

LOSS COSTS – IMPLEMENTATION

JANUARY 23, 2020

GENERAL LIABILITY

LI-GL-2020-021

## NEW JERSEY PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS ADVISORY PROSPECTIVE LOSS COST REVISIONS TO BE IMPLEMENTED

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### KEY MESSAGE

- Revised overall prospective loss costs for Premise/Operations classes representing a **+5.7%** change to be implemented.
- Revised overall prospective loss costs for Products/Completed Operations classes representing a **+5.2%** change to be implemented.

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### BACKGROUND

In circular [LI-GL-2019-244](#), we provided you with information about the General Liability loss cost level experience review.

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### ISO ACTION

We are implementing GL-2020-BPOP1, a revision of New Jersey Premises and Operations advisory prospective loss costs.

We are providing GL-2020-BPRD1, a revision of New Jersey Products/Completed Operations advisory prospective loss costs.

Refer to the attachment(s) for complete details.

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### 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.

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**EFFECTIVE DATE****PREMISES/OPERATIONS (GL-2020-BPOP1)**

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

These changes are applicable to all policies written on or after **July 1, 2020**.

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

**PRODUCTS/COMPLETED OPERATIONS (GL-2020-BPRD1)**

We do not establish an effective date for Products/Completed Operations loss cost revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

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**IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER**

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of July 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.

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**COMPANY ACTION****PREMISES/OPERATIONS (GL-2020-BPOP1)**

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

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON JUNE 1, 2020. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number GL-2020-BPOP1, NOT this circular number.

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

**PRODUCTS/COMPLETED OPERATIONS (GL-2020-BPRD1)**

You must independently determine the final rates you will use and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

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-2020-BPRD1, NOT this circular number.

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**RATING SOFTWARE IMPACT**

No new attributes are being introduced with this revision.

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## 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-2019-057](#) 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.

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 7-20 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-GL-2019-244](#) (12/11/2019) General Liability Basic Limit Experience For 2020 Group 1 Jurisdictions Reviewed By Staff
- [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing

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## ATTACHMENT(S)

- GL-2020-BPOP1
- Actuarial Analysis Supplement
- Proposed Loss Costs Exhibit
- Excel Workbook
- GL-2020-BPRD1

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## FILES AVAILABLE FOR DOWNLOAD

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

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

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## ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

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## CONTACT INFORMATION

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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](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

NEW JERSEY GL-2020- BPOP1  
BASIC LIMIT LOSS COST LEVEL  
GENERAL LIABILITY OTHER THAN PROFESSIONAL  
PREMISES/OPERATIONS  
EXECUTIVE SUMMARY

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PURPOSE

This document:

- revises current advisory prospective loss costs for Premises/Operations classes. These loss costs represent a +5.7% 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.
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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.

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LOSS COST  
LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	- 1.8%	- 1.8%
OL&T	+ 14.8%	+ 10.0%
Premises/Operations	+ 8.7%	+ 5.7%

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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 +10.0% has been selected to temper the effect of the experience for the latest year and to limit swings in loss costs.

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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.

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PRIOR ISO  
REVISIONS

See Page ES-4 for the latest revisions in this jurisdiction.

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## HISTORICAL SOURCE DATA

The data used in this document is:

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

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

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## ADJUSTMENTS TO REPORTED EXPERIENCE

The period of use for this revision is anticipated to begin on 7/1/2020. 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- Trend Summary.

Occurrence cost data and occurrence frequency data through 12/31/2018 were used in selecting annual trend factors.

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. Exposure trends are not applied to those OL&T classes, which do not have an inflation sensitive exposure base.

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

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

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TEN  
LARGEST  
COMPANY  
GROUPS IN  
ISO  
DATA  
BASE

OTHER LIABILITY (ASLOB 17.0)

- 1 Zurich American Insurance Co
- 2 Selective Insurance Group
- 3 Travelers Indemnity Co.
- 4 Liberty Mutual Insurance Co.
- 5 Continental Casualty Co.
- 6 XL Specialty Insurance Co.
- 7 Hartford Accident & Indemnity Co.
- 8 Tokio Marine Cos.
- 9 Admiral Insurance Co.
- 10 Fireman's Fund Insurance Co.

Insurers are listed in descending order based on the percent of written premium volume from Statutory Page 14 Data for the year ending 12/31/2018 for the Annual Statement Line of Business (ASLOB) indicated. ASLOB 17.0 is based on statewide 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 12/31/2018 is:

Statewide - Other Liability (ASLOB 17.0)	35.7%
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COMPANY  
DECISION

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

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

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NEW JERSEY  
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2019-BPOP1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 13.1%	- 13.1%	- 13.1%
OL&T		- 12.0%	- 12.0%	- 12.0%
Prem/Ops Combined	7/1/2019	- 12.4%	- 12.4%	- 12.4%

Document: GL-2018-BPOP1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 4.6%	- 4.6%	- 4.6%
OL&T		- 9.1%	0.0%	0.0%
Prem/Ops Combined	7/1/2018	- 7.3%	- 1.9%	- 1.9%

Document: GL-2017-BPOP1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 0.2%	- 0.2%	- 0.2%
OL&T		+ 21.5%	+ 15.0%	+ 15.0%
Prem/Ops Combined	7/1/2017	+ 10.9%	+ 7.6%	+ 7.6%

Document: GL-2016-BPOP1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		+ 15.8%	+ 10.0%	+ 10.0%
OL&T		+ 4.8%	0.0%	0.0%
Prem/Ops Combined	8/1/2016	+ 9.5%	+ 4.2%	+ 4.2%

Document: GL-2015-BPOP1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		+ 1.2%	+ 1.2%	+ 1.2%
OL&T		- 7.8%	- 5.0%	- 5.0%
Prem/Ops Combined	7/1/2015	- 4.3%	- 2.6%	- 2.6%

**GENERAL LIABILITY OTHER THAN PROFESSIONAL  
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**GENERAL LIABILITY OTHER THAN PROFESSIONAL  
PREMISES/OPERATIONS  
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NEW JERSEY  
GENERAL LIABILITY OTHER THAN PROFESSIONAL  
PREMISES/OPERATIONS  
SUBLINE CODES 334  
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 (Subline Codes 334). 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 and for Manufacturers and Contractors. The revisions are then combined to produce an overall loss cost revision for Premises/Operations.

<u>Summary of Indications and Selected Loss Cost Level Changes</u>	<u>Manufacturers And Contractors</u>	<u>Owners, Landlords and Tenants</u>	<u>Overall Premises/ Operations</u>
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C)	+ 0.1%	+ 18.0%	+ 11.4%
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 1.8%	+ 14.8%	+ 8.7%
Statewide Selected Monoline Loss Cost Level Change (See Section C)	- 1.8%	+ 10.0%	+ 5.7%

NEW JERSEY

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

<u>CODE</u>	<u>TERRITORY DESCRIPTION</u>	<u>LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)</u>	<u>INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING</u>	<u>SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING</u>	<u>LOSS COST LEVEL CHANGE AFTER CAPPING</u>
501	Atlantic City	\$ 1,097,746	+ 10.1%	+ 5.5%	+ 5.4%
502	Remainder of Essex County	2,696,156	+ 12.0%	+ 7.3%	+ 7.4%
503	Belleville, Bloomfield, East Orange, Irvington, and Orange	1,368,245	+ 13.8%	+ 9.0%	+ 9.1%
504	Jersey City and Vicinity	4,418,100	+ 11.1%	+ 6.5%	+ 6.3%
505	Paterson and Vicinity	3,323,196	+ 13.7%	+ 8.9%	+ 8.8%
506	Newark and Vicinity	2,837,352	+ 15.9%	+ 11.1%	+ 11.2%
507	Elizabeth	770,682	+ 9.8%	+ 5.2%	+ 5.1%
508	Perth Amboy	403,682	+ 11.7%	+ 7.0%	+ 6.8%
509	Lakewood	1,053,091	+ 14.8%	+ 10.0%	+ 10.0%
511	Long Branch and Vicinity	1,690,802	+ 12.2%	+ 7.5%	+ 7.5%
512	New Brunswick	310,569	+ 11.5%	+ 6.8%	+ 6.8%
513	Camden, Trenton and Vicinities	3,873,317	+ 17.5%	+ 12.6%	+ 12.6%
515	Bergen County Remainder	8,565,799	+ 11.7%	+ 7.0%	+ 7.0%
516	Middlesex County North and Union County Remainder	7,377,181	+ 12.7%	+ 8.0%	+ 7.9%
517	Remainder of State	33,219,465	+ 17.1%	+ 12.2%	+ 12.2%
	STATEWIDE TOTAL	\$ 73,005,383	+ 14.8%	+ 10.0%	+ 10.0%

NEW JERSEY

PREMISES/OPERATIONS  
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS		LATEST YEAR MONO/MULTI	INDICATED LOSS COST LEVEL CHANGE	SELECTED LOSS COST LEVEL CHANGE	LOSS COST LEVEL CHANGE
<u>GROUP</u>	<u>DESCRIPTION</u>	<u>ALCCL</u>	<u>BEFORE CAPPING</u>	<u>BEFORE CAPPING</u>	<u>AFTER CAPPING</u>
30	SERVICE	\$ 4,423,851	- 3.9%	- 3.9%	- 4.5%
31	LIGHT CONTRACTING	6,295,490	+ 1.6%	+ 1.6%	+ 0.9%
32	MEDIUM CONTRACTING	15,283,241	+ 0.1%	+ 0.1%	- 0.5%
33	HEAVY CONTRACTING	4,406,796	- 5.4%	- 5.4%	- 6.0%
34	DEALERS OR DISTRIBUTORS	3,906,698	- 2.5%	- 2.5%	- 0.9%
35	LIGHT MANUFACTURERS	661,681	- 5.0%	- 5.0%	- 3.4%
36	MEDIUM MANUFACTURERS	3,283,608	- 5.0%	- 5.0%	- 3.7%
37	HEAVY MANUFACTURERS	1,467,667	- 6.4%	- 6.4%	- 4.7%
38	MISCELLANEOUS OPERATIONS	2,499,557	- 2.8%	- 2.8%	- 1.2%
	TOTAL	\$ 42,228,589	- 1.8%	- 1.8%	- 1.8%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS		LATEST YEAR MONO/MULTI	INDICATED LOSS COST LEVEL CHANGE	SELECTED LOSS COST LEVEL CHANGE	LOSS COST LEVEL CHANGE
<u>GROUP</u>	<u>DESCRIPTION</u>	<u>ALCCL</u>	<u>BEFORE CAPPING</u>	<u>BEFORE CAPPING</u>	<u>AFTER CAPPING</u>
01	FOOD AND BEVERAGE (RETAIL)	\$ 2,213,848	+ 14.1%	+ 9.3%	+ 9.1%
02	RESTAURANTS	4,760,875	+ 17.9%	+ 13.0%	+ 12.9%
03	STORES	2,060,537	+ 12.5%	+ 7.8%	+ 7.9%
04	VENDING AND RENTAL	172,130	+ 16.0%	+ 11.1%	+ 11.7%
05	FOOD AND BEVERAGE DISTRIBUTORS	1,341,834	+ 10.2%	+ 5.6%	+ 4.3%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	1,624,929	+ 12.8%	+ 8.1%	+ 7.7%
07	CLUBS, AMUSEMENTS AND SPORTS	3,679,548	+ 22.1%	+ 17.0%	+ 17.4%
08	HEALTH CARE FACILITIES	691,958	+ 23.3%	+ 18.1%	+ 18.4%
09	HOTELS AND MOTELS	2,829,526	+ 12.5%	+ 7.8%	+ 8.1%
10	SCHOOLS AND CHURCHES	3,845,441	+ 23.5%	+ 18.3%	+ 18.2%
11	APARTMENTS	16,702,311	+ 14.0%	+ 9.2%	+ 8.7%
12	BUILDINGS AND OFFICES	32,212,417	+ 13.3%	+ 8.6%	+ 8.8%
13	MISCELLANEOUS PREMISES	653,882	+ 21.5%	+ 16.4%	+ 17.2%
16	GOVERNMENTAL SUBDIVISIONS	216,147	+ 13.3%	+ 8.6%	+ 8.8%
	TOTAL	\$ 73,005,383	+ 14.8%	+ 10.0%	+ 10.0%



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

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

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

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

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

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

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

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

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

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

- M&C classes reflect an upper cap of +25% and a lower cap of -22% relative to current loss costs;
- OL&T classes reflect an upper cap of +35% 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: 0.995

OL&T: 0.999

The Commercial General Liability loss costs are rounded as follows:

<u>Loss Costs</u>	<u>To the Nearest</u>
0 - 0.249	\$ 0.001
.25 - 9.99	0.01
10.00 - 99.99	0.10
100.00 - Over	1.00

for example:

0.1111	rounds to	\$ 0.111
0.6777	rounds to	0.68
12.3436	rounds to	12.30
867.5432	rounds to	868.00

STATE: 29 - NEW JERSEY  
SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10010	501	.340	.330	3.0	10026	506	1.350	1.230	9.8	10040	512	.172	.165	4.2
10010	502	.235	.223	5.4	10026	507	1.000	.960	4.2	10040	513	.135	.122	10.7
10010	503	.246	.229	7.4	10026	508	1.770	1.690	4.7	10040	515	.206	.196	5.1
10010	504	.190	.182	4.4	10026	509	1.950	1.810	7.7	10040	516	.224	.211	6.2
10010	505	.270	.247	9.3	10026	511	2.020	1.940	4.1	10040	517	.149	.136	9.6
10010	506	.240	.220	9.1	10026	512	1.160	1.110	4.5	10042	501	1.550	1.500	3.3
10010	507	.218	.211	3.3	10026	513	1.640	1.490	10.1	10042	502	.990	.950	4.2
10010	508	.920	.870	5.7	10026	515	1.300	1.240	4.8	10042	503	.760	.710	7.0
10010	509	.250	.234	6.8	10026	516	1.420	1.340	6.0	10042	504	.370	.350	5.7
10010	511	.370	.350	5.7	10026	517	1.350	1.230	9.8	10042	505	.950	.890	6.7
10010	512	.226	.217	4.1	10036	501	1.300	1.320	-1.5	10042	506	.770	.710	8.5
10010	513	.177	.161	9.9	10036	502	1.760	1.780	-1.1	10042	507	.570	.550	3.6
10010	515	.270	.260	3.8	10036	503	1.210	1.230	-1.6	10042	508	1.010	.970	4.1
10010	516	.290	.280	3.6	10036	504	1.600	1.610	-0.6	10042	509	1.120	1.040	7.7
10010	517	.196	.178	10.1	10036	505	1.560	1.580	-1.3	10042	511	1.160	1.110	4.5
10015	501	49.200	43.900	12.1	10036	506	1.370	1.380	-0.7	10042	512	.670	.640	4.7
10015	502	14.800	13.000	13.8	10036	507	1.430	1.470	-2.7	10042	513	.940	.860	9.3
10015	503	15.500	13.300	16.5	10036	508	1.240	1.230	0.8	10042	515	.740	.710	4.2
10015	504	27.200	24.000	13.3	10036	509	1.470	1.480	-0.7	10042	516	.810	.770	5.2
10015	505	20.200	17.400	16.1	10036	511	1.200	1.220	-1.6	10042	517	.780	.710	9.9
10015	506	11.800	10.000	18.0	10036	512	2.040	2.060	-1.0	10052	501	34.000	30.400	11.8
10015	507	14.100	12.600	11.9	10036	513	1.280	1.290	-0.8	10052	502	10.200	9.000	13.3
10015	508	14.200	12.400	14.5	10036	515	2.050	2.060	-0.5	10052	503	10.700	9.230	15.9
10015	509	25.400	21.800	16.5	10036	516	1.680	1.690	-0.6	10052	504	18.800	16.600	13.3
10015	511	24.400	21.600	13.0	10036	517	1.570	1.580	-0.6	10052	505	14.000	12.000	16.7
10015	512	7.750	6.850	13.1	10040	501	.260	.250	4.0	10052	506	8.190	6.920	18.4
10015	513	21.400	18.000	18.9	10040	502	.179	.170	5.3	10052	507	9.750	8.680	12.3
10015	515	28.100	24.700	13.8	10040	503	.187	.174	7.5	10052	508	9.800	8.600	14.0
10015	516	15.700	13.600	15.4	10040	504	.144	.138	4.3	10052	509	17.600	15.100	16.6
10015	517	17.900	15.100	18.5	10040	505	.203	.188	8.0	10052	511	16.900	14.900	13.4
10026	501	2.700	2.620	3.1	10040	506	.183	.167	9.6	10052	512	5.360	4.740	13.1
10026	502	1.740	1.660	4.8	10040	507	.166	.161	3.1	10052	513	14.800	12.400	19.4
10026	503	1.330	1.230	8.1	10040	508	.700	.660	6.1	10052	515	19.400	17.100	13.5
10026	504	.640	.610	4.9	10040	509	.192	.178	7.9	10052	516	10.800	9.400	14.9
10026	505	1.660	1.550	7.1	10040	511	.280	.270	3.7	10052	517	12.400	10.400	19.2

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STATE: 29 - NEW JERSEY  
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
10054	501	30.200	26.900	12.3	10065	506	.550	.510	7.8	10070	512	.129	.124	4.0
10054	502	9.070	7.980	13.7	10065	507	.410	.400	2.5	10070	513	.101	.092	9.8
10054	503	9.510	8.190	16.1	10065	508	.730	.690	5.8	10070	515	.155	.147	5.4
10054	504	16.700	14.700	13.6	10065	509	.800	.740	8.1	10070	516	.168	.159	5.7
10054	505	12.400	10.700	15.9	10065	511	.830	.800	3.7	10070	517	.112	.102	9.8
10054	506	7.270	6.140	18.4	10065	512	.480	.460	4.3	10071	501	1.330	1.290	3.1
10054	507	8.650	7.700	12.3	10065	513	.680	.610	11.5	10071	502	.850	.820	3.7
10054	508	8.690	7.630	13.9	10065	515	.530	.510	3.9	10071	503	.650	.610	6.6
10054	509	15.600	13.400	16.4	10065	516	.590	.550	7.3	10071	504	.320	.300	6.7
10054	511	15.000	13.300	12.8	10065	517	.560	.510	9.8	10071	505	.820	.760	7.9
10054	512	4.760	4.200	13.3	10066	501	1.130	1.100	2.7	10071	506	.660	.610	8.2
10054	513	13.100	11.000	19.1	10066	502	.730	.700	4.3	10071	507	.490	.470	4.3
10054	515	17.200	15.100	13.9	10066	503	.560	.520	7.7	10071	508	.870	.830	4.8
10054	516	9.600	8.340	15.1	10066	504	.270	.260	3.8	10071	509	.960	.890	7.9
10054	517	11.000	9.240	19.0	10066	505	.700	.650	7.7	10071	511	.990	.960	3.1
10060	501	.740	.720	2.8	10066	506	.570	.520	9.6	10071	512	.570	.550	3.6
10060	502	.480	.460	4.3	10066	507	.420	.400	5.0	10071	513	.810	.740	9.5
10060	503	.360	.340	5.9	10066	508	.740	.710	4.2	10071	515	.640	.610	4.9
10060	504	.176	.168	4.8	10066	509	.820	.760	7.9	10071	516	.700	.660	6.1
10060	505	.460	.430	7.0	10066	511	.850	.820	3.7	10071	517	.670	.610	9.8
10060	506	.370	.340	8.8	10066	512	.490	.470	4.3	10072	501	22.700	23.100	-1.7
10060	507	.270	.260	3.8	10066	513	.690	.630	9.5	10072	502	16.200	16.400	-1.2
10060	508	.490	.460	6.5	10066	515	.550	.520	5.8	10072	503	12.300	12.500	-1.6
10060	509	.530	.500	6.0	10066	516	.600	.560	7.1	10072	504	21.100	21.300	-0.9
10060	511	.550	.530	3.8	10066	517	.570	.520	9.6	10072	505	21.300	21.600	-1.4
10060	512	.320	.300	6.7	10070	501	.195	.189	3.2	10072	506	20.600	20.800	-1.0
10060	513	.450	.410	9.8	10070	502	.135	.128	5.5	10072	507	15.400	15.700	-1.9
10060	515	.360	.340	5.9	10070	503	.141	.131	7.6	10072	508	21.000	20.900	0.5
10060	516	.390	.370	5.4	10070	504	.109	.104	4.8	10072	509	11.300	11.400	-0.9
10060	517	.370	.340	8.8	10070	505	.152	.142	7.0	10072	511	15.000	15.300	-2.0
10065	501	1.110	1.080	2.8	10070	506	.138	.126	9.5	10072	512	10.300	10.400	-1.0
10065	502	.710	.680	4.4	10070	507	.125	.121	3.3	10072	513	14.500	14.700	-1.4
10065	503	.550	.510	7.8	10070	508	.530	.500	6.0	10072	515	17.500	17.700	-1.1
10065	504	.260	.250	4.0	10070	509	.144	.134	7.5	10072	516	14.700	14.800	-0.7
10065	505	.680	.640	6.2	10070	511	.210	.201	4.5	10072	517	12.300	12.500	-1.6

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STATE: 29 - NEW JERSEY  
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
10073	501	2.020	2.050	-1.5	10100	506	1.940	1.750	10.9	10105	512	4.670	4.460	4.7
10073	502	2.740	2.770	-1.1	10100	507	.930	.880	5.7	10105	513	6.590	6.000	9.8
10073	503	1.880	1.920	-2.1	10100	508	1.180	1.110	6.3	10105	515	5.220	4.970	5.0
10073	504	2.500	2.500	0.0	10100	509	6.510	5.960	9.2	10105	516	5.710	5.390	5.9
10073	505	2.430	2.460	-1.2	10100	511	3.230	3.060	5.6	10105	517	5.440	4.960	9.7
10073	506	2.130	2.150	-0.9	10100	512	4.840	4.590	5.4	10107	501	6.190	6.260	-1.1
10073	507	2.230	2.280	-2.2	10100	513	2.670	2.400	11.2	10107	502	8.390	8.470	-0.9
10073	508	1.940	1.920	1.0	10100	515	2.250	2.110	6.6	10107	503	5.750	5.860	-1.9
10073	509	2.280	2.300	-0.9	10100	516	2.880	2.680	7.5	10107	504	7.630	7.660	-0.4
10073	511	1.870	1.900	-1.6	10100	517	3.240	2.910	11.3	10107	505	7.420	7.510	-1.2
10073	512	3.170	3.210	-1.2	10101	501	1.000	.970	3.1	10107	506	6.510	6.570	-0.9
10073	513	1.990	2.010	-1.0	10101	502	.640	.620	3.2	10107	507	6.820	6.970	-2.2
10073	515	3.180	3.210	-0.9	10101	503	.490	.460	6.5	10107	508	5.920	5.860	1.0
10073	516	2.620	2.630	-0.4	10101	504	.238	.228	4.4	10107	509	6.970	7.020	-0.7
10073	517	2.440	2.460	-0.8	10101	505	.620	.580	6.9	10107	511	5.720	5.790	-1.2
10075	501	15.000	15.200	-1.3	10101	506	.500	.460	8.7	10107	512	9.690	9.820	-1.3
10075	502	20.400	20.600	-1.0	10101	507	.370	.360	2.8	10107	513	6.090	6.150	-1.0
10075	503	14.000	14.200	-1.4	10101	508	.660	.630	4.8	10107	515	9.730	9.810	-0.8
10075	504	18.500	18.600	-0.5	10101	509	.720	.670	7.5	10107	516	8.010	8.040	-0.4
10075	505	18.000	18.200	-1.1	10101	511	.750	.720	4.2	10107	517	7.460	7.520	-0.8
10075	506	15.800	16.000	-1.3	10101	512	.430	.410	4.9	10110	501	168.000	149.000	12.8
10075	507	16.600	16.900	-1.8	10101	513	.610	.550	10.9	10110	502	50.300	44.300	13.5
10075	508	14.400	14.200	1.4	10101	515	.480	.460	4.3	10110	503	52.800	45.400	16.3
10075	509	16.900	17.000	-0.6	10101	516	.530	.500	6.0	10110	504	92.500	81.600	13.4
10075	511	13.900	14.100	-1.4	10101	517	.500	.460	8.7	10110	505	68.900	59.300	16.2
10075	512	23.500	23.800	-1.3	10105	501	10.900	10.500	3.8	10110	506	40.300	34.000	18.5
10075	513	14.800	14.900	-0.7	10105	502	6.970	6.670	4.5	10110	507	48.000	42.700	12.4
10075	515	23.600	23.800	-0.8	10105	503	5.320	4.950	7.5	10110	508	48.200	42.300	13.9
10075	516	19.400	19.500	-0.5	10105	504	2.580	2.470	4.5	10110	509	86.500	74.100	16.7
10075	517	18.100	18.300	-1.1	10105	505	6.670	6.230	7.1	10110	511	83.200	73.600	13.0
10100	501	3.970	3.790	4.7	10105	506	5.420	4.960	9.3	10110	512	26.400	23.300	13.3
10100	502	2.850	2.690	5.9	10105	507	4.020	3.870	3.9	10110	513	72.900	61.200	19.1
10100	503	2.850	2.630	8.4	10105	508	7.110	6.770	5.0	10110	515	95.700	84.000	13.9
10100	504	1.380	1.310	5.3	10105	509	7.820	7.270	7.6	10110	516	53.300	46.200	15.4
10100	505	2.260	2.080	8.7	10105	511	8.120	7.810	4.0	10110	517	61.100	51.200	19.3

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STATE: 29 - NEW JERSEY  
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
10111	501	.430	.410	4.9	10115	506	1.490	1.360	9.6	10120	512	17.300	15.300	13.1
10111	502	.290	.280	3.6	10115	507	1.110	1.060	4.7	10120	513	47.700	40.000	19.2
10111	503	.310	.290	6.9	10115	508	1.960	1.860	5.4	10120	515	62.600	55.000	13.8
10111	504	.238	.227	4.8	10115	509	2.150	2.000	7.5	10120	516	34.900	30.300	15.2
10111	505	.330	.310	6.5	10115	511	2.230	2.150	3.7	10120	517	40.000	33.500	19.4
10111	506	.300	.280	7.1	10115	512	1.280	1.230	4.1	10130	501	14.800	14.300	3.5
10111	507	.270	.260	3.8	10115	513	1.810	1.650	9.7	10130	502	9.500	9.090	4.5
10111	508	1.150	1.090	5.5	10115	515	1.440	1.370	5.1	10130	503	7.260	6.750	7.6
10111	509	.320	.290	10.3	10115	516	1.570	1.480	6.1	10130	504	3.520	3.360	4.8
10111	511	.460	.440	4.5	10115	517	1.500	1.360	10.3	10130	505	9.090	8.490	7.1
10111	512	.280	.270	3.7	10117	501	48.900	43.600	12.2	10130	506	7.380	6.760	9.2
10111	513	.221	.201	10.0	10117	502	14.700	12.900	14.0	10130	507	5.480	5.280	3.8
10111	515	.340	.320	6.3	10117	503	15.400	13.300	15.8	10130	508	9.700	9.230	5.1
10111	516	.370	.350	5.7	10117	504	27.000	23.800	13.4	10130	509	10.700	9.910	8.0
10111	517	.245	.223	9.9	10117	505	20.100	17.300	16.2	10130	511	11.100	10.600	4.7
10113	501	1.500	1.460	2.7	10117	506	11.800	9.930	18.8	10130	512	6.370	6.080	4.8
10113	502	.970	.920	5.4	10117	507	14.000	12.500	12.0	10130	513	8.990	8.180	9.9
10113	503	.740	.690	7.2	10117	508	14.100	12.300	14.6	10130	515	7.120	6.770	5.2
10113	504	.360	.340	5.9	10117	509	25.300	21.600	17.1	10130	516	7.790	7.350	6.0
10113	505	.920	.860	7.0	10117	511	24.300	21.500	13.0	10130	517	7.410	6.760	9.6
10113	506	.750	.690	8.7	10117	512	7.700	6.800	13.2	10132	501	12.800	12.400	3.2
10113	507	.560	.540	3.7	10117	513	21.300	17.800	19.7	10132	502	8.190	7.830	4.6
10113	508	.990	.940	5.3	10117	515	27.900	24.500	13.9	10132	503	6.250	5.810	7.6
10113	509	1.080	1.010	6.9	10117	516	15.500	13.500	14.8	10132	504	3.030	2.900	4.5
10113	511	1.120	1.080	3.7	10117	517	17.800	15.000	18.7	10132	505	7.830	7.320	7.0
10113	512	.650	.620	4.8	10120	501	110.000	97.700	12.6	10132	506	6.360	5.820	9.3
10113	513	.910	.830	9.6	10120	502	32.900	29.000	13.4	10132	507	4.720	4.550	3.7
10113	515	.720	.690	4.3	10120	503	34.500	29.700	16.2	10132	508	8.360	7.950	5.2
10113	516	.790	.750	5.3	10120	504	60.500	53.400	13.3	10132	509	9.190	8.540	7.6
10113	517	.750	.690	8.7	10120	505	45.100	38.800	16.2	10132	511	9.540	9.170	4.0
10115	501	2.990	2.900	3.1	10120	506	26.400	22.300	18.4	10132	512	5.490	5.240	4.8
10115	502	1.920	1.830	4.9	10120	507	31.400	28.000	12.1	10132	513	7.750	7.050	9.9
10115	503	1.460	1.360	7.4	10120	508	31.500	27.700	13.7	10132	515	6.140	5.840	5.1
10115	504	.710	.680	4.4	10120	509	56.600	48.500	16.7	10132	516	6.710	6.330	6.0
10115	505	1.830	1.710	7.0	10120	511	54.400	48.100	13.1	10132	517	6.390	5.820	9.8

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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
10133	501	9.190	8.620	6.6	10141	506	.171	.160	6.9	10146	512	2.160	2.050	5.4
10133	502	3.410	3.160	7.9	10141	507	.090	.089	1.1	10146	513	1.190	1.070	11.2
10133	503	6.370	5.780	10.2	10141	508	.165	.161	2.5	10146	515	1.000	.940	6.4
10133	504	8.900	8.270	7.6	10141	509	.083	.080	3.7	10146	516	1.290	1.200	7.5
10133	505	7.550	6.850	10.2	10141	511	.158	.156	1.3	10146	517	1.450	1.300	11.5
10133	506	5.330	4.740	12.4	10141	512	.057	.056	1.8	10150	501	2.070	2.010	3.0
10133	507	3.760	3.520	6.8	10141	513	.086	.080	7.5	10150	502	1.330	1.270	4.7
10133	508	3.380	3.120	8.3	10141	515	.166	.162	2.5	10150	503	1.020	.940	8.5
10133	509	4.030	3.660	10.1	10141	516	.094	.090	4.4	10150	504	.490	.470	4.3
10133	511	11.100	10.400	6.7	10141	517	.101	.094	7.4	10150	505	1.270	1.190	6.7
10133	512	4.040	3.770	7.2	10145	501	1.300	1.280	1.6	10150	506	1.030	.950	8.4
10133	513	4.250	3.740	13.6	10145	502	.880	.860	2.3	10150	507	.770	.740	4.1
10133	515	10.200	9.410	8.4	10145	503	.490	.470	4.3	10150	508	1.360	1.290	5.4
10133	516	5.620	5.160	8.9	10145	504	.420	.410	2.4	10150	509	1.490	1.390	7.2
10133	517	7.630	6.760	12.9	10145	505	.510	.480	6.2	10150	511	1.550	1.490	4.0
10140	501	.135	.133	1.5	10145	506	.820	.770	6.5	10150	512	.890	.850	4.7
10140	502	.091	.089	2.2	10145	507	.440	.430	2.3	10150	513	1.260	1.150	9.6
10140	503	.051	.049	4.1	10145	508	.790	.770	2.6	10150	515	1.000	.950	5.3
10140	504	.043	.042	2.4	10145	509	.400	.380	5.3	10150	516	1.090	1.030	5.8
10140	505	.053	.050	6.0	10145	511	.760	.750	1.3	10150	517	1.040	.950	9.5
10140	506	.086	.080	7.5	10145	512	.280	.270	3.7	10151	501	52.200	50.500	3.4
10140	507	.045	.044	2.3	10145	513	.410	.390	5.1	10151	502	33.500	32.000	4.7
10140	508	.082	.080	2.5	10145	515	.800	.780	2.6	10151	503	25.600	23.800	7.6
10140	509	.042	.040	5.0	10145	516	.450	.430	4.7	10151	504	12.400	11.900	4.2
10140	511	.079	.078	1.3	10145	517	.490	.450	8.9	10151	505	32.000	29.900	7.0
10140	512	.029	.028	3.6	10146	501	1.770	1.690	4.7	10151	506	26.000	23.800	9.2
10140	513	.043	.040	7.5	10146	502	1.270	1.200	5.8	10151	507	19.300	18.600	3.8
10140	515	.083	.081	2.5	10146	503	1.270	1.170	8.5	10151	508	34.200	32.500	5.2
10140	516	.047	.045	4.4	10146	504	.620	.580	6.9	10151	509	37.600	34.900	7.7
10140	517	.050	.047	6.4	10146	505	1.010	.930	8.6	10151	511	39.000	37.500	4.0
10141	501	.270	.270	0.0	10146	506	.870	.780	11.5	10151	512	22.400	21.400	4.7
10141	502	.182	.178	2.2	10146	507	.420	.390	7.7	10151	513	31.700	28.800	10.1
10141	503	.102	.098	4.1	10146	508	.530	.490	8.2	10151	515	25.100	23.900	5.0
10141	504	.087	.085	2.4	10146	509	2.910	2.660	9.4	10151	516	27.500	25.900	6.2
10141	505	.105	.100	5.0	10146	511	1.440	1.370	5.1	10151	517	26.100	23.800	9.7

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STATE: 29 - NEW JERSEY  
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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
10160	501	9.290	9.000	3.2	10205	506	.520	.480	8.3	10255	512	.750	.760	-1.3
10160	502	5.960	5.700	4.6	10205	507	.390	.370	5.4	10255	513	.470	.480	-2.1
10160	503	4.550	4.230	7.6	10205	508	.690	.650	6.2	10255	515	.760	.760	0.0
10160	504	2.210	2.110	4.7	10205	509	.750	.700	7.1	10255	516	.620	.630	-1.6
10160	505	5.700	5.330	6.9	10205	511	.780	.750	4.0	10255	517	.580	.590	-1.7
10160	506	4.630	4.240	9.2	10205	512	.450	.430	4.7	10256	501	1.760	1.780	-1.1
10160	507	3.440	3.310	3.9	10205	513	.640	.580	10.3	10256	502	2.390	2.420	-1.2
10160	508	6.090	5.790	5.2	10205	515	.500	.480	4.2	10256	503	1.640	1.670	-1.8
10160	509	6.690	6.220	7.6	10205	516	.550	.520	5.8	10256	504	2.180	2.180	0.0
10160	511	6.940	6.680	3.9	10205	517	.520	.480	8.3	10256	505	2.120	2.140	-0.9
10160	512	3.990	3.820	4.5	10220	501	19.700	19.100	3.1	10256	506	1.860	1.870	-0.5
10160	513	5.640	5.140	9.7	10220	502	12.700	12.100	5.0	10256	507	1.940	1.990	-2.5
10160	515	4.470	4.250	5.2	10220	503	9.660	8.990	7.5	10256	508	1.690	1.670	1.2
10160	516	4.890	4.610	6.1	10220	504	4.680	4.480	4.5	10256	509	1.990	2.000	-0.5
10160	517	4.650	4.240	9.7	10220	505	12.100	11.300	7.1	10256	511	1.630	1.650	-1.2
10204	501	.940	.910	3.3	10220	506	9.830	9.000	9.2	10256	512	2.760	2.800	-1.4
10204	502	.600	.580	3.4	10220	507	7.300	7.020	4.0	10256	513	1.740	1.750	-0.6
10204	503	.460	.430	7.0	10220	508	12.900	12.300	4.9	10256	515	2.770	2.800	-1.1
10204	504	.223	.213	4.7	10220	509	14.200	13.200	7.6	10256	516	2.280	2.290	-0.4
10204	505	.580	.540	7.4	10220	511	14.700	14.200	3.5	10256	517	2.130	2.140	-0.5
10204	506	.470	.430	9.3	10220	512	8.480	8.100	4.7	10257	501	.330	.340	-2.9
10204	507	.350	.330	6.1	10220	513	12.000	10.900	10.1	10257	502	.450	.460	-2.2
10204	508	.610	.580	5.2	10220	515	9.480	9.020	5.1	10257	503	.310	.310	0.0
10204	509	.680	.630	7.9	10220	516	10.400	9.780	6.3	10257	504	.410	.410	0.0
10204	511	.700	.670	4.5	10220	517	9.870	8.990	9.8	10257	505	.400	.400	0.0
10204	512	.400	.390	2.6	10255	501	.480	.490	-2.0	10257	506	.350	.350	0.0
10204	513	.570	.520	9.6	10255	502	.650	.660	-1.5	10257	507	.370	.370	0.0
10204	515	.450	.430	4.7	10255	503	.450	.460	-2.2	10257	508	.320	.310	3.2
10204	516	.490	.470	4.3	10255	504	.590	.600	-1.7	10257	509	.370	.380	-2.6
10204	517	.470	.430	9.3	10255	505	.580	.580	0.0	10257	511	.310	.310	0.0
10205	501	1.050	1.010	4.0	10255	506	.510	.510	0.0	10257	512	.520	.530	-1.9
10205	502	.670	.640	4.7	10255	507	.530	.540	-1.9	10257	513	.330	.330	0.0
10205	503	.510	.480	6.2	10255	508	.460	.460	0.0	10257	515	.520	.530	-1.9
10205	504	.249	.238	4.6	10255	509	.540	.550	-1.8	10257	516	.430	.430	0.0
10205	505	.640	.600	6.7	10255	511	.450	.450	0.0	10257	517	.400	.400	0.0

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STATE: 29 - NEW JERSEY  
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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
10309	501	.680	.660	3.0	10331	506	16.100	13.600	18.4	10352	512	2.820	2.670	5.6
10309	502	.430	.410	4.9	10331	507	19.100	17.000	12.4	10352	513	1.560	1.400	11.4
10309	503	.330	.310	6.5	10331	508	19.200	16.900	13.6	10352	515	1.310	1.230	6.5
10309	504	.161	.154	4.5	10331	509	34.500	29.500	16.9	10352	516	1.680	1.560	7.7
10309	505	.410	.390	5.1	10331	511	33.100	29.300	13.0	10352	517	1.890	1.700	11.2
10309	506	.340	.310	9.7	10331	512	10.500	9.290	13.0	10367	501	20.100	20.400	-1.5
10309	507	.250	.241	3.7	10331	513	29.000	24.400	18.9	10367	502	14.300	14.500	-1.4
10309	508	.440	.420	4.8	10331	515	38.100	33.500	13.7	10367	503	10.800	11.000	-1.8
10309	509	.490	.450	8.9	10331	516	21.200	18.400	15.2	10367	504	18.700	18.800	-0.5
10309	511	.510	.490	4.1	10331	517	24.300	20.400	19.1	10367	505	18.800	19.100	-1.6
10309	512	.290	.280	3.6	10332	501	115.000	103.000	11.7	10367	506	18.200	18.400	-1.1
10309	513	.410	.370	10.8	10332	502	34.600	30.400	13.8	10367	507	13.600	13.900	-2.2
10309	515	.330	.310	6.5	10332	503	36.300	31.200	16.3	10367	508	18.600	18.500	0.5
10309	516	.360	.340	5.9	10332	504	63.600	56.100	13.4	10367	509	9.950	10.100	-1.5
10309	517	.340	.310	9.7	10332	505	47.300	40.700	16.2	10367	511	13.300	13.600	-2.2
10315	501	1.590	1.540	3.2	10332	506	27.700	23.400	18.4	10367	512	9.060	9.210	-1.6
10315	502	1.020	.980	4.1	10332	507	33.000	29.400	12.2	10367	513	12.800	13.000	-1.5
10315	503	.780	.730	6.8	10332	508	33.100	29.100	13.7	10367	515	15.500	15.600	-0.6
10315	504	.380	.360	5.6	10332	509	59.500	50.900	16.9	10367	516	13.000	13.100	-0.8
10315	505	.980	.910	7.7	10332	511	57.200	50.600	13.0	10367	517	10.900	11.000	-0.9
10315	506	.790	.730	8.2	10332	512	18.100	16.000	13.1	10368	501	29.400	29.800	-1.3
10315	507	.590	.570	3.5	10332	513	50.100	42.000	19.3	10368	502	20.900	21.200	-1.4
10315	508	1.040	.990	5.1	10332	515	65.700	57.700	13.9	10368	503	15.900	16.100	-1.2
10315	509	1.150	1.070	7.5	10332	516	36.600	31.800	15.1	10368	504	27.300	27.500	-0.7
10315	511	1.190	1.140	4.4	10332	517	42.000	35.200	19.3	10368	505	27.500	28.000	-1.8
10315	512	.680	.650	4.6	10352	501	2.310	2.210	4.5	10368	506	26.500	26.900	-1.5
10315	513	.970	.880	10.2	10352	502	1.660	1.560	6.4	10368	507	19.900	20.300	-2.0
10315	515	.770	.730	5.5	10352	503	1.660	1.530	8.5	10368	508	27.200	27.000	0.7
10315	516	.840	.790	6.3	10352	504	.810	.760	6.6	10368	509	14.500	14.700	-1.4
10315	517	.800	.730	9.6	10352	505	1.310	1.210	8.3	10368	511	19.400	19.800	-2.0
10331	501	66.800	59.500	12.3	10352	506	1.130	1.020	10.8	10368	512	13.200	13.500	-2.2
10331	502	20.000	17.600	13.6	10352	507	.540	.510	5.9	10368	513	18.700	18.900	-1.1
10331	503	21.000	18.100	16.0	10352	508	.690	.650	6.2	10368	515	22.600	22.900	-1.3
10331	504	36.900	32.500	13.5	10352	509	3.790	3.470	9.2	10368	516	19.000	19.200	-1.0
10331	505	27.400	23.600	16.1	10352	511	1.880	1.780	5.6	10368	517	15.900	16.100	-1.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10378	501	67.600	60.300	12.1	10380	506	12.900	10.900	18.3	11007	512	3.850	3.920	-1.8
10378	502	20.300	17.900	13.4	10380	507	15.300	13.700	11.7	11007	513	5.430	5.510	-1.5
10378	503	21.300	18.300	16.4	10380	508	15.400	13.500	14.1	11007	515	6.580	6.650	-1.1
10378	504	37.300	32.900	13.4	10380	509	27.700	23.700	16.9	11007	516	5.520	5.570	-0.9
10378	505	27.800	23.900	16.3	10380	511	26.600	23.500	13.2	11007	517	4.620	4.680	-1.3
10378	506	16.300	13.700	19.0	10380	512	8.440	7.450	13.3	11020	501	1.260	1.230	2.4
10378	507	19.400	17.200	12.8	10380	513	23.300	19.600	18.9	11020	502	.810	.780	3.8
10378	508	19.400	17.100	13.5	10380	515	30.600	26.900	13.8	11020	503	.620	.580	6.9
10378	509	34.900	29.900	16.7	10380	516	17.000	14.800	14.9	11020	504	.300	.290	3.4
10378	511	33.600	29.700	13.1	10380	517	19.500	16.400	18.9	11020	505	.780	.730	6.8
10378	512	10.600	9.400	12.8	10381	501	46.400	41.400	12.1	11020	506	.630	.580	8.6
10378	513	29.400	24.700	19.0	10381	502	13.900	12.300	13.0	11020	507	.470	.450	4.4
10378	515	38.600	33.900	13.9	10381	503	14.600	12.600	15.9	11020	508	.830	.790	5.1
10378	516	21.500	18.700	15.0	10381	504	25.600	22.600	13.3	11020	509	.910	.850	7.1
10378	517	24.600	20.700	18.8	10381	505	19.100	16.400	16.5	11020	511	.950	.910	4.4
10379	501	31.400	28.000	12.1	10381	506	11.200	9.420	18.9	11020	512	.540	.520	3.8
10379	502	9.420	8.290	13.6	10381	507	13.300	11.800	12.7	11020	513	.770	.700	10.0
10379	503	9.880	8.510	16.1	10381	508	13.300	11.700	13.7	11020	515	.610	.580	5.2
10379	504	17.300	15.300	13.1	10381	509	24.000	20.500	17.1	11020	516	.670	.630	6.3
10379	505	12.900	11.100	16.2	10381	511	23.000	20.400	12.7	11020	517	.630	.580	8.6
10379	506	7.550	6.370	18.5	10381	512	7.310	6.450	13.3	11039	501	1.760	1.780	-1.1
10379	507	8.990	8.000	12.4	10381	513	20.200	16.900	19.5	11039	502	2.380	2.410	-1.2
10379	508	9.030	7.920	14.0	10381	515	26.500	23.300	13.7	11039	503	1.630	1.660	-1.8
10379	509	16.200	13.900	16.5	10381	516	14.700	12.800	14.8	11039	504	2.170	2.180	-0.5
10379	511	15.600	13.800	13.0	10381	517	16.900	14.200	19.0	11039	505	2.110	2.130	-0.9
10379	512	4.940	4.360	13.3	11007	501	8.540	8.680	-1.6	11039	506	1.850	1.870	-1.1
10379	513	13.700	11.500	19.1	11007	502	6.080	6.170	-1.5	11039	507	1.940	1.980	-2.0
10379	515	17.900	15.700	14.0	11007	503	4.610	4.700	-1.9	11039	508	1.680	1.670	0.6
10379	516	9.970	8.660	15.1	11007	504	7.950	8.010	-0.7	11039	509	1.980	1.990	-0.5
10379	517	11.400	9.600	18.8	11007	505	8.010	8.130	-1.5	11039	511	1.620	1.650	-1.8
10380	501	53.600	47.800	12.1	11007	506	7.720	7.830	-1.4	11039	512	2.750	2.790	-1.4
10380	502	16.100	14.200	13.4	11007	507	5.800	5.920	-2.0	11039	513	1.730	1.750	-1.1
10380	503	16.900	14.500	16.6	11007	508	7.900	7.860	0.5	11039	515	2.770	2.790	-0.7
10380	504	29.600	26.100	13.4	11007	509	4.230	4.290	-1.4	11039	516	2.280	2.280	0.0
10380	505	22.000	19.000	15.8	11007	511	5.650	5.770	-2.1	11039	517	2.120	2.140	-0.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
11052	501	9.550	8.970	6.5	11127	506	.770	.700	10.0	11138	512	2.630	2.320	13.4
11052	502	3.550	3.290	7.9	11127	507	.690	.670	3.0	11138	513	7.260	6.090	19.2
11052	503	6.630	6.010	10.3	11127	508	2.940	2.770	6.1	11138	515	9.530	8.370	13.9
11052	504	9.260	8.600	7.7	11127	509	.800	.750	6.7	11138	516	5.310	4.610	15.2
11052	505	7.850	7.130	10.1	11127	511	1.170	1.120	4.5	11138	517	6.080	5.100	19.2
11052	506	5.550	4.930	12.6	11127	512	.720	.690	4.3	11155	501	.890	.870	2.3
11052	507	3.910	3.660	6.8	11127	513	.560	.510	9.8	11155	502	.570	.550	3.6
11052	508	3.510	3.250	8.0	11127	515	.860	.820	4.9	11155	503	.440	.410	7.3
11052	509	4.190	3.800	10.3	11127	516	.940	.880	6.8	11155	504	.212	.203	4.4
11052	511	11.600	10.800	7.4	11127	517	.630	.570	10.5	11155	505	.550	.510	7.8
11052	512	4.200	3.920	7.1	11128	501	1.470	1.420	3.5	11155	506	.450	.410	9.8
11052	513	4.420	3.890	13.6	11128	502	1.010	.960	5.2	11155	507	.330	.320	3.1
11052	515	10.600	9.790	8.3	11128	503	1.060	.980	8.2	11155	508	.590	.560	5.4
11052	516	5.840	5.370	8.8	11128	504	.820	.780	5.1	11155	509	.640	.600	6.7
11052	517	7.940	7.030	12.9	11128	505	1.150	1.060	8.5	11155	511	.670	.640	4.7
11126	501	.260	.250	4.0	11128	506	1.030	.950	8.4	11155	512	.380	.370	2.7
11126	502	.168	.161	4.3	11128	507	.940	.910	3.3	11155	513	.540	.490	10.2
11126	503	.128	.119	7.6	11128	508	3.970	3.730	6.4	11155	515	.430	.410	4.9
11126	504	.062	.059	5.1	11128	509	1.090	1.010	7.9	11155	516	.470	.440	6.8
11126	505	.161	.150	7.3	11128	511	1.580	1.510	4.6	11155	517	.450	.410	9.8
11126	506	.130	.119	9.2	11128	512	.970	.930	4.3	11167	501	2.200	2.070	6.3
11126	507	.097	.093	4.3	11128	513	.760	.690	10.1	11167	502	.820	.760	7.9
11126	508	.171	.163	4.9	11128	515	1.170	1.110	5.4	11167	503	1.530	1.390	10.1
11126	509	.188	.175	7.4	11128	516	1.270	1.190	6.7	11167	504	2.130	1.980	7.6
11126	511	.196	.188	4.3	11128	517	.840	.770	9.1	11167	505	1.810	1.640	10.4
11126	512	.113	.107	5.6	11138	501	16.700	14.900	12.1	11167	506	1.280	1.140	12.3
11126	513	.159	.145	9.7	11138	502	5.010	4.410	13.6	11167	507	.900	.840	7.1
11126	515	.126	.120	5.0	11138	503	5.260	4.520	16.4	11167	508	.810	.750	8.0
11126	516	.138	.130	6.2	11138	504	9.210	8.130	13.3	11167	509	.970	.880	10.2
11126	517	.131	.119	10.1	11138	505	6.860	5.900	16.3	11167	511	2.670	2.500	6.8
11127	501	1.090	1.050	3.8	11138	506	4.010	3.390	18.3	11167	512	.970	.900	7.8
11127	502	.750	.710	5.6	11138	507	4.780	4.260	12.2	11167	513	1.020	.900	13.3
11127	503	.780	.730	6.8	11138	508	4.800	4.210	14.0	11167	515	2.440	2.260	8.0
11127	504	.610	.580	5.2	11138	509	8.620	7.380	16.8	11167	516	1.350	1.240	8.9
11127	505	.850	.790	7.6	11138	511	8.290	7.330	13.1	11167	517	1.830	1.620	13.0

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STATE: 29 - NEW JERSEY  
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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
11168	501	11.400	10.700	6.5	11202	506	20.000	20.300	-1.5	11204	512	.560	.540	3.7
11168	502	4.240	3.930	7.9	11202	507	15.000	15.300	-2.0	11204	513	.790	.720	9.7
11168	503	7.920	7.180	10.3	11202	508	20.400	20.300	0.5	11204	515	.630	.600	5.0
11168	504	11.100	10.300	7.8	11202	509	11.000	11.100	-0.9	11204	516	.690	.650	6.2
11168	505	9.380	8.520	10.1	11202	511	14.600	14.900	-2.0	11204	517	.660	.600	10.0
11168	506	6.630	5.890	12.6	11202	512	9.970	10.100	-1.3	11206	501	3.470	3.520	-1.4
11168	507	4.670	4.370	6.9	11202	513	14.100	14.300	-1.4	11206	502	2.470	2.510	-1.6
11168	508	4.200	3.880	8.2	11202	515	17.000	17.200	-1.2	11206	503	1.870	1.910	-2.1
11168	509	5.010	4.540	10.4	11202	516	14.300	14.400	-0.7	11206	504	3.230	3.250	-0.6
11168	511	13.800	12.900	7.0	11202	517	12.000	12.100	-0.8	11206	505	3.250	3.300	-1.5
11168	512	5.020	4.690	7.0	11203	501	2.530	2.440	3.7	11206	506	3.140	3.180	-1.3
11168	513	5.280	4.650	13.5	11203	502	1.740	1.660	4.8	11206	507	2.350	2.400	-2.1
11168	515	12.600	11.700	7.7	11203	503	1.820	1.700	7.1	11206	508	3.210	3.190	0.6
11168	516	6.980	6.410	8.9	11203	504	1.410	1.350	4.4	11206	509	1.720	1.740	-1.1
11168	517	9.490	8.400	13.0	11203	505	1.970	1.830	7.7	11206	511	2.290	2.340	-2.1
11201	501	74.800	76.000	-1.6	11203	506	1.780	1.630	9.2	11206	512	1.560	1.590	-1.9
11201	502	53.200	54.000	-1.5	11203	507	1.620	1.570	3.2	11206	513	2.210	2.240	-1.3
11201	503	40.400	41.100	-1.7	11203	508	6.840	6.440	6.2	11206	515	2.670	2.700	-1.1
11201	504	69.500	70.100	-0.9	11203	509	1.870	1.740	7.5	11206	516	2.240	2.260	-0.9
11201	505	70.100	71.200	-1.5	11203	511	2.720	2.600	4.6	11206	517	1.880	1.900	-1.1
11201	506	67.600	68.500	-1.3	11203	512	1.680	1.610	4.3	11207	501	43.800	44.500	-1.6
11201	507	50.700	51.800	-2.1	11203	513	1.310	1.190	10.1	11207	502	31.200	31.600	-1.3
11201	508	69.200	68.800	0.6	11203	515	2.010	1.910	5.2	11207	503	23.700	24.100	-1.7
11201	509	37.000	37.500	-1.3	11203	516	2.180	2.060	5.8	11207	504	40.700	41.100	-1.0
11201	511	49.400	50.500	-2.2	11203	517	1.450	1.320	9.8	11207	505	41.100	41.700	-1.4
11201	512	33.700	34.300	-1.7	11204	501	1.310	1.270	3.1	11207	506	39.600	40.100	-1.2
11201	513	47.600	48.200	-1.2	11204	502	.840	.800	5.0	11207	507	29.700	30.400	-2.3
11201	515	57.600	58.200	-1.0	11204	503	.640	.600	6.7	11207	508	40.500	40.300	0.5
11201	516	48.300	48.800	-1.0	11204	504	.310	.300	3.3	11207	509	21.700	22.000	-1.4
11201	517	40.500	41.000	-1.2	11204	505	.800	.750	6.7	11207	511	29.000	29.600	-2.0
11202	501	22.100	22.500	-1.8	11204	506	.650	.600	8.3	11207	512	19.800	20.100	-1.5
11202	502	15.700	16.000	-1.9	11204	507	.480	.470	2.1	11207	513	27.900	28.200	-1.1
11202	503	11.900	12.200	-2.5	11204	508	.860	.820	4.9	11207	515	33.700	34.100	-1.2
11202	504	20.600	20.700	-0.5	11204	509	.940	.880	6.8	11207	516	28.300	28.600	-1.0
11202	505	20.700	21.100	-1.9	11204	511	.980	.940	4.3	11207	517	23.700	24.000	-1.3

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STATE: 29 - NEW JERSEY  
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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
11208	501	7.510	7.630	-1.6	11210	506	13.600	13.800	-1.4	11212	512	5.320	5.410	-1.7
11208	502	5.340	5.420	-1.5	11210	507	10.200	10.400	-1.9	11212	513	7.510	7.610	-1.3
11208	503	4.050	4.130	-1.9	11210	508	13.900	13.800	0.7	11212	515	9.090	9.190	-1.1
11208	504	6.980	7.040	-0.9	11210	509	7.440	7.530	-1.2	11212	516	7.630	7.700	-0.9
11208	505	7.040	7.150	-1.5	11210	511	9.930	10.100	-1.7	11212	517	6.390	6.470	-1.2
11208	506	6.790	6.880	-1.3	11210	512	6.770	6.880	-1.6	11213	501	9.630	9.780	-1.5
11208	507	5.090	5.200	-2.1	11210	513	9.550	9.680	-1.3	11213	502	6.860	6.950	-1.3
11208	508	6.940	6.910	0.4	11210	515	11.600	11.700	-0.9	11213	503	5.200	5.290	-1.7
11208	509	3.720	3.770	-1.3	11210	516	9.710	9.800	-0.9	11213	504	8.960	9.030	-0.8
11208	511	4.960	5.070	-2.2	11210	517	8.130	8.230	-1.2	11213	505	9.030	9.170	-1.5
11208	512	3.390	3.440	-1.5	11211	501	78.000	79.300	-1.6	11213	506	8.710	8.820	-1.2
11208	513	4.780	4.840	-1.2	11211	502	55.500	56.400	-1.6	11213	507	6.530	6.670	-2.1
11208	515	5.780	5.850	-1.2	11211	503	42.100	42.900	-1.9	11213	508	8.910	8.860	0.6
11208	516	4.850	4.900	-1.0	11211	504	72.600	73.200	-0.8	11213	509	4.770	4.830	-1.2
11208	517	4.060	4.120	-1.5	11211	505	73.200	74.300	-1.5	11213	511	6.370	6.500	-2.0
11209	501	35.300	35.800	-1.4	11211	506	70.500	71.500	-1.4	11213	512	4.340	4.420	-1.8
11209	502	25.100	25.500	-1.6	11211	507	52.900	54.100	-2.2	11213	513	6.130	6.210	-1.3
11209	503	19.000	19.400	-2.1	11211	508	72.200	71.800	0.6	11213	515	7.420	7.500	-1.1
11209	504	32.800	33.100	-0.9	11211	509	38.700	39.200	-1.3	11213	516	6.230	6.280	-0.8
11209	505	33.100	33.600	-1.5	11211	511	51.600	52.700	-2.1	11213	517	5.210	5.280	-1.3
11209	506	31.900	32.300	-1.2	11211	512	35.200	35.800	-1.7	11214	501	23.700	24.100	-1.7
11209	507	23.900	24.400	-2.0	11211	513	49.600	50.300	-1.4	11214	502	16.900	17.100	-1.2
11209	508	32.600	32.400	0.6	11211	515	60.100	60.800	-1.2	11214	503	12.800	13.000	-1.5
11209	509	17.500	17.700	-1.1	11211	516	50.500	50.900	-0.8	11214	504	22.100	22.200	-0.5
11209	511	23.300	23.800	-2.1	11211	517	42.200	42.800	-1.4	11214	505	22.200	22.600	-1.8
11209	512	15.900	16.200	-1.9	11212	501	11.800	12.000	-1.7	11214	506	21.400	21.700	-1.4
11209	513	22.400	22.700	-1.3	11212	502	8.400	8.530	-1.5	11214	507	16.100	16.400	-1.8
11209	515	27.200	27.500	-1.1	11212	503	6.370	6.490	-1.8	11214	508	21.900	21.800	0.5
11209	516	22.800	23.000	-0.9	11212	504	11.000	11.100	-0.9	11214	509	11.700	11.900	-1.7
11209	517	19.100	19.300	-1.0	11212	505	11.100	11.200	-0.9	11214	511	15.700	16.000	-1.9
11210	501	15.000	15.300	-2.0	11212	506	10.700	10.800	-0.9	11214	512	10.700	10.900	-1.8
11210	502	10.700	10.800	-0.9	11212	507	8.010	8.180	-2.1	11214	513	15.100	15.300	-1.3
11210	503	8.110	8.260	-1.8	11212	508	10.900	10.900	0.0	11214	515	18.300	18.500	-1.1
11210	504	14.000	14.100	-0.7	11212	509	5.850	5.920	-1.2	11214	516	15.300	15.500	-1.3
11210	505	14.100	14.300	-1.4	11212	511	7.810	7.970	-2.0	11214	517	12.800	13.000	-1.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
11222	501	.400	.410	-2.4	11248	506	.096	.097	-1.0	11259	512	6.260	5.920	5.7
11222	502	.280	.290	-3.4	11248	507	.101	.103	-1.9	11259	513	3.450	3.090	11.7
11222	503	.215	.219	-1.8	11248	508	.088	.087	1.1	11259	515	2.900	2.730	6.2
11222	504	.370	.370	0.0	11248	509	.103	.104	-1.0	11259	516	3.720	3.460	7.5
11222	505	.370	.380	-2.6	11248	511	.085	.086	-1.2	11259	517	4.190	3.760	11.4
11222	506	.360	.370	-2.7	11248	512	.143	.145	-1.4	11273	501	58.400	56.600	3.2
11222	507	.270	.280	-3.6	11248	513	.090	.091	-1.1	11273	502	37.500	35.800	4.7
11222	508	.370	.370	0.0	11248	515	.144	.145	-0.7	11273	503	28.600	26.600	7.5
11222	509	.198	.200	-1.0	11248	516	.118	.119	-0.8	11273	504	13.900	13.300	4.5
11222	511	.260	.270	-3.7	11248	517	.110	.111	-0.9	11273	505	35.800	33.500	6.9
11222	512	.180	.183	-1.6	11258	501	4.780	4.560	4.8	11273	506	29.100	26.600	9.4
11222	513	.250	.260	-3.8	11258	502	3.430	3.230	6.2	11273	507	21.600	20.800	3.8
11222	515	.310	.310	0.0	11258	503	3.440	3.170	8.5	11273	508	38.200	36.400	4.9
11222	516	.260	.260	0.0	11258	504	1.670	1.570	6.4	11273	509	42.000	39.100	7.4
11222	517	.216	.219	-1.4	11258	505	2.720	2.500	8.8	11273	511	43.600	42.000	3.8
11234	501	1.180	1.140	3.5	11258	506	2.330	2.100	11.0	11273	512	25.100	24.000	4.6
11234	502	.760	.720	5.6	11258	507	1.120	1.060	5.7	11273	513	35.400	32.300	9.6
11234	503	.580	.540	7.4	11258	508	1.420	1.330	6.8	11273	515	28.100	26.700	5.2
11234	504	.280	.270	3.7	11258	509	7.840	7.180	9.2	11273	516	30.700	29.000	5.9
11234	505	.720	.680	5.9	11258	511	3.890	3.690	5.4	11273	517	29.200	26.600	9.8
11234	506	.590	.540	9.3	11258	512	5.830	5.520	5.6	11274	501	56.000	54.300	3.1
11234	507	.440	.420	4.8	11258	513	3.220	2.890	11.4	11274	502	36.000	34.400	4.7
11234	508	.770	.730	5.5	11258	515	2.710	2.540	6.7	11274	503	27.500	25.500	7.8
11234	509	.850	.790	7.6	11258	516	3.470	3.230	7.4	11274	504	13.300	12.700	4.7
11234	511	.880	.850	3.5	11258	517	3.900	3.500	11.4	11274	505	34.400	32.100	7.2
11234	512	.510	.480	6.2	11259	501	5.120	4.890	4.7	11274	506	27.900	25.600	9.0
11234	513	.720	.650	10.8	11259	502	3.680	3.470	6.1	11274	507	20.700	20.000	3.5
11234	515	.570	.540	5.6	11259	503	3.690	3.400	8.5	11274	508	36.700	34.900	5.2
11234	516	.620	.580	6.9	11259	504	1.790	1.690	5.9	11274	509	40.300	37.500	7.5
11234	517	.590	.540	9.3	11259	505	2.910	2.680	8.6	11274	511	41.900	40.300	4.0
11248	501	.092	.093	-1.1	11259	506	2.500	2.260	10.6	11274	512	24.100	23.000	4.8
11248	502	.124	.125	-0.8	11259	507	1.200	1.140	5.3	11274	513	34.000	31.000	9.7
11248	503	.085	.087	-2.3	11259	508	1.530	1.430	7.0	11274	515	26.900	25.600	5.1
11248	504	.113	.113	0.0	11259	509	8.410	7.700	9.2	11274	516	29.500	27.800	6.1
11248	505	.110	.111	-0.9	11259	511	4.170	3.950	5.6	11274	517	28.100	25.600	9.8

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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
11288	501	5.850	5.590	4.7	12356	506	2.470	2.260	9.3	12362	512	.142	.136	4.4
11288	502	4.210	3.960	6.3	12356	507	1.830	1.760	4.0	12362	513	.111	.101	9.9
11288	503	4.210	3.880	8.5	12356	508	3.240	3.090	4.9	12362	515	.170	.162	4.9
11288	504	2.040	1.930	5.7	12356	509	3.560	3.310	7.6	12362	516	.185	.174	6.3
11288	505	3.330	3.060	8.8	12356	511	3.700	3.560	3.9	12362	517	.123	.112	9.8
11288	506	2.860	2.580	10.9	12356	512	2.130	2.030	4.9	12373	501	.081	.079	2.5
11288	507	1.370	1.300	5.4	12356	513	3.010	2.740	9.9	12373	502	.056	.053	5.7
11288	508	1.740	1.630	6.7	12356	515	2.380	2.260	5.3	12373	503	.059	.055	7.3
11288	509	9.610	8.800	9.2	12356	516	2.610	2.460	6.1	12373	504	.045	.043	4.7
11288	511	4.770	4.520	5.5	12356	517	2.480	2.260	9.7	12373	505	.064	.059	8.5
11288	512	7.150	6.770	5.6	12361	501	.290	.290	0.0	12373	506	.057	.053	7.5
11288	513	3.940	3.540	11.3	12361	502	.198	.193	2.6	12373	507	.052	.050	4.0
11288	515	3.320	3.120	6.4	12361	503	.111	.106	4.7	12373	508	.220	.207	6.3
11288	516	4.250	3.960	7.3	12361	504	.094	.092	2.2	12373	509	.060	.056	7.1
11288	517	4.780	4.300	11.2	12361	505	.114	.109	4.6	12373	511	.088	.084	4.8
12014	501	.198	.200	-1.0	12361	506	.186	.174	6.9	12373	512	.054	.052	3.8
12014	502	.270	.270	0.0	12361	507	.098	.097	1.0	12373	513	.042	.038	10.5
12014	503	.184	.187	-1.6	12361	508	.179	.175	2.3	12373	515	.065	.061	6.6
12014	504	.244	.244	0.0	12361	509	.091	.087	4.6	12373	516	.070	.066	6.1
12014	505	.237	.240	-1.3	12361	511	.172	.169	1.8	12373	517	.047	.043	9.3
12014	506	.208	.210	-1.0	12361	512	.062	.061	1.6	12374	501	2.570	2.490	3.2
12014	507	.218	.223	-2.2	12361	513	.094	.087	8.0	12374	502	1.650	1.580	4.4
12014	508	.189	.187	1.1	12361	515	.181	.176	2.8	12374	503	1.260	1.170	7.7
12014	509	.223	.224	-0.4	12361	516	.102	.098	4.1	12374	504	.610	.580	5.2
12014	511	.183	.185	-1.1	12361	517	.110	.102	7.8	12374	505	1.580	1.480	6.8
12014	512	.310	.310	0.0	12362	501	.214	.207	3.4	12374	506	1.280	1.170	9.4
12014	513	.195	.197	-1.0	12362	502	.148	.141	5.0	12374	507	.950	.920	3.3
12014	515	.310	.310	0.0	12362	503	.155	.144	7.6	12374	508	1.690	1.600	5.6
12014	516	.260	.260	0.0	12362	504	.119	.114	4.4	12374	509	1.850	1.720	7.6
12014	517	.238	.240	-0.8	12362	505	.167	.156	7.1	12374	511	1.920	1.850	3.8
12356	501	4.950	4.800	3.1	12362	506	.151	.138	9.4	12374	512	1.110	1.060	4.7
12356	502	3.180	3.040	4.6	12362	507	.137	.133	3.0	12374	513	1.560	1.420	9.9
12356	503	2.430	2.260	7.5	12362	508	.580	.550	5.5	12374	515	1.240	1.180	5.1
12356	504	1.180	1.120	5.4	12362	509	.159	.147	8.2	12374	516	1.350	1.280	5.5
12356	505	3.040	2.840	7.0	12362	511	.231	.221	4.5	12374	517	1.290	1.170	10.3

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STATE: 29 - NEW JERSEY  
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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
12375	501	1.260	1.230	2.4	12393	506	.840	.770	9.1	12509	512	.189	.191	-1.0
12375	502	.810	.780	3.8	12393	507	.620	.600	3.3	12509	513	.119	.120	-0.8
12375	503	.620	.580	6.9	12393	508	1.100	1.050	4.8	12509	515	.189	.191	-1.0
12375	504	.300	.290	3.4	12393	509	1.210	1.120	8.0	12509	516	.156	.156	0.0
12375	505	.780	.730	6.8	12393	511	1.260	1.210	4.1	12509	517	.145	.146	-0.7
12375	506	.630	.580	8.6	12393	512	.720	.690	4.3	12510	501	1.530	1.550	-1.3
12375	507	.470	.450	4.4	12393	513	1.020	.930	9.7	12510	502	2.070	2.090	-1.0
12375	508	.830	.790	5.1	12393	515	.810	.770	5.2	12510	503	1.420	1.450	-2.1
12375	509	.910	.850	7.1	12393	516	.880	.830	6.0	12510	504	1.880	1.890	-0.5
12375	511	.950	.910	4.4	12393	517	.840	.770	9.1	12510	505	1.830	1.850	-1.1
12375	512	.540	.520	3.8	12467	501	.700	.680	2.9	12510	506	1.610	1.620	-0.6
12375	513	.770	.700	10.0	12467	502	.450	.430	4.7	12510	507	1.680	1.720	-2.3
12375	515	.610	.580	5.2	12467	503	.340	.320	6.3	12510	508	1.460	1.450	0.7
12375	516	.670	.630	6.3	12467	504	.166	.159	4.4	12510	509	1.720	1.730	-0.6
12375	517	.630	.580	8.6	12467	505	.430	.400	7.5	12510	511	1.410	1.430	-1.4
12391	501	.161	.156	3.2	12467	506	.350	.320	9.4	12510	512	2.390	2.420	-1.2
12391	502	.111	.105	5.7	12467	507	.260	.249	4.4	12510	513	1.500	1.520	-1.3
12391	503	.116	.108	7.4	12467	508	.460	.430	7.0	12510	515	2.400	2.420	-0.8
12391	504	.090	.086	4.7	12467	509	.500	.470	6.4	12510	516	1.980	1.980	0.0
12391	505	.126	.117	7.7	12467	511	.520	.500	4.0	12510	517	1.840	1.860	-1.1
12391	506	.113	.104	8.7	12467	512	.300	.290	3.4	12583	501	.680	.690	-1.4
12391	507	.103	.100	3.0	12467	513	.420	.390	7.7	12583	502	.920	.930	-1.1
12391	508	.430	.410	4.9	12467	515	.340	.320	6.3	12583	503	.630	.640	-1.6
12391	509	.119	.110	8.2	12467	516	.370	.350	5.7	12583	504	.840	.840	0.0
12391	511	.173	.165	4.8	12467	517	.350	.320	9.4	12583	505	.820	.820	0.0
12391	512	.107	.102	4.9	12509	501	.121	.122	-0.8	12583	506	.720	.720	0.0
12391	513	.083	.076	9.2	12509	502	.163	.165	-1.2	12583	507	.750	.770	-2.6
12391	515	.128	.121	5.8	12509	503	.112	.114	-1.8	12583	508	.650	.640	1.6
12391	516	.139	.131	6.1	12509	504	.149	.149	0.0	12583	509	.770	.770	0.0
12391	517	.092	.084	9.5	12509	505	.145	.146	-0.7	12583	511	.630	.640	-1.6
12393	501	1.680	1.630	3.1	12509	506	.127	.128	-0.8	12583	512	1.060	1.080	-1.9
12393	502	1.080	1.030	4.9	12509	507	.133	.136	-2.2	12583	513	.670	.680	-1.5
12393	503	.820	.770	6.5	12509	508	.115	.114	0.9	12583	515	1.070	1.080	-0.9
12393	504	.400	.380	5.3	12509	509	.136	.137	-0.7	12583	516	.880	.880	0.0
12393	505	1.030	.960	7.3	12509	511	.111	.113	-1.8	12583	517	.820	.830	-1.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
12651	501	1.980	2.000	-1.0	12707	506	.990	.910	8.8	12805	512	.580	.560	3.6
12651	502	2.690	2.710	-0.7	12707	507	.900	.870	3.4	12805	513	.820	.750	9.3
12651	503	1.840	1.870	-1.6	12707	508	3.800	3.580	6.1	12805	515	.650	.620	4.8
12651	504	2.440	2.450	-0.4	12707	509	1.040	.970	7.2	12805	516	.710	.670	6.0
12651	505	2.380	2.400	-0.8	12707	511	1.510	1.450	4.1	12805	517	.680	.620	9.7
12651	506	2.090	2.100	-0.5	12707	512	.930	.890	4.5	12841	501	2.250	2.180	3.2
12651	507	2.180	2.230	-2.2	12707	513	.730	.660	10.6	12841	502	1.440	1.380	4.3
12651	508	1.890	1.880	0.5	12707	515	1.120	1.060	5.7	12841	503	1.100	1.020	7.8
12651	509	2.230	2.250	-0.9	12707	516	1.210	1.140	6.1	12841	504	.530	.510	3.9
12651	511	1.830	1.850	-1.1	12707	517	.810	.740	9.5	12841	505	1.380	1.290	7.0
12651	512	3.100	3.140	-1.3	12797	501	.300	.290	3.4	12841	506	1.120	1.030	8.7
12651	513	1.950	1.970	-1.0	12797	502	.204	.194	5.2	12841	507	.830	.800	3.7
12651	515	3.110	3.140	-1.0	12797	503	.214	.199	7.5	12841	508	1.470	1.400	5.0
12651	516	2.560	2.570	-0.4	12797	504	.165	.158	4.4	12841	509	1.620	1.500	8.0
12651	517	2.390	2.410	-0.8	12797	505	.231	.215	7.4	12841	511	1.680	1.610	4.3
12683	501	.910	.920	-1.1	12797	506	.209	.191	9.4	12841	512	.970	.920	5.4
12683	502	1.230	1.240	-0.8	12797	507	.189	.183	3.3	12841	513	1.360	1.240	9.7
12683	503	.840	.860	-2.3	12797	508	.800	.750	6.7	12841	515	1.080	1.030	4.9
12683	504	1.120	1.120	0.0	12797	509	.219	.203	7.9	12841	516	1.180	1.110	6.3
12683	505	1.090	1.100	-0.9	12797	511	.320	.300	6.7	12841	517	1.120	1.020	9.8
12683	506	.950	.960	-1.0	12797	512	.196	.188	4.3	12927	501	.390	.380	2.6
12683	507	1.000	1.020	-2.0	12797	513	.154	.139	10.8	12927	502	.250	.241	3.7
12683	508	.870	.860	1.2	12797	515	.235	.223	5.4	12927	503	.192	.179	7.3
12683	509	1.020	1.030	-1.0	12797	516	.260	.241	7.9	12927	504	.093	.089	4.5
12683	511	.840	.850	-1.2	12797	517	.170	.155	9.7	12927	505	.241	.225	7.1
12683	512	1.420	1.440	-1.4	12805	501	1.350	1.310	3.1	12927	506	.196	.179	9.5
12683	513	.890	.900	-1.1	12805	502	.870	.830	4.8	12927	507	.145	.140	3.6
12683	515	1.420	1.440	-1.4	12805	503	.660	.620	6.5	12927	508	.260	.245	6.1
12683	516	1.170	1.180	-0.8	12805	504	.320	.310	3.2	12927	509	.280	.260	7.7
12683	517	1.090	1.100	-0.9	12805	505	.830	.780	6.4	12927	511	.290	.280	3.6
12707	501	1.410	1.360	3.7	12805	506	.670	.620	8.1	12927	512	.169	.161	5.0
12707	502	.970	.920	5.4	12805	507	.500	.480	4.2	12927	513	.238	.217	9.7
12707	503	1.010	.940	7.4	12805	508	.890	.840	6.0	12927	515	.189	.180	5.0
12707	504	.780	.750	4.0	12805	509	.970	.900	7.8	12927	516	.207	.195	6.2
12707	505	1.100	1.020	7.8	12805	511	1.010	.970	4.1	12927	517	.197	.179	10.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
13049	501	.152	.150	1.3	13112	506	.158	.148	6.8	13204	512	3.100	3.140	-1.3
13049	502	.103	.100	3.0	13112	507	.084	.082	2.4	13204	513	1.950	1.970	-1.0
13049	503	.058	.055	5.5	13112	508	.152	.148	2.7	13204	515	3.110	3.140	-1.0
13049	504	.049	.048	2.1	13112	509	.077	.074	4.1	13204	516	2.560	2.570	-0.4
13049	505	.059	.057	3.5	13112	511	.146	.144	1.4	13204	517	2.390	2.410	-0.8
13049	506	.097	.091	6.6	13112	512	.053	.052	1.9	13205	501	.760	.770	-1.3
13049	507	.051	.050	2.0	13112	513	.080	.074	8.1	13205	502	1.030	1.040	-1.0
13049	508	.093	.091	2.2	13112	515	.154	.150	2.7	13205	503	.710	.720	-1.4
13049	509	.047	.045	4.4	13112	516	.087	.083	4.8	13205	504	.940	.940	0.0
13049	511	.090	.088	2.3	13112	517	.093	.087	6.9	13205	505	.910	.920	-1.1
13049	512	.032	.032	0.0	13201	501	1.750	1.770	-1.1	13205	506	.800	.810	-1.2
13049	513	.049	.045	8.9	13201	502	2.370	2.400	-1.3	13205	507	.840	.860	-2.3
13049	515	.094	.091	3.3	13201	503	1.620	1.660	-2.4	13205	508	.730	.720	1.4
13049	516	.053	.051	3.9	13201	504	2.160	2.160	0.0	13205	509	.860	.860	0.0
13049	517	.057	.053	7.5	13201	505	2.100	2.120	-0.9	13205	511	.700	.710	-1.4
13111	501	4.430	4.230	4.7	13201	506	1.840	1.860	-1.1	13205	512	1.190	1.210	-1.7
13111	502	3.180	3.000	6.0	13201	507	1.930	1.970	-2.0	13205	513	.750	.760	-1.3
13111	503	3.190	2.940	8.5	13201	508	1.670	1.660	0.6	13205	515	1.200	1.210	-0.8
13111	504	1.550	1.460	6.2	13201	509	1.970	1.980	-0.5	13205	516	.990	.990	0.0
13111	505	2.520	2.320	8.6	13201	511	1.620	1.640	-1.2	13205	517	.920	.930	-1.1
13111	506	2.170	1.950	11.3	13201	512	2.740	2.780	-1.4	13314	501	.500	.490	2.0
13111	507	1.040	.990	5.1	13201	513	1.720	1.740	-1.1	13314	502	.320	.310	3.2
13111	508	1.320	1.240	6.5	13201	515	2.750	2.770	-0.7	13314	503	.246	.229	7.4
13111	509	7.270	6.660	9.2	13201	516	2.260	2.270	-0.4	13314	504	.119	.114	4.4
13111	511	3.610	3.420	5.6	13201	517	2.110	2.130	-0.9	13314	505	.310	.290	6.9
13111	512	5.410	5.120	5.7	13204	501	1.980	2.000	-1.0	13314	506	.250	.229	9.2
13111	513	2.980	2.680	11.2	13204	502	2.690	2.710	-0.7	13314	507	.186	.179	3.9
13111	515	2.510	2.360	6.4	13204	503	1.840	1.870	-1.6	13314	508	.330	.310	6.5
13111	516	3.220	2.990	7.7	13204	504	2.440	2.450	-0.4	13314	509	.360	.340	5.9
13111	517	3.620	3.250	11.4	13204	505	2.380	2.400	-0.8	13314	511	.370	.360	2.8
13112	501	.249	.246	1.2	13204	506	2.090	2.100	-0.5	13314	512	.216	.206	4.9
13112	502	.168	.164	2.4	13204	507	2.180	2.230	-2.2	13314	513	.300	.280	7.1
13112	503	.095	.090	5.6	13204	508	1.890	1.880	0.5	13314	515	.241	.229	5.2
13112	504	.080	.078	2.6	13204	509	2.230	2.250	-0.9	13314	516	.260	.249	4.4
13112	505	.097	.092	5.4	13204	511	1.830	1.850	-1.1	13314	517	.250	.229	9.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
13351	501	1.220	1.180	3.4	13410	506	2.920	2.940	-0.7	13453	512	1.690	1.710	-1.2
13351	502	.780	.750	4.0	13410	507	3.050	3.120	-2.2	13453	513	1.060	1.070	-0.9
13351	503	.600	.560	7.1	13410	508	2.650	2.620	1.1	13453	515	1.700	1.710	-0.6
13351	504	.290	.280	3.6	13410	509	3.120	3.140	-0.6	13453	516	1.400	1.400	0.0
13351	505	.750	.700	7.1	13410	511	2.560	2.590	-1.2	13453	517	1.300	1.310	-0.8
13351	506	.610	.560	8.9	13410	512	4.340	4.400	-1.4	13454	501	1.260	1.280	-1.6
13351	507	.450	.440	2.3	13410	513	2.730	2.760	-1.1	13454	502	1.710	1.730	-1.2
13351	508	.800	.760	5.3	13410	515	4.360	4.390	-0.7	13454	503	1.170	1.190	-1.7
13351	509	.880	.820	7.3	13410	516	3.590	3.600	-0.3	13454	504	1.560	1.560	0.0
13351	511	.910	.880	3.4	13410	517	3.340	3.370	-0.9	13454	505	1.510	1.530	-1.3
13351	512	.530	.500	6.0	13412	501	.940	.950	-1.1	13454	506	1.330	1.340	-0.7
13351	513	.740	.680	8.8	13412	502	1.270	1.280	-0.8	13454	507	1.390	1.420	-2.1
13351	515	.590	.560	5.4	13412	503	.870	.880	-1.1	13454	508	1.210	1.200	0.8
13351	516	.640	.610	4.9	13412	504	1.150	1.160	-0.9	13454	509	1.420	1.430	-0.7
13351	517	.610	.560	8.9	13412	505	1.120	1.130	-0.9	13454	511	1.170	1.180	-0.8
13352	501	1.240	1.200	3.3	13412	506	.980	.990	-1.0	13454	512	1.980	2.000	-1.0
13352	502	.800	.760	5.3	13412	507	1.030	1.050	-1.9	13454	513	1.240	1.260	-1.6
13352	503	.610	.570	7.0	13412	508	.890	.890	0.0	13454	515	1.990	2.000	-0.5
13352	504	.300	.280	7.1	13412	509	1.050	1.060	-0.9	13454	516	1.630	1.640	-0.6
13352	505	.760	.710	7.0	13412	511	.860	.880	-2.3	13454	517	1.520	1.540	-1.3
13352	506	.620	.570	8.8	13412	512	1.460	1.480	-1.4	13455	501	1.280	1.300	-1.5
13352	507	.460	.440	4.5	13412	513	.920	.930	-1.1	13455	502	1.740	1.760	-1.1
13352	508	.810	.770	5.2	13412	515	1.470	1.480	-0.7	13455	503	1.190	1.210	-1.7
13352	509	.900	.830	8.4	13412	516	1.210	1.210	0.0	13455	504	1.580	1.590	-0.6
13352	511	.930	.890	4.5	13412	517	1.130	1.140	-0.9	13455	505	1.540	1.560	-1.3
13352	512	.530	.510	3.9	13453	501	1.080	1.090	-0.9	13455	506	1.350	1.360	-0.7
13352	513	.750	.690	8.7	13453	502	1.460	1.480	-1.4	13455	507	1.410	1.440	-2.1
13352	515	.600	.570	5.3	13453	503	1.000	1.020	-2.0	13455	508	1.230	1.210	1.7
13352	516	.650	.620	4.8	13453	504	1.330	1.340	-0.7	13455	509	1.440	1.450	-0.7
13352	517	.620	.570	8.8	13453	505	1.300	1.310	-0.8	13455	511	1.180	1.200	-1.7
13410	501	2.770	2.800	-1.1	13453	506	1.140	1.150	-0.9	13455	512	2.010	2.030	-1.0
13410	502	3.760	3.800	-1.1	13453	507	1.190	1.220	-2.5	13455	513	1.260	1.270	-0.8
13410	503	2.570	2.620	-1.9	13453	508	1.030	1.020	1.0	13455	515	2.020	2.030	-0.5
13410	504	3.420	3.430	-0.3	13453	509	1.220	1.220	0.0	13455	516	1.660	1.660	0.0
13410	505	3.320	3.360	-1.2	13453	511	1.000	1.010	-1.0	13455	517	1.540	1.560	-1.3

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STATE: 29 - NEW JERSEY  
 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
13506	501	3.840	3.720	3.2	13590	506	1.000	1.010	-1.0	13670	512	.035	.034	2.9
13506	502	2.460	2.360	4.2	13590	507	1.050	1.070	-1.9	13670	513	.052	.049	6.1
13506	503	1.880	1.750	7.4	13590	508	.910	.900	1.1	13670	515	.101	.099	2.0
13506	504	.910	.870	4.6	13590	509	1.080	1.080	0.0	13670	516	.057	.055	3.6
13506	505	2.360	2.200	7.3	13590	511	.880	.890	-1.1	13670	517	.061	.057	7.0
13506	506	1.910	1.750	9.1	13590	512	1.490	1.510	-1.3	13673	501	3.620	3.460	4.6
13506	507	1.420	1.370	3.6	13590	513	.940	.950	-1.1	13673	502	2.600	2.450	6.1
13506	508	2.510	2.390	5.0	13590	515	1.500	1.510	-0.7	13673	503	2.610	2.400	8.7
13506	509	2.760	2.570	7.4	13590	516	1.230	1.240	-0.8	13673	504	1.260	1.190	5.9
13506	511	2.870	2.760	4.0	13590	517	1.150	1.160	-0.9	13673	505	2.060	1.890	9.0
13506	512	1.650	1.580	4.4	13621	501	.241	.244	-1.2	13673	506	1.770	1.600	10.6
13506	513	2.330	2.120	9.9	13621	502	.330	.330	0.0	13673	507	.850	.810	4.9
13506	515	1.850	1.760	5.1	13621	503	.224	.228	-1.8	13673	508	1.080	1.010	6.9
13506	516	2.020	1.900	6.3	13621	504	.300	.300	0.0	13673	509	5.940	5.440	9.2
13506	517	1.920	1.750	9.7	13621	505	.290	.290	0.0	13673	511	2.950	2.790	5.7
13507	501	4.620	4.480	3.1	13621	506	.250	.260	-3.8	13673	512	4.420	4.190	5.5
13507	502	2.970	2.840	4.6	13621	507	.270	.270	0.0	13673	513	2.440	2.190	11.4
13507	503	2.270	2.110	7.6	13621	508	.230	.228	0.9	13673	515	2.050	1.930	6.2
13507	504	1.100	1.050	4.8	13621	509	.270	.270	0.0	13673	516	2.630	2.450	7.3
13507	505	2.840	2.650	7.2	13621	511	.223	.226	-1.3	13673	517	2.960	2.660	11.3
13507	506	2.310	2.110	9.5	13621	512	.380	.380	0.0	13715	501	.214	.207	3.4
13507	507	1.710	1.650	3.6	13621	513	.237	.240	-1.3	13715	502	.148	.141	5.0
13507	508	3.030	2.880	5.2	13621	515	.380	.380	0.0	13715	503	.155	.144	7.6
13507	509	3.330	3.090	7.8	13621	516	.310	.310	0.0	13715	504	.119	.114	4.4
13507	511	3.460	3.320	4.2	13621	517	.290	.290	0.0	13715	505	.167	.156	7.1
13507	512	1.990	1.900	4.7	13670	501	.164	.162	1.2	13715	506	.151	.138	9.4
13507	513	2.810	2.560	9.8	13670	502	.111	.108	2.8	13715	507	.137	.133	3.0
13507	515	2.220	2.120	4.7	13670	503	.062	.060	3.3	13715	508	.580	.550	5.5
13507	516	2.430	2.290	6.1	13670	504	.053	.051	3.9	13715	509	.159	.147	8.2
13507	517	2.310	2.110	9.5	13670	505	.064	.061	4.9	13715	511	.231	.221	4.5
13590	501	.950	.970	-2.1	13670	506	.104	.098	6.1	13715	512	.142	.136	4.4
13590	502	1.290	1.310	-1.5	13670	507	.055	.054	1.9	13715	513	.111	.101	9.9
13590	503	.890	.900	-1.1	13670	508	.100	.098	2.0	13715	515	.170	.162	4.9
13590	504	1.180	1.180	0.0	13670	509	.051	.048	6.3	13715	516	.185	.174	6.3
13590	505	1.140	1.160	-1.7	13670	511	.096	.095	1.1	13715	517	.123	.112	9.8

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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
13716	501	1.900	1.840	3.3	13759	506	.370	.340	8.8	14068	512	.070	.067	4.5
13716	502	1.220	1.160	5.2	13759	507	.270	.260	3.8	14068	513	.099	.090	10.0
13716	503	.930	.860	8.1	13759	508	.490	.460	6.5	14068	515	.079	.075	5.3
13716	504	.450	.430	4.7	13759	509	.530	.500	6.0	14068	516	.086	.081	6.2
13716	505	1.160	1.090	6.4	13759	511	.550	.530	3.8	14068	517	.082	.075	9.3
13716	506	.950	.870	9.2	13759	512	.320	.300	6.7	14101	501	1.920	1.860	3.2
13716	507	.700	.680	2.9	13759	513	.450	.410	9.8	14101	502	1.230	1.180	4.2
13716	508	1.240	1.180	5.1	13759	515	.360	.340	5.9	14101	503	.940	.870	8.0
13716	509	1.370	1.270	7.9	13759	516	.390	.370	5.4	14101	504	.460	.440	4.5
13716	511	1.420	1.360	4.4	13759	517	.370	.340	8.8	14101	505	1.180	1.100	7.3
13716	512	.820	.780	5.1	13930	501	.460	.440	4.5	14101	506	.960	.880	9.1
13716	513	1.150	1.050	9.5	13930	502	.310	.300	3.3	14101	507	.710	.680	4.4
13716	515	.910	.870	4.6	13930	503	.330	.310	6.5	14101	508	1.260	1.200	5.0
13716	516	1.000	.940	6.4	13930	504	.250	.243	2.9	14101	509	1.380	1.280	7.8
13716	517	.950	.870	9.2	13930	505	.360	.330	9.1	14101	511	1.430	1.380	3.6
13720	501	2.040	1.950	4.6	13930	506	.320	.290	10.3	14101	512	.830	.790	5.1
13720	502	1.470	1.380	6.5	13930	507	.290	.280	3.6	14101	513	1.170	1.060	10.4
13720	503	1.470	1.350	8.9	13930	508	1.240	1.160	6.9	14101	515	.920	.880	4.5
13720	504	.710	.670	6.0	13930	509	.340	.310	9.7	14101	516	1.010	.950	6.3
13720	505	1.160	1.070	8.4	13930	511	.490	.470	4.3	14101	517	.960	.880	9.1
13720	506	1.000	.900	11.1	13930	512	.300	.290	3.4	14279	501	.920	.930	-1.1
13720	507	.480	.450	6.7	13930	513	.237	.215	10.2	14279	502	1.250	1.260	-0.8
13720	508	.610	.570	7.0	13930	515	.360	.340	5.9	14279	503	.850	.870	-2.3
13720	509	3.350	3.070	9.1	13930	516	.390	.370	5.4	14279	504	1.140	1.140	0.0
13720	511	1.660	1.580	5.1	13930	517	.260	.239	8.8	14279	505	1.100	1.120	-1.8
13720	512	2.490	2.360	5.5	14068	501	.164	.158	3.8	14279	506	.970	.980	-1.0
13720	513	1.380	1.230	12.2	14068	502	.105	.100	5.0	14279	507	1.010	1.040	-2.9
13720	515	1.160	1.090	6.4	14068	503	.080	.075	6.7	14279	508	.880	.870	1.1
13720	516	1.480	1.380	7.2	14068	504	.039	.037	5.4	14279	509	1.040	1.040	0.0
13720	517	1.670	1.500	11.3	14068	505	.100	.094	6.4	14279	511	.850	.860	-1.2
13759	501	.740	.720	2.8	14068	506	.082	.075	9.3	14279	512	1.440	1.460	-1.4
13759	502	.480	.460	4.3	14068	507	.061	.058	5.2	14279	513	.910	.920	-1.1
13759	503	.360	.340	5.9	14068	508	.107	.102	4.9	14279	515	1.450	1.460	-0.7
13759	504	.176	.168	4.8	14068	509	.118	.109	8.3	14279	516	1.190	1.200	-0.8
13759	505	.460	.430	7.0	14068	511	.122	.118	3.4	14279	517	1.110	1.120	-0.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
14401	501	4.810	4.600	4.6	14527	506	.620	.560	10.7	14731	512	4.170	3.890	7.2
14401	502	3.460	3.260	6.1	14527	507	.560	.540	3.7	14731	513	4.380	3.860	13.5
14401	503	3.460	3.190	8.5	14527	508	2.360	2.220	6.3	14731	515	10.500	9.710	8.1
14401	504	1.680	1.590	5.7	14527	509	.650	.600	8.3	14731	516	5.800	5.320	9.0
14401	505	2.740	2.520	8.7	14527	511	.940	.900	4.4	14731	517	7.880	6.970	13.1
14401	506	2.350	2.120	10.8	14527	512	.580	.550	5.5	14732	501	.700	.660	6.1
14401	507	1.130	1.070	5.6	14527	513	.450	.410	9.8	14732	502	.260	.241	7.9
14401	508	1.430	1.340	6.7	14527	515	.690	.660	4.5	14732	503	.490	.440	11.4
14401	509	7.900	7.240	9.1	14527	516	.750	.710	5.6	14732	504	.680	.630	7.9
14401	511	3.920	3.710	5.7	14527	517	.500	.460	8.7	14732	505	.580	.520	11.5
14401	512	5.880	5.570	5.6	14655	501	.370	.360	2.8	14732	506	.410	.360	13.9
14401	513	3.240	2.910	11.3	14655	502	.238	.228	4.4	14732	507	.290	.270	7.4
14401	515	2.730	2.560	6.6	14655	503	.182	.169	7.7	14732	508	.260	.239	8.8
14401	516	3.500	3.250	7.7	14655	504	.088	.084	4.8	14732	509	.310	.280	10.7
14401	517	3.930	3.530	11.3	14655	505	.228	.213	7.0	14732	511	.850	.800	6.3
14405	501	5.020	5.100	-1.6	14655	506	.185	.169	9.5	14732	512	.310	.290	6.9
14405	502	3.570	3.630	-1.7	14655	507	.137	.132	3.8	14732	513	.320	.290	10.3
14405	503	2.710	2.760	-1.8	14655	508	.243	.231	5.2	14732	515	.780	.720	8.3
14405	504	4.670	4.710	-0.8	14655	509	.270	.248	8.9	14732	516	.430	.390	10.3
14405	505	4.710	4.780	-1.5	14655	511	.280	.270	3.7	14732	517	.580	.520	11.5
14405	506	4.540	4.600	-1.3	14655	512	.159	.152	4.6	14733	501	2.600	2.510	3.6
14405	507	3.410	3.480	-2.0	14655	513	.225	.205	9.8	14733	502	1.670	1.590	5.0
14405	508	4.650	4.620	0.6	14655	515	.178	.170	4.7	14733	503	1.270	1.180	7.6
14405	509	2.490	2.520	-1.2	14655	516	.195	.184	6.0	14733	504	.620	.590	5.1
14405	511	3.320	3.390	-2.1	14655	517	.186	.169	10.1	14733	505	1.590	1.490	6.7
14405	512	2.260	2.300	-1.7	14731	501	9.480	8.900	6.5	14733	506	1.290	1.180	9.3
14405	513	3.190	3.240	-1.5	14731	502	3.520	3.260	8.0	14733	507	.960	.920	4.3
14405	515	3.870	3.910	-1.0	14731	503	6.580	5.960	10.4	14733	508	1.700	1.620	4.9
14405	516	3.250	3.280	-0.9	14731	504	9.190	8.530	7.7	14733	509	1.870	1.740	7.5
14405	517	2.720	2.750	-1.1	14731	505	7.790	7.070	10.2	14733	511	1.940	1.870	3.7
14527	501	.870	.840	3.6	14731	506	5.500	4.890	12.5	14733	512	1.120	1.070	4.7
14527	502	.600	.570	5.3	14731	507	3.880	3.630	6.9	14733	513	1.580	1.430	10.5
14527	503	.630	.590	6.8	14731	508	3.490	3.220	8.4	14733	515	1.250	1.190	5.0
14527	504	.490	.460	6.5	14731	509	4.160	3.770	10.3	14733	516	1.370	1.290	6.2
14527	505	.680	.630	7.9	14731	511	11.500	10.800	6.5	14733	517	1.300	1.180	10.2

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LOSS COST % CHANGE BY CLASS

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14734	501	1.110	1.080	2.8	14913	506	.700	.640	9.4	15063	512	.690	.700	-1.4
14734	502	.710	.680	4.4	14913	507	.520	.500	4.0	15063	513	.440	.440	0.0
14734	503	.550	.510	7.8	14913	508	.910	.870	4.6	15063	515	.700	.700	0.0
14734	504	.260	.250	4.0	14913	509	1.010	.930	8.6	15063	516	.570	.580	-1.7
14734	505	.680	.640	6.2	14913	511	1.040	1.000	4.0	15063	517	.530	.540	-1.9
14734	506	.550	.510	7.8	14913	512	.600	.570	5.3	15070	501	.670	.680	-1.5
14734	507	.410	.400	2.5	14913	513	.850	.770	10.4	15070	502	.480	.490	-2.0
14734	508	.730	.690	5.8	14913	515	.670	.640	4.7	15070	503	.360	.370	-2.7
14734	509	.800	.740	8.1	14913	516	.730	.690	5.8	15070	504	.630	.630	0.0
14734	511	.830	.800	3.7	14913	517	.700	.640	9.4	15070	505	.630	.640	-1.6
14734	512	.480	.460	4.3	15062	501	.380	.390	-2.6	15070	506	.610	.620	-1.6
14734	513	.680	.610	11.5	15062	502	.520	.520	0.0	15070	507	.460	.470	-2.1
14734	515	.530	.510	3.9	15062	503	.350	.360	-2.8	15070	508	.620	.620	0.0
14734	516	.590	.550	7.3	15062	504	.470	.470	0.0	15070	509	.330	.340	-2.9
14734	517	.560	.510	9.8	15062	505	.460	.460	0.0	15070	511	.450	.450	0.0
14855	501	.420	.430	-2.3	15062	506	.400	.400	0.0	15070	512	.300	.310	-3.2
14855	502	.570	.580	-1.7	15062	507	.420	.430	-2.3	15070	513	.430	.430	0.0
14855	503	.390	.400	-2.5	15062	508	.360	.360	0.0	15070	515	.520	.520	0.0
14855	504	.520	.520	0.0	15062	509	.430	.430	0.0	15070	516	.440	.440	0.0
14855	505	.510	.510	0.0	15062	511	.350	.360	-2.8	15070	517	.360	.370	-2.7
14855	506	.450	.450	0.0	15062	512	.600	.600	0.0	15123	501	9.160	8.600	6.5
14855	507	.470	.480	-2.1	15062	513	.370	.380	-2.6	15123	502	3.400	3.160	7.6
14855	508	.410	.400	2.5	15062	515	.600	.600	0.0	15123	503	6.360	5.770	10.2
14855	509	.480	.480	0.0	15062	516	.490	.490	0.0	15123	504	8.880	8.250	7.6
14855	511	.390	.400	-2.5	15062	517	.460	.460	0.0	15123	505	7.530	6.840	10.1
14855	512	.660	.670	-1.5	15063	501	.440	.450	-2.2	15123	506	5.320	4.720	12.7
14855	513	.420	.420	0.0	15063	502	.600	.610	-1.6	15123	507	3.750	3.510	6.8
14855	515	.670	.670	0.0	15063	503	.410	.420	-2.4	15123	508	3.370	3.120	8.0
14855	516	.550	.550	0.0	15063	504	.550	.550	0.0	15123	509	4.020	3.650	10.1
14855	517	.510	.520	-1.9	15063	505	.530	.540	-1.9	15123	511	11.100	10.400	6.7
14913	501	1.400	1.350	3.7	15063	506	.470	.470	0.0	15123	512	4.030	3.760	7.2
14913	502	.900	.860	4.7	15063	507	.490	.500	-2.0	15123	513	4.230	3.730	13.4
14913	503	.680	.640	6.2	15063	508	.420	.420	0.0	15123	515	10.100	9.390	7.6
14913	504	.330	.320	3.1	15063	509	.500	.500	0.0	15123	516	5.600	5.150	8.7
14913	505	.860	.800	7.5	15063	511	.410	.420	-2.4	15123	517	7.610	6.740	12.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
15124	501	3.200	3.010	6.3	15223	506	.123	.115	7.0	15314	512	.380	.370	2.7
15124	502	1.190	1.100	8.2	15223	507	.065	.064	1.6	15314	513	.540	.490	10.2
15124	503	2.220	2.020	9.9	15223	508	.118	.115	2.6	15314	515	.430	.410	4.9
15124	504	3.110	2.880	8.0	15223	509	.060	.057	5.3	15314	516	.470	.440	6.8
15124	505	2.630	2.390	10.0	15223	511	.114	.112	1.8	15314	517	.450	.410	9.8
15124	506	1.860	1.650	12.7	15223	512	.041	.040	2.5	15404	501	.174	.176	-1.1
15124	507	1.310	1.230	6.5	15223	513	.062	.058	6.9	15404	502	.235	.238	-1.3
15124	508	1.180	1.090	8.3	15223	515	.119	.116	2.6	15404	503	.161	.164	-1.8
15124	509	1.410	1.280	10.2	15223	516	.067	.065	3.1	15404	504	.214	.215	-0.5
15124	511	3.880	3.630	6.9	15223	517	.072	.067	7.5	15404	505	.208	.211	-1.4
15124	512	1.410	1.320	6.8	15224	501	2.160	2.060	4.9	15404	506	.183	.184	-0.5
15124	513	1.480	1.300	13.8	15224	502	1.550	1.460	6.2	15404	507	.191	.195	-2.1
15124	515	3.550	3.280	8.2	15224	503	1.550	1.430	8.4	15404	508	.166	.164	1.2
15124	516	1.960	1.800	8.9	15224	504	.750	.710	5.6	15404	509	.195	.197	-1.0
15124	517	2.660	2.360	12.7	15224	505	1.230	1.130	8.8	15404	511	.160	.162	-1.2
15188	501	.670	.680	-1.5	15224	506	1.050	.950	10.5	15404	512	.270	.280	-3.6
15188	502	.910	.920	-1.1	15224	507	.510	.480	6.2	15404	513	.171	.173	-1.2
15188	503	.620	.630	-1.6	15224	508	.640	.600	6.7	15404	515	.270	.280	-3.6
15188	504	.830	.830	0.0	15224	509	3.540	3.240	9.3	15404	516	.224	.225	-0.4
15188	505	.800	.810	-1.2	15224	511	1.760	1.660	6.0	15404	517	.209	.211	-0.9
15188	506	.710	.710	0.0	15224	512	2.630	2.490	5.6	15405	501	.260	.260	0.0
15188	507	.740	.750	-1.3	15224	513	1.450	1.300	11.5	15405	502	.350	.350	0.0
15188	508	.640	.630	1.6	15224	515	1.220	1.150	6.1	15405	503	.237	.242	-2.1
15188	509	.750	.760	-1.3	15224	516	1.570	1.460	7.5	15405	504	.320	.320	0.0
15188	511	.620	.630	-1.6	15224	517	1.760	1.580	11.4	15405	505	.310	.310	0.0
15188	512	1.050	1.060	-0.9	15314	501	.890	.870	2.3	15405	506	.270	.270	0.0
15188	513	.660	.670	-1.5	15314	502	.570	.550	3.6	15405	507	.280	.290	-3.4
15188	515	1.050	1.060	-0.9	15314	503	.440	.410	7.3	15405	508	.244	.242	0.8
15188	516	.870	.870	0.0	15314	504	.212	.203	4.4	15405	509	.290	.290	0.0
15188	517	.810	.810	0.0	15314	505	.550	.510	7.8	15405	511	.236	.239	-1.3
15223	501	.193	.191	1.0	15314	506	.450	.410	9.8	15405	512	.400	.410	-2.4
15223	502	.130	.127	2.4	15314	507	.330	.320	3.1	15405	513	.250	.250	0.0
15223	503	.073	.070	4.3	15314	508	.590	.560	5.4	15405	515	.400	.400	0.0
15223	504	.062	.061	1.6	15314	509	.640	.600	6.7	15405	516	.330	.330	0.0
15223	505	.075	.072	4.2	15314	511	.670	.640	4.7	15405	517	.310	.310	0.0

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STATE: 29 - NEW JERSEY  
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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
15406	501	.650	.660	-1.5	15538	506	.790	.730	8.2	15607	512	.400	.400	0.0
15406	502	.880	.890	-1.1	15538	507	.590	.570	3.5	15607	513	.560	.570	-1.8
15406	503	.600	.620	-3.2	15538	508	1.040	.990	5.1	15607	515	.680	.690	-1.4
15406	504	.800	.810	-1.2	15538	509	1.150	1.070	7.5	15607	516	.570	.570	0.0
15406	505	.780	.790	-1.3	15538	511	1.190	1.140	4.4	15607	517	.480	.480	0.0
15406	506	.680	.690	-1.4	15538	512	.680	.650	4.6	15608	501	.890	.870	2.3
15406	507	.720	.730	-1.4	15538	513	.970	.880	10.2	15608	502	.570	.550	3.6
15406	508	.620	.620	0.0	15538	515	.770	.730	5.5	15608	503	.440	.410	7.3
15406	509	.730	.740	-1.4	15538	516	.840	.790	6.3	15608	504	.212	.203	4.4
15406	511	.600	.610	-1.6	15538	517	.800	.730	9.6	15608	505	.550	.510	7.8
15406	512	1.020	1.030	-1.0	15600	501	4.010	3.890	3.1	15608	506	.450	.410	9.8
15406	513	.640	.650	-1.5	15600	502	2.580	2.460	4.9	15608	507	.330	.320	3.1
15406	515	1.020	1.030	-1.0	15600	503	1.970	1.830	7.7	15608	508	.590	.560	5.4
15406	516	.840	.840	0.0	15600	504	.950	.910	4.4	15608	509	.640	.600	6.7
15406	517	.780	.790	-1.3	15600	505	2.460	2.300	7.0	15608	511	.670	.640	4.7
15488	501	1.620	1.640	-1.2	15600	506	2.000	1.830	9.3	15608	512	.380	.370	2.7
15488	502	2.200	2.220	-0.9	15600	507	1.490	1.430	4.2	15608	513	.540	.490	10.2
15488	503	1.510	1.540	-1.9	15600	508	2.630	2.500	5.2	15608	515	.430	.410	4.9
15488	504	2.000	2.010	-0.5	15600	509	2.890	2.680	7.8	15608	516	.470	.440	6.8
15488	505	1.950	1.970	-1.0	15600	511	3.000	2.880	4.2	15608	517	.450	.410	9.8
15488	506	1.710	1.730	-1.2	15600	512	1.730	1.650	4.8	15656	501	26.400	25.600	3.1
15488	507	1.790	1.830	-2.2	15600	513	2.440	2.220	9.9	15656	502	17.000	16.200	4.9
15488	508	1.550	1.540	0.6	15600	515	1.930	1.840	4.9	15656	503	12.900	12.000	7.5
15488	509	1.830	1.840	-0.5	15600	516	2.110	1.990	6.0	15656	504	6.270	6.000	4.5
15488	511	1.500	1.520	-1.3	15600	517	2.010	1.830	9.8	15656	505	16.200	15.200	6.6
15488	512	2.540	2.580	-1.6	15607	501	.880	.890	-1.1	15656	506	13.200	12.100	9.1
15488	513	1.600	1.620	-1.2	15607	502	.630	.640	-1.6	15656	507	9.780	9.410	3.9
15488	515	2.550	2.570	-0.8	15607	503	.480	.480	0.0	15656	508	17.300	16.500	4.8
15488	516	2.100	2.110	-0.5	15607	504	.820	.830	-1.2	15656	509	19.000	17.700	7.3
15488	517	1.960	1.970	-0.5	15607	505	.830	.840	-1.2	15656	511	19.700	19.000	3.7
15538	501	1.590	1.540	3.2	15607	506	.800	.810	-1.2	15656	512	11.400	10.800	5.6
15538	502	1.020	.980	4.1	15607	507	.600	.610	-1.6	15656	513	16.000	14.600	9.6
15538	503	.780	.730	6.8	15607	508	.810	.810	0.0	15656	515	12.700	12.100	5.0
15538	504	.380	.360	5.6	15607	509	.440	.440	0.0	15656	516	13.900	13.100	6.1
15538	505	.980	.910	7.7	15607	511	.580	.590	-1.7	15656	517	13.200	12.000	10.0

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STATE: 29 - NEW JERSEY  
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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
15699	501	2.170	2.210	-1.8	15839	506	.600	.550	9.1	15993	512	.360	.340	5.9
15699	502	1.550	1.570	-1.3	15839	507	.440	.430	2.3	15993	513	.500	.460	8.7
15699	503	1.170	1.200	-2.5	15839	508	.790	.750	5.3	15993	515	.400	.380	5.3
15699	504	2.020	2.040	-1.0	15839	509	.860	.800	7.5	15993	516	.440	.410	7.3
15699	505	2.040	2.070	-1.4	15839	511	.900	.860	4.7	15993	517	.410	.380	7.9
15699	506	1.970	1.990	-1.0	15839	512	.520	.490	6.1	16005	501	.114	.110	3.6
15699	507	1.480	1.510	-2.0	15839	513	.730	.660	10.6	16005	502	.078	.074	5.4
15699	508	2.010	2.000	0.5	15839	515	.580	.550	5.5	16005	503	.082	.076	7.9
15699	509	1.080	1.090	-0.9	15839	516	.630	.590	6.8	16005	504	.063	.061	3.3
15699	511	1.440	1.470	-2.0	15839	517	.600	.550	9.1	16005	505	.089	.082	8.5
15699	512	.980	1.000	-2.0	15991	501	.980	.950	3.2	16005	506	.080	.073	9.6
15699	513	1.380	1.400	-1.4	15991	502	.630	.600	5.0	16005	507	.073	.070	4.3
15699	515	1.670	1.690	-1.2	15991	503	.480	.450	6.7	16005	508	.310	.290	6.9
15699	516	1.410	1.420	-0.7	15991	504	.233	.223	4.5	16005	509	.084	.078	7.7
15699	517	1.180	1.190	-0.8	15991	505	.600	.560	7.1	16005	511	.122	.117	4.3
15733	501	.420	.430	-2.3	15991	506	.490	.450	8.9	16005	512	.075	.072	4.2
15733	502	.570	.580	-1.7	15991	507	.360	.350	2.9	16005	513	.059	.054	9.3
15733	503	.390	.400	-2.5	15991	508	.640	.610	4.9	16005	515	.090	.086	4.7
15733	504	.520	.520	0.0	15991	509	.710	.660	7.6	16005	516	.098	.092	6.5
15733	505	.510	.510	0.0	15991	511	.730	.710	2.8	16005	517	.065	.059	10.2
15733	506	.450	.450	0.0	15991	512	.420	.400	5.0	16009	501	.520	.530	-1.9
15733	507	.470	.480	-2.1	15991	513	.600	.540	11.1	16009	502	.710	.710	0.0
15733	508	.410	.400	2.5	15991	515	.470	.450	4.4	16009	503	.480	.490	-2.0
15733	509	.480	.480	0.0	15991	516	.520	.490	6.1	16009	504	.640	.640	0.0
15733	511	.390	.400	-2.5	15991	517	.490	.450	8.9	16009	505	.620	.630	-1.6
15733	512	.660	.670	-1.5	15993	501	.830	.800	3.7	16009	506	.550	.550	0.0
15733	513	.420	.420	0.0	15993	502	.530	.510	3.9	16009	507	.570	.590	-3.4
15733	515	.670	.670	0.0	15993	503	.410	.380	7.9	16009	508	.500	.490	2.0
15733	516	.550	.550	0.0	15993	504	.197	.188	4.8	16009	509	.590	.590	0.0
15733	517	.510	.520	-1.9	15993	505	.510	.480	6.2	16009	511	.480	.490	-2.0
15839	501	1.200	1.160	3.4	15993	506	.410	.380	7.9	16009	512	.820	.830	-1.2
15839	502	.770	.740	4.1	15993	507	.310	.300	3.3	16009	513	.510	.520	-1.9
15839	503	.590	.550	7.3	15993	508	.540	.520	3.8	16009	515	.820	.830	-1.2
15839	504	.280	.270	3.7	15993	509	.600	.550	9.1	16009	516	.670	.680	-1.5
15839	505	.740	.690	7.2	15993	511	.620	.600	3.3	16009	517	.630	.630	0.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16402	501	5.930	5.750	3.1	16404	506	2.360	2.160	9.3	16501	512	.159	.153	3.9
16402	502	3.810	3.640	4.7	16404	507	1.750	1.690	3.6	16501	513	.125	.113	10.6
16402	503	2.910	2.700	7.8	16404	508	3.100	2.950	5.1	16501	515	.191	.181	5.5
16402	504	1.410	1.350	4.4	16404	509	3.410	3.170	7.6	16501	516	.207	.195	6.2
16402	505	3.640	3.400	7.1	16404	511	3.540	3.400	4.1	16501	517	.138	.126	9.5
16402	506	2.960	2.710	9.2	16404	512	2.030	1.940	4.6	16527	501	.370	.360	2.8
16402	507	2.200	2.110	4.3	16404	513	2.870	2.620	9.5	16527	502	.250	.242	3.3
16402	508	3.890	3.700	5.1	16404	515	2.280	2.160	5.6	16527	503	.270	.247	9.3
16402	509	4.270	3.970	7.6	16404	516	2.490	2.350	6.0	16527	504	.205	.196	4.6
16402	511	4.430	4.260	4.0	16404	517	2.370	2.160	9.7	16527	505	.290	.270	7.4
16402	512	2.550	2.440	4.5	16471	501	1.240	1.260	-1.6	16527	506	.260	.238	9.2
16402	513	3.600	3.280	9.8	16471	502	.880	.900	-2.2	16527	507	.236	.229	3.1
16402	515	2.850	2.710	5.2	16471	503	.670	.680	-1.5	16527	508	1.000	.940	6.4
16402	516	3.120	2.940	6.1	16471	504	1.160	1.170	-0.9	16527	509	.270	.250	8.0
16402	517	2.970	2.710	9.6	16471	505	1.170	1.180	-0.8	16527	511	.400	.380	5.3
16403	501	3.750	3.630	3.3	16471	506	1.120	1.140	-1.8	16527	512	.244	.234	4.3
16403	502	2.410	2.300	4.8	16471	507	.840	.860	-2.3	16527	513	.191	.174	9.8
16403	503	1.840	1.710	7.6	16471	508	1.150	1.140	0.9	16527	515	.290	.280	3.6
16403	504	.890	.850	4.7	16471	509	.620	.620	0.0	16527	516	.320	.300	6.7
16403	505	2.300	2.150	7.0	16471	511	.820	.840	-2.4	16527	517	.212	.193	9.8
16403	506	1.870	1.710	9.4	16471	512	.560	.570	-1.8	16588	501	.241	.244	-1.2
16403	507	1.390	1.340	3.7	16471	513	.790	.800	-1.2	16588	502	.330	.330	0.0
16403	508	2.460	2.340	5.1	16471	515	.960	.970	-1.0	16588	503	.224	.228	-1.8
16403	509	2.700	2.510	7.6	16471	516	.800	.810	-1.2	16588	504	.300	.300	0.0
16403	511	2.800	2.700	3.7	16471	517	.670	.680	-1.5	16588	505	.290	.290	0.0
16403	512	1.610	1.540	4.5	16501	501	.240	.232	3.4	16588	506	.250	.260	-3.8
16403	513	2.280	2.070	10.1	16501	502	.166	.157	5.7	16588	507	.270	.270	0.0
16403	515	1.800	1.720	4.7	16501	503	.173	.161	7.5	16588	508	.230	.228	0.9
16403	516	1.970	1.860	5.9	16501	504	.134	.128	4.7	16588	509	.270	.270	0.0
16403	517	1.880	1.710	9.9	16501	505	.188	.174	8.0	16588	511	.223	.226	-1.3
16404	501	4.730	4.590	3.1	16501	506	.169	.155	9.0	16588	512	.380	.380	0.0
16404	502	3.040	2.900	4.8	16501	507	.154	.149	3.4	16588	513	.237	.240	-1.3
16404	503	2.320	2.160	7.4	16501	508	.650	.610	6.6	16588	515	.380	.380	0.0
16404	504	1.120	1.080	3.7	16501	509	.178	.165	7.9	16588	516	.310	.310	0.0
16404	505	2.900	2.710	7.0	16501	511	.260	.247	5.3	16588	517	.290	.290	0.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16604	501	.400	.410	-2.4	16676	506	.620	.570	8.8	16705	512	.450	.430	4.7
16604	502	.550	.550	0.0	16676	507	.460	.440	4.5	16705	513	.350	.320	9.4
16604	503	.380	.380	0.0	16676	508	.810	.770	5.2	16705	515	.540	.520	3.8
16604	504	.500	.500	0.0	16676	509	.900	.830	8.4	16705	516	.590	.560	5.4
16604	505	.490	.490	0.0	16676	511	.930	.890	4.5	16705	517	.390	.360	8.3
16604	506	.430	.430	0.0	16676	512	.530	.510	3.9	16750	501	.440	.420	4.8
16604	507	.450	.460	-2.2	16676	513	.750	.690	8.7	16750	502	.280	.270	3.7
16604	508	.390	.380	2.6	16676	515	.600	.570	5.3	16750	503	.214	.199	7.5
16604	509	.460	.460	0.0	16676	516	.650	.620	4.8	16750	504	.104	.099	5.1
16604	511	.370	.380	-2.6	16676	517	.620	.570	8.8	16750	505	.270	.250	8.0
16604	512	.630	.640	-1.6	16694	501	.800	.810	-1.2	16750	506	.217	.199	9.0
16604	513	.400	.400	0.0	16694	502	1.080	1.100	-1.8	16750	507	.161	.155	3.9
16604	515	.640	.640	0.0	16694	503	.740	.760	-2.6	16750	508	.290	.270	7.4
16604	516	.520	.530	-1.9	16694	504	.990	.990	0.0	16750	509	.310	.290	6.9
16604	517	.490	.490	0.0	16694	505	.960	.970	-1.0	16750	511	.330	.310	6.5
16670	501	27.700	24.700	12.1	16694	506	.840	.850	-1.2	16750	512	.188	.179	5.0
16670	502	8.310	7.320	13.5	16694	507	.880	.900	-2.2	16750	513	.260	.241	7.9
16670	503	8.730	7.510	16.2	16694	508	.770	.760	1.3	16750	515	.210	.200	5.0
16670	504	15.300	13.500	13.3	16694	509	.900	.910	-1.1	16750	516	.230	.216	6.5
16670	505	11.400	9.800	16.3	16694	511	.740	.750	-1.3	16750	517	.218	.199	9.5
16670	506	6.660	5.630	18.3	16694	512	1.250	1.270	-1.6	16751	501	.440	.420	4.8
16670	507	7.930	7.060	12.3	16694	513	.790	.800	-1.2	16751	502	.280	.270	3.7
16670	508	7.970	7.000	13.9	16694	515	1.260	1.270	-0.8	16751	503	.214	.199	7.5
16670	509	14.300	12.300	16.3	16694	516	1.040	1.040	0.0	16751	504	.104	.099	5.1
16670	511	13.800	12.200	13.1	16694	517	.960	.970	-1.0	16751	505	.270	.250	8.0
16670	512	4.360	3.850	13.2	16705	501	.680	.660	3.0	16751	506	.217	.199	9.0
16670	513	12.100	10.100	19.8	16705	502	.470	.450	4.4	16751	507	.161	.155	3.9
16670	515	15.800	13.900	13.7	16705	503	.490	.460	6.5	16751	508	.290	.270	7.4
16670	516	8.810	7.650	15.2	16705	504	.380	.360	5.6	16751	509	.310	.290	6.9
16670	517	10.100	8.470	19.2	16705	505	.530	.500	6.0	16751	511	.330	.310	6.5
16676	501	1.240	1.200	3.3	16705	506	.480	.440	9.1	16751	512	.188	.179	5.0
16676	502	.800	.760	5.3	16705	507	.440	.420	4.8	16751	513	.260	.241	7.9
16676	503	.610	.570	7.0	16705	508	1.850	1.740	6.3	16751	515	.210	.200	5.0
16676	504	.300	.280	7.1	16705	509	.510	.470	8.5	16751	516	.230	.216	6.5
16676	505	.760	.710	7.0	16705	511	.740	.700	5.7	16751	517	.218	.199	9.5

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STATE: 29 - NEW JERSEY  
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
16819	501	2.300	2.330	-1.3	16881	506	3.400	3.110	9.3	16891	512	.460	.470	-2.1
16819	502	3.120	3.150	-1.0	16881	507	2.530	2.430	4.1	16891	513	.290	.290	0.0
16819	503	2.140	2.180	-1.8	16881	508	4.470	4.250	5.2	16891	515	.460	.470	-2.1
16819	504	2.840	2.850	-0.4	16881	509	4.920	4.570	7.7	16891	516	.380	.380	0.0
16819	505	2.760	2.800	-1.4	16881	511	5.100	4.910	3.9	16891	517	.350	.360	-2.8
16819	506	2.430	2.450	-0.8	16881	512	2.930	2.800	4.6	16892	501	.540	.540	0.0
16819	507	2.540	2.590	-1.9	16881	513	4.140	3.770	9.8	16892	502	.730	.730	0.0
16819	508	2.200	2.180	0.9	16881	515	3.280	3.120	5.1	16892	503	.500	.510	-2.0
16819	509	2.600	2.610	-0.4	16881	516	3.590	3.390	5.9	16892	504	.660	.660	0.0
16819	511	2.130	2.160	-1.4	16881	517	3.420	3.110	10.0	16892	505	.640	.650	-1.5
16819	512	3.610	3.650	-1.1	16890	501	.270	.270	0.0	16892	506	.560	.570	-1.8
16819	513	2.270	2.290	-0.9	16890	502	.370	.370	0.0	16892	507	.590	.600	-1.7
16819	515	3.620	3.650	-0.8	16890	503	.250	.260	-3.8	16892	508	.510	.510	0.0
16819	516	2.980	2.990	-0.3	16890	504	.330	.330	0.0	16892	509	.600	.610	-1.6
16819	517	2.780	2.800	-0.7	16890	505	.320	.330	-3.0	16892	511	.490	.500	-2.0
16820	501	1.780	1.800	-1.1	16890	506	.280	.290	-3.4	16892	512	.840	.850	-1.2
16820	502	2.420	2.440	-0.8	16890	507	.300	.300	0.0	16892	513	.530	.530	0.0
16820	503	1.660	1.690	-1.8	16890	508	.260	.260	0.0	16892	515	.840	.850	-1.2
16820	504	2.200	2.210	-0.5	16890	509	.300	.310	-3.2	16892	516	.690	.690	0.0
16820	505	2.140	2.160	-0.9	16890	511	.249	.250	-0.4	16892	517	.640	.650	-1.5
16820	506	1.880	1.890	-0.5	16890	512	.420	.430	-2.3	16900	501	13.100	12.200	7.4
16820	507	1.970	2.010	-2.0	16890	513	.270	.270	0.0	16900	502	11.400	10.500	8.6
16820	508	1.710	1.690	1.2	16890	515	.420	.430	-2.3	16900	503	9.820	8.750	12.2
16820	509	2.010	2.020	-0.5	16890	516	.350	.350	0.0	16900	504	4.620	4.220	9.5
16820	511	1.650	1.670	-1.2	16890	517	.330	.330	0.0	16900	505	7.340	6.550	12.1
16820	512	2.790	2.830	-1.4	16891	501	.290	.300	-3.3	16900	506	5.260	4.600	14.3
16820	513	1.760	1.770	-0.6	16891	502	.400	.400	0.0	16900	507	2.570	2.370	8.4
16820	515	2.800	2.830	-1.1	16891	503	.270	.280	-3.6	16900	508	8.590	7.810	10.0
16820	516	2.310	2.320	-0.4	16891	504	.360	.360	0.0	16900	509	5.900	5.230	12.8
16820	517	2.150	2.170	-0.9	16891	505	.350	.360	-2.8	16900	511	8.360	7.670	9.0
16881	501	6.830	6.610	3.3	16891	506	.310	.310	0.0	16900	512	7.520	6.890	9.1
16881	502	4.380	4.190	4.5	16891	507	.320	.330	-3.0	16900	513	4.520	3.930	15.0
16881	503	3.350	3.110	7.7	16891	508	.280	.280	0.0	16900	515	5.310	4.830	9.9
16881	504	1.620	1.550	4.5	16891	509	.330	.330	0.0	16900	516	6.190	5.570	11.1
16881	505	4.190	3.920	6.9	16891	511	.270	.280	-3.6	16900	517	8.500	7.390	15.0

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STATE: 29 - NEW JERSEY  
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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
16901	501	8.430	7.790	8.2	16905	506	5.530	4.840	14.3	16910	512	4.510	4.130	9.2
16901	502	7.340	6.700	9.6	16905	507	2.700	2.500	8.0	16910	513	2.710	2.360	14.8
16901	503	6.300	5.610	12.3	16905	508	9.030	8.210	10.0	16910	515	3.190	2.900	10.0
16901	504	2.960	2.710	9.2	16905	509	6.200	5.500	12.7	16910	516	3.710	3.340	11.1
16901	505	4.710	4.200	12.1	16905	511	8.790	8.070	8.9	16910	517	5.100	4.430	15.1
16901	506	3.370	2.950	14.2	16905	512	7.900	7.240	9.1	16911	501	7.150	6.610	8.2
16901	507	1.650	1.520	8.6	16905	513	4.750	4.130	15.0	16911	502	6.220	5.680	9.5
16901	508	5.510	5.000	10.2	16905	515	5.590	5.080	10.0	16911	503	5.340	4.760	12.2
16901	509	3.780	3.350	12.8	16905	516	6.510	5.850	11.3	16911	504	2.510	2.290	9.6
16901	511	5.360	4.920	8.9	16905	517	8.930	7.770	14.9	16911	505	3.990	3.560	12.1
16901	512	4.820	4.420	9.0	16906	501	8.830	8.170	8.1	16911	506	2.860	2.500	14.4
16901	513	2.900	2.520	15.1	16906	502	7.690	7.020	9.5	16911	507	1.400	1.290	8.5
16901	515	3.410	3.100	10.0	16906	503	6.600	5.880	12.2	16911	508	4.670	4.240	10.1
16901	516	3.970	3.570	11.2	16906	504	3.100	2.830	9.5	16911	509	3.210	2.840	13.0
16901	517	5.450	4.740	15.0	16906	505	4.930	4.400	12.0	16911	511	4.540	4.170	8.9
16902	501	7.150	6.610	8.2	16906	506	3.540	3.090	14.6	16911	512	4.090	3.750	9.1
16902	502	6.220	5.680	9.5	16906	507	1.730	1.590	8.8	16911	513	2.460	2.140	15.0
16902	503	5.340	4.760	12.2	16906	508	5.770	5.240	10.1	16911	515	2.890	2.630	9.9
16902	504	2.510	2.290	9.6	16906	509	3.960	3.510	12.8	16911	516	3.360	3.030	10.9
16902	505	3.990	3.560	12.1	16906	511	5.620	5.150	9.1	16911	517	4.620	4.020	14.9
16902	506	2.860	2.500	14.4	16906	512	5.050	4.630	9.1	16915	501	8.090	7.480	8.2
16902	507	1.400	1.290	8.5	16906	513	3.040	2.640	15.2	16915	502	7.050	6.430	9.6
16902	508	4.670	4.240	10.1	16906	515	3.570	3.250	9.8	16915	503	6.050	5.390	12.2
16902	509	3.210	2.840	13.0	16906	516	4.160	3.740	11.2	16915	504	2.840	2.600	9.2
16902	511	4.540	4.170	8.9	16906	517	5.710	4.960	15.1	16915	505	4.520	4.030	12.2
16902	512	4.090	3.750	9.1	16910	501	7.890	7.290	8.2	16915	506	3.240	2.830	14.5
16902	513	2.460	2.140	15.0	16910	502	6.870	6.270	9.6	16915	507	1.580	1.460	8.2
16902	515	2.890	2.630	9.9	16910	503	5.890	5.250	12.2	16915	508	5.290	4.800	10.2
16902	516	3.360	3.030	10.9	16910	504	2.770	2.530	9.5	16915	509	3.630	3.220	12.7
16902	517	4.620	4.020	14.9	16910	505	4.410	3.930	12.2	16915	511	5.140	4.720	8.9
16905	501	13.800	12.800	7.8	16910	506	3.160	2.760	14.5	16915	512	4.620	4.240	9.0
16905	502	12.000	11.000	9.1	16910	507	1.540	1.420	8.5	16915	513	2.780	2.420	14.9
16905	503	10.300	9.200	12.0	16910	508	5.160	4.680	10.3	16915	515	3.270	2.970	10.1
16905	504	4.850	4.440	9.2	16910	509	3.540	3.140	12.7	16915	516	3.810	3.430	11.1
16905	505	7.720	6.880	12.2	16910	511	5.020	4.600	9.1	16915	517	5.230	4.550	14.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16916	501	6.740	6.230	8.2	16921	506	6.560	5.730	14.5	16931	512	6.360	5.830	9.1
16916	502	5.870	5.360	9.5	16921	507	3.200	2.960	8.1	16931	513	3.820	3.320	15.1
16916	503	5.040	4.490	12.2	16921	508	10.700	9.730	10.0	16931	515	4.500	4.090	10.0
16916	504	2.370	2.160	9.7	16921	509	7.350	6.520	12.7	16931	516	5.240	4.710	11.3
16916	505	3.770	3.360	12.2	16921	511	10.400	9.560	8.8	16931	517	7.190	6.250	15.0
16916	506	2.700	2.360	14.4	16921	512	9.370	8.590	9.1	16940	501	22.400	20.700	8.2
16916	507	1.320	1.220	8.2	16921	513	5.630	4.900	14.9	16940	502	19.500	17.800	9.6
16916	508	4.410	4.000	10.2	16921	515	6.620	6.020	10.0	16940	503	16.700	14.900	12.1
16916	509	3.030	2.680	13.1	16921	516	7.710	6.940	11.1	16940	504	7.860	7.180	9.5
16916	511	4.290	3.930	9.2	16921	517	10.600	9.210	15.1	16940	505	12.500	11.100	12.6
16916	512	3.850	3.530	9.1	16930	501	10.300	9.540	8.0	16940	506	8.960	7.830	14.4
16916	513	2.320	2.010	15.4	16930	502	8.980	8.200	9.5	16940	507	4.370	4.040	8.2
16916	515	2.720	2.480	9.7	16930	503	7.710	6.870	12.2	16940	508	14.600	13.300	9.8
16916	516	3.170	2.850	11.2	16930	504	3.620	3.310	9.4	16940	509	10.000	8.910	12.2
16916	517	4.360	3.790	15.0	16930	505	5.760	5.140	12.1	16940	511	14.200	13.100	8.4
16920	501	17.900	16.600	7.8	16930	506	4.130	3.610	14.4	16940	512	12.800	11.700	9.4
16920	502	15.600	14.300	9.1	16930	507	2.020	1.860	8.6	16940	513	7.690	6.690	14.9
16920	503	13.400	11.900	12.6	16930	508	6.740	6.120	10.1	16940	515	9.050	8.230	10.0
16920	504	6.300	5.760	9.4	16930	509	4.630	4.100	12.9	16940	516	10.500	9.480	10.8
16920	505	10.000	8.930	12.0	16930	511	6.560	6.020	9.0	16940	517	14.500	12.600	15.1
16920	506	7.180	6.280	14.3	16930	512	5.900	5.410	9.1	16941	501	8.970	8.290	8.2
16920	507	3.500	3.240	8.0	16930	513	3.550	3.080	15.3	16941	502	7.810	7.130	9.5
16920	508	11.700	10.600	10.4	16930	515	4.170	3.790	10.0	16941	503	6.700	5.970	12.2
16920	509	8.050	7.130	12.9	16930	516	4.860	4.370	11.2	16941	504	3.150	2.880	9.4
16920	511	11.400	10.500	8.6	16930	517	6.670	5.800	15.0	16941	505	5.010	4.470	12.1
16920	512	10.300	9.400	9.6	16931	501	11.100	10.300	7.8	16941	506	3.590	3.140	14.3
16920	513	6.160	5.360	14.9	16931	502	9.690	8.850	9.5	16941	507	1.750	1.620	8.0
16920	515	7.250	6.590	10.0	16931	503	8.310	7.410	12.1	16941	508	5.860	5.320	10.2
16920	516	8.440	7.590	11.2	16931	504	3.910	3.570	9.5	16941	509	4.030	3.570	12.9
16920	517	11.600	10.100	14.9	16931	505	6.210	5.540	12.1	16941	511	5.700	5.230	9.0
16921	501	16.400	15.200	7.9	16931	506	4.450	3.890	14.4	16941	512	5.130	4.700	9.1
16921	502	14.300	13.000	10.0	16931	507	2.170	2.010	8.0	16941	513	3.080	2.680	14.9
16921	503	12.200	10.900	11.9	16931	508	7.270	6.600	10.2	16941	515	3.620	3.300	9.7
16921	504	5.750	5.260	9.3	16931	509	4.990	4.430	12.6	16941	516	4.220	3.800	11.1
16921	505	9.150	8.160	12.1	16931	511	7.070	6.490	8.9	16941	517	5.790	5.040	14.9

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LOSS COST % CHANGE BY CLASS														
CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
18078	501	.390	.380	2.6	18110	506	.650	.600	8.3	18206	512	.910	.870	4.6
18078	502	.270	.250	8.0	18110	507	.480	.470	2.1	18206	513	1.280	1.170	9.4
18078	503	.280	.260	7.7	18110	508	.860	.820	4.9	18206	515	1.020	.970	5.2
18078	504	.216	.207	4.3	18110	509	.940	.880	6.8	18206	516	1.110	1.050	5.7
18078	505	.300	.280	7.1	18110	511	.980	.940	4.3	18206	517	1.060	.970	9.3
18078	506	.270	.250	8.0	18110	512	.560	.540	3.7	18335	501	1.530	1.480	3.4
18078	507	.248	.241	2.9	18110	513	.790	.720	9.7	18335	502	.980	.940	4.3
18078	508	1.050	.990	6.1	18110	515	.630	.600	5.0	18335	503	.750	.700	7.1
18078	509	.290	.270	7.4	18110	516	.690	.650	6.2	18335	504	.360	.350	2.9
18078	511	.420	.400	5.0	18110	517	.660	.600	10.0	18335	505	.940	.880	6.8
18078	512	.260	.247	5.3	18205	501	.600	.580	3.4	18335	506	.760	.700	8.6
18078	513	.201	.183	9.8	18205	502	.410	.390	5.1	18335	507	.570	.540	5.6
18078	515	.310	.290	6.9	18205	503	.430	.400	7.5	18335	508	1.000	.950	5.3
18078	516	.340	.320	6.3	18205	504	.330	.320	3.1	18335	509	1.100	1.020	7.8
18078	517	.223	.203	9.9	18205	505	.470	.430	9.3	18335	511	1.140	1.100	3.6
18109	501	1.640	1.580	3.8	18205	506	.420	.390	7.7	18335	512	.660	.630	4.8
18109	502	1.050	1.000	5.0	18205	507	.380	.370	2.7	18335	513	.930	.840	10.7
18109	503	.800	.750	6.7	18205	508	1.620	1.520	6.6	18335	515	.730	.700	4.3
18109	504	.390	.370	5.4	18205	509	.440	.410	7.3	18335	516	.800	.760	5.3
18109	505	1.000	.940	6.4	18205	511	.640	.620	3.2	18335	517	.760	.700	8.6
18109	506	.820	.750	9.3	18205	512	.400	.380	5.3	18435	501	4.200	4.010	4.7
18109	507	.610	.580	5.2	18205	513	.310	.280	10.7	18435	502	3.020	2.840	6.3
18109	508	1.070	1.020	4.9	18205	515	.480	.450	6.7	18435	503	3.020	2.780	8.6
18109	509	1.180	1.090	8.3	18205	516	.520	.490	6.1	18435	504	1.470	1.380	6.5
18109	511	1.220	1.180	3.4	18205	517	.340	.310	9.7	18435	505	2.390	2.200	8.6
18109	512	.700	.670	4.5	18206	501	2.120	2.050	3.4	18435	506	2.050	1.850	10.8
18109	513	.990	.900	10.0	18206	502	1.360	1.300	4.6	18435	507	.980	.930	5.4
18109	515	.790	.750	5.3	18206	503	1.040	.960	8.3	18435	508	1.250	1.170	6.8
18109	516	.860	.810	6.2	18206	504	.500	.480	4.2	18435	509	6.890	6.310	9.2
18109	517	.820	.750	9.3	18206	505	1.300	1.210	7.4	18435	511	3.420	3.240	5.6
18110	501	1.310	1.270	3.1	18206	506	1.050	.970	8.2	18435	512	5.130	4.860	5.6
18110	502	.840	.800	5.0	18206	507	.780	.750	4.0	18435	513	2.830	2.540	11.4
18110	503	.640	.600	6.7	18206	508	1.390	1.320	5.3	18435	515	2.380	2.230	6.7
18110	504	.310	.300	3.3	18206	509	1.520	1.420	7.0	18435	516	3.050	2.840	7.4
18110	505	.800	.750	6.7	18206	511	1.580	1.520	3.9	18435	517	3.430	3.080	11.4

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STATE: 29 - NEW JERSEY  
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	3.390	3.240	4.6	18438	506	2.090	1.910	9.4	18506	512	1.330	1.350	-1.5
18436	502	2.430	2.300	5.7	18438	507	1.550	1.490	4.0	18506	513	.840	.840	0.0
18436	503	2.440	2.250	8.4	18438	508	2.740	2.610	5.0	18506	515	1.330	1.340	-0.7
18436	504	1.180	1.120	5.4	18438	509	3.020	2.800	7.9	18506	516	1.100	1.100	0.0
18436	505	1.930	1.770	9.0	18438	511	3.130	3.010	4.0	18506	517	1.020	1.030	-1.0
18436	506	1.660	1.490	11.4	18438	512	1.800	1.720	4.7	18507	501	.790	.760	3.9
18436	507	.790	.750	5.3	18438	513	2.540	2.310	10.0	18507	502	.500	.480	4.2
18436	508	1.010	.950	6.3	18438	515	2.010	1.920	4.7	18507	503	.380	.360	5.6
18436	509	5.560	5.090	9.2	18438	516	2.200	2.080	5.8	18507	504	.186	.178	4.5
18436	511	2.760	2.620	5.3	18438	517	2.100	1.910	9.9	18507	505	.480	.450	6.7
18436	512	4.140	3.920	5.6	18501	501	3.850	3.680	4.6	18507	506	.390	.360	8.3
18436	513	2.280	2.050	11.2	18501	502	2.770	2.610	6.1	18507	507	.290	.280	3.6
18436	515	1.920	1.800	6.7	18501	503	2.770	2.550	8.6	18507	508	.510	.490	4.1
18436	516	2.460	2.290	7.4	18501	504	1.340	1.270	5.5	18507	509	.570	.530	7.5
18436	517	2.770	2.490	11.2	18501	505	2.190	2.020	8.4	18507	511	.590	.560	5.4
18437	501	2.180	2.110	3.3	18501	506	1.880	1.700	10.6	18507	512	.340	.320	6.3
18437	502	1.400	1.340	4.5	18501	507	.900	.860	4.7	18507	513	.480	.430	11.6
18437	503	1.070	.990	8.1	18501	508	1.150	1.080	6.5	18507	515	.380	.360	5.6
18437	504	.520	.500	4.0	18501	509	6.320	5.790	9.2	18507	516	.410	.390	5.1
18437	505	1.340	1.250	7.2	18501	511	3.140	2.970	5.7	18507	517	.390	.360	8.3
18437	506	1.090	1.000	9.0	18501	512	4.700	4.450	5.6	18570	501	8.200	7.950	3.1
18437	507	.810	.780	3.8	18501	513	2.590	2.330	11.2	18570	502	5.260	5.030	4.6
18437	508	1.430	1.360	5.1	18501	515	2.180	2.050	6.3	18570	503	4.020	3.740	7.5
18437	509	1.570	1.460	7.5	18501	516	2.800	2.600	7.7	18570	504	1.950	1.860	4.8
18437	511	1.630	1.570	3.8	18501	517	3.150	2.830	11.3	18570	505	5.030	4.700	7.0
18437	512	.940	.900	4.4	18506	501	.850	.860	-1.2	18570	506	4.090	3.740	9.4
18437	513	1.320	1.210	9.1	18506	502	1.150	1.160	-0.9	18570	507	3.040	2.920	4.1
18437	515	1.050	1.000	5.0	18506	503	.790	.800	-1.2	18570	508	5.370	5.110	5.1
18437	516	1.150	1.080	6.5	18506	504	1.050	1.050	0.0	18570	509	5.900	5.490	7.5
18437	517	1.090	.990	10.1	18506	505	1.020	1.030	-1.0	18570	511	6.130	5.890	4.1
18438	501	4.190	4.060	3.2	18506	506	.890	.900	-1.1	18570	512	3.530	3.370	4.7
18438	502	2.690	2.570	4.7	18506	507	.930	.960	-3.1	18570	513	4.980	4.530	9.9
18438	503	2.050	1.910	7.3	18506	508	.810	.800	1.2	18570	515	3.940	3.750	5.1
18438	504	.990	.950	4.2	18506	509	.960	.960	0.0	18570	516	4.310	4.070	5.9
18438	505	2.570	2.400	7.1	18506	511	.780	.790	-1.3	18570	517	4.110	3.740	9.9

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STATE: 29 - NEW JERSEY  
 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
18616	501	.650	.650	0.0	18708	506	.239	.219	9.1	18834	512	.530	.510	3.9
18616	502	.880	.880	0.0	18708	507	.178	.171	4.1	18834	513	.750	.690	8.7
18616	503	.600	.610	-1.6	18708	508	.310	.300	3.3	18834	515	.600	.570	5.3
18616	504	.800	.800	0.0	18708	509	.350	.320	9.4	18834	516	.650	.620	4.8
18616	505	.770	.780	-1.3	18708	511	.360	.340	5.9	18834	517	.620	.570	8.8
18616	506	.680	.690	-1.4	18708	512	.206	.197	4.6	18911	501	3.930	3.800	3.4
18616	507	.710	.730	-2.7	18708	513	.290	.270	7.4	18911	502	2.520	2.410	4.6
18616	508	.620	.610	1.6	18708	515	.231	.219	5.5	18911	503	1.920	1.790	7.3
18616	509	.730	.730	0.0	18708	516	.250	.238	5.0	18911	504	.930	.890	4.5
18616	511	.600	.600	0.0	18708	517	.240	.219	9.6	18911	505	2.410	2.250	7.1
18616	512	1.010	1.020	-1.0	18833	501	.380	.370	2.7	18911	506	1.960	1.790	9.5
18616	513	.640	.640	0.0	18833	502	.260	.250	4.0	18911	507	1.450	1.400	3.6
18616	515	1.020	1.020	0.0	18833	503	.280	.260	7.7	18911	508	2.570	2.450	4.9
18616	516	.840	.840	0.0	18833	504	.214	.204	4.9	18911	509	2.830	2.630	7.6
18616	517	.780	.790	-1.3	18833	505	.300	.280	7.1	18911	511	2.930	2.820	3.9
18707	501	.032	.031	3.2	18833	506	.270	.248	8.9	18911	512	1.690	1.610	5.0
18707	502	.022	.021	4.8	18833	507	.245	.238	2.9	18911	513	2.380	2.170	9.7
18707	503	.023	.022	4.5	18833	508	1.040	.980	6.1	18911	515	1.890	1.800	5.0
18707	504	.018	.017	5.9	18833	509	.280	.260	7.7	18911	516	2.070	1.950	6.2
18707	505	.025	.023	8.7	18833	511	.410	.390	5.1	18911	517	1.970	1.790	10.1
18707	506	.023	.021	9.5	18833	512	.250	.244	2.5	18912	501	7.390	7.160	3.2
18707	507	.021	.020	5.0	18833	513	.199	.181	9.9	18912	502	4.750	4.540	4.6
18707	508	.087	.082	6.1	18833	515	.310	.290	6.9	18912	503	3.620	3.370	7.4
18707	509	.024	.022	9.1	18833	516	.330	.310	6.5	18912	504	1.760	1.680	4.8
18707	511	.035	.033	6.1	18833	517	.221	.201	10.0	18912	505	4.540	4.240	7.1
18707	512	.021	.020	5.0	18834	501	1.240	1.200	3.3	18912	506	3.690	3.370	9.5
18707	513	.017	.015	13.3	18834	502	.800	.760	5.3	18912	507	2.740	2.630	4.2
18707	515	.026	.024	8.3	18834	503	.610	.570	7.0	18912	508	4.840	4.610	5.0
18707	516	.028	.026	7.7	18834	504	.300	.280	7.1	18912	509	5.320	4.950	7.5
18707	517	.018	.017	5.9	18834	505	.760	.710	7.0	18912	511	5.530	5.310	4.1
18708	501	.480	.460	4.3	18834	506	.620	.570	8.8	18912	512	3.180	3.040	4.6
18708	502	.310	.290	6.9	18834	507	.460	.440	4.5	18912	513	4.490	4.090	9.8
18708	503	.235	.219	7.3	18834	508	.810	.770	5.2	18912	515	3.560	3.380	5.3
18708	504	.114	.109	4.6	18834	509	.900	.830	8.4	18912	516	3.890	3.670	6.0
18708	505	.290	.280	3.6	18834	511	.930	.890	4.5	18912	517	3.700	3.370	9.8

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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
18920	501	1.920	1.860	3.2	19051	506	4.610	4.090	12.7	19796	512	.650	.620	4.8
18920	502	1.230	1.180	4.2	19051	507	3.250	3.040	6.9	19796	513	.910	.830	9.6
18920	503	.940	.870	8.0	19051	508	2.920	2.700	8.1	19796	515	.720	.690	4.3
18920	504	.460	.440	4.5	19051	509	3.480	3.160	10.1	19796	516	.790	.750	5.3
18920	505	1.180	1.100	7.3	19051	511	9.620	9.010	6.8	19796	517	.750	.690	8.7
18920	506	.960	.880	9.1	19051	512	3.490	3.260	7.1	40045	501	1,534.000	1,368.000	12.1
18920	507	.710	.680	4.4	19051	513	3.670	3.230	13.6	40045	502	461.000	406.000	13.5
18920	508	1.260	1.200	5.0	19051	515	8.790	8.140	8.0	40045	503	483.000	416.000	16.1
18920	509	1.380	1.280	7.8	19051	516	4.860	4.460	9.0	40045	504	847.000	747.000	13.4
18920	511	1.430	1.380	3.6	19051	517	6.600	5.840	13.0	40045	505	631.000	543.000	16.2
18920	512	.830	.790	5.1	19795	501	1.290	1.250	3.2	40045	506	369.000	312.000	18.3
18920	513	1.170	1.060	10.4	19795	502	.830	.790	5.1	40045	507	439.000	391.000	12.3
18920	515	.920	.880	4.5	19795	503	.630	.590	6.8	40045	508	441.000	387.000	14.0
18920	516	1.010	.950	6.3	19795	504	.310	.290	6.9	40045	509	792.000	679.000	16.6
18920	517	.960	.880	9.1	19795	505	.790	.740	6.8	40045	511	762.000	674.000	13.1
19007	501	3.580	3.360	6.5	19795	506	.640	.590	8.5	40045	512	242.000	213.000	13.6
19007	502	1.330	1.230	8.1	19795	507	.480	.460	4.3	40045	513	668.000	560.000	19.3
19007	503	2.490	2.250	10.7	19795	508	.840	.800	5.0	40045	515	876.000	769.000	13.9
19007	504	3.470	3.220	7.8	19795	509	.930	.860	8.1	40045	516	488.000	423.000	15.4
19007	505	2.940	2.670	10.1	19795	511	.960	.920	4.3	40045	517	559.000	469.000	19.2
19007	506	2.080	1.850	12.4	19795	512	.550	.530	3.8	40046	501	303.000	270.000	12.2
19007	507	1.460	1.370	6.6	19795	513	.780	.710	9.9	40046	502	91.000	80.100	13.6
19007	508	1.320	1.220	8.2	19795	515	.620	.590	5.1	40046	503	95.500	82.200	16.2
19007	509	1.570	1.430	9.8	19795	516	.680	.640	6.2	40046	504	167.000	148.000	12.8
19007	511	4.340	4.060	6.9	19795	517	.640	.590	8.5	40046	505	125.000	107.000	16.8
19007	512	1.580	1.470	7.5	19796	501	1.500	1.460	2.7	40046	506	72.900	61.600	18.3
19007	513	1.660	1.460	13.7	19796	502	.970	.920	5.4	40046	507	86.900	77.300	12.4
19007	515	3.960	3.670	7.9	19796	503	.740	.690	7.2	40046	508	87.200	76.600	13.8
19007	516	2.190	2.010	9.0	19796	504	.360	.340	5.9	40046	509	157.000	134.000	17.2
19007	517	2.980	2.630	13.3	19796	505	.920	.860	7.0	40046	511	151.000	133.000	13.5
19051	501	7.940	7.450	6.6	19796	506	.750	.690	8.7	40046	512	47.800	42.200	13.3
19051	502	2.950	2.730	8.1	19796	507	.560	.540	3.7	40046	513	132.000	111.000	18.9
19051	503	5.510	5.000	10.2	19796	508	.990	.940	5.3	40046	515	173.000	152.000	13.8
19051	504	7.700	7.150	7.7	19796	509	1.080	1.010	6.9	40046	516	96.400	83.700	15.2
19051	505	6.530	5.920	10.3	19796	511	1.120	1.080	3.7	40046	517	111.000	92.700	19.7

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LOSS COST % CHANGE BY CLASS														
CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
40047	501	108.000	96.400	12.0	40061	506	4.940	4.170	18.5	40064	512	31.800	28.100	13.2
40047	502	32.500	28.600	13.6	40061	507	5.880	5.230	12.4	40064	513	87.900	73.700	19.3
40047	503	34.100	29.300	16.4	40061	508	5.910	5.180	14.1	40064	515	115.000	101.000	13.9
40047	504	59.700	52.700	13.3	40061	509	10.600	9.080	16.7	40064	516	64.200	55.700	15.3
40047	505	44.500	38.300	16.2	40061	511	10.200	9.010	13.2	40064	517	73.600	61.800	19.1
40047	506	26.000	22.000	18.2	40061	512	3.230	2.860	12.9	40075	501	120.000	107.000	12.1
40047	507	31.000	27.600	12.3	40061	513	8.930	7.490	19.2	40075	502	48.900	43.400	12.7
40047	508	31.100	27.300	13.9	40061	515	11.700	10.300	13.6	40075	503	54.400	46.700	16.5
40047	509	55.900	47.800	16.9	40061	516	6.530	5.660	15.4	40075	504	53.600	47.600	12.6
40047	511	53.700	47.500	13.1	40061	517	7.480	6.280	19.1	40075	505	164.000	143.000	14.7
40047	512	17.000	15.000	13.3	40063	501	687.000	612.000	12.3	40075	506	64.900	55.000	18.0
40047	513	47.100	39.500	19.2	40063	502	206.000	182.000	13.2	40075	507	64.800	57.900	11.9
40047	515	61.700	54.200	13.8	40063	503	216.000	186.000	16.1	40075	508	125.000	108.000	15.7
40047	516	34.400	29.800	15.4	40063	504	379.000	334.000	13.5	40075	509	51.500	43.300	18.9
40047	517	39.400	33.100	19.0	40063	505	282.000	243.000	16.0	40075	511	50.500	45.000	12.2
40059	501	38.700	34.500	12.2	40063	506	165.000	140.000	17.9	40075	512	96.200	85.500	12.5
40059	502	11.600	10.200	13.7	40063	507	197.000	175.000	12.6	40075	513	93.600	79.100	18.3
40059	503	12.200	10.500	16.2	40063	508	198.000	173.000	14.5	40075	515	82.000	72.600	12.9
40059	504	21.400	18.900	13.2	40063	509	355.000	304.000	16.8	40075	516	86.800	76.000	14.2
40059	505	15.900	13.700	16.1	40063	511	341.000	302.000	12.9	40075	517	77.000	64.900	18.6
40059	506	9.310	7.860	18.4	40063	512	108.000	95.600	13.0	40101	501	136.000	120.000	13.3
40059	507	11.100	9.870	12.5	40063	513	299.000	251.000	19.1	40101	502	82.400	72.000	14.4
40059	508	11.100	9.780	13.5	40063	515	392.000	344.000	14.0	40101	503	96.100	81.800	17.5
40059	509	20.000	17.100	17.0	40063	516	218.000	190.000	14.7	40101	504	49.200	42.700	15.2
40059	511	19.200	17.000	12.9	40063	517	250.000	210.000	19.0	40101	505	33.700	28.700	17.4
40059	512	6.100	5.390	13.2	40064	501	202.000	180.000	12.2	40101	506	35.900	29.900	20.1
40059	513	16.800	14.100	19.1	40064	502	60.600	53.400	13.5	40101	507	53.100	46.800	13.5
40059	515	22.100	19.400	13.9	40064	503	63.600	54.700	16.3	40101	508	105.000	90.500	16.0
40059	516	12.300	10.700	15.0	40064	504	111.000	98.300	12.9	40101	509	48.300	40.800	18.4
40059	517	14.100	11.800	19.5	40064	505	83.000	71.400	16.2	40101	511	103.000	90.700	13.6
40061	501	20.500	18.300	12.0	40064	506	48.600	41.000	18.5	40101	512	47.900	41.800	14.6
40061	502	6.160	5.430	13.4	40064	507	57.800	51.500	12.2	40101	513	40.400	33.500	20.6
40061	503	6.470	5.560	16.4	40064	508	58.100	51.000	13.9	40101	515	61.900	53.700	15.3
40061	504	11.300	9.990	13.1	40064	509	104.000	89.300	16.5	40101	516	68.200	58.600	16.4
40061	505	8.440	7.260	16.3	40064	511	100.000	88.700	12.7	40101	517	45.500	37.800	20.4

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STATE: 29 - NEW JERSEY  
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
40102	501	120.000	106.000	13.2	41001	506	.440	.370	18.9	41422	512	.280	.245	14.3
40102	502	72.800	63.600	14.5	41001	507	.530	.470	12.8	41422	513	.550	.460	19.6
40102	503	84.900	72.300	17.4	41001	508	.530	.460	15.2	41422	515	.570	.490	16.3
40102	504	43.400	37.800	14.8	41001	509	.950	.810	17.3	41422	516	.570	.490	16.3
40102	505	29.800	25.400	17.3	41001	511	.910	.810	12.3	41422	517	.410	.340	20.6
40102	506	31.700	26.400	20.1	41001	512	.290	.260	11.5	41510	501	197.000	191.000	3.1
40102	507	46.900	41.300	13.6	41001	513	.800	.670	19.4	41510	502	127.000	121.000	5.0
40102	508	92.400	80.000	15.5	41001	515	1.050	.920	14.1	41510	503	96.700	90.000	7.4
40102	509	42.600	36.000	18.3	41001	516	.580	.510	13.7	41510	504	46.900	44.800	4.7
40102	511	91.400	80.200	14.0	41001	517	.670	.560	19.6	41510	505	121.000	113.000	7.1
40102	512	42.300	37.000	14.3	41421	501	2.400	2.100	14.3	41510	506	98.400	90.100	9.2
40102	513	35.700	29.600	20.6	41421	502	1.390	1.210	14.9	41510	507	73.100	70.300	4.0
40102	515	54.700	47.400	15.4	41421	503	.560	.480	16.7	41510	508	129.000	123.000	4.9
40102	516	60.300	51.800	16.4	41421	504	1.320	1.150	14.8	41510	509	142.000	132.000	7.6
40102	517	40.200	33.400	20.4	41421	505	.630	.530	18.9	41510	511	148.000	142.000	4.2
40111	501	54.400	48.500	12.2	41421	506	1.030	.860	19.8	41510	512	84.900	81.100	4.7
40111	502	16.300	14.400	13.2	41421	507	1.660	1.460	13.7	41510	513	120.000	109.000	10.1
40111	503	17.100	14.700	16.3	41421	508	1.300	1.130	15.0	41510	515	94.900	90.300	5.1
40111	504	30.000	26.500	13.2	41421	509	.420	.360	16.7	41510	516	104.000	97.900	6.2
40111	505	22.400	19.200	16.7	41421	511	.690	.600	15.0	41510	517	98.800	90.000	9.8
40111	506	13.100	11.100	18.0	41421	512	.520	.460	13.0	41603	501	113.000	99.600	13.5
40111	507	15.600	13.900	12.2	41421	513	1.030	.860	19.8	41603	502	65.700	57.300	14.7
40111	508	15.700	13.700	14.6	41421	515	1.060	.920	15.2	41603	503	26.600	22.600	17.7
40111	509	28.100	24.100	16.6	41421	516	1.070	.920	16.3	41603	504	62.600	54.600	14.7
40111	511	27.000	23.900	13.0	41421	517	.760	.630	20.6	41603	505	29.600	25.200	17.5
40111	512	8.570	7.570	13.2	41422	501	1.280	1.120	14.3	41603	506	48.700	40.600	20.0
40111	513	23.700	19.900	19.1	41422	502	.740	.650	13.8	41603	507	78.700	69.300	13.6
40111	515	31.100	27.300	13.9	41422	503	.300	.250	20.0	41603	508	61.600	53.300	15.6
40111	516	17.300	15.000	15.3	41422	504	.710	.620	14.5	41603	509	20.100	17.000	18.2
40111	517	19.800	16.600	19.3	41422	505	.330	.280	17.9	41603	511	32.700	28.600	14.3
41001	501	1.840	1.640	12.2	41422	506	.550	.460	19.6	41603	512	24.800	21.700	14.3
41001	502	.550	.490	12.2	41422	507	.890	.780	14.1	41603	513	48.900	40.500	20.7
41001	503	.580	.500	16.0	41422	508	.690	.600	15.0	41603	515	50.300	43.700	15.1
41001	504	1.010	.890	13.5	41422	509	.226	.191	18.3	41603	516	50.400	43.300	16.4
41001	505	.750	.650	15.4	41422	511	.370	.320	15.6	41603	517	36.100	29.900	20.7

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STATE: 29 - NEW JERSEY  
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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
41604	501	62.300	54.700	13.9	41650	506	68.600	57.200	19.9	41665	512	4.280	3.780	13.2
41604	502	36.100	31.500	14.6	41650	507	111.000	97.700	13.6	41665	513	11.800	9.930	18.8
41604	503	14.600	12.400	17.7	41650	508	86.800	75.100	15.6	41665	515	15.500	13.600	14.0
41604	504	34.400	30.000	14.7	41650	509	28.300	23.900	18.4	41665	516	8.650	7.510	15.2
41604	505	16.300	13.800	18.1	41650	511	46.000	40.300	14.1	41665	517	9.910	8.320	19.1
41604	506	26.800	22.300	20.2	41650	512	35.000	30.600	14.4	41667	501	635.000	566.000	12.2
41604	507	43.200	38.100	13.4	41650	513	68.800	57.100	20.5	41667	502	191.000	168.000	13.7
41604	508	33.900	29.300	15.7	41650	515	70.900	61.600	15.1	41667	503	200.000	172.000	16.3
41604	509	11.000	9.330	17.9	41650	516	71.000	61.000	16.4	41667	504	351.000	309.000	13.6
41604	511	17.900	15.700	14.0	41650	517	50.800	42.100	20.7	41667	505	261.000	225.000	16.0
41604	512	13.600	11.900	14.3	41664	501	232.000	207.000	12.1	41667	506	153.000	129.000	18.6
41604	513	26.800	22.300	20.2	41664	502	69.700	61.400	13.5	41667	507	182.000	162.000	12.3
41604	515	27.600	24.000	15.0	41664	503	73.200	63.000	16.2	41667	508	183.000	160.000	14.4
41604	516	27.700	23.800	16.4	41664	504	128.000	113.000	13.3	41667	509	328.000	281.000	16.7
41604	517	19.800	16.400	20.7	41664	505	95.500	82.200	16.2	41667	511	315.000	279.000	12.9
41620	501	6.260	6.370	-1.7	41664	506	55.900	47.200	18.4	41667	512	100.000	88.300	13.3
41620	502	4.460	4.520	-1.3	41664	507	66.500	59.200	12.3	41667	513	276.000	232.000	19.0
41620	503	3.380	3.440	-1.7	41664	508	66.800	58.700	13.8	41667	515	363.000	318.000	14.2
41620	504	5.830	5.880	-0.9	41664	509	120.000	103.000	16.5	41667	516	202.000	175.000	15.4
41620	505	5.880	5.970	-1.5	41664	511	115.000	102.000	12.7	41667	517	231.000	194.000	19.1
41620	506	5.660	5.740	-1.4	41664	512	36.600	32.300	13.3	41668	501	595.000	531.000	12.1
41620	507	4.250	4.340	-2.1	41664	513	101.000	84.800	19.1	41668	502	179.000	157.000	14.0
41620	508	5.790	5.760	0.5	41664	515	133.000	116.000	14.7	41668	503	188.000	161.000	16.8
41620	509	3.100	3.140	-1.3	41664	516	73.800	64.100	15.1	41668	504	329.000	290.000	13.4
41620	511	4.140	4.230	-2.1	41664	517	84.700	71.000	19.3	41668	505	245.000	211.000	16.1
41620	512	2.830	2.870	-1.4	41665	501	27.200	24.300	11.9	41668	506	143.000	121.000	18.2
41620	513	3.990	4.040	-1.2	41665	502	8.160	7.190	13.5	41668	507	171.000	152.000	12.5
41620	515	4.830	4.880	-1.0	41665	503	8.570	7.370	16.3	41668	508	171.000	150.000	14.0
41620	516	4.050	4.090	-1.0	41665	504	15.000	13.200	13.6	41668	509	307.000	263.000	16.7
41620	517	3.390	3.440	-1.5	41665	505	11.200	9.620	16.4	41668	511	296.000	261.000	13.4
41650	501	160.000	140.000	14.3	41665	506	6.540	5.530	18.3	41668	512	93.800	82.800	13.3
41650	502	92.600	80.700	14.7	41665	507	7.790	6.940	12.2	41668	513	259.000	217.000	19.4
41650	503	37.400	31.800	17.6	41665	508	7.830	6.870	14.0	41668	515	340.000	298.000	14.1
41650	504	88.200	76.900	14.7	41665	509	14.000	12.000	16.7	41668	516	189.000	164.000	15.2
41650	505	41.700	35.500	17.5	41665	511	13.500	11.900	13.4	41668	517	217.000	182.000	19.2

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STATE: 29 - NEW JERSEY  
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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
41669	501	4.170	3.720	12.1	41677	506	1.170	1.190	-1.7	41680	512	18.200	15.900	14.5
41669	502	1.250	1.100	13.6	41677	507	.880	.900	-2.2	41680	513	35.800	29.700	20.5
41669	503	1.310	1.130	15.9	41677	508	1.200	1.190	0.8	41680	515	36.900	32.000	15.3
41669	504	2.300	2.030	13.3	41677	509	.640	.650	-1.5	41680	516	36.900	31.700	16.4
41669	505	1.720	1.480	16.2	41677	511	.860	.870	-1.1	41680	517	26.400	21.900	20.5
41669	506	1.000	.850	17.6	41677	512	.580	.590	-1.7	41696	501	4.090	4.160	-1.7
41669	507	1.200	1.060	13.2	41677	513	.820	.830	-1.2	41696	502	2.910	2.950	-1.4
41669	508	1.200	1.050	14.3	41677	515	1.000	1.010	-1.0	41696	503	2.210	2.250	-1.8
41669	509	2.150	1.850	16.2	41677	516	.840	.840	0.0	41696	504	3.800	3.840	-1.0
41669	511	2.070	1.830	13.1	41677	517	.700	.710	-1.4	41696	505	3.840	3.890	-1.3
41669	512	.660	.580	13.8	41678	501	337.000	325.000	3.7	41696	506	3.700	3.750	-1.3
41669	513	1.820	1.520	19.7	41678	502	185.000	175.000	5.7	41696	507	2.780	2.830	-1.8
41669	515	2.380	2.090	13.9	41678	503	364.000	337.000	8.0	41696	508	3.780	3.760	0.5
41669	516	1.330	1.150	15.7	41678	504	199.000	189.000	5.3	41696	509	2.030	2.050	-1.0
41669	517	1.520	1.280	18.8	41678	505	314.000	292.000	7.5	41696	511	2.700	2.760	-2.2
41670	501	7.010	6.250	12.2	41678	506	209.000	190.000	10.0	41696	512	1.840	1.880	-2.1
41670	502	2.100	1.850	13.5	41678	507	206.000	198.000	4.0	41696	513	2.600	2.640	-1.5
41670	503	2.210	1.900	16.3	41678	508	269.000	255.000	5.5	41696	515	3.150	3.190	-1.3
41670	504	3.870	3.410	13.5	41678	509	114.000	105.000	8.6	41696	516	2.650	2.670	-0.7
41670	505	2.880	2.480	16.1	41678	511	229.000	219.000	4.6	41696	517	2.210	2.240	-1.3
41670	506	1.690	1.420	19.0	41678	512	173.000	165.000	4.8	41697	501	2.850	2.890	-1.4
41670	507	2.010	1.790	12.3	41678	513	209.000	189.000	10.6	41697	502	2.030	2.060	-1.5
41670	508	2.020	1.770	14.1	41678	515	194.000	184.000	5.4	41697	503	1.540	1.570	-1.9
41670	509	3.620	3.100	16.8	41678	516	210.000	196.000	7.1	41697	504	2.650	2.670	-0.7
41670	511	3.480	3.080	13.0	41678	517	218.000	197.000	10.7	41697	505	2.670	2.710	-1.5
41670	512	1.100	.980	12.2	41680	501	83.100	72.900	14.0	41697	506	2.570	2.610	-1.5
41670	513	3.050	2.560	19.1	41680	502	48.100	41.900	14.8	41697	507	1.930	1.970	-2.0
41670	515	4.000	3.510	14.0	41680	503	19.400	16.500	17.6	41697	508	2.630	2.620	0.4
41670	516	2.230	1.930	15.5	41680	504	45.900	40.000	14.7	41697	509	1.410	1.430	-1.4
41670	517	2.550	2.140	19.2	41680	505	21.700	18.400	17.9	41697	511	1.880	1.920	-2.1
41677	501	1.290	1.320	-2.3	41680	506	35.700	29.800	19.8	41697	512	1.280	1.310	-2.3
41677	502	.920	.930	-1.1	41680	507	57.600	50.800	13.4	41697	513	1.810	1.840	-1.6
41677	503	.700	.710	-1.4	41680	508	45.100	39.000	15.6	41697	515	2.190	2.220	-1.4
41677	504	1.200	1.210	-0.8	41680	509	14.700	12.400	18.5	41697	516	1.840	1.860	-1.1
41677	505	1.210	1.230	-1.6	41680	511	23.900	20.900	14.4	41697	517	1.540	1.560	-1.3

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STATE: 29 - NEW JERSEY  
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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
41715	501	52.700	46.300	13.8	43151	506	32.300	27.400	17.9	43200	512	182.000	162.000	12.3
41715	502	30.600	26.600	15.0	43151	507	32.200	28.800	11.8	43200	513	177.000	150.000	18.0
41715	503	12.300	10.500	17.1	43151	508	62.300	54.000	15.4	43200	515	155.000	137.000	13.1
41715	504	29.100	25.400	14.6	43151	509	25.600	21.600	18.5	43200	516	164.000	144.000	13.9
41715	505	13.800	11.700	17.9	43151	511	25.100	22.400	12.1	43200	517	146.000	123.000	18.7
41715	506	22.600	18.900	19.6	43151	512	47.800	42.500	12.5	43421	501	62.500	55.300	13.0
41715	507	36.600	32.200	13.7	43151	513	46.600	39.300	18.6	43421	502	25.400	22.500	12.9
41715	508	28.600	24.800	15.3	43151	515	40.800	36.100	13.0	43421	503	28.200	24.200	16.5
41715	509	9.330	7.900	18.1	43151	516	43.100	37.800	14.0	43421	504	27.800	24.700	12.6
41715	511	15.200	13.300	14.3	43151	517	38.300	32.300	18.6	43421	505	85.200	73.900	15.3
41715	512	11.500	10.100	13.9	43152	501	101.000	97.300	3.8	43421	506	33.700	28.500	18.2
41715	513	22.700	18.800	20.7	43152	502	55.200	52.500	5.1	43421	507	33.600	30.000	12.0
41715	515	23.400	20.300	15.3	43152	503	109.000	101.000	7.9	43421	508	65.000	56.300	15.5
41715	516	23.400	20.100	16.4	43152	504	59.600	56.700	5.1	43421	509	26.700	22.500	18.7
41715	517	16.800	13.900	20.9	43152	505	94.100	87.300	7.8	43421	511	26.200	23.300	12.4
41716	501	33.600	29.400	14.3	43152	506	62.700	57.000	10.0	43421	512	49.900	44.300	12.6
41716	502	19.400	16.900	14.8	43152	507	61.700	59.200	4.2	43421	513	48.600	41.000	18.5
41716	503	7.850	6.680	17.5	43152	508	80.600	76.200	5.8	43421	515	42.500	37.600	13.0
41716	504	18.500	16.200	14.2	43152	509	34.200	31.600	8.2	43421	516	45.000	39.400	14.2
41716	505	8.750	7.450	17.4	43152	511	68.500	65.400	4.7	43421	517	39.900	33.600	18.8
41716	506	14.400	12.000	20.0	43152	512	51.800	49.400	4.9	43422	501	328.000	290.000	13.1
41716	507	23.300	20.500	13.7	43152	513	62.400	56.500	10.4	43422	502	133.000	118.000	12.7
41716	508	18.200	15.800	15.2	43152	515	58.000	55.000	5.5	43422	503	148.000	127.000	16.5
41716	509	5.940	5.030	18.1	43152	516	62.700	58.700	6.8	43422	504	146.000	129.000	13.2
41716	511	9.660	8.450	14.3	43152	517	65.200	59.000	10.5	43422	505	447.000	388.000	15.2
41716	512	7.350	6.430	14.3	43200	501	228.000	202.000	12.9	43422	506	177.000	150.000	18.0
41716	513	14.500	12.000	20.8	43200	502	92.600	82.200	12.7	43422	507	176.000	158.000	11.4
41716	515	14.900	12.900	15.5	43200	503	103.000	88.400	16.5	43422	508	341.000	295.000	15.6
41716	516	14.900	12.800	16.4	43200	504	102.000	90.000	13.3	43422	509	140.000	118.000	18.6
41716	517	10.700	8.850	20.9	43200	505	311.000	270.000	15.2	43422	511	137.000	122.000	12.3
43151	501	59.900	53.000	13.0	43200	506	123.000	104.000	18.3	43422	512	262.000	233.000	12.4
43151	502	24.300	21.600	12.5	43200	507	123.000	110.000	11.8	43422	513	255.000	215.000	18.6
43151	503	27.100	23.200	16.8	43200	508	237.000	205.000	15.6	43422	515	223.000	198.000	12.6
43151	504	26.700	23.700	12.7	43200	509	97.400	82.000	18.8	43422	516	236.000	207.000	14.0
43151	505	81.700	70.900	15.2	43200	511	95.500	85.200	12.1	43422	517	209.000	177.000	18.1

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STATE: 29 - NEW JERSEY  
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
43470	501	23.800	24.200	-1.7	43550	506	120.000	102.000	17.6	43626	512	12.500	11.100	12.6
43470	502	17.000	17.200	-1.2	43550	507	120.000	107.000	12.1	43626	513	34.600	29.100	18.9
43470	503	12.900	13.100	-1.5	43550	508	232.000	201.000	15.4	43626	515	45.400	39.900	13.8
43470	504	22.200	22.300	-0.4	43550	509	95.200	80.200	18.7	43626	516	25.300	22.000	15.0
43470	505	22.300	22.700	-1.8	43550	511	93.400	83.300	12.1	43626	517	29.000	24.300	19.3
43470	506	21.500	21.800	-1.4	43550	512	178.000	158.000	12.7	43628	501	1,035.000	922.000	12.3
43470	507	16.200	16.500	-1.8	43550	513	173.000	146.000	18.5	43628	502	311.000	273.000	13.9
43470	508	22.000	21.900	0.5	43550	515	152.000	134.000	13.4	43628	503	326.000	280.000	16.4
43470	509	11.800	12.000	-1.7	43550	516	161.000	141.000	14.2	43628	504	571.000	504.000	13.3
43470	511	15.700	16.100	-2.5	43550	517	142.000	120.000	18.3	43628	505	425.000	366.000	16.1
43470	512	10.700	10.900	-1.8	43551	501	124.000	109.000	13.8	43628	506	249.000	210.000	18.6
43470	513	15.200	15.400	-1.3	43551	502	50.200	44.600	12.6	43628	507	296.000	264.000	12.1
43470	515	18.300	18.500	-1.1	43551	503	55.900	47.900	16.7	43628	508	298.000	261.000	14.2
43470	516	15.400	15.500	-0.6	43551	504	55.100	48.800	12.9	43628	509	534.000	458.000	16.6
43470	517	12.900	13.100	-1.5	43551	505	169.000	146.000	15.8	43628	511	514.000	454.000	13.2
43518	501	99.600	88.800	12.2	43551	506	66.700	56.500	18.1	43628	512	163.000	144.000	13.2
43518	502	29.900	26.300	13.7	43551	507	66.500	59.400	12.0	43628	513	450.000	378.000	19.0
43518	503	31.400	27.000	16.3	43551	508	129.000	111.000	16.2	43628	515	591.000	519.000	13.9
43518	504	55.000	48.500	13.4	43551	509	52.800	44.500	18.7	43628	516	329.000	286.000	15.0
43518	505	41.000	35.200	16.5	43551	511	51.800	46.200	12.1	43628	517	377.000	316.000	19.3
43518	506	24.000	20.200	18.8	43551	512	98.700	87.800	12.4	43629	501	877.000	782.000	12.1
43518	507	28.500	25.400	12.2	43551	513	96.100	81.200	18.3	43629	502	263.000	232.000	13.4
43518	508	28.700	25.200	13.9	43551	515	84.200	74.500	13.0	43629	503	276.000	238.000	16.0
43518	509	51.500	44.100	16.8	43551	516	89.100	78.000	14.2	43629	504	484.000	427.000	13.3
43518	511	49.500	43.700	13.3	43551	517	79.000	66.600	18.6	43629	505	360.000	310.000	16.1
43518	512	15.700	13.900	12.9	43626	501	79.600	71.000	12.1	43629	506	211.000	178.000	18.5
43518	513	43.300	36.400	19.0	43626	502	23.900	21.000	13.8	43629	507	251.000	224.000	12.1
43518	515	56.900	50.000	13.8	43626	503	25.100	21.600	16.2	43629	508	252.000	221.000	14.0
43518	516	31.700	27.500	15.3	43626	504	43.900	38.800	13.1	43629	509	453.000	388.000	16.8
43518	517	36.300	30.500	19.0	43626	505	32.700	28.200	16.0	43629	511	435.000	385.000	13.0
43550	501	223.000	197.000	13.2	43626	506	19.100	16.200	17.9	43629	512	138.000	122.000	13.1
43550	502	90.600	80.300	12.8	43626	507	22.800	20.300	12.3	43629	513	381.000	320.000	19.1
43550	503	101.000	86.400	16.9	43626	508	22.900	20.100	13.9	43629	515	500.000	440.000	13.6
43550	504	99.200	88.000	12.7	43626	509	41.100	35.200	16.8	43629	516	279.000	242.000	15.3
43550	505	304.000	264.000	15.2	43626	511	39.500	35.000	12.9	43629	517	319.000	268.000	19.0

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STATE: 29 - NEW JERSEY  
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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
43760	501	29.200	26.000	12.3	43840	506	.211	.213	-0.9	43889	512	2.400	2.450	-2.0
43760	502	8.770	7.720	13.6	43840	507	.158	.161	-1.9	43889	513	3.390	3.440	-1.5
43760	503	9.200	7.920	16.2	43840	508	.216	.214	0.9	43889	515	4.110	4.150	-1.0
43760	504	16.100	14.200	13.4	43840	509	.115	.117	-1.7	43889	516	3.450	3.480	-0.9
43760	505	12.000	10.300	16.5	43840	511	.154	.157	-1.9	43889	517	2.890	2.920	-1.0
43760	506	7.020	5.930	18.4	43840	512	.105	.107	-1.9	44009	501	11.200	10.500	6.7
43760	507	8.370	7.450	12.3	43840	513	.148	.150	-1.3	44009	502	4.150	3.850	7.8
43760	508	8.400	7.370	14.0	43840	515	.179	.181	-1.1	44009	503	7.750	7.030	10.2
43760	509	15.100	12.900	17.1	43840	516	.151	.152	-0.7	44009	504	10.800	10.100	6.9
43760	511	14.500	12.800	13.3	43840	517	.126	.128	-1.6	44009	505	9.180	8.330	10.2
43760	512	4.600	4.060	13.3	43860	501	14.900	15.200	-2.0	44009	506	6.480	5.760	12.5
43760	513	12.700	10.700	18.7	43860	502	10.600	10.800	-1.9	44009	507	4.570	4.280	6.8
43760	515	16.700	14.600	14.4	43860	503	8.050	8.200	-1.8	44009	508	4.110	3.800	8.2
43760	516	9.280	8.060	15.1	43860	504	13.900	14.000	-0.7	44009	509	4.900	4.450	10.1
43760	517	10.600	8.930	18.7	43860	505	14.000	14.200	-1.4	44009	511	13.500	12.700	6.3
43822	501	18.900	19.300	-2.1	43860	506	13.500	13.700	-1.5	44009	512	4.910	4.590	7.0
43822	502	13.500	13.700	-1.5	43860	507	10.100	10.300	-1.9	44009	513	5.160	4.550	13.4
43822	503	10.200	10.400	-1.9	43860	508	13.800	13.700	0.7	44009	515	12.400	11.400	8.8
43822	504	17.600	17.800	-1.1	43860	509	7.390	7.480	-1.2	44009	516	6.830	6.270	8.9
43822	505	17.800	18.000	-1.1	43860	511	9.860	10.100	-2.4	44009	517	9.280	8.220	12.9
43822	506	17.100	17.400	-1.7	43860	512	6.720	6.840	-1.8	44069	501	85.100	75.900	12.1
43822	507	12.900	13.100	-1.5	43860	513	9.490	9.610	-1.2	44069	502	25.500	22.500	13.3
43822	508	17.500	17.400	0.6	43860	515	11.500	11.600	-0.9	44069	503	26.800	23.100	16.0
43822	509	9.390	9.510	-1.3	43860	516	9.640	9.730	-0.9	44069	504	47.000	41.400	13.5
43822	511	12.500	12.800	-2.3	43860	517	8.070	8.180	-1.3	44069	505	35.000	30.100	16.3
43822	512	8.550	8.690	-1.6	43889	501	5.330	5.420	-1.7	44069	506	20.500	17.300	18.5
43822	513	12.100	12.200	-0.8	43889	502	3.800	3.850	-1.3	44069	507	24.400	21.700	12.4
43822	515	14.600	14.800	-1.4	43889	503	2.880	2.930	-1.7	44069	508	24.500	21.500	14.0
43822	516	12.300	12.400	-0.8	43889	504	4.960	5.000	-0.8	44069	509	44.000	37.700	16.7
43822	517	10.300	10.400	-1.0	43889	505	5.000	5.080	-1.6	44069	511	42.300	37.400	13.1
43840	501	.233	.237	-1.7	43889	506	4.820	4.890	-1.4	44069	512	13.400	11.800	13.6
43840	502	.166	.168	-1.2	43889	507	3.620	3.700	-2.2	44069	513	37.000	31.100	19.0
43840	503	.126	.128	-1.6	43889	508	4.930	4.910	0.4	44069	515	48.600	42.700	13.8
43840	504	.217	.219	-0.9	43889	509	2.640	2.680	-1.5	44069	516	27.100	23.500	15.3
43840	505	.219	.222	-1.4	43889	511	3.530	3.600	-1.9	44069	517	31.000	26.000	19.2

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STATE: 29 - NEW JERSEY  
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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
44070	501	25.200	22.500	12.0	44072	506	4.660	3.930	18.6	44101	512	3.850	3.670	4.9
44070	502	7.560	6.660	13.5	44072	507	5.540	4.940	12.1	44101	513	3.760	3.400	10.6
44070	503	7.940	6.830	16.3	44072	508	5.570	4.890	13.9	44101	515	5.210	4.930	5.7
44070	504	13.900	12.300	13.0	44072	509	10.000	8.560	16.8	44101	516	2.980	2.790	6.8
44070	505	10.400	8.910	16.7	44072	511	9.610	8.500	13.1	44101	517	3.050	2.750	10.9
44070	506	6.060	5.120	18.4	44072	512	3.050	2.690	13.4	44102	501	6.150	5.920	3.9
44070	507	7.220	6.430	12.3	44072	513	8.420	7.070	19.1	44102	502	1.720	1.630	5.5
44070	508	7.250	6.360	14.0	44072	515	11.100	9.710	14.3	44102	503	2.300	2.130	8.0
44070	509	13.000	11.100	17.1	44072	516	6.150	5.340	15.2	44102	504	2.490	2.370	5.1
44070	511	12.500	11.100	12.6	44072	517	7.050	5.920	19.1	44102	505	2.610	2.420	7.9
44070	512	3.970	3.510	13.1	44100	501	7.570	7.280	4.0	44102	506	3.470	3.150	10.2
44070	513	11.000	9.200	19.6	44100	502	2.110	2.010	5.0	44102	507	2.320	2.220	4.5
44070	515	14.400	12.600	14.3	44100	503	2.830	2.620	8.0	44102	508	2.960	2.800	5.7
44070	516	8.010	6.950	15.3	44100	504	3.070	2.910	5.5	44102	509	2.420	2.230	8.5
44070	517	9.180	7.710	19.1	44100	505	3.220	2.980	8.1	44102	511	3.310	3.160	4.7
44071	501	28.000	25.000	12.0	44100	506	4.260	3.880	9.8	44102	512	3.000	2.870	4.5
44071	502	8.410	7.410	13.5	44100	507	2.850	2.740	4.0	44102	513	2.930	2.650	10.6
44071	503	8.830	7.600	16.2	44100	508	3.650	3.450	5.8	44102	515	4.060	3.840	5.7
44071	504	15.500	13.700	13.1	44100	509	2.980	2.750	8.4	44102	516	2.320	2.180	6.4
44071	505	11.500	9.920	15.9	44100	511	4.070	3.890	4.6	44102	517	2.380	2.150	10.7
44071	506	6.740	5.690	18.5	44100	512	3.700	3.530	4.8	44103	501	5.440	5.230	4.0
44071	507	8.030	7.150	12.3	44100	513	3.610	3.260	10.7	44103	502	1.520	1.440	5.6
44071	508	8.070	7.080	14.0	44100	515	5.000	4.730	5.7	44103	503	2.030	1.880	8.0
44071	509	14.500	12.400	16.9	44100	516	2.860	2.680	6.7	44103	504	2.210	2.090	5.7
44071	511	13.900	12.300	13.0	44100	517	2.920	2.640	10.6	44103	505	2.310	2.140	7.9
44071	512	4.420	3.900	13.3	44101	501	7.890	7.590	4.0	44103	506	3.070	2.790	10.0
44071	513	12.200	10.200	19.6	44101	502	2.200	2.090	5.3	44103	507	2.050	1.970	4.1
44071	515	16.000	14.100	13.5	44101	503	2.950	2.730	8.1	44103	508	2.620	2.480	5.6
44071	516	8.910	7.740	15.1	44101	504	3.200	3.040	5.3	44103	509	2.140	1.970	8.6
44071	517	10.200	8.570	19.0	44101	505	3.350	3.110	7.7	44103	511	2.930	2.800	4.6
44072	501	19.400	17.300	12.1	44101	506	4.440	4.040	9.9	44103	512	2.660	2.540	4.7
44072	502	5.810	5.120	13.5	44101	507	2.970	2.850	4.2	44103	513	2.590	2.350	10.2
44072	503	6.100	5.250	16.2	44101	508	3.800	3.590	5.8	44103	515	3.590	3.400	5.6
44072	504	10.700	9.430	13.5	44101	509	3.100	2.860	8.4	44103	516	2.060	1.930	6.7
44072	505	7.960	6.850	16.2	44101	511	4.240	4.050	4.7	44103	517	2.100	1.900	10.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
44104	501	2.290	2.200	4.1	44109	506	3.820	3.470	10.1	44111	512	2.080	1.980	5.1
44104	502	.640	.610	4.9	44109	507	2.560	2.450	4.5	44111	513	2.030	1.840	10.3
44104	503	.850	.790	7.6	44109	508	3.270	3.090	5.8	44111	515	2.810	2.660	5.6
44104	504	.930	.880	5.7	44109	509	2.670	2.460	8.5	44111	516	1.610	1.510	6.6
44104	505	.970	.900	7.8	44109	511	3.650	3.480	4.9	44111	517	1.640	1.490	10.1
44104	506	1.290	1.170	10.3	44109	512	3.310	3.160	4.7	44112	501	2.520	2.430	3.7
44104	507	.860	.830	3.6	44109	513	3.230	2.920	10.6	44112	502	.700	.670	4.5
44104	508	1.100	1.040	5.8	44109	515	4.480	4.240	5.7	44112	503	.940	.870	8.0
44104	509	.900	.830	8.4	44109	516	2.560	2.400	6.7	44112	504	1.020	.970	5.2
44104	511	1.230	1.170	5.1	44109	517	2.620	2.370	10.5	44112	505	1.070	.990	8.1
44104	512	1.120	1.070	4.7	44110	501	6.940	6.680	3.9	44112	506	1.420	1.290	10.1
44104	513	1.090	.990	10.1	44110	502	1.940	1.840	5.4	44112	507	.950	.910	4.4
44104	515	1.510	1.430	5.6	44110	503	2.590	2.400	7.9	44112	508	1.220	1.150	6.1
44104	516	.860	.810	6.2	44110	504	2.810	2.670	5.2	44112	509	.990	.920	7.6
44104	517	.880	.800	10.0	44110	505	2.950	2.730	8.1	44112	511	1.360	1.300	4.6
44108	501	2.680	2.580	3.9	44110	506	3.910	3.550	10.1	44112	512	1.230	1.180	4.2
44108	502	.750	.710	5.6	44110	507	2.610	2.510	4.0	44112	513	1.200	1.090	10.1
44108	503	1.000	.930	7.5	44110	508	3.340	3.160	5.7	44112	515	1.670	1.580	5.7
44108	504	1.090	1.030	5.8	44110	509	2.730	2.520	8.3	44112	516	.950	.890	6.7
44108	505	1.140	1.060	7.5	44110	511	3.730	3.570	4.5	44112	517	.970	.880	10.2
44108	506	1.510	1.370	10.2	44110	512	3.390	3.230	5.0	44276	501	306.000	271.000	12.9
44108	507	1.010	.970	4.1	44110	513	3.310	2.990	10.7	44276	502	124.000	110.000	12.7
44108	508	1.290	1.220	5.7	44110	515	4.580	4.330	5.8	44276	503	138.000	119.000	16.0
44108	509	1.050	.970	8.2	44110	516	2.620	2.460	6.5	44276	504	136.000	121.000	12.4
44108	511	1.440	1.380	4.3	44110	517	2.680	2.420	10.7	44276	505	417.000	362.000	15.2
44108	512	1.310	1.250	4.8	44111	501	4.260	4.100	3.9	44276	506	165.000	140.000	17.9
44108	513	1.280	1.160	10.3	44111	502	1.190	1.130	5.3	44276	507	165.000	147.000	12.2
44108	515	1.770	1.670	6.0	44111	503	1.590	1.470	8.2	44276	508	318.000	276.000	15.2
44108	516	1.010	.950	6.3	44111	504	1.730	1.640	5.5	44276	509	131.000	110.000	19.1
44108	517	1.040	.940	10.6	44111	505	1.810	1.680	7.7	44276	511	128.000	114.000	12.3
44109	501	6.780	6.520	4.0	44111	506	2.400	2.180	10.1	44276	512	244.000	217.000	12.4
44109	502	1.890	1.800	5.0	44111	507	1.600	1.540	3.9	44276	513	238.000	201.000	18.4
44109	503	2.530	2.350	7.7	44111	508	2.050	1.940	5.7	44276	515	208.000	184.000	13.0
44109	504	2.750	2.610	5.4	44111	509	1.670	1.540	8.4	44276	516	220.000	193.000	14.0
44109	505	2.880	2.670	7.9	44111	511	2.290	2.190	4.6	44276	517	195.000	165.000	18.2

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LOSS COST % CHANGE BY CLASS														
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44277	501	198.000	176.000	12.5	44311	506	12.400	10.400	19.2	44427	512	173.000	151.000	14.6
44277	502	80.600	71.500	12.7	44311	507	14.700	13.100	12.2	44427	513	146.000	121.000	20.7
44277	503	89.600	76.900	16.5	44311	508	14.800	13.000	13.8	44427	515	224.000	194.000	15.5
44277	504	88.300	78.300	12.8	44311	509	26.500	22.700	16.7	44427	516	247.000	212.000	16.5
44277	505	270.000	235.000	14.9	44311	511	25.500	22.600	12.8	44427	517	165.000	137.000	20.4
44277	506	107.000	90.600	18.1	44311	512	8.100	7.150	13.3	44428	501	495.000	438.000	13.0
44277	507	107.000	95.300	12.3	44311	513	22.400	18.800	19.1	44428	502	300.000	262.000	14.5
44277	508	206.000	179.000	15.1	44311	515	29.300	25.800	13.6	44428	503	349.000	298.000	17.1
44277	509	84.800	71.400	18.8	44311	516	16.300	14.200	14.8	44428	504	179.000	155.000	15.5
44277	511	83.100	74.100	12.1	44311	517	18.700	15.700	19.1	44428	505	122.000	105.000	16.2
44277	512	158.000	141.000	12.1	44315	501	34.500	30.800	12.0	44428	506	130.000	109.000	19.3
44277	513	154.000	130.000	18.5	44315	502	10.400	9.130	13.9	44428	507	193.000	170.000	13.5
44277	515	135.000	120.000	12.5	44315	503	10.900	9.360	16.5	44428	508	380.000	329.000	15.5
44277	516	143.000	125.000	14.4	44315	504	19.100	16.800	13.7	44428	509	176.000	148.000	18.9
44277	517	127.000	107.000	18.7	44315	505	14.200	12.200	16.4	44428	511	376.000	330.000	13.9
44280	501	1.290	1.320	-2.3	44315	506	8.310	7.020	18.4	44428	512	174.000	152.000	14.5
44280	502	.920	.930	-1.1	44315	507	9.890	8.810	12.3	44428	513	147.000	122.000	20.5
44280	503	.700	.710	-1.4	44315	508	9.940	8.720	14.0	44428	515	225.000	195.000	15.4
44280	504	1.200	1.210	-0.8	44315	509	17.800	15.300	16.3	44428	516	248.000	213.000	16.4
44280	505	1.210	1.230	-1.6	44315	511	17.200	15.200	13.2	44428	517	166.000	137.000	21.2
44280	506	1.170	1.190	-1.7	44315	512	5.440	4.810	13.1	44429	501	7.430	6.560	13.3
44280	507	.880	.900	-2.2	44315	513	15.000	12.600	19.0	44429	502	4.490	3.920	14.5
44280	508	1.200	1.190	0.8	44315	515	19.700	17.300	13.9	44429	503	5.240	4.460	17.5
44280	509	.640	.650	-1.5	44315	516	11.000	9.530	15.4	44429	504	2.680	2.330	15.0
44280	511	.860	.870	-1.1	44315	517	12.600	10.600	18.9	44429	505	1.840	1.570	17.2
44280	512	.580	.590	-1.7	44427	501	493.000	435.000	13.3	44429	506	1.960	1.630	20.2
44280	513	.820	.830	-1.2	44427	502	298.000	260.000	14.6	44429	507	2.890	2.550	13.3
44280	515	1.000	1.010	-1.0	44427	503	347.000	296.000	17.2	44429	508	5.700	4.930	15.6
44280	516	.840	.840	0.0	44427	504	178.000	155.000	14.8	44429	509	2.630	2.220	18.5
44280	517	.700	.710	-1.4	44427	505	122.000	104.000	17.3	44429	511	5.640	4.940	14.2
44311	501	51.400	45.800	12.2	44427	506	130.000	108.000	20.4	44429	512	2.610	2.280	14.5
44311	502	15.400	13.600	13.2	44427	507	192.000	169.000	13.6	44429	513	2.200	1.830	20.2
44311	503	16.200	13.900	16.5	44427	508	378.000	327.000	15.6	44429	515	3.370	2.930	15.0
44311	504	28.400	25.000	13.6	44427	509	175.000	147.000	19.0	44429	516	3.720	3.200	16.2
44311	505	21.100	18.200	15.9	44427	511	374.000	328.000	14.0	44429	517	2.480	2.060	20.4

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STATE: 29 - NEW JERSEY  
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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
44430	501	5.160	4.560	13.2	44432	506	1.380	1.150	20.0	44434	512	112.000	97.800	14.5
44430	502	3.120	2.730	14.3	44432	507	2.040	1.790	14.0	44434	513	94.400	78.400	20.4
44430	503	3.640	3.100	17.4	44432	508	4.010	3.470	15.6	44434	515	145.000	126.000	15.1
44430	504	1.860	1.620	14.8	44432	509	1.850	1.570	17.8	44434	516	160.000	137.000	16.8
44430	505	1.280	1.090	17.4	44432	511	3.970	3.480	14.1	44434	517	106.000	88.400	19.9
44430	506	1.360	1.130	20.4	44432	512	1.840	1.600	15.0	44435	501	330.000	291.000	13.4
44430	507	2.010	1.770	13.6	44432	513	1.550	1.290	20.2	44435	502	200.000	174.000	14.9
44430	508	3.960	3.430	15.5	44432	515	2.380	2.060	15.5	44435	503	233.000	198.000	17.7
44430	509	1.830	1.550	18.1	44432	516	2.620	2.250	16.4	44435	504	119.000	103.000	15.5
44430	511	3.920	3.440	14.0	44432	517	1.750	1.450	20.7	44435	505	81.500	69.600	17.1
44430	512	1.810	1.580	14.6	44433	501	167.000	147.000	13.6	44435	506	86.900	72.300	20.2
44430	513	1.530	1.270	20.5	44433	502	101.000	88.000	14.8	44435	507	128.000	113.000	13.3
44430	515	2.350	2.030	15.8	44433	503	117.000	100.000	17.0	44435	508	253.000	219.000	15.5
44430	516	2.590	2.220	16.7	44433	504	60.100	52.300	14.9	44435	509	117.000	98.800	18.4
44430	517	1.730	1.430	21.0	44433	505	41.200	35.100	17.4	44435	511	250.000	220.000	13.6
44431	501	16.500	14.600	13.0	44433	506	43.900	36.500	20.3	44435	512	116.000	101.000	14.9
44431	502	9.970	8.720	14.3	44433	507	64.800	57.200	13.3	44435	513	97.700	81.100	20.5
44431	503	11.600	9.900	17.2	44433	508	128.000	111.000	15.3	44435	515	150.000	130.000	15.4
44431	504	5.950	5.170	15.1	44433	509	59.000	49.900	18.2	44435	516	165.000	142.000	16.2
44431	505	4.080	3.480	17.2	44433	511	126.000	111.000	13.5	44435	517	110.000	91.500	20.2
44431	506	4.340	3.610	20.2	44433	512	58.500	51.100	14.5	44436	501	385.000	340.000	13.2
44431	507	6.420	5.660	13.4	44433	513	49.300	41.000	20.2	44436	502	233.000	204.000	14.2
44431	508	12.700	11.000	15.5	44433	515	75.700	65.600	15.4	44436	503	272.000	231.000	17.7
44431	509	5.840	4.940	18.2	44433	516	83.400	71.700	16.3	44436	504	139.000	121.000	14.9
44431	511	12.500	11.000	13.6	44433	517	55.700	46.200	20.6	44436	505	95.200	81.300	17.1
44431	512	5.790	5.060	14.4	44434	501	319.000	281.000	13.5	44436	506	101.000	84.400	19.7
44431	513	4.890	4.060	20.4	44434	502	193.000	168.000	14.9	44436	507	150.000	132.000	13.6
44431	515	7.500	6.500	15.4	44434	503	225.000	191.000	17.8	44436	508	296.000	256.000	15.6
44431	516	8.260	7.100	16.3	44434	504	115.000	100.000	15.0	44436	509	136.000	115.000	18.3
44431	517	5.510	4.570	20.6	44434	505	78.700	67.200	17.1	44436	511	293.000	257.000	14.0
44432	501	5.230	4.620	13.2	44434	506	83.900	69.800	20.2	44436	512	135.000	118.000	14.4
44432	502	3.160	2.760	14.5	44434	507	124.000	109.000	13.8	44436	513	114.000	94.800	20.3
44432	503	3.690	3.140	17.5	44434	508	244.000	212.000	15.1	44436	515	175.000	152.000	15.1
44432	504	1.890	1.640	15.2	44434	509	113.000	95.400	18.4	44436	516	193.000	166.000	16.3
44432	505	1.290	1.100	17.3	44434	511	242.000	212.000	14.2	44436	517	129.000	107.000	20.6

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STATE: 29 - NEW JERSEY  
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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
44437	501	319.000	282.000	13.1	44439	506	129.000	108.000	19.4	45190	512	.970	.930	4.3
44437	502	193.000	169.000	14.2	44439	507	191.000	169.000	13.0	45190	513	5.180	4.720	9.7
44437	503	225.000	192.000	17.2	44439	508	377.000	326.000	15.6	45190	515	3.020	2.880	4.9
44437	504	115.000	100.000	15.0	44439	509	174.000	147.000	18.4	45190	516	3.700	3.490	6.0
44437	505	78.900	67.400	17.1	44439	511	373.000	327.000	14.1	45190	517	6.080	5.540	9.7
44437	506	84.100	70.000	20.1	44439	512	173.000	151.000	14.6	45191	501	8.630	8.360	3.2
44437	507	124.000	110.000	12.7	44439	513	146.000	121.000	20.7	45191	502	4.840	4.630	4.5
44437	508	245.000	212.000	15.6	44439	515	223.000	194.000	14.9	45191	503	6.240	5.830	7.0
44437	509	113.000	95.600	18.2	44439	516	246.000	211.000	16.6	45191	504	2.510	2.400	4.6
44437	511	242.000	213.000	13.6	44439	517	164.000	136.000	20.6	45191	505	3.400	3.190	6.6
44437	512	112.000	98.000	14.3	44440	501	406.000	359.000	13.1	45191	506	2.840	2.600	9.2
44437	513	94.600	78.500	20.5	44440	502	246.000	215.000	14.4	45191	507	4.770	4.610	3.5
44437	515	145.000	126.000	15.1	44440	503	287.000	244.000	17.6	45191	508	7.540	7.140	5.6
44437	516	160.000	137.000	16.8	44440	504	147.000	128.000	14.8	45191	509	.630	.580	8.6
44437	517	107.000	88.600	20.8	44440	505	100.000	85.800	16.6	45191	511	1.900	1.830	3.8
44438	501	252.000	223.000	13.0	44440	506	107.000	89.100	20.1	45191	512	.690	.660	4.5
44438	502	153.000	133.000	15.0	44440	507	158.000	140.000	12.9	45191	513	3.680	3.350	9.9
44438	503	178.000	152.000	17.1	44440	508	312.000	270.000	15.6	45191	515	2.140	2.040	4.9
44438	504	91.000	79.200	14.9	44440	509	144.000	122.000	18.0	45191	516	2.630	2.480	6.0
44438	505	62.400	53.200	17.3	44440	511	309.000	271.000	14.0	45191	517	4.320	3.930	9.9
44438	506	66.500	55.300	20.3	44440	512	143.000	125.000	14.4	45192	501	10.100	9.770	3.4
44438	507	98.300	86.700	13.4	44440	513	120.000	100.000	20.0	45192	502	5.660	5.410	4.6
44438	508	194.000	168.000	15.5	44440	515	185.000	160.000	15.6	45192	503	7.300	6.810	7.2
44438	509	89.400	75.600	18.3	44440	516	204.000	175.000	16.6	45192	504	2.930	2.800	4.6
44438	511	192.000	168.000	14.3	44440	517	136.000	113.000	20.4	45192	505	3.970	3.730	6.4
44438	512	88.700	77.500	14.5	45190	501	12.200	11.800	3.4	45192	506	3.320	3.040	9.2
44438	513	74.800	62.100	20.5	45190	502	6.820	6.520	4.6	45192	507	5.580	5.390	3.5
44438	515	115.000	99.400	15.7	45190	503	8.790	8.210	7.1	45192	508	8.810	8.340	5.6
44438	516	126.000	109.000	15.6	45190	504	3.530	3.380	4.4	45192	509	.730	.680	7.4
44438	517	84.400	70.000	20.6	45190	505	4.790	4.490	6.7	45192	511	2.230	2.140	4.2
44439	501	491.000	434.000	13.1	45190	506	3.990	3.660	9.0	45192	512	.800	.770	3.9
44439	502	297.000	260.000	14.2	45190	507	6.720	6.500	3.4	45192	513	4.300	3.920	9.7
44439	503	346.000	295.000	17.3	45190	508	10.600	10.100	5.0	45192	515	2.500	2.390	4.6
44439	504	177.000	154.000	14.9	45190	509	.880	.820	7.3	45192	516	3.070	2.890	6.2
44439	505	121.000	104.000	16.3	45190	511	2.680	2.580	3.9	45192	517	5.040	4.600	9.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
45193	501	5.960	5.770	3.3	45334	506	70.900	60.000	18.2	45450	512	30.900	27.400	12.8
45193	502	3.340	3.190	4.7	45334	507	70.700	63.200	11.9	45450	513	30.000	25.400	18.1
45193	503	4.310	4.020	7.2	45334	508	137.000	118.000	16.1	45450	515	26.300	23.300	12.9
45193	504	1.730	1.660	4.2	45334	509	56.100	47.300	18.6	45450	516	27.800	24.400	13.9
45193	505	2.350	2.200	6.8	45334	511	55.000	49.100	12.0	45450	517	24.700	20.800	18.8
45193	506	1.960	1.790	9.5	45334	512	105.000	93.200	12.7	45678	501	1.400	1.420	-1.4
45193	507	3.290	3.180	3.5	45334	513	102.000	86.300	18.2	45678	502	1.000	1.010	-1.0
45193	508	5.200	4.930	5.5	45334	515	89.500	79.200	13.0	45678	503	.750	.770	-2.6
45193	509	.430	.400	7.5	45334	516	94.600	82.900	14.1	45678	504	1.300	1.310	-0.8
45193	511	1.310	1.260	4.0	45334	517	83.900	70.800	18.5	45678	505	1.310	1.330	-1.5
45193	512	.470	.450	4.4	45380	501	.500	.500	0.0	45678	506	1.260	1.280	-1.6
45193	513	2.540	2.310	10.0	45380	502	.670	.680	-1.5	45678	507	.950	.970	-2.1
45193	515	1.480	1.410	5.0	45380	503	.460	.470	-2.1	45678	508	1.290	1.290	0.0
45193	516	1.810	1.710	5.8	45380	504	.610	.610	0.0	45678	509	.690	.700	-1.4
45193	517	2.980	2.720	9.6	45380	505	.600	.600	0.0	45678	511	.920	.940	-2.1
45210	501	7.530	7.300	3.2	45380	506	.520	.530	-1.9	45678	512	.630	.640	-1.6
45210	502	4.230	4.040	4.7	45380	507	.550	.560	-1.8	45678	513	.890	.900	-1.1
45210	503	5.450	5.090	7.1	45380	508	.470	.470	0.0	45678	515	1.080	1.090	-0.9
45210	504	2.190	2.100	4.3	45380	509	.560	.560	0.0	45678	516	.900	.910	-1.1
45210	505	2.970	2.780	6.8	45380	511	.460	.460	0.0	45678	517	.760	.770	-1.3
45210	506	2.480	2.270	9.3	45380	512	.780	.790	-1.3	45771	501	.760	.770	-1.3
45210	507	4.170	4.030	3.5	45380	513	.490	.490	0.0	45771	502	1.030	1.040	-1.0
45210	508	6.580	6.230	5.6	45380	515	.780	.790	-1.3	45771	503	.700	.720	-2.8
45210	509	.550	.510	7.8	45380	516	.640	.640	0.0	45771	504	.930	.940	-1.1
45210	511	1.660	1.600	3.7	45380	517	.600	.600	0.0	45771	505	.910	.920	-1.1
45210	512	.600	.570	5.3	45450	501	38.600	34.200	12.9	45771	506	.800	.800	0.0
45210	513	3.210	2.930	9.6	45450	502	15.700	13.900	12.9	45771	507	.830	.850	-2.4
45210	515	1.870	1.780	5.1	45450	503	17.500	15.000	16.7	45771	508	.720	.720	0.0
45210	516	2.290	2.160	6.0	45450	504	17.200	15.300	12.4	45771	509	.850	.860	-1.2
45210	517	3.770	3.440	9.6	45450	505	52.700	45.700	15.3	45771	511	.700	.710	-1.4
45334	501	131.000	116.000	12.9	45450	506	20.800	17.700	17.5	45771	512	1.190	1.200	-0.8
45334	502	53.400	47.400	12.7	45450	507	20.800	18.600	11.8	45771	513	.750	.750	0.0
45334	503	59.400	50.900	16.7	45450	508	40.200	34.800	15.5	45771	515	1.190	1.200	-0.8
45334	504	58.500	51.900	12.7	45450	509	16.500	13.900	18.7	45771	516	.980	.980	0.0
45334	505	179.000	155.000	15.5	45450	511	16.200	14.400	12.5	45771	517	.910	.920	-1.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
45819	501	.246	.249	-1.2	45901	506	.196	.179	9.5	46004	512	33.200	29.100	14.1
45819	502	.330	.340	-2.9	45901	507	.145	.140	3.6	46004	513	65.400	54.200	20.7
45819	503	.228	.233	-2.1	45901	508	.260	.245	6.1	46004	515	67.300	58.500	15.0
45819	504	.300	.300	0.0	45901	509	.280	.260	7.7	46004	516	67.500	58.000	16.4
45819	505	.290	.300	-3.3	45901	511	.290	.280	3.6	46004	517	48.200	40.000	20.5
45819	506	.260	.260	0.0	45901	512	.169	.161	5.0	46005	501	121.000	107.000	13.1
45819	507	.270	.280	-3.6	45901	513	.238	.217	9.7	46005	502	70.400	61.300	14.8
45819	508	.235	.233	0.9	45901	515	.189	.180	5.0	46005	503	28.400	24.200	17.4
45819	509	.280	.280	0.0	45901	516	.207	.195	6.2	46005	504	67.000	58.500	14.5
45819	511	.227	.230	-1.3	45901	517	.197	.179	10.1	46005	505	31.700	27.000	17.4
45819	512	.380	.390	-2.6	45937	501	.520	.460	13.0	46005	506	52.100	43.500	19.8
45819	513	.242	.244	-0.8	45937	502	.209	.186	12.4	46005	507	84.200	74.200	13.5
45819	515	.390	.390	0.0	45937	503	.233	.200	16.5	46005	508	66.000	57.000	15.8
45819	516	.320	.320	0.0	45937	504	.229	.203	12.8	46005	509	21.500	18.200	18.1
45819	517	.300	.300	0.0	45937	505	.700	.610	14.8	46005	511	35.000	30.600	14.4
45900	501	.460	.440	4.5	45937	506	.280	.235	19.1	46005	512	26.600	23.300	14.2
45900	502	.290	.280	3.6	45937	507	.280	.248	12.9	46005	513	52.300	43.400	20.5
45900	503	.224	.209	7.2	45937	508	.540	.460	17.4	46005	515	53.900	46.800	15.2
45900	504	.109	.104	4.8	45937	509	.220	.185	18.9	46005	516	54.000	46.400	16.4
45900	505	.280	.260	7.7	45937	511	.216	.193	11.9	46005	517	38.600	32.000	20.6
45900	506	.228	.209	9.1	45937	512	.410	.370	10.8	46112	501	.540	.470	14.9
45900	507	.170	.163	4.3	45937	513	.400	.340	17.6	46112	502	.320	.280	14.3
45900	508	.300	.290	3.4	45937	515	.350	.310	12.9	46112	503	.380	.320	18.7
45900	509	.330	.310	6.5	45937	516	.370	.320	15.6	46112	504	.193	.168	14.9
45900	511	.340	.330	3.0	45937	517	.330	.280	17.9	46112	505	.133	.113	17.7
45900	512	.197	.188	4.8	46004	501	152.000	133.000	14.3	46112	506	.141	.117	20.5
45900	513	.280	.250	12.0	46004	502	88.000	76.600	14.9	46112	507	.209	.184	13.6
45900	515	.220	.210	4.8	46004	503	35.500	30.200	17.5	46112	508	.410	.360	13.9
45900	516	.241	.227	6.2	46004	504	83.800	73.100	14.6	46112	509	.190	.161	18.0
45900	517	.229	.209	9.6	46004	505	39.600	33.700	17.5	46112	511	.410	.360	13.9
45901	501	.390	.380	2.6	46004	506	65.200	54.400	19.9	46112	512	.188	.165	13.9
45901	502	.250	.241	3.7	46004	507	105.000	92.800	13.1	46112	513	.159	.132	20.5
45901	503	.192	.179	7.3	46004	508	82.500	71.300	15.7	46112	515	.244	.211	15.6
45901	504	.093	.089	4.5	46004	509	26.900	22.700	18.5	46112	516	.270	.231	16.9
45901	505	.241	.225	7.1	46004	511	43.700	38.200	14.4	46112	517	.179	.149	20.1

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STATE: 29 - NEW JERSEY  
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
46202	501	15.400	15.000	2.7	46426	506	107.000	97.100	10.2	46603	512	7.400	7.060	4.8
46202	502	8.660	8.280	4.6	46426	507	105.000	101.000	4.0	46603	513	8.920	8.070	10.5
46202	503	11.200	10.400	7.7	46426	508	137.000	130.000	5.4	46603	515	8.290	7.850	5.6
46202	504	4.490	4.290	4.7	46426	509	58.200	53.800	8.2	46603	516	8.960	8.390	6.8
46202	505	6.080	5.700	6.7	46426	511	117.000	111.000	5.4	46603	517	9.310	8.420	10.6
46202	506	5.070	4.650	9.0	46426	512	88.300	84.200	4.9	46604	501	16.600	16.000	3.7
46202	507	8.540	8.250	3.5	46426	513	106.000	96.200	10.2	46604	502	9.110	8.650	5.3
46202	508	13.500	12.800	5.5	46426	515	98.900	93.600	5.7	46604	503	17.900	16.600	7.8
46202	509	1.120	1.040	7.7	46426	516	107.000	100.000	7.0	46604	504	9.830	9.350	5.1
46202	511	3.410	3.270	4.3	46426	517	111.000	100.000	11.0	46604	505	15.500	14.400	7.6
46202	512	1.230	1.180	4.2	46427	501	230.000	221.000	4.1	46604	506	10.300	9.400	9.6
46202	513	6.580	6.000	9.7	46427	502	126.000	119.000	5.9	46604	507	10.200	9.750	4.6
46202	515	3.830	3.650	4.9	46427	503	248.000	230.000	7.8	46604	508	13.300	12.600	5.6
46202	516	4.700	4.430	6.1	46427	504	136.000	129.000	5.4	46604	509	5.640	5.200	8.5
46202	517	7.720	7.040	9.7	46427	505	214.000	199.000	7.5	46604	511	11.300	10.800	4.6
46362	501	1,177.000	1,135.000	3.7	46427	506	143.000	130.000	10.0	46604	512	8.540	8.150	4.8
46362	502	644.000	612.000	5.2	46427	507	140.000	135.000	3.7	46604	513	10.300	9.310	10.6
46362	503	1,269.000	1,177.000	7.8	46427	508	183.000	173.000	5.8	46604	515	9.570	9.060	5.6
46362	504	695.000	661.000	5.1	46427	509	77.800	71.800	8.4	46604	516	10.300	9.680	6.4
46362	505	1,097.000	1,018.000	7.8	46427	511	156.000	149.000	4.7	46604	517	10.700	9.720	10.1
46362	506	731.000	665.000	9.9	46427	512	118.000	112.000	5.4	46606	501	44.400	42.800	3.7
46362	507	719.000	690.000	4.2	46427	513	142.000	128.000	10.9	46606	502	24.300	23.100	5.2
46362	508	939.000	888.000	5.7	46427	515	132.000	125.000	5.6	46606	503	47.800	44.400	7.7
46362	509	399.000	368.000	8.4	46427	516	143.000	134.000	6.7	46606	504	26.200	24.900	5.2
46362	511	799.000	763.000	4.7	46427	517	148.000	134.000	10.4	46606	505	41.400	38.400	7.8
46362	512	604.000	576.000	4.9	46603	501	14.400	13.900	3.6	46606	506	27.600	25.100	10.0
46362	513	728.000	658.000	10.6	46603	502	7.890	7.500	5.2	46606	507	27.100	26.000	4.2
46362	515	677.000	641.000	5.6	46603	503	15.600	14.400	8.3	46606	508	35.400	33.500	5.7
46362	516	731.000	684.000	6.9	46603	504	8.520	8.100	5.2	46606	509	15.000	13.900	7.9
46362	517	760.000	688.000	10.5	46603	505	13.400	12.500	7.2	46606	511	30.100	28.800	4.5
46426	501	172.000	166.000	3.6	46603	506	8.950	8.140	10.0	46606	512	22.800	21.700	5.1
46426	502	94.100	89.400	5.3	46603	507	8.810	8.450	4.3	46606	513	27.500	24.800	10.9
46426	503	185.000	172.000	7.6	46603	508	11.500	10.900	5.5	46606	515	25.500	24.200	5.4
46426	504	102.000	96.600	5.6	46603	509	4.880	4.510	8.2	46606	516	27.600	25.800	7.0
46426	505	160.000	149.000	7.4	46603	511	9.790	9.340	4.8	46606	517	28.600	25.900	10.4

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STATE: 29 - NEW JERSEY  
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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
46607	501	61.000	58.800	3.7	46700	506	247.000	209.000	18.2	46912	512	45.500	40.100	13.5
46607	502	33.400	31.700	5.4	46700	507	247.000	220.000	12.3	46912	513	126.000	105.000	20.0
46607	503	65.800	61.000	7.9	46700	508	477.000	413.000	15.5	46912	515	165.000	145.000	13.8
46607	504	36.000	34.300	5.0	46700	509	196.000	165.000	18.8	46912	516	91.700	79.600	15.2
46607	505	56.900	52.800	7.8	46700	511	192.000	171.000	12.3	46912	517	105.000	88.200	19.0
46607	506	37.900	34.500	9.9	46700	512	366.000	325.000	12.6	47050	501	5.180	5.260	-1.5
46607	507	37.300	35.800	4.2	46700	513	356.000	301.000	18.3	47050	502	3.690	3.740	-1.3
46607	508	48.700	46.100	5.6	46700	515	312.000	276.000	13.0	47050	503	2.800	2.850	-1.8
46607	509	20.700	19.100	8.4	46700	516	330.000	289.000	14.2	47050	504	4.820	4.860	-0.8
46607	511	41.400	39.500	4.8	46700	517	293.000	247.000	18.6	47050	505	4.860	4.930	-1.4
46607	512	31.300	29.900	4.7	46911	501	158.000	140.000	12.9	47050	506	4.680	4.740	-1.3
46607	513	37.700	34.100	10.6	46911	502	47.300	41.600	13.7	47050	507	3.510	3.590	-2.2
46607	515	35.100	33.200	5.7	46911	503	49.600	42.700	16.2	47050	508	4.790	4.760	0.6
46607	516	37.900	35.500	6.8	46911	504	87.000	76.700	13.4	47050	509	2.570	2.600	-1.2
46607	517	39.400	35.600	10.7	46911	505	64.800	55.700	16.3	47050	511	3.420	3.490	-2.0
46622	501	55.300	56.200	-1.6	46911	506	37.900	32.000	18.4	47050	512	2.330	2.370	-1.7
46622	502	39.400	40.000	-1.5	46911	507	45.100	40.200	12.2	47050	513	3.290	3.340	-1.5
46622	503	29.900	30.400	-1.6	46911	508	45.300	39.800	13.8	47050	515	3.990	4.030	-1.0
46622	504	51.500	51.900	-0.8	46911	509	81.400	69.700	16.8	47050	516	3.350	3.380	-0.9
46622	505	51.900	52.700	-1.5	46911	511	78.200	69.200	13.0	47050	517	2.800	2.840	-1.4
46622	506	50.000	50.700	-1.4	46911	512	24.800	21.900	13.2	47221	501	503.000	445.000	13.0
46622	507	37.600	38.400	-2.1	46911	513	68.500	57.500	19.1	47221	502	204.000	181.000	12.7
46622	508	51.200	50.900	0.6	46911	515	89.900	79.000	13.8	47221	503	227.000	195.000	16.4
46622	509	27.400	27.800	-1.4	46911	516	50.100	43.500	15.2	47221	504	224.000	199.000	12.6
46622	511	36.600	37.400	-2.1	46911	517	57.400	48.200	19.1	47221	505	686.000	595.000	15.3
46622	512	25.000	25.400	-1.6	46912	501	289.000	257.000	12.5	47221	506	271.000	230.000	17.8
46622	513	35.200	35.700	-1.4	46912	502	86.600	76.300	13.5	47221	507	271.000	242.000	12.0
46622	515	42.600	43.100	-1.2	46912	503	90.900	78.200	16.2	47221	508	523.000	453.000	15.5
46622	516	35.800	36.100	-0.8	46912	504	159.000	140.000	13.6	47221	509	215.000	181.000	18.8
46622	517	30.000	30.400	-1.3	46912	505	119.000	102.000	16.7	47221	511	211.000	188.000	12.2
46700	501	458.000	406.000	12.8	46912	506	69.400	58.600	18.4	47221	512	402.000	357.000	12.6
46700	502	186.000	165.000	12.7	46912	507	82.600	73.600	12.2	47221	513	391.000	330.000	18.5
46700	503	207.000	178.000	16.3	46912	508	83.000	72.900	13.9	47221	515	343.000	303.000	13.2
46700	504	204.000	181.000	12.7	46912	509	149.000	128.000	16.4	47221	516	362.000	317.000	14.2
46700	505	625.000	543.000	15.1	46912	511	143.000	127.000	12.6	47221	517	321.000	271.000	18.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
47318	501	64.800	57.700	12.3	47420	506	3.410	2.880	18.4	47473	512	5.950	5.200	14.4
47318	502	19.400	17.100	13.5	47420	507	4.060	3.620	12.2	47473	513	11.700	9.700	20.6
47318	503	20.400	17.600	15.9	47420	508	4.080	3.580	14.0	47473	515	12.000	10.500	14.3
47318	504	35.700	31.500	13.3	47420	509	7.330	6.280	16.7	47473	516	12.100	10.400	16.3
47318	505	26.600	22.900	16.2	47420	511	7.040	6.230	13.0	47473	517	8.630	7.160	20.5
47318	506	15.600	13.200	18.2	47420	512	2.230	1.970	13.2	47474	501	30.400	26.600	14.3
47318	507	18.500	16.500	12.1	47420	513	6.170	5.180	19.1	47474	502	17.600	15.300	15.0
47318	508	18.600	16.300	14.1	47420	515	8.100	7.110	13.9	47474	503	7.100	6.040	17.5
47318	509	33.400	28.600	16.8	47420	516	4.510	3.910	15.3	47474	504	16.800	14.600	15.1
47318	511	32.100	28.400	13.0	47420	517	5.170	4.340	19.1	47474	505	7.920	6.740	17.5
47318	512	10.200	9.010	13.2	47471	501	20.800	18.200	14.3	47474	506	13.000	10.900	19.3
47318	513	28.200	23.600	19.5	47471	502	12.000	10.500	14.3	47474	507	21.000	18.600	12.9
47318	515	37.000	32.500	13.8	47471	503	4.860	4.140	17.4	47474	508	16.500	14.300	15.4
47318	516	20.600	17.900	15.1	47471	504	11.500	10.000	15.0	47474	509	5.370	4.550	18.0
47318	517	23.600	19.800	19.2	47471	505	5.420	4.610	17.6	47474	511	8.740	7.650	14.2
47367	501	1.290	1.320	-2.3	47471	506	8.920	7.440	19.9	47474	512	6.650	5.820	14.3
47367	502	.920	.930	-1.1	47471	507	14.400	12.700	13.4	47474	513	13.100	10.800	21.3
47367	503	.700	.710	-1.4	47471	508	11.300	9.760	15.8	47474	515	13.500	11.700	15.4
47367	504	1.200	1.210	-0.8	47471	509	3.680	3.110	18.3	47474	516	13.500	11.600	16.4
47367	505	1.210	1.230	-1.6	47471	511	5.980	5.230	14.3	47474	517	9.650	8.010	20.5
47367	506	1.170	1.190	-1.7	47471	512	4.550	3.980	14.3	47475	501	24.000	21.000	14.3
47367	507	.880	.900	-2.2	47471	513	8.950	7.420	20.6	47475	502	13.900	12.100	14.9
47367	508	1.200	1.190	0.8	47471	515	9.210	8.000	15.1	47475	503	5.610	4.770	17.6
47367	509	.640	.650	-1.5	47471	516	9.240	7.930	16.5	47475	504	13.200	11.500	14.8
47367	511	.860	.870	-1.1	47471	517	6.600	5.480	20.4	47475	505	6.250	5.320	17.5
47367	512	.580	.590	-1.7	47473	501	27.200	23.800	14.3	47475	506	10.300	8.590	19.9
47367	513	.820	.830	-1.2	47473	502	15.700	13.700	14.6	47475	507	16.600	14.600	13.7
47367	515	1.000	1.010	-1.0	47473	503	6.360	5.410	17.6	47475	508	13.000	11.300	15.0
47367	516	.840	.840	0.0	47473	504	15.000	13.100	14.5	47475	509	4.240	3.590	18.1
47367	517	.700	.710	-1.4	47473	505	7.080	6.030	17.4	47475	511	6.900	6.040	14.2
47420	501	14.200	12.600	12.7	47473	506	11.700	9.730	20.2	47475	512	5.250	4.590	14.4
47420	502	4.260	3.750	13.6	47473	507	18.800	16.600	13.3	47475	513	10.300	8.560	20.3
47420	503	4.470	3.850	16.1	47473	508	14.800	12.800	15.6	47475	515	10.600	9.240	14.7
47420	504	7.830	6.910	13.3	47473	509	4.810	4.070	18.2	47475	516	10.700	9.150	16.9
47420	505	5.830	5.020	16.1	47473	511	7.820	6.840	14.3	47475	517	7.620	6.320	20.6

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LOSS COST % CHANGE BY CLASS														
CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
47476	501	24.000	21.000	14.3	47478	506	14.400	12.000	20.0	48206	512	33.200	29.300	13.3
47476	502	13.900	12.100	14.9	47478	507	23.300	20.500	13.7	48206	513	91.600	76.900	19.1
47476	503	5.610	4.770	17.6	47478	508	18.200	15.800	15.2	48206	515	120.000	106.000	13.2
47476	504	13.200	11.500	14.8	47478	509	5.940	5.030	18.1	48206	516	67.000	58.100	15.3
47476	505	6.250	5.320	17.5	47478	511	9.660	8.450	14.3	48206	517	76.700	64.400	19.1
47476	506	10.300	8.590	19.9	47478	512	7.350	6.430	14.3	48441	501	.880	.790	11.4
47476	507	16.600	14.600	13.7	47478	513	14.500	12.000	20.8	48441	502	.270	.234	15.4
47476	508	13.000	11.300	15.0	47478	515	14.900	12.900	15.5	48441	503	.280	.240	16.7
47476	509	4.240	3.590	18.1	47478	516	14.900	12.800	16.4	48441	504	.490	.430	14.0
47476	511	6.900	6.040	14.2	47478	517	10.700	8.850	20.9	48441	505	.360	.310	16.1
47476	512	5.250	4.590	14.4	48039	501	162.000	143.000	13.3	48441	506	.213	.180	18.3
47476	513	10.300	8.560	20.3	48039	502	65.700	58.300	12.7	48441	507	.250	.226	10.6
47476	515	10.600	9.240	14.7	48039	503	73.000	62.700	16.4	48441	508	.250	.223	12.1
47476	516	10.700	9.150	16.9	48039	504	72.000	63.800	12.9	48441	509	.460	.390	17.9
47476	517	7.620	6.320	20.6	48039	505	220.000	191.000	15.2	48441	511	.440	.390	12.8
47477	501	32.000	28.000	14.3	48039	506	87.200	73.800	18.2	48441	512	.139	.123	13.0
47477	502	18.500	16.100	14.9	48039	507	87.000	77.700	12.0	48441	513	.380	.320	18.7
47477	503	7.480	6.360	17.6	48039	508	168.000	146.000	15.1	48441	515	.500	.440	13.6
47477	504	17.600	15.400	14.3	48039	509	69.100	58.200	18.7	48441	516	.280	.244	14.8
47477	505	8.330	7.100	17.3	48039	511	67.700	60.400	12.1	48441	517	.320	.270	18.5
47477	506	13.700	11.400	20.2	48039	512	129.000	115.000	12.2	48557	501	88.500	78.900	12.2
47477	507	22.200	19.500	13.8	48039	513	126.000	106.000	18.9	48557	502	26.500	23.400	13.2
47477	508	17.400	15.000	16.0	48039	515	110.000	97.400	12.9	48557	503	27.900	24.000	16.2
47477	509	5.660	4.790	18.2	48039	516	116.000	102.000	13.7	48557	504	48.800	43.100	13.2
47477	511	9.200	8.050	14.3	48039	517	103.000	87.100	18.3	48557	505	36.400	31.300	16.3
47477	512	7.000	6.120	14.4	48206	501	211.000	188.000	12.2	48557	506	21.300	18.000	18.3
47477	513	13.800	11.400	21.1	48206	502	63.200	55.700	13.5	48557	507	25.300	22.600	11.9
47477	515	14.200	12.300	15.4	48206	503	66.300	57.100	16.1	48557	508	25.400	22.300	13.9
47477	516	14.200	12.200	16.4	48206	504	116.000	103.000	12.6	48557	509	45.700	39.100	16.9
47477	517	10.200	8.430	21.0	48206	505	86.600	74.500	16.2	48557	511	43.900	38.800	13.1
47478	501	33.600	29.400	14.3	48206	506	50.700	42.800	18.5	48557	512	13.900	12.300	13.0
47478	502	19.400	16.900	14.8	48206	507	60.300	53.700	12.3	48557	513	38.500	32.300	19.2
47478	503	7.850	6.680	17.5	48206	508	60.600	53.200	13.9	48557	515	50.500	44.300	14.0
47478	504	18.500	16.200	14.2	48206	509	109.000	93.200	17.0	48557	516	28.100	24.400	15.2
47478	505	8.750	7.450	17.4	48206	511	105.000	92.500	13.5	48557	517	32.200	27.100	18.8

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STATE: 29 - NEW JERSEY  
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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
48558	501	76.900	68.600	12.1	48636	506	2.070	2.170	-4.6	48638	512	5.280	4.670	13.1
48558	502	23.100	20.300	13.8	48636	507	2.290	2.400	-4.6	48638	513	14.600	12.200	19.7
48558	503	24.200	20.900	15.8	48636	508	3.140	3.220	-2.5	48638	515	19.200	16.800	14.3
48558	504	42.500	37.500	13.3	48636	509	2.960	3.100	-4.5	48638	516	10.700	9.260	15.6
48558	505	31.600	27.200	16.2	48636	511	1.790	1.920	-6.8	48638	517	12.200	10.300	18.4
48558	506	18.500	15.600	18.6	48636	512	2.310	2.420	-4.5	48808	501	6.760	6.550	3.2
48558	507	22.000	19.600	12.2	48636	513	2.230	2.360	-5.5	48808	502	4.340	4.150	4.6
48558	508	22.100	19.400	13.9	48636	515	3.800	3.980	-4.5	48808	503	3.310	3.080	7.5
48558	509	39.700	34.000	16.8	48636	516	3.580	3.740	-4.3	48808	504	1.610	1.540	4.5
48558	511	38.200	33.800	13.0	48636	517	3.100	3.280	-5.5	48808	505	4.150	3.880	7.0
48558	512	12.100	10.700	13.1	48637	501	67.600	60.300	12.1	48808	506	3.370	3.090	9.1
48558	513	33.500	28.100	19.2	48637	502	20.300	17.900	13.4	48808	507	2.500	2.410	3.7
48558	515	43.900	38.600	13.7	48637	503	21.300	18.300	16.4	48808	508	4.430	4.210	5.2
48558	516	24.500	21.200	15.6	48637	504	37.300	32.900	13.4	48808	509	4.870	4.520	7.7
48558	517	28.000	23.500	19.1	48637	505	27.800	23.900	16.3	48808	511	5.050	4.860	3.9
48600	501	344.000	332.000	3.6	48637	506	16.300	13.700	19.0	48808	512	2.910	2.780	4.7
48600	502	188.000	179.000	5.0	48637	507	19.400	17.200	12.8	48808	513	4.100	3.740	9.6
48600	503	371.000	344.000	7.8	48637	508	19.400	17.100	13.5	48808	515	3.250	3.090	5.2
48600	504	203.000	193.000	5.2	48637	509	34.900	29.900	16.7	48808	516	3.560	3.350	6.3
48600	505	320.000	297.000	7.7	48637	511	33.600	29.700	13.1	48808	517	3.390	3.080	10.1
48600	506	214.000	194.000	10.3	48637	512	10.600	9.400	12.8	48925	501	1,617.000	1,442.000	12.1
48600	507	210.000	202.000	4.0	48637	513	29.400	24.700	19.0	48925	502	485.000	427.000	13.6
48600	508	274.000	260.000	5.4	48637	515	38.600	33.900	13.9	48925	503	509.000	438.000	16.2
48600	509	116.000	108.000	7.4	48637	516	21.500	18.700	15.0	48925	504	893.000	787.000	13.5
48600	511	233.000	223.000	4.5	48637	517	24.600	20.700	18.8	48925	505	665.000	572.000	16.3
48600	512	177.000	168.000	5.4	48638	501	33.500	29.900	12.0	48925	506	389.000	329.000	18.2
48600	513	213.000	192.000	10.9	48638	502	10.100	8.870	13.9	48925	507	463.000	412.000	12.4
48600	515	198.000	187.000	5.9	48638	503	10.600	9.090	16.6	48925	508	465.000	408.000	14.0
48600	516	214.000	200.000	7.0	48638	504	18.500	16.300	13.5	48925	509	835.000	716.000	16.6
48600	517	222.000	201.000	10.4	48638	505	13.800	11.900	16.0	48925	511	803.000	710.000	13.1
48636	501	2.920	3.110	-6.1	48638	506	8.070	6.810	18.5	48925	512	255.000	225.000	13.3
48636	502	3.880	4.070	-4.7	48638	507	9.610	8.550	12.4	48925	513	704.000	590.000	19.3
48636	503	2.190	2.320	-5.6	48638	508	9.650	8.470	13.9	48925	515	923.000	811.000	13.8
48636	504	3.750	3.950	-5.1	48638	509	17.300	14.800	16.9	48925	516	514.000	446.000	15.2
48636	505	2.750	2.910	-5.5	48638	511	16.700	14.700	13.6	48925	517	589.000	495.000	19.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
49005	501	.880	.890	-1.1	49181	506	28.500	24.100	18.3	49184	512	109.000	96.400	13.1
49005	502	.630	.640	-1.6	49181	507	28.400	25.400	11.8	49184	513	106.000	89.300	18.7
49005	503	.480	.480	0.0	49181	508	54.900	47.600	15.3	49184	515	92.500	81.900	12.9
49005	504	.820	.830	-1.2	49181	509	22.600	19.000	18.9	49184	516	97.900	85.700	14.2
49005	505	.830	.840	-1.2	49181	511	22.100	19.700	12.2	49184	517	86.800	73.200	18.6
49005	506	.800	.810	-1.2	49181	512	42.200	37.500	12.5	49185	501	124.000	109.000	13.8
49005	507	.600	.610	-1.6	49181	513	41.100	34.700	18.4	49185	502	50.200	44.600	12.6
49005	508	.810	.810	0.0	49181	515	36.000	31.800	13.2	49185	503	55.900	47.900	16.7
49005	509	.440	.440	0.0	49181	516	38.000	33.300	14.1	49185	504	55.100	48.800	12.9
49005	511	.580	.590	-1.7	49181	517	33.700	28.400	18.7	49185	505	169.000	146.000	15.8
49005	512	.400	.400	0.0	49183	501	64.400	57.000	13.0	49185	506	66.700	56.500	18.1
49005	513	.560	.570	-1.8	49183	502	26.200	23.200	12.9	49185	507	66.500	59.400	12.0
49005	515	.680	.690	-1.4	49183	503	29.100	25.000	16.4	49185	508	129.000	111.000	16.2
49005	516	.570	.570	0.0	49183	504	28.700	25.400	13.0	49185	509	52.800	44.500	18.7
49005	517	.480	.480	0.0	49183	505	87.800	76.200	15.2	49185	511	51.800	46.200	12.1
49111	501	10.300	10.000	3.0	49183	506	34.700	29.400	18.0	49185	512	98.700	87.800	12.4
49111	502	6.640	6.340	4.7	49183	507	34.600	31.000	11.6	49185	513	96.100	81.200	18.3
49111	503	5.070	4.710	7.6	49183	508	67.000	58.000	15.5	49185	515	84.200	74.500	13.0
49111	504	2.460	2.350	4.7	49183	509	27.500	23.200	18.5	49185	516	89.100	78.000	14.2
49111	505	6.340	5.930	6.9	49183	511	27.000	24.100	12.0	49185	517	79.000	66.600	18.6
49111	506	5.150	4.720	9.1	49183	512	51.400	45.700	12.5	49239	501	.370	.380	-2.6
49111	507	3.830	3.680	4.1	49183	513	50.100	42.300	18.4	49239	502	.500	.510	-2.0
49111	508	6.770	6.440	5.1	49183	515	43.900	38.800	13.1	49239	503	.340	.350	-2.9
49111	509	7.440	6.920	7.5	49183	516	46.400	40.600	14.3	49239	504	.460	.460	0.0
49111	511	7.730	7.430	4.0	49183	517	41.200	34.700	18.7	49239	505	.450	.450	0.0
49111	512	4.440	4.250	4.5	49184	501	136.000	120.000	13.3	49239	506	.390	.390	0.0
49111	513	6.280	5.710	10.0	49184	502	55.200	49.000	12.7	49239	507	.410	.420	-2.4
49111	515	4.970	4.730	5.1	49184	503	61.400	52.700	16.5	49239	508	.350	.350	0.0
49111	516	5.440	5.130	6.0	49184	504	60.500	53.700	12.7	49239	509	.420	.420	0.0
49111	517	5.180	4.720	9.7	49184	505	185.000	161.000	14.9	49239	511	.340	.350	-2.9
49181	501	52.800	46.800	12.8	49184	506	73.300	62.100	18.0	49239	512	.580	.590	-1.7
49181	502	21.500	19.000	13.2	49184	507	73.100	65.300	11.9	49239	513	.370	.370	0.0
49181	503	23.900	20.500	16.6	49184	508	141.000	122.000	15.6	49239	515	.580	.590	-1.7
49181	504	23.500	20.900	12.4	49184	509	58.100	48.900	18.8	49239	516	.480	.480	0.0
49181	505	72.000	62.500	15.2	49184	511	56.900	50.800	12.0	49239	517	.450	.450	0.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
49292	501	3.860	3.420	12.9	49617	506	.440	.390	12.8	49619	512	.520	.490	6.1
49292	502	1.570	1.390	12.9	49617	507	.310	.290	6.9	49619	513	.550	.490	12.2
49292	503	1.750	1.500	16.7	49617	508	.280	.260	7.7	49619	515	1.320	1.220	8.2
49292	504	1.720	1.530	12.4	49617	509	.330	.300	10.0	49619	516	.730	.670	9.0
49292	505	5.270	4.570	15.3	49617	511	.910	.860	5.8	49619	517	.990	.880	12.5
49292	506	2.080	1.770	17.5	49617	512	.330	.310	6.5	49763	501	7.740	7.260	6.6
49292	507	2.080	1.860	11.8	49617	513	.350	.310	12.9	49763	502	2.870	2.660	7.9
49292	508	4.020	3.480	15.5	49617	515	.830	.770	7.8	49763	503	5.370	4.870	10.3
49292	509	1.650	1.390	18.7	49617	516	.460	.420	9.5	49763	504	7.500	6.960	7.8
49292	511	1.620	1.440	12.5	49617	517	.630	.550	14.5	49763	505	6.360	5.770	10.2
49292	512	3.090	2.740	12.8	49618	501	.630	.590	6.8	49763	506	4.490	3.990	12.5
49292	513	3.000	2.540	18.1	49618	502	.235	.218	7.8	49763	507	3.160	2.960	6.8
49292	515	2.630	2.330	12.9	49618	503	.440	.400	10.0	49763	508	2.850	2.630	8.4
49292	516	2.780	2.440	13.9	49618	504	.610	.570	7.0	49763	509	3.390	3.080	10.1
49292	517	2.470	2.080	18.8	49618	505	.520	.470	10.6	49763	511	9.370	8.770	6.8
49333	501	28.300	25.100	12.7	49618	506	.370	.330	12.1	49763	512	3.400	3.180	6.9
49333	502	11.500	10.200	12.7	49618	507	.260	.243	7.0	49763	513	3.580	3.150	13.7
49333	503	12.800	11.000	16.4	49618	508	.233	.215	8.4	49763	515	8.560	7.930	7.9
49333	504	12.600	11.200	12.5	49618	509	.280	.250	12.0	49763	516	4.730	4.340	9.0
49333	505	38.600	33.500	15.2	49618	511	.770	.720	6.9	49763	517	6.430	5.690	13.0
49333	506	15.300	12.900	18.6	49618	512	.280	.260	7.7	49801	501	443.000	392.000	13.0
49333	507	15.200	13.600	11.8	49618	513	.290	.260	11.5	49801	502	180.000	160.000	12.5
49333	508	29.500	25.500	15.7	49618	515	.700	.650	7.7	49801	503	200.000	172.000	16.3
49333	509	12.100	10.200	18.6	49618	516	.390	.360	8.3	49801	504	197.000	175.000	12.6
49333	511	11.900	10.600	12.3	49618	517	.530	.470	12.8	49801	505	604.000	524.000	15.3
49333	512	22.600	20.100	12.4	49619	501	1.190	1.120	6.3	49801	506	239.000	202.000	18.3
49333	513	22.000	18.600	18.3	49619	502	.440	.410	7.3	49801	507	238.000	213.000	11.7
49333	515	19.300	17.100	12.9	49619	503	.830	.750	10.7	49801	508	461.000	399.000	15.5
49333	516	20.400	17.900	14.0	49619	504	1.150	1.070	7.5	49801	509	189.000	159.000	18.9
49333	517	18.100	15.300	18.3	49619	505	.980	.890	10.1	49801	511	186.000	166.000	12.0
49617	501	.750	.710	5.6	49619	506	.690	.610	13.1	49801	512	354.000	314.000	12.7
49617	502	.280	.260	7.7	49619	507	.490	.460	6.5	49801	513	344.000	291.000	18.2
49617	503	.520	.470	10.6	49619	508	.440	.410	7.3	49801	515	302.000	267.000	13.1
49617	504	.730	.680	7.4	49619	509	.520	.470	10.6	49801	516	319.000	279.000	14.3
49617	505	.620	.560	10.7	49619	511	1.440	1.350	6.7	49801	517	283.000	239.000	18.4

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LOSS COST % CHANGE BY CLASS

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49802	501	39.300	34.800	12.9	49840	506	4.820	4.890	-1.4	50010	512	.340	.350	-2.9
49802	502	16.000	14.200	12.7	49840	507	3.620	3.700	-2.2	50010	513	.218	.223	-2.2
49802	503	17.700	15.200	16.4	49840	508	4.930	4.910	0.4	50010	515	.380	.400	-5.0
49802	504	17.500	15.500	12.9	49840	509	2.640	2.680	-1.5	50010	516	.390	.400	-2.5
49802	505	53.600	46.500	15.3	49840	511	3.530	3.600	-1.9	50010	517	.310	.320	-3.1
49802	506	21.200	17.900	18.4	49840	512	2.400	2.450	-2.0	50015	501	.217	.227	-4.4
49802	507	21.100	18.900	11.6	49840	513	3.390	3.440	-1.5	50015	502	.370	.380	-2.6
49802	508	40.800	35.400	15.3	49840	515	4.110	4.150	-1.0	50015	503	.248	.260	-4.6
49802	509	16.800	14.100	19.1	49840	516	3.450	3.480	-0.9	50015	504	.400	.410	-2.4
49802	511	16.500	14.700	12.2	49840	517	2.890	2.920	-1.0	50015	505	.260	.270	-3.7
49802	512	31.400	27.900	12.5	49870	501	676.000	603.000	12.1	50015	506	.230	.241	-4.6
49802	513	30.500	25.800	18.2	49870	502	203.000	179.000	13.4	50015	507	.181	.188	-3.7
49802	515	26.800	23.700	13.1	49870	503	213.000	183.000	16.4	50015	508	.202	.208	-2.9
49802	516	28.300	24.800	14.1	49870	504	373.000	329.000	13.4	50015	509	.246	.260	-5.4
49802	517	25.100	21.200	18.4	49870	505	278.000	239.000	16.3	50015	511	.300	.320	-6.3
49803	501	69.500	61.600	12.8	49870	506	163.000	137.000	19.0	50015	512	.220	.229	-3.9
49803	502	28.300	25.100	12.7	49870	507	194.000	172.000	12.8	50015	513	.142	.145	-2.1
49803	503	31.400	27.000	16.3	49870	508	195.000	171.000	14.0	50015	515	.250	.260	-3.8
49803	504	31.000	27.500	12.7	49870	509	349.000	299.000	16.7	50015	516	.250	.260	-3.8
49803	505	94.800	82.300	15.2	49870	511	336.000	297.000	13.1	50015	517	.202	.211	-4.3
49803	506	37.500	31.800	17.9	49870	512	106.000	94.100	12.6	50017	501	.165	.173	-4.6
49803	507	37.400	33.400	12.0	49870	513	294.000	247.000	19.0	50017	502	.280	.290	-3.4
49803	508	72.300	62.700	15.3	49870	515	386.000	339.000	13.9	50017	503	.189	.197	-4.1
49803	509	29.700	25.000	18.8	49870	516	215.000	187.000	15.0	50017	504	.300	.310	-3.2
49803	511	29.100	26.000	11.9	49870	517	246.000	207.000	18.8	50017	505	.197	.204	-3.4
49803	512	55.500	49.400	12.3	50010	501	.330	.350	-5.7	50017	506	.175	.183	-4.4
49803	513	54.100	45.700	18.4	50010	502	.570	.590	-3.4	50017	507	.138	.143	-3.5
49803	515	47.400	41.900	13.1	50010	503	.380	.400	-5.0	50017	508	.154	.159	-3.1
49803	516	50.100	43.900	14.1	50010	504	.610	.630	-3.2	50017	509	.187	.195	-4.1
49803	517	44.400	37.500	18.4	50010	505	.400	.410	-2.4	50017	511	.232	.240	-3.3
49840	501	5.330	5.420	-1.7	50010	506	.350	.370	-5.4	50017	512	.168	.175	-4.0
49840	502	3.800	3.850	-1.3	50010	507	.280	.290	-3.4	50017	513	.108	.111	-2.7
49840	503	2.880	2.930	-1.7	50010	508	.310	.320	-3.1	50017	515	.190	.197	-3.6
49840	504	4.960	5.000	-0.8	50010	509	.380	.390	-2.6	50017	516	.193	.198	-2.5
49840	505	5.000	5.080	-1.6	50010	511	.470	.480	-2.1	50017	517	.154	.161	-4.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
50045	501	.380	.390	-2.6	51001	506	.071	.075	-5.3	51116	512	.200	.210	-4.8
50045	502	.640	.670	-4.5	51001	507	.079	.082	-3.7	51116	513	.194	.205	-5.4
50045	503	.430	.450	-4.4	51001	508	.108	.111	-2.7	51116	515	.330	.350	-5.7
50045	504	.690	.720	-4.2	51001	509	.102	.106	-3.8	51116	516	.310	.320	-3.1
50045	505	.450	.470	-4.3	51001	511	.062	.066	-6.1	51116	517	.270	.280	-3.6
50045	506	.400	.420	-4.8	51001	512	.079	.083	-4.8	51201	501	.057	.060	-5.0
50045	507	.320	.330	-3.0	51001	513	.077	.081	-4.9	51201	502	.097	.101	-4.0
50045	508	.350	.360	-2.8	51001	515	.130	.137	-5.1	51201	503	.065	.068	-4.4
50045	509	.430	.440	-2.3	51001	516	.123	.128	-3.9	51201	504	.105	.108	-2.8
50045	511	.530	.550	-3.6	51001	517	.106	.112	-5.4	51201	505	.068	.070	-2.9
50045	512	.380	.400	-5.0	51005	501	.021	.022	-4.5	51201	506	.061	.063	-3.2
50045	513	.247	.250	-1.2	51005	502	.027	.029	-6.9	51201	507	.048	.050	-4.0
50045	515	.430	.450	-4.4	51005	503	.015	.016	-6.3	51201	508	.053	.055	-3.6
50045	516	.440	.450	-2.2	51005	504	.026	.028	-7.1	51201	509	.065	.067	-3.0
50045	517	.350	.370	-5.4	51005	505	.019	.021	-9.5	51201	511	.080	.083	-3.6
50047	501	.042	.044	-4.5	51005	506	.015	.015	0.0	51201	512	.058	.060	-3.3
50047	502	.072	.075	-4.0	51005	507	.016	.017	-5.9	51201	513	.037	.038	-2.6
50047	503	.049	.051	-3.9	51005	508	.022	.023	-4.3	51201	515	.066	.068	-2.9
50047	504	.078	.081	-3.7	51005	509	.021	.022	-4.5	51201	516	.067	.068	-1.5
50047	505	.051	.052	-1.9	51005	511	.013	.014	-7.1	51201	517	.053	.055	-3.6
50047	506	.045	.047	-4.3	51005	512	.016	.017	-5.9	51205	501	.174	.182	-4.4
50047	507	.035	.037	-5.4	51005	513	.016	.017	-5.9	51205	502	.300	.310	-3.2
50047	508	.040	.041	-2.4	51005	515	.027	.028	-3.6	51205	503	.199	.207	-3.9
50047	509	.048	.050	-4.0	51005	516	.025	.026	-3.8	51205	504	.320	.330	-3.0
50047	511	.060	.062	-3.2	51005	517	.022	.023	-4.3	51205	505	.207	.214	-3.3
50047	512	.043	.045	-4.4	51116	501	.250	.270	-7.4	51205	506	.185	.193	-4.1
50047	513	.028	.028	0.0	51116	502	.340	.350	-2.9	51205	507	.145	.151	-4.0
50047	515	.049	.051	-3.9	51116	503	.190	.202	-5.9	51205	508	.162	.167	-3.0
50047	516	.050	.051	-2.0	51116	504	.330	.340	-2.9	51205	509	.197	.205	-3.9
50047	517	.040	.041	-2.4	51116	505	.239	.250	-4.4	51205	511	.244	.250	-2.4
51001	501	.100	.107	-6.5	51116	506	.179	.188	-4.8	51205	512	.176	.184	-4.3
51001	502	.133	.140	-5.0	51116	507	.199	.208	-4.3	51205	513	.114	.116	-1.7
51001	503	.075	.080	-6.2	51116	508	.270	.280	-3.6	51205	515	.200	.208	-3.8
51001	504	.129	.136	-5.1	51116	509	.260	.270	-3.7	51205	516	.203	.208	-2.4
51001	505	.094	.100	-6.0	51116	511	.156	.166	-6.0	51205	517	.162	.169	-4.1

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STATE: 29 - NEW JERSEY  
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51206	501	.027	.028	-3.6	51220	506	.430	.450	-4.4	51222	512	.320	.340	-5.9
51206	502	.046	.048	-4.2	51220	507	.470	.490	-4.1	51222	513	.310	.330	-6.1
51206	503	.031	.032	-3.1	51220	508	.650	.660	-1.5	51222	515	.530	.550	-3.6
51206	504	.050	.052	-3.8	51220	509	.610	.640	-4.7	51222	516	.500	.520	-3.8
51206	505	.032	.034	-5.9	51220	511	.370	.390	-5.1	51222	517	.430	.460	-6.5
51206	506	.029	.030	-3.3	51220	512	.480	.500	-4.0	51224	501	.430	.450	-4.4
51206	507	.023	.024	-4.2	51220	513	.460	.490	-6.1	51224	502	.570	.590	-3.4
51206	508	.025	.026	-3.8	51220	515	.780	.820	-4.9	51224	503	.320	.340	-5.9
51206	509	.031	.032	-3.1	51220	516	.740	.770	-3.9	51224	504	.550	.580	-5.2
51206	511	.038	.040	-5.0	51220	517	.640	.670	-4.5	51224	505	.400	.420	-4.8
51206	512	.028	.029	-3.4	51221	501	.330	.360	-8.3	51224	506	.300	.320	-6.3
51206	513	.018	.018	0.0	51221	502	.440	.470	-6.4	51224	507	.330	.350	-5.7
51206	515	.031	.032	-3.1	51221	503	.250	.270	-7.4	51224	508	.460	.470	-2.1
51206	516	.032	.033	-3.0	51221	504	.430	.450	-4.4	51224	509	.430	.450	-4.4
51206	517	.025	.026	-3.8	51221	505	.310	.330	-6.1	51224	511	.260	.280	-7.1
51210	501	.176	.187	-5.9	51221	506	.236	.249	-5.2	51224	512	.340	.350	-2.9
51210	502	.233	.244	-4.5	51221	507	.260	.270	-3.7	51224	513	.330	.340	-2.9
51210	503	.132	.140	-5.7	51221	508	.360	.370	-2.7	51224	515	.550	.580	-5.2
51210	504	.225	.237	-5.1	51221	509	.340	.350	-2.9	51224	516	.520	.550	-5.5
51210	505	.165	.175	-5.7	51221	511	.205	.219	-6.4	51224	517	.450	.480	-6.3
51210	506	.124	.130	-4.6	51221	512	.260	.280	-7.1	51230	501	.072	.077	-6.5
51210	507	.138	.144	-4.2	51221	513	.260	.270	-3.7	51230	502	.096	.101	-5.0
51210	508	.188	.194	-3.1	51221	515	.430	.460	-6.5	51230	503	.054	.058	-6.9
51210	509	.178	.186	-4.3	51221	516	.410	.430	-4.7	51230	504	.093	.098	-5.1
51210	511	.108	.115	-6.1	51221	517	.350	.370	-5.4	51230	505	.068	.072	-5.6
51210	512	.139	.145	-4.1	51222	501	.410	.430	-4.7	51230	506	.051	.054	-5.6
51210	513	.134	.142	-5.6	51222	502	.540	.570	-5.3	51230	507	.057	.060	-5.0
51210	515	.228	.239	-4.6	51222	503	.310	.320	-3.1	51230	508	.078	.080	-2.5
51210	516	.215	.224	-4.0	51222	504	.520	.550	-5.5	51230	509	.073	.077	-5.2
51210	517	.186	.197	-5.6	51222	505	.380	.400	-5.0	51230	511	.044	.048	-8.3
51220	501	.600	.640	-6.3	51222	506	.290	.300	-3.3	51230	512	.057	.060	-5.0
51220	502	.800	.840	-4.8	51222	507	.320	.330	-3.0	51230	513	.055	.058	-5.2
51220	503	.450	.480	-6.3	51222	508	.440	.450	-2.2	51230	515	.094	.099	-5.1
51220	504	.770	.810	-4.9	51222	509	.410	.430	-4.7	51230	516	.089	.093	-4.3
51220	505	.570	.600	-5.0	51222	511	.250	.270	-7.4	51230	517	.077	.081	-4.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51240	501	.690	.720	-4.2	51250	506	.330	.340	-2.9	51252	512	.210	.219	-4.1
51240	502	1.170	1.210	-3.3	51250	507	.360	.380	-5.3	51252	513	.135	.139	-2.9
51240	503	.780	.820	-4.9	51250	508	.500	.510	-2.0	51252	515	.238	.247	-3.6
51240	504	1.260	1.300	-3.1	51250	509	.470	.490	-4.1	51252	516	.242	.248	-2.4
51240	505	.820	.850	-3.5	51250	511	.280	.300	-6.7	51252	517	.193	.201	-4.0
51240	506	.730	.760	-3.9	51250	512	.370	.380	-2.6	51253	501	.177	.185	-4.3
51240	507	.570	.600	-5.0	51250	513	.350	.370	-5.4	51253	502	.300	.310	-3.2
51240	508	.640	.660	-3.0	51250	515	.600	.630	-4.8	51253	503	.202	.210	-3.8
51240	509	.780	.810	-3.7	51250	516	.570	.590	-3.4	51253	504	.320	.340	-5.9
51240	511	.960	1.000	-4.0	51250	517	.490	.520	-5.8	51253	505	.210	.218	-3.7
51240	512	.700	.720	-2.8	51251	501	.059	.062	-4.8	51253	506	.187	.196	-4.6
51240	513	.450	.460	-2.2	51251	502	.100	.104	-3.8	51253	507	.148	.153	-3.3
51240	515	.790	.820	-3.7	51251	503	.068	.070	-2.9	51253	508	.165	.169	-2.4
51240	516	.800	.820	-2.4	51251	504	.109	.112	-2.7	51253	509	.200	.208	-3.8
51240	517	.640	.670	-4.5	51251	505	.070	.073	-4.1	51253	511	.247	.260	-5.0
51241	501	2.040	2.130	-4.2	51251	506	.063	.066	-4.5	51253	512	.179	.186	-3.8
51241	502	3.470	3.610	-3.9	51251	507	.049	.051	-3.9	51253	513	.116	.118	-1.7
51241	503	2.330	2.430	-4.1	51251	508	.055	.057	-3.5	51253	515	.203	.211	-3.8
51241	504	3.750	3.870	-3.1	51251	509	.067	.070	-4.3	51253	516	.206	.212	-2.8
51241	505	2.430	2.510	-3.2	51251	511	.083	.086	-3.5	51253	517	.164	.172	-4.7
51241	506	2.160	2.260	-4.4	51251	512	.060	.062	-3.2	51254	501	.055	.058	-5.2
51241	507	1.700	1.770	-4.0	51251	513	.039	.040	-2.5	51254	502	.094	.097	-3.1
51241	508	1.900	1.960	-3.1	51251	515	.068	.070	-2.9	51254	503	.063	.066	-4.5
51241	509	2.310	2.400	-3.8	51251	516	.069	.071	-2.8	51254	504	.101	.105	-3.8
51241	511	2.860	2.960	-3.4	51251	517	.055	.057	-3.5	51254	505	.066	.068	-2.9
51241	512	2.070	2.150	-3.7	51252	501	.207	.216	-4.2	51254	506	.058	.061	-4.9
51241	513	1.330	1.360	-2.2	51252	502	.350	.370	-5.4	51254	507	.046	.048	-4.2
51241	515	2.350	2.430	-3.3	51252	503	.237	.246	-3.7	51254	508	.051	.053	-3.8
51241	516	2.380	2.440	-2.5	51252	504	.380	.390	-2.6	51254	509	.062	.065	-4.6
51241	517	1.900	1.980	-4.0	51252	505	.247	.260	-5.0	51254	511	.077	.080	-3.7
51250	501	.460	.490	-6.1	51252	506	.220	.230	-4.3	51254	512	.056	.058	-3.4
51250	502	.610	.640	-4.7	51252	507	.173	.180	-3.9	51254	513	.036	.037	-2.7
51250	503	.350	.370	-5.4	51252	508	.193	.199	-3.0	51254	515	.063	.066	-4.5
51250	504	.590	.630	-6.3	51252	509	.235	.244	-3.7	51254	516	.064	.066	-3.0
51250	505	.440	.460	-4.3	51252	511	.290	.300	-3.3	51254	517	.051	.054	-5.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51255	501	1.170	1.250	-6.4	51305	506	.250	.260	-3.8	51330	512	.141	.147	-4.1
51255	502	1.560	1.630	-4.3	51305	507	.161	.169	-4.7	51330	513	.136	.144	-5.6
51255	503	.880	.930	-5.4	51305	508	.138	.140	-1.4	51330	515	.232	.243	-4.5
51255	504	1.510	1.590	-5.0	51305	509	.191	.198	-3.5	51330	516	.218	.228	-4.4
51255	505	1.100	1.170	-6.0	51305	511	.350	.370	-5.4	51330	517	.189	.200	-5.5
51255	506	.830	.870	-4.6	51305	512	.127	.140	-9.3	51333	501	.059	.062	-4.8
51255	507	.920	.960	-4.2	51305	513	.146	.151	-3.3	51333	502	.078	.081	-3.7
51255	508	1.260	1.290	-2.3	51305	515	.223	.231	-3.5	51333	503	.044	.047	-6.4
51255	509	1.190	1.240	-4.0	51305	516	.237	.245	-3.3	51333	504	.075	.079	-5.1
51255	511	.720	.770	-6.5	51305	517	.214	.222	-3.6	51333	505	.055	.058	-5.2
51255	512	.930	.970	-4.1	51315	501	.241	.244	-1.2	51333	506	.041	.043	-4.7
51255	513	.900	.950	-5.3	51315	502	.330	.330	0.0	51333	507	.046	.048	-4.2
51255	515	1.520	1.600	-5.0	51315	503	.224	.228	-1.8	51333	508	.063	.065	-3.1
51255	516	1.440	1.500	-4.0	51315	504	.300	.300	0.0	51333	509	.059	.062	-4.8
51255	517	1.250	1.310	-4.6	51315	505	.290	.290	0.0	51333	511	.036	.038	-5.3
51300	501	.130	.135	-3.7	51315	506	.250	.260	-3.8	51333	512	.046	.048	-4.2
51300	502	.147	.153	-3.9	51315	507	.270	.270	0.0	51333	513	.045	.047	-4.3
51300	503	.199	.208	-4.3	51315	508	.230	.228	0.9	51333	515	.076	.080	-5.0
51300	504	.216	.223	-3.1	51315	509	.270	.270	0.0	51333	516	.072	.075	-4.0
51300	505	.199	.207	-3.9	51315	511	.223	.226	-1.3	51333	517	.062	.066	-6.1
51300	506	.250	.260	-3.8	51315	512	.380	.380	0.0	51340	501	.056	.059	-5.1
51300	507	.161	.169	-4.7	51315	513	.237	.240	-1.3	51340	502	.096	.100	-4.0
51300	508	.138	.140	-1.4	51315	515	.380	.380	0.0	51340	503	.064	.067	-4.5
51300	509	.191	.198	-3.5	51315	516	.310	.310	0.0	51340	504	.104	.107	-2.8
51300	511	.350	.370	-5.4	51315	517	.290	.290	0.0	51340	505	.067	.070	-4.3
51300	512	.127	.140	-9.3	51330	501	.178	.190	-6.3	51340	506	.060	.063	-4.8
51300	513	.146	.151	-3.3	51330	502	.237	.248	-4.4	51340	507	.047	.049	-4.1
51300	515	.223	.231	-3.5	51330	503	.134	.142	-5.6	51340	508	.053	.054	-1.9
51300	516	.237	.245	-3.3	51330	504	.229	.241	-5.0	51340	509	.064	.066	-3.0
51300	517	.214	.222	-3.6	51330	505	.168	.177	-5.1	51340	511	.079	.082	-3.7
51305	501	.130	.135	-3.7	51330	506	.126	.133	-5.3	51340	512	.057	.060	-5.0
51305	502	.147	.153	-3.9	51330	507	.140	.147	-4.8	51340	513	.037	.038	-2.6
51305	503	.199	.208	-4.3	51330	508	.191	.197	-3.0	51340	515	.065	.067	-3.0
51305	504	.216	.223	-3.1	51330	509	.181	.189	-4.2	51340	516	.066	.068	-2.9
51305	505	.199	.207	-3.9	51330	511	.109	.117	-6.8	51340	517	.052	.055	-5.5

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STATE: 29 - NEW JERSEY  
 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
51350	501	.219	.228	-3.9	51352	506	.520	.540	-3.7	51356	512	.193	.213	-9.4
51350	502	.248	.260	-4.6	51352	507	.330	.350	-5.7	51356	513	.221	.229	-3.5
51350	503	.330	.350	-5.7	51352	508	.280	.290	-3.4	51356	515	.340	.350	-2.9
51350	504	.360	.380	-5.3	51352	509	.390	.410	-4.9	51356	516	.360	.370	-2.7
51350	505	.330	.350	-5.7	51352	511	.730	.760	-3.9	51356	517	.320	.340	-5.9
51350	506	.430	.440	-2.3	51352	512	.260	.290	-10.3	51357	501	.340	.350	-2.9
51350	507	.270	.280	-3.6	51352	513	.300	.310	-3.2	51357	502	.460	.470	-2.1
51350	508	.231	.236	-2.1	51352	515	.460	.480	-4.2	51357	503	.320	.320	0.0
51350	509	.320	.330	-3.0	51352	516	.490	.510	-3.9	51357	504	.420	.420	0.0
51350	511	.590	.620	-4.8	51352	517	.440	.460	-4.3	51357	505	.410	.420	-2.4
51350	512	.213	.236	-9.7	51355	501	.183	.190	-3.7	51357	506	.360	.360	0.0
51350	513	.245	.250	-2.0	51355	502	.207	.216	-4.2	51357	507	.380	.390	-2.6
51350	515	.370	.390	-5.1	51355	503	.280	.290	-3.4	51357	508	.330	.320	3.1
51350	516	.400	.410	-2.4	51355	504	.300	.310	-3.2	51357	509	.390	.390	0.0
51350	517	.360	.370	-2.7	51355	505	.280	.290	-3.4	51357	511	.320	.320	0.0
51351	501	.196	.204	-3.9	51355	506	.360	.370	-2.7	51357	512	.540	.540	0.0
51351	502	.222	.231	-3.9	51355	507	.226	.237	-4.6	51357	513	.340	.340	0.0
51351	503	.300	.310	-3.2	51355	508	.194	.197	-1.5	51357	515	.540	.540	0.0
51351	504	.320	.340	-5.9	51355	509	.270	.280	-3.6	51357	516	.440	.440	0.0
51351	505	.300	.310	-3.2	51355	511	.490	.520	-5.8	51357	517	.410	.420	-2.4
51351	506	.380	.400	-5.0	51355	512	.179	.197	-9.1	51358	501	.820	.830	-1.2
51351	507	.242	.250	-3.2	51355	513	.205	.212	-3.3	51358	502	1.120	1.130	-0.9
51351	508	.207	.211	-1.9	51355	515	.310	.330	-6.1	51358	503	.770	.780	-1.3
51351	509	.290	.300	-3.3	51355	516	.330	.340	-2.9	51358	504	1.020	1.020	0.0
51351	511	.530	.550	-3.6	51355	517	.300	.310	-3.2	51358	505	.990	1.000	-1.0
51351	512	.191	.211	-9.5	51356	501	.198	.205	-3.4	51358	506	.870	.880	-1.1
51351	513	.219	.227	-3.5	51356	502	.224	.233	-3.9	51358	507	.910	.930	-2.2
51351	515	.340	.350	-2.9	51356	503	.300	.310	-3.2	51358	508	.790	.780	1.3
51351	516	.360	.370	-2.7	51356	504	.330	.340	-2.9	51358	509	.930	.930	0.0
51351	517	.320	.330	-3.0	51356	505	.300	.310	-3.2	51358	511	.760	.770	-1.3
51352	501	.270	.280	-3.6	51356	506	.380	.400	-5.0	51358	512	1.290	1.310	-1.5
51352	502	.300	.320	-6.3	51356	507	.244	.260	-6.2	51358	513	.810	.820	-1.2
51352	503	.410	.430	-4.7	51356	508	.209	.212	-1.4	51358	515	1.300	1.310	-0.8
51352	504	.450	.460	-2.2	51356	509	.290	.300	-3.3	51358	516	1.070	1.070	0.0
51352	505	.410	.430	-4.7	51356	511	.530	.560	-5.4	51358	517	.990	1.000	-1.0

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STATE: 29 - NEW JERSEY  
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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
51359	501	.720	.730	-1.4	51380	506	.071	.074	-4.1	51401	512	.490	.510	-3.9
51359	502	.980	.990	-1.0	51380	507	.056	.058	-3.4	51401	513	.470	.500	-6.0
51359	503	.670	.680	-1.5	51380	508	.062	.064	-3.1	51401	515	.800	.840	-4.8
51359	504	.890	.890	0.0	51380	509	.076	.079	-3.8	51401	516	.750	.790	-5.1
51359	505	.870	.880	-1.1	51380	511	.094	.097	-3.1	51401	517	.650	.690	-5.8
51359	506	.760	.770	-1.3	51380	512	.068	.071	-4.2	51500	501	.127	.132	-3.8
51359	507	.800	.810	-1.2	51380	513	.044	.045	-2.2	51500	502	.215	.224	-4.0
51359	508	.690	.680	1.5	51380	515	.077	.080	-3.7	51500	503	.145	.151	-4.0
51359	509	.810	.820	-1.2	51380	516	.078	.080	-2.5	51500	504	.233	.241	-3.3
51359	511	.670	.680	-1.5	51380	517	.062	.065	-4.6	51500	505	.151	.156	-3.2
51359	512	1.130	1.150	-1.7	51400	501	.420	.450	-6.7	51500	506	.135	.141	-4.3
51359	513	.710	.720	-1.4	51400	502	.550	.580	-5.2	51500	507	.106	.110	-3.6
51359	515	1.140	1.150	-0.9	51400	503	.310	.330	-6.1	51500	508	.118	.122	-3.3
51359	516	.940	.940	0.0	51400	504	.540	.560	-3.6	51500	509	.144	.149	-3.4
51359	517	.870	.880	-1.1	51400	505	.390	.420	-7.1	51500	511	.178	.184	-3.3
51370	501	.670	.700	-4.3	51400	506	.300	.310	-3.2	51500	512	.129	.134	-3.7
51370	502	1.140	1.190	-4.2	51400	507	.330	.340	-2.9	51500	513	.083	.085	-2.4
51370	503	.770	.800	-3.8	51400	508	.450	.460	-2.2	51500	515	.146	.151	-3.3
51370	504	1.230	1.270	-3.1	51400	509	.420	.440	-4.5	51500	516	.148	.152	-2.6
51370	505	.800	.830	-3.6	51400	511	.260	.270	-3.7	51500	517	.118	.123	-4.1
51370	506	.710	.740	-4.1	51400	512	.330	.350	-5.7	51516	501	.390	.390	0.0
51370	507	.560	.580	-3.4	51400	513	.320	.340	-5.9	51516	502	.280	.280	0.0
51370	508	.620	.640	-3.1	51400	515	.540	.570	-5.3	51516	503	.210	.214	-1.9
51370	509	.760	.790	-3.8	51400	516	.510	.530	-3.8	51516	504	.360	.360	0.0
51370	511	.940	.970	-3.1	51400	517	.440	.470	-6.4	51516	505	.360	.370	-2.7
51370	512	.680	.710	-4.2	51401	501	.620	.660	-6.1	51516	506	.350	.360	-2.8
51370	513	.440	.450	-2.2	51401	502	.820	.860	-4.7	51516	507	.260	.270	-3.7
51370	515	.770	.800	-3.8	51401	503	.460	.490	-6.1	51516	508	.360	.360	0.0
51370	516	.780	.800	-2.5	51401	504	.790	.830	-4.8	51516	509	.192	.195	-1.5
51370	517	.620	.650	-4.6	51401	505	.580	.610	-4.9	51516	511	.260	.260	0.0
51380	501	.067	.070	-4.3	51401	506	.440	.460	-4.3	51516	512	.175	.178	-1.7
51380	502	.114	.119	-4.2	51401	507	.480	.510	-5.9	51516	513	.247	.250	-1.2
51380	503	.077	.080	-3.7	51401	508	.660	.680	-2.9	51516	515	.300	.300	0.0
51380	504	.123	.127	-3.1	51401	509	.620	.650	-4.6	51516	516	.250	.250	0.0
51380	505	.080	.083	-3.6	51401	511	.380	.400	-5.0	51516	517	.210	.213	-1.4

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51517	501	.440	.450	-2.2	51551	506	.058	.060	-3.3	51553	512	.170	.177	-4.0
51517	502	.310	.320	-3.1	51551	507	.045	.047	-4.3	51553	513	.110	.112	-1.8
51517	503	.238	.242	-1.7	51551	508	.051	.052	-1.9	51553	515	.193	.200	-3.5
51517	504	.410	.410	0.0	51551	509	.062	.064	-3.1	51553	516	.196	.201	-2.5
51517	505	.410	.420	-2.4	51551	511	.076	.079	-3.8	51553	517	.156	.163	-4.3
51517	506	.400	.400	0.0	51551	512	.055	.057	-3.5	51554	501	.016	.017	-5.9
51517	507	.300	.300	0.0	51551	513	.036	.036	0.0	51554	502	.027	.028	-3.6
51517	508	.410	.400	2.5	51551	515	.063	.065	-3.1	51554	503	.018	.019	-5.3
51517	509	.218	.221	-1.4	51551	516	.064	.065	-1.5	51554	504	.029	.030	-3.3
51517	511	.290	.300	-3.3	51551	517	.051	.053	-3.8	51554	505	.019	.020	-5.0
51517	512	.198	.202	-2.0	51552	501	.094	.098	-4.1	51554	506	.017	.018	-5.6
51517	513	.280	.280	0.0	51552	502	.160	.167	-4.2	51554	507	.013	.014	-7.1
51517	515	.340	.340	0.0	51552	503	.108	.112	-3.6	51554	508	.015	.015	0.0
51517	516	.280	.290	-3.4	51552	504	.173	.179	-3.4	51554	509	.018	.019	-5.3
51517	517	.238	.241	-1.2	51552	505	.112	.116	-3.4	51554	511	.022	.023	-4.3
51550	501	.157	.164	-4.3	51552	506	.100	.105	-4.8	51554	512	.016	.017	-5.9
51550	502	.270	.280	-3.6	51552	507	.079	.082	-3.7	51554	513	.010	.011	-9.1
51550	503	.179	.186	-3.8	51552	508	.088	.090	-2.2	51554	515	.018	.019	-5.3
51550	504	.290	.300	-3.3	51552	509	.107	.111	-3.6	51554	516	.019	.019	0.0
51550	505	.187	.193	-3.1	51552	511	.132	.137	-3.6	51554	517	.015	.015	0.0
51550	506	.166	.174	-4.6	51552	512	.096	.100	-4.0	51575	501	.059	.061	-3.3
51550	507	.131	.136	-3.7	51552	513	.062	.063	-1.6	51575	502	.066	.069	-4.3
51550	508	.146	.150	-2.7	51552	515	.108	.112	-3.6	51575	503	.090	.094	-4.3
51550	509	.178	.185	-3.8	51552	516	.110	.113	-2.7	51575	504	.097	.101	-4.0
51550	511	.220	.227	-3.1	51552	517	.088	.092	-4.3	51575	505	.090	.093	-3.2
51550	512	.159	.165	-3.6	51553	501	.168	.175	-4.0	51575	506	.114	.118	-3.4
51550	513	.102	.105	-2.9	51553	502	.290	.300	-3.3	51575	507	.073	.076	-3.9
51550	515	.180	.187	-3.7	51553	503	.192	.200	-4.0	51575	508	.062	.063	-1.6
51550	516	.183	.188	-2.7	51553	504	.310	.320	-3.1	51575	509	.086	.089	-3.4
51550	517	.146	.152	-3.9	51553	505	.200	.207	-3.4	51575	511	.158	.166	-4.8
51551	501	.054	.057	-5.3	51553	506	.178	.186	-4.3	51575	512	.057	.063	-9.5
51551	502	.092	.096	-4.2	51553	507	.140	.146	-4.1	51575	513	.066	.068	-2.9
51551	503	.062	.065	-4.6	51553	508	.157	.161	-2.5	51575	515	.100	.104	-3.8
51551	504	.100	.103	-2.9	51553	509	.190	.198	-4.0	51575	516	.107	.110	-2.7
51551	505	.065	.067	-3.0	51553	511	.235	.244	-3.7	51575	517	.097	.100	-3.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51576	501	.300	.310	-3.2	51613	506	.144	.150	-4.0	51666	512	.091	.100	-9.0
51576	502	.510	.530	-3.8	51613	507	.113	.118	-4.2	51666	513	.104	.108	-3.7
51576	503	.340	.360	-5.6	51613	508	.126	.130	-3.1	51666	515	.159	.165	-3.6
51576	504	.550	.570	-3.5	51613	509	.154	.160	-3.7	51666	516	.170	.175	-2.9
51576	505	.360	.370	-2.7	51613	511	.190	.197	-3.6	51666	517	.153	.159	-3.8
51576	506	.320	.330	-3.0	51613	512	.137	.143	-4.2	51702	501	.280	.290	-3.4
51576	507	.250	.260	-3.8	51613	513	.089	.091	-2.2	51702	502	.370	.380	-2.6
51576	508	.280	.290	-3.4	51613	515	.156	.162	-3.7	51702	503	.207	.219	-5.5
51576	509	.340	.360	-5.6	51613	516	.158	.162	-2.5	51702	504	.350	.370	-5.4
51576	511	.420	.440	-4.5	51613	517	.126	.132	-4.5	51702	505	.260	.270	-3.7
51576	512	.310	.320	-3.1	51625	501	.092	.098	-6.1	51702	506	.195	.205	-4.9
51576	513	.197	.202	-2.5	51625	502	.122	.128	-4.7	51702	507	.216	.227	-4.8
51576	515	.350	.360	-2.8	51625	503	.069	.073	-5.5	51702	508	.300	.300	0.0
51576	516	.350	.360	-2.8	51625	504	.118	.124	-4.8	51702	509	.280	.290	-3.4
51576	517	.280	.290	-3.4	51625	505	.087	.091	-4.4	51702	511	.169	.181	-6.6
51600	501	.205	.214	-4.2	51625	506	.065	.068	-4.4	51702	512	.218	.228	-4.4
51600	502	.350	.360	-2.8	51625	507	.072	.076	-5.3	51702	513	.211	.223	-5.4
51600	503	.234	.244	-4.1	51625	508	.099	.101	-2.0	51702	515	.360	.380	-5.3
51600	504	.380	.390	-2.6	51625	509	.093	.097	-4.1	51702	516	.340	.350	-2.9
51600	505	.244	.250	-2.4	51625	511	.056	.060	-6.7	51702	517	.290	.310	-6.5
51600	506	.218	.227	-4.0	51625	512	.073	.076	-3.9	51703	501	.114	.122	-6.6
51600	507	.171	.178	-3.9	51625	513	.070	.074	-5.4	51703	502	.152	.159	-4.4
51600	508	.191	.197	-3.0	51625	515	.120	.125	-4.0	51703	503	.086	.091	-5.5
51600	509	.233	.242	-3.7	51625	516	.113	.118	-4.2	51703	504	.147	.154	-4.5
51600	511	.290	.300	-3.3	51625	517	.098	.103	-4.9	51703	505	.108	.114	-5.3
51600	512	.208	.217	-4.1	51666	501	.093	.097	-4.1	51703	506	.081	.085	-4.7
51600	513	.134	.137	-2.2	51666	502	.105	.110	-4.5	51703	507	.090	.094	-4.3
51600	515	.236	.245	-3.7	51666	503	.142	.148	-4.1	51703	508	.123	.126	-2.4
51600	516	.240	.246	-2.4	51666	504	.154	.159	-3.1	51703	509	.116	.121	-4.1
51600	517	.191	.199	-4.0	51666	505	.142	.148	-4.1	51703	511	.070	.075	-6.7
51613	501	.135	.142	-4.9	51666	506	.181	.187	-3.2	51703	512	.090	.094	-4.3
51613	502	.230	.239	-3.8	51666	507	.115	.120	-4.2	51703	513	.087	.092	-5.4
51613	503	.155	.161	-3.7	51666	508	.098	.100	-2.0	51703	515	.148	.156	-5.1
51613	504	.249	.260	-4.2	51666	509	.136	.141	-3.5	51703	516	.140	.146	-4.1
51613	505	.161	.167	-3.6	51666	511	.250	.260	-3.8	51703	517	.121	.128	-5.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51734	501	.215	.228	-5.7	51752	506	.320	.330	-3.0	51777	512	.092	.102	-9.8
51734	502	.280	.300	-6.7	51752	507	.250	.260	-3.8	51777	513	.106	.110	-3.6
51734	503	.161	.171	-5.8	51752	508	.280	.290	-3.4	51777	515	.161	.168	-4.2
51734	504	.280	.290	-3.4	51752	509	.340	.360	-5.6	51777	516	.172	.177	-2.8
51734	505	.202	.213	-5.2	51752	511	.420	.440	-4.5	51777	517	.155	.161	-3.7
51734	506	.152	.159	-4.4	51752	512	.310	.320	-3.1	51790	501	.158	.164	-3.7
51734	507	.168	.176	-4.5	51752	513	.197	.202	-2.5	51790	502	.178	.185	-3.8
51734	508	.230	.237	-3.0	51752	515	.350	.360	-2.8	51790	503	.241	.250	-3.6
51734	509	.217	.227	-4.4	51752	516	.350	.360	-2.8	51790	504	.260	.270	-3.7
51734	511	.132	.141	-6.4	51752	517	.280	.290	-3.4	51790	505	.241	.250	-3.6
51734	512	.169	.177	-4.5	51767	501	.027	.028	-3.6	51790	506	.310	.320	-3.1
51734	513	.164	.173	-5.2	51767	502	.031	.032	-3.1	51790	507	.195	.204	-4.4
51734	515	.280	.290	-3.4	51767	503	.042	.043	-2.3	51790	508	.166	.169	-1.8
51734	516	.260	.270	-3.7	51767	504	.045	.047	-4.3	51790	509	.230	.239	-3.8
51734	517	.228	.240	-5.0	51767	505	.042	.043	-2.3	51790	511	.430	.450	-4.4
51741	501	.360	.370	-2.7	51767	506	.053	.055	-3.6	51790	512	.153	.170	-10.0
51741	502	.610	.630	-3.2	51767	507	.034	.035	-2.9	51790	513	.176	.183	-3.8
51741	503	.410	.420	-2.4	51767	508	.029	.029	0.0	51790	515	.270	.280	-3.6
51741	504	.660	.680	-2.9	51767	509	.040	.041	-2.4	51790	516	.290	.300	-3.3
51741	505	.430	.440	-2.3	51767	511	.073	.077	-5.2	51790	517	.260	.270	-3.7
51741	506	.380	.400	-5.0	51767	512	.027	.029	-6.9	51796	501	.130	.136	-4.4
51741	507	.300	.310	-3.2	51767	513	.030	.032	-6.3	51796	502	.221	.230	-3.9
51741	508	.330	.340	-2.9	51767	515	.046	.048	-4.2	51796	503	.149	.155	-3.9
51741	509	.400	.420	-4.8	51767	516	.050	.051	-2.0	51796	504	.239	.247	-3.2
51741	511	.500	.520	-3.8	51767	517	.045	.046	-2.2	51796	505	.155	.160	-3.1
51741	512	.360	.380	-5.3	51777	501	.095	.098	-3.1	51796	506	.138	.144	-4.2
51741	513	.234	.239	-2.1	51777	502	.107	.111	-3.6	51796	507	.109	.113	-3.5
51741	515	.410	.430	-4.7	51777	503	.144	.151	-4.6	51796	508	.121	.125	-3.2
51741	516	.420	.430	-2.3	51777	504	.157	.162	-3.1	51796	509	.148	.153	-3.3
51741	517	.330	.350	-5.7	51777	505	.144	.150	-4.0	51796	511	.182	.189	-3.7
51752	501	.300	.310	-3.2	51777	506	.183	.190	-3.7	51796	512	.132	.137	-3.6
51752	502	.510	.530	-3.8	51777	507	.117	.122	-4.1	51796	513	.085	.087	-2.3
51752	503	.340	.360	-5.6	51777	508	.100	.102	-2.0	51796	515	.150	.155	-3.2
51752	504	.550	.570	-3.5	51777	509	.138	.143	-3.5	51796	516	.152	.156	-2.6
51752	505	.360	.370	-2.7	51777	511	.260	.270	-3.7	51796	517	.121	.126	-4.0

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STATE: 29 - NEW JERSEY  
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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
51808	501	.460	.480	-4.2	51833	506	.280	.290	-3.4	51851	512	.231	.242	-4.5
51808	502	.790	.820	-3.7	51833	507	.175	.184	-4.9	51851	513	.224	.236	-5.1
51808	503	.530	.550	-3.6	51833	508	.150	.152	-1.3	51851	515	.380	.400	-5.0
51808	504	.850	.880	-3.4	51833	509	.207	.215	-3.7	51851	516	.360	.370	-2.7
51808	505	.550	.570	-3.5	51833	511	.380	.400	-5.0	51851	517	.310	.330	-6.1
51808	506	.490	.510	-3.9	51833	512	.138	.153	-9.8	51852	501	.690	.730	-5.5
51808	507	.390	.400	-2.5	51833	513	.159	.164	-3.0	51852	502	.910	.950	-4.2
51808	508	.430	.440	-2.3	51833	515	.242	.250	-3.2	51852	503	.510	.540	-5.6
51808	509	.520	.550	-5.5	51833	516	.260	.270	-3.7	51852	504	.880	.930	-5.4
51808	511	.650	.670	-3.0	51833	517	.233	.242	-3.7	51852	505	.650	.680	-4.4
51808	512	.470	.490	-4.1	51850	501	.430	.460	-6.5	51852	506	.480	.510	-5.9
51808	513	.300	.310	-3.2	51850	502	.570	.600	-5.0	51852	507	.540	.560	-3.6
51808	515	.530	.550	-3.6	51850	503	.320	.340	-5.9	51852	508	.740	.760	-2.6
51808	516	.540	.550	-1.8	51850	504	.550	.580	-5.2	51852	509	.690	.730	-5.5
51808	517	.430	.450	-4.4	51850	505	.410	.430	-4.7	51852	511	.420	.450	-6.7
51809	501	.570	.600	-5.0	51850	506	.310	.320	-3.1	51852	512	.540	.570	-5.3
51809	502	.980	1.020	-3.9	51850	507	.340	.350	-2.9	51852	513	.520	.550	-5.5
51809	503	.660	.680	-2.9	51850	508	.460	.480	-4.2	51852	515	.890	.930	-4.3
51809	504	1.060	1.090	-2.8	51850	509	.440	.460	-4.3	51852	516	.840	.880	-4.5
51809	505	.680	.710	-4.2	51850	511	.270	.280	-3.6	51852	517	.730	.770	-5.2
51809	506	.610	.640	-4.7	51850	512	.340	.360	-5.6	51853	501	.280	.290	-3.4
51809	507	.480	.500	-4.0	51850	513	.330	.350	-5.7	51853	502	.370	.380	-2.6
51809	508	.540	.550	-1.8	51850	515	.560	.590	-5.1	51853	503	.207	.219	-5.5
51809	509	.650	.680	-4.4	51850	516	.530	.550	-3.6	51853	504	.350	.370	-5.4
51809	511	.800	.830	-3.6	51850	517	.460	.480	-4.2	51853	505	.260	.270	-3.7
51809	512	.580	.610	-4.9	51851	501	.290	.310	-6.5	51853	506	.195	.205	-4.9
51809	513	.380	.380	0.0	51851	502	.390	.410	-4.9	51853	507	.216	.227	-4.8
51809	515	.660	.690	-4.3	51851	503	.220	.233	-5.6	51853	508	.300	.300	0.0
51809	516	.670	.690	-2.9	51851	504	.380	.400	-5.0	51853	509	.280	.290	-3.4
51809	517	.530	.560	-5.4	51851	505	.280	.290	-3.4	51853	511	.169	.181	-6.6
51833	501	.142	.147	-3.4	51851	506	.207	.217	-4.6	51853	512	.218	.228	-4.4
51833	502	.160	.167	-4.2	51851	507	.230	.240	-4.2	51853	513	.211	.223	-5.4
51833	503	.217	.226	-4.0	51851	508	.310	.320	-3.1	51853	515	.360	.380	-5.3
51833	504	.235	.243	-3.3	51851	509	.300	.310	-3.2	51853	516	.340	.350	-2.9
51833	505	.217	.225	-3.6	51851	511	.180	.192	-6.3	51853	517	.290	.310	-6.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51854	501	.620	.660	-6.1	51856	506	.250	.270	-7.4	51869	512	.156	.162	-3.7
51854	502	.820	.860	-4.7	51856	507	.280	.290	-3.4	51869	513	.100	.103	-2.9
51854	503	.460	.490	-6.1	51856	508	.380	.390	-2.6	51869	515	.176	.183	-3.8
51854	504	.790	.840	-6.0	51856	509	.360	.380	-5.3	51869	516	.179	.184	-2.7
51854	505	.580	.620	-6.5	51856	511	.219	.234	-6.4	51869	517	.143	.149	-4.0
51854	506	.440	.460	-4.3	51856	512	.280	.290	-3.4	51877	501	.860	.900	-4.4
51854	507	.490	.510	-3.9	51856	513	.270	.290	-6.9	51877	502	1.470	1.530	-3.9
51854	508	.660	.680	-2.9	51856	515	.460	.490	-6.1	51877	503	.990	1.030	-3.9
51854	509	.630	.660	-4.5	51856	516	.440	.460	-4.3	51877	504	1.590	1.640	-3.0
51854	511	.380	.410	-7.3	51856	517	.380	.400	-5.0	51877	505	1.030	1.060	-2.8
51854	512	.490	.510	-3.9	51857	501	.610	.650	-6.2	51877	506	.920	.960	-4.2
51854	513	.470	.500	-6.0	51857	502	.810	.850	-4.7	51877	507	.720	.750	-4.0
51854	515	.800	.840	-4.8	51857	503	.460	.480	-4.2	51877	508	.800	.830	-3.6
51854	516	.760	.790	-3.8	51857	504	.780	.820	-4.9	51877	509	.980	1.020	-3.9
51854	517	.660	.690	-4.3	51857	505	.570	.610	-6.6	51877	511	1.210	1.250	-3.2
51855	501	.650	.690	-5.8	51857	506	.430	.450	-4.4	51877	512	.880	.910	-3.3
51855	502	.860	.900	-4.4	51857	507	.480	.500	-4.0	51877	513	.560	.580	-3.4
51855	503	.490	.520	-5.8	51857	508	.650	.670	-3.0	51877	515	.990	1.030	-3.9
51855	504	.830	.880	-5.7	51857	509	.620	.650	-4.6	51877	516	1.010	1.030	-1.9
51855	505	.610	.650	-6.2	51857	511	.370	.400	-7.5	51877	517	.800	.840	-4.8
51855	506	.460	.480	-4.2	51857	512	.480	.500	-4.0	51889	501	.142	.148	-4.1
51855	507	.510	.530	-3.8	51857	513	.470	.490	-4.1	51889	502	.241	.250	-3.6
51855	508	.700	.720	-2.8	51857	515	.790	.830	-4.8	51889	503	.162	.169	-4.1
51855	509	.660	.690	-4.3	51857	516	.750	.780	-3.8	51889	504	.260	.270	-3.7
51855	511	.400	.430	-7.0	51857	517	.650	.680	-4.4	51889	505	.169	.175	-3.4
51855	512	.510	.540	-5.6	51869	501	.153	.160	-4.4	51889	506	.151	.158	-4.4
51855	513	.500	.520	-3.8	51869	502	.260	.270	-3.7	51889	507	.119	.123	-3.3
51855	515	.840	.880	-4.5	51869	503	.175	.182	-3.8	51889	508	.132	.136	-2.9
51855	516	.800	.830	-3.6	51869	504	.280	.290	-3.4	51889	509	.161	.167	-3.6
51855	517	.690	.730	-5.5	51869	505	.183	.189	-3.2	51889	511	.199	.206	-3.4
51856	501	.360	.380	-5.3	51869	506	.163	.170	-4.1	51889	512	.144	.150	-4.0
51856	502	.470	.500	-6.0	51869	507	.128	.133	-3.8	51889	513	.093	.095	-2.1
51856	503	.270	.280	-3.6	51869	508	.143	.147	-2.7	51889	515	.163	.169	-3.6
51856	504	.460	.480	-4.2	51869	509	.174	.181	-3.9	51889	516	.166	.170	-2.4
51856	505	.340	.350	-2.9	51869	511	.215	.223	-3.6	51889	517	.132	.138	-4.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51896	501	.066	.069	-4.3	51909	506	.280	.290	-3.4	51926	512	.148	.154	-3.9
51896	502	.113	.117	-3.4	51909	507	.310	.320	-3.1	51926	513	.096	.098	-2.0
51896	503	.076	.079	-3.8	51909	508	.420	.430	-2.3	51926	515	.168	.174	-3.4
51896	504	.122	.126	-3.2	51909	509	.400	.410	-2.4	51926	516	.171	.175	-2.3
51896	505	.079	.082	-3.7	51909	511	.240	.260	-7.7	51926	517	.136	.142	-4.2
51896	506	.070	.074	-5.4	51909	512	.310	.320	-3.1	51927	501	.079	.083	-4.8
51896	507	.055	.058	-5.2	51909	513	.300	.310	-3.2	51927	502	.134	.140	-4.3
51896	508	.062	.064	-3.1	51909	515	.510	.530	-3.8	51927	503	.090	.094	-4.3
51896	509	.075	.078	-3.8	51909	516	.480	.500	-4.0	51927	504	.145	.150	-3.3
51896	511	.093	.096	-3.1	51909	517	.410	.440	-6.8	51927	505	.094	.097	-3.1
51896	512	.067	.070	-4.3	51919	501	.143	.150	-4.7	51927	506	.084	.088	-4.5
51896	513	.043	.044	-2.3	51919	502	.244	.250	-2.4	51927	507	.066	.069	-4.3
51896	515	.076	.079	-3.8	51919	503	.164	.171	-4.1	51927	508	.074	.076	-2.6
51896	516	.078	.080	-2.5	51919	504	.260	.270	-3.7	51927	509	.090	.093	-3.2
51896	517	.062	.064	-3.1	51919	505	.171	.177	-3.4	51927	511	.111	.115	-3.5
51900	501	.106	.110	-3.6	51919	506	.152	.159	-4.4	51927	512	.080	.083	-3.6
51900	502	.120	.125	-4.0	51919	507	.120	.124	-3.2	51927	513	.052	.053	-1.9
51900	503	.162	.169	-4.1	51919	508	.134	.138	-2.9	51927	515	.091	.094	-3.2
51900	504	.175	.181	-3.3	51919	509	.163	.169	-3.6	51927	516	.092	.095	-3.2
51900	505	.162	.168	-3.6	51919	511	.201	.208	-3.4	51927	517	.073	.077	-5.2
51900	506	.206	.213	-3.3	51919	512	.145	.151	-4.0	51934	501	.160	.167	-4.2
51900	507	.131	.137	-4.4	51919	513	.094	.096	-2.1	51934	502	.270	.280	-3.6
51900	508	.112	.114	-1.8	51919	515	.165	.171	-3.5	51934	503	.183	.190	-3.7
51900	509	.155	.161	-3.7	51919	516	.168	.172	-2.3	51934	504	.290	.300	-3.3
51900	511	.290	.300	-3.3	51919	517	.133	.139	-4.3	51934	505	.191	.197	-3.0
51900	512	.103	.114	-9.6	51926	501	.146	.153	-4.6	51934	506	.170	.177	-4.0
51900	513	.119	.123	-3.3	51926	502	.248	.260	-4.6	51934	507	.134	.139	-3.6
51900	515	.181	.188	-3.7	51926	503	.167	.174	-4.0	51934	508	.149	.153	-2.6
51900	516	.193	.199	-3.0	51926	504	.270	.280	-3.6	51934	509	.181	.188	-3.7
51900	517	.174	.181	-3.9	51926	505	.174	.180	-3.3	51934	511	.224	.232	-3.4
51909	501	.390	.420	-7.1	51926	506	.155	.162	-4.3	51934	512	.162	.169	-4.1
51909	502	.520	.540	-3.7	51926	507	.122	.127	-3.9	51934	513	.105	.107	-1.9
51909	503	.290	.310	-6.5	51926	508	.136	.140	-2.9	51934	515	.184	.191	-3.7
51909	504	.500	.530	-5.7	51926	509	.166	.172	-3.5	51934	516	.187	.192	-2.6
51909	505	.370	.390	-5.1	51926	511	.205	.212	-3.3	51934	517	.149	.155	-3.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51941	501	.145	.152	-4.6	51956	506	.670	.700	-4.3	51958	512	.500	.520	-3.8
51941	502	.247	.260	-5.0	51956	507	.520	.540	-3.7	51958	513	.320	.330	-3.0
51941	503	.166	.173	-4.0	51956	508	.580	.600	-3.3	51958	515	.570	.590	-3.4
51941	504	.270	.280	-3.6	51956	509	.710	.740	-4.1	51958	516	.570	.590	-3.4
51941	505	.173	.179	-3.4	51956	511	.880	.910	-3.3	51958	517	.460	.480	-4.2
51941	506	.154	.161	-4.3	51956	512	.640	.660	-3.0	51959	501	.500	.530	-5.7
51941	507	.121	.126	-4.0	51956	513	.410	.420	-2.4	51959	502	.850	.890	-4.5
51941	508	.135	.139	-2.9	51956	515	.720	.750	-4.0	51959	503	.570	.600	-5.0
51941	509	.165	.171	-3.5	51956	516	.730	.750	-2.7	51959	504	.920	.960	-4.2
51941	511	.204	.211	-3.3	51956	517	.580	.610	-4.9	51959	505	.600	.620	-3.2
51941	512	.147	.154	-4.5	51957	501	.550	.580	-5.2	51959	506	.530	.560	-5.4
51941	513	.095	.097	-2.1	51957	502	.940	.980	-4.1	51959	507	.420	.440	-4.5
51941	515	.167	.173	-3.5	51957	503	.630	.660	-4.5	51959	508	.470	.480	-2.1
51941	516	.170	.174	-2.3	51957	504	1.020	1.050	-2.9	51959	509	.570	.590	-3.4
51941	517	.135	.141	-4.3	51957	505	.660	.680	-2.9	51959	511	.710	.730	-2.7
51942	501	.232	.243	-4.5	51957	506	.590	.610	-3.3	51959	512	.510	.530	-3.8
51942	502	.390	.410	-4.9	51957	507	.460	.480	-4.2	51959	513	.330	.340	-2.9
51942	503	.270	.280	-3.6	51957	508	.520	.530	-1.9	51959	515	.580	.600	-3.3
51942	504	.430	.440	-2.3	51957	509	.630	.650	-3.1	51959	516	.590	.600	-1.7
51942	505	.280	.290	-3.4	51957	511	.770	.800	-3.8	51959	517	.470	.490	-4.1
51942	506	.247	.260	-5.0	51957	512	.560	.580	-3.4	51960	501	.066	.069	-4.3
51942	507	.194	.202	-4.0	51957	513	.360	.370	-2.7	51960	502	.113	.117	-3.4
51942	508	.217	.223	-2.7	51957	515	.640	.660	-3.0	51960	503	.076	.079	-3.8
51942	509	.260	.270	-3.7	51957	516	.650	.660	-1.5	51960	504	.122	.126	-3.2
51942	511	.330	.340	-2.9	51957	517	.510	.540	-5.6	51960	505	.079	.082	-3.7
51942	512	.236	.245	-3.7	51958	501	.490	.510	-3.9	51960	506	.070	.074	-5.4
51942	513	.152	.156	-2.6	51958	502	.830	.870	-4.6	51960	507	.055	.058	-5.2
51942	515	.270	.280	-3.6	51958	503	.560	.580	-3.4	51960	508	.062	.064	-3.1
51942	516	.270	.280	-3.6	51958	504	.900	.930	-3.2	51960	509	.075	.078	-3.8
51942	517	.216	.226	-4.4	51958	505	.580	.610	-4.9	51960	511	.093	.096	-3.1
51956	501	.630	.660	-4.5	51958	506	.520	.540	-3.7	51960	512	.067	.070	-4.3
51956	502	1.070	1.110	-3.6	51958	507	.410	.430	-4.7	51960	513	.043	.044	-2.3
51956	503	.720	.750	-4.0	51958	508	.460	.470	-2.1	51960	515	.076	.079	-3.8
51956	504	1.150	1.190	-3.4	51958	509	.560	.580	-3.4	51960	516	.078	.080	-2.5
51956	505	.750	.770	-2.6	51958	511	.690	.710	-2.8	51960	517	.062	.064	-3.1

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STATE: 29 - NEW JERSEY  
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
51970	501	.290	.300	-3.3	51985	506	.330	.330	0.0	51999	512	.143	.149	-4.0
51970	502	.490	.510	-3.9	51985	507	.246	.250	-1.6	51999	513	.092	.094	-2.1
51970	503	.330	.340	-2.9	51985	508	.340	.330	3.0	51999	515	.162	.168	-3.6
51970	504	.530	.550	-3.6	51985	509	.180	.182	-1.1	51999	516	.165	.169	-2.4
51970	505	.340	.360	-5.6	51985	511	.240	.245	-2.0	51999	517	.131	.137	-4.4
51970	506	.310	.320	-3.1	51985	512	.163	.166	-1.8	52002	501	.123	.129	-4.7
51970	507	.241	.250	-3.6	51985	513	.231	.234	-1.3	52002	502	.210	.218	-3.7
51970	508	.270	.280	-3.6	51985	515	.280	.280	0.0	52002	503	.141	.147	-4.1
51970	509	.330	.340	-2.9	51985	516	.234	.236	-0.8	52002	504	.227	.235	-3.4
51970	511	.400	.420	-4.8	51985	517	.196	.199	-1.5	52002	505	.147	.152	-3.3
51970	512	.290	.300	-3.3	51986	501	.330	.350	-5.7	52002	506	.131	.137	-4.4
51970	513	.189	.193	-2.1	51986	502	.570	.590	-3.4	52002	507	.103	.107	-3.7
51970	515	.330	.340	-2.9	51986	503	.380	.400	-5.0	52002	508	.115	.118	-2.5
51970	516	.340	.350	-2.9	51986	504	.610	.630	-3.2	52002	509	.140	.145	-3.4
51970	517	.270	.280	-3.6	51986	505	.400	.410	-2.4	52002	511	.173	.179	-3.4
51982	501	.085	.089	-4.5	51986	506	.350	.370	-5.4	52002	512	.125	.130	-3.8
51982	502	.144	.150	-4.0	51986	507	.280	.290	-3.4	52002	513	.081	.083	-2.4
51982	503	.097	.101	-4.0	51986	508	.310	.320	-3.1	52002	515	.142	.147	-3.4
51982	504	.156	.161	-3.1	51986	509	.380	.390	-2.6	52002	516	.144	.148	-2.7
51982	505	.101	.105	-3.8	51986	511	.470	.480	-2.1	52002	517	.115	.120	-4.2
51982	506	.090	.094	-4.3	51986	512	.340	.350	-2.9	52075	501	.340	.360	-5.6
51982	507	.071	.074	-4.1	51986	513	.218	.223	-2.2	52075	502	.450	.470	-4.3
51982	508	.079	.081	-2.5	51986	515	.380	.400	-5.0	52075	503	.260	.270	-3.7
51982	509	.096	.100	-4.0	51986	516	.390	.400	-2.5	52075	504	.440	.460	-4.3
51982	511	.119	.123	-3.3	51986	517	.310	.320	-3.1	52075	505	.320	.340	-5.9
51982	512	.086	.090	-4.4	51999	501	.141	.147	-4.1	52075	506	.240	.250	-4.0
51982	513	.056	.057	-1.8	51999	502	.239	.249	-4.0	52075	507	.270	.280	-3.6
51982	515	.098	.101	-3.0	51999	503	.161	.167	-3.6	52075	508	.360	.370	-2.7
51982	516	.099	.102	-2.9	51999	504	.260	.270	-3.7	52075	509	.340	.360	-5.6
51982	517	.079	.083	-4.8	51999	505	.168	.173	-2.9	52075	511	.209	.223	-6.3
51985	501	.360	.370	-2.7	51999	506	.149	.156	-4.5	52075	512	.270	.280	-3.6
51985	502	.260	.260	0.0	51999	507	.118	.122	-3.3	52075	513	.260	.270	-3.7
51985	503	.196	.199	-1.5	51999	508	.131	.135	-3.0	52075	515	.440	.460	-4.3
51985	504	.340	.340	0.0	51999	509	.160	.166	-3.6	52075	516	.420	.430	-2.3
51985	505	.340	.350	-2.9	51999	511	.197	.204	-3.4	52075	517	.360	.380	-5.3

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STATE: 29 - NEW JERSEY  
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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
52076	501	.410	.440	-6.8	52134	506	.440	.460	-4.3	52150	512	.770	.800	-3.8
52076	502	.540	.570	-5.3	52134	507	.350	.360	-2.8	52150	513	.500	.510	-2.0
52076	503	.310	.330	-6.1	52134	508	.390	.400	-2.5	52150	515	.880	.910	-3.3
52076	504	.530	.550	-3.6	52134	509	.470	.490	-4.1	52150	516	.890	.910	-2.2
52076	505	.390	.410	-4.9	52134	511	.580	.600	-3.3	52150	517	.710	.740	-4.1
52076	506	.290	.300	-3.3	52134	512	.420	.440	-4.5	52315	501	.123	.128	-3.9
52076	507	.320	.340	-5.9	52134	513	.270	.280	-3.6	52315	502	.139	.145	-4.1
52076	508	.440	.450	-2.2	52134	515	.480	.490	-2.0	52315	503	.188	.196	-4.1
52076	509	.420	.430	-2.3	52134	516	.480	.500	-4.0	52315	504	.204	.211	-3.3
52076	511	.250	.270	-7.4	52134	517	.380	.400	-5.0	52315	505	.188	.195	-3.6
52076	512	.320	.340	-5.9	52137	501	.134	.142	-5.6	52315	506	.239	.248	-3.6
52076	513	.310	.330	-6.1	52137	502	.177	.186	-4.8	52315	507	.152	.159	-4.4
52076	515	.530	.560	-5.4	52137	503	.100	.106	-5.7	52315	508	.130	.132	-1.5
52076	516	.500	.520	-3.8	52137	504	.172	.181	-5.0	52315	509	.180	.187	-3.7
52076	517	.430	.460	-6.5	52137	505	.126	.133	-5.3	52315	511	.330	.350	-5.7
52109	501	.031	.033	-6.1	52137	506	.094	.099	-5.1	52315	512	.120	.133	-9.8
52109	502	.053	.055	-3.6	52137	507	.105	.110	-4.5	52315	513	.138	.143	-3.5
52109	503	.036	.037	-2.7	52137	508	.144	.147	-2.0	52315	515	.210	.219	-4.1
52109	504	.057	.059	-3.4	52137	509	.136	.142	-4.2	52315	516	.224	.231	-3.0
52109	505	.037	.038	-2.6	52137	511	.082	.088	-6.8	52315	517	.203	.210	-3.3
52109	506	.033	.035	-5.7	52137	512	.106	.111	-4.5	52341	501	.084	.089	-5.6
52109	507	.026	.027	-3.7	52137	513	.102	.108	-5.6	52341	502	.111	.116	-4.3
52109	508	.029	.030	-3.3	52137	515	.174	.182	-4.4	52341	503	.063	.066	-4.5
52109	509	.035	.037	-5.4	52137	516	.164	.171	-4.1	52341	504	.107	.113	-5.3
52109	511	.044	.045	-2.2	52137	517	.142	.150	-5.3	52341	505	.079	.083	-4.8
52109	512	.032	.033	-3.0	52150	501	.760	.800	-5.0	52341	506	.059	.062	-4.8
52109	513	.020	.021	-4.8	52150	502	1.290	1.350	-4.4	52341	507	.066	.069	-4.3
52109	515	.036	.037	-2.7	52150	503	.870	.910	-4.4	52341	508	.090	.092	-2.2
52109	516	.036	.037	-2.7	52150	504	1.400	1.450	-3.4	52341	509	.085	.089	-4.5
52109	517	.029	.030	-3.3	52150	505	.910	.940	-3.2	52341	511	.051	.055	-7.3
52134	501	.410	.430	-4.7	52150	506	.810	.840	-3.6	52341	512	.066	.069	-4.3
52134	502	.700	.730	-4.1	52150	507	.640	.660	-3.0	52341	513	.064	.067	-4.5
52134	503	.470	.490	-4.1	52150	508	.710	.730	-2.7	52341	515	.109	.114	-4.4
52134	504	.760	.790	-3.8	52150	509	.860	.900	-4.4	52341	516	.102	.107	-4.7
52134	505	.490	.510	-3.9	52150	511	1.070	1.110	-3.6	52341	517	.089	.094	-5.3

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STATE: 29 - NEW JERSEY  
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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
52342	501	.243	.260	-6.5	52401	506	.320	.340	-5.9	52432	512	.157	.163	-3.7
52342	502	.320	.340	-5.9	52401	507	.360	.380	-5.3	52432	513	.101	.104	-2.9
52342	503	.182	.193	-5.7	52401	508	.490	.500	-2.0	52432	515	.178	.185	-3.8
52342	504	.310	.330	-6.1	52401	509	.460	.480	-4.2	52432	516	.181	.185	-2.2
52342	505	.228	.241	-5.4	52401	511	.280	.300	-6.7	52432	517	.144	.150	-4.0
52342	506	.171	.180	-5.0	52401	512	.360	.380	-5.3	52433	501	.141	.148	-4.7
52342	507	.190	.199	-4.5	52401	513	.350	.370	-5.4	52433	502	.240	.250	-4.0
52342	508	.260	.270	-3.7	52401	515	.590	.620	-4.8	52433	503	.162	.168	-3.6
52342	509	.246	.260	-5.4	52401	516	.560	.580	-3.4	52433	504	.260	.270	-3.7
52342	511	.149	.159	-6.3	52401	517	.490	.510	-3.9	52433	505	.168	.174	-3.4
52342	512	.191	.200	-4.5	52402	501	.031	.033	-6.1	52433	506	.150	.157	-4.5
52342	513	.185	.196	-5.6	52402	502	.053	.055	-3.6	52433	507	.118	.123	-4.1
52342	515	.320	.330	-3.0	52402	503	.036	.037	-2.7	52433	508	.132	.136	-2.9
52342	516	.300	.310	-3.2	52402	504	.057	.059	-3.4	52433	509	.160	.167	-4.2
52342	517	.260	.270	-3.7	52402	505	.037	.038	-2.6	52433	511	.198	.205	-3.4
52343	501	.148	.157	-5.7	52402	506	.033	.035	-5.7	52433	512	.143	.149	-4.0
52343	502	.196	.206	-4.9	52402	507	.026	.027	-3.7	52433	513	.092	.095	-3.2
52343	503	.111	.117	-5.1	52402	508	.029	.030	-3.3	52433	515	.163	.169	-3.6
52343	504	.190	.200	-5.0	52402	509	.035	.037	-5.4	52433	516	.165	.169	-2.4
52343	505	.139	.147	-5.4	52402	511	.044	.045	-2.2	52433	517	.132	.137	-3.6
52343	506	.104	.110	-5.5	52402	512	.032	.033	-3.0	52435	501	.177	.185	-4.3
52343	507	.116	.121	-4.1	52402	513	.020	.021	-4.8	52435	502	.300	.310	-3.2
52343	508	.159	.163	-2.5	52402	515	.036	.037	-2.7	52435	503	.203	.211	-3.8
52343	509	.150	.156	-3.8	52402	516	.036	.037	-2.7	52435	504	.330	.340	-2.9
52343	511	.091	.097	-6.2	52402	517	.029	.030	-3.3	52435	505	.211	.218	-3.2
52343	512	.117	.122	-4.1	52432	501	.155	.162	-4.3	52435	506	.188	.197	-4.6
52343	513	.113	.119	-5.0	52432	502	.260	.270	-3.7	52435	507	.148	.154	-3.9
52343	515	.192	.201	-4.5	52432	503	.177	.184	-3.8	52435	508	.165	.170	-2.9
52343	516	.181	.189	-4.2	52432	504	.280	.290	-3.4	52435	509	.201	.209	-3.8
52343	517	.157	.165	-4.8	52432	505	.184	.191	-3.7	52435	511	.248	.260	-4.6
52401	501	.460	.490	-6.1	52432	506	.164	.172	-4.7	52435	512	.180	.187	-3.7
52401	502	.610	.640	-4.7	52432	507	.129	.134	-3.7	52435	513	.116	.119	-2.5
52401	503	.340	.360	-5.6	52432	508	.144	.148	-2.7	52435	515	.204	.211	-3.3
52401	504	.590	.620	-4.8	52432	509	.175	.182	-3.8	52435	516	.207	.212	-2.4
52401	505	.430	.450	-4.4	52432	511	.217	.225	-3.6	52435	517	.165	.172	-4.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52438	501	.128	.134	-4.5	52467	506	.197	.206	-4.4	52505	512	.330	.340	-2.9
52438	502	.218	.227	-4.0	52467	507	.155	.161	-3.7	52505	513	.212	.217	-2.3
52438	503	.146	.152	-3.9	52467	508	.173	.178	-2.8	52505	515	.370	.390	-5.1
52438	504	.235	.243	-3.3	52467	509	.211	.219	-3.7	52505	516	.380	.390	-2.6
52438	505	.153	.158	-3.2	52467	511	.260	.270	-3.7	52505	517	.300	.310	-3.2
52438	506	.136	.142	-4.2	52467	512	.189	.196	-3.6	52547	501	.400	.420	-4.8
52438	507	.107	.111	-3.6	52467	513	.122	.124	-1.6	52547	502	.520	.550	-5.5
52438	508	.119	.123	-3.3	52467	515	.214	.222	-3.6	52547	503	.300	.310	-3.2
52438	509	.145	.151	-4.0	52467	516	.217	.223	-2.7	52547	504	.510	.530	-3.8
52438	511	.180	.186	-3.2	52467	517	.173	.181	-4.4	52547	505	.370	.390	-5.1
52438	512	.130	.135	-3.7	52469	501	.065	.068	-4.4	52547	506	.280	.290	-3.4
52438	513	.084	.086	-2.3	52469	502	.111	.115	-3.5	52547	507	.310	.330	-6.1
52438	515	.147	.153	-3.9	52469	503	.074	.077	-3.9	52547	508	.420	.440	-4.5
52438	516	.150	.153	-2.0	52469	504	.120	.124	-3.2	52547	509	.400	.420	-4.8
52438	517	.119	.124	-4.0	52469	505	.077	.080	-3.7	52547	511	.243	.260	-6.5
52440	501	.201	.210	-4.3	52469	506	.069	.072	-4.2	52547	512	.310	.330	-6.1
52440	502	.340	.360	-5.6	52469	507	.054	.056	-3.6	52547	513	.300	.320	-6.3
52440	503	.230	.239	-3.8	52469	508	.061	.062	-1.6	52547	515	.510	.540	-5.6
52440	504	.370	.380	-2.6	52469	509	.074	.077	-3.9	52547	516	.480	.510	-5.9
52440	505	.240	.248	-3.2	52469	511	.091	.094	-3.2	52547	517	.420	.440	-4.5
52440	506	.213	.223	-4.5	52469	512	.066	.069	-4.3	52581	501	1.580	1.650	-4.2
52440	507	.168	.175	-4.0	52469	513	.043	.044	-2.3	52581	502	2.680	2.790	-3.9
52440	508	.187	.193	-3.1	52469	515	.075	.078	-3.8	52581	503	1.800	1.880	-4.3
52440	509	.228	.237	-3.8	52469	516	.076	.078	-2.6	52581	504	2.900	3.000	-3.3
52440	511	.280	.290	-3.4	52469	517	.061	.063	-3.2	52581	505	1.880	1.950	-3.6
52440	512	.204	.212	-3.8	52505	501	.320	.340	-5.9	52581	506	1.680	1.750	-4.0
52440	513	.132	.135	-2.2	52505	502	.550	.570	-3.5	52581	507	1.320	1.370	-3.6
52440	515	.231	.240	-3.7	52505	503	.370	.390	-5.1	52581	508	1.470	1.510	-2.6
52440	516	.235	.241	-2.5	52505	504	.600	.620	-3.2	52581	509	1.790	1.860	-3.8
52440	517	.187	.195	-4.1	52505	505	.390	.400	-2.5	52581	511	2.210	2.290	-3.5
52467	501	.186	.194	-4.1	52505	506	.340	.360	-5.6	52581	512	1.600	1.670	-4.2
52467	502	.320	.330	-3.0	52505	507	.270	.280	-3.6	52581	513	1.030	1.060	-2.8
52467	503	.212	.221	-4.1	52505	508	.300	.310	-3.2	52581	515	1.820	1.880	-3.2
52467	504	.340	.350	-2.9	52505	509	.370	.380	-2.6	52581	516	1.850	1.890	-2.1
52467	505	.221	.229	-3.5	52505	511	.450	.470	-4.3	52581	517	1.470	1.530	-3.9

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STATE: 29 - NEW JERSEY  
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
52619	501	.111	.116	-4.3	52744	506	1.050	1.090	-3.7	52911	512	.090	.093	-3.2
52619	502	.188	.196	-4.1	52744	507	.670	.700	-4.3	52911	513	.058	.059	-1.7
52619	503	.127	.132	-3.8	52744	508	.570	.580	-1.7	52911	515	.102	.105	-2.9
52619	504	.204	.211	-3.3	52744	509	.790	.820	-3.7	52911	516	.103	.106	-2.8
52619	505	.132	.137	-3.6	52744	511	1.460	1.530	-4.6	52911	517	.082	.086	-4.7
52619	506	.118	.123	-4.1	52744	512	.530	.580	-8.6	52967	501	.033	.035	-5.7
52619	507	.093	.096	-3.1	52744	513	.610	.630	-3.2	52967	502	.056	.059	-5.1
52619	508	.103	.106	-2.8	52744	515	.930	.960	-3.1	52967	503	.038	.039	-2.6
52619	509	.126	.131	-3.8	52744	516	.990	1.020	-2.9	52967	504	.061	.063	-3.2
52619	511	.155	.161	-3.7	52744	517	.890	.930	-4.3	52967	505	.040	.041	-2.4
52619	512	.112	.117	-4.3	52767	501	.360	.390	-7.7	52967	506	.035	.037	-5.4
52619	513	.073	.074	-1.4	52767	502	.480	.500	-4.0	52967	507	.028	.029	-3.4
52619	515	.128	.132	-3.0	52767	503	.270	.290	-6.9	52967	508	.031	.032	-3.1
52619	516	.130	.133	-2.3	52767	504	.470	.490	-4.1	52967	509	.038	.039	-2.6
52619	517	.103	.108	-4.6	52767	505	.340	.360	-5.6	52967	511	.047	.048	-2.1
52660	501	.460	.470	-2.1	52767	506	.260	.270	-3.7	52967	512	.034	.035	-2.9
52660	502	.330	.330	0.0	52767	507	.280	.300	-6.7	52967	513	.022	.022	0.0
52660	503	.249	.250	-0.4	52767	508	.390	.400	-2.5	52967	515	.038	.040	-5.0
52660	504	.430	.430	0.0	52767	509	.370	.380	-2.6	52967	516	.039	.040	-2.5
52660	505	.430	.440	-2.3	52767	511	.222	.238	-6.7	52967	517	.031	.032	-3.1
52660	506	.420	.420	0.0	52767	512	.290	.300	-3.3	53001	501	.320	.340	-5.9
52660	507	.310	.320	-3.1	52767	513	.280	.290	-3.4	53001	502	.550	.570	-3.5
52660	508	.430	.420	2.4	52767	515	.470	.490	-4.1	53001	503	.370	.390	-5.1
52660	509	.228	.231	-1.3	52767	516	.440	.460	-4.3	53001	504	.600	.620	-3.2
52660	511	.300	.310	-3.2	52767	517	.380	.410	-7.3	53001	505	.390	.400	-2.5
52660	512	.208	.211	-1.4	52911	501	.088	.092	-4.3	53001	506	.340	.360	-5.6
52660	513	.290	.300	-3.3	52911	502	.150	.156	-3.8	53001	507	.270	.280	-3.6
52660	515	.350	.360	-2.8	52911	503	.101	.105	-3.8	53001	508	.300	.310	-3.2
52660	516	.300	.300	0.0	52911	504	.162	.168	-3.6	53001	509	.370	.380	-2.6
52660	517	.249	.250	-0.4	52911	505	.105	.109	-3.7	53001	511	.450	.470	-4.3
52744	501	.540	.560	-3.6	52911	506	.094	.098	-4.1	53001	512	.330	.340	-2.9
52744	502	.610	.640	-4.7	52911	507	.074	.077	-3.9	53001	513	.212	.217	-2.3
52744	503	.830	.860	-3.5	52911	508	.082	.085	-3.5	53001	515	.370	.390	-5.1
52744	504	.900	.930	-3.2	52911	509	.100	.104	-3.8	53001	516	.380	.390	-2.6
52744	505	.830	.860	-3.5	52911	511	.124	.128	-3.1	53001	517	.300	.320	-6.3

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STATE: 29 - NEW JERSEY  
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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
53077	501	.156	.163	-4.3	53096	506	.158	.165	-4.2	53147	512	.048	.051	-5.9
53077	502	.270	.280	-3.6	53096	507	.124	.129	-3.9	53147	513	.047	.049	-4.1
53077	503	.178	.186	-4.3	53096	508	.139	.143	-2.8	53147	515	.080	.084	-4.8
53077	504	.290	.300	-3.3	53096	509	.169	.175	-3.4	53147	516	.075	.078	-3.8
53077	505	.186	.192	-3.1	53096	511	.208	.216	-3.7	53147	517	.065	.069	-5.8
53077	506	.166	.173	-4.0	53096	512	.151	.157	-3.8	53229	501	.340	.360	-5.6
53077	507	.130	.135	-3.7	53096	513	.097	.100	-3.0	53229	502	.450	.480	-6.3
53077	508	.145	.150	-3.3	53096	515	.171	.177	-3.4	53229	503	.260	.270	-3.7
53077	509	.177	.184	-3.8	53096	516	.174	.178	-2.2	53229	504	.440	.460	-4.3
53077	511	.219	.226	-3.1	53096	517	.138	.144	-4.2	53229	505	.320	.340	-5.9
53077	512	.158	.165	-4.2	53121	501	.420	.440	-4.5	53229	506	.242	.250	-3.2
53077	513	.102	.104	-1.9	53121	502	.720	.750	-4.0	53229	507	.270	.280	-3.6
53077	515	.180	.186	-3.2	53121	503	.480	.500	-4.0	53229	508	.370	.380	-2.6
53077	516	.182	.187	-2.7	53121	504	.780	.800	-2.5	53229	509	.350	.360	-2.8
53077	517	.145	.152	-4.6	53121	505	.500	.520	-3.8	53229	511	.210	.225	-6.7
53095	501	.107	.112	-4.5	53121	506	.450	.470	-4.3	53229	512	.270	.280	-3.6
53095	502	.182	.189	-3.7	53121	507	.350	.370	-5.4	53229	513	.260	.280	-7.1
53095	503	.122	.127	-3.9	53121	508	.390	.410	-4.9	53229	515	.450	.470	-4.3
53095	504	.196	.203	-3.4	53121	509	.480	.500	-4.0	53229	516	.420	.440	-4.5
53095	505	.127	.132	-3.8	53121	511	.590	.610	-3.3	53229	517	.360	.380	-5.3
53095	506	.113	.119	-5.0	53121	512	.430	.450	-4.4	53271	501	.080	.083	-3.6
53095	507	.089	.093	-4.3	53121	513	.280	.280	0.0	53271	502	.135	.141	-4.3
53095	508	.100	.102	-2.0	53121	515	.490	.500	-2.0	53271	503	.091	.095	-4.2
53095	509	.121	.126	-4.0	53121	516	.490	.510	-3.9	53271	504	.146	.151	-3.3
53095	511	.150	.155	-3.2	53121	517	.390	.410	-4.9	53271	505	.095	.098	-3.1
53095	512	.108	.113	-4.4	53147	501	.061	.065	-6.2	53271	506	.085	.088	-3.4
53095	513	.070	.072	-2.8	53147	502	.081	.085	-4.7	53271	507	.067	.069	-2.9
53095	515	.123	.128	-3.9	53147	503	.046	.049	-6.1	53271	508	.074	.076	-2.6
53095	516	.125	.128	-2.3	53147	504	.079	.083	-4.8	53271	509	.090	.094	-4.3
53095	517	.099	.104	-4.8	53147	505	.058	.061	-4.9	53271	511	.112	.116	-3.4
53096	501	.149	.155	-3.9	53147	506	.043	.046	-6.5	53271	512	.081	.084	-3.6
53096	502	.250	.260	-3.8	53147	507	.048	.050	-4.0	53271	513	.052	.053	-1.9
53096	503	.170	.177	-4.0	53147	508	.066	.068	-2.9	53271	515	.092	.095	-3.2
53096	504	.270	.280	-3.6	53147	509	.062	.065	-4.6	53271	516	.093	.095	-2.1
53096	505	.177	.183	-3.3	53147	511	.038	.040	-5.0	53271	517	.074	.077	-3.9

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STATE: 29 - NEW JERSEY  
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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
53333	501	.340	.360	-5.6	53375	506	.147	.153	-3.9	53377	512	.121	.134	-9.7
53333	502	.450	.470	-4.3	53375	507	.094	.098	-4.1	53377	513	.139	.144	-3.5
53333	503	.250	.270	-7.4	53375	508	.080	.082	-2.4	53377	515	.213	.221	-3.6
53333	504	.430	.460	-6.5	53375	509	.111	.115	-3.5	53377	516	.227	.234	-3.0
53333	505	.320	.340	-5.9	53375	511	.205	.215	-4.7	53377	517	.205	.212	-3.3
53333	506	.238	.250	-4.8	53375	512	.074	.082	-9.8	53403	501	.079	.082	-3.7
53333	507	.260	.280	-7.1	53375	513	.085	.088	-3.4	53403	502	.089	.093	-4.3
53333	508	.360	.370	-2.7	53375	515	.130	.135	-3.7	53403	503	.120	.126	-4.8
53333	509	.340	.360	-5.6	53375	516	.138	.142	-2.8	53403	504	.130	.135	-3.7
53333	511	.207	.221	-6.3	53375	517	.125	.129	-3.1	53403	505	.120	.125	-4.0
53333	512	.270	.280	-3.6	53376	501	.122	.126	-3.2	53403	506	.153	.159	-3.8
53333	513	.260	.270	-3.7	53376	502	.138	.143	-3.5	53403	507	.097	.102	-4.9
53333	515	.440	.460	-4.3	53376	503	.186	.194	-4.1	53403	508	.083	.085	-2.4
53333	516	.410	.430	-4.7	53376	504	.202	.208	-2.9	53403	509	.115	.119	-3.4
53333	517	.360	.380	-5.3	53376	505	.186	.193	-3.6	53403	511	.213	.223	-4.5
53374	501	.143	.149	-4.0	53376	506	.236	.245	-3.7	53403	512	.077	.085	-9.4
53374	502	.162	.169	-4.1	53376	507	.150	.158	-5.1	53403	513	.088	.091	-3.3
53374	503	.219	.228	-3.9	53376	508	.129	.131	-1.5	53403	515	.135	.140	-3.6
53374	504	.237	.245	-3.3	53376	509	.178	.185	-3.8	53403	516	.144	.148	-2.7
53374	505	.219	.227	-3.5	53376	511	.330	.340	-2.9	53403	517	.130	.134	-3.0
53374	506	.280	.290	-3.4	53376	512	.119	.131	-9.2	53425	501	.320	.340	-5.9
53374	507	.177	.185	-4.3	53376	513	.136	.141	-3.5	53425	502	.420	.440	-4.5
53374	508	.151	.154	-1.9	53376	515	.208	.216	-3.7	53425	503	.238	.250	-4.8
53374	509	.209	.217	-3.7	53376	516	.222	.228	-2.6	53425	504	.410	.430	-4.7
53374	511	.390	.400	-2.5	53376	517	.200	.208	-3.8	53425	505	.300	.320	-6.3
53374	512	.140	.154	-9.1	53377	501	.125	.129	-3.1	53425	506	.224	.236	-5.1
53374	513	.160	.166	-3.6	53377	502	.141	.147	-4.1	53425	507	.249	.260	-4.2
53374	515	.245	.250	-2.0	53377	503	.190	.199	-4.5	53425	508	.340	.350	-2.9
53374	516	.260	.270	-3.7	53377	504	.206	.213	-3.3	53425	509	.320	.340	-5.9
53374	517	.235	.244	-3.7	53377	505	.190	.198	-4.0	53425	511	.195	.208	-6.3
53375	501	.076	.079	-3.8	53377	506	.242	.250	-3.2	53425	512	.250	.260	-3.8
53375	502	.086	.089	-3.4	53377	507	.154	.161	-4.3	53425	513	.243	.260	-6.5
53375	503	.116	.121	-4.1	53377	508	.132	.134	-1.5	53425	515	.410	.430	-4.7
53375	504	.126	.130	-3.1	53377	509	.182	.189	-3.7	53425	516	.390	.410	-4.9
53375	505	.116	.120	-3.3	53377	511	.340	.350	-2.9	53425	517	.340	.360	-5.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
53565	501	.092	.095	-3.2	53632	506	.060	.063	-4.8	53732	512	.360	.370	-2.7
53565	502	.104	.108	-3.7	53632	507	.047	.049	-4.1	53732	513	.231	.236	-2.1
53565	503	.140	.146	-4.1	53632	508	.053	.054	-1.9	53732	515	.410	.420	-2.4
53565	504	.152	.157	-3.2	53632	509	.064	.066	-3.0	53732	516	.410	.420	-2.4
53565	505	.140	.145	-3.4	53632	511	.079	.082	-3.7	53732	517	.330	.340	-2.9
53565	506	.178	.185	-3.8	53632	512	.057	.060	-5.0	53733	501	.230	.240	-4.2
53565	507	.113	.119	-5.0	53632	513	.037	.038	-2.6	53733	502	.390	.410	-4.9
53565	508	.097	.099	-2.0	53632	515	.065	.067	-3.0	53733	503	.260	.270	-3.7
53565	509	.134	.139	-3.6	53632	516	.066	.068	-2.9	53733	504	.420	.440	-4.5
53565	511	.247	.260	-5.0	53632	517	.052	.055	-5.5	53733	505	.270	.280	-3.6
53565	512	.089	.099	-10.1	53731	501	.052	.054	-3.7	53733	506	.244	.250	-2.4
53565	513	.103	.106	-2.8	53731	502	.088	.092	-4.3	53733	507	.192	.199	-3.5
53565	515	.157	.163	-3.7	53731	503	.059	.062	-4.8	53733	508	.214	.220	-2.7
53565	516	.167	.172	-2.9	53731	504	.095	.098	-3.1	53733	509	.260	.270	-3.7
53565	517	.151	.156	-3.2	53731	505	.062	.064	-3.1	53733	511	.320	.330	-3.0
53631	501	.049	.051	-3.9	53731	506	.055	.057	-3.5	53733	512	.233	.243	-4.1
53631	502	.083	.087	-4.6	53731	507	.043	.045	-4.4	53733	513	.150	.154	-2.6
53631	503	.056	.058	-3.4	53731	508	.048	.050	-4.0	53733	515	.260	.270	-3.7
53631	504	.090	.093	-3.2	53731	509	.059	.061	-3.3	53733	516	.270	.280	-3.6
53631	505	.058	.061	-4.9	53731	511	.073	.075	-2.7	53733	517	.214	.223	-4.0
53631	506	.052	.054	-3.7	53731	512	.053	.055	-3.6	53734	501	2.330	2.370	-1.7
53631	507	.041	.043	-4.7	53731	513	.034	.035	-2.9	53734	502	1.660	1.680	-1.2
53631	508	.046	.047	-2.1	53731	515	.060	.062	-3.2	53734	503	1.260	1.280	-1.6
53631	509	.056	.058	-3.4	53731	516	.061	.062	-1.6	53734	504	2.170	2.190	-0.9
53631	511	.069	.071	-2.8	53731	517	.048	.050	-4.0	53734	505	2.190	2.220	-1.4
53631	512	.050	.052	-3.8	53732	501	.350	.370	-5.4	53734	506	2.110	2.130	-0.9
53631	513	.032	.033	-3.0	53732	502	.600	.620	-3.2	53734	507	1.580	1.610	-1.9
53631	515	.057	.059	-3.4	53732	503	.400	.420	-4.8	53734	508	2.160	2.140	0.9
53631	516	.057	.059	-3.4	53732	504	.650	.670	-3.0	53734	509	1.150	1.170	-1.7
53631	517	.046	.048	-4.2	53732	505	.420	.440	-4.5	53734	511	1.540	1.570	-1.9
53632	501	.056	.059	-5.1	53732	506	.370	.390	-5.1	53734	512	1.050	1.070	-1.9
53632	502	.096	.100	-4.0	53732	507	.300	.310	-3.2	53734	513	1.480	1.500	-1.3
53632	503	.064	.067	-4.5	53732	508	.330	.340	-2.9	53734	515	1.790	1.810	-1.1
53632	504	.104	.107	-2.8	53732	509	.400	.420	-4.8	53734	516	1.510	1.520	-0.7
53632	505	.067	.070	-4.3	53732	511	.490	.510	-3.9	53734	517	1.260	1.280	-1.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
53803	501	.760	.810	-6.2	54012	506	.211	.213	-0.9	55010	512	.650	.680	-4.4
53803	502	1.010	1.050	-3.8	54012	507	.158	.161	-1.9	55010	513	.420	.430	-2.3
53803	503	.570	.600	-5.0	54012	508	.216	.214	0.9	55010	515	.740	.770	-3.9
53803	504	.970	1.020	-4.9	54012	509	.115	.117	-1.7	55010	516	.750	.770	-2.6
53803	505	.710	.750	-5.3	54012	511	.154	.157	-1.9	55010	517	.600	.620	-3.2
53803	506	.540	.560	-3.6	54012	512	.105	.107	-1.9	55011	501	.173	.181	-4.4
53803	507	.590	.620	-4.8	54012	513	.148	.150	-1.3	55011	502	.290	.310	-6.5
53803	508	.810	.840	-3.6	54012	515	.179	.181	-1.1	55011	503	.198	.206	-3.9
53803	509	.770	.800	-3.8	54012	516	.151	.152	-0.7	55011	504	.320	.330	-3.0
53803	511	.470	.500	-6.0	54012	517	.126	.128	-1.6	55011	505	.206	.214	-3.7
53803	512	.600	.630	-4.8	54077	501	.212	.222	-4.5	55011	506	.184	.192	-4.2
53803	513	.580	.610	-4.9	54077	502	.360	.380	-5.3	55011	507	.145	.150	-3.3
53803	515	.990	1.030	-3.9	54077	503	.243	.250	-2.8	55011	508	.161	.166	-3.0
53803	516	.930	.970	-4.1	54077	504	.390	.400	-2.5	55011	509	.196	.204	-3.9
53803	517	.800	.850	-5.9	54077	505	.250	.260	-3.8	55011	511	.243	.250	-2.8
53907	501	.155	.162	-4.3	54077	506	.225	.236	-4.7	55011	512	.176	.183	-3.8
53907	502	.260	.270	-3.7	54077	507	.177	.184	-3.8	55011	513	.113	.116	-2.6
53907	503	.177	.185	-4.3	54077	508	.198	.204	-2.9	55011	515	.199	.207	-3.9
53907	504	.290	.300	-3.3	54077	509	.241	.250	-3.6	55011	516	.203	.208	-2.4
53907	505	.185	.191	-3.1	54077	511	.300	.310	-3.2	55011	517	.161	.168	-4.2
53907	506	.165	.172	-4.1	54077	512	.216	.224	-3.6	55012	501	.206	.216	-4.6
53907	507	.130	.135	-3.7	54077	513	.139	.142	-2.1	55012	502	.350	.360	-2.8
53907	508	.145	.149	-2.7	54077	515	.244	.250	-2.4	55012	503	.236	.246	-4.1
53907	509	.176	.183	-3.8	54077	516	.248	.250	-0.8	55012	504	.380	.390	-2.6
53907	511	.218	.225	-3.1	54077	517	.198	.206	-3.9	55012	505	.246	.250	-1.6
53907	512	.158	.164	-3.7	55010	501	.640	.670	-4.5	55012	506	.219	.229	-4.4
53907	513	.102	.104	-1.9	55010	502	1.090	1.130	-3.5	55012	507	.172	.179	-3.9
53907	515	.179	.185	-3.2	55010	503	.730	.760	-3.9	55012	508	.192	.198	-3.0
53907	516	.182	.186	-2.2	55010	504	1.180	1.220	-3.3	55012	509	.234	.243	-3.7
53907	517	.145	.151	-4.0	55010	505	.760	.790	-3.8	55012	511	.290	.300	-3.3
54012	501	.233	.237	-1.7	55010	506	.680	.710	-4.2	55012	512	.209	.218	-4.1
54012	502	.166	.168	-1.2	55010	507	.540	.560	-3.6	55012	513	.135	.138	-2.2
54012	503	.126	.128	-1.6	55010	508	.600	.610	-1.6	55012	515	.238	.246	-3.3
54012	504	.217	.219	-0.9	55010	509	.730	.760	-3.9	55012	516	.241	.247	-2.4
54012	505	.219	.222	-1.4	55010	511	.900	.930	-3.2	55012	517	.192	.201	-4.5

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STATE: 29 - NEW JERSEY  
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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
55013	501	.290	.310	-6.5	55371	506	.710	.740	-4.1	55597	512	.042	.044	-4.5
55013	502	.380	.400	-5.0	55371	507	.450	.470	-4.3	55597	513	.027	.028	-3.6
55013	503	.215	.228	-5.7	55371	508	.390	.390	0.0	55597	515	.048	.050	-4.0
55013	504	.370	.390	-5.1	55371	509	.530	.550	-3.6	55597	516	.049	.050	-2.0
55013	505	.270	.290	-6.9	55371	511	.990	1.030	-3.9	55597	517	.039	.041	-4.9
55013	506	.203	.213	-4.7	55371	512	.360	.390	-7.7	55647	501	.084	.087	-3.4
55013	507	.225	.236	-4.7	55371	513	.410	.420	-2.4	55647	502	.142	.148	-4.1
55013	508	.310	.320	-3.1	55371	515	.620	.650	-4.6	55647	503	.096	.100	-4.0
55013	509	.290	.300	-3.3	55371	516	.670	.690	-2.9	55647	504	.154	.159	-3.1
55013	511	.176	.188	-6.4	55371	517	.600	.620	-3.2	55647	505	.100	.103	-2.9
55013	512	.227	.237	-4.2	55426	501	.350	.370	-5.4	55647	506	.089	.093	-4.3
55013	513	.219	.232	-5.6	55426	502	.460	.480	-4.2	55647	507	.070	.073	-4.1
55013	515	.370	.390	-5.1	55426	503	.260	.280	-7.1	55647	508	.078	.080	-2.5
55013	516	.350	.370	-5.4	55426	504	.450	.470	-4.3	55647	509	.095	.099	-4.0
55013	517	.300	.320	-6.3	55426	505	.330	.350	-5.7	55647	511	.117	.121	-3.3
55214	501	.167	.175	-4.6	55426	506	.246	.260	-5.4	55647	512	.085	.088	-3.4
55214	502	.280	.300	-6.7	55426	507	.270	.290	-6.9	55647	513	.055	.056	-1.8
55214	503	.191	.199	-4.0	55426	508	.370	.380	-2.6	55647	515	.096	.100	-4.0
55214	504	.310	.320	-3.1	55426	509	.350	.370	-5.4	55647	516	.098	.100	-2.0
55214	505	.199	.206	-3.4	55426	511	.214	.228	-6.1	55647	517	.078	.081	-3.7
55214	506	.178	.186	-4.3	55426	512	.270	.290	-6.9	55648	501	.038	.040	-5.0
55214	507	.140	.145	-3.4	55426	513	.270	.280	-3.6	55648	502	.064	.067	-4.5
55214	508	.156	.160	-2.5	55426	515	.450	.470	-4.3	55648	503	.043	.045	-4.4
55214	509	.190	.197	-3.6	55426	516	.430	.450	-4.4	55648	504	.070	.072	-2.8
55214	511	.234	.243	-3.7	55426	517	.370	.390	-5.1	55648	505	.045	.047	-4.3
55214	512	.170	.177	-4.0	55597	501	.042	.044	-4.5	55648	506	.040	.042	-4.8
55214	513	.109	.112	-2.7	55597	502	.071	.074	-4.1	55648	507	.032	.033	-3.0
55214	515	.193	.200	-3.5	55597	503	.048	.050	-4.0	55648	508	.035	.036	-2.8
55214	516	.196	.200	-2.0	55597	504	.077	.079	-2.5	55648	509	.043	.045	-4.4
55214	517	.156	.162	-3.7	55597	505	.050	.052	-3.8	55648	511	.053	.055	-3.6
55371	501	.370	.380	-2.6	55597	506	.044	.046	-4.3	55648	512	.038	.040	-5.0
55371	502	.410	.430	-4.7	55597	507	.035	.036	-2.8	55648	513	.025	.025	0.0
55371	503	.560	.580	-3.4	55597	508	.039	.040	-2.5	55648	515	.044	.045	-2.2
55371	504	.600	.630	-4.8	55597	509	.047	.049	-4.1	55648	516	.044	.045	-2.2
55371	505	.560	.580	-3.4	55597	511	.059	.061	-3.3	55648	517	.035	.037	-5.4

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STATE: 29 - NEW JERSEY  
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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
55649	501	.045	.047	-4.3	55716	506	.510	.530	-3.8	55718	512	.350	.370	-5.4
55649	502	.077	.080	-3.7	55716	507	.400	.420	-4.8	55718	513	.340	.360	-5.6
55649	503	.052	.054	-3.7	55716	508	.450	.460	-2.2	55718	515	.580	.610	-4.9
55649	504	.083	.086	-3.5	55716	509	.540	.570	-5.3	55718	516	.550	.570	-3.5
55649	505	.054	.056	-3.6	55716	511	.670	.700	-4.3	55718	517	.470	.500	-6.0
55649	506	.048	.050	-4.0	55716	512	.490	.510	-3.9	55802	501	.095	.098	-3.1
55649	507	.038	.039	-2.6	55716	513	.310	.320	-3.1	55802	502	.107	.111	-3.6
55649	508	.042	.043	-2.3	55716	515	.550	.570	-3.5	55802	503	.144	.151	-4.6
55649	509	.051	.053	-3.8	55716	516	.560	.580	-3.4	55802	504	.157	.162	-3.1
55649	511	.063	.066	-4.5	55716	517	.450	.470	-4.3	55802	505	.144	.150	-4.0
55649	512	.046	.048	-4.2	55717	501	.460	.490	-6.1	55802	506	.183	.190	-3.7
55649	513	.030	.030	0.0	55717	502	.610	.640	-4.7	55802	507	.117	.122	-4.1
55649	515	.052	.054	-3.7	55717	503	.350	.370	-5.4	55802	508	.100	.102	-2.0
55649	516	.053	.054	-1.9	55717	504	.590	.620	-4.8	55802	509	.138	.143	-3.5
55649	517	.042	.044	-4.5	55717	505	.430	.460	-6.5	55802	511	.260	.270	-3.7
55715	501	.330	.350	-5.7	55717	506	.320	.340	-5.9	55802	512	.092	.102	-9.8
55715	502	.560	.590	-5.1	55717	507	.360	.380	-5.3	55802	513	.106	.110	-3.6
55715	503	.380	.390	-2.6	55717	508	.490	.510	-3.9	55802	515	.161	.168	-4.2
55715	504	.610	.630	-3.2	55717	509	.470	.490	-4.1	55802	516	.172	.177	-2.8
55715	505	.400	.410	-2.4	55717	511	.280	.300	-6.7	55802	517	.155	.161	-3.7
55715	506	.350	.370	-5.4	55717	512	.360	.380	-5.3	55918	501	.190	.198	-4.0
55715	507	.280	.290	-3.4	55717	513	.350	.370	-5.4	55918	502	.320	.340	-5.9
55715	508	.310	.320	-3.1	55717	515	.600	.630	-4.8	55918	503	.217	.226	-4.0
55715	509	.380	.390	-2.6	55717	516	.560	.590	-5.1	55918	504	.350	.360	-2.8
55715	511	.470	.480	-2.1	55717	517	.490	.520	-5.8	55918	505	.226	.234	-3.4
55715	512	.340	.350	-2.9	55718	501	.450	.470	-4.3	55918	506	.201	.211	-4.7
55715	513	.217	.222	-2.3	55718	502	.590	.620	-4.8	55918	507	.159	.165	-3.6
55715	515	.380	.400	-5.0	55718	503	.330	.350	-5.7	55918	508	.177	.182	-2.7
55715	516	.390	.400	-2.5	55718	504	.570	.600	-5.0	55918	509	.215	.224	-4.0
55715	517	.310	.320	-3.1	55718	505	.420	.440	-4.5	55918	511	.270	.280	-3.6
55716	501	.480	.500	-4.0	55718	506	.310	.330	-6.1	55918	512	.193	.201	-4.0
55716	502	.820	.850	-3.5	55718	507	.350	.370	-5.4	55918	513	.124	.127	-2.4
55716	503	.550	.570	-3.5	55718	508	.480	.490	-2.0	55918	515	.218	.227	-4.0
55716	504	.880	.910	-3.3	55718	509	.450	.470	-4.3	55918	516	.222	.227	-2.2
55716	505	.570	.590	-3.4	55718	511	.270	.290	-6.9	55918	517	.177	.184	-3.8

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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
55919	501	.026	.027	-3.7	56041	506	.125	.131	-4.6	56170	512	.246	.260	-5.4
55919	502	.044	.046	-4.3	56041	507	.099	.103	-3.9	56170	513	.239	.250	-4.4
55919	503	.030	.031	-3.2	56041	508	.110	.113	-2.7	56170	515	.410	.430	-4.7
55919	504	.048	.049	-2.0	56041	509	.134	.139	-3.6	56170	516	.380	.400	-5.0
55919	505	.031	.032	-3.1	56041	511	.166	.172	-3.5	56170	517	.330	.350	-5.7
55919	506	.027	.029	-6.9	56041	512	.120	.125	-4.0	56171	501	.153	.163	-6.1
55919	507	.022	.022	0.0	56041	513	.077	.079	-2.5	56171	502	.203	.213	-4.7
55919	508	.024	.025	-4.0	56041	515	.136	.141	-3.5	56171	503	.115	.122	-5.7
55919	509	.029	.030	-3.3	56041	516	.138	.142	-2.8	56171	504	.197	.207	-4.8
55919	511	.036	.038	-5.3	56041	517	.110	.115	-4.3	56171	505	.144	.152	-5.3
55919	512	.026	.027	-3.7	56042	501	.149	.155	-3.9	56171	506	.108	.114	-5.3
55919	513	.017	.017	0.0	56042	502	.250	.260	-3.8	56171	507	.120	.126	-4.8
55919	515	.030	.031	-3.2	56042	503	.170	.177	-4.0	56171	508	.164	.169	-3.0
55919	516	.030	.031	-3.2	56042	504	.270	.280	-3.6	56171	509	.155	.162	-4.3
55919	517	.024	.025	-4.0	56042	505	.177	.183	-3.3	56171	511	.094	.100	-6.0
56040	501	.018	.019	-5.3	56042	506	.158	.165	-4.2	56171	512	.121	.127	-4.7
56040	502	.030	.032	-6.3	56042	507	.124	.129	-3.9	56171	513	.117	.124	-5.6
56040	503	.020	.021	-4.8	56042	508	.139	.143	-2.8	56171	515	.199	.209	-4.8
56040	504	.033	.034	-2.9	56042	509	.169	.175	-3.4	56171	516	.188	.196	-4.1
56040	505	.021	.022	-4.5	56042	511	.208	.216	-3.7	56171	517	.163	.172	-5.2
56040	506	.019	.020	-5.0	56042	512	.151	.157	-3.8	56202	501	.118	.123	-4.1
56040	507	.015	.016	-6.3	56042	513	.097	.100	-3.0	56202	502	.201	.209	-3.8
56040	508	.017	.017	0.0	56042	515	.171	.177	-3.4	56202	503	.135	.141	-4.3
56040	509	.020	.021	-4.8	56042	516	.174	.178	-2.2	56202	504	.217	.225	-3.6
56040	511	.025	.026	-3.8	56042	517	.138	.144	-4.2	56202	505	.141	.146	-3.4
56040	512	.018	.019	-5.3	56170	501	.310	.330	-6.1	56202	506	.125	.131	-4.6
56040	513	.012	.012	0.0	56170	502	.410	.430	-4.7	56202	507	.099	.103	-3.9
56040	515	.021	.021	0.0	56170	503	.234	.248	-5.6	56202	508	.110	.113	-2.7
56040	516	.021	.021	0.0	56170	504	.400	.420	-4.8	56202	509	.134	.139	-3.6
56040	517	.017	.017	0.0	56170	505	.290	.310	-6.5	56202	511	.166	.172	-3.5
56041	501	.118	.123	-4.1	56170	506	.220	.232	-5.2	56202	512	.120	.125	-4.0
56041	502	.201	.209	-3.8	56170	507	.245	.260	-5.8	56202	513	.077	.079	-2.5
56041	503	.135	.141	-4.3	56170	508	.330	.340	-2.9	56202	515	.136	.141	-3.5
56041	504	.217	.225	-3.6	56170	509	.320	.330	-3.0	56202	516	.138	.142	-2.8
56041	505	.141	.146	-3.4	56170	511	.192	.205	-6.3	56202	517	.110	.115	-4.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
56390	501	.206	.216	-4.6	56427	506	.300	.320	-6.3	56567	512	.260	.270	-3.7
56390	502	.350	.360	-2.8	56427	507	.238	.248	-4.0	56567	513	.247	.260	-5.0
56390	503	.236	.246	-4.1	56427	508	.270	.270	0.0	56567	515	.420	.440	-4.5
56390	504	.380	.390	-2.6	56427	509	.320	.340	-5.9	56567	516	.400	.410	-2.4
56390	505	.246	.250	-1.6	56427	511	.400	.410	-2.4	56567	517	.340	.360	-5.6
56390	506	.219	.229	-4.4	56427	512	.290	.300	-3.3	56650	501	.990	1.050	-5.7
56390	507	.172	.179	-3.9	56427	513	.187	.191	-2.1	56650	502	1.310	1.380	-5.1
56390	508	.192	.198	-3.0	56427	515	.330	.340	-2.9	56650	503	.740	.790	-6.3
56390	509	.234	.243	-3.7	56427	516	.330	.340	-2.9	56650	504	1.270	1.340	-5.2
56390	511	.290	.300	-3.3	56427	517	.270	.280	-3.6	56650	505	.930	.980	-5.1
56390	512	.209	.218	-4.1	56488	501	.158	.164	-3.7	56650	506	.700	.740	-5.4
56390	513	.135	.138	-2.2	56488	502	.178	.185	-3.8	56650	507	.780	.810	-3.7
56390	515	.238	.246	-3.3	56488	503	.241	.250	-3.6	56650	508	1.060	1.090	-2.8
56390	516	.241	.247	-2.4	56488	504	.260	.270	-3.7	56650	509	1.000	1.050	-4.8
56390	517	.192	.201	-4.5	56488	505	.241	.250	-3.6	56650	511	.610	.650	-6.2
56391	501	.177	.185	-4.3	56488	506	.310	.320	-3.1	56650	512	.780	.820	-4.9
56391	502	.300	.310	-3.2	56488	507	.195	.204	-4.4	56650	513	.760	.800	-5.0
56391	503	.203	.211	-3.8	56488	508	.166	.169	-1.8	56650	515	1.290	1.350	-4.4
56391	504	.330	.340	-2.9	56488	509	.230	.239	-3.8	56650	516	1.210	1.260	-4.0
56391	505	.211	.218	-3.2	56488	511	.430	.450	-4.4	56650	517	1.050	1.110	-5.4
56391	506	.188	.197	-4.6	56488	512	.153	.170	-10.0	56651	501	.540	.570	-5.3
56391	507	.148	.154	-3.9	56488	513	.176	.183	-3.8	56651	502	.710	.750	-5.3
56391	508	.165	.170	-2.9	56488	515	.270	.280	-3.6	56651	503	.400	.430	-7.0
56391	509	.201	.209	-3.8	56488	516	.290	.300	-3.3	56651	504	.690	.730	-5.5
56391	511	.248	.260	-4.6	56488	517	.260	.270	-3.7	56651	505	.510	.530	-3.8
56391	512	.180	.187	-3.7	56567	501	.320	.340	-5.9	56651	506	.380	.400	-5.0
56391	513	.116	.119	-2.5	56567	502	.430	.450	-4.4	56651	507	.420	.440	-4.5
56391	515	.204	.211	-3.3	56567	503	.243	.260	-6.5	56651	508	.580	.590	-1.7
56391	516	.207	.212	-2.4	56567	504	.410	.440	-6.8	56651	509	.550	.570	-3.5
56391	517	.165	.172	-4.1	56567	505	.300	.320	-6.3	56651	511	.330	.350	-5.7
56427	501	.290	.300	-3.3	56567	506	.228	.240	-5.0	56651	512	.420	.440	-4.5
56427	502	.490	.500	-2.0	56567	507	.250	.270	-7.4	56651	513	.410	.430	-4.7
56427	503	.330	.340	-2.9	56567	508	.350	.360	-2.8	56651	515	.700	.730	-4.1
56427	504	.520	.540	-3.7	56567	509	.330	.340	-2.9	56651	516	.660	.690	-4.3
56427	505	.340	.350	-2.9	56567	511	.198	.212	-6.6	56651	517	.570	.600	-5.0

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STATE: 29 - NEW JERSEY  
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
56652	501	.380	.410	-7.3	56654	506	.134	.141	-5.0	56699	512	.133	.139	-4.3
56652	502	.510	.540	-5.6	56654	507	.149	.156	-4.5	56699	513	.086	.088	-2.3
56652	503	.290	.310	-6.5	56654	508	.203	.209	-2.9	56699	515	.151	.157	-3.8
56652	504	.490	.520	-5.8	56654	509	.192	.201	-4.5	56699	516	.154	.157	-1.9
56652	505	.360	.380	-5.3	56654	511	.116	.124	-6.5	56699	517	.122	.128	-4.7
56652	506	.270	.290	-6.9	56654	512	.150	.157	-4.5	56758	501	.112	.117	-4.3
56652	507	.300	.320	-6.3	56654	513	.145	.153	-5.2	56758	502	.189	.197	-4.1
56652	508	.410	.420	-2.4	56654	515	.246	.260	-5.4	56758	503	.127	.133	-4.5
56652	509	.390	.410	-4.9	56654	516	.232	.242	-4.1	56758	504	.205	.212	-3.3
56652	511	.236	.250	-5.6	56654	517	.201	.212	-5.2	56758	505	.133	.137	-2.9
56652	512	.300	.320	-6.3	56690	501	.082	.085	-3.5	56758	506	.118	.124	-4.8
56652	513	.290	.310	-6.5	56690	502	.092	.096	-4.2	56758	507	.093	.097	-4.1
56652	515	.500	.520	-3.8	56690	503	.125	.130	-3.8	56758	508	.104	.107	-2.8
56652	516	.470	.490	-4.1	56690	504	.135	.140	-3.6	56758	509	.126	.131	-3.8
56652	517	.410	.430	-4.7	56690	505	.125	.130	-3.8	56758	511	.156	.162	-3.7
56653	501	.370	.390	-5.1	56690	506	.158	.164	-3.7	56758	512	.113	.118	-4.2
56653	502	.490	.520	-5.8	56690	507	.101	.106	-4.7	56758	513	.073	.075	-2.7
56653	503	.280	.290	-3.4	56690	508	.086	.088	-2.3	56758	515	.128	.133	-3.8
56653	504	.480	.500	-4.0	56690	509	.119	.124	-4.0	56758	516	.130	.134	-3.0
56653	505	.350	.370	-5.4	56690	511	.220	.231	-4.8	56758	517	.104	.108	-3.7
56653	506	.260	.280	-7.1	56690	512	.080	.088	-9.1	56759	501	.114	.119	-4.2
56653	507	.290	.300	-3.3	56690	513	.091	.095	-4.2	56759	502	.194	.202	-4.0
56653	508	.400	.410	-2.4	56690	515	.139	.145	-4.1	56759	503	.130	.136	-4.4
56653	509	.380	.390	-2.6	56690	516	.149	.153	-2.6	56759	504	.210	.217	-3.2
56653	511	.228	.243	-6.2	56690	517	.134	.139	-3.6	56759	505	.136	.141	-3.5
56653	512	.290	.310	-6.5	56699	501	.131	.137	-4.4	56759	506	.121	.127	-4.7
56653	513	.280	.300	-6.7	56699	502	.223	.232	-3.9	56759	507	.095	.099	-4.0
56653	515	.480	.510	-5.9	56699	503	.150	.156	-3.8	56759	508	.106	.109	-2.8
56653	516	.450	.470	-4.3	56699	504	.241	.250	-3.6	56759	509	.129	.135	-4.4
56653	517	.390	.420	-7.1	56699	505	.157	.162	-3.1	56759	511	.160	.166	-3.6
56654	501	.190	.202	-5.9	56699	506	.139	.146	-4.8	56759	512	.116	.121	-4.1
56654	502	.250	.260	-3.8	56699	507	.110	.114	-3.5	56759	513	.075	.076	-1.3
56654	503	.142	.151	-6.0	56699	508	.123	.126	-2.4	56759	515	.131	.136	-3.7
56654	504	.243	.260	-6.5	56699	509	.149	.155	-3.9	56759	516	.133	.137	-2.9
56654	505	.178	.188	-5.3	56699	511	.184	.191	-3.7	56759	517	.106	.111	-4.5

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STATE: 29 - NEW JERSEY  
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
56760	501	.164	.171	-4.1	56806	506	.162	.169	-4.1	56808	512	.201	.209	-3.8
56760	502	.280	.290	-3.4	56806	507	.128	.133	-3.8	56808	513	.129	.132	-2.3
56760	503	.187	.195	-4.1	56806	508	.142	.146	-2.7	56808	515	.228	.236	-3.4
56760	504	.300	.310	-3.2	56806	509	.173	.180	-3.9	56808	516	.231	.237	-2.5
56760	505	.195	.202	-3.5	56806	511	.214	.222	-3.6	56808	517	.184	.192	-4.2
56760	506	.174	.182	-4.4	56806	512	.155	.161	-3.7	56900	501	.190	.198	-4.0
56760	507	.137	.142	-3.5	56806	513	.100	.102	-2.0	56900	502	.320	.340	-5.9
56760	508	.153	.157	-2.5	56806	515	.176	.182	-3.3	56900	503	.217	.226	-4.0
56760	509	.186	.193	-3.6	56806	516	.178	.183	-2.7	56900	504	.350	.360	-2.8
56760	511	.230	.238	-3.4	56806	517	.142	.148	-4.1	56900	505	.226	.234	-3.4
56760	512	.166	.173	-4.0	56807	501	.151	.158	-4.4	56900	506	.201	.211	-4.7
56760	513	.107	.110	-2.7	56807	502	.260	.270	-3.7	56900	507	.159	.165	-3.6
56760	515	.189	.196	-3.6	56807	503	.173	.180	-3.9	56900	508	.177	.182	-2.7
56760	516	.192	.196	-2.0	56807	504	.280	.290	-3.4	56900	509	.215	.224	-4.0
56760	517	.153	.159	-3.8	56807	505	.180	.187	-3.7	56900	511	.270	.280	-3.6
56805	501	.216	.225	-4.0	56807	506	.161	.168	-4.2	56900	512	.193	.201	-4.0
56805	502	.370	.380	-2.6	56807	507	.126	.131	-3.8	56900	513	.124	.127	-2.4
56805	503	.247	.260	-5.0	56807	508	.141	.145	-2.8	56900	515	.218	.227	-4.0
56805	504	.400	.410	-2.4	56807	509	.172	.178	-3.4	56900	516	.222	.227	-2.2
56805	505	.260	.270	-3.7	56807	511	.212	.220	-3.6	56900	517	.177	.184	-3.8
56805	506	.229	.239	-4.2	56807	512	.154	.160	-3.7	56910	501	.095	.099	-4.0
56805	507	.180	.187	-3.7	56807	513	.099	.101	-2.0	56910	502	.161	.168	-4.2
56805	508	.201	.207	-2.9	56807	515	.174	.181	-3.9	56910	503	.108	.113	-4.4
56805	509	.245	.250	-2.0	56807	516	.177	.181	-2.2	56910	504	.174	.180	-3.3
56805	511	.300	.310	-3.2	56807	517	.141	.147	-4.1	56910	505	.113	.117	-3.4
56805	512	.219	.228	-3.9	56808	501	.198	.207	-4.3	56910	506	.101	.105	-3.8
56805	513	.141	.144	-2.1	56808	502	.340	.350	-2.9	56910	507	.079	.082	-3.7
56805	515	.248	.260	-4.6	56808	503	.226	.235	-3.8	56910	508	.088	.091	-3.3
56805	516	.250	.260	-3.8	56808	504	.360	.380	-5.3	56910	509	.108	.112	-3.6
56805	517	.201	.210	-4.3	56808	505	.236	.244	-3.3	56910	511	.133	.138	-3.6
56806	501	.153	.160	-4.4	56808	506	.210	.219	-4.1	56910	512	.096	.100	-4.0
56806	502	.260	.270	-3.7	56808	507	.165	.172	-4.1	56910	513	.062	.064	-3.1
56806	503	.174	.182	-4.4	56808	508	.184	.190	-3.2	56910	515	.109	.113	-3.5
56806	504	.280	.290	-3.4	56808	509	.224	.233	-3.9	56910	516	.111	.114	-2.6
56806	505	.182	.188	-3.2	56808	511	.280	.290	-3.4	56910	517	.088	.092	-4.3

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STATE: 29 - NEW JERSEY  
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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
56911	501	.280	.300	-6.7	56913	506	.130	.137	-5.1	56916	512	.780	.810	-3.7
56911	502	.370	.390	-5.1	56913	507	.144	.151	-4.6	56916	513	.750	.790	-5.1
56911	503	.209	.221	-5.4	56913	508	.197	.203	-3.0	56916	515	1.280	1.340	-4.5
56911	504	.360	.380	-5.3	56913	509	.186	.195	-4.6	56916	516	1.200	1.260	-4.8
56911	505	.260	.280	-7.1	56913	511	.113	.121	-6.6	56916	517	1.040	1.100	-5.5
56911	506	.197	.207	-4.8	56913	512	.145	.152	-4.6	56917	501	.280	.300	-6.7
56911	507	.219	.229	-4.4	56913	513	.141	.148	-4.7	56917	502	.380	.400	-5.0
56911	508	.300	.310	-3.2	56913	515	.239	.250	-4.4	56917	503	.213	.226	-5.8
56911	509	.280	.300	-6.7	56913	516	.225	.235	-4.3	56917	504	.360	.380	-5.3
56911	511	.171	.183	-6.6	56913	517	.195	.206	-5.3	56917	505	.270	.280	-3.6
56911	512	.220	.230	-4.3	56915	501	1.090	1.160	-6.0	56917	506	.201	.211	-4.7
56911	513	.213	.225	-5.3	56915	502	1.450	1.520	-4.6	56917	507	.223	.234	-4.7
56911	515	.360	.380	-5.3	56915	503	.820	.870	-5.7	56917	508	.310	.310	0.0
56911	516	.340	.360	-5.6	56915	504	1.400	1.470	-4.8	56917	509	.290	.300	-3.3
56911	517	.300	.310	-3.2	56915	505	1.030	1.080	-4.6	56917	511	.175	.186	-5.9
56912	501	.226	.240	-5.8	56915	506	.770	.810	-4.9	56917	512	.224	.235	-4.7
56912	502	.300	.310	-3.2	56915	507	.850	.900	-5.6	56917	513	.217	.229	-5.2
56912	503	.169	.179	-5.6	56915	508	1.170	1.200	-2.5	56917	515	.370	.390	-5.1
56912	504	.290	.300	-3.3	56915	509	1.100	1.150	-4.3	56917	516	.350	.360	-2.8
56912	505	.212	.224	-5.4	56915	511	.670	.710	-5.6	56917	517	.300	.320	-6.3
56912	506	.159	.168	-5.4	56915	512	.860	.900	-4.4	56918	501	.137	.145	-5.5
56912	507	.177	.185	-4.3	56915	513	.830	.880	-5.7	56918	502	.181	.190	-4.7
56912	508	.242	.249	-2.8	56915	515	1.420	1.490	-4.7	56918	503	.102	.109	-6.4
56912	509	.229	.239	-4.2	56915	516	1.330	1.390	-4.3	56918	504	.175	.185	-5.4
56912	511	.139	.148	-6.1	56915	517	1.160	1.220	-4.9	56918	505	.128	.136	-5.9
56912	512	.178	.186	-4.3	56916	501	.980	1.050	-6.7	56918	506	.096	.101	-5.0
56912	513	.173	.182	-4.9	56916	502	1.300	1.370	-5.1	56918	507	.107	.112	-4.5
56912	515	.290	.310	-6.5	56916	503	.740	.780	-5.1	56918	508	.147	.151	-2.6
56912	516	.280	.290	-3.4	56916	504	1.260	1.330	-5.3	56918	509	.138	.145	-4.8
56912	517	.240	.250	-4.0	56916	505	.930	.980	-5.1	56918	511	.084	.090	-6.7
56913	501	.184	.196	-6.1	56916	506	.690	.730	-5.5	56918	512	.108	.113	-4.4
56913	502	.244	.260	-6.2	56916	507	.770	.810	-4.9	56918	513	.104	.110	-5.5
56913	503	.138	.146	-5.5	56916	508	1.060	1.080	-1.9	56918	515	.177	.186	-4.8
56913	504	.236	.249	-5.2	56916	509	1.000	1.040	-3.8	56918	516	.167	.175	-4.6
56913	505	.173	.183	-5.5	56916	511	.600	.640	-6.3	56918	517	.145	.153	-5.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
56919	501	.350	.370	-5.4	56980	506	.175	.183	-4.4	57002	512	.037	.039	-5.1
56919	502	.460	.480	-4.2	56980	507	.138	.143	-3.5	57002	513	.024	.024	0.0
56919	503	.260	.280	-7.1	56980	508	.153	.158	-3.2	57002	515	.042	.044	-4.5
56919	504	.450	.470	-4.3	56980	509	.187	.194	-3.6	57002	516	.043	.044	-2.3
56919	505	.330	.350	-5.7	56980	511	.231	.239	-3.3	57002	517	.034	.035	-2.9
56919	506	.246	.260	-5.4	56980	512	.167	.174	-4.0	57090	501	.510	.540	-5.6
56919	507	.270	.290	-6.9	56980	513	.108	.110	-1.8	57090	502	.680	.710	-4.2
56919	508	.370	.380	-2.6	56980	515	.189	.196	-3.6	57090	503	.380	.410	-7.3
56919	509	.350	.370	-5.4	56980	516	.192	.197	-2.5	57090	504	.650	.690	-5.8
56919	511	.214	.228	-6.1	56980	517	.153	.160	-4.4	57090	505	.480	.510	-5.9
56919	512	.270	.290	-6.9	57001	501	.056	.059	-5.1	57090	506	.360	.380	-5.3
56919	513	.270	.280	-3.6	57001	502	.096	.100	-4.0	57090	507	.400	.420	-4.8
56919	515	.450	.470	-4.3	57001	503	.064	.067	-4.5	57090	508	.550	.560	-1.8
56919	516	.430	.450	-4.4	57001	504	.104	.107	-2.8	57090	509	.520	.540	-3.7
56919	517	.370	.390	-5.1	57001	505	.067	.070	-4.3	57090	511	.310	.330	-6.1
56920	501	.320	.340	-5.9	57001	506	.060	.063	-4.8	57090	512	.400	.420	-4.8
56920	502	.420	.440	-4.5	57001	507	.047	.049	-4.1	57090	513	.390	.410	-4.9
56920	503	.238	.250	-4.8	57001	508	.053	.054	-1.9	57090	515	.660	.700	-5.7
56920	504	.410	.430	-4.7	57001	509	.064	.066	-3.0	57090	516	.620	.650	-4.6
56920	505	.300	.320	-6.3	57001	511	.079	.082	-3.7	57090	517	.540	.570	-5.3
56920	506	.224	.236	-5.1	57001	512	.057	.060	-5.0	57146	501	.320	.340	-5.9
56920	507	.249	.260	-4.2	57001	513	.037	.038	-2.6	57146	502	.430	.450	-4.4
56920	508	.340	.350	-2.9	57001	515	.065	.067	-3.0	57146	503	.243	.260	-6.5
56920	509	.320	.340	-5.9	57001	516	.066	.068	-2.9	57146	504	.410	.440	-6.8
56920	511	.195	.208	-6.3	57001	517	.052	.055	-5.5	57146	505	.300	.320	-6.3
56920	512	.250	.260	-3.8	57002	501	.037	.038	-2.6	57146	506	.228	.240	-5.0
56920	513	.243	.260	-6.5	57002	502	.062	.065	-4.6	57146	507	.250	.270	-7.4
56920	515	.410	.430	-4.7	57002	503	.042	.043	-2.3	57146	508	.350	.360	-2.8
56920	516	.390	.410	-4.9	57002	504	.067	.069	-2.9	57146	509	.330	.340	-2.9
56920	517	.340	.360	-5.6	57002	505	.043	.045	-4.4	57146	511	.198	.212	-6.6
56980	501	.165	.172	-4.1	57002	506	.039	.040	-2.5	57146	512	.260	.270	-3.7
56980	502	.280	.290	-3.4	57002	507	.031	.032	-3.1	57146	513	.247	.260	-5.0
56980	503	.188	.196	-4.1	57002	508	.034	.035	-2.9	57146	515	.420	.440	-4.5
56980	504	.300	.310	-3.2	57002	509	.041	.043	-4.7	57146	516	.400	.410	-2.4
56980	505	.196	.203	-3.4	57002	511	.051	.053	-3.8	57146	517	.340	.360	-5.6

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STATE: 29 - NEW JERSEY  
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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
57202	501	.146	.153	-4.6	57401	506	.109	.114	-4.4	57410	512	.051	.053	-3.8
57202	502	.248	.260	-4.6	57401	507	.086	.089	-3.4	57410	513	.033	.033	0.0
57202	503	.167	.174	-4.0	57401	508	.096	.099	-3.0	57410	515	.057	.059	-3.4
57202	504	.270	.280	-3.6	57401	509	.117	.121	-3.3	57410	516	.058	.060	-3.3
57202	505	.174	.180	-3.3	57401	511	.144	.149	-3.4	57410	517	.046	.048	-4.2
57202	506	.155	.162	-4.3	57401	512	.104	.109	-4.6	57411	501	.078	.083	-6.0
57202	507	.122	.127	-3.9	57401	513	.067	.069	-2.9	57411	502	.103	.109	-5.5
57202	508	.136	.140	-2.9	57401	515	.118	.123	-4.1	57411	503	.059	.062	-4.8
57202	509	.166	.172	-3.5	57401	516	.120	.123	-2.4	57411	504	.100	.105	-4.8
57202	511	.205	.212	-3.3	57401	517	.096	.100	-4.0	57411	505	.073	.078	-6.4
57202	512	.148	.154	-3.9	57403	501	.194	.201	-3.5	57411	506	.055	.058	-5.2
57202	513	.096	.098	-2.0	57403	502	.219	.228	-3.9	57411	507	.061	.064	-4.7
57202	515	.168	.174	-3.4	57403	503	.300	.310	-3.2	57411	508	.084	.086	-2.3
57202	516	.171	.175	-2.3	57403	504	.320	.330	-3.0	57411	509	.079	.083	-4.8
57202	517	.136	.142	-4.2	57403	505	.300	.310	-3.2	57411	511	.048	.051	-5.9
57257	501	.181	.189	-4.2	57403	506	.380	.390	-2.6	57411	512	.062	.064	-3.1
57257	502	.310	.320	-3.1	57403	507	.239	.250	-4.4	57411	513	.060	.063	-4.8
57257	503	.207	.216	-4.2	57403	508	.204	.208	-1.9	57411	515	.101	.106	-4.7
57257	504	.330	.340	-2.9	57403	509	.280	.290	-3.4	57411	516	.096	.100	-4.0
57257	505	.216	.223	-3.1	57403	511	.520	.550	-5.5	57411	517	.083	.087	-4.6
57257	506	.192	.201	-4.5	57403	512	.188	.208	-9.6	57572	501	.029	.031	-6.5
57257	507	.151	.157	-3.8	57403	513	.216	.224	-3.6	57572	502	.050	.052	-3.8
57257	508	.169	.174	-2.9	57403	515	.330	.340	-2.9	57572	503	.033	.035	-5.7
57257	509	.205	.213	-3.8	57403	516	.350	.360	-2.8	57572	504	.054	.055	-1.8
57257	511	.250	.260	-3.8	57403	517	.320	.330	-3.0	57572	505	.035	.036	-2.8
57257	512	.184	.191	-3.7	57410	501	.050	.052	-3.8	57572	506	.031	.032	-3.1
57257	513	.119	.121	-1.7	57410	502	.085	.088	-3.4	57572	507	.024	.025	-4.0
57257	515	.209	.216	-3.2	57410	503	.057	.059	-3.4	57572	508	.027	.028	-3.6
57257	516	.212	.217	-2.3	57410	504	.091	.095	-4.2	57572	509	.033	.034	-2.9
57257	517	.169	.176	-4.0	57410	505	.059	.061	-3.3	57572	511	.041	.042	-2.4
57401	501	.103	.108	-4.6	57410	506	.053	.055	-3.6	57572	512	.030	.031	-3.2
57401	502	.175	.182	-3.8	57410	507	.042	.043	-2.3	57572	513	.019	.020	-5.0
57401	503	.118	.122	-3.3	57410	508	.046	.048	-4.2	57572	515	.034	.035	-2.9
57401	504	.189	.196	-3.6	57410	509	.056	.059	-5.1	57572	516	.034	.035	-2.9
57401	505	.123	.127	-3.1	57410	511	.070	.072	-2.8	57572	517	.027	.028	-3.6

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STATE: 29 - NEW JERSEY  
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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
57600	501	.087	.091	-4.4	57625	506	.810	.850	-4.7	57690	512	.172	.180	-4.4
57600	502	.148	.154	-3.9	57625	507	.640	.660	-3.0	57690	513	.166	.175	-5.1
57600	503	.099	.103	-3.9	57625	508	.710	.730	-2.7	57690	515	.280	.300	-6.7
57600	504	.160	.165	-3.0	57625	509	.870	.900	-3.3	57690	516	.270	.280	-3.6
57600	505	.104	.107	-2.8	57625	511	1.070	1.110	-3.6	57690	517	.231	.244	-5.3
57600	506	.092	.096	-4.2	57625	512	.780	.810	-3.7	57716	501	.103	.110	-6.4
57600	507	.073	.075	-2.7	57625	513	.500	.510	-2.0	57716	502	.137	.143	-4.2
57600	508	.081	.083	-2.4	57625	515	.880	.910	-3.3	57716	503	.077	.082	-6.1
57600	509	.099	.102	-2.9	57625	516	.890	.920	-3.3	57716	504	.132	.139	-5.0
57600	511	.122	.126	-3.2	57625	517	.710	.740	-4.1	57716	505	.097	.103	-5.8
57600	512	.088	.092	-4.3	57651	501	.093	.097	-4.1	57716	506	.073	.077	-5.2
57600	513	.057	.058	-1.7	57651	502	.158	.164	-3.7	57716	507	.081	.085	-4.7
57600	515	.100	.104	-3.8	57651	503	.106	.111	-4.5	57716	508	.111	.114	-2.6
57600	516	.102	.104	-1.9	57651	504	.171	.177	-3.4	57716	509	.105	.109	-3.7
57600	517	.081	.084	-3.6	57651	505	.111	.115	-3.5	57716	511	.063	.068	-7.4
57611	501	.167	.178	-6.2	57651	506	.099	.103	-3.9	57716	512	.081	.085	-4.7
57611	502	.222	.233	-4.7	57651	507	.078	.081	-3.7	57716	513	.079	.083	-4.8
57611	503	.125	.133	-6.0	57651	508	.087	.089	-2.2	57716	515	.134	.141	-5.0
57611	504	.215	.226	-4.9	57651	509	.105	.109	-3.7	57716	516	.126	.132	-4.5
57611	505	.157	.166	-5.4	57651	511	.130	.135	-3.7	57716	517	.109	.116	-6.0
57611	506	.118	.124	-4.8	57651	512	.094	.098	-4.1	57725	501	.226	.240	-5.8
57611	507	.131	.137	-4.4	57651	513	.061	.062	-1.6	57725	502	.300	.310	-3.2
57611	508	.179	.184	-2.7	57651	515	.107	.111	-3.6	57725	503	.169	.179	-5.6
57611	509	.169	.177	-4.5	57651	516	.109	.111	-1.8	57725	504	.290	.300	-3.3
57611	511	.103	.110	-6.4	57651	517	.086	.090	-4.4	57725	505	.212	.224	-5.4
57611	512	.132	.138	-4.3	57690	501	.217	.231	-6.1	57725	506	.159	.168	-5.4
57611	513	.128	.135	-5.2	57690	502	.290	.300	-3.3	57725	507	.177	.185	-4.3
57611	515	.217	.228	-4.8	57690	503	.163	.173	-5.8	57725	508	.242	.249	-2.8
57611	516	.205	.214	-4.2	57690	504	.280	.290	-3.4	57725	509	.229	.239	-4.2
57611	517	.177	.187	-5.3	57690	505	.205	.216	-5.1	57725	511	.139	.148	-6.1
57625	501	.760	.800	-5.0	57690	506	.154	.162	-4.9	57725	512	.178	.186	-4.3
57625	502	1.300	1.350	-3.7	57690	507	.171	.179	-4.5	57725	513	.173	.182	-4.9
57625	503	.870	.910	-4.4	57690	508	.233	.240	-2.9	57725	515	.290	.310	-6.5
57625	504	1.410	1.450	-2.8	57690	509	.220	.230	-4.3	57725	516	.280	.290	-3.4
57625	505	.910	.940	-3.2	57690	511	.133	.143	-7.0	57725	517	.240	.250	-4.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
57726	501	.176	.187	-5.9	57800	506	.187	.195	-4.1	57809	512	.070	.074	-5.4
57726	502	.233	.244	-4.5	57800	507	.147	.153	-3.9	57809	513	.068	.072	-5.6
57726	503	.132	.140	-5.7	57800	508	.164	.169	-3.0	57809	515	.116	.122	-4.9
57726	504	.225	.237	-5.1	57800	509	.199	.207	-3.9	57809	516	.109	.114	-4.4
57726	505	.165	.175	-5.7	57800	511	.247	.260	-5.0	57809	517	.095	.100	-5.0
57726	506	.124	.130	-4.6	57800	512	.178	.186	-4.3	57810	501	.086	.092	-6.5
57726	507	.138	.144	-4.2	57800	513	.115	.118	-2.5	57810	502	.115	.120	-4.2
57726	508	.188	.194	-3.1	57800	515	.202	.210	-3.8	57810	503	.065	.069	-5.8
57726	509	.178	.186	-4.3	57800	516	.206	.211	-2.4	57810	504	.111	.117	-5.1
57726	511	.108	.115	-6.1	57800	517	.164	.171	-4.1	57810	505	.081	.086	-5.8
57726	512	.139	.145	-4.1	57808	501	.086	.092	-6.5	57810	506	.061	.064	-4.7
57726	513	.134	.142	-5.6	57808	502	.115	.120	-4.2	57810	507	.068	.071	-4.2
57726	515	.228	.239	-4.6	57808	503	.065	.069	-5.8	57810	508	.093	.095	-2.1
57726	516	.215	.224	-4.0	57808	504	.111	.117	-5.1	57810	509	.088	.092	-4.3
57726	517	.186	.197	-5.6	57808	505	.081	.086	-5.8	57810	511	.053	.057	-7.0
57798	501	.047	.049	-4.1	57808	506	.061	.064	-4.7	57810	512	.068	.071	-4.2
57798	502	.080	.083	-3.6	57808	507	.068	.071	-4.2	57810	513	.066	.070	-5.7
57798	503	.054	.056	-3.6	57808	508	.093	.095	-2.1	57810	515	.112	.118	-5.1
57798	504	.087	.090	-3.3	57808	509	.088	.092	-4.3	57810	516	.106	.110	-3.6
57798	505	.056	.058	-3.4	57808	511	.053	.057	-7.0	57810	517	.092	.097	-5.2
57798	506	.050	.052	-3.8	57808	512	.068	.071	-4.2	57871	501	.103	.110	-6.4
57798	507	.039	.041	-4.9	57808	513	.066	.070	-5.7	57871	502	.137	.143	-4.2
57798	508	.044	.045	-2.2	57808	515	.112	.118	-5.1	57871	503	.077	.082	-6.1
57798	509	.053	.056	-5.4	57808	516	.106	.110	-3.6	57871	504	.132	.139	-5.0
57798	511	.066	.068	-2.9	57808	517	.092	.097	-5.2	57871	505	.097	.103	-5.8
57798	512	.048	.050	-4.0	57809	501	.089	.095	-6.3	57871	506	.073	.077	-5.2
57798	513	.031	.032	-3.1	57809	502	.118	.124	-4.8	57871	507	.081	.085	-4.7
57798	515	.054	.056	-3.6	57809	503	.067	.071	-5.6	57871	508	.111	.114	-2.6
57798	516	.055	.056	-1.8	57809	504	.114	.120	-5.0	57871	509	.105	.109	-3.7
57798	517	.044	.046	-4.3	57809	505	.084	.089	-5.6	57871	511	.063	.068	-7.4
57800	501	.176	.184	-4.3	57809	506	.063	.066	-4.5	57871	512	.081	.085	-4.7
57800	502	.300	.310	-3.2	57809	507	.070	.073	-4.1	57871	513	.079	.083	-4.8
57800	503	.201	.209	-3.8	57809	508	.096	.098	-2.0	57871	515	.134	.141	-5.0
57800	504	.320	.330	-3.0	57809	509	.090	.094	-4.3	57871	516	.126	.132	-4.5
57800	505	.209	.217	-3.7	57809	511	.055	.058	-5.2	57871	517	.109	.116	-6.0

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LOSS COST % CHANGE BY CLASS

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57913	501	.228	.238	-4.2	57998	506	.107	.112	-4.5	58009	512	.112	.117	-4.3
57913	502	.390	.400	-2.5	57998	507	.084	.088	-4.5	58009	513	.109	.115	-5.2
57913	503	.260	.270	-3.7	57998	508	.094	.097	-3.1	58009	515	.185	.194	-4.6
57913	504	.420	.430	-2.3	57998	509	.114	.119	-4.2	58009	516	.174	.182	-4.4
57913	505	.270	.280	-3.6	57998	511	.141	.146	-3.4	58009	517	.151	.159	-5.0
57913	506	.242	.250	-3.2	57998	512	.102	.107	-4.7	58010	501	.234	.245	-4.5
57913	507	.190	.198	-4.0	57998	513	.066	.068	-2.9	58010	502	.400	.410	-2.4
57913	508	.212	.218	-2.8	57998	515	.116	.120	-3.3	58010	503	.270	.280	-3.6
57913	509	.260	.270	-3.7	57998	516	.118	.121	-2.5	58010	504	.430	.450	-4.4
57913	511	.320	.330	-3.0	57998	517	.094	.098	-4.1	58010	505	.280	.290	-3.4
57913	512	.231	.240	-3.7	57999	501	.142	.151	-6.0	58010	506	.249	.260	-4.2
57913	513	.149	.152	-2.0	57999	502	.188	.198	-5.1	58010	507	.196	.203	-3.4
57913	515	.260	.270	-3.7	57999	503	.107	.113	-5.3	58010	508	.218	.225	-3.1
57913	516	.270	.270	0.0	57999	504	.182	.192	-5.2	58010	509	.270	.280	-3.6
57913	517	.212	.221	-4.1	57999	505	.134	.141	-5.0	58010	511	.330	.340	-2.9
57997	501	.520	.530	-1.9	57999	506	.100	.106	-5.7	58010	512	.238	.247	-3.6
57997	502	.370	.370	0.0	57999	507	.112	.117	-4.3	58010	513	.153	.157	-2.5
57997	503	.280	.280	0.0	57999	508	.153	.157	-2.5	58010	515	.270	.280	-3.6
57997	504	.480	.490	-2.0	57999	509	.144	.151	-4.6	58010	516	.270	.280	-3.6
57997	505	.490	.490	0.0	57999	511	.087	.093	-6.5	58010	517	.218	.228	-4.4
57997	506	.470	.470	0.0	57999	512	.112	.117	-4.3	58020	501	.208	.216	-3.7
57997	507	.350	.360	-2.8	57999	513	.109	.115	-5.2	58020	502	.235	.244	-3.7
57997	508	.480	.480	0.0	57999	515	.185	.194	-4.6	58020	503	.320	.330	-3.0
57997	509	.260	.260	0.0	57999	516	.174	.182	-4.4	58020	504	.340	.360	-5.6
57997	511	.340	.350	-2.9	57999	517	.151	.159	-5.0	58020	505	.320	.330	-3.0
57997	512	.233	.237	-1.7	58009	501	.142	.151	-6.0	58020	506	.400	.420	-4.8
57997	513	.330	.330	0.0	58009	502	.188	.198	-5.1	58020	507	.260	.270	-3.7
57997	515	.400	.400	0.0	58009	503	.107	.113	-5.3	58020	508	.219	.223	-1.8
57997	516	.330	.340	-2.9	58009	504	.182	.192	-5.2	58020	509	.300	.310	-3.2
57997	517	.280	.280	0.0	58009	505	.134	.141	-5.0	58020	511	.560	.590	-5.1
57998	501	.101	.105	-3.8	58009	506	.100	.106	-5.7	58020	512	.202	.224	-9.8
57998	502	.171	.178	-3.9	58009	507	.112	.117	-4.3	58020	513	.232	.241	-3.7
57998	503	.115	.120	-4.2	58009	508	.153	.157	-2.5	58020	515	.350	.370	-5.4
57998	504	.185	.192	-3.6	58009	509	.144	.151	-4.6	58020	516	.380	.390	-2.6
57998	505	.120	.124	-3.2	58009	511	.087	.093	-6.5	58020	517	.340	.350	-2.9

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STATE: 29 - NEW JERSEY  
 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
58056	501	.280	.290	-3.4	58058	506	.168	.175	-4.0	58096	512	.300	.310	-3.2
58056	502	.470	.490	-4.1	58058	507	.132	.137	-3.6	58096	513	.193	.198	-2.5
58056	503	.320	.330	-3.0	58058	508	.147	.152	-3.3	58096	515	.340	.350	-2.9
58056	504	.510	.530	-3.8	58058	509	.179	.186	-3.8	58096	516	.350	.350	0.0
58056	505	.330	.340	-2.9	58058	511	.221	.229	-3.5	58096	517	.270	.290	-6.9
58056	506	.300	.310	-3.2	58058	512	.160	.167	-4.2	58301	501	.109	.116	-6.0
58056	507	.233	.243	-4.1	58058	513	.103	.106	-2.8	58301	502	.144	.151	-4.6
58056	508	.260	.270	-3.7	58058	515	.182	.189	-3.7	58301	503	.082	.086	-4.7
58056	509	.320	.330	-3.0	58058	516	.185	.189	-2.1	58301	504	.140	.147	-4.8
58056	511	.390	.410	-4.9	58058	517	.147	.153	-3.9	58301	505	.102	.108	-5.6
58056	512	.280	.300	-6.7	58095	501	.222	.232	-4.3	58301	506	.077	.081	-4.9
58056	513	.183	.187	-2.1	58095	502	.380	.390	-2.6	58301	507	.085	.089	-4.5
58056	515	.320	.330	-3.0	58095	503	.250	.260	-3.8	58301	508	.117	.120	-2.5
58056	516	.330	.330	0.0	58095	504	.410	.420	-2.4	58301	509	.110	.115	-4.3
58056	517	.260	.270	-3.7	58095	505	.260	.270	-3.7	58301	511	.067	.071	-5.6
58057	501	.176	.184	-4.3	58095	506	.236	.247	-4.5	58301	512	.086	.090	-4.4
58057	502	.300	.310	-3.2	58095	507	.186	.193	-3.6	58301	513	.083	.088	-5.7
58057	503	.201	.209	-3.8	58095	508	.207	.213	-2.8	58301	515	.141	.148	-4.7
58057	504	.320	.330	-3.0	58095	509	.250	.260	-3.8	58301	516	.133	.139	-4.3
58057	505	.209	.217	-3.7	58095	511	.310	.320	-3.1	58301	517	.115	.122	-5.7
58057	506	.187	.195	-4.1	58095	512	.226	.235	-3.8	58302	501	.080	.083	-3.6
58057	507	.147	.153	-3.9	58095	513	.145	.149	-2.7	58302	502	.135	.141	-4.3
58057	508	.164	.169	-3.0	58095	515	.260	.270	-3.7	58302	503	.091	.095	-4.2
58057	509	.199	.207	-3.9	58095	516	.260	.270	-3.7	58302	504	.146	.151	-3.3
58057	511	.247	.260	-5.0	58095	517	.207	.216	-4.2	58302	505	.095	.098	-3.1
58057	512	.178	.186	-4.3	58096	501	.300	.310	-3.2	58302	506	.085	.088	-3.4
58057	513	.115	.118	-2.5	58096	502	.500	.520	-3.8	58302	507	.067	.069	-2.9
58057	515	.202	.210	-3.8	58096	503	.340	.350	-2.9	58302	508	.074	.076	-2.6
58057	516	.206	.211	-2.4	58096	504	.540	.560	-3.6	58302	509	.090	.094	-4.3
58057	517	.164	.171	-4.1	58096	505	.350	.360	-2.8	58302	511	.112	.116	-3.4
58058	501	.158	.165	-4.2	58096	506	.310	.330	-6.1	58302	512	.081	.084	-3.6
58058	502	.270	.280	-3.6	58096	507	.247	.260	-5.0	58302	513	.052	.053	-1.9
58058	503	.181	.188	-3.7	58096	508	.280	.280	0.0	58302	515	.092	.095	-3.2
58058	504	.290	.300	-3.3	58096	509	.330	.350	-5.7	58302	516	.093	.095	-2.1
58058	505	.188	.195	-3.6	58096	511	.410	.430	-4.7	58302	517	.074	.077	-3.9

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STATE: 29 - NEW JERSEY  
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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
58397	501	.460	.480	-4.2	58409	506	.350	.360	-2.8	58457	512	.135	.138	-2.2
58397	502	.790	.820	-3.7	58409	507	.260	.270	-3.7	58457	513	.191	.194	-1.5
58397	503	.530	.550	-3.6	58409	508	.360	.360	0.0	58457	515	.231	.234	-1.3
58397	504	.850	.880	-3.4	58409	509	.192	.195	-1.5	58457	516	.194	.196	-1.0
58397	505	.550	.570	-3.5	58409	511	.260	.260	0.0	58457	517	.163	.165	-1.2
58397	506	.490	.510	-3.9	58409	512	.175	.178	-1.7	58458	501	.390	.390	0.0
58397	507	.390	.400	-2.5	58409	513	.247	.250	-1.2	58458	502	.280	.280	0.0
58397	508	.430	.440	-2.3	58409	515	.300	.300	0.0	58458	503	.210	.214	-1.9
58397	509	.520	.550	-5.5	58409	516	.250	.250	0.0	58458	504	.360	.360	0.0
58397	511	.650	.670	-3.0	58409	517	.210	.213	-1.4	58458	505	.360	.370	-2.7
58397	512	.470	.490	-4.1	58456	501	.207	.210	-1.4	58458	506	.350	.360	-2.8
58397	513	.300	.310	-3.2	58456	502	.147	.150	-2.0	58458	507	.260	.270	-3.7
58397	515	.530	.550	-3.6	58456	503	.112	.114	-1.8	58458	508	.360	.360	0.0
58397	516	.540	.550	-1.8	58456	504	.193	.194	-0.5	58458	509	.192	.195	-1.5
58397	517	.430	.450	-4.4	58456	505	.194	.197	-1.5	58458	511	.260	.260	0.0
58408	501	.310	.310	0.0	58456	506	.187	.190	-1.6	58458	512	.175	.178	-1.7
58408	502	.217	.221	-1.8	58456	507	.141	.144	-2.1	58458	513	.247	.250	-1.2
58408	503	.165	.168	-1.8	58456	508	.192	.191	0.5	58458	515	.300	.300	0.0
58408	504	.280	.290	-3.4	58456	509	.103	.104	-1.0	58458	516	.250	.250	0.0
58408	505	.290	.290	0.0	58456	511	.137	.140	-2.1	58458	517	.210	.213	-1.4
58408	506	.280	.280	0.0	58456	512	.093	.095	-2.1	58459	501	.470	.470	0.0
58408	507	.207	.212	-2.4	58456	513	.132	.134	-1.5	58459	502	.330	.340	-2.9
58408	508	.280	.280	0.0	58456	515	.160	.161	-0.6	58459	503	.250	.260	-3.8
58408	509	.151	.153	-1.3	58456	516	.134	.135	-0.7	58459	504	.430	.440	-2.3
58408	511	.202	.206	-1.9	58456	517	.112	.114	-1.8	58459	505	.440	.440	0.0
58408	512	.138	.140	-1.4	58457	501	.300	.310	-3.2	58459	506	.420	.430	-2.3
58408	513	.194	.197	-1.5	58457	502	.214	.217	-1.4	58459	507	.320	.320	0.0
58408	515	.235	.238	-1.3	58457	503	.162	.165	-1.8	58459	508	.430	.430	0.0
58408	516	.198	.199	-0.5	58457	504	.280	.280	0.0	58459	509	.231	.234	-1.3
58408	517	.165	.168	-1.8	58457	505	.280	.290	-3.4	58459	511	.310	.310	0.0
58409	501	.390	.390	0.0	58457	506	.270	.280	-3.6	58459	512	.210	.214	-1.9
58409	502	.280	.280	0.0	58457	507	.204	.208	-1.9	58459	513	.300	.300	0.0
58409	503	.210	.214	-1.9	58457	508	.280	.280	0.0	58459	515	.360	.360	0.0
58409	504	.360	.360	0.0	58457	509	.149	.151	-1.3	58459	516	.300	.300	0.0
58409	505	.360	.370	-2.7	58457	511	.199	.203	-2.0	58459	517	.250	.260	-3.8

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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
58503	501	.123	.129	-4.7	58559	506	.035	.036	-2.8	58575	512	.102	.107	-4.7
58503	502	.210	.218	-3.7	58559	507	.027	.028	-3.6	58575	513	.066	.068	-2.9
58503	503	.141	.147	-4.1	58559	508	.030	.031	-3.2	58575	515	.116	.120	-3.3
58503	504	.227	.235	-3.4	58559	509	.037	.038	-2.6	58575	516	.118	.121	-2.5
58503	505	.147	.152	-3.3	58559	511	.046	.047	-2.1	58575	517	.094	.098	-4.1
58503	506	.131	.137	-4.4	58559	512	.033	.034	-2.9	58627	501	.320	.340	-5.9
58503	507	.103	.107	-3.7	58559	513	.021	.022	-4.5	58627	502	.550	.570	-3.5
58503	508	.115	.118	-2.5	58559	515	.037	.039	-5.1	58627	503	.370	.390	-5.1
58503	509	.140	.145	-3.4	58559	516	.038	.039	-2.6	58627	504	.600	.620	-3.2
58503	511	.173	.179	-3.4	58559	517	.030	.032	-6.3	58627	505	.390	.400	-2.5
58503	512	.125	.130	-3.8	58560	501	.078	.082	-4.9	58627	506	.340	.360	-5.6
58503	513	.081	.083	-2.4	58560	502	.133	.138	-3.6	58627	507	.270	.280	-3.6
58503	515	.142	.147	-3.4	58560	503	.090	.093	-3.2	58627	508	.300	.310	-3.2
58503	516	.144	.148	-2.7	58560	504	.144	.149	-3.4	58627	509	.370	.380	-2.6
58503	517	.115	.120	-4.2	58560	505	.093	.097	-4.1	58627	511	.450	.470	-4.3
58532	501	.159	.166	-4.2	58560	506	.083	.087	-4.6	58627	512	.330	.340	-2.9
58532	502	.270	.280	-3.6	58560	507	.065	.068	-4.4	58627	513	.212	.217	-2.3
58532	503	.182	.190	-4.2	58560	508	.073	.075	-2.7	58627	515	.370	.390	-5.1
58532	504	.290	.300	-3.3	58560	509	.089	.092	-3.3	58627	516	.380	.390	-2.6
58532	505	.190	.196	-3.1	58560	511	.110	.114	-3.5	58627	517	.300	.310	-3.2
58532	506	.169	.177	-4.5	58560	512	.079	.083	-4.8	58663	501	.720	.760	-5.3
58532	507	.133	.138	-3.6	58560	513	.051	.052	-1.9	58663	502	.950	1.000	-5.0
58532	508	.148	.153	-3.3	58560	515	.090	.093	-3.2	58663	503	.540	.570	-5.3
58532	509	.181	.188	-3.7	58560	516	.092	.094	-2.1	58663	504	.920	.970	-5.2
58532	511	.223	.231	-3.5	58560	517	.073	.076	-3.9	58663	505	.670	.710	-5.6
58532	512	.162	.168	-3.6	58575	501	.101	.105	-3.8	58663	506	.510	.530	-3.8
58532	513	.104	.107	-2.8	58575	502	.171	.178	-3.9	58663	507	.560	.590	-5.1
58532	515	.183	.190	-3.7	58575	503	.115	.120	-4.2	58663	508	.770	.790	-2.5
58532	516	.186	.191	-2.6	58575	504	.185	.192	-3.6	58663	509	.730	.760	-3.9
58532	517	.148	.155	-4.5	58575	505	.120	.124	-3.2	58663	511	.440	.470	-6.4
58559	501	.033	.034	-2.9	58575	506	.107	.112	-4.5	58663	512	.570	.590	-3.4
58559	502	.055	.058	-5.2	58575	507	.084	.088	-4.5	58663	513	.550	.580	-5.2
58559	503	.037	.039	-5.1	58575	508	.094	.097	-3.1	58663	515	.930	.980	-5.1
58559	504	.060	.062	-3.2	58575	509	.114	.119	-4.2	58663	516	.880	.920	-4.3
58559	505	.039	.040	-2.5	58575	511	.141	.146	-3.4	58663	517	.760	.800	-5.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58682	501	.290	.300	-3.3	58737	506	.222	.232	-4.3	58757	512	.720	.740	-2.7
58682	502	.490	.510	-3.9	58737	507	.175	.182	-3.8	58757	513	.460	.470	-2.1
58682	503	.330	.340	-2.9	58737	508	.195	.201	-3.0	58757	515	.810	.840	-3.6
58682	504	.530	.550	-3.6	58737	509	.237	.246	-3.7	58757	516	.820	.840	-2.4
58682	505	.340	.360	-5.6	58737	511	.290	.300	-3.3	58757	517	.660	.680	-2.9
58682	506	.310	.320	-3.1	58737	512	.212	.221	-4.1	58759	501	.087	.091	-4.4
58682	507	.241	.250	-3.6	58737	513	.137	.140	-2.1	58759	502	.148	.154	-3.9
58682	508	.270	.280	-3.6	58737	515	.241	.249	-3.2	58759	503	.099	.103	-3.9
58682	509	.330	.340	-2.9	58737	516	.244	.250	-2.4	58759	504	.160	.165	-3.0
58682	511	.400	.420	-4.8	58737	517	.195	.203	-3.9	58759	505	.104	.107	-2.8
58682	512	.290	.300	-3.3	58756	501	.134	.142	-5.6	58759	506	.092	.096	-4.2
58682	513	.188	.193	-2.6	58756	502	.177	.186	-4.8	58759	507	.073	.075	-2.7
58682	515	.330	.340	-2.9	58756	503	.100	.106	-5.7	58759	508	.081	.083	-2.4
58682	516	.340	.350	-2.9	58756	504	.172	.181	-5.0	58759	509	.099	.102	-2.9
58682	517	.270	.280	-3.6	58756	505	.126	.133	-5.3	58759	511	.122	.126	-3.2
58713	501	.060	.062	-3.2	58756	506	.094	.099	-5.1	58759	512	.088	.092	-4.3
58713	502	.068	.071	-4.2	58756	507	.105	.110	-4.5	58759	513	.057	.058	-1.7
58713	503	.092	.096	-4.2	58756	508	.144	.147	-2.0	58759	515	.100	.104	-3.8
58713	504	.100	.103	-2.9	58756	509	.136	.142	-4.2	58759	516	.102	.104	-1.9
58713	505	.092	.095	-3.2	58756	511	.082	.088	-6.8	58759	517	.081	.084	-3.6
58713	506	.117	.121	-3.3	58756	512	.106	.111	-4.5	58802	501	.099	.103	-3.9
58713	507	.074	.078	-5.1	58756	513	.102	.108	-5.6	58802	502	.168	.175	-4.0
58713	508	.064	.065	-1.5	58756	515	.174	.182	-4.4	58802	503	.113	.118	-4.2
58713	509	.088	.091	-3.3	58756	516	.164	.171	-4.1	58802	504	.182	.188	-3.2
58713	511	.162	.170	-4.7	58756	517	.142	.150	-5.3	58802	505	.118	.122	-3.3
58713	512	.059	.065	-9.2	58757	501	.700	.740	-5.4	58802	506	.105	.110	-4.5
58713	513	.067	.070	-4.3	58757	502	1.200	1.250	-4.0	58802	507	.083	.086	-3.5
58713	515	.103	.107	-3.7	58757	503	.810	.840	-3.6	58802	508	.092	.095	-3.2
58713	516	.110	.113	-2.7	58757	504	1.300	1.340	-3.0	58802	509	.112	.117	-4.3
58713	517	.099	.103	-3.9	58757	505	.840	.870	-3.4	58802	511	.139	.144	-3.5
58737	501	.209	.219	-4.6	58757	506	.750	.780	-3.8	58802	512	.100	.104	-3.8
58737	502	.360	.370	-2.7	58757	507	.590	.610	-3.3	58802	513	.065	.066	-1.5
58737	503	.239	.249	-4.0	58757	508	.660	.680	-2.9	58802	515	.114	.118	-3.4
58737	504	.380	.400	-5.0	58757	509	.800	.830	-3.6	58802	516	.116	.119	-2.5
58737	505	.249	.260	-4.2	58757	511	.990	1.020	-2.9	58802	517	.092	.096	-4.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58813	501	.330	.350	-5.7	58837	506	.470	.490	-4.1	58873	512	.249	.260	-4.2
58813	502	.440	.460	-4.3	58837	507	.520	.540	-3.7	58873	513	.241	.250	-3.6
58813	503	.247	.260	-5.0	58837	508	.710	.730	-2.7	58873	515	.410	.430	-4.7
58813	504	.420	.440	-4.5	58837	509	.670	.700	-4.3	58873	516	.390	.400	-2.5
58813	505	.310	.330	-6.1	58837	511	.410	.430	-4.7	58873	517	.330	.350	-5.7
58813	506	.232	.244	-4.9	58837	512	.520	.550	-5.5	58903	501	.062	.065	-4.6
58813	507	.260	.270	-3.7	58837	513	.500	.530	-5.7	58903	502	.106	.110	-3.6
58813	508	.350	.360	-2.8	58837	515	.860	.900	-4.4	58903	503	.071	.074	-4.1
58813	509	.330	.350	-5.7	58837	516	.810	.840	-3.6	58903	504	.115	.119	-3.4
58813	511	.202	.216	-6.5	58837	517	.700	.740	-5.4	58903	505	.074	.077	-3.9
58813	512	.260	.270	-3.7	58840	501	.198	.211	-6.2	58903	506	.066	.069	-4.3
58813	513	.250	.270	-7.4	58840	502	.260	.280	-7.1	58903	507	.052	.054	-3.7
58813	515	.430	.450	-4.4	58840	503	.148	.157	-5.7	58903	508	.058	.060	-3.3
58813	516	.400	.420	-4.8	58840	504	.250	.270	-7.4	58903	509	.071	.074	-4.1
58813	517	.350	.370	-5.4	58840	505	.186	.197	-5.6	58903	511	.087	.091	-4.4
58822	501	.270	.280	-3.6	58840	506	.140	.147	-4.8	58903	512	.063	.066	-4.5
58822	502	.460	.480	-4.2	58840	507	.155	.163	-4.9	58903	513	.041	.042	-2.4
58822	503	.310	.320	-3.1	58840	508	.212	.218	-2.8	58903	515	.072	.074	-2.7
58822	504	.500	.520	-3.8	58840	509	.201	.210	-4.3	58903	516	.073	.075	-2.7
58822	505	.320	.340	-5.9	58840	511	.121	.130	-6.9	58903	517	.058	.061	-4.9
58822	506	.290	.300	-3.3	58840	512	.156	.163	-4.3	58904	501	.048	.050	-4.0
58822	507	.227	.236	-3.8	58840	513	.151	.160	-5.6	58904	502	.081	.085	-4.7
58822	508	.250	.260	-3.8	58840	515	.260	.270	-3.7	58904	503	.055	.057	-3.5
58822	509	.310	.320	-3.1	58840	516	.242	.250	-3.2	58904	504	.088	.091	-3.3
58822	511	.380	.400	-5.0	58840	517	.210	.222	-5.4	58904	505	.057	.059	-3.4
58822	512	.280	.290	-3.4	58873	501	.310	.340	-8.8	58904	506	.051	.053	-3.8
58822	513	.178	.182	-2.2	58873	502	.420	.440	-4.5	58904	507	.040	.041	-2.4
58822	515	.310	.320	-3.1	58873	503	.236	.250	-5.6	58904	508	.045	.046	-2.2
58822	516	.320	.330	-3.0	58873	504	.400	.430	-7.0	58904	509	.054	.056	-3.6
58822	517	.250	.260	-3.8	58873	505	.300	.310	-3.2	58904	511	.067	.069	-2.9
58837	501	.660	.700	-5.7	58873	506	.222	.234	-5.1	58904	512	.048	.050	-4.0
58837	502	.880	.920	-4.3	58873	507	.247	.260	-5.0	58904	513	.031	.032	-3.1
58837	503	.500	.520	-3.8	58873	508	.340	.350	-2.9	58904	515	.055	.057	-3.5
58837	504	.850	.890	-4.5	58873	509	.320	.330	-3.0	58904	516	.056	.057	-1.8
58837	505	.620	.660	-6.1	58873	511	.193	.206	-6.3	58904	517	.044	.046	-4.3

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STATE: 29 - NEW JERSEY  
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
58922	501	.520	.560	-7.1	59057	506	.930	.970	-4.1	59188	512	.400	.440	-9.1
58922	502	.690	.730	-5.5	59057	507	.730	.760	-3.9	59188	513	.460	.480	-4.2
58922	503	.390	.420	-7.1	59057	508	.820	.840	-2.4	59188	515	.700	.730	-4.1
58922	504	.670	.710	-5.6	59057	509	.990	1.030	-3.9	59188	516	.750	.770	-2.6
58922	505	.490	.520	-5.8	59057	511	1.230	1.270	-3.1	59188	517	.680	.700	-2.9
58922	506	.370	.390	-5.1	59057	512	.890	.920	-3.3	59189	501	.570	.590	-3.4
58922	507	.410	.430	-4.7	59057	513	.570	.590	-3.4	59189	502	.640	.670	-4.5
58922	508	.560	.580	-3.4	59057	515	1.010	1.040	-2.9	59189	503	.860	.900	-4.4
58922	509	.530	.560	-5.4	59057	516	1.020	1.050	-2.9	59189	504	.940	.970	-3.1
58922	511	.320	.340	-5.9	59057	517	.810	.850	-4.7	59189	505	.860	.900	-4.4
58922	512	.410	.430	-4.7	59058	501	.570	.590	-3.4	59189	506	1.100	1.140	-3.5
58922	513	.400	.420	-4.8	59058	502	.960	1.000	-4.0	59189	507	.700	.730	-4.1
58922	515	.680	.710	-4.2	59058	503	.650	.670	-3.0	59189	508	.600	.610	-1.6
58922	516	.640	.670	-4.5	59058	504	1.040	1.080	-3.7	59189	509	.830	.860	-3.5
58922	517	.560	.590	-5.1	59058	505	.670	.700	-4.3	59189	511	1.530	1.600	-4.4
59005	501	.118	.123	-4.1	59058	506	.600	.630	-4.8	59189	512	.550	.610	-9.8
59005	502	.201	.209	-3.8	59058	507	.470	.490	-4.1	59189	513	.630	.660	-4.5
59005	503	.135	.141	-4.3	59058	508	.530	.540	-1.9	59189	515	.970	1.000	-3.0
59005	504	.217	.225	-3.6	59058	509	.640	.670	-4.5	59189	516	1.030	1.060	-2.8
59005	505	.141	.146	-3.4	59058	511	.790	.820	-3.7	59189	517	.930	.960	-3.1
59005	506	.125	.131	-4.6	59058	512	.570	.600	-5.0	59223	501	.330	.350	-5.7
59005	507	.099	.103	-3.9	59058	513	.370	.380	-2.6	59223	502	.430	.450	-4.4
59005	508	.110	.113	-2.7	59058	515	.650	.680	-4.4	59223	503	.245	.260	-5.8
59005	509	.134	.139	-3.6	59058	516	.660	.680	-2.9	59223	504	.420	.440	-4.5
59005	511	.166	.172	-3.5	59058	517	.530	.550	-3.6	59223	505	.310	.320	-3.1
59005	512	.120	.125	-4.0	59188	501	.410	.430	-4.7	59223	506	.230	.242	-5.0
59005	513	.077	.079	-2.5	59188	502	.470	.490	-4.1	59223	507	.260	.270	-3.7
59005	515	.136	.141	-3.5	59188	503	.630	.660	-4.5	59223	508	.350	.360	-2.8
59005	516	.138	.142	-2.8	59188	504	.680	.710	-4.2	59223	509	.330	.350	-5.7
59005	517	.110	.115	-4.3	59188	505	.630	.650	-3.1	59223	511	.200	.214	-6.5
59057	501	.870	.910	-4.4	59188	506	.800	.830	-3.6	59223	512	.260	.270	-3.7
59057	502	1.490	1.550	-3.9	59188	507	.510	.530	-3.8	59223	513	.249	.260	-4.2
59057	503	1.000	1.040	-3.8	59188	508	.440	.440	0.0	59223	515	.420	.440	-4.5
59057	504	1.610	1.660	-3.0	59188	509	.600	.630	-4.8	59223	516	.400	.420	-4.8
59057	505	1.040	1.080	-3.7	59188	511	1.110	1.170	-5.1	59223	517	.350	.370	-5.4

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STATE: 29 - NEW JERSEY  
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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
59257	501	.032	.033	-3.0	59378	506	.150	.157	-4.5	59482	512	.420	.460	-8.7
59257	502	.054	.056	-3.6	59378	507	.166	.174	-4.6	59482	513	.480	.500	-4.0
59257	503	.036	.038	-5.3	59378	508	.227	.233	-2.6	59482	515	.730	.760	-3.9
59257	504	.059	.061	-3.3	59378	509	.215	.224	-4.0	59482	516	.780	.810	-3.7
59257	505	.038	.039	-2.6	59378	511	.130	.139	-6.5	59482	517	.710	.730	-2.7
59257	506	.034	.035	-2.9	59378	512	.167	.175	-4.6	59537	501	.229	.243	-5.8
59257	507	.027	.028	-3.6	59378	513	.162	.171	-5.3	59537	502	.300	.320	-6.3
59257	508	.030	.031	-3.2	59378	515	.280	.290	-3.4	59537	503	.171	.182	-6.0
59257	509	.036	.038	-5.3	59378	516	.260	.270	-3.7	59537	504	.290	.310	-6.5
59257	511	.045	.046	-2.2	59378	517	.225	.237	-5.1	59537	505	.215	.227	-5.3
59257	512	.032	.034	-5.9	59481	501	.540	.560	-3.6	59537	506	.161	.170	-5.3
59257	513	.021	.021	0.0	59481	502	.910	.950	-4.2	59537	507	.179	.188	-4.8
59257	515	.037	.038	-2.6	59481	503	.610	.640	-4.7	59537	508	.245	.250	-2.0
59257	516	.037	.038	-2.6	59481	504	.990	1.020	-2.9	59537	509	.232	.242	-4.1
59257	517	.030	.031	-3.2	59481	505	.640	.660	-3.0	59537	511	.140	.150	-6.7
59306	501	.200	.209	-4.3	59481	506	.570	.600	-5.0	59537	512	.180	.189	-4.8
59306	502	.340	.350	-2.9	59481	507	.450	.470	-4.3	59537	513	.175	.184	-4.9
59306	503	.228	.238	-4.2	59481	508	.500	.520	-3.8	59537	515	.300	.310	-3.2
59306	504	.370	.380	-2.6	59481	509	.610	.630	-3.2	59537	516	.280	.290	-3.4
59306	505	.238	.246	-3.3	59481	511	.750	.780	-3.8	59537	517	.243	.260	-6.5
59306	506	.212	.222	-4.5	59481	512	.540	.570	-5.3	59601	501	.202	.212	-4.7
59306	507	.167	.173	-3.5	59481	513	.350	.360	-2.8	59601	502	.340	.360	-5.6
59306	508	.186	.192	-3.1	59481	515	.620	.640	-3.1	59601	503	.231	.241	-4.1
59306	509	.227	.235	-3.4	59481	516	.630	.640	-1.6	59601	504	.370	.380	-2.6
59306	511	.280	.290	-3.4	59481	517	.500	.520	-3.8	59601	505	.241	.250	-3.6
59306	512	.203	.211	-3.8	59482	501	.430	.450	-4.4	59601	506	.215	.225	-4.4
59306	513	.131	.134	-2.2	59482	502	.490	.510	-3.9	59601	507	.169	.176	-4.0
59306	515	.230	.238	-3.4	59482	503	.660	.680	-2.9	59601	508	.189	.194	-2.6
59306	516	.234	.239	-2.1	59482	504	.710	.740	-4.1	59601	509	.230	.239	-3.8
59306	517	.186	.194	-4.1	59482	505	.660	.680	-2.9	59601	511	.280	.290	-3.4
59378	501	.212	.226	-6.2	59482	506	.830	.870	-4.6	59601	512	.205	.214	-4.2
59378	502	.280	.290	-3.4	59482	507	.530	.560	-5.4	59601	513	.132	.136	-2.9
59378	503	.159	.168	-5.4	59482	508	.450	.460	-2.2	59601	515	.233	.242	-3.7
59378	504	.270	.290	-6.9	59482	509	.630	.650	-3.1	59601	516	.237	.243	-2.5
59378	505	.199	.211	-5.7	59482	511	1.160	1.210	-4.1	59601	517	.188	.197	-4.6

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STATE: 29 - NEW JERSEY  
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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
59647	501	.192	.199	-3.5	59661	506	.194	.202	-4.0	59701	512	.015	.015	0.0
59647	502	.217	.226	-4.0	59661	507	.153	.158	-3.2	59701	513	.010	.010	0.0
59647	503	.290	.310	-6.5	59661	508	.170	.175	-2.9	59701	515	.017	.017	0.0
59647	504	.320	.330	-3.0	59661	509	.207	.215	-3.7	59701	516	.017	.017	0.0
59647	505	.290	.300	-3.3	59661	511	.260	.260	0.0	59701	517	.014	.014	0.0
59647	506	.370	.390	-5.1	59661	512	.185	.193	-4.1	59713	501	.330	.350	-5.7
59647	507	.237	.248	-4.4	59661	513	.119	.122	-2.5	59713	502	.570	.590	-3.4
59647	508	.203	.206	-1.5	59661	515	.210	.218	-3.7	59713	503	.380	.400	-5.0
59647	509	.280	.290	-3.4	59661	516	.213	.219	-2.7	59713	504	.610	.630	-3.2
59647	511	.520	.540	-3.7	59661	517	.170	.177	-4.0	59713	505	.400	.410	-2.4
59647	512	.187	.207	-9.7	59693	501	.031	.032	-3.1	59713	506	.350	.370	-5.4
59647	513	.215	.222	-3.2	59693	502	.052	.054	-3.7	59713	507	.280	.290	-3.4
59647	515	.330	.340	-2.9	59693	503	.035	.036	-2.8	59713	508	.310	.320	-3.1
59647	516	.350	.360	-2.8	59693	504	.056	.058	-3.4	59713	509	.380	.390	-2.6
59647	517	.320	.330	-3.0	59693	505	.036	.038	-5.3	59713	511	.470	.480	-2.1
59660	501	.370	.390	-5.1	59693	506	.032	.034	-5.9	59713	512	.340	.350	-2.9
59660	502	.630	.660	-4.5	59693	507	.026	.027	-3.7	59713	513	.218	.223	-2.2
59660	503	.430	.440	-2.3	59693	508	.028	.029	-3.4	59713	515	.380	.400	-5.0
59660	504	.680	.710	-4.2	59693	509	.035	.036	-2.8	59713	516	.390	.400	-2.5
59660	505	.440	.460	-4.3	59693	511	.043	.044	-2.3	59713	517	.310	.320	-3.1
59660	506	.400	.410	-2.4	59693	512	.031	.032	-3.1	59722	501	.173	.180	-3.9
59660	507	.310	.320	-3.1	59693	513	.020	.020	0.0	59722	502	.290	.310	-6.5
59660	508	.350	.360	-2.8	59693	515	.035	.036	-2.8	59722	503	.197	.205	-3.9
59660	509	.420	.440	-4.5	59693	516	.036	.037	-2.7	59722	504	.320	.330	-3.0
59660	511	.520	.540	-3.7	59693	517	.028	.030	-6.7	59722	505	.206	.213	-3.3
59660	512	.380	.390	-2.6	59701	501	.015	.015	0.0	59722	506	.183	.191	-4.2
59660	513	.244	.249	-2.0	59701	502	.025	.026	-3.8	59722	507	.144	.150	-4.0
59660	515	.430	.440	-2.3	59701	503	.017	.017	0.0	59722	508	.161	.166	-3.0
59660	516	.440	.450	-2.2	59701	504	.027	.028	-3.6	59722	509	.196	.203	-3.4
59660	517	.350	.360	-2.8	59701	505	.017	.018	-5.6	59722	511	.242	.250	-3.2
59661	501	.183	.191	-4.2	59701	506	.015	.016	-6.3	59722	512	.175	.182	-3.8
59661	502	.310	.320	-3.1	59701	507	.012	.013	-7.7	59722	513	.113	.116	-2.6
59661	503	.209	.217	-3.7	59701	508	.014	.014	0.0	59722	515	.199	.206	-3.4
59661	504	.340	.350	-2.9	59701	509	.017	.017	0.0	59722	516	.202	.207	-2.4
59661	505	.217	.225	-3.6	59701	511	.020	.021	-4.8	59722	517	.161	.168	-4.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59723	501	.065	.068	-4.4	59725	506	.132	.138	-4.3	59738	512	.290	.300	-3.3
59723	502	.111	.115	-3.5	59725	507	.104	.108	-3.7	59738	513	.188	.193	-2.6
59723	503	.074	.077	-3.9	59725	508	.116	.119	-2.5	59738	515	.330	.340	-2.9
59723	504	.120	.124	-3.2	59725	509	.141	.146	-3.4	59738	516	.340	.350	-2.9
59723	505	.077	.080	-3.7	59725	511	.174	.180	-3.3	59738	517	.270	.280	-3.6
59723	506	.069	.072	-4.2	59725	512	.126	.131	-3.8	59750	501	.170	.181	-6.1
59723	507	.054	.056	-3.6	59725	513	.081	.083	-2.4	59750	502	.225	.237	-5.1
59723	508	.061	.062	-1.6	59725	515	.143	.148	-3.4	59750	503	.128	.135	-5.2
59723	509	.074	.077	-3.9	59725	516	.145	.149	-2.7	59750	504	.218	.230	-5.2
59723	511	.091	.094	-3.2	59725	517	.115	.121	-5.0	59750	505	.160	.169	-5.3
59723	512	.066	.069	-4.3	59726	501	.090	.094	-4.3	59750	506	.120	.126	-4.8
59723	513	.043	.044	-2.3	59726	502	.153	.160	-4.4	59750	507	.133	.140	-5.0
59723	515	.075	.078	-3.8	59726	503	.103	.107	-3.7	59750	508	.182	.187	-2.7
59723	516	.076	.078	-2.6	59726	504	.166	.172	-3.5	59750	509	.172	.180	-4.4
59723	517	.061	.063	-3.2	59726	505	.108	.111	-2.7	59750	511	.104	.111	-6.3
59724	501	.100	.104	-3.8	59726	506	.096	.100	-4.0	59750	512	.134	.140	-4.3
59724	502	.169	.176	-4.0	59726	507	.075	.078	-3.8	59750	513	.130	.137	-5.1
59724	503	.114	.118	-3.4	59726	508	.084	.087	-3.4	59750	515	.221	.232	-4.7
59724	504	.183	.189	-3.2	59726	509	.102	.106	-3.8	59750	516	.208	.217	-4.1
59724	505	.119	.123	-3.3	59726	511	.127	.131	-3.1	59750	517	.180	.190	-5.3
59724	506	.106	.110	-3.6	59726	512	.092	.095	-3.2	59751	501	.061	.065	-6.2
59724	507	.083	.086	-3.5	59726	513	.059	.060	-1.7	59751	502	.081	.085	-4.7
59724	508	.093	.095	-2.1	59726	515	.104	.108	-3.7	59751	503	.046	.049	-6.1
59724	509	.113	.117	-3.4	59726	516	.106	.108	-1.9	59751	504	.079	.083	-4.8
59724	511	.140	.145	-3.4	59726	517	.084	.088	-4.5	59751	505	.058	.061	-4.9
59724	512	.101	.105	-3.8	59738	501	.290	.300	-3.3	59751	506	.043	.046	-6.5
59724	513	.065	.067	-3.0	59738	502	.490	.510	-3.9	59751	507	.048	.050	-4.0
59724	515	.115	.119	-3.4	59738	503	.330	.340	-2.9	59751	508	.066	.068	-2.9
59724	516	.116	.119	-2.5	59738	504	.530	.550	-3.6	59751	509	.062	.065	-4.6
59724	517	.093	.097	-4.1	59738	505	.340	.360	-5.6	59751	511	.038	.040	-5.0
59725	501	.124	.130	-4.6	59738	506	.310	.320	-3.1	59751	512	.048	.051	-5.9
59725	502	.211	.219	-3.7	59738	507	.241	.250	-3.6	59751	513	.047	.049	-4.1
59725	503	.142	.148	-4.1	59738	508	.270	.280	-3.6	59751	515	.080	.084	-4.8
59725	504	.228	.236	-3.4	59738	509	.330	.340	-2.9	59751	516	.075	.078	-3.8
59725	505	.148	.153	-3.3	59738	511	.400	.420	-4.8	59751	517	.065	.069	-5.8

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STATE: 29 - NEW JERSEY  
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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
59773	501	.024	.025	-4.0	59775	506	.050	.052	-3.8	59782	512	.174	.182	-4.4
59773	502	.028	.029	-3.4	59775	507	.032	.033	-3.0	59782	513	.168	.178	-5.6
59773	503	.037	.039	-5.1	59775	508	.027	.028	-3.6	59782	515	.290	.300	-3.3
59773	504	.040	.042	-4.8	59775	509	.038	.039	-2.6	59782	516	.270	.280	-3.6
59773	505	.037	.039	-5.1	59775	511	.070	.073	-4.1	59782	517	.234	.247	-5.3
59773	506	.047	.049	-4.1	59775	512	.025	.028	-10.7	59783	501	.215	.228	-5.7
59773	507	.030	.032	-6.3	59775	513	.029	.030	-3.3	59783	502	.280	.300	-6.7
59773	508	.026	.026	0.0	59775	515	.044	.046	-4.3	59783	503	.161	.171	-5.8
59773	509	.036	.037	-2.7	59775	516	.047	.048	-2.1	59783	504	.280	.290	-3.4
59773	511	.066	.069	-4.3	59775	517	.042	.044	-4.5	59783	505	.202	.213	-5.2
59773	512	.024	.026	-7.7	59781	501	.148	.157	-5.7	59783	506	.152	.159	-4.4
59773	513	.027	.028	-3.6	59781	502	.196	.206	-4.9	59783	507	.168	.176	-4.5
59773	515	.042	.043	-2.3	59781	503	.111	.117	-5.1	59783	508	.230	.237	-3.0
59773	516	.044	.046	-4.3	59781	504	.190	.200	-5.0	59783	509	.217	.227	-4.4
59773	517	.040	.042	-4.8	59781	505	.139	.147	-5.4	59783	511	.132	.141	-6.4
59774	501	.020	.021	-4.8	59781	506	.104	.110	-5.5	59783	512	.169	.177	-4.5
59774	502	.023	.024	-4.2	59781	507	.116	.121	-4.1	59783	513	.164	.173	-5.2
59774	503	.031	.032	-3.1	59781	508	.159	.163	-2.5	59783	515	.280	.290	-3.4
59774	504	.033	.034	-2.9	59781	509	.150	.156	-3.8	59783	516	.260	.270	-3.7
59774	505	.031	.032	-3.1	59781	511	.091	.097	-6.2	59783	517	.228	.240	-5.0
59774	506	.039	.040	-2.5	59781	512	.117	.122	-4.1	59784	501	.164	.175	-6.3
59774	507	.025	.026	-3.8	59781	513	.113	.119	-5.0	59784	502	.218	.229	-4.8
59774	508	.021	.022	-4.5	59781	515	.192	.201	-4.5	59784	503	.123	.131	-6.1
59774	509	.029	.030	-3.3	59781	516	.181	.189	-4.2	59784	504	.211	.222	-5.0
59774	511	.054	.057	-5.3	59781	517	.157	.165	-4.8	59784	505	.155	.163	-4.9
59774	512	.020	.022	-9.1	59782	501	.220	.234	-6.0	59784	506	.116	.122	-4.9
59774	513	.022	.023	-4.3	59782	502	.290	.310	-6.5	59784	507	.129	.135	-4.4
59774	515	.034	.036	-5.6	59782	503	.165	.175	-5.7	59784	508	.176	.181	-2.8
59774	516	.037	.038	-2.6	59782	504	.280	.300	-6.7	59784	509	.167	.174	-4.0
59774	517	.033	.034	-2.9	59782	505	.207	.219	-5.5	59784	511	.101	.108	-6.5
59775	501	.026	.027	-3.7	59782	506	.156	.164	-4.9	59784	512	.130	.136	-4.4
59775	502	.029	.030	-3.3	59782	507	.173	.181	-4.4	59784	513	.126	.133	-5.3
59775	503	.039	.041	-4.9	59782	508	.236	.243	-2.9	59784	515	.214	.224	-4.5
59775	504	.043	.044	-2.3	59782	509	.223	.233	-4.3	59784	516	.201	.210	-4.3
59775	505	.039	.041	-4.9	59782	511	.135	.144	-6.2	59784	517	.175	.184	-4.9

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STATE: 29 - NEW JERSEY  
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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
59790	501	.222	.232	-4.3	59806	506	.280	.300	-6.7	59886	512	.034	.036	-5.6
59790	502	.380	.390	-2.6	59806	507	.310	.330	-6.1	59886	513	.022	.023	-4.3
59790	503	.250	.260	-3.8	59806	508	.430	.440	-2.3	59886	515	.039	.040	-2.5
59790	504	.410	.420	-2.4	59806	509	.410	.430	-4.7	59886	516	.040	.041	-2.4
59790	505	.260	.270	-3.7	59806	511	.246	.260	-5.4	59886	517	.031	.033	-6.1
59790	506	.236	.247	-4.5	59806	512	.320	.330	-3.0	59889	501	.080	.083	-3.6
59790	507	.186	.193	-3.6	59806	513	.310	.320	-3.1	59889	502	.091	.094	-3.2
59790	508	.207	.213	-2.8	59806	515	.520	.550	-5.5	59889	503	.123	.128	-3.9
59790	509	.250	.260	-3.8	59806	516	.490	.510	-3.9	59889	504	.133	.137	-2.9
59790	511	.310	.320	-3.1	59806	517	.430	.450	-4.4	59889	505	.123	.127	-3.1
59790	512	.226	.235	-3.8	59867	501	.250	.260	-3.8	59889	506	.156	.162	-3.7
59790	513	.145	.149	-2.7	59867	502	.430	.440	-2.3	59889	507	.099	.104	-4.8
59790	515	.260	.270	-3.7	59867	503	.290	.300	-3.3	59889	508	.085	.086	-1.2
59790	516	.260	.270	-3.7	59867	504	.460	.480	-4.2	59889	509	.117	.122	-4.1
59790	517	.207	.216	-4.2	59867	505	.300	.310	-3.2	59889	511	.216	.227	-4.8
59798	501	.560	.600	-6.7	59867	506	.270	.280	-3.6	59889	512	.078	.086	-9.3
59798	502	.740	.780	-5.1	59867	507	.209	.217	-3.7	59889	513	.090	.093	-3.2
59798	503	.420	.450	-6.7	59867	508	.233	.240	-2.9	59889	515	.137	.142	-3.5
59798	504	.720	.760	-5.3	59867	509	.280	.290	-3.4	59889	516	.146	.151	-3.3
59798	505	.530	.560	-5.4	59867	511	.350	.360	-2.8	59889	517	.132	.137	-3.6
59798	506	.400	.420	-4.8	59867	512	.250	.260	-3.8	59892	501	.215	.228	-5.7
59798	507	.440	.460	-4.3	59867	513	.164	.167	-1.8	59892	502	.280	.300	-6.7
59798	508	.600	.620	-3.2	59867	515	.290	.300	-3.3	59892	503	.161	.171	-5.8
59798	509	.570	.590	-3.4	59867	516	.290	.300	-3.3	59892	504	.280	.290	-3.4
59798	511	.340	.370	-8.1	59867	517	.233	.243	-4.1	59892	505	.202	.213	-5.2
59798	512	.440	.460	-4.3	59886	501	.034	.035	-2.9	59892	506	.152	.159	-4.4
59798	513	.430	.450	-4.4	59886	502	.058	.060	-3.3	59892	507	.168	.176	-4.5
59798	515	.730	.760	-3.9	59886	503	.039	.040	-2.5	59892	508	.230	.237	-3.0
59798	516	.690	.720	-4.2	59886	504	.062	.064	-3.1	59892	509	.217	.227	-4.4
59798	517	.590	.630	-6.3	59886	505	.040	.042	-4.8	59892	511	.132	.141	-6.4
59806	501	.400	.430	-7.0	59886	506	.036	.038	-5.3	59892	512	.169	.177	-4.5
59806	502	.530	.560	-5.4	59886	507	.028	.029	-3.4	59892	513	.164	.173	-5.2
59806	503	.300	.320	-6.3	59886	508	.032	.032	0.0	59892	515	.280	.290	-3.4
59806	504	.520	.540	-3.7	59886	509	.038	.040	-5.0	59892	516	.260	.270	-3.7
59806	505	.380	.400	-5.0	59886	511	.047	.049	-4.1	59892	517	.228	.240	-5.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59904	501	.145	.154	-5.8	59914	506	.980	1.020	-3.9	59917	512	.070	.074	-5.4
59904	502	.192	.202	-5.0	59914	507	.770	.800	-3.8	59917	513	.068	.072	-5.6
59904	503	.109	.115	-5.2	59914	508	.860	.880	-2.3	59917	515	.116	.122	-4.9
59904	504	.186	.196	-5.1	59914	509	1.040	1.080	-3.7	59917	516	.109	.114	-4.4
59904	505	.136	.144	-5.6	59914	511	1.290	1.340	-3.7	59917	517	.095	.100	-5.0
59904	506	.102	.108	-5.6	59914	512	.930	.970	-4.1	59923	501	.023	.024	-4.2
59904	507	.114	.119	-4.2	59914	513	.600	.620	-3.2	59923	502	.038	.040	-5.0
59904	508	.156	.160	-2.5	59914	515	1.060	1.100	-3.6	59923	503	.026	.027	-3.7
59904	509	.147	.154	-4.5	59914	516	1.080	1.100	-1.8	59923	504	.041	.043	-4.7
59904	511	.089	.095	-6.3	59914	517	.860	.890	-3.4	59923	505	.027	.028	-3.6
59904	512	.114	.120	-5.0	59915	501	.480	.510	-5.9	59923	506	.024	.025	-4.0
59904	513	.111	.117	-5.1	59915	502	.640	.670	-4.5	59923	507	.019	.020	-5.0
59904	515	.188	.197	-4.6	59915	503	.360	.380	-5.3	59923	508	.021	.022	-4.5
59904	516	.177	.185	-4.3	59915	504	.620	.650	-4.6	59923	509	.026	.027	-3.7
59904	517	.154	.162	-4.9	59915	505	.450	.480	-6.3	59923	511	.032	.033	-3.0
59905	501	.157	.164	-4.3	59915	506	.340	.360	-5.6	59923	512	.023	.024	-4.2
59905	502	.270	.280	-3.6	59915	507	.380	.400	-5.0	59923	513	.015	.015	0.0
59905	503	.179	.186	-3.8	59915	508	.520	.530	-1.9	59923	515	.026	.027	-3.7
59905	504	.290	.300	-3.3	59915	509	.490	.510	-3.9	59923	516	.026	.027	-3.7
59905	505	.187	.193	-3.1	59915	511	.300	.320	-6.3	59923	517	.021	.022	-4.5
59905	506	.166	.174	-4.6	59915	512	.380	.400	-5.0	59925	501	.740	.750	-1.3
59905	507	.131	.136	-3.7	59915	513	.370	.390	-5.1	59925	502	1.010	1.020	-1.0
59905	508	.146	.150	-2.7	59915	515	.630	.660	-4.5	59925	503	.690	.700	-1.4
59905	509	.178	.185	-3.8	59915	516	.590	.620	-4.8	59925	504	.920	.920	0.0
59905	511	.220	.227	-3.1	59915	517	.510	.540	-5.6	59925	505	.890	.900	-1.1
59905	512	.159	.165	-3.6	59917	501	.089	.095	-6.3	59925	506	.780	.790	-1.3
59905	513	.102	.105	-2.9	59917	502	.118	.124	-4.8	59925	507	.820	.840	-2.4
59905	515	.180	.187	-3.7	59917	503	.067	.071	-5.6	59925	508	.710	.700	1.4
59905	516	.183	.188	-2.7	59917	504	.114	.120	-5.0	59925	509	.840	.840	0.0
59905	517	.146	.152	-3.9	59917	505	.084	.089	-5.6	59925	511	.690	.690	0.0
59914	501	.920	.960	-4.2	59917	506	.063	.066	-4.5	59925	512	1.160	1.180	-1.7
59914	502	1.560	1.630	-4.3	59917	507	.070	.073	-4.1	59925	513	.730	.740	-1.4
59914	503	1.050	1.090	-3.7	59917	508	.096	.098	-2.0	59925	515	1.170	1.180	-0.8
59914	504	1.690	1.750	-3.4	59917	509	.090	.094	-4.3	59925	516	.960	.960	0.0
59914	505	1.100	1.130	-2.7	59917	511	.055	.058	-5.2	59925	517	.890	.900	-1.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59926	501	.630	.640	-1.6	59931	506	.440	.460	-4.3	59941	512	.141	.147	-4.1
59926	502	.860	.860	0.0	59931	507	.350	.360	-2.8	59941	513	.091	.093	-2.2
59926	503	.590	.600	-1.7	59931	508	.390	.400	-2.5	59941	515	.160	.166	-3.6
59926	504	.780	.780	0.0	59931	509	.470	.490	-4.1	59941	516	.162	.166	-2.4
59926	505	.760	.770	-1.3	59931	511	.580	.600	-3.3	59941	517	.129	.135	-4.4
59926	506	.660	.670	-1.5	59931	512	.420	.440	-4.5	59947	501	.145	.154	-5.8
59926	507	.700	.710	-1.4	59931	513	.270	.280	-3.6	59947	502	.192	.202	-5.0
59926	508	.600	.600	0.0	59931	515	.480	.490	-2.0	59947	503	.109	.115	-5.2
59926	509	.710	.720	-1.4	59931	516	.480	.500	-4.0	59947	504	.186	.196	-5.1
59926	511	.580	.590	-1.7	59931	517	.380	.400	-5.0	59947	505	.136	.144	-5.6
59926	512	.990	1.000	-1.0	59932	501	.450	.470	-4.3	59947	506	.102	.108	-5.6
59926	513	.620	.630	-1.6	59932	502	.760	.790	-3.8	59947	507	.114	.119	-4.2
59926	515	.990	1.000	-1.0	59932	503	.510	.530	-3.8	59947	508	.156	.160	-2.5
59926	516	.820	.820	0.0	59932	504	.820	.850	-3.5	59947	509	.147	.154	-4.5
59926	517	.760	.770	-1.3	59932	505	.530	.550	-3.6	59947	511	.089	.095	-6.3
59927	501	.420	.430	-2.3	59932	506	.470	.490	-4.1	59947	512	.114	.120	-5.0
59927	502	.570	.580	-1.7	59932	507	.370	.390	-5.1	59947	513	.111	.117	-5.1
59927	503	.390	.400	-2.5	59932	508	.420	.430	-2.3	59947	515	.188	.197	-4.6
59927	504	.520	.520	0.0	59932	509	.510	.520	-1.9	59947	516	.177	.185	-4.3
59927	505	.510	.510	0.0	59932	511	.620	.650	-4.6	59947	517	.154	.162	-4.9
59927	506	.450	.450	0.0	59932	512	.450	.470	-4.3	59955	501	.053	.055	-3.6
59927	507	.470	.480	-2.1	59932	513	.290	.300	-3.3	59955	502	.090	.094	-4.3
59927	508	.410	.400	2.5	59932	515	.510	.530	-3.8	59955	503	.061	.063	-3.2
59927	509	.480	.480	0.0	59932	516	.520	.530	-1.9	59955	504	.098	.101	-3.0
59927	511	.390	.400	-2.5	59932	517	.410	.430	-4.7	59955	505	.063	.065	-3.1
59927	512	.660	.670	-1.5	59941	501	.139	.145	-4.1	59955	506	.056	.059	-5.1
59927	513	.420	.420	0.0	59941	502	.236	.245	-3.7	59955	507	.044	.046	-4.3
59927	515	.670	.670	0.0	59941	503	.159	.165	-3.6	59955	508	.049	.051	-3.9
59927	516	.550	.550	0.0	59941	504	.250	.260	-3.8	59955	509	.060	.063	-4.8
59927	517	.510	.520	-1.9	59941	505	.165	.171	-3.5	59955	511	.074	.077	-3.9
59931	501	.410	.430	-4.7	59941	506	.147	.154	-4.5	59955	512	.054	.056	-3.6
59931	502	.700	.730	-4.1	59941	507	.116	.120	-3.3	59955	513	.035	.036	-2.8
59931	503	.470	.490	-4.1	59941	508	.129	.133	-3.0	59955	515	.061	.063	-3.2
59931	504	.760	.790	-3.8	59941	509	.157	.163	-3.7	59955	516	.062	.064	-3.1
59931	505	.490	.510	-3.9	59941	511	.194	.201	-3.5	59955	517	.049	.052	-5.8

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STATE: 29 - NEW JERSEY  
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
59963	501	.390	.410	-4.9	59970	506	.138	.145	-4.8	59975	512	.216	.226	-4.4
59963	502	.670	.700	-4.3	59970	507	.153	.160	-4.4	59975	513	.209	.220	-5.0
59963	503	.450	.470	-4.3	59970	508	.209	.215	-2.8	59975	515	.350	.370	-5.4
59963	504	.730	.750	-2.7	59970	509	.198	.207	-4.3	59975	516	.330	.350	-5.7
59963	505	.470	.490	-4.1	59970	511	.120	.128	-6.2	59975	517	.290	.310	-6.5
59963	506	.420	.440	-4.5	59970	512	.154	.161	-4.3	59977	501	.156	.166	-6.0
59963	507	.330	.340	-2.9	59970	513	.149	.157	-5.1	59977	502	.207	.217	-4.6
59963	508	.370	.380	-2.6	59970	515	.250	.270	-7.4	59977	503	.117	.124	-5.6
59963	509	.450	.470	-4.3	59970	516	.239	.249	-4.0	59977	504	.200	.211	-5.2
59963	511	.550	.570	-3.5	59970	517	.207	.219	-5.5	59977	505	.147	.155	-5.2
59963	512	.400	.420	-4.8	59973	501	.250	.270	-7.4	59977	506	.110	.116	-5.2
59963	513	.260	.260	0.0	59973	502	.430	.450	-4.4	59977	507	.122	.128	-4.7
59963	515	.450	.470	-4.3	59973	503	.290	.300	-3.3	59977	508	.167	.172	-2.9
59963	516	.460	.470	-2.1	59973	504	.470	.480	-2.1	59977	509	.158	.165	-4.2
59963	517	.370	.380	-2.6	59973	505	.300	.310	-3.2	59977	511	.096	.102	-5.9
59964	501	.930	.970	-4.1	59973	506	.270	.280	-3.6	59977	512	.123	.129	-4.7
59964	502	1.570	1.640	-4.3	59973	507	.213	.221	-3.6	59977	513	.119	.126	-5.6
59964	503	1.060	1.100	-3.6	59973	508	.238	.244	-2.5	59977	515	.203	.213	-4.7
59964	504	1.700	1.760	-3.4	59973	509	.290	.300	-3.3	59977	516	.191	.200	-4.5
59964	505	1.100	1.140	-3.5	59973	511	.360	.370	-2.7	59977	517	.166	.175	-5.1
59964	506	.980	1.030	-4.9	59973	512	.260	.270	-3.7	59984	501	.070	.073	-4.1
59964	507	.770	.800	-3.8	59973	513	.167	.171	-2.3	59984	502	.118	.123	-4.1
59964	508	.860	.890	-3.4	59973	515	.290	.300	-3.3	59984	503	.080	.083	-3.6
59964	509	1.050	1.090	-3.7	59973	516	.300	.310	-3.2	59984	504	.128	.132	-3.0
59964	511	1.300	1.340	-3.0	59973	517	.237	.248	-4.4	59984	505	.083	.086	-3.5
59964	512	.940	.980	-4.1	59975	501	.270	.290	-6.9	59984	506	.074	.077	-3.9
59964	513	.610	.620	-1.6	59975	502	.360	.380	-5.3	59984	507	.058	.061	-4.9
59964	515	1.060	1.100	-3.6	59975	503	.205	.217	-5.5	59984	508	.065	.067	-3.0
59964	516	1.080	1.110	-2.7	59975	504	.350	.370	-5.4	59984	509	.079	.082	-3.7
59964	517	.860	.900	-4.4	59975	505	.260	.270	-3.7	59984	511	.098	.101	-3.0
59970	501	.195	.208	-6.3	59975	506	.193	.203	-4.9	59984	512	.071	.074	-4.1
59970	502	.260	.270	-3.7	59975	507	.214	.224	-4.5	59984	513	.046	.047	-2.1
59970	503	.146	.155	-5.8	59975	508	.290	.300	-3.3	59984	515	.080	.083	-3.6
59970	504	.250	.260	-3.8	59975	509	.280	.290	-3.4	59984	516	.081	.084	-3.6
59970	505	.184	.194	-5.2	59975	511	.168	.179	-6.1	59984	517	.065	.068	-4.4

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59985	501	.270	.290	-6.9	59988	506	.049	.052	-5.8	60010	512	102.000	96.700	5.5
59985	502	.460	.480	-4.2	59988	507	.055	.057	-3.5	60010	513	88.700	79.700	11.3
59985	503	.310	.320	-3.1	59988	508	.075	.077	-2.6	60010	515	106.000	100.000	6.0
59985	504	.500	.520	-3.8	59988	509	.071	.074	-4.1	60010	516	107.000	100.000	7.0
59985	505	.320	.340	-5.9	59988	511	.043	.046	-6.5	60010	517	53.500	48.100	11.2
59985	506	.290	.300	-3.3	59988	512	.055	.058	-5.2	60011	501	269.000	258.000	4.3
59985	507	.228	.237	-3.8	59988	513	.053	.056	-5.4	60011	502	91.100	86.100	5.8
59985	508	.250	.260	-3.8	59988	515	.091	.095	-4.2	60011	503	143.000	132.000	8.3
59985	509	.310	.320	-3.1	59988	516	.085	.089	-4.5	60011	504	135.000	128.000	5.5
59985	511	.380	.400	-5.0	59988	517	.074	.078	-5.1	60011	505	163.000	150.000	8.7
59985	512	.280	.290	-3.4	59989	501	.037	.038	-2.6	60011	506	139.000	126.000	10.3
59985	513	.178	.183	-2.7	59989	502	.062	.065	-4.6	60011	507	127.000	120.000	5.8
59985	515	.310	.330	-6.1	59989	503	.042	.043	-2.3	60011	508	178.000	166.000	7.2
59985	516	.320	.330	-3.0	59989	504	.067	.069	-2.9	60011	509	96.200	88.200	9.1
59985	517	.250	.270	-7.4	59989	505	.043	.045	-4.4	60011	511	124.000	117.000	6.0
59986	501	.208	.218	-4.6	59989	506	.039	.040	-2.5	60011	512	117.000	111.000	5.4
59986	502	.350	.370	-5.4	59989	507	.031	.032	-3.1	60011	513	102.000	91.700	11.2
59986	503	.238	.248	-4.0	59989	508	.034	.035	-2.9	60011	515	122.000	115.000	6.1
59986	504	.380	.400	-5.0	59989	509	.041	.043	-4.7	60011	516	124.000	115.000	7.8
59986	505	.248	.260	-4.6	59989	511	.051	.053	-3.8	60011	517	61.500	55.300	11.2
59986	506	.221	.231	-4.3	59989	512	.037	.039	-5.1	60012	501	442.000	424.000	4.2
59986	507	.174	.181	-3.9	59989	513	.024	.024	0.0	60012	502	150.000	141.000	6.4
59986	508	.194	.200	-3.0	59989	515	.042	.044	-4.5	60012	503	236.000	217.000	8.8
59986	509	.236	.246	-4.1	59989	516	.043	.044	-2.3	60012	504	222.000	210.000	5.7
59986	511	.290	.300	-3.3	59989	517	.034	.035	-2.9	60012	505	268.000	247.000	8.5
59986	512	.211	.220	-4.1	60010	501	234.000	224.000	4.5	60012	506	228.000	206.000	10.7
59986	513	.136	.140	-2.9	60010	502	79.300	74.800	6.0	60012	507	208.000	198.000	5.1
59986	515	.240	.249	-3.6	60010	503	125.000	115.000	8.7	60012	508	292.000	273.000	7.0
59986	516	.244	.250	-2.4	60010	504	117.000	111.000	5.4	60012	509	158.000	145.000	9.0
59986	517	.194	.202	-4.0	60010	505	142.000	131.000	8.4	60012	511	203.000	193.000	5.2
59988	501	.070	.074	-5.4	60010	506	121.000	109.000	11.0	60012	512	193.000	183.000	5.5
59988	502	.092	.097	-5.2	60010	507	110.000	105.000	4.8	60012	513	168.000	151.000	11.3
59988	503	.052	.055	-5.5	60010	508	154.000	145.000	6.2	60012	515	201.000	189.000	6.3
59988	504	.089	.094	-5.3	60010	509	83.600	76.700	9.0	60012	516	203.000	189.000	7.4
59988	505	.066	.069	-4.3	60010	511	107.000	102.000	4.9	60012	517	101.000	90.800	11.2

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LOSS COST % CHANGE BY CLASS

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60013	501	379.000	364.000	4.1	60016	506	164.000	149.000	10.1	61000	512	101.000	95.700	5.5
60013	502	128.000	121.000	5.8	60016	507	150.000	142.000	5.6	61000	513	87.800	78.900	11.3
60013	503	202.000	186.000	8.6	60016	508	210.000	197.000	6.6	61000	515	105.000	99.200	5.8
60013	504	190.000	180.000	5.6	60016	509	114.000	104.000	9.6	61000	516	106.000	99.100	7.0
60013	505	230.000	211.000	9.0	60016	511	146.000	139.000	5.0	61000	517	53.000	47.600	11.3
60013	506	195.000	177.000	10.2	60016	512	139.000	131.000	6.1	61212	501	111.000	107.000	3.7
60013	507	178.000	170.000	4.7	60016	513	121.000	108.000	12.0	61212	502	60.700	57.700	5.2
60013	508	250.000	234.000	6.8	60016	515	145.000	136.000	6.6	61212	503	120.000	111.000	8.1
60013	509	136.000	124.000	9.7	60016	516	146.000	136.000	7.4	61212	504	65.500	62.300	5.1
60013	511	174.000	165.000	5.5	60016	517	72.800	65.400	11.3	61212	505	103.000	95.900	7.4
60013	512	165.000	157.000	5.1	60035	501	206.000	199.000	3.5	61212	506	68.900	62.600	10.1
60013	513	144.000	129.000	11.6	60035	502	113.000	107.000	5.6	61212	507	67.800	65.000	4.3
60013	515	172.000	162.000	6.2	60035	503	222.000	206.000	7.8	61212	508	88.500	83.700	5.7
60013	516	174.000	162.000	7.4	60035	504	122.000	116.000	5.2	61212	509	37.600	34.700	8.4
60013	517	86.700	77.900	11.3	60035	505	192.000	178.000	7.9	61212	511	75.300	71.900	4.7
60015	501	283.000	272.000	4.0	60035	506	128.000	117.000	9.4	61212	512	57.000	54.300	5.0
60015	502	95.900	90.600	5.8	60035	507	126.000	121.000	4.1	61212	513	68.600	62.100	10.5
60015	503	151.000	139.000	8.6	60035	508	165.000	156.000	5.8	61212	515	63.800	60.400	5.6
60015	504	142.000	134.000	6.0	60035	509	69.900	64.500	8.4	61212	516	68.900	64.500	6.8
60015	505	172.000	158.000	8.9	60035	511	140.000	134.000	4.5	61212	517	71.600	64.800	10.5
60015	506	146.000	132.000	10.6	60035	512	106.000	101.000	5.0	61216	501	123.000	119.000	3.4
60015	507	133.000	127.000	4.7	60035	513	128.000	115.000	11.3	61216	502	67.400	64.000	5.3
60015	508	187.000	175.000	6.9	60035	515	119.000	112.000	6.3	61216	503	133.000	123.000	8.1
60015	509	101.000	92.800	8.8	60035	516	128.000	120.000	6.7	61216	504	72.700	69.200	5.1
60015	511	130.000	123.000	5.7	60035	517	133.000	121.000	9.9	61216	505	115.000	106.000	8.5
60015	512	123.000	117.000	5.1	61000	501	232.000	222.000	4.5	61216	506	76.500	69.500	10.1
60015	513	107.000	96.500	10.9	61000	502	78.500	74.100	5.9	61216	507	75.200	72.200	4.2
60015	515	129.000	121.000	6.6	61000	503	124.000	114.000	8.8	61216	508	98.300	92.900	5.8
60015	516	130.000	121.000	7.4	61000	504	116.000	110.000	5.5	61216	509	41.700	38.500	8.3
60015	517	64.700	58.200	11.2	61000	505	140.000	129.000	8.5	61216	511	83.600	79.800	4.8
60016	501	318.000	305.000	4.3	61000	506	119.000	108.000	10.2	61216	512	63.200	60.300	4.8
60016	502	108.000	102.000	5.9	61000	507	109.000	104.000	4.8	61216	513	76.200	68.900	10.6
60016	503	170.000	156.000	9.0	61000	508	153.000	143.000	7.0	61216	515	70.800	67.000	5.7
60016	504	160.000	151.000	6.0	61000	509	82.800	75.900	9.1	61216	516	76.500	71.600	6.8
60016	505	193.000	178.000	8.4	61000	511	106.000	101.000	5.0	61216	517	79.500	71.900	10.6

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LOSS COST % CHANGE BY CLASS

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61217	501	112.000	108.000	3.7	61223	506	321.000	292.000	9.9	61225	512	130.000	124.000	4.8
61217	502	61.300	58.200	5.3	61223	507	316.000	303.000	4.3	61225	513	157.000	142.000	10.6
61217	503	121.000	112.000	8.0	61223	508	413.000	390.000	5.9	61225	515	146.000	138.000	5.8
61217	504	66.200	62.900	5.2	61223	509	175.000	162.000	8.0	61225	516	158.000	148.000	6.8
61217	505	104.000	96.900	7.3	61223	511	351.000	335.000	4.8	61225	517	164.000	148.000	10.8
61217	506	69.600	63.300	10.0	61223	512	265.000	253.000	4.7	61226	501	405.000	390.000	3.8
61217	507	68.400	65.700	4.1	61223	513	320.000	289.000	10.7	61226	502	222.000	210.000	5.7
61217	508	89.400	84.600	5.7	61223	515	297.000	281.000	5.7	61226	503	437.000	405.000	7.9
61217	509	37.900	35.000	8.3	61223	516	321.000	301.000	6.6	61226	504	239.000	227.000	5.3
61217	511	76.100	72.600	4.8	61223	517	334.000	302.000	10.6	61226	505	377.000	350.000	7.7
61217	512	57.500	54.900	4.7	61224	501	183.000	177.000	3.4	61226	506	251.000	229.000	9.6
61217	513	69.300	62.700	10.5	61224	502	100.000	95.100	5.2	61226	507	247.000	237.000	4.2
61217	515	64.400	61.000	5.6	61224	503	197.000	183.000	7.7	61226	508	323.000	306.000	5.6
61217	516	69.600	65.200	6.7	61224	504	108.000	103.000	4.9	61226	509	137.000	127.000	7.9
61217	517	72.300	65.500	10.4	61224	505	171.000	158.000	8.2	61226	511	275.000	262.000	5.0
61218	501	76.600	73.800	3.8	61224	506	114.000	103.000	10.7	61226	512	208.000	198.000	5.1
61218	502	41.900	39.800	5.3	61224	507	112.000	107.000	4.7	61226	513	250.000	226.000	10.6
61218	503	82.500	76.600	7.7	61224	508	146.000	138.000	5.8	61226	515	233.000	220.000	5.9
61218	504	45.200	43.000	5.1	61224	509	62.000	57.200	8.4	61226	516	252.000	235.000	7.2
61218	505	71.300	66.200	7.7	61224	511	124.000	119.000	4.2	61226	517	261.000	237.000	10.1
61218	506	47.500	43.200	10.0	61224	512	94.000	89.600	4.9	61227	501	371.000	357.000	3.9
61218	507	46.800	44.900	4.2	61224	513	113.000	102.000	10.8	61227	502	203.000	193.000	5.2
61218	508	61.100	57.800	5.7	61224	515	105.000	99.600	5.4	61227	503	400.000	371.000	7.8
61218	509	25.900	23.900	8.4	61224	516	114.000	106.000	7.5	61227	504	219.000	208.000	5.3
61218	511	52.000	49.600	4.8	61224	517	118.000	107.000	10.3	61227	505	345.000	320.000	7.8
61218	512	39.300	37.500	4.8	61225	501	254.000	245.000	3.7	61227	506	230.000	209.000	10.0
61218	513	47.400	42.800	10.7	61225	502	139.000	132.000	5.3	61227	507	226.000	217.000	4.1
61218	515	44.000	41.700	5.5	61225	503	274.000	254.000	7.9	61227	508	296.000	280.000	5.7
61218	516	47.600	44.500	7.0	61225	504	150.000	143.000	4.9	61227	509	125.000	116.000	7.8
61218	517	49.400	44.700	10.5	61225	505	237.000	220.000	7.7	61227	511	252.000	240.000	5.0
61223	501	517.000	499.000	3.6	61225	506	158.000	143.000	10.5	61227	512	190.000	181.000	5.0
61223	502	283.000	269.000	5.2	61225	507	155.000	149.000	4.0	61227	513	229.000	207.000	10.6
61223	503	557.000	517.000	7.7	61225	508	203.000	192.000	5.7	61227	515	213.000	202.000	5.4
61223	504	305.000	290.000	5.2	61225	509	86.000	79.400	8.3	61227	516	230.000	215.000	7.0
61223	505	482.000	447.000	7.8	61225	511	172.000	165.000	4.2	61227	517	239.000	216.000	10.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
62000	501	84.300	81.300	3.7	62002	506	17.900	16.300	9.8	63010	512	184.000	174.000	5.7
62000	502	46.100	43.800	5.3	62002	507	17.600	16.900	4.1	63010	513	160.000	144.000	11.1
62000	503	90.900	84.300	7.8	62002	508	23.000	21.800	5.5	63010	515	191.000	180.000	6.1
62000	504	49.800	47.400	5.1	62002	509	9.770	9.020	8.3	63010	516	193.000	180.000	7.2
62000	505	78.600	72.900	7.8	62002	511	19.600	18.700	4.8	63010	517	96.300	86.500	11.3
62000	506	52.300	47.600	9.9	62002	512	14.800	14.100	5.0	63011	501	526.000	505.000	4.2
62000	507	51.500	49.400	4.3	62002	513	17.800	16.100	10.6	63011	502	178.000	168.000	6.0
62000	508	67.300	63.600	5.8	62002	515	16.600	15.700	5.7	63011	503	281.000	259.000	8.5
62000	509	28.600	26.400	8.3	62002	516	17.900	16.800	6.5	63011	504	264.000	249.000	6.0
62000	511	57.200	54.600	4.8	62002	517	18.600	16.800	10.7	63011	505	319.000	294.000	8.5
62000	512	43.300	41.300	4.8	62003	501	91.000	87.700	3.8	63011	506	271.000	246.000	10.2
62000	513	52.200	47.200	10.6	62003	502	49.800	47.300	5.3	63011	507	248.000	236.000	5.1
62000	515	48.500	45.900	5.7	62003	503	98.100	91.000	7.8	63011	508	347.000	326.000	6.4
62000	516	52.400	49.000	6.9	62003	504	53.700	51.100	5.1	63011	509	188.000	173.000	8.7
62000	517	54.400	49.300	10.3	62003	505	84.800	78.700	7.8	63011	511	242.000	229.000	5.7
62001	501	63.200	61.000	3.6	62003	506	56.500	51.400	9.9	63011	512	230.000	218.000	5.5
62001	502	34.600	32.900	5.2	62003	507	55.600	53.300	4.3	63011	513	200.000	179.000	11.7
62001	503	68.200	63.300	7.7	62003	508	72.600	68.700	5.7	63011	515	239.000	225.000	6.2
62001	504	37.400	35.500	5.4	62003	509	30.800	28.400	8.5	63011	516	242.000	225.000	7.6
62001	505	58.900	54.700	7.7	62003	511	61.800	58.900	4.9	63011	517	120.000	108.000	11.1
62001	506	39.300	35.700	10.1	62003	512	46.700	44.500	4.9	63012	501	749.000	718.000	4.3
62001	507	38.600	37.100	4.0	62003	513	56.300	50.900	10.6	63012	502	254.000	239.000	6.3
62001	508	50.500	47.700	5.9	62003	515	52.300	49.500	5.7	63012	503	399.000	368.000	8.4
62001	509	21.400	19.800	8.1	62003	516	56.500	52.900	6.8	63012	504	376.000	355.000	5.9
62001	511	42.900	41.000	4.6	62003	517	58.700	53.100	10.5	63012	505	454.000	418.000	8.6
62001	512	32.500	31.000	4.8	63010	501	421.000	404.000	4.2	63012	506	386.000	350.000	10.3
62001	513	39.100	35.400	10.5	63010	502	143.000	135.000	5.9	63012	507	352.000	335.000	5.1
62001	515	36.400	34.400	5.8	63010	503	225.000	207.000	8.7	63012	508	494.000	463.000	6.7
62001	516	39.300	36.800	6.8	63010	504	211.000	200.000	5.5	63012	509	268.000	245.000	9.4
62001	517	40.800	36.900	10.6	63010	505	255.000	235.000	8.5	63012	511	344.000	326.000	5.5
62002	501	28.800	27.800	3.6	63010	506	217.000	197.000	10.2	63012	512	327.000	309.000	5.8
62002	502	15.800	15.000	5.3	63010	507	198.000	188.000	5.3	63012	513	284.000	255.000	11.4
62002	503	31.100	28.900	7.6	63010	508	278.000	260.000	6.9	63012	515	340.000	321.000	5.9
62002	504	17.000	16.200	4.9	63010	509	151.000	138.000	9.4	63012	516	344.000	320.000	7.5
62002	505	26.900	24.900	8.0	63010	511	193.000	184.000	4.9	63012	517	171.000	154.000	11.0

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LOSS COST % CHANGE BY CLASS

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63013	501	709.000	680.000	4.3	63216	506	129.000	118.000	9.3	63218	512	16.400	14.400	13.9
63013	502	240.000	227.000	5.7	63216	507	127.000	122.000	4.1	63218	513	45.200	37.900	19.3
63013	503	378.000	349.000	8.3	63216	508	166.000	157.000	5.7	63218	515	59.300	52.000	14.0
63013	504	356.000	336.000	6.0	63216	509	70.600	65.200	8.3	63218	516	33.000	28.600	15.4
63013	505	430.000	395.000	8.9	63216	511	142.000	135.000	5.2	63218	517	37.800	31.700	19.2
63013	506	365.000	331.000	10.3	63216	512	107.000	102.000	4.9	64074	501	85.800	83.100	3.2
63013	507	333.000	317.000	5.0	63216	513	129.000	117.000	10.3	64074	502	48.100	46.000	4.6
63013	508	468.000	438.000	6.8	63216	515	120.000	114.000	5.3	64074	503	62.100	57.900	7.3
63013	509	253.000	232.000	9.1	63216	516	130.000	121.000	7.4	64074	504	24.900	23.900	4.2
63013	511	325.000	309.000	5.2	63216	517	135.000	122.000	10.7	64074	505	33.800	31.700	6.6
63013	512	309.000	293.000	5.5	63217	501	308.000	275.000	12.0	64074	506	28.200	25.800	9.3
63013	513	269.000	242.000	11.2	63217	502	92.500	81.500	13.5	64074	507	47.400	45.900	3.3
63013	515	322.000	304.000	5.9	63217	503	97.100	83.600	16.1	64074	508	75.000	71.000	5.6
63013	516	326.000	303.000	7.6	63217	504	170.000	150.000	13.3	64074	509	6.220	5.770	7.8
63013	517	162.000	146.000	11.0	63217	505	127.000	109.000	16.5	64074	511	18.900	18.200	3.8
63215	501	301.000	290.000	3.8	63217	506	74.100	62.600	18.4	64074	512	6.820	6.540	4.3
63215	502	164.000	156.000	5.1	63217	507	88.300	78.600	12.3	64074	513	36.600	33.300	9.9
63215	503	324.000	301.000	7.6	63217	508	88.700	77.800	14.0	64074	515	21.300	20.300	4.9
63215	504	178.000	169.000	5.3	63217	509	159.000	136.000	16.9	64074	516	26.100	24.600	6.1
63215	505	280.000	260.000	7.7	63217	511	153.000	135.000	13.3	64074	517	42.900	39.100	9.7
63215	506	187.000	170.000	10.0	63217	512	48.600	42.900	13.3	64075	501	60.400	58.500	3.2
63215	507	184.000	176.000	4.5	63217	513	134.000	113.000	18.6	64075	502	33.900	32.400	4.6
63215	508	240.000	227.000	5.7	63217	515	176.000	155.000	13.5	64075	503	43.700	40.800	7.1
63215	509	102.000	94.000	8.5	63217	516	98.000	85.100	15.2	64075	504	17.600	16.800	4.8
63215	511	204.000	195.000	4.6	63217	517	112.000	94.300	18.8	64075	505	23.800	22.300	6.7
63215	512	154.000	147.000	4.8	63218	501	104.000	92.500	12.4	64075	506	19.900	18.200	9.3
63215	513	186.000	168.000	10.7	63218	502	31.200	27.400	13.9	64075	507	33.400	32.300	3.4
63215	515	173.000	164.000	5.5	63218	503	32.700	28.100	16.4	64075	508	52.800	50.000	5.6
63215	516	187.000	175.000	6.9	63218	504	57.300	50.500	13.5	64075	509	4.380	4.060	7.9
63215	517	194.000	176.000	10.2	63218	505	42.700	36.700	16.3	64075	511	13.300	12.800	3.9
63216	501	209.000	201.000	4.0	63218	506	25.000	21.100	18.5	64075	512	4.800	4.600	4.3
63216	502	114.000	108.000	5.6	63218	507	29.700	26.500	12.1	64075	513	25.800	23.500	9.8
63216	503	225.000	209.000	7.7	63218	508	29.900	26.200	14.1	64075	515	15.000	14.300	4.9
63216	504	123.000	117.000	5.1	63218	509	53.600	45.900	16.8	64075	516	18.400	17.300	6.4
63216	505	194.000	180.000	7.8	63218	511	51.500	45.600	12.9	64075	517	30.200	27.500	9.8

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LOSS COST % CHANGE BY CLASS

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65007	501	183.000	177.000	3.4	66123	506	26.900	24.400	10.2	66561	512	150.000	143.000	4.9
65007	502	100.000	95.100	5.2	66123	507	26.400	25.400	3.9	66561	513	181.000	164.000	10.4
65007	503	197.000	183.000	7.7	66123	508	34.500	32.700	5.5	66561	515	168.000	159.000	5.7
65007	504	108.000	103.000	4.9	66123	509	14.700	13.500	8.9	66561	516	182.000	170.000	7.1
65007	505	171.000	158.000	8.2	66123	511	29.400	28.000	5.0	66561	517	189.000	171.000	10.5
65007	506	114.000	103.000	10.7	66123	512	22.200	21.200	4.7	67017	501	272.000	262.000	3.8
65007	507	112.000	107.000	4.7	66123	513	26.800	24.200	10.7	67017	502	149.000	141.000	5.7
65007	508	146.000	138.000	5.8	66123	515	24.900	23.600	5.5	67017	503	293.000	272.000	7.7
65007	509	62.000	57.200	8.4	66123	516	26.900	25.200	6.7	67017	504	161.000	153.000	5.2
65007	511	124.000	119.000	4.2	66123	517	27.900	25.300	10.3	67017	505	253.000	235.000	7.7
65007	512	94.000	89.600	4.9	66309	501	126.000	122.000	3.3	67017	506	169.000	153.000	10.5
65007	513	113.000	102.000	10.8	66309	502	69.200	65.700	5.3	67017	507	166.000	159.000	4.4
65007	515	105.000	99.600	5.4	66309	503	136.000	127.000	7.1	67017	508	217.000	205.000	5.9
65007	516	114.000	106.000	7.5	66309	504	74.700	71.000	5.2	67017	509	92.000	85.000	8.2
65007	517	118.000	107.000	10.3	66309	505	118.000	109.000	8.3	67017	511	185.000	176.000	5.1
66122	501	78.800	76.000	3.7	66309	506	78.500	71.400	9.9	67017	512	140.000	133.000	5.3
66122	502	43.100	40.900	5.4	66309	507	77.300	74.100	4.3	67017	513	168.000	152.000	10.5
66122	503	84.900	78.800	7.7	66309	508	101.000	95.500	5.8	67017	515	156.000	148.000	5.4
66122	504	46.500	44.200	5.2	66309	509	42.800	39.500	8.4	67017	516	169.000	158.000	7.0
66122	505	73.400	68.100	7.8	66309	511	85.900	81.900	4.9	67017	517	175.000	159.000	10.1
66122	506	48.900	44.500	9.9	66309	512	64.900	61.900	4.8	67508	501	192.000	168.000	14.3
66122	507	48.100	46.200	4.1	66309	513	78.200	70.700	10.6	67508	502	111.000	96.800	14.7
66122	508	62.900	59.500	5.7	66309	515	72.700	68.800	5.7	67508	503	44.900	38.200	17.5
66122	509	26.700	24.600	8.5	66309	516	78.600	73.500	6.9	67508	504	106.000	92.300	14.8
66122	511	53.500	51.000	4.9	66309	517	81.600	73.900	10.4	67508	505	50.000	42.600	17.4
66122	512	40.400	38.600	4.7	66561	501	293.000	282.000	3.9	67508	506	82.300	68.700	19.8
66122	513	48.700	44.100	10.4	66561	502	160.000	152.000	5.3	67508	507	133.000	117.000	13.7
66122	515	45.300	42.900	5.6	66561	503	316.000	293.000	7.8	67508	508	104.000	90.100	15.4
66122	516	48.900	45.800	6.8	66561	504	173.000	165.000	4.8	67508	509	33.900	28.700	18.1
66122	517	50.800	46.000	10.4	66561	505	273.000	253.000	7.9	67508	511	55.200	48.300	14.3
66123	501	43.300	41.700	3.8	66561	506	182.000	165.000	10.3	67508	512	42.000	36.700	14.4
66123	502	23.700	22.500	5.3	66561	507	179.000	172.000	4.1	67508	513	82.600	68.500	20.6
66123	503	46.700	43.300	7.9	66561	508	234.000	221.000	5.9	67508	515	85.000	73.900	15.0
66123	504	25.600	24.300	5.3	66561	509	99.200	91.600	8.3	67508	516	85.200	73.200	16.4
66123	505	40.300	37.400	7.8	66561	511	199.000	190.000	4.7	67508	517	60.900	50.600	20.4

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LOSS COST % CHANGE BY CLASS

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67509	501	141.000	123.000	14.6	67511	506	36.400	30.300	20.1	67513	512	50.400	44.100	14.3
67509	502	81.500	71.000	14.8	67511	507	58.700	51.800	13.3	67513	513	99.100	82.200	20.6
67509	503	32.900	28.000	17.5	67511	508	46.000	39.800	15.6	67513	515	102.000	88.700	15.0
67509	504	77.600	67.700	14.6	67511	509	15.000	12.700	18.1	67513	516	102.000	87.900	16.0
67509	505	36.700	31.200	17.6	67511	511	24.400	21.300	14.6	67513	517	73.100	60.700	20.4
67509	506	60.400	50.400	19.8	67511	512	18.500	16.200	14.2	67634	501	235.000	227.000	3.5
67509	507	97.500	85.900	13.5	67511	513	36.500	30.200	20.9	67634	502	129.000	122.000	5.7
67509	508	76.400	66.100	15.6	67511	515	37.600	32.600	15.3	67634	503	254.000	235.000	8.1
67509	509	24.900	21.100	18.0	67511	516	37.700	32.300	16.7	67634	504	139.000	132.000	5.3
67509	511	40.500	35.400	14.4	67511	517	26.900	22.300	20.6	67634	505	219.000	203.000	7.9
67509	512	30.800	26.900	14.5	67512	501	363.000	318.000	14.2	67634	506	146.000	133.000	9.8
67509	513	60.600	50.200	20.7	67512	502	210.000	183.000	14.8	67634	507	144.000	138.000	4.3
67509	515	62.400	54.200	15.1	67512	503	84.900	72.200	17.6	67634	508	188.000	178.000	5.6
67509	516	62.500	53.700	16.4	67512	504	200.000	175.000	14.3	67634	509	79.600	73.500	8.3
67509	517	44.700	37.100	20.5	67512	505	94.600	80.500	17.5	67634	511	160.000	152.000	5.3
67510	501	78.300	68.700	14.0	67512	506	156.000	130.000	20.0	67634	512	121.000	115.000	5.2
67510	502	45.400	39.500	14.9	67512	507	251.000	222.000	13.1	67634	513	145.000	132.000	9.8
67510	503	18.300	15.600	17.3	67512	508	197.000	170.000	15.9	67634	515	135.000	128.000	5.5
67510	504	43.200	37.700	14.6	67512	509	64.200	54.300	18.2	67634	516	146.000	137.000	6.6
67510	505	20.400	17.400	17.2	67512	511	104.000	91.400	13.8	67634	517	152.000	137.000	10.9
67510	506	33.600	28.100	19.6	67512	512	79.400	69.500	14.2	67635	501	166.000	160.000	3.7
67510	507	54.300	47.900	13.4	67512	513	156.000	130.000	20.0	67635	502	91.100	86.500	5.3
67510	508	42.500	36.800	15.5	67512	515	161.000	140.000	15.0	67635	503	179.000	166.000	7.8
67510	509	13.900	11.700	18.8	67512	516	161.000	139.000	15.8	67635	504	98.300	93.500	5.1
67510	511	22.500	19.700	14.2	67512	517	115.000	95.700	20.2	67635	505	155.000	144.000	7.6
67510	512	17.100	15.000	14.0	67513	501	230.000	202.000	13.9	67635	506	103.000	94.000	9.6
67510	513	33.700	28.000	20.4	67513	502	133.000	116.000	14.7	67635	507	102.000	97.500	4.6
67510	515	34.700	30.200	14.9	67513	503	53.800	45.800	17.5	67635	508	133.000	126.000	5.6
67510	516	34.800	29.900	16.4	67513	504	127.000	111.000	14.4	67635	509	56.400	52.000	8.5
67510	517	24.900	20.600	20.9	67513	505	60.000	51.100	17.4	67635	511	113.000	108.000	4.6
67511	501	84.700	74.300	14.0	67513	506	98.800	82.400	19.9	67635	512	85.400	81.500	4.8
67511	502	49.100	42.800	14.7	67513	507	160.000	141.000	13.5	67635	513	103.000	93.100	10.6
67511	503	19.800	16.900	17.2	67513	508	125.000	108.000	15.7	67635	515	95.700	90.600	5.6
67511	504	46.800	40.800	14.7	67513	509	40.700	34.500	18.0	67635	516	103.000	96.800	6.4
67511	505	22.100	18.800	17.6	67513	511	66.300	58.000	14.3	67635	517	107.000	97.200	10.1

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LOSS COST % CHANGE BY CLASS

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68001	501	508.000	490.000	3.7	68500	506	26.500	24.000	10.4	68606	512	24.500	23.400	4.7
68001	502	278.000	264.000	5.3	68500	507	24.200	23.000	5.2	68606	513	29.500	26.700	10.5
68001	503	548.000	508.000	7.9	68500	508	34.000	31.800	6.9	68606	515	27.400	26.000	5.4
68001	504	300.000	285.000	5.3	68500	509	18.400	16.900	8.9	68606	516	29.600	27.700	6.9
68001	505	474.000	439.000	8.0	68500	511	23.600	22.400	5.4	68606	517	30.800	27.900	10.4
68001	506	315.000	287.000	9.8	68500	512	22.400	21.300	5.2	68607	501	37.700	36.400	3.6
68001	507	310.000	298.000	4.0	68500	513	19.500	17.500	11.4	68607	502	20.600	19.600	5.1
68001	508	406.000	384.000	5.7	68500	515	23.400	22.000	6.4	68607	503	40.700	37.700	8.0
68001	509	172.000	159.000	8.2	68500	516	23.600	22.000	7.3	68607	504	22.300	21.200	5.2
68001	511	345.000	329.000	4.9	68500	517	11.800	10.600	11.3	68607	505	35.200	32.600	8.0
68001	512	261.000	249.000	4.8	68604	501	12.200	11.800	3.4	68607	506	23.400	21.300	9.9
68001	513	314.000	284.000	10.6	68604	502	6.680	6.340	5.4	68607	507	23.000	22.100	4.1
68001	515	292.000	277.000	5.4	68604	503	13.200	12.200	8.2	68607	508	30.100	28.500	5.6
68001	516	316.000	295.000	7.1	68604	504	7.210	6.860	5.1	68607	509	12.800	11.800	8.5
68001	517	328.000	297.000	10.4	68604	505	11.400	10.600	7.5	68607	511	25.600	24.400	4.9
68439	501	654.000	630.000	3.8	68604	506	7.580	6.890	10.0	68607	512	19.400	18.500	4.9
68439	502	358.000	340.000	5.3	68604	507	7.450	7.150	4.2	68607	513	23.300	21.100	10.4
68439	503	705.000	654.000	7.8	68604	508	9.740	9.210	5.8	68607	515	21.700	20.500	5.9
68439	504	386.000	367.000	5.2	68604	509	4.130	3.810	8.4	68607	516	23.400	21.900	6.8
68439	505	609.000	565.000	7.8	68604	511	8.280	7.910	4.7	68607	517	24.300	22.000	10.5
68439	506	406.000	369.000	10.0	68604	512	6.270	5.970	5.0	68702	501	31.100	30.000	3.7
68439	507	399.000	383.000	4.2	68604	513	7.550	6.830	10.5	68702	502	17.000	16.100	5.6
68439	508	522.000	493.000	5.9	68604	515	7.020	6.640	5.7	68702	503	33.500	31.100	7.7
68439	509	221.000	204.000	8.3	68604	516	7.580	7.100	6.8	68702	504	18.300	17.400	5.2
68439	511	444.000	423.000	5.0	68604	517	7.880	7.130	10.5	68702	505	28.900	26.900	7.4
68439	512	335.000	320.000	4.7	68606	501	47.700	46.000	3.7	68702	506	19.300	17.500	10.3
68439	513	404.000	366.000	10.4	68606	502	26.100	24.800	5.2	68702	507	19.000	18.200	4.4
68439	515	376.000	356.000	5.6	68606	503	51.400	47.700	7.8	68702	508	24.800	23.400	6.0
68439	516	406.000	380.000	6.8	68606	504	28.200	26.800	5.2	68702	509	10.500	9.710	8.1
68439	517	422.000	382.000	10.5	68606	505	44.500	41.300	7.7	68702	511	21.100	20.100	5.0
68500	501	51.500	49.400	4.3	68606	506	29.600	26.900	10.0	68702	512	15.900	15.200	4.6
68500	502	17.400	16.500	5.5	68606	507	29.100	28.000	3.9	68702	513	19.200	17.400	10.3
68500	503	27.400	25.300	8.3	68606	508	38.100	36.000	5.8	68702	515	17.900	16.900	5.9
68500	504	25.800	24.400	5.7	68606	509	16.200	14.900	8.7	68702	516	19.300	18.100	6.6
68500	505	31.200	28.700	8.7	68606	511	32.400	30.900	4.9	68702	517	20.000	18.100	10.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
68703	501	23.300	22.500	3.6	68707	506	61.300	55.800	9.9	91111	512	7.600	7.950	-4.4
68703	502	12.700	12.100	5.0	68707	507	60.300	57.900	4.1	91111	513	7.600	7.950	-4.4
68703	503	25.100	23.300	7.7	68707	508	78.800	74.500	5.8	91111	515	7.600	7.950	-4.4
68703	504	13.800	13.100	5.3	68707	509	33.400	30.900	8.1	91111	516	7.600	7.950	-4.4
68703	505	21.700	20.100	8.0	68707	511	67.000	64.000	4.7	91111	517	7.600	7.950	-4.4
68703	506	14.500	13.200	9.8	68707	512	50.700	48.300	5.0	91125	501	6.120	6.140	-0.3
68703	507	14.200	13.700	3.6	68707	513	61.100	55.200	10.7	91125	502	6.120	6.140	-0.3
68703	508	18.600	17.600	5.7	68707	515	56.800	53.700	5.8	91125	503	6.120	6.140	-0.3
68703	509	7.890	7.280	8.4	68707	516	61.300	57.400	6.8	91125	504	6.120	6.140	-0.3
68703	511	15.800	15.100	4.6	68707	517	63.700	57.700	10.4	91125	505	6.120	6.140	-0.3
68703	512	12.000	11.400	5.3	90089	501	10.200	10.200	0.0	91125	506	6.120	6.140	-0.3
68703	513	14.400	13.000	10.8	90089	502	10.200	10.200	0.0	91125	507	6.120	6.140	-0.3
68703	515	13.400	12.700	5.5	90089	503	10.200	10.200	0.0	91125	508	6.120	6.140	-0.3
68703	516	14.500	13.500	7.4	90089	504	10.200	10.200	0.0	91125	509	6.120	6.140	-0.3
68703	517	15.000	13.600	10.3	90089	505	10.200	10.200	0.0	91125	511	6.120	6.140	-0.3
68706	501	99.900	96.300	3.7	90089	506	10.200	10.200	0.0	91125	512	6.120	6.140	-0.3
68706	502	54.600	51.900	5.2	90089	507	10.200	10.200	0.0	91125	513	6.120	6.140	-0.3
68706	503	108.000	99.900	8.1	90089	508	10.200	10.200	0.0	91125	515	6.120	6.140	-0.3
68706	504	59.000	56.100	5.2	90089	509	10.200	10.200	0.0	91125	516	6.120	6.140	-0.3
68706	505	93.000	86.300	7.8	90089	511	10.200	10.200	0.0	91125	517	6.120	6.140	-0.3
68706	506	62.000	56.400	9.9	90089	512	10.200	10.200	0.0	91127	501	5.120	5.350	-4.3
68706	507	61.000	58.500	4.3	90089	513	10.200	10.200	0.0	91127	502	5.120	5.350	-4.3
68706	508	79.700	75.400	5.7	90089	515	10.200	10.200	0.0	91127	503	5.120	5.350	-4.3
68706	509	33.800	31.200	8.3	90089	516	10.200	10.200	0.0	91127	504	5.120	5.350	-4.3
68706	511	67.800	64.700	4.8	90089	517	10.200	10.200	0.0	91127	505	5.120	5.350	-4.3
68706	512	51.300	48.900	4.9	91111	501	7.600	7.950	-4.4	91127	506	5.120	5.350	-4.3
68706	513	61.800	55.800	10.8	91111	502	7.600	7.950	-4.4	91127	507	5.120	5.350	-4.3
68706	515	57.400	54.400	5.5	91111	503	7.600	7.950	-4.4	91127	508	5.120	5.350	-4.3
68706	516	62.000	58.100	6.7	91111	504	7.600	7.950	-4.4	91127	509	5.120	5.350	-4.3
68706	517	64.400	58.300	10.5	91111	505	7.600	7.950	-4.4	91127	511	5.120	5.350	-4.3
68707	501	98.700	95.200	3.7	91111	506	7.600	7.950	-4.4	91127	512	5.120	5.350	-4.3
68707	502	54.000	51.300	5.3	91111	507	7.600	7.950	-4.4	91127	513	5.120	5.350	-4.3
68707	503	106.000	98.800	7.3	91111	508	7.600	7.950	-4.4	91127	515	5.120	5.350	-4.3
68707	504	58.300	55.500	5.0	91111	509	7.600	7.950	-4.4	91127	516	5.120	5.350	-4.3
68707	505	92.000	85.400	7.7	91111	511	7.600	7.950	-4.4	91127	517	5.120	5.350	-4.3

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STATE: 29 - NEW JERSEY  
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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
91130	501	3.970	4.230	-6.1	91150	506	4.830	5.050	-4.4	91160	512	2.460	2.460	0.0
91130	502	3.970	4.230	-6.1	91150	507	4.830	5.050	-4.4	91160	513	2.460	2.460	0.0
91130	503	3.970	4.230	-6.1	91150	508	4.830	5.050	-4.4	91160	515	2.460	2.460	0.0
91130	504	3.970	4.230	-6.1	91150	509	4.830	5.050	-4.4	91160	516	2.460	2.460	0.0
91130	505	3.970	4.230	-6.1	91150	511	4.830	5.050	-4.4	91160	517	2.460	2.460	0.0
91130	506	3.970	4.230	-6.1	91150	512	4.830	5.050	-4.4	91175	501	2.120	2.120	0.0
91130	507	3.970	4.230	-6.1	91150	513	4.830	5.050	-4.4	91175	502	2.120	2.120	0.0
91130	508	3.970	4.230	-6.1	91150	515	4.830	5.050	-4.4	91175	503	2.120	2.120	0.0
91130	509	3.970	4.230	-6.1	91150	516	4.830	5.050	-4.4	91175	504	2.120	2.120	0.0
91130	511	3.970	4.230	-6.1	91150	517	4.830	5.050	-4.4	91175	505	2.120	2.120	0.0
91130	512	3.970	4.230	-6.1	91155	501	10.700	11.200	-4.5	91175	506	2.120	2.120	0.0
91130	513	3.970	4.230	-6.1	91155	502	10.700	11.200	-4.5	91175	507	2.120	2.120	0.0
91130	515	3.970	4.230	-6.1	91155	503	10.700	11.200	-4.5	91175	508	2.120	2.120	0.0
91130	516	3.970	4.230	-6.1	91155	504	10.700	11.200	-4.5	91175	509	2.120	2.120	0.0
91130	517	3.970	4.230	-6.1	91155	505	10.700	11.200	-4.5	91175	511	2.120	2.120	0.0
91135	501	1.110	1.180	-5.9	91155	506	10.700	11.200	-4.5	91175	512	2.120	2.120	0.0
91135	502	1.110	1.180	-5.9	91155	507	10.700	11.200	-4.5	91175	513	2.120	2.120	0.0
91135	503	1.110	1.180	-5.9	91155	508	10.700	11.200	-4.5	91175	515	2.120	2.120	0.0
91135	504	1.110	1.180	-5.9	91155	509	10.700	11.200	-4.5	91175	516	2.120	2.120	0.0
91135	505	1.110	1.180	-5.9	91155	511	10.700	11.200	-4.5	91175	517	2.120	2.120	0.0
91135	506	1.110	1.180	-5.9	91155	512	10.700	11.200	-4.5	91177	501	9.250	9.290	-0.4
91135	507	1.110	1.180	-5.9	91155	513	10.700	11.200	-4.5	91177	502	9.250	9.290	-0.4
91135	508	1.110	1.180	-5.9	91155	515	10.700	11.200	-4.5	91177	503	9.250	9.290	-0.4
91135	509	1.110	1.180	-5.9	91155	516	10.700	11.200	-4.5	91177	504	9.250	9.290	-0.4
91135	511	1.110	1.180	-5.9	91155	517	10.700	11.200	-4.5	91177	505	9.250	9.290	-0.4
91135	512	1.110	1.180	-5.9	91160	501	2.460	2.460	0.0	91177	506	9.250	9.290	-0.4
91135	513	1.110	1.180	-5.9	91160	502	2.460	2.460	0.0	91177	507	9.250	9.290	-0.4
91135	515	1.110	1.180	-5.9	91160	503	2.460	2.460	0.0	91177	508	9.250	9.290	-0.4
91135	516	1.110	1.180	-5.9	91160	504	2.460	2.460	0.0	91177	509	9.250	9.290	-0.4
91135	517	1.110	1.180	-5.9	91160	505	2.460	2.460	0.0	91177	511	9.250	9.290	-0.4
91150	501	4.830	5.050	-4.4	91160	506	2.460	2.460	0.0	91177	512	9.250	9.290	-0.4
91150	502	4.830	5.050	-4.4	91160	507	2.460	2.460	0.0	91177	513	9.250	9.290	-0.4
91150	503	4.830	5.050	-4.4	91160	508	2.460	2.460	0.0	91177	515	9.250	9.290	-0.4
91150	504	4.830	5.050	-4.4	91160	509	2.460	2.460	0.0	91177	516	9.250	9.290	-0.4
91150	505	4.830	5.050	-4.4	91160	511	2.460	2.460	0.0	91177	517	9.250	9.290	-0.4

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LOSS COST % CHANGE BY CLASS

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91179	501	9.290	9.330	-0.4	91200	506	2.270	2.410	-5.8	91250	512	8.880	9.290	-4.4
91179	502	9.290	9.330	-0.4	91200	507	2.270	2.410	-5.8	91250	513	8.880	9.290	-4.4
91179	503	9.290	9.330	-0.4	91200	508	2.270	2.410	-5.8	91250	515	8.880	9.290	-4.4
91179	504	9.290	9.330	-0.4	91200	509	2.270	2.410	-5.8	91250	516	8.880	9.290	-4.4
91179	505	9.290	9.330	-0.4	91200	511	2.270	2.410	-5.8	91250	517	8.880	9.290	-4.4
91179	506	9.290	9.330	-0.4	91200	512	2.270	2.410	-5.8	91265	501	48.500	51.600	-6.0
91179	507	9.290	9.330	-0.4	91200	513	2.270	2.410	-5.8	91265	502	48.500	51.600	-6.0
91179	508	9.290	9.330	-0.4	91200	515	2.270	2.410	-5.8	91265	503	48.500	51.600	-6.0
91179	509	9.290	9.330	-0.4	91200	516	2.270	2.410	-5.8	91265	504	48.500	51.600	-6.0
91179	511	9.290	9.330	-0.4	91200	517	2.270	2.410	-5.8	91265	505	48.500	51.600	-6.0
91179	512	9.290	9.330	-0.4	91235	501	5.900	6.170	-4.4	91265	506	48.500	51.600	-6.0
91179	513	9.290	9.330	-0.4	91235	502	5.900	6.170	-4.4	91265	507	48.500	51.600	-6.0
91179	515	9.290	9.330	-0.4	91235	503	5.900	6.170	-4.4	91265	508	48.500	51.600	-6.0
91179	516	9.290	9.330	-0.4	91235	504	5.900	6.170	-4.4	91265	509	48.500	51.600	-6.0
91179	517	9.290	9.330	-0.4	91235	505	5.900	6.170	-4.4	91265	511	48.500	51.600	-6.0
91190	501	4.990	5.000	-0.2	91235	506	5.900	6.170	-4.4	91265	512	48.500	51.600	-6.0
91190	502	4.990	5.000	-0.2	91235	507	5.900	6.170	-4.4	91265	513	48.500	51.600	-6.0
91190	503	4.990	5.000	-0.2	91235	508	5.900	6.170	-4.4	91265	515	48.500	51.600	-6.0
91190	504	4.990	5.000	-0.2	91235	509	5.900	6.170	-4.4	91265	516	48.500	51.600	-6.0
91190	505	4.990	5.000	-0.2	91235	511	5.900	6.170	-4.4	91265	517	48.500	51.600	-6.0
91190	506	4.990	5.000	-0.2	91235	512	5.900	6.170	-4.4	91266	501	25.700	27.300	-5.9
91190	507	4.990	5.000	-0.2	91235	513	5.900	6.170	-4.4	91266	502	25.700	27.300	-5.9
91190	508	4.990	5.000	-0.2	91235	515	5.900	6.170	-4.4	91266	503	25.700	27.300	-5.9
91190	509	4.990	5.000	-0.2	91235	516	5.900	6.170	-4.4	91266	504	25.700	27.300	-5.9
91190	511	4.990	5.000	-0.2	91235	517	5.900	6.170	-4.4	91266	505	25.700	27.300	-5.9
91190	512	4.990	5.000	-0.2	91250	501	8.880	9.290	-4.4	91266	506	25.700	27.300	-5.9
91190	513	4.990	5.000	-0.2	91250	502	8.880	9.290	-4.4	91266	507	25.700	27.300	-5.9
91190	515	4.990	5.000	-0.2	91250	503	8.880	9.290	-4.4	91266	508	25.700	27.300	-5.9
91190	516	4.990	5.000	-0.2	91250	504	8.880	9.290	-4.4	91266	509	25.700	27.300	-5.9
91190	517	4.990	5.000	-0.2	91250	505	8.880	9.290	-4.4	91266	511	25.700	27.300	-5.9
91200	501	2.270	2.410	-5.8	91250	506	8.880	9.290	-4.4	91266	512	25.700	27.300	-5.9
91200	502	2.270	2.410	-5.8	91250	507	8.880	9.290	-4.4	91266	513	25.700	27.300	-5.9
91200	503	2.270	2.410	-5.8	91250	508	8.880	9.290	-4.4	91266	515	25.700	27.300	-5.9
91200	504	2.270	2.410	-5.8	91250	509	8.880	9.290	-4.4	91266	516	25.700	27.300	-5.9
91200	505	2.270	2.410	-5.8	91250	511	8.880	9.290	-4.4	91266	517	25.700	27.300	-5.9

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LOSS COST % CHANGE BY CLASS

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91302	501	32.900	32.600	0.9	91324	506	22.300	22.000	1.4	91341	512	10.600	10.700	-0.9
91302	502	32.900	32.600	0.9	91324	507	22.300	22.000	1.4	91341	513	10.600	10.700	-0.9
91302	503	32.900	32.600	0.9	91324	508	22.300	22.000	1.4	91341	515	10.600	10.700	-0.9
91302	504	32.900	32.600	0.9	91324	509	22.300	22.000	1.4	91341	516	10.600	10.700	-0.9
91302	505	32.900	32.600	0.9	91324	511	22.300	22.000	1.4	91341	517	10.600	10.700	-0.9
91302	506	32.900	32.600	0.9	91324	512	22.300	22.000	1.4	91342	501	13.300	13.200	0.8
91302	507	32.900	32.600	0.9	91324	513	22.300	22.000	1.4	91342	502	13.300	13.200	0.8
91302	508	32.900	32.600	0.9	91324	515	22.300	22.000	1.4	91342	503	13.300	13.200	0.8
91302	509	32.900	32.600	0.9	91324	516	22.300	22.000	1.4	91342	504	13.300	13.200	0.8
91302	511	32.900	32.600	0.9	91324	517	22.300	22.000	1.4	91342	505	13.300	13.200	0.8
91302	512	32.900	32.600	0.9	91340	501	14.500	14.400	0.7	91342	506	13.300	13.200	0.8
91302	513	32.900	32.600	0.9	91340	502	14.500	14.400	0.7	91342	507	13.300	13.200	0.8
91302	515	32.900	32.600	0.9	91340	503	14.500	14.400	0.7	91342	508	13.300	13.200	0.8
91302	516	32.900	32.600	0.9	91340	504	14.500	14.400	0.7	91342	509	13.300	13.200	0.8
91302	517	32.900	32.600	0.9	91340	505	14.500	14.400	0.7	91342	511	13.300	13.200	0.8
91315	501	10.000	9.900	1.0	91340	506	14.500	14.400	0.7	91342	512	13.300	13.200	0.8
91315	502	10.000	9.900	1.0	91340	507	14.500	14.400	0.7	91342	513	13.300	13.200	0.8
91315	503	10.000	9.900	1.0	91340	508	14.500	14.400	0.7	91342	515	13.300	13.200	0.8
91315	504	10.000	9.900	1.0	91340	509	14.500	14.400	0.7	91342	516	13.300	13.200	0.8
91315	505	10.000	9.900	1.0	91340	511	14.500	14.400	0.7	91342	517	13.300	13.200	0.8
91315	506	10.000	9.900	1.0	91340	512	14.500	14.400	0.7	91343	501	2.340	2.350	-0.4
91315	507	10.000	9.900	1.0	91340	513	14.500	14.400	0.7	91343	502	2.340	2.350	-0.4
91315	508	10.000	9.900	1.0	91340	515	14.500	14.400	0.7	91343	503	2.340	2.350	-0.4
91315	509	10.000	9.900	1.0	91340	516	14.500	14.400	0.7	91343	504	2.340	2.350	-0.4
91315	511	10.000	9.900	1.0	91340	517	14.500	14.400	0.7	91343	505	2.340	2.350	-0.4
91315	512	10.000	9.900	1.0	91341	501	10.600	10.700	-0.9	91343	506	2.340	2.350	-0.4
91315	513	10.000	9.900	1.0	91341	502	10.600	10.700	-0.9	91343	507	2.340	2.350	-0.4
91315	515	10.000	9.900	1.0	91341	503	10.600	10.700	-0.9	91343	508	2.340	2.350	-0.4
91315	516	10.000	9.900	1.0	91341	504	10.600	10.700	-0.9	91343	509	2.340	2.350	-0.4
91315	517	10.000	9.900	1.0	91341	505	10.600	10.700	-0.9	91343	511	2.340	2.350	-0.4
91324	501	22.300	22.000	1.4	91341	506	10.600	10.700	-0.9	91343	512	2.340	2.350	-0.4
91324	502	22.300	22.000	1.4	91341	507	10.600	10.700	-0.9	91343	513	2.340	2.350	-0.4
91324	503	22.300	22.000	1.4	91341	508	10.600	10.700	-0.9	91343	515	2.340	2.350	-0.4
91324	504	22.300	22.000	1.4	91341	509	10.600	10.700	-0.9	91343	516	2.340	2.350	-0.4
91324	505	22.300	22.000	1.4	91341	511	10.600	10.700	-0.9	91343	517	2.340	2.350	-0.4

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STATE: 29 - NEW JERSEY  
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
91405	501	16.900	16.800	0.6	91481	506	43.900	44.000	-0.2	91523	512	99.600	100.000	-0.4
91405	502	16.900	16.800	0.6	91481	507	43.900	44.000	-0.2	91523	513	99.600	100.000	-0.4
91405	503	16.900	16.800	0.6	91481	508	43.900	44.000	-0.2	91523	515	99.600	100.000	-0.4
91405	504	16.900	16.800	0.6	91481	509	43.900	44.000	-0.2	91523	516	99.600	100.000	-0.4
91405	505	16.900	16.800	0.6	91481	511	43.900	44.000	-0.2	91523	517	99.600	100.000	-0.4
91405	506	16.900	16.800	0.6	91481	512	43.900	44.000	-0.2	91547	501	.570	.570	0.0
91405	507	16.900	16.800	0.6	91481	513	43.900	44.000	-0.2	91547	502	.570	.570	0.0
91405	508	16.900	16.800	0.6	91481	515	43.900	44.000	-0.2	91547	503	.570	.570	0.0
91405	509	16.900	16.800	0.6	91481	516	43.900	44.000	-0.2	91547	504	.570	.570	0.0
91405	511	16.900	16.800	0.6	91481	517	43.900	44.000	-0.2	91547	505	.570	.570	0.0
91405	512	16.900	16.800	0.6	91507	501	6.460	6.480	-0.3	91547	506	.570	.570	0.0
91405	513	16.900	16.800	0.6	91507	502	6.460	6.480	-0.3	91547	507	.570	.570	0.0
91405	515	16.900	16.800	0.6	91507	503	6.460	6.480	-0.3	91547	508	.570	.570	0.0
91405	516	16.900	16.800	0.6	91507	504	6.460	6.480	-0.3	91547	509	.570	.570	0.0
91405	517	16.900	16.800	0.6	91507	505	6.460	6.480	-0.3	91547	511	.570	.570	0.0
91436	501	12.000	12.100	-0.8	91507	506	6.460	6.480	-0.3	91547	512	.570	.570	0.0
91436	502	12.000	12.100	-0.8	91507	507	6.460	6.480	-0.3	91547	513	.570	.570	0.0
91436	503	12.000	12.100	-0.8	91507	508	6.460	6.480	-0.3	91547	515	.570	.570	0.0
91436	504	12.000	12.100	-0.8	91507	509	6.460	6.480	-0.3	91547	516	.570	.570	0.0
91436	505	12.000	12.100	-0.8	91507	511	6.460	6.480	-0.3	91547	517	.570	.570	0.0
91436	506	12.000	12.100	-0.8	91507	512	6.460	6.480	-0.3	91551	501	3.510	3.530	-0.6
91436	507	12.000	12.100	-0.8	91507	513	6.460	6.480	-0.3	91551	502	3.510	3.530	-0.6
91436	508	12.000	12.100	-0.8	91507	515	6.460	6.480	-0.3	91551	503	3.510	3.530	-0.6
91436	509	12.000	12.100	-0.8	91507	516	6.460	6.480	-0.3	91551	504	3.510	3.530	-0.6
91436	511	12.000	12.100	-0.8	91507	517	6.460	6.480	-0.3	91551	505	3.510	3.530	-0.6
91436	512	12.000	12.100	-0.8	91523	501	99.600	100.000	-0.4	91551	506	3.510	3.530	-0.6
91436	513	12.000	12.100	-0.8	91523	502	99.600	100.000	-0.4	91551	507	3.510	3.530	-0.6
91436	515	12.000	12.100	-0.8	91523	503	99.600	100.000	-0.4	91551	508	3.510	3.530	-0.6
91436	516	12.000	12.100	-0.8	91523	504	99.600	100.000	-0.4	91551	509	3.510	3.530	-0.6
91436	517	12.000	12.100	-0.8	91523	505	99.600	100.000	-0.4	91551	511	3.510	3.530	-0.6
91481	501	43.900	44.000	-0.2	91523	506	99.600	100.000	-0.4	91551	512	3.510	3.530	-0.6
91481	502	43.900	44.000	-0.2	91523	507	99.600	100.000	-0.4	91551	513	3.510	3.530	-0.6
91481	503	43.900	44.000	-0.2	91523	508	99.600	100.000	-0.4	91551	515	3.510	3.530	-0.6
91481	504	43.900	44.000	-0.2	91523	509	99.600	100.000	-0.4	91551	516	3.510	3.530	-0.6
91481	505	43.900	44.000	-0.2	91523	511	99.600	100.000	-0.4	91551	517	3.510	3.530	-0.6

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STATE: 29 - NEW JERSEY  
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
91555	501	3.550	3.720	-4.6	91562	506	7.820	7.850	-0.4	91580	512	18.700	19.900	-6.0
91555	502	3.550	3.720	-4.6	91562	507	7.820	7.850	-0.4	91580	513	18.700	19.900	-6.0
91555	503	3.550	3.720	-4.6	91562	508	7.820	7.850	-0.4	91580	515	18.700	19.900	-6.0
91555	504	3.550	3.720	-4.6	91562	509	7.820	7.850	-0.4	91580	516	18.700	19.900	-6.0
91555	505	3.550	3.720	-4.6	91562	511	7.820	7.850	-0.4	91580	517	18.700	19.900	-6.0
91555	506	3.550	3.720	-4.6	91562	512	7.820	7.850	-0.4	91590	501	8.120	8.150	-0.4
91555	507	3.550	3.720	-4.6	91562	513	7.820	7.850	-0.4	91590	502	8.120	8.150	-0.4
91555	508	3.550	3.720	-4.6	91562	515	7.820	7.850	-0.4	91590	503	8.120	8.150	-0.4
91555	509	3.550	3.720	-4.6	91562	516	7.820	7.850	-0.4	91590	504	8.120	8.150	-0.4
91555	511	3.550	3.720	-4.6	91562	517	7.820	7.850	-0.4	91590	505	8.120	8.150	-0.4
91555	512	3.550	3.720	-4.6	91577	501	28.000	28.100	-0.4	91590	506	8.120	8.150	-0.4
91555	513	3.550	3.720	-4.6	91577	502	28.000	28.100	-0.4	91590	507	8.120	8.150	-0.4
91555	515	3.550	3.720	-4.6	91577	503	28.000	28.100	-0.4	91590	508	8.120	8.150	-0.4
91555	516	3.550	3.720	-4.6	91577	504	28.000	28.100	-0.4	91590	509	8.120	8.150	-0.4
91555	517	3.550	3.720	-4.6	91577	505	28.000	28.100	-0.4	91590	511	8.120	8.150	-0.4
91560	501	14.200	15.100	-6.0	91577	506	28.000	28.100	-0.4	91590	512	8.120	8.150	-0.4
91560	502	14.200	15.100	-6.0	91577	507	28.000	28.100	-0.4	91590	513	8.120	8.150	-0.4
91560	503	14.200	15.100	-6.0	91577	508	28.000	28.100	-0.4	91590	515	8.120	8.150	-0.4
91560	504	14.200	15.100	-6.0	91577	509	28.000	28.100	-0.4	91590	516	8.120	8.150	-0.4
91560	505	14.200	15.100	-6.0	91577	511	28.000	28.100	-0.4	91590	517	8.120	8.150	-0.4
91560	506	14.200	15.100	-6.0	91577	512	28.000	28.100	-0.4	91606	501	38.900	41.300	-5.8
91560	507	14.200	15.100	-6.0	91577	513	28.000	28.100	-0.4	91606	502	38.900	41.300	-5.8
91560	508	14.200	15.100	-6.0	91577	515	28.000	28.100	-0.4	91606	503	38.900	41.300	-5.8
91560	509	14.200	15.100	-6.0	91577	516	28.000	28.100	-0.4	91606	504	38.900	41.300	-5.8
91560	511	14.200	15.100	-6.0	91577	517	28.000	28.100	-0.4	91606	505	38.900	41.300	-5.8
91560	512	14.200	15.100	-6.0	91580	501	18.700	19.900	-6.0	91606	506	38.900	41.300	-5.8
91560	513	14.200	15.100	-6.0	91580	502	18.700	19.900	-6.0	91606	507	38.900	41.300	-5.8
91560	515	14.200	15.100	-6.0	91580	503	18.700	19.900	-6.0	91606	508	38.900	41.300	-5.8
91560	516	14.200	15.100	-6.0	91580	504	18.700	19.900	-6.0	91606	509	38.900	41.300	-5.8
91560	517	14.200	15.100	-6.0	91580	505	18.700	19.900	-6.0	91606	511	38.900	41.300	-5.8
91562	501	7.820	7.850	-0.4	91580	506	18.700	19.900	-6.0	91606	512	38.900	41.300	-5.8
91562	502	7.820	7.850	-0.4	91580	507	18.700	19.900	-6.0	91606	513	38.900	41.300	-5.8
91562	503	7.820	7.850	-0.4	91580	508	18.700	19.900	-6.0	91606	515	38.900	41.300	-5.8
91562	504	7.820	7.850	-0.4	91580	509	18.700	19.900	-6.0	91606	516	38.900	41.300	-5.8
91562	505	7.820	7.850	-0.4	91580	511	18.700	19.900	-6.0	91606	517	38.900	41.300	-5.8

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STATE: 29 - NEW JERSEY  
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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
91629	501	7.950	8.450	-5.9	91641	506	3.690	3.920	-5.9	91722	512	11.900	12.700	-6.3
91629	502	7.950	8.450	-5.9	91641	507	3.690	3.920	-5.9	91722	513	11.900	12.700	-6.3
91629	503	7.950	8.450	-5.9	91641	508	3.690	3.920	-5.9	91722	515	11.900	12.700	-6.3
91629	504	7.950	8.450	-5.9	91641	509	3.690	3.920	-5.9	91722	516	11.900	12.700	-6.3
91629	505	7.950	8.450	-5.9	91641	511	3.690	3.920	-5.9	91722	517	11.900	12.700	-6.3
91629	506	7.950	8.450	-5.9	91641	512	3.690	3.920	-5.9	91746	501	7.820	7.850	-0.4
91629	507	7.950	8.450	-5.9	91641	513	3.690	3.920	-5.9	91746	502	7.820	7.850	-0.4
91629	508	7.950	8.450	-5.9	91641	515	3.690	3.920	-5.9	91746	503	7.820	7.850	-0.4
91629	509	7.950	8.450	-5.9	91641	516	3.690	3.920	-5.9	91746	504	7.820	7.850	-0.4
91629	511	7.950	8.450	-5.9	91641	517	3.690	3.920	-5.9	91746	505	7.820	7.850	-0.4
91629	512	7.950	8.450	-5.9	91666	501	2.190	2.200	-0.5	91746	506	7.820	7.850	-0.4
91629	513	7.950	8.450	-5.9	91666	502	2.190	2.200	-0.5	91746	507	7.820	7.850	-0.4
91629	515	7.950	8.450	-5.9	91666	503	2.190	2.200	-0.5	91746	508	7.820	7.850	-0.4
91629	516	7.950	8.450	-5.9	91666	504	2.190	2.200	-0.5	91746	509	7.820	7.850	-0.4
91629	517	7.950	8.450	-5.9	91666	505	2.190	2.200	-0.5	91746	511	7.820	7.850	-0.4
91636	501	13.600	14.500	-6.2	91666	506	2.190	2.200	-0.5	91746	512	7.820	7.850	-0.4
91636	502	13.600	14.500	-6.2	91666	507	2.190	2.200	-0.5	91746	513	7.820	7.850	-0.4
91636	503	13.600	14.500	-6.2	91666	508	2.190	2.200	-0.5	91746	515	7.820	7.850	-0.4
91636	504	13.600	14.500	-6.2	91666	509	2.190	2.200	-0.5	91746	516	7.820	7.850	-0.4
91636	505	13.600	14.500	-6.2	91666	511	2.190	2.200	-0.5	91746	517	7.820	7.850	-0.4
91636	506	13.600	14.500	-6.2	91666	512	2.190	2.200	-0.5	91805	501	.490	.490	0.0
91636	507	13.600	14.500	-6.2	91666	513	2.190	2.200	-0.5	91805	502	.490	.490	0.0
91636	508	13.600	14.500	-6.2	91666	515	2.190	2.200	-0.5	91805	503	.490	.490	0.0
91636	509	13.600	14.500	-6.2	91666	516	2.190	2.200	-0.5	91805	504	.490	.490	0.0
91636	511	13.600	14.500	-6.2	91666	517	2.190	2.200	-0.5	91805	505	.490	.490	0.0
91636	512	13.600	14.500	-6.2	91722	501	11.900	12.700	-6.3	91805	506	.490	.490	0.0
91636	513	13.600	14.500	-6.2	91722	502	11.900	12.700	-6.3	91805	507	.490	.490	0.0
91636	515	13.600	14.500	-6.2	91722	503	11.900	12.700	-6.3	91805	508	.490	.490	0.0
91636	516	13.600	14.500	-6.2	91722	504	11.900	12.700	-6.3	91805	509	.490	.490	0.0
91636	517	13.600	14.500	-6.2	91722	505	11.900	12.700	-6.3	91805	511	.490	.490	0.0
91641	501	3.690	3.920	-5.9	91722	506	11.900	12.700	-6.3	91805	512	.490	.490	0.0
91641	502	3.690	3.920	-5.9	91722	507	11.900	12.700	-6.3	91805	513	.490	.490	0.0
91641	503	3.690	3.920	-5.9	91722	508	11.900	12.700	-6.3	91805	515	.490	.490	0.0
91641	504	3.690	3.920	-5.9	91722	509	11.900	12.700	-6.3	91805	516	.490	.490	0.0
91641	505	3.690	3.920	-5.9	91722	511	11.900	12.700	-6.3	91805	517	.490	.490	0.0

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STATE: 29 - NEW JERSEY  
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
92053	501	1.210	1.210	0.0	92055	506	11.600	11.600	0.0	92102	512	10.900	11.000	-0.9
92053	502	1.210	1.210	0.0	92055	507	11.600	11.600	0.0	92102	513	10.900	11.000	-0.9
92053	503	1.210	1.210	0.0	92055	508	11.600	11.600	0.0	92102	515	10.900	11.000	-0.9
92053	504	1.210	1.210	0.0	92055	509	11.600	11.600	0.0	92102	516	10.900	11.000	-0.9
92053	505	1.210	1.210	0.0	92055	511	11.600	11.600	0.0	92102	517	10.900	11.000	-0.9
92053	506	1.210	1.210	0.0	92055	512	11.600	11.600	0.0	92215	501	8.450	8.850	-4.5
92053	507	1.210	1.210	0.0	92055	513	11.600	11.600	0.0	92215	502	8.450	8.850	-4.5
92053	508	1.210	1.210	0.0	92055	515	11.600	11.600	0.0	92215	503	8.450	8.850	-4.5
92053	509	1.210	1.210	0.0	92055	516	11.600	11.600	0.0	92215	504	8.450	8.850	-4.5
92053	511	1.210	1.210	0.0	92055	517	11.600	11.600	0.0	92215	505	8.450	8.850	-4.5
92053	512	1.210	1.210	0.0	92101	501	18.100	18.200	-0.5	92215	506	8.450	8.850	-4.5
92053	513	1.210	1.210	0.0	92101	502	18.100	18.200	-0.5	92215	507	8.450	8.850	-4.5
92053	515	1.210	1.210	0.0	92101	503	18.100	18.200	-0.5	92215	508	8.450	8.850	-4.5
92053	516	1.210	1.210	0.0	92101	504	18.100	18.200	-0.5	92215	509	8.450	8.850	-4.5
92053	517	1.210	1.210	0.0	92101	505	18.100	18.200	-0.5	92215	511	8.450	8.850	-4.5
92054	501	.420	.420	0.0	92101	506	18.100	18.200	-0.5	92215	512	8.450	8.850	-4.5
92054	502	.420	.420	0.0	92101	507	18.100	18.200	-0.5	92215	513	8.450	8.850	-4.5
92054	503	.420	.420	0.0	92101	508	18.100	18.200	-0.5	92215	515	8.450	8.850	-4.5
92054	504	.420	.420	0.0	92101	509	18.100	18.200	-0.5	92215	516	8.450	8.850	-4.5
92054	505	.420	.420	0.0	92101	511	18.100	18.200	-0.5	92215	517	8.450	8.850	-4.5
92054	506	.420	.420	0.0	92101	512	18.100	18.200	-0.5	92338	501	4.190	4.210	-0.5
92054	507	.420	.420	0.0	92101	513	18.100	18.200	-0.5	92338	502	4.190	4.210	-0.5
92054	508	.420	.420	0.0	92101	515	18.100	18.200	-0.5	92338	503	4.190	4.210	-0.5
92054	509	.420	.420	0.0	92101	516	18.100	18.200	-0.5	92338	504	4.190	4.210	-0.5
92054	511	.420	.420	0.0	92101	517	18.100	18.200	-0.5	92338	505	4.190	4.210	-0.5
92054	512	.420	.420	0.0	92102	501	10.900	11.000	-0.9	92338	506	4.190	4.210	-0.5
92054	513	.420	.420	0.0	92102	502	10.900	11.000	-0.9	92338	507	4.190	4.210	-0.5
92054	515	.420	.420	0.0	92102	503	10.900	11.000	-0.9	92338	508	4.190	4.210	-0.5
92054	516	.420	.420	0.0	92102	504	10.900	11.000	-0.9	92338	509	4.190	4.210	-0.5
92054	517	.420	.420	0.0	92102	505	10.900	11.000	-0.9	92338	511	4.190	4.210	-0.5
92055	501	11.600	11.600	0.0	92102	506	10.900	11.000	-0.9	92338	512	4.190	4.210	-0.5
92055	502	11.600	11.600	0.0	92102	507	10.900	11.000	-0.9	92338	513	4.190	4.210	-0.5
92055	503	11.600	11.600	0.0	92102	508	10.900	11.000	-0.9	92338	515	4.190	4.210	-0.5
92055	504	11.600	11.600	0.0	92102	509	10.900	11.000	-0.9	92338	516	4.190	4.210	-0.5
92055	505	11.600	11.600	0.0	92102	511	10.900	11.000	-0.9	92338	517	4.190	4.210	-0.5

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STATE: 29 - NEW JERSEY  
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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
92445	501	7.800	8.300	-6.0	92447	506	12.000	12.100	-0.8	92453	512	7.630	7.660	-0.4
92445	502	7.800	8.300	-6.0	92447	507	12.000	12.100	-0.8	92453	513	7.630	7.660	-0.4
92445	503	7.800	8.300	-6.0	92447	508	12.000	12.100	-0.8	92453	515	7.630	7.660	-0.4
92445	504	7.800	8.300	-6.0	92447	509	12.000	12.100	-0.8	92453	516	7.630	7.660	-0.4
92445	505	7.800	8.300	-6.0	92447	511	12.000	12.100	-0.8	92453	517	7.630	7.660	-0.4
92445	506	7.800	8.300	-6.0	92447	512	12.000	12.100	-0.8	92478	501	3.780	3.790	-0.3
92445	507	7.800	8.300	-6.0	92447	513	12.000	12.100	-0.8	92478	502	3.780	3.790	-0.3
92445	508	7.800	8.300	-6.0	92447	515	12.000	12.100	-0.8	92478	503	3.780	3.790	-0.3
92445	509	7.800	8.300	-6.0	92447	516	12.000	12.100	-0.8	92478	504	3.780	3.790	-0.3
92445	511	7.800	8.300	-6.0	92447	517	12.000	12.100	-0.8	92478	505	3.780	3.790	-0.3
92445	512	7.800	8.300	-6.0	92451	501	5.900	6.170	-4.4	92478	506	3.780	3.790	-0.3
92445	513	7.800	8.300	-6.0	92451	502	5.900	6.170	-4.4	92478	507	3.780	3.790	-0.3
92445	515	7.800	8.300	-6.0	92451	503	5.900	6.170	-4.4	92478	508	3.780	3.790	-0.3
92445	516	7.800	8.300	-6.0	92451	504	5.900	6.170	-4.4	92478	509	3.780	3.790	-0.3
92445	517	7.800	8.300	-6.0	92451	505	5.900	6.170	-4.4	92478	511	3.780	3.790	-0.3
92446	501	13.800	13.800	0.0	92451	506	5.900	6.170	-4.4	92478	512	3.780	3.790	-0.3
92446	502	13.800	13.800	0.0	92451	507	5.900	6.170	-4.4	92478	513	3.780	3.790	-0.3
92446	503	13.800	13.800	0.0	92451	508	5.900	6.170	-4.4	92478	515	3.780	3.790	-0.3
92446	504	13.800	13.800	0.0	92451	509	5.900	6.170	-4.4	92478	516	3.780	3.790	-0.3
92446	505	13.800	13.800	0.0	92451	511	5.900	6.170	-4.4	92478	517	3.780	3.790	-0.3
92446	506	13.800	13.800	0.0	92451	512	5.900	6.170	-4.4	92593	501	77.400	81.000	-4.4
92446	507	13.800	13.800	0.0	92451	513	5.900	6.170	-4.4	92593	502	77.400	81.000	-4.4
92446	508	13.800	13.800	0.0	92451	515	5.900	6.170	-4.4	92593	503	77.400	81.000	-4.4
92446	509	13.800	13.800	0.0	92451	516	5.900	6.170	-4.4	92593	504	77.400	81.000	-4.4
92446	511	13.800	13.800	0.0	92451	517	5.900	6.170	-4.4	92593	505	77.400	81.000	-4.4
92446	512	13.800	13.800	0.0	92453	501	7.630	7.660	-0.4	92593	506	77.400	81.000	-4.4
92446	513	13.800	13.800	0.0	92453	502	7.630	7.660	-0.4	92593	507	77.400	81.000	-4.4
92446	515	13.800	13.800	0.0	92453	503	7.630	7.660	-0.4	92593	508	77.400	81.000	-4.4
92446	516	13.800	13.800	0.0	92453	504	7.630	7.660	-0.4	92593	509	77.400	81.000	-4.4
92446	517	13.800	13.800	0.0	92453	505	7.630	7.660	-0.4	92593	511	77.400	81.000	-4.4
92447	501	12.000	12.100	-0.8	92453	506	7.630	7.660	-0.4	92593	512	77.400	81.000	-4.4
92447	502	12.000	12.100	-0.8	92453	507	7.630	7.660	-0.4	92593	513	77.400	81.000	-4.4
92447	503	12.000	12.100	-0.8	92453	508	7.630	7.660	-0.4	92593	515	77.400	81.000	-4.4
92447	504	12.000	12.100	-0.8	92453	509	7.630	7.660	-0.4	92593	516	77.400	81.000	-4.4
92447	505	12.000	12.100	-0.8	92453	511	7.630	7.660	-0.4	92593	517	77.400	81.000	-4.4

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
92663	501	1.840	1.960	-6.1	94099	506	5.890	5.910	-0.3	94276	512	10.800	10.800	0.0
92663	502	1.840	1.960	-6.1	94099	507	5.890	5.910	-0.3	94276	513	10.800	10.800	0.0
92663	503	1.840	1.960	-6.1	94099	508	5.890	5.910	-0.3	94276	515	10.800	10.800	0.0
92663	504	1.840	1.960	-6.1	94099	509	5.890	5.910	-0.3	94276	516	10.800	10.800	0.0
92663	505	1.840	1.960	-6.1	94099	511	5.890	5.910	-0.3	94276	517	10.800	10.800	0.0
92663	506	1.840	1.960	-6.1	94099	512	5.890	5.910	-0.3	94304	501	7.530	7.880	-4.4
92663	507	1.840	1.960	-6.1	94099	513	5.890	5.910	-0.3	94304	502	7.530	7.880	-4.4
92663	508	1.840	1.960	-6.1	94099	515	5.890	5.910	-0.3	94304	503	7.530	7.880	-4.4
92663	509	1.840	1.960	-6.1	94099	516	5.890	5.910	-0.3	94304	504	7.530	7.880	-4.4
92663	511	1.840	1.960	-6.1	94099	517	5.890	5.910	-0.3	94304	505	7.530	7.880	-4.4
92663	512	1.840	1.960	-6.1	94225	501	20.700	20.800	-0.5	94304	506	7.530	7.880	-4.4
92663	513	1.840	1.960	-6.1	94225	502	20.700	20.800	-0.5	94304	507	7.530	7.880	-4.4
92663	515	1.840	1.960	-6.1	94225	503	20.700	20.800	-0.5	94304	508	7.530	7.880	-4.4
92663	516	1.840	1.960	-6.1	94225	504	20.700	20.800	-0.5	94304	509	7.530	7.880	-4.4
92663	517	1.840	1.960	-6.1	94225	505	20.700	20.800	-0.5	94304	511	7.530	7.880	-4.4
94007	501	25.900	26.000	-0.4	94225	506	20.700	20.800	-0.5	94304	512	7.530	7.880	-4.4
94007	502	25.900	26.000	-0.4	94225	507	20.700	20.800	-0.5	94304	513	7.530	7.880	-4.4
94007	503	25.900	26.000	-0.4	94225	508	20.700	20.800	-0.5	94304	515	7.530	7.880	-4.4
94007	504	25.900	26.000	-0.4	94225	509	20.700	20.800	-0.5	94304	516	7.530	7.880	-4.4
94007	505	25.900	26.000	-0.4	94225	511	20.700	20.800	-0.5	94304	517	7.530	7.880	-4.4
94007	506	25.900	26.000	-0.4	94225	512	20.700	20.800	-0.5	94381	501	14.100	14.800	-4.7
94007	507	25.900	26.000	-0.4	94225	513	20.700	20.800	-0.5	94381	502	14.100	14.800	-4.7
94007	508	25.900	26.000	-0.4	94225	515	20.700	20.800	-0.5	94381	503	14.100	14.800	-4.7
94007	509	25.900	26.000	-0.4	94225	516	20.700	20.800	-0.5	94381	504	14.100	14.800	-4.7
94007	511	25.900	26.000	-0.4	94225	517	20.700	20.800	-0.5	94381	505	14.100	14.800	-4.7
94007	512	25.900	26.000	-0.4	94276	501	10.800	10.800	0.0	94381	506	14.100	14.800	-4.7
94007	513	25.900	26.000	-0.4	94276	502	10.800	10.800	0.0	94381	507	14.100	14.800	-4.7
94007	515	25.900	26.000	-0.4	94276	503	10.800	10.800	0.0	94381	508	14.100	14.800	-4.7
94007	516	25.900	26.000	-0.4	94276	504	10.800	10.800	0.0	94381	509	14.100	14.800	-4.7
94007	517	25.900	26.000	-0.4	94276	505	10.800	10.800	0.0	94381	511	14.100	14.800	-4.7
94099	501	5.890	5.910	-0.3	94276	506	10.800	10.800	0.0	94381	512	14.100	14.800	-4.7
94099	502	5.890	5.910	-0.3	94276	507	10.800	10.800	0.0	94381	513	14.100	14.800	-4.7
94099	503	5.890	5.910	-0.3	94276	508	10.800	10.800	0.0	94381	515	14.100	14.800	-4.7
94099	504	5.890	5.910	-0.3	94276	509	10.800	10.800	0.0	94381	516	14.100	14.800	-4.7
94099	505	5.890	5.910	-0.3	94276	511	10.800	10.800	0.0	94381	517	14.100	14.800	-4.7

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LOSS COST % CHANGE BY CLASS														
CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
94404	501	10.200	10.300	-1.0	94590	506	29.800	29.900	-0.3	95124	512	3.470	3.490	-0.6
94404	502	10.200	10.300	-1.0	94590	507	29.800	29.900	-0.3	95124	513	3.470	3.490	-0.6
94404	503	10.200	10.300	-1.0	94590	508	29.800	29.900	-0.3	95124	515	3.470	3.490	-0.6
94404	504	10.200	10.300	-1.0	94590	509	29.800	29.900	-0.3	95124	516	3.470	3.490	-0.6
94404	505	10.200	10.300	-1.0	94590	511	29.800	29.900	-0.3	95124	517	3.470	3.490	-0.6
94404	506	10.200	10.300	-1.0	94590	512	29.800	29.900	-0.3	95233	501	7.440	7.470	-0.4
94404	507	10.200	10.300	-1.0	94590	513	29.800	29.900	-0.3	95233	502	7.440	7.470	-0.4
94404	508	10.200	10.300	-1.0	94590	515	29.800	29.900	-0.3	95233	503	7.440	7.470	-0.4
94404	509	10.200	10.300	-1.0	94590	516	29.800	29.900	-0.3	95233	504	7.440	7.470	-0.4
94404	511	10.200	10.300	-1.0	94590	517	29.800	29.900	-0.3	95233	505	7.440	7.470	-0.4
94404	512	10.200	10.300	-1.0	94617	501	9.410	9.440	-0.3	95233	506	7.440	7.470	-0.4
94404	513	10.200	10.300	-1.0	94617	502	9.410	9.440	-0.3	95233	507	7.440	7.470	-0.4
94404	515	10.200	10.300	-1.0	94617	503	9.410	9.440	-0.3	95233	508	7.440	7.470	-0.4
94404	516	10.200	10.300	-1.0	94617	504	9.410	9.440	-0.3	95233	509	7.440	7.470	-0.4
94404	517	10.200	10.300	-1.0	94617	505	9.410	9.440	-0.3	95233	511	7.440	7.470	-0.4
94569	501	6.910	6.940	-0.4	94617	506	9.410	9.440	-0.3	95233	512	7.440	7.470	-0.4
94569	502	6.910	6.940	-0.4	94617	507	9.410	9.440	-0.3	95233	513	7.440	7.470	-0.4
94569	503	6.910	6.940	-0.4	94617	508	9.410	9.440	-0.3	95233	515	7.440	7.470	-0.4
94569	504	6.910	6.940	-0.4	94617	509	9.410	9.440	-0.3	95233	516	7.440	7.470	-0.4
94569	505	6.910	6.940	-0.4	94617	511	9.410	9.440	-0.3	95233	517	7.440	7.470	-0.4
94569	506	6.910	6.940	-0.4	94617	512	9.410	9.440	-0.3	95305	501	8.080	8.110	-0.4
94569	507	6.910	6.940	-0.4	94617	513	9.410	9.440	-0.3	95305	502	8.080	8.110	-0.4
94569	508	6.910	6.940	-0.4	94617	515	9.410	9.440	-0.3	95305	503	8.080	8.110	-0.4
94569	509	6.910	6.940	-0.4	94617	516	9.410	9.440	-0.3	95305	504	8.080	8.110	-0.4
94569	511	6.910	6.940	-0.4	94617	517	9.410	9.440	-0.3	95305	505	8.080	8.110	-0.4
94569	512	6.910	6.940	-0.4	95124	501	3.470	3.490	-0.6	95305	506	8.080	8.110	-0.4
94569	513	6.910	6.940	-0.4	95124	502	3.470	3.490	-0.6	95305	507	8.080	8.110	-0.4
94569	515	6.910	6.940	-0.4	95124	503	3.470	3.490	-0.6	95305	508	8.080	8.110	-0.4
94569	516	6.910	6.940	-0.4	95124	504	3.470	3.490	-0.6	95305	509	8.080	8.110	-0.4
94569	517	6.910	6.940	-0.4	95124	505	3.470	3.490	-0.6	95305	511	8.080	8.110	-0.4
94590	501	29.800	29.900	-0.3	95124	506	3.470	3.490	-0.6	95305	512	8.080	8.110	-0.4
94590	502	29.800	29.900	-0.3	95124	507	3.470	3.490	-0.6	95305	513	8.080	8.110	-0.4
94590	503	29.800	29.900	-0.3	95124	508	3.470	3.490	-0.6	95305	515	8.080	8.110	-0.4
94590	504	29.800	29.900	-0.3	95124	509	3.470	3.490	-0.6	95305	516	8.080	8.110	-0.4
94590	505	29.800	29.900	-0.3	95124	511	3.470	3.490	-0.6	95305	517	8.080	8.110	-0.4

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STATE: 29 - NEW JERSEY  
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
95306	501	15.600	16.600	-6.0	95357	506	3.970	4.230	-6.1	95455	512	16.500	17.500	-5.7
95306	502	15.600	16.600	-6.0	95357	507	3.970	4.230	-6.1	95455	513	16.500	17.500	-5.7
95306	503	15.600	16.600	-6.0	95357	508	3.970	4.230	-6.1	95455	515	16.500	17.500	-5.7
95306	504	15.600	16.600	-6.0	95357	509	3.970	4.230	-6.1	95455	516	16.500	17.500	-5.7
95306	505	15.600	16.600	-6.0	95357	511	3.970	4.230	-6.1	95455	517	16.500	17.500	-5.7
95306	506	15.600	16.600	-6.0	95357	512	3.970	4.230	-6.1	95487	501	5.590	5.610	-0.4
95306	507	15.600	16.600	-6.0	95357	513	3.970	4.230	-6.1	95487	502	5.590	5.610	-0.4
95306	508	15.600	16.600	-6.0	95357	515	3.970	4.230	-6.1	95487	503	5.590	5.610	-0.4
95306	509	15.600	16.600	-6.0	95357	516	3.970	4.230	-6.1	95487	504	5.590	5.610	-0.4
95306	511	15.600	16.600	-6.0	95357	517	3.970	4.230	-6.1	95487	505	5.590	5.610	-0.4
95306	512	15.600	16.600	-6.0	95410	501	10.400	10.500	-1.0	95487	506	5.590	5.610	-0.4
95306	513	15.600	16.600	-6.0	95410	502	10.400	10.500	-1.0	95487	507	5.590	5.610	-0.4
95306	515	15.600	16.600	-6.0	95410	503	10.400	10.500	-1.0	95487	508	5.590	5.610	-0.4
95306	516	15.600	16.600	-6.0	95410	504	10.400	10.500	-1.0	95487	509	5.590	5.610	-0.4
95306	517	15.600	16.600	-6.0	95410	505	10.400	10.500	-1.0	95487	511	5.590	5.610	-0.4
95310	501	19.300	19.400	-0.5	95410	506	10.400	10.500	-1.0	95487	512	5.590	5.610	-0.4
95310	502	19.300	19.400	-0.5	95410	507	10.400	10.500	-1.0	95487	513	5.590	5.610	-0.4
95310	503	19.300	19.400	-0.5	95410	508	10.400	10.500	-1.0	95487	515	5.590	5.610	-0.4
95310	504	19.300	19.400	-0.5	95410	509	10.400	10.500	-1.0	95487	516	5.590	5.610	-0.4
95310	505	19.300	19.400	-0.5	95410	511	10.400	10.500	-1.0	95487	517	5.590	5.610	-0.4
95310	506	19.300	19.400	-0.5	95410	512	10.400	10.500	-1.0	95505	501	7.660	8.150	-6.0
95310	507	19.300	19.400	-0.5	95410	513	10.400	10.500	-1.0	95505	502	7.660	8.150	-6.0
95310	508	19.300	19.400	-0.5	95410	515	10.400	10.500	-1.0	95505	503	7.660	8.150	-6.0
95310	509	19.300	19.400	-0.5	95410	516	10.400	10.500	-1.0	95505	504	7.660	8.150	-6.0
95310	511	19.300	19.400	-0.5	95410	517	10.400	10.500	-1.0	95505	505	7.660	8.150	-6.0
95310	512	19.300	19.400	-0.5	95455	501	16.500	17.500	-5.7	95505	506	7.660	8.150	-6.0
95310	513	19.300	19.400	-0.5	95455	502	16.500	17.500	-5.7	95505	507	7.660	8.150	-6.0
95310	515	19.300	19.400	-0.5	95455	503	16.500	17.500	-5.7	95505	508	7.660	8.150	-6.0
95310	516	19.300	19.400	-0.5	95455	504	16.500	17.500	-5.7	95505	509	7.660	8.150	-6.0
95310	517	19.300	19.400	-0.5	95455	505	16.500	17.500	-5.7	95505	511	7.660	8.150	-6.0
95357	501	3.970	4.230	-6.1	95455	506	16.500	17.500	-5.7	95505	512	7.660	8.150	-6.0
95357	502	3.970	4.230	-6.1	95455	507	16.500	17.500	-5.7	95505	513	7.660	8.150	-6.0
95357	503	3.970	4.230	-6.1	95455	508	16.500	17.500	-5.7	95505	515	7.660	8.150	-6.0
95357	504	3.970	4.230	-6.1	95455	509	16.500	17.500	-5.7	95505	516	7.660	8.150	-6.0
95357	505	3.970	4.230	-6.1	95455	511	16.500	17.500	-5.7	95505	517	7.660	8.150	-6.0

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STATE: 29 - NEW JERSEY  
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
95620	501	4.530	4.550	-0.4	95647	506	7.100	7.430	-4.4	96317	512	4.120	4.380	-5.9
95620	502	4.530	4.550	-0.4	95647	507	7.100	7.430	-4.4	96317	513	4.120	4.380	-5.9
95620	503	4.530	4.550	-0.4	95647	508	7.100	7.430	-4.4	96317	515	4.120	4.380	-5.9
95620	504	4.530	4.550	-0.4	95647	509	7.100	7.430	-4.4	96317	516	4.120	4.380	-5.9
95620	505	4.530	4.550	-0.4	95647	511	7.100	7.430	-4.4	96317	517	4.120	4.380	-5.9
95620	506	4.530	4.550	-0.4	95647	512	7.100	7.430	-4.4	96408	501	9.030	9.060	-0.3
95620	507	4.530	4.550	-0.4	95647	513	7.100	7.430	-4.4	96408	502	9.030	9.060	-0.3
95620	508	4.530	4.550	-0.4	95647	515	7.100	7.430	-4.4	96408	503	9.030	9.060	-0.3
95620	509	4.530	4.550	-0.4	95647	516	7.100	7.430	-4.4	96408	504	9.030	9.060	-0.3
95620	511	4.530	4.550	-0.4	95647	517	7.100	7.430	-4.4	96408	505	9.030	9.060	-0.3
95620	512	4.530	4.550	-0.4	96053	501	5.400	5.650	-4.4	96408	506	9.030	9.060	-0.3
95620	513	4.530	4.550	-0.4	96053	502	5.400	5.650	-4.4	96408	507	9.030	9.060	-0.3
95620	515	4.530	4.550	-0.4	96053	503	5.400	5.650	-4.4	96408	508	9.030	9.060	-0.3
95620	516	4.530	4.550	-0.4	96053	504	5.400	5.650	-4.4	96408	509	9.030	9.060	-0.3
95620	517	4.530	4.550	-0.4	96053	505	5.400	5.650	-4.4	96408	511	9.030	9.060	-0.3
95625	501	15.700	15.600	0.6	96053	506	5.400	5.650	-4.4	96408	512	9.030	9.060	-0.3
95625	502	15.700	15.600	0.6	96053	507	5.400	5.650	-4.4	96408	513	9.030	9.060	-0.3
95625	503	15.700	15.600	0.6	96053	508	5.400	5.650	-4.4	96408	515	9.030	9.060	-0.3
95625	504	15.700	15.600	0.6	96053	509	5.400	5.650	-4.4	96408	516	9.030	9.060	-0.3
95625	505	15.700	15.600	0.6	96053	511	5.400	5.650	-4.4	96408	517	9.030	9.060	-0.3
95625	506	15.700	15.600	0.6	96053	512	5.400	5.650	-4.4	96409	501	8.350	8.380	-0.4
95625	507	15.700	15.600	0.6	96053	513	5.400	5.650	-4.4	96409	502	8.350	8.380	-0.4
95625	508	15.700	15.600	0.6	96053	515	5.400	5.650	-4.4	96409	503	8.350	8.380	-0.4
95625	509	15.700	15.600	0.6	96053	516	5.400	5.650	-4.4	96409	504	8.350	8.380	-0.4
95625	511	15.700	15.600	0.6	96053	517	5.400	5.650	-4.4	96409	505	8.350	8.380	-0.4
95625	512	15.700	15.600	0.6	96317	501	4.120	4.380	-5.9	96409	506	8.350	8.380	-0.4
95625	513	15.700	15.600	0.6	96317	502	4.120	4.380	-5.9	96409	507	8.350	8.380	-0.4
95625	515	15.700	15.600	0.6	96317	503	4.120	4.380	-5.9	96409	508	8.350	8.380	-0.4
95625	516	15.700	15.600	0.6	96317	504	4.120	4.380	-5.9	96409	509	8.350	8.380	-0.4
95625	517	15.700	15.600	0.6	96317	505	4.120	4.380	-5.9	96409	511	8.350	8.380	-0.4
95647	501	7.100	7.430	-4.4	96317	506	4.120	4.380	-5.9	96409	512	8.350	8.380	-0.4
95647	502	7.100	7.430	-4.4	96317	507	4.120	4.380	-5.9	96409	513	8.350	8.380	-0.4
95647	503	7.100	7.430	-4.4	96317	508	4.120	4.380	-5.9	96409	515	8.350	8.380	-0.4
95647	504	7.100	7.430	-4.4	96317	509	4.120	4.380	-5.9	96409	516	8.350	8.380	-0.4
95647	505	7.100	7.430	-4.4	96317	511	4.120	4.380	-5.9	96409	517	8.350	8.380	-0.4

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STATE: 29 - NEW JERSEY  
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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
96410	501	7.330	7.360	-0.4	96702	506	10.400	10.400	0.0	96872	512	14.600	15.500	-5.8
96410	502	7.330	7.360	-0.4	96702	507	10.400	10.400	0.0	96872	513	14.600	15.500	-5.8
96410	503	7.330	7.360	-0.4	96702	508	10.400	10.400	0.0	96872	515	14.600	15.500	-5.8
96410	504	7.330	7.360	-0.4	96702	509	10.400	10.400	0.0	96872	516	14.600	15.500	-5.8
96410	505	7.330	7.360	-0.4	96702	511	10.400	10.400	0.0	96872	517	14.600	15.500	-5.8
96410	506	7.330	7.360	-0.4	96702	512	10.400	10.400	0.0	97047	501	10.100	10.000	1.0
96410	507	7.330	7.360	-0.4	96702	513	10.400	10.400	0.0	97047	502	10.100	10.000	1.0
96410	508	7.330	7.360	-0.4	96702	515	10.400	10.400	0.0	97047	503	10.100	10.000	1.0
96410	509	7.330	7.360	-0.4	96702	516	10.400	10.400	0.0	97047	504	10.100	10.000	1.0
96410	511	7.330	7.360	-0.4	96702	517	10.400	10.400	0.0	97047	505	10.100	10.000	1.0
96410	512	7.330	7.360	-0.4	96816	501	9.750	9.780	-0.3	97047	506	10.100	10.000	1.0
96410	513	7.330	7.360	-0.4	96816	502	9.750	9.780	-0.3	97047	507	10.100	10.000	1.0
96410	515	7.330	7.360	-0.4	96816	503	9.750	9.780	-0.3	97047	508	10.100	10.000	1.0
96410	516	7.330	7.360	-0.4	96816	504	9.750	9.780	-0.3	97047	509	10.100	10.000	1.0
96410	517	7.330	7.360	-0.4	96816	505	9.750	9.780	-0.3	97047	511	10.100	10.000	1.0
96611	501	3.330	3.300	0.9	96816	506	9.750	9.780	-0.3	97047	512	10.100	10.000	1.0
96611	502	3.330	3.300	0.9	96816	507	9.750	9.780	-0.3	97047	513	10.100	10.000	1.0
96611	503	3.330	3.300	0.9	96816	508	9.750	9.780	-0.3	97047	515	10.100	10.000	1.0
96611	504	3.330	3.300	0.9	96816	509	9.750	9.780	-0.3	97047	516	10.100	10.000	1.0
96611	505	3.330	3.300	0.9	96816	511	9.750	9.780	-0.3	97047	517	10.100	10.000	1.0
96611	506	3.330	3.300	0.9	96816	512	9.750	9.780	-0.3	97050	501	7.870	7.790	1.0
96611	507	3.330	3.300	0.9	96816	513	9.750	9.780	-0.3	97050	502	7.870	7.790	1.0
96611	508	3.330	3.300	0.9	96816	515	9.750	9.780	-0.3	97050	503	7.870	7.790	1.0
96611	509	3.330	3.300	0.9	96816	516	9.750	9.780	-0.3	97050	504	7.870	7.790	1.0
96611	511	3.330	3.300	0.9	96816	517	9.750	9.780	-0.3	97050	505	7.870	7.790	1.0
96611	512	3.330	3.300	0.9	96872	501	14.600	15.500	-5.8	97050	506	7.870	7.790	1.0
96611	513	3.330	3.300	0.9	96872	502	14.600	15.500	-5.8	97050	507	7.870	7.790	1.0
96611	515	3.330	3.300	0.9	96872	503	14.600	15.500	-5.8	97050	508	7.870	7.790	1.0
96611	516	3.330	3.300	0.9	96872	504	14.600	15.500	-5.8	97050	509	7.870	7.790	1.0
96611	517	3.330	3.300	0.9	96872	505	14.600	15.500	-5.8	97050	511	7.870	7.790	1.0
96702	501	10.400	10.400	0.0	96872	506	14.600	15.500	-5.8	97050	512	7.870	7.790	1.0
96702	502	10.400	10.400	0.0	96872	507	14.600	15.500	-5.8	97050	513	7.870	7.790	1.0
96702	503	10.400	10.400	0.0	96872	508	14.600	15.500	-5.8	97050	515	7.870	7.790	1.0
96702	504	10.400	10.400	0.0	96872	509	14.600	15.500	-5.8	97050	516	7.870	7.790	1.0
96702	505	10.400	10.400	0.0	96872	511	14.600	15.500	-5.8	97050	517	7.870	7.790	1.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
97111	501	12.500	12.500	0.0	97222	506	3.910	4.090	-4.4	97308	512	1.990	2.110	-5.7
97111	502	12.500	12.500	0.0	97222	507	3.910	4.090	-4.4	97308	513	1.990	2.110	-5.7
97111	503	12.500	12.500	0.0	97222	508	3.910	4.090	-4.4	97308	515	1.990	2.110	-5.7
97111	504	12.500	12.500	0.0	97222	509	3.910	4.090	-4.4	97308	516	1.990	2.110	-5.7
97111	505	12.500	12.500	0.0	97222	511	3.910	4.090	-4.4	97308	517	1.990	2.110	-5.7
97111	506	12.500	12.500	0.0	97222	512	3.910	4.090	-4.4	97447	501	6.530	6.940	-5.9
97111	507	12.500	12.500	0.0	97222	513	3.910	4.090	-4.4	97447	502	6.530	6.940	-5.9
97111	508	12.500	12.500	0.0	97222	515	3.910	4.090	-4.4	97447	503	6.530	6.940	-5.9
97111	509	12.500	12.500	0.0	97222	516	3.910	4.090	-4.4	97447	504	6.530	6.940	-5.9
97111	511	12.500	12.500	0.0	97222	517	3.910	4.090	-4.4	97447	505	6.530	6.940	-5.9
97111	512	12.500	12.500	0.0	97223	501	5.900	6.170	-4.4	97447	506	6.530	6.940	-5.9
97111	513	12.500	12.500	0.0	97223	502	5.900	6.170	-4.4	97447	507	6.530	6.940	-5.9
97111	515	12.500	12.500	0.0	97223	503	5.900	6.170	-4.4	97447	508	6.530	6.940	-5.9
97111	516	12.500	12.500	0.0	97223	504	5.900	6.170	-4.4	97447	509	6.530	6.940	-5.9
97111	517	12.500	12.500	0.0	97223	505	5.900	6.170	-4.4	97447	511	6.530	6.940	-5.9
97220	501	1.060	1.130	-6.2	97223	506	5.900	6.170	-4.4	97447	512	6.530	6.940	-5.9
97220	502	1.060	1.130	-6.2	97223	507	5.900	6.170	-4.4	97447	513	6.530	6.940	-5.9
97220	503	1.060	1.130	-6.2	97223	508	5.900	6.170	-4.4	97447	515	6.530	6.940	-5.9
97220	504	1.060	1.130	-6.2	97223	509	5.900	6.170	-4.4	97447	516	6.530	6.940	-5.9
97220	505	1.060	1.130	-6.2	97223	511	5.900	6.170	-4.4	97447	517	6.530	6.940	-5.9
97220	506	1.060	1.130	-6.2	97223	512	5.900	6.170	-4.4	97650	501	8.610	8.640	-0.3
97220	507	1.060	1.130	-6.2	97223	513	5.900	6.170	-4.4	97650	502	8.610	8.640	-0.3
97220	508	1.060	1.130	-6.2	97223	515	5.900	6.170	-4.4	97650	503	8.610	8.640	-0.3
97220	509	1.060	1.130	-6.2	97223	516	5.900	6.170	-4.4	97650	504	8.610	8.640	-0.3
97220	511	1.060	1.130	-6.2	97223	517	5.900	6.170	-4.4	97650	505	8.610	8.640	-0.3
97220	512	1.060	1.130	-6.2	97308	501	1.990	2.110	-5.7	97650	506	8.610	8.640	-0.3
97220	513	1.060	1.130	-6.2	97308	502	1.990	2.110	-5.7	97650	507	8.610	8.640	-0.3
97220	515	1.060	1.130	-6.2	97308	503	1.990	2.110	-5.7	97650	508	8.610	8.640	-0.3
97220	516	1.060	1.130	-6.2	97308	504	1.990	2.110	-5.7	97650	509	8.610	8.640	-0.3
97220	517	1.060	1.130	-6.2	97308	505	1.990	2.110	-5.7	97650	511	8.610	8.640	-0.3
97222	501	3.910	4.090	-4.4	97308	506	1.990	2.110	-5.7	97650	512	8.610	8.640	-0.3
97222	502	3.910	4.090	-4.4	97308	507	1.990	2.110	-5.7	97650	513	8.610	8.640	-0.3
97222	503	3.910	4.090	-4.4	97308	508	1.990	2.110	-5.7	97650	515	8.610	8.640	-0.3
97222	504	3.910	4.090	-4.4	97308	509	1.990	2.110	-5.7	97650	516	8.610	8.640	-0.3
97222	505	3.910	4.090	-4.4	97308	511	1.990	2.110	-5.7	97650	517	8.610	8.640	-0.3

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STATE: 29 - NEW JERSEY  
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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
97651	501	19.300	20.500	-5.9	97653	506	7.370	7.390	-0.3	97655	512	14.900	15.800	-5.7
97651	502	19.300	20.500	-5.9	97653	507	7.370	7.390	-0.3	97655	513	14.900	15.800	-5.7
97651	503	19.300	20.500	-5.9	97653	508	7.370	7.390	-0.3	97655	515	14.900	15.800	-5.7
97651	504	19.300	20.500	-5.9	97653	509	7.370	7.390	-0.3	97655	516	14.900	15.800	-5.7
97651	505	19.300	20.500	-5.9	97653	511	7.370	7.390	-0.3	97655	517	14.900	15.800	-5.7
97651	506	19.300	20.500	-5.9	97653	512	7.370	7.390	-0.3	98002	501	2.700	2.870	-5.9
97651	507	19.300	20.500	-5.9	97653	513	7.370	7.390	-0.3	98002	502	2.700	2.870	-5.9
97651	508	19.300	20.500	-5.9	97653	515	7.370	7.390	-0.3	98002	503	2.700	2.870	-5.9
97651	509	19.300	20.500	-5.9	97653	516	7.370	7.390	-0.3	98002	504	2.700	2.870	-5.9
97651	511	19.300	20.500	-5.9	97653	517	7.370	7.390	-0.3	98002	505	2.700	2.870	-5.9
97651	512	19.300	20.500	-5.9	97654	501	12.800	12.900	-0.8	98002	506	2.700	2.870	-5.9
97651	513	19.300	20.500	-5.9	97654	502	12.800	12.900	-0.8	98002	507	2.700	2.870	-5.9
97651	515	19.300	20.500	-5.9	97654	503	12.800	12.900	-0.8	98002	508	2.700	2.870	-5.9
97651	516	19.300	20.500	-5.9	97654	504	12.800	12.900	-0.8	98002	509	2.700	2.870	-5.9
97651	517	19.300	20.500	-5.9	97654	505	12.800	12.900	-0.8	98002	511	2.700	2.870	-5.9
97652	501	16.700	17.800	-6.2	97654	506	12.800	12.900	-0.8	98002	512	2.700	2.870	-5.9
97652	502	16.700	17.800	-6.2	97654	507	12.800	12.900	-0.8	98002	513	2.700	2.870	-5.9
97652	503	16.700	17.800	-6.2	97654	508	12.800	12.900	-0.8	98002	515	2.700	2.870	-5.9
97652	504	16.700	17.800	-6.2	97654	509	12.800	12.900	-0.8	98002	516	2.700	2.870	-5.9
97652	505	16.700	17.800	-6.2	97654	511	12.800	12.900	-0.8	98002	517	2.700	2.870	-5.9
97652	506	16.700	17.800	-6.2	97654	512	12.800	12.900	-0.8	98003	501	2.300	2.310	-0.4
97652	507	16.700	17.800	-6.2	97654	513	12.800	12.900	-0.8	98003	502	2.300	2.310	-0.4
97652	508	16.700	17.800	-6.2	97654	515	12.800	12.900	-0.8	98003	503	2.300	2.310	-0.4
97652	509	16.700	17.800	-6.2	97654	516	12.800	12.900	-0.8	98003	504	2.300	2.310	-0.4
97652	511	16.700	17.800	-6.2	97654	517	12.800	12.900	-0.8	98003	505	2.300	2.310	-0.4
97652	512	16.700	17.800	-6.2	97655	501	14.900	15.800	-5.7	98003	506	2.300	2.310	-0.4
97652	513	16.700	17.800	-6.2	97655	502	14.900	15.800	-5.7	98003	507	2.300	2.310	-0.4
97652	515	16.700	17.800	-6.2	97655	503	14.900	15.800	-5.7	98003	508	2.300	2.310	-0.4
97652	516	16.700	17.800	-6.2	97655	504	14.900	15.800	-5.7	98003	509	2.300	2.310	-0.4
97652	517	16.700	17.800	-6.2	97655	505	14.900	15.800	-5.7	98003	511	2.300	2.310	-0.4
97653	501	7.370	7.390	-0.3	97655	506	14.900	15.800	-5.7	98003	512	2.300	2.310	-0.4
97653	502	7.370	7.390	-0.3	97655	507	14.900	15.800	-5.7	98003	513	2.300	2.310	-0.4
97653	503	7.370	7.390	-0.3	97655	508	14.900	15.800	-5.7	98003	515	2.300	2.310	-0.4
97653	504	7.370	7.390	-0.3	97655	509	14.900	15.800	-5.7	98003	516	2.300	2.310	-0.4
97653	505	7.370	7.390	-0.3	97655	511	14.900	15.800	-5.7	98003	517	2.300	2.310	-0.4

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STATE: 29 - NEW JERSEY  
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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
98090	501	.310	.310	0.0	98092	506	1.020	1.020	0.0	98152	512	9.080	9.660	-6.0
98090	502	.310	.310	0.0	98092	507	1.020	1.020	0.0	98152	513	9.080	9.660	-6.0
98090	503	.310	.310	0.0	98092	508	1.020	1.020	0.0	98152	515	9.080	9.660	-6.0
98090	504	.310	.310	0.0	98092	509	1.020	1.020	0.0	98152	516	9.080	9.660	-6.0
98090	505	.310	.310	0.0	98092	511	1.020	1.020	0.0	98152	517	9.080	9.660	-6.0
98090	506	.310	.310	0.0	98092	512	1.020	1.020	0.0	98153	501	10.200	10.900	-6.4
98090	507	.310	.310	0.0	98092	513	1.020	1.020	0.0	98153	502	10.200	10.900	-6.4
98090	508	.310	.310	0.0	98092	515	1.020	1.020	0.0	98153	503	10.200	10.900	-6.4
98090	509	.310	.310	0.0	98092	516	1.020	1.020	0.0	98153	504	10.200	10.900	-6.4
98090	511	.310	.310	0.0	98092	517	1.020	1.020	0.0	98153	505	10.200	10.900	-6.4
98090	512	.310	.310	0.0	98111	501	1.490	1.560	-4.5	98153	506	10.200	10.900	-6.4
98090	513	.310	.310	0.0	98111	502	1.490	1.560	-4.5	98153	507	10.200	10.900	-6.4
98090	515	.310	.310	0.0	98111	503	1.490	1.560	-4.5	98153	508	10.200	10.900	-6.4
98090	516	.310	.310	0.0	98111	504	1.490	1.560	-4.5	98153	509	10.200	10.900	-6.4
98090	517	.310	.310	0.0	98111	505	1.490	1.560	-4.5	98153	511	10.200	10.900	-6.4
98091	501	.340	.340	0.0	98111	506	1.490	1.560	-4.5	98153	512	10.200	10.900	-6.4
98091	502	.340	.340	0.0	98111	507	1.490	1.560	-4.5	98153	513	10.200	10.900	-6.4
98091	503	.340	.340	0.0	98111	508	1.490	1.560	-4.5	98153	515	10.200	10.900	-6.4
98091	504	.340	.340	0.0	98111	509	1.490	1.560	-4.5	98153	516	10.200	10.900	-6.4
98091	505	.340	.340	0.0	98111	511	1.490	1.560	-4.5	98153	517	10.200	10.900	-6.4
98091	506	.340	.340	0.0	98111	512	1.490	1.560	-4.5	98154	501	12.100	12.800	-5.5
98091	507	.340	.340	0.0	98111	513	1.490	1.560	-4.5	98154	502	12.100	12.800	-5.5
98091	508	.340	.340	0.0	98111	515	1.490	1.560	-4.5	98154	503	12.100	12.800	-5.5
98091	509	.340	.340	0.0	98111	516	1.490	1.560	-4.5	98154	504	12.100	12.800	-5.5
98091	511	.340	.340	0.0	98111	517	1.490	1.560	-4.5	98154	505	12.100	12.800	-5.5
98091	512	.340	.340	0.0	98152	501	9.080	9.660	-6.0	98154	506	12.100	12.800	-5.5
98091	513	.340	.340	0.0	98152	502	9.080	9.660	-6.0	98154	507	12.100	12.800	-5.5
98091	515	.340	.340	0.0	98152	503	9.080	9.660	-6.0	98154	508	12.100	12.800	-5.5
98091	516	.340	.340	0.0	98152	504	9.080	9.660	-6.0	98154	509	12.100	12.800	-5.5
98091	517	.340	.340	0.0	98152	505	9.080	9.660	-6.0	98154	511	12.100	12.800	-5.5
98092	501	1.020	1.020	0.0	98152	506	9.080	9.660	-6.0	98154	512	12.100	12.800	-5.5
98092	502	1.020	1.020	0.0	98152	507	9.080	9.660	-6.0	98154	513	12.100	12.800	-5.5
98092	503	1.020	1.020	0.0	98152	508	9.080	9.660	-6.0	98154	515	12.100	12.800	-5.5
98092	504	1.020	1.020	0.0	98152	509	9.080	9.660	-6.0	98154	516	12.100	12.800	-5.5
98092	505	1.020	1.020	0.0	98152	511	9.080	9.660	-6.0	98154	517	12.100	12.800	-5.5

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STATE: 29 - NEW JERSEY  
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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
98155	501	16.900	18.000	-6.1	98159	506	7.240	7.700	-6.0	98161	512	17.200	18.300	-6.0
98155	502	16.900	18.000	-6.1	98159	507	7.240	7.700	-6.0	98161	513	17.200	18.300	-6.0
98155	503	16.900	18.000	-6.1	98159	508	7.240	7.700	-6.0	98161	515	17.200	18.300	-6.0
98155	504	16.900	18.000	-6.1	98159	509	7.240	7.700	-6.0	98161	516	17.200	18.300	-6.0
98155	505	16.900	18.000	-6.1	98159	511	7.240	7.700	-6.0	98161	517	17.200	18.300	-6.0
98155	506	16.900	18.000	-6.1	98159	512	7.240	7.700	-6.0	98163	501	18.000	19.200	-6.2
98155	507	16.900	18.000	-6.1	98159	513	7.240	7.700	-6.0	98163	502	18.000	19.200	-6.2
98155	508	16.900	18.000	-6.1	98159	515	7.240	7.700	-6.0	98163	503	18.000	19.200	-6.2
98155	509	16.900	18.000	-6.1	98159	516	7.240	7.700	-6.0	98163	504	18.000	19.200	-6.2
98155	511	16.900	18.000	-6.1	98159	517	7.240	7.700	-6.0	98163	505	18.000	19.200	-6.2
98155	512	16.900	18.000	-6.1	98160	501	15.300	16.300	-6.1	98163	506	18.000	19.200	-6.2
98155	513	16.900	18.000	-6.1	98160	502	15.300	16.300	-6.1	98163	507	18.000	19.200	-6.2
98155	515	16.900	18.000	-6.1	98160	503	15.300	16.300	-6.1	98163	508	18.000	19.200	-6.2
98155	516	16.900	18.000	-6.1	98160	504	15.300	16.300	-6.1	98163	509	18.000	19.200	-6.2
98155	517	16.900	18.000	-6.1	98160	505	15.300	16.300	-6.1	98163	511	18.000	19.200	-6.2
98157	501	10.800	11.500	-6.1	98160	506	15.300	16.300	-6.1	98163	512	18.000	19.200	-6.2
98157	502	10.800	11.500	-6.1	98160	507	15.300	16.300	-6.1	98163	513	18.000	19.200	-6.2
98157	503	10.800	11.500	-6.1	98160	508	15.300	16.300	-6.1	98163	515	18.000	19.200	-6.2
98157	504	10.800	11.500	-6.1	98160	509	15.300	16.300	-6.1	98163	516	18.000	19.200	-6.2
98157	505	10.800	11.500	-6.1	98160	511	15.300	16.300	-6.1	98163	517	18.000	19.200	-6.2
98157	506	10.800	11.500	-6.1	98160	512	15.300	16.300	-6.1	98164	501	4.970	5.200	-4.4
98157	507	10.800	11.500	-6.1	98160	513	15.300	16.300	-6.1	98164	502	4.970	5.200	-4.4
98157	508	10.800	11.500	-6.1	98160	515	15.300	16.300	-6.1	98164	503	4.970	5.200	-4.4
98157	509	10.800	11.500	-6.1	98160	516	15.300	16.300	-6.1	98164	504	4.970	5.200	-4.4
98157	511	10.800	11.500	-6.1	98160	517	15.300	16.300	-6.1	98164	505	4.970	5.200	-4.4
98157	512	10.800	11.500	-6.1	98161	501	17.200	18.300	-6.0	98164	506	4.970	5.200	-4.4
98157	513	10.800	11.500	-6.1	98161	502	17.200	18.300	-6.0	98164	507	4.970	5.200	-4.4
98157	515	10.800	11.500	-6.1	98161	503	17.200	18.300	-6.0	98164	508	4.970	5.200	-4.4
98157	516	10.800	11.500	-6.1	98161	504	17.200	18.300	-6.0	98164	509	4.970	5.200	-4.4
98157	517	10.800	11.500	-6.1	98161	505	17.200	18.300	-6.0	98164	511	4.970	5.200	-4.4
98159	501	7.240	7.700	-6.0	98161	506	17.200	18.300	-6.0	98164	512	4.970	5.200	-4.4
98159	502	7.240	7.700	-6.0	98161	507	17.200	18.300	-6.0	98164	513	4.970	5.200	-4.4
98159	503	7.240	7.700	-6.0	98161	508	17.200	18.300	-6.0	98164	515	4.970	5.200	-4.4
98159	504	7.240	7.700	-6.0	98161	509	17.200	18.300	-6.0	98164	516	4.970	5.200	-4.4
98159	505	7.240	7.700	-6.0	98161	511	17.200	18.300	-6.0	98164	517	4.970	5.200	-4.4

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98257	501	3.470	3.490	-0.6	98304	506	12.900	12.900	0.0	98306	512	20.900	20.700	1.0
98257	502	3.470	3.490	-0.6	98304	507	12.900	12.900	0.0	98306	513	20.900	20.700	1.0
98257	503	3.470	3.490	-0.6	98304	508	12.900	12.900	0.0	98306	515	20.900	20.700	1.0
98257	504	3.470	3.490	-0.6	98304	509	12.900	12.900	0.0	98306	516	20.900	20.700	1.0
98257	505	3.470	3.490	-0.6	98304	511	12.900	12.900	0.0	98306	517	20.900	20.700	1.0
98257	506	3.470	3.490	-0.6	98304	512	12.900	12.900	0.0	98307	501	4.080	4.090	-0.2
98257	507	3.470	3.490	-0.6	98304	513	12.900	12.900	0.0	98307	502	4.080	4.090	-0.2
98257	508	3.470	3.490	-0.6	98304	515	12.900	12.900	0.0	98307	503	4.080	4.090	-0.2
98257	509	3.470	3.490	-0.6	98304	516	12.900	12.900	0.0	98307	504	4.080	4.090	-0.2
98257	511	3.470	3.490	-0.6	98304	517	12.900	12.900	0.0	98307	505	4.080	4.090	-0.2
98257	512	3.470	3.490	-0.6	98305	501	8.130	8.050	1.0	98307	506	4.080	4.090	-0.2
98257	513	3.470	3.490	-0.6	98305	502	8.130	8.050	1.0	98307	507	4.080	4.090	-0.2
98257	515	3.470	3.490	-0.6	98305	503	8.130	8.050	1.0	98307	508	4.080	4.090	-0.2
98257	516	3.470	3.490	-0.6	98305	504	8.130	8.050	1.0	98307	509	4.080	4.090	-0.2
98257	517	3.470	3.490	-0.6	98305	505	8.130	8.050	1.0	98307	511	4.080	4.090	-0.2
98303	501	33.900	36.100	-6.1	98305	506	8.130	8.050	1.0	98307	512	4.080	4.090	-0.2
98303	502	33.900	36.100	-6.1	98305	507	8.130	8.050	1.0	98307	513	4.080	4.090	-0.2
98303	503	33.900	36.100	-6.1	98305	508	8.130	8.050	1.0	98307	515	4.080	4.090	-0.2
98303	504	33.900	36.100	-6.1	98305	509	8.130	8.050	1.0	98307	516	4.080	4.090	-0.2
98303	505	33.900	36.100	-6.1	98305	511	8.130	8.050	1.0	98307	517	4.080	4.090	-0.2
98303	506	33.900	36.100	-6.1	98305	512	8.130	8.050	1.0	98308	501	2.680	2.690	-0.4
98303	507	33.900	36.100	-6.1	98305	513	8.130	8.050	1.0	98308	502	2.680	2.690	-0.4
98303	508	33.900	36.100	-6.1	98305	515	8.130	8.050	1.0	98308	503	2.680	2.690	-0.4
98303	509	33.900	36.100	-6.1	98305	516	8.130	8.050	1.0	98308	504	2.680	2.690	-0.4
98303	511	33.900	36.100	-6.1	98305	517	8.130	8.050	1.0	98308	505	2.680	2.690	-0.4
98303	512	33.900	36.100	-6.1	98306	501	20.900	20.700	1.0	98308	506	2.680	2.690	-0.4
98303	513	33.900	36.100	-6.1	98306	502	20.900	20.700	1.0	98308	507	2.680	2.690	-0.4
98303	515	33.900	36.100	-6.1	98306	503	20.900	20.700	1.0	98308	508	2.680	2.690	-0.4
98303	516	33.900	36.100	-6.1	98306	504	20.900	20.700	1.0	98308	509	2.680	2.690	-0.4
98303	517	33.900	36.100	-6.1	98306	505	20.900	20.700	1.0	98308	511	2.680	2.690	-0.4
98304	501	12.900	12.900	0.0	98306	506	20.900	20.700	1.0	98308	512	2.680	2.690	-0.4
98304	502	12.900	12.900	0.0	98306	507	20.900	20.700	1.0	98308	513	2.680	2.690	-0.4
98304	503	12.900	12.900	0.0	98306	508	20.900	20.700	1.0	98308	515	2.680	2.690	-0.4
98304	504	12.900	12.900	0.0	98306	509	20.900	20.700	1.0	98308	516	2.680	2.690	-0.4
98304	505	12.900	12.900	0.0	98306	511	20.900	20.700	1.0	98308	517	2.680	2.690	-0.4

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STATE: 29 - NEW JERSEY  
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
98309	501	17.000	18.100	-6.1	98405	506	3.730	3.700	0.8	98414	512	31.000	31.200	-0.6
98309	502	17.000	18.100	-6.1	98405	507	3.730	3.700	0.8	98414	513	31.000	31.200	-0.6
98309	503	17.000	18.100	-6.1	98405	508	3.730	3.700	0.8	98414	515	31.000	31.200	-0.6
98309	504	17.000	18.100	-6.1	98405	509	3.730	3.700	0.8	98414	516	31.000	31.200	-0.6
98309	505	17.000	18.100	-6.1	98405	511	3.730	3.700	0.8	98414	517	31.000	31.200	-0.6
98309	506	17.000	18.100	-6.1	98405	512	3.730	3.700	0.8	98415	501	4.080	4.090	-0.2
98309	507	17.000	18.100	-6.1	98405	513	3.730	3.700	0.8	98415	502	4.080	4.090	-0.2
98309	508	17.000	18.100	-6.1	98405	515	3.730	3.700	0.8	98415	503	4.080	4.090	-0.2
98309	509	17.000	18.100	-6.1	98405	516	3.730	3.700	0.8	98415	504	4.080	4.090	-0.2
98309	511	17.000	18.100	-6.1	98405	517	3.730	3.700	0.8	98415	505	4.080	4.090	-0.2
98309	512	17.000	18.100	-6.1	98413	501	33.900	34.000	-0.3	98415	506	4.080	4.090	-0.2
98309	513	17.000	18.100	-6.1	98413	502	33.900	34.000	-0.3	98415	507	4.080	4.090	-0.2
98309	515	17.000	18.100	-6.1	98413	503	33.900	34.000	-0.3	98415	508	4.080	4.090	-0.2
98309	516	17.000	18.100	-6.1	98413	504	33.900	34.000	-0.3	98415	509	4.080	4.090	-0.2
98309	517	17.000	18.100	-6.1	98413	505	33.900	34.000	-0.3	98415	511	4.080	4.090	-0.2
98344	501	2.270	2.240	1.3	98413	506	33.900	34.000	-0.3	98415	512	4.080	4.090	-0.2
98344	502	2.270	2.240	1.3	98413	507	33.900	34.000	-0.3	98415	513	4.080	4.090	-0.2
98344	503	2.270	2.240	1.3	98413	508	33.900	34.000	-0.3	98415	515	4.080	4.090	-0.2
98344	504	2.270	2.240	1.3	98413	509	33.900	34.000	-0.3	98415	516	4.080	4.090	-0.2
98344	505	2.270	2.240	1.3	98413	511	33.900	34.000	-0.3	98415	517	4.080	4.090	-0.2
98344	506	2.270	2.240	1.3	98413	512	33.900	34.000	-0.3	98423	501	9.710	9.740	-0.3
98344	507	2.270	2.240	1.3	98413	513	33.900	34.000	-0.3	98423	502	9.710	9.740	-0.3
98344	508	2.270	2.240	1.3	98413	515	33.900	34.000	-0.3	98423	503	9.710	9.740	-0.3
98344	509	2.270	2.240	1.3	98413	516	33.900	34.000	-0.3	98423	504	9.710	9.740	-0.3
98344	511	2.270	2.240	1.3	98413	517	33.900	34.000	-0.3	98423	505	9.710	9.740	-0.3
98344	512	2.270	2.240	1.3	98414	501	31.000	31.200	-0.6	98423	506	9.710	9.740	-0.3
98344	513	2.270	2.240	1.3	98414	502	31.000	31.200	-0.6	98423	507	9.710	9.740	-0.3
98344	515	2.270	2.240	1.3	98414	503	31.000	31.200	-0.6	98423	508	9.710	9.740	-0.3
98344	516	2.270	2.240	1.3	98414	504	31.000	31.200	-0.6	98423	509	9.710	9.740	-0.3
98344	517	2.270	2.240	1.3	98414	505	31.000	31.200	-0.6	98423	511	9.710	9.740	-0.3
98405	501	3.730	3.700	0.8	98414	506	31.000	31.200	-0.6	98423	512	9.710	9.740	-0.3
98405	502	3.730	3.700	0.8	98414	507	31.000	31.200	-0.6	98423	513	9.710	9.740	-0.3
98405	503	3.730	3.700	0.8	98414	508	31.000	31.200	-0.6	98423	515	9.710	9.740	-0.3
98405	504	3.730	3.700	0.8	98414	509	31.000	31.200	-0.6	98423	516	9.710	9.740	-0.3
98405	505	3.730	3.700	0.8	98414	511	31.000	31.200	-0.6	98423	517	9.710	9.740	-0.3

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LOSS COST % CHANGE BY CLASS

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98424	501	16.500	16.500	0.0	98426	506	5.970	5.990	-0.3	98429	512	3.550	3.770	-5.8
98424	502	16.500	16.500	0.0	98426	507	5.970	5.990	-0.3	98429	513	3.550	3.770	-5.8
98424	503	16.500	16.500	0.0	98426	508	5.970	5.990	-0.3	98429	515	3.550	3.770	-5.8
98424	504	16.500	16.500	0.0	98426	509	5.970	5.990	-0.3	98429	516	3.550	3.770	-5.8
98424	505	16.500	16.500	0.0	98426	511	5.970	5.990	-0.3	98429	517	3.550	3.770	-5.8
98424	506	16.500	16.500	0.0	98426	512	5.970	5.990	-0.3	98449	501	8.350	8.380	-0.4
98424	507	16.500	16.500	0.0	98426	513	5.970	5.990	-0.3	98449	502	8.350	8.380	-0.4
98424	508	16.500	16.500	0.0	98426	515	5.970	5.990	-0.3	98449	503	8.350	8.380	-0.4
98424	509	16.500	16.500	0.0	98426	516	5.970	5.990	-0.3	98449	504	8.350	8.380	-0.4
98424	511	16.500	16.500	0.0	98426	517	5.970	5.990	-0.3	98449	505	8.350	8.380	-0.4
98424	512	16.500	16.500	0.0	98427	501	5.820	5.840	-0.3	98449	506	8.350	8.380	-0.4
98424	513	16.500	16.500	0.0	98427	502	5.820	5.840	-0.3	98449	507	8.350	8.380	-0.4
98424	515	16.500	16.500	0.0	98427	503	5.820	5.840	-0.3	98449	508	8.350	8.380	-0.4
98424	516	16.500	16.500	0.0	98427	504	5.820	5.840	-0.3	98449	509	8.350	8.380	-0.4
98424	517	16.500	16.500	0.0	98427	505	5.820	5.840	-0.3	98449	511	8.350	8.380	-0.4
98425	501	6.760	6.790	-0.4	98427	506	5.820	5.840	-0.3	98449	512	8.350	8.380	-0.4
98425	502	6.760	6.790	-0.4	98427	507	5.820	5.840	-0.3	98449	513	8.350	8.380	-0.4
98425	503	6.760	6.790	-0.4	98427	508	5.820	5.840	-0.3	98449	515	8.350	8.380	-0.4
98425	504	6.760	6.790	-0.4	98427	509	5.820	5.840	-0.3	98449	516	8.350	8.380	-0.4
98425	505	6.760	6.790	-0.4	98427	511	5.820	5.840	-0.3	98449	517	8.350	8.380	-0.4
98425	506	6.760	6.790	-0.4	98427	512	5.820	5.840	-0.3	98482	501	8.950	8.990	-0.4
98425	507	6.760	6.790	-0.4	98427	513	5.820	5.840	-0.3	98482	502	8.950	8.990	-0.4
98425	508	6.760	6.790	-0.4	98427	515	5.820	5.840	-0.3	98482	503	8.950	8.990	-0.4
98425	509	6.760	6.790	-0.4	98427	516	5.820	5.840	-0.3	98482	504	8.950	8.990	-0.4
98425	511	6.760	6.790	-0.4	98427	517	5.820	5.840	-0.3	98482	505	8.950	8.990	-0.4
98425	512	6.760	6.790	-0.4	98429	501	3.550	3.770	-5.8	98482	506	8.950	8.990	-0.4
98425	513	6.760	6.790	-0.4	98429	502	3.550	3.770	-5.8	98482	507	8.950	8.990	-0.4
98425	515	6.760	6.790	-0.4	98429	503	3.550	3.770	-5.8	98482	508	8.950	8.990	-0.4
98425	516	6.760	6.790	-0.4	98429	504	3.550	3.770	-5.8	98482	509	8.950	8.990	-0.4
98425	517	6.760	6.790	-0.4	98429	505	3.550	3.770	-5.8	98482	511	8.950	8.990	-0.4
98426	501	5.970	5.990	-0.3	98429	506	3.550	3.770	-5.8	98482	512	8.950	8.990	-0.4
98426	502	5.970	5.990	-0.3	98429	507	3.550	3.770	-5.8	98482	513	8.950	8.990	-0.4
98426	503	5.970	5.990	-0.3	98429	508	3.550	3.770	-5.8	98482	515	8.950	8.990	-0.4
98426	504	5.970	5.990	-0.3	98429	509	3.550	3.770	-5.8	98482	516	8.950	8.990	-0.4
98426	505	5.970	5.990	-0.3	98429	511	3.550	3.770	-5.8	98482	517	8.950	8.990	-0.4

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98483	501	13.200	13.300	-0.8	98555	506	5.890	5.910	-0.3	98598	512	.450	.450	0.0
98483	502	13.200	13.300	-0.8	98555	507	5.890	5.910	-0.3	98598	513	.450	.450	0.0
98483	503	13.200	13.300	-0.8	98555	508	5.890	5.910	-0.3	98598	515	.450	.450	0.0
98483	504	13.200	13.300	-0.8	98555	509	5.890	5.910	-0.3	98598	516	.450	.450	0.0
98483	505	13.200	13.300	-0.8	98555	511	5.890	5.910	-0.3	98598	517	.450	.450	0.0
98483	506	13.200	13.300	-0.8	98555	512	5.890	5.910	-0.3	98601	501	15.100	15.200	-0.7
98483	507	13.200	13.300	-0.8	98555	513	5.890	5.910	-0.3	98601	502	15.100	15.200	-0.7
98483	508	13.200	13.300	-0.8	98555	515	5.890	5.910	-0.3	98601	503	15.100	15.200	-0.7
98483	509	13.200	13.300	-0.8	98555	516	5.890	5.910	-0.3	98601	504	15.100	15.200	-0.7
98483	511	13.200	13.300	-0.8	98555	517	5.890	5.910	-0.3	98601	505	15.100	15.200	-0.7
98483	512	13.200	13.300	-0.8	98597	501	1.320	1.330	-0.8	98601	506	15.100	15.200	-0.7
98483	513	13.200	13.300	-0.8	98597	502	1.320	1.330	-0.8	98601	507	15.100	15.200	-0.7
98483	515	13.200	13.300	-0.8	98597	503	1.320	1.330	-0.8	98601	508	15.100	15.200	-0.7
98483	516	13.200	13.300	-0.8	98597	504	1.320	1.330	-0.8	98601	509	15.100	15.200	-0.7
98483	517	13.200	13.300	-0.8	98597	505	1.320	1.330	-0.8	98601	511	15.100	15.200	-0.7
98502	501	12.700	12.700	0.0	98597	506	1.320	1.330	-0.8	98601	512	15.100	15.200	-0.7
98502	502	12.700	12.700	0.0	98597	507	1.320	1.330	-0.8	98601	513	15.100	15.200	-0.7
98502	503	12.700	12.700	0.0	98597	508	1.320	1.330	-0.8	98601	515	15.100	15.200	-0.7
98502	504	12.700	12.700	0.0	98597	509	1.320	1.330	-0.8	98601	516	15.100	15.200	-0.7
98502	505	12.700	12.700	0.0	98597	511	1.320	1.330	-0.8	98601	517	15.100	15.200	-0.7
98502	506	12.700	12.700	0.0	98597	512	1.320	1.330	-0.8	98624	501	2.380	2.390	-0.4
98502	507	12.700	12.700	0.0	98597	513	1.320	1.330	-0.8	98624	502	2.380	2.390	-0.4
98502	508	12.700	12.700	0.0	98597	515	1.320	1.330	-0.8	98624	503	2.380	2.390	-0.4
98502	509	12.700	12.700	0.0	98597	516	1.320	1.330	-0.8	98624	504	2.380	2.390	-0.4
98502	511	12.700	12.700	0.0	98597	517	1.320	1.330	-0.8	98624	505	2.380	2.390	-0.4
98502	512	12.700	12.700	0.0	98598	501	.450	.450	0.0	98624	506	2.380	2.390	-0.4
98502	513	12.700	12.700	0.0	98598	502	.450	.450	0.0	98624	507	2.380	2.390	-0.4
98502	515	12.700	12.700	0.0	98598	503	.450	.450	0.0	98624	508	2.380	2.390	-0.4
98502	516	12.700	12.700	0.0	98598	504	.450	.450	0.0	98624	509	2.380	2.390	-0.4
98502	517	12.700	12.700	0.0	98598	505	.450	.450	0.0	98624	511	2.380	2.390	-0.4
98555	501	5.890	5.910	-0.3	98598	506	.450	.450	0.0	98624	512	2.380	2.390	-0.4
98555	502	5.890	5.910	-0.3	98598	507	.450	.450	0.0	98624	513	2.380	2.390	-0.4
98555	503	5.890	5.910	-0.3	98598	508	.450	.450	0.0	98624	515	2.380	2.390	-0.4
98555	504	5.890	5.910	-0.3	98598	509	.450	.450	0.0	98624	516	2.380	2.390	-0.4
98555	505	5.890	5.910	-0.3	98598	511	.450	.450	0.0	98624	517	2.380	2.390	-0.4

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LOSS COST % CHANGE BY CLASS

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98636	501	7.250	7.580	-4.4	98658	506	17.500	18.600	-5.9	98677	512	41.200	41.300	-0.2
98636	502	7.250	7.580	-4.4	98658	507	17.500	18.600	-5.9	98677	513	41.200	41.300	-0.2
98636	503	7.250	7.580	-4.4	98658	508	17.500	18.600	-5.9	98677	515	41.200	41.300	-0.2
98636	504	7.250	7.580	-4.4	98658	509	17.500	18.600	-5.9	98677	516	41.200	41.300	-0.2
98636	505	7.250	7.580	-4.4	98658	511	17.500	18.600	-5.9	98677	517	41.200	41.300	-0.2
98636	506	7.250	7.580	-4.4	98658	512	17.500	18.600	-5.9	98678	501	36.600	36.700	-0.3
98636	507	7.250	7.580	-4.4	98658	513	17.500	18.600	-5.9	98678	502	36.600	36.700	-0.3
98636	508	7.250	7.580	-4.4	98658	515	17.500	18.600	-5.9	98678	503	36.600	36.700	-0.3
98636	509	7.250	7.580	-4.4	98658	516	17.500	18.600	-5.9	98678	504	36.600	36.700	-0.3
98636	511	7.250	7.580	-4.4	98658	517	17.500	18.600	-5.9	98678	505	36.600	36.700	-0.3
98636	512	7.250	7.580	-4.4	98659	501	3.120	3.320	-6.0	98678	506	36.600	36.700	-0.3
98636	513	7.250	7.580	-4.4	98659	502	3.120	3.320	-6.0	98678	507	36.600	36.700	-0.3
98636	515	7.250	7.580	-4.4	98659	503	3.120	3.320	-6.0	98678	508	36.600	36.700	-0.3
98636	516	7.250	7.580	-4.4	98659	504	3.120	3.320	-6.0	98678	509	36.600	36.700	-0.3
98636	517	7.250	7.580	-4.4	98659	505	3.120	3.320	-6.0	98678	511	36.600	36.700	-0.3
98640	501	261.000	262.000	-0.4	98659	506	3.120	3.320	-6.0	98678	512	36.600	36.700	-0.3
98640	502	261.000	262.000	-0.4	98659	507	3.120	3.320	-6.0	98678	513	36.600	36.700	-0.3
98640	503	261.000	262.000	-0.4	98659	508	3.120	3.320	-6.0	98678	515	36.600	36.700	-0.3
98640	504	261.000	262.000	-0.4	98659	509	3.120	3.320	-6.0	98678	516	36.600	36.700	-0.3
98640	505	261.000	262.000	-0.4	98659	511	3.120	3.320	-6.0	98678	517	36.600	36.700	-0.3
98640	506	261.000	262.000	-0.4	98659	512	3.120	3.320	-6.0	98699	501	11.900	11.900	0.0
98640	507	261.000	262.000	-0.4	98659	513	3.120	3.320	-6.0	98699	502	11.900	11.900	0.0
98640	508	261.000	262.000	-0.4	98659	515	3.120	3.320	-6.0	98699	503	11.900	11.900	0.0
98640	509	261.000	262.000	-0.4	98659	516	3.120	3.320	-6.0	98699	504	11.900	11.900	0.0
98640	511	261.000	262.000	-0.4	98659	517	3.120	3.320	-6.0	98699	505	11.900	11.900	0.0
98640	512	261.000	262.000	-0.4	98677	501	41.200	41.300	-0.2	98699	506	11.900	11.900	0.0
98640	513	261.000	262.000	-0.4	98677	502	41.200	41.300	-0.2	98699	507	11.900	11.900	0.0
98640	515	261.000	262.000	-0.4	98677	503	41.200	41.300	-0.2	98699	508	11.900	11.900	0.0
98640	516	261.000	262.000	-0.4	98677	504	41.200	41.300	-0.2	98699	509	11.900	11.900	0.0
98640	517	261.000	262.000	-0.4	98677	505	41.200	41.300	-0.2	98699	511	11.900	11.900	0.0
98658	501	17.500	18.600	-5.9	98677	506	41.200	41.300	-0.2	98699	512	11.900	11.900	0.0
98658	502	17.500	18.600	-5.9	98677	507	41.200	41.300	-0.2	98699	513	11.900	11.900	0.0
98658	503	17.500	18.600	-5.9	98677	508	41.200	41.300	-0.2	98699	515	11.900	11.900	0.0
98658	504	17.500	18.600	-5.9	98677	509	41.200	41.300	-0.2	98699	516	11.900	11.900	0.0
98658	505	17.500	18.600	-5.9	98677	511	41.200	41.300	-0.2	98699	517	11.900	11.900	0.0

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STATE: 29 - NEW JERSEY  
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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
98705	501	24.700	26.300	-6.1	98751	506	13.200	14.000	-5.7	98806	512	6.750	7.060	-4.4
98705	502	24.700	26.300	-6.1	98751	507	13.200	14.000	-5.7	98806	513	6.750	7.060	-4.4
98705	503	24.700	26.300	-6.1	98751	508	13.200	14.000	-5.7	98806	515	6.750	7.060	-4.4
98705	504	24.700	26.300	-6.1	98751	509	13.200	14.000	-5.7	98806	516	6.750	7.060	-4.4
98705	505	24.700	26.300	-6.1	98751	511	13.200	14.000	-5.7	98806	517	6.750	7.060	-4.4
98705	506	24.700	26.300	-6.1	98751	512	13.200	14.000	-5.7	98810	501	11.500	11.400	0.9
98705	507	24.700	26.300	-6.1	98751	513	13.200	14.000	-5.7	98810	502	11.500	11.400	0.9
98705	508	24.700	26.300	-6.1	98751	515	13.200	14.000	-5.7	98810	503	11.500	11.400	0.9
98705	509	24.700	26.300	-6.1	98751	516	13.200	14.000	-5.7	98810	504	11.500	11.400	0.9
98705	511	24.700	26.300	-6.1	98751	517	13.200	14.000	-5.7	98810	505	11.500	11.400	0.9
98705	512	24.700	26.300	-6.1	98805	501	10.800	10.800	0.0	98810	506	11.500	11.400	0.9
98705	513	24.700	26.300	-6.1	98805	502	10.800	10.800	0.0	98810	507	11.500	11.400	0.9
98705	515	24.700	26.300	-6.1	98805	503	10.800	10.800	0.0	98810	508	11.500	11.400	0.9
98705	516	24.700	26.300	-6.1	98805	504	10.800	10.800	0.0	98810	509	11.500	11.400	0.9
98705	517	24.700	26.300	-6.1	98805	505	10.800	10.800	0.0	98810	511	11.500	11.400	0.9
98710	501	8.270	8.300	-0.4	98805	506	10.800	10.800	0.0	98810	512	11.500	11.400	0.9
98710	502	8.270	8.300	-0.4	98805	507	10.800	10.800	0.0	98810	513	11.500	11.400	0.9
98710	503	8.270	8.300	-0.4	98805	508	10.800	10.800	0.0	98810	515	11.500	11.400	0.9
98710	504	8.270	8.300	-0.4	98805	509	10.800	10.800	0.0	98810	516	11.500	11.400	0.9
98710	505	8.270	8.300	-0.4	98805	511	10.800	10.800	0.0	98810	517	11.500	11.400	0.9
98710	506	8.270	8.300	-0.4	98805	512	10.800	10.800	0.0	98813	501	11.100	11.000	0.9
98710	507	8.270	8.300	-0.4	98805	513	10.800	10.800	0.0	98813	502	11.100	11.000	0.9
98710	508	8.270	8.300	-0.4	98805	515	10.800	10.800	0.0	98813	503	11.100	11.000	0.9
98710	509	8.270	8.300	-0.4	98805	516	10.800	10.800	0.0	98813	504	11.100	11.000	0.9
98710	511	8.270	8.300	-0.4	98805	517	10.800	10.800	0.0	98813	505	11.100	11.000	0.9
98710	512	8.270	8.300	-0.4	98806	501	6.750	7.060	-4.4	98813	506	11.100	11.000	0.9
98710	513	8.270	8.300	-0.4	98806	502	6.750	7.060	-4.4	98813	507	11.100	11.000	0.9
98710	515	8.270	8.300	-0.4	98806	503	6.750	7.060	-4.4	98813	508	11.100	11.000	0.9
98710	516	8.270	8.300	-0.4	98806	504	6.750	7.060	-4.4	98813	509	11.100	11.000	0.9
98710	517	8.270	8.300	-0.4	98806	505	6.750	7.060	-4.4	98813	511	11.100	11.000	0.9
98751	501	13.200	14.000	-5.7	98806	506	6.750	7.060	-4.4	98813	512	11.100	11.000	0.9
98751	502	13.200	14.000	-5.7	98806	507	6.750	7.060	-4.4	98813	513	11.100	11.000	0.9
98751	503	13.200	14.000	-5.7	98806	508	6.750	7.060	-4.4	98813	515	11.100	11.000	0.9
98751	504	13.200	14.000	-5.7	98806	509	6.750	7.060	-4.4	98813	516	11.100	11.000	0.9
98751	505	13.200	14.000	-5.7	98806	511	6.750	7.060	-4.4	98813	517	11.100	11.000	0.9

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STATE: 29 - NEW JERSEY  
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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
98820	501	20.600	20.700	-0.5	98914	506	2.130	2.260	-5.8	98967	512	8.420	8.460	-0.5
98820	502	20.600	20.700	-0.5	98914	507	2.130	2.260	-5.8	98967	513	8.420	8.460	-0.5
98820	503	20.600	20.700	-0.5	98914	508	2.130	2.260	-5.8	98967	515	8.420	8.460	-0.5
98820	504	20.600	20.700	-0.5	98914	509	2.130	2.260	-5.8	98967	516	8.420	8.460	-0.5
98820	505	20.600	20.700	-0.5	98914	511	2.130	2.260	-5.8	98967	517	8.420	8.460	-0.5
98820	506	20.600	20.700	-0.5	98914	512	2.130	2.260	-5.8	98993	501	13.900	14.500	-4.1
98820	507	20.600	20.700	-0.5	98914	513	2.130	2.260	-5.8	98993	502	13.900	14.500	-4.1
98820	508	20.600	20.700	-0.5	98914	515	2.130	2.260	-5.8	98993	503	13.900	14.500	-4.1
98820	509	20.600	20.700	-0.5	98914	516	2.130	2.260	-5.8	98993	504	13.900	14.500	-4.1
98820	511	20.600	20.700	-0.5	98914	517	2.130	2.260	-5.8	98993	505	13.900	14.500	-4.1
98820	512	20.600	20.700	-0.5	98949	501	2.980	3.170	-6.0	98993	506	13.900	14.500	-4.1
98820	513	20.600	20.700	-0.5	98949	502	2.980	3.170	-6.0	98993	507	13.900	14.500	-4.1
98820	515	20.600	20.700	-0.5	98949	503	2.980	3.170	-6.0	98993	508	13.900	14.500	-4.1
98820	516	20.600	20.700	-0.5	98949	504	2.980	3.170	-6.0	98993	509	13.900	14.500	-4.1
98820	517	20.600	20.700	-0.5	98949	505	2.980	3.170	-6.0	98993	511	13.900	14.500	-4.1
98884	501	5.360	5.380	-0.4	98949	506	2.980	3.170	-6.0	98993	512	13.900	14.500	-4.1
98884	502	5.360	5.380	-0.4	98949	507	2.980	3.170	-6.0	98993	513	13.900	14.500	-4.1
98884	503	5.360	5.380	-0.4	98949	508	2.980	3.170	-6.0	98993	515	13.900	14.500	-4.1
98884	504	5.360	5.380	-0.4	98949	509	2.980	3.170	-6.0	98993	516	13.900	14.500	-4.1
98884	505	5.360	5.380	-0.4	98949	511	2.980	3.170	-6.0	98993	517	13.900	14.500	-4.1
98884	506	5.360	5.380	-0.4	98949	512	2.980	3.170	-6.0	99003	501	4.000	4.020	-0.5
98884	507	5.360	5.380	-0.4	98949	513	2.980	3.170	-6.0	99003	502	4.000	4.020	-0.5
98884	508	5.360	5.380	-0.4	98949	515	2.980	3.170	-6.0	99003	503	4.000	4.020	-0.5
98884	509	5.360	5.380	-0.4	98949	516	2.980	3.170	-6.0	99003	504	4.000	4.020	-0.5
98884	511	5.360	5.380	-0.4	98949	517	2.980	3.170	-6.0	99003	505	4.000	4.020	-0.5
98884	512	5.360	5.380	-0.4	98967	501	8.420	8.460	-0.5	99003	506	4.000	4.020	-0.5
98884	513	5.360	5.380	-0.4	98967	502	8.420	8.460	-0.5	99003	507	4.000	4.020	-0.5
98884	515	5.360	5.380	-0.4	98967	503	8.420	8.460	-0.5	99003	508	4.000	4.020	-0.5
98884	516	5.360	5.380	-0.4	98967	504	8.420	8.460	-0.5	99003	509	4.000	4.020	-0.5
98884	517	5.360	5.380	-0.4	98967	505	8.420	8.460	-0.5	99003	511	4.000	4.020	-0.5
98914	501	2.130	2.260	-5.8	98967	506	8.420	8.460	-0.5	99003	512	4.000	4.020	-0.5
98914	502	2.130	2.260	-5.8	98967	507	8.420	8.460	-0.5	99003	513	4.000	4.020	-0.5
98914	503	2.130	2.260	-5.8	98967	508	8.420	8.460	-0.5	99003	515	4.000	4.020	-0.5
98914	504	2.130	2.260	-5.8	98967	509	8.420	8.460	-0.5	99003	516	4.000	4.020	-0.5
98914	505	2.130	2.260	-5.8	98967	511	8.420	8.460	-0.5	99003	517	4.000	4.020	-0.5

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STATE: 29 - NEW JERSEY  
 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
99004	501	9.200	9.110	1.0	99111	506	4.120	4.130	-0.2	99165	512	2.150	2.160	-0.5
99004	502	9.200	9.110	1.0	99111	507	4.120	4.130	-0.2	99165	513	2.150	2.160	-0.5
99004	503	9.200	9.110	1.0	99111	508	4.120	4.130	-0.2	99165	515	2.150	2.160	-0.5
99004	504	9.200	9.110	1.0	99111	509	4.120	4.130	-0.2	99165	516	2.150	2.160	-0.5
99004	505	9.200	9.110	1.0	99111	511	4.120	4.130	-0.2	99165	517	2.150	2.160	-0.5
99004	506	9.200	9.110	1.0	99111	512	4.120	4.130	-0.2	99220	501	4.680	4.980	-6.0
99004	507	9.200	9.110	1.0	99111	513	4.120	4.130	-0.2	99220	502	4.680	4.980	-6.0
99004	508	9.200	9.110	1.0	99111	515	4.120	4.130	-0.2	99220	503	4.680	4.980	-6.0
99004	509	9.200	9.110	1.0	99111	516	4.120	4.130	-0.2	99220	504	4.680	4.980	-6.0
99004	511	9.200	9.110	1.0	99111	517	4.120	4.130	-0.2	99220	505	4.680	4.980	-6.0
99004	512	9.200	9.110	1.0	99163	501	9.820	9.860	-0.4	99220	506	4.680	4.980	-6.0
99004	513	9.200	9.110	1.0	99163	502	9.820	9.860	-0.4	99220	507	4.680	4.980	-6.0
99004	515	9.200	9.110	1.0	99163	503	9.820	9.860	-0.4	99220	508	4.680	4.980	-6.0
99004	516	9.200	9.110	1.0	99163	504	9.820	9.860	-0.4	99220	509	4.680	4.980	-6.0
99004	517	9.200	9.110	1.0	99163	505	9.820	9.860	-0.4	99220	511	4.680	4.980	-6.0
99080	501	2.830	2.840	-0.4	99163	506	9.820	9.860	-0.4	99220	512	4.680	4.980	-6.0
99080	502	2.830	2.840	-0.4	99163	507	9.820	9.860	-0.4	99220	513	4.680	4.980	-6.0
99080	503	2.830	2.840	-0.4	99163	508	9.820	9.860	-0.4	99220	515	4.680	4.980	-6.0
99080	504	2.830	2.840	-0.4	99163	509	9.820	9.860	-0.4	99220	516	4.680	4.980	-6.0
99080	505	2.830	2.840	-0.4	99163	511	9.820	9.860	-0.4	99220	517	4.680	4.980	-6.0
99080	506	2.830	2.840	-0.4	99163	512	9.820	9.860	-0.4	99222	501	8.800	9.360	-6.0
99080	507	2.830	2.840	-0.4	99163	513	9.820	9.860	-0.4	99222	502	8.800	9.360	-6.0
99080	508	2.830	2.840	-0.4	99163	515	9.820	9.860	-0.4	99222	503	8.800	9.360	-6.0
99080	509	2.830	2.840	-0.4	99163	516	9.820	9.860	-0.4	99222	504	8.800	9.360	-6.0
99080	511	2.830	2.840	-0.4	99163	517	9.820	9.860	-0.4	99222	505	8.800	9.360	-6.0
99080	512	2.830	2.840	-0.4	99165	501	2.150	2.160	-0.5	99222	506	8.800	9.360	-6.0
99080	513	2.830	2.840	-0.4	99165	502	2.150	2.160	-0.5	99222	507	8.800	9.360	-6.0
99080	515	2.830	2.840	-0.4	99165	503	2.150	2.160	-0.5	99222	508	8.800	9.360	-6.0
99080	516	2.830	2.840	-0.4	99165	504	2.150	2.160	-0.5	99222	509	8.800	9.360	-6.0
99080	517	2.830	2.840	-0.4	99165	505	2.150	2.160	-0.5	99222	511	8.800	9.360	-6.0
99111	501	4.120	4.130	-0.2	99165	506	2.150	2.160	-0.5	99222	512	8.800	9.360	-6.0
99111	502	4.120	4.130	-0.2	99165	507	2.150	2.160	-0.5	99222	513	8.800	9.360	-6.0
99111	503	4.120	4.130	-0.2	99165	508	2.150	2.160	-0.5	99222	515	8.800	9.360	-6.0
99111	504	4.120	4.130	-0.2	99165	509	2.150	2.160	-0.5	99222	516	8.800	9.360	-6.0
99111	505	4.120	4.130	-0.2	99165	511	2.150	2.160	-0.5	99222	517	8.800	9.360	-6.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99223	501	.600	.610	-1.6	99310	506	8.230	8.270	-0.5	99321	512	23.500	23.600	-0.4
99223	502	.600	.610	-1.6	99310	507	8.230	8.270	-0.5	99321	513	23.500	23.600	-0.4
99223	503	.600	.610	-1.6	99310	508	8.230	8.270	-0.5	99321	515	23.500	23.600	-0.4
99223	504	.600	.610	-1.6	99310	509	8.230	8.270	-0.5	99321	516	23.500	23.600	-0.4
99223	505	.600	.610	-1.6	99310	511	8.230	8.270	-0.5	99321	517	23.500	23.600	-0.4
99223	506	.600	.610	-1.6	99310	512	8.230	8.270	-0.5	99471	501	2.130	2.260	-5.8
99223	507	.600	.610	-1.6	99310	513	8.230	8.270	-0.5	99471	502	2.130	2.260	-5.8
99223	508	.600	.610	-1.6	99310	515	8.230	8.270	-0.5	99471	503	2.130	2.260	-5.8
99223	509	.600	.610	-1.6	99310	516	8.230	8.270	-0.5	99471	504	2.130	2.260	-5.8
99223	511	.600	.610	-1.6	99310	517	8.230	8.270	-0.5	99471	505	2.130	2.260	-5.8
99223	512	.600	.610	-1.6	99315	501	24.200	24.300	-0.4	99471	506	2.130	2.260	-5.8
99223	513	.600	.610	-1.6	99315	502	24.200	24.300	-0.4	99471	507	2.130	2.260	-5.8
99223	515	.600	.610	-1.6	99315	503	24.200	24.300	-0.4	99471	508	2.130	2.260	-5.8
99223	516	.600	.610	-1.6	99315	504	24.200	24.300	-0.4	99471	509	2.130	2.260	-5.8
99223	517	.600	.610	-1.6	99315	505	24.200	24.300	-0.4	99471	511	2.130	2.260	-5.8
99303	501	32.900	33.100	-0.6	99315	506	24.200	24.300	-0.4	99471	512	2.130	2.260	-5.8
99303	502	32.900	33.100	-0.6	99315	507	24.200	24.300	-0.4	99471	513	2.130	2.260	-5.8
99303	503	32.900	33.100	-0.6	99315	508	24.200	24.300	-0.4	99471	515	2.130	2.260	-5.8
99303	504	32.900	33.100	-0.6	99315	509	24.200	24.300	-0.4	99471	516	2.130	2.260	-5.8
99303	505	32.900	33.100	-0.6	99315	511	24.200	24.300	-0.4	99471	517	2.130	2.260	-5.8
99303	506	32.900	33.100	-0.6	99315	512	24.200	24.300	-0.4	99505	501	11.700	12.300	-4.9
99303	507	32.900	33.100	-0.6	99315	513	24.200	24.300	-0.4	99505	502	11.700	12.300	-4.9
99303	508	32.900	33.100	-0.6	99315	515	24.200	24.300	-0.4	99505	503	11.700	12.300	-4.9
99303	509	32.900	33.100	-0.6	99315	516	24.200	24.300	-0.4	99505	504	11.700	12.300	-4.9
99303	511	32.900	33.100	-0.6	99315	517	24.200	24.300	-0.4	99505	505	11.700	12.300	-4.9
99303	512	32.900	33.100	-0.6	99321	501	23.500	23.600	-0.4	99505	506	11.700	12.300	-4.9
99303	513	32.900	33.100	-0.6	99321	502	23.500	23.600	-0.4	99505	507	11.700	12.300	-4.9
99303	515	32.900	33.100	-0.6	99321	503	23.500	23.600	-0.4	99505	508	11.700	12.300	-4.9
99303	516	32.900	33.100	-0.6	99321	504	23.500	23.600	-0.4	99505	509	11.700	12.300	-4.9
99303	517	32.900	33.100	-0.6	99321	505	23.500	23.600	-0.4	99505	511	11.700	12.300	-4.9
99310	501	8.230	8.270	-0.5	99321	506	23.500	23.600	-0.4	99505	512	11.700	12.300	-4.9
99310	502	8.230	8.270	-0.5	99321	507	23.500	23.600	-0.4	99505	513	11.700	12.300	-4.9
99310	503	8.230	8.270	-0.5	99321	508	23.500	23.600	-0.4	99505	515	11.700	12.300	-4.9
99310	504	8.230	8.270	-0.5	99321	509	23.500	23.600	-0.4	99505	516	11.700	12.300	-4.9
99310	505	8.230	8.270	-0.5	99321	511	23.500	23.600	-0.4	99505	517	11.700	12.300	-4.9

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STATE: 29 - NEW JERSEY  
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
99506	501	14.400	15.100	-4.6	99570	506	6.750	7.060	-4.4	99572	512	3.200	3.340	-4.2
99506	502	14.400	15.100	-4.6	99570	507	6.750	7.060	-4.4	99572	513	3.200	3.340	-4.2
99506	503	14.400	15.100	-4.6	99570	508	6.750	7.060	-4.4	99572	515	3.200	3.340	-4.2
99506	504	14.400	15.100	-4.6	99570	509	6.750	7.060	-4.4	99572	516	3.200	3.340	-4.2
99506	505	14.400	15.100	-4.6	99570	511	6.750	7.060	-4.4	99572	517	3.200	3.340	-4.2
99506	506	14.400	15.100	-4.6	99570	512	6.750	7.060	-4.4	99573	501	3.050	3.200	-4.7
99506	507	14.400	15.100	-4.6	99570	513	6.750	7.060	-4.4	99573	502	3.050	3.200	-4.7
99506	508	14.400	15.100	-4.6	99570	515	6.750	7.060	-4.4	99573	503	3.050	3.200	-4.7
99506	509	14.400	15.100	-4.6	99570	516	6.750	7.060	-4.4	99573	504	3.050	3.200	-4.7
99506	511	14.400	15.100	-4.6	99570	517	6.750	7.060	-4.4	99573	505	3.050	3.200	-4.7
99506	512	14.400	15.100	-4.6	99571	501	1.630	1.710	-4.7	99573	506	3.050	3.200	-4.7
99506	513	14.400	15.100	-4.6	99571	502	1.630	1.710	-4.7	99573	507	3.050	3.200	-4.7
99506	515	14.400	15.100	-4.6	99571	503	1.630	1.710	-4.7	99573	508	3.050	3.200	-4.7
99506	516	14.400	15.100	-4.6	99571	504	1.630	1.710	-4.7	99573	509	3.050	3.200	-4.7
99506	517	14.400	15.100	-4.6	99571	505	1.630	1.710	-4.7	99573	511	3.050	3.200	-4.7
99507	501	12.600	13.200	-4.5	99571	506	1.630	1.710	-4.7	99573	512	3.050	3.200	-4.7
99507	502	12.600	13.200	-4.5	99571	507	1.630	1.710	-4.7	99573	513	3.050	3.200	-4.7
99507	503	12.600	13.200	-4.5	99571	508	1.630	1.710	-4.7	99573	515	3.050	3.200	-4.7
99507	504	12.600	13.200	-4.5	99571	509	1.630	1.710	-4.7	99573	516	3.050	3.200	-4.7
99507	505	12.600	13.200	-4.5	99571	511	1.630	1.710	-4.7	99573	517	3.050	3.200	-4.7
99507	506	12.600	13.200	-4.5	99571	512	1.630	1.710	-4.7	99600	501	4.000	3.960	1.0
99507	507	12.600	13.200	-4.5	99571	513	1.630	1.710	-4.7	99600	502	4.000	3.960	1.0
99507	508	12.600	13.200	-4.5	99571	515	1.630	1.710	-4.7	99600	503	4.000	3.960	1.0
99507	509	12.600	13.200	-4.5	99571	516	1.630	1.710	-4.7	99600	504	4.000	3.960	1.0
99507	511	12.600	13.200	-4.5	99571	517	1.630	1.710	-4.7	99600	505	4.000	3.960	1.0
99507	512	12.600	13.200	-4.5	99572	501	3.200	3.340	-4.2	99600	506	4.000	3.960	1.0
99507	513	12.600	13.200	-4.5	99572	502	3.200	3.340	-4.2	99600	507	4.000	3.960	1.0
99507	515	12.600	13.200	-4.5	99572	503	3.200	3.340	-4.2	99600	508	4.000	3.960	1.0
99507	516	12.600	13.200	-4.5	99572	504	3.200	3.340	-4.2	99600	509	4.000	3.960	1.0
99507	517	12.600	13.200	-4.5	99572	505	3.200	3.340	-4.2	99600	511	4.000	3.960	1.0
99570	501	6.750	7.060	-4.4	99572	506	3.200	3.340	-4.2	99600	512	4.000	3.960	1.0
99570	502	6.750	7.060	-4.4	99572	507	3.200	3.340	-4.2	99600	513	4.000	3.960	1.0
99570	503	6.750	7.060	-4.4	99572	508	3.200	3.340	-4.2	99600	515	4.000	3.960	1.0
99570	504	6.750	7.060	-4.4	99572	509	3.200	3.340	-4.2	99600	516	4.000	3.960	1.0
99570	505	6.750	7.060	-4.4	99572	511	3.200	3.340	-4.2	99600	517	4.000	3.960	1.0

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STATE: 29 - NEW JERSEY  
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
99613	501	20.800	20.900	-0.5	99620	506	1.130	1.140	-0.9	99709	512	7.890	8.250	-4.4
99613	502	20.800	20.900	-0.5	99620	507	1.130	1.140	-0.9	99709	513	7.890	8.250	-4.4
99613	503	20.800	20.900	-0.5	99620	508	1.130	1.140	-0.9	99709	515	7.890	8.250	-4.4
99613	504	20.800	20.900	-0.5	99620	509	1.130	1.140	-0.9	99709	516	7.890	8.250	-4.4
99613	505	20.800	20.900	-0.5	99620	511	1.130	1.140	-0.9	99709	517	7.890	8.250	-4.4
99613	506	20.800	20.900	-0.5	99620	512	1.130	1.140	-0.9	99718	501	3.320	3.340	-0.6
99613	507	20.800	20.900	-0.5	99620	513	1.130	1.140	-0.9	99718	502	3.320	3.340	-0.6
99613	508	20.800	20.900	-0.5	99620	515	1.130	1.140	-0.9	99718	503	3.320	3.340	-0.6
99613	509	20.800	20.900	-0.5	99620	516	1.130	1.140	-0.9	99718	504	3.320	3.340	-0.6
99613	511	20.800	20.900	-0.5	99620	517	1.130	1.140	-0.9	99718	505	3.320	3.340	-0.6
99613	512	20.800	20.900	-0.5	99650	501	3.200	3.340	-4.2	99718	506	3.320	3.340	-0.6
99613	513	20.800	20.900	-0.5	99650	502	3.200	3.340	-4.2	99718	507	3.320	3.340	-0.6
99613	515	20.800	20.900	-0.5	99650	503	3.200	3.340	-4.2	99718	508	3.320	3.340	-0.6
99613	516	20.800	20.900	-0.5	99650	504	3.200	3.340	-4.2	99718	509	3.320	3.340	-0.6
99613	517	20.800	20.900	-0.5	99650	505	3.200	3.340	-4.2	99718	511	3.320	3.340	-0.6
99614	501	8.930	8.840	1.0	99650	506	3.200	3.340	-4.2	99718	512	3.320	3.340	-0.6
99614	502	8.930	8.840	1.0	99650	507	3.200	3.340	-4.2	99718	513	3.320	3.340	-0.6
99614	503	8.930	8.840	1.0	99650	508	3.200	3.340	-4.2	99718	515	3.320	3.340	-0.6
99614	504	8.930	8.840	1.0	99650	509	3.200	3.340	-4.2	99718	516	3.320	3.340	-0.6
99614	505	8.930	8.840	1.0	99650	511	3.200	3.340	-4.2	99718	517	3.320	3.340	-0.6
99614	506	8.930	8.840	1.0	99650	512	3.200	3.340	-4.2	99746	501	5.630	5.650	-0.4
99614	507	8.930	8.840	1.0	99650	513	3.200	3.340	-4.2	99746	502	5.630	5.650	-0.4
99614	508	8.930	8.840	1.0	99650	515	3.200	3.340	-4.2	99746	503	5.630	5.650	-0.4
99614	509	8.930	8.840	1.0	99650	516	3.200	3.340	-4.2	99746	504	5.630	5.650	-0.4
99614	511	8.930	8.840	1.0	99650	517	3.200	3.340	-4.2	99746	505	5.630	5.650	-0.4
99614	512	8.930	8.840	1.0	99709	501	7.890	8.250	-4.4	99746	506	5.630	5.650	-0.4
99614	513	8.930	8.840	1.0	99709	502	7.890	8.250	-4.4	99746	507	5.630	5.650	-0.4
99614	515	8.930	8.840	1.0	99709	503	7.890	8.250	-4.4	99746	508	5.630	5.650	-0.4
99614	516	8.930	8.840	1.0	99709	504	7.890	8.250	-4.4	99746	509	5.630	5.650	-0.4
99614	517	8.930	8.840	1.0	99709	505	7.890	8.250	-4.4	99746	511	5.630	5.650	-0.4
99620	501	1.130	1.140	-0.9	99709	506	7.890	8.250	-4.4	99746	512	5.630	5.650	-0.4
99620	502	1.130	1.140	-0.9	99709	507	7.890	8.250	-4.4	99746	513	5.630	5.650	-0.4
99620	503	1.130	1.140	-0.9	99709	508	7.890	8.250	-4.4	99746	515	5.630	5.650	-0.4
99620	504	1.130	1.140	-0.9	99709	509	7.890	8.250	-4.4	99746	516	5.630	5.650	-0.4
99620	505	1.130	1.140	-0.9	99709	511	7.890	8.250	-4.4	99746	517	5.630	5.650	-0.4

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STATE: 29 - NEW JERSEY  
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
99760	501	.640	.640	0.0	99793	506	7.140	7.170	-0.4	99827	512	1.020	1.020	0.0
99760	502	.640	.640	0.0	99793	507	7.140	7.170	-0.4	99827	513	1.020	1.020	0.0
99760	503	.640	.640	0.0	99793	508	7.140	7.170	-0.4	99827	515	1.020	1.020	0.0
99760	504	.640	.640	0.0	99793	509	7.140	7.170	-0.4	99827	516	1.020	1.020	0.0
99760	505	.640	.640	0.0	99793	511	7.140	7.170	-0.4	99827	517	1.020	1.020	0.0
99760	506	.640	.640	0.0	99793	512	7.140	7.170	-0.4	99851	501	4.150	4.170	-0.5
99760	507	.640	.640	0.0	99793	513	7.140	7.170	-0.4	99851	502	4.150	4.170	-0.5
99760	508	.640	.640	0.0	99793	515	7.140	7.170	-0.4	99851	503	4.150	4.170	-0.5
99760	509	.640	.640	0.0	99793	516	7.140	7.170	-0.4	99851	504	4.150	4.170	-0.5
99760	511	.640	.640	0.0	99793	517	7.140	7.170	-0.4	99851	505	4.150	4.170	-0.5
99760	512	.640	.640	0.0	99826	501	2.270	2.240	1.3	99851	506	4.150	4.170	-0.5
99760	513	.640	.640	0.0	99826	502	2.270	2.240	1.3	99851	507	4.150	4.170	-0.5
99760	515	.640	.640	0.0	99826	503	2.270	2.240	1.3	99851	508	4.150	4.170	-0.5
99760	516	.640	.640	0.0	99826	504	2.270	2.240	1.3	99851	509	4.150	4.170	-0.5
99760	517	.640	.640	0.0	99826	505	2.270	2.240	1.3	99851	511	4.150	4.170	-0.5
99777	501	19.900	19.700	1.0	99826	506	2.270	2.240	1.3	99851	512	4.150	4.170	-0.5
99777	502	19.900	19.700	1.0	99826	507	2.270	2.240	1.3	99851	513	4.150	4.170	-0.5
99777	503	19.900	19.700	1.0	99826	508	2.270	2.240	1.3	99851	515	4.150	4.170	-0.5
99777	504	19.900	19.700	1.0	99826	509	2.270	2.240	1.3	99851	516	4.150	4.170	-0.5
99777	505	19.900	19.700	1.0	99826	511	2.270	2.240	1.3	99851	517	4.150	4.170	-0.5
99777	506	19.900	19.700	1.0	99826	512	2.270	2.240	1.3	99917	501	6.720	6.750	-0.4
99777	507	19.900	19.700	1.0	99826	513	2.270	2.240	1.3	99917	502	6.720	6.750	-0.4
99777	508	19.900	19.700	1.0	99826	515	2.270	2.240	1.3	99917	503	6.720	6.750	-0.4
99777	509	19.900	19.700	1.0	99826	516	2.270	2.240	1.3	99917	504	6.720	6.750	-0.4
99777	511	19.900	19.700	1.0	99826	517	2.270	2.240	1.3	99917	505	6.720	6.750	-0.4
99777	512	19.900	19.700	1.0	99827	501	1.020	1.020	0.0	99917	506	6.720	6.750	-0.4
99777	513	19.900	19.700	1.0	99827	502	1.020	1.020	0.0	99917	507	6.720	6.750	-0.4
99777	515	19.900	19.700	1.0	99827	503	1.020	1.020	0.0	99917	508	6.720	6.750	-0.4
99777	516	19.900	19.700	1.0	99827	504	1.020	1.020	0.0	99917	509	6.720	6.750	-0.4
99777	517	19.900	19.700	1.0	99827	505	1.020	1.020	0.0	99917	511	6.720	6.750	-0.4
99793	501	7.140	7.170	-0.4	99827	506	1.020	1.020	0.0	99917	512	6.720	6.750	-0.4
99793	502	7.140	7.170	-0.4	99827	507	1.020	1.020	0.0	99917	513	6.720	6.750	-0.4
99793	503	7.140	7.170	-0.4	99827	508	1.020	1.020	0.0	99917	515	6.720	6.750	-0.4
99793	504	7.140	7.170	-0.4	99827	509	1.020	1.020	0.0	99917	516	6.720	6.750	-0.4
99793	505	7.140	7.170	-0.4	99827	511	1.020	1.020	0.0	99917	517	6.720	6.750	-0.4

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LOSS COST % CHANGE BY CLASS														
CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99938	501	7.550	7.580	-0.4	99946	506	16.300	16.400	-0.6	99952	512	16.800	16.600	1.2
99938	502	7.550	7.580	-0.4	99946	507	16.300	16.400	-0.6	99952	513	16.800	16.600	1.2
99938	503	7.550	7.580	-0.4	99946	508	16.300	16.400	-0.6	99952	515	16.800	16.600	1.2
99938	504	7.550	7.580	-0.4	99946	509	16.300	16.400	-0.6	99952	516	16.800	16.600	1.2
99938	505	7.550	7.580	-0.4	99946	511	16.300	16.400	-0.6	99952	517	16.800	16.600	1.2
99938	506	7.550	7.580	-0.4	99946	512	16.300	16.400	-0.6	99953	501	18.100	17.900	1.1
99938	507	7.550	7.580	-0.4	99946	513	16.300	16.400	-0.6	99953	502	18.100	17.900	1.1
99938	508	7.550	7.580	-0.4	99946	515	16.300	16.400	-0.6	99953	503	18.100	17.900	1.1
99938	509	7.550	7.580	-0.4	99946	516	16.300	16.400	-0.6	99953	504	18.100	17.900	1.1
99938	511	7.550	7.580	-0.4	99946	517	16.300	16.400	-0.6	99953	505	18.100	17.900	1.1
99938	512	7.550	7.580	-0.4	99948	501	16.700	17.500	-4.6	99953	506	18.100	17.900	1.1
99938	513	7.550	7.580	-0.4	99948	502	16.700	17.500	-4.6	99953	507	18.100	17.900	1.1
99938	515	7.550	7.580	-0.4	99948	503	16.700	17.500	-4.6	99953	508	18.100	17.900	1.1
99938	516	7.550	7.580	-0.4	99948	504	16.700	17.500	-4.6	99953	509	18.100	17.900	1.1
99938	517	7.550	7.580	-0.4	99948	505	16.700	17.500	-4.6	99953	511	18.100	17.900	1.1
99943	501	21.900	22.000	-0.5	99948	506	16.700	17.500	-4.6	99953	512	18.100	17.900	1.1
99943	502	21.900	22.000	-0.5	99948	507	16.700	17.500	-4.6	99953	513	18.100	17.900	1.1
99943	503	21.900	22.000	-0.5	99948	508	16.700	17.500	-4.6	99953	515	18.100	17.900	1.1
99943	504	21.900	22.000	-0.5	99948	509	16.700	17.500	-4.6	99953	516	18.100	17.900	1.1
99943	505	21.900	22.000	-0.5	99948	511	16.700	17.500	-4.6	99953	517	18.100	17.900	1.1
99943	506	21.900	22.000	-0.5	99948	512	16.700	17.500	-4.6	99954	501	13.200	13.100	0.8
99943	507	21.900	22.000	-0.5	99948	513	16.700	17.500	-4.6	99954	502	13.200	13.100	0.8
99943	508	21.900	22.000	-0.5	99948	515	16.700	17.500	-4.6	99954	503	13.200	13.100	0.8
99943	509	21.900	22.000	-0.5	99948	516	16.700	17.500	-4.6	99954	504	13.200	13.100	0.8
99943	511	21.900	22.000	-0.5	99948	517	16.700	17.500	-4.6	99954	505	13.200	13.100	0.8
99943	512	21.900	22.000	-0.5	99952	501	16.800	16.600	1.2	99954	506	13.200	13.100	0.8
99943	513	21.900	22.000	-0.5	99952	502	16.800	16.600	1.2	99954	507	13.200	13.100	0.8
99943	515	21.900	22.000	-0.5	99952	503	16.800	16.600	1.2	99954	508	13.200	13.100	0.8
99943	516	21.900	22.000	-0.5	99952	504	16.800	16.600	1.2	99954	509	13.200	13.100	0.8
99943	517	21.900	22.000	-0.5	99952	505	16.800	16.600	1.2	99954	511	13.200	13.100	0.8
99946	501	16.300	16.400	-0.6	99952	506	16.800	16.600	1.2	99954	512	13.200	13.100	0.8
99946	502	16.300	16.400	-0.6	99952	507	16.800	16.600	1.2	99954	513	13.200	13.100	0.8
99946	503	16.300	16.400	-0.6	99952	508	16.800	16.600	1.2	99954	515	13.200	13.100	0.8
99946	504	16.300	16.400	-0.6	99952	509	16.800	16.600	1.2	99954	516	13.200	13.100	0.8
99946	505	16.300	16.400	-0.6	99952	511	16.800	16.600	1.2	99954	517	13.200	13.100	0.8

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



STATE: 29 - NEW JERSEY  
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
99955	501	16.500	16.400	0.6	99969	506	8.510	9.050	-6.0	99988	512	7.520	8.000	-6.0
99955	502	16.500	16.400	0.6	99969	507	8.510	9.050	-6.0	99988	513	7.520	8.000	-6.0
99955	503	16.500	16.400	0.6	99969	508	8.510	9.050	-6.0	99988	515	7.520	8.000	-6.0
99955	504	16.500	16.400	0.6	99969	509	8.510	9.050	-6.0	99988	516	7.520	8.000	-6.0
99955	505	16.500	16.400	0.6	99969	511	8.510	9.050	-6.0	99988	517	7.520	8.000	-6.0
99955	506	16.500	16.400	0.6	99969	512	8.510	9.050	-6.0					
99955	507	16.500	16.400	0.6	99969	513	8.510	9.050	-6.0					
99955	508	16.500	16.400	0.6	99969	515	8.510	9.050	-6.0					
99955	509	16.500	16.400	0.6	99969	516	8.510	9.050	-6.0					
99955	511	16.500	16.400	0.6	99969	517	8.510	9.050	-6.0					
99955	512	16.500	16.400	0.6	99975	501	14.700	14.500	1.4					
99955	513	16.500	16.400	0.6	99975	502	14.700	14.500	1.4					
99955	515	16.500	16.400	0.6	99975	503	14.700	14.500	1.4					
99955	516	16.500	16.400	0.6	99975	504	14.700	14.500	1.4					
99955	517	16.500	16.400	0.6	99975	505	14.700	14.500	1.4					
99963	501	1.620	1.630	-0.6	99975	506	14.700	14.500	1.4					
99963	502	1.620	1.630	-0.6	99975	507	14.700	14.500	1.4					
99963	503	1.620	1.630	-0.6	99975	508	14.700	14.500	1.4					
99963	504	1.620	1.630	-0.6	99975	509	14.700	14.500	1.4					
99963	505	1.620	1.630	-0.6	99975	511	14.700	14.500	1.4					
99963	506	1.620	1.630	-0.6	99975	512	14.700	14.500	1.4					
99963	507	1.620	1.630	-0.6	99975	513	14.700	14.500	1.4					
99963	508	1.620	1.630	-0.6	99975	515	14.700	14.500	1.4					
99963	509	1.620	1.630	-0.6	99975	516	14.700	14.500	1.4					
99963	511	1.620	1.630	-0.6	99975	517	14.700	14.500	1.4					
99963	512	1.620	1.630	-0.6	99988	501	7.520	8.000	-6.0					
99963	513	1.620	1.630	-0.6	99988	502	7.520	8.000	-6.0					
99963	515	1.620	1.630	-0.6	99988	503	7.520	8.000	-6.0					
99963	516	1.620	1.630	-0.6	99988	504	7.520	8.000	-6.0					
99963	517	1.620	1.630	-0.6	99988	505	7.520	8.000	-6.0					
99969	501	8.510	9.050	-6.0	99988	506	7.520	8.000	-6.0					
99969	502	8.510	9.050	-6.0	99988	507	7.520	8.000	-6.0					
99969	503	8.510	9.050	-6.0	99988	508	7.520	8.000	-6.0					
99969	504	8.510	9.050	-6.0	99988	509	7.520	8.000	-6.0					
99969	505	8.510	9.050	-6.0	99988	511	7.520	8.000	-6.0					

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

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

INTRODUCTION

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

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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. 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).

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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.

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METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

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

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

INCURRED  
LOSSES  
& LAE

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

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

- developed to an ultimate settlement basis by the application of loss development factors;
- loaded for unallocated loss adjustment expenses;
- placed on the prospective cost/frequency level by the application of trend factors. Losses are trended to one year beyond the assumed effective date.

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

Refer to Sections E 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.

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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.

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METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

CREDIBILITY	For Premises/Operations, credibility is based upon the number of occurrences for all years in the experience period. 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.

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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?
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PREMISES/ OPERATIONS	<p>For Premises/Operations, this procedure arrives at a set of type of policy, class group and territory relative changes that best represent the experience within each state. The type of policy relative changes serve to derive the relationship of the CPP policies relative to monoline policies, via the PMF, while the class group and territory relative changes serve to derive the relationship of the various classifications and territories relative to one another.</p> <p>The indicated change to monoline loss costs is calculated for each class group - territory combination by taking the product of the monoline type of policy relative change, the class group relative change, the territory relative change and the statewide coverage loss cost level indication.</p> <p>The overall monoline loss cost level indication is the weighted average of the class group - territory combination indications. In calculating this weighted average, monoline/multiline aggregate loss costs at current level for the latest available accident year are used as weights.</p>
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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.

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 December 31, 2016, 2017 and 2018 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.



## 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.					
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	<p>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.</p> <p>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.</p> <p>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.</p>					
RATING VARIABLES USED	<p>For Premises/Operations, the rating variables used in the relative change analysis are as follows:</p> <table><tr><td>Manufacturers and Contractors -</td><td>type of policy and class group</td></tr><tr><td>Owners, Landlords and Tenants -</td><td>type of policy, territory and class group</td></tr></table>		Manufacturers and Contractors -	type of policy and class group	Owners, Landlords and Tenants -	type of policy, territory and class group
Manufacturers and Contractors -	type of policy and class group					
Owners, Landlords and Tenants -	type of policy, territory and class group					

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### ITERATIVE PROCEDURE

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

For Owners, Landlords and Tenants:

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

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

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

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

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

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

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

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

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

$j^{\text{th}}$  class group and  $k^{\text{th}}$  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:

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

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

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

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

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

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

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

and  $j^{\text{th}}$  class group;

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

$n$  is the number of class groups in the analysis;

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.

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### APPLICATION OF CREDIBILITY

Consideration is then given to the credibility of the experience for each rating variable. The credibility of each of these categories is based on the formula

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

Manufacturers and Contractors, where P is the 5 year occurrence total for a given class group, territory or type of policy. Credibility-weighted relative changes are then calculated as follows:

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

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

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

W is the credibility-weighted relative change.

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

---

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### MULTILINE CONSIDERATIONS

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

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

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

---

### MONOLINE INDICATIONS -- PREMISES/ OPERATIONS

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

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

Territory applies to Owners, Landlords and Tenants only.

---

EXPLANATORY NOTES TO  
IMPLICIT PACKAGE MODIFICATION FACTORS

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

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

## EXPLANATION OF EXPOSURE DEVELOPMENT

### IMPORTANCE OF APPLICATION

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

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### APPLICATION OF EXPOSURE DEVELOPMENT FACTORS

The earned exposures underlying the Premises/Operations statewide loss cost level indications are evaluated as of March 31, 2019.

For example, the accident year ending December 31, 2018 includes all exposures earned during the period from January 1, 2018 through December 31, 2018.

The immature experience reported as of 15 and 27 months for accident years ending 12/31/2018 and 12/31/2017 must be adjusted to an ultimate exposure development basis. This adjustment is accomplished through the use of an exposure development factor. Exposures are assumed to be mature at 39 months. Exposure development factors are based on experience evaluated as of March 31, 2019 for Premises/ Operations.

The Premises/Operations exposure development factors used in this revision are based on statewide and 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, the state ratios are then credibility-weighted with the multistate ratios using a Bayesian credibility procedure.

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.

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## 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 March 31, 2019.

For example, the accident year ending December 31, 2018 includes all losses and allocated loss adjustment expenses paid on accidents occurring from January 1, 2018 through December 31, 2018 and all losses and loss adjustment expenses outstanding on those policies as of March 31, 2019, 15 months after the inception of the accident year.

The immature experience reported as of 15, 27 and 39 months for accident years ending 12/31/2018, 12/31/2017 and 12/31/2016 must be adjusted to an ultimate settlement basis. This adjustment is accomplished through the use of a loss development factor.

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

The Premises/Operations and the Completed Operations indemnity loss development factors used in this revision are based on statewide and multistate accident year experience. The 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.

---

## 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 December 31, 2018 evaluated as of March 31, 2019. If an analogous procedure is used for ALAE, the variability of the experience can lead to unusually high (or low) estimates of ultimate ALAE.

---

### INCREMENTAL ALAE PERCENTAGES

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

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

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

---

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

### DESCRIPTION OF METHODOLOGY

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

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

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

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

---

### APPLICATION

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

These calculations are shown in Section E - Loss Development.

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### 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).

---

## EXPLANATION OF MODIFIED BONDY METHOD

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

Accident Year	171 to 183 Months	183 to 195 Months	195 to 207 Months	207 to 219 Months	219 to 231 Months	231 to 243 Months	243 Months To Ultimate
1998	A	G	L	P	S	U	Z*
1999	B	H	M	Q	T	Y*	
2000	C	I	N	R	X*	Y*	
2001	D	J	O	W*	X*	Y*	
2002	E	K	V*	W*	X*	Y*	
2003	F						
Best 3 out of 5#	BTOF1	BTOF2	BTOF3	BTOF4	BTOF5	BTOF6	

\* Calculated using the Modified Bondy Procedure.

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

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

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

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

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

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

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

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

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

## UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

BACKGROUND	Allocated loss adjustment expense is reported on a unit transaction basis with the loss records and is thus included with indemnity loss data. Since the prospective loss costs include all loss adjustment expenses, we must load for unallocated loss adjustment expense.
IMPORTANCE OF APPLICATION	The unallocated loss adjustment expense factor is necessary to account for loss adjustment expenses which cannot be allocated to a particular claim.
METHODOLOGY FOR LIABILITY COVERAGES	<p>Calculation of the unallocated loss adjustment expense factor is based on multistate data for ISO member and subscriber companies (see Multistate review of ULAE Experience in Sections E). The adjustment is calculated by using unallocated expenses as a percent of losses and allocated expenses.</p> <p>Starting with the 2011 review, experience for CMP Liability has been included with the data used to select the ULAE factor.</p> <p>For this review the factor is 1.085.</p>

## EXPLANATION OF TREND CALCULATION

### EXPOSURE TREND

The exposure bases for most Premises/Operations 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.

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### 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. 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.

In selecting severity trend factors for use in calculating the Premises/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. For Premises/Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2005 - 12/31/2018. The Premises/Operations experience includes occurrences arising from fringe coverages. In this review, multistate number of occurrences contained in the trend exhibits are based on reported paid counts developed to ultimate using paid development factors.

Historically, frequency trend for Premises/Operations 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. 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.

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### 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:

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

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

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.

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CALCULATION OF INDICATIONS  
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Determination of Indicated Loss Cost Level Change:

- Manufacturers and Contractors C-2
- Owners, Landlords and Tenants C-3

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	\$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2016	\$40,629,680	\$43,123,472	0.20	1.061	1,063
12/31/2017	40,939,799	46,574,924	0.30	1.138	1,061
12/31/2018	42,106,114	36,774,920	0.50	0.873	979

(7)	WEIGHTED EXPERIENCE RATIO .....	0.990
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C) .....	1.026
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS) .....	0.69
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X { 1.0 - (9) } } .....	1.001
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100% .....	+ 0.1 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS) .....	- 1.8 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE .....	- 1.8 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2020. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.026). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.026) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (07/01/2020) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (07/01/2021).

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	\$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2016	\$67,348,543	\$67,634,092	0.20	1.004	1,566
12/31/2017	70,726,470	77,592,403	0.30	1.097	1,605
12/31/2018	72,925,069	96,680,498	0.50	1.326	1,902

(7)	WEIGHTED EXPERIENCE RATIO .....	1.193
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C) .....	1.032
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS) .....	0.92
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X { 1.0 - (9) } } .....	1.180
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100% .....	+ 18.0 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS) .....	+ 14.8 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE .....	+ 10.0 %

(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 07/01/2020. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.032). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.032) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (07/01/2020) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (07/01/2021).

## SECTION D

### RELATIVE CHANGE ANALYSIS

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NEW JERSEY  
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 1.001 OR + 0.1%			
TOP								
10	0.958	0.367	0.984	0.981				
33	2.119	0.040	1.030	1.027				
34	0.900	0.117	0.988	0.985				
35	0.431	0.047	0.961	0.958				
36	0.950	0.128	0.993	0.990				
37	0.871	0.111	0.985	0.982				
38	1.136	0.328	1.043	1.039				
					(5) INDICATED MONOLINE CHANGE		(6) SELECTED MONOLINE CHANGE	
CLASS GROUP								
30	0.931	0.184	0.987	0.978	- 3.9%	-	3.9%	
31	1.172	0.268	1.043	1.034	+ 1.6%	+	1.6%	
32	1.087	0.337	1.029	1.019	+ 0.1%	+	0.1%	
33	0.819	0.144	0.972	0.963	- 5.4%	-	5.4%	
34	1.015	0.147	1.002	0.993	- 2.5%	-	2.5%	
35	0.596	0.047	0.976	0.967	- 5.0%	-	5.0%	
36	0.792	0.104	0.976	0.967	- 5.0%	-	5.0%	
37	0.446	0.048	0.962	0.953	- 6.4%	-	6.4%	
38	0.983	0.109	0.998	0.989	- 2.8%	-	2.8%	
					OVERALL MONOLINE INDICATION - 1.8%	-	1.8%	

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

NEW JERSEY  
MANUFACTURERS AND CONTRACTORS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	30 SERVICE	\$1,920,907	\$6,353,568	0.984	0.935	201	0.960
	31 LIGHT CONTRACTING	2,447,504	13,242,073	1.208	1.148	567	1.015
	32 MEDIUM CONTRCTING	9,378,927	47,579,198	1.027	0.976	1,240	1.000
	33 HEAVY CONTRACTING	2,327,604	11,320,558	1.014	0.963	168	0.945
	34 DEALER OR DISTRIB	536,060	2,813,548	0.992	0.943	54	0.975
	35 LGT. MANUFACTURER	162,341	1,360,063	0.818	0.777	11	0.949
	36 MED. MANUFACTURER	1,170,788	6,041,169	0.841	0.799	68	0.949
	37 HVY. MANUFACTURER	373,242	1,973,979	0.138	0.131	6	0.935
	38 MISC. OPERATION	1,294,178	6,406,240	1.069	1.016	112	0.971
	TOTAL *	\$19,611,551	\$97,090,396	1.016		2,427	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$8,798	\$99,988	0.000	0.000	0	1.062
	32 MEDIUM CONTRCTING	21,867	85,797	0.352	0.335	2	1.047
	33 HEAVY CONTRACTING	93,369	543,406	0.127	0.120	5	0.989
	38 MISC. OPERATION	227,336	1,144,042	3.192	3.033	23	1.016
	TOTAL *	\$351,370	\$1,873,233	2.121		30	
34 MULT MERCANTILE	30 SERVICE	\$96,396	\$556,856	0.326	0.309	12	0.963
	32 MEDIUM CONTRCTING	231,234	1,133,755	2.384	2.265	20	1.004
	34 DEALER OR DISTRIB	1,753,031	8,506,214	0.830	0.789	202	0.978
	38 MISC. OPERATION	172,159	702,558	0.766	0.728	14	0.974
	TOTAL *	\$2,252,820	\$10,899,383	0.963		248	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$92,968	\$618,570	0.430	0.409	11	0.991
	32 MEDIUM CONTRCTING	164,081	842,691	0.552	0.524	29	0.977
	TOTAL *	\$257,049	\$1,461,261	0.508		40	
36 MULT SERVICES	30 SERVICE	\$98,032	\$544,018	0.976	0.927	27	0.969
	31 LIGHT CONTRACTING	223,965	2,354,290	0.794	0.754	65	1.024
	32 MEDIUM CONTRCTING	222,607	1,038,348	1.901	1.806	18	1.010
	33 HEAVY CONTRACTING	97,518	331,969	0.201	0.191	3	0.954
	34 DEALER OR DISTRIB	1,502,620	5,796,431	1.183	1.124	126	0.984
	36 MED. MANUFACTURER	28,472	122,104	0.133	0.127	0	0.958
	38 MISC. OPERATION	699,686	3,322,432	0.592	0.562	57	0.980
	TOTAL *	\$2,872,900	\$13,509,592	1.013		296	

NEW JERSEY  
MANUFACTURERS AND CONTRACTORS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	\$2,412	\$14,498	0.000	0.000	0	1.015
	32 MEDIUM CONTRCTING	215,922	1,064,772	0.770	0.732	14	1.001
	33 HEAVY CONTRACTING	45,893	243,632	0.927	0.881	4	0.945
	34 DEALER OR DISTRIB	114,987	442,315	0.892	0.847	10	0.975
	35 LGT. MANUFACTURER	499,340	2,230,290	0.476	0.453	29	0.950
	36 MED. MANUFACTURER	2,084,348	11,202,423	0.711	0.676	128	0.950
	37 HVY. MANUFACTURER	1,094,425	5,241,138	0.515	0.489	36	0.936
	38 MISC. OPERATION	48,940	356,908	0.864	0.821	4	0.971
	TOTAL *	\$4,106,267	\$20,795,976	0.642		225	
38 MULT CONTRACTORS	30 SERVICE	\$2,308,516	\$11,648,829	1.096	1.041	371	1.017
	31 LIGHT CONTRACTING	3,519,843	18,808,001	1.416	1.345	653	1.075
	32 MEDIUM CONTRCTING	5,048,603	25,362,568	1.346	1.279	722	1.060
	33 HEAVY CONTRACTING	1,842,412	10,858,363	0.856	0.814	195	1.001
	38 MISC. OPERATION	57,258	445,569	0.744	0.707	6	1.028
	TOTAL *	\$12,776,632	\$67,123,330	1.247		1,947	
TOTAL ALL TOP	30 SERVICE	\$4,423,851	\$19,103,271	1.028		611	
	31 LIGHT CONTRACTING	6,295,490	35,137,420	1.296		1,296	
	32 MEDIUM CONTRCTING	15,283,241	77,107,129	1.156		2,045	
	33 HEAVY CONTRACTING	4,406,796	23,297,928	0.910		375	
	34 DEALER OR DISTRIB	3,906,698	17,558,508	0.990		392	
	35 LGT. MANUFACTURER	661,681	3,590,353	0.560		40	
	36 MED. MANUFACTURER	3,283,608	17,365,696	0.752		196	
	37 HVY. MANUFACTURER	1,467,667	7,215,117	0.419		42	
	38 MISC. OPERATION	2,499,557	12,377,749	1.096		216	
	TOTAL *	\$42,228,589	\$212,753,171	1.052		5,213	

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



NEW JERSEY  
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	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 1.180 OR + 18.0%	
TOP						
10	0.933	0.384	0.974	0.973		
31	1.192	0.131	1.023	1.022		
32	1.267	0.320	1.079	1.078		
33	1.089	0.255	1.022	1.021		
34	0.805	0.257	0.946	0.945		
35	0.556	0.193	0.893	0.892		
36	0.882	0.207	0.974	0.974		
					(5) INDICATED MONOLINE CHANGE	(6) SELECTED MONOLINE CHANGE
CLASS GROUP						
01	0.922	0.114	0.991	0.993	+ 14.1%	+ 9.3%
02	1.122	0.186	1.022	1.024	+ 17.9%	+ 13.0%
03	0.776	0.106	0.974	0.976	+ 12.5%	+ 7.8%
04	0.968	0.031	0.999	1.002	+ 16.0%	+ 11.1%
05	0.642	0.079	0.966	0.968	+ 10.2%	+ 5.6%
06	0.819	0.105	0.979	0.982	+ 12.8%	+ 8.1%
07	1.295	0.197	1.052	1.055	+ 22.1%	+ 17.0%
08	2.505	0.069	1.065	1.068	+ 23.3%	+ 18.1%
09	0.851	0.182	0.971	0.974	+ 12.5%	+ 7.8%
10	1.431	0.191	1.071	1.074	+ 23.5%	+ 18.3%
11	0.972	0.304	0.991	0.994	+ 14.0%	+ 9.2%
12	0.951	0.432	0.978	0.981	+ 13.3%	+ 8.6%
13	1.629	0.088	1.044	1.047	+ 21.5%	+ 16.4%
16	0.288	0.018	0.978	0.980	+ 13.3%	+ 8.6%
					OVERALL MONOLINE INDICATION + 14.8%	+ 10.0%

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

NEW JERSEY  
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	(1)	(2)	(3)	(4)	(5)	(6)
	BAILEY					
TERRITORY	FORMULA	CREDIBILITY	Z-WTD	BALANCED	INDICATED	SELECTED
	RELATIV.	Z	RELATIV.	RELATIV.	MONOLINE CHG.	MONOLINE CHG.
501	0.662	0.080	0.967	0.963	+ 10.1%	+ 5.5%
502	0.845	0.131	0.978	0.973	+ 12.0%	+ 7.3%
503	1.022	0.105	1.002	0.997	+ 13.8%	+ 9.0%
504	0.853	0.146	0.977	0.972	+ 11.1%	+ 6.5%
505	1.013	0.143	1.002	0.997	+ 13.7%	+ 8.9%
506	1.169	0.132	1.021	1.016	+ 15.9%	+ 11.1%
507	0.633	0.069	0.969	0.964	+ 9.8%	+ 5.2%
508	0.659	0.045	0.981	0.977	+ 11.7%	+ 7.0%
509	1.105	0.068	1.007	1.002	+ 14.8%	+ 10.0%
511	0.781	0.104	0.975	0.970	+ 12.2%	+ 7.5%
512	0.480	0.034	0.975	0.971	+ 11.5%	+ 6.8%
513	1.169	0.176	1.028	1.023	+ 17.5%	+ 12.6%
515	0.922	0.230	0.982	0.977	+ 11.7%	+ 7.0%
516	0.965	0.220	0.992	0.987	+ 12.7%	+ 8.0%
517	1.061	0.478	1.029	1.023	+ 17.1%	+ 12.2%

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

NEW JERSEY  
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BASIC LIMIT RELATIVE CHANGE ANALYSIS  
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 501

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$197	\$23,290	0.000	0.000	0	0.931
	02 RESTAURANTS	116,319	1,263,289	0.087	0.068	9	0.960
	03 STORES	8,426	105,066	0.000	0.000	0	0.914
	04 VENDING & RENTAL	0	568	0.000	0.000	0	0.938
	05 FOOD & BEV. DIST.	25,674	167,111	0.898	0.706	3	0.907
	06 NON-FOOD&BEV.DIST	24,458	278,861	0.086	0.068	5	0.920
	07 CLUBS, AMSMT&SPRTS	2,916	18,246	6.236	4.902	3	0.988
	09 HOTELS AND MOTELS	176,141	606,914	0.685	0.539	7	0.912
	10 SCHLS & CHURCHES	2,500	34,905	0.000	0.000	0	1.006
	11 APARTMENTS	72,175	314,196	0.053	0.042	2	0.931
	12 BUILDINGS&OFFICES	197,082	957,264	0.631	0.496	15	0.919
	13 MISC. PREMISES	6,152	9,535	27.478	21.600	2	0.980
	TOTAL *	\$632,040	\$3,779,245	0.746		46	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$60,548	\$339,586	0.490	0.385	6	0.958
	TOTAL *	\$60,548	\$339,586	0.490		6	
32 MULT APARTMENT	11 APARTMENTS	\$108,601	\$370,520	0.032	0.025	1	1.031
	12 BUILDINGS&OFFICES	42,305	64,453	0.000	0.000	0	1.018
	TOTAL *	\$150,906	\$434,973	0.023		1	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$39,363	\$451,005	1.928	1.515	10	0.964
	13 MISC. PREMISES	19	1,063	0.000	0.000	0	1.029
	TOTAL *	\$39,382	\$452,068	1.927		10	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$8,578	\$39,993	0.293	0.230	1	0.904
	02 RESTAURANTS	61,344	1,793,714	0.447	0.351	22	0.932
	03 STORES	1,316	133,305	1.322	1.039	7	0.888
	05 FOOD & BEV. DIST.	0	16,998	0.073	0.058	2	0.881
	06 NON-FOOD&BEV.DIST	3,722	71,036	0.823	0.647	3	0.893
	12 BUILDINGS&OFFICES	43,865	96,854	3.714	2.919	9	0.892
	13 MISC. PREMISES	0	1,868	0.000	0.000	0	0.952
	TOTAL *	\$118,825	\$2,153,768	1.663		44	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		501	(1)	(2)	(3)	(4)	(5)	(6)
			CALENDAR A.Y.E. 12/31/2018 AGGREGATE	CALENDAR A.Y.E. 2014 - 2018	FIVE YEAR EXPERIENCE			
TYPE OF POLICY	CLASS GROUP		LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$15,759	\$76,038	0.089	0.070	1	0.917
	10 SCHLS & CHURCHES		9,142	36,656	0.638	0.502	2	0.922
	16 GOVT SUBDIVISIONS		0	96,854	1.001	0.787	2	0.842
	TOTAL *		\$24,901	\$209,548	0.291		5	
36 MULT SERVICES	03 STORES		\$350	\$35,146	1.989	1.563	3	0.915
	04 VENDING & RENTAL		321	19,194	0.000	0.000	0	0.939
	07 CLUBS, AMSMT&SPRTS		62,403	96,535	0.000	0.000	0	0.989
	12 BUILDINGS&OFFICES		8,070	37,494	12.288	9.659	3	0.920
	TOTAL *		\$71,144	\$188,369	1.404		6	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$8,775	\$63,283	0.286		1	
	02 RESTAURANTS		177,663	3,057,003	0.211		31	
	03 STORES		10,092	273,517	0.241		10	
	04 VENDING & RENTAL		321	19,762	0.000		0	
	05 FOOD & BEV. DIST.		25,674	184,109	0.898		5	
	06 NON-FOOD&BEV.DIST		28,180	349,897	0.184		8	
	07 CLUBS, AMSMT&SPRTS		65,319	114,781	0.278		3	
	08 HEALTH CARE FACIL		15,759	76,038	0.089		1	
	09 HOTELS AND MOTELS		236,689	946,500	0.635		13	
	10 SCHLS & CHURCHES		11,642	71,561	0.501		2	
	11 APARTMENTS		180,776	684,716	0.040		3	
	12 BUILDINGS&OFFICES		330,685	1,607,070	1.398		37	
	13 MISC. PREMISES		6,171	12,466	27.394		2	
	16 GOVT SUBDIVISIONS		0	96,854	0.000		2	
	TOTAL *		\$1,097,746	\$7,557,557	0.806		118	

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

NEW JERSEY  
OWNERS, LANDLORDS AND TENANTS  
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 502

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$1,934	\$8,068	0.000	0.000	0	0.941
	02 RESTAURANTS	55,740	279,181	0.133	0.105	8	0.970
	03 STORES	24,625	102,501	1.694	1.332	4	0.924
	04 VENDING & RENTAL	45	737	0.000	0.000	0	0.949
	05 FOOD & BEV. DIST.	142,748	317,790	0.413	0.325	1	0.917
	06 NON-FOOD&BEV.DIST	8,196	137,965	0.104	0.082	3	0.930
	07 CLUBS, AMSMT&SPRTS	62,662	229,584	0.785	0.617	4	0.999
	08 HEALTH CARE FACIL	1,009	8,912	1.039	0.817	0	1.012
	09 HOTELS AND MOTELS	58,864	115,174	0.058	0.045	3	0.922
	10 SCHLS & CHURCHES	41,275	242,094	1.051	0.826	7	1.017
	11 APARTMENTS	15,272	61,979	9.724	7.644	14	0.941
	12 BUILDINGS&OFFICES	173,442	1,134,851	0.729	0.573	25	0.929
	13 MISC. PREMISES	24,164	58,101	0.299	0.235	0	0.991
	TOTAL *	\$609,976	\$2,696,937	0.800		69	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$741	\$155,826	0.181	0.143	7	0.969
	TOTAL *	\$741	\$155,826	0.181		7	
32 MULT APARTMENT	11 APARTMENTS	\$510,137	\$2,090,874	1.706	1.341	67	1.043
	12 BUILDINGS&OFFICES	265,901	618,017	1.666	1.310	22	1.029
	TOTAL *	\$776,038	\$2,708,891	1.693		89	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$469,651	\$1,946,088	1.321	1.038	60	0.975
	13 MISC. PREMISES	905	3,953	0.000	0.000	0	1.040
	TOTAL *	\$470,556	\$1,950,041	1.318		60	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$65,298	\$434,583	1.034	0.812	8	0.914
	02 RESTAURANTS	197,893	852,329	0.348	0.273	8	0.942
	03 STORES	21,006	132,999	0.658	0.517	5	0.898
	04 VENDING & RENTAL	0	2,154	0.000	0.000	0	0.921
	05 FOOD & BEV. DIST.	20,034	147,603	0.080	0.063	5	0.890
	06 NON-FOOD&BEV.DIST	45,811	206,119	0.631	0.496	2	0.903
	12 BUILDINGS&OFFICES	48,548	266,080	0.161	0.126	1	0.902
	TOTAL *	\$398,590	\$2,041,867	0.473		29	

NEW JERSEY  
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 502

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E.	CALENDAR A.Y.E.				
		12/31/2018 AGGREGATE	2014 - 2018	FIVE YEAR			
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	EXPERIENCE		NUMBER OF	BAL CELL
		CURRENT LEVEL	CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$854	\$2,997	0.000	0.000	0	0.916
	08 HEALTH CARE FACIL	41,859	182,293	0.948	0.745	1	0.928
	10 SCHLS & CHURCHES	257,648	1,327,940	0.660	0.519	29	0.932
	13 MISC. PREMISES	254	1,270	0.000	0.000	0	0.909
	16 GOVT SUBDIVISIONS	2,354	7,783	4.512	3.547	0	0.851
	TOTAL *	\$302,969	\$1,522,283	0.727		30	
36 MULT SERVICES	03 STORES	\$1,850	\$10,153	0.752	0.591	1	0.925
	04 VENDING & RENTAL	1,566	6,238	1.122	0.882	0	0.949
	07 CLUBS,AMSMT&SPRTS	47,789	253,166	0.683	0.537	17	1.000
	10 SCHLS & CHURCHES	1,660	7,036	0.000	0.000	0	1.017
	12 BUILDINGS&OFFICES	76,349	428,355	0.570	0.448	7	0.930
	13 MISC. PREMISES	8,072	46,452	0.028	0.022	1	0.992
	TOTAL *	\$137,286	\$751,400	0.579		26	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$67,232	\$442,651	1.004		8	
	02 RESTAURANTS	253,633	1,131,510	0.301		16	
	03 STORES	47,481	245,653	1.199		10	
	04 VENDING & RENTAL	1,611	9,129	1.091		0	
	05 FOOD & BEV. DIST.	162,782	465,393	0.372		6	
	06 NON-FOOD&BEV.DIST	54,007	344,084	0.551		5	
	07 CLUBS,AMSMT&SPRTS	111,305	485,747	0.735		21	
	08 HEALTH CARE FACIL	42,868	191,205	0.950		1	
	09 HOTELS AND MOTELS	59,605	271,000	0.059		10	
	10 SCHLS & CHURCHES	300,583	1,577,070	0.710		36	
	11 APARTMENTS	525,409	2,152,853	1.939		81	
	12 BUILDINGS&OFFICES	1,033,891	4,393,391	1.201		115	
	13 MISC. PREMISES	33,395	109,776	0.223		1	
	16 GOVT SUBDIVISIONS	2,354	7,783	4.512		0	
	TOTAL *	\$2,696,156	\$11,827,245	1.080		310	

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

NEW JERSEY  
OWNERS, LANDLORDS AND TENANTS  
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 503

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$14,802	\$98,867	9.064	7.125	16	0.964
	02 RESTAURANTS	6,478	39,909	0.200	0.158	1	0.994
	03 STORES	67	6,624	2.111	1.659	2	0.947
	06 NON-FOOD&BEV.DIST	2,828	33,242	5.463	4.295	4	0.953
	07 CLUBS, AMSMT&SPRTS	6,292	10,929	0.842	0.662	2	1.024
	08 HEALTH CARE FACIL	0	1,305	0.000	0.000	0	1.037
	10 SCHLS & CHURCHES	7,454	32,654	0.559	0.440	1	1.042
	11 APARTMENTS	259,756	1,320,597	0.783	0.615	26	0.965
	12 BUILDINGS&OFFICES	124,593	372,891	1.392	1.094	13	0.952
	13 MISC. PREMISES	1,427	2,305	0.000	0.000	0	1.016
	TOTAL *	\$423,697	\$1,919,323	1.268		65	
32 MULT APARTMENT	11 APARTMENTS	\$387,555	\$1,668,680	1.174	0.923	29	1.068
	12 BUILDINGS&OFFICES	42,537	165,028	0.545	0.429	3	1.054
	TOTAL *	\$430,092	\$1,833,708	1.112		32	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$278,077	\$1,082,548	1.068	0.840	29	0.999
	13 MISC. PREMISES	29	459	0.000	0.000	0	1.066
	TOTAL *	\$278,106	\$1,083,007	1.068		29	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$13,578	\$39,134	2.171	1.707	1	0.936
	02 RESTAURANTS	73,891	358,789	2.460	1.934	14	0.965
	03 STORES	1,932	21,290	0.419	0.330	1	0.920
	05 FOOD & BEV. DIST.	17,071	122,058	0.366	0.288	7	0.912
	06 NON-FOOD&BEV.DIST	22,860	90,539	0.471	0.370	1	0.925
	12 BUILDINGS&OFFICES	24,779	144,616	0.722	0.568	2	0.925
	TOTAL *	\$154,111	\$776,426	1.603		26	

NEW JERSEY  
OWNERS, LANDLORDS AND TENANTS  
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY      503

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE	CALENDAR A.Y.E. 2014 - 2018	FIVE YEAR EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$18,213	\$107,517	0.963	0.757	2	0.950
	10 SCHLS & CHURCHES	34,426	160,228	4.702	3.696	20	0.955
	12 BUILDINGS&OFFICES	1,932	9,652	0.000	0.000	0	0.873
	TOTAL *	\$54,571	\$277,397	3.287		22	
36 MULT SERVICES	03 STORES	\$7,679	\$38,219	0.000	0.000	0	0.948
	04 VENDING & RENTAL	2,193	9,992	16.212	12.744	2	0.973
	07 CLUBS, AMSMT&SPRTS	3,926	25,650	1.764	1.387	22	1.024
	12 BUILDINGS&OFFICES	13,369	48,541	3.090	2.429	1	0.953
	13 MISC. PREMISES	501	1,783	0.000	0.000	0	1.016
	TOTAL *	\$27,668	\$124,185	3.028		25	
TOTAL ALL      TOP	01 FOOD&BEV. (RETAIL)	\$28,380	\$138,001	5.766		17	
	02 RESTAURANTS	80,369	398,698	2.278		15	
	03 STORES	9,678	66,133	0.098		3	
	04 VENDING & RENTAL	2,193	9,992	16.212		2	
	05 FOOD & BEV. DIST.	17,071	122,058	0.366		7	
	06 NON-FOOD&BEV.DIST	25,688	123,781	1.021		5	
	07 CLUBS, AMSMT&SPRTS	10,218	36,579	1.196		24	
	08 HEALTH CARE FACIL	18,213	108,822	0.963		2	
	10 SCHLS & CHURCHES	41,880	192,882	3.964		21	
	11 APARTMENTS	647,311	2,989,277	1.017		55	
	12 BUILDINGS&OFFICES	485,287	1,823,276	1.139		48	
	13 MISC. PREMISES	1,957	4,547	0.000		0	
	TOTAL *	\$1,368,245	\$6,014,046	1.332		199	

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



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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 504

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$36,216	\$169,584	2.268	1.783	8	0.940
	02 RESTAURANTS	32,246	151,462	1.032	0.811	3	0.969
	03 STORES	32,694	260,226	2.052	1.613	11	0.923
	04 VENDING & RENTAL	77	731	0.000	0.000	0	0.948
	05 FOOD & BEV. DIST.	6,179	57,462	1.028	0.808	1	0.916
	06 NON-FOOD&BEV.DIST	32,657	404,653	0.782	0.615	10	0.929
	07 CLUBS, AMSMT&SPRTS	18,344	98,974	1.873	1.472	2	0.998
	08 HEALTH CARE FACIL	0	19,326	0.000	0.000	0	1.011
	09 HOTELS AND MOTELS	18,209	116,220	0.785	0.617	7	0.921
	10 SCHLS & CHURCHES	65,904	259,550	1.357	1.067	5	1.016
	11 APARTMENTS	298,187	1,316,221	0.676	0.532	19	0.940
	12 BUILDINGS&OFFICES	689,100	3,330,952	0.582	0.457	39	0.928
	13 MISC. PREMISES	6,410	66,960	0.138	0.109	1	0.990
	TOTAL *	\$1,236,223	\$6,252,321	0.773		106	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$33,062	\$123,491	1.579	1.242	6	0.968
	TOTAL *	\$33,062	\$123,491	1.579		6	
32 MULT APARTMENT	11 APARTMENTS	\$1,371,510	\$5,501,818	1.093	0.859	89	1.042
	12 BUILDINGS&OFFICES	517,930	1,619,504	1.205	0.948	31	1.028
	TOTAL *	\$1,889,440	\$7,121,322	1.124		120	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$432,935	\$2,037,217	1.668	1.311	45	0.974
	13 MISC. PREMISES	1,630	11,362	0.000	0.000	0	1.039
	TOTAL *	\$434,565	\$2,048,579	1.662		45	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$53,440	\$269,028	0.948	0.745	4	0.913
	02 RESTAURANTS	159,801	700,524	1.754	1.379	21	0.941
	03 STORES	11,812	142,345	3.941	3.098	3	0.897
	05 FOOD & BEV. DIST.	32,135	161,382	2.711	2.131	8	0.889
	06 NON-FOOD&BEV.DIST	62,719	309,196	0.908	0.714	5	0.902
	12 BUILDINGS&OFFICES	126,814	721,033	0.230	0.181	14	0.901
	TOTAL *	\$446,721	\$2,303,508	1.233		55	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY      504

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE	CALENDAR A.Y.E. 2014 - 2018	FIVE YEAR EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$17,789	\$98,711	0.000	0.000	0	0.927
	10 SCHLS & CHURCHES	246,789	1,054,435	1.950	1.533	36	0.931
	12 BUILDINGS&OFFICES	13,301	65,572	0.000	0.000	0	0.851
	16 GOVT SUBDIVISIONS	21,710	114,588	1.286	1.011	3	0.850
	TOTAL *	\$299,589	\$1,333,306	1.700		39	
36 MULT SERVICES	03 STORES	\$1,812	\$16,626	0.000	0.000	0	0.924
	04 VENDING & RENTAL	578	12,097	0.000	0.000	0	0.948
	07 CLUBS, AMSMT&SPRTS	30,316	139,810	0.042	0.033	1	0.999
	08 HEALTH CARE FACIL	0	110	0.000	0.000	0	1.011
	09 HOTELS AND MOTELS	2,887	12,287	0.000	0.000	0	0.922
	10 SCHLS & CHURCHES	0	793	0.000	0.000	0	1.016
	12 BUILDINGS&OFFICES	42,463	363,141	1.414	1.112	14	0.929
	13 MISC. PREMISES	444	21,465	0.000	0.000	0	0.991
	TOTAL *	\$78,500	\$566,329	0.781		15	
TOTAL ALL      TOP	01 FOOD&BEV. (RETAIL)	\$89,656	\$438,612	1.481		12	
	02 RESTAURANTS	192,047	851,986	1.633		24	
	03 STORES	46,318	419,197	2.453		14	
	04 VENDING & RENTAL	655	12,828	0.000		0	
	05 FOOD & BEV. DIST.	38,314	218,844	2.440		9	
	06 NON-FOOD&BEV.DIST	95,376	713,849	0.865		15	
	07 CLUBS, AMSMT&SPRTS	48,660	238,784	0.732		3	
	08 HEALTH CARE FACIL	17,789	118,147	0.000		0	
	09 HOTELS AND MOTELS	54,158	251,998	1.228		13	
	10 SCHLS & CHURCHES	312,693	1,314,778	1.825		41	
	11 APARTMENTS	1,669,697	6,818,039	1.019		108	
	12 BUILDINGS&OFFICES	1,822,543	8,137,419	1.008		143	
	13 MISC. PREMISES	8,484	99,787	0.105		1	
	16 GOVT SUBDIVISIONS	21,710	114,588	1.286		3	
	TOTAL *	\$4,418,100	\$19,748,856	1.126		386	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 505

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$46,473	\$161,076	2.336	1.837	6	0.964
	02 RESTAURANTS	60,372	313,782	3.404	2.676	9	0.994
	03 STORES	32,857	332,986	3.423	2.691	18	0.947
	04 VENDING & RENTAL	18	90	0.000	0.000	0	0.972
	05 FOOD & BEV. DIST.	25,563	60,686	2.557	2.010	1	0.939
	06 NON-FOOD&BEV.DIST	12,620	55,189	8.946	7.032	11	0.952
	07 CLUBS, AMSMT&SPRTS	17,998	98,641	1.033	0.812	2	1.023
	08 HEALTH CARE FACIL	750	7,061	0.085	0.067	0	1.036
	10 SCHLS & CHURCHES	21,194	94,334	3.735	2.936	6	1.041
	11 APARTMENTS	149,310	821,457	1.018	0.800	21	0.964
	12 BUILDINGS&OFFICES	467,108	1,968,809	0.680	0.534	23	0.952
	13 MISC. PREMISES	1,649	7,392	0.000	0.000	1	1.015
	TOTAL *	\$835,912	\$3,921,503	1.402		98	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$431	\$431	0.000	0.000	0	0.992
	TOTAL *	\$431	\$431	0.000		0	
32 MULT APARTMENT	11 APARTMENTS	\$712,811	\$2,718,277	0.744	0.585	42	1.068
	12 BUILDINGS&OFFICES	225,250	694,118	1.265	0.995	12	1.054
	TOTAL *	\$938,061	\$3,412,395	0.869		54	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$630,985	\$3,425,651	1.196	0.940	71	0.999
	13 MISC. PREMISES	0	6,370	0.000	0.000	0	1.065
	TOTAL *	\$630,985	\$3,432,021	1.196		71	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$82,946	\$616,106	3.640	2.861	21	0.936
	02 RESTAURANTS	188,174	889,254	2.250	1.769	29	0.965
	03 STORES	68,463	305,893	1.479	1.163	9	0.919
	05 FOOD & BEV. DIST.	42,204	148,630	2.136	1.679	4	0.912
	06 NON-FOOD&BEV.DIST	76,650	673,787	0.536	0.422	11	0.925
	12 BUILDINGS&OFFICES	209,927	1,153,093	0.408	0.321	10	0.924
	TOTAL *	\$668,364	\$3,786,763	1.561		84	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY      505

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E.	CALENDAR A.Y.E.				
		12/31/2018 AGGREGATE	2014 - 2018	FIVE YEAR			
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	EXPERIENCE		NUMBER OF	BAL CELL
		CURRENT LEVEL	CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$23,502	\$110,837	5.010	3.938	6	0.950
	10 SCHLS & CHURCHES	108,051	731,494	0.833	0.655	31	0.955
	13 MISC. PREMISES	3,332	16,249	0.000	0.000	0	0.931
	16 GOVT SUBDIVISIONS	6,768	16,422	0.000	0.000	0	0.872
	TOTAL *	\$141,653	\$875,002	1.466		37	
36 MULT SERVICES	03 STORES	\$7,960	\$36,822	4.040	3.176	1	0.947
	04 VENDING & RENTAL	10,646	28,230	4.620	3.632	2	0.972
	07 CLUBS, AMSMT&SPRTS	27,591	183,771	2.364	1.859	12	1.024
	08 HEALTH CARE FACIL	0	308	0.000	0.000	0	1.037
	10 SCHLS & CHURCHES	221	499	0.000	0.000	0	1.042
	12 BUILDINGS&OFFICES	51,200	259,417	2.024	1.591	10	0.952
	13 MISC. PREMISES	10,172	48,299	0.000	0.000	0	1.016
	TOTAL *	\$107,790	\$557,346	2.321		25	
TOTAL ALL      TOP	01 FOOD&BEV. (RETAIL)	\$129,419	\$777,182	3.172		27	
	02 RESTAURANTS	248,546	1,203,036	2.530		38	
	03 STORES	109,280	675,701	2.250		28	
	04 VENDING & RENTAL	10,664	28,320	4.612		2	
	05 FOOD & BEV. DIST.	67,767	209,316	2.295		5	
	06 NON-FOOD&BEV.DIST	89,270	728,976	1.725		22	
	07 CLUBS, AMSMT&SPRTS	45,589	282,412	1.839		14	
	08 HEALTH CARE FACIL	24,252	118,206	4.858		6	
	09 HOTELS AND MOTELS	431	431	0.000		0	
	10 SCHLS & CHURCHES	129,466	826,327	1.306		37	
	11 APARTMENTS	862,121	3,539,734	0.792		63	
	12 BUILDINGS&OFFICES	1,584,470	7,501,088	0.976		126	
	13 MISC. PREMISES	15,153	78,310	0.000		1	
	16 GOVT SUBDIVISIONS	6,768	16,422	0.000		0	
	TOTAL *	\$3,323,196	\$15,985,461	1.277		369	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 506

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$174,995	\$675,373	2.609	2.051	40	0.982
	02 RESTAURANTS	13,491	124,011	1.055	0.829	5	1.012
	03 STORES	9,420	23,852	0.000	0.000	0	0.965
	04 VENDING & RENTAL	127	256	0.000	0.000	0	0.990
	05 FOOD & BEV. DIST.	83,128	340,818	0.477	0.375	2	0.957
	06 NON-FOOD&BEV.DIST	13,605	74,327	3.771	2.964	8	0.970
	07 CLUBS, AMSMT&SPRTS	4,296	25,737	0.270	0.212	0	1.043
	08 HEALTH CARE FACIL	2,000	2,190	207.132	162.824	3	1.056
	09 HOTELS AND MOTELS	66,452	221,177	0.382	0.300	9	0.962
	10 SCHLS & CHURCHES	77,396	392,324	0.627	0.493	8	1.061
	11 APARTMENTS	393,357	1,891,358	1.547	1.216	43	0.982
	12 BUILDINGS&OFFICES	553,493	2,092,888	1.190	0.936	42	0.970
	13 MISC. PREMISES	2,021	16,137	5.040	3.962	6	1.034
	TOTAL *	\$1,393,781	\$5,880,448	1.671		166	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$49,814	\$254,631	1.202	0.945	14	1.011
	TOTAL *	\$49,814	\$254,631	1.202		14	
32 MULT APARTMENT	11 APARTMENTS	\$350,042	\$1,365,026	1.128	0.887	25	1.088
	12 BUILDINGS&OFFICES	64,020	219,355	2.559	2.011	5	1.074
	TOTAL *	\$414,062	\$1,584,381	1.349		30	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$542,360	\$2,601,684	0.605	0.476	42	1.018
	13 MISC. PREMISES	52	1,537	0.000	0.000	0	1.086
	TOTAL *	\$542,412	\$2,603,221	0.605		42	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$9,555	\$82,178	3.621	2.847	4	0.953
	02 RESTAURANTS	47,731	384,505	1.617	1.271	13	0.983
	03 STORES	28,292	95,512	0.003	0.002	1	0.937
	04 VENDING & RENTAL	13	142	0.000	0.000	0	0.961
	05 FOOD & BEV. DIST.	29,622	86,053	1.181	0.928	1	0.929
	06 NON-FOOD&BEV.DIST	12,695	158,908	0.768	0.604	3	0.942
	12 BUILDINGS&OFFICES	51,319	181,433	2.644	2.079	3	0.942
	TOTAL *	\$179,227	\$988,731	1.631		25	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY      506

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE	CALENDAR A.Y.E. 2014 - 2018	FIVE YEAR EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$25,350	\$143,815	2.346	1.844	5	0.968
	10 SCHLS & CHURCHES	133,229	736,027	2.409	1.894	28	0.973
	12 BUILDINGS&OFFICES	0	92	0.000	0.000	0	0.889
	TOTAL *	\$158,579	\$879,934	2.399		33	
36 MULT SERVICES	03 STORES	\$4,987	\$18,199	0.000	0.000	0	0.965
	04 VENDING & RENTAL	4,815	7,875	0.186	0.146	1	0.991
	07 CLUBS,AMSMT&SPRTS	6,205	38,403	11.580	9.103	4	1.043
	08 HEALTH CARE FACIL	12	12	0.000	0.000	0	1.056
	10 SCHLS & CHURCHES	1,856	7,302	0.000	0.000	0	1.062
	12 BUILDINGS&OFFICES	80,569	315,753	0.432	0.339	3	0.970
	13 MISC. PREMISES	1,033	17,049	0.000	0.000	0	1.035
	TOTAL *	\$99,477	\$404,593	1.081		8	
TOTAL ALL      TOP	01 FOOD&BEV. (RETAIL)	\$184,550	\$757,551	2.661		44	
	02 RESTAURANTS	61,222	508,516	1.493		18	
	03 STORES	42,699	137,563	0.002		1	
	04 VENDING & RENTAL	4,955	8,273	0.181		1	
	05 FOOD & BEV. DIST.	112,750	426,871	0.662		3	
	06 NON-FOOD&BEV.DIST	26,300	233,235	2.322		11	
	07 CLUBS,AMSMT&SPRTS	10,501	64,140	6.953		4	
	08 HEALTH CARE FACIL	27,362	146,017	17.313		8	
	09 HOTELS AND MOTELS	116,266	475,808	0.733		23	
	10 SCHLS & CHURCHES	212,481	1,135,653	1.739		36	
	11 APARTMENTS	743,399	3,256,384	1.350		68	
	12 BUILDINGS&OFFICES	1,291,761	5,411,205	1.023		95	
	13 MISC. PREMISES	3,106	34,723	3.280		6	
	TOTAL *	\$2,837,352	\$12,595,939	1.429		318	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 507

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$10,501	\$49,263	3.185	2.504	3	0.932
	02 RESTAURANTS	7,313	35,111	0.057	0.044	1	0.961
	03 STORES	2,537	10,499	0.000	0.000	0	0.916
	04 VENDING & RENTAL	268	270	0.000	0.000	0	0.940
	05 FOOD & BEV. DIST.	1,138	17,135	0.000	0.000	0	0.908
	06 NON-FOOD&BEV.DIST	11,361	59,670	3.803	2.989	10	0.921
	07 CLUBS, AMSMT&SPRTS	639	4,015	0.000	0.000	0	0.990
	08 HEALTH CARE FACIL	546	810	0.000	0.000	0	1.002
	09 HOTELS AND MOTELS	69,554	503,686	1.341	1.054	26	0.913
	10 SCHLS & CHURCHES	5,104	45,824	0.080	0.062	0	1.007
	11 APARTMENTS	30,663	82,226	0.179	0.141	2	0.933
	12 BUILDINGS&OFFICES	84,749	442,743	0.319	0.250	8	0.920
	TOTAL *	\$224,373	\$1,251,252	0.906		50	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$59,663	\$186,489	0.789	0.621	6	0.960
	TOTAL *	\$59,663	\$186,489	0.789		6	
32 MULT APARTMENT	11 APARTMENTS	\$228,729	\$1,064,783	0.863	0.678	17	1.033
	12 BUILDINGS&OFFICES	6,746	38,009	0.038	0.030	0	1.019
	TOTAL *	\$235,475	\$1,102,792	0.839		17	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$65,699	\$344,502	0.269	0.212	3	0.966
	TOTAL *	\$65,699	\$344,502	0.269		3	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$6,079	\$12,261	0.249	0.196	1	0.905
	02 RESTAURANTS	5,612	36,355	0.000	0.000	0	0.933
	03 STORES	31,817	70,525	0.363	0.285	1	0.889
	05 FOOD & BEV. DIST.	8,102	32,691	4.099	3.222	1	0.882
	06 NON-FOOD&BEV.DIST	11,438	50,008	0.000	0.000	0	0.895
	12 BUILDINGS&OFFICES	28,753	120,487	1.486	1.168	3	0.894
	TOTAL *	\$91,801	\$322,327	0.969		6	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		507	(1)	(2)	(3)	(4)	(5)	(6)
			CALENDAR A.Y.E. 12/31/2018 AGGREGATE	CALENDAR A.Y.E. 2014 - 2018	FIVE YEAR EXPERIENCE			
TYPE OF POLICY	CLASS GROUP		LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$4,034	\$17,367	0.000	0.000	0	0.919
	10 SCHLS & CHURCHES		47,242	272,995	0.116	0.091	1	0.924
	TOTAL *		\$51,276	\$290,362	0.107		1	
36 MULT SERVICES	03 STORES		\$235	\$2,232	0.000	0.000	0	0.916
	04 VENDING & RENTAL		562	2,106	4.255	3.344	2	0.940
	07 CLUBS, AMSMT&SPRTS		534	7,491	0.000	0.000	0	0.990
	12 BUILDINGS&OFFICES		41,053	172,644	1.126	0.885	3	0.921
	13 MISC. PREMISES		11	11	0.000	0.000	0	0.982
	TOTAL *		\$42,395	\$184,484	1.147		5	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$16,580	\$61,524	2.109		4	
	02 RESTAURANTS		12,925	71,466	0.032		1	
	03 STORES		34,589	83,256	0.334		1	
	04 VENDING & RENTAL		830	2,376	2.881		2	
	05 FOOD & BEV. DIST.		9,240	49,826	3.594		1	
	06 NON-FOOD&BEV.DIST		22,799	109,678	1.895		10	
	07 CLUBS, AMSMT&SPRTS		1,173	11,506	0.000		0	
	08 HEALTH CARE FACIL		4,580	18,177	0.000		0	
	09 HOTELS AND MOTELS		129,217	690,175	1.086		32	
	10 SCHLS & CHURCHES		52,346	318,819	0.113		1	
	11 APARTMENTS		259,392	1,147,009	0.782		19	
	12 BUILDINGS&OFFICES		227,000	1,118,385	0.590		17	
	13 MISC. PREMISES		11	11	0.000		0	
	TOTAL *		\$770,682	\$3,682,208	0.790		88	

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



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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 508

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	02 RESTAURANTS	\$14,903	\$71,658	1.298	1.021	2	0.973
	03 STORES	8	8	0.000	0.000	0	0.927
	05 FOOD & BEV. DIST.	2,964	11,523	0.000	0.000	0	0.920
	07 CLUBS, AMSMT & SPRTS	1,099	5,339	0.000	0.000	0	1.002
	08 HEALTH CARE FACIL	0	291	0.000	0.000	0	1.015
	10 SCHLS & CHURCHES	9	1,795	0.000	0.000	0	1.020
	11 APARTMENTS	124,148	476,126	0.226	0.177	3	0.945
	12 BUILDINGS & OFFICES	27,844	142,244	1.085	0.853	3	0.932
	13 MISC. PREMISES	148	148	0.000	0.000	0	0.994
	TOTAL *	\$171,123	\$709,132	0.453		8	
32 MULT APARTMENT	11 APARTMENTS	\$128,831	\$597,471	1.168	0.918	19	1.046
	12 BUILDINGS & OFFICES	24,926	37,247	0.641	0.504	1	1.032
	TOTAL *	\$153,757	\$634,718	1.082		20	
33 MULT OFFICE	12 BUILDINGS & OFFICES	\$22,748	\$74,666	1.765	1.387	3	0.978
	TOTAL *	\$22,748	\$74,666	1.765		3	
34 MULT MERCANTILE	01 FOOD & BEV. (RETAIL)	\$310	\$469	0.000	0.000	0	0.917
	02 RESTAURANTS	3,827	14,802	0.000	0.000	0	0.945
	03 STORES	12,409	48,679	0.000	0.000	0	0.901
	05 FOOD & BEV. DIST.	11,442	17,635	0.000	0.000	0	0.893
	06 NON-FOOD & BEV. DIST	1,591	83,730	0.000	0.000	0	0.906
	12 BUILDINGS & OFFICES	2,938	26,850	1.302	1.024	1	0.905
	TOTAL *	\$32,517	\$192,165	0.118		1	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY      508

		(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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.
TYPE OF POLICY	CLASS GROUP						
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$605	\$12,367	0.000	0.000	0	0.931
	10 SCHLS & CHURCHES	19,115	78,997	2.866	2.253	6	0.935
	TOTAL *	\$19,720	\$91,364	2.778		6	
36 MULT SERVICES	03 STORES	\$409	\$55,651	0.000	0.000	0	0.928
	04 VENDING & RENTAL	1,102	2,302	0.000	0.000	0	0.952
	07 CLUBS, AMSMT&SPRTS	2,306	11,449	0.000	0.000	0	1.003
	12 BUILDINGS&OFFICES	0	2,749	0.000	0.000	0	0.933
	TOTAL *	\$3,817	\$72,151	0.000		0	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$310	\$469	0.000		0	
	02 RESTAURANTS	18,730	86,460	1.033		2	
	03 STORES	12,826	104,338	0.000		0	
	04 VENDING & RENTAL	1,102	2,302	0.000		0	
	05 FOOD & BEV. DIST.	14,406	29,158	0.000		0	
	06 NON-FOOD&BEV.DIST	1,591	83,730	0.000		0	
	07 CLUBS, AMSMT&SPRTS	3,405	16,788	0.000		0	
	08 HEALTH CARE FACIL	605	12,658	0.000		0	
	10 SCHLS & CHURCHES	19,124	80,792	2.865		6	
	11 APARTMENTS	252,979	1,073,597	0.705		22	
	12 BUILDINGS&OFFICES	78,456	283,756	1.149		8	
	13 MISC. PREMISES	148	148	0.000		0	
	TOTAL *	\$403,682	\$1,774,196	0.849		38	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 509

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$1,300	\$6,150	0.000	0.000	0	0.968
	02 RESTAURANTS	12,597	54,330	1.943	1.527	3	0.999
	03 STORES	1,988	20,983	0.000	0.000	0	0.951
	04 VENDING & RENTAL	12,224	12,224	0.000	0.000	0	0.976
	05 FOOD & BEV. DIST.	2	5	0.000	0.000	0	0.944
	06 NON-FOOD&BEV.DIST	2,398	7,775	0.000	0.000	0	0.957
	07 CLUBS, AMSMT&SPRTS	47,631	110,052	1.916	1.506	5	1.028
	08 HEALTH CARE FACIL	0	289	0.000	0.000	0	1.041
	10 SCHLS & CHURCHES	5,917	55,691	0.000	0.000	0	1.047
	11 APARTMENTS	43,116	133,669	0.009	0.007	0	0.969
	12 BUILDINGS&OFFICES	40,673	201,251	3.080	2.421	15	0.956
	13 MISC. PREMISES	0	174	0.000	0.000	0	1.020
	TOTAL *	\$167,846	\$602,593	1.438		23	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$4,448	\$9,493	8.905	7.000	1	0.997
	TOTAL *	\$4,448	\$9,493	8.905		1	
32 MULT APARTMENT	11 APARTMENTS	\$121,800	\$522,838	2.716	2.135	14	1.073
	12 BUILDINGS&OFFICES	128,164	212,029	4.001	3.145	10	1.059
	TOTAL *	\$249,964	\$734,867	3.375		24	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$39,997	\$205,532	3.241	2.548	16	1.004
	13 MISC. PREMISES	142	961	0.000	0.000	0	1.071
	TOTAL *	\$40,139	\$206,493	3.230		16	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$411,096	\$804,410	0.069	0.054	2	0.940
	02 RESTAURANTS	3,210	55,956	0.733	0.577	2	0.970
	03 STORES	29,200	109,121	0.011	0.009	1	0.924
	05 FOOD & BEV. DIST.	4,036	15,863	1.298	1.020	1	0.916
	06 NON-FOOD&BEV.DIST	12,074	53,042	0.000	0.000	0	0.930
	12 BUILDINGS&OFFICES	19,362	82,952	0.000	0.000	0	0.929
	TOTAL *	\$478,978	\$1,121,344	0.076		6	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY      509

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE	CALENDAR A.Y.E. 2014 - 2018	FIVE YEAR EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$1,982	\$3,060	0.000	0.000	0	0.955
	10 SCHLS & CHURCHES	45,770	157,800	1.093	0.859	2	0.960
	12 BUILDINGS&OFFICES	767	2,140	0.000	0.000	0	0.877
	13 MISC. PREMISES	0	2,114	0.000	0.000	0	0.935
	TOTAL *	\$48,519	\$165,114	1.031		2	
36 MULT SERVICES	03 STORES	\$33,030	\$74,588	0.030	0.023	0	0.952
	04 VENDING & RENTAL	4,480	10,567	0.000	0.000	0	0.977
	07 CLUBS, AMSMT&SPRTS	20,231	169,571	0.421	0.331	10	1.029
	12 BUILDINGS&OFFICES	5,111	15,417	1.192	0.937	2	0.957
	13 MISC. PREMISES	345	4,978	0.000	0.000	0	1.021
	TOTAL *	\$63,197	\$275,121	0.247		12	
TOTAL ALL      TOP	01 FOOD&BEV. (RETAIL)	\$412,396	\$810,560	0.069		2	
	02 RESTAURANTS	15,807	110,286	1.697		5	
	03 STORES	64,218	204,692	0.020		1	
	04 VENDING & RENTAL	16,704	22,791	0.000		0	
	05 FOOD & BEV. DIST.	4,038	15,868	1.297		1	
	06 NON-FOOD&BEV.DIST	14,472	60,817	0.000		0	
	07 CLUBS, AMSMT&SPRTS	67,862	279,623	1.470		15	
	08 HEALTH CARE FACIL	1,982	3,349	0.000		0	
	09 HOTELS AND MOTELS	4,448	9,493	8.905		1	
	10 SCHLS & CHURCHES	51,687	213,491	0.968		2	
	11 APARTMENTS	164,916	656,507	2.008		14	
	12 BUILDINGS&OFFICES	234,074	719,321	3.306		43	
	13 MISC. PREMISES	487	8,227	0.000		0	
	TOTAL *	\$1,053,091	\$3,115,025	1.288		84	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 511

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$13,036	\$38,347	0.000	0.000	0	0.937
	02 RESTAURANTS	77,439	327,318	1.918	1.508	5	0.967
	03 STORES	6,573	28,151	1.000	0.786	1	0.921
	04 VENDING & RENTAL	55	1,159	0.000	0.000	0	0.945
	05 FOOD & BEV. DIST.	7,231	13,734	0.000	0.000	0	0.913
	06 NON-FOOD&BEV.DIST	6,369	24,437	0.000	0.000	0	0.926
	07 CLUBS, AMSMT&SPRTS	128,304	650,749	1.028	0.808	14	0.995
	08 HEALTH CARE FACIL	628	1,140	0.000	0.000	0	1.008
	09 HOTELS AND MOTELS	18,929	150,185	5.641	4.435	19	0.919
	10 SCHLS & CHURCHES	17,203	76,318	0.860	0.676	3	1.013
	11 APARTMENTS	67,693	232,225	0.215	0.169	2	0.938
	12 BUILDINGS&OFFICES	126,582	575,018	1.229	0.966	17	0.926
	13 MISC. PREMISES	9,431	81,227	2.098	1.650	2	0.988
	TOTAL *	\$479,473	\$2,200,008	1.248		63	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$31,901	\$99,177	3.202	2.517	12	0.965
	TOTAL *	\$31,901	\$99,177	3.202		12	
32 MULT APARTMENT	11 APARTMENTS	\$295,905	\$1,162,177	0.543	0.427	15	1.039
	12 BUILDINGS&OFFICES	172,208	451,633	0.620	0.487	9	1.025
	TOTAL *	\$468,113	\$1,613,810	0.571		24	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$104,913	\$646,063	1.764	1.387	20	0.972
	13 MISC. PREMISES	0	247	0.000	0.000	0	1.037
	TOTAL *	\$104,913	\$646,310	1.764		20	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$88,301	\$423,463	1.753	1.378	18	0.910
	02 RESTAURANTS	167,145	572,997	0.859	0.675	12	0.939
	03 STORES	28,978	141,740	0.407	0.320	3	0.894
	05 FOOD & BEV. DIST.	1,984	13,135	0.582	0.458	5	0.887
	06 NON-FOOD&BEV.DIST	32,507	116,334	1.095	0.861	2	0.900
	12 BUILDINGS&OFFICES	49,151	420,184	1.350	1.061	11	0.899
	TOTAL *	\$368,066	\$1,687,853	1.123		51	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 511

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE	CALENDAR A.Y.E. 2014 - 2018	FIVE YEAR EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$31,381	\$135,222	0.130	0.102	1	0.924
	10 SCHLS & CHURCHES	41,575	264,258	0.624	0.490	10	0.929
	12 BUILDINGS&OFFICES	312	1,556	0.000	0.000	0	0.849
	13 MISC. PREMISES	1,845	13,210	0.096	0.075	1	0.906
	TOTAL *	\$75,113	\$414,246	0.402		12	
36 MULT SERVICES	03 STORES	\$9,240	\$79,341	3.419	2.688	4	0.922
	04 VENDING & RENTAL	4,936	47,871	0.000	0.000	0	0.946
	07 CLUBS, AMSMT&SPRTS	131,327	614,702	0.094	0.074	2	0.996
	08 HEALTH CARE FACIL	0	38	0.000	0.000	0	1.009
	10 SCHLS & CHURCHES	0	781	0.000	0.000	0	1.014
	12 BUILDINGS&OFFICES	10,775	101,003	7.117	5.595	8	0.926
	13 MISC. PREMISES	6,945	28,009	3.637	2.859	2	0.988
	TOTAL *	\$163,223	\$871,745	0.894		16	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$101,337	\$461,810	1.527		18	
	02 RESTAURANTS	244,584	900,315	1.194		17	
	03 STORES	44,791	249,232	1.115		8	
	04 VENDING & RENTAL	4,991	49,030	0.000		0	
	05 FOOD & BEV. DIST.	9,215	26,869	0.125		5	
	06 NON-FOOD&BEV.DIST	38,876	140,771	0.915		2	
	07 CLUBS, AMSMT&SPRTS	259,631	1,265,451	0.556		16	
	08 HEALTH CARE FACIL	32,009	136,400	0.128		1	
	09 HOTELS AND MOTELS	50,830	249,362	4.111		31	
	10 SCHLS & CHURCHES	58,778	341,357	0.693		13	
	11 APARTMENTS	363,598	1,394,402	0.482		17	
	12 BUILDINGS&OFFICES	463,941	2,195,457	1.273		65	
	13 MISC. PREMISES	18,221	122,693	2.482		5	
	TOTAL *	\$1,690,802	\$7,533,149	1.031		198	

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

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

TERRITORY 512

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$0	\$1,832	0.000	0.000	0	0.938
	02 RESTAURANTS	0	37,596	0.000	0.000	0	0.967
	04 VENDING & RENTAL	44	222	0.000	0.000	0	0.946
	05 FOOD & BEV. DIST.	2,690	11,962	0.000	0.000	0	0.914
	06 NON-FOOD&BEV.DIST	6	393	0.000	0.000	0	0.927
	07 CLUBS, AMSMT & SPRTS	861	4,952	0.000	0.000	0	0.996
	08 HEALTH CARE FACIL	1,940	7,949	0.000	0.000	0	1.009
	09 HOTELS AND MOTELS	0	9,572	0.000	0.000	0	0.919
	10 SCHLS & CHURCHES	9,353	41,487	0.000	0.000	0	1.014
	11 APARTMENTS	16,436	73,489	0.000	0.000	0	0.939
	12 BUILDINGS&OFFICES	20,250	180,401	0.081	0.063	2	0.926
	TOTAL *	\$51,580	\$369,855	0.032		2	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$368	\$10,449	0.000	0.000	0	0.966
	TOTAL *	\$368	\$10,449	0.000		0	
32 MULT APARTMENT	11 APARTMENTS	\$60,576	\$211,357	1.248	0.981	5	1.040
	12 BUILDINGS&OFFICES	15,765	20,468	0.000	0.000	0	1.026
	TOTAL *	\$76,341	\$231,825	0.990		5	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$88,526	\$557,113	0.507	0.399	7	0.972
	13 MISC. PREMISES	0	841	0.000	0.000	0	1.037
	TOTAL *	\$88,526	\$557,954	0.507		7	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$3,304	\$8,118	0.000	0.000	0	0.911
	02 RESTAURANTS	25,190	90,900	1.751	1.376	3	0.939
	03 STORES	0	590	0.000	0.000	0	0.895
	05 FOOD & BEV. DIST.	176	1,398	0.000	0.000	0	0.888
	06 NON-FOOD&BEV.DIST	843	2,870	0.000	0.000	0	0.900
	12 BUILDINGS&OFFICES	11,747	46,606	0.297	0.233	1	0.900
	TOTAL *	\$41,260	\$150,482	1.153		4	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		512		(1)	(2)	(3)	(4)	(5)	(6)
				CALENDAR A.Y.E. 12/31/2018 AGGREGATE	CALENDAR A.Y.E. 2014 - 2018	FIVE YEAR EXPERIENCE			
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL			RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$2,083	\$21,234	0.002	0.001			0	0.925
	10 SCHLS & CHURCHES	16,251	72,501	0.124	0.097			2	0.930
	TOTAL *	\$18,334	\$93,735	0.110				2	
36 MULT SERVICES	03 STORES	\$0	\$46,659	0.000	0.000			0	0.922
	04 VENDING & RENTAL	3,326	5,982	0.000	0.000			0	0.946
	07 CLUBS, AMSMT & SPRTS	1,977	10,221	1.176	0.925			0	0.997
	08 HEALTH CARE FACIL	44	57	0.000	0.000			0	1.009
	12 BUILDINGS & OFFICES	16,651	37,302	1.484	1.167			1	0.927
	13 MISC. PREMISES	12,162	66,276	0.000	0.000			0	0.989
	TOTAL *	\$34,160	\$166,497	0.792				1	
TOTAL ALL TOP	01 FOOD & BEV. (RETAIL)	\$3,304	\$9,950	0.000				0	
	02 RESTAURANTS	25,190	128,496	1.751				3	
	03 STORES	0	47,249	0.000				0	
	04 VENDING & RENTAL	3,370	6,204	0.000				0	
	05 FOOD & BEV. DIST.	2,866	13,360	0.000				0	
	06 NON-FOOD & BEV. DIST	849	3,263	0.000				0	
	07 CLUBS, AMSMT & SPRTS	2,838	15,173	0.820				0	
	08 HEALTH CARE FACIL	4,067	29,240	0.001				0	
	09 HOTELS AND MOTELS	368	20,021	0.000				0	
	10 SCHLS & CHURCHES	25,604	113,988	0.078				2	
	11 APARTMENTS	77,012	284,846	0.981				5	
	12 BUILDINGS & OFFICES	152,939	841,890	0.489				11	
	13 MISC. PREMISES	12,162	67,117	0.000				0	
	TOTAL *	\$310,569	\$1,580,797	0.640				21	

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



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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 513

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$622	\$114,344	2.096	1.647	2	0.989
	02 RESTAURANTS	53,090	284,995	2.827	2.222	17	1.019
	03 STORES	51,029	215,784	0.184	0.144	4	0.971
	04 VENDING & RENTAL	868	6,482	0.000	0.000	0	0.997
	05 FOOD & BEV. DIST.	15,080	37,052	0.000	0.000	0	0.963
	06 NON-FOOD&BEV.DIST	9,817	248,701	0.316	0.249	2	0.977
	07 CLUBS, AMSMT&SPRTS	71,853	296,351	2.868	2.255	14	1.050
	08 HEALTH CARE FACIL	8,148	36,316	0.000	0.000	0	1.063
	09 HOTELS AND MOTELS	2,899	48,492	0.620	0.487	1	0.969
	10 SCHLS & CHURCHES	108,464	499,658	0.359	0.282	4	1.069
	11 APARTMENTS	254,928	891,864	1.130	0.888	30	0.989
	12 BUILDINGS&OFFICES	712,784	3,362,436	1.319	1.037	118	0.976
	13 MISC. PREMISES	38,759	168,263	0.000	0.000	0	1.042
	16 GOVT SUBDIVISIONS	0	229	0.000	0.000	0	0.976
	TOTAL *	\$1,328,341	\$6,210,967	1.234		192	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$45,687	\$108,623	2.450	1.926	8	1.018
	TOTAL *	\$45,687	\$108,623	2.450		8	
32 MULT APARTMENT	11 APARTMENTS	\$745,548	\$3,298,560	2.742	2.155	135	1.096
	12 BUILDINGS&OFFICES	238,459	776,383	0.789	0.621	16	1.081
	TOTAL *	\$984,007	\$4,074,943	2.269		151	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$608,050	\$2,938,744	1.104	0.867	62	1.025
	13 MISC. PREMISES	1,592	2,552	0.000	0.000	0	1.093
	TOTAL *	\$609,642	\$2,941,296	1.101		62	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$78,435	\$377,251	1.001	0.787	12	0.960
	02 RESTAURANTS	64,417	321,985	1.515	1.191	18	0.990
	03 STORES	64,880	301,014	2.226	1.750	12	0.943
	04 VENDING & RENTAL	1,719	6,182	0.000	0.000	0	0.968
	05 FOOD & BEV. DIST.	7,031	47,824	5.669	4.457	6	0.936
	06 NON-FOOD&BEV.DIST	20,132	131,745	4.128	3.245	6	0.949
	12 BUILDINGS&OFFICES	135,139	1,047,813	0.869	0.683	24	0.948
	13 MISC. PREMISES	0	21	0.000	0.000	0	1.012
	TOTAL *	\$371,753	\$2,233,835	1.509		78	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 513

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE	CALENDAR A.Y.E. 2014 - 2018	FIVE YEAR EXPERIENCE		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO	RELATIV.		
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$2,057	\$7,362	0.000	0.000	0	0.963
	08 HEALTH CARE FACIL	39,532	206,334	1.927	1.515	6	0.975
	10 SCHLS & CHURCHES	302,753	1,590,137	0.825	0.648	31	0.980
	12 BUILDINGS&OFFICES	457	2,537	0.000	0.000	0	0.895
	13 MISC. PREMISES	2,317	12,071	13.318	10.469	1	0.955
	16 GOVT SUBDIVISIONS	9,767	50,387	0.000	0.000	0	0.895
	TOTAL *	\$356,883	\$1,868,828	1.000		38	
36 MULT SERVICES	03 STORES	\$8,842	\$77,280	0.000	0.000	0	0.972
	04 VENDING & RENTAL	11,532	29,119	4.651	3.656	2	0.997
	07 CLUBS,AMSMT&SPRTS	98,482	590,339	0.472	0.371	3	1.051
	08 HEALTH CARE FACIL	316	636	0.000	0.000	0	1.064
	10 SCHLS & CHURCHES	82	203	814.232	640.058	1	1.069
	12 BUILDINGS&OFFICES	48,124	413,472	1.776	1.396	21	0.977
	13 MISC. PREMISES	9,626	42,541	2.644	2.079	2	1.042
	TOTAL *	\$177,004	\$1,153,590	1.570		29	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$79,057	\$491,595	1.010		14	
	02 RESTAURANTS	117,507	606,980	2.108		35	
	03 STORES	124,751	594,078	1.233		16	
	04 VENDING & RENTAL	14,119	41,783	3.799		2	
	05 FOOD & BEV. DIST.	22,111	84,876	1.803		6	
	06 NON-FOOD&BEV.DIST	29,949	380,446	2.878		8	
	07 CLUBS,AMSMT&SPRTS	172,392	894,052	1.465		17	
	08 HEALTH CARE FACIL	47,996	243,286	1.587		6	
	09 HOTELS AND MOTELS	48,586	157,115	2.341		9	
	10 SCHLS & CHURCHES	411,299	2,089,998	0.864		36	
	11 APARTMENTS	1,000,476	4,190,424	2.331		165	
	12 BUILDINGS&OFFICES	1,743,013	8,541,385	1.149		241	
	13 MISC. PREMISES	52,294	225,448	1.077		3	
	16 GOVT SUBDIVISIONS	9,767	50,616	0.000		0	
	TOTAL *	\$3,873,317	\$18,592,082	1.510		558	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 515

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$180,813	\$508,152	0.760	0.597	12	0.944
	02 RESTAURANTS	63,000	447,601	0.756	0.594	7	0.974
	03 STORES	67,513	299,629	0.559	0.439	6	0.928
	04 VENDING & RENTAL	3,521	9,310	0.000	0.000	0	0.952
	05 FOOD & BEV. DIST.	324,738	998,094	0.121	0.095	7	0.920
	06 NON-FOOD&BEV.DIST	26,101	293,195	1.187	0.933	7	0.933
	07 CLUBS, AMSMT&SPRTS	93,373	414,107	2.700	2.123	25	1.003
	08 HEALTH CARE FACIL	1,444	155,355	1.140	0.896	2	1.015
	09 HOTELS AND MOTELS	47,725	306,672	3.127	2.458	34	0.925
	10 SCHLS & CHURCHES	101,762	435,525	1.307	1.027	10	1.020
	11 APARTMENTS	260,759	1,075,965	0.870	0.684	23	0.945
	12 BUILDINGS&OFFICES	990,000	5,557,702	1.020	0.802	91	0.932
	13 MISC. PREMISES	10,583	105,061	4.731	3.719	15	0.995
	16 GOVT SUBDIVISIONS	43,144	212,036	0.045	0.036	0	0.932
	TOTAL *	\$2,214,476	\$10,818,404	0.956		239	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$143,821	\$434,106	0.508	0.399	19	0.972
	TOTAL *	\$143,821	\$434,106	0.508		19	
32 MULT APARTMENT	11 APARTMENTS	\$1,802,729	\$7,335,751	1.409	1.108	187	1.046
	12 BUILDINGS&OFFICES	619,531	2,014,768	1.821	1.432	73	1.033
	TOTAL *	\$2,422,260	\$9,350,519	1.515		260	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,294,907	\$5,896,772	1.258	0.989	121	0.979
	13 MISC. PREMISES	1,460	14,108	0.000	0.000	0	1.044
	TOTAL *	\$1,296,367	\$5,910,880	1.256		121	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$102,999	\$489,242	0.913	0.718	7	0.917
	02 RESTAURANTS	448,205	1,977,762	1.440	1.132	85	0.945
	03 STORES	242,154	739,959	0.758	0.596	12	0.901
	04 VENDING & RENTAL	5,565	16,138	0.000	0.000	0	0.924
	05 FOOD & BEV. DIST.	151,035	440,886	0.288	0.227	11	0.893
	06 NON-FOOD&BEV.DIST	178,066	1,045,260	0.425	0.334	13	0.906
	12 BUILDINGS&OFFICES	432,390	1,886,619	1.272	1.000	55	0.905
	TOTAL *	\$1,560,414	\$6,595,866	1.020		183	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 515

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E.	CALENDAR A.Y.E.	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP	12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	2014 - 2018 AGG LOSS COST CURRENT LEVEL				
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$62,804	\$324,300	0.231	0.181	2	0.931
	10 SCHLS & CHURCHES	388,393	2,039,339	1.067	0.839	75	0.936
	12 BUILDINGS&OFFICES	1,178	6,314	0.000	0.000	0	0.855
	13 MISC. PREMISES	2,834	13,901	8.952	7.037	1	0.912
	TOTAL *	\$455,209	\$2,383,854	0.998		78	
36 MULT SERVICES	03 STORES	\$2,668	\$85,363	0.005	0.004	1	0.928
	04 VENDING & RENTAL	1,485	12,149	2.679	2.106	1	0.952
	07 CLUBS, AMSMT&SPRTS	353,334	1,797,741	0.401	0.315	33	1.003
	08 HEALTH CARE FACIL	1,098	2,967	0.000	0.000	0	1.016
	09 HOTELS AND MOTELS	5,978	22,467	0.000	0.000	0	0.926
	10 SCHLS & CHURCHES	5,567	30,350	0.000	0.000	0	1.021
	12 BUILDINGS&OFFICES	89,487	465,457	2.645	2.079	24	0.933
	13 MISC. PREMISES	13,635	53,244	0.040	0.031	1	0.995
	TOTAL *	\$473,252	\$2,469,738	0.809		60	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$283,812	\$997,394	0.816		19	
	02 RESTAURANTS	511,205	2,425,363	1.355		92	
	03 STORES	312,335	1,124,951	0.708		19	
	04 VENDING & RENTAL	10,571	37,597	0.376		1	
	05 FOOD & BEV. DIST.	475,773	1,438,980	0.174		18	
	06 NON-FOOD&BEV.DIST	204,167	1,338,455	0.522		20	
	07 CLUBS, AMSMT&SPRTS	446,707	2,211,848	0.882		58	
	08 HEALTH CARE FACIL	65,346	482,622	0.247		4	
	09 HOTELS AND MOTELS	197,524	763,245	1.125		53	
	10 SCHLS & CHURCHES	495,722	2,505,214	1.104		85	
	11 APARTMENTS	2,063,488	8,411,716	1.341		210	
	12 BUILDINGS&OFFICES	3,427,493	15,827,632	1.329		364	
	13 MISC. PREMISES	28,512	186,314	2.665		17	
	16 GOVT SUBDIVISIONS	43,144	212,036	0.045		0	
	TOTAL *	\$8,565,799	\$37,963,367	1.158		960	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 516

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$128,538	\$430,270	0.851	0.669	11	0.954
	02 RESTAURANTS	126,126	522,551	1.005	0.790	23	0.984
	03 STORES	143,769	262,509	0.243	0.191	5	0.938
	04 VENDING & RENTAL	10,784	25,029	0.000	0.000	0	0.962
	05 FOOD & BEV. DIST.	70,533	490,098	0.897	0.705	6	0.930
	06 NON-FOOD&BEV.DIST	82,606	371,005	1.588	1.248	14	0.943
	07 CLUBS, AMSMT&SPRTS	54,947	265,033	8.768	6.892	40	1.013
	08 HEALTH CARE FACIL	2,189	3,834	0.000	0.000	0	1.026
	09 HOTELS AND MOTELS	43,993	369,442	2.667	2.096	44	0.935
	10 SCHLS & CHURCHES	52,144	451,004	0.984	0.774	10	1.032
	11 APARTMENTS	701,819	2,369,108	1.412	1.110	41	0.955
	12 BUILDINGS&OFFICES	1,045,120	5,324,375	1.579	1.241	120	0.942
	13 MISC. PREMISES	33,056	154,257	0.344	0.270	1	1.005
	TOTAL *	\$2,495,624	\$11,038,515	1.510		315	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$178,251	\$671,436	1.031	0.810	47	0.983
	TOTAL *	\$178,251	\$671,436	1.031		47	
32 MULT APARTMENT	11 APARTMENTS	\$1,648,633	\$7,372,561	1.021	0.803	128	1.058
	12 BUILDINGS&OFFICES	373,414	993,426	0.881	0.692	12	1.044
	TOTAL *	\$2,022,047	\$8,365,987	0.995		140	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$990,058	\$5,055,755	1.308	1.028	131	0.989
	13 MISC. PREMISES	1,358	12,065	3.359	2.641	2	1.055
	TOTAL *	\$991,416	\$5,067,820	1.310		133	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$75,955	\$583,378	1.107	0.870	8	0.927
	02 RESTAURANTS	236,924	1,081,755	1.718	1.351	50	0.956
	03 STORES	105,863	516,861	0.152	0.120	3	0.911
	04 VENDING & RENTAL	101	589	0.000	0.000	0	0.934
	05 FOOD & BEV. DIST.	45,968	283,935	1.138	0.894	9	0.903
	06 NON-FOOD&BEV.DIST	208,721	1,132,591	1.045	0.822	16	0.916
	12 BUILDINGS&OFFICES	445,289	2,481,090	0.702	0.552	30	0.915
	TOTAL *	\$1,118,821	\$6,080,199	0.975		116	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 516

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE	CALENDAR A.Y.E. 2014 - 2018	FIVE YEAR EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$38,659	\$206,376	0.289	0.228	3	0.941
	10 SCHLS & CHURCHES	273,495	1,670,374	1.061	0.834	48	0.946
	12 BUILDINGS&OFFICES	210	910	0.000	0.000	0	0.864
	13 MISC. PREMISES	1,113	6,017	0.000	0.000	0	0.922
	16 GOVT SUBDIVISIONS	0	30,860	0.103	0.081	1	0.864
	TOTAL *	\$313,477	\$1,914,537	0.962		52	
36 MULT SERVICES	03 STORES	\$4,999	\$56,876	1.039	0.817	2	0.938
	04 VENDING & RENTAL	7,721	38,484	1.055	0.830	3	0.963
	07 CLUBS,AMSMT&SPRTS	125,765	623,540	1.717	1.349	49	1.014
	08 HEALTH CARE FACIL	6,892	28,587	0.000	0.000	0	1.027
	10 SCHLS & CHURCHES	3,730	12,702	0.000	0.000	0	1.032
	12 BUILDINGS&OFFICES	83,561	538,068	1.017	0.799	13	0.943
	13 MISC. PREMISES	24,877	123,931	1.300	1.022	5	1.006
	TOTAL *	\$257,545	\$1,422,188	1.346		72	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$204,493	\$1,013,648	0.946		19	
	02 RESTAURANTS	363,050	1,604,306	1.471		73	
	03 STORES	254,631	836,246	0.221		10	
	04 VENDING & RENTAL	18,606	64,102	0.438		3	
	05 FOOD & BEV. DIST.	116,501	774,033	0.992		15	
	06 NON-FOOD&BEV.DIST	291,327	1,503,596	1.199		30	
	07 CLUBS,AMSMT&SPRTS	180,712	888,573	3.861		89	
	08 HEALTH CARE FACIL	47,740	238,797	0.234		3	
	09 HOTELS AND MOTELS	222,244	1,040,878	1.354		91	
	10 SCHLS & CHURCHES	329,369	2,134,080	1.037		58	
	11 APARTMENTS	2,350,452	9,741,669	1.138		169	
	12 BUILDINGS&OFFICES	2,937,652	14,393,624	1.250		306	
	13 MISC. PREMISES	60,404	296,270	0.799		8	
	16 GOVT SUBDIVISIONS	0	30,860	0.000		1	
	TOTAL *	\$7,377,181	\$34,560,682	1.220		875	

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

NEW JERSEY  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 517

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$141,766	\$495,710	0.718	0.564	12	0.989
	02 RESTAURANTS	557,337	2,674,515	0.760	0.597	58	1.020
	03 STORES	166,419	802,567	1.785	1.403	28	0.972
	04 VENDING & RENTAL	4,995	34,800	0.000	0.000	0	0.997
	05 FOOD & BEV. DIST.	87,763	535,768	1.338	1.052	14	0.964
	06 NON-FOOD&BEV.DIST	235,574	1,333,398	0.613	0.482	33	0.978
	07 CLUBS, AMSMT&SPRTS	818,762	3,395,586	2.844	2.236	214	1.051
	08 HEALTH CARE FACIL	22,431	120,345	0.741	0.583	8	1.064
	09 HOTELS AND MOTELS	713,674	4,498,334	0.796	0.626	131	0.970
	10 SCHLS & CHURCHES	350,756	1,559,635	1.286	1.011	31	1.069
	11 APARTMENTS	1,257,775	4,525,646	1.318	1.036	141	0.990
	12 BUILDINGS&OFFICES	5,160,187	27,322,066	0.961	0.755	503	0.977
	13 MISC. PREMISES	213,486	992,674	1.556	1.223	47	1.042
	TOTAL *	\$9,730,925	\$48,291,044	1.171		1,220	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$951,668	\$4,100,645	1.384	1.088	185	1.019
	TOTAL *	\$951,668	\$4,100,645	1.384		185	
32 MULT APARTMENT	11 APARTMENTS	\$4,283,510	\$16,748,886	2.022	1.590	526	1.096
	12 BUILDINGS&OFFICES	4,645,224	13,484,216	1.639	1.289	357	1.082
	TOTAL *	\$8,928,734	\$30,233,102	1.823		883	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$4,083,438	\$20,508,924	1.494	1.175	549	1.025
	13 MISC. PREMISES	29,941	89,707	1.259	0.990	5	1.094
	TOTAL *	\$4,113,379	\$20,598,631	1.493		554	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$462,781	\$2,339,188	0.323	0.254	39	0.961
	02 RESTAURANTS	1,881,060	7,627,317	1.056	0.830	198	0.991
	03 STORES	727,037	2,639,737	0.652	0.513	45	0.944
	04 VENDING & RENTAL	8,290	88,301	0.022	0.017	0	0.969
	05 FOOD & BEV. DIST.	175,563	782,529	0.670	0.526	18	0.936
	06 NON-FOOD&BEV.DIST	466,504	1,945,415	0.608	0.478	32	0.950
	12 BUILDINGS&OFFICES	1,770,300	8,859,926	1.055	0.829	149	0.949
	13 MISC. PREMISES	134	828	0.000	0.000	0	1.012
	TOTAL *	\$5,491,669	\$24,283,241	0.888		481	

NEW JERSEY  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 517

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE	CALENDAR A.Y.E. 2014 - 2018	FIVE YEAR EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$334,930	\$888,961	0.349	0.274	12	0.963
	08 HEALTH CARE FACIL	315,452	1,569,550	1.640	1.289	48	0.975
	10 SCHLS & CHURCHES	1,032,526	5,710,193	1.102	0.866	252	0.980
	12 BUILDINGS&OFFICES	25,839	120,446	0.008	0.007	1	0.896
	13 MISC. PREMISES	29,764	158,508	0.362	0.284	2	0.956
	16 GOVT SUBDIVISIONS	132,404	491,059	0.073	0.057	0	0.895
	TOTAL *	\$1,870,915	\$8,938,717	0.958		315	
36 MULT SERVICES	03 STORES	\$53,392	\$442,603	0.849	0.667	10	0.973
	04 VENDING & RENTAL	68,153	254,955	0.540	0.425	5	0.998
	07 CLUBS, AMSMT&SPRTS	1,099,544	5,349,658	0.879	0.691	215	1.051
	08 HEALTH CARE FACIL	3,507	9,916	0.000	0.000	0	1.064
	09 HOTELS AND MOTELS	43,818	242,087	0.646	0.508	7	0.970
	10 SCHLS & CHURCHES	9,485	55,129	3.246	2.552	4	1.070
	12 BUILDINGS&OFFICES	714,224	3,806,651	2.248	1.767	193	0.978
	13 MISC. PREMISES	140,052	661,276	3.193	2.510	42	1.043
	TOTAL *	\$2,132,175	\$10,822,275	1.482		476	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$604,547	\$2,834,898	0.415		51	
	02 RESTAURANTS	2,438,397	10,301,832	0.989		256	
	03 STORES	946,848	3,884,907	0.862		83	
	04 VENDING & RENTAL	81,438	378,056	0.454		5	
	05 FOOD & BEV. DIST.	263,326	1,318,297	0.892		32	
	06 NON-FOOD&BEV.DIST	702,078	3,278,813	0.610		65	
	07 CLUBS, AMSMT&SPRTS	2,253,236	9,634,205	1.514		441	
	08 HEALTH CARE FACIL	341,390	1,699,811	1.564		56	
	09 HOTELS AND MOTELS	1,709,160	8,841,066	1.120		323	
	10 SCHLS & CHURCHES	1,392,767	7,324,957	1.163		287	
	11 APARTMENTS	5,541,285	21,274,532	1.862		667	
	12 BUILDINGS&OFFICES	16,399,212	74,102,229	1.350		1,752	
	13 MISC. PREMISES	413,377	1,902,993	2.003		96	
	16 GOVT SUBDIVISIONS	132,404	491,059	0.073		0	
	TOTAL *	\$33,219,465	\$147,267,655	1.353		4,114	

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



NEW JERSEY  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$751,193	\$2,780,326	1.551		110	
	02 RESTAURANTS	1,196,451	6,627,309	1.013		151	
	03 STORES	547,925	2,471,385	1.108		79	
	04 VENDING & RENTAL	33,026	91,878	0.000		0	
	05 FOOD & BEV. DIST.	795,431	3,059,238	0.520		35	
	06 NON-FOOD&BEV.DIST	468,596	3,322,811	1.197		107	
	07 CLUBS, AMSMT&SPRTS	1,329,977	5,628,295	2.721		325	
	08 HEALTH CARE FACIL	41,085	365,123	10.555		13	
	09 HOTELS AND MOTELS	1,216,440	6,945,868	0.987		281	
	10 SCHLS & CHURCHES	866,435	4,222,798	1.101		85	
	11 APARTMENTS	3,945,394	15,586,126	1.148		367	
	12 BUILDINGS&OFFICES	10,413,007	52,965,891	1.027		1,034	
	13 MISC. PREMISES	347,286	1,662,234	1.730		75	
	16 GOVT SUBDIVISIONS	43,144	212,265	0.045		0	
	TOTAL *	\$21,995,390	\$105,941,547	1.182		2,662	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$1,560,403	\$6,494,383	1.292		311	
	TOTAL *	\$1,560,403	\$6,494,383	1.292		311	
32 MULT APARTMENT	11 APARTMENTS	\$12,756,917	\$52,029,579	1.536		1,299	
	12 BUILDINGS&OFFICES	7,382,380	21,408,654	1.549		551	
	TOTAL *	\$20,139,297	\$73,438,233	1.541		1,850	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$9,691,707	\$47,772,264	1.332		1,169	
	13 MISC. PREMISES	37,128	145,225	1.138		7	
	TOTAL *	\$9,728,835	\$47,917,489	1.331		1,176	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,462,655	\$6,518,802	0.737		126	
	02 RESTAURANTS	3,564,424	16,758,944	1.230		475	
	03 STORES	1,375,159	5,399,570	0.732		103	
	04 VENDING & RENTAL	15,688	113,506	0.012		0	
	05 FOOD & BEV. DIST.	546,403	2,318,620	0.939		78	
	06 NON-FOOD&BEV.DIST	1,156,333	6,070,580	0.732		94	
	12 BUILDINGS&OFFICES	3,400,321	17,535,636	1.001		313	
	13 MISC. PREMISES	134	2,717	0.000		0	
	TOTAL *	\$11,521,117	\$54,718,375	0.975		1,189	

NEW JERSEY  
OWNERS, LANDLORDS AND TENANTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS  
-----

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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.
TYPE OF POLICY	CLASS GROUP						
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$337,841	\$899,320	0.346		12	
	08 HEALTH CARE FACIL	639,004	3,215,021	1.345		75	
	10 SCHLS & CHURCHES	2,956,405	15,903,374	1.170		573	
	12 BUILDINGS&OFFICES	43,996	209,219	0.005		1	
	13 MISC. PREMISES	41,459	223,340	1.620		5	
	16 GOVT SUBDIVISIONS	173,003	807,953	0.278		6	
	TOTAL *	\$4,191,708	\$21,258,227	1.086		672	
36 MULT SERVICES	03 STORES	\$137,453	\$1,075,758	0.854		22	
	04 VENDING & RENTAL	123,416	487,161	1.559		18	
	07 CLUBS, AMSMT&SPRTS	2,011,730	9,912,047	0.781		368	
	08 HEALTH CARE FACIL	11,869	42,631	0.000		0	
	09 HOTELS AND MOTELS	52,683	276,841	0.537		7	
	10 SCHLS & CHURCHES	22,601	114,795	4.317		5	
	12 BUILDINGS&OFFICES	1,281,006	7,005,464	1.990		303	
	13 MISC. PREMISES	227,875	1,115,314	2.331		53	
	TOTAL *	\$3,868,633	\$20,030,011	1.315		776	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$2,213,848	\$9,299,128	1.013		236	
	02 RESTAURANTS	4,760,875	23,386,253	1.176		626	
	03 STORES	2,060,537	8,946,713	0.840		204	
	04 VENDING & RENTAL	172,130	692,545	1.119		18	
	05 FOOD & BEV. DIST.	1,341,834	5,377,858	0.690		113	
	06 NON-FOOD&BEV.DIST	1,624,929	9,393,391	0.866		201	
	07 CLUBS, AMSMT&SPRTS	3,679,548	16,439,662	1.442		705	
	08 HEALTH CARE FACIL	691,958	3,622,775	1.868		88	
	09 HOTELS AND MOTELS	2,829,526	13,717,092	1.147		599	
	10 SCHLS & CHURCHES	3,845,441	20,240,967	1.173		663	
	11 APARTMENTS	16,702,311	67,615,705	1.445		1,666	
	12 BUILDINGS&OFFICES	32,212,417	146,897,128	1.273		3,371	
	13 MISC. PREMISES	653,882	3,148,830	1.898		140	
	16 GOVT SUBDIVISIONS	216,147	1,020,218	0.232		6	
	TOTAL *	\$73,005,383	\$329,798,265	1.272		8,636	

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

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SUPPORTING MATERIAL -- PREMISES/OPERATIONS  
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NEW JERSEY  
MANUFACTURERS AND CONTRACTORS  
CALCULATION OF AGGREGATE LOSS COSTS  
AT CURRENT LEVEL  
COMBINED SINGLE LIMIT

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	12/31/2016	\$16,322,654		1.000		1.125				\$18,362,986
	12/31/2017	17,089,288		0.999		1.096				18,711,130
	12/31/2018	17,910,998		1.029		1.061				19,554,672
MULTILINE	12/31/2016	\$23,296,102		1.000		1.114		0.858		\$22,266,694
	12/31/2017	23,758,643		0.999		1.089		0.860		22,228,669
	12/31/2018	24,160,274		1.029		1.056		0.859		22,551,442
TOTAL	12/31/2016									\$40,629,680
	12/31/2017									40,939,799
	12/31/2018									42,106,114

+ 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 07/01/2020 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.

NEW JERSEY  
MANUFACTURERS AND CONTRACTORS  
OCCURRENCE  
FULL COVERAGE  
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2016	\$9,897,093		1.151		1.085		1.246		1.000		\$15,400,356
		12/31/2017	7,068,051		1.751		1.085		1.193		1.000		16,019,760
		12/31/2018	3,313,872		3.341		1.085		1.141		1.000		13,706,532
BI	ALAE	12/31/2016	\$7,544,542				1.085		1.246		1.000		\$10,199,542
		12/31/2017	9,421,777				1.085		1.193		1.000		12,195,595
		12/31/2018	7,214,150				1.085		1.141		1.000		8,931,009
PD	B/L INDEMNITY	12/31/2016	\$5,659,025		1.134		1.085		1.246		1.000		\$8,675,659
		12/31/2017	6,136,603		1.209		1.085		1.193		1.000		9,603,389
		12/31/2018	4,918,985		1.443		1.085		1.141		1.000		8,787,336
PD	ALAE	12/31/2016	\$2,818,917				1.085		1.246		1.000		\$3,810,922
		12/31/2017	2,972,695				1.085		1.193		1.000		3,847,871
		12/31/2018	2,561,974				1.085		1.141		1.000		3,171,685
MED PAY#	B/L INDEMNITY	12/31/2016	\$51,073				1.085		1.246		1.000		\$69,046
		12/31/2017	99,150				1.085		1.193		1.000		128,340
		12/31/2018	67,925				1.085		1.141		1.000		84,090
FRINGE	B/L INDEMNITY	12/31/2016	\$330,555		1.044		1.085		1.000		1.000		\$374,433
		12/31/2017	228,145		1.147		1.085		1.000		1.000		283,925
		12/31/2018	76,360		1.514		1.085		1.000		1.000		125,436
FRINGE	ALAE	12/31/2016	\$946,390				1.085		1.000		1.000		\$1,026,833
		12/31/2017	255,735				1.085		1.000		1.000		277,472
		12/31/2018	182,882				1.085		1.000		1.000		198,427
	TOTAL FULL COVERAGE	12/31/2016											\$39,556,791
		12/31/2017											42,356,353
		12/31/2018											35,004,516

\* 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.

NEW JERSEY  
MANUFACTURERS AND CONTRACTORS  
OCCURRENCE  
DED COVERAGE  
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2016	\$1,093,165		1.178		1.085		1.246		1.000		\$1,740,920
		12/31/2017	1,092,376		1.563		1.085		1.193		1.000		2,210,046
		12/31/2018	215,925		2.536		1.085		1.141		1.000		677,903
BI	ALAE	12/31/2016	\$799,027				1.085		1.246		1.000		\$1,080,213
		12/31/2017	1,109,785				1.085		1.193		1.000		1,436,511
		12/31/2018	406,286				1.085		1.141		1.000		502,976
PD	B/L INDEMNITY	12/31/2016	\$354,736		1.040		1.085		1.246		1.000		\$498,754
		12/31/2017	314,357		1.082		1.085		1.193		1.000		440,272
		12/31/2018	282,469		1.219		1.085		1.141		1.000		426,275
PD	ALAE	12/31/2016	\$181,253				1.085		1.246		1.000		\$245,038
		12/31/2017	96,739				1.085		1.193		1.000		125,219
		12/31/2018	126,366				1.085		1.141		1.000		156,439
MED PAY#	B/L INDEMNITY	12/31/2016	\$1,300				1.085		1.246		1.000		\$1,757
		12/31/2017	5,039				1.085		1.193		1.000		6,523
		12/31/2018	5,502				1.085		1.141		1.000		6,811
	TOTAL DED COVERAGE	12/31/2016											\$3,566,682
		12/31/2017											4,218,571
		12/31/2018											1,770,405
	TOTAL	12/31/2016											\$43,123,472
		12/31/2017											46,574,924
		12/31/2018											36,774,920

\* 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.

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

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	12/31/2016	\$21,178,861		1.000		1.013				\$21,454,186
	12/31/2017	22,848,186		1.000		1.011				23,099,516
	12/31/2018	21,775,049		1.001		1.008				21,971,199
MULTILINE	12/31/2016	\$52,126,615		1.000		1.012		0.870		\$45,894,357
	12/31/2017	54,201,609		1.000		1.010		0.870		47,626,954
	12/31/2018	57,836,525		1.001		1.007		0.874		50,953,870
TOTAL	12/31/2016									\$67,348,543
	12/31/2017									70,726,470
	12/31/2018									72,925,069

+ 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 07/01/2020 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.

NEW JERSEY  
OWNERS, LANDLORDS AND TENANTS  
OCCURRENCE  
FULL COVERAGE  
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2016	\$33,775,068		1.047		1.085		1.217		0.975		\$45,526,876
		12/31/2017	28,256,512		1.394		1.085		1.170		0.980		49,003,037
		12/31/2018	22,864,243		2.224		1.085		1.125		0.985		61,137,841
BI	ALAE	12/31/2016	\$12,246,665				1.085		1.217		0.975		\$15,766,771
		12/31/2017	15,221,806				1.085		1.170		0.980		18,936,855
		12/31/2018	20,694,695				1.085		1.125		0.985		24,881,555
PD	B/L INDEMNITY	12/31/2016	\$1,095,668		1.155		1.085		1.276		0.975		\$1,708,229
		12/31/2017	1,492,959		1.293		1.085		1.216		0.980		2,495,950
		12/31/2018	1,587,543		1.398		1.085		1.158		0.985		2,746,674
PD	ALAE	12/31/2016	\$946,211				1.085		1.276		0.975		\$1,277,242
		12/31/2017	1,212,477				1.085		1.216		0.980		1,567,700
		12/31/2018	1,402,033				1.085		1.158		0.985		1,735,133
MED PAY#	B/L INDEMNITY	12/31/2016	\$851,018				1.085		1.217		0.975		\$1,095,629
		12/31/2017	877,815				1.085		1.170		0.980		1,092,055
		12/31/2018	1,129,611				1.085		1.125		0.985		1,358,149
FRINGE	B/L INDEMNITY	12/31/2016	\$454,156		1.073		1.085		1.051		0.975		\$541,804
		12/31/2017	534,515		1.260		1.085		1.041		0.980		745,482
		12/31/2018	606,223		1.626		1.085		1.030		0.985		1,085,066
FRINGE	ALAE	12/31/2016	\$559,873				1.085		1.051		0.975		\$622,482
		12/31/2017	1,349,494				1.085		1.041		0.980		1,493,749
		12/31/2018	1,923,325				1.085		1.030		0.985		2,117,171
	TOTAL FULL COVERAGE	12/31/2016											\$66,539,032
		12/31/2017											75,334,828
		12/31/2018											95,061,589

\* 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.



NEW JERSEY  
OWNERS, LANDLORDS AND TENANTS  
OCCURRENCE  
DED COVERAGE  
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2016	\$552,413		1.031		1.085		1.217		0.975		\$733,242
		12/31/2017	1,034,165		1.210		1.085		1.170		0.980		1,556,743
		12/31/2018	494,148		1.723		1.085		1.125		0.985		1,023,672
BI	ALAE	12/31/2016	\$259,793				1.085		1.217		0.975		\$334,466
		12/31/2017	526,613				1.085		1.170		0.980		655,139
		12/31/2018	408,257				1.085		1.125		0.985		490,854
PD	B/L INDEMNITY	12/31/2016	\$2,433		1.057		1.085		1.276		0.975		\$3,471
		12/31/2017	2,979		1.122		1.085		1.216		0.980		4,322
		12/31/2018	24,147		1.235		1.085		1.158		0.985		36,907
PD	ALAE	12/31/2016	\$825				1.085		1.276		0.975		\$1,114
		12/31/2017	9,480				1.085		1.216		0.980		12,257
		12/31/2018	17,484				1.085		1.158		0.985		21,638
MED PAY#	B/L INDEMNITY	12/31/2016	\$17,684				1.085		1.217		0.975		\$22,767
		12/31/2017	23,403				1.085		1.170		0.980		29,115
		12/31/2018	38,125				1.085		1.125		0.985		45,838
	TOTAL DED COVERAGE	12/31/2016											\$1,095,061
		12/31/2017											2,257,575
		12/31/2018											1,618,909
	TOTAL	12/31/2016											\$67,634,092
		12/31/2017											77,592,403
		12/31/2018											96,680,498

\* 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.

NEW JERSEY  
Premises/Operations  
Manufacturers and Contractors  
Subline Code 334  
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Office Policy	0.681
34	Mercantile Policy	0.789
35	Institutional Policy	0.519
36	Service Policy	0.899
37	Industrial/Processing Policy	0.819
38	Contractors Policy	0.897

(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.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Motel/Hotel Policy	0.981
32	Apartment House Policy	0.926
33	Office Policy	0.865
34	Mercantile Policy	0.778
35	Institutional Policy	0.950
36	Service Policy	0.852
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.

NEW JERSEY

PREMISES/OPERATIONS  
MANUFACTURERS AND CONTRACTORS

FULL & DEDUCTIBLE COMBINED  
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.024	1.030	0.9506	1.030	14,000,000
27 to 39 Months	1.000	0.999	0.8715	0.999	40,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From <u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
12/31/2016			1.000		1.000
12/31/2017		0.999	1.000		0.999
12/31/2018	1.030	0.999	1.000		1.029

(a) See Section E - Multistate Premium Development.

(b) See Section E - Statewide Premium Development.

(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.

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

NEW JERSEY

PREMISES/OPERATIONS  
OWNERS LANDLORDS AND TENANTS

FULL & DEDUCTIBLE COMBINED  
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.002	1.001	0.8924	1.001	40,000,000
27 to 39 Months	1.000	1.000	0.7169	1.000	125,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From <u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
12/31/2016			1.000		1.000
12/31/2017		1.000	1.000		1.000
12/31/2018	1.001	1.000	1.000		1.001

(a) See Section E - Multistate Premium Development.

(b) See Section E - Statewide Premium Development.

(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.

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

NEW JERSEY  
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2011	70,469,803	70,655,927	70,617,802	70,599,600	70,599,071	70,600,254	70,599,073	70,599,071
12/31/2012	73,960,406	74,268,442	74,285,483	74,285,658	74,290,180	74,302,192	74,302,191	
12/31/2013	77,246,074	79,651,720	79,679,430	79,671,121	79,675,517	79,675,519		
12/31/2014	80,690,090	89,192,524	89,059,473	89,031,826	89,033,976			
12/31/2015	89,255,735	92,297,795	92,215,542	92,210,269				
12/31/2016	87,545,146	89,790,273	89,717,784					
12/31/2017	92,358,146	94,164,196						
12/31/2018	99,782,986							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2011	1.003	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.004	1.000	1.000	1.000	1.000	1.000	
12/31/2013	1.031	1.000	1.000	1.000	1.000		
12/31/2014	1.105	0.999	1.000	1.000			
12/31/2015	1.034	0.999	1.000				
12/31/2016	1.026	0.999					
12/31/2017	1.020						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.030	0.999

NEW JERSEY  
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2011	83,009,157	83,427,508	83,369,258	83,367,620	83,367,620	83,371,490	83,372,412	83,372,409
12/31/2012	86,327,228	86,875,870	86,883,205	86,885,413	86,883,760	86,884,931	86,884,933	
12/31/2013	91,234,241	91,459,046	91,395,478	91,389,981	91,431,098	91,430,934		
12/31/2014	100,454,150	99,912,320	99,932,566	99,964,931	99,937,658			
12/31/2015	106,660,228	106,805,177	106,815,646	106,769,517				
12/31/2016	109,499,713	109,753,744	109,704,611					
12/31/2017	115,692,491	115,815,280						
12/31/2018	127,296,183							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2011	1.005	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.006	1.000	1.000	1.000	1.000	1.000	
12/31/2013	1.002	0.999	1.000	1.000	1.000		
12/31/2014	0.995	1.000	1.000	1.000			
12/31/2015	1.001	1.000	1.000				
12/31/2016	1.002	1.000					
12/31/2017	1.001						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.001	1.000

MULTISTATE  
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2011	1,177,835,008	1,199,229,589	1,198,808,926	1,198,786,675	1,198,552,912	1,198,435,461	1,198,493,465	1,198,496,790
12/31/2012	1,214,713,068	1,238,518,865	1,238,423,055	1,237,867,305	1,238,617,050	1,238,875,866	1,238,841,028	
12/31/2013	1,253,683,196	1,279,683,230	1,277,324,916	1,277,911,956	1,278,409,480	1,278,207,540		
12/31/2014	1,287,077,360	1,329,185,429	1,328,479,234	1,328,916,142	1,328,593,779			
12/31/2015	1,322,767,935	1,351,148,392	1,350,945,281	1,350,786,130				
12/31/2016	1,333,787,906	1,366,616,174	1,367,332,567					
12/31/2017	1,402,097,720	1,437,587,407						
12/31/2018	1,467,155,468							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2011	1.018	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.020	1.000	1.000	1.001	1.000	1.000	
12/31/2013	1.021	0.998	1.000	1.000	1.000		
12/31/2014	1.033	0.999	1.000	1.000			
12/31/2015	1.021	1.000	1.000				
12/31/2016	1.025	1.001					
12/31/2017	1.025						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.024	1.000



MULTISTATE  
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2011	1,347,030,840	1,355,415,817	1,355,395,570	1,355,349,478	1,355,331,712	1,355,352,454	1,355,509,895	1,355,512,043
12/31/2012	1,363,429,408	1,378,335,805	1,378,528,859	1,378,126,105	1,377,880,466	1,377,942,318	1,377,940,610	
12/31/2013	1,410,550,198	1,415,730,233	1,413,796,805	1,413,538,634	1,414,380,382	1,414,370,566		
12/31/2014	1,471,503,789	1,471,904,379	1,471,861,875	1,472,573,695	1,472,428,879			
12/31/2015	1,569,115,127	1,572,278,769	1,572,690,655	1,572,174,028				
12/31/2016	1,652,003,837	1,656,582,528	1,655,871,242					
12/31/2017	1,712,167,400	1,715,008,320						
12/31/2018	1,751,522,746							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2011	1.006	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.011	1.000	1.000	1.000	1.000	1.000	
12/31/2013	1.004	0.999	1.000	1.001	1.000		
12/31/2014	1.000	1.000	1.000	1.000			
12/31/2015	1.002	1.000	1.000				
12/31/2016	1.003	1.000					
12/31/2017	1.002						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.002	1.000

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NEW JERSEY

Premises/Operations

Manufacturers & Contractors

Bodily Injury

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.590	1.965	0.8467	1.908	1,400,000
27 to 39 Months	1.295	1.542	0.9205	1.522	1,600,000
39 to 51 Months	1.075	1.158	0.9451	1.153	1,800,000
51 to 63 Months	1.010	0.996	0.9433	0.997	2,200,000
63 to 75 Months	0.993	0.998	0.9344	0.998	2,500,000
75 to 87 Months	1.000	0.996	0.9226	0.996	2,900,000
87 to 99 Months	0.999	1.000	0.9193	1.000	3,400,000
99 to 111 Months	1.000	1.004	0.9062	1.004	3,900,000
111 to 123 Months	0.997	0.998	0.8932	0.998	4,500,000
123 to 135 Months	1.001	1.001	0.8646	1.001	5,200,000
135 to 147 Months	1.000	1.001	0.8350	1.001	6,000,000
147 to 159 Months	1.001	1.000	0.8198	1.000	7,000,000
159 to 171 Months	1.000	0.998	0.8026	0.998	8,200,000
171 to 183 Months	0.999	1.000	0.7878	1.000	9,500,000
183 to 195 Months	1.000	1.000	0.7842	1.000	11,000,000
195 to 207 Months	1.001	1.000	0.7781	1.000	12,800,000
207 to 219 Months	1.001	1.000	0.7508	1.000	14,900,000
219 to 231 Months	1.001	1.000	0.6127	1.000	17,300,000
231 to 243 Months	1.001	1.000	0.3666	1.001	20,200,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2016			1.153	0.997	0.998	0.996	1.000	1.004	0.998	1.001	1.001
12/31/2017		1.522	1.153	0.997	0.998	0.996	1.000	1.004	0.998	1.001	1.001
12/31/2018	1.908	1.522	1.153	0.997	0.998	0.996	1.000	1.004	0.998	1.001	1.001
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2016	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.001	1.004		1.151
12/31/2017	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.001	1.004		1.751
12/31/2018	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.001	1.004		3.341

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

(C) Credibility is based upon the statewide losses for each evaluation period.

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

NEW JERSEY

Premises/Operations

Manufacturers & Contractors  
Bodily Injury  
Full and Deductible Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K <sub>i</sub> )
15 to 27 Months	0.0704	0.0441	0.8467	0.0481	1,400,000
27 to 39 Months	0.0984	0.0837	0.9205	0.0848	1,600,000
39 to 51 Months	0.0841	0.0945	0.9451	0.0939	1,800,000
51 to 63 Months	0.0495	0.0589	0.9433	0.0583	2,200,000
63 to 75 Months	0.0239	0.0167	0.9344	0.0172	2,500,000
75 to 87 Months	0.0177	0.0141	0.9226	0.0144	2,900,000
87 to 99 Months	0.0066	0.0075	0.9193	0.0074	3,400,000
99 to 111 Months	0.0033	0.0012	0.9062	0.0013	3,900,000
111 to 123 Months	0.0014	0.0008	0.8932	0.0009	4,500,000
123 to 135 Months	0.0007	0.0005	0.8646	0.0005	5,200,000
135 to 147 Months	0.0004	0.0022	0.8350	0.0019	6,000,000
147 to 159 Months	0.0022	0.0001	0.8198	0.0005	7,000,000
159 to 171 Months	0.0006	0.0003	0.8026	0.0004	8,200,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.330	0.281	0.197	0.103	0.044	0.027	0.013
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.005	0.004	0.003	0.003	0.001	0.000	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2016	3,143,664	22,339,469	0.197	4,400,878	7,544,542
12/31/2017	1,481,019	28,258,914	0.281	7,940,758	9,421,777
12/31/2018	451,340	20,493,358	0.330	6,762,810	7,214,150

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2016	355,951	2,249,111	0.197	443,076	799,027
12/31/2017	228,010	3,137,980	0.281	881,775	1,109,785
12/31/2018	56,474	1,060,040	0.330	349,812	406,286

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

(C) Credibility is based upon the statewide losses for each evaluation period.

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

NEW JERSEY

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	1.117	1.213	0.8062	1.194	3,100,000
27 to 39 Months	1.042	1.071	0.8213	1.066	3,200,000
39 to 51 Months	1.021	1.043	0.8278	1.039	3,300,000
51 to 63 Months	1.007	1.030	0.8356	1.026	3,400,000
63 to 75 Months	1.004	1.008	0.8445	1.007	3,500,000
75 to 87 Months	1.009	1.016	0.8501	1.015	3,600,000
87 to 99 Months	1.006	1.012	0.8426	1.011	3,700,000
99 to 111 Months	1.005	1.011	0.8349	1.010	3,800,000
111 to 123 Months	1.006	1.007	0.8276	1.007	3,900,000
123 to 135 Months	1.002	1.002	0.8209	1.002	4,000,000
135 to 147 Months	1.002	1.003	0.8132	1.003	4,200,000
147 to 159 Months	1.003	1.004	0.8155	1.004	4,300,000
159 to 171 Months	1.002	1.000	0.8066	1.000	4,400,000
171 to 183 Months	1.001	0.999	0.7927	0.999	4,500,000
183 to 195 Months	1.001	1.000	0.7818	1.000	4,600,000
195 to 207 Months	1.001	1.000	0.7862	1.000	4,800,000
207 to 219 Months	1.001	1.000	0.7947	1.000	4,900,000
219 to 231 Months	1.001	1.000	0.7193	1.000	5,000,000
231 to 243 Months	1.001	1.000	0.5474	1.000	5,100,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2016			1.039	1.026	1.007	1.015	1.011	1.010	1.007	1.002	1.003
12/31/2017		1.066	1.039	1.026	1.007	1.015	1.011	1.010	1.007	1.002	1.003
12/31/2018	1.194	1.066	1.039	1.026	1.007	1.015	1.011	1.010	1.007	1.002	1.003
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2016	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.004		1.134
12/31/2017	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.004		1.209
12/31/2018	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.004		1.443

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

(C) Credibility is based upon the statewide losses for each evaluation period.

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

NEW JERSEY

Premises/Operations

Manufacturers & Contractors  
Property Damage  
Full and Deductible Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K <sub>i</sub> )
15 to 27 Months	0.0431	0.0388	0.8062	0.0396	3,100,000
27 to 39 Months	0.0444	0.0447	0.8213	0.0446	3,200,000
39 to 51 Months	0.0473	0.0418	0.8278	0.0427	3,300,000
51 to 63 Months	0.0292	0.0311	0.8356	0.0308	3,400,000
63 to 75 Months	0.0187	0.0151	0.8445	0.0157	3,500,000
75 to 87 Months	0.0086	0.0165	0.8501	0.0153	3,600,000
87 to 99 Months	0.0097	0.0163	0.8426	0.0152	3,700,000
99 to 111 Months	0.0090	0.0154	0.8349	0.0143	3,800,000
111 to 123 Months	0.0090	0.0148	0.8276	0.0138	3,900,000
123 to 135 Months	0.0052	0.0029	0.8209	0.0033	4,000,000
135 to 147 Months	0.0032	0.0019	0.8132	0.0022	4,200,000
147 to 159 Months	0.0049	0.0037	0.8155	0.0039	4,300,000
159 to 171 Months	0.0042	0.0028	0.8066	0.0031	4,400,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.245	0.205	0.160	0.118	0.087	0.071	0.056
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.041	0.026	0.013	0.009	0.007	0.003	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2016	1,305,584	9,458,321	0.160	1,513,333	2,818,917
12/31/2017	718,804	10,994,572	0.205	2,253,891	2,972,695
12/31/2018	358,260	8,994,761	0.245	2,203,714	2,561,974

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2016	113,144	425,684	0.160	68,109	181,253
12/31/2017	10,321	421,553	0.205	86,418	96,739
12/31/2018	8,789	479,912	0.245	117,577	126,366

(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)}}

NEW JERSEY

Premises/Operations

Manufacturers & Contractors

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.2167
27 to 39 Months	0.1765
39 to 51 Months	0.1576
51 to 63 Months	0.1204
63 to 75 Months	0.0611
75 to 87 Months	0.0480
87 to 99 Months	0.0137
99 to 111 Months	0.0151
111 to 123 Months	0.0045
123 to 135 Months	0.0020
135 to 147 Months	0.0007
147 to 159 Months	0.0010
159 to 171 Months	0.0005
171 to Ultimate	A multistate ratio of 0.0000 has been used.

  

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.818	0.601	0.425	0.267	0.147	0.085	0.037

  

<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.024	0.009	0.004	0.002	0.001	0.001	0.000

  

A.Y.E.	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2016	684,475	616,271	0.425	261,915	946,390
12/31/2017	27,854	379,168	0.601	227,881	255,735
12/31/2018	48,463	164,326	0.818	134,419	182,882

(A) See Section E - Multistate Loss Development.

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

NEW JERSEY

Premises/Operations

Owners, Landlords & Tenants

Bodily Injury

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.364	1.606	0.9526	1.595	1,700,000
27 to 39 Months	1.161	1.338	0.9658	1.332	2,200,000
39 to 51 Months	1.034	1.071	0.9684	1.070	2,800,000
51 to 63 Months	0.994	0.991	0.9580	0.991	3,500,000
63 to 75 Months	0.993	0.988	0.9424	0.988	4,500,000
75 to 87 Months	0.993	0.995	0.9284	0.995	5,800,000
87 to 99 Months	0.997	1.001	0.9197	1.001	7,400,000
99 to 111 Months	0.998	0.998	0.8937	0.998	9,400,000
111 to 123 Months	0.999	1.001	0.8589	1.001	12,200,000
123 to 135 Months	1.000	1.001	0.8023	1.001	15,700,000
135 to 147 Months	1.000	1.002	0.7475	1.001	20,300,000
147 to 159 Months	1.000	1.002	0.6763	1.001	26,200,000
159 to 171 Months	1.000	1.001	0.6176	1.001	33,900,000
171 to 183 Months	1.000	1.000	0.5512	1.000	44,000,000
183 to 195 Months	1.000	1.000	0.4890	1.000	57,200,000
195 to 207 Months	1.000	1.000	0.4375	1.000	74,500,000
207 to 219 Months	1.000	0.999	0.3891	1.000	97,100,000
219 to 231 Months	1.000	0.999	0.2501	1.000	126,800,000
231 to 243 Months	1.000	0.999	0.1130	1.000	166,000,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From								147:135
		39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123
12/31/2016			1.070	0.991	0.988	0.995	1.001	0.998	1.001	1.001
12/31/2017		1.332	1.070	0.991	0.988	0.995	1.001	0.998	1.001	1.001
12/31/2018	1.595	1.332	1.070	0.991	0.988	0.995	1.001	0.998	1.001	1.001
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243
12/31/2016	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.047
12/31/2017	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.394
12/31/2018	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.224

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

(C) Credibility is based upon the statewide losses for each evaluation period.

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



NEW JERSEY

Premises/Operations

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

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K <sub>i</sub> )
15 to 27 Months	0.0687	0.0523	0.9526	0.0531	1,700,000
27 to 39 Months	0.0827	0.0796	0.9658	0.0797	2,200,000
39 to 51 Months	0.0582	0.0494	0.9684	0.0497	2,800,000
51 to 63 Months	0.0281	0.0217	0.9580	0.0220	3,500,000
63 to 75 Months	0.0114	0.0013	0.9424	0.0019	4,500,000
75 to 87 Months	0.0076	0.0020	0.9284	0.0024	5,800,000
87 to 99 Months	0.0039	0.0040	0.9197	0.0040	7,400,000
99 to 111 Months	0.0022	0.0011	0.8937	0.0012	9,400,000
111 to 123 Months	0.0019	0.0002	0.8589	0.0004	12,200,000
123 to 135 Months	0.0013	0.0008	0.8023	0.0009	15,700,000
135 to 147 Months	0.0011	0.0012	0.7475	0.0012	20,300,000
147 to 159 Months	0.0011	0.0007	0.6763	0.0008	26,200,000
159 to 171 Months	0.0012	-0.0004	0.6176	0.0002	33,900,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.218	0.164	0.085	0.035	0.013	0.011	0.009
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.005	0.004	0.003	0.002	0.001	0.000	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2016	7,285,341	58,368,286	0.085	4,961,324	12,246,665
12/31/2017	4,290,414	66,654,823	0.164	10,931,392	15,221,806
12/31/2018	2,076,230	85,405,850	0.218	18,618,465	20,694,695

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2016	204,384	651,846	0.085	55,409	259,793
12/31/2017	191,483	2,043,473	0.164	335,130	526,613
12/31/2018	77,760	1,516,048	0.218	330,497	408,257

(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)}}

NEW JERSEY

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	1.134	1.061	0.7192	1.081	1,100,000
27 to 39 Months	1.061	1.145	0.6886	1.119	1,300,000
39 to 51 Months	1.028	1.099	0.7495	1.081	1,400,000
51 to 63 Months	1.008	0.952	0.6959	0.969	1,600,000
63 to 75 Months	1.004	1.029	0.6955	1.021	1,800,000
75 to 87 Months	1.007	1.013	0.6558	1.011	2,100,000
87 to 99 Months	1.010	1.047	0.6504	1.034	2,400,000
99 to 111 Months	1.007	1.004	0.6279	1.005	2,600,000
111 to 123 Months	1.003	1.003	0.6018	1.003	3,000,000
123 to 135 Months	1.001	1.014	0.5338	1.008	3,400,000
135 to 147 Months	1.001	1.000	0.5037	1.000	3,900,000
147 to 159 Months	0.999	1.000	0.5113	1.000	4,400,000
159 to 171 Months	1.001	1.000	0.4838	1.001	5,000,000
171 to 183 Months	1.002	1.000	0.4165	1.001	5,700,000
183 to 195 Months	1.001	1.000	0.3608	1.001	6,400,000
195 to 207 Months	1.002	1.000	0.3258	1.001	7,300,000
207 to 219 Months	1.002	1.000	0.3279	1.001	8,300,000
219 to 231 Months	1.002	1.000	0.2219	1.002	9,400,000
231 to 243 Months	1.002	1.000	0.1235	1.002	10,800,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2016			1.081	0.969	1.021	1.011	1.034	1.005	1.003	1.008	1.000
12/31/2017		1.119	1.081	0.969	1.021	1.011	1.034	1.005	1.003	1.008	1.000
12/31/2018	1.081	1.119	1.081	0.969	1.021	1.011	1.034	1.005	1.003	1.008	1.000
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2016	1.000	1.001	1.001	1.001	1.001	1.001	1.002	1.002	1.008		1.155
12/31/2017	1.000	1.001	1.001	1.001	1.001	1.001	1.002	1.002	1.008		1.293
12/31/2018	1.000	1.001	1.001	1.001	1.001	1.001	1.002	1.002	1.008		1.398

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

(C) Credibility is based upon the statewide losses for each evaluation period.

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

NEW JERSEY

Premises/Operations

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

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K)
15 to 27 Months	0.0737	0.0743	0.7192	0.0741	1,100,000
27 to 39 Months	0.0901	0.0881	0.6886	0.0887	1,300,000
39 to 51 Months	0.0627	0.0653	0.7495	0.0647	1,400,000
51 to 63 Months	0.0440	0.0648	0.6959	0.0585	1,600,000
63 to 75 Months	0.0371	0.0264	0.6955	0.0296	1,800,000
75 to 87 Months	0.0183	0.0079	0.6558	0.0115	2,100,000
87 to 99 Months	0.0196	0.0615	0.6504	0.0468	2,400,000
99 to 111 Months	0.0182	0.0089	0.6279	0.0124	2,600,000
111 to 123 Months	0.0134	0.0001	0.6018	0.0054	3,000,000
123 to 135 Months	0.0086	0.0014	0.5338	0.0048	3,400,000
135 to 147 Months	0.0049	0.0002	0.5037	0.0025	3,900,000
147 to 159 Months	0.0013	0.0000	0.5113	0.0006	4,400,000
159 to 171 Months	0.0017	-0.0003	0.4838	0.0007	5,000,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.400	0.326	0.238	0.173	0.114	0.085	0.073
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.026	0.014	0.009	0.004	0.001	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2016	485,640	1,935,174	0.238	460,571	946,211
12/31/2017	312,892	2,759,460	0.326	899,585	1,212,477
12/31/2018	178,705	3,058,305	0.400	1,223,328	1,402,033

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2016	100	3,046	0.238	725	825
12/31/2017	8,087	4,275	0.326	1,393	9,480
12/31/2018	175	43,272	0.400	17,309	17,484

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

(C) Credibility is based upon the statewide losses for each evaluation period.

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

NEW JERSEY

Premises/Operations

Owners, Landlords & Tenants

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.1882
27 to 39 Months	0.2082
39 to 51 Months	0.1975
51 to 63 Months	0.1467
63 to 75 Months	0.0700
75 to 87 Months	0.0448
87 to 99 Months	0.0367
99 to 111 Months	0.0117
111 to 123 Months	0.0064
123 to 135 Months	0.0025
135 to 147 Months	0.0022
147 to 159 Months	0.0030
159 to 171 Months	0.0032
171 to Ultimate	A multistate ratio of 0.0000 has been used.

  

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.921	0.733	0.525	0.327	0.180	0.111	0.066
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.029	0.017	0.011	0.008	0.006	0.003	0.000

A.Y.E.	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2016	165,816	750,586	0.525	394,057	559,873
12/31/2017	480,513	1,185,508	0.733	868,981	1,349,494
12/31/2018	77,581	2,004,066	0.921	1,845,744	1,923,325

(A) See Section E - Multistate Loss Development.

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

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
NEW JERSEY  
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
12/31/1999	3,455,934	7,253,318	8,688,179	10,272,836	11,598,721	12,062,569	11,856,462	11,665,784	11,689,673	11,689,673	11,689,673
12/31/2000	2,973,457	7,082,903	12,075,238	15,724,165	15,919,856	16,138,410	15,853,389	15,771,304	15,674,702	15,675,354	15,690,354
12/31/2001	4,704,123	11,079,238	14,831,747	17,008,471	17,818,922	17,840,724	17,482,483	17,522,991	17,294,296	17,427,275	17,464,127
12/31/2002	2,872,045	6,070,947	9,167,971	11,413,216	11,373,308	11,786,851	11,717,804	11,605,513	11,762,603	11,650,003	11,649,350
12/31/2003	2,922,808	5,881,218	9,417,214	11,237,445	10,888,087	10,899,250	10,964,782	10,862,862	10,918,211	10,864,397	10,817,752
12/31/2004	3,179,807	7,085,435	11,438,394	13,172,431	13,045,159	12,978,905	12,787,538	12,786,428	12,892,428	12,887,428	12,907,428
12/31/2005	2,315,050	5,508,030	8,447,385	10,329,920	9,786,784	9,447,851	9,572,321	9,541,406	9,542,166	9,547,156	9,566,529
12/31/2006	2,562,703	4,982,352	8,344,944	9,650,162	9,642,349	9,739,994	9,485,388	9,357,854	9,359,996	9,348,529	9,348,279
12/31/2007	2,634,836	5,238,393	9,451,502	11,224,622	11,642,186	11,598,721	11,551,933	11,443,430	11,487,763	11,439,513	11,439,013
12/31/2008	3,335,230	7,420,242	11,702,225	13,216,361	12,760,506	12,452,349	12,380,541	12,374,541	12,479,541	12,415,540	12,315,540
12/31/2009	4,037,514	8,232,628	11,639,828	13,170,954	13,702,534	13,683,551	13,558,246	13,696,489	13,679,489	13,684,489	
12/31/2010	2,699,221	5,958,798	9,877,768	11,929,455	11,870,984	11,574,005	11,497,555	11,592,360	11,842,109		
12/31/2011	4,043,594	8,515,071	12,203,122	13,405,859	13,655,298	13,664,378	13,691,297	13,374,796			
12/31/2012	2,957,271	5,691,052	8,873,341	9,613,379	9,369,522	9,307,656	9,382,554				
12/31/2013	3,346,380	6,984,770	10,502,909	12,856,966	12,556,138	12,691,207					
12/31/2014	4,235,592	7,788,028	11,567,884	14,163,531	14,374,327						
12/31/2015	2,702,456	5,321,824	8,906,390	10,251,587							
12/31/2016	3,169,597	5,428,508	8,490,879								
12/31/2017	1,857,972	5,123,580									
12/31/2018	2,700,817										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	11,689,673	11,689,673	11,689,673	11,689,673	11,689,673	11,689,673	11,689,673	11,689,673	11,689,673
12/31/2000	15,690,354	15,674,701	15,676,701	15,676,701	15,674,701	15,674,701	15,674,701	15,674,701	
12/31/2001	17,464,026	17,569,024	17,564,040	17,526,525	17,526,526	17,526,525	17,526,525		
12/31/2002	11,659,350	11,649,350	11,649,350	11,674,350	11,674,449	11,679,917			
12/31/2003	10,820,748	10,845,748	10,775,517	10,783,731	10,783,731				
12/31/2004	12,928,994	12,929,834	12,838,441	12,783,441					
12/31/2005	9,568,209	9,568,209	9,568,209						
12/31/2006	9,347,779	9,347,779							
12/31/2007	11,539,013								

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
NEW JERSEY

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1999	2.099	1.198	1.182	1.129	1.040	0.983	0.984	1.002	1.000	1.000	1.000
12/31/2000	2.382	1.705	1.302	1.012	1.014	0.982	0.995	0.994	1.000	1.001	1.000
12/31/2001	2.355	1.339	1.147	1.048	1.001	0.980	1.002	0.987	1.008	1.002	1.000
12/31/2002	2.114	1.510	1.245	0.997	1.036	0.994	0.990	1.014	0.990	1.000	1.001
12/31/2003	2.012	1.601	1.193	0.969	1.001	1.006	0.991	1.005	0.995	0.996	1.000
12/31/2004	2.228	1.614	1.152	0.990	0.995	0.985	1.000	1.008	1.000	1.002	1.002
12/31/2005	2.379	1.534	1.223	0.947	0.965	1.013	0.997	1.000	1.001	1.002	1.000
12/31/2006	1.944	1.675	1.156	0.999	1.010	0.974	0.987	1.000	0.999	1.000	1.000
12/31/2007	1.988	1.804	1.188	1.037	0.996	0.996	0.991	1.004	0.996	1.000	1.009
12/31/2008	2.225	1.577	1.129	0.966	0.976	0.994	1.000	1.008	0.995	0.992	
12/31/2009	2.039	1.414	1.132	1.040	0.999	0.991	1.010	0.999	1.000		
12/31/2010	2.208	1.658	1.208	0.995	0.975	0.993	1.008	1.022			
12/31/2011	2.106	1.433	1.099	1.019	1.001	1.002	0.977				
12/31/2012	1.924	1.559	1.083	0.975	0.993	1.008					
12/31/2013	2.087	1.504	1.224	0.977	1.011						
12/31/2014	1.839	1.485	1.224	1.015							
12/31/2015	1.969	1.674	1.151								
12/31/2016	1.713	1.564									
12/31/2017	2.758										
3 Yr Mean	2.147	1.574	1.200	0.989	1.002	1.001	0.998	1.010	0.997	0.997	1.003
Best 3/5	1.965	1.542	1.158	0.996	0.998	0.996	1.000	1.004	0.998	1.001	1.001

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *			
12/31/2001	1.006	1.000	0.998	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2002	0.999	1.000	1.002	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2003	1.002	0.994	1.001	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	0.993	0.996								
12/31/2005	1.000	1.000									
12/31/2006	1.000										
3 Yr Mean	1.000	0.996	1.000	1.000	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	0.998	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2014					0.998	0.996	1.000	1.004	0.998	1.001	1.001
12/31/2015				0.996	0.998	0.996	1.000	1.004	0.998	1.001	1.001
12/31/2016			1.158	0.996	0.998	0.996	1.000	1.004	0.998	1.001	1.001
12/31/2017		1.542	1.158	0.996	0.998	0.996	1.000	1.004	0.998	1.001	1.001
12/31/2018	1.965	1.542	1.158	0.996	0.998	0.996	1.000	1.004	0.998	1.001	1.001

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	<u>FACTORS</u>
12/31/2014	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.996
12/31/2015	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.992
12/31/2016	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.149
12/31/2017	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.771
12/31/2018	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	3.481

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	282,388	882,201	1,938,641	3,543,264	4,743,017	5,285,615	5,738,090	5,648,417	5,637,182	5,640,052	5,640,052
12/31/2000	365,581	1,069,881	3,049,722	5,169,414	6,590,096	7,299,691	7,512,693	7,459,864	7,463,998	7,470,273	7,468,566
12/31/2001	830,819	2,125,840	3,522,326	5,682,050	7,492,843	7,136,963	7,411,230	7,485,016	7,670,656	7,670,988	7,705,923
12/31/2002	327,770	1,145,453	2,506,938	3,891,885	4,158,259	4,734,503	4,797,345	4,824,144	4,866,660	4,907,067	4,905,910
12/31/2003	270,475	1,031,303	2,479,455	4,150,249	4,720,882	5,081,495	5,160,583	5,234,778	5,379,903	5,426,878	5,435,896
12/31/2004	414,921	1,131,520	2,876,268	4,209,281	5,692,175	5,791,872	5,615,628	5,474,799	5,468,769	5,484,423	5,505,476
12/31/2005	293,897	661,546	2,238,896	3,461,274	4,521,544	4,520,486	4,586,822	4,674,298	4,823,557	4,848,663	4,872,985
12/31/2006	235,400	679,173	2,173,102	3,210,436	4,081,621	4,844,729	4,845,637	4,995,403	5,012,109	5,024,436	5,024,538
12/31/2007	342,634	727,966	2,097,812	4,290,827	5,572,559	6,119,332	6,229,702	5,950,641	6,027,904	6,025,200	6,030,300
12/31/2008	178,812	684,514	2,188,993	3,935,080	5,056,293	5,550,659	6,045,120	6,494,988	6,614,509	6,667,506	6,675,768
12/31/2009	450,372	1,116,258	2,908,653	4,693,123	5,905,363	6,218,363	6,563,721	6,684,044	6,662,764	6,662,959	
12/31/2010	241,176	1,216,588	3,205,891	5,503,096	6,942,609	7,312,603	7,543,477	7,752,393	7,642,054		
12/31/2011	676,044	1,704,853	3,628,402	5,691,062	7,403,315	12,856,023	13,116,204	13,315,908			
12/31/2012	331,180	1,222,862	2,955,526	4,529,926	5,578,492	5,814,415	6,191,409				
12/31/2013	243,462	1,346,811	3,190,215	5,801,630	7,352,629	7,899,779					
12/31/2014	343,210	1,472,343	3,667,552	6,613,767	7,670,485						
12/31/2015	278,037	1,117,059	2,877,431	4,955,244							
12/31/2016	368,099	1,230,908	2,821,716								
12/31/2017	383,083	1,345,258									
12/31/2018	443,684										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	5,640,052	5,640,052	5,640,052	5,637,412	5,637,412	5,637,412	5,637,412	5,637,412	5,637,412
12/31/2000	7,481,749	7,473,492	7,483,685	7,483,685	7,473,685	7,473,685	7,473,685	7,473,685	
12/31/2001	7,827,692	7,945,375	8,033,508	8,076,500	8,076,500	8,113,544	8,113,583		
12/31/2002	4,911,098	4,910,850	4,910,850	4,910,850	4,913,802	4,915,551			
12/31/2003	5,514,313	5,514,314	5,448,623	5,448,623	5,448,623				
12/31/2004	5,502,690	5,512,260	5,535,938	5,514,384					
12/31/2005	4,961,028	4,966,968	4,966,938						
12/31/2006	5,024,989	5,024,989							
12/31/2007	6,079,002								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/1999	599,813	1,056,440	1,604,623	1,199,753	542,598	452,475	-89,673	-11,235	2,870	0	0	0	0
12/31/2000	704,300	1,979,841	2,119,692	1,420,682	709,595	213,002	-52,829	4,134	6,275	-1,707	13,183	-8,257	10,193
12/31/2001	1,295,021	1,396,486	2,159,724	1,810,793	-355,880	274,267	73,786	185,640	332	34,935	121,769	117,683	88,133
12/31/2002	817,683	1,361,485	1,384,947	266,374	576,244	62,842	26,799	42,516	40,407	-1,157	5,188	-248	0
12/31/2003	760,828	1,448,152	1,670,794	570,633	360,613	79,088	74,195	145,125	46,975	9,018	78,417	1	-65,691
12/31/2004	716,599	1,744,748	1,333,013	1,482,894	99,697	-176,244	-140,829	-6,030	15,654	21,053	-2,786	9,570	23,678
12/31/2005	367,649	1,577,350	1,222,378	1,060,270	-1,058	66,336	87,476	149,259	25,106	24,322	88,043	5,940	-30
12/31/2006	443,773	1,493,929	1,037,334	871,185	763,108	908	149,766	16,706	12,327	102	451	0	
12/31/2007	385,332	1,369,846	2,193,015	1,281,732	546,773	110,370	-279,061	77,263	-2,704	5,100	48,702		
12/31/2008	505,702	1,504,479	1,746,087	1,121,213	494,366	494,461	449,868	119,521	52,997	8,262			
12/31/2009	665,886	1,792,395	1,784,470	1,212,240	313,000	345,358	120,323	-21,280	195				
12/31/2010	975,412	1,989,303	2,297,205	1,439,513	369,994	230,874	208,916	-110,339					
12/31/2011	1,028,809	1,923,549	2,062,660	1,712,253	5,452,708	260,181	199,704						
12/31/2012	891,682	1,732,664	1,574,400	1,048,566	235,923	376,994							
12/31/2013	1,103,349	1,843,404	2,611,415	1,550,999	547,150								
12/31/2014	1,129,133	2,195,209	2,946,215	1,056,718									
12/31/2015	839,022	1,760,372	2,077,813										
12/31/2016	862,809	1,590,808											
12/31/2017	962,175												

	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
12/31/1999	0.0296	0.0522	0.0793	0.0593	0.0268	0.0224	-0.0044	-0.0006	0.0001	0.0000	0.0000	0.0000	0.0000
12/31/2000	0.0250	0.0702	0.0752	0.0504	0.0252	0.0076	-0.0019	0.0001	0.0002	-0.0001	0.0005	-0.0003	0.0004
12/31/2001	0.0452	0.0487	0.0754	0.0632	-0.0124	0.0096	0.0026	0.0065	0.0000	0.0012	0.0043	0.0041	0.0031
12/31/2002	0.0401	0.0667	0.0679	0.0131	0.0282	0.0031	0.0013	0.0021	0.0020	-0.0001	0.0003	0.0000	0.0000
12/31/2003	0.0423	0.0805	0.0929	0.0317	0.0201	0.0044	0.0041	0.0081	0.0026	0.0005	0.0044	0.0000	-0.0037
12/31/2004	0.0308	0.0750	0.0573	0.0638	0.0043	-0.0076	-0.0061	-0.0003	0.0007	0.0009	-0.0001	0.0004	0.0010
12/31/2005	0.0245	0.1050	0.0813	0.0706	-0.0001	0.0044	0.0058	0.0099	0.0017	0.0016	0.0059	0.0004	0.0000
12/31/2006	0.0252	0.0850	0.0590	0.0495	0.0434	0.0001	0.0085	0.0010	0.0007	0.0000	0.0000	0.0000	
12/31/2007	0.0166	0.0590	0.0944	0.0552	0.0235	0.0048	-0.0120	0.0033	-0.0001	0.0002	0.0021		
12/31/2008	0.0202	0.0601	0.0698	0.0448	0.0198	0.0198	0.0180	0.0048	0.0021	0.0003			
12/31/2009	0.0257	0.0691	0.0688	0.0467	0.0121	0.0133	0.0046	-0.0008	0.0000				
12/31/2010	0.0459	0.0936	0.1081	0.0677	0.0174	0.0109	0.0098	-0.0052					
12/31/2011	0.0407	0.0760	0.0815	0.0677	0.2155	0.0103	0.0079						
12/31/2012	0.0427	0.0829	0.0753	0.0502	0.0113	0.0180							
12/31/2013	0.0418	0.0698	0.0989	0.0587	0.0207								
12/31/2014	0.0416	0.0809	0.1085	0.0389									
12/31/2015	0.0416	0.0872	0.1030										
12/31/2016	0.0489	0.0902											
12/31/2017	0.0491												

Best 3/5	0.0441	0.0837	0.0945	0.0589	0.0167	0.0141	0.0075	0.0012	0.0008	0.0005	0.0022	0.0001	0.0003
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PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
NEW JERSEY  
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
12/31/1999	3,803,157	5,058,170	7,196,584	6,982,892	6,530,470	6,302,733	6,188,812	6,053,832	6,014,239	6,128,525	6,111,025
12/31/2000	3,648,440	5,902,286	6,597,181	6,553,259	6,328,748	6,099,212	6,269,590	6,394,393	6,564,894	6,669,959	6,708,875
12/31/2001	3,811,671	5,132,348	5,714,543	5,810,910	5,942,569	6,085,497	6,158,875	6,185,744	6,245,130	6,110,142	6,147,944
12/31/2002	3,374,176	4,183,374	4,437,973	4,686,463	4,738,367	4,601,082	4,741,312	4,686,422	4,744,923	4,809,502	4,787,669
12/31/2003	3,780,945	4,156,432	4,266,461	4,771,352	4,924,398	5,261,375	5,405,935	5,344,948	5,508,294	5,540,846	5,527,628
12/31/2004	4,130,396	5,349,293	5,919,897	6,369,065	6,566,497	6,791,482	6,922,106	6,992,430	6,916,151	6,958,534	6,843,823
12/31/2005	4,331,966	5,092,399	5,764,849	5,631,726	5,723,535	5,909,483	5,897,199	5,878,699	5,883,938	5,895,419	5,893,419
12/31/2006	4,638,959	5,330,343	5,476,795	5,646,034	5,592,481	5,751,613	6,084,887	5,943,637	6,047,817	6,110,426	6,120,334
12/31/2007	4,287,471	4,831,802	5,562,948	5,808,570	6,205,730	6,305,412	6,189,582	6,201,420	6,192,636	6,244,026	6,272,584
12/31/2008	4,585,636	5,041,728	5,348,931	5,615,375	5,797,867	5,742,336	5,775,111	5,772,120	5,860,012	5,980,892	6,038,400
12/31/2009	4,852,495	5,377,186	5,717,597	5,661,716	5,811,593	6,070,277	6,244,769	6,520,868	6,673,466	6,638,469	
12/31/2010	4,890,872	6,145,003	6,386,239	6,763,875	6,802,514	6,736,124	6,809,444	6,918,431	6,851,361		
12/31/2011	5,450,084	5,903,288	6,161,460	6,470,162	6,605,485	6,528,489	6,750,620	6,882,004			
12/31/2012	5,304,846	6,041,492	6,794,190	6,743,301	6,926,231	7,149,398	7,215,592				
12/31/2013	3,859,287	5,097,900	5,113,544	5,247,563	5,472,478	5,489,774					
12/31/2014	4,000,533	4,511,195	5,021,860	5,291,282	5,623,799						
12/31/2015	4,544,333	5,230,414	5,730,037	6,119,124							
12/31/2016	4,088,623	4,962,468	4,983,266								
12/31/2017	4,259,506	5,423,914									
12/31/2018	4,051,088										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	6,123,690	6,105,625	6,105,625	6,105,525	6,100,525	6,100,525	6,100,525	6,169,275	6,169,275
12/31/2000	6,697,526	6,772,526	6,747,526	6,712,526	6,712,526	6,712,526	6,712,530	6,712,530	
12/31/2001	6,172,944	6,150,537	6,150,537	6,150,441	6,155,436	6,155,440	6,150,440		
12/31/2002	4,759,599	4,786,992	4,778,704	4,778,704	4,778,704	4,778,704			
12/31/2003	5,537,429	5,565,030	5,567,130	5,554,380	5,553,680				
12/31/2004	6,863,823	6,863,823	6,864,774	6,871,273					
12/31/2005	5,907,920	5,920,369	5,920,369						
12/31/2006	6,231,768	6,257,352							
12/31/2007	6,297,487								

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
NEW JERSEY

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1999	1.330	1.423	0.970	0.935	0.965	0.982	0.978	0.993	1.019	0.997	1.002
12/31/2000	1.618	1.118	0.993	0.966	0.964	1.028	1.020	1.027	1.016	1.006	0.998
12/31/2001	1.346	1.113	1.017	1.023	1.024	1.012	1.004	1.010	0.978	1.006	1.004
12/31/2002	1.240	1.061	1.056	1.011	0.971	1.030	0.988	1.012	1.014	0.995	0.994
12/31/2003	1.099	1.026	1.118	1.032	1.068	1.027	0.989	1.031	1.006	0.998	1.002
12/31/2004	1.295	1.107	1.076	1.031	1.034	1.019	1.010	0.989	1.006	0.984	1.003
12/31/2005	1.176	1.132	0.977	1.016	1.032	0.998	0.997	1.001	1.002	1.000	1.002
12/31/2006	1.149	1.027	1.031	0.991	1.028	1.058	0.977	1.018	1.010	1.002	1.018
12/31/2007	1.127	1.151	1.044	1.068	1.016	0.982	1.002	0.999	1.008	1.005	1.004
12/31/2008	1.099	1.061	1.050	1.032	0.990	1.006	0.999	1.015	1.021	1.010	
12/31/2009	1.108	1.063	0.990	1.026	1.045	1.029	1.044	1.023	0.995		
12/31/2010	1.256	1.039	1.059	1.006	0.990	1.011	1.016	0.990			
12/31/2011	1.083	1.044	1.050	1.021	0.988	1.034	1.019				
12/31/2012	1.139	1.125	0.993	1.027	1.032	1.009					
12/31/2013	1.321	1.003	1.026	1.043	1.003						
12/31/2014	1.128	1.113	1.054	1.063							
12/31/2015	1.151	1.096	1.068								
12/31/2016	1.214	1.004									
12/31/2017	1.273										
3 Yr Mean	1.213	1.071	1.049	1.044	1.008	1.018	1.026	1.009	1.008	1.006	1.008
Best 3/5	1.213	1.071	1.043	1.030	1.008	1.016	1.012	1.011	1.007	1.002	1.003

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/1999	0.997	1.000	1.000	0.999	1.000	1.000	1.011	1.000			
12/31/2000	1.011	0.996	0.995	1.000	1.000	1.000	1.000	1.000 *			
12/31/2001	0.996	1.000	1.000	1.001	1.000	0.999	1.000 *	1.000 *			
12/31/2002	1.006	0.998	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2003	1.005	1.000	0.998	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.001								
12/31/2005	1.002	1.000									
12/31/2006	1.004										
3 Yr Mean	1.002	1.000	1.000	1.000	1.000 @	1.000 @	1.006 @	1.000 @			
Best 3/5	1.004	1.000	0.999	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

Development From

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2014					1.008	1.016	1.012	1.011	1.007	1.002	1.003
12/31/2015				1.030	1.008	1.016	1.012	1.011	1.007	1.002	1.003
12/31/2016			1.043	1.030	1.008	1.016	1.012	1.011	1.007	1.002	1.003
12/31/2017		1.071	1.043	1.030	1.008	1.016	1.012	1.011	1.007	1.002	1.003
12/31/2018	1.213	1.071	1.043	1.030	1.008	1.016	1.012	1.011	1.007	1.002	1.003

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
12/31/2014	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.064
12/31/2015	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.096
12/31/2016	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.143
12/31/2017	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.224
12/31/2018	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.484

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	167,201	378,394	953,129	1,357,262	1,557,488	1,749,277	2,097,598	2,070,839	2,425,176	2,547,974	2,427,480
12/31/2000	95,298	360,562	691,992	924,614	1,113,439	1,399,593	2,218,093	2,262,298	2,487,445	2,656,414	2,769,716
12/31/2001	254,107	386,805	650,597	828,700	1,069,675	1,356,480	1,670,837	1,927,379	1,975,917	2,235,575	2,482,886
12/31/2002	160,169	281,612	421,887	693,021	924,162	1,203,410	1,463,705	1,487,877	1,548,132	1,582,179	1,629,111
12/31/2003	199,065	289,127	417,818	558,932	680,144	806,353	852,606	871,255	1,169,428	1,289,934	1,541,442
12/31/2004	155,377	328,158	591,881	1,005,167	1,160,330	1,307,266	1,480,827	1,565,331	1,588,758	1,653,712	1,572,392
12/31/2005	207,472	511,024	914,726	1,209,235	1,462,799	1,572,402	1,740,854	1,835,030	1,837,498	1,839,533	1,839,533
12/31/2006	160,796	337,899	709,692	1,232,397	1,331,566	1,514,885	1,685,470	1,860,455	2,059,207	2,179,076	2,262,026
12/31/2007	98,855	346,460	970,126	1,511,578	2,255,682	2,580,496	2,743,497	2,908,645	2,994,920	3,104,884	3,130,403
12/31/2008	122,071	360,840	554,238	876,906	1,077,188	1,295,570	1,629,463	1,498,784	1,578,149	1,690,879	1,729,970
12/31/2009	185,720	799,251	812,319	990,964	1,140,080	1,220,938	1,323,352	1,502,908	1,829,199	1,994,826	
12/31/2010	238,989	593,008	1,435,406	1,535,224	1,817,956	2,012,415	2,071,711	2,125,860	2,120,767		
12/31/2011	327,076	601,314	830,917	1,170,924	1,455,246	1,740,759	1,906,387	2,128,629			
12/31/2012	544,141	621,273	1,241,161	1,712,608	1,941,672	2,033,544	2,227,051				
12/31/2013	210,632	470,096	697,702	930,405	1,165,333	1,273,643					
12/31/2014	278,973	574,720	1,111,148	1,708,933	2,020,698						
12/31/2015	271,875	608,007	1,023,769	1,463,191							
12/31/2016	385,382	748,509	982,333								
12/31/2017	214,933	682,027									
12/31/2018	336,992										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	2,418,989	2,410,041	2,410,313	2,414,483	2,412,896	2,412,896	2,412,896	2,412,896	2,412,896
12/31/2000	2,934,648	2,966,719	2,983,202	2,969,821	2,969,964	2,969,964	2,969,964	2,970,339	
12/31/2001	2,565,468	2,579,531	2,623,013	2,639,304	2,639,304	2,639,304	2,639,679		
12/31/2002	1,741,545	1,789,484	1,802,284	1,802,284	1,802,284	1,802,284			
12/31/2003	1,605,033	1,634,368	1,667,590	1,690,313	1,693,273				
12/31/2004	1,584,158	1,584,158	1,594,159	1,594,158					
12/31/2005	1,839,533	1,857,446	1,858,783						
12/31/2006	2,288,733	2,323,205							
12/31/2007	3,139,993								

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

	Increments												
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	211,193	574,735	404,133	200,226	191,789	348,321	-26,759	354,337	122,798	-120,494	-8,491	-8,948	272
12/31/2000	265,264	331,430	232,622	188,825	286,154	818,500	44,205	225,147	168,969	113,302	164,932	32,071	16,483
12/31/2001	132,698	263,792	178,103	240,975	286,805	314,357	256,542	48,538	259,658	247,311	82,582	14,063	43,482
12/31/2002	121,443	140,275	271,134	231,141	279,248	260,295	24,172	60,255	34,047	46,932	112,434	47,939	12,800
12/31/2003	90,062	128,691	141,114	121,212	126,209	46,253	18,649	298,173	120,506	251,508	63,591	29,335	33,222
12/31/2004	172,781	263,723	413,286	155,163	146,936	173,561	84,504	23,427	64,954	-81,320	11,766	0	10,001
12/31/2005	303,552	403,702	294,509	253,564	109,603	168,452	94,176	2,468	2,035	0	0	17,913	1,337
12/31/2006	177,103	371,793	522,705	99,169	183,319	170,585	174,985	198,752	119,869	82,950	26,707	34,472	
12/31/2007	247,605	623,666	541,452	744,104	324,814	163,001	165,148	86,275	109,964	25,519	9,590		
12/31/2008	238,769	193,398	322,668	200,282	218,382	333,893	-130,679	79,365	112,730	39,091			
12/31/2009	613,531	13,068	178,645	149,116	80,858	102,414	179,556	326,291	165,627				
12/31/2010	354,019	842,398	99,818	282,732	194,459	59,296	54,149	-5,093					
12/31/2011	274,238	229,603	340,007	284,322	285,513	165,628	222,242						
12/31/2012	77,132	619,888	471,447	229,064	91,872	193,507							
12/31/2013	259,464	227,606	232,703	234,928	108,310								
12/31/2014	295,747	536,428	597,785	311,765									
12/31/2015	336,132	415,762	439,422										
12/31/2016	363,127	233,824											
12/31/2017	467,094												

	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
12/31/1999	0.0260	0.0708	0.0498	0.0247	0.0236	0.0429	-0.0033	0.0437	0.0151	-0.0148	-0.0010	-0.0011	0.0000
12/31/2000	0.0301	0.0376	0.0264	0.0214	0.0325	0.0930	0.0050	0.0256	0.0192	0.0129	0.0187	0.0036	0.0019
12/31/2001	0.0162	0.0321	0.0217	0.0293	0.0349	0.0383	0.0312	0.0059	0.0316	0.0301	0.0101	0.0017	0.0053
12/31/2002	0.0210	0.0242	0.0469	0.0399	0.0483	0.0450	0.0042	0.0104	0.0059	0.0081	0.0194	0.0083	0.0022
12/31/2003	0.0141	0.0201	0.0221	0.0190	0.0197	0.0072	0.0029	0.0467	0.0189	0.0394	0.0100	0.0046	0.0052
12/31/2004	0.0192	0.0293	0.0459	0.0172	0.0163	0.0193	0.0094	0.0026	0.0072	-0.0090	0.0013	0.0000	0.0011
12/31/2005	0.0413	0.0549	0.0401	0.0345	0.0149	0.0229	0.0128	0.0003	0.0003	0.0000	0.0000	0.0024	0.0002
12/31/2006	0.0214	0.0449	0.0631	0.0120	0.0221	0.0206	0.0211	0.0240	0.0145	0.0100	0.0032	0.0042	
12/31/2007	0.0332	0.0837	0.0726	0.0998	0.0436	0.0219	0.0222	0.0116	0.0148	0.0034	0.0013		
12/31/2008	0.0319	0.0258	0.0431	0.0268	0.0292	0.0446	-0.0175	0.0106	0.0151	0.0052			
12/31/2009	0.0713	0.0015	0.0208	0.0173	0.0094	0.0119	0.0209	0.0379	0.0192				
12/31/2010	0.0378	0.0899	0.0107	0.0302	0.0208	0.0063	0.0058	-0.0005					
12/31/2011	0.0292	0.0244	0.0362	0.0302	0.0304	0.0176	0.0236						
12/31/2012	0.0079	0.0639	0.0486	0.0236	0.0095	0.0199							
12/31/2013	0.0363	0.0319	0.0326	0.0329	0.0152								
12/31/2014	0.0381	0.0691	0.0770	0.0401									
12/31/2015	0.0311	0.0384	0.0406										
12/31/2016	0.0421	0.0271											
12/31/2017	0.0500												

Best 3/5	0.0388	0.0447	0.0418	0.0311	0.0151	0.0165	0.0163	0.0154	0.0148	0.0029	0.0019	0.0037	0.0028
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PREMISES/OPERATIONS (Subline Code 334)  
OWNERS, LANDLORDS AND TENANTS  
FULL COVERAGE  
NEW JERSEY  
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
12/31/1999	11,731,098	18,147,638	24,397,648	21,548,088	21,606,377	21,433,497	21,102,202	21,087,383	21,092,335	21,056,085	21,196,182
12/31/2000	11,747,154	19,332,883	21,470,576	22,009,878	21,054,343	20,913,320	21,019,953	21,051,084	21,004,917	21,013,120	21,060,103
12/31/2001	12,431,597	14,991,440	19,122,163	19,542,750	19,853,145	19,425,354	19,480,124	19,310,630	19,309,831	19,334,394	19,489,394
12/31/2002	6,969,565	11,441,195	15,588,270	17,322,283	16,832,710	17,033,311	17,088,414	17,063,471	17,122,938	17,258,469	17,358,369
12/31/2003	8,387,554	12,614,470	17,604,879	18,249,114	17,473,574	17,571,499	17,606,647	17,766,588	17,768,136	17,755,103	17,755,103
12/31/2004	9,647,260	14,636,971	18,222,589	19,332,058	18,861,117	18,733,621	18,907,504	18,945,599	18,905,266	18,905,980	18,840,269
12/31/2005	8,469,688	12,942,720	18,028,187	18,997,158	18,307,688	18,053,442	18,080,726	17,865,393	18,045,040	18,076,434	18,014,847
12/31/2006	9,647,149	13,751,806	17,846,326	18,682,259	18,057,159	17,849,273	17,790,268	17,748,638	17,720,881	17,719,895	17,767,280
12/31/2007	11,129,635	17,801,530	23,435,507	24,748,930	24,358,648	24,249,432	24,333,603	24,178,102	24,139,217	24,234,217	24,319,806
12/31/2008	12,058,659	17,900,133	22,879,923	23,720,488	22,577,231	22,342,656	21,822,869	21,829,464	21,819,363	21,751,051	21,919,051
12/31/2009	14,034,139	22,352,254	28,124,510	30,027,152	28,804,368	28,369,508	28,234,125	28,353,381	28,333,980	28,384,808	
12/31/2010	15,724,818	22,755,962	28,893,090	30,001,883	29,107,889	28,832,607	28,715,612	28,827,048	28,705,548		
12/31/2011	13,910,448	21,395,415	27,622,868	28,653,659	28,208,267	27,900,669	27,768,972	27,736,547			
12/31/2012	10,684,479	14,450,633	18,964,885	19,041,370	18,811,147	18,458,039	18,345,465				
12/31/2013	13,924,750	19,002,731	24,376,412	26,580,812	26,613,463	26,744,851					
12/31/2014	15,739,418	23,562,525	31,032,119	34,181,063	34,499,079						
12/31/2015	13,687,028	20,797,571	30,357,204	33,001,917							
12/31/2016	9,871,280	17,785,487	24,615,225								
12/31/2017	10,585,088	19,751,773									
12/31/2018	14,926,946										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	21,241,406	21,242,506	21,219,406	21,174,605	21,174,605	21,173,206	21,173,206	21,153,755	21,150,305
12/31/2000	21,036,671	21,056,142	21,090,463	21,092,622	21,121,058	21,149,900	21,115,463	21,115,463	
12/31/2001	19,583,741	19,489,241	19,522,990	19,510,982	19,510,228	19,510,228	19,480,228		
12/31/2002	17,263,869	17,373,869	17,325,202	17,324,452	17,324,452	17,349,452			
12/31/2003	17,806,103	17,850,103	17,872,003	17,896,791	17,896,791				
12/31/2004	18,840,266	18,840,266	18,851,954	18,851,954					
12/31/2005	18,114,847	18,051,535	18,141,725						
12/31/2006	17,793,968	17,843,968							
12/31/2007	24,209,806								

PREMISES/OPERATIONS (Subline Code 334)  
OWNERS, LANDLORDS AND TENANTS  
FULL COVERAGE  
NEW JERSEY

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
12/31/1999	1.547	1.344	0.883	1.003	0.992	0.985	0.999	1.000	0.998	1.007	1.002
12/31/2000	1.646	1.111	1.025	0.957	0.993	1.005	1.001	0.998	1.000	1.002	0.999
12/31/2001	1.206	1.276	1.022	1.016	0.978	1.003	0.991	1.000	1.001	1.008	1.005
12/31/2002	1.642	1.362	1.111	0.972	1.012	1.003	0.999	1.003	1.008	1.006	0.995
12/31/2003	1.504	1.396	1.037	0.958	1.006	1.002	1.009	1.000	0.999	1.000	1.003
12/31/2004	1.517	1.245	1.061	0.976	0.993	1.009	1.002	0.998	1.000	0.997	1.000
12/31/2005	1.528	1.393	1.054	0.964	0.986	1.002	0.988	1.010	1.002	0.997	1.006
12/31/2006	1.425	1.298	1.047	0.967	0.988	0.997	0.998	0.998	1.000	1.003	1.002
12/31/2007	1.599	1.316	1.056	0.984	0.996	1.003	0.994	0.998	1.004	1.004	0.995
12/31/2008	1.484	1.278	1.037	0.952	0.990	0.977	1.000	1.000	0.997	1.008	
12/31/2009	1.593	1.258	1.068	0.959	0.985	0.995	1.004	0.999	1.002		
12/31/2010	1.447	1.270	1.038	0.970	0.991	0.996	1.004	0.996			
12/31/2011	1.538	1.291	1.037	0.984	0.989	0.995	0.999				
12/31/2012	1.352	1.312	1.004	0.988	0.981	0.994					
12/31/2013	1.365	1.283	1.090	1.001	1.005						
12/31/2014	1.497	1.317	1.101	1.009							
12/31/2015	1.520	1.460	1.087								
12/31/2016	1.802	1.384									
12/31/2017	1.866										

3 Yr Mean 1.729 1.387 1.093 0.999 0.992 0.995 1.002 0.998 1.001 1.005 1.001

Best 3/5 1.606 1.338 1.071 0.991 0.988 0.995 1.001 0.998 1.001 1.001 1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1999	1.000	0.999	0.998	1.000	1.000	1.000	0.999	1.000
12/31/2000	1.001	1.002	1.000	1.001	1.000	0.998	1.000	0.999 *
12/31/2001	0.995	1.002	0.999	1.000	1.000	0.998	0.999 *	0.999 *
12/31/2002	1.006	0.997	1.000	1.000	1.001	1.000 *	0.999 *	0.999 *
12/31/2003	1.002	1.001	1.001	1.000	1.000 *	1.000 *	0.999 *	0.999 *
12/31/2004	1.000	1.001	1.000					
12/31/2005	0.997	1.005						
12/31/2006	1.003							

3 Yr Mean 1.000 1.002 1.000 1.000 1.001 @ 0.999 @ 1.000 @ 1.000 @

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

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					0.988	0.995	1.001	0.998	1.001	1.001	1.002
12/31/2015				0.991	0.988	0.995	1.001	0.998	1.001	1.001	1.002
12/31/2016			1.071	0.991	0.988	0.995	1.001	0.998	1.001	1.001	1.002
12/31/2017		1.338	1.071	0.991	0.988	0.995	1.001	0.998	1.001	1.001	1.002
12/31/2018	1.606	1.338	1.071	0.991	0.988	0.995	1.001	0.998	1.001	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
12/31/2014	1.002	1.001	1.000	1.000	1.000	0.999	0.999	0.999	0.996*	0.982
12/31/2015	1.002	1.001	1.000	1.000	1.000	0.999	0.999	0.999	0.996*	0.973
12/31/2016	1.002	1.001	1.000	1.000	1.000	0.999	0.999	0.999	0.996*	1.042
12/31/2017	1.002	1.001	1.000	1.000	1.000	0.999	0.999	0.999	0.996*	1.395
12/31/2018	1.002	1.001	1.000	1.000	1.000	0.999	0.999	0.999	0.996*	2.240

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	1,448,177	2,607,223	4,807,952	5,824,250	6,320,911	6,452,830	6,510,226	6,551,185	6,562,924	6,585,461	6,590,555
12/31/2000	2,017,964	3,108,350	4,919,348	5,842,560	5,994,261	6,354,135	6,442,212	6,503,152	6,521,795	6,516,312	6,523,394
12/31/2001	1,661,945	2,386,733	3,449,011	4,768,818	5,352,863	5,416,240	5,483,581	5,565,093	5,623,983	5,610,113	5,624,661
12/31/2002	844,919	1,940,619	3,877,293	5,475,937	5,835,052	6,077,948	6,118,733	6,179,951	6,144,061	6,133,267	6,135,356
12/31/2003	1,078,525	2,108,204	4,225,311	5,137,048	5,600,116	5,642,943	6,107,678	6,273,023	6,258,860	6,317,823	6,340,379
12/31/2004	1,252,522	2,717,020	4,457,296	7,146,326	7,904,032	8,075,277	8,183,711	8,228,886	8,233,302	8,241,888	8,233,954
12/31/2005	1,116,420	2,891,520	4,941,114	5,796,687	6,435,697	6,755,855	6,724,912	6,763,108	7,089,704	7,123,625	7,128,971
12/31/2006	1,015,464	2,695,629	4,820,217	6,272,463	7,039,909	7,321,643	7,412,465	7,429,236	7,431,200	7,424,459	7,443,911
12/31/2007	1,225,460	3,541,335	6,989,706	9,181,893	9,450,979	9,952,646	10,023,880	10,048,726	10,073,577	10,053,778	10,114,470
12/31/2008	1,301,663	3,563,191	6,248,701	7,393,569	8,275,384	8,677,205	8,628,848	8,814,979	8,935,473	8,769,496	8,892,769
12/31/2009	1,569,095	3,408,690	6,612,262	8,846,591	10,037,160	10,123,852	10,505,300	10,898,914	10,974,485	11,449,238	
12/31/2010	1,612,614	3,596,268	6,832,989	9,451,656	10,446,031	10,415,061	10,499,491	10,517,201	10,553,958		
12/31/2011	1,429,345	3,844,525	7,444,354	9,303,014	10,203,127	10,280,518	10,360,686	10,597,017			
12/31/2012	821,450	2,363,821	4,654,681	6,679,152	7,517,377	7,522,021	7,587,789				
12/31/2013	1,641,768	3,646,617	7,448,815	9,868,121	10,662,233	10,838,670					
12/31/2014	1,926,665	5,127,023	9,481,513	12,100,356	13,313,346						
12/31/2015	1,794,863	4,550,884	9,228,609	11,127,735							
12/31/2016	1,092,190	3,334,506	6,456,812								
12/31/2017	1,255,806	3,923,678									
12/31/2018	1,950,768										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	6,591,346	6,601,429	6,607,908	6,612,908	6,612,907	6,614,907	6,614,907	6,614,390	6,615,390
12/31/2000	6,521,566	6,521,566	6,560,401	6,554,704	6,559,736	6,587,042	6,589,395	6,625,416	
12/31/2001	5,774,860	6,040,505	5,977,847	5,954,980	5,954,992	5,954,992	5,946,889		
12/31/2002	6,186,009	6,239,295	6,167,299	6,169,317	6,169,317	6,169,465			
12/31/2003	6,400,462	6,465,189	6,505,110	6,476,080	6,467,952				
12/31/2004	8,239,827	8,243,743	8,250,538	8,250,538					
12/31/2005	8,406,431	7,151,097	7,176,394						
12/31/2006	7,469,540	7,462,617							
12/31/2007	10,112,865								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/1999	1,159,046	2,200,729	1,016,298	496,661	131,919	57,396	40,959	11,739	22,537	5,094	791	10,083	6,479
12/31/2000	1,090,386	1,810,998	923,212	151,701	359,874	88,077	60,940	18,643	-5,483	7,082	-1,828	0	38,835
12/31/2001	724,788	1,062,278	1,319,807	584,045	63,377	67,341	81,512	58,890	-13,870	14,548	150,199	265,645	-62,658
12/31/2002	1,095,700	1,936,674	1,598,644	359,115	242,896	40,785	61,218	-35,890	-10,794	2,089	50,653	53,286	-71,996
12/31/2003	1,029,679	2,117,107	911,737	463,068	42,827	464,735	165,345	-14,163	58,963	22,556	60,083	64,727	39,921
12/31/2004	1,464,498	1,740,276	2,689,030	757,706	171,245	108,434	45,175	4,416	8,586	-7,934	5,873	3,916	6,795
12/31/2005	1,775,100	2,049,594	855,573	639,010	320,158	-30,943	38,196	326,596	33,921	5,346	1,277,460	-1,255,334	25,297
12/31/2006	1,680,165	2,124,588	1,452,246	767,446	281,734	90,822	16,771	1,964	-6,741	19,452	25,629	-6,923	
12/31/2007	2,315,875	3,448,371	2,192,187	269,086	501,667	71,234	24,846	24,851	-19,799	60,692	-1,605		
12/31/2008	2,261,528	2,685,510	1,144,868	881,815	401,821	-48,357	186,131	120,494	-165,977	123,273			
12/31/2009	1,839,595	3,203,572	2,234,329	1,190,569	86,692	381,448	393,614	75,571	474,753				
12/31/2010	1,983,654	3,236,721	2,618,667	994,375	-30,970	84,430	17,710	36,757					
12/31/2011	2,415,180	3,599,829	1,858,660	900,113	77,391	80,168	236,331						
12/31/2012	1,542,371	2,290,860	2,024,471	838,225	4,644	65,768							
12/31/2013	2,004,849	3,802,198	2,419,306	794,112	176,437								
12/31/2014	3,200,358	4,354,490	2,618,843	1,212,990									
12/31/2015	2,756,021	4,677,725	1,899,126										
12/31/2016	2,242,316	3,122,306											
12/31/2017	2,667,872												

	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
12/31/1999	0.0425	0.0806	0.0372	0.0182	0.0048	0.0021	0.0015	0.0004	0.0008	0.0002	0.0000	0.0004	0.0002
12/31/2000	0.0382	0.0634	0.0323	0.0053	0.0126	0.0031	0.0021	0.0007	-0.0002	0.0002	-0.0001	0.0000	0.0014
12/31/2001	0.0286	0.0419	0.0521	0.0230	0.0025	0.0027	0.0032	0.0023	-0.0005	0.0006	0.0059	0.0105	-0.0025
12/31/2002	0.0435	0.0769	0.0635	0.0143	0.0096	0.0016	0.0024	-0.0014	-0.0004	0.0001	0.0020	0.0021	-0.0029
12/31/2003	0.0397	0.0815	0.0351	0.0178	0.0016	0.0179	0.0064	-0.0005	0.0023	0.0009	0.0023	0.0025	0.0015
12/31/2004	0.0534	0.0635	0.0981	0.0276	0.0062	0.0040	0.0016	0.0002	0.0003	-0.0003	0.0002	0.0001	0.0002
12/31/2005	0.0675	0.0779	0.0325	0.0243	0.0122	-0.0012	0.0015	0.0124	0.0013	0.0002	0.0486	-0.0477	0.0010
12/31/2006	0.0637	0.0805	0.0550	0.0291	0.0107	0.0034	0.0006	0.0001	-0.0003	0.0007	0.0010	-0.0003	
12/31/2007	0.0613	0.0912	0.0580	0.0071	0.0133	0.0019	0.0007	0.0007	-0.0005	0.0016	0.0000		
12/31/2008	0.0723	0.0859	0.0366	0.0282	0.0129	-0.0015	0.0060	0.0039	-0.0053	0.0039			
12/31/2009	0.0407	0.0709	0.0494	0.0263	0.0019	0.0084	0.0087	0.0017	0.0105				
12/31/2010	0.0443	0.0723	0.0585	0.0222	-0.0007	0.0019	0.0004	0.0008					
12/31/2011	0.0563	0.0839	0.0433	0.0210	0.0018	0.0019	0.0055						
12/31/2012	0.0518	0.0769	0.0680	0.0282	0.0002	0.0022							
12/31/2013	0.0477	0.0904	0.0575	0.0189	0.0042								
12/31/2014	0.0581	0.0790	0.0475	0.0220									
12/31/2015	0.0488	0.0829	0.0336										
12/31/2016	0.0514	0.0715											
12/31/2017	0.0567												

Best 3/5	0.0523	0.0796	0.0494	0.0217	0.0013	0.0020	0.0040	0.0011	0.0002	0.0008	0.0012	0.0007	-0.0004
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PREMISES/OPERATIONS (Subline Code 334)  
OWNERS, LANDLORDS AND TENANTS  
FULL COVERAGE  
NEW JERSEY  
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
12/31/1999	955,735	1,305,303	1,436,639	1,493,510	1,488,147	1,476,439	1,489,634	1,497,388	1,497,378	1,547,378	1,547,378
12/31/2000	723,564	1,198,413	1,271,278	1,010,161	1,101,749	1,191,747	1,166,742	1,179,742	1,179,774	1,174,742	1,154,742
12/31/2001	1,075,932	1,055,665	1,298,414	1,272,870	1,308,926	1,291,227	1,397,237	1,375,637	1,395,636	1,465,637	1,419,803
12/31/2002	964,756	1,144,217	1,022,481	999,411	1,128,644	1,130,531	1,220,531	1,299,031	1,102,529	999,031	1,003,530
12/31/2003	1,077,972	1,189,302	1,220,217	1,285,255	1,375,268	1,245,122	1,243,620	1,246,108	1,243,258	1,243,258	1,243,259
12/31/2004	1,257,285	1,505,116	1,490,611	1,483,093	1,855,990	1,804,760	1,797,259	1,812,259	1,800,844	1,800,593	1,825,593
12/31/2005	997,021	1,303,070	1,405,724	1,532,993	1,564,733	1,641,981	1,666,981	1,563,466	1,563,215	1,620,215	1,620,215
12/31/2006	781,112	1,099,303	1,140,238	1,205,005	1,266,245	1,118,659	1,120,906	1,120,997	1,122,549	1,122,549	1,157,549
12/31/2007	1,042,067	1,170,181	1,160,828	1,198,669	1,146,733	1,143,333	1,163,953	1,163,952	1,163,952	1,163,952	1,180,236
12/31/2008	1,271,912	1,211,246	1,412,648	1,489,121	1,510,804	1,490,083	1,492,588	1,495,083	1,590,083	1,606,323	1,626,969
12/31/2009	1,254,050	1,241,109	1,524,324	1,522,991	1,577,471	1,609,125	1,648,125	1,760,468	1,780,460	1,772,960	
12/31/2010	1,136,127	1,072,620	1,063,926	997,323	994,131	1,044,831	1,057,498	1,132,498	1,082,506		
12/31/2011	1,601,923	1,558,203	1,557,489	1,858,635	1,751,025	1,781,035	1,759,359	2,008,010			
12/31/2012	1,133,251	1,265,344	1,206,510	1,233,173	1,183,391	1,175,640	1,305,603				
12/31/2013	1,003,610	1,275,905	1,445,708	1,275,100	1,176,122	1,303,999					
12/31/2014	1,181,721	950,725	1,037,369	1,153,802	1,099,432						
12/31/2015	1,226,271	1,174,137	1,706,588	1,984,987							
12/31/2016	785,726	749,608	907,574								
12/31/2017	804,790	1,143,861									
12/31/2018	1,328,769										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	1,547,378	1,497,378	1,522,378	1,522,378	1,522,383	1,522,383	1,522,378	1,522,378	1,522,378
12/31/2000	1,154,742	1,164,742	1,157,659	1,157,659	1,157,659	1,157,659	1,157,659	1,157,659	
12/31/2001	1,419,804	1,424,806	1,374,166	1,369,165	1,369,165	1,369,165	1,369,165		
12/31/2002	1,000,280	1,000,280	1,000,280	1,000,280	1,000,280	1,000,280			
12/31/2003	1,243,259	1,243,266	1,243,258	1,243,258	1,243,258				
12/31/2004	1,825,593	1,825,593	1,825,593	1,830,593					
12/31/2005	1,620,215	1,617,715	1,617,715						
12/31/2006	1,157,549	1,157,549							
12/31/2007	1,180,268								

PREMISES/OPERATIONS (Subline Code 334)  
OWNERS, LANDLORDS AND TENANTS  
FULL COVERAGE  
NEW JERSEY

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1999	1.366	1.101	1.040	0.996	0.992	1.009	1.005	1.000	1.033	1.000	1.000
12/31/2000	1.656	1.061	0.795	1.091	1.082	0.979	1.011	1.000	0.996	0.983	1.000
12/31/2001	0.981	1.230	0.980	1.028	0.986	1.082	0.985	1.015	1.050	0.969	1.000
12/31/2002	1.186	0.894	0.977	1.129	1.002	1.080	1.064	0.849	0.906	1.005	0.997
12/31/2003	1.103	1.026	1.053	1.070	0.905	0.999	1.002	0.998	1.000	1.000	1.000
12/31/2004	1.197	0.990	0.995	1.251	0.972	0.996	1.008	0.994	1.000	1.014	1.000
12/31/2005	1.307	1.079	1.091	1.021	1.049	1.015	0.938	1.000	1.036	1.000	1.000
12/31/2006	1.407	1.037	1.057	1.051	0.883	1.002	1.000	1.001	1.000	1.031	1.000
12/31/2007	1.123	0.992	1.033	0.957	0.997	1.018	1.000	1.000	1.000	1.014	1.000
12/31/2008	0.952	1.166	1.054	1.015	0.986	1.002	1.002	1.064	1.010	1.013	
12/31/2009	0.990	1.228	0.999	1.036	1.020	1.024	1.068	1.011	0.996		
12/31/2010	0.944	0.992	0.937	0.997	1.051	1.012	1.071	0.956			
12/31/2011	0.973	1.000	1.193	0.942	1.017	0.988	1.141				
12/31/2012	1.117	0.954	1.022	0.960	0.993	1.111					
12/31/2013	1.271	1.133	0.882	0.922	1.109						
12/31/2014	0.805	1.091	1.112	0.953							
12/31/2015	0.957	1.453	1.163								
12/31/2016	0.954	1.211									
12/31/2017	1.421										
3 Yr Mean	1.111	1.252	1.052	0.945	1.040	1.037	1.093	1.010	1.002	1.019	1.000
Best 3/5	1.061	1.145	1.099	0.952	1.029	1.013	1.047	1.004	1.003	1.014	1.000

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/1999	0.968	1.017	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.009	0.994	1.000	1.000	1.000	1.000	1.000	1.000 *			
12/31/2001	1.004	0.964	0.996	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	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.003								
12/31/2005	0.998	1.000									
12/31/2006	1.000										
3 Yr Mean	0.999	1.000	1.001	1.000	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

Development From

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2014					1.029	1.013	1.047	1.004	1.003	1.014	1.000
12/31/2015				0.952	1.029	1.013	1.047	1.004	1.003	1.014	1.000
12/31/2016			1.099	0.952	1.029	1.013	1.047	1.004	1.003	1.014	1.000
12/31/2017		1.145	1.099	0.952	1.029	1.013	1.047	1.004	1.003	1.014	1.000
12/31/2018	1.061	1.145	1.099	0.952	1.029	1.013	1.047	1.004	1.003	1.014	1.000

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.114
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.061
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.166
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.335
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.416

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	162,907	255,429	326,911	628,317	668,803	761,477	670,799	724,223	727,663	807,776	807,776
12/31/2000	56,333	315,522	632,805	664,961	692,245	716,430	791,650	810,309	881,653	904,710	902,287
12/31/2001	106,597	165,508	241,034	283,342	442,073	479,360	471,837	488,538	519,988	580,391	690,461
12/31/2002	86,622	148,529	199,540	314,930	396,275	425,253	473,088	485,867	527,093	550,218	544,608
12/31/2003	139,689	304,056	576,448	1,029,450	1,155,278	1,170,134	1,181,729	1,183,744	1,183,743	1,183,743	1,183,743
12/31/2004	137,543	287,414	512,156	695,049	1,163,984	1,576,542	1,576,211	1,616,850	1,619,300	1,617,282	1,621,666
12/31/2005	70,185	131,100	206,835	304,412	419,748	455,719	497,879	508,443	498,588	498,206	498,206
12/31/2006	92,138	239,151	224,340	274,977	406,490	399,309	409,827	414,987	414,994	414,994	424,031
12/31/2007	92,812	217,406	318,095	402,818	504,127	507,422	568,274	527,860	528,248	528,248	529,363
12/31/2008	149,378	243,598	437,973	577,894	487,338	485,828	497,760	532,686	715,310	716,441	721,441
12/31/2009	170,309	348,569	353,996	463,514	516,599	518,275	550,190	748,266	773,561	787,149	
12/31/2010	55,646	150,099	201,977	256,637	321,784	429,893	436,632	554,874	576,668		
12/31/2011	157,951	264,153	658,036	822,662	1,006,053	1,231,235	1,559,017	1,842,743			
12/31/2012	138,034	411,275	646,473	784,914	1,939,942	1,831,628	1,839,973				
12/31/2013	95,734	303,246	341,321	414,807	421,747	426,803					
12/31/2014	115,356	177,781	311,052	415,416	527,279						
12/31/2015	97,842	423,557	593,681	866,087							
12/31/2016	110,478	181,333	390,404								
12/31/2017	126,279	270,925									
12/31/2018	166,443										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	807,777	750,211	750,211	750,211	750,211	750,211	750,211	750,211	750,211
12/31/2000	902,286	902,286	902,320	902,320	902,320	902,320	902,320	902,320	
12/31/2001	709,345	752,767	680,824	689,052	689,149	689,149	689,149		
12/31/2002	541,806	541,389	540,583	538,418	520,380	520,380			
12/31/2003	1,183,743	1,183,743	1,183,743	1,183,743	1,183,743				
12/31/2004	1,621,666	1,621,666	1,621,666	1,621,666					
12/31/2005	498,206	498,206	498,206						
12/31/2006	425,283	425,283							
12/31/2007	531,785								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/1999	92,522	71,482	301,406	40,486	92,674	-90,678	53,424	3,440	80,113	0	1	-57,566	0
12/31/2000	259,189	317,283	32,156	27,284	24,185	75,220	18,659	71,344	23,057	-2,423	-1	0	34
12/31/2001	58,911	75,526	42,308	158,731	37,287	-7,523	16,701	31,450	60,403	110,070	18,884	43,422	-71,943
12/31/2002	61,907	51,011	115,390	81,345	28,978	47,835	12,779	41,226	23,125	-5,610	-2,802	-417	-806
12/31/2003	164,367	272,392	453,002	125,828	14,856	11,595	2,015	-1	0	0	0	0	0
12/31/2004	149,871	224,742	182,893	468,935	412,558	-331	40,639	2,450	-2,018	4,384	0	0	0
12/31/2005	60,915	75,735	97,577	115,336	35,971	42,160	10,564	-9,855	-382	0	0	0	0
12/31/2006	147,013	-14,811	50,637	131,513	-7,181	10,518	5,160	7	0	9,037	1,252	0	
12/31/2007	124,594	100,689	84,723	101,309	3,295	60,852	-40,414	388	0	1,115	2,422		
12/31/2008	94,220	194,375	139,921	-90,556	-1,510	11,932	34,926	182,624	1,131	5,000			
12/31/2009	178,260	5,427	109,518	53,085	1,676	31,915	198,076	25,295	13,588				
12/31/2010	94,453	51,878	54,660	65,147	108,109	6,739	118,242	21,794					
12/31/2011	106,202	393,883	164,626	183,391	225,182	327,782	283,726						
12/31/2012	273,241	235,198	138,441	1,155,028	-108,314	8,345							
12/31/2013	207,512	38,075	73,486	6,940	5,056								
12/31/2014	62,425	133,271	104,364	111,863									
12/31/2015	325,715	170,124	272,406										
12/31/2016	70,855	209,071											
12/31/2017	144,646												

	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
12/31/1999	0.0400	0.0309	0.1304	0.0175	0.0401	-0.0392	0.0231	0.0015	0.0347	0.0000	0.0000	-0.0249	0.0000
12/31/2000	0.1751	0.2143	0.0217	0.0184	0.0163	0.0508	0.0126	0.0482	0.0156	-0.0016	0.0000	0.0000	0.0000
12/31/2001	0.0347	0.0445	0.0249	0.0935	0.0220	-0.0044	0.0098	0.0185	0.0356	0.0648	0.0111	0.0256	-0.0424
12/31/2002	0.0617	0.0508	0.1150	0.0811	0.0289	0.0477	0.0127	0.0411	0.0230	-0.0056	-0.0028	-0.0004	-0.0008
12/31/2003	0.0872	0.1445	0.2404	0.0668	0.0079	0.0062	0.0011	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.0446	0.0668	0.0544	0.1394	0.1226	-0.0001	0.0121	0.0007	-0.0006	0.0013	0.0000	0.0000	0.0000
12/31/2005	0.0300	0.0373	0.0480	0.0568	0.0177	0.0207	0.0052	-0.0049	-0.0002	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.0741	-0.0075	0.0255	0.0663	-0.0036	0.0053	0.0026	0.0000	0.0000	0.0046	0.0006	0.0000	
12/31/2007	0.1047	0.0846	0.0712	0.0852	0.0028	0.0511	-0.0340	0.0003	0.0000	0.0009	0.0020		
12/31/2008	0.0367	0.0756	0.0544	-0.0352	-0.0006	0.0046	0.0136	0.0711	0.0004	0.0019			
12/31/2009	0.0793	0.0024	0.0487	0.0236	0.0007	0.0142	0.0881	0.0113	0.0060				
12/31/2010	0.0661	0.0363	0.0382	0.0456	0.0756	0.0047	0.0827	0.0152					
12/31/2011	0.0365	0.1355	0.0566	0.0631	0.0775	0.1128	0.0976						
12/31/2012	0.1169	0.1006	0.0592	0.4941	-0.0463	0.0036							
12/31/2013	0.1109	0.0203	0.0393	0.0037	0.0027								
12/31/2014	0.0479	0.1023	0.0801	0.0859									
12/31/2015	0.1173	0.0613	0.0981										
12/31/2016	0.0417	0.1230											
12/31/2017	0.0640												

Best 3/5	0.0743	0.0881	0.0653	0.0648	0.0264	0.0079	0.0615	0.0089	0.0001	0.0014	0.0002	0.0000	-0.0003
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PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
MULTISTATE  
BODILY INJURY - OCCURRENCE  
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	61,047,805	98,123,699	124,668,711	137,401,090	143,931,921	147,525,795	147,307,373	145,829,988	145,279,388	145,080,861	145,227,140
12/31/2000	57,978,927	102,444,607	146,589,050	163,167,337	168,112,439	167,854,516	165,227,095	163,035,923	162,784,663	162,245,424	161,792,838
12/31/2001	62,236,397	106,650,073	140,931,788	151,954,754	158,148,095	155,386,866	152,515,334	151,843,041	151,607,207	151,522,455	151,368,441
12/31/2002	54,163,437	88,132,687	113,646,048	132,088,026	131,010,353	128,286,058	127,295,423	126,533,172	126,750,811	126,329,211	126,367,527
12/31/2003	54,917,986	85,572,645	122,120,267	131,427,160	127,774,474	125,828,023	124,652,763	123,027,364	122,952,354	122,515,193	122,519,417
12/31/2004	57,678,208	95,224,152	122,139,102	128,382,874	125,428,817	122,628,583	121,235,299	120,450,789	120,779,681	120,701,577	120,822,153
12/31/2005	57,766,191	92,349,541	118,077,173	126,054,168	123,270,821	120,401,954	119,659,834	118,861,583	118,876,440	118,548,951	118,498,724
12/31/2006	58,201,569	88,049,620	109,367,793	114,552,022	113,052,646	113,300,044	113,400,587	112,152,521	112,125,451	111,620,877	111,452,626
12/31/2007	62,752,106	92,724,862	120,431,354	128,614,478	126,580,888	126,471,314	125,557,860	125,836,848	125,344,054	124,925,199	125,077,675
12/31/2008	65,742,781	100,541,180	123,556,592	131,934,930	130,780,689	129,998,085	131,256,273	129,588,848	129,822,702	129,557,044	129,635,685
12/31/2009	66,889,904	99,172,956	123,727,860	131,087,461	130,677,179	129,412,122	127,588,958	127,780,919	127,648,394	128,206,994	
12/31/2010	66,271,257	98,785,565	126,171,791	133,860,452	133,853,289	132,274,847	132,607,180	132,029,549	132,754,969		
12/31/2011	73,382,178	108,204,146	135,951,301	146,621,642	144,417,754	144,200,051	143,029,967	142,987,235			
12/31/2012	59,007,483	90,659,797	114,724,210	119,412,977	121,099,607	121,265,649	121,870,774				
12/31/2013	60,286,229	93,490,712	116,459,384	127,590,937	129,570,776	128,246,815					
12/31/2014	65,117,440	99,713,535	130,714,899	139,037,839	141,253,196						
12/31/2015	54,800,144	88,174,645	115,416,803	125,094,099							
12/31/2016	54,743,401	88,439,072	116,962,348								
12/31/2017	58,012,719	93,418,495									
12/31/2018	58,140,977										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	145,407,425	145,407,106	145,231,909	145,320,218	145,418,574	145,605,617	145,749,503	145,796,125	145,858,570
12/31/2000	161,908,978	161,888,394	162,109,788	161,853,921	161,801,147	161,873,647	161,921,647	161,869,147	
12/31/2001	151,025,234	151,207,458	151,301,909	150,944,173	151,004,752	151,089,973	150,897,573		
12/31/2002	126,578,867	126,330,164	126,263,218	126,228,812	126,201,311	126,283,968			
12/31/2003	122,394,672	122,535,233	122,422,141	122,430,247	122,391,746				
12/31/2004	120,939,012	121,137,811	121,007,660	121,138,842					
12/31/2005	118,469,072	118,544,577	118,648,576						
12/31/2006	111,300,865	111,649,983							
12/31/2007	125,171,943								

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
MULTISTATE  
BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.607	1.271	1.102	1.048	1.025	0.999	0.990	0.996	0.999	1.001	1.001
12/31/2000	1.767	1.431	1.113	1.030	0.998	0.984	0.987	0.998	0.997	0.997	1.001
12/31/2001	1.714	1.321	1.078	1.041	0.983	0.982	0.996	0.998	0.999	0.999	0.998
12/31/2002	1.627	1.289	1.162	0.992	0.979	0.992	0.994	1.002	0.997	1.000	1.002
12/31/2003	1.558	1.427	1.076	0.972	0.985	0.991	0.987	0.999	0.996	1.000	0.999
12/31/2004	1.651	1.283	1.051	0.977	0.978	0.989	0.994	1.003	0.999	1.001	1.001
12/31/2005	1.599	1.279	1.068	0.978	0.977	0.994	0.994	1.000	0.997	1.000	1.000
12/31/2006	1.513	1.242	1.047	0.987	1.002	1.001	0.989	1.000	0.995	0.998	0.999
12/31/2007	1.478	1.299	1.068	0.984	0.999	0.993	1.002	0.996	0.997	1.001	1.001
12/31/2008	1.529	1.229	1.068	0.991	0.994	1.010	0.987	1.002	0.998	1.001	
12/31/2009	1.483	1.248	1.059	0.997	0.990	0.986	1.002	0.999	1.004		
12/31/2010	1.491	1.277	1.061	1.000	0.988	1.003	0.996	1.005			
12/31/2011	1.475	1.256	1.078	0.985	0.998	0.992	1.000				
12/31/2012	1.536	1.265	1.041	1.014	1.001	1.005					
12/31/2013	1.551	1.246	1.096	1.016	0.990						
12/31/2014	1.531	1.311	1.064	1.016							
12/31/2015	1.609	1.309	1.084								
12/31/2016	1.616	1.323									
12/31/2017	1.610										
3 Yr Mean	1.612	1.314	1.081	1.015	0.996	1.000	0.999	1.002	1.000	1.000	1.000
Best 3/5	1.590	1.295	1.075	1.010	0.993	1.000	0.999	1.000	0.997	1.001	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.000	0.999	1.001	1.001	1.001	1.001	1.000	1.000			
12/31/2000	1.000	1.001	0.998	1.000	1.000	1.000	1.000	1.001 *			
12/31/2001	1.001	1.001	0.998	1.000	1.001	0.999	1.001 *	1.001 *			
12/31/2002	0.998	0.999	1.000	1.000	1.001	1.001 *	1.001 *	1.001 *			
12/31/2003	1.001	0.999	1.000	1.000	1.000 *	1.001 *	1.001 *	1.001 *			
12/31/2004	1.002	0.999	1.001								
12/31/2005	1.001	1.001									
12/31/2006	1.003										
3 Yr Mean	1.002	1.000	1.000	1.000	1.001 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.001	1.000	0.999	1.000	1.001 *	1.001 *	1.001 *	1.001 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					0.993	1.000	0.999	1.000	0.997	1.001	1.000
12/31/2015				1.010	0.993	1.000	0.999	1.000	0.997	1.001	1.000
12/31/2016			1.075	1.010	0.993	1.000	0.999	1.000	0.997	1.001	1.000
12/31/2017		1.295	1.075	1.010	0.993	1.000	0.999	1.000	0.997	1.001	1.000
12/31/2018	1.590	1.295	1.075	1.010	0.993	1.000	0.999	1.000	0.997	1.001	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2014	1.001	1.000	0.999	1.000	1.001	1.001	1.001	1.001	1.004*	0.998
12/31/2015	1.001	1.000	0.999	1.000	1.001	1.001	1.001	1.001	1.004*	1.008
12/31/2016	1.001	1.000	0.999	1.000	1.001	1.001	1.001	1.001	1.004*	1.084
12/31/2017	1.001	1.000	0.999	1.000	1.001	1.001	1.001	1.001	1.004*	1.403
12/31/2018	1.001	1.000	0.999	1.000	1.001	1.001	1.001	1.001	1.004*	2.231

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	4,310,345	8,161,995	11,815,204	15,323,949	16,406,117	13,735,562	13,568,095	14,211,817	13,797,134	13,702,041	13,654,000
12/31/2000	4,312,306	9,787,759	14,275,863	16,589,213	13,333,534	13,756,559	14,951,634	14,619,549	14,328,599	14,216,481	14,246,132
12/31/2001	6,257,938	11,216,967	15,955,168	14,890,770	16,169,968	16,759,605	16,405,252	15,929,198	16,116,996	16,265,741	16,248,116
12/31/2002	5,775,787	10,404,834	13,346,674	14,948,316	15,769,296	15,608,440	15,140,043	15,122,997	14,851,205	14,785,681	14,869,618
12/31/2003	6,645,827	10,058,232	14,120,720	16,116,229	14,969,065	14,204,222	14,074,931	14,017,468	14,072,288	14,184,645	14,547,610
12/31/2004	6,127,935	10,998,153	17,068,999	16,726,659	16,984,285	16,499,147	16,629,762	16,432,472	16,211,835	15,833,003	15,840,901
12/31/2005	7,813,738	12,920,036	17,590,395	18,407,310	18,825,296	18,476,169	18,284,251	17,981,632	17,751,265	17,965,865	17,970,623
12/31/2006	9,192,076	13,878,224	16,497,905	17,830,111	18,795,766	18,424,902	18,717,712	18,547,908	18,603,003	18,459,526	18,648,035
12/31/2007	8,454,742	12,648,382	16,938,817	18,130,327	18,623,107	18,377,941	18,458,649	18,811,280	18,780,637	18,894,629	18,807,950
12/31/2008	9,748,657	12,647,280	16,497,263	17,976,630	18,440,242	18,833,576	18,653,552	18,719,141	18,583,125	18,680,475	18,716,619
12/31/2009	9,544,228	14,085,803	16,353,062	17,776,981	17,988,654	18,699,930	18,765,566	18,791,034	18,845,919	18,857,348	
12/31/2010	10,273,875	13,755,484	18,079,425	19,789,231	19,996,494	19,445,282	19,032,581	18,967,128	18,849,462		
12/31/2011	10,067,850	14,030,344	18,368,992	20,279,240	20,296,368	20,494,009	20,412,855	20,347,126			
12/31/2012	6,018,740	14,109,209	18,271,826	18,670,002	19,203,460	19,210,813	19,083,751				
12/31/2013	9,228,359	15,385,799	17,772,504	21,038,493	21,807,176	21,667,959					
12/31/2014	10,277,586	14,593,014	20,965,912	24,662,296	25,631,107						
12/31/2015	10,112,813	16,397,576	22,361,934	25,574,666							
12/31/2016	9,807,799	15,504,144	20,498,376								
12/31/2017	11,230,421	18,805,779									
12/31/2018	8,968,922										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
12/31/1999	13,680,558	13,698,960	13,733,959	13,633,959	13,633,955	13,590,455	13,590,455	13,590,455	13,590,455		
12/31/2000	14,281,132	14,180,893	14,252,639	14,248,681	14,159,481	14,159,481	14,162,481	14,259,481			
12/31/2001	16,359,838	16,707,675	16,702,604	16,761,934	16,758,763	16,814,263	16,808,764				
12/31/2002	15,763,649	15,710,785	15,801,345	15,701,343	15,870,343	15,770,343					
12/31/2003	14,647,508	14,595,839	14,384,339	14,585,838	14,704,428						
12/31/2004	15,878,876	15,833,775	15,868,775	15,868,775							
12/31/2005	18,078,694	17,945,624	18,097,123								
12/31/2006	18,545,795	18,850,794									
12/31/2007	18,932,448										

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
DEDUCTIBLE  
MULTISTATE  
BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.894	1.448	1.297	1.071	0.837	0.988	1.047	0.971	0.993	0.996	1.002
12/31/2000	2.270	1.459	1.162	0.804	1.032	1.087	0.978	0.980	0.992	1.002	1.002
12/31/2001	1.792	1.422	0.933	1.086	1.036	0.979	0.971	1.012	1.009	0.999	1.007
12/31/2002	1.801	1.283	1.120	1.055	0.990	0.970	0.999	0.982	0.996	1.006	1.060
12/31/2003	1.513	1.404	1.141	0.929	0.949	0.991	0.996	1.004	1.008	1.026	1.007
12/31/2004	1.795	1.552	0.980	1.015	0.971	1.008	0.988	0.987	0.977	1.000	1.002
12/31/2005	1.654	1.361	1.046	1.023	0.981	0.990	0.983	0.987	1.012	1.000	1.006
12/31/2006	1.510	1.189	1.081	1.054	0.980	1.016	0.991	1.003	0.992	1.010	0.995
12/31/2007	1.496	1.339	1.070	1.027	0.987	1.004	1.019	0.998	1.006	0.995	1.007
12/31/2008	1.297	1.304	1.090	1.026	1.021	0.990	1.004	0.993	1.005	1.002	
12/31/2009	1.476	1.161	1.087	1.012	1.040	1.004	1.001	1.003	1.001		
12/31/2010	1.339	1.314	1.095	1.010	0.972	0.979	0.997	0.994			
12/31/2011	1.394	1.309	1.104	1.001	1.010	0.996	0.997				
12/31/2012	2.344	1.295	1.022	1.029	1.000	0.993					
12/31/2013	1.667	1.155	1.184	1.037	0.994						
12/31/2014	1.420	1.437	1.176	1.039							
12/31/2015	1.621	1.364	1.144								
12/31/2016	1.581	1.322									
12/31/2017	1.675										

3 Yr Mean	1.626	1.374	1.168	1.035	1.001	0.989	0.998	0.997	1.004	1.002	1.003
Best 3/5	1.623	1.327	1.141	1.025	1.001	0.993	1.001	0.998	1.004	1.001	1.005

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.001	1.003	0.993	1.000	0.997	1.000	1.000	1.000			
12/31/2000	0.993	1.005	1.000	0.994	1.000	1.000	1.007	1.000 *			
12/31/2001	1.021	1.000	1.004	1.000	1.003	1.000	1.000 *	1.000 *			
12/31/2002	0.997	1.006	0.994	1.011	0.994	1.000 *	1.000 *	1.000 *			
12/31/2003	0.996	0.986	1.014	1.008	1.003 *	1.000 *	1.000 *	1.000 *			
12/31/2004	0.997	1.002	1.000								
12/31/2005	0.993	1.008									
12/31/2006	1.016										

3 Yr Mean	1.002	0.999	1.003	1.006	0.999 @	1.000 @	1.004 @	1.000 @			
Best 3/5	0.997	1.003	1.001	1.003	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
12/31/2014					1.001	0.993	1.001	0.998	1.004	1.001	1.005
12/31/2015				1.025	1.001	0.993	1.001	0.998	1.004	1.001	1.005
12/31/2016			1.141	1.025	1.001	0.993	1.001	0.998	1.004	1.001	1.005
12/31/2017		1.327	1.141	1.025	1.001	0.993	1.001	0.998	1.004	1.001	1.005
12/31/2018	1.623	1.327	1.141	1.025	1.001	0.993	1.001	0.998	1.004	1.001	1.005

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2014	0.997	1.003	1.001	1.003	1.000	1.000	1.000	1.000	1.000*	1.007
12/31/2015	0.997	1.003	1.001	1.003	1.000	1.000	1.000	1.000	1.000*	1.032
12/31/2016	0.997	1.003	1.001	1.003	1.000	1.000	1.000	1.000	1.000*	1.178
12/31/2017	0.997	1.003	1.001	1.003	1.000	1.000	1.000	1.000	1.000*	1.563
12/31/2018	0.997	1.003	1.001	1.003	1.000	1.000	1.000	1.000	1.000*	2.536

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios



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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	8,767,856	21,992,323	40,358,614	57,494,231	71,357,581	79,667,675	82,484,950	84,113,392	84,540,057	85,002,245	85,778,825
12/31/2000	9,028,226	21,843,197	46,823,415	69,682,741	85,396,061	94,384,550	102,153,807	100,589,767	102,949,186	103,115,038	104,212,627
12/31/2001	11,162,197	29,259,814	53,429,383	77,583,541	92,004,033	98,828,010	102,495,627	104,421,218	106,626,064	106,276,598	106,612,768
12/31/2002	9,370,802	25,170,711	43,534,391	64,336,921	74,182,160	81,933,883	85,196,898	85,667,843	87,223,489	88,028,623	88,005,036
12/31/2003	9,643,379	24,123,571	45,360,907	64,675,147	73,871,270	81,825,228	84,422,235	85,700,693	86,966,554	87,599,707	87,476,524
12/31/2004	7,641,605	22,355,115	43,007,889	60,374,359	70,981,917	76,573,024	78,480,297	79,260,067	80,713,201	81,300,068	81,236,403
12/31/2005	7,552,948	20,073,204	42,668,558	60,540,357	70,476,622	75,641,524	77,898,083	79,388,084	79,992,094	80,164,704	81,003,945
12/31/2006	7,098,002	20,752,052	42,106,483	55,973,241	65,733,277	70,099,862	73,252,861	74,793,172	75,354,859	75,490,674	75,648,904
12/31/2007	8,725,364	23,498,956	50,770,803	69,552,177	81,251,411	86,307,178	89,057,602	90,885,177	91,778,972	92,447,092	92,784,457
12/31/2008	8,855,357	26,365,906	47,451,183	68,579,655	80,518,902	87,315,946	91,397,721	92,406,509	93,381,201	93,512,996	93,525,067
12/31/2009	10,232,937	25,422,270	46,482,300	74,776,362	87,587,903	93,339,235	97,763,837	99,817,624	100,688,197	101,759,685	
12/31/2010	9,944,057	27,975,706	53,969,852	73,930,977	88,454,212	93,675,749	96,793,151	99,329,158	99,786,420		
12/31/2011	10,836,807	30,951,526	58,230,589	83,289,084	95,682,821	107,904,071	113,933,889	115,042,778			
12/31/2012	8,253,804	25,125,913	49,729,100	68,374,053	82,219,365	88,411,581	92,948,177				
12/31/2013	9,458,283	28,355,080	54,712,621	76,571,616	89,130,240	95,101,509					
12/31/2014	11,005,451	30,331,085	60,401,928	86,594,367	96,411,822						
12/31/2015	8,500,623	24,194,861	47,388,985	67,317,566							
12/31/2016	10,551,710	28,972,487	52,975,928								
12/31/2017	10,583,480	31,381,894									
12/31/2018	11,228,214										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	86,248,724	86,371,713	86,421,883	86,431,370	86,481,733	86,569,166	86,700,474	86,828,049	86,878,467
12/31/2000	106,199,318	106,382,904	106,577,571	107,612,592	108,353,594	108,955,606	110,202,902	110,475,609	
12/31/2001	106,939,509	107,192,234	107,290,266	107,073,992	107,195,853	107,283,412	107,474,363		
12/31/2002	88,433,476	88,804,366	89,098,655	89,552,458	89,381,333	89,648,927			
12/31/2003	87,914,215	87,985,005	87,997,156	87,707,148	87,867,204				
12/31/2004	81,301,606	81,362,510	81,386,747	81,371,905					
12/31/2005	81,001,928	82,020,851	82,432,256						
12/31/2006	75,657,473	77,059,570							
12/31/2007	92,963,431								

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

	Increments												
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	13,224,467	18,366,291	17,135,617	13,863,350	8,310,094	2,817,275	1,628,442	426,665	462,188	776,580	469,899	122,989	50,170
12/31/2000	12,814,971	24,980,218	22,859,326	15,713,320	8,988,489	7,769,257	-1,564,040	2,359,419	165,852	1,097,589	1,986,691	183,586	194,667
12/31/2001	18,097,617	24,169,569	24,154,158	14,420,492	6,823,977	3,667,617	1,925,591	2,204,846	-349,466	336,170	326,741	252,725	98,032
12/31/2002	15,799,909	18,363,680	20,802,530	9,845,239	7,751,723	3,263,015	470,945	1,555,646	805,134	-23,587	428,440	370,890	294,289
12/31/2003	14,480,192	21,237,336	19,314,240	9,196,123	7,953,958	2,597,007	1,278,458	1,265,861	633,153	-123,183	437,691	70,790	12,151
12/31/2004	14,713,510	20,652,774	17,366,470	10,607,558	5,591,107	1,907,273	779,770	1,453,134	586,867	-63,665	65,203	60,904	24,237
12/31/2005	12,520,256	22,595,354	17,871,799	9,936,265	5,164,902	2,256,559	1,490,001	604,010	172,610	839,241	-2,017	1,018,923	411,405
12/31/2006	13,654,050	21,354,431	13,866,758	9,760,036	4,366,585	3,152,999	1,540,311	561,687	135,815	158,230	8,569	1,402,097	
12/31/2007	14,773,592	27,271,847	18,781,374	11,699,234	5,055,767	2,750,424	1,827,575	893,795	668,120	337,365	178,974		
12/31/2008	17,510,549	21,085,277	21,128,472	11,939,247	6,797,044	4,081,775	1,008,788	974,692	131,795	12,071			
12/31/2009	15,189,333	21,060,030	28,294,062	12,811,541	5,751,332	4,424,602	2,053,787	870,573	1,071,488				
12/31/2010	18,031,649	25,994,146	19,961,125	14,523,235	5,221,537	3,117,402	2,536,007	457,262					
12/31/2011	20,114,719	27,279,063	25,058,495	12,393,737	12,221,250	6,029,818	1,108,889						
12/31/2012	16,872,109	24,603,187	18,644,953	13,845,312	6,192,216	4,536,596							
12/31/2013	18,896,797	26,357,541	21,858,995	12,558,624	5,971,269								
12/31/2014	19,325,634	30,070,843	26,192,439	9,817,455									
12/31/2015	15,694,238	23,194,124	19,928,581										
12/31/2016	18,420,777	24,003,441											
12/31/2017	20,798,414												

A.Y.E.	Incremental Percentages												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	0.0509	0.0706	0.0659	0.0533	0.0320	0.0108	0.0063	0.0016	0.0018	0.0030	0.0018	0.0005	0.0002
12/31/2000	0.0431	0.0840	0.0769	0.0529	0.0302	0.0261	-0.0053	0.0079	0.0006	0.0037	0.0067	0.0006	0.0007
12/31/2001	0.0661	0.0883	0.0882	0.0527	0.0249	0.0134	0.0070	0.0081	-0.0013	0.0012	0.0012	0.0009	0.0004
12/31/2002	0.0668	0.0776	0.0880	0.0416	0.0328	0.0138	0.0020	0.0066	0.0034	-0.0001	0.0018	0.0016	0.0012
12/31/2003	0.0643	0.0944	0.0858	0.0409	0.0353	0.0115	0.0057	0.0056	0.0028	-0.0005	0.0019	0.0003	0.0001
12/31/2004	0.0642	0.0901	0.0758	0.0463	0.0244	0.0083	0.0034	0.0063	0.0026	-0.0003	0.0003	0.0003	0.0001
12/31/2005	0.0582	0.1051	0.0831	0.0462	0.0240	0.0105	0.0069	0.0028	0.0008	0.0039	0.0000	0.0047	0.0019
12/31/2006	0.0620	0.0969	0.0629	0.0443	0.0198	0.0143	0.0070	0.0025	0.0006	0.0007	0.0000	0.0064	
12/31/2007	0.0603	0.1113	0.0766	0.0477	0.0206	0.0112	0.0075	0.0036	0.0027	0.0014	0.0007		
12/31/2008	0.0700	0.0843	0.0845	0.0477	0.0272	0.0163	0.0040	0.0039	0.0005	0.0000			
12/31/2009	0.0625	0.0866	0.1164	0.0527	0.0237	0.0182	0.0084	0.0036	0.0044				
12/31/2010	0.0742	0.1070	0.0822	0.0598	0.0215	0.0128	0.0104	0.0019					
12/31/2011	0.0711	0.0964	0.0885	0.0438	0.0432	0.0213	0.0039						
12/31/2012	0.0694	0.1012	0.0767	0.0569	0.0255	0.0187							
12/31/2013	0.0718	0.1002	0.0831	0.0477	0.0227								
12/31/2014	0.0686	0.1067	0.0929	0.0348									
12/31/2015	0.0636	0.0939	0.0807										
12/31/2016	0.0707	0.0921											
12/31/2017	0.0738												

Best 3/5	0.0704	0.0984	0.0841	0.0495	0.0239	0.0177	0.0066	0.0033	0.0014	0.0007	0.0004	0.0022	0.0006
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PREMISES/OPERATIONS (Subline Code 334)  
 MANUFACTURERS AND CONTRACTORS  
 FULL COVERAGE  
 MULTISTATE  
 PROPERTY DAMAGE - OCCURRENCE  
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:											
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
12/31/1999	96,168,375	110,959,645	124,138,595	127,375,721	129,291,537	128,212,021	126,394,806	125,703,431	125,913,371	126,007,790	126,780,329
12/31/2000	105,979,602	122,136,506	129,376,967	135,640,890	137,114,919	137,213,968	137,638,297	138,381,154	138,342,636	139,354,005	139,281,476
12/31/2001	103,843,964	116,260,187	125,992,860	128,138,680	128,972,926	130,184,627	130,313,255	130,431,417	131,320,691	131,522,271	132,062,432
12/31/2002	89,744,202	100,540,133	103,253,543	105,987,701	106,997,304	107,357,754	107,590,353	107,475,302	108,120,247	108,635,927	108,556,094
12/31/2003	81,147,092	89,239,091	94,340,785	96,944,514	98,033,136	98,662,509	98,715,131	98,922,848	98,936,674	98,980,672	99,197,751
12/31/2004	98,653,519	110,222,467	110,248,739	111,969,474	113,034,041	112,368,625	112,829,661	112,876,000	113,332,692	113,527,552	113,768,299
12/31/2005	96,075,596	104,697,352	107,026,944	109,580,181	110,503,513	111,050,714	111,116,369	111,772,214	111,835,517	113,187,631	113,231,703
12/31/2006	100,214,028	107,491,349	110,236,899	112,213,795	114,318,397	115,477,413	117,100,772	117,135,478	117,849,690	118,358,630	118,388,835
12/31/2007	106,036,657	115,992,019	119,713,218	121,641,189	122,546,391	124,087,607	124,148,290	124,992,797	125,637,637	125,546,536	126,121,489
12/31/2008	110,019,550	120,181,821	123,346,188	125,744,616	127,665,139	128,362,169	128,747,212	129,499,420	130,036,901	130,950,012	132,060,976
12/31/2009	102,630,302	112,069,057	115,664,258	117,606,386	118,199,590	118,722,352	119,764,283	120,763,076	121,323,466	122,196,753	
12/31/2010	110,039,630	119,887,980	122,457,439	123,965,917	124,157,132	124,299,401	125,054,553	125,357,234	125,251,938		
12/31/2011	118,684,953	127,118,292	131,566,105	131,317,686	131,922,280	132,598,103	134,065,719	134,633,326			
12/31/2012	109,644,849	117,404,299	120,768,530	123,223,406	123,794,367	125,229,382	126,547,935				
12/31/2013	103,012,144	113,002,090	116,800,218	118,681,792	120,699,705	121,054,289					
12/31/2014	103,935,487	115,076,975	120,602,918	125,952,676	127,310,995						
12/31/2015	102,224,341	113,941,312	122,912,707	126,058,444							
12/31/2016	106,381,377	120,019,896	125,347,973								
12/31/2017	115,154,307	130,528,912									
12/31/2018	118,832,562										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	127,260,977	126,825,894	126,988,579	126,906,992	127,032,850	127,164,814	127,181,121	127,439,164	127,469,163
12/31/2000	139,296,742	138,900,128	138,695,405	138,693,447	138,848,936	138,862,620	139,252,363	139,581,282	
12/31/2001	132,000,136	132,204,031	132,543,787	132,861,205	132,897,668	133,058,802	133,247,052		
12/31/2002	108,621,219	109,066,298	109,560,368	109,452,608	109,535,589	109,761,973			
12/31/2003	99,600,136	99,548,346	99,766,947	99,972,818	100,232,978				
12/31/2004	113,864,800	114,008,853	114,223,386	114,218,983					
12/31/2005	112,839,561	113,441,979	113,522,097						
12/31/2006	118,995,928	119,420,724							
12/31/2007	126,244,271								

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
MULTISTATE  
PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.154	1.119	1.026	1.015	0.992	0.986	0.995	1.002	1.001	1.006	1.004
12/31/2000	1.152	1.059	1.048	1.011	1.001	1.003	1.005	1.000	1.007	0.999	1.000
12/31/2001	1.120	1.084	1.017	1.007	1.009	1.001	1.001	1.007	1.002	1.004	1.000
12/31/2002	1.120	1.027	1.026	1.010	1.003	1.002	0.999	1.006	1.005	0.999	1.001
12/31/2003	1.100	1.057	1.028	1.011	1.006	1.001	1.002	1.000	1.000	1.002	1.004
12/31/2004	1.117	1.000	1.016	1.010	0.994	1.004	1.000	1.004	1.002	1.002	1.001
12/31/2005	1.090	1.022	1.024	1.008	1.005	1.001	1.006	1.001	1.012	1.000	0.997
12/31/2006	1.073	1.026	1.018	1.019	1.010	1.014	1.000	1.006	1.004	1.000	1.005
12/31/2007	1.094	1.032	1.016	1.007	1.013	1.000	1.007	1.005	0.999	1.005	1.001
12/31/2008	1.092	1.026	1.019	1.015	1.005	1.003	1.006	1.004	1.007	1.008	
12/31/2009	1.092	1.032	1.017	1.005	1.004	1.009	1.008	1.005	1.007		
12/31/2010	1.089	1.021	1.012	1.002	1.001	1.006	1.002	0.999			
12/31/2011	1.071	1.035	0.998	1.005	1.005	1.011	1.004				
12/31/2012	1.071	1.029	1.020	1.005	1.012	1.011					
12/31/2013	1.097	1.034	1.016	1.017	1.003						
12/31/2014	1.107	1.048	1.044	1.011							
12/31/2015	1.115	1.079	1.026								
12/31/2016	1.128	1.044									
12/31/2017	1.134										
3 Yr Mean	1.126	1.057	1.029	1.011	1.007	1.009	1.005	1.003	1.004	1.004	1.001
Best 3/5	1.117	1.042	1.021	1.007	1.004	1.009	1.006	1.005	1.006	1.002	1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.997	1.001	0.999	1.001	1.001	1.000	1.002	1.000			
12/31/2000	0.997	0.999	1.000	1.001	1.000	1.003	1.002	1.001 *			
12/31/2001	1.002	1.003	1.002	1.000	1.001	1.001	1.001 *	1.001 *			
12/31/2002	1.004	1.005	0.999	1.001	1.002	1.001 *	1.001 *	1.001 *			
12/31/2003	0.999	1.002	1.002	1.003	1.001 *	1.001 *	1.001 *	1.001 *			
12/31/2004	1.001	1.002	1.000								
12/31/2005	1.005	1.001									
12/31/2006	1.004										
3 Yr Mean	1.003	1.002	1.000	1.001	1.001 @	1.001 @	1.002 @	1.000 @			
Best 3/5	1.003	1.002	1.001	1.001	1.001 *	1.001 *	1.001 *	1.001 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.004	1.009	1.006	1.005	1.006	1.002	1.002
12/31/2015				1.007	1.004	1.009	1.006	1.005	1.006	1.002	1.002
12/31/2016			1.021	1.007	1.004	1.009	1.006	1.005	1.006	1.002	1.002
12/31/2017		1.042	1.021	1.007	1.004	1.009	1.006	1.005	1.006	1.002	1.002
12/31/2018	1.117	1.042	1.021	1.007	1.004	1.009	1.006	1.005	1.006	1.002	1.002

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2014	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.050
12/31/2015	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.057
12/31/2016	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.080
12/31/2017	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.125
12/31/2018	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.257

\* 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:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	17,611,868	21,420,891	24,361,408	26,480,146	28,497,535	28,499,512	28,474,634	28,911,963	28,944,110	29,083,582	29,198,642
12/31/2000	20,010,173	23,232,091	26,167,318	28,991,643	29,034,856	29,679,431	29,420,477	29,698,078	29,804,220	30,345,426	30,027,356
12/31/2001	21,319,687	24,415,548	26,323,224	27,315,959	27,553,050	28,479,686	29,101,879	29,989,138	30,251,664	30,216,876	30,215,698
12/31/2002	18,636,249	22,179,491	21,908,831	22,717,007	23,189,502	23,918,443	24,017,297	24,445,979	24,485,089	24,620,973	24,622,666
12/31/2003	19,666,303	21,164,808	22,352,164	23,788,942	24,339,368	25,289,167	25,518,684	25,319,940	25,317,971	25,404,797	25,304,505
12/31/2004	18,873,111	22,715,063	24,366,805	25,057,877	25,272,630	25,129,114	25,190,156	25,680,244	25,780,203	26,094,644	26,302,792
12/31/2005	19,827,799	23,639,310	24,707,239	25,178,677	24,939,034	24,941,621	25,012,484	25,349,802	25,388,197	25,738,393	25,728,376
12/31/2006	24,695,362	26,834,908	26,831,313	27,476,482	27,089,717	27,342,318	27,504,576	27,737,564	27,933,169	28,138,944	28,100,945
12/31/2007	24,144,638	27,535,334	29,252,612	29,509,342	29,151,601	29,739,739	29,757,535	29,852,771	30,161,351	30,362,475	30,431,345
12/31/2008	26,605,988	28,903,553	30,144,877	29,922,446	30,451,734	30,342,031	30,209,418	30,301,820	30,640,082	30,822,740	30,924,029
12/31/2009	24,062,101	24,549,501	25,556,328	25,860,807	25,763,272	25,951,083	25,741,138	26,157,504	26,245,831	26,263,250	
12/31/2010	22,179,118	23,343,896	24,333,158	24,810,153	24,682,664	25,050,214	25,129,039	25,410,794	25,487,535		
12/31/2011	21,060,432	23,121,372	23,614,829	23,553,992	23,827,893	23,907,856	24,216,604	24,303,032			
12/31/2012	21,225,230	23,592,775	24,836,168	25,019,719	25,059,628	25,158,377	25,326,400				
12/31/2013	20,229,277	20,953,730	22,006,837	21,718,590	21,716,343	21,495,104					
12/31/2014	23,904,935	26,521,150	26,900,053	27,564,972	27,799,313						
12/31/2015	23,574,095	26,498,317	27,575,867	27,923,757							
12/31/2016	22,519,318	25,771,848	26,632,832								
12/31/2017	22,084,923	25,943,033									
12/31/2018	24,414,945										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
12/31/1999	29,295,787	29,081,997	29,019,130	28,986,680	28,988,780	28,874,405	28,891,072	28,894,151	28,898,562		
12/31/2000	30,045,516	30,263,664	30,331,000	30,284,077	30,164,986	30,179,654	30,192,733	30,217,243			
12/31/2001	30,220,000	30,489,848	30,374,168	30,264,705	30,278,841	30,314,514	30,318,925				
12/31/2002	24,837,625	24,874,159	24,728,247	24,715,748	24,700,177	24,544,243					
12/31/2003	25,322,794	25,256,435	25,331,013	25,334,955	25,397,456						
12/31/2004	26,175,375	26,208,234	26,303,737	26,331,511							
12/31/2005	25,799,721	25,810,538	25,780,689								
12/31/2006	28,325,291	28,291,477									
12/31/2007	30,562,583										

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
DEDUCTIBLE  
MULTISTATE  
PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.216	1.137	1.087	1.076	1.000	0.999	1.015	1.001	1.005	1.004	1.003
12/31/2000	1.161	1.126	1.108	1.001	1.022	0.991	1.009	1.004	1.018	0.990	1.001
12/31/2001	1.145	1.078	1.038	1.009	1.034	1.022	1.030	1.009	0.999	1.000	1.000
12/31/2002	1.190	0.988	1.037	1.021	1.031	1.004	1.018	1.002	1.006	1.000	1.009
12/31/2003	1.076	1.056	1.064	1.023	1.039	1.009	0.992	1.000	1.003	0.996	1.001
12/31/2004	1.204	1.073	1.028	1.009	0.994	1.002	1.019	1.004	1.012	1.008	0.995
12/31/2005	1.192	1.045	1.019	0.990	1.000	1.003	1.013	1.002	1.014	1.000	1.003
12/31/2006	1.087	1.000	1.024	0.986	1.009	1.006	1.008	1.007	1.007	0.999	1.008
12/31/2007	1.140	1.062	1.009	0.988	1.020	1.001	1.003	1.010	1.007	1.002	1.004
12/31/2008	1.086	1.043	0.993	1.018	0.996	0.996	1.003	1.011	1.006	1.003	
12/31/2009	1.020	1.041	1.012	0.996	1.007	0.992	1.016	1.003	1.001		
12/31/2010	1.053	1.042	1.020	0.995	1.015	1.003	1.011	1.003			
12/31/2011	1.098	1.021	0.997	1.012	1.003	1.013	1.004				
12/31/2012	1.112	1.053	1.007	1.002	1.004	1.007					
12/31/2013	1.036	1.050	0.987	1.000	0.990						
12/31/2014	1.109	1.014	1.025	1.009							
12/31/2015	1.124	1.041	1.013								
12/31/2016	1.144	1.033									
12/31/2017	1.175										

3 Yr Mean	1.148	1.029	1.008	1.004	0.999	1.008	1.010	1.006	1.005	1.001	1.005
Best 3/5	1.126	1.041	1.006	1.004	1.005	1.002	1.006	1.007	1.007	1.002	1.003

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.993	0.998	0.999	1.000	0.996	1.001	1.000	1.000			
12/31/2000	1.007	1.002	0.998	0.996	1.000	1.000	1.001	1.000 *			
12/31/2001	1.009	0.996	0.996	1.000	1.001	1.000	1.000 *	1.000 *			
12/31/2002	1.001	0.994	0.999	0.999	0.994	0.999 *	1.000 *	1.000 *			
12/31/2003	0.997	1.003	1.000	1.002	1.000 *	0.999 *	1.000 *	1.000 *			
12/31/2004	1.001	1.004	1.001								
12/31/2005	1.000	0.999									
12/31/2006	0.999										

3 Yr Mean	1.000	1.002	1.000	1.000	0.998 @	1.000 @	1.001 @	1.000 @			
Best 3/5	1.000	0.999	0.999	1.000	0.999 *	1.000 *	1.000 *	1.000 *			

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.005	1.002	1.006	1.007	1.007	1.002	1.003
12/31/2015				1.004	1.005	1.002	1.006	1.007	1.007	1.002	1.003
12/31/2016			1.006	1.004	1.005	1.002	1.006	1.007	1.007	1.002	1.003
12/31/2017		1.041	1.006	1.004	1.005	1.002	1.006	1.007	1.007	1.002	1.003
12/31/2018	1.126	1.041	1.006	1.004	1.005	1.002	1.006	1.007	1.007	1.002	1.003

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2014	1.000	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000*	1.029
12/31/2015	1.000	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000*	1.033
12/31/2016	1.000	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000*	1.040
12/31/2017	1.000	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000*	1.082
12/31/2018	1.000	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000*	1.219

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	8,596,973	14,805,682	22,238,026	27,965,441	33,109,815	37,497,672	41,564,107	44,661,355	47,642,089	48,455,891	49,503,258
12/31/2000	9,196,074	14,992,462	22,651,150	32,190,521	41,269,183	49,306,858	55,624,339	59,617,504	61,732,578	63,039,633	63,657,325
12/31/2001	8,399,883	14,743,541	24,844,808	32,247,993	38,926,870	45,548,159	50,292,505	52,276,848	54,105,494	55,450,554	56,603,491
12/31/2002	7,320,775	13,603,882	19,793,773	27,691,448	33,425,584	37,655,721	40,706,721	43,431,809	43,850,022	44,636,175	45,255,279
12/31/2003	7,422,815	11,915,370	19,100,698	26,284,989	29,176,403	31,477,448	32,443,602	33,836,845	35,192,226	36,222,345	37,188,448
12/31/2004	8,253,404	15,472,206	22,296,396	29,402,710	34,423,362	37,006,202	39,170,895	40,463,963	41,560,187	42,369,158	42,963,263
12/31/2005	7,211,333	13,951,759	21,551,766	28,034,254	33,514,610	37,825,631	41,020,175	43,389,598	44,478,961	45,950,784	47,081,426
12/31/2006	7,236,136	13,491,175	20,521,557	26,709,429	32,546,259	36,949,491	39,657,473	41,360,607	43,144,660	44,167,780	45,438,569
12/31/2007	7,681,796	14,029,024	23,173,594	30,234,522	34,812,640	39,805,182	42,587,254	45,072,586	48,468,853	52,047,690	51,858,420
12/31/2008	9,099,621	16,165,071	23,426,440	31,614,966	35,017,268	38,820,462	39,936,668	41,139,691	42,373,856	43,819,042	44,520,282
12/31/2009	8,650,188	15,040,410	22,134,124	31,736,522	35,517,607	36,977,228	38,391,061	40,150,718	41,549,490	42,987,806	
12/31/2010	10,527,421	21,009,959	24,295,023	29,926,403	33,689,697	37,006,365	38,911,340	40,750,860	41,874,062		
12/31/2011	8,625,120	15,672,146	24,053,349	30,047,161	31,851,292	34,170,161	36,109,864	37,489,138			
12/31/2012	8,631,783	16,185,127	24,444,901	32,535,081	39,826,548	44,519,763	45,600,941				
12/31/2013	10,567,029	19,394,071	27,651,287	35,101,294	41,346,087	45,415,109					
12/31/2014	8,369,523	17,529,709	25,404,158	34,866,750	40,128,411						
12/31/2015	8,415,426	15,456,385	23,308,701	32,935,095							
12/31/2016	10,205,184	17,595,735	24,971,792								
12/31/2017	11,668,223	18,531,271									
12/31/2018	10,802,395										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	49,654,958	49,477,810	49,536,975	49,512,158	49,465,806	49,508,359	49,541,911	50,161,223	50,172,934
12/31/2000	64,590,420	65,024,736	64,830,955	64,779,944	64,878,101	65,001,734	65,296,310	65,302,347	
12/31/2001	57,192,695	57,069,362	57,031,454	57,600,258	57,614,542	57,997,055	58,090,636		
12/31/2002	45,700,159	45,778,225	46,886,945	46,933,247	47,016,232	47,920,617			
12/31/2003	38,225,309	38,916,727	39,265,496	39,645,551	39,863,647				
12/31/2004	43,392,772	44,021,283	45,800,685	46,235,043					
12/31/2005	46,995,877	48,387,993	48,720,173						
12/31/2006	45,821,945	46,624,985							
12/31/2007	52,602,092								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/1999	6,208,709	7,432,344	5,727,415	5,144,374	4,387,857	4,066,435	3,097,248	2,980,734	813,802	1,047,367	151,700	-177,148	59,165
12/31/2000	5,796,388	7,658,688	9,539,371	9,078,662	8,037,675	6,317,481	3,993,165	2,115,074	1,307,055	617,692	933,095	434,316	-193,781
12/31/2001	6,343,658	10,101,267	7,403,185	6,678,877	6,621,289	4,744,346	1,984,343	1,828,646	1,345,060	1,152,937	589,204	-123,333	-37,908
12/31/2002	6,283,107	6,189,891	7,897,675	5,734,136	4,230,137	3,051,000	2,725,088	418,213	786,153	619,104	444,880	78,066	1,108,720
12/31/2003	4,492,555	7,185,328	7,184,291	2,891,414	2,301,045	966,154	1,393,243	1,355,381	1,030,119	966,103	1,036,861	691,418	348,769
12/31/2004	7,218,802	6,824,190	7,106,314	5,020,652	2,582,840	2,164,693	1,293,068	1,096,224	808,971	594,105	429,509	628,511	1,779,402
12/31/2005	6,740,426	7,600,007	6,482,488	5,480,356	4,311,021	3,194,544	2,369,423	1,089,363	1,471,823	1,130,642	-85,549	1,392,116	332,180
12/31/2006	6,255,039	7,030,382	6,187,872	5,836,830	4,403,232	2,707,982	1,703,134	1,784,053	1,023,120	1,270,789	383,376	803,040	
12/31/2007	6,347,228	9,144,570	7,060,928	4,578,118	4,992,542	2,782,072	2,485,332	3,396,267	3,578,837	-189,270	743,672		
12/31/2008	7,065,450	7,261,369	8,188,526	3,402,302	3,803,194	1,116,206	1,203,023	1,234,165	1,445,186	701,240			
12/31/2009	6,390,222	7,093,714	9,602,398	3,781,085	1,459,621	1,413,833	1,759,657	1,398,772	1,438,316				
12/31/2010	10,482,538	3,285,064	5,631,380	3,763,294	3,316,668	1,904,975	1,839,520	1,123,202					
12/31/2011	7,047,026	8,381,203	5,993,812	1,804,131	2,318,869	1,939,703	1,379,274						
12/31/2012	7,553,344	8,259,774	8,090,180	7,291,467	4,693,215	1,081,178							
12/31/2013	8,827,042	8,257,216	7,450,007	6,244,793	4,069,022								
12/31/2014	9,160,186	7,874,449	9,462,592	5,261,661									
12/31/2015	7,040,959	7,852,316	9,626,394										
12/31/2016	7,390,551	7,376,057											
12/31/2017	6,863,048												

A.Y.E.	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/1999	0.0375	0.0448	0.0346	0.0310	0.0265	0.0245	0.0187	0.0180	0.0049	0.0063	0.0009	-0.0011	0.0004
12/31/2000	0.0316	0.0417	0.0520	0.0495	0.0438	0.0344	0.0218	0.0115	0.0071	0.0034	0.0051	0.0024	-0.0011
12/31/2001	0.0362	0.0577	0.0423	0.0381	0.0378	0.0271	0.0113	0.0104	0.0077	0.0066	0.0034	-0.0007	-0.0002
12/31/2002	0.0437	0.0431	0.0550	0.0399	0.0295	0.0212	0.0190	0.0029	0.0055	0.0043	0.0031	0.0005	0.0077
12/31/2003	0.0347	0.0555	0.0555	0.0223	0.0178	0.0075	0.0108	0.0105	0.0080	0.0075	0.0080	0.0053	0.0027
12/31/2004	0.0472	0.0446	0.0464	0.0328	0.0169	0.0141	0.0084	0.0072	0.0053	0.0039	0.0028	0.0041	0.0116
12/31/2005	0.0453	0.0511	0.0436	0.0368	0.0290	0.0215	0.0159	0.0073	0.0099	0.0076	-0.0006	0.0094	0.0022
12/31/2006	0.0402	0.0452	0.0398	0.0375	0.0283	0.0174	0.0110	0.0115	0.0066	0.0082	0.0025	0.0052	
12/31/2007	0.0381	0.0549	0.0424	0.0275	0.0300	0.0167	0.0149	0.0204	0.0215	-0.0011	0.0045		
12/31/2008	0.0404	0.0415	0.0468	0.0195	0.0218	0.0064	0.0069	0.0071	0.0083	0.0040			
12/31/2009	0.0391	0.0434	0.0587	0.0231	0.0089	0.0086	0.0108	0.0085	0.0088				
12/31/2010	0.0606	0.0190	0.0326	0.0218	0.0192	0.0110	0.0106	0.0065					
12/31/2011	0.0389	0.0463	0.0331	0.0100	0.0128	0.0107	0.0076						
12/31/2012	0.0427	0.0467	0.0457	0.0412	0.0265	0.0061							
12/31/2013	0.0523	0.0489	0.0441	0.0370	0.0241								
12/31/2014	0.0504	0.0433	0.0521	0.0290									
12/31/2015	0.0386	0.0431	0.0528										
12/31/2016	0.0403	0.0402											
12/31/2017	0.0339												

Best 3/5	0.0431	0.0444	0.0473	0.0292	0.0187	0.0086	0.0097	0.0090	0.0090	0.0052	0.0032	0.0049	0.0042
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PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
MULTISTATE  
FRINGE COVERAGE - OCCURRENCE  
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	8,487,721	12,341,165	13,798,654	14,539,244	15,068,512	15,622,482	15,304,309	15,674,204	15,638,036	15,368,014	15,404,309
12/31/2000	8,403,494	11,745,573	15,183,156	16,275,041	16,811,003	17,141,675	17,459,715	17,373,159	17,447,312	17,052,062	17,392,186
12/31/2001	8,908,691	12,053,523	13,701,861	13,728,075	13,688,380	14,427,485	14,461,935	14,048,716	14,230,975	14,224,686	13,955,415
12/31/2002	9,285,163	11,418,759	12,225,575	13,409,820	13,064,565	12,973,780	12,823,840	12,644,339	12,721,397	12,474,378	12,331,673
12/31/2003	7,827,800	8,597,117	11,567,241	12,607,869	13,162,772	11,547,806	11,103,879	11,236,029	11,037,516	11,092,681	11,095,642
12/31/2004	11,307,748	17,945,276	18,793,034	20,355,006	19,314,607	18,857,261	18,149,646	18,293,849	18,302,065	18,163,901	18,022,676
12/31/2005	12,410,307	15,540,424	17,734,737	17,201,625	15,879,953	15,759,304	15,969,769	15,958,141	15,880,311	15,638,293	15,651,602
12/31/2006	13,007,652	15,874,430	16,510,914	16,993,857	16,348,795	15,876,544	15,921,099	16,141,218	16,166,442	16,186,584	16,195,919
12/31/2007	11,704,590	14,531,579	14,662,900	14,405,104	13,686,896	13,534,168	13,363,949	13,121,759	13,122,876	13,123,051	13,235,360
12/31/2008	9,410,856	10,405,040	11,183,172	11,177,660	10,638,895	10,568,471	10,003,743	9,837,644	9,868,195	9,905,780	9,878,440
12/31/2009	8,907,658	10,467,701	10,803,749	10,843,080	11,104,221	10,595,769	10,600,698	10,442,166	10,552,159	10,546,098	
12/31/2010	8,091,544	9,764,626	10,189,870	10,225,329	9,517,912	9,787,927	9,795,162	9,742,321	9,852,703		
12/31/2011	7,220,895	8,927,889	9,152,949	8,996,857	9,723,557	9,619,108	9,708,817	9,654,354			
12/31/2012	5,557,607	7,460,245	7,913,805	8,498,914	8,438,680	8,754,073	8,764,255				
12/31/2013	5,851,245	7,505,574	8,389,838	9,039,678	9,332,102	9,344,313					
12/31/2014	6,871,924	9,017,067	10,072,937	10,525,570	10,274,468						
12/31/2015	7,118,352	8,993,010	10,600,930	10,943,869							
12/31/2016	5,702,276	7,841,968	8,111,664								
12/31/2017	6,771,610	9,237,235									
12/31/2018	6,382,153										

  

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	15,399,743	15,432,740	15,327,520	15,324,199	15,400,999	15,323,259	15,323,259	15,323,259	15,323,259
12/31/2000	17,356,152	17,219,539	17,271,300	17,296,299	17,336,304	17,309,469	17,409,469	17,409,489	
12/31/2001	14,249,262	14,354,587	14,246,606	14,146,606	14,146,582	14,146,582	14,146,581		
12/31/2002	12,436,323	12,305,144	12,340,860	12,323,460	12,323,460	12,323,470			
12/31/2003	10,906,131	11,006,131	11,017,363	11,019,131	11,129,131				
12/31/2004	18,194,226	18,089,226	18,089,226	18,089,226					
12/31/2005	15,458,371	15,453,370	15,455,861						
12/31/2006	16,079,666	16,080,374							
12/31/2007	13,342,160								

PREMISES/OPERATIONS (Subline Code 334)  
MANUFACTURERS AND CONTRACTORS  
FULL COVERAGE  
MULTISTATE

FRINGE COVERAGE - OCCURRENCE  
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

	Link Ratios										
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.454	1.118	1.054	1.036	1.037	0.980	1.024	0.998	0.983	1.002	1.000
12/31/2000	1.398	1.293	1.072	1.033	1.020	1.019	0.995	1.004	0.977	1.020	0.998
12/31/2001	1.353	1.137	1.002	0.997	1.054	1.002	0.971	1.013	1.000	0.981	1.021
12/31/2002	1.230	1.071	1.097	0.974	0.993	0.988	0.986	1.006	0.981	0.989	1.008
12/31/2003	1.098	1.345	1.090	1.044	0.877	0.962	1.012	0.982	1.005	1.000	0.983
12/31/2004	1.587	1.047	1.083	0.949	0.976	0.962	1.008	1.000	0.992	0.992	1.010
12/31/2005	1.252	1.141	0.970	0.923	0.992	1.013	0.999	0.995	0.985	1.001	0.988
12/31/2006	1.220	1.040	1.029	0.962	0.971	1.003	1.014	1.002	1.001	1.001	0.993
12/31/2007	1.242	1.009	0.982	0.950	0.989	0.987	0.982	1.000	1.000	1.009	1.008
12/31/2008	1.106	1.075	1.000	0.952	0.993	0.947	0.983	1.003	1.004	0.997	
12/31/2009	1.175	1.032	1.004	1.024	0.954	1.000	0.985	1.011	0.999		
12/31/2010	1.207	1.044	1.003	0.931	1.028	1.001	0.995	1.011			
12/31/2011	1.236	1.025	0.983	1.081	0.989	1.009	0.994				
12/31/2012	1.342	1.061	1.074	0.993	1.037	1.001					
12/31/2013	1.283	1.118	1.077	1.032	1.001						
12/31/2014	1.312	1.117	1.045	0.976							
12/31/2015	1.263	1.179	1.032								
12/31/2016	1.375	1.034									
12/31/2017	1.364										

3 Yr Mean	1.334	1.110	1.051	1.000	1.009	1.004	0.991	1.008	1.001	1.002	0.996
Best 3/5	1.320	1.099	1.050	1.000	1.006	1.001	0.987	1.005	1.000	1.000	0.996

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.002	0.993	1.000	1.005	0.995	1.000	1.000	1.000			
12/31/2000	0.992	1.003	1.001	1.002	0.998	1.006	1.000	1.000 *			
12/31/2001	1.007	0.992	0.993	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2002	0.989	1.003	0.999	1.000	1.000	0.999 *	1.000 *	1.000 *			
12/31/2003	1.009	1.001	1.000	1.010	1.002 *	0.999 *	1.000 *	1.000 *			
12/31/2004	0.994	1.000	1.000								
12/31/2005	1.000	1.000									
12/31/2006	1.000										

3 Yr Mean	0.998	1.000	1.000	1.003	0.999 @	1.002 @	1.000 @	1.000 @			
Best 3/5	0.998	1.000	1.000	1.002	0.999 *	1.000 *	1.000 *	1.000 *			

	Development From										
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.006	1.001	0.987	1.005	1.000	1.000	0.996
12/31/2015				1.000	1.006	1.001	0.987	1.005	1.000	1.000	0.996
12/31/2016			1.050	1.000	1.006	1.001	0.987	1.005	1.000	1.000	0.996
12/31/2017		1.099	1.050	1.000	1.006	1.001	0.987	1.005	1.000	1.000	0.996
12/31/2018	1.320	1.099	1.050	1.000	1.006	1.001	0.987	1.005	1.000	1.000	0.996

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2014	0.998	1.000	1.000	1.002	0.999	1.000	1.000	1.000	1.000*	0.994
12/31/2015	0.998	1.000	1.000	1.002	0.999	1.000	1.000	1.000	1.000*	0.994
12/31/2016	0.998	1.000	1.000	1.002	0.999	1.000	1.000	1.000	1.000*	1.044
12/31/2017	0.998	1.000	1.000	1.002	0.999	1.000	1.000	1.000	1.000*	1.147
12/31/2018	0.998	1.000	1.000	1.002	0.999	1.000	1.000	1.000	1.000*	1.514

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	2,378,349	5,860,831	11,239,241	14,972,945	16,953,525	22,571,281	22,985,388	24,503,954	24,958,847	26,997,983	27,578,499
12/31/2000	1,658,073	4,693,442	9,508,869	12,372,198	14,058,816	14,769,603	15,019,503	15,688,009	16,183,956	16,515,584	16,615,596
12/31/2001	1,544,412	5,102,628	9,179,590	11,548,091	12,476,480	13,668,455	14,023,964	14,290,688	14,865,463	15,107,714	14,963,981
12/31/2002	1,827,079	4,878,434	7,178,701	9,605,808	11,760,087	12,161,873	12,474,013	12,736,401	12,780,919	12,826,227	12,856,873
12/31/2003	2,329,276	3,881,180	6,635,927	8,438,091	10,145,197	10,999,480	11,456,723	11,844,886	12,207,781	12,320,429	12,375,681
12/31/2004	1,269,035	4,582,483	10,616,547	15,856,099	22,694,299	24,853,217	20,974,758	20,762,432	21,079,461	22,415,089	22,439,691
12/31/2005	1,802,377	4,426,880	8,378,457	11,623,174	15,943,251	16,723,515	16,864,788	17,213,160	18,684,091	18,929,823	19,022,665
12/31/2006	1,706,675	5,704,347	9,551,141	11,735,709	13,164,310	14,707,923	15,170,566	15,907,247	16,139,438	16,186,770	16,328,552
12/31/2007	1,642,963	4,620,656	9,024,126	10,631,958	11,372,976	11,951,429	12,152,116	12,160,814	12,205,270	12,180,409	12,185,738
12/31/2008	1,289,173	4,349,728	6,747,767	9,142,406	10,976,877	11,918,543	13,133,290	13,405,156	13,933,015	13,969,293	13,991,308
12/31/2009	1,621,079	4,286,014	9,711,677	13,082,224	15,172,893	15,831,946	16,156,132	16,913,365	17,827,316	18,210,760	
12/31/2010	1,325,792	4,482,737	7,076,277	9,885,363	11,142,560	12,475,211	13,173,153	12,891,550	12,918,856		
12/31/2011	693,628	3,554,195	10,564,392	13,367,952	16,583,199	17,859,072	19,360,604	19,728,810			
12/31/2012	1,042,818	3,932,123	10,354,351	12,521,509	12,435,082	13,311,164	13,343,910				
12/31/2013	2,430,691	6,483,204	8,475,450	10,569,143	14,602,621	14,996,153					
12/31/2014	2,758,097	7,897,562	11,971,432	20,683,896	22,309,006						
12/31/2015	997,161	4,462,890	7,679,122	9,119,227							
12/31/2016	2,820,902	5,338,450	8,043,766								
12/31/2017	1,948,556	5,781,899									
12/31/2018	1,051,869										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	27,943,305	27,992,815	28,007,902	28,011,224	28,012,829	28,016,599	28,016,599	28,016,599	28,016,599
12/31/2000	16,823,048	16,948,818	16,974,142	17,003,274	17,914,743	17,812,737	17,837,737	17,923,522	
12/31/2001	15,461,390	16,495,135	15,568,267	15,502,877	15,516,098	15,516,098	15,516,097		
12/31/2002	12,947,445	12,986,100	13,045,308	13,057,774	13,057,780	13,057,780			
12/31/2003	12,540,540	12,540,540	12,554,308	12,554,479	12,761,655				
12/31/2004	22,250,482	22,848,452	22,848,452	22,848,452					
12/31/2005	19,050,566	19,072,686	19,093,485						
12/31/2006	16,332,134	16,335,648							
12/31/2007	12,205,241								

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

A.Y.E.	Increments												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	3,482,482	5,378,410	3,733,704	1,980,580	5,617,756	414,107	1,518,566	454,893	2,039,136	580,516	364,806	49,510	15,087
12/31/2000	3,035,369	4,815,427	2,863,329	1,686,618	710,787	249,900	668,506	495,947	331,628	100,012	207,452	125,770	25,324
12/31/2001	3,558,216	4,076,962	2,368,501	928,389	1,191,975	355,509	266,724	574,775	242,251	-143,733	497,409	1,033,745	-926,868
12/31/2002	3,051,355	2,300,267	2,427,107	2,154,279	401,786	312,140	262,388	44,518	45,308	30,646	90,572	38,655	59,208
12/31/2003	1,551,904	2,754,747	1,802,164	1,707,106	854,283	457,243	388,163	362,895	112,648	55,252	164,859	0	13,768
12/31/2004	3,313,448	6,034,064	5,239,552	6,838,200	2,158,918	-3,878,459	-212,326	317,029	1,335,628	24,602	-189,209	597,970	0
12/31/2005	2,624,503	3,951,577	3,244,717	4,320,077	780,264	141,273	348,372	1,470,931	245,732	92,842	27,901	22,120	20,799
12/31/2006	3,997,672	3,846,794	2,184,568	1,428,601	1,543,613	462,643	736,681	232,191	47,332	141,782	3,582	3,514	
12/31/2007	2,977,693	4,403,470	1,607,832	741,018	578,453	200,687	8,698	44,456	-24,861	5,329	19,503		
12/31/2008	3,060,555	2,398,039	2,394,639	1,834,471	941,666	1,214,747	271,866	527,859	36,278	22,015			
12/31/2009	2,664,935	5,425,663	3,370,547	2,090,669	659,053	324,186	757,233	913,951	383,444				
12/31/2010	3,156,945	2,593,540	2,809,086	1,257,197	1,332,651	697,942	-281,603	27,306					
12/31/2011	2,860,567	7,010,197	2,803,560	3,215,247	1,275,873	1,501,532	368,206						
12/31/2012	2,889,305	6,422,228	2,167,158	-86,427	876,082	32,746							
12/31/2013	4,052,513	1,992,246	2,093,693	4,033,478	393,532								
12/31/2014	5,139,465	4,073,870	8,712,464	1,625,110									
12/31/2015	3,465,729	3,216,232	1,440,105										
12/31/2016	2,517,548	2,705,316											
12/31/2017	3,833,343												

A.Y.E.	Incremental Percentages												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	0.1352	0.2088	0.1449	0.0769	0.2181	0.0161	0.0589	0.0177	0.0792	0.0225	0.0142	0.0019	0.0006
12/31/2000	0.1105	0.1752	0.1042	0.0614	0.0259	0.0091	0.0243	0.0180	0.0121	0.0036	0.0075	0.0046	0.0009
12/31/2001	0.1609	0.1844	0.1071	0.0420	0.0539	0.0161	0.0121	0.0260	0.0110	-0.0065	0.0225	0.0467	-0.0419
12/31/2002	0.1533	0.1156	0.1220	0.1082	0.0202	0.0157	0.0132	0.0022	0.0023	0.0015	0.0046	0.0019	0.0030
12/31/2003	0.0858	0.1523	0.0996	0.0944	0.0472	0.0253	0.0215	0.0201	0.0062	0.0031	0.0091	0.0000	0.0008
12/31/2004	0.1274	0.2320	0.2014	0.2629	0.0830	-0.1491	-0.0082	0.0122	0.0513	0.0009	-0.0073	0.0230	0.0000
12/31/2005	0.1001	0.1507	0.1238	0.1648	0.0298	0.0054	0.0133	0.0561	0.0094	0.0035	0.0011	0.0008	0.0008
12/31/2006	0.1426	0.1373	0.0779	0.0510	0.0551	0.0165	0.0263	0.0083	0.0017	0.0051	0.0001	0.0001	
12/31/2007	0.1483	0.2193	0.0801	0.0369	0.0288	0.0100	0.0004	0.0022	-0.0012	0.0003	0.0010		
12/31/2008	0.2013	0.1578	0.1575	0.1207	0.0620	0.0799	0.0179	0.0347	0.0024	0.0014			
12/31/2009	0.1711	0.3483	0.2164	0.1342	0.0423	0.0208	0.0486	0.0587	0.0246				
12/31/2010	0.1961	0.1611	0.1745	0.0781	0.0828	0.0434	-0.0175	0.0017					
12/31/2011	0.1775	0.4350	0.1740	0.1995	0.0792	0.0932	0.0228						
12/31/2012	0.2035	0.4523	0.1526	-0.0061	0.0617	0.0023							
12/31/2013	0.2831	0.1392	0.1463	0.2818	0.0275								
12/31/2014	0.2640	0.2093	0.4475	0.0835									
12/31/2015	0.1565	0.1452	0.0650										
12/31/2016	0.1630	0.1751											
12/31/2017	0.2231												

Best 3/5	0.2167	0.1765	0.1576	0.1204	0.0611	0.0480	0.0137	0.0151	0.0045	0.0020	0.0007	0.0010	0.0005
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PREMISES/OPERATIONS (Subline Code 334)  
OWNERS, LANDLORDS AND TENANTS  
FULL COVERAGE  
MULTISTATE  
BODILY INJURY - OCCURRENCE  
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	232,311,073	312,802,088	354,540,567	359,463,342	358,551,576	354,980,459	352,824,218	349,492,872	349,391,115	349,810,791	350,316,155
12/31/2000	230,004,786	300,527,727	340,501,711	351,198,003	351,053,714	347,584,450	343,657,204	342,270,032	342,104,657	341,747,165	341,430,007
12/31/2001	219,972,081	276,972,377	313,736,350	330,805,233	331,106,782	325,930,795	323,232,030	320,499,723	320,218,366	319,448,220	320,081,469
12/31/2002	209,494,420	261,762,337	309,981,601	326,464,298	322,691,978	318,404,043	315,257,720	314,494,500	313,798,625	314,167,992	314,026,124
12/31/2003	219,563,502	294,453,392	340,129,346	336,560,034	328,624,426	325,214,707	321,047,759	319,707,916	319,156,240	319,278,328	319,253,044
12/31/2004	241,010,722	313,907,890	328,000,857	334,531,181	335,022,822	330,517,001	329,198,841	328,454,892	327,775,790	327,521,017	327,823,996
12/31/2005	252,263,140	291,866,064	333,851,878	348,275,561	340,191,926	336,849,500	333,602,120	332,013,605	331,351,434	331,138,624	330,843,018
12/31/2006	234,112,799	297,584,927	334,682,873	339,002,427	333,308,672	328,516,652	325,740,953	323,358,579	322,972,012	322,341,033	322,107,705
12/31/2007	276,278,553	345,444,060	386,931,015	393,649,932	385,256,082	379,825,371	376,710,085	376,220,363	375,424,996	375,116,831	375,125,396
12/31/2008	270,719,710	344,504,959	382,118,327	383,492,274	376,977,918	371,491,855	369,044,822	366,804,637	366,216,677	365,476,586	365,467,542
12/31/2009	295,009,003	374,508,630	412,741,507	418,367,337	411,218,741	408,021,867	404,226,596	402,300,231	401,205,900	401,085,597	
12/31/2010	318,089,453	400,566,337	442,883,319	447,743,258	439,757,804	437,224,578	434,630,594	433,001,394	432,335,373		
12/31/2011	314,429,344	406,263,249	449,259,679	451,923,444	443,809,152	439,864,065	436,269,573	436,347,166			
12/31/2012	259,449,420	340,061,043	370,484,446	374,297,860	372,750,410	370,143,138	368,869,326				
12/31/2013	288,779,292	364,207,914	404,526,631	420,737,086	423,479,851	423,231,120					
12/31/2014	289,452,595	379,647,371	445,118,394	472,315,318	474,352,682						
12/31/2015	279,449,252	379,938,471	455,610,590	478,948,576							
12/31/2016	261,164,252	373,416,530	447,973,874								
12/31/2017	290,260,204	411,754,570									
12/31/2018	325,506,351										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	350,348,083	350,557,208	350,277,151	350,376,174	350,181,469	350,308,566	350,443,894	350,286,794	350,372,675
12/31/2000	341,246,627	341,166,549	341,382,421	341,661,761	341,702,786	341,784,558	341,620,347	341,833,702	
12/31/2001	320,188,424	320,130,456	320,486,826	320,641,041	320,723,878	320,726,373	320,712,367		
12/31/2002	313,597,581	313,931,644	313,946,727	314,226,134	314,181,931	314,490,473			
12/31/2003	319,040,243	318,919,931	318,841,545	318,747,213	318,963,669				
12/31/2004	328,214,688	328,181,741	328,434,082	328,200,960					
12/31/2005	331,032,280	330,943,862	331,034,398						
12/31/2006	321,677,628	321,480,986							
12/31/2007	375,249,298								

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.346	1.133	1.014	0.997	0.990	0.994	0.991	1.000	1.001	1.001	1.000
12/31/2000	1.307	1.133	1.031	1.000	0.990	0.989	0.996	1.000	0.999	0.999	0.999
12/31/2001	1.259	1.133	1.054	1.001	0.984	0.992	0.992	0.999	0.998	1.002	1.000
12/31/2002	1.249	1.184	1.053	0.988	0.987	0.990	0.998	0.998	1.001	1.000	0.999
12/31/2003	1.341	1.155	0.990	0.976	0.990	0.987	0.996	0.998	1.000	1.000	0.999
12/31/2004	1.302	1.045	1.020	1.001	0.987	0.996	0.998	0.998	0.999	1.001	1.001
12/31/2005	1.157	1.144	1.043	0.977	0.990	0.990	0.995	0.998	0.999	0.999	1.001
12/31/2006	1.271	1.125	1.013	0.983	0.986	0.992	0.993	0.999	0.998	0.999	0.999
12/31/2007	1.250	1.120	1.017	0.979	0.986	0.992	0.999	0.998	0.999	1.000	1.000
12/31/2008	1.273	1.109	1.004	0.983	0.985	0.993	0.994	0.998	0.998	1.000	
12/31/2009	1.269	1.102	1.014	0.983	0.992	0.991	0.995	0.997	1.000		
12/31/2010	1.259	1.106	1.011	0.982	0.994	0.994	0.996	0.998			
12/31/2011	1.292	1.106	1.006	0.982	0.991	0.992	1.000				
12/31/2012	1.311	1.089	1.010	0.996	0.993	0.997					
12/31/2013	1.261	1.111	1.040	1.007	0.999						
12/31/2014	1.312	1.172	1.061	1.004							
12/31/2015	1.360	1.199	1.051								
12/31/2016	1.430	1.200									
12/31/2017	1.419										

3 Yr Mean	1.403	1.190	1.051	1.002	0.994	0.994	0.997	0.998	0.999	1.000	1.000
Best 3/5	1.364	1.161	1.034	0.994	0.993	0.993	0.997	0.998	0.999	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.001	0.999	1.000	0.999	1.000	1.000	1.000	1.000			
12/31/2000	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.000 *			
12/31/2001	1.000	1.001	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2002	1.001	1.000	1.001	1.000	1.001	1.000 *	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	1.001	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.001	0.999								
12/31/2005	1.000	1.000									
12/31/2006	0.999										

3 Yr Mean	1.000	1.000	1.000	1.000	1.000 @	1.000 @	1.001 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					0.993	0.993	0.997	0.998	0.999	1.000	1.000
12/31/2015				0.994	0.993	0.993	0.997	0.998	0.999	1.000	1.000
12/31/2016			1.034	0.994	0.993	0.993	0.997	0.998	0.999	1.000	1.000
12/31/2017		1.161	1.034	0.994	0.993	0.993	0.997	0.998	0.999	1.000	1.000
12/31/2018	1.364	1.161	1.034	0.994	0.993	0.993	0.997	0.998	0.999	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
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.980
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.974
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.007
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.170
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.595

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	8,538,646	12,012,618	14,637,847	14,913,943	14,535,047	14,334,985	14,322,525	14,758,608	14,423,696	14,411,942	14,368,193
12/31/2000	11,013,390	17,715,433	20,072,291	20,256,807	19,655,393	19,607,827	19,767,251	19,592,285	19,604,819	19,463,007	19,437,185
12/31/2001	14,563,152	20,422,218	23,698,056	22,711,160	22,365,390	22,503,602	22,480,004	22,753,187	22,637,878	22,829,880	22,797,755
12/31/2002	15,490,349	20,328,192	20,675,333	21,113,454	22,700,513	22,043,931	21,943,970	21,976,373	21,779,868	21,746,368	21,796,368
12/31/2003	14,988,982	21,165,493	19,313,372	22,379,491	23,401,445	22,416,954	21,944,605	21,715,616	21,693,793	21,707,916	21,834,326
12/31/2004	17,011,592	19,041,617	24,131,550	24,871,951	22,390,828	21,609,691	21,366,172	21,349,075	21,311,867	21,278,343	21,323,192
12/31/2005	13,764,888	18,173,496	20,117,634	18,835,245	18,326,074	17,864,696	17,743,889	17,876,426	17,708,376	17,681,780	17,778,235
12/31/2006	14,056,193	18,738,429	22,276,089	23,314,867	21,768,253	21,948,990	21,823,903	21,721,460	21,768,283	21,756,093	21,756,096
12/31/2007	15,295,136	19,777,791	22,493,926	22,770,290	22,370,904	21,892,384	21,780,048	21,965,712	21,890,146	21,782,213	21,721,120
12/31/2008	16,228,023	20,679,647	21,511,254	21,489,130	22,023,518	21,392,795	21,610,673	21,557,091	21,382,101	21,348,220	21,298,716
12/31/2009	13,745,402	16,036,264	18,715,379	19,364,805	19,109,372	19,198,191	19,091,189	19,050,311	19,073,436	19,188,155	
12/31/2010	11,468,531	13,997,542	17,080,778	17,180,114	16,643,081	16,317,492	16,148,798	16,107,192	16,084,576		
12/31/2011	11,624,322	15,537,840	17,522,781	18,617,665	18,382,297	18,311,874	18,219,785	18,159,321			
12/31/2012	9,995,748	13,788,326	14,439,247	15,067,349	14,631,561	14,546,719	15,018,586				
12/31/2013	13,138,988	15,876,686	19,053,251	20,446,262	19,901,682	20,100,166					
12/31/2014	11,966,105	16,999,205	19,728,055	20,845,149	21,008,957						
12/31/2015	16,715,568	24,045,619	27,824,565	29,737,156							
12/31/2016	14,809,465	20,900,481	25,715,662								
12/31/2017	16,361,632	24,991,118									
12/31/2018	19,155,846										

  

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	14,367,094	14,367,094	14,412,344	14,462,344	14,462,344	14,462,344	14,462,344	14,463,344	14,462,344
12/31/2000	19,437,184	19,439,434	19,444,434	19,444,434	19,444,434	19,444,434	19,544,436	19,544,434	
12/31/2001	22,898,754	22,897,753	22,900,252	22,897,753	22,897,754	22,997,754	22,997,753		
12/31/2002	21,795,231	21,771,282	21,976,585	21,926,663	22,027,025	22,027,025			
12/31/2003	21,861,958	21,877,765	21,927,765	21,927,765	21,943,765				
12/31/2004	21,308,342	21,308,342	21,308,342	21,308,342					
12/31/2005	17,778,200	17,773,200	17,773,200						
12/31/2006	21,706,226	21,706,226							
12/31/2007	21,681,620								

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

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.407	1.219	1.019	0.975	0.986	0.999	1.030	0.977	0.999	0.997	1.000
12/31/2000	1.609	1.133	1.009	0.970	0.998	1.008	0.991	1.001	0.993	0.999	1.000
12/31/2001	1.402	1.160	0.958	0.985	1.006	0.999	1.012	0.995	1.008	0.999	1.004
12/31/2002	1.312	1.017	1.021	1.075	0.971	0.995	1.001	0.991	0.998	1.002	1.000
12/31/2003	1.412	0.912	1.159	1.046	0.958	0.979	0.990	0.999	1.001	1.006	1.001
12/31/2004	1.119	1.267	1.031	0.900	0.965	0.989	0.999	0.998	0.998	1.002	0.999
12/31/2005	1.320	1.107	0.936	0.973	0.975	0.993	1.007	0.991	0.998	1.005	1.000
12/31/2006	1.333	1.189	1.047	0.934	1.008	0.994	0.995	1.002	0.999	1.000	0.998
12/31/2007	1.293	1.137	1.012	0.982	0.979	0.995	1.009	0.997	0.995	0.997	0.998
12/31/2008	1.274	1.040	0.999	1.025	0.971	1.010	0.998	0.992	0.998	0.998	
12/31/2009	1.167	1.167	1.035	0.987	1.005	0.994	0.998	1.001	1.006		
12/31/2010	1.221	1.220	1.006	0.969	0.980	0.990	0.997	0.999			
12/31/2011	1.337	1.128	1.062	0.987	0.996	0.995	0.997				
12/31/2012	1.379	1.047	1.043	0.971	0.994	1.032					
12/31/2013	1.208	1.200	1.073	0.973	1.010						
12/31/2014	1.421	1.161	1.057	1.008							
12/31/2015	1.439	1.157	1.069								
12/31/2016	1.411	1.230									
12/31/2017	1.527										

3 Yr Mean	1.459	1.183	1.066	0.984	1.000	1.006	0.997	0.997	1.000	0.998	0.999
Best 3/5	1.424	1.173	1.063	0.977	0.998	1.000	0.998	0.999	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			
12/31/1999	1.000	1.003	1.003	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000 *			
12/31/2001	1.000	1.000	1.000	1.000	1.004	1.000	1.000 *	1.000 *			
12/31/2002	0.999	1.009	0.998	1.005	1.000	1.000 *	1.000 *	1.000 *			
12/31/2003	1.001	1.002	1.000	1.001	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.000								
12/31/2005	1.000	1.000									
12/31/2006	1.000										
3 Yr Mean	1.000	1.001	0.999	1.002	1.001 @	1.002 @	1.000 @	1.000 @			
Best 3/5	1.000	1.001	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	Development From		63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014						0.998	1.000	0.998	0.999	0.998	1.000	0.999
12/31/2015						0.977	0.998	0.998	0.999	0.998	1.000	0.999
12/31/2016			1.063			0.977	0.998	0.998	0.999	0.998	1.000	0.999
12/31/2017		1.173	1.063			0.977	0.998	0.998	0.999	0.998	1.000	0.999
12/31/2018	1.424	1.173	1.063			0.977	0.998	0.998	0.999	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	243/211	FACTORS	
12/31/2014	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.993	
12/31/2015	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.970	
12/31/2016	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.031	
12/31/2017	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.210	
12/31/2018	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.723	

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



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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	32,303,803	57,508,662	85,608,484	107,784,865	121,028,524	128,723,660	131,806,568	134,006,609	134,762,234	137,289,300	137,896,205
12/31/2000	32,154,786	57,552,676	91,932,155	113,012,124	126,211,140	133,488,645	137,705,150	141,110,024	141,918,864	141,872,467	143,485,585
12/31/2001	31,550,208	57,097,966	86,802,444	113,653,560	129,411,223	138,748,931	143,047,011	146,186,353	149,456,866	151,270,613	152,072,326
12/31/2002	32,043,229	56,155,290	91,288,847	118,235,604	134,234,735	140,449,497	143,911,852	146,238,750	146,270,378	147,833,390	148,107,347
12/31/2003	32,962,524	63,156,097	97,975,786	123,425,989	138,206,341	142,603,947	144,985,838	147,194,669	148,607,163	149,264,824	149,916,191
12/31/2004	31,875,206	64,617,279	97,160,074	123,275,612	137,179,478	142,218,499	145,312,876	147,114,230	149,077,674	149,462,737	150,323,053
12/31/2005	27,701,877	56,341,224	92,860,806	122,918,407	135,160,309	142,268,706	145,455,265	147,443,180	148,836,612	150,049,389	150,818,443
12/31/2006	29,429,635	61,658,499	102,900,791	129,070,618	144,118,953	151,458,358	155,546,019	155,465,184	156,871,333	158,277,125	158,897,242
12/31/2007	28,626,209	65,224,976	112,654,474	146,467,935	160,330,159	166,515,189	169,798,535	172,008,118	173,973,142	174,051,041	174,011,205
12/31/2008	27,127,845	66,129,491	112,865,009	153,755,623	171,160,730	177,018,105	181,395,105	183,216,459	184,363,096	184,503,705	185,071,858
12/31/2009	33,214,426	73,876,887	125,631,531	162,791,393	180,046,163	188,981,259	195,120,351	199,497,579	199,934,804	203,620,966	
12/31/2010	35,134,436	86,928,189	141,923,220	179,037,089	196,324,553	204,160,179	208,542,216	211,648,661	212,688,326		
12/31/2011	39,878,509	87,756,652	145,035,583	183,372,970	199,674,718	207,564,352	213,075,865	214,603,168			
12/31/2012	31,726,749	76,247,757	126,267,961	162,411,837	182,272,405	188,430,454	191,760,129				
12/31/2013	40,655,046	90,722,826	144,941,666	194,611,561	214,068,150	220,540,061					
12/31/2014	41,491,735	96,298,615	161,331,205	203,487,946	225,866,853						
12/31/2015	42,434,149	95,149,577	157,925,386	197,395,071							
12/31/2016	39,380,097	86,479,027	148,904,771								
12/31/2017	39,088,736	91,299,801									
12/31/2018	46,083,679										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	138,545,127	138,773,948	138,924,859	139,034,192	139,189,019	139,430,179	139,500,297	139,458,715	139,621,592
12/31/2000	145,169,995	144,043,754	145,149,192	145,617,734	146,164,628	146,267,022	146,331,809	146,498,417	
12/31/2001	152,169,199	153,222,883	154,230,120	155,297,186	155,383,884	155,696,785	156,301,365		
12/31/2002	148,055,789	148,706,082	148,996,729	149,191,807	149,463,577	149,695,137			
12/31/2003	150,719,111	151,040,852	150,967,462	150,928,746	151,092,806				
12/31/2004	151,102,248	151,971,100	153,497,880	156,707,937					
12/31/2005	152,386,675	151,007,857	151,457,762						
12/31/2006	158,848,478	159,485,639							
12/31/2007	174,021,780								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/1999	25,204,859	28,099,822	22,176,381	13,243,659	7,695,136	3,082,908	2,200,041	755,625	2,527,066	606,905	648,922	228,821	150,911
12/31/2000	25,397,890	34,379,479	21,079,969	13,199,016	7,277,505	4,216,505	3,404,874	808,840	-46,397	1,613,118	1,684,410	-1,126,241	1,105,438
12/31/2001	25,547,758	29,704,478	26,851,116	15,757,663	9,337,708	4,298,080	3,139,342	3,270,513	1,813,747	801,713	96,873	1,053,684	1,007,237
12/31/2002	24,112,061	35,133,557	26,946,757	15,999,131	6,214,762	3,462,355	2,326,898	31,628	1,563,012	273,957	-51,558	650,293	290,647
12/31/2003	30,193,573	34,819,689	25,450,203	14,780,352	4,397,606	2,381,891	2,208,831	1,412,494	657,661	651,367	802,920	321,741	-73,390
12/31/2004	32,742,073	32,542,795	26,115,538	13,903,866	5,039,021	3,094,377	1,801,354	1,963,444	385,063	860,316	779,195	868,852	1,526,780
12/31/2005	28,639,347	36,519,582	30,057,601	12,241,902	7,108,397	3,186,559	1,987,915	1,393,432	1,212,777	769,054	1,568,232	-1,378,818	449,905
12/31/2006	32,228,864	41,242,292	26,169,827	15,048,335	7,339,405	4,087,661	-80,835	1,406,149	1,405,792	620,117	-48,764	637,161	
12/31/2007	36,598,767	47,429,498	33,813,461	13,862,224	6,185,030	3,283,346	2,209,583	1,965,024	77,899	-39,836	10,575		
12/31/2008	39,001,646	46,735,518	40,890,614	17,405,107	5,857,375	4,377,000	1,821,354	1,146,637	140,609	568,153			
12/31/2009	40,662,461	51,754,644	37,159,862	17,254,770	8,935,096	6,139,092	4,377,228	437,225	3,686,162				
12/31/2010	51,793,753	54,995,031	37,113,869	17,287,464	7,835,626	4,382,037	3,106,445	1,039,665					
12/31/2011	47,878,143	57,278,931	38,337,387	16,301,748	7,889,634	5,511,513	1,527,303						
12/31/2012	44,521,008	50,020,204	36,143,876	19,860,568	6,158,049	3,329,675							
12/31/2013	50,067,780	54,218,840	49,669,895	19,456,589	6,471,911								
12/31/2014	54,806,880	65,032,590	42,156,741	22,378,907									
12/31/2015	52,715,428	62,775,809	39,469,685										
12/31/2016	47,098,930	62,425,744											
12/31/2017	52,211,065												

	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
12/31/1999	0.0522	0.0582	0.0459	0.0274	0.0159	0.0064	0.0046	0.0016	0.0052	0.0013	0.0013	0.0005	0.0003
12/31/2000	0.0531	0.0719	0.0441	0.0276	0.0152	0.0088	0.0071	0.0017	-0.0001	0.0034	0.0035	-0.0024	0.0023
12/31/2001	0.0547	0.0636	0.0575	0.0337	0.0200	0.0092	0.0067	0.0070	0.0039	0.0017	0.0002	0.0023	0.0022
12/31/2002	0.0524	0.0763	0.0585	0.0347	0.0135	0.0075	0.0051	0.0001	0.0034	0.0006	-0.0001	0.0014	0.0006
12/31/2003	0.0654	0.0754	0.0551	0.0320	0.0095	0.0052	0.0048	0.0031	0.0014	0.0014	0.0017	0.0007	-0.0002
12/31/2004	0.0684	0.0680	0.0545	0.0290	0.0105	0.0065	0.0038	0.0041	0.0008	0.0018	0.0016	0.0018	0.0032
12/31/2005	0.0585	0.0746	0.0614	0.0250	0.0145	0.0065	0.0041	0.0028	0.0025	0.0016	0.0032	-0.0028	0.0009
12/31/2006	0.0668	0.0855	0.0542	0.0312	0.0152	0.0085	-0.0002	0.0029	0.0029	0.0013	-0.0001	0.0013	
12/31/2007	0.0632	0.0819	0.0584	0.0239	0.0107	0.0057	0.0038	0.0034	0.0001	-0.0001	0.0000		
12/31/2008	0.0708	0.0848	0.0742	0.0316	0.0106	0.0079	0.0033	0.0021	0.0003	0.0010			
12/31/2009	0.0670	0.0852	0.0612	0.0284	0.0147	0.0101	0.0072	0.0007	0.0061				
12/31/2010	0.0782	0.0830	0.0560	0.0261	0.0118	0.0066	0.0047	0.0016					
12/31/2011	0.0715	0.0855	0.0572	0.0243	0.0118	0.0082	0.0023						
12/31/2012	0.0756	0.0849	0.0614	0.0337	0.0105	0.0057							
12/31/2013	0.0735	0.0796	0.0729	0.0286	0.0095								
12/31/2014	0.0729	0.0865	0.0561	0.0298									
12/31/2015	0.0688	0.0819	0.0515										
12/31/2016	0.0614	0.0814											
12/31/2017	0.0645												

Best 3/5	0.0687	0.0827	0.0582	0.0281	0.0114	0.0076	0.0039	0.0022	0.0019	0.0013	0.0011	0.0011	0.0012
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PREMISES/OPERATIONS (Subline Code 334)  
OWNERS, LANDLORDS AND TENANTS  
FULL COVERAGE  
MULTISTATE  
PROPERTY DAMAGE - OCCURRENCE  
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	36,740,417	42,616,494	47,101,608	47,925,423	48,157,506	47,484,348	47,127,145	47,739,493	47,674,627	47,940,169	47,912,105
12/31/2000	36,980,522	41,964,396	44,320,899	45,244,022	46,353,399	46,004,451	45,805,093	45,488,681	46,145,906	46,384,156	46,511,986
12/31/2001	33,332,155	38,003,484	40,807,952	41,906,650	42,618,919	43,468,104	43,540,242	44,283,065	44,688,802	44,969,141	45,165,512
12/31/2002	30,608,063	33,614,298	35,910,125	37,992,740	39,007,475	39,468,662	39,408,825	39,587,176	39,480,220	39,636,753	40,077,881
12/31/2003	30,724,490	33,552,869	35,562,932	37,251,341	39,169,625	39,216,206	39,414,026	39,140,268	39,350,127	39,436,824	39,592,506
12/31/2004	30,205,975	34,739,906	35,483,344	36,516,185	38,593,609	38,105,175	38,146,209	38,215,365	38,577,608	39,121,935	39,101,053
12/31/2005	27,797,213	31,110,692	32,838,773	33,896,266	34,338,261	34,309,032	34,416,823	34,801,631	34,801,675	35,032,757	34,649,119
12/31/2006	29,196,235	29,925,419	31,517,450	32,588,084	33,176,580	33,827,043	34,264,893	34,508,395	34,915,978	34,936,505	35,211,380
12/31/2007	32,539,097	35,353,420	36,600,639	38,673,407	38,085,118	38,040,730	39,070,692	39,846,041	39,975,687	40,072,286	40,062,204
12/31/2008	33,842,607	36,640,539	38,347,806	38,594,051	39,165,634	39,992,847	39,701,225	38,928,562	39,377,419	39,355,654	39,457,704
12/31/2009	34,146,330	38,015,094	40,273,405	40,758,285	41,196,078	41,489,753	41,559,065	41,942,595	42,157,404	42,498,454	
12/31/2010	38,164,503	42,213,463	42,919,163	44,036,030	43,457,328	43,153,767	43,634,814	44,032,419	44,044,238		
12/31/2011	44,113,989	47,370,750	49,107,677	49,354,777	49,703,813	49,891,085	50,238,190	50,899,934			
12/31/2012	37,968,709	40,573,504	42,455,285	42,942,253	43,125,366	43,130,412	43,799,571				
12/31/2013	40,702,666	45,077,040	45,940,232	47,703,412	48,376,990	49,617,109					
12/31/2014	43,354,055	44,018,801	46,419,930	48,099,467	49,143,025						
12/31/2015	39,365,056	43,186,869	48,568,184	51,598,671							
12/31/2016	33,916,413	40,596,348	43,865,702								
12/31/2017	38,284,028	46,716,621									
12/31/2018	42,298,731										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
12/31/1999	48,031,063	47,908,704	47,985,017	48,148,809	48,142,945	48,135,886	48,295,238	48,496,381	48,579,792		
12/31/2000	46,597,250	46,720,989	46,955,256	46,959,495	47,069,598	47,107,547	47,147,044	47,221,046			
12/31/2001	45,400,639	45,688,941	45,427,354	45,495,633	45,515,103	45,663,838	45,701,394				
12/31/2002	40,155,500	40,120,633	40,385,631	40,339,821	40,552,739	40,687,605					
12/31/2003	39,778,580	39,746,754	39,732,106	39,837,189	39,900,291						
12/31/2004	39,088,331	39,091,337	39,191,414	39,328,453							
12/31/2005	34,748,594	34,699,059	34,690,822								
12/31/2006	35,251,197	35,372,067									
12/31/2007	40,008,178										

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.160	1.105	1.017	1.005	0.986	0.992	1.013	0.999	1.006	0.999	1.002
12/31/2000	1.135	1.056	1.021	1.025	0.992	0.996	0.993	1.014	1.005	1.003	1.002
12/31/2001	1.140	1.074	1.027	1.017	1.020	1.002	1.017	1.009	1.006	1.004	1.005
12/31/2002	1.098	1.068	1.058	1.027	1.012	0.998	1.005	0.997	1.004	1.011	1.002
12/31/2003	1.092	1.060	1.047	1.051	1.001	1.005	0.993	1.005	1.002	1.004	1.005
12/31/2004	1.150	1.021	1.029	1.057	0.987	1.001	1.002	1.009	1.014	0.999	1.000
12/31/2005	1.119	1.056	1.032	1.013	0.999	1.003	1.011	1.000	1.007	0.989	1.003
12/31/2006	1.025	1.053	1.034	1.018	1.020	1.013	1.007	1.012	1.001	1.008	1.001
12/31/2007	1.086	1.035	1.057	0.985	0.999	1.027	1.020	1.003	1.002	1.000	0.999
12/31/2008	1.083	1.047	1.006	1.015	1.021	0.993	0.981	1.012	0.999	1.003	
12/31/2009	1.113	1.059	1.012	1.011	1.007	1.002	1.009	1.005	1.008		
12/31/2010	1.106	1.017	1.026	0.987	0.993	1.011	1.009	1.000			
12/31/2011	1.074	1.037	1.005	1.007	1.004	1.007	1.013				
12/31/2012	1.069	1.046	1.011	1.004	1.000	1.016					
12/31/2013	1.107	1.019	1.038	1.014	1.026						
12/31/2014	1.015	1.055	1.036	1.022							
12/31/2015	1.097	1.125	1.062								
12/31/2016	1.197	1.081									
12/31/2017	1.220										

3 Yr Mean	1.171	1.087	1.045	1.013	1.010	1.011	1.010	1.006	1.003	1.004	1.001
Best 3/5	1.134	1.061	1.028	1.008	1.004	1.007	1.010	1.007	1.003	1.001	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.997	1.002	1.003	1.000	1.000	1.003	1.004	1.002			
12/31/2000	1.003	1.005	1.000	1.002	1.001	1.001	1.002	1.002 *			
12/31/2001	1.006	0.994	1.002	1.000	1.003	1.001	1.002 *	1.002 *			
12/31/2002	0.999	1.007	0.999	1.005	1.003	1.002 *	1.002 *	1.002 *			
12/31/2003	0.999	1.000	1.003	1.002	1.001 *	1.002 *	1.002 *	1.002 *			
12/31/2004	1.000	1.003	1.003								
12/31/2005	0.999	1.000									
12/31/2006	1.003										

3 Yr Mean	1.001	1.001	1.002	1.002	1.002 @	1.002 @	1.003 @	1.002 @			
Best 3/5	0.999	1.001	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
12/31/2014					1.004	1.007	1.010	1.007	1.003	1.001	1.001
12/31/2015				1.008	1.004	1.007	1.010	1.007	1.003	1.001	1.001
12/31/2016			1.028	1.008	1.004	1.007	1.010	1.007	1.003	1.001	1.001
12/31/2017		1.061	1.028	1.008	1.004	1.007	1.010	1.007	1.003	1.001	1.001
12/31/2018	1.134	1.061	1.028	1.008	1.004	1.007	1.010	1.007	1.003	1.001	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2014	0.999	1.001	1.002	1.001	1.002	1.002	1.002	1.002	1.008*	1.053
12/31/2015	0.999	1.001	1.002	1.001	1.002	1.002	1.002	1.002	1.008*	1.062
12/31/2016	0.999	1.001	1.002	1.001	1.002	1.002	1.002	1.002	1.008*	1.091
12/31/2017	0.999	1.001	1.002	1.001	1.002	1.002	1.002	1.002	1.008*	1.158
12/31/2018	0.999	1.001	1.002	1.001	1.002	1.002	1.002	1.002	1.008*	1.313

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	2,383,124	2,530,607	2,898,153	2,854,313	3,071,662	3,082,149	3,204,617	3,466,988	3,629,131	3,574,240	3,514,349
12/31/2000	1,949,349	1,937,016	2,220,791	2,433,415	2,406,057	2,442,971	2,555,148	2,452,148	2,452,147	2,456,150	2,456,649
12/31/2001	2,526,742	2,590,426	2,916,762	2,975,156	2,990,184	3,198,135	3,040,068	3,037,666	3,192,624	3,202,570	3,376,935
12/31/2002	1,764,634	2,102,190	2,355,043	2,143,481	2,200,715	2,150,157	2,057,068	2,038,349	2,049,848	2,056,348	2,055,348
12/31/2003	1,986,953	2,215,675	2,187,996	2,660,852	2,623,248	2,629,141	2,702,496	2,709,280	2,706,931	2,657,430	2,623,897
12/31/2004	2,140,606	2,591,098	2,613,541	3,402,237	3,174,118	3,275,050	3,113,224	3,122,294	3,115,344	3,217,406	3,216,005
12/31/2005	1,826,381	2,084,945	2,631,841	2,523,896	2,579,261	2,576,748	2,681,197	2,925,196	2,730,775	2,742,920	2,747,018
12/31/2006	2,057,024	2,102,500	2,277,374	2,453,587	2,627,181	2,441,554	2,562,654	2,831,176	2,728,525	2,828,524	2,763,863
12/31/2007	1,807,132	2,162,227	2,236,262	2,336,156	2,363,018	2,378,930	2,290,355	2,287,430	2,287,430	2,287,430	2,287,431
12/31/2008	1,860,541	1,975,367	1,948,276	2,180,686	2,157,987	2,116,987	2,185,477	2,188,476	2,155,477	2,155,478	2,186,787
12/31/2009	1,770,063	1,822,777	1,872,174	1,987,571	1,944,051	1,922,868	1,914,990	1,967,568	1,967,568	1,968,568	
12/31/2010	1,719,867	1,840,615	1,946,882	1,987,027	1,980,528	2,030,528	2,055,534	2,029,539	1,929,738		
12/31/2011	1,475,610	1,706,176	2,024,406	2,090,314	2,272,143	2,257,256	2,309,355	2,206,855			
12/31/2012	1,323,063	1,688,664	1,924,706	2,012,018	1,979,123	1,984,657	2,084,646				
12/31/2013	2,252,559	2,544,869	2,198,827	2,291,857	2,238,506	2,288,506					
12/31/2014	2,279,612	2,059,556	2,097,725	2,135,884	2,006,269						
12/31/2015	3,146,860	3,407,776	3,484,483	3,531,696							
12/31/2016	2,157,124	2,351,405	2,709,534								
12/31/2017	2,925,114	3,510,115									
12/31/2018	2,957,973										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
12/31/1999	3,511,548	3,506,548	3,504,923	3,502,423	3,502,323	3,502,323	3,502,323	3,502,323	3,502,323		
12/31/2000	2,456,149	2,452,774	2,453,083	2,453,185	2,453,184	2,453,184	2,553,184	2,553,184			
12/31/2001	3,278,407	3,300,685	3,175,684	3,175,684	3,190,147	3,290,148	3,290,147				
12/31/2002	2,063,848	2,063,848	2,063,848	2,063,848	2,163,848	2,155,570					
12/31/2003	2,635,260	2,735,261	2,743,161	3,032,262	3,035,158						
12/31/2004	3,315,506	3,317,381	3,317,281	3,317,381							
12/31/2005	2,745,691	2,741,888	2,741,310								
12/31/2006	2,859,324	2,934,695									
12/31/2007	2,282,430										

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

A.Y.E.	Link Ratios										
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1999	1.062	1.145	0.985	1.076	1.003	1.040	1.082	1.047	0.985	0.983	0.999
12/31/2000	0.994	1.147	1.096	0.989	1.015	1.046	0.960	1.000	1.002	1.000	1.000
12/31/2001	1.025	1.126	1.020	1.005	1.070	0.951	0.999	1.051	1.003	1.054	0.971
12/31/2002	1.191	1.120	0.910	1.027	0.977	0.957	0.991	1.006	1.003	1.000	1.004
12/31/2003	1.115	0.988	1.216	0.986	1.002	1.028	1.003	0.999	0.982	0.987	1.004
12/31/2004	1.210	1.009	1.302	0.933	1.032	0.951	1.003	0.998	1.033	1.000	1.031
12/31/2005	1.142	1.262	0.959	1.022	0.999	1.041	1.091	0.934	1.004	1.001	1.000
12/31/2006	1.022	1.083	1.077	1.071	0.929	1.050	1.105	0.964	1.037	0.977	1.035
12/31/2007	1.196	1.034	1.045	1.011	1.007	0.963	0.999	1.000	1.000	1.000	0.998
12/31/2008	1.062	0.986	1.119	0.990	0.981	1.032	1.001	0.985	1.000	1.015	
12/31/2009	1.030	1.027	1.062	0.978	0.989	0.996	1.027	1.000	1.001		
12/31/2010	1.070	1.058	1.021	0.997	1.025	1.012	0.987	0.951			
12/31/2011	1.156	1.187	1.033	1.087	0.993	1.023	0.956				
12/31/2012	1.276	1.140	1.045	0.984	1.003	1.050					
12/31/2013	1.130	0.864	1.042	0.977	1.022						
12/31/2014	0.903	1.019	1.018	0.939							
12/31/2015	1.083	1.023	1.014								
12/31/2016	1.090	1.152									
12/31/2017	1.200										

3 Yr Mean	1.124	1.065	1.025	0.967	1.006	1.028	0.990	0.979	1.000	0.997	1.011
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Best 3/5	1.101	1.061	1.031	0.986	1.006	1.022	0.996	0.983	1.002	1.000	1.012
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A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/1999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000			
12/31/2000	0.999	1.000	1.000	1.000	1.000	1.041	1.000	1.001 *			
12/31/2001	1.007	0.962	1.000	1.005	1.031	1.000	1.001 *	1.001 *			
12/31/2002	1.000	1.000	1.000	1.048	0.996	1.001 *	1.001 *	1.001 *			
12/31/2003	1.038	1.003	1.105	1.001	1.002 *	1.001 *	1.001 *	1.001 *			
12/31/2004	1.001	1.000	1.000								
12/31/2005	0.999	1.000									
12/31/2006	1.026										

3 Yr Mean	1.009	1.001	1.035	1.018	1.009 @	1.014 @	1.000 @	1.000 @			
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Best 3/5	1.009	1.000	1.000	1.002	1.001 *	1.001 *	1.001 *	1.001 *			
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A.Y.E.	Development From										
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2014					1.006	1.022	0.996	0.983	1.002	1.000	1.012
12/31/2015				0.986	1.006	1.022	0.996	0.983	1.002	1.000	1.012
12/31/2016			1.031	0.986	1.006	1.022	0.996	0.983	1.002	1.000	1.012
12/31/2017		1.061	1.031	0.986	1.006	1.022	0.996	0.983	1.002	1.000	1.012
12/31/2018	1.101	1.061	1.031	0.986	1.006	1.022	0.996	0.983	1.002	1.000	1.012

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS	
12/31/2014	1.009	1.000	1.000	1.002	1.001	1.001	1.001	1.001	1.004*	1.040	
12/31/2015	1.009	1.000	1.000	1.002	1.001	1.001	1.001	1.001	1.004*	1.026	
12/31/2016	1.009	1.000	1.000	1.002	1.001	1.001	1.001	1.001	1.004*	1.057	
12/31/2017	1.009	1.000	1.000	1.002	1.001	1.001	1.001	1.001	1.004*	1.122	
12/31/2018	1.009	1.000	1.000	1.002	1.001	1.001	1.001	1.001	1.004*	1.235	

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	4,584,744	7,596,158	12,674,037	16,005,166	18,296,596	20,233,223	21,749,906	22,945,988	23,690,529	25,014,152	26,330,430
12/31/2000	3,543,605	10,291,234	13,642,737	17,216,163	20,042,350	24,014,661	21,820,508	25,916,273	26,776,879	27,350,880	27,710,262
12/31/2001	6,433,423	12,046,038	17,100,765	21,748,680	25,490,073	30,401,889	34,167,095	37,838,930	40,272,159	40,354,561	41,317,395
12/31/2002	3,116,863	6,826,384	11,047,080	16,421,040	22,838,904	26,251,370	28,098,051	28,704,641	29,259,894	29,560,560	29,669,284
12/31/2003	3,762,819	7,906,513	12,463,301	16,070,226	20,536,992	23,055,538	24,702,305	24,959,068	25,352,083	26,101,411	26,515,339
12/31/2004	4,641,884	8,642,176	13,467,258	16,983,351	20,168,826	22,341,360	23,067,568	23,640,836	23,902,279	24,281,731	24,784,918
12/31/2005	2,651,588	7,136,570	10,956,672	14,630,241	18,018,937	19,411,314	21,353,710	23,633,764	25,060,409	25,967,614	28,844,706
12/31/2006	3,205,735	6,989,506	12,101,551	16,283,989	20,140,931	22,923,774	24,235,171	24,669,558	26,351,403	26,207,971	26,684,409
12/31/2007	4,905,791	8,580,861	12,230,526	15,764,717	18,499,239	20,562,153	22,500,345	23,428,528	23,892,442	24,560,267	24,702,086
12/31/2008	4,205,312	9,821,495	14,488,231	20,365,841	25,238,865	27,874,262	29,250,202	30,550,126	32,793,189	33,175,177	33,484,901
12/31/2009	4,486,916	9,734,658	14,839,903	20,212,769	23,482,869	25,350,495	26,198,695	27,367,898	27,878,681	32,469,169	
12/31/2010	5,064,907	10,947,625	15,887,454	20,898,201	23,336,381	25,680,918	28,242,786	29,103,202	29,404,693		
12/31/2011	6,076,695	12,733,640	19,261,010	24,210,200	27,521,603	29,446,814	30,099,746	31,599,004			
12/31/2012	5,911,568	10,542,662	17,090,637	22,192,625	27,467,453	29,874,149	30,691,542				
12/31/2013	5,517,818	10,859,574	16,546,734	20,192,651	21,853,887	26,952,023					
12/31/2014	5,617,720	9,244,491	14,545,963	18,131,855	21,548,386						
12/31/2015	6,871,987	12,126,249	19,058,104	24,483,602							
12/31/2016	4,797,843	10,094,929	16,934,014								
12/31/2017	6,442,740	13,308,361									
12/31/2018	6,196,704										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	26,649,705	27,261,684	27,261,885	27,675,855	27,817,793	27,975,717	28,007,836	28,236,999	28,263,089
12/31/2000	27,914,751	28,210,555	28,409,779	28,427,001	28,416,138	28,471,709	28,515,386	28,530,375	
12/31/2001	42,308,954	42,629,682	42,612,510	42,805,179	42,916,956	42,945,290	42,972,787		
12/31/2002	29,635,098	29,773,212	29,721,796	29,790,897	29,838,382	29,924,982			
12/31/2003	26,319,022	26,364,712	26,565,274	26,555,664	26,579,844				
12/31/2004	25,150,962	25,552,781	25,825,105	25,831,169					
12/31/2005	28,962,707	28,992,761	29,061,198						
12/31/2006	26,917,113	26,806,503							
12/31/2007	25,126,470								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/1999	3,011,414	5,077,879	3,331,129	2,291,430	1,936,627	1,516,683	1,196,082	744,541	1,323,623	1,316,278	319,275	611,979	201
12/31/2000	6,747,629	3,351,503	3,573,426	2,826,187	3,972,311	-2,194,153	4,095,765	860,606	574,001	359,382	204,489	295,804	199,224
12/31/2001	5,612,615	5,054,727	4,647,915	3,741,393	4,911,816	3,765,206	3,671,835	2,433,229	82,402	962,834	991,559	320,728	-17,172
12/31/2002	3,709,521	4,220,696	5,373,960	6,417,864	3,412,466	1,846,681	606,590	555,253	300,666	108,724	-34,186	138,114	-51,416
12/31/2003	4,143,694	4,556,788	3,606,925	4,466,766	2,518,546	1,646,767	256,763	393,015	749,328	413,928	-196,317	45,690	200,562
12/31/2004	4,000,292	4,825,082	3,516,093	3,185,475	2,172,534	726,208	573,268	261,443	379,452	503,187	366,044	401,819	272,324
12/31/2005	4,484,982	3,820,102	3,673,569	3,388,696	1,392,377	1,942,396	2,280,054	1,426,645	907,205	2,877,092	118,001	30,054	68,437
12/31/2006	3,783,771	5,112,045	4,182,438	3,856,942	2,782,843	1,311,397	434,387	1,681,845	-143,432	476,438	232,704	-110,610	
12/31/2007	3,675,070	3,649,665	3,534,191	2,734,522	2,062,914	1,938,192	928,183	463,914	667,825	141,819	424,384		
12/31/2008	5,616,183	4,666,736	5,877,610	4,873,024	2,635,397	1,375,940	1,299,924	2,243,063	381,988	309,724			
12/31/2009	5,247,742	5,105,245	5,372,866	3,270,100	1,867,626	848,200	1,169,203	510,783	4,590,488				
12/31/2010	5,882,718	4,939,829	5,010,747	2,438,180	2,344,537	2,561,868	860,416	301,491					
12/31/2011	6,656,945	6,527,370	4,949,190	3,311,403	1,925,211	652,932	1,499,258						
12/31/2012	4,631,094	6,547,975	5,101,988	5,274,828	2,406,696	817,393							
12/31/2013	5,341,756	5,687,160	5,685,917	1,661,236	5,098,136								
12/31/2014	3,626,771	5,301,472	3,585,892	3,416,531									
12/31/2015	5,254,262	6,931,855	5,425,498										
12/31/2016	5,297,086	6,839,085											
12/31/2017	6,865,621												

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
12/31/1999	0.0463	0.0780	0.0512	0.0352	0.0298	0.0233	0.0184	0.0114	0.0203	0.0202	0.0049	0.0094	0.0000
12/31/2000	0.1120	0.0556	0.0593	0.0469	0.0659	-0.0364	0.0680	0.0143	0.0095	0.0060	0.0034	0.0049	0.0033
12/31/2001	0.0895	0.0806	0.0742	0.0597	0.0784	0.0601	0.0586	0.0388	0.0013	0.0154	0.0158	0.0051	-0.0003
12/31/2002	0.0645	0.0733	0.0934	0.1115	0.0593	0.0321	0.0105	0.0096	0.0052	0.0019	-0.0006	0.0024	-0.0009
12/31/2003	0.0783	0.0861	0.0682	0.0844	0.0476	0.0311	0.0049	0.0074	0.0142	0.0078	-0.0037	0.0009	0.0038
12/31/2004	0.0756	0.0912	0.0665	0.0602	0.0411	0.0137	0.0108	0.0049	0.0072	0.0095	0.0069	0.0076	0.0051
12/31/2005	0.0982	0.0837	0.0805	0.0742	0.0305	0.0425	0.0499	0.0313	0.0199	0.0630	0.0026	0.0007	0.0015
12/31/2006	0.0824	0.1113	0.0911	0.0840	0.0606	0.0286	0.0095	0.0366	-0.0031	0.0104	0.0051	-0.0024	
12/31/2007	0.0709	0.0704	0.0682	0.0527	0.0398	0.0374	0.0179	0.0089	0.0129	0.0027	0.0082		
12/31/2008	0.1075	0.0893	0.1125	0.0933	0.0505	0.0263	0.0249	0.0429	0.0073	0.0059			
12/31/2009	0.0925	0.0900	0.0947	0.0577	0.0329	0.0150	0.0206	0.0090	0.0810				
12/31/2010	0.0956	0.0803	0.0815	0.0396	0.0381	0.0416	0.0140	0.0049					
12/31/2011	0.0905	0.0887	0.0673	0.0450	0.0262	0.0089	0.0204						
12/31/2012	0.0776	0.1097	0.0855	0.0884	0.0403	0.0137							
12/31/2013	0.0749	0.0797	0.0511	0.0233	0.0715								
12/31/2014	0.0501	0.0733	0.0496	0.0472									
12/31/2015	0.0675	0.0891	0.0697										
12/31/2016	0.0787	0.1016											
12/31/2017	0.0901												

Best 3/5	0.0737	0.0901	0.0627	0.0440	0.0371	0.0183	0.0196	0.0182	0.0134	0.0086	0.0049	0.0013	0.0017
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PREMISES/OPERATIONS (Subline Code 334)  
OWNERS, LANDLORDS AND TENANTS  
FULL COVERAGE  
MULTISTATE  
FRINGE COVERAGE - OCCURRENCE  
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:											
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
12/31/1999	11,730,863	18,046,590	18,978,575	21,482,283	20,824,135	20,194,078	20,541,951	20,722,579	20,489,160	20,792,810	20,383,046
12/31/2000	14,387,648	19,552,478	26,798,086	29,041,248	29,868,276	31,227,538	31,777,313	31,724,262	31,820,639	31,644,347	31,366,172
12/31/2001	13,489,883	20,736,893	24,454,126	26,382,145	27,784,824	27,351,137	27,179,229	27,273,288	27,206,533	26,884,626	26,756,832
12/31/2002	8,959,671	11,907,264	12,863,604	14,712,565	13,054,611	13,641,671	12,697,868	12,548,261	12,860,883	12,774,833	12,798,396
12/31/2003	7,924,520	11,332,136	13,153,231	11,805,164	12,140,278	11,739,767	11,340,762	11,347,462	11,301,386	11,261,338	11,195,969
12/31/2004	15,370,607	17,007,230	17,949,406	17,510,591	17,017,048	17,275,272	17,612,300	17,487,122	17,455,082	17,740,996	17,513,925
12/31/2005	17,266,016	21,482,384	22,633,708	22,196,098	21,405,305	20,852,320	20,903,379	21,005,089	20,742,520	20,852,130	20,803,717
12/31/2006	19,718,525	23,108,546	24,237,557	23,095,192	22,677,753	22,148,124	22,012,068	22,194,044	22,125,806	22,180,637	22,455,637
12/31/2007	18,088,382	20,995,049	20,620,791	20,954,177	20,280,876	19,957,219	20,050,227	20,127,304	20,059,539	20,032,892	19,933,240
12/31/2008	14,373,628	15,953,047	16,032,787	15,374,767	15,593,981	15,728,819	16,034,784	15,886,059	15,916,950	15,950,594	15,867,607
12/31/2009	11,998,729	13,634,260	14,509,868	15,495,706	16,087,772	16,142,216	16,111,244	16,005,858	16,124,227	16,117,226	
12/31/2010	9,843,016	11,290,974	11,670,843	12,296,569	12,042,466	12,111,882	12,299,891	12,039,148	12,212,607		
12/31/2011	10,192,885	10,612,503	11,431,029	11,672,496	12,163,603	12,014,413	11,880,430	11,975,953			
12/31/2012	7,643,972	9,767,239	9,779,116	9,879,858	9,919,790	9,490,519	9,483,323				
12/31/2013	8,249,863	9,610,800	10,932,277	11,584,397	11,991,320	12,044,886					
12/31/2014	8,867,360	11,081,496	13,684,524	14,675,001	15,062,891						
12/31/2015	9,395,482	12,832,470	16,297,773	17,979,228							
12/31/2016	10,643,781	13,615,881	15,655,046								
12/31/2017	9,970,529	13,386,887									
12/31/2018	9,023,157										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	20,524,672	20,327,885	20,330,177	20,362,577	20,363,577	20,363,576	20,412,573	20,440,073	20,595,251
12/31/2000	31,453,516	31,350,666	31,250,666	31,251,666	31,240,666	31,240,667	31,240,666	31,245,167	
12/31/2001	26,619,466	26,718,966	26,711,441	26,763,879	26,773,675	26,801,175	26,796,776		
12/31/2002	12,790,839	12,876,802	12,885,703	12,865,000	12,864,998				
12/31/2003	11,186,853	11,188,850	11,178,850	11,178,850	11,178,850				
12/31/2004	17,594,029	17,574,728	17,608,202	17,724,187					
12/31/2005	20,743,869	20,843,869	20,749,368						
12/31/2006	22,427,716	22,427,716							
12/31/2007	19,932,889								

PREMISES/OPERATIONS (Subline Code 334)  
OWNERS, LANDLORDS AND TENANTS  
FULL COVERAGE  
MULTISTATE  
FRINGE COVERAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.538	1.052	1.132	0.969	0.970	1.017	1.009	0.989	1.015	0.980	1.007
12/31/2000	1.359	1.371	1.084	1.028	1.046	1.018	0.998	1.003	0.994	0.991	1.003
12/31/2001	1.537	1.179	1.079	1.053	0.984	0.994	1.003	0.998	0.988	0.995	0.995
12/31/2002	1.329	1.080	1.144	0.887	1.045	0.931	0.988	1.025	0.993	1.002	0.999
12/31/2003	1.430	1.161	0.898	1.028	0.967	0.966	1.001	0.996	0.996	0.994	0.999
12/31/2004	1.106	1.055	0.976	0.972	1.015	1.020	0.993	0.998	1.016	0.987	1.005
12/31/2005	1.244	1.054	0.981	0.964	0.974	1.002	1.005	0.987	1.005	0.998	0.997
12/31/2006	1.172	1.049	0.953	0.982	0.977	0.994	1.008	0.997	1.002	1.012	0.999
12/31/2007	1.161	0.982	1.016	0.968	0.984	1.005	1.004	0.997	0.999	0.995	1.000
12/31/2008	1.110	1.005	0.959	1.014	1.009	1.019	0.991	1.002	1.002	0.995	
12/31/2009	1.136	1.064	1.068	1.038	1.003	0.998	0.993	1.007	1.000		
12/31/2010	1.147	1.034	1.054	0.979	1.006	1.016	0.979	1.014			
12/31/2011	1.041	1.077	1.021	1.042	0.988	0.989	1.008				
12/31/2012	1.278	1.001	1.010	1.004	0.957	0.999					
12/31/2013	1.165	1.137	1.060	1.035	1.004						
12/31/2014	1.250	1.235	1.072	1.026							
12/31/2015	1.366	1.270	1.103								
12/31/2016	1.279	1.150									
12/31/2017	1.343										

3 Yr Mean	1.329	1.218	1.078	1.022	0.983	1.001	0.993	1.008	1.000	1.001	0.999
Best 3/5	1.291	1.174	1.051	1.022	0.998	1.004	0.996	1.002	1.001	0.996	0.999

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1999	0.990	1.000	1.002	1.000	1.000	1.002	1.001	1.008
12/31/2000	0.997	0.997	1.000	1.000	1.000	1.000	1.000	1.000 *
12/31/2001	1.004	1.000	1.002	1.000	1.001	1.000	1.000 *	1.000 *
12/31/2002	1.007	1.001	0.998	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2003	1.000	0.999	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	0.999	1.002	1.007					
12/31/2005	1.005	0.995						
12/31/2006	1.000							

3 Yr Mean	1.001	0.999	1.002	1.000	1.000 @	1.001 @	1.001 @	1.008 @
Best 3/5	1.002	1.000	1.001	1.000	1.000 *	1.000 *	1.000 *	1.000 *

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					0.998	1.004	0.996	1.002	1.001	0.996	0.999
12/31/2015				1.022	0.998	1.004	0.996	1.002	1.001	0.996	0.999
12/31/2016			1.051	1.022	0.998	1.004	0.996	1.002	1.001	0.996	0.999
12/31/2017		1.174	1.051	1.022	0.998	1.004	0.996	1.002	1.001	0.996	0.999
12/31/2018	1.291	1.174	1.051	1.022	0.998	1.004	0.996	1.002	1.001	0.996	0.999

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2014	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	0.999
12/31/2015	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.021
12/31/2016	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.073
12/31/2017	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.260
12/31/2018	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.626

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	3,889,962	11,742,525	17,776,891	21,204,045	24,044,644	24,617,767	25,141,712	26,659,014	27,207,327	27,619,511	27,659,519
12/31/2000	5,073,890	10,668,350	16,882,706	24,572,392	27,723,520	30,486,868	32,261,413	33,443,076	33,666,900	33,790,615	34,897,714
12/31/2001	4,065,567	12,276,653	20,123,476	24,019,199	27,768,554	29,346,706	30,194,255	31,687,269	32,000,474	31,973,823	32,090,723
12/31/2002	3,446,440	7,108,486	9,356,677	12,224,490	12,435,627	14,446,423	14,544,951	14,719,539	14,935,664	15,433,698	15,474,492
12/31/2003	2,052,914	6,832,923	11,729,331	13,455,224	17,214,010	17,801,229	25,428,834	27,172,550	28,044,912	28,380,646	28,372,386
12/31/2004	2,689,775	6,716,468	12,561,630	16,291,622	18,128,489	19,432,079	19,869,691	20,092,394	20,185,736	20,613,011	20,586,218
12/31/2005	2,372,346	7,137,824	11,740,954	15,227,405	16,132,903	16,592,685	17,271,628	17,528,047	18,470,990	21,441,454	22,306,460
12/31/2006	2,252,585	6,788,559	11,619,244	19,342,542	21,817,540	22,598,095	24,377,231	23,463,660	23,507,068	23,614,174	23,807,808
12/31/2007	1,975,082	5,884,750	11,653,865	14,294,283	15,763,691	15,309,905	15,738,927	16,163,427	16,147,045	16,124,812	16,200,876
12/31/2008	2,181,808	6,698,700	10,013,328	12,301,809	14,067,838	14,490,218	15,253,910	15,967,407	16,401,314	16,633,689	16,542,334
12/31/2009	2,920,670	6,884,164	15,825,916	20,732,130	23,655,831	26,736,114	28,297,925	30,032,063	30,470,740	30,645,998	
12/31/2010	2,662,466	8,669,843	12,314,944	14,587,005	16,270,821	17,422,147	18,368,011	18,980,033	19,606,406		
12/31/2011	4,885,536	14,112,656	18,617,455	23,047,178	24,561,766	28,720,259	29,218,884	30,240,131			
12/31/2012	2,535,277	5,817,590	9,772,970	13,733,371	20,290,418	19,538,187	21,493,555				
12/31/2013	2,994,402	7,526,679	12,468,479	16,678,688	21,531,548	22,429,615					
12/31/2014	4,304,438	7,995,068	12,737,474	17,076,969	20,080,107						
12/31/2015	3,435,761	9,760,991	16,032,638	21,507,048							
12/31/2016	5,159,720	8,678,016	11,440,299								
12/31/2017	5,058,231	12,379,157									
12/31/2018	3,018,686										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	27,215,877	27,200,811	27,218,544	27,226,118	27,226,118	27,327,596	27,493,470	27,647,377	27,902,900
12/31/2000	34,907,347	34,909,778	34,912,074	34,901,021	34,894,002	34,894,003	34,894,002	34,906,137	
12/31/2001	32,117,774	32,132,966	32,224,263	32,235,241	32,237,253	32,240,057	32,248,854		
12/31/2002	15,513,757	15,604,887	15,700,688	15,676,341	15,694,435	15,846,849			
12/31/2003	28,384,683	28,366,828	28,366,828	28,366,828	28,366,828				
12/31/2004	21,012,728	20,812,034	20,874,865	21,012,748					
12/31/2005	22,354,492	23,948,287	24,418,444						
12/31/2006	23,958,773	24,136,100							
12/31/2007	16,200,876								

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

A.Y.E.	Increments												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	7,852,563	6,034,366	3,427,154	2,840,599	573,123	523,945	1,517,302	548,313	412,184	40,008	-443,642	-15,066	17,733
12/31/2000	5,594,460	6,214,356	7,689,686	3,151,128	2,763,348	1,774,545	1,181,663	223,824	123,715	1,107,099	9,633	2,431	2,296
12/31/2001	8,211,086	7,846,823	3,895,723	3,749,355	1,578,152	847,549	1,493,014	313,205	-26,651	116,900	27,051	15,192	91,297
12/31/2002	3,662,046	2,248,191	2,867,813	211,137	2,010,796	98,528	174,588	216,125	498,034	40,794	39,265	91,130	95,801
12/31/2003	4,780,009	4,896,408	1,725,893	3,758,786	587,219	7,627,605	1,743,716	872,362	335,734	-8,260	12,297	-17,855	0
12/31/2004	4,026,693	5,845,162	3,729,992	1,836,867	1,303,590	437,612	222,703	93,342	427,275	-26,793	426,510	-200,694	62,831
12/31/2005	4,765,478	4,603,130	3,486,451	905,498	459,782	678,943	256,419	942,943	2,970,464	865,006	48,032	1,593,795	470,157
12/31/2006	4,535,974	4,830,685	7,723,298	2,474,998	780,555	1,779,136	-913,571	43,408	107,106	193,634	150,965	177,327	
12/31/2007	3,909,668	5,769,115	2,640,418	1,469,408	-453,786	429,022	424,500	-16,382	-22,233	76,064	0		
12/31/2008	4,516,892	3,314,628	2,288,481	1,766,029	422,380	763,692	713,497	433,907	232,375	-91,355			
12/31/2009	3,963,494	8,941,752	4,906,214	2,923,701	3,080,283	1,561,811	1,734,138	438,677	175,258				
12/31/2010	6,007,377	3,645,101	2,272,061	1,683,816	1,151,326	945,864	612,022	626,373					
12/31/2011	9,227,120	4,504,799	4,429,723	1,514,588	4,158,493	498,625	1,021,247						
12/31/2012	3,282,313	3,955,380	3,960,401	6,557,047	-752,231	1,955,368							
12/31/2013	4,532,277	4,941,800	4,210,209	4,852,860	898,067								
12/31/2014	3,690,630	4,742,406	4,339,495	3,003,138									
12/31/2015	6,325,230	6,271,647	5,474,410										
12/31/2016	3,518,296	2,762,283											
12/31/2017	7,320,926												

A.Y.E.	Incremental Percentages												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	0.2682	0.2061	0.1170	0.0970	0.0196	0.0179	0.0518	0.0187	0.0141	0.0014	-0.0152	-0.0005	0.0006
12/31/2000	0.1188	0.1319	0.1633	0.0669	0.0587	0.0377	0.0251	0.0048	0.0026	0.0235	0.0002	0.0001	0.0000
12/31/2001	0.1974	0.1886	0.0936	0.0901	0.0379	0.0204	0.0359	0.0075	-0.0006	0.0028	0.0007	0.0004	0.0022
12/31/2002	0.1940	0.1191	0.1519	0.0112	0.1065	0.0052	0.0092	0.0114	0.0264	0.0022	0.0021	0.0048	0.0051
12/31/2003	0.2653	0.2717	0.0958	0.2086	0.0326	0.4233	0.0968	0.0484	0.0186	-0.0005	0.0007	-0.0010	0.0000
12/31/2004	0.1430	0.2076	0.1325	0.0652	0.0463	0.0155	0.0079	0.0033	0.0152	-0.0010	0.0151	-0.0071	0.0022
12/31/2005	0.1544	0.1491	0.1129	0.0293	0.0149	0.0220	0.0083	0.0305	0.0962	0.0280	0.0016	0.0516	0.0152
12/31/2006	0.1346	0.1434	0.2292	0.0734	0.0232	0.0528	-0.0271	0.0013	0.0032	0.0057	0.0045	0.0053	
12/31/2007	0.1363	0.2011	0.0920	0.0512	-0.0158	0.0150	0.0148	-0.0006	-0.0008	0.0027	0.0000		
12/31/2008	0.1912	0.1403	0.0969	0.0748	0.0179	0.0323	0.0302	0.0184	0.0098	-0.0039			
12/31/2009	0.1400	0.3158	0.1733	0.1033	0.1088	0.0552	0.0613	0.0155	0.0062				
12/31/2010	0.2981	0.1809	0.1128	0.0836	0.0571	0.0469	0.0304	0.0311					
12/31/2011	0.4461	0.2178	0.2142	0.0732	0.2010	0.0241	0.0494						
12/31/2012	0.2240	0.2699	0.2702	0.4474	-0.0513	0.1334							
12/31/2013	0.2218	0.2418	0.2060	0.2375	0.0439								
12/31/2014	0.1464	0.1881	0.1722	0.1191									
12/31/2015	0.1964	0.1947	0.1700										
12/31/2016	0.1187	0.0932											
12/31/2017	0.2351												

Best 3/5	0.1882	0.2082	0.1975	0.1467	0.0700	0.0448	0.0367	0.0117	0.0064	0.0025	0.0022	0.0030	0.0032
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Multistate Review of ULAE Experience  
General Liability Including CMP Liability  
Loss Adjustment Expense Special Call  
Calendar Years 2013 - 2017

<u>Item *</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2013 - 2017 Mean</u>
1. Direct Losses Incurred	\$19,650,392	\$20,723,228	\$25,486,854	\$26,406,385	\$23,400,844	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,575,153	\$5,301,984	\$6,171,818	\$5,132,541	\$6,233,925	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,296,595	\$2,476,228	\$2,580,924	\$2,694,622	\$2,384,924	
4. Incurred Losses + ALAE [(1) + (2)]	\$25,225,545	\$26,025,212	\$31,658,672	\$31,538,926	\$29,634,769	
	<u>Incurred Percentage</u>					
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	9.1%	9.5%	8.2%	8.5%	8.0%	8.7%
6. Selected	8.5%					

Notes: All dollar amounts are displayed in thousands.

\* Items (1) - (4) are from the special call submissions for available writers.

PREMISES / OPERATIONS  
TREND SUMMARY  
AVERAGE ANNUAL PERCENT CHANGES

(1) <u>EXPOSURE TREND</u>	<u>MANUFACTURERS</u>	<u>CONTRACTORS</u>	<u>OL&amp;T</u> <u>CLASS GROUPS 1-13 *</u>	<u>OL&amp;T</u> <u>CLASS GROUP 16</u>	<u>PREMISES/</u> <u>OPERATIONS</u>
a) 7/1/2016 to 7/1/2021 AYE 12/31/2016	+ 1.3%	+ 2.7%	+ 1.0%	+ 2.2%	+ 1.1%
b) 7/1/2017 to 7/1/2021 AYE 12/31/2017	+ 1.4%	+ 2.6%	+ 1.0%	+ 2.1%	+ 1.1%
c) 7/1/2018 to 7/1/2021 AYE 12/31/2018	+ 1.3%	+ 2.2%	+ 1.0%	+ 1.6%	+ 1.0%

	<u>MANUFACTURERS &amp; CONTRACTORS</u>			<u>OWNERS, LANDLORDS &amp; TENANTS</u>		
(2) <u>OCCURRENCE SEVERITY</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>
a) Fitted						
All Years (20 Points)	+ 4.2%	+ 5.3%	- 1.1%	+ 4.4%	+ 4.8%	- 2.6%
Eight Year (16 Points)	+ 4.3%	+ 5.3%	- 1.4%	+ 4.5%	+ 5.3%	- 5.8%
Six Year (12 Points)	+ 5.2%	+ 3.4%	- 4.5%	+ 4.8%	+ 6.2%	- 2.9%
b) Selected	+ 4.5%	+ 4.5%	0.0%	+ 4.0%	+ 5.0%	+ 1.0%

(3) <u>FREQUENCY TREND</u>	<u>M&amp;C</u>	<u>OL&amp;T</u>
Selected	0.0%	- 0.5%
(4) <u>TOTAL ANNUAL NET TREND</u>	+2.6%	+ 3.2%

Net trend = (frequency trend × severity trend) / exposure trend

Note: The medical payments trend is equal to the bodily injury trend. The bodily injury deductible trend is equal to the bodily injury trend and the property damage deductible trend is equal to the property damage trend.

\* The OL&T trend for class groups 1-13 is applied only to those classes which have inflation sensitive exposure bases.

MANUFACTURERS AND CONTRACTORS  
AVERAGE ANNUAL EXPOSURE TRENDS  
FOR ACCIDENT YEARS ENDING 12/31/2016, 12/31/2017 & 12/31/2018

(1)		(2)	(3)	(1)		(2)	(3)
YEAR ENDING		MANUFACTURERS	CONTRACTORS	YEAR ENDING		MANUFACTURERS	CONTRACTORS
<u>QUARTER*</u>		CLASS GROUP	CLASS GROUP			CLASS GROUP	CLASS GROUP
		SALES EXPOSURE	PAYROLL EXPOSURE			SALES EXPOSURE	PAYROLL EXPOSURE
		<u>INDICES</u>	<u>INDICES</u>			<u>INDICES</u>	<u>INDICES</u>
2008	1	0.962	21.143	2015	1	1.024	24.773
	2	0.958	21.357		2	1.026	24.921
	3	0.956	21.604		3	1.028	25.023
	4	0.957	21.880		4	1.030	25.178
2009	1	0.961	22.128	2016	1	1.030	25.318
	2	0.966	22.349		2	1.031	25.487
	3	0.969	22.502		3	1.030	25.730
	4	0.968	22.653		4	1.030	25.941
2010	1	0.964	22.806	2017	1	1.033	26.147
	2	0.962	22.928		2	1.034	26.313
	3	0.962	23.080		3	1.037	26.511
	4	0.965	23.208		4	1.040	26.704
2011	1	0.968	23.312	2018	1	1.043	26.943
	2	0.973	23.427		2	1.048	27.193
	3	0.978	23.556		3	1.052	27.435
	4	0.982	23.638		4	1.056	27.712
2012	1	0.986	23.715	2019	1	1.059	27.933
	2	0.990	23.794		2	1.062	28.157
	3	0.995	23.873		3P	1.064	28.325
	4	1.000	23.965		4P	1.067	28.475
2013	1	1.004	24.062	2020	1P	1.071	28.653
	2	1.006	24.140		2P	1.074	28.821
	3	1.008	24.167		3P	1.076	29.007
	4	1.010	24.208		4P	1.079	29.168
2014	1	1.012	24.299	2021	1P	1.082	29.303
	2	1.016	24.405		2P	1.087	29.417
	3	1.019	24.538		3P	1.093	29.521
	4	1.022	24.663		4P	1.099	29.627

CHANGE IN EXPOSURES		MANUFACTURERS	CONTRACTORS
7/1/2016 to 7/1/2021		(2021:4/2016:4)	1.067
7/1/2017 to 7/1/2021		(2021:4/2017:4)	1.109
7/1/2018 to 7/1/2021		(2021:4/2018:4)	1.069
AVERAGE ANNUAL TREND FACTOR			
7/1/2016 to 7/1/2021		( 5.0 YRS )	1.013
7/1/2017 to 7/1/2021		( 4.0 YRS )	1.026
7/1/2018 to 7/1/2021		( 3.0 YRS )	1.022

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

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

<u>TYPE OF CLASS</u>	<u>VOLUME</u> <sup>2</sup>	<u>INFLATION TREND</u> <sup>3</sup>
FURNITURE@	9.6%	-0.9%
OTHER DURABLES	6.1%	-1.1%
CLOTHING	9.6%	-0.2%
FOOD@	44.1%	1.7%
OTHER NON-DURABLES	26.4%	1.4%
RECREATION SERVICES#	4.2%	2.0%
TOTAL	100.0%	1.0% <sup>4</sup>

<sup>1</sup> 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.

<sup>2</sup> Volume weights are based on each type of class's inflation-adjusted contribution to GDP in year ending 12/31/2018. Inflation adjusted GDP is measured in terms of 2012 prices.

<sup>3</sup> Inflation trends are based on average annual growth rates in consumption components starting 2016 to 2021.

<sup>4</sup> 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	0.931	1.011	1.045	1.017	1.038
	2	1.065	0.970	0.949	0.896	0.901	0.922		2	0.935	0.923	1.007	1.050	1.021	1.042
	3	1.064	0.977	0.949	0.908	0.907	0.931		3	0.930	0.914	1.004	1.054	1.023	1.047
	4	1.065	0.983	0.947	0.921	0.912	0.936		4	0.924	0.906	1.001	1.058	1.025	1.052
2009	1	1.066	0.986	0.947	0.931	0.919	0.940	2016	1	0.920	0.902	0.999	1.061	1.027	1.058
	2	1.069	0.986	0.950	0.936	0.930	0.942		2	0.913	0.901	0.998	1.063	1.029	1.064
	3	1.066	0.985	0.952	0.937	0.942	0.944		3	0.907	0.899	0.998	1.064	1.034	1.071
	4	1.061	0.986	0.956	0.936	0.953	0.947		4	0.900	0.899	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	0.897	0.999	1.066	1.042	1.086
	2	1.039	0.983	0.956	0.937	0.966	0.953		2	0.888	0.893	0.997	1.068	1.046	1.092
	3	1.027	0.982	0.953	0.940	0.968	0.955		3	0.882	0.890	0.995	1.071	1.048	1.100
	4	1.015	0.982	0.949	0.943	0.970	0.957		4	0.875	0.887	0.992	1.075	1.050	1.108
2011	1	1.006	0.987	0.947	0.948	0.973	0.960	2018	1	0.869	0.885	0.991	1.078	1.051	1.114
	2	1.001	0.994	0.949	0.955	0.977	0.964		2	0.866	0.882	0.994	1.082	1.054	1.120
	3	1.000	1.002	0.955	0.965	0.981	0.968		3	0.864	0.878	0.993	1.086	1.054	1.125
	4	1.000	1.008	0.965	0.975	0.985	0.973		4	0.866	0.871	0.993	1.090	1.055	1.131
2012	1	1.001	1.011	0.976	0.984	0.990	0.980	2019	1	0.868	0.862	0.991	1.095	1.055	1.136
	2	1.001	1.009	0.988	0.991	0.993	0.986		2	0.869	0.857	0.984	1.101	1.055	1.142
	3	1.000	1.005	0.994	0.996	0.997	0.993		3P	0.873	0.854	0.984	1.106	1.056	1.147
	4	1.000	1.000	1.000	1.000	1.000	1.000		4P	0.874	0.855	0.983	1.112	1.059	1.151
2013	1	0.998	0.994	1.005	1.004	1.001	1.005	2020	1P	0.873	0.856	0.981	1.117	1.064	1.155
	2	0.994	0.989	1.006	1.008	1.001	1.009		2P	0.872	0.855	0.984	1.122	1.070	1.159
	3	0.988	0.985	1.009	1.012	1.001	1.013		3P	0.870	0.855	0.985	1.128	1.076	1.164
	4	0.981	0.979	1.010	1.015	1.002	1.017		4P	0.867	0.854	0.986	1.134	1.083	1.169
2014	1	0.972	0.970	1.010	1.018	1.004	1.022	2021	1P	0.865	0.853	0.986	1.140	1.090	1.174
	2	0.962	0.959	1.012	1.024	1.006	1.028		2P	0.863	0.853	0.987	1.146	1.097	1.180
	3	0.954	0.950	1.013	1.030	1.009	1.032		3P	0.861	0.852	0.988	1.152	1.104	1.185
	4	0.947	0.940	1.013	1.038	1.013	1.036		4P	0.860	0.851	0.988	1.158	1.110	1.191
Change In Exposures*								Average Annual Trend Factor							
7/1/2016 to 7/1/2021 (2021:4/2016:4)								7/1/2016 to 7/1/2021 (5.0 Years)							
		0.955	0.947	0.990	1.087	1.070	1.105			-0.9%	-1.1%	-0.2%	1.7%	1.4%	2.0%

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

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PREMISES/OPERATIONS  
GOVERNMENTAL SUBDIVISIONS  
OWNERS, LANDLORDS AND TENANTS  
AVERAGE ANNUAL EXPOSURE TRENDS  
FOR ACCIDENT YEARS ENDING 12/31/2016, 12 /31/2017 & 12/31/2018

(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		1.056		
	2		0.924				2		1.056		
	3		0.920				3		1.056		
	4		0.920				4		1.059		
2010	1		0.926			2017	1		1.065		
	2		0.933				2		1.071		
	3		0.940				3		1.078		
	4		0.947				4		1.087		
2011	1		0.954			2018	1		1.096		
	2		0.962				2		1.107		
	3		0.971				3		1.118		
	4		0.977				4		1.128		
2012	1		0.984			2019	1		1.135		
	2		0.988				2		1.141		
	3		0.992				3P		1.146		
	4		1.000				4P		1.150		
2013	1		1.007			2020	1P		1.155		
	2		1.016				2P		1.157		
	3		1.025				3P		1.160		
	4		1.033				4P		1.163		
2014	1		1.040			2021	1P		1.167		
	2		1.046				2P		1.172		
	3		1.052				3P		1.177		
	4		1.056				4P		1.182		
CHANGE IN EXPOSURES						AVERAGE ANNUAL TREND FACTOR					
7/1/2016 to 7/1/2021			(2021:4/2016:4)	1.117		7/1/2016 to 7/1/2021			( 5.0 YRS )	1.022	
7/1/2017 to 7/1/2021			(2021:4/2017:4)	1.087		7/1/2017 to 7/1/2021			( 4.0 YRS )	1.021	
7/1/2018 to 7/1/2021			(2021:4/2018:4)	1.048		7/1/2018 to 7/1/2021			( 3.0 YRS )	1.016	

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

@ Based on a year-ended quarterly implicit price deflator of state and local government expenditures. GDP accounts are based on 2012 dollars.

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2009	\$ 222,301,839	4,105	\$ 54,154	\$ 52,852		
12/31/2009	231,829,135	4,152	55,836	53,938		
6/30/2010	234,946,646	4,259	55,165	55,046		
12/31/2010	232,324,254	4,328	53,679	56,177		
6/30/2011	250,257,829	4,422	56,594	57,332	\$ 56,927	
12/31/2011	259,721,572	4,269	60,839	58,510	58,144	
6/30/2012	233,925,423	3,795	61,640	59,712	59,387	
12/31/2012	217,453,468	3,590	60,572	60,939	60,657	
6/30/2013	218,036,040	3,622	60,198	62,191	61,954	\$ 60,163
12/31/2013	227,774,837	3,694	61,661	63,469	63,278	61,707
6/30/2014	254,991,939	3,922	65,016	64,773	64,631	63,291
12/31/2014	249,971,448	3,651	68,467	66,104	66,013	64,916
6/30/2015	221,560,256	3,383	65,492	67,462	67,424	66,582
12/31/2015	208,836,064	3,317	62,959	68,848	68,865	68,292
6/30/2016	207,785,390	2,994	69,401	70,263	70,338	70,045
12/31/2016	215,676,014	3,005	71,772	71,707	71,841	71,843
6/30/2017	222,111,089	3,088	71,927	73,180	73,377	73,687
12/31/2017	235,724,240	3,033	77,720	74,684	74,946	75,578
6/30/2018	234,924,381	3,021	77,764	76,219	76,548	77,518
12/31/2018	243,859,818	3,003	81,205	77,785	78,185	79,508
Goodness of Fit Statistic, R-Squared:				0.923	0.890	0.881
Average Annual Severity Trend (10 yr)				+ 4.2%		
Average Annual Severity Trend ( 8 yr)				+ 4.3%		
Average Annual Severity Trend ( 6 yr)				+ 5.2%		
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
6/30/2009	\$ 173,872,098	16,093	\$ 10,804	\$ 10,300		
12/31/2009	169,290,390	15,663	10,808	10,568		
6/30/2010	169,982,564	16,131	10,538	10,844		
12/31/2010	173,069,757	16,552	10,456	11,127		
6/30/2011	177,751,220	16,429	10,819	11,417	\$ 11,436	
12/31/2011	179,930,134	16,148	11,143	11,715	11,733	
6/30/2012	174,360,749	15,463	11,276	12,020	12,039	
12/31/2012	184,203,126	14,598	12,618	12,334	12,352	
6/30/2013	185,618,029	14,015	13,244	12,656	12,674	\$ 13,502
12/31/2013	178,367,953	13,237	13,475	12,986	13,004	13,727
6/30/2014	186,590,568	12,864	14,505	13,325	13,343	13,955
12/31/2014	186,480,175	12,650	14,742	13,672	13,690	14,187
6/30/2015	181,848,014	12,225	14,875	14,029	14,046	14,423
12/31/2015	177,396,907	12,240	14,493	14,395	14,412	14,662
6/30/2016	177,103,019	12,408	14,273	14,770	14,787	14,906
12/31/2016	182,823,205	12,642	14,462	15,155	15,172	15,154
6/30/2017	189,582,345	12,627	15,014	15,551	15,568	15,406
12/31/2017	200,363,918	12,486	16,047	15,956	15,973	15,662
6/30/2018	205,140,854	12,524	16,380	16,372	16,389	15,922
12/31/2018	201,248,801	12,374	16,264	16,800	16,815	16,187
Goodness of Fit Statistic, R-Squared:				0.911	0.864	0.781
Average Annual Severity Trend (10 yr)				+ 5.3%		
Average Annual Severity Trend ( 8 yr)				+ 5.3%		
Average Annual Severity Trend ( 6 yr)				+ 3.4%		
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) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2009	\$ 19,008,271	435	\$ 43,697	\$ 40,502		
12/31/2009	22,616,715	512	44,173	40,281		
6/30/2010	22,410,165	596	37,601	40,060		
12/31/2010	18,573,276	574	32,358	39,841		
6/30/2011	18,502,052	501	36,930	39,623	\$ 40,347	
12/31/2011	18,366,815	499	36,807	39,406	40,064	
6/30/2012	17,927,458	469	38,225	39,190	39,783	
12/31/2012	16,288,987	439	37,105	38,976	39,503	
6/30/2013	17,316,835	420	41,231	38,762	39,226	\$ 43,797
12/31/2013	22,544,370	473	47,663	38,550	38,951	42,805
6/30/2014	20,612,238	520	39,639	38,339	38,677	41,836
12/31/2014	20,389,209	508	40,136	38,129	38,406	40,889
6/30/2015	21,592,216	505	42,757	37,921	38,136	39,963
12/31/2015	19,957,277	529	37,726	37,713	37,869	39,058
6/30/2016	20,912,401	536	39,016	37,507	37,603	38,173
12/31/2016	18,841,314	487	38,689	37,301	37,339	37,309
6/30/2017	16,357,850	498	32,847	37,097	37,077	36,464
12/31/2017	19,316,257	528	36,584	36,894	36,817	35,639
6/30/2018	17,687,231	526	33,626	36,692	36,558	34,832
12/31/2018	18,249,022	511	35,712	36,491	36,302	34,043
Goodness of Fit Statistic, R-Squared:				0.107	0.140	0.646
Average Annual Severity Trend (10 yr)				- 1.1%		
Average Annual Severity Trend ( 8 yr)				- 1.4%		
Average Annual Severity Trend ( 6 yr)				- 4.5%		
Selected Annual Severity Trend				0.0%		

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

NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors

(See Section B- Explanation of Trend Calculation).

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2009	\$ 556,384,617	17,921	\$ 31,047	\$ 30,628		
12/31/2009	583,623,927	18,406	31,708	31,291		
6/30/2010	599,973,009	18,944	31,671	31,968		
12/31/2010	626,745,399	19,180	32,677	32,660		
6/30/2011	650,064,321	19,417	33,479	33,366	\$ 33,174	
12/31/2011	633,898,970	18,510	34,246	34,088	33,913	
6/30/2012	571,256,321	16,276	35,098	34,826	34,668	
12/31/2012	538,346,688	15,340	35,094	35,580	35,440	
6/30/2013	570,631,036	16,084	35,478	36,350	36,230	\$ 35,890
12/31/2013	619,595,066	17,043	36,355	37,136	37,037	36,740
6/30/2014	690,576,378	18,231	37,879	37,940	37,862	37,611
12/31/2014	679,597,106	17,316	39,247	38,761	38,705	38,502
6/30/2015	652,279,206	16,506	39,518	39,599	39,567	39,414
12/31/2015	667,076,791	16,428	40,606	40,456	40,448	40,348
6/30/2016	643,499,187	15,225	42,266	41,332	41,349	41,304
12/31/2016	640,930,932	15,206	42,150	42,226	42,270	42,283
6/30/2017	669,601,945	15,936	42,018	43,140	43,212	43,285
12/31/2017	720,590,479	16,696	43,159	44,073	44,174	44,310
6/30/2018	781,205,789	17,260	45,261	45,027	45,158	45,360
12/31/2018	795,123,860	16,698	47,618	46,001	46,164	46,435
Goodness of Fit Statistic, R-Squared:				0.984	0.975	0.958
Average Annual Severity Trend (10 yr)				+ 4.4%		
Average Annual Severity Trend ( 8 yr)				+ 4.5%		
Average Annual Severity Trend ( 6 yr)				+ 4.8%		
Selected Annual Severity Trend				+ 4.0%		

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

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

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

(1) Accident Year 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
6/30/2009	\$ 66,266,598	8,025	\$ 8,258	\$ 8,048		
12/31/2009	70,915,641	8,148	8,703	8,238		
6/30/2010	74,446,534	8,451	8,809	8,434		
12/31/2010	71,094,952	8,689	8,182	8,633		
6/30/2011	75,527,930	8,804	8,579	8,838	\$ 8,639	
12/31/2011	79,410,366	8,656	9,174	9,048	8,866	
6/30/2012	73,396,546	7,902	9,288	9,262	9,098	
12/31/2012	72,121,863	7,440	9,694	9,482	9,337	
6/30/2013	71,969,019	7,490	9,609	9,706	9,581	\$ 9,288
12/31/2013	73,345,228	7,480	9,806	9,936	9,832	9,573
6/30/2014	71,131,592	7,675	9,268	10,172	10,090	9,867
12/31/2014	69,613,685	7,536	9,237	10,413	10,355	10,170
6/30/2015	80,224,961	7,113	11,279	10,660	10,626	10,482
12/31/2015	82,521,138	7,089	11,641	10,913	10,904	10,804
6/30/2016	78,354,822	7,086	11,058	11,171	11,190	11,135
12/31/2016	80,770,025	7,163	11,276	11,436	11,483	11,477
6/30/2017	84,855,026	7,536	11,260	11,707	11,784	11,829
12/31/2017	89,295,825	7,429	12,020	11,985	12,093	12,192
6/30/2018	93,664,044	7,154	13,093	12,269	12,410	12,566
12/31/2018	89,575,359	6,916	12,952	12,560	12,735	12,952
Goodness of Fit Statistic, R-Squared:				0.884	0.860	0.811
Average Annual Severity Trend (10 yr)				+ 4.8%		
Average Annual Severity Trend ( 8 yr)				+ 5.3%		
Average Annual Severity Trend ( 6 yr)				+ 6.2%		
Selected Annual Severity Trend				+ 5.0%		

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

NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors

(See Section B- Explanation of Trend Calculation).

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2009	\$ 26,991,641	479	\$ 56,350	\$ 69,725		
12/31/2009	36,131,420	495	72,993	68,797		
6/30/2010	33,011,919	536	61,589	67,881		
12/31/2010	24,223,342	502	48,254	66,977		
6/30/2011	32,478,702	444	73,150	66,085	\$ 77,424	
12/31/2011	36,491,571	393	92,854	65,205	75,159	
6/30/2012	27,662,000	329	84,079	64,337	72,960	
12/31/2012	21,945,315	318	69,010	63,481	70,826	
6/30/2013	21,514,854	358	60,097	62,635	68,753	\$ 61,880
12/31/2013	27,784,145	397	69,985	61,802	66,742	60,980
6/30/2014	31,426,111	458	68,616	60,979	64,789	60,094
12/31/2014	28,270,331	503	56,203	60,167	62,894	59,221
6/30/2015	32,225,110	579	55,656	59,366	61,054	58,360
12/31/2015	36,923,141	671	55,027	58,575	59,268	57,512
6/30/2016	34,588,107	708	48,853	57,796	57,534	56,676
12/31/2016	31,534,019	645	48,890	57,026	55,850	55,852
6/30/2017	26,682,836	568	46,977	56,267	54,216	55,041
12/31/2017	34,794,626	546	63,726	55,518	52,630	54,241
6/30/2018	37,526,892	578	64,925	54,779	51,090	53,453
12/31/2018	30,894,502	594	52,011	54,049	49,596	52,676
Goodness of Fit Statistic, R-Squared:				0.177	0.517	0.150
Average Annual Severity Trend (10 yr)				- 2.6%		
Average Annual Severity Trend ( 8 yr)				- 5.8%		
Average Annual Severity Trend ( 6 yr)				- 2.9%		
Selected Annual Severity Trend				+ 1.0%		

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

NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors

(See Section B- Explanation of Trend Calculation).



PREMISES/OPERATIONS  
MANUFACTURERS AND CONTRACTORS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES<sup>1</sup>

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at <u>Ultimate</u> <sup>1</sup>	(4) Occurrence Frequency <u>(3)/(2)</u> <sup>2</sup>
12/31/2005	\$ 708,563,990	24,605	34.73
12/31/2006	749,606,300	25,060	33.43
12/31/2007	766,324,050	25,726	33.57
12/31/2008	812,883,131	26,904	33.10
12/31/2009	743,309,032	25,248	33.97
12/31/2010	738,885,490	27,106	36.68
12/31/2011	760,362,907	26,379	34.69
12/31/2012	755,137,017	24,991	33.09
12/31/2013	784,039,504	24,295	30.99
12/31/2014	821,895,045	25,002	30.42
12/31/2015	839,532,482	24,659	29.37
12/31/2016	849,205,222	25,167	29.64
12/31/2017	881,379,847	25,544	28.98
12/31/2018	880,315,241	26,699	30.33

Selected Annual Frequency Trend: 0.0%

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

<sup>2</sup> Frequency is per \$1,000,000 Aggregate Loss Costs at Current Level.

PREMISES/OPERATIONS  
OWNERS, LANDLORDS AND TENANTS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES<sup>1</sup>

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at Ultimate <sup>1</sup>	(4) Occurrence Frequency <u>(3)/(2)<sup>2</sup></u>
12/31/2005	\$ 803,951,689	30,805	38.32
12/31/2006	806,250,518	28,502	35.35
12/31/2007	858,356,386	30,414	35.43
12/31/2008	954,186,984	31,434	32.94
12/31/2009	1,009,908,183	30,260	29.96
12/31/2010	1,057,480,736	31,145	29.45
12/31/2011	1,054,331,879	30,002	28.46
12/31/2012	1,044,959,960	25,711	24.60
12/31/2013	1,051,879,007	27,922	26.54
12/31/2014	1,090,461,196	28,718	26.34
12/31/2015	1,172,592,938	28,700	24.48
12/31/2016	1,204,704,951	27,343	22.70
12/31/2017	1,229,134,239	29,632	24.11
12/31/2018	1,217,710,312	29,804	24.48

Selected Annual Frequency Trend:      - 0.5%

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

<sup>2</sup> Frequency is per \$1,000,000 Aggregate Loss Costs at Current Level.

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

\*Base Class

<u>CLASS GROUP 01</u>		<u>CLASS GROUP 03</u>							
10100	1.03	10026	1.24	12805	0.62	18335	0.70		
10146	0.46	10042	0.71	12841	1.03	18437	1.00	*	
10352	0.60	10060	0.34	12927	0.18	18438	1.92		
11258	1.24	10065	0.51	13314	0.23	18507	0.36		
11259	1.33	10066	0.52	13351	0.56	18570	3.76		
11288	1.52	10071	0.61	13352	0.57	18708	0.22		
13111	1.15	10101	0.46	13506	1.76	18834	0.57		
13673	0.94	10105	4.98	13507	2.12	18911	1.80		
13720	0.53	10113	0.69	13716	0.87	18912	3.39		
14401	1.25	10115	1.37	13759	0.34	18920	0.88		
15224	0.56	10130	6.79	14068	0.075	19795	0.59		
18435	1.09	10132	5.85	14101	0.88	19796	0.69		
18436	0.88	10150	0.95	14655	0.17	41510	90.50		
18501	1.00	10151	23.92	14733	1.19	45900	0.21		
		10160	4.26	14734	0.51	45901	0.18		
<u>CLASS GROUP 02</u>		10204	0.43	14913	0.64	48808	3.10		
16900	1.95	10205	0.48	15314	0.41	49111	4.74		
16901	1.25	10220	9.04	15538	0.73				
16902	1.06	10309	0.31	15600	1.84	<u>CLASS GROUP 04</u>			
16905	2.05	10315	0.73	15608	0.41	10133	12.18		
16906	1.31	11020	0.58	15656	12.11	11052	12.67		
16910	1.17	11126	0.12	15839	0.55	11167	2.92		
16911	1.06	11155	0.41	15991	0.45	11168	15.14		
16915	1.20	11204	0.60	15993	0.38	14731	12.57		
16916	1.00	11234	0.54	16402	2.72	14732	0.93		
16920	2.66	11273	26.77	16403	1.72	15123	12.15		
16921	2.43	11274	25.69	16404	2.17	15124	4.25		
16930	1.53	12356	2.27	16676	0.57	19007	4.75		
16931	1.65	12374	1.18	16750	0.20	19051	10.53		
16940	3.32	12375	0.58	16751	0.20	44009	14.81		
16941	1.33	12393	0.77	16881	3.13	49617	1.00	*	
		12467	0.32	18109	0.75	49618	0.84		
				18110	0.60	49619	1.58		
				18206	0.97	49763	10.26		

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

\*Base Class

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

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

\*Base Class

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

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

CLASS GROUP 14

10020	(a)
10119	(a)
10135	(a)
10375	(a)
11101	(a)
11120	(a)
11160	(a)
13208	(a)
13461	(a)
15119	(a)
15120	(a)
15300	(a)
16722	(a)
16723	(a)
18200	(a)
18991	(a)
19061	(a)
40005	(a)
40006	(a)
40010	(a)
40015	(a)
40020	(a)
40026	(a)
40031	(a)
40032	(a)
40040	(a)
40041	(a)
40042	(a)
40066	(a)
40067	(a)
40069	(a)
40072	(a)
40115	(a)
40117	(a)

40140	(a)
41210	(a)
41666	(a)
41672	(a)
41673	(a)
41700	(a)
43007	(a)
43117	(a)
43215	(a)
43424	(a)
43517	(a)
43754	(a)
43945	(a)
43946	(a)
43990	(a)
43991	(a)
44105	(a)
44106	(a)
44113	(a)
44193	(a)
44194	(a)
44222	(a)
44500	(a)
44501	(a)
45224	(a)
45225	(a)
45523	(a)
45524	(a)
45539	(a)
45993	(a)
46510	(a)
46590	(a)
46671	(a)
46773	(a)
46822	(a)

46881	(a)
46882	(a)
46913	(a)
46914	(a)
46915	(a)
46916	(a)
47051	(a)
47052	(a)
47103	(a)
47146	(a)
47147	(a)
47253	(a)
47254	(a)
47468	(a)
47600	(a)
47610	(a)
48177	(a)
48178	(a)
48252	(a)
48610	(a)
48727	(a)
48924	(a)
49305	(a)
49451	(a)
49452	(a)
49800	(a)
49890	(a)
49891	(a)
49902	(a)
49903	(a)
63219	(a)
63220	(a)
64500	(a)
97501	(a)

97502	(a)
97503	(a)
97504	(a)

CLASS GROUP 16

44100	0.96
44101	1.00
44102	0.78
44103	0.69
44104	0.29
44108	0.34
44109	0.86
44110	0.88
44111	0.54
44112	0.32

\*

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

CLASS GROUP 30		CLASS GROUP 31		CLASS GROUP 32			
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		CLASS GROUP 36			
15406	1.35	51300	0.91	59647	1.34	51752	4.54
15488	3.37	51305	0.91	59773	0.17	51796	1.96
15733	0.88	51350	1.53	59774	0.14	51808	6.97
16009	1.08	51351	1.37	59775	0.18	51809	8.65
16588	0.50	51352	1.88	59889	0.56	51869	2.31
16604	0.84	51355	1.28			51877	13.01
16694	1.66	51356	1.38			51889	2.14
16819	4.78	51575	0.41	50010	5.03	51896	1.00
16820	3.70	51666	0.65	50015	3.27	51919	2.16
16890	0.56	51767	0.19	50017	2.49	51926	2.20
16891	0.61	51777	0.66	50045	5.69	51927	1.19
16892	1.11	51790	1.10	50047	0.64	51934	2.41
18506	1.76	51833	0.99	51201	0.86	51941	2.19
18616	1.34	51900	0.74	51205	2.62	51942	3.50
45380	1.03	52315	0.86	51206	0.41	51956	9.45
45771	1.57	52744	3.79	51240	10.34	51957	8.33
45819	0.51	53374	1.00	51241	30.72	51958	7.40
49239	0.77	53375	0.53	51251	0.89	51959	7.58
51315	0.50	53376	0.85	51252	3.12	51960	1.00
51357	0.71	53377	0.87	51253	2.66	51970	4.35
51358	1.71	53403	0.55	51254	0.83	51982	1.28
51359	1.50	53565	0.64	51340	0.85	51986	5.03
59925	1.54	55371	2.55	51370	10.10	51999	2.12
59926	1.31	55802	0.66	51380	1.01	52002	1.86
59927	0.88	56488	1.10	51500	1.91	52109	0.47
		56690	0.57	51550	2.36	52134	6.23
		57403	1.35	51551	0.82	52150	11.47
		58020	1.45	51552	1.42	52402	0.47
		58713	0.42	51553	2.53	52432	2.33
		59188	2.88	51554	0.24	52433	2.13
		59189	3.95	51576	4.54	52435	2.67
		59482	3.00	51600	3.09	52438	1.93
				51613	2.04	52440	3.03
				51741	5.38	52467	2.80

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

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

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

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

\*

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

\*Base Class

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

## CLASS EXCEPTIONS

# The following class exceptions apply by state:

### Class Group 10

47469 Not valid for New Jersey

### Class Group 13

49292 For New York, territory 01, class is mapped to Class Group 14 {(a)-rated}  
49920 Valid only for New York, territory 01, with a differential of 1.00

### Class Group 14

49910 Valid only for New York  
49913 Valid only for New York

### Class Group 32

92447 Not valid for New York, territory 01  
92453 Not valid for New York, territory 01  
93166 Valid only for Louisiana, with a differential of 0.17  
93167 Valid only for Louisiana, with a differential of 1.62

### Class Group 33

91130 For New York, class is mapped to Class Group 39 {(a)-rated}  
91600 Valid only for New York, with a differential of 1.32  
91636 For New York, class is mapped to Class Group 39 {(a)-rated}  
98751 For New York, class is mapped to Class Group 39 {(a)-rated}

### Class Group 35

51029 Valid only for Hawaii, with a differential of 1.00  
51098 Valid only for Hawaii, with a differential of 1.00

### Class Group 38

41620 Not valid for New York

### Class Group 39

93169 Valid only for Louisiana

NEW JERSEY GL-2020-BPOP1 & GL-2020-BPRD1  
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.

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LOSS COST                      The statewide advisory loss cost level changes are:  
LEVEL CHANGES

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	- 1.8%	- 1.8%
OL&T	+ 14.8%	+ 10.0%
Premises/Operations	+ 8.7%	+ 5.7%
Products	- 2.2%	- 2.2%
Local Products/Completed Operations	+ 7.4%	+ 7.4%
Products/Completed Operations	+ 5.2%	+ 5.2%
GL Overall	+ 8.2%	+ 5.6%

---

INDICATED                      Indicated changes are based on standard ISO methodology. The selected changes are  
VS. SELECTED                      equal to the indicated changes for all sublines, except for Owners, Landlords and  
Tenants, where a change of +10.0% has been selected to temper the effect of the  
experience for the latest year and to limit swings in loss costs.

---

HISTORICAL                      The sources of the data underlying this loss cost review are:  
SOURCE DATA

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

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## CALL TO CALL COMPARISON

### Manufacturers and Contractors

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 20.2%, 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 a 8.7% decrease in ALCCL;
- Implemented loss cost level change (- 13.1%);
- A change in exposure trend plus an additional year of trending(+ 2.9%);
- The effect on ALCCL due to a change in average IPMFs (- 0.3%).

The Basic Limit Experience Ratio (BLER) increased in 2017 (+51.3%). This is mainly due to unfavorable experience across several class groups.

---

### Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 25.9%, 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 15.1% decrease in ALCCL;
- Implemented loss cost level change (-12.0%);
- A change in exposure trend plus an additional year of trending (+ 0.7%);
- The effect on ALCCL due to a change in average IPMFs (- 1.2%).

The Basic Limit Experience Ratio (BLER) increased in 2017 (+38.9%). This is mainly due to unfavorable experience across several class groups.

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### Products

Multistate ALCCL decreased by an average of 21.7% 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 12.3% decrease in ALCCL;
- Implemented an average loss cost level change of approximately -10.8% in most states;
- A change in exposure trend plus an additional year of trending of -0.8%;
- The effect on ALCCL due to a change in average IPMFs (-0.5%).

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 3.7% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

- A change in the companies mix which caused a 5.0% decrease in ALCCL;
- Implemented an average loss cost level change of approximately +0.2% 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 (+0.2%).

The BLERs changed due to the various effects listed above.

LATEST CALL  
YEAR TO YEAR  
COMPARISON

Manufacturers and  
Contractors

The ALCCL decreased from 2014 to 2016 then increased thereafter.

The high BLERs for 2014 (1.274) and 2017 (1.138) are attributable to unfavorable experience in several class groups. The low BLER for 2018 (0.873) is attributable to favorable experience in several class groups.

Owners, Landlords  
and Tenants

The ALCCL increased from 2014 to 2018.

The high BLERs for 2014 (1.430), 2015 (1.473) and 2018 (1.326) are attributable to unfavorable experience in several class groups.

Products

The ALCCL increased steadily from 2014 to 2018.

The BLER decreased from 2014 to 2015, increased in 2016 and then decreased thereafter.

Local Products/  
Completed Ops

The ALCCL increased steadily from 2014 to 2018.

The BLER increased from 2014 to 2015, decreased until 2017 and then increased thereafter.



LOSS  
DEVELOPMENT  
FACTOR  
COMPARISON

Manufacturers and  
Contractors

The BI and PD indemnity loss development factors for the 2020 review remained stable compared to those in the 2019 review.

The multistate full coverage BI and PD indemnity factors have increased compared to the 2019 review.

The multistate deductible coverage BI indemnity factors remained stable compared to the 2019 review. The multistate deductible coverage PD indemnity factors have decreased compared to the 2019 review.

The multistate Fringe indemnity factors remained stable compared to the 2019 review.

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Owners, Landlords  
and Tenants

The BI indemnity loss development factors for the 2020 review remained stable compared to those in the 2019 review, except for the 15 month-to-ultimate factors which increased by 14.8%. This can largely be attributed to a higher 15-to-27 months state link ratio. The full coverage PD indemnity loss development factors for the 2020 review remained stable compared to those in the 2019 review, except for the 15 and 27 months-to-ultimate factors which increased by 15.3% and 11.3% respectively. This can largely be attributed to a higher 15-to-27 and 27-to-39 months state link ratios.

The multistate full coverage BI Indemnity factors have increased compared to those in the 2019 review. The multistate full coverage PD Indemnity factors remained stable compared to those in the 2019 review.

The multistate deductible coverage BI Indemnity factors remained stable compared to the 2019 review. The multistate deductible coverage BI and PD Indemnity factors have decreased compared to the 2019 review.

The multistate Fringe indemnity factors remained stable compared to the 2019 review.

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Products

The multistate full coverage BI and PD indemnity development factors for the 2020 review have increased compared to those in the 2019 review.

The multistate deductible coverage BI indemnity development factors have increased compared to the 2019 review. The multistate deductible coverage PD indemnity development factors remained stable compared to the 2019 review.

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LOSS  
DEVELOPMENT  
FACTOR  
COMPARISON  
(Cont'd)

Local Products/  
Completed Ops

For Local Products, the multistate full coverage BI indemnity development factors in this review remained stable compared to those in the 2019 review. The multistate full coverage PD indemnity development factors in this review have decreased compared to those in the 2019 review. The multistate deductible coverage BI indemnity development factors have decreased compared to the 2019 review. The multistate deductible coverage PD indemnity development factors have increased compared to the 2019 review.

For Completed Operations, the full coverage BI and PD indemnity loss development factors for the 2020 review remained stable compared to those in the 2019 review.

The Completed Operations multistate full coverage BI indemnity factors have decreased compared to those in the 2019 review. The multistate full coverage PD indemnity factors have increased compared to those in the 2019 review. The multistate deductible coverage BI indemnity factors have increased compared to those in the 2019 review. The multistate deductible coverage PD indemnity factors have decreased compared to those in the 2019 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.

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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.

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SEVERITY TREND  
COMPARISON

Manufacturers and  
Contractors

The BI severity trend selection is +4.5%, unchanged from +4.5% in the previous Calendar review.

The PD severity trend selection is +4.5%, up from +4.0% in the previous Calendar review.

The Fringe severity trend selection is 0.0%, down from +0.5% in the previous Calendar review.

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Owners, Landlords  
and Tenants

The BI severity trend selection is +4.0%, up from +3.5% in the previous Calendar review.

The PD severity trend selection is +5.0%, up from +4.5% in the previous Calendar review.

The Fringe severity selection is +1.0%, down from +2.0% in the previous Calendar review.

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Products

The BI severity trend selection is +3.0%, up from +2.5% in the previous review.

The PD severity trend selection is +6.0%, down from +6.5% in the previous review.

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Local Products/  
Completed Ops

The BI severity trend selection is +4.0%, up from +2.5% in the previous review.

The PD selected severity trend is +4.5%, unchanged from +4.5% in the previous review.

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FREQUENCY  
TREND  
COMPARISON

We have selected a frequency trend of 0.0% for Manufacturers & Contractors, -0.5% for Owners, Landlords and Tenants, -1.5% for Products, and -0.5% for Local Products/Completed Operations. This is consistent with our conservative approach toward frequency trend selections. This conservatism reflects the difficulty of predicting turning points for cyclical and volatile data along with the amplifying effects that varying frequency trend selections have on indicated loss cost level changes.

Manufacturers and  
Contractors

The latest frequency point is higher than the prior point.

Owners, Landlords  
and Tenants

The latest frequency point is higher than the prior point.

Products

The latest frequency point is lower than the prior point.

Local Products/  
Completed Ops

The latest frequency point is lower than the prior point.

EXPOSURE  
TREND  
COMPARISON

Manufacturers and  
Contractors

The exposure trend factors for Manufacturers are lower than that used in the previous review for all three years. The exposure trend factors for Contractors are lower than that used in the previous review for all three years

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 lower than that used in the previous review for all three years.

Local Products/  
Completed Ops

The exposure trend factors for Local Products are lower than that used in the previous review for all three years. The exposure trend factors for Completed Operations are lower than that used in the previous review for all three years.

WEIGHTED AVERAGE IMPLICIT PACKAGE MODIFICATION FACTOR (IPMF) COMPARISON	Manufacturers and Contractors	The current weighted average IPMF is 0.859. In the 2019 review the weighted average IPMF was 0.861.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.874. In the 2019 review the weighted average IPMF was 0.866.
	Products	The current multistate weighted average IPMF is 0.859. In the 2019 review the multistate weighted average IPMF was 0.856.
	Local Products/ Completed Ops	The current multistate weighted average IPMF is 0.984. In the Group 1, 2019 review the multistate weighted average IPMF was 0.979.
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 relative changes for Owners, Landlords and Tenants vary within reasonable limits.	
	For Local Products, New Jersey's state balanced relative change (0.980) ranks 19th lowest overall. In last year's review, New Jersey's state balanced relative change (1.000) ranked 28th lowest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of 8.7% in the total statewide ALCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average decrease of 15.1% in the total statewide ALCCL.	
	For Products, the change in company mix results in a 12.3% decrease in the total multistate ALCCL.	
	For Local Products/Completed Operations, the change in company mix results in a 5.0% decrease in the total multistate ALCCL.	

\$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	.34	.195	10205	1.05	—	11210	15.00	—	13207	(a)	(a)
10015	49.20	—	10220	19.70	—	11211	78.00	—	13208	(a)	(a)
10020	(a)	(a)	10255	.48	.147	11212	11.80	—	13314	.50	.016
10026	2.70	.032	10256	1.76	.152	11213	9.63	—	13351	1.22	.076
10036	1.30	(a)	10257	.33	.169	11214	23.70	—	13352	1.24	.069
10040	.26	.30	10309	.68	.028	11222	.40	—	13410	2.77	2.99
10042	1.55	.55	10315	1.59	(a)	11234	1.18	.102	13411	(a)	(a)
10052	34.00	—	10331	66.80	—	11248	.092	.018	13412	.94	1.14
10054	30.20	—	10332	115.00	—	11258	4.78	.32	13453	1.08	(a)
10060	.74	.077	10352	2.31	.085	11259	5.12	.24	13454	1.26	(a)
10065	1.11	.047	10367	20.10	—	11273	58.40	—	13455	1.28	(a)
10066	1.13	.081	10368	29.40	—	11274	56.00	—	13461	(a)	(a)
10070	.195	.154	10375	(a)	—	11288	5.85	.09	13506	3.84	.107
10071	1.33	.148	10378	67.60	—	12014	.198	.059	13507	4.62	.238
10072	22.70	—	10379	31.40	—	12356	4.95	.049	13590	.95	.74
10073	2.02	.78	10380	53.60	—	12361	.29	.077	13621	.241	.32
10075	15.00	.246	10381	46.40	—	12362	.214	(a)	13670	.164	.015
10100	3.97	.073	11007	8.54	—	12373	.081	.024	13673	3.62	.018
10101	1.00	.181	11020	1.26	.21	12374	2.57	.132	13715	.214	.165
10105	10.90	—	11039	1.76	.10	12375	1.26	.06	13716	1.90	.215
10107	6.19	.37	11052	9.55	—	12391	.161	.082	13720	2.04	.092
10110	168.00	—	11101	(a)	(a)	12393	1.68	(a)	13759	.74	.176
10111	.43	.078	11120	(a)	—	12467	.70	(a)	13930	.46	.201
10113	1.50	—	11126	.26	.022	12509	.121	.036	14068	.164	.014
10115	2.99	.119	11127	1.09	.01	12510	1.53	.038	14101	1.92	.072
10117	48.90	—	11128	1.47	.112	12583	.68	(a)	14279	.92	.106
10119	(a)	—	11138	16.70	—	12651	1.98	.53	14401	4.81	.124
10120	110.00	—	11155	.89	—	12683	.91	(a)	14405	5.02	—
10130	14.80	—	11160	(a)	(a)	12707	1.41	.64	14527	.87	.189
10132	12.80	—	11167	2.20	—	12797	.30	.196	14655	.37	—
10133	9.19	—	11168	11.40	—	12805	1.35	.214	14731	9.48	—
10135	(a)	—	11201	74.80	—	12841	2.25	—	14732	.70	—
10140	.135	.021	11202	22.10	—	12927	.39	—	14733	2.60	—
10141	.27	.023	11203	2.53	.52	13049	.152	.057	14734	1.11	—
10145	1.30	.016	11204	1.31	2.24	13111	4.43	.093	14855	.42	.154
10146	1.77	.023	11205	(a)	—	13112	.249	.063	14913	1.40	.201
10150	2.07	(a)	11206	3.47	—	13201	1.75	.16	15060	(a)	(a)
10151	52.20	—	11207	43.80	—	13204	1.98	1.45	15061	(a)	(a)
10160	9.29	—	11208	7.51	—	13205	.76	.46	15062	.38	(a)
10204	.94	—	11209	35.30	—	13206	(a)	(a)	15063	.44	(a)

## DIVISION SIX

PREM/OPS TERR. 501

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.67	—	16750	.44	.032	18707	.032	.004	40117	(a)	—
15119	(a)	—	16751	.44	—	18708	.48	.027	40140	(a)	—
15120	(a)	—	16819	2.30	(a)	18833	.38	(a)	41001	1.84	—
15123	9.16	—	16820	1.78	(a)	18834	1.24	.196	41210	(a)	—
15124	3.20	—	16881	6.83	(a)	18911	3.93	.028	41421	2.40	—
15188	.67	(a)	16890	.27	(a)	18912	7.39	.051	41422	1.28	—
15223	.193	.041	16891	.29	(a)	18920	1.92	.031	41510	197.00	—
15224	2.16	.096	16892	.54	(a)	18991	(a)	—	41603	113.00	—
15300	(a)	—	16900	13.10	.124	19007	3.58	—	41604	62.30	—
15314	.89	(a)	16901	8.43	.231	19051	7.94	—	41620	6.26	—
15404	.174	(a)	16902	7.15	.181	19061	(a)	—	41650	160.00	—
15405	.26	(a)	16905	13.80	.124	19795	1.29	(a)	41664	232.00	—
15406	.65	.048	16906	8.83	.231	19796	1.50	—	41665	27.20	—
15488	1.62	(a)	16910	7.89	.085	40005	(a)	—	41666	(a)	—
15538	1.59	.023	16911	7.15	.082	40006	(a)	—	41667	635.00	—
15600	4.01	.137	16915	8.09	.073	40010	(a)	—	41668	595.00	—
15607	.88	—	16916	6.74	.082	40015	(a)	—	41669	4.17	—
15608	.89	.016	16920	17.90	.192	40020	(a)	—	41670	7.01	—
15656	26.40	—	16921	16.40	.084	40026	(a)	—	41672	(a)	—
15699	2.17	—	16930	10.30	.229	40031	(a)	—	41673	(a)	—
15733	.42	.037	16931	11.10	.102	40032	(a)	—	41675	(a)	—
15839	1.20	.041	16940	22.40	.085	40040	(a)	—	41677	1.29	—
15991	.98	.109	16941	8.97	.129	40041	(a)	—	41678	337.00	—
15993	.83	.07	18078	.39	.23	40042	(a)	—	41679	(a)	(a)
16005	.114	.034	18109	1.64	.049	40045	1534.00	—	41680	83.10	—
16009	.52	.094	18110	1.31	.056	40046	303.00	—	41696	4.09	—
16402	5.93	—	18200	(a)	—	40047	108.00	—	41697	2.85	—
16403	3.75	.29	18205	.60	.35	40059	38.70	—	41700	(a)	—
16404	4.73	—	18206	2.12	.173	40061	20.50	—	41715	52.70	—
16471	1.24	—	18335	1.53	.027	40063	687.00	—	41716	33.60	—
16501	.24	(a)	18435	4.20	.088	40064	202.00	—	43007	(a)	—
16527	.37	.35	18436	3.39	.223	40066	(a)	—	43117	(a)	—
16588	.241	(a)	18437	2.18	(a)	40067	(a)	—	43151	59.90	—
16604	.40	.146	18438	4.19	(a)	40069	(a)	—	43152	101.00	—
16670	27.70	—	18501	3.85	.02	40072	(a)	—	43200	228.00	—
16676	1.24	.022	18506	.85	.009	40075	120.00	—	43215	(a)	—
16694	.80	(a)	18507	.79	.012	40101	136.00	—	43421	62.50	—
16705	.68	.148	18570	8.20	—	40102	120.00	—	43422	328.00	—
16722	(a)	—	18575	(a)	(a)	40111	54.40	—	43424	(a)	—
16723	(a)	—	18616	.65	.59	40115	(a)	—	43470	23.80	—

\$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	198.00	—	46004	152.00	—	47473	27.20	—
43518	99.60	—	44280	1.29	—	46005	121.00	—	47474	30.40	—
43550	223.00	—	44311	51.40	—	46112	.54	—	47475	24.00	—
43551	124.00	—	44315	34.50	—	46202	15.40	—	47476	24.00	—
43626	79.60	—	44427	493.00	—	46362	1177.00	—	47477	32.00	—
43628	1035.00	—	44428	495.00	—	46426	172.00	—	47478	33.60	—
43629	877.00	—	44429	7.43	—	46427	230.00	—	47600	(a)	—
43754	(a)	—	44430	5.16	—	46510	(a)	—	47610	(a)	—
43760	29.20	—	44431	16.50	—	46590	(a)	—	48039	162.00	—
43822	18.90	—	44432	5.23	—	46603	14.40	—	48177	(a)	—
43840	.233	—	44433	167.00	—	46604	16.60	—	48178	(a)	—
43860	14.90	—	44434	319.00	—	46606	44.40	—	48206	211.00	—
43889	5.33	—	44435	330.00	—	46607	61.00	—	48252	(a)	—
43945	(a)	—	44436	385.00	—	46622	55.30	—	48441	.88	—
43946	(a)	—	44437	319.00	—	46671	(a)	—	48557	88.50	—
43990	(a)	(a)	44438	252.00	—	46700	458.00	—	48558	76.90	—
43991	(a)	—	44439	491.00	—	46773	(a)	—	48600	344.00	—
44009	11.20	—	44440	406.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.92	(a)
44069	85.10	—	44501	(a)	—	46882	(a)	—	48637	67.60	—
44070	25.20	—	45190	12.20	—	46911	158.00	—	48638	33.50	—
44071	28.00	—	45191	8.63	—	46912	289.00	—	48727	(a)	—
44072	19.40	—	45192	10.10	—	46913	(a)	—	48808	6.76	—
44100	7.57	—	45193	5.96	—	46914	(a)	—	48924	(a)	—
44101	7.89	—	45210	7.53	—	46915	(a)	—	48925	1617.00	—
44102	6.15	—	45224	(a)	—	46916	(a)	—	49005	.88	—
44103	5.44	—	45225	(a)	—	47050	5.18	—	49111	10.30	—
44104	2.29	—	45334	131.00	—	47051	(a)	—	49181	52.80	—
44105	(a)	—	45380	.50	(a)	47052	(a)	—	49183	64.40	—
44106	(a)	—	45450	38.60	—	47103	(a)	—	49184	136.00	—
44108	2.68	—	45523	(a)	—	47146	(a)	—	49185	124.00	—
44109	6.78	—	45524	(a)	—	47147	(a)	—	49239	.37	.60
44110	6.94	—	45539	(a)	—	47221	503.00	—	49292	3.86	—
44111	4.26	—	45678	1.40	—	47253	(a)	—	49305	(a)	—
44112	2.52	—	45771	.76	.164	47254	(a)	—	49333	28.30	—
44113	(a)	—	45819	.246	.114	47318	64.80	—	49451	(a)	—
44193	(a)	—	45900	.46	.079	47367	1.29	—	49452	(a)	—
44194	(a)	—	45901	.39	.049	47420	14.20	—	49617	.75	.204
44222	(a)	—	45937	.52	—	47468	(a)	—	49618	.63	.097
44276	306.00	—	45993	(a)	(a)	47471	20.80	—	49619	1.19	.18



## 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
49763	7.74	—	51330	.178	.53	51833	.142	.06	52342	.243	(a)
49800	(a)	—	51333	.059	.34	51850	.43	(a)	52343	.148	(a)
49801	443.00	—	51340	.056	(a)	51851	.29	(a)	52401	.46	(a)
49802	39.30	—	51350	.219	.135	51852	.69	(a)	52402	.031	(a)
49803	69.50	—	51351	.196	.042	51853	.28	(a)	52432	.155	(a)
49840	5.33	—	51352	.27	.108	51854	.62	(a)	52433	.141	1.02
49870	676.00	—	51355	.183	.094	51855	.65	(a)	52435	.177	(a)
49890	(a)	—	51356	.198	.62	51856	.36	(a)	52438	.128	(a)
49891	(a)	—	51357	.34	.66	51857	.61	(a)	52440	.201	(a)
49902	(a)	—	51358	.82	.141	51869	.153	.136	52467	.186	(a)
49903	(a)	—	51359	.72	.78	51877	.86	.212	52469	.065	.104
50010	.33	.49	51370	.67	4.57	51889	.142	.012	52505	.32	.216
50015	.217	(a)	51380	.067	.044	51896	.066	.018	52547	.40	.078
50017	.165	(a)	51400	.42	(a)	51900	.106	.095	52581	1.58	2.95
50045	.38	(a)	51401	.62	(a)	51909	.39	.056	52619	.111	(a)
50047	.042	(a)	51500	.127	.119	51919	.143	(a)	52660	.46	—
51001	.10	.45	51516	.39	—	51926	.146	.038	52744	.54	.081
51005	.021	(a)	51517	.44	—	51927	.079	.131	52767	.36	(a)
51116	.25	.69	51550	.157	.39	51934	.16	.125	52876	(a)	(a)
51201	.057	(a)	51551	.054	.91	51941	.145	.041	52911	.088	.45
51205	.174	.071	51552	.094	.159	51942	.232	—	52967	.033	.062
51206	.027	.39	51553	.168	(a)	51956	.63	.221	53001	.32	.33
51210	.176	(a)	51554	.016	(a)	51957	.55	.42	53077	.156	.207
51211	(a)	(a)	51575	.059	.02	51958	.49	.41	53095	.107	(a)
51220	.60	2.28	51576	.30	.093	51959	.50	(a)	53096	.149	(a)
51221	.33	1.78	51600	.205	.191	51960	.066	.35	53121	.42	.44
51222	.41	3.67	51613	.135	.139	51970	.29	.238	53147	.061	(a)
51224	.43	1.45	51625	.092	(a)	51982	.085	.083	53229	.34	(a)
51230	.072	.79	51666	.093	.101	51985	.36	—	53271	.08	(a)
51240	.69	.185	51702	.28	(a)	51986	.33	.103	53333	.34	.239
51241	2.04	.26	51703	.114	(a)	51999	.141	.44	53374	.143	.31
51250	.46	(a)	51734	.215	.31	52002	.123	.129	53375	.076	.223
51251	.059	(a)	51741	.36	.26	52075	.34	.243	53376	.122	.194
51252	.207	.10	51752	.30	.165	52076	.41	(a)	53377	.125	.195
51253	.177	(a)	51767	.027	.008	52109	.031	(a)	53403	.079	(a)
51254	.055	.039	51777	.095	.078	52134	.41	.63	53425	.32	(a)
51255	1.17	(a)	51790	.158	(a)	52137	.134	(a)	53565	.092	.108
51300	.13	.16	51796	.13	(a)	52150	.76	(a)	53631	.049	.022
51305	.13	.96	51808	.46	.73	52315	.123	.26	53632	.056	.034
51315	.241	.106	51809	.57	.153	52341	.084	(a)	53731	.052	(a)

\$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
53732	.35	.45	56171	.153	(a)	57403	.194	.035	58532	.159	(a)
53733	.23	.27	56202	.118	.089	57410	.05	.162	58559	.033	(a)
53734	2.33	—	56390	.206	.64	57411	.078	(a)	58560	.078	(a)
53803	.76	(a)	56391	.177	.32	57572	.029	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.29	.125	57600	.087	.034	58575	.101	.12
53902	(a)	(a)	56488	.158	.034	57611	.167	.062	58627	.32	.013
53903	(a)	(a)	56567	.32	(a)	57625	.76	(a)	58663	.72	1.28
53904	(a)	(a)	56650	.99	(a)	57651	.093	.041	58682	.29	(a)
53905	(a)	(a)	56651	.54	(a)	57690	.217	.49	58713	.06	(a)
53907	.155	.103	56652	.38	(a)	57716	.103	.082	58737	.209	.63
53951	(a)	(a)	56653	.37	(a)	57725	.226	.088	58756	.134	(a)
53952	(a)	(a)	56654	.19	(a)	57726	.176	.021	58757	.70	(a)
53953	(a)	(a)	56690	.082	.35	57798	.047	(a)	58759	.087	(a)
54012	.233	—	56699	.131	.057	57800	.176	(a)	58802	.099	.48
54077	.212	.40	56758	.112	.148	57808	.086	(a)	58813	.33	(a)
54444	(a)	(a)	56759	.114	.08	57809	.089	(a)	58822	.27	(a)
55010	.64	1.08	56760	.164	.098	57810	.086	.107	58837	.66	.162
55011	.173	1.57	56805	.216	(a)	57871	.103	.118	58840	.198	.127
55012	.206	1.18	56806	.153	(a)	57913	.228	.29	58873	.31	.03
55013	.29	1.14	56807	.151	(a)	57997	.52	—	58903	.062	(a)
55014	(a)	(a)	56808	.198	(a)	57998	.101	.058	58904	.048	.128
55214	.167	.088	56900	.19	(a)	57999	.142	.071	58922	.52	.168
55371	.37	.119	56910	.095	(a)	58009	.142	(a)	59005	.118	.096
55410	(a)	(a)	56911	.28	(a)	58010	.234	(a)	59057	.87	(a)
55426	.35	(a)	56912	.226	.09	58020	.208	(a)	59058	.57	(a)
55597	.042	1.79	56913	.184	(a)	58056	.28	(a)	59188	.41	.055
55647	.084	.062	56915	1.09	(a)	58057	.176	(a)	59189	.57	.30
55648	.038	(a)	56916	.98	.205	58058	.158	(a)	59223	.33	.088
55649	.045	(a)	56917	.28	(a)	58095	.222	1.99	59257	.032	.013
55715	.33	.224	56918	.137	(a)	58096	.30	1.23	59306	.20	(a)
55716	.48	.52	56919	.35	(a)	58301	.109	.088	59378	.212	.15
55717	.46	(a)	56920	.32	(a)	58302	.08	.055	59481	.54	.099
55718	.45	(a)	56980	.165	(a)	58397	.46	.74	59482	.43	(a)
55802	.095	.009	57001	.056	.035	58408	.31	—	59537	.229	.21
55918	.19	2.74	57002	.037	.106	58409	.39	—	59601	.202	2.37
55919	.026	3.65	57090	.51	.66	58456	.207	—	59647	.192	.17
56040	.018	.033	57146	.32	.72	58457	.30	—	59660	.37	1.18
56041	.118	(a)	57202	.146	(a)	58458	.39	—	59661	.183	(a)
56042	.149	(a)	57257	.181	.035	58459	.47	—	59693	.031	—
56170	.31	(a)	57401	.103	.096	58503	.123	.076	59695	(a)	(a)

## DIVISION SIX

## PREM/OPS TERR. 501

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59701	.015	.29	59970	.195	.183	64074	85.80	—	91200	2.27	—
59713	.33	.31	59973	.25	(a)	64075	60.40	—	91210	(a)	—
59722	.173	.031	59975	.27	.227	64500	(a)	—	91235	5.90	4.31
59723	.065	.037	59977	.156	(a)	65007	183.00	—	91250	8.88	(a)
59724	.10	.019	59984	.07	.053	66122	78.80	—	91265	48.50	3.52
59725	.124	.116	59985	.27	(a)	66123	43.30	—	91266	25.70	1.65
59726	.09	.024	59986	.208	(a)	66309	126.00	—	91280	(a)	4.91
59738	.29	.064	59988	.07	.059	66561	293.00	—	91302	32.90	(a)
59750	.17	.222	59989	.037	.044	67017	272.00	—	91315	10.00	—
59751	.061	(a)	60010	234.00	—	67508	192.00	—	91324	22.30	(a)
59773	.024	.028	60011	269.00	—	67509	141.00	—	91325	(a)	(a)
59774	.02	.15	60012	442.00	—	67510	78.30	—	91340	14.50	10.60
59775	.026	.188	60013	379.00	—	67511	84.70	—	91341	10.60	5.19
59781	.148	.068	60015	283.00	—	67512	363.00	—	91342	13.30	4.51
59782	.22	.46	60016	318.00	—	67513	230.00	—	91343	2.34	2.08
59783	.215	(a)	60035	206.00	—	67634	235.00	—	91405	16.90	—
59784	.164	(a)	61000	232.00	—	67635	166.00	—	91436	12.00	2.86
59790	.222	(a)	61212	111.00	—	68001	508.00	—	91481	43.90	—
59798	.56	.50	61216	123.00	—	68439	654.00	—	91507	6.46	4.41
59806	.40	(a)	61217	112.00	—	68500	51.50	—	91523	99.60	—
59867	.25	(a)	61218	76.60	—	68604	12.20	—	91547	.57	—
59886	.034	.108	61223	517.00	—	68606	47.70	—	91551	3.51	.89
59889	.08	.165	61224	183.00	—	68607	37.70	—	91555	3.55	1.29
59892	.215	(a)	61225	254.00	—	68702	31.10	—	91560	14.20	5.19
59904	.145	.061	61226	405.00	—	68703	23.30	—	91562	7.82	—
59905	.157	.132	61227	371.00	—	68706	99.90	—	91577	28.00	4.14
59914	.92	.68	62000	84.30	—	68707	98.70	—	91580	18.70	—
59915	.48	.75	62001	63.20	—	90089	10.20	—	91581	(a)	(a)
59917	.089	.205	62002	28.80	—	91111	7.60	6.86	91582	(a)	(a)
59923	.023	.004	62003	91.00	—	91125	6.12	3.18	91583	(a)	(a)
59925	.74	1.19	63010	421.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.63	.45	63011	526.00	—	91130	3.97	—	91585	(a)	(a)
59927	.42	1.42	63012	749.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.41	.55	63013	709.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.45	.88	63215	301.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.139	(a)	63216	209.00	—	91160	2.46	—	91589	(a)	(a)
59947	.145	.32	63217	308.00	—	91175	2.12	—	91590	8.12	—
59955	.053	.143	63218	104.00	—	91177	9.25	—	91591	(a)	(a)
59963	.39	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	.93	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$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
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 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	.235	.195	10205	.67	—	11210	10.70	—	13207	(a)	(a)
10015	14.80	—	10220	12.70	—	11211	55.50	—	13208	(a)	(a)
10020	(a)	(a)	10255	.65	.147	11212	8.40	—	13314	.32	.016
10026	1.74	.032	10256	2.39	.152	11213	6.86	—	13351	.78	.076
10036	1.76	(a)	10257	.45	.169	11214	16.90	—	13352	.80	.069
10040	.179	.30	10309	.43	.028	11222	.28	—	13410	3.76	2.99
10042	.99	.55	10315	1.02	(a)	11234	.76	.102	13411	(a)	(a)
10052	10.20	—	10331	20.00	—	11248	.124	.018	13412	1.27	1.14
10054	9.07	—	10332	34.60	—	11258	3.43	.32	13453	1.46	(a)
10060	.48	.077	10352	1.66	.085	11259	3.68	.24	13454	1.71	(a)
10065	.71	.047	10367	14.30	—	11273	37.50	—	13455	1.74	(a)
10066	.73	.081	10368	20.90	—	11274	36.00	—	13461	(a)	(a)
10070	.135	.154	10375	(a)	—	11288	4.21	.09	13506	2.46	.107
10071	.85	.148	10378	20.30	—	12014	.27	.059	13507	2.97	.238
10072	16.20	—	10379	9.42	—	12356	3.18	.049	13590	1.29	.74
10073	2.74	.78	10380	16.10	—	12361	.198	.077	13621	.33	.32
10075	20.40	.246	10381	13.90	—	12362	.148	(a)	13670	.111	.015
10100	2.85	.073	11007	6.08	—	12373	.056	.024	13673	2.60	.018
10101	.64	.181	11020	.81	.21	12374	1.65	.132	13715	.148	.165
10105	6.97	—	11039	2.38	.10	12375	.81	.06	13716	1.22	.215
10107	8.39	.37	11052	3.55	—	12391	.111	.082	13720	1.47	.092
10110	50.30	—	11101	(a)	(a)	12393	1.08	(a)	13759	.48	.176
10111	.29	.078	11120	(a)	—	12467	.45	(a)	13930	.31	.201
10113	.97	—	11126	.168	.022	12509	.163	.036	14068	.105	.014
10115	1.92	.119	11127	.75	.01	12510	2.07	.038	14101	1.23	.072
10117	14.70	—	11128	1.01	.112	12583	.92	(a)	14279	1.25	.106
10119	(a)	—	11138	5.01	—	12651	2.69	.53	14401	3.46	.124
10120	32.90	—	11155	.57	—	12683	1.23	(a)	14405	3.57	—
10130	9.50	—	11160	(a)	(a)	12707	.97	.64	14527	.60	.189
10132	8.19	—	11167	.82	—	12797	.204	.196	14655	.238	—
10133	3.41	—	11168	4.24	—	12805	.87	.214	14731	3.52	—
10135	(a)	—	11201	53.20	—	12841	1.44	—	14732	.26	—
10140	.091	.021	11202	15.70	—	12927	.25	—	14733	1.67	—
10141	.182	.023	11203	1.74	.52	13049	.103	.057	14734	.71	—
10145	.88	.016	11204	.84	2.24	13111	3.18	.093	14855	.57	.154
10146	1.27	.023	11205	(a)	—	13112	.168	.063	14913	.90	.201
10150	1.33	(a)	11206	2.47	—	13201	2.37	.16	15060	(a)	(a)
10151	33.50	—	11207	31.20	—	13204	2.69	1.45	15061	(a)	(a)
10160	5.96	—	11208	5.34	—	13205	1.03	.46	15062	.52	(a)
10204	.60	—	11209	25.10	—	13206	(a)	(a)	15063	.60	(a)

## DIVISION SIX

PREM/OPS TERR. 502

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 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	.48	—	16750	.28	.032	18707	.022	.004	40117	(a)	—
15119	(a)	—	16751	.28	—	18708	.31	.027	40140	(a)	—
15120	(a)	—	16819	3.12	(a)	18833	.26	(a)	41001	.55	—
15123	3.40	—	16820	2.42	(a)	18834	.80	.196	41210	(a)	—
15124	1.19	—	16881	4.38	(a)	18911	2.52	.028	41421	1.39	—
15188	.91	(a)	16890	.37	(a)	18912	4.75	.051	41422	.74	—
15223	.13	.041	16891	.40	(a)	18920	1.23	.031	41510	127.00	—
15224	1.55	.096	16892	.73	(a)	18991	(a)	—	41603	65.70	—
15300	(a)	—	16900	11.40	.124	19007	1.33	—	41604	36.10	—
15314	.57	(a)	16901	7.34	.231	19051	2.95	—	41620	4.46	—
15404	.235	(a)	16902	6.22	.181	19061	(a)	—	41650	92.60	—
15405	.35	(a)	16905	12.00	.124	19795	.83	(a)	41664	69.70	—
15406	.88	.048	16906	7.69	.231	19796	.97	—	41665	8.16	—
15488	2.20	(a)	16910	6.87	.085	40005	(a)	—	41666	(a)	—
15538	1.02	.023	16911	6.22	.082	40006	(a)	—	41667	191.00	—
15600	2.58	.137	16915	7.05	.073	40010	(a)	—	41668	179.00	—
15607	.63	—	16916	5.87	.082	40015	(a)	—	41669	1.25	—
15608	.57	.016	16920	15.60	.192	40020	(a)	—	41670	2.10	—
15656	17.00	—	16921	14.30	.084	40026	(a)	—	41672	(a)	—
15699	1.55	—	16930	8.98	.229	40031	(a)	—	41673	(a)	—
15733	.57	.037	16931	9.69	.102	40032	(a)	—	41675	(a)	—
15839	.77	.041	16940	19.50	.085	40040	(a)	—	41677	.92	—
15991	.63	.109	16941	7.81	.129	40041	(a)	—	41678	185.00	—
15993	.53	.07	18078	.27	.23	40042	(a)	—	41679	(a)	(a)
16005	.078	.034	18109	1.05	.049	40045	461.00	—	41680	48.10	—
16009	.71	.094	18110	.84	.056	40046	91.00	—	41696	2.91	—
16402	3.81	—	18200	(a)	—	40047	32.50	—	41697	2.03	—
16403	2.41	.29	18205	.41	.35	40059	11.60	—	41700	(a)	—
16404	3.04	—	18206	1.36	.173	40061	6.16	—	41715	30.60	—
16471	.88	—	18335	.98	.027	40063	206.00	—	41716	19.40	—
16501	.166	(a)	18435	3.02	.088	40064	60.60	—	43007	(a)	—
16527	.25	.35	18436	2.43	.223	40066	(a)	—	43117	(a)	—
16588	.33	(a)	18437	1.40	(a)	40067	(a)	—	43151	24.30	—
16604	.55	.146	18438	2.69	(a)	40069	(a)	—	43152	55.20	—
16670	8.31	—	18501	2.77	.02	40072	(a)	—	43200	92.60	—
16676	.80	.022	18506	1.15	.009	40075	48.90	—	43215	(a)	—
16694	1.08	(a)	18507	.50	.012	40101	82.40	—	43421	25.40	—
16705	.47	.148	18570	5.26	—	40102	72.80	—	43422	133.00	—
16722	(a)	—	18575	(a)	(a)	40111	16.30	—	43424	(a)	—
16723	(a)	—	18616	.88	.59	40115	(a)	—	43470	17.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 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	80.60	—	46004	88.00	—	47473	15.70	—
43518	29.90	—	44280	.92	—	46005	70.40	—	47474	17.60	—
43550	90.60	—	44311	15.40	—	46112	.32	—	47475	13.90	—
43551	50.20	—	44315	10.40	—	46202	8.66	—	47476	13.90	—
43626	23.90	—	44427	298.00	—	46362	644.00	—	47477	18.50	—
43628	311.00	—	44428	300.00	—	46426	94.10	—	47478	19.40	—
43629	263.00	—	44429	4.49	—	46427	126.00	—	47600	(a)	—
43754	(a)	—	44430	3.12	—	46510	(a)	—	47610	(a)	—
43760	8.77	—	44431	9.97	—	46590	(a)	—	48039	65.70	—
43822	13.50	—	44432	3.16	—	46603	7.89	—	48177	(a)	—
43840	.166	—	44433	101.00	—	46604	9.11	—	48178	(a)	—
43860	10.60	—	44434	193.00	—	46606	24.30	—	48206	63.20	—
43889	3.80	—	44435	200.00	—	46607	33.40	—	48252	(a)	—
43945	(a)	—	44436	233.00	—	46622	39.40	—	48441	.27	—
43946	(a)	—	44437	193.00	—	46671	(a)	—	48557	26.50	—
43990	(a)	(a)	44438	153.00	—	46700	186.00	—	48558	23.10	—
43991	(a)	—	44439	297.00	—	46773	(a)	—	48600	188.00	—
44009	4.15	—	44440	246.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	3.88	(a)
44069	25.50	—	44501	(a)	—	46882	(a)	—	48637	20.30	—
44070	7.56	—	45190	6.82	—	46911	47.30	—	48638	10.10	—
44071	8.41	—	45191	4.84	—	46912	86.60	—	48727	(a)	—
44072	5.81	—	45192	5.66	—	46913	(a)	—	48808	4.34	—
44100	2.11	—	45193	3.34	—	46914	(a)	—	48924	(a)	—
44101	2.20	—	45210	4.23	—	46915	(a)	—	48925	485.00	—
44102	1.72	—	45224	(a)	—	46916	(a)	—	49005	.63	—
44103	1.52	—	45225	(a)	—	47050	3.69	—	49111	6.64	—
44104	.64	—	45334	53.40	—	47051	(a)	—	49181	21.50	—
44105	(a)	—	45380	.67	(a)	47052	(a)	—	49183	26.20	—
44106	(a)	—	45450	15.70	—	47103	(a)	—	49184	55.20	—
44108	.75	—	45523	(a)	—	47146	(a)	—	49185	50.20	—
44109	1.89	—	45524	(a)	—	47147	(a)	—	49239	.50	.60
44110	1.94	—	45539	(a)	—	47221	204.00	—	49292	1.57	—
44111	1.19	—	45678	1.00	—	47253	(a)	—	49305	(a)	—
44112	.70	—	45771	1.03	.164	47254	(a)	—	49333	11.50	—
44113	(a)	—	45819	.33	.114	47318	19.40	—	49451	(a)	—
44193	(a)	—	45900	.29	.079	47367	.92	—	49452	(a)	—
44194	(a)	—	45901	.25	.049	47420	4.26	—	49617	.28	.204
44222	(a)	—	45937	.209	—	47468	(a)	—	49618	.235	.097
44276	124.00	—	45993	(a)	(a)	47471	12.00	—	49619	.44	.18



## DIVISION SIX

PREM/OPS TERR. 502

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 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
49763	2.87	—	51330	.237	.53	51833	.16	.06	52342	.32	(a)
49800	(a)	—	51333	.078	.34	51850	.57	(a)	52343	.196	(a)
49801	180.00	—	51340	.096	(a)	51851	.39	(a)	52401	.61	(a)
49802	16.00	—	51350	.248	.135	51852	.91	(a)	52402	.053	(a)
49803	28.30	—	51351	.222	.042	51853	.37	(a)	52432	.26	(a)
49840	3.80	—	51352	.30	.108	51854	.82	(a)	52433	.24	1.02
49870	203.00	—	51355	.207	.094	51855	.86	(a)	52435	.30	(a)
49890	(a)	—	51356	.224	.62	51856	.47	(a)	52438	.218	(a)
49891	(a)	—	51357	.46	.66	51857	.81	(a)	52440	.34	(a)
49902	(a)	—	51358	1.12	.141	51869	.26	.136	52467	.32	(a)
49903	(a)	—	51359	.98	.78	51877	1.47	.212	52469	.111	.104
50010	.57	.49	51370	1.14	4.57	51889	.241	.012	52505	.55	.216
50015	.37	(a)	51380	.114	.044	51896	.113	.018	52547	.52	.078
50017	.28	(a)	51400	.55	(a)	51900	.12	.095	52581	2.68	2.95
50045	.64	(a)	51401	.82	(a)	51909	.52	.056	52619	.188	(a)
50047	.072	(a)	51500	.215	.119	51919	.244	(a)	52660	.33	—
51001	.133	.45	51516	.28	—	51926	.248	.038	52744	.61	.081
51005	.027	(a)	51517	.31	—	51927	.134	.131	52767	.48	(a)
51116	.34	.69	51550	.27	.39	51934	.27	.125	52876	(a)	(a)
51201	.097	(a)	51551	.092	.91	51941	.247	.041	52911	.15	.45
51205	.30	.071	51552	.16	.159	51942	.39	—	52967	.056	.062
51206	.046	.39	51553	.29	(a)	51956	1.07	.221	53001	.55	.33
51210	.233	(a)	51554	.027	(a)	51957	.94	.42	53077	.27	.207
51211	(a)	(a)	51575	.066	.02	51958	.83	.41	53095	.182	(a)
51220	.80	2.28	51576	.51	.093	51959	.85	(a)	53096	.25	(a)
51221	.44	1.78	51600	.35	.191	51960	.113	.35	53121	.72	.44
51222	.54	3.67	51613	.23	.139	51970	.49	.238	53147	.081	(a)
51224	.57	1.45	51625	.122	(a)	51982	.144	.083	53229	.45	(a)
51230	.096	.79	51666	.105	.101	51985	.26	—	53271	.135	(a)
51240	1.17	.185	51702	.37	(a)	51986	.57	.103	53333	.45	.239
51241	3.47	.26	51703	.152	(a)	51999	.239	.44	53374	.162	.31
51250	.61	(a)	51734	.28	.31	52002	.21	.129	53375	.086	.223
51251	.10	(a)	51741	.61	.26	52075	.45	.243	53376	.138	.194
51252	.35	.10	51752	.51	.165	52076	.54	(a)	53377	.141	.195
51253	.30	(a)	51767	.031	.008	52109	.053	(a)	53403	.089	(a)
51254	.094	.039	51777	.107	.078	52134	.70	.63	53425	.42	(a)
51255	1.56	(a)	51790	.178	(a)	52137	.177	(a)	53565	.104	.108
51300	.147	.16	51796	.221	(a)	52150	1.29	(a)	53631	.083	.022
51305	.147	.96	51808	.79	.73	52315	.139	.26	53632	.096	.034
51315	.33	.106	51809	.98	.153	52341	.111	(a)	53731	.088	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 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
53732	.60	.45	56171	.203	(a)	57403	.219	.035	58532	.27	(a)
53733	.39	.27	56202	.201	.089	57410	.085	.162	58559	.055	(a)
53734	1.66	—	56390	.35	.64	57411	.103	(a)	58560	.133	(a)
53803	1.01	(a)	56391	.30	.32	57572	.05	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.49	.125	57600	.148	.034	58575	.171	.12
53902	(a)	(a)	56488	.178	.034	57611	.222	.062	58627	.55	.013
53903	(a)	(a)	56567	.43	(a)	57625	1.30	(a)	58663	.95	1.28
53904	(a)	(a)	56650	1.31	(a)	57651	.158	.041	58682	.49	(a)
53905	(a)	(a)	56651	.71	(a)	57690	.29	.49	58713	.068	(a)
53907	.26	.103	56652	.51	(a)	57716	.137	.082	58737	.36	.63
53951	(a)	(a)	56653	.49	(a)	57725	.30	.088	58756	.177	(a)
53952	(a)	(a)	56654	.25	(a)	57726	.233	.021	58757	1.20	(a)
53953	(a)	(a)	56690	.092	.35	57798	.08	(a)	58759	.148	(a)
54012	.166	—	56699	.223	.057	57800	.30	(a)	58802	.168	.48
54077	.36	.40	56758	.189	.148	57808	.115	(a)	58813	.44	(a)
54444	(a)	(a)	56759	.194	.08	57809	.118	(a)	58822	.46	(a)
55010	1.09	1.08	56760	.28	.098	57810	.115	.107	58837	.88	.162
55011	.29	1.57	56805	.37	(a)	57871	.137	.118	58840	.26	.127
55012	.35	1.18	56806	.26	(a)	57913	.39	.29	58873	.42	.03
55013	.38	1.14	56807	.26	(a)	57997	.37	—	58903	.106	(a)
55014	(a)	(a)	56808	.34	(a)	57998	.171	.058	58904	.081	.128
55214	.28	.088	56900	.32	(a)	57999	.188	.071	58922	.69	.168
55371	.41	.119	56910	.161	(a)	58009	.188	(a)	59005	.201	.096
55410	(a)	(a)	56911	.37	(a)	58010	.40	(a)	59057	1.49	(a)
55426	.46	(a)	56912	.30	.09	58020	.235	(a)	59058	.96	(a)
55597	.071	1.79	56913	.244	(a)	58056	.47	(a)	59188	.47	.055
55647	.142	.062	56915	1.45	(a)	58057	.30	(a)	59189	.64	.30
55648	.064	(a)	56916	1.30	.205	58058	.27	(a)	59223	.43	.088
55649	.077	(a)	56917	.38	(a)	58095	.38	1.99	59257	.054	.013
55715	.56	.224	56918	.181	(a)	58096	.50	1.23	59306	.34	(a)
55716	.82	.52	56919	.46	(a)	58301	.144	.088	59378	.28	.15
55717	.61	(a)	56920	.42	(a)	58302	.135	.055	59481	.91	.099
55718	.59	(a)	56980	.28	(a)	58397	.79	.74	59482	.49	(a)
55802	.107	.009	57001	.096	.035	58408	.217	—	59537	.30	.21
55918	.32	2.74	57002	.062	.106	58409	.28	—	59601	.34	2.37
55919	.044	3.65	57090	.68	.66	58456	.147	—	59647	.217	.17
56040	.03	.033	57146	.43	.72	58457	.214	—	59660	.63	1.18
56041	.201	(a)	57202	.248	(a)	58458	.28	—	59661	.31	(a)
56042	.25	(a)	57257	.31	.035	58459	.33	—	59693	.052	—
56170	.41	(a)	57401	.175	.096	58503	.21	.076	59695	(a)	(a)

## DIVISION SIX

## PREM/OPS TERR. 502

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 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
59701	.025	.29	59970	.26	.183	64074	48.10	—	91200	2.27	—
59713	.57	.31	59973	.43	(a)	64075	33.90	—	91210	(a)	—
59722	.29	.031	59975	.36	.227	64500	(a)	—	91235	5.90	4.31
59723	.111	.037	59977	.207	(a)	65007	100.00	—	91250	8.88	(a)
59724	.169	.019	59984	.118	.053	66122	43.10	—	91265	48.50	3.52
59725	.211	.116	59985	.46	(a)	66123	23.70	—	91266	25.70	1.65
59726	.153	.024	59986	.35	(a)	66309	69.20	—	91280	(a)	4.91
59738	.49	.064	59988	.092	.059	66561	160.00	—	91302	32.90	(a)
59750	.225	.222	59989	.062	.044	67017	149.00	—	91315	10.00	—
59751	.081	(a)	60010	79.30	—	67508	111.00	—	91324	22.30	(a)
59773	.028	.028	60011	91.10	—	67509	81.50	—	91325	(a)	(a)
59774	.023	.15	60012	150.00	—	67510	45.40	—	91340	14.50	10.60
59775	.029	.188	60013	128.00	—	67511	49.10	—	91341	10.60	5.19
59781	.196	.068	60015	95.90	—	67512	210.00	—	91342	13.30	4.51
59782	.29	.46	60016	108.00	—	67513	133.00	—	91343	2.34	2.08
59783	.28	(a)	60035	113.00	—	67634	129.00	—	91405	16.90	—
59784	.218	(a)	61000	78.50	—	67635	91.10	—	91436	12.00	2.86
59790	.38	(a)	61212	60.70	—	68001	278.00	—	91481	43.90	—
59798	.74	.50	61216	67.40	—	68439	358.00	—	91507	6.46	4.41
59806	.53	(a)	61217	61.30	—	68500	17.40	—	91523	99.60	—
59867	.43	(a)	61218	41.90	—	68604	6.68	—	91547	.57	—
59886	.058	.108	61223	283.00	—	68606	26.10	—	91551	3.51	.89
59889	.091	.165	61224	100.00	—	68607	20.60	—	91555	3.55	1.29
59892	.28	(a)	61225	139.00	—	68702	17.00	—	91560	14.20	5.19
59904	.192	.061	61226	222.00	—	68703	12.70	—	91562	7.82	—
59905	.27	.132	61227	203.00	—	68706	54.60	—	91577	28.00	4.14
59914	1.56	.68	62000	46.10	—	68707	54.00	—	91580	18.70	—
59915	.64	.75	62001	34.60	—	90089	10.20	—	91581	(a)	(a)
59917	.118	.205	62002	15.80	—	91111	7.60	6.86	91582	(a)	(a)
59923	.038	.004	62003	49.80	—	91125	6.12	3.18	91583	(a)	(a)
59925	1.01	1.19	63010	143.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.86	.45	63011	178.00	—	91130	3.97	—	91585	(a)	(a)
59927	.57	1.42	63012	254.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.70	.55	63013	240.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.76	.88	63215	164.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.236	(a)	63216	114.00	—	91160	2.46	—	91589	(a)	(a)
59947	.192	.32	63217	92.50	—	91175	2.12	—	91590	8.12	—
59955	.09	.143	63218	31.20	—	91177	9.25	—	91591	(a)	(a)
59963	.67	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	1.57	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

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Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

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Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

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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	.246	.195	10205	.51	—	11210	8.11	—	13207	(a)	(a)
10015	15.50	—	10220	9.66	—	11211	42.10	—	13208	(a)	(a)
10020	(a)	(a)	10255	.45	.147	11212	6.37	—	13314	.246	.016
10026	1.33	.032	10256	1.64	.152	11213	5.20	—	13351	.60	.076
10036	1.21	(a)	10257	.31	.169	11214	12.80	—	13352	.61	.069
10040	.187	.30	10309	.33	.028	11222	.215	—	13410	2.57	2.99
10042	.76	.55	10315	.78	(a)	11234	.58	.102	13411	(a)	(a)
10052	10.70	—	10331	21.00	—	11248	.085	.018	13412	.87	1.14
10054	9.51	—	10332	36.30	—	11258	3.44	.32	13453	1.00	(a)
10060	.36	.077	10352	1.66	.085	11259	3.69	.24	13454	1.17	(a)
10065	.55	.047	10367	10.80	—	11273	28.60	—	13455	1.19	(a)
10066	.56	.081	10368	15.90	—	11274	27.50	—	13461	(a)	(a)
10070	.141	.154	10375	(a)	—	11288	4.21	.09	13506	1.88	.107
10071	.65	.148	10378	21.30	—	12014	.184	.059	13507	2.27	.238
10072	12.30	—	10379	9.88	—	12356	2.43	.049	13590	.89	.74
10073	1.88	.78	10380	16.90	—	12361	.111	.077	13621	.224	.32
10075	14.00	.246	10381	14.60	—	12362	.155	(a)	13670	.062	.015
10100	2.85	.073	11007	4.61	—	12373	.059	.024	13673	2.61	.018
10101	.49	.181	11020	.62	.21	12374	1.26	.132	13715	.155	.165
10105	5.32	—	11039	1.63	.10	12375	.62	.06	13716	.93	.215
10107	5.75	.37	11052	6.63	—	12391	.116	.082	13720	1.47	.092
10110	52.80	—	11101	(a)	(a)	12393	.82	(a)	13759	.36	.176
10111	.31	.078	11120	(a)	—	12467	.34	(a)	13930	.33	.201
10113	.74	—	11126	.128	.022	12509	.112	.036	14068	.08	.014
10115	1.46	.119	11127	.78	.01	12510	1.42	.038	14101	.94	.072
10117	15.40	—	11128	1.06	.112	12583	.63	(a)	14279	.85	.106
10119	(a)	—	11138	5.26	—	12651	1.84	.53	14401	3.46	.124
10120	34.50	—	11155	.44	—	12683	.84	(a)	14405	2.71	—
10130	7.26	—	11160	(a)	(a)	12707	1.01	.64	14527	.63	.189
10132	6.25	—	11167	1.53	—	12797	.214	.196	14655	.182	—
10133	6.37	—	11168	7.92	—	12805	.66	.214	14731	6.58	—
10135	(a)	—	11201	40.40	—	12841	1.10	—	14732	.49	—
10140	.051	.021	11202	11.90	—	12927	.192	—	14733	1.27	—
10141	.102	.023	11203	1.82	.52	13049	.058	.057	14734	.55	—
10145	.49	.016	11204	.64	2.24	13111	3.19	.093	14855	.39	.154
10146	1.27	.023	11205	(a)	—	13112	.095	.063	14913	.68	.201
10150	1.02	(a)	11206	1.87	—	13201	1.62	.16	15060	(a)	(a)
10151	25.60	—	11207	23.70	—	13204	1.84	1.45	15061	(a)	(a)
10160	4.55	—	11208	4.05	—	13205	.71	.46	15062	.35	(a)
10204	.46	—	11209	19.00	—	13206	(a)	(a)	15063	.41	(a)

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Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.36	—	16750	.214	.032	18707	.023	.004	40117	(a)	—
15119	(a)	—	16751	.214	—	18708	.235	.027	40140	(a)	—
15120	(a)	—	16819	2.14	(a)	18833	.28	(a)	41001	.58	—
15123	6.36	—	16820	1.66	(a)	18834	.61	.196	41210	(a)	—
15124	2.22	—	16881	3.35	(a)	18911	1.92	.028	41421	.56	—
15188	.62	(a)	16890	.25	(a)	18912	3.62	.051	41422	.30	—
15223	.073	.041	16891	.27	(a)	18920	.94	.031	41510	96.70	—
15224	1.55	.096	16892	.50	(a)	18991	(a)	—	41603	26.60	—
15300	(a)	—	16900	9.82	.124	19007	2.49	—	41604	14.60	—
15314	.44	(a)	16901	6.30	.231	19051	5.51	—	41620	3.38	—
15404	.161	(a)	16902	5.34	.181	19061	(a)	—	41650	37.40	—
15405	.237	(a)	16905	10.30	.124	19795	.63	(a)	41664	73.20	—
15406	.60	.048	16906	6.60	.231	19796	.74	—	41665	8.57	—
15488	1.51	(a)	16910	5.89	.085	40005	(a)	—	41666	(a)	—
15538	.78	.023	16911	5.34	.082	40006	(a)	—	41667	200.00	—
15600	1.97	.137	16915	6.05	.073	40010	(a)	—	41668	188.00	—
15607	.48	—	16916	5.04	.082	40015	(a)	—	41669	1.31	—
15608	.44	.016	16920	13.40	.192	40020	(a)	—	41670	2.21	—
15656	12.90	—	16921	12.20	.084	40026	(a)	—	41672	(a)	—
15699	1.17	—	16930	7.71	.229	40031	(a)	—	41673	(a)	—
15733	.39	.037	16931	8.31	.102	40032	(a)	—	41675	(a)	—
15839	.59	.041	16940	16.70	.085	40040	(a)	—	41677	.70	—
15991	.48	.109	16941	6.70	.129	40041	(a)	—	41678	364.00	—
15993	.41	.07	18078	.28	.23	40042	(a)	—	41679	(a)	(a)
16005	.082	.034	18109	.80	.049	40045	483.00	—	41680	19.40	—
16009	.48	.094	18110	.64	.056	40046	95.50	—	41696	2.21	—
16402	2.91	—	18200	(a)	—	40047	34.10	—	41697	1.54	—
16403	1.84	.29	18205	.43	.35	40059	12.20	—	41700	(a)	—
16404	2.32	—	18206	1.04	.173	40061	6.47	—	41715	12.30	—
16471	.67	—	18335	.75	.027	40063	216.00	—	41716	7.85	—
16501	.173	(a)	18435	3.02	.088	40064	63.60	—	43007	(a)	—
16527	.27	.35	18436	2.44	.223	40066	(a)	—	43117	(a)	—
16588	.224	(a)	18437	1.07	(a)	40067	(a)	—	43151	27.10	—
16604	.38	.146	18438	2.05	(a)	40069	(a)	—	43152	109.00	—
16670	8.73	—	18501	2.77	.02	40072	(a)	—	43200	103.00	—
16676	.61	.022	18506	.79	.009	40075	54.40	—	43215	(a)	—
16694	.74	(a)	18507	.38	.012	40101	96.10	—	43421	28.20	—
16705	.49	.148	18570	4.02	—	40102	84.90	—	43422	148.00	—
16722	(a)	—	18575	(a)	(a)	40111	17.10	—	43424	(a)	—
16723	(a)	—	18616	.60	.59	40115	(a)	—	43470	12.90	—

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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	89.60	—	46004	35.50	—	47473	6.36	—
43518	31.40	—	44280	.70	—	46005	28.40	—	47474	7.10	—
43550	101.00	—	44311	16.20	—	46112	.38	—	47475	5.61	—
43551	55.90	—	44315	10.90	—	46202	11.20	—	47476	5.61	—
43626	25.10	—	44427	347.00	—	46362	1269.00	—	47477	7.48	—
43628	326.00	—	44428	349.00	—	46426	185.00	—	47478	7.85	—
43629	276.00	—	44429	5.24	—	46427	248.00	—	47600	(a)	—
43754	(a)	—	44430	3.64	—	46510	(a)	—	47610	(a)	—
43760	9.20	—	44431	11.60	—	46590	(a)	—	48039	73.00	—
43822	10.20	—	44432	3.69	—	46603	15.60	—	48177	(a)	—
43840	.126	—	44433	117.00	—	46604	17.90	—	48178	(a)	—
43860	8.05	—	44434	225.00	—	46606	47.80	—	48206	66.30	—
43889	2.88	—	44435	233.00	—	46607	65.80	—	48252	(a)	—
43945	(a)	—	44436	272.00	—	46622	29.90	—	48441	.28	—
43946	(a)	—	44437	225.00	—	46671	(a)	—	48557	27.90	—
43990	(a)	(a)	44438	178.00	—	46700	207.00	—	48558	24.20	—
43991	(a)	—	44439	346.00	—	46773	(a)	—	48600	371.00	—
44009	7.75	—	44440	287.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.19	(a)
44069	26.80	—	44501	(a)	—	46882	(a)	—	48637	21.30	—
44070	7.94	—	45190	8.79	—	46911	49.60	—	48638	10.60	—
44071	8.83	—	45191	6.24	—	46912	90.90	—	48727	(a)	—
44072	6.10	—	45192	7.30	—	46913	(a)	—	48808	3.31	—
44100	2.83	—	45193	4.31	—	46914	(a)	—	48924	(a)	—
44101	2.95	—	45210	5.45	—	46915	(a)	—	48925	509.00	—
44102	2.30	—	45224	(a)	—	46916	(a)	—	49005	.48	—
44103	2.03	—	45225	(a)	—	47050	2.80	—	49111	5.07	—
44104	.85	—	45334	59.40	—	47051	(a)	—	49181	23.90	—
44105	(a)	—	45380	.46	(a)	47052	(a)	—	49183	29.10	—
44106	(a)	—	45450	17.50	—	47103	(a)	—	49184	61.40	—
44108	1.00	—	45523	(a)	—	47146	(a)	—	49185	55.90	—
44109	2.53	—	45524	(a)	—	47147	(a)	—	49239	.34	.60
44110	2.59	—	45539	(a)	—	47221	227.00	—	49292	1.75	—
44111	1.59	—	45678	.75	—	47253	(a)	—	49305	(a)	—
44112	.94	—	45771	.70	.164	47254	(a)	—	49333	12.80	—
44113	(a)	—	45819	.228	.114	47318	20.40	—	49451	(a)	—
44193	(a)	—	45900	.224	.079	47367	.70	—	49452	(a)	—
44194	(a)	—	45901	.192	.049	47420	4.47	—	49617	.52	.204
44222	(a)	—	45937	.233	—	47468	(a)	—	49618	.44	.097
44276	138.00	—	45993	(a)	(a)	47471	4.86	—	49619	.83	.18



## DIVISION SIX

PREM/OPS TERR. 503

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49763	5.37	—	51330	.134	.53	51833	.217	.06	52342	.182	(a)
49800	(a)	—	51333	.044	.34	51850	.32	(a)	52343	.111	(a)
49801	200.00	—	51340	.064	(a)	51851	.22	(a)	52401	.34	(a)
49802	17.70	—	51350	.33	.135	51852	.51	(a)	52402	.036	(a)
49803	31.40	—	51351	.30	.042	51853	.207	(a)	52432	.177	(a)
49840	2.88	—	51352	.41	.108	51854	.46	(a)	52433	.162	1.02
49870	213.00	—	51355	.28	.094	51855	.49	(a)	52435	.203	(a)
49890	(a)	—	51356	.30	.62	51856	.27	(a)	52438	.146	(a)
49891	(a)	—	51357	.32	.66	51857	.46	(a)	52440	.23	(a)
49902	(a)	—	51358	.77	.141	51869	.175	.136	52467	.212	(a)
49903	(a)	—	51359	.67	.78	51877	.99	.212	52469	.074	.104
50010	.38	.49	51370	.77	4.57	51889	.162	.012	52505	.37	.216
50015	.248	(a)	51380	.077	.044	51896	.076	.018	52547	.30	.078
50017	.189	(a)	51400	.31	(a)	51900	.162	.095	52581	1.80	2.95
50045	.43	(a)	51401	.46	(a)	51909	.29	.056	52619	.127	(a)
50047	.049	(a)	51500	.145	.119	51919	.164	(a)	52660	.249	—
51001	.075	.45	51516	.21	—	51926	.167	.038	52744	.83	.081
51005	.015	(a)	51517	.238	—	51927	.09	.131	52767	.27	(a)
51116	.19	.69	51550	.179	.39	51934	.183	.125	52876	(a)	(a)
51201	.065	(a)	51551	.062	.91	51941	.166	.041	52911	.101	.45
51205	.199	.071	51552	.108	.159	51942	.27	—	52967	.038	.062
51206	.031	.39	51553	.192	(a)	51956	.72	.221	53001	.37	.33
51210	.132	(a)	51554	.018	(a)	51957	.63	.42	53077	.178	.207
51211	(a)	(a)	51575	.09	.02	51958	.56	.41	53095	.122	(a)
51220	.45	2.28	51576	.34	.093	51959	.57	(a)	53096	.17	(a)
51221	.25	1.78	51600	.234	.191	51960	.076	.35	53121	.48	.44
51222	.31	3.67	51613	.155	.139	51970	.33	.238	53147	.046	(a)
51224	.32	1.45	51625	.069	(a)	51982	.097	.083	53229	.26	(a)
51230	.054	.79	51666	.142	.101	51985	.196	—	53271	.091	(a)
51240	.78	.185	51702	.207	(a)	51986	.38	.103	53333	.25	.239
51241	2.33	.26	51703	.086	(a)	51999	.161	.44	53374	.219	.31
51250	.35	(a)	51734	.161	.31	52002	.141	.129	53375	.116	.223
51251	.068	(a)	51741	.41	.26	52075	.26	.243	53376	.186	.194
51252	.237	.10	51752	.34	.165	52076	.31	(a)	53377	.19	.195
51253	.202	(a)	51767	.042	.008	52109	.036	(a)	53403	.12	(a)
51254	.063	.039	51777	.144	.078	52134	.47	.63	53425	.238	(a)
51255	.88	(a)	51790	.241	(a)	52137	.10	(a)	53565	.14	.108
51300	.199	.16	51796	.149	(a)	52150	.87	(a)	53631	.056	.022
51305	.199	.96	51808	.53	.73	52315	.188	.26	53632	.064	.034
51315	.224	.106	51809	.66	.153	52341	.063	(a)	53731	.059	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
53732	.40	.45	56171	.115	(a)	57403	.30	.035	58532	.182	(a)
53733	.26	.27	56202	.135	.089	57410	.057	.162	58559	.037	(a)
53734	1.26	—	56390	.236	.64	57411	.059	(a)	58560	.09	(a)
53803	.57	(a)	56391	.203	.32	57572	.033	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.33	.125	57600	.099	.034	58575	.115	.12
53902	(a)	(a)	56488	.241	.034	57611	.125	.062	58627	.37	.013
53903	(a)	(a)	56567	.243	(a)	57625	.87	(a)	58663	.54	1.28
53904	(a)	(a)	56650	.74	(a)	57651	.106	.041	58682	.33	(a)
53905	(a)	(a)	56651	.40	(a)	57690	.163	.49	58713	.092	(a)
53907	.177	.103	56652	.29	(a)	57716	.077	.082	58737	.239	.63
53951	(a)	(a)	56653	.28	(a)	57725	.169	.088	58756	.10	(a)
53952	(a)	(a)	56654	.142	(a)	57726	.132	.021	58757	.81	(a)
53953	(a)	(a)	56690	.125	.35	57798	.054	(a)	58759	.099	(a)
54012	.126	—	56699	.15	.057	57800	.201	(a)	58802	.113	.48
54077	.243	.40	56758	.127	.148	57808	.065	(a)	58813	.247	(a)
54444	(a)	(a)	56759	.13	.08	57809	.067	(a)	58822	.31	(a)
55010	.73	1.08	56760	.187	.098	57810	.065	.107	58837	.50	.162
55011	.198	1.57	56805	.247	(a)	57871	.077	.118	58840	.148	.127
55012	.236	1.18	56806	.174	(a)	57913	.26	.29	58873	.236	.03
55013	.215	1.14	56807	.173	(a)	57997	.28	—	58903	.071	(a)
55014	(a)	(a)	56808	.226	(a)	57998	.115	.058	58904	.055	.128
55214	.191	.088	56900	.217	(a)	57999	.107	.071	58922	.39	.168
55371	.56	.119	56910	.108	(a)	58009	.107	(a)	59005	.135	.096
55410	(a)	(a)	56911	.209	(a)	58010	.27	(a)	59057	1.00	(a)
55426	.26	(a)	56912	.169	.09	58020	.32	(a)	59058	.65	(a)
55597	.048	1.79	56913	.138	(a)	58056	.32	(a)	59188	.63	.055
55647	.096	.062	56915	.82	(a)	58057	.201	(a)	59189	.86	.30
55648	.043	(a)	56916	.74	.205	58058	.181	(a)	59223	.245	.088
55649	.052	(a)	56917	.213	(a)	58095	.25	1.99	59257	.036	.013
55715	.38	.224	56918	.102	(a)	58096	.34	1.23	59306	.228	(a)
55716	.55	.52	56919	.26	(a)	58301	.082	.088	59378	.159	.15
55717	.35	(a)	56920	.238	(a)	58302	.091	.055	59481	.61	.099
55718	.33	(a)	56980	.188	(a)	58397	.53	.74	59482	.66	(a)
55802	.144	.009	57001	.064	.035	58408	.165	—	59537	.171	.21
55918	.217	2.74	57002	.042	.106	58409	.21	—	59601	.231	2.37
55919	.03	3.65	57090	.38	.66	58456	.112	—	59647	.29	.17
56040	.02	.033	57146	.243	.72	58457	.162	—	59660	.43	1.18
56041	.135	(a)	57202	.167	(a)	58458	.21	—	59661	.209	(a)
56042	.17	(a)	57257	.207	.035	58459	.25	—	59693	.035	—
56170	.234	(a)	57401	.118	.096	58503	.141	.076	59695	(a)	(a)

## DIVISION SIX

## PREM/OPS TERR. 503

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59701	.017	.29	59970	.146	.183	64074	62.10	—	91200	2.27	—
59713	.38	.31	59973	.29	(a)	64075	43.70	—	91210	(a)	—
59722	.197	.031	59975	.205	.227	64500	(a)	—	91235	5.90	4.31
59723	.074	.037	59977	.117	(a)	65007	197.00	—	91250	8.88	(a)
59724	.114	.019	59984	.08	.053	66122	84.90	—	91265	48.50	3.52
59725	.142	.116	59985	.31	(a)	66123	46.70	—	91266	25.70	1.65
59726	.103	.024	59986	.238	(a)	66309	136.00	—	91280	(a)	4.91
59738	.33	.064	59988	.052	.059	66561	316.00	—	91302	32.90	(a)
59750	.128	.222	59989	.042	.044	67017	293.00	—	91315	10.00	—
59751	.046	(a)	60010	125.00	—	67508	44.90	—	91324	22.30	(a)
59773	.037	.028	60011	143.00	—	67509	32.90	—	91325	(a)	(a)
59774	.031	.15	60012	236.00	—	67510	18.30	—	91340	14.50	10.60
59775	.039	.188	60013	202.00	—	67511	19.80	—	91341	10.60	5.19
59781	.111	.068	60015	151.00	—	67512	84.90	—	91342	13.30	4.51
59782	.165	.46	60016	170.00	—	67513	53.80	—	91343	2.34	2.08
59783	.161	(a)	60035	222.00	—	67634	254.00	—	91405	16.90	—
59784	.123	(a)	61000	124.00	—	67635	179.00	—	91436	12.00	2.86
59790	.25	(a)	61212	120.00	—	68001	548.00	—	91481	43.90	—
59798	.42	.50	61216	133.00	—	68439	705.00	—	91507	6.46	4.41
59806	.30	(a)	61217	121.00	—	68500	27.40	—	91523	99.60	—
59867	.29	(a)	61218	82.50	—	68604	13.20	—	91547	.57	—
59886	.039	.108	61223	557.00	—	68606	51.40	—	91551	3.51	.89
59889	.123	.165	61224	197.00	—	68607	40.70	—	91555	3.55	1.29
59892	.161	(a)	61225	274.00	—	68702	33.50	—	91560	14.20	5.19
59904	.109	.061	61226	437.00	—	68703	25.10	—	91562	7.82	—
59905	.179	.132	61227	400.00	—	68706	108.00	—	91577	28.00	4.14
59914	1.05	.68	62000	90.90	—	68707	106.00	—	91580	18.70	—
59915	.36	.75	62001	68.20	—	90089	10.20	—	91581	(a)	(a)
59917	.067	.205	62002	31.10	—	91111	7.60	6.86	91582	(a)	(a)
59923	.026	.004	62003	98.10	—	91125	6.12	3.18	91583	(a)	(a)
59925	.69	1.19	63010	225.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.59	.45	63011	281.00	—	91130	3.97	—	91585	(a)	(a)
59927	.39	1.42	63012	399.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.47	.55	63013	378.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.51	.88	63215	324.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.159	(a)	63216	225.00	—	91160	2.46	—	91589	(a)	(a)
59947	.109	.32	63217	97.10	—	91175	2.12	—	91590	8.12	—
59955	.061	.143	63218	32.70	—	91177	9.25	—	91591	(a)	(a)
59963	.45	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	1.06	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$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	.19	.195	10205	.249	—	11210	14.00	—	13207	(a)	(a)
10015	27.20	—	10220	4.68	—	11211	72.60	—	13208	(a)	(a)
10020	(a)	(a)	10255	.59	.147	11212	11.00	—	13314	.119	.016
10026	.64	.032	10256	2.18	.152	11213	8.96	—	13351	.29	.076
10036	1.60	(a)	10257	.41	.169	11214	22.10	—	13352	.30	.069
10040	.144	.30	10309	.161	.028	11222	.37	—	13410	3.42	2.99
10042	.37	.55	10315	.38	(a)	11234	.28	.102	13411	(a)	(a)
10052	18.80	—	10331	36.90	—	11248	.113	.018	13412	1.15	1.14
10054	16.70	—	10332	63.60	—	11258	1.67	.32	13453	1.33	(a)
10060	.176	.077	10352	.81	.085	11259	1.79	.24	13454	1.56	(a)
10065	.26	.047	10367	18.70	—	11273	13.90	—	13455	1.58	(a)
10066	.27	.081	10368	27.30	—	11274	13.30	—	13461	(a)	(a)
10070	.109	.154	10375	(a)	—	11288	2.04	.09	13506	.91	.107
10071	.32	.148	10378	37.30	—	12014	.244	.059	13507	1.10	.238
10072	21.10	—	10379	17.30	—	12356	1.18	.049	13590	1.18	.74
10073	2.50	.78	10380	29.60	—	12361	.094	.077	13621	.30	.32
10075	18.50	.246	10381	25.60	—	12362	.119	(a)	13670	.053	.015
10100	1.38	.073	11007	7.95	—	12373	.045	.024	13673	1.26	.018
10101	.238	.181	11020	.30	.21	12374	.61	.132	13715	.119	.165
10105	2.58	—	11039	2.17	.10	12375	.30	.06	13716	.45	.215
10107	7.63	.37	11052	9.26	—	12391	.09	.082	13720	.71	.092
10110	92.50	—	11101	(a)	(a)	12393	.40	(a)	13759	.176	.176
10111	.238	.078	11120	(a)	—	12467	.166	(a)	13930	.25	.201
10113	.36	—	11126	.062	.022	12509	.149	.036	14068	.039	.014
10115	.71	.119	11127	.61	.01	12510	1.88	.038	14101	.46	.072
10117	27.00	—	11128	.82	.112	12583	.84	(a)	14279	1.14	.106
10119	(a)	—	11138	9.21	—	12651	2.44	.53	14401	1.68	.124
10120	60.50	—	11155	.212	—	12683	1.12	(a)	14405	4.67	—
10130	3.52	—	11160	(a)	(a)	12707	.78	.64	14527	.49	.189
10132	3.03	—	11167	2.13	—	12797	.165	.196	14655	.088	—
10133	8.90	—	11168	11.10	—	12805	.32	.214	14731	9.19	—
10135	(a)	—	11201	69.50	—	12841	.53	—	14732	.68	—
10140	.043	.021	11202	20.60	—	12927	.093	—	14733	.62	—
10141	.087	.023	11203	1.41	.52	13049	.049	.057	14734	.26	—
10145	.42	.016	11204	.31	2.24	13111	1.55	.093	14855	.52	.154
10146	.62	.023	11205	(a)	—	13112	.08	.063	14913	.33	.201
10150	.49	(a)	11206	3.23	—	13201	2.16	.16	15060	(a)	(a)
10151	12.40	—	11207	40.70	—	13204	2.44	1.45	15061	(a)	(a)
10160	2.21	—	11208	6.98	—	13205	.94	.46	15062	.47	(a)
10204	.223	—	11209	32.80	—	13206	(a)	(a)	15063	.55	(a)

## DIVISION SIX

PREM/OPS TERR. 504

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.63	—	16750	.104	.032	18707	.018	.004	40117	(a)	—
15119	(a)	—	16751	.104	—	18708	.114	.027	40140	(a)	—
15120	(a)	—	16819	2.84	(a)	18833	.214	(a)	41001	1.01	—
15123	8.88	—	16820	2.20	(a)	18834	.30	.196	41210	(a)	—
15124	3.11	—	16881	1.62	(a)	18911	.93	.028	41421	1.32	—
15188	.83	(a)	16890	.33	(a)	18912	1.76	.051	41422	.71	—
15223	.062	.041	16891	.36	(a)	18920	.46	.031	41510	46.90	—
15224	.75	.096	16892	.66	(a)	18991	(a)	—	41603	62.60	—
15300	(a)	—	16900	4.62	.124	19007	3.47	—	41604	34.40	—
15314	.212	(a)	16901	2.96	.231	19051	7.70	—	41620	5.83	—
15404	.214	(a)	16902	2.51	.181	19061	(a)	—	41650	88.20	—
15405	.32	(a)	16905	4.85	.124	19795	.31	(a)	41664	128.00	—
15406	.80	.048	16906	3.10	.231	19796	.36	—	41665	15.00	—
15488	2.00	(a)	16910	2.77	.085	40005	(a)	—	41666	(a)	—
15538	.38	.023	16911	2.51	.082	40006	(a)	—	41667	351.00	—
15600	.95	.137	16915	2.84	.073	40010	(a)	—	41668	329.00	—
15607	.82	—	16916	2.37	.082	40015	(a)	—	41669	2.30	—
15608	.212	.016	16920	6.30	.192	40020	(a)	—	41670	3.87	—
15656	6.27	—	16921	5.75	.084	40026	(a)	—	41672	(a)	—
15699	2.02	—	16930	3.62	.229	40031	(a)	—	41673	(a)	—
15733	.52	.037	16931	3.91	.102	40032	(a)	—	41675	(a)	—
15839	.28	.041	16940	7.86	.085	40040	(a)	—	41677	1.20	—
15991	.233	.109	16941	3.15	.129	40041	(a)	—	41678	199.00	—
15993	.197	.07	18078	.216	.23	40042	(a)	—	41679	(a)	(a)
16005	.063	.034	18109	.39	.049	40045	847.00	—	41680	45.90	—
16009	.64	.094	18110	.31	.056	40046	167.00	—	41696	3.80	—
16402	1.41	—	18200	(a)	—	40047	59.70	—	41697	2.65	—
16403	.89	.29	18205	.33	.35	40059	21.40	—	41700	(a)	—
16404	1.12	—	18206	.50	.173	40061	11.30	—	41715	29.10	—
16471	1.16	—	18335	.36	.027	40063	379.00	—	41716	18.50	—
16501	.134	(a)	18435	1.47	.088	40064	111.00	—	43007	(a)	—
16527	.205	.35	18436	1.18	.223	40066	(a)	—	43117	(a)	—
16588	.30	(a)	18437	.52	(a)	40067	(a)	—	43151	26.70	—
16604	.50	.146	18438	.99	(a)	40069	(a)	—	43152	59.60	—
16670	15.30	—	18501	1.34	.02	40072	(a)	—	43200	102.00	—
16676	.30	.022	18506	1.05	.009	40075	53.60	—	43215	(a)	—
16694	.99	(a)	18507	.186	.012	40101	49.20	—	43421	27.80	—
16705	.38	.148	18570	1.95	—	40102	43.40	—	43422	146.00	—
16722	(a)	—	18575	(a)	(a)	40111	30.00	—	43424	(a)	—
16723	(a)	—	18616	.80	.59	40115	(a)	—	43470	22.20	—

\$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	88.30	—	46004	83.80	—	47473	15.00	—
43518	55.00	—	44280	1.20	—	46005	67.00	—	47474	16.80	—
43550	99.20	—	44311	28.40	—	46112	.193	—	47475	13.20	—
43551	55.10	—	44315	19.10	—	46202	4.49	—	47476	13.20	—
43626	43.90	—	44427	178.00	—	46362	695.00	—	47477	17.60	—
43628	571.00	—	44428	179.00	—	46426	102.00	—	47478	18.50	—
43629	484.00	—	44429	2.68	—	46427	136.00	—	47600	(a)	—
43754	(a)	—	44430	1.86	—	46510	(a)	—	47610	(a)	—
43760	16.10	—	44431	5.95	—	46590	(a)	—	48039	72.00	—
43822	17.60	—	44432	1.89	—	46603	8.52	—	48177	(a)	—
43840	.217	—	44433	60.10	—	46604	9.83	—	48178	(a)	—
43860	13.90	—	44434	115.00	—	46606	26.20	—	48206	116.00	—
43889	4.96	—	44435	119.00	—	46607	36.00	—	48252	(a)	—
43945	(a)	—	44436	139.00	—	46622	51.50	—	48441	.49	—
43946	(a)	—	44437	115.00	—	46671	(a)	—	48557	48.80	—
43990	(a)	(a)	44438	91.00	—	46700	204.00	—	48558	42.50	—
43991	(a)	—	44439	177.00	—	46773	(a)	—	48600	203.00	—
44009	10.80	—	44440	147.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	3.75	(a)
44069	47.00	—	44501	(a)	—	46882	(a)	—	48637	37.30	—
44070	13.90	—	45190	3.53	—	46911	87.00	—	48638	18.50	—
44071	15.50	—	45191	2.51	—	46912	159.00	—	48727	(a)	—
44072	10.70	—	45192	2.93	—	46913	(a)	—	48808	1.61	—
44100	3.07	—	45193	1.73	—	46914	(a)	—	48924	(a)	—
44101	3.20	—	45210	2.19	—	46915	(a)	—	48925	893.00	—
44102	2.49	—	45224	(a)	—	46916	(a)	—	49005	.82	—
44103	2.21	—	45225	(a)	—	47050	4.82	—	49111	2.46	—
44104	.93	—	45334	58.50	—	47051	(a)	—	49181	23.50	—
44105	(a)	—	45380	.61	(a)	47052	(a)	—	49183	28.70	—
44106	(a)	—	45450	17.20	—	47103	(a)	—	49184	60.50	—
44108	1.09	—	45523	(a)	—	47146	(a)	—	49185	55.10	—
44109	2.75	—	45524	(a)	—	47147	(a)	—	49239	.46	.60
44110	2.81	—	45539	(a)	—	47221	224.00	—	49292	1.72	—
44111	1.73	—	45678	1.30	—	47253	(a)	—	49305	(a)	—
44112	1.02	—	45771	.93	.164	47254	(a)	—	49333	12.60	—
44113	(a)	—	45819	.30	.114	47318	35.70	—	49451	(a)	—
44193	(a)	—	45900	.109	.079	47367	1.20	—	49452	(a)	—
44194	(a)	—	45901	.093	.049	47420	7.83	—	49617	.73	.204
44222	(a)	—	45937	.229	—	47468	(a)	—	49618	.61	.097
44276	136.00	—	45993	(a)	(a)	47471	11.50	—	49619	1.15	.18



## DIVISION SIX

PREM/OPS TERR. 504

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49763	7.50	—	51330	.229	.53	51833	.235	.06	52342	.31	(a)
49800	(a)	—	51333	.075	.34	51850	.55	(a)	52343	.19	(a)
49801	197.00	—	51340	.104	(a)	51851	.38	(a)	52401	.59	(a)
49802	17.50	—	51350	.36	.135	51852	.88	(a)	52402	.057	(a)
49803	31.00	—	51351	.32	.042	51853	.35	(a)	52432	.28	(a)
49840	4.96	—	51352	.45	.108	51854	.79	(a)	52433	.26	1.02
49870	373.00	—	51355	.30	.094	51855	.83	(a)	52435	.33	(a)
49890	(a)	—	51356	.33	.62	51856	.46	(a)	52438	.235	(a)
49891	(a)	—	51357	.42	.66	51857	.78	(a)	52440	.37	(a)
49902	(a)	—	51358	1.02	.141	51869	.28	.136	52467	.34	(a)
49903	(a)	—	51359	.89	.78	51877	1.59	.212	52469	.12	.104
50010	.61	.49	51370	1.23	4.57	51889	.26	.012	52505	.60	.216
50015	.40	(a)	51380	.123	.044	51896	.122	.018	52547	.51	.078
50017	.30	(a)	51400	.54	(a)	51900	.175	.095	52581	2.90	2.95
50045	.69	(a)	51401	.79	(a)	51909	.50	.056	52619	.204	(a)
50047	.078	(a)	51500	.233	.119	51919	.26	(a)	52660	.43	—
51001	.129	.45	51516	.36	—	51926	.27	.038	52744	.90	.081
51005	.026	(a)	51517	.41	—	51927	.145	.131	52767	.47	(a)
51116	.33	.69	51550	.29	.39	51934	.29	.125	52876	(a)	(a)
51201	.105	(a)	51551	.10	.91	51941	.27	.041	52911	.162	.45
51205	.32	.071	51552	.173	.159	51942	.43	—	52967	.061	.062
51206	.05	.39	51553	.31	(a)	51956	1.15	.221	53001	.60	.33
51210	.225	(a)	51554	.029	(a)	51957	1.02	.42	53077	.29	.207
51211	(a)	(a)	51575	.097	.02	51958	.90	.41	53095	.196	(a)
51220	.77	2.28	51576	.55	.093	51959	.92	(a)	53096	.27	(a)
51221	.43	1.78	51600	.38	.191	51960	.122	.35	53121	.78	.44
51222	.52	3.67	51613	.249	.139	51970	.53	.238	53147	.079	(a)
51224	.55	1.45	51625	.118	(a)	51982	.156	.083	53229	.44	(a)
51230	.093	.79	51666	.154	.101	51985	.34	—	53271	.146	(a)
51240	1.26	.185	51702	.35	(a)	51986	.61	.103	53333	.43	.239
51241	3.75	.26	51703	.147	(a)	51999	.26	.44	53374	.237	.31
51250	.59	(a)	51734	.28	.31	52002	.227	.129	53375	.126	.223
51251	.109	(a)	51741	.66	.26	52075	.44	.243	53376	.202	.194
51252	.38	.10	51752	.55	.165	52076	.53	(a)	53377	.206	.195
51253	.32	(a)	51767	.045	.008	52109	.057	(a)	53403	.13	(a)
51254	.101	.039	51777	.157	.078	52134	.76	.63	53425	.41	(a)
51255	1.51	(a)	51790	.26	(a)	52137	.172	(a)	53565	.152	.108
51300	.216	.16	51796	.239	(a)	52150	1.40	(a)	53631	.09	.022
51305	.216	.96	51808	.85	.73	52315	.204	.26	53632	.104	.034
51315	.30	.106	51809	1.06	.153	52341	.107	(a)	53731	.095	(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
53732	.65	.45	56171	.197	(a)	57403	.32	.035	58532	.29	(a)
53733	.42	.27	56202	.217	.089	57410	.091	.162	58559	.06	(a)
53734	2.17	—	56390	.38	.64	57411	.10	(a)	58560	.144	(a)
53803	.97	(a)	56391	.33	.32	57572	.054	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.52	.125	57600	.16	.034	58575	.185	.12
53902	(a)	(a)	56488	.26	.034	57611	.215	.062	58627	.60	.013
53903	(a)	(a)	56567	.41	(a)	57625	1.41	(a)	58663	.92	1.28
53904	(a)	(a)	56650	1.27	(a)	57651	.171	.041	58682	.53	(a)
53905	(a)	(a)	56651	.69	(a)	57690	.28	.49	58713	.10	(a)
53907	.29	.103	56652	.49	(a)	57716	.132	.082	58737	.38	.63
53951	(a)	(a)	56653	.48	(a)	57725	.29	.088	58756	.172	(a)
53952	(a)	(a)	56654	.243	(a)	57726	.225	.021	58757	1.30	(a)
53953	(a)	(a)	56690	.135	.35	57798	.087	(a)	58759	.16	(a)
54012	.217	—	56699	.241	.057	57800	.32	(a)	58802	.182	.48
54077	.39	.40	56758	.205	.148	57808	.111	(a)	58813	.42	(a)
54444	(a)	(a)	56759	.21	.08	57809	.114	(a)	58822	.50	(a)
55010	1.18	1.08	56760	.30	.098	57810	.111	.107	58837	.85	.162
55011	.32	1.57	56805	.40	(a)	57871	.132	.118	58840	.25	.127
55012	.38	1.18	56806	.28	(a)	57913	.42	.29	58873	.40	.03
55013	.37	1.14	56807	.28	(a)	57997	.48	—	58903	.115	(a)
55014	(a)	(a)	56808	.36	(a)	57998	.185	.058	58904	.088	.128
55214	.31	.088	56900	.35	(a)	57999	.182	.071	58922	.67	.168
55371	.60	.119	56910	.174	(a)	58009	.182	(a)	59005	.217	.096
55410	(a)	(a)	56911	.36	(a)	58010	.43	(a)	59057	1.61	(a)
55426	.45	(a)	56912	.29	.09	58020	.34	(a)	59058	1.04	(a)
55597	.077	1.79	56913	.236	(a)	58056	.51	(a)	59188	.68	.055
55647	.154	.062	56915	1.40	(a)	58057	.32	(a)	59189	.94	.30
55648	.07	(a)	56916	1.26	.205	58058	.29	(a)	59223	.42	.088
55649	.083	(a)	56917	.36	(a)	58095	.41	1.99	59257	.059	.013
55715	.61	.224	56918	.175	(a)	58096	.54	1.23	59306	.37	(a)
55716	.88	.52	56919	.45	(a)	58301	.14	.088	59378	.27	.15
55717	.59	(a)	56920	.41	(a)	58302	.146	.055	59481	.99	.099
55718	.57	(a)	56980	.30	(a)	58397	.85	.74	59482	.71	(a)
55802	.157	.009	57001	.104	.035	58408	.28	—	59537	.29	.21
55918	.35	2.74	57002	.067	.106	58409	.36	—	59601	.37	2.37
55919	.048	3.65	57090	.65	.66	58456	.193	—	59647	.32	.17
56040	.033	.033	57146	.41	.72	58457	.28	—	59660	.68	1.18
56041	.217	(a)	57202	.27	(a)	58458	.36	—	59661	.34	(a)
56042	.27	(a)	57257	.33	.035	58459	.43	—	59693	.056	—
56170	.40	(a)	57401	.189	.096	58503	.227	.076	59695	(a)	(a)

## DIVISION SIX

## PREM/OPS TERR. 504

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59701	.027	.29	59970	.25	.183	64074	24.90	—	91200	2.27	—
59713	.61	.31	59973	.47	(a)	64075	17.60	—	91210	(a)	—
59722	.32	.031	59975	.35	.227	64500	(a)	—	91235	5.90	4.31
59723	.12	.037	59977	.20	(a)	65007	108.00	—	91250	8.88	(a)
59724	.183	.019	59984	.128	.053	66122	46.50	—	91265	48.50	3.52
59725	.228	.116	59985	.50	(a)	66123	25.60	—	91266	25.70	1.65
59726	.166	.024	59986	.38	(a)	66309	74.70	—	91280	(a)	4.91
59738	.53	.064	59988	.089	.059	66561	173.00	—	91302	32.90	(a)
59750	.218	.222	59989	.067	.044	67017	161.00	—	91315	10.00	—
59751	.079	(a)	60010	117.00	—	67508	106.00	—	91324	22.30	(a)
59773	.04	.028	60011	135.00	—	67509	77.60	—	91325	(a)	(a)
59774	.033	.15	60012	222.00	—	67510	43.20	—	91340	14.50	10.60
59775	.043	.188	60013	190.00	—	67511	46.80	—	91341	10.60	5.19
59781	.19	.068	60015	142.00	—	67512	200.00	—	91342	13.30	4.51
59782	.28	.46	60016	160.00	—	67513	127.00	—	91343	2.34	2.08
59783	.28	(a)	60035	122.00	—	67634	139.00	—	91405	16.90	—
59784	.211	(a)	61000	116.00	—	67635	98.30	—	91436	12.00	2.86
59790	.41	(a)	61212	65.50	—	68001	300.00	—	91481	43.90	—
59798	.72	.50	61216	72.70	—	68439	386.00	—	91507	6.46	4.41
59806	.52	(a)	61217	66.20	—	68500	25.80	—	91523	99.60	—
59867	.46	(a)	61218	45.20	—	68604	7.21	—	91547	.57	—
59886	.062	.108	61223	305.00	—	68606	28.20	—	91551	3.51	.89
59889	.133	.165	61224	108.00	—	68607	22.30	—	91555	3.55	1.29
59892	.28	(a)	61225	150.00	—	68702	18.30	—	91560	14.20	5.19
59904	.186	.061	61226	239.00	—	68703	13.80	—	91562	7.82	—
59905	.29	.132	61227	219.00	—	68706	59.00	—	91577	28.00	4.14
59914	1.69	.68	62000	49.80	—	68707	58.30	—	91580	18.70	—
59915	.62	.75	62001	37.40	—	90089	10.20	—	91581	(a)	(a)
59917	.114	.205	62002	17.00	—	91111	7.60	6.86	91582	(a)	(a)
59923	.041	.004	62003	53.70	—	91125	6.12	3.18	91583	(a)	(a)
59925	.92	1.19	63010	211.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.78	.45	63011	264.00	—	91130	3.97	—	91585	(a)	(a)
59927	.52	1.42	63012	376.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.76	.55	63013	356.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.82	.88	63215	178.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.25	(a)	63216	123.00	—	91160	2.46	—	91589	(a)	(a)
59947	.186	.32	63217	170.00	—	91175	2.12	—	91590	8.12	—
59955	.098	.143	63218	57.30	—	91177	9.25	—	91591	(a)	(a)
59963	.73	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	1.70	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(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
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.27	.195	10205	.64	—	11210	14.10	—	13207	(a)	(a)
10015	20.20	—	10220	12.10	—	11211	73.20	—	13208	(a)	(a)
10020	(a)	(a)	10255	.58	.147	11212	11.10	—	13314	.31	.016
10026	1.66	.032	10256	2.12	.152	11213	9.03	—	13351	.75	.076
10036	1.56	(a)	10257	.40	.169	11214	22.20	—	13352	.76	.069
10040	.203	.30	10309	.41	.028	11222	.37	—	13410	3.32	2.99
10042	.95	.55	10315	.98	(a)	11234	.72	.102	13411	(a)	(a)
10052	14.00	—	10331	27.40	—	11248	.11	.018	13412	1.12	1.14
10054	12.40	—	10332	47.30	—	11258	2.72	.32	13453	1.30	(a)
10060	.46	.077	10352	1.31	.085	11259	2.91	.24	13454	1.51	(a)
10065	.68	.047	10367	18.80	—	11273	35.80	—	13455	1.54	(a)
10066	.70	.081	10368	27.50	—	11274	34.40	—	13461	(a)	(a)
10070	.152	.154	10375	(a)	—	11288	3.33	.09	13506	2.36	.107
10071	.82	.148	10378	27.80	—	12014	.237	.059	13507	2.84	.238
10072	21.30	—	10379	12.90	—	12356	3.04	.049	13590	1.14	.74
10073	2.43	.78	10380	22.00	—	12361	.114	.077	13621	.29	.32
10075	18.00	.246	10381	19.10	—	12362	.167	(a)	13670	.064	.015
10100	2.26	.073	11007	8.01	—	12373	.064	.024	13673	2.06	.018
10101	.62	.181	11020	.78	.21	12374	1.58	.132	13715	.167	.165
10105	6.67	—	11039	2.11	.10	12375	.78	.06	13716	1.16	.215
10107	7.42	.37	11052	7.85	—	12391	.126	.082	13720	1.16	.092
10110	68.90	—	11101	(a)	(a)	12393	1.03	(a)	13759	.46	.176
10111	.33	.078	11120	(a)	—	12467	.43	(a)	13930	.36	.201
10113	.92	—	11126	.161	.022	12509	.145	.036	14068	.10	.014
10115	1.83	.119	11127	.85	.01	12510	1.83	.038	14101	1.18	.072
10117	20.10	—	11128	1.15	.112	12583	.82	(a)	14279	1.10	.106
10119	(a)	—	11138	6.86	—	12651	2.38	.53	14401	2.74	.124
10120	45.10	—	11155	.55	—	12683	1.09	(a)	14405	4.71	—
10130	9.09	—	11160	(a)	(a)	12707	1.10	.64	14527	.68	.189
10132	7.83	—	11167	1.81	—	12797	.231	.196	14655	.228	—
10133	7.55	—	11168	9.38	—	12805	.83	.214	14731	7.79	—
10135	(a)	—	11201	70.10	—	12841	1.38	—	14732	.58	—
10140	.053	.021	11202	20.70	—	12927	.241	—	14733	1.59	—
10141	.105	.023	11203	1.97	.52	13049	.059	.057	14734	.68	—
10145	.51	.016	11204	.80	2.24	13111	2.52	.093	14855	.51	.154
10146	1.01	.023	11205	(a)	—	13112	.097	.063	14913	.86	.201
10150	1.27	(a)	11206	3.25	—	13201	2.10	.16	15060	(a)	(a)
10151	32.00	—	11207	41.10	—	13204	2.38	1.45	15061	(a)	(a)
10160	5.70	—	11208	7.04	—	13205	.91	.46	15062	.46	(a)
10204	.58	—	11209	33.10	—	13206	(a)	(a)	15063	.53	(a)

## DIVISION SIX

PREM/OPS TERR. 505

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.63	—	16750	.27	.032	18707	.025	.004	40117	(a)	—
15119	(a)	—	16751	.27	—	18708	.29	.027	40140	(a)	—
15120	(a)	—	16819	2.76	(a)	18833	.30	(a)	41001	.75	—
15123	7.53	—	16820	2.14	(a)	18834	.76	.196	41210	(a)	—
15124	2.63	—	16881	4.19	(a)	18911	2.41	.028	41421	.63	—
15188	.80	(a)	16890	.32	(a)	18912	4.54	.051	41422	.33	—
15223	.075	.041	16891	.35	(a)	18920	1.18	.031	41510	121.00	—
15224	1.23	.096	16892	.64	(a)	18991	(a)	—	41603	29.60	—
15300	(a)	—	16900	7.34	.124	19007	2.94	—	41604	16.30	—
15314	.55	(a)	16901	4.71	.231	19051	6.53	—	41620	5.88	—
15404	.208	(a)	16902	3.99	.181	19061	(a)	—	41650	41.70	—
15405	.31	(a)	16905	7.72	.124	19795	.79	(a)	41664	95.50	—
15406	.78	.048	16906	4.93	.231	19796	.92	—	41665	11.20	—
15488	1.95	(a)	16910	4.41	.085	40005	(a)	—	41666	(a)	—
15538	.98	.023	16911	3.99	.082	40006	(a)	—	41667	261.00	—
15600	2.46	.137	16915	4.52	.073	40010	(a)	—	41668	245.00	—
15607	.83	—	16916	3.77	.082	40015	(a)	—	41669	1.72	—
15608	.55	.016	16920	10.00	.192	40020	(a)	—	41670	2.88	—
15656	16.20	—	16921	9.15	.084	40026	(a)	—	41672	(a)	—
15699	2.04	—	16930	5.76	.229	40031	(a)	—	41673	(a)	—
15733	.51	.037	16931	6.21	.102	40032	(a)	—	41675	(a)	—
15839	.74	.041	16940	12.50	.085	40040	(a)	—	41677	1.21	—
15991	.60	.109	16941	5.01	.129	40041	(a)	—	41678	314.00	—
15993	.51	.07	18078	.30	.23	40042	(a)	—	41679	(a)	(a)
16005	.089	.034	18109	1.00	.049	40045	631.00	—	41680	21.70	—
16009	.62	.094	18110	.80	.056	40046	125.00	—	41696	3.84	—
16402	3.64	—	18200	(a)	—	40047	44.50	—	41697	2.67	—
16403	2.30	.29	18205	.47	.35	40059	15.90	—	41700	(a)	—
16404	2.90	—	18206	1.30	.173	40061	8.44	—	41715	13.80	—
16471	1.17	—	18335	.94	.027	40063	282.00	—	41716	8.75	—
16501	.188	(a)	18435	2.39	.088	40064	83.00	—	43007	(a)	—
16527	.29	.35	18436	1.93	.223	40066	(a)	—	43117	(a)	—
16588	.29	(a)	18437	1.34	(a)	40067	(a)	—	43151	81.70	—
16604	.49	.146	18438	2.57	(a)	40069	(a)	—	43152	94.10	—
16670	11.40	—	18501	2.19	.02	40072	(a)	—	43200	311.00	—
16676	.76	.022	18506	1.02	.009	40075	164.00	—	43215	(a)	—
16694	.96	(a)	18507	.48	.012	40101	33.70	—	43421	85.20	—
16705	.53	.148	18570	5.03	—	40102	29.80	—	43422	447.00	—
16722	(a)	—	18575	(a)	(a)	40111	22.40	—	43424	(a)	—
16723	(a)	—	18616	.77	.59	40115	(a)	—	43470	22.30	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	270.00	—	46004	39.60	—	47473	7.08	—
43518	41.00	—	44280	1.21	—	46005	31.70	—	47474	7.92	—
43550	304.00	—	44311	21.10	—	46112	.133	—	47475	6.25	—
43551	169.00	—	44315	14.20	—	46202	6.08	—	47476	6.25	—
43626	32.70	—	44427	122.00	—	46362	1097.00	—	47477	8.33	—
43628	425.00	—	44428	122.00	—	46426	160.00	—	47478	8.75	—
43629	360.00	—	44429	1.84	—	46427	214.00	—	47600	(a)	—
43754	(a)	—	44430	1.28	—	46510	(a)	—	47610	(a)	—
43760	12.00	—	44431	4.08	—	46590	(a)	—	48039	220.00	—
43822	17.80	—	44432	1.29	—	46603	13.40	—	48177	(a)	—
43840	.219	—	44433	41.20	—	46604	15.50	—	48178	(a)	—
43860	14.00	—	44434	78.70	—	46606	41.40	—	48206	86.60	—
43889	5.00	—	44435	81.50	—	46607	56.90	—	48252	(a)	—
43945	(a)	—	44436	95.20	—	46622	51.90	—	48441	.36	—
43946	(a)	—	44437	78.90	—	46671	(a)	—	48557	36.40	—
43990	(a)	(a)	44438	62.40	—	46700	625.00	—	48558	31.60	—
43991	(a)	—	44439	121.00	—	46773	(a)	—	48600	320.00	—
44009	9.18	—	44440	100.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.75	(a)
44069	35.00	—	44501	(a)	—	46882	(a)	—	48637	27.80	—
44070	10.40	—	45190	4.79	—	46911	64.80	—	48638	13.80	—
44071	11.50	—	45191	3.40	—	46912	119.00	—	48727	(a)	—
44072	7.96	—	45192	3.97	—	46913	(a)	—	48808	4.15	—
44100	3.22	—	45193	2.35	—	46914	(a)	—	48924	(a)	—
44101	3.35	—	45210	2.97	—	46915	(a)	—	48925	665.00	—
44102	2.61	—	45224	(a)	—	46916	(a)	—	49005	.83	—
44103	2.31	—	45225	(a)	—	47050	4.86	—	49111	6.34	—
44104	.97	—	45334	179.00	—	47051	(a)	—	49181	72.00	—
44105	(a)	—	45380	.60	(a)	47052	(a)	—	49183	87.80	—
44106	(a)	—	45450	52.70	—	47103	(a)	—	49184	185.00	—
44108	1.14	—	45523	(a)	—	47146	(a)	—	49185	169.00	—
44109	2.88	—	45524	(a)	—	47147	(a)	—	49239	.45	.60
44110	2.95	—	45539	(a)	—	47221	686.00	—	49292	5.27	—
44111	1.81	—	45678	1.31	—	47253	(a)	—	49305	(a)	—
44112	1.07	—	45771	.91	.164	47254	(a)	—	49333	38.60	—
44113	(a)	—	45819	.29	.114	47318	26.60	—	49451	(a)	—
44193	(a)	—	45900	.28	.079	47367	1.21	—	49452	(a)	—
44194	(a)	—	45901	.241	.049	47420	5.83	—	49617	.62	.204
44222	(a)	—	45937	.70	—	47468	(a)	—	49618	.52	.097
44276	417.00	—	45993	(a)	(a)	47471	5.42	—	49619	.98	.18



## DIVISION SIX

PREM/OPS TERR. 505

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49763	6.36	—	51330	.168	.53	51833	.217	.06	52342	.228	(a)
49800	(a)	—	51333	.055	.34	51850	.41	(a)	52343	.139	(a)
49801	604.00	—	51340	.067	(a)	51851	.28	(a)	52401	.43	(a)
49802	53.60	—	51350	.33	.135	51852	.65	(a)	52402	.037	(a)
49803	94.80	—	51351	.30	.042	51853	.26	(a)	52432	.184	(a)
49840	5.00	—	51352	.41	.108	51854	.58	(a)	52433	.168	1.02
49870	278.00	—	51355	.28	.094	51855	.61	(a)	52435	.211	(a)
49890	(a)	—	51356	.30	.62	51856	.34	(a)	52438	.153	(a)
49891	(a)	—	51357	.41	.66	51857	.57	(a)	52440	.24	(a)
49902	(a)	—	51358	.99	.141	51869	.183	.136	52467	.221	(a)
49903	(a)	—	51359	.87	.78	51877	1.03	.212	52469	.077	.104
50010	.40	.49	51370	.80	4.57	51889	.169	.012	52505	.39	.216
50015	.26	(a)	51380	.08	.044	51896	.079	.018	52547	.37	.078
50017	.197	(a)	51400	.39	(a)	51900	.162	.095	52581	1.88	2.95
50045	.45	(a)	51401	.58	(a)	51909	.37	.056	52619	.132	(a)
50047	.051	(a)	51500	.151	.119	51919	.171	(a)	52660	.43	—
51001	.094	.45	51516	.36	—	51926	.174	.038	52744	.83	.081
51005	.019	(a)	51517	.41	—	51927	.094	.131	52767	.34	(a)
51116	.239	.69	51550	.187	.39	51934	.191	.125	52876	(a)	(a)
51201	.068	(a)	51551	.065	.91	51941	.173	.041	52911	.105	.45
51205	.207	.071	51552	.112	.159	51942	.28	—	52967	.04	.062
51206	.032	.39	51553	.20	(a)	51956	.75	.221	53001	.39	.33
51210	.165	(a)	51554	.019	(a)	51957	.66	.42	53077	.186	.207
51211	(a)	(a)	51575	.09	.02	51958	.58	.41	53095	.127	(a)
51220	.57	2.28	51576	.36	.093	51959	.60	(a)	53096	.177	(a)
51221	.31	1.78	51600	.244	.191	51960	.079	.35	53121	.50	.44
51222	.38	3.67	51613	.161	.139	51970	.34	.238	53147	.058	(a)
51224	.40	1.45	51625	.087	(a)	51982	.101	.083	53229	.32	(a)
51230	.068	.79	51666	.142	.101	51985	.34	—	53271	.095	(a)
51240	.82	.185	51702	.26	(a)	51986	.40	.103	53333	.32	.239
51241	2.43	.26	51703	.108	(a)	51999	.168	.44	53374	.219	.31
51250	.44	(a)	51734	.202	.31	52002	.147	.129	53375	.116	.223
51251	.07	(a)	51741	.43	.26	52075	.32	.243	53376	.186	.194
51252	.247	.10	51752	.36	.165	52076	.39	(a)	53377	.19	.195
51253	.21	(a)	51767	.042	.008	52109	.037	(a)	53403	.12	(a)
51254	.066	.039	51777	.144	.078	52134	.49	.63	53425	.30	(a)
51255	1.10	(a)	51790	.241	(a)	52137	.126	(a)	53565	.14	.108
51300	.199	.16	51796	.155	(a)	52150	.91	(a)	53631	.058	.022
51305	.199	.96	51808	.55	.73	52315	.188	.26	53632	.067	.034
51315	.29	.106	51809	.68	.153	52341	.079	(a)	53731	.062	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53732	.42	.45	56171	.144	(a)	57403	.30	.035	58532	.19	(a)
53733	.27	.27	56202	.141	.089	57410	.059	.162	58559	.039	(a)
53734	2.19	—	56390	.246	.64	57411	.073	(a)	58560	.093	(a)
53803	.71	(a)	56391	.211	.32	57572	.035	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.34	.125	57600	.104	.034	58575	.12	.12
53902	(a)	(a)	56488	.241	.034	57611	.157	.062	58627	.39	.013
53903	(a)	(a)	56567	.30	(a)	57625	.91	(a)	58663	.67	1.28
53904	(a)	(a)	56650	.93	(a)	57651	.111	.041	58682	.34	(a)
53905	(a)	(a)	56651	.51	(a)	57690	.205	.49	58713	.092	(a)
53907	.185	.103	56652	.36	(a)	57716	.097	.082	58737	.249	.63
53951	(a)	(a)	56653	.35	(a)	57725	.212	.088	58756	.126	(a)
53952	(a)	(a)	56654	.178	(a)	57726	.165	.021	58757	.84	(a)
53953	(a)	(a)	56690	.125	.35	57798	.056	(a)	58759	.104	(a)
54012	.219	—	56699	.157	.057	57800	.209	(a)	58802	.118	.48
54077	.25	.40	56758	.133	.148	57808	.081	(a)	58813	.31	(a)
54444	(a)	(a)	56759	.136	.08	57809	.084	(a)	58822	.32	(a)
55010	.76	1.08	56760	.195	.098	57810	.081	.107	58837	.62	.162
55011	.206	1.57	56805	.26	(a)	57871	.097	.118	58840	.186	.127
55012	.246	1.18	56806	.182	(a)	57913	.27	.29	58873	.30	.03
55013	.27	1.14	56807	.18	(a)	57997	.49	—	58903	.074	(a)
55014	(a)	(a)	56808	.236	(a)	57998	.12	.058	58904	.057	.128
55214	.199	.088	56900	.226	(a)	57999	.134	.071	58922	.49	.168
55371	.56	.119	56910	.113	(a)	58009	.134	(a)	59005	.141	.096
55410	(a)	(a)	56911	.26	(a)	58010	.28	(a)	59057	1.04	(a)
55426	.33	(a)	56912	.212	.09	58020	.32	(a)	59058	.67	(a)
55597	.05	1.79	56913	.173	(a)	58056	.33	(a)	59188	.63	.055
55647	.10	.062	56915	1.03	(a)	58057	.209	(a)	59189	.86	.30
55648	.045	(a)	56916	.93	.205	58058	.188	(a)	59223	.31	.088
55649	.054	(a)	56917	.27	(a)	58095	.26	1.99	59257	.038	.013
55715	.40	.224	56918	.128	(a)	58096	.35	1.23	59306	.238	(a)
55716	.57	.52	56919	.33	(a)	58301	.102	.088	59378	.199	.15
55717	.43	(a)	56920	.30	(a)	58302	.095	.055	59481	.64	.099
55718	.42	(a)	56980	.196	(a)	58397	.55	.74	59482	.66	(a)
55802	.144	.009	57001	.067	.035	58408	.29	—	59537	.215	.21
55918	.226	2.74	57002	.043	.106	58409	.36	—	59601	.241	2.37
55919	.031	3.65	57090	.48	.66	58456	.194	—	59647	.29	.17
56040	.021	.033	57146	.30	.72	58457	.28	—	59660	.44	1.18
56041	.141	(a)	57202	.174	(a)	58458	.36	—	59661	.217	(a)
56042	.177	(a)	57257	.216	.035	58459	.44	—	59693	.036	—
56170	.29	(a)	57401	.123	.096	58503	.147	.076	59695	(a)	(a)

## DIVISION SIX

## PREM/OPS TERR. 505

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59701	.017	.29	59970	.184	.183	64074	33.80	—	91200	2.27	—
59713	.40	.31	59973	.30	(a)	64075	23.80	—	91210	(a)	—
59722	.206	.031	59975	.26	.227	64500	(a)	—	91235	5.90	4.31
59723	.077	.037	59977	.147	(a)	65007	171.00	—	91250	8.88	(a)
59724	.119	.019	59984	.083	.053	66122	73.40	—	91265	48.50	3.52
59725	.148	.116	59985	.32	(a)	66123	40.30	—	91266	25.70	1.65
59726	.108	.024	59986	.248	(a)	66309	118.00	—	91280	(a)	4.91
59738	.34	.064	59988	.066	.059	66561	273.00	—	91302	32.90	(a)
59750	.16	.222	59989	.043	.044	67017	253.00	—	91315	10.00	—
59751	.058	(a)	60010	142.00	—	67508	50.00	—	91324	22.30	(a)
59773	.037	.028	60011	163.00	—	67509	36.70	—	91325	(a)	(a)
59774	.031	.15	60012	268.00	—	67510	20.40	—	91340	14.50	10.60
59775	.039	.188	60013	230.00	—	67511	22.10	—	91341	10.60	5.19
59781	.139	.068	60015	172.00	—	67512	94.60	—	91342	13.30	4.51
59782	.207	.46	60016	193.00	—	67513	60.00	—	91343	2.34	2.08
59783	.202	(a)	60035	192.00	—	67634	219.00	—	91405	16.90	—
59784	.155	(a)	61000	140.00	—	67635	155.00	—	91436	12.00	2.86
59790	.26	(a)	61212	103.00	—	68001	474.00	—	91481	43.90	—
59798	.53	.50	61216	115.00	—	68439	609.00	—	91507	6.46	4.41
59806	.38	(a)	61217	104.00	—	68500	31.20	—	91523	99.60	—
59867	.30	(a)	61218	71.30	—	68604	11.40	—	91547	.57	—
59886	.04	.108	61223	482.00	—	68606	44.50	—	91551	3.51	.89
59889	.123	.165	61224	171.00	—	68607	35.20	—	91555	3.55	1.29
59892	.202	(a)	61225	237.00	—	68702	28.90	—	91560	14.20	5.19
59904	.136	.061	61226	377.00	—	68703	21.70	—	91562	7.82	—
59905	.187	.132	61227	345.00	—	68706	93.00	—	91577	28.00	4.14
59914	1.10	.68	62000	78.60	—	68707	92.00	—	91580	18.70	—
59915	.45	.75	62001	58.90	—	90089	10.20	—	91581	(a)	(a)
59917	.084	.205	62002	26.90	—	91111	7.60	6.86	91582	(a)	(a)
59923	.027	.004	62003	84.80	—	91125	6.12	3.18	91583	(a)	(a)
59925	.89	1.19	63010	255.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.76	.45	63011	319.00	—	91130	3.97	—	91585	(a)	(a)
59927	.51	1.42	63012	454.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.49	.55	63013	430.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.53	.88	63215	280.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.165	(a)	63216	194.00	—	91160	2.46	—	91589	(a)	(a)
59947	.136	.32	63217	127.00	—	91175	2.12	—	91590	8.12	—
59955	.063	.143	63218	42.70	—	91177	9.25	—	91591	(a)	(a)
59963	.47	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	1.10	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$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	.24	.195	10205	.52	—	11210	13.60	—	13207	(a)	(a)
10015	11.80	—	10220	9.83	—	11211	70.50	—	13208	(a)	(a)
10020	(a)	(a)	10255	.51	.147	11212	10.70	—	13314	.25	.016
10026	1.35	.032	10256	1.86	.152	11213	8.71	—	13351	.61	.076
10036	1.37	(a)	10257	.35	.169	11214	21.40	—	13352	.62	.069
10040	.183	.30	10309	.34	.028	11222	.36	—	13410	2.92	2.99
10042	.77	.55	10315	.79	(a)	11234	.59	.102	13411	(a)	(a)
10052	8.19	—	10331	16.10	—	11248	.096	.018	13412	.98	1.14
10054	7.27	—	10332	27.70	—	11258	2.33	.32	13453	1.14	(a)
10060	.37	.077	10352	1.13	.085	11259	2.50	.24	13454	1.33	(a)
10065	.55	.047	10367	18.20	—	11273	29.10	—	13455	1.35	(a)
10066	.57	.081	10368	26.50	—	11274	27.90	—	13461	(a)	(a)
10070	.138	.154	10375	(a)	—	11288	2.86	.09	13506	1.91	.107
10071	.66	.148	10378	16.30	—	12014	.208	.059	13507	2.31	.238
10072	20.60	—	10379	7.55	—	12356	2.47	.049	13590	1.00	.74
10073	2.13	.78	10380	12.90	—	12361	.186	.077	13621	.25	.32
10075	15.80	.246	10381	11.20	—	12362	.151	(a)	13670	.104	.015
10100	1.94	.073	11007	7.72	—	12373	.057	.024	13673	1.77	.018
10101	.50	.181	11020	.63	.21	12374	1.28	.132	13715	.151	.165
10105	5.42	—	11039	1.85	.10	12375	.63	.06	13716	.95	.215
10107	6.51	.37	11052	5.55	—	12391	.113	.082	13720	1.00	.092
10110	40.30	—	11101	(a)	(a)	12393	.84	(a)	13759	.37	.176
10111	.30	.078	11120	(a)	—	12467	.35	(a)	13930	.32	.201
10113	.75	—	11126	.13	.022	12509	.127	.036	14068	.082	.014
10115	1.49	.119	11127	.77	.01	12510	1.61	.038	14101	.96	.072
10117	11.80	—	11128	1.03	.112	12583	.72	(a)	14279	.97	.106
10119	(a)	—	11138	4.01	—	12651	2.09	.53	14401	2.35	.124
10120	26.40	—	11155	.45	—	12683	.95	(a)	14405	4.54	—
10130	7.38	—	11160	(a)	(a)	12707	.99	.64	14527	.62	.189
10132	6.36	—	11167	1.28	—	12797	.209	.196	14655	.185	—
10133	5.33	—	11168	6.63	—	12805	.67	.214	14731	5.50	—
10135	(a)	—	11201	67.60	—	12841	1.12	—	14732	.41	—
10140	.086	.021	11202	20.00	—	12927	.196	—	14733	1.29	—
10141	.171	.023	11203	1.78	.52	13049	.097	.057	14734	.55	—
10145	.82	.016	11204	.65	2.24	13111	2.17	.093	14855	.45	.154
10146	.87	.023	11205	(a)	—	13112	.158	.063	14913	.70	.201
10150	1.03	(a)	11206	3.14	—	13201	1.84	.16	15060	(a)	(a)
10151	26.00	—	11207	39.60	—	13204	2.09	1.45	15061	(a)	(a)
10160	4.63	—	11208	6.79	—	13205	.80	.46	15062	.40	(a)
10204	.47	—	11209	31.90	—	13206	(a)	(a)	15063	.47	(a)

## 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
15070	.61	—	16750	.217	.032	18707	.023	.004	40117	(a)	—
15119	(a)	—	16751	.217	—	18708	.239	.027	40140	(a)	—
15120	(a)	—	16819	2.43	(a)	18833	.27	(a)	41001	.44	—
15123	5.32	—	16820	1.88	(a)	18834	.62	.196	41210	(a)	—
15124	1.86	—	16881	3.40	(a)	18911	1.96	.028	41421	1.03	—
15188	.71	(a)	16890	.28	(a)	18912	3.69	.051	41422	.55	—
15223	.123	.041	16891	.31	(a)	18920	.96	.031	41510	98.40	—
15224	1.05	.096	16892	.56	(a)	18991	(a)	—	41603	48.70	—
15300	(a)	—	16900	5.26	.124	19007	2.08	—	41604	26.80	—
15314	.45	(a)	16901	3.37	.231	19051	4.61	—	41620	5.66	—
15404	.183	(a)	16902	2.86	.181	19061	(a)	—	41650	68.60	—
15405	.27	(a)	16905	5.53	.124	19795	.64	(a)	41664	55.90	—
15406	.68	.048	16906	3.54	.231	19796	.75	—	41665	6.54	—
15488	1.71	(a)	16910	3.16	.085	40005	(a)	—	41666	(a)	—
15538	.79	.023	16911	2.86	.082	40006	(a)	—	41667	153.00	—
15600	2.00	.137	16915	3.24	.073	40010	(a)	—	41668	143.00	—
15607	.80	—	16916	2.70	.082	40015	(a)	—	41669	1.00	—
15608	.45	.016	16920	7.18	.192	40020	(a)	—	41670	1.69	—
15656	13.20	—	16921	6.56	.084	40026	(a)	—	41672	(a)	—
15699	1.97	—	16930	4.13	.229	40031	(a)	—	41673	(a)	—
15733	.45	.037	16931	4.45	.102	40032	(a)	—	41675	(a)	—
15839	.60	.041	16940	8.96	.085	40040	(a)	—	41677	1.17	—
15991	.49	.109	16941	3.59	.129	40041	(a)	—	41678	209.00	—
15993	.41	.07	18078	.27	.23	40042	(a)	—	41679	(a)	(a)
16005	.08	.034	18109	.82	.049	40045	369.00	—	41680	35.70	—
16009	.55	.094	18110	.65	.056	40046	72.90	—	41696	3.70	—
16402	2.96	—	18200	(a)	—	40047	26.00	—	41697	2.57	—
16403	1.87	.29	18205	.42	.35	40059	9.31	—	41700	(a)	—
16404	2.36	—	18206	1.05	.173	40061	4.94	—	41715	22.60	—
16471	1.12	—	18335	.76	.027	40063	165.00	—	41716	14.40	—
16501	.169	(a)	18435	2.05	.088	40064	48.60	—	43007	(a)	—
16527	.26	.35	18436	1.66	.223	40066	(a)	—	43117	(a)	—
16588	.25	(a)	18437	1.09	(a)	40067	(a)	—	43151	32.30	—
16604	.43	.146	18438	2.09	(a)	40069	(a)	—	43152	62.70	—
16670	6.66	—	18501	1.88	.02	40072	(a)	—	43200	123.00	—
16676	.62	.022	18506	.89	.009	40075	64.90	—	43215	(a)	—
16694	.84	(a)	18507	.39	.012	40101	35.90	—	43421	33.70	—
16705	.48	.148	18570	4.09	—	40102	31.70	—	43422	177.00	—
16722	(a)	—	18575	(a)	(a)	40111	13.10	—	43424	(a)	—
16723	(a)	—	18616	.68	.59	40115	(a)	—	43470	21.50	—

\$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	107.00	—	46004	65.20	—	47473	11.70	—
43518	24.00	—	44280	1.17	—	46005	52.10	—	47474	13.00	—
43550	120.00	—	44311	12.40	—	46112	.141	—	47475	10.30	—
43551	66.70	—	44315	8.31	—	46202	5.07	—	47476	10.30	—
43626	19.10	—	44427	130.00	—	46362	731.00	—	47477	13.70	—
43628	249.00	—	44428	130.00	—	46426	107.00	—	47478	14.40	—
43629	211.00	—	44429	1.96	—	46427	143.00	—	47600	(a)	—
43754	(a)	—	44430	1.36	—	46510	(a)	—	47610	(a)	—
43760	7.02	—	44431	4.34	—	46590	(a)	—	48039	87.20	—
43822	17.10	—	44432	1.38	—	46603	8.95	—	48177	(a)	—
43840	.211	—	44433	43.90	—	46604	10.30	—	48178	(a)	—
43860	13.50	—	44434	83.90	—	46606	27.60	—	48206	50.70	—
43889	4.82	—	44435	86.90	—	46607	37.90	—	48252	(a)	—
43945	(a)	—	44436	101.00	—	46622	50.00	—	48441	.213	—
43946	(a)	—	44437	84.10	—	46671	(a)	—	48557	21.30	—
43990	(a)	(a)	44438	66.50	—	46700	247.00	—	48558	18.50	—
43991	(a)	—	44439	129.00	—	46773	(a)	—	48600	214.00	—
44009	6.48	—	44440	107.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.07	(a)
44069	20.50	—	44501	(a)	—	46882	(a)	—	48637	16.30	—
44070	6.06	—	45190	3.99	—	46911	37.90	—	48638	8.07	—
44071	6.74	—	45191	2.84	—	46912	69.40	—	48727	(a)	—
44072	4.66	—	45192	3.32	—	46913	(a)	—	48808	3.37	—
44100	4.26	—	45193	1.96	—	46914	(a)	—	48924	(a)	—
44101	4.44	—	45210	2.48	—	46915	(a)	—	48925	389.00	—
44102	3.47	—	45224	(a)	—	46916	(a)	—	49005	.80	—
44103	3.07	—	45225	(a)	—	47050	4.68	—	49111	5.15	—
44104	1.29	—	45334	70.90	—	47051	(a)	—	49181	28.50	—
44105	(a)	—	45380	.52	(a)	47052	(a)	—	49183	34.70	—
44106	(a)	—	45450	20.80	—	47103	(a)	—	49184	73.30	—
44108	1.51	—	45523	(a)	—	47146	(a)	—	49185	66.70	—
44109	3.82	—	45524	(a)	—	47147	(a)	—	49239	.39	.60
44110	3.91	—	45539	(a)	—	47221	271.00	—	49292	2.08	—
44111	2.40	—	45678	1.26	—	47253	(a)	—	49305	(a)	—
44112	1.42	—	45771	.80	.164	47254	(a)	—	49333	15.30	—
44113	(a)	—	45819	.26	.114	47318	15.60	—	49451	(a)	—
44193	(a)	—	45900	.228	.079	47367	1.17	—	49452	(a)	—
44194	(a)	—	45901	.196	.049	47420	3.41	—	49617	.44	.204
44222	(a)	—	45937	.28	—	47468	(a)	—	49618	.37	.097
44276	165.00	—	45993	(a)	(a)	47471	8.92	—	49619	.69	.18



## 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
49763	4.49	—	51330	.126	.53	51833	.28	.06	52342	.171	(a)
49800	(a)	—	51333	.041	.34	51850	.31	(a)	52343	.104	(a)
49801	239.00	—	51340	.06	(a)	51851	.207	(a)	52401	.32	(a)
49802	21.20	—	51350	.43	.135	51852	.48	(a)	52402	.033	(a)
49803	37.50	—	51351	.38	.042	51853	.195	(a)	52432	.164	(a)
49840	4.82	—	51352	.52	.108	51854	.44	(a)	52433	.15	1.02
49870	163.00	—	51355	.36	.094	51855	.46	(a)	52435	.188	(a)
49890	(a)	—	51356	.38	.62	51856	.25	(a)	52438	.136	(a)
49891	(a)	—	51357	.36	.66	51857	.43	(a)	52440	.213	(a)
49902	(a)	—	51358	.87	.141	51869	.163	.136	52467	.197	(a)
49903	(a)	—	51359	.76	.78	51877	.92	.212	52469	.069	.104
50010	.35	.49	51370	.71	4.57	51889	.151	.012	52505	.34	.216
50015	.23	(a)	51380	.071	.044	51896	.07	.018	52547	.28	.078
50017	.175	(a)	51400	.30	(a)	51900	.206	.095	52581	1.68	2.95
50045	.40	(a)	51401	.44	(a)	51909	.28	.056	52619	.118	(a)
50047	.045	(a)	51500	.135	.119	51919	.152	(a)	52660	.42	—
51001	.071	.45	51516	.35	—	51926	.155	.038	52744	1.05	.081
51005	.015	(a)	51517	.40	—	51927	.084	.131	52767	.26	(a)
51116	.179	.69	51550	.166	.39	51934	.17	.125	52876	(a)	(a)
51201	.061	(a)	51551	.058	.91	51941	.154	.041	52911	.094	.45
51205	.185	.071	51552	.10	.159	51942	.247	—	52967	.035	.062
51206	.029	.39	51553	.178	(a)	51956	.67	.221	53001	.34	.33
51210	.124	(a)	51554	.017	(a)	51957	.59	.42	53077	.166	.207
51211	(a)	(a)	51575	.114	.02	51958	.52	.41	53095	.113	(a)
51220	.43	2.28	51576	.32	.093	51959	.53	(a)	53096	.158	(a)
51221	.236	1.78	51600	.218	.191	51960	.07	.35	53121	.45	.44
51222	.29	3.67	51613	.144	.139	51970	.31	.238	53147	.043	(a)
51224	.30	1.45	51625	.065	(a)	51982	.09	.083	53229	.242	(a)
51230	.051	.79	51666	.181	.101	51985	.33	—	53271	.085	(a)
51240	.73	.185	51702	.195	(a)	51986	.35	.103	53333	.238	.239
51241	2.16	.26	51703	.081	(a)	51999	.149	.44	53374	.28	.31
51250	.33	(a)	51734	.152	.31	52002	.131	.129	53375	.147	.223
51251	.063	(a)	51741	.38	.26	52075	.24	.243	53376	.236	.194
51252	.22	.10	51752	.32	.165	52076	.29	(a)	53377	.242	.195
51253	.187	(a)	51767	.053	.008	52109	.033	(a)	53403	.153	(a)
51254	.058	.039	51777	.183	.078	52134	.44	.63	53425	.224	(a)
51255	.83	(a)	51790	.31	(a)	52137	.094	(a)	53565	.178	.108
51300	.25	.16	51796	.138	(a)	52150	.81	(a)	53631	.052	.022
51305	.25	.96	51808	.49	.73	52315	.239	.26	53632	.06	.034
51315	.25	.106	51809	.61	.153	52341	.059	(a)	53731	.055	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53732	.37	.45	56171	.108	(a)	57403	.38	.035	58532	.169	(a)
53733	.244	.27	56202	.125	.089	57410	.053	.162	58559	.035	(a)
53734	2.11	—	56390	.219	.64	57411	.055	(a)	58560	.083	(a)
53803	.54	(a)	56391	.188	.32	57572	.031	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.30	.125	57600	.092	.034	58575	.107	.12
53902	(a)	(a)	56488	.31	.034	57611	.118	.062	58627	.34	.013
53903	(a)	(a)	56567	.228	(a)	57625	.81	(a)	58663	.51	1.28
53904	(a)	(a)	56650	.70	(a)	57651	.099	.041	58682	.31	(a)
53905	(a)	(a)	56651	.38	(a)	57690	.154	.49	58713	.117	(a)
53907	.165	.103	56652	.27	(a)	57716	.073	.082	58737	.222	.63
53951	(a)	(a)	56653	.26	(a)	57725	.159	.088	58756	.094	(a)
53952	(a)	(a)	56654	.134	(a)	57726	.124	.021	58757	.75	(a)
53953	(a)	(a)	56690	.158	.35	57798	.05	(a)	58759	.092	(a)
54012	.211	—	56699	.139	.057	57800	.187	(a)	58802	.105	.48
54077	.225	.40	56758	.118	.148	57808	.061	(a)	58813	.232	(a)
54444	(a)	(a)	56759	.121	.08	57809	.063	(a)	58822	.29	(a)
55010	.68	1.08	56760	.174	.098	57810	.061	.107	58837	.47	.162
55011	.184	1.57	56805	.229	(a)	57871	.073	.118	58840	.14	.127
55012	.219	1.18	56806	.162	(a)	57913	.242	.29	58873	.222	.03
55013	.203	1.14	56807	.161	(a)	57997	.47	—	58903	.066	(a)
55014	(a)	(a)	56808	.21	(a)	57998	.107	.058	58904	.051	.128
55214	.178	.088	56900	.201	(a)	57999	.10	.071	58922	.37	.168
55371	.71	.119	56910	.101	(a)	58009	.10	(a)	59005	.125	.096
55410	(a)	(a)	56911	.197	(a)	58010	.249	(a)	59057	.93	(a)
55426	.246	(a)	56912	.159	.09	58020	.40	(a)	59058	.60	(a)
55597	.044	1.79	56913	.13	(a)	58056	.30	(a)	59188	.80	.055
55647	.089	.062	56915	.77	(a)	58057	.187	(a)	59189	1.10	.30
55648	.04	(a)	56916	.69	.205	58058	.168	(a)	59223	.23	.088
55649	.048	(a)	56917	.201	(a)	58095	.236	1.99	59257	.034	.013
55715	.35	.224	56918	.096	(a)	58096	.31	1.23	59306	.212	(a)
55716	.51	.52	56919	.246	(a)	58301	.077	.088	59378	.15	.15
55717	.32	(a)	56920	.224	(a)	58302	.085	.055	59481	.57	.099
55718	.31	(a)	56980	.175	(a)	58397	.49	.74	59482	.83	(a)
55802	.183	.009	57001	.06	.035	58408	.28	—	59537	.161	.21
55918	.201	2.74	57002	.039	.106	58409	.35	—	59601	.215	2.37
55919	.027	3.65	57090	.36	.66	58456	.187	—	59647	.37	.17
56040	.019	.033	57146	.228	.72	58457	.27	—	59660	.40	1.18
56041	.125	(a)	57202	.155	(a)	58458	.35	—	59661	.194	(a)
56042	.158	(a)	57257	.192	.035	58459	.42	—	59693	.032	—
56170	.22	(a)	57401	.109	.096	58503	.131	.076	59695	(a)	(a)

## 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
59701	.015	.29	59970	.138	.183	64074	28.20	—	91200	2.27	—
59713	.35	.31	59973	.27	(a)	64075	19.90	—	91210	(a)	—
59722	.183	.031	59975	.193	.227	64500	(a)	—	91235	5.90	4.31
59723	.069	.037	59977	.11	(a)	65007	114.00	—	91250	8.88	(a)
59724	.106	.019	59984	.074	.053	66122	48.90	—	91265	48.50	3.52
59725	.132	.116	59985	.29	(a)	66123	26.90	—	91266	25.70	1.65
59726	.096	.024	59986	.221	(a)	66309	78.50	—	91280	(a)	4.91
59738	.31	.064	59988	.049	.059	66561	182.00	—	91302	32.90	(a)
59750	.12	.222	59989	.039	.044	67017	169.00	—	91315	10.00	—
59751	.043	(a)	60010	121.00	—	67508	82.30	—	91324	22.30	(a)
59773	.047	.028	60011	139.00	—	67509	60.40	—	91325	(a)	(a)
59774	.039	.15	60012	228.00	—	67510	33.60	—	91340	14.50	10.60
59775	.05	.188	60013	195.00	—	67511	36.40	—	91341	10.60	5.19
59781	.104	.068	60015	146.00	—	67512	156.00	—	91342	13.30	4.51
59782	.156	.46	60016	164.00	—	67513	98.80	—	91343	2.34	2.08
59783	.152	(a)	60035	128.00	—	67634	146.00	—	91405	16.90	—
59784	.116	(a)	61000	119.00	—	67635	103.00	—	91436	12.00	2.86
59790	.236	(a)	61212	68.90	—	68001	315.00	—	91481	43.90	—
59798	.40	.50	61216	76.50	—	68439	406.00	—	91507	6.46	4.41
59806	.28	(a)	61217	69.60	—	68500	26.50	—	91523	99.60	—
59867	.27	(a)	61218	47.50	—	68604	7.58	—	91547	.57	—
59886	.036	.108	61223	321.00	—	68606	29.60	—	91551	3.51	.89
59889	.156	.165	61224	114.00	—	68607	23.40	—	91555	3.55	1.29
59892	.152	(a)	61225	158.00	—	68702	19.30	—	91560	14.20	5.19
59904	.102	.061	61226	251.00	—	68703	14.50	—	91562	7.82	—
59905	.166	.132	61227	230.00	—	68706	62.00	—	91577	28.00	4.14
59914	.98	.68	62000	52.30	—	68707	61.30	—	91580	18.70	—
59915	.34	.75	62001	39.30	—	90089	10.20	—	91581	(a)	(a)
59917	.063	.205	62002	17.90	—	91111	7.60	6.86	91582	(a)	(a)
59923	.024	.004	62003	56.50	—	91125	6.12	3.18	91583	(a)	(a)
59925	.78	1.19	63010	217.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.66	.45	63011	271.00	—	91130	3.97	—	91585	(a)	(a)
59927	.45	1.42	63012	386.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.44	.55	63013	365.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.47	.88	63215	187.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.147	(a)	63216	129.00	—	91160	2.46	—	91589	(a)	(a)
59947	.102	.32	63217	74.10	—	91175	2.12	—	91590	8.12	—
59955	.056	.143	63218	25.00	—	91177	9.25	—	91591	(a)	(a)
59963	.42	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	.98	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$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	.218	.195	10205	.39	—	11210	10.20	—	13207	(a)	(a)
10015	14.10	—	10220	7.30	—	11211	52.90	—	13208	(a)	(a)
10020	(a)	(a)	10255	.53	.147	11212	8.01	—	13314	.186	.016
10026	1.00	.032	10256	1.94	.152	11213	6.53	—	13351	.45	.076
10036	1.43	(a)	10257	.37	.169	11214	16.10	—	13352	.46	.069
10040	.166	.30	10309	.25	.028	11222	.27	—	13410	3.05	2.99
10042	.57	.55	10315	.59	(a)	11234	.44	.102	13411	(a)	(a)
10052	9.75	—	10331	19.10	—	11248	.101	.018	13412	1.03	1.14
10054	8.65	—	10332	33.00	—	11258	1.12	.32	13453	1.19	(a)
10060	.27	.077	10352	.54	.085	11259	1.20	.24	13454	1.39	(a)
10065	.41	.047	10367	13.60	—	11273	21.60	—	13455	1.41	(a)
10066	.42	.081	10368	19.90	—	11274	20.70	—	13461	(a)	(a)
10070	.125	.154	10375	(a)	—	11288	1.37	.09	13506	1.42	.107
10071	.49	.148	10378	19.40	—	12014	.218	.059	13507	1.71	.238
10072	15.40	—	10379	8.99	—	12356	1.83	.049	13590	1.05	.74
10073	2.23	.78	10380	15.30	—	12361	.098	.077	13621	.27	.32
10075	16.60	.246	10381	13.30	—	12362	.137	(a)	13670	.055	.015
10100	.93	.073	11007	5.80	—	12373	.052	.024	13673	.85	.018
10101	.37	.181	11020	.47	.21	12374	.95	.132	13715	.137	.165
10105	4.02	—	11039	1.94	.10	12375	.47	.06	13716	.70	.215
10107	6.82	.37	11052	3.91	—	12391	.103	.082	13720	.48	.092
10110	48.00	—	11101	(a)	(a)	12393	.62	(a)	13759	.27	.176
10111	.27	.078	11120	(a)	—	12467	.26	(a)	13930	.29	.201
10113	.56	—	11126	.097	.022	12509	.133	.036	14068	.061	.014
10115	1.11	.119	11127	.69	.01	12510	1.68	.038	14101	.71	.072
10117	14.00	—	11128	.94	.112	12583	.75	(a)	14279	1.01	.106
10119	(a)	—	11138	4.78	—	12651	2.18	.53	14401	1.13	.124
10120	31.40	—	11155	.33	—	12683	1.00	(a)	14405	3.41	—
10130	5.48	—	11160	(a)	(a)	12707	.90	.64	14527	.56	.189
10132	4.72	—	11167	.90	—	12797	.189	.196	14655	.137	—
10133	3.76	—	11168	4.67	—	12805	.50	.214	14731	3.88	—
10135	(a)	—	11201	50.70	—	12841	.83	—	14732	.29	—
10140	.045	.021	11202	15.00	—	12927	.145	—	14733	.96	—
10141	.09	.023	11203	1.62	.52	13049	.051	.057	14734	.41	—
10145	.44	.016	11204	.48	2.24	13111	1.04	.093	14855	.47	.154
10146	.42	.023	11205	(a)	—	13112	.084	.063	14913	.52	.201
10150	.77	(a)	11206	2.35	—	13201	1.93	.16	15060	(a)	(a)
10151	19.30	—	11207	29.70	—	13204	2.18	1.45	15061	(a)	(a)
10160	3.44	—	11208	5.09	—	13205	.84	.46	15062	.42	(a)
10204	.35	—	11209	23.90	—	13206	(a)	(a)	15063	.49	(a)

## DIVISION SIX

## PREM/OPS TERR. 507

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.46	—	16750	.161	.032	18707	.021	.004	40117	(a)	—
15119	(a)	—	16751	.161	—	18708	.178	.027	40140	(a)	—
15120	(a)	—	16819	2.54	(a)	18833	.245	(a)	41001	.53	—
15123	3.75	—	16820	1.97	(a)	18834	.46	.196	41210	(a)	—
15124	1.31	—	16881	2.53	(a)	18911	1.45	.028	41421	1.66	—
15188	.74	(a)	16890	.30	(a)	18912	2.74	.051	41422	.89	—
15223	.065	.041	16891	.32	(a)	18920	.71	.031	41510	73.10	—
15224	.51	.096	16892	.59	(a)	18991	(a)	—	41603	78.70	—
15300	(a)	—	16900	2.57	.124	19007	1.46	—	41604	43.20	—
15314	.33	(a)	16901	1.65	.231	19051	3.25	—	41620	4.25	—
15404	.191	(a)	16902	1.40	.181	19061	(a)	—	41650	111.00	—
15405	.28	(a)	16905	2.70	.124	19795	.48	(a)	41664	66.50	—
15406	.72	.048	16906	1.73	.231	19796	.56	—	41665	7.79	—
15488	1.79	(a)	16910	1.54	.085	40005	(a)	—	41666	(a)	—
15538	.59	.023	16911	1.40	.082	40006	(a)	—	41667	182.00	—
15600	1.49	.137	16915	1.58	.073	40010	(a)	—	41668	171.00	—
15607	.60	—	16916	1.32	.082	40015	(a)	—	41669	1.20	—
15608	.33	.016	16920	3.50	.192	40020	(a)	—	41670	2.01	—
15656	9.78	—	16921	3.20	.084	40026	(a)	—	41672	(a)	—
15699	1.48	—	16930	2.02	.229	40031	(a)	—	41673	(a)	—
15733	.47	.037	16931	2.17	.102	40032	(a)	—	41675	(a)	—
15839	.44	.041	16940	4.37	.085	40040	(a)	—	41677	.88	—
15991	.36	.109	16941	1.75	.129	40041	(a)	—	41678	206.00	—
15993	.31	.07	18078	.248	.23	40042	(a)	—	41679	(a)	(a)
16005	.073	.034	18109	.61	.049	40045	439.00	—	41680	57.60	—
16009	.57	.094	18110	.48	.056	40046	86.90	—	41696	2.78	—
16402	2.20	—	18200	(a)	—	40047	31.00	—	41697	1.93	—
16403	1.39	.29	18205	.38	.35	40059	11.10	—	41700	(a)	—
16404	1.75	—	18206	.78	.173	40061	5.88	—	41715	36.60	—
16471	.84	—	18335	.57	.027	40063	197.00	—	41716	23.30	—
16501	.154	(a)	18435	.98	.088	40064	57.80	—	43007	(a)	—
16527	.236	.35	18436	.79	.223	40066	(a)	—	43117	(a)	—
16588	.27	(a)	18437	.81	(a)	40067	(a)	—	43151	32.20	—
16604	.45	.146	18438	1.55	(a)	40069	(a)	—	43152	61.70	—
16670	7.93	—	18501	.90	.02	40072	(a)	—	43200	123.00	—
16676	.46	.022	18506	.93	.009	40075	64.80	—	43215	(a)	—
16694	.88	(a)	18507	.29	.012	40101	53.10	—	43421	33.60	—
16705	.44	.148	18570	3.04	—	40102	46.90	—	43422	176.00	—
16722	(a)	—	18575	(a)	(a)	40111	15.60	—	43424	(a)	—
16723	(a)	—	18616	.71	.59	40115	(a)	—	43470	16.20	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	107.00	—	46004	105.00	—	47473	18.80	—
43518	28.50	—	44280	.88	—	46005	84.20	—	47474	21.00	—
43550	120.00	—	44311	14.70	—	46112	.209	—	47475	16.60	—
43551	66.50	—	44315	9.89	—	46202	8.54	—	47476	16.60	—
43626	22.80	—	44427	192.00	—	46362	719.00	—	47477	22.20	—
43628	296.00	—	44428	193.00	—	46426	105.00	—	47478	23.30	—
43629	251.00	—	44429	2.89	—	46427	140.00	—	47600	(a)	—
43754	(a)	—	44430	2.01	—	46510	(a)	—	47610	(a)	—
43760	8.37	—	44431	6.42	—	46590	(a)	—	48039	87.00	—
43822	12.90	—	44432	2.04	—	46603	8.81	—	48177	(a)	—
43840	.158	—	44433	64.80	—	46604	10.20	—	48178	(a)	—
43860	10.10	—	44434	124.00	—	46606	27.10	—	48206	60.30	—
43889	3.62	—	44435	128.00	—	46607	37.30	—	48252	(a)	—
43945	(a)	—	44436	150.00	—	46622	37.60	—	48441	.25	—
43946	(a)	—	44437	124.00	—	46671	(a)	—	48557	25.30	—
43990	(a)	(a)	44438	98.30	—	46700	247.00	—	48558	22.00	—
43991	(a)	—	44439	191.00	—	46773	(a)	—	48600	210.00	—
44009	4.57	—	44440	158.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.29	(a)
44069	24.40	—	44501	(a)	—	46882	(a)	—	48637	19.40	—
44070	7.22	—	45190	6.72	—	46911	45.10	—	48638	9.61	—
44071	8.03	—	45191	4.77	—	46912	82.60	—	48727	(a)	—
44072	5.54	—	45192	5.58	—	46913	(a)	—	48808	2.50	—
44100	2.85	—	45193	3.29	—	46914	(a)	—	48924	(a)	—
44101	2.97	—	45210	4.17	—	46915	(a)	—	48925	463.00	—
44102	2.32	—	45224	(a)	—	46916	(a)	—	49005	.60	—
44103	2.05	—	45225	(a)	—	47050	3.51	—	49111	3.83	—
44104	.86	—	45334	70.70	—	47051	(a)	—	49181	28.40	—
44105	(a)	—	45380	.55	(a)	47052	(a)	—	49183	34.60	—
44106	(a)	—	45450	20.80	—	47103	(a)	—	49184	73.10	—
44108	1.01	—	45523	(a)	—	47146	(a)	—	49185	66.50	—
44109	2.56	—	45524	(a)	—	47147	(a)	—	49239	.41	.60
44110	2.61	—	45539	(a)	—	47221	271.00	—	49292	2.08	—
44111	1.60	—	45678	.95	—	47253	(a)	—	49305	(a)	—
44112	.95	—	45771	.83	.164	47254	(a)	—	49333	15.20	—
44113	(a)	—	45819	.27	.114	47318	18.50	—	49451	(a)	—
44193	(a)	—	45900	.17	.079	47367	.88	—	49452	(a)	—
44194	(a)	—	45901	.145	.049	47420	4.06	—	49617	.31	.204
44222	(a)	—	45937	.28	—	47468	(a)	—	49618	.26	.097
44276	165.00	—	45993	(a)	(a)	47471	14.40	—	49619	.49	.18



## 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
49763	3.16	—	51330	.14	.53	51833	.175	.06	52342	.19	(a)
49800	(a)	—	51333	.046	.34	51850	.34	(a)	52343	.116	(a)
49801	238.00	—	51340	.047	(a)	51851	.23	(a)	52401	.36	(a)
49802	21.10	—	51350	.27	.135	51852	.54	(a)	52402	.026	(a)
49803	37.40	—	51351	.242	.042	51853	.216	(a)	52432	.129	(a)
49840	3.62	—	51352	.33	.108	51854	.49	(a)	52433	.118	1.02
49870	194.00	—	51355	.226	.094	51855	.51	(a)	52435	.148	(a)
49890	(a)	—	51356	.244	.62	51856	.28	(a)	52438	.107	(a)
49891	(a)	—	51357	.38	.66	51857	.48	(a)	52440	.168	(a)
49902	(a)	—	51358	.91	.141	51869	.128	.136	52467	.155	(a)
49903	(a)	—	51359	.80	.78	51877	.72	.212	52469	.054	.104
50010	.28	.49	51370	.56	4.57	51889	.119	.012	52505	.27	.216
50015	.181	(a)	51380	.056	.044	51896	.055	.018	52547	.31	.078
50017	.138	(a)	51400	.33	(a)	51900	.131	.095	52581	1.32	2.95
50045	.32	(a)	51401	.48	(a)	51909	.31	.056	52619	.093	(a)
50047	.035	(a)	51500	.106	.119	51919	.12	(a)	52660	.31	—
51001	.079	.45	51516	.26	—	51926	.122	.038	52744	.67	.081
51005	.016	(a)	51517	.30	—	51927	.066	.131	52767	.28	(a)
51116	.199	.69	51550	.131	.39	51934	.134	.125	52876	(a)	(a)
51201	.048	(a)	51551	.045	.91	51941	.121	.041	52911	.074	.45
51205	.145	.071	51552	.079	.159	51942	.194	—	52967	.028	.062
51206	.023	.39	51553	.14	(a)	51956	.52	.221	53001	.27	.33
51210	.138	(a)	51554	.013	(a)	51957	.46	.42	53077	.13	.207
51211	(a)	(a)	51575	.073	.02	51958	.41	.41	53095	.089	(a)
51220	.47	2.28	51576	.25	.093	51959	.42	(a)	53096	.124	(a)
51221	.26	1.78	51600	.171	.191	51960	.055	.35	53121	.35	.44
51222	.32	3.67	51613	.113	.139	51970	.241	.238	53147	.048	(a)
51224	.33	1.45	51625	.072	(a)	51982	.071	.083	53229	.27	(a)
51230	.057	.79	51666	.115	.101	51985	.246	—	53271	.067	(a)
51240	.57	.185	51702	.216	(a)	51986	.28	.103	53333	.26	.239
51241	1.70	.26	51703	.09	(a)	51999	.118	.44	53374	.177	.31
51250	.36	(a)	51734	.168	.31	52002	.103	.129	53375	.094	.223
51251	.049	(a)	51741	.30	.26	52075	.27	.243	53376	.15	.194
51252	.173	.10	51752	.25	.165	52076	.32	(a)	53377	.154	.195
51253	.148	(a)	51767	.034	.008	52109	.026	(a)	53403	.097	(a)
51254	.046	.039	51777	.117	.078	52134	.35	.63	53425	.249	(a)
51255	.92	(a)	51790	.195	(a)	52137	.105	(a)	53565	.113	.108
51300	.161	.16	51796	.109	(a)	52150	.64	(a)	53631	.041	.022
51305	.161	.96	51808	.39	.73	52315	.152	.26	53632	.047	.034
51315	.27	.106	51809	.48	.153	52341	.066	(a)	53731	.043	(a)

\$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
53732	.30	.45	56171	.12	(a)	57403	.239	.035	58532	.133	(a)
53733	.192	.27	56202	.099	.089	57410	.042	.162	58559	.027	(a)
53734	1.58	—	56390	.172	.64	57411	.061	(a)	58560	.065	(a)
53803	.59	(a)	56391	.148	.32	57572	.024	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.238	.125	57600	.073	.034	58575	.084	.12
53902	(a)	(a)	56488	.195	.034	57611	.131	.062	58627	.27	.013
53903	(a)	(a)	56567	.25	(a)	57625	.64	(a)	58663	.56	1.28
53904	(a)	(a)	56650	.78	(a)	57651	.078	.041	58682	.241	(a)
53905	(a)	(a)	56651	.42	(a)	57690	.171	.49	58713	.074	(a)
53907	.13	.103	56652	.30	(a)	57716	.081	.082	58737	.175	.63
53951	(a)	(a)	56653	.29	(a)	57725	.177	.088	58756	.105	(a)
53952	(a)	(a)	56654	.149	(a)	57726	.138	.021	58757	.59	(a)
53953	(a)	(a)	56690	.101	.35	57798	.039	(a)	58759	.073	(a)
54012	.158	—	56699	.11	.057	57800	.147	(a)	58802	.083	.48
54077	.177	.40	56758	.093	.148	57808	.068	(a)	58813	.26	(a)
54444	(a)	(a)	56759	.095	.08	57809	.07	(a)	58822	.227	(a)
55010	.54	1.08	56760	.137	.098	57810	.068	.107	58837	.52	.162
55011	.145	1.57	56805	.18	(a)	57871	.081	.118	58840	.155	.127
55012	.172	1.18	56806	.128	(a)	57913	.19	.29	58873	.247	.03
55013	.225	1.14	56807	.126	(a)	57997	.35	—	58903	.052	(a)
55014	(a)	(a)	56808	.165	(a)	57998	.084	.058	58904	.04	.128
55214	.14	.088	56900	.159	(a)	57999	.112	.071	58922	.41	.168
55371	.45	.119	56910	.079	(a)	58009	.112	(a)	59005	.099	.096
55410	(a)	(a)	56911	.219	(a)	58010	.196	(a)	59057	.73	(a)
55426	.27	(a)	56912	.177	.09	58020	.26	(a)	59058	.47	(a)
55597	.035	1.79	56913	.144	(a)	58056	.233	(a)	59188	.51	.055
55647	.07	.062	56915	.85	(a)	58057	.147	(a)	59189	.70	.30
55648	.032	(a)	56916	.77	.205	58058	.132	(a)	59223	.26	.088
55649	.038	(a)	56917	.223	(a)	58095	.186	1.99	59257	.027	.013
55715	.28	.224	56918	.107	(a)	58096	.247	1.23	59306	.167	(a)
55716	.40	.52	56919	.27	(a)	58301	.085	.088	59378	.166	.15
55717	.36	(a)	56920	.249	(a)	58302	.067	.055	59481	.45	.099
55718	.35	(a)	56980	.138	(a)	58397	.39	.74	59482	.53	(a)
55802	.117	.009	57001	.047	.035	58408	.207	—	59537	.179	.21
55918	.159	2.74	57002	.031	.106	58409	.26	—	59601	.169	2.37
55919	.022	3.65	57090	.40	.66	58456	.141	—	59647	.237	.17
56040	.015	.033	57146	.25	.72	58457	.204	—	59660	.31	1.18
56041	.099	(a)	57202	.122	(a)	58458	.26	—	59661	.153	(a)
56042	.124	(a)	57257	.151	.035	58459	.32	—	59693	.026	—
56170	.245	(a)	57401	.086	.096	58503	.103	.076	59695	(a)	(a)

## DIVISION SIX

## PREM/OPS TERR. 507

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59701	.012	.29	59970	.153	.183	64074	47.40	—	91200	2.27	—
59713	.28	.31	59973	.213	(a)	64075	33.40	—	91210	(a)	—
59722	.144	.031	59975	.214	.227	64500	(a)	—	91235	5.90	4.31
59723	.054	.037	59977	.122	(a)	65007	112.00	—	91250	8.88	(a)
59724	.083	.019	59984	.058	.053	66122	48.10	—	91265	48.50	3.52
59725	.104	.116	59985	.228	(a)	66123	26.40	—	91266	25.70	1.65
59726	.075	.024	59986	.174	(a)	66309	77.30	—	91280	(a)	4.91
59738	.241	.064	59988	.055	.059	66561	179.00	—	91302	32.90	(a)
59750	.133	.222	59989	.031	.044	67017	166.00	—	91315	10.00	—
59751	.048	(a)	60010	110.00	—	67508	133.00	—	91324	22.30	(a)
59773	.03	.028	60011	127.00	—	67509	97.50	—	91325	(a)	(a)
59774	.025	.15	60012	208.00	—	67510	54.30	—	91340	14.50	10.60
59775	.032	.188	60013	178.00	—	67511	58.70	—	91341	10.60	5.19
59781	.116	.068	60015	133.00	—	67512	251.00	—	91342	13.30	4.51
59782	.173	.46	60016	150.00	—	67513	160.00	—	91343	2.34	2.08
59783	.168	(a)	60035	126.00	—	67634	144.00	—	91405	16.90	—
59784	.129	(a)	61000	109.00	—	67635	102.00	—	91436	12.00	2.86
59790	.186	(a)	61212	67.80	—	68001	310.00	—	91481	43.90	—
59798	.44	.50	61216	75.20	—	68439	399.00	—	91507	6.46	4.41
59806	.31	(a)	61217	68.40	—	68500	24.20	—	91523	99.60	—
59867	.209	(a)	61218	46.80	—	68604	7.45	—	91547	.57	—
59886	.028	.108	61223	316.00	—	68606	29.10	—	91551	3.51	.89
59889	.099	.165	61224	112.00	—	68607	23.00	—	91555	3.55	1.29
59892	.168	(a)	61225	155.00	—	68702	19.00	—	91560	14.20	5.19
59904	.114	.061	61226	247.00	—	68703	14.20	—	91562	7.82	—
59905	.131	.132	61227	226.00	—	68706	61.00	—	91577	28.00	4.14
59914	.77	.68	62000	51.50	—	68707	60.30	—	91580	18.70	—
59915	.38	.75	62001	38.60	—	90089	10.20	—	91581	(a)	(a)
59917	.07	.205	62002	17.60	—	91111	7.60	6.86	91582	(a)	(a)
59923	.019	.004	62003	55.60	—	91125	6.12	3.18	91583	(a)	(a)
59925	.82	1.19	63010	198.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.70	.45	63011	248.00	—	91130	3.97	—	91585	(a)	(a)
59927	.47	1.42	63012	352.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.35	.55	63013	333.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.37	.88	63215	184.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.116	(a)	63216	127.00	—	91160	2.46	—	91589	(a)	(a)
59947	.114	.32	63217	88.30	—	91175	2.12	—	91590	8.12	—
59955	.044	.143	63218	29.70	—	91177	9.25	—	91591	(a)	(a)
59963	.33	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	.77	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$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
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$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	.92	.195	10205	.69	—	11210	13.90	—	13207	(a)	(a)
10015	14.20	—	10220	12.90	—	11211	72.20	—	13208	(a)	(a)
10020	(a)	(a)	10255	.46	.147	11212	10.90	—	13314	.33	.016
10026	1.77	.032	10256	1.69	.152	11213	8.91	—	13351	.80	.076
10036	1.24	(a)	10257	.32	.169	11214	21.90	—	13352	.81	.069
10040	.70	.30	10309	.44	.028	11222	.37	—	13410	2.65	2.99
10042	1.01	.55	10315	1.04	(a)	11234	.77	.102	13411	(a)	(a)
10052	9.80	—	10331	19.20	—	11248	.088	.018	13412	.89	1.14
10054	8.69	—	10332	33.10	—	11258	1.42	.32	13453	1.03	(a)
10060	.49	.077	10352	.69	.085	11259	1.53	.24	13454	1.21	(a)
10065	.73	.047	10367	18.60	—	11273	38.20	—	13455	1.23	(a)
10066	.74	.081	10368	27.20	—	11274	36.70	—	13461	(a)	(a)
10070	.53	.154	10375	(a)	—	11288	1.74	.09	13506	2.51	.107
10071	.87	.148	10378	19.40	—	12014	.189	.059	13507	3.03	.238
10072	21.00	—	10379	9.03	—	12356	3.24	.049	13590	.91	.74
10073	1.94	.78	10380	15.40	—	12361	.179	.077	13621	.23	.32
10075	14.40	.246	10381	13.30	—	12362	.58	(a)	13670	.10	.015
10100	1.18	.073	11007	7.90	—	12373	.22	.024	13673	1.08	.018
10101	.66	.181	11020	.83	.21	12374	1.69	.132	13715	.58	.165
10105	7.11	—	11039	1.68	.10	12375	.83	.06	13716	1.24	.215
10107	5.92	.37	11052	3.51	—	12391	.43	.082	13720	.61	.092
10110	48.20	—	11101	(a)	(a)	12393	1.10	(a)	13759	.49	.176
10111	1.15	.078	11120	(a)	—	12467	.46	(a)	13930	1.24	.201
10113	.99	—	11126	.171	.022	12509	.115	.036	14068	.107	.014
10115	1.96	.119	11127	2.94	.01	12510	1.46	.038	14101	1.26	.072
10117	14.10	—	11128	3.97	.112	12583	.65	(a)	14279	.88	.106
10119	(a)	—	11138	4.80	—	12651	1.89	.53	14401	1.43	.124
10120	31.50	—	11155	.59	—	12683	.87	(a)	14405	4.65	—
10130	9.70	—	11160	(a)	(a)	12707	3.80	.64	14527	2.36	.189
10132	8.36	—	11167	.81	—	12797	.80	.196	14655	.243	—
10133	3.38	—	11168	4.20	—	12805	.89	.214	14731	3.49	—
10135	(a)	—	11201	69.20	—	12841	1.47	—	14732	.26	—
10140	.082	.021	11202	20.40	—	12927	.26	—	14733	1.70	—
10141	.165	.023	11203	6.84	.52	13049	.093	.057	14734	.73	—
10145	.79	.016	11204	.86	2.24	13111	1.32	.093	14855	.41	.154
10146	.53	.023	11205	(a)	—	13112	.152	.063	14913	.91	.201
10150	1.36	(a)	11206	3.21	—	13201	1.67	.16	15060	(a)	(a)
10151	34.20	—	11207	40.50	—	13204	1.89	1.45	15061	(a)	(a)
10160	6.09	—	11208	6.94	—	13205	.73	.46	15062	.36	(a)
10204	.61	—	11209	32.60	—	13206	(a)	(a)	15063	.42	(a)

## DIVISION SIX

PREM/OPS TERR. 508

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.62	—	16750	.29	.032	18707	.087	.004	40117	(a)	—
15119	(a)	—	16751	.29	—	18708	.31	.027	40140	(a)	—
15120	(a)	—	16819	2.20	(a)	18833	1.04	(a)	41001	.53	—
15123	3.37	—	16820	1.71	(a)	18834	.81	.196	41210	(a)	—
15124	1.18	—	16881	4.47	(a)	18911	2.57	.028	41421	1.30	—
15188	.64	(a)	16890	.26	(a)	18912	4.84	.051	41422	.69	—
15223	.118	.041	16891	.28	(a)	18920	1.26	.031	41510	129.00	—
15224	.64	.096	16892	.51	(a)	18991	(a)	—	41603	61.60	—
15300	(a)	—	16900	8.59	.124	19007	1.32	—	41604	33.90	—
15314	.59	(a)	16901	5.51	.231	19051	2.92	—	41620	5.79	—
15404	.166	(a)	16902	4.67	.181	19061	(a)	—	41650	86.80	—
15405	.244	(a)	16905	9.03	.124	19795	.84	(a)	41664	66.80	—
15406	.62	.048	16906	5.77	.231	19796	.99	—	41665	7.83	—
15488	1.55	(a)	16910	5.16	.085	40005	(a)	—	41666	(a)	—
15538	1.04	.023	16911	4.67	.082	40006	(a)	—	41667	183.00	—
15600	2.63	.137	16915	5.29	.073	40010	(a)	—	41668	171.00	—
15607	.81	—	16916	4.41	.082	40015	(a)	—	41669	1.20	—
15608	.59	.016	16920	11.70	.192	40020	(a)	—	41670	2.02	—
15656	17.30	—	16921	10.70	.084	40026	(a)	—	41672	(a)	—
15699	2.01	—	16930	6.74	.229	40031	(a)	—	41673	(a)	—
15733	.41	.037	16931	7.27	.102	40032	(a)	—	41675	(a)	—
15839	.79	.041	16940	14.60	.085	40040	(a)	—	41677	1.20	—
15991	.64	.109	16941	5.86	.129	40041	(a)	—	41678	269.00	—
15993	.54	.07	18078	1.05	.23	40042	(a)	—	41679	(a)	(a)
16005	.31	.034	18109	1.07	.049	40045	441.00	—	41680	45.10	—
16009	.50	.094	18110	.86	.056	40046	87.20	—	41696	3.78	—
16402	3.89	—	18200	(a)	—	40047	31.10	—	41697	2.63	—
16403	2.46	.29	18205	1.62	.35	40059	11.10	—	41700	(a)	—
16404	3.10	—	18206	1.39	.173	40061	5.91	—	41715	28.60	—
16471	1.15	—	18335	1.00	.027	40063	198.00	—	41716	18.20	—
16501	.65	(a)	18435	1.25	.088	40064	58.10	—	43007	(a)	—
16527	1.00	.35	18436	1.01	.223	40066	(a)	—	43117	(a)	—
16588	.23	(a)	18437	1.43	(a)	40067	(a)	—	43151	62.30	—
16604	.39	.146	18438	2.74	(a)	40069	(a)	—	43152	80.60	—
16670	7.97	—	18501	1.15	.02	40072	(a)	—	43200	237.00	—
16676	.81	.022	18506	.81	.009	40075	125.00	—	43215	(a)	—
16694	.77	(a)	18507	.51	.012	40101	105.00	—	43421	65.00	—
16705	1.85	.148	18570	5.37	—	40102	92.40	—	43422	341.00	—
16722	(a)	—	18575	(a)	(a)	40111	15.70	—	43424	(a)	—
16723	(a)	—	18616	.62	.59	40115	(a)	—	43470	22.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	206.00	—	46004	82.50	—	47473	14.80	—
43518	28.70	—	44280	1.20	—	46005	66.00	—	47474	16.50	—
43550	232.00	—	44311	14.80	—	46112	.41	—	47475	13.00	—
43551	129.00	—	44315	9.94	—	46202	13.50	—	47476	13.00	—
43626	22.90	—	44427	378.00	—	46362	939.00	—	47477	17.40	—
43628	298.00	—	44428	380.00	—	46426	137.00	—	47478	18.20	—
43629	252.00	—	44429	5.70	—	46427	183.00	—	47600	(a)	—
43754	(a)	—	44430	3.96	—	46510	(a)	—	47610	(a)	—
43760	8.40	—	44431	12.70	—	46590	(a)	—	48039	168.00	—
43822	17.50	—	44432	4.01	—	46603	11.50	—	48177	(a)	—
43840	.216	—	44433	128.00	—	46604	13.30	—	48178	(a)	—
43860	13.80	—	44434	244.00	—	46606	35.40	—	48206	60.60	—
43889	4.93	—	44435	253.00	—	46607	48.70	—	48252	(a)	—
43945	(a)	—	44436	296.00	—	46622	51.20	—	48441	.25	—
43946	(a)	—	44437	245.00	—	46671	(a)	—	48557	25.40	—
43990	(a)	(a)	44438	194.00	—	46700	477.00	—	48558	22.10	—
43991	(a)	—	44439	377.00	—	46773	(a)	—	48600	274.00	—
44009	4.11	—	44440	312.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	3.14	(a)
44069	24.50	—	44501	(a)	—	46882	(a)	—	48637	19.40	—
44070	7.25	—	45190	10.60	—	46911	45.30	—	48638	9.65	—
44071	8.07	—	45191	7.54	—	46912	83.00	—	48727	(a)	—
44072	5.57	—	45192	8.81	—	46913	(a)	—	48808	4.43	—
44100	3.65	—	45193	5.20	—	46914	(a)	—	48924	(a)	—
44101	3.80	—	45210	6.58	—	46915	(a)	—	48925	465.00	—
44102	2.96	—	45224	(a)	—	46916	(a)	—	49005	.81	—
44103	2.62	—	45225	(a)	—	47050	4.79	—	49111	6.77	—
44104	1.10	—	45334	137.00	—	47051	(a)	—	49181	54.90	—
44105	(a)	—	45380	.47	(a)	47052	(a)	—	49183	67.00	—
44106	(a)	—	45450	40.20	—	47103	(a)	—	49184	141.00	—
44108	1.29	—	45523	(a)	—	47146	(a)	—	49185	129.00	—
44109	3.27	—	45524	(a)	—	47147	(a)	—	49239	.35	.60
44110	3.34	—	45539	(a)	—	47221	523.00	—	49292	4.02	—
44111	2.05	—	45678	1.29	—	47253	(a)	—	49305	(a)	—
44112	1.22	—	45771	.72	.164	47254	(a)	—	49333	29.50	—
44113	(a)	—	45819	.235	.114	47318	18.60	—	49451	(a)	—
44193	(a)	—	45900	.30	.079	47367	1.20	—	49452	(a)	—
44194	(a)	—	45901	.26	.049	47420	4.08	—	49617	.28	.204
44222	(a)	—	45937	.54	—	47468	(a)	—	49618	.233	.097
44276	318.00	—	45993	(a)	(a)	47471	11.30	—	49619	.44	.18



## DIVISION SIX

PREM/OPS TERR. 508

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49763	2.85	—	51330	.191	.53	51833	.15	.06	52342	.26	(a)
49800	(a)	—	51333	.063	.34	51850	.46	(a)	52343	.159	(a)
49801	461.00	—	51340	.053	(a)	51851	.31	(a)	52401	.49	(a)
49802	40.80	—	51350	.231	.135	51852	.74	(a)	52402	.029	(a)
49803	72.30	—	51351	.207	.042	51853	.30	(a)	52432	.144	(a)
49840	4.93	—	51352	.28	.108	51854	.66	(a)	52433	.132	1.02
49870	195.00	—	51355	.194	.094	51855	.70	(a)	52435	.165	(a)
49890	(a)	—	51356	.209	.62	51856	.38	(a)	52438	.119	(a)
49891	(a)	—	51357	.33	.66	51857	.65	(a)	52440	.187	(a)
49902	(a)	—	51358	.79	.141	51869	.143	.136	52467	.173	(a)
49903	(a)	—	51359	.69	.78	51877	.80	.212	52469	.061	.104
50010	.31	.49	51370	.62	4.57	51889	.132	.012	52505	.30	.216
50015	.202	(a)	51380	.062	.044	51896	.062	.018	52547	.42	.078
50017	.154	(a)	51400	.45	(a)	51900	.112	.095	52581	1.47	2.95
50045	.35	(a)	51401	.66	(a)	51909	.42	.056	52619	.103	(a)
50047	.04	(a)	51500	.118	.119	51919	.134	(a)	52660	.43	—
51001	.108	.45	51516	.36	—	51926	.136	.038	52744	.57	.081
51005	.022	(a)	51517	.41	—	51927	.074	.131	52767	.39	(a)
51116	.27	.69	51550	.146	.39	51934	.149	.125	52876	(a)	(a)
51201	.053	(a)	51551	.051	.91	51941	.135	.041	52911	.082	.45
51205	.162	.071	51552	.088	.159	51942	.217	—	52967	.031	.062
51206	.025	.39	51553	.157	(a)	51956	.58	.221	53001	.30	.33
51210	.188	(a)	51554	.015	(a)	51957	.52	.42	53077	.145	.207
51211	(a)	(a)	51575	.062	.02	51958	.46	.41	53095	.10	(a)
51220	.65	2.28	51576	.28	.093	51959	.47	(a)	53096	.139	(a)
51221	.36	1.78	51600	.191	.191	51960	.062	.35	53121	.39	.44
51222	.44	3.67	51613	.126	.139	51970	.27	.238	53147	.066	(a)
51224	.46	1.45	51625	.099	(a)	51982	.079	.083	53229	.37	(a)
51230	.078	.79	51666	.098	.101	51985	.34	—	53271	.074	(a)
51240	.64	.185	51702	.30	(a)	51986	.31	.103	53333	.36	.239
51241	1.90	.26	51703	.123	(a)	51999	.131	.44	53374	.151	.31
51250	.50	(a)	51734	.23	.31	52002	.115	.129	53375	.08	.223
51251	.055	(a)	51741	.33	.26	52075	.36	.243	53376	.129	.194
51252	.193	.10	51752	.28	.165	52076	.44	(a)	53377	.132	.195
51253	.165	(a)	51767	.029	.008	52109	.029	(a)	53403	.083	(a)
51254	.051	.039	51777	.10	.078	52134	.39	.63	53425	.34	(a)
51255	1.26	(a)	51790	.166	(a)	52137	.144	(a)	53565	.097	.108
51300	.138	.16	51796	.121	(a)	52150	.71	(a)	53631	.046	.022
51305	.138	.96	51808	.43	.73	52315	.13	.26	53632	.053	.034
51315	.23	.106	51809	.54	.153	52341	.09	(a)	53731	.048	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
53732	.33	.45	56171	.164	(a)	57403	.204	.035	58532	.148	(a)
53733	.214	.27	56202	.11	.089	57410	.046	.162	58559	.03	(a)
53734	2.16	—	56390	.192	.64	57411	.084	(a)	58560	.073	(a)
53803	.81	(a)	56391	.165	.32	57572	.027	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.27	.125	57600	.081	.034	58575	.094	.12
53902	(a)	(a)	56488	.166	.034	57611	.179	.062	58627	.30	.013
53903	(a)	(a)	56567	.35	(a)	57625	.71	(a)	58663	.77	1.28
53904	(a)	(a)	56650	1.06	(a)	57651	.087	.041	58682	.27	(a)
53905	(a)	(a)	56651	.58	(a)	57690	.233	.49	58713	.064	(a)
53907	.145	.103	56652	.41	(a)	57716	.111	.082	58737	.195	.63
53951	(a)	(a)	56653	.40	(a)	57725	.242	.088	58756	.144	(a)
53952	(a)	(a)	56654	.203	(a)	57726	.188	.021	58757	.66	(a)
53953	(a)	(a)	56690	.086	.35	57798	.044	(a)	58759	.081	(a)
54012	.216	—	56699	.123	.057	57800	.164	(a)	58802	.092	.48
54077	.198	.40	56758	.104	.148	57808	.093	(a)	58813	.35	(a)
54444	(a)	(a)	56759	.106	.08	57809	.096	(a)	58822	.25	(a)
55010	.60	1.08	56760	.153	.098	57810	.093	.107	58837	.71	.162
55011	.161	1.57	56805	.201	(a)	57871	.111	.118	58840	.212	.127
55012	.192	1.18	56806	.142	(a)	57913	.212	.29	58873	.34	.03
55013	.31	1.14	56807	.141	(a)	57997	.48	—	58903	.058	(a)
55014	(a)	(a)	56808	.184	(a)	57998	.094	.058	58904	.045	.128
55214	.156	.088	56900	.177	(a)	57999	.153	.071	58922	.56	.168
55371	.39	.119	56910	.088	(a)	58009	.153	(a)	59005	.11	.096
55410	(a)	(a)	56911	.30	(a)	58010	.218	(a)	59057	.82	(a)
55426	.37	(a)	56912	.242	.09	58020	.219	(a)	59058	.53	(a)
55597	.039	1.79	56913	.197	(a)	58056	.26	(a)	59188	.44	.055
55647	.078	.062	56915	1.17	(a)	58057	.164	(a)	59189	.60	.30
55648	.035	(a)	56916	1.06	.205	58058	.147	(a)	59223	.35	.088
55649	.042	(a)	56917	.31	(a)	58095	.207	1.99	59257	.03	.013
55715	.31	.224	56918	.147	(a)	58096	.28	1.23	59306	.186	(a)
55716	.45	.52	56919	.37	(a)	58301	.117	.088	59378	.227	.15
55717	.49	(a)	56920	.34	(a)	58302	.074	.055	59481	.50	.099
55718	.48	(a)	56980	.153	(a)	58397	.43	.74	59482	.45	(a)
55802	.10	.009	57001	.053	.035	58408	.28	—	59537	.245	.21
55918	.177	2.74	57002	.034	.106	58409	.36	—	59601	.189	2.37
55919	.024	3.65	57090	.55	.66	58456	.192	—	59647	.203	.17
56040	.017	.033	57146	.35	.72	58457	.28	—	59660	.35	1.18
56041	.11	(a)	57202	.136	(a)	58458	.36	—	59661	.17	(a)
56042	.139	(a)	57257	.169	.035	58459	.43	—	59693	.028	—
56170	.33	(a)	57401	.096	.096	58503	.115	.076	59695	(a)	(a)

## DIVISION SIX

PREM/OPS TERR. 508

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59701	.014	.29	59970	.209	.183	64074	75.00	—	91200	2.27	—
59713	.31	.31	59973	.238	(a)	64075	52.80	—	91210	(a)	—
59722	.161	.031	59975	.29	.227	64500	(a)	—	91235	5.90	4.31
59723	.061	.037	59977	.167	(a)	65007	146.00	—	91250	8.88	(a)
59724	.093	.019	59984	.065	.053	66122	62.90	—	91265	48.50	3.52
59725	.116	.116	59985	.25	(a)	66123	34.50	—	91266	25.70	1.65
59726	.084	.024	59986	.194	(a)	66309	101.00	—	91280	(a)	4.91
59738	.27	.064	59988	.075	.059	66561	234.00	—	91302	32.90	(a)
59750	.182	.222	59989	.034	.044	67017	217.00	—	91315	10.00	—
59751	.066	(a)	60010	154.00	—	67508	104.00	—	91324	22.30	(a)
59773	.026	.028	60011	178.00	—	67509	76.40	—	91325	(a)	(a)
59774	.021	.15	60012	292.00	—	67510	42.50	—	91340	14.50	10.60
59775	.027	.188	60013	250.00	—	67511	46.00	—	91341	10.60	5.19
59781	.159	.068	60015	187.00	—	67512	197.00	—	91342	13.30	4.51
59782	.236	.46	60016	210.00	—	67513	125.00	—	91343	2.34	2.08
59783	.23	(a)	60035	165.00	—	67634	188.00	—	91405	16.90	—
59784	.176	(a)	61000	153.00	—	67635	133.00	—	91436	12.00	2.86
59790	.207	(a)	61212	88.50	—	68001	406.00	—	91481	43.90	—
59798	.60	.50	61216	98.30	—	68439	522.00	—	91507	6.46	4.41
59806	.43	(a)	61217	89.40	—	68500	34.00	—	91523	99.60	—
59867	.233	(a)	61218	61.10	—	68604	9.74	—	91547	.57	—
59886	.032	.108	61223	413.00	—	68606	38.10	—	91551	3.51	.89
59889	.085	.165	61224	146.00	—	68607	30.10	—	91555	3.55	1.29
59892	.23	(a)	61225	203.00	—	68702	24.80	—	91560	14.20	5.19
59904	.156	.061	61226	323.00	—	68703	18.60	—	91562	7.82	—
59905	.146	.132	61227	296.00	—	68706	79.70	—	91577	28.00	4.14
59914	.86	.68	62000	67.30	—	68707	78.80	—	91580	18.70	—
59915	.52	.75	62001	50.50	—	90089	10.20	—	91581	(a)	(a)
59917	.096	.205	62002	23.00	—	91111	7.60	6.86	91582	(a)	(a)
59923	.021	.004	62003	72.60	—	91125	6.12	3.18	91583	(a)	(a)
59925	.71	1.19	63010	278.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.60	.45	63011	347.00	—	91130	3.97	—	91585	(a)	(a)
59927	.41	1.42	63012	494.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.39	.55	63013	468.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.42	.88	63215	240.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.129	(a)	63216	166.00	—	91160	2.46	—	91589	(a)	(a)
59947	.156	.32	63217	88.70	—	91175	2.12	—	91590	8.12	—
59955	.049	.143	63218	29.90	—	91177	9.25	—	91591	(a)	(a)
59963	.37	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	.86	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$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	.25	.195	10205	.75	—	11210	7.44	—	13207	(a)	(a)
10015	25.40	—	10220	14.20	—	11211	38.70	—	13208	(a)	(a)
10020	(a)	(a)	10255	.54	.147	11212	5.85	—	13314	.36	.016
10026	1.95	.032	10256	1.99	.152	11213	4.77	—	13351	.88	.076
10036	1.47	(a)	10257	.37	.169	11214	11.70	—	13352	.90	.069
10040	.192	.30	10309	.49	.028	11222	.198	—	13410	3.12	2.99
10042	1.12	.55	10315	1.15	(a)	11234	.85	.102	13411	(a)	(a)
10052	17.60	—	10331	34.50	—	11248	.103	.018	13412	1.05	1.14
10054	15.60	—	10332	59.50	—	11258	7.84	.32	13453	1.22	(a)
10060	.53	.077	10352	3.79	.085	11259	8.41	.24	13454	1.42	(a)
10065	.80	.047	10367	9.95	—	11273	42.00	—	13455	1.44	(a)
10066	.82	.081	10368	14.50	—	11274	40.30	—	13461	(a)	(a)
10070	.144	.154	10375	(a)	—	11288	9.61	.09	13506	2.76	.107
10071	.96	.148	10378	34.90	—	12014	.223	.059	13507	3.33	.238
10072	11.30	—	10379	16.20	—	12356	3.56	.049	13590	1.08	.74
10073	2.28	.78	10380	27.70	—	12361	.091	.077	13621	.27	.32
10075	16.90	.246	10381	24.00	—	12362	.159	(a)	13670	.051	.015
10100	6.51	.073	11007	4.23	—	12373	.06	.024	13673	5.94	.018
10101	.72	.181	11020	.91	.21	12374	1.85	.132	13715	.159	.165
10105	7.82	—	11039	1.98	.10	12375	.91	.06	13716	1.37	.215
10107	6.97	.37	11052	4.19	—	12391	.119	.082	13720	3.35	.092
10110	86.50	—	11101	(a)	(a)	12393	1.21	(a)	13759	.53	.176
10111	.32	.078	11120	(a)	—	12467	.50	(a)	13930	.34	.201
10113	1.08	—	11126	.188	.022	12509	.136	.036	14068	.118	.014
10115	2.15	.119	11127	.80	.01	12510	1.72	.038	14101	1.38	.072
10117	25.30	—	11128	1.09	.112	12583	.77	(a)	14279	1.04	.106
10119	(a)	—	11138	8.62	—	12651	2.23	.53	14401	7.90	.124
10120	56.60	—	11155	.64	—	12683	1.02	(a)	14405	2.49	—
10130	10.70	—	11160	(a)	(a)	12707	1.04	.64	14527	.65	.189
10132	9.19	—	11167	.97	—	12797	.219	.196	14655	.27	—
10133	4.03	—	11168	5.01	—	12805	.97	.214	14731	4.16	—
10135	(a)	—	11201	37.00	—	12841	1.62	—	14732	.31	—
10140	.042	.021	11202	11.00	—	12927	.28	—	14733	1.87	—
10141	.083	.023	11203	1.87	.52	13049	.047	.057	14734	.80	—
10145	.40	.016	11204	.94	2.24	13111	7.27	.093	14855	.48	.154
10146	2.91	.023	11205	(a)	—	13112	.077	.063	14913	1.01	.201
10150	1.49	(a)	11206	1.72	—	13201	1.97	.16	15060	(a)	(a)
10151	37.60	—	11207	21.70	—	13204	2.23	1.45	15061	(a)	(a)
10160	6.69	—	11208	3.72	—	13205	.86	.46	15062	.43	(a)
10204	.68	—	11209	17.50	—	13206	(a)	(a)	15063	.50	(a)

## 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	.33	—	16750	.31	.032	18707	.024	.004	40117	(a)	—
15119	(a)	—	16751	.31	—	18708	.35	.027	40140	(a)	—
15120	(a)	—	16819	2.60	(a)	18833	.28	(a)	41001	.95	—
15123	4.02	—	16820	2.01	(a)	18834	.90	.196	41210	(a)	—
15124	1.41	—	16881	4.92	(a)	18911	2.83	.028	41421	.42	—
15188	.75	(a)	16890	.30	(a)	18912	5.32	.051	41422	.226	—
15223	.06	.041	16891	.33	(a)	18920	1.38	.031	41510	142.00	—
15224	3.54	.096	16892	.60	(a)	18991	(a)	—	41603	20.10	—
15300	(a)	—	16900	5.90	.124	19007	1.57	—	41604	11.00	—
15314	.64	(a)	16901	3.78	.231	19051	3.48	—	41620	3.10	—
15404	.195	(a)	16902	3.21	.181	19061	(a)	—	41650	28.30	—
15405	.29	(a)	16905	6.20	.124	19795	.93	(a)	41664	120.00	—
15406	.73	.048	16906	3.96	.231	19796	1.08	—	41665	14.00	—
15488	1.83	(a)	16910	3.54	.085	40005	(a)	—	41666	(a)	—
15538	1.15	.023	16911	3.21	.082	40006	(a)	—	41667	328.00	—
15600	2.89	.137	16915	3.63	.073	40010	(a)	—	41668	307.00	—
15607	.44	—	16916	3.03	.082	40015	(a)	—	41669	2.15	—
15608	.64	.016	16920	8.05	.192	40020	(a)	—	41670	3.62	—
15656	19.00	—	16921	7.35	.084	40026	(a)	—	41672	(a)	—
15699	1.08	—	16930	4.63	.229	40031	(a)	—	41673	(a)	—
15733	.48	.037	16931	4.99	.102	40032	(a)	—	41675	(a)	—
15839	.86	.041	16940	10.00	.085	40040	(a)	—	41677	.64	—
15991	.71	.109	16941	4.03	.129	40041	(a)	—	41678	114.00	—
15993	.60	.07	18078	.29	.23	40042	(a)	—	41679	(a)	(a)
16005	.084	.034	18109	1.18	.049	40045	792.00	—	41680	14.70	—
16009	.59	.094	18110	.94	.056	40046	157.00	—	41696	2.03	—
16402	4.27	—	18200	(a)	—	40047	55.90	—	41697	1.41	—
16403	2.70	.29	18205	.44	.35	40059	20.00	—	41700	(a)	—
16404	3.41	—	18206	1.52	.173	40061	10.60	—	41715	9.33	—
16471	.62	—	18335	1.10	.027	40063	355.00	—	41716	5.94	—
16501	.178	(a)	18435	6.89	.088	40064	104.00	—	43007	(a)	—
16527	.27	.35	18436	5.56	.223	40066	(a)	—	43117	(a)	—
16588	.27	(a)	18437	1.57	(a)	40067	(a)	—	43151	25.60	—
16604	.46	.146	18438	3.02	(a)	40069	(a)	—	43152	34.20	—
16670	14.30	—	18501	6.32	.02	40072	(a)	—	43200	97.40	—
16676	.90	.022	18506	.96	.009	40075	51.50	—	43215	(a)	—
16694	.90	(a)	18507	.57	.012	40101	48.30	—	43421	26.70	—
16705	.51	.148	18570	5.90	—	40102	42.60	—	43422	140.00	—
16722	(a)	—	18575	(a)	(a)	40111	28.10	—	43424	(a)	—
16723	(a)	—	18616	.73	.59	40115	(a)	—	43470	11.80	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	84.80	—	46004	26.90	—	47473	4.81	—
43518	51.50	—	44280	.64	—	46005	21.50	—	47474	5.37	—
43550	95.20	—	44311	26.50	—	46112	.19	—	47475	4.24	—
43551	52.80	—	44315	17.80	—	46202	1.12	—	47476	4.24	—
43626	41.10	—	44427	175.00	—	46362	399.00	—	47477	5.66	—
43628	534.00	—	44428	176.00	—	46426	58.20	—	47478	5.94	—
43629	453.00	—	44429	2.63	—	46427	77.80	—	47600	(a)	—
43754	(a)	—	44430	1.83	—	46510	(a)	—	47610	(a)	—
43760	15.10	—	44431	5.84	—	46590	(a)	—	48039	69.10	—
43822	9.39	—	44432	1.85	—	46603	4.88	—	48177	(a)	—
43840	.115	—	44433	59.00	—	46604	5.64	—	48178	(a)	—
43860	7.39	—	44434	113.00	—	46606	15.00	—	48206	109.00	—
43889	2.64	—	44435	117.00	—	46607	20.70	—	48252	(a)	—
43945	(a)	—	44436	136.00	—	46622	27.40	—	48441	.46	—
43946	(a)	—	44437	113.00	—	46671	(a)	—	48557	45.70	—
43990	(a)	(a)	44438	89.40	—	46700	196.00	—	48558	39.70	—
43991	(a)	—	44439	174.00	—	46773	(a)	—	48600	116.00	—
44009	4.90	—	44440	144.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.96	(a)
44069	44.00	—	44501	(a)	—	46882	(a)	—	48637	34.90	—
44070	13.00	—	45190	.88	—	46911	81.40	—	48638	17.30	—
44071	14.50	—	45191	.63	—	46912	149.00	—	48727	(a)	—
44072	10.00	—	45192	.73	—	46913	(a)	—	48808	4.87	—
44100	2.98	—	45193	.43	—	46914	(a)	—	48924	(a)	—
44101	3.10	—	45210	.55	—	46915	(a)	—	48925	835.00	—
44102	2.42	—	45224	(a)	—	46916	(a)	—	49005	.44	—
44103	2.14	—	45225	(a)	—	47050	2.57	—	49111	7.44	—
44104	.90	—	45334	56.10	—	47051	(a)	—	49181	22.60	—
44105	(a)	—	45380	.56	(a)	47052	(a)	—	49183	27.50	—
44106	(a)	—	45450	16.50	—	47103	(a)	—	49184	58.10	—
44108	1.05	—	45523	(a)	—	47146	(a)	—	49185	52.80	—
44109	2.67	—	45524	(a)	—	47147	(a)	—	49239	.42	.60
44110	2.73	—	45539	(a)	—	47221	215.00	—	49292	1.65	—
44111	1.67	—	45678	.69	—	47253	(a)	—	49305	(a)	—
44112	.99	—	45771	.85	.164	47254	(a)	—	49333	12.10	—
44113	(a)	—	45819	.28	.114	47318	33.40	—	49451	(a)	—
44193	(a)	—	45900	.33	.079	47367	.64	—	49452	(a)	—
44194	(a)	—	45901	.28	.049	47420	7.33	—	49617	.33	.204
44222	(a)	—	45937	.22	—	47468	(a)	—	49618	.28	.097
44276	131.00	—	45993	(a)	(a)	47471	3.68	—	49619	.52	.18



## 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
49763	3.39	—	51330	.181	.53	51833	.207	.06	52342	.246	(a)
49800	(a)	—	51333	.059	.34	51850	.44	(a)	52343	.15	(a)
49801	189.00	—	51340	.064	(a)	51851	.30	(a)	52401	.46	(a)
49802	16.80	—	51350	.32	.135	51852	.69	(a)	52402	.035	(a)
49803	29.70	—	51351	.29	.042	51853	.28	(a)	52432	.175	(a)
49840	2.64	—	51352	.39	.108	51854	.63	(a)	52433	.16	1.02
49870	349.00	—	51355	.27	.094	51855	.66	(a)	52435	.201	(a)
49890	(a)	—	51356	.29	.62	51856	.36	(a)	52438	.145	(a)
49891	(a)	—	51357	.39	.66	51857	.62	(a)	52440	.228	(a)
49902	(a)	—	51358	.93	.141	51869	.174	.136	52467	.211	(a)
49903	(a)	—	51359	.81	.78	51877	.98	.212	52469	.074	.104
50010	.38	.49	51370	.76	4.57	51889	.161	.012	52505	.37	.216
50015	.246	(a)	51380	.076	.044	51896	.075	.018	52547	.40	.078
50017	.187	(a)	51400	.42	(a)	51900	.155	.095	52581	1.79	2.95
50045	.43	(a)	51401	.62	(a)	51909	.40	.056	52619	.126	(a)
50047	.048	(a)	51500	.144	.119	51919	.163	(a)	52660	.228	—
51001	.102	.45	51516	.192	—	51926	.166	.038	52744	.79	.081
51005	.021	(a)	51517	.218	—	51927	.09	.131	52767	.37	(a)
51116	.26	.69	51550	.178	.39	51934	.181	.125	52876	(a)	(a)
51201	.065	(a)	51551	.062	.91	51941	.165	.041	52911	.10	.45
51205	.197	.071	51552	.107	.159	51942	.26	—	52967	.038	.062
51206	.031	.39	51553	.19	(a)	51956	.71	.221	53001	.37	.33
51210	.178	(a)	51554	.018	(a)	51957	.63	.42	53077	.177	.207
51211	(a)	(a)	51575	.086	.02	51958	.56	.41	53095	.121	(a)
51220	.61	2.28	51576	.34	.093	51959	.57	(a)	53096	.169	(a)
51221	.34	1.78	51600	.233	.191	51960	.075	.35	53121	.48	.44
51222	.41	3.67	51613	.154	.139	51970	.33	.238	53147	.062	(a)
51224	.43	1.45	51625	.093	(a)	51982	.096	.083	53229	.35	(a)
51230	.073	.79	51666	.136	.101	51985	.18	—	53271	.09	(a)
51240	.78	.185	51702	.28	(a)	51986	.38	.103	53333	.34	.239
51241	2.31	.26	51703	.116	(a)	51999	.16	.44	53374	.209	.31
51250	.47	(a)	51734	.217	.31	52002	.14	.129	53375	.111	.223
51251	.067	(a)	51741	.40	.26	52075	.34	.243	53376	.178	.194
51252	.235	.10	51752	.34	.165	52076	.42	(a)	53377	.182	.195
51253	.20	(a)	51767	.04	.008	52109	.035	(a)	53403	.115	(a)
51254	.062	.039	51777	.138	.078	52134	.47	.63	53425	.32	(a)
51255	1.19	(a)	51790	.23	(a)	52137	.136	(a)	53565	.134	.108
51300	.191	.16	51796	.148	(a)	52150	.86	(a)	53631	.056	.022
51305	.191	.96	51808	.52	.73	52315	.18	.26	53632	.064	.034
51315	.27	.106	51809	.65	.153	52341	.085	(a)	53731	.059	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53732	.40	.45	56171	.155	(a)	57403	.28	.035	58532	.181	(a)
53733	.26	.27	56202	.134	.089	57410	.056	.162	58559	.037	(a)
53734	1.15	—	56390	.234	.64	57411	.079	(a)	58560	.089	(a)
53803	.77	(a)	56391	.201	.32	57572	.033	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.32	.125	57600	.099	.034	58575	.114	.12
53902	(a)	(a)	56488	.23	.034	57611	.169	.062	58627	.37	.013
53903	(a)	(a)	56567	.33	(a)	57625	.87	(a)	58663	.73	1.28
53904	(a)	(a)	56650	1.00	(a)	57651	.105	.041	58682	.33	(a)
53905	(a)	(a)	56651	.55	(a)	57690	.22	.49	58713	.088	(a)
53907	.176	.103	56652	.39	(a)	57716	.105	.082	58737	.237	.63
53951	(a)	(a)	56653	.38	(a)	57725	.229	.088	58756	.136	(a)
53952	(a)	(a)	56654	.192	(a)	57726	.178	.021	58757	.80	(a)
53953	(a)	(a)	56690	.119	.35	57798	.053	(a)	58759	.099	(a)
54012	.115	—	56699	.149	.057	57800	.199	(a)	58802	.112	.48
54077	.241	.40	56758	.126	.148	57808	.088	(a)	58813	.33	(a)
54444	(a)	(a)	56759	.129	.08	57809	.09	(a)	58822	.31	(a)
55010	.73	1.08	56760	.186	.098	57810	.088	.107	58837	.67	.162
55011	.196	1.57	56805	.245	(a)	57871	.105	.118	58840	.201	.127
55012	.234	1.18	56806	.173	(a)	57913	.26	.29	58873	.32	.03
55013	.29	1.14	56807	.172	(a)	57997	.26	—	58903	.071	(a)
55014	(a)	(a)	56808	.224	(a)	57998	.114	.058	58904	.054	.128
55214	.19	.088	56900	.215	(a)	57999	.144	.071	58922	.53	.168
55371	.53	.119	56910	.108	(a)	58009	.144	(a)	59005	.134	.096
55410	(a)	(a)	56911	.28	(a)	58010	.27	(a)	59057	.99	(a)
55426	.35	(a)	56912	.229	.09	58020	.30	(a)	59058	.64	(a)
55597	.047	1.79	56913	.186	(a)	58056	.32	(a)	59188	.60	.055
55647	.095	.062	56915	1.10	(a)	58057	.199	(a)	59189	.83	.30
55648	.043	(a)	56916	1.00	.205	58058	.179	(a)	59223	.33	.088
55649	.051	(a)	56917	.29	(a)	58095	.25	1.99	59257	.036	.013
55715	.38	.224	56918	.138	(a)	58096	.33	1.23	59306	.227	(a)
55716	.54	.52	56919	.35	(a)	58301	.11	.088	59378	.215	.15
55717	.47	(a)	56920	.32	(a)	58302	.09	.055	59481	.61	.099
55718	.45	(a)	56980	.187	(a)	58397	.52	.74	59482	.63	(a)
55802	.138	.009	57001	.064	.035	58408	.151	—	59537	.232	.21
55918	.215	2.74	57002	.041	.106	58409	.192	—	59601	.23	2.37
55919	.029	3.65	57090	.52	.66	58456	.103	—	59647	.28	.17
56040	.02	.033	57146	.33	.72	58457	.149	—	59660	.42	1.18
56041	.134	(a)	57202	.166	(a)	58458	.192	—	59661	.207	(a)
56042	.169	(a)	57257	.205	.035	58459	.231	—	59693	.035	—
56170	.32	(a)	57401	.117	.096	58503	.14	.076	59695	(a)	(a)

## 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
59701	.017	.29	59970	.198	.183	64074	6.22	—	91200	2.27	—
59713	.38	.31	59973	.29	(a)	64075	4.38	—	91210	(a)	—
59722	.196	.031	59975	.28	.227	64500	(a)	—	91235	5.90	4.31
59723	.074	.037	59977	.158	(a)	65007	62.00	—	91250	8.88	(a)
59724	.113	.019	59984	.079	.053	66122	26.70	—	91265	48.50	3.52
59725	.141	.116	59985	.31	(a)	66123	14.70	—	91266	25.70	1.65
59726	.102	.024	59986	.236	(a)	66309	42.80	—	91280	(a)	4.91
59738	.33	.064	59988	.071	.059	66561	99.20	—	91302	32.90	(a)
59750	.172	.222	59989	.041	.044	67017	92.00	—	91315	10.00	—
59751	.062	(a)	60010	83.60	—	67508	33.90	—	91324	22.30	(a)
59773	.036	.028	60011	96.20	—	67509	24.90	—	91325	(a)	(a)
59774	.029	.15	60012	158.00	—	67510	13.90	—	91340	14.50	10.60
59775	.038	.188	60013	136.00	—	67511	15.00	—	91341	10.60	5.19
59781	.15	.068	60015	101.00	—	67512	64.20	—	91342	13.30	4.51
59782	.223	.46	60016	114.00	—	67513	40.70	—	91343	2.34	2.08
59783	.217	(a)	60035	69.90	—	67634	79.60	—	91405	16.90	—
59784	.167	(a)	61000	82.80	—	67635	56.40	—	91436	12.00	2.86
59790	.25	(a)	61212	37.60	—	68001	172.00	—	91481	43.90	—
59798	.57	.50	61216	41.70	—	68439	221.00	—	91507	6.46	4.41
59806	.41	(a)	61217	37.90	—	68500	18.40	—	91523	99.60	—
59867	.28	(a)	61218	25.90	—	68604	4.13	—	91547	.57	—
59886	.038	.108	61223	175.00	—	68606	16.20	—	91551	3.51	.89
59889	.117	.165	61224	62.00	—	68607	12.80	—	91555	3.55	1.29
59892	.217	(a)	61225	86.00	—	68702	10.50	—	91560	14.20	5.19
59904	.147	.061	61226	137.00	—	68703	7.89	—	91562	7.82	—
59905	.178	.132	61227	125.00	—	68706	33.80	—	91577	28.00	4.14
59914	1.04	.68	62000	28.60	—	68707	33.40	—	91580	18.70	—
59915	.49	.75	62001	21.40	—	90089	10.20	—	91581	(a)	(a)
59917	.09	.205	62002	9.77	—	91111	7.60	6.86	91582	(a)	(a)
59923	.026	.004	62003	30.80	—	91125	6.12	3.18	91583	(a)	(a)
59925	.84	1.19	63010	151.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.71	.45	63011	188.00	—	91130	3.97	—	91585	(a)	(a)
59927	.48	1.42	63012	268.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.47	.55	63013	253.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.51	.88	63215	102.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.157	(a)	63216	70.60	—	91160	2.46	—	91589	(a)	(a)
59947	.147	.32	63217	159.00	—	91175	2.12	—	91590	8.12	—
59955	.06	.143	63218	53.60	—	91177	9.25	—	91591	(a)	(a)
59963	.45	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	1.05	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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	.37	.195	10205	.78	—	11210	9.93	—	13207	(a)	(a)
10015	24.40	—	10220	14.70	—	11211	51.60	—	13208	(a)	(a)
10020	(a)	(a)	10255	.45	.147	11212	7.81	—	13314	.37	.016
10026	2.02	.032	10256	1.63	.152	11213	6.37	—	13351	.91	.076
10036	1.20	(a)	10257	.31	.169	11214	15.70	—	13352	.93	.069
10040	.28	.30	10309	.51	.028	11222	.26	—	13410	2.56	2.99
10042	1.16	.55	10315	1.19	(a)	11234	.88	.102	13411	(a)	(a)
10052	16.90	—	10331	33.10	—	11248	.085	.018	13412	.86	1.14
10054	15.00	—	10332	57.20	—	11258	3.89	.32	13453	1.00	(a)
10060	.55	.077	10352	1.88	.085	11259	4.17	.24	13454	1.17	(a)
10065	.83	.047	10367	13.30	—	11273	43.60	—	13455	1.18	(a)
10066	.85	.081	10368	19.40	—	11274	41.90	—	13461	(a)	(a)
10070	.21	.154	10375	(a)	—	11288	4.77	.09	13506	2.87	.107
10071	.99	.148	10378	33.60	—	12014	.183	.059	13507	3.46	.238
10072	15.00	—	10379	15.60	—	12356	3.70	.049	13590	.88	.74
10073	1.87	.78	10380	26.60	—	12361	.172	.077	13621	.223	.32
10075	13.90	.246	10381	23.00	—	12362	.231	(a)	13670	.096	.015
10100	3.23	.073	11007	5.65	—	12373	.088	.024	13673	2.95	.018
10101	.75	.181	11020	.95	.21	12374	1.92	.132	13715	.231	.165
10105	8.12	—	11039	1.62	.10	12375	.95	.06	13716	1.42	.215
10107	5.72	.37	11052	11.60	—	12391	.173	.082	13720	1.66	.092
10110	83.20	—	11101	(a)	(a)	12393	1.26	(a)	13759	.55	.176
10111	.46	.078	11120	(a)	—	12467	.52	(a)	13930	.49	.201
10113	1.12	—	11126	.196	.022	12509	.111	.036	14068	.122	.014
10115	2.23	.119	11127	1.17	.01	12510	1.41	.038	14101	1.43	.072
10117	24.30	—	11128	1.58	.112	12583	.63	(a)	14279	.85	.106
10119	(a)	—	11138	8.29	—	12651	1.83	.53	14401	3.92	.124
10120	54.40	—	11155	.67	—	12683	.84	(a)	14405	3.32	—
10130	11.10	—	11160	(a)	(a)	12707	1.51	.64	14527	.94	.189
10132	9.54	—	11167	2.67	—	12797	.32	.196	14655	.28	—
10133	11.10	—	11168	13.80	—	12805	1.01	.214	14731	11.50	—
10135	(a)	—	11201	49.40	—	12841	1.68	—	14732	.85	—
10140	.079	.021	11202	14.60	—	12927	.29	—	14733	1.94	—
10141	.158	.023	11203	2.72	.52	13049	.09	.057	14734	.83	—
10145	.76	.016	11204	.98	2.24	13111	3.61	.093	14855	.39	.154
10146	1.44	.023	11205	(a)	—	13112	.146	.063	14913	1.04	.201
10150	1.55	(a)	11206	2.29	—	13201	1.62	.16	15060	(a)	(a)
10151	39.00	—	11207	29.00	—	13204	1.83	1.45	15061	(a)	(a)
10160	6.94	—	11208	4.96	—	13205	.70	.46	15062	.35	(a)
10204	.70	—	11209	23.30	—	13206	(a)	(a)	15063	.41	(a)

## DIVISION SIX

PREM/OPS TERR. 511

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.45	—	16750	.33	.032	18707	.035	.004	40117	(a)	—
15119	(a)	—	16751	.33	—	18708	.36	.027	40140	(a)	—
15120	(a)	—	16819	2.13	(a)	18833	.41	(a)	41001	.91	—
15123	11.10	—	16820	1.65	(a)	18834	.93	.196	41210	(a)	—
15124	3.88	—	16881	5.10	(a)	18911	2.93	.028	41421	.69	—
15188	.62	(a)	16890	.249	(a)	18912	5.53	.051	41422	.37	—
15223	.114	.041	16891	.27	(a)	18920	1.43	.031	41510	148.00	—
15224	1.76	.096	16892	.49	(a)	18991	(a)	—	41603	32.70	—
15300	(a)	—	16900	8.36	.124	19007	4.34	—	41604	17.90	—
15314	.67	(a)	16901	5.36	.231	19051	9.62	—	41620	4.14	—
15404	.16	(a)	16902	4.54	.181	19061	(a)	—	41650	46.00	—
15405	.236	(a)	16905	8.79	.124	19795	.96	(a)	41664	115.00	—
15406	.60	.048	16906	5.62	.231	19796	1.12	—	41665	13.50	—
15488	1.50	(a)	16910	5.02	.085	40005	(a)	—	41666	(a)	—
15538	1.19	.023	16911	4.54	.082	40006	(a)	—	41667	315.00	—
15600	3.00	.137	16915	5.14	.073	40010	(a)	—	41668	296.00	—
15607	.58	—	16916	4.29	.082	40015	(a)	—	41669	2.07	—
15608	.67	.016	16920	11.40	.192	40020	(a)	—	41670	3.48	—
15656	19.70	—	16921	10.40	.084	40026	(a)	—	41672	(a)	—
15699	1.44	—	16930	6.56	.229	40031	(a)	—	41673	(a)	—
15733	.39	.037	16931	7.07	.102	40032	(a)	—	41675	(a)	—
15839	.90	.041	16940	14.20	.085	40040	(a)	—	41677	.86	—
15991	.73	.109	16941	5.70	.129	40041	(a)	—	41678	229.00	—
15993	.62	.07	18078	.42	.23	40042	(a)	—	41679	(a)	(a)
16005	.122	.034	18109	1.22	.049	40045	762.00	—	41680	23.90	—
16009	.48	.094	18110	.98	.056	40046	151.00	—	41696	2.70	—
16402	4.43	—	18200	(a)	—	40047	53.70	—	41697	1.88	—
16403	2.80	.29	18205	.64	.35	40059	19.20	—	41700	(a)	—
16404	3.54	—	18206	1.58	.173	40061	10.20	—	41715	15.20	—
16471	.82	—	18335	1.14	.027	40063	341.00	—	41716	9.66	—
16501	.26	(a)	18435	3.42	.088	40064	100.00	—	43007	(a)	—
16527	.40	.35	18436	2.76	.223	40066	(a)	—	43117	(a)	—
16588	.223	(a)	18437	1.63	(a)	40067	(a)	—	43151	25.10	—
16604	.37	.146	18438	3.13	(a)	40069	(a)	—	43152	68.50	—
16670	13.80	—	18501	3.14	.02	40072	(a)	—	43200	95.50	—
16676	.93	.022	18506	.78	.009	40075	50.50	—	43215	(a)	—
16694	.74	(a)	18507	.59	.012	40101	103.00	—	43421	26.20	—
16705	.74	.148	18570	6.13	—	40102	91.40	—	43422	137.00	—
16722	(a)	—	18575	(a)	(a)	40111	27.00	—	43424	(a)	—
16723	(a)	—	18616	.60	.59	40115	(a)	—	43470	15.70	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511											
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	83.10	—	46004	43.70	—	47473	7.82	—
43518	49.50	—	44280	.86	—	46005	35.00	—	47474	8.74	—
43550	93.40	—	44311	25.50	—	46112	.41	—	47475	6.90	—
43551	51.80	—	44315	17.20	—	46202	3.41	—	47476	6.90	—
43626	39.50	—	44427	374.00	—	46362	799.00	—	47477	9.20	—
43628	514.00	—	44428	376.00	—	46426	117.00	—	47478	9.66	—
43629	435.00	—	44429	5.64	—	46427	156.00	—	47600	(a)	—
43754	(a)	—	44430	3.92	—	46510	(a)	—	47610	(a)	—
43760	14.50	—	44431	12.50	—	46590	(a)	—	48039	67.70	—
43822	12.50	—	44432	3.97	—	46603	9.79	—	48177	(a)	—
43840	.154	—	44433	126.00	—	46604	11.30	—	48178	(a)	—
43860	9.86	—	44434	242.00	—	46606	30.10	—	48206	105.00	—
43889	3.53	—	44435	250.00	—	46607	41.40	—	48252	(a)	—
43945	(a)	—	44436	293.00	—	46622	36.60	—	48441	.44	—
43946	(a)	—	44437	242.00	—	46671	(a)	—	48557	43.90	—
43990	(a)	(a)	44438	192.00	—	46700	192.00	—	48558	38.20	—
43991	(a)	—	44439	373.00	—	46773	(a)	—	48600	233.00	—
44009	13.50	—	44440	309.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	1.79	(a)
44069	42.30	—	44501	(a)	—	46882	(a)	—	48637	33.60	—
44070	12.50	—	45190	2.68	—	46911	78.20	—	48638	16.70	—
44071	13.90	—	45191	1.90	—	46912	143.00	—	48727	(a)	—
44072	9.61	—	45192	2.23	—	46913	(a)	—	48808	5.05	—
44100	4.07	—	45193	1.31	—	46914	(a)	—	48924	(a)	—
44101	4.24	—	45210	1.66	—	46915	(a)	—	48925	803.00	—
44102	3.31	—	45224	(a)	—	46916	(a)	—	49005	.58	—
44103	2.93	—	45225	(a)	—	47050	3.42	—	49111	7.73	—
44104	1.23	—	45334	55.00	—	47051	(a)	—	49181	22.10	—
44105	(a)	—	45380	.46	(a)	47052	(a)	—	49183	27.00	—
44106	(a)	—	45450	16.20	—	47103	(a)	—	49184	56.90	—
44108	1.44	—	45523	(a)	—	47146	(a)	—	49185	51.80	—
44109	3.65	—	45524	(a)	—	47147	(a)	—	49239	.34	.60
44110	3.73	—	45539	(a)	—	47221	211.00	—	49292	1.62	—
44111	2.29	—	45678	.92	—	47253	(a)	—	49305	(a)	—
44112	1.36	—	45771	.70	.164	47254	(a)	—	49333	11.90	—
44113	(a)	—	45819	.227	.114	47318	32.10	—	49451	(a)	—
44193	(a)	—	45900	.34	.079	47367	.86	—	49452	(a)	—
44194	(a)	—	45901	.29	.049	47420	7.04	—	49617	.91	.204
44222	(a)	—	45937	.216	—	47468	(a)	—	49618	.77	.097
44276	128.00	—	45993	(a)	(a)	47471	5.98	—	49619	1.44	.18



## DIVISION SIX

PREM/OPS TERR. 511

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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
49763	9.37	—	51330	.109	.53	51833	.38	.06	52342	.149	(a)
49800	(a)	—	51333	.036	.34	51850	.27	(a)	52343	.091	(a)
49801	186.00	—	51340	.079	(a)	51851	.18	(a)	52401	.28	(a)
49802	16.50	—	51350	.59	.135	51852	.42	(a)	52402	.044	(a)
49803	29.10	—	51351	.53	.042	51853	.169	(a)	52432	.217	(a)
49840	3.53	—	51352	.73	.108	51854	.38	(a)	52433	.198	1.02
49870	336.00	—	51355	.49	.094	51855	.40	(a)	52435	.248	(a)
49890	(a)	—	51356	.53	.62	51856	.219	(a)	52438	.18	(a)
49891	(a)	—	51357	.32	.66	51857	.37	(a)	52440	.28	(a)
49902	(a)	—	51358	.76	.141	51869	.215	.136	52467	.26	(a)
49903	(a)	—	51359	.67	.78	51877	1.21	.212	52469	.091	.104
50010	.47	.49	51370	.94	4.57	51889	.199	.012	52505	.45	.216
50015	.30	(a)	51380	.094	.044	51896	.093	.018	52547	.243	.078
50017	.232	(a)	51400	.26	(a)	51900	.29	.095	52581	2.21	2.95
50045	.53	(a)	51401	.38	(a)	51909	.24	.056	52619	.155	(a)
50047	.06	(a)	51500	.178	.119	51919	.201	(a)	52660	.30	—
51001	.062	.45	51516	.26	—	51926	.205	.038	52744	1.46	.081
51005	.013	(a)	51517	.29	—	51927	.111	.131	52767	.222	(a)
51116	.156	.69	51550	.22	.39	51934	.224	.125	52876	(a)	(a)
51201	.08	(a)	51551	.076	.91	51941	.204	.041	52911	.124	.45
51205	.244	.071	51552	.132	.159	51942	.33	—	52967	.047	.062
51206	.038	.39	51553	.235	(a)	51956	.88	.221	53001	.45	.33
51210	.108	(a)	51554	.022	(a)	51957	.77	.42	53077	.219	.207
51211	(a)	(a)	51575	.158	.02	51958	.69	.41	53095	.15	(a)
51220	.37	2.28	51576	.42	.093	51959	.71	(a)	53096	.208	(a)
51221	.205	1.78	51600	.29	.191	51960	.093	.35	53121	.59	.44
51222	.25	3.67	51613	.19	.139	51970	.40	.238	53147	.038	(a)
51224	.26	1.45	51625	.056	(a)	51982	.119	.083	53229	.21	(a)
51230	.044	.79	51666	.25	.101	51985	.24	—	53271	.112	(a)
51240	.96	.185	51702	.169	(a)	51986	.47	.103	53333	.207	.239
51241	2.86	.26	51703	.07	(a)	51999	.197	.44	53374	.39	.31
51250	.28	(a)	51734	.132	.31	52002	.173	.129	53375	.205	.223
51251	.083	(a)	51741	.50	.26	52075	.209	.243	53376	.33	.194
51252	.29	.10	51752	.42	.165	52076	.25	(a)	53377	.34	.195
51253	.247	(a)	51767	.073	.008	52109	.044	(a)	53403	.213	(a)
51254	.077	.039	51777	.26	.078	52134	.58	.63	53425	.195	(a)
51255	.72	(a)	51790	.43	(a)	52137	.082	(a)	53565	.247	.108
51300	.35	.16	51796	.182	(a)	52150	1.07	(a)	53631	.069	.022
51305	.35	.96	51808	.65	.73	52315	.33	.26	53632	.079	.034
51315	.223	.106	51809	.80	.153	52341	.051	(a)	53731	.073	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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
53732	.49	.45	56171	.094	(a)	57403	.52	.035	58532	.223	(a)
53733	.32	.27	56202	.166	.089	57410	.07	.162	58559	.046	(a)
53734	1.54	—	56390	.29	.64	57411	.048	(a)	58560	.11	(a)
53803	.47	(a)	56391	.248	.32	57572	.041	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.40	.125	57600	.122	.034	58575	.141	.12
53902	(a)	(a)	56488	.43	.034	57611	.103	.062	58627	.45	.013
53903	(a)	(a)	56567	.198	(a)	57625	1.07	(a)	58663	.44	1.28
53904	(a)	(a)	56650	.61	(a)	57651	.13	.041	58682	.40	(a)
53905	(a)	(a)	56651	.33	(a)	57690	.133	.49	58713	.162	(a)
53907	.218	.103	56652	.236	(a)	57716	.063	.082	58737	.29	.63
53951	(a)	(a)	56653	.228	(a)	57725	.139	.088	58756	.082	(a)
53952	(a)	(a)	56654	.116	(a)	57726	.108	.021	58757	.99	(a)
53953	(a)	(a)	56690	.22	.35	57798	.066	(a)	58759	.122	(a)
54012	.154	—	56699	.184	.057	57800	.247	(a)	58802	.139	.48
54077	.30	.40	56758	.156	.148	57808	.053	(a)	58813	.202	(a)
54444	(a)	(a)	56759	.16	.08	57809	.055	(a)	58822	.38	(a)
55010	.90	1.08	56760	.23	.098	57810	.053	.107	58837	.41	.162
55011	.243	1.57	56805	.30	(a)	57871	.063	.118	58840	.121	.127
55012	.29	1.18	56806	.214	(a)	57913	.32	.29	58873	.193	.03
55013	.176	1.14	56807	.212	(a)	57997	.34	—	58903	.087	(a)
55014	(a)	(a)	56808	.28	(a)	57998	.141	.058	58904	.067	.128
55214	.234	.088	56900	.27	(a)	57999	.087	.071	58922	.32	.168
55371	.99	.119	56910	.133	(a)	58009	.087	(a)	59005	.166	.096
55410	(a)	(a)	56911	.171	(a)	58010	.33	(a)	59057	1.23	(a)
55426	.214	(a)	56912	.139	.09	58020	.56	(a)	59058	.79	(a)
55597	.059	1.79	56913	.113	(a)	58056	.39	(a)	59188	1.11	.055
55647	.117	.062	56915	.67	(a)	58057	.247	(a)	59189	1.53	.30
55648	.053	(a)	56916	.60	.205	58058	.221	(a)	59223	.20	.088
55649	.063	(a)	56917	.175	(a)	58095	.31	1.99	59257	.045	.013
55715	.47	.224	56918	.084	(a)	58096	.41	1.23	59306	.28	(a)
55716	.67	.52	56919	.214	(a)	58301	.067	.088	59378	.13	.15
55717	.28	(a)	56920	.195	(a)	58302	.112	.055	59481	.75	.099
55718	.27	(a)	56980	.231	(a)	58397	.65	.74	59482	1.16	(a)
55802	.26	.009	57001	.079	.035	58408	.202	—	59537	.14	.21
55918	.27	2.74	57002	.051	.106	58409	.26	—	59601	.28	2.37
55919	.036	3.65	57090	.31	.66	58456	.137	—	59647	.52	.17
56040	.025	.033	57146	.198	.72	58457	.199	—	59660	.52	1.18
56041	.166	(a)	57202	.205	(a)	58458	.26	—	59661	.26	(a)
56042	.208	(a)	57257	.25	.035	58459	.31	—	59693	.043	—
56170	.192	(a)	57401	.144	.096	58503	.173	.076	59695	(a)	(a)

## DIVISION SIX

PREM/OPS TERR. 511

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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
59701	.02	.29	59970	.12	.183	64074	18.90	—	91200	2.27	—
59713	.47	.31	59973	.36	(a)	64075	13.30	—	91210	(a)	—
59722	.242	.031	59975	.168	.227	64500	(a)	—	91235	5.90	4.31
59723	.091	.037	59977	.096	(a)	65007	124.00	—	91250	8.88	(a)
59724	.14	.019	59984	.098	.053	66122	53.50	—	91265	48.50	3.52
59725	.174	.116	59985	.38	(a)	66123	29.40	—	91266	25.70	1.65
59726	.127	.024	59986	.29	(a)	66309	85.90	—	91280	(a)	4.91
59738	.40	.064	59988	.043	.059	66561	199.00	—	91302	32.90	(a)
59750	.104	.222	59989	.051	.044	67017	185.00	—	91315	10.00	—
59751	.038	(a)	60010	107.00	—	67508	55.20	—	91324	22.30	(a)
59773	.066	.028	60011	124.00	—	67509	40.50	—	91325	(a)	(a)
59774	.054	.15	60012	203.00	—	67510	22.50	—	91340	14.50	10.60
59775	.07	.188	60013	174.00	—	67511	24.40	—	91341	10.60	5.19
59781	.091	.068	60015	130.00	—	67512	104.00	—	91342	13.30	4.51
59782	.135	.46	60016	146.00	—	67513	66.30	—	91343	2.34	2.08
59783	.132	(a)	60035	140.00	—	67634	160.00	—	91405	16.90	—
59784	.101	(a)	61000	106.00	—	67635	113.00	—	91436	12.00	2.86
59790	.31	(a)	61212	75.30	—	68001	345.00	—	91481	43.90	—
59798	.34	.50	61216	83.60	—	68439	444.00	—	91507	6.46	4.41
59806	.246	(a)	61217	76.10	—	68500	23.60	—	91523	99.60	—
59867	.35	(a)	61218	52.00	—	68604	8.28	—	91547	.57	—
59886	.047	.108	61223	351.00	—	68606	32.40	—	91551	3.51	.89
59889	.216	.165	61224	124.00	—	68607	25.60	—	91555	3.55	1.29
59892	.132	(a)	61225	172.00	—	68702	21.10	—	91560	14.20	5.19
59904	.089	.061	61226	275.00	—	68703	15.80	—	91562	7.82	—
59905	.22	.132	61227	252.00	—	68706	67.80	—	91577	28.00	4.14
59914	1.29	.68	62000	57.20	—	68707	67.00	—	91580	18.70	—
59915	.30	.75	62001	42.90	—	90089	10.20	—	91581	(a)	(a)
59917	.055	.205	62002	19.60	—	91111	7.60	6.86	91582	(a)	(a)
59923	.032	.004	62003	61.80	—	91125	6.12	3.18	91583	(a)	(a)
59925	.69	1.19	63010	193.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.58	.45	63011	242.00	—	91130	3.97	—	91585	(a)	(a)
59927	.39	1.42	63012	344.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.58	.55	63013	325.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.62	.88	63215	204.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.194	(a)	63216	142.00	—	91160	2.46	—	91589	(a)	(a)
59947	.089	.32	63217	153.00	—	91175	2.12	—	91590	8.12	—
59955	.074	.143	63218	51.50	—	91177	9.25	—	91591	(a)	(a)
59963	.55	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	1.30	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 511 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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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	.226	.195	10205	.45	—	11210	6.77	—	13207	(a)	(a)
10015	7.75	—	10220	8.48	—	11211	35.20	—	13208	(a)	(a)
10020	(a)	(a)	10255	.75	.147	11212	5.32	—	13314	.216	.016
10026	1.16	.032	10256	2.76	.152	11213	4.34	—	13351	.53	.076
10036	2.04	(a)	10257	.52	.169	11214	10.70	—	13352	.53	.069
10040	.172	.30	10309	.29	.028	11222	.18	—	13410	4.34	2.99
10042	.67	.55	10315	.68	(a)	11234	.51	.102	13411	(a)	(a)
10052	5.36	—	10331	10.50	—	11248	.143	.018	13412	1.46	1.14
10054	4.76	—	10332	18.10	—	11258	5.83	.32	13453	1.69	(a)
10060	.32	.077	10352	2.82	.085	11259	6.26	.24	13454	1.98	(a)
10065	.48	.047	10367	9.06	—	11273	25.10	—	13455	2.01	(a)
10066	.49	.081	10368	13.20	—	11274	24.10	—	13461	(a)	(a)
10070	.129	.154	10375	(a)	—	11288	7.15	.09	13506	1.65	.107
10071	.57	.148	10378	10.60	—	12014	.31	.059	13507	1.99	.238
10072	10.30	—	10379	4.94	—	12356	2.13	.049	13590	1.49	.74
10073	3.17	.78	10380	8.44	—	12361	.062	.077	13621	.38	.32
10075	23.50	.246	10381	7.31	—	12362	.142	(a)	13670	.035	.015
10100	4.84	.073	11007	3.85	—	12373	.054	.024	13673	4.42	.018
10101	.43	.181	11020	.54	.21	12374	1.11	.132	13715	.142	.165
10105	4.67	—	11039	2.75	.10	12375	.54	.06	13716	.82	.215
10107	9.69	.37	11052	4.20	—	12391	.107	.082	13720	2.49	.092
10110	26.40	—	11101	(a)	(a)	12393	.72	(a)	13759	.32	.176
10111	.28	.078	11120	(a)	—	12467	.30	(a)	13930	.30	.201
10113	.65	—	11126	.113	.022	12509	.189	.036	14068	.07	.014
10115	1.28	.119	11127	.72	.01	12510	2.39	.038	14101	.83	.072
10117	7.70	—	11128	.97	.112	12583	1.06	(a)	14279	1.44	.106
10119	(a)	—	11138	2.63	—	12651	3.10	.53	14401	5.88	.124
10120	17.30	—	11155	.38	—	12683	1.42	(a)	14405	2.26	—
10130	6.37	—	11160	(a)	(a)	12707	.93	.64	14527	.58	.189
10132	5.49	—	11167	.97	—	12797	.196	.196	14655	.159	—
10133	4.04	—	11168	5.02	—	12805	.58	.214	14731	4.17	—
10135	(a)	—	11201	33.70	—	12841	.97	—	14732	.31	—
10140	.029	.021	11202	9.97	—	12927	.169	—	14733	1.12	—
10141	.057	.023	11203	1.68	.52	13049	.032	.057	14734	.48	—
10145	.28	.016	11204	.56	2.24	13111	5.41	.093	14855	.66	.154
10146	2.16	.023	11205	(a)	—	13112	.053	.063	14913	.60	.201
10150	.89	(a)	11206	1.56	—	13201	2.74	.16	15060	(a)	(a)
10151	22.40	—	11207	19.80	—	13204	3.10	1.45	15061	(a)	(a)
10160	3.99	—	11208	3.39	—	13205	1.19	.46	15062	.60	(a)
10204	.40	—	11209	15.90	—	13206	(a)	(a)	15063	.69	(a)

## DIVISION SIX

PREM/OPS TERR. 512

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.30	—	16750	.188	.032	18707	.021	.004	40117	(a)	—
15119	(a)	—	16751	.188	—	18708	.206	.027	40140	(a)	—
15120	(a)	—	16819	3.61	(a)	18833	.25	(a)	41001	.29	—
15123	4.03	—	16820	2.79	(a)	18834	.53	.196	41210	(a)	—
15124	1.41	—	16881	2.93	(a)	18911	1.69	.028	41421	.52	—
15188	1.05	(a)	16890	.42	(a)	18912	3.18	.051	41422	.28	—
15223	.041	.041	16891	.46	(a)	18920	.83	.031	41510	84.90	—
15224	2.63	.096	16892	.84	(a)	18991	(a)	—	41603	24.80	—
15300	(a)	—	16900	7.52	.124	19007	1.58	—	41604	13.60	—
15314	.38	(a)	16901	4.82	.231	19051	3.49	—	41620	2.83	—
15404	.27	(a)	16902	4.09	.181	19061	(a)	—	41650	35.00	—
15405	.40	(a)	16905	7.90	.124	19795	.55	(a)	41664	36.60	—
15406	1.02	.048	16906	5.05	.231	19796	.65	—	41665	4.28	—
15488	2.54	(a)	16910	4.51	.085	40005	(a)	—	41666	(a)	—
15538	.68	.023	16911	4.09	.082	40006	(a)	—	41667	100.00	—
15600	1.73	.137	16915	4.62	.073	40010	(a)	—	41668	93.80	—
15607	.40	—	16916	3.85	.082	40015	(a)	—	41669	.66	—
15608	.38	.016	16920	10.30	.192	40020	(a)	—	41670	1.10	—
15656	11.40	—	16921	9.37	.084	40026	(a)	—	41672	(a)	—
15699	.98	—	16930	5.90	.229	40031	(a)	—	41673	(a)	—
15733	.66	.037	16931	6.36	.102	40032	(a)	—	41675	(a)	—
15839	.52	.041	16940	12.80	.085	40040	(a)	—	41677	.58	—
15991	.42	.109	16941	5.13	.129	40041	(a)	—	41678	173.00	—
15993	.36	.07	18078	.26	.23	40042	(a)	—	41679	(a)	(a)
16005	.075	.034	18109	.70	.049	40045	242.00	—	41680	18.20	—
16009	.82	.094	18110	.56	.056	40046	47.80	—	41696	1.84	—
16402	2.55	—	18200	(a)	—	40047	17.00	—	41697	1.28	—
16403	1.61	.29	18205	.40	.35	40059	6.10	—	41700	(a)	—
16404	2.03	—	18206	.91	.173	40061	3.23	—	41715	11.50	—
16471	.56	—	18335	.66	.027	40063	108.00	—	41716	7.35	—
16501	.159	(a)	18435	5.13	.088	40064	31.80	—	43007	(a)	—
16527	.244	.35	18436	4.14	.223	40066	(a)	—	43117	(a)	—
16588	.38	(a)	18437	.94	(a)	40067	(a)	—	43151	47.80	—
16604	.63	.146	18438	1.80	(a)	40069	(a)	—	43152	51.80	—
16670	4.36	—	18501	4.70	.02	40072	(a)	—	43200	182.00	—
16676	.53	.022	18506	1.33	.009	40075	96.20	—	43215	(a)	—
16694	1.25	(a)	18507	.34	.012	40101	47.90	—	43421	49.90	—
16705	.45	.148	18570	3.53	—	40102	42.30	—	43422	262.00	—
16722	(a)	—	18575	(a)	(a)	40111	8.57	—	43424	(a)	—
16723	(a)	—	18616	1.01	.59	40115	(a)	—	43470	10.70	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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	158.00	—	46004	33.20	—	47473	5.95	—
43518	15.70	—	44280	.58	—	46005	26.60	—	47474	6.65	—
43550	178.00	—	44311	8.10	—	46112	.188	—	47475	5.25	—
43551	98.70	—	44315	5.44	—	46202	1.23	—	47476	5.25	—
43626	12.50	—	44427	173.00	—	46362	604.00	—	47477	7.00	—
43628	163.00	—	44428	174.00	—	46426	88.30	—	47478	7.35	—
43629	138.00	—	44429	2.61	—	46427	118.00	—	47600	(a)	—
43754	(a)	—	44430	1.81	—	46510	(a)	—	47610	(a)	—
43760	4.60	—	44431	5.79	—	46590	(a)	—	48039	129.00	—
43822	8.55	—	44432	1.84	—	46603	7.40	—	48177	(a)	—
43840	.105	—	44433	58.50	—	46604	8.54	—	48178	(a)	—
43860	6.72	—	44434	112.00	—	46606	22.80	—	48206	33.20	—
43889	2.40	—	44435	116.00	—	46607	31.30	—	48252	(a)	—
43945	(a)	—	44436	135.00	—	46622	25.00	—	48441	.139	—
43946	(a)	—	44437	112.00	—	46671	(a)	—	48557	13.90	—
43990	(a)	(a)	44438	88.70	—	46700	366.00	—	48558	12.10	—
43991	(a)	—	44439	173.00	—	46773	(a)	—	48600	177.00	—
44009	4.91	—	44440	143.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.31	(a)
44069	13.40	—	44501	(a)	—	46882	(a)	—	48637	10.60	—
44070	3.97	—	45190	.97	—	46911	24.80	—	48638	5.28	—
44071	4.42	—	45191	.69	—	46912	45.50	—	48727	(a)	—
44072	3.05	—	45192	.80	—	46913	(a)	—	48808	2.91	—
44100	3.70	—	45193	.47	—	46914	(a)	—	48924	(a)	—
44101	3.85	—	45210	.60	—	46915	(a)	—	48925	255.00	—
44102	3.00	—	45224	(a)	—	46916	(a)	—	49005	.40	—
44103	2.66	—	45225	(a)	—	47050	2.33	—	49111	4.44	—
44104	1.12	—	45334	105.00	—	47051	(a)	—	49181	42.20	—
44105	(a)	—	45380	.78	(a)	47052	(a)	—	49183	51.40	—
44106	(a)	—	45450	30.90	—	47103	(a)	—	49184	109.00	—
44108	1.31	—	45523	(a)	—	47146	(a)	—	49185	98.70	—
44109	3.31	—	45524	(a)	—	47147	(a)	—	49239	.58	.60
44110	3.39	—	45539	(a)	—	47221	402.00	—	49292	3.09	—
44111	2.08	—	45678	.63	—	47253	(a)	—	49305	(a)	—
44112	1.23	—	45771	1.19	.164	47254	(a)	—	49333	22.60	—
44113	(a)	—	45819	.38	.114	47318	10.20	—	49451	(a)	—
44193	(a)	—	45900	.197	.079	47367	.58	—	49452	(a)	—
44194	(a)	—	45901	.169	.049	47420	2.23	—	49617	.33	.204
44222	(a)	—	45937	.41	—	47468	(a)	—	49618	.28	.097
44276	244.00	—	45993	(a)	(a)	47471	4.55	—	49619	.52	.18



## DIVISION SIX

## PREM/OPS TERR. 512

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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
49763	3.40	—	51330	.141	.53	51833	.138	.06	52342	.191	(a)
49800	(a)	—	51333	.046	.34	51850	.34	(a)	52343	.117	(a)
49801	354.00	—	51340	.057	(a)	51851	.231	(a)	52401	.36	(a)
49802	31.40	—	51350	.213	.135	51852	.54	(a)	52402	.032	(a)
49803	55.50	—	51351	.191	.042	51853	.218	(a)	52432	.157	(a)
49840	2.40	—	51352	.26	.108	51854	.49	(a)	52433	.143	1.02
49870	106.00	—	51355	.179	.094	51855	.51	(a)	52435	.18	(a)
49890	(a)	—	51356	.193	.62	51856	.28	(a)	52438	.13	(a)
49891	(a)	—	51357	.54	.66	51857	.48	(a)	52440	.204	(a)
49902	(a)	—	51358	1.29	.141	51869	.156	.136	52467	.189	(a)
49903	(a)	—	51359	1.13	.78	51877	.88	.212	52469	.066	.104
50010	.34	.49	51370	.68	4.57	51889	.144	.012	52505	.33	.216
50015	.22	(a)	51380	.068	.044	51896	.067	.018	52547	.31	.078
50017	.168	(a)	51400	.33	(a)	51900	.103	.095	52581	1.60	2.95
50045	.38	(a)	51401	.49	(a)	51909	.31	.056	52619	.112	(a)
50047	.043	(a)	51500	.129	.119	51919	.145	(a)	52660	.208	—
51001	.079	.45	51516	.175	—	51926	.148	.038	52744	.53	.081
51005	.016	(a)	51517	.198	—	51927	.08	.131	52767	.29	(a)
51116	.20	.69	51550	.159	.39	51934	.162	.125	52876	(a)	(a)
51201	.058	(a)	51551	.055	.91	51941	.147	.041	52911	.09	.45
51205	.176	.071	51552	.096	.159	51942	.236	—	52967	.034	.062
51206	.028	.39	51553	.17	(a)	51956	.64	.221	53001	.33	.33
51210	.139	(a)	51554	.016	(a)	51957	.56	.42	53077	.158	.207
51211	(a)	(a)	51575	.057	.02	51958	.50	.41	53095	.108	(a)
51220	.48	2.28	51576	.31	.093	51959	.51	(a)	53096	.151	(a)
51221	.26	1.78	51600	.208	.191	51960	.067	.35	53121	.43	.44
51222	.32	3.67	51613	.137	.139	51970	.29	.238	53147	.048	(a)
51224	.34	1.45	51625	.073	(a)	51982	.086	.083	53229	.27	(a)
51230	.057	.79	51666	.091	.101	51985	.163	—	53271	.081	(a)
51240	.70	.185	51702	.218	(a)	51986	.34	.103	53333	.27	.239
51241	2.07	.26	51703	.09	(a)	51999	.143	.44	53374	.14	.31
51250	.37	(a)	51734	.169	.31	52002	.125	.129	53375	.074	.223
51251	.06	(a)	51741	.36	.26	52075	.27	.243	53376	.119	.194
51252	.21	.10	51752	.31	.165	52076	.32	(a)	53377	.121	.195
51253	.179	(a)	51767	.027	.008	52109	.032	(a)	53403	.077	(a)
51254	.056	.039	51777	.092	.078	52134	.42	.63	53425	.25	(a)
51255	.93	(a)	51790	.153	(a)	52137	.106	(a)	53565	.089	.108
51300	.127	.16	51796	.132	(a)	52150	.77	(a)	53631	.05	.022
51305	.127	.96	51808	.47	.73	52315	.12	.26	53632	.057	.034
51315	.38	.106	51809	.58	.153	52341	.066	(a)	53731	.053	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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
53732	.36	.45	56171	.121	(a)	57403	.188	.035	58532	.162	(a)
53733	.233	.27	56202	.12	.089	57410	.051	.162	58559	.033	(a)
53734	1.05	—	56390	.209	.64	57411	.062	(a)	58560	.079	(a)
53803	.60	(a)	56391	.18	.32	57572	.03	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.29	.125	57600	.088	.034	58575	.102	.12
53902	(a)	(a)	56488	.153	.034	57611	.132	.062	58627	.33	.013
53903	(a)	(a)	56567	.26	(a)	57625	.78	(a)	58663	.57	1.28
53904	(a)	(a)	56650	.78	(a)	57651	.094	.041	58682	.29	(a)
53905	(a)	(a)	56651	.42	(a)	57690	.172	.49	58713	.059	(a)
53907	.158	.103	56652	.30	(a)	57716	.081	.082	58737	.212	.63
53951	(a)	(a)	56653	.29	(a)	57725	.178	.088	58756	.106	(a)
53952	(a)	(a)	56654	.15	(a)	57726	.139	.021	58757	.72	(a)
53953	(a)	(a)	56690	.08	.35	57798	.048	(a)	58759	.088	(a)
54012	.105	—	56699	.133	.057	57800	.178	(a)	58802	.10	.48
54077	.216	.40	56758	.113	.148	57808	.068	(a)	58813	.26	(a)
54444	(a)	(a)	56759	.116	.08	57809	.07	(a)	58822	.28	(a)
55010	.65	1.08	56760	.166	.098	57810	.068	.107	58837	.52	.162
55011	.176	1.57	56805	.219	(a)	57871	.081	.118	58840	.156	.127
55012	.209	1.18	56806	.155	(a)	57913	.231	.29	58873	.249	.03
55013	.227	1.14	56807	.154	(a)	57997	.233	—	58903	.063	(a)
55014	(a)	(a)	56808	.201	(a)	57998	.102	.058	58904	.048	.128
55214	.17	.088	56900	.193	(a)	57999	.112	.071	58922	.41	.168
55371	.36	.119	56910	.096	(a)	58009	.112	(a)	59005	.12	.096
55410	(a)	(a)	56911	.22	(a)	58010	.238	(a)	59057	.89	(a)
55426	.27	(a)	56912	.178	.09	58020	.202	(a)	59058	.57	(a)
55597	.042	1.79	56913	.145	(a)	58056	.28	(a)	59188	.40	.055
55647	.085	.062	56915	.86	(a)	58057	.178	(a)	59189	.55	.30
55648	.038	(a)	56916	.78	.205	58058	.16	(a)	59223	.26	.088
55649	.046	(a)	56917	.224	(a)	58095	.226	1.99	59257	.032	.013
55715	.34	.224	56918	.108	(a)	58096	.30	1.23	59306	.203	(a)
55716	.49	.52	56919	.27	(a)	58301	.086	.088	59378	.167	.15
55717	.36	(a)	56920	.25	(a)	58302	.081	.055	59481	.54	.099
55718	.35	(a)	56980	.167	(a)	58397	.47	.74	59482	.42	(a)
55802	.092	.009	57001	.057	.035	58408	.138	—	59537	.18	.21
55918	.193	2.74	57002	.037	.106	58409	.175	—	59601	.205	2.37
55919	.026	3.65	57090	.40	.66	58456	.093	—	59647	.187	.17
56040	.018	.033	57146	.26	.72	58457	.135	—	59660	.38	1.18
56041	.12	(a)	57202	.148	(a)	58458	.175	—	59661	.185	(a)
56042	.151	(a)	57257	.184	.035	58459	.21	—	59693	.031	—
56170	.246	(a)	57401	.104	.096	58503	.125	.076	59695	(a)	(a)

## DIVISION SIX

## PREM/OPS TERR. 512

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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
59701	.015	.29	59970	.154	.183	64074	6.82	—	91200	2.27	—
59713	.34	.31	59973	.26	(a)	64075	4.80	—	91210	(a)	—
59722	.175	.031	59975	.216	.227	64500	(a)	—	91235	5.90	4.31
59723	.066	.037	59977	.123	(a)	65007	94.00	—	91250	8.88	(a)
59724	.101	.019	59984	.071	.053	66122	40.40	—	91265	48.50	3.52
59725	.126	.116	59985	.28	(a)	66123	22.20	—	91266	25.70	1.65
59726	.092	.024	59986	.211	(a)	66309	64.90	—	91280	(a)	4.91
59738	.29	.064	59988	.055	.059	66561	150.00	—	91302	32.90	(a)
59750	.134	.222	59989	.037	.044	67017	140.00	—	91315	10.00	—
59751	.048	(a)	60010	102.00	—	67508	42.00	—	91324	22.30	(a)
59773	.024	.028	60011	117.00	—	67509	30.80	—	91325	(a)	(a)
59774	.02	.15	60012	193.00	—	67510	17.10	—	91340	14.50	10.60
59775	.025	.188	60013	165.00	—	67511	18.50	—	91341	10.60	5.19
59781	.117	.068	60015	123.00	—	67512	79.40	—	91342	13.30	4.51
59782	.174	.46	60016	139.00	—	67513	50.40	—	91343	2.34	2.08
59783	.169	(a)	60035	106.00	—	67634	121.00	—	91405	16.90	—
59784	.13	(a)	61000	101.00	—	67635	85.40	—	91436	12.00	2.86
59790	.226	(a)	61212	57.00	—	68001	261.00	—	91481	43.90	—
59798	.44	.50	61216	63.20	—	68439	335.00	—	91507	6.46	4.41
59806	.32	(a)	61217	57.50	—	68500	22.40	—	91523	99.60	—
59867	.25	(a)	61218	39.30	—	68604	6.27	—	91547	.57	—
59886	.034	.108	61223	265.00	—	68606	24.50	—	91551	3.51	.89
59889	.078	.165	61224	94.00	—	68607	19.40	—	91555	3.55	1.29
59892	.169	(a)	61225	130.00	—	68702	15.90	—	91560	14.20	5.19
59904	.114	.061	61226	208.00	—	68703	12.00	—	91562	7.82	—
59905	.159	.132	61227	190.00	—	68706	51.30	—	91577	28.00	4.14
59914	.93	.68	62000	43.30	—	68707	50.70	—	91580	18.70	—
59915	.38	.75	62001	32.50	—	90089	10.20	—	91581	(a)	(a)
59917	.07	.205	62002	14.80	—	91111	7.60	6.86	91582	(a)	(a)
59923	.023	.004	62003	46.70	—	91125	6.12	3.18	91583	(a)	(a)
59925	1.16	1.19	63010	184.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.99	.45	63011	230.00	—	91130	3.97	—	91585	(a)	(a)
59927	.66	1.42	63012	327.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.42	.55	63013	309.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.45	.88	63215	154.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.141	(a)	63216	107.00	—	91160	2.46	—	91589	(a)	(a)
59947	.114	.32	63217	48.60	—	91175	2.12	—	91590	8.12	—
59955	.054	.143	63218	16.40	—	91177	9.25	—	91591	(a)	(a)
59963	.40	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	.94	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 512 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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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	.177	.195	10205	.64	—	11210	9.55	—	13207	(a)	(a)
10015	21.40	—	10220	12.00	—	11211	49.60	—	13208	(a)	(a)
10020	(a)	(a)	10255	.47	.147	11212	7.51	—	13314	.30	.016
10026	1.64	.032	10256	1.74	.152	11213	6.13	—	13351	.74	.076
10036	1.28	(a)	10257	.33	.169	11214	15.10	—	13352	.75	.069
10040	.135	.30	10309	.41	.028	11222	.25	—	13410	2.73	2.99
10042	.94	.55	10315	.97	(a)	11234	.72	.102	13411	(a)	(a)
10052	14.80	—	10331	29.00	—	11248	.09	.018	13412	.92	1.14
10054	13.10	—	10332	50.10	—	11258	3.22	.32	13453	1.06	(a)
10060	.45	.077	10352	1.56	.085	11259	3.45	.24	13454	1.24	(a)
10065	.68	.047	10367	12.80	—	11273	35.40	—	13455	1.26	(a)
10066	.69	.081	10368	18.70	—	11274	34.00	—	13461	(a)	(a)
10070	.101	.154	10375	(a)	—	11288	3.94	.09	13506	2.33	.107
10071	.81	.148	10378	29.40	—	12014	.195	.059	13507	2.81	.238
10072	14.50	—	10379	13.70	—	12356	3.01	.049	13590	.94	.74
10073	1.99	.78	10380	23.30	—	12361	.094	.077	13621	.237	.32
10075	14.80	.246	10381	20.20	—	12362	.111	(a)	13670	.052	.015
10100	2.67	.073	11007	5.43	—	12373	.042	.024	13673	2.44	.018
10101	.61	.181	11020	.77	.21	12374	1.56	.132	13715	.111	.165
10105	6.59	—	11039	1.73	.10	12375	.77	.06	13716	1.15	.215
10107	6.09	.37	11052	4.42	—	12391	.083	.082	13720	1.38	.092
10110	72.90	—	11101	(a)	(a)	12393	1.02	(a)	13759	.45	.176
10111	.221	.078	11120	(a)	—	12467	.42	(a)	13930	.237	.201
10113	.91	—	11126	.159	.022	12509	.119	.036	14068	.099	.014
10115	1.81	.119	11127	.56	.01	12510	1.50	.038	14101	1.17	.072
10117	21.30	—	11128	.76	.112	12583	.67	(a)	14279	.91	.106
10119	(a)	—	11138	7.26	—	12651	1.95	.53	14401	3.24	.124
10120	47.70	—	11155	.54	—	12683	.89	(a)	14405	3.19	—
10130	8.99	—	11160	(a)	(a)	12707	.73	.64	14527	.45	.189
10132	7.75	—	11167	1.02	—	12797	.154	.196	14655	.225	—
10133	4.25	—	11168	5.28	—	12805	.82	.214	14731	4.38	—
10135	(a)	—	11201	47.60	—	12841	1.36	—	14732	.32	—
10140	.043	.021	11202	14.10	—	12927	.238	—	14733	1.58	—
10141	.086	.023	11203	1.31	.52	13049	.049	.057	14734	.68	—
10145	.41	.016	11204	.79	2.24	13111	2.98	.093	14855	.42	.154
10146	1.19	.023	11205	(a)	—	13112	.08	.063	14913	.85	.201
10150	1.26	(a)	11206	2.21	—	13201	1.72	.16	15060	(a)	(a)
10151	31.70	—	11207	27.90	—	13204	1.95	1.45	15061	(a)	(a)
10160	5.64	—	11208	4.78	—	13205	.75	.46	15062	.37	(a)
10204	.57	—	11209	22.40	—	13206	(a)	(a)	15063	.44	(a)

## DIVISION SIX

PREM/OPS TERR. 513

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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	.43	—	16750	.26	.032	18707	.017	.004	40117	(a)	—
15119	(a)	—	16751	.26	—	18708	.29	.027	40140	(a)	—
15120	(a)	—	16819	2.27	(a)	18833	.199	(a)	41001	.80	—
15123	4.23	—	16820	1.76	(a)	18834	.75	.196	41210	(a)	—
15124	1.48	—	16881	4.14	(a)	18911	2.38	.028	41421	1.03	—
15188	.66	(a)	16890	.27	(a)	18912	4.49	.051	41422	.55	—
15223	.062	.041	16891	.29	(a)	18920	1.17	.031	41510	120.00	—
15224	1.45	.096	16892	.53	(a)	18991	(a)	—	41603	48.90	—
15300	(a)	—	16900	4.52	.124	19007	1.66	—	41604	26.80	—
15314	.54	(a)	16901	2.90	.231	19051	3.67	—	41620	3.99	—
15404	.171	(a)	16902	2.46	.181	19061	(a)	—	41650	68.80	—
15405	.25	(a)	16905	4.75	.124	19795	.78	(a)	41664	101.00	—
15406	.64	.048	16906	3.04	.231	19796	.91	—	41665	11.80	—
15488	1.60	(a)	16910	2.71	.085	40005	(a)	—	41666	(a)	—
15538	.97	.023	16911	2.46	.082	40006	(a)	—	41667	276.00	—
15600	2.44	.137	16915	2.78	.073	40010	(a)	—	41668	259.00	—
15607	.56	—	16916	2.32	.082	40015	(a)	—	41669	1.82	—
15608	.54	.016	16920	6.16	.192	40020	(a)	—	41670	3.05	—
15656	16.00	—	16921	5.63	.084	40026	(a)	—	41672	(a)	—
15699	1.38	—	16930	3.55	.229	40031	(a)	—	41673	(a)	—
15733	.42	.037	16931	3.82	.102	40032	(a)	—	41675	(a)	—
15839	.73	.041	16940	7.69	.085	40040	(a)	—	41677	.82	—
15991	.60	.109	16941	3.08	.129	40041	(a)	—	41678	209.00	—
15993	.50	.07	18078	.201	.23	40042	(a)	—	41679	(a)	(a)
16005	.059	.034	18109	.99	.049	40045	668.00	—	41680	35.80	—
16009	.51	.094	18110	.79	.056	40046	132.00	—	41696	2.60	—
16402	3.60	—	18200	(a)	—	40047	47.10	—	41697	1.81	—
16403	2.28	.29	18205	.31	.35	40059	16.80	—	41700	(a)	—
16404	2.87	—	18206	1.28	.173	40061	8.93	—	41715	22.70	—
16471	.79	—	18335	.93	.027	40063	299.00	—	41716	14.50	—
16501	.125	(a)	18435	2.83	.088	40064	87.90	—	43007	(a)	—
16527	.191	.35	18436	2.28	.223	40066	(a)	—	43117	(a)	—
16588	.237	(a)	18437	1.32	(a)	40067	(a)	—	43151	46.60	—
16604	.40	.146	18438	2.54	(a)	40069	(a)	—	43152	62.40	—
16670	12.10	—	18501	2.59	.02	40072	(a)	—	43200	177.00	—
16676	.75	.022	18506	.84	.009	40075	93.60	—	43215	(a)	—
16694	.79	(a)	18507	.48	.012	40101	40.40	—	43421	48.60	—
16705	.35	.148	18570	4.98	—	40102	35.70	—	43422	255.00	—
16722	(a)	—	18575	(a)	(a)	40111	23.70	—	43424	(a)	—
16723	(a)	—	18616	.64	.59	40115	(a)	—	43470	15.20	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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	154.00	—	46004	65.40	—	47473	11.70	—
43518	43.30	—	44280	.82	—	46005	52.30	—	47474	13.10	—
43550	173.00	—	44311	22.40	—	46112	.159	—	47475	10.30	—
43551	96.10	—	44315	15.00	—	46202	6.58	—	47476	10.30	—
43626	34.60	—	44427	146.00	—	46362	728.00	—	47477	13.80	—
43628	450.00	—	44428	147.00	—	46426	106.00	—	47478	14.50	—
43629	381.00	—	44429	2.20	—	46427	142.00	—	47600	(a)	—
43754	(a)	—	44430	1.53	—	46510	(a)	—	47610	(a)	—
43760	12.70	—	44431	4.89	—	46590	(a)	—	48039	126.00	—
43822	12.10	—	44432	1.55	—	46603	8.92	—	48177	(a)	—
43840	.148	—	44433	49.30	—	46604	10.30	—	48178	(a)	—
43860	9.49	—	44434	94.40	—	46606	27.50	—	48206	91.60	—
43889	3.39	—	44435	97.70	—	46607	37.70	—	48252	(a)	—
43945	(a)	—	44436	114.00	—	46622	35.20	—	48441	.38	—
43946	(a)	—	44437	94.60	—	46671	(a)	—	48557	38.50	—
43990	(a)	(a)	44438	74.80	—	46700	356.00	—	48558	33.50	—
43991	(a)	—	44439	146.00	—	46773	(a)	—	48600	213.00	—
44009	5.16	—	44440	120.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	2.23	(a)
44069	37.00	—	44501	(a)	—	46882	(a)	—	48637	29.40	—
44070	11.00	—	45190	5.18	—	46911	68.50	—	48638	14.60	—
44071	12.20	—	45191	3.68	—	46912	126.00	—	48727	(a)	—
44072	8.42	—	45192	4.30	—	46913	(a)	—	48808	4.10	—
44100	3.61	—	45193	2.54	—	46914	(a)	—	48924	(a)	—
44101	3.76	—	45210	3.21	—	46915	(a)	—	48925	704.00	—
44102	2.93	—	45224	(a)	—	46916	(a)	—	49005	.56	—
44103	2.59	—	45225	(a)	—	47050	3.29	—	49111	6.28	—
44104	1.09	—	45334	102.00	—	47051	(a)	—	49181	41.10	—
44105	(a)	—	45380	.49	(a)	47052	(a)	—	49183	50.10	—
44106	(a)	—	45450	30.00	—	47103	(a)	—	49184	106.00	—
44108	1.28	—	45523	(a)	—	47146	(a)	—	49185	96.10	—
44109	3.23	—	45524	(a)	—	47147	(a)	—	49239	.37	.60
44110	3.31	—	45539	(a)	—	47221	391.00	—	49292	3.00	—
44111	2.03	—	45678	.89	—	47253	(a)	—	49305	(a)	—
44112	1.20	—	45771	.75	.164	47254	(a)	—	49333	22.00	—
44113	(a)	—	45819	.242	.114	47318	28.20	—	49451	(a)	—
44193	(a)	—	45900	.28	.079	47367	.82	—	49452	(a)	—
44194	(a)	—	45901	.238	.049	47420	6.17	—	49617	.35	.204
44222	(a)	—	45937	.40	—	47468	(a)	—	49618	.29	.097
44276	238.00	—	45993	(a)	(a)	47471	8.95	—	49619	.55	.18



## DIVISION SIX

PREM/OPS TERR. 513

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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
49763	3.58	—	51330	.136	.53	51833	.159	.06	52342	.185	(a)
49800	(a)	—	51333	.045	.34	51850	.33	(a)	52343	.113	(a)
49801	344.00	—	51340	.037	(a)	51851	.224	(a)	52401	.35	(a)
49802	30.50	—	51350	.245	.135	51852	.52	(a)	52402	.02	(a)
49803	54.10	—	51351	.219	.042	51853	.211	(a)	52432	.101	(a)
49840	3.39	—	51352	.30	.108	51854	.47	(a)	52433	.092	1.02
49870	294.00	—	51355	.205	.094	51855	.50	(a)	52435	.116	(a)
49890	(a)	—	51356	.221	.62	51856	.27	(a)	52438	.084	(a)
49891	(a)	—	51357	.34	.66	51857	.47	(a)	52440	.132	(a)
49902	(a)	—	51358	.81	.141	51869	.10	.136	52467	.122	(a)
49903	(a)	—	51359	.71	.78	51877	.56	.212	52469	.043	.104
50010	.218	.49	51370	.44	4.57	51889	.093	.012	52505	.212	.216
50015	.142	(a)	51380	.044	.044	51896	.043	.018	52547	.30	.078
50017	.108	(a)	51400	.32	(a)	51900	.119	.095	52581	1.03	2.95
50045	.247	(a)	51401	.47	(a)	51909	.30	.056	52619	.073	(a)
50047	.028	(a)	51500	.083	.119	51919	.094	(a)	52660	.29	—
51001	.077	.45	51516	.247	—	51926	.096	.038	52744	.61	.081
51005	.016	(a)	51517	.28	—	51927	.052	.131	52767	.28	(a)
51116	.194	.69	51550	.102	.39	51934	.105	.125	52876	(a)	(a)
51201	.037	(a)	51551	.036	.91	51941	.095	.041	52911	.058	.45
51205	.114	.071	51552	.062	.159	51942	.152	—	52967	.022	.062
51206	.018	.39	51553	.11	(a)	51956	.41	.221	53001	.212	.33
51210	.134	(a)	51554	.01	(a)	51957	.36	.42	53077	.102	.207
51211	(a)	(a)	51575	.066	.02	51958	.32	.41	53095	.07	(a)
51220	.46	2.28	51576	.197	.093	51959	.33	(a)	53096	.097	(a)
51221	.26	1.78	51600	.134	.191	51960	.043	.35	53121	.28	.44
51222	.31	3.67	51613	.089	.139	51970	.189	.238	53147	.047	(a)
51224	.33	1.45	51625	.07	(a)	51982	.056	.083	53229	.26	(a)
51230	.055	.79	51666	.104	.101	51985	.231	—	53271	.052	(a)
51240	.45	.185	51702	.211	(a)	51986	.218	.103	53333	.26	.239
51241	1.33	.26	51703	.087	(a)	51999	.092	.44	53374	.16	.31
51250	.35	(a)	51734	.164	.31	52002	.081	.129	53375	.085	.223
51251	.039	(a)	51741	.234	.26	52075	.26	.243	53376	.136	.194
51252	.135	.10	51752	.197	.165	52076	.31	(a)	53377	.139	.195
51253	.116	(a)	51767	.03	.008	52109	.02	(a)	53403	.088	(a)
51254	.036	.039	51777	.106	.078	52134	.27	.63	53425	.243	(a)
51255	.90	(a)	51790	.176	(a)	52137	.102	(a)	53565	.103	.108
51300	.146	.16	51796	.085	(a)	52150	.50	(a)	53631	.032	.022
51305	.146	.96	51808	.30	.73	52315	.138	.26	53632	.037	.034
51315	.237	.106	51809	.38	.153	52341	.064	(a)	53731	.034	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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
53732	.231	.45	56171	.117	(a)	57403	.216	.035	58532	.104	(a)
53733	.15	.27	56202	.077	.089	57410	.033	.162	58559	.021	(a)
53734	1.48	—	56390	.135	.64	57411	.06	(a)	58560	.051	(a)
53803	.58	(a)	56391	.116	.32	57572	.019	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.187	.125	57600	.057	.034	58575	.066	.12
53902	(a)	(a)	56488	.176	.034	57611	.128	.062	58627	.212	.013
53903	(a)	(a)	56567	.247	(a)	57625	.50	(a)	58663	.55	1.28
53904	(a)	(a)	56650	.76	(a)	57651	.061	.041	58682	.188	(a)
53905	(a)	(a)	56651	.41	(a)	57690	.166	.49	58713	.067	(a)
53907	.102	.103	56652	.29	(a)	57716	.079	.082	58737	.137	.63
53951	(a)	(a)	56653	.28	(a)	57725	.173	.088	58756	.102	(a)
53952	(a)	(a)	56654	.145	(a)	57726	.134	.021	58757	.46	(a)
53953	(a)	(a)	56690	.091	.35	57798	.031	(a)	58759	.057	(a)
54012	.148	—	56699	.086	.057	57800	.115	(a)	58802	.065	.48
54077	.139	.40	56758	.073	.148	57808	.066	(a)	58813	.25	(a)
54444	(a)	(a)	56759	.075	.08	57809	.068	(a)	58822	.178	(a)
55010	.42	1.08	56760	.107	.098	57810	.066	.107	58837	.50	.162
55011	.113	1.57	56805	.141	(a)	57871	.079	.118	58840	.151	.127
55012	.135	1.18	56806	.10	(a)	57913	.149	.29	58873	.241	.03
55013	.219	1.14	56807	.099	(a)	57997	.33	—	58903	.041	(a)
55014	(a)	(a)	56808	.129	(a)	57998	.066	.058	58904	.031	.128
55214	.109	.088	56900	.124	(a)	57999	.109	.071	58922	.40	.168
55371	.41	.119	56910	.062	(a)	58009	.109	(a)	59005	.077	.096
55410	(a)	(a)	56911	.213	(a)	58010	.153	(a)	59057	.57	(a)
55426	.27	(a)	56912	.173	.09	58020	.232	(a)	59058	.37	(a)
55597	.027	1.79	56913	.141	(a)	58056	.183	(a)	59188	.46	.055
55647	.055	.062	56915	.83	(a)	58057	.115	(a)	59189	.63	.30
55648	.025	(a)	56916	.75	.205	58058	.103	(a)	59223	.249	.088
55649	.03	(a)	56917	.217	(a)	58095	.145	1.99	59257	.021	.013
55715	.217	.224	56918	.104	(a)	58096	.193	1.23	59306	.131	(a)
55716	.31	.52	56919	.27	(a)	58301	.083	.088	59378	.162	.15
55717	.35	(a)	56920	.243	(a)	58302	.052	.055	59481	.35	.099
55718	.34	(a)	56980	.108	(a)	58397	.30	.74	59482	.48	(a)
55802	.106	.009	57001	.037	.035	58408	.194	—	59537	.175	.21
55918	.124	2.74	57002	.024	.106	58409	.247	—	59601	.132	2.37
55919	.017	3.65	57090	.39	.66	58456	.132	—	59647	.215	.17
56040	.012	.033	57146	.247	.72	58457	.191	—	59660	.244	1.18
56041	.077	(a)	57202	.096	(a)	58458	.247	—	59661	.119	(a)
56042	.097	(a)	57257	.119	.035	58459	.30	—	59693	.02	—
56170	.239	(a)	57401	.067	.096	58503	.081	.076	59695	(a)	(a)

## DIVISION SIX

## PREM/OPS TERR. 513

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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
59701	.01	.29	59970	.149	.183	64074	36.60	—	91200	2.27	—
59713	.218	.31	59973	.167	(a)	64075	25.80	—	91210	(a)	—
59722	.113	.031	59975	.209	.227	64500	(a)	—	91235	5.90	4.31
59723	.043	.037	59977	.119	(a)	65007	113.00	—	91250	8.88	(a)
59724	.065	.019	59984	.046	.053	66122	48.70	—	91265	48.50	3.52
59725	.081	.116	59985	.178	(a)	66123	26.80	—	91266	25.70	1.65
59726	.059	.024	59986	.136	(a)	66309	78.20	—	91280	(a)	4.91
59738	.188	.064	59988	.053	.059	66561	181.00	—	91302	32.90	(a)
59750	.13	.222	59989	.024	.044	67017	168.00	—	91315	10.00	—
59751	.047	(a)	60010	88.70	—	67508	82.60	—	91324	22.30	(a)
59773	.027	.028	60011	102.00	—	67509	60.60	—	91325	(a)	(a)
59774	.022	.15	60012	168.00	—	67510	33.70	—	91340	14.50	10.60
59775	.029	.188	60013	144.00	—	67511	36.50	—	91341	10.60	5.19
59781	.113	.068	60015	107.00	—	67512	156.00	—	91342	13.30	4.51
59782	.168	.46	60016	121.00	—	67513	99.10	—	91343	2.34	2.08
59783	.164	(a)	60035	128.00	—	67634	145.00	—	91405	16.90	—
59784	.126	(a)	61000	87.80	—	67635	103.00	—	91436	12.00	2.86
59790	.145	(a)	61212	68.60	—	68001	314.00	—	91481	43.90	—
59798	.43	.50	61216	76.20	—	68439	404.00	—	91507	6.46	4.41
59806	.31	(a)	61217	69.30	—	68500	19.50	—	91523	99.60	—
59867	.164	(a)	61218	47.40	—	68604	7.55	—	91547	.57	—
59886	.022	.108	61223	320.00	—	68606	29.50	—	91551	3.51	.89
59889	.09	.165	61224	113.00	—	68607	23.30	—	91555	3.55	1.29
59892	.164	(a)	61225	157.00	—	68702	19.20	—	91560	14.20	5.19
59904	.111	.061	61226	250.00	—	68703	14.40	—	91562	7.82	—
59905	.102	.132	61227	229.00	—	68706	61.80	—	91577	28.00	4.14
59914	.60	.68	62000	52.20	—	68707	61.10	—	91580	18.70	—
59915	.37	.75	62001	39.10	—	90089	10.20	—	91581	(a)	(a)
59917	.068	.205	62002	17.80	—	91111	7.60	6.86	91582	(a)	(a)
59923	.015	.004	62003	56.30	—	91125	6.12	3.18	91583	(a)	(a)
59925	.73	1.19	63010	160.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.62	.45	63011	200.00	—	91130	3.97	—	91585	(a)	(a)
59927	.42	1.42	63012	284.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.27	.55	63013	269.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.29	.88	63215	186.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.091	(a)	63216	129.00	—	91160	2.46	—	91589	(a)	(a)
59947	.111	.32	63217	134.00	—	91175	2.12	—	91590	8.12	—
59955	.035	.143	63218	45.20	—	91177	9.25	—	91591	(a)	(a)
59963	.26	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	.61	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 513 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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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	.27	.195	10205	.50	—	11210	11.60	—	13207	(a)	(a)
10015	28.10	—	10220	9.48	—	11211	60.10	—	13208	(a)	(a)
10020	(a)	(a)	10255	.76	.147	11212	9.09	—	13314	.241	.016
10026	1.30	.032	10256	2.77	.152	11213	7.42	—	13351	.59	.076
10036	2.05	(a)	10257	.52	.169	11214	18.30	—	13352	.60	.069
10040	.206	.30	10309	.33	.028	11222	.31	—	13410	4.36	2.99
10042	.74	.55	10315	.77	(a)	11234	.57	.102	13411	(a)	(a)
10052	19.40	—	10331	38.10	—	11248	.144	.018	13412	1.47	1.14
10054	17.20	—	10332	65.70	—	11258	2.71	.32	13453	1.70	(a)
10060	.36	.077	10352	1.31	.085	11259	2.90	.24	13454	1.99	(a)
10065	.53	.047	10367	15.50	—	11273	28.10	—	13455	2.02	(a)
10066	.55	.081	10368	22.60	—	11274	26.90	—	13461	(a)	(a)
10070	.155	.154	10375	(a)	—	11288	3.32	.09	13506	1.85	.107
10071	.64	.148	10378	38.60	—	12014	.31	.059	13507	2.22	.238
10072	17.50	—	10379	17.90	—	12356	2.38	.049	13590	1.50	.74
10073	3.18	.78	10380	30.60	—	12361	.181	.077	13621	.38	.32
10075	23.60	.246	10381	26.50	—	12362	.17	(a)	13670	.101	.015
10100	2.25	.073	11007	6.58	—	12373	.065	.024	13673	2.05	.018
10101	.48	.181	11020	.61	.21	12374	1.24	.132	13715	.17	.165
10105	5.22	—	11039	2.77	.10	12375	.61	.06	13716	.91	.215
10107	9.73	.37	11052	10.60	—	12391	.128	.082	13720	1.16	.092
10110	95.70	—	11101	(a)	(a)	12393	.81	(a)	13759	.36	.176
10111	.34	.078	11120	(a)	—	12467	.34	(a)	13930	.36	.201
10113	.72	—	11126	.126	.022	12509	.189	.036	14068	.079	.014
10115	1.44	.119	11127	.86	.01	12510	2.40	.038	14101	.92	.072
10117	27.90	—	11128	1.17	.112	12583	1.07	(a)	14279	1.45	.106
10119	(a)	—	11138	9.53	—	12651	3.11	.53	14401	2.73	.124
10120	62.60	—	11155	.43	—	12683	1.42	(a)	14405	3.87	—
10130	7.12	—	11160	(a)	(a)	12707	1.12	.64	14527	.69	.189
10132	6.14	—	11167	2.44	—	12797	.235	.196	14655	.178	—
10133	10.20	—	11168	12.60	—	12805	.65	.214	14731	10.50	—
10135	(a)	—	11201	57.60	—	12841	1.08	—	14732	.78	—
10140	.083	.021	11202	17.00	—	12927	.189	—	14733	1.25	—
10141	.166	.023	11203	2.01	.52	13049	.094	.057	14734	.53	—
10145	.80	.016	11204	.63	2.24	13111	2.51	.093	14855	.67	.154
10146	1.00	.023	11205	(a)	—	13112	.154	.063	14913	.67	.201
10150	1.00	(a)	11206	2.67	—	13201	2.75	.16	15060	(a)	(a)
10151	25.10	—	11207	33.70	—	13204	3.11	1.45	15061	(a)	(a)
10160	4.47	—	11208	5.78	—	13205	1.20	.46	15062	.60	(a)
10204	.45	—	11209	27.20	—	13206	(a)	(a)	15063	.70	(a)

## DIVISION SIX

PREM/OPS TERR. 515

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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	.52	—	16750	.21	.032	18707	.026	.004	40117	(a)	—
15119	(a)	—	16751	.21	—	18708	.231	.027	40140	(a)	—
15120	(a)	—	16819	3.62	(a)	18833	.31	(a)	41001	1.05	—
15123	10.10	—	16820	2.80	(a)	18834	.60	.196	41210	(a)	—
15124	3.55	—	16881	3.28	(a)	18911	1.89	.028	41421	1.06	—
15188	1.05	(a)	16890	.42	(a)	18912	3.56	.051	41422	.57	—
15223	.119	.041	16891	.46	(a)	18920	.92	.031	41510	94.90	—
15224	1.22	.096	16892	.84	(a)	18991	(a)	—	41603	50.30	—
15300	(a)	—	16900	5.31	.124	19007	3.96	—	41604	27.60	—
15314	.43	(a)	16901	3.41	.231	19051	8.79	—	41620	4.83	—
15404	.27	(a)	16902	2.89	.181	19061	(a)	—	41650	70.90	—
15405	.40	(a)	16905	5.59	.124	19795	.62	(a)	41664	133.00	—
15406	1.02	.048	16906	3.57	.231	19796	.72	—	41665	15.50	—
15488	2.55	(a)	16910	3.19	.085	40005	(a)	—	41666	(a)	—
15538	.77	.023	16911	2.89	.082	40006	(a)	—	41667	363.00	—
15600	1.93	.137	16915	3.27	.073	40010	(a)	—	41668	340.00	—
15607	.68	—	16916	2.72	.082	40015	(a)	—	41669	2.38	—
15608	.43	.016	16920	7.25	.192	40020	(a)	—	41670	4.00	—
15656	12.70	—	16921	6.62	.084	40026	(a)	—	41672	(a)	—
15699	1.67	—	16930	4.17	.229	40031	(a)	—	41673	(a)	—
15733	.67	.037	16931	4.50	.102	40032	(a)	—	41675	(a)	—
15839	.58	.041	16940	9.05	.085	40040	(a)	—	41677	1.00	—
15991	.47	.109	16941	3.62	.129	40041	(a)	—	41678	194.00	—
15993	.40	.07	18078	.31	.23	40042	(a)	—	41679	(a)	(a)
16005	.09	.034	18109	.79	.049	40045	876.00	—	41680	36.90	—
16009	.82	.094	18110	.63	.056	40046	173.00	—	41696	3.15	—
16402	2.85	—	18200	(a)	—	40047	61.70	—	41697	2.19	—
16403	1.80	.29	18205	.48	.35	40059	22.10	—	41700	(a)	—
16404	2.28	—	18206	1.02	.173	40061	11.70	—	41715	23.40	—
16471	.96	—	18335	.73	.027	40063	392.00	—	41716	14.90	—
16501	.191	(a)	18435	2.38	.088	40064	115.00	—	43007	(a)	—
16527	.29	.35	18436	1.92	.223	40066	(a)	—	43117	(a)	—
16588	.38	(a)	18437	1.05	(a)	40067	(a)	—	43151	40.80	—
16604	.64	.146	18438	2.01	(a)	40069	(a)	—	43152	58.00	—
16670	15.80	—	18501	2.18	.02	40072	(a)	—	43200	155.00	—
16676	.60	.022	18506	1.33	.009	40075	82.00	—	43215	(a)	—
16694	1.26	(a)	18507	.38	.012	40101	61.90	—	43421	42.50	—
16705	.54	.148	18570	3.94	—	40102	54.70	—	43422	223.00	—
16722	(a)	—	18575	(a)	(a)	40111	31.10	—	43424	(a)	—
16723	(a)	—	18616	1.02	.59	40115	(a)	—	43470	18.30	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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	135.00	—	46004	67.30	—	47473	12.00	—
43518	56.90	—	44280	1.00	—	46005	53.90	—	47474	13.50	—
43550	152.00	—	44311	29.30	—	46112	.244	—	47475	10.60	—
43551	84.20	—	44315	19.70	—	46202	3.83	—	47476	10.60	—
43626	45.40	—	44427	224.00	—	46362	677.00	—	47477	14.20	—
43628	591.00	—	44428	225.00	—	46426	98.90	—	47478	14.90	—
43629	500.00	—	44429	3.37	—	46427	132.00	—	47600	(a)	—
43754	(a)	—	44430	2.35	—	46510	(a)	—	47610	(a)	—
43760	16.70	—	44431	7.50	—	46590	(a)	—	48039	110.00	—
43822	14.60	—	44432	2.38	—	46603	8.29	—	48177	(a)	—
43840	.179	—	44433	75.70	—	46604	9.57	—	48178	(a)	—
43860	11.50	—	44434	145.00	—	46606	25.50	—	48206	120.00	—
43889	4.11	—	44435	150.00	—	46607	35.10	—	48252	(a)	—
43945	(a)	—	44436	175.00	—	46622	42.60	—	48441	.50	—
43946	(a)	—	44437	145.00	—	46671	(a)	—	48557	50.50	—
43990	(a)	(a)	44438	115.00	—	46700	312.00	—	48558	43.90	—
43991	(a)	—	44439	223.00	—	46773	(a)	—	48600	198.00	—
44009	12.40	—	44440	185.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	3.80	(a)
44069	48.60	—	44501	(a)	—	46882	(a)	—	48637	38.60	—
44070	14.40	—	45190	3.02	—	46911	89.90	—	48638	19.20	—
44071	16.00	—	45191	2.14	—	46912	165.00	—	48727	(a)	—
44072	11.10	—	45192	2.50	—	46913	(a)	—	48808	3.25	—
44100	5.00	—	45193	1.48	—	46914	(a)	—	48924	(a)	—
44101	5.21	—	45210	1.87	—	46915	(a)	—	48925	923.00	—
44102	4.06	—	45224	(a)	—	46916	(a)	—	49005	.68	—
44103	3.59	—	45225	(a)	—	47050	3.99	—	49111	4.97	—
44104	1.51	—	45334	89.50	—	47051	(a)	—	49181	36.00	—
44105	(a)	—	45380	.78	(a)	47052	(a)	—	49183	43.90	—
44106	(a)	—	45450	26.30	—	47103	(a)	—	49184	92.50	—
44108	1.77	—	45523	(a)	—	47146	(a)	—	49185	84.20	—
44109	4.48	—	45524	(a)	—	47147	(a)	—	49239	.58	.60
44110	4.58	—	45539	(a)	—	47221	343.00	—	49292	2.63	—
44111	2.81	—	45678	1.08	—	47253	(a)	—	49305	(a)	—
44112	1.67	—	45771	1.19	.164	47254	(a)	—	49333	19.30	—
44113	(a)	—	45819	.39	.114	47318	37.00	—	49451	(a)	—
44193	(a)	—	45900	.22	.079	47367	1.00	—	49452	(a)	—
44194	(a)	—	45901	.189	.049	47420	8.10	—	49617	.83	.204
44222	(a)	—	45937	.35	—	47468	(a)	—	49618	.70	.097
44276	208.00	—	45993	(a)	(a)	47471	9.21	—	49619	1.32	.18



## DIVISION SIX

PREM/OPS TERR. 515

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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
49763	8.56	—	51330	.232	.53	51833	.242	.06	52342	.32	(a)
49800	(a)	—	51333	.076	.34	51850	.56	(a)	52343	.192	(a)
49801	302.00	—	51340	.065	(a)	51851	.38	(a)	52401	.59	(a)
49802	26.80	—	51350	.37	.135	51852	.89	(a)	52402	.036	(a)
49803	47.40	—	51351	.34	.042	51853	.36	(a)	52432	.178	(a)
49840	4.11	—	51352	.46	.108	51854	.80	(a)	52433	.163	1.02
49870	386.00	—	51355	.31	.094	51855	.84	(a)	52435	.204	(a)
49890	(a)	—	51356	.34	.62	51856	.46	(a)	52438	.147	(a)
49891	(a)	—	51357	.54	.66	51857	.79	(a)	52440	.231	(a)
49902	(a)	—	51358	1.30	.141	51869	.176	.136	52467	.214	(a)
49903	(a)	—	51359	1.14	.78	51877	.99	.212	52469	.075	.104
50010	.38	.49	51370	.77	4.57	51889	.163	.012	52505	.37	.216
50015	.25	(a)	51380	.077	.044	51896	.076	.018	52547	.51	.078
50017	.19	(a)	51400	.54	(a)	51900	.181	.095	52581	1.82	2.95
50045	.43	(a)	51401	.80	(a)	51909	.51	.056	52619	.128	(a)
50047	.049	(a)	51500	.146	.119	51919	.165	(a)	52660	.35	—
51001	.13	.45	51516	.30	—	51926	.168	.038	52744	.93	.081
51005	.027	(a)	51517	.34	—	51927	.091	.131	52767	.47	(a)
51116	.33	.69	51550	.18	.39	51934	.184	.125	52876	(a)	(a)
51201	.066	(a)	51551	.063	.91	51941	.167	.041	52911	.102	.45
51205	.20	.071	51552	.108	.159	51942	.27	—	52967	.038	.062
51206	.031	.39	51553	.193	(a)	51956	.72	.221	53001	.37	.33
51210	.228	(a)	51554	.018	(a)	51957	.64	.42	53077	.18	.207
51211	(a)	(a)	51575	.10	.02	51958	.57	.41	53095	.123	(a)
51220	.78	2.28	51576	.35	.093	51959	.58	(a)	53096	.171	(a)
51221	.43	1.78	51600	.236	.191	51960	.076	.35	53121	.49	.44
51222	.53	3.67	51613	.156	.139	51970	.33	.238	53147	.08	(a)
51224	.55	1.45	51625	.12	(a)	51982	.098	.083	53229	.45	(a)
51230	.094	.79	51666	.159	.101	51985	.28	—	53271	.092	(a)
51240	.79	.185	51702	.36	(a)	51986	.38	.103	53333	.44	.239
51241	2.35	.26	51703	.148	(a)	51999	.162	.44	53374	.245	.31
51250	.60	(a)	51734	.28	.31	52002	.142	.129	53375	.13	.223
51251	.068	(a)	51741	.41	.26	52075	.44	.243	53376	.208	.194
51252	.238	.10	51752	.35	.165	52076	.53	(a)	53377	.213	.195
51253	.203	(a)	51767	.046	.008	52109	.036	(a)	53403	.135	(a)
51254	.063	.039	51777	.161	.078	52134	.48	.63	53425	.41	(a)
51255	1.52	(a)	51790	.27	(a)	52137	.174	(a)	53565	.157	.108
51300	.223	.16	51796	.15	(a)	52150	.88	(a)	53631	.057	.022
51305	.223	.96	51808	.53	.73	52315	.21	.26	53632	.065	.034
51315	.38	.106	51809	.66	.153	52341	.109	(a)	53731	.06	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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
53732	.41	.45	56171	.199	(a)	57403	.33	.035	58532	.183	(a)
53733	.26	.27	56202	.136	.089	57410	.057	.162	58559	.037	(a)
53734	1.79	—	56390	.238	.64	57411	.101	(a)	58560	.09	(a)
53803	.99	(a)	56391	.204	.32	57572	.034	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.33	.125	57600	.10	.034	58575	.116	.12
53902	(a)	(a)	56488	.27	.034	57611	.217	.062	58627	.37	.013
53903	(a)	(a)	56567	.42	(a)	57625	.88	(a)	58663	.93	1.28
53904	(a)	(a)	56650	1.29	(a)	57651	.107	.041	58682	.33	(a)
53905	(a)	(a)	56651	.70	(a)	57690	.28	.49	58713	.103	(a)
53907	.179	.103	56652	.50	(a)	57716	.134	.082	58737	.241	.63
53951	(a)	(a)	56653	.48	(a)	57725	.29	.088	58756	.174	(a)
53952	(a)	(a)	56654	.246	(a)	57726	.228	.021	58757	.81	(a)
53953	(a)	(a)	56690	.139	.35	57798	.054	(a)	58759	.10	(a)
54012	.179	—	56699	.151	.057	57800	.202	(a)	58802	.114	.48
54077	.244	.40	56758	.128	.148	57808	.112	(a)	58813	.43	(a)
54444	(a)	(a)	56759	.131	.08	57809	.116	(a)	58822	.31	(a)
55010	.74	1.08	56760	.189	.098	57810	.112	.107	58837	.86	.162
55011	.199	1.57	56805	.248	(a)	57871	.134	.118	58840	.26	.127
55012	.238	1.18	56806	.176	(a)	57913	.26	.29	58873	.41	.03
55013	.37	1.14	56807	.174	(a)	57997	.40	—	58903	.072	(a)
55014	(a)	(a)	56808	.228	(a)	57998	.116	.058	58904	.055	.128
55214	.193	.088	56900	.218	(a)	57999	.185	.071	58922	.68	.168
55371	.62	.119	56910	.109	(a)	58009	.185	(a)	59005	.136	.096
55410	(a)	(a)	56911	.36	(a)	58010	.27	(a)	59057	1.01	(a)
55426	.45	(a)	56912	.29	.09	58020	.35	(a)	59058	.65	(a)
55597	.048	1.79	56913	.239	(a)	58056	.32	(a)	59188	.70	.055
55647	.096	.062	56915	1.42	(a)	58057	.202	(a)	59189	.97	.30
55648	.044	(a)	56916	1.28	.205	58058	.182	(a)	59223	.42	.088
55649	.052	(a)	56917	.37	(a)	58095	.26	1.99	59257	.037	.013
55715	.38	.224	56918	.177	(a)	58096	.34	1.23	59306	.23	(a)
55716	.55	.52	56919	.45	(a)	58301	.141	.088	59378	.28	.15
55717	.60	(a)	56920	.41	(a)	58302	.092	.055	59481	.62	.099
55718	.58	(a)	56980	.189	(a)	58397	.53	.74	59482	.73	(a)
55802	.161	.009	57001	.065	.035	58408	.235	—	59537	.30	.21
55918	.218	2.74	57002	.042	.106	58409	.30	—	59601	.233	2.37
55919	.03	3.65	57090	.66	.66	58456	.16	—	59647	.33	.17
56040	.021	.033	57146	.42	.72	58457	.231	—	59660	.43	1.18
56041	.136	(a)	57202	.168	(a)	58458	.30	—	59661	.21	(a)
56042	.171	(a)	57257	.209	.035	58459	.36	—	59693	.035	—
56170	.41	(a)	57401	.118	.096	58503	.142	.076	59695	(a)	(a)

## DIVISION SIX

## PREM/OPS TERR. 515

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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
59701	.017	.29	59970	.25	.183	64074	21.30	—	91200	2.27	—
59713	.38	.31	59973	.29	(a)	64075	15.00	—	91210	(a)	—
59722	.199	.031	59975	.35	.227	64500	(a)	—	91235	5.90	4.31
59723	.075	.037	59977	.203	(a)	65007	105.00	—	91250	8.88	(a)
59724	.115	.019	59984	.08	.053	66122	45.30	—	91265	48.50	3.52
59725	.143	.116	59985	.31	(a)	66123	24.90	—	91266	25.70	1.65
59726	.104	.024	59986	.24	(a)	66309	72.70	—	91280	(a)	4.91
59738	.33	.064	59988	.091	.059	66561	168.00	—	91302	32.90	(a)
59750	.221	.222	59989	.042	.044	67017	156.00	—	91315	10.00	—
59751	.08	(a)	60010	106.00	—	67508	85.00	—	91324	22.30	(a)
59773	.042	.028	60011	122.00	—	67509	62.40	—	91325	(a)	(a)
59774	.034	.15	60012	201.00	—	67510	34.70	—	91340	14.50	10.60
59775	.044	.188	60013	172.00	—	67511	37.60	—	91341	10.60	5.19
59781	.192	.068	60015	129.00	—	67512	161.00	—	91342	13.30	4.51
59782	.29	.46	60016	145.00	—	67513	102.00	—	91343	2.34	2.08
59783	.28	(a)	60035	119.00	—	67634	135.00	—	91405	16.90	—
59784	.214	(a)	61000	105.00	—	67635	95.70	—	91436	12.00	2.86
59790	.26	(a)	61212	63.80	—	68001	292.00	—	91481	43.90	—
59798	.73	.50	61216	70.80	—	68439	376.00	—	91507	6.46	4.41
59806	.52	(a)	61217	64.40	—	68500	23.40	—	91523	99.60	—
59867	.29	(a)	61218	44.00	—	68604	7.02	—	91547	.57	—
59886	.039	.108	61223	297.00	—	68606	27.40	—	91551	3.51	.89
59889	.137	.165	61224	105.00	—	68607	21.70	—	91555	3.55	1.29
59892	.28	(a)	61225	146.00	—	68702	17.90	—	91560	14.20	5.19
59904	.188	.061	61226	233.00	—	68703	13.40	—	91562	7.82	—
59905	.18	.132	61227	213.00	—	68706	57.40	—	91577	28.00	4.14
59914	1.06	.68	62000	48.50	—	68707	56.80	—	91580	18.70	—
59915	.63	.75	62001	36.40	—	90089	10.20	—	91581	(a)	(a)
59917	.116	.205	62002	16.60	—	91111	7.60	6.86	91582	(a)	(a)
59923	.026	.004	62003	52.30	—	91125	6.12	3.18	91583	(a)	(a)
59925	1.17	1.19	63010	191.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.99	.45	63011	239.00	—	91130	3.97	—	91585	(a)	(a)
59927	.67	1.42	63012	340.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.48	.55	63013	322.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.51	.88	63215	173.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.16	(a)	63216	120.00	—	91160	2.46	—	91589	(a)	(a)
59947	.188	.32	63217	176.00	—	91175	2.12	—	91590	8.12	—
59955	.061	.143	63218	59.30	—	91177	9.25	—	91591	(a)	(a)
59963	.45	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	1.06	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 515 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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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	.29	.195	10205	.55	—	11210	9.71	—	13207	(a)	(a)
10015	15.70	—	10220	10.40	—	11211	50.50	—	13208	(a)	(a)
10020	(a)	(a)	10255	.62	.147	11212	7.63	—	13314	.26	.016
10026	1.42	.032	10256	2.28	.152	11213	6.23	—	13351	.64	.076
10036	1.68	(a)	10257	.43	.169	11214	15.30	—	13352	.65	.069
10040	.224	.30	10309	.36	.028	11222	.26	—	13410	3.59	2.99
10042	.81	.55	10315	.84	(a)	11234	.62	.102	13411	(a)	(a)
10052	10.80	—	10331	21.20	—	11248	.118	.018	13412	1.21	1.14
10054	9.60	—	10332	36.60	—	11258	3.47	.32	13453	1.40	(a)
10060	.39	.077	10352	1.68	.085	11259	3.72	.24	13454	1.63	(a)
10065	.59	.047	10367	13.00	—	11273	30.70	—	13455	1.66	(a)
10066	.60	.081	10368	19.00	—	11274	29.50	—	13461	(a)	(a)
10070	.168	.154	10375	(a)	—	11288	4.25	.09	13506	2.02	.107
10071	.70	.148	10378	21.50	—	12014	.26	.059	13507	2.43	.238
10072	14.70	—	10379	9.97	—	12356	2.61	.049	13590	1.23	.74
10073	2.62	.78	10380	17.00	—	12361	.102	.077	13621	.31	.32
10075	19.40	.246	10381	14.70	—	12362	.185	(a)	13670	.057	.015
10100	2.88	.073	11007	5.52	—	12373	.07	.024	13673	2.63	.018
10101	.53	.181	11020	.67	.21	12374	1.35	.132	13715	.185	.165
10105	5.71	—	11039	2.28	.10	12375	.67	.06	13716	1.00	.215
10107	8.01	.37	11052	5.84	—	12391	.139	.082	13720	1.48	.092
10110	53.30	—	11101	(a)	(a)	12393	.88	(a)	13759	.39	.176
10111	.37	.078	11120	(a)	—	12467	.37	(a)	13930	.39	.201
10113	.79	—	11126	.138	.022	12509	.156	.036	14068	.086	.014
10115	1.57	.119	11127	.94	.01	12510	1.98	.038	14101	1.01	.072
10117	15.50	—	11128	1.27	.112	12583	.88	(a)	14279	1.19	.106
10119	(a)	—	11138	5.31	—	12651	2.56	.53	14401	3.50	.124
10120	34.90	—	11155	.47	—	12683	1.17	(a)	14405	3.25	—
10130	7.79	—	11160	(a)	(a)	12707	1.21	.64	14527	.75	.189
10132	6.71	—	11167	1.35	—	12797	.26	.196	14655	.195	—
10133	5.62	—	11168	6.98	—	12805	.71	.214	14731	5.80	—
10135	(a)	—	11201	48.30	—	12841	1.18	—	14732	.43	—
10140	.047	.021	11202	14.30	—	12927	.207	—	14733	1.37	—
10141	.094	.023	11203	2.18	.52	13049	.053	.057	14734	.59	—
10145	.45	.016	11204	.69	2.24	13111	3.22	.093	14855	.55	.154
10146	1.29	.023	11205	(a)	—	13112	.087	.063	14913	.73	.201
10150	1.09	(a)	11206	2.24	—	13201	2.26	.16	15060	(a)	(a)
10151	27.50	—	11207	28.30	—	13204	2.56	1.45	15061	(a)	(a)
10160	4.89	—	11208	4.85	—	13205	.99	.46	15062	.49	(a)
10204	.49	—	11209	22.80	—	13206	(a)	(a)	15063	.57	(a)

## DIVISION SIX

PREM/OPS TERR. 516

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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	.44	—	16750	.23	.032	18707	.028	.004	40117	(a)	—
15119	(a)	—	16751	.23	—	18708	.25	.027	40140	(a)	—
15120	(a)	—	16819	2.98	(a)	18833	.33	(a)	41001	.58	—
15123	5.60	—	16820	2.31	(a)	18834	.65	.196	41210	(a)	—
15124	1.96	—	16881	3.59	(a)	18911	2.07	.028	41421	1.07	—
15188	.87	(a)	16890	.35	(a)	18912	3.89	.051	41422	.57	—
15223	.067	.041	16891	.38	(a)	18920	1.01	.031	41510	104.00	—
15224	1.57	.096	16892	.69	(a)	18991	(a)	—	41603	50.40	—
15300	(a)	—	16900	6.19	.124	19007	2.19	—	41604	27.70	—
15314	.47	(a)	16901	3.97	.231	19051	4.86	—	41620	4.05	—
15404	.224	(a)	16902	3.36	.181	19061	(a)	—	41650	71.00	—
15405	.33	(a)	16905	6.51	.124	19795	.68	(a)	41664	73.80	—
15406	.84	.048	16906	4.16	.231	19796	.79	—	41665	8.65	—
15488	2.10	(a)	16910	3.71	.085	40005	(a)	—	41666	(a)	—
15538	.84	.023	16911	3.36	.082	40006	(a)	—	41667	202.00	—
15600	2.11	.137	16915	3.81	.073	40010	(a)	—	41668	189.00	—
15607	.57	—	16916	3.17	.082	40015	(a)	—	41669	1.33	—
15608	.47	.016	16920	8.44	.192	40020	(a)	—	41670	2.23	—
15656	13.90	—	16921	7.71	.084	40026	(a)	—	41672	(a)	—
15699	1.41	—	16930	4.86	.229	40031	(a)	—	41673	(a)	—
15733	.55	.037	16931	5.24	.102	40032	(a)	—	41675	(a)	—
15839	.63	.041	16940	10.50	.085	40040	(a)	—	41677	.84	—
15991	.52	.109	16941	4.22	.129	40041	(a)	—	41678	210.00	—
15993	.44	.07	18078	.34	.23	40042	(a)	—	41679	(a)	(a)
16005	.098	.034	18109	.86	.049	40045	488.00	—	41680	36.90	—
16009	.67	.094	18110	.69	.056	40046	96.40	—	41696	2.65	—
16402	3.12	—	18200	(a)	—	40047	34.40	—	41697	1.84	—
16403	1.97	.29	18205	.52	.35	40059	12.30	—	41700	(a)	—
16404	2.49	—	18206	1.11	.173	40061	6.53	—	41715	23.40	—
16471	.80	—	18335	.80	.027	40063	218.00	—	41716	14.90	—
16501	.207	(a)	18435	3.05	.088	40064	64.20	—	43007	(a)	—
16527	.32	.35	18436	2.46	.223	40066	(a)	—	43117	(a)	—
16588	.31	(a)	18437	1.15	(a)	40067	(a)	—	43151	43.10	—
16604	.52	.146	18438	2.20	(a)	40069	(a)	—	43152	62.70	—
16670	8.81	—	18501	2.80	.02	40072	(a)	—	43200	164.00	—
16676	.65	.022	18506	1.10	.009	40075	86.80	—	43215	(a)	—
16694	1.04	(a)	18507	.41	.012	40101	68.20	—	43421	45.00	—
16705	.59	.148	18570	4.31	—	40102	60.30	—	43422	236.00	—
16722	(a)	—	18575	(a)	(a)	40111	17.30	—	43424	(a)	—
16723	(a)	—	18616	.84	.59	40115	(a)	—	43470	15.40	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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	143.00	—	46004	67.50	—	47473	12.10	—
43518	31.70	—	44280	.84	—	46005	54.00	—	47474	13.50	—
43550	161.00	—	44311	16.30	—	46112	.27	—	47475	10.70	—
43551	89.10	—	44315	11.00	—	46202	4.70	—	47476	10.70	—
43626	25.30	—	44427	247.00	—	46362	731.00	—	47477	14.20	—
43628	329.00	—	44428	248.00	—	46426	107.00	—	47478	14.90	—
43629	279.00	—	44429	3.72	—	46427	143.00	—	47600	(a)	—
43754	(a)	—	44430	2.59	—	46510	(a)	—	47610	(a)	—
43760	9.28	—	44431	8.26	—	46590	(a)	—	48039	116.00	—
43822	12.30	—	44432	2.62	—	46603	8.96	—	48177	(a)	—
43840	.151	—	44433	83.40	—	46604	10.30	—	48178	(a)	—
43860	9.64	—	44434	160.00	—	46606	27.60	—	48206	67.00	—
43889	3.45	—	44435	165.00	—	46607	37.90	—	48252	(a)	—
43945	(a)	—	44436	193.00	—	46622	35.80	—	48441	.28	—
43946	(a)	—	44437	160.00	—	46671	(a)	—	48557	28.10	—
43990	(a)	(a)	44438	126.00	—	46700	330.00	—	48558	24.50	—
43991	(a)	—	44439	246.00	—	46773	(a)	—	48600	214.00	—
44009	6.83	—	44440	204.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	3.58	(a)
44069	27.10	—	44501	(a)	—	46882	(a)	—	48637	21.50	—
44070	8.01	—	45190	3.70	—	46911	50.10	—	48638	10.70	—
44071	8.91	—	45191	2.63	—	46912	91.70	—	48727	(a)	—
44072	6.15	—	45192	3.07	—	46913	(a)	—	48808	3.56	—
44100	2.86	—	45193	1.81	—	46914	(a)	—	48924	(a)	—
44101	2.98	—	45210	2.29	—	46915	(a)	—	48925	514.00	—
44102	2.32	—	45224	(a)	—	46916	(a)	—	49005	.57	—
44103	2.06	—	45225	(a)	—	47050	3.35	—	49111	5.44	—
44104	.86	—	45334	94.60	—	47051	(a)	—	49181	38.00	—
44105	(a)	—	45380	.64	(a)	47052	(a)	—	49183	46.40	—
44106	(a)	—	45450	27.80	—	47103	(a)	—	49184	97.90	—
44108	1.01	—	45523	(a)	—	47146	(a)	—	49185	89.10	—
44109	2.56	—	45524	(a)	—	47147	(a)	—	49239	.48	.60
44110	2.62	—	45539	(a)	—	47221	362.00	—	49292	2.78	—
44111	1.61	—	45678	.90	—	47253	(a)	—	49305	(a)	—
44112	.95	—	45771	.98	.164	47254	(a)	—	49333	20.40	—
44113	(a)	—	45819	.32	.114	47318	20.60	—	49451	(a)	—
44193	(a)	—	45900	.241	.079	47367	.84	—	49452	(a)	—
44194	(a)	—	45901	.207	.049	47420	4.51	—	49617	.46	.204
44222	(a)	—	45937	.37	—	47468	(a)	—	49618	.39	.097
44276	220.00	—	45993	(a)	(a)	47471	9.24	—	49619	.73	.18



## DIVISION SIX

PREM/OPS TERR. 516

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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
49763	4.73	—	51330	.218	.53	51833	.26	.06	52342	.30	(a)
49800	(a)	—	51333	.072	.34	51850	.53	(a)	52343	.181	(a)
49801	319.00	—	51340	.066	(a)	51851	.36	(a)	52401	.56	(a)
49802	28.30	—	51350	.40	.135	51852	.84	(a)	52402	.036	(a)
49803	50.10	—	51351	.36	.042	51853	.34	(a)	52432	.181	(a)
49840	3.45	—	51352	.49	.108	51854	.76	(a)	52433	.165	1.02
49870	215.00	—	51355	.33	.094	51855	.80	(a)	52435	.207	(a)
49890	(a)	—	51356	.36	.62	51856	.44	(a)	52438	.15	(a)
49891	(a)	—	51357	.44	.66	51857	.75	(a)	52440	.235	(a)
49902	(a)	—	51358	1.07	.141	51869	.179	.136	52467	.217	(a)
49903	(a)	—	51359	.94	.78	51877	1.01	.212	52469	.076	.104
50010	.39	.49	51370	.78	4.57	51889	.166	.012	52505	.38	.216
50015	.25	(a)	51380	.078	.044	51896	.078	.018	52547	.48	.078
50017	.193	(a)	51400	.51	(a)	51900	.193	.095	52581	1.85	2.95
50045	.44	(a)	51401	.75	(a)	51909	.48	.056	52619	.13	(a)
50047	.05	(a)	51500	.148	.119	51919	.168	(a)	52660	.30	—
51001	.123	.45	51516	.25	—	51926	.171	.038	52744	.99	.081
51005	.025	(a)	51517	.28	—	51927	.092	.131	52767	.44	(a)
51116	.31	.69	51550	.183	.39	51934	.187	.125	52876	(a)	(a)
51201	.067	(a)	51551	.064	.91	51941	.17	.041	52911	.103	.45
51205	.203	.071	51552	.11	.159	51942	.27	—	52967	.039	.062
51206	.032	.39	51553	.196	(a)	51956	.73	.221	53001	.38	.33
51210	.215	(a)	51554	.019	(a)	51957	.65	.42	53077	.182	.207
51211	(a)	(a)	51575	.107	.02	51958	.57	.41	53095	.125	(a)
51220	.74	2.28	51576	.35	.093	51959	.59	(a)	53096	.174	(a)
51221	.41	1.78	51600	.24	.191	51960	.078	.35	53121	.49	.44
51222	.50	3.67	51613	.158	.139	51970	.34	.238	53147	.075	(a)
51224	.52	1.45	51625	.113	(a)	51982	.099	.083	53229	.42	(a)
51230	.089	.79	51666	.17	.101	51985	.234	—	53271	.093	(a)
51240	.80	.185	51702	.34	(a)	51986	.39	.103	53333	.41	.239
51241	2.38	.26	51703	.14	(a)	51999	.165	.44	53374	.26	.31
51250	.57	(a)	51734	.26	.31	52002	.144	.129	53375	.138	.223
51251	.069	(a)	51741	.42	.26	52075	.42	.243	53376	.222	.194
51252	.242	.10	51752	.35	.165	52076	.50	(a)	53377	.227	.195
51253	.206	(a)	51767	.05	.008	52109	.036	(a)	53403	.144	(a)
51254	.064	.039	51777	.172	.078	52134	.48	.63	53425	.39	(a)
51255	1.44	(a)	51790	.29	(a)	52137	.164	(a)	53565	.167	.108
51300	.237	.16	51796	.152	(a)	52150	.89	(a)	53631	.057	.022
51305	.237	.96	51808	.54	.73	52315	.224	.26	53632	.066	.034
51315	.31	.106	51809	.67	.153	52341	.102	(a)	53731	.061	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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
53732	.41	.45	56171	.188	(a)	57403	.35	.035	58532	.186	(a)
53733	.27	.27	56202	.138	.089	57410	.058	.162	58559	.038	(a)
53734	1.51	—	56390	.241	.64	57411	.096	(a)	58560	.092	(a)
53803	.93	(a)	56391	.207	.32	57572	.034	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.33	.125	57600	.102	.034	58575	.118	.12
53902	(a)	(a)	56488	.29	.034	57611	.205	.062	58627	.38	.013
53903	(a)	(a)	56567	.40	(a)	57625	.89	(a)	58663	.88	1.28
53904	(a)	(a)	56650	1.21	(a)	57651	.109	.041	58682	.34	(a)
53905	(a)	(a)	56651	.66	(a)	57690	.27	.49	58713	.11	(a)
53907	.182	.103	56652	.47	(a)	57716	.126	.082	58737	.244	.63
53951	(a)	(a)	56653	.45	(a)	57725	.28	.088	58756	.164	(a)
53952	(a)	(a)	56654	.232	(a)	57726	.215	.021	58757	.82	(a)
53953	(a)	(a)	56690	.149	.35	57798	.055	(a)	58759	.102	(a)
54012	.151	—	56699	.154	.057	57800	.206	(a)	58802	.116	.48
54077	.248	.40	56758	.13	.148	57808	.106	(a)	58813	.40	(a)
54444	(a)	(a)	56759	.133	.08	57809	.109	(a)	58822	.32	(a)
55010	.75	1.08	56760	.192	.098	57810	.106	.107	58837	.81	.162
55011	.203	1.57	56805	.25	(a)	57871	.126	.118	58840	.242	.127
55012	.241	1.18	56806	.178	(a)	57913	.27	.29	58873	.39	.03
55013	.35	1.14	56807	.177	(a)	57997	.33	—	58903	.073	(a)
55014	(a)	(a)	56808	.231	(a)	57998	.118	.058	58904	.056	.128
55214	.196	.088	56900	.222	(a)	57999	.174	.071	58922	.64	.168
55371	.67	.119	56910	.111	(a)	58009	.174	(a)	59005	.138	.096
55410	(a)	(a)	56911	.34	(a)	58010	.27	(a)	59057	1.02	(a)
55426	.43	(a)	56912	.28	.09	58020	.38	(a)	59058	.66	(a)
55597	.049	1.79	56913	.225	(a)	58056	.33	(a)	59188	.75	.055
55647	.098	.062	56915	1.33	(a)	58057	.206	(a)	59189	1.03	.30
55648	.044	(a)	56916	1.20	.205	58058	.185	(a)	59223	.40	.088
55649	.053	(a)	56917	.35	(a)	58095	.26	1.99	59257	.037	.013
55715	.39	.224	56918	.167	(a)	58096	.35	1.23	59306	.234	(a)
55716	.56	.52	56919	.43	(a)	58301	.133	.088	59378	.26	.15
55717	.56	(a)	56920	.39	(a)	58302	.093	.055	59481	.63	.099
55718	.55	(a)	56980	.192	(a)	58397	.54	.74	59482	.78	(a)
55802	.172	.009	57001	.066	.035	58408	.198	—	59537	.28	.21
55918	.222	2.74	57002	.043	.106	58409	.25	—	59601	.237	2.37
55919	.03	3.65	57090	.62	.66	58456	.134	—	59647	.35	.17
56040	.021	.033	57146	.40	.72	58457	.194	—	59660	.44	1.18
56041	.138	(a)	57202	.171	(a)	58458	.25	—	59661	.213	(a)
56042	.174	(a)	57257	.212	.035	58459	.30	—	59693	.036	—
56170	.38	(a)	57401	.12	.096	58503	.144	.076	59695	(a)	(a)

## DIVISION SIX

PREM/OPS TERR. 516

## GENERAL LIABILITY

PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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
59701	.017	.29	59970	.239	.183	64074	26.10	—	91200	2.27	—
59713	.39	.31	59973	.30	(a)	64075	18.40	—	91210	(a)	—
59722	.202	.031	59975	.33	.227	64500	(a)	—	91235	5.90	4.31
59723	.076	.037	59977	.191	(a)	65007	114.00	—	91250	8.88	(a)
59724	.116	.019	59984	.081	.053	66122	48.90	—	91265	48.50	3.52
59725	.145	.116	59985	.32	(a)	66123	26.90	—	91266	25.70	1.65
59726	.106	.024	59986	.244	(a)	66309	78.60	—	91280	(a)	4.91
59738	.34	.064	59988	.085	.059	66561	182.00	—	91302	32.90	(a)
59750	.208	.222	59989	.043	.044	67017	169.00	—	91315	10.00	—
59751	.075	(a)	60010	107.00	—	67508	85.20	—	91324	22.30	(a)
59773	.044	.028	60011	124.00	—	67509	62.50	—	91325	(a)	(a)
59774	.037	.15	60012	203.00	—	67510	34.80	—	91340	14.50	10.60
59775	.047	.188	60013	174.00	—	67511	37.70	—	91341	10.60	5.19
59781	.181	.068	60015	130.00	—	67512	161.00	—	91342	13.30	4.51
59782	.27	.46	60016	146.00	—	67513	102.00	—	91343	2.34	2.08
59783	.26	(a)	60035	128.00	—	67634	146.00	—	91405	16.90	—
59784	.201	(a)	61000	106.00	—	67635	103.00	—	91436	12.00	2.86
59790	.26	(a)	61212	68.90	—	68001	316.00	—	91481	43.90	—
59798	.69	.50	61216	76.50	—	68439	406.00	—	91507	6.46	4.41
59806	.49	(a)	61217	69.60	—	68500	23.60	—	91523	99.60	—
59867	.29	(a)	61218	47.60	—	68604	7.58	—	91547	.57	—
59886	.04	.108	61223	321.00	—	68606	29.60	—	91551	3.51	.89
59889	.146	.165	61224	114.00	—	68607	23.40	—	91555	3.55	1.29
59892	.26	(a)	61225	158.00	—	68702	19.30	—	91560	14.20	5.19
59904	.177	.061	61226	252.00	—	68703	14.50	—	91562	7.82	—
59905	.183	.132	61227	230.00	—	68706	62.00	—	91577	28.00	4.14
59914	1.08	.68	62000	52.40	—	68707	61.30	—	91580	18.70	—
59915	.59	.75	62001	39.30	—	90089	10.20	—	91581	(a)	(a)
59917	.109	.205	62002	17.90	—	91111	7.60	6.86	91582	(a)	(a)
59923	.026	.004	62003	56.50	—	91125	6.12	3.18	91583	(a)	(a)
59925	.96	1.19	63010	193.00	—	91127	5.12	1.61	91584	(a)	(a)
59926	.82	.45	63011	242.00	—	91130	3.97	—	91585	(a)	(a)
59927	.55	1.42	63012	344.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.48	.55	63013	326.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.52	.88	63215	187.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.162	(a)	63216	130.00	—	91160	2.46	—	91589	(a)	(a)
59947	.177	.32	63217	98.00	—	91175	2.12	—	91590	8.12	—
59955	.062	.143	63218	33.00	—	91177	9.25	—	91591	(a)	(a)
59963	.46	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	1.08	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 516 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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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	.196	.195	10205	.52	—	11210	8.13	—	13207	(a)	(a)
10015	17.90	—	10220	9.87	—	11211	42.20	—	13208	(a)	(a)
10020	(a)	(a)	10255	.58	.147	11212	6.39	—	13314	.25	.016
10026	1.35	.032	10256	2.13	.152	11213	5.21	—	13351	.61	.076
10036	1.57	(a)	10257	.40	.169	11214	12.80	—	13352	.62	.069
10040	.149	.30	10309	.34	.028	11222	.216	—	13410	3.34	2.99
10042	.78	.55	10315	.80	(a)	11234	.59	.102	13411	(a)	(a)
10052	12.40	—	10331	24.30	—	11248	.11	.018	13412	1.13	1.14
10054	11.00	—	10332	42.00	—	11258	3.90	.32	13453	1.30	(a)
10060	.37	.077	10352	1.89	.085	11259	4.19	.24	13454	1.52	(a)
10065	.56	.047	10367	10.90	—	11273	29.20	—	13455	1.54	(a)
10066	.57	.081	10368	15.90	—	11274	28.10	—	13461	(a)	(a)
10070	.112	.154	10375	(a)	—	11288	4.78	.09	13506	1.92	.107
10071	.67	.148	10378	24.60	—	12014	.238	.059	13507	2.31	.238
10072	12.30	—	10379	11.40	—	12356	2.48	.049	13590	1.15	.74
10073	2.44	.78	10380	19.50	—	12361	.11	.077	13621	.29	.32
10075	18.10	.246	10381	16.90	—	12362	.123	(a)	13670	.061	.015
10100	3.24	.073	11007	4.62	—	12373	.047	.024	13673	2.96	.018
10101	.50	.181	11020	.63	.21	12374	1.29	.132	13715	.123	.165
10105	5.44	—	11039	2.12	.10	12375	.63	.06	13716	.95	.215
10107	7.46	.37	11052	7.94	—	12391	.092	.082	13720	1.67	.092
10110	61.10	—	11101	(a)	(a)	12393	.84	(a)	13759	.37	.176
10111	.245	.078	11120	(a)	—	12467	.35	(a)	13930	.26	.201
10113	.75	—	11126	.131	.022	12509	.145	.036	14068	.082	.014
10115	1.50	.119	11127	.63	.01	12510	1.84	.038	14101	.96	.072
10117	17.80	—	11128	.84	.112	12583	.82	(a)	14279	1.11	.106
10119	(a)	—	11138	6.08	—	12651	2.39	.53	14401	3.93	.124
10120	40.00	—	11155	.45	—	12683	1.09	(a)	14405	2.72	—
10130	7.41	—	11160	(a)	(a)	12707	.81	.64	14527	.50	.189
10132	6.39	—	11167	1.83	—	12797	.17	.196	14655	.186	—
10133	7.63	—	11168	9.49	—	12805	.68	.214	14731	7.88	—
10135	(a)	—	11201	40.50	—	12841	1.12	—	14732	.58	—
10140	.05	.021	11202	12.00	—	12927	.197	—	14733	1.30	—
10141	.101	.023	11203	1.45	.52	13049	.057	.057	14734	.56	—
10145	.49	.016	11204	.66	2.24	13111	3.62	.093	14855	.51	.154
10146	1.45	.023	11205	(a)	—	13112	.093	.063	14913	.70	.201
10150	1.04	(a)	11206	1.88	—	13201	2.11	.16	15060	(a)	(a)
10151	26.10	—	11207	23.70	—	13204	2.39	1.45	15061	(a)	(a)
10160	4.65	—	11208	4.06	—	13205	.92	.46	15062	.46	(a)
10204	.47	—	11209	19.10	—	13206	(a)	(a)	15063	.53	(a)

## DIVISION SIX

## PREM/OPS TERR. 517

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.36	—	16750	.218	.032	18707	.018	.004	40117	(a)	—
15119	(a)	—	16751	.218	—	18708	.24	.027	40140	(a)	—
15120	(a)	—	16819	2.78	(a)	18833	.221	(a)	41001	.67	—
15123	7.61	—	16820	2.15	(a)	18834	.62	.196	41210	(a)	—
15124	2.66	—	16881	3.42	(a)	18911	1.97	.028	41421	.76	—
15188	.81	(a)	16890	.33	(a)	18912	3.70	.051	41422	.41	—
15223	.072	.041	16891	.35	(a)	18920	.96	.031	41510	98.80	—
15224	1.76	.096	16892	.64	(a)	18991	(a)	—	41603	36.10	—
15300	(a)	—	16900	8.50	.124	19007	2.98	—	41604	19.80	—
15314	.45	(a)	16901	5.45	.231	19051	6.60	—	41620	3.39	—
15404	.209	(a)	16902	4.62	.181	19061	(a)	—	41650	50.80	—
15405	.31	(a)	16905	8.93	.124	19795	.64	(a)	41664	84.70	—
15406	.78	.048	16906	5.71	.231	19796	.75	—	41665	9.91	—
15488	1.96	(a)	16910	5.10	.085	40005	(a)	—	41666	(a)	—
15538	.80	.023	16911	4.62	.082	40006	(a)	—	41667	231.00	—
15600	2.01	.137	16915	5.23	.073	40010	(a)	—	41668	217.00	—
15607	.48	—	16916	4.36	.082	40015	(a)	—	41669	1.52	—
15608	.45	.016	16920	11.60	.192	40020	(a)	—	41670	2.55	—
15656	13.20	—	16921	10.60	.084	40026	(a)	—	41672	(a)	—
15699	1.18	—	16930	6.67	.229	40031	(a)	—	41673	(a)	—
15733	.51	.037	16931	7.19	.102	40032	(a)	—	41675	(a)	—
15839	.60	.041	16940	14.50	.085	40040	(a)	—	41677	.70	—
15991	.49	.109	16941	5.79	.129	40041	(a)	—	41678	218.00	—
15993	.41	.07	18078	.223	.23	40042	(a)	—	41679	(a)	(a)
16005	.065	.034	18109	.82	.049	40045	559.00	—	41680	26.40	—
16009	.63	.094	18110	.66	.056	40046	111.00	—	41696	2.21	—
16402	2.97	—	18200	(a)	—	40047	39.40	—	41697	1.54	—
16403	1.88	.29	18205	.34	.35	40059	14.10	—	41700	(a)	—
16404	2.37	—	18206	1.06	.173	40061	7.48	—	41715	16.80	—
16471	.67	—	18335	.76	.027	40063	250.00	—	41716	10.70	—
16501	.138	(a)	18435	3.43	.088	40064	73.60	—	43007	(a)	—
16527	.212	.35	18436	2.77	.223	40066	(a)	—	43117	(a)	—
16588	.29	(a)	18437	1.09	(a)	40067	(a)	—	43151	38.30	—
16604	.49	.146	18438	2.10	(a)	40069	(a)	—	43152	65.20	—
16670	10.10	—	18501	3.15	.02	40072	(a)	—	43200	146.00	—
16676	.62	.022	18506	1.02	.009	40075	77.00	—	43215	(a)	—
16694	.96	(a)	18507	.39	.012	40101	45.50	—	43421	39.90	—
16705	.39	.148	18570	4.11	—	40102	40.20	—	43422	209.00	—
16722	(a)	—	18575	(a)	(a)	40111	19.80	—	43424	(a)	—
16723	(a)	—	18616	.78	.59	40115	(a)	—	43470	12.90	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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	127.00	—	46004	48.20	—	47473	8.63	—
43518	36.30	—	44280	.70	—	46005	38.60	—	47474	9.65	—
43550	142.00	—	44311	18.70	—	46112	.179	—	47475	7.62	—
43551	79.00	—	44315	12.60	—	46202	7.72	—	47476	7.62	—
43626	29.00	—	44427	165.00	—	46362	760.00	—	47477	10.20	—
43628	377.00	—	44428	166.00	—	46426	111.00	—	47478	10.70	—
43629	319.00	—	44429	2.48	—	46427	148.00	—	47600	(a)	—
43754	(a)	—	44430	1.73	—	46510	(a)	—	47610	(a)	—
43760	10.60	—	44431	5.51	—	46590	(a)	—	48039	103.00	—
43822	10.30	—	44432	1.75	—	46603	9.31	—	48177	(a)	—
43840	.126	—	44433	55.70	—	46604	10.70	—	48178	(a)	—
43860	8.07	—	44434	106.00	—	46606	28.60	—	48206	76.70	—
43889	2.89	—	44435	110.00	—	46607	39.40	—	48252	(a)	—
43945	(a)	—	44436	129.00	—	46622	30.00	—	48441	.32	—
43946	(a)	—	44437	107.00	—	46671	(a)	—	48557	32.20	—
43990	(a)	(a)	44438	84.40	—	46700	293.00	—	48558	28.00	—
43991	(a)	—	44439	164.00	—	46773	(a)	—	48600	222.00	—
44009	9.28	—	44440	136.00	—	46822	(a)	—	48610	(a)	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48636	3.10	(a)
44069	31.00	—	44501	(a)	—	46882	(a)	—	48637	24.60	—
44070	9.18	—	45190	6.08	—	46911	57.40	—	48638	12.20	—
44071	10.20	—	45191	4.32	—	46912	105.00	—	48727	(a)	—
44072	7.05	—	45192	5.04	—	46913	(a)	—	48808	3.39	—
44100	2.92	—	45193	2.98	—	46914	(a)	—	48924	(a)	—
44101	3.05	—	45210	3.77	—	46915	(a)	—	48925	589.00	—
44102	2.38	—	45224	(a)	—	46916	(a)	—	49005	.48	—
44103	2.10	—	45225	(a)	—	47050	2.80	—	49111	5.18	—
44104	.88	—	45334	83.90	—	47051	(a)	—	49181	33.70	—
44105	(a)	—	45380	.60	(a)	47052	(a)	—	49183	41.20	—
44106	(a)	—	45450	24.70	—	47103	(a)	—	49184	86.80	—
44108	1.04	—	45523	(a)	—	47146	(a)	—	49185	79.00	—
44109	2.62	—	45524	(a)	—	47147	(a)	—	49239	.45	.60
44110	2.68	—	45539	(a)	—	47221	321.00	—	49292	2.47	—
44111	1.64	—	45678	.76	—	47253	(a)	—	49305	(a)	—
44112	.97	—	45771	.91	.164	47254	(a)	—	49333	18.10	—
44113	(a)	—	45819	.30	.114	47318	23.60	—	49451	(a)	—
44193	(a)	—	45900	.229	.079	47367	.70	—	49452	(a)	—
44194	(a)	—	45901	.197	.049	47420	5.17	—	49617	.63	.204
44222	(a)	—	45937	.33	—	47468	(a)	—	49618	.53	.097
44276	195.00	—	45993	(a)	(a)	47471	6.60	—	49619	.99	.18



## DIVISION SIX

## PREM/OPS TERR. 517

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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
49763	6.43	—	51330	.189	.53	51833	.233	.06	52342	.26	(a)
49800	(a)	—	51333	.062	.34	51850	.46	(a)	52343	.157	(a)
49801	283.00	—	51340	.052	(a)	51851	.31	(a)	52401	.49	(a)
49802	25.10	—	51350	.36	.135	51852	.73	(a)	52402	.029	(a)
49803	44.40	—	51351	.32	.042	51853	.29	(a)	52432	.144	(a)
49840	2.89	—	51352	.44	.108	51854	.66	(a)	52433	.132	1.02
49870	246.00	—	51355	.30	.094	51855	.69	(a)	52435	.165	(a)
49890	(a)	—	51356	.32	.62	51856	.38	(a)	52438	.119	(a)
49891	(a)	—	51357	.41	.66	51857	.65	(a)	52440	.187	(a)
49902	(a)	—	51358	.99	.141	51869	.143	.136	52467	.173	(a)
49903	(a)	—	51359	.87	.78	51877	.80	.212	52469	.061	.104
50010	.31	.49	51370	.62	4.57	51889	.132	.012	52505	.30	.216
50015	.202	(a)	51380	.062	.044	51896	.062	.018	52547	.42	.078
50017	.154	(a)	51400	.44	(a)	51900	.174	.095	52581	1.47	2.95
50045	.35	(a)	51401	.65	(a)	51909	.41	.056	52619	.103	(a)
50047	.04	(a)	51500	.118	.119	51919	.133	(a)	52660	.249	—
51001	.106	.45	51516	.21	—	51926	.136	.038	52744	.89	.081
51005	.022	(a)	51517	.238	—	51927	.073	.131	52767	.38	(a)
51116	.27	.69	51550	.146	.39	51934	.149	.125	52876	(a)	(a)
51201	.053	(a)	51551	.051	.91	51941	.135	.041	52911	.082	.45
51205	.162	.071	51552	.088	.159	51942	.216	—	52967	.031	.062
51206	.025	.39	51553	.156	(a)	51956	.58	.221	53001	.30	.33
51210	.186	(a)	51554	.015	(a)	51957	.51	.42	53077	.145	.207
51211	(a)	(a)	51575	.097	.02	51958	.46	.41	53095	.099	(a)
51220	.64	2.28	51576	.28	.093	51959	.47	(a)	53096	.138	(a)
51221	.35	1.78	51600	.191	.191	51960	.062	.35	53121	.39	.44
51222	.43	3.67	51613	.126	.139	51970	.27	.238	53147	.065	(a)
51224	.45	1.45	51625	.098	(a)	51982	.079	.083	53229	.36	(a)
51230	.077	.79	51666	.153	.101	51985	.196	—	53271	.074	(a)
51240	.64	.185	51702	.29	(a)	51986	.31	.103	53333	.36	.239
51241	1.90	.26	51703	.121	(a)	51999	.131	.44	53374	.235	.31
51250	.49	(a)	51734	.228	.31	52002	.115	.129	53375	.125	.223
51251	.055	(a)	51741	.33	.26	52075	.36	.243	53376	.20	.194
51252	.193	.10	51752	.28	.165	52076	.43	(a)	53377	.205	.195
51253	.164	(a)	51767	.045	.008	52109	.029	(a)	53403	.13	(a)
51254	.051	.039	51777	.155	.078	52134	.38	.63	53425	.34	(a)
51255	1.25	(a)	51790	.26	(a)	52137	.142	(a)	53565	.151	.108
51300	.214	.16	51796	.121	(a)	52150	.71	(a)	53631	.046	.022
51305	.214	.96	51808	.43	.73	52315	.203	.26	53632	.052	.034
51315	.29	.106	51809	.53	.153	52341	.089	(a)	53731	.048	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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
53732	.33	.45	56171	.163	(a)	57403	.32	.035	58532	.148	(a)
53733	.214	.27	56202	.11	.089	57410	.046	.162	58559	.03	(a)
53734	1.26	—	56390	.192	.64	57411	.083	(a)	58560	.073	(a)
53803	.80	(a)	56391	.165	.32	57572	.027	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.27	.125	57600	.081	.034	58575	.094	.12
53902	(a)	(a)	56488	.26	.034	57611	.177	.062	58627	.30	.013
53903	(a)	(a)	56567	.34	(a)	57625	.71	(a)	58663	.76	1.28
53904	(a)	(a)	56650	1.05	(a)	57651	.086	.041	58682	.27	(a)
53905	(a)	(a)	56651	.57	(a)	57690	.231	.49	58713	.099	(a)
53907	.145	.103	56652	.41	(a)	57716	.109	.082	58737	.195	.63
53951	(a)	(a)	56653	.39	(a)	57725	.24	.088	58756	.142	(a)
53952	(a)	(a)	56654	.201	(a)	57726	.186	.021	58757	.66	(a)
53953	(a)	(a)	56690	.134	.35	57798	.044	(a)	58759	.081	(a)
54012	.126	—	56699	.122	.057	57800	.164	(a)	58802	.092	.48
54077	.198	.40	56758	.104	.148	57808	.092	(a)	58813	.35	(a)
54444	(a)	(a)	56759	.106	.08	57809	.095	(a)	58822	.25	(a)
55010	.60	1.08	56760	.153	.098	57810	.092	.107	58837	.70	.162
55011	.161	1.57	56805	.201	(a)	57871	.109	.118	58840	.21	.127
55012	.192	1.18	56806	.142	(a)	57913	.212	.29	58873	.33	.03
55013	.30	1.14	56807	.141	(a)	57997	.28	—	58903	.058	(a)
55014	(a)	(a)	56808	.184	(a)	57998	.094	.058	58904	.044	.128
55214	.156	.088	56900	.177	(a)	57999	.151	.071	58922	.56	.168
55371	.60	.119	56910	.088	(a)	58009	.151	(a)	59005	.11	.096
55410	(a)	(a)	56911	.30	(a)	58010	.218	(a)	59057	.81	(a)
55426	.37	(a)	56912	.24	.09	58020	.34	(a)	59058	.53	(a)
55597	.039	1.79	56913	.195	(a)	58056	.26	(a)	59188	.68	.055
55647	.078	.062	56915	1.16	(a)	58057	.164	(a)	59189	.93	.30
55648	.035	(a)	56916	1.04	.205	58058	.147	(a)	59223	.35	.088
55649	.042	(a)	56917	.30	(a)	58095	.207	1.99	59257	.03	.013
55715	.31	.224	56918	.145	(a)	58096	.27	1.23	59306	.186	(a)
55716	.45	.52	56919	.37	(a)	58301	.115	.088	59378	.225	.15
55717	.49	(a)	56920	.34	(a)	58302	.074	.055	59481	.50	.099
55718	.47	(a)	56980	.153	(a)	58397	.43	.74	59482	.71	(a)
55802	.155	.009	57001	.052	.035	58408	.165	—	59537	.243	.21
55918	.177	2.74	57002	.034	.106	58409	.21	—	59601	.188	2.37
55919	.024	3.65	57090	.54	.66	58456	.112	—	59647	.32	.17
56040	.017	.033	57146	.34	.72	58457	.163	—	59660	.35	1.18
56041	.11	(a)	57202	.136	(a)	58458	.21	—	59661	.17	(a)
56042	.138	(a)	57257	.169	.035	58459	.25	—	59693	.028	—
56170	.33	(a)	57401	.096	.096	58503	.115	.076	59695	(a)	(a)

## DIVISION SIX

## PREM/OPS TERR. 517

## GENERAL LIABILITY

## PROD/COPS

## LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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
59701	.014	.29	59970	.207	.183	64074	42.90	—	91200	2.27	—
59713	.31	.31	59973	.237	(a)	64075	30.20	—	91210	(a)	—
59722	.161	.031	59975	.29	.227	64500	(a)	—	91235	5.90	4.31
59723	.061	.037	59977	.166	(a)	65007	118.00	—	91250	8.88	(a)
59724	.093	.019	59984	.065	.053	66122	50.80	—	91265	48.50	3.52
59725	.115	.116	59985	.25	(a)	66123	27.90	—	91266	25.70	1.65
59726	.084	.024	59986	.194	(a)	66309	81.60	—	91280	(a)	4.91
59738	.27	.064	59988	.074	.059	66561	189.00	—	91302	32.90	(a)
59750	.18	.222	59989	.034	.044	67017	175.00	—	91315	10.00	—
59751	.065	(a)	60010	53.50	—	67508	60.90	—	91324	22.30	(a)
59773	.04	.028	60011	61.50	—	67509	44.70	—	91325	(a)	(a)
59774	.033	.15	60012	101.00	—	67510	24.90	—	91340	14.50	10.60
59775	.042	.188	60013	86.70	—	67511	26.90	—	91341	10.60	5.19
59781	.157	.068	60015	64.70	—	67512	115.00	—	91342	13.30	4.51
59782	.234	.46	60016	72.80	—	67513	73.10	—	91343	2.34	2.08
59783	.228	(a)	60035	133.00	—	67634	152.00	—	91405	16.90	—
59784	.175	(a)	61000	53.00	—	67635	107.00	—	91436	12.00	2.86
59790	.207	(a)	61212	71.60	—	68001	328.00	—	91481	43.90	—
59798	.59	.50	61216	79.50	—	68439	422.00	—	91507	6.46	4.41
59806	.43	(a)	61217	72.30	—	68500	11.80	—	91523	99.60	—
59867	.233	(a)	61218	49.40	—	68604	7.88	—	91547	.57	—
59886	.031	.108	61223	334.00	—	68606	30.80	—	91551	3.51	.89
59889	.132	.165	61224	118.00	—	68607	24.30	—	91555	3.55	1.29
59892	.228	(a)	61225	164.00	—	68702	20.00	—	91560	14.20	5.19
59904	.154	.061	61226	261.00	—	68703	15.00	—	91562	7.82	—
59905	.146	.132	61227	239.00	—	68706	64.40	—	91577	28.00	4.14
59914	.86	.68	62000	54.40	—	68707	63.70	—	91580	18.70	—
59915	.51	.75	62001	40.80	—	90089	10.20	—	91581	(a)	(a)
59917	.095	.205	62002	18.60	—	91111	7.60	6.86	91582	(a)	(a)
59923	.021	.004	62003	58.70	—	91125	6.12	3.18	91583	(a)	(a)
59925	.89	1.19	63010	96.30	—	91127	5.12	1.61	91584	(a)	(a)
59926	.76	.45	63011	120.00	—	91130	3.97	—	91585	(a)	(a)
59927	.51	1.42	63012	171.00	—	91135	1.11	(a)	91586	(a)	(a)
59931	.38	.55	63013	162.00	—	91150	4.83	7.41	91587	(a)	(a)
59932	.41	.88	63215	194.00	—	91155	10.70	35.40	91588	(a)	(a)
59941	.129	(a)	63216	135.00	—	91160	2.46	—	91589	(a)	(a)
59947	.154	.32	63217	112.00	—	91175	2.12	—	91590	8.12	—
59955	.049	.143	63218	37.80	—	91177	9.25	—	91591	(a)	(a)
59963	.37	.41	63219	(a)	—	91179	9.29	—	91606	38.90	—
59964	.86	.069	63220	(a)	—	91190	4.99	(a)	91618	(a)	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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
91629	7.95	(a)	95358	(a)	—	97654	12.80	4.13	98427	5.82	—
91636	13.60	—	95410	10.40	3.41	97655	14.90	5.51	98428	(a)	—
91641	3.69	(a)	95455	16.50	2.08	98002	2.70	1.15	98429	3.55	—
91666	2.19	(a)	95487	5.59	(a)	98003	2.30	(a)	98430	(a)	—
91722	11.90	(a)	95505	7.66	2.71	98090	.31	—	98449	8.35	22.90
91746	7.82	5.77	95620	4.53	(a)	98091	.34	—	98482	8.95	8.33
91805	.49	—	95625	15.70	4.83	98092	1.02	—	98483	13.20	21.80
92053	1.21	.82	95630	(a)	(a)	98111	1.49	—	98502	12.70	4.90
92054	.42	.31	95647	7.10	6.30	98150	(a)	—	98555	5.89	—
92055	11.60	.26	95648	(a)	(a)	98151	(a)	—	98597	1.32	—
92101	18.10	3.86	96053	5.40	5.15	98152	9.08	1.04	98598	.45	—
92102	10.90	4.03	96317	4.12	—	98153	10.20	(a)	98601	15.10	(a)
92215	8.45	4.07	96408	9.03	19.50	98154	12.10	(a)	98622	(a)	—
92338	4.19	2.22	96409	8.35	15.00	98155	16.90	(a)	98623	(a)	—
92445	7.80	—	96410	7.33	10.30	98156	(a)	(a)	98624	2.38	—
92446	13.80	2.31	96611	3.33	1.79	98157	10.80	.48	98636	7.25	4.19
92447	12.00	2.01	96702	10.40	(a)	98158	(a)	(a)	98640	261.00	—
92451	5.90	2.99	96703	(a)	—	98159	7.24	(a)	98658	17.50	—
92453	7.63	—	96816	9.75	—	98160	15.30	(a)	98659	3.12	.70
92478	3.78	2.12	96872	14.60	(a)	98161	17.20	(a)	98677	41.20	10.90
92593	77.40	—	96930	(a)	—	98162	(a)	(a)	98678	36.60	14.90
92663	1.84	—	97002	(a)	(a)	98163	18.00	.29	98698	(a)	(a)
94007	25.90	6.68	97003	(a)	(a)	98164	4.97	.124	98699	11.90	(a)
94099	5.89	—	97047	10.10	—	98257	3.47	—	98705	24.70	—
94225	20.70	—	97050	7.87	—	98303	33.90	9.28	98710	8.27	—
94276	10.80	5.83	97111	12.50	—	98304	12.90	4.51	98751	13.20	—
94304	7.53	(a)	97220	1.06	(a)	98305	8.13	2.48	98805	10.80	1.63
94381	14.10	11.90	97221	(a)	2.27	98306	20.90	.98	98806	6.75	4.56
94404	10.20	5.83	97222	3.91	3.23	98307	4.08	.62	98810	11.50	—
94444	(a)	(a)	97223	5.90	5.97	98308	2.68	1.57	98813	11.10	2.59
94569	6.91	5.10	97308	1.99	—	98309	17.00	2.29	98820	20.60	3.83
94590	29.80	—	97447	6.53	6.37	98344	2.27	1.05	98871	(a)	(a)
94617	9.41	—	97501	(a)	—	98405	3.73	—	98884	5.36	2.76
94638	(a)	—	97502	(a)	—	98413	33.90	(a)	98914	2.13	1.06
95124	3.47	1.40	97503	(a)	—	98414	31.00	(a)	98949	2.98	.61
95233	7.44	—	97504	(a)	—	98415	4.08	(a)	98967	8.42	12.30
95305	8.08	—	97650	8.61	4.86	98423	9.71	(a)	98993	13.90	8.80
95306	15.60	—	97651	19.30	5.45	98424	16.50	(a)	99003	4.00	1.73
95310	19.30	2.30	97652	16.70	4.80	98425	6.76	(a)	99004	9.20	2.21
95357	3.97	—	97653	7.37	3.94	98426	5.97	(a)	99080	2.83	10.70

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 517 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
99081	(a)	—	99827	1.02	.75						
99082	(a)	—	99851	4.15	—						
99083	(a)	—	99917	6.72	—						
99084	(a)	(a)	99938	7.55	—						
99085	(a)	(a)	99943	21.90	—						
99111	4.12	—	99946	16.30	4.13						
99160	(a)	—	99948	16.70	35.00						
99163	9.82	.65	99952	16.80	23.30						
99165	2.15	(a)	99953	18.10	14.60						
99220	4.68	(a)	99954	13.20	14.80						
99221	(a)	(a)	99955	16.50	9.53						
99222	8.80	(a)	99963	1.62	—						
99223	.60	(a)	99969	8.51	4.91						
99303	32.90	—	99975	14.70	—						
99310	8.23	(a)	99986	(a)	—						
99315	24.20	2.71	99987	(a)	—						
99321	23.50	2.77	99988	7.52	—						
99445	(a)	(a)									
99471	2.13	—									
99505	11.70	—									
99506	14.40	—									
99507	12.60	—									
99570	6.75	(a)									
99571	1.63	(a)									
99572	3.20	(a)									
99573	3.05	(a)									
99600	4.00	—									
99613	20.80	2.77									
99614	8.93	—									
99620	1.13	—									
99650	3.20	1.26									
99709	7.89	(a)									
99718	3.32	—									
99746	5.63	4.10									
99760	.64	—									
99777	19.90	—									
99793	7.14	—									
99798	(a)	(a)									
99803	(a)	19.30									
99826	2.27	.84									

NEW JERSEY GL-2020- BPRD1  
BASIC LIMIT LOSS COST LEVEL  
GENERAL LIABILITY OTHER THAN PROFESSIONAL  
PRODUCTS/COMPLETED OPERATIONS  
EXECUTIVE SUMMARY

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PURPOSE

This document:

- revises current advisory prospective loss costs for Products/Completed Operations classes. These loss costs represent a + 5.2% 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.

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LOSS COST  
LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
Products	- 2.2%	- 2.2%
Local Products/Completed Operations	+ 7.4%	+ 7.4%
Products/Completed Operations	+ 5.2%	+ 5.2%

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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.

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INDICATED  
VS. SELECTED

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

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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.

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PRIOR ISO  
REVISIONS

See Page ES-4 for the latest revisions in this jurisdiction.

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## HISTORICAL SOURCE DATA

The data used in this document is:

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

Bodily Injury and Property Damage deductible data is included.

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## ADJUSTMENTS TO REPORTED EXPERIENCE

The period of use for this revision is anticipated to begin on 7/1/2020. This review uses a trend date of 7/1/2020 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 and Section F - Trend Summary.

Occurrence cost data and occurrence frequency data through 12/31/2018 were used.

Note that although indications are computed on a Combined Single Limit basis, severity and frequency trends are applied separately for Bodily Injury and Property Damage. Also, separate exposure trends are applied to Products, Local Products and Completed Operations.

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

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

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TEN  
LARGEST  
COMPANY  
GROUPS IN  
ISO  
DATA  
BASE

PRODUCTS LIABILITY (ASLOB 18.0)

- 1 Zurich American Insurance Co.
- 2 Fireman's Fund Insurance Co.
- 3 Travelers Indemnity Co.
- 4 Selective Insurance Group
- 5 Cincinnati Insurance Co.
- 6 Hartford Accident & Indemnity Co.
- 7 United Fire & Casualty Co.
- 8 Liberty Mutual Insurance Co.
- 9 Continental Casualty Co.
- 10 Chubb Group of Insurance Cos.

Insurers are listed in descending order based on the percent of written premium volume from Statutory Page 14 Data for the year ending 12/31/2018 for the Annual Statement Line of Business (ASLOB) indicated. ASLOB 18.0 is based on multistate written premium volume.

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SIZE  
OF  
ISO  
DATA  
BASE

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

The market share of ISO participating insurers as measured by Statutory Page 14 Written Premium for the year ending 12/31/2018 is:

Multistate - Products Liability (ASLOB 18.0)	39.4%
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COMPANY  
DECISION

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

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

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

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EXPLANATION

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NEW JERSEY  
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2019-BPRD1

<u>Coverage</u>	Distribution <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
Products		- 11.2%	- 11.2%	- 11.2%
Local Products/Completed Ops		+ 0.8%	+ 0.8%	+ 0.8%
Products/Completed Operations	7/2019	- 2.2%	- 2.2%	- 2.2%

Document: GL-2018- BPRD1

<u>Coverage</u>	Distribution <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
Products		- 7.8%	- 7.8%	- 7.8%
Local Products/Completed Ops		- 7.8%	- 7.8%	- 7.8%
Products/Completed Operations	7/2018	- 7.8%	- 7.8%	- 7.8%

Document: GL-2017- BPRD1

<u>Coverage</u>	Distribution <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
Products		- 9.3%	- 9.3%	- 9.3%
Local Products/Completed Ops		- 1.4%	- 1.4%	- 1.4%
Products/Completed Operations	7/2017	- 3.4%	- 3.4%	- 3.4%

Document: GL-2016- BPRD1

<u>Coverage</u>	Distribution <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
Products		- 4.5%	- 4.5%	- 4.5%
Local Products/Completed Ops		+ 2.0%	+ 2.0%	+ 2.0%
Products/Completed Operations	8/2016	+ 0.2%	+ 0.2%	+ 0.2%

Document: GL-2015- BPRD1

<u>Coverage</u>	Distribution <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
Products		- 10.4%	- 10.4%	- 10.4%
Local Products/Completed Ops		- 14.5%	- 14.5%	- 14.5%
Products/Completed Operations	7/2015	- 13.4%	- 13.4%	- 13.4%

**GENERAL LIABILITY OTHER THAN PROFESSIONAL  
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**GENERAL LIABILITY OTHER THAN PROFESSIONAL  
PRODUCTS/COMPLETED OPERATIONS  
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**GENERAL LIABILITY OTHER THAN PROFESSIONAL  
PRODUCTS/COMPLETED OPERATIONS  
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NEW JERSEY  
GENERAL LIABILITY OTHER THAN PROFESSIONAL  
PRODUCTS/COMPLETED OPERATIONS  
SUBLINE CODES 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, Products/Completed Operations (Subline Codes 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 Products and for Local Products/Completed Operations. The revisions are then combined to produce an overall loss cost revision for Products/Completed Operations.

<u>Summary of Indications and Selected Loss Cost Level Changes</u>	<u>Products</u>	<u>Local Products/ Completed Operations</u>	<u>Products/ Completed Operations</u>
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 2.2% *	+ 7.4% **	+ 5.2%
Statewide Selected Monoline Loss Cost Level Change (See Section C)	- 2.2% *	+ 7.4%	+ 5.2%

\* 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.

NEW JERSEY

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

<u>CLASS GROUP</u>	<u>DESCRIPTION</u>	LATEST YEAR MULTISTATE MONO/MULTI ALCCL AT MULTISTATE <u>LEVEL</u>	INDICATED MULTISTATE LOSS COST LEVEL <u>CHANGE</u>	LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT <u>LEVEL</u>	INDICATED STATEWIDE LOSS COST LEVEL <u>CHANGE</u>	SELECTED STATEWIDE LOSS COST LEVEL <u>CHANGE</u>
03	MANUFACTURERS, DEALERS OR DISTRIBUTORS-FOOD OR DRUG	\$ 25,805,900	- 5.9%	\$ 1,402,998	- 8.2%	- 8.2%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	34,950,355	+ 4.3%	1,519,602	+ 2.7%	+ 2.7%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	5,162,520	+ 1.2%	139,591	+ 1.2%	+ 1.2%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	33,323,523	- 0.5%	1,309,953	- 1.8%	- 1.8%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	8,272,287	+ 0.2%	250,241	- 1.8%	- 1.8%
	PRODUCTS SUBTOTAL	\$ 107,514,585	- 0.1%	\$ 4,622,385	- 2.2%	- 2.2%
01	RETAIL STORES-FOOD OR DRUG			\$ 328,803	+ 2.4%	+ 2.5%
02	RETAIL STORES-NOT FOOD OR DRUG			649,118	+ 11.0%	+ 11.0%
11	COMPLETED OPERATIONS-LOW			638,586	+ 11.3%	+ 10.9%
12	COMPLETED OPERATIONS-MEDIUM			12,883,592	+ 7.7%	+ 7.7%
13	COMPLETED OPERATIONS-HIGH			752,141	- 1.7%	- 1.5%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 15,252,240	+ 7.4%	+ 7.4%
	TOTAL			\$ 19,874,625	+ 5.2%	+ 5.2%

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

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

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

- Products classes reflect an upper cap of +25% and a lower cap of -20% relative to current multistate loss costs;
- Local Products/Completed Operations classes reflect an upper cap of +32% 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. The factor is:

LP/CO: 0.993

The Commercial General Liability loss costs are rounded as follows:

<u>Loss Costs</u>		<u>To the Nearest</u>
0 -	0.249	\$ 0.001
.25 -	9.99	0.01
10.00 -	99.99	0.10
100.00 -	Over	1.00
for example:		
0.1111	rounds to	\$ 0.111
0.6777	rounds to	0.68
12.3436	rounds to	12.30
867.5432	rounds to	868.00

NOTE: Due to our standard capping procedure and rounding rules, the current loss cost of \$0.003 for Products Class 18707 (Tobacco Products Distributors) has not been able to increase as per the mathematical formula despite adverse experience in the last couple years. As a result, the cap has been eliminated for this particular class in this filing.



STATE: 29 - NEW JERSEY  
 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
10010	.195	.184	6.0	11259	.240	.260	-7.7	13759	.176	.187	-5.9
10026	.032	.033	-3.0	11288	.090	.088	2.3	13930	.201	.211	-4.7
10040	.300	.280	7.1	12014	.059	.062	-4.8	14068	.014	.015	-6.7
10042	.550	.490	12.2	12356	.049	.047	4.3	14101	.072	.067	7.5
10060	.077	.079	-2.5	12361	.077	.082	-6.1	14279	.106	.103	2.9
10065	.047	.044	6.8	12373	.024	.025	-4.0	14401	.124	.122	1.6
10066	.081	.084	-3.6	12374	.132	.131	0.8	14527	.189	.181	4.4
10070	.154	.141	9.2	12375	.060	.060	0.0	14855	.154	.162	-4.9
10071	.148	.139	6.5	12391	.082	.091	-9.9	14913	.201	.184	9.2
10073	.780	.690	13.0	12509	.036	.038	-5.3	15223	.041	.033	24.2 U
10075	.246	.242	1.7	12510	.038	.039	-2.6	15224	.096	.099	-3.0
10100	.073	.069	5.8	12651	.530	.490	8.2	15406	.048	.044	9.1
10101	.181	.166	9.0	12707	.640	.650	-1.5	15538	.023	.024	-4.2
10107	.370	.310	19.4	12797	.196	.169	16.0	15600	.137	.138	-0.7
10111	.078	.083	-6.0	12805	.214	.205	4.4	15608	.016	.016	0.0
10115	.119	.120	-0.8	13049	.057	.054	5.6	15733	.037	.038	-2.6
10140	.021	.021	0.0	13111	.093	.097	-4.1	15839	.041	.041	0.0
10141	.023	.024	-4.2	13112	.063	.069	-8.7	15991	.109	.110	-0.9
10145	.016	.017	-5.9	13201	.160	.167	-4.2	15993	.070	.070	0.0
10146	.023	.024	-4.2	13204	1.450	1.400	3.6	16005	.034	.034	0.0
10255	.147	.131	12.2	13205	.460	.430	7.0	16009	.094	.079	19.0
10256	.152	.147	3.4	13314	.016	.017	-5.9	16403	.290	.231	25.5
10257	.169	.167	1.2	13351	.076	.063	20.6	16527	.350	.360	-2.8
10309	.028	.029	-3.4	13352	.069	.071	-2.8	16604	.146	.147	-0.7
10352	.085	.089	-4.5	13410	2.990	2.440	22.5	16676	.022	.023	-4.3
11020	.210	.207	1.4	13412	1.140	1.010	12.9	16705	.148	.152	-2.6
11039	.100	.098	2.0	13506	.107	.110	-2.7	16750	.032	.031	3.2
11126	.022	.020	10.0	13507	.238	.260	-8.5	16900	.124	.114	8.8
11127	.010	.010	0.0	13590	.740	.740	0.0	16901	.231	.224	3.1
11128	.112	.108	3.7	13621	.320	.360	-11.1	16902	.181	.190	-4.7
11203	.520	.540	-3.7	13670	.015	.013	15.4	16905	.124	.114	8.8
11204	2.240	2.330	-3.9	13673	.018	.016	12.5	16906	.231	.224	3.1
11234	.102	.106	-3.8	13715	.165	.154	7.1	16910	.085	.084	1.2
11248	.018	.019	-5.3	13716	.215	.224	-4.0	16911	.082	.079	3.8
11258	.320	.340	-5.9	13720	.092	.094	-2.1	16915	.073	.073	0.0

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

STATE: 29 - NEW JERSEY  
 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	.082	.081	1.2	51116	.690	.570	21.1	51666	.101	.103	-1.9
16920	.192	.181	6.1	51205	.071	.083	-14.5	51734	.310	.310	0.0
16921	.084	.091	-7.7	51206	.390	.450	-13.3	51741	.260	.250	4.0
16930	.229	.192	19.3	51220	2.280	2.580	-11.6	51752	.165	.159	3.8
16931	.102	.085	20.0	51221	1.780	1.940	-8.2	51767	.008	.009	-11.1
16940	.085	.092	-7.6	51222	3.670	3.120	17.6	51777	.078	.076	2.6
16941	.129	.134	-3.7	51224	1.450	1.330	9.0	51808	.730	.730	0.0
18078	.230	.270	-14.8	51230	.790	.790	0.0	51809	.153	.158	-3.2
18109	.049	.050	-2.0	51240	.185	.182	1.6	51833	.060	.072	-16.7
18110	.056	.052	7.7	51241	.260	.300	-13.3	51869	.136	.140	-2.9
18205	.350	.310	12.9	51252	.100	.101	-1.0	51877	.212	.220	-3.6
18206	.173	.151	14.6	51254	.039	.045	-13.3	51889	.012	.014	-14.3
18335	.027	.028	-3.6	51300	.160	.173	-7.5	51896	.018	.020	-10.0
18435	.088	.079	11.4	51305	.960	1.030	-6.8	51900	.095	.093	2.2
18436	.223	.247	-9.7	51315	.106	.106	0.0	51909	.056	.057	-1.8
18501	.020	.021	-4.8	51330	.530	.430	23.3 U	51926	.038	.040	-5.0
18506	.009	.009	0.0	51333	.340	.310	9.7	51927	.131	.115	13.9
18507	.012	.012	0.0	51350	.135	.142	-4.9	51934	.125	.142	-12.0
18616	.590	.540	9.3	51351	.042	.045	-6.7	51941	.041	.039	5.1
18707	.004	.003	33.3 N	51352	.108	.114	-5.3	51956	.221	.246	-10.2
18708	.027	.021	28.6 U	51355	.094	.096	-2.1	51957	.420	.400	5.0
18834	.196	.203	-3.4	51356	.620	.690	-10.1	51958	.410	.390	5.1
18911	.028	.028	0.0	51357	.660	.530	24.5 U	51960	.350	.360	-2.8
18912	.051	.049	4.1	51358	.141	.149	-5.4	51970	.238	.250	-4.8
18920	.031	.031	0.0	51359	.780	.840	-7.1	51982	.083	.085	-2.4
45771	.164	.176	-6.8	51370	4.570	5.000	-8.6	51986	.103	.107	-3.7
45819	.114	.112	1.8	51380	.044	.050	-12.0	51999	.440	.460	-4.3
45900	.079	.095	-16.8	51500	.119	.109	9.2	52002	.129	.118	9.3
45901	.049	.047	4.3	51550	.390	.360	8.3	52075	.243	.250	-2.8
49239	.600	.650	-7.7	51551	.910	.920	-1.1	52134	.630	.700	-10.0
49617	.204	.180	13.3	51552	.159	.159	0.0	52315	.260	.240	8.3
49618	.097	.083	16.9	51575	.020	.020	0.0	52433	1.020	1.200	-15.0
49619	.180	.170	5.9	51576	.093	.075	24.0 U	52469	.104	.109	-4.6
50010	.490	.580	-15.5	51600	.191	.198	-3.5	52505	.216	.203	6.4
51001	.450	.460	-2.2	51613	.139	.138	0.7	52547	.078	.088	-11.4

L - LOWER CAP APPLIED

U - UPPER CAP APPLIED

N - NOT SUBJECT TO CAPPING (For Class 18707, refer to page A-7)

E - SUBJECT TO CAPPING EXCEPTION

STATE: 29 - NEW JERSEY  
 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	2.950	3.680	-19.8 L	56391	.320	.320	0.0	58397	.740	.830	-10.8
52744	.081	.094	-13.8	56427	.125	.125	0.0	58503	.076	.061	24.6 U
52911	.450	.520	-13.5	56488	.034	.034	0.0	58575	.120	.123	-2.4
52967	.062	.064	-3.1	56690	.350	.360	-2.8	58627	.013	.016	-18.8
53001	.330	.330	0.0	56699	.057	.051	11.8	58663	1.280	1.590	-19.5 L
53077	.207	.197	5.1	56758	.148	.155	-4.5	58737	.630	.740	-14.9
53121	.440	.460	-4.3	56759	.080	.093	-14.0	58802	.480	.450	6.7
53333	.239	.213	12.2	56760	.098	.106	-7.5	58837	.162	.165	-1.8
53374	.310	.380	-18.4	56912	.090	.084	7.1	58840	.127	.111	14.4
53375	.223	.250	-10.8	56916	.205	.187	9.6	58873	.030	.030	0.0
53376	.194	.187	3.7	57001	.035	.028	25.0	58904	.128	.131	-2.3
53377	.195	.211	-7.6	57002	.106	.110	-3.6	58922	.168	.187	-10.2
53565	.108	.124	-12.9	57090	.660	.630	4.8	59005	.096	.096	0.0
53631	.022	.022	0.0	57146	.720	.670	7.5	59188	.055	.056	-1.8
53632	.034	.035	-2.9	57257	.035	.036	-2.8	59189	.300	.300	0.0
53732	.450	.460	-2.2	57401	.096	.098	-2.0	59223	.088	.077	14.3
53733	.270	.260	3.8	57403	.035	.036	-2.8	59257	.013	.015	-13.3
53907	.103	.111	-7.2	57410	.162	.130	24.6 U	59378	.150	.152	-1.3
54077	.400	.370	8.1	57572	.108	.094	14.9	59481	.099	.088	12.5
55010	1.080	1.100	-1.8	57600	.034	.033	3.0	59537	.210	.168	25.0 U
55011	1.570	1.260	24.6 U	57611	.062	.064	-3.1	59601	2.370	2.310	2.6
55012	1.180	1.170	0.9	57651	.041	.043	-4.7	59647	.170	.176	-3.4
55013	1.140	.990	15.2	57690	.490	.510	-3.9	59660	1.180	1.140	3.5
55214	.088	.089	-1.1	57716	.082	.087	-5.7	59701	.290	.244	18.9
55371	.119	.130	-8.5	57725	.088	.091	-3.3	59713	.310	.330	-6.1
55597	1.790	1.780	0.6	57726	.021	.019	10.5	59722	.031	.032	-3.1
55647	.062	.056	10.7	57810	.107	.109	-1.8	59723	.037	.038	-2.6
55715	.224	.234	-4.3	57871	.118	.116	1.7	59724	.019	.022	-13.6
55716	.520	.520	0.0	57913	.290	.310	-6.5	59725	.116	.104	11.5
55802	.009	.009	0.0	57998	.058	.059	-1.7	59726	.024	.024	0.0
55918	2.740	3.190	-14.1	57999	.071	.071	0.0	59738	.064	.066	-3.0
55919	3.650	3.640	0.3	58095	1.990	1.830	8.7	59750	.222	.240	-7.5
56040	.033	.040	-17.5	58096	1.230	1.040	18.3	59773	.028	.028	0.0
56202	.089	.100	-11.0	58301	.088	.082	7.3	59774	.150	.152	-1.3
56390	.640	.630	1.6	58302	.055	.055	0.0	59775	.188	.189	-0.5

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STATE: 29 - NEW JERSEY  
 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	.068	.076	-10.5	91341	5.190	4.490	15.6	96409	15.000	15.600	-3.8
59782	.460	.490	-6.1	91342	4.510	4.560	-1.1	96410	10.300	9.690	6.3
59798	.500	.460	8.7	91343	2.080	1.840	13.0	96611	1.790	1.800	-0.6
59886	.108	.112	-3.6	91436	2.860	2.660	7.5	97221	2.270	1.970	15.2
59889	.165	.153	7.8	91507	4.410	4.380	0.7	97222	3.230	3.570	-9.5
59904	.061	.066	-7.6	91551	.890	.770	15.6	97223	5.970	4.810	24.1
59905	.132	.130	1.5	91555	1.290	1.260	2.4	97447	6.370	5.230	21.8
59914	.680	.620	9.7	91560	5.190	5.390	-3.7	97650	4.860	4.540	7.0
59915	.750	.780	-3.8	91577	4.140	3.530	17.3	97651	5.450	5.250	3.8
59917	.205	.165	24.2	91746	5.770	5.090	13.4	97652	4.800	4.490	6.9
59923	.004	.005	-20.0	92053	.820	.750	9.3	97653	3.940	3.550	11.0
59925	1.190	1.090	9.2	92054	.310	.340	-8.8	97654	4.130	3.940	4.8
59926	.450	.420	7.1	92055	.260	.280	-7.1	97655	5.510	5.020	9.8
59927	1.420	1.560	-9.0	92101	3.860	3.380	14.2	98002	1.150	1.130	1.8
59931	.550	.590	-6.8	92102	4.030	3.260	23.6	98152	1.040	.790	31.6 U
59932	.880	.930	-5.4	92215	4.070	4.010	1.5	98157	.480	.430	11.6
59947	.320	.330	-3.0	92338	2.220	1.790	24.0	98163	.290	.320	-9.4
59955	.143	.147	-2.7	92446	2.310	2.360	-2.1	98164	.124	.142	-12.7
59963	.410	.450	-8.9	92447	2.010	1.870	7.5	98303	9.280	10.100	-8.1
59964	.069	.061	13.1	92451	2.990	2.730	9.5	98304	4.510	4.360	3.4
59970	.183	.182	0.5	92478	2.120	2.150	-1.4	98305	2.480	2.070	19.8
59975	.227	.243	-6.6	94007	6.680	6.330	5.5	98306	.980	.960	2.1
59984	.053	.055	-3.6	94276	5.830	5.630	3.6	98307	.620	.650	-4.6
59988	.059	.060	-1.7	94381	11.900	11.500	3.5	98308	1.570	1.190	31.9 U
59989	.044	.045	-2.2	94404	5.830	6.100	-4.4	98309	2.290	2.510	-8.8
91111	6.860	6.760	1.5	94569	5.100	4.420	15.4	98344	1.050	.900	16.7
91125	3.180	3.630	-12.4	95124	1.400	1.140	22.8	98449	22.900	20.600	11.2
91127	1.610	1.720	-6.4	95310	2.300	2.870	-19.9 L	98482	8.330	7.760	7.3
91150	7.410	6.710	10.4	95410	3.410	3.450	-1.2	98483	21.800	19.600	11.2
91155	35.400	30.200	17.2	95455	2.080	2.330	-10.7	98502	4.900	4.560	7.5
91235	4.310	3.980	8.3	95505	2.710	2.380	13.9	98636	4.190	4.410	-5.0
91265	3.520	4.030	-12.7	95625	4.830	4.130	16.9	98659	.700	.780	-10.3
91266	1.650	1.320	25.0	95647	6.300	5.430	16.0	98677	10.900	10.500	3.8
91280	4.910	3.830	28.2	96053	5.150	4.720	9.1	98678	14.900	13.200	12.9
91340	10.600	10.600	0.0	96408	19.500	15.900	22.6	98805	1.630	1.440	13.2

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STATE: 29 - NEW JERSEY  
 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	4.560	4.160	9.6								
98813	2.590	3.070	-15.6								
98820	3.830	3.740	2.4								
98884	2.760	2.250	22.7								
98914	1.060	1.180	-10.2								
98949	.610	.680	-10.3								
98967	12.300	9.330	31.8 U								
98993	8.800	10.300	-14.6								
99003	1.730	1.630	6.1								
99004	2.210	2.180	1.4								
99080	10.700	11.700	-8.5								
99163	.650	.730	-11.0								
99315	2.710	2.100	29.0								
99321	2.770	2.800	-1.1								
99613	2.770	2.700	2.6								
99650	1.260	1.140	10.5								
99746	4.100	3.750	9.3								
99803	19.300	16.900	14.2								
99826	.840	.720	16.7								
99827	.750	.790	-5.1								
99946	4.130	4.390	-5.9								
99948	35.000	35.400	-1.1								
99952	23.300	23.100	0.9								
99953	14.600	12.800	14.1								
99954	14.800	15.500	-4.5								
99955	9.530	11.200	-14.9								
99969	4.910	4.500	9.1								

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

INTRODUCTION

General Liability advisory prospective loss costs are determined by evaluating the adequacy of the current ISO loss costs to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period. This evaluation is done separately for 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 multistate loss cost level indication for Products and for Local Products/Completed Operations. This loss cost indication represents the percentage change that on average must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions. The percentage changes are presented in Section C - Calculation of Indications.

---

STEP 2:  
DISTRIBUTION OF  
BASIC LIMIT LOSS  
COST LEVEL  
INDICATION

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

---

STEP 3:  
APPLICATION OF  
PERCENTAGE  
CHANGES

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

---

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

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



METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

INCURRED  
LOSSES  
& LAE

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

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

- developed to an ultimate settlement basis by the application of loss development factors;
- loaded for unallocated loss adjustment expenses;
- placed on the prospective cost/frequency level by the application of trend factors. Losses are trended to one year beyond the assumed effective date.

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

Refer to Sections E and F 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.

---

CREDIBILITY

Products/Completed Operations data is assumed to be fully credible. The procedure for assigning credibility is outlined in Credibility Standards in this section.

---

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

OBJECTIVE	<p>For Products, the objective of this procedure is to distribute the multistate basic limit loss cost level indication to the individual types of policy and class groups using a minimum bias iterative procedure. This procedure is used to answer the question: What percentage changes by class group must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions? For Local Products/Completed Operations the change is also distributed to state.</p>
PRODUCTS	<p>Products is reviewed using multistate data; a two-way minimum bias iterative procedure is used to arrive at a set of type of policy and class group relative changes that best represent the experience. The type of policy relative changes serve to derive the relationship of CPP policies relative to monoline policies, via the PMF, while the class group relative changes serve to derive the relationship of the various classifications relative to one another.</p> <p>The indicated multistate change to monoline loss costs is calculated for each class group by taking the product of the monoline type of policy relative change, the class group relative change, and the multistate coverage loss cost level indication.</p> <p>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.</p> <p>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.</p>

METHODOLOGY OVERVIEW  
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

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 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 Products/Completed Operations, multistate data for accident years ending December 31, 2016, 2017 and 2018 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 and F.

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

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 Products:

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

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

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

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

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

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

and  $j^{\text{th}}$  class group;

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

$n$  is the number of class groups in the analysis;

## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### ITERATIVE PROCEDURE (Cont'd)

For Local Products/Completed Operations:

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

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

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

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

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

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

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

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

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

$j^{\text{th}}$  class group and  $k^{\text{th}}$  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 Local Products/Completed Operations, the procedure starts by inserting the actual relative changes for type of policy and class group into the third formula to get a state 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 state 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  $Z = \sqrt{P/20,000}$  for Products, where P is the 5 year occurrence total for a given class group, territory or type of policy. For Local Products/Completed Operations, separate formulas are used to calculate the credibility of the experience for each type of policy and class group versus the credibility of the experience for each state, namely  $Z = \sqrt{P/15,000}$  for type of policy and class group, and  $Z = \sqrt{P/5,500}$  for state (in this case, P is the 5 year occurrence total for a given state). Credibility-weighted relative changes are then calculated as follows:

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

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

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

W is the credibility-weighted relative change.

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

---



## EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

### MULTILINE CONSIDERATIONS

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

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

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

---

### MONOLINE INDICATIONS -- PRODUCTS

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

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

---

### MONOLINE INDICATIONS -- LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

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

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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

### IMPORTANCE OF APPLICATION

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

---

### APPLICATION OF EXPOSURE DEVELOPMENT FACTORS

The earned exposures underlying the Products/Completed Operations data is evaluated as of March 31, 2019.

For example, the accident year ending December 31, 2018 includes all exposures earned during the period from January 1, 2018 through December 31, 2018.

The immature experience reported as of 15 and 27 months for accident years ending 12/31/2018 and 12/31/2017 must be adjusted to an ultimate exposure development basis. This adjustment is accomplished through the use of an exposure development factor. Exposures are assumed to be mature at 39 months. Exposure development factors are based on experience evaluated as of March 31, 2019 for Products/Completed Operations.

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 Local Products/Completed Operations, the state ratios are then credibility-weighted with the multistate ratios using a Bayesian credibility procedure.

Products exposure development is based on multistate data, as shown in Section E - Multistate Exposure Development. Section F - 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 Products/Completed Operations data is evaluated as of March 31, 2019.

For example, the accident year ending December 31, 2018 includes all losses and allocated loss adjustment expenses paid on accidents occurring from January 1, 2018 through December 31, 2018 and all losses and loss adjustment expenses outstanding on those policies as of March 31, 2019, 15 months after the inception of the accident year.

The immature experience reported as of 15, 27 and 39 months for accident years ending 12/31/2018, 12/31/2017 and 12/31/2016 must be adjusted to an ultimate settlement basis. This adjustment is accomplished through the use of a loss development factor.

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

The 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 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.

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

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 F- 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 F - 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 December 31, 2018 evaluated as of March 31, 2019. If an analogous procedure is used for ALAE, the variability of the experience can lead to unusually high (or low) estimates of ultimate ALAE.

---

### INCREMENTAL ALAE PERCENTAGES

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

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

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

---

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

### DESCRIPTION OF METHODOLOGY

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

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

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

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

---

### APPLICATION

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

---

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

### PRODUCTS

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

---

### LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

---



## EXPLANATION OF MODIFIED BONDY METHOD

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

Accident Year	171 to 183 Months	183 to 195 Months	195 to 207 Months	207 to 219 Months	219 to 231 Months	231 to 243 Months	243 Months To Ultimate Z*
1998	A	G	L	P	S	U	Z*
1999	B	H	M	Q	T	Y*	
2000	C	I	N	R	X*	Y*	
2001	D	J	O	W*	X*	Y*	
2002	E	K	V*	W*	X*	Y*	
2003	F						
Best 3 out of 5#	BTOF1	BTOF2	BTOF3	BTOF4	BTOF5	BTOF6	

\* Calculated using the Modified Bondy Procedure.

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

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

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

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

---

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

---

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

---

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

---

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

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

## UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

BACKGROUND	Allocated loss adjustment expense is reported on a unit transaction basis with the loss records and is thus included with indemnity loss data. Since the prospective loss costs include all loss adjustment expenses, we must load for unallocated loss adjustment expense.
IMPORTANCE OF APPLICATION	The unallocated loss adjustment expense factor is necessary to account for loss adjustment expenses which cannot be allocated to a particular claim.
METHODOLOGY FOR LIABILITY COVERAGES	<p>Calculation of the unallocated loss adjustment expense factor is based on multistate data for ISO member and subscriber companies (see Multistate review of ULAE Experience in Sections E and F). The adjustment is calculated by using unallocated expenses as a percent of losses and allocated expenses.</p> <p>Starting with the 2011 review, experience for CMP Liability has been included with the data used to select the ULAE factor.</p> <p>For this review the factor is 1.085.</p>

## EXPLANATION OF TREND CALCULATION

### EXPOSURE TREND

The exposure bases for most 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 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. For Products exposure trend detail, see Section E - Trend Data. For Local Products/Completed Operations exposure trend detail, see Section F - Trend Data.

---

### SEVERITY TREND

For Products, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in Section E. For Local Products/Completed Operations, multistate calendar accident year average occurrence severity for the latest six, eight and ten years is displayed in Section F. 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.

In selecting severity trend factors for use in calculating the 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 and F. For Products/Completed Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2005 - 12/31/2018. In this review, multistate number of occurrences contained in the trend exhibits are based on reported paid counts developed to ultimate using paid development factors.

FREQUENCY  
TREND  
(Cont'd)

Historically, frequency trend for 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 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

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

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.

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.

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

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

The present class groups for Products classifications are presented in Section E - 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 E - 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 F - Class Groups and Calculation of Proposed Class Loss Costs for details of the calculation of statewide class loss costs.

SECTION C  
CALCULATION OF INDICATIONS  
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Determination of Indicated Loss Cost Level Change:

- Products C-2
- Local Products/Completed Operations C-3



NEW JERSEY  
PRODUCTS  
SUBLINE CODE 336  
DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	MULTISTATE \$100,000 BASIC LIMITS INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2016	\$101,545,304	\$116,523,158	0.20	1.147	1,959
12/31/2017	105,720,327	115,874,882	0.30	1.096	1,826
12/31/2018	107,600,597	104,719,629	0.50	0.973	1,695
(7)	WEIGHTED EXPERIENCE RATIO .....				1.045
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (7)-1.00}X 100% .....				+ 4.5 %
(9)	INDICATED MULTISTATE MONOLINE CHANGE ..... (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)				- 0.1 %
(10)	INDICATED STATEWIDE MONOLINE CHANGE (SEE FOOTNOTE C) .....				- 2.2 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE .....				- 2.2 %
(A)	THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF MULTISTATE REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND MULTISTATE \$100,000 BASIC LIMIT LOSS COSTS AT CURRENT ISO LEVEL. FOR DETAILS, SEE SECTION F - CALCULATION OF AGGREGATE LOSS COSTS AT CURRENT LEVEL.				
(B)	INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2020.				
(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) .				

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	MULTISTATE \$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2016	\$283,573,856	\$337,794,306	0.20	1.191	6,228
12/31/2017	295,973,538	323,082,763	0.30	1.092	5,614
12/31/2018	303,744,060	332,169,074	0.50	1.094	5,528

(7)	WEIGHTED EXPERIENCE RATIO.....	1.113
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (7) - 1.00 } x 100%.....	+ 11.3 %
(9)	INDICATED MULTISTATE MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....	+ 9.2 %
(10)	INDICATED STATEWIDE MONOLINE CHANGE (C) (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....	+ 7.4 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....	+ 7.4 %

(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 07/01/2020.

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

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RELATIVE CHANGE ANALYSIS  
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Products

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NEW JERSEY  
PRODUCTS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

---

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 1.045 OR + 4.5%			
TOP								
10	0.881	0.317	0.961	0.956				
34	0.979	0.343	0.993	0.987				
36	1.029	0.185	1.005	1.000				
37	1.086	0.477	1.040	1.035				
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE	
3	0.867	0.446	0.938	0.942	- 5.9%	- 8.2%	- 8.2%	
4	1.109	0.383	1.040	1.044	+ 4.3%	+ 2.7%	+ 2.7%	
5	1.079	0.130	1.010	1.014	+ 1.2%	+ 1.2%	+ 1.2%	
6	0.977	0.310	0.993	0.996	- 0.5%	- 1.8%	- 1.8%	
7	0.998	0.143	1.000	1.003	+ 0.2%	- 1.8%	- 1.8%	
			OVERALL MONOLINE	INDICATION	- 0.1%	- 2.2%	- 2.2%	

---

# The indicated statewide Products change is calculated by determining the effect, on statewide loss cost levels, of implementing the indicated multistate loss costs. The difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks by class in this jurisdiction versus the multistate.

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

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

		(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	03 MAN, DLR, DSTFD/DRG	\$8,093,332	\$39,443,822	0.784	0.712	920	0.900
	04 DLR, DST-NOTFD/DRG	7,050,350	31,300,283	1.139	1.034	465	0.998
	05 MAN.NTFD/DRG (LOW)	1,674,016	6,525,174	0.980	0.890	84	0.969
	06 MAN.NTFD/DRG (MED)	8,719,673	39,390,154	1.006	0.914	462	0.952
	07 MAN.NTFD/DRG (HGH)	2,487,754	10,123,703	0.821	0.745	82	0.959
	TOTAL *	\$28,025,125	\$126,783,136	0.957		2,013	
34 MULT MERCANTILE	03 MAN, DLR, DSTFD/DRG	\$4,331,883	\$21,396,487	1.047	0.951	564	0.930
	04 DLR, DST-NOTFD/DRG	25,139,034	121,279,202	1.176	1.068	1,794	1.031
	06 MAN.NTFD/DRG (MED)	3,108	19,331	0.000	0.000	0	0.984
	TOTAL *	\$29,474,025	\$142,695,020	1.157		2,358	
36 MULT SERVICES	04 DLR, DST-NOTFD/DRG	\$2,760,971	\$12,384,922	1.274	1.157	688	1.044
	06 MAN.NTFD/DRG (MED)	42,893	205,196	0.000	0.000	0	0.996
	TOTAL *	\$2,803,864	\$12,590,118	1.254		688	
37 MULT INDUST/PROC.	03 MAN, DLR, DSTFD/DRG	\$13,380,685	\$63,881,777	1.035	0.940	2,512	0.974
	05 MAN.NTFD/DRG (LOW)	3,488,504	18,393,950	1.322	1.200	254	1.048
	06 MAN.NTFD/DRG (MED)	24,557,849	115,549,330	1.149	1.043	1,462	1.031
	07 MAN.NTFD/DRG (HGH)	5,784,533	29,451,053	1.257	1.141	329	1.038
	TOTAL *	\$47,211,571	\$227,276,110	1.143		4,557	
TOTAL ALL TOP	03 MAN, DLR, DSTFD/DRG	\$25,805,900	\$124,722,086	0.959		3,996	
	04 DLR, DST-NOTFD/DRG	34,950,355	164,964,407	1.176		2,947	
	05 MAN.NTFD/DRG (LOW)	5,162,520	24,919,124	1.211		338	
	06 MAN.NTFD/DRG (MED)	33,323,523	155,164,011	1.110		1,924	
	07 MAN.NTFD/DRG (HGH)	8,272,287	39,574,756	1.126		411	
	TOTAL *	\$107,514,585	\$509,344,384	1.101		9,616	

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

NEW JERSEY  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 1.113 OR + 11.3%		
TOP							
10	0.978	0.722	0.984	0.982			
34	0.954	0.510	0.976	0.974			
36	0.950	0.521	0.974	0.971			
37	1.093	0.137	1.012	1.010			
38	1.021	0.965	1.020	1.018			
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE
1	0.925	0.511	0.961	0.958	+ 5.0%	+ 2.4%	+ 2.5%
2	1.076	0.497	1.037	1.034	+ 13.1%	+ 11.0%	+ 11.0%
11	1.085	0.347	1.029	1.025	+ 11.6%	+ 11.3%	+ 10.9%
12	1.008	1.000	1.008	1.004	+ 9.4%	+ 7.7%	+ 7.7%
13	0.835	0.264	0.953	0.950	+ 3.8%	- 1.7%	- 1.5%
			OVERALL MONOLINE INDICATION		+ 9.2%	+ 7.4%	+ 7.4%

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

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

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

STATE	(1) BAILEY FORMULA RELATIV	(2) CREDIBILITY Z	(3) Z-WTD RELATIV	(4) BALANCED RELATIV.	(5) INDICATED ** MONOLINE CHG.	(6) SELECTED MONOLINE CHG.
	2.002	0.233	1.176	1.177		
	1.227	0.389	1.083	1.084		
	1.165	0.453	1.071	1.072		
	1.172	0.356	1.058	1.059		
	1.202	0.253	1.048	1.049		
	1.070	0.618	1.043	1.044		
	1.204	0.212	1.040	1.041		
	1.108	0.366	1.038	1.039		
	1.350	0.112	1.034	1.035		
	1.265	0.136	1.033	1.034		
	1.211	0.158	1.031	1.032		
	1.172	0.187	1.030	1.031		
	1.085	0.361	1.030	1.031		
	1.131	0.234	1.029	1.030		
	1.115	0.256	1.028	1.029		
	1.065	0.429	1.028	1.029		
	1.140	0.182	1.024	1.025		
	1.104	0.243	1.024	1.025		
	1.190	0.130	1.023	1.024		
	1.024	0.365	1.009	1.010		
	1.030	0.310	1.009	1.010		
	1.057	0.148	1.008	1.009		
	1.014	0.557	1.008	1.009		
	1.020	0.391	1.008	1.009		
	1.015	0.251	1.004	1.005		
	0.996	0.453	0.998	0.999		
	0.899	0.095	0.990	0.991		
	0.980	0.489	0.990	0.991		
	0.976	0.455	0.989	0.990		
	0.930	0.183	0.987	0.988		
	0.958	0.334	0.986	0.987		
	0.886	0.134	0.984	0.985		
	0.907	0.222	0.979	0.980		
New Jersev	0.955	0.471	0.979	0.980	7.4%	7.4%
	0.921	0.285	0.977	0.978		
	0.926	0.299	0.977	0.978		
	0.929	0.313	0.977	0.978		
	0.839	0.164	0.972	0.973		
	0.833	0.156	0.972	0.973		
	0.921	0.378	0.969	0.970		
	0.538	0.066	0.960	0.961		
	0.793	0.215	0.951	0.952		
	0.891	0.451	0.949	0.950		
	0.902	0.570	0.943	0.944		
	0.852	0.416	0.936	0.937		
	0.464	0.087	0.935	0.936		
	0.683	0.179	0.934	0.935		
	0.776	0.288	0.930	0.930		
	0.619	0.154	0.929	0.930		
	0.773	0.304	0.925	0.925		
	0.843	0.553	0.910	0.911		
	0.558	0.170	0.906	0.907		

\* Sorted by balanced relative change.

\*\* The indicated monoline change is based on the selected multistate monoline change.

NEW JERSEY  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

-----  
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 RET.STRS-FOOD/DRG	\$37,107	\$198,840	0.281	0.244	9	0.921
	02 RET.STRS-NTFD/DRG	36,944	172,335	1.037	0.903	9	0.994
	11 COMP. OPS. (LOW)	138,128	718,710	1.432	1.246	19	0.986
	12 COMP. OPS. (MED)	3,633,462	18,241,026	1.434	1.248	334	0.966
	13 COMP. OPS. (HGH)	197,308	1,050,251	0.677	0.589	8	0.914
	TOTAL *	\$4,042,949	\$20,381,162	1.383		379	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$249,069	\$1,209,631	0.602	0.524	65	0.914
	02 RET.STRS-NTFD/DRG	190,998	959,199	0.795	0.692	11	0.986
	12 COMP. OPS. (MED)	133,167	677,879	0.205	0.179	4	0.958
	TOTAL *	\$573,234	\$2,846,709	0.574		80	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$41,791	\$228,817	1.339	1.165	3	0.912
	02 RET.STRS-NTFD/DRG	421,176	1,640,817	0.727	0.633	47	0.984
	11 COMP. OPS. (LOW)	169,894	747,749	0.841	0.732	11	0.976
	12 COMP. OPS. (MED)	259,897	2,033,960	0.548	0.477	45	0.956
	13 COMP. OPS. (HGH)	31,163	176,465	1.906	1.658	1	0.904
	TOTAL *	\$923,921	\$4,827,808	0.765		107	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$836	\$24,960	8.195	7.131	1	0.948
	11 COMP. OPS. (LOW)	5,568	24,976	0.637	0.554	1	1.014
	12 COMP. OPS. (MED)	196,509	1,099,706	0.798	0.695	14	0.994
	TOTAL *	\$202,913	\$1,149,642	0.824		16	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$324,996	\$1,895,215	0.899	0.782	30	1.023
	12 COMP. OPS. (MED)	8,660,557	45,922,059	1.092	0.950	587	1.002
	13 COMP. OPS. (HGH)	523,670	2,433,487	0.616	0.536	24	0.948
	TOTAL *	\$9,509,223	\$50,250,761	1.059		641	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$328,803	\$1,662,248	0.678		78	
	02 RET.STRS-NTFD/DRG	649,118	2,772,351	0.765		67	
	11 COMP. OPS. (LOW)	638,586	3,386,650	0.996		61	
	12 COMP. OPS. (MED)	12,883,592	67,974,630	1.164		984	
	13 COMP. OPS. (HGH)	752,141	3,660,203	0.685		33	
	TOTAL *	\$15,252,240	\$79,456,082	1.106		1,223	

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



MULTISTATE  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
BASIC LIMIT RELATIVE CHANGE ANALYSIS

-----  
SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 RET.STRS-FOOD/DRG	\$2,151,747	\$9,207,997	0.954		570	
	02 RET.STRS-NTFD/DRG	2,295,068	11,448,808	1.305		473	
	11 COMP. OPS. (LOW)	3,892,639	18,163,511	1.628		651	
	12 COMP. OPS. (MED)	83,135,280	371,618,514	1.130		5,859	
	13 COMP. OPS. (HGH)	7,417,394	33,727,804	0.856		270	
	TOTAL *	\$98,892,128	\$444,166,634	1.129		7,823	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$7,352,885	\$34,702,053	1.022		3,165	
	02 RET.STRS-NTFD/DRG	4,646,377	21,875,704	1.065		619	
	12 COMP. OPS. (MED)	2,019,660	9,688,586	1.284		128	
	TOTAL *	\$14,018,922	\$66,266,343	1.074		3,912	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$731,049	\$3,411,977	1.191		192	
	02 RET.STRS-NTFD/DRG	11,441,919	45,533,065	1.209		2,628	
	11 COMP. OPS. (LOW)	3,036,648	13,947,197	1.001		463	
	12 COMP. OPS. (MED)	3,960,968	19,706,711	1.159		722	
	13 COMP. OPS. (HGH)	1,087,876	5,580,338	0.595		73	
	TOTAL *	\$20,258,460	\$88,179,288	1.134		4,078	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$9,799	\$70,370	0.699		1	
	11 COMP. OPS. (LOW)	114,111	543,328	0.930		18	
	12 COMP. OPS. (MED)	3,276,550	16,096,832	1.264		263	
	13 COMP. OPS. (HGH)	46,427	271,366	0.786		0	
	TOTAL *	\$3,446,887	\$16,981,896	1.245		282	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$8,262,574	\$39,057,672	1.157		683	
	12 COMP. OPS. (MED)	143,843,747	687,120,222	1.178		12,596	
	13 COMP. OPS. (HGH)	13,690,731	64,062,049	1.058		709	
	TOTAL *	\$165,797,052	\$790,239,943	1.167		13,988	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$10,245,480	\$47,392,397	1.020		3,928	
	02 RET.STRS-NTFD/DRG	18,383,364	78,857,577	1.185		3,720	
	11 COMP. OPS. (LOW)	15,305,972	71,711,708	1.244		1,815	
	12 COMP. OPS. (MED)	236,236,205	1,104,230,865	1.163		19,568	
	13 COMP. OPS. (HGH)	22,242,428	103,641,557	0.967		1,052	
	TOTAL *	\$302,413,449	\$1,405,834,104	1.149		30,083	

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

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SUPPORTING MATERIAL -- PRODUCTS  
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MULTISTATE  
PRODUCTS  
CALCULATION OF AGGREGATE LOSS COSTS  
AT CURRENT LEVEL

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	12/31/2016	\$23,878,780	1.000		1.062				\$25,359,264
	12/31/2017	25,804,701	1.000		1.052				27,146,545
	12/31/2018	26,885,500	1.006		1.037				28,047,545
MULTILINE	12/31/2016	\$83,435,135	1.000		1.063		0.859		\$76,186,040
	12/31/2017	86,784,843	1.000		1.054		0.859		78,573,782
	12/31/2018	88,688,712	1.006		1.038		0.859		79,553,052
TOTAL	12/31/2016								\$101,545,304
	12/31/2017								105,720,327
	12/31/2018								107,600,597

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

# AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDING FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2020 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION F - AVERAGE ANNUAL EXPOSURE TRENDS.

\* THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION F - IMPLICIT PACKAGE MODIFICATION FACTORS.

MULTISTATE  
PRODUCTS  
OCCURRENCE  
FULL COVERAGE  
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ. FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2016	\$11,436,770		1.093		1.085		1.159		0.927		\$14,571,909
		12/31/2017	9,406,618		1.443		1.085		1.126		0.941		15,604,778
		12/31/2018	6,940,526		2.035		1.085		1.093		0.956		16,012,701
BI	ALAE	12/31/2016	\$18,375,350				1.085		1.159		0.927		\$21,420,447
		12/31/2017	14,473,583				1.085		1.126		0.941		16,639,252
		12/31/2018	20,442,677				1.085		1.093		0.956		23,176,378
PD	B/L INDEMNITY	12/31/2016	\$18,812,804		1.209		1.085		1.338		0.927		\$30,608,738
		12/31/2017	17,734,316		1.311		1.085		1.262		0.941		29,956,830
		12/31/2018	12,754,743		1.529		1.085		1.191		0.956		24,092,318
PD	ALAE	12/31/2016	\$28,336,036				1.085		1.338		0.927		\$38,133,326
		12/31/2017	27,060,311				1.085		1.262		0.941		34,866,753
		12/31/2018	21,891,329				1.085		1.191		0.956		27,044,037
	TOTAL												
	FULL COVERAGE	12/31/2016											\$104,734,419
		12/31/2017											97,067,612
		12/31/2018											90,325,434

\* 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	12/31/2016	\$1,590,170		1.234		1.085		1.159		0.927		\$2,287,450
		12/31/2017	1,621,225		1.485		1.085		1.126		0.941		2,767,754
		12/31/2018	813,295		2.426		1.085		1.093		0.956		2,236,901
BI	ALAE	12/31/2016	\$2,146,076				1.085		1.159		0.927		\$2,501,716
		12/31/2017	2,883,401				1.085		1.126		0.941		3,314,842
		12/31/2018	3,023,366				1.085		1.093		0.956		3,427,666
PD	B/L INDEMNITY	12/31/2016	\$2,207,724		1.085		1.085		1.338		0.927		\$3,223,592
		12/31/2017	3,102,310		1.123		1.085		1.262		0.941		4,488,939
		12/31/2018	2,386,977		1.308		1.085		1.191		0.956		3,857,051
PD	ALAE	12/31/2016	\$2,805,848				1.085		1.338		0.927		\$3,775,980
		12/31/2017	6,391,807				1.085		1.262		0.941		8,235,735
		12/31/2018	3,944,204				1.085		1.191		0.956		4,872,578
	TOTAL DED COVERAGE	12/31/2016											\$11,788,739
		12/31/2017											18,807,269
		12/31/2018											14,394,195
	TOTAL	12/31/2016											\$116,523,158
		12/31/2017											115,874,882
		12/31/2018											104,719,629

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

MULTISTATE  
Products  
Subline Code 336  
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	0.843
35	Not Applicable	--
36	Service Policy	0.909
37	Industrial/Processing Policy	0.866
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
12/31/2011	204,835,056	208,164,225	208,042,486	208,037,218	208,037,597	208,035,967	208,035,999	208,035,999
12/31/2012	214,724,779	217,698,788	217,681,536	217,695,894	217,687,776	217,688,000	217,685,880	
12/31/2013	225,261,039	227,627,237	227,623,277	227,562,626	227,560,295	227,560,819		
12/31/2014	232,396,278	238,264,563	237,985,796	237,948,271	237,871,639			
12/31/2015	235,028,602	235,761,953	235,508,577	235,439,321				
12/31/2016	224,899,093	224,647,735	224,822,866					
12/31/2017	220,373,248	221,519,070						
12/31/2018	218,683,098							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2011	1.016	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.014	1.000	1.000	1.000	1.000	1.000	
12/31/2013	1.011	1.000	1.000	1.000	1.000		
12/31/2014	1.025	0.999	1.000	1.000			
12/31/2015	1.003	0.999	1.000				
12/31/2016	0.999	1.001					
12/31/2017	1.005						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.006	1.000

Accident Year Ending	Exposure Development From <u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>	<u>Factor</u>
12/31/2016			1.000	1.000
12/31/2017		1.000	1.000	1.000
12/31/2018	1.006	1.000	1.000	1.006

## 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
12/31/1999	5,717,015	10,569,732	14,356,450	16,981,064	17,081,349	16,929,106	16,893,460	16,604,162	17,052,217	17,286,547	17,112,687
12/31/2000	6,449,962	10,033,274	13,729,433	15,431,034	15,323,473	15,192,172	15,868,032	15,345,582	15,225,466	15,293,967	15,207,277
12/31/2001	7,537,915	11,487,533	15,110,683	15,697,373	16,074,033	16,099,785	16,387,745	16,733,846	16,433,076	16,289,764	16,609,946
12/31/2002	6,793,461	10,503,399	14,106,818	15,968,391	15,448,574	14,723,038	14,522,061	14,285,828	14,281,474	14,309,545	14,598,065
12/31/2003	7,104,756	11,402,396	14,372,287	15,265,769	14,684,755	13,983,099	13,681,336	14,216,365	14,559,196	14,748,307	14,718,788
12/31/2004	6,651,990	10,441,136	13,710,157	15,174,010	14,832,935	13,841,888	13,850,098	13,729,546	14,091,358	14,203,538	14,205,116
12/31/2005	8,388,932	10,021,755	12,984,688	12,649,875	12,987,896	13,143,146	13,019,008	13,289,851	13,064,271	12,964,345	12,917,622
12/31/2006	7,717,029	11,993,600	15,910,477	16,192,312	15,887,278	16,078,375	15,954,977	16,219,028	16,474,800	16,427,133	16,066,903
12/31/2007	8,901,689	13,932,807	17,205,969	18,297,746	18,098,623	18,250,071	17,760,766	17,751,594	17,533,520	17,427,818	17,555,300
12/31/2008	9,101,834	13,238,554	15,942,410	16,274,984	17,980,803	16,728,097	16,604,973	16,425,051	16,461,558	16,505,746	16,743,765
12/31/2009	10,881,954	13,556,300	16,014,683	16,208,587	15,902,856	15,995,618	15,897,357	15,979,180	15,924,448	16,188,362	
12/31/2010	10,846,473	15,004,305	16,577,497	17,234,052	17,530,587	16,100,506	15,901,753	15,895,140	15,920,906		
12/31/2011	8,727,742	11,726,521	14,822,904	14,979,662	14,308,465	14,177,131	14,036,555	14,166,737			
12/31/2012	8,420,808	12,625,212	16,559,269	16,946,741	16,954,821	16,626,019	16,440,010				
12/31/2013	6,669,511	9,461,665	13,116,130	13,884,875	14,228,247	14,050,212					
12/31/2014	7,382,818	10,139,074	13,608,235	15,279,621	14,775,408						
12/31/2015	7,287,436	9,520,900	12,456,831	13,847,593							
12/31/2016	6,051,107	8,703,775	11,202,564								
12/31/2017	6,629,159	9,812,226									
12/31/2018	6,778,342										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/1999	17,044,753	16,931,356	17,037,761	17,293,386	18,083,352	18,329,418	18,382,966	17,460,390	17,346,771		
12/31/2000	15,218,304	15,368,268	15,413,455	15,610,958	15,910,110	15,960,093	16,410,539	16,447,518			
12/31/2001	16,929,441	17,035,066	17,263,078	17,590,532	17,529,555	17,760,304	17,773,256				
12/31/2002	15,064,726	14,748,163	14,862,938	14,539,610	14,785,186	14,768,063					
12/31/2003	14,735,626	14,910,007	14,830,563	14,898,154	15,064,348						
12/31/2004	14,073,211	13,963,202	14,140,362	14,187,343							
12/31/2005	12,830,165	12,848,326	12,845,367								
12/31/2006	16,359,934	16,563,503									
12/31/2007	17,532,898										

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
12/31/1999	1.849	1.358	1.183	1.006	0.991	0.998	0.983	1.027	1.014	0.990	0.996
12/31/2000	1.556	1.368	1.124	0.993	0.991	1.044	0.967	0.992	1.004	0.994	1.001
12/31/2001	1.524	1.315	1.039	1.024	1.002	1.018	1.021	0.982	0.991	1.020	1.019
12/31/2002	1.546	1.343	1.132	0.967	0.953	0.986	0.984	1.000	1.002	1.020	1.032
12/31/2003	1.605	1.260	1.062	0.962	0.952	0.978	1.039	1.024	1.013	0.998	1.001
12/31/2004	1.570	1.313	1.107	0.978	0.933	1.001	0.991	1.026	1.008	1.000	0.991
12/31/2005	1.195	1.296	0.974	1.027	1.012	0.991	1.021	0.983	0.992	0.996	0.993
12/31/2006	1.554	1.327	1.018	0.981	1.012	0.992	1.017	1.016	0.997	0.978	1.018
12/31/2007	1.565	1.235	1.063	0.989	1.008	0.973	0.999	0.988	0.994	1.007	0.999
12/31/2008	1.454	1.204	1.021	1.105	0.930	0.993	0.989	1.002	1.003	1.014	
12/31/2009	1.246	1.181	1.012	0.981	1.006	0.994	1.005	0.997	1.017		
12/31/2010	1.383	1.105	1.040	1.017	0.918	0.988	1.000	1.002			
12/31/2011	1.344	1.264	1.011	0.955	0.991	0.990	1.009				
12/31/2012	1.499	1.312	1.023	1.000	0.981	0.989					
12/31/2013	1.419	1.386	1.059	1.025	0.987						
12/31/2014	1.373	1.342	1.123	0.967							
12/31/2015	1.306	1.308	1.112								
12/31/2016	1.438	1.287									
12/31/2017	1.480										
3 Yr Mean	1.408	1.312	1.098	0.997	0.986	0.989	1.005	1.000	1.005	1.000	1.003
Best 3/5	1.410	1.321	1.065	0.995	0.986	0.991	1.001	1.000	0.998	1.001	0.998

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.993	1.006	1.015	1.046	1.014	1.003	0.950	0.993			
12/31/2000	1.010	1.003	1.013	1.019	1.003	1.028	1.002	1.002 *			
12/31/2001	1.006	1.013	1.019	0.997	1.013	1.001	1.003 *	1.002 *			
12/31/2002	0.979	1.008	0.978	1.017	0.999	1.006 *	1.003 *	1.002 *			
12/31/2003	1.012	0.995	1.005	1.011	1.016 *	1.006 *	1.003 *	1.002 *			
12/31/2004	0.992	1.013	1.003								
12/31/2005	1.001	1.000									
12/31/2006	1.012										
3 Yr Mean	1.002	1.003	0.995	1.008	1.005 @	1.011 @	0.976 @	0.993 @			
Best 3/5	1.002	1.007	1.007	1.016	1.010 *	1.005 *	1.003 *	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
12/31/2014					0.986	0.991	1.001	1.000	0.998	1.001	0.998
12/31/2015				0.995	0.986	0.991	1.001	1.000	0.998	1.001	0.998
12/31/2016			1.065	0.995	0.986	0.991	1.001	1.000	0.998	1.001	0.998
12/31/2017		1.321	1.065	0.995	0.986	0.991	1.001	1.000	0.998	1.001	0.998
12/31/2018	1.410	1.321	1.065	0.995	0.986	0.991	1.001	1.000	0.998	1.001	0.998

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.002	1.007	1.007	1.016	1.010	1.005	1.003	1.002	1.004*	1.031
12/31/2015	1.002	1.007	1.007	1.016	1.010	1.005	1.003	1.002	1.004*	1.026
12/31/2016	1.002	1.007	1.007	1.016	1.010	1.005	1.003	1.002	1.004*	1.093
12/31/2017	1.002	1.007	1.007	1.016	1.010	1.005	1.003	1.002	1.004*	1.443
12/31/2018	1.002	1.007	1.007	1.016	1.010	1.005	1.003	1.002	1.004*	2.035

\* 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
12/31/1999	489,628	684,095	942,281	1,109,567	1,227,393	1,100,508	1,319,661	1,155,355	1,144,023	1,070,122	1,193,595
12/31/2000	870,239	1,069,778	1,256,990	1,495,480	1,409,661	1,375,363	1,531,917	1,595,954	1,673,321	1,559,785	1,688,780
12/31/2001	498,354	1,028,391	1,417,213	1,703,023	1,477,859	1,673,159	1,988,228	1,953,088	1,991,661	1,908,726	1,929,624
12/31/2002	553,001	1,105,166	1,453,740	1,389,328	1,624,546	1,622,279	1,695,928	1,520,005	1,468,078	1,471,973	1,469,628
12/31/2003	630,019	904,600	939,108	1,634,794	1,374,153	1,335,817	1,390,331	1,381,834	1,384,309	1,389,957	1,392,068
12/31/2004	1,179,217	1,433,888	2,231,909	2,366,761	2,365,969	2,239,999	2,102,002	2,087,667	2,087,050	2,088,514	2,102,805
12/31/2005	706,817	985,457	1,733,435	1,813,687	1,197,901	1,201,595	1,239,458	1,172,627	1,070,138	1,065,713	1,070,204
12/31/2006	1,012,660	1,790,467	2,007,740	1,972,457	1,682,504	1,614,930	1,643,339	1,690,785	1,594,811	1,599,313	1,627,214
12/31/2007	1,775,707	2,300,635	2,174,000	2,490,444	2,554,309	2,089,228	2,095,655	2,202,232	2,206,643	2,231,632	2,241,907
12/31/2008	1,030,087	1,440,957	1,766,961	1,859,373	1,963,092	2,013,719	2,129,233	2,101,703	2,024,204	2,011,854	2,009,628
12/31/2009	893,756	969,404	1,137,659	1,272,024	1,495,638	1,642,179	1,586,940	1,581,941	1,674,167	1,671,940	
12/31/2010	1,046,857	1,879,906	2,031,526	2,136,140	2,267,507	2,464,744	2,417,405	2,216,188	2,705,107		
12/31/2011	1,213,415	1,646,204	2,053,142	1,769,937	1,745,346	1,750,128	1,848,096	1,855,194			
12/31/2012	1,026,582	1,252,871	1,743,602	1,627,904	1,495,152	1,692,087	1,795,150				
12/31/2013	693,051	981,104	1,044,864	1,228,706	1,315,719	1,375,968					
12/31/2014	754,627	1,610,710	1,872,354	2,138,741	2,078,516						
12/31/2015	880,830	1,190,955	1,183,366	1,486,877							
12/31/2016	876,851	1,130,282	1,561,883								
12/31/2017	509,952	1,322,768									
12/31/2018	847,528										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	1,193,496	1,477,295	1,416,737	1,333,829	1,342,618	1,329,540	1,329,540	1,275,033	1,275,033
12/31/2000	1,740,903	1,721,132	1,837,562	1,883,321	1,873,869	1,962,250	1,965,249	1,966,124	
12/31/2001	1,951,898	1,913,648	1,923,502	1,920,740	1,916,741	1,923,340	1,916,740		
12/31/2002	1,469,628	1,470,258	1,471,607	1,474,308	1,474,307	1,499,307			
12/31/2003	1,392,084	1,392,183	1,394,884	1,394,883	1,394,883				
12/31/2004	2,098,729	2,101,430	2,101,429	2,101,429					
12/31/2005	1,072,911	1,073,003	1,072,904						
12/31/2006	1,602,011	1,602,011							
12/31/2007	2,259,132								

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
12/31/1999	1.397	1.377	1.178	1.106	0.897	1.199	0.875	0.990	0.935	1.115	1.000
12/31/2000	1.229	1.175	1.190	0.943	0.976	1.114	1.042	1.048	0.932	1.083	1.031
12/31/2001	2.064	1.378	1.202	0.868	1.132	1.188	0.982	1.020	0.958	1.011	1.012
12/31/2002	1.998	1.315	0.956	1.169	0.999	1.045	0.896	0.966	1.003	0.998	1.000
12/31/2003	1.436	1.038	1.741	0.841	0.972	1.041	0.994	1.002	1.004	1.002	1.000
12/31/2004	1.216	1.557	1.060	1.000	0.947	0.938	0.993	1.000	1.001	1.007	0.998
12/31/2005	1.394	1.759	1.046	0.660	1.003	1.032	0.946	0.913	0.996	1.004	1.003
12/31/2006	1.768	1.121	0.982	0.853	0.960	1.018	1.029	0.943	1.003	1.017	0.985
12/31/2007	1.296	0.945	1.146	1.026	0.818	1.003	1.051	1.002	1.011	1.005	1.008
12/31/2008	1.399	1.226	1.052	1.056	1.026	1.057	0.987	0.963	0.994	0.999	
12/31/2009	1.085	1.174	1.118	1.176	1.098	0.966	0.997	1.058	0.999		
12/31/2010	1.796	1.081	1.051	1.061	1.087	0.981	0.917	1.221			
12/31/2011	1.357	1.247	0.862	0.986	1.003	1.056	1.004				
12/31/2012	1.220	1.392	0.934	0.918	1.132	1.061					
12/31/2013	1.416	1.065	1.176	1.071	1.046						
12/31/2014	2.134	1.162	1.142	0.972							
12/31/2015	1.352	0.994	1.256								
12/31/2016	1.289	1.382									
12/31/2017	2.594										
3 Yr Mean	1.745	1.179	1.191	0.987	1.060	1.033	0.973	1.081	1.001	1.007	0.999
Best 3/5	1.634	1.203	1.084	1.006	1.077	1.031	0.996	1.008	0.999	1.005	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.238	0.959	0.941	1.007	0.990	1.000	0.959	1.000			
12/31/2000	0.989	1.068	1.025	0.995	1.047	1.002	1.000	1.000 *			
12/31/2001	0.980	1.005	0.999	0.998	1.003	0.997	1.002 *	1.000 *			
12/31/2002	1.000	1.001	1.002	1.000	1.017	1.006 *	1.002 *	1.000 *			
12/31/2003	1.000	1.002	1.000	1.000	0.999 *	1.006 *	1.002 *	1.000 *			
12/31/2004	1.001	1.000	1.000								
12/31/2005	1.000	1.000									
12/31/2006	1.000										
3 Yr Mean	1.000	1.001	1.001	0.999	1.022 @	1.000 @	0.980 @	1.000 @			
Best 3/5	1.000	1.001	1.001	0.999	1.006 *	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
12/31/2014					1.077	1.031	0.996	1.008	0.999	1.005	1.000
12/31/2015				1.006	1.077	1.031	0.996	1.008	0.999	1.005	1.000
12/31/2016			1.084	1.006	1.077	1.031	0.996	1.008	0.999	1.005	1.000
12/31/2017		1.203	1.084	1.006	1.077	1.031	0.996	1.008	0.999	1.005	1.000
12/31/2018	1.634	1.203	1.084	1.006	1.077	1.031	0.996	1.008	0.999	1.005	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.000	1.001	1.001	0.999	1.006	1.003	1.001	1.000	1.000*	1.132
12/31/2015	1.000	1.001	1.001	0.999	1.006	1.003	1.001	1.000	1.000*	1.138
12/31/2016	1.000	1.001	1.001	0.999	1.006	1.003	1.001	1.000	1.000*	1.234
12/31/2017	1.000	1.001	1.001	0.999	1.006	1.003	1.001	1.000	1.000*	1.485
12/31/2018	1.000	1.001	1.001	0.999	1.006	1.003	1.001	1.000	1.000*	2.426

\* 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	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	1,161,678	3,985,613	7,387,691	10,668,200	13,233,772	14,548,644	15,046,702	15,197,863	16,154,995	17,507,138	18,212,354
12/31/2000	1,120,843	4,194,972	8,278,858	11,903,286	13,579,226	14,892,898	17,194,649	17,887,365	19,023,750	19,778,183	19,958,554
12/31/2001	1,749,799	5,171,981	8,442,798	10,704,339	13,917,491	15,584,906	17,349,240	19,004,466	19,379,048	19,351,876	19,689,370
12/31/2002	1,599,652	3,784,060	8,215,607	12,445,362	15,871,320	18,902,695	19,187,685	19,940,615	20,453,984	20,909,959	21,184,268
12/31/2003	1,390,196	4,232,804	8,816,128	14,113,556	17,963,232	19,410,673	20,052,354	21,073,727	20,775,505	21,728,862	22,881,859
12/31/2004	963,866	3,137,637	6,575,179	10,512,971	13,408,866	13,685,622	15,164,856	16,013,952	16,903,080	18,100,276	18,247,993
12/31/2005	1,467,363	3,040,154	5,503,467	7,694,767	9,975,868	12,148,120	12,239,645	12,581,531	12,796,693	13,157,614	13,451,044
12/31/2006	1,914,530	6,329,533	8,227,758	11,090,346	12,902,778	14,472,025	16,502,307	17,833,084	16,905,923	16,987,308	17,004,217
12/31/2007	2,349,364	6,833,692	10,526,282	14,448,149	17,648,878	19,486,806	20,643,209	20,870,362	21,097,686	25,424,744	25,431,969
12/31/2008	1,739,266	4,066,748	8,121,453	13,713,388	17,755,230	19,922,808	19,832,125	20,252,091	20,562,572	20,729,111	20,878,511
12/31/2009	3,228,503	5,776,824	10,277,218	13,501,689	15,820,824	16,890,759	16,949,491	17,221,537	17,213,012	17,312,308	
12/31/2010	2,015,921	5,540,961	9,555,638	14,943,874	17,277,804	18,031,842	18,245,560	18,420,474	18,543,926		
12/31/2011	2,319,665	5,503,119	9,998,365	13,375,894	15,347,227	16,612,662	17,673,645	17,615,972			
12/31/2012	2,394,118	7,047,002	15,699,422	20,885,254	24,280,165	27,045,761	27,252,110				
12/31/2013	1,553,046	4,820,251	8,692,872	11,512,617	13,661,849	15,094,943					
12/31/2014	1,584,286	4,365,831	8,163,959	12,070,876	15,019,566						
12/31/2015	2,191,076	4,724,577	8,307,097	12,511,444							
12/31/2016	1,434,181	3,963,589	8,916,348								
12/31/2017	1,249,751	3,364,322									
12/31/2018	2,045,496										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	18,624,785	19,125,647	19,695,875	20,534,413	21,868,607	22,419,334	22,841,682	23,368,424	23,630,162
12/31/2000	20,286,810	20,586,684	20,968,539	21,098,560	21,347,767	21,525,516	21,664,477	21,962,086	
12/31/2001	19,987,812	20,329,171	20,609,279	20,912,049	21,122,306	21,422,486	21,577,685		
12/31/2002	23,638,152	23,557,837	23,531,498	22,785,011	22,903,075	23,404,020			
12/31/2003	22,818,076	23,080,027	22,412,276	22,507,667	22,549,549				
12/31/2004	18,404,058	18,527,598	18,657,113	18,911,037					
12/31/2005	13,626,250	13,729,752	13,855,899						
12/31/2006	17,017,417	17,191,531							
12/31/2007	25,534,736								

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

	Increments												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	2,823,935	3,402,078	3,280,509	2,565,572	1,314,872	498,058	151,161	957,132	1,352,143	705,216	412,431	500,862	570,228
12/31/2000	3,074,129	4,083,886	3,624,428	1,675,940	1,313,672	2,301,751	692,716	1,136,385	754,433	180,371	328,256	299,874	381,855
12/31/2001	3,422,182	3,270,817	2,261,541	3,213,152	1,667,415	1,764,334	1,655,226	374,582	-27,172	337,494	298,442	341,359	280,108
12/31/2002	2,184,408	4,431,547	4,229,755	3,425,958	3,031,375	284,990	752,930	513,369	455,975	274,309	2,453,884	-80,315	-26,339
12/31/2003	2,842,608	4,583,324	5,297,428	3,849,676	1,447,441	641,681	1,021,373	-298,222	953,357	1,152,997	-63,783	261,951	-667,751
12/31/2004	2,173,771	3,437,542	3,937,792	2,895,895	276,756	1,479,234	849,096	889,128	1,197,196	147,717	156,065	123,540	129,515
12/31/2005	1,572,791	2,463,313	2,191,300	2,281,101	2,172,252	91,525	341,886	215,162	360,921	293,430	175,206	103,502	126,147
12/31/2006	4,415,003	1,898,225	2,862,588	1,812,432	1,569,247	2,030,282	1,330,777	-927,161	81,385	16,909	13,200	174,114	
12/31/2007	4,484,328	3,692,590	3,921,867	3,200,729	1,837,928	1,156,403	227,153	227,324	4,327,058	7,225	102,767		
12/31/2008	2,327,482	4,054,705	5,591,935	4,041,842	2,167,578	-90,683	419,966	310,481	166,539	149,400			
12/31/2009	2,548,321	4,500,394	3,224,471	2,319,135	1,069,935	58,732	272,046	-8,525	99,296				
12/31/2010	3,525,040	4,014,677	5,388,236	2,333,930	754,038	213,718	174,914	123,452					
12/31/2011	3,183,454	4,495,246	3,377,529	1,971,333	1,265,435	1,060,983	-57,673						
12/31/2012	4,652,884	8,652,420	5,185,832	3,394,911	2,765,596	206,349							
12/31/2013	3,267,205	3,872,621	2,819,745	2,149,232	1,433,094								
12/31/2014	2,781,545	3,798,128	3,906,917	2,948,690									
12/31/2015	2,533,501	3,582,520	4,204,347										
12/31/2016	2,529,408	4,952,759											
12/31/2017	2,114,571												

	Incremental Percentages												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	0.0858	0.1033	0.0996	0.0779	0.0399	0.0151	0.0046	0.0291	0.0411	0.0214	0.0125	0.0152	0.0173
12/31/2000	0.1003	0.1333	0.1183	0.0547	0.0429	0.0751	0.0226	0.0371	0.0246	0.0059	0.0107	0.0098	0.0125
12/31/2001	0.1052	0.1006	0.0695	0.0988	0.0513	0.0543	0.0509	0.0115	-0.0008	0.0104	0.0092	0.0105	0.0086
12/31/2002	0.0761	0.1545	0.1474	0.1194	0.1057	0.0099	0.0262	0.0179	0.0159	0.0096	0.0855	-0.0028	-0.0009
12/31/2003	0.0893	0.1440	0.1665	0.1210	0.0455	0.0202	0.0321	-0.0094	0.0300	0.0362	-0.0020	0.0082	-0.0210
12/31/2004	0.0812	0.1284	0.1471	0.1082	0.0103	0.0553	0.0317	0.0332	0.0447	0.0055	0.0058	0.0046	0.0048
12/31/2005	0.0534	0.0837	0.0745	0.0775	0.0738	0.0031	0.0116	0.0073	0.0123	0.0100	0.0060	0.0035	0.0043
12/31/2006	0.1263	0.0543	0.0819	0.0519	0.0449	0.0581	0.0381	-0.0265	0.0023	0.0005	0.0004	0.0050	
12/31/2007	0.1157	0.0953	0.1012	0.0826	0.0474	0.0298	0.0059	0.0059	0.1117	0.0002	0.0027		
12/31/2008	0.0706	0.1229	0.1696	0.1226	0.0657	-0.0027	0.0127	0.0094	0.0050	0.0045			
12/31/2009	0.0686	0.1212	0.0868	0.0624	0.0288	0.0016	0.0073	-0.0002	0.0027				
12/31/2010	0.0999	0.1138	0.1527	0.0661	0.0214	0.0061	0.0050	0.0035					
12/31/2011	0.1139	0.1609	0.1209	0.0706	0.0453	0.0380	-0.0021						
12/31/2012	0.1325	0.2463	0.1476	0.0967	0.0787	0.0059							
12/31/2013	0.1127	0.1336	0.0973	0.0741	0.0494								
12/31/2014	0.0838	0.1144	0.1177	0.0888									
12/31/2015	0.0903	0.1277	0.1499										
12/31/2016	0.1050	0.2055											
12/31/2017	0.0841												

Best 3/5	0.0931	0.1556	0.1287	0.0778	0.0412	0.0045	0.0060	0.0030	0.0067	0.0035	0.0030	0.0044	0.0027
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PRODUCTS (Subline Code 336)  
FULL COVERAGE  
MULTISTATE  
BODILY INJURY - OCCURRENCE  
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

<u>A.Y.E.</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	Link Ratios <u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>	
12/31/1999	1.043	1.065	1.025	1.019	1.023	1.011	1.043	*
12/31/2000	1.006	1.012	1.008	1.006	1.014	1.011 *	1.043	*
12/31/2001	1.015	1.010	1.014	1.007	1.010 *	1.011 *	1.043	*
12/31/2002	0.968	1.005	1.022	1.015 *	1.010 *	1.011 *	1.043	*
12/31/2003	1.004	1.002	1.009 *	1.015 *	1.010 *	1.011 *	1.043	*
12/31/2004	1.014							
Best 3/5	1.008	1.009	1.015 *	1.012 *	1.011 *	1.011 *	1.043	*

171 to Ultimate Factor: 1.114

	Cumulative Incremental Factors						
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.530	0.437	0.282	0.153	0.075	0.034	0.029
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.023	0.020	0.014	0.010	0.007	0.003	0.000

<u>A.Y.E</u>	Reported ALAE <u>as of 3/31/19</u>	\$500,000 <u>Ultimate Indemnity</u>	ALAE <u>Factor</u>	Additional <u>ALAE</u>	ALAE at <u>171 Months</u>	171-Ultimate <u>Factor</u>	Ultimate <u>ALAE</u>
12/31/2016	9,454,560	24,966,681	0.282	7,040,617	16,495,177	1.114	18,375,350
12/31/2017	2,930,700	23,025,028	0.437	10,061,952	12,992,652	1.114	14,473,583
12/31/2018	2,013,902	30,824,497	0.530	16,336,996	18,350,898	1.114	20,442,677

\* Calculated Using Modified Bondy Method

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

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	8,775,392	11,535,910	13,261,731	14,911,838	14,482,216	15,518,987	15,373,379	16,532,220	17,305,331	17,611,023	17,653,455
12/31/2000	9,359,243	12,279,206	13,973,001	14,691,586	15,996,268	16,853,143	17,692,485	18,458,300	18,703,896	19,022,889	19,036,275
12/31/2001	10,869,760	13,663,578	17,452,620	18,711,416	18,613,153	19,344,924	20,491,312	20,372,410	20,877,064	21,074,729	21,359,528
12/31/2002	8,533,174	13,870,196	16,823,277	16,055,637	16,062,495	17,132,778	17,509,920	17,773,076	18,044,002	18,222,620	18,780,953
12/31/2003	9,012,463	11,099,270	13,275,916	14,336,459	15,527,939	16,801,077	17,205,204	17,822,810	18,396,081	18,716,324	18,777,872
12/31/2004	9,194,145	10,781,272	12,043,858	12,480,851	13,822,864	14,106,820	14,439,410	14,835,573	14,979,087	15,374,665	15,540,431
12/31/2005	10,979,382	12,763,283	13,035,554	13,750,429	14,035,423	14,503,047	14,469,086	15,492,129	15,509,844	16,185,873	16,497,692
12/31/2006	11,369,031	12,856,270	14,049,961	14,489,775	15,494,160	16,034,032	16,521,529	18,384,856	18,986,993	18,863,137	18,978,220
12/31/2007	14,784,289	16,984,723	18,098,424	18,003,843	19,189,763	20,022,203	21,337,826	22,022,132	22,351,476	23,106,876	23,683,391
12/31/2008	15,223,786	18,435,601	19,820,517	20,915,565	21,673,701	22,709,746	23,331,127	23,849,672	24,460,633	24,942,823	25,121,810
12/31/2009	19,321,608	21,973,561	23,335,793	23,271,289	23,573,579	24,283,393	23,955,543	24,646,473	25,055,441	24,939,758	
12/31/2010	17,768,740	20,278,971	21,797,115	22,267,455	22,236,153	22,989,117	23,109,074	23,544,158	23,897,400		
12/31/2011	14,929,478	16,713,856	17,323,735	18,800,347	19,119,554	19,604,687	20,122,246	20,706,268			
12/31/2012	15,698,829	16,385,698	17,963,339	20,079,613	20,557,137	20,965,072	21,264,832				
12/31/2013	14,944,259	17,246,442	18,606,227	18,693,570	19,509,190	19,945,664					
12/31/2014	14,004,454	16,007,816	17,455,808	17,647,602	17,971,473						
12/31/2015	14,471,682	15,353,443	16,073,751	16,952,446							
12/31/2016	14,794,173	17,753,973	19,289,844								
12/31/2017	14,180,555	17,619,101									
12/31/2018	12,984,057										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	17,506,343	17,396,753	17,490,157	17,460,685	17,488,900	17,615,392	17,619,270	17,607,101	17,601,191
12/31/2000	18,806,380	18,952,041	18,800,922	18,787,279	18,788,670	18,787,298	18,789,499	18,778,999	
12/31/2001	21,382,074	21,181,581	21,095,311	21,144,984	21,097,835	21,104,662	21,093,862		
12/31/2002	18,866,142	18,971,235	19,005,707	19,129,786	19,129,492	19,060,980			
12/31/2003	19,271,550	19,070,628	19,030,715	19,060,957	19,043,720				
12/31/2004	15,744,795	15,631,858	15,809,273	15,560,951					
12/31/2005	16,361,715	16,273,213	16,500,520						
12/31/2006	18,801,803	19,126,281							
12/31/2007	23,820,491								



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
12/31/1999	1.315	1.150	1.124	0.971	1.072	0.991	1.075	1.047	1.018	1.002	0.992
12/31/2000	1.312	1.138	1.051	1.089	1.054	1.050	1.043	1.013	1.017	1.001	0.988
12/31/2001	1.257	1.277	1.072	0.995	1.039	1.059	0.994	1.025	1.009	1.014	1.001
12/31/2002	1.625	1.213	0.954	1.000	1.067	1.022	1.015	1.015	1.010	1.031	1.005
12/31/2003	1.232	1.196	1.080	1.083	1.082	1.024	1.036	1.032	1.017	1.003	1.026
12/31/2004	1.173	1.117	1.036	1.108	1.021	1.024	1.027	1.010	1.026	1.011	1.013
12/31/2005	1.162	1.021	1.055	1.021	1.033	0.998	1.071	1.001	1.044	1.019	0.992
12/31/2006	1.131	1.093	1.031	1.069	1.035	1.030	1.113	1.033	0.993	1.006	0.991
12/31/2007	1.149	1.066	0.995	1.066	1.043	1.066	1.032	1.015	1.034	1.025	1.006
12/31/2008	1.211	1.075	1.055	1.036	1.048	1.027	1.022	1.026	1.020	1.007	
12/31/2009	1.137	1.062	0.997	1.013	1.030	0.986	1.029	1.017	0.995		
12/31/2010	1.141	1.075	1.022	0.999	1.034	1.005	1.019	1.015			
12/31/2011	1.120	1.036	1.085	1.017	1.025	1.026	1.029				
12/31/2012	1.044	1.096	1.118	1.024	1.020	1.014					
12/31/2013	1.154	1.079	1.005	1.044	1.022						
12/31/2014	1.143	1.090	1.011	1.018							
12/31/2015	1.061	1.047	1.055								
12/31/2016	1.200	1.087									
12/31/2017	1.242										

3 Yr Mean 1.168 1.075 1.024 1.029 1.022 1.015 1.026 1.019 1.016 1.013 0.996

Best 3/5 1.166 1.085 1.050 1.020 1.026 1.015 1.027 1.019 1.016 1.012 1.004

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1999	0.994	1.005	0.998	1.002	1.007	1.000	0.999	1.000
12/31/2000	1.008	0.992	0.999	1.000	1.000	1.000	0.999	1.000 *
12/31/2001	0.991	0.996	1.002	0.998	1.000	0.999	1.000 *	1.000 *
12/31/2002	1.006	1.002	1.007	1.000	0.996	1.000 *	1.000 *	1.000 *
12/31/2003	0.990	0.998	1.002	0.999	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	0.993	1.011	0.984					
12/31/2005	0.995	1.014						
12/31/2006	1.017							

3 Yr Mean 1.002 1.008 0.998 0.999 0.999 @ 1.000 @ 0.999 @ 1.000 @

Best 3/5 0.998 1.004 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
12/31/2014					1.026	1.015	1.027	1.019	1.016	1.012	1.004
12/31/2015				1.020	1.026	1.015	1.027	1.019	1.016	1.012	1.004
12/31/2016			1.050	1.020	1.026	1.015	1.027	1.019	1.016	1.012	1.004
12/31/2017		1.085	1.050	1.020	1.026	1.015	1.027	1.019	1.016	1.012	1.004
12/31/2018	1.166	1.085	1.050	1.020	1.026	1.015	1.027	1.019	1.016	1.012	1.004

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	0.998	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.128
12/31/2015	0.998	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.151
12/31/2016	0.998	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.209
12/31/2017	0.998	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.311
12/31/2018	0.998	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.529

\* 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
12/31/1999	871,891	974,564	1,240,484	1,804,131	1,825,758	1,990,773	2,124,460	2,280,180	2,603,467	2,813,817	2,899,708
12/31/2000	911,481	1,418,161	1,856,733	1,701,306	1,789,637	1,959,252	2,347,075	2,540,978	2,684,924	2,899,930	2,969,897
12/31/2001	1,714,268	1,906,815	2,501,349	2,794,304	2,722,663	3,033,211	3,480,995	4,053,613	4,295,842	4,413,920	4,562,554
12/31/2002	816,127	1,498,288	1,749,234	2,165,704	2,663,778	2,788,020	2,940,334	2,979,663	3,626,446	3,613,477	3,612,678
12/31/2003	1,112,048	1,100,271	1,034,747	1,198,168	1,258,275	1,407,272	1,758,440	1,800,015	1,823,913	1,978,839	2,303,717
12/31/2004	646,934	1,032,419	1,566,269	1,341,372	1,264,125	1,315,198	1,328,885	1,297,252	1,410,397	1,511,868	1,508,696
12/31/2005	1,247,844	2,341,128	2,237,914	2,570,256	2,665,469	2,564,226	2,830,164	2,951,706	2,948,330	2,896,340	2,831,657
12/31/2006	2,259,717	3,642,554	4,041,624	3,732,114	3,655,686	3,767,640	4,204,456	4,276,901	4,402,958	4,507,887	4,541,307
12/31/2007	3,147,462	2,878,702	2,861,591	2,951,695	3,267,561	3,203,908	3,281,797	3,460,666	3,555,960	3,569,190	3,689,724
12/31/2008	2,300,534	2,356,105	2,912,852	2,942,863	2,719,539	2,777,845	2,954,737	3,042,876	3,053,072	2,973,285	3,080,284
12/31/2009	3,491,893	3,487,472	3,033,187	3,092,760	3,240,776	3,461,193	3,368,806	3,494,914	3,533,663	3,721,210	
12/31/2010	2,146,474	3,013,663	3,275,886	3,013,927	3,001,696	3,111,554	3,178,635	3,098,837	3,148,850		
12/31/2011	3,103,138	3,172,965	3,030,473	3,019,418	3,195,289	3,108,294	3,072,212	3,071,735			
12/31/2012	2,717,493	2,633,520	2,996,093	2,829,308	2,967,153	2,644,919	2,658,274				
12/31/2013	3,542,774	3,578,990	3,636,208	3,715,846	3,657,084	3,731,285					
12/31/2014	3,144,357	4,105,220	4,108,647	4,323,418	4,244,684						
12/31/2015	2,628,499	2,808,688	3,060,015	2,943,331							
12/31/2016	2,860,766	3,201,787	2,881,966								
12/31/2017	2,022,128	2,644,590									
12/31/2018	2,507,459										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/1999	2,852,363	2,836,252	2,837,368	2,842,280	2,842,280	2,842,275	2,842,275	2,842,275	2,842,275		
12/31/2000	2,883,052	2,833,259	2,840,932	2,838,796	2,833,475	2,833,475	2,898,404	2,898,403			
12/31/2001	4,404,880	4,363,049	4,313,378	4,294,049	4,221,521	4,226,524	4,219,520				
12/31/2002	3,357,877	3,307,655	3,256,554	3,246,554	3,248,888	3,247,052					
12/31/2003	2,371,415	2,373,258	2,405,716	2,403,729	2,401,665						
12/31/2004	1,478,231	1,507,118	1,502,117	1,501,455							
12/31/2005	2,922,590	2,953,469	2,969,594								
12/31/2006	4,580,000	4,562,597									
12/31/2007	3,668,685										

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
12/31/1999	1.118	1.273	1.454	1.012	1.090	1.067	1.073	1.142	1.081	1.031	0.984
12/31/2000	1.556	1.309	0.916	1.052	1.095	1.198	1.083	1.057	1.080	1.024	0.971
12/31/2001	1.112	1.312	1.117	0.974	1.114	1.148	1.164	1.060	1.027	1.034	0.965
12/31/2002	1.836	1.167	1.238	1.230	1.047	1.055	1.013	1.217	0.996	1.000	0.929
12/31/2003	0.989	0.940	1.158	1.050	1.118	1.250	1.024	1.013	1.085	1.164	1.029
12/31/2004	1.596	1.517	0.856	0.942	1.040	1.010	0.976	1.087	1.072	0.998	0.980
12/31/2005	1.876	0.956	1.149	1.037	0.962	1.104	1.043	0.999	0.982	0.978	1.032
12/31/2006	1.612	1.110	0.923	0.980	1.031	1.116	1.017	1.029	1.024	1.007	1.009
12/31/2007	0.915	0.994	1.031	1.107	0.981	1.024	1.055	1.028	1.004	1.034	0.994
12/31/2008	1.024	1.236	1.010	0.924	1.021	1.064	1.030	1.003	0.974	1.036	
12/31/2009	0.999	0.870	1.020	1.048	1.068	0.973	1.037	1.011	1.053		
12/31/2010	1.404	1.087	0.920	0.996	1.037	1.022	0.975	1.016			
12/31/2011	1.023	0.955	0.996	1.058	0.973	0.988	1.000				
12/31/2012	0.969	1.138	0.944	1.049	0.891	1.005					
12/31/2013	1.010	1.016	1.022	0.984	1.020						
12/31/2014	1.306	1.001	1.052	0.982							
12/31/2015	1.069	1.089	0.962								
12/31/2016	1.119	0.900									
12/31/2017	1.308										
3 Yr Mean	1.165	0.997	1.012	1.005	0.961	1.005	1.004	1.010	1.010	1.026	1.012
Best 3/5	1.165	1.035	0.993	1.010	1.010	1.005	1.022	1.018	1.003	1.013	1.011

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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	1.023	1.000	1.000 *			
12/31/2001	0.991	0.989	0.996	0.983	1.001	0.998	1.000 *	1.000 *			
12/31/2002	0.985	0.985	0.997	1.001	0.999	1.000 *	1.000 *	1.000 *			
12/31/2003	1.001	1.014	0.999	0.999	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.020	0.997	1.000								
12/31/2005	1.011	1.005									
12/31/2006	0.996										
3 Yr Mean	1.009	1.005	0.999	0.994	1.000 @	1.007 @	1.000 @	1.000 @			
Best 3/5	1.003	0.997	0.998	0.999	1.000 *	1.000 *	1.000 *	1.000 *			

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.010	1.005	1.022	1.018	1.003	1.013	1.011
12/31/2015				1.010	1.010	1.005	1.022	1.018	1.003	1.013	1.011
12/31/2016			0.993	1.010	1.010	1.005	1.022	1.018	1.003	1.013	1.011
12/31/2017		1.035	0.993	1.010	1.010	1.005	1.022	1.018	1.003	1.013	1.011
12/31/2018	1.165	1.035	0.993	1.010	1.010	1.005	1.022	1.018	1.003	1.013	1.011

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.003	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.082
12/31/2015	1.003	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.092
12/31/2016	1.003	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.085
12/31/2017	1.003	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.123
12/31/2018	1.003	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.308

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:											
A.Y.E	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	2,236,078	2,923,050	5,002,466	7,456,789	9,063,390	11,342,974	12,648,405	13,995,192	15,199,380	16,979,200	17,433,747
12/31/2000	2,436,637	3,528,799	5,887,588	9,635,930	12,277,809	15,448,008	17,907,448	18,816,792	19,420,901	20,234,853	20,673,129
12/31/2001	1,941,404	3,379,635	5,693,716	9,187,551	12,702,114	14,637,546	17,286,451	18,744,195	20,071,255	19,258,821	19,463,337
12/31/2002	1,064,656	3,023,275	6,096,449	8,057,161	9,942,851	11,153,024	11,808,507	13,816,822	13,078,246	13,482,527	14,034,064
12/31/2003	1,528,827	3,689,806	6,304,344	10,109,555	12,021,349	14,071,820	15,859,131	16,951,382	18,200,161	19,218,252	20,028,300
12/31/2004	1,756,954	2,793,625	5,286,754	7,556,249	9,670,461	11,707,085	13,047,669	14,065,505	15,260,903	16,304,671	16,988,803
12/31/2005	2,176,549	4,351,877	7,329,555	7,568,888	8,775,932	10,020,141	12,244,290	13,848,025	14,909,714	16,108,119	17,226,397
12/31/2006	1,556,752	3,554,437	6,620,332	9,355,081	11,255,688	13,355,834	14,448,432	16,644,186	19,751,203	20,344,735	21,134,637
12/31/2007	2,030,682	4,017,040	6,213,935	9,584,306	12,329,454	14,520,131	15,944,561	18,235,074	19,395,303	21,231,632	22,413,217
12/31/2008	2,094,777	5,066,963	9,023,775	12,679,518	15,853,993	18,335,323	19,622,588	20,758,294	21,468,964	22,265,558	22,571,546
12/31/2009	4,238,228	9,628,945	15,931,037	19,259,344	22,356,925	26,195,992	27,176,020	28,728,269	30,268,075	30,911,811	
12/31/2010	2,505,220	5,648,138	10,757,893	16,167,461	19,612,371	21,591,240	23,181,074	23,632,040	24,189,652		
12/31/2011	2,602,259	4,895,333	8,641,190	12,238,844	14,673,854	16,677,960	17,978,116	19,202,947			
12/31/2012	3,069,155	7,407,903	12,016,307	18,543,749	20,685,455	23,204,185	27,260,998				
12/31/2013	3,113,482	6,443,148	9,665,648	13,183,320	15,612,260	17,474,776					
12/31/2014	3,327,355	5,911,994	9,096,123	11,776,669	13,718,661						
12/31/2015	2,504,083	5,298,861	8,694,128	11,209,287							
12/31/2016	4,170,281	10,085,461	16,375,713								
12/31/2017	2,616,762	4,840,021									
12/31/2018	2,407,376										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	18,031,174	17,603,932	17,739,167	17,675,290	17,789,698	17,715,960	17,729,959	17,742,390	17,794,898
12/31/2000	21,187,968	21,540,017	21,700,857	21,640,476	21,897,494	21,894,579	21,872,286	21,874,588	
12/31/2001	19,947,949	20,409,721	20,953,766	21,009,985	21,005,430	21,056,134	21,059,325		
12/31/2002	14,409,665	14,715,566	14,932,696	15,046,206	15,079,675	15,079,395			
12/31/2003	21,303,483	21,503,618	22,164,360	22,218,546	22,124,598				
12/31/2004	17,902,751	18,156,938	18,201,241	18,339,306					
12/31/2005	18,067,854	19,130,261	19,500,421						
12/31/2006	21,236,320	21,436,710							
12/31/2007	23,130,390								

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

	Increments												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	686,972	2,079,416	2,454,323	1,606,601	2,279,584	1,305,431	1,346,787	1,204,188	1,779,820	454,547	597,427	-427,242	135,235
12/31/2000	1,092,162	2,358,789	3,748,342	2,641,879	3,170,199	2,459,440	909,344	604,109	813,952	438,276	514,839	352,049	160,840
12/31/2001	1,438,231	2,314,081	3,493,835	3,514,563	1,935,432	2,648,905	1,457,744	1,327,060	-812,434	204,516	484,612	461,772	544,045
12/31/2002	1,958,619	3,073,174	1,960,712	1,885,690	1,210,173	655,483	2,008,315	-738,576	404,281	551,537	375,601	305,901	217,130
12/31/2003	2,160,979	2,614,538	3,805,211	1,911,794	2,050,471	1,787,311	1,092,251	1,248,779	1,018,091	810,048	1,275,183	200,135	660,742
12/31/2004	1,036,671	2,493,129	2,269,495	2,114,212	2,036,624	1,340,584	1,017,836	1,195,398	1,043,768	684,132	913,948	254,187	44,303
12/31/2005	2,175,328	2,977,678	239,333	1,207,044	1,244,209	2,224,149	1,603,735	1,061,689	1,198,405	1,118,278	841,457	1,062,407	370,160
12/31/2006	1,997,685	3,065,895	2,734,749	1,900,607	2,100,146	1,092,598	2,195,754	3,107,017	593,532	789,902	101,683	200,390	
12/31/2007	1,986,358	2,196,895	3,370,371	2,745,148	2,190,677	1,424,430	2,290,513	1,160,229	1,836,329	1,181,585	717,173		
12/31/2008	2,972,186	3,956,812	3,655,743	3,174,475	2,481,330	1,287,265	1,135,706	710,670	796,594	305,988			
12/31/2009	5,390,717	6,302,092	3,328,307	3,097,581	3,839,067	980,028	1,552,249	1,539,806	643,736				
12/31/2010	3,142,918	5,109,755	5,409,568	3,444,910	1,978,869	1,589,834	450,966	557,612					
12/31/2011	2,293,074	3,745,857	3,597,654	2,435,010	2,004,106	1,300,156	1,224,831						
12/31/2012	4,338,748	4,608,404	6,527,442	2,141,706	2,518,730	4,056,813							
12/31/2013	3,329,666	3,222,500	3,517,672	2,428,940	1,862,516								
12/31/2014	2,584,639	3,184,129	2,680,546	1,941,992									
12/31/2015	2,794,778	3,395,267	2,515,159										
12/31/2016	5,915,180	6,290,252											
12/31/2017	2,223,259												

	Incremental Percentages												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	0.0268	0.0811	0.0958	0.0627	0.0889	0.0509	0.0526	0.0470	0.0694	0.0177	0.0233	-0.0167	0.0053
12/31/2000	0.0386	0.0834	0.1325	0.0934	0.1120	0.0869	0.0321	0.0213	0.0288	0.0155	0.0182	0.0124	0.0057
12/31/2001	0.0460	0.0741	0.1118	0.1125	0.0619	0.0848	0.0466	0.0425	-0.0260	0.0065	0.0155	0.0148	0.0174
12/31/2002	0.0711	0.1115	0.0711	0.0684	0.0439	0.0238	0.0729	-0.0268	0.0147	0.0200	0.0136	0.0111	0.0079
12/31/2003	0.0763	0.0923	0.1343	0.0675	0.0724	0.0631	0.0385	0.0441	0.0359	0.0286	0.0450	0.0071	0.0233
12/31/2004	0.0489	0.1177	0.1071	0.0998	0.0962	0.0633	0.0481	0.0564	0.0493	0.0323	0.0431	0.0120	0.0021
12/31/2005	0.0928	0.1270	0.0102	0.0515	0.0531	0.0949	0.0684	0.0453	0.0511	0.0477	0.0359	0.0453	0.0158
12/31/2006	0.0683	0.1048	0.0934	0.0649	0.0718	0.0373	0.0750	0.1062	0.0203	0.0270	0.0035	0.0068	
12/31/2007	0.0565	0.0625	0.0959	0.0781	0.0623	0.0405	0.0652	0.0330	0.0523	0.0336	0.0204		
12/31/2008	0.0766	0.1020	0.0943	0.0818	0.0640	0.0332	0.0293	0.0183	0.0205	0.0079			
12/31/2009	0.1301	0.1521	0.0803	0.0748	0.0926	0.0237	0.0375	0.0372	0.0155				
12/31/2010	0.0828	0.1346	0.1425	0.0908	0.0521	0.0419	0.0119	0.0147					
12/31/2011	0.0661	0.1080	0.1038	0.0702	0.0578	0.0375	0.0353						
12/31/2012	0.1106	0.1175	0.1664	0.0546	0.0642	0.1034							
12/31/2013	0.0907	0.0878	0.0958	0.0662	0.0507								
12/31/2014	0.0700	0.0863	0.0726	0.0526									
12/31/2015	0.0882	0.1072	0.0794										
12/31/2016	0.1364	0.1451											
12/31/2017	0.0525												

Best 3/5	0.0830	0.1042	0.0930	0.0637	0.0581	0.0375	0.0340	0.0295	0.0306	0.0310	0.0332	0.0101	0.0137
----------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

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

<u>A.Y.E.</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	Link Ratios <u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/1999	0.996	1.006	0.996	1.001	1.001	1.003	1.000 *
12/31/2000	0.997	1.012	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	1.008	1.002	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2003	1.002	0.996	1.002 *	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	1.008						
Best 3/5	1.004	1.003	1.001 *	1.000 *	1.000 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.008

	Cumulative Incremental Factors						
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.621	0.538	0.434	0.341	0.278	0.220	0.182
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.148	0.119	0.088	0.057	0.024	0.014	0.000

<u>A.Y.E</u>	Reported ALAE <u>as of 3/31/19</u>	\$500,000 <u>Ultimate Indemnity</u>	ALAE <u>Factor</u>	Additional <u>ALAE</u>	ALAE at <u>171 Months</u>	171-Ultimate <u>Factor</u>	Ultimate <u>ALAE</u>
12/31/2016	10,235,451	41,188,959	0.434	17,876,013	28,111,464	1.008	28,336,036
12/31/2017	5,241,533	40,156,636	0.538	21,604,285	26,845,818	1.008	27,060,311
12/31/2018	2,197,136	31,434,283	0.621	19,520,697	21,717,833	1.008	21,891,329

\* Calculated Using Modified Bondy Method

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

<u>Item *</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2013 - 2017 Mean</u>
1. Direct Losses Incurred	\$19,650,392	\$20,723,228	\$25,486,854	\$26,406,385	\$23,400,844	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,575,153	\$5,301,984	\$6,171,818	\$5,132,541	\$6,233,925	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,296,595	\$2,476,228	\$2,580,924	\$2,694,622	\$2,384,924	
4. Incurred Losses + ALAE [(1) + (2)]	\$25,225,545	\$26,025,212	\$31,658,672	\$31,538,926	\$29,634,769	
		<u>Incurred Percentage</u>				
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	9.1%	9.5%	8.2%	8.5%	8.0%	8.7%
6. Selected	8.5%					

Notes: All dollar amounts are displayed in thousands.

\* Items (1) - (4) are from the special call submissions for available writers.

## PRODUCTS TREND SUMMARY

(1)	<u>EXPOSURE TREND</u>	<u>PRODUCTS</u>	
	Average Annual Percent Change		
	a) 7/1/2016 to 7/1/2021 AYE 12/31/2016	+ 1.3%	
	b) 7/1/2017 to 7/1/2021 AYE 12/31/2017	+ 1.4%	
	c) 7/1/2018 to 7/1/2021 AYE 12/31/2018	+ 1.3%	
(2)	<u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
	a) Fitted		
	All Years	+ 4.6%	+ 4.4%
	Eight Years	+ 3.7%	+ 4.8%
	Six Years	+ 3.0%	+ 5.1%
	b) Selected	+ 3.0%	+ 6.0%
(3)	<u>FREQUENCY TREND</u>		
	Selected	- 1.5%	

NOTE: The BI deductible trend is equal to the bodily injury trend. The PD deductible trend is equal to the property damage trend.



PRODUCTS  
AVERAGE ANNUAL EXPOSURE TRENDS  
FOR ACCIDENT YEARS ENDING 12/31/2016, 12/31/2017 & 12/31/2018

(1)			(2)			(1)			(2)		
YEAR ENDING			PRODUCTS			YEAR ENDING			PRODUCTS		
<u>QUARTER*</u>			CLASS GROUP			<u>QUARTER*</u>			CLASS GROUP		
			SALES EXPOSURE						SALES EXPOSURE		
			<u>INDICES</u>						<u>INDICES</u>		
2008	1			0.962		2015	1			1.024	
	2			0.958			2			1.026	
	3			0.956			3			1.028	
	4			0.957			4			1.030	
2009	1			0.961		2016	1			1.030	
	2			0.966			2			1.031	
	3			0.969			3			1.030	
	4			0.968			4			1.030	
2010	1			0.964		2017	1			1.033	
	2			0.962			2			1.034	
	3			0.962			3			1.037	
	4			0.965			4			1.040	
2011	1			0.968		2018	1			1.043	
	2			0.973			2			1.048	
	3			0.978			3			1.052	
	4			0.982			4			1.056	
2012	1			0.986		2019	1			1.059	
	2			0.990			2			1.062	
	3			0.995			3P			1.064	
	4			1.000			4P			1.067	
2013	1			1.004		2020	1P			1.071	
	2			1.006			2P			1.074	
	3			1.008			3P			1.076	
	4			1.010			4P			1.079	
2014	1			1.012		2021	1P			1.082	
	2			1.016			2P			1.087	
	3			1.019			3P			1.093	
	4			1.022			4P			1.099	

CHANGE IN EXPOSURES			PRODUCTS	
7/1/2016 to 7/1/2021	(2021:4/2016:4)		1.067	
7/1/2017 to 7/1/2021	(2021:4/2017:4)		1.057	
7/1/2018 to 7/1/2021	(2021:4/2018:4)		1.041	
AVERAGE ANNUAL TREND FACTOR				
7/1/2016 to 7/1/2021	( 5.0 YRS )		1.013	
7/1/2017 to 7/1/2021	( 4.0 YRS )		1.014	
7/1/2018 to 7/1/2021	( 3.0 YRS )		1.013	

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

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OCCURRENCE SEVERITY TREND  
MULTISTATE  
PRODUCTS

Calculation of Annual Trend Factor  
Based on Average Occurrence Severity  
Full Coverage Occurrence Data  
Monoline and Multiline Combined  
Bodily Injury

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Paid <u>Occurrences</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2009	\$28,565,779	1,159	\$24,647	\$26,075		
12/31/2010	29,467,318	1,090	27,034	27,269		
12/31/2011	25,948,972	992	26,158	28,517	\$29,597	
12/31/2012	31,873,679	918	34,721	29,822	30,696	
12/31/2013	22,372,670	757	29,554	31,187	31,836	\$32,409
12/31/2014	21,688,425	603	35,968	32,615	33,018	33,374
12/31/2015	20,197,679	565	35,748	34,108	34,244	34,368
12/31/2016	19,211,222	540	35,576	35,669	35,515	35,391
12/31/2017	18,912,072	502	37,673	37,302	36,834	36,445
12/31/2018	13,390,360	379	35,331	39,010	38,202	37,530
Goodness of Fit Statistic, R-Squared:				0.739	0.519	0.424
Average Annual Severity Trend (10 yr)				+ 4.6%		
Average Annual Severity Trend ( 8 yr)				+ 3.7%		
Average Annual Severity Trend ( 6 yr)				+ 3.0%		

Selected Annual Severity Trend + 3.0%

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

NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors.

(See Section B - Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND  
MULTISTATE  
PRODUCTS  
Calculation of Annual Trend Factor  
Based on Average Occurrence Severity  
Full Coverage Occurrence Data  
Monoline and Multiline Combined  
Property Damage

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2009	\$57,034,846	1,411	\$40,422	\$35,339		
12/31/2010	48,625,042	1,492	32,591	36,881		
12/31/2011	42,230,492	1,247	33,866	38,490	\$37,858	
12/31/2012	53,993,780	1,161	46,506	40,170	39,682	
12/31/2013	43,501,646	1,056	41,195	41,923	41,594	\$40,951
12/31/2014	40,342,493	958	42,111	43,752	43,598	43,057
12/31/2015	37,267,761	882	42,254	45,661	45,699	45,271
12/31/2016	49,417,322	897	55,092	47,654	47,901	47,599
12/31/2017	39,238,271	805	48,743	49,733	50,210	50,047
12/31/2018	37,259,846	733	50,832	51,903	52,629	52,620

Goodness of Fit Statistic, R-Squared:      0.599      0.582      0.607

Average Annual Severity Trend (10 yr)      + 4.4%

Average Annual Severity Trend ( 8 yr)      + 4.8%

Average Annual Severity Trend ( 6 yr)      + 5.1%

Selected Annual Severity Trend      + 6.0%

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

NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors.

(See Section B - Explanation of Trend Calculation).

# PRODUCTS

## FREQUENCY TREND MULTISTATE

Manual Classes (Full and Deductible Coverage)  
Monoline and Multiline Combined  
CGL Policies Only

### Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at <u>Ultimate</u> <sup>1</sup>	(4) Occurrence Frequency <u>(3)/(2)</u> <sup>2</sup>
12/31/2005	\$ 83,491,885	2,649	31.73
12/31/2006	82,060,342	2,702	32.93
12/31/2007	83,804,483	2,993	35.71
12/31/2008	89,261,632	2,887	32.34
12/31/2009	98,079,867	3,299	33.63
12/31/2010	103,715,205	3,361	32.41
12/31/2011	105,990,684	3,048	28.75
12/31/2012	107,859,086	2,884	26.74
12/31/2013	107,304,542	2,793	26.03
12/31/2014	107,809,725	2,473	22.94
12/31/2015	111,727,306	2,224	19.91
12/31/2016	113,953,385	2,095	18.38
12/31/2017	118,247,160	2,010	17.00
12/31/2018	119,863,952	1,951	16.28

Selected Annual Frequency Trend: - 1.5%

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

<sup>2</sup> Frequency is per \$1,000,000 Aggregate Loss Costs at Current Level.

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes

The following are definitions of the columns for the Products calculation of proposed loss costs shown on pages F-31-40.

Column (1) is the latest year multistate Monoline/Multiline Aggregate Loss Costs at Current Level (ALCCL) for the respective class.

Column (2) is the five year multistate Monoline/Multiline Aggregate Loss Costs at Current Level.

Column (3) is the five year Monoline/Multiline Experience Ratio. Losses are developed and trended, and ALCCL has been exposure trended. IPMFs and Deductible Discounts have been applied to ALCCL.

Column (4) is the credibility ( $Z_i$ ) of the individual class with respect to the class group. This is calculated based on the equation:

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

$K$  = The number of classes within the class group.

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

$\Sigma^2$  = 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:

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

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

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

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

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

$\tilde{X}_{\text{monoline}}$  (X - tilde monoline) is weighted based on monoline/multiline ALCCL for the latest year only.

Column (7) is the change factor, which is to be applied to the present loss cost. The formula for this is given as:

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)  
where "SWRL" is the selected multistate monoline loss cost level change.  
The off balance factor of 1.001 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 \* .942 \* 1.000

CLASS	AYE 2018 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)
10140	306156	1111065	.92536	.1644	.944	1.047	.986	.021	.021	0.0	.021	.021
10141	470932	2159212	.84188	.2422	.922	1.022	.963	.024	.023	-4.2	.024	.023
12361	1881752	9659480	.86356	.5451	.902	1.000	.942	.082	.077	-6.1	.082	.077
12373	92941	687773	.73278	.1283	.920	1.020	.961	.025	.024	-4.0	.025	.024
13049	218217	1040155	1.30149	.1586	1.004	1.113	1.048	.054	.057	5.6	.054	.057
13111	36150	190726	.59825	.0817	.919	1.019	.960	.097	.093	-4.1	.097	.093
13112	1620094	7762805	.78649	.4939	.868	.962	.906	.069	.063	-8.7	.069	.063
13621	131893	1262520	.42455	.1767	.855	.948	.893	.360	.320	-11.1	.360	.320
13670	229038	1289863	1.99222	.1788	1.134	1.257	1.184	.013	.015	15.4	.013	.015
15223	921185	4548275	1.68246	.3748	1.223	1.356	1.277	.033	.041	24.2	.033	.041
15406	308594	1293542	1.46372	.1791	1.040	1.153	1.086	.044	.048	9.1	.044	.048
16604	614655	2968068	.95741	.2930	.950	1.053	.992	.147	.146	-0.7	.147	.146
51300	6740	35928	.00000	.0662	.885	.981	.924	.173	.160	-7.5	.173	.160
51305	488	43041	.13287	.0669	.893	.990	.933	1.030	.960	-6.8	1.030	.960
51315	789468	3808612	.96281	.3390	.953	1.057	.996	.106	.106	0.0	.106	.106
51350	185978	920336	.67701	.1486	.907	1.006	.948	.142	.135	-4.9	.142	.135
51351	24365	90838	.30397	.0718	.901	.999	.941	.045	.042	-6.7	.045	.042
51352	116409	474969	.57460	.1090	.907	1.006	.948	.114	.108	-5.3	.114	.108
51355	155037	833906	.90492	.1412	.942	1.044	.983	.096	.094	-2.1	.096	.094
51356	87707	290815	.03097	.0915	.864	.958	.902	.690	.620	-10.1	.690	.620
51357	3485	15681	6.66864	.0641	1.314	1.457	1.372	.530	.660	24.5	.530	.660
51358	19910	71592	.37420	.0698	.908	1.007	.949	.149	.141	-5.4	.149	.141
51359	95596	283695	.29166	.0908	.888	.984	.927	.840	.780	-7.1	.840	.780
51752	613978	3011314	1.09820	.2955	.992	1.100	1.036	.159	.165	3.8	.159	.165
52002	1298303	6645564	1.16569	.4580	1.047	1.161	1.094	.118	.129	9.3	.118	.129
53001	977109	5445556	.94025	.4133	.945	1.048	.987	.330	.330	0.0	.330	.330
53374	5883044	26908599	.73819	.7630	.788	.874	.823	.380	.310	-18.4	.380	.310
53375	1778485	9051461	.77300	.5298	.855	.948	.893	.250	.223	-10.8	.250	.223
53376	416486	1951271	1.14739	.2279	.993	1.101	1.037	.187	.194	3.7	.187	.194
53377	2130376	10248713	.83187	.5589	.883	.979	.922	.211	.195	-7.6	.211	.195
53565	211770	832438	.11386	.1410	.830	.920	.867	.124	.108	-12.9	.124	.108
55371	14588	83605	.00000	.0710	.880	.976	.919	.130	.119	-8.5	.130	.119
56488	65138	215555	.96785	.0842	.949	1.052	.991	.034	.034	0.0	.034	.034
56758	112975	458859	.63105	.1075	.913	1.012	.953	.155	.148	-4.5	.155	.148
56759	848416	3480501	.57039	.3217	.826	.916	.863	.093	.080	-14.0	.093	.080
56760	1530880	7124840	.81444	.4740	.884	.980	.923	.106	.098	-7.5	.106	.098
57002	193613	840602	.78317	.1417	.924	1.024	.965	.110	.106	-3.6	.110	.106

X-TILDE: .898 X-TILDE (MONOLINE): .902 PI-TILDE: .0038385  
 TAU SQUARED: .03000 SIGMA SQUARED: 273180.77234

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



LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 03

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* .942 \* 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
57651	140753	728840	.74736	.1320	.921	1.021	.962	.043	.041	-4.7	.043	.041
57913	594422	2567286	.72143	.2687	.887	.983	.926	.310	.290	-6.5	.310	.290
59537	210333	862698	2.95502	.1436	1.236	1.370	1.291	.168	.210	25.0	.168	.210 U
59647	45216	224265	.70249	.0850	.927	1.028	.968	.176	.170	-3.4	.176	.170
59904	6549	37542	.00000	.0663	.885	.981	.924	.066	.061	-7.6	.066	.061
59905	137598	570781	1.17306	.1178	.974	1.080	1.017	.130	.132	1.5	.130	.132
59925	1250	5251	2.51362	.0630	1.046	1.160	1.093	1.090	1.190	9.2	1.090	1.190
59926	260506	1148304	1.35239	.1675	1.015	1.125	1.060	.420	.450	7.1	.420	.450
59927	168553	429683	.22217	.1047	.872	.967	.911	1.560	1.420	-9.0	1.560	1.420
59963	50513	155335	.05700	.0782	.878	.973	.917	.450	.410	-8.9	.450	.410
59964	169588	850337	1.93491	.1426	1.088	1.206	1.136	.061	.069	13.1	.061	.069

X-TILDE: .898 X-TILDE (MONOLINE): .902 PI-TILDE: .0038385  
 TAU SQUARED: .03000 SIGMA SQUARED: 273180.77234

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: 04

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.044 \* 1.000

CLASS	AYE 2018 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)
10010	129803	644093	1.23203	.1273	1.094	1.013	1.058	.184	.195	6.0	.184	.195
10040	742489	4043356	1.18404	.3224	1.109	1.027	1.072	.280	.300	7.1	.280	.300
10070	1611598	8963972	1.19639	.4880	1.133	1.049	1.095	.141	.154	9.2	.141	.154
10101	329349	1687342	1.34162	.1981	1.127	1.044	1.090	.166	.181	9.0	.166	.181
10111	184837	842580	.38108	.1417	.975	.903	.943	.083	.078	-6.0	.083	.078
10255	2341872	10785181	1.23909	.5305	1.161	1.075	1.122	.131	.147	12.2	.131	.147
10256	11008	55413	.99045	.0815	1.067	.988	1.031	.147	.152	3.4	.147	.152
10257	3033512	12895158	1.02241	.5717	1.044	.967	1.010	.167	.169	1.2	.167	.169
11126	144902	715703	1.42449	.1325	1.120	1.037	1.083	.020	.022	10.0	.020	.022
11203	8874	36762	.00000	.0800	.988	.915	.955	.540	.520	-3.7	.540	.520
11248	9911	50307	.00000	.0811	.986	.913	.953	.019	.018	-5.3	.019	.018
12391	1597669	7534975	.74912	.4489	.928	.859	.897	.091	.082	-9.9	.091	.082
12509	43795	209831	.04034	.0940	.976	.904	.944	.038	.036	-5.3	.038	.036
12651	579219	2767112	1.25361	.2603	1.120	1.037	1.083	.490	.530	8.2	.490	.530
12707	294500	1017929	.70205	.1541	1.016	.941	.982	.650	.640	-1.5	.650	.640
12797	1016214	4684545	1.43674	.3498	1.201	1.112	1.161	.169	.196	16.0	.169	.196
13201	32046	103961	.12846	.0854	.993	.919	.959	.167	.160	-4.2	.167	.160
13204	1134469	6535576	1.06460	.4178	1.070	.991	1.035	1.400	1.450	3.6	1.400	1.450
13205	305694	1463843	1.19784	.1839	1.096	1.015	1.060	.430	.460	7.0	.430	.460
13314	119	482	.00000	.0770	.991	.918	.958	.017	.016	-5.9	.017	.016
13410	2862718	14790089	1.39678	.6030	1.268	1.174	1.226	2.440	2.990	22.5	2.440	2.990
13412	586455	3501588	1.38543	.2973	1.166	1.080	1.128	1.010	1.140	12.9	1.010	1.140
13590	3911061	17277202	1.00651	.6377	1.031	.955	.997	.740	.740	0.0	.740	.740
13715	1711513	8536428	1.15083	.4769	1.110	1.028	1.073	.154	.165	7.1	.154	.165
13930	1120922	4936834	.82400	.3600	.984	.911	.951	.211	.201	-4.7	.211	.201
14068	6739	39460	.00000	.0802	.987	.914	.954	.015	.014	-6.7	.015	.014
14527	342227	1644340	1.10932	.1954	1.080	1.000	1.044	.181	.189	4.4	.181	.189
14855	15400	120453	.05639	.0868	.985	.912	.952	.162	.154	-4.9	.162	.154
16005	356543	1752474	.95351	.2022	1.049	.971	1.014	.034	.034	0.0	.034	.034
16009	33022	156321	2.86933	.0897	1.235	1.144	1.194	.079	.094	19.0	.079	.094
16527	4913152	22173136	.98667	.6909	1.013	.938	.979	.360	.350	-2.8	.360	.350
16705	234200	875965	.59749	.1441	1.005	.931	.972	.152	.148	-2.6	.152	.148
16750	436085	1821197	1.00629	.2064	1.060	.981	1.024	.031	.032	3.2	.031	.032
18205	409843	2023613	1.50814	.2186	1.168	1.081	1.129	.310	.350	12.9	.310	.350
18616	2640988	11002187	1.18986	.5351	1.136	1.052	1.098	.540	.590	9.3	.540	.590
18707	11908	56794	4.84250	.0816	1.381	1.279	1.335	.003	.004	33.3	.003	.004
45771	152655	638426	.19541	.1269	.962	.891	.930	.176	.164	-6.8	.176	.164

X-TILDE: 1.094 X-TILDE (MONOLINE): 1.080 PI-TILDE: .0048100  
 TAU SQUARED: .03000 SIGMA SQUARED: 334909.49915

L - CAPPED DOWN

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 04

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* 1.044 \* 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
45901	321294	1748523	1.14006	.2019	1.087	1.006	1.050	.047	.049	4.3	.047	.049
53907	1630456	6831241	.80957	.4273	.961	.890	.929	.111	.103	-7.2	.111	.103

X-TILDE: 1.094 X-TILDE (MONOLINE): 1.080 PI-TILDE: .0048100

TAU SQUARED: .03000 SIGMA SQUARED: 334909.49915

L - CAPPED DOWN

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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 \* 1.013 \* 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
51380	2201	7084	.36674	.1510	.937	.877	.888	.050	.044	-12.0	.050	.044
51575	175662	989822	1.15409	.2687	1.069	1.001	1.014	.020	.020	0.0	.020	.020
51576	186213	755247	2.54079	.2437	1.404	1.315	1.332	.075	.093	24.0	.075	.093 U
51613	68459	403672	1.15534	.2028	1.062	.994	1.007	.138	.139	0.7	.138	.139
51666	43426	223395	1.03486	.1800	1.037	.971	.984	.103	.101	-1.9	.103	.101
51767	1146	6452	.00000	.1509	.881	.825	.836	.009	.008	-11.1	.009	.008
51833	2645	7923	.00000	.1511	.881	.825	.836	.072	.060	-16.7	.072	.060
51869	135945	579644	.97474	.2238	1.024	.959	.971	.140	.136	-2.9	.140	.136
51889	878	4569	.00000	.1506	.882	.826	.837	.014	.012	-14.3	.014	.012
51941	1593933	7800887	1.15004	.6271	1.108	1.037	1.050	.039	.041	5.1	.039	.041
52469	2669525	11999188	.99444	.7136	1.007	.943	.955	.109	.104	-4.6	.109	.104
55647	357888	1666778	1.42499	.3325	1.167	1.093	1.107	.056	.062	10.7	.056	.062
55802	21960	104274	1.32333	.1643	1.085	1.016	1.029	.009	.009	0.0	.009	.009
56040	655	3397	.00000	.1505	.882	.826	.837	.040	.033	-17.5	.040	.033
57257	30650	123442	.94573	.1669	1.023	.958	.970	.036	.035	-2.8	.036	.035
57410	22477	110804	2.86057	.1652	1.339	1.254	1.270	.130	.162	24.6	.130	.162 U
58503	28809	106947	2.80489	.1647	1.329	1.244	1.260	.061	.076	24.6	.061	.076 U
58627	1837	10682	.00000	.1515	.881	.825	.836	.016	.013	-18.8	.016	.013
59257	179	2034	.00000	.1503	.882	.826	.837	.015	.013	-13.3	.015	.013
59923	393	12881	.00000	.1518	.880	.824	.835	.005	.004	-20.0	.005	.004

X-TILDE: 1.144 X-TILDE (MONOLINE): 1.068 PI-TILDE: .0066889  
 TAU SQUARED: .03000 SIGMA SQUARED: 182943.56666

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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 \* .996 \* 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
15733	6663	40088	.03911	.0324	1.010	.985	.981	.038	.037	-2.6	.038	.037
51001	4483	6936	.00000	.0272	1.014	.989	.985	.460	.450	-2.2	.460	.450
51116	631631	2987528	1.61692	.3449	1.240	1.210	1.205	.570	.690	21.1	.570	.690
51240	60289	252885	1.11128	.0646	1.047	1.021	1.017	.182	.185	1.6	.182	.185
51241	398561	1890233	.49436	.2554	.902	.880	.876	.300	.260	-13.3	.300	.260
51330	159165	745756	5.70138	.1316	1.655	1.615	1.609	.430	.530	23.3	.430	.530
51370	188610	485122	.00000	.0974	.941	.918	.914	5.000	4.570	-8.6	5.000	4.570
51500	322150	1583578	1.42369	.2258	1.128	1.100	1.096	.109	.119	9.2	.109	.119
51550	14084	60235	3.33844	.0356	1.124	1.097	1.093	.360	.390	8.3	.360	.390
51551	2445	47958	.29987	.0336	1.017	.992	.988	.920	.910	-1.1	.920	.910
51552	2585	21460	.53015	.0295	1.027	1.002	.998	.159	.159	0.0	.159	.159
51600	136764	648012	.60877	.1191	.991	.967	.963	.198	.191	-3.5	.198	.191
51734	25104	53542	.94167	.0345	1.039	1.014	1.010	.310	.310	0.0	.310	.310
51741	128078	670814	1.33913	.1220	1.078	1.052	1.048	.250	.260	4.0	.250	.260
51777	130678	641491	1.10594	.1182	1.050	1.024	1.020	.076	.076	2.6	.076	.078
51808	140245	710467	.90283	.1271	1.025	1.000	.996	.730	.730	0.0	.730	.730
51809	52120	115157	.00000	.0440	.996	.972	.968	.158	.153	-3.2	.158	.153
51877	98271	383929	.44984	.0834	.993	.969	.965	.220	.212	-3.6	.220	.212
51896	688935	3441683	.74265	.3760	.930	.907	.903	.020	.018	-10.0	.020	.018
51900	12030	56422	1.19533	.0350	1.048	1.022	1.018	.093	.095	2.2	.093	.095
51909	0	759	.00000	.0262	1.015	.990	.986	.057	.056	-1.8	.057	.056
51926	242825	1237425	.70721	.1895	.979	.955	.951	.040	.038	-5.0	.040	.038
51927	331655	1741014	1.57827	.2413	1.172	1.143	1.138	.115	.131	13.9	.115	.131
51934	169043	764549	.01838	.1340	.905	.883	.879	.142	.125	-12.0	.142	.125
51956	1633547	7764567	.83444	.5700	.924	.901	.897	.246	.221	-10.2	.246	.221
51957	1197338	6083901	1.13548	.5109	1.090	1.063	1.059	.400	.420	5.0	.400	.420
51960	4183	33896	.00000	.0314	1.010	.985	.981	.360	.350	-2.8	.360	.350
51982	8268	56927	.00000	.0350	1.006	.981	.977	.085	.083	-2.4	.085	.083
51986	38465	249898	.20058	.0642	.988	.964	.960	.107	.103	-3.7	.107	.103
51999	135849	722703	.66516	.1287	.994	.970	.966	.460	.440	-4.3	.460	.440
52075	47273	225850	.33691	.0607	.999	.975	.971	.250	.243	-2.8	.250	.243
52134	2335007	11333471	.85571	.6579	.920	.898	.894	.700	.630	-10.0	.700	.630
52315	434286	2071142	1.38224	.2718	1.135	1.107	1.103	.240	.260	8.3	.240	.260
52505	55795	240014	1.88247	.0627	1.095	1.068	1.064	.203	.216	6.4	.203	.216
52547	233537	1205580	.32449	.1860	.909	.887	.883	.088	.078	-11.4	.088	.078
52911	958327	4559605	.68681	.4412	.885	.863	.860	.520	.450	-13.5	.520	.450
52967	29487	130562	.06542	.0464	.997	.973	.969	.064	.062	-3.1	.064	.062

X-TILDE: 1.026 X-TILDE (MONOLINE): 1.025 PI-TILDE: .0016697  
 TAU SQUARED: .05482 SIGMA SQUARED: 336466.91420

L - CAPPED DOWN

U - CAPPED UP

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* .996 \* 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
53121	87258	248469	.11687	.0640	.983	.959	.955	.460	.440	-4.3	.460	.440
53333	57838	299221	2.59564	.0714	1.153	1.125	1.120	.213	.239	12.2	.213	.239
53631	383	1379	.00000	.0263	1.015	.990	.986	.022	.022	0.0	.022	.022
53632	518	6093	.00000	.0271	1.014	.989	.985	.035	.034	-2.9	.035	.034
53732	1319467	6635174	.99183	.5320	1.015	.990	.986	.460	.450	-2.2	.460	.450
53733	4793737	19427350	1.06817	.7662	1.062	1.036	1.032	.260	.270	3.8	.260	.270
54077	687079	3279799	1.23565	.3653	1.113	1.086	1.082	.370	.400	8.1	.370	.400
55010	82064	435324	.68484	.0906	1.010	.985	.981	1.100	1.080	-1.8	1.100	1.080
55011	298257	1514717	2.68411	.2189	1.402	1.368	1.363	1.260	1.570	24.6	1.260	1.570
55012	71692	215705	1.02138	.0592	1.041	1.016	1.012	1.170	1.180	0.9	1.170	1.180
55013	375449	1518864	1.68836	.2193	1.184	1.155	1.150	.990	1.140	15.2	.990	1.140
55214	1009	5164	.00000	.0269	1.014	.989	.985	.089	.088	-1.1	.089	.088
55715	53324	173618	.00000	.0529	.987	.963	.959	.234	.224	-4.3	.234	.224
55716	27033	149769	.79450	.0493	1.030	1.005	1.001	.520	.520	0.0	.520	.520
56202	110865	1238910	.38459	.1897	.918	.896	.892	.100	.089	-11.0	.100	.089
56390	403356	1046610	1.00915	.1680	1.037	1.012	1.008	.630	.640	1.6	.630	.640
56391	683816	3900760	1.01966	.4045	1.033	1.008	1.004	.320	.320	0.0	.320	.320
56427	14982	79686	.65009	.0386	1.027	1.002	.998	.125	.125	0.0	.125	.125
56690	3673	12222	.00000	.0280	1.013	.988	.984	.360	.350	-2.8	.360	.350
56699	231345	837912	1.75053	.1431	1.144	1.116	1.112	.051	.057	11.8	.051	.057
56916	685470	3047907	1.28192	.3492	1.126	1.099	1.095	.187	.205	9.6	.187	.205
57090	101480	541374	1.36971	.1050	1.077	1.051	1.047	.630	.660	4.8	.630	.660
57401	9168	40307	.00000	.0324	1.008	.983	.979	.098	.096	-2.0	.098	.096
57403	585	3306	.00000	.0266	1.015	.990	.986	.036	.035	-2.8	.036	.035
57572	92065	345100	2.91906	.0779	1.188	1.159	1.154	.094	.108	14.9	.094	.108
57600	49324	206783	1.23641	.0578	1.053	1.027	1.023	.033	.034	3.0	.033	.034
57611	74170	241609	.43741	.0630	1.004	.980	.976	.064	.062	-3.1	.064	.062
57690	271160	1194145	.71597	.1847	.982	.958	.954	.510	.490	-3.9	.510	.490
57716	224806	1223662	.68365	.1880	.975	.951	.947	.087	.082	-5.7	.087	.082
57725	935181	3762730	.92298	.3962	.995	.971	.967	.091	.088	-3.3	.091	.088
57726	59619	263802	2.49240	.0662	1.138	1.110	1.106	.019	.021	10.5	.019	.021
57810	5491	22947	.00000	.0297	1.011	.986	.982	.109	.107	-1.8	.109	.107
57871	89627	261746	1.13335	.0659	1.048	1.022	1.018	.116	.118	1.7	.116	.118
57998	26769	128537	.19009	.0461	1.003	.979	.975	.059	.058	-1.7	.059	.058
57999	5172	30645	.85140	.0309	1.036	1.011	1.007	.071	.071	0.0	.071	.071
58095	1525188	7274265	1.18509	.5543	1.121	1.094	1.090	1.830	1.990	8.7	1.830	1.990
58096	1062759	6138089	1.37607	.5131	1.214	1.184	1.179	1.040	1.230	18.3	1.040	1.230

X-TILDE: 1.026 X-TILDE (MONOLINE): 1.025 PI-TILDE: .0016697  
TAU SQUARED: .05482 SIGMA SQUARED: 336466.91420

L - CAPPED DOWN  
U - CAPPED UP  
N - NOT SUBJECT TO CAPPING  
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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 \* .996 \* 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
58301	77103	247755	2.09027	.0639	1.109	1.082	1.078	.082	.088	7.3	.082	.088
58302	44551	232484	.76868	.0616	1.025	1.000	.996	.055	.055	0.0	.055	.055
58397	1440834	5633085	.78100	.4922	.914	.892	.888	.830	.740	-10.8	.830	.740
58575	26172	92765	.00000	.0406	1.000	.976	.972	.123	.120	-2.4	.123	.120
58663	1463116	6273340	.55383	.5184	.789	.770	.767	1.590	1.280	-19.5	1.590	1.280
58802	28363	182262	2.20058	.0542	1.105	1.078	1.074	.450	.480	6.7	.450	.480
58837	7600	41749	.00000	.0327	1.008	.983	.979	.165	.162	-1.8	.165	.162
58840	3886	13420	5.80112	.0282	1.176	1.147	1.142	.111	.127	14.4	.111	.127
58873	237631	1009427	.93769	.1636	1.025	1.000	.996	.030	.030	0.0	.030	.030
58904	11786	57446	.00000	.0351	1.006	.981	.977	.131	.128	-2.3	.131	.128
58922	1192474	5490688	.80316	.4860	.926	.903	.899	.187	.168	-10.2	.187	.168
59005	171273	854165	.91947	.1451	1.024	.999	.995	.096	.096	0.0	.096	.096
59188	321	972	.00000	.0262	1.015	.990	.986	.056	.055	-1.8	.056	.055
59189	4360	15413	.00000	.0285	1.013	.988	.984	.300	.300	0.0	.300	.300
59223	120370	601825	2.27852	.1131	1.182	1.153	1.148	.077	.088	14.3	.077	.088
59378	0	52	.00000	.0261	1.015	.990	.986	.152	.150	-1.3	.152	.150
59481	83569	354019	2.54948	.0792	1.162	1.134	1.129	.088	.099	12.5	.088	.099
59701	3659	53399	6.47937	.0345	1.230	1.200	1.195	.244	.290	18.9	.244	.290
59713	326896	1504045	.76038	.2178	.981	.957	.953	.330	.310	-6.1	.330	.310
59722	58084	277751	.46562	.0683	1.003	.979	.975	.032	.031	-3.1	.032	.031
59723	13603	98150	.00000	.0414	.999	.975	.971	.038	.037	-2.6	.038	.037
59726	96958	688208	1.08508	.1243	1.048	1.022	1.018	.024	.024	0.0	.024	.024
59738	9774	58404	.00000	.0353	1.005	.980	.976	.066	.064	-3.0	.066	.064
59773	1	232	.00000	.0261	1.015	.990	.986	.028	.028	0.0	.028	.028
59774	903	1719	.00000	.0264	1.015	.990	.986	.152	.150	-1.3	.152	.150
59775	0	0	.00000	.0000	.000	.000	.000	.189	.188	-0.5	.189	.188
59798	686293	3182185	1.22730	.3586	1.109	1.082	1.078	.460	.500	8.7	.460	.500
59886	19174	116421	.00000	.0442	.996	.972	.968	.112	.108	-3.6	.112	.108
59889	11249	77718	2.83138	.0383	1.111	1.084	1.080	.153	.165	7.8	.153	.165
59914	754179	3575524	1.25843	.3846	1.125	1.098	1.094	.620	.680	9.7	.620	.680
59915	166847	580536	.60667	.1102	.994	.970	.966	.780	.750	-3.8	.780	.750
59917	65053	345965	4.03154	.0781	1.276	1.245	1.240	.165	.205	24.2	.165	.205
59931	157624	727687	.39466	.1293	.959	.936	.932	.590	.550	-6.8	.590	.550
59932	55156	269839	.00000	.0671	.972	.948	.944	.930	.880	-5.4	.930	.880
59947	14211	100306	.00000	.0417	.999	.975	.971	.330	.320	-3.0	.330	.320
59955	16698	92312	.00000	.0405	1.000	.976	.972	.147	.143	-2.7	.147	.143
59970	19173	100498	.87050	.0418	1.035	1.010	1.006	.182	.183	0.5	.182	.183

X-TILDE: 1.026 X-TILDE (MONOLINE): 1.025 PI-TILDE: .0016697  
 TAU SQUARED: .05482 SIGMA SQUARED: 336466.91420

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 \* .996 \* 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
59975	688472	3064097	.81139	.3504	.961	.938	.934	.243	.227	-6.6	.243	.227
59984	26363	123926	.00000	.0454	.995	.971	.967	.055	.053	-3.6	.055	.053
59988	606	5353	.00000	.0269	1.014	.989	.985	.060	.059	-1.7	.060	.059
59989	0	7	.00000	.0261	1.015	.990	.986	.045	.044	-2.2	.045	.044

X-TILDE: 1.026 X-TILDE (MONOLINE): 1.025 PI-TILDE: .0016697  
 TAU SQUARED: .05482 SIGMA SQUARED: 336466.91420

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 \* 1.003 \* 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
49239	68346	412471	.68425	.1332	.901	.916	.919	.650	.600	-7.7	.650	.600
50010	42105	213949	.04838	.1160	.831	.845	.848	.580	.490	-15.5	.580	.490
51205	3266	8167	.00000	.0975	.843	.857	.860	.083	.071	-14.5	.083	.071
51206	4568	29611	.00000	.0995	.841	.855	.858	.450	.390	-13.3	.450	.390
51220	107472	451136	.44385	.1365	.867	.881	.884	2.580	2.280	-11.6	2.580	2.280
51221	616280	2662714	.80705	.2895	.897	.912	.915	1.940	1.780	-8.2	1.940	1.780
51222	106289	971222	2.16583	.1781	1.153	1.172	1.176	3.120	3.670	17.6	3.120	3.670
51224	680612	3312985	1.34645	.3247	1.068	1.085	1.088	1.330	1.450	9.0	1.330	1.450
51230	0	0	.00000	.0000	.000	.000	.000	.790	.790	0.0	.790	.790
51252	1933540	8579189	1.01074	.5180	.974	.990	.993	.101	.100	-1.0	.101	.100
51254	6288	18336	.00000	.0985	.842	.856	.859	.045	.039	-13.3	.045	.039
51333	177428	409127	1.88783	.1329	1.061	1.078	1.081	.310	.340	9.7	.310	.340
51958	282950	1375872	1.38392	.2078	1.027	1.044	1.047	.390	.410	5.1	.390	.410
51970	779460	3633163	.93386	.3407	.934	.949	.952	.250	.238	-4.8	.250	.238
52433	147816	400368	.17212	.1322	.833	.847	.850	1.200	1.020	-15.0	1.200	1.020
52581	34747	1209284	.11380	.1958	.773	.786	.788	3.680	2.950	-19.8	3.680	2.950
52744	10165	11526	.00000	.0978	.843	.857	.860	.094	.081	-13.8	.094	.081
53077	134389	640514	1.55702	.1521	1.029	1.046	1.049	.197	.207	5.1	.197	.207
55597	0	0	.00000	.0000	.000	.000	.000	1.780	1.790	0.6	1.780	1.790
55918	108	7338	.00000	.0974	.843	.857	.860	3.190	2.740	-14.1	3.190	2.740
55919	0	0	.00000	.0000	.000	.000	.000	3.640	3.650	0.3	3.640	3.650
56912	877737	4076544	1.27343	.3618	1.057	1.074	1.077	.084	.090	7.1	.084	.090
57146	392492	1595496	1.44372	.2230	1.048	1.065	1.068	.670	.720	7.5	.670	.720
58737	30405	140966	.00000	.1096	.832	.846	.849	.740	.630	-14.9	.740	.630
59601	177159	490034	1.44222	.1397	1.005	1.021	1.024	2.310	2.370	2.6	2.310	2.370
59660	488381	2466144	1.23156	.2781	1.017	1.034	1.037	1.140	1.180	3.5	1.140	1.180
59724	37681	121778	.00831	.1078	.834	.848	.851	.022	.019	-13.6	.022	.019
59725	426137	2153255	1.56260	.2592	1.097	1.115	1.118	.104	.116	11.5	.104	.116
59750	7845	38547	.68802	.1003	.909	.924	.927	.240	.222	-7.5	.240	.222
59781	491766	2486418	.71799	.2793	.874	.888	.891	.076	.068	-10.5	.076	.068
59782	391006	1658601	.86861	.2273	.919	.934	.937	.490	.460	-6.1	.490	.460

X-TILDE: 1.089 X-TILDE (MONOLINE): .984 PI-TILDE: .0058740  
 TAU SQUARED: .03000 SIGMA SQUARED: 294539.44808

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

## SECTION F

### SUPPORTING MATERIAL -- LOCAL PRODUCTS/COMPLETED OPERATIONS

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MULTISTATE  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
CALCULATION OF AGGREGATE LOSS COSTS  
AT CURRENT LEVEL

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	EXPOSURE DEVELOPMENT FACTOR+	EXPOSURE TREND#	AVERAGE IPMF*	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2016	\$79,728,640	1.000	1.128		\$89,933,906
	12/31/2017	86,113,658	1.001	1.098		94,647,349
	12/31/2018	91,515,149	1.022	1.062		99,327,248
MULTILINE	12/31/2016	\$175,038,598	1.000	1.130	0.979	\$193,639,950
	12/31/2017	186,551,822	1.001	1.099	0.981	201,326,189
	12/31/2018	191,401,836	1.022	1.062	0.984	204,416,812
TOTAL	12/31/2016					\$283,573,856
	12/31/2017					295,973,538
	12/31/2018					303,744,060

+ 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 7/1/2020 by an exponential projection of the average annual exposure trend factor. The derivation of this exposure trend factor is shown in Section G - Average Annual Exposure Trends.

\* The implicit package modification factors applied to the data for individual programs are shown in Section G - Implicit Package Modification Factors.

NOTE: The factors shown above are weighted averages over all states.

MULTISTATE  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
OCCURRENCE  
FULL COVERAGE  
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	BASIC LIMIT DEVELOPMENT X FACTOR#	UNALLOCATED LOSS ADJ. X FACTOR	SEVERITY X TREND	FREQUENCY X TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2016	\$21,199,760	1.072	1.085	1.217	0.975		\$29,251,589
		12/31/2017	15,975,410	1.455	1.085	1.170	0.980		28,922,462
		12/31/2018	10,385,050	2.714	1.085	1.125	0.985		33,883,437
BI	ALAE	12/31/2016	\$18,549,665		1.085	1.217	0.975		\$23,881,467
		12/31/2017	22,665,168		1.085	1.170	0.980		28,196,852
		12/31/2018	26,257,253		1.085	1.125	0.985		31,569,506
PD	B/L INDEMNITY	12/31/2016	\$63,624,298	1.328	1.085	1.246	0.975		\$111,343,255
		12/31/2017	59,117,671	1.497	1.085	1.193	0.980		112,291,464
		12/31/2018	53,232,022	1.728	1.085	1.141	0.985		112,179,861
PD	ALAE	12/31/2016	\$70,077,018		1.085	1.246	0.975		\$92,369,376
		12/31/2017	69,156,913		1.085	1.193	0.980		87,726,713
		12/31/2018	75,580,762		1.085	1.141	0.985		92,164,332
TOTAL									
	FULL COVERAGE	12/31/2016							\$256,845,686
		12/31/2017							257,137,491
		12/31/2018							269,797,135

\* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.  
# The indemnity development factors shown are weighted averages over all states and all Local Products/Completed Operations class groups.

MULTISTATE  
LOCAL PRODUCTS/COMPLETED OPERATIONS  
OCCURRENCE  
DED COVERAGE  
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BAISC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT DEVELOPMENT FACTOR#	X	UNALLOCATED LOSS ADJ. FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2016	\$3,683,706		1.282		1.085		1.217		0.975		\$6,077,763
		12/31/2017	2,832,806		1.494		1.085		1.170		0.980		5,264,394
		12/31/2018	1,215,820		2.394		1.085		1.125		0.985		3,498,862
BI	ALAE	12/31/2016	\$4,548,501				1.085		1.217		0.975		\$5,855,894
		12/31/2017	4,757,503				1.085		1.170		0.980		5,918,624
		12/31/2018	3,499,316				1.085		1.125		0.985		4,207,282
PD	B/L INDEMNITY	12/31/2016	\$18,540,702		1.402		1.085		1.246		0.975		\$34,268,408
		12/31/2017	15,115,878		1.523		1.085		1.193		0.980		29,195,459
		12/31/2018	13,579,471		1.808		1.085		1.141		0.985		29,946,729
PD	ALAE	12/31/2016	\$26,360,846				1.085		1.246		0.975		\$34,746,554
		12/31/2017	20,154,871				1.085		1.193		0.980		25,566,794
		12/31/2018	20,271,246				1.085		1.141		0.985		24,719,066
TOTAL DED COVERAGE		12/31/2016											\$80,948,619
		12/31/2017											65,945,272
		12/31/2018											62,371,939
TOTAL OCCURRENCE		12/31/2016											\$337,794,306
		12/31/2017											323,082,763
		12/31/2018											332,169,074

\* 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.

NEW JERSEY

Local Products/Completed Operations  
Subline Code 336  
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	1.500
35	Not Applicable	--
36	Service Policy	1.357
37	Industrial/Processing Policy	1.277
38	Contractors Policy	1.121

(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 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.

NEW JERSEY

LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED  
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.022	1.017	0.9518	1.017	5,000,000
27 to 39 Months	1.000	0.999	0.8740	0.999	15,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
12/31/2016			1.000		1.000
12/31/2017		0.999	1.000		0.999
12/31/2018	1.017	0.999	1.000		1.016

(a) See Section G - Multistate Premium Development.

(b) See Section G - Statewide Premium Development.

(c) Credibility is based upon the statewide premium for each evaluation period. Exposures are assumed to be mature at 39 months.

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

NEW JERSEY  
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2011	24,999,686	25,366,714	25,329,462	25,327,703	25,327,565	25,328,122	25,328,122	25,328,122
12/31/2012	27,807,960	27,903,608	27,903,930	27,900,527	27,897,650	27,897,417	27,897,417	
12/31/2013	31,321,761	31,918,900	31,845,860	31,840,498	31,842,646	31,842,646		
12/31/2014	34,334,760	34,920,274	34,897,812	34,889,939	34,885,402			
12/31/2015	34,858,414	35,504,455	35,475,565	35,469,707				
12/31/2016	33,148,464	33,629,297	33,591,383					
12/31/2017	30,826,809	30,912,901						
12/31/2018	29,427,487							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2011	1.015	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.003	1.000	1.000	1.000	1.000	1.000	
12/31/2013	1.019	0.998	1.000	1.000	1.000		
12/31/2014	1.017	0.999	1.000	1.000			
12/31/2015	1.019	0.999	1.000				
12/31/2016	1.015	0.999					
12/31/2017	1.003						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.017	0.999



MULTISTATE  
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2011	402,939,396	411,400,813	411,106,492	411,069,882	411,039,584	411,052,309	411,052,224	411,052,914
12/31/2012	440,752,735	450,346,818	450,323,727	450,018,512	450,048,049	450,046,154	450,027,591	
12/31/2013	498,518,668	509,510,229	508,843,480	508,797,707	508,829,793	508,799,691		
12/31/2014	550,938,805	564,476,906	564,049,349	564,153,593	564,138,889			
12/31/2015	584,590,720	597,187,349	596,932,950	596,982,581				
12/31/2016	610,932,211	624,043,373	624,287,580					
12/31/2017	631,529,680	641,677,183						
12/31/2018	649,512,149							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2011	1.021	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.022	1.000	0.999	1.000	1.000	1.000	
12/31/2013	1.022	0.999	1.000	1.000	1.000		
12/31/2014	1.025	0.999	1.000	1.000			
12/31/2015	1.022	1.000	1.000				
12/31/2016	1.021	1.000					
12/31/2017	1.016						
12/31/2018							

Average Best 3 of 5

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

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NEW JERSEY

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	1.960	2.711	0.5474	2.371	360,000
27 to 39 Months	1.486	1.892	0.8037	1.812	380,000
39 to 51 Months	1.091	1.236	0.8836	1.219	410,000
51 to 63 Months	1.009	1.066	0.9054	1.061	430,000
63 to 75 Months	1.002	0.953	0.9168	0.957	470,000
75 to 87 Months	0.983	0.989	0.9076	0.988	500,000
87 to 99 Months	0.990	0.998	0.9013	0.997	540,000
99 to 111 Months	0.997	1.000	0.8985	1.000	570,000
111 to 123 Months	0.992	1.002	0.9048	1.001	610,000
123 to 135 Months	1.001	0.999	0.9100	0.999	660,000
135 to 147 Months	1.002	1.000	0.9013	1.000	710,000
147 to 159 Months	1.001	1.000	0.8779	1.000	760,000
159 to 171 Months	1.001	1.014	0.8253	1.012	820,000
171 to 183 Months	1.002	1.000	0.8307	1.000	880,000
183 to 195 Months	1.000	1.000	0.8157	1.000	950,000
195 to 207 Months	1.000	1.000	0.8180	1.000	1,000,000
207 to 219 Months	1.000	1.000	0.7866	1.000	1,100,000
219 to 231 Months	1.000	1.000	0.6970	1.000	1,200,000
231 to 243 Months	1.000	1.000	0.5325	1.000	1,300,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From				75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51								
12/31/2016			1.219	1.061	0.957	0.988	0.997	1.000	1.001	0.999	1.000	
12/31/2017		1.812	1.219	1.061	0.957	0.988	0.997	1.000	1.001	0.999	1.000	
12/31/2018	2.371	1.812	1.219	1.061	0.957	0.988	0.997	1.000	1.001	0.999	1.000	
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2016	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.234
12/31/2017	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		2.236
12/31/2018	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		5.301

(A) See Section G - Multistate Loss Development.

(B) See Section G - Statewide Loss Development.

(C) Credibility is based upon the statewide losses for each evaluation period.

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

NEW JERSEY

Completed Operations  
Bodily Injury  
Full Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.0604
27 to 39 Months	0.1264
39 to 51 Months	0.1138
51 to 63 Months	0.0832
63 to 75 Months	0.0471
75 to 87 Months	0.0277
87 to 99 Months	0.0098
99 to 111 Months	0.0117
111 to 123 Months	0.0078
123 to 135 Months	0.0027
135 to 147 Months	0.0054
147 to 159 Months	0.0055
159 to 171 Months	0.0031
171 to Ultimate	A multistate link ratio factor of 1.012 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.505	0.444	0.318	0.204	0.121	0.074	0.046
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.036	0.024	0.017	0.014	0.009	0.003	0.000

A.Y.E	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2016	324,444	2,150,551	0.318	683,875	1,008,319	1.012	1,020,410
12/31/2017	60,219	880,046	0.444	390,741	450,960	1.012	456,365
12/31/2018	85,510	468,249	0.505	236,466	321,976	1.012	325,835

(A) See Section G - Multistate Loss Development.

Note: Completed Operations Incremental ALAE Factors are calculated using multistate data.

NEW JERSEY

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	1.185	1.330	0.8413	1.307	1,100,000
27 to 39 Months	1.095	1.105	0.8701	1.104	1,200,000
39 to 51 Months	1.046	1.109	0.8821	1.102	1,200,000
51 to 63 Months	1.037	1.105	0.8744	1.096	1,300,000
63 to 75 Months	1.032	1.075	0.8848	1.070	1,400,000
75 to 87 Months	1.028	1.060	0.8879	1.056	1,500,000
87 to 99 Months	1.028	1.104	0.8931	1.096	1,600,000
99 to 111 Months	1.042	1.083	0.9027	1.079	1,700,000
111 to 123 Months	1.016	1.078	0.9015	1.072	1,800,000
123 to 135 Months	1.027	1.073	0.8937	1.068	2,000,000
135 to 147 Months	1.012	1.061	0.8858	1.055	2,100,000
147 to 159 Months	1.009	1.018	0.8769	1.017	2,300,000
159 to 171 Months	1.005	0.987	0.8482	0.990	2,400,000
171 to 183 Months	1.004	0.999	0.8024	1.000	2,600,000
183 to 195 Months	1.002	1.000	0.7186	1.001	2,800,000
195 to 207 Months	1.002	1.002	0.7193	1.002	3,000,000
207 to 219 Months	1.002	1.001	0.6674	1.001	3,200,000
219 to 231 Months	1.002	1.001	0.5558	1.001	3,400,000
231 to 243 Months	1.002	1.001	0.3056	1.002	3,700,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2016			1.102	1.096	1.070	1.056	1.096	1.079	1.072	1.068	1.055
12/31/2017		1.104	1.102	1.096	1.070	1.056	1.096	1.079	1.072	1.068	1.055
12/31/2018	1.307	1.104	1.102	1.096	1.070	1.056	1.096	1.079	1.072	1.068	1.055
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2016	1.017	0.990	1.000	1.001	1.002	1.001	1.001	1.002	1.008		1.992
12/31/2017	1.017	0.990	1.000	1.001	1.002	1.001	1.001	1.002	1.008		2.199
12/31/2018	1.017	0.990	1.000	1.001	1.002	1.001	1.001	1.002	1.008		2.875

(A) See Section G - Multistate Loss Development.

(B) See Section G - Statewide Loss Development.

(C) Credibility is based upon the statewide losses for each evaluation period.

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

NEW JERSEY

Completed Operations  
Property Damage  
Full Coverage  
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.0686
27 to 39 Months	0.0750
39 to 51 Months	0.0707
51 to 63 Months	0.0579
63 to 75 Months	0.0463
75 to 87 Months	0.0344
87 to 99 Months	0.0306
99 to 111 Months	0.0332
111 to 123 Months	0.0328
123 to 135 Months	0.0302
135 to 147 Months	0.0192
147 to 159 Months	0.0178
159 to 171 Months	0.0075
171 to Ultimate	A multistate link ratio factor of 1.032 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.524	0.456	0.381	0.310	0.252	0.206	0.171
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.141	0.108	0.075	0.044	0.025	0.007	0.000

A.Y.E	Reported ALAE as of 3/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2016	1,043,509	7,796,558	0.381	2,970,490	4,013,999	1.032	4,142,431
12/31/2017	547,349	6,564,412	0.456	2,993,372	3,540,721	1.032	3,654,012
12/31/2018	157,426	8,152,527	0.524	4,271,923	4,429,349	1.032	4,571,075

(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  
NEW JERSEY  
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
12/31/1999	217,930	615,729	865,354	1,155,003	1,363,008	1,423,757	1,481,309	1,481,464	1,482,252	1,480,752	1,480,752
12/31/2000	84,114	347,142	985,569	1,149,434	1,347,684	1,406,474	1,375,026	1,392,711	1,279,312	1,279,312	1,279,312
12/31/2001	12,010	400,635	827,619	1,263,932	1,274,530	1,260,927	1,308,667	1,304,162	1,303,062	1,293,162	1,293,162
12/31/2002	299,070	926,929	1,280,388	1,465,028	1,779,728	1,760,264	1,796,067	1,869,007	1,869,670	1,818,183	1,818,188
12/31/2003	76,005	405,882	625,398	792,491	970,502	998,498	1,003,490	951,490	948,490	948,490	948,490
12/31/2004	322,902	637,619	1,205,541	1,293,104	1,440,018	1,496,176	1,441,168	1,426,168	1,424,168	1,416,168	1,411,168
12/31/2005	398,743	868,948	1,284,421	1,775,661	1,568,737	1,689,574	1,721,518	1,515,018	1,507,518	1,553,438	1,542,267
12/31/2006	233,716	552,153	1,701,220	2,251,195	2,436,465	2,382,455	2,554,284	2,539,284	2,539,284	2,539,284	2,539,285
12/31/2007	345,599	1,067,378	1,759,912	2,232,269	2,277,521	2,366,624	2,381,921	2,375,861	2,390,861	2,405,564	2,405,564
12/31/2008	242,971	756,579	1,339,723	1,679,023	1,789,665	1,752,165	1,732,323	1,727,323	1,727,323	1,727,323	1,727,323
12/31/2009	261,310	600,584	1,432,779	1,743,512	1,852,046	1,647,848	1,626,025	1,686,224	1,680,925	1,675,925	
12/31/2010	240,479	628,656	1,340,882	1,613,152	1,666,645	1,632,543	1,632,543	1,632,543	1,632,543		
12/31/2011	244,820	851,659	1,484,111	1,918,293	1,784,587	1,688,276	1,672,087	1,657,087			
12/31/2012	325,063	561,823	1,193,071	1,388,498	1,707,047	1,592,397	1,523,397				
12/31/2013	313,669	555,827	907,505	1,521,788	1,690,180	1,662,080					
12/31/2014	147,085	374,128	964,458	1,207,141	1,273,934						
12/31/2015	226,146	693,447	1,238,877	1,440,977							
12/31/2016	101,686	488,156	861,038								
12/31/2017	107,616	271,619									
12/31/2018	51,265										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	1,480,752	1,480,752	1,480,853	1,480,752	1,480,752	1,480,752	1,480,752	1,480,752	1,480,752
12/31/2000	1,279,312	1,279,413	1,279,312	1,279,312	1,279,312	1,279,312	1,279,312	1,282,762	
12/31/2001	1,293,164	1,295,062	1,295,062	1,295,062	1,295,062	1,295,062	1,395,062		
12/31/2002	1,819,185	1,818,262	1,918,260	1,921,260	1,921,260	1,968,260			
12/31/2003	948,490	948,490	988,490	988,491	988,491				
12/31/2004	1,411,168	1,411,169	1,411,168	1,411,168					
12/31/2005	1,514,968	1,514,967	1,514,967						
12/31/2006	2,539,284	2,539,284							
12/31/2007	2,405,564								

COMPLETED OPERATIONS (Subline Code 336)  
FULL COVERAGE  
NEW JERSEY  
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
12/31/1999	2.825	1.405	1.335	1.180	1.045	1.040	1.000	1.001	0.999	1.000	1.000
12/31/2000	4.127	2.839	1.166	1.172	1.044	0.978	1.013	0.919	1.000	1.000	1.000
12/31/2001	33.358	2.066	1.527	1.008	0.989	1.038	0.997	0.999	0.992	1.000	1.000
12/31/2002	3.099	1.381	1.144	1.215	0.989	1.020	1.041	1.000	0.972	1.000	1.001
12/31/2003	5.340	1.541	1.267	1.225	1.029	1.005	0.948	0.997	1.000	1.000	1.000
12/31/2004	1.975	1.891	1.073	1.114	1.039	0.963	0.990	0.999	0.994	0.996	1.000
12/31/2005	2.179	1.478	1.382	0.883	1.077	1.019	0.880	0.995	1.030	0.993	0.982
12/31/2006	2.362	3.081	1.323	1.082	0.978	1.072	0.994	1.000	1.000	1.000	1.000
12/31/2007	3.088	1.649	1.268	1.020	1.039	1.006	0.997	1.006	1.006	1.000	1.000
12/31/2008	3.114	1.771	1.253	1.066	0.979	0.989	0.997	1.000	1.000	1.000	
12/31/2009	2.298	2.386	1.217	1.062	0.890	0.987	1.037	0.997	0.997		
12/31/2010	2.614	2.133	1.203	1.033	0.980	1.000	1.000	1.000			
12/31/2011	3.479	1.743	1.293	0.930	0.946	0.990	0.991				
12/31/2012	1.728	2.124	1.164	1.229	0.933	0.957					
12/31/2013	1.772	1.633	1.677	1.111	0.983						
12/31/2014	2.544	2.578	1.252	1.055							
12/31/2015	3.066	1.787	1.163								
12/31/2016	4.801	1.764									
12/31/2017	2.524										

3 Yr Mean	3.464	2.043	1.364	1.132	0.954	0.982	1.009	0.999	1.001	1.000	0.994
Best 3/5	2.711	1.892	1.236	1.066	0.953	0.989	0.998	1.000	1.002	0.999	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1999	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	1.003	1.000 *
12/31/2001	1.001	1.000	1.000	1.000	1.000	1.077	1.000 *	1.000 *
12/31/2002	0.999	1.055	1.002	1.000	1.024	1.000 *	1.000 *	1.000 *
12/31/2003	1.000	1.042	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	1.000	1.000	1.000					
12/31/2005	1.000	1.000						
12/31/2006	1.000							

3 Yr Mean	1.000	1.014	1.001	1.000	1.008 @	1.026 @	1.002 @	1.000 @
Best 3/5	1.000	1.014	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					0.953	0.989	0.998	1.000	1.002	0.999	1.000
12/31/2015				1.066	0.953	0.989	0.998	1.000	1.002	0.999	1.000
12/31/2016			1.236	1.066	0.953	0.989	0.998	1.000	1.002	0.999	1.000
12/31/2017		1.892	1.236	1.066	0.953	0.989	0.998	1.000	1.002	0.999	1.000
12/31/2018	2.711	1.892	1.236	1.066	0.953	0.989	0.998	1.000	1.002	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
12/31/2014	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.955
12/31/2015	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.018
12/31/2016	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.258
12/31/2017	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.380
12/31/2018	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	6.452

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



COMPLETED OPERATIONS (Subline Code 336)  
FULL COVERAGE  
NEW JERSEY  
BODILY INJURY - OCCURRENCE  
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

A.Y.E	Allocated Expenses as of:										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	20,584	64,612	219,532	361,619	486,649	504,113	551,582	552,793	558,211	567,500	568,000
12/31/2000	638	39,562	226,182	488,860	483,207	510,696	514,934	516,531	516,641	517,141	517,047
12/31/2001	4,017	51,766	258,946	594,542	775,802	868,818	933,549	946,017	946,887	936,918	937,550
12/31/2002	16,276	167,427	352,850	580,037	720,801	852,777	873,485	915,773	942,383	944,847	948,728
12/31/2003	4,578	70,625	242,431	384,869	496,532	547,050	580,803	582,299	591,469	597,487	597,487
12/31/2004	47,654	124,961	300,533	554,090	947,799	1,257,590	1,525,400	1,533,808	1,554,024	1,556,409	1,560,075
12/31/2005	24,320	126,415	413,698	772,854	1,082,589	1,242,681	1,491,656	1,497,850	1,582,431	1,594,078	1,662,601
12/31/2006	26,363	123,912	425,062	682,079	852,264	955,187	979,837	993,401	1,004,576	1,004,576	1,004,576
12/31/2007	54,911	172,755	503,182	844,143	964,149	1,011,738	1,015,247	1,024,316	1,033,667	1,043,915	1,043,915
12/31/2008	18,719	77,649	429,158	663,839	848,773	884,537	899,370	903,802	903,802	903,802	903,802
12/31/2009	16,810	77,460	337,290	667,361	1,094,053	1,202,520	1,202,384	1,231,078	1,295,410	1,340,220	
12/31/2010	14,682	85,971	302,901	612,471	789,104	972,711	979,529	984,356	1,002,975		
12/31/2011	11,677	120,718	347,670	654,993	785,962	866,284	887,329	888,344			
12/31/2012	12,384	82,784	250,180	495,928	734,963	792,534	746,340				
12/31/2013	16,118	122,926	381,748	680,639	810,488	881,769					
12/31/2014	11,128	63,811	281,600	425,491	555,821						
12/31/2015	23,865	141,494	365,798	579,892							
12/31/2016	10,462	84,211	303,431								
12/31/2017	7,754	60,219									
12/31/2018	85,510										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	568,057	569,432	571,628	572,767	572,985	573,083	571,185	570,673	570,647
12/31/2000	519,312	521,727	524,004	524,433	522,300	520,402	519,890	526,939	
12/31/2001	939,776	941,080	941,509	940,815	938,917	938,037	940,291		
12/31/2002	958,386	969,068	971,967	998,928	1,037,381	1,142,305			
12/31/2003	597,487	597,487	597,487	598,244	617,824				
12/31/2004	1,571,372	1,595,810	1,609,032	1,609,032					
12/31/2005	1,693,409	1,714,718	1,714,718						
12/31/2006	1,004,576	1,008,406							
12/31/2007	1,047,745								

COMPLETED OPERATIONS (Subline Code 336)  
FULL COVERAGE  
NEW JERSEY  
PROPERTY DAMAGE - OCCURRENCE  
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	744,182	905,524	1,224,753	1,354,835	1,378,439	1,617,290	1,504,595	1,493,874	1,478,414	1,590,289	1,557,714
12/31/2000	742,866	987,042	1,345,410	1,526,997	1,818,425	1,899,291	2,121,380	2,237,490	2,279,591	2,516,091	2,552,816
12/31/2001	712,072	1,043,160	1,342,327	1,372,717	1,589,127	1,777,167	1,750,467	2,047,350	2,125,477	2,078,003	2,047,957
12/31/2002	938,749	1,331,531	1,617,953	1,841,802	2,194,783	2,219,515	2,353,057	2,627,971	2,709,134	2,601,382	2,828,489
12/31/2003	817,407	1,228,703	1,491,230	1,553,326	1,570,939	1,522,424	1,734,793	1,697,285	1,653,457	1,834,578	1,963,039
12/31/2004	2,324,659	2,713,262	3,044,846	3,716,034	3,900,610	4,115,017	4,395,024	4,580,488	4,897,051	4,748,717	5,109,832
12/31/2005	2,188,452	2,479,828	3,233,978	3,793,487	4,130,997	4,356,084	4,651,008	4,763,914	4,870,628	4,963,932	5,217,172
12/31/2006	1,289,312	2,252,373	3,214,820	3,528,171	3,786,006	3,843,450	3,742,855	3,916,757	4,330,725	4,682,337	5,262,132
12/31/2007	2,645,373	3,501,698	4,227,411	4,095,903	4,139,409	4,183,789	4,403,778	4,787,036	4,970,518	5,430,611	5,816,182
12/31/2008	2,914,698	3,473,350	4,094,558	4,423,411	4,592,960	4,899,997	5,211,249	5,854,503	6,323,129	6,709,762	7,190,952
12/31/2009	2,015,855	2,270,889	3,048,256	3,250,941	3,444,922	3,842,479	4,105,997	4,800,729	5,181,742	5,857,856	
12/31/2010	2,252,135	2,956,331	3,442,376	3,635,115	4,088,397	4,475,622	4,644,603	5,122,416	5,586,926		
12/31/2011	2,390,431	3,068,366	3,291,525	3,646,612	4,182,586	4,157,284	4,620,932	4,986,172			
12/31/2012	1,783,080	2,220,179	2,365,540	2,688,218	2,963,247	3,243,181	3,391,675				
12/31/2013	2,052,627	2,711,046	3,250,500	3,315,683	3,607,443	3,741,814					
12/31/2014	1,973,128	2,683,119	2,618,993	3,046,026	3,087,105						
12/31/2015	1,765,048	2,510,876	3,112,388	3,374,247							
12/31/2016	2,170,814	2,840,953	2,989,433								
12/31/2017	1,896,492	2,269,610									
12/31/2018	1,880,536										

  

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	1,623,902	1,676,402	1,632,657	1,625,152	1,625,152	1,628,485	1,628,485	1,628,485	1,628,485
12/31/2000	2,728,015	2,661,751	2,661,850	2,626,751	2,626,376	2,626,376	2,626,376	2,626,376	
12/31/2001	2,031,007	2,068,103	2,075,002	2,095,002	2,095,002	2,165,002	2,165,002		
12/31/2002	2,837,940	2,972,999	2,847,996	2,897,996	2,965,501	2,976,421			
12/31/2003	2,211,415	2,244,333	2,171,398	2,156,398	2,157,124				
12/31/2004	5,408,341	5,587,538	5,539,108	5,509,423					
12/31/2005	5,546,466	5,579,925	5,703,656						
12/31/2006	5,421,710	5,419,766							
12/31/2007	6,171,911								

COMPLETED OPERATIONS (Subline Code 336)  
FULL COVERAGE  
NEW JERSEY  
PROPERTY DAMAGE - OCCURRENCE  
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.217	1.353	1.106	1.017	1.173	0.930	0.993	0.990	1.076	0.980	1.042
12/31/2000	1.329	1.363	1.135	1.191	1.044	1.117	1.055	1.019	1.104	1.015	1.069
12/31/2001	1.465	1.287	1.023	1.158	1.118	0.985	1.170	1.038	0.978	0.986	0.992
12/31/2002	1.418	1.215	1.138	1.192	1.011	1.060	1.117	1.031	0.960	1.087	1.003
12/31/2003	1.503	1.214	1.042	1.011	0.969	1.139	0.978	0.974	1.110	1.070	1.127
12/31/2004	1.167	1.122	1.220	1.050	1.055	1.068	1.042	1.069	0.970	1.076	1.058
12/31/2005	1.133	1.304	1.173	1.089	1.054	1.068	1.024	1.022	1.019	1.051	1.063
12/31/2006	1.747	1.427	1.097	1.073	1.015	0.974	1.046	1.106	1.081	1.124	1.030
12/31/2007	1.324	1.207	0.969	1.011	1.011	1.053	1.087	1.038	1.093	1.071	1.061
12/31/2008	1.192	1.179	1.080	1.038	1.067	1.064	1.123	1.080	1.061	1.072	
12/31/2009	1.127	1.342	1.066	1.060	1.115	1.069	1.169	1.079	1.130		
12/31/2010	1.313	1.164	1.056	1.125	1.095	1.038	1.103	1.091			
12/31/2011	1.284	1.073	1.108	1.147	0.994	1.112	1.079				
12/31/2012	1.245	1.065	1.136	1.102	1.094	1.046					
12/31/2013	1.321	1.199	1.020	1.088	1.037						
12/31/2014	1.360	0.976	1.163	1.013							
12/31/2015	1.423	1.240	1.084								
12/31/2016	1.309	1.052									
12/31/2017	1.197										

3 Yr Mean	1.310	1.089	1.089	1.068	1.042	1.065	1.117	1.083	1.095	1.089	1.051
Best 3/5	1.330	1.105	1.109	1.105	1.075	1.060	1.104	1.083	1.078	1.073	1.061

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.032	0.974	0.995	1.000	1.002	1.000	1.000	1.000			
12/31/2000	0.976	1.000	0.987	1.000	1.000	1.000	1.000	1.001 *			
12/31/2001	1.018	1.003	1.010	1.000	1.033	1.000	1.001 *	1.001 *			
12/31/2002	1.048	0.958	1.018	1.023	1.004	1.002 *	1.001 *	1.001 *			
12/31/2003	1.015	0.968	0.993	1.000	1.000 *	1.002 *	1.001 *	1.001 *			
12/31/2004	1.033	0.991	0.995								
12/31/2005	1.006	1.022									
12/31/2006	1.000										

3 Yr Mean	1.013	0.994	1.002	1.008	1.012 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.018	0.987	0.999	1.000	1.002 *	1.001 *	1.001 *	1.001 *			

A.Y.E.	Development From										
	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.075	1.060	1.104	1.083	1.078	1.073	1.061
12/31/2015				1.105	1.075	1.060	1.104	1.083	1.078	1.073	1.061
12/31/2016			1.109	1.105	1.075	1.060	1.104	1.083	1.078	1.073	1.061
12/31/2017		1.105	1.109	1.105	1.075	1.060	1.104	1.083	1.078	1.073	1.061
12/31/2018	1.330	1.105	1.109	1.105	1.075	1.060	1.104	1.083	1.078	1.073	1.061

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2014	1.018	0.987	0.999	1.000	1.002	1.001	1.001	1.001	1.004*	1.693
12/31/2015	1.018	0.987	0.999	1.000	1.002	1.001	1.001	1.001	1.004*	1.871
12/31/2016	1.018	0.987	0.999	1.000	1.002	1.001	1.001	1.001	1.004*	2.075
12/31/2017	1.018	0.987	0.999	1.000	1.002	1.001	1.001	1.001	1.004*	2.293
12/31/2018	1.018	0.987	0.999	1.000	1.002	1.001	1.001	1.001	1.004*	3.050

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

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

	Allocated Expenses as of:										
A.Y.E	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	52,456	84,232	189,127	413,961	672,630	870,694	999,656	1,091,540	1,169,226	1,195,855	1,241,972
12/31/2000	66,067	153,312	319,599	493,256	580,068	741,912	941,622	975,487	1,005,814	1,122,464	1,243,973
12/31/2001	167,247	288,715	351,310	423,344	560,118	669,634	794,983	916,330	1,136,391	1,382,391	1,428,779
12/31/2002	120,169	166,508	280,117	465,466	703,311	894,455	1,144,389	1,270,598	1,390,161	1,429,239	1,545,436
12/31/2003	51,928	181,841	379,307	658,919	814,157	969,234	1,156,111	1,282,338	1,374,097	1,439,868	1,508,905
12/31/2004	164,853	289,037	784,048	1,242,999	1,502,729	1,866,396	2,354,459	2,767,959	3,029,051	3,424,174	4,091,492
12/31/2005	144,415	283,831	688,046	1,215,154	1,949,113	2,598,736	2,868,281	3,051,120	3,352,157	4,146,727	4,219,481
12/31/2006	104,066	261,776	566,296	917,241	1,414,776	1,739,015	1,890,626	2,054,252	2,371,417	2,748,983	3,597,043
12/31/2007	226,714	483,380	996,492	1,406,724	1,774,335	1,984,314	2,167,113	2,658,706	3,235,317	4,191,858	4,783,543
12/31/2008	298,977	901,364	1,442,833	2,233,173	2,690,773	2,981,631	3,324,583	3,992,070	4,676,325	5,027,155	5,636,175
12/31/2009	196,861	370,159	687,276	1,175,260	1,473,206	1,690,686	2,178,494	3,113,900	3,347,382	3,692,485	
12/31/2010	242,208	736,294	1,012,970	1,468,772	2,366,827	2,333,749	2,753,631	3,072,112	3,644,274		
12/31/2011	221,331	574,665	1,339,043	1,658,797	2,068,578	2,177,290	2,824,113	3,227,626			
12/31/2012	181,476	394,070	792,741	1,183,981	1,875,865	2,196,450	2,335,828				
12/31/2013	253,758	1,256,971	2,098,426	2,563,410	3,553,561	3,827,007					
12/31/2014	233,068	493,510	916,847	1,287,422	1,750,750						
12/31/2015	262,348	863,064	1,299,176	1,960,538							
12/31/2016	317,105	623,086	1,038,633								
12/31/2017	259,791	514,522									
12/31/2018	136,457										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	1,295,423	1,342,573	1,374,422	1,388,523	1,388,523	1,388,523	1,388,523	1,388,523	1,388,523
12/31/2000	1,464,998	1,476,646	1,496,821	1,503,718	1,506,027	1,506,027	1,506,027	1,506,027	
12/31/2001	1,501,126	1,403,569	1,410,501	1,416,363	1,421,301	1,435,329	1,452,685		
12/31/2002	1,795,185	2,023,383	2,069,923	2,110,697	2,111,951	2,112,321			
12/31/2003	1,798,169	1,967,221	1,813,131	1,802,565	1,802,912				
12/31/2004	4,299,513	4,835,339	4,936,982	4,765,725					
12/31/2005	4,605,613	4,977,572	5,124,143						
12/31/2006	3,654,309	3,926,324							
12/31/2007	5,085,690								

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
12/31/1999	4,956,833	6,997,254	9,702,054	11,503,345	11,550,057	11,806,217	11,486,813	11,275,709	11,277,262	11,301,812	11,324,606
12/31/2000	3,161,020	7,032,572	9,020,885	10,626,496	10,512,292	10,857,836	10,356,898	10,420,083	10,270,732	10,309,376	10,306,797
12/31/2001	3,122,564	6,716,472	8,908,525	9,878,483	10,467,130	10,520,411	10,353,113	10,107,990	10,003,388	9,901,935	9,923,305
12/31/2002	2,897,561	6,865,145	9,002,579	9,805,765	10,739,856	10,865,771	11,151,148	11,357,869	11,502,501	11,555,831	11,589,549
12/31/2003	3,612,890	6,617,194	9,969,513	10,646,523	10,531,387	10,340,245	10,114,947	10,077,141	10,060,673	10,097,074	10,148,084
12/31/2004	4,686,540	7,094,003	9,584,995	10,682,560	10,795,982	10,316,931	10,629,712	10,584,946	10,568,534	10,603,697	10,708,555
12/31/2005	4,166,570	7,107,994	9,954,107	11,194,209	10,993,689	11,195,470	11,511,084	11,421,373	11,338,779	11,435,715	11,391,261
12/31/2006	4,486,358	8,514,115	12,455,387	13,076,313	12,929,083	13,111,153	12,966,886	13,179,515	13,090,804	13,005,483	12,932,373
12/31/2007	4,289,508	8,282,118	11,145,959	12,269,098	12,290,037	12,327,570	12,034,326	12,184,965	12,381,873	12,167,398	12,147,985
12/31/2008	4,236,718	7,704,790	10,965,360	11,869,482	11,630,179	11,626,770	12,289,095	12,070,191	12,126,593	12,082,352	12,246,758
12/31/2009	4,868,191	7,733,590	10,813,605	11,349,866	11,444,053	11,835,965	11,440,685	11,428,102	11,314,699	11,155,367	
12/31/2010	4,787,074	9,758,644	12,146,043	13,409,582	14,363,567	14,411,482	13,965,812	13,822,151	13,714,384		
12/31/2011	4,592,218	7,281,911	10,926,404	12,942,917	12,904,776	11,881,715	11,971,646	11,755,069			
12/31/2012	3,366,624	7,210,935	13,070,709	12,851,616	13,154,080	13,084,601	12,729,945				
12/31/2013	4,432,335	9,778,399	11,756,233	13,418,362	13,483,211	13,579,893					
12/31/2014	5,447,688	8,149,646	12,314,193	13,091,886	12,678,787						
12/31/2015	4,437,364	8,197,069	12,273,824	13,104,598							
12/31/2016	3,002,552	8,418,869	12,205,818								
12/31/2017	5,253,013	9,593,527									
12/31/2018	6,008,084										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	11,281,838	11,243,570	11,229,697	11,229,396	11,229,397	11,229,396	11,229,396	11,229,395	11,229,395
12/31/2000	10,343,090	10,395,934	10,338,583	10,391,837	10,386,833	10,401,832	10,401,832	10,400,282	
12/31/2001	9,974,307	9,977,990	10,015,032	10,058,239	10,034,875	10,004,674	10,099,719		
12/31/2002	11,522,754	11,553,287	11,697,521	11,698,231	11,687,193	11,731,321			
12/31/2003	10,183,588	10,196,646	10,235,388	10,215,387	10,215,887				
12/31/2004	10,772,825	10,969,285	10,905,069	10,912,070					
12/31/2005	11,284,522	11,236,614	11,175,273						
12/31/2006	12,934,372	12,926,819							
12/31/2007	12,172,480								

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
12/31/1999	1.412	1.387	1.186	1.004	1.022	0.973	0.982	1.000	1.002	1.002	0.996
12/31/2000	2.225	1.283	1.178	0.989	1.033	0.954	1.006	0.986	1.004	1.000	1.004
12/31/2001	2.151	1.326	1.109	1.060	1.005	0.984	0.976	0.990	0.990	1.002	1.005
12/31/2002	2.369	1.311	1.089	1.095	1.012	1.026	1.019	1.013	1.005	1.003	0.994
12/31/2003	1.832	1.507	1.068	0.989	0.982	0.978	0.996	0.998	1.004	1.005	1.003
12/31/2004	1.514	1.351	1.115	1.011	0.956	1.030	0.996	0.998	1.003	1.010	1.006
12/31/2005	1.706	1.400	1.125	0.982	1.018	1.028	0.992	0.993	1.009	0.996	0.991
12/31/2006	1.898	1.463	1.050	0.989	1.014	0.989	1.016	0.993	0.993	0.994	1.000
12/31/2007	1.931	1.346	1.101	1.002	1.003	0.976	1.013	1.016	0.983	0.998	1.002
12/31/2008	1.819	1.423	1.082	0.980	1.000	1.057	0.982	1.005	0.996	1.014	
12/31/2009	1.589	1.398	1.050	1.008	1.034	0.967	0.999	0.990	0.986		
12/31/2010	2.039	1.245	1.104	1.071	1.003	0.969	0.990	0.992			
12/31/2011	1.586	1.500	1.185	0.997	0.921	1.008	0.982				
12/31/2012	2.142	1.813	0.983	1.024	0.995	0.973					
12/31/2013	2.206	1.202	1.141	1.005	1.007						
12/31/2014	1.496	1.511	1.063	0.968							
12/31/2015	1.847	1.497	1.068								
12/31/2016	2.804	1.450									
12/31/2017	1.826										

3 Yr Mean      2.159      1.486      1.091      0.999      0.974      0.983      0.990      0.996      0.988      1.002      0.998

Best 3/5      1.960      1.486      1.091      1.009      1.002      0.983      0.990      0.997      0.992      1.001      1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.005	0.994	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	1.010	1.000 *	1.000 *			
12/31/2002	1.003	1.012	1.000	0.999	1.004	1.000 *	1.000 *	1.000 *			
12/31/2003	1.001	1.004	0.998	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.018	0.994	1.001								
12/31/2005	0.996	0.995									
12/31/2006	0.999										

3 Yr Mean      1.004      0.998      1.000      0.999      1.001 @      1.003 @      1.000 @      1.000 @

Best 3/5      1.001      1.001      1.002      1.000      1.000 \*      1.000 \*      1.000 \*      1.000 \*

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.002	0.983	0.990	0.997	0.992	1.001	1.002
12/31/2015				1.009	1.002	0.983	0.990	0.997	0.992	1.001	1.002
12/31/2016			1.091	1.009	1.002	0.983	0.990	0.997	0.992	1.001	1.002
12/31/2017		1.486	1.091	1.009	1.002	0.983	0.990	0.997	0.992	1.001	1.002
12/31/2018	1.960	1.486	1.091	1.009	1.002	0.983	0.990	0.997	0.992	1.001	1.002

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000*	0.971
12/31/2015	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000*	0.980
12/31/2016	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000*	1.069
12/31/2017	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000*	1.589
12/31/2018	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000*	3.114

\* 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
12/31/1999	404,714	874,417	1,874,163	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	514,262	1,161,368	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	341,894	717,993	931,446	983,561	925,921	1,006,703	1,264,056	1,362,273	1,314,023	1,301,223	1,308,023
12/31/2002	229,242	650,739	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	267,810	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	1,124,246	1,101,235	1,202,588	1,059,558	1,149,104	1,150,432	1,118,532	1,252,441	1,197,866
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	270,668	948,364	953,464	1,093,194	1,160,444	1,273,644	1,213,956	1,206,781	1,181,807	1,181,308	1,229,358
12/31/2008	288,189	736,486	765,196	902,388	835,573	1,014,521	1,107,977	1,245,724	1,258,771	1,196,313	1,195,313
12/31/2009	566,791	1,045,400	1,069,085	1,263,752	1,084,741	1,154,076	1,098,109	1,097,244	1,038,243	1,153,243	
12/31/2010	641,422	781,803	1,438,274	1,851,833	1,583,598	1,516,454	1,441,164	1,487,665	1,582,736		
12/31/2011	270,205	819,627	1,230,077	1,689,436	1,722,481	1,706,863	1,706,863	1,706,863			
12/31/2012	383,511	1,139,597	1,405,578	1,652,860	1,649,357	1,695,210	1,692,710				
12/31/2013	1,675,399	2,417,513	2,662,315	2,672,081	2,667,808	2,768,307					
12/31/2014	1,950,981	2,466,662	2,836,296	3,126,175	3,209,813						
12/31/2015	980,710	1,453,033	1,925,708	2,328,985							
12/31/2016	1,110,372	2,429,268	2,968,685								
12/31/2017	554,719	1,996,465									
12/31/2018	870,529										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
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	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	1,567,161	
12/31/2001	1,261,828	1,261,831	1,309,828	1,274,827	1,274,828	1,299,828	1,332,327		
12/31/2002	1,467,700	1,579,904	1,581,334	1,581,333	1,581,333	1,681,332			
12/31/2003	1,446,695	1,424,195	1,423,696	1,423,696	1,523,695				
12/31/2004	828,318	828,219	833,218	933,217					
12/31/2005	1,237,867	1,311,837	1,312,086						
12/31/2006	1,555,316	1,655,313							
12/31/2007	1,438,357								

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
12/31/1999	2.161	2.143	1.194	1.027	0.788	0.987	1.033	1.021	1.019	1.037	0.997
12/31/2000	1.466	2.258	1.258	0.856	1.458	0.902	0.928	1.049	0.994	0.955	1.011
12/31/2001	2.100	1.297	1.056	0.941	1.087	1.256	1.078	0.965	0.990	1.005	0.965
12/31/2002	2.839	1.727	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	2.319	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	1.075	0.980	1.092	0.881	1.085	1.001	0.972	1.120	0.956	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	3.504	1.005	1.147	1.062	1.098	0.953	0.994	0.979	1.000	1.041	1.170
12/31/2008	2.556	1.039	1.179	0.926	1.214	1.092	1.124	1.010	0.950	0.999	
12/31/2009	1.844	1.023	1.182	0.858	1.064	0.952	0.999	0.946	1.111		
12/31/2010	1.219	1.840	1.288	0.855	0.958	0.950	1.032	1.064			
12/31/2011	3.033	1.501	1.373	1.020	0.991	1.000	1.000				
12/31/2012	2.971	1.233	1.176	0.998	1.028	0.999					
12/31/2013	1.443	1.101	1.004	0.998	1.038						
12/31/2014	1.264	1.150	1.102	1.027							
12/31/2015	1.482	1.325	1.209								
12/31/2016	2.188	1.222									
12/31/2017	3.599										

3 Yr Mean      2.423      1.232      1.105      1.008      1.019      0.983      1.010      1.007      1.020      0.993      1.059

Best 3/5      1.704      1.202      1.162      1.005      1.019      0.984      1.010      1.018      1.028      0.967      1.011

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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	1.001	1.002 *			
12/31/2001	1.000	1.038	0.973	1.000	1.020	1.025	1.004 *	1.002 *			
12/31/2002	1.076	1.001	1.000	1.000	1.063	1.007 *	1.004 *	1.002 *			
12/31/2003	0.984	1.000	1.000	1.070	1.000 *	1.007 *	1.004 *	1.002 *			
12/31/2004	1.000	1.006	1.120								
12/31/2005	1.060	1.000									
12/31/2006	1.064										

3 Yr Mean      1.041      1.002      1.040      1.023      1.028 @      1.008 @      1.001 @      1.000 @

Best 3/5      1.041      1.002      1.015      1.000      1.007 \*      1.005 \*      1.003 \*      1.002 \*

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2015				1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2016			1.162	1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2017		1.202	1.162	1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2018	1.704	1.202	1.162	1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.041	1.002	1.015	1.000	1.007	1.005	1.003	1.002	1.004*	1.120
12/31/2015	1.041	1.002	1.015	1.000	1.007	1.005	1.003	1.002	1.004*	1.126
12/31/2016	1.041	1.002	1.015	1.000	1.007	1.005	1.003	1.002	1.004*	1.308
12/31/2017	1.041	1.002	1.015	1.000	1.007	1.005	1.003	1.002	1.004*	1.572
12/31/2018	1.041	1.002	1.015	1.000	1.007	1.005	1.003	1.002	1.004*	2.679

\* 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
12/31/1999	890,508	1,598,954	3,254,883	5,425,757	6,421,483	7,327,626	7,305,050	7,918,594	8,530,517	8,648,466	8,917,435
12/31/2000	643,848	2,331,874	3,566,128	5,837,479	6,471,043	7,149,476	7,182,915	7,183,356	7,234,045	7,482,173	7,492,689
12/31/2001	564,536	1,841,013	3,740,473	5,597,252	7,365,879	8,104,983	8,750,061	8,750,391	8,813,420	8,823,647	8,795,893
12/31/2002	654,307	2,802,220	4,513,704	7,859,619	8,633,167	10,041,112	10,369,555	10,736,012	10,986,348	11,002,397	11,074,764
12/31/2003	1,047,161	2,229,991	4,639,200	7,434,876	8,340,416	9,003,483	9,652,654	9,648,716	9,520,081	9,559,102	9,611,250
12/31/2004	541,289	1,809,061	4,208,694	6,668,763	8,457,521	9,621,299	10,825,994	10,459,506	10,530,647	10,559,053	10,882,331
12/31/2005	737,161	1,341,851	3,695,927	6,083,030	7,439,433	8,214,925	8,761,458	8,973,491	9,291,777	9,584,330	9,754,869
12/31/2006	889,126	3,634,712	6,271,204	7,909,774	9,265,894	10,466,936	11,033,230	11,367,400	11,641,649	11,656,624	11,635,939
12/31/2007	817,267	2,516,874	5,470,176	9,150,556	10,174,735	10,788,755	11,080,063	11,364,093	11,545,473	11,658,184	11,686,938
12/31/2008	825,433	1,909,021	4,206,120	6,424,317	8,462,232	9,680,025	10,405,279	10,968,718	11,666,928	14,924,775	14,717,385
12/31/2009	544,523	1,995,974	4,184,545	6,498,331	8,786,455	9,366,439	9,651,394	9,873,136	9,885,249	10,002,293	
12/31/2010	797,308	2,771,965	5,305,585	7,969,842	10,483,462	11,590,011	12,445,934	12,482,184	12,868,867		
12/31/2011	779,416	1,912,711	4,295,522	7,598,311	9,969,328	10,824,179	11,313,052	11,440,687			
12/31/2012	284,923	1,563,412	5,459,116	8,055,321	9,703,087	11,271,406	11,948,835				
12/31/2013	518,869	2,133,963	4,889,049	8,365,829	10,301,339	11,660,764					
12/31/2014	543,643	2,213,840	5,318,837	7,434,580	8,571,200						
12/31/2015	462,007	1,841,087	4,870,573	7,051,384							
12/31/2016	405,440	1,822,495	3,879,852								
12/31/2017	634,607	2,440,841									
12/31/2018	431,665										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	9,111,478	9,008,442	8,999,982	9,001,121	9,001,346	9,001,814	8,999,916	9,002,839	9,011,923
12/31/2000	7,605,229	7,601,711	7,591,025	7,596,838	7,600,594	7,612,821	7,620,353	7,631,608	
12/31/2001	8,828,357	8,817,081	8,829,441	8,899,194	8,903,841	8,914,042	8,917,930		
12/31/2002	11,145,226	11,313,906	11,401,767	11,504,625	11,516,458	11,775,404			
12/31/2003	9,722,536	9,760,173	9,837,471	9,854,237	9,869,654				
12/31/2004	11,065,743	11,191,855	11,242,185	11,287,030					
12/31/2005	9,895,179	10,121,308	10,181,566						
12/31/2006	11,732,750	11,730,831							
12/31/2007	11,684,458								

Link Ratios: 171 to Ultimate									
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243		
12/31/1999	1.000	1.000	1.000	1.000	1.000	1.001	1.002	*	
12/31/2000	1.001	1.000	1.002	1.001	1.001	1.001	1.002	*	
12/31/2001	1.008	1.001	1.001	1.000	1.001	*	1.001	*	
12/31/2002	1.009	1.001	1.022	1.001	*	1.001	*	1.002	*
12/31/2003	1.002	1.002	1.000	*	1.001	*	1.001	*	1.002
12/31/2004	1.004								

Best 3/5      1.005      1.001      1.001 \*      1.001 \*      1.001 \*      1.001 \*      1.002 \*

171 to Ultimate Factor: 1.012

\* 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	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	708,446	1,655,929	2,170,874	995,726	906,143	-22,576	613,544	611,923	117,949	268,969	194,043	-103,036	-8,460
12/31/2000	1,688,026	1,234,254	2,271,351	633,564	678,433	33,439	441	50,689	248,128	10,516	112,540	-3,518	-10,686
12/31/2001	1,276,477	1,899,460	1,856,779	1,768,627	739,104	645,078	330	63,029	10,227	-27,754	32,464	-11,276	12,360
12/31/2002	2,147,913	1,711,484	3,345,915	773,548	1,407,945	328,443	366,457	250,336	16,049	72,367	70,462	168,680	87,861
12/31/2003	1,182,830	2,409,209	2,795,676	905,540	663,067	649,171	-3,938	-128,635	39,021	52,148	111,286	37,637	77,298
12/31/2004	1,267,772	2,399,633	2,460,069	1,788,758	1,163,778	1,204,695	-366,488	71,141	28,406	323,278	183,412	126,112	50,330
12/31/2005	604,690	2,354,076	2,387,103	1,356,403	775,492	546,533	212,033	318,286	292,553	170,539	140,310	226,129	60,258
12/31/2006	2,745,586	2,636,492	1,638,570	1,356,120	1,201,042	566,294	334,170	274,249	14,975	-20,685	96,811	-1,919	
12/31/2007	1,699,607	2,953,302	3,680,380	1,024,179	614,020	291,308	284,030	181,380	112,711	28,754	-2,480		
12/31/2008	1,083,588	2,297,099	2,218,197	2,037,915	1,217,793	725,254	563,439	698,210	3,257,847	-207,390			
12/31/2009	1,451,451	2,188,571	2,313,786	2,288,124	579,984	284,955	221,742	12,113	117,044				
12/31/2010	1,974,657	2,533,620	2,664,257	2,513,620	1,106,549	855,923	36,250	386,683					
12/31/2011	1,133,295	2,382,811	3,302,789	2,371,017	854,851	488,873	127,635						
12/31/2012	1,278,489	3,895,704	2,596,205	1,647,766	1,568,319	677,429							
12/31/2013	1,615,094	2,755,086	3,476,780	1,935,510	1,359,425								
12/31/2014	1,670,197	3,104,997	2,115,743	1,136,620									
12/31/2015	1,379,080	3,029,486	2,180,811										
12/31/2016	1,417,055	2,057,357											
12/31/2017	1,806,234												

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/1999	0.0349	0.0816	0.1070	0.0491	0.0446	-0.0011	0.0302	0.0301	0.0058	0.0133	0.0096	-0.0051	-0.0004
12/31/2000	0.0869	0.0635	0.1169	0.0326	0.0349	0.0017	0.0000	0.0026	0.0128	0.0005	0.0058	-0.0002	-0.0005
12/31/2001	0.0731	0.1088	0.1063	0.1013	0.0423	0.0369	0.0000	0.0036	0.0006	-0.0016	0.0019	-0.0006	0.0007
12/31/2002	0.0960	0.0765	0.1495	0.0346	0.0629	0.0147	0.0164	0.0112	0.0007	0.0032	0.0031	0.0075	0.0039
12/31/2003	0.0677	0.1380	0.1601	0.0519	0.0380	0.0372	-0.0002	-0.0074	0.0022	0.0030	0.0064	0.0022	0.0044
12/31/2004	0.0678	0.1283	0.1315	0.0956	0.0622	0.0644	-0.0196	0.0038	0.0015	0.0173	0.0098	0.0067	0.0027
12/31/2005	0.0265	0.1032	0.1046	0.0594	0.0340	0.0240	0.0093	0.0139	0.0128	0.0075	0.0061	0.0099	0.0026
12/31/2006	0.1072	0.1030	0.0640	0.0530	0.0469	0.0221	0.0130	0.0107	0.0006	-0.0008	0.0038	-0.0001	
12/31/2007	0.0798	0.1386	0.1728	0.0481	0.0288	0.0137	0.0133	0.0085	0.0053	0.0013	-0.0001		
12/31/2008	0.0486	0.1030	0.0994	0.0914	0.0546	0.0325	0.0253	0.0313	0.1460	-0.0093			
12/31/2009	0.0660	0.0995	0.1052	0.1041	0.0264	0.0130	0.0101	0.0006	0.0053				
12/31/2010	0.0818	0.1050	0.1104	0.1042	0.0458	0.0355	0.0015	0.0160					
12/31/2011	0.0535	0.1125	0.1560	0.1120	0.0404	0.0231	0.0060						
12/31/2012	0.0520	0.1583	0.1055	0.0670	0.0637	0.0275							
12/31/2013	0.0654	0.1116	0.1409	0.0784	0.0551								
12/31/2014	0.0729	0.1355	0.0923	0.0496									
12/31/2015	0.0601	0.1321	0.0951										
12/31/2016	0.0545	0.0791											
12/31/2017	0.0555												

Best 3/5	0.0604	0.1264	0.1138	0.0832	0.0471	0.0277	0.0098	0.0117	0.0078	0.0027	0.0054	0.0055	0.0031
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COMPLETED OPERATIONS (Subline Code 336)  
FULL COVERAGE  
MULTISTATE  
PROPERTY DAMAGE - OCCURRENCE  
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	17,599,989	22,454,473	26,046,127	29,562,061	32,370,320	35,877,922	37,653,769	38,643,310	39,594,313	40,570,468	40,738,228
12/31/2000	20,148,215	28,117,537	33,733,241	38,083,537	40,534,637	43,442,144	47,070,033	48,693,596	49,659,853	50,864,816	51,204,766
12/31/2001	22,510,580	30,442,420	36,303,332	39,979,579	43,246,242	44,802,398	45,830,354	48,128,085	49,452,012	49,989,510	49,995,824
12/31/2002	23,942,676	32,500,184	36,636,196	41,459,403	42,462,013	43,302,516	45,305,257	47,063,599	47,981,622	47,466,223	47,890,555
12/31/2003	27,265,666	32,650,070	36,957,858	37,463,953	39,827,295	40,944,922	41,480,008	42,523,955	43,740,689	43,931,137	44,470,197
12/31/2004	27,439,588	33,954,287	37,809,524	41,667,059	44,039,186	45,918,270	47,701,876	48,688,019	50,558,507	51,255,498	52,665,600
12/31/2005	24,441,902	30,021,631	34,159,132	38,667,459	41,089,600	43,660,220	46,355,866	47,633,893	49,215,729	49,424,547	50,472,459
12/31/2006	33,251,639	40,963,717	47,016,396	52,296,103	58,005,321	59,899,447	61,613,000	61,134,942	62,533,335	63,360,384	65,294,375
12/31/2007	37,478,911	45,385,473	54,043,566	56,932,040	59,518,933	61,515,339	62,521,476	64,578,463	66,303,739	68,449,195	70,993,010
12/31/2008	46,746,190	55,030,465	60,846,012	63,453,576	64,664,973	65,907,275	68,135,592	69,345,267	77,558,317	85,573,198	80,392,789
12/31/2009	50,614,467	59,080,856	65,592,058	66,906,596	68,558,709	69,306,834	70,387,519	73,634,396	78,978,315	79,312,015	
12/31/2010	50,249,441	59,040,061	62,599,203	64,398,679	66,662,622	68,124,844	69,513,387	71,647,625	73,500,618		
12/31/2011	50,195,255	56,010,649	58,198,283	58,649,085	59,965,899	62,392,350	64,582,427	65,916,858			
12/31/2012	42,530,139	48,022,963	49,922,237	52,558,947	55,321,739	57,911,305	59,680,496				
12/31/2013	37,680,360	42,122,567	46,464,088	48,430,126	51,135,291	52,876,083					
12/31/2014	38,513,971	44,501,138	47,606,411	49,609,846	50,564,942						
12/31/2015	35,973,160	42,715,059	47,871,650	51,342,816							
12/31/2016	35,239,568	45,331,006	50,354,922								
12/31/2017	38,074,708	46,164,945									
12/31/2018	41,103,743										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/1999	40,957,384	41,152,372	41,043,145	41,246,586	41,187,833	41,307,131	41,306,349	41,381,160	41,374,042		
12/31/2000	51,776,232	51,670,398	51,668,291	51,689,055	51,572,415	51,442,716	51,489,129	51,490,970			
12/31/2001	50,324,295	50,035,846	50,162,941	50,378,683	50,345,144	50,483,753	50,770,646				
12/31/2002	48,212,469	48,315,325	48,445,558	48,467,239	48,973,417	49,091,954					
12/31/2003	44,530,235	44,960,842	45,372,085	45,920,923	46,247,275						
12/31/2004	53,486,742	53,985,474	54,030,819	54,502,221							
12/31/2005	50,794,958	51,242,946	51,786,291								
12/31/2006	66,435,190	67,420,635									
12/31/2007	71,946,233										

## 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
12/31/1999	1.276	1.160	1.135	1.095	1.108	1.049	1.026	1.025	1.025	1.004	1.005
12/31/2000	1.396	1.200	1.129	1.064	1.072	1.084	1.034	1.020	1.024	1.007	1.011
12/31/2001	1.352	1.193	1.101	1.082	1.036	1.023	1.050	1.028	1.011	1.000	1.007
12/31/2002	1.357	1.127	1.132	1.024	1.020	1.046	1.039	1.020	0.989	1.009	1.007
12/31/2003	1.197	1.132	1.014	1.063	1.028	1.013	1.025	1.029	1.004	1.012	1.001
12/31/2004	1.237	1.114	1.102	1.057	1.043	1.039	1.021	1.038	1.014	1.028	1.016
12/31/2005	1.228	1.138	1.132	1.063	1.063	1.062	1.028	1.033	1.004	1.021	1.006
12/31/2006	1.232	1.148	1.112	1.109	1.033	1.029	0.992	1.023	1.013	1.031	1.017
12/31/2007	1.211	1.191	1.053	1.045	1.034	1.016	1.033	1.027	1.032	1.037	1.013
12/31/2008	1.177	1.106	1.043	1.019	1.019	1.034	1.018	1.118	1.103	0.939	
12/31/2009	1.167	1.110	1.020	1.025	1.011	1.016	1.046	1.073	1.004		
12/31/2010	1.175	1.060	1.029	1.035	1.022	1.020	1.031	1.026			
12/31/2011	1.116	1.039	1.008	1.022	1.040	1.035	1.021				
12/31/2012	1.129	1.040	1.053	1.053	1.047	1.031					
12/31/2013	1.118	1.103	1.042	1.056	1.034						
12/31/2014	1.155	1.070	1.042	1.019							
12/31/2015	1.187	1.121	1.073								
12/31/2016	1.286	1.111									
12/31/2017	1.212										

3 Yr Mean 1.228 1.101 1.052 1.043 1.040 1.029 1.033 1.072 1.046 1.002 1.012

Best 3/5 1.185 1.095 1.046 1.037 1.032 1.028 1.028 1.042 1.016 1.027 1.012

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.005	0.997	1.005	0.999	1.003	1.000	1.002	1.000			
12/31/2000	0.998	1.000	1.000	0.998	0.997	1.001	1.000	1.002 *			
12/31/2001	0.994	1.003	1.004	0.999	1.003	1.006	1.002 *	1.002 *			
12/31/2002	1.002	1.003	1.000	1.010	1.002	1.002 *	1.002 *	1.002 *			
12/31/2003	1.010	1.009	1.012	1.007	1.001 *	1.002 *	1.002 *	1.002 *			
12/31/2004	1.009	1.001	1.009								
12/31/2005	1.009	1.011									
12/31/2006	1.015										

3 Yr Mean 1.011 1.007 1.007 1.005 1.001 @ 1.002 @ 1.001 @ 1.000 @

Best 3/5 1.009 1.005 1.004 1.002 1.002 \* 1.002 \* 1.002 \* 1.002 \*

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.032	1.028	1.028	1.042	1.016	1.027	1.012
12/31/2015				1.037	1.032	1.028	1.028	1.042	1.016	1.027	1.012
12/31/2016			1.046	1.037	1.032	1.028	1.028	1.042	1.016	1.027	1.012
12/31/2017		1.095	1.046	1.037	1.032	1.028	1.028	1.042	1.016	1.027	1.012
12/31/2018	1.185	1.095	1.046	1.037	1.032	1.028	1.028	1.042	1.016	1.027	1.012

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.009	1.005	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.244
12/31/2015	1.009	1.005	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.290
12/31/2016	1.009	1.005	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.349
12/31/2017	1.009	1.005	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.477
12/31/2018	1.009	1.005	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.751

\* 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
12/31/1999	3,142,541	4,977,597	5,527,609	7,197,579	8,141,449	9,579,842	11,039,408	12,035,649	12,734,940	13,067,600	13,561,726
12/31/2000	3,400,770	5,146,115	7,094,639	9,275,829	11,482,702	14,262,234	16,346,990	18,132,176	18,953,322	21,225,933	22,978,551
12/31/2001	3,489,097	5,541,713	7,596,604	10,340,541	13,626,492	16,865,666	21,643,955	23,053,258	25,546,037	25,617,725	27,154,935
12/31/2002	3,869,547	5,269,389	7,634,451	9,448,387	11,115,022	13,703,839	15,356,116	17,226,965	19,460,727	19,390,207	19,372,934
12/31/2003	4,149,510	6,037,111	7,638,180	8,422,617	9,776,188	10,377,702	11,377,578	12,070,965	12,746,610	13,596,034	13,514,320
12/31/2004	5,713,030	7,273,617	9,072,102	9,621,873	10,360,231	11,365,247	12,050,208	13,233,590	13,816,700	14,195,450	14,420,607
12/31/2005	6,367,860	8,777,525	9,741,409	10,326,087	11,626,756	12,389,964	12,824,831	13,608,783	14,235,890	14,331,722	14,545,124
12/31/2006	7,279,926	8,817,707	9,982,104	10,720,177	10,771,667	11,702,567	12,317,963	13,039,835	13,456,151	14,670,374	15,511,896
12/31/2007	9,403,204	11,511,865	11,956,531	12,390,151	13,164,956	13,680,133	14,775,331	15,475,514	16,228,583	17,474,496	17,511,929
12/31/2008	8,712,888	11,525,141	13,850,601	14,313,077	15,269,695	16,210,357	17,369,962	17,860,780	18,589,934	18,718,045	19,223,791
12/31/2009	7,979,788	10,320,500	11,838,366	12,625,681	13,654,353	15,195,568	16,397,696	16,933,219	17,598,778	18,050,046	
12/31/2010	9,056,769	10,657,449	10,911,041	11,745,824	12,597,278	12,949,027	13,227,231	14,123,135	14,480,770		
12/31/2011	8,411,352	10,340,541	11,336,352	11,446,268	12,211,032	12,892,273	13,370,415	13,812,048			
12/31/2012	7,813,203	9,214,668	9,925,070	10,448,675	11,837,770	12,473,737	12,737,058				
12/31/2013	10,344,923	12,289,236	12,950,872	13,773,169	14,353,939	15,031,095					
12/31/2014	10,480,704	12,363,373	14,118,754	15,606,041	16,471,188						
12/31/2015	12,410,417	15,384,247	16,277,335	16,843,450							
12/31/2016	13,146,314	15,132,055	17,680,734								
12/31/2017	11,707,532	14,190,927									
12/31/2018	12,594,173										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	13,773,043	14,046,320	13,885,369	13,817,430	13,835,222	13,783,045	13,783,045	13,783,404	13,795,325
12/31/2000	23,550,809	23,750,305	23,668,239	23,641,027	23,416,548	23,246,003	23,296,276	23,291,802	
12/31/2001	27,315,593	27,393,881	27,015,323	26,923,448	26,761,541	26,807,288	26,739,738		
12/31/2002	19,691,678	19,493,471	19,197,635	18,967,507	19,046,399	19,042,195			
12/31/2003	13,360,804	13,561,372	13,214,880	13,166,186	13,111,180				
12/31/2004	14,456,912	14,600,056	14,634,325	14,713,020					
12/31/2005	15,129,417	15,334,155	15,512,099						
12/31/2006	15,568,205	15,844,351							
12/31/2007	17,949,138								

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
12/31/1999	1.584	1.110	1.302	1.131	1.177	1.152	1.090	1.058	1.026	1.038	1.016
12/31/2000	1.513	1.379	1.307	1.238	1.242	1.146	1.109	1.045	1.120	1.083	1.025
12/31/2001	1.588	1.371	1.361	1.318	1.238	1.283	1.065	1.108	1.003	1.060	1.006
12/31/2002	1.362	1.449	1.238	1.176	1.233	1.121	1.122	1.130	0.996	0.999	1.016
12/31/2003	1.455	1.265	1.103	1.161	1.062	1.096	1.061	1.056	1.067	0.994	0.989
12/31/2004	1.273	1.247	1.061	1.077	1.097	1.060	1.098	1.044	1.027	1.016	1.003
12/31/2005	1.378	1.110	1.060	1.126	1.066	1.035	1.061	1.046	1.007	1.015	1.040
12/31/2006	1.211	1.132	1.074	1.005	1.086	1.053	1.059	1.032	1.090	1.057	1.004
12/31/2007	1.224	1.039	1.036	1.063	1.039	1.080	1.047	1.049	1.077	1.002	1.025
12/31/2008	1.323	1.202	1.033	1.067	1.062	1.072	1.028	1.041	1.007	1.027	
12/31/2009	1.293	1.147	1.067	1.081	1.113	1.079	1.033	1.039	1.026		
12/31/2010	1.177	1.024	1.077	1.072	1.028	1.021	1.068	1.025			
12/31/2011	1.229	1.096	1.010	1.067	1.056	1.037	1.033				
12/31/2012	1.179	1.077	1.053	1.133	1.054	1.021					
12/31/2013	1.188	1.054	1.063	1.042	1.047						
12/31/2014	1.180	1.142	1.105	1.055							
12/31/2015	1.240	1.058	1.035								
12/31/2016	1.151	1.168									
12/31/2017	1.212										
3 Yr Mean	1.201	1.123	1.068	1.077	1.052	1.026	1.045	1.035	1.037	1.029	1.023
Best 3/5	1.193	1.092	1.050	1.065	1.052	1.043	1.038	1.037	1.037	1.019	1.011

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.020	0.989	0.995	1.001	0.996	1.000	1.000	1.001			
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	0.997	1.000 *	1.000 *			
12/31/2002	0.990	0.985	0.988	1.004	1.000	0.999 *	1.000 *	1.000 *			
12/31/2003	1.015	0.974	0.996	0.996	0.997 *	0.999 *	1.000 *	1.000 *			
12/31/2004	1.010	1.002	1.005								
12/31/2005	1.014	1.012									
12/31/2006	1.018										
3 Yr Mean	1.014	0.996	0.996	0.998	0.998 @	1.000 @	1.000 @	1.001 @			
Best 3/5	1.013	0.991	0.997	0.997	0.998 *	0.999 *	1.000 *	1.000 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.052	1.043	1.038	1.037	1.037	1.019	1.011
12/31/2015				1.065	1.052	1.043	1.038	1.037	1.037	1.019	1.011
12/31/2016			1.050	1.065	1.052	1.043	1.038	1.037	1.037	1.019	1.011
12/31/2017		1.092	1.050	1.065	1.052	1.043	1.038	1.037	1.037	1.019	1.011
12/31/2018	1.193	1.092	1.050	1.065	1.052	1.043	1.038	1.037	1.037	1.019	1.011

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.013	0.991	0.997	0.997	0.998	0.999	1.000	1.000	1.000*	1.255
12/31/2015	1.013	0.991	0.997	0.997	0.998	0.999	1.000	1.000	1.000*	1.337
12/31/2016	1.013	0.991	0.997	0.997	0.998	0.999	1.000	1.000	1.000*	1.404
12/31/2017	1.013	0.991	0.997	0.997	0.998	0.999	1.000	1.000	1.000*	1.533
12/31/2018	1.013	0.991	0.997	0.997	0.998	0.999	1.000	1.000	1.000*	1.829

\* 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
12/31/1999	1,668,153	3,336,316	6,423,228	11,359,815	14,943,484	18,872,478	22,475,790	25,613,716	28,564,868	30,260,585	30,908,184
12/31/2000	1,766,693	4,118,532	7,955,148	12,936,180	16,843,886	21,472,254	27,802,647	31,797,032	33,570,681	36,189,547	38,084,926
12/31/2001	3,226,880	6,490,590	12,441,692	18,154,439	23,560,982	29,302,373	35,452,222	39,569,142	42,814,608	44,842,276	45,917,075
12/31/2002	2,581,677	6,833,339	13,159,921	18,902,345	23,353,458	26,527,709	29,133,819	31,455,087	34,681,377	36,361,483	37,623,838
12/31/2003	3,980,548	6,843,257	12,896,746	17,537,418	21,971,378	26,148,320	28,055,619	30,760,075	32,857,264	34,779,255	36,359,446
12/31/2004	2,907,478	6,312,396	12,432,312	18,820,466	23,132,519	27,486,354	32,181,841	36,251,739	41,917,825	45,922,525	50,549,761
12/31/2005	2,078,294	6,544,724	12,017,280	18,070,477	23,101,679	29,091,715	32,902,584	36,663,507	41,170,343	44,789,283	47,493,933
12/31/2006	4,056,419	8,910,100	16,372,653	23,646,982	30,533,489	36,573,120	42,719,189	46,378,212	53,034,326	55,954,270	58,905,773
12/31/2007	4,482,298	9,178,174	17,272,566	23,812,316	30,002,254	36,368,263	40,982,320	45,906,718	50,057,115	54,549,809	56,940,320
12/31/2008	5,357,486	12,833,987	21,319,711	31,631,934	40,623,873	46,521,177	50,243,526	53,349,509	57,231,987	59,030,697	61,184,078
12/31/2009	7,511,748	15,425,832	26,729,294	38,180,516	46,834,262	52,887,028	57,319,303	62,568,183	64,898,716	67,818,596	
12/31/2010	6,215,465	14,390,125	25,396,884	36,902,451	43,783,473	49,068,325	52,949,562	54,961,417	57,853,487		
12/31/2011	7,189,460	14,183,919	21,615,590	28,000,327	32,813,918	37,942,294	42,388,604	44,604,807			
12/31/2012	5,535,629	11,817,006	19,276,840	26,806,682	34,990,010	39,116,020	40,961,492				
12/31/2013	4,584,476	11,549,212	17,755,808	26,350,128	32,244,133	35,001,536					
12/31/2014	4,485,014	10,676,701	17,653,654	23,910,588	28,157,111						
12/31/2015	5,242,900	11,061,224	17,938,069	24,272,558							
12/31/2016	5,490,531	12,613,714	21,269,132								
12/31/2017	4,454,932	10,203,609									
12/31/2018	4,383,119										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	32,142,125	33,272,857	33,596,207	33,888,911	34,348,528	34,434,686	34,454,939	34,498,730	34,499,997
12/31/2000	40,170,887	40,271,257	40,171,695	40,453,710	40,838,032	40,920,177	40,795,783	40,806,871	
12/31/2001	46,713,802	47,012,447	47,250,589	47,692,448	48,239,176	48,396,668	48,698,540		
12/31/2002	39,337,746	40,960,608	41,148,157	42,080,692	42,821,429	43,204,983			
12/31/2003	38,081,011	38,665,391	39,588,629	40,338,114	40,531,628				
12/31/2004	55,167,421	57,139,531	58,119,898	58,462,098					
12/31/2005	48,022,351	49,245,719	49,762,119						
12/31/2006	60,346,320	61,700,418							
12/31/2007	58,641,395								

Link Ratios: 171 to Ultimate									
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243		
12/31/1999	1.009	1.014	1.003	1.001	1.001	1.000	1.000	*	
12/31/2000	1.007	1.010	1.002	0.997	1.000	1.000	1.000	*	
12/31/2001	1.009	1.011	1.003	1.006	1.001	1.000	1.000	*	
12/31/2002	1.023	1.018	1.009	1.002	*	1.001	1.000	*	
12/31/2003	1.019	1.005	1.011	*	1.002	*	1.001	*	
12/31/2004	1.006								
Best 3/5	1.012	1.012	1.005	*	1.002	*	1.001	*	1.000

171 to Ultimate Factor: 1.032

\* 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	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>	
12/31/1999	1,668,163	3,086,912	4,936,587	3,583,669	3,928,994	3,603,312	3,137,926	2,951,152	1,695,717	647,599	1,233,941	1,130,732	323,350	
12/31/2000	2,351,839	3,836,616	4,981,032	3,907,706	4,628,368	6,330,393	3,994,385	1,773,649	2,618,866	1,895,379	2,085,961	100,370	-99,562	
12/31/2001	3,263,710	5,951,102	5,712,747	5,406,543	5,741,391	6,149,849	4,116,920	3,245,466	2,027,668	1,074,799	796,727	298,645	238,142	
12/31/2002	4,251,662	6,326,582	5,742,424	4,451,113	3,174,251	2,606,110	2,321,268	3,226,290	1,680,106	1,262,355	1,713,908	1,622,862	187,549	
12/31/2003	2,862,709	6,053,489	4,640,672	4,433,960	4,176,942	1,907,299	2,704,456	2,097,189	1,921,991	1,580,191	1,721,565	584,380	923,238	
12/31/2004	3,404,918	6,119,916	6,388,154	4,312,053	4,353,835	4,695,487	4,069,898	5,666,086	4,004,700	4,627,236	4,617,660	1,972,110	980,367	
12/31/2005	4,466,430	5,472,556	6,053,197	5,031,202	5,990,036	3,810,869	3,760,923	4,506,836	3,618,940	2,704,650	528,418	1,223,368	516,400	
12/31/2006	4,853,681	7,462,553	7,274,329	6,886,507	6,039,631	6,146,069	3,659,023	6,656,114	2,919,944	2,951,503	1,440,547	1,354,098		
12/31/2007	4,695,876	8,094,392	6,539,750	6,189,938	6,366,009	4,614,057	4,924,398	4,150,397	4,492,694	2,390,511	1,701,075			
12/31/2008	7,476,501	8,485,724	10,312,223	8,991,939	5,897,304	3,722,349	3,105,983	3,882,478	1,798,710	2,153,381				
12/31/2009	7,914,084	11,303,462	11,451,222	8,653,746	6,052,766	4,432,275	5,248,880	2,330,533	2,919,880					
12/31/2010	8,174,660	11,006,759	11,505,567	6,881,022	5,284,852	3,881,237	2,011,855	2,892,070						
12/31/2011	6,994,459	7,431,671	6,384,737	4,813,591	5,128,376	4,446,310	2,216,203							
12/31/2012	6,281,377	7,459,834	7,529,842	8,183,328	4,126,010	1,845,472								
12/31/2013	6,964,736	6,206,596	8,594,320	5,894,005	2,757,403									
12/31/2014	6,191,687	6,976,953	6,256,934	4,246,523										
12/31/2015	5,818,324	6,876,845	6,334,489											
12/31/2016	7,123,183	8,655,418												
12/31/2017	5,748,677													

	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	
12/31/1999	0.0287	0.0531	0.0849	0.0616	0.0676	0.0620	0.0540	0.0508	0.0292	0.0111	0.0212	0.0194	0.0056	
12/31/2000	0.0319	0.0521	0.0676	0.0530	0.0628	0.0859	0.0542	0.0241	0.0355	0.0257	0.0283	0.0014	-0.0014	
12/31/2001	0.0451	0.0822	0.0789	0.0747	0.0793	0.0850	0.0569	0.0448	0.0280	0.0148	0.0110	0.0041	0.0033	
12/31/2002	0.0594	0.0884	0.0803	0.0622	0.0444	0.0364	0.0324	0.0451	0.0235	0.0176	0.0240	0.0227	0.0026	
12/31/2003	0.0436	0.0922	0.0706	0.0675	0.0636	0.0290	0.0412	0.0319	0.0293	0.0241	0.0262	0.0089	0.0141	
12/31/2004	0.0422	0.0758	0.0791	0.0534	0.0539	0.0581	0.0504	0.0701	0.0496	0.0573	0.0572	0.0244	0.0121	
12/31/2005	0.0609	0.0746	0.0826	0.0686	0.0817	0.0520	0.0513	0.0615	0.0494	0.0369	0.0072	0.0167	0.0070	
12/31/2006	0.0500	0.0768	0.0749	0.0709	0.0622	0.0633	0.0377	0.0685	0.0301	0.0304	0.0148	0.0139		
12/31/2007	0.0460	0.0793	0.0640	0.0606	0.0623	0.0452	0.0482	0.0406	0.0440	0.0234	0.0167			
12/31/2008	0.0644	0.0731	0.0888	0.0774	0.0508	0.0321	0.0267	0.0334	0.0155	0.0185				
12/31/2009	0.0660	0.0942	0.0955	0.0721	0.0505	0.0370	0.0438	0.0194	0.0243					
12/31/2010	0.0722	0.0972	0.1016	0.0608	0.0467	0.0343	0.0178	0.0255						
12/31/2011	0.0677	0.0719	0.0618	0.0466	0.0496	0.0430	0.0214							
12/31/2012	0.0651	0.0773	0.0780	0.0848	0.0428	0.0191								
12/31/2013	0.0763	0.0680	0.0941	0.0646	0.0302									
12/31/2014	0.0707	0.0797	0.0715	0.0485										
12/31/2015	0.0575	0.0679	0.0626											
12/31/2016	0.0739	0.0898												
12/31/2017	0.0612													

Best 3/5	0.0686	0.0750	0.0707	0.0579	0.0463	0.0344	0.0306	0.0332	0.0328	0.0302	0.0192	0.0178	0.0075
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LOCAL PRODUCTS (Subline Code 336)  
FULL COVERAGE  
MULTISTATE  
BODILY INJURY - OCCURRENCE  
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	5,640,125	7,221,932	8,055,559	8,625,494	8,777,928	8,432,303	8,308,730	8,429,844	8,381,635	8,399,607	8,444,616
12/31/2000	6,241,893	7,846,057	8,878,581	10,028,395	9,114,290	9,074,853	9,040,929	9,098,117	9,015,129	9,029,862	9,013,288
12/31/2001	6,156,159	7,697,139	9,047,316	9,348,983	9,229,080	9,477,420	9,527,338	9,414,451	9,459,412	9,426,291	9,474,711
12/31/2002	6,742,206	7,904,813	9,350,937	10,575,598	10,464,773	10,397,019	10,389,624	10,423,004	10,423,204	10,419,382	10,525,383
12/31/2003	4,685,836	6,556,178	8,907,379	9,498,317	9,914,560	9,824,811	9,608,111	9,501,928	9,510,106	9,595,145	9,476,207
12/31/2004	5,613,023	6,798,347	8,144,858	8,903,857	8,633,061	8,292,971	8,366,133	8,209,619	8,248,611	8,270,040	8,241,575
12/31/2005	6,094,066	6,419,364	7,839,512	7,961,490	7,857,496	7,799,132	7,787,265	7,825,588	7,718,468	7,697,337	7,697,188
12/31/2006	5,468,803	6,585,107	8,165,220	8,060,168	7,846,753	7,673,354	7,486,282	7,495,698	7,557,198	7,557,198	7,557,198
12/31/2007	5,201,096	6,085,661	7,372,132	7,290,050	7,403,475	7,343,964	7,191,507	6,969,119	6,859,510	6,874,507	6,874,507
12/31/2008	5,734,718	7,045,916	7,954,815	7,621,748	7,378,809	7,502,155	7,520,572	7,401,821	7,401,821	7,450,821	7,450,821
12/31/2009	6,515,923	7,293,853	8,861,484	8,980,255	8,885,741	8,877,591	8,805,994	8,829,750	8,833,309	8,833,309	
12/31/2010	7,165,961	8,624,516	10,319,979	10,403,977	10,700,973	10,530,937	10,486,321	10,484,377	10,484,377		
12/31/2011	6,869,010	7,909,904	8,771,702	9,287,381	9,167,732	9,019,138	8,957,329	8,844,656			
12/31/2012	4,808,486	6,082,740	7,123,457	7,430,014	7,478,687	7,439,147	7,378,280				
12/31/2013	5,276,794	6,270,021	7,096,192	7,057,264	6,940,634	6,947,707					
12/31/2014	4,988,998	5,952,292	6,355,184	6,521,458	6,518,864						
12/31/2015	5,224,079	5,537,235	6,263,232	6,755,984							
12/31/2016	3,868,575	5,202,920	6,940,214								
12/31/2017	4,055,265	5,550,470									
12/31/2018	3,982,612										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	8,424,070	8,407,121	8,506,121	8,510,922	8,515,922	8,530,922	8,530,922	8,512,724	8,512,724
12/31/2000	9,109,788	9,035,332	9,071,627	9,108,127	9,097,875	9,078,125	9,203,125	9,173,125	
12/31/2001	9,480,470	9,479,470	9,521,370	9,478,470	9,458,835	9,434,595	9,541,595		
12/31/2002	10,498,445	10,511,444	10,518,974	10,638,973	10,538,974	10,543,975			
12/31/2003	9,465,207	9,455,208	9,455,207	9,465,207	9,458,012				
12/31/2004	8,244,074	8,242,431	8,242,431	8,242,431					
12/31/2005	7,704,612	7,696,145	7,698,145						
12/31/2006	7,557,198	7,557,198							
12/31/2007	6,874,507								

## 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
12/31/1999	1.280	1.115	1.071	1.018	0.961	0.985	1.015	0.994	1.002	1.005	0.998
12/31/2000	1.257	1.132	1.130	0.909	0.996	0.996	1.006	0.991	1.002	0.998	1.011
12/31/2001	1.250	1.175	1.033	0.987	1.027	1.005	0.988	1.005	0.996	1.005	1.001
12/31/2002	1.172	1.183	1.131	0.990	0.994	0.999	1.003	1.000	1.000	1.010	0.997
12/31/2003	1.399	1.359	1.066	1.044	0.991	0.978	0.989	1.001	1.009	0.988	0.999
12/31/2004	1.211	1.198	1.093	0.970	0.961	1.009	0.981	1.005	1.003	0.997	1.000
12/31/2005	1.053	1.221	1.016	0.987	0.993	0.998	1.005	0.986	0.997	1.000	1.001
12/31/2006	1.204	1.240	0.987	0.974	0.978	0.976	1.001	1.008	1.000	1.000	1.000
12/31/2007	1.170	1.211	0.989	1.016	0.992	0.979	0.969	0.984	1.002	1.000	1.000
12/31/2008	1.229	1.129	0.958	0.968	1.017	1.002	0.984	1.000	1.007	1.000	
12/31/2009	1.119	1.215	1.013	0.989	0.999	0.992	1.003	1.000	1.000		
12/31/2010	1.204	1.197	1.008	1.029	0.984	0.996	1.000	1.000			
12/31/2011	1.152	1.109	1.059	0.987	0.984	0.993	0.987				
12/31/2012	1.265	1.171	1.043	1.007	0.995	0.992					
12/31/2013	1.188	1.132	0.995	0.983	1.001						
12/31/2014	1.193	1.068	1.026	1.000							
12/31/2015	1.060	1.131	1.079								
12/31/2016	1.345	1.334									
12/31/2017	1.369										
3 Yr Mean	1.258	1.178	1.033	0.997	0.993	0.994	0.997	1.000	1.003	1.000	1.000
Best 3/5	1.242	1.145	1.043	0.998	0.993	0.994	0.990	1.000	1.001	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.998	1.012	1.001	1.001	1.002	1.000	0.998	1.000			
12/31/2000	0.992	1.004	1.004	0.999	0.998	1.014	0.997	1.000 *			
12/31/2001	1.000	1.004	0.995	0.998	0.997	1.011	1.003 *	1.000 *			
12/31/2002	1.001	1.001	1.011	0.991	1.000	0.999 *	1.003 *	1.000 *			
12/31/2003	0.999	1.000	1.001	0.999	0.999 *	0.999 *	1.003 *	1.000 *			
12/31/2004	1.000	1.000	1.000								
12/31/2005	0.999	1.000									
12/31/2006	1.000										
3 Yr Mean	1.000	1.000	1.004	0.996	0.998 @	1.008 @	0.998 @	1.000 @			
Best 3/5	1.000	1.000	1.002	0.999	0.999 *	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
12/31/2014					0.993	0.994	0.990	1.000	1.001	1.000	1.000
12/31/2015				0.998	0.993	0.994	0.990	1.000	1.001	1.000	1.000
12/31/2016			1.043	0.998	0.993	0.994	0.990	1.000	1.001	1.000	1.000
12/31/2017		1.145	1.043	0.998	0.993	0.994	0.990	1.000	1.001	1.000	1.000
12/31/2018	1.242	1.145	1.043	0.998	0.993	0.994	0.990	1.000	1.001	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.000	1.000	1.002	0.999	0.999	1.003	1.001	1.000	1.000*	0.982
12/31/2015	1.000	1.000	1.002	0.999	0.999	1.003	1.001	1.000	1.000*	0.980
12/31/2016	1.000	1.000	1.002	0.999	0.999	1.003	1.001	1.000	1.000*	1.022
12/31/2017	1.000	1.000	1.002	0.999	0.999	1.003	1.001	1.000	1.000*	1.170
12/31/2018	1.000	1.000	1.002	0.999	0.999	1.003	1.001	1.000	1.000*	1.454

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

LOCAL PRODUCTS (Subline Code 336)  
 DEDUCTIBLE  
 MULTISTATE  
 BODILY INJURY - OCCURRENCE  
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	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	313,656	527,947	556,053	475,991	500,991	490,335	486,335	487,335	487,335	486,335	521,335
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	396,353	425,131	379,361	487,852	474,098	435,359	435,358	435,358	435,358	435,358	435,358
12/31/2003	136,107	223,208	194,856	249,570	167,177	98,892	100,392	75,291	75,291	75,291	75,291
12/31/2004	426,879	386,565	768,260	1,012,432	611,871	613,151	590,752	590,751	590,751	590,751	590,751
12/31/2005	535,698	701,320	1,015,466	911,971	807,001	889,418	889,417	889,467	889,467	890,096	890,096
12/31/2006	402,493	741,418	759,635	666,429	694,212	693,655	693,655	693,655	693,655	693,655	693,655
12/31/2007	355,039	497,801	855,370	821,579	771,410	761,510	761,510	767,510	767,510	767,510	761,510
12/31/2008	525,801	362,912	467,874	427,853	351,603	368,464	367,964	367,964	367,964	367,964	367,964
12/31/2009	266,620	294,750	308,023	241,039	337,719	338,719	338,619	338,630	338,619	338,619	
12/31/2010	428,140	317,606	396,643	284,143	289,473	289,473	289,473	283,473	283,473		
12/31/2011	377,122	632,936	765,902	820,402	827,902	811,503	898,003	898,003			
12/31/2012	330,321	456,809	556,018	580,856	715,382	669,186	669,186				
12/31/2013	324,760	426,869	456,567	606,205	621,994	521,520					
12/31/2014	856,109	1,073,449	956,310	1,139,407	1,089,407						
12/31/2015	602,349	778,768	834,080	1,028,194							
12/31/2016	426,205	566,004	827,794								
12/31/2017	448,173	1,292,407									
12/31/2018	387,906										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	221,172	221,172	247,673	247,673	247,673	247,673	247,673	247,673	248,578
12/31/2000	504,435	504,936	571,270	560,254	566,376	565,418	561,417	542,080	
12/31/2001	466,578	463,774	505,428	505,428	480,116	475,915	559,769		
12/31/2002	435,358	435,358	435,358	427,858	427,858	427,858			
12/31/2003	75,291	75,291	75,291	75,291	81,916				
12/31/2004	590,754	590,751	590,751	590,751					
12/31/2005	890,096	890,096	890,096						
12/31/2006	693,655	693,685							
12/31/2007	761,510								

## LOCAL PRODUCTS (Subline Code 336)

DEDUCTIBLE

MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1999	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	1.683	1.053	0.856	1.053	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	1.073	0.892	1.286	0.972	0.918	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.640	0.873	1.281	0.670	0.592	1.015	0.750	1.000	1.000	1.000	1.000
12/31/2004	0.906	1.987	1.318	0.604	1.002	0.963	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.309	1.448	0.898	0.885	1.102	1.000	1.000	1.000	1.001	1.000	1.000
12/31/2006	1.842	1.025	0.877	1.042	0.999	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.402	1.718	0.960	0.939	0.987	1.000	1.008	1.000	1.000	0.992	1.000
12/31/2008	0.690	1.289	0.914	0.822	1.048	0.999	1.000	1.000	1.000	1.000	
12/31/2009	1.106	1.045	0.783	1.401	1.003	1.000	1.000	1.000	1.000		
12/31/2010	0.742	1.249	0.716	1.019	1.000	1.000	0.979	1.000			
12/31/2011	1.678	1.210	1.071	1.009	0.980	1.107	1.000				
12/31/2012	1.383	1.217	1.045	1.232	0.935	1.000					
12/31/2013	1.314	1.070	1.328	1.026	0.838						
12/31/2014	1.254	0.891	1.191	0.956							
12/31/2015	1.293	1.071	1.233								
12/31/2016	1.328	1.463									
12/31/2017	2.884										

3 Yr Mean      1.835      1.142      1.251      1.071      0.918      1.036      0.993      1.000      1.000      0.997      1.000

Best 3/5      1.312      1.119      1.165      1.018      0.972      1.000      1.000      1.000      1.000      1.000      1.000

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>
12/31/1999	1.000	1.120	1.000	1.000	1.000	1.000	1.000	1.004
12/31/2000	1.001	1.131	0.981	1.011	0.998	0.993	0.966	0.999 *
12/31/2001	0.994	1.090	1.000	0.950	0.991	1.176	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	1.088	1.004 *	0.999 *	0.999 *	0.999 *
12/31/2004	1.000	1.000	1.000					
12/31/2005	1.000	1.000						
12/31/2006	1.000							

3 Yr Mean      1.000      1.000      0.994      1.013      0.996 @      1.056 @      0.983 @      1.004 @

Best 3/5      1.000      1.000      0.994      1.004      0.999 \*      0.999 \*      0.999 \*      0.999 \*

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2014					0.972	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2015				1.018	0.972	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2016			1.165	1.018	0.972	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2017		1.119	1.165	1.018	0.972	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2018	1.312	1.119	1.165	1.018	0.972	1.000	1.000	1.000	1.000	1.000	1.000

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	<u>FACTORS</u>
12/31/2014	1.000	1.000	0.994	1.004	0.999	0.999	0.999	0.999	0.996*	0.962
12/31/2015	1.000	1.000	0.994	1.004	0.999	0.999	0.999	0.999	0.996*	0.980
12/31/2016	1.000	1.000	0.994	1.004	0.999	0.999	0.999	0.999	0.996*	1.141
12/31/2017	1.000	1.000	0.994	1.004	0.999	0.999	0.999	0.999	0.996*	1.277
12/31/2018	1.000	1.000	0.994	1.004	0.999	0.999	0.999	0.999	0.996*	1.676

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:

<u>A.Y.E</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	778,081	1,683,697	2,225,782	3,069,536	3,437,968	3,442,907	3,541,657	3,934,735	3,931,369	3,968,930	3,979,748
12/31/2000	1,045,243	1,520,295	2,429,255	3,731,523	4,469,662	4,828,234	4,977,128	4,920,617	4,961,264	4,979,456	5,005,127
12/31/2001	934,953	1,971,556	3,436,205	4,320,115	5,433,123	5,931,830	6,835,823	7,087,364	7,340,810	7,177,505	7,333,670
12/31/2002	1,614,509	2,423,104	3,765,270	4,502,974	5,508,908	5,847,872	5,968,163	6,118,858	6,181,039	6,184,554	6,282,700
12/31/2003	739,154	1,535,315	2,390,516	3,072,303	3,908,152	4,276,475	4,454,629	4,432,746	4,441,994	4,477,242	4,551,208
12/31/2004	683,625	1,429,228	2,426,622	3,084,970	3,618,994	3,825,965	3,968,670	4,110,763	4,108,705	4,107,920	4,108,665
12/31/2005	535,061	1,209,728	2,207,724	2,754,521	3,885,922	3,193,301	3,318,523	3,328,446	3,324,675	3,305,488	3,305,518
12/31/2006	652,567	1,564,105	2,661,008	3,729,388	4,330,201	4,747,517	4,855,758	4,812,874	4,846,184	4,841,505	4,841,505
12/31/2007	627,439	1,484,311	2,776,866	3,352,762	3,947,746	4,209,996	4,404,857	4,243,255	4,281,515	4,277,394	4,279,530
12/31/2008	563,620	1,274,355	2,586,309	3,123,872	3,357,018	3,471,156	3,542,133	3,572,329	3,586,603	3,590,643	3,590,643
12/31/2009	585,015	1,497,728	3,302,450	3,339,250	3,961,355	3,918,666	3,929,406	3,943,062	3,941,217	3,951,547	
12/31/2010	917,867	1,834,899	3,240,511	4,548,548	5,658,899	5,851,891	5,786,418	5,793,827	5,816,358		
12/31/2011	717,665	1,345,682	2,434,473	3,596,587	4,155,193	4,485,469	4,636,342	4,649,481			
12/31/2012	573,328	1,514,295	3,204,137	4,066,515	4,481,390	4,839,973	4,930,584				
12/31/2013	919,825	2,006,991	3,279,382	4,322,482	4,947,403	5,416,463					
12/31/2014	750,099	1,411,700	2,243,492	2,705,567	2,943,701						
12/31/2015	539,990	1,048,895	1,792,918	2,558,970							
12/31/2016	457,616	1,166,998	2,266,878								
12/31/2017	484,595	1,390,207									
12/31/2018	634,766										

<u>A.Y.E</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	4,011,271	4,025,072	4,216,013	4,246,726	4,194,975	4,210,736	4,224,824	4,225,201	4,225,202
12/31/2000	5,404,432	5,169,291	5,239,408	5,292,147	5,354,338	5,377,591	5,420,969	5,465,151	
12/31/2001	7,438,804	7,607,614	7,717,841	7,860,860	8,044,771	8,181,952	8,241,025		
12/31/2002	6,335,393	6,399,152	6,404,975	6,670,033	6,441,505	6,454,006			
12/31/2003	4,531,498	4,531,498	4,529,391	4,579,391	4,571,628				
12/31/2004	4,105,865	4,128,532	4,125,411	4,125,739					
12/31/2005	3,305,518	3,335,965	3,359,026						
12/31/2006	4,841,505	4,841,645							
12/31/2007	4,278,597								

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
12/31/1999	905,616	542,085	843,754	368,432	4,939	98,750	393,078	-3,366	37,561	10,818	31,523	13,801	190,941
12/31/2000	475,052	908,960	1,302,268	738,139	358,572	148,894	-56,511	40,647	18,192	25,671	399,305	-235,141	70,117
12/31/2001	1,036,603	1,464,649	883,910	1,113,008	498,707	903,993	251,541	253,446	-163,305	156,165	105,134	168,810	110,227
12/31/2002	808,595	1,342,166	737,704	1,005,934	338,964	120,291	150,695	62,181	3,515	98,146	52,693	63,759	5,823
12/31/2003	796,161	855,201	681,787	835,849	368,323	178,154	-21,883	9,248	35,248	73,966	-19,710	0	-2,107
12/31/2004	745,603	997,394	658,348	534,024	206,971	142,705	142,093	-2,058	-785	745	-2,800	22,667	-3,121
12/31/2005	674,667	997,996	546,797	1,131,401	-692,621	125,222	9,923	-3,771	-19,187	30	0	30,447	23,061
12/31/2006	911,538	1,096,903	1,068,380	600,813	417,316	108,241	-42,884	33,310	-4,679	0	0	140	
12/31/2007	856,872	1,292,555	575,896	594,984	262,250	194,861	-161,602	38,260	-4,121	2,136	-933		
12/31/2008	710,735	1,311,954	537,563	233,146	114,138	70,977	30,196	14,274	4,040	0			
12/31/2009	912,713	1,804,722	36,800	622,105	-42,689	10,740	13,656	-1,845	10,330				
12/31/2010	917,032	1,405,612	1,308,037	1,110,351	192,992	-65,473	7,409	22,531					
12/31/2011	628,017	1,088,791	1,162,114	558,606	330,276	150,873	13,139						
12/31/2012	940,967	1,689,842	862,378	414,875	358,583	90,611							
12/31/2013	1,087,166	1,272,391	1,043,100	624,921	469,060								
12/31/2014	661,601	831,792	462,075	238,134									
12/31/2015	508,905	744,023	766,052										
12/31/2016	709,382	1,099,880											
12/31/2017	905,612												

	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	
12/31/1999	0.0742	0.0444	0.0692	0.0302	0.0004	0.0081	0.0322	-0.0003	0.0031	0.0009	0.0026	0.0011	0.0157	
12/31/2000	0.0357	0.0684	0.0980	0.0555	0.0270	0.0112	-0.0043	0.0031	0.0014	0.0019	0.0300	-0.0177	0.0053	
12/31/2001	0.0772	0.1090	0.0658	0.0829	0.0371	0.0673	0.0187	0.0189	-0.0122	0.0116	0.0078	0.0126	0.0082	
12/31/2002	0.0470	0.0781	0.0429	0.0585	0.0197	0.0070	0.0088	0.0036	0.0002	0.0057	0.0031	0.0037	0.0003	
12/31/2003	0.0513	0.0551	0.0439	0.0538	0.0237	0.0115	-0.0014	0.0006	0.0023	0.0048	-0.0013	0.0000	-0.0001	
12/31/2004	0.0640	0.0857	0.0566	0.0459	0.0178	0.0123	0.0122	-0.0002	-0.0001	0.0001	-0.0002	0.0019	-0.0003	
12/31/2005	0.0581	0.0859	0.0471	0.0974	-0.0596	0.0108	0.0009	-0.0003	-0.0017	0.0000	0.0000	0.0026	0.0020	
12/31/2006	0.0768	0.0925	0.0901	0.0506	0.0352	0.0091	-0.0036	0.0028	-0.0004	0.0000	0.0000	0.0000		
12/31/2007	0.0666	0.1005	0.0448	0.0463	0.0204	0.0151	-0.0126	0.0030	-0.0003	0.0002	-0.0001			
12/31/2008	0.0554	0.1023	0.0419	0.0182	0.0089	0.0055	0.0024	0.0011	0.0003	0.0000				
12/31/2009	0.0703	0.1390	0.0028	0.0479	-0.0033	0.0008	0.0011	-0.0001	0.0008					
12/31/2010	0.0607	0.0930	0.0866	0.0735	0.0128	-0.0043	0.0005	0.0015						
12/31/2011	0.0439	0.0761	0.0812	0.0390	0.0231	0.0105	0.0009							
12/31/2012	0.0791	0.1421	0.0725	0.0349	0.0302	0.0076								
12/31/2013	0.0976	0.1143	0.0937	0.0561	0.0421									
12/31/2014	0.0682	0.0858	0.0476	0.0246										
12/31/2015	0.0438	0.0640	0.0659											
12/31/2016	0.0525	0.0813												
12/31/2017	0.0620													

Best 3/5	0.0609	0.0938	0.0732	0.0433	0.0220	0.0047	0.0008	0.0018	-0.0001	0.0000	-0.0001	0.0015	0.0007
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LOCAL PRODUCTS (Subline Code 336)  
FULL COVERAGE  
MULTISTATE  
BODILY INJURY - OCCURRENCE  
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

<u>A.Y.E.</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>Link Ratios</u> <u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/1999	1.007	0.988	1.004	1.003	1.000	1.000	1.019 *
12/31/2000	1.010	1.012	1.004	1.008	1.008	1.005 *	1.019 *
12/31/2001	1.019	1.023	1.017	1.007	1.005 *	1.005 *	1.019 *
12/31/2002	1.041	0.966	1.002	1.003 *	1.005 *	1.005 *	1.019 *
12/31/2003	1.011	0.998	0.999 *	1.003 *	1.005 *	1.005 *	1.019 *
12/31/2004	1.000						
Best 3/5	1.013	0.999	1.003 *	1.005 *	1.005 *	1.005 *	1.019 *

171 to Ultimate Factor: 1.050

<u>Months-to-Ultimate</u>	<u>Cumulative Incremental Factors</u>						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.303	0.242	0.148	0.075	0.031	0.009	0.005
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.004	0.002	0.002	0.002	0.002	0.001	0.000

<u>A.Y.E</u>	<u>Reported ALAE</u> <u>as of 3/31/19</u>	<u>\$500,000</u> <u>Ultimate Indemnity</u>	<u>ALAE</u> <u>Factor</u>	<u>Additional</u> <u>ALAE</u>	<u>ALAE at</u> <u>171 Months</u>	<u>171-Ultimate</u> <u>Factor</u>	<u>Ultimate</u> <u>ALAE</u>
12/31/2016	2,509,692	15,512,724	0.148	2,295,882	4,805,574	1.050	5,045,702
12/31/2017	1,295,863	15,939,944	0.242	3,857,468	5,153,331	1.050	5,410,843
12/31/2018	453,054	9,717,099	0.303	2,944,277	3,397,331	1.050	3,567,056

\* Calculated Using Modified Bondy Method

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

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	1,572,065	1,987,939	2,042,232	2,211,684	2,206,231	2,199,548	2,303,744	2,276,465	2,293,317	2,238,872	2,256,844
12/31/2000	2,115,148	2,324,418	2,530,971	2,623,392	2,812,834	3,161,406	3,018,819	3,039,295	3,201,971	3,281,154	3,289,070
12/31/2001	1,627,013	1,654,011	1,972,348	2,039,048	1,900,818	1,952,852	2,119,627	2,292,203	2,299,929	2,337,585	2,345,731
12/31/2002	1,530,717	1,727,573	1,876,362	1,886,504	1,836,568	1,863,842	1,922,590	1,938,029	1,988,648	1,998,770	2,063,155
12/31/2003	1,321,533	1,887,161	2,163,441	2,172,909	2,449,305	2,450,817	2,487,331	2,501,397	2,506,543	2,547,183	2,557,986
12/31/2004	2,137,719	2,399,596	2,432,571	2,373,608	2,438,915	2,430,493	2,374,120	2,402,603	2,423,452	2,431,935	2,426,902
12/31/2005	2,865,381	3,103,309	3,333,662	3,422,623	3,483,267	3,365,079	3,378,435	3,424,923	3,434,293	3,428,003	3,428,281
12/31/2006	3,072,125	3,517,399	3,516,881	3,550,710	3,565,561	3,714,164	3,722,919	3,896,127	3,943,556	4,000,352	4,013,426
12/31/2007	2,844,645	2,853,095	2,933,768	3,269,723	3,545,542	3,514,845	3,597,290	3,574,891	3,567,151	3,540,362	3,549,074
12/31/2008	3,600,421	3,870,935	3,993,658	4,085,032	4,277,221	4,524,770	4,780,726	5,135,464	5,377,606	5,432,551	5,399,596
12/31/2009	3,534,085	3,753,341	3,751,263	3,780,076	3,763,549	3,990,026	3,999,860	4,145,232	4,210,482	4,240,123	
12/31/2010	4,401,926	4,575,257	4,861,935	4,838,710	4,442,350	4,679,912	4,681,113	4,616,073	4,635,092		
12/31/2011	4,091,786	4,327,021	4,618,039	4,544,531	4,651,918	4,844,335	4,801,436	4,878,153			
12/31/2012	3,868,440	4,015,567	3,840,908	3,695,235	3,852,599	3,849,831	3,901,446				
12/31/2013	3,562,555	3,598,755	4,135,664	4,002,305	4,028,293	4,107,933					
12/31/2014	3,323,473	3,533,086	3,456,269	3,653,060	3,622,449						
12/31/2015	4,560,156	4,854,521	5,463,196	5,478,878							
12/31/2016	4,374,337	4,459,644	4,829,183								
12/31/2017	4,261,821	4,407,193									
12/31/2018	4,851,824										

  

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	2,269,121	2,294,943	2,305,226	2,279,715	2,344,614	2,345,815	2,343,314	2,343,314	2,347,988
12/31/2000	3,295,715	3,288,963	3,292,462	3,285,460	3,285,459	3,283,459	3,283,459	3,283,459	
12/31/2001	2,333,120	2,290,449	2,295,943	2,297,122	2,309,129	2,309,129	2,309,128		
12/31/2002	2,045,051	2,110,693	2,107,568	2,116,168	2,133,461	2,132,211			
12/31/2003	2,598,043	2,580,329	2,566,579	2,589,074	2,589,074				
12/31/2004	2,402,124	2,408,903	2,521,395	2,506,394					
12/31/2005	3,422,181	3,407,940	3,407,940						
12/31/2006	4,065,946	4,050,802							
12/31/2007	3,551,076								



## 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
12/31/1999	1.265	1.027	1.083	0.998	0.997	1.047	0.988	1.007	0.976	1.008	1.005
12/31/2000	1.099	1.089	1.037	1.072	1.124	0.955	1.007	1.054	1.025	1.002	1.002
12/31/2001	1.017	1.192	1.034	0.932	1.027	1.085	1.081	1.003	1.016	1.003	0.995
12/31/2002	1.129	1.086	1.005	0.974	1.015	1.032	1.008	1.026	1.005	1.032	0.991
12/31/2003	1.428	1.146	1.004	1.127	1.001	1.015	1.006	1.002	1.016	1.004	1.016
12/31/2004	1.123	1.014	0.976	1.028	0.997	0.977	1.012	1.009	1.004	0.998	0.990
12/31/2005	1.083	1.074	1.027	1.018	0.966	1.004	1.014	1.003	0.998	1.000	0.998
12/31/2006	1.145	1.000	1.010	1.004	1.042	1.002	1.047	1.012	1.014	1.003	1.013
12/31/2007	1.003	1.028	1.115	1.084	0.991	1.023	0.994	0.998	0.992	1.002	1.001
12/31/2008	1.075	1.032	1.023	1.047	1.058	1.057	1.074	1.047	1.010	0.994	
12/31/2009	1.062	0.999	1.008	0.996	1.060	1.002	1.036	1.016	1.007		
12/31/2010	1.039	1.063	0.995	0.918	1.053	1.000	0.986	1.004			
12/31/2011	1.057	1.067	0.984	1.024	1.041	0.991	1.016				
12/31/2012	1.038	0.957	0.962	1.043	0.999	1.013					
12/31/2013	1.010	1.149	0.968	1.006	1.020						
12/31/2014	1.063	0.978	1.057	0.992							
12/31/2015	1.065	1.125	1.003								
12/31/2016	1.020	1.083									
12/31/2017	1.034										

3 Yr Mean 1.040 1.062 1.009 1.014 1.020 1.001 1.013 1.022 1.003 1.000 1.004

Best 3/5 1.039 1.062 0.985 1.007 1.038 1.005 1.015 1.011 1.005 1.000 1.004

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1999	1.011	1.004	0.989	1.028	1.001	0.999	1.000	1.002
12/31/2000	0.998	1.001	0.998	1.000	0.999	1.000	1.000	1.000 *
12/31/2001	0.982	1.002	1.001	1.005	1.000	1.000	1.000 *	1.000 *
12/31/2002	1.032	0.999	1.004	1.008	0.999	1.000 *	1.000 *	1.000 *
12/31/2003	0.993	0.995	1.009	1.000	1.004 *	1.000 *	1.000 *	1.000 *
12/31/2004	1.003	1.047	0.994					
12/31/2005	0.996	1.000						
12/31/2006	0.996							

3 Yr Mean 0.998 1.014 1.002 1.004 0.999 @ 1.000 @ 1.000 @ 1.002 @

Best 3/5 0.998 1.000 1.001 1.004 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
12/31/2014					1.038	1.005	1.015	1.011	1.005	1.000	1.004
12/31/2015				1.007	1.038	1.005	1.015	1.011	1.005	1.000	1.004
12/31/2016			0.985	1.007	1.038	1.005	1.015	1.011	1.005	1.000	1.004
12/31/2017		1.062	0.985	1.007	1.038	1.005	1.015	1.011	1.005	1.000	1.004
12/31/2018	1.039	1.062	0.985	1.007	1.038	1.005	1.015	1.011	1.005	1.000	1.004

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	0.998	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000*	1.083
12/31/2015	0.998	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000*	1.091
12/31/2016	0.998	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000*	1.075
12/31/2017	0.998	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000*	1.141
12/31/2018	0.998	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000*	1.186

\* 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
12/31/1999	120,168	311,306	312,394	277,393	303,006	287,030	267,972	267,474	274,472	267,472	267,472
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	119,421	133,880	171,299	184,812	251,892	369,610	483,705	465,706	502,946	539,631	567,026
12/31/2003	298,214	270,546	283,673	398,283	518,855	600,389	644,503	716,619	797,603	987,207	1,083,677
12/31/2004	267,359	144,698	230,234	354,867	441,630	632,353	616,235	904,464	1,008,422	1,087,637	1,296,374
12/31/2005	171,817	242,042	293,021	372,892	413,788	517,693	577,501	578,079	622,969	1,071,187	1,185,450
12/31/2006	278,672	268,892	383,670	529,121	648,904	746,115	720,042	744,136	932,230	1,066,447	970,261
12/31/2007	336,478	539,242	569,442	510,576	480,010	471,031	474,898	571,898	569,048	565,826	565,826
12/31/2008	281,982	200,447	330,593	329,110	331,110	329,110	429,110	429,110	422,611	442,611	513,281
12/31/2009	177,301	176,935	144,535	143,435	143,535	250,348	250,248	350,248	350,248	350,918	
12/31/2010	258,564	260,233	259,733	263,829	357,829	357,829	357,829	357,829	357,829		
12/31/2011	280,389	309,310	282,139	303,639	281,728	291,728	283,728	283,728			
12/31/2012	261,577	237,466	244,631	252,528	238,888	263,888	268,902				
12/31/2013	484,229	529,028	523,333	708,674	689,763	739,763					
12/31/2014	399,307	500,486	493,548	589,554	564,554						
12/31/2015	651,157	644,581	623,070	644,969							
12/31/2016	899,662	1,029,846	1,085,929								
12/31/2017	827,278	1,120,224									
12/31/2018	1,186,664										

  

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	267,472	267,472	267,472	267,472	267,472	267,472	267,472	267,472	267,472
12/31/2000	215,285	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	365,726		
12/31/2002	566,252	561,006	561,362	567,567	567,567	580,067			
12/31/2003	1,277,496	1,297,868	1,219,478	1,168,621	1,170,312				
12/31/2004	1,288,735	1,183,053	1,176,984	1,176,939					
12/31/2005	1,174,440	1,184,550	1,153,446						
12/31/2006	943,991	917,548							
12/31/2007	565,826								

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
12/31/1999	2.591	1.003	0.888	1.092	0.947	0.934	0.998	1.026	0.974	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	1.121	1.279	1.079	1.363	1.467	1.309	0.963	1.080	1.073	1.051	0.999
12/31/2003	0.907	1.049	1.404	1.303	1.157	1.073	1.112	1.113	1.238	1.098	1.179
12/31/2004	0.541	1.591	1.541	1.244	1.432	0.975	1.468	1.115	1.079	1.192	0.994
12/31/2005	1.409	1.211	1.273	1.110	1.251	1.116	1.001	1.078	1.719	1.107	0.991
12/31/2006	0.965	1.427	1.379	1.226	1.150	0.965	1.033	1.253	1.144	0.910	0.973
12/31/2007	1.603	1.056	0.897	0.940	0.981	1.008	1.204	0.995	0.994	1.000	1.000
12/31/2008	0.711	1.649	0.996	1.006	0.994	1.304	1.000	0.985	1.047	1.160	
12/31/2009	0.998	0.817	0.992	1.001	1.744	1.000	1.400	1.000	1.002		
12/31/2010	1.006	0.998	1.016	1.356	1.000	1.000	1.000	1.000			
12/31/2011	1.103	0.912	1.076	0.928	1.035	0.973	1.000				
12/31/2012	0.908	1.030	1.032	0.946	1.105	1.019					
12/31/2013	1.093	0.989	1.354	0.973	1.072						
12/31/2014	1.253	0.986	1.195	0.958							
12/31/2015	0.990	0.967	1.035								
12/31/2016	1.145	1.054									
12/31/2017	1.354										
3 Yr Mean	1.163	1.002	1.195	0.959	1.071	0.997	1.133	0.995	1.014	1.023	0.988
Best 3/5	1.164	1.002	1.102	0.959	1.071	1.006	1.068	0.998	1.064	1.089	0.995

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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	1.022	1.000 *	1.000 *	1.000 *			
12/31/2003	1.016	0.940	0.958	1.001	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	0.918	0.995	1.000								
12/31/2005	1.009	0.974									
12/31/2006	0.972										
3 Yr Mean	0.966	0.970	0.990	1.000	1.007 @	1.000 @	1.000 @	1.000 @			
Best 3/5	0.991	0.990	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.071	1.006	1.068	0.998	1.064	1.089	0.995
12/31/2015				0.959	1.071	1.006	1.068	0.998	1.064	1.089	0.995
12/31/2016			1.102	0.959	1.071	1.006	1.068	0.998	1.064	1.089	0.995
12/31/2017		1.002	1.102	0.959	1.071	1.006	1.068	0.998	1.064	1.089	0.995
12/31/2018	1.164	1.002	1.102	0.959	1.071	1.006	1.068	0.998	1.064	1.089	0.995

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	0.991	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.299
12/31/2015	0.991	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.246
12/31/2016	0.991	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.373
12/31/2017	0.991	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.375
12/31/2018	0.991	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.601

\* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:

A.Y.E	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	175,962	337,067	603,218	766,736	829,718	913,941	1,046,577	1,114,788	1,225,802	1,299,160	1,419,449
12/31/2000	296,826	494,491	719,707	875,557	1,098,543	1,354,409	1,774,260	1,993,516	2,167,348	2,467,181	2,637,675
12/31/2001	215,738	308,467	519,028	745,233	889,414	1,124,956	1,569,336	1,900,119	1,850,659	2,030,128	2,144,753
12/31/2002	181,573	336,689	516,639	789,100	849,839	945,579	1,024,135	1,048,926	1,048,930	1,246,269	1,436,592
12/31/2003	62,113	673,928	986,248	1,144,420	1,298,178	1,335,195	1,393,897	1,481,118	1,554,563	1,656,480	1,738,610
12/31/2004	167,304	321,683	486,041	683,212	806,857	976,396	996,498	1,017,912	1,049,334	1,057,515	1,082,518
12/31/2005	253,597	339,712	638,381	830,454	883,207	971,737	1,036,702	1,160,410	1,154,925	1,154,235	1,158,544
12/31/2006	163,787	400,897	684,328	992,786	1,282,472	1,629,231	1,711,002	2,010,531	2,032,986	2,122,926	2,121,410
12/31/2007	417,051	916,386	1,275,876	1,993,790	2,327,394	2,728,898	2,688,954	2,922,085	2,992,037	2,971,434	2,844,669
12/31/2008	432,158	1,008,781	1,482,874	2,545,803	3,513,742	5,724,763	8,226,270	9,650,053	9,635,341	9,039,353	8,541,384
12/31/2009	669,778	1,158,892	1,293,628	1,325,606	1,483,463	1,554,594	1,865,411	2,047,404	2,072,131	2,083,608	
12/31/2010	206,816	417,432	737,016	1,095,412	1,201,636	1,364,842	1,570,725	1,721,918	1,747,732		
12/31/2011	375,297	711,308	1,088,123	1,469,027	1,778,030	1,798,131	1,825,741	1,945,882			
12/31/2012	243,253	514,030	871,633	1,011,844	1,209,336	1,393,816	1,505,186				
12/31/2013	421,368	564,593	819,183	1,037,223	1,260,372	1,453,214					
12/31/2014	209,021	430,370	648,625	835,804	1,031,093						
12/31/2015	421,366	854,828	1,218,105	1,494,217							
12/31/2016	316,772	623,887	951,724								
12/31/2017	434,035	697,477									
12/31/2018	449,211										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	1,537,925	1,607,394	1,767,931	1,890,569	1,907,615	1,908,341	1,908,403	1,908,403	1,908,403
12/31/2000	2,787,050	2,899,751	2,965,261	2,912,071	2,936,607	2,961,607	2,956,072	2,956,268	
12/31/2001	2,273,390	2,360,582	2,388,452	2,478,063	2,704,552	2,704,552	2,704,552		
12/31/2002	1,528,483	1,801,105	1,959,947	1,990,934	1,990,659	1,990,659			
12/31/2003	1,763,964	1,818,157	1,841,439	1,885,380	1,885,380				
12/31/2004	1,077,537	1,084,479	1,114,207	1,114,207					
12/31/2005	1,335,545	1,211,377	1,222,969						
12/31/2006	2,220,899	2,259,651							
12/31/2007	2,845,553								

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

	Increments												
<u>A.Y.E</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	161,105	266,151	163,518	62,982	84,223	132,636	68,211	111,014	73,358	120,289	118,476	69,469	160,537
12/31/2000	197,665	225,216	155,850	222,986	255,866	419,851	219,256	173,832	299,833	170,494	149,375	112,701	65,510
12/31/2001	92,729	210,561	226,205	144,181	235,542	444,380	330,783	-49,460	179,469	114,625	128,637	87,192	27,870
12/31/2002	155,116	179,950	272,461	60,739	95,740	78,556	24,791	4	197,339	190,323	91,891	272,622	158,842
12/31/2003	611,815	312,320	158,172	153,758	37,017	58,702	87,221	73,445	101,917	82,130	25,354	54,193	23,282
12/31/2004	154,379	164,358	197,171	123,645	169,539	20,102	21,414	31,422	8,181	25,003	-4,981	6,942	29,728
12/31/2005	86,115	298,669	192,073	52,753	88,530	64,965	123,708	-5,485	-690	4,309	177,001	-124,168	11,592
12/31/2006	237,110	283,431	308,458	289,686	346,759	81,771	299,529	22,455	89,940	-1,516	99,489	38,752	
12/31/2007	499,335	359,490	717,914	333,604	401,504	-39,944	233,131	69,952	-20,603	-126,765	884		
12/31/2008	576,623	474,093	1,062,929	967,939	2,211,021	2,501,507	1,423,783	-14,712	-595,988	-497,969			
12/31/2009	489,114	134,736	31,978	157,857	71,131	310,817	181,993	24,727	11,477				
12/31/2010	210,616	319,584	358,396	106,224	163,206	205,883	151,193	25,814					
12/31/2011	336,011	376,815	380,904	309,003	20,101	27,610	120,141						
12/31/2012	270,777	357,603	140,211	197,492	184,480	111,370							
12/31/2013	143,225	254,590	218,040	223,149	192,842								
12/31/2014	221,349	218,255	187,179	195,289									
12/31/2015	433,462	363,277	276,112										
12/31/2016	307,115	327,837											
12/31/2017	263,442												

	Incremental Percentages												
<u>A.Y.E</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	0.0569	0.0939	0.0577	0.0222	0.0297	0.0468	0.0241	0.0392	0.0259	0.0425	0.0418	0.0245	0.0567
12/31/2000	0.0470	0.0535	0.0370	0.0530	0.0608	0.0998	0.0521	0.0413	0.0713	0.0405	0.0355	0.0268	0.0156
12/31/2001	0.0296	0.0672	0.0722	0.0460	0.0751	0.1417	0.1055	-0.0158	0.0572	0.0366	0.0410	0.0278	0.0089
12/31/2002	0.0727	0.0844	0.1278	0.0285	0.0449	0.0368	0.0116	0.0000	0.0925	0.0892	0.0431	0.1278	0.0745
12/31/2003	0.2233	0.1140	0.0577	0.0561	0.0135	0.0214	0.0318	0.0268	0.0372	0.0300	0.0093	0.0198	0.0085
12/31/2004	0.0542	0.0577	0.0692	0.0434	0.0595	0.0071	0.0075	0.0110	0.0029	0.0088	-0.0017	0.0024	0.0104
12/31/2005	0.0220	0.0762	0.0490	0.0135	0.0226	0.0166	0.0316	-0.0014	-0.0002	0.0011	0.0452	-0.0317	0.0030
12/31/2006	0.0496	0.0593	0.0646	0.0606	0.0726	0.0171	0.0627	0.0047	0.0188	-0.0003	0.0208	0.0081	
12/31/2007	0.1070	0.0770	0.1539	0.0715	0.0861	-0.0086	0.0500	0.0150	-0.0044	-0.0272	0.0002		
12/31/2008	0.0943	0.0775	0.1738	0.1583	0.3616	0.4091	0.2328	-0.0024	-0.0975	-0.0814			
12/31/2009	0.1092	0.0301	0.0071	0.0353	0.0159	0.0694	0.0406	0.0055	0.0026				
12/31/2010	0.0418	0.0634	0.0711	0.0211	0.0324	0.0409	0.0300	0.0051					
12/31/2011	0.0582	0.0652	0.0660	0.0535	0.0035	0.0048	0.0208						
12/31/2012	0.0602	0.0795	0.0312	0.0439	0.0410	0.0248							
12/31/2013	0.0325	0.0577	0.0494	0.0506	0.0437								
12/31/2014	0.0447	0.0441	0.0378	0.0394									
12/31/2015	0.0606	0.0508	0.0386										
12/31/2016	0.0556	0.0593											
12/31/2017	0.0425												

Best 3/5	0.0476	0.0559	0.0419	0.0447	0.0298	0.0450	0.0402	0.0051	-0.0007	-0.0088	0.0101	0.0101	0.0093
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LOCAL PRODUCTS (Subline Code 336)  
FULL COVERAGE  
MULTISTATE  
PROPERTY DAMAGE - OCCURRENCE  
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

<u>A.Y.E.</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	Link Ratios <u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/1999	1.069	1.009	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	1.038	1.091	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2002	1.016	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2003	1.024	1.000	1.003 *	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	1.000						
Best 3/5	1.013	1.006	1.001 *	1.000 *	1.000 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.020

	Cumulative Incremental Factors						
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.330	0.283	0.227	0.185	0.140	0.110	0.065
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.025	0.020	0.021	0.029	0.019	0.009	0.000

<u>A.Y.E</u>	Reported ALAE <u>as of 3/31/19</u>	\$500,000 <u>Ultimate Indemnity</u>	ALAE <u>Factor</u>	Additional <u>ALAE</u>	ALAE at <u>171 Months</u>	171-Ultimate <u>Factor</u>	Ultimate <u>ALAE</u>
12/31/2016	1,038,405	6,508,581	0.227	1,477,453	2,515,858	1.020	2,566,027
12/31/2017	751,342	6,878,888	0.283	1,946,730	2,698,072	1.020	2,751,903
12/31/2018	468,262	6,885,795	0.330	2,272,314	2,740,576	1.020	2,795,243

\* Calculated Using Modified Bondy Method

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

<u>Item *</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2013 - 2017 Mean</u>
1. Direct Losses Incurred	\$19,650,392	\$20,723,228	\$25,486,854	\$26,406,385	\$23,400,844	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,575,153	\$5,301,984	\$6,171,818	\$5,132,541	\$6,233,925	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,296,595	\$2,476,228	\$2,580,924	\$2,694,622	\$2,384,924	
4. Incurred Losses + ALAE [(1) + (2)]	\$25,225,545	\$26,025,212	\$31,658,672	\$31,538,926	\$29,634,769	
	<u>Incurred Percentage</u>					
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	9.1%	9.5%	8.2%	8.5%	8.0%	8.7%
6. Selected	8.5%					

Notes: All dollar amounts are displayed in thousands.

\* Items (1) - (4) are from the special call submissions for available writers.

# LOCAL PRODUCTS / COMPLETED OPERATIONS TREND SUMMARY

(1) <u>EXPOSURE TREND</u>	<u>LOCAL PRODUCTS</u>	<u>COMPLETED OPERATIONS</u>	<u>LOCAL PRODUCTS / COMPLETED OPERATIONS COMBINED</u>
Average Annual Percent Change			
a) 7/1/2016 to 7/1/2021 AYE 12/31/2016	+ 1.3%	+ 2.7%	+ 2.6%
b) 7/1/2017 to 7/1/2021 AYE 12/31/2017	+ 1.4%	+ 2.6%	+ 2.5%
c) 7/1/2018 to 7/1/2021 AYE 12/31/2018	+ 1.3%	+ 2.2%	+ 2.1%
(2) <u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
a) Fitted			
All Years	+ 5.7%	+ 3.5%	
Eight Years	+ 6.7%	+ 5.4%	
Six Years	+ 9.2%	+ 4.3%	
b) Selected	+ 4.0%	+ 4.5%	
(3) <u>FREQUENCY TREND</u>			
Selected	- 0.5%		

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 12/31/2016, 12/31/2017 & 12/31/2018

(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			
2008	1			0.962				21.143				2015	1			1.024				24.773			
	2			0.958				21.357					2			1.026				24.921			
	3			0.956				21.604					3			1.028				25.023			
	4			0.957				21.880					4			1.030				25.178			
2009	1			0.961				22.128				2016	1			1.030				25.318			
	2			0.966				22.349					2			1.031				25.487			
	3			0.969				22.502					3			1.030				25.730			
	4			0.968				22.653					4			1.030				25.941			
2010	1			0.964				22.806				2017	1			1.033				26.147			
	2			0.962				22.928					2			1.034				26.313			
	3			0.962				23.080					3			1.037				26.511			
	4			0.965				23.208					4			1.040				26.704			
2011	1			0.968				23.312				2018	1			1.043				26.943			
	2			0.973				23.427					2			1.048				27.193			
	3			0.978				23.556					3			1.052				27.435			
	4			0.982				23.638					4			1.056				27.712			
2012	1			0.986				23.715				2019	1			1.059				27.933			
	2			0.990				23.794					2			1.062				28.157			
	3			0.995				23.873					3P			1.064				28.325			
	4			1.000				23.965					4P			1.067				28.475			
2013	1			1.004				24.062				2020	1P			1.071				28.653			
	2			1.006				24.140					2P			1.074				28.821			
	3			1.008				24.167					3P			1.076				29.007			
	4			1.010				24.208					4P			1.079				29.168			
2014	1			1.012				24.299				2021	1P			1.082				29.303			
	2			1.016				24.405					2P			1.087				29.417			
	3			1.019				24.538					3P			1.093				29.521			
	4			1.022				24.663					4P			1.099				29.627			
CHANGE IN EXPOSURES				LOCAL PRODUCTS				COMPLETED OPERATIONS															
7/1/2016 to 7/1/2021				(2021:4/2016:4)				1.067				1.142											
7/1/2017 to 7/1/2021				(2021:4/2017:4)				1.057				1.109											
7/1/2018 to 7/1/2021				(2021:4/2018:4)				1.041				1.069											
AVERAGE ANNUAL TREND FACTOR																							
7/1/2016 to 7/1/2021				( 5.0 YRS )				1.013				1.027											
7/1/2017 to 7/1/2021				( 4.0 YRS )				1.014				1.026											
7/1/2018 to 7/1/2021				( 3.0 YRS )				1.013				1.022											

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

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# OCCURRENCE SEVERITY TREND

## MULTISTATE LOCAL PRODUCTS/COMPLETED OPERATIONS Calculation of Annual Trend Factor Based on Average Occurrence Severity Full Coverage Occurrence Data Monoline and Multiline Combined

### Bodily Injury

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2009	\$35,775,810	1,479	\$24,189	\$24,191		
12/31/2010	44,999,023	1,604	28,054	25,560		
12/31/2011	40,432,132	1,479	27,337	27,007	\$25,780	
12/31/2012	40,816,210	1,424	28,663	28,536	27,512	
12/31/2013	42,848,649	1,487	28,816	30,151	29,360	\$27,244
12/31/2014	35,063,622	1,278	27,436	31,857	31,333	29,759
12/31/2015	36,960,783	1,120	33,001	33,660	33,438	32,506
12/31/2016	33,354,717	938	35,559	35,566	35,684	35,507
12/31/2017	35,206,034	911	38,645	37,579	38,081	38,785
12/31/2018	36,539,341	852	42,887	39,706	40,640	42,366

Goodness of Fit Statistic, R-Squared: 0.861 0.871 0.931

Average Annual Severity Trend (10 yr) + 5.7%

Average Annual Severity Trend ( 8 yr) + 6.7%

Average Annual Severity Trend ( 6 yr) + 9.2%

Selected Annual Severity Trend + 4.0%

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

NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors.

(See Section B - Explanation of Trend Calculation).

# OCCURRENCE SEVERITY TREND

## MULTISTATE 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
12/31/2009	\$171,599,073	5,363	\$31,997	\$27,870		
12/31/2010	162,088,894	5,596	28,965	28,832		
12/31/2011	143,780,168	5,451	26,377	29,827	\$27,455	
12/31/2012	138,274,454	4,775	28,958	30,856	28,935	
12/31/2013	125,890,106	4,034	31,207	31,922	30,495	\$31,484
12/31/2014	120,542,044	3,736	32,265	33,023	32,140	32,847
12/31/2015	130,180,780	3,786	34,385	34,163	33,873	34,268
12/31/2016	140,771,027	3,764	37,399	35,343	35,699	35,752
12/31/2017	136,155,412	3,595	37,874	36,563	37,624	37,299
12/31/2018	135,142,338	3,604	37,498	37,825	39,652	38,914
Goodness of Fit Statistic, R-Squared:				0.684	0.938	0.886
Average Annual Severity Trend (10 yr)				+ 3.5%		
Average Annual Severity Trend ( 8 yr)				+ 5.4%		
Average Annual Severity Trend ( 6 yr)				+ 4.3%		
Selected Annual Severity Trend				+ 4.5%		

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

NOTE: Trends are based on reported paid full coverage data developed to ultimate using paid development factors.

(See Section B - Explanation of Trend Calculation).

LOCAL PRODUCTS/COMPLETED OPERATIONS

FREQUENCY TREND  
MULTISTATE

Manual Classes (Full and Deductible Coverage)  
Monoline and Multiline Combined  
CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at Ultimate <sup>1</sup>	(4) Occurrence Frequency <u>(3)/(2)<sup>2</sup></u>
12/31/2005	\$ 263,801,627	7,217	27.36
12/31/2006	281,792,381	7,723	27.41
12/31/2007	281,008,214	7,678	27.32
12/31/2008	272,513,895	8,121	29.80
12/31/2009	260,718,485	8,145	31.24
12/31/2010	250,758,243	8,695	34.67
12/31/2011	252,148,652	8,334	33.05
12/31/2012	253,424,520	7,887	31.12
12/31/2013	255,938,198	7,534	29.44
12/31/2014	261,472,662	6,893	26.36
12/31/2015	270,738,295	6,705	24.77
12/31/2016	285,133,839	6,714	23.55
12/31/2017	297,471,141	6,484	21.80
12/31/2018	297,800,338	6,284	21.10

Selected Annual Frequency Trend: - 0.5%

<sup>1</sup> Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

<sup>2</sup> Frequency is per \$1,000,000 Aggregate Loss Costs at Current Level.

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes

The following are definitions of the columns for the Local Products/Completed Operations calculation of proposed loss costs shown on pages G-55-61.

Column (1) is the latest year multistate Monoline/Multiline Aggregate Loss Costs at Current Level (ALCCL) for the respective class.

Column (2) is the five year multistate Monoline/Multiline Aggregate Loss Costs at Current Level.

Column (3) is the five year Monoline/Multiline Experience Ratio. Losses are developed and trended, and ALCCL has been exposure trended. IPMFs and Deductible Discounts have been applied to ALCCL.

Column (4) is the credibility ( $Z_i$ ) of the individual class with respect to the class group. This is calculated based on the equation:

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

$K$  = The number of classes within the class group.

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

$\Sigma^2$  = 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:

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

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

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

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

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

$\tilde{X}_{\text{monoline}}$  (X - tilde monoline) is weighted based on monoline / multiline ALCCCL for the latest year only.

Column (7) is the change factor, which is to be applied to the present loss cost. The formula for this is given as:

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)  
where "SWRL" equals the selected state monoline loss cost level change.  
The off balance factor of 0.993 results from capping.

## CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

### Explanatory Notes (Cont'd)

Column (8) is the percent change of the proposed state occurrence loss cost (column (10)) for each class with respect to the current state occurrence loss cost (column (9)).

Column (9) is the current state occurrence loss cost for each class.

Column (10) is the proposed state occurrence loss cost for each class.

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 01

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX \* CG REL \* SWRL USED = INDEX \* .962 \* 1.067

CLASS	AYE 2018 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	191162	774471	1.17579	.2300	1.019	1.030	1.057	5.8	.069	.073
10145	87266	500092	.47670	.1844	.881	.891	.915	-5.9	.017	.016
10146	24789	219608	.66430	.1318	.932	.942	.967	-4.2	.024	.023
10352	39905	187649	.56488	.1254	.922	.932	.957	-4.5	.089	.085
11039	488537	1894712	1.01083	.3731	.987	.998	1.024	2.0	.098	.100
11258	27947	76535	.28633	.1023	.902	.912	.936	-5.9	.340	.320
11259	144	1946	.00000	.0861	.889	.899	.923	-7.7	.260	.240
11288	76758	399130	1.02393	.1662	.981	.992	1.018	2.3	.088	.090
12374	547748	1270323	.96405	.3007	.970	.981	1.007	0.8	.131	.132
12375	189946	730033	.94854	.2230	.967	.978	1.004	0.0	.060	.060
13673	296109	1866841	1.31816	.3702	1.101	1.113	1.142	12.5	.016	.018
13720	36334	155407	.69409	.1188	.940	.950	.975	-2.1	.094	.092
14401	48637	203258	1.05620	.1286	.983	.994	1.020	1.6	.122	.124
15224	127114	541079	.77036	.1916	.934	.944	.969	-3.0	.099	.096
16900	601472	2391558	1.15246	.4208	1.048	1.060	1.088	8.8	.114	.124
16901	3226756	9537789	.99972	.7236	.992	1.003	1.030	3.1	.224	.231
16902	327020	656913	.70771	.2111	.917	.927	.952	-4.7	.190	.181
16905								8.8	.114	.124
16906								3.1	.224	.231
16910	3350870	13468032	.98015	.7853	.979	.990	1.016	1.2	.084	.085
16911	236528	924899	1.06455	.2529	.996	1.007	1.034	3.8	.079	.082
16915	102312	435929	.93164	.1729	.966	.977	1.003	0.0	.073	.073
16916	1235387	4535079	.97706	.5641	.975	.986	1.012	1.2	.081	.082
16920	17867	57440	1.50825	.0982	1.025	1.036	1.063	6.1	.181	.192
16921	2825	5619	.00000	.0870	.888	.898	.922	-7.7	.091	.084
16930	87204	265682	2.20961	.1409	1.147	1.160	1.191	19.3	.192	.229
16931	36150	117614	2.60764	.1110	1.154	1.167	1.198	20.0	.085	.102
16940	1950	3695	.00000	.0865	.889	.899	.923	-7.6	.092	.085
16941	31232	78818	.50743	.1028	.925	.935	.960	-3.7	.134	.129
18435	318198	1318946	1.30521	.3069	1.075	1.087	1.116	11.4	.079	.088
18436	28554	86568	.00000	.1045	.871	.881	.904	-9.7	.247	.223
18501	491978	2013754	.82240	.3852	.915	.925	.949	-4.8	.021	.020
45900	109687	442989	.00137	.1742	.803	.812	.833	-16.8	.095	.079
49617	473873	1953205	1.28716	.3791	1.092	1.104	1.133	13.3	.180	.204
57001	23805	122492	3.02804	.1120	1.203	1.216	1.248	25.0	.028	.035

X-TILDE: 1.013 X-TILDE (MONOLINE): .989 PI-TILDE: .0049215

TAU SQUARED: .03000 SIGMA SQUARED: 123994.13042

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 \* 1.036 \* 1.067

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE- WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)
10026	9844	38306	.00000	.0662	.969	.872	.964	-3.0	.033	.032
10042	1851763	6252650	1.18286	.6222	1.128	1.015	1.122	12.2	.490	.550
10060	3273	15392	.00000	.0611	.974	.877	.969	-2.5	.079	.077
10065	23689	122498	1.53917	.0845	1.080	.972	1.074	6.8	.044	.047
10066	4700	15224	.00000	.0611	.974	.877	.969	-3.6	.084	.081
10071	759942	2928048	1.11733	.4456	1.073	.966	1.068	6.5	.139	.148
10073	14138185	44260768	1.14469	.9186	1.136	1.023	1.131	13.0	.690	.780
10075	1355	7389	.73853	.0594	1.020	.918	1.015	1.7	.242	.246
10107	60559	290791	2.33143	.1189	1.192	1.073	1.186	19.4	.310	.370
10115	89614	338842	.69324	.1283	.994	.895	.989	-0.8	.120	.119
10309	23684	172700	.15283	.0950	.954	.859	.950	-3.4	.029	.028
11020	8098	42211	.76440	.0671	1.019	.917	1.014	1.4	.207	.210
11127	104702	462291	.96263	.1514	1.026	.923	1.020	0.0	.010	.010
11128	55483	190110	1.12433	.0986	1.046	.941	1.040	3.7	.108	.112
11204	16315	57555	.04071	.0705	.967	.870	.962	-3.9	2.330	2.240
11234	48415	150820	.26119	.0905	.967	.870	.962	-3.8	.106	.102
12014	36270	166891	.12117	.0938	.952	.857	.947	-4.8	.062	.059
12356	12053	48659	1.06367	.0685	1.039	.935	1.034	4.3	.047	.049
12510	10449	37615	.00000	.0661	.969	.872	.964	-2.6	.039	.038
12805	1470890	4820516	1.05941	.5621	1.050	.945	1.045	4.4	.205	.214
13351	1021515	4172226	1.38276	.5281	1.220	1.098	1.214	20.6	.063	.076
13352	8786	19645	.00000	.0621	.973	.876	.968	-2.8	.071	.069
13506	146144	466633	.63045	.1522	.976	.878	.971	-2.7	.110	.107
13507	76398	269314	.00793	.1147	.920	.828	.915	-8.5	.260	.238
13716	1210175	3540419	.89084	.4895	.966	.869	.961	-4.0	.224	.215
13759	27203	143407	.01390	.0889	.947	.852	.942	-5.9	.187	.176
14101	17591	79939	1.65990	.0754	1.085	.977	1.080	7.5	.067	.072
14279	176043	562145	1.02016	.1693	1.035	.932	1.030	2.9	.103	.106
14913	84824	327636	1.54113	.1261	1.101	.991	1.095	9.2	.184	.201
15538	16407	117866	.05780	.0835	.956	.860	.951	-4.2	.024	.023
15600	8120	40548	.44947	.0667	.998	.898	.993	-0.7	.138	.137
15608	1354	4796	.00000	.0588	.977	.879	.972	0.0	.016	.016
15839	43981	182388	.82197	.0970	1.017	.915	1.011	0.0	.041	.041
15991	52471	218018	.63176	.1043	.995	.896	.990	-0.9	.110	.109
15993	7155	34299	.44369	.0654	.999	.899	.994	0.0	.070	.070
16403	116236	388150	2.73395	.1377	1.271	1.144	1.265	25.5	.231	.290
16676	1898	6153	.00000	.0591	.976	.878	.971	-4.3	.023	.022

X-TILDE: 1.126 X-TILDE (MONOLINE): 1.111 PI-TILDE: .0025700

TAU SQUARED: .03774 SIGMA SQUARED: 157952.28999

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 \* 1.036 \* 1.067

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE- WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)
18078	144738	667452	.05936	.1873	.854	.769	.850	-14.8	.270	.230
18109	705	2288	.00000	.0582	.977	.879	.972	-2.0	.050	.049
18110	62725	293869	1.40770	.1195	1.082	.974	1.077	7.7	.052	.056
18206	541660	2495029	1.31202	.4096	1.150	1.035	1.144	14.6	.151	.173
18335	12581	53107	.11904	.0695	.974	.877	.969	-3.6	.028	.027
18506	36	287	.00000	.0578	.978	.880	.973	0.0	.009	.009
18507	1772	8660	.00000	.0596	.976	.878	.971	0.0	.012	.012
18708	13211	47063	11.62395	.0682	1.760	1.584	1.751	28.6	.021	.027
18834	10807	35746	.00000	.0657	.970	.873	.965	-3.4	.203	.196
18911	6633	33188	.39698	.0651	.996	.896	.990	0.0	.028	.028
18912	1906	6218	1.13493	.0591	1.043	.939	1.038	4.1	.049	.051
18920	614	6327	.34835	.0591	.997	.897	.992	0.0	.031	.031
45819	998662	3166546	1.00577	.4636	1.023	.921	1.018	1.8	.112	.114
49618	698	1908	3.41195	.0581	1.176	1.059	1.171	16.9	.083	.097
49619	318605	1047059	1.14302	.2463	1.064	.958	1.059	5.9	.170	.180

U

X-TILDE: 1.126 X-TILDE (MONOLINE): 1.111 PI-TILDE: .0025700

TAU SQUARED: .03774 SIGMA SQUARED: 157952.28999

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 \* 1.022 \* 1.067

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE- WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)	
92053	0	0	.00000	.0000	.965	1.000	1.090	9.3	.750	.820	
92054	0	15	.00000	.1250	.845	.844	.920	-8.8	.340	.310	
92055	270	2730	.00000	.1254	.844	.843	.919	-7.1	.280	.260	
95124	995620	3815826	1.32220	.4431	1.123	1.122	1.224	22.8	1.140	1.400	
98303	126634	377625	.26154	.1718	.844	.843	.919	-8.1	10.100	9.280	
98304	3228192	11756467	.94094	.6829	.949	.948	1.034	3.4	4.360	4.510	
98305	3615493	12348222	1.15736	.6928	1.098	1.097	1.196	19.8	2.070	2.480	
98306	12024	64176	.74615	.1333	.936	.935	1.020	2.1	.960	.980	
98307	2981	9782	.20272	.1263	.869	.868	.947	-4.6	.650	.620	
98308	577997	2140055	1.74376	.3373	1.228	1.227	1.338	31.9	1.190	1.570	U
98309	36518	124033	.06074	.1409	.838	.837	.913	-8.8	2.510	2.290	
98344	71981	260416	1.65373	.1578	1.074	1.073	1.170	16.7	.900	1.050	
98449	2099717	10725835	1.05008	.6641	1.022	1.021	1.113	11.2	20.600	22.900	
98805	259455	998890	1.25967	.2388	1.036	1.035	1.129	13.2	1.440	1.630	
98813	663028	2233846	.41257	.3442	.775	.774	.844	-15.6	3.070	2.590	
98967	1537640	5766208	1.51366	.5303	1.256	1.255	1.369	31.8	9.330	12.300	U
99003	54277	202977	1.01687	.1508	.973	.972	1.060	6.1	1.630	1.730	
99826	37364	142430	1.74309	.1433	1.077	1.076	1.173	16.7	.720	.840	
99827	113722	461964	.44120	.1816	.870	.869	.948	-5.1	.790	.750	
99948	3986005	12474907	.88216	.6948	.908	.907	.989	-1.1	35.400	35.000	
99952	646061	1860922	.84545	.3156	.927	.926	1.010	0.9	23.100	23.300	
99953	255373	962036	1.32547	.2351	1.050	1.049	1.144	14.1	12.800	14.600	
99954	299677	914678	.58573	.2304	.878	.877	.956	-4.5	15.500	14.800	
99955	1135546	4067672	.56243	.4561	.781	.780	.851	-14.9	11.200	9.530	

X-TILDE: 1.032 X-TILDE (MONOLINE): 1.001 PI-TILDE: .0073543

TAU SQUARED: .03000 SIGMA SQUARED: 200460.41944

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 \* 1.002 \* 1.067

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE- WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)
91111	2184886	10774226	.86842	.5048	.926	.949	1.015	1.5	6.760	6.860
91150	1259950	4732613	1.05764	.3238	1.008	1.033	1.104	10.4	6.710	7.410
91155	4418290	19800294	1.11654	.6462	1.070	1.096	1.172	17.2	30.200	35.400
91340	27850217	103289217	.90860	.9029	.916	.939	1.004	0.0	10.600	10.600
91341	9957612	42094882	1.07183	.7926	1.054	1.080	1.155	15.6	4.490	5.190
91342	14428592	50489535	.88407	.8205	.902	.924	.988	-1.1	4.560	4.510
91343	472460	1843754	1.25686	.1807	1.033	1.058	1.131	13.0	1.840	2.080
91436	283255	1234555	.97784	.1424	.983	1.007	1.077	7.5	2.660	2.860
91507	49814	204922	.02894	.0688	.918	.941	1.006	0.7	4.380	4.410
91551	924918	3749146	1.22863	.2811	1.053	1.079	1.154	15.6	.770	.890
91555	152975	706118	.52487	.1061	.935	.958	1.024	2.4	1.260	1.290
91560	16552862	61106213	.86051	.8467	.879	.901	.963	-3.7	5.390	5.190
91577	2190909	7444226	1.19402	.4191	1.072	1.098	1.174	17.3	3.530	4.140
91746	2993572	13335111	1.07813	.5552	1.036	1.061	1.134	13.4	5.090	5.770
92101	758104	2898148	1.22736	.2394	1.042	1.068	1.142	14.2	3.380	3.860
92102	506995	2448818	1.65172	.2154	1.128	1.156	1.236	23.6	3.260	4.030
92215	11550973	42430069	.90991	.7939	.925	.948	1.014	1.5	4.010	4.070
92338	4300210	18329715	1.21965	.6290	1.132	1.160	1.240	24.0	1.790	2.220
92446	621322	1409673	.39010	.1537	.893	.915	.978	-2.1	2.360	2.310
92447	58062	236978	.94114	.0713	.981	1.005	1.074	7.5	1.870	2.010
92451	3177755	12602609	1.01004	.5419	.998	1.023	1.094	9.5	2.730	2.990
92478	19625153	79965152	.88722	.8782	.899	.921	.985	-1.4	2.150	2.120
94007	12224293	40760092	.95904	.7873	.964	.988	1.056	5.5	6.330	6.680
94276	1953182	7982799	.89611	.4349	.946	.969	1.036	3.6	5.630	5.830
94569	3074662	12304201	1.11049	.5362	1.052	1.078	1.153	15.4	4.420	5.100
95410	7862115	32029820	.87527	.7449	.903	.925	.989	-1.2	3.450	3.410
95455	440493	2390151	.18140	.2122	.814	.834	.892	-10.7	2.330	2.080
95505	87665	436536	1.62702	.0864	1.039	1.065	1.139	13.9	2.380	2.710
95625	1677998	5700774	1.21329	.3612	1.067	1.093	1.169	16.9	4.130	4.830
95647	25156457	123948207	1.06651	.9176	1.060	1.086	1.161	16.0	5.430	6.300
96053	552698	2200468	1.04293	.2015	.996	1.020	1.091	9.1	4.720	5.150
96410	1768289	7249282	.96228	.4131	.975	.999	1.068	6.3	9.690	10.300
96611	334921	1300496	.45310	.1467	.906	.928	.992	-0.6	1.800	1.790
97447	8358440	31636526	1.15694	.7426	1.112	1.139	1.218	21.8	5.230	6.370
97650	496785	1809657	.94485	.1786	.977	1.001	1.070	7.0	4.540	4.860
97651	460777	1427407	.74983	.1549	.948	.971	1.038	3.8	5.250	5.450
97652	46570	225743	.86747	.0704	.976	1.000	1.069	6.9	4.490	4.800

X-TILDE: .975 X-TILDE (MONOLINE): .976 PI-TILDE: .0033058

TAU SQUARED: .03000 SIGMA SQUARED: 354013.52790

I - 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 \* 1.002 \* 1.067

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE- WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)
97653	1032528	3366738	1.09313	.2629	1.013	1.038	1.110	11.0	3.550	3.940
97654	105817	375525	.64035	.0818	.956	.980	1.048	4.8	3.940	4.130
97655	1645747	6479959	1.02993	.3885	1.002	1.027	1.098	9.8	5.020	5.510
98002	13836	96607	.00000	.0603	.925	.948	1.014	1.8	1.130	1.150
98482	25386615	101263444	.97920	.9011	.980	1.004	1.073	7.3	7.760	8.330
98483	29599567	123451536	1.01807	.9173	1.015	1.040	1.112	11.2	19.600	21.800
98502	442986	1585643	.96551	.1649	.981	1.005	1.074	7.5	4.560	4.900
98636	2331801	9226623	.73396	.4683	.867	.888	.949	-5.0	4.410	4.190
98677	4667922	20516342	.92725	.6541	.947	.970	1.037	3.8	10.500	10.900
98678	2899235	12324789	1.07684	.5366	1.034	1.059	1.132	12.9	13.200	14.900
98806	755984	3089973	1.05332	.2492	1.001	1.026	1.097	9.6	4.160	4.560
98820	3644720	15591669	.90203	.5919	.935	.958	1.024	2.4	3.740	3.830
98884	2634858	9583005	1.27185	.4772	1.121	1.149	1.228	22.7	2.250	2.760
99004	46066	157342	.08413	.0651	.925	.948	1.014	1.4	2.180	2.210
99080	1706831	5382826	.56306	.3494	.837	.858	.917	-8.5	11.700	10.700
99315	1285975	4929952	1.56833	.3318	1.178	1.207	1.290	29.0	2.100	2.710
99321	2560264	10768902	.82490	.5047	.904	.926	.990	-1.1	2.800	2.770
99613	1497101	5893215	.85499	.3682	.936	.959	1.025	2.6	2.700	2.770
99650	563127	2543797	1.11253	.2206	1.012	1.037	1.109	10.5	1.140	1.260
99746	3963979	15074871	1.00764	.5840	.998	1.023	1.094	9.3	3.750	4.100

X-TILDE: .975 X-TILDE (MONOLINE): .976 PI-TILDE: .0033058

TAU SQUARED: .03000 SIGMA SQUARED: 354013.52790

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 \* .951 \* 1.067

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	STATE- WIDE % CHANGE (8)	PRESENT STATEWIDE OCCUR (9)	PROPOSED STATEWIDE OCCUR (10)	
91125	88285	139666	.07270	.1487	.731	.863	.876	-12.4	3.630	3.180	
91127	1138956	4758439	.73955	.6211	.780	.921	.935	-6.4	1.720	1.610	
91235	742899	3038764	.95435	.5225	.903	1.066	1.082	8.3	3.980	4.310	
91265	34916	109705	.00763	.1418	.728	.860	.873	-12.7	4.030	3.520	
91266	279779	815340	1.54571	.2801	1.042	1.230	1.248	25.0	1.320	1.650	
91280	12095	54746	2.58231	.1288	1.070	1.263	1.282	28.2	3.830	4.910	
94381	1727967	7617665	.87451	.7180	.867	1.024	1.039	3.5	11.500	11.900	
94404	133517	371631	.59514	.1989	.797	.941	.955	-4.4	6.100	5.830	
95310	882743	2090369	.38011	.4424	.640	.756	.767	-19.9	2.870	2.300	L
96408	1764200	5259780	1.12440	.6426	1.025	1.210	1.228	22.6	15.900	19.500	
96409	2951036	10554614	.79070	.7767	.803	.948	.962	-3.8	15.600	15.000	
97221	1175099	3830675	1.04608	.5736	.961	1.135	1.152	15.2	1.970	2.270	
97222	6794988	19839636	.74038	.8653	.755	.891	.904	-9.5	3.570	3.230	
97223	4515926	15636988	1.07293	.8358	1.036	1.223	1.241	24.1	4.810	5.970	
98152	639206	2652442	1.40336	.4928	1.121	1.323	1.342	31.6	.790	1.040	U
98157	64692	373039	1.25229	.1992	.927	1.094	1.110	11.6	.430	.480	
98163	3367	4991	.00000	.1166	.748	.883	.896	-9.4	.320	.290	
98164	12468	99449	.00000	.1394	.729	.861	.874	-12.7	.142	.124	
98659	396	1621	.00000	.1158	.749	.884	.897	-10.3	.780	.700	
98914	1219	3472	.00000	.1162	.748	.883	.896	-10.2	1.180	1.060	
98949	8896	17554	.00000	.1197	.745	.880	.893	-10.3	.680	.610	
98993	2958593	7695392	.66037	.7199	.713	.842	.854	-14.6	10.300	8.800	
99163	11616	9273	.00000	.1177	.747	.882	.895	-11.0	.730	.650	
99803	10326	54305	1.65972	.1287	.951	1.123	1.140	14.2	16.900	19.300	
99946	4520572	14903216	.77185	.8292	.785	.927	.941	-5.9	4.390	4.130	
99969	1387913	3708802	.96003	.5664	.911	1.076	1.092	9.1	4.500	4.910	

X-TILDE: .868 X-TILDE (MONOLINE): .847 PI-TILDE: .0068937

TAU SQUARED: .03000 SIGMA SQUARED: 106944.31114

L - CAPPED DOWN

U - CAPPED UP

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION