 91200 | 507 | 1.790 | 1.790 | 0.0 |
| 91127 | 508 | 3.090 | 2.990 | 3.3 | 91160 | 508 | 1.690 | 1.610 | 5.0 | 91200 | 508 | 1.140 | 1.150 | -0.9 |
| 91127 | 509 | 3.070 | 2.940 | 4.4 | 91160 | 509 | 1.980 | 1.870 | 5.9 | 91200 | 509 | 1.340 | 1.340 | 0.0 |
| 91127 | 514 | 2.860 | 2.750 | 4.0 | 91160 | 514 | 1.890 | 1.790 | 5.6 | 91200 | 514 | 1.040 | 1.040 | 0.0 |

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

STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

                                    LOSS COST % CHANGE BY CLASS


|  |  | PROPOSED | PRESENT | % |  |  | PROPOSED | PRESENT | % |  |  | PROPOSED | PRESENT | % |
| CLASS | TERR | OCCURR | OCCURR | CHG | CLASS | TERR | OCCURR | OCCURR | CHG | CLASS | TERR | OCCURR | OCCURR | CHG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 91235 | 501 | 2.730 | 2.620 | 4.2 | 91315 | 501 | 7.210 | 7.030 | 2.6 | 91343 | 501 | 2.380 | 2.260 | 5.3 |
| 91235 | 504 | 0.930 | 0.890 | 4.5 | 91315 | 504 | 3.160 | 3.070 | 2.9 | 91343 | 504 | 0.670 | 0.630 | 6.3 |
| 91235 | 506 | 3.200 | 3.060 | 4.6 | 91315 | 506 | 6.230 | 6.050 | 3.0 | 91343 | 506 | 1.750 | 1.650 | 6.1 |
| 91235 | 507 | 4.380 | 4.190 | 4.5 | 91315 | 507 | 6.200 | 6.040 | 2.6 | 91343 | 507 | 1.960 | 1.850 | 5.9 |
| 91235 | 508 | 3.570 | 3.440 | 3.8 | 91315 | 508 | 5.260 | 5.150 | 2.1 | 91343 | 508 | 1.610 | 1.530 | 5.2 |
| 91235 | 509 | 3.540 | 3.390 | 4.4 | 91315 | 509 | 6.330 | 6.160 | 2.8 | 91343 | 509 | 1.890 | 1.790 | 5.6 |
| 91235 | 514 | 3.290 | 3.160 | 4.1 | 91315 | 514 | 6.270 | 6.130 | 2.3 | 91343 | 514 | 1.800 | 1.710 | 5.3 |
| 91250 | 501 | 4.110 | 3.950 | 4.1 | 91324 | 501 | 16.000 | 15.700 | 1.9 | 91405 | 501 | 12.300 | 11.900 | 3.4 |
| 91250 | 504 | 1.400 | 1.330 | 5.3 | 91324 | 504 | 7.040 | 6.830 | 3.1 | 91405 | 504 | 5.350 | 5.190 | 3.1 |
| 91250 | 506 | 4.820 | 4.610 | 4.6 | 91324 | 506 | 13.800 | 13.500 | 2.2 | 91405 | 506 | 10.600 | 10.200 | 3.9 |
| 91250 | 507 | 6.590 | 6.310 | 4.4 | 91324 | 507 | 13.800 | 13.400 | 3.0 | 91405 | 507 | 10.500 | 10.200 | 2.9 |
| 91250 | 508 | 5.370 | 5.190 | 3.5 | 91324 | 508 | 11.700 | 11.500 | 1.7 | 91405 | 508 | 8.900 | 8.720 | 2.1 |
| 91250 | 509 | 5.330 | 5.100 | 4.5 | 91324 | 509 | 14.100 | 13.700 | 2.9 | 91405 | 509 | 10.800 | 10.400 | 3.8 |
| 91250 | 514 | 4.960 | 4.770 | 4.0 | 91324 | 514 | 13.900 | 13.600 | 2.2 | 91405 | 514 | 10.700 | 10.400 | 2.9 |
| 91265 | 501 | 40.700 | 40.800 | -0.2 | 91340 | 501 | 10.500 | 10.200 | 2.9 | 91436 | 501 | 12.300 | 11.600 | 6.0 |
| 91265 | 504 | 20.100 | 20.000 | 0.5 | 91340 | 504 | 4.590 | 4.460 | 2.9 | 91436 | 504 | 3.440 | 3.240 | 6.2 |
| 91265 | 506 | 42.400 | 42.400 | 0.0 | 91340 | 506 | 9.050 | 8.800 | 2.8 | 91436 | 506 | 8.980 | 8.480 | 5.9 |
| 91265 | 507 | 38.200 | 38.300 | -0.3 | 91340 | 507 | 9.010 | 8.770 | 2.7 | 91436 | 507 | 10.100 | 9.500 | 6.3 |
| 91265 | 508 | 24.400 | 24.500 | -0.4 | 91340 | 508 | 7.640 | 7.480 | 2.1 | 91436 | 508 | 8.250 | 7.860 | 5.0 |
| 91265 | 509 | 28.800 | 28.700 | 0.3 | 91340 | 509 | 9.210 | 8.960 | 2.8 | 91436 | 509 | 9.670 | 9.160 | 5.6 |
| 91265 | 514 | 22.100 | 22.300 | -0.9 | 91340 | 514 | 9.120 | 8.910 | 2.4 | 91436 | 514 | 9.220 | 8.760 | 5.3 |
| 91266 | 501 | 21.500 | 21.600 | -0.5 | 91341 | 501 | 10.800 | 10.200 | 5.9 | 91481 | 501 | 44.700 | 42.300 | 5.7 |
| 91266 | 504 | 10.600 | 10.600 | 0.0 | 91341 | 504 | 3.030 | 2.860 | 5.9 | 91481 | 504 | 12.500 | 11.800 | 5.9 |
| 91266 | 506 | 22.400 | 22.400 | 0.0 | 91341 | 506 | 7.930 | 7.490 | 5.9 | 91481 | 506 | 32.800 | 30.900 | 6.1 |
| 91266 | 507 | 20.300 | 20.200 | 0.5 | 91341 | 507 | 8.870 | 8.390 | 5.7 | 91481 | 507 | 36.700 | 34.700 | 5.8 |
| 91266 | 508 | 12.800 | 13.000 | -1.5 | 91341 | 508 | 7.290 | 6.950 | 4.9 | 91481 | 508 | 30.100 | 28.700 | 4.9 |
| 91266 | 509 | 15.200 | 15.200 | 0.0 | 91341 | 509 | 8.550 | 8.090 | 5.7 | 91481 | 509 | 35.300 | 33.400 | 5.7 |
| 91266 | 514 | 11.800 | 11.800 | 0.0 | 91341 | 514 | 8.150 | 7.740 | 5.3 | 91481 | 514 | 33.700 | 32.000 | 5.3 |
| 91302 | 501 | 23.700 | 23.200 | 2.2 | 91342 | 501 | 9.610 | 9.370 | 2.6 | 91507 | 501 | 6.570 | 6.230 | 5.5 |
| 91302 | 504 | 10.400 | 10.100 | 3.0 | 91342 | 504 | 4.220 | 4.090 | 3.2 | 91507 | 504 | 1.850 | 1.740 | 6.3 |
| 91302 | 506 | 20.600 | 19.900 | 3.5 | 91342 | 506 | 8.310 | 8.070 | 3.0 | 91507 | 506 | 4.830 | 4.560 | 5.9 |
| 91302 | 507 | 20.500 | 19.900 | 3.0 | 91342 | 507 | 8.270 | 8.050 | 2.7 | 91507 | 507 | 5.400 | 5.110 | 5.7 |
| 91302 | 508 | 17.300 | 17.000 | 1.8 | 91342 | 508 | 7.000 | 6.860 | 2.0 | 91507 | 508 | 4.440 | 4.230 | 5.0 |
| 91302 | 509 | 20.800 | 20.300 | 2.5 | 91342 | 509 | 8.450 | 8.220 | 2.8 | 91507 | 509 | 5.200 | 4.920 | 5.7 |
| 91302 | 514 | 20.600 | 20.200 | 2.0 | 91342 | 514 | 8.370 | 8.170 | 2.4 | 91507 | 514 | 4.960 | 4.710 | 5.3 |

L - LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 91523 | 501 | 102.000 | 96.100 | 6.1 | 91562 | 501 | 7.950 | 7.540 | 5.4 | 91629 | 501 | 6.670 | 6.680 | -0.1 |
| 91523 | 504 | 28.500 | 26.900 | 5.9 | 91562 | 504 | 2.230 | 2.110 | 5.7 | 91629 | 504 | 3.280 | 3.270 | 0.3 |
| 91523 | 506 | 74.500 | 70.300 | 6.0 | 91562 | 506 | 5.850 | 5.520 | 6.0 | 91629 | 506 | 6.940 | 6.940 | 0.0 |
| 91523 | 507 | 83.300 | 78.800 | 5.7 | 91562 | 507 | 6.540 | 6.180 | 5.8 | 91629 | 507 | 6.260 | 6.260 | 0.0 |
| 91523 | 508 | 68.500 | 65.200 | 5.1 | 91562 | 508 | 5.370 | 5.120 | 4.9 | 91629 | 508 | 3.990 | 4.020 | -0.7 |
| 91523 | 509 | 80.200 | 75.900 | 5.7 | 91562 | 509 | 6.290 | 5.960 | 5.5 | 91629 | 509 | 4.700 | 4.700 | 0.0 |
| 91523 | 514 | 76.500 | 72.600 | 5.4 | 91562 | 514 | 6.000 | 5.700 | 5.3 | 91629 | 514 | 3.630 | 3.650 | -0.5 |
| 91547 | 501 | 0.570 | 0.550 | 3.6 | 91577 | 501 | 28.500 | 27.000 | 5.6 | 91636 | 501 | 11.500 | 11.500 | 0.0 |
| 91547 | 504 | 0.162 | 0.153 | 5.9 | 91577 | 504 | 8.000 | 7.550 | 6.0 | 91636 | 504 | 5.620 | 5.610 | 0.2 |
| 91547 | 506 | 0.420 | 0.400 | 5.0 | 91577 | 506 | 20.900 | 19.800 | 5.6 | 91636 | 506 | 11.900 | 11.900 | 0.0 |
| 91547 | 507 | 0.470 | 0.450 | 4.4 | 91577 | 507 | 23.400 | 22.100 | 5.9 | 91636 | 507 | 10.800 | 10.700 | 0.9 |
| 91547 | 508 | 0.390 | 0.370 | 5.4 | 91577 | 508 | 19.300 | 18.300 | 5.5 | 91636 | 508 | 6.840 | 6.880 | -0.6 |
| 91547 | 509 | 0.450 | 0.430 | 4.7 | 91577 | 509 | 22.500 | 21.300 | 5.6 | 91636 | 509 | 8.060 | 8.050 | 0.1 |
| 91547 | 514 | 0.430 | 0.410 | 4.9 | 91577 | 514 | 21.400 | 20.400 | 4.9 | 91636 | 514 | 6.220 | 6.250 | -0.5 |
| 91551 | 501 | 3.580 | 3.390 | 5.6 | 91580 | 501 | 15.700 | 15.800 | -0.6 | 91641 | 501 | 3.100 | 3.100 | 0.0 |
| 91551 | 504 | 1.010 | 0.950 | 6.3 | 91580 | 504 | 7.740 | 7.710 | 0.4 | 91641 | 504 | 1.520 | 1.520 | 0.0 |
| 91551 | 506 | 2.630 | 2.480 | 6.0 | 91580 | 506 | 16.300 | 16.300 | 0.0 | 91641 | 506 | 3.220 | 3.220 | 0.0 |
| 91551 | 507 | 2.930 | 2.780 | 5.4 | 91580 | 507 | 14.700 | 14.800 | -0.7 | 91641 | 507 | 2.900 | 2.910 | -0.3 |
| 91551 | 508 | 2.410 | 2.300 | 4.8 | 91580 | 508 | 9.410 | 9.470 | -0.6 | 91641 | 508 | 1.850 | 1.860 | -0.5 |
| 91551 | 509 | 2.830 | 2.680 | 5.6 | 91580 | 509 | 11.100 | 11.100 | 0.0 | 91641 | 509 | 2.180 | 2.180 | 0.0 |
| 91551 | 514 | 2.700 | 2.560 | 5.5 | 91580 | 514 | 8.560 | 8.590 | -0.3 | 91641 | 514 | 1.690 | 1.690 | 0.0 |
| 91555 | 501 | 1.640 | 1.580 | 3.8 | 91590 | 501 | 8.260 | 7.840 | 5.4 | 91666 | 501 | 2.230 | 2.110 | 5.7 |
| 91555 | 504 | 0.560 | 0.530 | 5.7 | 91590 | 504 | 2.320 | 2.190 | 5.9 | 91666 | 504 | 0.620 | 0.590 | 5.1 |
| 91555 | 506 | 1.930 | 1.840 | 4.9 | 91590 | 506 | 6.070 | 5.730 | 5.9 | 91666 | 506 | 1.640 | 1.550 | 5.8 |
| 91555 | 507 | 2.640 | 2.520 | 4.8 | 91590 | 507 | 6.790 | 6.420 | 5.8 | 91666 | 507 | 1.830 | 1.730 | 5.8 |
| 91555 | 508 | 2.150 | 2.080 | 3.4 | 91590 | 508 | 5.580 | 5.320 | 4.9 | 91666 | 508 | 1.500 | 1.430 | 4.9 |
| 91555 | 509 | 2.130 | 2.040 | 4.4 | 91590 | 509 | 6.540 | 6.190 | 5.7 | 91666 | 509 | 1.770 | 1.670 | 6.0 |
| 91555 | 514 | 1.990 | 1.910 | 4.2 | 91590 | 514 | 6.230 | 5.920 | 5.2 | 91666 | 514 | 1.680 | 1.600 | 5.0 |
| 91560 | 501 | 12.000 | 11.900 | 0.8 | 91606 | 501 | 32.600 | 32.700 | -0.3 | 91722 | 501 | 9.980 | 10.000 | -0.2 |
| 91560 | 504 | 5.860 | 5.840 | 0.3 | 91606 | 504 | 16.000 | 16.000 | 0.0 | 91722 | 504 | 4.920 | 4.910 | 0.2 |
| 91560 | 506 | 12.400 | 12.400 | 0.0 | 91606 | 506 | 34.000 | 33.900 | 0.3 | 91722 | 506 | 10.400 | 10.400 | 0.0 |
| 91560 | 507 | 11.200 | 11.200 | 0.0 | 91606 | 507 | 30.600 | 30.600 | 0.0 | 91722 | 507 | 9.400 | 9.400 | 0.0 |
| 91560 | 508 | 7.120 | 7.170 | -0.7 | 91606 | 508 | 19.600 | 19.600 | 0.0 | 91722 | 508 | 5.990 | 6.020 | -0.5 |
| 91560 | 509 | 8.400 | 8.390 | 0.1 | 91606 | 509 | 23.000 | 23.000 | 0.0 | 91722 | 509 | 7.050 | 7.050 | 0.0 |
| 91560 | 514 | 6.480 | 6.510 | -0.5 | 91606 | 514 | 17.800 | 17.800 | 0.0 | 91722 | 514 | 5.440 | 5.470 | -0.5 |

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

STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 91746 | 501 | 7.950 | 7.540 | 5.4 | 92101 | 501 | 18.500 | 17.500 | 5.7 | 92446 | 501 | 14.000 | 13.300 | 5.3 |
| 91746 | 504 | 2.230 | 2.110 | 5.7 | 92101 | 504 | 5.190 | 4.890 | 6.1 | 92446 | 504 | 3.940 | 3.720 | 5.9 |
| 91746 | 506 | 5.850 | 5.520 | 6.0 | 92101 | 506 | 13.500 | 12.800 | 5.5 | 92446 | 506 | 10.300 | 9.730 | 5.9 |
| 91746 | 507 | 6.540 | 6.180 | 5.8 | 92101 | 507 | 15.100 | 14.300 | 5.6 | 92446 | 507 | 11.600 | 10.900 | 6.4 |
| 91746 | 508 | 5.370 | 5.120 | 4.9 | 92101 | 508 | 12.400 | 11.900 | 4.2 | 92446 | 508 | 9.470 | 9.030 | 4.9 |
| | | | | | | | | | | | | | | |
| 91746 | 509 | 6.290 | 5.960 | 5.5 | 92101 | 509 | 14.600 | 13.800 | 5.8 | 92446 | 509 | 11.100 | 10.500 | 5.7 |
| 91746 | 514 | 6.000 | 5.700 | 5.3 | 92101 | 514 | 13.900 | 13.200 | 5.3 | 92446 | 514 | 10.600 | 10.100 | 5.0 |
| 91805 | 501 | 0.500 | 0.470 | 6.4 | 92102 | 501 | 11.100 | 10.500 | 5.7 | 92447 | 501 | 12.300 | 11.600 | 6.0 |
| 91805 | 504 | 0.140 | 0.133 | 5.3 | 92102 | 504 | 3.120 | 2.950 | 5.8 | 92447 | 504 | 3.450 | 3.250 | 6.2 |
| 91805 | 506 | 0.370 | 0.350 | 5.7 | 92102 | 506 | 8.160 | 7.700 | 6.0 | 92447 | 506 | 9.010 | 8.500 | 6.0 |
| | | | | | | | | | | | | | | |
| 91805 | 507 | 0.410 | 0.390 | 5.1 | 92102 | 507 | 9.130 | 8.630 | 5.8 | 92447 | 507 | 10.100 | 9.530 | 6.0 |
| 91805 | 508 | 0.340 | 0.320 | 6.2 | 92102 | 508 | 7.500 | 7.150 | 4.9 | 92447 | 508 | 8.280 | 7.890 | 4.9 |
| 91805 | 509 | 0.400 | 0.370 | 8.1 | 92102 | 509 | 8.790 | 8.320 | 5.6 | 92447 | 509 | 9.700 | 9.190 | 5.5 |
| 91805 | 514 | 0.380 | 0.360 | 5.6 | 92102 | 514 | 8.380 | 7.960 | 5.3 | 92447 | 514 | 9.250 | 8.790 | 5.2 |
| 92053 | 501 | 1.230 | 1.170 | 5.1 | 92215 | 501 | 3.910 | 3.760 | 4.0 | 92451 | 501 | 2.730 | 2.620 | 4.2 |
| | | | | | | | | | | | | | | |
| 92053 | 504 | 0.350 | 0.330 | 6.1 | 92215 | 504 | 1.330 | 1.270 | 4.7 | 92451 | 504 | 0.930 | 0.890 | 4.5 |
| 92053 | 506 | 0.900 | 0.850 | 5.9 | 92215 | 506 | 4.590 | 4.390 | 4.6 | 92451 | 506 | 3.200 | 3.060 | 4.6 |
| 92053 | 507 | 1.010 | 0.960 | 5.2 | 92215 | 507 | 6.270 | 6.000 | 4.5 | 92451 | 507 | 4.380 | 4.190 | 4.5 |
| 92053 | 508 | 0.830 | 0.790 | 5.1 | 92215 | 508 | 5.120 | 4.940 | 3.6 | 92451 | 508 | 3.570 | 3.440 | 3.8 |
| 92053 | 509 | 0.980 | 0.920 | 6.5 | 92215 | 509 | 5.070 | 4.860 | 4.3 | 92451 | 509 | 3.540 | 3.390 | 4.4 |
| | | | | | | | | | | | | | | |
| 92053 | 514 | 0.930 | 0.880 | 5.7 | 92215 | 514 | 4.720 | 4.540 | 4.0 | 92451 | 514 | 3.290 | 3.160 | 4.1 |
| 92054 | 501 | 0.420 | 0.400 | 5.0 | 92338 | 501 | 4.270 | 4.050 | 5.4 | 92453 | 501 | 7.770 | 7.360 | 5.6 |
| 92054 | 504 | 0.119 | 0.112 | 6.2 | 92338 | 504 | 1.200 | 1.130 | 6.2 | 92453 | 504 | 2.180 | 2.060 | 5.8 |
| 92054 | 506 | 0.310 | 0.290 | 6.9 | 92338 | 506 | 3.130 | 2.960 | 5.7 | 92453 | 506 | 5.700 | 5.380 | 5.9 |
| 92054 | 507 | 0.350 | 0.330 | 6.1 | 92338 | 507 | 3.510 | 3.320 | 5.7 | 92453 | 507 | 6.380 | 6.030 | 5.8 |
| | | | | | | | | | | | | | | |
| 92054 | 508 | 0.290 | 0.270 | 7.4 | 92338 | 508 | 2.880 | 2.750 | 4.7 | 92453 | 508 | 5.240 | 5.000 | 4.8 |
| 92054 | 509 | 0.340 | 0.320 | 6.2 | 92338 | 509 | 3.380 | 3.200 | 5.6 | 92453 | 509 | 6.150 | 5.820 | 5.7 |
| 92054 | 514 | 0.320 | 0.300 | 6.7 | 92338 | 514 | 3.220 | 3.060 | 5.2 | 92453 | 514 | 5.860 | 5.560 | 5.4 |
| 92055 | 501 | 11.800 | 11.200 | 5.4 | 92445 | 501 | 6.550 | 6.560 | -0.2 | 92478 | 501 | 3.840 | 3.640 | 5.5 |
| 92055 | 504 | 3.320 | 3.130 | 6.1 | 92445 | 504 | 3.220 | 3.210 | 0.3 | 92478 | 504 | 1.080 | 1.020 | 5.9 |
| | | | | | | | | | | | | | | |
| 92055 | 506 | 8.660 | 8.180 | 5.9 | 92445 | 506 | 6.820 | 6.810 | 0.1 | 92478 | 506 | 2.830 | 2.670 | 6.0 |
| 92055 | 507 | 9.690 | 9.170 | 5.7 | 92445 | 507 | 6.160 | 6.150 | 0.2 | 92478 | 507 | 3.160 | 2.990 | 5.7 |
| 92055 | 508 | 7.960 | 7.590 | 4.9 | 92445 | 508 | 3.920 | 3.940 | -0.5 | 92478 | 508 | 2.600 | 2.470 | 5.3 |
| 92055 | 509 | 9.340 | 8.840 | 5.7 | 92445 | 509 | 4.610 | 4.610 | 0.0 | 92478 | 509 | 3.040 | 2.880 | 5.6 |
| 92055 | 514 | 8.900 | 8.460 | 5.2 | 92445 | 514 | 3.570 | 3.580 | -0.3 | 92478 | 514 | 2.890 | 2.750 | 5.1 |

L - LOWER CAP APPLIED
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STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

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

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 92593 | 501 | 35.900 | 34.400 | 4.4 | 94276 | 501 | 11.000 | 10.400 | 5.8 | 94590 | 501 | 30.300 | 28.800 | 5.2 |
| 92593 | 504 | 12.300 | 11.600 | 6.0 | 94276 | 504 | 3.090 | 2.920 | 5.8 | 94590 | 504 | 8.530 | 8.040 | 6.1 |
| 92593 | 506 | 42.100 | 40.200 | 4.7 | 94276 | 506 | 8.070 | 7.620 | 5.9 | 94590 | 506 | 22.200 | 21.000 | 5.7 |
| 92593 | 507 | 57.400 | 55.000 | 4.4 | 94276 | 507 | 9.030 | 8.540 | 5.7 | 94590 | 507 | 24.900 | 23.600 | 5.5 |
| 92593 | 508 | 46.900 | 45.200 | 3.8 | 94276 | 508 | 7.420 | 7.070 | 5.0 | 94590 | 508 | 20.500 | 19.500 | 5.1 |
| | | | | | | | | | | | | | | |
| 92593 | 509 | 46.400 | 44.500 | 4.3 | 94276 | 509 | 8.690 | 8.240 | 5.5 | 94590 | 509 | 24.000 | 22.700 | 5.7 |
| 92593 | 514 | 43.200 | 41.600 | 3.8 | 94276 | 514 | 8.290 | 7.880 | 5.2 | 94590 | 514 | 22.900 | 21.700 | 5.5 |
| 92663 | 501 | 1.550 | 1.550 | 0.0 | 94304 | 501 | 3.490 | 3.350 | 4.2 | 94617 | 501 | 9.560 | 9.080 | 5.3 |
| 92663 | 504 | 0.760 | 0.760 | 0.0 | 94304 | 504 | 1.190 | 1.130 | 5.3 | 94617 | 504 | 2.690 | 2.540 | 5.9 |
| 92663 | 506 | 1.610 | 1.610 | 0.0 | 94304 | 506 | 4.090 | 3.910 | 4.6 | 94617 | 506 | 7.030 | 6.640 | 5.9 |
| | | | | | | | | | | | | | | |
| 92663 | 507 | 1.450 | 1.450 | 0.0 | 94304 | 507 | 5.580 | 5.350 | 4.3 | 94617 | 507 | 7.860 | 7.440 | 5.6 |
| 92663 | 508 | 0.930 | 0.930 | 0.0 | 94304 | 508 | 4.550 | 4.400 | 3.4 | 94617 | 508 | 6.460 | 6.160 | 4.9 |
| 92663 | 509 | 1.090 | 1.090 | 0.0 | 94304 | 509 | 4.520 | 4.330 | 4.4 | 94617 | 509 | 7.580 | 7.170 | 5.7 |
| 92663 | 514 | 0.840 | 0.850 | -1.2 | 94304 | 514 | 4.200 | 4.040 | 4.0 | 94617 | 514 | 7.220 | 6.860 | 5.2 |
| 94007 | 501 | 26.300 | 25.000 | 5.2 | 94381 | 501 | 6.550 | 6.280 | 4.3 | 95124 | 501 | 3.540 | 3.350 | 5.7 |
| | | | | | | | | | | | | | | |
| 94007 | 504 | 7.400 | 6.980 | 6.0 | 94381 | 504 | 2.230 | 2.120 | 5.2 | 95124 | 504 | 1.000 | 0.940 | 6.4 |
| 94007 | 506 | 19.400 | 18.300 | 6.0 | 94381 | 506 | 7.680 | 7.340 | 4.6 | 95124 | 506 | 2.600 | 2.450 | 6.1 |
| 94007 | 507 | 21.600 | 20.500 | 5.4 | 94381 | 507 | 10.500 | 10.000 | 5.0 | 95124 | 507 | 2.900 | 2.750 | 5.5 |
| 94007 | 508 | 17.800 | 16.900 | 5.3 | 94381 | 508 | 8.560 | 8.260 | 3.6 | 95124 | 508 | 2.390 | 2.280 | 4.8 |
| 94007 | 509 | 20.800 | 19.700 | 5.6 | 94381 | 509 | 8.480 | 8.120 | 4.4 | 95124 | 509 | 2.800 | 2.650 | 5.7 |
| | | | | | | | | | | | | | | |
| 94007 | 514 | 19.900 | 18.900 | 5.3 | 94381 | 514 | 7.890 | 7.590 | 4.0 | 95124 | 514 | 2.670 | 2.530 | 5.5 |
| 94099 | 501 | 6.000 | 5.690 | 5.4 | 94404 | 501 | 10.400 | 9.880 | 5.3 | 95233 | 501 | 7.570 | 7.180 | 5.4 |
| 94099 | 504 | 1.690 | 1.590 | 6.3 | 94404 | 504 | 2.920 | 2.760 | 5.8 | 95233 | 504 | 2.120 | 2.010 | 5.5 |
| 94099 | 506 | 4.410 | 4.160 | 6.0 | 94404 | 506 | 7.660 | 7.220 | 6.1 | 95233 | 506 | 5.560 | 5.250 | 5.9 |
| 94099 | 507 | 4.930 | 4.660 | 5.8 | 94404 | 507 | 8.560 | 8.100 | 5.7 | 95233 | 507 | 6.220 | 5.890 | 5.6 |
| | | | | | | | | | | | | | | |
| 94099 | 508 | 4.050 | 3.860 | 4.9 | 94404 | 508 | 7.030 | 6.700 | 4.9 | 95233 | 508 | 5.110 | 4.870 | 4.9 |
| 94099 | 509 | 4.740 | 4.490 | 5.6 | 94404 | 509 | 8.240 | 7.800 | 5.6 | 95233 | 509 | 5.990 | 5.670 | 5.6 |
| 94099 | 514 | 4.530 | 4.300 | 5.3 | 94404 | 514 | 7.850 | 7.460 | 5.2 | 95233 | 514 | 5.710 | 5.430 | 5.2 |
| 94225 | 501 | 21.100 | 20.000 | 5.5 | 94569 | 501 | 7.030 | 6.670 | 5.4 | 95305 | 501 | 8.220 | 7.800 | 5.4 |
| 94225 | 504 | 5.930 | 5.600 | 5.9 | 94569 | 504 | 1.980 | 1.870 | 5.9 | 95305 | 504 | 2.310 | 2.180 | 6.0 |
| | | | | | | | | | | | | | | |
| 94225 | 506 | 15.500 | 14.600 | 6.2 | 94569 | 506 | 5.170 | 4.880 | 5.9 | 95305 | 506 | 6.050 | 5.700 | 6.1 |
| 94225 | 507 | 17.300 | 16.400 | 5.5 | 94569 | 507 | 5.780 | 5.470 | 5.7 | 95305 | 507 | 6.760 | 6.390 | 5.8 |
| 94225 | 508 | 14.200 | 13.600 | 4.4 | 94569 | 508 | 4.750 | 4.530 | 4.9 | 95305 | 508 | 5.550 | 5.290 | 4.9 |
| 94225 | 509 | 16.700 | 15.800 | 5.7 | 94569 | 509 | 5.560 | 5.270 | 5.5 | 95305 | 509 | 6.510 | 6.160 | 5.7 |
| 94225 | 514 | 15.900 | 15.100 | 5.3 | 94569 | 514 | 5.310 | 5.040 | 5.4 | 95305 | 514 | 6.200 | 5.890 | 5.3 |

L - LOWER CAP APPLIED
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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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 95306 | 501 | 13.100 | 13.100 | 0.0 | 95487 | 501 | 5.690 | 5.390 | 5.6 | 96053 | 501 | 2.500 | 2.400 | 4.2 |
| 95306 | 504 | 6.440 | 6.430 | 0.2 | 95487 | 504 | 1.600 | 1.510 | 6.0 | 96053 | 504 | 0.850 | 0.810 | 4.9 |
| 95306 | 506 | 13.600 | 13.600 | 0.0 | 95487 | 506 | 4.180 | 3.940 | 6.1 | 96053 | 506 | 2.930 | 2.800 | 4.6 |
| 95306 | 507 | 12.400 | 12.300 | 0.8 | 95487 | 507 | 4.670 | 4.420 | 5.7 | 96053 | 507 | 4.000 | 3.840 | 4.2 |
| 95306 | 508 | 7.830 | 7.890 | -0.8 | 95487 | 508 | 3.840 | 3.660 | 4.9 | 96053 | 508 | 3.270 | 3.150 | 3.8 |
| 95306 | 509 | 9.240 | 9.230 | 0.1 | 95487 | 509 | 4.510 | 4.260 | 5.9 | 96053 | 509 | 3.240 | 3.100 | 4.5 |
| 95306 | 514 | 7.130 | 7.160 | -0.4 | 95487 | 514 | 4.290 | 4.080 | 5.1 | 96053 | 514 | 3.010 | 2.900 | 3.8 |
| 95310 | 501 | 19.700 | 18.600 | 5.9 | 95505 | 501 | 6.430 | 6.440 | -0.2 | 96317 | 501 | 3.460 | 3.460 | 0.0 |
| 95310 | 504 | 5.520 | 5.210 | 6.0 | 95505 | 504 | 3.160 | 3.150 | 0.3 | 96317 | 504 | 1.700 | 1.690 | 0.6 |
| 95310 | 506 | 14.400 | 13.600 | 5.9 | 95505 | 506 | 6.690 | 6.690 | 0.0 | 96317 | 506 | 3.600 | 3.590 | 0.3 |
| 95310 | 507 | 16.100 | 15.300 | 5.2 | 95505 | 507 | 6.040 | 6.040 | 0.0 | 96317 | 507 | 3.240 | 3.240 | 0.0 |
| 95310 | 508 | 13.200 | 12.600 | 4.8 | 95505 | 508 | 3.840 | 3.870 | -0.8 | 96317 | 508 | 2.060 | 2.080 | -1.0 |
| 95310 | 509 | 15.500 | 14.700 | 5.4 | 95505 | 509 | 4.530 | 4.530 | 0.0 | 96317 | 509 | 2.430 | 2.430 | 0.0 |
| 95310 | 514 | 14.800 | 14.100 | 5.0 | 95505 | 514 | 3.500 | 3.520 | -0.6 | 96317 | 514 | 1.880 | 1.890 | -0.5 |
| 95357 | 501 | 3.340 | 3.340 | 0.0 | 95620 | 501 | 4.610 | 4.370 | 5.5 | 96408 | 501 | 9.190 | 8.710 | 5.5 |
| 95357 | 504 | 1.640 | 1.640 | 0.0 | 95620 | 504 | 1.290 | 1.220 | 5.7 | 96408 | 504 | 2.580 | 2.440 | 5.7 |
| 95357 | 506 | 3.470 | 3.470 | 0.0 | 95620 | 506 | 3.390 | 3.200 | 5.9 | 96408 | 506 | 6.750 | 6.370 | 6.0 |
| 95357 | 507 | 3.130 | 3.130 | 0.0 | 95620 | 507 | 3.790 | 3.590 | 5.6 | 96408 | 507 | 7.550 | 7.140 | 5.7 |
| 95357 | 508 | 2.000 | 2.010 | -0.5 | 95620 | 508 | 3.110 | 2.970 | 4.7 | 96408 | 508 | 6.200 | 5.910 | 4.9 |
| 95357 | 509 | 2.350 | 2.350 | 0.0 | 95620 | 509 | 3.650 | 3.460 | 5.5 | 96408 | 509 | 7.270 | 6.880 | 5.7 |
| 95357 | 514 | 1.820 | 1.820 | 0.0 | 95620 | 514 | 3.480 | 3.310 | 5.1 | 96408 | 514 | 6.930 | 6.580 | 5.3 |
| 95410 | 501 | 10.600 | 10.100 | 5.0 | 95625 | 501 | 11.400 | 11.100 | 2.7 | 96409 | 501 | 8.500 | 8.060 | 5.5 |
| 95410 | 504 | 2.980 | 2.810 | 6.0 | 95625 | 504 | 4.980 | 4.820 | 3.3 | 96409 | 504 | 2.390 | 2.250 | 6.2 |
| 95410 | 506 | 7.800 | 7.360 | 6.0 | 95625 | 506 | 9.800 | 9.520 | 2.9 | 96409 | 506 | 6.240 | 5.890 | 5.9 |
| 95410 | 507 | 8.710 | 8.250 | 5.6 | 95625 | 507 | 9.760 | 9.500 | 2.7 | 96409 | 507 | 6.980 | 6.600 | 5.8 |
| 95410 | 508 | 7.160 | 6.830 | 4.8 | 95625 | 508 | 8.270 | 8.100 | 2.1 | 96409 | 508 | 5.730 | 5.470 | 4.8 |
| 95410 | 509 | 8.400 | 7.950 | 5.7 | 95625 | 509 | 9.980 | 9.700 | 2.9 | 96409 | 509 | 6.720 | 6.360 | 5.7 |
| 95410 | 514 | 8.000 | 7.600 | 5.3 | 95625 | 514 | 9.870 | 9.640 | 2.4 | 96409 | 514 | 6.400 | 6.090 | 5.1 |
| 95455 | 501 | 13.800 | 13.800 | 0.0 | 95647 | 501 | 3.290 | 3.160 | 4.1 | 96410 | 501 | 7.460 | 7.070 | 5.5 |
| 95455 | 504 | 6.800 | 6.780 | 0.3 | 95647 | 504 | 1.120 | 1.070 | 4.7 | 96410 | 504 | 2.090 | 1.980 | 5.6 |
| 95455 | 506 | 14.300 | 14.400 | -0.7 | 95647 | 506 | 3.860 | 3.690 | 4.6 | 96410 | 506 | 5.470 | 5.170 | 5.8 |
| 95455 | 507 | 12.900 | 13.000 | -0.8 | 95647 | 507 | 5.270 | 5.050 | 4.4 | 96410 | 507 | 6.130 | 5.800 | 5.7 |
| 95455 | 508 | 8.260 | 8.320 | -0.7 | 95647 | 508 | 4.300 | 4.150 | 3.6 | 96410 | 508 | 5.030 | 4.800 | 4.8 |
| 95455 | 509 | 9.740 | 9.730 | 0.1 | 95647 | 509 | 4.260 | 4.080 | 4.4 | 96410 | 509 | 5.900 | 5.590 | 5.5 |
| 95455 | 514 | 7.520 | 7.550 | -0.4 | 95647 | 514 | 3.960 | 3.810 | 3.9 | 96410 | 514 | 5.620 | 5.340 | 5.2 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 96611 | 501 | 2.400 | 2.340 | 2.6 | 97050 | 501 | 5.670 | 5.530 | 2.5 | 97308 | 501 | 1.670 | 1.670 | 0.0 |
| 96611 | 504 | 1.060 | 1.020 | 3.9 | 97050 | 504 | 2.490 | 2.410 | 3.3 | 97308 | 504 | 0.820 | 0.820 | 0.0 |
| 96611 | 506 | 2.070 | 2.020 | 2.5 | 97050 | 506 | 4.900 | 4.760 | 2.9 | 97308 | 506 | 1.740 | 1.730 | 0.6 |
| 96611 | 507 | 2.060 | 2.010 | 2.5 | 97050 | 507 | 4.880 | 4.750 | 2.7 | 97308 | 507 | 1.570 | 1.570 | 0.0 |
| 96611 | 508 | 1.750 | 1.720 | 1.7 | 97050 | 508 | 4.130 | 4.050 | 2.0 | 97308 | 508 | 1.000 | 1.000 | 0.0 |
| | | | | | | | | | | | | | | |
| 96611 | 509 | 2.110 | 2.050 | 2.9 | 97050 | 509 | 4.980 | 4.850 | 2.7 | 97308 | 509 | 1.180 | 1.170 | 0.9 |
| 96611 | 514 | 2.090 | 2.040 | 2.5 | 97050 | 514 | 4.940 | 4.820 | 2.5 | 97308 | 514 | 0.910 | 0.910 | 0.0 |
| 96702 | 501 | 10.600 | 10.000 | 6.0 | 97111 | 501 | 12.600 | 12.000 | 5.0 | 97447 | 501 | 5.480 | 5.490 | -0.2 |
| 96702 | 504 | 2.970 | 2.800 | 6.1 | 97111 | 504 | 3.570 | 3.360 | 6.2 | 97447 | 504 | 2.700 | 2.690 | 0.4 |
| 96702 | 506 | 7.770 | 7.330 | 6.0 | 97111 | 506 | 9.320 | 8.800 | 5.9 | 97447 | 506 | 5.700 | 5.700 | 0.0 |
| | | | | | | | | | | | | | | |
| 96702 | 507 | 8.680 | 8.220 | 5.6 | 97111 | 507 | 10.400 | 9.860 | 5.5 | 97447 | 507 | 5.150 | 5.150 | 0.0 |
| 96702 | 508 | 7.130 | 6.800 | 4.9 | 97111 | 508 | 8.570 | 8.160 | 5.0 | 97447 | 508 | 3.280 | 3.300 | -0.6 |
| 96702 | 509 | 8.370 | 7.920 | 5.7 | 97111 | 509 | 10.100 | 9.500 | 6.3 | 97447 | 509 | 3.860 | 3.860 | 0.0 |
| 96702 | 514 | 7.970 | 7.580 | 5.1 | 97111 | 514 | 9.560 | 9.090 | 5.2 | 97447 | 514 | 2.980 | 2.990 | -0.3 |
| 96816 | 501 | 9.880 | 9.400 | 5.1 | 97220 | 501 | 0.890 | 0.890 | 0.0 | 97650 | 501 | 8.760 | 8.310 | 5.4 |
| | | | | | | | | | | | | | | |
| 96816 | 504 | 2.790 | 2.630 | 6.1 | 97220 | 504 | 0.430 | 0.440 | -2.3 | 97650 | 504 | 2.460 | 2.320 | 6.0 |
| 96816 | 506 | 7.280 | 6.880 | 5.8 | 97220 | 506 | 0.930 | 0.930 | 0.0 | 97650 | 506 | 6.440 | 6.080 | 5.9 |
| 96816 | 507 | 8.150 | 7.710 | 5.7 | 97220 | 507 | 0.840 | 0.840 | 0.0 | 97650 | 507 | 7.200 | 6.810 | 5.7 |
| 96816 | 508 | 6.700 | 6.380 | 5.0 | 97220 | 508 | 0.530 | 0.540 | -1.9 | 97650 | 508 | 5.920 | 5.640 | 5.0 |
| 96816 | 509 | 7.840 | 7.430 | 5.5 | 97220 | 509 | 0.630 | 0.630 | 0.0 | 97650 | 509 | 6.940 | 6.570 | 5.6 |
| | | | | | | | | | | | | | | |
| 96816 | 514 | 7.480 | 7.110 | 5.2 | 97220 | 514 | 0.480 | 0.490 | -2.0 | 97650 | 514 | 6.610 | 6.280 | 5.3 |
| 96872 | 501 | 12.300 | 12.300 | 0.0 | 97222 | 501 | 1.810 | 1.740 | 4.0 | 97651 | 501 | 16.200 | 16.200 | 0.0 |
| 96872 | 504 | 6.040 | 6.020 | 0.3 | 97222 | 504 | 0.610 | 0.590 | 3.4 | 97651 | 504 | 7.960 | 7.950 | 0.1 |
| 96872 | 506 | 12.700 | 12.800 | -0.8 | 97222 | 506 | 2.120 | 2.030 | 4.4 | 97651 | 506 | 16.900 | 16.800 | 0.6 |
| 96872 | 507 | 11.600 | 11.500 | 0.9 | 97222 | 507 | 2.890 | 2.780 | 4.0 | 97651 | 507 | 15.200 | 15.200 | 0.0 |
| | | | | | | | | | | | | | | |
| 96872 | 508 | 7.340 | 7.390 | -0.7 | 97222 | 508 | 2.360 | 2.280 | 3.5 | 97651 | 508 | 9.680 | 9.750 | -0.7 |
| 96872 | 509 | 8.650 | 8.640 | 0.1 | 97222 | 509 | 2.340 | 2.240 | 4.5 | 97651 | 509 | 11.500 | 11.400 | 0.9 |
| 96872 | 514 | 6.680 | 6.710 | -0.4 | 97222 | 514 | 2.180 | 2.100 | 3.8 | 97651 | 514 | 8.810 | 8.850 | -0.5 |
| 97047 | 501 | 7.300 | 7.120 | 2.5 | 97223 | 501 | 2.730 | 2.620 | 4.2 | 97652 | 501 | 14.000 | 14.100 | -0.7 |
| 97047 | 504 | 3.200 | 3.110 | 2.9 | 97223 | 504 | 0.930 | 0.890 | 4.5 | 97652 | 504 | 6.920 | 6.890 | 0.4 |
| | | | | | | | | | | | | | | |
| 97047 | 506 | 6.310 | 6.130 | 2.9 | 97223 | 506 | 3.200 | 3.060 | 4.6 | 97652 | 506 | 14.600 | 14.600 | 0.0 |
| 97047 | 507 | 6.280 | 6.120 | 2.6 | 97223 | 507 | 4.380 | 4.190 | 4.5 | 97652 | 507 | 13.200 | 13.200 | 0.0 |
| 97047 | 508 | 5.330 | 5.220 | 2.1 | 97223 | 508 | 3.570 | 3.440 | 3.8 | 97652 | 508 | 8.410 | 8.460 | -0.6 |
| 97047 | 509 | 6.420 | 6.250 | 2.7 | 97223 | 509 | 3.540 | 3.390 | 4.4 | 97652 | 509 | 9.880 | 9.900 | -0.2 |
| 97047 | 514 | 6.350 | 6.210 | 2.3 | 97223 | 514 | 3.290 | 3.160 | 4.1 | 97652 | 514 | 7.650 | 7.680 | -0.4 |

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

STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 97653 | 501 | 7.490 | 7.110 | 5.3 | 98090 | 501 | 0.320 | 0.300 | 6.7 | 98153 | 501 | 8.580 | 8.590 | -0.1 |
| 97653 | 504 | 2.100 | 1.990 | 5.5 | 98090 | 504 | 0.089 | 0.084 | 6.0 | 98153 | 504 | 4.220 | 4.210 | 0.2 |
| 97653 | 506 | 5.500 | 5.200 | 5.8 | 98090 | 506 | 0.231 | 0.219 | 5.5 | 98153 | 506 | 8.920 | 8.920 | 0.0 |
| 97653 | 507 | 6.160 | 5.830 | 5.7 | 98090 | 507 | 0.260 | 0.245 | 6.1 | 98153 | 507 | 8.050 | 8.050 | 0.0 |
| 97653 | 508 | 5.060 | 4.820 | 5.0 | 98090 | 508 | 0.212 | 0.203 | 4.4 | 98153 | 508 | 5.130 | 5.160 | -0.6 |
| 97653 | 509 | 5.930 | 5.620 | 5.5 | 98090 | 509 | 0.247 | 0.236 | 4.7 | 98153 | 509 | 6.050 | 6.040 | 0.2 |
| 97653 | 514 | 5.650 | 5.370 | 5.2 | 98090 | 514 | 0.238 | 0.226 | 5.3 | 98153 | 514 | 4.660 | 4.690 | -0.6 |
| 97654 | 501 | 13.000 | 12.400 | 4.8 | 98091 | 501 | 0.350 | 0.320 | 9.4 | 98154 | 501 | 10.200 | 10.100 | 1.0 |
| 97654 | 504 | 3.680 | 3.470 | 6.1 | 98091 | 504 | 0.096 | 0.091 | 5.5 | 98154 | 504 | 4.980 | 4.970 | 0.2 |
| 97654 | 506 | 9.600 | 9.060 | 6.0 | 98091 | 506 | 0.247 | 0.237 | 4.2 | 98154 | 506 | 10.600 | 10.500 | 1.0 |
| 97654 | 507 | 10.800 | 10.200 | 5.9 | 98091 | 507 | 0.280 | 0.270 | 3.7 | 98154 | 507 | 9.500 | 9.510 | -0.1 |
| 97654 | 508 | 8.820 | 8.410 | 4.9 | 98091 | 508 | 0.231 | 0.220 | 5.0 | 98154 | 508 | 6.060 | 6.100 | -0.7 |
| 97654 | 509 | 10.400 | 9.790 | 6.2 | 98091 | 509 | 0.270 | 0.260 | 3.8 | 98154 | 509 | 7.130 | 7.130 | 0.0 |
| 97654 | 514 | 9.860 | 9.370 | 5.2 | 98091 | 514 | 0.260 | 0.245 | 6.1 | 98154 | 514 | 5.510 | 5.530 | -0.4 |
| 97655 | 501 | 12.500 | 12.500 | 0.0 | 98092 | 501 | 1.040 | 0.980 | 6.1 | 98155 | 501 | 14.200 | 14.200 | 0.0 |
| 97655 | 504 | 6.160 | 6.130 | 0.5 | 98092 | 504 | 0.300 | 0.280 | 7.1 | 98155 | 504 | 6.980 | 6.950 | 0.4 |
| 97655 | 506 | 13.000 | 13.000 | 0.0 | 98092 | 506 | 0.760 | 0.720 | 5.6 | 98155 | 506 | 14.700 | 14.700 | 0.0 |
| 97655 | 507 | 11.800 | 11.700 | 0.9 | 98092 | 507 | 0.850 | 0.810 | 4.9 | 98155 | 507 | 13.300 | 13.300 | 0.0 |
| 97655 | 508 | 7.480 | 7.530 | -0.7 | 98092 | 508 | 0.700 | 0.670 | 4.5 | 98155 | 508 | 8.480 | 8.530 | -0.6 |
| 97655 | 509 | 8.810 | 8.810 | 0.0 | 98092 | 509 | 0.820 | 0.780 | 5.1 | 98155 | 509 | 9.980 | 9.980 | 0.0 |
| 97655 | 514 | 6.810 | 6.840 | -0.4 | 98092 | 514 | 0.780 | 0.740 | 5.4 | 98155 | 514 | 7.720 | 7.750 | -0.4 |
| 98002 | 501 | 2.260 | 2.270 | -0.4 | 98111 | 501 | 0.690 | 0.660 | 4.5 | 98157 | 501 | 9.060 | 9.070 | -0.1 |
| 98002 | 504 | 1.120 | 1.110 | 0.9 | 98111 | 504 | 0.235 | 0.224 | 4.9 | 98157 | 504 | 4.460 | 4.440 | 0.5 |
| 98002 | 506 | 2.350 | 2.350 | 0.0 | 98111 | 506 | 0.810 | 0.770 | 5.2 | 98157 | 506 | 9.420 | 9.410 | 0.1 |
| 98002 | 507 | 2.120 | 2.130 | -0.5 | 98111 | 507 | 1.110 | 1.060 | 4.7 | 98157 | 507 | 8.510 | 8.500 | 0.1 |
| 98002 | 508 | 1.350 | 1.360 | -0.7 | 98111 | 508 | 0.900 | 0.870 | 3.4 | 98157 | 508 | 5.410 | 5.450 | -0.7 |
| 98002 | 509 | 1.590 | 1.590 | 0.0 | 98111 | 509 | 0.900 | 0.860 | 4.7 | 98157 | 509 | 6.380 | 6.380 | 0.0 |
| 98002 | 514 | 1.240 | 1.240 | 0.0 | 98111 | 514 | 0.830 | 0.800 | 3.7 | 98157 | 514 | 4.930 | 4.950 | -0.4 |
| 98003 | 501 | 2.340 | 2.220 | 5.4 | 98152 | 501 | 7.630 | 7.640 | -0.1 | 98159 | 501 | 6.080 | 6.090 | -0.2 |
| 98003 | 504 | 0.660 | 0.620 | 6.5 | 98152 | 504 | 3.740 | 3.740 | 0.0 | 98159 | 504 | 2.980 | 2.980 | 0.0 |
| 98003 | 506 | 1.720 | 1.630 | 5.5 | 98152 | 506 | 7.920 | 7.930 | -0.1 | 98159 | 506 | 6.310 | 6.320 | -0.2 |
| 98003 | 507 | 1.930 | 1.820 | 6.0 | 98152 | 507 | 7.160 | 7.160 | 0.0 | 98159 | 507 | 5.700 | 5.700 | 0.0 |
| 98003 | 508 | 1.580 | 1.510 | 4.6 | 98152 | 508 | 4.550 | 4.590 | -0.9 | 98159 | 508 | 3.640 | 3.660 | -0.5 |
| 98003 | 509 | 1.860 | 1.760 | 5.7 | 98152 | 509 | 5.370 | 5.370 | 0.0 | 98159 | 509 | 4.280 | 4.280 | 0.0 |
| 98003 | 514 | 1.770 | 1.680 | 5.4 | 98152 | 514 | 4.150 | 4.170 | -0.5 | 98159 | 514 | 3.310 | 3.320 | -0.3 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 98160 | 501 | 12.800 | 12.900 | -0.8 | 98303 | 501 | 28.500 | 28.500 | 0.0 | 98308 | 501 | 2.730 | 2.590 | 5.4 |
| 98160 | 504 | 6.320 | 6.310 | 0.2 | 98303 | 504 | 14.000 | 14.000 | 0.0 | 98308 | 504 | 0.770 | 0.720 | 6.9 |
| 98160 | 506 | 13.300 | 13.400 | -0.7 | 98303 | 506 | 29.600 | 29.600 | 0.0 | 98308 | 506 | 2.010 | 1.890 | 6.3 |
| 98160 | 507 | 12.100 | 12.100 | 0.0 | 98303 | 507 | 26.800 | 26.700 | 0.4 | 98308 | 507 | 2.240 | 2.120 | 5.7 |
| 98160 | 508 | 7.700 | 7.740 | -0.5 | 98303 | 508 | 17.000 | 17.100 | -0.6 | 98308 | 508 | 1.840 | 1.760 | 4.5 |
| 98160 | 509 | 9.070 | 9.060 | 0.1 | 98303 | 509 | 20.100 | 20.000 | 0.5 | 98308 | 509 | 2.160 | 2.040 | 5.9 |
| 98160 | 514 | 7.000 | 7.030 | -0.4 | 98303 | 514 | 15.500 | 15.600 | -0.6 | 98308 | 514 | 2.060 | 1.960 | 5.1 |
| 98161 | 501 | 14.400 | 14.400 | 0.0 | 98304 | 501 | 13.100 | 12.400 | 5.6 | 98309 | 501 | 14.300 | 14.300 | 0.0 |
| 98161 | 504 | 7.080 | 7.070 | 0.1 | 98304 | 504 | 3.690 | 3.480 | 6.0 | 98309 | 504 | 7.020 | 7.010 | 0.1 |
| 98161 | 506 | 15.000 | 15.000 | 0.0 | 98304 | 506 | 9.630 | 9.090 | 5.9 | 98309 | 506 | 14.800 | 14.900 | -0.7 |
| 98161 | 507 | 13.500 | 13.500 | 0.0 | 98304 | 507 | 10.800 | 10.200 | 5.9 | 98309 | 507 | 13.400 | 13.400 | 0.0 |
| 98161 | 508 | 8.620 | 8.680 | -0.7 | 98304 | 508 | 8.850 | 8.430 | 5.0 | 98309 | 508 | 8.550 | 8.610 | -0.7 |
| 98161 | 509 | 10.200 | 10.200 | 0.0 | 98304 | 509 | 10.400 | 9.820 | 5.9 | 98309 | 509 | 10.100 | 10.100 | 0.0 |
| 98161 | 514 | 7.840 | 7.880 | -0.5 | 98304 | 514 | 9.880 | 9.390 | 5.2 | 98309 | 514 | 7.780 | 7.810 | -0.4 |
| 98163 | 501 | 15.100 | 15.200 | -0.7 | 98305 | 501 | 5.860 | 5.720 | 2.4 | 98344 | 501 | 1.630 | 1.590 | 2.5 |
| 98163 | 504 | 7.440 | 7.420 | 0.3 | 98305 | 504 | 2.570 | 2.490 | 3.2 | 98344 | 504 | 0.720 | 0.690 | 4.3 |
| 98163 | 506 | 15.700 | 15.700 | 0.0 | 98305 | 506 | 5.070 | 4.920 | 3.0 | 98344 | 506 | 1.410 | 1.370 | 2.9 |
| 98163 | 507 | 14.200 | 14.200 | 0.0 | 98305 | 507 | 5.050 | 4.910 | 2.9 | 98344 | 507 | 1.400 | 1.370 | 2.2 |
| 98163 | 508 | 9.050 | 9.110 | -0.7 | 98305 | 508 | 4.280 | 4.190 | 2.1 | 98344 | 508 | 1.200 | 1.170 | 2.6 |
| 98163 | 509 | 10.700 | 10.700 | 0.0 | 98305 | 509 | 5.150 | 5.010 | 2.8 | 98344 | 509 | 1.430 | 1.400 | 2.1 |
| 98163 | 514 | 8.230 | 8.270 | -0.5 | 98305 | 514 | 5.100 | 4.990 | 2.2 | 98344 | 514 | 1.420 | 1.390 | 2.2 |
| 98164 | 501 | 2.300 | 2.210 | 4.1 | 98306 | 501 | 15.100 | 14.700 | 2.7 | 98405 | 501 | 2.690 | 2.620 | 2.7 |
| 98164 | 504 | 0.780 | 0.750 | 4.0 | 98306 | 504 | 6.620 | 6.420 | 3.1 | 98405 | 504 | 1.190 | 1.140 | 4.4 |
| 98164 | 506 | 2.700 | 2.580 | 4.7 | 98306 | 506 | 13.000 | 12.700 | 2.4 | 98405 | 506 | 2.320 | 2.260 | 2.7 |
| 98164 | 507 | 3.690 | 3.530 | 4.5 | 98306 | 507 | 12.900 | 12.600 | 2.4 | 98405 | 507 | 2.310 | 2.250 | 2.7 |
| 98164 | 508 | 3.010 | 2.910 | 3.4 | 98306 | 508 | 11.000 | 10.800 | 1.9 | 98405 | 508 | 1.970 | 1.920 | 2.6 |
| 98164 | 509 | 2.980 | 2.860 | 4.2 | 98306 | 509 | 13.200 | 12.900 | 2.3 | 98405 | 509 | 2.360 | 2.300 | 2.6 |
| 98164 | 514 | 2.780 | 2.670 | 4.1 | 98306 | 514 | 13.100 | 12.800 | 2.3 | 98405 | 514 | 2.340 | 2.290 | 2.2 |
| 98257 | 501 | 3.540 | 3.350 | 5.7 | 98307 | 501 | 4.150 | 3.940 | 5.3 | 98413 | 501 | 34.500 | 32.700 | 5.5 |
| 98257 | 504 | 1.000 | 0.940 | 6.4 | 98307 | 504 | 1.170 | 1.100 | 6.4 | 98413 | 504 | 9.700 | 9.150 | 6.0 |
| 98257 | 506 | 2.600 | 2.450 | 6.1 | 98307 | 506 | 3.050 | 2.880 | 5.9 | 98413 | 506 | 25.400 | 23.900 | 6.3 |
| 98257 | 507 | 2.900 | 2.750 | 5.5 | 98307 | 507 | 3.410 | 3.230 | 5.6 | 98413 | 507 | 28.400 | 26.800 | 6.0 |
| 98257 | 508 | 2.390 | 2.280 | 4.8 | 98307 | 508 | 2.810 | 2.670 | 5.2 | 98413 | 508 | 23.300 | 22.200 | 5.0 |
| 98257 | 509 | 2.800 | 2.650 | 5.7 | 98307 | 509 | 3.280 | 3.110 | 5.5 | 98413 | 509 | 27.300 | 25.900 | 5.4 |
| 98257 | 514 | 2.670 | 2.530 | 5.5 | 98307 | 514 | 3.130 | 2.970 | 5.4 | 98413 | 514 | 26.100 | 24.700 | 5.7 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 98414 | 501 | 31.600 | 30.000 | 5.3 | 98426 | 501 | 6.080 | 5.760 | 5.6 | 98483 | 501 | 13.400 | 12.800 | 4.7 |
| 98414 | 504 | 8.880 | 8.380 | 6.0 | 98426 | 504 | 1.710 | 1.610 | 6.2 | 98483 | 504 | 3.780 | 3.570 | 5.9 |
| 98414 | 506 | 23.200 | 21.900 | 5.9 | 98426 | 506 | 4.470 | 4.210 | 6.2 | 98483 | 506 | 9.880 | 9.330 | 5.9 |
| 98414 | 507 | 26.000 | 24.600 | 5.7 | 98426 | 507 | 4.990 | 4.720 | 5.7 | 98483 | 507 | 11.100 | 10.500 | 5.7 |
| 98414 | 508 | 21.300 | 20.300 | 4.9 | 98426 | 508 | 4.100 | 3.910 | 4.9 | 98483 | 508 | 9.080 | 8.660 | 4.8 |
| 98414 | 509 | 25.000 | 23.700 | 5.5 | 98426 | 509 | 4.800 | 4.550 | 5.5 | 98483 | 509 | 10.700 | 10.100 | 5.9 |
| 98414 | 514 | 23.800 | 22.600 | 5.3 | 98426 | 514 | 4.580 | 4.350 | 5.3 | 98483 | 514 | 10.200 | 9.640 | 5.8 |
| 98415 | 501 | 4.150 | 3.940 | 5.3 | 98427 | 501 | 5.920 | 5.610 | 5.5 | 98502 | 501 | 12.800 | 12.200 | 4.9 |
| 98415 | 504 | 1.170 | 1.100 | 6.4 | 98427 | 504 | 1.660 | 1.570 | 5.7 | 98502 | 504 | 3.620 | 3.410 | 6.2 |
| 98415 | 506 | 3.050 | 2.880 | 5.9 | 98427 | 506 | 4.350 | 4.100 | 6.1 | 98502 | 506 | 9.460 | 8.930 | 5.9 |
| 98415 | 507 | 3.410 | 3.230 | 5.6 | 98427 | 507 | 4.860 | 4.600 | 5.7 | 98502 | 507 | 10.600 | 10.000 | 6.0 |
| 98415 | 508 | 2.810 | 2.670 | 5.2 | 98427 | 508 | 3.990 | 3.810 | 4.7 | 98502 | 508 | 8.690 | 8.290 | 4.8 |
| 98415 | 509 | 3.280 | 3.110 | 5.5 | 98427 | 509 | 4.680 | 4.430 | 5.6 | 98502 | 509 | 10.200 | 9.650 | 5.7 |
| 98415 | 514 | 3.130 | 2.970 | 5.4 | 98427 | 514 | 4.470 | 4.240 | 5.4 | 98502 | 514 | 9.710 | 9.230 | 5.2 |
| 98423 | 501 | 9.880 | 9.370 | 5.4 | 98429 | 501 | 2.980 | 2.980 | 0.0 | 98555 | 501 | 6.000 | 5.690 | 5.4 |
| 98423 | 504 | 2.780 | 2.620 | 6.1 | 98429 | 504 | 1.460 | 1.460 | 0.0 | 98555 | 504 | 1.690 | 1.590 | 6.3 |
| 98423 | 506 | 7.260 | 6.850 | 6.0 | 98429 | 506 | 3.090 | 3.100 | -0.3 | 98555 | 506 | 4.410 | 4.160 | 6.0 |
| 98423 | 507 | 8.110 | 7.680 | 5.6 | 98429 | 507 | 2.800 | 2.800 | 0.0 | 98555 | 507 | 4.930 | 4.660 | 5.8 |
| 98423 | 508 | 6.670 | 6.360 | 4.9 | 98429 | 508 | 1.780 | 1.790 | -0.6 | 98555 | 508 | 4.050 | 3.860 | 4.9 |
| 98423 | 509 | 7.820 | 7.400 | 5.7 | 98429 | 509 | 2.090 | 2.100 | -0.5 | 98555 | 509 | 4.740 | 4.490 | 5.6 |
| 98423 | 514 | 7.450 | 7.080 | 5.2 | 98429 | 514 | 1.620 | 1.630 | -0.6 | 98555 | 514 | 4.530 | 4.300 | 5.3 |
| 98424 | 501 | 16.800 | 15.900 | 5.7 | 98449 | 501 | 8.500 | 8.060 | 5.5 | 98597 | 501 | 1.340 | 1.280 | 4.7 |
| 98424 | 504 | 4.710 | 4.440 | 6.1 | 98449 | 504 | 2.390 | 2.250 | 6.2 | 98597 | 504 | 0.380 | 0.360 | 5.6 |
| 98424 | 506 | 12.400 | 11.600 | 6.9 | 98449 | 506 | 6.240 | 5.890 | 5.9 | 98597 | 506 | 0.990 | 0.930 | 6.5 |
| 98424 | 507 | 13.700 | 13.000 | 5.4 | 98449 | 507 | 6.980 | 6.600 | 5.8 | 98597 | 507 | 1.110 | 1.050 | 5.7 |
| 98424 | 508 | 11.300 | 10.800 | 4.6 | 98449 | 508 | 5.730 | 5.470 | 4.8 | 98597 | 508 | 0.910 | 0.870 | 4.6 |
| 98424 | 509 | 13.200 | 12.600 | 4.8 | 98449 | 509 | 6.720 | 6.360 | 5.7 | 98597 | 509 | 1.070 | 1.010 | 5.9 |
| 98424 | 514 | 12.600 | 12.000 | 5.0 | 98449 | 514 | 6.400 | 6.090 | 5.1 | 98597 | 514 | 1.020 | 0.960 | 6.2 |
| 98425 | 501 | 6.880 | 6.520 | 5.5 | 98482 | 501 | 9.110 | 8.640 | 5.4 | 98598 | 501 | 0.460 | 0.440 | 4.5 |
| 98425 | 504 | 1.940 | 1.820 | 6.6 | 98482 | 504 | 2.560 | 2.420 | 5.8 | 98598 | 504 | 0.129 | 0.122 | 5.7 |
| 98425 | 506 | 5.060 | 4.770 | 6.1 | 98482 | 506 | 6.690 | 6.320 | 5.9 | 98598 | 506 | 0.340 | 0.320 | 6.2 |
| 98425 | 507 | 5.650 | 5.350 | 5.6 | 98482 | 507 | 7.480 | 7.080 | 5.6 | 98598 | 507 | 0.380 | 0.360 | 5.6 |
| 98425 | 508 | 4.640 | 4.430 | 4.7 | 98482 | 508 | 6.150 | 5.860 | 4.9 | 98598 | 508 | 0.320 | 0.300 | 6.7 |
| 98425 | 509 | 5.440 | 5.150 | 5.6 | 98482 | 509 | 7.210 | 6.820 | 5.7 | 98598 | 509 | 0.370 | 0.350 | 5.7 |
| 98425 | 514 | 5.190 | 4.930 | 5.3 | 98482 | 514 | 6.870 | 6.530 | 5.2 | 98598 | 514 | 0.350 | 0.330 | 6.1 |

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

STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

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

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 98601 | 501 | 15.400 | 14.600 | 5.5 | 98659 | 501 | 2.620 | 2.630 | -0.4 | 98710 | 501 | 8.420 | 7.980 | 5.5 |
| 98601 | 504 | 4.330 | 4.090 | 5.9 | 98659 | 504 | 1.280 | 1.290 | -0.8 | 98710 | 504 | 2.360 | 2.230 | 5.8 |
| 98601 | 506 | 11.400 | 10.700 | 6.5 | 98659 | 506 | 2.730 | 2.720 | 0.4 | 98710 | 506 | 6.180 | 5.840 | 5.8 |
| 98601 | 507 | 12.600 | 12.000 | 5.0 | 98659 | 507 | 2.460 | 2.460 | 0.0 | 98710 | 507 | 6.920 | 6.540 | 5.8 |
| 98601 | 508 | 10.400 | 9.920 | 4.8 | 98659 | 508 | 1.570 | 1.580 | -0.6 | 98710 | 508 | 5.680 | 5.420 | 4.8 |
| | | | | | | | | | | | | | | |
| 98601 | 509 | 12.200 | 11.500 | 6.1 | 98659 | 509 | 1.850 | 1.850 | 0.0 | 98710 | 509 | 6.660 | 6.310 | 5.5 |
| 98601 | 514 | 11.700 | 11.000 | 6.4 | 98659 | 514 | 1.420 | 1.430 | -0.7 | 98710 | 514 | 6.350 | 6.030 | 5.3 |
| 98624 | 501 | 2.420 | 2.300 | 5.2 | 98677 | 501 | 41.900 | 39.700 | 5.5 | 98751 | 501 | 11.100 | 11.100 | 0.0 |
| 98624 | 504 | 0.680 | 0.640 | 6.2 | 98677 | 504 | 11.800 | 11.100 | 6.3 | 98751 | 504 | 5.440 | 5.430 | 0.2 |
| 98624 | 506 | 1.780 | 1.680 | 6.0 | 98677 | 506 | 30.800 | 29.100 | 5.8 | 98751 | 506 | 11.600 | 11.500 | 0.9 |
| | | | | | | | | | | | | | | |
| 98624 | 507 | 1.990 | 1.880 | 5.9 | 98677 | 507 | 34.400 | 32.600 | 5.5 | 98751 | 507 | 10.400 | 10.400 | 0.0 |
| 98624 | 508 | 1.630 | 1.560 | 4.5 | 98677 | 508 | 28.300 | 27.000 | 4.8 | 98751 | 508 | 6.620 | 6.670 | -0.7 |
| 98624 | 509 | 1.920 | 1.810 | 6.1 | 98677 | 509 | 33.200 | 31.400 | 5.7 | 98751 | 509 | 7.810 | 7.800 | 0.1 |
| 98624 | 514 | 1.830 | 1.740 | 5.2 | 98677 | 514 | 31.600 | 30.000 | 5.3 | 98751 | 514 | 6.030 | 6.050 | -0.3 |
| 98636 | 501 | 3.360 | 3.220 | 4.3 | 98678 | 501 | 37.100 | 35.300 | 5.1 | 98805 | 501 | 11.000 | 10.400 | 5.8 |
| | | | | | | | | | | | | | | |
| 98636 | 504 | 1.150 | 1.090 | 5.5 | 98678 | 504 | 10.500 | 9.870 | 6.4 | 98805 | 504 | 3.090 | 2.920 | 5.8 |
| 98636 | 506 | 3.930 | 3.760 | 4.5 | 98678 | 506 | 27.400 | 25.800 | 6.2 | 98805 | 506 | 8.070 | 7.620 | 5.9 |
| 98636 | 507 | 5.370 | 5.150 | 4.3 | 98678 | 507 | 30.500 | 28.900 | 5.5 | 98805 | 507 | 9.030 | 8.540 | 5.7 |
| 98636 | 508 | 4.390 | 4.230 | 3.8 | 98678 | 508 | 25.100 | 23.900 | 5.0 | 98805 | 508 | 7.420 | 7.070 | 5.0 |
| 98636 | 509 | 4.350 | 4.160 | 4.6 | 98678 | 509 | 29.400 | 27.900 | 5.4 | 98805 | 509 | 8.690 | 8.240 | 5.5 |
| | | | | | | | | | | | | | | |
| 98636 | 514 | 4.040 | 3.890 | 3.9 | 98678 | 514 | 28.100 | 26.700 | 5.2 | 98805 | 514 | 8.290 | 7.880 | 5.2 |
| 98640 | 501 | 266.000 | 252.000 | 5.6 | 98699 | 501 | 12.200 | 11.500 | 6.1 | 98806 | 501 | 3.120 | 3.000 | 4.0 |
| 98640 | 504 | 74.700 | 70.500 | 6.0 | 98699 | 504 | 3.400 | 3.210 | 5.9 | 98806 | 504 | 1.070 | 1.010 | 5.9 |
| 98640 | 506 | 196.000 | 184.000 | 6.5 | 98699 | 506 | 8.890 | 8.400 | 5.8 | 98806 | 506 | 3.670 | 3.500 | 4.9 |
| 98640 | 507 | 218.000 | 207.000 | 5.3 | 98699 | 507 | 9.980 | 9.410 | 6.1 | 98806 | 507 | 5.010 | 4.790 | 4.6 |
| | | | | | | | | | | | | | | |
| 98640 | 508 | 180.000 | 171.000 | 5.3 | 98699 | 508 | 8.170 | 7.790 | 4.9 | 98806 | 508 | 4.090 | 3.940 | 3.8 |
| 98640 | 509 | 210.000 | 199.000 | 5.5 | 98699 | 509 | 9.580 | 9.070 | 5.6 | 98806 | 509 | 4.050 | 3.880 | 4.4 |
| 98640 | 514 | 201.000 | 190.000 | 5.8 | 98699 | 514 | 9.130 | 8.680 | 5.2 | 98806 | 514 | 3.760 | 3.620 | 3.9 |
| 98658 | 501 | 14.600 | 14.700 | -0.7 | 98705 | 501 | 20.700 | 20.800 | -0.5 | 98810 | 501 | 8.270 | 8.060 | 2.6 |
| 98658 | 504 | 7.200 | 7.190 | 0.1 | 98705 | 504 | 10.200 | 10.200 | 0.0 | 98810 | 504 | 3.630 | 3.520 | 3.1 |
| | | | | | | | | | | | | | | |
| 98658 | 506 | 15.200 | 15.200 | 0.0 | 98705 | 506 | 21.500 | 21.500 | 0.0 | 98810 | 506 | 7.140 | 6.940 | 2.9 |
| 98658 | 507 | 13.700 | 13.800 | -0.7 | 98705 | 507 | 19.500 | 19.500 | 0.0 | 98810 | 507 | 7.110 | 6.920 | 2.7 |
| 98658 | 508 | 8.760 | 8.820 | -0.7 | 98705 | 508 | 12.400 | 12.500 | -0.8 | 98810 | 508 | 6.030 | 5.900 | 2.2 |
| 98658 | 509 | 10.400 | 10.300 | 1.0 | 98705 | 509 | 14.600 | 14.600 | 0.0 | 98810 | 509 | 7.260 | 7.070 | 2.7 |
| 98658 | 514 | 7.970 | 8.010 | -0.5 | 98705 | 514 | 11.300 | 11.300 | 0.0 | 98810 | 514 | 7.190 | 7.030 | 2.3 |

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

STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS

                              LOSS COST % CHANGE BY CLASS


|            | PROPOSED | PRESENT | %    |            | PROPOSED | PRESENT | %    |            | PROPOSED | PRESENT | %    |
| CLASS TERR | OCCURR   | OCCURR  | CHG  | CLASS TERR | OCCURR   | OCCURR  | CHG  | CLASS TERR | OCCURR   | OCCURR  | CHG  |
|------------|----------|---------|------|------------|----------|---------|------|------------|----------|---------|------|
| 98813 501  | 7.970    | 7.780   | 2.4  | 98967 501  | 8.570    | 8.130   | 5.4  | 99111 501  | 4.190    | 3.970   | 5.5  |
| 98813 504  | 3.500    | 3.390   | 3.2  | 98967 504  | 2.410    | 2.270   | 6.2  | 99111 504  | 1.180    | 1.110   | 6.3  |
| 98813 506  | 6.900    | 6.700   | 3.0  | 98967 506  | 6.290    | 5.940   | 5.9  | 99111 506  | 3.080    | 2.910   | 5.8  |
| 98813 507  | 6.870    | 6.680   | 2.8  | 98967 507  | 7.040    | 6.660   | 5.7  | 99111 507  | 3.440    | 3.260   | 5.5  |
| 98813 508  | 5.820    | 5.700   | 2.1  | 98967 508  | 5.790    | 5.520   | 4.9  | 99111 508  | 2.830    | 2.700   | 4.8  |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 98813 509  | 7.000    | 6.820   | 2.6  | 98967 509  | 6.790    | 6.420   | 5.8  | 99111 509  | 3.320    | 3.140   | 5.7  |
| 98813 514  | 6.950    | 6.780   | 2.5  | 98967 514  | 6.460    | 6.140   | 5.2  | 99111 514  | 3.160    | 3.000   | 5.3  |
| 98820 501  | 20.900   | 19.900  | 5.0  | 98993 501  | 6.410    | 6.160   | 4.1  | 99163 501  | 9.980    | 9.480   | 5.3  |
| 98820 504  | 5.900    | 5.570   | 5.9  | 98993 504  | 2.180    | 2.080   | 4.8  | 99163 504  | 2.810    | 2.650   | 6.0  |
| 98820 506  | 15.400   | 14.600  | 5.5  | 98993 506  | 7.530    | 7.190   | 4.7  | 99163 506  | 7.340    | 6.930   | 5.9  |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 98820 507  | 17.300   | 16.300  | 6.1  | 98993 507  | 10.300   | 9.840   | 4.7  | 99163 507  | 8.210    | 7.770   | 5.7  |
| 98820 508  | 14.100   | 13.500  | 4.4  | 98993 508  | 8.390    | 8.090   | 3.7  | 99163 508  | 6.750    | 6.430   | 5.0  |
| 98820 509  | 16.600   | 15.700  | 5.7  | 98993 509  | 8.310    | 7.960   | 4.4  | 99163 509  | 7.900    | 7.490   | 5.5  |
| 98820 514  | 15.800   | 15.000  | 5.3  | 98993 514  | 7.740    | 7.430   | 4.2  | 99163 514  | 7.540    | 7.160   | 5.3  |
| 98884 501  | 5.450    | 5.180   | 5.2  | 99003 501  | 4.070    | 3.860   | 5.4  | 99165 501  | 2.190    | 2.080   | 5.3  |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 98884 504  | 1.530    | 1.450   | 5.5  | 99003 504  | 1.150    | 1.080   | 6.5  | 99165 504  | 0.610    | 0.580   | 5.2  |
| 98884 506  | 4.010    | 3.780   | 6.1  | 99003 506  | 2.990    | 2.830   | 5.7  | 99165 506  | 1.610    | 1.520   | 5.9  |
| 98884 507  | 4.490    | 4.240   | 5.9  | 99003 507  | 3.350    | 3.170   | 5.7  | 99165 507  | 1.800    | 1.700   | 5.9  |
| 98884 508  | 3.690    | 3.510   | 5.1  | 99003 508  | 2.750    | 2.620   | 5.0  | 99165 508  | 1.480    | 1.410   | 5.0  |
| 98884 509  | 4.320    | 4.090   | 5.6  | 99003 509  | 3.220    | 3.050   | 5.6  | 99165 509  | 1.730    | 1.640   | 5.5  |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 98884 514  | 4.120    | 3.910   | 5.4  | 99003 514  | 3.070    | 2.920   | 5.1  | 99165 514  | 1.650    | 1.570   | 5.1  |
| 98914 501  | 1.790    | 1.790   | 0.0  | 99004 501  | 6.630    | 6.470   | 2.5  | 99220 501  | 3.930    | 3.940   | -0.3 |
| 98914 504  | 0.880    | 0.880   | 0.0  | 99004 504  | 2.910    | 2.820   | 3.2  | 99220 504  | 1.940    | 1.930   | 0.5  |
| 98914 506  | 1.860    | 1.860   | 0.0  | 99004 506  | 5.730    | 5.570   | 2.9  | 99220 506  | 4.090    | 4.090   | 0.0  |
| 98914 507  | 1.680    | 1.680   | 0.0  | 99004 507  | 5.710    | 5.550   | 2.9  | 99220 507  | 3.700    | 3.690   | 0.3  |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 98914 508  | 1.070    | 1.080   | -0.9 | 99004 508  | 4.830    | 4.740   | 1.9  | 99220 508  | 2.350    | 2.370   | -0.8 |
| 98914 509  | 1.250    | 1.260   | -0.8 | 99004 509  | 5.830    | 5.670   | 2.8  | 99220 509  | 2.770    | 2.770   | 0.0  |
| 98914 514  | 0.970    | 0.980   | -1.0 | 99004 514  | 5.770    | 5.640   | 2.3  | 99220 514  | 2.140    | 2.150   | -0.5 |
| 98949 501  | 2.500    | 2.510   | -0.4 | 99080 501  | 2.880    | 2.730   | 5.5  | 99222 501  | 7.390    | 7.400   | -0.1 |
| 98949 504  | 1.240    | 1.230   | 0.8  | 99080 504  | 0.810    | 0.760   | 6.6  | 99222 504  | 3.640    | 3.620   | 0.6  |
|            |          |         |      |            |          |         |      |            |          |         |      |
| 98949 506  | 2.600    | 2.600   | 0.0  | 99080 506  | 2.110    | 2.000   | 5.5  | 99222 506  | 7.680    | 7.680   | 0.0  |
| 98949 507  | 2.350    | 2.350   | 0.0  | 99080 507  | 2.370    | 2.240   | 5.8  | 99222 507  | 6.940    | 6.930   | 0.1  |
| 98949 508  | 1.490    | 1.510   | -1.3 | 99080 508  | 1.950    | 1.850   | 5.4  | 99222 508  | 4.420    | 4.450   | -0.7 |
| 98949 509  | 1.760    | 1.760   | 0.0  | 99080 509  | 2.280    | 2.160   | 5.6  | 99222 509  | 5.210    | 5.200   | 0.2  |
| 98949 514  | 1.360    | 1.370   | -0.7 | 99080 514  | 2.170    | 2.070   | 4.8  | 99222 514  | 4.020    | 4.040   | -0.5 |

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

LOSS COST % CHANGE BY CLASS

| CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG | CLASS | TERR | PROPOSED OCCURR | PRESENT OCCURR | % CHG |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 99223 | 501 | 0.610 | 0.580 | 5.2 | 99471 | 501 | 1.790 | 1.790 | 0.0 | 99571 | 501 | 0.760 | 0.730 | 4.1 |
| 99223 | 504 | 0.173 | 0.163 | 6.1 | 99471 | 504 | 0.880 | 0.880 | 0.0 | 99571 | 504 | 0.260 | 0.245 | 6.1 |
| 99223 | 506 | 0.450 | 0.430 | 4.7 | 99471 | 506 | 1.860 | 1.860 | 0.0 | 99571 | 506 | 0.890 | 0.850 | 4.7 |
| 99223 | 507 | 0.500 | 0.480 | 4.2 | 99471 | 507 | 1.680 | 1.680 | 0.0 | 99571 | 507 | 1.220 | 1.160 | 5.2 |
| 99223 | 508 | 0.410 | 0.400 | 2.5 | 99471 | 508 | 1.070 | 1.080 | -0.9 | 99571 | 508 | 0.990 | 0.950 | 4.2 |
| 99223 | 509 | 0.480 | 0.460 | 4.3 | 99471 | 509 | 1.250 | 1.260 | -0.8 | 99571 | 509 | 0.980 | 0.940 | 4.3 |
| 99223 | 514 | 0.460 | 0.440 | 4.5 | 99471 | 514 | 0.970 | 0.980 | -1.0 | 99571 | 514 | 0.910 | 0.880 | 3.4 |
| 99303 | 501 | 33.500 | 31.800 | 5.3 | 99505 | 501 | 5.420 | 5.210 | 4.0 | 99572 | 501 | 1.480 | 1.420 | 4.2 |
| 99303 | 504 | 9.430 | 8.890 | 6.1 | 99505 | 504 | 1.850 | 1.760 | 5.1 | 99572 | 504 | 0.500 | 0.480 | 4.2 |
| 99303 | 506 | 24.600 | 23.200 | 6.0 | 99505 | 506 | 6.360 | 6.080 | 4.6 | 99572 | 506 | 1.740 | 1.660 | 4.8 |
| 99303 | 507 | 27.600 | 26.100 | 5.7 | 99505 | 507 | 8.690 | 8.330 | 4.3 | 99572 | 507 | 2.370 | 2.270 | 4.4 |
| 99303 | 508 | 22.600 | 21.600 | 4.6 | 99505 | 508 | 7.090 | 6.850 | 3.5 | 99572 | 508 | 1.940 | 1.870 | 3.7 |
| 99303 | 509 | 26.500 | 25.100 | 5.6 | 99505 | 509 | 7.030 | 6.730 | 4.5 | 99572 | 509 | 1.920 | 1.840 | 4.3 |
| 99303 | 514 | 25.300 | 24.000 | 5.4 | 99505 | 514 | 6.540 | 6.290 | 4.0 | 99572 | 514 | 1.790 | 1.720 | 4.1 |
| 99310 | 501 | 8.380 | 7.950 | 5.4 | 99506 | 501 | 6.680 | 6.410 | 4.2 | 99573 | 501 | 1.410 | 1.360 | 3.7 |
| 99310 | 504 | 2.350 | 2.220 | 5.9 | 99506 | 504 | 2.270 | 2.170 | 4.6 | 99573 | 504 | 0.480 | 0.460 | 4.3 |
| 99310 | 506 | 6.160 | 5.810 | 6.0 | 99506 | 506 | 7.830 | 7.480 | 4.7 | 99573 | 506 | 1.660 | 1.590 | 4.4 |
| 99310 | 507 | 6.890 | 6.510 | 5.8 | 99506 | 507 | 10.700 | 10.200 | 4.9 | 99573 | 507 | 2.260 | 2.170 | 4.1 |
| 99310 | 508 | 5.650 | 5.390 | 4.8 | 99506 | 508 | 8.730 | 8.430 | 3.6 | 99573 | 508 | 1.850 | 1.780 | 3.9 |
| 99310 | 509 | 6.630 | 6.280 | 5.6 | 99506 | 509 | 8.650 | 8.280 | 4.5 | 99573 | 509 | 1.830 | 1.750 | 4.6 |
| 99310 | 514 | 6.320 | 6.010 | 5.2 | 99506 | 514 | 8.050 | 7.740 | 4.0 | 99573 | 514 | 1.710 | 1.640 | 4.3 |
| 99315 | 501 | 24.600 | 23.400 | 5.1 | 99507 | 501 | 5.820 | 5.590 | 4.1 | 99600 | 501 | 2.880 | 2.810 | 2.5 |
| 99315 | 504 | 6.930 | 6.530 | 6.1 | 99507 | 504 | 1.990 | 1.890 | 5.3 | 99600 | 504 | 1.260 | 1.230 | 2.4 |
| 99315 | 506 | 18.100 | 17.100 | 5.8 | 99507 | 506 | 6.830 | 6.530 | 4.6 | 99600 | 506 | 2.490 | 2.420 | 2.9 |
| 99315 | 507 | 20.300 | 19.200 | 5.7 | 99507 | 507 | 9.330 | 8.930 | 4.5 | 99600 | 507 | 2.480 | 2.410 | 2.9 |
| 99315 | 508 | 16.600 | 15.900 | 4.4 | 99507 | 508 | 7.620 | 7.350 | 3.7 | 99600 | 508 | 2.100 | 2.060 | 1.9 |
| 99315 | 509 | 19.500 | 18.500 | 5.4 | 99507 | 509 | 7.550 | 7.220 | 4.6 | 99600 | 509 | 2.530 | 2.470 | 2.4 |
| 99315 | 514 | 18.600 | 17.700 | 5.1 | 99507 | 514 | 7.010 | 6.750 | 3.9 | 99600 | 514 | 2.510 | 2.450 | 2.4 |
| 99321 | 501 | 23.900 | 22.700 | 5.3 | 99570 | 501 | 3.120 | 3.000 | 4.0 | 99613 | 501 | 21.100 | 20.100 | 5.0 |
| 99321 | 504 | 6.720 | 6.340 | 6.0 | 99570 | 504 | 1.070 | 1.010 | 5.9 | 99613 | 504 | 5.960 | 5.620 | 6.0 |
| 99321 | 506 | 17.600 | 16.600 | 6.0 | 99570 | 506 | 3.670 | 3.500 | 4.9 | 99613 | 506 | 15.500 | 14.700 | 5.4 |
| 99321 | 507 | 19.700 | 18.600 | 5.9 | 99570 | 507 | 5.010 | 4.790 | 4.6 | 99613 | 507 | 17.400 | 16.500 | 5.5 |
| 99321 | 508 | 16.100 | 15.400 | 4.5 | 99570 | 508 | 4.090 | 3.940 | 3.8 | 99613 | 508 | 14.300 | 13.600 | 5.1 |
| 99321 | 509 | 18.900 | 17.900 | 5.6 | 99570 | 509 | 4.050 | 3.880 | 4.4 | 99613 | 509 | 16.800 | 15.900 | 5.7 |
| 99321 | 514 | 18.100 | 17.100 | 5.8 | 99570 | 514 | 3.760 | 3.620 | 3.9 | 99613 | 514 | 16.000 | 15.200 | 5.3 |

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

STATE: 12 - ILLINOIS
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 |
|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|-------|------|-----------------|----------------|-------|
| 99614 | 501 | 6.440 | 6.280 | 2.5 | 99746 | 501 | 5.730 | 5.430 | 5.5 | 99827 | 501 | 1.040 | 0.980 | 6.1 |
| 99614 | 504 | 2.830 | 2.740 | 3.3 | 99746 | 504 | 1.610 | 1.520 | 5.9 | 99827 | 504 | 0.300 | 0.280 | 7.1 |
| 99614 | 506 | 5.560 | 5.410 | 2.8 | 99746 | 506 | 4.210 | 3.970 | 6.0 | 99827 | 506 | 0.760 | 0.720 | 5.6 |
| 99614 | 507 | 5.540 | 5.390 | 2.8 | 99746 | 507 | 4.700 | 4.450 | 5.6 | 99827 | 507 | 0.850 | 0.810 | 4.9 |
| 99614 | 508 | 4.690 | 4.600 | 2.0 | 99746 | 508 | 3.860 | 3.690 | 4.6 | 99827 | 508 | 0.700 | 0.670 | 4.5 |
| 99614 | 509 | 5.660 | 5.510 | 2.7 | 99746 | 509 | 4.530 | 4.290 | 5.6 | 99827 | 509 | 0.820 | 0.780 | 5.1 |
| 99614 | 514 | 5.600 | 5.480 | 2.2 | 99746 | 514 | 4.320 | 4.100 | 5.4 | 99827 | 514 | 0.780 | 0.740 | 5.4 |
| 99620 | 501 | 1.160 | 1.090 | 6.4 | 99760 | 501 | 0.650 | 0.620 | 4.8 | 99851 | 501 | 4.230 | 4.010 | 5.5 |
| 99620 | 504 | 0.330 | 0.310 | 6.5 | 99760 | 504 | 0.184 | 0.173 | 6.4 | 99851 | 504 | 1.190 | 1.120 | 6.2 |
| 99620 | 506 | 0.850 | 0.800 | 6.2 | 99760 | 506 | 0.480 | 0.450 | 6.7 | 99851 | 506 | 3.100 | 2.930 | 5.8 |
| 99620 | 507 | 0.950 | 0.900 | 5.6 | 99760 | 507 | 0.530 | 0.510 | 3.9 | 99851 | 507 | 3.480 | 3.290 | 5.8 |
| 99620 | 508 | 0.780 | 0.740 | 5.4 | 99760 | 508 | 0.440 | 0.420 | 4.8 | 99851 | 508 | 2.860 | 2.720 | 5.1 |
| 99620 | 509 | 0.910 | 0.860 | 5.8 | 99760 | 509 | 0.510 | 0.490 | 4.1 | 99851 | 509 | 3.350 | 3.170 | 5.7 |
| 99620 | 514 | 0.870 | 0.830 | 4.8 | 99760 | 514 | 0.490 | 0.470 | 4.3 | 99851 | 514 | 3.190 | 3.030 | 5.3 |
| 99650 | 501 | 1.480 | 1.420 | 4.2 | 99777 | 501 | 14.300 | 14.000 | 2.1 | 99917 | 501 | 6.840 | 6.490 | 5.4 |
| 99650 | 504 | 0.500 | 0.480 | 4.2 | 99777 | 504 | 6.280 | 6.090 | 3.1 | 99917 | 504 | 1.930 | 1.810 | 6.6 |
| 99650 | 506 | 1.740 | 1.660 | 4.8 | 99777 | 506 | 12.400 | 12.000 | 3.3 | 99917 | 506 | 5.030 | 4.740 | 6.1 |
| 99650 | 507 | 2.370 | 2.270 | 4.4 | 99777 | 507 | 12.400 | 12.000 | 3.3 | 99917 | 507 | 5.620 | 5.320 | 5.6 |
| 99650 | 508 | 1.940 | 1.870 | 3.7 | 99777 | 508 | 10.500 | 10.200 | 2.9 | 99917 | 508 | 4.610 | 4.400 | 4.8 |
| 99650 | 509 | 1.920 | 1.840 | 4.3 | 99777 | 509 | 12.500 | 12.200 | 2.5 | 99917 | 509 | 5.410 | 5.130 | 5.5 |
| 99650 | 514 | 1.790 | 1.720 | 4.1 | 99777 | 514 | 12.400 | 12.200 | 1.6 | 99917 | 514 | 5.160 | 4.900 | 5.3 |
| 99709 | 501 | 3.660 | 3.500 | 4.6 | 99793 | 501 | 7.260 | 6.890 | 5.4 | 99938 | 501 | 7.690 | 7.290 | 5.5 |
| 99709 | 504 | 1.240 | 1.180 | 5.1 | 99793 | 504 | 2.050 | 1.930 | 6.2 | 99938 | 504 | 2.160 | 2.040 | 5.9 |
| 99709 | 506 | 4.290 | 4.090 | 4.9 | 99793 | 506 | 5.340 | 5.040 | 6.0 | 99938 | 506 | 5.650 | 5.330 | 6.0 |
| 99709 | 507 | 5.850 | 5.600 | 4.5 | 99793 | 507 | 5.970 | 5.650 | 5.7 | 99938 | 507 | 6.310 | 5.980 | 5.5 |
| 99709 | 508 | 4.770 | 4.610 | 3.5 | 99793 | 508 | 4.900 | 4.670 | 4.9 | 99938 | 508 | 5.190 | 4.950 | 4.8 |
| 99709 | 509 | 4.730 | 4.530 | 4.4 | 99793 | 509 | 5.750 | 5.440 | 5.7 | 99938 | 509 | 6.090 | 5.760 | 5.7 |
| 99709 | 514 | 4.400 | 4.230 | 4.0 | 99793 | 514 | 5.480 | 5.210 | 5.2 | 99938 | 514 | 5.800 | 5.510 | 5.3 |
| 99718 | 501 | 3.380 | 3.210 | 5.3 | 99826 | 501 | 1.630 | 1.590 | 2.5 | 99943 | 501 | 22.300 | 21.100 | 5.7 |
| 99718 | 504 | 0.950 | 0.900 | 5.6 | 99826 | 504 | 0.720 | 0.690 | 4.3 | 99943 | 504 | 6.260 | 5.910 | 5.9 |
| 99718 | 506 | 2.490 | 2.350 | 6.0 | 99826 | 506 | 1.410 | 1.370 | 2.9 | 99943 | 506 | 16.400 | 15.500 | 5.8 |
| 99718 | 507 | 2.780 | 2.630 | 5.7 | 99826 | 507 | 1.400 | 1.370 | 2.2 | 99943 | 507 | 18.300 | 17.300 | 5.8 |
| 99718 | 508 | 2.280 | 2.180 | 4.6 | 99826 | 508 | 1.200 | 1.170 | 2.6 | 99943 | 508 | 15.000 | 14.300 | 4.9 |
| 99718 | 509 | 2.680 | 2.530 | 5.9 | 99826 | 509 | 1.430 | 1.400 | 2.1 | 99943 | 509 | 17.700 | 16.700 | 6.0 |
| 99718 | 514 | 2.550 | 2.420 | 5.4 | 99826 | 514 | 1.420 | 1.390 | 2.2 | 99943 | 514 | 16.800 | 16.000 | 5.0 |

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STATE: 12 - ILLINOIS
SUBLINE: PREM/OPS
                                    LOSS COST % CHANGE BY CLASS


            PROPOSED   PRESENT    %                  PROPOSED   PRESENT    %                  PROPOSED   PRESENT    %
CLASS TERR  OCCURR     OCCURR     CHG     CLASS TERR  OCCURR     OCCURR     CHG     CLASS TERR OCCURR     OCCURR     CHG
------------------------------------------------------------------------------------------------------------------------
99946 501    16.600    15.700     5.7     99955 501    12.000    11.600     3.4
99946 504     4.660     4.400     5.9     99955 504     5.230     5.070     3.2
99946 506    12.200    11.500     6.1     99955 506    10.300    10.000     3.0
99946 507    13.600    12.900     5.4     99955 507    10.300     9.980     3.2
99946 508    11.200    10.700     4.7     99955 508     8.680     8.510     2.0

99946 509    13.100    12.400     5.6     99955 509    10.500    10.200     2.9
99946 514    12.500    11.900     5.0     99955 514    10.400    10.100     3.0
99948 501     7.740     7.420     4.3     99963 501     1.650     1.570     5.1
99948 504     2.640     2.510     5.2     99963 504     0.460     0.440     4.5
99948 506     9.070     8.660     4.7     99963 506     1.220     1.150     6.1

99948 507    12.400    11.900     4.2     99963 507     1.350     1.280     5.5
99948 508    10.100     9.750     3.6     99963 508     1.120     1.060     5.7
99948 509     9.980     9.590     4.1     99963 509     1.300     1.240     4.8
99948 514     9.320     8.960     4.0     99963 514     1.240     1.180     5.1
99952 501    12.200    11.800     3.4     99969 501     7.150     7.160    -0.1

99952 504     5.320     5.150     3.3     99969 504     3.520     3.510     0.3
99952 506    10.500    10.200     2.9     99969 506     7.430     7.430     0.0
99952 507    10.400    10.100     3.0     99969 507     6.710     6.710     0.0
99952 508     8.830     8.650     2.1     99969 508     4.280     4.300    -0.5
99952 509    10.700    10.400     2.9     99969 509     5.040     5.030     0.2

99952 514    10.600    10.300     2.9     99969 514     3.890     3.910    -0.5
99953 501    13.000    12.700     2.4     99975 501    10.600    10.300     2.9
99953 504     5.740     5.560     3.2     99975 504     4.640     4.500     3.1
99953 506    11.300    11.000     2.7     99975 506     9.140     8.880     2.9
99953 507    11.300    10.900     3.7     99975 507     9.100     8.850     2.8

99953 508     9.520     9.330     2.0     99975 508     7.710     7.550     2.1
99953 509    11.500    11.200     2.7     99975 509     9.290     9.040     2.8
99953 514    11.400    11.100     2.7     99975 514     9.200     8.990     2.3
99954 501     9.510     9.280     2.5     99988 501     6.310     6.320    -0.2
99954 504     4.180     4.050     3.2     99988 504     3.100     3.100     0.0

99954 506     8.220     7.990     2.9     99988 506     6.560     6.560     0.0
99954 507     8.190     7.970     2.8     99988 507     5.930     5.930     0.0
99954 508     6.940     6.790     2.2     99988 508     3.770     3.800    -0.8
99954 509     8.360     8.140     2.7     99988 509     4.450     4.450     0.0
99954 514     8.280     8.090     2.3     99988 514     3.440     3.450    -0.3
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STATE: 12 - ILLINOIS
SUBLINE: PRODUCTS/COMPLETED OPERATIONS
                                               LOSS COST % CHANGE BY CLASS


      PROPOSED  PRESENT    %              PROPOSED  PRESENT    %              PROPOSED  PRESENT    %
CLASS OCCURR    OCCURR    CHG       CLASS  OCCURR    OCCURR    CHG       CLASS OCCURR    OCCURR    CHG
------------------------------------------------------------------------------------------------------
10010   0.184    0.224  -17.9      11259   0.157    0.181  -13.3       13759   0.125    0.133   -6.0
10026   0.023    0.022    4.5      11288   0.071    0.068    4.4       13930   0.211    0.205    2.9
10040   0.280    0.300   -6.7      12014   0.041    0.043   -4.7       14068   0.015    0.018  -16.7
10042   0.330    0.320    3.1      12356   0.027    0.026    3.8       14101   0.042    0.037   13.5
10060   0.060    0.059    1.7      12361   0.082    0.091   -9.9       14279   0.071    0.076   -6.6

10065   0.031    0.033   -6.1      12373   0.025    0.031  -19.4       14401   0.107    0.124  -13.7
10066   0.047    0.046    2.2      12374   0.064    0.061    4.9       14527   0.181    0.202  -10.4
10070   0.141    0.141    0.0      12375   0.044    0.054  -18.5 L     14855   0.162    0.200  -19.0
10071   0.092    0.088    4.5      12391   0.091    0.100   -9.0       14913   0.145    0.120   20.8
10073   0.330    0.310    6.5      12509   0.038    0.047  -19.1       15223   0.033    0.035   -5.7

10075   0.143    0.136    5.1      12510   0.027    0.027    0.0       15224   0.070    0.068    2.9
10100   0.051    0.050    2.0      12651   0.490    0.560  -12.5       15406   0.044    0.047   -6.4
10101   0.166    0.191  -13.1      12707   0.650    0.790  -17.7       15538   0.019    0.020   -5.0
10107   0.205    0.174   17.8      12797   0.169    0.168    0.6       15600   0.090    0.089    1.1
10111   0.083    0.098  -15.3      12805   0.091    0.094   -3.2       15608   0.008    0.008    0.0

10115   0.067    0.068   -1.5      13049   0.054    0.058   -6.9       15733   0.038    0.044  -13.6
10140   0.021    0.020    5.0      13111   0.097    0.113  -14.2       15839   0.027    0.025    8.0
10141   0.024    0.022    9.1      13112   0.069    0.083  -16.9       15991   0.058    0.057    1.8
10145   0.011    0.013  -15.4      13201   0.167    0.201  -16.9       15993   0.036    0.032   12.5
10146   0.018    0.021  -14.3      13204   1.400    1.240   12.9       16005   0.034    0.040  -15.0

10255   0.131    0.152  -13.8      13205   0.430    0.450   -4.4       16009   0.079    0.073    8.2
10256   0.147    0.158   -7.0      13314   0.017    0.020  -15.0       16403   0.155    0.132   17.4
10257   0.167    0.187  -10.7      13351   0.045    0.047   -4.3       16527   0.360    0.420  -14.3
10309   0.017    0.019  -10.5      13352   0.038    0.038    0.0       16604   0.147    0.212  -30.7
10352   0.047    0.055  -14.5      13410   2.440    2.550   -4.3       16676   0.013    0.013    0.0

11020   0.126    0.097   29.9 U    13412   1.010    1.110   -9.0       16705   0.152    0.173  -12.1
11039   0.077    0.067   14.9      13506   0.055    0.054    1.9       16750   0.031    0.041  -24.4
11126   0.020    0.024  -16.7      13507   0.128    0.121    5.8       16900   0.064    0.072  -11.1
11127   0.006    0.007  -14.3      13590   0.740    0.770   -3.9       16901   0.097    0.104   -6.7
11128   0.065    0.055   18.2      13621   0.360    0.420  -14.3       16902   0.070    0.080  -12.5

11203   0.540    0.650  -16.9      13670   0.013    0.013    0.0       16905   0.064    0.072  -11.1
11204   1.360    1.350    0.7      13673   0.014    0.013    7.7       16906   0.097    0.104   -6.7
11234   0.048    0.052   -7.7      13715   0.154    0.151    2.0       16910   0.040    0.038    5.3
11248   0.019    0.022  -13.6      13716   0.092    0.097   -5.2       16911   0.058    0.058    0.0
11258   0.202    0.235  -14.0      13720   0.054    0.060  -10.0       16915   0.034    0.036   -5.6
```

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STATE: 12 - ILLINOIS
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 |
|-------|-----------------|----------------|-------|-------|-----------------|----------------|-------|-------|-----------------|----------------|-------|
| 16916 | 0.057 | 0.057 | 0.0 | 51116 | 0.570 | 0.550 | 3.6 | 51666 | 0.103 | 0.127 | -18.9 |
| 16920 | 0.078 | 0.081 | -3.7 | 51205 | 0.083 | 0.111 | -25.2 | 51734 | 0.310 | 0.360 | -13.9 |
| 16921 | 0.036 | 0.042 | -14.3 | 51206 | 0.450 | 0.610 | -26.2 | 51741 | 0.250 | 0.280 | -10.7 |
| 16930 | 0.115 | 0.120 | -4.2 | 51220 | 2.580 | 3.250 | -20.6 | 51752 | 0.159 | 0.199 | -20.1 |
| 16931 | 0.049 | 0.058 | -15.5 | 51221 | 1.940 | 2.440 | -20.5 | 51767 | 0.009 | 0.012 | -25.0 L |
| | | | | | | | | | | | |
| 16940 | 0.036 | 0.042 | -14.3 | 51222 | 3.120 | 3.380 | -7.7 | 51777 | 0.076 | 0.084 | -9.5 |
| 16941 | 0.076 | 0.087 | -12.6 | 51224 | 1.330 | 1.190 | 11.8 | 51808 | 0.730 | 0.760 | -3.9 |
| 18078 | 0.158 | 0.171 | -7.6 | 51230 | 0.790 | 0.880 | -10.2 | 51809 | 0.158 | 0.184 | -14.1 |
| 18109 | 0.029 | 0.028 | 3.6 | 51240 | 0.182 | 0.213 | -14.6 | 51833 | 0.072 | 0.103 | -30.1 L |
| 18110 | 0.024 | 0.027 | -11.1 | 51241 | 0.300 | 0.340 | -11.8 | 51869 | 0.140 | 0.190 | -26.3 |
| | | | | | | | | | | | |
| 18205 | 0.310 | 0.360 | -13.9 | 51252 | 0.101 | 0.110 | -8.2 | 51877 | 0.220 | 0.260 | -15.4 |
| 18206 | 0.088 | 0.074 | 18.9 | 51254 | 0.045 | 0.060 | -25.0 | 51889 | 0.014 | 0.020 | -30.0 L |
| 18335 | 0.016 | 0.016 | 0.0 | 51300 | 0.173 | 0.209 | -17.2 | 51896 | 0.020 | 0.023 | -13.0 |
| 18435 | 0.067 | 0.058 | 15.5 | 51305 | 1.030 | 1.230 | -16.3 | 51900 | 0.093 | 0.105 | -11.4 |
| 18436 | 0.155 | 0.175 | -11.4 | 51315 | 0.106 | 0.116 | -8.6 | 51909 | 0.057 | 0.066 | -13.6 |
| | | | | | | | | | | | |
| 18501 | 0.011 | 0.011 | 0.0 | 51330 | 0.430 | 0.430 | 0.0 | 51926 | 0.040 | 0.049 | -18.4 |
| 18506 | 0.005 | 0.005 | 0.0 | 51333 | 0.310 | 0.340 | -8.8 | 51927 | 0.115 | 0.126 | -8.7 |
| 18507 | 0.008 | 0.008 | 0.0 | 51350 | 0.142 | 0.177 | -19.8 | 51934 | 0.142 | 0.178 | -20.2 |
| 18616 | 0.540 | 0.610 | -11.5 | 51351 | 0.045 | 0.054 | -16.7 | 51941 | 0.039 | 0.045 | -13.3 |
| 18707 | 0.003 | 0.003 | 0.0 U | 51352 | 0.114 | 0.138 | -17.4 | 51956 | 0.246 | 0.300 | -18.0 |
| | | | | | | | | | | | |
| 18708 | 0.013 | 0.010 | 30.0 U | 51355 | 0.096 | 0.116 | -17.2 | 51957 | 0.400 | 0.420 | -4.8 |
| 18834 | 0.113 | 0.112 | 0.9 | 51356 | 0.690 | 0.850 | -18.8 | 51958 | 0.390 | 0.390 | 0.0 |
| 18911 | 0.019 | 0.018 | 5.6 | 51357 | 0.530 | 0.430 | 23.3 U | 51960 | 0.360 | 0.420 | -14.3 |
| 18912 | 0.030 | 0.027 | 11.1 | 51358 | 0.149 | 0.175 | -14.9 | 51970 | 0.250 | 0.250 | 0.0 |
| 18920 | 0.019 | 0.018 | 5.6 | 51359 | 0.840 | 1.010 | -16.8 | 51982 | 0.085 | 0.099 | -14.1 |
| | | | | | | | | | | | |
| 45771 | 0.176 | 0.220 | -20.0 | 51370 | 5.000 | 6.020 | -16.9 | 51986 | 0.107 | 0.128 | -16.4 |
| 45819 | 0.074 | 0.067 | 10.4 | 51380 | 0.050 | 0.072 | -30.6 L | 51999 | 0.460 | 0.540 | -14.8 |
| 45900 | 0.054 | 0.057 | -5.3 | 51500 | 0.109 | 0.125 | -12.8 | 52002 | 0.118 | 0.112 | 5.4 |
| 45901 | 0.047 | 0.060 | -21.7 | 51550 | 0.360 | 0.410 | -12.2 | 52075 | 0.250 | 0.290 | -13.8 |
| 49239 | 0.650 | 0.830 | -21.7 | 51551 | 0.920 | 1.060 | -13.2 | 52134 | 0.700 | 0.750 | -6.7 |
| | | | | | | | | | | | |
| 49617 | 0.105 | 0.101 | 4.0 | 51552 | 0.159 | 0.169 | -5.9 | 52315 | 0.240 | 0.270 | -11.1 |
| 49618 | 0.048 | 0.037 | 29.7 | 51575 | 0.020 | 0.028 | -28.6 | 52433 | 1.200 | 1.460 | -17.8 |
| 49619 | 0.075 | 0.058 | 29.3 | 51576 | 0.075 | 0.100 | -25.0 | 52469 | 0.109 | 0.100 | 9.0 |
| 50010 | 0.580 | 0.820 | -29.3 | 51600 | 0.198 | 0.232 | -14.7 | 52505 | 0.203 | 0.224 | -9.4 |
| 51001 | 0.460 | 0.530 | -13.2 | 51613 | 0.138 | 0.200 | -31.0 L | 52547 | 0.088 | 0.093 | -5.4 |

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STATE: 12 - ILLINOIS
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 |
|-------|-----------------|----------------|-------|-------|-----------------|----------------|-------|-------|-----------------|----------------|-------|
| 52581 | 3.680 | 5.330 | -31.0 L | 56391 | 0.320 | 0.360 | -11.1 | 58397 | 0.830 | 0.970 | -14.4 |
| 52744 | 0.094 | 0.126 | -25.4 | 56427 | 0.125 | 0.146 | -14.4 | 58503 | 0.061 | 0.077 | -20.8 |
| 52911 | 0.520 | 0.680 | -23.5 | 56488 | 0.034 | 0.039 | -12.8 | 58575 | 0.123 | 0.143 | -14.0 |
| 52967 | 0.064 | 0.074 | -13.5 | 56690 | 0.360 | 0.420 | -14.3 | 58627 | 0.016 | 0.022 | -27.3 L |
| 53001 | 0.330 | 0.380 | -13.2 | 56699 | 0.051 | 0.051 | 0.0 | 58663 | 1.590 | 1.870 | -15.0 |
| 53077 | 0.197 | 0.248 | -20.6 | 56758 | 0.155 | 0.178 | -12.9 | 58737 | 0.740 | 1.010 | -26.7 |
| 53121 | 0.460 | 0.540 | -14.8 | 56759 | 0.093 | 0.118 | -21.2 | 58802 | 0.450 | 0.500 | -10.0 |
| 53333 | 0.213 | 0.238 | -10.5 | 56760 | 0.106 | 0.127 | -16.5 | 58837 | 0.165 | 0.132 | 25.0 U |
| 53374 | 0.380 | 0.450 | -15.6 | 56912 | 0.084 | 0.105 | -20.0 | 58840 | 0.111 | 0.128 | -13.3 |
| 53375 | 0.250 | 0.244 | 2.5 | 56916 | 0.187 | 0.196 | -4.6 | 58873 | 0.030 | 0.034 | -11.8 |
| 53376 | 0.187 | 0.212 | -11.8 | 57001 | 0.024 | 0.021 | 14.3 | 58904 | 0.131 | 0.152 | -13.8 |
| 53377 | 0.211 | 0.270 | -21.9 | 57002 | 0.110 | 0.130 | -15.4 | 58922 | 0.187 | 0.241 | -22.4 |
| 53565 | 0.124 | 0.158 | -21.5 | 57090 | 0.630 | 0.710 | -11.3 | 59005 | 0.096 | 0.108 | -11.1 |
| 53631 | 0.022 | 0.025 | -12.0 | 57146 | 0.670 | 0.730 | -8.2 | 59188 | 0.056 | 0.065 | -13.8 |
| 53632 | 0.035 | 0.040 | -12.5 | 57257 | 0.036 | 0.050 | -28.0 | 59189 | 0.300 | 0.350 | -14.3 |
| 53732 | 0.460 | 0.600 | -23.3 | 57401 | 0.098 | 0.113 | -13.3 | 59223 | 0.077 | 0.087 | -11.5 |
| 53733 | 0.260 | 0.260 | 0.0 | 57403 | 0.036 | 0.041 | -12.2 | 59257 | 0.015 | 0.021 | -28.6 L |
| 53907 | 0.111 | 0.139 | -20.1 | 57410 | 0.130 | 0.188 | -30.9 L | 59378 | 0.152 | 0.175 | -13.1 |
| 54077 | 0.370 | 0.390 | -5.1 | 57572 | 0.094 | 0.107 | -12.1 | 59481 | 0.088 | 0.101 | -12.9 |
| 55010 | 1.100 | 1.250 | -12.0 | 57600 | 0.033 | 0.039 | -15.4 | 59537 | 0.168 | 0.172 | -2.3 |
| 55011 | 1.260 | 1.140 | 10.5 | 57611 | 0.064 | 0.075 | -14.7 | 59601 | 2.310 | 3.050 | -24.3 |
| 55012 | 1.170 | 1.320 | -11.4 | 57651 | 0.043 | 0.050 | -14.0 | 59647 | 0.176 | 0.205 | -14.1 |
| 55013 | 0.990 | 1.050 | -5.7 | 57690 | 0.510 | 0.640 | -20.3 | 59660 | 1.140 | 1.200 | -5.0 |
| 55214 | 0.089 | 0.103 | -13.6 | 57716 | 0.087 | 0.106 | -17.9 | 59701 | 0.244 | 0.227 | 7.5 |
| 55371 | 0.130 | 0.158 | -17.7 | 57725 | 0.091 | 0.094 | -3.2 | 59713 | 0.330 | 0.370 | -10.8 |
| 55597 | 1.780 | 1.990 | -10.6 | 57726 | 0.019 | 0.019 | 0.0 | 59722 | 0.032 | 0.036 | -11.1 |
| 55647 | 0.056 | 0.080 | -30.0 L | 57810 | 0.109 | 0.126 | -13.5 | 59723 | 0.038 | 0.044 | -13.6 |
| 55715 | 0.234 | 0.270 | -13.3 | 57871 | 0.116 | 0.127 | -8.7 | 59724 | 0.022 | 0.031 | -29.0 |
| 55716 | 0.520 | 0.590 | -11.9 | 57913 | 0.310 | 0.430 | -27.9 | 59725 | 0.104 | 0.103 | 1.0 |
| 55802 | 0.009 | 0.013 | -30.8 L | 57998 | 0.059 | 0.067 | -11.9 | 59726 | 0.024 | 0.026 | -7.7 |
| 55918 | 3.190 | 4.300 | -25.8 | 57999 | 0.071 | 0.081 | -12.3 | 59738 | 0.066 | 0.077 | -14.3 |
| 55919 | 3.640 | 4.860 | -25.1 | 58095 | 1.830 | 1.950 | -6.2 | 59750 | 0.240 | 0.280 | -14.3 |
| 56040 | 0.040 | 0.057 | -29.8 L | 58096 | 1.040 | 1.060 | -1.9 | 59773 | 0.028 | 0.032 | -12.5 |
| 56202 | 0.100 | 0.126 | -20.6 | 58301 | 0.082 | 0.086 | -4.7 | 59774 | 0.152 | 0.175 | -13.1 |
| 56390 | 0.630 | 0.620 | 1.6 | 58302 | 0.055 | 0.064 | -14.1 | 59775 | 0.189 | 0.211 | -10.4 |

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STATE: 12 - ILLINOIS
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 | 0.076 | 0.088 | -13.6 | 91341 | 2.790 | 2.360 | 18.2 | 96409 | 8.800 | 8.670 | 1.5 |
| 59782 | 0.490 | 0.690 | -29.0 | 91342 | 2.990 | 3.100 | -3.5 | 96410 | 6.940 | 6.380 | 8.8 |
| 59798 | 0.460 | 0.530 | -13.2 | 91343 | 1.360 | 1.190 | 14.3 | 96611 | 1.210 | 1.080 | 12.0 |
| 59886 | 0.112 | 0.131 | -14.5 | 91436 | 1.580 | 1.650 | -4.2 | 97221 | 0.920 | 1.080 | -14.8 |
| 59889 | 0.153 | 0.169 | -9.5 | 91507 | 2.860 | 2.970 | -3.7 | 97222 | 1.650 | 1.930 | -14.5 |
| 59904 | 0.066 | 0.080 | -17.5 | 91551 | 0.620 | 0.690 | -10.1 | 97223 | 4.530 | 4.550 | -0.4 |
| 59905 | 0.130 | 0.138 | -5.8 | 91555 | 0.910 | 0.940 | -3.2 | 97447 | 4.050 | 3.810 | 6.3 |
| 59914 | 0.620 | 0.700 | -11.4 | 91560 | 3.520 | 3.640 | -3.3 | 97650 | 3.010 | 3.070 | -2.0 |
| 59915 | 0.780 | 0.880 | -11.4 | 91577 | 2.240 | 2.150 | 4.2 | 97651 | 3.890 | 4.030 | -3.5 |
| 59917 | 0.165 | 0.164 | 0.6 | 91746 | 4.870 | 5.140 | -5.3 | 97652 | 2.670 | 2.770 | -3.6 |
| 59923 | 0.005 | 0.007 | -28.6 L | 92053 | 0.530 | 0.500 | 6.0 | 97653 | 2.580 | 2.320 | 11.2 |
| 59925 | 1.090 | 1.060 | 2.8 | 92054 | 0.238 | 0.260 | -8.5 | 97654 | 2.360 | 2.360 | 0.0 |
| 59926 | 0.420 | 0.490 | -14.3 | 92055 | 0.195 | 0.213 | -8.5 | 97655 | 3.320 | 3.630 | -8.5 |
| 59927 | 1.560 | 1.710 | -8.8 | 92101 | 2.320 | 2.160 | 7.4 | 98002 | 0.950 | 1.000 | -5.0 |
| 59931 | 0.590 | 0.690 | -14.5 | 92102 | 2.370 | 2.200 | 7.7 | 98152 | 0.520 | 0.410 | 26.8 U |
| 59932 | 0.930 | 1.110 | -16.2 | 92215 | 2.400 | 2.470 | -2.8 | 98157 | 0.243 | 0.260 | -6.5 |
| 59947 | 0.330 | 0.390 | -15.4 | 92338 | 1.210 | 1.210 | 0.0 | 98163 | 0.260 | 0.310 | -16.1 |
| 59955 | 0.147 | 0.171 | -14.0 | 92446 | 1.820 | 1.890 | -3.7 | 98164 | 0.082 | 0.103 | -20.4 |
| 59963 | 0.450 | 0.540 | -16.7 | 92447 | 1.010 | 1.040 | -2.9 | 98303 | 5.520 | 5.450 | 1.3 |
| 59964 | 0.061 | 0.066 | -7.6 | 92451 | 2.020 | 1.920 | 5.2 | 98304 | 3.180 | 3.180 | 0.0 |
| 59970 | 0.182 | 0.212 | -14.2 | 92478 | 1.480 | 1.490 | -0.7 | 98305 | 1.270 | 1.180 | 7.6 |
| 59975 | 0.243 | 0.237 | 2.5 | 94007 | 3.840 | 3.420 | 12.3 | 98306 | 0.690 | 0.720 | -4.2 |
| 59984 | 0.055 | 0.064 | -14.1 | 94276 | 4.490 | 4.490 | 0.0 | 98307 | 0.530 | 0.560 | -5.4 |
| 59988 | 0.060 | 0.069 | -13.0 | 94381 | 9.800 | 12.400 | -21.0 L | 98308 | 0.910 | 0.710 | 28.2 U |
| 59989 | 0.045 | 0.052 | -13.5 | 94404 | 3.890 | 4.020 | -3.2 | 98309 | 1.910 | 2.100 | -9.0 |
| 91111 | 5.700 | 4.940 | 15.4 | 94569 | 3.060 | 2.390 | 28.0 U | 98344 | 0.690 | 0.660 | 4.5 |
| 91125 | 1.840 | 2.220 | -17.1 | 95124 | 0.980 | 0.960 | 2.1 | 98449 | 16.000 | 14.400 | 11.1 |
| 91127 | 0.900 | 1.050 | -14.3 | 95310 | 1.240 | 1.520 | -18.4 | 98482 | 5.310 | 5.670 | -6.3 |
| 91150 | 5.350 | 5.340 | 0.2 | 95410 | 2.110 | 1.990 | 6.0 | 98483 | 12.600 | 12.200 | 3.3 |
| 91155 | 29.800 | 29.000 | 2.8 | 95455 | 1.240 | 1.360 | -8.8 | 98502 | 3.130 | 2.870 | 9.1 |
| 91235 | 3.070 | 2.620 | 17.2 | 95505 | 1.740 | 1.800 | -3.3 | 98636 | 3.070 | 2.970 | 3.4 |
| 91265 | 3.250 | 3.360 | -3.3 | 95625 | 2.940 | 2.730 | 7.7 | 98659 | 0.450 | 0.540 | -16.7 |
| 91266 | 0.540 | 0.630 | -14.3 | 95647 | 5.650 | 5.350 | 5.6 | 98677 | 9.520 | 8.750 | 8.8 |
| 91280 | 1.660 | 2.030 | -18.2 | 96053 | 3.430 | 3.500 | -2.0 | 98678 | 10.700 | 9.800 | 9.2 |
| 91340 | 8.100 | 6.840 | 18.4 | 96408 | 6.920 | 8.740 | -20.8 L | 98805 | 1.010 | 0.940 | 7.4 |

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STATE: 12 - ILLINOIS
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 | 2.940 | 2.850 | 3.2 | | | | | | | | |
| 98813 | 2.080 | 2.130 | -2.3 | | | | | | | | |
| 98820 | 2.400 | 2.420 | -0.8 | | | | | | | | |
| 98884 | 1.560 | 1.380 | 13.0 | | | | | | | | |
| 98914 | 0.670 | 0.800 | -16.2 | | | | | | | | |
| | | | | | | | | | | | |
| 98949 | 0.380 | 0.450 | -15.6 | | | | | | | | |
| 98967 | 5.440 | 4.240 | 28.3 U | | | | | | | | |
| 98993 | 5.270 | 4.370 | 20.6 | | | | | | | | |
| 99003 | 0.850 | 0.760 | 11.8 | | | | | | | | |
| 99004 | 1.510 | 1.530 | -1.3 | | | | | | | | |
| | | | | | | | | | | | |
| 99080 | 8.210 | 7.100 | 15.6 | | | | | | | | |
| 99163 | 0.410 | 0.490 | -16.3 | | | | | | | | |
| 99315 | 1.220 | 1.190 | 2.5 | | | | | | | | |
| 99321 | 1.680 | 1.630 | 3.1 | | | | | | | | |
| 99613 | 1.740 | 1.820 | -4.4 | | | | | | | | |
| | | | | | | | | | | | |
| 99650 | 0.800 | 0.750 | 6.7 | | | | | | | | |
| 99746 | 2.760 | 2.330 | 18.5 | | | | | | | | |
| 99803 | 8.950 | 7.710 | 16.1 | | | | | | | | |
| 99826 | 0.510 | 0.520 | -1.9 | | | | | | | | |
| 99827 | 0.610 | 0.560 | 8.9 | | | | | | | | |
| | | | | | | | | | | | |
| 99946 | 3.040 | 2.990 | 1.7 | | | | | | | | |
| 99948 | 23.600 | 22.300 | 5.8 | | | | | | | | |
| 99952 | 13.700 | 12.000 | 14.2 | | | | | | | | |
| 99953 | 7.430 | 6.920 | 7.4 | | | | | | | | |
| 99954 | 13.400 | 13.000 | 3.1 | | | | | | | | |
| | | | | | | | | | | | |
| 99955 | 7.150 | 8.980 | -20.4 | | | | | | | | |
| 99969 | 3.340 | 2.780 | 20.1 | | | | | | | | |

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SECTION B

EXPLANATORY MATERIAL

TABLE OF CONTENTS

## 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.

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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.

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STEP 3:
APPLICATION OF
PERCENTAGE
CHANGES

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

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

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

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

OBJECTIVE

The objective of this procedure is to determine the indicated loss cost level change. This procedure answers the question: What percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs will be used?

DESCRIPTION

This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level (see definition, below). This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated. The latest three accident years are weighted 20%-30%-50%, with the highest weight going to the most recent accident year.

For Premises/Operations, in order to minimize the impact of random variation in the observed losses, the average experience ratio is then credibility-weighted with the expected experience ratio, which reflects trend and the relative adequacy of current loss costs. This credibility-weighted experience ratio is the indicated statewide advisory loss cost level change in decimal form.

For Products/Completed Operations, the average experience ratio is the indicated multistate advisory loss cost level change, in decimal form. Products/Completed Operations data is assumed to be fully credible.

EXPERIENCE
BASE

The experience used in this review is the latest available simplified data as reported under the ISO Commercial Statistical Plan. The data is aggregated on an accident year basis. The review is conducted on $100,000 basic limit basis - indemnity losses are limited to $100,000 per occurrence. Also, bodily injury and property damage deductible data is included. In addition, fringe losses (Coverage B) are included.

AGGREGATE
LOSS
COSTS

The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs and deductible discounts were used during the experience period. They are calculated by extending the exposures at the current ISO loss costs. Where appropriate, certain reported data elements have been adjusted prior to being used in the calculations. The $100,000 basic limit loss costs are used. Inflation-sensitive exposures are adjusted to a prospective level using exposure trend. Exposures are trended to one year beyond the assumed effective date. Accident year exposures are also developed to account for changes due to exposure audits.

<u>STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE (Cont'd)</u>

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.

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

CREDIBILITY

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

CREDIBILITY-
WEIGHTED
EXPERIENCE
RATIO

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

## STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

OBJECTIVE

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

PREMISES/
OPERATIONS

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

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

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

PRODUCTS

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

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

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 September 30, 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:

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

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

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

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

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

$TER_k$ is the relative change for the $k$th territory;

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

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

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

   $j$th class group and $k$th territory;

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

n is the number of class groups in the analysis;

p is the number of territories in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE
PROCEDURE
(Cont'd)

For Manufacturers and Contractors, and Products:

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

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

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

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

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

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

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

   and $j^{th}$ class group;

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

n is the number of class groups in the analysis;

ITERATIVE
PROCEDURE
(Cont'd)

For Local Products/Completed Operations:

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

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

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

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

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

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

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

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:

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

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 ALCCL is that the monoline and multiline experience for the same coverage tends toward the same experience ratio.  IPMF's are the components of the published liability Package Modification Factors (PMF's) which vary by type of policy only.  These PMF's represent the CPP relativity for all liability coverages combined within a type of policy.  The IPMF represents what the PMF would be for the CPP risk if only a single coverage were written.

## EXPLANATION OF EXPOSURE DEVELOPMENT

IMPORTANT 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 December 31, 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 9/30/2018 and 9/30/2017 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 September 30, 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 December 31, 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 9/30/2018, 9/30/2017 and 9/30/2016 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 September 30, 2018 evaluated as of December 31, 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.

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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.

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

DESCRIPTION OF
METHODOLOGY

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

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

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

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

APPLICATION

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

These calculations are shown in Section E - Loss Development.

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

FRINGE

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

PRODUCTS

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

LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

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

| Accident Year | 171 to 183 Months | 183 to 195 Months | 195 to 207 Months | 207 to 219 Months | 219 to 231 Months | 231 to 243 Months | 243 Months To Ultimate |
|---|---|---|---|---|---|---|---|
| 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:

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

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

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

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

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

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

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

# UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

BACKGROUND

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

IMPORTANCE OF APPLICATION

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

METHODOLOGY FOR LIABILITY COVERAGES

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

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

For this review the factor is 1.085.

## EXPLANATION OF TREND CALCULATION

EXPOSURE
TREND

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

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

SEVERITY
TREND

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

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

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

| FREQUENCY TREND | The historical occurrence frequency data are displayed in the Trend Data exhibits in Sections E, F, and G.  For Premises/Operations, these pages display the frequency data for CGL only for accident years ending 06/30/2005 - 6/30/2018. 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 frequency trend exhibits are based on paid amounts 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

TABLE OF CONTENTS

Determination of Indicated Loss Cost Level Change:

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

| (1) | (2) | (3) | (4) | (5) | (6) |
|---|---|---|---|---|---|
| | | $100,000 | | | |
| ACCIDENT YEAR ENDING | AGGREGATE LOSS COSTS AT CURRENT LEVEL (A) | BASIC LIMIT INCURRED LOSSES (B) | YEAR WEIGHTS | EXPERIENCE RATIO | NUMBER OF INCURRED OCCURRENCES |
| 09/30/2016 | $45,315,588 | $42,900,899 | 0.20 | 0.947 | 1,337 |
| 09/30/2017 | 44,958,688 | 47,343,065 | 0.30 | 1.053 | 1,248 |
| 09/30/2018 | 44,564,795 | 50,455,075 | 0.50 | 1.132 | 1,236 |

(7)  WEIGHTED EXPERIENCE RATIO ....................................... 1.071

(8)  EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)........................ 1.015

(9)  CREDIBILITY BASED ON LATEST  THREE YEARS NUMBER OF INCURRED
     OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)............... 0.77

(10) CREDIBILITY-WEIGHTED EXPERIENCE RATIO
     {(7) X (9)} + {(8) X {1.0 -(9)}}................................. 1.058

(11) INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
     {(10)-1} X 100%.............................................. +  5.8 %

(12) STATEWIDE INDICATED MONOLINE CHANGE
     (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)........... +  4.7 %

(13) STATEWIDE SELECTED MONOLINE CHANGE............................... +  4.7 %


(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 04/01/2020.
     FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C)  THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.015). THE NET TREND IS THE
     ANNUAL NET TREND FACTOR (1.015) TO AN EXPONENT (1.000), THE PERIOD
     FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (04/01/2020) TO ONE
     YEAR BEYOND THE ASSUMED EFFECTIVE DATE (04/01/2021).

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

| (1) | (2) | (3) $100,000 | (4) | (5) | (6) |
|---|---|---|---|---|---|
| ACCIDENT YEAR ENDING | AGGREGATE LOSS COSTS AT CURRENT LEVEL (A) | BASIC LIMIT INCURRED LOSSES (B) | YEAR WEIGHTS | EXPERIENCE RATIO | NUMBER OF INCURRED OCCURRENCES |
| 09/30/2016 | $38,448,648 | $43,279,246 | 0.20 | 1.126 | 1,939 |
| 09/30/2017 | 38,672,486 | 43,348,170 | 0.30 | 1.121 | 1,850 |
| 09/30/2018 | 38,766,469 | 48,932,405 | 0.50 | 1.262 | 2,013 |

(7)  WEIGHTED EXPERIENCE RATIO .......................................   1.193

(8)  EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C).......................   1.022

(9)  CREDIBILITY BASED ON LATEST  THREE YEARS NUMBER OF INCURRED
     OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)...............   0.98

(10) CREDIBILITY-WEIGHTED EXPERIENCE RATIO
     {(7) X (9)} + {(8) X {1.0 -(9)}}.................................   1.190

(11) INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
     {(10)-1} X 100%.............................................. + 19.0 %

(12) STATEWIDE INDICATED MONOLINE CHANGE
     (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)........... + 16.0 %

(13) STATEWIDE SELECTED MONOLINE CHANGE............................... + 12.5 %


(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 04/01/2020.
     FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C)  THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.022). THE NET TREND IS THE
     ANNUAL NET TREND FACTOR (1.022) TO AN EXPONENT (1.000), THE PERIOD
     FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (04/01/2020) TO ONE
     YEAR BEYOND THE ASSUMED EFFECTIVE DATE (04/01/2021).

```
                              ILLINOIS
                              PRODUCTS
                          SUBLINE CODE 336
              DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE


       (1)              (2)                (3)          (4)         (5)          (6)
                                         $100,000
    ACCIDENT       AGGREGATE LOSS      BASIC LIMITS                           NUMBER OF
      YEAR            COSTS AT           INCURRED       YEAR      EXPERIENCE   INCURRED
     ENDING       CURRENT LEVEL(A)      LOSSES(B)      WEIGHTS      RATIO     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 ............................. − 10.8 %
      (SEE SECTION D − BASIC LIMIT RELATIVE CHANGE ANALYSIS)


(10)  INDICATED STATEWIDE MONOLINE CHANGE (SEE FOOTNOTE C).............. − 11.1 %


(11)  SELECTED STATEWIDE MONOLINE CHANGE................................ − 11.1 %


(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).

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

| (1)<br>ACCIDENT<br>YEAR<br>ENDING | (2)<br><br>MULTISTATE<br>AGGREGATE LOSS<br>COSTS AT<br>CURRENT LEVEL (A) | (3)<br>MULTISTATE<br>$100,000<br>BASIC LIMIT<br>INCURRED<br>LOSSES (B) | (4)<br><br><br>YEAR<br>WEIGHTS | (5)<br><br><br>EXPERIENCE<br>RATIO | (6)<br><br>NUMBER OF<br>INCURRED<br>OCCURRENCES |
|---|---|---|---|---|---|
| 12/31/2015 | $273,573,627 | $303,484,949 | 0.20 | 1.109 | 6,235 |
| 12/31/2016 | 289,076,023 | 300,664,824 | 0.30 | 1.040 | 5,848 |
| 12/31/2017 | 301,544,863 | 294,409,730 | 0.50 | 0.976 | 5,292 |

(7)   WEIGHTED EXPERIENCE RATIO........................................   1.022


(8)   INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
                              {(7)- 1.00} x 100%.................. +  2.2 %


(9)   INDICATED MULTISTATE MONOLINE CHANGE
      (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)............ -  0.6 %


(10)  INDICATED STATEWIDE MONOLINE CHANGE (C)
      (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)............ +  4.8 %


(11)  SELECTED STATEWIDE MONOLINE CHANGE................................ +  4.8 %



(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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                                    ILLINOIS
                         MANUFACTURERS AND CONTRACTORS
                        BASIC LIMIT RELATIVE CHANGE ANALYSIS
                        ------------------------------------
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|       | (1) BAILEY FORMULA RELATIV. | (2) CREDIBILITY Z | (3) Z-WTD RELATIV. | (4) BALANCED RELATIV. | STATEWIDE COVERAGE IND. OF 1.058 OR  + 5.8% |
|-------|------|------|-------|-------|--|
| TOP   |      |      |       |       |  |
| 10    | 0.963 | 0.342 | 0.987 | 0.990 |  |
| 33    | 0.818 | 0.060 | 0.988 | 0.991 |  |
| 34    | 0.868 | 0.112 | 0.984 | 0.987 |  |
| 35 *  | –     | –     | 0.977 | 0.980 |  |
| 36    | 1.150 | 0.200 | 1.028 | 1.031 |  |
| 37    | 1.246 | 0.138 | 1.031 | 1.034 |  |
| 38    | 0.989 | 0.420 | 0.995 | 0.998 |  |

*TOP  35 IMPLICIT PMF CAPPED AT 0.500

| CLASS GROUP | (1) BAILEY FORMULA RELATIV. | (2) CREDIBILITY Z | (3) Z-WTD RELATIV. | (4) BALANCED RELATIV. | (5) INDICATED MONOLINE CHANGE | (6) SELECTED MONOLINE CHANGE |
|-------|------|------|-------|-------|--------|--------|
| 30    | 1.081 | 0.193 | 1.015 | 1.007 | +  5.4% | +  5.4% |
| 31    | 1.001 | 0.283 | 1.000 | 0.992 | +  3.9% | +  3.9% |
| 32    | 1.074 | 0.394 | 1.029 | 1.020 | +  6.8% | +  6.8% |
| 33    | 0.820 | 0.144 | 0.972 | 0.964 | +  0.9% | +  0.9% |
| 34    | 1.066 | 0.165 | 1.011 | 1.002 | +  5.0% | +  5.0% |
| 35    | 1.106 | 0.057 | 1.006 | 0.997 | +  4.5% | +  4.5% |
| 36    | 0.638 | 0.112 | 0.951 | 0.943 | –  1.2% | –  1.2% |
| 37    | 0.757 | 0.079 | 0.978 | 0.970 | +  1.6% | +  1.6% |
| 38    | 1.182 | 0.160 | 1.027 | 1.018 | +  6.7% | +  6.7% |
| OVERALL MONOLINE INDICATION | | | | | +  4.7% | +  4.7% |

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

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


                                        (1)             (2)           (3)        (4)          (5)           (6)
                                    FISCAL A.Y.E.   FISCAL A.Y.E.
                                    09/30/2018 AGGREGATE  2014 - 2018   FIVE YEAR
                                    LOSS COSTS AT   AGG LOSS COST   EXPERIENCE            NUMBER OF     BAL CELL
       TYPE OF POLICY               CLASS GROUP     CURRENT LEVEL   CURRENT LEVEL   RATIO    RELATIV.   OCCURRENCES   RELATIV.

10 MONOLINE              30 SERVICE             $1,059,618      $3,511,335    0.849     0.785         107          0.997
                         31 LIGHT CONTRACTING      778,095       4,019,212    1.841     1.703         270          0.982
                         32 MEDIUM CONTRCTING    8,797,570      44,006,312    1.070     0.990       1,220          1.010
                         33 HEAVY CONTRACTING    1,562,657       7,815,190    0.810     0.750          94          0.954
                         34 DEALER OR DISTRIB      956,392       4,717,428    1.046     0.968         106          0.992
                         35 LGT. MANUFACTURER      302,902       1,285,068    1.012     0.936          10          0.987
                         36 MED. MANUFACTURER    1,656,543       8,002,030    0.558     0.516          71          0.934
                         37 HVY. MANUFACTURER      554,594       2,447,869    1.128     1.043          38          0.960
                         38 MISC. OPERATION      1,218,171       4,547,715    1.516     1.403         182          1.008
                            TOTAL *            $16,886,542     $80,352,159    1.049                 2,098

33 MULT OFFICE           31 LIGHT CONTRACTING      $20,960        $192,170    0.034     0.032           2          0.983
                         32 MEDIUM CONTRCTING       37,511         181,161    0.274     0.254           1          1.011
                         33 HEAVY CONTRACTING      287,729       1,866,108    0.959     0.887          19          0.955
                         38 MISC. OPERATION        702,819       3,083,400    1.011     0.935          44          1.009
                            TOTAL *             $1,049,019      $5,322,839    0.951                    66

34 MULT MERCANTILE       30 SERVICE                $72,249        $387,111    1.006     0.931          10          0.994
                         32 MEDIUM CONTRCTING      292,877       1,369,408    1.535     1.420          38          1.007
                         34 DEALER OR DISTRIB    1,434,103       7,293,046    0.823     0.761         143          0.989
                         38 MISC. OPERATION         78,020         420,015    2.416     2.235          35          1.005
                            TOTAL *             $1,877,249      $9,469,580    1.007                   226

35 MULT INSTITUT.        31 LIGHT CONTRACTING      $38,670        $164,690    0.701     0.649           7          0.972
                         32 MEDIUM CONTRCTING       99,956         506,853    0.199     0.185          12          1.000
                            TOTAL *               $138,626        $671,543    0.339                    19

36 MULT SERVICES         30 SERVICE               $101,364        $681,639    1.002     0.927          63          1.038
                         31 LIGHT CONTRACTING      382,366       2,976,694    0.637     0.590         179          1.023
                         32 MEDIUM CONTRCTING      333,818       1,806,695    1.149     1.063          38          1.052
                         33 HEAVY CONTRACTING       56,700         454,736    4.276     3.956          15          0.994
                         34 DEALER OR DISTRIB      952,088       4,389,422    1.722     1.593         233          1.034
                         36 MED. MANUFACTURER       27,445         123,488    0.372     0.344           3          0.973
                         38 MISC. OPERATION      1,070,908       4,762,429    1.262     1.168         190          1.050
                            TOTAL *             $2,924,689     $15,195,103    1.358                   721
```

| TYPE OF POLICY | CLASS GROUP | (1) FISCAL A.Y.E. 09/30/2018 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. |
|---|---|---|---|---|---|---|---|
| 37 MULT INDUST/PROC. | 31 LIGHT CONTRACTING | $2,194 | $12,433 | 0.047 | 0.043 | 1 | 1.025 |
| | 32 MEDIUM CONTRCTING | 241,601 | 1,194,846 | 1.154 | 1.068 | 23 | 1.055 |
| | 33 HEAVY CONTRACTING | 171,668 | 936,430 | 1.968 | 1.820 | 16 | 0.996 |
| | 34 DEALER OR DISTRIB | 81,370 | 413,336 | 0.679 | 0.628 | 13 | 1.036 |
| | 35 LGT. MANUFACTURER | 400,352 | 1,888,625 | 1.595 | 1.476 | 50 | 1.031 |
| | 36 MED. MANUFACTURER | 1,787,631 | 9,218,461 | 0.965 | 0.893 | 155 | 0.975 |
| | 37 HVY. MANUFACTURER | 1,524,582 | 7,496,264 | 0.897 | 0.830 | 75 | 1.003 |
| | 38 MISC. OPERATION | 55,181 | 291,117 | 0.611 | 0.566 | 10 | 1.053 |
| | TOTAL * | $4,264,579 | $21,451,512 | 1.040 | | 343 | |
| 38 MULT CONTRACTORS | 30 SERVICE | $2,119,936 | $11,887,433 | 1.312 | 1.213 | 496 | 1.005 |
| | 31 LIGHT CONTRACTING | 3,903,850 | 20,011,228 | 0.977 | 0.904 | 990 | 0.990 |
| | 32 MEDIUM CONTRCTING | 9,039,621 | 45,989,741 | 1.206 | 1.116 | 1,464 | 1.018 |
| | 33 HEAVY CONTRACTING | 2,347,961 | 14,314,884 | 0.736 | 0.681 | 233 | 0.962 |
| | 38 MISC. OPERATION | 119,940 | 505,850 | 0.006 | 0.006 | 1 | 1.017 |
| | TOTAL * | $17,531,308 | $92,709,136 | 1.097 | | 3,184 | |
| TOTAL ALL    TOP | 30 SERVICE | $3,353,167 | $16,467,518 | 1.149 | | 676 | |
| | 31 LIGHT CONTRACTING | 5,126,135 | 27,376,427 | 1.077 | | 1,449 | |
| | 32 MEDIUM CONTRCTING | 18,842,954 | 95,055,016 | 1.139 | | 2,796 | |
| | 33 HEAVY CONTRACTING | 4,426,715 | 25,387,348 | 0.870 | | 377 | |
| | 34 DEALER OR DISTRIB | 3,423,953 | 16,813,232 | 1.132 | | 495 | |
| | 35 LGT. MANUFACTURER | 703,254 | 3,173,693 | 1.344 | | 60 | |
| | 36 MED. MANUFACTURER | 3,471,619 | 17,343,979 | 0.766 | | 229 | |
| | 37 HVY. MANUFACTURER | 2,079,176 | 9,944,133 | 0.958 | | 113 | |
| | 38 MISC. OPERATION | 3,245,039 | 13,610,526 | 1.273 | | 462 | |
| | TOTAL * | $44,672,012 | $225,171,872 | 1.081 | | 6,657 | |

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

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                              ILLINOIS
                   OWNERS, LANDLORDS AND TENANTS
                   BASIC LIMIT RELATIVE CHANGE ANALYSIS
                   -------------------------------------

             (1)          (2)         (3)          (4)
           BAILEY                                             STATEWIDE
           FORMULA    CREDIBILITY   Z-WTD     BALANCED        COVERAGE
    TOP    RELATIV.        Z        RELATIV.  RELATIV.        IND. OF 1.190
                                                             OR  + 19.0%

    10      0.918        0.386       0.967     0.972

    31      1.117        0.170       1.019     1.023
    32      1.369        0.244       1.080     1.085
    33      0.989        0.303       0.997     1.001
    34      0.862        0.344       0.950     0.954

    35      1.260        0.264       1.063     1.068
    36      0.868        0.198       0.972     0.977
                                                              (5)          (6)
                                                           INDICATED     SELECTED
                                                           MONOLINE      MONOLINE
  CLASS                                                     CHANGE        CHANGE
  GROUP
   01       0.870        0.159       0.978     0.977       +  14.2%     +  10.8%
   02       0.923        0.230       0.982     0.981       +  13.1%     +   9.7%
   03       1.147        0.188       1.026     1.025       +  20.1%     +  16.5%

   04       0.577        0.058       0.969     0.968       +  13.0%     +   9.6%
   05       0.625        0.078       0.964     0.963       +  11.7%     +   8.3%
   06       1.029        0.136       1.004     1.003       +  17.5%     +  14.0%

   07       1.243        0.173       1.038     1.037       +  21.4%     +  17.7%
   08       1.287        0.078       1.020     1.019       +  18.7%     +  15.1%
   09       1.272        0.229       1.057     1.055       +  21.0%     +  17.3%

   10       0.840        0.267       0.955     0.953       +  11.5%     +   8.1%
   11       0.815        0.234       0.953     0.952       +   8.5%     +   5.2%
   12       1.068        0.437       1.029     1.028       +  18.7%     +  15.1%

   13       0.957        0.092       0.996     0.995       +  14.8%     +  11.3%
   16       0.577        0.027       0.985     0.984       +  15.7%     +  12.2%

                            OVERALL MONOLINE INDICATION + 16.0%       + 12.5%
                            --------------------------- --------     --------
 * Monoline/multiline ALCCL for the latest year was used to weight the indicated monoline change by class group.
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                          ILLINOIS
                OWNERS, LANDLORDS AND TENANTS
              BASIC LIMIT RELATIVE CHANGE ANALYSIS
              -----------------------------------


              (1)         (2)        (3)        (4)         (5)           (6)
            BAILEY
            FORMULA   CREDIBILITY   Z-WTD     BALANCED    INDICATED      SELECTED
 TERRITORY  RELATIV.       Z       RELATIV.   RELATIV.  MONOLINE CHG.  MONOLINE CHG.
   501      0.882       0.345      0.958      0.958      +  10.8%      +   7.5%
   504      1.449       0.053      1.020      1.021      +  18.7%      +  15.1%
   506      1.006       0.217      1.001      1.002      +  16.8%      +  13.3%

   507      1.052       0.269      1.014      1.015      +  18.0%      +  14.4%
   508      0.969       0.193      0.994      0.995      +  16.1%      +  12.6%
   509      1.064       0.349      1.022      1.023      +  19.0%      +  15.4%

   514      1.086       0.395      1.033      1.034      +  19.5%      +  15.9%
```

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

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


       TERRITORY     501
                                      (1)          (2)        (3)       (4)       (5)        (6)
                                  FISCAL A.Y.E.  FISCAL A.Y.E.
                                  09/30/2018 AGGREGATE  2014 - 2018  FIVE YEAR
                                   LOSS COSTS AT  AGG LOSS COST  EXPERIENCE            NUMBER OF   BAL CELL
      TYPE OF POLICY              CLASS GROUP     CURRENT LEVEL  CURRENT LEVEL  RATIO     RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE            01 FOOD&BEV.(RETAIL)         $62,984        $160,363    3.226     2.613        11       0.910
                       02 RESTAURANTS               306,530      1,676,199     0.888     0.720        90       0.913
                       03 STORES                     66,191        409,570     1.972     1.598        28       0.954
                       04 VENDING & RENTAL            3,621         15,109     9.157     7.417        11       0.901
                       05 FOOD & BEV. DIST.          88,537        363,944     0.809     0.656         9       0.897
                       06 NON-FOOD&BEV.DIST          51,541        358,494     2.856     2.313         8       0.934
                       07 CLUBS,AMSMT&SPRTS         325,753      1,631,933     1.276     1.034        39       0.966
                       08 HEALTH CARE FACIL          19,852        101,357     5.042     4.084         4       0.949
                       09 HOTELS AND MOTELS         537,633      2,523,340     0.587     0.475       105       0.983
                       10 SCHLS & CHURCHES          253,117      1,248,714     0.920     0.745        41       0.888
                       11 APARTMENTS                457,976      1,623,035     0.498     0.403        33       0.887
                       12 BUILDINGS&OFFICES       1,057,452      5,522,861     1.335     1.081       234       0.957
                       13 MISC. PREMISES            58,749        483,073     0.821     0.665        16       0.926
                          TOTAL *               $3,289,936    $16,117,992     1.097                 629

31 MULT MOTEL/HOTEL    09 HOTELS AND MOTELS        $482,107     $2,199,249     0.929     0.753       102       1.035
                          TOTAL *                 $482,107     $2,199,249     0.929                 102

32 MULT APARTMENT      11 APARTMENTS            $2,264,305     $8,434,775     0.881     0.713       249       0.990
                       12 BUILDINGS&OFFICES        553,042      2,500,500     1.843     1.493       126       1.068
                          TOTAL *               $2,817,347    $10,935,275     1.070                 375

33 MULT OFFICE         12 BUILDINGS&OFFICES     $2,425,597    $10,212,207     1.262     1.022       388       0.986
                       13 MISC. PREMISES           16,610         75,089     0.011     0.009         1       0.954
                          TOTAL *               $2,442,207    $10,287,296     1.254                 389

34 MULT MERCANTILE     01 FOOD&BEV.(RETAIL)       $298,929     $2,145,751     0.843     0.683        66       0.893
                       02 RESTAURANTS            1,083,595     4,899,087     1.053     0.853       209       0.897
                       03 STORES                  172,185        799,155     0.851     0.689        28       0.937
                       04 VENDING & RENTAL          1,882         20,352     0.211     0.171         1       0.885
                       05 FOOD & BEV. DIST.       110,259        731,525     2.216     1.795        32       0.881
                       06 NON-FOOD&BEV.DIST       105,310        534,029     1.192     0.965        17       0.917
                       12 BUILDINGS&OFFICES       389,790      1,774,549     0.817     0.661        76       0.940
                          TOTAL *               $2,161,950    $10,904,448     1.031                 429
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                                    ILLINOIS
                         OWNERS, LANDLORDS AND TENANTS
                       BASIC LIMIT RELATIVE CHANGE ANALYSIS
                       ------------------------------------
                     SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


        TERRITORY        501
                                        (1)             (2)          (3)       (4)       (5)        (6)
                                    FISCAL A.Y.E.   FISCAL A.Y.E.
                                    09/30/2018 AGGREGATE  2014 - 2018  FIVE YEAR
                                    LOSS COSTS AT   AGG LOSS COST   EXPERIENCE          NUMBER OF  BAL CELL
        TYPE OF POLICY           CLASS GROUP   CURRENT LEVEL   CURRENT LEVEL   RATIO   RELATIV.  OCCURRENCES  RELATIV.

35 MULT INSTITUT.    07 CLUBS,AMSMT&SPRTS             $0             $1     0.000     0.000          0      1.061
                     08 HEALTH CARE FACIL         50,276        318,500     2.215     1.794         18      1.042
                     10 SCHLS & CHURCHES         481,542      2,296,045     1.688     1.367        128      0.976
                     12 BUILDINGS&OFFICES          1,880         12,134     3.968     3.214          2      1.052
                            TOTAL *            $533,698     $2,626,680     1.745                   148

36 MULT SERVICES     03 STORES                  $33,438        $92,763     0.977     0.792          2      0.959
                     04 VENDING & RENTAL         53,964        403,720     1.245     1.008         13      0.906
                     07 CLUBS,AMSMT&SPRTS       100,910        572,313     1.018     0.824         28      0.971
                     08 HEALTH CARE FACIL         1,487          6,715     0.000     0.000          0      0.954
                     10 SCHLS & CHURCHES          2,017          3,414     0.000     0.000          0      0.892
                     12 BUILDINGS&OFFICES       166,196        713,725     0.251     0.203         21      0.962
                     13 MISC. PREMISES          113,110        510,686     0.690     0.559         12      0.931
                            TOTAL *            $471,122     $2,303,336     0.684                    76

 TOTAL ALL    TOP    01 FOOD&BEV.(RETAIL)      $361,913     $2,306,114     1.258                    77
                     02 RESTAURANTS          1,390,125      6,575,286     1.017                   299
                     03 STORES                 271,814      1,301,488     1.139                    58
                     04 VENDING & RENTAL        59,467        439,181     1.694                    25
                     05 FOOD & BEV. DIST.      198,796      1,095,469     1.589                    41
                     06 NON-FOOD&BEV.DIST      156,851        892,523     1.739                    25
                     07 CLUBS,AMSMT&SPRTS      426,663      2,204,247     1.215                    67
                     08 HEALTH CARE FACIL       71,615        426,572     2.952                    22
                     09 HOTELS AND MOTELS    1,019,740      4,722,589     0.749                   207
                     10 SCHLS & CHURCHES       736,676      3,548,173     1.419                   169
                     11 APARTMENTS          2,722,281     10,057,810     0.816                   282
                     12 BUILDINGS&OFFICES    4,593,957     20,735,976     1.276                   847
                     13 MISC. PREMISES         188,469      1,068,848     0.671                    29
                            TOTAL *         $12,198,367    $55,374,276     1.116                  2,148




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


        TERRITORY      504
                                        (1)             (2)          (3)       (4)       (5)        (6)
                                    FISCAL A.Y.E.   FISCAL A.Y.E.
                                   09/30/2018 AGGREGATE  2014 - 2018  FIVE YEAR
                                    LOSS COSTS AT   AGG LOSS COST  EXPERIENCE          NUMBER OF   BAL CELL
        TYPE OF POLICY        CLASS GROUP        CURRENT LEVEL   CURRENT LEVEL   RATIO    RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE             01 FOOD&BEV.(RETAIL)         $2              $4       0.000     0.000         0        0.969
                        02 RESTAURANTS            3,210          19,579       0.000     0.000         0        0.973
                        03 STORES                    17              70       0.000     0.000         0        1.017
                        04 VENDING & RENTAL           10             117       0.000     0.000         0        0.960
                        05 FOOD & BEV. DIST.         472           2,412       0.000     0.000         0        0.955
                        06 NON-FOOD&BEV.DIST          95             202       0.000     0.000         0        0.995
                        07 CLUBS,AMSMT&SPRTS        2,133           8,816       0.112     0.091         1        1.029
                        08 HEALTH CARE FACIL           0           3,889       0.000     0.000         0        1.010
                        09 HOTELS AND MOTELS           0             262       0.000     0.000         0        1.047
                        10 SCHLS & CHURCHES        1,076           3,904      64.170    51.979         1        0.946
                        11 APARTMENTS             2,553           6,565      12.585    10.194         4        0.944
                        12 BUILDINGS&OFFICES     20,076          78,708       0.232     0.188         3        1.019
                        13 MISC. PREMISES         1,403           8,615       2.480     2.009         2        0.987
                           TOTAL *               $31,047        $133,143       3.528                 11

31 MULT MOTEL/HOTEL     09 HOTELS AND MOTELS      $3,177          $5,705       0.000     0.000         0        1.103
                           TOTAL *                $3,177          $5,705       0.000                  0

32 MULT APARTMENT       11 APARTMENTS             $6,880         $37,922       1.630     1.321         5        1.054
                        12 BUILDINGS&OFFICES           0           1,829       0.000     0.000         0        1.138
                           TOTAL *                $6,880         $39,751       1.630                  5

33 MULT OFFICE          12 BUILDINGS&OFFICES     $21,463        $105,985       0.760     0.616         9        1.050
                        13 MISC. PREMISES           240             704       0.000     0.000         0        1.017
                           TOTAL *               $21,703        $106,689       0.751                  9

34 MULT MERCANTILE      01 FOOD&BEV.(RETAIL)      $7,069         $18,141       0.000     0.000         0        0.952
                        02 RESTAURANTS            2,826          21,253       0.309     0.251         1        0.955
                        03 STORES                 3,079          15,875       5.542     4.489         5        0.998
                        04 VENDING & RENTAL         331             396       0.000     0.000         0        0.942
                        05 FOOD & BEV. DIST.         225           4,410       0.000     0.000         0        0.938
                        06 NON-FOOD&BEV.DIST       1,117           7,737       2.489     2.016         1        0.977
                        12 BUILDINGS&OFFICES      10,426          73,060       0.408     0.331         3        1.001
                           TOTAL *               $25,073        $140,872       0.996                 10
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                                    ILLINOIS
                         OWNERS, LANDLORDS AND TENANTS
                        BASIC LIMIT RELATIVE CHANGE ANALYSIS
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                     SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


        TERRITORY      504
                                         (1)            (2)          (3)       (4)        (5)        (6)
                                      FISCAL A.Y.E.  FISCAL A.Y.E.
                                      09/30/2018 AGGREGATE 2014 - 2018   FIVE YEAR
                                      LOSS COSTS AT  AGG LOSS COST   EXPERIENCE           NUMBER OF   BAL CELL
        TYPE OF POLICY             CLASS GROUP     CURRENT LEVEL  CURRENT LEVEL   RATIO    RELATIV.   OCCURRENCES RELATIV.
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| TYPE OF POLICY | CLASS GROUP | (1) FISCAL A.Y.E. 09/30/2018 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. |
|---|---|---|---|---|---|---|---|
| 35 MULT INSTITUT. | 07 CLUBS,AMSMT&SPRTS | $283 | $814 | 0.000 | 0.000 | 0 | 1.130 |
|  | 08 HEALTH CARE FACIL | 1,782 | 7,168 | 0.000 | 0.000 | 0 | 1.110 |
|  | 10 SCHLS & CHURCHES | 13,302 | 84,464 | 2.794 | 2.263 | 16 | 1.039 |
|  | 12 BUILDINGS&OFFICES | 279 | 1,386 | 0.000 | 0.000 | 0 | 1.120 |
|  | TOTAL * | $15,646 | $93,832 | 2.376 |  | 16 |  |
| 36 MULT SERVICES | 03 STORES | $1 | $1 | 0.000 | 0.000 | 0 | 1.022 |
|  | 04 VENDING & RENTAL | 290 | 1,270 | 0.000 | 0.000 | 0 | 0.965 |
|  | 07 CLUBS,AMSMT&SPRTS | 4,740 | 22,287 | 0.000 | 0.000 | 0 | 1.034 |
|  | 08 HEALTH CARE FACIL | 144 | 530 | 0.000 | 0.000 | 0 | 1.016 |
|  | 09 HOTELS AND MOTELS | 113 | 625 | 0.000 | 0.000 | 0 | 1.052 |
|  | 12 BUILDINGS&OFFICES | 1,192 | 11,891 | 0.000 | 0.000 | 0 | 1.025 |
|  | 13 MISC. PREMISES | 1,530 | 4,893 | 0.000 | 0.000 | 0 | 0.992 |
|  | TOTAL * | $8,010 | $41,497 | 0.000 |  | 0 |  |
| TOTAL ALL    TOP | 01 FOOD&BEV.(RETAIL) | $7,071 | $18,145 | 0.000 |  | 0 |  |
|  | 02 RESTAURANTS | 6,036 | 40,832 | 0.145 |  | 1 |  |
|  | 03 STORES | 3,097 | 15,946 | 5.510 |  | 5 |  |
|  | 04 VENDING & RENTAL | 631 | 1,783 | 0.000 |  | 0 |  |
|  | 05 FOOD & BEV. DIST. | 697 | 6,822 | 0.000 |  | 0 |  |
|  | 06 NON-FOOD&BEV.DIST | 1,212 | 7,939 | 2.294 |  | 1 |  |
|  | 07 CLUBS,AMSMT&SPRTS | 7,156 | 31,917 | 0.033 |  | 1 |  |
|  | 08 HEALTH CARE FACIL | 1,926 | 11,587 | 0.000 |  | 0 |  |
|  | 09 HOTELS AND MOTELS | 3,290 | 6,592 | 0.000 |  | 0 |  |
|  | 10 SCHLS & CHURCHES | 14,378 | 88,368 | 7.387 |  | 17 |  |
|  | 11 APARTMENTS | 9,433 | 44,487 | 4.595 |  | 9 |  |
|  | 12 BUILDINGS&OFFICES | 53,436 | 272,859 | 0.472 |  | 15 |  |
|  | 13 MISC. PREMISES | 3,173 | 14,212 | 1.096 |  | 2 |  |
|  | TOTAL * | $111,536 | $561,489 | 1.786 |  | 51 |  |

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

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


        TERRITORY        506
                                        (1)              (2)           (3)       (4)       (5)       (6)
                                    FISCAL A.Y.E.    FISCAL A.Y.E.
                                    09/30/2018 AGGREGATE  2014 - 2018   FIVE YEAR
                                    LOSS COSTS AT     AGG LOSS COST   EXPERIENCE         NUMBER OF  BAL CELL
        TYPE OF POLICY           CLASS GROUP      CURRENT LEVEL    CURRENT LEVEL     RATIO    RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE              01 FOOD&BEV.(RETAIL)        $24,084         $233,053      1.396     1.131         7      0.951
                         02 RESTAURANTS              97,446          696,845      0.425     0.344        22      0.955
                         03 STORES                   70,751          279,910      1.873     1.517        44      0.998
                         04 VENDING & RENTAL          5,735           13,078      0.227     0.184         1      0.942
                         05 FOOD & BEV. DIST.        81,490          342,407      0.081     0.066         6      0.938
                         06 NON-FOOD&BEV.DIST        19,837          104,334      0.171     0.138         5      0.977
                         07 CLUBS,AMSMT&SPRTS        44,816           92,159      5.356     4.339         5      1.010
                         08 HEALTH CARE FACIL         7,566           26,268      0.000     0.000         0      0.992
                         09 HOTELS AND MOTELS       137,975          688,740      1.864     1.510        53      1.028
                         10 SCHLS & CHURCHES         21,656          100,657      0.904     0.732         7      0.929
                         11 APARTMENTS               32,783          181,192      2.740     2.219        10      0.927
                         12 BUILDINGS&OFFICES       274,752        1,881,124      0.650     0.526        60      1.001
                         13 MISC. PREMISES           11,174           87,480      2.665     2.159         8      0.969
                         16 GOVT SUBDIVISIONS        12,871           16,526      0.000     0.000         0      0.958
                            TOTAL *                $842,936       $4,743,773      1.227                 228

31 MULT MOTEL/HOTEL      09 HOTELS AND MOTELS      $219,366         $928,131      1.431     1.159        57      1.083
                            TOTAL *                $219,366         $928,131      1.431                  57

32 MULT APARTMENT        11 APARTMENTS             $374,091       $1,374,304      1.373     1.112        88      1.035
                         12 BUILDINGS&OFFICES       122,518          665,901      1.795     1.454        34      1.117
                            TOTAL *                $496,609       $2,040,205      1.477                 122

33 MULT OFFICE           12 BUILDINGS&OFFICES      $982,559       $3,863,104      1.223     0.991       163      1.031
                         13 MISC. PREMISES           7,377           16,651      0.000     0.000         0      0.998
                            TOTAL *                $989,936       $3,879,755      1.214                 163

34 MULT MERCANTILE       01 FOOD&BEV.(RETAIL)      $184,222       $1,236,295      1.121     0.908        39      0.934
                         02 RESTAURANTS             318,747        1,475,827      0.811     0.657        50      0.938
                         03 STORES                   46,997          214,773      2.162     1.751        10      0.980
                         04 VENDING & RENTAL            705            2,149      0.000     0.000         0      0.925
                         05 FOOD & BEV. DIST.        56,716          439,358      0.367     0.297         4      0.921
                         06 NON-FOOD&BEV.DIST       190,440          864,194      1.003     0.813        12      0.959
                         12 BUILDINGS&OFFICES       301,622        1,538,032      0.624     0.506        45      0.983
                            TOTAL *              $1,099,449       $5,770,628      0.879                 160
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                                    ILLINOIS
                         OWNERS, LANDLORDS AND TENANTS
                        BASIC LIMIT RELATIVE CHANGE ANALYSIS
                        -----------------------------------
                     SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


          TERRITORY      506
                                        (1)           (2)         (3)      (4)       (5)       (6)
                                    FISCAL A.Y.E.  FISCAL A.Y.E.
                                    09/30/2018 AGGREGATE 2014 - 2018  FIVE YEAR
                                    LOSS COSTS AT  AGG LOSS COST  EXPERIENCE          NUMBER OF  BAL CELL
          TYPE OF POLICY          CLASS GROUP     CURRENT LEVEL  CURRENT LEVEL   RATIO   RELATIV.  OCCURRENCES  RELATIV.
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| TYPE OF POLICY | CLASS GROUP | (1) FISCAL A.Y.E. 09/30/2018 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. |
|---|---|---|---|---|---|---|---|
| 35 MULT INSTITUT. | 08 HEALTH CARE FACIL | $16,347 | $105,031 | 4.344 | 3.518 | 12 | 1.090 |
|  | 10 SCHLS & CHURCHES | 128,417 | 536,982 | 1.862 | 1.508 | 48 | 1.020 |
|  | 12 BUILDINGS&OFFICES | 2,128 | 23,306 | 0.161 | 0.130 | 2 | 1.100 |
|  | 13 MISC. PREMISES | 267 | 854 | 0.000 | 0.000 | 0 | 1.064 |
|  | 16 GOVT SUBDIVISIONS | 7,711 | 31,354 | 1.107 | 0.897 | 3 | 1.053 |
|  | TOTAL * | $154,870 | $697,527 | 2.060 |  | 65 |  |
| 36 MULT SERVICES | 03 STORES | $10,590 | $65,541 | 1.254 | 1.016 | 4 | 1.003 |
|  | 04 VENDING & RENTAL | 20,997 | 69,983 | 0.472 | 0.382 | 2 | 0.947 |
|  | 07 CLUBS,AMSMT&SPRTS | 36,697 | 208,592 | 5.450 | 4.415 | 26 | 1.015 |
|  | 08 HEALTH CARE FACIL | 611 | 1,520 | 0.000 | 0.000 | 0 | 0.997 |
|  | 09 HOTELS AND MOTELS | 4,507 | 45,209 | 0.000 | 0.000 | 0 | 1.033 |
|  | 10 SCHLS & CHURCHES | 0 | 230 | 0.000 | 0.000 | 0 | 0.933 |
|  | 12 BUILDINGS&OFFICES | 70,522 | 283,601 | 2.127 | 1.723 | 26 | 1.006 |
|  | 13 MISC. PREMISES | 29,969 | 143,387 | 0.404 | 0.327 | 1 | 0.974 |
|  | TOTAL * | $173,893 | $818,063 | 2.216 |  | 59 |  |
| TOTAL ALL    TOP | 01 FOOD&BEV.(RETAIL) | $208,306 | $1,469,348 | 1.153 |  | 46 |  |
|  | 02 RESTAURANTS | 416,193 | 2,172,672 | 0.721 |  | 72 |  |
|  | 03 STORES | 128,338 | 560,224 | 1.928 |  | 58 |  |
|  | 04 VENDING & RENTAL | 27,437 | 85,210 | 0.408 |  | 3 |  |
|  | 05 FOOD & BEV. DIST. | 138,206 | 781,765 | 0.198 |  | 10 |  |
|  | 06 NON-FOOD&BEV.DIST | 210,277 | 968,528 | 0.925 |  | 17 |  |
|  | 07 CLUBS,AMSMT&SPRTS | 81,513 | 300,751 | 5.398 |  | 31 |  |
|  | 08 HEALTH CARE FACIL | 24,524 | 132,819 | 2.895 |  | 12 |  |
|  | 09 HOTELS AND MOTELS | 361,848 | 1,662,080 | 1.579 |  | 110 |  |
|  | 10 SCHLS & CHURCHES | 150,073 | 637,869 | 1.724 |  | 55 |  |
|  | 11 APARTMENTS | 406,874 | 1,555,496 | 1.483 |  | 98 |  |
|  | 12 BUILDINGS&OFFICES | 1,754,101 | 8,255,068 | 1.105 |  | 330 |  |
|  | 13 MISC. PREMISES | 48,787 | 248,372 | 0.859 |  | 9 |  |
|  | 16 GOVT SUBDIVISIONS | 20,582 | 47,880 | 0.415 |  | 3 |  |
|  | TOTAL * | $3,977,059 | $18,878,082 | 1.246 |  | 854 |  |

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

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


        TERRITORY    507
                                    (1)            (2)         (3)       (4)        (5)        (6)
                              FISCAL A.Y.E.   FISCAL A.Y.E.
                              09/30/2018 AGGREGATE  2014 - 2018   FIVE YEAR
                              LOSS COSTS AT   AGG LOSS COST   EXPERIENCE            NUMBER OF   BAL CELL
     TYPE OF POLICY           CLASS GROUP     CURRENT LEVEL   CURRENT LEVEL   RATIO    RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE            01 FOOD&BEV.(RETAIL)      $42,924       $196,092      0.215    0.174         9        0.963
                       02 RESTAURANTS            138,412        736,223      0.785    0.636        45        0.967
                       03 STORES                 214,373        931,641      1.376    1.114        64        1.010
                       04 VENDING & RENTAL           711          4,520      9.936    8.048         3        0.954
                       05 FOOD & BEV. DIST.      117,181        546,604      0.358    0.290         7        0.949
                       06 NON-FOOD&BEV.DIST       75,341        285,166      0.497    0.402        16        0.989
                       07 CLUBS,AMSMT&SPRTS      110,047        484,784      2.320    1.880        33        1.023
                       08 HEALTH CARE FACIL       16,618         39,232      0.059    0.048         1        1.004
                       09 HOTELS AND MOTELS       72,400        305,103      1.448    1.173        42        1.040
                       10 SCHLS & CHURCHES        78,888        349,001      0.910    0.737        22        0.940
                       11 APARTMENTS             155,569        468,708      1.457    1.180        17        0.939
                       12 BUILDINGS&OFFICES      453,531      3,023,198      1.331    1.078       133        1.013
                       13 MISC. PREMISES           6,136         60,730      0.000    0.000         0        0.981
                       16 GOVT SUBDIVISIONS       27,331         27,331      0.000    0.000         0        0.970
                          TOTAL *             $1,509,462     $7,458,333      1.168                392

31 MULT MOTEL/HOTEL    09 HOTELS AND MOTELS     $103,631       $419,252      1.891    1.532        46        1.096
                          TOTAL *               $103,631       $419,252      1.891                 46

32 MULT APARTMENT      11 APARTMENTS            $397,972     $1,598,211      1.597    1.294        92        1.048
                       12 BUILDINGS&OFFICES      123,276        700,083      2.307    1.869        39        1.131
                          TOTAL *               $521,248     $2,298,294      1.765                131

33 MULT OFFICE         12 BUILDINGS&OFFICES     $871,793     $4,477,979      1.230    0.996       189        1.044
                       13 MISC. PREMISES           5,084         22,213      0.000    0.000         0        1.010
                          TOTAL *               $876,877     $4,500,192      1.223                189

34 MULT MERCANTILE     01 FOOD&BEV.(RETAIL)     $182,380     $1,240,922      1.303    1.056        61        0.946
                       02 RESTAURANTS            358,623      1,795,745      0.957    0.775        93        0.950
                       03 STORES                 151,165        884,067      0.351    0.285        41        0.992
                       04 VENDING & RENTAL        19,188         33,637      0.147    0.119         0        0.937
                       05 FOOD & BEV. DIST.       95,209        518,739      0.037    0.030         3        0.932
                       06 NON-FOOD&BEV.DIST      186,613        958,819      2.108    1.708        25        0.971
                       12 BUILDINGS&OFFICES      354,064      2,056,782      0.862    0.698        69        0.995
                          TOTAL *             $1,347,242     $7,488,711      0.994                292
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TERRITORY       507

|  |  | (1)<br>FISCAL A.Y.E.<br>09/30/2018 AGGREGATE<br>LOSS COSTS AT | (2)<br>FISCAL A.Y.E.<br>2014 - 2018<br>AGG LOSS COST | (3)<br><br>FIVE YEAR<br>EXPERIENCE | (4) | (5)<br><br><br>NUMBER OF | (6)<br><br><br>BAL CELL |
|---|---|---|---|---|---|---|---|
| TYPE OF POLICY | CLASS GROUP | CURRENT LEVEL | CURRENT LEVEL | RATIO | RELATIV. | OCCURRENCES | RELATIV. |
| 35 MULT INSTITUT. | 08 HEALTH CARE FACIL | $38,353 | $199,043 | 1.257 | 1.018 | 4 | 1.103 |
|  | 10 SCHLS & CHURCHES | 160,612 | 864,157 | 2.479 | 2.008 | 89 | 1.033 |
|  | 12 BUILDINGS&OFFICES | 7,017 | 58,895 | 2.061 | 1.669 | 19 | 1.113 |
|  | 13 MISC. PREMISES | 833 | 2,039 | 0.000 | 0.000 | 0 | 1.078 |
|  | 16 GOVT SUBDIVISIONS | 10,110 | 50,574 | 5.469 | 4.430 | 3 | 1.066 |
|  | TOTAL * | $216,925 | $1,174,708 | 2.379 |  | 115 |  |
| 36 MULT SERVICES | 03 STORES | $37,829 | $112,562 | 0.968 | 0.784 | 8 | 1.016 |
|  | 04 VENDING & RENTAL | 20,196 | 101,142 | 0.403 | 0.327 | 6 | 0.959 |
|  | 07 CLUBS,AMSMT&SPRTS | 189,861 | 985,718 | 1.316 | 1.066 | 64 | 1.028 |
|  | 08 HEALTH CARE FACIL | 6 | 5,711 | 0.000 | 0.000 | 0 | 1.010 |
|  | 09 HOTELS AND MOTELS | 3,368 | 17,005 | 0.000 | 0.000 | 0 | 1.046 |
|  | 10 SCHLS & CHURCHES | 1,019 | 7,617 | 0.000 | 0.000 | 0 | 0.945 |
|  | 12 BUILDINGS&OFFICES | 70,749 | 361,820 | 1.356 | 1.098 | 57 | 1.019 |
|  | 13 MISC. PREMISES | 40,053 | 183,616 | 1.306 | 1.058 | 11 | 0.986 |
|  | TOTAL * | $363,081 | $1,775,191 | 1.220 |  | 146 |  |
| TOTAL ALL    TOP | 01 FOOD&BEV.(RETAIL) | $225,304 | $1,437,014 | 1.096 |  | 70 |  |
|  | 02 RESTAURANTS | 497,035 | 2,531,968 | 0.909 |  | 138 |  |
|  | 03 STORES | 403,367 | 1,928,270 | 0.954 |  | 113 |  |
|  | 04 VENDING & RENTAL | 40,095 | 139,299 | 0.450 |  | 9 |  |
|  | 05 FOOD & BEV. DIST. | 212,390 | 1,065,343 | 0.214 |  | 10 |  |
|  | 06 NON-FOOD&BEV.DIST | 261,954 | 1,243,985 | 1.645 |  | 41 |  |
|  | 07 CLUBS,AMSMT&SPRTS | 299,908 | 1,470,502 | 1.685 |  | 97 |  |
|  | 08 HEALTH CARE FACIL | 54,977 | 243,986 | 0.895 |  | 5 |  |
|  | 09 HOTELS AND MOTELS | 179,399 | 741,360 | 1.677 |  | 88 |  |
|  | 10 SCHLS & CHURCHES | 240,519 | 1,220,775 | 1.954 |  | 111 |  |
|  | 11 APARTMENTS | 553,541 | 2,066,919 | 1.558 |  | 109 |  |
|  | 12 BUILDINGS&OFFICES | 1,880,430 | 10,678,757 | 1.264 |  | 506 |  |
|  | 13 MISC. PREMISES | 52,106 | 268,598 | 1.004 |  | 11 |  |
|  | 16 GOVT SUBDIVISIONS | 37,441 | 77,905 | 1.477 |  | 3 |  |
|  | TOTAL * | $4,938,466 | $25,114,681 | 1.265 |  | 1,311 |  |

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

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


        TERRITORY       508
                                        (1)            (2)          (3)        (4)       (5)         (6)
                                     FISCAL A.Y.E.   FISCAL A.Y.E.
                                     09/30/2018 AGGREGATE  2014 - 2018   FIVE YEAR
                                     LOSS COSTS AT    AGG LOSS COST  EXPERIENCE          NUMBER OF   BAL CELL
        TYPE OF POLICY        CLASS GROUP        CURRENT LEVEL    CURRENT LEVEL   RATIO     RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE             01 FOOD&BEV.(RETAIL)          $304          $20,633      0.000     0.000         0        0.944
                       02 RESTAURANTS             22,404         153,904      0.748     0.606         9        0.948
                       03 STORES                  52,466         590,877      0.506     0.410        46        0.991
                       04 VENDING & RENTAL         2,463          17,565      3.124     2.531         2        0.935
                       05 FOOD & BEV. DIST.        5,196           9,432      0.000     0.000         0        0.931
                       06 NON-FOOD&BEV.DIST       23,353         119,640      0.000     0.000         0        0.969
                       07 CLUBS,AMSMT&SPRTS       17,826         120,583      3.609     2.923         6        1.003
                       08 HEALTH CARE FACIL       16,386          80,177      0.395     0.320         7        0.985
                       09 HOTELS AND MOTELS       23,324         139,121      7.616     6.169        38        1.020
                       10 SCHLS & CHURCHES        23,850         132,474      0.529     0.429        19        0.922
                       11 APARTMENTS              33,399         136,202      0.015     0.012         2        0.921
                       12 BUILDINGS&OFFICES      156,068         680,288      1.397     1.132        52        0.994
                       13 MISC. PREMISES           3,448          19,588      0.952     0.771         5        0.962
                       16 GOVT SUBDIVISIONS          58             302      0.000     0.000         0        0.951
                          TOTAL *             $380,545      $2,220,786      1.403                   186

31 MULT MOTEL/HOTEL     09 HOTELS AND MOTELS      $56,509        $223,185      6.149     4.980        69        1.075
                          TOTAL *              $56,509        $223,185      6.149                    69

32 MULT APARTMENT       11 APARTMENTS            $101,424        $550,082      3.028     2.452        51        1.027
                       12 BUILDINGS&OFFICES       10,639          59,538      0.571     0.462         4        1.109
                          TOTAL *             $112,063        $609,620      2.794                    55

33 MULT OFFICE          12 BUILDINGS&OFFICES     $392,193      $1,865,388      0.921     0.746       109        1.024
                       13 MISC. PREMISES           2,472           9,322      0.000     0.000         0        0.991
                          TOTAL *             $394,665      $1,874,710      0.915                   109

34 MULT MERCANTILE      01 FOOD&BEV.(RETAIL)      $38,823        $216,991      1.916     1.552        14        0.928
                       02 RESTAURANTS            123,105         704,073      0.836     0.677        40        0.931
                       03 STORES                  64,836         305,556      0.903     0.732        14        0.973
                       04 VENDING & RENTAL           210          12,440     10.288     8.334         3        0.919
                       05 FOOD & BEV. DIST.       11,306          67,578      0.133     0.108         1        0.914
                       06 NON-FOOD&BEV.DIST       49,284         309,297      0.328     0.266         8        0.952
                       12 BUILDINGS&OFFICES       99,249         462,810      0.535     0.433        26        0.976
                          TOTAL *             $386,813      $2,078,745      0.798                   106
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                                    ILLINOIS
                         OWNERS, LANDLORDS AND TENANTS
                         BASIC LIMIT RELATIVE CHANGE ANALYSIS
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                         SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


        TERRITORY      508
                                        (1)           (2)          (3)       (4)        (5)         (6)
                                    FISCAL A.Y.E.  FISCAL A.Y.E.
                                    09/30/2018 AGGREGATE  2014 - 2018  FIVE YEAR
                                    LOSS COSTS AT   AGG LOSS COST  EXPERIENCE            NUMBER OF   BAL CELL
        TYPE OF POLICY           CLASS GROUP   CURRENT LEVEL   CURRENT LEVEL   RATIO    RELATIV.  OCCURRENCES  RELATIV.

35 MULT INSTITUT.       07 CLUBS,AMSMT&SPRTS         $418         $4,206       2.248     1.821         2       1.102
                       08 HEALTH CARE FACIL        75,293        419,151       0.987     0.799        11       1.082
                       10 SCHLS & CHURCHES        161,067        940,900       0.622     0.504        82       1.013
                       12 BUILDINGS&OFFICES         2,148         14,025       4.926     3.990         6       1.092
                       16 GOVT SUBDIVISIONS          663          2,929       0.000     0.000         0       1.045
                              TOTAL *           $239,589      $1,381,211       0.776                 101

36 MULT SERVICES       03 STORES                 $17,779        $47,246       0.380     0.308         2       0.996
                       04 VENDING & RENTAL         4,592         19,385       0.137     0.111         1       0.940
                       07 CLUBS,AMSMT&SPRTS       140,742        606,880       0.308     0.249        30       1.008
                       08 HEALTH CARE FACIL           30             51       0.000     0.000         0       0.990
                       09 HOTELS AND MOTELS        4,079         19,198       0.093     0.075         1       1.026
                       10 SCHLS & CHURCHES           153            920       0.000     0.000         0       0.926
                       12 BUILDINGS&OFFICES        33,465        167,343       2.691     2.180        13       0.999
                       13 MISC. PREMISES           4,529         22,650       0.187     0.151         3       0.967
                              TOTAL *           $205,369       $883,673       0.691                  50

TOTAL ALL    TOP       01 FOOD&BEV.(RETAIL)      $39,127       $237,624       1.901                  14
                       02 RESTAURANTS           145,509        857,977       0.823                  49
                       03 STORES                135,081        943,679       0.680                  62
                       04 VENDING & RENTAL        7,265         49,390       1.443                   6
                       05 FOOD & BEV. DIST.      16,502         77,010       0.091                   1
                       06 NON-FOOD&BEV.DIST      72,637        428,937       0.223                   8
                       07 CLUBS,AMSMT&SPRTS     158,986        731,669       0.683                  38
                       08 HEALTH CARE FACIL      91,709        499,379       0.880                  18
                       09 HOTELS AND MOTELS      83,912        381,504       6.262                 108
                       10 SCHLS & CHURCHES      185,070      1,074,294       0.609                 101
                       11 APARTMENTS           134,823        686,284       2.281                  53
                       12 BUILDINGS&OFFICES     693,762      3,249,392       1.065                 210
                       13 MISC. PREMISES         10,449         51,560       0.395                   8
                       16 GOVT SUBDIVISIONS         721          3,231       0.000                   0
                              TOTAL *         $1,775,553     $9,271,930       1.235                 676




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


         TERRITORY      509
                                        (1)             (2)          (3)       (4)        (5)        (6)
                                   FISCAL A.Y.E.    FISCAL A.Y.E.
                                   09/30/2018 AGGREGATE  2014 - 2018  FIVE YEAR
                                   LOSS COSTS AT    AGG LOSS COST  EXPERIENCE            NUMBER OF   BAL CELL
     TYPE OF POLICY          CLASS GROUP         CURRENT LEVEL    CURRENT LEVEL    RATIO   RELATIV.  OCCURRENCES  RELATIV.
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| TYPE OF POLICY | CLASS GROUP | (1) LOSS COSTS AT CURRENT LEVEL | (2) AGG LOSS COST CURRENT LEVEL | (3) EXPERIENCE RATIO | (4) RELATIV. | (5) NUMBER OF OCCURRENCES | (6) BAL CELL RELATIV. |
|---|---|---|---|---|---|---|---|
| 10 MONOLINE | 01 FOOD&BEV.(RETAIL) | $221,537 | $896,694 | 0.465 | 0.376 | 30 | 0.971 |
| | 02 RESTAURANTS | 233,832 | 1,418,212 | 0.194 | 0.157 | 49 | 0.975 |
| | 03 STORES | 169,360 | 983,389 | 1.754 | 1.421 | 60 | 1.018 |
| | 04 VENDING & RENTAL | 81,008 | 170,432 | 0.371 | 0.300 | 3 | 0.961 |
| | 05 FOOD & BEV. DIST. | 68,411 | 420,235 | 0.180 | 0.146 | 11 | 0.957 |
| | 06 NON-FOOD&BEV.DIST | 103,855 | 511,621 | 0.276 | 0.223 | 14 | 0.997 |
| | 07 CLUBS,AMSMT&SPRTS | 154,076 | 768,175 | 1.663 | 1.347 | 42 | 1.031 |
| | 08 HEALTH CARE FACIL | 11,286 | 60,985 | 1.696 | 1.374 | 1 | 1.012 |
| | 09 HOTELS AND MOTELS | 116,943 | 720,282 | 2.671 | 2.163 | 138 | 1.049 |
| | 10 SCHLS & CHURCHES | 201,725 | 754,226 | 0.585 | 0.474 | 52 | 0.947 |
| | 11 APARTMENTS | 177,016 | 831,665 | 1.349 | 1.092 | 34 | 0.946 |
| | 12 BUILDINGS&OFFICES | 775,897 | 4,353,770 | 1.271 | 1.029 | 254 | 1.021 |
| | 13 MISC. PREMISES | 26,982 | 199,989 | 0.590 | 0.478 | 13 | 0.989 |
| | 16 GOVT SUBDIVISIONS | 2 | 122 | 0.000 | 0.000 | 0 | 0.978 |
| | TOTAL * | $2,341,930 | $12,089,797 | 1.051 | | 701 | |
| 31 MULT MOTEL/HOTEL | 09 HOTELS AND MOTELS | $174,999 | $780,369 | 3.718 | 3.011 | 140 | 1.105 |
| | TOTAL * | $174,999 | $780,369 | 3.718 | | 140 | |
| 32 MULT APARTMENT | 11 APARTMENTS | $431,739 | $1,784,539 | 1.066 | 0.864 | 91 | 1.056 |
| | 12 BUILDINGS&OFFICES | 79,992 | 487,370 | 1.428 | 1.156 | 20 | 1.140 |
| | TOTAL * | $511,731 | $2,271,909 | 1.123 | | 111 | |
| 33 MULT OFFICE | 12 BUILDINGS&OFFICES | $1,468,522 | $7,403,802 | 1.227 | 0.994 | 351 | 1.052 |
| | 13 MISC. PREMISES | 5,497 | 20,655 | 0.061 | 0.049 | 1 | 1.018 |
| | TOTAL * | $1,474,019 | $7,424,457 | 1.223 | | 352 | |
| 34 MULT MERCANTILE | 01 FOOD&BEV.(RETAIL) | $360,557 | $1,881,928 | 1.134 | 0.918 | 84 | 0.953 |
| | 02 RESTAURANTS | 481,519 | 2,220,712 | 0.958 | 0.776 | 99 | 0.957 |
| | 03 STORES | 428,497 | 1,932,962 | 0.868 | 0.703 | 85 | 1.000 |
| | 04 VENDING & RENTAL | 2,607 | 17,465 | 0.272 | 0.221 | 0 | 0.944 |
| | 05 FOOD & BEV. DIST. | 64,214 | 298,123 | 0.440 | 0.356 | 13 | 0.940 |
| | 06 NON-FOOD&BEV.DIST | 449,508 | 1,892,459 | 1.475 | 1.195 | 178 | 0.979 |
| | 12 BUILDINGS&OFFICES | 375,001 | 2,288,435 | 1.043 | 0.845 | 109 | 1.003 |
| | TOTAL * | $2,161,903 | $10,532,084 | 1.076 | | 568 | |

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


        TERRITORY      509
                                          (1)          (2)         (3)       (4)        (5)        (6)
                                      FISCAL A.Y.E. FISCAL A.Y.E.
                                      09/30/2018    2014 - 2018   FIVE YEAR
                                      AGGREGATE     AGG LOSS COST EXPERIENCE          NUMBER OF  BAL CELL
        TYPE OF POLICY    CLASS GROUP LOSS COSTS AT CURRENT LEVEL RATIO     RELATIV.  OCCURRENCES RELATIV.
                                      CURRENT LEVEL

35 MULT INSTITUT.    07 CLUBS,AMSMT&SPRTS      $14,738      $29,473     0.000     0.000          0    1.132
                     08 HEALTH CARE FACIL       49,498      281,053     2.488     2.015         15    1.112
                     10 SCHLS & CHURCHES       342,704    1,806,641     2.125     1.721        158    1.041
                     12 BUILDINGS&OFFICES       10,066       59,880     2.292     1.856          8    1.122
                     13 MISC. PREMISES           7,847       22,598     1.101     0.892          2    1.086
                     16 GOVT SUBDIVISIONS        8,751       40,658     0.134     0.108          1    1.074
                        TOTAL *            $433,604    $2,240,303     2.039                   184

36 MULT SERVICES     03 STORES               $48,534     $222,566     2.293     1.857          8    1.024
                     04 VENDING & RENTAL       22,541      260,995     0.733     0.594          7    0.966
                     07 CLUBS,AMSMT&SPRTS      316,188    1,588,406     1.663     1.347         80    1.036
                     08 HEALTH CARE FACIL         190          657     0.000     0.000          0    1.018
                     09 HOTELS AND MOTELS         866        4,078     0.000     0.000          0    1.054
                     10 SCHLS & CHURCHES        1,201        6,805     3.243     2.627          1    0.952
                     12 BUILDINGS&OFFICES      104,301      494,086     3.324     2.693         31    1.027
                     13 MISC. PREMISES         35,646      161,907     0.856     0.693         17    0.994
                        TOTAL *            $529,467    $2,739,500     1.954                   144

TOTAL ALL    TOP     01 FOOD&BEV.(RETAIL)    $582,094   $2,778,622     0.879                   114
                     02 RESTAURANTS          715,351    3,638,924     0.708                   148
                     03 STORES               646,391    3,138,917     1.207                   153
                     04 VENDING & RENTAL      106,156      448,892     0.445                    10
                     05 FOOD & BEV. DIST.     132,625      718,358     0.306                    24
                     06 NON-FOOD&BEV.DIST     553,363    2,404,080     1.250                   192
                     07 CLUBS,AMSMT&SPRTS     485,002    2,386,054     1.612                   122
                     08 HEALTH CARE FACIL      60,974      342,695     2.334                    16
                     09 HOTELS AND MOTELS     292,808    1,504,729     3.289                   278
                     10 SCHLS & CHURCHES      545,630    2,567,672     1.558                   211
                     11 APARTMENTS           608,755    2,616,204     1.149                   125
                     12 BUILDINGS&OFFICES   2,813,779   15,087,343     1.302                   773
                     13 MISC. PREMISES        75,972      405,149     0.729                    33
                     16 GOVT SUBDIVISIONS      8,753       40,780     0.134                     1
                        TOTAL *          $7,627,653  $38,078,419     1.276                 2,200




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


        TERRITORY      514
                                      (1)           (2)         (3)       (4)       (5)        (6)
                                  FISCAL A.Y.E.  FISCAL A.Y.E.
                                  09/30/2018 AGGREGATE  2014 - 2018    FIVE YEAR
                                  LOSS COSTS AT  AGG LOSS COST  EXPERIENCE           NUMBER OF   BAL CELL
       TYPE OF POLICY              CLASS GROUP    CURRENT LEVEL  CURRENT LEVEL   RATIO   RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE                    01 FOOD&BEV.(RETAIL)      $147,908      $723,527     0.368    0.298         23      0.982
                               02 RESTAURANTS            102,571       594,908     0.996    0.807         47      0.985
                               03 STORES                 125,152       649,419     1.677    1.359         40      1.030
                               04 VENDING & RENTAL        10,891        45,368     0.000    0.000          0      0.972
                               05 FOOD & BEV. DIST.       45,538       161,749     0.545    0.442         11      0.968
                               06 NON-FOOD&BEV.DIST       63,297       389,024     0.568    0.460         28      1.008
                               07 CLUBS,AMSMT&SPRTS      248,003     1,000,069     1.737    1.407         66      1.042
                               08 HEALTH CARE FACIL       16,484       141,123     2.067    1.674         10      1.024
                               09 HOTELS AND MOTELS      104,094       434,340     2.157    1.747         40      1.060
                               10 SCHLS & CHURCHES       236,099     1,255,214     1.037    0.840         50      0.958
                               11 APARTMENTS             123,014       556,297     1.108    0.897         46      0.957
                               12 BUILDINGS&OFFICES      500,505     3,071,012     1.302    1.055        159      1.033
                               13 MISC. PREMISES          26,030       169,673     0.972    0.787         18      1.000
                               16 GOVT SUBDIVISIONS       14,731        85,654     0.012    0.009          2      0.989
                                  TOTAL *             $1,764,317    $9,277,377     1.233                 540

31 MULT MOTEL/HOTEL            09 HOTELS AND MOTELS     $265,065    $1,071,673     1.141    0.924        112      1.117
                                  TOTAL *               $265,065    $1,071,673     1.141                 112

32 MULT APARTMENT              11 APARTMENTS            $409,962    $1,966,700     3.057    2.476        268      1.068
                               12 BUILDINGS&OFFICES       38,901       176,993     0.215    0.174          8      1.153
                                  TOTAL *               $448,863    $2,143,693     2.811                 276

33 MULT OFFICE                 12 BUILDINGS&OFFICES   $1,213,445    $6,255,331     1.720    1.393        447      1.064
                               13 MISC. PREMISES          11,726        47,618     1.243    1.007          3      1.030
                                  TOTAL *             $1,225,171    $6,302,949     1.715                 450

34 MULT MERCANTILE             01 FOOD&BEV.(RETAIL)     $422,734    $1,979,135     0.821    0.665        113      0.964
                               02 RESTAURANTS            543,610     2,550,717     1.610    1.304        201      0.968
                               03 STORES                 335,512     1,420,942     1.674    1.356        124      1.011
                               04 VENDING & RENTAL        18,808        85,783     0.039    0.031          1      0.955
                               05 FOOD & BEV. DIST.       78,219       416,665     1.457    1.180         15      0.950
                               06 NON-FOOD&BEV.DIST      188,172       929,635     0.463    0.375         22      0.990
                               12 BUILDINGS&OFFICES      318,810     1,945,566     1.096    0.888         91      1.014
                                  TOTAL *             $1,905,865    $9,328,443     1.225                 567
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                                ILLINOIS
                      OWNERS, LANDLORDS AND TENANTS
                    BASIC LIMIT RELATIVE CHANGE ANALYSIS
                    -----------------------------------
                  SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


        TERRITORY     514
                                      (1)           (2)          (3)      (4)       (5)        (6)
                                  FISCAL A.Y.E.  FISCAL A.Y.E.
                                  09/30/2018 AGGREGATE  2014 - 2018  FIVE YEAR
                                  LOSS COSTS AT   AGG LOSS COST  EXPERIENCE          NUMBER OF  BAL CELL
        TYPE OF POLICY          CLASS GROUP      CURRENT LEVEL   CURRENT LEVEL   RATIO    RELATIV.  OCCURRENCES  RELATIV.

35 MULT INSTITUT.      07 CLUBS,AMSMT&SPRTS        $43,524       $119,363      2.348    1.902        6        1.145
                       08 HEALTH CARE FACIL        112,295       676,048      2.198    1.781       29        1.125
                       10 SCHLS & CHURCHES       1,408,281     7,724,798      0.958    0.776      571        1.053
                       12 BUILDINGS&OFFICES         15,862        80,290      0.549    0.445       20        1.135
                       13 MISC. PREMISES            2,637         9,830      2.865    2.320        3        1.098
                       16 GOVT SUBDIVISIONS         4,775        95,191      0.554    0.449        5        1.086
                          TOTAL *              $1,587,374    $8,705,520      1.081                634

36 MULT SERVICES       03 STORES                  $61,672      $235,513      1.934    1.566       29        1.035
                       04 VENDING & RENTAL         34,500       173,620      0.252    0.204        8        0.977
                       07 CLUBS,AMSMT&SPRTS       608,618     2,638,415      0.752    0.609      111        1.048
                       08 HEALTH CARE FACIL           443         2,231      0.000    0.000        0        1.029
                       09 HOTELS AND MOTELS        21,434       177,726      1.149    0.930        6        1.066
                       10 SCHLS & CHURCHES          2,455        17,866      0.000    0.000        0        0.963
                       12 BUILDINGS&OFFICES        100,106       547,644      1.734    1.404       45        1.038
                       13 MISC. PREMISES           77,104       375,999      2.529    2.048       38        1.005
                          TOTAL *                $906,332    $4,169,014      1.080                237

TOTAL ALL     TOP      01 FOOD&BEV.(RETAIL)      $570,642    $2,702,662      0.704                136
                       02 RESTAURANTS            646,181     3,145,625      1.512                248
                       03 STORES                 522,336     2,305,874      1.705                193
                       04 VENDING & RENTAL        64,199       304,771      0.147                  9
                       05 FOOD & BEV. DIST.      123,757       578,414      1.122                 26
                       06 NON-FOOD&BEV.DIST      251,469     1,318,659      0.489                 50
                       07 CLUBS,AMSMT&SPRTS      900,145     3,757,847      1.101                183
                       08 HEALTH CARE FACIL      129,222       819,402      2.174                 39
                       09 HOTELS AND MOTELS      390,593     1,683,739      1.412                158
                       10 SCHLS & CHURCHES     1,646,835     8,997,878      0.967                621
                       11 APARTMENTS            532,976     2,522,997      2.607                314
                       12 BUILDINGS&OFFICES    2,187,629    12,076,836      1.499                770
                       13 MISC. PREMISES        117,497       603,120      2.063                 62
                       16 GOVT SUBDIVISIONS      19,506       180,845      0.144                  7
                          TOTAL *             $8,102,987   $40,998,669      1.342              2,816




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


          TERRITORY    ALL
                                           (1)           (2)         (3)      (4)        (5)        (6)
                                        FISCAL A.Y.E.  FISCAL A.Y.E.
                                        09/30/2018 AGGREGATE  2014 - 2018  FIVE YEAR
                                        LOSS COSTS AT    AGG LOSS COST  EXPERIENCE            NUMBER OF   BAL CELL
          TYPE OF POLICY                CLASS GROUP      CURRENT LEVEL    CURRENT LEVEL   RATIO    RELATIV.   OCCURRENCES  RELATIV.

10 MONOLINE                 01 FOOD&BEV.(RETAIL)       $499,743      $2,230,366    0.807               80
                            02 RESTAURANTS              904,405       5,295,870    0.649              262
                            03 STORES                   698,310       3,844,876    1.563              282
                            04 VENDING & RENTAL         104,439         266,189    0.759               20
                            05 FOOD & BEV. DIST.        406,825       1,846,783    0.387               44
                            06 NON-FOOD&BEV.DIST        337,319       1,768,481    0.749               71
                            07 CLUBS,AMSMT&SPRTS        902,654       4,106,519    1.842              192
                            08 HEALTH CARE FACIL         88,192         453,031    1.823               23
                            09 HOTELS AND MOTELS        992,369       4,811,188    1.403              416
                            10 SCHLS & CHURCHES         816,411       3,844,190    0.941              192
                            11 APARTMENTS               982,310       3,803,664    0.969              146
                            12 BUILDINGS&OFFICES      3,238,281      18,610,961    1.252              895
                            13 MISC. PREMISES           133,922       1,029,148    0.941               62
                            16 GOVT SUBDIVISIONS         54,993         129,935    0.003                2
                               TOTAL *             $10,160,173     $52,041,201    1.150            2,687

31 MULT MOTEL/HOTEL         09 HOTELS AND MOTELS     $1,304,854      $5,627,564    1.731              526
                               TOTAL *              $1,304,854      $5,627,564    1.731              526

32 MULT APARTMENT           11 APARTMENTS            $3,986,373     $15,746,533    1.298              844
                            12 BUILDINGS&OFFICES        928,368       4,592,214    1.780              231
                               TOTAL *              $4,914,741     $20,338,747    1.389            1,075

33 MULT OFFICE              12 BUILDINGS&OFFICES     $7,375,572     $34,183,796    1.302            1,656
                            13 MISC. PREMISES            49,006         192,252    0.308                5
                               TOTAL *              $7,424,578     $34,376,048    1.295            1,661

34 MULT MERCANTILE          01 FOOD&BEV.(RETAIL)     $1,494,714      $8,719,163    1.021              377
                            02 RESTAURANTS            2,912,025      13,667,414    1.093              693
                            03 STORES                 1,202,271       5,573,330    1.090              307
                            04 VENDING & RENTAL          43,731         172,222    0.156                5
                            05 FOOD & BEV. DIST.        416,148       2,476,398    0.991               68
                            06 NON-FOOD&BEV.DIST      1,170,444       5,496,170    1.264              263
                            12 BUILDINGS&OFFICES      1,848,962      10,139,234    0.871              419
                               TOTAL *              $9,088,295     $46,243,931    1.048            2,132
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                                        ILLINOIS
                               OWNERS, LANDLORDS AND TENANTS
                             BASIC LIMIT RELATIVE CHANGE ANALYSIS
                             ------------------------------------
                            SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS


         TERRITORY      ALL
                                             (1)           (2)          (3)       (4)       (5)          (6)
                                        FISCAL A.Y.E.  FISCAL A.Y.E.
                                        09/30/2018 AGGREGATE  2014 - 2018  FIVE YEAR
                                        LOSS COSTS AT  AGG LOSS COST  EXPERIENCE             NUMBER OF    BAL CELL
       TYPE OF POLICY            CLASS GROUP       CURRENT LEVEL  CURRENT LEVEL    RATIO     RELATIV.  OCCURRENCES  RELATIV.

35 MULT INSTITUT.       07 CLUBS,AMSMT&SPRTS         $58,963       $153,857     1.749                      8
                       08 HEALTH CARE FACIL          343,844      2,005,994     1.963                     89
                       10 SCHLS & CHURCHES         2,695,925     14,253,987     1.359                  1,092
                       12 BUILDINGS&OFFICES           39,380        249,916     1.641                     57
                       13 MISC. PREMISES              11,584         35,321     1.398                      5
                       16 GOVT SUBDIVISIONS           32,010        220,706     2.113                     12
                          TOTAL *                 $3,181,706    $16,919,781     1.443                  1,263

36 MULT SERVICES       03 STORES                    $209,843       $776,192     1.524                     53
                       04 VENDING & RENTAL           157,080      1,030,115     0.707                     37
                       07 CLUBS,AMSMT&SPRTS        1,397,756      6,622,611     1.130                    339
                       08 HEALTH CARE FACIL            2,911         17,415     0.000                      0
                       09 HOTELS AND MOTELS           34,367        263,841     0.727                      7
                       10 SCHLS & CHURCHES             6,845         36,852     0.569                      1
                       12 BUILDINGS&OFFICES          546,531      2,580,110     1.643                    193
                       13 MISC. PREMISES             301,941      1,403,138     1.221                     82
                          TOTAL *                 $2,657,274    $12,730,274     1.244                    712

TOTAL ALL    TOP       01 FOOD&BEV.(RETAIL)       $1,994,457    $10,949,529     0.968                    457
                       02 RESTAURANTS             3,816,430     18,963,284     0.988                    955
                       03 STORES                  2,110,424     10,194,398     1.290                    642
                       04 VENDING & RENTAL          305,250      1,468,526     0.646                     62
                       05 FOOD & BEV. DIST.         822,973      4,323,181     0.692                    112
                       06 NON-FOOD&BEV.DIST       1,507,763      7,264,651     1.149                    334
                       07 CLUBS,AMSMT&SPRTS       2,359,373     10,882,987     1.418                    539
                       08 HEALTH CARE FACIL         434,947      2,476,440     1.921                    112
                       09 HOTELS AND MOTELS       2,331,590     10,702,593     1.576                    949
                       10 SCHLS & CHURCHES        3,519,181     18,135,029     1.261                  1,285
                       11 APARTMENTS              4,968,683     19,550,197     1.233                    990
                       12 BUILDINGS&OFFICES      13,977,094     70,356,231     1.279                  3,451
                       13 MISC. PREMISES            496,453      2,659,859     1.060                    154
                       16 GOVT SUBDIVISIONS          87,003        350,641     0.780                     14
                          TOTAL *                $38,731,621   $188,277,546     1.235                 10,056




  * TOTALS IN COLUMN (3) ARE AVERAGES USING COLUMN (1) AS WEIGHTS.
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                                     ILLINOIS
                                     PRODUCTS
                         BASIC LIMIT RELATIVE CHANGE ANALYSIS
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             (1)            (2)          (3)           (4)
           BAILEY                                                 MULTISTATE
           FORMULA      CREDIBILITY     Z-WTD        BALANCED      COVERAGE
    TOP    RELATIV.          Z         RELATIV.      RELATIV.      IND. OF 0.896
                                                                  OR   - 10.4%
    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
                                                                   (5)          (6)          (7)
                                                                INDICATED    INDICATED    SELECTED
                                                                MULTISTATE   STATEWIDE    STATEWIDE
                                                                MONOLINE     MONOLINE     MONOLINE
    CLASS                                                        CHANGE       CHANGE#*     CHANGE
    GROUP
      3     0.924         0.500         0.961         0.965    -  13.9%     -  13.6%     -  13.6%
      4     1.048         0.406         1.019         1.024    -   8.7%     -   9.6%     -   9.6%
      5     1.107         0.132         1.014         1.018    -   9.2%     -  10.8%     -  10.8%


      6     1.007         0.320         1.002         1.006    -  10.2%     -  10.2%     -  10.2%
      7     1.006         0.182         1.001         1.005    -  10.3%     -   9.1%     -   9.1%
                                         OVERALL MONOLINE INDICATION -  10.8%     -  11.1%     -  11.1%
                                         --------------------------- --------     --------     --------
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# The indicated statewide Products change is calculated by determining the effect, on statewide loss cost levels, of implementing the indicated multistate
  loss costs.  The difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks
  by class in this jurisdiction versus the multistate.

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

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


                                    (1)              (2)           (3)       (4)         (5)        (6)
                              CALENDAR A.Y.E.  CALENDAR A.Y.E.
                              12/31/2017 AGGREGATE  2013 - 2017   FIVE  YEAR
                              LOSS COSTS AT     AGG LOSS COST    EXPERIENCE            NUMBER OF   BAL CELL
  TYPE OF POLICY         CLASS GROUP       CURRENT LEVEL    CURRENT LEVEL      RATIO    RELATIV.  OCCURRENCES  RELATIV.

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

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                                    ILLINOIS
                        LOCAL PRODUCTS/COMPLETED OPERATIONS
                        BASIC LIMIT RELATIVE CHANGE ANALYSIS
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|  | (1) BAILEY FORMULA RELATIV. | (2) CREDIBILITY Z | (3) Z-WTD RELATIV. | (4) BALANCED RELATIV. | MULTISTATE COVERAGE IND. OF 1.022 OR + 2.2% |
|---|---|---|---|---|---|
| TOP |  |  |  |  |  |
| 10 | 0.968 | 0.748 | 0.976 | 0.973 |  |
| 34 | 0.964 | 0.540 | 0.980 | 0.977 |  |
| 36 | 0.993 | 0.515 | 0.996 | 0.993 |  |
| 37 | 0.964 | 0.137 | 0.995 | 0.992 |  |
| 38 | 1.025 | 0.954 | 1.024 | 1.020 |  |

| CLASS GROUP | (1) | (2) | (3) | (4) | (5) INDICATED MULTISTATE MONOLINE CHANGE | (6) INDICATED STATEWIDE MONOLINE CHANGE#* | (7) SELECTED STATEWIDE MONOLINE CHANGE |
|---|---|---|---|---|---|---|---|
| 1 | 0.916 | 0.549 | 0.953 | 0.948 | − 5.2% | − 0.3% | − 0.1% |
| 2 | 1.035 | 0.493 | 1.017 | 1.011 | + 0.1% | + 4.8% | + 4.8% |
| 11 | 1.101 | 0.352 | 1.035 | 1.029 | + 2.0% | + 8.1% | + 7.2% |
| 12 | 1.015 | 1.000 | 1.015 | 1.009 | 0.0% | + 5.5% | + 5.5% |
| 13 | 0.793 | 0.264 | 0.941 | 0.935 | − 7.2% | − 3.5% | − 3.4% |
| OVERALL MONOLINE INDICATION |  |  |  |  | − 0.6% | + 4.8% | + 4.8% |

 # 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.

| STATE | (1)<br>BAILEY<br>FORMULA<br>RELATIV | (2)<br><br>CREDIBILITY<br>Z | (3)<br><br>Z-WTD<br>RELATIV | (4)<br><br>BALANCED<br>RELATIV. | (5)<br><br>INDICATED **<br>MONOLINE CHG. | (6)<br><br>SELECTED<br>MONOLINE CHG. |
|---|---|---|---|---|---|---|
| | 1.424 | 0.386 | 1.146 | 1.146 | | |
| | 1.207 | 0.623 | 1.125 | 1.124 | | |
| | 1.430 | 0.229 | 1.085 | 1.085 | | |
| | 1.149 | 0.427 | 1.061 | 1.061 | | |
| | 1.419 | 0.160 | 1.058 | 1.057 | | |
| | 1.429 | 0.153 | 1.056 | 1.056 | | |
| | 1.213 | 0.263 | 1.052 | 1.052 | | |
| Illinois | 1.101 | 0.505 | 1.050 | 1.050 | 4.8% | 4.8% |
| | 1.140 | 0.345 | 1.046 | 1.046 | | |
| | 1.127 | 0.368 | 1.045 | 1.045 | | |
| | 1.195 | 0.231 | 1.042 | 1.042 | | |
| | 1.132 | 0.326 | 1.041 | 1.041 | | |
| | 1.178 | 0.239 | 1.040 | 1.040 | | |
| | 1.153 | 0.224 | 1.032 | 1.032 | | |
| | 1.069 | 0.435 | 1.029 | 1.029 | | |
| | 1.262 | 0.100 | 1.024 | 1.023 | | |
| | 1.093 | 0.227 | 1.020 | 1.020 | | |
| | 1.052 | 0.369 | 1.019 | 1.019 | | |
| | 1.105 | 0.187 | 1.019 | 1.019 | | |
| | 1.069 | 0.192 | 1.013 | 1.013 | | |
| | 1.027 | 0.453 | 1.012 | 1.012 | | |
| | 1.023 | 0.449 | 1.010 | 1.010 | | |
| | 1.015 | 0.307 | 1.004 | 1.004 | | |
| | 1.031 | 0.143 | 1.004 | 1.004 | | |
| | 1.006 | 0.494 | 1.003 | 1.003 | | |
| | 1.007 | 0.131 | 1.001 | 1.001 | | |
| | 1.000 | 0.377 | 1.000 | 1.000 | | |
| | 0.997 | 0.097 | 1.000 | 1.000 | | |
| | 0.996 | 0.402 | 0.999 | 0.998 | | |
| | 0.979 | 0.190 | 0.996 | 0.996 | | |
| | 0.968 | 0.458 | 0.985 | 0.985 | | |
| | 0.928 | 0.241 | 0.982 | 0.982 | | |
| | 0.942 | 0.349 | 0.979 | 0.979 | | |
| | 0.899 | 0.260 | 0.973 | 0.973 | | |
| | 0.895 | 0.285 | 0.969 | 0.969 | | |
| | 0.696 | 0.104 | 0.963 | 0.963 | | |
| | 0.792 | 0.160 | 0.963 | 0.963 | | |
| | 0.893 | 0.364 | 0.959 | 0.959 | | |
| | 0.762 | 0.154 | 0.959 | 0.959 | | |
| | 0.846 | 0.288 | 0.953 | 0.953 | | |
| | 0.723 | 0.158 | 0.950 | 0.950 | | |
| | 0.770 | 0.195 | 0.950 | 0.950 | | |
| | 0.910 | 0.547 | 0.950 | 0.950 | | |
| | 0.796 | 0.238 | 0.947 | 0.947 | | |
| | 0.514 | 0.084 | 0.946 | 0.945 | | |
| | 0.641 | 0.136 | 0.941 | 0.941 | | |
| | 0.816 | 0.308 | 0.939 | 0.939 | | |
| | 0.848 | 0.470 | 0.926 | 0.925 | | |
| | 0.771 | 0.321 | 0.920 | 0.920 | | |
| | 0.604 | 0.179 | 0.914 | 0.914 | | |
| | 0.819 | 0.527 | 0.900 | 0.900 | | |
| | 0.807 | 0.575 | 0.884 | 0.884 | | |

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

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                                    ILLINOIS
                          LOCAL PRODUCTS/COMPLETED OPERATIONS
                          BASIC LIMIT RELATIVE CHANGE ANALYSIS
                     ---------------------------------------------
                      SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS
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|  |  | (1) | (2) | (3) | (4) | (5) | (6) |
|---|---|---|---|---|---|---|---|
|  |  | CALENDAR A.Y.E. | CALENDAR A.Y.E. |  |  |  |  |
|  |  | 12/31/2017 AGGREGATE | 2013 - 2017 | FIVE YEAR |  |  |  |
|  |  | LOSS COSTS AT | AGG LOSS COST | EXPERIENCE |  | NUMBER OF | BAL CELL |
| TYPE OF POLICY | CLASS GROUP | CURRENT LEVEL | CURRENT LEVEL | RATIO | RELATIV. | OCCURRENCES | RELATIV. |
| 10 MONOLINE | 01 RET.STRS-FOOD/DRG | $60,872 | $243,846 | 0.819 | 0.758 | 27 | 0.967 |
|  | 02 RET.STRS-NTFD/DRG | 74,398 | 301,743 | 3.273 | 3.031 | 40 | 1.032 |
|  | 11 COMP. OPS. (LOW) | 126,676 | 463,035 | 0.505 | 0.468 | 9 | 1.050 |
|  | 12 COMP. OPS. (MED) | 2,371,262 | 9,272,851 | 1.092 | 1.011 | 175 | 1.030 |
|  | 13 COMP. OPS. (HGH) | 263,364 | 863,686 | 1.405 | 1.301 | 7 | 0.955 |
|  | TOTAL * | $2,896,572 | $11,145,161 | 1.145 |  | 258 |  |
| 34 MULT MERCANTILE | 01 RET.STRS-FOOD/DRG | $144,105 | $684,303 | 2.310 | 2.139 | 101 | 0.972 |
|  | 02 RET.STRS-NTFD/DRG | 131,776 | 620,943 | 1.225 | 1.134 | 29 | 1.037 |
|  | 12 COMP. OPS. (MED) | 43,578 | 206,391 | 0.703 | 0.651 | 5 | 1.035 |
|  | TOTAL * | $319,459 | $1,511,637 | 1.643 |  | 135 |  |
| 36 MULT SERVICES | 01 RET.STRS-FOOD/DRG | $35,411 | $170,601 | 2.120 | 1.963 | 22 | 0.987 |
|  | 02 RET.STRS-NTFD/DRG | 304,289 | 1,288,972 | 1.602 | 1.484 | 92 | 1.054 |
|  | 11 COMP. OPS. (LOW) | 61,999 | 363,697 | 0.630 | 0.584 | 13 | 1.072 |
|  | 12 COMP. OPS. (MED) | 292,802 | 1,526,831 | 0.493 | 0.456 | 40 | 1.052 |
|  | 13 COMP. OPS. (HGH) | 33,753 | 196,982 | 0.308 | 0.285 | 1 | 0.975 |
|  | TOTAL * | $728,254 | $3,547,083 | 1.038 |  | 168 |  |
| 37 MULT INDUST/PROC. | 01 RET.STRS-FOOD/DRG | $383 | $1,508 | 0.000 | 0.000 | 0 | 0.986 |
|  | 11 COMP. OPS. (LOW) | 2,367 | 11,976 | 1.379 | 1.277 | 2 | 1.071 |
|  | 12 COMP. OPS. (MED) | 117,074 | 567,457 | 1.185 | 1.097 | 11 | 1.051 |
|  | 13 COMP. OPS. (HGH) | 65 | 3,295 | 0.000 | 0.000 | 0 | 0.974 |
|  | TOTAL * | $119,889 | $584,236 | 1.184 |  | 13 |  |
| 38 MULT CONTRACTORS | 11 COMP. OPS. (LOW) | $358,943 | $1,793,000 | 1.046 | 0.968 | 40 | 1.102 |
|  | 12 COMP. OPS. (MED) | 6,516,481 | 31,150,681 | 1.270 | 1.176 | 765 | 1.081 |
|  | 13 COMP. OPS. (HGH) | 525,613 | 2,673,890 | 0.655 | 0.607 | 27 | 1.002 |
|  | TOTAL * | $7,401,037 | $35,617,571 | 1.216 |  | 832 |  |
| TOTAL ALL    TOP | 01 RET.STRS-FOOD/DRG | $240,771 | $1,100,258 | 1.901 |  | 150 |  |
|  | 02 RET.STRS-NTFD/DRG | 510,463 | 2,211,658 | 1.748 |  | 161 |  |
|  | 11 COMP. OPS. (LOW) | 549,985 | 2,631,708 | 0.876 |  | 64 |  |
|  | 12 COMP. OPS. (MED) | 9,341,197 | 42,724,211 | 1.197 |  | 996 |  |
|  | 13 COMP. OPS. (HGH) | 822,795 | 3,737,853 | 0.881 |  | 35 |  |
|  | TOTAL   * | $11,465,211 | $52,405,688 | 1.198 |  | 1,406 |  |

* 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


                                    (1)              (2)           (3)       (4)        (5)         (6)
                               CALENDAR A.Y.E.   CALENDAR A.Y.E.
                               12/31/2017 AGGREGATE  2013 - 2017    FIVE  YEAR
                               LOSS COSTS AT     AGG LOSS COST   EXPERIENCE          NUMBER OF   BAL CELL
      TYPE OF POLICY           CLASS GROUP    CURRENT LEVEL    CURRENT LEVEL    RATIO   RELATIV.  OCCURRENCES  RELATIV.

10 MONOLINE              01 RET.STRS-FOOD/DRG      $2,565,927       $10,980,064     0.980                  762
                         02 RET.STRS-NTFD/DRG       2,610,173        11,610,218     1.215                  490
                         11 COMP. OPS. (LOW)        3,985,620        17,948,273     1.339                  705
                         12 COMP. OPS. (MED)       81,183,051       360,572,009     1.070                6,178
                         13 COMP. OPS. (HGH)        7,740,701        39,136,832     0.707                  280
                               TOTAL *            $98,085,472      $440,247,396     1.054                8,415

34 MULT MERCANTILE       01 RET.STRS-FOOD/DRG      $7,845,812       $36,883,858     0.939                3,576
                         02 RET.STRS-NTFD/DRG       5,173,763        23,276,176     0.999                  661
                         12 COMP. OPS. (MED)        2,020,750        10,006,085     1.196                  139
                               TOTAL *            $15,040,325       $70,166,119     0.994                4,376

36 MULT SERVICES         01 RET.STRS-FOOD/DRG        $727,880        $3,419,301     1.031                  196
                         02 RET.STRS-NTFD/DRG      12,212,699        48,258,775     1.090                2,506
                         11 COMP. OPS. (LOW)        3,091,135        13,995,949     1.112                  510
                         12 COMP. OPS. (MED)        4,434,939        20,923,119     0.944                  693
                         13 COMP. OPS. (HGH)          988,690         5,057,509     1.200                   87
                               TOTAL *            $21,455,343       $91,654,653     1.066                3,992

37 MULT INDUST/PROC.     01 RET.STRS-FOOD/DRG         $26,958           $90,614     2.380                    1
                         11 COMP. OPS. (LOW)          114,374           528,775     1.231                   19
                         12 COMP. OPS. (MED)        3,457,092        16,914,115     1.021                  263
                         13 COMP. OPS. (HGH)           40,478           307,233     0.581                    0
                               TOTAL *             $3,638,902       $17,840,737     1.033                  283

38 MULT CONTRACTORS      11 COMP. OPS. (LOW)       $8,014,155       $37,025,620     1.155                  627
                         12 COMP. OPS. (MED)      139,937,888       661,159,691     1.121               12,364
                         13 COMP. OPS. (HGH)       14,291,098        66,309,310     0.926                  683
                               TOTAL *           $162,243,141      $764,494,621     1.106               13,674



 TOTAL ALL    TOP        01 RET.STRS-FOOD/DRG     $11,166,577       $51,373,837     0.958                4,535
                         02 RET.STRS-NTFD/DRG      19,996,635        83,145,169     1.083                3,657
                         11 COMP. OPS. (LOW)       15,205,284        69,498,617     1.195                1,861
                         12 COMP. OPS. (MED)      231,033,720     1,069,575,019     1.099               19,637
                         13 COMP. OPS. (HGH)       23,060,967       110,810,884     0.863                1,050
                               TOTAL   *         $300,463,183    $1,384,403,526     1.080               30,740
```

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

SECTION E

SUPPORTING MATERIAL -- PREMISES/OPERATIONS

TABLE OF CONTENTS

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


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

MONOLINE        09/30/2016     $13,817,802       1.000         1.131                        $15,627,934
                09/30/2017      14,925,705       1.000         1.103                         16,463,053
                09/30/2018      15,362,688       1.021         1.074                         16,846,017


MULTILINE       09/30/2016     $28,845,089       1.000         1.131         0.910          $29,687,654
                09/30/2017      28,452,274       1.000         1.103         0.908           28,495,635
                09/30/2018      27,900,749       1.021         1.074         0.906           27,718,778


TOTAL           09/30/2016                                                                  $45,315,588
                09/30/2017                                                                   44,958,688
                09/30/2018                                                                   44,564,795
```

    +   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 04/01/2020 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.

```
                                    ILLINOIS
                         MANUFACTURERS AND CONTRACTORS
                                   OCCURRENCE
                                 FULL COVERAGE
                          CALCULATION OF INCURRED LOSSES


                                    $100,000                                                          $100,000
                                     BASIC                                                          BASIC LIMIT
                          ACCIDENT    LIMIT    B/L INDEMNITY  UNALLOCATED                            DEVELOPED &
                 LOSS       YEAR     LOSSES    DEVELOPMENT    LOSS ADJ    SEVERITY  FREQUENCY        TRENDED LOSS
REPORT TYPE   DESCRIPTION  ENDING   AND ALAE* X   FACTOR   X  FACTOR   X   TREND   X   TREND    =      AND LAE
-------------  -----------  ----------  ----------  ----------  ----------  --------  ---------         -----------
    BI        B/L INDEMNITY 09/30/2016  $7,561,383    0.907       1.085       1.246      0.975         $9,039,844
                            09/30/2017   5,445,958    1.276       1.085       1.193      0.980          8,814,978
                            09/30/2018   4,037,704    2.003       1.085       1.141      0.985          9,862,046

    BI           ALAE       09/30/2016  $10,290,037              1.085       1.246      0.975         $13,563,424
                            09/30/2017   10,252,516              1.085       1.193      0.980          13,005,490
                            09/30/2018   11,119,709              1.085       1.141      0.985          13,559,542

    PD        B/L INDEMNITY 09/30/2016  $7,889,492    1.010       1.085       1.246      0.975         $10,503,228
                            09/30/2017   9,798,281    1.064       1.085       1.193      0.980          13,224,759
                            09/30/2018   9,076,299    1.174       1.085       1.141      0.985          12,993,570

    PD           ALAE       09/30/2016  $2,778,444              1.085       1.246      0.975          $3,662,301
                            09/30/2017   3,609,876              1.085       1.193      0.980           4,579,189
                            09/30/2018   3,221,190              1.085       1.141      0.985           3,927,968

  MED  PAY#    B/L INDEMNITY 09/30/2016   $195,878              1.085       1.246      0.975            $258,189
                            09/30/2017    163,343              1.085       1.193      0.980             207,203
                            09/30/2018    302,698              1.085       1.141      0.985             369,115

   FRINGE     B/L INDEMNITY 09/30/2016   $180,608    1.060       1.085       1.025      0.975            $207,587
                            09/30/2017    468,431    1.143       1.085       1.020      0.980             580,695
                            09/30/2018    412,063    1.508       1.085       1.015      0.985             674,058

   FRINGE        ALAE       09/30/2016   $175,147              1.085       1.025      0.975            $189,916
                            09/30/2017    689,588              1.085       1.020      0.980             747,904
                            09/30/2018   1,620,830              1.085       1.015      0.985           1,758,205


                 TOTAL
              FULL COVERAGE 09/30/2016                                                               $37,424,489
                            09/30/2017                                                                41,160,217
                            09/30/2018                                                                43,144,504
```

* Incurred indemnity losses are as reported.  The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.
# No development is applied for Medical Payments losses.  See Section B.

| REPORT TYPE | LOSS DESCRIPTION | ACCIDENT YEAR ENDING | $100,000 BASIC LIMIT LOSSES AND ALAE* | X | B/L INDEMNITY DEVELOPMENT FACTOR | X | UNALLOCATED LOSS ADJ FACTOR | X | SEVERITY TREND | X | FREQUENCY TREND | = | $100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BI | B/L INDEMNITY | 09/30/2016 | $860,749 | | 1.143 | | 1.085 | | 1.246 | | 0.975 | | $1,296,806 |
| | | 09/30/2017 | 1,018,152 | | 1.482 | | 1.085 | | 1.193 | | 0.980 | | 1,914,067 |
| | | 09/30/2018 | 664,331 | | 2.432 | | 1.085 | | 1.141 | | 0.985 | | 1,970,152 |
| BI | ALAE | 09/30/2016 | $1,133,015 | | | | 1.085 | | 1.246 | | 0.975 | | $1,493,441 |
| | | 09/30/2017 | 2,236,183 | | | | 1.085 | | 1.193 | | 0.980 | | 2,836,636 |
| | | 09/30/2018 | 2,351,305 | | | | 1.085 | | 1.141 | | 0.985 | | 2,867,217 |
| PD | B/L INDEMNITY | 09/30/2016 | $1,494,162 | | 1.048 | | 1.085 | | 1.246 | | 0.975 | | $2,064,008 |
| | | 09/30/2017 | 840,481 | | 1.095 | | 1.085 | | 1.193 | | 0.980 | | 1,167,450 |
| | | 09/30/2018 | 1,292,697 | | 1.206 | | 1.085 | | 1.141 | | 0.985 | | 1,901,059 |
| PD | ALAE | 09/30/2016 | $453,690 | | | | 1.085 | | 1.246 | | 0.975 | | $598,014 |
| | | 09/30/2017 | 207,502 | | | | 1.085 | | 1.193 | | 0.980 | | 263,220 |
| | | 09/30/2018 | 433,708 | | | | 1.085 | | 1.141 | | 0.985 | | 528,870 |
| MED PAY# | B/L INDEMNITY | 09/30/2016 | $18,314 | | | | 1.085 | | 1.246 | | 0.975 | | $24,140 |
| | | 09/30/2017 | 1,163 | | | | 1.085 | | 1.193 | | 0.980 | | 1,475 |
| | | 09/30/2018 | 35,486 | | | | 1.085 | | 1.141 | | 0.985 | | 43,272 |
| | TOTAL DED COVERAGE | 09/30/2016 | | | | | | | | | | | $5,476,410 |
| | | 09/30/2017 | | | | | | | | | | | 6,182,848 |
| | | 09/30/2018 | | | | | | | | | | | 7,310,571 |
| | TOTAL | 09/30/2016 | | | | | | | | | | | $42,900,899 |
| | | 09/30/2017 | | | | | | | | | | | 47,343,065 |
| | | 09/30/2018 | | | | | | | | | | | 50,455,075 |

* 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.

```
                                                ILLINOIS
                                  OWNERS, LANDLORDS & TENANTS
                                  CALCULATION OF AGGREGATE LOSS COSTS
                                          AT CURRENT LEVEL
                                       COMBINED SINGLE LIMIT


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

MONOLINE              09/30/2016     $10,964,583       1.000        1.018                         $11,161,946
                      09/30/2017      10,661,637       0.999        1.016                          10,821,391
                      09/30/2018      10,028,672       1.002        1.012                          10,169,314


MULTILINE             09/30/2016     $27,460,113       1.000        1.015         0.979           $27,286,702
                      09/30/2017      28,110,605       0.999        1.012         0.980            27,851,095
                      09/30/2018      28,892,242       1.002        1.009         0.979            28,597,155


TOTAL                 09/30/2016                                                                 $38,448,648
                      09/30/2017                                                                  38,672,486
                      09/30/2018                                                                  38,766,469
```

+   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 04/01/2020 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.

```
                                    ILLINOIS
                       OWNERS, LANDLORDS AND TENANTS
                                   OCCURRENCE
                                 FULL COVERAGE
                         CALCULATION OF INCURRED LOSSES
```

|  |  |  | $100,000 BASIC LIMIT LOSSES | | B/L INDEMNITY DEVELOPMENT | | UNALLOCATED LOSS ADJ | | SEVERITY | | FREQUENCY | | $100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS |
| REPORT TYPE | LOSS DESCRIPTION | ACCIDENT YEAR ENDING | AND ALAE* | X | FACTOR | X | FACTOR | X | TREND | X | TREND | = | AND LAE |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| BI | B/L INDEMNITY | 09/30/2016 | $17,670,812 | | 0.925 | | 1.085 | | 1.188 | | 0.951 | | $20,036,642 |
|  |  | 09/30/2017 | 14,902,842 | | 1.058 | | 1.085 | | 1.148 | | 0.961 | | 18,873,384 |
|  |  | 09/30/2018 | 13,644,822 | | 1.376 | | 1.085 | | 1.109 | | 0.970 | | 21,913,882 |
| BI | ALAE | 09/30/2016 | $11,226,421 | | | | 1.085 | | 1.188 | | 0.951 | | $13,761,571 |
|  |  | 09/30/2017 | 9,869,837 | | | | 1.085 | | 1.148 | | 0.961 | | 11,814,218 |
|  |  | 09/30/2018 | 12,120,777 | | | | 1.085 | | 1.109 | | 0.970 | | 14,146,972 |
| PD | B/L INDEMNITY | 09/30/2016 | $2,266,053 | | 1.129 | | 1.085 | | 1.246 | | 0.951 | | $3,289,215 |
|  |  | 09/30/2017 | 2,317,542 | | 1.160 | | 1.085 | | 1.193 | | 0.961 | | 3,344,099 |
|  |  | 09/30/2018 | 2,033,346 | | 1.329 | | 1.085 | | 1.141 | | 0.970 | | 3,245,065 |
| PD | ALAE | 09/30/2016 | $904,502 | | | | 1.085 | | 1.246 | | 0.951 | | $1,162,888 |
|  |  | 09/30/2017 | 1,240,596 | | | | 1.085 | | 1.193 | | 0.961 | | 1,543,206 |
|  |  | 09/30/2018 | 1,345,195 | | | | 1.085 | | 1.141 | | 0.970 | | 1,615,371 |
| MED PAY# | B/L INDEMNITY | 09/30/2016 | $1,932,799 | | | | 1.085 | | 1.188 | | 0.951 | | $2,369,264 |
|  |  | 09/30/2017 | 1,976,954 | | | | 1.085 | | 1.148 | | 0.961 | | 2,366,419 |
|  |  | 09/30/2018 | 2,541,275 | | | | 1.085 | | 1.109 | | 0.970 | | 2,966,093 |
| FRINGE | B/L INDEMNITY | 09/30/2016 | $507,129 | | 1.084 | | 1.085 | | 1.077 | | 0.951 | | $610,905 |
|  |  | 09/30/2017 | 481,365 | | 1.320 | | 1.085 | | 1.061 | | 0.961 | | 702,938 |
|  |  | 09/30/2018 | 426,262 | | 1.731 | | 1.085 | | 1.046 | | 0.970 | | 812,282 |
| FRINGE | ALAE | 09/30/2016 | $900,357 | | | | 1.085 | | 1.077 | | 0.951 | | $1,000,554 |
|  |  | 09/30/2017 | 1,918,223 | | | | 1.085 | | 1.061 | | 0.961 | | 2,122,109 |
|  |  | 09/30/2018 | 1,552,395 | | | | 1.085 | | 1.046 | | 0.970 | | 1,708,974 |
|  | TOTAL FULL COVERAGE | 09/30/2016 | | | | | | | | | | | $42,231,039 |
|  |  | 09/30/2017 | | | | | | | | | | | 40,766,373 |
|  |  | 09/30/2018 | | | | | | | | | | | 46,408,638 |

\* 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.

```
                                    ILLINOIS
                         OWNERS, LANDLORDS AND TENANTS
                                   OCCURRENCE
                                  DED COVERAGE
                         CALCULATION OF INCURRED LOSSES


                                   $100,000                                                              $100,000
                                    BASIC                                                               BASIC LIMIT
                          ACCIDENT   LIMIT   B/L INDEMNITY  UNALLOCATED                                  DEVELOPED &
                LOSS        YEAR     LOSSES   DEVELOPMENT    LOSS ADJ    SEVERITY   FREQUENCY             TRENDED LOSS
REPORT TYPE   DESCRIPTION  ENDING   AND ALAE* X  FACTOR   X  FACTOR   X  TREND  X    TREND    =            AND LAE
-------------- -------------- ---------- ---------- ---------- ---------- -------- --------- -----------

     BI       B/L INDEMNITY 09/30/2016  $438,092    1.044      1.085     1.188     0.951                  $560,651
                            09/30/2017   837,711    1.196      1.085     1.148     0.961                 1,199,279
                            09/30/2018   691,326    1.563      1.085     1.109     0.970                 1,261,174

     BI          ALAE       09/30/2016  $214,586               1.085     1.188     0.951                  $263,044
                            09/30/2017   831,194               1.085     1.148     0.961                   994,941
                            09/30/2018   891,956               1.085     1.109     0.970                 1,041,062

     PD       B/L INDEMNITY 09/30/2016  $100,767    1.163      1.085     1.246     0.951                  $150,670
                            09/30/2017   142,662    1.199      1.085     1.193     0.961                   212,775
                            09/30/2018    38,214    1.274      1.085     1.141     0.970                    58,463

     PD          ALAE       09/30/2016   $27,208               1.085     1.246     0.951                   $34,980
                            09/30/2017    96,496               1.085     1.193     0.961                   120,034
                            09/30/2018    21,199               1.085     1.141     0.970                    25,457

  MED  PAY#   B/L INDEMNITY 09/30/2016   $31,703               1.085     1.188     0.951                   $38,862
                            09/30/2017    45,754               1.085     1.148     0.961                    54,768
                            09/30/2018   117,902               1.085     1.109     0.970                   137,611


                TOTAL
              DED COVERAGE  09/30/2016                                                                  $1,048,207
                            09/30/2017                                                                   2,581,797
                            09/30/2018                                                                   2,523,766


                TOTAL       09/30/2016                                                                 $43,279,246
                            09/30/2017                                                                  43,348,170
                            09/30/2018                                                                  48,932,405
```

* 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.

```
                                  ILLINOIS
                             Premises/Operations
                         Manufacturers and Contractors
                               Subline Code 334
                             Combined Single Limit


              Implicit Package Modification Factors (A) by Type of Policy
         Type
          of                                                  Implicit Package
       Policy (B)                 Description              Modification Factors
       ----------                 -----------              --------------------

          31                   Not Applicable                      --
          32                   Not Applicable                      --
          33                   Office Policy                      0.962
          34                   Mercantile Policy                  0.927
          35                   Institutional Policy               0.505
          36                   Service Policy                     0.858
          37                   Industrial/Processing Policy       0.712
          38                   Contractors Policy                 0.980
```

(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.

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


                  Implicit Package Modification Factors (A) by Type of Policy
           Type
            of                                                    Implicit Package
         Policy (B)                   Description                Modification Factors
         ----------                   -----------                --------------------


            31                    Motel/Hotel Policy                    1.000
            32                    Apartment House Policy                1.000
            33                    Office Policy                         0.895
            34                    Mercantile Policy                     1.049
            35                    Institutional Policy                  0.861
            36                    Service Policy                        1.151
            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.

ILLINOIS

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) Credibility (c) | (5) Weighted Ratio (d) | (6) Credibility Constant(Ki) |
|---|---|---|---|---|---|
| 15 to 27 Months | 1.023 | 1.021 | 0.8896 | 1.021 | 30,000,000 |
| 27 to 39 Months | 1.000 | 1.000 | 0.7513 | 1.000 | 80,000,000 |

| Accident Year Ending | 27:15 | Exposure Development From 39:27 | ULT:39 | Factor |
|---|---|---|---|---|
| 6/30/2016 | | | 1.000 | 1.000 |
| 6/30/2017 | | 1.000 | 1.000 | 1.000 |
| 6/30/2018 | 1.021 | 1.000 | 1.000 | 1.021 |

(a) See Section E - Multistate Premium Development.
(b) See Section E - Statewide Premium Development.
(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.
(d) {(3) x (4)} + {(2) x {1.000-(4)}}

ILLINOIS

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) Credibility (c) | (5) Weighted Ratio (d) | (6) Credibility Constant(Ki) |
|---|---|---|---|---|---|
| 15 to 27 Months | 1.003 | 1.003 | 0.8557 | 1.003 | 40,000,000 |
| 27 to 39 Months | 1.000 | 0.999 | 0.6594 | 0.999 | 120,000,000 |

| Accident Year Ending | 27:15 | Exposure Development From 39:27 | ULT:39 | Factor |
|---|---|---|---|---|
| 6/30/2016 |  |  | 1.000 | 1.000 |
| 6/30/2017 |  | 0.999 | 1.000 | 0.999 |
| 6/30/2018 | 1.003 | 0.999 | 1.000 | 1.002 |

(a) See Section E - Multistate Premium Development.
(b) See Section E - Statewide Premium Development.
(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.
(d) {(3) x (4)} + {(2) x {1.000-(4)}}

# ILLINOIS
## MANUFACTURERS AND CONTRACTORS

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

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 6/30/2011 | 74,307,259 | 74,670,776 | 74,654,625 | 74,656,418 | 74,649,369 | 74,649,429 | 74,648,868 | 74,648,204 |
| 6/30/2012 | 73,231,381 | 73,674,637 | 73,675,142 | 73,647,590 | 73,648,632 | 73,648,247 | 73,647,728 | |
| 6/30/2013 | 74,317,118 | 75,463,192 | 75,428,311 | 75,434,724 | 75,426,934 | 75,429,019 | | |
| 6/30/2014 | 74,953,879 | 77,246,060 | 77,266,331 | 77,261,066 | 77,251,971 | | | |
| 6/30/2015 | 79,191,783 | 81,234,417 | 81,131,964 | 80,997,276 | | | | |
| 6/30/2016 | 81,370,692 | 83,136,821 | 81,914,229 | | | | | |
| 6/30/2017 | 81,252,394 | 81,880,297 | | | | | | |
| 6/30/2018 | 81,024,643 | | | | | | | |

### LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 6/30/2011 | 1.005 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 6/30/2012 | 1.006 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 6/30/2013 | 1.015 | 1.000 | 1.000 | 1.000 | 1.000 | | |
| 6/30/2014 | 1.031 | 1.000 | 1.000 | 1.000 | | | |
| 6/30/2015 | 1.026 | 0.999 | 0.998 | | | | |
| 6/30/2016 | 1.022 | 0.985 | | | | | |
| 6/30/2017 | 1.008 | | | | | | |
| 6/30/2018 | | | | | | | |

Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.021 | 1.000 |

ILLINOIS
OWNERS LANDLORDS AND TENANTS


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

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 6/30/2011 | 66,236,914 | 66,543,218 | 66,520,782 | 66,520,271 | 66,520,025 | 66,521,829 | 66,521,829 | 66,521,815 |
| 6/30/2012 | 66,410,063 | 66,917,226 | 66,891,069 | 66,892,864 | 66,895,667 | 66,895,820 | 66,895,799 | |
| 6/30/2013 | 70,409,317 | 70,642,526 | 70,654,942 | 70,630,096 | 70,638,843 | 70,636,839 | | |
| 6/30/2014 | 73,496,147 | 74,053,689 | 73,979,668 | 74,003,327 | 74,003,650 | | | |
| 6/30/2015 | 78,165,456 | 78,288,024 | 78,238,061 | 78,262,254 | | | | |
| 6/30/2016 | 79,661,507 | 80,000,366 | 79,702,299 | | | | | |
| 6/30/2017 | 79,465,422 | 79,545,830 | | | | | | |
| 6/30/2018 | 77,011,625 | | | | | | | |


LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 6/30/2011 | 1.005 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 6/30/2012 | 1.008 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 6/30/2013 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | | |
| 6/30/2014 | 1.008 | 0.999 | 1.000 | 1.000 | | | |
| 6/30/2015 | 1.002 | 0.999 | 1.000 | | | | |
| 6/30/2016 | 1.004 | 0.996 | | | | | |
| 6/30/2017 | 1.001 | | | | | | |
| 6/30/2018 | | | | | | | |

Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.003 | 0.999 |

# MULTISTATE
## MANUFACTURERS AND CONTRACTORS

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

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 6/30/2011 | 1,312,718,718 | 1,327,807,591 | 1,328,415,777 | 1,328,304,991 | 1,328,274,438 | 1,328,175,650 | 1,328,174,240 | 1,328,165,289 |
| 6/30/2012 | 1,339,272,405 | 1,361,470,305 | 1,361,140,553 | 1,361,042,432 | 1,361,188,850 | 1,361,434,589 | 1,361,420,081 | |
| 6/30/2013 | 1,399,138,388 | 1,427,087,228 | 1,426,711,141 | 1,426,813,275 | 1,426,893,574 | 1,426,883,496 | | |
| 6/30/2014 | 1,447,749,770 | 1,485,724,877 | 1,484,136,106 | 1,483,926,269 | 1,483,848,357 | | | |
| 6/30/2015 | 1,513,109,236 | 1,547,472,737 | 1,547,165,905 | 1,547,150,233 | | | | |
| 6/30/2016 | 1,511,498,528 | 1,546,157,045 | 1,543,873,060 | | | | | |
| 6/30/2017 | 1,561,838,709 | 1,599,344,880 | | | | | | |
| 6/30/2018 | 1,635,697,449 | | | | | | | |

## LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 6/30/2011 | 1.011 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 6/30/2012 | 1.017 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 6/30/2013 | 1.020 | 1.000 | 1.000 | 1.000 | 1.000 | | |
| 6/30/2014 | 1.026 | 0.999 | 1.000 | 1.000 | | | |
| 6/30/2015 | 1.023 | 1.000 | 1.000 | | | | |
| 6/30/2016 | 1.023 | 0.999 | | | | | |
| 6/30/2017 | 1.024 | | | | | | |
| 6/30/2018 | | | | | | | |

### Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.023 | 1.000 |

# MULTISTATE
## OWNERS LANDLORDS AND TENANTS

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

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 6/30/2011 | 1,635,457,753 | 1,643,623,871 | 1,644,962,979 | 1,644,927,371 | 1,644,907,647 | 1,644,946,380 | 1,644,943,728 | 1,644,944,640 |
| 6/30/2012 | 1,630,149,072 | 1,642,523,537 | 1,642,543,597 | 1,642,504,687 | 1,642,390,082 | 1,642,395,230 | 1,642,557,825 | |
| 6/30/2013 | 1,720,801,499 | 1,730,717,615 | 1,730,735,009 | 1,729,491,016 | 1,729,814,216 | 1,729,682,434 | | |
| 6/30/2014 | 1,790,583,337 | 1,796,521,351 | 1,794,361,804 | 1,795,337,208 | 1,795,394,388 | | | |
| 6/30/2015 | 1,908,748,498 | 1,911,908,028 | 1,911,741,253 | 1,911,580,189 | | | | |
| 6/30/2016 | 2,023,036,283 | 2,029,344,928 | 2,028,117,568 | | | | | |
| 6/30/2017 | 2,073,006,980 | 2,075,915,568 | | | | | | |
| 6/30/2018 | 2,106,390,997 | | | | | | | |

## LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 6/30/2011 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 6/30/2012 | 1.008 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 6/30/2013 | 1.006 | 1.000 | 0.999 | 1.000 | 1.000 | | |
| 6/30/2014 | 1.003 | 0.999 | 1.001 | 1.000 | | | |
| 6/30/2015 | 1.002 | 1.000 | 1.000 | | | | |
| 6/30/2016 | 1.003 | 0.999 | | | | | |
| 6/30/2017 | 1.001 | | | | | | |
| 6/30/2018 | | | | | | | |

Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.003 | 1.000 |

# LOSS DEVELOPMENT DATA
## TABLE OF CONTENTS

ILLINOIS

Premises/Operations

Manufacturers & Contractors
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

| | (1) | (2) | (3) | (4) | (5) | |
|---|---|---|---|---|---|---|
| | EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY (C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | | 1.552 | 1.573 | 0.8710 | 1.570 | 1,600,000 |
| 27 to 39 Months | | 1.293 | 1.420 | 0.9008 | 1.407 | 1,800,000 |
| 39 to 51 Months | | 1.064 | 1.010 | 0.9204 | 1.014 | 2,100,000 |
| 51 to 63 Months | | 0.995 | 0.949 | 0.9110 | 0.953 | 2,500,000 |
| 63 to 75 Months | | 0.991 | 0.968 | 0.8935 | 0.970 | 2,900,000 |
| 75 to 87 Months | | 0.998 | 0.989 | 0.8821 | 0.990 | 3,400,000 |
| 87 to 99 Months | | 0.997 | 0.984 | 0.8623 | 0.986 | 4,000,000 |
| 99 to 111 Months | | 0.997 | 0.992 | 0.8556 | 0.993 | 4,600,000 |
| 111 to 123 Months | | 0.999 | 1.003 | 0.8327 | 1.002 | 5,400,000 |
| 123 to 135 Months | | 1.000 | 0.998 | 0.8164 | 0.998 | 6,300,000 |
| 135 to 147 Months | | 1.001 | 1.000 | 0.7656 | 1.000 | 7,300,000 |
| 147 to 159 Months | | 1.000 | 0.999 | 0.7388 | 0.999 | 8,600,000 |
| 159 to 171 Months | | 0.999 | 1.001 | 0.7164 | 1.000 | 10,000,000 |
| 171 to 183 Months | | 1.000 | 1.000 | 0.7036 | 1.000 | 11,700,000 |
| 183 to 195 Months | | 1.000 | 0.998 | 0.7049 | 0.999 | 13,700,000 |
| 195 to 207 Months | | 1.000 | 1.000 | 0.6656 | 1.000 | 16,100,000 |
| 207 to 219 Months | | 1.000 | 1.000 | 0.6368 | 1.000 | 18,900,000 |
| 219 to 231 Months | | 1.000 | 1.000 | 0.4712 | 1.000 | 22,100,000 |
| 231 to 243 Months | | 1.000 | 1.000 | 0.2907 | 1.000 | 26,000,000 |
| 243 to ULTIMATE | | The Multistate ratio has been used. | | | | |

| Accident Year Ending | Loss Development From | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
| 6/30/2016 | | | 1.014 | 0.953 | 0.970 | 0.990 | 0.986 | 0.993 | 1.002 | 0.998 | 1.000 |
| 6/30/2017 | | 1.407 | 1.014 | 0.953 | 0.970 | 0.990 | 0.986 | 0.993 | 1.002 | 0.998 | 1.000 |
| 6/30/2018 | 1.570 | 1.407 | 1.014 | 0.953 | 0.970 | 0.990 | 0.986 | 0.993 | 1.002 | 0.998 | 1.000 |

| Accident Year Ending | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | ULT:243 | Factor |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2016 | 0.999 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.907 |
| 6/30/2017 | 0.999 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.276 |
| 6/30/2018 | 0.999 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 2.003 |

(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)}}

```
                              ILLINOIS

                          Premises/Operations

                      Manufacturers & Contractors
                            Bodily Injury
                      Full and Deductible Coverage
                                ALAE

                Calculation of Cumulative Incremental Factors

          (1)           (2)          (3)           (4)           (5)

                                                 WEIGHTED      Credibility
     EVALUATION     MULTISTATE      STATE
      PERIOD        RATIO (A)     RATIO (B)    CREDIBILITY(C)   RATIO (D)   Constant(Ki)

  15 to   27 Months   0.0669       0.0767        0.8710         0.0755      1,600,000
  27 to   39 Months   0.1039       0.1570        0.9008         0.1517      1,800,000
  39 to   51 Months   0.0860       0.1338        0.9204         0.1300      2,100,000
  51 to   63 Months   0.0473       0.0819        0.9110         0.0788      2,500,000
  63 to   75 Months   0.0297       0.0559        0.8935         0.0532      2,900,000
  75 to   87 Months   0.0127       0.0346        0.8821         0.0321      3,400,000
  87 to   99 Months   0.0074       0.0294        0.8623         0.0264      4,000,000
  99 to  111 Months   0.0035       0.0103        0.8556         0.0094      4,600,000
 111 to  123 Months   0.0025       0.0033        0.8327         0.0031      5,400,000
 123 to  135 Months   0.0011       0.0004        0.8164         0.0005      6,300,000
 135 to  147 Months   0.0010       0.0020        0.7656         0.0017      7,300,000
 147 to  159 Months   0.0022       0.0029        0.7388         0.0027      8,600,000
 159 to  171 Months   0.0013       0.0008        0.7164         0.0009     10,000,000
 171 to Ultimate        A multistate ratio of 0.0000 has been used.


                        Cumulative Incremental Factors
   Months-to-Ultimate     15      27       39       51       63       75       87
                        0.566   0.490    0.339    0.209    0.130    0.077    0.045

   Months-to-Ultimate     99      111     123      135      147      159      171
                        0.018   0.009    0.006    0.005    0.004    0.001    0.000
```

Full Coverage
```
              Reported ALAE      $500,000         ALAE     Additional   Ultimate
    A.Y.E.    as of 12/31/18  Ultimate Indemnity  Factor      ALAE        ALAE
  9/30/2016      4,910,043       15,870,181       0.339    5,379,994   10,290,037
  9/30/2017      1,405,362       18,055,409       0.490    8,847,154   10,252,516
  9/30/2018        732,404       18,352,133       0.566   10,387,305   11,119,709
```

Deductible Coverage
```
              Reported ALAE      $500,000         ALAE     Additional   Ultimate
    A.Y.E.    as of 12/31/18  Ultimate Indemnity  Factor      ALAE        ALAE
  9/30/2016        468,774        1,959,416       0.339      664,241    1,133,015
  9/30/2017        380,955        3,786,182       0.490    1,855,228    2,236,183
  9/30/2018        178,339        3,839,162       0.566    2,172,966    2,351,305
```

```
  (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)}}
```

ILLINOIS

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 | | 1.100 | 1.104 | 0.8792 | 1.104 | 2,700,000 |
| 27 to 39 Months | | 1.042 | 1.054 | 0.8757 | 1.053 | 2,800,000 |
| 39 to 51 Months | | 1.008 | 1.000 | 0.8842 | 1.001 | 2,900,000 |
| 51 to 63 Months | | 1.008 | 1.002 | 0.8787 | 1.003 | 3,000,000 |
| 63 to 75 Months | | 1.006 | 1.010 | 0.8728 | 1.009 | 3,100,000 |
| 75 to 87 Months | | 1.006 | 0.997 | 0.8626 | 0.998 | 3,200,000 |
| 87 to 99 Months | | 1.006 | 0.996 | 0.8618 | 0.997 | 3,300,000 |
| 99 to 111 Months | | 1.006 | 0.998 | 0.8562 | 0.999 | 3,400,000 |
| 111 to 123 Months | | 1.006 | 1.003 | 0.8557 | 1.003 | 3,500,000 |
| 123 to 135 Months | | 1.001 | 1.000 | 0.8409 | 1.000 | 3,600,000 |
| 135 to 147 Months | | 1.002 | 0.995 | 0.8309 | 0.996 | 3,700,000 |
| 147 to 159 Months | | 1.002 | 1.000 | 0.8149 | 1.000 | 3,800,000 |
| 159 to 171 Months | | 1.002 | 1.000 | 0.8071 | 1.000 | 3,900,000 |
| 171 to 183 Months | | 1.001 | 1.000 | 0.7895 | 1.000 | 4,000,000 |
| 183 to 195 Months | | 1.001 | 1.000 | 0.7982 | 1.000 | 4,100,000 |
| 195 to 207 Months | | 1.000 | 1.000 | 0.8082 | 1.000 | 4,200,000 |
| 207 to 219 Months | | 1.001 | 1.000 | 0.8150 | 1.000 | 4,300,000 |
| 219 to 231 Months | | 1.001 | 1.000 | 0.7362 | 1.000 | 4,400,000 |
| 231 to 243 Months | | 1.001 | 1.000 | 0.5618 | 1.000 | 4,500,000 |
| 243 to ULTIMATE | | The Multistate ratio has been used. | | | | |

| Accident Year Ending | Loss Development From | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
|  | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
| 6/30/2016 | | | 1.001 | 1.003 | 1.009 | 0.998 | 0.997 | 0.999 | 1.003 | 1.000 | 0.996 |
| 6/30/2017 | | 1.053 | 1.001 | 1.003 | 1.009 | 0.998 | 0.997 | 0.999 | 1.003 | 1.000 | 0.996 |
| 6/30/2018 | 1.104 | 1.053 | 1.001 | 1.003 | 1.009 | 0.998 | 0.997 | 0.999 | 1.003 | 1.000 | 0.996 |

| Accident Year Ending | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | ULT:243 | Factor |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.004 | 1.010 |
| 6/30/2017 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.004 | 1.064 |
| 6/30/2018 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.004 | 1.174 |

(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)}}

```
                              ILLINOIS

                        Premises/Operations

                     Manufacturers & Contractors
                          Property Damage
                      Full and Deductible Coverage
                              ALAE

              Calculation of Cumulative Incremental Factors
```

| (1) | (2) | (3) | (4) | (5) | |
|---|---|---|---|---|---|
| EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 0.0471 | 0.0210 | 0.8792 | 0.0242 | 2,700,000 |
| 27 to 39 Months | 0.0463 | 0.0411 | 0.8757 | 0.0418 | 2,800,000 |
| 39 to 51 Months | 0.0390 | 0.0408 | 0.8842 | 0.0406 | 2,900,000 |
| 51 to 63 Months | 0.0287 | 0.0236 | 0.8787 | 0.0242 | 3,000,000 |
| 63 to 75 Months | 0.0157 | 0.0184 | 0.8728 | 0.0181 | 3,100,000 |
| 75 to 87 Months | 0.0111 | 0.0143 | 0.8626 | 0.0139 | 3,200,000 |
| 87 to 99 Months | 0.0097 | 0.0102 | 0.8618 | 0.0101 | 3,300,000 |
| 99 to 111 Months | 0.0122 | 0.0018 | 0.8562 | 0.0033 | 3,400,000 |
| 111 to 123 Months | 0.0076 | 0.0023 | 0.8557 | 0.0030 | 3,500,000 |
| 123 to 135 Months | 0.0056 | 0.0012 | 0.8409 | 0.0019 | 3,600,000 |
| 135 to 147 Months | 0.0050 | 0.0050 | 0.8309 | 0.0050 | 3,700,000 |
| 147 to 159 Months | 0.0047 | 0.0019 | 0.8149 | 0.0024 | 3,800,000 |
| 159 to 171 Months | 0.0036 | 0.0000 | 0.8071 | 0.0007 | 3,900,000 |
| 171 to Ultimate | A multistate ratio of 0.0000 has been used. | | | | |

```
                        Cumulative Incremental Factors
```

| Months-to-Ultimate | 15 | 27 | 39 | 51 | 63 | 75 | 87 |
|---|---|---|---|---|---|---|---|
| | 0.189 | 0.165 | 0.123 | 0.083 | 0.058 | 0.040 | 0.026 |

| Months-to-Ultimate | 99 | 111 | 123 | 135 | 147 | 159 | 171 |
|---|---|---|---|---|---|---|---|
| | 0.016 | 0.013 | 0.010 | 0.008 | 0.003 | 0.001 | 0.000 |

Full Coverage

| A.Y.E. | Reported ALAE as of 12/31/18 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 9/30/2016 | 1,522,815 | 10,208,332 | 0.123 | 1,255,629 | 2,778,444 |
| 9/30/2017 | 1,097,912 | 15,224,006 | 0.165 | 2,511,964 | 3,609,876 |
| 9/30/2018 | 350,101 | 15,190,936 | 0.189 | 2,871,089 | 3,221,190 |

Deductible Coverage

| A.Y.E. | Reported ALAE as of 12/31/18 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 9/30/2016 | 200,243 | 2,060,553 | 0.123 | 253,447 | 453,690 |
| 9/30/2017 | 49,451 | 957,877 | 0.165 | 158,051 | 207,502 |
| 9/30/2018 | 60,554 | 1,974,328 | 0.189 | 373,154 | 433,708 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

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                                   ILLINOIS

                              Premises/Operations

                            Manufacturers & Contractors
                                      Fringe
                                  Full Coverage
                                      ALAE

                    Calculation of Cumulative Incremental Factors

              (1)                (2)

         EVALUATION          MULTISTATE
           PERIOD            RATIO (A)

      15 to  27 Months        0.1735
      27 to  39 Months        0.2184
      39 to  51 Months        0.2001
      51 to  63 Months        0.1335
      63 to  75 Months        0.0667
      75 to  87 Months        0.0477
      87 to  99 Months        0.0181
      99 to 111 Months        0.0163
     111 to 123 Months        0.0131
     123 to 135 Months        0.0035
     135 to 147 Months        0.0016
     147 to 159 Months        0.0008
     159 to 171 Months        0.0088
     171 to Ultimate             A multistate ratio of 0.0000 has been used.


                             Cumulative Incremental Factors
     Months-to-Ultimate      15       27       39       51       63       75       87
                           0.902    0.729    0.510    0.310    0.177    0.110    0.062

     Months-to-Ultimate      99      111      123      135      147      159      171
                           0.044    0.028    0.015    0.011    0.010    0.009    0.000


                 Reported ALAE      $500,000        ALAE     Additional   Ultimate
      A.Y.E.     as of 12/31/18  Ultimate Indemnity  Factor      ALAE        ALAE
     9/30/2016          64,430        217,091       0.510      110,717     175,147
     9/30/2017         122,913        777,332       0.729      566,675     689,588
     9/30/2018          24,313      1,769,975       0.902    1,596,517   1,620,830

     (A) See Section E - Multistate Loss Development.
     Note: Fringe Incremental ALAE Factors are calculated using multistate data.
```

ILLINOIS

Premises/Operations

Owners, Landlords & Tenants
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

| (1) | (2) | (3) | (4) | (5) |
|---|---|---|---|---|
| EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 1.338 | 1.298 | 0.9474 | 1.300 | 1,600,000 |
| 27 to 39 Months | 1.146 | 1.144 | 0.9519 | 1.144 | 2,200,000 |
| 39 to 51 Months | 1.028 | 0.985 | 0.9464 | 0.987 | 2,900,000 |
| 51 to 63 Months | 0.993 | 0.971 | 0.9301 | 0.973 | 3,800,000 |
| 63 to 75 Months | 0.991 | 0.980 | 0.9094 | 0.981 | 5,000,000 |
| 75 to 87 Months | 0.993 | 0.984 | 0.8873 | 0.985 | 6,600,000 |
| 87 to 99 Months | 0.996 | 0.996 | 0.8591 | 0.996 | 8,700,000 |
| 99 to 111 Months | 0.998 | 1.001 | 0.8158 | 1.000 | 11,500,000 |
| 111 to 123 Months | 1.000 | 0.998 | 0.7628 | 0.998 | 15,300,000 |
| 123 to 135 Months | 1.000 | 1.003 | 0.6924 | 1.002 | 20,300,000 |
| 135 to 147 Months | 1.000 | 1.001 | 0.6105 | 1.001 | 26,900,000 |
| 147 to 159 Months | 1.000 | 0.999 | 0.5289 | 0.999 | 35,600,000 |
| 159 to 171 Months | 1.001 | 1.002 | 0.4543 | 1.001 | 47,400,000 |
| 171 to 183 Months | 1.000 | 1.000 | 0.4039 | 1.000 | 62,900,000 |
| 183 to 195 Months | 1.000 | 1.000 | 0.3502 | 1.000 | 83,600,000 |
| 195 to 207 Months | 1.000 | 1.000 | 0.3097 | 1.000 | 111,200,000 |
| 207 to 219 Months | 1.000 | 1.000 | 0.2491 | 1.000 | 147,900,000 |
| 219 to 231 Months | 1.000 | 1.000 | 0.1425 | 1.000 | 197,000,000 |
| 231 to 243 Months | 1.000 | 1.000 | 0.0541 | 1.000 | 262,500,000 |
| 243 to ULTIMATE | The Multistate ratio has been used. | | | | |

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Loss Development From | | | | | | | | |
| 6/30/2016 | | | 0.987 | 0.973 | 0.981 | 0.985 | 0.996 | 1.000 | 0.998 | 1.002 | 1.001 |
| 6/30/2017 | | 1.144 | 0.987 | 0.973 | 0.981 | 0.985 | 0.996 | 1.000 | 0.998 | 1.002 | 1.001 |
| 6/30/2018 | 1.300 | 1.144 | 0.987 | 0.973 | 0.981 | 0.985 | 0.996 | 1.000 | 0.998 | 1.002 | 1.001 |

| | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | ULT:243 | | Factor |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2016 | 0.999 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | 0.925 |
| 6/30/2017 | 0.999 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | 1.058 |
| 6/30/2018 | 0.999 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | 1.376 |

(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)}}

```
                                    ILLINOIS

                              Premises/Operations

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

                    Calculation of Cumulative Incremental Factors

         (1)              (2)          (3)            (4)          (5)

      EVALUATION       MULTISTATE     STATE                     WEIGHTED      Credibility
       PERIOD          RATIO (A)    RATIO (B)    CREDIBILITY(C)  RATIO (D)    Constant(Ki)

   15 to   27 Months    0.0737        0.0782        0.9474        0.0779       1,600,000
   27 to   39 Months    0.0841        0.0987        0.9519        0.0980       2,200,000
   39 to   51 Months    0.0601        0.0529        0.9464        0.0533       2,900,000
   51 to   63 Months    0.0287        0.0305        0.9301        0.0304       3,800,000
   63 to   75 Months    0.0128        0.0174        0.9094        0.0170       5,000,000
   75 to   87 Months    0.0064        0.0158        0.8873        0.0147       6,600,000
   87 to   99 Months    0.0030        0.0130        0.8591        0.0116       8,700,000
   99 to  111 Months    0.0035        0.0041        0.8158        0.0040      11,500,000
  111 to  123 Months    0.0016        0.0007        0.7628        0.0009      15,300,000
  123 to  135 Months    0.0011        0.0026        0.6924        0.0021      20,300,000
  135 to  147 Months    0.0008        0.0012        0.6105        0.0010      26,900,000
  147 to  159 Months    0.0014        0.0008        0.5289        0.0011      35,600,000
  159 to  171 Months    0.0014        0.0006        0.4543        0.0010      47,400,000
  171 to Ultimate       A multistate ratio of 0.0000 has been used.


                              Cumulative Incremental Factors
   Months-to-Ultimate      15       27       39       51       63       75       87
                          0.313    0.235    0.137    0.084    0.054    0.036    0.022

   Months-to-Ultimate      99      111      123      135      147      159      171
                          0.010    0.006    0.005    0.003    0.002    0.001    0.000
```

Full Coverage

| A.Y.E. | Reported ALAE as of 12/31/18 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 9/30/2016 | 7,013,349 | 30,752,323 | 0.137 | 4,213,072 | 11,226,421 |
| 9/30/2017 | 3,057,400 | 28,989,100 | 0.235 | 6,812,437 | 9,869,837 |
| 9/30/2018 | 1,959,113 | 32,465,382 | 0.313 | 10,161,664 | 12,120,777 |

Deductible Coverage

| A.Y.E. | Reported ALAE as of 12/31/18 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 9/30/2016 | 135,048 | 580,580 | 0.137 | 79,538 | 214,586 |
| 9/30/2017 | 268,322 | 2,395,192 | 0.235 | 562,872 | 831,194 |
| 9/30/2018 | 217,750 | 2,154,018 | 0.313 | 674,206 | 891,956 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

Premises/Operations

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 | 1.102 | 1.155 | 0.8353 | 1.146 | 900,000 |
| 27 to 39 Months | 1.038 | 1.025 | 0.8355 | 1.027 | 1,100,000 |
| 39 to 51 Months | 1.027 | 1.015 | 0.8053 | 1.017 | 1,200,000 |
| 51 to 63 Months | 1.010 | 1.056 | 0.7578 | 1.045 | 1,400,000 |
| 63 to 75 Months | 1.007 | 1.022 | 0.7584 | 1.018 | 1,500,000 |
| 75 to 87 Months | 1.008 | 1.012 | 0.7387 | 1.011 | 1,800,000 |
| 87 to 99 Months | 1.005 | 1.010 | 0.7362 | 1.009 | 2,000,000 |
| 99 to 111 Months | 1.005 | 1.005 | 0.7180 | 1.005 | 2,200,000 |
| 111 to 123 Months | 1.002 | 1.002 | 0.6962 | 1.002 | 2,600,000 |
| 123 to 135 Months | 1.002 | 1.008 | 0.6275 | 1.006 | 2,900,000 |
| 135 to 147 Months | 1.000 | 0.995 | 0.5785 | 0.997 | 3,400,000 |
| 147 to 159 Months | 0.999 | 1.000 | 0.4987 | 0.999 | 3,800,000 |
| 159 to 171 Months | 1.000 | 1.000 | 0.4939 | 1.000 | 4,400,000 |
| 171 to 183 Months | 1.002 | 1.000 | 0.5436 | 1.001 | 5,000,000 |
| 183 to 195 Months | 1.001 | 1.000 | 0.5394 | 1.000 | 5,700,000 |
| 195 to 207 Months | 1.002 | 1.000 | 0.5185 | 1.001 | 6,500,000 |
| 207 to 219 Months | 1.002 | 1.000 | 0.4607 | 1.001 | 7,500,000 |
| 219 to 231 Months | 1.002 | 1.000 | 0.3360 | 1.001 | 8,600,000 |
| 231 to 243 Months | 1.002 | 1.000 | 0.1954 | 1.002 | 9,900,000 |
| 243 to ULTIMATE | The Multistate ratio has been used. | | | | |

| Accident Year Ending | Loss Development From | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
| 6/30/2016 | | | 1.017 | 1.045 | 1.018 | 1.011 | 1.009 | 1.005 | 1.002 | 1.006 | 0.997 |
| 6/30/2017 | | 1.027 | 1.017 | 1.045 | 1.018 | 1.011 | 1.009 | 1.005 | 1.002 | 1.006 | 0.997 |
| 6/30/2018 | 1.146 | 1.027 | 1.017 | 1.045 | 1.018 | 1.011 | 1.009 | 1.005 | 1.002 | 1.006 | 0.997 |

| | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | ULT:243 | | Factor |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2016 | 0.999 | 1.000 | 1.001 | 1.000 | 1.001 | 1.001 | 1.001 | 1.002 | 1.008 | | 1.129 |
| 6/30/2017 | 0.999 | 1.000 | 1.001 | 1.000 | 1.001 | 1.001 | 1.001 | 1.002 | 1.008 | | 1.160 |
| 6/30/2018 | 0.999 | 1.000 | 1.001 | 1.000 | 1.001 | 1.001 | 1.001 | 1.002 | 1.008 | | 1.329 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

Premises/Operations

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

Calculation of Cumulative Incremental Factors

| (1) | (2) | (3) | (4) | (5) | |
|---|---|---|---|---|---|
| EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 0.0760 | 0.0748 | 0.8353 | 0.0750 | 900,000 |
| 27 to 39 Months | 0.0962 | 0.0767 | 0.8355 | 0.0799 | 1,100,000 |
| 39 to 51 Months | 0.0664 | 0.0460 | 0.8053 | 0.0500 | 1,200,000 |
| 51 to 63 Months | 0.0489 | 0.0734 | 0.7578 | 0.0674 | 1,400,000 |
| 63 to 75 Months | 0.0327 | 0.0256 | 0.7584 | 0.0273 | 1,500,000 |
| 75 to 87 Months | 0.0218 | 0.0052 | 0.7387 | 0.0095 | 1,800,000 |
| 87 to 99 Months | 0.0166 | 0.0136 | 0.7362 | 0.0144 | 2,000,000 |
| 99 to 111 Months | 0.0148 | 0.0231 | 0.7180 | 0.0207 | 2,200,000 |
| 111 to 123 Months | 0.0182 | 0.0041 | 0.6962 | 0.0083 | 2,600,000 |
| 123 to 135 Months | 0.0091 | 0.0030 | 0.6275 | 0.0052 | 2,900,000 |
| 135 to 147 Months | 0.0038 | 0.0065 | 0.5785 | 0.0054 | 3,400,000 |
| 147 to 159 Months | 0.0012 | 0.0017 | 0.4987 | 0.0015 | 3,800,000 |
| 159 to 171 Months | 0.0002 | 0.0022 | 0.4939 | 0.0012 | 4,400,000 |
| 171 to Ultimate | A multistate ratio of 0.0000 has been used. | | | | |

Cumulative Incremental Factors

| Months-to-Ultimate | 15 | 27 | 39 | 51 | 63 | 75 | 87 |
|---|---|---|---|---|---|---|---|
| | 0.366 | 0.291 | 0.211 | 0.161 | 0.094 | 0.066 | 0.057 |

| Months-to-Ultimate | 99 | 111 | 123 | 135 | 147 | 159 | 171 |
|---|---|---|---|---|---|---|---|
| | 0.042 | 0.022 | 0.013 | 0.008 | 0.003 | 0.001 | 0.000 |

Full Coverage

| A.Y.E. | Reported ALAE as of 12/31/18 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 9/30/2016 | 318,120 | 2,779,059 | 0.211 | 586,382 | 904,502 |
| 9/30/2017 | 288,003 | 3,273,524 | 0.291 | 952,593 | 1,240,596 |
| 9/30/2018 | 95,480 | 3,414,513 | 0.366 | 1,249,715 | 1,345,195 |

Deductible Coverage

| A.Y.E. | Reported ALAE as of 12/31/18 | $500,000 Ultimate Indemnity | ALAE Factor | Additional ALAE | Ultimate ALAE |
|---|---|---|---|---|---|
| 9/30/2016 | 2,078 | 119,105 | 0.211 | 25,130 | 27,208 |
| 9/30/2017 | 44,479 | 178,756 | 0.291 | 52,017 | 96,496 |
| 9/30/2018 | 53 | 57,779 | 0.366 | 21,146 | 21,199 |

(A) See Section E - Multistate Loss Development.
(B) See Section E - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

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                                    ILLINOIS

                              Premises/Operations

                          Owners, Landlords & Tenants
                                     Fringe
                                 Full Coverage
                                      ALAE

                     Calculation of Cumulative Incremental Factors

            (1)                (2)

      EVALUATION          MULTISTATE
        PERIOD            RATIO (A)

   15 to  27 Months       0.2007
   27 to  39 Months       0.2033
   39 to  51 Months       0.2443
   51 to  63 Months       0.1621
   63 to  75 Months       0.1048
   75 to  87 Months       0.0564
   87 to  99 Months       0.0329
   99 to 111 Months       0.0069
  111 to 123 Months       0.0186
  123 to 135 Months       0.0064
  135 to 147 Months       0.0024
  147 to 159 Months       0.0168
  159 to 171 Months       0.0008
  171 to Ultimate          A multistate ratio of 0.0000 has been used.


                          Cumulative Incremental Factors
    Months-to-Ultimate     15        27        39        51        63        75        87
                          1.056     0.856     0.652     0.408     0.246     0.141     0.085

    Months-to-Ultimate     99       111       123       135       147       159       171
                          0.052     0.045     0.026     0.020     0.018     0.001     0.000


               Reported ALAE     $500,000        ALAE     Additional   Ultimate
    A.Y.E.     as of 12/31/18  Ultimate Indemnity  Factor      ALAE        ALAE
  9/30/2016        467,869         663,324        0.652      432,488     900,357
  9/30/2017        897,186       1,192,801        0.856    1,021,037   1,918,223
  9/30/2018        346,481       1,141,966        1.056    1,205,914   1,552,395

  (A) See Section E - Multistate Loss Development.
  Note: Fringe Incremental ALAE Factors are calculated using multistate data.
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PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 3,570,932 | 5,633,871 | 7,660,272 | 8,861,378 | 9,924,011 | 10,113,959 | 10,479,903 | 10,392,402 | 10,581,301 | 10,554,374 | 10,630,124 |
| 6/30/2000 | 2,321,140 | 4,618,330 | 7,523,917 | 8,777,653 | 9,405,891 | 9,319,401 | 9,625,220 | 9,259,453 | 9,049,804 | 9,046,902 | 9,071,806 |
| 6/30/2001 | 2,628,534 | 7,789,951 | 12,332,544 | 13,754,975 | 14,638,414 | 13,923,358 | 13,721,944 | 13,633,543 | 13,631,952 | 13,621,949 | 13,631,948 |
| 6/30/2002 | 3,100,742 | 6,984,459 | 9,429,667 | 10,089,211 | 10,421,299 | 10,263,823 | 9,788,929 | 9,569,973 | 9,567,473 | 9,689,972 | 9,695,098 |
| 6/30/2003 | 3,936,131 | 5,666,336 | 8,900,754 | 10,913,242 | 10,640,751 | 9,759,379 | 9,464,107 | 9,388,390 | 9,330,640 | 9,329,637 | 9,429,595 |
| 6/30/2004 | 4,351,458 | 7,857,761 | 10,691,640 | 10,091,989 | 9,907,191 | 9,701,437 | 9,586,276 | 9,309,526 | 9,047,151 | 8,785,397 | 8,785,397 |
| 6/30/2005 | 3,273,390 | 5,868,109 | 7,556,538 | 8,327,686 | 8,109,576 | 7,509,170 | 7,109,036 | 7,133,007 | 6,974,540 | 7,090,822 | 7,081,938 |
| 6/30/2006 | 4,403,597 | 6,644,324 | 8,838,650 | 8,557,517 | 8,495,962 | 8,517,895 | 8,798,952 | 8,751,910 | 8,631,910 | 8,605,910 | 8,430,910 |
| 6/30/2007 | 4,087,508 | 7,337,232 | 9,429,911 | 9,406,748 | 9,069,585 | 8,719,763 | 8,596,093 | 8,430,563 | 8,396,066 | 8,388,518 | 8,336,563 |
| 6/30/2008 | 4,931,256 | 8,126,926 | 10,949,399 | 11,099,266 | 11,168,545 | 11,045,091 | 11,193,390 | 11,012,778 | 10,897,791 | 11,018,699 | 11,018,699 |
| 6/30/2009 | 4,409,714 | 6,364,743 | 8,314,908 | 8,386,380 | 7,683,615 | 7,526,993 | 7,812,556 | 7,592,563 | 7,591,563 | 7,591,563 | |
| 6/30/2010 | 5,172,801 | 7,241,526 | 8,504,157 | 8,816,552 | 9,188,770 | 8,803,527 | 8,640,317 | 8,657,817 | 8,559,804 | | |
| 6/30/2011 | 4,294,110 | 7,324,218 | 8,337,209 | 10,012,370 | 9,173,851 | 8,849,994 | 8,601,337 | 8,501,335 | | | |
| 6/30/2012 | 3,950,170 | 5,628,564 | 8,288,227 | 8,049,537 | 7,603,854 | 7,778,858 | 7,465,717 | | | | |
| 6/30/2013 | 3,297,446 | 6,186,566 | 7,667,498 | 7,667,901 | 7,562,477 | 6,895,941 | | | | | |
| 6/30/2014 | 4,052,812 | 6,417,864 | 9,324,148 | 9,868,439 | 7,925,818 | | | | | | |
| 6/30/2015 | 2,832,179 | 4,940,160 | 7,306,531 | 6,456,943 | | | | | | | |
| 6/30/2016 | 3,594,192 | 4,994,957 | 6,665,375 | | | | | | | | |
| 6/30/2017 | 4,377,165 | 5,110,101 | | | | | | | | | |
| 6/30/2018 | 2,578,823 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 10,655,124 | 10,655,124 | 10,655,124 | 10,655,124 | 10,655,124 | 10,655,124 | 10,655,124 | 10,655,124 | 10,655,124 |
| 6/30/2000 | 9,071,805 | 9,071,806 | 9,038,806 | 9,038,806 | 9,038,806 | 9,038,806 | 9,038,806 | 9,038,806 | |
| 6/30/2001 | 13,631,949 | 13,741,950 | 13,751,949 | 13,746,953 | 13,446,953 | 13,446,953 | 13,453,553 | | |
| 6/30/2002 | 9,697,599 | 9,662,698 | 9,556,098 | 9,554,138 | 9,554,138 | 9,554,138 | | | |
| 6/30/2003 | 9,429,595 | 9,394,595 | 9,429,597 | 9,429,595 | 9,384,595 | | | | |
| 6/30/2004 | 8,785,397 | 8,785,397 | 8,785,397 | 8,785,397 | | | | | |
| 6/30/2005 | 7,081,938 | 7,081,938 | 7,086,938 | | | | | | |
| 6/30/2006 | 8,455,910 | 8,455,910 | | | | | | | |
| 6/30/2007 | 8,331,563 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.578 | 1.360 | 1.157 | 1.120 | 1.019 | 1.036 | 0.992 | 1.018 | 0.997 | 1.007 | 1.002 |
| 6/30/2000 | 1.990 | 1.629 | 1.167 | 1.072 | 0.991 | 1.033 | 0.962 | 0.977 | 1.000 | 1.003 | 1.000 |
| 6/30/2001 | 2.964 | 1.583 | 1.115 | 1.064 | 0.951 | 0.986 | 0.994 | 1.000 | 0.999 | 1.001 | 1.000 |
| 6/30/2002 | 2.253 | 1.350 | 1.070 | 1.033 | 0.985 | 0.954 | 0.978 | 1.000 | 1.013 | 1.001 | 1.000 |
| 6/30/2003 | 1.440 | 1.571 | 1.226 | 0.975 | 0.917 | 0.970 | 0.992 | 0.994 | 1.000 | 1.011 | 1.000 |
| 6/30/2004 | 1.806 | 1.361 | 0.944 | 0.982 | 0.979 | 0.988 | 0.971 | 0.972 | 0.971 | 1.000 | 1.000 |
| 6/30/2005 | 1.793 | 1.288 | 1.102 | 0.974 | 0.926 | 0.947 | 1.003 | 0.978 | 1.017 | 0.999 | 1.000 |
| 6/30/2006 | 1.509 | 1.330 | 0.968 | 0.993 | 1.003 | 1.033 | 0.995 | 0.986 | 0.997 | 0.980 | 1.003 |
| 6/30/2007 | 1.795 | 1.285 | 0.998 | 0.964 | 0.961 | 0.986 | 0.981 | 0.996 | 0.999 | 0.994 | 0.999 |
| 6/30/2008 | 1.648 | 1.347 | 1.014 | 1.006 | 0.989 | 1.013 | 0.984 | 0.990 | 1.011 | 1.000 | |
| 6/30/2009 | 1.443 | 1.306 | 1.009 | 0.916 | 0.980 | 1.038 | 0.972 | 1.000 | 1.000 | | |
| 6/30/2010 | 1.400 | 1.174 | 1.037 | 1.042 | 0.958 | 0.981 | 1.002 | 0.989 | | | |
| 6/30/2011 | 1.706 | 1.138 | 1.201 | 0.916 | 0.965 | 0.972 | 0.988 | | | | |
| 6/30/2012 | 1.425 | 1.473 | 0.971 | 0.945 | 1.023 | 0.960 | | | | | |
| 6/30/2013 | 1.876 | 1.239 | 1.000 | 0.986 | 0.912 | | | | | | |
| 6/30/2014 | 1.584 | 1.453 | 1.058 | 0.803 | | | | | | | |
| 6/30/2015 | 1.744 | 1.479 | 0.884 | | | | | | | | |
| 6/30/2016 | 1.390 | 1.334 | | | | | | | | | |
| 6/30/2017 | 1.167 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.434 | 1.422 | 0.981 | 0.911 | 0.967 | 0.971 | 0.987 | 0.993 | 1.003 | 0.991 | 1.001 |
| | | | | | | | | | | | |
| Best 3/5 | 1.573 | 1.420 | 1.010 | 0.949 | 0.968 | 0.989 | 0.984 | 0.992 | 1.003 | 0.998 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 6/30/2000 | 1.000 | 0.996 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 6/30/2001 | 1.008 | 1.001 | 1.000 | 0.978 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 6/30/2002 | 0.996 | 0.989 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2003 | 0.996 | 1.004 | 1.000 | 0.995 | 0.998 * | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2004 | 1.000 | 1.000 | 1.000 | | | | | |
| 6/30/2005 | 1.000 | 1.001 | | | | | | |
| 6/30/2006 | 1.000 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.000 | 1.002 | 1.000 | 0.991 | 1.000 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 0.999 | 1.001 | 1.000 | 0.998 | 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 |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 0.968 | 0.989 | 0.984 | 0.992 | 1.003 | 0.998 | 1.000 |
| 6/30/2015 | | | | 0.949 | 0.968 | 0.989 | 0.984 | 0.992 | 1.003 | 0.998 | 1.000 |
| 6/30/2016 | | | 1.010 | 0.949 | 0.968 | 0.989 | 0.984 | 0.992 | 1.003 | 0.998 | 1.000 |
| 6/30/2017 | | 1.420 | 1.010 | 0.949 | 0.968 | 0.989 | 0.984 | 0.992 | 1.003 | 0.998 | 1.000 |
| 6/30/2018 | 1.573 | 1.420 | 1.010 | 0.949 | 0.968 | 0.989 | 0.984 | 0.992 | 1.003 | 0.998 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 0.999 | 1.001 | 1.000 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.934 |
| 6/30/2015 | 0.999 | 1.001 | 1.000 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.886 |
| 6/30/2016 | 0.999 | 1.001 | 1.000 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.895 |
| 6/30/2017 | 0.999 | 1.001 | 1.000 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.271 |
| 6/30/2018 | 0.999 | 1.001 | 1.000 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.999 |

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

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 507,448 | 1,045,927 | 2,221,864 | 3,825,109 | 5,202,991 | 6,497,930 | 6,875,372 | 7,181,624 | 7,314,064 | 7,277,475 | 7,455,911 |
| 6/30/2000 | 206,349 | 1,006,665 | 2,511,433 | 5,156,987 | 7,128,270 | 7,897,633 | 11,985,422 | 12,211,441 | 9,922,015 | 12,873,243 | 10,038,500 |
| 6/30/2001 | 344,496 | 1,403,798 | 4,295,341 | 7,535,263 | 9,924,346 | 11,567,145 | 12,187,986 | 12,433,468 | 12,701,330 | 12,667,149 | 12,678,872 |
| 6/30/2002 | 312,089 | 1,162,678 | 2,828,437 | 4,714,640 | 6,499,901 | 8,172,623 | 8,879,377 | 8,922,671 | 9,076,053 | 9,186,410 | 9,145,832 |
| 6/30/2003 | 944,440 | 1,697,011 | 3,058,579 | 5,021,186 | 6,805,238 | 7,772,709 | 7,721,314 | 7,784,296 | 7,881,173 | 7,897,090 | 7,898,397 |
| 6/30/2004 | 997,741 | 1,800,630 | 3,755,265 | 5,696,188 | 6,650,504 | 7,243,766 | 7,891,037 | 8,276,509 | 8,404,787 | 8,464,107 | 8,468,699 |
| 6/30/2005 | 404,392 | 1,401,653 | 2,981,080 | 4,665,744 | 5,645,494 | 6,159,182 | 6,441,776 | 6,475,577 | 6,493,045 | 6,548,712 | 6,560,055 |
| 6/30/2006 | 515,668 | 1,873,004 | 3,764,858 | 4,388,623 | 7,149,080 | 8,159,962 | 11,551,011 | 13,000,662 | 13,417,260 | 14,932,609 | 14,809,974 |
| 6/30/2007 | 214,715 | 1,603,195 | 3,796,372 | 5,018,563 | 6,437,170 | 7,304,934 | 8,719,115 | 9,369,481 | 9,386,697 | 9,447,031 | 9,552,887 |
| 6/30/2008 | 656,711 | 1,909,144 | 4,030,163 | 5,717,821 | 7,775,779 | 8,892,646 | 9,803,462 | 10,664,042 | 10,834,726 | 10,885,181 | 10,884,409 |
| 6/30/2009 | 438,240 | 1,849,438 | 3,575,721 | 5,454,450 | 6,250,970 | 6,736,157 | 7,564,336 | 8,081,065 | 8,097,242 | 8,098,072 | |
| 6/30/2010 | 488,882 | 1,438,255 | 3,004,825 | 4,971,146 | 6,088,071 | 6,679,205 | 7,350,830 | 7,707,182 | 8,080,227 | | |
| 6/30/2011 | 385,365 | 1,615,264 | 3,407,847 | 5,651,691 | 7,128,863 | 8,014,447 | 8,457,142 | 8,578,135 | | | |
| 6/30/2012 | 349,899 | 1,198,713 | 3,253,453 | 4,878,262 | 5,723,281 | 6,834,037 | 7,060,496 | | | | |
| 6/30/2013 | 375,829 | 1,578,360 | 3,734,641 | 5,753,295 | 7,014,201 | 8,108,380 | | | | | |
| 6/30/2014 | 653,783 | 2,107,222 | 4,760,183 | 7,153,242 | 8,582,426 | | | | | | |
| 6/30/2015 | 594,338 | 1,171,825 | 3,078,555 | 4,583,521 | | | | | | | |
| 6/30/2016 | 670,682 | 2,133,535 | 3,577,474 | | | | | | | | |
| 6/30/2017 | 407,264 | 1,151,997 | | | | | | | | | |
| 6/30/2018 | 478,802 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 8,134,732 | 7,945,959 | 7,945,959 | 7,945,959 | 7,945,959 | 7,945,959 | 7,945,959 | 7,945,959 | 7,945,959 |
| 6/30/2000 | 10,038,933 | 10,096,891 | 10,094,779 | 10,094,779 | 10,094,754 | 10,094,754 | 10,094,754 | 10,094,754 | |
| 6/30/2001 | 12,727,589 | 12,784,031 | 12,804,032 | 12,764,807 | 12,640,517 | 12,689,353 | 12,813,049 | | |
| 6/30/2002 | 9,215,329 | 9,594,976 | 9,732,497 | 9,731,735 | 9,731,735 | 9,731,735 | | | |
| 6/30/2003 | 7,899,469 | 7,899,482 | 7,906,984 | 7,912,954 | 7,917,774 | | | | |
| 6/30/2004 | 8,471,268 | 8,471,268 | 8,471,268 | 8,471,268 | | | | | |
| 6/30/2005 | 6,635,818 | 6,636,227 | 6,653,766 | | | | | | |
| 6/30/2006 | 15,375,154 | 15,518,715 | | | | | | | |
| 6/30/2007 | 9,556,290 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 538,479 | 1,175,937 | 1,603,245 | 1,377,882 | 1,294,939 | 377,442 | 306,252 | 132,440 | -36,589 | 178,436 | 678,821 | -188,773 | 0 |
| 6/30/2000 | 800,316 | 1,504,768 | 2,645,554 | 1,971,283 | 769,363 | 4,087,789 | 226,019 | -2,289,426 | 2,951,228 | -2,834,743 | 433 | 57,958 | -2,112 |
| 6/30/2001 | 1,059,302 | 2,891,543 | 3,239,922 | 2,389,083 | 1,642,799 | 620,841 | 245,482 | 267,862 | -34,181 | 11,723 | 48,717 | 56,442 | 20,001 |
| 6/30/2002 | 850,589 | 1,665,759 | 1,886,203 | 1,785,261 | 1,672,722 | 706,754 | 43,294 | 153,382 | 110,357 | -40,578 | 69,497 | 379,647 | 137,521 |
| 6/30/2003 | 752,571 | 1,361,568 | 1,962,607 | 1,784,052 | 967,471 | -51,395 | 62,982 | 96,877 | 15,917 | 1,307 | 1,072 | 13 | 7,502 |
| 6/30/2004 | 802,889 | 1,954,635 | 1,940,923 | 954,316 | 593,262 | 647,271 | 385,472 | 128,278 | 59,320 | 4,592 | 2,569 | 0 | 0 |
| 6/30/2005 | 997,261 | 1,579,427 | 1,684,664 | 979,750 | 513,688 | 282,594 | 33,801 | 17,468 | 55,667 | 11,343 | 75,763 | 409 | 17,539 |
| 6/30/2006 | 1,357,336 | 1,891,854 | 623,765 | 2,760,457 | 1,010,882 | 3,391,049 | 1,449,651 | 416,598 | 1,515,349 | -122,635 | 565,180 | 143,561 | |
| 6/30/2007 | 1,388,480 | 2,193,177 | 1,222,191 | 1,418,607 | 867,764 | 1,414,181 | 650,366 | 17,216 | 60,334 | 105,856 | 3,403 | | |
| 6/30/2008 | 1,252,433 | 2,121,019 | 1,687,658 | 2,057,958 | 1,116,867 | 910,816 | 860,580 | 170,684 | 50,455 | -772 | | | |
| 6/30/2009 | 1,411,198 | 1,726,283 | 1,878,729 | 796,520 | 485,187 | 828,179 | 516,729 | 16,177 | 830 | | | | |
| 6/30/2010 | 949,373 | 1,566,570 | 1,966,321 | 1,116,925 | 591,134 | 671,625 | 356,352 | 373,045 | | | | | |
| 6/30/2011 | 1,229,899 | 1,792,583 | 2,243,844 | 1,477,172 | 885,584 | 442,695 | 120,993 | | | | | | |
| 6/30/2012 | 848,814 | 2,054,740 | 1,624,809 | 845,019 | 1,110,756 | 226,459 | | | | | | | |
| 6/30/2013 | 1,202,531 | 2,156,281 | 2,018,654 | 1,260,906 | 1,094,179 | | | | | | | | |
| 6/30/2014 | 1,453,439 | 2,652,961 | 2,393,059 | 1,429,184 | | | | | | | | | |
| 6/30/2015 | 577,487 | 1,906,730 | 1,504,966 | | | | | | | | | | |
| 6/30/2016 | 1,462,853 | 1,443,939 | | | | | | | | | | | |
| 6/30/2017 | 744,733 | | | | | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.0273 | 0.0597 | 0.0814 | 0.0699 | 0.0657 | 0.0192 | 0.0155 | 0.0067 | -0.0019 | 0.0091 | 0.0345 | -0.0096 | 0.0000 |
| 6/30/2000 | 0.0445 | 0.0837 | 0.1472 | 0.1097 | 0.0428 | 0.2274 | 0.0126 | -0.1274 | 0.1642 | -0.1577 | 0.0000 | 0.0032 | -0.0001 |
| 6/30/2001 | 0.0361 | 0.0985 | 0.1104 | 0.0814 | 0.0560 | 0.0212 | 0.0084 | 0.0091 | -0.0012 | 0.0004 | 0.0017 | 0.0019 | 0.0007 |
| 6/30/2002 | 0.0462 | 0.0904 | 0.1024 | 0.0969 | 0.0908 | 0.0384 | 0.0023 | 0.0083 | 0.0060 | -0.0022 | 0.0038 | 0.0206 | 0.0075 |
| 6/30/2003 | 0.0386 | 0.0699 | 0.1008 | 0.0916 | 0.0497 | -0.0026 | 0.0032 | 0.0050 | 0.0008 | 0.0001 | 0.0001 | 0.0000 | 0.0004 |
| 6/30/2004 | 0.0473 | 0.1152 | 0.1144 | 0.0562 | 0.0350 | 0.0381 | 0.0227 | 0.0076 | 0.0035 | 0.0003 | 0.0002 | 0.0000 | 0.0000 |
| 6/30/2005 | 0.0727 | 0.1152 | 0.1229 | 0.0715 | 0.0375 | 0.0206 | 0.0025 | 0.0013 | 0.0041 | 0.0008 | 0.0055 | 0.0000 | 0.0013 |
| 6/30/2006 | 0.0821 | 0.1145 | 0.0377 | 0.1670 | 0.0612 | 0.2052 | 0.0877 | 0.0252 | 0.0917 | -0.0074 | 0.0342 | 0.0087 | |
| 6/30/2007 | 0.0840 | 0.1327 | 0.0740 | 0.0859 | 0.0525 | 0.0856 | 0.0394 | 0.0010 | 0.0037 | 0.0064 | 0.0002 | | |
| 6/30/2008 | 0.0511 | 0.0866 | 0.0689 | 0.0840 | 0.0456 | 0.0372 | 0.0351 | 0.0070 | 0.0021 | 0.0000 | | | |
| 6/30/2009 | 0.0849 | 0.1038 | 0.1130 | 0.0479 | 0.0292 | 0.0498 | 0.0311 | 0.0010 | 0.0000 | | | | |
| 6/30/2010 | 0.0585 | 0.0965 | 0.1212 | 0.0688 | 0.0364 | 0.0414 | 0.0220 | 0.0230 | | | | | |
| 6/30/2011 | 0.0705 | 0.1027 | 0.1286 | 0.0846 | 0.0507 | 0.0254 | 0.0069 | | | | | | |
| 6/30/2012 | 0.0639 | 0.1548 | 0.1224 | 0.0637 | 0.0837 | 0.0171 | | | | | | | |
| 6/30/2013 | 0.0887 | 0.1590 | 0.1488 | 0.0930 | 0.0807 | | | | | | | | |
| 6/30/2014 | 0.0937 | 0.1710 | 0.1542 | 0.0921 | | | | | | | | | |
| 6/30/2015 | 0.0476 | 0.1572 | 0.1241 | | | | | | | | | | |
| 6/30/2016 | 0.1111 | 0.1096 | | | | | | | | | | | |
| 6/30/2017 | 0.0479 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0767 | 0.1570 | 0.1338 | 0.0819 | 0.0559 | 0.0346 | 0.0294 | 0.0103 | 0.0033 | 0.0004 | 0.0020 | 0.0029 | 0.0008 |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 5,182,391 | 5,671,050 | 6,223,126 | 5,765,849 | 5,891,610 | 6,089,189 | 5,643,162 | 5,562,419 | 5,646,136 | 5,645,787 | 5,669,786 |
| 6/30/2000 | 5,527,178 | 6,885,782 | 6,586,493 | 6,547,893 | 6,568,155 | 6,656,950 | 6,435,688 | 6,481,903 | 6,506,902 | 6,412,365 | 6,412,365 |
| 6/30/2001 | 6,546,052 | 6,560,961 | 6,903,454 | 6,965,774 | 6,827,997 | 6,713,732 | 6,526,259 | 6,526,409 | 6,496,983 | 6,573,093 | 6,661,593 |
| 6/30/2002 | 4,647,593 | 4,881,538 | 4,856,785 | 4,891,136 | 4,628,998 | 4,565,229 | 4,359,715 | 4,341,123 | 4,341,123 | 4,440,123 | 4,440,060 |
| 6/30/2003 | 4,874,303 | 4,933,052 | 5,133,749 | 5,268,118 | 5,187,630 | 5,106,665 | 5,102,589 | 5,072,821 | 5,039,265 | 5,033,011 | 5,041,094 |
| 6/30/2004 | 5,537,586 | 5,792,496 | 5,641,059 | 5,571,671 | 5,379,850 | 5,488,988 | 5,298,679 | 5,297,680 | 5,296,585 | 5,342,725 | 5,442,474 |
| 6/30/2005 | 5,912,118 | 5,830,083 | 5,967,698 | 5,842,475 | 5,880,057 | 5,954,245 | 5,887,147 | 5,865,837 | 5,965,836 | 5,928,586 | 5,937,024 |
| 6/30/2006 | 5,450,128 | 6,070,002 | 6,092,234 | 6,026,174 | 5,846,664 | 5,479,310 | 5,505,324 | 5,520,656 | 5,501,771 | 5,573,335 | 5,571,825 |
| 6/30/2007 | 6,292,073 | 6,639,571 | 6,490,112 | 6,435,455 | 6,375,933 | 6,409,987 | 6,549,469 | 6,627,168 | 6,689,325 | 6,673,517 | 6,673,517 |
| 6/30/2008 | 6,383,293 | 6,761,693 | 6,978,283 | 6,771,548 | 6,808,508 | 6,786,191 | 6,753,567 | 6,754,978 | 6,753,468 | 6,780,068 | 6,781,565 |
| 6/30/2009 | 6,115,483 | 7,142,403 | 7,360,973 | 7,397,544 | 7,231,553 | 7,437,470 | 7,415,663 | 7,345,269 | 7,314,220 | 7,358,413 | |
| 6/30/2010 | 6,133,149 | 6,302,329 | 6,386,793 | 6,301,716 | 6,203,571 | 6,176,735 | 6,171,849 | 6,146,849 | 6,061,888 | | |
| 6/30/2011 | 6,871,517 | 7,137,096 | 7,286,656 | 6,988,961 | 7,005,711 | 7,042,281 | 6,988,420 | 6,939,584 | | | |
| 6/30/2012 | 5,778,343 | 6,524,104 | 6,839,078 | 6,922,197 | 6,957,320 | 6,868,829 | 7,151,829 | | | | |
| 6/30/2013 | 6,158,077 | 6,965,363 | 7,346,519 | 7,324,499 | 7,314,748 | 7,689,752 | | | | | |
| 6/30/2014 | 6,682,593 | 7,227,790 | 7,558,618 | 7,480,823 | 9,099,141 | | | | | | |
| 6/30/2015 | 6,538,208 | 6,826,240 | 7,235,464 | 9,552,790 | | | | | | | |
| 6/30/2016 | 5,148,522 | 5,663,313 | 6,882,498 | | | | | | | | |
| 6/30/2017 | 7,966,960 | 9,080,310 | | | | | | | | | |
| 6/30/2018 | 8,437,737 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 5,669,785 | 5,779,596 | 5,769,787 | 5,769,787 | 5,769,787 | 5,769,787 | 5,769,787 | 5,769,787 | 5,769,787 |
| 6/30/2000 | 6,512,365 | 6,508,255 | 6,507,365 | 6,507,365 | 6,507,365 | 6,507,365 | 6,507,365 | 6,507,365 | |
| 6/30/2001 | 6,661,593 | 6,661,593 | 6,661,593 | 6,661,596 | 6,661,596 | 6,661,596 | 6,661,593 | | |
| 6/30/2002 | 4,415,060 | 4,420,060 | 4,520,060 | 4,520,060 | 4,531,560 | 4,531,560 | | | |
| 6/30/2003 | 5,071,099 | 5,038,099 | 5,038,099 | 5,038,099 | 5,038,094 | | | | |
| 6/30/2004 | 5,441,474 | 5,441,474 | 5,441,474 | 5,441,477 | | | | | |
| 6/30/2005 | 5,841,169 | 5,841,169 | 5,837,024 | | | | | | |
| 6/30/2006 | 5,447,487 | 5,478,986 | | | | | | | |
| 6/30/2007 | 6,675,016 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.094 | 1.097 | 0.927 | 1.022 | 1.034 | 0.927 | 0.986 | 1.015 | 1.000 | 1.004 | 1.000 |
| 6/30/2000 | 1.246 | 0.957 | 0.994 | 1.003 | 1.014 | 0.967 | 1.007 | 1.004 | 0.985 | 1.000 | 1.016 |
| 6/30/2001 | 1.002 | 1.052 | 1.009 | 0.980 | 0.983 | 0.972 | 1.000 | 0.995 | 1.012 | 1.013 | 1.000 |
| 6/30/2002 | 1.050 | 0.995 | 1.007 | 0.946 | 0.986 | 0.955 | 0.996 | 1.000 | 1.023 | 1.000 | 0.994 |
| 6/30/2003 | 1.012 | 1.041 | 1.026 | 0.985 | 0.984 | 0.999 | 0.994 | 0.993 | 0.999 | 1.002 | 1.006 |
| 6/30/2004 | 1.046 | 0.974 | 0.988 | 0.966 | 1.020 | 0.965 | 1.000 | 1.000 | 1.009 | 1.019 | 1.000 |
| 6/30/2005 | 0.986 | 1.024 | 0.979 | 1.006 | 1.013 | 0.989 | 0.996 | 1.017 | 0.994 | 1.001 | 0.984 |
| 6/30/2006 | 1.114 | 1.004 | 0.989 | 0.970 | 0.937 | 1.005 | 1.003 | 0.997 | 1.013 | 1.000 | 0.978 |
| 6/30/2007 | 1.055 | 0.977 | 0.992 | 0.991 | 1.005 | 1.022 | 1.012 | 1.009 | 0.998 | 1.000 | 1.000 |
| 6/30/2008 | 1.059 | 1.032 | 0.970 | 1.005 | 0.997 | 0.995 | 1.000 | 1.000 | 1.004 | 1.000 | |
| 6/30/2009 | 1.168 | 1.031 | 1.005 | 0.978 | 1.028 | 0.997 | 0.991 | 0.996 | 1.006 | | |
| 6/30/2010 | 1.028 | 1.013 | 0.987 | 0.984 | 0.996 | 0.999 | 0.996 | 0.986 | | | |
| 6/30/2011 | 1.039 | 1.021 | 0.959 | 1.002 | 1.005 | 0.992 | 0.993 | | | | |
| 6/30/2012 | 1.129 | 1.048 | 1.012 | 1.005 | 0.987 | 1.041 | | | | | |
| 6/30/2013 | 1.131 | 1.055 | 0.997 | 0.999 | 1.051 | | | | | | |
| 6/30/2014 | 1.082 | 1.046 | 0.990 | 1.216 | | | | | | | |
| 6/30/2015 | 1.044 | 1.060 | 1.320 | | | | | | | | |
| 6/30/2016 | 1.100 | 1.215 | | | | | | | | | |
| 6/30/2017 | 1.140 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.095 | 1.107 | 1.102 | 1.073 | 1.014 | 1.011 | 0.993 | 0.994 | 1.003 | 1.000 | 0.987 |
| | | | | | | | | | | | |
| Best 3/5 | 1.104 | 1.054 | 1.000 | 1.002 | 1.010 | 0.997 | 0.996 | 0.998 | 1.003 | 1.000 | 0.995 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.019 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 6/30/2000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 6/30/2001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 6/30/2002 | 1.001 | 1.023 | 1.000 | 1.003 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2003 | 0.993 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2004 | 1.000 | 1.000 | 1.000 | | | | | |
| 6/30/2005 | 1.000 | 0.999 | | | | | | |
| 6/30/2006 | 1.006 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.002 | 1.000 | 1.000 | 1.001 | 1.000 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 1.010 | 0.997 | 0.996 | 0.998 | 1.003 | 1.000 | 0.995 |
| 6/30/2015 | | | | 1.002 | 1.010 | 0.997 | 0.996 | 0.998 | 1.003 | 1.000 | 0.995 |
| 6/30/2016 | | | 1.000 | 1.002 | 1.010 | 0.997 | 0.996 | 0.998 | 1.003 | 1.000 | 0.995 |
| 6/30/2017 | | 1.054 | 1.000 | 1.002 | 1.010 | 0.997 | 0.996 | 0.998 | 1.003 | 1.000 | 0.995 |
| 6/30/2018 | 1.104 | 1.054 | 1.000 | 1.002 | 1.010 | 0.997 | 0.996 | 0.998 | 1.003 | 1.000 | 0.995 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.999 |
| 6/30/2015 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.001 |
| 6/30/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.001 |
| 6/30/2017 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.055 |
| 6/30/2018 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.165 |

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

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 305,200 | 454,772 | 684,431 | 960,356 | 1,140,611 | 1,381,615 | 1,236,615 | 1,303,766 | 1,342,490 | 1,352,457 | 1,389,262 |
| 6/30/2000 | 384,677 | 1,080,281 | 1,419,865 | 1,860,713 | 2,084,558 | 2,220,450 | 2,240,150 | 2,314,694 | 2,402,996 | 2,478,881 | 2,527,359 |
| 6/30/2001 | 525,245 | 757,773 | 987,522 | 1,279,756 | 1,381,848 | 1,434,436 | 1,521,807 | 1,546,152 | 1,605,687 | 1,655,582 | 1,678,903 |
| 6/30/2002 | 232,110 | 495,130 | 1,184,176 | 1,366,736 | 1,558,936 | 1,630,838 | 1,672,874 | 1,728,307 | 1,755,238 | 1,795,031 | 1,794,537 |
| 6/30/2003 | 339,302 | 588,829 | 1,392,729 | 1,389,641 | 1,786,531 | 2,081,731 | 2,298,006 | 2,430,054 | 2,641,916 | 2,862,964 | 2,886,194 |
| 6/30/2004 | 323,945 | 491,517 | 1,140,807 | 1,620,272 | 1,843,457 | 1,899,408 | 1,947,839 | 2,004,894 | 2,044,864 | 2,083,666 | 2,099,416 |
| 6/30/2005 | 268,949 | 544,001 | 833,759 | 897,748 | 1,019,670 | 1,095,420 | 1,214,726 | 1,232,601 | 1,300,986 | 1,289,452 | 1,335,031 |
| 6/30/2006 | 231,259 | 423,256 | 565,411 | 842,177 | 1,613,620 | 1,737,785 | 1,772,921 | 1,798,446 | 1,814,058 | 1,892,298 | 1,898,695 |
| 6/30/2007 | 180,066 | 373,789 | 607,861 | 826,729 | 1,006,248 | 1,241,514 | 1,345,115 | 1,422,685 | 1,513,126 | 1,473,620 | 1,473,620 |
| 6/30/2008 | 474,220 | 738,723 | 924,877 | 1,223,365 | 1,476,334 | 1,432,128 | 1,550,081 | 1,559,415 | 1,559,674 | 1,567,022 | 1,569,613 |
| 6/30/2009 | 355,071 | 735,398 | 1,141,778 | 1,495,343 | 1,671,054 | 2,222,087 | 2,158,013 | 2,297,551 | 2,330,568 | 2,403,787 | |
| 6/30/2010 | 226,054 | 365,915 | 649,305 | 778,386 | 873,874 | 983,315 | 1,084,143 | 1,130,582 | 1,090,126 | | |
| 6/30/2011 | 329,316 | 643,307 | 1,120,087 | 1,249,215 | 1,323,254 | 1,414,804 | 1,531,834 | 1,754,762 | | | |
| 6/30/2012 | 289,306 | 341,509 | 691,063 | 826,208 | 936,428 | 1,053,990 | 1,211,971 | | | | |
| 6/30/2013 | 248,999 | 408,032 | 682,673 | 1,223,145 | 1,722,328 | 2,005,018 | | | | | |
| 6/30/2014 | 285,532 | 1,274,630 | 2,373,198 | 3,241,514 | 3,994,904 | | | | | | |
| 6/30/2015 | 299,061 | 552,252 | 887,504 | 1,925,856 | | | | | | | |
| 6/30/2016 | 354,339 | 604,494 | 1,092,282 | | | | | | | | |
| 6/30/2017 | 763,018 | 793,084 | | | | | | | | | |
| 6/30/2018 | 566,540 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1,462,707 | 1,478,482 | 1,477,633 | 1,477,633 | 1,477,633 | 1,477,633 | 1,477,633 | 1,477,633 | 1,477,633 |
| 6/30/2000 | 2,567,550 | 2,566,766 | 2,547,827 | 2,547,827 | 2,547,827 | 2,547,827 | 2,547,827 | 2,547,827 | |
| 6/30/2001 | 1,678,054 | 1,678,054 | 1,678,054 | 1,685,100 | 1,703,905 | 1,710,299 | 1,710,299 | | |
| 6/30/2002 | 1,809,921 | 1,858,956 | 2,744,632 | 2,789,830 | 2,782,786 | 2,784,216 | | | |
| 6/30/2003 | 2,928,976 | 2,954,470 | 2,954,740 | 2,954,740 | 2,954,740 | | | | |
| 6/30/2004 | 2,167,332 | 2,157,452 | 2,157,452 | 2,158,636 | | | | | |
| 6/30/2005 | 1,398,831 | 1,398,831 | 1,398,831 | | | | | | |
| 6/30/2006 | 1,865,741 | 1,876,636 | | | | | | | |
| 6/30/2007 | 1,473,620 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 149,572 | 229,659 | 275,925 | 180,255 | 241,004 | -145,000 | 67,151 | 38,724 | 9,967 | 36,805 | 73,445 | 15,775 | -849 |
| 6/30/2000 | 695,604 | 339,584 | 440,848 | 223,845 | 135,892 | 19,700 | 74,544 | 88,302 | 75,885 | 48,478 | 40,191 | -784 | -18,939 |
| 6/30/2001 | 232,528 | 229,749 | 292,234 | 102,092 | 52,588 | 87,371 | 24,345 | 59,535 | 49,895 | 23,321 | -849 | 0 | 0 |
| 6/30/2002 | 263,020 | 689,046 | 182,560 | 192,200 | 71,902 | 42,036 | 55,433 | 26,931 | 39,793 | -494 | 15,384 | 49,035 | 885,676 |
| 6/30/2003 | 249,527 | 803,900 | -3,088 | 396,890 | 295,200 | 216,275 | 132,048 | 211,862 | 221,048 | 23,230 | 42,782 | 25,494 | 270 |
| 6/30/2004 | 167,572 | 649,290 | 479,465 | 223,185 | 55,951 | 48,431 | 57,055 | 39,970 | 38,802 | 15,750 | 67,916 | -9,880 | 0 |
| 6/30/2005 | 275,052 | 289,758 | 63,989 | 121,922 | 75,750 | 119,306 | 17,875 | 68,385 | -11,534 | 45,579 | 63,800 | 0 | 0 |
| 6/30/2006 | 191,997 | 142,155 | 276,766 | 771,443 | 124,165 | 35,136 | 25,525 | 15,612 | 78,240 | 6,397 | -32,954 | 10,895 | |
| 6/30/2007 | 193,723 | 234,072 | 218,868 | 179,519 | 235,266 | 103,601 | 77,570 | 90,441 | -39,506 | 0 | 0 | | |
| 6/30/2008 | 264,503 | 186,154 | 298,488 | 252,969 | -44,206 | 117,953 | 9,334 | 259 | 7,348 | 2,591 | | | |
| 6/30/2009 | 380,327 | 406,380 | 353,565 | 175,711 | 551,033 | -64,074 | 139,538 | 33,017 | 73,219 | | | | |
| 6/30/2010 | 139,861 | 283,390 | 129,081 | 95,488 | 109,441 | 100,828 | 46,439 | -40,456 | | | | | |
| 6/30/2011 | 313,991 | 476,780 | 129,128 | 74,039 | 91,550 | 117,030 | 222,928 | | | | | | |
| 6/30/2012 | 52,203 | 349,554 | 135,145 | 110,220 | 117,562 | 157,981 | | | | | | | |
| 6/30/2013 | 159,033 | 274,641 | 540,472 | 499,183 | 282,690 | | | | | | | | |
| 6/30/2014 | 989,098 | 1,098,568 | 868,316 | 753,390 | | | | | | | | | |
| 6/30/2015 | 253,191 | 335,252 | 1,038,352 | | | | | | | | | | |
| 6/30/2016 | 250,155 | 487,788 | | | | | | | | | | | |
| 6/30/2017 | 30,066 | | | | | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.0206 | 0.0316 | 0.0379 | 0.0248 | 0.0331 | -0.0199 | 0.0092 | 0.0053 | 0.0014 | 0.0051 | 0.0101 | 0.0022 | -0.0001 |
| 6/30/2000 | 0.0742 | 0.0362 | 0.0470 | 0.0239 | 0.0145 | 0.0021 | 0.0079 | 0.0094 | 0.0081 | 0.0052 | 0.0043 | -0.0001 | -0.0020 |
| 6/30/2001 | 0.0270 | 0.0267 | 0.0340 | 0.0119 | 0.0061 | 0.0102 | 0.0028 | 0.0069 | 0.0058 | 0.0027 | -0.0001 | 0.0000 | 0.0000 |
| 6/30/2002 | 0.0491 | 0.1287 | 0.0341 | 0.0359 | 0.0134 | 0.0079 | 0.0104 | 0.0050 | 0.0074 | -0.0001 | 0.0029 | 0.0092 | 0.1655 |
| 6/30/2003 | 0.0405 | 0.1305 | -0.0005 | 0.0644 | 0.0479 | 0.0351 | 0.0214 | 0.0344 | 0.0359 | 0.0038 | 0.0069 | 0.0041 | 0.0000 |
| 6/30/2004 | 0.0252 | 0.0975 | 0.0720 | 0.0335 | 0.0084 | 0.0073 | 0.0086 | 0.0060 | 0.0058 | 0.0024 | 0.0102 | -0.0015 | 0.0000 |
| 6/30/2005 | 0.0353 | 0.0372 | 0.0082 | 0.0156 | 0.0097 | 0.0153 | 0.0023 | 0.0088 | -0.0015 | 0.0058 | 0.0082 | 0.0000 | 0.0000 |
| 6/30/2006 | 0.0257 | 0.0190 | 0.0371 | 0.1034 | 0.0166 | 0.0047 | 0.0034 | 0.0021 | 0.0105 | 0.0009 | -0.0044 | 0.0015 | |
| 6/30/2007 | 0.0254 | 0.0307 | 0.0287 | 0.0236 | 0.0309 | 0.0136 | 0.0102 | 0.0119 | -0.0052 | 0.0000 | 0.0000 | | |
| 6/30/2008 | 0.0324 | 0.0228 | 0.0365 | 0.0309 | -0.0054 | 0.0144 | 0.0011 | 0.0000 | 0.0009 | 0.0003 | | | |
| 6/30/2009 | 0.0384 | 0.0410 | 0.0357 | 0.0177 | 0.0556 | -0.0065 | 0.0141 | 0.0033 | 0.0074 | | | | |
| 6/30/2010 | 0.0190 | 0.0384 | 0.0175 | 0.0129 | 0.0148 | 0.0137 | 0.0063 | -0.0055 | | | | | |
| 6/30/2011 | 0.0397 | 0.0603 | 0.0163 | 0.0094 | 0.0116 | 0.0148 | 0.0282 | | | | | | |
| 6/30/2012 | 0.0056 | 0.0377 | 0.0146 | 0.0119 | 0.0127 | 0.0170 | | | | | | | |
| 6/30/2013 | 0.0156 | 0.0270 | 0.0531 | 0.0491 | 0.0278 | | | | | | | | |
| 6/30/2014 | 0.0602 | 0.0669 | 0.0529 | 0.0459 | | | | | | | | | |
| 6/30/2015 | 0.0173 | 0.0229 | 0.0710 | | | | | | | | | | |
| 6/30/2016 | 0.0301 | 0.0587 | | | | | | | | | | | |
| 6/30/2017 | 0.0022 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0210 | 0.0411 | 0.0408 | 0.0236 | 0.0184 | 0.0143 | 0.0102 | 0.0018 | 0.0023 | 0.0012 | 0.0050 | 0.0019 | 0.0000 |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 10,515,690 | 12,692,010 | 15,078,681 | 15,378,482 | 15,148,136 | 15,261,586 | 15,024,388 | 14,614,824 | 14,900,022 | 14,834,270 | 14,965,634 |
| 6/30/2000 | 13,125,359 | 15,991,708 | 18,064,359 | 18,605,996 | 18,792,144 | 18,406,880 | 17,966,561 | 17,753,826 | 17,833,226 | 17,796,555 | 17,795,555 |
| 6/30/2001 | 11,727,610 | 14,367,721 | 17,176,088 | 16,745,413 | 16,983,454 | 16,095,928 | 16,518,080 | 16,393,366 | 16,347,925 | 16,272,031 | 16,313,032 |
| 6/30/2002 | 10,417,976 | 13,435,351 | 15,800,008 | 16,894,142 | 16,451,602 | 16,128,831 | 15,653,270 | 15,477,670 | 15,884,351 | 15,890,827 | 15,871,748 |
| 6/30/2003 | 11,050,907 | 11,941,223 | 14,575,997 | 13,497,712 | 13,354,635 | 12,918,099 | 12,729,283 | 12,653,182 | 12,678,184 | 12,778,182 | 12,778,183 |
| 6/30/2004 | 9,926,302 | 13,817,130 | 14,068,683 | 14,235,174 | 13,966,028 | 13,645,886 | 13,866,437 | 13,983,486 | 13,931,726 | 13,876,938 | 13,776,726 |
| 6/30/2005 | 9,486,752 | 11,984,007 | 13,211,021 | 13,333,257 | 12,879,044 | 12,668,957 | 12,724,877 | 12,738,201 | 12,534,670 | 12,512,170 | 12,795,905 |
| 6/30/2006 | 10,271,448 | 13,207,435 | 14,727,788 | 14,293,971 | 14,015,573 | 13,135,306 | 13,222,234 | 13,177,154 | 13,223,626 | 13,518,261 | 13,514,261 |
| 6/30/2007 | 13,263,590 | 15,081,256 | 16,064,437 | 16,952,708 | 16,305,040 | 15,813,993 | 15,668,627 | 15,547,070 | 15,895,737 | 15,789,697 | 15,844,859 |
| 6/30/2008 | 13,354,244 | 15,794,062 | 17,884,632 | 17,345,971 | 16,952,044 | 16,538,229 | 16,211,700 | 16,363,208 | 16,408,808 | 16,394,644 | 16,475,488 |
| 6/30/2009 | 13,713,839 | 16,958,093 | 18,369,418 | 18,068,076 | 17,362,746 | 17,519,307 | 16,998,017 | 16,958,223 | 16,909,952 | 16,876,026 | |
| 6/30/2010 | 15,615,697 | 18,218,052 | 19,617,376 | 19,058,287 | 18,176,442 | 17,877,715 | 17,723,722 | 17,614,275 | 17,568,487 | | |
| 6/30/2011 | 15,757,787 | 16,950,510 | 18,605,954 | 18,601,182 | 18,919,418 | 18,506,775 | 18,314,898 | 18,256,400 | | | |
| 6/30/2012 | 12,714,629 | 15,432,509 | 17,123,909 | 16,698,035 | 15,935,218 | 15,574,997 | 15,277,891 | | | | |
| 6/30/2013 | 11,650,657 | 14,711,810 | 16,164,609 | 15,673,144 | 15,322,222 | 14,673,156 | | | | | |
| 6/30/2014 | 12,656,029 | 15,896,209 | 18,575,437 | 18,186,436 | 17,832,775 | | | | | | |
| 6/30/2015 | 10,797,705 | 14,294,579 | 16,494,383 | 16,561,622 | | | | | | | |
| 6/30/2016 | 9,098,540 | 13,306,467 | 15,920,143 | | | | | | | | |
| 6/30/2017 | 8,916,200 | 11,640,457 | | | | | | | | | |
| 6/30/2018 | 11,511,747 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 15,025,907 | 15,028,907 | 15,028,907 | 15,028,907 | 15,028,909 | 15,028,909 | 15,028,909 | 15,027,909 | 15,027,917 |
| 6/30/2000 | 17,820,555 | 17,870,555 | 17,770,555 | 17,820,555 | 17,720,555 | 17,720,555 | 17,720,555 | 17,720,555 | |
| 6/30/2001 | 16,411,031 | 16,320,905 | 16,340,905 | 16,320,905 | 16,320,905 | 16,310,905 | 16,320,906 | | |
| 6/30/2002 | 15,873,767 | 15,862,916 | 15,868,922 | 15,834,422 | 15,836,782 | 15,847,472 | | | |
| 6/30/2003 | 12,827,362 | 12,827,363 | 12,896,122 | 12,896,112 | 12,896,112 | | | | |
| 6/30/2004 | 13,876,726 | 13,845,476 | 13,850,676 | 13,850,677 | | | | | |
| 6/30/2005 | 12,785,905 | 12,785,905 | 12,875,905 | | | | | | |
| 6/30/2006 | 13,311,371 | 13,210,271 | | | | | | | |
| 6/30/2007 | 15,825,241 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.207 | 1.188 | 1.020 | 0.985 | 1.007 | 0.984 | 0.973 | 1.020 | 0.996 | 1.009 | 1.004 |
| 6/30/2000 | 1.218 | 1.130 | 1.030 | 1.010 | 0.979 | 0.976 | 0.988 | 1.004 | 0.998 | 1.000 | 1.001 |
| 6/30/2001 | 1.225 | 1.195 | 0.975 | 1.014 | 0.948 | 1.026 | 0.992 | 0.997 | 0.995 | 1.003 | 1.006 |
| 6/30/2002 | 1.290 | 1.176 | 1.069 | 0.974 | 0.980 | 0.971 | 0.989 | 1.026 | 1.000 | 0.999 | 1.000 |
| 6/30/2003 | 1.081 | 1.221 | 0.926 | 0.989 | 0.967 | 0.985 | 0.994 | 1.002 | 1.008 | 1.000 | 1.004 |
| 6/30/2004 | 1.392 | 1.018 | 1.012 | 0.981 | 0.977 | 1.016 | 1.008 | 0.996 | 0.996 | 0.993 | 1.007 |
| 6/30/2005 | 1.263 | 1.102 | 1.009 | 0.966 | 0.984 | 1.004 | 1.001 | 0.984 | 0.998 | 1.023 | 0.999 |
| 6/30/2006 | 1.286 | 1.115 | 0.971 | 0.981 | 0.937 | 1.007 | 0.997 | 1.004 | 1.022 | 1.000 | 0.985 |
| 6/30/2007 | 1.137 | 1.065 | 1.055 | 0.962 | 0.970 | 0.991 | 0.992 | 1.022 | 0.993 | 1.003 | 0.999 |
| 6/30/2008 | 1.183 | 1.132 | 0.970 | 0.977 | 0.976 | 0.980 | 1.009 | 1.003 | 0.999 | 1.005 | |
| 6/30/2009 | 1.237 | 1.083 | 0.984 | 0.961 | 1.009 | 0.970 | 0.998 | 0.997 | 0.998 | | |
| 6/30/2010 | 1.167 | 1.077 | 0.972 | 0.954 | 0.984 | 0.991 | 0.994 | 0.997 | | | |
| 6/30/2011 | 1.076 | 1.098 | 1.000 | 1.017 | 0.978 | 0.990 | 0.997 | | | | |
| 6/30/2012 | 1.214 | 1.110 | 0.975 | 0.954 | 0.977 | 0.981 | | | | | |
| 6/30/2013 | 1.263 | 1.099 | 0.970 | 0.978 | 0.958 | | | | | | |
| 6/30/2014 | 1.256 | 1.169 | 0.979 | 0.981 | | | | | | | |
| 6/30/2015 | 1.324 | 1.154 | 1.004 | | | | | | | | |
| 6/30/2016 | 1.462 | 1.196 | | | | | | | | | |
| 6/30/2017 | 1.306 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.364 | 1.173 | 0.984 | 0.971 | 0.971 | 0.987 | 0.996 | 0.999 | 0.997 | 1.003 | 0.994 |
| | | | | | | | | | | | |
| Best 3/5 | 1.298 | 1.144 | 0.985 | 0.971 | 0.980 | 0.984 | 0.996 | 1.001 | 0.998 | 1.003 | 1.001 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 6/30/2000 | 1.003 | 0.994 | 1.003 | 0.994 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 6/30/2001 | 0.995 | 1.001 | 0.999 | 1.000 | 0.999 | 1.001 | 1.000 * | 1.000 * |
| 6/30/2002 | 0.999 | 1.000 | 0.998 | 1.000 | 1.001 | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2003 | 1.000 | 1.005 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2004 | 0.998 | 1.000 | 1.000 | | | | | |
| 6/30/2005 | 1.000 | 1.007 | | | | | | |
| 6/30/2006 | 0.992 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 0.997 | 1.004 | 0.999 | 1.000 | 1.000 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 0.999 | 1.002 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 0.980 | 0.984 | 0.996 | 1.001 | 0.998 | 1.003 | 1.001 |
| 6/30/2015 | | | | 0.971 | 0.980 | 0.984 | 0.996 | 1.001 | 0.998 | 1.003 | 1.001 |
| 6/30/2016 | | | 0.985 | 0.971 | 0.980 | 0.984 | 0.996 | 1.001 | 0.998 | 1.003 | 1.001 |
| 6/30/2017 | | 1.144 | 0.985 | 0.971 | 0.980 | 0.984 | 0.996 | 1.001 | 0.998 | 1.003 | 1.001 |
| 6/30/2018 | 1.298 | 1.144 | 0.985 | 0.971 | 0.980 | 0.984 | 0.996 | 1.001 | 0.998 | 1.003 | 1.001 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 0.999 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.964 |
| 6/30/2015 | 0.999 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.936 |
| 6/30/2016 | 0.999 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.922 |
| 6/30/2017 | 0.999 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.055 |
| 6/30/2018 | 0.999 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.370 |

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

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

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 907,143 | 2,603,866 | 4,150,692 | 5,012,589 | 5,621,064 | 5,938,718 | 5,980,000 | 5,821,532 | 5,873,393 | 5,959,329 | 6,051,883 |
| 6/30/2000 | 1,438,217 | 2,931,862 | 4,319,080 | 5,541,964 | 6,535,706 | 6,814,295 | 6,933,180 | 7,035,992 | 7,011,116 | 7,012,707 | 7,042,731 |
| 6/30/2001 | 2,028,306 | 2,563,547 | 5,211,804 | 6,197,541 | 6,853,792 | 7,716,527 | 8,354,274 | 8,481,514 | 8,773,873 | 9,028,401 | 9,125,775 |
| 6/30/2002 | 1,470,136 | 2,902,890 | 5,554,923 | 6,918,018 | 7,873,432 | 7,915,269 | 7,987,325 | 8,083,176 | 7,554,574 | 7,554,299 | 7,558,489 |
| 6/30/2003 | 1,209,052 | 2,024,813 | 3,976,141 | 5,111,897 | 5,524,513 | 5,890,911 | 5,945,146 | 6,104,848 | 6,161,912 | 6,387,565 | 6,400,248 |
| 6/30/2004 | 1,304,262 | 2,411,614 | 4,300,757 | 5,914,858 | 6,808,121 | 7,449,912 | 8,127,175 | 8,309,887 | 8,066,339 | 8,014,369 | 8,014,368 |
| 6/30/2005 | 824,724 | 1,842,208 | 3,722,733 | 4,825,500 | 5,271,561 | 6,124,367 | 6,370,350 | 6,608,538 | 6,915,511 | 7,125,477 | 7,254,205 |
| 6/30/2006 | 931,375 | 2,804,795 | 4,400,586 | 6,087,634 | 6,730,883 | 6,678,945 | 6,780,117 | 6,749,176 | 6,760,953 | 6,811,074 | 6,848,058 |
| 6/30/2007 | 783,420 | 2,066,553 | 4,196,343 | 5,775,452 | 6,492,652 | 7,215,173 | 7,183,421 | 7,612,986 | 7,632,597 | 7,461,865 | 7,584,063 |
| 6/30/2008 | 1,101,313 | 3,232,819 | 6,131,878 | 7,864,442 | 9,059,857 | 9,939,267 | 10,918,315 | 11,310,189 | 11,435,878 | 11,434,001 | 11,450,189 |
| 6/30/2009 | 2,129,887 | 4,073,792 | 7,032,025 | 9,394,159 | 10,996,114 | 11,685,447 | 11,908,729 | 12,478,146 | 12,768,698 | 12,753,552 | |
| 6/30/2010 | 2,603,136 | 3,786,224 | 6,136,258 | 8,519,062 | 9,029,260 | 9,664,150 | 9,694,431 | 9,783,602 | 9,979,291 | | |
| 6/30/2011 | 3,036,634 | 4,742,200 | 7,431,530 | 9,138,715 | 10,550,452 | 10,801,634 | 10,791,717 | 10,962,068 | | | |
| 6/30/2012 | 1,842,265 | 4,532,196 | 6,779,946 | 8,553,304 | 9,667,676 | 10,259,887 | 11,370,188 | | | | |
| 6/30/2013 | 1,594,760 | 3,580,094 | 5,302,585 | 6,498,742 | 7,292,213 | 7,221,096 | | | | | |
| 6/30/2014 | 2,568,907 | 5,025,125 | 8,379,214 | 9,826,704 | 10,273,868 | | | | | | |
| 6/30/2015 | 1,535,388 | 3,584,380 | 6,677,267 | 8,176,323 | | | | | | | |
| 6/30/2016 | 1,222,773 | 3,659,346 | 6,347,949 | | | | | | | | |
| 6/30/2017 | 1,266,043 | 2,465,854 | | | | | | | | | |
| 6/30/2018 | 1,728,035 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 6,048,626 | 6,049,692 | 6,049,933 | 6,049,933 | 6,050,033 | 6,050,033 | 6,050,033 | 6,050,033 | 6,050,033 |
| 6/30/2000 | 7,062,909 | 7,105,321 | 7,132,659 | 7,169,299 | 7,188,060 | 7,188,060 | 7,188,060 | 7,188,060 | |
| 6/30/2001 | 9,050,784 | 9,032,508 | 9,159,233 | 9,176,566 | 9,189,483 | 9,188,496 | 9,198,508 | | |
| 6/30/2002 | 7,573,163 | 7,581,888 | 7,590,753 | 7,591,653 | 7,601,653 | 7,855,999 | | | |
| 6/30/2003 | 6,421,634 | 6,441,631 | 6,445,743 | 6,443,032 | 6,907,579 | | | | |
| 6/30/2004 | 8,064,787 | 8,039,246 | 8,039,246 | 8,039,246 | | | | | |
| 6/30/2005 | 7,050,284 | 7,095,916 | 7,118,686 | | | | | | |
| 6/30/2006 | 6,875,042 | 6,896,683 | | | | | | | |
| 6/30/2007 | 7,606,535 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1,696,723 | 1,546,826 | 861,897 | 608,475 | 317,654 | 41,282 | -158,468 | 51,861 | 85,936 | 92,554 | -3,257 | 1,066 | 241 |
| 6/30/2000 | 1,493,645 | 1,387,218 | 1,222,884 | 993,742 | 278,589 | 118,885 | 102,812 | -24,876 | 1,591 | 30,024 | 20,178 | 42,412 | 27,338 |
| 6/30/2001 | 535,241 | 2,648,257 | 985,737 | 656,251 | 862,735 | 637,747 | 127,240 | 292,359 | 254,528 | 97,374 | -74,991 | -18,276 | 126,725 |
| 6/30/2002 | 1,432,754 | 2,652,033 | 1,363,095 | 955,414 | 41,837 | 72,056 | 95,851 | -528,602 | -275 | 4,190 | 14,674 | 8,725 | 8,865 |
| 6/30/2003 | 815,761 | 1,951,328 | 1,135,756 | 412,616 | 366,398 | 54,235 | 159,702 | 57,064 | 225,653 | 12,683 | 21,386 | 19,997 | 4,112 |
| 6/30/2004 | 1,107,352 | 1,889,143 | 1,614,101 | 893,263 | 641,791 | 677,263 | 182,712 | -243,548 | -51,970 | -1 | 50,419 | -25,541 | 0 |
| 6/30/2005 | 1,017,484 | 1,880,525 | 1,102,767 | 446,061 | 852,806 | 245,983 | 238,188 | 306,973 | 209,966 | 128,728 | -203,921 | 45,632 | 22,770 |
| 6/30/2006 | 1,873,420 | 1,595,791 | 1,687,048 | 643,249 | -51,938 | 101,172 | -30,941 | 11,777 | 50,121 | 36,984 | 26,984 | 21,641 | |
| 6/30/2007 | 1,283,133 | 2,129,790 | 1,579,109 | 717,200 | 722,521 | -31,752 | 429,565 | 19,611 | -170,732 | 122,198 | 22,472 | | |
| 6/30/2008 | 2,131,506 | 2,899,059 | 1,732,564 | 1,195,415 | 879,410 | 979,048 | 391,874 | 125,689 | -1,877 | 16,188 | | | |
| 6/30/2009 | 1,943,905 | 2,958,233 | 2,362,134 | 1,601,955 | 689,333 | 223,282 | 569,417 | 290,552 | -15,146 | | | | |
| 6/30/2010 | 1,183,088 | 2,350,034 | 2,382,804 | 510,198 | 634,890 | 30,281 | 89,171 | 195,689 | | | | | |
| 6/30/2011 | 1,705,566 | 2,689,330 | 1,707,185 | 1,411,737 | 251,182 | -9,917 | 170,351 | | | | | | |
| 6/30/2012 | 2,689,931 | 2,247,750 | 1,773,358 | 1,114,372 | 592,211 | 1,110,301 | | | | | | | |
| 6/30/2013 | 1,985,334 | 1,722,491 | 1,196,157 | 793,471 | -71,117 | | | | | | | | |
| 6/30/2014 | 2,456,218 | 3,354,089 | 1,447,490 | 447,164 | | | | | | | | | |
| 6/30/2015 | 2,048,992 | 3,092,887 | 1,499,056 | | | | | | | | | | |
| 6/30/2016 | 2,436,573 | 2,688,603 | | | | | | | | | | | |
| 6/30/2017 | 1,199,811 | | | | | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.0793 | 0.0723 | 0.0403 | 0.0285 | 0.0149 | 0.0019 | -0.0074 | 0.0024 | 0.0040 | 0.0043 | -0.0002 | 0.0000 | 0.0000 |
| 6/30/2000 | 0.0637 | 0.0591 | 0.0521 | 0.0424 | 0.0119 | 0.0051 | 0.0044 | -0.0011 | 0.0001 | 0.0013 | 0.0009 | 0.0018 | 0.0012 |
| 6/30/2001 | 0.0221 | 0.1093 | 0.0407 | 0.0271 | 0.0356 | 0.0263 | 0.0053 | 0.0121 | 0.0105 | 0.0040 | -0.0031 | -0.0008 | 0.0052 |
| 6/30/2002 | 0.0500 | 0.0926 | 0.0476 | 0.0334 | 0.0015 | 0.0025 | 0.0003 | -0.0185 | 0.0000 | 0.0001 | 0.0005 | 0.0003 | 0.0003 |
| 6/30/2003 | 0.0440 | 0.1052 | 0.0613 | 0.0223 | 0.0198 | 0.0029 | 0.0086 | 0.0031 | 0.0122 | 0.0007 | 0.0012 | 0.0011 | 0.0002 |
| 6/30/2004 | 0.0512 | 0.0873 | 0.0746 | 0.0413 | 0.0296 | 0.0313 | 0.0084 | -0.0113 | -0.0024 | 0.0000 | 0.0023 | -0.0012 | 0.0000 |
| 6/30/2005 | 0.0504 | 0.0932 | 0.0547 | 0.0221 | 0.0423 | 0.0122 | 0.0118 | 0.0152 | 0.0104 | 0.0064 | -0.0101 | 0.0023 | 0.0011 |
| 6/30/2006 | 0.0978 | 0.0833 | 0.0881 | 0.0336 | -0.0027 | 0.0053 | -0.0016 | 0.0006 | 0.0026 | 0.0019 | 0.0014 | 0.0011 | |
| 6/30/2007 | 0.0540 | 0.0896 | 0.0664 | 0.0302 | 0.0304 | -0.0013 | 0.0181 | 0.0008 | -0.0072 | 0.0051 | 0.0009 | | |
| 6/30/2008 | 0.0830 | 0.1128 | 0.0674 | 0.0465 | 0.0342 | 0.0381 | 0.0153 | 0.0049 | -0.0001 | 0.0006 | | | |
| 6/30/2009 | 0.0718 | 0.1092 | 0.0872 | 0.0592 | 0.0255 | 0.0082 | 0.0210 | 0.0107 | -0.0006 | | | | |
| 6/30/2010 | 0.0407 | 0.0808 | 0.0819 | 0.0175 | 0.0218 | 0.0010 | 0.0031 | 0.0067 | | | | | |
| 6/30/2011 | 0.0554 | 0.0874 | 0.0555 | 0.0459 | 0.0082 | -0.0003 | 0.0055 | | | | | | |
| 6/30/2012 | 0.1014 | 0.0847 | 0.0668 | 0.0420 | 0.0223 | 0.0418 | | | | | | | |
| 6/30/2013 | 0.0798 | 0.0693 | 0.0481 | 0.0319 | -0.0029 | | | | | | | | |
| 6/30/2014 | 0.0792 | 0.1081 | 0.0467 | 0.0144 | | | | | | | | | |
| 6/30/2015 | 0.0755 | 0.1140 | 0.0552 | | | | | | | | | | |
| 6/30/2016 | 0.0936 | 0.1032 | | | | | | | | | | | |
| 6/30/2017 | 0.0517 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0782 | 0.0987 | 0.0529 | 0.0305 | 0.0174 | 0.0158 | 0.0130 | 0.0041 | 0.0007 | 0.0026 | 0.0012 | 0.0008 | 0.0006 |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 2,249,395 | 2,129,250 | 2,375,822 | 2,343,133 | 2,648,787 | 2,363,538 | 2,359,312 | 2,404,902 | 2,404,312 | 2,404,312 | 2,404,312 |
| 6/30/2000 | 2,120,534 | 2,460,314 | 2,079,423 | 2,197,224 | 1,933,426 | 1,922,722 | 1,971,959 | 1,947,959 | 1,947,959 | 1,947,959 | 1,947,959 |
| 6/30/2001 | 1,957,197 | 1,836,340 | 2,051,570 | 2,065,142 | 2,038,314 | 2,081,491 | 2,003,597 | 2,103,596 | 2,128,596 | 2,128,596 | 2,118,596 |
| 6/30/2002 | 2,182,559 | 2,720,599 | 2,855,587 | 2,934,606 | 2,779,403 | 2,813,137 | 2,792,088 | 2,789,337 | 2,891,848 | 2,895,836 | 2,896,936 |
| 6/30/2003 | 1,536,355 | 1,661,026 | 1,646,571 | 1,561,961 | 1,615,364 | 1,656,339 | 1,618,148 | 1,635,797 | 1,629,547 | 1,621,854 | 1,621,775 |
| 6/30/2004 | 1,153,775 | 1,339,442 | 1,236,034 | 1,210,438 | 1,156,651 | 1,166,602 | 1,257,101 | 1,257,101 | 1,258,601 | 1,257,101 | 1,232,101 |
| 6/30/2005 | 845,291 | 1,057,707 | 1,291,180 | 1,219,506 | 1,331,066 | 1,428,237 | 1,496,243 | 1,470,053 | 1,498,421 | 1,514,930 | 1,515,719 |
| 6/30/2006 | 1,061,050 | 1,070,984 | 1,073,274 | 1,093,148 | 1,059,400 | 1,070,641 | 1,070,641 | 1,019,641 | 1,019,741 | 1,019,841 | 1,049,641 |
| 6/30/2007 | 1,649,642 | 1,536,766 | 1,633,289 | 1,715,194 | 1,958,364 | 1,916,869 | 2,010,146 | 2,008,876 | 2,091,375 | 2,101,375 | 2,101,375 |
| 6/30/2008 | 1,648,691 | 1,713,455 | 1,943,878 | 1,786,329 | 1,663,085 | 1,560,641 | 1,758,585 | 1,793,963 | 1,774,390 | 1,764,925 | 1,803,758 |
| 6/30/2009 | 1,832,033 | 1,722,428 | 2,036,261 | 2,011,940 | 2,009,943 | 2,123,720 | 1,992,741 | 2,042,742 | 2,092,767 | 2,092,740 | |
| 6/30/2010 | 1,693,531 | 1,734,090 | 1,808,994 | 1,798,428 | 1,733,672 | 1,781,827 | 1,777,370 | 1,763,771 | 1,749,141 | | |
| 6/30/2011 | 1,935,882 | 1,695,671 | 1,789,514 | 1,743,319 | 1,899,462 | 1,819,777 | 1,811,695 | 1,833,667 | | | |
| 6/30/2012 | 1,027,236 | 1,514,934 | 1,587,775 | 1,424,470 | 1,518,981 | 1,488,265 | 1,550,337 | | | | |
| 6/30/2013 | 1,073,819 | 1,109,490 | 1,154,770 | 1,268,512 | 1,290,612 | 1,444,905 | | | | | |
| 6/30/2014 | 1,491,152 | 1,759,362 | 1,733,038 | 1,687,238 | 1,829,037 | | | | | | |
| 6/30/2015 | 1,845,594 | 2,162,912 | 2,076,590 | 2,308,532 | | | | | | | |
| 6/30/2016 | 1,493,621 | 1,663,623 | 2,351,673 | | | | | | | | |
| 6/30/2017 | 1,224,426 | 2,230,734 | | | | | | | | | |
| 6/30/2018 | 1,518,703 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 2,403,812 | 2,403,812 | 2,403,812 | 2,403,812 | 2,403,812 | 2,403,812 | 2,403,812 | 2,403,812 | 2,403,812 |
| 6/30/2000 | 1,947,959 | 1,947,959 | 1,947,959 | 1,947,959 | 1,947,959 | 1,947,959 | 1,947,959 | 1,947,959 | |
| 6/30/2001 | 2,056,096 | 2,056,104 | 2,056,096 | 2,056,096 | 2,056,096 | 2,056,096 | 2,056,096 | | |
| 6/30/2002 | 2,890,438 | 2,889,340 | 2,989,337 | 2,989,337 | 2,994,337 | 2,989,337 | | | |
| 6/30/2003 | 1,621,775 | 1,666,775 | 1,629,176 | 1,629,076 | 1,623,811 | | | | |
| 6/30/2004 | 1,339,501 | 1,337,001 | 1,337,001 | 1,337,001 | | | | | |
| 6/30/2005 | 1,389,396 | 1,289,396 | 1,289,396 | | | | | | |
| 6/30/2006 | 1,052,073 | 1,053,449 | | | | | | | |
| 6/30/2007 | 2,063,875 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.947 | 1.116 | 0.986 | 1.130 | 0.892 | 0.998 | 1.019 | 1.000 | 1.000 | 1.000 | 1.000 |
| 6/30/2000 | 1.160 | 0.845 | 1.057 | 0.880 | 0.994 | 1.026 | 0.988 | 1.000 | 1.000 | 1.000 | 1.000 |
| 6/30/2001 | 0.938 | 1.117 | 1.007 | 0.987 | 1.021 | 0.963 | 1.050 | 1.012 | 1.000 | 0.995 | 0.970 |
| 6/30/2002 | 1.247 | 1.050 | 1.028 | 0.947 | 1.012 | 0.993 | 0.999 | 1.037 | 1.001 | 1.000 | 0.998 |
| 6/30/2003 | 1.081 | 0.991 | 0.949 | 1.034 | 1.025 | 0.977 | 1.011 | 0.996 | 0.995 | 1.000 | 1.000 |
| 6/30/2004 | 1.161 | 0.923 | 0.979 | 0.956 | 1.009 | 1.078 | 1.000 | 1.001 | 0.999 | 0.980 | 1.087 |
| 6/30/2005 | 1.251 | 1.221 | 0.944 | 1.091 | 1.073 | 1.048 | 0.982 | 1.019 | 1.011 | 1.001 | 0.917 |
| 6/30/2006 | 1.009 | 1.002 | 1.019 | 0.969 | 1.011 | 1.000 | 0.952 | 1.000 | 1.000 | 1.029 | 1.002 |
| 6/30/2007 | 0.932 | 1.063 | 1.050 | 1.142 | 0.979 | 1.049 | 0.999 | 1.041 | 1.005 | 1.000 | 0.982 |
| 6/30/2008 | 1.039 | 1.134 | 0.919 | 0.931 | 0.938 | 1.127 | 1.020 | 0.989 | 0.995 | 1.022 | |
| 6/30/2009 | 0.940 | 1.182 | 0.988 | 0.999 | 1.057 | 0.938 | 1.025 | 1.024 | 1.000 | | |
| 6/30/2010 | 1.024 | 1.043 | 0.994 | 0.964 | 1.028 | 0.997 | 0.992 | 0.992 | | | |
| 6/30/2011 | 0.876 | 1.055 | 0.974 | 1.090 | 0.958 | 0.996 | 1.012 | | | | |
| 6/30/2012 | 1.475 | 1.048 | 0.897 | 1.066 | 0.980 | 1.042 | | | | | |
| 6/30/2013 | 1.033 | 1.041 | 1.098 | 1.017 | 1.120 | | | | | | |
| 6/30/2014 | 1.180 | 0.985 | 0.974 | 1.084 | | | | | | | |
| 6/30/2015 | 1.172 | 0.960 | 1.112 | | | | | | | | |
| 6/30/2016 | 1.114 | 1.414 | | | | | | | | | |
| 6/30/2017 | 1.822 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.369 | 1.120 | 1.061 | 1.056 | 1.019 | 1.012 | 1.010 | 1.002 | 1.000 | 1.017 | 0.967 |
| | | | | | | | | | | | |
| Best 3/5 | 1.155 | 1.025 | 1.015 | 1.056 | 1.022 | 1.012 | 1.010 | 1.005 | 1.002 | 1.008 | 0.995 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 6/30/2000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 6/30/2001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 6/30/2002 | 1.000 | 1.035 | 1.000 | 1.002 | 0.998 | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2003 | 1.028 | 0.977 | 1.000 | 0.997 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2004 | 0.998 | 1.000 | 1.000 | | | | | |
| 6/30/2005 | 0.928 | 1.000 | | | | | | |
| 6/30/2006 | 1.001 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 0.976 | 0.992 | 1.000 | 1.000 | 0.999 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 1.022 | 1.012 | 1.010 | 1.005 | 1.002 | 1.008 | 0.995 |
| 6/30/2015 | | | | 1.056 | 1.022 | 1.012 | 1.010 | 1.005 | 1.002 | 1.008 | 0.995 |
| 6/30/2016 | | | 1.015 | 1.056 | 1.022 | 1.012 | 1.010 | 1.005 | 1.002 | 1.008 | 0.995 |
| 6/30/2017 | | 1.025 | 1.015 | 1.056 | 1.022 | 1.012 | 1.010 | 1.005 | 1.002 | 1.008 | 0.995 |
| 6/30/2018 | 1.155 | 1.025 | 1.015 | 1.056 | 1.022 | 1.012 | 1.010 | 1.005 | 1.002 | 1.008 | 0.995 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.055 |
| 6/30/2015 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.114 |
| 6/30/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.131 |
| 6/30/2017 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.159 |
| 6/30/2018 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.339 |

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

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

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 170,895 | 256,754 | 413,807 | 496,573 | 766,395 | 697,728 | 743,031 | 820,399 | 785,580 | 785,580 | 785,580 |
| 6/30/2000 | 333,179 | 464,293 | 394,342 | 457,360 | 446,103 | 445,277 | 460,994 | 454,914 | 455,239 | 455,239 | 455,239 |
| 6/30/2001 | 140,783 | 427,334 | 810,259 | 771,506 | 924,276 | 1,056,843 | 1,303,428 | 1,974,984 | 3,123,928 | 2,377,534 | 1,795,339 |
| 6/30/2002 | 328,448 | 820,107 | 686,622 | 581,231 | 715,148 | 913,462 | 1,927,854 | 2,619,302 | 2,569,669 | 2,569,669 | 2,569,669 |
| 6/30/2003 | 78,384 | 489,529 | 307,718 | 520,183 | 649,170 | 706,696 | 813,221 | 821,453 | 838,306 | 838,000 | 839,062 |
| 6/30/2004 | 66,987 | 86,749 | 146,149 | 210,892 | 225,620 | 321,823 | 568,455 | 763,510 | 811,229 | 901,680 | 881,824 |
| 6/30/2005 | 33,347 | 293,739 | 988,191 | 1,164,015 | 1,464,261 | 1,746,473 | 2,227,102 | 2,401,275 | 2,930,511 | 3,883,702 | 3,896,121 |
| 6/30/2006 | 81,272 | 319,466 | 345,719 | 364,484 | 252,360 | 278,407 | 297,291 | 324,622 | 324,622 | 324,622 | 349,622 |
| 6/30/2007 | 148,913 | 267,547 | 480,959 | 798,044 | 992,330 | 1,287,743 | 1,661,509 | 1,869,673 | 2,018,337 | 2,079,148 | 2,080,937 |
| 6/30/2008 | 152,535 | 326,494 | 408,756 | 768,331 | 837,510 | 817,715 | 836,047 | 861,607 | 869,412 | 841,971 | 841,971 |
| 6/30/2009 | 193,030 | 483,778 | 729,269 | 815,861 | 803,714 | 839,041 | 847,514 | 913,795 | 1,121,330 | 1,069,613 | |
| 6/30/2010 | 353,710 | 436,058 | 783,021 | 865,288 | 656,867 | 656,401 | 668,070 | 687,933 | 701,763 | | |
| 6/30/2011 | 189,924 | 308,952 | 469,466 | 646,515 | 853,530 | 959,908 | 971,661 | 976,638 | | | |
| 6/30/2012 | 104,854 | 418,346 | 767,316 | 816,270 | 994,413 | 1,055,591 | 1,064,976 | | | | |
| 6/30/2013 | 115,348 | 320,995 | 287,098 | 509,072 | 1,087,908 | 1,177,603 | | | | | |
| 6/30/2014 | 165,278 | 527,852 | 724,703 | 627,241 | 736,825 | | | | | | |
| 6/30/2015 | 168,263 | 449,871 | 787,477 | 900,842 | | | | | | | |
| 6/30/2016 | 528,804 | 688,736 | 886,323 | | | | | | | | |
| 6/30/2017 | 78,833 | 253,452 | | | | | | | | | |
| 6/30/2018 | 165,109 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 785,580 | 785,580 | 785,580 | 785,580 | 785,580 | 785,580 | 785,580 | 785,580 | 785,580 |
| 6/30/2000 | 455,239 | 455,239 | 455,239 | 455,239 | 455,239 | 455,239 | 455,239 | 455,239 | |
| 6/30/2001 | 1,735,019 | 1,735,019 | 1,744,034 | 1,744,147 | 1,744,147 | 1,744,147 | 1,744,147 | | |
| 6/30/2002 | 2,674,405 | 2,674,405 | 2,685,650 | 2,730,588 | 2,730,588 | 2,730,588 | | | |
| 6/30/2003 | 844,422 | 849,472 | 858,261 | 860,936 | 860,936 | | | | |
| 6/30/2004 | 951,942 | 961,799 | 961,799 | 961,799 | | | | | |
| 6/30/2005 | 3,755,527 | 3,759,661 | 3,760,056 | | | | | | |
| 6/30/2006 | 349,622 | 349,622 | | | | | | | |
| 6/30/2007 | 2,123,903 | | | | | | | | |

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
ILLINOIS
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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 85,859 | 157,053 | 82,766 | 269,822 | -68,667 | 45,303 | 77,368 | -34,819 | 0 | 0 | 0 | 0 | 0 |
| 6/30/2000 | 131,114 | -69,951 | 63,018 | -11,257 | -826 | 15,717 | -6,080 | 325 | 0 | 0 | 0 | 0 | 0 |
| 6/30/2001 | 286,551 | 382,925 | -38,753 | 152,770 | 132,567 | 246,585 | 671,556 | 1,148,944 | -746,394 | -582,195 | -60,320 | 0 | 9,015 |
| 6/30/2002 | 491,659 | -133,485 | -105,391 | 133,917 | 198,314 | 1,014,392 | 691,448 | -49,633 | 0 | 0 | 104,736 | 0 | 11,245 |
| 6/30/2003 | 411,145 | -181,811 | 212,465 | 128,987 | 57,526 | 106,525 | 8,232 | 16,853 | -306 | 1,062 | 5,360 | 5,050 | 8,789 |
| 6/30/2004 | 19,762 | 59,400 | 64,743 | 14,728 | 96,203 | 246,632 | 195,055 | 47,719 | 90,451 | -19,856 | 70,118 | 9,857 | 0 |
| 6/30/2005 | 260,392 | 694,452 | 175,824 | 300,246 | 282,212 | 480,629 | 174,173 | 529,236 | 953,191 | 12,419 | -140,594 | 4,134 | 395 |
| 6/30/2006 | 238,194 | 26,253 | 18,765 | -112,124 | 26,047 | 18,884 | 27,331 | 0 | 0 | 25,000 | 0 | 0 | |
| 6/30/2007 | 118,634 | 213,412 | 317,085 | 194,286 | 295,413 | 373,766 | 208,164 | 148,664 | 60,811 | 1,789 | 42,966 | | |
| 6/30/2008 | 173,959 | 82,262 | 359,575 | 69,179 | -19,795 | 18,332 | 25,560 | 7,805 | -27,441 | 0 | | | |
| 6/30/2009 | 290,748 | 245,491 | 86,592 | -12,147 | 35,327 | 8,473 | 66,281 | 207,535 | -51,717 | | | | |
| 6/30/2010 | 82,348 | 346,963 | 82,267 | -208,421 | -466 | 11,669 | 19,863 | 13,830 | | | | | |
| 6/30/2011 | 119,028 | 160,514 | 177,049 | 207,015 | 106,378 | 11,753 | 4,977 | | | | | | |
| 6/30/2012 | 313,492 | 348,970 | 48,954 | 178,143 | 61,178 | 9,385 | | | | | | | |
| 6/30/2013 | 205,647 | -33,897 | 221,974 | 578,836 | 89,695 | | | | | | | | |
| 6/30/2014 | 362,574 | 196,851 | -97,462 | 109,584 | | | | | | | | | |
| 6/30/2015 | 281,608 | 337,606 | 113,365 | | | | | | | | | | |
| 6/30/2016 | 159,932 | 197,587 | | | | | | | | | | | |
| 6/30/2017 | 174,619 | | | | | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.0321 | 0.0587 | 0.0309 | 0.1008 | -0.0256 | 0.0169 | 0.0289 | -0.0130 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 6/30/2000 | 0.0646 | -0.0345 | 0.0310 | -0.0055 | -0.0004 | 0.0077 | -0.0030 | 0.0002 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 6/30/2001 | 0.1248 | 0.1668 | -0.0169 | 0.0665 | 0.0577 | 0.1074 | 0.2925 | 0.5005 | -0.3251 | -0.2536 | -0.0263 | 0.0000 | 0.0039 |
| 6/30/2002 | 0.1027 | -0.0279 | -0.0220 | 0.0280 | 0.0414 | 0.2118 | 0.1444 | -0.0104 | 0.0000 | 0.0000 | 0.0219 | 0.0000 | 0.0023 |
| 6/30/2003 | 0.1876 | -0.0830 | 0.0970 | 0.0589 | 0.0263 | 0.0486 | 0.0038 | 0.0077 | -0.0001 | 0.0005 | 0.0024 | 0.0023 | 0.0040 |
| 6/30/2004 | 0.0101 | 0.0305 | 0.0332 | 0.0076 | 0.0493 | 0.1265 | 0.1000 | 0.0245 | 0.0464 | -0.0102 | 0.0360 | 0.0051 | 0.0000 |
| 6/30/2005 | 0.1707 | 0.4552 | 0.1152 | 0.1968 | 0.1850 | 0.3150 | 0.1142 | 0.3469 | 0.6248 | 0.0081 | -0.0922 | 0.0027 | 0.0003 |
| 6/30/2006 | 0.1908 | 0.0210 | 0.0150 | -0.0898 | 0.0209 | 0.0151 | 0.0219 | 0.0000 | 0.0000 | 0.0200 | 0.0000 | 0.0000 | |
| 6/30/2007 | 0.0471 | 0.0847 | 0.1258 | 0.0771 | 0.1172 | 0.1483 | 0.0826 | 0.0590 | 0.0241 | 0.0007 | 0.0170 | | |
| 6/30/2008 | 0.0758 | 0.0359 | 0.1567 | 0.0302 | -0.0086 | 0.0080 | 0.0111 | 0.0034 | -0.0120 | 0.0000 | | | |
| 6/30/2009 | 0.0873 | 0.0737 | 0.0260 | -0.0036 | 0.0106 | 0.0025 | 0.0199 | 0.0623 | -0.0155 | | | | |
| 6/30/2010 | 0.0406 | 0.1710 | 0.0405 | -0.1027 | -0.0002 | 0.0058 | 0.0098 | 0.0068 | | | | | |
| 6/30/2011 | 0.0556 | 0.0750 | 0.0827 | 0.0967 | 0.0497 | 0.0055 | 0.0023 | | | | | | |
| 6/30/2012 | 0.1432 | 0.1594 | 0.0224 | 0.0814 | 0.0279 | 0.0043 | | | | | | | |
| 6/30/2013 | 0.0878 | -0.0145 | 0.0948 | 0.2472 | 0.0383 | | | | | | | | |
| 6/30/2014 | 0.1390 | 0.0755 | -0.0374 | 0.0420 | | | | | | | | | |
| 6/30/2015 | 0.0820 | 0.0983 | 0.0330 | | | | | | | | | | |
| 6/30/2016 | 0.0455 | 0.0563 | | | | | | | | | | | |
| 6/30/2017 | 0.0545 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0748 | 0.0767 | 0.0460 | 0.0734 | 0.0256 | 0.0052 | 0.0136 | 0.0231 | 0.0041 | 0.0030 | 0.0065 | 0.0017 | 0.0022 |

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

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 79,427,846 | 115,084,887 | 137,547,396 | 156,057,319 | 162,588,261 | 164,663,980 | 165,523,856 | 163,890,900 | 163,906,127 | 163,628,524 | 163,505,161 |
| 6/30/2000 | 62,518,562 | 99,029,966 | 144,424,754 | 161,856,879 | 167,709,108 | 167,410,914 | 166,704,377 | 165,807,138 | 165,009,824 | 164,681,512 | 164,301,247 |
| 6/30/2001 | 58,280,456 | 123,827,571 | 167,679,975 | 184,473,565 | 189,782,826 | 184,855,216 | 181,958,212 | 180,892,445 | 180,301,554 | 180,370,551 | 179,874,921 |
| 6/30/2002 | 57,950,853 | 101,165,195 | 133,841,600 | 150,767,229 | 149,678,500 | 145,924,690 | 143,776,412 | 142,510,934 | 142,548,421 | 142,154,930 | 142,434,250 |
| 6/30/2003 | 61,364,119 | 99,368,462 | 135,413,468 | 147,618,862 | 145,346,562 | 142,172,371 | 141,107,798 | 140,051,571 | 139,348,089 | 139,294,748 | 138,960,758 |
| 6/30/2004 | 66,173,524 | 108,167,611 | 144,205,706 | 150,286,974 | 146,877,458 | 144,929,522 | 142,501,687 | 141,443,982 | 141,067,390 | 141,449,282 | 141,287,954 |
| 6/30/2005 | 63,699,404 | 102,596,617 | 132,323,540 | 140,826,962 | 138,230,425 | 134,672,870 | 133,066,533 | 132,618,920 | 132,221,363 | 132,445,567 | 132,491,967 |
| 6/30/2006 | 68,461,185 | 103,522,103 | 129,271,317 | 134,562,432 | 131,725,855 | 130,232,458 | 131,064,039 | 131,042,537 | 130,192,042 | 129,692,697 | 129,298,240 |
| 6/30/2007 | 67,855,835 | 102,347,925 | 129,483,304 | 135,103,346 | 133,959,998 | 133,520,472 | 132,461,199 | 132,392,936 | 132,278,505 | 131,999,153 | 132,158,971 |
| 6/30/2008 | 74,063,450 | 110,852,114 | 141,858,456 | 149,527,076 | 147,853,136 | 146,525,929 | 146,582,710 | 145,883,555 | 145,411,629 | 145,436,966 | 145,589,551 |
| 6/30/2009 | 72,454,231 | 113,830,620 | 138,981,811 | 149,604,908 | 148,111,668 | 146,914,409 | 146,349,649 | 145,422,956 | 144,865,501 | 144,608,396 | |
| 6/30/2010 | 79,416,095 | 112,072,803 | 142,281,379 | 148,420,164 | 148,746,653 | 146,685,528 | 146,017,082 | 146,374,712 | 146,613,749 | | |
| 6/30/2011 | 78,989,581 | 121,351,911 | 150,463,655 | 162,948,766 | 160,909,896 | 158,152,552 | 157,898,066 | 157,456,840 | | | |
| 6/30/2012 | 71,779,633 | 105,840,505 | 132,920,673 | 139,980,206 | 139,353,136 | 138,820,267 | 139,411,445 | | | | |
| 6/30/2013 | 66,404,433 | 105,523,078 | 127,744,221 | 134,113,329 | 136,226,117 | 135,981,619 | | | | | |
| 6/30/2014 | 80,201,940 | 120,717,715 | 157,379,412 | 170,411,407 | 167,336,258 | | | | | | |
| 6/30/2015 | 68,742,774 | 107,289,386 | 143,959,371 | 152,076,065 | | | | | | | |
| 6/30/2016 | 59,860,808 | 99,140,755 | 130,724,316 | | | | | | | | |
| 6/30/2017 | 68,932,341 | 103,342,449 | | | | | | | | | |
| 6/30/2018 | 68,410,900 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 163,500,550 | 163,712,106 | 163,485,780 | 163,488,603 | 163,457,527 | 163,533,591 | 163,442,330 | 163,532,772 | 163,560,272 |
| 6/30/2000 | 164,257,730 | 164,232,900 | 164,140,680 | 164,310,482 | 164,256,901 | 164,346,050 | 164,407,438 | 164,469,704 | |
| 6/30/2001 | 180,053,198 | 180,000,621 | 180,300,169 | 180,124,368 | 179,854,571 | 180,077,463 | 179,809,047 | | |
| 6/30/2002 | 142,110,588 | 142,163,122 | 141,972,251 | 141,942,889 | 141,956,680 | 141,947,246 | | | |
| 6/30/2003 | 139,297,208 | 139,107,089 | 138,866,479 | 138,836,907 | 138,786,899 | | | | |
| 6/30/2004 | 141,527,971 | 141,463,053 | 141,532,917 | 141,528,132 | | | | | |
| 6/30/2005 | 132,626,164 | 132,703,656 | 132,623,133 | | | | | | |
| 6/30/2006 | 129,292,986 | 129,800,670 | | | | | | | |
| 6/30/2007 | 132,046,326 | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.449 | 1.195 | 1.135 | 1.042 | 1.013 | 1.005 | 0.990 | 1.000 | 0.998 | 0.999 | 1.000 |
| 6/30/2000 | 1.584 | 1.458 | 1.121 | 1.036 | 0.998 | 0.996 | 0.995 | 0.995 | 0.998 | 0.998 | 1.000 |
| 6/30/2001 | 2.125 | 1.354 | 1.100 | 1.029 | 0.974 | 0.984 | 0.994 | 0.997 | 1.000 | 0.997 | 1.001 |
| 6/30/2002 | 1.746 | 1.323 | 1.126 | 0.993 | 0.975 | 0.985 | 0.991 | 1.000 | 0.997 | 1.002 | 0.998 |
| 6/30/2003 | 1.619 | 1.363 | 1.090 | 0.985 | 0.978 | 0.993 | 0.993 | 0.995 | 1.000 | 0.998 | 1.002 |
| 6/30/2004 | 1.635 | 1.333 | 1.042 | 0.977 | 0.987 | 0.983 | 0.993 | 0.997 | 1.003 | 0.999 | 1.002 |
| 6/30/2005 | 1.611 | 1.290 | 1.064 | 0.982 | 0.974 | 0.988 | 0.997 | 0.997 | 1.002 | 1.000 | 1.001 |
| 6/30/2006 | 1.512 | 1.249 | 1.041 | 0.979 | 0.989 | 1.006 | 1.000 | 0.994 | 0.996 | 0.997 | 1.000 |
| 6/30/2007 | 1.508 | 1.265 | 1.043 | 0.992 | 0.997 | 0.992 | 0.999 | 0.999 | 0.998 | 1.001 | 0.999 |
| 6/30/2008 | 1.497 | 1.280 | 1.054 | 0.989 | 0.991 | 1.000 | 0.995 | 0.997 | 1.000 | 1.001 | |
| 6/30/2009 | 1.571 | 1.221 | 1.076 | 0.990 | 0.992 | 0.996 | 0.994 | 0.996 | 0.998 | | |
| 6/30/2010 | 1.411 | 1.270 | 1.043 | 1.002 | 0.986 | 0.995 | 1.002 | 1.002 | | | |
| 6/30/2011 | 1.536 | 1.240 | 1.083 | 0.987 | 0.983 | 0.998 | 0.997 | | | | |
| 6/30/2012 | 1.475 | 1.256 | 1.053 | 0.996 | 0.996 | 1.004 | | | | | |
| 6/30/2013 | 1.589 | 1.211 | 1.050 | 1.016 | 0.998 | | | | | | |
| 6/30/2014 | 1.505 | 1.304 | 1.083 | 0.982 | | | | | | | |
| 6/30/2015 | 1.561 | 1.342 | 1.056 | | | | | | | | |
| 6/30/2016 | 1.656 | 1.319 | | | | | | | | | |
| 6/30/2017 | 1.499 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.572 | 1.322 | 1.063 | 0.998 | 0.992 | 0.999 | 0.998 | 0.998 | 0.999 | 1.000 | 1.000 |
| | | | | | | | | | | | |
| Best 3/5 | 1.552 | 1.293 | 1.064 | 0.995 | 0.991 | 0.998 | 0.997 | 0.997 | 0.999 | 1.000 | 1.001 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 0.999 | 1.001 | 1.000 |
| 6/30/2000 | 1.000 | 0.999 | 1.001 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 * |
| 6/30/2001 | 1.000 | 1.002 | 0.999 | 0.999 | 1.001 | 0.999 | 1.000 * | 1.000 * |
| 6/30/2002 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2003 | 0.999 | 0.998 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2004 | 1.000 | 1.000 | 1.000 | | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2005 | 1.001 | 0.999 | | | | | | |
| 6/30/2006 | 1.004 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.002 | 0.999 | 1.000 | 1.000 | 1.001 @ | 0.999 @ | 1.001 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 0.991 | 0.998 | 0.997 | 0.997 | 0.999 | 1.000 | 1.001 |
| 6/30/2015 | | | | 0.995 | 0.991 | 0.998 | 0.997 | 0.997 | 0.999 | 1.000 | 1.001 |
| 6/30/2016 | | | 1.064 | 0.995 | 0.991 | 0.998 | 0.997 | 0.997 | 0.999 | 1.000 | 1.001 |
| 6/30/2017 | | 1.293 | 1.064 | 0.995 | 0.991 | 0.998 | 0.997 | 0.997 | 0.999 | 1.000 | 1.001 |
| 6/30/2018 | 1.552 | 1.293 | 1.064 | 0.995 | 0.991 | 0.998 | 0.997 | 0.997 | 0.999 | 1.000 | 1.001 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.982 |
| 6/30/2015 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.977 |
| 6/30/2016 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.040 |
| 6/30/2017 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.344 |
| 6/30/2018 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 2.086 |

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

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

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 4,995,194 | 8,482,785 | 12,861,241 | 14,868,871 | 15,629,872 | 14,866,596 | 14,559,456 | 15,202,899 | 15,040,891 | 15,051,850 | 15,054,918 |
| 6/30/2000 | 3,959,856 | 8,251,384 | 13,838,356 | 17,063,792 | 14,000,304 | 14,227,277 | 15,570,180 | 14,801,847 | 14,650,986 | 14,692,897 | 14,487,089 |
| 6/30/2001 | 5,689,169 | 12,270,464 | 16,899,118 | 15,438,126 | 15,419,864 | 16,997,325 | 16,911,199 | 16,413,672 | 15,922,140 | 16,087,272 | 16,081,424 |
| 6/30/2002 | 5,419,155 | 10,518,494 | 14,024,404 | 15,728,396 | 15,371,720 | 15,829,001 | 15,049,220 | 15,445,190 | 15,097,319 | 15,283,928 | 15,401,318 |
| 6/30/2003 | 7,737,061 | 10,723,588 | 14,422,975 | 16,876,284 | 17,538,383 | 16,454,588 | 16,257,960 | 15,915,299 | 15,904,184 | 15,720,005 | 16,127,769 |
| 6/30/2004 | 6,905,812 | 12,062,677 | 15,724,104 | 18,472,590 | 17,258,557 | 17,519,647 | 16,313,518 | 16,835,393 | 16,547,574 | 16,786,612 | 16,684,042 |
| 6/30/2005 | 7,464,891 | 13,097,083 | 16,606,988 | 16,661,900 | 17,265,347 | 16,712,203 | 17,026,391 | 16,838,437 | 16,637,786 | 16,255,855 | 16,297,856 |
| 6/30/2006 | 9,534,613 | 14,245,376 | 18,919,502 | 20,588,653 | 19,345,136 | 19,690,286 | 19,898,230 | 19,670,743 | 19,651,530 | 19,504,414 | 19,661,842 |
| 6/30/2007 | 9,596,791 | 14,585,329 | 17,700,856 | 20,085,590 | 19,959,173 | 20,016,863 | 19,776,711 | 20,081,427 | 20,276,028 | 20,481,253 | 20,449,818 |
| 6/30/2008 | 11,943,962 | 15,989,324 | 20,004,192 | 22,052,713 | 22,492,108 | 21,558,338 | 21,975,332 | 21,947,969 | 22,013,223 | 21,938,559 | 21,936,986 |
| 6/30/2009 | 7,497,147 | 14,592,024 | 17,536,317 | 18,226,677 | 19,426,220 | 19,185,480 | 19,434,702 | 19,193,682 | 19,433,743 | 19,566,347 | |
| 6/30/2010 | 10,712,349 | 15,013,165 | 18,127,218 | 19,861,413 | 20,433,833 | 20,930,405 | 20,686,407 | 20,299,767 | 20,350,694 | | |
| 6/30/2011 | 10,939,172 | 16,356,756 | 20,016,883 | 21,368,106 | 21,270,180 | 21,286,772 | 21,398,904 | 21,179,758 | | | |
| 6/30/2012 | 8,822,231 | 15,383,291 | 20,162,357 | 21,518,645 | 21,654,924 | 21,609,176 | 21,816,849 | | | | |
| 6/30/2013 | 8,952,993 | 15,506,036 | 17,559,228 | 19,504,383 | 19,585,899 | 19,618,962 | | | | | |
| 6/30/2014 | 11,529,796 | 18,079,169 | 21,945,688 | 25,071,270 | 26,222,944 | | | | | | |
| 6/30/2015 | 9,440,584 | 16,683,093 | 22,783,379 | 26,489,268 | | | | | | | |
| 6/30/2016 | 9,299,880 | 14,821,127 | 22,061,281 | | | | | | | | |
| 6/30/2017 | 10,297,207 | 16,452,420 | | | | | | | | | |
| 6/30/2018 | 12,316,994 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 15,051,612 | 15,035,013 | 15,007,473 | 14,910,013 | 14,810,013 | 14,810,015 | 14,810,013 | 14,910,013 | 14,910,013 |
| 6/30/2000 | 14,536,235 | 14,626,635 | 14,560,136 | 14,565,131 | 14,560,131 | 14,466,631 | 14,466,631 | 14,504,131 | |
| 6/30/2001 | 15,978,286 | 16,198,566 | 16,221,470 | 16,182,270 | 16,179,769 | 16,182,769 | 16,185,270 | | |
| 6/30/2002 | 15,981,641 | 16,025,570 | 16,121,230 | 16,235,631 | 16,096,959 | 16,144,459 | | | |
| 6/30/2003 | 16,310,937 | 16,367,404 | 16,363,235 | 16,314,234 | 16,371,734 | | | | |
| 6/30/2004 | 16,682,928 | 16,746,328 | 16,746,328 | 16,843,918 | | | | | |
| 6/30/2005 | 16,263,279 | 16,037,646 | 16,115,146 | | | | | | |
| 6/30/2006 | 19,795,044 | 19,819,742 | | | | | | | |
| 6/30/2007 | 20,734,333 | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.698 | 1.516 | 1.156 | 1.051 | 0.951 | 0.979 | 1.044 | 0.989 | 1.001 | 1.000 | 1.000 |
| 6/30/2000 | 2.084 | 1.677 | 1.233 | 0.820 | 1.016 | 1.094 | 0.951 | 0.990 | 1.003 | 0.986 | 1.003 |
| 6/30/2001 | 2.157 | 1.377 | 0.914 | 0.999 | 1.102 | 0.995 | 0.971 | 0.970 | 1.010 | 1.000 | 0.994 |
| 6/30/2002 | 1.941 | 1.333 | 1.122 | 0.977 | 1.030 | 0.951 | 1.026 | 0.977 | 1.012 | 1.008 | 1.038 |
| 6/30/2003 | 1.386 | 1.345 | 1.170 | 1.039 | 0.938 | 0.988 | 0.979 | 0.999 | 0.988 | 1.026 | 1.011 |
| 6/30/2004 | 1.747 | 1.304 | 1.175 | 0.934 | 1.015 | 0.931 | 1.032 | 0.983 | 1.014 | 0.994 | 1.000 |
| 6/30/2005 | 1.754 | 1.268 | 1.003 | 1.036 | 0.968 | 1.019 | 0.989 | 0.988 | 0.977 | 1.003 | 0.998 |
| 6/30/2006 | 1.494 | 1.328 | 1.088 | 0.940 | 1.018 | 1.011 | 0.989 | 0.999 | 0.993 | 1.008 | 1.007 |
| 6/30/2007 | 1.520 | 1.214 | 1.135 | 0.994 | 1.003 | 0.988 | 1.015 | 1.010 | 1.010 | 0.998 | 1.014 |
| 6/30/2008 | 1.339 | 1.251 | 1.102 | 1.020 | 0.958 | 1.019 | 0.999 | 1.003 | 0.997 | 1.000 | |
| 6/30/2009 | 1.946 | 1.202 | 1.039 | 1.066 | 0.988 | 1.013 | 0.988 | 1.013 | 1.007 | | |
| 6/30/2010 | 1.401 | 1.207 | 1.096 | 1.029 | 1.024 | 0.988 | 0.981 | 1.003 | | | |
| 6/30/2011 | 1.495 | 1.224 | 1.068 | 0.995 | 1.001 | 1.005 | 0.990 | | | | |
| 6/30/2012 | 1.744 | 1.311 | 1.067 | 1.006 | 0.998 | 1.010 | | | | | |
| 6/30/2013 | 1.732 | 1.132 | 1.111 | 1.004 | 1.002 | | | | | | |
| 6/30/2014 | 1.568 | 1.214 | 1.142 | 1.046 | | | | | | | |
| 6/30/2015 | 1.767 | 1.366 | 1.163 | | | | | | | | |
| 6/30/2016 | 1.594 | 1.489 | | | | | | | | | |
| 6/30/2017 | 1.598 | | | | | | | | | | |
| 3 Yr Mean | 1.653 | 1.356 | 1.139 | 1.019 | 1.000 | 1.001 | 0.986 | 1.006 | 1.005 | 1.002 | 1.006 |
| Best 3/5 | 1.641 | 1.297 | 1.107 | 1.013 | 1.000 | 1.009 | 0.992 | 1.005 | 0.999 | 1.000 | 1.006 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.999 | 0.998 | 0.994 | 0.993 | 1.000 | 1.000 | 1.007 | 1.000 |
| 6/30/2000 | 1.006 | 0.995 | 1.000 | 1.000 | 0.994 | 1.000 | 1.003 | 1.001 * |
| 6/30/2001 | 1.014 | 1.001 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.001 * |
| 6/30/2002 | 1.003 | 1.006 | 1.007 | 0.991 | 1.003 | 1.000 * | 1.000 * | 1.001 * |
| 6/30/2003 | 1.003 | 1.000 | 0.997 | 1.004 | 0.998 * | 1.000 * | 1.000 * | 1.001 * |
| 6/30/2004 | 1.004 | 1.000 | 1.006 | | | | | |
| 6/30/2005 | 0.986 | 1.005 | | | | | | |
| 6/30/2006 | 1.001 | | | | | | | |
| 3 Yr Mean | 0.997 | 1.002 | 1.003 | 0.998 | 0.999 @ | 1.000 @ | 1.005 @ | 1.000 @ |
| Best 3/5 | 1.002 | 1.002 | 1.001 | 0.998 | 0.999 * | 1.000 * | 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 1.000 | 1.009 | 0.992 | 1.005 | 0.999 | 1.000 | 1.006 |
| 6/30/2015 | | | | 1.013 | 1.000 | 1.009 | 0.992 | 1.005 | 0.999 | 1.000 | 1.006 |
| 6/30/2016 | | | 1.107 | 1.013 | 1.000 | 1.009 | 0.992 | 1.005 | 0.999 | 1.000 | 1.006 |
| 6/30/2017 | | 1.297 | 1.107 | 1.013 | 1.000 | 1.009 | 0.992 | 1.005 | 0.999 | 1.000 | 1.006 |
| 6/30/2018 | 1.641 | 1.297 | 1.107 | 1.013 | 1.000 | 1.009 | 0.992 | 1.005 | 0.999 | 1.000 | 1.006 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 1.002 | 1.002 | 1.001 | 0.998 | 0.999 | 1.000 | 1.001 | 1.001 | 1.004* | 1.019 |
| 6/30/2015 | 1.002 | 1.002 | 1.001 | 0.998 | 0.999 | 1.000 | 1.001 | 1.001 | 1.004* | 1.032 |
| 6/30/2016 | 1.002 | 1.002 | 1.001 | 0.998 | 0.999 | 1.000 | 1.001 | 1.001 | 1.004* | 1.143 |
| 6/30/2017 | 1.002 | 1.002 | 1.001 | 0.998 | 0.999 | 1.000 | 1.001 | 1.001 | 1.004* | 1.482 |
| 6/30/2018 | 1.002 | 1.002 | 1.001 | 0.998 | 0.999 | 1.000 | 1.001 | 1.001 | 1.004* | 2.432 |

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

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

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 9,955,446 | 26,236,405 | 43,630,646 | 60,198,035 | 71,249,897 | 80,311,660 | 83,292,216 | 84,843,234 | 85,973,436 | 86,140,651 | 86,919,944 |
| 6/30/2000 | 9,478,179 | 22,877,500 | 45,632,074 | 68,761,345 | 83,351,018 | 88,877,777 | 96,997,598 | 98,493,010 | 96,403,484 | 99,509,133 | 96,692,265 |
| 6/30/2001 | 9,752,562 | 28,882,777 | 57,189,922 | 83,567,082 | 101,564,299 | 108,640,045 | 112,044,327 | 114,573,286 | 116,232,598 | 117,256,499 | 119,154,807 |
| 6/30/2002 | 10,816,557 | 26,875,729 | 51,166,765 | 75,067,022 | 87,083,602 | 92,488,268 | 99,943,494 | 101,621,615 | 101,965,598 | 103,231,158 | 103,238,786 |
| 6/30/2003 | 10,660,572 | 27,675,364 | 49,510,236 | 70,165,864 | 80,521,813 | 88,052,384 | 90,825,729 | 92,912,611 | 94,106,011 | 94,719,464 | 94,831,474 |
| 6/30/2004 | 9,317,547 | 24,190,440 | 49,774,020 | 70,662,091 | 80,829,500 | 89,022,448 | 91,823,544 | 93,619,616 | 93,943,096 | 94,610,532 | 94,867,743 |
| 6/30/2005 | 9,461,182 | 25,453,082 | 46,389,610 | 65,858,665 | 76,717,826 | 80,741,878 | 82,815,542 | 84,047,041 | 85,800,091 | 86,009,216 | 86,669,583 |
| 6/30/2006 | 7,119,520 | 23,519,090 | 46,770,305 | 64,831,806 | 77,595,645 | 83,491,864 | 89,170,774 | 91,883,289 | 92,764,597 | 94,945,134 | 95,090,870 |
| 6/30/2007 | 8,602,568 | 24,936,829 | 48,951,973 | 67,372,203 | 76,878,066 | 82,704,550 | 85,725,674 | 87,692,267 | 88,536,623 | 89,378,399 | 89,518,483 |
| 6/30/2008 | 9,252,290 | 25,257,692 | 54,035,367 | 75,827,855 | 89,977,353 | 95,969,708 | 101,592,036 | 104,113,889 | 105,234,108 | 105,883,544 | 106,345,623 |
| 6/30/2009 | 10,005,274 | 26,077,646 | 50,510,570 | 71,958,429 | 84,243,511 | 94,573,673 | 97,276,734 | 98,832,760 | 99,824,708 | 100,327,173 | |
| 6/30/2010 | 12,170,091 | 30,794,914 | 61,202,221 | 87,041,132 | 100,276,617 | 106,549,038 | 108,797,838 | 111,211,863 | 112,121,646 | | |
| 6/30/2011 | 12,540,546 | 36,212,922 | 61,542,003 | 86,933,471 | 99,663,382 | 112,217,966 | 114,854,215 | 116,554,813 | | | |
| 6/30/2012 | 12,157,160 | 30,207,623 | 59,586,371 | 83,669,797 | 97,538,576 | 104,596,301 | 110,223,832 | | | | |
| 6/30/2013 | 10,689,635 | 29,575,672 | 56,567,573 | 81,663,304 | 95,232,760 | 102,369,934 | | | | | |
| 6/30/2014 | 11,131,128 | 31,459,780 | 65,773,407 | 93,645,112 | 106,653,319 | | | | | | |
| 6/30/2015 | 11,158,636 | 29,577,002 | 61,177,174 | 83,408,458 | | | | | | | |
| 6/30/2016 | 9,384,902 | 29,931,039 | 56,859,148 | | | | | | | | |
| 6/30/2017 | 12,190,370 | 31,515,503 | | | | | | | | | |
| 6/30/2018 | 11,974,647 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 87,831,169 | 87,814,073 | 87,889,126 | 87,941,035 | 87,955,177 | 88,039,606 | 88,117,706 | 88,197,632 | 88,233,448 |
| 6/30/2000 | 96,882,411 | 97,086,486 | 97,173,520 | 97,302,571 | 97,358,377 | 97,634,574 | 97,700,824 | 97,966,484 | |
| 6/30/2001 | 120,204,514 | 120,274,313 | 121,169,324 | 121,889,768 | 122,181,495 | 123,012,402 | 123,881,544 | | |
| 6/30/2002 | 103,560,812 | 104,145,371 | 104,966,889 | 105,067,858 | 105,154,823 | 105,307,709 | | | |
| 6/30/2003 | 95,068,453 | 95,879,703 | 96,053,298 | 96,278,738 | 96,310,173 | | | | |
| 6/30/2004 | 95,247,831 | 95,313,186 | 95,311,855 | 95,047,128 | | | | | |
| 6/30/2005 | 86,793,599 | 87,423,872 | 87,560,920 | | | | | | |
| 6/30/2006 | 95,842,777 | 96,246,751 | | | | | | | |
| 6/30/2007 | 89,678,006 | | | | | | | | |

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

Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 16,280,959 | 17,394,241 | 16,567,389 | 11,051,862 | 9,061,763 | 2,980,556 | 1,551,018 | 1,130,202 | 167,215 | 779,293 | 911,225 | -17,096 | 75,053 |
| 6/30/2000 | 13,399,321 | 22,754,574 | 23,129,271 | 14,589,673 | 5,526,759 | 8,119,821 | 1,495,412 | -2,089,526 | 3,105,649 | -2,816,868 | 190,146 | 204,075 | 87,034 |
| 6/30/2001 | 19,130,215 | 28,307,145 | 26,377,160 | 17,997,217 | 7,075,746 | 3,404,282 | 2,528,959 | 1,659,312 | 1,023,901 | 1,898,308 | 1,049,707 | 69,799 | 895,011 |
| 6/30/2002 | 16,059,172 | 24,291,036 | 23,900,257 | 12,016,580 | 5,404,666 | 7,455,226 | 1,678,121 | 343,983 | 1,265,560 | 7,628 | 322,026 | 584,559 | 821,518 |
| 6/30/2003 | 17,014,792 | 21,834,872 | 20,655,628 | 10,355,949 | 7,530,571 | 2,773,345 | 2,086,882 | 1,193,400 | 613,453 | 112,010 | 236,979 | 811,250 | 173,595 |
| 6/30/2004 | 14,872,893 | 25,583,580 | 20,888,071 | 10,167,409 | 8,192,948 | 2,801,096 | 1,796,072 | 323,480 | 667,436 | 257,211 | 380,088 | 65,355 | -1,331 |
| 6/30/2005 | 15,991,900 | 20,936,528 | 19,469,055 | 10,859,161 | 4,024,052 | 2,073,664 | 1,231,499 | 1,753,050 | 209,125 | 660,367 | 124,016 | 630,273 | 137,048 |
| 6/30/2006 | 16,399,570 | 23,251,215 | 18,061,501 | 12,763,839 | 5,896,219 | 5,678,910 | 2,712,515 | 881,308 | 2,180,537 | 145,736 | 751,907 | 403,974 | |
| 6/30/2007 | 16,334,261 | 24,015,144 | 18,420,230 | 9,505,863 | 5,826,484 | 3,021,124 | 1,966,593 | 844,356 | 841,776 | 140,084 | 159,523 | | |
| 6/30/2008 | 16,005,402 | 28,777,675 | 21,792,488 | 14,149,498 | 5,992,355 | 5,622,328 | 2,521,853 | 1,120,219 | 649,436 | 462,079 | | | |
| 6/30/2009 | 16,072,372 | 24,432,924 | 21,447,859 | 12,285,082 | 10,330,162 | 2,703,061 | 1,556,026 | 991,948 | 502,465 | | | | |
| 6/30/2010 | 18,624,823 | 30,407,307 | 25,838,911 | 13,235,485 | 6,272,421 | 2,248,800 | 2,414,025 | 909,783 | | | | | |
| 6/30/2011 | 23,672,376 | 25,329,081 | 25,391,468 | 12,729,911 | 12,554,584 | 2,636,249 | 1,700,598 | | | | | | |
| 6/30/2012 | 18,050,463 | 29,378,748 | 24,083,426 | 13,868,779 | 7,057,725 | 5,627,531 | | | | | | | |
| 6/30/2013 | 18,886,037 | 26,991,901 | 25,095,731 | 13,569,456 | 7,137,174 | | | | | | | | |
| 6/30/2014 | 20,328,652 | 34,313,627 | 27,871,705 | 13,008,207 | | | | | | | | | |
| 6/30/2015 | 18,418,366 | 31,600,172 | 22,231,284 | | | | | | | | | | |
| 6/30/2016 | 20,546,137 | 26,928,109 | | | | | | | | | | | |
| 6/30/2017 | 19,325,133 | | | | | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.0547 | 0.0584 | 0.0556 | 0.0371 | 0.0304 | 0.0100 | 0.0052 | 0.0038 | 0.0006 | 0.0026 | 0.0031 | -0.0001 | 0.0003 |
| 6/30/2000 | 0.0450 | 0.0764 | 0.0776 | 0.0490 | 0.0185 | 0.0272 | 0.0050 | -0.0070 | 0.0104 | -0.0095 | 0.0006 | 0.0007 | 0.0003 |
| 6/30/2001 | 0.0583 | 0.0863 | 0.0804 | 0.0549 | 0.0216 | 0.0104 | 0.0077 | 0.0051 | 0.0031 | 0.0058 | 0.0032 | 0.0002 | 0.0027 |
| 6/30/2002 | 0.0619 | 0.0937 | 0.0922 | 0.0463 | 0.0208 | 0.0287 | 0.0065 | 0.0013 | 0.0049 | 0.0000 | 0.0012 | 0.0023 | 0.0032 |
| 6/30/2003 | 0.0651 | 0.0836 | 0.0791 | 0.0396 | 0.0288 | 0.0106 | 0.0080 | 0.0046 | 0.0023 | 0.0004 | 0.0009 | 0.0031 | 0.0007 |
| 6/30/2004 | 0.0560 | 0.0963 | 0.0786 | 0.0383 | 0.0308 | 0.0105 | 0.0068 | 0.0012 | 0.0025 | 0.0010 | 0.0014 | 0.0002 | 0.0000 |
| 6/30/2005 | 0.0657 | 0.0861 | 0.0800 | 0.0446 | 0.0165 | 0.0085 | 0.0051 | 0.0072 | 0.0009 | 0.0027 | 0.0005 | 0.0026 | 0.0006 |
| 6/30/2006 | 0.0670 | 0.0951 | 0.0738 | 0.0522 | 0.0241 | 0.0232 | 0.0111 | 0.0036 | 0.0089 | 0.0006 | 0.0031 | 0.0017 | |
| 6/30/2007 | 0.0638 | 0.0939 | 0.0720 | 0.0372 | 0.0228 | 0.0118 | 0.0077 | 0.0033 | 0.0033 | 0.0005 | 0.0006 | | |
| 6/30/2008 | 0.0562 | 0.1011 | 0.0765 | 0.0497 | 0.0210 | 0.0197 | 0.0089 | 0.0039 | 0.0023 | 0.0016 | | | |
| 6/30/2009 | 0.0576 | 0.0876 | 0.0769 | 0.0441 | 0.0370 | 0.0097 | 0.0056 | 0.0036 | 0.0018 | | | | |
| 6/30/2010 | 0.0701 | 0.1145 | 0.0973 | 0.0498 | 0.0236 | 0.0085 | 0.0091 | 0.0034 | | | | | |
| 6/30/2011 | 0.0788 | 0.0843 | 0.0845 | 0.0424 | 0.0418 | 0.0088 | 0.0057 | | | | | | |
| 6/30/2012 | 0.0665 | 0.1083 | 0.0887 | 0.0511 | 0.0260 | 0.0207 | | | | | | | |
| 6/30/2013 | 0.0692 | 0.0990 | 0.0920 | 0.0497 | 0.0262 | | | | | | | | |
| 6/30/2014 | 0.0619 | 0.1045 | 0.0849 | 0.0396 | | | | | | | | | |
| 6/30/2015 | 0.0635 | 0.1089 | 0.0766 | | | | | | | | | | |
| 6/30/2016 | 0.0754 | 0.0988 | | | | | | | | | | | |
| 6/30/2017 | 0.0680 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0669 | 0.1039 | 0.0860 | 0.0473 | 0.0297 | 0.0127 | 0.0074 | 0.0035 | 0.0025 | 0.0011 | 0.0010 | 0.0022 | 0.0013 |

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

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 100,178,413 | 112,793,374 | 130,373,630 | 128,498,755 | 131,031,245 | 130,703,589 | 129,784,968 | 128,610,400 | 129,053,090 | 129,025,258 | 129,387,684 |
| 6/30/2000 | 112,468,340 | 138,900,386 | 142,040,719 | 147,308,200 | 147,304,434 | 146,802,038 | 145,598,915 | 146,261,424 | 146,730,135 | 147,159,536 | 147,061,643 |
| 6/30/2001 | 122,177,058 | 131,830,006 | 142,633,669 | 147,896,581 | 148,854,993 | 149,469,533 | 150,274,812 | 150,155,421 | 150,897,438 | 151,901,523 | 152,379,533 |
| 6/30/2002 | 103,951,688 | 118,482,706 | 123,656,012 | 125,915,017 | 126,653,844 | 127,698,496 | 127,618,297 | 128,096,231 | 128,221,684 | 128,798,205 | 129,315,573 |
| 6/30/2003 | 90,241,061 | 100,906,778 | 106,940,377 | 108,398,813 | 108,271,179 | 109,085,291 | 109,277,247 | 110,362,481 | 110,722,507 | 110,870,847 | 111,116,971 |
| 6/30/2004 | 100,318,610 | 114,324,744 | 119,902,441 | 120,731,507 | 121,200,663 | 121,551,105 | 121,461,318 | 122,142,515 | 122,485,289 | 122,639,244 | 123,030,019 |
| 6/30/2005 | 105,747,728 | 114,235,388 | 115,554,329 | 118,151,469 | 119,006,473 | 119,205,060 | 120,044,325 | 120,858,856 | 121,001,455 | 121,698,564 | 121,737,657 |
| 6/30/2006 | 108,426,995 | 118,787,003 | 121,974,529 | 123,188,420 | 124,219,331 | 125,177,847 | 126,434,411 | 127,536,562 | 128,144,730 | 129,064,083 | 129,195,490 |
| 6/30/2007 | 114,190,695 | 125,322,002 | 128,746,034 | 130,247,430 | 131,835,910 | 133,404,121 | 134,621,772 | 135,432,855 | 136,293,760 | 137,149,609 | 137,024,637 |
| 6/30/2008 | 121,539,633 | 133,410,684 | 136,607,464 | 137,764,596 | 140,004,216 | 141,678,393 | 142,674,596 | 143,549,858 | 144,170,999 | 144,699,058 | 146,034,790 |
| 6/30/2009 | 124,015,840 | 133,835,469 | 137,105,707 | 139,733,320 | 139,506,592 | 140,562,975 | 141,159,052 | 141,882,147 | 143,587,560 | 144,621,388 | |
| 6/30/2010 | 116,587,922 | 127,706,246 | 129,856,035 | 131,877,624 | 133,161,837 | 133,219,891 | 134,038,577 | 134,328,012 | 135,187,952 | | |
| 6/30/2011 | 127,322,433 | 138,393,726 | 142,647,132 | 142,720,000 | 143,145,125 | 143,864,980 | 144,688,259 | 145,763,217 | | | |
| 6/30/2012 | 131,911,937 | 141,137,271 | 143,259,908 | 144,114,179 | 145,221,539 | 146,154,742 | 147,466,922 | | | | |
| 6/30/2013 | 124,112,211 | 134,193,540 | 139,398,967 | 140,659,454 | 141,438,084 | 143,079,729 | | | | | |
| 6/30/2014 | 123,178,911 | 133,854,123 | 138,943,357 | 140,187,940 | 143,388,600 | | | | | | |
| 6/30/2015 | 123,926,125 | 135,860,626 | 143,164,756 | 149,568,962 | | | | | | | |
| 6/30/2016 | 126,836,271 | 141,566,668 | 148,616,767 | | | | | | | | |
| 6/30/2017 | 136,058,021 | 152,605,497 | | | | | | | | | |
| 6/30/2018 | 143,319,666 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 129,449,091 | 129,772,448 | 129,511,405 | 129,690,465 | 129,727,588 | 129,651,202 | 129,729,065 | 129,942,486 | 130,007,327 |
| 6/30/2000 | 147,652,784 | 146,932,198 | 146,868,267 | 146,848,408 | 146,939,065 | 146,935,827 | 147,166,063 | 147,413,554 | |
| 6/30/2001 | 152,287,390 | 152,179,388 | 152,424,272 | 152,347,320 | 152,478,777 | 152,644,186 | 152,900,240 | | |
| 6/30/2002 | 129,283,827 | 129,465,977 | 129,864,250 | 130,356,985 | 130,461,563 | 130,358,529 | | | |
| 6/30/2003 | 111,590,350 | 111,723,111 | 111,931,495 | 111,922,644 | 111,956,823 | | | | |
| 6/30/2004 | 123,293,094 | 123,415,085 | 123,849,312 | 124,047,485 | | | | | |
| 6/30/2005 | 121,819,505 | 122,229,754 | 122,282,204 | | | | | | |
| 6/30/2006 | 129,283,728 | 129,905,837 | | | | | | | |
| 6/30/2007 | 137,307,238 | | | | | | | | |

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

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.126 | 1.156 | 0.986 | 1.020 | 0.997 | 0.993 | 0.991 | 1.003 | 1.000 | 1.003 | 1.000 |
| 6/30/2000 | 1.235 | 1.023 | 1.037 | 1.000 | 0.997 | 0.992 | 1.005 | 1.003 | 1.003 | 0.999 | 1.004 |
| 6/30/2001 | 1.079 | 1.082 | 1.037 | 1.006 | 1.004 | 1.005 | 0.999 | 1.005 | 1.007 | 1.003 | 0.999 |
| 6/30/2002 | 1.140 | 1.044 | 1.018 | 1.006 | 1.008 | 0.999 | 1.004 | 1.001 | 1.004 | 1.004 | 1.000 |
| 6/30/2003 | 1.118 | 1.060 | 1.014 | 0.999 | 1.008 | 1.002 | 1.010 | 1.003 | 1.001 | 1.002 | 1.004 |
| 6/30/2004 | 1.140 | 1.049 | 1.007 | 1.004 | 1.003 | 0.999 | 1.006 | 1.003 | 1.001 | 1.003 | 1.002 |
| 6/30/2005 | 1.080 | 1.012 | 1.022 | 1.007 | 1.002 | 1.007 | 1.007 | 1.001 | 1.006 | 1.000 | 1.001 |
| 6/30/2006 | 1.096 | 1.027 | 1.010 | 1.008 | 1.008 | 1.010 | 1.009 | 1.005 | 1.007 | 1.001 | 1.001 |
| 6/30/2007 | 1.097 | 1.027 | 1.012 | 1.012 | 1.012 | 1.009 | 1.006 | 1.006 | 1.006 | 0.999 | 1.002 |
| 6/30/2008 | 1.098 | 1.024 | 1.008 | 1.016 | 1.012 | 1.007 | 1.006 | 1.004 | 1.004 | 1.009 | |
| 6/30/2009 | 1.079 | 1.024 | 1.019 | 0.998 | 1.008 | 1.004 | 1.005 | 1.012 | 1.007 | | |
| 6/30/2010 | 1.095 | 1.017 | 1.016 | 1.010 | 1.000 | 1.006 | 1.002 | 1.006 | | | |
| 6/30/2011 | 1.087 | 1.031 | 1.001 | 1.003 | 1.005 | 1.006 | 1.007 | | | | |
| 6/30/2012 | 1.070 | 1.015 | 1.006 | 1.008 | 1.006 | 1.009 | | | | | |
| 6/30/2013 | 1.081 | 1.039 | 1.009 | 1.006 | 1.012 | | | | | | |
| 6/30/2014 | 1.087 | 1.038 | 1.009 | 1.023 | | | | | | | |
| 6/30/2015 | 1.096 | 1.054 | 1.045 | | | | | | | | |
| 6/30/2016 | 1.116 | 1.050 | | | | | | | | | |
| 6/30/2017 | 1.122 | | | | | | | | | | |
| 3 Yr Mean | 1.111 | 1.047 | 1.021 | 1.012 | 1.008 | 1.007 | 1.005 | 1.007 | 1.006 | 1.003 | 1.001 |
| Best 3/5 | 1.100 | 1.042 | 1.008 | 1.008 | 1.006 | 1.006 | 1.006 | 1.006 | 1.006 | 1.001 | 1.002 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.002 | 0.998 | 1.001 | 1.000 | 0.999 | 1.001 | 1.002 | 1.000 |
| 6/30/2000 | 0.995 | 1.000 | 1.000 | 1.001 | 1.000 | 1.002 | 1.002 | 1.001 * |
| 6/30/2001 | 0.999 | 1.002 | 0.999 | 1.001 | 1.001 | 1.002 | 1.001 * | 1.001 * |
| 6/30/2002 | 1.001 | 1.003 | 1.004 | 1.001 | 0.999 | 1.000 * | 1.001 * | 1.001 * |
| 6/30/2003 | 1.001 | 1.002 | 1.000 | 1.000 | 1.001 * | 1.000 * | 1.001 * | 1.001 * |
| 6/30/2004 | 1.001 | 1.004 | 1.002 | | | | | |
| 6/30/2005 | 1.003 | 1.000 | | | | | | |
| 6/30/2006 | 1.005 | | | | | | | |
| 3 Yr Mean | 1.003 | 1.002 | 1.002 | 1.001 | 1.000 @ | 1.002 @ | 1.002 @ | 1.000 @ |
| Best 3/5 | 1.002 | 1.002 | 1.001 | 1.001 | 1.000 * | 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 1.006 | 1.006 | 1.006 | 1.006 | 1.006 | 1.001 | 1.002 |
| 6/30/2015 | | | | 1.008 | 1.006 | 1.006 | 1.006 | 1.006 | 1.006 | 1.001 | 1.002 |
| 6/30/2016 | | | 1.008 | 1.008 | 1.006 | 1.006 | 1.006 | 1.006 | 1.006 | 1.001 | 1.002 |
| 6/30/2017 | | 1.042 | 1.008 | 1.008 | 1.006 | 1.006 | 1.006 | 1.006 | 1.006 | 1.001 | 1.002 |
| 6/30/2018 | 1.100 | 1.042 | 1.008 | 1.008 | 1.006 | 1.006 | 1.006 | 1.006 | 1.006 | 1.001 | 1.002 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 1.002 | 1.002 | 1.001 | 1.001 | 1.000 | 1.001 | 1.001 | 1.001 | 1.004* | 1.047 |
| 6/30/2015 | 1.002 | 1.002 | 1.001 | 1.001 | 1.000 | 1.001 | 1.001 | 1.001 | 1.004* | 1.055 |
| 6/30/2016 | 1.002 | 1.002 | 1.001 | 1.001 | 1.000 | 1.001 | 1.001 | 1.001 | 1.004* | 1.064 |
| 6/30/2017 | 1.002 | 1.002 | 1.001 | 1.001 | 1.000 | 1.001 | 1.001 | 1.001 | 1.004* | 1.108 |
| 6/30/2018 | 1.002 | 1.002 | 1.001 | 1.001 | 1.000 | 1.001 | 1.001 | 1.001 | 1.004* | 1.219 |

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

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

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 18,321,642 | 20,961,282 | 22,690,225 | 24,434,303 | 26,461,881 | 26,933,635 | 27,032,469 | 27,277,027 | 27,370,140 | 27,457,279 | 27,437,041 |
| 6/30/2000 | 18,650,539 | 23,404,845 | 26,326,738 | 28,550,483 | 29,310,449 | 29,193,108 | 29,433,746 | 29,216,956 | 29,331,179 | 29,656,997 | 29,924,591 |
| 6/30/2001 | 21,794,339 | 27,192,113 | 29,745,076 | 31,330,956 | 32,008,438 | 32,448,826 | 32,740,571 | 33,461,792 | 34,106,368 | 34,103,772 | 33,833,115 |
| 6/30/2002 | 19,760,806 | 24,291,206 | 24,667,678 | 24,782,824 | 25,101,023 | 26,429,201 | 26,482,284 | 27,134,855 | 27,113,667 | 27,179,224 | 27,176,371 |
| 6/30/2003 | 20,595,173 | 22,405,027 | 22,601,793 | 23,169,686 | 24,324,166 | 24,205,043 | 24,694,956 | 24,911,157 | 25,105,255 | 25,310,129 | 25,340,468 |
| 6/30/2004 | 20,951,069 | 23,770,264 | 25,972,686 | 26,196,592 | 26,364,294 | 26,935,291 | 27,166,950 | 27,319,042 | 27,403,025 | 27,480,410 | 27,658,533 |
| 6/30/2005 | 22,364,275 | 25,231,063 | 26,986,462 | 27,645,577 | 27,888,014 | 27,668,178 | 27,939,443 | 28,093,695 | 28,603,576 | 28,794,741 | 28,885,918 |
| 6/30/2006 | 22,425,304 | 25,863,115 | 26,800,769 | 27,233,177 | 27,030,371 | 27,424,148 | 27,779,513 | 28,013,504 | 28,111,817 | 28,514,788 | 28,478,718 |
| 6/30/2007 | 25,910,381 | 27,607,426 | 28,698,815 | 28,739,602 | 28,747,995 | 28,572,948 | 29,145,284 | 28,986,163 | 29,029,328 | 29,150,646 | 29,200,557 |
| 6/30/2008 | 26,991,213 | 30,367,697 | 31,628,355 | 32,420,333 | 31,943,153 | 32,755,097 | 32,793,037 | 32,575,810 | 33,020,278 | 33,179,203 | 33,441,951 |
| 6/30/2009 | 28,183,854 | 28,683,654 | 29,885,237 | 30,349,154 | 30,187,568 | 30,117,129 | 29,847,901 | 30,223,665 | 30,475,589 | 30,856,044 | |
| 6/30/2010 | 22,210,374 | 23,833,508 | 24,440,514 | 24,964,472 | 24,865,716 | 25,076,979 | 25,701,270 | 25,666,968 | 25,900,803 | | |
| 6/30/2011 | 23,439,538 | 24,551,533 | 25,467,644 | 25,443,663 | 25,583,496 | 25,878,863 | 25,872,996 | 26,856,085 | | | |
| 6/30/2012 | 22,380,280 | 24,843,523 | 25,951,152 | 26,155,865 | 26,081,760 | 26,418,358 | 27,007,298 | | | | |
| 6/30/2013 | 21,402,468 | 23,655,201 | 24,924,406 | 25,016,624 | 24,508,235 | 25,103,917 | | | | | |
| 6/30/2014 | 23,237,903 | 25,321,748 | 25,917,401 | 26,179,732 | 26,788,725 | | | | | | |
| 6/30/2015 | 24,803,994 | 27,453,181 | 28,400,928 | 30,481,199 | | | | | | | |
| 6/30/2016 | 25,851,001 | 27,490,608 | 29,768,741 | | | | | | | | |
| 6/30/2017 | 22,232,350 | 27,968,059 | | | | | | | | | |
| 6/30/2018 | 28,375,138 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 27,463,534 | 27,530,991 | 27,472,660 | 27,468,512 | 27,470,512 | 27,468,512 | 27,456,137 | 27,472,804 | 27,475,983 |
| 6/30/2000 | 29,866,373 | 29,681,489 | 29,681,086 | 29,636,086 | 29,638,417 | 29,486,394 | 29,502,961 | 29,506,140 | |
| 6/30/2001 | 34,010,578 | 34,183,737 | 34,293,005 | 34,301,597 | 34,201,410 | 34,250,477 | 34,263,755 | | |
| 6/30/2002 | 27,360,428 | 27,401,957 | 27,240,041 | 27,106,124 | 27,116,288 | 27,030,027 | | | |
| 6/30/2003 | 25,409,065 | 25,350,007 | 25,303,960 | 25,390,776 | 25,350,204 | | | | |
| 6/30/2004 | 27,628,861 | 27,595,778 | 27,632,493 | 27,640,449 | | | | | |
| 6/30/2005 | 28,795,582 | 28,994,461 | 29,059,953 | | | | | | |
| 6/30/2006 | 28,725,696 | 28,672,850 | | | | | | | |
| 6/30/2007 | 29,496,550 | | | | | | | | |

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

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.144 | 1.082 | 1.077 | 1.083 | 1.018 | 1.004 | 1.009 | 1.003 | 1.003 | 0.999 | 1.001 |
| 6/30/2000 | 1.255 | 1.125 | 1.084 | 1.027 | 0.996 | 1.008 | 0.993 | 1.004 | 1.011 | 1.009 | 0.998 |
| 6/30/2001 | 1.248 | 1.094 | 1.053 | 1.022 | 1.014 | 1.009 | 1.022 | 1.019 | 1.000 | 0.992 | 1.005 |
| 6/30/2002 | 1.229 | 1.015 | 1.005 | 1.013 | 1.053 | 1.002 | 1.025 | 0.999 | 1.002 | 1.000 | 1.007 |
| 6/30/2003 | 1.088 | 1.009 | 1.025 | 1.050 | 0.995 | 1.020 | 1.009 | 1.008 | 1.008 | 1.001 | 1.003 |
| 6/30/2004 | 1.135 | 1.093 | 1.009 | 1.006 | 1.022 | 1.009 | 1.006 | 1.003 | 1.003 | 1.006 | 0.999 |
| 6/30/2005 | 1.128 | 1.070 | 1.024 | 1.009 | 0.992 | 1.010 | 1.006 | 1.018 | 1.007 | 1.003 | 0.997 |
| 6/30/2006 | 1.153 | 1.036 | 1.016 | 0.993 | 1.015 | 1.013 | 1.008 | 1.004 | 1.014 | 0.999 | 1.009 |
| 6/30/2007 | 1.065 | 1.040 | 1.001 | 1.000 | 0.994 | 1.020 | 0.995 | 1.001 | 1.004 | 1.002 | 1.010 |
| 6/30/2008 | 1.125 | 1.042 | 1.025 | 0.985 | 1.025 | 1.001 | 0.993 | 1.014 | 1.005 | 1.008 | |
| 6/30/2009 | 1.018 | 1.042 | 1.016 | 0.995 | 0.998 | 0.991 | 1.013 | 1.008 | 1.012 | | |
| 6/30/2010 | 1.073 | 1.025 | 1.021 | 0.996 | 1.008 | 1.025 | 0.999 | 1.009 | | | |
| 6/30/2011 | 1.047 | 1.037 | 0.999 | 1.005 | 1.012 | 1.000 | 1.038 | | | | |
| 6/30/2012 | 1.110 | 1.045 | 1.008 | 0.997 | 1.013 | 1.022 | | | | | |
| 6/30/2013 | 1.105 | 1.054 | 1.004 | 0.980 | 1.024 | | | | | | |
| 6/30/2014 | 1.090 | 1.024 | 1.010 | 1.023 | | | | | | | |
| 6/30/2015 | 1.107 | 1.035 | 1.073 | | | | | | | | |
| 6/30/2016 | 1.063 | 1.083 | | | | | | | | | |
| 6/30/2017 | 1.258 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.143 | 1.047 | 1.029 | 1.000 | 1.016 | 1.016 | 1.017 | 1.010 | 1.007 | 1.003 | 1.005 |
| | | | | | | | | | | | |
| Best 3/5 | 1.101 | 1.045 | 1.007 | 0.999 | 1.011 | 1.008 | 1.002 | 1.007 | 1.008 | 1.004 | 1.004 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.002 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 1.000 |
| 6/30/2000 | 0.994 | 1.000 | 0.998 | 1.000 | 0.995 | 1.001 | 1.000 | 1.000 * |
| 6/30/2001 | 1.005 | 1.003 | 1.000 | 0.997 | 1.001 | 1.000 | 1.000 * | 1.000 * |
| 6/30/2002 | 1.002 | 0.994 | 0.995 | 1.000 | 0.997 | 0.999 * | 1.000 * | 1.000 * |
| 6/30/2003 | 0.998 | 0.998 | 1.003 | 0.998 | 0.999 * | 0.999 * | 1.000 * | 1.000 * |
| 6/30/2004 | 0.999 | 1.001 | 1.000 | | | | | |
| 6/30/2005 | 1.007 | 1.002 | | | | | | |
| 6/30/2006 | 0.998 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.001 | 1.000 | 0.999 | 0.998 | 0.998 @ | 1.000 @ | 1.001 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 1.000 | 1.000 | 0.999 | 0.999 | 0.999 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 1.011 | 1.008 | 1.002 | 1.007 | 1.008 | 1.004 | 1.004 |
| 6/30/2015 | | | | 0.999 | 1.011 | 1.008 | 1.002 | 1.007 | 1.008 | 1.004 | 1.004 |
| 6/30/2016 | | | 1.007 | 0.999 | 1.011 | 1.008 | 1.002 | 1.007 | 1.008 | 1.004 | 1.004 |
| 6/30/2017 | | 1.045 | 1.007 | 0.999 | 1.011 | 1.008 | 1.002 | 1.007 | 1.008 | 1.004 | 1.004 |
| 6/30/2018 | 1.101 | 1.045 | 1.007 | 0.999 | 1.011 | 1.008 | 1.002 | 1.007 | 1.008 | 1.004 | 1.004 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 1.000 | 1.000 | 0.999 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000* | 1.042 |
| 6/30/2015 | 1.000 | 1.000 | 0.999 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000* | 1.041 |
| 6/30/2016 | 1.000 | 1.000 | 0.999 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000* | 1.048 |
| 6/30/2017 | 1.000 | 1.000 | 0.999 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000* | 1.095 |
| 6/30/2018 | 1.000 | 1.000 | 0.999 | 0.999 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000* | 1.206 |

* 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

| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 7,815,113 | 14,569,586 | 21,814,717 | 27,479,676 | 31,784,229 | 35,117,841 | 37,072,141 | 41,288,777 | 44,148,307 | 47,709,720 | 48,672,610 |
| 6/30/2000 | 9,601,865 | 17,505,898 | 22,980,827 | 31,078,617 | 37,197,439 | 43,501,945 | 47,165,272 | 50,489,581 | 53,759,895 | 55,193,024 | 55,042,598 |
| 6/30/2001 | 10,793,316 | 16,242,496 | 25,983,401 | 37,299,020 | 48,472,879 | 54,709,641 | 60,093,981 | 63,408,474 | 65,311,538 | 66,401,535 | 68,515,619 |
| 6/30/2002 | 7,898,511 | 15,803,364 | 22,863,304 | 30,559,482 | 37,419,511 | 42,531,469 | 45,397,946 | 46,847,783 | 48,449,278 | 48,904,556 | 49,684,847 |
| 6/30/2003 | 8,162,313 | 15,125,720 | 23,111,682 | 30,605,795 | 36,214,729 | 37,467,905 | 41,510,529 | 42,269,516 | 43,562,447 | 44,834,536 | 45,909,784 |
| 6/30/2004 | 7,000,107 | 14,341,690 | 23,064,353 | 30,983,311 | 36,170,600 | 39,387,041 | 40,546,663 | 42,164,737 | 43,529,794 | 44,176,856 | 44,725,034 |
| 6/30/2005 | 8,629,921 | 13,903,590 | 20,407,723 | 27,329,041 | 32,476,877 | 35,594,874 | 38,682,880 | 40,231,640 | 41,669,194 | 42,437,567 | 43,010,228 |
| 6/30/2006 | 8,462,321 | 15,553,940 | 24,221,950 | 31,035,999 | 36,932,412 | 41,617,107 | 44,307,087 | 46,922,537 | 48,882,999 | 50,345,928 | 51,701,493 |
| 6/30/2007 | 7,731,780 | 14,583,733 | 22,919,447 | 30,328,980 | 37,511,833 | 42,717,572 | 45,445,674 | 47,138,637 | 49,405,210 | 50,559,192 | 51,452,367 |
| 6/30/2008 | 9,510,579 | 18,334,512 | 28,080,009 | 35,996,824 | 42,399,168 | 44,986,195 | 47,877,791 | 52,436,932 | 55,093,687 | 57,598,634 | 59,320,128 |
| 6/30/2009 | 8,530,030 | 16,159,032 | 24,533,231 | 32,272,346 | 38,114,264 | 41,219,418 | 43,018,901 | 44,498,965 | 46,089,711 | 47,542,257 | |
| 6/30/2010 | 9,580,121 | 19,571,262 | 26,346,157 | 34,445,454 | 39,182,046 | 41,354,204 | 44,746,156 | 45,964,347 | 48,171,793 | | |
| 6/30/2011 | 9,468,390 | 16,747,505 | 26,281,617 | 32,564,185 | 36,411,204 | 39,540,471 | 41,310,591 | 43,604,555 | | | |
| 6/30/2012 | 10,634,824 | 18,465,836 | 26,170,747 | 29,708,887 | 34,218,442 | 37,178,301 | 38,270,942 | | | | |
| 6/30/2013 | 10,349,470 | 20,205,169 | 31,922,674 | 42,366,299 | 49,936,315 | 54,899,726 | | | | | |
| 6/30/2014 | 9,930,669 | 20,439,728 | 31,536,969 | 38,755,457 | 46,285,763 | | | | | | |
| 6/30/2015 | 8,292,009 | 16,627,706 | 26,240,495 | 36,821,818 | | | | | | | |
| 6/30/2016 | 10,616,352 | 21,621,604 | 29,730,573 | | | | | | | | |
| 6/30/2017 | 10,587,409 | 18,997,982 | | | | | | | | | |
| 6/30/2018 | 11,602,851 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 48,696,381 | 49,184,739 | 49,118,654 | 49,246,835 | 49,409,055 | 49,557,020 | 49,628,897 | 49,508,928 | 50,294,684 |
| 6/30/2000 | 56,655,103 | 56,546,496 | 56,127,397 | 56,137,603 | 56,181,050 | 56,188,391 | 56,268,125 | 56,306,894 | |
| 6/30/2001 | 70,128,342 | 69,988,529 | 69,689,374 | 70,039,603 | 70,162,632 | 70,343,503 | 70,429,705 | | |
| 6/30/2002 | 50,463,931 | 50,714,123 | 51,722,972 | 51,982,199 | 52,026,457 | 52,352,004 | | | |
| 6/30/2003 | 46,862,029 | 47,971,751 | 48,328,601 | 48,440,189 | 48,624,589 | | | | |
| 6/30/2004 | 45,204,365 | 45,750,672 | 47,713,794 | 48,290,215 | | | | | |
| 6/30/2005 | 43,006,160 | 43,869,454 | 44,249,086 | | | | | | |
| 6/30/2006 | 52,821,540 | 53,700,495 | | | | | | | |
| 6/30/2007 | 52,422,409 | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 6,754,473 | 7,245,131 | 5,664,959 | 4,304,553 | 3,333,612 | 1,954,300 | 4,216,636 | 2,859,530 | 3,561,413 | 962,890 | 23,771 | 488,358 | -66,085 |
| 6/30/2000 | 7,904,033 | 5,474,929 | 8,097,790 | 6,118,822 | 6,304,506 | 3,663,327 | 3,324,309 | 3,270,314 | 1,433,129 | -150,426 | 1,612,505 | -108,607 | -419,099 |
| 6/30/2001 | 5,449,180 | 9,740,905 | 11,315,619 | 11,173,859 | 6,236,762 | 5,384,340 | 3,314,493 | 1,903,064 | 1,089,997 | 2,114,084 | 1,612,723 | -139,813 | -299,155 |
| 6/30/2002 | 7,904,853 | 7,059,940 | 7,696,178 | 6,860,029 | 5,111,958 | 2,866,477 | 1,449,837 | 1,601,495 | 455,278 | 780,291 | 779,084 | 250,192 | 1,008,849 |
| 6/30/2003 | 6,963,407 | 7,985,962 | 7,494,113 | 5,608,934 | 1,253,176 | 4,042,624 | 758,987 | 1,292,931 | 1,272,089 | 1,075,248 | 952,245 | 1,109,722 | 356,850 |
| 6/30/2004 | 7,341,583 | 8,722,663 | 7,918,958 | 5,187,289 | 3,216,441 | 1,159,622 | 1,618,074 | 1,365,057 | 647,062 | 548,178 | 479,331 | 546,307 | 1,963,122 |
| 6/30/2005 | 5,273,669 | 6,504,133 | 6,921,318 | 5,147,836 | 3,117,997 | 3,088,006 | 1,548,760 | 1,437,554 | 768,373 | 572,661 | -4,068 | 863,294 | 379,632 |
| 6/30/2006 | 7,091,619 | 8,668,010 | 6,814,049 | 5,896,413 | 4,684,695 | 2,689,980 | 2,615,450 | 1,960,462 | 1,462,929 | 1,355,565 | 1,120,047 | 878,955 | |
| 6/30/2007 | 6,851,953 | 8,335,714 | 7,409,533 | 7,182,853 | 5,205,739 | 2,728,102 | 1,692,963 | 2,266,573 | 1,153,982 | 893,175 | 970,042 | | |
| 6/30/2008 | 8,823,933 | 9,745,497 | 7,916,815 | 6,402,344 | 2,587,027 | 2,891,596 | 4,559,141 | 2,656,755 | 2,504,947 | 1,721,494 | | | |
| 6/30/2009 | 7,629,002 | 8,374,199 | 7,739,115 | 5,841,918 | 3,105,154 | 1,799,483 | 1,480,064 | 1,590,746 | 1,452,546 | | | | |
| 6/30/2010 | 9,991,141 | 6,774,895 | 8,099,297 | 4,736,592 | 2,172,158 | 3,391,952 | 1,218,191 | 2,207,446 | | | | | |
| 6/30/2011 | 7,279,115 | 9,534,112 | 6,282,568 | 3,847,019 | 3,129,267 | 1,770,120 | 2,293,964 | | | | | | |
| 6/30/2012 | 7,831,012 | 7,704,911 | 3,538,140 | 4,509,555 | 2,959,859 | 1,092,641 | | | | | | | |
| 6/30/2013 | 9,855,699 | 11,717,505 | 10,443,625 | 7,570,016 | 4,963,411 | | | | | | | | |
| 6/30/2014 | 10,509,059 | 11,097,241 | 7,218,488 | 7,530,306 | | | | | | | | | |
| 6/30/2015 | 8,335,697 | 9,612,789 | 10,581,323 | | | | | | | | | | |
| 6/30/2016 | 11,005,252 | 8,108,969 | | | | | | | | | | | |
| 6/30/2017 | 8,410,573 | | | | | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.0412 | 0.0442 | 0.0346 | 0.0263 | 0.0203 | 0.0119 | 0.0257 | 0.0175 | 0.0217 | 0.0059 | 0.0001 | 0.0030 | -0.0004 |
| 6/30/2000 | 0.0410 | 0.0284 | 0.0420 | 0.0318 | 0.0327 | 0.0190 | 0.0173 | 0.0170 | 0.0074 | -0.0008 | 0.0084 | -0.0006 | -0.0022 |
| 6/30/2001 | 0.0274 | 0.0491 | 0.0570 | 0.0563 | 0.0314 | 0.0271 | 0.0167 | 0.0096 | 0.0055 | 0.0106 | 0.0081 | -0.0007 | -0.0015 |
| 6/30/2002 | 0.0468 | 0.0418 | 0.0456 | 0.0406 | 0.0303 | 0.0170 | 0.0086 | 0.0095 | 0.0027 | 0.0046 | 0.0046 | 0.0015 | 0.0060 |
| 6/30/2003 | 0.0475 | 0.0545 | 0.0511 | 0.0383 | 0.0086 | 0.0276 | 0.0052 | 0.0088 | 0.0087 | 0.0073 | 0.0065 | 0.0076 | 0.0024 |
| 6/30/2004 | 0.0455 | 0.0540 | 0.0491 | 0.0321 | 0.0199 | 0.0072 | 0.0100 | 0.0085 | 0.0040 | 0.0034 | 0.0030 | 0.0034 | 0.0122 |
| 6/30/2005 | 0.0332 | 0.0409 | 0.0436 | 0.0324 | 0.0196 | 0.0194 | 0.0097 | 0.0090 | 0.0048 | 0.0036 | 0.0000 | 0.0054 | 0.0024 |
| 6/30/2006 | 0.0419 | 0.0512 | 0.0402 | 0.0348 | 0.0277 | 0.0159 | 0.0154 | 0.0116 | 0.0086 | 0.0080 | 0.0066 | 0.0052 | |
| 6/30/2007 | 0.0394 | 0.0479 | 0.0426 | 0.0413 | 0.0299 | 0.0157 | 0.0097 | 0.0130 | 0.0066 | 0.0051 | 0.0056 | | |
| 6/30/2008 | 0.0453 | 0.0500 | 0.0406 | 0.0329 | 0.0133 | 0.0148 | 0.0234 | 0.0136 | 0.0129 | 0.0088 | | | |
| 6/30/2009 | 0.0397 | 0.0436 | 0.0403 | 0.0304 | 0.0162 | 0.0094 | 0.0077 | 0.0083 | 0.0076 | | | | |
| 6/30/2010 | 0.0548 | 0.0372 | 0.0444 | 0.0260 | 0.0119 | 0.0186 | 0.0067 | 0.0121 | | | | | |
| 6/30/2011 | 0.0369 | 0.0483 | 0.0319 | 0.0195 | 0.0159 | 0.0090 | 0.0116 | | | | | | |
| 6/30/2012 | 0.0397 | 0.0391 | 0.0180 | 0.0229 | 0.0150 | 0.0055 | | | | | | | |
| 6/30/2013 | 0.0503 | 0.0598 | 0.0533 | 0.0386 | 0.0253 | | | | | | | | |
| 6/30/2014 | 0.0520 | 0.0549 | 0.0357 | 0.0373 | | | | | | | | | |
| 6/30/2015 | 0.0390 | 0.0450 | 0.0495 | | | | | | | | | | |
| 6/30/2016 | 0.0528 | 0.0389 | | | | | | | | | | | |
| 6/30/2017 | 0.0372 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0471 | 0.0463 | 0.0390 | 0.0287 | 0.0157 | 0.0111 | 0.0097 | 0.0122 | 0.0076 | 0.0056 | 0.0050 | 0.0047 | 0.0036 |

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

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 8,500,424 | 11,876,436 | 13,320,543 | 14,463,920 | 14,410,652 | 14,771,487 | 14,771,348 | 15,403,802 | 15,324,396 | 15,284,534 | 15,276,770 |
| 6/30/2000 | 10,247,894 | 13,111,279 | 15,820,913 | 17,048,023 | 16,958,916 | 16,882,389 | 17,040,704 | 17,336,962 | 16,976,855 | 16,948,918 | 16,993,013 |
| 6/30/2001 | 10,145,846 | 14,305,943 | 16,711,478 | 17,137,826 | 17,539,665 | 17,685,543 | 18,298,002 | 18,491,169 | 18,035,413 | 17,772,909 | 17,978,027 |
| 6/30/2002 | 9,977,177 | 14,508,720 | 15,508,828 | 15,628,075 | 15,995,119 | 15,636,666 | 15,304,409 | 15,147,222 | 15,109,914 | 14,933,648 | 14,851,304 |
| 6/30/2003 | 9,856,151 | 10,972,116 | 12,367,463 | 13,784,057 | 12,949,285 | 13,040,122 | 12,157,950 | 12,303,722 | 12,396,771 | 12,178,728 | 12,205,744 |
| 6/30/2004 | 12,301,191 | 18,147,548 | 21,569,979 | 22,183,962 | 22,180,097 | 20,697,729 | 19,901,422 | 19,791,093 | 19,611,669 | 19,787,541 | 19,519,052 |
| 6/30/2005 | 13,135,207 | 16,146,880 | 17,942,100 | 18,449,213 | 17,578,594 | 17,123,033 | 16,999,632 | 17,084,610 | 17,077,655 | 16,959,789 | 16,957,599 |
| 6/30/2006 | 13,787,799 | 17,894,314 | 18,741,145 | 17,991,995 | 17,859,205 | 17,646,961 | 17,488,346 | 17,459,750 | 17,210,155 | 17,501,905 | 17,378,808 |
| 6/30/2007 | 13,362,549 | 15,247,290 | 16,923,486 | 17,098,572 | 16,121,140 | 15,995,823 | 15,645,510 | 15,752,329 | 15,481,115 | 15,457,457 | 15,551,823 |
| 6/30/2008 | 10,096,987 | 12,032,744 | 12,691,000 | 12,684,812 | 12,600,082 | 12,228,169 | 12,034,453 | 12,040,799 | 12,083,145 | 12,058,353 | 12,242,687 |
| 6/30/2009 | 8,854,880 | 11,222,369 | 11,813,974 | 11,715,349 | 11,552,868 | 11,487,547 | 11,121,946 | 11,065,938 | 10,929,560 | 10,942,248 | |
| 6/30/2010 | 9,864,829 | 11,055,826 | 11,954,860 | 11,989,238 | 11,439,806 | 11,459,396 | 11,530,355 | 11,465,081 | 11,531,116 | | |
| 6/30/2011 | 7,839,488 | 9,303,882 | 10,254,244 | 9,371,481 | 9,489,869 | 9,613,430 | 9,990,725 | 9,977,960 | | | |
| 6/30/2012 | 5,754,930 | 7,097,155 | 7,624,643 | 8,549,774 | 8,161,545 | 8,643,694 | 8,631,516 | | | | |
| 6/30/2013 | 6,124,843 | 7,356,485 | 7,993,711 | 8,650,915 | 8,961,018 | 9,154,401 | | | | | |
| 6/30/2014 | 5,687,270 | 8,813,769 | 10,104,126 | 10,609,393 | 10,509,217 | | | | | | |
| 6/30/2015 | 7,819,510 | 10,452,368 | 11,227,262 | 12,420,128 | | | | | | | |
| 6/30/2016 | 7,579,451 | 9,429,209 | 10,139,046 | | | | | | | | |
| 6/30/2017 | 6,977,691 | 9,611,607 | | | | | | | | | |
| 6/30/2018 | 8,088,163 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 15,262,369 | 15,257,080 | 15,192,031 | 15,193,130 | 15,220,937 | 15,245,290 | 15,164,238 | 15,151,824 | 15,164,937 |
| 6/30/2000 | 17,006,712 | 17,005,001 | 16,992,985 | 17,036,569 | 17,018,128 | 17,016,312 | 17,009,482 | 17,009,497 | |
| 6/30/2001 | 17,795,264 | 17,751,318 | 17,994,254 | 17,879,254 | 17,979,254 | 17,959,245 | 18,059,229 | | |
| 6/30/2002 | 14,972,333 | 14,911,222 | 14,900,691 | 14,931,511 | 14,919,007 | 14,919,007 | | | |
| 6/30/2003 | 11,957,481 | 11,957,481 | 12,057,481 | 12,065,481 | 12,065,481 | | | | |
| 6/30/2004 | 19,607,696 | 19,630,348 | 19,612,696 | 19,612,699 | | | | | |
| 6/30/2005 | 16,857,599 | 16,796,619 | 16,791,619 | | | | | | |
| 6/30/2006 | 17,275,413 | 17,261,247 | | | | | | | |
| 6/30/2007 | 15,607,572 | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.397 | 1.122 | 1.086 | 0.996 | 1.025 | 1.000 | 1.043 | 0.995 | 0.997 | 0.999 | 0.999 |
| 6/30/2000 | 1.279 | 1.207 | 1.078 | 0.995 | 0.995 | 1.009 | 1.017 | 0.979 | 0.998 | 1.003 | 1.001 |
| 6/30/2001 | 1.410 | 1.168 | 1.026 | 1.023 | 1.008 | 1.035 | 1.011 | 0.975 | 0.985 | 1.012 | 0.990 |
| 6/30/2002 | 1.454 | 1.069 | 1.008 | 1.023 | 0.978 | 0.979 | 0.990 | 0.998 | 0.988 | 0.994 | 1.008 |
| 6/30/2003 | 1.113 | 1.127 | 1.115 | 0.939 | 1.007 | 0.932 | 1.012 | 1.008 | 0.982 | 1.002 | 0.980 |
| 6/30/2004 | 1.475 | 1.189 | 1.028 | 1.000 | 0.933 | 0.962 | 0.994 | 0.991 | 1.009 | 0.986 | 1.005 |
| 6/30/2005 | 1.229 | 1.111 | 1.028 | 0.953 | 0.974 | 0.993 | 1.005 | 1.000 | 0.993 | 1.000 | 0.994 |
| 6/30/2006 | 1.298 | 1.047 | 0.960 | 0.993 | 0.988 | 0.991 | 0.998 | 0.986 | 1.017 | 0.993 | 0.994 |
| 6/30/2007 | 1.141 | 1.110 | 1.010 | 0.943 | 0.992 | 0.978 | 1.007 | 0.983 | 0.998 | 1.006 | 1.004 |
| 6/30/2008 | 1.192 | 1.055 | 1.000 | 0.993 | 0.970 | 0.984 | 1.001 | 1.004 | 0.998 | 1.015 | |
| 6/30/2009 | 1.267 | 1.053 | 0.992 | 0.986 | 0.994 | 0.968 | 0.995 | 0.988 | 1.001 | | |
| 6/30/2010 | 1.121 | 1.081 | 1.003 | 0.954 | 1.002 | 1.006 | 0.994 | 1.006 | | | |
| 6/30/2011 | 1.187 | 1.102 | 0.914 | 1.013 | 1.013 | 1.039 | 0.999 | | | | |
| 6/30/2012 | 1.233 | 1.074 | 1.121 | 0.955 | 1.059 | 0.999 | | | | | |
| 6/30/2013 | 1.201 | 1.087 | 1.082 | 1.036 | 1.022 | | | | | | |
| 6/30/2014 | 1.550 | 1.146 | 1.050 | 0.991 | | | | | | | |
| 6/30/2015 | 1.337 | 1.074 | 1.106 | | | | | | | | |
| 6/30/2016 | 1.244 | 1.075 | | | | | | | | | |
| 6/30/2017 | 1.377 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.319 | 1.098 | 1.079 | 0.994 | 1.031 | 1.015 | 0.996 | 0.999 | 0.999 | 1.005 | 0.997 |
| | | | | | | | | | | | |
| Best 3/5 | 1.319 | 1.079 | 1.079 | 0.986 | 1.012 | 0.996 | 0.998 | 0.993 | 0.999 | 1.000 | 0.997 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.000 | 0.996 | 1.000 | 1.002 | 1.002 | 0.995 | 0.999 | 1.001 |
| 6/30/2000 | 1.000 | 0.999 | 1.003 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 6/30/2001 | 0.998 | 1.014 | 0.994 | 1.006 | 0.999 | 1.006 | 1.000 * | 1.000 * |
| 6/30/2002 | 0.996 | 0.999 | 1.002 | 0.999 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2003 | 1.000 | 1.008 | 1.001 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2004 | 1.001 | 0.999 | 1.000 | | | | | |
| 6/30/2005 | 0.996 | 1.000 | | | | | | |
| 6/30/2006 | 0.999 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 0.999 | 1.002 | 1.001 | 1.002 | 1.000 @ | 1.000 @ | 1.000 @ | 1.001 @ |
| | | | | | | | | |
| Best 3/5 | 0.998 | 1.002 | 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 1.012 | 0.996 | 0.998 | 0.993 | 0.999 | 1.000 | 0.997 |
| 6/30/2015 | | | | 0.986 | 1.012 | 0.996 | 0.998 | 0.993 | 0.999 | 1.000 | 0.997 |
| 6/30/2016 | | | 1.079 | 0.986 | 1.012 | 0.996 | 0.998 | 0.993 | 0.999 | 1.000 | 0.997 |
| 6/30/2017 | | 1.079 | 1.079 | 0.986 | 1.012 | 0.996 | 0.998 | 0.993 | 0.999 | 1.000 | 0.997 |
| 6/30/2018 | 1.319 | 1.079 | 1.079 | 0.986 | 1.012 | 0.996 | 0.998 | 0.993 | 0.999 | 1.000 | 0.997 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 0.998 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.996 |
| 6/30/2015 | 0.998 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.982 |
| 6/30/2016 | 0.998 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.060 |
| 6/30/2017 | 0.998 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.143 |
| 6/30/2018 | 0.998 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.508 |

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

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


A.Y.E.      15 Months  27 Months  39 Months   51 Months  63 Months   75 Months  87 Months   99 Months  111 Months  123 Months  135 Months
6/30/1999   2,329,019  5,887,398  9,907,004  13,725,982  16,350,221  20,477,870 22,912,759  24,862,377  25,266,431  25,821,199  26,348,551
6/30/2000   2,648,320  5,425,458  8,573,253  11,518,040  12,530,896  13,880,668 14,611,044  15,244,577  16,971,270  17,969,116  18,394,561
6/30/2001   2,424,611  7,148,865 11,067,457  13,696,679  15,649,436  16,318,141 16,984,473  17,688,209  18,367,662  18,621,119  18,927,739
6/30/2002   1,738,921  7,014,860 10,583,859  11,906,687  13,290,893  14,534,324 14,698,021  15,010,727  15,134,724  15,279,596  15,341,028
6/30/2003   1,745,309  4,480,854  6,646,035   9,831,490  10,754,644  11,558,578 11,757,091  12,291,335  12,631,786  12,717,016  12,778,714
6/30/2004   1,726,055  4,986,475  9,495,979  14,932,601  22,173,610  25,430,156 21,568,977  21,534,266  22,472,730  22,438,782  23,821,292
6/30/2005   2,208,017  4,666,481 10,875,284  13,192,951  15,429,692  16,377,296 16,652,408  16,819,592  17,232,695  18,465,309  18,478,285
6/30/2006   1,364,578  4,852,370 10,390,293  15,468,923  17,533,549  19,015,991 19,616,769  19,754,319  20,149,501  20,002,834  20,225,405
6/30/2007   2,213,878  4,546,226  7,340,527   9,381,019  11,099,011  12,885,263 13,709,313  14,459,431  14,567,936  14,604,831  14,576,022
6/30/2008   1,773,240  5,291,114 10,850,800  12,393,434  13,828,563  14,976,900 15,365,496  16,117,375  16,388,736  16,464,653  16,512,562
6/30/2009   1,228,810  3,241,040  7,499,546  12,510,632  13,777,070  15,190,952 16,408,773  16,739,508  17,660,345  18,254,031
6/30/2010   1,817,135  5,384,659  9,393,463  11,672,672  13,875,869  14,195,201 14,662,193  14,770,048  15,163,669
6/30/2011   1,003,055  3,427,154 10,114,693  14,749,293  17,752,769  19,696,003 21,974,640  21,774,022
6/30/2012   1,091,965  4,145,249  8,274,879  12,660,205  12,974,691  14,294,615 14,990,446
6/30/2013   1,982,491  4,531,144  9,439,787  11,799,690  13,141,999  13,567,704
6/30/2014   1,908,027  5,549,273  9,707,596  11,599,787  16,271,752
6/30/2015   2,777,030  5,207,828  8,683,688  12,383,890
6/30/2016   1,940,446  6,103,017  8,495,629
6/30/2017   1,164,161  3,628,712
6/30/2018   3,566,353


A.Y.E.      147 Months  159 Months  171 Months  183 Months  195 Months  207 Months  219 Months  231 Months  243 Months
6/30/1999   26,676,588  26,723,979  26,711,216  26,711,216  26,711,216  26,711,216  26,711,216  26,711,216  26,711,216
6/30/2000   18,605,565  18,622,272  18,632,146  18,633,560  18,654,190  18,656,430  18,641,665  18,641,676
6/30/2001   19,145,952  19,376,299  20,684,592  19,643,303  20,544,293  20,458,752  20,508,740
6/30/2002   15,396,481  15,436,344  15,576,712  15,617,955  15,628,961  15,628,961
6/30/2003   12,920,483  12,913,094  12,913,094  12,913,094  12,913,100
6/30/2004   23,557,933  23,651,386  24,244,165  24,244,165
6/30/2005   18,542,587  18,556,855  18,564,193
6/30/2006   20,289,801  20,290,819
6/30/2007   14,576,133
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PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
FRINGE COVERAGE - OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

### Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 3,558,379 | 4,019,606 | 3,818,978 | 2,624,239 | 4,127,649 | 2,434,889 | 1,949,618 | 404,054 | 554,768 | 527,352 | 328,037 | 47,391 | -12,763 |
| 6/30/2000 | 2,777,138 | 3,147,795 | 2,944,787 | 1,012,856 | 1,349,772 | 730,376 | 633,533 | 1,726,693 | 997,846 | 425,445 | 211,004 | 16,707 | 9,874 |
| 6/30/2001 | 4,724,254 | 3,918,592 | 2,629,222 | 1,952,757 | 668,705 | 666,332 | 703,736 | 679,453 | 253,457 | 306,620 | 218,213 | 230,347 | 1,308,293 |
| 6/30/2002 | 5,275,939 | 3,568,999 | 1,322,828 | 1,384,206 | 1,243,431 | 163,697 | 312,706 | 123,997 | 144,872 | 61,432 | 55,453 | 39,863 | 140,368 |
| 6/30/2003 | 2,735,545 | 2,165,181 | 3,185,455 | 923,154 | 803,934 | 198,513 | 534,244 | 340,451 | 85,230 | 61,698 | 141,769 | -7,389 | 0 |
| 6/30/2004 | 3,260,420 | 4,509,504 | 5,436,622 | 7,241,009 | 3,256,546 | -3,861,179 | -34,711 | 938,464 | -33,948 | 1,382,510 | -263,359 | 93,453 | 592,779 |
| 6/30/2005 | 2,458,464 | 6,208,803 | 2,317,667 | 2,236,741 | 947,604 | 275,112 | 167,184 | 413,103 | 1,232,614 | 12,976 | 64,302 | 14,268 | 7,338 |
| 6/30/2006 | 3,487,792 | 5,537,923 | 5,078,630 | 2,064,626 | 1,482,442 | 600,778 | 137,550 | 395,182 | -146,667 | 222,571 | 64,396 | 1,018 | |
| 6/30/2007 | 2,332,348 | 2,794,301 | 2,040,492 | 1,717,992 | 1,786,252 | 824,050 | 750,118 | 108,505 | 36,895 | -28,809 | 111 | | |
| 6/30/2008 | 3,517,874 | 5,559,686 | 1,542,634 | 1,435,129 | 1,148,337 | 388,596 | 751,879 | 271,361 | 75,917 | 47,909 | | | |
| 6/30/2009 | 2,012,230 | 4,258,506 | 5,011,086 | 1,266,438 | 1,413,882 | 1,217,821 | 330,735 | 920,837 | 593,686 | | | | |
| 6/30/2010 | 3,567,524 | 4,008,804 | 2,279,209 | 2,203,197 | 319,332 | 466,992 | 107,855 | 393,621 | | | | | |
| 6/30/2011 | 2,424,099 | 6,687,539 | 4,634,600 | 3,003,476 | 1,943,234 | 2,278,637 | -200,618 | | | | | | |
| 6/30/2012 | 3,053,284 | 4,129,630 | 4,385,326 | 314,486 | 1,319,924 | 695,831 | | | | | | | |
| 6/30/2013 | 2,548,653 | 4,908,643 | 2,359,903 | 1,342,309 | 425,705 | | | | | | | | |
| 6/30/2014 | 3,641,246 | 4,158,323 | 1,892,191 | 4,671,965 | | | | | | | | | |
| 6/30/2015 | 2,430,798 | 3,475,860 | 3,700,202 | | | | | | | | | | |
| 6/30/2016 | 4,162,571 | 2,392,612 | | | | | | | | | | | |
| 6/30/2017 | 2,464,551 | | | | | | | | | | | | |

### 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.1461 | 0.1650 | 0.1568 | 0.1077 | 0.1694 | 0.1000 | 0.0800 | 0.0166 | 0.0228 | 0.0216 | 0.0135 | 0.0019 | -0.0005 |
| 6/30/2000 | 0.0999 | 0.1132 | 0.1059 | 0.0364 | 0.0486 | 0.0263 | 0.0228 | 0.0621 | 0.0359 | 0.0153 | 0.0076 | 0.0006 | 0.0004 |
| 6/30/2001 | 0.1647 | 0.1366 | 0.0917 | 0.0681 | 0.0233 | 0.0232 | 0.0245 | 0.0237 | 0.0088 | 0.0107 | 0.0076 | 0.0080 | 0.0456 |
| 6/30/2002 | 0.2233 | 0.1510 | 0.0560 | 0.0586 | 0.0526 | 0.0069 | 0.0132 | 0.0052 | 0.0061 | 0.0026 | 0.0023 | 0.0017 | 0.0059 |
| 6/30/2003 | 0.1405 | 0.1112 | 0.1636 | 0.0474 | 0.0413 | 0.0102 | 0.0274 | 0.0175 | 0.0044 | 0.0032 | 0.0073 | -0.0004 | 0.0000 |
| 6/30/2004 | 0.1117 | 0.1545 | 0.1862 | 0.2480 | 0.1115 | -0.1323 | -0.0012 | 0.0321 | -0.0012 | 0.0474 | -0.0090 | 0.0032 | 0.0203 |
| 6/30/2005 | 0.0956 | 0.2414 | 0.0901 | 0.0870 | 0.0368 | 0.0107 | 0.0065 | 0.0161 | 0.0479 | 0.0005 | 0.0025 | 0.0006 | 0.0003 |
| 6/30/2006 | 0.1162 | 0.1845 | 0.1692 | 0.0688 | 0.0494 | 0.0200 | 0.0046 | 0.0132 | -0.0049 | 0.0074 | 0.0021 | 0.0000 | |
| 6/30/2007 | 0.0912 | 0.1093 | 0.0798 | 0.0672 | 0.0699 | 0.0322 | 0.0293 | 0.0042 | 0.0014 | -0.0011 | 0.0000 | | |
| 6/30/2008 | 0.1802 | 0.2848 | 0.0790 | 0.0735 | 0.0588 | 0.0199 | 0.0385 | 0.0139 | 0.0039 | 0.0025 | | | |
| 6/30/2009 | 0.1155 | 0.2445 | 0.2877 | 0.0727 | 0.0812 | 0.0699 | 0.0190 | 0.0529 | 0.0341 | | | | |
| 6/30/2010 | 0.1972 | 0.2216 | 0.1260 | 0.1218 | 0.0177 | 0.0258 | 0.0060 | 0.0218 | | | | | |
| 6/30/2011 | 0.1516 | 0.4184 | 0.2899 | 0.1879 | 0.1216 | 0.1425 | -0.0126 | | | | | | |
| 6/30/2012 | 0.2085 | 0.2820 | 0.2994 | 0.0215 | 0.0901 | 0.0475 | | | | | | | |
| 6/30/2013 | 0.1723 | 0.3319 | 0.1596 | 0.0908 | 0.0288 | | | | | | | | |
| 6/30/2014 | 0.2027 | 0.2315 | 0.1053 | 0.2601 | | | | | | | | | |
| 6/30/2015 | 0.0991 | 0.1418 | 0.1509 | | | | | | | | | | |
| 6/30/2016 | 0.2031 | 0.1167 | | | | | | | | | | | |
| 6/30/2017 | 0.1453 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.1735 | 0.2184 | 0.2001 | 0.1335 | 0.0667 | 0.0477 | 0.0181 | 0.0163 | 0.0131 | 0.0035 | 0.0016 | 0.0008 | 0.0088 |

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

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 265,776,619 | 354,640,859 | 408,850,659 | 417,007,795 | 411,487,514 | 409,702,734 | 405,908,438 | 402,553,225 | 402,635,610 | 402,324,876 | 402,249,587 |
| 6/30/2000 | 264,701,100 | 360,293,030 | 405,283,001 | 411,555,112 | 411,805,350 | 407,320,073 | 401,240,200 | 398,919,452 | 398,288,309 | 398,127,265 | 397,992,079 |
| 6/30/2001 | 259,866,565 | 337,495,356 | 375,650,614 | 393,433,112 | 392,855,687 | 384,938,829 | 382,662,515 | 380,141,884 | 379,266,202 | 378,220,534 | 377,983,027 |
| 6/30/2002 | 236,748,991 | 294,211,984 | 348,638,274 | 359,821,206 | 355,438,679 | 351,196,583 | 347,883,397 | 347,350,373 | 346,915,946 | 346,340,868 | 346,843,691 |
| 6/30/2003 | 242,596,421 | 325,298,958 | 385,571,329 | 390,687,563 | 381,667,112 | 374,958,072 | 372,655,569 | 369,839,718 | 368,417,586 | 368,158,687 | 368,076,268 |
| 6/30/2004 | 271,171,191 | 360,421,350 | 388,676,185 | 393,973,786 | 389,382,654 | 385,054,872 | 382,390,024 | 380,900,165 | 380,586,666 | 380,050,005 | 379,812,778 |
| 6/30/2005 | 281,581,307 | 328,224,472 | 370,991,224 | 375,234,681 | 375,133,659 | 369,369,272 | 367,087,066 | 365,943,263 | 364,455,673 | 364,971,921 | 365,138,763 |
| 6/30/2006 | 260,559,241 | 340,670,144 | 379,911,564 | 391,189,935 | 385,490,359 | 378,314,782 | 374,840,489 | 373,741,439 | 373,231,901 | 373,108,662 | 372,758,548 |
| 6/30/2007 | 289,087,847 | 369,240,644 | 410,488,982 | 416,125,506 | 408,718,063 | 402,360,153 | 399,387,480 | 397,652,121 | 396,529,553 | 396,615,318 | 396,509,381 |
| 6/30/2008 | 308,799,897 | 385,768,551 | 431,589,562 | 436,240,228 | 429,028,774 | 423,071,887 | 420,780,844 | 419,140,184 | 418,991,694 | 418,259,484 | 418,074,724 |
| 6/30/2009 | 322,828,490 | 410,262,593 | 453,130,876 | 452,261,417 | 445,063,340 | 442,041,443 | 438,325,222 | 436,168,829 | 435,203,463 | 434,835,691 | |
| 6/30/2010 | 344,304,692 | 432,643,072 | 483,040,469 | 484,765,380 | 477,978,749 | 472,933,981 | 469,737,651 | 468,091,305 | 467,307,650 | | |
| 6/30/2011 | 371,406,074 | 468,102,258 | 519,548,413 | 527,413,155 | 519,127,861 | 513,707,668 | 509,816,935 | 507,751,142 | | | |
| 6/30/2012 | 317,567,050 | 404,562,760 | 451,194,247 | 450,759,321 | 448,351,635 | 444,389,955 | 443,096,985 | | | | |
| 6/30/2013 | 321,601,433 | 407,347,514 | 442,827,794 | 449,481,229 | 450,423,253 | 448,446,202 | | | | | |
| 6/30/2014 | 355,147,546 | 451,394,642 | 513,904,872 | 546,548,170 | 546,272,338 | | | | | | |
| 6/30/2015 | 317,071,384 | 429,957,402 | 515,518,922 | 543,899,067 | | | | | | | |
| 6/30/2016 | 302,051,651 | 423,690,080 | 501,801,008 | | | | | | | | |
| 6/30/2017 | 331,479,022 | 459,629,251 | | | | | | | | | |
| 6/30/2018 | 373,737,111 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 402,914,164 | 403,148,050 | 404,773,634 | 405,321,136 | 405,113,309 | 403,494,399 | 403,261,089 | 403,234,291 | 403,229,540 |
| 6/30/2000 | 398,273,395 | 398,195,568 | 397,984,146 | 398,360,499 | 397,974,046 | 397,906,497 | 397,947,683 | 397,857,862 | |
| 6/30/2001 | 378,264,945 | 378,304,156 | 378,777,657 | 379,145,897 | 379,342,120 | 379,168,697 | 379,214,026 | | |
| 6/30/2002 | 346,405,822 | 346,703,240 | 347,155,312 | 346,708,563 | 346,903,134 | 346,933,166 | | | |
| 6/30/2003 | 368,111,350 | 368,203,835 | 368,333,943 | 368,301,677 | 368,300,032 | | | | |
| 6/30/2004 | 380,014,197 | 379,957,437 | 379,975,879 | 379,867,933 | | | | | |
| 6/30/2005 | 365,008,068 | 365,223,018 | 365,560,536 | | | | | | |
| 6/30/2006 | 372,510,098 | 372,288,240 | | | | | | | |
| 6/30/2007 | 396,346,058 | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.334 | 1.153 | 1.020 | 0.987 | 0.996 | 0.991 | 0.992 | 1.000 | 0.999 | 1.000 | 1.002 |
| 6/30/2000 | 1.361 | 1.125 | 1.015 | 1.001 | 0.989 | 0.985 | 0.994 | 0.998 | 1.000 | 1.000 | 1.001 |
| 6/30/2001 | 1.299 | 1.113 | 1.047 | 0.999 | 0.980 | 0.994 | 0.993 | 0.998 | 0.997 | 0.999 | 1.001 |
| 6/30/2002 | 1.243 | 1.185 | 1.032 | 0.988 | 0.988 | 0.982 | 0.991 | 0.998 | 0.999 | 1.001 | 0.999 |
| 6/30/2003 | 1.341 | 1.185 | 1.013 | 0.977 | 0.982 | 0.994 | 0.992 | 0.996 | 0.999 | 1.000 | 1.000 |
| 6/30/2004 | 1.329 | 1.078 | 1.014 | 0.988 | 0.989 | 0.993 | 0.996 | 0.999 | 0.999 | 0.999 | 1.001 |
| 6/30/2005 | 1.166 | 1.130 | 1.011 | 1.000 | 0.985 | 0.994 | 0.997 | 0.996 | 1.001 | 1.000 | 1.000 |
| 6/30/2006 | 1.307 | 1.115 | 1.030 | 0.985 | 0.981 | 0.991 | 0.997 | 0.999 | 1.000 | 0.999 | 0.999 |
| 6/30/2007 | 1.277 | 1.112 | 1.014 | 0.982 | 0.984 | 0.993 | 0.996 | 0.997 | 1.000 | 1.000 | 1.000 |
| 6/30/2008 | 1.249 | 1.119 | 1.011 | 0.983 | 0.986 | 0.995 | 0.996 | 1.000 | 0.998 | 1.000 | |
| 6/30/2009 | 1.271 | 1.104 | 0.998 | 0.984 | 0.993 | 0.992 | 0.995 | 0.998 | 0.999 | | |
| 6/30/2010 | 1.257 | 1.116 | 1.004 | 0.986 | 0.989 | 0.993 | 0.996 | 0.998 | | | |
| 6/30/2011 | 1.260 | 1.110 | 1.015 | 0.984 | 0.990 | 0.992 | 0.996 | | | | |
| 6/30/2012 | 1.274 | 1.115 | 0.999 | 0.995 | 0.991 | 0.997 | | | | | |
| 6/30/2013 | 1.267 | 1.087 | 1.015 | 1.002 | 0.996 | | | | | | |
| 6/30/2014 | 1.271 | 1.138 | 1.064 | 0.999 | | | | | | | |
| 6/30/2015 | 1.356 | 1.199 | 1.055 | | | | | | | | |
| 6/30/2016 | 1.403 | 1.184 | | | | | | | | | |
| 6/30/2017 | 1.387 | | | | | | | | | | |
| 3 Yr Mean | 1.382 | 1.174 | 1.045 | 0.999 | 0.992 | 0.994 | 0.996 | 0.999 | 0.999 | 1.000 | 1.000 |
| Best 3/5 | 1.338 | 1.146 | 1.028 | 0.993 | 0.991 | 0.993 | 0.996 | 0.998 | 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 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.001 | 1.004 | 1.001 | 0.999 | 0.996 | 0.999 | 1.000 | 1.000 |
| 6/30/2000 | 1.000 | 0.999 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 * |
| 6/30/2001 | 1.000 | 1.001 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 6/30/2002 | 1.001 | 1.001 | 0.999 | 1.001 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2004 | 1.000 | 1.000 | 1.000 | | | | | |
| 6/30/2005 | 1.001 | 1.001 | | | | | | |
| 6/30/2006 | 0.999 | | | | | | | |
| 3 Yr Mean | 1.000 | 1.000 | 1.000 | 1.001 | 1.000 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| Best 3/5 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 0.991 | 0.993 | 0.996 | 0.998 | 1.000 | 1.000 | 1.000 |
| 6/30/2015 | | | | 0.993 | 0.991 | 0.993 | 0.996 | 0.998 | 1.000 | 1.000 | 1.000 |
| 6/30/2016 | | | 1.028 | 0.993 | 0.991 | 0.993 | 0.996 | 0.998 | 1.000 | 1.000 | 1.000 |
| 6/30/2017 | | 1.146 | 1.028 | 0.993 | 0.991 | 0.993 | 0.996 | 0.998 | 1.000 | 1.000 | 1.000 |
| 6/30/2018 | 1.338 | 1.146 | 1.028 | 0.993 | 0.991 | 0.993 | 0.996 | 0.998 | 1.000 | 1.000 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.979 |
| 6/30/2015 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.972 |
| 6/30/2016 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.000 |
| 6/30/2017 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.145 |
| 6/30/2018 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.533 |

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

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

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 10,187,718 | 13,065,672 | 15,507,178 | 16,791,768 | 16,768,693 | 16,262,054 | 16,328,171 | 16,952,451 | 16,423,029 | 16,582,326 | 16,519,827 |
| 6/30/2000 | 10,315,250 | 15,773,833 | 18,523,223 | 17,562,558 | 16,736,120 | 17,144,903 | 17,129,199 | 16,704,132 | 16,658,686 | 16,643,685 | 16,624,935 |
| 6/30/2001 | 13,977,210 | 20,796,649 | 24,339,109 | 24,655,137 | 24,189,973 | 24,812,009 | 24,693,837 | 24,519,673 | 24,535,614 | 24,455,207 | 24,555,206 |
| 6/30/2002 | 14,032,038 | 20,135,182 | 20,448,154 | 20,477,178 | 21,221,964 | 20,865,776 | 21,058,664 | 20,787,909 | 20,954,434 | 20,864,221 | 20,864,220 |
| 6/30/2003 | 17,805,703 | 19,874,088 | 22,480,767 | 23,561,150 | 23,860,469 | 23,379,486 | 23,107,377 | 22,910,185 | 22,835,342 | 22,863,383 | 22,979,104 |
| 6/30/2004 | 18,997,499 | 27,250,262 | 25,843,206 | 28,032,736 | 26,758,110 | 25,897,117 | 25,164,852 | 25,052,105 | 24,986,379 | 25,147,913 | 25,179,786 |
| 6/30/2005 | 16,070,150 | 25,386,668 | 25,924,175 | 23,928,839 | 22,273,239 | 21,483,194 | 21,071,047 | 20,871,113 | 20,866,113 | 20,750,139 | 20,750,136 |
| 6/30/2006 | 15,776,335 | 19,891,740 | 22,651,492 | 22,301,114 | 21,916,905 | 21,810,622 | 21,991,815 | 22,041,925 | 22,159,323 | 22,081,117 | 22,151,117 |
| 6/30/2007 | 15,893,417 | 21,511,978 | 24,606,791 | 25,249,325 | 24,498,549 | 23,922,689 | 23,641,221 | 23,748,763 | 23,738,559 | 23,739,058 | 23,694,058 |
| 6/30/2008 | 18,281,179 | 22,541,064 | 25,371,379 | 25,551,760 | 25,296,769 | 24,757,983 | 24,817,854 | 24,628,137 | 24,479,802 | 24,469,616 | 24,389,329 |
| 6/30/2009 | 17,149,939 | 20,983,647 | 21,779,656 | 23,565,199 | 22,931,172 | 22,611,223 | 22,637,451 | 22,490,615 | 22,525,837 | 22,494,983 | |
| 6/30/2010 | 13,542,401 | 14,300,352 | 17,060,322 | 17,860,288 | 18,498,129 | 18,139,246 | 18,097,841 | 17,962,857 | 17,978,104 | | |
| 6/30/2011 | 11,889,908 | 16,665,725 | 19,061,883 | 19,778,237 | 19,513,299 | 19,331,773 | 19,076,905 | 19,067,040 | | | |
| 6/30/2012 | 12,253,698 | 16,061,733 | 17,516,915 | 17,681,809 | 17,896,417 | 17,645,777 | 17,965,154 | | | | |
| 6/30/2013 | 12,581,210 | 15,971,861 | 17,560,175 | 18,145,933 | 18,495,603 | 18,500,025 | | | | | |
| 6/30/2014 | 15,174,344 | 18,582,003 | 21,635,792 | 23,089,490 | 23,565,048 | | | | | | |
| 6/30/2015 | 15,688,931 | 21,552,523 | 25,329,072 | 28,875,165 | | | | | | | |
| 6/30/2016 | 17,585,444 | 22,461,494 | 28,383,835 | | | | | | | | |
| 6/30/2017 | 15,191,607 | 24,269,350 | | | | | | | | | |
| 6/30/2018 | 18,588,056 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 16,481,229 | 16,481,228 | 16,481,228 | 16,579,228 | 16,579,228 | 16,579,228 | 16,579,228 | 16,587,838 | 16,579,228 |
| 6/30/2000 | 16,624,935 | 16,625,185 | 16,825,185 | 16,825,185 | 16,820,185 | 16,820,185 | 16,921,185 | 16,921,185 | |
| 6/30/2001 | 24,535,457 | 24,540,457 | 24,540,456 | 24,440,456 | 24,440,456 | 24,540,456 | 24,540,458 | | |
| 6/30/2002 | 20,914,219 | 21,069,718 | 21,056,179 | 21,281,718 | 21,326,381 | 21,326,772 | | | |
| 6/30/2003 | 22,905,155 | 22,898,787 | 22,892,094 | 22,892,094 | 22,908,094 | | | | |
| 6/30/2004 | 25,155,976 | 25,178,477 | 25,228,476 | 25,228,476 | | | | | |
| 6/30/2005 | 20,755,136 | 20,750,136 | 20,750,161 | | | | | | |
| 6/30/2006 | 22,051,117 | 22,151,117 | | | | | | | |
| 6/30/2007 | 23,576,888 | | | | | | | | |

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

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.282 | 1.187 | 1.083 | 0.999 | 0.970 | 1.004 | 1.038 | 0.969 | 1.010 | 0.996 | 0.998 |
| 6/30/2000 | 1.529 | 1.174 | 0.948 | 0.953 | 1.024 | 0.999 | 0.975 | 0.997 | 0.999 | 0.999 | 1.000 |
| 6/30/2001 | 1.488 | 1.170 | 1.013 | 0.981 | 1.026 | 0.995 | 0.993 | 1.001 | 0.997 | 1.004 | 0.999 |
| 6/30/2002 | 1.435 | 1.016 | 1.001 | 1.036 | 0.983 | 1.009 | 0.987 | 1.008 | 0.996 | 1.000 | 1.002 |
| 6/30/2003 | 1.116 | 1.131 | 1.048 | 1.013 | 0.980 | 0.988 | 0.991 | 0.997 | 1.001 | 1.005 | 0.997 |
| 6/30/2004 | 1.434 | 0.948 | 1.085 | 0.955 | 0.968 | 0.972 | 0.996 | 0.997 | 1.006 | 1.001 | 0.999 |
| 6/30/2005 | 1.580 | 1.021 | 0.923 | 0.931 | 0.965 | 0.981 | 0.991 | 1.000 | 0.994 | 1.000 | 1.000 |
| 6/30/2006 | 1.261 | 1.139 | 0.985 | 0.983 | 0.995 | 1.008 | 1.002 | 1.005 | 0.996 | 1.003 | 0.995 |
| 6/30/2007 | 1.354 | 1.144 | 1.026 | 0.970 | 0.976 | 0.988 | 1.005 | 1.000 | 1.000 | 0.998 | 0.995 |
| 6/30/2008 | 1.233 | 1.126 | 1.007 | 0.990 | 0.979 | 1.002 | 0.992 | 0.994 | 1.000 | 0.997 | |
| 6/30/2009 | 1.224 | 1.038 | 1.082 | 0.973 | 0.986 | 1.001 | 0.994 | 1.002 | 0.999 | | |
| 6/30/2010 | 1.056 | 1.193 | 1.047 | 1.036 | 0.981 | 0.998 | 0.993 | 1.001 | | | |
| 6/30/2011 | 1.402 | 1.144 | 1.038 | 0.987 | 0.991 | 0.987 | 0.999 | | | | |
| 6/30/2012 | 1.311 | 1.091 | 1.009 | 1.012 | 0.986 | 1.018 | | | | | |
| 6/30/2013 | 1.270 | 1.099 | 1.033 | 1.019 | 1.000 | | | | | | |
| 6/30/2014 | 1.225 | 1.164 | 1.067 | 1.021 | | | | | | | |
| 6/30/2015 | 1.374 | 1.175 | 1.140 | | | | | | | | |
| 6/30/2016 | 1.277 | 1.264 | | | | | | | | | |
| 6/30/2017 | 1.598 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.416 | 1.201 | 1.080 | 1.017 | 0.992 | 1.001 | 0.995 | 0.999 | 1.000 | 0.999 | 0.997 |
| | | | | | | | | | | | |
| Best 3/5 | 1.307 | 1.146 | 1.046 | 1.017 | 0.988 | 1.000 | 0.995 | 1.001 | 0.998 | 1.000 | 0.997 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.000 | 1.000 | 1.006 | 1.000 | 1.000 | 1.000 | 1.001 | 0.999 |
| 6/30/2000 | 1.000 | 1.012 | 1.000 | 1.000 | 1.000 | 1.006 | 1.000 | 1.000 * |
| 6/30/2001 | 1.000 | 1.000 | 0.996 | 1.000 | 1.004 | 1.000 | 1.000 * | 1.000 * |
| 6/30/2002 | 1.007 | 0.999 | 1.011 | 1.002 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 1.000 * | 1.000 * | 1.000 * |
| 6/30/2004 | 1.001 | 1.002 | 1.000 | | | | | |
| 6/30/2005 | 1.000 | 1.000 | | | | | | |
| 6/30/2006 | 1.005 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.002 | 1.001 | 1.004 | 1.001 | 1.001 @ | 1.002 @ | 1.001 @ | 0.999 @ |
| | | | | | | | | |
| Best 3/5 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 0.988 | 1.000 | 0.995 | 1.001 | 0.998 | 1.000 | 0.997 |
| 6/30/2015 | | | | 1.017 | 0.988 | 1.000 | 0.995 | 1.001 | 0.998 | 1.000 | 0.997 |
| 6/30/2016 | | | 1.046 | 1.017 | 0.988 | 1.000 | 0.995 | 1.001 | 0.998 | 1.000 | 0.997 |
| 6/30/2017 | | 1.146 | 1.046 | 1.017 | 0.988 | 1.000 | 0.995 | 1.001 | 0.998 | 1.000 | 0.997 |
| 6/30/2018 | 1.307 | 1.146 | 1.046 | 1.017 | 0.988 | 1.000 | 0.995 | 1.001 | 0.998 | 1.000 | 0.997 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.981 |
| 6/30/2015 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.998 |
| 6/30/2016 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.044 |
| 6/30/2017 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.196 |
| 6/30/2018 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.563 |

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

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

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 33,103,760 | 67,456,378 | 103,824,915 | 120,068,343 | 129,449,860 | 137,020,582 | 138,644,616 | 143,694,936 | 145,028,531 | 146,571,749 | 149,336,106 |
| 6/30/2000 | 33,891,496 | 68,611,654 | 100,394,172 | 123,304,653 | 135,316,563 | 141,041,891 | 145,696,646 | 147,748,339 | 150,155,054 | 151,469,063 | 151,676,971 |
| 6/30/2001 | 38,279,048 | 69,008,389 | 101,576,617 | 123,564,557 | 138,152,648 | 149,189,211 | 152,421,388 | 154,693,960 | 156,279,265 | 159,090,189 | 160,550,868 |
| 6/30/2002 | 37,092,759 | 61,897,990 | 101,868,537 | 124,300,674 | 143,712,241 | 149,528,846 | 155,032,573 | 157,615,835 | 158,349,239 | 160,020,708 | 159,964,605 |
| 6/30/2003 | 37,615,775 | 71,378,236 | 109,970,166 | 144,111,003 | 159,606,765 | 164,752,226 | 168,723,005 | 170,296,960 | 172,072,917 | 173,489,783 | 173,595,550 |
| 6/30/2004 | 36,202,818 | 71,493,657 | 115,532,164 | 143,863,301 | 153,115,194 | 159,467,031 | 161,548,204 | 163,192,725 | 164,096,888 | 165,408,987 | 166,222,769 |
| 6/30/2005 | 33,843,251 | 70,622,251 | 114,844,335 | 143,561,722 | 157,109,731 | 163,549,781 | 166,981,436 | 169,941,031 | 171,279,852 | 172,899,529 | 173,382,369 |
| 6/30/2006 | 28,287,758 | 70,566,972 | 113,047,542 | 144,675,779 | 157,477,861 | 164,916,415 | 169,470,678 | 169,109,377 | 170,730,409 | 172,218,180 | 172,850,145 |
| 6/30/2007 | 31,029,675 | 74,601,403 | 118,538,861 | 153,107,615 | 168,999,133 | 175,798,232 | 178,489,146 | 180,011,964 | 183,280,473 | 184,103,292 | 184,698,042 |
| 6/30/2008 | 31,098,586 | 75,580,666 | 133,615,352 | 174,508,283 | 194,800,918 | 204,340,120 | 208,441,631 | 211,062,499 | 212,246,696 | 211,227,811 | 212,056,966 |
| 6/30/2009 | 37,113,542 | 84,036,418 | 137,373,952 | 181,897,991 | 198,905,331 | 207,497,717 | 211,996,555 | 215,764,682 | 217,954,333 | 218,487,160 | |
| 6/30/2010 | 43,968,991 | 93,663,794 | 154,741,479 | 190,142,476 | 208,583,120 | 219,368,962 | 223,171,974 | 224,522,297 | 227,522,781 | | |
| 6/30/2011 | 48,670,872 | 105,720,042 | 171,916,729 | 214,905,098 | 234,465,822 | 243,297,308 | 248,054,213 | 249,951,165 | | | |
| 6/30/2012 | 44,226,689 | 94,780,536 | 156,116,611 | 197,300,903 | 220,515,019 | 230,370,778 | 235,578,694 | | | | |
| 6/30/2013 | 45,188,102 | 99,041,546 | 157,065,266 | 204,223,673 | 229,568,984 | 236,953,609 | | | | | |
| 6/30/2014 | 54,083,092 | 117,211,137 | 189,076,134 | 243,680,410 | 267,734,429 | | | | | | |
| 6/30/2015 | 48,070,025 | 109,903,872 | 182,070,995 | 232,472,547 | | | | | | | |
| 6/30/2016 | 48,540,710 | 113,217,096 | 184,377,019 | | | | | | | | |
| 6/30/2017 | 47,285,263 | 104,275,924 | | | | | | | | | |
| 6/30/2018 | 50,860,222 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 149,463,376 | 150,785,736 | 151,903,594 | 152,613,931 | 153,510,516 | 153,359,217 | 153,325,508 | 153,330,126 | 153,608,084 |
| 6/30/2000 | 153,852,228 | 154,638,112 | 154,624,899 | 154,945,531 | 156,259,427 | 155,811,754 | 155,886,928 | 156,782,261 | |
| 6/30/2001 | 160,527,457 | 161,542,572 | 163,082,727 | 165,067,398 | 165,575,086 | 165,696,244 | 165,703,849 | | |
| 6/30/2002 | 160,930,006 | 162,491,394 | 162,583,229 | 163,269,954 | 163,393,871 | 163,756,892 | | | |
| 6/30/2003 | 174,603,886 | 175,228,420 | 175,685,408 | 175,583,279 | 175,998,623 | | | | |
| 6/30/2004 | 166,815,902 | 167,648,845 | 167,995,260 | 168,653,144 | | | | | |
| 6/30/2005 | 173,216,644 | 174,005,161 | 176,029,607 | | | | | | |
| 6/30/2006 | 173,685,084 | 173,793,462 | | | | | | | |
| 6/30/2007 | 184,613,181 | | | | | | | | |

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

Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 34,352,618 | 36,368,537 | 16,243,428 | 9,381,517 | 7,570,722 | 1,624,034 | 5,050,320 | 1,333,595 | 1,543,218 | 2,764,357 | 127,270 | 1,322,360 | 1,117,858 |
| 6/30/2000 | 34,720,158 | 31,782,518 | 22,910,481 | 12,011,910 | 5,725,328 | 4,654,755 | 2,051,693 | 2,406,715 | 1,314,009 | 207,908 | 2,175,257 | 785,884 | -13,213 |
| 6/30/2001 | 30,729,341 | 32,568,228 | 21,987,940 | 14,588,091 | 11,036,563 | 3,232,177 | 2,272,572 | 1,585,305 | 2,810,924 | 1,460,679 | -23,411 | 1,015,115 | 1,540,155 |
| 6/30/2002 | 24,805,231 | 39,970,547 | 22,432,137 | 19,411,567 | 5,816,605 | 5,503,727 | 2,583,262 | 733,404 | 1,671,469 | -56,103 | 965,401 | 1,561,388 | 91,835 |
| 6/30/2003 | 33,762,461 | 38,591,930 | 34,140,837 | 15,495,762 | 5,145,461 | 3,970,779 | 1,573,955 | 1,775,957 | 1,416,866 | 105,767 | 1,008,336 | 624,534 | 456,988 |
| 6/30/2004 | 35,290,839 | 44,038,507 | 28,331,137 | 9,251,893 | 6,351,837 | 2,081,173 | 1,644,521 | 904,163 | 1,312,099 | 813,782 | 593,133 | 832,943 | 346,415 |
| 6/30/2005 | 36,779,000 | 44,222,084 | 28,717,387 | 13,548,009 | 6,440,050 | 3,431,655 | 2,959,595 | 1,338,821 | 1,619,677 | 482,840 | -165,725 | 788,517 | 2,024,446 |
| 6/30/2006 | 42,279,214 | 42,480,570 | 31,628,237 | 12,802,082 | 7,438,554 | 4,554,263 | -361,301 | 1,621,032 | 1,487,771 | 631,965 | 834,939 | 108,378 | |
| 6/30/2007 | 43,571,728 | 43,937,458 | 34,568,754 | 15,891,518 | 6,799,099 | 2,690,914 | 1,522,818 | 3,268,509 | 822,819 | 594,750 | -84,861 | | |
| 6/30/2008 | 44,482,080 | 58,034,686 | 40,892,931 | 20,292,635 | 9,539,202 | 4,101,511 | 2,620,868 | 1,184,197 | -1,018,885 | 829,155 | | | |
| 6/30/2009 | 46,922,876 | 53,337,534 | 44,524,039 | 17,007,340 | 8,592,386 | 4,498,838 | 3,768,127 | 2,189,651 | 532,827 | | | | |
| 6/30/2010 | 49,694,803 | 61,077,685 | 35,400,997 | 18,440,644 | 10,785,842 | 3,803,012 | 1,350,323 | 3,000,484 | | | | | |
| 6/30/2011 | 57,049,170 | 66,196,687 | 42,988,369 | 19,560,724 | 8,831,486 | 4,756,905 | 1,896,952 | | | | | | |
| 6/30/2012 | 50,553,847 | 61,336,075 | 41,184,292 | 23,214,116 | 9,855,759 | 5,207,916 | | | | | | | |
| 6/30/2013 | 53,853,444 | 58,023,720 | 47,158,407 | 25,345,311 | 7,384,625 | | | | | | | | |
| 6/30/2014 | 63,128,045 | 71,864,997 | 54,604,276 | 24,054,019 | | | | | | | | | |
| 6/30/2015 | 61,833,847 | 72,167,123 | 50,401,552 | | | | | | | | | | |
| 6/30/2016 | 64,676,386 | 71,159,923 | | | | | | | | | | | |
| 6/30/2017 | 56,990,661 | | | | | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.0610 | 0.0645 | 0.0288 | 0.0166 | 0.0134 | 0.0029 | 0.0090 | 0.0024 | 0.0027 | 0.0049 | 0.0002 | 0.0023 | 0.0020 |
| 6/30/2000 | 0.0627 | 0.0574 | 0.0414 | 0.0217 | 0.0103 | 0.0084 | 0.0037 | 0.0043 | 0.0024 | 0.0004 | 0.0039 | 0.0014 | 0.0000 |
| 6/30/2001 | 0.0563 | 0.0596 | 0.0403 | 0.0267 | 0.0202 | 0.0059 | 0.0042 | 0.0029 | 0.0051 | 0.0027 | 0.0000 | 0.0019 | 0.0028 |
| 6/30/2002 | 0.0483 | 0.0779 | 0.0437 | 0.0378 | 0.0113 | 0.0107 | 0.0050 | 0.0014 | 0.0033 | -0.0001 | 0.0019 | 0.0030 | 0.0002 |
| 6/30/2003 | 0.0624 | 0.0713 | 0.0631 | 0.0286 | 0.0095 | 0.0073 | 0.0029 | 0.0033 | 0.0026 | 0.0002 | 0.0019 | 0.0012 | 0.0008 |
| 6/30/2004 | 0.0642 | 0.0801 | 0.0515 | 0.0168 | 0.0115 | 0.0038 | 0.0030 | 0.0016 | 0.0024 | 0.0015 | 0.0011 | 0.0015 | 0.0006 |
| 6/30/2005 | 0.0675 | 0.0812 | 0.0527 | 0.0249 | 0.0118 | 0.0063 | 0.0054 | 0.0025 | 0.0030 | 0.0009 | -0.0003 | 0.0014 | 0.0037 |
| 6/30/2006 | 0.0764 | 0.0767 | 0.0571 | 0.0231 | 0.0134 | 0.0082 | -0.0007 | 0.0029 | 0.0027 | 0.0011 | 0.0015 | 0.0002 | |
| 6/30/2007 | 0.0726 | 0.0732 | 0.0576 | 0.0265 | 0.0113 | 0.0045 | 0.0025 | 0.0054 | 0.0014 | 0.0010 | -0.0001 | | |
| 6/30/2008 | 0.0692 | 0.0902 | 0.0636 | 0.0316 | 0.0148 | 0.0064 | 0.0041 | 0.0018 | -0.0016 | 0.0013 | | | |
| 6/30/2009 | 0.0708 | 0.0805 | 0.0672 | 0.0257 | 0.0130 | 0.0068 | 0.0057 | 0.0033 | 0.0008 | | | | |
| 6/30/2010 | 0.0691 | 0.0849 | 0.0492 | 0.0256 | 0.0150 | 0.0053 | 0.0019 | 0.0042 | | | | | |
| 6/30/2011 | 0.0741 | 0.0860 | 0.0558 | 0.0254 | 0.0115 | 0.0062 | 0.0025 | | | | | | |
| 6/30/2012 | 0.0711 | 0.0863 | 0.0579 | 0.0327 | 0.0139 | 0.0073 | | | | | | | |
| 6/30/2013 | 0.0756 | 0.0815 | 0.0662 | 0.0356 | 0.0104 | | | | | | | | |
| 6/30/2014 | 0.0730 | 0.0831 | 0.0631 | 0.0278 | | | | | | | | | |
| 6/30/2015 | 0.0725 | 0.0846 | 0.0591 | | | | | | | | | | |
| 6/30/2016 | 0.0769 | 0.0846 | | | | | | | | | | | |
| 6/30/2017 | 0.0668 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0737 | 0.0841 | 0.0601 | 0.0287 | 0.0128 | 0.0064 | 0.0030 | 0.0035 | 0.0016 | 0.0011 | 0.0008 | 0.0014 | 0.0014 |

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

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 42,024,111 | 47,824,085 | 53,508,528 | 50,525,445 | 52,728,779 | 51,906,972 | 51,148,296 | 50,707,319 | 51,248,301 | 51,434,737 | 51,516,951 |
| 6/30/2000 | 46,254,366 | 56,635,730 | 52,947,371 | 55,216,621 | 54,487,586 | 54,629,270 | 54,500,945 | 54,297,386 | 54,538,632 | 54,989,054 | 55,079,902 |
| 6/30/2001 | 42,463,643 | 42,699,221 | 48,627,642 | 49,230,760 | 50,041,636 | 49,648,506 | 50,104,098 | 50,348,326 | 50,762,519 | 51,369,516 | 51,868,987 |
| 6/30/2002 | 34,857,462 | 40,384,962 | 41,687,376 | 43,206,007 | 43,804,080 | 44,433,815 | 45,212,200 | 45,381,997 | 45,801,618 | 45,969,404 | 46,289,400 |
| 6/30/2003 | 35,643,064 | 37,830,121 | 40,544,794 | 40,164,132 | 42,712,934 | 42,904,664 | 42,892,913 | 43,226,378 | 42,729,338 | 43,225,997 | 43,563,220 |
| 6/30/2004 | 32,769,384 | 37,241,138 | 38,629,914 | 40,110,462 | 41,876,245 | 42,296,683 | 42,265,287 | 42,464,290 | 42,454,942 | 42,666,277 | 42,729,574 |
| 6/30/2005 | 32,366,326 | 33,996,631 | 37,352,272 | 38,532,050 | 39,357,717 | 39,662,315 | 39,806,474 | 40,014,506 | 40,421,339 | 40,930,045 | 40,749,550 |
| 6/30/2006 | 31,004,820 | 33,894,256 | 35,711,245 | 36,276,917 | 36,685,530 | 37,780,950 | 38,423,121 | 38,559,023 | 38,681,165 | 38,462,260 | 38,568,300 |
| 6/30/2007 | 33,155,573 | 36,728,987 | 39,024,630 | 39,640,659 | 40,191,118 | 40,317,900 | 40,495,492 | 41,211,059 | 41,951,217 | 41,863,505 | 41,959,306 |
| 6/30/2008 | 38,672,922 | 43,131,023 | 44,467,422 | 44,460,744 | 45,129,934 | 46,232,724 | 46,975,117 | 47,239,295 | 47,484,919 | 47,527,169 | 47,598,542 |
| 6/30/2009 | 40,468,120 | 41,846,249 | 43,878,150 | 44,169,780 | 44,169,851 | 44,584,047 | 44,487,262 | 44,399,996 | 44,594,033 | 44,895,278 | |
| 6/30/2010 | 40,293,230 | 45,116,674 | 47,599,602 | 48,458,973 | 49,319,560 | 49,485,476 | 49,510,466 | 49,407,039 | 49,714,567 | | |
| 6/30/2011 | 47,337,581 | 51,177,881 | 51,985,690 | 52,612,747 | 52,511,277 | 52,898,313 | 53,209,877 | 53,729,142 | | | |
| 6/30/2012 | 45,683,874 | 49,289,141 | 51,198,277 | 51,590,643 | 51,990,125 | 52,191,325 | 53,058,242 | | | | |
| 6/30/2013 | 42,695,024 | 47,038,118 | 48,952,481 | 50,558,061 | 51,121,547 | 51,969,611 | | | | | |
| 6/30/2014 | 50,522,502 | 53,111,982 | 54,402,005 | 56,397,957 | 57,078,785 | | | | | | |
| 6/30/2015 | 48,497,773 | 52,401,630 | 54,166,756 | 57,348,055 | | | | | | | |
| 6/30/2016 | 41,057,622 | 46,125,828 | 52,132,521 | | | | | | | | |
| 6/30/2017 | 45,461,904 | 52,431,262 | | | | | | | | | |
| 6/30/2018 | 46,509,159 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 51,567,258 | 51,617,733 | 51,587,174 | 51,632,220 | 51,840,211 | 52,068,603 | 52,155,899 | 52,362,278 | 52,380,278 |
| 6/30/2000 | 54,820,558 | 54,794,529 | 54,932,113 | 55,103,544 | 55,128,002 | 55,113,040 | 55,467,703 | 55,308,749 | |
| 6/30/2001 | 52,071,474 | 52,215,889 | 52,329,535 | 52,328,210 | 52,454,815 | 52,588,312 | 52,560,069 | | |
| 6/30/2002 | 46,575,360 | 46,403,193 | 46,323,870 | 46,552,813 | 46,595,959 | 46,703,394 | | | |
| 6/30/2003 | 43,553,290 | 43,633,564 | 43,711,575 | 43,752,582 | 43,768,832 | | | | |
| 6/30/2004 | 43,034,775 | 43,138,842 | 43,114,248 | 43,202,951 | | | | | |
| 6/30/2005 | 40,687,014 | 40,570,471 | 40,473,050 | | | | | | |
| 6/30/2006 | 38,641,990 | 38,531,302 | | | | | | | |
| 6/30/2007 | 41,805,828 | | | | | | | | |

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

Link Ratios

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.138 | 1.119 | 0.944 | 1.044 | 0.984 | 0.985 | 0.991 | 1.011 | 1.004 | 1.002 | 1.001 |
| 6/30/2000 | 1.224 | 0.935 | 1.043 | 0.987 | 1.003 | 0.998 | 0.996 | 1.004 | 1.008 | 1.002 | 0.995 |
| 6/30/2001 | 1.006 | 1.139 | 1.012 | 1.016 | 0.992 | 1.009 | 1.005 | 1.008 | 1.012 | 1.010 | 1.004 |
| 6/30/2002 | 1.159 | 1.032 | 1.036 | 1.014 | 1.014 | 1.018 | 1.004 | 1.009 | 1.004 | 1.007 | 1.006 |
| 6/30/2003 | 1.061 | 1.072 | 0.991 | 1.063 | 1.004 | 1.000 | 1.008 | 0.989 | 1.012 | 1.008 | 1.000 |
| 6/30/2004 | 1.136 | 1.037 | 1.038 | 1.044 | 1.010 | 0.999 | 1.005 | 1.000 | 1.005 | 1.001 | 1.007 |
| 6/30/2005 | 1.050 | 1.099 | 1.032 | 1.021 | 1.008 | 1.004 | 1.005 | 1.010 | 1.013 | 0.996 | 0.998 |
| 6/30/2006 | 1.093 | 1.054 | 1.016 | 1.011 | 1.030 | 1.017 | 1.004 | 1.003 | 0.994 | 1.003 | 1.002 |
| 6/30/2007 | 1.108 | 1.063 | 1.016 | 1.014 | 1.003 | 1.004 | 1.018 | 1.018 | 0.998 | 1.002 | 0.996 |
| 6/30/2008 | 1.115 | 1.031 | 1.000 | 1.015 | 1.024 | 1.016 | 1.006 | 1.005 | 1.001 | 1.002 | |
| 6/30/2009 | 1.034 | 1.049 | 1.007 | 1.000 | 1.009 | 0.998 | 0.998 | 1.004 | 1.007 | | |
| 6/30/2010 | 1.120 | 1.055 | 1.018 | 1.018 | 1.003 | 1.001 | 0.998 | 1.006 | | | |
| 6/30/2011 | 1.081 | 1.016 | 1.012 | 0.998 | 1.007 | 1.006 | 1.010 | | | | |
| 6/30/2012 | 1.079 | 1.039 | 1.008 | 1.008 | 1.004 | 1.017 | | | | | |
| 6/30/2013 | 1.102 | 1.041 | 1.033 | 1.011 | 1.017 | | | | | | |
| 6/30/2014 | 1.051 | 1.024 | 1.037 | 1.012 | | | | | | | |
| 6/30/2015 | 1.080 | 1.034 | 1.059 | | | | | | | | |
| 6/30/2016 | 1.123 | 1.130 | | | | | | | | | |
| 6/30/2017 | 1.153 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.119 | 1.063 | 1.043 | 1.010 | 1.009 | 1.008 | 1.002 | 1.005 | 1.002 | 1.002 | 0.999 |
| | | | | | | | | | | | |
| Best 3/5 | 1.102 | 1.038 | 1.027 | 1.010 | 1.007 | 1.008 | 1.005 | 1.005 | 1.002 | 1.002 | 1.000 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.001 | 0.999 | 1.001 | 1.004 | 1.004 | 1.002 | 1.004 | 1.000 |
| 6/30/2000 | 1.000 | 1.003 | 1.003 | 1.000 | 1.000 | 1.006 | 0.997 | 1.002 * |
| 6/30/2001 | 1.003 | 1.002 | 1.000 | 1.002 | 1.003 | 0.999 | 1.002 * | 1.002 * |
| 6/30/2002 | 0.996 | 0.998 | 1.005 | 1.001 | 1.002 | 1.002 * | 1.002 * | 1.002 * |
| 6/30/2003 | 1.002 | 1.002 | 1.001 | 1.000 | 1.001 * | 1.002 * | 1.002 * | 1.002 * |
| 6/30/2004 | 1.002 | 0.999 | 1.002 | | | | | |
| 6/30/2005 | 0.997 | 0.998 | | | | | | |
| 6/30/2006 | 0.997 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 0.999 | 1.000 | 1.003 | 1.001 | 1.002 @ | 1.002 @ | 1.001 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 0.999 | 1.000 | 1.002 | 1.001 | 1.002 * | 1.002 * | 1.002 * | 1.002 * |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 1.007 | 1.008 | 1.005 | 1.005 | 1.002 | 1.002 | 1.000 |
| 6/30/2015 | | | | 1.010 | 1.007 | 1.008 | 1.005 | 1.005 | 1.002 | 1.002 | 1.000 |
| 6/30/2016 | | | 1.027 | 1.010 | 1.007 | 1.008 | 1.005 | 1.005 | 1.002 | 1.002 | 1.000 |
| 6/30/2017 | | 1.038 | 1.027 | 1.010 | 1.007 | 1.008 | 1.005 | 1.005 | 1.002 | 1.002 | 1.000 |
| 6/30/2018 | 1.102 | 1.038 | 1.027 | 1.010 | 1.007 | 1.008 | 1.005 | 1.005 | 1.002 | 1.002 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 0.999 | 1.000 | 1.002 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.008* | 1.048 |
| 6/30/2015 | 0.999 | 1.000 | 1.002 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.008* | 1.058 |
| 6/30/2016 | 0.999 | 1.000 | 1.002 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.008* | 1.087 |
| 6/30/2017 | 0.999 | 1.000 | 1.002 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.008* | 1.128 |
| 6/30/2018 | 0.999 | 1.000 | 1.002 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.008* | 1.243 |

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

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

                         $100,000 Basic Limit Losses as of:
```

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 2,333,453 | 2,169,088 | 2,448,660 | 2,607,415 | 2,604,308 | 2,533,445 | 2,594,301 | 2,796,777 | 3,021,851 | 3,144,834 | 2,982,903 |
| 6/30/2000 | 2,263,768 | 2,799,756 | 2,761,156 | 2,948,197 | 2,838,707 | 2,986,005 | 3,009,897 | 3,169,338 | 3,135,449 | 3,134,969 | 3,126,644 |
| 6/30/2001 | 2,369,809 | 2,706,672 | 3,018,132 | 3,202,385 | 3,195,590 | 3,274,273 | 3,407,703 | 3,174,351 | 3,321,249 | 3,347,194 | 3,405,559 |
| 6/30/2002 | 2,012,138 | 2,303,704 | 2,266,677 | 2,379,306 | 2,483,515 | 2,594,483 | 2,540,467 | 2,474,039 | 2,568,538 | 2,568,539 | 2,575,039 |
| 6/30/2003 | 1,864,830 | 1,927,946 | 1,978,636 | 2,135,664 | 2,154,282 | 2,037,736 | 2,042,363 | 2,098,078 | 2,123,195 | 2,120,345 | 2,121,345 |
| 6/30/2004 | 2,645,471 | 2,799,886 | 3,081,199 | 3,500,554 | 3,646,065 | 3,724,851 | 3,611,573 | 3,704,590 | 3,646,590 | 3,714,160 | 3,724,111 |
| 6/30/2005 | 2,718,703 | 2,726,576 | 2,699,428 | 3,091,328 | 2,984,923 | 3,143,945 | 3,013,963 | 3,140,505 | 3,154,506 | 3,148,294 | 3,144,294 |
| 6/30/2006 | 2,045,260 | 2,299,046 | 2,568,919 | 2,660,526 | 2,688,256 | 2,819,942 | 2,931,641 | 2,969,738 | 2,932,697 | 2,934,920 | 2,865,554 |
| 6/30/2007 | 2,153,943 | 2,967,885 | 3,548,042 | 3,431,627 | 3,377,799 | 3,212,610 | 3,182,246 | 3,207,224 | 3,305,225 | 3,305,224 | 3,325,224 |
| 6/30/2008 | 1,849,491 | 2,353,081 | 1,960,611 | 1,949,207 | 1,913,922 | 1,940,952 | 1,904,141 | 1,896,941 | 1,898,941 | 1,899,043 | 1,920,252 |
| 6/30/2009 | 2,980,944 | 2,310,384 | 2,701,393 | 2,523,058 | 2,609,519 | 2,667,745 | 2,755,667 | 2,673,246 | 2,673,245 | 2,723,245 | |
| 6/30/2010 | 2,230,877 | 2,278,657 | 2,235,897 | 2,392,338 | 2,468,668 | 2,586,668 | 2,637,663 | 2,586,663 | 2,685,668 | | |
| 6/30/2011 | 1,965,864 | 2,165,650 | 2,450,072 | 2,341,488 | 2,446,972 | 2,461,686 | 2,433,597 | 2,429,596 | | | |
| 6/30/2012 | 1,577,685 | 1,942,276 | 2,101,983 | 2,379,778 | 2,389,517 | 2,885,875 | 2,953,229 | | | | |
| 6/30/2013 | 2,000,269 | 2,248,662 | 2,351,065 | 2,248,719 | 2,490,851 | 2,457,351 | | | | | |
| 6/30/2014 | 2,518,317 | 2,379,915 | 2,192,046 | 2,354,511 | 2,521,861 | | | | | | |
| 6/30/2015 | 3,506,081 | 3,603,031 | 3,474,314 | 3,674,375 | | | | | | | |
| 6/30/2016 | 2,739,047 | 2,843,439 | 3,390,934 | | | | | | | | |
| 6/30/2017 | 2,649,657 | 3,010,464 | | | | | | | | | |
| 6/30/2018 | 3,785,120 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 2,982,903 | 2,982,903 | 2,982,903 | 3,077,763 | 3,077,763 | 3,077,728 | 3,077,728 | 3,077,728 | 3,077,728 |
| 6/30/2000 | 3,151,169 | 3,122,044 | 3,122,044 | 3,121,944 | 3,121,944 | 3,121,944 | 3,221,944 | 3,221,944 | |
| 6/30/2001 | 3,400,934 | 3,401,243 | 3,251,243 | 3,276,345 | 3,301,345 | 3,390,807 | 3,390,807 | | |
| 6/30/2002 | 2,580,038 | 2,608,039 | 2,600,038 | 2,600,038 | 2,700,038 | 2,700,038 | | | |
| 6/30/2003 | 2,129,845 | 2,129,845 | 2,229,845 | 2,429,845 | 2,523,176 | | | | |
| 6/30/2004 | 3,824,990 | 3,826,866 | 3,834,766 | 3,825,254 | | | | | |
| 6/30/2005 | 3,148,515 | 3,144,301 | 3,145,801 | | | | | | |
| 6/30/2006 | 2,869,319 | 2,964,509 | | | | | | | |
| 6/30/2007 | 3,357,430 | | | | | | | | |

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

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.930 | 1.129 | 1.065 | 0.999 | 0.973 | 1.024 | 1.078 | 1.080 | 1.041 | 0.949 | 1.000 |
| 6/30/2000 | 1.237 | 0.986 | 1.068 | 0.963 | 1.052 | 1.008 | 1.053 | 0.989 | 1.000 | 0.997 | 1.008 |
| 6/30/2001 | 1.142 | 1.115 | 1.061 | 0.998 | 1.025 | 1.041 | 0.932 | 1.046 | 1.008 | 1.017 | 0.999 |
| 6/30/2002 | 1.145 | 0.984 | 1.050 | 1.044 | 1.045 | 0.979 | 0.974 | 1.038 | 1.000 | 1.003 | 1.002 |
| 6/30/2003 | 1.034 | 1.026 | 1.079 | 1.009 | 0.946 | 1.002 | 1.027 | 1.012 | 0.999 | 1.000 | 1.004 |
| 6/30/2004 | 1.058 | 1.100 | 1.136 | 1.042 | 1.022 | 0.970 | 1.026 | 0.984 | 1.019 | 1.003 | 1.027 |
| 6/30/2005 | 1.003 | 0.990 | 1.145 | 0.966 | 1.053 | 0.959 | 1.042 | 1.004 | 0.998 | 0.999 | 1.001 |
| 6/30/2006 | 1.124 | 1.117 | 1.036 | 1.010 | 1.049 | 1.040 | 1.013 | 0.988 | 1.001 | 0.976 | 1.001 |
| 6/30/2007 | 1.378 | 1.195 | 0.967 | 0.984 | 0.951 | 0.991 | 1.008 | 1.031 | 1.000 | 1.006 | 1.010 |
| 6/30/2008 | 1.272 | 0.833 | 0.994 | 0.982 | 1.014 | 0.981 | 0.996 | 1.001 | 1.000 | 1.011 | |
| 6/30/2009 | 0.775 | 1.169 | 0.934 | 1.034 | 1.022 | 1.033 | 0.970 | 1.000 | 1.019 | | |
| 6/30/2010 | 1.021 | 0.981 | 1.070 | 1.032 | 1.048 | 1.020 | 0.981 | 1.038 | | | |
| 6/30/2011 | 1.102 | 1.131 | 0.956 | 1.045 | 1.006 | 0.989 | 0.998 | | | | |
| 6/30/2012 | 1.231 | 1.082 | 1.132 | 1.004 | 1.208 | 1.023 | | | | | |
| 6/30/2013 | 1.124 | 1.046 | 0.956 | 1.108 | 0.987 | | | | | | |
| 6/30/2014 | 0.945 | 0.921 | 1.074 | 1.071 | | | | | | | |
| 6/30/2015 | 1.028 | 0.964 | 1.058 | | | | | | | | |
| 6/30/2016 | 1.038 | 1.193 | | | | | | | | | |
| 6/30/2017 | 1.136 | | | | | | | | | | |
| 3 Yr Mean | 1.067 | 1.026 | 1.029 | 1.061 | 1.067 | 1.011 | 0.983 | 1.013 | 1.006 | 0.998 | 1.004 |
| Best 3/5 | 1.063 | 1.031 | 1.029 | 1.049 | 1.025 | 1.011 | 0.992 | 1.011 | 1.000 | 1.003 | 1.005 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.000 | 1.000 | 1.032 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 6/30/2000 | 0.991 | 1.000 | 1.000 | 1.000 | 1.000 | 1.032 | 1.000 | 1.000 * |
| 6/30/2001 | 1.000 | 0.956 | 1.008 | 1.008 | 1.027 | 1.000 | 1.000 * | 1.000 * |
| 6/30/2002 | 1.011 | 0.997 | 1.000 | 1.038 | 1.000 | 1.002 * | 1.000 * | 1.000 * |
| 6/30/2003 | 1.000 | 1.047 | 1.090 | 1.038 | 1.015 * | 1.002 * | 1.000 * | 1.000 * |
| 6/30/2004 | 1.000 | 1.002 | 0.998 | | | | | |
| 6/30/2005 | 0.999 | 1.000 | | | | | | |
| 6/30/2006 | 1.033 | | | | | | | |
| 3 Yr Mean | 1.011 | 1.016 | 1.029 | 1.028 | 1.009 @ | 1.011 @ | 1.000 @ | 1.000 @ |
| Best 3/5 | 1.004 | 1.000 | 1.003 | 1.015 | 1.005 * | 1.001 * | 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 1.025 | 1.011 | 0.992 | 1.011 | 1.000 | 1.003 | 1.005 |
| 6/30/2015 | | | | 1.049 | 1.025 | 1.011 | 0.992 | 1.011 | 1.000 | 1.003 | 1.005 |
| 6/30/2016 | | | 1.029 | 1.049 | 1.025 | 1.011 | 0.992 | 1.011 | 1.000 | 1.003 | 1.005 |
| 6/30/2017 | | 1.031 | 1.029 | 1.049 | 1.025 | 1.011 | 0.992 | 1.011 | 1.000 | 1.003 | 1.005 |
| 6/30/2018 | 1.063 | 1.031 | 1.029 | 1.049 | 1.025 | 1.011 | 0.992 | 1.011 | 1.000 | 1.003 | 1.005 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 1.004 | 1.000 | 1.003 | 1.015 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000* | 1.077 |
| 6/30/2015 | 1.004 | 1.000 | 1.003 | 1.015 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000* | 1.130 |
| 6/30/2016 | 1.004 | 1.000 | 1.003 | 1.015 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000* | 1.163 |
| 6/30/2017 | 1.004 | 1.000 | 1.003 | 1.015 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000* | 1.199 |
| 6/30/2018 | 1.004 | 1.000 | 1.003 | 1.015 | 1.005 | 1.001 | 1.000 | 1.000 | 1.000* | 1.274 |

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

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

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 3,839,204 | 9,316,426 | 13,107,797 | 14,443,985 | 17,295,314 | 18,115,833 | 19,057,944 | 20,026,805 | 20,587,110 | 21,912,450 | 23,733,133 |
| 6/30/2000 | 4,737,137 | 10,801,960 | 15,763,984 | 20,485,445 | 22,357,159 | 23,951,657 | 27,770,344 | 28,270,400 | 28,405,612 | 28,900,128 | 29,432,444 |
| 6/30/2001 | 6,154,248 | 11,288,495 | 18,608,873 | 22,257,470 | 27,071,628 | 31,128,564 | 34,580,491 | 38,265,206 | 39,760,866 | 39,863,969 | 39,827,271 |
| 6/30/2002 | 3,960,852 | 8,889,846 | 11,646,097 | 17,255,805 | 21,820,333 | 29,677,608 | 33,394,055 | 36,905,442 | 38,961,779 | 39,639,645 | 40,574,878 |
| 6/30/2003 | 3,565,397 | 7,554,997 | 12,213,121 | 16,601,626 | 21,595,438 | 24,005,587 | 25,606,682 | 26,399,768 | 26,805,938 | 27,334,378 | 27,630,568 |
| 6/30/2004 | 3,620,354 | 8,022,582 | 12,661,634 | 16,772,767 | 21,618,835 | 25,580,460 | 28,363,892 | 28,502,348 | 29,943,199 | 30,800,231 | 30,829,167 |
| 6/30/2005 | 3,903,358 | 7,697,699 | 13,604,326 | 17,384,744 | 20,543,409 | 22,656,323 | 23,751,695 | 24,512,051 | 25,432,108 | 27,227,744 | 27,529,033 |
| 6/30/2006 | 3,026,356 | 7,207,352 | 11,735,412 | 15,805,370 | 17,726,161 | 21,778,209 | 24,620,661 | 25,702,068 | 25,959,118 | 26,391,318 | 29,501,125 |
| 6/30/2007 | 3,771,025 | 9,845,929 | 15,872,486 | 21,946,285 | 24,737,840 | 27,223,052 | 29,834,729 | 30,593,454 | 32,545,896 | 32,950,827 | 33,236,338 |
| 6/30/2008 | 4,742,857 | 10,583,227 | 16,706,346 | 22,066,877 | 26,795,758 | 29,384,304 | 30,344,271 | 31,550,480 | 32,718,413 | 33,588,539 | 34,665,090 |
| 6/30/2009 | 4,395,261 | 9,230,820 | 15,936,952 | 19,747,178 | 24,211,147 | 26,102,570 | 27,502,605 | 28,746,404 | 29,654,151 | 34,279,519 | |
| 6/30/2010 | 5,200,890 | 11,429,277 | 18,450,908 | 24,448,314 | 28,538,765 | 30,983,023 | 33,665,788 | 34,869,270 | 35,639,904 | | |
| 6/30/2011 | 5,895,768 | 13,572,736 | 18,979,108 | 24,376,762 | 28,856,226 | 31,260,002 | 31,837,194 | 32,509,081 | | | |
| 6/30/2012 | 6,751,329 | 12,668,240 | 19,895,712 | 25,188,657 | 29,486,732 | 32,367,224 | 34,478,251 | | | | |
| 6/30/2013 | 6,233,196 | 12,127,920 | 19,478,425 | 27,083,110 | 29,540,217 | 30,234,557 | | | | | |
| 6/30/2014 | 6,622,104 | 12,620,518 | 17,253,879 | 20,549,750 | 22,902,457 | | | | | | |
| 6/30/2015 | 6,746,596 | 13,101,109 | 21,028,596 | 26,235,245 | | | | | | | |
| 6/30/2016 | 6,353,540 | 12,011,597 | 20,016,972 | | | | | | | | |
| 6/30/2017 | 6,734,724 | 13,463,810 | | | | | | | | | |
| 6/30/2018 | 7,230,074 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 23,926,254 | 24,751,337 | 25,173,516 | 25,072,502 | 25,193,455 | 25,213,347 | 25,280,358 | 25,280,192 | 25,213,717 |
| 6/30/2000 | 29,983,522 | 30,237,878 | 30,462,546 | 30,868,050 | 31,018,632 | 31,118,874 | 40,549,012 | 31,458,057 | |
| 6/30/2001 | 40,332,176 | 40,586,503 | 40,581,909 | 40,609,841 | 40,633,385 | 40,668,854 | 40,667,365 | | |
| 6/30/2002 | 41,363,714 | 41,461,832 | 41,446,530 | 41,648,403 | 41,693,533 | 41,715,588 | | | |
| 6/30/2003 | 27,666,475 | 27,736,998 | 27,687,444 | 28,037,986 | 28,082,720 | | | | |
| 6/30/2004 | 31,678,426 | 31,748,396 | 31,809,599 | 31,710,677 | | | | | |
| 6/30/2005 | 27,462,317 | 27,786,081 | 28,006,893 | | | | | | |
| 6/30/2006 | 29,869,034 | 29,745,641 | | | | | | | |
| 6/30/2007 | 33,442,034 | | | | | | | | |

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

### Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 5,477,222 | 3,791,371 | 1,336,188 | 2,851,329 | 820,519 | 942,111 | 968,861 | 560,305 | 1,325,340 | 1,820,683 | 193,121 | 825,083 | 422,179 |
| 6/30/2000 | 6,064,823 | 4,962,024 | 4,721,461 | 1,871,714 | 1,594,498 | 3,818,687 | 500,056 | 135,212 | 494,516 | 532,316 | 551,078 | 254,356 | 224,668 |
| 6/30/2001 | 5,134,247 | 7,320,378 | 3,648,597 | 4,814,158 | 4,056,936 | 3,451,927 | 3,684,715 | 1,495,660 | 103,103 | -36,698 | 504,905 | 254,327 | -4,594 |
| 6/30/2002 | 4,928,994 | 2,756,251 | 5,609,708 | 4,564,528 | 7,857,275 | 3,716,447 | 3,511,387 | 2,056,337 | 677,866 | 935,233 | 788,836 | 98,118 | -15,302 |
| 6/30/2003 | 3,989,600 | 4,658,124 | 4,388,505 | 4,993,812 | 2,410,149 | 1,601,095 | 793,086 | 406,170 | 528,440 | 296,190 | 35,907 | 70,523 | -49,554 |
| 6/30/2004 | 4,402,228 | 4,639,052 | 4,111,133 | 4,846,068 | 3,961,625 | 2,783,432 | 138,456 | 1,440,851 | 857,032 | 28,936 | 849,259 | 69,970 | 61,203 |
| 6/30/2005 | 3,794,341 | 5,906,627 | 3,780,418 | 3,158,665 | 2,112,914 | 1,095,372 | 760,356 | 920,057 | 1,795,636 | 301,289 | -66,716 | 323,764 | 220,812 |
| 6/30/2006 | 4,180,996 | 4,528,060 | 4,069,958 | 1,920,791 | 4,052,048 | 2,842,452 | 1,081,407 | 257,050 | 432,200 | 3,109,807 | 367,909 | -123,393 | |
| 6/30/2007 | 6,074,904 | 6,026,557 | 6,073,799 | 2,791,555 | 2,485,212 | 2,611,677 | 758,725 | 1,952,442 | 404,931 | 285,511 | 205,696 | | |
| 6/30/2008 | 5,840,370 | 6,123,119 | 5,360,531 | 4,728,881 | 2,588,546 | 959,967 | 1,206,209 | 1,167,933 | 870,126 | 1,076,551 | | | |
| 6/30/2009 | 4,835,559 | 6,706,132 | 3,810,226 | 4,463,969 | 1,891,423 | 1,400,035 | 1,243,799 | 907,747 | 4,625,368 | | | | |
| 6/30/2010 | 6,228,387 | 7,021,631 | 5,997,406 | 4,090,451 | 2,444,258 | 2,682,765 | 1,203,482 | 770,634 | | | | | |
| 6/30/2011 | 7,676,968 | 5,406,372 | 5,397,654 | 4,479,464 | 2,403,776 | 577,192 | 671,887 | | | | | | |
| 6/30/2012 | 5,916,911 | 7,227,472 | 5,292,945 | 4,298,075 | 2,880,492 | 2,111,027 | | | | | | | |
| 6/30/2013 | 5,894,724 | 7,350,505 | 7,604,685 | 2,457,107 | 694,340 | | | | | | | | |
| 6/30/2014 | 5,998,414 | 4,633,361 | 3,295,871 | 2,352,707 | | | | | | | | | |
| 6/30/2015 | 6,354,513 | 7,927,487 | 5,206,649 | | | | | | | | | | |
| 6/30/2016 | 5,658,057 | 8,005,375 | | | | | | | | | | | |
| 6/30/2017 | 6,729,086 | | | | | | | | | | | | |

### 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.0789 | 0.0546 | 0.0192 | 0.0411 | 0.0118 | 0.0136 | 0.0140 | 0.0081 | 0.0191 | 0.0262 | 0.0028 | 0.0119 | 0.0061 |
| 6/30/2000 | 0.0826 | 0.0676 | 0.0643 | 0.0255 | 0.0217 | 0.0520 | 0.0068 | 0.0018 | 0.0067 | 0.0072 | 0.0075 | 0.0035 | 0.0031 |
| 6/30/2001 | 0.0724 | 0.1033 | 0.0515 | 0.0679 | 0.0572 | 0.0487 | 0.0520 | 0.0211 | 0.0015 | -0.0005 | 0.0071 | 0.0036 | -0.0001 |
| 6/30/2002 | 0.0716 | 0.0400 | 0.0815 | 0.0663 | 0.1142 | 0.0540 | 0.0510 | 0.0299 | 0.0098 | 0.0136 | 0.0115 | 0.0014 | -0.0002 |
| 6/30/2003 | 0.0646 | 0.0754 | 0.0711 | 0.0809 | 0.0390 | 0.0259 | 0.0128 | 0.0066 | 0.0086 | 0.0048 | 0.0006 | 0.0011 | -0.0008 |
| 6/30/2004 | 0.0720 | 0.0759 | 0.0672 | 0.0793 | 0.0648 | 0.0455 | 0.0023 | 0.0236 | 0.0140 | 0.0005 | 0.0139 | 0.0011 | 0.0010 |
| 6/30/2005 | 0.0687 | 0.1070 | 0.0685 | 0.0572 | 0.0383 | 0.0198 | 0.0138 | 0.0167 | 0.0325 | 0.0055 | -0.0012 | 0.0059 | 0.0040 |
| 6/30/2006 | 0.0820 | 0.0888 | 0.0798 | 0.0377 | 0.0794 | 0.0557 | 0.0212 | 0.0050 | 0.0085 | 0.0610 | 0.0072 | -0.0024 | |
| 6/30/2007 | 0.1077 | 0.1068 | 0.1077 | 0.0495 | 0.0441 | 0.0463 | 0.0135 | 0.0346 | 0.0072 | 0.0051 | 0.0036 | | |
| 6/30/2008 | 0.0907 | 0.0951 | 0.0832 | 0.0734 | 0.0402 | 0.0149 | 0.0187 | 0.0181 | 0.0135 | 0.0167 | | | |
| 6/30/2009 | 0.0802 | 0.1112 | 0.0632 | 0.0741 | 0.0314 | 0.0232 | 0.0206 | 0.0151 | 0.0767 | | | | |
| 6/30/2010 | 0.0915 | 0.1032 | 0.0881 | 0.0601 | 0.0359 | 0.0394 | 0.0177 | 0.0113 | | | | | |
| 6/30/2011 | 0.0979 | 0.0689 | 0.0688 | 0.0571 | 0.0307 | 0.0074 | 0.0086 | | | | | | |
| 6/30/2012 | 0.0768 | 0.0938 | 0.0687 | 0.0558 | 0.0374 | 0.0274 | | | | | | | |
| 6/30/2013 | 0.0809 | 0.1008 | 0.1043 | 0.0337 | 0.0095 | | | | | | | | |
| 6/30/2014 | 0.0684 | 0.0528 | 0.0376 | 0.0268 | | | | | | | | | |
| 6/30/2015 | 0.0754 | 0.0941 | 0.0618 | | | | | | | | | | |
| 6/30/2016 | 0.0718 | 0.1016 | | | | | | | | | | | |
| 6/30/2017 | 0.0809 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.0760 | 0.0962 | 0.0664 | 0.0489 | 0.0327 | 0.0218 | 0.0166 | 0.0148 | 0.0182 | 0.0091 | 0.0038 | 0.0012 | 0.0002 |

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

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 17,870,839 | 24,440,533 | 24,641,771 | 28,158,578 | 26,171,174 | 26,056,134 | 25,871,677 | 25,772,678 | 25,976,153 | 25,916,971 | 25,940,339 |
| 6/30/2000 | 17,506,638 | 20,791,827 | 32,370,028 | 32,522,511 | 31,917,010 | 32,106,634 | 32,694,192 | 32,886,716 | 32,800,874 | 32,871,926 | 32,645,087 |
| 6/30/2001 | 14,251,230 | 30,489,368 | 32,862,089 | 35,514,672 | 37,142,075 | 37,469,190 | 37,438,866 | 37,461,446 | 37,553,701 | 37,352,904 | 37,121,658 |
| 6/30/2002 | 16,155,666 | 19,579,397 | 22,508,320 | 25,117,961 | 23,273,036 | 22,683,774 | 22,557,628 | 22,311,460 | 22,498,048 | 22,507,172 | 22,363,874 |
| 6/30/2003 | 11,320,004 | 14,000,737 | 17,483,502 | 15,892,026 | 15,838,276 | 16,023,885 | 15,190,992 | 14,967,832 | 15,197,764 | 15,014,633 | 15,208,300 |
| 6/30/2004 | 16,878,272 | 21,836,390 | 18,879,075 | 19,395,127 | 19,005,103 | 18,736,942 | 18,775,575 | 18,771,060 | 18,781,999 | 19,008,681 | 19,028,336 |
| 6/30/2005 | 14,964,147 | 18,982,835 | 21,319,523 | 20,961,793 | 20,379,326 | 20,480,819 | 20,122,781 | 20,221,254 | 20,317,287 | 20,592,043 | 20,535,962 |
| 6/30/2006 | 19,316,603 | 23,331,159 | 24,314,612 | 23,587,965 | 22,838,879 | 22,857,223 | 22,569,713 | 22,668,242 | 22,461,305 | 22,282,457 | 22,297,458 |
| 6/30/2007 | 18,536,652 | 22,708,574 | 23,315,121 | 23,451,523 | 23,284,186 | 22,778,967 | 22,688,936 | 22,799,337 | 22,866,895 | 23,101,377 | 23,034,227 |
| 6/30/2008 | 17,181,411 | 19,037,423 | 18,712,806 | 18,467,967 | 18,394,060 | 18,475,320 | 18,657,437 | 18,862,330 | 18,788,295 | 18,837,468 | 18,729,128 |
| 6/30/2009 | 13,999,490 | 16,257,824 | 16,098,882 | 16,350,892 | 17,181,311 | 17,207,301 | 17,249,105 | 17,093,628 | 16,837,032 | 16,910,033 | |
| 6/30/2010 | 12,371,429 | 15,462,688 | 16,511,043 | 16,371,336 | 16,662,998 | 16,437,698 | 16,204,893 | 16,148,773 | 16,273,259 | | |
| 6/30/2011 | 10,241,217 | 11,838,226 | 12,890,015 | 14,011,193 | 14,049,900 | 14,003,950 | 13,702,601 | 13,498,034 | | | |
| 6/30/2012 | 8,967,533 | 11,660,058 | 11,519,870 | 11,825,402 | 12,259,563 | 11,640,020 | 12,168,173 | | | | |
| 6/30/2013 | 9,493,017 | 11,422,653 | 12,803,652 | 12,872,587 | 13,296,534 | 14,028,196 | | | | | |
| 6/30/2014 | 8,861,417 | 12,038,209 | 15,222,653 | 15,314,886 | 17,355,178 | | | | | | |
| 6/30/2015 | 9,611,757 | 12,302,986 | 15,615,424 | 19,350,119 | | | | | | | |
| 6/30/2016 | 10,710,694 | 13,870,369 | 19,199,737 | | | | | | | | |
| 6/30/2017 | 10,915,520 | 16,857,419 | | | | | | | | | |
| 6/30/2018 | 12,379,460 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 25,891,006 | 25,975,849 | 25,955,874 | 25,997,694 | 25,986,614 | 26,080,786 | 26,144,429 | 26,159,527 | 26,227,911 |
| 6/30/2000 | 32,367,227 | 32,366,227 | 32,577,544 | 32,477,544 | 32,527,544 | 32,531,044 | 32,567,186 | 32,755,044 | |
| 6/30/2001 | 37,020,302 | 37,205,002 | 37,205,002 | 37,295,002 | 37,305,337 | 37,305,236 | 37,409,737 | | |
| 6/30/2002 | 22,478,437 | 22,561,912 | 22,661,912 | 22,615,262 | 22,607,412 | 22,738,013 | | | |
| 6/30/2003 | 15,174,030 | 15,238,931 | 15,243,228 | 15,320,728 | 15,438,226 | | | | |
| 6/30/2004 | 18,824,222 | 18,899,333 | 18,944,133 | 19,056,527 | | | | | |
| 6/30/2005 | 20,282,214 | 20,407,211 | 20,479,606 | | | | | | |
| 6/30/2006 | 22,506,208 | 22,367,708 | | | | | | | |
| 6/30/2007 | 22,984,057 | | | | | | | | |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.368 | 1.008 | 1.143 | 0.929 | 0.996 | 0.993 | 0.996 | 1.008 | 0.998 | 1.001 | 0.998 |
| 6/30/2000 | 1.188 | 1.557 | 1.005 | 0.981 | 1.006 | 1.018 | 1.006 | 0.997 | 1.002 | 0.993 | 0.991 |
| 6/30/2001 | 2.139 | 1.078 | 1.081 | 1.046 | 1.009 | 0.999 | 1.001 | 1.002 | 0.995 | 0.994 | 0.997 |
| 6/30/2002 | 1.212 | 1.150 | 1.116 | 0.927 | 0.975 | 0.994 | 0.989 | 1.008 | 1.000 | 0.994 | 1.005 |
| 6/30/2003 | 1.237 | 1.249 | 0.909 | 0.997 | 1.012 | 0.948 | 0.985 | 1.015 | 0.988 | 1.013 | 0.998 |
| 6/30/2004 | 1.294 | 0.865 | 1.027 | 0.980 | 0.986 | 1.002 | 1.000 | 1.001 | 1.012 | 1.001 | 0.989 |
| 6/30/2005 | 1.269 | 1.123 | 0.983 | 0.972 | 1.005 | 0.983 | 1.005 | 1.005 | 1.014 | 0.997 | 0.988 |
| 6/30/2006 | 1.208 | 1.042 | 0.970 | 0.968 | 1.001 | 0.987 | 1.004 | 0.991 | 0.992 | 1.001 | 1.009 |
| 6/30/2007 | 1.225 | 1.027 | 1.006 | 0.993 | 0.978 | 0.996 | 1.005 | 1.003 | 1.010 | 0.997 | 0.998 |
| 6/30/2008 | 1.108 | 0.983 | 0.987 | 0.996 | 1.004 | 1.010 | 1.011 | 0.996 | 1.003 | 0.994 | |
| 6/30/2009 | 1.161 | 0.990 | 1.016 | 1.051 | 1.002 | 1.002 | 0.991 | 0.985 | 1.004 | | |
| 6/30/2010 | 1.250 | 1.068 | 0.992 | 1.018 | 0.986 | 0.986 | 0.997 | 1.008 | | | |
| 6/30/2011 | 1.156 | 1.089 | 1.087 | 1.003 | 0.997 | 0.978 | 0.985 | | | | |
| 6/30/2012 | 1.300 | 0.988 | 1.027 | 1.037 | 0.949 | 1.045 | | | | | |
| 6/30/2013 | 1.203 | 1.121 | 1.005 | 1.033 | 1.055 | | | | | | |
| 6/30/2014 | 1.358 | 1.265 | 1.006 | 1.133 | | | | | | | |
| 6/30/2015 | 1.280 | 1.269 | 1.239 | | | | | | | | |
| 6/30/2016 | 1.295 | 1.384 | | | | | | | | | |
| 6/30/2017 | 1.544 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.373 | 1.306 | 1.083 | 1.068 | 1.000 | 1.003 | 0.991 | 0.996 | 1.006 | 0.997 | 0.998 |
| | | | | | | | | | | | |
| Best 3/5 | 1.311 | 1.218 | 1.040 | 1.029 | 0.995 | 0.999 | 0.998 | 0.997 | 1.006 | 0.998 | 0.995 |

| A.Y.E. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 1.003 | 0.999 | 1.002 | 1.000 | 1.004 | 1.002 | 1.001 | 1.003 |
| 6/30/2000 | 1.000 | 1.007 | 0.997 | 1.002 | 1.000 | 1.001 | 1.006 | 1.002 * |
| 6/30/2001 | 1.005 | 1.000 | 1.002 | 1.000 | 1.000 | 1.003 | 1.002 * | 1.002 * |
| 6/30/2002 | 1.004 | 1.004 | 0.998 | 1.000 | 1.006 | 1.002 * | 1.002 * | 1.002 * |
| 6/30/2003 | 1.004 | 1.000 | 1.005 | 1.008 | 1.001 * | 1.002 * | 1.002 * | 1.002 * |
| 6/30/2004 | 1.004 | 1.002 | 1.006 | | | | | |
| 6/30/2005 | 1.006 | 1.004 | | | | | | |
| 6/30/2006 | 0.994 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.001 | 1.002 | 1.003 | 1.003 | 1.002 @ | 1.002 @ | 1.004 @ | 1.003 @ |
| | | | | | | | | |
| Best 3/5 | 1.004 | 1.002 | 1.002 | 1.001 | 1.002 * | 1.002 * | 1.002 * | 1.002 * |

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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | | | | | 0.995 | 0.999 | 0.998 | 0.997 | 1.006 | 0.998 | 0.995 |
| 6/30/2015 | | | | 1.029 | 0.995 | 0.999 | 0.998 | 0.997 | 1.006 | 0.998 | 0.995 |
| 6/30/2016 | | | 1.040 | 1.029 | 0.995 | 0.999 | 0.998 | 0.997 | 1.006 | 0.998 | 0.995 |
| 6/30/2017 | | 1.218 | 1.040 | 1.029 | 0.995 | 0.999 | 0.998 | 0.997 | 1.006 | 0.998 | 0.995 |
| 6/30/2018 | 1.311 | 1.218 | 1.040 | 1.029 | 0.995 | 0.999 | 0.998 | 0.997 | 1.006 | 0.998 | 0.995 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/2014 | 1.004 | 1.002 | 1.002 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.008* | 1.013 |
| 6/30/2015 | 1.004 | 1.002 | 1.002 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.008* | 1.042 |
| 6/30/2016 | 1.004 | 1.002 | 1.002 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.008* | 1.084 |
| 6/30/2017 | 1.004 | 1.002 | 1.002 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.008* | 1.320 |
| 6/30/2018 | 1.004 | 1.002 | 1.002 | 1.001 | 1.002 | 1.002 | 1.002 | 1.002 | 1.008* | 1.731 |

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

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

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 5,645,109 | 14,248,705 | 17,569,825 | 25,183,712 | 25,058,949 | 25,774,298 | 25,987,753 | 26,716,649 | 27,622,286 | 27,442,613 | 27,482,746 |
| 6/30/2000 | 7,425,046 | 11,334,437 | 22,121,168 | 24,004,309 | 26,375,462 | 28,426,578 | 31,064,530 | 33,119,228 | 35,733,095 | 38,349,459 | 37,914,533 |
| 6/30/2001 | 4,260,882 | 15,429,188 | 21,973,828 | 28,949,866 | 32,339,075 | 37,155,786 | 38,694,017 | 39,438,664 | 40,301,066 | 41,469,276 | 41,516,497 |
| 6/30/2002 | 5,417,843 | 10,457,364 | 14,845,752 | 18,553,835 | 18,377,627 | 20,596,940 | 21,904,826 | 21,786,025 | 21,927,042 | 22,096,880 | 22,079,992 |
| 6/30/2003 | 3,625,016 | 8,838,334 | 11,944,145 | 15,404,426 | 17,275,411 | 18,647,317 | 26,874,040 | 28,737,346 | 32,342,487 | 32,557,653 | 32,830,394 |
| 6/30/2004 | 3,774,234 | 7,852,639 | 12,874,440 | 17,743,677 | 20,964,408 | 21,451,480 | 21,517,200 | 22,437,637 | 22,716,275 | 22,586,635 | 22,750,661 |
| 6/30/2005 | 2,600,479 | 8,258,576 | 13,917,362 | 16,652,515 | 18,112,331 | 20,117,387 | 20,124,028 | 20,118,732 | 21,021,398 | 22,037,830 | 22,449,486 |
| 6/30/2006 | 2,869,957 | 9,160,787 | 13,513,786 | 16,714,924 | 18,433,309 | 19,711,824 | 23,390,977 | 24,635,559 | 27,019,896 | 29,649,191 | 29,758,998 |
| 6/30/2007 | 2,679,357 | 8,050,836 | 17,168,940 | 21,154,225 | 23,399,437 | 24,042,189 | 20,085,268 | 23,186,565 | 23,238,134 | 23,276,077 | 23,345,504 |
| 6/30/2008 | 2,183,702 | 7,419,546 | 12,639,769 | 16,660,313 | 17,390,434 | 18,350,366 | 19,122,102 | 19,781,200 | 19,863,189 | 20,098,940 | 20,391,134 |
| 6/30/2009 | 3,058,839 | 8,335,746 | 12,569,494 | 18,260,306 | 24,609,344 | 27,221,154 | 27,939,408 | 28,424,527 | 28,779,155 | 29,263,414 | |
| 6/30/2010 | 3,433,277 | 12,358,178 | 20,244,786 | 22,434,522 | 27,046,515 | 30,648,836 | 32,614,773 | 34,323,717 | 34,476,390 | | |
| 6/30/2011 | 4,180,490 | 13,354,138 | 20,401,562 | 25,858,266 | 30,705,289 | 32,983,413 | 34,764,995 | 35,203,247 | | | |
| 6/30/2012 | 3,497,749 | 10,865,402 | 15,803,213 | 27,332,190 | 28,683,193 | 32,093,865 | 34,324,791 | | | | |
| 6/30/2013 | 3,186,266 | 9,673,249 | 13,959,439 | 19,314,331 | 22,830,187 | 25,087,291 | | | | | |
| 6/30/2014 | 4,667,669 | 12,457,771 | 18,691,548 | 19,550,020 | 24,893,101 | | | | | | |
| 6/30/2015 | 4,898,308 | 10,323,786 | 17,237,877 | 25,920,545 | | | | | | | |
| 6/30/2016 | 5,315,561 | 11,390,146 | 15,771,252 | | | | | | | | |
| 6/30/2017 | 4,170,686 | 10,684,363 | | | | | | | | | |
| 6/30/2018 | 4,990,550 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 27,492,356 | 27,652,464 | 27,683,519 | 27,693,390 | 27,696,843 | 27,866,650 | 27,960,921 | 28,152,270 | 28,429,895 |
| 6/30/2000 | 37,947,659 | 37,709,449 | 37,730,499 | 37,731,433 | 37,828,639 | 37,873,238 | 37,880,910 | 37,955,957 | |
| 6/30/2001 | 41,473,265 | 41,474,557 | 41,480,717 | 41,469,893 | 41,471,440 | 41,471,440 | 41,471,441 | | |
| 6/30/2002 | 22,169,123 | 22,214,107 | 22,278,485 | 22,281,686 | 22,281,269 | 22,432,396 | | | |
| 6/30/2003 | 32,800,660 | 35,629,651 | 35,637,870 | 35,701,786 | 36,138,546 | | | | |
| 6/30/2004 | 22,712,540 | 22,924,047 | 22,906,264 | 22,953,109 | | | | | |
| 6/30/2005 | 22,771,860 | 24,175,083 | 24,475,745 | | | | | | |
| 6/30/2006 | 30,011,111 | 30,099,417 | | | | | | | |
| 6/30/2007 | 23,375,779 | | | | | | | | |

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

### Increments

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123: 111 | 135: 123 | 147: 135 | 159:147 | 171:159 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 8,603,596 | 3,321,120 | 7,613,887 | -124,763 | 715,349 | 213,455 | 728,896 | 905,637 | -179,673 | 40,133 | 9,610 | 160,108 | 31,055 |
| 6/30/2000 | 3,909,391 | 10,786,731 | 1,883,141 | 2,371,153 | 2,051,116 | 2,637,952 | 2,054,698 | 2,613,867 | 2,616,364 | -434,926 | 33,126 | -238,210 | 21,050 |
| 6/30/2001 | 11,168,306 | 6,544,640 | 6,976,038 | 3,389,209 | 4,816,711 | 1,538,231 | 744,647 | 862,402 | 1,168,210 | 47,221 | -43,232 | 1,292 | 6,160 |
| 6/30/2002 | 5,039,521 | 4,388,388 | 3,708,083 | -176,208 | 2,219,313 | 1,307,886 | -118,801 | 141,017 | 169,838 | -16,888 | 89,131 | 44,984 | 64,378 |
| 6/30/2003 | 5,213,318 | 3,105,811 | 3,460,281 | 1,870,985 | 1,371,906 | 8,226,723 | 1,863,306 | 3,605,141 | 215,166 | 272,741 | -29,734 | 2,828,991 | 8,219 |
| 6/30/2004 | 4,078,405 | 5,021,801 | 4,869,237 | 3,220,731 | 487,072 | 65,720 | 920,437 | 278,638 | -129,640 | 164,026 | -38,121 | 211,507 | -17,783 |
| 6/30/2005 | 5,658,097 | 5,658,786 | 2,735,153 | 1,459,816 | 2,005,056 | 6,641 | -5,296 | 902,666 | 1,016,432 | 411,656 | 322,374 | 1,403,223 | 300,662 |
| 6/30/2006 | 6,290,830 | 4,352,999 | 3,201,138 | 1,718,385 | 1,278,515 | 3,679,153 | 1,244,582 | 2,384,337 | 2,629,295 | 109,807 | 252,113 | 88,306 | |
| 6/30/2007 | 5,371,479 | 9,118,104 | 3,985,285 | 2,245,212 | 642,752 | -3,956,921 | 3,101,297 | 51,569 | 37,943 | 69,427 | 30,275 | | |
| 6/30/2008 | 5,235,844 | 5,220,223 | 4,020,544 | 730,121 | 959,932 | 771,736 | 659,098 | 81,989 | 235,751 | 292,194 | | | |
| 6/30/2009 | 5,276,907 | 4,233,748 | 5,690,812 | 6,349,038 | 2,611,810 | 718,254 | 485,119 | 354,628 | 484,259 | | | | |
| 6/30/2010 | 8,924,901 | 7,886,608 | 2,189,736 | 4,611,993 | 3,602,321 | 1,965,937 | 1,708,944 | 152,673 | | | | | |
| 6/30/2011 | 9,173,648 | 7,047,424 | 5,456,704 | 4,847,023 | 2,278,124 | 1,781,582 | 438,252 | | | | | | |
| 6/30/2012 | 7,367,653 | 4,937,811 | 11,528,977 | 1,351,003 | 3,410,672 | 2,230,926 | | | | | | | |
| 6/30/2013 | 6,486,983 | 4,286,190 | 5,354,892 | 3,515,856 | 2,257,104 | | | | | | | | |
| 6/30/2014 | 7,790,102 | 6,233,777 | 858,472 | 5,343,081 | | | | | | | | | |
| 6/30/2015 | 5,425,478 | 6,914,091 | 8,682,668 | | | | | | | | | | |
| 6/30/2016 | 6,074,585 | 4,381,106 | | | | | | | | | | | |
| 6/30/2017 | 6,513,677 | | | | | | | | | | | | |

### 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6/30/1999 | 0.2079 | 0.0803 | 0.1840 | -0.0030 | 0.0173 | 0.0052 | 0.0176 | 0.0219 | -0.0043 | 0.0010 | 0.0002 | 0.0039 | 0.0008 |
| 6/30/2000 | 0.0747 | 0.2060 | 0.0360 | 0.0453 | 0.0392 | 0.0504 | 0.0392 | 0.0499 | 0.0500 | -0.0083 | 0.0006 | -0.0045 | 0.0004 |
| 6/30/2001 | 0.1895 | 0.1110 | 0.1184 | 0.0575 | 0.0817 | 0.0261 | 0.0126 | 0.0146 | 0.0198 | 0.0008 | -0.0007 | 0.0000 | 0.0001 |
| 6/30/2002 | 0.1429 | 0.1244 | 0.1051 | -0.0050 | 0.0629 | 0.0371 | -0.0034 | 0.0040 | 0.0048 | -0.0005 | 0.0025 | 0.0013 | 0.0018 |
| 6/30/2003 | 0.2122 | 0.1264 | 0.1408 | 0.0761 | 0.0558 | 0.3348 | 0.0758 | 0.1467 | 0.0088 | 0.0111 | -0.0012 | 0.1151 | 0.0003 |
| 6/30/2004 | 0.1308 | 0.1611 | 0.1562 | 0.1033 | 0.0156 | 0.0021 | 0.0295 | 0.0089 | -0.0042 | 0.0053 | -0.0012 | 0.0068 | -0.0006 |
| 6/30/2005 | 0.1647 | 0.1647 | 0.0796 | 0.0425 | 0.0584 | 0.0002 | -0.0002 | 0.0263 | 0.0296 | 0.0120 | 0.0094 | 0.0409 | 0.0088 |
| 6/30/2006 | 0.1924 | 0.1331 | 0.0979 | 0.0525 | 0.0391 | 0.1125 | 0.0381 | 0.0729 | 0.0804 | 0.0034 | 0.0077 | 0.0027 | |
| 6/30/2007 | 0.1498 | 0.2543 | 0.1111 | 0.0626 | 0.0179 | -0.1103 | 0.0865 | 0.0014 | 0.0011 | 0.0019 | 0.0008 | | |
| 6/30/2008 | 0.1886 | 0.1881 | 0.1448 | 0.0263 | 0.0346 | 0.0278 | 0.0237 | 0.0030 | 0.0085 | 0.0105 | | | |
| 6/30/2009 | 0.1916 | 0.1537 | 0.2066 | 0.2305 | 0.0948 | 0.0261 | 0.0176 | 0.0129 | 0.0176 | | | | |
| 6/30/2010 | 0.2930 | 0.2589 | 0.0719 | 0.1514 | 0.1182 | 0.0645 | 0.0561 | 0.0050 | | | | | |
| 6/30/2011 | 0.3956 | 0.3039 | 0.2353 | 0.2090 | 0.0983 | 0.0768 | 0.0189 | | | | | | |
| 6/30/2012 | 0.3552 | 0.2381 | 0.5559 | 0.0651 | 0.1644 | 0.1076 | | | | | | | |
| 6/30/2013 | 0.2817 | 0.1861 | 0.2325 | 0.1527 | 0.0980 | | | | | | | | |
| 6/30/2014 | 0.2658 | 0.2127 | 0.0293 | 0.1823 | | | | | | | | | |
| 6/30/2015 | 0.1656 | 0.2110 | 0.2650 | | | | | | | | | | |
| 6/30/2016 | 0.1683 | 0.1214 | | | | | | | | | | | |
| 6/30/2017 | 0.1679 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Best 3/5 | 0.2007 | 0.2033 | 0.2443 | 0.1621 | 0.1048 | 0.0564 | 0.0329 | 0.0069 | 0.0186 | 0.0064 | 0.0024 | 0.0168 | 0.0008 |

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

| Item * | 2013 | 2014 | 2015 | 2016 | 2017 | 2013 - 2017 Mean |
|---|---|---|---|---|---|---|
| 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 | |

Incurred Percentage

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2013 - 2017 Mean |
|---|---|---|---|---|---|---|
| 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) EXPOSURE TREND | MANUFACTURERS | CONTRACTORS | OL&T CLASS GROUPS 1-13 * | OL&T CLASS GROUP 16 | PREMISES/ OPERATIONS |
|---|---|---|---|---|---|
| a) 1/1/2016 to 1/1/2021 AYE 6/30/2016 | + 1.3% | + 3.0% | + 0.9% | + 2.1% | + 1.2% |
| b) 1/1/2017 to 1/1/2021 AYE 6/30/2017 | + 1.6% | + 2.9% | + 0.9% | + 2.2% | + 1.2% |
| c) 1/1/2018 to 1/1/2021 AYE 6/30/2018 | + 1.7% | + 2.8% | + 0.9% | + 1.8% | + 1.2% |

| | MANUFACTURERS & CONTRACTORS | | | OWNERS, LANDLORDS & TENANTS | | |
|---|---|---|---|---|---|---|
| (2) OCCURRENCE SEVERITY | Bodily Injury | Property Damage | Fringe | Bodily Injury | Property Damage | Fringe |
| a) Fitted | | | | | | |
| All Years (20 Points) | + 4.4% | + 4.7% | - 0.7% | + 3.9% | + 4.2% | - 3.0% |
| Eight Year (16 Points) | + 5.1% | + 5.5% | + 0.8% | + 3.6% | + 5.4% | - 6.6% |
| Six Year (12 Points) | + 5.9% | + 4.1% | - 2.8% | + 3.5% | + 6.1% | - 7.1% |
| b) Selected | + 4.5% | + 4.5% | + 0.5% | + 3.5% | + 4.5% | + 1.5% |

| (3) FREQUENCY TREND | M&C | OL&T |
|---|---|---|
| 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 6/30/2016, 6/30/2017 & 6/30/2018

| (1) YEAR ENDING QUARTER* | | (2) MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES | (3) CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES | (1) YEAR ENDING QUARTER* | | (2) MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES | (3) CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES |
|---|---|---|---|---|---|---|---|
| 2008 | 1 | 0.962 | 21.143 | 2015 | 1 | 1.025 | 24.773 |
| | 2 | 0.958 | 21.357 | | 2 | 1.027 | 24.921 |
| | 3 | 0.956 | 21.604 | | 3 | 1.029 | 25.023 |
| | 4 | 0.957 | 21.880 | | 4 | 1.031 | 25.178 |
| 2009 | 1 | 0.961 | 22.128 | 2016 | 1 | 1.031 | 25.318 |
| | 2 | 0.966 | 22.349 | | 2 | 1.032 | 25.487 |
| | 3 | 0.969 | 22.502 | | 3 | 1.031 | 25.730 |
| | 4 | 0.968 | 22.653 | | 4 | 1.032 | 25.941 |
| 2010 | 1 | 0.964 | 22.806 | 2017 | 1 | 1.035 | 26.147 |
| | 2 | 0.962 | 22.928 | | 2 | 1.036 | 26.313 |
| | 3 | 0.962 | 23.080 | | 3 | 1.039 | 26.511 |
| | 4 | 0.965 | 23.208 | | 4 | 1.042 | 26.704 |
| 2011 | 1 | 0.968 | 23.312 | 2018 | 1 | 1.044 | 26.943 |
| | 2 | 0.973 | 23.427 | | 2 | 1.049 | 27.193 |
| | 3 | 0.978 | 23.556 | | 3 | 1.054 | 27.435 |
| | 4 | 0.982 | 23.638 | | 4 | 1.057 | 27.712 |
| 2012 | 1 | 0.986 | 23.715 | 2019 | 1P | 1.062 | 27.946 |
| | 2 | 0.990 | 23.794 | | 2P | 1.067 | 28.178 |
| | 3 | 0.995 | 23.873 | | 3P | 1.071 | 28.392 |
| | 4 | 1.000 | 23.965 | | 4P | 1.077 | 28.588 |
| 2013 | 1 | 1.004 | 24.062 | 2020 | 1P | 1.082 | 28.801 |
| | 2 | 1.006 | 24.140 | | 2P | 1.086 | 29.004 |
| | 3 | 1.008 | 24.167 | | 3P | 1.090 | 29.185 |
| | 4 | 1.010 | 24.208 | | 4P | 1.093 | 29.336 |
| 2014 | 1 | 1.012 | 24.299 | 2021 | 1P | 1.098 | 29.458 |
| | 2 | 1.016 | 24.405 | | 2P | 1.103 | 29.558 |
| | 3 | 1.020 | 24.538 | | 3P | 1.109 | 29.652 |
| | 4 | 1.022 | 24.663 | | 4P | 1.115 | 29.748 |

| CHANGE IN EXPOSURES | | MANUFACTURERS | CONTRACTORS |
|---|---|---|---|
| 1/1/2016 to 1/1/2021 | (2021:2/2016:2) | 1.069 | 1.160 |
| 1/1/2017 to 1/1/2021 | (2021:2/2017:2) | 1.065 | 1.123 |
| 1/1/2018 to 1/1/2021 | (2021:2/2018:2) | 1.051 | 1.087 |

| AVERAGE ANNUAL TREND FACTOR | | | |
|---|---|---|---|
| 1/1/2016 to 1/1/2021 | ( 5.0 YRS ) | 1.013 | 1.030 |
| 1/1/2017 to 1/1/2021 | ( 4.0 YRS ) | 1.016 | 1.029 |
| 1/1/2018 to 1/1/2021 | ( 3.0 YRS ) | 1.017 | 1.028 |

* 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]

| TYPE OF CLASS | VOLUME [2] | INFLATION TREND [3] |
|---|---|---|
| FURNITURE@ | 9.3% | -1.2% |
| OTHER DURABLES | 6.3% | -1.0% |
| CLOTHING | 9.7% | -0.1% |
| FOOD@ | 43.9% | 1.4% |
| OTHER NON-DURABLES | 26.5% | 1.5% |
| RECREATION SERVICES# | 4.3% | 2.2% |
| TOTAL | 100.0% | 0.9%[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 6/30/2018.  Inflation adjusted GDP is measured in terms of 2012 prices.

[3]  Inflation trends are based on average annual growth rates in consumption components starting 2016 to 2021.

[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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | | 3 | 0.865 | 0.887 | 0.993 | 1.086 | 1.055 | 1.125 |
| | 4 | 1.000 | 1.008 | 0.965 | 0.975 | 0.985 | 0.973 | | 4 | 0.866 | 0.879 | 0.994 | 1.089 | 1.055 | 1.131 |
| 2012 | 1 | 1.001 | 1.011 | 0.976 | 0.984 | 0.990 | 0.980 | 2019 | 1P | 0.868 | 0.871 | 0.990 | 1.094 | 1.057 | 1.137 |
| | 2 | 1.001 | 1.009 | 0.988 | 0.991 | 0.993 | 0.986 | | 2P | 0.868 | 0.864 | 0.986 | 1.098 | 1.059 | 1.143 |
| | 3 | 1.000 | 1.005 | 0.994 | 0.996 | 0.997 | 0.993 | | 3P | 0.870 | 0.860 | 0.987 | 1.103 | 1.063 | 1.149 |
| | 4 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | 4P | 0.870 | 0.861 | 0.988 | 1.109 | 1.070 | 1.154 |
| 2013 | 1 | 0.998 | 0.994 | 1.005 | 1.004 | 1.001 | 1.005 | 2020 | 1P | 0.868 | 0.861 | 0.988 | 1.114 | 1.077 | 1.160 |
| | 2 | 0.994 | 0.989 | 1.006 | 1.008 | 1.001 | 1.009 | | 2P | 0.867 | 0.860 | 0.988 | 1.120 | 1.083 | 1.165 |
| | 3 | 0.988 | 0.985 | 1.009 | 1.012 | 1.001 | 1.013 | | 3P | 0.865 | 0.860 | 0.989 | 1.125 | 1.090 | 1.170 |
| | 4 | 0.981 | 0.979 | 1.010 | 1.015 | 1.002 | 1.017 | | 4P | 0.863 | 0.859 | 0.990 | 1.130 | 1.097 | 1.175 |
| 2014 | 1 | 0.972 | 0.970 | 1.010 | 1.018 | 1.003 | 1.022 | 2021 | 1P | 0.861 | 0.858 | 0.991 | 1.136 | 1.104 | 1.180 |
| | 2 | 0.962 | 0.961 | 1.013 | 1.024 | 1.006 | 1.028 | | 2P | 0.859 | 0.857 | 0.992 | 1.141 | 1.111 | 1.185 |
| | 3 | 0.954 | 0.953 | 1.014 | 1.030 | 1.009 | 1.032 | | 3P | 0.857 | 0.857 | 0.993 | 1.147 | 1.118 | 1.190 |
| | 4 | 0.947 | 0.944 | 1.013 | 1.038 | 1.013 | 1.036 | | 4P | 0.856 | 0.856 | 0.994 | 1.153 | 1.124 | 1.195 |

Change In Exposures*                                                      Average Annual Trend Factor

| 1/1/2016 to 1/1/2021 (2021:2/2016:2) | 0.941 | 0.949 | 0.994 | 1.074 | 1.079 | 1.113 | 1/1/2016 to 1/1/2021 (5.0 Years) | -1.2% | -1.0% | -0.1% | 1.4% | 1.5% | 2.2% |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

*Assumes a loss cost revision date of January 1, 2020, and a prospective average date of coverage one year later (January 1, 2021).

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PREMISES/OPERATIONS
GOVERNMENTAL SUBDIVISIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 6/30/2016, 6 /30/2017 & 6/30/2018

| (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 @ |
|---|---|---|---|---|---|
| 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 |  | 3 | 1.121 |
|  | 4 | 0.977 |  | 4 | 1.130 |
| 2012 | 1 | 0.984 | 2019 | 1P | 1.138 |
|  | 2 | 0.988 |  | 2P | 1.143 |
|  | 3 | 0.992 |  | 3P | 1.147 |
|  | 4 | 1.000 |  | 4P | 1.150 |
| 2013 | 1 | 1.007 | 2020 | 1P | 1.152 |
|  | 2 | 1.016 |  | 2P | 1.155 |
|  | 3 | 1.025 |  | 3P | 1.159 |
|  | 4 | 1.033 |  | 4P | 1.163 |
| 2014 | 1 | 1.040 | 2021 | 1P | 1.167 |
|  | 2 | 1.046 |  | 2P | 1.171 |
|  | 3 | 1.052 |  | 3P | 1.176 |
|  | 4 | 1.057 |  | 4P | 1.180 |

CHANGE IN EXPOSURES

| | | | AVERAGE ANNUAL TREND FACTOR | | |
|---|---|---|---|---|---|
| 1/1/2016 to 1/1/2021 | (2021:2/2016:2) | 1.109 | 1/1/2016 to 1/1/2021 | ( 5.0 YRS ) | 1.021 |
| 1/1/2017 to 1/1/2021 | (2021:2/2017:2) | 1.090 | 1/1/2017 to 1/1/2021 | ( 4.0 YRS ) | 1.022 |
| 1/1/2018 to 1/1/2021 | (2021:2/2018:2) | 1.054 | 1/1/2018 to 1/1/2021 | ( 3.0 YRS ) | 1.018 |

* Projected values are identified by a 'P' in column (1).
@ Based on a year-ended quarterly implicit price deflator of state and local government expenditures. GDP accounts are based on 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) | (2) | (3) | (4) | (5) | | |
|---|---|---|---|---|---|---|
| Accident Year Ending | Basic Limit Paid Losses * | Occurrences at Ultimate | (2)/(3) Actual Severity | Exponential Curve of Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2008 | $ 247,880,371 | 4,692 | $ 52,830 | $ 49,907 | | |
| 6/30/2009 | 246,193,012 | 4,747 | 51,863 | 51,003 | | |
| 12/31/2009 | 256,431,765 | 4,813 | 53,279 | 52,124 | | |
| 6/30/2010 | 263,329,059 | 4,910 | 53,631 | 53,269 | | |
| 12/31/2010 | 258,475,458 | 4,935 | 52,376 | 54,439 | $ 52,800 | |
| 6/30/2011 | 278,363,512 | 5,071 | 54,893 | 55,635 | 54,134 | |
| 12/31/2011 | 283,580,613 | 4,922 | 57,615 | 56,857 | 55,502 | |
| 6/30/2012 | 254,266,230 | 4,333 | 58,681 | 58,106 | 56,904 | |
| 12/31/2012 | 239,220,144 | 4,157 | 57,546 | 59,383 | 58,342 | $ 56,831 |
| 6/30/2013 | 244,547,123 | 4,195 | 58,295 | 60,687 | 59,816 | 58,480 |
| 12/31/2013 | 255,271,328 | 4,294 | 59,448 | 62,020 | 61,328 | 60,177 |
| 6/30/2014 | 292,671,024 | 4,678 | 62,563 | 63,383 | 62,877 | 61,923 |
| 12/31/2014 | 287,864,289 | 4,306 | 66,852 | 64,775 | 64,466 | 63,720 |
| 6/30/2015 | 257,492,042 | 3,936 | 65,420 | 66,198 | 66,095 | 65,569 |
| 12/31/2015 | 242,914,839 | 3,861 | 62,915 | 67,652 | 67,765 | 67,472 |
| 6/30/2016 | 236,352,397 | 3,430 | 68,907 | 69,139 | 69,477 | 69,429 |
| 12/31/2016 | 243,099,016 | 3,381 | 71,902 | 70,658 | 71,233 | 71,444 |
| 6/30/2017 | 250,406,249 | 3,513 | 71,280 | 72,210 | 73,033 | 73,517 |
| 12/31/2017 | 264,912,010 | 3,426 | 77,324 | 73,796 | 74,878 | 75,650 |
| 6/30/2018 | 255,197,202 | 3,191 | 79,974 | 75,417 | 76,770 | 77,845 |

|  | | | | | | |
|---|---|---|---|---|---|---|
| Goodness of Fit Statistic, R-Squared: | | | | 0.932 | 0.935 | 0.922 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | + 4.4% |
| Average Annual Severity Trend ( 8 yr) | + 5.1% |
| Average Annual Severity Trend ( 6 yr) | + 5.9% |
| 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 Ending | (2) Basic Limit Paid Losses * | (3) Occurrences at Ultimate | (4) (2)/(3) Actual Severity | (5) Exponential Curve of Best Fit to Col (4) | | |
|---|---|---|---|---|---|---|
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2008 | $ 206,931,445 | 18,904 | $ 10,946 | $ 10,035 | | |
| 6/30/2009 | 197,378,662 | 18,414 | 10,719 | 10,267 | | |
| 12/31/2009 | 191,082,032 | 17,838 | 10,712 | 10,504 | | |
| 6/30/2010 | 190,996,950 | 18,258 | 10,461 | 10,747 | | |
| 12/31/2010 | 193,138,122 | 18,705 | 10,325 | 10,995 | $ 10,577 | |
| 6/30/2011 | 196,767,858 | 18,690 | 10,528 | 11,250 | 10,867 | |
| 12/31/2011 | 204,201,496 | 18,616 | 10,969 | 11,510 | 11,164 | |
| 6/30/2012 | 195,498,111 | 17,992 | 10,866 | 11,776 | 11,470 | |
| 12/31/2012 | 209,614,061 | 17,080 | 12,272 | 12,048 | 11,784 | $ 12,369 |
| 6/30/2013 | 213,127,102 | 16,558 | 12,872 | 12,327 | 12,106 | 12,620 |
| 12/31/2013 | 203,595,534 | 15,932 | 12,779 | 12,612 | 12,438 | 12,877 |
| 6/30/2014 | 210,685,055 | 15,697 | 13,422 | 12,903 | 12,778 | 13,139 |
| 12/31/2014 | 215,166,861 | 15,695 | 13,709 | 13,202 | 13,128 | 13,406 |
| 6/30/2015 | 210,100,811 | 15,368 | 13,671 | 13,507 | 13,487 | 13,679 |
| 12/31/2015 | 210,819,116 | 15,464 | 13,633 | 13,819 | 13,857 | 13,957 |
| 6/30/2016 | 212,446,701 | 15,591 | 13,626 | 14,139 | 14,236 | 14,240 |
| 12/31/2016 | 224,563,798 | 15,802 | 14,211 | 14,466 | 14,626 | 14,530 |
| 6/30/2017 | 230,803,654 | 15,819 | 14,590 | 14,800 | 15,026 | 14,825 |
| 12/31/2017 | 241,754,678 | 15,569 | 15,528 | 15,142 | 15,437 | 15,127 |
| 6/30/2018 | 246,142,376 | 15,442 | 15,940 | 15,493 | 15,860 | 15,435 |

| | | | |
|---|---|---|---|
| Goodness of Fit Statistic, R-Squared: | 0.905 | 0.928 | 0.900 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | + 4.7% |
| Average Annual Severity Trend ( 8 yr) | + 5.5% |
| Average Annual Severity Trend ( 6 yr) | + 4.1% |
| Selected Annual Severity Trend | + 4.5% |

* Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.
NOTE:  Trends are based on reported paid full coverage data developed to ultimate using paid development factors
    (See Section B- Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND
MULTISTATE
MANUFACTURERS AND CONTRACTORS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Fringe

| (1) | (2) | (3) | (4) | (5) | | |
|-----|-----|-----|-----|-----|---|---|
| Accident | Basic Limit | Occurrences | (2)/(3) | Exponential | | |
| Year | Paid | at | Actual | Curve of | | |
| Ending | Losses * | Ultimate | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2008 | $ 22,359,401 | 468 | $ 47,776 | $ 41,872 | | |
| 6/30/2009 | 22,204,717 | 486 | 45,689 | 41,718 | | |
| 12/31/2009 | 25,532,110 | 556 | 45,921 | 41,564 | | |
| 6/30/2010 | 24,007,916 | 637 | 37,689 | 41,411 | | |
| 12/31/2010 | 19,366,879 | 614 | 31,542 | 41,259 | $ 38,392 | |
| 6/30/2011 | 19,633,680 | 529 | 37,115 | 41,107 | 38,546 | |
| 12/31/2011 | 19,851,013 | 533 | 37,244 | 40,956 | 38,701 | |
| 6/30/2012 | 19,302,882 | 505 | 38,224 | 40,805 | 38,857 | |
| 12/31/2012 | 20,005,873 | 469 | 42,656 | 40,655 | 39,013 | $ 44,139 |
| 6/30/2013 | 20,792,787 | 440 | 47,256 | 40,505 | 39,170 | 43,523 |
| 12/31/2013 | 24,432,325 | 491 | 49,760 | 40,356 | 39,327 | 42,916 |
| 6/30/2014 | 22,877,885 | 541 | 42,288 | 40,207 | 39,485 | 42,317 |
| 12/31/2014 | 21,701,249 | 539 | 40,262 | 40,059 | 39,644 | 41,726 |
| 6/30/2015 | 25,005,057 | 572 | 43,715 | 39,912 | 39,803 | 41,144 |
| 12/31/2015 | 21,719,574 | 624 | 34,807 | 39,765 | 39,963 | 40,570 |
| 6/30/2016 | 23,169,019 | 658 | 35,211 | 39,618 | 40,124 | 40,004 |
| 12/31/2016 | 22,713,805 | 656 | 34,625 | 39,473 | 40,285 | 39,445 |
| 6/30/2017 | 20,888,192 | 643 | 32,486 | 39,327 | 40,447 | 38,895 |
| 12/31/2017 | 28,217,317 | 639 | 44,159 | 39,182 | 40,610 | 38,352 |
| 6/30/2018 | 29,223,054 | 614 | 47,595 | 39,038 | 40,773 | 37,817 |
| | | | | | | |
| Goodness of Fit Statistic, R-Squared: | | | | 0.025 | 0.018 | 0.126 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | - 0.7% |
| Average Annual Severity Trend ( 8 yr) | + 0.8% |
| Average Annual Severity Trend ( 6 yr) | - 2.8% |
| | |
| 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) | (2) | (3) | (4) | (5) | | |
|---|---|---|---|---|---|---|
| Accident | Basic Limit | Occurrences | (2)/(3) | Exponential | | |
| Year | Paid | at | Actual | Curve of | | |
| Ending | Losses * | Ultimate | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2008 | $ 602,523,581 | 20,152 | $ 29,899 | $ 31,118 | | |
| 6/30/2009 | 639,258,903 | 20,045 | 31,891 | 31,719 | | |
| 12/31/2009 | 658,207,624 | 20,410 | 32,249 | 32,333 | | |
| 6/30/2010 | 687,021,264 | 20,974 | 32,756 | 32,958 | | |
| 12/31/2010 | 708,752,256 | 21,242 | 33,366 | 33,595 | $ 34,044 | |
| 6/30/2011 | 747,542,426 | 21,546 | 34,695 | 34,244 | 34,653 | |
| 12/31/2011 | 727,580,048 | 20,617 | 35,290 | 34,906 | 35,273 | |
| 6/30/2012 | 671,120,497 | 18,343 | 36,587 | 35,581 | 35,905 | |
| 12/31/2012 | 628,015,793 | 17,424 | 36,043 | 36,269 | 36,547 | $ 36,623 |
| 6/30/2013 | 671,246,399 | 18,244 | 36,793 | 36,970 | 37,201 | 37,264 |
| 12/31/2013 | 714,094,633 | 19,294 | 37,011 | 37,685 | 37,867 | 37,917 |
| 6/30/2014 | 801,737,581 | 20,625 | 38,872 | 38,413 | 38,544 | 38,580 |
| 12/31/2014 | 786,701,119 | 19,769 | 39,795 | 39,156 | 39,234 | 39,256 |
| 6/30/2015 | 775,845,893 | 18,934 | 40,976 | 39,913 | 39,936 | 39,943 |
| 12/31/2015 | 801,886,401 | 19,053 | 42,087 | 40,684 | 40,651 | 40,642 |
| 6/30/2016 | 774,732,751 | 17,990 | 43,065 | 41,471 | 41,378 | 41,353 |
| 12/31/2016 | 746,899,974 | 18,073 | 41,327 | 42,273 | 42,119 | 42,077 |
| 6/30/2017 | 789,066,639 | 18,790 | 41,994 | 43,090 | 42,873 | 42,814 |
| 12/31/2017 | 815,123,324 | 19,336 | 42,156 | 43,923 | 43,640 | 43,563 |
| 6/30/2018 | 887,045,921 | 19,996 | 44,361 | 44,772 | 44,421 | 44,326 |
| | | | | | | |
| Goodness of Fit Statistic, R-Squared: | | | | 0.961 | 0.936 | 0.868 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | + 3.9% |
| Average Annual Severity Trend ( 8 yr) | + 3.6% |
| Average Annual Severity Trend ( 6 yr) | + 3.5% |
| | |
| 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) | (2) | (3) | (4) | (5) | | |
|-----|-----|-----|-----|-----|---|---|
| Accident | Basic Limit | Occurrences | (2)/(3) | Exponential | | |
| Year | Paid | at | Actual | Curve of | | |
| Ending | Losses * | Ultimate | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2008 | $ 82,645,639 | 9,194 | $ 8,989 | $ 8,134 | | |
| 6/30/2009 | 76,422,964 | 9,218 | 8,291 | 8,304 | | |
| 12/31/2009 | 82,028,606 | 9,280 | 8,839 | 8,478 | | |
| 6/30/2010 | 85,918,094 | 9,586 | 8,963 | 8,656 | | |
| 12/31/2010 | 83,364,265 | 9,868 | 8,448 | 8,838 | $ 8,397 | |
| 6/30/2011 | 85,500,116 | 10,030 | 8,524 | 9,023 | 8,619 | |
| 12/31/2011 | 90,565,359 | 9,815 | 9,227 | 9,212 | 8,847 | |
| 6/30/2012 | 85,344,115 | 9,058 | 9,422 | 9,406 | 9,081 | |
| 12/31/2012 | 85,107,340 | 8,618 | 9,876 | 9,603 | 9,322 | $ 9,082 |
| 6/30/2013 | 84,185,280 | 8,677 | 9,702 | 9,804 | 9,568 | 9,356 |
| 12/31/2013 | 81,241,355 | 8,617 | 9,428 | 10,010 | 9,822 | 9,638 |
| 6/30/2014 | 80,880,185 | 8,867 | 9,121 | 10,220 | 10,081 | 9,929 |
| 12/31/2014 | 83,215,871 | 8,830 | 9,424 | 10,434 | 10,348 | 10,229 |
| 6/30/2015 | 93,556,017 | 8,481 | 11,031 | 10,653 | 10,622 | 10,538 |
| 12/31/2015 | 96,082,857 | 8,535 | 11,258 | 10,876 | 10,903 | 10,856 |
| 6/30/2016 | 91,196,968 | 8,522 | 10,701 | 11,104 | 11,192 | 11,184 |
| 12/31/2016 | 95,603,340 | 8,574 | 11,150 | 11,337 | 11,488 | 11,521 |
| 6/30/2017 | 103,821,465 | 8,985 | 11,555 | 11,575 | 11,792 | 11,869 |
| 12/31/2017 | 110,984,731 | 8,732 | 12,710 | 11,818 | 12,104 | 12,227 |
| 6/30/2018 | 109,399,620 | 8,247 | 13,265 | 12,065 | 12,424 | 12,596 |

| | | | |
|---|---|---|---|
| Goodness of Fit Statistic, R-Squared: | 0.817 | 0.854 | 0.788 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | + 4.2% |
| Average Annual Severity Trend ( 8 yr) | + 5.4% |
| Average Annual Severity Trend ( 6 yr) | + 6.1% |
| Selected Annual Severity Trend | + 4.5% |

\* Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.

NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors
     (See Section B- Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND
MULTISTATE
OWNERS, LANDLORDS, AND TENANTS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Fringe

| (1)<br>Accident<br>Year<br>Ending | (2)<br>Basic Limit<br>Paid<br>Losses * | (3)<br>Occurrences<br>at<br>Ultimate | (4)<br>(2)/(3)<br>Actual<br>Severity | (5)<br>Exponential<br>Curve of<br>Best Fit to Col (4) | | |
|---|---|---|---|---|---|---|
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2008 | $ 26,475,503 | 519 | $ 51,013 | $ 78,068 | | |
| 6/30/2009 | 34,861,437 | 542 | 64,320 | 76,892 | | |
| 12/31/2009 | 44,154,718 | 561 | 78,707 | 75,734 | | |
| 6/30/2010 | 43,950,276 | 592 | 74,240 | 74,593 | | |
| 12/31/2010 | 34,740,318 | 555 | 62,595 | 73,470 | $ 87,761 | |
| 6/30/2011 | 42,101,445 | 509 | 82,714 | 72,363 | 84,817 | |
| 12/31/2011 | 47,463,206 | 465 | 102,071 | 71,273 | 81,972 | |
| 6/30/2012 | 36,943,553 | 378 | 97,734 | 70,199 | 79,222 | |
| 12/31/2012 | 32,625,911 | 363 | 89,879 | 69,142 | 76,564 | $ 77,365 |
| 6/30/2013 | 29,580,591 | 403 | 73,401 | 68,101 | 73,995 | 74,553 |
| 12/31/2013 | 34,055,692 | 444 | 76,702 | 67,075 | 71,513 | 71,843 |
| 6/30/2014 | 38,523,636 | 507 | 75,984 | 66,065 | 69,113 | 69,232 |
| 12/31/2014 | 30,966,101 | 545 | 56,819 | 65,070 | 66,795 | 66,716 |
| 6/30/2015 | 34,850,120 | 616 | 56,575 | 64,090 | 64,554 | 64,291 |
| 12/31/2015 | 41,269,770 | 721 | 57,240 | 63,124 | 62,388 | 61,955 |
| 6/30/2016 | 39,690,098 | 748 | 53,062 | 62,173 | 60,295 | 59,703 |
| 12/31/2016 | 37,278,726 | 706 | 52,803 | 61,237 | 58,272 | 57,533 |
| 6/30/2017 | 34,938,835 | 626 | 55,813 | 60,315 | 56,317 | 55,442 |
| 12/31/2017 | 35,604,112 | 559 | 63,693 | 59,406 | 54,428 | 53,428 |
| 6/30/2018 | 34,005,794 | 600 | 56,676 | 58,511 | 52,602 | 51,486 |

| | | | |
|---|---|---|---|
| Goodness of Fit Statistic, R-Squared: | 0.177 | 0.528 | 0.574 |

| | |
|---|---|
| Average Annual Severity Trend (10 yr) | - 3.0% |
| Average Annual Severity Trend ( 8 yr) | - 6.6% |
| Average Annual Severity Trend ( 6 yr) | - 7.1% |
| Selected Annual Severity Trend | + 1.5% |

* Including basic indemnity and allocated loss adjustment expense developed separately to an ultimate settlement basis.
NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors
    (See Section B- Explanation of Trend Calculation).

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS


FREQUENCY TREND INCLUDING FRINGE OCCURRENCES[1]
MULTISTATE
Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only


Bodily Injury and Property Damage Combined

| (1) | (2) | (3) | (4) |
|---|---|---|---|
| Accident Year Ending | Aggregate Loss Costs at Current Level | Occurrences at Ultimate[1] | Occurrence Frequency $(3)/(2)^2$ |
| 6/30/2005 | $ 764,877,480 | 27,679 | 36.19 |
| 6/30/2006 | 794,302,516 | 27,943 | 35.18 |
| 6/30/2007 | 826,955,099 | 28,998 | 35.07 |
| 6/30/2008 | 831,079,841 | 28,773 | 34.62 |
| 6/30/2009 | 853,537,420 | 29,597 | 34.68 |
| 6/30/2010 | 789,287,818 | 28,950 | 36.68 |
| 6/30/2011 | 806,368,763 | 29,386 | 36.44 |
| 6/30/2012 | 819,604,878 | 28,314 | 34.55 |
| 6/30/2013 | 818,429,440 | 27,299 | 33.36 |
| 6/30/2014 | 874,098,179 | 28,271 | 32.34 |
| 6/30/2015 | 901,592,541 | 27,480 | 30.48 |
| 6/30/2016 | 911,716,111 | 27,883 | 30.58 |
| 6/30/2017 | 929,175,670 | 28,655 | 30.84 |
| 6/30/2018 | 941,062,088 | 27,714 | 29.45 |


Selected Annual Frequency Trend:        - 0.5%

[1] Occurrences are based on reported paid amounts developed to ultimate using paid development factors.
[2] Frequency is per $1,000,000 Aggregate Loss Costs at Current Level.

PREMISES/OPERATIONS
OWNERS, LANDLORDS AND TENANTS


FREQUENCY TREND INCLUDING FRINGE OCCURRENCES[1]
MULTISTATE
Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only


Bodily Injury and Property Damage Combined

| (1) Accident Year Ending | (2) Aggregate Loss Costs at Current Level | (3) Occurrences at Ultimate[1] | (4) Occurrence Frequency $(3)/(2)^2$ |
|---|---|---|---|
| 6/30/2005 | $ 857,357,819 | 34,367 | 40.08 |
| 6/30/2006 | 877,137,511 | 32,548 | 37.11 |
| 6/30/2007 | 912,198,154 | 33,018 | 36.20 |
| 6/30/2008 | 957,124,738 | 32,547 | 34.01 |
| 6/30/2009 | 1,080,779,872 | 34,003 | 31.46 |
| 6/30/2010 | 1,135,352,372 | 33,790 | 29.76 |
| 6/30/2011 | 1,162,414,245 | 33,921 | 29.18 |
| 6/30/2012 | 1,150,509,741 | 29,503 | 25.64 |
| 6/30/2013 | 1,128,413,413 | 29,240 | 25.91 |
| 6/30/2014 | 1,184,069,799 | 32,670 | 27.59 |
| 6/30/2015 | 1,274,310,620 | 31,267 | 24.54 |
| 6/30/2016 | 1,302,379,088 | 30,477 | 23.40 |
| 6/30/2017 | 1,333,848,986 | 31,789 | 23.83 |
| 6/30/2018 | 1,347,393,827 | 33,520 | 24.88 |

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 | | | CLASS GROUP 03 | | | | | CLASS GROUP 04 | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | 12805 | 0.62 | 18335 | 0.70 | |
| 10100 | 1.03 | | 10026 | 1.24 | 12841 | 1.03 | 18437 | 1.00 | * |
| 10146 | 0.46 | | 10042 | 0.71 | 12927 | 0.18 | 18438 | 1.92 | |
| 10352 | 0.60 | | 10060 | 0.34 | 13314 | 0.23 | 18507 | 0.36 | |
| 11258 | 1.24 | | 10065 | 0.51 | 13351 | 0.56 | 18570 | 3.76 | |
| 11259 | 1.33 | | 10066 | 0.52 | 13352 | 0.57 | 18708 | 0.22 | |
| 11288 | 1.52 | | 10071 | 0.61 | 13506 | 1.76 | 18834 | 0.57 | |
| 13111 | 1.15 | | 10101 | 0.46 | 13507 | 2.12 | 18911 | 1.80 | |
| 13673 | 0.94 | | 10105 | 4.98 | 13716 | 0.87 | 18912 | 3.39 | |
| 13720 | 0.53 | | 10113 | 0.69 | 13759 | 0.34 | 18920 | 0.88 | |
| 14401 | 1.25 | | 10115 | 1.37 | 14068 | 0.075 | 19795 | 0.59 | |
| 15224 | 0.56 | | 10130 | 6.79 | 14101 | 0.88 | 19796 | 0.69 | |
| 18435 | 1.09 | | 10132 | 5.85 | 14655 | 0.17 | 41510 | 90.50 | |
| 18436 | 0.88 | | 10150 | 0.95 | 14733 | 1.19 | 45900 | 0.21 | |
| 18501 | 1.00 | * | 10151 | 23.92 | 14734 | 0.51 | 45901 | 0.18 | |
| | | | 10160 | 4.26 | 14913 | 0.64 | 48808 | 3.10 | |
| CLASS GROUP 02 | | | 10204 | 0.43 | 15314 | 0.41 | 49111 | 4.74 | |
| | | | 10205 | 0.48 | 15538 | 0.73 | | | |
| 16900 | 1.95 | | 10220 | 9.04 | 15600 | 1.84 | CLASS GROUP 04 | | |
| 16901 | 1.25 | | 10309 | 0.31 | 15608 | 0.41 | | | |
| 16902 | 1.06 | | 10315 | 0.73 | 15656 | 12.11 | 10133 | 12.18 | |
| 16905 | 2.05 | | 11020 | 0.58 | 15839 | 0.55 | 11052 | 12.67 | |
| 16906 | 1.31 | | 11126 | 0.12 | 15991 | 0.45 | 11167 | 2.92 | |
| 16910 | 1.17 | | 11155 | 0.41 | 15993 | 0.38 | 11168 | 15.14 | |
| 16911 | 1.06 | | 11204 | 0.60 | 16402 | 2.72 | 14731 | 12.57 | |
| 16915 | 1.20 | | 11234 | 0.54 | 16403 | 1.72 | 14732 | 0.93 | |
| 16916 | 1.00 | * | 11273 | 26.77 | 16404 | 2.17 | 15123 | 12.15 | |
| 16920 | 2.66 | | 11274 | 25.69 | 16676 | 0.57 | 15124 | 4.25 | |
| 16921 | 2.43 | | 12356 | 2.27 | 16750 | 0.20 | 19007 | 4.75 | |
| 16930 | 1.53 | | 12374 | 1.18 | 16751 | 0.20 | 19051 | 10.53 | |
| 16931 | 1.65 | | 12375 | 0.58 | 16881 | 3.13 | 44009 | 14.81 | |
| 16940 | 3.32 | | 12393 | 0.77 | 18109 | 0.75 | 49617 | 1.00 | * |
| 16941 | 1.33 | | 12467 | 0.32 | 18110 | 0.60 | 49618 | 0.84 | |
| | | | | | 18206 | 0.97 | 49619 | 1.58 | |
| | | | | | | | 49763 | 10.26 | |

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

| CLASS GROUP 05 | | |
|---|---|---|
| 10140 | 0.46 | |
| 10141 | 0.92 | |
| 10145 | 4.43 | |
| 12361 | 1.00 | * |
| 13049 | 0.52 | |
| 13112 | 0.85 | |
| 13670 | 0.56 | |
| 15223 | 0.66 | |

| CLASS GROUP 06 | | |
|---|---|---|
| 10010 | 1.59 | |
| 10040 | 1.21 | |
| 10070 | 0.91 | |
| 10111 | 1.99 | |
| 11127 | 5.07 | |
| 11128 | 6.84 | |
| 11203 | 11.79 | |
| 12362 | 1.00 | * |
| 12373 | 0.38 | |
| 12391 | 0.75 | |
| 12707 | 6.56 | |
| 12797 | 1.38 | |
| 13715 | 1.00 | |
| 13930 | 2.13 | |
| 14527 | 4.07 | |
| 16005 | 0.53 | |
| 16501 | 1.12 | |
| 16527 | 1.72 | |
| 16705 | 3.19 | |
| 18078 | 1.81 | |
| 18205 | 2.79 | |

| 18707 | 0.15 | |
|---|---|---|
| 18833 | 1.79 | |

| CLASS GROUP 07 | | |
|---|---|---|
| 10015 | 2.95 | |
| 10052 | 2.04 | |
| 10054 | 1.81 | |
| 10110 | 10.04 | |
| 10117 | 2.93 | |
| 10120 | 6.57 | |
| 10331 | 4.00 | |
| 10332 | 6.90 | |
| 10378 | 4.05 | |
| 10379 | 1.88 | |
| 10380 | 3.21 | |
| 10381 | 2.78 | |
| 11138 | 1.00 | * |
| 16670 | 1.66 | |
| 40045 | 91.94 | |
| 40046 | 18.17 | |
| 40047 | 6.48 | |
| 40059 | 2.32 | |
| 40061 | 1.23 | |
| 40063 | 41.16 | |
| 40064 | 12.10 | |
| 40111 | 3.26 | |
| 41001 | 0.11 | |
| 41664 | 13.92 | |
| 41665 | 1.63 | |
| 41667 | 38.05 | |
| 41668 | 35.67 | |
| 41669 | 0.25 | |
| 41670 | 0.42 | |
| 43518 | 5.97 | |

| 43626 | 4.77 | |
|---|---|---|
| 43628 | 61.99 | |
| 43629 | 52.53 | |
| 43760 | 1.75 | |
| 44069 | 5.10 | |
| 44070 | 1.51 | |
| 44071 | 1.68 | |
| 44072 | 1.16 | |
| 44311 | 3.08 | |
| 44315 | 2.07 | |
| 46911 | 9.44 | |
| 46912 | 17.29 | |
| 47318 | 3.88 | |
| 47420 | 0.85 | |
| 48206 | 12.62 | |
| 48441 | 0.053 | |
| 48557 | 5.30 | |
| 48558 | 4.61 | |
| 48637 | 4.05 | |
| 48638 | 2.01 | |
| 48925 | 96.91 | |
| 49870 | 40.51 | |
| 63217 | 18.47 | |
| 63218 | 6.22 | |

| CLASS GROUP 08 | | |
|---|---|---|
| 40101 | 254.14 | |
| 40102 | 224.55 | |
| 44427 | 918.85 | |
| 44428 | 924.07 | |
| 44429 | 13.85 | |
| 44430 | 9.63 | |
| 44431 | 30.76 | |
| 44432 | 9.75 | |

| 44433 | 310.66 | |
|---|---|---|
| 44434 | 594.24 | |
| 44435 | 615.31 | |
| 44436 | 718.67 | |
| 44437 | 595.63 | |
| 44438 | 470.71 | |
| 44439 | 916.25 | |
| 44440 | 758.14 | |
| 46112 | 1.00 | * |

| CLASS GROUP 09 | | |
|---|---|---|
| 45190 | 1.00 | * |
| 45191 | 0.71 | |
| 45192 | 0.83 | |
| 45193 | 0.49 | |
| 45210 | 0.62 | |
| 46202 | 1.27 | |
| 64074 | 7.06 | |
| 64075 | 4.97 | |

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

### CLASS GROUP 10

| | | |
|---|---|---|
| 41421 | 0.015 | |
| 41422 | 0.008 | |
| 41603 | 0.71 | |
| 41604 | 0.39 | |
| 41650 | 1.00 | * |
| 41680 | 0.52 | |
| 41715 | 0.33 | |
| 41716 | 0.21 | |
| 46004 | 0.95 | |
| 46005 | 0.76 | |
| 47469 | 0.15 | |
| 47471 | 0.13 | |
| 47473 | 0.17 | |
| 47474 | 0.19 | |
| 47475 | 0.15 | |
| 47476 | 0.15 | |
| 47477 | 0.20 | |
| 47478 | 0.21 | |
| 67508 | 1.20 | |
| 67509 | 0.88 | |
| 67510 | 0.49 | |
| 67511 | 0.53 | |
| 67512 | 2.27 | |
| 67513 | 1.44 | |

### CLASS GROUP 11

| | | |
|---|---|---|
| 60010 | 1.00 | * |
| 60011 | 1.15 | |
| 60012 | 1.89 | |
| 60013 | 1.62 | |
| 60015 | 1.21 | |
| 60016 | 1.36 | |

| | | |
|---|---|---|
| 61000 | 0.99 | |
| 63010 | 1.80 | |
| 63011 | 2.25 | |
| 63012 | 3.20 | |
| 63013 | 3.03 | |
| 68500 | 0.22 | |

### CLASS GROUP 12

| | | |
|---|---|---|
| 41678 | 3.04 | |
| 43152 | 0.91 | |
| 46362 | 10.61 | |
| 46426 | 1.55 | |
| 46427 | 2.07 | |
| 46603 | 0.13 | |
| 46604 | 0.15 | |
| 46606 | 0.40 | |
| 46607 | 0.55 | |
| 48600 | 3.10 | |
| 60035 | 1.86 | |
| 61212 | 1.00 | * |
| 61216 | 1.11 | |
| 61217 | 1.01 | |
| 61218 | 0.69 | |
| 61223 | 4.66 | |
| 61224 | 1.65 | |
| 61225 | 2.29 | |
| 61226 | 3.65 | |
| 61227 | 3.34 | |
| 62000 | 0.76 | |
| 62001 | 0.57 | |
| 62002 | 0.26 | |
| 62003 | 0.82 | |
| 63215 | 2.71 | |
| 63216 | 1.88 | |

| | |
|---|---|
| 65007 | 1.65 |
| 66122 | 0.71 |
| 66123 | 0.39 |
| 66309 | 1.14 |
| 66561 | 2.64 |
| 67017 | 2.45 |
| 67634 | 2.12 |
| 67635 | 1.50 |
| 68001 | 4.58 |
| 68439 | 5.89 |
| 68604 | 0.11 |
| 68606 | 0.43 |
| 68607 | 0.34 |
| 68702 | 0.28 |
| 68703 | 0.21 |
| 68706 | 0.90 |
| 68707 | 0.89 |

### CLASS GROUP 13

| | |
|---|---|
| 40075 | 1.87 |
| 43151 | 0.93 |
| 43200 | 3.54 |
| 43421 | 0.97 |
| 43422 | 5.09 |
| 43550 | 3.46 |
| 43551 | 1.92 |
| 44276 | 4.75 |
| 44277 | 3.08 |
| 45334 | 2.04 |
| 45450 | 0.60 |
| 45937 | 0.008 |
| 46700 | 7.12 |
| 47221 | 7.81 |
| 48039 | 2.51 |

| | | |
|---|---|---|
| 49181 | 0.82 | |
| 49183 | 1.00 | * |
| 49184 | 2.11 | |
| 49185 | 1.92 | |
| 49292 | 0.060 | |
| 49333 | 0.44 | |
| 49801 | 6.88 | |
| 49802 | 0.61 | |
| 49803 | 1.08 | |

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

| CLASS GROUP 14 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 10020 | (a) | 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) | CLASS GROUP 16 | | |
| 13208 | (a) | 43117 | (a) | 47052 | (a) | 44100 | 0.96 | |
| 13461 | (a) | 43215 | (a) | 47103 | (a) | 44101 | 1.00 | * |
| 15119 | (a) | 43424 | (a) | 47146 | (a) | 44102 | 0.78 | |
| 15120 | (a) | 43517 | (a) | 47147 | (a) | 44103 | 0.69 | |
| 15300 | (a) | 43754 | (a) | 47253 | (a) | 44104 | 0.29 | |
| 16722 | (a) | 43945 | (a) | 47254 | (a) | 44108 | 0.34 | |
| 16723 | (a) | 43946 | (a) | 47468 | (a) | 44109 | 0.86 | |
| 18200 | (a) | 43990 | (a) | 47600 | (a) | 44110 | 0.88 | |
| 18991 | (a) | 43991 | (a) | 47610 | (a) | 44111 | 0.54 | |
| 19061 | (a) | 44105 | (a) | 48177 | (a) | 44112 | 0.32 | |
| 40005 | (a) | 44106 | (a) | 48178 | (a) | | | |
| 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)

| | |
|---|---|
| 98423 | 2.57 |
| 98424 | 4.36 |
| 98425 | 1.79 |
| 98426 | 1.58 |
| 98427 | 1.54 |
| 98449 | 2.21 |
| 98482 | 2.37 |
| 98483 | 3.50 |
| 98502 | 3.35 |
| 98555 | 1.56 |
| 98597 | 0.35 |
| 98598 | 0.12 |
| 98601 | 4.01 |
| 98624 | 0.63 |
| 98640 | 69.14 |
| 98677 | 10.90 |
| 98678 | 9.68 |
| 98699 | 3.15 |
| 98710 | 2.19 |
| 98805 | 2.86 |
| 98820 | 5.46 |
| 98884 | 1.42 |
| 98967 | 2.23 |
| 99003 | 1.06 |
| 99080 | 0.75 |
| 99111 | 1.09 |
| 99163 | 2.60 |
| 99165 | 0.57 |
| 99223 | 0.16 |
| 99303 | 8.72 |
| 99310 | 2.18 |
| 99315 | 6.41 |

| | |
|---|---|
| 99321 | 6.22 |
| 99613 | 5.51 |
| 99620 | 0.30 |
| 99718 | 0.88 |
| 99746 | 1.49 |
| 99760 | 0.17 |
| 99793 | 1.89 |
| 99827 | 0.27 |
| 99851 | 1.10 |
| 99917 | 1.78 |
| 99938 | 2.00 |
| 99943 | 5.80 |
| 99946 | 4.32 |
| 99963 | 0.43 |

### CLASS GROUP 33

| | | |
|---|---|---|
| 91130 | 0.28 | |
| 91135 | 0.078 | |
| 91200 | 0.16 | |
| 91265 | 3.42 | |
| 91266 | 1.81 | |
| 91560 | 1.00 | * |
| 91580 | 1.32 | |
| 91606 | 2.74 | |
| 91629 | 0.56 | |
| 91636 | 0.96 | |
| 91641 | 0.26 | |
| 91722 | 0.84 | |
| 92445 | 0.55 | |
| 92663 | 0.13 | |
| 95306 | 1.10 | |
| 95357 | 0.28 | |
| 95455 | 1.16 | |
| 95505 | 0.54 | |

| | |
|---|---|
| 96317 | 0.29 |
| 96872 | 1.03 |
| 97220 | 0.075 |
| 97308 | 0.14 |
| 97447 | 0.46 |
| 97651 | 1.36 |
| 97652 | 1.18 |
| 97655 | 1.05 |
| 98002 | 0.19 |
| 98152 | 0.64 |
| 98153 | 0.72 |
| 98154 | 0.85 |
| 98155 | 1.19 |
| 98157 | 0.76 |
| 98159 | 0.51 |
| 98160 | 1.08 |
| 98161 | 1.21 |
| 98163 | 1.27 |
| 98303 | 2.39 |
| 98309 | 1.20 |
| 98429 | 0.25 |
| 98658 | 1.23 |
| 98659 | 0.22 |
| 98705 | 1.74 |
| 98751 | 0.93 |
| 98914 | 0.15 |
| 98949 | 0.21 |
| 99220 | 0.33 |
| 99222 | 0.62 |
| 99471 | 0.15 |
| 99969 | 0.60 |
| 99988 | 0.53 |

### CLASS GROUP 34

| | | |
|---|---|---|
| 10036 | 2.70 | |
| 10073 | 4.20 | |
| 10075 | 31.17 | |
| 10107 | 12.84 | |
| 10255 | 1.00 | * |
| 10256 | 3.66 | |
| 10257 | 0.69 | |
| 11039 | 3.65 | |
| 11248 | 0.19 | |
| 12014 | 0.41 | |
| 12509 | 0.25 | |
| 12510 | 3.17 | |
| 12583 | 1.41 | |
| 12651 | 4.11 | |
| 12683 | 1.88 | |
| 13201 | 3.63 | |
| 13204 | 4.11 | |
| 13205 | 1.58 | |
| 13410 | 5.75 | |
| 13412 | 1.94 | |
| 13453 | 2.24 | |
| 13454 | 2.62 | |
| 13455 | 2.66 | |
| 13590 | 1.98 | |
| 13621 | 0.50 | |
| 14279 | 1.91 | |
| 14855 | 0.88 | |
| 15062 | 0.79 | |
| 15063 | 0.92 | |
| 15188 | 1.39 | |
| 15404 | 0.36 | |
| 15405 | 0.53 | |

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

| CLASS GROUP 34 (cont'd) | | CLASS GROUP 35 | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 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 | CLASS GROUP 36 | | 51889 | 2.14 | |
| 16819 | 4.78 | 51575 | 0.41 | | | 51896 | 1.00 | * |
| 16820 | 3.70 | 51666 | 0.65 | 50010 | 5.03 | 51919 | 2.16 | |
| 16890 | 0.56 | 51767 | 0.19 | 50015 | 3.27 | 51926 | 2.20 | |
| 16891 | 0.61 | 51777 | 0.66 | 50017 | 2.49 | 51927 | 1.19 | |
| 16892 | 1.11 | 51790 | 1.10 | 50045 | 5.69 | 51934 | 2.41 | |
| 18506 | 1.76 | 51833 | 0.99 | 50047 | 0.64 | 51941 | 2.19 | |
| 18616 | 1.34 | 51900 | 0.74 | 51201 | 0.86 | 51942 | 3.50 | |
| 45380 | 1.03 | 52315 | 0.86 | 51205 | 2.62 | 51956 | 9.45 | |
| 45771 | 1.57 | 52744 | 3.79 | 51206 | 0.41 | 51957 | 8.33 | |
| 45819 | 0.51 | 53374 | 1.00 * | 51240 | 10.34 | 51958 | 7.40 | |
| 49239 | 0.77 | 53375 | 0.53 | 51241 | 30.72 | 51959 | 7.58 | |
| 51315 | 0.50 | 53376 | 0.85 | 51251 | 0.89 | 51960 | 1.00 | |
| 51357 | 0.71 | 53377 | 0.87 | 51252 | 3.12 | 51970 | 4.35 | |
| 51358 | 1.71 | 53403 | 0.55 | 51253 | 2.66 | 51982 | 1.28 | |
| 51359 | 1.50 | 53565 | 0.64 | 51254 | 0.83 | 51986 | 5.03 | |
| 59925 | 1.54 | 55371 | 2.55 | 51340 | 0.85 | 51999 | 2.12 | |
| 59926 | 1.31 | 55802 | 0.66 | 51370 | 10.10 | 52002 | 1.86 | |
| 59927 | 0.88 | 56488 | 1.10 | 51380 | 1.01 | 52109 | 0.47 | |
| | | 56690 | 0.57 | 51500 | 1.91 | 52134 | 6.23 | |
| | | 57403 | 1.35 | 51550 | 2.36 | 52150 | 11.47 | |
| | | 58020 | 1.45 | 51551 | 0.82 | 52402 | 0.47 | |
| | | 58713 | 0.42 | 51552 | 1.42 | 52432 | 2.33 | |
| | | 59188 | 2.88 | 51553 | 2.53 | 52433 | 2.13 | |
| | | 59189 | 3.95 | 51554 | 0.24 | 52435 | 2.67 | |
| | | 59482 | 3.00 | 51576 | 4.54 | 52438 | 1.93 | |
| | | | | 51600 | 3.09 | 52440 | 3.03 | |
| | | | | 51613 | 2.04 | 52467 | 2.80 | |
| | | | | 51741 | 5.38 | | | |

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

**CLASS GROUP 36** (cont'd)

| Class | Diff. | Class | Diff. | Class | Diff. | Class | Diff. |
|---|---|---|---|---|---|---|---|
| | | 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

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

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

### CLASS GROUP 38

| | |
|---|---|
| 10072 | 4.39 |
| 10367 | 3.88 |
| 10368 | 5.67 |
| 11007 | 1.65 |
| 11201 | 14.44 |
| 11202 | 4.27 |
| 11206 | 0.67 |
| 11207 | 8.46 |
| 11208 | 1.45 |
| 11209 | 6.81 |
| 11210 | 2.90 |
| 11211 | 15.07 |
| 11212 | 2.28 |
| 11213 | 1.86 |
| 11214 | 4.58 |
| 11222 | 0.077 |
| 14405 | 0.97 |
| 15070 | 0.13 |
| 15607 | 0.17 |
| 15699 | 0.42 |
| 16471 | 0.24 |
| 41620 | 1.21 |
| 41677 | 0.25 |
| 41696 | 0.79 |
| 41697 | 0.55 |
| 43470 | 4.60 |
| 43822 | 3.66 |
| 43840 | 0.045 |
| 43860 | 2.88 |
| 43889 | 1.03 |
| 44280 | 0.25 |
| 45678 | 0.27 |

| | | |
|---|---|---|
| 46622 | 10.69 | |
| 47050 | 1.00 | * |
| 47367 | 0.25 | |
| 49005 | 0.17 | |
| 49840 | 1.03 | |
| 51516 | 0.075 | |
| 51517 | 0.085 | |
| 51985 | 0.070 | |
| 52660 | 0.089 | |
| 53734 | 0.45 | |
| 54012 | 0.045 | |
| 57997 | 0.10 | |
| 58408 | 0.059 | |
| 58409 | 0.075 | |
| 58456 | 0.040 | |
| 58457 | 0.058 | |
| 58458 | 0.075 | |
| 58459 | 0.09 | |

### CLASS GROUP 39

| | |
|---|---|
| 11205 | (a) |
| 13206 | (a) |
| 13207 | (a) |
| 13411 | (a) |
| 15060 | (a) |
| 15061 | (a) |
| 18575 | (a) |
| 41675 | (a) |
| 41679 | (a) |
| 44010 | (a) |
| 51211 | (a) |
| 52876 | (a) |
| 53901 | (a) |
| 53902 | (a) |
| 53903 | (a) |
| 53904 | (a) |

| | |
|---|---|
| 53905 | (a) |
| 53951 | (a) |
| 53952 | (a) |
| 53953 | (a) |
| 54444 | (a) |
| 55014 | (a) |
| 55410 | (a) |
| 58561 | (a) |
| 59695 | (a) |
| 91210 | (a) |
| 91280 | (a) |
| 91325 | (a) |
| 91581 | (a) |
| 91582 | (a) |
| 91583 | (a) |
| 91584 | (a) |
| 91585 | (a) |
| 91586 | (a) |
| 91587 | (a) |
| 91588 | (a) |
| 91589 | (a) |
| 91591 | (a) |
| 91618 | (a) |
| 94444 | (a) |
| 94638 | (a) |
| 95358 | (a) |
| 95630 | (a) |
| 95648 | (a) |
| 96703 | (a) |
| 96930 | (a) |
| 97002 | (a) |
| 97003 | (a) |
| 97221 | (a) |
| 98150 | (a) |
| 98151 | (a) |
| 98156 | (a) |

| | |
|---|---|
| 98158 | (a) |
| 98162 | (a) |
| 98428 | (a) |
| 98430 | (a) |
| 98622 | (a) |
| 98623 | (a) |
| 98698 | (a) |
| 98871 | (a) |
| 99081 | (a) |
| 99082 | (a) |
| 99083 | (a) |
| 99084 | (a) |
| 99085 | (a) |
| 99160 | (a) |
| 99221 | (a) |
| 99445 | (a) |
| 99798 | (a) |
| 99803 | (a) |
| 99986 | (a) |
| 99987 | (a) |

CLASS EXCEPTIONS

# The following class exceptions apply by state:

Class Group 10
47469                    Not valid for New Jersey


Class Group 13
49292                    For New York, territory 01, class is mapped to Class Group 14 {(a)-rated}
49920                    Valid only for New York, territory 01, with a differential of 1.00


Class Group 14
49910                    Valid only for New York
49913                    Valid only for New York


Class Group 32
92447                    Not valid for New York, territory 01
92453                    Not valid for New York, territory 01
93166                    Valid only for Louisiana, with a differential of 0.17
93167                    Valid only for Louisiana, with a differential of 1.62


Class Group 33
91130                    For New York, class is mapped to Class Group 39 {(a)-rated}
91600                    Valid only for New York, with a differential of 1.32
91636                    For New York, class is mapped to Class Group 39 {(a)-rated}
98751                    For New York, class is mapped to Class Group 39 {(a)-rated}


Class Group 35
51029                    Valid only for Hawaii, with a differential of 1.00
51098                    Valid only for Hawaii, with a differential of 1.00


Class Group 38
41620                    Not valid for New York


Class Group 39
93169                    Valid only for Louisiana

SECTION F

SUPPORTING MATERIAL -- PRODUCTS

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```
                                        MULTISTATE
                                         PRODUCTS
                            CALCULATION OF AGGREGATE LOSS COSTS
                                     AT CURRENT LEVEL




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


                              $100,000
                               BASIC                                                      BASIC LIMIT
                    ACCIDENT   LIMIT     BASIC LIMIT   UNALLOCATED                         DEVELOPED &
             LOSS    YEAR     LOSSES    DEVELOPMENT    LOSS ADJ.   SEVERITY   FREQUENCY    TRENDED LOSS
REPORT TYPE  DESCRIPTION  ENDING   AND ALAE*  X  FACTOR   X  FACTOR  X  TREND  X  TREND  =   AND LAE
-----------  -----------  ------   ---------     ---------     --------   ---------  ---------     ------------
    BI      B/L INDEMNITY 12/31/2015 $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                                                  Implicit Package
      Policy (B)              Description                  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 | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 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

| 27:15 | 39:27 |
|---|---|
| 1.009 | 1.000 |

| Accident Year Ending | Exposure Development From | | | | |
|---|---|---|---|---|---|
| | 27:15 | 39:27 | ULT:39 | | Factor |
| 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. | 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 | 1.777 | 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 | 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. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 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 * |

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 | | | | | 0.965 | 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 | 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. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2013 | 1.000 | 1.007 | 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 * |

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 | | | | | 1.064 | 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/Ult | 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:
```

| 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 | 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 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 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


                                       Link Ratios
   A.Y.E.     183:171   195:183   207:195    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




                    Cumulative Incremental Factors
Months-to-Ultimate      15        27        39        51        63        75        87
                      0.546     0.437     0.294     0.171     0.104     0.061     0.049

Months-to-Ultimate      99       111       123       135       147       159       171
                      0.041     0.037     0.017     0.013     0.009     0.004     0.000




            Reported ALAE      $500,000       ALAE     Additional     ALAE at    171-Ultimate   Ultimate
   A.Y.E     as of 3/31/18  Ultimate Indemnity  Factor     ALAE      171 Months     Factor        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
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PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

$100,000 Basic Limit Losses as of:

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 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 | | | | | | | | |

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 |
| | | | | | | | | | | | |
| 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 |

| 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 @ |
| | | | | | | | | |
| Best 3/5 | 0.994 | 0.999 | 1.001 | 0.999 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

Development From

| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2013 | | | | | 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/Ult | 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 | | | | | | | | |

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                       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 * |

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                              Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2013 | | | | | 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/Ult | 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 |

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     *  Calculated Using Modified Bondy Method
     @  Three year mean Excludes Modified Bondy ratios
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PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR  ALAE DEVELOPMENT

Allocated Expenses as of:

| A.Y.E | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 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 | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 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 | 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 | 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 | 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 | 0.0890 | 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 |

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


                                        Link Ratios
     A.Y.E.    183:171   195:183   207:195    219:207   231:219   243:231    Ult:243
  12/31/1998    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




                     Cumulative Incremental Factors
  Months-to-Ultimate      15       27        39        51        63        75        87
                        0.676    0.578     0.476     0.360     0.286     0.223     0.189

  Months-to-Ultimate      99      111       123       135       147       159       171
                        0.151    0.116     0.079     0.050     0.022     0.010     0.000




               Reported ALAE       $500,000        ALAE     Additional     ALAE at    171-Ultimate   Ultimate
     A.Y.E     as of 3/31/18   Ultimate Indemnity  Factor      ALAE       171 Months     Factor        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

| Item * | 2013 | 2014 | 2015 | 2016 | 2017 | 2013 - 2017 Mean |
|---|---|---|---|---|---|---|
| 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 | |

Incurred Percentage

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2013 - 2017 Mean |
|---|---|---|---|---|---|---|
| 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)   EXPOSURE TREND                    PRODUCTS

      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)   OCCURRENCE SEVERITY              BODILY INJURY       PROPERTY DAMAGE

      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)   FREQUENCY TREND

      Selected                             - 1.5%


(4)   TOTAL ANNUAL NET TREND

      Net trend = (frequency trend  x  severity trend)  /  exposure trend


  NOTE:  The BI deductible trend is equal to the bodily injury trend.  The PD deductible trend is equal to the property damage trend.

| (1) YEAR ENDING QUARTER* | | (2) PRODUCTS CLASS GROUP SALES EXPOSURE INDICES | (1) YEAR ENDING QUARTER* | | (2) PRODUCTS CLASS GROUP SALES EXPOSURE INDICES |
|---|---|---|---|---|---|
| 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) | (2) | (3) | (4) | (5) | | |
|---|---|---|---|---|---|---|
| Accident | Basic Limit | | (2)/(3) | Exponential | | |
| Year | Paid | Paid | Actual | Curve of | | |
| Ending | Losses * | Occurrences | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2008 | $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 |

| | 10 Year | 8 Year | 6 Year |
|---|---|---|---|
| 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) | (2) | (3) | (4) | (5) | | |
|---|---|---|---|---|---|---|
| Accident | Basic Limit | | (2)/(3) | Exponential | | |
| Year | Paid | Paid | Actual | Curve of | | |
| Ending | Losses * | Occurrences | Severity | Best Fit to Col (4) | | |
| | | | | 10 Year | 8 Year | 6 Year |
| 12/31/2008 | $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 |

| | 10 Year | 8 Year | 6 Year |
|---|---|---|---|
| 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 Ending | (2) Aggregate Loss Costs at Current Level | (3) Occurrences at Ultimate[1] | (4) Occurrence Frequency $(3)/(2)$[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 (Zi) of the individual class with respect to the class group. This is calculated based on the equation:

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

$K =$ The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

Column (5) is the Formula Experience Ratio. This is found by credibility weighting the class experience ratio with the class group experience ratio and is based on the equation:

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

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

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

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

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

$\widetilde{X}_{monoline}$ (X - tilde monoline) is weighted based on monoline/multiline ALCCL for the latest year only.

Column (7) is the change factor, which is to be applied to the present loss cost. The formula for this is given as:

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)
where "SWRL" is the selected multistate monoline loss cost level change.
The off balance factor of 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
```

| | 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) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CLASS | | | | | | | | | | | | | |
| 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 | U |
| 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
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```
                                          LOSS COST % CHANGE BY CLASS
SUBLINE: PRODUCTS
CLASS GROUP: 03
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX *  .965 *    .891


                              5 YEAR                                          PRESENT   PROPOSED  STATE-
          AYE 2017   5 YEAR   MONO/MULTI                                      MULTI-    MULTI-    WIDE    PRESENT    PROPOSED
          MONO/MULTI MONO/MULTI EXPERIENCE          FORMULA           CHANGE  STATE     STATE     %       STATEWIDE  STATEWIDE
          ALCCL      ALCCL    RATIO       CRED.    ER       INDEX    FACTOR   OCCUR     OCCUR     CHANGE  OCCUR      OCCUR
CLASS     (1)        (2)      (3)         (4)      (5)      (6)      (7)      (8)       (9)       (10)    (11)       (12)
-----     ---------- ---------- ---------- ------   -------  -----    -------  ---------  --------- ------  ---------  ---------
57651     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
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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```
                                       LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP: 04
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.023 *    .891


                        5 YEAR                                    PRESENT  PROPOSED  STATE-
            AYE 2017    MONO/MULTI                                MULTI-   MULTI-    WIDE    PRESENT    PROPOSED
            MONO/MULTI  MONO/MULTI  EXPERIENCE        FORMULA          CHANGE   STATE    STATE     %       STATEWIDE  STATEWIDE
            ALCCL       ALCCL       RATIO     CRED.   ER    INDEX  FACTOR   OCCUR    OCCUR     CHANGE  OCCUR      OCCUR
CLASS       (1)         (2)         (3)       (4)     (5)   (6)    (7)      (8)      (9)       (10)    (11)       (12)
-----       ----------  ----------  --------- ------- ------- ----- ------- --------- --------- ------  --------- ---------
10010         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  U
45771         233194     1371074     .37918   .1830   .861  .876   .798     .220      .176     -20.0    .220       .176


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
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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


                         5 YEAR                                          PRESENT  PROPOSED  STATE-
            AYE 2017    5 YEAR    MONO/MULTI                              MULTI-   MULTI-    WIDE    PRESENT    PROPOSED
            MONO/MULTI  MONO/MULTI EXPERIENCE          FORMULA           CHANGE   STATE    STATE    %          STATEWIDE STATEWIDE
            ALCCL       ALCCL      RATIO      CRED.    ER      INDEX      FACTOR   OCCUR    OCCUR    CHANGE     OCCUR     OCCUR
CLASS       (1)         (2)        (3)        (4)      (5)     (6)        (7)      (8)      (9)      (10)       (11)      (12)
-----       ----------  ---------- ---------- ------   -------  -----     -------  --------- --------- ------   --------- ---------
45901          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

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                                           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
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|  |  |  | 5 YEAR |  |  |  |  | PRESENT | PROPOSED | STATE- |  |  |
|  | AYE 2017 | 5 YEAR | MONO/MULTI |  |  |  |  | MULTI- | MULTI- | WIDE | PRESENT | PROPOSED |
|  | MONO/MULTI | MONO/MULTI | EXPERIENCE |  | FORMULA |  | CHANGE | STATE | STATE | % | STATEWIDE | STATEWIDE |
|  | ALCCL | ALCCL | RATIO | CRED. | ER | INDEX | FACTOR | OCCUR | OCCUR | CHANGE | OCCUR | OCCUR |
| CLASS | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |

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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
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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
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| | AYE 2017 MONO/MULTI ALCCL | 5 YEAR MONO/MULTI ALCCL | 5 YEAR MONO/MULTI EXPERIENCE RATIO | CRED. | FORMULA ER | INDEX | CHANGE FACTOR | PRESENT MULTI-STATE OCCUR | PROPOSED MULTI-STATE OCCUR | STATE-WIDE % CHANGE | PRESENT STATEWIDE OCCUR | PROPOSED STATEWIDE OCCUR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CLASS | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (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 |

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


L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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```
                                                    LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS
CLASS GROUP: 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.007 *    .891
```

|       | 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) |
|-------|---------|----------|---------|-------|-------|-------|-------|--------|--------|-------|--------|--------|
| CLASS |         |          |         |       |       |       |       |        |        |       |        |        |
| 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


L - CAPPED DOWN
U - CAPPED UP
N - NOT SUBJECT TO CAPPING
E - SUBJECT TO CAPPING EXCEPTION
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```
                                        LOSS COST % CHANGE BY CLASS
SUBLINE: PRODUCTS
CLASS GROUP: 06
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.007 *    .891


                        5 YEAR                                      PRESENT   PROPOSED  STATE-
            AYE 2017    5 YEAR   MONO/MULTI                         MULTI-    MULTI-    WIDE     PRESENT    PROPOSED
            MONO/MULTI  MONO/MULTI EXPERIENCE      FORMULA          CHANGE    STATE     STATE     %        STATEWIDE  STATEWIDE
            ALCCL       ALCCL    RATIO     CRED.   ER      INDEX   FACTOR    OCCUR     OCCUR     CHANGE    OCCUR      OCCUR
CLASS       (1)         (2)      (3)       (4)     (5)     (6)     (7)       (8)       (9)       (10)      (11)       (12)
-----       ----------  -------- --------  ------  ------- -----   -------   --------- --------- ------    --------- ---------
58301          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 U
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


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


                        5 YEAR                                    PRESENT  PROPOSED  STATE-
            AYE 2017   5 YEAR   MONO/MULTI                        MULTI-   MULTI-    WIDE   PRESENT    PROPOSED
            MONO/MULTI MONO/MULTI EXPERIENCE        FORMULA        CHANGE   STATE    STATE    %     STATEWIDE  STATEWIDE
            ALCCL      ALCCL    RATIO      CRED.    ER    INDEX   FACTOR   OCCUR    OCCUR   CHANGE  OCCUR      OCCUR
CLASS       (1)        (2)      (3)        (4)      (5)   (6)     (7)      (8)      (9)     (10)    (11)       (12)
-----      ---------- ---------- ---------- ------  ------- -----  ------- --------- --------- ------  --------- ---------
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

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: 07
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.006 *    .891


                              5 YEAR                                      PRESENT  PROPOSED  STATE-
              AYE 2017   5 YEAR  MONO/MULTI                               MULTI-   MULTI-    WIDE     PRESENT    PROPOSED
              MONO/MULTI MONO/MULTI EXPERIENCE       FORMULA     CHANGE   STATE    STATE     %        STATEWIDE  STATEWIDE
              ALCCL      ALCCL    RATIO     CRED.   ER    INDEX  FACTOR   OCCUR    OCCUR     CHANGE   OCCUR      OCCUR
CLASS         (1)        (2)      (3)       (4)     (5)   (6)    (7)      (8)      (9)       (10)     (11)       (12)
-----         ----------  ----------  ----------  ------  -------  -----  -------  ---------  ---------  ------  ---------  ---------
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  L
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


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

TABLE OF CONTENTS

```
                              MULTISTATE
                   LOCAL PRODUCTS/COMPLETED OPERATIONS
                   CALCULATION OF AGGREGATE LOSS COSTS
                            AT CURRENT LEVEL


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

        MONOLINE       12/31/2015     $75,423,592        1.000       1.141               $86,058,319
                       12/31/2016      83,888,372        0.999       1.111                93,106,781
                       12/31/2017      88,937,730        1.022       1.083                98,438,592


        MULTILINE      12/31/2015    $168,903,342        1.000       1.141     0.973     $187,515,308
                       12/31/2016     180,768,454        0.999       1.113     0.975      195,969,242
                       12/31/2017     187,266,659        1.022       1.084     0.979      203,106,271


          TOTAL        12/31/2015                                                        $273,573,627
                       12/31/2016                                                         289,076,023
                       12/31/2017                                                         301,544,863
```

+   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
```

|  |  |  | $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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| REPORT TYPE | LOSS DESCRIPTION | ACCIDENT YEAR ENDING |  |  |  |  |  |  |  |  |  |  |  |
| 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.

| 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 | $2,485,344 | | 1.119 | | 1.085 | | 1.131 | | 0.975 | | $3,327,909 |
| | | 12/31/2016 | 2,715,697 | | 1.387 | | 1.085 | | 1.104 | | 0.980 | | 4,422,462 |
| | | 12/31/2017 | 728,079 | | 2.164 | | 1.085 | | 1.077 | | 0.985 | | 1,813,388 |
| BI | ALAE | 12/31/2015 | $2,269,645 | | | | 1.085 | | 1.131 | | 0.975 | | $2,715,532 |
| | | 12/31/2016 | 5,140,307 | | | | 1.085 | | 1.104 | | 0.980 | | 6,034,120 |
| | | 12/31/2017 | 2,561,601 | | | | 1.085 | | 1.077 | | 0.985 | | 2,948,446 |
| PD | B/L INDEMNITY | 12/31/2015 | $16,768,998 | | 1.444 | | 1.085 | | 1.246 | | 0.975 | | $31,913,457 |
| | | 12/31/2016 | 15,753,964 | | 1.569 | | 1.085 | | 1.193 | | 0.980 | | 31,358,401 |
| | | 12/31/2017 | 12,388,677 | | 1.872 | | 1.085 | | 1.141 | | 0.985 | | 28,276,828 |
| PD | ALAE | 12/31/2015 | $19,603,909 | | | | 1.085 | | 1.246 | | 0.975 | | $25,840,153 |
| | | 12/31/2016 | 21,713,392 | | | | 1.085 | | 1.193 | | 0.980 | | 27,543,805 |
| | | 12/31/2017 | 18,334,432 | | | | 1.085 | | 1.141 | | 0.985 | | 22,357,286 |
| | TOTAL DED COVERAGE | 12/31/2015 | | | | | | | | | | | $63,797,050 |
| | | 12/31/2016 | | | | | | | | | | | 69,358,788 |
| | | 12/31/2017 | | | | | | | | | | | 55,395,947 |
| | TOTAL OCCURRENCE | 12/31/2015 | | | | | | | | | | | $303,484,949 |
| | | 12/31/2016 | | | | | | | | | | | 300,664,824 |
| | | 12/31/2017 | | | | | | | | | | | 294,409,730 |

* 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.

```
                                    ILLINOIS
                     Local Products/Completed Operations
                              Subline Code 336
                            Combined Single Limit



               Implicit Package Modification Factors (A) by Type of Policy
          Type
           of                                                Implicit Package
        Policy (B)                  Description             Modification Factors
        ----------                  -----------             --------------------

            31                    Not Applicable                    --
            32                    Not Applicable                    --
            33                    Not Applicable                    --
            34                    Mercantile Policy                0.830
            35                    Not Applicable                    --
            36                    Service Policy                   1.233
            37                    Industrial/Processing Policy     0.679
            38                    Contractors Policy               0.928
```

(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.

ILLINOIS

LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

| (1) Evaluation Period | (2) Multistate Ratio (a) | (3) State Ratio (b) | (4) Credibility (c) | (5) Weighted Ratio (d) | (6) Credibility Constant(Ki) |
|---|---|---|---|---|---|
| 15 to 27 Months | 1.022 | 1.008 | 0.9203 | 1.009 | 6,000,000 |
| 27 to 39 Months | 1.000 | 0.996 | 0.7876 | 0.997 | 17,000,000 |

| Accident Year Ending | 27:15 | Exposure Development From 39:27 | ULT:39 | Factor |
|---|---|---|---|---|
| 12/31/2015 | | | 1.000 | 1.000 |
| 12/31/2016 | | 0.997 | 1.000 | 0.997 |
| 12/31/2017 | 1.009 | 0.997 | 1.000 | 1.006 |

(a) See Section G - Multistate Premium Development.
(b) See Section G - Statewide Premium Development.
(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.
(d) {(3) x (4)} + {(2) x {1.000-(4)}}

# ILLINOIS
## 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 | 13,426,734 | 13,345,941 | 13,338,362 | 13,338,141 | 13,338,141 | 13,338,141 | 13,338,153 | 13,337,736 |
| 12/31/2011 | 14,275,178 | 14,338,836 | 14,314,182 | 14,315,746 | 14,315,746 | 14,316,048 | 14,315,896 | |
| 12/31/2012 | 16,068,203 | 16,212,383 | 16,191,509 | 16,131,227 | 16,131,551 | 16,131,344 | | |
| 12/31/2013 | 18,319,807 | 18,434,640 | 18,311,945 | 18,310,258 | 18,308,938 | | | |
| 12/31/2014 | 20,771,946 | 21,294,151 | 21,218,260 | 21,211,233 | | | | |
| 12/31/2015 | 23,097,340 | 23,294,439 | 23,115,855 | | | | | |
| 12/31/2016 | 25,370,330 | 24,878,620 | | | | | | |
| 12/31/2017 | 26,089,813 | | | | | | | |

## LINK RATIOS

| Accident Year Ending | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 12/31/2010 | 0.994 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2011 | 1.004 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 12/31/2012 | 1.009 | 0.999 | 0.996 | 1.000 | 1.000 | | |
| 12/31/2013 | 1.006 | 0.993 | 1.000 | 1.000 | | | |
| 12/31/2014 | 1.025 | 0.996 | 1.000 | | | | |
| 12/31/2015 | 1.009 | 0.992 | | | | | |
| 12/31/2016 | 0.981 | | | | | | |
| 12/31/2017 | | | | | | | |

Average Best 3 of 5

| 27:15 | 39:27 |
|---|---|
| 1.008 | 0.996 |

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS


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

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months |
|---|---|---|---|---|---|---|---|---|
| 12/31/2010 | 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 | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 |
|---|---|---|---|---|---|---|---|
| 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 | |
|---|---|
| 27:15 | 39:27 |
| 1.022 | 1.000 |

LOCAL PRODUCTS/COMPLETED OPERATIONS LOSS DEVELOPMENT DATA
TABLE OF CONTENTS

COMPLETED OPERATIONS

LOCAL PRODUCTS

ILLINOIS


Completed Operations
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

|  | (1) | (2) | (3) | (4) | (5) |
|---|---|---|---|---|---|
|  | EVALUATION PERIOD | MULTISTATE RATIO (A) | STATE RATIO (B) | CREDIBILITY(C) | WEIGHTED RATIO (D) | Credibility Constant(Ki) |
| 15 to 27 Months | 1.981 | 2.731 | 0.6476 | 2.467 | 440,000 |
| 27 to 39 Months | 1.476 | 1.601 | 0.7808 | 1.574 | 450,000 |
| 39 to 51 Months | 1.095 | 1.101 | 0.8362 | 1.100 | 470,000 |
| 51 to 63 Months | 1.018 | 0.920 | 0.8605 | 0.934 | 480,000 |
| 63 to 75 Months | 1.008 | 1.016 | 0.8581 | 1.015 | 510,000 |
| 75 to 87 Months | 0.977 | 0.958 | 0.8293 | 0.961 | 530,000 |
| 87 to 99 Months | 1.002 | 1.019 | 0.8126 | 1.016 | 560,000 |
| 99 to 111 Months | 0.997 | 1.000 | 0.7746 | 0.999 | 580,000 |
| 111 to 123 Months | 0.998 | 1.000 | 0.8064 | 1.000 | 600,000 |
| 123 to 135 Months | 1.000 | 1.000 | 0.7835 | 1.000 | 630,000 |
| 135 to 147 Months | 0.999 | 1.000 | 0.7715 | 1.000 | 650,000 |
| 147 to 159 Months | 1.001 | 1.000 | 0.7485 | 1.000 | 680,000 |
| 159 to 171 Months | 1.001 | 1.000 | 0.7351 | 1.000 | 710,000 |
| 171 to 183 Months | 1.001 | 1.000 | 0.7156 | 1.000 | 740,000 |
| 183 to 195 Months | 1.000 | 1.000 | 0.6600 | 1.000 | 780,000 |
| 195 to 207 Months | 1.000 | 1.000 | 0.6457 | 1.000 | 810,000 |
| 207 to 219 Months | 1.000 | 1.000 | 0.6681 | 1.000 | 850,000 |
| 219 to 231 Months | 1.000 | 1.000 | 0.5874 | 1.000 | 890,000 |
| 231 to 243 Months | 1.000 | 1.000 | 0.4060 | 1.000 | 920,000 |
| 243 to ULTIMATE | The Multistate ratio has been used. | | | | |

| Accident Year Ending | Loss Development From | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
|  | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
| 12/31/2015 |  |  | 1.100 | 0.934 | 1.015 | 0.961 | 1.016 | 0.999 | 1.000 | 1.000 | 1.000 |
| 12/31/2016 |  | 1.574 | 1.100 | 0.934 | 1.015 | 0.961 | 1.016 | 0.999 | 1.000 | 1.000 | 1.000 |
| 12/31/2017 | 2.467 | 1.574 | 1.100 | 0.934 | 1.015 | 0.961 | 1.016 | 0.999 | 1.000 | 1.000 | 1.000 |

| | 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 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |  | 1.017 |
| 12/31/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |  | 1.601 |
| 12/31/2017 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |  | 3.950 |

(A) See Section G – Multistate Loss Development.
(B) See Section G – Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

```
                              ILLINOIS


                        Completed Operations
                          Bodily Injury
                          Full Coverage
                             ALAE

               Calculation of Cumulative Incremental Factors

            (1)              (2)

        EVALUATION        MULTISTATE
          PERIOD          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
    Months-to-Ultimate      15       27       39       51       63       75       87
                          0.508    0.445    0.321    0.207    0.114    0.062    0.042

    Months-to-Ultimate      99      111      123      135      147      159      171
                          0.030    0.019    0.013    0.009    0.004    0.001    0.000


                  Reported ALAE    $500,000       ALAE    Additional    ALAE at    171-Ultimate   Ultimate
      A.Y.E        as of 3/31/18  Ultimate Indemnity  Factor   ALAE     171 Months    Factor         ALAE
   12/31/2015         512,132       2,853,344      0.321     915,922    1,428,054     1.011        1,443,752
   12/31/2016         180,885       3,045,027      0.445   1,355,036    1,535,921     1.011        1,552,807
   12/31/2017             501      16,743,191      0.508   8,505,541    8,506,042     1.011        8,599,603


    (A) See Section G - Multistate Loss Development.
    Note: Completed Operations Incremental ALAE Factors are calculated using multistate data.
```

ILLINOIS


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 | 1.081 | 0.8056 | 1.095 | 1,400,000 |
| 27 to 39 Months | 1.062 | 1.049 | 0.8302 | 1.051 | 1,400,000 |
| 39 to 51 Months | 1.035 | 0.909 | 0.8356 | 0.930 | 1,500,000 |
| 51 to 63 Months | 1.034 | 1.022 | 0.8085 | 1.024 | 1,600,000 |
| 63 to 75 Months | 1.024 | 0.950 | 0.8199 | 0.963 | 1,600,000 |
| 75 to 87 Months | 1.020 | 1.024 | 0.8272 | 1.023 | 1,700,000 |
| 87 to 99 Months | 1.024 | 1.001 | 0.8316 | 1.005 | 1,800,000 |
| 99 to 111 Months | 1.042 | 1.007 | 0.8396 | 1.013 | 1,900,000 |
| 111 to 123 Months | 1.018 | 0.997 | 0.8213 | 1.001 | 2,000,000 |
| 123 to 135 Months | 1.025 | 1.019 | 0.7787 | 1.020 | 2,100,000 |
| 135 to 147 Months | 1.008 | 1.010 | 0.7412 | 1.009 | 2,200,000 |
| 147 to 159 Months | 1.005 | 0.992 | 0.7083 | 0.996 | 2,300,000 |
| 159 to 171 Months | 1.001 | 1.000 | 0.7138 | 1.000 | 2,400,000 |
| 171 to 183 Months | 1.003 | 1.000 | 0.7116 | 1.001 | 2,500,000 |
| 183 to 195 Months | 1.001 | 1.000 | 0.6965 | 1.000 | 2,700,000 |
| 195 to 207 Months | 1.000 | 1.000 | 0.6719 | 1.000 | 2,800,000 |
| 207 to 219 Months | 1.000 | 1.000 | 0.6341 | 1.000 | 2,900,000 |
| 219 to 231 Months | 1.000 | 1.000 | 0.4978 | 1.000 | 3,100,000 |
| 231 to 243 Months | 1.000 | 1.000 | 0.3313 | 1.000 | 3,200,000 |
| 243 to ULTIMATE | The Multistate ratio has been used. | | | | |

| Accident Year Ending | Loss Development From | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 27:15 | 39:27 | 51:39 | 63:51 | 75:63 | 87:75 | 99:87 | 111:99 | 123:111 | 135:123 | 147:135 |
| 12/31/2015 | | | 0.930 | 1.024 | 0.963 | 1.023 | 1.005 | 1.013 | 1.001 | 1.020 | 1.009 |
| 12/31/2016 | | 1.051 | 0.930 | 1.024 | 0.963 | 1.023 | 1.005 | 1.013 | 1.001 | 1.020 | 1.009 |
| 12/31/2017 | 1.095 | 1.051 | 0.930 | 1.024 | 0.963 | 1.023 | 1.005 | 1.013 | 1.001 | 1.020 | 1.009 |

| Accident Year Ending | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 | ULT:243 | Factor |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2015 | 0.996 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.981 |
| 12/31/2016 | 0.996 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.031 |
| 12/31/2017 | 0.996 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.129 |

(A) See Section G - Multistate Loss Development.
(B) See Section G - Statewide Loss Development.
(C) Credibility is based upon the statewide losses for each evaluation period.
(D) {(3) x (4)} + {(2) x {1.000-(4)}}

```
                                 ILLINOIS


                           Completed Operations
                             Property Damage
                              Full Coverage
                                  ALAE

                  Calculation of Cumulative Incremental Factors

            (1)                 (2)

        EVALUATION          MULTISTATE
          PERIOD            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
      Months-to-Ultimate      15      27      39      51      63      75      87
                             0.564   0.496   0.421   0.342   0.277   0.230   0.193

      Months-to-Ultimate      99     111     123     135     147     159     171
                             0.158   0.114   0.074   0.044   0.021   0.006   0.000


                  Reported ALAE    $500,000      ALAE     Additional    ALAE at    171-Ultimate   Ultimate
      A.Y.E       as of 3/31/18  Ultimate Indemnity  Factor     ALAE      171 Months     Factor        ALAE
    12/31/2015       428,839        2,406,099     0.421    1,012,968    1,441,807      1.029       1,483,605
    12/31/2016       220,916        1,731,760     0.496      858,953    1,079,869      1.029       1,111,170
    12/31/2017        23,912        1,870,147     0.564    1,054,762    1,078,674      1.029       1,109,945


      (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
ILLINOIS
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 | 169,488 | 473,893 | 709,443 | 630,163 | 739,652 | 636,216 | 636,202 | 666,451 | 628,951 | 629,450 | 628,950 |
| 12/31/1999 | 266,648 | 489,574 | 722,274 | 861,789 | 744,789 | 673,039 | 673,039 | 673,039 | 648,039 | 648,039 | 638,039 |
| 12/31/2000 | 184,774 | 403,380 | 462,591 | 596,348 | 516,367 | 416,367 | 421,367 | 411,367 | 411,367 | 411,367 | 411,367 |
| 12/31/2001 | 143,077 | 427,539 | 508,777 | 554,834 | 445,544 | 454,446 | 454,444 | 454,444 | 454,444 | 454,444 | 404,444 |
| 12/31/2002 | 104,834 | 470,063 | 842,375 | 734,363 | 771,764 | 723,013 | 675,513 | 675,513 | 675,513 | 675,513 | 675,513 |
| 12/31/2003 | 367,850 | 526,670 | 962,787 | 918,262 | 794,698 | 782,198 | 787,198 | 782,198 | 782,198 | 782,198 | 782,198 |
| 12/31/2004 | 310,835 | 278,667 | 346,516 | 256,471 | 295,667 | 421,459 | 445,461 | 438,148 | 437,667 | 437,667 | 472,667 |
| 12/31/2005 | 189,720 | 511,971 | 691,525 | 770,482 | 800,954 | 679,380 | 679,280 | 754,479 | 754,280 | 729,280 | 729,280 |
| 12/31/2006 | 723,329 | 1,171,371 | 1,145,572 | 1,101,181 | 1,061,498 | 1,006,498 | 986,498 | 997,248 | 992,248 | 992,248 | 992,248 |
| 12/31/2007 | 167,109 | 539,509 | 739,553 | 683,555 | 765,055 | 633,154 | 533,154 | 558,154 | 558,154 | 558,154 | 558,154 |
| 12/31/2008 | 435,759 | 579,331 | 735,932 | 807,701 | 809,296 | 824,296 | 834,096 | 873,296 | 948,296 | 948,296 | |
| 12/31/2009 | 224,276 | 342,986 | 577,181 | 587,732 | 440,732 | 679,627 | 601,232 | 561,232 | 561,232 | | |
| 12/31/2010 | 540,387 | 828,278 | 1,161,390 | 1,062,453 | 1,060,353 | 992,352 | 992,352 | 992,352 | | | |
| 12/31/2011 | 209,885 | 683,978 | 1,110,309 | 1,205,468 | 1,021,991 | 901,991 | 890,991 | | | | |
| 12/31/2012 | 281,232 | 601,019 | 1,083,439 | 1,055,638 | 1,000,576 | 1,093,076 | | | | | |
| 12/31/2013 | 360,320 | 370,955 | 561,978 | 698,720 | 673,719 | | | | | | |
| 12/31/2014 | 524,876 | 498,141 | 754,097 | 1,257,513 | | | | | | | |
| 12/31/2015 | 146,073 | 734,176 | 1,222,462 | | | | | | | | |
| 12/31/2016 | 137,750 | 780,058 | | | | | | | | | |
| 12/31/2017 | 1,067,180 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 628,950 | 628,950 | 628,950 | 628,950 | 628,950 | 628,950 | 628,950 | 628,950 | 628,950 |
| 12/31/1999 | 638,039 | 638,039 | 638,039 | 638,039 | 638,039 | 638,039 | 638,039 | 638,039 | |
| 12/31/2000 | 411,367 | 411,367 | 412,617 | 433,868 | 433,868 | 443,867 | 443,867 | | |
| 12/31/2001 | 404,444 | 404,444 | 404,444 | 404,444 | 404,444 | 404,444 | | | |
| 12/31/2002 | 675,513 | 675,513 | 675,513 | 675,513 | 675,513 | | | | |
| 12/31/2003 | 782,198 | 782,198 | 782,198 | 782,198 | | | | | |
| 12/31/2004 | 512,667 | 512,667 | 512,667 | | | | | | |
| 12/31/2005 | 729,280 | 729,280 | | | | | | | |
| 12/31/2006 | 992,248 | | | | | | | | |

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                    COMPLETED OPERATIONS (Subline Code 336)
                              FULL COVERAGE
                                ILLINOIS
                          BODILY INJURY - OCCURRENCE
        INCURRED ACCIDENT YEAR  BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
                                 Link Ratios
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| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 2.796 | 1.497 | 0.888 | 1.174 | 0.860 | 1.000 | 1.048 | 0.944 | 1.001 | 0.999 | 1.000 |
| 12/31/1999 | 1.836 | 1.475 | 1.193 | 0.864 | 0.904 | 1.000 | 1.000 | 0.963 | 1.000 | 0.985 | 1.000 |
| 12/31/2000 | 2.183 | 1.147 | 1.289 | 0.866 | 0.806 | 1.012 | 0.976 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2001 | 2.988 | 1.190 | 1.091 | 0.803 | 1.020 | 1.000 | 1.000 | 1.000 | 1.000 | 0.890 | 1.000 |
| 12/31/2002 | 4.484 | 1.792 | 0.872 | 1.051 | 0.937 | 0.934 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2003 | 1.432 | 1.828 | 0.954 | 0.865 | 0.984 | 1.006 | 0.994 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2004 | 0.897 | 1.243 | 0.740 | 1.153 | 1.425 | 1.057 | 0.984 | 0.999 | 1.000 | 1.080 | 1.085 |
| 12/31/2005 | 2.699 | 1.351 | 1.114 | 1.040 | 0.848 | 1.000 | 1.111 | 1.000 | 0.967 | 1.000 | 1.000 |
| 12/31/2006 | 1.619 | 0.978 | 0.961 | 0.964 | 0.948 | 0.980 | 1.011 | 0.995 | 1.000 | 1.000 | 1.000 |
| 12/31/2007 | 3.228 | 1.371 | 0.924 | 1.119 | 0.828 | 0.842 | 1.047 | 1.000 | 1.000 | 1.000 | |
| 12/31/2008 | 1.329 | 1.270 | 1.098 | 1.002 | 1.019 | 1.012 | 1.047 | 1.086 | 1.000 | | |
| 12/31/2009 | 1.529 | 1.683 | 1.018 | 0.750 | 1.542 | 0.885 | 0.933 | 1.000 | | | |
| 12/31/2010 | 1.533 | 1.402 | 0.915 | 0.998 | 0.936 | 1.000 | 1.000 | | | | |
| 12/31/2011 | 3.259 | 1.623 | 1.086 | 0.848 | 0.883 | 0.988 | | | | | |
| 12/31/2012 | 2.137 | 1.803 | 0.974 | 0.948 | 1.092 | | | | | | |
| 12/31/2013 | 1.030 | 1.515 | 1.243 | 0.964 | | | | | | | |
| 12/31/2014 | 0.949 | 1.514 | 1.668 | | | | | | | | |
| 12/31/2015 | 5.026 | 1.665 | | | | | | | | | |
| 12/31/2016 | 5.663 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 3.879 | 1.565 | 1.295 | 0.920 | 0.970 | 0.958 | 0.993 | 1.029 | 1.000 | 1.000 | 1.028 |
| | | | | | | | | | | | |
| Best 3/5 | 2.731 | 1.601 | 1.101 | 0.920 | 1.016 | 0.958 | 1.019 | 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 | 1.000 | 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 | 1.003 | 1.052 | 1.000 | 1.023 | 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 | 1.008 @ | 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 * |

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                                Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2013 | | | | 1.016 | 0.958 | 1.019 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2014 | | | 0.920 | 1.016 | 0.958 | 1.019 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2015 | | 1.101 | 0.920 | 1.016 | 0.958 | 1.019 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2016 | | 1.601 | 1.101 | 0.920 | 1.016 | 0.958 | 1.019 | 1.000 | 1.000 | 1.000 | 1.000 |
| 12/31/2017 | 2.731 | 1.601 | 1.101 | 0.920 | 1.016 | 0.958 | 1.019 | 1.000 | 1.000 | 1.000 | 1.000 |

| A.Y.E. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | FACTORS |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2013 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.992 |
| 12/31/2014 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.912 |
| 12/31/2015 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.005 |
| 12/31/2016 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.608 |
| 12/31/2017 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 4.393 |

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    *  Calculated Using Modified Bondy Method
    @  Three year mean Excludes Modified Bondy ratios
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COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
ILLINOIS
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 | 19,446 | 102,631 | 178,570 | 527,800 | 533,703 | 555,340 | 571,293 | 676,086 | 657,707 | 680,505 | 711,606 |
| 12/31/1999 | 44,285 | 134,069 | 311,852 | 522,688 | 516,654 | 520,160 | 542,437 | 585,192 | 575,254 | 579,940 | 581,960 |
| 12/31/2000 | 48,924 | 159,091 | 172,468 | 402,669 | 442,886 | 486,357 | 447,147 | 458,368 | 469,784 | 469,784 | 469,784 |
| 12/31/2001 | 11,680 | 111,010 | 299,311 | 442,317 | 405,084 | 409,215 | 409,215 | 409,215 | 434,215 | 435,715 | 420,583 |
| 12/31/2002 | 3,567 | 52,971 | 266,644 | 545,899 | 867,452 | 966,608 | 967,976 | 984,711 | 984,711 | 984,711 | 984,711 |
| 12/31/2003 | 95,804 | 288,039 | 492,130 | 1,237,433 | 841,908 | 842,876 | 873,452 | 873,751 | 873,751 | 873,751 | 873,751 |
| 12/31/2004 | 217 | 23,197 | 126,357 | 211,742 | 323,715 | 344,301 | 361,706 | 382,883 | 429,094 | 433,147 | 457,281 |
| 12/31/2005 | 15,453 | 79,963 | 131,908 | 202,701 | 270,502 | 293,037 | 312,472 | 418,000 | 466,517 | 468,536 | 468,536 |
| 12/31/2006 | 215,238 | 700,003 | 786,713 | 936,436 | 864,822 | 946,804 | 965,125 | 987,404 | 1,019,414 | 1,036,721 | 1,048,054 |
| 12/31/2007 | 6 | 109,777 | 354,572 | 485,034 | 644,212 | 777,972 | 802,583 | 901,660 | 921,566 | 960,592 | 970,311 |
| 12/31/2008 | 15,622 | 108,622 | 279,691 | 509,229 | 762,019 | 1,063,028 | 1,235,907 | 1,309,833 | 1,325,074 | 1,425,467 | |
| 12/31/2009 | 6,076 | 49,048 | 198,333 | 294,188 | 378,644 | 483,187 | 531,885 | 551,050 | 575,663 | | |
| 12/31/2010 | 30,810 | 115,776 | 278,291 | 549,775 | 799,420 | 944,851 | 1,038,921 | 1,076,542 | | | |
| 12/31/2011 | 16,310 | 148,708 | 515,133 | 981,576 | 1,330,841 | 1,392,854 | 1,423,417 | | | | |
| 12/31/2012 | 8,151 | 134,420 | 423,979 | 843,408 | 1,037,793 | 1,319,182 | | | | | |
| 12/31/2013 | 114,361 | 113,199 | 340,590 | 479,115 | 483,159 | | | | | | |
| 12/31/2014 | 26,708 | 150,821 | 355,698 | 580,691 | | | | | | | |
| 12/31/2015 | 10,001 | 98,600 | 419,043 | | | | | | | | |
| 12/31/2016 | 37,852 | 155,364 | | | | | | | | | |
| 12/31/2017 | 501 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 865,650 | 901,017 | 941,935 | 941,970 | 944,350 | 944,350 | 944,348 | 944,348 | 944,348 |
| 12/31/1999 | 582,989 | 582,989 | 582,989 | 582,989 | 582,989 | 582,989 | 582,989 | 582,989 | |
| 12/31/2000 | 469,784 | 469,784 | 472,232 | 476,953 | 481,539 | 493,387 | 496,467 | | |
| 12/31/2001 | 420,583 | 420,583 | 420,583 | 420,583 | 420,583 | 420,583 | | | |
| 12/31/2002 | 984,711 | 984,711 | 984,711 | 984,711 | 984,711 | | | | |
| 12/31/2003 | 873,751 | 873,751 | 873,751 | 873,751 | | | | | |
| 12/31/2004 | 477,587 | 509,918 | 523,666 | | | | | | |
| 12/31/2005 | 468,536 | 468,536 | | | | | | | |
| 12/31/2006 | 1,066,632 | | | | | | | | |

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
ILLINOIS
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 | 909,256 | 1,149,025 | 1,206,850 | 1,483,433 | 1,431,575 | 1,351,904 | 1,421,326 | 1,398,547 | 1,386,134 | 1,385,209 | 1,385,209 |
| 12/31/1999 | 788,959 | 961,312 | 1,041,778 | 1,087,177 | 1,141,088 | 1,214,233 | 1,449,506 | 1,438,481 | 1,537,556 | 1,487,556 | 1,487,876 |
| 12/31/2000 | 1,229,157 | 1,646,386 | 1,669,388 | 1,805,033 | 1,762,401 | 1,954,036 | 1,863,897 | 1,851,863 | 1,861,863 | 1,866,330 | 1,877,159 |
| 12/31/2001 | 1,449,547 | 1,812,643 | 2,126,040 | 2,086,416 | 2,255,079 | 2,123,961 | 2,072,242 | 2,259,738 | 2,258,847 | 2,397,921 | 2,381,215 |
| 12/31/2002 | 1,407,076 | 1,575,495 | 1,663,027 | 1,781,408 | 1,858,773 | 1,831,073 | 1,748,814 | 1,827,515 | 1,877,016 | 1,870,736 | 1,852,737 |
| 12/31/2003 | 1,624,334 | 1,715,994 | 1,967,309 | 1,919,588 | 1,869,090 | 2,007,568 | 1,981,776 | 1,982,755 | 2,004,791 | 1,969,355 | 1,968,983 |
| 12/31/2004 | 1,536,279 | 1,732,374 | 2,172,383 | 2,118,162 | 2,208,911 | 2,066,926 | 1,868,557 | 1,992,670 | 1,951,652 | 2,065,228 | 2,089,320 |
| 12/31/2005 | 1,436,082 | 1,496,693 | 1,593,119 | 1,640,615 | 1,655,951 | 1,649,281 | 1,597,509 | 1,526,433 | 1,529,756 | 1,487,388 | 1,497,646 |
| 12/31/2006 | 1,872,888 | 2,233,307 | 2,860,242 | 2,591,342 | 2,806,219 | 2,709,883 | 2,637,310 | 2,661,377 | 2,634,195 | 2,616,593 | 2,714,327 |
| 12/31/2007 | 2,735,160 | 2,793,307 | 3,352,108 | 3,467,169 | 3,363,097 | 3,247,381 | 3,286,264 | 3,244,377 | 3,341,450 | 3,285,161 | 3,438,484 |
| 12/31/2008 | 2,816,427 | 3,033,997 | 3,304,997 | 3,648,938 | 3,463,432 | 3,053,685 | 3,148,227 | 3,261,635 | 3,216,714 | 3,264,214 | |
| 12/31/2009 | 2,869,988 | 3,310,369 | 3,652,137 | 3,695,050 | 3,639,178 | 3,368,489 | 3,467,174 | 3,439,006 | 3,659,006 | | |
| 12/31/2010 | 2,128,083 | 2,157,213 | 2,452,403 | 2,179,931 | 2,334,938 | 2,203,477 | 2,270,703 | 2,277,941 | | | |
| 12/31/2011 | 2,292,631 | 2,446,873 | 2,927,395 | 2,494,915 | 2,537,343 | 2,567,310 | 2,578,283 | | | | |
| 12/31/2012 | 2,000,299 | 2,165,930 | 2,297,420 | 2,265,398 | 2,410,484 | 2,363,414 | | | | | |
| 12/31/2013 | 1,848,173 | 1,949,642 | 1,863,861 | 1,995,818 | 1,871,853 | | | | | | |
| 12/31/2014 | 3,108,266 | 3,066,243 | 3,465,559 | 2,933,661 | | | | | | | |
| 12/31/2015 | 1,440,857 | 1,829,728 | 1,618,065 | | | | | | | | |
| 12/31/2016 | 1,254,051 | 1,384,962 | | | | | | | | | |
| 12/31/2017 | 1,376,264 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 1,585,528 | 1,585,565 | 1,585,208 | 1,585,208 | 1,585,208 | 1,585,208 | 1,585,208 | 1,585,208 | 1,585,208 |
| 12/31/1999 | 1,487,914 | 1,487,557 | 1,487,564 | 1,487,561 | 1,487,556 | 1,487,556 | 1,487,556 | 1,487,556 | |
| 12/31/2000 | 1,864,510 | 1,951,863 | 1,951,863 | 1,951,863 | 1,951,863 | 1,951,863 | 1,951,863 | | |
| 12/31/2001 | 2,383,374 | 2,330,884 | 2,345,176 | 2,400,884 | 2,294,517 | 2,295,132 | | | |
| 12/31/2002 | 1,931,177 | 1,852,736 | 1,852,737 | 1,844,403 | 1,844,403 | | | | |
| 12/31/2003 | 1,930,309 | 1,980,309 | 1,971,976 | 1,971,976 | | | | | |
| 12/31/2004 | 2,152,255 | 2,152,461 | 2,152,459 | | | | | | |
| 12/31/2005 | 1,502,388 | 1,497,388 | | | | | | | |
| 12/31/2006 | 2,708,530 | | | | | | | | |

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                    COMPLETED OPERATIONS (Subline Code 336)
                             FULL COVERAGE
                               ILLINOIS
                       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 | 1.264 | 1.050 | 1.229 | 0.965 | 0.944 | 1.051 | 0.984 | 0.991 | 0.999 | 1.000 | 1.145 |
| 12/31/1999 | 1.218 | 1.084 | 1.044 | 1.050 | 1.064 | 1.194 | 0.992 | 1.069 | 0.967 | 1.000 | 1.000 |
| 12/31/2000 | 1.339 | 1.014 | 1.081 | 0.976 | 1.109 | 0.954 | 0.994 | 1.005 | 1.002 | 1.006 | 0.993 |
| 12/31/2001 | 1.250 | 1.173 | 0.981 | 1.081 | 0.942 | 0.976 | 1.090 | 1.000 | 1.062 | 0.993 | 1.001 |
| 12/31/2002 | 1.120 | 1.056 | 1.071 | 1.043 | 0.985 | 0.955 | 1.045 | 1.027 | 0.997 | 0.990 | 1.042 |
| 12/31/2003 | 1.056 | 1.146 | 0.976 | 0.974 | 1.074 | 0.987 | 1.000 | 1.011 | 0.982 | 1.000 | 0.980 |
| 12/31/2004 | 1.128 | 1.254 | 0.975 | 1.043 | 0.936 | 0.904 | 1.066 | 0.979 | 1.058 | 1.012 | 1.030 |
| 12/31/2005 | 1.042 | 1.064 | 1.030 | 1.009 | 0.996 | 0.969 | 0.956 | 1.002 | 0.972 | 1.007 | 1.003 |
| 12/31/2006 | 1.192 | 1.281 | 0.906 | 1.083 | 0.966 | 0.973 | 1.009 | 0.990 | 0.993 | 1.037 | 0.998 |
| 12/31/2007 | 1.021 | 1.200 | 1.034 | 0.970 | 0.966 | 1.012 | 0.987 | 1.030 | 0.983 | 1.047 | |
| 12/31/2008 | 1.077 | 1.089 | 1.104 | 0.949 | 0.882 | 1.031 | 1.036 | 0.986 | 1.015 | | |
| 12/31/2009 | 1.153 | 1.103 | 1.012 | 0.985 | 0.926 | 1.029 | 0.992 | 1.064 | | | |
| 12/31/2010 | 1.014 | 1.137 | 0.889 | 1.071 | 0.944 | 1.031 | 1.003 | | | | |
| 12/31/2011 | 1.067 | 1.196 | 0.852 | 1.017 | 1.012 | 1.004 | | | | | |
| 12/31/2012 | 1.083 | 1.061 | 0.986 | 1.064 | 0.980 | | | | | | |
| 12/31/2013 | 1.055 | 0.956 | 1.071 | 0.938 | | | | | | | |
| 12/31/2014 | 0.986 | 1.130 | 0.847 | | | | | | | | |
| 12/31/2015 | 1.270 | 0.884 | | | | | | | | | |
| 12/31/2016 | 1.104 | | | | | | | | | | |
| | | | | | | | | | | | |
| 3 Yr Mean | 1.120 | 0.990 | 0.968 | 1.006 | 0.979 | 1.021 | 1.010 | 1.027 | 0.997 | 1.030 | 1.010 |
| | | | | | | | | | | | |
| Best 3/5 | 1.081 | 1.049 | 0.909 | 1.022 | 0.950 | 1.024 | 1.001 | 1.007 | 0.997 | 1.019 | 1.010 |

| 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 | 1.047 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * |
| 12/31/2001 | 0.978 | 1.006 | 1.024 | 0.956 | 1.000 | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2002 | 0.959 | 1.000 | 0.996 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |
| 12/31/2003 | 1.026 | 0.996 | 1.000 | | | | | |
| 12/31/2004 | 1.000 | 1.000 | | | | | | |
| 12/31/2005 | 0.997 | | | | | | | |
| | | | | | | | | |
| 3 Yr Mean | 1.008 | 0.999 | 1.007 | 0.985 | 1.000 @ | 1.000 @ | 1.000 @ | 1.000 @ |
| | | | | | | | | |
| Best 3/5 | 0.992 | 1.000 | 1.000 | 1.000 | 1.000 * | 1.000 * | 1.000 * | 1.000 * |

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                              Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2013 | | | | 0.950 | 1.024 | 1.001 | 1.007 | 0.997 | 1.019 | 1.010 | |
| 12/31/2014 | | | 1.022 | 0.950 | 1.024 | 1.001 | 1.007 | 0.997 | 1.019 | 1.010 | |
| 12/31/2015 | | 0.909 | 1.022 | 0.950 | 1.024 | 1.001 | 1.007 | 0.997 | 1.019 | 1.010 | |
| 12/31/2016 | 1.049 | 0.909 | 1.022 | 0.950 | 1.024 | 1.001 | 1.007 | 0.997 | 1.019 | 1.010 | |
| 12/31/2017 | 1.081 | 1.049 | 0.909 | 1.022 | 0.950 | 1.024 | 1.001 | 1.007 | 0.997 | 1.019 | 1.010 |

| 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 | 0.992 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.998 |
| 12/31/2014 | 0.992 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.020 |
| 12/31/2015 | 0.992 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.927 |
| 12/31/2016 | 0.992 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 0.973 |
| 12/31/2017 | 0.992 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000* | 1.051 |

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    *  Calculated Using Modified Bondy Method
    @  Three year mean Excludes Modified Bondy ratios
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COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
ILLINOIS
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 | 19,296 | 108,936 | 195,773 | 382,442 | 374,757 | 433,121 | 519,129 | 539,222 | 548,473 | 582,957 | 639,327 |
| 12/31/1999 | 48,168 | 83,717 | 139,322 | 212,001 | 339,756 | 578,281 | 651,225 | 670,696 | 750,910 | 754,864 | 762,232 |
| 12/31/2000 | 54,135 | 106,845 | 161,766 | 314,608 | 377,061 | 480,437 | 521,103 | 531,109 | 531,328 | 636,209 | 676,350 |
| 12/31/2001 | 202,131 | 536,591 | 463,518 | 522,798 | 733,279 | 817,913 | 795,961 | 861,155 | 906,827 | 1,012,002 | 1,057,492 |
| 12/31/2002 | 48,047 | 152,121 | 364,781 | 567,733 | 606,076 | 649,517 | 711,999 | 739,717 | 797,167 | 814,817 | 881,680 |
| 12/31/2003 | 108,693 | 192,277 | 425,083 | 923,907 | 1,262,274 | 1,503,472 | 1,530,742 | 1,598,871 | 1,693,492 | 1,828,151 | 1,782,199 |
| 12/31/2004 | 32,348 | 136,875 | 369,648 | 593,787 | 803,601 | 879,172 | 1,051,132 | 1,081,305 | 1,131,560 | 1,186,264 | 1,291,515 |
| 12/31/2005 | 48,082 | 148,849 | 381,762 | 600,044 | 654,477 | 710,185 | 734,362 | 749,297 | 752,892 | 752,892 | 752,892 |
| 12/31/2006 | 75,970 | 195,486 | 657,874 | 829,792 | 1,104,410 | 1,180,208 | 1,250,973 | 1,263,073 | 1,296,689 | 1,396,747 | 1,429,726 |
| 12/31/2007 | 183,166 | 274,580 | 471,963 | 793,223 | 1,058,332 | 1,341,549 | 1,497,575 | 1,517,864 | 1,528,455 | 1,542,677 | 1,566,830 |
| 12/31/2008 | 155,951 | 308,084 | 491,921 | 804,631 | 1,161,281 | 1,241,894 | 1,331,040 | 1,676,979 | 1,888,272 | 2,083,044 | |
| 12/31/2009 | 296,596 | 506,515 | 751,955 | 1,136,679 | 1,334,987 | 1,421,437 | 1,543,988 | 1,634,154 | 1,638,268 | | |
| 12/31/2010 | 64,821 | 119,166 | 271,577 | 409,470 | 527,465 | 605,048 | 648,735 | 695,277 | | | |
| 12/31/2011 | 94,481 | 278,025 | 494,081 | 587,304 | 644,487 | 753,468 | 775,609 | | | | |
| 12/31/2012 | 59,435 | 173,303 | 379,056 | 513,985 | 695,552 | 799,470 | | | | | |
| 12/31/2013 | 90,254 | 197,678 | 315,821 | 495,906 | 623,986 | | | | | | |
| 12/31/2014 | 185,867 | 495,292 | 743,531 | 926,791 | | | | | | | |
| 12/31/2015 | 75,942 | 213,062 | 412,988 | | | | | | | | |
| 12/31/2016 | 71,582 | 173,343 | | | | | | | | | |
| 12/31/2017 | 20,910 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 647,301 | 648,379 | 648,379 | 648,379 | 648,379 | 648,379 | 648,379 | 648,379 | 648,379 |
| 12/31/1999 | 768,674 | 769,038 | 770,637 | 779,256 | 782,023 | 782,023 | 782,023 | 782,023 | |
| 12/31/2000 | 797,417 | 802,715 | 802,715 | 802,715 | 802,715 | 802,715 | 802,715 | | |
| 12/31/2001 | 1,058,006 | 1,075,317 | 1,164,039 | 1,334,250 | 1,490,819 | 1,491,104 | | | |
| 12/31/2002 | 887,919 | 895,055 | 899,289 | 924,342 | 924,343 | | | | |
| 12/31/2003 | 1,791,085 | 1,907,109 | 1,777,472 | 1,777,472 | | | | | |
| 12/31/2004 | 1,344,113 | 1,385,915 | 1,421,012 | | | | | | |
| 12/31/2005 | 753,874 | 755,210 | | | | | | | |
| 12/31/2006 | 1,444,120 | | | | | | | | |

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

                          $100,000 Basic Limit Losses as of:
```

| A.Y.E. | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 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 * |

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 | | | | | 1.008 | 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/Ult | 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 * |

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 | | | | | 1.028 | 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/Ult | 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 * | 1.001 * | 1.004 * |
| 12/31/2001 | 1.008 | 1.000 | 1.001 | 1.001 * | 1.001 * | 1.001 * | 1.004 * |
| 12/31/2002 | 1.009 | 1.000 | 1.000 * | 1.001 * | 1.001 * | 1.001 * | 1.004 * |
| 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 | 3,631,686 | 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 |

```
                    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 | | | | | | | | |

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

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 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 * |

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                                   Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2013 | | | | | 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/Ult | 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 | | | | | | | | |

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

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 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. | 159:147 | 171:159 | 183:171 | 195:183 | 207:195 | 219:207 | 231:219 | 243:231 |
|---|---|---|---|---|---|---|---|---|
| 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 * |

```
                              Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2013 | | | | | 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. | 147/159 | 159/171 | 171/183 | 183/195 | 195/207 | 207/219 | 219/231 | 231/243 | 243/Ult | 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 |

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    *  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  *    1.000  *
12/31/2002  1.022      1.017      1.014  *    1.001  *    1.000  *    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 |

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 | | | | | | | | |

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                        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 * |

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                                Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2013 | | | | | 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/Ult | 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 |

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

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 | | | | | 0.994 | 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/Ult | 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:

| 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 | 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 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 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

| 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 | 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 | 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

| 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 | 0.0643 | 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 |

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


                                         Link Ratios
     A.Y.E.      183:171    195:183    207:195     219:207     231:219     243:231     Ult:243
   12/31/1998     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



                         Cumulative Incremental Factors
  Months-to-Ultimate       15         27         39         51         63         75         87
                          0.324      0.253      0.155      0.072      0.023      0.010      0.005

  Months-to-Ultimate       99        111        123        135        147        159        171
                          0.005      0.004      0.004      0.004      0.004      0.002      0.000



                 Reported ALAE      $500,000      ALAE    Additional    ALAE at    171-Ultimate   Ultimate
     A.Y.E       as of 3/31/18  Ultimate Indemnity  Factor     ALAE     171 Months     Factor        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
```

$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 | 1,357,849 | 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 | | | | | | | | | | |

| A.Y.E. | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 1,878,997 | 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/Ult | 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 | | | | | | | | |

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

| A.Y.E. | 27: 15 | 39: 27 | 51: 39 | 63: 51 | 75: 63 | 87: 75 | 99: 87 | 111: 99 | 123:111 | 135:123 | 147:135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 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 * |

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                                   Development From
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| A.Y.E. | 15/ 27 | 27/ 39 | 39/ 51 | 51/ 63 | 63/ 75 | 75/ 87 | 87/ 99 | 99/111 | 111/123 | 123/135 | 135/147 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2013 | | | | | 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/Ult | 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:
```

| 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 | 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 | | | | | | | | | | |

| A.Y.E | 147 Months | 159 Months | 171 Months | 183 Months | 195 Months | 207 Months | 219 Months | 231 Months | 243 Months |
|---|---|---|---|---|---|---|---|---|---|
| 12/31/1998 | 1,403,445 | 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 | 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 | 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 |

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


                                          Link Ratios
  A.Y.E.     183:171   195:183   207:195   219:207   231:219   243:231   Ult:243
12/31/1998    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




                    Cumulative Incremental Factors
Months-to-Ultimate     15        27        39        51        63        75        87
                     0.390     0.330     0.272     0.221     0.179     0.150     0.112

Months-to-Ultimate     99       111       123       135       147       159       171
                     0.064     0.059     0.059     0.056     0.024     0.011     0.000




            Reported ALAE      $500,000         ALAE     Additional   ALAE at    171-Ultimate   Ultimate
  A.Y.E     as of 3/31/18   Ultimate Indemnity  Factor      ALAE     171 Months    Factor         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

| Item * | 2013 | 2014 | 2015 | 2016 | 2017 | 2013 - 2017 Mean |
|---|---|---|---|---|---|---|
| 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 | |

#### Incurred Percentage

| Item * | 2013 | 2014 | 2015 | 2016 | 2017 | 2013 - 2017 Mean |
|---|---|---|---|---|---|---|
| 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) | EXPOSURE TREND | LOCAL PRODUCTS | COMPLETED OPERATIONS | LOCAL PRODUCTS / COMPLETED OPERATIONS COMBINED |
|---|---|---|---|---|
| | 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) | OCCURRENCE SEVERITY | BODILY INJURY | PROPERTY DAMAGE |
|---|---|---|---|
| | 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) FREQUENCY TREND

Selected          - 0.5%

(4) TOTAL ANNUAL NET TREND

Net trend = (frequency trend  x  severity trend)  /  exposure trend


NOTE:  The BI deductible trend is equal to the bodily injury trend.  The PD deductible trend is equal to the property damage trend.

LOCAL PRODUCTS / COMPLETED OPERATIONS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2015, 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)<br>Accident<br>Year<br>Ending | (2)<br>Basic Limit<br>Paid<br>Losses * | (3)<br><br>Paid<br>Occurrences | (4)<br>(2)/(3)<br>Actual<br>Severity | (5)<br>Exponential<br>Curve of<br>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 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 | $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 |

| | 10 Year | 8 Year | 6 Year |
|---|---|---|---|
| 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)<br>Accident<br>Year<br>Ending | (2)<br>Aggregate<br>Loss Costs at<br>Current Level | (3)<br><br>Occurrences<br>at Ultimate[1] | (4)<br>Occurrence<br>Frequency<br>$(3)/(2)^2$ |
|---|---|---|---|
| 12/31/2004 | $ 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 (Zi) of the individual class with respect to the class group. This is calculated based on the equation:

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

$K =$ The number of classes within the class group.

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

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

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

# CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

## Explanatory Notes (Cont'd)

Column (5) is the Formula Experience Ratio. This is found by credibility weighting the class experience ratio with the class group experience ratio and is based on the equation:

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

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

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

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

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

$\widetilde{X}_{monoline}$ (X - tilde monoline) is weighted based on monoline / multiline ALCCL for the latest year only.

Column (7) is the change factor, which is to be applied to the present loss cost. The formula for this is given as:

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)
where "SWRL" equals the selected state monoline loss cost level change.
The off balance factor of 1.000 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.

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 01
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .954 * 1.048

| 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 | 151043 | 806985 | 1.06298 | .2685 | .907 | 1.010 | 1.010 | 2.0 | 0.050 | 0.051 |
| 10145 | 87831 | 664214 | .43416 | .2417 | .750 | .835 | .835 | -15.4 | 0.013 | 0.011 |
| 10146 | 31767 | 305957 | .40446 | .1648 | .777 | .865 | .865 | -14.3 | 0.021 | 0.018 |
| 10352 | 24016 | 213467 | .26771 | .1424 | .767 | .854 | .854 | -14.5 | 0.055 | 0.047 |
| 11039 | 354822 | 1782600 | 1.29194 | .4109 | 1.032 | 1.149 | 1.149 | 14.9 | 0.067 | 0.077 |
| 11258 | 30736 | 120803 | .18708 | .1187 | .771 | .859 | .859 | -14.0 | 0.235 | 0.202 |
| 11259 | 825 | 2731 | .00000 | .0865 | .777 | .865 | .865 | -13.3 | 0.181 | 0.157 |
| 11288 | 68491 | 435238 | 1.29839 | .1943 | .937 | 1.043 | 1.043 | 4.4 | 0.068 | 0.071 |
| 12374 | 234689 | 972883 | 1.18351 | .2974 | .949 | 1.057 | 1.057 | 4.9 | 0.061 | 0.064 |
| 12375 | 164332 | 760768 | .16911 | .2600 | .673 | .749 | .749 | -18.5 | 0.054 | 0.044 L |
| 13673 | 295418 | 2103102 | 1.04151 | .4463 | .936 | 1.042 | 1.042 | 7.7 | 0.013 | 0.014 |
| 13720 | 25177 | 184251 | .57494 | .1351 | .813 | .905 | .905 | -10.0 | 0.060 | 0.054 |
| 14401 | 49165 | 229698 | .34169 | .1464 | .776 | .864 | .864 | -13.7 | 0.124 | 0.107 |
| 15224 | 103303 | 552035 | 1.20093 | .2192 | .927 | 1.032 | 1.032 | 2.9 | 0.068 | 0.070 |
| 16900 | 401737 | 2943494 | .74912 | .5217 | .797 | .888 | .888 | -11.1 | 0.072 | 0.064 |
| 16901 | 1601115 | 11556146 | .83545 | .8003 | .838 | .933 | .933 | -6.7 | 0.104 | 0.097 |
| 16902 | 142821 | 774151 | .61805 | .2625 | .789 | .879 | .879 | -12.5 | 0.080 | 0.070 |
| 16905 | | | | | | | | -11.1 | 0.072 | 0.064 |
| 16906 | | | | | | | | -6.7 | 0.104 | 0.097 |
| 16910 | 1519847 | 12666561 | .97704 | .8142 | .953 | 1.061 | 1.061 | 5.3 | 0.038 | 0.040 |
| 16911 | 190473 | 915577 | 1.03854 | .2877 | .904 | 1.007 | 1.007 | 0.0 | 0.058 | 0.058 |
| 16915 | 60513 | 544488 | .82621 | .2176 | .845 | .941 | .941 | -5.6 | 0.036 | 0.034 |
| 16916 | 898086 | 5619911 | .93258 | .6663 | .905 | 1.008 | 1.008 | 0.0 | 0.057 | 0.057 |
| 16920 | 9085 | 87275 | .96775 | .1098 | .863 | .961 | .961 | -3.7 | 0.081 | 0.078 |
| 16921 | 1203 | 7280 | .00000 | .0878 | .776 | .864 | .864 | -14.3 | 0.042 | 0.036 |
| 16930 | 51034 | 343226 | .90009 | .1735 | .859 | .957 | .957 | -4.2 | 0.120 | 0.115 |
| 16931 | 19097 | 133751 | .09028 | .1221 | .757 | .843 | .843 | -15.5 | 0.058 | 0.049 |
| 16940 | 659 | 4780 | .00000 | .0871 | .776 | .864 | .864 | -14.3 | 0.042 | 0.036 |
| 16941 | 15628 | 107603 | .25282 | .1152 | .781 | .870 | .870 | -12.6 | 0.087 | 0.076 |
| 18435 | 284224 | 1449994 | 1.37227 | .3690 | 1.043 | 1.161 | 1.161 | 15.5 | 0.058 | 0.067 |
| 18436 | 17679 | 105647 | .36125 | .1147 | .794 | .884 | .884 | -11.4 | 0.175 | 0.155 |
| 18501 | 307480 | 2217646 | .99728 | .4579 | .918 | 1.022 | 1.022 | 0.0 | 0.011 | 0.011 |
| 45900 | 21002 | 290937 | .86448 | .1613 | .852 | .949 | .949 | -5.3 | 0.057 | 0.054 |
| 49617 | 293316 | 2095092 | 1.04528 | .4455 | .937 | 1.043 | 1.043 | 4.0 | 0.101 | 0.105 |
| 57001 | 48060 | 183311 | 2.12991 | .1348 | 1.023 | 1.139 | 1.139 | 14.3 | 0.021 | 0.024 |

X-TILDE: .919  X-TILDE (MONOLINE): .898  PI-TILDE: .0049607
TAU SQUARED: .03000  SIGMA SQUARED: 96889.19868

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 * 1.007 *   1.048


                          5 YEAR                                        STATE-
             AYE 2017    5 YEAR     MONO/MULTI                          WIDE     PRESENT    PROPOSED
             MONO/MULTI MONO/MULTI EXPERIENCE         FORMULA    CHANGE  %       STATEWIDE  STATEWIDE
             ALCCL      ALCCL      RATIO     CRED.    ER    INDEX FACTOR CHANGE  OCCUR      OCCUR
CLASS        (1)        (2)        (3)       (4)      (5)   (6)   (7)    (8)     (9)        (10)
-----        ----------  ----------  ----------  ------  -------  -----  -------  ------   ---------   ---------
10026          6849       44278     .25058    .0886   1.009  .970  1.024   4.5     0.022      0.023
10042        1462549    6727842    1.01055    .8469   1.022  .983  1.037   3.1     0.320      0.330
10060          3438       18858     .00000    .0711   1.006  .967  1.021   1.7     0.059      0.060
10065         23025      166468     .16266    .1643   .932   .896  .946   -6.1     0.033      0.031
10066          2832       17915     .00000    .0705   1.007  .968  1.022   2.2     0.046      0.047
10071        506403     2980732    1.01187    .7131   1.032  .992  1.047   4.5     0.088      0.092
10073       7024899    46355874    1.05883    .9742   1.059 1.018  1.074   6.5     0.310      0.330
10075          760       13613     .42606    .0674   1.039  .999  1.054   5.1     0.136      0.143
10107         41555      305545    1.42048    .2365   1.163 1.118  1.180  17.8     0.174      0.205
10115         55541      332809     .64403    .2492   .974   .937  .989   -1.5     0.068      0.067
10309         34994      208550     .03727    .1875   .887   .853  .900  -10.5     0.019      0.017
11020          3775       34054   23.24820    .0817   2.894 2.783  2.937  29.9     0.097      0.126 U
11127         80301      558817     .51462    .3402   .890   .856  .903  -14.3     0.007      0.006
11128         26890      171404    1.60397    .1671   1.170 1.125  1.187  18.2     0.055      0.065
11204         12937       96000     .34049    .1223   .992   .954  1.007   0.7     1.350      1.360
11234         22993      157682     .01607    .1593   .913   .878  .927   -7.7     0.052      0.048
12014         28965      179648     .26465    .1717   .942   .906  .956   -4.7     0.043      0.041
12356         10286       54233     .56298    .0953   1.033  .993  1.048   3.8     0.026      0.027
12510          7737       39492     .00000    .0854   .991   .953  1.006   0.0     0.027      0.027
12805        709273     5170951     .92975    .8101   .959   .922  .973   -3.2     0.094      0.091
13351        774522     4686152     .92067    .7947   .954   .917  .968   -4.3     0.047      0.045
13352          2146       48472     .00000    .0914   .984   .946  .998    0.0     0.038      0.038
13506         74640      556558     .87260    .3394   1.012  .973  1.027   1.9     0.054      0.055
13507         46787      302396     .91315    .2350   1.043 1.003  1.059   5.8     0.121      0.128
13716        563394     4049564     .89554    .7703   .939   .903  .953   -5.2     0.097      0.092
13759         24129      133159     .01685    .1449   .929   .893  .942   -6.0     0.133      0.125
14101         10978       80250    1.51655    .1123   1.132 1.088  1.148  13.5     0.037      0.042
14279        141102      689055     .66686    .3833   .923   .888  .937   -6.6     0.076      0.071
14913         62195      307158    1.53813    .2372   1.191 1.145  1.208  20.8     0.120      0.145
15538         17286      133006     .08009    .1448   .938   .902  .952   -5.0     0.020      0.019
15600          4672       34389     .00000    .0819   .994   .956  1.009   1.1     0.089      0.090
15608          1513       17917     .00000    .0705   1.007  .968  1.022   0.0     0.008      0.008
15839         30269      170642     .92926    .1667   1.057 1.016  1.072   8.0     0.025      0.027
15991         26656      219266     .62947    .1932   .995   .957  1.010   1.8     0.057      0.058
15993          4364       47775    1.26057    .0910   1.099 1.057  1.115  12.5     0.032      0.036
16403        167700      548155    1.30220    .3364   1.157 1.112  1.174  17.4     0.132      0.155
16676          1209        6865     .00860    .0626   1.016  .977  1.031   0.0     0.013      0.013




X-TILDE: 1.020    X-TILDE (MONOLINE): 1.040    PI-TILDE: .0025842
TAU SQUARED: .22045    SIGMA SQUARED:  287709.23926


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 * 1.007 *   1.048
```

|       |       |       | 5 YEAR |       |         |       |        | STATE- |            |            |
|       | AYE 2017 | 5 YEAR | MONO/MULTI |       |         |       |        | WIDE | PRESENT | PROPOSED |
|       | MONO/MULTI | MONO/MULTI | EXPERIENCE |       | FORMULA |       | CHANGE | % | STATEWIDE | STATEWIDE |
|       | ALCCL | ALCCL | RATIO | CRED. | ER | INDEX | FACTOR | CHANGE | OCCUR | OCCUR |
| CLASS | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 18078 | 96338 | 699002 | .63403 | .3864 | .910 | .875 | .923 | -7.6 | 0.171 | 0.158 |
| 18109 | 399 | 3286 | .00000 | .0601 | 1.018 | .979 | 1.033 | 3.6 | 0.028 | 0.029 |
| 18110 | 38343 | 355723 | .29403 | .2595 | .878 | .844 | .891 | -11.1 | 0.027 | 0.024 |
| 18206 | 285931 | 2383612 | 1.21140 | .6666 | 1.169 | 1.124 | 1.186 | 18.9 | 0.074 | 0.088 |
| 18335 | 6120 | 68889 | .08454 | .1049 | .978 | .940 | .992 | 0.0 | 0.016 | 0.016 |
| 18506 | 35 | 337 | .00000 | .0579 | 1.020 | .981 | 1.035 | 0.0 | 0.005 | 0.005 |
| 18507 | 1344 | 9637 | .00000 | .0646 | 1.013 | .974 | 1.028 | 0.0 | 0.008 | 0.008 |
| 18708 | 6345 | 37188 | 15.19808 | .0838 | 2.266 | 2.179 | 2.300 | 30.0 | 0.010 | 0.013 U |
| 18834 | 3937 | 30918 | .00000 | .0795 | .997 | .959 | 1.012 | 0.9 | 0.112 | 0.113 |
| 18911 | 6033 | 48230 | .33475 | .0913 | 1.015 | .976 | 1.030 | 5.6 | 0.018 | 0.019 |
| 18912 | 1057 | 5805 | 1.22033 | .0619 | 1.091 | 1.049 | 1.107 | 11.1 | 0.027 | 0.030 |
| 18920 | 468 | 10037 | .26333 | .0649 | 1.030 | .990 | 1.045 | 5.6 | 0.018 | 0.019 |
| 45819 | 635129 | 2972614 | 1.09172 | .7125 | 1.089 | 1.047 | 1.105 | 10.4 | 0.067 | 0.074 |
| 49618 | 343 | 1746 | 4.58763 | .0590 | 1.290 | 1.240 | 1.309 | 29.7 | 0.037 | 0.048 |
| 49619 | 112998 | 852606 | 1.51777 | .4300 | 1.270 | 1.221 | 1.289 | 29.3 | 0.058 | 0.075 |

```
X-TILDE:  1.020    X-TILDE (MONOLINE):  1.040     PI-TILDE: .0025842
TAU SQUARED:  .22045    SIGMA SQUARED:   287709.23926


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: 11
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.026 *   1.048
```

|  | AYE 2017 MONO/MULTI ALCCL | 5 YEAR MONO/MULTI ALCCL | 5 YEAR MONO/MULTI EXPERIENCE RATIO | CRED. | FORMULA ER | INDEX | CHANGE FACTOR | STATE-WIDE % CHANGE | PRESENT STATEWIDE OCCUR | PROPOSED STATEWIDE OCCUR |
|---|---|---|---|---|---|---|---|---|---|---|
| CLASS | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 92053 | 0 | 0 | .00000 | .0000 | .972 | 1.000 | 1.075 | 6.0 | 0.500 | 0.530 |
| 92054 | 0 | 16 | .00000 | .1250 | .851 | .862 | .927 | -8.5 | 0.260 | 0.238 |
| 92055 | 654 | 4474 | .00000 | .1256 | .850 | .861 | .926 | -8.5 | 0.213 | 0.195 |
| 95124 | 827285 | 3839043 | .91050 | .4397 | .945 | .957 | 1.029 | 2.1 | 0.960 | 0.980 |
| 98303 | 72916 | 409598 | .79950 | .1745 | .942 | .954 | 1.026 | 1.3 | 5.450 | 5.520 |
| 98304 | 2411868 | 11722389 | .90880 | .6777 | .929 | .941 | 1.012 | 0.0 | 3.180 | 3.180 |
| 98305 | 2046363 | 11569404 | 1.02135 | .6751 | 1.005 | 1.018 | 1.095 | 7.6 | 1.180 | 1.270 |
| 98306 | 24029 | 121205 | .42407 | .1402 | .895 | .907 | .975 | -4.2 | 0.720 | 0.690 |
| 98307 | 1830 | 10073 | .21761 | .1263 | .877 | .889 | .956 | -5.4 | 0.560 | 0.530 |
| 98308 | 329889 | 1654951 | 2.44290 | .2956 | 1.407 | 1.426 | 1.533 | 28.2 | 0.710 | 0.910 U |
| 98309 | 31821 | 141159 | .05597 | .1427 | .842 | .853 | .917 | -9.0 | 2.100 | 1.910 |
| 98344 | 54133 | 258647 | .94146 | .1569 | .967 | .980 | 1.054 | 4.5 | 0.660 | 0.690 |
| 98449 | 1477325 | 9563509 | 1.06565 | .6353 | 1.032 | 1.046 | 1.125 | 11.1 | 14.400 | 16.000 |
| 98805 | 179417 | 1004437 | 1.06583 | .2371 | .995 | 1.008 | 1.084 | 7.4 | 0.940 | 1.010 |
| 98813 | 466983 | 2292445 | .79032 | .3448 | .910 | .922 | .991 | -2.3 | 2.130 | 2.080 |
| 98967 | 734220 | 4998418 | 1.45396 | .4946 | 1.211 | 1.227 | 1.319 | 28.3 | 4.240 | 5.440 U |
| 99003 | 26294 | 201144 | 1.37396 | .1500 | 1.033 | 1.047 | 1.126 | 11.8 | 0.760 | 0.850 |
| 99826 | 30086 | 168772 | .58680 | .1461 | .916 | .928 | .998 | -1.9 | 0.520 | 0.510 |
| 99827 | 82552 | 444110 | 1.21480 | .1784 | 1.016 | 1.029 | 1.106 | 8.9 | 0.560 | 0.610 |
| 99948 | 2609524 | 12482722 | .98728 | .6904 | .983 | .996 | 1.071 | 5.8 | 22.300 | 23.600 |
| 99952 | 321036 | 1661056 | 1.28267 | .2961 | 1.064 | 1.078 | 1.159 | 14.2 | 12.000 | 13.700 |
| 99953 | 148233 | 980373 | 1.07844 | .2348 | .997 | 1.010 | 1.086 | 7.4 | 6.920 | 7.430 |
| 99954 | 271713 | 922963 | .90683 | .2291 | .957 | .970 | 1.043 | 3.1 | 13.000 | 13.400 |
| 99955 | 786145 | 5047736 | .50512 | .4967 | .740 | .750 | .806 | -20.4 | 8.980 | 7.150 |

```
X-TILDE:  1.018    X-TILDE (MONOLINE):   .987     PI-TILDE: .0073632
TAU SQUARED:  .03000    SIGMA SQUARED:   205039.31043


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

```
                                    LOSS COST % CHANGE BY CLASS
SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 12
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.007 *   1.048
```

|       | AYE 2017 MONO/MULTI ALCCL | 5 YEAR MONO/MULTI ALCCL | 5 YEAR MONO/MULTI EXPERIENCE RATIO | CRED. | FORMULA ER | INDEX | CHANGE FACTOR | STATE-WIDE % CHANGE | PRESENT STATEWIDE OCCUR | PROPOSED STATEWIDE OCCUR |
|-------|-----------|-------------|---------|--------|-------|--------|---------|--------|---------|----------|
| CLASS | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 91111 | 1875194   | 10074512  | 1.16571 | .5067 | 1.058 | 1.108 | 1.169 | 15.4  | 4.940 | 5.700 |
| 91150 | 1074547   | 5123643   | .86592  | .3547 | .919  | .962  | 1.015 | 0.2   | 5.340 | 5.350 |
| 91155 | 4706120   | 21894762  | .94005  | .6843 | .942  | .986  | 1.041 | 2.8   | 29.000 | 29.800 |
| 91340 | 17911272  | 89631386  | 1.10025 | .8969 | 1.085 | 1.136 | 1.199 | 18.4  | 6.840 | 8.100 |
| 91341 | 5201383   | 34995907  | 1.12041 | .7743 | 1.081 | 1.132 | 1.195 | 18.2  | 2.360 | 2.790 |
| 91342 | 9341518   | 51021333  | .86946  | .8327 | .883  | .925  | .976  | -3.5  | 3.100 | 2.990 |
| 91343 | 321743    | 1673658   | 1.50615 | .1783 | 1.047 | 1.096 | 1.157 | 14.3  | 1.190 | 1.360 |
| 91436 | 172542    | 1305868   | .50126  | .1536 | .879  | .920  | .971  | -4.2  | 1.650 | 1.580 |
| 91507 | 36677     | 229707    | .02484  | .0721 | .881  | .923  | .974  | -3.7  | 2.970 | 2.860 |
| 91551 | 818305    | 4342340   | .58813  | .3217 | .832  | .871  | .919  | -10.1 | 0.690 | 0.620 |
| 91555 | 109383    | 710081    | .35244  | .1103 | .882  | .924  | .975  | -3.2  | 0.940 | 0.910 |
| 91560 | 10565824  | 58738075  | .87396  | .8512 | .885  | .927  | .978  | -3.3  | 3.640 | 3.520 |
| 91577 | 1160138   | 6713416   | .96602  | .4128 | .955  | 1.000 | 1.055 | 4.2   | 2.150 | 2.240 |
| 91746 | 2955839   | 14190276  | .81244  | .5875 | .868  | .909  | .959  | -5.3  | 5.140 | 4.870 |
| 92101 | 451088    | 2918363   | 1.09859 | .2521 | .986  | 1.032 | 1.089 | 7.4   | 2.160 | 2.320 |
| 92102 | 362373    | 2617121   | 1.11845 | .2354 | .988  | 1.035 | 1.092 | 7.7   | 2.200 | 2.370 |
| 92215 | 7062538   | 43112248  | .87621  | .8082 | .890  | .932  | .984  | -2.8  | 2.470 | 2.400 |
| 92338 | 2761480   | 17886730  | .89230  | .6404 | .912  | .955  | 1.008 | 0.0   | 1.210 | 1.210 |
| 92446 | 263738    | 1203406   | .50889  | .1465 | .883  | .925  | .976  | -3.7  | 1.890 | 1.820 |
| 92447 | 27169     | 283688    | .11595  | .0766 | .884  | .926  | .977  | -2.9  | 1.040 | 1.010 |
| 92451 | 2083515   | 12814509  | .96834  | .5636 | .959  | 1.004 | 1.060 | 5.2   | 1.920 | 2.020 |
| 92478 | 13539956  | 81884229  | .90623  | .8883 | .911  | .954  | 1.007 | -0.7  | 1.490 | 1.480 |
| 94007 | 6230518   | 36267863  | 1.05046 | .7804 | 1.028 | 1.076 | 1.136 | 12.3  | 3.420 | 3.840 |
| 94276 | 1836320   | 7811142   | .87518  | .4472 | .915  | .958  | 1.011 | 0.0   | 4.490 | 4.490 |
| 94569 | 1683989   | 9767699   | 1.48964 | .4994 | 1.218 | 1.275 | 1.346 | 28.0  | 2.390 | 3.060 U |
| 95410 | 4334294   | 28127866  | .98081  | .7346 | .972  | 1.018 | 1.074 | 6.0   | 1.990 | 2.110 |
| 95455 | 657697    | 4855977   | .62065  | .3438 | .835  | .874  | .922  | -8.8  | 1.360 | 1.240 |
| 95505 | 64163     | 459192    | .25686  | .0908 | .885  | .927  | .978  | -3.3  | 1.800 | 1.740 |
| 95625 | 988154    | 5162508   | 1.06475 | .3563 | .989  | 1.036 | 1.093 | 7.7   | 2.730 | 2.940 |
| 95647 | 25059346  | 121328813 | .96896  | .9216 | .967  | 1.013 | 1.069 | 5.6   | 5.350 | 5.650 |
| 96053 | 390530    | 2222951   | .70748  | .2126 | .897  | .939  | .991  | -2.0  | 3.500 | 3.430 |
| 96410 | 1207657   | 7115817   | 1.05966 | .4259 | .995  | 1.042 | 1.100 | 8.8   | 6.380 | 6.940 |
| 96611 | 202101    | 1218442   | 1.44066 | .1475 | 1.020 | 1.068 | 1.127 | 12.0  | 1.080 | 1.210 |
| 97447 | 6200123   | 29555717  | .98349  | .7440 | .974  | 1.020 | 1.076 | 6.3   | 3.810 | 4.050 |
| 97650 | 337915    | 1840743   | .68951  | .1890 | .899  | .941  | .993  | -2.0  | 3.070 | 3.010 |
| 97651 | 317121    | 1376373   | .54612  | .1585 | .884  | .926  | .977  | -3.5  | 4.030 | 3.890 |
| 97652 | 34968     | 243123    | .04105  | .0732 | .881  | .923  | .974  | -3.6  | 2.770 | 2.670 |

```
X-TILDE:   .947    X-TILDE (MONOLINE):   .955    PI-TILDE: .0033008
TAU SQUARED:   .03000   SIGMA SQUARED:   328356.67297

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

```
                                         LOSS COST % CHANGE BY CLASS
SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 12
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.007 *   1.048


                         5 YEAR                                        STATE-
          AYE 2017    5 YEAR   MONO/MULTI                               WIDE    PRESENT     PROPOSED
          MONO/MULTI MONO/MULTI EXPERIENCE       FORMULA       CHANGE    %      STATEWIDE   STATEWIDE
          ALCCL      ALCCL      RATIO      CRED.  ER    INDEX  FACTOR  CHANGE   OCCUR       OCCUR
CLASS      (1)        (2)        (3)       (4)    (5)   (6)    (7)     (8)      (9)         (10)
-----  ----------  ----------  ----------  ------ ------- -----  -------  ------  ---------  ---------
97653     677456     2977136    1.21407    .2552  1.016  1.064  1.123    11.2    2.320       2.580
97654      67560      421388     .58825    .0878   .916   .959  1.012     0.0    2.360       2.360
97655    1125707     6478898     .67701    .4049   .838   .877   .926    -8.5    3.630       3.320
98002      76956      410067     .00000    .0868   .866   .907   .957    -5.0    1.000       0.950
98482   18233405   109927684     .84818    .9142   .857   .897   .947    -6.3    5.670       5.310
98483   18758134   122718468     .94972    .9224   .950   .995  1.050     3.3   12.200      12.600
98502     272822     1446554    1.25472    .1632   .998  1.045  1.103     9.1    2.870       3.130
98636    1422372     8931171     .94425    .4783   .946   .991  1.046     3.4    2.970       3.070
98677    3707620    18366381    1.02363    .6462   .997  1.044  1.102     8.8    8.750       9.520
98678    2077737    11585013    1.03556    .5398   .995  1.042  1.100     9.2    9.800      10.700
98806     523853     2978165     .93776    .2553   .945   .990  1.045     3.2    2.850       2.940
98820    2127899    14047158     .88174    .5851   .909   .952  1.005    -0.8    2.420       2.400
98884    1484919     8334261    1.14326    .4622  1.038  1.087  1.147    13.0    1.380       1.560
99004      31409      165776     .32944    .0668   .906   .949  1.002    -1.3    1.530       1.510
99080     980439     4276823    1.29837    .3188  1.060  1.110  1.171    15.6    7.100       8.210
99315     651458     4538298     .90311    .3303   .933   .977  1.031     2.5    1.190       1.220
99321    1376051    10386576     .93909    .5139   .943   .987  1.042     3.1    1.630       1.680
99613     900157     5975253     .75443    .3872   .873   .914   .965    -4.4    1.820       1.740
99650     378700     2562717    1.08938    .2324   .981  1.027  1.084     6.7    0.750       0.800
99746    2345888    12327763    1.19208    .5545  1.083  1.134  1.197    18.5    2.330       2.760
```

X-TILDE:   .947    X-TILDE (MONOLINE):    .955      PI-TILDE: .0033008
TAU SQUARED:   .03000    SIGMA SQUARED:    328356.67297


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

```
                                              LOSS COST % CHANGE BY CLASS
SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS
CLASS GROUP: 13
NUMBER OF YEARS OF DATA USED: 5
CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX *  .934 *   1.048
```

|       | 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) |   |
|-------|------------|-----------|----------|-------|-------|-------|-------|-------|--------|--------|---|
| CLASS |            |           |          |       |       |       |       |       |        |        |   |
| 91125 | 45244      | 145074    | .12612   | .1480 | .662  | .855  | .837  | -17.1 | 2.220  | 1.840  |   |
| 91127 | 690590     | 5675195   | .64862   | .6458 | .686  | .886  | .867  | -14.3 | 1.050  | 0.900  |   |
| 91235 | 514964     | 2793362   | 1.12695  | .4908 | .938  | 1.212 | 1.186 | 17.2  | 2.620  | 3.070  |   |
| 91265 | 36402      | 162394    | .88146   | .1517 | .774  | 1.000 | .979  | -3.3  | 3.360  | 3.250  |   |
| 91266 | 119743     | 893732    | .53564   | .2842 | .693  | .895  | .876  | -14.3 | 0.630  | 0.540  |   |
| 91280 | 6673       | 72322     | .00000   | .1320 | .655  | .846  | .828  | -18.2 | 2.030  | 1.660  |   |
| 94381 | 1543515    | 10524909  | .58905   | .7658 | .628  | .811  | .794  | -21.0 | 12.400 | 9.800  | L |
| 94404 | 62025      | 326232    | .85932   | .1855 | .774  | 1.000 | .979  | -3.2  | 4.020  | 3.890  |   |
| 95310 | 361559     | 2157717   | .51519   | .4363 | .650  | .840  | .822  | -18.4 | 1.520  | 1.240  |   |
| 96408 | 928809     | 6245222   | .53676   | .6659 | .610  | .788  | .771  | -20.8 | 8.740  | 6.920  | L |
| 96409 | 1626665    | 10266124  | .83142   | .7615 | .813  | 1.050 | 1.028 | 1.5   | 8.670  | 8.800  |   |
| 97221 | 863333     | 5464678   | .63746   | .6378 | .680  | .879  | .860  | -14.8 | 1.080  | 0.920  |   |
| 97222 | 3570625    | 23538129  | .67683   | .8773 | .686  | .886  | .867  | -14.5 | 1.930  | 1.650  |   |
| 97223 | 4498576    | 16354745  | .80676   | .8336 | .798  | 1.031 | 1.009 | -0.4  | 4.550  | 4.530  |   |
| 98152 | 326119     | 2371919   | 1.71591  | .4559 | 1.193 | 1.541 | 1.508 | 26.8  | 0.410  | 0.520  | U |
| 98157 | 47207      | 636611    | .73519   | .2426 | .750  | .969  | .948  | -6.5  | 0.260  | 0.243  |   |
| 98163 | 2904       | 33835     | .00000   | .1232 | .662  | .855  | .837  | -16.1 | 0.310  | 0.260  |   |
| 98164 | 35285      | 162888    | .00002   | .1518 | .640  | .827  | .809  | -20.4 | 0.103  | 0.082  |   |
| 98659 | 429        | 2121      | .00000   | .1159 | .667  | .862  | .844  | -16.7 | 0.540  | 0.450  |   |
| 98914 | 422        | 2546      | .00000   | .1160 | .667  | .862  | .844  | -16.2 | 0.800  | 0.670  |   |
| 98949 | 4347       | 10457     | .00000   | .1178 | .666  | .860  | .842  | -15.6 | 0.450  | 0.380  |   |
| 98993 | 1223657    | 6371962   | 1.06653  | .6701 | .964  | 1.245 | 1.219 | 20.6  | 4.370  | 5.270  |   |
| 99163 | 524        | 3447      | .00000   | .1162 | .667  | .862  | .844  | -16.3 | 0.490  | 0.410  |   |
| 99803 | 9175       | 69986     | 2.08191  | .1314 | .929  | 1.200 | 1.175 | 16.1  | 7.710  | 8.950  |   |
| 99946 | 2679838    | 13022665  | .82826   | .8006 | .814  | 1.052 | 1.030 | 1.7   | 2.990  | 3.040  |   |
| 99969 | 852568     | 3502632   | 1.13578  | .5403 | .961  | 1.242 | 1.216 | 20.1  | 2.780  | 3.340  |   |

```
X-TILDE:  .771    X-TILDE (MONOLINE):  .774    PI-TILDE: .0068803
TAU SQUARED:  .03000   SIGMA SQUARED:  113678.58344


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

The statewide advisory loss cost level changes are:

| SUBLINE | INDICATED | SELECTED |
|---|---|---|
| M&C | + 4.7% | + 4.7% |
| OL&T | +16.0% | +12.5% |
| Premises/Operations | + 9.9% | + 8.3% |
| | | |
| Products | -11.1% | -11.1% |
| Local Products/Completed Operations | + 4.8% | + 4.8% |
| Products/Completed Operations | - 1.5% | - 1.5% |
| | | |
| GL Overall | + 7.8% | + 6.5% |

INDICATED
VS. SELECTED

Indicated changes are based on standard ISO methodology. The selected changes are equal to the indicated changes for all sublines except for Owners, Landlords and Tenants, where a change of +12.5% has been selected to temper the effect of the experience for the latest year and to limit swings in loss costs.

HISTORICAL
SOURCE DATA

The sources of the data underlying this loss cost review are:

ISO reporting companies' voluntary experience.
Fiscal - accident year data through year ended 9/30/2018 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.

| CALL TO CALL COMPARISON | Manufacturers and Contractors | The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 14.4%, 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: |
|---|---|---|

Manufacturers and Contractors

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 14.4%, 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 7.4% increase in ALCCL;
- Implemented loss cost level change (+ 5.0%);
- A change in exposure trend plus an additional year of trending (+ 2.3%);
- The effect on ALCCL due to a change in average IPMFs (+ 0.5%).

The Basic Limit Experience Ratio (BLER) decreased in 2017 (-15.1%). This is mainly due to favorable experience across several class groups.

Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 4.6%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused an 7.8% increase in ALCCL;
- Implemented loss cost level change (- 12.9%);
- A change in exposure trend plus an additional year of trending (+ 0.4%);
- The effect on ALCCL due to a change in average IPMFs (+ 0.2%).

The BLERs increased in 2016 (+29.4%) and 2017 (+37.0%). 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 18.9% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:<br><br>• A change in the companies mix which caused a 11.6% decrease in ALCCL;<br>• Implemented an average loss cost level change of approximately - 10.5% in most states;<br>• A change in exposure trend plus an additional year of trending of + 2.6%;<br>• The effect on ALCCL due to a change in average IPMFs (+ 0.1%).<br><br>The BLERs changed due to the various effects listed above. |
| LATEST CALL YEAR TO YEAR COMPARISON | Manufacturers and Contractors | The ALCCL increased from 2014 to 2015 and then decreased thereafter.<br><br>The high BLERs for 2014 (1.391) and 2018 (1.132) are attributable to unfavorable experience in several class groups. |
| | Owners, Landlords and Tenants | The ALCCL increased steadily from 2014 to 2018.<br><br>The high BLERs for 2014 (1.462), 2015 (1.297), 2016 (1.126), 2017 (1.121) and 2018 (1.262) are attributable to unfavorable experience in several class groups. |
| | Products | The ALCCL increased steadily from 2013 to 2017.<br><br>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.<br><br>The BLER decreased from 2013 to 2017. |

| | | |
|---|---|---|
| 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.<br><br>The multistate full coverage BI and PD indemnity factors remained stable compared to the 2018 review.<br><br>The multistate deductible coverage BI and PD indemnity factors remained stable compared to the 2018 review.<br><br>The multistate Fringe indemnity factors have increased compared to the 2018 review. |
| | Owners, Landlords and Tenants | The BI and PD indemnity loss development factors for the 2019 review remained stable compared to those in the 2018 review.<br><br>The multistate full coverage BI and PD Indemnity factors remained stable compared to those in the 2018 review.<br><br>The multistate deductible coverage BI and PD Indemnity factors remained stable compared to the 2018 review.<br><br>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.<br><br>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, 27 and 39 months-to-ultimate factors which increased by 41.8%, 17.6% and 11.0% respectively. This can largely be attributed to higher 15-to-27, 27-to-39 and 39-to-51 months state link ratios. 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%, unchanged from +4.5% in the previous Fiscal review. |
| | | The PD severity trend selection is +4.5%, up from +4.0% in the previous Fiscal review. |
| | | The Fringe severity trend selection is +0.5%, unchanged from +0.5% in the previous Fiscal review. |
| | Owners, Landlords and Tenants | The BI severity trend selection is +3.5%, down from +4.0% in the previous Fiscal review. |
| | | The PD severity trend selection is +4.5%, unchanged from +4.5% in the previous Fiscal review. |
| | | The Fringe severity selection is +1.5%, down from +2.5% in the previous Fiscal review. |
| | Products | The BI severity trend selection is +2.5%, unchanged from +2.5% in the previous review. |
| | | The PD severity trend selection is +6.5%, unchanged from +6.5% in the previous review. |
| | Local Products/ Completed Ops | The BI severity trend selection is +2.5%, unchanged from +2.5% in the previous review. |
| | | The PD selected severity trend is +4.5%, up from +4.0% in the previous review. |

| | | |
|---|---|---|
| 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 lower 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 lower 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, same for the second latest year and lower for the latest year. |
| | Owners, Landlords and Tenants | The exposure trend factors for Class Groups 1-13 are lower than those used in the previous review for all three years. For Class Group 16, the exposure trend factors are higher than that used in the previous review for the earliest year and lower for the two latest 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 0.906. In the 2018 review the weighted average IPMF was 0.907. |
| --- | --- | --- |
| | Owners, Landlords and Tenants | The current weighted average IPMF is 0.979. In the 2018 review the weighted average IPMF was 0.978. |
| | 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 4, 2018 review the multistate weighted average IPMF was 0.975. |

The IPMF's are applied to the multiline ALCCL.

**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, Illinois' state balanced relative change (1.050) ranks 8th highest overall. In last year's review, Illinois' state balanced relative change (0.963) ranked 37th highest overall.

**CHANGE IN COMPANY MIX SINCE LAST CALL**

For Manufacturers and Contractors the change in company mix results in an average increase of 7.4% in the total statewide ALCCL.

For Owners, Landlords and Tenants, the change in company mix results in an average increase of 7.8% in the total statewide ALCCL.

For Products, the change in company mix results in a 6.1% decrease in the total multistate ALCCL.

For Local Products/Completed Operations, the change in company mix results in a 11.6% decrease in the total multistate ALCCL.

CLASSES 10010–15063
PREM/OPS TERR. 501
PROD/COPS

COMMERCIAL LINES MANUAL
DIVISION SIX
GENERAL LIABILITY
LOSS COST PAGES

ILLINOIS (12)

**$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 | .094 | .184 | 10205 | .222 | – | 11210 | 4.08 | – | 13207 | (a) | (a) |
| 10015 | 3.97 | – | 10220 | 4.19 | – | 11211 | 21.20 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .32 | .131 | 11212 | 3.21 | – | 13314 | .107 | .017 |
| 10026 | .57 | .023 | 10256 | 1.16 | .147 | 11213 | 2.62 | – | 13351 | .26 | .045 |
| 10036 | .86 | (a) | 10257 | .219 | .167 | 11214 | 6.44 | – | 13352 | .26 | .038 |
| 10040 | .072 | .28 | 10309 | .144 | .017 | 11222 | .108 | – | 13410 | 1.82 | 2.44 |
| 10042 | .33 | .33 | 10315 | .34 | (a) | 11234 | .25 | .048 | 13411 | (a) | (a) |
| 10052 | 2.74 | – | 10331 | 5.38 | – | 11248 | .06 | .019 | 13412 | .61 | 1.01 |
| 10054 | 2.44 | – | 10332 | 9.28 | – | 11258 | 1.32 | .202 | 13453 | .71 | (a) |
| 10060 | .157 | .06 | 10352 | .64 | .047 | 11259 | 1.41 | .157 | 13454 | .83 | (a) |
| 10065 | .236 | .031 | 10367 | 5.46 | – | 11273 | 12.40 | – | 13455 | .84 | (a) |
| 10066 | .241 | .047 | 10368 | 7.97 | – | 11274 | 11.90 | – | 13461 | (a) | (a) |
| 10070 | .054 | .141 | 10375 | (a) | – | 11288 | 1.62 | .071 | 13506 | .82 | .055 |
| 10071 | .28 | .092 | 10378 | 5.45 | – | 12014 | .13 | .041 | 13507 | .98 | .128 |
| 10072 | 6.17 | – | 10379 | 2.53 | – | 12356 | 1.05 | .027 | 13590 | .63 | .74 |
| 10073 | 1.33 | .33 | 10380 | 4.32 | – | 12361 | .075 | .082 | 13621 | .158 | .36 |
| 10075 | 9.88 | .143 | 10381 | 3.74 | – | 12362 | .059 | (a) | 13670 | .042 | .013 |
| 10100 | 1.10 | .051 | 11007 | 2.32 | – | 12373 | .022 | .025 | 13673 | 1.00 | .014 |
| 10101 | .213 | .166 | 11020 | .27 | .126 | 12374 | .55 | .064 | 13715 | .059 | .154 |
| 10105 | 2.31 | – | 11039 | 1.16 | .077 | 12375 | .27 | .044 | 13716 | .40 | .092 |
| 10107 | 4.07 | .205 | 11052 | 2.92 | – | 12391 | .044 | .091 | 13720 | .56 | .054 |
| 10110 | 13.50 | – | 11101 | (a) | (a) | 12393 | .36 | (a) | 13759 | .157 | .125 |
| 10111 | .118 | .083 | 11120 | (a) | – | 12467 | .148 | (a) | 13930 | .126 | .211 |
| 10113 | .32 | – | 11126 | .056 | .02 | 12509 | .079 | .038 | 14068 | .035 | .015 |
| 10115 | .63 | .067 | 11127 | .30 | .006 | 12510 | 1.00 | .027 | 14101 | .41 | .042 |
| 10117 | 3.94 | – | 11128 | .40 | .065 | 12583 | .45 | (a) | 14279 | .61 | .071 |
| 10119 | (a) | – | 11138 | 1.35 | – | 12651 | 1.30 | .49 | 14401 | 1.33 | .107 |
| 10120 | 8.84 | – | 11155 | .19 | – | 12683 | .60 | (a) | 14405 | 1.36 | – |
| 10130 | 3.14 | – | 11160 | (a) | (a) | 12707 | .39 | .65 | 14527 | .241 | .181 |
| 10132 | 2.71 | – | 11167 | .67 | – | 12797 | .082 | .169 | 14655 | .079 | – |
| 10133 | 2.81 | – | 11168 | 3.49 | – | 12805 | .29 | .091 | 14731 | 2.90 | – |
| 10135 | (a) | – | 11201 | 20.30 | – | 12841 | .48 | – | 14732 | .214 | – |
| 10140 | .034 | .021 | 11202 | 6.00 | – | 12927 | .083 | – | 14733 | .55 | – |
| 10141 | .069 | .024 | 11203 | .70 | .54 | 13049 | .039 | .054 | 14734 | .236 | – |
| 10145 | .33 | .011 | 11204 | .28 | 1.36 | 13111 | 1.22 | .097 | 14855 | .28 | .162 |
| 10146 | .49 | .018 | 11205 | (a) | – | 13112 | .064 | .069 | 14913 | .30 | .145 |
| 10150 | .44 | (a) | 11206 | .94 | – | 13201 | 1.15 | .167 | 15060 | (a) | (a) |
| 10151 | 11.10 | – | 11207 | 11.90 | – | 13204 | 1.30 | 1.40 | 15061 | (a) | (a) |
| 10160 | 1.97 | – | 11208 | 2.04 | – | 13205 | .50 | .43 | 15062 | .25 | (a) |
| 10204 | .199 | – | 11209 | 9.58 | – | 13206 | (a) | (a) | 15063 | .29 | (a) |

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**ILLINOIS (12)**     **COMMERCIAL LINES MANUAL**     **CLASSES 15070–43470**
**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 | .183 | – | 16750 | .093 | .031 | 18707 | .009 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .093 | – | 18708 | .102 | .013 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.52 | (a) | 18833 | .106 | (a) | 41001 | .148 | – |
| 15123 | 2.80 | – | 16820 | 1.17 | (a) | 18834 | .26 | .113 | 41210 | (a) | – |
| 15124 | .98 | – | 16881 | 1.45 | (a) | 18911 | .83 | .019 | 41421 | .40 | – |
| 15188 | .44 | (a) | 16890 | .178 | (a) | 18912 | 1.57 | .03 | 41422 | .214 | – |
| 15223 | .049 | .033 | 16891 | .193 | (a) | 18920 | .41 | .019 | 41510 | 41.90 | – |
| 15224 | .60 | .07 | 16892 | .35 | (a) | 18991 | (a) | – | 41603 | 19.00 | – |
| 15300 | (a) | – | 16900 | 1.93 | .064 | 19007 | 1.10 | – | 41604 | 10.40 | – |
| 15314 | .19 | (a) | 16901 | 1.24 | .097 | 19051 | 2.43 | – | 41620 | 1.70 | – |
| 15404 | .114 | (a) | 16902 | 1.05 | .07 | 19061 | (a) | – | 41650 | 26.80 | – |
| 15405 | .168 | (a) | 16905 | 2.03 | .064 | 19795 | .27 | (a) | 41664 | 18.70 | – |
| 15406 | .43 | .044 | 16906 | 1.30 | .097 | 19796 | .32 | – | 41665 | 2.19 | – |
| 15488 | 1.07 | (a) | 16910 | 1.16 | .04 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | .34 | .019 | 16911 | 1.05 | .058 | 40006 | (a) | – | 41667 | 51.20 | – |
| 15600 | .85 | .09 | 16915 | 1.19 | .034 | 40010 | (a) | – | 41668 | 48.00 | – |
| 15607 | .239 | – | 16916 | .99 | .057 | 40015 | (a) | – | 41669 | .34 | – |
| 15608 | .19 | .008 | 16920 | 2.63 | .078 | 40020 | (a) | – | 41670 | .57 | – |
| 15656 | 5.61 | – | 16921 | 2.41 | .036 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | .59 | – | 16930 | 1.52 | .115 | 40031 | (a) | – | 41673 | (a) | – |
| 15733 | .28 | .038 | 16931 | 1.63 | .049 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .25 | .027 | 16940 | 3.29 | .036 | 40040 | (a) | – | 41677 | .35 | – |
| 15991 | .208 | .058 | 16941 | 1.32 | .076 | 40041 | (a) | – | 41678 | 53.20 | – |
| 15993 | .176 | .036 | 18078 | .107 | .158 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .031 | .034 | 18109 | .35 | .029 | 40045 | 124.00 | – | 41680 | 13.90 | – |
| 16009 | .34 | .079 | 18110 | .28 | .024 | 40046 | 24.40 | – | 41696 | 1.11 | – |
| 16402 | 1.26 | – | 18200 | (a) | – | 40047 | 8.72 | – | 41697 | .77 | – |
| 16403 | .80 | .155 | 18205 | .165 | .31 | 40059 | 3.12 | – | 41700 | (a) | – |
| 16404 | 1.00 | – | 18206 | .45 | .088 | 40061 | 1.65 | – | 41715 | 8.84 | – |
| 16471 | .34 | – | 18335 | .32 | .016 | 40063 | 55.40 | – | 41716 | 5.62 | – |
| 16501 | .066 | (a) | 18435 | 1.16 | .067 | 40064 | 16.30 | – | 43007 | (a) | – |
| 16527 | .102 | .36 | 18436 | .94 | .155 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .158 | (a) | 18437 | .46 | (a) | 40067 | (a) | – | 43151 | 18.40 | – |
| 16604 | .27 | .147 | 18438 | .89 | (a) | 40069 | (a) | – | 43152 | 15.90 | – |
| 16670 | 2.23 | – | 18501 | 1.06 | .011 | 40072 | (a) | – | 43200 | 70.20 | – |
| 16676 | .26 | .013 | 18506 | .56 | .005 | 40075 | 37.10 | – | 43215 | (a) | – |
| 16694 | .53 | (a) | 18507 | .167 | .008 | 40101 | 14.90 | – | 43421 | 19.20 | – |
| 16705 | .189 | .152 | 18570 | 1.74 | – | 40102 | 13.20 | – | 43422 | 101.00 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 4.39 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .42 | .54 | 40115 | (a) | – | 43470 | 6.47 | – |

**CLASSES 43517–49618**        **COMMERCIAL LINES MANUAL**        **ILLINOIS (12)**
**PREM/OPS TERR. 501**        **DIVISION SIX**
**PROD/COPS**        **GENERAL LIABILITY**
        **LOSS COST PAGES**

| \$100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 | | | | | | | | | | | |
| Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 43517 | (a) | – | 44277 | 61.10 | – | 46004 | 25.40 | – | 47471 | 3.48 | – |
| 43518 | 8.03 | – | 44280 | .35 | – | 46005 | 20.40 | – | 47473 | 4.55 | – |
| 43550 | 68.60 | – | 44311 | 4.14 | – | 46112 | .059 | – | 47474 | 5.09 | – |
| 43551 | 38.10 | – | 44315 | 2.79 | – | 46202 | 3.96 | – | 47475 | 4.02 | – |
| 43626 | 6.42 | – | 44427 | 53.80 | – | 46362 | 186.00 | – | 47476 | 4.02 | – |
| 43628 | 83.40 | – | 44428 | 54.10 | – | 46426 | 27.10 | – | 47477 | 5.36 | – |
| 43629 | 70.70 | – | 44429 | .81 | – | 46427 | 36.20 | – | 47478 | 5.62 | – |
| 43754 | (a) | – | 44430 | .56 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 2.35 | – | 44431 | 1.80 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 5.09 | – | 44432 | .57 | – | 46603 | 2.27 | – | 48039 | 49.80 | – |
| 43840 | .063 | – | 44433 | 18.20 | – | 46604 | 2.62 | – | 48177 | (a) | – |
| 43860 | 4.05 | – | 44434 | 34.80 | – | 46606 | 7.00 | – | 48178 | (a) | – |
| 43889 | 1.45 | – | 44435 | 36.10 | – | 46607 | 9.62 | – | 48206 | 17.00 | – |
| 43945 | (a) | – | 44436 | 42.10 | – | 46622 | 15.00 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 34.90 | – | 46671 | (a) | – | 48441 | .071 | – |
| 43990 | (a) | (a) | 44438 | 27.60 | – | 46700 | 141.00 | – | 48557 | 7.13 | – |
| 43991 | (a) | – | 44439 | 53.70 | – | 46773 | (a) | – | 48558 | 6.20 | – |
| 44009 | 3.41 | – | 44440 | 44.40 | – | 46822 | (a) | – | 48600 | 54.20 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 6.86 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 2.21 | (a) |
| 44070 | 2.03 | – | 45190 | 3.12 | – | 46911 | 12.70 | – | 48637 | 5.45 | – |
| 44071 | 2.26 | – | 45191 | 2.22 | – | 46912 | 23.30 | – | 48638 | 2.70 | – |
| 44072 | 1.56 | – | 45192 | 2.59 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 1.21 | – | 45193 | 1.53 | – | 46914 | (a) | – | 48808 | 1.44 | – |
| 44101 | 1.26 | – | 45210 | 1.93 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | .98 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 130.00 | – |
| 44103 | .87 | – | 45225 | (a) | – | 47050 | 1.39 | – | 49005 | .239 | – |
| 44104 | .37 | – | 45334 | 40.40 | – | 47051 | (a) | – | 49111 | 2.20 | – |
| 44105 | (a) | – | 45380 | .33 | (a) | 47052 | (a) | – | 49181 | 16.30 | – |
| 44106 | (a) | – | 45450 | 11.90 | – | 47103 | (a) | – | 49183 | 19.80 | – |
| 44108 | .43 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 41.80 | – |
| 44109 | 1.08 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 38.10 | – |
| 44110 | 1.11 | – | 45539 | (a) | – | 47221 | 155.00 | – | 49239 | .244 | .65 |
| 44111 | .68 | – | 45678 | .38 | – | 47253 | (a) | – | 49292 | 1.19 | – |
| 44112 | .40 | – | 45771 | .50 | .176 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .162 | .074 | 47318 | 5.22 | – | 49333 | 8.72 | – |
| 44193 | (a) | – | 45900 | .097 | .054 | 47367 | .35 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .083 | .047 | 47420 | 1.14 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .159 | – | 47468 | (a) | – | 49617 | .231 | .105 |
| 44276 | 94.20 | – | 45993 | (a) | (a) | 47469 | 4.02 | – | 49618 | .194 | .048 |

| **$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 | .36 | .075 | 51315 | .158 | .106 | 51809 | .46 | .158 | 52341 | .064 | (a) |
| 49763 | 2.37 | – | 51330 | .136 | .43 | 51833 | .198 | .072 | 52342 | .185 | (a) |
| 49800 | (a) | – | 51333 | .045 | .31 | 51850 | .33 | (a) | 52343 | .113 | (a) |
| 49801 | 136.00 | – | 51340 | .045 | (a) | 51851 | .224 | (a) | 52401 | .35 | (a) |
| 49802 | 12.10 | – | 51350 | .31 | .142 | 51852 | .52 | (a) | 52402 | .025 | (a) |
| 49803 | 21.40 | – | 51351 | .27 | .045 | 51853 | .211 | (a) | 52432 | .124 | (a) |
| 49840 | 1.45 | – | 51352 | .38 | .114 | 51854 | .47 | (a) | 52433 | .114 | 1.20 |
| 49870 | 54.50 | – | 51355 | .26 | .096 | 51855 | .50 | (a) | 52435 | .142 | (a) |
| 49890 | (a) | – | 51356 | .28 | .69 | 51856 | .27 | (a) | 52438 | .103 | (a) |
| 49891 | (a) | – | 51357 | .225 | .53 | 51857 | .47 | (a) | 52440 | .162 | (a) |
| 49902 | (a) | – | 51358 | .54 | .149 | 51869 | .123 | .14 | 52467 | .149 | (a) |
| 49903 | (a) | – | 51359 | .48 | .84 | 51877 | .69 | .22 | 52469 | .052 | .109 |
| 50010 | .27 | .58 | 51370 | .54 | 5.00 | 51889 | .114 | .014 | 52505 | .26 | .203 |
| 50015 | .174 | (a) | 51380 | .054 | .05 | 51896 | .053 | .02 | 52547 | .30 | .088 |
| 50017 | .133 | (a) | 51400 | .32 | (a) | 51900 | .148 | .093 | 52581 | 1.27 | 3.68 |
| 50045 | .30 | (a) | 51401 | .47 | (a) | 51909 | .30 | .057 | 52619 | .089 | (a) |
| 50047 | .034 | (a) | 51500 | .102 | .109 | 51919 | .115 | (a) | 52660 | .125 | – |
| 51001 | .077 | .46 | 51516 | .105 | – | 51926 | .117 | .04 | 52744 | .76 | .094 |
| 51005 | .016 | (a) | 51517 | .12 | – | 51927 | .063 | .115 | 52767 | .28 | (a) |
| 51116 | .194 | .57 | 51550 | .126 | .36 | 51934 | .129 | .142 | 52876 | (a) | (a) |
| 51201 | .046 | (a) | 51551 | .044 | .92 | 51941 | .117 | .039 | 52911 | .071 | .52 |
| 51205 | .14 | .083 | 51552 | .076 | .159 | 51942 | .187 | – | 52967 | .027 | .064 |
| 51206 | .022 | .45 | 51553 | .135 | (a) | 51956 | .50 | .246 | 53001 | .26 | .33 |
| 51210 | .134 | (a) | 51554 | .013 | (a) | 51957 | .44 | .40 | 53077 | .125 | .197 |
| 51211 | (a) | (a) | 51575 | .082 | .02 | 51958 | .39 | .39 | 53095 | .086 | (a) |
| 51220 | .46 | 2.58 | 51576 | .242 | .075 | 51959 | .40 | (a) | 53096 | .119 | (a) |
| 51221 | .26 | 1.94 | 51600 | .165 | .198 | 51960 | .053 | .36 | 53121 | .34 | .46 |
| 51222 | .31 | 3.12 | 51613 | .109 | .138 | 51970 | .232 | .25 | 53147 | .047 | (a) |
| 51224 | .33 | 1.33 | 51625 | .07 | (a) | 51982 | .068 | .085 | 53229 | .26 | (a) |
| 51230 | .055 | .79 | 51666 | .13 | .103 | 51985 | .098 | – | 53271 | .064 | (a) |
| 51240 | .55 | .182 | 51702 | .211 | (a) | 51986 | .27 | .107 | 53333 | .26 | .213 |
| 51241 | 1.64 | .30 | 51703 | .087 | (a) | 51999 | .113 | .46 | 53374 | .20 | .38 |
| 51250 | .35 | (a) | 51734 | .164 | .31 | 52002 | .099 | .118 | 53375 | .106 | .25 |
| 51251 | .047 | (a) | 51741 | .29 | .25 | 52075 | .26 | .25 | 53376 | .17 | .187 |
| 51252 | .166 | .101 | 51752 | .242 | .159 | 52076 | .31 | (a) | 53377 | .174 | .211 |
| 51253 | .142 | (a) | 51767 | .038 | .009 | 52109 | .025 | (a) | 53403 | .11 | (a) |
| 51254 | .044 | .045 | 51777 | .132 | .076 | 52134 | .33 | .70 | 53425 | .243 | (a) |
| 51255 | .90 | (a) | 51790 | .22 | (a) | 52137 | .102 | (a) | 53565 | .128 | .124 |
| 51300 | .182 | .173 | 51796 | .105 | (a) | 52150 | .61 | (a) | 53631 | .039 | .022 |
| 51305 | .182 | 1.03 | 51808 | .37 | .73 | 52315 | .172 | .24 | 53632 | .045 | .035 |

CLASSES 53731–59693      COMMERCIAL LINES MANUAL      ILLINOIS (12)
PREM/OPS TERR. 501      DIVISION SIX
PROD/COPS      GENERAL LIABILITY
LOSS COST PAGES

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | |
| 53731 | .042 | (a) | 56170 | .239 | (a) | 57401 | .083 | .098 | 58503 | .099 | .061 |
| 53732 | .28 | .46 | 56171 | .117 | (a) | 57403 | .27 | .036 | 58532 | .128 | (a) |
| 53733 | .185 | .26 | 56202 | .095 | .10 | 57410 | .04 | .13 | 58559 | .026 | (a) |
| 53734 | .63 | – | 56390 | .166 | .63 | 57411 | .06 | (a) | 58560 | .063 | (a) |
| 53803 | .58 | (a) | 56391 | .142 | .32 | 57572 | .023 | .094 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .229 | .125 | 57600 | .07 | .033 | 58575 | .081 | .123 |
| 53902 | (a) | (a) | 56488 | .22 | .034 | 57611 | .128 | .064 | 58627 | .26 | .016 |
| 53903 | (a) | (a) | 56567 | .247 | (a) | 57625 | .61 | (a) | 58663 | .55 | 1.59 |
| 53904 | (a) | (a) | 56650 | .76 | (a) | 57651 | .075 | .043 | 58682 | .232 | (a) |
| 53905 | (a) | (a) | 56651 | .41 | (a) | 57690 | .166 | .51 | 58713 | .084 | (a) |
| 53907 | .125 | .111 | 56652 | .29 | (a) | 57716 | .079 | .087 | 58737 | .168 | .74 |
| 53951 | (a) | (a) | 56653 | .28 | (a) | 57725 | .173 | .091 | 58756 | .102 | (a) |
| 53952 | (a) | (a) | 56654 | .145 | (a) | 57726 | .134 | .019 | 58757 | .57 | (a) |
| 53953 | (a) | (a) | 56690 | .114 | .36 | 57798 | .038 | (a) | 58759 | .07 | (a) |
| 54012 | .063 | – | 56699 | .106 | .051 | 57800 | .141 | (a) | 58802 | .079 | .45 |
| 54077 | .171 | .37 | 56758 | .09 | .155 | 57808 | .066 | (a) | 58813 | .25 | (a) |
| 54444 | (a) | (a) | 56759 | .092 | .093 | 57809 | .068 | (a) | 58822 | .219 | (a) |
| 55010 | .52 | 1.10 | 56760 | .132 | .106 | 57810 | .066 | .109 | 58837 | .51 | .165 |
| 55011 | .139 | 1.26 | 56805 | .173 | (a) | 57871 | .079 | .116 | 58840 | .151 | .111 |
| 55012 | .166 | 1.17 | 56806 | .123 | (a) | 57913 | .183 | .31 | 58873 | .241 | .03 |
| 55013 | .22 | .99 | 56807 | .122 | (a) | 57997 | .141 | – | 58903 | .05 | (a) |
| 55014 | (a) | (a) | 56808 | .159 | (a) | 57998 | .081 | .059 | 58904 | .038 | .131 |
| 55214 | .134 | .089 | 56900 | .153 | (a) | 57999 | .109 | .071 | 58922 | .40 | .187 |
| 55371 | .51 | .13 | 56910 | .076 | (a) | 58009 | .109 | (a) | 59005 | .095 | .096 |
| 55410 | (a) | (a) | 56911 | .213 | (a) | 58010 | .188 | (a) | 59057 | .70 | (a) |
| 55426 | .27 | (a) | 56912 | .173 | .084 | 58020 | .29 | (a) | 59058 | .46 | (a) |
| 55597 | .034 | 1.78 | 56913 | .141 | (a) | 58056 | .225 | (a) | 59188 | .58 | .056 |
| 55647 | .067 | .056 | 56915 | .83 | (a) | 58057 | .141 | (a) | 59189 | .79 | .30 |
| 55648 | .03 | (a) | 56916 | .75 | .187 | 58058 | .127 | (a) | 59223 | .249 | .077 |
| 55649 | .036 | (a) | 56917 | .217 | (a) | 58095 | .179 | 1.83 | 59257 | .026 | .015 |
| 55715 | .27 | .234 | 56918 | .104 | (a) | 58096 | .237 | 1.04 | 59306 | .161 | (a) |
| 55716 | .39 | .52 | 56919 | .27 | (a) | 58301 | .083 | .082 | 59378 | .162 | .152 |
| 55717 | .35 | (a) | 56920 | .243 | (a) | 58302 | .064 | .055 | 59481 | .43 | .088 |
| 55718 | .34 | (a) | 56980 | .132 | (a) | 58397 | .37 | .83 | 59482 | .60 | (a) |
| 55802 | .132 | .009 | 57001 | .045 | .024 | 58408 | .083 | – | 59537 | .175 | .168 |
| 55918 | .153 | 3.19 | 57002 | .029 | .11 | 58409 | .105 | – | 59601 | .163 | 2.31 |
| 55919 | .021 | 3.64 | 57090 | .39 | .63 | 58456 | .056 | – | 59647 | .27 | .176 |
| 56040 | .014 | .04 | 57146 | .247 | .67 | 58457 | .082 | – | 59660 | .30 | 1.14 |
| 56041 | .095 | (a) | 57202 | .117 | (a) | 58458 | .105 | – | 59661 | .147 | (a) |
| 56042 | .119 | (a) | 57257 | .146 | .036 | 58459 | .127 | – | 59693 | .025 | – |

**ILLINOIS (12)**      **COMMERCIAL LINES MANUAL**      **CLASSES 59695–91606**
**DIVISION SIX**      **PREM/OPS TERR. 501**
**GENERAL LIABILITY**      **PROD/COPS**
**LOSS COST PAGES**

| Class Code | Prem/ Ops | Prod/ COps | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **59695** | (a) | (a) | **59964** | .74 | .061 | **63220** | (a) | – | **91190** | 5.07 | (a) |
| **59701** | .012 | .244 | **59970** | .149 | .182 | **64074** | 22.00 | – | **91200** | 1.91 | – |
| **59713** | .27 | .33 | **59973** | .205 | (a) | **64075** | 15.50 | – | **91210** | (a) | – |
| **59722** | .139 | .032 | **59975** | .209 | .243 | **64500** | (a) | – | **91235** | 2.73 | 3.07 |
| **59723** | .052 | .038 | **59977** | .119 | (a) | **65007** | 28.90 | – | **91250** | 4.11 | (a) |
| **59724** | .08 | .022 | **59984** | .056 | .055 | **66122** | 12.40 | – | **91265** | 40.70 | 3.25 |
| **59725** | .10 | .104 | **59985** | .219 | (a) | **66123** | 6.82 | – | **91266** | 21.50 | .54 |
| **59726** | .073 | .024 | **59986** | .167 | (a) | **66309** | 19.90 | – | **91280** | (a) | 1.66 |
| **59738** | .232 | .066 | **59988** | .053 | .06 | **66561** | 46.20 | – | **91302** | 23.70 | (a) |
| **59750** | .13 | .24 | **59989** | .029 | .045 | **67017** | 42.90 | – | **91315** | 7.21 | – |
| **59751** | .047 | (a) | **60010** | 24.40 | – | **67508** | 32.10 | – | **91324** | 16.00 | (a) |
| **59773** | .034 | .028 | **60011** | 28.00 | – | **67509** | 23.60 | – | **91325** | (a) | (a) |
| **59774** | .028 | .152 | **60012** | 46.00 | – | **67510** | 13.10 | – | **91340** | 10.50 | 8.10 |
| **59775** | .036 | .189 | **60013** | 39.50 | – | **67511** | 14.20 | – | **91341** | 10.80 | 2.79 |
| **59781** | .113 | .076 | **60015** | 29.50 | – | **67512** | 60.80 | – | **91342** | 9.61 | 2.99 |
| **59782** | .168 | .49 | **60016** | 33.10 | – | **67513** | 38.60 | – | **91343** | 2.38 | 1.36 |
| **59783** | .164 | (a) | **60035** | 32.50 | – | **67634** | 37.10 | – | **91405** | 12.30 | – |
| **59784** | .126 | (a) | **61000** | 24.10 | – | **67635** | 26.20 | – | **91436** | 12.30 | 1.58 |
| **59790** | .179 | (a) | **61212** | 17.50 | – | **68001** | 80.10 | – | **91481** | 44.70 | – |
| **59798** | .43 | .46 | **61216** | 19.40 | – | **68439** | 103.00 | – | **91507** | 6.57 | 2.86 |
| **59806** | .31 | (a) | **61217** | 17.70 | – | **68500** | 5.36 | – | **91523** | 102.00 | – |
| **59867** | .201 | (a) | **61218** | 12.10 | – | **68604** | 1.92 | – | **91547** | .57 | – |
| **59886** | .027 | .112 | **61223** | 81.50 | – | **68606** | 7.52 | – | **91551** | 3.58 | .62 |
| **59889** | .112 | .153 | **61224** | 28.90 | – | **68607** | 5.95 | – | **91555** | 1.64 | .91 |
| **59892** | .164 | (a) | **61225** | 40.10 | – | **68702** | 4.90 | – | **91560** | 12.00 | 3.52 |
| **59904** | .111 | .066 | **61226** | 63.90 | – | **68703** | 3.67 | – | **91562** | 7.95 | – |
| **59905** | .126 | .13 | **61227** | 58.40 | – | **68706** | 15.70 | – | **91577** | 28.50 | 2.24 |
| **59914** | .74 | .62 | **62000** | 13.30 | – | **68707** | 15.60 | – | **91580** | 15.70 | – |
| **59915** | .37 | .78 | **62001** | 9.97 | – | **90089** | 10.40 | – | **91581** | (a) | (a) |
| **59917** | .068 | .165 | **62002** | 4.55 | – | **91111** | 3.52 | 5.70 | **91582** | (a) | (a) |
| **59923** | .018 | .005 | **62003** | 14.30 | – | **91125** | 6.22 | 1.84 | **91583** | (a) | (a) |
| **59925** | .49 | 1.09 | **63010** | 43.80 | – | **91127** | 2.37 | .90 | **91584** | (a) | (a) |
| **59926** | .42 | .42 | **63011** | 54.80 | – | **91130** | 3.34 | – | **91585** | (a) | (a) |
| **59927** | .28 | 1.56 | **63012** | 78.00 | – | **91135** | .93 | (a) | **91586** | (a) | (a) |
| **59931** | .33 | .59 | **63013** | 73.80 | – | **91150** | 2.23 | 5.35 | **91587** | (a) | (a) |
| **59932** | .36 | .93 | **63215** | 47.40 | – | **91155** | 4.97 | 29.80 | **91588** | (a) | (a) |
| **59941** | .111 | (a) | **63216** | 32.90 | – | **91160** | 2.50 | – | **91589** | (a) | (a) |
| **59947** | .111 | .33 | **63217** | 24.90 | – | **91175** | 2.15 | – | **91590** | 8.26 | – |
| **59955** | .043 | .147 | **63218** | 8.37 | – | **91177** | 9.42 | – | **91591** | (a) | (a) |
| **59963** | .32 | .45 | **63219** | (a) | – | **91179** | 9.46 | – | **91606** | 32.60 | – |

Table title:

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501
Products/Completed Operations (Prod/COps)   (Subline Code 336) Entire State Territory 999

CLASSES 91618–99004
PREM/OPS TERR. 501
PROD/COPS

COMMERCIAL LINES MANUAL
DIVISION SIX
GENERAL LIABILITY
LOSS COST PAGES

ILLINOIS (12)

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 — Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 91618 | (a) | (a) | 95357 | 3.34 | – | 97653 | 7.49 | 2.58 | 98426 | 6.08 | (a) |
| 91629 | 6.67 | (a) | 95358 | (a) | – | 97654 | 13.00 | 2.36 | 98427 | 5.92 | – |
| 91636 | 11.50 | – | 95410 | 10.60 | 2.11 | 97655 | 12.50 | 3.32 | 98428 | (a) | – |
| 91641 | 3.10 | (a) | 95455 | 13.80 | 1.24 | 98002 | 2.26 | .95 | 98429 | 2.98 | – |
| 91666 | 2.23 | (a) | 95487 | 5.69 | (a) | 98003 | 2.34 | (a) | 98430 | (a) | – |
| 91722 | 9.98 | (a) | 95505 | 6.43 | 1.74 | 98090 | .32 | – | 98449 | 8.50 | 16.00 |
| 91746 | 7.95 | 4.87 | 95620 | 4.61 | (a) | 98091 | .35 | – | 98482 | 9.11 | 5.31 |
| 91805 | .50 | – | 95625 | 11.40 | 2.94 | 98092 | 1.04 | – | 98483 | 13.40 | 12.60 |
| 92053 | 1.23 | .53 | 95630 | (a) | (a) | 98111 | .69 | – | 98502 | 12.80 | 3.13 |
| 92054 | .42 | .238 | 95647 | 3.29 | 5.65 | 98150 | (a) | – | 98555 | 6.00 | – |
| 92055 | 11.80 | .195 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.34 | – |
| 92101 | 18.50 | 2.32 | 96053 | 2.50 | 3.43 | 98152 | 7.63 | .52 | 98598 | .46 | – |
| 92102 | 11.10 | 2.37 | 96317 | 3.46 | – | 98153 | 8.58 | (a) | 98601 | 15.40 | (a) |
| 92215 | 3.91 | 2.40 | 96408 | 9.19 | 6.92 | 98154 | 10.20 | (a) | 98622 | (a) | – |
| 92338 | 4.27 | 1.21 | 96409 | 8.50 | 8.80 | 98155 | 14.20 | (a) | 98623 | (a) | – |
| 92445 | 6.55 | – | 96410 | 7.46 | 6.94 | 98156 | (a) | (a) | 98624 | 2.42 | – |
| 92446 | 14.00 | 1.82 | 96611 | 2.40 | 1.21 | 98157 | 9.06 | .243 | 98636 | 3.36 | 3.07 |
| 92447 | 12.30 | 1.01 | 96702 | 10.60 | (a) | 98158 | (a) | (a) | 98640 | 266.00 | – |
| 92451 | 2.73 | 2.02 | 96703 | (a) | – | 98159 | 6.08 | (a) | 98658 | 14.60 | – |
| 92453 | 7.77 | – | 96816 | 9.88 | – | 98160 | 12.80 | (a) | 98659 | 2.62 | .45 |
| 92478 | 3.84 | 1.48 | 96872 | 12.30 | (a) | 98161 | 14.40 | (a) | 98677 | 41.90 | 9.52 |
| 92593 | 35.90 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 37.10 | 10.70 |
| 92663 | 1.55 | – | 97002 | (a) | (a) | 98163 | 15.10 | .26 | 98698 | (a) | (a) |
| 94007 | 26.30 | 3.84 | 97003 | (a) | (a) | 98164 | 2.30 | .082 | 98699 | 12.20 | (a) |
| 94099 | 6.00 | – | 97047 | 7.30 | – | 98257 | 3.54 | – | 98705 | 20.70 | – |
| 94225 | 21.10 | – | 97050 | 5.67 | – | 98303 | 28.50 | 5.52 | 98710 | 8.42 | – |
| 94276 | 11.00 | 4.49 | 97111 | 12.60 | – | 98304 | 13.10 | 3.18 | 98751 | 11.10 | – |
| 94304 | 3.49 | (a) | 97220 | .89 | (a) | 98305 | 5.86 | 1.27 | 98805 | 11.00 | 1.01 |
| 94381 | 6.55 | 9.80 | 97221 | (a) | .92 | 98306 | 15.10 | .69 | 98806 | 3.12 | 2.94 |
| 94404 | 10.40 | 3.89 | 97222 | 1.81 | 1.65 | 98307 | 4.15 | .53 | 98810 | 8.27 | – |
| 94444 | (a) | (a) | 97223 | 2.73 | 4.53 | 98308 | 2.73 | .91 | 98813 | 7.97 | 2.08 |
| 94569 | 7.03 | 3.06 | 97308 | 1.67 | – | 98309 | 14.30 | 1.91 | 98820 | 20.90 | 2.40 |
| 94590 | 30.30 | – | 97447 | 5.48 | 4.05 | 98344 | 1.63 | .69 | 98871 | (a) | (a) |
| 94617 | 9.56 | – | 97501 | (a) | – | 98405 | 2.69 | – | 98884 | 5.45 | 1.56 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 34.50 | (a) | 98914 | 1.79 | .67 |
| 95124 | 3.54 | .98 | 97503 | (a) | – | 98414 | 31.60 | (a) | 98949 | 2.50 | .38 |
| 95233 | 7.57 | – | 97504 | (a) | – | 98415 | 4.15 | (a) | 98967 | 8.57 | 5.44 |
| 95305 | 8.22 | – | 97650 | 8.76 | 3.01 | 98423 | 9.88 | (a) | 98993 | 6.41 | 5.27 |
| 95306 | 13.10 | – | 97651 | 16.20 | 3.89 | 98424 | 16.80 | (a) | 99003 | 4.07 | .85 |
| 95310 | 19.70 | 1.24 | 97652 | 14.00 | 2.67 | 98425 | 6.88 | (a) | 99004 | 6.63 | 1.51 |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 99080 | 2.88 | 8.21 | 99826 | 1.63 | .51 | | | | | | |
| 99081 | (a) | – | 99827 | 1.04 | .61 | | | | | | |
| 99082 | (a) | – | 99851 | 4.23 | – | | | | | | |
| 99083 | (a) | – | 99917 | 6.84 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 7.69 | – | | | | | | |
| | | | | | | | | | | | |
| 99085 | (a) | (a) | 99943 | 22.30 | – | | | | | | |
| 99111 | 4.19 | – | 99946 | 16.60 | 3.04 | | | | | | |
| 99160 | (a) | – | 99948 | 7.74 | 23.60 | | | | | | |
| 99163 | 9.98 | .41 | 99952 | 12.20 | 13.70 | | | | | | |
| 99165 | 2.19 | (a) | 99953 | 13.00 | 7.43 | | | | | | |
| | | | | | | | | | | | |
| 99220 | 3.93 | (a) | 99954 | 9.51 | 13.40 | | | | | | |
| 99221 | (a) | (a) | 99955 | 12.00 | 7.15 | | | | | | |
| 99222 | 7.39 | (a) | 99963 | 1.65 | – | | | | | | |
| 99223 | .61 | (a) | 99969 | 7.15 | 3.34 | | | | | | |
| 99303 | 33.50 | – | 99975 | 10.60 | – | | | | | | |
| | | | | | | | | | | | |
| 99310 | 8.38 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 24.60 | 1.22 | 99987 | (a) | – | | | | | | |
| 99321 | 23.90 | 1.68 | 99988 | 6.31 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | 1.79 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99505 | 5.42 | – | | | | | | | | | |
| 99506 | 6.68 | – | | | | | | | | | |
| 99507 | 5.82 | – | | | | | | | | | |
| 99570 | 3.12 | (a) | | | | | | | | | |
| 99571 | .76 | (a) | | | | | | | | | |
| | | | | | | | | | | | |
| 99572 | 1.48 | (a) | | | | | | | | | |
| 99573 | 1.41 | (a) | | | | | | | | | |
| 99600 | 2.88 | – | | | | | | | | | |
| 99613 | 21.10 | 1.74 | | | | | | | | | |
| 99614 | 6.44 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99620 | 1.16 | – | | | | | | | | | |
| 99650 | 1.48 | .80 | | | | | | | | | |
| 99709 | 3.66 | (a) | | | | | | | | | |
| 99718 | 3.38 | – | | | | | | | | | |
| 99746 | 5.73 | 2.76 | | | | | | | | | |
| | | | | | | | | | | | |
| 99760 | .65 | – | | | | | | | | | |
| 99777 | 14.30 | – | | | | | | | | | |
| 99793 | 7.26 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 8.95 | | | | | | | | | |

CLASSES 10010–15063        COMMERCIAL LINES MANUAL        ILLINOIS (12)
PREM/OPS TERR. 504        DIVISION SIX
PROD/COPS        GENERAL LIABILITY
        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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 10010 | .081 | .184 | 10205 | .148 | – | 11210 | 2.91 | – | 13207 | (a) | (a) |
| 10015 | 3.90 | – | 10220 | 2.78 | – | 11211 | 15.10 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .27 | .131 | 11212 | 2.29 | – | 13314 | .071 | .017 |
| 10026 | .38 | .023 | 10256 | .98 | .147 | 11213 | 1.86 | – | 13351 | .172 | .045 |
| 10036 | .72 | (a) | 10257 | .185 | .167 | 11214 | 4.59 | – | 13352 | .175 | .038 |
| 10040 | .062 | .28 | 10309 | .095 | .017 | 11222 | .077 | – | 13410 | 1.54 | 2.44 |
| 10042 | .218 | .33 | 10315 | .224 | (a) | 11234 | .166 | .048 | 13411 | (a) | (a) |
| 10052 | 2.70 | – | 10331 | 5.29 | – | 11248 | .051 | .019 | 13412 | .52 | 1.01 |
| 10054 | 2.39 | – | 10332 | 9.12 | – | 11258 | .97 | .202 | 13453 | .60 | (a) |
| 10060 | .105 | .06 | 10352 | .47 | .047 | 11259 | 1.04 | .157 | 13454 | .70 | (a) |
| 10065 | .157 | .031 | 10367 | 3.89 | – | 11273 | 8.23 | – | 13455 | .71 | (a) |
| 10066 | .16 | .047 | 10368 | 5.68 | – | 11274 | 7.90 | – | 13461 | (a) | (a) |
| 10070 | .047 | .141 | 10375 | (a) | – | 11288 | 1.19 | .071 | 13506 | .54 | .055 |
| 10071 | .188 | .092 | 10378 | 5.35 | – | 12014 | .11 | .041 | 13507 | .65 | .128 |
| 10072 | 4.40 | – | 10379 | 2.49 | – | 12356 | .70 | .027 | 13590 | .53 | .74 |
| 10073 | 1.13 | .33 | 10380 | 4.24 | – | 12361 | .105 | .082 | 13621 | .134 | .36 |
| 10075 | 8.35 | .143 | 10381 | 3.68 | – | 12362 | .051 | (a) | 13670 | .059 | .013 |
| 10100 | .81 | .051 | 11007 | 1.65 | – | 12373 | .019 | .025 | 13673 | .74 | .014 |
| 10101 | .141 | .166 | 11020 | .178 | .126 | 12374 | .36 | .064 | 13715 | .051 | .154 |
| 10105 | 1.53 | – | 11039 | .98 | .077 | 12375 | .178 | .044 | 13716 | .27 | .092 |
| 10107 | 3.44 | .205 | 11052 | 3.06 | – | 12391 | .038 | .091 | 13720 | .42 | .054 |
| 10110 | 13.30 | – | 11101 | (a) | (a) | 12393 | .237 | (a) | 13759 | .105 | .125 |
| 10111 | .102 | .083 | 11120 | (a) | – | 12467 | .098 | (a) | 13930 | .109 | .211 |
| 10113 | .212 | – | 11126 | .037 | .02 | 12509 | .067 | .038 | 14068 | .023 | .015 |
| 10115 | .42 | .067 | 11127 | .26 | .006 | 12510 | .85 | .027 | 14101 | .27 | .042 |
| 10117 | 3.87 | – | 11128 | .35 | .065 | 12583 | .38 | (a) | 14279 | .51 | .071 |
| 10119 | (a) | – | 11138 | 1.32 | – | 12651 | 1.10 | .49 | 14401 | .98 | .107 |
| 10120 | 8.69 | – | 11155 | .126 | – | 12683 | .50 | (a) | 14405 | .97 | – |
| 10130 | 2.09 | – | 11160 | (a) | (a) | 12707 | .34 | .65 | 14527 | .208 | .181 |
| 10132 | 1.80 | – | 11167 | .70 | – | 12797 | .071 | .169 | 14655 | .052 | – |
| 10133 | 2.94 | – | 11168 | 3.65 | – | 12805 | .191 | .091 | 14731 | 3.03 | – |
| 10135 | (a) | – | 11201 | 14.50 | – | 12841 | .32 | – | 14732 | .224 | – |
| 10140 | .048 | .021 | 11202 | 4.28 | – | 12927 | .055 | – | 14733 | .37 | – |
| 10141 | .097 | .024 | 11203 | .60 | .54 | 13049 | .055 | .054 | 14734 | .157 | – |
| 10145 | .46 | .011 | 11204 | .184 | 1.36 | 13111 | .90 | .097 | 14855 | .236 | .162 |
| 10146 | .36 | .018 | 11205 | (a) | – | 13112 | .089 | .069 | 14913 | .197 | .145 |
| 10150 | .29 | (a) | 11206 | .67 | – | 13201 | .97 | .167 | 15060 | (a) | (a) |
| 10151 | 7.35 | – | 11207 | 8.48 | – | 13204 | 1.10 | 1.40 | 15061 | (a) | (a) |
| 10160 | 1.31 | – | 11208 | 1.45 | – | 13205 | .42 | .43 | 15062 | .212 | (a) |
| 10204 | .132 | – | 11209 | 6.83 | – | 13206 | (a) | (a) | 15063 | .247 | (a) |

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504**
**Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999**

| Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 15070 | .13 | – | 16750 | .061 | .031 | 18707 | .008 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .061 | – | 18708 | .068 | .013 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.28 | (a) | 18833 | .092 | (a) | 41001 | .145 | – |
| 15123 | 2.93 | – | 16820 | .99 | (a) | 18834 | .175 | .113 | 41210 | (a) | – |
| 15124 | 1.03 | – | 16881 | .96 | (a) | 18911 | .55 | .019 | 41421 | .27 | – |
| 15188 | .37 | (a) | 16890 | .15 | (a) | 18912 | 1.04 | .03 | 41422 | .142 | – |
| 15223 | .069 | .033 | 16891 | .163 | (a) | 18920 | .27 | .019 | 41510 | 27.80 | – |
| 15224 | .44 | .07 | 16892 | .30 | (a) | 18991 | (a) | – | 41603 | 12.60 | – |
| 15300 | (a) | – | 16900 | 2.21 | .064 | 19007 | 1.15 | – | 41604 | 6.91 | – |
| 15314 | .126 | (a) | 16901 | 1.42 | .097 | 19051 | 2.54 | – | 41620 | 1.21 | – |
| 15404 | .096 | (a) | 16902 | 1.20 | .07 | 19061 | (a) | – | 41650 | 17.70 | – |
| 15405 | .142 | (a) | 16905 | 2.33 | .064 | 19795 | .181 | (a) | 41664 | 18.40 | – |
| 15406 | .36 | .044 | 16906 | 1.49 | .097 | 19796 | .212 | – | 41665 | 2.16 | – |
| 15488 | .90 | (a) | 16910 | 1.33 | .04 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | .224 | .019 | 16911 | 1.20 | .058 | 40006 | (a) | – | 41667 | 50.30 | – |
| 15600 | .57 | .09 | 16915 | 1.36 | .034 | 40010 | (a) | – | 41668 | 47.20 | – |
| 15607 | .17 | – | 16916 | 1.14 | .057 | 40015 | (a) | – | 41669 | .33 | – |
| 15608 | .126 | .008 | 16920 | 3.02 | .078 | 40020 | (a) | – | 41670 | .56 | – |
| 15656 | 3.72 | – | 16921 | 2.76 | .036 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | .42 | – | 16930 | 1.74 | .115 | 40031 | (a) | – | 41673 | (a) | – |
| 15733 | .236 | .038 | 16931 | 1.87 | .049 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .169 | .027 | 16940 | 3.77 | .036 | 40040 | (a) | – | 41677 | .247 | – |
| 15991 | .138 | .058 | 16941 | 1.51 | .076 | 40041 | (a) | – | 41678 | 59.00 | – |
| 15993 | .117 | .036 | 18078 | .093 | .158 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .027 | .034 | 18109 | .231 | .029 | 40045 | 122.00 | – | 41680 | 9.21 | – |
| 16009 | .29 | .079 | 18110 | .184 | .024 | 40046 | 24.00 | – | 41696 | .79 | – |
| 16402 | .84 | – | 18200 | (a) | – | 40047 | 8.57 | – | 41697 | .55 | – |
| 16403 | .53 | .155 | 18205 | .143 | .31 | 40059 | 3.07 | – | 41700 | (a) | – |
| 16404 | .67 | – | 18206 | .30 | .088 | 40061 | 1.63 | – | 41715 | 5.85 | – |
| 16471 | .241 | – | 18335 | .215 | .016 | 40063 | 54.40 | – | 41716 | 3.72 | – |
| 16501 | .057 | (a) | 18435 | .85 | .067 | 40064 | 16.00 | – | 43007 | (a) | – |
| 16527 | .088 | .36 | 18436 | .69 | .155 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .134 | (a) | 18437 | .31 | (a) | 40067 | (a) | – | 43151 | 19.90 | – |
| 16604 | .225 | .147 | 18438 | .59 | (a) | 40069 | (a) | – | 43152 | 17.70 | – |
| 16670 | 2.19 | – | 18501 | .78 | .011 | 40072 | (a) | – | 43200 | 75.60 | – |
| 16676 | .175 | .013 | 18506 | .47 | .005 | 40075 | 39.90 | – | 43215 | (a) | – |
| 16694 | .44 | (a) | 18507 | .111 | .008 | 40101 | 28.90 | – | 43421 | 20.70 | – |
| 16705 | .163 | .152 | 18570 | 1.16 | – | 40102 | 25.60 | – | 43422 | 109.00 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 4.31 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .36 | .54 | 40115 | (a) | – | 43470 | 4.61 | – |

| $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 | 65.70 | – | 46004 | 16.80 | – | 47471 | 2.30 | – |
| 43518 | 7.89 | – | 44280 | .247 | – | 46005 | 13.50 | – | 47473 | 3.01 | – |
| 43550 | 73.90 | – | 44311 | 4.07 | – | 46112 | .114 | – | 47474 | 3.37 | – |
| 43551 | 41.00 | – | 44315 | 2.74 | – | 46202 | 1.98 | – | 47475 | 2.66 | – |
| 43626 | 6.31 | – | 44427 | 105.00 | – | 46362 | 206.00 | – | 47476 | 2.66 | – |
| 43628 | 82.00 | – | 44428 | 105.00 | – | 46426 | 30.10 | – | 47477 | 3.54 | – |
| 43629 | 69.50 | – | 44429 | 1.58 | – | 46427 | 40.20 | – | 47478 | 3.72 | – |
| 43754 | (a) | – | 44430 | 1.10 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 2.31 | – | 44431 | 3.50 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 3.63 | – | 44432 | 1.11 | – | 46603 | 2.52 | – | 48039 | 53.60 | – |
| 43840 | .045 | – | 44433 | 35.40 | – | 46604 | 2.91 | – | 48177 | (a) | – |
| 43860 | 2.89 | – | 44434 | 67.60 | – | 46606 | 7.76 | – | 48178 | (a) | – |
| 43889 | 1.03 | – | 44435 | 70.00 | – | 46607 | 10.70 | – | 48206 | 16.70 | – |
| 43945 | (a) | – | 44436 | 81.80 | – | 46622 | 10.70 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 67.80 | – | 46671 | (a) | – | 48441 | .07 | – |
| 43990 | (a) | (a) | 44438 | 53.60 | – | 46700 | 152.00 | – | 48557 | 7.01 | – |
| 43991 | (a) | – | 44439 | 104.00 | – | 46773 | (a) | – | 48558 | 6.10 | – |
| 44009 | 3.57 | – | 44440 | 86.30 | – | 46822 | (a) | – | 48600 | 60.20 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 6.74 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 1.37 | (a) |
| 44070 | 2.00 | – | 45190 | 1.56 | – | 46911 | 12.50 | – | 48637 | 5.35 | – |
| 44071 | 2.22 | – | 45191 | 1.11 | – | 46912 | 22.90 | – | 48638 | 2.66 | – |
| 44072 | 1.53 | – | 45192 | 1.30 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 1.48 | – | 45193 | .77 | – | 46914 | (a) | – | 48808 | .95 | – |
| 44101 | 1.54 | – | 45210 | .97 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | 1.20 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 128.00 | – |
| 44103 | 1.07 | – | 45225 | (a) | – | 47050 | .99 | – | 49005 | .17 | – |
| 44104 | .45 | – | 45334 | 43.50 | – | 47051 | (a) | – | 49111 | 1.46 | – |
| 44105 | (a) | – | 45380 | .28 | (a) | 47052 | (a) | – | 49181 | 17.50 | – |
| 44106 | (a) | – | 45450 | 12.80 | – | 47103 | (a) | – | 49183 | 21.30 | – |
| 44108 | .52 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 45.00 | – |
| 44109 | 1.33 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 41.00 | – |
| 44110 | 1.36 | – | 45539 | (a) | – | 47221 | 167.00 | – | 49239 | .206 | .65 |
| 44111 | .83 | – | 45678 | .27 | – | 47253 | (a) | – | 49292 | 1.28 | – |
| 44112 | .49 | – | 45771 | .42 | .176 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .137 | .074 | 47318 | 5.13 | – | 49333 | 9.39 | – |
| 44193 | (a) | – | 45900 | .065 | .054 | 47367 | .247 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .055 | .047 | 47420 | 1.12 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .171 | – | 47468 | (a) | – | 49617 | .241 | .105 |
| 44276 | 101.00 | – | 45993 | (a) | (a) | 47469 | 2.66 | – | 49618 | .203 | .048 |

| $100,000/200,000 BASIC LIMIT OCCURRENCE<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504<br>Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
| 49619 | .38 | .075 | 51315 | .134 | .106 | 51809 | .29 | .158 | 52341 | .04 | (a) |
| 49763 | 2.48 | – | 51330 | .085 | .43 | 51833 | .056 | .072 | 52342 | .115 | (a) |
| 49800 | (a) | – | 51333 | .028 | .31 | 51850 | .206 | (a) | 52343 | .07 | (a) |
| 49801 | 147.00 | – | 51340 | .029 | (a) | 51851 | .139 | (a) | 52401 | .218 | (a) |
| 49802 | 13.00 | – | 51350 | .087 | .142 | 51852 | .33 | (a) | 52402 | .016 | (a) |
| 49803 | 23.10 | – | 51351 | .078 | .045 | 51853 | .131 | (a) | 52432 | .079 | (a) |
| 49840 | 1.03 | – | 51352 | .106 | .114 | 51854 | .29 | (a) | 52433 | .072 | 1.20 |
| 49870 | 53.60 | – | 51355 | .072 | .096 | 51855 | .31 | (a) | 52435 | .09 | (a) |
| 49890 | (a) | – | 51356 | .078 | .69 | 51856 | .17 | (a) | 52438 | .065 | (a) |
| 49891 | (a) | – | 51357 | .19 | .53 | 51857 | .29 | (a) | 52440 | .102 | (a) |
| 49902 | (a) | – | 51358 | .46 | .149 | 51869 | .078 | .14 | 52467 | .095 | (a) |
| 49903 | (a) | – | 51359 | .40 | .84 | 51877 | .44 | .22 | 52469 | .033 | .109 |
| 50010 | .17 | .58 | 51370 | .34 | 5.00 | 51889 | .072 | .014 | 52505 | .165 | .203 |
| 50015 | .11 | (a) | 51380 | .034 | .05 | 51896 | .034 | .02 | 52547 | .188 | .088 |
| 50017 | .084 | (a) | 51400 | .199 | (a) | 51900 | .042 | .093 | 52581 | .80 | 3.68 |
| 50045 | .192 | (a) | 51401 | .29 | (a) | 51909 | .186 | .057 | 52619 | .056 | (a) |
| 50047 | .022 | (a) | 51500 | .064 | .109 | 51919 | .073 | (a) | 52660 | .089 | – |
| 51001 | .048 | .46 | 51516 | .075 | – | 51926 | .074 | .04 | 52744 | .215 | .094 |
| 51005 | .01 | (a) | 51517 | .085 | – | 51927 | .04 | .115 | 52767 | .172 | (a) |
| 51116 | .121 | .57 | 51550 | .08 | .36 | 51934 | .081 | .142 | 52876 | (a) | (a) |
| 51201 | .029 | (a) | 51551 | .028 | .92 | 51941 | .074 | .039 | 52911 | .045 | .52 |
| 51205 | .088 | .083 | 51552 | .048 | .159 | 51942 | .118 | – | 52967 | .017 | .064 |
| 51206 | .014 | .45 | 51553 | .085 | (a) | 51956 | .32 | .246 | 53001 | .165 | .33 |
| 51210 | .084 | (a) | 51554 | .008 | (a) | 51957 | .28 | .40 | 53077 | .079 | .197 |
| 51211 | (a) | (a) | 51575 | .023 | .02 | 51958 | .25 | .39 | 53095 | .054 | (a) |
| 51220 | .29 | 2.58 | 51576 | .153 | .075 | 51959 | .26 | (a) | 53096 | .076 | (a) |
| 51221 | .159 | 1.94 | 51600 | .104 | .198 | 51960 | .034 | .36 | 53121 | .215 | .46 |
| 51222 | .194 | 3.12 | 51613 | .069 | .138 | 51970 | .147 | .25 | 53147 | .029 | (a) |
| 51224 | .203 | 1.33 | 51625 | .044 | (a) | 51982 | .043 | .085 | 53229 | .163 | (a) |
| 51230 | .034 | .79 | 51666 | .037 | .103 | 51985 | .07 | – | 53271 | .041 | (a) |
| 51240 | .35 | .182 | 51702 | .131 | (a) | 51986 | .17 | .107 | 53333 | .161 | .213 |
| 51241 | 1.04 | .30 | 51703 | .054 | (a) | 51999 | .072 | .46 | 53374 | .057 | .38 |
| 51250 | .22 | (a) | 51734 | .102 | .31 | 52002 | .063 | .118 | 53375 | .03 | .25 |
| 51251 | .03 | (a) | 51741 | .182 | .25 | 52075 | .162 | .25 | 53376 | .048 | .187 |
| 51252 | .105 | .101 | 51752 | .153 | .159 | 52076 | .195 | (a) | 53377 | .049 | .211 |
| 51253 | .09 | (a) | 51767 | .011 | .009 | 52109 | .016 | (a) | 53403 | .031 | (a) |
| 51254 | .028 | .045 | 51777 | .037 | .076 | 52134 | .21 | .70 | 53425 | .151 | (a) |
| 51255 | .56 | (a) | 51790 | .062 | (a) | 52137 | .064 | (a) | 53565 | .036 | .124 |
| 51300 | .052 | .173 | 51796 | .066 | (a) | 52150 | .39 | (a) | 53631 | .025 | .022 |
| 51305 | .052 | 1.03 | 51808 | .235 | .73 | 52315 | .049 | .24 | 53632 | .029 | .035 |

CLASSES 53731–59693     COMMERCIAL LINES MANUAL     ILLINOIS (12)
PREM/OPS TERR. 504     DIVISION SIX
PROD/COPS     GENERAL LIABILITY
LOSS COST PAGES

| Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | |
| | | | | | Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 | | | | | | |
| | | | | | Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999 | | | | | | |
| 53731 | .026 | (a) | 56170 | .149 | (a) | 57401 | .052 | .098 | 58503 | .063 | .061 |
| 53732 | .18 | .46 | 56171 | .073 | (a) | 57403 | .076 | .036 | 58532 | .081 | (a) |
| 53733 | .117 | .26 | 56202 | .06 | .10 | 57410 | .025 | .13 | 58559 | .017 | (a) |
| 53734 | .45 | – | 56390 | .105 | .63 | 57411 | .037 | (a) | 58560 | .04 | (a) |
| 53803 | .36 | (a) | 56391 | .09 | .32 | 57572 | .015 | .094 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .145 | .125 | 57600 | .044 | .033 | 58575 | .051 | .123 |
| 53902 | (a) | (a) | 56488 | .062 | .034 | 57611 | .08 | .064 | 58627 | .165 | .016 |
| 53903 | (a) | (a) | 56567 | .154 | (a) | 57625 | .39 | (a) | 58663 | .34 | 1.59 |
| 53904 | (a) | (a) | 56650 | .47 | (a) | 57651 | .047 | .043 | 58682 | .147 | (a) |
| 53905 | (a) | (a) | 56651 | .26 | (a) | 57690 | .103 | .51 | 58713 | .024 | (a) |
| 53907 | .079 | .111 | 56652 | .183 | (a) | 57716 | .049 | .087 | 58737 | .106 | .74 |
| 53951 | (a) | (a) | 56653 | .176 | (a) | 57725 | .107 | .091 | 58756 | .064 | (a) |
| 53952 | (a) | (a) | 56654 | .09 | (a) | 57726 | .084 | .019 | 58757 | .36 | (a) |
| 53953 | (a) | (a) | 56690 | .032 | .36 | 57798 | .024 | (a) | 58759 | .044 | (a) |
| 54012 | .045 | – | 56699 | .067 | .051 | 57800 | .089 | (a) | 58802 | .05 | .45 |
| 54077 | .108 | .37 | 56758 | .057 | .155 | 57808 | .041 | (a) | 58813 | .157 | (a) |
| 54444 | (a) | (a) | 56759 | .058 | .093 | 57809 | .042 | (a) | 58822 | .138 | (a) |
| 55010 | .33 | 1.10 | 56760 | .083 | .106 | 57810 | .041 | .109 | 58837 | .31 | .165 |
| 55011 | .088 | 1.26 | 56805 | .11 | (a) | 57871 | .049 | .116 | 58840 | .094 | .111 |
| 55012 | .105 | 1.17 | 56806 | .078 | (a) | 57913 | .116 | .31 | 58873 | .15 | .03 |
| 55013 | .137 | .99 | 56807 | .077 | (a) | 57997 | .10 | – | 58903 | .032 | (a) |
| 55014 | (a) | (a) | 56808 | .101 | (a) | 57998 | .051 | .059 | 58904 | .024 | .131 |
| 55214 | .085 | .089 | 56900 | .097 | (a) | 57999 | .068 | .071 | 58922 | .249 | .187 |
| 55371 | .144 | .13 | 56910 | .048 | (a) | 58009 | .068 | (a) | 59005 | .06 | .096 |
| 55410 | (a) | (a) | 56911 | .133 | (a) | 58010 | .119 | (a) | 59057 | .45 | (a) |
| 55426 | .166 | (a) | 56912 | .107 | .084 | 58020 | .082 | (a) | 59058 | .29 | (a) |
| 55597 | .021 | 1.78 | 56913 | .088 | (a) | 58056 | .142 | (a) | 59188 | .163 | .056 |
| 55647 | .043 | .056 | 56915 | .52 | (a) | 58057 | .089 | (a) | 59189 | .224 | .30 |
| 55648 | .019 | (a) | 56916 | .47 | .187 | 58058 | .08 | (a) | 59223 | .155 | .077 |
| 55649 | .023 | (a) | 56917 | .135 | (a) | 58095 | .113 | 1.83 | 59257 | .016 | .015 |
| 55715 | .169 | .234 | 56918 | .065 | (a) | 58096 | .15 | 1.04 | 59306 | .102 | (a) |
| 55716 | .244 | .52 | 56919 | .166 | (a) | 58301 | .052 | .082 | 59378 | .101 | .152 |
| 55717 | .219 | (a) | 56920 | .151 | (a) | 58302 | .041 | .055 | 59481 | .27 | .088 |
| 55718 | .212 | (a) | 56980 | .084 | (a) | 58397 | .235 | .83 | 59482 | .17 | (a) |
| 55802 | .037 | .009 | 57001 | .029 | .024 | 58408 | .059 | – | 59537 | .109 | .168 |
| 55918 | .097 | 3.19 | 57002 | .019 | .11 | 58409 | .075 | – | 59601 | .103 | 2.31 |
| 55919 | .013 | 3.64 | 57090 | .243 | .63 | 58456 | .04 | – | 59647 | .076 | .176 |
| 56040 | .009 | .04 | 57146 | .154 | .67 | 58457 | .058 | – | 59660 | .189 | 1.14 |
| 56041 | .06 | (a) | 57202 | .074 | (a) | 58458 | .075 | – | 59661 | .093 | (a) |
| 56042 | .076 | (a) | 57257 | .092 | .036 | 58459 | .09 | – | 59693 | .016 | – |

**ILLINOIS (12)**      **COMMERCIAL LINES MANUAL**      **CLASSES 59695–91606**
**DIVISION SIX**      **PREM/OPS TERR. 504**
**GENERAL LIABILITY**      **PROD/COPS**
**LOSS COST PAGES**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| \$100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | | | |
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 | | | | | | | | | | | |
| Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 59695 | (a) | (a) | 59964 | .47 | .061 | 63220 | (a) | – | 91190 | 1.42 | (a) |
| 59701 | .007 | .244 | 59970 | .093 | .182 | 64074 | 11.00 | – | 91200 | .94 | – |
| 59713 | .17 | .33 | 59973 | .13 | (a) | 64075 | 7.76 | – | 91210 | (a) | – |
| 59722 | .088 | .032 | 59975 | .13 | .243 | 64500 | (a) | – | 91235 | .93 | 3.07 |
| 59723 | .033 | .038 | 59977 | .074 | (a) | 65007 | 32.00 | – | 91250 | 1.40 | (a) |
| 59724 | .051 | .022 | 59984 | .035 | .055 | 66122 | 13.80 | – | 91265 | 20.10 | 3.25 |
| 59725 | .063 | .104 | 59985 | .139 | (a) | 66123 | 7.57 | – | 91266 | 10.60 | .54 |
| 59726 | .046 | .024 | 59986 | .106 | (a) | 66309 | 22.10 | – | 91280 | (a) | 1.66 |
| 59738 | .147 | .066 | 59988 | .033 | .06 | 66561 | 51.20 | – | 91302 | 10.40 | (a) |
| 59750 | .081 | .24 | 59989 | .019 | .045 | 67017 | 47.60 | – | 91315 | 3.16 | – |
| 59751 | .029 | (a) | 60010 | 15.80 | – | 67508 | 21.30 | – | 91324 | 7.04 | (a) |
| 59773 | .01 | .028 | 60011 | 18.10 | – | 67509 | 15.60 | – | 91325 | (a) | (a) |
| 59774 | .008 | .152 | 60012 | 29.80 | – | 67510 | 8.68 | – | 91340 | 4.59 | 8.10 |
| 59775 | .01 | .189 | 60013 | 25.50 | – | 67511 | 9.39 | – | 91341 | 3.03 | 2.79 |
| 59781 | .07 | .076 | 60015 | 19.10 | – | 67512 | 40.20 | – | 91342 | 4.22 | 2.99 |
| 59782 | .105 | .49 | 60016 | 21.40 | – | 67513 | 25.50 | – | 91343 | .67 | 1.36 |
| 59783 | .102 | (a) | 60035 | 36.10 | – | 67634 | 41.10 | – | 91405 | 5.35 | – |
| 59784 | .078 | (a) | 61000 | 15.60 | – | 67635 | 29.10 | – | 91436 | 3.44 | 1.58 |
| 59790 | .113 | (a) | 61212 | 19.40 | – | 68001 | 88.90 | – | 91481 | 12.50 | – |
| 59798 | .27 | .46 | 61216 | 21.50 | – | 68439 | 114.00 | – | 91507 | 1.85 | 2.86 |
| 59806 | .191 | (a) | 61217 | 19.60 | – | 68500 | 3.47 | – | 91523 | 28.50 | – |
| 59867 | .127 | (a) | 61218 | 13.40 | – | 68604 | 2.14 | – | 91547 | .162 | – |
| 59886 | .017 | .112 | 61223 | 90.40 | – | 68606 | 8.35 | – | 91551 | 1.01 | .62 |
| 59889 | .032 | .153 | 61224 | 32.00 | – | 68607 | 6.60 | – | 91555 | .56 | .91 |
| 59892 | .102 | (a) | 61225 | 44.40 | – | 68702 | 5.43 | – | 91560 | 5.86 | 3.52 |
| 59904 | .069 | .066 | 61226 | 70.80 | – | 68703 | 4.08 | – | 91562 | 2.23 | – |
| 59905 | .08 | .13 | 61227 | 64.80 | – | 68706 | 17.50 | – | 91577 | 8.00 | 2.24 |
| 59914 | .47 | .62 | 62000 | 14.80 | – | 68707 | 17.30 | – | 91580 | 7.74 | – |
| 59915 | .23 | .78 | 62001 | 11.10 | – | 90089 | 2.90 | – | 91581 | (a) | (a) |
| 59917 | .042 | .165 | 62002 | 5.05 | – | 91111 | 1.20 | 5.70 | 91582 | (a) | (a) |
| 59923 | .011 | .005 | 62003 | 15.90 | – | 91125 | 1.75 | 1.84 | 91583 | (a) | (a) |
| 59925 | .41 | 1.09 | 63010 | 28.40 | – | 91127 | .81 | .90 | 91584 | (a) | (a) |
| 59926 | .35 | .42 | 63011 | 35.50 | – | 91130 | 1.64 | – | 91585 | (a) | (a) |
| 59927 | .236 | 1.56 | 63012 | 50.50 | – | 91135 | .45 | (a) | 91586 | (a) | (a) |
| 59931 | .21 | .59 | 63013 | 47.80 | – | 91150 | .76 | 5.35 | 91587 | (a) | (a) |
| 59932 | .227 | .93 | 63215 | 52.60 | – | 91155 | 1.69 | 29.80 | 91588 | (a) | (a) |
| 59941 | .071 | (a) | 63216 | 36.50 | – | 91160 | .70 | – | 91589 | (a) | (a) |
| 59947 | .069 | .33 | 63217 | 24.40 | – | 91175 | .60 | – | 91590 | 2.32 | – |
| 59955 | .027 | .147 | 63218 | 8.22 | – | 91177 | 2.65 | – | 91591 | (a) | (a) |
| 59963 | .201 | .45 | 63219 | (a) | – | 91179 | 2.66 | – | 91606 | 16.00 | – |

**CLASSES 91618–99004**     **COMMERCIAL LINES MANUAL**     **ILLINOIS (12)**
**PREM/OPS TERR. 504**     **DIVISION SIX**
**PROD/COPS**     **GENERAL LIABILITY**
**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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 91618 | (a) | (a) | 95357 | 1.64 | – | 97653 | 2.10 | 2.58 | 98426 | 1.71 | (a) |
| 91629 | 3.28 | (a) | 95358 | (a) | – | 97654 | 3.68 | 2.36 | 98427 | 1.66 | – |
| 91636 | 5.62 | – | 95410 | 2.98 | 2.11 | 97655 | 6.16 | 3.32 | 98428 | (a) | – |
| 91641 | 1.52 | (a) | 95455 | 6.80 | 1.24 | 98002 | 1.12 | .95 | 98429 | 1.46 | – |
| 91666 | .62 | (a) | 95487 | 1.60 | (a) | 98003 | .66 | (a) | 98430 | (a) | – |
| 91722 | 4.92 | (a) | 95505 | 3.16 | 1.74 | 98090 | .089 | – | 98449 | 2.39 | 16.00 |
| 91746 | 2.23 | 4.87 | 95620 | 1.29 | (a) | 98091 | .096 | – | 98482 | 2.56 | 5.31 |
| 91805 | .14 | – | 95625 | 4.98 | 2.94 | 98092 | .30 | – | 98483 | 3.78 | 12.60 |
| 92053 | .35 | .53 | 95630 | (a) | (a) | 98111 | .235 | – | 98502 | 3.62 | 3.13 |
| 92054 | .119 | .238 | 95647 | 1.12 | 5.65 | 98150 | (a) | – | 98555 | 1.69 | – |
| 92055 | 3.32 | .195 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | .38 | – |
| 92101 | 5.19 | 2.32 | 96053 | .85 | 3.43 | 98152 | 3.74 | .52 | 98598 | .129 | – |
| 92102 | 3.12 | 2.37 | 96317 | 1.70 | – | 98153 | 4.22 | (a) | 98601 | 4.33 | (a) |
| 92215 | 1.33 | 2.40 | 96408 | 2.58 | 6.92 | 98154 | 4.98 | (a) | 98622 | (a) | – |
| 92338 | 1.20 | 1.21 | 96409 | 2.39 | 8.80 | 98155 | 6.98 | (a) | 98623 | (a) | – |
| 92445 | 3.22 | – | 96410 | 2.09 | 6.94 | 98156 | (a) | (a) | 98624 | .68 | – |
| 92446 | 3.94 | 1.82 | 96611 | 1.06 | 1.21 | 98157 | 4.46 | .243 | 98636 | 1.15 | 3.07 |
| 92447 | 3.45 | 1.01 | 96702 | 2.97 | (a) | 98158 | (a) | (a) | 98640 | 74.70 | – |
| 92451 | .93 | 2.02 | 96703 | (a) | – | 98159 | 2.98 | (a) | 98658 | 7.20 | – |
| 92453 | 2.18 | – | 96816 | 2.79 | – | 98160 | 6.32 | (a) | 98659 | 1.28 | .45 |
| 92478 | 1.08 | 1.48 | 96872 | 6.04 | (a) | 98161 | 7.08 | (a) | 98677 | 11.80 | 9.52 |
| 92593 | 12.30 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 10.50 | 10.70 |
| 92663 | .76 | – | 97002 | (a) | (a) | 98163 | 7.44 | .26 | 98698 | (a) | (a) |
| 94007 | 7.40 | 3.84 | 97003 | (a) | (a) | 98164 | .78 | .082 | 98699 | 3.40 | (a) |
| 94099 | 1.69 | – | 97047 | 3.20 | – | 98257 | 1.00 | – | 98705 | 10.20 | – |
| 94225 | 5.93 | – | 97050 | 2.49 | – | 98303 | 14.00 | 5.52 | 98710 | 2.36 | – |
| 94276 | 3.09 | 4.49 | 97111 | 3.57 | – | 98304 | 3.69 | 3.18 | 98751 | 5.44 | – |
| 94304 | 1.19 | (a) | 97220 | .43 | (a) | 98305 | 2.57 | 1.27 | 98805 | 3.09 | 1.01 |
| 94381 | 2.23 | 9.80 | 97221 | (a) | .92 | 98306 | 6.62 | .69 | 98806 | 1.07 | 2.94 |
| 94404 | 2.92 | 3.89 | 97222 | .61 | 1.65 | 98307 | 1.17 | .53 | 98810 | 3.63 | – |
| 94444 | (a) | (a) | 97223 | .93 | 4.53 | 98308 | .77 | .91 | 98813 | 3.50 | 2.08 |
| 94569 | 1.98 | 3.06 | 97308 | .82 | – | 98309 | 7.02 | 1.91 | 98820 | 5.90 | 2.40 |
| 94590 | 8.53 | – | 97447 | 2.70 | 4.05 | 98344 | .72 | .69 | 98871 | (a) | (a) |
| 94617 | 2.69 | – | 97501 | (a) | – | 98405 | 1.19 | – | 98884 | 1.53 | 1.56 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 9.70 | (a) | 98914 | .88 | .67 |
| 95124 | 1.00 | .98 | 97503 | (a) | – | 98414 | 8.88 | (a) | 98949 | 1.24 | .38 |
| 95233 | 2.12 | – | 97504 | (a) | – | 98415 | 1.17 | (a) | 98967 | 2.41 | 5.44 |
| 95305 | 2.31 | – | 97650 | 2.46 | 3.01 | 98423 | 2.78 | (a) | 98993 | 2.18 | 5.27 |
| 95306 | 6.44 | – | 97651 | 7.96 | 3.89 | 98424 | 4.71 | (a) | 99003 | 1.15 | .85 |
| 95310 | 5.52 | 1.24 | 97652 | 6.92 | 2.67 | 98425 | 1.94 | (a) | 99004 | 2.91 | 1.51 |

| \$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 | .81 | 8.21 | 99826 | .72 | .51 | | | | | | |
| 99081 | (a) | – | 99827 | .30 | .61 | | | | | | |
| 99082 | (a) | – | 99851 | 1.19 | – | | | | | | |
| 99083 | (a) | – | 99917 | 1.93 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 2.16 | – | | | | | | |
| | | | | | | | | | | | |
| 99085 | (a) | (a) | 99943 | 6.26 | – | | | | | | |
| 99111 | 1.18 | – | 99946 | 4.66 | 3.04 | | | | | | |
| 99160 | (a) | – | 99948 | 2.64 | 23.60 | | | | | | |
| 99163 | 2.81 | .41 | 99952 | 5.32 | 13.70 | | | | | | |
| 99165 | .61 | (a) | 99953 | 5.74 | 7.43 | | | | | | |
| | | | | | | | | | | | |
| 99220 | 1.94 | (a) | 99954 | 4.18 | 13.40 | | | | | | |
| 99221 | (a) | (a) | 99955 | 5.23 | 7.15 | | | | | | |
| 99222 | 3.64 | (a) | 99963 | .46 | – | | | | | | |
| 99223 | .173 | (a) | 99969 | 3.52 | 3.34 | | | | | | |
| 99303 | 9.43 | – | 99975 | 4.64 | – | | | | | | |
| | | | | | | | | | | | |
| 99310 | 2.35 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 6.93 | 1.22 | 99987 | (a) | – | | | | | | |
| 99321 | 6.72 | 1.68 | 99988 | 3.10 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | .88 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99505 | 1.85 | – | | | | | | | | | |
| 99506 | 2.27 | – | | | | | | | | | |
| 99507 | 1.99 | – | | | | | | | | | |
| 99570 | 1.07 | (a) | | | | | | | | | |
| 99571 | .26 | (a) | | | | | | | | | |
| | | | | | | | | | | | |
| 99572 | .50 | (a) | | | | | | | | | |
| 99573 | .48 | (a) | | | | | | | | | |
| 99600 | 1.26 | – | | | | | | | | | |
| 99613 | 5.96 | 1.74 | | | | | | | | | |
| 99614 | 2.83 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99620 | .33 | – | | | | | | | | | |
| 99650 | .50 | .80 | | | | | | | | | |
| 99709 | 1.24 | (a) | | | | | | | | | |
| 99718 | .95 | – | | | | | | | | | |
| 99746 | 1.61 | 2.76 | | | | | | | | | |
| | | | | | | | | | | | |
| 99760 | .184 | – | | | | | | | | | |
| 99777 | 6.28 | – | | | | | | | | | |
| 99793 | 2.05 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 8.95 | | | | | | | | | |

CLASSES 10010–15063       COMMERCIAL LINES MANUAL       ILLINOIS (12)
PREM/OPS TERR. 506       DIVISION SIX
PROD/COPS       GENERAL LIABILITY
       LOSS COST PAGES

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506**
**Products/Completed Operations (Prod/COps)      (Subline Code 336) Entire State Territory 999**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 10010 | .129 | .184 | 10205 | .175 | – | 11210 | 3.01 | – | 13207 | (a) | (a) |
| 10015 | 3.77 | – | 10220 | 3.31 | – | 11211 | 15.70 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .32 | .131 | 11212 | 2.37 | – | 13314 | .084 | .017 |
| 10026 | .45 | .023 | 10256 | 1.17 | .147 | 11213 | 1.93 | – | 13351 | .205 | .045 |
| 10036 | .86 | (a) | 10257 | .221 | .167 | 11214 | 4.76 | – | 13352 | .208 | .038 |
| 10040 | .098 | .28 | 10309 | .113 | .017 | 11222 | .08 | – | 13410 | 1.84 | 2.44 |
| 10042 | .26 | .33 | 10315 | .27 | (a) | 11234 | .197 | .048 | 13411 | (a) | (a) |
| 10052 | 2.61 | – | 10331 | 5.11 | – | 11248 | .061 | .019 | 13412 | .62 | 1.01 |
| 10054 | 2.31 | – | 10332 | 8.81 | – | 11258 | 1.43 | .202 | 13453 | .72 | (a) |
| 10060 | .124 | .06 | 10352 | .69 | .047 | 11259 | 1.54 | .157 | 13454 | .84 | (a) |
| 10065 | .186 | .031 | 10367 | 4.03 | – | 11273 | 9.79 | – | 13455 | .85 | (a) |
| 10066 | .19 | .047 | 10368 | 5.89 | – | 11274 | 9.39 | – | 13461 | (a) | (a) |
| 10070 | .074 | .141 | 10375 | (a) | – | 11288 | 1.76 | .071 | 13506 | .64 | .055 |
| 10071 | .223 | .092 | 10378 | 5.17 | – | 12014 | .131 | .041 | 13507 | .78 | .128 |
| 10072 | 4.56 | – | 10379 | 2.40 | – | 12356 | .83 | .027 | 13590 | .63 | .74 |
| 10073 | 1.35 | .33 | 10380 | 4.10 | – | 12361 | .09 | .082 | 13621 | .16 | .36 |
| 10075 | 9.99 | .143 | 10381 | 3.55 | – | 12362 | .081 | (a) | 13670 | .051 | .013 |
| 10100 | 1.19 | .051 | 11007 | 1.71 | – | 12373 | .031 | .025 | 13673 | 1.09 | .014 |
| 10101 | .168 | .166 | 11020 | .212 | .126 | 12374 | .43 | .064 | 13715 | .081 | .154 |
| 10105 | 1.82 | – | 11039 | 1.17 | .077 | 12375 | .212 | .044 | 13716 | .32 | .092 |
| 10107 | 4.11 | .205 | 11052 | 2.92 | – | 12391 | .061 | .091 | 13720 | .61 | .054 |
| 10110 | 12.80 | – | 11101 | (a) | (a) | 12393 | .28 | (a) | 13759 | .124 | .125 |
| 10111 | .162 | .083 | 11120 | (a) | – | 12467 | .117 | (a) | 13930 | .173 | .211 |
| 10113 | .25 | – | 11126 | .044 | .02 | 12509 | .08 | .038 | 14068 | .027 | .015 |
| 10115 | .50 | .067 | 11127 | .41 | .006 | 12510 | 1.02 | .027 | 14101 | .32 | .042 |
| 10117 | 3.74 | – | 11128 | .56 | .065 | 12583 | .45 | (a) | 14279 | .61 | .071 |
| 10119 | (a) | – | 11138 | 1.28 | – | 12651 | 1.32 | .49 | 14401 | 1.44 | .107 |
| 10120 | 8.39 | – | 11155 | .15 | – | 12683 | .60 | (a) | 14405 | 1.01 | – |
| 10130 | 2.48 | – | 11160 | (a) | (a) | 12707 | .53 | .65 | 14527 | .33 | .181 |
| 10132 | 2.14 | – | 11167 | .67 | – | 12797 | .112 | .169 | 14655 | .062 | – |
| 10133 | 2.81 | – | 11168 | 3.49 | – | 12805 | .227 | .091 | 14731 | 2.90 | – |
| 10135 | (a) | – | 11201 | 15.00 | – | 12841 | .38 | – | 14732 | .215 | – |
| 10140 | .041 | .021 | 11202 | 4.43 | – | 12927 | .066 | – | 14733 | .44 | – |
| 10141 | .083 | .024 | 11203 | .96 | .54 | 13049 | .047 | .054 | 14734 | .186 | – |
| 10145 | .40 | .011 | 11204 | .219 | 1.36 | 13111 | 1.33 | .097 | 14855 | .28 | .162 |
| 10146 | .53 | .018 | 11205 | (a) | – | 13112 | .077 | .069 | 14913 | .234 | .145 |
| 10150 | .35 | (a) | 11206 | .70 | – | 13201 | 1.16 | .167 | 15060 | (a) | (a) |
| 10151 | 8.75 | – | 11207 | 8.79 | – | 13204 | 1.32 | 1.40 | 15061 | (a) | (a) |
| 10160 | 1.56 | – | 11208 | 1.51 | – | 13205 | .51 | .43 | 15062 | .25 | (a) |
| 10204 | .157 | – | 11209 | 7.07 | – | 13206 | (a) | (a) | 15063 | .29 | (a) |

| Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| \$100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | | | |
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 | | | | | | | | | | | |
| Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 15070 | .135 | – | 16750 | .073 | .031 | 18707 | .012 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .073 | – | 18708 | .08 | .013 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.53 | (a) | 18833 | .145 | (a) | 41001 | .141 | – |
| 15123 | 2.80 | – | 16820 | 1.19 | (a) | 18834 | .208 | .113 | 41210 | (a) | – |
| 15124 | .98 | – | 16881 | 1.14 | (a) | 18911 | .66 | .019 | 41421 | .27 | – |
| 15188 | .45 | (a) | 16890 | .179 | (a) | 18912 | 1.24 | .03 | 41422 | .146 | – |
| 15223 | .06 | .033 | 16891 | .195 | (a) | 18920 | .32 | .019 | 41510 | 33.10 | – |
| 15224 | .65 | .07 | 16892 | .36 | (a) | 18991 | (a) | – | 41603 | 12.90 | – |
| 15300 | (a) | – | 16900 | 3.32 | .064 | 19007 | 1.10 | – | 41604 | 7.10 | – |
| 15314 | .15 | (a) | 16901 | 2.13 | .097 | 19051 | 2.43 | – | 41620 | 1.26 | – |
| 15404 | .115 | (a) | 16902 | 1.81 | .07 | 19061 | (a) | – | 41650 | 18.20 | – |
| 15405 | .17 | (a) | 16905 | 3.49 | .064 | 19795 | .216 | (a) | 41664 | 17.80 | – |
| 15406 | .43 | .044 | 16906 | 2.23 | .097 | 19796 | .25 | – | 41665 | 2.08 | – |
| 15488 | 1.08 | (a) | 16910 | 1.99 | .04 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | .27 | .019 | 16911 | 1.81 | .058 | 40006 | (a) | – | 41667 | 48.60 | – |
| 15600 | .67 | .09 | 16915 | 2.04 | .034 | 40010 | (a) | – | 41668 | 45.60 | – |
| 15607 | .177 | – | 16916 | 1.70 | .057 | 40015 | (a) | – | 41669 | .32 | – |
| 15608 | .15 | .008 | 16920 | 4.53 | .078 | 40020 | (a) | – | 41670 | .54 | – |
| 15656 | 4.43 | – | 16921 | 4.14 | .036 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | .44 | – | 16930 | 2.61 | .115 | 40031 | (a) | – | 41673 | (a) | – |
| 15733 | .28 | .038 | 16931 | 2.81 | .049 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .201 | .027 | 16940 | 5.66 | .036 | 40040 | (a) | – | 41677 | .26 | – |
| 15991 | .165 | .058 | 16941 | 2.27 | .076 | 40041 | (a) | – | 41678 | 66.60 | – |
| 15993 | .139 | .036 | 18078 | .147 | .158 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .043 | .034 | 18109 | .27 | .029 | 40045 | 117.00 | – | 41680 | 9.47 | – |
| 16009 | .35 | .079 | 18110 | .219 | .024 | 40046 | 23.20 | – | 41696 | .82 | – |
| 16402 | .99 | – | 18200 | (a) | – | 40047 | 8.28 | – | 41697 | .57 | – |
| 16403 | .63 | .155 | 18205 | .226 | .31 | 40059 | 2.96 | – | 41700 | (a) | – |
| 16404 | .79 | – | 18206 | .35 | .088 | 40061 | 1.57 | – | 41715 | 6.01 | – |
| 16471 | .249 | – | 18335 | .26 | .016 | 40063 | 52.60 | – | 41716 | 3.83 | – |
| 16501 | .091 | (a) | 18435 | 1.26 | .067 | 40064 | 15.50 | – | 43007 | (a) | – |
| 16527 | .14 | .36 | 18436 | 1.02 | .155 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .16 | (a) | 18437 | .37 | (a) | 40067 | (a) | – | 43151 | 18.20 | – |
| 16604 | .27 | .147 | 18438 | .70 | (a) | 40069 | (a) | – | 43152 | 19.90 | – |
| 16670 | 2.12 | – | 18501 | 1.15 | .011 | 40072 | (a) | – | 43200 | 69.30 | – |
| 16676 | .208 | .013 | 18506 | .56 | .005 | 40075 | 36.60 | – | 43215 | (a) | – |
| 16694 | .53 | (a) | 18507 | .132 | .008 | 40101 | 18.80 | – | 43421 | 19.00 | – |
| 16705 | .26 | .152 | 18570 | 1.37 | – | 40102 | 16.60 | – | 43422 | 99.70 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 4.16 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .43 | .54 | 40115 | (a) | – | 43470 | 4.78 | – |

**CLASSES 43517–49618**        **COMMERCIAL LINES MANUAL**        **ILLINOIS (12)**
**PREM/OPS TERR. 506**        **DIVISION SIX**
**PROD/COPS**        **GENERAL LIABILITY**
**LOSS COST PAGES**

| **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | | | | | | |
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 | | | | | | | | | | | |
| Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 43517 | (a) | – | 44277 | 60.30 | – | 46004 | 17.30 | – | 47471 | 2.37 | – |
| 43518 | 7.63 | – | 44280 | .26 | – | 46005 | 13.80 | – | 47473 | 3.10 | – |
| 43550 | 67.80 | – | 44311 | 3.93 | – | 46112 | .074 | – | 47474 | 3.46 | – |
| 43551 | 37.60 | – | 44315 | 2.64 | – | 46202 | 2.76 | – | 47475 | 2.73 | – |
| 43626 | 6.09 | – | 44427 | 67.90 | – | 46362 | 233.00 | – | 47476 | 2.73 | – |
| 43628 | 79.20 | – | 44428 | 68.30 | – | 46426 | 34.00 | – | 47477 | 3.64 | – |
| 43629 | 67.10 | – | 44429 | 1.02 | – | 46427 | 45.40 | – | 47478 | 3.83 | – |
| 43754 | (a) | – | 44430 | .71 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 2.24 | – | 44431 | 2.27 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 3.75 | – | 44432 | .72 | – | 46603 | 2.85 | – | 48039 | 49.10 | – |
| 43840 | .047 | – | 44433 | 23.00 | – | 46604 | 3.29 | – | 48177 | (a) | – |
| 43860 | 2.99 | – | 44434 | 43.90 | – | 46606 | 8.77 | – | 48178 | (a) | – |
| 43889 | 1.07 | – | 44435 | 45.50 | – | 46607 | 12.10 | – | 48206 | 16.10 | – |
| 43945 | (a) | – | 44436 | 53.10 | – | 46622 | 11.10 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 44.00 | – | 46671 | (a) | – | 48441 | .068 | – |
| 43990 | (a) | (a) | 44438 | 34.80 | – | 46700 | 139.00 | – | 48557 | 6.77 | – |
| 43991 | (a) | – | 44439 | 67.70 | – | 46773 | (a) | – | 48558 | 5.89 | – |
| 44009 | 3.42 | – | 44440 | 56.00 | – | 46822 | (a) | – | 48600 | 67.90 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 6.51 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 2.35 | (a) |
| 44070 | 1.93 | – | 45190 | 2.17 | – | 46911 | 12.10 | – | 48637 | 5.17 | – |
| 44071 | 2.15 | – | 45191 | 1.54 | – | 46912 | 22.10 | – | 48638 | 2.57 | – |
| 44072 | 1.48 | – | 45192 | 1.80 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 1.58 | – | 45193 | 1.06 | – | 46914 | (a) | – | 48808 | 1.13 | – |
| 44101 | 1.65 | – | 45210 | 1.35 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | 1.29 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 124.00 | – |
| 44103 | 1.14 | – | 45225 | (a) | – | 47050 | 1.03 | – | 49005 | .177 | – |
| 44104 | .48 | – | 45334 | 39.90 | – | 47051 | (a) | – | 49111 | 1.73 | – |
| 44105 | (a) | – | 45380 | .33 | (a) | 47052 | (a) | – | 49181 | 16.10 | – |
| 44106 | (a) | – | 45450 | 11.70 | – | 47103 | (a) | – | 49183 | 19.60 | – |
| 44108 | .56 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 41.30 | – |
| 44109 | 1.42 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 37.60 | – |
| 44110 | 1.45 | – | 45539 | (a) | – | 47221 | 153.00 | – | 49239 | .247 | .65 |
| 44111 | .89 | – | 45678 | .28 | – | 47253 | (a) | – | 49292 | 1.17 | – |
| 44112 | .53 | – | 45771 | .50 | .176 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .163 | .074 | 47318 | 4.96 | – | 49333 | 8.62 | – |
| 44193 | (a) | – | 45900 | .077 | .054 | 47367 | .26 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .066 | .047 | 47420 | 1.09 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .157 | – | 47468 | (a) | – | 49617 | .231 | .105 |
| 44276 | 93.00 | – | 45993 | (a) | (a) | 47469 | 2.73 | – | 49618 | .194 | .048 |

**ILLINOIS (12)**

**COMMERCIAL LINES MANUAL**
**DIVISION SIX**
**GENERAL LIABILITY**
**LOSS COST PAGES**

**CLASSES 49619–53632**
**PREM/OPS TERR. 506**
**PROD/COPS**

| 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 | .36 | .075 | 51315 | .16 | .106 | 51809 | .43 | .158 | 52341 | .068 | (a) |
| 49763 | 2.37 | – | 51330 | .145 | .43 | 51833 | .226 | .072 | 52342 | .198 | (a) |
| 49800 | (a) | – | 51333 | .048 | .31 | 51850 | .35 | (a) | 52343 | .12 | (a) |
| 49801 | 135.00 | – | 51340 | .042 | (a) | 51851 | .239 | (a) | 52401 | .37 | (a) |
| 49802 | 11.90 | – | 51350 | .35 | .142 | 51852 | .56 | (a) | 52402 | .023 | (a) |
| 49803 | 21.10 | – | 51351 | .31 | .045 | 51853 | .225 | (a) | 52432 | .116 | (a) |
| 49840 | 1.07 | – | 51352 | .43 | .114 | 51854 | .50 | (a) | 52433 | .106 | 1.20 |
| 49870 | 51.70 | – | 51355 | .29 | .096 | 51855 | .53 | (a) | 52435 | .132 | (a) |
| 49890 | (a) | – | 51356 | .32 | .69 | 51856 | .29 | (a) | 52438 | .096 | (a) |
| 49891 | (a) | – | 51357 | .227 | .53 | 51857 | .50 | (a) | 52440 | .15 | (a) |
| 49902 | (a) | – | 51358 | .55 | .149 | 51869 | .115 | .14 | 52467 | .139 | (a) |
| 49903 | (a) | – | 51359 | .48 | .84 | 51877 | .65 | .22 | 52469 | .049 | .109 |
| 50010 | .249 | .58 | 51370 | .50 | 5.00 | 51889 | .106 | .014 | 52505 | .242 | .203 |
| 50015 | .162 | (a) | 51380 | .05 | .05 | 51896 | .05 | .02 | 52547 | .32 | .088 |
| 50017 | .123 | (a) | 51400 | .34 | (a) | 51900 | .169 | .093 | 52581 | 1.18 | 3.68 |
| 50045 | .28 | (a) | 51401 | .50 | (a) | 51909 | .32 | .057 | 52619 | .083 | (a) |
| 50047 | .032 | (a) | 51500 | .095 | .109 | 51919 | .107 | (a) | 52660 | .092 | – |
| 51001 | .082 | .46 | 51516 | .078 | – | 51926 | .109 | .04 | 52744 | .87 | .094 |
| 51005 | .017 | (a) | 51517 | .088 | – | 51927 | .059 | .115 | 52767 | .30 | (a) |
| 51116 | .207 | .57 | 51550 | .117 | .36 | 51934 | .12 | .142 | 52876 | (a) | (a) |
| 51201 | .043 | (a) | 51551 | .041 | .92 | 51941 | .109 | .039 | 52911 | .066 | .52 |
| 51205 | .13 | .083 | 51552 | .07 | .159 | 51942 | .174 | – | 52967 | .025 | .064 |
| 51206 | .02 | .45 | 51553 | .125 | (a) | 51956 | .47 | .246 | 53001 | .242 | .33 |
| 51210 | .143 | (a) | 51554 | .012 | (a) | 51957 | .41 | .40 | 53077 | .117 | .197 |
| 51211 | (a) | (a) | 51575 | .094 | .02 | 51958 | .37 | .39 | 53095 | .08 | (a) |
| 51220 | .49 | 2.58 | 51576 | .225 | .075 | 51959 | .38 | (a) | 53096 | .111 | (a) |
| 51221 | .27 | 1.94 | 51600 | .153 | .198 | 51960 | .05 | .36 | 53121 | .32 | .46 |
| 51222 | .33 | 3.12 | 51613 | .101 | .138 | 51970 | .216 | .25 | 53147 | .05 | (a) |
| 51224 | .35 | 1.33 | 51625 | .075 | (a) | 51982 | .063 | .085 | 53229 | .28 | (a) |
| 51230 | .059 | .79 | 51666 | .148 | .103 | 51985 | .073 | – | 53271 | .06 | (a) |
| 51240 | .51 | .182 | 51702 | .225 | (a) | 51986 | .249 | .107 | 53333 | .27 | .213 |
| 51241 | 1.52 | .30 | 51703 | .093 | (a) | 51999 | .105 | .46 | 53374 | .228 | .38 |
| 51250 | .38 | (a) | 51734 | .175 | .31 | 52002 | .092 | .118 | 53375 | .121 | .25 |
| 51251 | .044 | (a) | 51741 | .27 | .25 | 52075 | .28 | .25 | 53376 | .194 | .187 |
| 51252 | .155 | .101 | 51752 | .225 | .159 | 52076 | .33 | (a) | 53377 | .199 | .211 |
| 51253 | .132 | (a) | 51767 | .043 | .009 | 52109 | .023 | (a) | 53403 | .126 | (a) |
| 51254 | .041 | .045 | 51777 | .151 | .076 | 52134 | .31 | .70 | 53425 | .26 | (a) |
| 51255 | .96 | (a) | 51790 | .25 | (a) | 52137 | .109 | (a) | 53565 | .146 | .124 |
| 51300 | .208 | .173 | 51796 | .097 | (a) | 52150 | .57 | (a) | 53631 | .037 | .022 |
| 51305 | .208 | 1.03 | 51808 | .35 | .73 | 52315 | .196 | .24 | 53632 | .042 | .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**

| \$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 | .039 | (a) | 56170 | .25 | (a) | 57401 | .077 | .098 | 58503 | .092 | .061 |
| 53732 | .26 | .46 | 56171 | .125 | (a) | 57403 | .31 | .036 | 58532 | .119 | (a) |
| 53733 | .172 | .26 | 56202 | .088 | .10 | 57410 | .037 | .13 | 58559 | .024 | (a) |
| 53734 | .47 | – | 56390 | .154 | .63 | 57411 | .064 | (a) | 58560 | .059 | (a) |
| 53803 | .62 | (a) | 56391 | .132 | .32 | 57572 | .022 | .094 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .213 | .125 | 57600 | .065 | .033 | 58575 | .075 | .123 |
| 53902 | (a) | (a) | 56488 | .25 | .034 | 57611 | .136 | .064 | 58627 | .242 | .016 |
| 53903 | (a) | (a) | 56567 | .26 | (a) | 57625 | .57 | (a) | 58663 | .58 | 1.59 |
| 53904 | (a) | (a) | 56650 | .81 | (a) | 57651 | .069 | .043 | 58682 | .215 | (a) |
| 53905 | (a) | (a) | 56651 | .44 | (a) | 57690 | .177 | .51 | 58713 | .096 | (a) |
| 53907 | .116 | .111 | 56652 | .31 | (a) | 57716 | .084 | .087 | 58737 | .156 | .74 |
| 53951 | (a) | (a) | 56653 | .30 | (a) | 57725 | .184 | .091 | 58756 | .109 | (a) |
| 53952 | (a) | (a) | 56654 | .155 | (a) | 57726 | .143 | .019 | 58757 | .53 | (a) |
| 53953 | (a) | (a) | 56690 | .13 | .36 | 57798 | .035 | (a) | 58759 | .065 | (a) |
| 54012 | .047 | – | 56699 | .098 | .051 | 57800 | .131 | (a) | 58802 | .074 | .45 |
| 54077 | .159 | .37 | 56758 | .083 | .155 | 57808 | .07 | (a) | 58813 | .27 | (a) |
| 54444 | (a) | (a) | 56759 | .085 | .093 | 57809 | .073 | (a) | 58822 | .203 | (a) |
| 55010 | .48 | 1.10 | 56760 | .122 | .106 | 57810 | .07 | .109 | 58837 | .54 | .165 |
| 55011 | .129 | 1.26 | 56805 | .161 | (a) | 57871 | .084 | .116 | 58840 | .161 | .111 |
| 55012 | .154 | 1.17 | 56806 | .114 | (a) | 57913 | .17 | .31 | 58873 | .26 | .03 |
| 55013 | .234 | .99 | 56807 | .113 | (a) | 57997 | .104 | – | 58903 | .047 | (a) |
| 55014 | (a) | (a) | 56808 | .148 | (a) | 57998 | .075 | .059 | 58904 | .036 | .131 |
| 55214 | .125 | .089 | 56900 | .142 | (a) | 57999 | .116 | .071 | 58922 | .43 | .187 |
| 55371 | .58 | .13 | 56910 | .071 | (a) | 58009 | .116 | (a) | 59005 | .088 | .096 |
| 55410 | (a) | (a) | 56911 | .227 | (a) | 58010 | .175 | (a) | 59057 | .65 | (a) |
| 55426 | .28 | (a) | 56912 | .184 | .084 | 58020 | .33 | (a) | 59058 | .42 | (a) |
| 55597 | .031 | 1.78 | 56913 | .15 | (a) | 58056 | .209 | (a) | 59188 | .66 | .056 |
| 55647 | .062 | .056 | 56915 | .89 | (a) | 58057 | .131 | (a) | 59189 | .90 | .30 |
| 55648 | .028 | (a) | 56916 | .80 | .187 | 58058 | .118 | (a) | 59223 | .27 | .077 |
| 55649 | .034 | (a) | 56917 | .232 | (a) | 58095 | .166 | 1.83 | 59257 | .024 | .015 |
| 55715 | .248 | .234 | 56918 | .111 | (a) | 58096 | .221 | 1.04 | 59306 | .149 | (a) |
| 55716 | .36 | .52 | 56919 | .28 | (a) | 58301 | .089 | .082 | 59378 | .173 | .152 |
| 55717 | .37 | (a) | 56920 | .26 | (a) | 58302 | .06 | .055 | 59481 | .40 | .088 |
| 55718 | .36 | (a) | 56980 | .123 | (a) | 58397 | .35 | .83 | 59482 | .69 | (a) |
| 55802 | .151 | .009 | 57001 | .042 | .024 | 58408 | .061 | – | 59537 | .186 | .168 |
| 55918 | .142 | 3.19 | 57002 | .027 | .11 | 58409 | .078 | – | 59601 | .151 | 2.31 |
| 55919 | .019 | 3.64 | 57090 | .42 | .63 | 58456 | .042 | – | 59647 | .31 | .176 |
| 56040 | .013 | .04 | 57146 | .26 | .67 | 58457 | .06 | – | 59660 | .28 | 1.14 |
| 56041 | .088 | (a) | 57202 | .109 | (a) | 58458 | .078 | – | 59661 | .136 | (a) |
| 56042 | .111 | (a) | 57257 | .135 | .036 | 58459 | .093 | – | 59693 | .023 | – |

**ILLINOIS (12)**      **COMMERCIAL LINES MANUAL**      **CLASSES 59695–91606**
**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 | .69 | .061 | 63220 | (a) | – | 91190 | 3.72 | (a) |
| 59701 | .011 | .244 | 59970 | .159 | .182 | 64074 | 15.30 | – | 91200 | 1.99 | – |
| 59713 | .249 | .33 | 59973 | .19 | (a) | 64075 | 10.80 | – | 91210 | (a) | – |
| 59722 | .129 | .032 | 59975 | .223 | .243 | 64500 | (a) | – | 91235 | 3.20 | 3.07 |
| 59723 | .049 | .038 | 59977 | .127 | (a) | 65007 | 36.20 | – | 91250 | 4.82 | (a) |
| 59724 | .074 | .022 | 59984 | .052 | .055 | 66122 | 15.60 | – | 91265 | 42.40 | 3.25 |
| 59725 | .093 | .104 | 59985 | .204 | (a) | 66123 | 8.55 | – | 91266 | 22.40 | .54 |
| 59726 | .067 | .024 | 59986 | .156 | (a) | 66309 | 25.00 | – | 91280 | (a) | 1.66 |
| 59738 | .215 | .066 | 59988 | .057 | .06 | 66561 | 57.90 | – | 91302 | 20.60 | (a) |
| 59750 | .139 | .24 | 59989 | .027 | .045 | 67017 | 53.70 | – | 91315 | 6.23 | – |
| 59751 | .05 | (a) | 60010 | 20.30 | – | 67508 | 21.90 | – | 91324 | 13.80 | (a) |
| 59773 | .039 | .028 | 60011 | 23.30 | – | 67509 | 16.00 | – | 91325 | (a) | (a) |
| 59774 | .032 | .152 | 60012 | 38.30 | – | 67510 | 8.93 | – | 91340 | 9.05 | 8.10 |
| 59775 | .041 | .189 | 60013 | 32.80 | – | 67511 | 9.66 | – | 91341 | 7.93 | 2.79 |
| 59781 | .12 | .076 | 60015 | 24.50 | – | 67512 | 41.40 | – | 91342 | 8.31 | 2.99 |
| 59782 | .18 | .49 | 60016 | 27.50 | – | 67513 | 26.20 | – | 91343 | 1.75 | 1.36 |
| 59783 | .175 | (a) | 60035 | 40.80 | – | 67634 | 46.50 | – | 91405 | 10.60 | – |
| 59784 | .134 | (a) | 61000 | 20.00 | – | 67635 | 32.90 | – | 91436 | 8.98 | 1.58 |
| 59790 | .166 | (a) | 61212 | 21.90 | – | 68001 | 100.00 | – | 91481 | 32.80 | – |
| 59798 | .46 | .46 | 61216 | 24.30 | – | 68439 | 129.00 | – | 91507 | 4.83 | 2.86 |
| 59806 | .33 | (a) | 61217 | 22.10 | – | 68500 | 4.46 | – | 91523 | 74.50 | – |
| 59867 | .187 | (a) | 61218 | 15.10 | – | 68604 | 2.41 | – | 91547 | .42 | – |
| 59886 | .025 | .112 | 61223 | 102.00 | – | 68606 | 9.43 | – | 91551 | 2.63 | .62 |
| 59889 | .128 | .153 | 61224 | 36.20 | – | 68607 | 7.45 | – | 91555 | 1.93 | .91 |
| 59892 | .175 | (a) | 61225 | 50.20 | – | 68702 | 6.14 | – | 91560 | 12.40 | 3.52 |
| 59904 | .118 | .066 | 61226 | 80.00 | – | 68703 | 4.60 | – | 91562 | 5.85 | – |
| 59905 | .117 | .13 | 61227 | 73.20 | – | 68706 | 19.70 | – | 91577 | 20.90 | 2.24 |
| 59914 | .69 | .62 | 62000 | 16.70 | – | 68707 | 19.50 | – | 91580 | 16.30 | – |
| 59915 | .39 | .78 | 62001 | 12.50 | – | 90089 | 7.60 | – | 91581 | (a) | (a) |
| 59917 | .073 | .165 | 62002 | 5.70 | – | 91111 | 4.13 | 5.70 | 91582 | (a) | (a) |
| 59923 | .017 | .005 | 62003 | 18.00 | – | 91125 | 4.57 | 1.84 | 91583 | (a) | (a) |
| 59925 | .49 | 1.09 | 63010 | 36.50 | – | 91127 | 2.78 | .90 | 91584 | (a) | (a) |
| 59926 | .42 | .42 | 63011 | 45.60 | – | 91130 | 3.47 | – | 91585 | (a) | (a) |
| 59927 | .28 | 1.56 | 63012 | 64.80 | – | 91135 | .97 | (a) | 91586 | (a) | (a) |
| 59931 | .31 | .59 | 63013 | 61.40 | – | 91150 | 2.63 | 5.35 | 91587 | (a) | (a) |
| 59932 | .33 | .93 | 63215 | 59.40 | – | 91155 | 5.83 | 29.80 | 91588 | (a) | (a) |
| 59941 | .104 | (a) | 63216 | 41.20 | – | 91160 | 1.84 | – | 91589 | (a) | (a) |
| 59947 | .118 | .33 | 63217 | 23.60 | – | 91175 | 1.58 | – | 91590 | 6.07 | – |
| 59955 | .04 | .147 | 63218 | 7.95 | – | 91177 | 6.92 | – | 91591 | (a) | (a) |
| 59963 | .30 | .45 | 63219 | (a) | – | 91179 | 6.95 | – | 91606 | 34.00 | – |

| $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 | 3.47 | – | 97653 | 5.50 | 2.58 | 98426 | 4.47 | (a) |
| 91629 | 6.94 | (a) | 95358 | (a) | – | 97654 | 9.60 | 2.36 | 98427 | 4.35 | – |
| 91636 | 11.90 | – | 95410 | 7.80 | 2.11 | 97655 | 13.00 | 3.32 | 98428 | (a) | – |
| 91641 | 3.22 | (a) | 95455 | 14.30 | 1.24 | 98002 | 2.35 | .95 | 98429 | 3.09 | – |
| 91666 | 1.64 | (a) | 95487 | 4.18 | (a) | 98003 | 1.72 | (a) | 98430 | (a) | – |
| 91722 | 10.40 | (a) | 95505 | 6.69 | 1.74 | 98090 | .231 | – | 98449 | 6.24 | 16.00 |
| 91746 | 5.85 | 4.87 | 95620 | 3.39 | (a) | 98091 | .247 | – | 98482 | 6.69 | 5.31 |
| 91805 | .37 | – | 95625 | 9.80 | 2.94 | 98092 | .76 | – | 98483 | 9.88 | 12.60 |
| 92053 | .90 | .53 | 95630 | (a) | (a) | 98111 | .81 | – | 98502 | 9.46 | 3.13 |
| 92054 | .31 | .238 | 95647 | 3.86 | 5.65 | 98150 | (a) | – | 98555 | 4.41 | – |
| 92055 | 8.66 | .195 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | .99 | – |
| 92101 | 13.50 | 2.32 | 96053 | 2.93 | 3.43 | 98152 | 7.92 | .52 | 98598 | .34 | – |
| 92102 | 8.16 | 2.37 | 96317 | 3.60 | – | 98153 | 8.92 | (a) | 98601 | 11.40 | (a) |
| 92215 | 4.59 | 2.40 | 96408 | 6.75 | 6.92 | 98154 | 10.60 | (a) | 98622 | (a) | – |
| 92338 | 3.13 | 1.21 | 96409 | 6.24 | 8.80 | 98155 | 14.70 | (a) | 98623 | (a) | – |
| 92445 | 6.82 | – | 96410 | 5.47 | 6.94 | 98156 | (a) | (a) | 98624 | 1.78 | – |
| 92446 | 10.30 | 1.82 | 96611 | 2.07 | 1.21 | 98157 | 9.42 | .243 | 98636 | 3.93 | 3.07 |
| 92447 | 9.01 | 1.01 | 96702 | 7.77 | (a) | 98158 | (a) | (a) | 98640 | 196.00 | – |
| 92451 | 3.20 | 2.02 | 96703 | (a) | – | 98159 | 6.31 | (a) | 98658 | 15.20 | – |
| 92453 | 5.70 | – | 96816 | 7.28 | – | 98160 | 13.30 | (a) | 98659 | 2.73 | .45 |
| 92478 | 2.83 | 1.48 | 96872 | 12.70 | (a) | 98161 | 15.00 | (a) | 98677 | 30.80 | 9.52 |
| 92593 | 42.10 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 27.40 | 10.70 |
| 92663 | 1.61 | – | 97002 | (a) | (a) | 98163 | 15.70 | .26 | 98698 | (a) | (a) |
| 94007 | 19.40 | 3.84 | 97003 | (a) | (a) | 98164 | 2.70 | .082 | 98699 | 8.89 | (a) |
| 94099 | 4.41 | – | 97047 | 6.31 | – | 98257 | 2.60 | – | 98705 | 21.50 | – |
| 94225 | 15.50 | – | 97050 | 4.90 | – | 98303 | 29.60 | 5.52 | 98710 | 6.18 | – |
| 94276 | 8.07 | 4.49 | 97111 | 9.32 | – | 98304 | 9.63 | 3.18 | 98751 | 11.60 | – |
| 94304 | 4.09 | (a) | 97220 | .93 | (a) | 98305 | 5.07 | 1.27 | 98805 | 8.07 | 1.01 |
| 94381 | 7.68 | 9.80 | 97221 | (a) | .92 | 98306 | 13.00 | .69 | 98806 | 3.67 | 2.94 |
| 94404 | 7.66 | 3.89 | 97222 | 2.12 | 1.65 | 98307 | 3.05 | .53 | 98810 | 7.14 | – |
| 94444 | (a) | (a) | 97223 | 3.20 | 4.53 | 98308 | 2.01 | .91 | 98813 | 6.90 | 2.08 |
| 94569 | 5.17 | 3.06 | 97308 | 1.74 | – | 98309 | 14.80 | 1.91 | 98820 | 15.40 | 2.40 |
| 94590 | 22.20 | – | 97447 | 5.70 | 4.05 | 98344 | 1.41 | .69 | 98871 | (a) | (a) |
| 94617 | 7.03 | – | 97501 | (a) | – | 98405 | 2.32 | – | 98884 | 4.01 | 1.56 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 25.40 | (a) | 98914 | 1.86 | .67 |
| 95124 | 2.60 | .98 | 97503 | (a) | – | 98414 | 23.20 | (a) | 98949 | 2.60 | .38 |
| 95233 | 5.56 | – | 97504 | (a) | – | 98415 | 3.05 | (a) | 98967 | 6.29 | 5.44 |
| 95305 | 6.05 | – | 97650 | 6.44 | 3.01 | 98423 | 7.26 | (a) | 98993 | 7.53 | 5.27 |
| 95306 | 13.60 | – | 97651 | 16.90 | 3.89 | 98424 | 12.40 | (a) | 99003 | 2.99 | .85 |
| 95310 | 14.40 | 1.24 | 97652 | 14.60 | 2.67 | 98425 | 5.06 | (a) | 99004 | 5.73 | 1.51 |

| \$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 | 2.11 | 8.21 | 99826 | 1.41 | .51 | | | | | | |
| 99081 | (a) | – | 99827 | .76 | .61 | | | | | | |
| 99082 | (a) | – | 99851 | 3.10 | – | | | | | | |
| 99083 | (a) | – | 99917 | 5.03 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 5.65 | – | | | | | | |
| 99085 | (a) | (a) | 99943 | 16.40 | – | | | | | | |
| 99111 | 3.08 | – | 99946 | 12.20 | 3.04 | | | | | | |
| 99160 | (a) | – | 99948 | 9.07 | 23.60 | | | | | | |
| 99163 | 7.34 | .41 | 99952 | 10.50 | 13.70 | | | | | | |
| 99165 | 1.61 | (a) | 99953 | 11.30 | 7.43 | | | | | | |
| 99220 | 4.09 | (a) | 99954 | 8.22 | 13.40 | | | | | | |
| 99221 | (a) | (a) | 99955 | 10.30 | 7.15 | | | | | | |
| 99222 | 7.68 | (a) | 99963 | 1.22 | – | | | | | | |
| 99223 | .45 | (a) | 99969 | 7.43 | 3.34 | | | | | | |
| 99303 | 24.60 | – | 99975 | 9.14 | – | | | | | | |
| 99310 | 6.16 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 18.10 | 1.22 | 99987 | (a) | – | | | | | | |
| 99321 | 17.60 | 1.68 | 99988 | 6.56 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | 1.86 | – | | | | | | | | | |
| 99505 | 6.36 | – | | | | | | | | | |
| 99506 | 7.83 | – | | | | | | | | | |
| 99507 | 6.83 | – | | | | | | | | | |
| 99570 | 3.67 | (a) | | | | | | | | | |
| 99571 | .89 | (a) | | | | | | | | | |
| 99572 | 1.74 | (a) | | | | | | | | | |
| 99573 | 1.66 | (a) | | | | | | | | | |
| 99600 | 2.49 | – | | | | | | | | | |
| 99613 | 15.50 | 1.74 | | | | | | | | | |
| 99614 | 5.56 | – | | | | | | | | | |
| 99620 | .85 | – | | | | | | | | | |
| 99650 | 1.74 | .80 | | | | | | | | | |
| 99709 | 4.29 | (a) | | | | | | | | | |
| 99718 | 2.49 | – | | | | | | | | | |
| 99746 | 4.21 | 2.76 | | | | | | | | | |
| 99760 | .48 | – | | | | | | | | | |
| 99777 | 12.40 | – | | | | | | | | | |
| 99793 | 5.34 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 8.95 | | | | | | | | | |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| \$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 | .123 | .184 | 10205 | .31 | – | 11210 | 4.45 | – | 13207 | (a) | (a) |
| 10015 | 6.80 | – | 10220 | 5.88 | – | 11211 | 23.10 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .199 | .131 | 11212 | 3.50 | – | 13314 | .15 | .017 |
| 10026 | .81 | .023 | 10256 | .73 | .147 | 11213 | 2.85 | – | 13351 | .36 | .045 |
| 10036 | .54 | (a) | 10257 | .137 | .167 | 11214 | 7.02 | – | 13352 | .37 | .038 |
| 10040 | .094 | .28 | 10309 | .202 | .017 | 11222 | .118 | – | 13410 | 1.14 | 2.44 |
| 10042 | .46 | .33 | 10315 | .48 | (a) | 11234 | .35 | .048 | 13411 | (a) | (a) |
| 10052 | 4.70 | – | 10331 | 9.22 | – | 11248 | .038 | .019 | 13412 | .39 | 1.01 |
| 10054 | 4.17 | – | 10332 | 15.90 | – | 11258 | 1.35 | .202 | 13453 | .45 | (a) |
| 10060 | .221 | .06 | 10352 | .65 | .047 | 11259 | 1.45 | .157 | 13454 | .52 | (a) |
| 10065 | .33 | .031 | 10367 | 5.95 | – | 11273 | 17.40 | – | 13455 | .53 | (a) |
| 10066 | .34 | .047 | 10368 | 8.70 | – | 11274 | 16.70 | – | 13461 | (a) | (a) |
| 10070 | .07 | .141 | 10375 | (a) | – | 11288 | 1.65 | .071 | 13506 | 1.15 | .055 |
| 10071 | .40 | .092 | 10378 | 9.33 | – | 12014 | .081 | .041 | 13507 | 1.38 | .128 |
| 10072 | 6.73 | – | 10379 | 4.33 | – | 12356 | 1.48 | .027 | 13590 | .39 | .74 |
| 10073 | .83 | .33 | 10380 | 7.40 | – | 12361 | .13 | .082 | 13621 | .099 | .36 |
| 10075 | 6.19 | .143 | 10381 | 6.41 | – | 12362 | .077 | (a) | 13670 | .073 | .013 |
| 10100 | 1.12 | .051 | 11007 | 2.53 | – | 12373 | .029 | .025 | 13673 | 1.02 | .014 |
| 10101 | .30 | .166 | 11020 | .38 | .126 | 12374 | .77 | .064 | 13715 | .077 | .154 |
| 10105 | 3.24 | – | 11039 | .73 | .077 | 12375 | .38 | .044 | 13716 | .57 | .092 |
| 10107 | 2.55 | .205 | 11052 | 2.52 | – | 12391 | .058 | .091 | 13720 | .58 | .054 |
| 10110 | 23.10 | – | 11101 | (a) | (a) | 12393 | .50 | (a) | 13759 | .221 | .125 |
| 10111 | .154 | .083 | 11120 | (a) | – | 12467 | .208 | (a) | 13930 | .165 | .211 |
| 10113 | .45 | – | 11126 | .078 | .02 | 12509 | .05 | .038 | 14068 | .049 | .015 |
| 10115 | .89 | .067 | 11127 | .39 | .006 | 12510 | .63 | .027 | 14101 | .57 | .042 |
| 10117 | 6.75 | – | 11128 | .53 | .065 | 12583 | .28 | (a) | 14279 | .38 | .071 |
| 10119 | (a) | – | 11138 | 2.30 | – | 12651 | .82 | .49 | 14401 | 1.36 | .107 |
| 10120 | 15.10 | – | 11155 | .27 | – | 12683 | .37 | (a) | 14405 | 1.49 | – |
| 10130 | 4.42 | – | 11160 | (a) | (a) | 12707 | .51 | .65 | 14527 | .32 | .181 |
| 10132 | 3.81 | – | 11167 | .58 | – | 12797 | .107 | .169 | 14655 | .111 | – |
| 10133 | 2.42 | – | 11168 | 3.01 | – | 12805 | .40 | .091 | 14731 | 2.50 | – |
| 10135 | (a) | – | 11201 | 22.10 | – | 12841 | .67 | – | 14732 | .185 | – |
| 10140 | .06 | .021 | 11202 | 6.55 | – | 12927 | .117 | – | 14733 | .77 | – |
| 10141 | .119 | .024 | 11203 | .91 | .54 | 13049 | .067 | .054 | 14734 | .33 | – |
| 10145 | .57 | .011 | 11204 | .39 | 1.36 | 13111 | 1.25 | .097 | 14855 | .175 | .162 |
| 10146 | .50 | .018 | 11205 | (a) | – | 13112 | .11 | .069 | 14913 | .42 | .145 |
| 10150 | .62 | (a) | 11206 | 1.03 | – | 13201 | .72 | .167 | 15060 | (a) | (a) |
| 10151 | 15.60 | – | 11207 | 13.00 | – | 13204 | .82 | 1.40 | 15061 | (a) | (a) |
| 10160 | 2.77 | – | 11208 | 2.22 | – | 13205 | .31 | .43 | 15062 | .157 | (a) |
| 10204 | .28 | – | 11209 | 10.40 | – | 13206 | (a) | (a) | 15063 | .183 | (a) |

**ILLINOIS (12)**      **COMMERCIAL LINES MANUAL**      **CLASSES 15070–43470**
**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 | .199 | – | 16750 | .13 | .031 | 18707 | .012 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .13 | – | 18708 | .143 | .013 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | .95 | (a) | 18833 | .139 | (a) | 41001 | .25 | – |
| 15123 | 2.42 | – | 16820 | .74 | (a) | 18834 | .37 | .113 | 41210 | (a) | – |
| 15124 | .85 | – | 16881 | 2.04 | (a) | 18911 | 1.17 | .019 | 41421 | .22 | – |
| 15188 | .28 | (a) | 16890 | .111 | (a) | 18912 | 2.21 | .03 | 41422 | .117 | – |
| 15223 | .086 | .033 | 16891 | .121 | (a) | 18920 | .57 | .019 | 41510 | 58.90 | – |
| 15224 | .61 | .07 | 16892 | .221 | (a) | 18991 | (a) | – | 41603 | 10.40 | – |
| 15300 | (a) | – | 16900 | 2.68 | .064 | 19007 | .95 | – | 41604 | 5.73 | – |
| 15314 | .27 | (a) | 16901 | 1.72 | .097 | 19051 | 2.09 | – | 41620 | 1.86 | – |
| 15404 | .072 | (a) | 16902 | 1.46 | .07 | 19061 | (a) | – | 41650 | 14.70 | – |
| 15405 | .105 | (a) | 16905 | 2.82 | .064 | 19795 | .38 | (a) | 41664 | 32.10 | – |
| 15406 | .27 | .044 | 16906 | 1.80 | .097 | 19796 | .45 | – | 41665 | 3.76 | – |
| 15488 | .67 | (a) | 16910 | 1.61 | .04 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | .48 | .019 | 16911 | 1.46 | .058 | 40006 | (a) | – | 41667 | 87.70 | – |
| 15600 | 1.20 | .09 | 16915 | 1.65 | .034 | 40010 | (a) | – | 41668 | 82.20 | – |
| 15607 | .26 | – | 16916 | 1.38 | .057 | 40015 | (a) | – | 41669 | .58 | – |
| 15608 | .27 | .008 | 16920 | 3.66 | .078 | 40020 | (a) | – | 41670 | .97 | – |
| 15656 | 7.88 | – | 16921 | 3.34 | .036 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | .64 | – | 16930 | 2.11 | .115 | 40031 | (a) | – | 41673 | (a) | – |
| 15733 | .175 | .038 | 16931 | 2.27 | .049 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .36 | .027 | 16940 | 4.57 | .036 | 40040 | (a) | – | 41677 | .38 | – |
| 15991 | .29 | .058 | 16941 | 1.83 | .076 | 40041 | (a) | – | 41678 | 63.20 | – |
| 15993 | .247 | .036 | 18078 | .14 | .158 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .041 | .034 | 18109 | .49 | .029 | 40045 | 212.00 | – | 41680 | 7.63 | – |
| 16009 | .215 | .079 | 18110 | .39 | .024 | 40046 | 41.90 | – | 41696 | 1.21 | – |
| 16402 | 1.77 | – | 18200 | (a) | – | 40047 | 14.90 | – | 41697 | .84 | – |
| 16403 | 1.12 | .155 | 18205 | .216 | .31 | 40059 | 5.35 | – | 41700 | (a) | – |
| 16404 | 1.41 | – | 18206 | .63 | .088 | 40061 | 2.83 | – | 41715 | 4.85 | – |
| 16471 | .37 | – | 18335 | .46 | .016 | 40063 | 94.90 | – | 41716 | 3.08 | – |
| 16501 | .087 | (a) | 18435 | 1.18 | .067 | 40064 | 27.90 | – | 43007 | (a) | – |
| 16527 | .133 | .36 | 18436 | .96 | .155 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .099 | (a) | 18437 | .65 | (a) | 40067 | (a) | – | 43151 | 15.30 | – |
| 16604 | .167 | .147 | 18438 | 1.25 | (a) | 40069 | (a) | – | 43152 | 18.90 | – |
| 16670 | 3.83 | – | 18501 | 1.09 | .011 | 40072 | (a) | – | 43200 | 58.40 | – |
| 16676 | .37 | .013 | 18506 | .35 | .005 | 40075 | 30.80 | – | 43215 | (a) | – |
| 16694 | .33 | (a) | 18507 | .234 | .008 | 40101 | 20.80 | – | 43421 | 16.00 | – |
| 16705 | .247 | .152 | 18570 | 2.45 | – | 40102 | 18.30 | – | 43422 | 83.90 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 7.51 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .27 | .54 | 40115 | (a) | – | 43470 | 7.05 | – |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | |
| 43517 | (a) | – | 44277 | 50.80 | – | 46004 | 13.90 | – | 47471 | 1.91 | – |
| 43518 | 13.80 | – | 44280 | .38 | – | 46005 | 11.20 | – | 47473 | 2.50 | – |
| 43550 | 57.00 | – | 44311 | 7.10 | – | 46112 | .082 | – | 47474 | 2.79 | – |
| 43551 | 31.70 | – | 44315 | 4.77 | – | 46202 | 2.00 | – | 47475 | 2.20 | – |
| 43626 | 11.00 | – | 44427 | 75.10 | – | 46362 | 221.00 | – | 47476 | 2.20 | – |
| 43628 | 143.00 | – | 44428 | 75.50 | – | 46426 | 32.20 | – | 47477 | 2.94 | – |
| 43629 | 121.00 | – | 44429 | 1.13 | – | 46427 | 43.00 | – | 47478 | 3.08 | – |
| 43754 | (a) | – | 44430 | .79 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 4.03 | – | 44431 | 2.51 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 5.54 | – | 44432 | .80 | – | 46603 | 2.70 | – | 48039 | 41.40 | – |
| 43840 | .069 | – | 44433 | 25.40 | – | 46604 | 3.12 | – | 48177 | (a) | – |
| 43860 | 4.42 | – | 44434 | 48.60 | – | 46606 | 8.31 | – | 48178 | (a) | – |
| 43889 | 1.58 | – | 44435 | 50.30 | – | 46607 | 11.40 | – | 48206 | 29.10 | – |
| 43945 | (a) | – | 44436 | 58.70 | – | 46622 | 16.40 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 48.70 | – | 46671 | (a) | – | 48441 | .122 | – |
| 43990 | (a) | (a) | 44438 | 38.50 | – | 46700 | 117.00 | – | 48557 | 12.20 | – |
| 43991 | (a) | – | 44439 | 74.90 | – | 46773 | (a) | – | 48558 | 10.60 | – |
| 44009 | 2.95 | – | 44440 | 62.00 | – | 46822 | (a) | – | 48600 | 64.40 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 11.80 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 2.08 | (a) |
| 44070 | 3.48 | – | 45190 | 1.57 | – | 46911 | 21.80 | – | 48637 | 9.33 | – |
| 44071 | 3.87 | – | 45191 | 1.12 | – | 46912 | 39.80 | – | 48638 | 4.63 | – |
| 44072 | 2.67 | – | 45192 | 1.31 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 1.83 | – | 45193 | .77 | – | 46914 | (a) | – | 48808 | 2.02 | – |
| 44101 | 1.91 | – | 45210 | .98 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | 1.49 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 223.00 | – |
| 44103 | 1.32 | – | 45225 | (a) | – | 47050 | 1.51 | – | 49005 | .26 | – |
| 44104 | .55 | – | 45334 | 33.60 | – | 47051 | (a) | – | 49111 | 3.08 | – |
| 44105 | (a) | – | 45380 | .205 | (a) | 47052 | (a) | – | 49181 | 13.50 | – |
| 44106 | (a) | – | 45450 | 9.89 | – | 47103 | (a) | – | 49183 | 16.50 | – |
| 44108 | .65 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 34.80 | – |
| 44109 | 1.64 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 31.70 | – |
| 44110 | 1.68 | – | 45539 | (a) | – | 47221 | 129.00 | – | 49239 | .153 | .65 |
| 44111 | 1.03 | – | 45678 | .41 | – | 47253 | (a) | – | 49292 | .99 | – |
| 44112 | .61 | – | 45771 | .31 | .176 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .101 | .074 | 47318 | 8.94 | – | 49333 | 7.25 | – |
| 44193 | (a) | – | 45900 | .137 | .054 | 47367 | .38 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .117 | .047 | 47420 | 1.96 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .132 | – | 47468 | (a) | – | 49617 | .199 | .105 |
| 44276 | 78.30 | – | 45993 | (a) | (a) | 47469 | 2.20 | – | 49618 | .167 | .048 |

**ILLINOIS (12)**      **COMMERCIAL LINES MANUAL**      **CLASSES 49619–53632**
**DIVISION SIX**      **PREM/OPS TERR. 507**
**GENERAL LIABILITY**      **PROD/COPS**
**LOSS COST PAGES**

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507**
**Products/Completed Operations (Prod/COps)**      **(Subline Code 336) Entire State Territory 999**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 49619 | .31 | .075 | 51315 | .099 | .106 | 51809 | .57 | .158 | 52341 | .06 | (a) |
| 49763 | 2.04 | – | 51330 | .129 | .43 | 51833 | .101 | .072 | 52342 | .175 | (a) |
| 49800 | (a) | – | 51333 | .042 | .31 | 51850 | .31 | (a) | 52343 | .107 | (a) |
| 49801 | 113.00 | – | 51340 | .056 | (a) | 51851 | .211 | (a) | 52401 | .33 | (a) |
| 49802 | 10.10 | – | 51350 | .157 | .142 | 51852 | .50 | (a) | 52402 | .031 | (a) |
| 49803 | 17.80 | – | 51351 | .14 | .045 | 51853 | .199 | (a) | 52432 | .154 | (a) |
| 49840 | 1.58 | – | 51352 | .193 | .114 | 51854 | .45 | (a) | 52433 | .141 | 1.20 |
| 49870 | 93.40 | – | 51355 | .131 | .096 | 51855 | .47 | (a) | 52435 | .177 | (a) |
| 49890 | (a) | – | 51356 | .141 | .69 | 51856 | .26 | (a) | 52438 | .128 | (a) |
| 49891 | (a) | – | 51357 | .141 | .53 | 51857 | .44 | (a) | 52440 | .201 | (a) |
| 49902 | (a) | – | 51358 | .34 | .149 | 51869 | .153 | .14 | 52467 | .186 | (a) |
| 49903 | (a) | – | 51359 | .30 | .84 | 51877 | .86 | .22 | 52469 | .065 | .109 |
| 50010 | .33 | .58 | 51370 | .67 | 5.00 | 51889 | .142 | .014 | 52505 | .32 | .203 |
| 50015 | .217 | (a) | 51380 | .067 | .05 | 51896 | .066 | .02 | 52547 | .29 | .088 |
| 50017 | .165 | (a) | 51400 | .30 | (a) | 51900 | .076 | .093 | 52581 | 1.58 | 3.68 |
| 50045 | .38 | (a) | 51401 | .44 | (a) | 51909 | .28 | .057 | 52619 | .111 | (a) |
| 50047 | .042 | (a) | 51500 | .127 | .109 | 51919 | .143 | (a) | 52660 | .136 | – |
| 51001 | .072 | .46 | 51516 | .115 | – | 51926 | .146 | .04 | 52744 | .39 | .094 |
| 51005 | .015 | (a) | 51517 | .13 | – | 51927 | .079 | .115 | 52767 | .26 | (a) |
| 51116 | .183 | .57 | 51550 | .156 | .36 | 51934 | .16 | .142 | 52876 | (a) | (a) |
| 51201 | .057 | (a) | 51551 | .054 | .92 | 51941 | .145 | .039 | 52911 | .088 | .52 |
| 51205 | .174 | .083 | 51552 | .094 | .159 | 51942 | .232 | – | 52967 | .033 | .064 |
| 51206 | .027 | .45 | 51553 | .168 | (a) | 51956 | .63 | .246 | 53001 | .32 | .33 |
| 51210 | .127 | (a) | 51554 | .016 | (a) | 51957 | .55 | .40 | 53077 | .156 | .197 |
| 51211 | (a) | (a) | 51575 | .042 | .02 | 51958 | .49 | .39 | 53095 | .107 | (a) |
| 51220 | .43 | 2.58 | 51576 | .30 | .075 | 51959 | .50 | (a) | 53096 | .149 | (a) |
| 51221 | .242 | 1.94 | 51600 | .205 | .198 | 51960 | .066 | .36 | 53121 | .42 | .46 |
| 51222 | .29 | 3.12 | 51613 | .135 | .138 | 51970 | .29 | .25 | 53147 | .044 | (a) |
| 51224 | .31 | 1.33 | 51625 | .066 | (a) | 51982 | .085 | .085 | 53229 | .248 | (a) |
| 51230 | .052 | .79 | 51666 | .067 | .103 | 51985 | .107 | – | 53271 | .08 | (a) |
| 51240 | .69 | .182 | 51702 | .199 | (a) | 51986 | .33 | .107 | 53333 | .244 | .213 |
| 51241 | 2.04 | .30 | 51703 | .083 | (a) | 51999 | .141 | .46 | 53374 | .102 | .38 |
| 51250 | .33 | (a) | 51734 | .155 | .31 | 52002 | .123 | .118 | 53375 | .054 | .25 |
| 51251 | .059 | (a) | 51741 | .36 | .25 | 52075 | .246 | .25 | 53376 | .087 | .187 |
| 51252 | .207 | .101 | 51752 | .30 | .159 | 52076 | .30 | (a) | 53377 | .089 | .211 |
| 51253 | .176 | (a) | 51767 | .019 | .009 | 52109 | .031 | (a) | 53403 | .056 | (a) |
| 51254 | .055 | .045 | 51777 | .068 | .076 | 52134 | .41 | .70 | 53425 | .23 | (a) |
| 51255 | .85 | (a) | 51790 | .113 | (a) | 52137 | .097 | (a) | 53565 | .066 | .124 |
| 51300 | .093 | .173 | 51796 | .13 | (a) | 52150 | .76 | (a) | 53631 | .049 | .022 |
| 51305 | .093 | 1.03 | 51808 | .46 | .73 | 52315 | .088 | .24 | 53632 | .056 | .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 | .052 | (a) | 56170 | .226 | (a) | 57401 | .103 | .098 | 58503 | .123 | .061 |
| 53732 | .35 | .46 | 56171 | .111 | (a) | 57403 | .138 | .036 | 58532 | .159 | (a) |
| 53733 | .229 | .26 | 56202 | .118 | .10 | 57410 | .05 | .13 | 58559 | .032 | (a) |
| 53734 | .69 | – | 56390 | .206 | .63 | 57411 | .056 | (a) | 58560 | .078 | (a) |
| 53803 | .55 | (a) | 56391 | .177 | .32 | 57572 | .029 | .094 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .29 | .125 | 57600 | .087 | .033 | 58575 | .101 | .123 |
| 53902 | (a) | (a) | 56488 | .113 | .034 | 57611 | .121 | .064 | 58627 | .32 | .016 |
| 53903 | (a) | (a) | 56567 | .234 | (a) | 57625 | .76 | (a) | 58663 | .52 | 1.59 |
| 53904 | (a) | (a) | 56650 | .71 | (a) | 57651 | .093 | .043 | 58682 | .29 | (a) |
| 53905 | (a) | (a) | 56651 | .39 | (a) | 57690 | .157 | .51 | 58713 | .043 | (a) |
| 53907 | .155 | .111 | 56652 | .28 | (a) | 57716 | .074 | .087 | 58737 | .209 | .74 |
| 53951 | (a) | (a) | 56653 | .27 | (a) | 57725 | .163 | .091 | 58756 | .097 | (a) |
| 53952 | (a) | (a) | 56654 | .137 | (a) | 57726 | .127 | .019 | 58757 | .70 | (a) |
| 53953 | (a) | (a) | 56690 | .058 | .36 | 57798 | .047 | (a) | 58759 | .087 | (a) |
| 54012 | .069 | – | 56699 | .131 | .051 | 57800 | .176 | (a) | 58802 | .099 | .45 |
| 54077 | .212 | .37 | 56758 | .111 | .155 | 57808 | .062 | (a) | 58813 | .238 | (a) |
| 54444 | (a) | (a) | 56759 | .114 | .093 | 57809 | .064 | (a) | 58822 | .27 | (a) |
| 55010 | .64 | 1.10 | 56760 | .164 | .106 | 57810 | .062 | .109 | 58837 | .48 | .165 |
| 55011 | .173 | 1.26 | 56805 | .215 | (a) | 57871 | .074 | .116 | 58840 | .143 | .111 |
| 55012 | .206 | 1.17 | 56806 | .152 | (a) | 57913 | .227 | .31 | 58873 | .228 | .03 |
| 55013 | .207 | .99 | 56807 | .151 | (a) | 57997 | .153 | – | 58903 | .062 | (a) |
| 55014 | (a) | (a) | 56808 | .198 | (a) | 57998 | .101 | .059 | 58904 | .048 | .131 |
| 55214 | .167 | .089 | 56900 | .19 | (a) | 57999 | .103 | .071 | 58922 | .38 | .187 |
| 55371 | .26 | .13 | 56910 | .095 | (a) | 58009 | .103 | (a) | 59005 | .118 | .096 |
| 55410 | (a) | (a) | 56911 | .201 | (a) | 58010 | .234 | (a) | 59057 | .87 | (a) |
| 55426 | .25 | (a) | 56912 | .163 | .084 | 58020 | .149 | (a) | 59058 | .57 | (a) |
| 55597 | .042 | 1.78 | 56913 | .133 | (a) | 58056 | .28 | (a) | 59188 | .29 | .056 |
| 55647 | .084 | .056 | 56915 | .79 | (a) | 58057 | .176 | (a) | 59189 | .40 | .30 |
| 55648 | .038 | (a) | 56916 | .71 | .187 | 58058 | .158 | (a) | 59223 | .236 | .077 |
| 55649 | .045 | (a) | 56917 | .205 | (a) | 58095 | .222 | 1.83 | 59257 | .032 | .015 |
| 55715 | .33 | .234 | 56918 | .099 | (a) | 58096 | .30 | 1.04 | 59306 | .20 | (a) |
| 55716 | .48 | .52 | 56919 | .25 | (a) | 58301 | .079 | .082 | 59378 | .153 | .152 |
| 55717 | .33 | (a) | 56920 | .23 | (a) | 58302 | .08 | .055 | 59481 | .54 | .088 |
| 55718 | .32 | (a) | 56980 | .164 | (a) | 58397 | .46 | .83 | 59482 | .31 | (a) |
| 55802 | .068 | .009 | 57001 | .056 | .024 | 58408 | .09 | – | 59537 | .165 | .168 |
| 55918 | .19 | 3.19 | 57002 | .036 | .11 | 58409 | .115 | – | 59601 | .202 | 2.31 |
| 55919 | .026 | 3.64 | 57090 | .37 | .63 | 58456 | .061 | – | 59647 | .137 | .176 |
| 56040 | .018 | .04 | 57146 | .234 | .67 | 58457 | .089 | – | 59660 | .37 | 1.14 |
| 56041 | .118 | (a) | 57202 | .146 | (a) | 58458 | .115 | – | 59661 | .182 | (a) |
| 56042 | .149 | (a) | 57257 | .181 | .036 | 58459 | .138 | – | 59693 | .031 | – |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| \$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 59695 | (a) | (a) | 59964 | .92 | .061 | 63220 | (a) | – | 91190 | 4.17 | (a) |
| 59701 | .015 | .244 | 59970 | .141 | .182 | 64074 | 11.10 | – | 91200 | 1.79 | – |
| 59713 | .33 | .33 | 59973 | .25 | (a) | 64075 | 7.83 | – | 91210 | (a) | – |
| 59722 | .172 | .032 | 59975 | .197 | .243 | 64500 | (a) | – | 91235 | 4.38 | 3.07 |
| 59723 | .065 | .038 | 59977 | .113 | (a) | 65007 | 34.30 | – | 91250 | 6.59 | (a) |
| 59724 | .099 | .022 | 59984 | .07 | .055 | 66122 | 14.80 | – | 91265 | 38.20 | 3.25 |
| 59725 | .124 | .104 | 59985 | .27 | (a) | 66123 | 8.11 | – | 91266 | 20.30 | .54 |
| 59726 | .09 | .024 | 59986 | .208 | (a) | 66309 | 23.70 | – | 91280 | (a) | 1.66 |
| 59738 | .29 | .066 | 59988 | .05 | .06 | 66561 | 54.90 | – | 91302 | 20.50 | (a) |
| 59750 | .123 | .24 | 59989 | .036 | .045 | 67017 | 50.90 | – | 91315 | 6.20 | – |
| 59751 | .044 | (a) | 60010 | 24.10 | – | 67508 | 17.60 | – | 91324 | 13.80 | (a) |
| 59773 | .017 | .028 | 60011 | 27.70 | – | 67509 | 12.90 | – | 91325 | (a) | (a) |
| 59774 | .014 | .152 | 60012 | 45.60 | – | 67510 | 7.19 | – | 91340 | 9.01 | 8.10 |
| 59775 | .018 | .189 | 60013 | 39.10 | – | 67511 | 7.78 | – | 91341 | 8.87 | 2.79 |
| 59781 | .107 | .076 | 60015 | 29.20 | – | 67512 | 33.30 | – | 91342 | 8.27 | 2.99 |
| 59782 | .159 | .49 | 60016 | 32.80 | – | 67513 | 21.10 | – | 91343 | 1.96 | 1.36 |
| 59783 | .155 | (a) | 60035 | 38.70 | – | 67634 | 44.10 | – | 91405 | 10.50 | – |
| 59784 | .119 | (a) | 61000 | 23.90 | – | 67635 | 31.20 | – | 91436 | 10.10 | 1.58 |
| 59790 | .222 | (a) | 61212 | 20.80 | – | 68001 | 95.20 | – | 91481 | 36.70 | – |
| 59798 | .40 | .46 | 61216 | 23.10 | – | 68439 | 122.00 | – | 91507 | 5.40 | 2.86 |
| 59806 | .29 | (a) | 61217 | 21.00 | – | 68500 | 5.31 | – | 91523 | 83.30 | – |
| 59867 | .25 | (a) | 61218 | 14.30 | – | 68604 | 2.29 | – | 91547 | .47 | – |
| 59886 | .034 | .112 | 61223 | 96.90 | – | 68606 | 8.94 | – | 91551 | 2.93 | .62 |
| 59889 | .057 | .153 | 61224 | 34.30 | – | 68607 | 7.07 | – | 91555 | 2.64 | .91 |
| 59892 | .155 | (a) | 61225 | 47.60 | – | 68702 | 5.82 | – | 91560 | 11.20 | 3.52 |
| 59904 | .105 | .066 | 61226 | 75.90 | – | 68703 | 4.36 | – | 91562 | 6.54 | – |
| 59905 | .156 | .13 | 61227 | 69.40 | – | 68706 | 18.70 | – | 91577 | 23.40 | 2.24 |
| 59914 | .92 | .62 | 62000 | 15.80 | – | 68707 | 18.50 | – | 91580 | 14.70 | – |
| 59915 | .35 | .78 | 62001 | 11.80 | – | 90089 | 8.50 | – | 91581 | (a) | (a) |
| 59917 | .064 | .165 | 62002 | 5.40 | – | 91111 | 5.64 | 5.70 | 91582 | (a) | (a) |
| 59923 | .023 | .005 | 62003 | 17.00 | – | 91125 | 5.12 | 1.84 | 91583 | (a) | (a) |
| 59925 | .31 | 1.09 | 63010 | 43.40 | – | 91127 | 3.79 | .90 | 91584 | (a) | (a) |
| 59926 | .26 | .42 | 63011 | 54.30 | – | 91130 | 3.13 | – | 91585 | (a) | (a) |
| 59927 | .175 | 1.56 | 63012 | 77.20 | – | 91135 | .87 | (a) | 91586 | (a) | (a) |
| 59931 | .41 | .59 | 63013 | 73.10 | – | 91150 | 3.59 | 5.35 | 91587 | (a) | (a) |
| 59932 | .44 | .93 | 63215 | 56.30 | – | 91155 | 7.95 | 29.80 | 91588 | (a) | (a) |
| 59941 | .139 | (a) | 63216 | 39.10 | – | 91160 | 2.06 | – | 91589 | (a) | (a) |
| 59947 | .105 | .33 | 63217 | 42.60 | – | 91175 | 1.77 | – | 91590 | 6.79 | – |
| 59955 | .053 | .147 | 63218 | 14.30 | – | 91177 | 7.74 | – | 91591 | (a) | (a) |
| 59963 | .39 | .45 | 63219 | (a) | – | 91179 | 7.77 | – | 91606 | 30.60 | – |

**CLASSES 91618–99004**      **COMMERCIAL LINES MANUAL**      **ILLINOIS (12)**
**PREM/OPS TERR. 507**      **DIVISION SIX**
**PROD/COPS**      **GENERAL LIABILITY**
**LOSS COST PAGES**

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507**
**Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999**

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 91618 | (a) | (a) | 95357 | 3.13 | – | 97653 | 6.16 | 2.58 | 98426 | 4.99 | (a) |
| 91629 | 6.26 | (a) | 95358 | (a) | – | 97654 | 10.80 | 2.36 | 98427 | 4.86 | – |
| 91636 | 10.80 | – | 95410 | 8.71 | 2.11 | 97655 | 11.80 | 3.32 | 98428 | (a) | – |
| 91641 | 2.90 | (a) | 95455 | 12.90 | 1.24 | 98002 | 2.12 | .95 | 98429 | 2.80 | – |
| 91666 | 1.83 | (a) | 95487 | 4.67 | (a) | 98003 | 1.93 | (a) | 98430 | (a) | – |
| 91722 | 9.40 | (a) | 95505 | 6.04 | 1.74 | 98090 | .26 | – | 98449 | 6.98 | 16.00 |
| 91746 | 6.54 | 4.87 | 95620 | 3.79 | (a) | 98091 | .28 | – | 98482 | 7.48 | 5.31 |
| 91805 | .41 | – | 95625 | 9.76 | 2.94 | 98092 | .85 | – | 98483 | 11.10 | 12.60 |
| 92053 | 1.01 | .53 | 95630 | (a) | (a) | 98111 | 1.11 | – | 98502 | 10.60 | 3.13 |
| 92054 | .35 | .238 | 95647 | 5.27 | 5.65 | 98150 | (a) | – | 98555 | 4.93 | – |
| 92055 | 9.69 | .195 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.11 | – |
| 92101 | 15.10 | 2.32 | 96053 | 4.00 | 3.43 | 98152 | 7.16 | .52 | 98598 | .38 | – |
| 92102 | 9.13 | 2.37 | 96317 | 3.24 | – | 98153 | 8.05 | (a) | 98601 | 12.60 | (a) |
| 92215 | 6.27 | 2.40 | 96408 | 7.55 | 6.92 | 98154 | 9.50 | (a) | 98622 | (a) | – |
| 92338 | 3.51 | 1.21 | 96409 | 6.98 | 8.80 | 98155 | 13.30 | (a) | 98623 | (a) | – |
| 92445 | 6.16 | – | 96410 | 6.13 | 6.94 | 98156 | (a) | (a) | 98624 | 1.99 | – |
| 92446 | 11.60 | 1.82 | 96611 | 2.06 | 1.21 | 98157 | 8.51 | .243 | 98636 | 5.37 | 3.07 |
| 92447 | 10.10 | 1.01 | 96702 | 8.68 | (a) | 98158 | (a) | (a) | 98640 | 218.00 | – |
| 92451 | 4.38 | 2.02 | 96703 | (a) | – | 98159 | 5.70 | (a) | 98658 | 13.70 | – |
| 92453 | 6.38 | – | 96816 | 8.15 | – | 98160 | 12.10 | (a) | 98659 | 2.46 | .45 |
| 92478 | 3.16 | 1.48 | 96872 | 11.60 | (a) | 98161 | 13.50 | (a) | 98677 | 34.40 | 9.52 |
| 92593 | 57.40 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 30.50 | 10.70 |
| 92663 | 1.45 | – | 97002 | (a) | (a) | 98163 | 14.20 | .26 | 98698 | (a) | (a) |
| 94007 | 21.60 | 3.84 | 97003 | (a) | (a) | 98164 | 3.69 | .082 | 98699 | 9.98 | (a) |
| 94099 | 4.93 | – | 97047 | 6.28 | – | 98257 | 2.90 | – | 98705 | 19.50 | – |
| 94225 | 17.30 | – | 97050 | 4.88 | – | 98303 | 26.80 | 5.52 | 98710 | 6.92 | – |
| 94276 | 9.03 | 4.49 | 97111 | 10.40 | – | 98304 | 10.80 | 3.18 | 98751 | 10.40 | – |
| 94304 | 5.58 | (a) | 97220 | .84 | (a) | 98305 | 5.05 | 1.27 | 98805 | 9.03 | 1.01 |
| 94381 | 10.50 | 9.80 | 97221 | (a) | .92 | 98306 | 12.90 | .69 | 98806 | 5.01 | 2.94 |
| 94404 | 8.56 | 3.89 | 97222 | 2.89 | 1.65 | 98307 | 3.41 | .53 | 98810 | 7.11 | – |
| 94444 | (a) | (a) | 97223 | 4.38 | 4.53 | 98308 | 2.24 | .91 | 98813 | 6.87 | 2.08 |
| 94569 | 5.78 | 3.06 | 97308 | 1.57 | – | 98309 | 13.40 | 1.91 | 98820 | 17.30 | 2.40 |
| 94590 | 24.90 | – | 97447 | 5.15 | 4.05 | 98344 | 1.40 | .69 | 98871 | (a) | (a) |
| 94617 | 7.86 | – | 97501 | (a) | – | 98405 | 2.31 | – | 98884 | 4.49 | 1.56 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 28.40 | (a) | 98914 | 1.68 | .67 |
| 95124 | 2.90 | .98 | 97503 | (a) | – | 98414 | 26.00 | (a) | 98949 | 2.35 | .38 |
| 95233 | 6.22 | – | 97504 | (a) | – | 98415 | 3.41 | (a) | 98967 | 7.04 | 5.44 |
| 95305 | 6.76 | – | 97650 | 7.20 | 3.01 | 98423 | 8.11 | (a) | 98993 | 10.30 | 5.27 |
| 95306 | 12.40 | – | 97651 | 15.20 | 3.89 | 98424 | 13.70 | (a) | 99003 | 3.35 | .85 |
| 95310 | 16.10 | 1.24 | 97652 | 13.20 | 2.67 | 98425 | 5.65 | (a) | 99004 | 5.71 | 1.51 |

| 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 | 2.37 | 8.21 | 99826 | 1.40 | .51 | | | | | | |
| 99081 | (a) | – | 99827 | .85 | .61 | | | | | | |
| 99082 | (a) | – | 99851 | 3.48 | – | | | | | | |
| 99083 | (a) | – | 99917 | 5.62 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 6.31 | – | | | | | | |
| 99085 | (a) | (a) | 99943 | 18.30 | – | | | | | | |
| 99111 | 3.44 | – | 99946 | 13.60 | 3.04 | | | | | | |
| 99160 | (a) | – | 99948 | 12.40 | 23.60 | | | | | | |
| 99163 | 8.21 | .41 | 99952 | 10.40 | 13.70 | | | | | | |
| 99165 | 1.80 | (a) | 99953 | 11.30 | 7.43 | | | | | | |
| 99220 | 3.70 | (a) | 99954 | 8.19 | 13.40 | | | | | | |
| 99221 | (a) | (a) | 99955 | 10.30 | 7.15 | | | | | | |
| 99222 | 6.94 | (a) | 99963 | 1.35 | – | | | | | | |
| 99223 | .50 | (a) | 99969 | 6.71 | 3.34 | | | | | | |
| 99303 | 27.60 | – | 99975 | 9.10 | – | | | | | | |
| 99310 | 6.89 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 20.30 | 1.22 | 99987 | (a) | – | | | | | | |
| 99321 | 19.70 | 1.68 | 99988 | 5.93 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | 1.68 | – | | | | | | | | | |
| 99505 | 8.69 | – | | | | | | | | | |
| 99506 | 10.70 | – | | | | | | | | | |
| 99507 | 9.33 | – | | | | | | | | | |
| 99570 | 5.01 | (a) | | | | | | | | | |
| 99571 | 1.22 | (a) | | | | | | | | | |
| 99572 | 2.37 | (a) | | | | | | | | | |
| 99573 | 2.26 | (a) | | | | | | | | | |
| 99600 | 2.48 | – | | | | | | | | | |
| 99613 | 17.40 | 1.74 | | | | | | | | | |
| 99614 | 5.54 | – | | | | | | | | | |
| 99620 | .95 | – | | | | | | | | | |
| 99650 | 2.37 | .80 | | | | | | | | | |
| 99709 | 5.85 | (a) | | | | | | | | | |
| 99718 | 2.78 | – | | | | | | | | | |
| 99746 | 4.70 | 2.76 | | | | | | | | | |
| 99760 | .53 | – | | | | | | | | | |
| 99777 | 12.40 | – | | | | | | | | | |
| 99793 | 5.97 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 8.95 | | | | | | | | | |

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507**
**Products/Completed Operations (Prod/COps)        (Subline Code 336) Entire State Territory 999**

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
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 | .103 | .184 | 10205 | .223 | – | 11210 | 2.51 | – | 13207 | (a) | (a) |
| 10015 | 5.66 | – | 10220 | 4.19 | – | 11211 | 13.00 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .26 | .131 | 11212 | 1.97 | – | 13314 | .107 | .017 |
| 10026 | .58 | .023 | 10256 | .95 | .147 | 11213 | 1.61 | – | 13351 | .26 | .045 |
| 10036 | .70 | (a) | 10257 | .179 | .167 | 11214 | 3.96 | – | 13352 | .26 | .038 |
| 10040 | .078 | .28 | 10309 | .144 | .017 | 11222 | .067 | – | 13410 | 1.50 | 2.44 |
| 10042 | .33 | .33 | 10315 | .34 | (a) | 11234 | .25 | .048 | 13411 | (a) | (a) |
| 10052 | 3.91 | – | 10331 | 7.67 | – | 11248 | .049 | .019 | 13412 | .50 | 1.01 |
| 10054 | 3.47 | – | 10332 | 13.20 | – | 11258 | .65 | .202 | 13453 | .58 | (a) |
| 10060 | .158 | .06 | 10352 | .32 | .047 | 11259 | .70 | .157 | 13454 | .68 | (a) |
| 10065 | .237 | .031 | 10367 | 3.36 | – | 11273 | 12.40 | – | 13455 | .69 | (a) |
| 10066 | .241 | .047 | 10368 | 4.91 | – | 11274 | 11.90 | – | 13461 | (a) | (a) |
| 10070 | .059 | .141 | 10375 | (a) | – | 11288 | .80 | .071 | 13506 | .82 | .055 |
| 10071 | .28 | .092 | 10378 | 7.77 | – | 12014 | .107 | .041 | 13507 | .98 | .128 |
| 10072 | 3.80 | – | 10379 | 3.61 | – | 12356 | 1.05 | .027 | 13590 | .52 | .74 |
| 10073 | 1.09 | .33 | 10380 | 6.16 | – | 12361 | .06 | .082 | 13621 | .13 | .36 |
| 10075 | 8.11 | .143 | 10381 | 5.33 | – | 12362 | .065 | (a) | 13670 | .034 | .013 |
| 10100 | .54 | .051 | 11007 | 1.43 | – | 12373 | .025 | .025 | 13673 | .50 | .014 |
| 10101 | .213 | .166 | 11020 | .27 | .126 | 12374 | .55 | .064 | 13715 | .065 | .154 |
| 10105 | 2.31 | – | 11039 | .95 | .077 | 12375 | .27 | .044 | 13716 | .40 | .092 |
| 10107 | 3.34 | .205 | 11052 | 2.00 | – | 12391 | .048 | .091 | 13720 | .28 | .054 |
| 10110 | 19.30 | – | 11101 | (a) | (a) | 12393 | .36 | (a) | 13759 | .158 | .125 |
| 10111 | .128 | .083 | 11120 | (a) | – | 12467 | .148 | (a) | 13930 | .137 | .211 |
| 10113 | .32 | – | 11126 | .056 | .02 | 12509 | .065 | .038 | 14068 | .035 | .015 |
| 10115 | .64 | .067 | 11127 | .33 | .006 | 12510 | .82 | .027 | 14101 | .41 | .042 |
| 10117 | 5.62 | – | 11128 | .44 | .065 | 12583 | .37 | (a) | 14279 | .50 | .071 |
| 10119 | (a) | – | 11138 | 1.92 | – | 12651 | 1.07 | .49 | 14401 | .66 | .107 |
| 10120 | 12.60 | – | 11155 | .19 | – | 12683 | .49 | (a) | 14405 | .84 | – |
| 10130 | 3.15 | – | 11160 | (a) | (a) | 12707 | .42 | .65 | 14527 | .26 | .181 |
| 10132 | 2.71 | – | 11167 | .46 | – | 12797 | .089 | .169 | 14655 | .079 | – |
| 10133 | 1.92 | – | 11168 | 2.39 | – | 12805 | .29 | .091 | 14731 | 1.98 | – |
| 10135 | (a) | – | 11201 | 12.50 | – | 12841 | .48 | – | 14732 | .147 | – |
| 10140 | .028 | .021 | 11202 | 3.69 | – | 12927 | .083 | – | 14733 | .55 | – |
| 10141 | .055 | .024 | 11203 | .76 | .54 | 13049 | .031 | .054 | 14734 | .237 | – |
| 10145 | .27 | .011 | 11204 | .28 | 1.36 | 13111 | .61 | .097 | 14855 | .229 | .162 |
| 10146 | .242 | .018 | 11205 | (a) | – | 13112 | .051 | .069 | 14913 | .30 | .145 |
| 10150 | .44 | (a) | 11206 | .58 | – | 13201 | .94 | .167 | 15060 | (a) | (a) |
| 10151 | 11.10 | – | 11207 | 7.32 | – | 13204 | 1.07 | 1.40 | 15061 | (a) | (a) |
| 10160 | 1.98 | – | 11208 | 1.25 | – | 13205 | .41 | .43 | 15062 | .205 | (a) |
| 10204 | .199 | – | 11209 | 5.89 | – | 13206 | (a) | (a) | 15063 | .239 | (a) |

**ILLINOIS (12)**        **COMMERCIAL LINES MANUAL**        **CLASSES 15070–43470**
**DIVISION SIX**        **PREM/OPS TERR. 508**
**GENERAL LIABILITY**        **PROD/COPS**
**LOSS COST PAGES**

| Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 15070 | .112 | – | 16750 | .093 | .031 | 18707 | .01 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .093 | – | 18708 | .102 | .013 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.24 | (a) | 18833 | .115 | (a) | 41001 | .211 | – |
| 15123 | 1.92 | – | 16820 | .96 | (a) | 18834 | .26 | .113 | 41210 | (a) | – |
| 15124 | .67 | – | 16881 | 1.45 | (a) | 18911 | .83 | .019 | 41421 | .32 | – |
| 15188 | .36 | (a) | 16890 | .146 | (a) | 18912 | 1.57 | .03 | 41422 | .168 | – |
| 15223 | .04 | .033 | 16891 | .159 | (a) | 18920 | .41 | .019 | 41510 | 42.00 | – |
| 15224 | .29 | .07 | 16892 | .29 | (a) | 18991 | (a) | – | 41603 | 14.90 | – |
| 15300 | (a) | – | 16900 | 1.62 | .064 | 19007 | .75 | – | 41604 | 8.21 | – |
| 15314 | .19 | (a) | 16901 | 1.04 | .097 | 19051 | 1.66 | – | 41620 | 1.05 | – |
| 15404 | .094 | (a) | 16902 | .88 | .07 | 19061 | (a) | – | 41650 | 21.00 | – |
| 15405 | .138 | (a) | 16905 | 1.71 | .064 | 19795 | .27 | (a) | 41664 | 26.70 | – |
| 15406 | .35 | .044 | 16906 | 1.09 | .097 | 19796 | .32 | – | 41665 | 3.13 | – |
| 15488 | .88 | (a) | 16910 | .97 | .04 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | .34 | .019 | 16911 | .88 | .058 | 40006 | (a) | – | 41667 | 73.00 | – |
| 15600 | .85 | .09 | 16915 | 1.00 | .034 | 40010 | (a) | – | 41668 | 68.40 | – |
| 15607 | .147 | – | 16916 | .83 | .057 | 40015 | (a) | – | 41669 | .48 | – |
| 15608 | .19 | .008 | 16920 | 2.21 | .078 | 40020 | (a) | – | 41670 | .81 | – |
| 15656 | 5.62 | – | 16921 | 2.02 | .036 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | .36 | – | 16930 | 1.27 | .115 | 40031 | (a) | – | 41673 | (a) | – |
| 15733 | .229 | .038 | 16931 | 1.37 | .049 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .26 | .027 | 16940 | 2.76 | .036 | 40040 | (a) | – | 41677 | .213 | – |
| 15991 | .209 | .058 | 16941 | 1.11 | .076 | 40041 | (a) | – | 41678 | 50.10 | – |
| 15993 | .176 | .036 | 18078 | .117 | .158 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .034 | .034 | 18109 | .35 | .029 | 40045 | 176.00 | – | 41680 | 10.90 | – |
| 16009 | .28 | .079 | 18110 | .28 | .024 | 40046 | 34.90 | – | 41696 | .68 | – |
| 16402 | 1.26 | – | 18200 | (a) | – | 40047 | 12.40 | – | 41697 | .48 | – |
| 16403 | .80 | .155 | 18205 | .18 | .31 | 40059 | 4.45 | – | 41700 | (a) | – |
| 16404 | 1.01 | – | 18206 | .45 | .088 | 40061 | 2.36 | – | 41715 | 6.95 | – |
| 16471 | .208 | – | 18335 | .32 | .016 | 40063 | 79.00 | – | 41716 | 4.42 | – |
| 16501 | .072 | (a) | 18435 | .57 | .067 | 40064 | 23.20 | – | 43007 | (a) | – |
| 16527 | .111 | .36 | 18436 | .46 | .155 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .13 | (a) | 18437 | .46 | (a) | 40067 | (a) | – | 43151 | 6.21 | – |
| 16604 | .218 | .147 | 18438 | .89 | (a) | 40069 | (a) | – | 43152 | 15.00 | – |
| 16670 | 3.19 | – | 18501 | .53 | .011 | 40072 | (a) | – | 43200 | 23.60 | – |
| 16676 | .26 | .013 | 18506 | .46 | .005 | 40075 | 12.50 | – | 43215 | (a) | – |
| 16694 | .43 | (a) | 18507 | .167 | .008 | 40101 | 24.70 | – | 43421 | 6.48 | – |
| 16705 | .206 | .152 | 18570 | 1.74 | – | 40102 | 21.80 | – | 43422 | 34.00 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 6.26 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .35 | .54 | 40115 | (a) | – | 43470 | 3.98 | – |

Table header: **$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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** <br> Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 <br> Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | |
| 43517 | (a) | – | 44277 | 20.60 | – | 46004 | 20.00 | – | 47471 | 2.74 | – |
| 43518 | 11.50 | – | 44280 | .213 | – | 46005 | 16.00 | – | 47473 | 3.58 | – |
| 43550 | 23.10 | – | 44311 | 5.91 | – | 46112 | .097 | – | 47474 | 4.00 | – |
| 43551 | 12.80 | – | 44315 | 3.97 | – | 46202 | 1.52 | – | 47475 | 3.16 | – |
| 43626 | 9.15 | – | 44427 | 89.30 | – | 46362 | 175.00 | – | 47476 | 3.16 | – |
| 43628 | 119.00 | – | 44428 | 89.80 | – | 46426 | 25.50 | – | 47477 | 4.21 | – |
| 43629 | 101.00 | – | 44429 | 1.35 | – | 46427 | 34.10 | – | 47478 | 4.42 | – |
| 43754 | (a) | – | 44430 | .94 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 3.36 | – | 44431 | 2.99 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 3.13 | – | 44432 | .95 | – | 46603 | 2.14 | – | 48039 | 16.80 | – |
| 43840 | .039 | – | 44433 | 30.20 | – | 46604 | 2.47 | – | 48177 | (a) | – |
| 43860 | 2.49 | – | 44434 | 57.70 | – | 46606 | 6.59 | – | 48178 | (a) | – |
| 43889 | .89 | – | 44435 | 59.80 | – | 46607 | 9.07 | – | 48206 | 24.20 | – |
| 43945 | (a) | – | 44436 | 69.80 | – | 46622 | 9.25 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 57.90 | – | 46671 | (a) | – | 48441 | .102 | – |
| 43990 | (a) | (a) | 44438 | 45.70 | – | 46700 | 47.50 | – | 48557 | 10.20 | – |
| 43991 | (a) | – | 44439 | 89.00 | – | 46773 | (a) | – | 48558 | 8.85 | – |
| 44009 | 2.34 | – | 44440 | 73.70 | – | 46822 | (a) | – | 48600 | 51.10 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 9.79 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | .92 | (a) |
| 44070 | 2.90 | – | 45190 | 1.20 | – | 46911 | 18.10 | – | 48637 | 7.77 | – |
| 44071 | 3.22 | – | 45191 | .85 | – | 46912 | 33.20 | – | 48638 | 3.86 | – |
| 44072 | 2.23 | – | 45192 | .99 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 1.23 | – | 45193 | .59 | – | 46914 | (a) | – | 48808 | 1.44 | – |
| 44101 | 1.28 | – | 45210 | .74 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | 1.00 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 186.00 | – |
| 44103 | .88 | – | 45225 | (a) | – | 47050 | .86 | – | 49005 | .147 | – |
| 44104 | .37 | – | 45334 | 13.60 | – | 47051 | (a) | – | 49111 | 2.20 | – |
| 44105 | (a) | – | 45380 | .27 | (a) | 47052 | (a) | – | 49181 | 5.48 | – |
| 44106 | (a) | – | 45450 | 4.01 | – | 47103 | (a) | – | 49183 | 6.68 | – |
| 44108 | .43 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 14.10 | – |
| 44109 | 1.10 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 12.80 | – |
| 44110 | 1.13 | – | 45539 | (a) | – | 47221 | 52.20 | – | 49239 | .20 | .65 |
| 44111 | .69 | – | 45678 | .234 | – | 47253 | (a) | – | 49292 | .40 | – |
| 44112 | .41 | – | 45771 | .41 | .176 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .133 | .074 | 47318 | 7.44 | – | 49333 | 2.94 | – |
| 44193 | (a) | – | 45900 | .097 | .054 | 47367 | .213 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .083 | .047 | 47420 | 1.63 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .053 | – | 47468 | (a) | – | 49617 | .158 | .105 |
| 44276 | 31.70 | – | 45993 | (a) | (a) | 47469 | 3.16 | – | 49618 | .133 | .048 |

| \$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 | .249 | .075 | 51315 | .13 | .106 | 51809 | .26 | .158 | 52341 | .027 | (a) |
| 49763 | 1.62 | – | 51330 | .057 | .43 | 51833 | .093 | .072 | 52342 | .077 | (a) |
| 49800 | (a) | – | 51333 | .019 | .31 | 51850 | .138 | (a) | 52343 | .047 | (a) |
| 49801 | 45.90 | – | 51340 | .025 | (a) | 51851 | .093 | (a) | 52401 | .146 | (a) |
| 49802 | 4.07 | – | 51350 | .143 | .142 | 51852 | .219 | (a) | 52402 | .014 | (a) |
| 49803 | 7.21 | – | 51351 | .128 | .045 | 51853 | .088 | (a) | 52432 | .069 | (a) |
| 49840 | .89 | – | 51352 | .176 | .114 | 51854 | .197 | (a) | 52433 | .063 | 1.20 |
| 49870 | 77.70 | – | 51355 | .12 | .096 | 51855 | .207 | (a) | 52435 | .079 | (a) |
| 49890 | (a) | – | 51356 | .129 | .69 | 51856 | .114 | (a) | 52438 | .057 | (a) |
| 49891 | (a) | – | 51357 | .185 | .53 | 51857 | .195 | (a) | 52440 | .089 | (a) |
| 49902 | (a) | – | 51358 | .44 | .149 | 51869 | .068 | .14 | 52467 | .083 | (a) |
| 49903 | (a) | – | 51359 | .39 | .84 | 51877 | .38 | .22 | 52469 | .029 | .109 |
| 50010 | .148 | .58 | 51370 | .30 | 5.00 | 51889 | .063 | .014 | 52505 | .144 | .203 |
| 50015 | .096 | (a) | 51380 | .03 | .05 | 51896 | .029 | .02 | 52547 | .126 | .088 |
| 50017 | .073 | (a) | 51400 | .133 | (a) | 51900 | .069 | .093 | 52581 | .70 | 3.68 |
| 50045 | .168 | (a) | 51401 | .196 | (a) | 51909 | .124 | .057 | 52619 | .049 | (a) |
| 50047 | .019 | (a) | 51500 | .056 | .109 | 51919 | .064 | (a) | 52660 | .077 | – |
| 51001 | .032 | .46 | 51516 | .065 | – | 51926 | .065 | .04 | 52744 | .35 | .094 |
| 51005 | .007 | (a) | 51517 | .074 | – | 51927 | .035 | .115 | 52767 | .116 | (a) |
| 51116 | .081 | .57 | 51550 | .07 | .36 | 51934 | .071 | .142 | 52876 | (a) | (a) |
| 51201 | .025 | (a) | 51551 | .024 | .92 | 51941 | .065 | .039 | 52911 | .039 | .52 |
| 51205 | .077 | .083 | 51552 | .042 | .159 | 51942 | .103 | – | 52967 | .015 | .064 |
| 51206 | .012 | .45 | 51553 | .075 | (a) | 51956 | .28 | .246 | 53001 | .144 | .33 |
| 51210 | .056 | (a) | 51554 | .007 | (a) | 51957 | .246 | .40 | 53077 | .069 | .197 |
| 51211 | (a) | (a) | 51575 | .038 | .02 | 51958 | .218 | .39 | 53095 | .047 | (a) |
| 51220 | .192 | 2.58 | 51576 | .134 | .075 | 51959 | .224 | (a) | 53096 | .066 | (a) |
| 51221 | .107 | 1.94 | 51600 | .091 | .198 | 51960 | .029 | .36 | 53121 | .188 | .46 |
| 51222 | .13 | 3.12 | 51613 | .06 | .138 | 51970 | .128 | .25 | 53147 | .02 | (a) |
| 51224 | .136 | 1.33 | 51625 | .029 | (a) | 51982 | .038 | .085 | 53229 | .109 | (a) |
| 51230 | .023 | .79 | 51666 | .061 | .103 | 51985 | .061 | – | 53271 | .035 | (a) |
| 51240 | .30 | .182 | 51702 | .088 | (a) | 51986 | .148 | .107 | 53333 | .108 | .213 |
| 51241 | .91 | .30 | 51703 | .036 | (a) | 51999 | .063 | .46 | 53374 | .093 | .38 |
| 51250 | .148 | (a) | 51734 | .068 | .31 | 52002 | .055 | .118 | 53375 | .05 | .25 |
| 51251 | .026 | (a) | 51741 | .159 | .25 | 52075 | .108 | .25 | 53376 | .079 | .187 |
| 51252 | .092 | .101 | 51752 | .134 | .159 | 52076 | .131 | (a) | 53377 | .081 | .211 |
| 51253 | .078 | (a) | 51767 | .018 | .009 | 52109 | .014 | (a) | 53403 | .051 | (a) |
| 51254 | .024 | .045 | 51777 | .062 | .076 | 52134 | .184 | .70 | 53425 | .101 | (a) |
| 51255 | .37 | (a) | 51790 | .103 | (a) | 52137 | .043 | (a) | 53565 | .06 | .124 |
| 51300 | .085 | .173 | 51796 | .058 | (a) | 52150 | .34 | (a) | 53631 | .022 | .022 |
| 51305 | .085 | 1.03 | 51808 | .206 | .73 | 52315 | .08 | .24 | 53632 | .025 | .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 | .023 | (a) | 56170 | .10 | (a) | 57401 | .046 | .098 | 58503 | .055 | .061 |
| 53732 | .157 | .46 | 56171 | .049 | (a) | 57403 | .126 | .036 | 58532 | .071 | (a) |
| 53733 | .102 | .26 | 56202 | .053 | .10 | 57410 | .022 | .13 | 58559 | .014 | (a) |
| 53734 | .39 | – | 56390 | .092 | .63 | 57411 | .025 | (a) | 58560 | .035 | (a) |
| 53803 | .242 | (a) | 56391 | .079 | .32 | 57572 | .013 | .094 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .127 | .125 | 57600 | .039 | .033 | 58575 | .045 | .123 |
| 53902 | (a) | (a) | 56488 | .103 | .034 | 57611 | .053 | .064 | 58627 | .144 | .016 |
| 53903 | (a) | (a) | 56567 | .103 | (a) | 57625 | .34 | (a) | 58663 | .228 | 1.59 |
| 53904 | (a) | (a) | 56650 | .32 | (a) | 57651 | .041 | .043 | 58682 | .128 | (a) |
| 53905 | (a) | (a) | 56651 | .172 | (a) | 57690 | .069 | .51 | 58713 | .039 | (a) |
| 53907 | .069 | .111 | 56652 | .123 | (a) | 57716 | .033 | .087 | 58737 | .093 | .74 |
| 53951 | (a) | (a) | 56653 | .118 | (a) | 57725 | .072 | .091 | 58756 | .043 | (a) |
| 53952 | (a) | (a) | 56654 | .06 | (a) | 57726 | .056 | .019 | 58757 | .31 | (a) |
| 53953 | (a) | (a) | 56690 | .053 | .36 | 57798 | .021 | (a) | 58759 | .039 | (a) |
| 54012 | .039 | – | 56699 | .058 | .051 | 57800 | .078 | (a) | 58802 | .044 | .45 |
| 54077 | .094 | .37 | 56758 | .05 | .155 | 57808 | .028 | (a) | 58813 | .105 | (a) |
| 54444 | (a) | (a) | 56759 | .051 | .093 | 57809 | .028 | (a) | 58822 | .121 | (a) |
| 55010 | .28 | 1.10 | 56760 | .073 | .106 | 57810 | .028 | .109 | 58837 | .211 | .165 |
| 55011 | .077 | 1.26 | 56805 | .096 | (a) | 57871 | .033 | .116 | 58840 | .063 | .111 |
| 55012 | .092 | 1.17 | 56806 | .068 | (a) | 57913 | .101 | .31 | 58873 | .10 | .03 |
| 55013 | .092 | .99 | 56807 | .067 | (a) | 57997 | .087 | – | 58903 | .028 | (a) |
| 55014 | (a) | (a) | 56808 | .088 | (a) | 57998 | .045 | .059 | 58904 | .021 | .131 |
| 55214 | .074 | .089 | 56900 | .084 | (a) | 57999 | .045 | .071 | 58922 | .167 | .187 |
| 55371 | .238 | .13 | 56910 | .042 | (a) | 58009 | .045 | (a) | 59005 | .053 | .096 |
| 55410 | (a) | (a) | 56911 | .089 | (a) | 58010 | .104 | (a) | 59057 | .39 | (a) |
| 55426 | .111 | (a) | 56912 | .072 | .084 | 58020 | .136 | (a) | 59058 | .25 | (a) |
| 55597 | .019 | 1.78 | 56913 | .059 | (a) | 58056 | .124 | (a) | 59188 | .27 | .056 |
| 55647 | .037 | .056 | 56915 | .35 | (a) | 58057 | .078 | (a) | 59189 | .37 | .30 |
| 55648 | .017 | (a) | 56916 | .31 | .187 | 58058 | .07 | (a) | 59223 | .104 | .077 |
| 55649 | .02 | (a) | 56917 | .091 | (a) | 58095 | .099 | 1.83 | 59257 | .014 | .015 |
| 55715 | .147 | .234 | 56918 | .044 | (a) | 58096 | .131 | 1.04 | 59306 | .089 | (a) |
| 55716 | .213 | .52 | 56919 | .111 | (a) | 58301 | .035 | .082 | 59378 | .068 | .152 |
| 55717 | .147 | (a) | 56920 | .101 | (a) | 58302 | .035 | .055 | 59481 | .239 | .088 |
| 55718 | .142 | (a) | 56980 | .073 | (a) | 58397 | .206 | .83 | 59482 | .28 | (a) |
| 55802 | .062 | .009 | 57001 | .025 | .024 | 58408 | .051 | – | 59537 | .073 | .168 |
| 55918 | .084 | 3.19 | 57002 | .016 | .11 | 58409 | .065 | – | 59601 | .09 | 2.31 |
| 55919 | .012 | 3.64 | 57090 | .163 | .63 | 58456 | .035 | – | 59647 | .125 | .176 |
| 56040 | .008 | .04 | 57146 | .103 | .67 | 58457 | .05 | – | 59660 | .165 | 1.14 |
| 56041 | .053 | (a) | 57202 | .065 | (a) | 58458 | .065 | – | 59661 | .081 | (a) |
| 56042 | .066 | (a) | 57257 | .081 | .036 | 58459 | .078 | – | 59693 | .014 | – |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** <br> Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 <br> Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999 |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 59695 | (a) | (a) | 59964 | .41 | .061 | 63220 | (a) | – | 91190 | 3.43 | (a) |
| 59701 | .006 | .244 | 59970 | .062 | .182 | 64074 | 8.46 | – | 91200 | 1.14 | – |
| 59713 | .148 | .33 | 59973 | .113 | (a) | 64075 | 5.95 | – | 91210 | (a) | – |
| 59722 | .077 | .032 | 59975 | .087 | .243 | 64500 | (a) | – | 91235 | 3.57 | 3.07 |
| 59723 | .029 | .038 | 59977 | .05 | (a) | 65007 | 27.20 | – | 91250 | 5.37 | (a) |
| 59724 | .044 | .022 | 59984 | .031 | .055 | 66122 | 11.70 | – | 91265 | 24.40 | 3.25 |
| 59725 | .055 | .104 | 59985 | .121 | (a) | 66123 | 6.43 | – | 91266 | 12.80 | .54 |
| 59726 | .04 | .024 | 59986 | .093 | (a) | 66309 | 18.80 | – | 91280 | (a) | 1.66 |
| 59738 | .128 | .066 | 59988 | .022 | .06 | 66561 | 43.50 | – | 91302 | 17.30 | (a) |
| 59750 | .054 | .24 | 59989 | .016 | .045 | 67017 | 40.40 | – | 91315 | 5.26 | – |
| 59751 | .02 | (a) | 60010 | 14.50 | – | 67508 | 25.30 | – | 91324 | 11.70 | (a) |
| 59773 | .016 | .028 | 60011 | 16.70 | – | 67509 | 18.50 | – | 91325 | (a) | (a) |
| 59774 | .013 | .152 | 60012 | 27.40 | – | 67510 | 10.30 | – | 91340 | 7.64 | 8.10 |
| 59775 | .017 | .189 | 60013 | 23.50 | – | 67511 | 11.20 | – | 91341 | 7.29 | 2.79 |
| 59781 | .047 | .076 | 60015 | 17.60 | – | 67512 | 47.80 | – | 91342 | 7.00 | 2.99 |
| 59782 | .07 | .49 | 60016 | 19.70 | – | 67513 | 30.30 | – | 91343 | 1.61 | 1.36 |
| 59783 | .068 | (a) | 60035 | 30.70 | – | 67634 | 34.90 | – | 91405 | 8.90 | – |
| 59784 | .052 | (a) | 61000 | 14.40 | – | 67635 | 24.70 | – | 91436 | 8.25 | 1.58 |
| 59790 | .099 | (a) | 61212 | 16.50 | – | 68001 | 75.50 | – | 91481 | 30.10 | – |
| 59798 | .179 | .46 | 61216 | 18.30 | – | 68439 | 97.10 | – | 91507 | 4.44 | 2.86 |
| 59806 | .128 | (a) | 61217 | 16.60 | – | 68500 | 3.19 | – | 91523 | 68.50 | – |
| 59867 | .111 | (a) | 61218 | 11.40 | – | 68604 | 1.81 | – | 91547 | .39 | – |
| 59886 | .015 | .112 | 61223 | 76.80 | – | 68606 | 7.09 | – | 91551 | 2.41 | .62 |
| 59889 | .052 | .153 | 61224 | 27.20 | – | 68607 | 5.60 | – | 91555 | 2.15 | .91 |
| 59892 | .068 | (a) | 61225 | 37.70 | – | 68702 | 4.62 | – | 91560 | 7.12 | 3.52 |
| 59904 | .046 | .066 | 61226 | 60.20 | – | 68703 | 3.46 | – | 91562 | 5.37 | – |
| 59905 | .07 | .13 | 61227 | 55.10 | – | 68706 | 14.80 | – | 91577 | 19.30 | 2.24 |
| 59914 | .41 | .62 | 62000 | 12.50 | – | 68707 | 14.70 | – | 91580 | 9.41 | – |
| 59915 | .154 | .78 | 62001 | 9.40 | – | 90089 | 6.98 | – | 91581 | (a) | (a) |
| 59917 | .028 | .165 | 62002 | 4.29 | – | 91111 | 4.60 | 5.70 | 91582 | (a) | (a) |
| 59923 | .01 | .005 | 62003 | 13.50 | – | 91125 | 4.20 | 1.84 | 91583 | (a) | (a) |
| 59925 | .40 | 1.09 | 63010 | 26.10 | – | 91127 | 3.09 | .90 | 91584 | (a) | (a) |
| 59926 | .34 | .42 | 63011 | 32.70 | – | 91130 | 2.00 | – | 91585 | (a) | (a) |
| 59927 | .229 | 1.56 | 63012 | 46.40 | – | 91135 | .55 | (a) | 91586 | (a) | (a) |
| 59931 | .184 | .59 | 63013 | 44.00 | – | 91150 | 2.92 | 5.35 | 91587 | (a) | (a) |
| 59932 | .198 | .93 | 63215 | 44.70 | – | 91155 | 6.49 | 29.80 | 91588 | (a) | (a) |
| 59941 | .062 | (a) | 63216 | 31.00 | – | 91160 | 1.69 | – | 91589 | (a) | (a) |
| 59947 | .046 | .33 | 63217 | 35.40 | – | 91175 | 1.45 | – | 91590 | 5.58 | – |
| 59955 | .024 | .147 | 63218 | 11.90 | – | 91177 | 6.35 | – | 91591 | (a) | (a) |
| 59963 | .176 | .45 | 63219 | (a) | – | 91179 | 6.38 | – | 91606 | 19.60 | – |

| \$100,000/200,000 BASIC LIMIT OCCURRENCE<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508<br>Products/Completed Operations (Prod/COps)  (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Class 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 | 2.00 | – | 97653 | 5.06 | 2.58 | 98426 | 4.10 | (a) |
| 91629 | 3.99 | (a) | 95358 | (a) | – | 97654 | 8.82 | 2.36 | 98427 | 3.99 | – |
| 91636 | 6.84 | – | 95410 | 7.16 | 2.11 | 97655 | 7.48 | 3.32 | 98428 | (a) | – |
| 91641 | 1.85 | (a) | 95455 | 8.26 | 1.24 | 98002 | 1.35 | .95 | 98429 | 1.78 | – |
| 91666 | 1.50 | (a) | 95487 | 3.84 | (a) | 98003 | 1.58 | (a) | 98430 | (a) | – |
| 91722 | 5.99 | (a) | 95505 | 3.84 | 1.74 | 98090 | .212 | – | 98449 | 5.73 | 16.00 |
| 91746 | 5.37 | 4.87 | 95620 | 3.11 | (a) | 98091 | .231 | – | 98482 | 6.15 | 5.31 |
| 91805 | .34 | – | 95625 | 8.27 | 2.94 | 98092 | .70 | – | 98483 | 9.08 | 12.60 |
| 92053 | .83 | .53 | 95630 | (a) | (a) | 98111 | .90 | – | 98502 | 8.69 | 3.13 |
| 92054 | .29 | .238 | 95647 | 4.30 | 5.65 | 98150 | (a) | – | 98555 | 4.05 | – |
| 92055 | 7.96 | .195 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | .91 | – |
| 92101 | 12.40 | 2.32 | 96053 | 3.27 | 3.43 | 98152 | 4.55 | .52 | 98598 | .32 | – |
| 92102 | 7.50 | 2.37 | 96317 | 2.06 | – | 98153 | 5.13 | (a) | 98601 | 10.40 | (a) |
| 92215 | 5.12 | 2.40 | 96408 | 6.20 | 6.92 | 98154 | 6.06 | (a) | 98622 | (a) | – |
| 92338 | 2.88 | 1.21 | 96409 | 5.73 | 8.80 | 98155 | 8.48 | (a) | 98623 | (a) | – |
| 92445 | 3.92 | – | 96410 | 5.03 | 6.94 | 98156 | (a) | (a) | 98624 | 1.63 | – |
| 92446 | 9.47 | 1.82 | 96611 | 1.75 | 1.21 | 98157 | 5.41 | .243 | 98636 | 4.39 | 3.07 |
| 92447 | 8.28 | 1.01 | 96702 | 7.13 | (a) | 98158 | (a) | (a) | 98640 | 180.00 | – |
| 92451 | 3.57 | 2.02 | 96703 | (a) | – | 98159 | 3.64 | (a) | 98658 | 8.76 | – |
| 92453 | 5.24 | – | 96816 | 6.70 | – | 98160 | 7.70 | (a) | 98659 | 1.57 | .45 |
| 92478 | 2.60 | 1.48 | 96872 | 7.34 | (a) | 98161 | 8.62 | (a) | 98677 | 28.30 | 9.52 |
| 92593 | 46.90 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 25.10 | 10.70 |
| 92663 | .93 | – | 97002 | (a) | (a) | 98163 | 9.05 | .26 | 98698 | (a) | (a) |
| 94007 | 17.80 | 3.84 | 97003 | (a) | (a) | 98164 | 3.01 | .082 | 98699 | 8.17 | (a) |
| 94099 | 4.05 | – | 97047 | 5.33 | – | 98257 | 2.39 | – | 98705 | 12.40 | – |
| 94225 | 14.20 | – | 97050 | 4.13 | – | 98303 | 17.00 | 5.52 | 98710 | 5.68 | – |
| 94276 | 7.42 | 4.49 | 97111 | 8.57 | – | 98304 | 8.85 | 3.18 | 98751 | 6.62 | – |
| 94304 | 4.55 | (a) | 97220 | .53 | (a) | 98305 | 4.28 | 1.27 | 98805 | 7.42 | 1.01 |
| 94381 | 8.56 | 9.80 | 97221 | (a) | .92 | 98306 | 11.00 | .69 | 98806 | 4.09 | 2.94 |
| 94404 | 7.03 | 3.89 | 97222 | 2.36 | 1.65 | 98307 | 2.81 | .53 | 98810 | 6.03 | – |
| 94444 | (a) | (a) | 97223 | 3.57 | 4.53 | 98308 | 1.84 | .91 | 98813 | 5.82 | 2.08 |
| 94569 | 4.75 | 3.06 | 97308 | 1.00 | – | 98309 | 8.55 | 1.91 | 98820 | 14.10 | 2.40 |
| 94590 | 20.50 | – | 97447 | 3.28 | 4.05 | 98344 | 1.20 | .69 | 98871 | (a) | (a) |
| 94617 | 6.46 | – | 97501 | (a) | – | 98405 | 1.97 | – | 98884 | 3.69 | 1.56 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 23.30 | (a) | 98914 | 1.07 | .67 |
| 95124 | 2.39 | .98 | 97503 | (a) | – | 98414 | 21.30 | (a) | 98949 | 1.49 | .38 |
| 95233 | 5.11 | – | 97504 | (a) | – | 98415 | 2.81 | (a) | 98967 | 5.79 | 5.44 |
| 95305 | 5.55 | – | 97650 | 5.92 | 3.01 | 98423 | 6.67 | (a) | 98993 | 8.39 | 5.27 |
| 95306 | 7.83 | – | 97651 | 9.68 | 3.89 | 98424 | 11.30 | (a) | 99003 | 2.75 | .85 |
| 95310 | 13.20 | 1.24 | 97652 | 8.41 | 2.67 | 98425 | 4.64 | (a) | 99004 | 4.83 | 1.51 |

| \$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 | 1.95 | 8.21 | 99826 | 1.20 | .51 | | | | | | |
| 99081 | (a) | – | 99827 | .70 | .61 | | | | | | |
| 99082 | (a) | – | 99851 | 2.86 | – | | | | | | |
| 99083 | (a) | – | 99917 | 4.61 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 5.19 | – | | | | | | |
| | | | | | | | | | | | |
| 99085 | (a) | (a) | 99943 | 15.00 | – | | | | | | |
| 99111 | 2.83 | – | 99946 | 11.20 | 3.04 | | | | | | |
| 99160 | (a) | – | 99948 | 10.10 | 23.60 | | | | | | |
| 99163 | 6.75 | .41 | 99952 | 8.83 | 13.70 | | | | | | |
| 99165 | 1.48 | (a) | 99953 | 9.52 | 7.43 | | | | | | |
| | | | | | | | | | | | |
| 99220 | 2.35 | (a) | 99954 | 6.94 | 13.40 | | | | | | |
| 99221 | (a) | (a) | 99955 | 8.68 | 7.15 | | | | | | |
| 99222 | 4.42 | (a) | 99963 | 1.12 | – | | | | | | |
| 99223 | .41 | (a) | 99969 | 4.28 | 3.34 | | | | | | |
| 99303 | 22.60 | – | 99975 | 7.71 | – | | | | | | |
| | | | | | | | | | | | |
| 99310 | 5.65 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 16.60 | 1.22 | 99987 | (a) | – | | | | | | |
| 99321 | 16.10 | 1.68 | 99988 | 3.77 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | 1.07 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99505 | 7.09 | – | | | | | | | | | |
| 99506 | 8.73 | – | | | | | | | | | |
| 99507 | 7.62 | – | | | | | | | | | |
| 99570 | 4.09 | (a) | | | | | | | | | |
| 99571 | .99 | (a) | | | | | | | | | |
| | | | | | | | | | | | |
| 99572 | 1.94 | (a) | | | | | | | | | |
| 99573 | 1.85 | (a) | | | | | | | | | |
| 99600 | 2.10 | – | | | | | | | | | |
| 99613 | 14.30 | 1.74 | | | | | | | | | |
| 99614 | 4.69 | – | | | | | | | | | |
| | | | | | | | | | | | |
| 99620 | .78 | – | | | | | | | | | |
| 99650 | 1.94 | .80 | | | | | | | | | |
| 99709 | 4.77 | (a) | | | | | | | | | |
| 99718 | 2.28 | – | | | | | | | | | |
| 99746 | 3.86 | 2.76 | | | | | | | | | |
| | | | | | | | | | | | |
| 99760 | .44 | – | | | | | | | | | |
| 99777 | 10.50 | – | | | | | | | | | |
| 99793 | 4.90 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 8.95 | | | | | | | | | |

CLASSES 10010–15063     COMMERCIAL LINES MANUAL     ILLINOIS (12)
PREM/OPS TERR. 509     DIVISION SIX
PROD/COPS     GENERAL LIABILITY
LOSS COST PAGES

| |
|---|

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509**
**Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999**

| Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops | Class Code | Prem/Ops | Prod/Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 10010 | .10 | .184 | 10205 | .28 | – | 11210 | 4.36 | – | 13207 | (a) | (a) |
| 10015 | 7.52 | – | 10220 | 5.26 | – | 11211 | 22.70 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .27 | .131 | 11212 | 3.43 | – | 13314 | .134 | .017 |
| 10026 | .72 | .023 | 10256 | .99 | .147 | 11213 | 2.80 | – | 13351 | .33 | .045 |
| 10036 | .73 | (a) | 10257 | .186 | .167 | 11214 | 6.89 | – | 13352 | .33 | .038 |
| 10040 | .076 | .28 | 10309 | .18 | .017 | 11222 | .116 | – | 13410 | 1.55 | 2.44 |
| 10042 | .41 | .33 | 10315 | .42 | (a) | 11234 | .31 | .048 | 13411 | (a) | (a) |
| 10052 | 5.20 | – | 10331 | 10.20 | – | 11248 | .051 | .019 | 13412 | .52 | 1.01 |
| 10054 | 4.61 | – | 10332 | 17.60 | – | 11258 | 1.16 | .202 | 13453 | .61 | (a) |
| 10060 | .198 | .06 | 10352 | .56 | .047 | 11259 | 1.25 | .157 | 13454 | .71 | (a) |
| 10065 | .30 | .031 | 10367 | 5.83 | – | 11273 | 15.60 | – | 13455 | .72 | (a) |
| 10066 | .30 | .047 | 10368 | 8.53 | – | 11274 | 14.90 | – | 13461 | (a) | (a) |
| 10070 | .057 | .141 | 10375 | (a) | – | 11288 | 1.43 | .071 | 13506 | 1.02 | .055 |
| 10071 | .35 | .092 | 10378 | 10.30 | – | 12014 | .111 | .041 | 13507 | 1.23 | .128 |
| 10072 | 6.60 | – | 10379 | 4.79 | – | 12356 | 1.32 | .027 | 13590 | .54 | .74 |
| 10073 | 1.14 | .33 | 10380 | 8.18 | – | 12361 | .045 | .082 | 13621 | .135 | .36 |
| 10075 | 8.42 | .143 | 10381 | 7.08 | – | 12362 | .063 | (a) | 13670 | .025 | .013 |
| 10100 | .97 | .051 | 11007 | 2.48 | – | 12373 | .024 | .025 | 13673 | .88 | .014 |
| 10101 | .27 | .166 | 11020 | .34 | .126 | 12374 | .69 | .064 | 13715 | .063 | .154 |
| 10105 | 2.90 | – | 11039 | .99 | .077 | 12375 | .34 | .044 | 13716 | .51 | .092 |
| 10107 | 3.47 | .205 | 11052 | 1.98 | – | 12391 | .047 | .091 | 13720 | .50 | .054 |
| 10110 | 25.60 | – | 11101 | (a) | (a) | 12393 | .45 | (a) | 13759 | .198 | .125 |
| 10111 | .125 | .083 | 11120 | (a) | – | 12467 | .186 | (a) | 13930 | .134 | .211 |
| 10113 | .40 | – | 11126 | .07 | .02 | 12509 | .068 | .038 | 14068 | .044 | .015 |
| 10115 | .80 | .067 | 11127 | .32 | .006 | 12510 | .86 | .027 | 14101 | .51 | .042 |
| 10117 | 7.46 | – | 11128 | .43 | .065 | 12583 | .38 | (a) | 14279 | .52 | .071 |
| 10119 | (a) | – | 11138 | 2.55 | – | 12651 | 1.11 | .49 | 14401 | 1.17 | .107 |
| 10120 | 16.70 | – | 11155 | .238 | – | 12683 | .51 | (a) | 14405 | 1.46 | – |
| 10130 | 3.95 | – | 11160 | (a) | (a) | 12707 | .41 | .65 | 14527 | .26 | .181 |
| 10132 | 3.40 | – | 11167 | .46 | – | 12797 | .087 | .169 | 14655 | .099 | – |
| 10133 | 1.91 | – | 11168 | 2.37 | – | 12805 | .36 | .091 | 14731 | 1.97 | – |
| 10135 | (a) | – | 11201 | 21.70 | – | 12841 | .60 | – | 14732 | .146 | – |
| 10140 | .021 | .021 | 11202 | 6.42 | – | 12927 | .105 | – | 14733 | .69 | – |
| 10141 | .042 | .024 | 11203 | .74 | .54 | 13049 | .024 | .054 | 14734 | .30 | – |
| 10145 | .201 | .011 | 11204 | .35 | 1.36 | 13111 | 1.08 | .097 | 14855 | .238 | .162 |
| 10146 | .43 | .018 | 11205 | (a) | – | 13112 | .039 | .069 | 14913 | .37 | .145 |
| 10150 | .55 | (a) | 11206 | 1.01 | – | 13201 | .98 | .167 | 15060 | (a) | (a) |
| 10151 | 13.90 | – | 11207 | 12.70 | – | 13204 | 1.11 | 1.40 | 15061 | (a) | (a) |
| 10160 | 2.48 | – | 11208 | 2.18 | – | 13205 | .43 | .43 | 15062 | .213 | (a) |
| 10204 | .25 | – | 11209 | 10.20 | – | 13206 | (a) | (a) | 15063 | .249 | (a) |

**ILLINOIS (12)**      **COMMERCIAL LINES MANUAL**      **CLASSES 15070–43470**
**DIVISION SIX**      **PREM/OPS TERR. 509**
**GENERAL LIABILITY**      **PROD/COPS**
**LOSS COST PAGES**

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**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 | .195 | – | 16750 | .116 | .031 | 18707 | .009 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .116 | – | 18708 | .128 | .013 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.29 | (a) | 18833 | .112 | (a) | 41001 | .28 | – |
| 15123 | 1.90 | – | 16820 | 1.00 | (a) | 18834 | .33 | .113 | 41210 | (a) | – |
| 15124 | .67 | – | 16881 | 1.82 | (a) | 18911 | 1.05 | .019 | 41421 | .33 | – |
| 15188 | .38 | (a) | 16890 | .151 | (a) | 18912 | 1.97 | .03 | 41422 | .178 | – |
| 15223 | .03 | .033 | 16891 | .165 | (a) | 18920 | .51 | .019 | 41510 | 52.60 | – |
| 15224 | .53 | .07 | 16892 | .30 | (a) | 18991 | (a) | – | 41603 | 15.80 | – |
| 15300 | (a) | – | 16900 | 2.33 | .064 | 19007 | .74 | – | 41604 | 8.66 | – |
| 15314 | .238 | (a) | 16901 | 1.49 | .097 | 19051 | 1.65 | – | 41620 | 1.82 | – |
| 15404 | .097 | (a) | 16902 | 1.27 | .07 | 19061 | (a) | – | 41650 | 22.20 | – |
| 15405 | .143 | (a) | 16905 | 2.45 | .064 | 19795 | .34 | (a) | 41664 | 35.50 | – |
| 15406 | .36 | .044 | 16906 | 1.57 | .097 | 19796 | .40 | – | 41665 | 4.15 | – |
| 15488 | .91 | (a) | 16910 | 1.40 | .04 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | .42 | .019 | 16911 | 1.27 | .058 | 40006 | (a) | – | 41667 | 96.90 | – |
| 15600 | 1.07 | .09 | 16915 | 1.43 | .034 | 40010 | (a) | – | 41668 | 90.90 | – |
| 15607 | .26 | – | 16916 | 1.20 | .057 | 40015 | (a) | – | 41669 | .64 | – |
| 15608 | .238 | .008 | 16920 | 3.18 | .078 | 40020 | (a) | – | 41670 | 1.07 | – |
| 15656 | 7.04 | – | 16921 | 2.90 | .036 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | .63 | – | 16930 | 1.83 | .115 | 40031 | (a) | – | 41673 | (a) | – |
| 15733 | .238 | .038 | 16931 | 1.97 | .049 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .32 | .027 | 16940 | 3.97 | .036 | 40040 | (a) | – | 41677 | .38 | – |
| 15991 | .26 | .058 | 16941 | 1.59 | .076 | 40041 | (a) | – | 41678 | 48.40 | – |
| 15993 | .221 | .036 | 18078 | .114 | .158 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .033 | .034 | 18109 | .44 | .029 | 40045 | 234.00 | – | 41680 | 11.50 | – |
| 16009 | .29 | .079 | 18110 | .35 | .024 | 40046 | 46.30 | – | 41696 | 1.19 | – |
| 16402 | 1.58 | – | 18200 | (a) | – | 40047 | 16.50 | – | 41697 | .83 | – |
| 16403 | 1.00 | .155 | 18205 | .175 | .31 | 40059 | 5.91 | – | 41700 | (a) | – |
| 16404 | 1.26 | – | 18206 | .56 | .088 | 40061 | 3.13 | – | 41715 | 7.33 | – |
| 16471 | .36 | – | 18335 | .41 | .016 | 40063 | 105.00 | – | 41716 | 4.66 | – |
| 16501 | .07 | (a) | 18435 | 1.02 | .067 | 40064 | 30.80 | – | 43007 | (a) | – |
| 16527 | .108 | .36 | 18436 | .83 | .155 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .135 | (a) | 18437 | .58 | (a) | 40067 | (a) | – | 43151 | 10.20 | – |
| 16604 | .227 | .147 | 18438 | 1.12 | (a) | 40069 | (a) | – | 43152 | 14.50 | – |
| 16670 | 4.23 | – | 18501 | .94 | .011 | 40072 | (a) | – | 43200 | 38.70 | – |
| 16676 | .33 | .013 | 18506 | .48 | .005 | 40075 | 20.40 | – | 43215 | (a) | – |
| 16694 | .45 | (a) | 18507 | .209 | .008 | 40101 | 16.70 | – | 43421 | 10.60 | – |
| 16705 | .20 | .152 | 18570 | 2.19 | – | 40102 | 14.80 | – | 43422 | 55.70 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 8.31 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .36 | .54 | 40115 | (a) | – | 43470 | 6.92 | – |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| \$100,000/200,000 BASIC LIMIT OCCURRENCE ||||||||||||
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 ||||||||||||
| Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 ||||||||||||
| 43517 | (a) | – | 44277 | 33.70 | – | 46004 | 21.10 | – | 47471 | 2.89 | – |
| 43518 | 15.20 | – | 44280 | .38 | – | 46005 | 16.90 | – | 47473 | 3.77 | – |
| 43550 | 37.80 | – | 44311 | 7.85 | – | 46112 | .066 | – | 47474 | 4.22 | – |
| 43551 | 21.00 | – | 44315 | 5.27 | – | 46202 | 2.38 | – | 47475 | 3.33 | – |
| 43626 | 12.20 | – | 44427 | 60.50 | – | 46362 | 169.00 | – | 47476 | 3.33 | – |
| 43628 | 158.00 | – | 44428 | 60.80 | – | 46426 | 24.70 | – | 47477 | 4.44 | – |
| 43629 | 134.00 | – | 44429 | .91 | – | 46427 | 33.00 | – | 47478 | 4.66 | – |
| 43754 | (a) | – | 44430 | .63 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 4.46 | – | 44431 | 2.02 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 5.43 | – | 44432 | .64 | – | 46603 | 2.07 | – | 48039 | 27.40 | – |
| 43840 | .068 | – | 44433 | 20.40 | – | 46604 | 2.39 | – | 48177 | (a) | – |
| 43860 | 4.33 | – | 44434 | 39.10 | – | 46606 | 6.37 | – | 48178 | (a) | – |
| 43889 | 1.55 | – | 44435 | 40.50 | – | 46607 | 8.76 | – | 48206 | 32.20 | – |
| 43945 | (a) | – | 44436 | 47.30 | – | 46622 | 16.10 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 39.20 | – | 46671 | (a) | – | 48441 | .135 | – |
| 43990 | (a) | (a) | 44438 | 31.00 | – | 46700 | 77.90 | – | 48557 | 13.50 | – |
| 43991 | (a) | – | 44439 | 60.30 | – | 46773 | (a) | – | 48558 | 11.70 | – |
| 44009 | 2.32 | – | 44440 | 49.90 | – | 46822 | (a) | – | 48600 | 49.30 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 13.00 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 1.57 | (a) |
| 44070 | 3.85 | – | 45190 | 1.87 | – | 46911 | 24.00 | – | 48637 | 10.30 | – |
| 44071 | 4.28 | – | 45191 | 1.33 | – | 46912 | 44.00 | – | 48638 | 5.12 | – |
| 44072 | 2.96 | – | 45192 | 1.55 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | .74 | – | 45193 | .92 | – | 46914 | (a) | – | 48808 | 1.80 | – |
| 44101 | .77 | – | 45210 | 1.16 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | .60 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 247.00 | – |
| 44103 | .53 | – | 45225 | (a) | – | 47050 | 1.48 | – | 49005 | .26 | – |
| 44104 | .223 | – | 45334 | 22.30 | – | 47051 | (a) | – | 49111 | 2.76 | – |
| 44105 | (a) | – | 45380 | .28 | (a) | 47052 | (a) | – | 49181 | 8.97 | – |
| 44106 | (a) | – | 45450 | 6.56 | – | 47103 | (a) | – | 49183 | 10.90 | – |
| 44108 | .26 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 23.10 | – |
| 44109 | .66 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 21.00 | – |
| 44110 | .68 | – | 45539 | (a) | – | 47221 | 85.40 | – | 49239 | .208 | .65 |
| 44111 | .41 | – | 45678 | .41 | – | 47253 | (a) | – | 49292 | .66 | – |
| 44112 | .246 | – | 45771 | .42 | .176 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .138 | .074 | 47318 | 9.88 | – | 49333 | 4.81 | – |
| 44193 | (a) | – | 45900 | .122 | .054 | 47367 | .38 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .105 | .047 | 47420 | 2.17 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .087 | – | 47468 | (a) | – | 49617 | .157 | .105 |
| 44276 | 51.90 | – | 45993 | (a) | (a) | 47469 | 3.33 | – | 49618 | .132 | .048 |

**ILLINOIS (12)**        **COMMERCIAL LINES MANUAL**        **CLASSES 49619–53632**
**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 | .248 | .075 | 51315 | .135 | .106 | 51809 | .35 | .158 | 52341 | .045 | (a) |
| 49763 | 1.61 | – | 51330 | .097 | .43 | 51833 | .155 | .072 | 52342 | .132 | (a) |
| 49800 | (a) | – | 51333 | .032 | .31 | 51850 | .235 | (a) | 52343 | .08 | (a) |
| 49801 | 75.20 | – | 51340 | .034 | (a) | 51851 | .159 | (a) | 52401 | .248 | (a) |
| 49802 | 6.67 | – | 51350 | .24 | .142 | 51852 | .37 | (a) | 52402 | .019 | (a) |
| 49803 | 11.80 | – | 51351 | .215 | .045 | 51853 | .15 | (a) | 52432 | .095 | (a) |
| 49840 | 1.55 | – | 51352 | .29 | .114 | 51854 | .34 | (a) | 52433 | .086 | 1.20 |
| 49870 | 103.00 | – | 51355 | .201 | .096 | 51855 | .35 | (a) | 52435 | .108 | (a) |
| 49890 | (a) | – | 51356 | .216 | .69 | 51856 | .194 | (a) | 52438 | .078 | (a) |
| 49891 | (a) | – | 51357 | .192 | .53 | 51857 | .33 | (a) | 52440 | .123 | (a) |
| 49902 | (a) | – | 51358 | .46 | .149 | 51869 | .094 | .14 | 52467 | .114 | (a) |
| 49903 | (a) | – | 51359 | .41 | .84 | 51877 | .53 | .22 | 52469 | .04 | .109 |
| 50010 | .204 | .58 | 51370 | .41 | 5.00 | 51889 | .087 | .014 | 52505 | .198 | .203 |
| 50015 | .133 | (a) | 51380 | .041 | .05 | 51896 | .041 | .02 | 52547 | .215 | .088 |
| 50017 | .101 | (a) | 51400 | .227 | (a) | 51900 | .116 | .093 | 52581 | .97 | 3.68 |
| 50045 | .231 | (a) | 51401 | .33 | (a) | 51909 | .212 | .057 | 52619 | .068 | (a) |
| 50047 | .026 | (a) | 51500 | .078 | .109 | 51919 | .088 | (a) | 52660 | .134 | – |
| 51001 | .055 | .46 | 51516 | .113 | – | 51926 | .089 | .04 | 52744 | .59 | .094 |
| 51005 | .011 | (a) | 51517 | .128 | – | 51927 | .048 | .115 | 52767 | .197 | (a) |
| 51116 | .138 | .57 | 51550 | .096 | .36 | 51934 | .098 | .142 | 52876 | (a) | (a) |
| 51201 | .035 | (a) | 51551 | .033 | .92 | 51941 | .089 | .039 | 52911 | .054 | .52 |
| 51205 | .106 | .083 | 51552 | .058 | .159 | 51942 | .142 | – | 52967 | .02 | .064 |
| 51206 | .017 | .45 | 51553 | .103 | (a) | 51956 | .38 | .246 | 53001 | .198 | .33 |
| 51210 | .095 | (a) | 51554 | .01 | (a) | 51957 | .34 | .40 | 53077 | .095 | .197 |
| 51211 | (a) | (a) | 51575 | .064 | .02 | 51958 | .30 | .39 | 53095 | .065 | (a) |
| 51220 | .33 | 2.58 | 51576 | .184 | .075 | 51959 | .31 | (a) | 53096 | .091 | (a) |
| 51221 | .182 | 1.94 | 51600 | .125 | .198 | 51960 | .041 | .36 | 53121 | .26 | .46 |
| 51222 | .221 | 3.12 | 51613 | .083 | .138 | 51970 | .177 | .25 | 53147 | .033 | (a) |
| 51224 | .232 | 1.33 | 51625 | .05 | (a) | 51982 | .052 | .085 | 53229 | .186 | (a) |
| 51230 | .039 | .79 | 51666 | .102 | .103 | 51985 | .105 | – | 53271 | .049 | (a) |
| 51240 | .42 | .182 | 51702 | .15 | (a) | 51986 | .204 | .107 | 53333 | .183 | .213 |
| 51241 | 1.25 | .30 | 51703 | .062 | (a) | 51999 | .086 | .46 | 53374 | .157 | .38 |
| 51250 | .25 | (a) | 51734 | .117 | .31 | 52002 | .075 | .118 | 53375 | .083 | .25 |
| 51251 | .036 | (a) | 51741 | .218 | .25 | 52075 | .185 | .25 | 53376 | .133 | .187 |
| 51252 | .127 | .101 | 51752 | .184 | .159 | 52076 | .223 | (a) | 53377 | .136 | .211 |
| 51253 | .108 | (a) | 51767 | .03 | .009 | 52109 | .019 | (a) | 53403 | .086 | (a) |
| 51254 | .034 | .045 | 51777 | .103 | .076 | 52134 | .25 | .70 | 53425 | .173 | (a) |
| 51255 | .64 | (a) | 51790 | .172 | (a) | 52137 | .073 | (a) | 53565 | .10 | .124 |
| 51300 | .143 | .173 | 51796 | .08 | (a) | 52150 | .47 | (a) | 53631 | .03 | .022 |
| 51305 | .143 | 1.03 | 51808 | .28 | .73 | 52315 | .135 | .24 | 53632 | .034 | .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 | .032 | (a) | 56170 | .17 | (a) | 57401 | .063 | .098 | 58503 | .075 | .061 |
| 53732 | .216 | .46 | 56171 | .083 | (a) | 57403 | .212 | .036 | 58532 | .097 | (a) |
| 53733 | .14 | .26 | 56202 | .072 | .10 | 57410 | .03 | .13 | 58559 | .02 | (a) |
| 53734 | .68 | – | 56390 | .126 | .63 | 57411 | .042 | (a) | 58560 | .048 | (a) |
| 53803 | .41 | (a) | 56391 | .108 | .32 | 57572 | .018 | .094 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .174 | .125 | 57600 | .053 | .033 | 58575 | .062 | .123 |
| 53902 | (a) | (a) | 56488 | .172 | .034 | 57611 | .091 | .064 | 58627 | .198 | .016 |
| 53903 | (a) | (a) | 56567 | .176 | (a) | 57625 | .47 | (a) | 58663 | .39 | 1.59 |
| 53904 | (a) | (a) | 56650 | .54 | (a) | 57651 | .057 | .043 | 58682 | .176 | (a) |
| 53905 | (a) | (a) | 56651 | .29 | (a) | 57690 | .118 | .51 | 58713 | .066 | (a) |
| 53907 | .095 | .111 | 56652 | .209 | (a) | 57716 | .056 | .087 | 58737 | .128 | .74 |
| 53951 | (a) | (a) | 56653 | .202 | (a) | 57725 | .123 | .091 | 58756 | .073 | (a) |
| 53952 | (a) | (a) | 56654 | .103 | (a) | 57726 | .095 | .019 | 58757 | .43 | (a) |
| 53953 | (a) | (a) | 56690 | .089 | .36 | 57798 | .029 | (a) | 58759 | .053 | (a) |
| 54012 | .068 | – | 56699 | .08 | .051 | 57800 | .108 | (a) | 58802 | .06 | .45 |
| 54077 | .13 | .37 | 56758 | .068 | .155 | 57808 | .047 | (a) | 58813 | .179 | (a) |
| 54444 | (a) | (a) | 56759 | .07 | .093 | 57809 | .048 | (a) | 58822 | .166 | (a) |
| 55010 | .39 | 1.10 | 56760 | .10 | .106 | 57810 | .047 | .109 | 58837 | .36 | .165 |
| 55011 | .106 | 1.26 | 56805 | .132 | (a) | 57871 | .056 | .116 | 58840 | .108 | .111 |
| 55012 | .126 | 1.17 | 56806 | .093 | (a) | 57913 | .139 | .31 | 58873 | .171 | .03 |
| 55013 | .156 | .99 | 56807 | .093 | (a) | 57997 | .15 | – | 58903 | .038 | (a) |
| 55014 | (a) | (a) | 56808 | .121 | (a) | 57998 | .062 | .059 | 58904 | .029 | .131 |
| 55214 | .102 | .089 | 56900 | .116 | (a) | 57999 | .077 | .071 | 58922 | .28 | .187 |
| 55371 | .40 | .13 | 56910 | .058 | (a) | 58009 | .077 | (a) | 59005 | .072 | .096 |
| 55410 | (a) | (a) | 56911 | .152 | (a) | 58010 | .143 | (a) | 59057 | .53 | (a) |
| 55426 | .189 | (a) | 56912 | .123 | .084 | 58020 | .227 | (a) | 59058 | .35 | (a) |
| 55597 | .026 | 1.78 | 56913 | .10 | (a) | 58056 | .171 | (a) | 59188 | .45 | .056 |
| 55647 | .051 | .056 | 56915 | .59 | (a) | 58057 | .108 | (a) | 59189 | .62 | .30 |
| 55648 | .023 | (a) | 56916 | .53 | .187 | 58058 | .097 | (a) | 59223 | .177 | .077 |
| 55649 | .028 | (a) | 56917 | .155 | (a) | 58095 | .136 | 1.83 | 59257 | .019 | .015 |
| 55715 | .203 | .234 | 56918 | .074 | (a) | 58096 | .181 | 1.04 | 59306 | .122 | (a) |
| 55716 | .29 | .52 | 56919 | .189 | (a) | 58301 | .059 | .082 | 59378 | .115 | .152 |
| 55717 | .25 | (a) | 56920 | .173 | (a) | 58302 | .049 | .055 | 59481 | .33 | .088 |
| 55718 | .242 | (a) | 56980 | .101 | (a) | 58397 | .28 | .83 | 59482 | .47 | (a) |
| 55802 | .103 | .009 | 57001 | .034 | .024 | 58408 | .089 | – | 59537 | .124 | .168 |
| 55918 | .116 | 3.19 | 57002 | .022 | .11 | 58409 | .113 | – | 59601 | .124 | 2.31 |
| 55919 | .016 | 3.64 | 57090 | .28 | .63 | 58456 | .06 | – | 59647 | .21 | .176 |
| 56040 | .011 | .04 | 57146 | .176 | .67 | 58457 | .087 | – | 59660 | .228 | 1.14 |
| 56041 | .072 | (a) | 57202 | .089 | (a) | 58458 | .113 | – | 59661 | .112 | (a) |
| 56042 | .091 | (a) | 57257 | .111 | .036 | 58459 | .135 | – | 59693 | .019 | – |

| 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 | .57 | .061 | 63220 | (a) | – | 91190 | 4.01 | (a) |
| 59701 | .009 | .244 | 59970 | .106 | .182 | 64074 | 13.20 | – | 91200 | 1.34 | – |
| 59713 | .204 | .33 | 59973 | .156 | (a) | 64075 | 9.31 | – | 91210 | (a) | – |
| 59722 | .106 | .032 | 59975 | .148 | .243 | 64500 | (a) | – | 91235 | 3.54 | 3.07 |
| 59723 | .04 | .038 | 59977 | .085 | (a) | 65007 | 26.30 | – | 91250 | 5.33 | (a) |
| 59724 | .061 | .022 | 59984 | .043 | .055 | 66122 | 11.30 | – | 91265 | 28.80 | 3.25 |
| 59725 | .076 | .104 | 59985 | .167 | (a) | 66123 | 6.21 | – | 91266 | 15.20 | .54 |
| 59726 | .055 | .024 | 59986 | .127 | (a) | 66309 | 18.10 | – | 91280 | (a) | 1.66 |
| 59738 | .176 | .066 | 59988 | .038 | .06 | 66561 | 42.00 | – | 91302 | 20.80 | (a) |
| 59750 | .092 | .24 | 59989 | .022 | .045 | 67017 | 39.00 | – | 91315 | 6.33 | – |
| 59751 | .033 | (a) | 60010 | 19.60 | – | 67508 | 26.60 | – | 91324 | 14.10 | (a) |
| 59773 | .027 | .028 | 60011 | 22.60 | – | 67509 | 19.50 | – | 91325 | (a) | (a) |
| 59774 | .022 | .152 | 60012 | 37.10 | – | 67510 | 10.90 | – | 91340 | 9.21 | 8.10 |
| 59775 | .028 | .189 | 60013 | 31.80 | – | 67511 | 11.80 | – | 91341 | 8.55 | 2.79 |
| 59781 | .08 | .076 | 60015 | 23.80 | – | 67512 | 50.40 | – | 91342 | 8.45 | 2.99 |
| 59782 | .12 | .49 | 60016 | 26.70 | – | 67513 | 32.00 | – | 91343 | 1.89 | 1.36 |
| 59783 | .117 | (a) | 60035 | 29.60 | – | 67634 | 33.70 | – | 91405 | 10.80 | – |
| 59784 | .089 | (a) | 61000 | 19.40 | – | 67635 | 23.90 | – | 91436 | 9.67 | 1.58 |
| 59790 | .136 | (a) | 61212 | 15.90 | – | 68001 | 72.90 | – | 91481 | 35.30 | – |
| 59798 | .30 | .46 | 61216 | 17.70 | – | 68439 | 93.80 | – | 91507 | 5.20 | 2.86 |
| 59806 | .218 | (a) | 61217 | 16.10 | – | 68500 | 4.32 | – | 91523 | 80.20 | – |
| 59867 | .153 | (a) | 61218 | 11.00 | – | 68604 | 1.75 | – | 91547 | .45 | – |
| 59886 | .021 | .112 | 61223 | 74.20 | – | 68606 | 6.85 | – | 91551 | 2.83 | .62 |
| 59889 | .088 | .153 | 61224 | 26.30 | – | 68607 | 5.41 | – | 91555 | 2.13 | .91 |
| 59892 | .117 | (a) | 61225 | 36.50 | – | 68702 | 4.46 | – | 91560 | 8.40 | 3.52 |
| 59904 | .079 | .066 | 61226 | 58.10 | – | 68703 | 3.34 | – | 91562 | 6.29 | – |
| 59905 | .096 | .13 | 61227 | 53.20 | – | 68706 | 14.30 | – | 91577 | 22.50 | 2.24 |
| 59914 | .56 | .62 | 62000 | 12.10 | – | 68707 | 14.20 | – | 91580 | 11.10 | – |
| 59915 | .26 | .78 | 62001 | 9.07 | – | 90089 | 8.18 | – | 91581 | (a) | (a) |
| 59917 | .048 | .165 | 62002 | 4.14 | – | 91111 | 4.56 | 5.70 | 91582 | (a) | (a) |
| 59923 | .014 | .005 | 62003 | 13.10 | – | 91125 | 4.93 | 1.84 | 91583 | (a) | (a) |
| 59925 | .42 | 1.09 | 63010 | 35.40 | – | 91127 | 3.07 | .90 | 91584 | (a) | (a) |
| 59926 | .35 | .42 | 63011 | 44.20 | – | 91130 | 2.35 | – | 91585 | (a) | (a) |
| 59927 | .238 | 1.56 | 63012 | 62.90 | – | 91135 | .65 | (a) | 91586 | (a) | (a) |
| 59931 | .25 | .59 | 63013 | 59.50 | – | 91150 | 2.89 | 5.35 | 91587 | (a) | (a) |
| 59932 | .27 | .93 | 63215 | 43.10 | – | 91155 | 6.43 | 29.80 | 91588 | (a) | (a) |
| 59941 | .085 | (a) | 63216 | 29.90 | – | 91160 | 1.98 | – | 91589 | (a) | (a) |
| 59947 | .079 | .33 | 63217 | 47.10 | – | 91175 | 1.70 | – | 91590 | 6.54 | – |
| 59955 | .032 | .147 | 63218 | 15.80 | – | 91177 | 7.45 | – | 91591 | (a) | (a) |
| 59963 | .241 | .45 | 63219 | (a) | – | 91179 | 7.48 | – | 91606 | 23.00 | – |

The table header spans:

**$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**

**$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 | 2.35 | – | 97653 | 5.93 | 2.58 | 98426 | 4.80 | (a) |
| 91629 | 4.70 | (a) | 95358 | (a) | – | 97654 | 10.40 | 2.36 | 98427 | 4.68 | – |
| 91636 | 8.06 | – | 95410 | 8.40 | 2.11 | 97655 | 8.81 | 3.32 | 98428 | (a) | – |
| 91641 | 2.18 | (a) | 95455 | 9.74 | 1.24 | 98002 | 1.59 | .95 | 98429 | 2.09 | – |
| 91666 | 1.77 | (a) | 95487 | 4.51 | (a) | 98003 | 1.86 | (a) | 98430 | (a) | – |
| 91722 | 7.05 | (a) | 95505 | 4.53 | 1.74 | 98090 | .247 | – | 98449 | 6.72 | 16.00 |
| 91746 | 6.29 | 4.87 | 95620 | 3.65 | (a) | 98091 | .27 | – | 98482 | 7.21 | 5.31 |
| 91805 | .40 | – | 95625 | 9.98 | 2.94 | 98092 | .82 | – | 98483 | 10.70 | 12.60 |
| 92053 | .98 | .53 | 95630 | (a) | (a) | 98111 | .90 | – | 98502 | 10.20 | 3.13 |
| 92054 | .34 | .238 | 95647 | 4.26 | 5.65 | 98150 | (a) | – | 98555 | 4.74 | – |
| 92055 | 9.34 | .195 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.07 | – |
| 92101 | 14.60 | 2.32 | 96053 | 3.24 | 3.43 | 98152 | 5.37 | .52 | 98598 | .37 | – |
| 92102 | 8.79 | 2.37 | 96317 | 2.43 | – | 98153 | 6.05 | (a) | 98601 | 12.20 | (a) |
| 92215 | 5.07 | 2.40 | 96408 | 7.27 | 6.92 | 98154 | 7.13 | (a) | 98622 | (a) | – |
| 92338 | 3.38 | 1.21 | 96409 | 6.72 | 8.80 | 98155 | 9.98 | (a) | 98623 | (a) | – |
| 92445 | 4.61 | – | 96410 | 5.90 | 6.94 | 98156 | (a) | (a) | 98624 | 1.92 | – |
| 92446 | 11.10 | 1.82 | 96611 | 2.11 | 1.21 | 98157 | 6.38 | .243 | 98636 | 4.35 | 3.07 |
| 92447 | 9.70 | 1.01 | 96702 | 8.37 | (a) | 98158 | (a) | (a) | 98640 | 210.00 | – |
| 92451 | 3.54 | 2.02 | 96703 | (a) | – | 98159 | 4.28 | (a) | 98658 | 10.40 | – |
| 92453 | 6.15 | – | 96816 | 7.84 | – | 98160 | 9.07 | (a) | 98659 | 1.85 | .45 |
| 92478 | 3.04 | 1.48 | 96872 | 8.65 | (a) | 98161 | 10.20 | (a) | 98677 | 33.20 | 9.52 |
| 92593 | 46.40 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 29.40 | 10.70 |
| 92663 | 1.09 | – | 97002 | (a) | (a) | 98163 | 10.70 | .26 | 98698 | (a) | (a) |
| 94007 | 20.80 | 3.84 | 97003 | (a) | (a) | 98164 | 2.98 | .082 | 98699 | 9.58 | (a) |
| 94099 | 4.74 | – | 97047 | 6.42 | – | 98257 | 2.80 | – | 98705 | 14.60 | – |
| 94225 | 16.70 | – | 97050 | 4.98 | – | 98303 | 20.10 | 5.52 | 98710 | 6.66 | – |
| 94276 | 8.69 | 4.49 | 97111 | 10.10 | – | 98304 | 10.40 | 3.18 | 98751 | 7.81 | – |
| 94304 | 4.52 | (a) | 97220 | .63 | (a) | 98305 | 5.15 | 1.27 | 98805 | 8.69 | 1.01 |
| 94381 | 8.48 | 9.80 | 97221 | (a) | .92 | 98306 | 13.20 | .69 | 98806 | 4.05 | 2.94 |
| 94404 | 8.24 | 3.89 | 97222 | 2.34 | 1.65 | 98307 | 3.28 | .53 | 98810 | 7.26 | – |
| 94444 | (a) | (a) | 97223 | 3.54 | 4.53 | 98308 | 2.16 | .91 | 98813 | 7.00 | 2.08 |
| 94569 | 5.56 | 3.06 | 97308 | 1.18 | – | 98309 | 10.10 | 1.91 | 98820 | 16.60 | 2.40 |
| 94590 | 24.00 | – | 97447 | 3.86 | 4.05 | 98344 | 1.43 | .69 | 98871 | (a) | (a) |
| 94617 | 7.58 | – | 97501 | (a) | – | 98405 | 2.36 | – | 98884 | 4.32 | 1.56 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 27.30 | (a) | 98914 | 1.25 | .67 |
| 95124 | 2.80 | .98 | 97503 | (a) | – | 98414 | 25.00 | (a) | 98949 | 1.76 | .38 |
| 95233 | 5.99 | – | 97504 | (a) | – | 98415 | 3.28 | (a) | 98967 | 6.79 | 5.44 |
| 95305 | 6.51 | – | 97650 | 6.94 | 3.01 | 98423 | 7.82 | (a) | 98993 | 8.31 | 5.27 |
| 95306 | 9.24 | – | 97651 | 11.50 | 3.89 | 98424 | 13.20 | (a) | 99003 | 3.22 | .85 |
| 95310 | 15.50 | 1.24 | 97652 | 9.88 | 2.67 | 98425 | 5.44 | (a) | 99004 | 5.83 | 1.51 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE**<br>**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509**<br>**Products/Completed Operations (Prod/COps)     (Subline Code 336) Entire State Territory 999** |
| **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** | **Class Code** | **Prem/ Ops** | **Prod/ Cops** |
| **99080** | 2.28 | 8.21 | **99826** | 1.43 | .51 | | | | | | |
| **99081** | (a) | – | **99827** | .82 | .61 | | | | | | |
| **99082** | (a) | – | **99851** | 3.35 | – | | | | | | |
| **99083** | (a) | – | **99917** | 5.41 | – | | | | | | |
| **99084** | (a) | (a) | **99938** | 6.09 | – | | | | | | |
| **99085** | (a) | (a) | **99943** | 17.70 | – | | | | | | |
| **99111** | 3.32 | – | **99946** | 13.10 | 3.04 | | | | | | |
| **99160** | (a) | – | **99948** | 9.98 | 23.60 | | | | | | |
| **99163** | 7.90 | .41 | **99952** | 10.70 | 13.70 | | | | | | |
| **99165** | 1.73 | (a) | **99953** | 11.50 | 7.43 | | | | | | |
| **99220** | 2.77 | (a) | **99954** | 8.36 | 13.40 | | | | | | |
| **99221** | (a) | (a) | **99955** | 10.50 | 7.15 | | | | | | |
| **99222** | 5.21 | (a) | **99963** | 1.30 | – | | | | | | |
| **99223** | .48 | (a) | **99969** | 5.04 | 3.34 | | | | | | |
| **99303** | 26.50 | – | **99975** | 9.29 | – | | | | | | |
| **99310** | 6.63 | (a) | **99986** | (a) | – | | | | | | |
| **99315** | 19.50 | 1.22 | **99987** | (a) | – | | | | | | |
| **99321** | 18.90 | 1.68 | **99988** | 4.45 | – | | | | | | |
| **99445** | (a) | (a) | | | | | | | | | |
| **99471** | 1.25 | – | | | | | | | | | |
| **99505** | 7.03 | – | | | | | | | | | |
| **99506** | 8.65 | – | | | | | | | | | |
| **99507** | 7.55 | – | | | | | | | | | |
| **99570** | 4.05 | (a) | | | | | | | | | |
| **99571** | .98 | (a) | | | | | | | | | |
| **99572** | 1.92 | (a) | | | | | | | | | |
| **99573** | 1.83 | (a) | | | | | | | | | |
| **99600** | 2.53 | – | | | | | | | | | |
| **99613** | 16.80 | 1.74 | | | | | | | | | |
| **99614** | 5.66 | – | | | | | | | | | |
| **99620** | .91 | – | | | | | | | | | |
| **99650** | 1.92 | .80 | | | | | | | | | |
| **99709** | 4.73 | (a) | | | | | | | | | |
| **99718** | 2.68 | – | | | | | | | | | |
| **99746** | 4.53 | 2.76 | | | | | | | | | |
| **99760** | .51 | – | | | | | | | | | |
| **99777** | 12.50 | – | | | | | | | | | |
| **99793** | 5.75 | – | | | | | | | | | |
| **99798** | (a) | (a) | | | | | | | | | |
| **99803** | (a) | 8.95 | | | | | | | | | |

| $100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 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 | .131 | .184 | 10205 | .212 | – | 11210 | 3.55 | – | 13207 | (a) | (a) |
| 10015 | 7.30 | – | 10220 | 3.99 | – | 11211 | 18.50 | – | 13208 | (a) | (a) |
| 10020 | (a) | (a) | 10255 | .236 | .131 | 11212 | 2.79 | – | 13314 | .101 | .017 |
| 10026 | .55 | .023 | 10256 | .86 | .147 | 11213 | 2.28 | – | 13351 | .247 | .045 |
| 10036 | .64 | (a) | 10257 | .163 | .167 | 11214 | 5.61 | – | 13352 | .25 | .038 |
| 10040 | .099 | .28 | 10309 | .137 | .017 | 11222 | .094 | – | 13410 | 1.36 | 2.44 |
| 10042 | .31 | .33 | 10315 | .32 | (a) | 11234 | .238 | .048 | 13411 | (a) | (a) |
| 10052 | 5.05 | – | 10331 | 9.90 | – | 11248 | .045 | .019 | 13412 | .46 | 1.01 |
| 10054 | 4.48 | – | 10332 | 17.10 | – | 11258 | 1.40 | .202 | 13453 | .53 | (a) |
| 10060 | .15 | .06 | 10352 | .68 | .047 | 11259 | 1.50 | .157 | 13454 | .62 | (a) |
| 10065 | .225 | .031 | 10367 | 4.76 | – | 11273 | 11.80 | – | 13455 | .63 | (a) |
| 10066 | .229 | .047 | 10368 | 6.95 | – | 11274 | 11.30 | – | 13461 | (a) | (a) |
| 10070 | .075 | .141 | 10375 | (a) | – | 11288 | 1.71 | .071 | 13506 | .78 | .055 |
| 10071 | .27 | .092 | 10378 | 10.00 | – | 12014 | .097 | .041 | 13507 | .94 | .128 |
| 10072 | 5.38 | – | 10379 | 4.65 | – | 12356 | 1.00 | .027 | 13590 | .47 | .74 |
| 10073 | .99 | .33 | 10380 | 7.94 | – | 12361 | .098 | .082 | 13621 | .118 | .36 |
| 10075 | 7.35 | .143 | 10381 | 6.88 | – | 12362 | .082 | (a) | 13670 | .055 | .013 |
| 10100 | 1.16 | .051 | 11007 | 2.02 | – | 12373 | .031 | .025 | 13673 | 1.06 | .014 |
| 10101 | .203 | .166 | 11020 | .26 | .126 | 12374 | .52 | .064 | 13715 | .082 | .154 |
| 10105 | 2.20 | – | 11039 | .86 | .077 | 12375 | .26 | .044 | 13716 | .38 | .092 |
| 10107 | 3.03 | .205 | 11052 | 2.19 | – | 12391 | .062 | .091 | 13720 | .60 | .054 |
| 10110 | 24.80 | – | 11101 | (a) | (a) | 12393 | .34 | (a) | 13759 | .15 | .125 |
| 10111 | .163 | .083 | 11120 | (a) | – | 12467 | .141 | (a) | 13930 | .175 | .211 |
| 10113 | .30 | – | 11126 | .053 | .02 | 12509 | .059 | .038 | 14068 | .033 | .015 |
| 10115 | .60 | .067 | 11127 | .42 | .006 | 12510 | .75 | .027 | 14101 | .39 | .042 |
| 10117 | 7.25 | – | 11128 | .56 | .065 | 12583 | .33 | (a) | 14279 | .45 | .071 |
| 10119 | (a) | – | 11138 | 2.47 | – | 12651 | .97 | .49 | 14401 | 1.41 | .107 |
| 10120 | 16.30 | – | 11155 | .181 | – | 12683 | .44 | (a) | 14405 | 1.19 | – |
| 10130 | 3.00 | – | 11160 | (a) | (a) | 12707 | .54 | .65 | 14527 | .33 | .181 |
| 10132 | 2.58 | – | 11167 | .50 | – | 12797 | .113 | .169 | 14655 | .075 | – |
| 10133 | 2.10 | – | 11168 | 2.61 | – | 12805 | .27 | .091 | 14731 | 2.17 | – |
| 10135 | (a) | – | 11201 | 17.70 | – | 12841 | .45 | – | 14732 | .161 | – |
| 10140 | .045 | .021 | 11202 | 5.23 | – | 12927 | .079 | – | 14733 | .52 | – |
| 10141 | .09 | .024 | 11203 | .97 | .54 | 13049 | .051 | .054 | 14734 | .225 | – |
| 10145 | .43 | .011 | 11204 | .26 | 1.36 | 13111 | 1.30 | .097 | 14855 | .207 | .162 |
| 10146 | .52 | .018 | 11205 | (a) | – | 13112 | .083 | .069 | 14913 | .28 | .145 |
| 10150 | .42 | (a) | 11206 | .82 | – | 13201 | .86 | .167 | 15060 | (a) | (a) |
| 10151 | 10.60 | – | 11207 | 10.40 | – | 13204 | .97 | 1.40 | 15061 | (a) | (a) |
| 10160 | 1.88 | – | 11208 | 1.78 | – | 13205 | .37 | .43 | 15062 | .186 | (a) |
| 10204 | .19 | – | 11209 | 8.35 | – | 13206 | (a) | (a) | 15063 | .217 | (a) |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/COps) (Subline Code 336) Entire State Territory 999 | | | | | | | | | | |
| 15070 | .159 | – | 16750 | .088 | .031 | 18707 | .012 | .003 | 40117 | (a) | – |
| 15119 | (a) | – | 16751 | .088 | – | 18708 | .097 | .013 | 40140 | (a) | – |
| 15120 | (a) | – | 16819 | 1.13 | (a) | 18833 | .147 | (a) | 41001 | .27 | – |
| 15123 | 2.10 | – | 16820 | .87 | (a) | 18834 | .25 | .113 | 41210 | (a) | – |
| 15124 | .73 | – | 16881 | 1.38 | (a) | 18911 | .79 | .019 | 41421 | .51 | – |
| 15188 | .33 | (a) | 16890 | .132 | (a) | 18912 | 1.50 | .03 | 41422 | .27 | – |
| 15223 | .065 | .033 | 16891 | .144 | (a) | 18920 | .39 | .019 | 41510 | 39.90 | – |
| 15224 | .63 | .07 | 16892 | .26 | (a) | 18991 | (a) | – | 41603 | 24.30 | – |
| 15300 | (a) | – | 16900 | 2.09 | .064 | 19007 | .82 | – | 41604 | 13.40 | – |
| 15314 | .181 | (a) | 16901 | 1.34 | .097 | 19051 | 1.82 | – | 41620 | 1.48 | – |
| 15404 | .085 | (a) | 16902 | 1.13 | .07 | 19061 | (a) | – | 41650 | 34.30 | – |
| 15405 | .125 | (a) | 16905 | 2.19 | .064 | 19795 | .26 | (a) | 41664 | 34.40 | – |
| 15406 | .32 | .044 | 16906 | 1.40 | .097 | 19796 | .30 | – | 41665 | 4.03 | – |
| 15488 | .79 | (a) | 16910 | 1.25 | .04 | 40005 | (a) | – | 41666 | (a) | – |
| 15538 | .32 | .019 | 16911 | 1.13 | .058 | 40006 | (a) | – | 41667 | 94.20 | – |
| 15600 | .81 | .09 | 16915 | 1.28 | .034 | 40010 | (a) | – | 41668 | 88.30 | – |
| 15607 | .208 | – | 16916 | 1.07 | .057 | 40015 | (a) | – | 41669 | .62 | – |
| 15608 | .181 | .008 | 16920 | 2.84 | .078 | 40020 | (a) | – | 41670 | 1.04 | – |
| 15656 | 5.34 | – | 16921 | 2.60 | .036 | 40026 | (a) | – | 41672 | (a) | – |
| 15699 | .51 | – | 16930 | 1.64 | .115 | 40031 | (a) | – | 41673 | (a) | – |
| 15733 | .207 | .038 | 16931 | 1.76 | .049 | 40032 | (a) | – | 41675 | (a) | – |
| 15839 | .243 | .027 | 16940 | 3.55 | .036 | 40040 | (a) | – | 41677 | .31 | – |
| 15991 | .198 | .058 | 16941 | 1.42 | .076 | 40041 | (a) | – | 41678 | 46.60 | – |
| 15993 | .168 | .036 | 18078 | .149 | .158 | 40042 | (a) | – | 41679 | (a) | (a) |
| 16005 | .044 | .034 | 18109 | .33 | .029 | 40045 | 228.00 | – | 41680 | 17.80 | – |
| 16009 | .25 | .079 | 18110 | .26 | .024 | 40046 | 45.00 | – | 41696 | .97 | – |
| 16402 | 1.20 | – | 18200 | (a) | – | 40047 | 16.00 | – | 41697 | .67 | – |
| 16403 | .76 | .155 | 18205 | .229 | .31 | 40059 | 5.74 | – | 41700 | (a) | – |
| 16404 | .96 | – | 18206 | .43 | .088 | 40061 | 3.04 | – | 41715 | 11.30 | – |
| 16471 | .29 | – | 18335 | .31 | .016 | 40063 | 102.00 | – | 41716 | 7.20 | – |
| 16501 | .092 | (a) | 18435 | 1.23 | .067 | 40064 | 29.90 | – | 43007 | (a) | – |
| 16527 | .141 | .36 | 18436 | .99 | .155 | 40066 | (a) | – | 43117 | (a) | – |
| 16588 | .118 | (a) | 18437 | .44 | (a) | 40067 | (a) | – | 43151 | 11.10 | – |
| 16604 | .198 | .147 | 18438 | .85 | (a) | 40069 | (a) | – | 43152 | 13.90 | – |
| 16670 | 4.11 | – | 18501 | 1.13 | .011 | 40072 | (a) | – | 43200 | 42.40 | – |
| 16676 | .25 | .013 | 18506 | .41 | .005 | 40075 | 22.40 | – | 43215 | (a) | – |
| 16694 | .39 | (a) | 18507 | .159 | .008 | 40101 | 17.50 | – | 43421 | 11.60 | – |
| 16705 | .26 | .152 | 18570 | 1.66 | – | 40102 | 15.40 | – | 43422 | 61.00 | – |
| 16722 | (a) | – | 18575 | (a) | (a) | 40111 | 8.07 | – | 43424 | (a) | – |
| 16723 | (a) | – | 18616 | .32 | .54 | 40115 | (a) | – | 43470 | 5.64 | – |

CLASSES 43517–49618       COMMERCIAL LINES MANUAL       ILLINOIS (12)
PREM/OPS TERR. 514       DIVISION SIX
PROD/COPS       GENERAL LIABILITY
LOSS COST PAGES

| \$100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 | | | | | | | | | | | |
| 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 | 36.90 | – | 46004 | 32.60 | – | 47471 | 4.46 | – |
| 43518 | 14.80 | – | 44280 | .31 | – | 46005 | 26.10 | – | 47473 | 5.83 | – |
| 43550 | 41.50 | – | 44311 | 7.62 | – | 46112 | .069 | – | 47474 | 6.51 | – |
| 43551 | 23.00 | – | 44315 | 5.12 | – | 46202 | 2.33 | – | 47475 | 5.14 | – |
| 43626 | 11.80 | – | 44427 | 63.10 | – | 46362 | 163.00 | – | 47476 | 5.14 | – |
| 43628 | 153.00 | – | 44428 | 63.50 | – | 46426 | 23.70 | – | 47477 | 6.86 | – |
| 43629 | 130.00 | – | 44429 | .95 | – | 46427 | 31.70 | – | 47478 | 7.20 | – |
| 43754 | (a) | – | 44430 | .66 | – | 46510 | (a) | – | 47600 | (a) | – |
| 43760 | 4.33 | – | 44431 | 2.11 | – | 46590 | (a) | – | 47610 | (a) | – |
| 43822 | 4.44 | – | 44432 | .67 | – | 46603 | 1.99 | – | 48039 | 30.10 | – |
| 43840 | .055 | – | 44433 | 21.30 | – | 46604 | 2.30 | – | 48177 | (a) | – |
| 43860 | 3.53 | – | 44434 | 40.80 | – | 46606 | 6.13 | – | 48178 | (a) | – |
| 43889 | 1.26 | – | 44435 | 42.30 | – | 46607 | 8.43 | – | 48206 | 31.20 | – |
| 43945 | (a) | – | 44436 | 49.40 | – | 46622 | 13.10 | – | 48252 | (a) | – |
| 43946 | (a) | – | 44437 | 40.90 | – | 46671 | (a) | – | 48441 | .131 | – |
| 43990 | (a) | (a) | 44438 | 32.30 | – | 46700 | 85.30 | – | 48557 | 13.10 | – |
| 43991 | (a) | – | 44439 | 63.00 | – | 46773 | (a) | – | 48558 | 11.40 | – |
| 44009 | 2.56 | – | 44440 | 52.10 | – | 46822 | (a) | – | 48600 | 47.50 | – |
| 44010 | (a) | (a) | 44500 | (a) | – | 46881 | (a) | – | 48610 | (a) | – |
| 44069 | 12.60 | – | 44501 | (a) | – | 46882 | (a) | – | 48636 | 1.18 | (a) |
| 44070 | 3.74 | – | 45190 | 1.84 | – | 46911 | 23.40 | – | 48637 | 10.00 | – |
| 44071 | 4.16 | – | 45191 | 1.30 | – | 46912 | 42.80 | – | 48638 | 4.97 | – |
| 44072 | 2.87 | – | 45192 | 1.52 | – | 46913 | (a) | – | 48727 | (a) | – |
| 44100 | 1.90 | – | 45193 | .90 | – | 46914 | (a) | – | 48808 | 1.37 | – |
| 44101 | 1.97 | – | 45210 | 1.14 | – | 46915 | (a) | – | 48924 | (a) | – |
| 44102 | 1.54 | – | 45224 | (a) | – | 46916 | (a) | – | 48925 | 240.00 | – |
| 44103 | 1.36 | – | 45225 | (a) | – | 47050 | 1.22 | – | 49005 | .208 | – |
| 44104 | .57 | – | 45334 | 24.40 | – | 47051 | (a) | – | 49111 | 2.09 | – |
| 44105 | (a) | – | 45380 | .243 | (a) | 47052 | (a) | – | 49181 | 9.83 | – |
| 44106 | (a) | – | 45450 | 7.19 | – | 47103 | (a) | – | 49183 | 12.00 | – |
| 44108 | .67 | – | 45523 | (a) | – | 47146 | (a) | – | 49184 | 25.30 | – |
| 44109 | 1.70 | – | 45524 | (a) | – | 47147 | (a) | – | 49185 | 23.00 | – |
| 44110 | 1.74 | – | 45539 | (a) | – | 47221 | 93.60 | – | 49239 | .181 | .65 |
| 44111 | 1.07 | – | 45678 | .33 | – | 47253 | (a) | – | 49292 | .72 | – |
| 44112 | .63 | – | 45771 | .37 | .176 | 47254 | (a) | – | 49305 | (a) | – |
| 44113 | (a) | – | 45819 | .12 | .074 | 47318 | 9.60 | – | 49333 | 5.27 | – |
| 44193 | (a) | – | 45900 | .093 | .054 | 47367 | .31 | – | 49451 | (a) | – |
| 44194 | (a) | – | 45901 | .079 | .047 | 47420 | 2.10 | – | 49452 | (a) | – |
| 44222 | (a) | – | 45937 | .096 | – | 47468 | (a) | – | 49617 | .173 | .105 |
| 44276 | 56.90 | – | 45993 | (a) | (a) | 47469 | 5.14 | – | 49618 | .145 | .048 |

| \$100,000/200,000 BASIC LIMIT OCCURRENCE<br>Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514<br>Products/Completed Operations (Prod/COps)    (Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Class<br>Code | Prem/<br>Ops | Prod/<br>Cops | Class<br>Code | Prem/<br>Ops | Prod/<br>Cops | Class<br>Code | Prem/<br>Ops | Prod/<br>Cops | Class<br>Code | Prem/<br>Ops | Prod/<br>Cops |
| 49619 | .27 | .075 | 51315 | .118 | .106 | 51809 | .26 | .158 | 52341 | .034 | (a) |
| 49763 | 1.77 | – | 51330 | .073 | .43 | 51833 | .119 | .072 | 52342 | .099 | (a) |
| 49800 | (a) | – | 51333 | .024 | .31 | 51850 | .176 | (a) | 52343 | .06 | (a) |
| 49801 | 82.40 | – | 51340 | .025 | (a) | 51851 | .119 | (a) | 52401 | .186 | (a) |
| 49802 | 7.31 | – | 51350 | .183 | .142 | 51852 | .28 | (a) | 52402 | .014 | (a) |
| 49803 | 12.90 | – | 51351 | .164 | .045 | 51853 | .112 | (a) | 52432 | .069 | (a) |
| 49840 | 1.26 | – | 51352 | .225 | .114 | 51854 | .25 | (a) | 52433 | .063 | 1.20 |
| 49870 | 100.00 | – | 51355 | .153 | .096 | 51855 | .26 | (a) | 52435 | .079 | (a) |
| 49890 | (a) | – | 51356 | .165 | .69 | 51856 | .145 | (a) | 52438 | .057 | (a) |
| 49891 | (a) | – | 51357 | .167 | .53 | 51857 | .248 | (a) | 52440 | .09 | (a) |
| 49902 | (a) | – | 51358 | .40 | .149 | 51869 | .068 | .14 | 52467 | .083 | (a) |
| 49903 | (a) | – | 51359 | .35 | .84 | 51877 | .38 | .22 | 52469 | .029 | .109 |
| 50010 | .149 | .58 | 51370 | .30 | 5.00 | 51889 | .063 | .014 | 52505 | .144 | .203 |
| 50015 | .097 | (a) | 51380 | .03 | .05 | 51896 | .03 | .02 | 52547 | .161 | .088 |
| 50017 | .074 | (a) | 51400 | .17 | (a) | 51900 | .089 | .093 | 52581 | .70 | 3.68 |
| 50045 | .168 | (a) | 51401 | .25 | (a) | 51909 | .159 | .057 | 52619 | .049 | (a) |
| 50047 | .019 | (a) | 51500 | .056 | .109 | 51919 | .064 | (a) | 52660 | .109 | – |
| 51001 | .041 | .46 | 51516 | .092 | – | 51926 | .065 | .04 | 52744 | .45 | .094 |
| 51005 | .008 | (a) | 51517 | .104 | – | 51927 | .035 | .115 | 52767 | .147 | (a) |
| 51116 | .103 | .57 | 51550 | .07 | .36 | 51934 | .071 | .142 | 52876 | (a) | (a) |
| 51201 | .025 | (a) | 51551 | .024 | .92 | 51941 | .065 | .039 | 52911 | .039 | .52 |
| 51205 | .077 | .083 | 51552 | .042 | .159 | 51942 | .104 | – | 52967 | .015 | .064 |
| 51206 | .012 | .45 | 51553 | .075 | (a) | 51956 | .28 | .246 | 53001 | .145 | .33 |
| 51210 | .071 | (a) | 51554 | .007 | (a) | 51957 | .246 | .40 | 53077 | .069 | .197 |
| 51211 | (a) | (a) | 51575 | .049 | .02 | 51958 | .219 | .39 | 53095 | .048 | (a) |
| 51220 | .245 | 2.58 | 51576 | .134 | .075 | 51959 | .224 | (a) | 53096 | .066 | (a) |
| 51221 | .136 | 1.94 | 51600 | .091 | .198 | 51960 | .03 | .36 | 53121 | .188 | .46 |
| 51222 | .166 | 3.12 | 51613 | .06 | .138 | 51970 | .129 | .25 | 53147 | .025 | (a) |
| 51224 | .174 | 1.33 | 51625 | .037 | (a) | 51982 | .038 | .085 | 53229 | .14 | (a) |
| 51230 | .029 | .79 | 51666 | .078 | .103 | 51985 | .086 | – | 53271 | .035 | (a) |
| 51240 | .31 | .182 | 51702 | .112 | (a) | 51986 | .149 | .107 | 53333 | .137 | .213 |
| 51241 | .91 | .30 | 51703 | .047 | (a) | 51999 | .063 | .46 | 53374 | .12 | .38 |
| 51250 | .188 | (a) | 51734 | .087 | .31 | 52002 | .055 | .118 | 53375 | .063 | .25 |
| 51251 | .026 | (a) | 51741 | .159 | .25 | 52075 | .138 | .25 | 53376 | .102 | .187 |
| 51252 | .092 | .101 | 51752 | .134 | .159 | 52076 | .167 | (a) | 53377 | .104 | .211 |
| 51253 | .079 | (a) | 51767 | .023 | .009 | 52109 | .014 | (a) | 53403 | .066 | (a) |
| 51254 | .025 | .045 | 51777 | .079 | .076 | 52134 | .184 | .70 | 53425 | .129 | (a) |
| 51255 | .48 | (a) | 51790 | .132 | (a) | 52137 | .054 | (a) | 53565 | .077 | .124 |
| 51300 | .109 | .173 | 51796 | .058 | (a) | 52150 | .34 | (a) | 53631 | .022 | .022 |
| 51305 | .109 | 1.03 | 51808 | .206 | .73 | 52315 | .103 | .24 | 53632 | .025 | .035 |

| Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops | Class Code | Prem/ Ops | Prod/ Cops |
|---|---|---|---|---|---|---|---|---|---|---|---|
| \$100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | | | |
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 | | | | | | | | | | | |
| Products/Completed Operations (Prod/COps)　(Subline Code 336) Entire State Territory 999 | | | | | | | | | | | |
| 53731 | .023 | (a) | 56170 | .127 | (a) | 57401 | .046 | .098 | 58503 | .055 | .061 |
| 53732 | .157 | .46 | 56171 | .062 | (a) | 57403 | .162 | .036 | 58532 | .071 | (a) |
| 53733 | .102 | .26 | 56202 | .053 | .10 | 57410 | .022 | .13 | 58559 | .014 | (a) |
| 53734 | .55 | – | 56390 | .092 | .63 | 57411 | .032 | (a) | 58560 | .035 | (a) |
| 53803 | .31 | (a) | 56391 | .079 | .32 | 57572 | .013 | .094 | 58561 | (a) | (a) |
| 53901 | (a) | (a) | 56427 | .127 | .125 | 57600 | .039 | .033 | 58575 | .045 | .123 |
| 53902 | (a) | (a) | 56488 | .132 | .034 | 57611 | .068 | .064 | 58627 | .144 | .016 |
| 53903 | (a) | (a) | 56567 | .132 | (a) | 57625 | .34 | (a) | 58663 | .29 | 1.59 |
| 53904 | (a) | (a) | 56650 | .40 | (a) | 57651 | .041 | .043 | 58682 | .128 | (a) |
| 53905 | (a) | (a) | 56651 | .219 | (a) | 57690 | .088 | .51 | 58713 | .05 | (a) |
| 53907 | .069 | .111 | 56652 | .157 | (a) | 57716 | .042 | .087 | 58737 | .093 | .74 |
| 53951 | (a) | (a) | 56653 | .151 | (a) | 57725 | .092 | .091 | 58756 | .054 | (a) |
| 53952 | (a) | (a) | 56654 | .077 | (a) | 57726 | .071 | .019 | 58757 | .31 | (a) |
| 53953 | (a) | (a) | 56690 | .068 | .36 | 57798 | .021 | (a) | 58759 | .039 | (a) |
| 54012 | .055 | – | 56699 | .059 | .051 | 57800 | .078 | (a) | 58802 | .044 | .45 |
| 54077 | .095 | .37 | 56758 | .05 | .155 | 57808 | .035 | (a) | 58813 | .134 | (a) |
| 54444 | (a) | (a) | 56759 | .051 | .093 | 57809 | .036 | (a) | 58822 | .121 | (a) |
| 55010 | .29 | 1.10 | 56760 | .073 | .106 | 57810 | .035 | .109 | 58837 | .27 | .165 |
| 55011 | .077 | 1.26 | 56805 | .096 | (a) | 57871 | .042 | .116 | 58840 | .081 | .111 |
| 55012 | .092 | 1.17 | 56806 | .068 | (a) | 57913 | .101 | .31 | 58873 | .128 | .03 |
| 55013 | .117 | .99 | 56807 | .067 | (a) | 57997 | .123 | – | 58903 | .028 | (a) |
| 55014 | (a) | (a) | 56808 | .088 | (a) | 57998 | .045 | .059 | 58904 | .021 | .131 |
| 55214 | .075 | .089 | 56900 | .085 | (a) | 57999 | .058 | .071 | 58922 | .213 | .187 |
| 55371 | .31 | .13 | 56910 | .042 | (a) | 58009 | .058 | (a) | 59005 | .053 | .096 |
| 55410 | (a) | (a) | 56911 | .113 | (a) | 58010 | .104 | (a) | 59057 | .39 | (a) |
| 55426 | .142 | (a) | 56912 | .092 | .084 | 58020 | .174 | (a) | 59058 | .25 | (a) |
| 55597 | .019 | 1.78 | 56913 | .075 | (a) | 58056 | .124 | (a) | 59188 | .34 | .056 |
| 55647 | .037 | .056 | 56915 | .44 | (a) | 58057 | .078 | (a) | 59189 | .47 | .30 |
| 55648 | .017 | (a) | 56916 | .40 | .187 | 58058 | .07 | (a) | 59223 | .133 | .077 |
| 55649 | .02 | (a) | 56917 | .116 | (a) | 58095 | .099 | 1.83 | 59257 | .014 | .015 |
| 55715 | .148 | .234 | 56918 | .056 | (a) | 58096 | .132 | 1.04 | 59306 | .089 | (a) |
| 55716 | .214 | .52 | 56919 | .142 | (a) | 58301 | .044 | .082 | 59378 | .086 | .152 |
| 55717 | .187 | (a) | 56920 | .129 | (a) | 58302 | .035 | .055 | 59481 | .239 | .088 |
| 55718 | .182 | (a) | 56980 | .073 | (a) | 58397 | .206 | .83 | 59482 | .36 | (a) |
| 55802 | .079 | .009 | 57001 | .025 | .024 | 58408 | .072 | – | 59537 | .093 | .168 |
| 55918 | .085 | 3.19 | 57002 | .016 | .11 | 58409 | .092 | – | 59601 | .09 | 2.31 |
| 55919 | .012 | 3.64 | 57090 | .208 | .63 | 58456 | .049 | – | 59647 | .16 | .176 |
| 56040 | .008 | .04 | 57146 | .132 | .67 | 58457 | .071 | – | 59660 | .166 | 1.14 |
| 56041 | .053 | (a) | 57202 | .065 | (a) | 58458 | .092 | – | 59661 | .081 | (a) |
| 56042 | .066 | (a) | 57257 | .081 | .036 | 58459 | .11 | – | 59693 | .014 | – |

**ILLINOIS (12)**     **COMMERCIAL LINES MANUAL**     **CLASSES 59695–91606**
**DIVISION SIX**     **PREM/OPS TERR. 514**
**GENERAL LIABILITY**     **PROD/COPS**
**LOSS COST PAGES**

**$100,000/200,000 BASIC LIMIT OCCURRENCE**
**Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514**
**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 | .41 | .061 | 63220 | (a) | – | 91190 | 3.82 | (a) |
| 59701 | .007 | .244 | 59970 | .079 | .182 | 64074 | 13.00 | – | 91200 | 1.04 | – |
| 59713 | .148 | .33 | 59973 | .114 | (a) | 64075 | 9.13 | – | 91210 | (a) | – |
| 59722 | .077 | .032 | 59975 | .111 | .243 | 64500 | (a) | – | 91235 | 3.29 | 3.07 |
| 59723 | .029 | .038 | 59977 | .064 | (a) | 65007 | 25.30 | – | 91250 | 4.96 | (a) |
| 59724 | .044 | .022 | 59984 | .031 | .055 | 66122 | 10.90 | – | 91265 | 22.10 | 3.25 |
| 59725 | .055 | .104 | 59985 | .122 | (a) | 66123 | 5.98 | – | 91266 | 11.80 | .54 |
| 59726 | .04 | .024 | 59986 | .093 | (a) | 66309 | 17.50 | – | 91280 | (a) | 1.66 |
| 59738 | .128 | .066 | 59988 | .028 | .06 | 66561 | 40.50 | – | 91302 | 20.60 | (a) |
| 59750 | .069 | .24 | 59989 | .016 | .045 | 67017 | 37.50 | – | 91315 | 6.27 | – |
| 59751 | .025 | (a) | 60010 | 8.77 | – | 67508 | 41.10 | – | 91324 | 13.90 | (a) |
| 59773 | .02 | .028 | 60011 | 10.10 | – | 67509 | 30.20 | – | 91325 | (a) | (a) |
| 59774 | .017 | .152 | 60012 | 16.60 | – | 67510 | 16.80 | – | 91340 | 9.12 | 8.10 |
| 59775 | .022 | .189 | 60013 | 14.20 | – | 67511 | 18.20 | – | 91341 | 8.15 | 2.79 |
| 59781 | .06 | .076 | 60015 | 10.60 | – | 67512 | 77.80 | – | 91342 | 8.37 | 2.99 |
| 59782 | .09 | .49 | 60016 | 11.90 | – | 67513 | 49.40 | – | 91343 | 1.80 | 1.36 |
| 59783 | .087 | (a) | 60035 | 28.50 | – | 67634 | 32.50 | – | 91405 | 10.70 | – |
| 59784 | .067 | (a) | 61000 | 8.69 | – | 67635 | 23.00 | – | 91436 | 9.22 | 1.58 |
| 59790 | .099 | (a) | 61212 | 15.30 | – | 68001 | 70.20 | – | 91481 | 33.70 | – |
| 59798 | .228 | .46 | 61216 | 17.00 | – | 68439 | 90.20 | – | 91507 | 4.96 | 2.86 |
| 59806 | .163 | (a) | 61217 | 15.50 | – | 68500 | 1.93 | – | 91523 | 76.50 | – |
| 59867 | .111 | (a) | 61218 | 10.60 | – | 68604 | 1.69 | – | 91547 | .43 | – |
| 59886 | .015 | .112 | 61223 | 71.40 | – | 68606 | 6.59 | – | 91551 | 2.70 | .62 |
| 59889 | .067 | .153 | 61224 | 25.30 | – | 68607 | 5.21 | – | 91555 | 1.99 | .91 |
| 59892 | .087 | (a) | 61225 | 35.10 | – | 68702 | 4.29 | – | 91560 | 6.48 | 3.52 |
| 59904 | .059 | .066 | 61226 | 55.90 | – | 68703 | 3.22 | – | 91562 | 6.00 | – |
| 59905 | .07 | .13 | 61227 | 51.20 | – | 68706 | 13.80 | – | 91577 | 21.40 | 2.24 |
| 59914 | .41 | .62 | 62000 | 11.60 | – | 68707 | 13.60 | – | 91580 | 8.56 | – |
| 59915 | .196 | .78 | 62001 | 8.73 | – | 90089 | 7.80 | – | 91581 | (a) | (a) |
| 59917 | .036 | .165 | 62002 | 3.98 | – | 91111 | 4.24 | 5.70 | 91582 | (a) | (a) |
| 59923 | .01 | .005 | 62003 | 12.60 | – | 91125 | 4.69 | 1.84 | 91583 | (a) | (a) |
| 59925 | .36 | 1.09 | 63010 | 15.80 | – | 91127 | 2.86 | .90 | 91584 | (a) | (a) |
| 59926 | .31 | .42 | 63011 | 19.70 | – | 91130 | 1.82 | – | 91585 | (a) | (a) |
| 59927 | .207 | 1.56 | 63012 | 28.10 | – | 91135 | .50 | (a) | 91586 | (a) | (a) |
| 59931 | .184 | .59 | 63013 | 26.60 | – | 91150 | 2.70 | 5.35 | 91587 | (a) | (a) |
| 59932 | .198 | .93 | 63215 | 41.50 | – | 91155 | 5.99 | 29.80 | 91588 | (a) | (a) |
| 59941 | .062 | (a) | 63216 | 28.80 | – | 91160 | 1.89 | – | 91589 | (a) | (a) |
| 59947 | .059 | .33 | 63217 | 45.70 | – | 91175 | 1.62 | – | 91590 | 6.23 | – |
| 59955 | .024 | .147 | 63218 | 15.40 | – | 91177 | 7.10 | – | 91591 | (a) | (a) |
| 59963 | .176 | .45 | 63219 | (a) | – | 91179 | 7.13 | – | 91606 | 17.80 | – |

CLASSES 91618–99004      COMMERCIAL LINES MANUAL      ILLINOIS (12)
PREM/OPS TERR. 514      DIVISION SIX
PROD/COPS      GENERAL LIABILITY
LOSS COST PAGES

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **$100,000/200,000 BASIC LIMIT OCCURRENCE** | | | | | | | | | | | |
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 | | | | | | | | | | | |
| 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 | 1.82 | – | 97653 | 5.65 | 2.58 | 98426 | 4.58 | (a) |
| 91629 | 3.63 | (a) | 95358 | (a) | – | 97654 | 9.86 | 2.36 | 98427 | 4.47 | – |
| 91636 | 6.22 | – | 95410 | 8.00 | 2.11 | 97655 | 6.81 | 3.32 | 98428 | (a) | – |
| 91641 | 1.69 | (a) | 95455 | 7.52 | 1.24 | 98002 | 1.24 | .95 | 98429 | 1.62 | – |
| 91666 | 1.68 | (a) | 95487 | 4.29 | (a) | 98003 | 1.77 | (a) | 98430 | (a) | – |
| 91722 | 5.44 | (a) | 95505 | 3.50 | 1.74 | 98090 | .238 | – | 98449 | 6.40 | 16.00 |
| 91746 | 6.00 | 4.87 | 95620 | 3.48 | (a) | 98091 | .26 | – | 98482 | 6.87 | 5.31 |
| 91805 | .38 | – | 95625 | 9.87 | 2.94 | 98092 | .78 | – | 98483 | 10.20 | 12.60 |
| 92053 | .93 | .53 | 95630 | (a) | (a) | 98111 | .83 | – | 98502 | 9.71 | 3.13 |
| 92054 | .32 | .238 | 95647 | 3.96 | 5.65 | 98150 | (a) | – | 98555 | 4.53 | – |
| 92055 | 8.90 | .195 | 95648 | (a) | (a) | 98151 | (a) | – | 98597 | 1.02 | – |
| 92101 | 13.90 | 2.32 | 96053 | 3.01 | 3.43 | 98152 | 4.15 | .52 | 98598 | .35 | – |
| 92102 | 8.38 | 2.37 | 96317 | 1.88 | – | 98153 | 4.66 | (a) | 98601 | 11.70 | (a) |
| 92215 | 4.72 | 2.40 | 96408 | 6.93 | 6.92 | 98154 | 5.51 | (a) | 98622 | (a) | – |
| 92338 | 3.22 | 1.21 | 96409 | 6.40 | 8.80 | 98155 | 7.72 | (a) | 98623 | (a) | – |
| 92445 | 3.57 | – | 96410 | 5.62 | 6.94 | 98156 | (a) | (a) | 98624 | 1.83 | – |
| 92446 | 10.60 | 1.82 | 96611 | 2.09 | 1.21 | 98157 | 4.93 | .243 | 98636 | 4.04 | 3.07 |
| 92447 | 9.25 | 1.01 | 96702 | 7.97 | (a) | 98158 | (a) | (a) | 98640 | 201.00 | – |
| 92451 | 3.29 | 2.02 | 96703 | (a) | – | 98159 | 3.31 | (a) | 98658 | 7.97 | – |
| 92453 | 5.86 | – | 96816 | 7.48 | – | 98160 | 7.00 | (a) | 98659 | 1.42 | .45 |
| 92478 | 2.89 | 1.48 | 96872 | 6.68 | (a) | 98161 | 7.84 | (a) | 98677 | 31.60 | 9.52 |
| 92593 | 43.20 | – | 96930 | (a) | – | 98162 | (a) | (a) | 98678 | 28.10 | 10.70 |
| 92663 | .84 | – | 97002 | (a) | (a) | 98163 | 8.23 | .26 | 98698 | (a) | (a) |
| 94007 | 19.90 | 3.84 | 97003 | (a) | (a) | 98164 | 2.78 | .082 | 98699 | 9.13 | (a) |
| 94099 | 4.53 | – | 97047 | 6.35 | – | 98257 | 2.67 | – | 98705 | 11.30 | – |
| 94225 | 15.90 | – | 97050 | 4.94 | – | 98303 | 15.50 | 5.52 | 98710 | 6.35 | – |
| 94276 | 8.29 | 4.49 | 97111 | 9.56 | – | 98304 | 9.88 | 3.18 | 98751 | 6.03 | – |
| 94304 | 4.20 | (a) | 97220 | .48 | (a) | 98305 | 5.10 | 1.27 | 98805 | 8.29 | 1.01 |
| 94381 | 7.89 | 9.80 | 97221 | (a) | .92 | 98306 | 13.10 | .69 | 98806 | 3.76 | 2.94 |
| 94404 | 7.85 | 3.89 | 97222 | 2.18 | 1.65 | 98307 | 3.13 | .53 | 98810 | 7.19 | – |
| 94444 | (a) | (a) | 97223 | 3.29 | 4.53 | 98308 | 2.06 | .91 | 98813 | 6.95 | 2.08 |
| 94569 | 5.31 | 3.06 | 97308 | .91 | – | 98309 | 7.78 | 1.91 | 98820 | 15.80 | 2.40 |
| 94590 | 22.90 | – | 97447 | 2.98 | 4.05 | 98344 | 1.42 | .69 | 98871 | (a) | (a) |
| 94617 | 7.22 | – | 97501 | (a) | – | 98405 | 2.34 | – | 98884 | 4.12 | 1.56 |
| 94638 | (a) | – | 97502 | (a) | – | 98413 | 26.10 | (a) | 98914 | .97 | .67 |
| 95124 | 2.67 | .98 | 97503 | (a) | – | 98414 | 23.80 | (a) | 98949 | 1.36 | .38 |
| 95233 | 5.71 | – | 97504 | (a) | – | 98415 | 3.13 | (a) | 98967 | 6.46 | 5.44 |
| 95305 | 6.20 | – | 97650 | 6.61 | 3.01 | 98423 | 7.45 | (a) | 98993 | 7.74 | 5.27 |
| 95306 | 7.13 | – | 97651 | 8.81 | 3.89 | 98424 | 12.60 | (a) | 99003 | 3.07 | .85 |
| 95310 | 14.80 | 1.24 | 97652 | 7.65 | 2.67 | 98425 | 5.19 | (a) | 99004 | 5.77 | 1.51 |

**ILLINOIS (12)**       **COMMERCIAL LINES MANUAL**       **CLASSES 99080–99988**
**DIVISION SIX**       **PREM/OPS TERR. 514**
**GENERAL LIABILITY**       **PROD/COPS**
**LOSS COST PAGES**

| \$100,000/200,000 BASIC LIMIT OCCURRENCE | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 | | | | | | | | | | | |
| 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 | 2.17 | 8.21 | 99826 | 1.42 | .51 | | | | | | |
| 99081 | (a) | – | 99827 | .78 | .61 | | | | | | |
| 99082 | (a) | – | 99851 | 3.19 | – | | | | | | |
| 99083 | (a) | – | 99917 | 5.16 | – | | | | | | |
| 99084 | (a) | (a) | 99938 | 5.80 | – | | | | | | |
| 99085 | (a) | (a) | 99943 | 16.80 | – | | | | | | |
| 99111 | 3.16 | – | 99946 | 12.50 | 3.04 | | | | | | |
| 99160 | (a) | – | 99948 | 9.32 | 23.60 | | | | | | |
| 99163 | 7.54 | .41 | 99952 | 10.60 | 13.70 | | | | | | |
| 99165 | 1.65 | (a) | 99953 | 11.40 | 7.43 | | | | | | |
| 99220 | 2.14 | (a) | 99954 | 8.28 | 13.40 | | | | | | |
| 99221 | (a) | (a) | 99955 | 10.40 | 7.15 | | | | | | |
| 99222 | 4.02 | (a) | 99963 | 1.24 | – | | | | | | |
| 99223 | .46 | (a) | 99969 | 3.89 | 3.34 | | | | | | |
| 99303 | 25.30 | – | 99975 | 9.20 | – | | | | | | |
| 99310 | 6.32 | (a) | 99986 | (a) | – | | | | | | |
| 99315 | 18.60 | 1.22 | 99987 | (a) | – | | | | | | |
| 99321 | 18.10 | 1.68 | 99988 | 3.44 | – | | | | | | |
| 99445 | (a) | (a) | | | | | | | | | |
| 99471 | .97 | – | | | | | | | | | |
| 99505 | 6.54 | – | | | | | | | | | |
| 99506 | 8.05 | – | | | | | | | | | |
| 99507 | 7.01 | – | | | | | | | | | |
| 99570 | 3.76 | (a) | | | | | | | | | |
| 99571 | .91 | (a) | | | | | | | | | |
| 99572 | 1.79 | (a) | | | | | | | | | |
| 99573 | 1.71 | (a) | | | | | | | | | |
| 99600 | 2.51 | – | | | | | | | | | |
| 99613 | 16.00 | 1.74 | | | | | | | | | |
| 99614 | 5.60 | – | | | | | | | | | |
| 99620 | .87 | – | | | | | | | | | |
| 99650 | 1.79 | .80 | | | | | | | | | |
| 99709 | 4.40 | (a) | | | | | | | | | |
| 99718 | 2.55 | – | | | | | | | | | |
| 99746 | 4.32 | 2.76 | | | | | | | | | |
| 99760 | .49 | – | | | | | | | | | |
| 99777 | 12.40 | – | | | | | | | | | |
| 99793 | 5.48 | – | | | | | | | | | |
| 99798 | (a) | (a) | | | | | | | | | |
| 99803 | (a) | 8.95 | | | | | | | | | |