

LOSS COSTS – IMPLEMENTATION

MARCH 23, 2020

GENERAL LIABILITY

LI-GL-2020-056

CONNECTICUT GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

KEY MESSAGE

Revised overall prospective loss costs for **+7.9%** to be implemented.

BACKGROUND

In circular [LI-GL-2020-039](#), we provided you with information about the General Liability loss cost level experience review.

ISO ACTION

We are implementing [GL-2020-BGL1](#), which presents a review of General Liability loss cost experience. Refer to the attachment(s) for complete details.

SUPPLEMENTARY INFORMATION

We are including the following supplementary information:

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

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

EFFECTIVE DATE

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

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

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of November 1, 2020, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

COMPANY ACTION

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

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON OCTOBER 1, 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-BGL1, NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular LI-CL-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.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 11-20 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- LI-GL-2020-039 (03/11/2020) General Liability Basic Limit Experience For 2020 Group 2 Jurisdictions Reviewed By Staff
- LI-CL-2019-057 (12/10/2019) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- GL-2020-BGL1
- Actuarial Analysis Supplement
- Manual Pages
- Excel Workbook

FILES AVAILABLE FOR DOWNLOAD

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

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

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DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:
Ping Hsin Lee
Actuarial Operations, Casualty
201-469-2548
Ping.Lee@verisk.com
casualtyactuarial@verisk.com
- The non-actuarial content of this circular, please contact:
Agnes Edmilao
Production Operations, Compliance and Product Services
201-469-2848
productionoperations@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

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

CONNECTICUT GL-2020-BGL1
BASIC LIMIT LOSS COST LEVEL
GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
EXECUTIVE SUMMARY

PURPOSE

This document:

- revises current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a +7.9% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs.
 - provides the analyses used to derive these advisory loss costs.
-

DEFINITION OF
THE ISO
ADVISORY
PROSPECTIVE
LOSS COSTS

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

LOSS COST
LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	-0.2%	-0.2%
OL&T	+11.8%	+11.8%
Premises/Operations	+7.7%	+7.7%
Products	+0.9%	+0.9%
Local Products/Completed Operations	+12.8%	+12.8%
Products/Completed Operations	+8.8%	+8.8%
GL Overall	+7.9%	+7.9%

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

INDICATED
VS. SELECTED

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

CAPPING

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

PRIOR ISO
REVISIONS

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

HISTORICAL SOURCE DATA

The data used in this document is:

- ISO reporting companies' voluntary experience.
- Fiscal - accident year data through year ended 3/31/2019 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.

ADJUSTMENTS TO REPORTED EXPERIENCE

The period of use for this revision is anticipated to begin on 11/1/2020. The Products/Completed Operations portion of 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, Section F and Section G - Trend Summary.

For Premises/Operations, occurrence cost data and occurrence frequency data through 12/31/2018 were used in selecting annual trend factors. For Products/Completed Operations, 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 Owners, Landlords and Tenants class groups 1-13, OL&T class group 16, Manufacturers, Contractors, Products, Local Products and Completed Operations. Exposure trends are not applied to those OL&T classes, which do not have an inflation sensitive exposure base.

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

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

TEN
LARGEST
COMPANY
GROUPS IN
ISO
DATA
BASE

OTHER LIABILITY (ASLOB 17.0)

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

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 17.0 is based on statewide written premium volume while ASLOB 18.0 is based on multistate written premium volume.

SIZE
OF
ISO
DATA
BASE

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

The market share of ISO participating insurers as measured by Statutory Page 14 Written Premium for the year ending 12/31/2018 is:

Statewide - Other Liability (ASLOB 17.0)	34.1%
Multistate - Products Liability (ASLOB 18.0)	39.4%

COMPANY
DECISION

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

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

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CONNECTICUT
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2019-BGL1

<u>Coverage</u>	Effective <u>Date</u>	Loss Cost Level Changes		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 1.9%	- 1.9%	- 1.9%
OL&T		+ 2.8%	+ 2.8%	+ 2.8%
Prem/Ops Combined		+ 1.3%	+ 1.3%	+ 1.3%
Products		- 6.8%	- 6.8%	- 6.8%
Local Products/Completed Ops		- 2.2%	- 2.2%	- 2.2%
Products/Completed Ops Combined		- 3.7%	- 3.7%	- 3.7%
General Liability Overall	11/1/2019	+ 0.8%	+ 0.8%	+ 0.8%

Document: GL-2018-BGL1

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

Document: GL-2016-BGL1

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

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PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
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PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
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CONNECTICUT

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

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

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

Summary of Indications and Selected Loss Cost Level Changes	Manufacturers And Contractors	Owners, Landlords and Tenants	Overall Premises/ Operations	Products	Local Products/ Completed Operations	Products/ Completed Operations	Overall General Liability Other Than Professional
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C)	+ 4.5%	+ 11.8%	+ 9.3%				
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 0.2%	+ 11.8%	+ 7.7%	+ 0.9% *	+ 12.8% **	+ 8.8%	+ 7.9%
Statewide Selected Monoline Loss Cost Level Change (See Section C)	- 0.2%	+ 11.8%	+ 7.7%	+ 0.9% *	+ 12.8%	+ 8.8%	+ 7.9%

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

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

CONNECTICUT

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

<u>CODE</u>	<u>TERRITORY DESCRIPTION</u>	<u>LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)</u>	<u>INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING</u>	<u>LOSS COST LEVEL CHANGE AFTER CAPPING</u>
501	New Haven	\$ 1,642,210	+ 9.2%	+ 9.1%
503	Stamford and Vicinity	1,390,635	+ 16.0%	+ 15.9%
504	Bloomfield, East Hartford, East Haven, Hamden, Milford, Newington, North Haven, Orange, West Hartford, West Haven and Wethersfield	3,937,067	+ 12.6%	+ 12.5%
505	Waterbury and Vicinity	1,096,215	+ 13.6%	+ 13.5%
506	Bridgeport and Vicinity	1,506,029	+ 15.5%	+ 15.4%
507	Remainder or State	15,527,615	+ 11.3%	+ 11.3%
508	Hartford	1,734,022	+ 9.5%	+ 9.3%
509	New Britain	492,401	+ 11.8%	+ 11.6%
	STATEWIDE TOTAL	\$ 27,326,194	+ 11.8%	+ 11.8%

CONNECTICUT

PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
30	SERVICE	\$ 1,426,216	- 2.7%	- 2.2%
31	LIGHT CONTRACTING	1,802,897	- 1.1%	- 0.7%
32	MEDIUM CONTRACTING	5,224,676	+ 0.2%	+ 0.7%
33	HEAVY CONTRACTING	1,593,457	- 2.9%	- 2.3%
34	DEALERS OR DISTRIBUTORS	1,264,299	+ 12.1%	+ 10.2%
35	LIGHT MANUFACTURERS	378,153	- 2.7%	- 4.1%
36	MEDIUM MANUFACTURERS	980,722	- 6.0%	- 7.1%
37	HEAVY MANUFACTURERS	542,335	- 3.8%	- 5.0%
38	MISCELLANEOUS OPERATIONS	723,492	+ 1.4%	- 0.1%
	TOTAL	\$ 13,936,247	- 0.2%	- 0.2%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
01	FOOD AND BEVERAGE (RETAIL)	\$ 913,765	+ 9.9%	+ 9.6%
02	RESTAURANTS	2,536,192	+ 7.6%	+ 7.7%
03	STORES	781,093	+ 14.8%	+ 14.9%
04	VENDING AND RENTAL	65,259	+ 12.3%	+ 12.5%
05	FOOD AND BEVERAGE DISTRIBUTORS	313,762	+ 9.2%	+ 8.7%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	458,679	+ 13.0%	+ 13.3%
07	CLUBS, AMUSEMENTS AND SPORTS	1,732,536	+ 16.8%	+ 16.7%
08	HEALTH CARE FACILITIES	565,807	+ 17.3%	+ 17.4%
09	HOTELS AND MOTELS	802,470	+ 16.0%	+ 16.0%
10	SCHOOLS AND CHURCHES	1,354,479	+ 18.7%	+ 18.9%
11	APARTMENTS	4,566,637	+ 11.7%	+ 11.6%
12	BUILDINGS AND OFFICES	12,895,533	+ 10.6%	+ 10.7%
13	MISCELLANEOUS PREMISES	230,026	+ 19.1%	+ 18.9%
16	GOVERNMENTAL SUBDIVISIONS	109,956	+ 8.2%	+ 7.1%
	TOTAL	\$ 27,326,194	+ 11.8%	+ 11.8%

CONNECTICUT

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

CLASS GROUP	DESCRIPTION	LATEST YEAR MULTISTATE MONO/MULTI ALCCL AT MULTISTATE LEVEL	INDICATED MULTISTATE LOSS COST LEVEL CHANGE	LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT LEVEL	INDICATED STATEWIDE LOSS COST LEVEL CHANGE	SELECTED STATEWIDE LOSS COST LEVEL CHANGE
03	MANUFACTURERS, DEALERS OR DISTRIBUTORS-FOOD OR DRUG	\$ 25,805,900	- 5.9%	\$ 171,732	- 3.2%	- 3.2%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	34,950,355	+ 4.3%	505,486	+ 5.7%	+ 5.7%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	5,162,520	+ 1.2%	342,950	- 3.0%	- 3.0%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	33,323,523	- 0.5%	363,838	+ 0.3%	+ 0.3%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	8,272,287	+ 0.2%	83,832	- 1.5%	- 1.5%
	PRODUCTS SUBTOTAL	\$ 107,514,585	- 0.1%	\$ 1,467,838	+ 0.9%	+ 0.9%
01	RETAIL STORES-FOOD OR DRUG			\$ 100,956	+ 7.4%	+ 7.4%
02	RETAIL STORES-NOT FOOD OR DRUG			184,981	+ 16.1%	+ 16.1%
11	COMPLETED OPERATIONS-LOW			139,762	+ 14.5%	+ 13.9%
12	COMPLETED OPERATIONS-MEDIUM			2,373,086	+ 13.3%	+ 13.3%
13	COMPLETED OPERATIONS-HIGH			129,180	+ 1.5%	+ 1.5%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 2,927,965	+ 12.8%	+ 12.8%
	TOTAL			\$ 4,395,803	+ 8.8%	+ 8.8%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- M&C classes reflect an upper cap of +25% and a lower cap of -20% relative to current loss costs;
- OL&T classes reflect an upper cap of +37% and a lower cap of -20% relative to current loss costs;
- 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 +38% and a lower cap of -20% relative to current loss costs.

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

M&C: 1.005

OL&T: 1.000

LP/CO: 0.992

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: 06 - CONNECTICUT
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10010	501	.245	.222	10.4	10040	505	.074	.063	17.5	10060	508	.280	.250	12.0
10010	503	.132	.111	18.9	10040	506	.196	.168	16.7	10060	509	.600	.530	13.2
10010	504	.203	.179	13.4	10040	507	.161	.143	12.6	10065	501	1.020	.910	12.1
10010	505	.097	.083	16.9	10040	508	.088	.079	11.4	10065	503	.490	.410	19.5
10010	506	.260	.221	17.6	10040	509	.086	.076	13.2	10065	504	.690	.590	16.9
10010	507	.211	.187	12.8	10042	501	1.420	1.260	12.7	10065	505	.510	.430	18.6
10010	508	.116	.104	11.5	10042	503	.690	.580	19.0	10065	506	.700	.590	18.6
10010	509	.113	.100	13.0	10042	504	.960	.830	15.7	10065	507	.580	.510	13.7
10015	501	28.200	24.700	14.2	10042	505	.700	.610	14.8	10065	508	.420	.380	10.5
10015	503	13.000	10.700	21.5	10042	506	.980	.830	18.1	10065	509	.900	.790	13.9
10015	504	20.600	17.400	18.4	10042	507	.810	.700	15.7	10066	501	1.040	.930	11.8
10015	505	10.600	8.930	18.7	10042	508	.590	.520	13.5	10066	503	.500	.420	19.0
10015	506	16.800	13.900	20.9	10042	509	1.250	1.100	13.6	10066	504	.700	.610	14.8
10015	507	18.500	15.900	16.4	10052	501	19.500	17.100	14.0	10066	505	.520	.440	18.2
10015	508	8.750	7.650	14.4	10052	503	8.990	7.410	21.3	10066	506	.720	.610	18.0
10015	509	6.840	5.890	16.1	10052	504	14.200	12.000	18.3	10066	507	.590	.520	13.5
10026	501	2.470	2.210	11.8	10052	505	7.340	6.170	19.0	10066	508	.430	.380	13.2
10026	503	1.200	1.010	18.8	10052	506	11.600	9.630	20.5	10066	509	.920	.800	15.0
10026	504	1.670	1.440	16.0	10052	507	12.800	11.000	16.4	10070	501	.140	.127	10.2
10026	505	1.230	1.060	16.0	10052	508	6.050	5.290	14.4	10070	503	.076	.064	18.8
10026	506	1.710	1.440	18.8	10052	509	4.730	4.070	16.2	10070	504	.116	.102	13.7
10026	507	1.410	1.230	14.6	10054	501	17.300	15.200	13.8	10070	505	.055	.048	14.6
10026	508	1.030	.910	13.2	10054	503	7.980	6.580	21.3	10070	506	.148	.127	16.5
10026	509	2.190	1.920	14.1	10054	504	12.600	10.700	17.8	10070	507	.121	.107	13.1
10036	501	.700	.640	9.4	10054	505	6.510	5.480	18.8	10070	508	.066	.060	10.0
10036	503	1.210	1.120	8.0	10054	506	10.300	8.540	20.6	10070	509	.064	.057	12.3
10036	504	.980	.880	11.4	10054	507	11.400	9.750	16.9	10071	501	1.220	1.090	11.9
10036	505	1.050	.930	12.9	10054	508	5.370	4.700	14.3	10071	503	.590	.500	18.0
10036	506	1.010	.930	8.6	10054	509	4.200	3.610	16.3	10071	504	.820	.710	15.5
10036	507	.890	.800	11.2	10060	501	.680	.600	13.3	10071	505	.610	.520	17.3
10036	508	1.110	1.000	11.0	10060	503	.330	.280	17.9	10071	506	.840	.710	18.3
10036	509	.820	.730	12.3	10060	504	.460	.400	15.0	10071	507	.690	.610	13.1
10040	501	.187	.169	10.7	10060	505	.340	.290	17.2	10071	508	.510	.450	13.3
10040	503	.101	.085	18.8	10060	506	.470	.400	17.5	10071	509	1.080	.940	14.9
10040	504	.155	.136	14.0	10060	507	.390	.340	14.7	10072	501	11.800	12.000	-1.7

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STATE: 06 - CONNECTICUT
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10072	503	11.000	11.300	-2.7	10101	506	.640	.540	18.5	10111	509	.141	.125	12.8
10072	504	5.200	5.170	0.6	10101	507	.520	.460	13.0	10113	501	1.380	1.230	12.2
10072	505	6.330	6.210	1.9	10101	508	.380	.340	11.8	10113	503	.670	.560	19.6
10072	506	9.300	9.460	-1.7	10101	509	.810	.710	14.1	10113	504	.930	.800	16.2
10072	507	7.040	7.050	-0.1	10105	501	9.930	8.860	12.1	10113	505	.680	.590	15.3
10072	508	15.400	15.300	0.7	10105	503	4.820	4.040	19.3	10113	506	.950	.800	18.8
10072	509	9.960	9.750	2.2	10105	504	6.710	5.790	15.9	10113	507	.790	.680	16.2
10073	501	1.090	1.000	9.0	10105	505	4.940	4.250	16.2	10113	508	.570	.510	11.8
10073	503	1.880	1.750	7.4	10105	506	6.880	5.790	18.8	10113	509	1.220	1.070	14.0
10073	504	1.520	1.370	10.9	10105	507	5.670	4.940	14.8	10115	501	2.730	2.440	11.9
10073	505	1.630	1.450	12.4	10105	508	4.130	3.660	12.8	10115	503	1.330	1.110	19.8
10073	506	1.570	1.440	9.0	10105	509	8.800	7.690	14.4	10115	504	1.850	1.590	16.4
10073	507	1.380	1.250	10.4	10107	501	3.320	3.060	8.5	10115	505	1.360	1.170	16.2
10073	508	1.720	1.550	11.0	10107	503	5.750	5.340	7.7	10115	506	1.890	1.590	18.9
10073	509	1.280	1.130	13.3	10107	504	4.650	4.180	11.2	10115	507	1.560	1.360	14.7
10075	501	8.060	7.420	8.6	10107	505	4.980	4.420	12.7	10115	508	1.140	1.010	12.9
10075	503	14.000	13.000	7.7	10107	506	4.790	4.410	8.6	10115	509	2.420	2.120	14.2
10075	504	11.300	10.200	10.8	10107	507	4.220	3.820	10.5	10117	501	28.000	24.600	13.8
10075	505	12.100	10.700	13.1	10107	508	5.270	4.740	11.2	10117	503	12.900	10.600	21.7
10075	506	11.600	10.700	8.4	10107	509	3.910	3.470	12.7	10117	504	20.400	17.300	17.9
10075	507	10.200	9.260	10.2	10110	501	96.000	84.200	14.0	10117	505	10.500	8.860	18.5
10075	508	12.800	11.500	11.3	10110	503	44.300	36.500	21.4	10117	506	16.700	13.800	21.0
10075	509	9.490	8.420	12.7	10110	504	70.000	59.300	18.0	10117	507	18.400	15.800	16.5
10100	501	1.910	1.780	7.3	10110	505	36.100	30.400	18.7	10117	508	8.690	7.600	14.3
10100	503	1.470	1.290	14.0	10110	506	57.100	47.400	20.5	10117	509	6.800	5.850	16.2
10100	504	1.930	1.740	10.9	10110	507	63.000	54.100	16.5	10120	501	62.800	55.100	14.0
10100	505	1.300	1.170	11.1	10110	508	29.800	26.000	14.6	10120	503	29.000	23.900	21.3
10100	506	1.330	1.170	13.7	10110	509	23.300	20.000	16.5	10120	504	45.800	38.800	18.0
10100	507	1.690	1.550	9.0	10111	501	.310	.280	10.7	10120	505	23.600	19.900	18.6
10100	508	.870	.810	7.4	10111	503	.166	.139	19.4	10120	506	37.400	31.000	20.6
10100	509	3.060	2.800	9.3	10111	504	.250	.224	11.6	10120	507	41.200	35.400	16.4
10101	501	.920	.820	12.2	10111	505	.121	.104	16.3	10120	508	19.500	17.000	14.7
10101	503	.450	.370	21.6	10111	506	.320	.280	14.3	10120	509	15.200	13.100	16.0
10101	504	.620	.540	14.8	10111	507	.260	.235	10.6	10130	501	13.500	12.100	11.6
10101	505	.460	.390	17.9	10111	508	.145	.131	10.7	10130	503	6.570	5.510	19.2

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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
10130	504	9.150	7.900	15.8	10141	507	.173	.160	8.1	10160	501	8.500	7.580	12.1
10130	505	6.730	5.790	16.2	10141	508	.068	.063	7.9	10160	503	4.120	3.460	19.1
10130	506	9.370	7.900	18.6	10141	509	.158	.145	9.0	10160	504	5.740	4.960	15.7
10130	507	7.730	6.740	14.7	10145	501	.320	.300	6.7	10160	505	4.230	3.630	16.5
10130	508	5.630	4.990	12.8	10145	503	.151	.131	15.3	10160	506	5.880	4.960	18.5
10130	509	12.000	10.500	14.3	10145	504	.530	.480	10.4	10160	507	4.850	4.230	14.7
10132	501	11.700	10.400	12.5	10145	505	.211	.191	10.5	10160	508	3.530	3.130	12.8
10132	503	5.660	4.750	19.2	10145	506	.440	.390	12.8	10160	509	7.530	6.580	14.4
10132	504	7.880	6.810	15.7	10145	507	.830	.770	7.8	10204	501	.860	.760	13.2
10132	505	5.800	4.990	16.2	10145	508	.330	.310	6.5	10204	503	.420	.350	20.0
10132	506	8.080	6.810	18.6	10145	509	.760	.700	8.6	10204	504	.580	.500	16.0
10132	507	6.660	5.810	14.6	10146	501	.850	.790	7.6	10204	505	.430	.370	16.2
10132	508	4.850	4.300	12.8	10146	503	.660	.580	13.8	10204	506	.590	.500	18.0
10132	509	10.300	9.040	13.9	10146	504	.860	.780	10.3	10204	507	.490	.430	14.0
10133	501	17.400	15.900	9.4	10146	505	.580	.520	11.5	10204	508	.360	.320	12.5
10133	503	9.520	8.170	16.5	10146	506	.590	.520	13.5	10204	509	.760	.660	15.2
10133	504	12.500	11.000	13.6	10146	507	.760	.690	10.1	10205	501	.960	.850	12.9
10133	505	3.220	2.820	14.2	10146	508	.390	.360	8.3	10205	503	.460	.390	17.9
10133	506	10.800	9.300	16.1	10146	509	1.370	1.250	9.6	10205	504	.650	.560	16.1
10133	507	10.400	9.310	11.7	10150	501	1.900	1.690	12.4	10205	505	.480	.410	17.1
10133	508	4.310	3.930	9.7	10150	503	.920	.770	19.5	10205	506	.660	.560	17.9
10133	509	3.410	3.060	11.4	10150	504	1.280	1.110	15.3	10205	507	.550	.480	14.6
10140	501	.033	.031	6.5	10150	505	.940	.810	16.0	10205	508	.400	.350	14.3
10140	503	.016	.014	14.3	10150	506	1.310	1.110	18.0	10205	509	.850	.740	14.9
10140	504	.055	.050	10.0	10150	507	1.080	.940	14.9	10220	501	18.000	16.100	11.8
10140	505	.022	.020	10.0	10150	508	.790	.700	12.9	10220	503	8.750	7.340	19.2
10140	506	.046	.041	12.2	10150	509	1.680	1.470	14.3	10220	504	12.200	10.500	16.2
10140	507	.087	.080	8.7	10151	501	47.700	42.600	12.0	10220	505	8.970	7.710	16.3
10140	508	.034	.032	6.3	10151	503	23.200	19.400	19.6	10220	506	12.500	10.500	19.0
10140	509	.079	.072	9.7	10151	504	32.200	27.800	15.8	10220	507	10.300	8.970	14.8
10141	501	.066	.062	6.5	10151	505	23.700	20.400	16.2	10220	508	7.500	6.650	12.8
10141	503	.031	.027	14.8	10151	506	33.000	27.800	18.7	10220	509	16.000	14.000	14.3
10141	504	.110	.099	11.1	10151	507	27.200	23.700	14.8	10255	501	.260	.238	9.2
10141	505	.044	.040	10.0	10151	508	19.800	17.600	12.5	10255	503	.450	.420	7.1
10141	506	.092	.081	13.6	10151	509	42.300	37.000	14.3	10255	504	.360	.330	9.1

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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
10255	505	.390	.340	14.7	10315	508	.610	.540	13.0	10368	503	14.200	14.600	-2.7
10255	506	.370	.340	8.8	10315	509	1.290	1.130	14.2	10368	504	6.720	6.680	0.6
10255	507	.330	.300	10.0	10331	501	38.300	33.600	14.0	10368	505	8.170	8.020	1.9
10255	508	.410	.370	10.8	10331	503	17.600	14.500	21.4	10368	506	12.000	12.200	-1.6
10255	509	.300	.270	11.1	10331	504	27.900	23.600	18.2	10368	507	9.090	9.110	-0.2
10256	501	.950	.870	9.2	10331	505	14.400	12.100	19.0	10368	508	19.800	19.700	0.5
10256	503	1.640	1.520	7.9	10331	506	22.800	18.900	20.6	10368	509	12.900	12.600	2.4
10256	504	1.330	1.190	11.8	10331	507	25.100	21.600	16.2	10378	501	38.700	34.000	13.8
10256	505	1.420	1.260	12.7	10331	508	11.900	10.400	14.4	10378	503	17.900	14.700	21.8
10256	506	1.360	1.260	7.9	10331	509	9.280	7.990	16.1	10378	504	28.200	23.900	18.0
10256	507	1.200	1.090	10.1	10332	501	66.000	57.900	14.0	10378	505	14.600	12.300	18.7
10256	508	1.500	1.350	11.1	10332	503	30.400	25.100	21.1	10378	506	23.100	19.100	20.9
10256	509	1.110	.990	12.1	10332	504	48.100	40.800	17.9	10378	507	25.400	21.800	16.5
10257	501	.178	.164	8.5	10332	505	24.800	20.900	18.7	10378	508	12.000	10.500	14.3
10257	503	.310	.290	6.9	10332	506	39.300	32.600	20.6	10378	509	9.390	8.090	16.1
10257	504	.250	.225	11.1	10332	507	43.300	37.200	16.4	10379	501	18.000	15.800	13.9
10257	505	.270	.237	13.9	10332	508	20.500	17.900	14.5	10379	503	8.290	6.830	21.4
10257	506	.260	.237	9.7	10332	509	16.000	13.800	15.9	10379	504	13.100	11.100	18.0
10257	507	.227	.205	10.7	10352	501	1.110	1.040	6.7	10379	505	6.760	5.690	18.8
10257	508	.280	.250	12.0	10352	503	.860	.750	14.7	10379	506	10.700	8.870	20.6
10257	509	.210	.186	12.9	10352	504	1.130	1.010	11.9	10379	507	11.800	10.100	16.8
10309	501	.620	.550	12.7	10352	505	.760	.680	11.8	10379	508	5.570	4.880	14.1
10309	503	.300	.250	20.0	10352	506	.780	.680	14.7	10379	509	4.360	3.750	16.3
10309	504	.420	.360	16.7	10352	507	.990	.900	10.0	10380	501	30.700	26.900	14.1
10309	505	.310	.260	19.2	10352	508	.510	.470	8.5	10380	503	14.100	11.700	20.5
10309	506	.430	.360	19.4	10352	509	1.780	1.630	9.2	10380	504	22.400	19.000	17.9
10309	507	.350	.310	12.9	10367	501	10.400	10.600	-1.9	10380	505	11.500	9.710	18.4
10309	508	.260	.228	14.0	10367	503	9.740	10.000	-2.6	10380	506	18.300	15.200	20.4
10309	509	.550	.480	14.6	10367	504	4.600	4.570	0.7	10380	507	20.100	17.300	16.2
10315	501	1.460	1.300	12.3	10367	505	5.590	5.490	1.8	10380	508	9.520	8.330	14.3
10315	503	.710	.590	20.3	10367	506	8.220	8.360	-1.7	10380	509	7.450	6.410	16.2
10315	504	.980	.850	15.3	10367	507	6.220	6.230	-0.2	10381	501	26.600	23.300	14.2
10315	505	.720	.620	16.1	10367	508	13.600	13.500	0.7	10381	503	12.300	10.100	21.8
10315	506	1.010	.850	18.8	10367	509	8.810	8.620	2.2	10381	504	19.400	16.400	18.3
10315	507	.830	.720	15.3	10368	501	15.200	15.500	-1.9	10381	505	10.000	8.410	18.9

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STATE: 06 - CONNECTICUT
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10381	506	15.800	13.100	20.6	11052	509	3.550	3.180	11.6	11155	504	.550	.480	14.6
10381	507	17.400	15.000	16.0	11126	501	.239	.213	12.2	11155	505	.410	.350	17.1
10381	508	8.240	7.210	14.3	11126	503	.116	.097	19.6	11155	506	.570	.480	18.7
10381	509	6.450	5.550	16.2	11126	504	.162	.140	15.7	11155	507	.470	.410	14.6
11007	501	4.430	4.510	-1.8	11126	505	.119	.102	16.7	11155	508	.340	.300	13.3
11007	503	4.140	4.260	-2.8	11126	506	.166	.140	18.6	11155	509	.720	.630	14.3
11007	504	1.960	1.940	1.0	11126	507	.137	.119	15.1	11167	501	4.170	3.810	9.4
11007	505	2.380	2.330	2.1	11126	508	.099	.088	12.5	11167	503	2.280	1.960	16.3
11007	506	3.490	3.560	-2.0	11126	509	.212	.185	14.6	11167	504	3.000	2.650	13.2
11007	507	2.640	2.650	-0.4	11127	501	.780	.710	9.9	11167	505	.770	.680	13.2
11007	508	5.770	5.740	0.5	11127	503	.420	.360	16.7	11167	506	2.590	2.230	16.1
11007	509	3.740	3.670	1.9	11127	504	.650	.570	14.0	11167	507	2.490	2.230	11.7
11020	501	1.160	1.030	12.6	11127	505	.310	.270	14.8	11167	508	1.030	.940	9.6
11020	503	.560	.470	19.1	11127	506	.820	.710	15.5	11167	509	.820	.730	12.3
11020	504	.780	.670	16.4	11127	507	.670	.600	11.7	11168	501	21.600	19.800	9.1
11020	505	.580	.490	18.4	11127	508	.370	.330	12.1	11168	503	11.800	10.200	15.7
11020	506	.800	.670	19.4	11127	509	.360	.320	12.5	11168	504	15.600	13.700	13.9
11020	507	.660	.580	13.8	11128	501	1.060	.960	10.4	11168	505	4.010	3.500	14.6
11020	508	.480	.430	11.6	11128	503	.570	.480	18.7	11168	506	13.400	11.600	15.5
11020	509	1.020	.900	13.3	11128	504	.870	.770	13.0	11168	507	12.900	11.600	11.2
11039	501	.940	.870	8.0	11128	505	.420	.360	16.7	11168	508	5.350	4.880	9.6
11039	503	1.630	1.520	7.2	11128	506	1.110	.950	16.8	11168	509	4.240	3.800	11.6
11039	504	1.320	1.190	10.9	11128	507	.910	.810	12.3	11201	501	38.700	39.500	-2.0
11039	505	1.410	1.260	11.9	11128	508	.500	.450	11.1	11201	503	36.200	37.300	-2.9
11039	506	1.360	1.250	8.8	11128	509	.480	.430	11.6	11201	504	17.100	17.000	0.6
11039	507	1.200	1.080	11.1	11138	501	9.560	8.390	13.9	11201	505	20.800	20.400	2.0
11039	508	1.500	1.350	11.1	11138	503	4.410	3.630	21.5	11201	506	30.600	31.100	-1.6
11039	509	1.110	.990	12.1	11138	504	6.970	5.910	17.9	11201	507	23.100	23.200	-0.4
11052	501	18.100	16.500	9.7	11138	505	3.600	3.030	18.8	11201	508	50.500	50.200	0.6
11052	503	9.910	8.500	16.6	11138	506	5.690	4.720	20.6	11201	509	32.800	32.100	2.2
11052	504	13.000	11.500	13.0	11138	507	6.270	5.390	16.3	11202	501	11.500	11.700	-1.7
11052	505	3.350	2.930	14.3	11138	508	2.970	2.590	14.7	11202	503	10.700	11.000	-2.7
11052	506	11.200	9.680	15.7	11138	509	2.320	2.000	16.0	11202	504	5.060	5.030	0.6
11052	507	10.800	9.690	11.5	11155	501	.820	.730	12.3	11202	505	6.150	6.040	1.8
11052	508	4.480	4.090	9.5	11155	503	.400	.330	21.2	11202	506	9.040	9.200	-1.7

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11202	507	6.840	6.860	-0.3	11208	501	3.890	3.960	-1.8	11212	505	3.290	3.230	1.9
11202	508	14.900	14.800	0.7	11208	503	3.640	3.750	-2.9	11212	506	4.830	4.910	-1.6
11202	509	9.690	9.490	2.1	11208	504	1.720	1.710	0.6	11212	507	3.650	3.660	-0.3
11203	501	1.820	1.650	10.3	11208	505	2.090	2.050	2.0	11212	508	7.980	7.930	0.6
11203	503	.980	.830	18.1	11208	506	3.070	3.120	-1.6	11212	509	5.170	5.070	2.0
11203	504	1.510	1.330	13.5	11208	507	2.320	2.330	-0.4	11213	501	4.990	5.090	-2.0
11203	505	.720	.620	16.1	11208	508	5.070	5.040	0.6	11213	503	4.670	4.800	-2.7
11203	506	1.910	1.640	16.5	11208	509	3.290	3.220	2.2	11213	504	2.200	2.190	0.5
11203	507	1.570	1.390	12.9	11209	501	18.300	18.600	-1.6	11213	505	2.680	2.630	1.9
11203	508	.860	.770	11.7	11209	503	17.100	17.600	-2.8	11213	506	3.940	4.010	-1.7
11203	509	.840	.740	13.5	11209	504	8.070	8.020	0.6	11213	507	2.980	2.990	-0.3
11204	501	1.200	1.070	12.1	11209	505	9.810	9.630	1.9	11213	508	6.510	6.470	0.6
11204	503	.580	.490	18.4	11209	506	14.400	14.700	-2.0	11213	509	4.220	4.130	2.2
11204	504	.810	.700	15.7	11209	507	10.900	10.900	0.0	11214	501	12.300	12.500	-1.6
11204	505	.600	.510	17.6	11209	508	23.800	23.700	0.4	11214	503	11.500	11.800	-2.5
11204	506	.830	.700	18.6	11209	509	15.500	15.100	2.6	11214	504	5.430	5.400	0.6
11204	507	.680	.600	13.3	11210	501	7.780	7.930	-1.9	11214	505	6.600	6.480	1.9
11204	508	.500	.440	13.6	11210	503	7.280	7.490	-2.8	11214	506	9.700	9.870	-1.7
11204	509	1.060	.930	14.0	11210	504	3.440	3.420	0.6	11214	507	7.340	7.360	-0.3
11206	501	1.800	1.830	-1.6	11210	505	4.180	4.100	2.0	11214	508	16.000	15.900	0.6
11206	503	1.680	1.730	-2.9	11210	506	6.140	6.250	-1.8	11214	509	10.400	10.200	2.0
11206	504	.790	.790	0.0	11210	507	4.650	4.660	-0.2	11222	501	.207	.211	-1.9
11206	505	.970	.950	2.1	11210	508	10.100	10.100	0.0	11222	503	.193	.199	-3.0
11206	506	1.420	1.440	-1.4	11210	509	6.580	6.440	2.2	11222	504	.091	.091	0.0
11206	507	1.070	1.080	-0.9	11211	501	40.400	41.200	-1.9	11222	505	.111	.109	1.8
11206	508	2.340	2.330	0.4	11211	503	37.800	38.900	-2.8	11222	506	.163	.166	-1.8
11206	509	1.520	1.490	2.0	11211	504	17.900	17.800	0.6	11222	507	.123	.124	-0.8
11207	501	22.700	23.100	-1.7	11211	505	21.700	21.300	1.9	11222	508	.270	.270	0.0
11207	503	21.200	21.900	-3.2	11211	506	31.900	32.500	-1.8	11222	509	.175	.171	2.3
11207	504	10.000	9.970	0.3	11211	507	24.200	24.200	0.0	11234	501	1.080	.960	12.5
11207	505	12.200	12.000	1.7	11211	508	52.700	52.400	0.6	11234	503	.520	.440	18.2
11207	506	17.900	18.200	-1.6	11211	509	34.200	33.500	2.1	11234	504	.730	.630	15.9
11207	507	13.600	13.600	0.0	11212	501	6.120	6.230	-1.8	11234	505	.540	.460	17.4
11207	508	29.600	29.400	0.7	11212	503	5.720	5.890	-2.9	11234	506	.750	.630	19.0
11207	509	19.200	18.800	2.1	11212	504	2.700	2.690	0.4	11234	507	.610	.540	13.0

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11234	508	.450	.400	12.5	11274	503	24.900	20.800	19.7	12361	506	.100	.088	13.6
11234	509	.950	.830	14.5	11274	504	34.600	29.900	15.7	12361	507	.188	.173	8.7
11248	501	.049	.045	8.9	11274	505	25.500	21.900	16.4	12361	508	.074	.069	7.2
11248	503	.085	.079	7.6	11274	506	35.500	29.900	18.7	12361	509	.172	.158	8.9
11248	504	.069	.062	11.3	11274	507	29.200	25.500	14.5	12362	501	.154	.140	10.0
11248	505	.074	.065	13.8	11274	508	21.300	18.900	12.7	12362	503	.083	.070	18.6
11248	506	.071	.065	9.2	11274	509	45.400	39.700	14.4	12362	504	.128	.112	14.3
11248	507	.062	.056	10.7	11288	501	2.820	2.620	7.6	12362	505	.061	.052	17.3
11248	508	.078	.070	11.4	11288	503	2.170	1.910	13.6	12362	506	.162	.139	16.5
11248	509	.058	.051	13.7	11288	504	2.850	2.570	10.9	12362	507	.133	.118	12.7
11258	501	2.300	2.140	7.5	11288	505	1.920	1.720	11.6	12362	508	.073	.066	10.6
11258	503	1.770	1.560	13.5	11288	506	1.960	1.730	13.3	12362	509	.071	.063	12.7
11258	504	2.330	2.090	11.5	11288	507	2.500	2.280	9.6	12373	501	.059	.053	11.3
11258	505	1.570	1.410	11.3	11288	508	1.290	1.200	7.5	12373	503	.032	.027	18.5
11258	506	1.600	1.410	13.5	11288	509	4.510	4.130	9.2	12373	504	.049	.043	14.0
11258	507	2.040	1.860	9.7	12014	501	.106	.098	8.2	12373	505	.023	.020	15.0
11258	508	1.050	.980	7.1	12014	503	.184	.171	7.6	12373	506	.062	.053	17.0
11258	509	3.680	3.370	9.2	12014	504	.149	.134	11.2	12373	507	.050	.045	11.1
11259	501	2.470	2.290	7.9	12014	505	.159	.141	12.8	12373	508	.028	.025	12.0
11259	503	1.900	1.670	13.8	12014	506	.153	.141	8.5	12373	509	.027	.024	12.5
11259	504	2.500	2.250	11.1	12014	507	.135	.122	10.7	12374	501	2.350	2.100	11.9
11259	505	1.680	1.510	11.3	12014	508	.168	.151	11.3	12374	503	1.140	.960	18.7
11259	506	1.720	1.510	13.9	12014	509	.125	.111	12.6	12374	504	1.590	1.370	16.1
11259	507	2.190	2.000	9.5	12356	501	4.530	4.040	12.1	12374	505	1.170	1.010	15.8
11259	508	1.130	1.050	7.6	12356	503	2.200	1.840	19.6	12374	506	1.630	1.370	19.0
11259	509	3.950	3.610	9.4	12356	504	3.060	2.640	15.9	12374	507	1.340	1.170	14.5
11273	501	53.400	47.600	12.2	12356	505	2.250	1.940	16.0	12374	508	.980	.870	12.6
11273	503	25.900	21.700	19.4	12356	506	3.130	2.640	18.6	12374	509	2.080	1.820	14.3
11273	504	36.100	31.100	16.1	12356	507	2.580	2.250	14.7	12375	501	1.160	1.030	12.6
11273	505	26.600	22.800	16.7	12356	508	1.880	1.670	12.6	12375	503	.560	.470	19.1
11273	506	37.000	31.200	18.6	12356	509	4.010	3.510	14.2	12375	504	.780	.670	16.4
11273	507	30.500	26.600	14.7	12361	501	.071	.067	6.0	12375	505	.580	.490	18.4
11273	508	22.200	19.700	12.7	12361	503	.034	.030	13.3	12375	506	.800	.670	19.4
11273	509	47.300	41.400	14.3	12361	504	.119	.108	10.2	12375	507	.660	.580	13.8
11274	501	51.300	45.700	12.3	12361	505	.048	.043	11.6	12375	508	.480	.430	11.6

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12375	509	1.020	.900	13.3	12510	504	1.150	1.030	11.7	12707	507	.870	.770	13.0
12391	501	.116	.105	10.5	12510	505	1.230	1.090	12.8	12707	508	.480	.430	11.6
12391	503	.062	.053	17.0	12510	506	1.180	1.090	8.3	12707	509	.460	.410	12.2
12391	504	.096	.084	14.3	12510	507	1.040	.940	10.6	12797	501	.213	.193	10.4
12391	505	.046	.039	17.9	12510	508	1.300	1.170	11.1	12797	503	.115	.097	18.6
12391	506	.122	.104	17.3	12510	509	.970	.860	12.8	12797	504	.176	.155	13.5
12391	507	.100	.088	13.6	12583	501	.360	.340	5.9	12797	505	.084	.072	16.7
12391	508	.055	.049	12.2	12583	503	.630	.590	6.8	12797	506	.224	.192	16.7
12391	509	.053	.047	12.8	12583	504	.510	.460	10.9	12797	507	.183	.163	12.3
12393	501	1.540	1.370	12.4	12583	505	.550	.490	12.2	12797	508	.101	.091	11.0
12393	503	.750	.620	21.0	12583	506	.530	.480	10.4	12797	509	.098	.086	14.0
12393	504	1.040	.900	15.6	12583	507	.460	.420	9.5	12805	501	1.240	1.100	12.7
12393	505	.760	.660	15.2	12583	508	.580	.520	11.5	12805	503	.600	.500	20.0
12393	506	1.060	.900	17.8	12583	509	.430	.380	13.2	12805	504	.840	.720	16.7
12393	507	.880	.760	15.8	12651	501	1.060	.980	8.2	12805	505	.610	.530	15.1
12393	508	.640	.570	12.3	12651	503	1.840	1.710	7.6	12805	506	.860	.720	19.4
12393	509	1.360	1.190	14.3	12651	504	1.490	1.340	11.2	12805	507	.710	.620	14.5
12467	501	.640	.570	12.3	12651	505	1.590	1.410	12.8	12805	508	.510	.460	10.9
12467	503	.310	.260	19.2	12651	506	1.530	1.410	8.5	12805	509	1.100	.960	14.6
12467	504	.430	.370	16.2	12651	507	1.350	1.220	10.7	12841	501	2.050	1.830	12.0
12467	505	.320	.270	18.5	12651	508	1.690	1.520	11.2	12841	503	1.000	.840	19.0
12467	506	.440	.370	18.9	12651	509	1.250	1.110	12.6	12841	504	1.390	1.200	15.8
12467	507	.360	.320	12.5	12683	501	.490	.450	8.9	12841	505	1.020	.880	15.9
12467	508	.270	.235	14.9	12683	503	.840	.780	7.7	12841	506	1.420	1.200	18.3
12467	509	.570	.490	16.3	12683	504	.680	.610	11.5	12841	507	1.170	1.020	14.7
12509	501	.065	.059	10.2	12683	505	.730	.650	12.3	12841	508	.850	.760	11.8
12509	503	.112	.104	7.7	12683	506	.700	.650	7.7	12841	509	1.820	1.590	14.5
12509	504	.091	.081	12.3	12683	507	.620	.560	10.7	12927	501	.360	.320	12.5
12509	505	.097	.086	12.8	12683	508	.770	.690	11.6	12927	503	.174	.146	19.2
12509	506	.093	.086	8.1	12683	509	.570	.510	11.8	12927	504	.243	.209	16.3
12509	507	.082	.074	10.8	12707	501	1.010	.920	9.8	12927	505	.179	.153	17.0
12509	508	.103	.092	12.0	12707	503	.550	.460	19.6	12927	506	.249	.209	19.1
12509	509	.076	.068	11.8	12707	504	.840	.740	13.5	12927	507	.205	.179	14.5
12510	501	.820	.750	9.3	12707	505	.400	.340	17.6	12927	508	.149	.132	12.9
12510	503	1.420	1.320	7.6	12707	506	1.060	.910	16.5	12927	509	.320	.280	14.3

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 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
13049	501	.037	.035	5.7	13204	505	1.590	1.410	12.8	13352	508	.470	.420	11.9
13049	503	.018	.015	20.0	13204	506	1.530	1.410	8.5	13352	509	1.010	.880	14.8
13049	504	.062	.056	10.7	13204	507	1.350	1.220	10.7	13410	501	1.490	1.370	8.8
13049	505	.025	.022	13.6	13204	508	1.690	1.520	11.2	13410	503	2.570	2.390	7.5
13049	506	.052	.046	13.0	13204	509	1.250	1.110	12.6	13410	504	2.080	1.870	11.2
13049	507	.098	.090	8.9	13205	501	.410	.380	7.9	13410	505	2.230	1.980	12.6
13049	508	.038	.036	5.6	13205	503	.710	.660	7.6	13410	506	2.140	1.980	8.1
13049	509	.089	.082	8.5	13205	504	.570	.510	11.8	13410	507	1.890	1.710	10.5
13111	501	2.130	1.980	7.6	13205	505	.610	.540	13.0	13410	508	2.360	2.120	11.3
13111	503	1.650	1.440	14.6	13205	506	.590	.540	9.3	13410	509	1.750	1.550	12.9
13111	504	2.160	1.940	11.3	13205	507	.520	.470	10.6	13412	501	.500	.460	8.7
13111	505	1.460	1.300	12.3	13205	508	.650	.580	12.1	13412	503	.870	.810	7.4
13111	506	1.490	1.310	13.7	13205	509	.480	.430	11.6	13412	504	.700	.630	11.1
13111	507	1.890	1.730	9.2	13314	501	.460	.410	12.2	13412	505	.750	.670	11.9
13111	508	.980	.910	7.7	13314	503	.223	.187	19.3	13412	506	.720	.670	7.5
13111	509	3.420	3.120	9.6	13314	504	.310	.270	14.8	13412	507	.640	.580	10.3
13112	501	.061	.057	7.0	13314	505	.228	.196	16.3	13412	508	.800	.720	11.1
13112	503	.029	.025	16.0	13314	506	.320	.270	18.5	13412	509	.590	.520	13.5
13112	504	.101	.091	11.0	13314	507	.260	.228	14.0	13453	501	.580	.530	9.4
13112	505	.041	.037	10.8	13314	508	.191	.169	13.0	13453	503	1.000	.930	7.5
13112	506	.085	.075	13.3	13314	509	.410	.360	13.9	13453	504	.810	.730	11.0
13112	507	.160	.147	8.8	13351	501	1.120	1.000	12.0	13453	505	.870	.770	13.0
13112	508	.063	.059	6.8	13351	503	.540	.450	20.0	13453	506	.840	.770	9.1
13112	509	.146	.134	9.0	13351	504	.750	.650	15.4	13453	507	.740	.670	10.4
13201	501	.940	.860	9.3	13351	505	.560	.480	16.7	13453	508	.920	.830	10.8
13201	503	1.630	1.510	7.9	13351	506	.770	.650	18.5	13453	509	.680	.600	13.3
13201	504	1.320	1.180	11.9	13351	507	.640	.560	14.3	13454	501	.680	.620	9.7
13201	505	1.410	1.250	12.8	13351	508	.460	.410	12.2	13454	503	1.170	1.090	7.3
13201	506	1.350	1.250	8.0	13351	509	.990	.870	13.8	13454	504	.950	.850	11.8
13201	507	1.190	1.080	10.2	13352	501	1.140	1.010	12.9	13454	505	1.020	.900	13.3
13201	508	1.490	1.340	11.2	13352	503	.550	.460	19.6	13454	506	.980	.900	8.9
13201	509	1.110	.980	13.3	13352	504	.770	.660	16.7	13454	507	.860	.780	10.3
13204	501	1.060	.980	8.2	13352	505	.570	.490	16.3	13454	508	1.070	.970	10.3
13204	503	1.840	1.710	7.6	13352	506	.790	.660	19.7	13454	509	.800	.710	12.7
13204	504	1.490	1.340	11.2	13352	507	.650	.570	14.0	13455	501	.690	.630	9.5

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STATE: 06 - CONNECTICUT
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
13455	503	1.190	1.110	7.2	13621	506	.186	.172	8.1	13716	509	1.540	1.340	14.9
13455	504	.960	.870	10.3	13621	507	.164	.149	10.1	13720	501	.980	.910	7.7
13455	505	1.030	.920	12.0	13621	508	.205	.185	10.8	13720	503	.760	.660	15.2
13455	506	.990	.910	8.8	13621	509	.152	.135	12.6	13720	504	.990	.900	10.0
13455	507	.870	.790	10.1	13670	501	.040	.038	5.3	13720	505	.670	.600	11.7
13455	508	1.090	.980	11.2	13670	503	.019	.017	11.8	13720	506	.680	.600	13.3
13455	509	.810	.720	12.5	13670	504	.067	.060	11.7	13720	507	.870	.800	8.7
13506	501	3.510	3.130	12.1	13670	505	.027	.024	12.5	13720	508	.450	.420	7.1
13506	503	1.700	1.430	18.9	13670	506	.056	.050	12.0	13720	509	1.570	1.440	9.0
13506	504	2.370	2.050	15.6	13670	507	.105	.097	8.2	13759	501	.680	.600	13.3
13506	505	1.750	1.500	16.7	13670	508	.041	.039	5.1	13759	503	.330	.280	17.9
13506	506	2.430	2.050	18.5	13670	509	.096	.088	9.1	13759	504	.460	.400	15.0
13506	507	2.000	1.750	14.3	13673	501	1.740	1.620	7.4	13759	505	.340	.290	17.2
13506	508	1.460	1.290	13.2	13673	503	1.340	1.180	13.6	13759	506	.470	.400	17.5
13506	509	3.110	2.720	14.3	13673	504	1.760	1.590	10.7	13759	507	.390	.340	14.7
13507	501	4.230	3.770	12.2	13673	505	1.190	1.070	11.2	13759	508	.280	.250	12.0
13507	503	2.050	1.720	19.2	13673	506	1.210	1.070	13.1	13759	509	.600	.530	13.2
13507	504	2.860	2.470	15.8	13673	507	1.540	1.410	9.2	13930	501	.330	.300	10.0
13507	505	2.100	1.810	16.0	13673	508	.800	.740	8.1	13930	503	.177	.149	18.8
13507	506	2.930	2.470	18.6	13673	509	2.790	2.550	9.4	13930	504	.270	.240	12.5
13507	507	2.410	2.100	14.8	13715	501	.154	.140	10.0	13930	505	.130	.112	16.1
13507	508	1.760	1.560	12.8	13715	503	.083	.070	18.6	13930	506	.350	.300	16.7
13507	509	3.750	3.280	14.3	13715	504	.128	.112	14.3	13930	507	.280	.250	12.0
13590	501	.510	.470	8.5	13715	505	.061	.052	17.3	13930	508	.155	.140	10.7
13590	503	.890	.820	8.5	13715	506	.162	.139	16.5	13930	509	.151	.133	13.5
13590	504	.720	.650	10.8	13715	507	.133	.118	12.7	14068	501	.150	.133	12.8
13590	505	.770	.680	13.2	13715	508	.073	.066	10.6	14068	503	.073	.061	19.7
13590	506	.740	.680	8.8	13715	509	.071	.063	12.7	14068	504	.101	.087	16.1
13590	507	.650	.590	10.2	13716	501	1.740	1.550	12.3	14068	505	.074	.064	15.6
13590	508	.810	.730	11.0	13716	503	.840	.710	18.3	14068	506	.104	.087	19.5
13590	509	.600	.530	13.2	13716	504	1.170	1.010	15.8	14068	507	.085	.074	14.9
13621	501	.129	.119	8.4	13716	505	.860	.740	16.2	14068	508	.062	.055	12.7
13621	503	.224	.208	7.7	13716	506	1.200	1.010	18.8	14068	509	.132	.116	13.8
13621	504	.181	.163	11.0	13716	507	.990	.860	15.1	14101	501	1.760	1.570	12.1
13621	505	.194	.172	12.8	13716	508	.720	.640	12.5	14101	503	.850	.710	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
14101	504	1.190	1.020	16.7	14527	507	.540	.480	12.5	14734	501	1.020	.910	12.1
14101	505	.870	.750	16.0	14527	508	.300	.270	11.1	14734	503	.490	.410	19.5
14101	506	1.210	1.020	18.6	14527	509	.290	.250	16.0	14734	504	.690	.590	16.9
14101	507	1.000	.870	14.9	14655	501	.340	.300	13.3	14734	505	.510	.430	18.6
14101	508	.730	.650	12.3	14655	503	.165	.138	19.6	14734	506	.700	.590	18.6
14101	509	1.550	1.360	14.0	14655	504	.229	.198	15.7	14734	507	.580	.510	13.7
14279	501	.490	.450	8.9	14655	505	.169	.145	16.6	14734	508	.420	.380	10.5
14279	503	.860	.790	8.9	14655	506	.235	.198	18.7	14734	509	.900	.790	13.9
14279	504	.690	.620	11.3	14655	507	.193	.169	14.2	14855	501	.227	.209	8.6
14279	505	.740	.660	12.1	14655	508	.141	.125	12.8	14855	503	.390	.370	5.4
14279	506	.710	.660	7.6	14655	509	.300	.260	15.4	14855	504	.320	.290	10.3
14279	507	.630	.570	10.5	14731	501	18.000	16.400	9.8	14855	505	.340	.300	13.3
14279	508	.780	.710	9.9	14731	503	9.830	8.440	16.5	14855	506	.330	.300	10.0
14279	509	.580	.520	11.5	14731	504	12.900	11.400	13.2	14855	507	.290	.260	11.5
14401	501	2.320	2.160	7.4	14731	505	3.330	2.910	14.4	14855	508	.360	.330	9.1
14401	503	1.790	1.570	14.0	14731	506	11.100	9.600	15.6	14855	509	.270	.238	13.4
14401	504	2.350	2.110	11.4	14731	507	10.700	9.610	11.3	14913	501	1.280	1.140	12.3
14401	505	1.580	1.420	11.3	14731	508	4.450	4.050	9.9	14913	503	.620	.520	19.2
14401	506	1.610	1.420	13.4	14731	509	3.520	3.160	11.4	14913	504	.860	.740	16.2
14401	507	2.050	1.880	9.0	14732	501	1.330	1.210	9.9	14913	505	.630	.550	14.5
14401	508	1.060	.980	8.2	14732	503	.730	.620	17.7	14913	506	.880	.740	18.9
14401	509	3.710	3.390	9.4	14732	504	.960	.840	14.3	14913	507	.730	.640	14.1
14405	501	2.600	2.650	-1.9	14732	505	.246	.215	14.4	14913	508	.530	.470	12.8
14405	503	2.430	2.510	-3.2	14732	506	.820	.710	15.5	14913	509	1.130	.990	14.1
14405	504	1.150	1.140	0.9	14732	507	.790	.710	11.3	15062	501	.204	.188	8.5
14405	505	1.400	1.370	2.2	14732	508	.330	.300	10.0	15062	503	.350	.330	6.1
14405	506	2.050	2.090	-1.9	14732	509	.260	.234	11.1	15062	504	.290	.260	11.5
14405	507	1.550	1.560	-0.6	14733	501	2.370	2.120	11.8	15062	505	.310	.270	14.8
14405	508	3.390	3.370	0.6	14733	503	1.150	.970	18.6	15062	506	.290	.270	7.4
14405	509	2.200	2.160	1.9	14733	504	1.600	1.380	15.9	15062	507	.260	.235	10.6
14527	501	.630	.570	10.5	14733	505	1.180	1.010	16.8	15062	508	.320	.290	10.3
14527	503	.340	.290	17.2	14733	506	1.640	1.380	18.8	15062	509	.240	.213	12.7
14527	504	.520	.460	13.0	14733	507	1.350	1.180	14.4	15063	501	.238	.219	8.7
14527	505	.248	.213	16.4	14733	508	.990	.880	12.5	15063	503	.410	.380	7.9
14527	506	.660	.570	15.8	14733	509	2.100	1.840	14.1	15063	504	.330	.300	10.0

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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
15063	505	.360	.320	12.5	15188	508	.570	.510	11.8	15405	503	.237	.220	7.7
15063	506	.340	.320	6.3	15188	509	.420	.380	10.5	15405	504	.192	.173	11.0
15063	507	.300	.270	11.1	15223	501	.047	.044	6.8	15405	505	.205	.182	12.6
15063	508	.380	.340	11.8	15223	503	.022	.020	10.0	15405	506	.198	.182	8.8
15063	509	.280	.248	12.9	15223	504	.079	.071	11.3	15405	507	.174	.158	10.1
15070	501	.350	.360	-2.8	15223	505	.032	.028	14.3	15405	508	.217	.196	10.7
15070	503	.330	.340	-2.9	15223	506	.066	.058	13.8	15405	509	.161	.143	12.6
15070	504	.154	.153	0.7	15223	507	.124	.114	8.8	15406	501	.350	.320	9.4
15070	505	.187	.184	1.6	15223	508	.049	.046	6.5	15406	503	.600	.560	7.1
15070	506	.280	.280	0.0	15223	509	.113	.104	8.7	15406	504	.490	.440	11.4
15070	507	.208	.209	-0.5	15224	501	1.040	.970	7.2	15406	505	.520	.460	13.0
15070	508	.450	.450	0.0	15224	503	.800	.700	14.3	15406	506	.500	.460	8.7
15070	509	.300	.290	3.4	15224	504	1.050	.950	10.5	15406	507	.440	.400	10.0
15123	501	17.400	15.900	9.4	15224	505	.710	.630	12.7	15406	508	.550	.500	10.0
15123	503	9.500	8.150	16.6	15224	506	.720	.640	12.5	15406	509	.410	.360	13.9
15123	504	12.500	11.000	13.6	15224	507	.920	.840	9.5	15488	501	.870	.800	8.7
15123	505	3.220	2.810	14.6	15224	508	.480	.440	9.1	15488	503	1.510	1.400	7.9
15123	506	10.800	9.280	16.4	15224	509	1.660	1.520	9.2	15488	504	1.220	1.100	10.9
15123	507	10.400	9.290	11.9	15314	501	.820	.730	12.3	15488	505	1.310	1.160	12.9
15123	508	4.300	3.920	9.7	15314	503	.400	.330	21.2	15488	506	1.260	1.160	8.6
15123	509	3.400	3.050	11.5	15314	504	.550	.480	14.6	15488	507	1.110	1.000	11.0
15124	501	6.070	5.550	9.4	15314	505	.410	.350	17.1	15488	508	1.380	1.250	10.4
15124	503	3.320	2.850	16.5	15314	506	.570	.480	18.7	15488	509	1.030	.910	13.2
15124	504	4.370	3.850	13.5	15314	507	.470	.410	14.6	15538	501	1.460	1.300	12.3
15124	505	1.120	.980	14.3	15314	508	.340	.300	13.3	15538	503	.710	.590	20.3
15124	506	3.760	3.250	15.7	15314	509	.720	.630	14.3	15538	504	.980	.850	15.3
15124	507	3.630	3.250	11.7	15404	501	.093	.086	8.1	15538	505	.720	.620	16.1
15124	508	1.500	1.370	9.5	15404	503	.161	.150	7.3	15538	506	1.010	.850	18.8
15124	509	1.190	1.070	11.2	15404	504	.130	.117	11.1	15538	507	.830	.720	15.3
15188	501	.360	.330	9.1	15404	505	.139	.124	12.1	15538	508	.610	.540	13.0
15188	503	.620	.580	6.9	15404	506	.134	.124	8.1	15538	509	1.290	1.130	14.2
15188	504	.500	.450	11.1	15404	507	.118	.107	10.3	15600	501	3.670	3.270	12.2
15188	505	.540	.480	12.5	15404	508	.148	.133	11.3	15600	503	1.780	1.490	19.5
15188	506	.520	.480	8.3	15404	509	.110	.097	13.4	15600	504	2.480	2.140	15.9
15188	507	.460	.410	12.2	15405	501	.137	.126	8.7	15600	505	1.820	1.570	15.9

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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
15600	506	2.540	2.140	18.7	15699	509	.950	.930	2.2	16005	504	.068	.060	13.3
15600	507	2.090	1.830	14.2	15733	501	.227	.209	8.6	16005	505	.032	.028	14.3
15600	508	1.530	1.350	13.3	15733	503	.390	.370	5.4	16005	506	.086	.074	16.2
15600	509	3.250	2.840	14.4	15733	504	.320	.290	10.3	16005	507	.070	.062	12.9
15607	501	.460	.460	0.0	15733	505	.340	.300	13.3	16005	508	.039	.035	11.4
15607	503	.430	.440	-2.3	15733	506	.330	.300	10.0	16005	509	.038	.033	15.2
15607	504	.201	.200	0.5	15733	507	.290	.260	11.5	16009	501	.280	.260	7.7
15607	505	.245	.240	2.1	15733	508	.360	.330	9.1	16009	503	.480	.450	6.7
15607	506	.360	.370	-2.7	15733	509	.270	.238	13.4	16009	504	.390	.350	11.4
15607	507	.270	.270	0.0	15839	501	1.100	.980	12.2	16009	505	.420	.370	13.5
15607	508	.590	.590	0.0	15839	503	.530	.450	17.8	16009	506	.400	.370	8.1
15607	509	.390	.380	2.6	15839	504	.740	.640	15.6	16009	507	.360	.320	12.5
15608	501	.820	.730	12.3	15839	505	.550	.470	17.0	16009	508	.440	.400	10.0
15608	503	.400	.330	21.2	15839	506	.760	.640	18.7	16009	509	.330	.290	13.8
15608	504	.550	.480	14.6	15839	507	.630	.550	14.5	16402	501	5.430	4.840	12.2
15608	505	.410	.350	17.1	15839	508	.460	.400	15.0	16402	503	2.630	2.210	19.0
15608	506	.570	.480	18.7	15839	509	.970	.850	14.1	16402	504	3.670	3.160	16.1
15608	507	.470	.410	14.6	15991	501	.900	.800	12.5	16402	505	2.700	2.320	16.4
15608	508	.340	.300	13.3	15991	503	.440	.370	18.9	16402	506	3.760	3.170	18.6
15608	509	.720	.630	14.3	15991	504	.610	.520	17.3	16402	507	3.100	2.700	14.8
15656	501	24.200	21.500	12.6	15991	505	.450	.380	18.4	16402	508	2.260	2.000	13.0
15656	503	11.700	9.830	19.0	15991	506	.620	.520	19.2	16402	509	4.810	4.200	14.5
15656	504	16.300	14.100	15.6	15991	507	.510	.450	13.3	16403	501	3.430	3.060	12.1
15656	505	12.000	10.300	16.5	15991	508	.370	.330	12.1	16403	503	1.660	1.400	18.6
15656	506	16.700	14.100	18.4	15991	509	.790	.700	12.9	16403	504	2.320	2.000	16.0
15656	507	13.800	12.000	15.0	15993	501	.760	.680	11.8	16403	505	1.710	1.470	16.3
15656	508	10.000	8.910	12.2	15993	503	.370	.310	19.4	16403	506	2.370	2.000	18.5
15656	509	21.400	18.700	14.4	15993	504	.510	.440	15.9	16403	507	1.960	1.710	14.6
15699	501	1.130	1.150	-1.7	15993	505	.380	.320	18.7	16403	508	1.430	1.260	13.5
15699	503	1.050	1.080	-2.8	15993	506	.520	.440	18.2	16403	509	3.040	2.660	14.3
15699	504	.500	.490	2.0	15993	507	.430	.380	13.2	16404	501	4.330	3.860	12.2
15699	505	.610	.590	3.4	15993	508	.320	.280	14.3	16404	503	2.100	1.760	19.3
15699	506	.890	.910	-2.2	15993	509	.670	.590	13.6	16404	504	2.920	2.520	15.9
15699	507	.670	.670	0.0	16005	501	.082	.074	10.8	16404	505	2.150	1.850	16.2
15699	508	1.470	1.460	0.7	16005	503	.044	.037	18.9	16404	506	3.000	2.530	18.6

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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
16404	507	2.470	2.150	14.9	16604	501	.217	.200	8.5	16705	505	.194	.167	16.2
16404	508	1.800	1.600	12.5	16604	503	.380	.350	8.6	16705	506	.520	.440	18.2
16404	509	3.830	3.350	14.3	16604	504	.300	.270	11.1	16705	507	.420	.380	10.5
16471	501	.640	.660	-3.0	16604	505	.330	.290	13.8	16705	508	.233	.209	11.5
16471	503	.600	.620	-3.2	16604	506	.310	.290	6.9	16705	509	.226	.200	13.0
16471	504	.280	.280	0.0	16604	507	.280	.250	12.0	16750	501	.400	.360	11.1
16471	505	.350	.340	2.9	16604	508	.340	.310	9.7	16750	503	.194	.162	19.8
16471	506	.510	.520	-1.9	16604	509	.260	.227	14.5	16750	504	.270	.233	15.9
16471	507	.380	.390	-2.6	16670	501	15.900	13.900	14.4	16750	505	.198	.171	15.8
16471	508	.840	.830	1.2	16670	503	7.320	6.030	21.4	16750	506	.280	.233	20.2
16471	509	.540	.530	1.9	16670	504	11.600	9.810	18.2	16750	507	.228	.198	15.2
16501	501	.173	.157	10.2	16670	505	5.970	5.020	18.9	16750	508	.166	.147	12.9
16501	503	.093	.078	19.2	16670	506	9.450	7.840	20.5	16750	509	.350	.310	12.9
16501	504	.143	.126	13.5	16670	507	10.400	8.940	16.3	16751	501	.400	.360	11.1
16501	505	.068	.059	15.3	16670	508	4.920	4.310	14.2	16751	503	.194	.162	19.8
16501	506	.182	.156	16.7	16670	509	3.850	3.310	16.3	16751	504	.270	.233	15.9
16501	507	.149	.132	12.9	16676	501	1.140	1.010	12.9	16751	505	.198	.171	15.8
16501	508	.082	.074	10.8	16676	503	.550	.460	19.6	16751	506	.280	.233	20.2
16501	509	.079	.070	12.9	16676	504	.770	.660	16.7	16751	507	.228	.198	15.2
16527	501	.270	.241	12.0	16676	505	.570	.490	16.3	16751	508	.166	.147	12.9
16527	503	.143	.121	18.2	16676	506	.790	.660	19.7	16751	509	.350	.310	12.9
16527	504	.220	.193	14.0	16676	507	.650	.570	14.0	16819	501	1.240	1.140	8.8
16527	505	.105	.090	16.7	16676	508	.470	.420	11.9	16819	503	2.140	1.990	7.5
16527	506	.280	.239	17.2	16676	509	1.010	.880	14.8	16819	504	1.730	1.560	10.9
16527	507	.229	.203	12.8	16694	501	.430	.400	7.5	16819	505	1.850	1.650	12.1
16527	508	.126	.113	11.5	16694	503	.740	.690	7.2	16819	506	1.780	1.640	8.5
16527	509	.122	.108	13.0	16694	504	.600	.540	11.1	16819	507	1.570	1.420	10.6
16588	501	.129	.119	8.4	16694	505	.640	.570	12.3	16819	508	1.960	1.770	10.7
16588	503	.224	.208	7.7	16694	506	.620	.570	8.8	16819	509	1.460	1.290	13.2
16588	504	.181	.163	11.0	16694	507	.550	.490	12.2	16820	501	.960	.880	9.1
16588	505	.194	.172	12.8	16694	508	.680	.610	11.5	16820	503	1.660	1.540	7.8
16588	506	.186	.172	8.1	16694	509	.510	.450	13.3	16820	504	1.340	1.210	10.7
16588	507	.164	.149	10.1	16705	501	.490	.450	8.9	16820	505	1.430	1.270	12.6
16588	508	.205	.185	10.8	16705	503	.270	.224	20.5	16820	506	1.380	1.270	8.7
16588	509	.152	.135	12.6	16705	504	.410	.360	13.9	16820	507	1.220	1.100	10.9

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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
16820	508	1.520	1.370	10.9	16900	503	2.250	2.020	11.4	16906	506	2.860	2.570	11.3
16820	509	1.130	1.000	13.0	16900	504	6.420	5.910	8.6	16906	507	3.570	3.330	7.2
16881	501	6.240	5.570	12.0	16900	505	4.080	3.730	9.4	16906	508	1.640	1.560	5.1
16881	503	3.030	2.540	19.3	16900	506	4.260	3.830	11.2	16906	509	3.020	2.820	7.1
16881	504	4.220	3.640	15.9	16900	507	5.320	4.960	7.3	16910	501	2.370	2.260	4.9
16881	505	3.100	2.670	16.1	16900	508	2.440	2.320	5.2	16910	503	1.350	1.210	11.6
16881	506	4.320	3.640	18.7	16900	509	4.490	4.200	6.9	16910	504	3.850	3.550	8.5
16881	507	3.560	3.110	14.5	16901	501	2.540	2.420	5.0	16910	505	2.450	2.240	9.4
16881	508	2.600	2.300	13.0	16901	503	1.440	1.290	11.6	16910	506	2.550	2.300	10.9
16881	509	5.530	4.840	14.3	16901	504	4.120	3.790	8.7	16910	507	3.190	2.980	7.0
16890	501	.145	.133	9.0	16901	505	2.610	2.390	9.2	16910	508	1.460	1.390	5.0
16890	503	.250	.233	7.3	16901	506	2.730	2.460	11.0	16910	509	2.690	2.520	6.7
16890	504	.203	.182	11.5	16901	507	3.410	3.180	7.2	16911	501	2.150	2.050	4.9
16890	505	.217	.193	12.4	16901	508	1.560	1.480	5.4	16911	503	1.220	1.100	10.9
16890	506	.209	.192	8.9	16901	509	2.880	2.690	7.1	16911	504	3.490	3.210	8.7
16890	507	.184	.166	10.8	16902	501	2.150	2.050	4.9	16911	505	2.220	2.030	9.4
16890	508	.230	.207	11.1	16902	503	1.220	1.100	10.9	16911	506	2.310	2.080	11.1
16890	509	.170	.151	12.6	16902	504	3.490	3.210	8.7	16911	507	2.890	2.700	7.0
16891	501	.158	.145	9.0	16902	505	2.220	2.030	9.4	16911	508	1.330	1.260	5.6
16891	503	.270	.250	8.0	16902	506	2.310	2.080	11.1	16911	509	2.440	2.280	7.0
16891	504	.221	.199	11.1	16902	507	2.890	2.700	7.0	16915	501	2.430	2.320	4.7
16891	505	.236	.210	12.4	16902	508	1.330	1.260	5.6	16915	503	1.380	1.240	11.3
16891	506	.227	.210	8.1	16902	509	2.440	2.280	7.0	16915	504	3.950	3.640	8.5
16891	507	.201	.181	11.0	16905	501	4.160	3.970	4.8	16915	505	2.510	2.290	9.6
16891	508	.250	.225	11.1	16905	503	2.360	2.120	11.3	16915	506	2.620	2.360	11.0
16891	509	.186	.165	12.7	16905	504	6.750	6.220	8.5	16915	507	3.270	3.050	7.2
16892	501	.290	.260	11.5	16905	505	4.290	3.920	9.4	16915	508	1.500	1.430	4.9
16892	503	.500	.460	8.7	16905	506	4.480	4.030	11.2	16915	509	2.760	2.580	7.0
16892	504	.400	.360	11.1	16905	507	5.590	5.210	7.3	16916	501	2.030	1.940	4.6
16892	505	.430	.380	13.2	16905	508	2.560	2.430	5.3	16916	503	1.150	1.030	11.7
16892	506	.410	.380	7.9	16905	509	4.720	4.420	6.8	16916	504	3.290	3.030	8.6
16892	507	.360	.330	9.1	16906	501	2.660	2.530	5.1	16916	505	2.090	1.910	9.4
16892	508	.460	.410	12.2	16906	503	1.510	1.360	11.0	16916	506	2.180	1.960	11.2
16892	509	.340	.300	13.3	16906	504	4.310	3.970	8.6	16916	507	2.730	2.540	7.5
16900	501	3.950	3.770	4.8	16906	505	2.740	2.500	9.6	16916	508	1.250	1.190	5.0

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16916	509	2.300	2.150	7.0	16940	504	10.900	10.100	7.9	18110	507	.680	.600	13.3
16920	501	5.390	5.150	4.7	16940	505	6.940	6.350	9.3	18110	508	.500	.440	13.6
16920	503	3.070	2.750	11.6	16940	506	7.250	6.520	11.2	18110	509	1.060	.930	14.0
16920	504	8.760	8.060	8.7	16940	507	9.050	8.440	7.2	18205	501	.430	.390	10.3
16920	505	5.560	5.090	9.2	16940	508	4.150	3.940	5.3	18205	503	.232	.196	18.4
16920	506	5.810	5.230	11.1	16940	509	7.640	7.150	6.9	18205	504	.360	.310	16.1
16920	507	7.250	6.770	7.1	16941	501	2.700	2.570	5.1	18205	505	.170	.146	16.4
16920	508	3.330	3.160	5.4	16941	503	1.530	1.380	10.9	18205	506	.450	.390	15.4
16920	509	6.120	5.730	6.8	16941	504	4.380	4.030	8.7	18205	507	.370	.330	12.1
16921	501	4.930	4.700	4.9	16941	505	2.780	2.540	9.4	18205	508	.204	.183	11.5
16921	503	2.800	2.510	11.6	16941	506	2.900	2.610	11.1	18205	509	.198	.175	13.1
16921	504	8.000	7.370	8.5	16941	507	3.630	3.380	7.4	18206	501	1.940	1.730	12.1
16921	505	5.080	4.650	9.2	16941	508	1.660	1.580	5.1	18206	503	.940	.790	19.0
16921	506	5.300	4.770	11.1	16941	509	3.060	2.860	7.0	18206	504	1.310	1.130	15.9
16921	507	6.630	6.180	7.3	18078	501	.280	.250	12.0	18206	505	.960	.830	15.7
16921	508	3.040	2.890	5.2	18078	503	.151	.127	18.9	18206	506	1.340	1.130	18.6
16921	509	5.590	5.230	6.9	18078	504	.231	.204	13.2	18206	507	1.100	.960	14.6
16930	501	3.100	2.960	4.7	18078	505	.110	.095	15.8	18206	508	.800	.710	12.7
16930	503	1.760	1.580	11.4	18078	506	.290	.250	16.0	18206	509	1.710	1.500	14.0
16930	504	5.040	4.640	8.6	18078	507	.240	.213	12.7	18335	501	1.400	1.250	12.0
16930	505	3.200	2.930	9.2	18078	508	.132	.119	10.9	18335	503	.680	.570	19.3
16930	506	3.340	3.010	11.0	18078	509	.128	.113	13.3	18335	504	.940	.810	16.0
16930	507	4.170	3.890	7.2	18109	501	1.500	1.330	12.8	18335	505	.690	.600	15.0
16930	508	1.910	1.820	4.9	18109	503	.730	.610	19.7	18335	506	.970	.810	19.8
16930	509	3.520	3.300	6.7	18109	504	1.010	.870	16.1	18335	507	.800	.690	15.9
16931	501	3.350	3.190	5.0	18109	505	.740	.640	15.6	18335	508	.580	.510	13.7
16931	503	1.900	1.710	11.1	18109	506	1.040	.870	19.5	18335	509	1.240	1.080	14.8
16931	504	5.430	5.000	8.6	18109	507	.850	.740	14.9	18435	501	2.020	1.880	7.4
16931	505	3.450	3.150	9.5	18109	508	.620	.550	12.7	18435	503	1.560	1.370	13.9
16931	506	3.600	3.240	11.1	18109	509	1.320	1.160	13.8	18435	504	2.040	1.840	10.9
16931	507	4.500	4.200	7.1	18110	501	1.200	1.070	12.1	18435	505	1.380	1.240	11.3
16931	508	2.060	1.960	5.1	18110	503	.580	.490	18.4	18435	506	1.410	1.240	13.7
16931	509	3.800	3.550	7.0	18110	504	.810	.700	15.7	18435	507	1.790	1.640	9.1
16940	501	6.730	6.420	4.8	18110	505	.600	.510	17.6	18435	508	.920	.860	7.0
16940	503	3.830	3.440	11.3	18110	506	.830	.700	18.6	18435	509	3.240	2.960	9.5

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LOSS COST % CHANGE BY CLASS

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18436	501	1.630	1.520	7.2	18506	505	.680	.610	11.5	18707	508	.011	.010	10.0
18436	503	1.260	1.100	14.5	18506	506	.660	.600	10.0	18707	509	.011	.009	22.2
18436	504	1.650	1.490	10.7	18506	507	.580	.520	11.5	18708	501	.440	.390	12.8
18436	505	1.110	1.000	11.0	18506	508	.720	.650	10.8	18708	503	.213	.179	19.0
18436	506	1.140	1.000	14.0	18506	509	.540	.480	12.5	18708	504	.300	.260	15.4
18436	507	1.450	1.320	9.8	18507	501	.720	.640	12.5	18708	505	.218	.188	16.0
18436	508	.750	.690	8.7	18507	503	.350	.290	20.7	18708	506	.300	.260	15.4
18436	509	2.610	2.390	9.2	18507	504	.490	.420	16.7	18708	507	.250	.218	14.7
18437	501	1.990	1.780	11.8	18507	505	.360	.310	16.1	18708	508	.182	.162	12.3
18437	503	.970	.810	19.8	18507	506	.500	.420	19.0	18708	509	.390	.340	14.7
18437	504	1.350	1.160	16.4	18507	507	.410	.360	13.9	18833	501	.280	.250	12.0
18437	505	.990	.850	16.5	18507	508	.300	.260	15.4	18833	503	.149	.125	19.2
18437	506	1.380	1.160	19.0	18507	509	.640	.560	14.3	18833	504	.229	.201	13.9
18437	507	1.140	.990	15.2	18570	501	7.500	6.690	12.1	18833	505	.109	.094	16.0
18437	508	.830	.740	12.2	18570	503	3.640	3.050	19.3	18833	506	.290	.249	16.5
18437	509	1.770	1.550	14.2	18570	504	5.070	4.370	16.0	18833	507	.238	.211	12.8
18438	501	3.830	3.420	12.0	18570	505	3.730	3.210	16.2	18833	508	.131	.117	12.0
18438	503	1.860	1.560	19.2	18570	506	5.190	4.380	18.5	18833	509	.127	.112	13.4
18438	504	2.590	2.230	16.1	18570	507	4.280	3.730	14.7	18834	501	1.140	1.010	12.9
18438	505	1.900	1.640	15.9	18570	508	3.120	2.770	12.6	18834	503	.550	.460	19.6
18438	506	2.650	2.230	18.8	18570	509	6.640	5.810	14.3	18834	504	.770	.660	16.7
18438	507	2.180	1.910	14.1	18616	501	.350	.320	9.4	18834	505	.570	.490	16.3
18438	508	1.590	1.410	12.8	18616	503	.600	.560	7.1	18834	506	.790	.660	19.7
18438	509	3.390	2.970	14.1	18616	504	.490	.440	11.4	18834	507	.650	.570	14.0
18501	501	1.850	1.730	6.9	18616	505	.520	.460	13.0	18834	508	.470	.420	11.9
18501	503	1.430	1.250	14.4	18616	506	.500	.460	8.7	18834	509	1.010	.880	14.8
18501	504	1.880	1.690	11.2	18616	507	.440	.400	10.0	18911	501	3.590	3.200	12.2
18501	505	1.270	1.130	12.4	18616	508	.550	.500	10.0	18911	503	1.740	1.460	19.2
18501	506	1.290	1.140	13.2	18616	509	.410	.360	13.9	18911	504	2.430	2.090	16.3
18501	507	1.640	1.500	9.3	18707	501	.023	.021	9.5	18911	505	1.790	1.530	17.0
18501	508	.850	.790	7.6	18707	503	.012	.011	9.1	18911	506	2.490	2.090	19.1
18501	509	2.970	2.720	9.2	18707	504	.019	.017	11.8	18911	507	2.050	1.790	14.5
18506	501	.450	.420	7.1	18707	505	.009	.008	12.5	18911	508	1.490	1.320	12.9
18506	503	.790	.730	8.2	18707	506	.024	.021	14.3	18911	509	3.180	2.780	14.4
18506	504	.640	.570	12.3	18707	507	.020	.018	11.1	18912	501	6.760	6.030	12.1

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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
18912	503	3.280	2.750	19.3	19795	506	.810	.690	17.4	40047	509	15.000	12.900	16.3
18912	504	4.570	3.940	16.0	19795	507	.670	.590	13.6	40059	501	22.200	19.500	13.8
18912	505	3.360	2.890	16.3	19795	508	.490	.430	14.0	40059	503	10.200	8.430	21.0
18912	506	4.680	3.940	18.8	19795	509	1.040	.910	14.3	40059	504	16.200	13.700	18.2
18912	507	3.860	3.360	14.9	19796	501	1.380	1.230	12.2	40059	505	8.340	7.020	18.8
18912	508	2.810	2.490	12.9	19796	503	.670	.560	19.6	40059	506	13.200	11.000	20.0
18912	509	5.990	5.240	14.3	19796	504	.930	.800	16.2	40059	507	14.600	12.500	16.8
18920	501	1.760	1.570	12.1	19796	505	.680	.590	15.3	40059	508	6.880	6.020	14.3
18920	503	.850	.710	19.7	19796	506	.950	.800	18.8	40059	509	5.380	4.630	16.2
18920	504	1.190	1.020	16.7	19796	507	.790	.680	16.2	40061	501	11.800	10.300	14.6
18920	505	.870	.750	16.0	19796	508	.570	.510	11.8	40061	503	5.420	4.470	21.3
18920	506	1.210	1.020	18.6	19796	509	1.220	1.070	14.0	40061	504	8.570	7.270	17.9
18920	507	1.000	.870	14.9	40045	501	879.000	771.000	14.0	40061	505	4.420	3.720	18.8
18920	508	.730	.650	12.3	40045	503	405.000	334.000	21.3	40061	506	7.000	5.810	20.5
18920	509	1.550	1.360	14.0	40045	504	641.000	543.000	18.0	40061	507	7.720	6.630	16.4
19007	501	6.790	6.200	9.5	40045	505	331.000	278.000	19.1	40061	508	3.650	3.190	14.4
19007	503	3.710	3.190	16.3	40045	506	523.000	434.000	20.5	40061	509	2.850	2.460	15.9
19007	504	4.880	4.310	13.2	40045	507	577.000	495.000	16.6	40063	501	394.000	345.000	14.2
19007	505	1.260	1.100	14.5	40045	508	273.000	239.000	14.2	40063	503	181.000	150.000	20.7
19007	506	4.210	3.630	16.0	40045	509	213.000	184.000	15.8	40063	504	287.000	243.000	18.1
19007	507	4.060	3.630	11.8	40046	501	174.000	152.000	14.5	40063	505	148.000	125.000	18.4
19007	508	1.680	1.530	9.8	40046	503	80.100	66.000	21.4	40063	506	234.000	194.000	20.6
19007	509	1.330	1.190	11.8	40046	504	127.000	107.000	18.7	40063	507	258.000	222.000	16.2
19051	501	15.000	13.700	9.5	40046	505	65.300	55.000	18.7	40063	508	122.000	107.000	14.0
19051	503	8.230	7.070	16.4	40046	506	103.000	85.800	20.0	40063	509	95.500	82.200	16.2
19051	504	10.800	9.550	13.1	40046	507	114.000	97.900	16.4	40064	501	116.000	101.000	14.9
19051	505	2.790	2.440	14.3	40046	508	53.900	47.100	14.4	40064	503	53.300	44.000	21.1
19051	506	9.330	8.040	16.0	40046	509	42.100	36.300	16.0	40064	504	84.300	71.500	17.9
19051	507	8.990	8.050	11.7	40047	501	62.000	54.400	14.0	40064	505	43.500	36.600	18.9
19051	508	3.720	3.400	9.4	40047	503	28.600	23.600	21.2	40064	506	68.900	57.100	20.7
19051	509	2.950	2.640	11.7	40047	504	45.200	38.300	18.0	40064	507	75.900	65.200	16.4
19795	501	1.180	1.050	12.4	40047	505	23.300	19.600	18.9	40064	508	35.900	31.400	14.3
19795	503	.570	.480	18.7	40047	506	36.900	30.600	20.6	40064	509	28.100	24.200	16.1
19795	504	.800	.690	15.9	40047	507	40.700	34.900	16.6	40075	501	86.900	74.100	17.3
19795	505	.590	.500	18.0	40047	508	19.200	16.800	14.3	40075	503	70.000	56.900	23.0

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40075	504	42.500	35.400	20.1	41001	507	.690	.590	16.9	41604	501	34.000	29.400	15.6
40075	505	52.600	43.500	20.9	41001	508	.330	.290	13.8	41604	503	17.900	14.500	23.4
40075	506	66.100	52.800	25.2	41001	509	.260	.220	18.2	41604	504	16.800	14.000	20.0
40075	507	81.500	68.800	18.5	41421	501	1.310	1.130	15.9	41604	505	20.200	16.700	21.0
40075	508	107.000	91.600	16.8	41421	503	.690	.560	23.2	41604	506	37.000	30.200	22.5
40075	509	24.400	20.200	20.8	41421	504	.650	.540	20.4	41604	507	16.600	14.000	18.6
40101	501	125.000	109.000	14.7	41421	505	.780	.640	21.9	41604	508	19.700	17.000	15.9
40101	503	51.400	42.200	21.8	41421	506	1.420	1.160	22.4	41604	509	78.000	66.500	17.3
40101	504	113.000	96.000	17.7	41421	507	.640	.540	18.5	41620	501	3.250	3.310	-1.8
40101	505	84.800	71.200	19.1	41421	508	.760	.650	16.9	41620	503	3.040	3.130	-2.9
40101	506	60.000	49.600	21.0	41421	509	3.000	2.560	17.2	41620	504	1.430	1.430	0.0
40101	507	36.200	31.000	16.8	41422	501	.700	.600	16.7	41620	505	1.740	1.710	1.8
40101	508	49.000	42.700	14.8	41422	503	.370	.300	23.3	41620	506	2.560	2.610	-1.9
40101	509	108.000	92.900	16.3	41422	504	.340	.290	17.2	41620	507	1.940	1.940	0.0
40102	501	110.000	96.300	14.2	41422	505	.410	.340	20.6	41620	508	4.230	4.210	0.5
40102	503	45.400	37.300	21.7	41422	506	.760	.620	22.6	41620	509	2.750	2.690	2.2
40102	504	100.000	84.800	17.9	41422	507	.340	.290	17.2	41650	501	87.300	75.300	15.9
40102	505	74.900	62.900	19.1	41422	508	.400	.350	14.3	41650	503	45.900	37.200	23.4
40102	506	53.000	43.800	21.0	41422	509	1.600	1.360	17.6	41650	504	43.100	35.900	20.1
40102	507	32.000	27.400	16.8	41510	501	181.000	161.000	12.4	41650	505	51.700	42.800	20.8
40102	508	43.300	37.800	14.6	41510	503	87.600	73.400	19.3	41650	506	94.900	77.500	22.5
40102	509	95.600	82.100	16.4	41510	504	122.000	105.000	16.2	41650	507	42.500	35.900	18.4
40111	501	31.200	27.300	14.3	41510	505	89.800	77.200	16.3	41650	508	50.600	43.500	16.3
40111	503	14.400	11.800	22.0	41510	506	125.000	105.000	19.0	41650	509	200.000	171.000	17.0
40111	504	22.700	19.300	17.6	41510	507	103.000	89.800	14.7	41664	501	133.000	117.000	13.7
40111	505	11.700	9.860	18.7	41510	508	75.000	66.600	12.6	41664	503	61.400	50.600	21.3
40111	506	18.600	15.400	20.8	41510	509	160.000	140.000	14.3	41664	504	97.000	82.200	18.0
40111	507	20.500	17.600	16.5	41603	501	62.000	53.500	15.9	41664	505	50.100	42.100	19.0
40111	508	9.670	8.460	14.3	41603	503	32.600	26.400	23.5	41664	506	79.200	65.700	20.5
40111	509	7.560	6.510	16.1	41603	504	30.600	25.500	20.0	41664	507	87.300	75.000	16.4
41001	501	1.050	.920	14.1	41603	505	36.700	30.400	20.7	41664	508	41.300	36.100	14.4
41001	503	.480	.400	20.0	41603	506	67.400	55.100	22.3	41664	509	32.300	27.800	16.2
41001	504	.770	.650	18.5	41603	507	30.200	25.500	18.4	41665	501	15.600	13.700	13.9
41001	505	.400	.330	21.2	41603	508	35.900	30.900	16.2	41665	503	7.180	5.920	21.3
41001	506	.630	.520	21.2	41603	509	142.000	121.000	17.4	41665	504	11.400	9.630	18.4

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41665	505	5.860	4.930	18.9	41670	508	1.250	1.090	14.7	41697	503	1.380	1.420	-2.8
41665	506	9.280	7.690	20.7	41670	509	.970	.840	15.5	41697	504	.650	.650	0.0
41665	507	10.200	8.780	16.2	41677	501	.670	.680	-1.5	41697	505	.790	.780	1.3
41665	508	4.830	4.230	14.2	41677	503	.630	.650	-3.1	41697	506	1.160	1.190	-2.5
41665	509	3.780	3.250	16.3	41677	504	.300	.290	3.4	41697	507	.880	.880	0.0
41667	501	364.000	319.000	14.1	41677	505	.360	.350	2.9	41697	508	1.920	1.910	0.5
41667	503	168.000	138.000	21.7	41677	506	.530	.540	-1.9	41697	509	1.250	1.220	2.5
41667	504	265.000	225.000	17.8	41677	507	.400	.400	0.0	41715	501	28.800	24.900	15.7
41667	505	137.000	115.000	19.1	41677	508	.870	.870	0.0	41715	503	15.200	12.300	23.6
41667	506	217.000	180.000	20.6	41677	509	.570	.560	1.8	41715	504	14.200	11.800	20.3
41667	507	239.000	205.000	16.6	41678	501	290.000	269.000	7.8	41715	505	17.100	14.100	21.3
41667	508	113.000	98.700	14.5	41678	503	122.000	107.000	14.0	41715	506	31.300	25.600	22.3
41667	509	88.300	76.000	16.2	41678	504	235.000	210.000	11.9	41715	507	14.000	11.800	18.6
41668	501	341.000	299.000	14.0	41678	505	257.000	229.000	12.2	41715	508	16.700	14.400	16.0
41668	503	157.000	130.000	20.8	41678	506	181.000	159.000	13.8	41715	509	66.000	56.300	17.2
41668	504	249.000	211.000	18.0	41678	507	196.000	178.000	10.1	41716	501	18.300	15.800	15.8
41668	505	128.000	108.000	18.5	41678	508	126.000	116.000	8.6	41716	503	9.640	7.820	23.3
41668	506	203.000	168.000	20.8	41678	509	238.000	216.000	10.2	41716	504	9.040	7.540	19.9
41668	507	224.000	192.000	16.7	41680	501	45.400	39.200	15.8	41716	505	10.900	8.990	21.2
41668	508	106.000	92.500	14.6	41680	503	23.900	19.400	23.2	41716	506	19.900	16.300	22.1
41668	509	82.700	71.200	16.2	41680	504	22.400	18.700	19.8	41716	507	8.920	7.540	18.3
41669	501	2.390	2.100	13.8	41680	505	26.900	22.300	20.6	41716	508	10.600	9.140	16.0
41669	503	1.100	.910	20.9	41680	506	49.400	40.300	22.6	41716	509	42.000	35.800	17.3
41669	504	1.740	1.480	17.6	41680	507	22.100	18.700	18.2	43151	501	43.200	36.800	17.4
41669	505	.900	.760	18.4	41680	508	26.300	22.600	16.4	43151	503	34.800	28.300	23.0
41669	506	1.420	1.180	20.3	41680	509	104.000	88.700	17.2	43151	504	21.100	17.600	19.9
41669	507	1.570	1.350	16.3	41696	501	2.120	2.160	-1.9	43151	505	26.200	21.600	21.3
41669	508	.740	.650	13.8	41696	503	1.980	2.040	-2.9	43151	506	32.900	26.200	25.6
41669	509	.580	.500	16.0	41696	504	.940	.930	1.1	43151	507	40.500	34.200	18.4
41670	501	4.020	3.520	14.2	41696	505	1.140	1.120	1.8	43151	508	53.200	45.600	16.7
41670	503	1.850	1.530	20.9	41696	506	1.670	1.700	-1.8	43151	509	12.100	10.100	19.8
41670	504	2.930	2.480	18.1	41696	507	1.270	1.270	0.0	43152	501	86.900	80.600	7.8
41670	505	1.510	1.270	18.9	41696	508	2.760	2.750	0.4	43152	503	36.700	31.900	15.0
41670	506	2.390	1.980	20.7	41696	509	1.790	1.760	1.7	43152	504	70.200	62.800	11.8
41670	507	2.630	2.260	16.4	41697	501	1.480	1.500	-1.3	43152	505	77.000	68.500	12.4

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43152	506	54.200	47.500	14.1	43470	509	10.400	10.200	2.0	43628	504	432.000	366.000	18.0
43152	507	58.500	53.200	10.0	43518	501	57.100	50.100	14.0	43628	505	223.000	188.000	18.6
43152	508	37.600	34.700	8.4	43518	503	26.300	21.700	21.2	43628	506	353.000	293.000	20.5
43152	509	71.100	64.700	9.9	43518	504	41.600	35.300	17.8	43628	507	389.000	334.000	16.5
43200	501	164.000	140.000	17.1	43518	505	21.500	18.100	18.8	43628	508	184.000	161.000	14.3
43200	503	133.000	108.000	23.1	43518	506	34.000	28.200	20.6	43628	509	144.000	124.000	16.1
43200	504	80.500	67.000	20.1	43518	507	37.500	32.200	16.5	43629	501	502.000	441.000	13.8
43200	505	99.600	82.300	21.0	43518	508	17.700	15.500	14.2	43629	503	232.000	191.000	21.5
43200	506	125.000	99.900	25.1	43518	509	13.800	11.900	16.0	43629	504	366.000	310.000	18.1
43200	507	154.000	130.000	18.5	43550	501	161.000	137.000	17.5	43629	505	189.000	159.000	18.9
43200	508	203.000	173.000	17.3	43550	503	130.000	105.000	23.8	43629	506	299.000	248.000	20.6
43200	509	46.200	38.300	20.6	43550	504	78.700	65.500	20.2	43629	507	330.000	283.000	16.6
43421	501	45.100	38.400	17.4	43550	505	97.400	80.400	21.1	43629	508	156.000	136.000	14.7
43421	503	36.300	29.500	23.1	43550	506	122.000	97.600	25.0	43629	509	122.000	105.000	16.2
43421	504	22.100	18.400	20.1	43550	507	151.000	127.000	18.9	43760	501	16.700	14.700	13.6
43421	505	27.300	22.500	21.3	43550	508	198.000	170.000	16.5	43760	503	7.710	6.360	21.2
43421	506	34.300	27.400	25.2	43550	509	45.200	37.400	20.9	43760	504	12.200	10.300	18.4
43421	507	42.300	35.700	18.5	43551	501	89.200	76.100	17.2	43760	505	6.290	5.290	18.9
43421	508	55.500	47.500	16.8	43551	503	71.900	58.400	23.1	43760	506	9.960	8.260	20.6
43421	509	12.700	10.500	21.0	43551	504	43.700	36.400	20.1	43760	507	11.000	9.430	16.6
43422	501	236.000	202.000	16.8	43551	505	54.000	44.600	21.1	43760	508	5.190	4.540	14.3
43422	503	191.000	155.000	23.2	43551	506	67.900	54.200	25.3	43760	509	4.060	3.490	16.3
43422	504	116.000	96.400	20.3	43551	507	83.700	70.700	18.4	43822	501	9.820	10.000	-1.8
43422	505	143.000	118.000	21.2	43551	508	110.000	94.100	16.9	43822	503	9.180	9.450	-2.9
43422	506	180.000	144.000	25.0	43551	509	25.100	20.800	20.7	43822	504	4.340	4.310	0.7
43422	507	222.000	187.000	18.7	43626	501	45.600	40.000	14.0	43822	505	5.270	5.180	1.7
43422	508	291.000	249.000	16.9	43626	503	21.000	17.300	21.4	43822	506	7.750	7.890	-1.8
43422	509	66.500	55.100	20.7	43626	504	33.200	28.200	17.7	43822	507	5.870	5.880	-0.2
43470	501	12.300	12.600	-2.4	43626	505	17.200	14.400	19.4	43822	508	12.800	12.700	0.8
43470	503	11.500	11.900	-3.4	43626	506	27.100	22.500	20.4	43822	509	8.310	8.130	2.2
43470	504	5.450	5.420	0.6	43626	507	29.900	25.700	16.3	43840	501	.121	.123	-1.6
43470	505	6.630	6.510	1.8	43626	508	14.100	12.400	13.7	43840	503	.113	.116	-2.6
43470	506	9.740	9.910	-1.7	43626	509	11.100	9.520	16.6	43840	504	.053	.053	0.0
43470	507	7.370	7.390	-0.3	43628	501	593.000	520.000	14.0	43840	505	.065	.064	1.6
43470	508	16.100	16.000	0.6	43628	503	273.000	225.000	21.3	43840	506	.095	.097	-2.1

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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
43840	507	.072	.072	0.0	44070	501	14.400	12.700	13.4	44101	505	1.940	1.760	10.2
43840	508	.157	.156	0.6	44070	503	6.660	5.490	21.3	44101	506	3.090	2.760	12.0
43840	509	.102	.100	2.0	44070	504	10.500	8.920	17.7	44101	507	4.500	4.170	7.9
43860	501	7.730	7.870	-1.8	44070	505	5.430	4.570	18.8	44101	508	2.270	2.140	6.1
43860	503	7.230	7.440	-2.8	44070	506	8.590	7.130	20.5	44101	509	2.120	1.970	7.6
43860	504	3.410	3.390	0.6	44070	507	9.470	8.140	16.3	44102	501	1.830	1.730	5.8
43860	505	4.150	4.070	2.0	44070	508	4.480	3.920	14.3	44102	503	1.900	1.690	12.4
43860	506	6.100	6.210	-1.8	44070	509	3.500	3.010	16.3	44102	504	2.240	2.050	9.3
43860	507	4.620	4.630	-0.2	44071	501	16.100	14.100	14.2	44102	505	1.510	1.380	9.4
43860	508	10.100	10.000	1.0	44071	503	7.400	6.110	21.1	44102	506	2.410	2.150	12.1
43860	509	6.540	6.400	2.2	44071	504	11.700	9.920	17.9	44102	507	3.510	3.250	8.0
43889	501	2.760	2.820	-2.1	44071	505	6.040	5.080	18.9	44102	508	1.770	1.670	6.0
43889	503	2.580	2.660	-3.0	44071	506	9.560	7.930	20.6	44102	509	1.650	1.540	7.1
43889	504	1.220	1.210	0.8	44071	507	10.500	9.050	16.0	44103	501	1.620	1.530	5.9
43889	505	1.480	1.460	1.4	44071	508	4.980	4.360	14.2	44103	503	1.680	1.500	12.0
43889	506	2.180	2.220	-1.8	44071	509	3.900	3.350	16.4	44103	504	1.980	1.810	9.4
43889	507	1.650	1.660	-0.6	44072	501	11.100	9.730	14.1	44103	505	1.340	1.220	9.8
43889	508	3.600	3.580	0.6	44072	503	5.110	4.220	21.1	44103	506	2.130	1.900	12.1
43889	509	2.340	2.290	2.2	44072	504	8.080	6.850	18.0	44103	507	3.100	2.880	7.6
44009	501	21.200	19.300	9.8	44072	505	4.170	3.510	18.8	44103	508	1.560	1.470	6.1
44009	503	11.600	9.940	16.7	44072	506	6.600	5.480	20.4	44103	509	1.460	1.360	7.4
44009	504	15.200	13.400	13.4	44072	507	7.280	6.250	16.5	44104	501	.680	.640	6.2
44009	505	3.920	3.430	14.3	44072	508	3.440	3.010	14.3	44104	503	.710	.630	12.7
44009	506	13.100	11.300	15.9	44072	509	2.690	2.320	15.9	44104	504	.830	.760	9.2
44009	507	12.700	11.300	12.4	44100	501	2.250	2.130	5.6	44104	505	.560	.510	9.8
44009	508	5.240	4.780	9.6	44100	503	2.340	2.080	12.5	44104	506	.890	.800	11.2
44009	509	4.150	3.720	11.6	44100	504	2.760	2.520	9.5	44104	507	1.300	1.210	7.4
44069	501	48.800	42.800	14.0	44100	505	1.860	1.690	10.1	44104	508	.660	.620	6.5
44069	503	22.500	18.500	21.6	44100	506	2.960	2.650	11.7	44104	509	.610	.570	7.0
44069	504	35.500	30.100	17.9	44100	507	4.320	4.000	8.0	44108	501	.800	.750	6.7
44069	505	18.300	15.400	18.8	44100	508	2.180	2.050	6.3	44108	503	.830	.740	12.2
44069	506	29.000	24.100	20.3	44100	509	2.040	1.900	7.4	44108	504	.980	.890	10.1
44069	507	32.000	27.500	16.4	44101	501	2.340	2.220	5.4	44108	505	.660	.600	10.0
44069	508	15.100	13.200	14.4	44101	503	2.440	2.170	12.4	44108	506	1.050	.940	11.7
44069	509	11.800	10.200	15.7	44101	504	2.870	2.630	9.1	44108	507	1.530	1.420	7.7

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44108	508	.770	.730	5.5	44276	503	178.000	144.000	23.6	44315	506	11.800	9.770	20.8
44108	509	.720	.670	7.5	44276	504	108.000	89.900	20.1	44315	507	13.000	11.200	16.1
44109	501	2.010	1.910	5.2	44276	505	134.000	110.000	21.8	44315	508	6.140	5.370	14.3
44109	503	2.100	1.870	12.3	44276	506	168.000	134.000	25.4	44315	509	4.800	4.130	16.2
44109	504	2.470	2.260	9.3	44276	507	207.000	175.000	18.3	44427	501	451.000	394.000	14.5
44109	505	1.660	1.520	9.2	44276	508	272.000	233.000	16.7	44427	503	186.000	153.000	21.6
44109	506	2.650	2.370	11.8	44276	509	62.000	51.400	20.6	44427	504	410.000	347.000	18.2
44109	507	3.870	3.580	8.1	44277	501	143.000	122.000	17.2	44427	505	307.000	257.000	19.5
44109	508	1.950	1.840	6.0	44277	503	115.000	93.700	22.7	44427	506	217.000	179.000	21.2
44109	509	1.820	1.700	7.1	44277	504	70.000	58.300	20.1	44427	507	131.000	112.000	17.0
44110	501	2.060	1.950	5.6	44277	505	86.700	71.600	21.1	44427	508	177.000	154.000	14.9
44110	503	2.150	1.910	12.6	44277	506	109.000	86.900	25.4	44427	509	391.000	336.000	16.4
44110	504	2.530	2.310	9.5	44277	507	134.000	113.000	18.6	44428	501	454.000	396.000	14.6
44110	505	1.700	1.550	9.7	44277	508	176.000	151.000	16.6	44428	503	187.000	153.000	22.2
44110	506	2.720	2.430	11.9	44277	509	40.200	33.300	20.7	44428	504	413.000	349.000	18.3
44110	507	3.960	3.670	7.9	44280	501	.670	.680	-1.5	44428	505	308.000	259.000	18.9
44110	508	1.990	1.880	5.9	44280	503	.630	.650	-3.1	44428	506	218.000	180.000	21.1
44110	509	1.870	1.740	7.5	44280	504	.300	.290	3.4	44428	507	132.000	113.000	16.8
44111	501	1.260	1.200	5.0	44280	505	.360	.350	2.9	44428	508	178.000	155.000	14.8
44111	503	1.320	1.170	12.8	44280	506	.530	.540	-1.9	44428	509	393.000	338.000	16.3
44111	504	1.550	1.420	9.2	44280	507	.400	.400	0.0	44429	501	6.800	5.940	14.5
44111	505	1.050	.950	10.5	44280	508	.870	.870	0.0	44429	503	2.800	2.300	21.7
44111	506	1.670	1.490	12.1	44280	509	.570	.560	1.8	44429	504	6.190	5.230	18.4
44111	507	2.430	2.250	8.0	44311	501	29.500	25.800	14.3	44429	505	4.620	3.880	19.1
44111	508	1.220	1.150	6.1	44311	503	13.600	11.200	21.4	44429	506	3.270	2.700	21.1
44111	509	1.150	1.070	7.5	44311	504	21.500	18.200	18.1	44429	507	1.970	1.690	16.6
44112	501	.750	.710	5.6	44311	505	11.100	9.320	19.1	44429	508	2.670	2.330	14.6
44112	503	.780	.690	13.0	44311	506	17.500	14.500	20.7	44429	509	5.900	5.060	16.6
44112	504	.920	.840	9.5	44311	507	19.300	16.600	16.3	44430	501	4.730	4.130	14.5
44112	505	.620	.560	10.7	44311	508	9.130	7.990	14.3	44430	503	1.950	1.600	21.9
44112	506	.990	.880	12.5	44311	509	7.140	6.150	16.1	44430	504	4.300	3.640	18.1
44112	507	1.440	1.330	8.3	44315	501	19.800	17.400	13.8	44430	505	3.210	2.700	18.9
44112	508	.730	.680	7.4	44315	503	9.120	7.520	21.3	44430	506	2.270	1.880	20.7
44112	509	.680	.630	7.9	44315	504	14.400	12.200	18.0	44430	507	1.370	1.180	16.1
44276	501	221.000	188.000	17.6	44315	505	7.440	6.260	18.8	44430	508	1.860	1.620	14.8

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44430	509	4.100	3.520	16.5	44435	504	275.000	232.000	18.5	44439	507	131.000	112.000	17.0
44431	501	15.100	13.200	14.4	44435	505	205.000	172.000	19.2	44439	508	177.000	154.000	14.9
44431	503	6.220	5.110	21.7	44435	506	145.000	120.000	20.8	44439	509	390.000	335.000	16.4
44431	504	13.700	11.600	18.1	44435	507	87.700	75.100	16.8	44440	501	372.000	325.000	14.5
44431	505	10.300	8.610	19.6	44435	508	119.000	103.000	15.5	44440	503	153.000	126.000	21.4
44431	506	7.270	6.000	21.2	44435	509	262.000	225.000	16.4	44440	504	339.000	286.000	18.5
44431	507	4.380	3.760	16.5	44436	501	353.000	308.000	14.6	44440	505	253.000	212.000	19.3
44431	508	5.930	5.170	14.7	44436	503	145.000	119.000	21.8	44440	506	179.000	148.000	20.9
44431	509	13.100	11.200	17.0	44436	504	321.000	271.000	18.5	44440	507	108.000	92.600	16.6
44432	501	4.790	4.180	14.6	44436	505	240.000	201.000	19.4	44440	508	146.000	127.000	15.0
44432	503	1.970	1.620	21.6	44436	506	170.000	140.000	21.4	44440	509	323.000	277.000	16.6
44432	504	4.350	3.680	18.2	44436	507	102.000	87.800	16.2	45190	501	4.320	3.820	13.1
44432	505	3.250	2.730	19.0	44436	508	139.000	121.000	14.9	45190	503	1.840	1.530	20.3
44432	506	2.300	1.900	21.1	44436	509	306.000	263.000	16.3	45190	504	2.690	2.290	17.5
44432	507	1.390	1.190	16.8	44437	501	292.000	256.000	14.1	45190	505	4.370	3.700	18.1
44432	508	1.880	1.640	14.6	44437	503	120.000	98.900	21.3	45190	506	4.290	3.580	19.8
44432	509	4.150	3.560	16.6	44437	504	266.000	225.000	18.2	45190	507	4.580	3.960	15.7
44433	501	152.000	133.000	14.3	44437	505	199.000	167.000	19.2	45190	508	3.950	3.480	13.5
44433	503	62.800	51.600	21.7	44437	506	141.000	116.000	21.6	45190	509	1.800	1.560	15.4
44433	504	139.000	117.000	18.8	44437	507	84.900	72.700	16.8	45191	501	3.070	2.710	13.3
44433	505	104.000	87.000	19.5	44437	508	115.000	100.000	15.0	45191	503	1.310	1.090	20.2
44433	506	73.400	60.600	21.1	44437	509	254.000	218.000	16.5	45191	504	1.910	1.630	17.2
44433	507	44.300	37.900	16.9	44438	501	231.000	202.000	14.4	45191	505	3.100	2.630	17.9
44433	508	59.900	52.200	14.8	44438	503	95.100	78.200	21.6	45191	506	3.050	2.540	20.1
44433	509	132.000	114.000	15.8	44438	504	210.000	178.000	18.0	45191	507	3.250	2.810	15.7
44434	501	292.000	255.000	14.5	44438	505	157.000	132.000	18.9	45191	508	2.810	2.470	13.8
44434	503	120.000	98.700	21.6	44438	506	111.000	91.800	20.9	45191	509	1.280	1.110	15.3
44434	504	265.000	224.000	18.3	44438	507	67.100	57.500	16.7	45192	501	3.590	3.170	13.2
44434	505	198.000	166.000	19.3	44438	508	90.700	79.100	14.7	45192	503	1.530	1.270	20.5
44434	506	140.000	116.000	20.7	44438	509	200.000	172.000	16.3	45192	504	2.230	1.900	17.4
44434	507	84.700	72.600	16.7	44439	501	450.000	393.000	14.5	45192	505	3.620	3.070	17.9
44434	508	115.000	99.900	15.1	44439	503	185.000	152.000	21.7	45192	506	3.560	2.970	19.9
44434	509	253.000	217.000	16.6	44439	504	409.000	346.000	18.2	45192	507	3.800	3.290	15.5
44435	501	302.000	264.000	14.4	44439	505	306.000	257.000	19.1	45192	508	3.280	2.890	13.5
44435	503	124.000	102.000	21.6	44439	506	216.000	179.000	20.7	45192	509	1.490	1.290	15.5

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45193	501	2.120	1.870	13.4	45450	505	16.900	13.900	21.6	45900	508	.174	.154	13.0
45193	503	.900	.750	20.0	45450	506	21.200	16.900	25.4	45900	509	.370	.320	15.6
45193	504	1.320	1.120	17.9	45450	507	26.200	22.100	18.6	45901	501	.360	.320	12.5
45193	505	2.140	1.810	18.2	45450	508	34.300	29.400	16.7	45901	503	.174	.146	19.2
45193	506	2.100	1.760	19.3	45450	509	7.840	6.490	20.8	45901	504	.243	.209	16.3
45193	507	2.240	1.940	15.5	45678	501	.720	.740	-2.7	45901	505	.179	.153	17.0
45193	508	1.940	1.710	13.5	45678	503	.680	.700	-2.9	45901	506	.249	.209	19.1
45193	509	.880	.760	15.8	45678	504	.320	.320	0.0	45901	507	.205	.179	14.5
45210	501	2.680	2.370	13.1	45678	505	.390	.380	2.6	45901	508	.149	.132	12.9
45210	503	1.140	.950	20.0	45678	506	.570	.580	-1.7	45901	509	.320	.280	14.3
45210	504	1.660	1.420	16.9	45678	507	.430	.430	0.0	45937	501	.370	.320	15.6
45210	505	2.710	2.290	18.3	45678	508	.940	.940	0.0	45937	503	.300	.243	23.5
45210	506	2.660	2.220	19.8	45678	509	.610	.600	1.7	45937	504	.182	.151	20.5
45210	507	2.840	2.460	15.4	45771	501	.410	.370	10.8	45937	505	.225	.186	21.0
45210	508	2.450	2.160	13.4	45771	503	.700	.650	7.7	45937	506	.280	.226	23.9
45210	509	1.120	.970	15.5	45771	504	.570	.510	11.8	45937	507	.350	.290	20.7
45334	501	94.800	80.800	17.3	45771	505	.610	.540	13.0	45937	508	.460	.390	17.9
45334	503	76.400	62.000	23.2	45771	506	.590	.540	9.3	45937	509	.104	.087	19.5
45334	504	46.400	38.600	20.2	45771	507	.520	.470	10.6	46004	501	82.900	71.500	15.9
45334	505	57.400	47.400	21.1	45771	508	.640	.580	10.3	46004	503	43.600	35.400	23.2
45334	506	72.100	57.600	25.2	45771	509	.480	.420	14.3	46004	504	40.900	34.100	19.9
45334	507	88.900	75.100	18.4	45819	501	.132	.121	9.1	46004	505	49.100	40.700	20.6
45334	508	117.000	99.900	17.1	45819	503	.228	.212	7.5	46004	506	90.200	73.700	22.4
45334	509	26.600	22.100	20.4	45819	504	.185	.166	11.4	46004	507	40.300	34.100	18.2
45380	501	.270	.245	10.2	45819	505	.198	.176	12.5	46004	508	48.000	41.300	16.2
45380	503	.460	.430	7.0	45819	506	.190	.175	8.6	46004	509	190.000	162.000	17.3
45380	504	.370	.340	8.8	45819	507	.168	.152	10.5	46005	501	66.300	57.200	15.9
45380	505	.400	.350	14.3	45819	508	.209	.188	11.2	46005	503	34.900	28.300	23.3
45380	506	.380	.350	8.6	45819	509	.155	.138	12.3	46005	504	32.700	27.300	19.8
45380	507	.340	.310	9.7	45900	501	.420	.370	13.5	46005	505	39.300	32.500	20.9
45380	508	.420	.380	10.5	45900	503	.203	.170	19.4	46005	506	72.200	58.900	22.6
45380	509	.310	.280	10.7	45900	504	.280	.244	14.8	46005	507	32.300	27.300	18.3
45450	501	27.900	23.800	17.2	45900	505	.208	.179	16.2	46005	508	38.400	33.100	16.0
45450	503	22.500	18.200	23.6	45900	506	.290	.244	18.9	46005	509	152.000	130.000	16.9
45450	504	13.600	11.400	19.3	45900	507	.239	.208	14.9	46112	501	.490	.430	14.0

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46112	503	.202	.166	21.7	46427	506	123.000	108.000	13.9	46607	509	43.000	39.100	10.0
46112	504	.450	.380	18.4	46427	507	133.000	121.000	9.9	46622	501	28.700	29.200	-1.7
46112	505	.330	.280	17.9	46427	508	85.500	79.000	8.2	46622	503	26.800	27.600	-2.9
46112	506	.236	.195	21.0	46427	509	162.000	147.000	10.2	46622	504	12.700	12.600	0.8
46112	507	.143	.122	17.2	46603	501	12.400	11.500	7.8	46622	505	15.400	15.100	2.0
46112	508	.193	.168	14.9	46603	503	5.240	4.560	14.9	46622	506	22.600	23.000	-1.7
46112	509	.430	.370	16.2	46603	504	10.000	8.980	11.4	46622	507	17.100	17.200	-0.6
46202	501	5.490	4.860	13.0	46603	505	11.000	9.790	12.4	46622	508	37.400	37.200	0.5
46202	503	2.340	1.940	20.6	46603	506	7.750	6.780	14.3	46622	509	24.300	23.800	2.1
46202	504	3.410	2.910	17.2	46603	507	8.360	7.600	10.0	46700	501	331.000	282.000	17.4
46202	505	5.550	4.700	18.1	46603	508	5.370	4.960	8.3	46700	503	267.000	217.000	23.0
46202	506	5.450	4.550	19.8	46603	509	10.200	9.240	10.4	46700	504	162.000	135.000	20.0
46202	507	5.810	5.030	15.5	46604	501	14.300	13.300	7.5	46700	505	200.000	165.000	21.2
46202	508	5.020	4.420	13.6	46604	503	6.040	5.260	14.8	46700	506	252.000	201.000	25.4
46202	509	2.290	1.980	15.7	46604	504	11.600	10.400	11.5	46700	507	310.000	262.000	18.3
46362	501	1,013.000	940.000	7.8	46604	505	12.700	11.300	12.4	46700	508	408.000	349.000	16.9
46362	503	427.000	372.000	14.8	46604	506	8.940	7.830	14.2	46700	509	93.000	77.000	20.8
46362	504	819.000	733.000	11.7	46604	507	9.650	8.760	10.2	46911	501	90.300	79.200	14.0
46362	505	897.000	799.000	12.3	46604	508	6.190	5.720	8.2	46911	503	41.600	34.300	21.3
46362	506	632.000	554.000	14.1	46604	509	11.700	10.700	9.3	46911	504	65.800	55.800	17.9
46362	507	683.000	620.000	10.2	46606	501	38.200	35.400	7.9	46911	505	33.900	28.600	18.5
46362	508	438.000	405.000	8.1	46606	503	16.100	14.000	15.0	46911	506	53.700	44.600	20.4
46362	509	829.000	754.000	9.9	46606	504	30.900	27.600	12.0	46911	507	59.200	50.900	16.3
46426	501	148.000	137.000	8.0	46606	505	33.800	30.100	12.3	46911	508	28.000	24.500	14.3
46426	503	62.400	54.400	14.7	46606	506	23.800	20.900	13.9	46911	509	21.900	18.800	16.5
46426	504	120.000	107.000	12.1	46606	507	25.700	23.400	9.8	46912	501	165.000	145.000	13.8
46426	505	131.000	117.000	12.0	46606	508	16.500	15.300	7.8	46912	503	76.200	62.800	21.3
46426	506	92.400	80.900	14.2	46606	509	31.300	28.400	10.2	46912	504	120.000	102.000	17.6
46426	507	99.700	90.600	10.0	46607	501	52.500	48.700	7.8	46912	505	62.200	52.300	18.9
46426	508	64.000	59.100	8.3	46607	503	22.200	19.300	15.0	46912	506	98.400	81.600	20.6
46426	509	121.000	110.000	10.0	46607	504	42.400	38.000	11.6	46912	507	108.000	93.200	15.9
46427	501	198.000	183.000	8.2	46607	505	46.500	41.400	12.3	46912	508	51.300	44.900	14.3
46427	503	83.400	72.600	14.9	46607	506	32.800	28.700	14.3	46912	509	40.100	34.500	16.2
46427	504	160.000	143.000	11.9	46607	507	35.400	32.100	10.3	47050	501	2.680	2.730	-1.8
46427	505	175.000	156.000	12.2	46607	508	22.700	21.000	8.1	47050	503	2.510	2.580	-2.7

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47050	504	1.190	1.180	0.8	47420	507	5.330	4.580	16.4	47475	501	13.100	11.300	15.9
47050	505	1.440	1.410	2.1	47420	508	2.520	2.210	14.0	47475	503	6.890	5.580	23.5
47050	506	2.120	2.150	-1.4	47420	509	1.970	1.700	15.9	47475	504	6.460	5.390	19.9
47050	507	1.600	1.610	-0.6	47469	501	13.100	11.300	15.9	47475	505	7.750	6.420	20.7
47050	508	3.500	3.480	0.6	47469	503	6.890	5.580	23.5	47475	506	14.200	11.600	22.4
47050	509	2.270	2.220	2.3	47469	504	6.460	5.390	19.9	47475	507	6.370	5.380	18.4
47221	501	363.000	309.000	17.5	47469	505	7.750	6.420	20.7	47475	508	7.580	6.530	16.1
47221	503	292.000	238.000	22.7	47469	506	14.200	11.600	22.4	47475	509	30.000	25.600	17.2
47221	504	178.000	148.000	20.3	47469	507	6.370	5.380	18.4	47476	501	13.100	11.300	15.9
47221	505	220.000	182.000	20.9	47469	508	7.580	6.530	16.1	47476	503	6.890	5.580	23.5
47221	506	276.000	220.000	25.5	47469	509	30.000	25.600	17.2	47476	504	6.460	5.390	19.9
47221	507	340.000	288.000	18.1	47471	501	11.300	9.790	15.4	47476	505	7.750	6.420	20.7
47221	508	447.000	383.000	16.7	47471	503	5.970	4.840	23.3	47476	506	14.200	11.600	22.4
47221	509	102.000	84.500	20.7	47471	504	5.600	4.670	19.9	47476	507	6.370	5.380	18.4
47318	501	37.100	32.500	14.2	47471	505	6.720	5.570	20.6	47476	508	7.580	6.530	16.1
47318	503	17.100	14.100	21.3	47471	506	12.300	10.100	21.8	47476	509	30.000	25.600	17.2
47318	504	27.000	22.900	17.9	47471	507	5.520	4.660	18.5	47477	501	17.500	15.100	15.9
47318	505	14.000	11.700	19.7	47471	508	6.570	5.660	16.1	47477	503	9.180	7.450	23.2
47318	506	22.100	18.300	20.8	47471	509	26.000	22.200	17.1	47477	504	8.610	7.180	19.9
47318	507	24.300	20.900	16.3	47473	501	14.800	12.800	15.6	47477	505	10.300	8.560	20.3
47318	508	11.500	10.100	13.9	47473	503	7.810	6.330	23.4	47477	506	19.000	15.500	22.6
47318	509	9.000	7.750	16.1	47473	504	7.320	6.100	20.0	47477	507	8.490	7.180	18.2
47367	501	.670	.680	-1.5	47473	505	8.790	7.280	20.7	47477	508	10.100	8.700	16.1
47367	503	.630	.650	-3.1	47473	506	16.100	13.200	22.0	47477	509	40.000	34.100	17.3
47367	504	.300	.290	3.4	47473	507	7.220	6.100	18.4	47478	501	18.300	15.800	15.8
47367	505	.360	.350	2.9	47473	508	8.600	7.400	16.2	47478	503	9.640	7.820	23.3
47367	506	.530	.540	-1.9	47473	509	34.000	29.000	17.2	47478	504	9.040	7.540	19.9
47367	507	.400	.400	0.0	47474	501	16.600	14.300	16.1	47478	505	10.900	8.990	21.2
47367	508	.870	.870	0.0	47474	503	8.720	7.070	23.3	47478	506	19.900	16.300	22.1
47367	509	.570	.560	1.8	47474	504	8.180	6.820	19.9	47478	507	8.920	7.540	18.3
47420	501	8.130	7.130	14.0	47474	505	9.820	8.140	20.6	47478	508	10.600	9.140	16.0
47420	503	3.750	3.090	21.4	47474	506	18.000	14.700	22.4	47478	509	42.000	35.800	17.3
47420	504	5.920	5.020	17.9	47474	507	8.070	6.820	18.3	48039	501	117.000	99.400	17.7
47420	505	3.060	2.570	19.1	47474	508	9.610	8.270	16.2	48039	503	94.000	76.300	23.2
47420	506	4.840	4.010	20.7	47474	509	38.000	32.400	17.3	48039	504	57.100	47.500	20.2

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48039	505	70.700	58.300	21.3	48558	508	13.700	12.000	14.2	48808	503	3.000	2.520	19.0
48039	506	88.800	70.800	25.4	48558	509	10.700	9.200	16.3	48808	504	4.180	3.610	15.8
48039	507	109.000	92.400	18.0	48600	501	296.000	275.000	7.6	48808	505	3.070	2.640	16.3
48039	508	144.000	123.000	17.1	48600	503	125.000	109.000	14.7	48808	506	4.280	3.610	18.6
48039	509	32.800	27.200	20.6	48600	504	239.000	214.000	11.7	48808	507	3.530	3.080	14.6
48206	501	121.000	106.000	14.2	48600	505	262.000	233.000	12.4	48808	508	2.570	2.280	12.7
48206	503	55.600	45.900	21.1	48600	506	185.000	162.000	14.2	48808	509	5.480	4.790	14.4
48206	504	87.900	74.500	18.0	48600	507	199.000	181.000	9.9	48925	501	927.000	813.000	14.0
48206	505	45.400	38.200	18.8	48600	508	128.000	118.000	8.5	48925	503	427.000	352.000	21.3
48206	506	71.800	59.600	20.5	48600	509	242.000	220.000	10.0	48925	504	675.000	572.000	18.0
48206	507	79.200	68.000	16.5	48636	501	1.910	2.060	-7.3	48925	505	349.000	293.000	19.1
48206	508	37.400	32.700	14.4	48636	503	1.440	1.560	-7.7	48925	506	552.000	457.000	20.8
48206	509	29.300	25.200	16.3	48636	504	1.590	1.670	-4.8	48925	507	608.000	522.000	16.5
48441	501	.510	.440	15.9	48636	505	2.140	2.210	-3.2	48925	508	287.000	251.000	14.3
48441	503	.234	.193	21.2	48636	506	1.390	1.490	-6.7	48925	509	225.000	193.000	16.6
48441	504	.370	.310	19.4	48636	507	1.880	1.990	-5.5	49005	501	.460	.460	0.0
48441	505	.191	.160	19.4	48636	508	2.530	2.640	-4.2	49005	503	.430	.440	-2.3
48441	506	.300	.250	20.0	48636	509	1.770	1.830	-3.3	49005	504	.201	.200	0.5
48441	507	.330	.290	13.8	48637	501	38.700	34.000	13.8	49005	505	.245	.240	2.1
48441	508	.157	.138	13.8	48637	503	17.900	14.700	21.8	49005	506	.360	.370	-2.7
48441	509	.123	.106	16.0	48637	504	28.200	23.900	18.0	49005	507	.270	.270	0.0
48557	501	50.700	44.500	13.9	48637	505	14.600	12.300	18.7	49005	508	.590	.590	0.0
48557	503	23.400	19.300	21.2	48637	506	23.100	19.100	20.9	49005	509	.390	.380	2.6
48557	504	36.900	31.300	17.9	48637	507	25.400	21.800	16.5	49111	501	9.460	8.430	12.2
48557	505	19.100	16.000	19.4	48637	508	12.000	10.500	14.3	49111	503	4.590	3.850	19.2
48557	506	30.200	25.000	20.8	48637	509	9.390	8.090	16.1	49111	504	6.390	5.520	15.8
48557	507	33.300	28.600	16.4	48638	501	19.200	16.900	13.6	49111	505	4.700	4.040	16.3
48557	508	15.700	13.800	13.8	48638	503	8.860	7.310	21.2	49111	506	6.540	5.520	18.5
48557	509	12.300	10.600	16.0	48638	504	14.000	11.900	17.6	49111	507	5.390	4.700	14.7
48558	501	44.100	38.700	14.0	48638	505	7.230	6.080	18.9	49111	508	3.930	3.490	12.6
48558	503	20.300	16.800	20.8	48638	506	11.400	9.490	20.1	49111	509	8.370	7.320	14.3
48558	504	32.100	27.200	18.0	48638	507	12.600	10.800	16.7	49181	501	38.100	32.500	17.2
48558	505	16.600	13.900	19.4	48638	508	5.960	5.210	14.4	49181	503	30.700	24.900	23.3
48558	506	26.200	21.800	20.2	48638	509	4.660	4.010	16.2	49181	504	18.600	15.500	20.0
48558	507	28.900	24.800	16.5	48808	501	6.180	5.510	12.2	49181	505	23.100	19.100	20.9

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49181	506	29.000	23.100	25.5	49239	509	.234	.208	12.5	49619	504	1.620	1.430	13.3
49181	507	35.700	30.200	18.2	49292	501	2.790	2.380	17.2	49619	505	.420	.370	13.5
49181	508	46.900	40.200	16.7	49292	503	2.250	1.820	23.6	49619	506	1.400	1.210	15.7
49181	509	10.700	8.870	20.6	49292	504	1.360	1.140	19.3	49619	507	1.350	1.210	11.6
49183	501	46.500	39.600	17.4	49292	505	1.690	1.390	21.6	49619	508	.560	.510	9.8
49183	503	37.400	30.400	23.0	49292	506	2.120	1.690	25.4	49619	509	.440	.400	10.0
49183	504	22.700	18.900	20.1	49292	507	2.620	2.210	18.6	49763	501	14.700	13.400	9.7
49183	505	28.100	23.200	21.1	49292	508	3.430	2.940	16.7	49763	503	8.020	6.890	16.4
49183	506	35.400	28.200	25.5	49292	509	.780	.650	20.0	49763	504	10.600	9.300	14.0
49183	507	43.600	36.800	18.5	49333	501	20.400	17.400	17.2	49763	505	2.720	2.370	14.8
49183	508	57.200	49.000	16.7	49333	503	16.500	13.400	23.1	49763	506	9.090	7.840	15.9
49183	509	13.100	10.800	21.3	49333	504	10.000	8.330	20.0	49763	507	8.760	7.850	11.6
49184	501	98.000	83.600	17.2	49333	505	12.400	10.200	21.6	49763	508	3.630	3.310	9.7
49184	503	79.000	64.200	23.1	49333	506	15.600	12.400	25.8	49763	509	2.880	2.580	11.6
49184	504	48.000	39.900	20.3	49333	507	19.200	16.200	18.5	49801	501	320.000	273.000	17.2
49184	505	59.400	49.000	21.2	49333	508	25.200	21.600	16.7	49801	503	258.000	209.000	23.4
49184	506	74.600	59.500	25.4	49333	509	5.750	4.760	20.8	49801	504	156.000	130.000	20.0
49184	507	92.000	77.700	18.4	49617	501	1.430	1.310	9.2	49801	505	194.000	160.000	21.2
49184	508	121.000	103.000	17.5	49617	503	.780	.670	16.4	49801	506	243.000	194.000	25.3
49184	509	27.600	22.800	21.1	49617	504	1.030	.910	13.2	49801	507	300.000	253.000	18.6
49185	501	89.200	76.100	17.2	49617	505	.260	.231	12.6	49801	508	394.000	337.000	16.9
49185	503	71.900	58.400	23.1	49617	506	.890	.760	17.1	49801	509	89.900	74.400	20.8
49185	504	43.700	36.400	20.1	49617	507	.850	.760	11.8	49802	501	28.300	24.200	16.9
49185	505	54.000	44.600	21.1	49617	508	.350	.320	9.4	49802	503	22.800	18.600	22.6
49185	506	67.900	54.200	25.3	49617	509	.280	.250	12.0	49802	504	13.900	11.500	20.9
49185	507	83.700	70.700	18.4	49618	501	1.200	1.100	9.1	49802	505	17.200	14.200	21.1
49185	508	110.000	94.100	16.9	49618	503	.660	.560	17.9	49802	506	21.600	17.200	25.6
49185	509	25.100	20.800	20.7	49618	504	.860	.760	13.2	49802	507	26.600	22.500	18.2
49239	501	.199	.183	8.7	49618	505	.222	.194	14.4	49802	508	34.900	29.900	16.7
49239	503	.340	.320	6.3	49618	506	.740	.640	15.6	49802	509	7.970	6.600	20.8
49239	504	.280	.250	12.0	49618	507	.720	.640	12.5	49803	501	50.200	42.800	17.3
49239	505	.300	.260	15.4	49618	508	.300	.270	11.1	49803	503	40.400	32.800	23.2
49239	506	.290	.260	11.5	49618	509	.235	.211	11.4	49803	504	24.600	20.400	20.6
49239	507	.250	.229	9.2	49619	501	2.260	2.060	9.7	49803	505	30.400	25.100	21.1
49239	508	.320	.280	14.3	49619	503	1.240	1.060	17.0	49803	506	38.200	30.500	25.2

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49803	507	47.100	39.800	18.3	50017	501	.184	.203	-9.4	51005	505	.015	.016	-6.3
49803	508	61.800	52.900	16.8	50017	503	.170	.191	-11.0	51005	506	.010	.010	0.0
49803	509	14.100	11.700	20.5	50017	504	.158	.168	-6.0	51005	507	.013	.014	-7.1
49840	501	2.760	2.820	-2.1	50017	505	.250	.270	-7.4	51005	508	.018	.019	-5.3
49840	503	2.580	2.660	-3.0	50017	506	.166	.183	-9.3	51005	509	.012	.013	-7.7
49840	504	1.220	1.210	0.8	50017	507	.175	.189	-7.4	51116	501	.165	.179	-7.8
49840	505	1.480	1.460	1.4	50017	508	.156	.166	-6.0	51116	503	.125	.135	-7.4
49840	506	2.180	2.220	-1.8	50017	509	.195	.206	-5.3	51116	504	.138	.145	-4.8
49840	507	1.650	1.660	-0.6	50045	501	.420	.460	-8.7	51116	505	.186	.192	-3.1
49840	508	3.600	3.580	0.6	50045	503	.390	.440	-11.4	51116	506	.121	.129	-6.2
49840	509	2.340	2.290	2.2	50045	504	.360	.380	-5.3	51116	507	.163	.172	-5.2
49870	501	387.000	340.000	13.8	50045	505	.580	.610	-4.9	51116	508	.220	.229	-3.9
49870	503	179.000	147.000	21.8	50045	506	.380	.420	-9.5	51116	509	.153	.159	-3.8
49870	504	282.000	239.000	18.0	50045	507	.400	.430	-7.0	51201	501	.063	.070	-10.0
49870	505	146.000	123.000	18.7	50045	508	.360	.380	-5.3	51201	503	.059	.066	-10.6
49870	506	231.000	191.000	20.9	50045	509	.450	.470	-4.3	51201	504	.055	.058	-5.2
49870	507	254.000	218.000	16.5	50047	501	.047	.052	-9.6	51201	505	.088	.092	-4.3
49870	508	120.000	105.000	14.3	50047	503	.044	.049	-10.2	51201	506	.057	.063	-9.5
49870	509	94.000	80.900	16.2	50047	504	.041	.043	-4.7	51201	507	.060	.065	-7.7
50010	501	.370	.410	-9.8	50047	505	.065	.069	-5.8	51201	508	.054	.057	-5.3
50010	503	.340	.380	-10.5	50047	506	.043	.047	-8.5	51201	509	.068	.071	-4.2
50010	504	.320	.340	-5.9	50047	507	.045	.049	-8.2	51205	501	.193	.213	-9.4
50010	505	.510	.540	-5.6	50047	508	.040	.043	-7.0	51205	503	.179	.200	-10.5
50010	506	.330	.370	-10.8	50047	509	.050	.053	-5.7	51205	504	.166	.177	-6.2
50010	507	.350	.380	-7.9	51001	501	.065	.071	-8.5	51205	505	.270	.280	-3.6
50010	508	.310	.340	-8.8	51001	503	.049	.053	-7.5	51205	506	.174	.193	-9.8
50010	509	.390	.420	-7.1	51001	504	.055	.057	-3.5	51205	507	.184	.199	-7.5
50015	501	.241	.270	-10.7	51001	505	.073	.076	-3.9	51205	508	.164	.175	-6.3
50015	503	.224	.250	-10.4	51001	506	.048	.051	-5.9	51205	509	.206	.217	-5.1
50015	504	.207	.221	-6.3	51001	507	.064	.068	-5.9	51206	501	.030	.033	-9.1
50015	505	.330	.350	-5.7	51001	508	.087	.091	-4.4	51206	503	.028	.031	-9.7
50015	506	.218	.241	-9.5	51001	509	.061	.063	-3.2	51206	504	.026	.028	-7.1
50015	507	.230	.248	-7.3	51005	501	.013	.015	-13.3	51206	505	.042	.044	-4.5
50015	508	.204	.218	-6.4	51005	503	.010	.011	-9.1	51206	506	.027	.030	-10.0
50015	509	.260	.270	-3.7	51005	504	.011	.012	-8.3	51206	507	.029	.031	-6.5

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STATE: 06 - CONNECTICUT
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51206	508	.026	.027	-3.7	51224	503	.210	.227	-7.5	51250	506	.220	.235	-6.4
51206	509	.032	.034	-5.9	51224	504	.232	.243	-4.5	51250	507	.300	.310	-3.2
51210	501	.115	.124	-7.3	51224	505	.310	.320	-3.1	51250	508	.400	.420	-4.8
51210	503	.087	.094	-7.4	51224	506	.203	.217	-6.5	51250	509	.280	.290	-3.4
51210	504	.096	.100	-4.0	51224	507	.270	.290	-6.9	51251	501	.066	.072	-8.3
51210	505	.129	.133	-3.0	51224	508	.370	.390	-5.1	51251	503	.061	.068	-10.3
51210	506	.083	.089	-6.7	51224	509	.260	.270	-3.7	51251	504	.056	.060	-6.7
51210	507	.113	.119	-5.0	51230	501	.047	.051	-7.8	51251	505	.091	.095	-4.2
51210	508	.152	.159	-4.4	51230	503	.036	.039	-7.7	51251	506	.059	.066	-10.6
51210	509	.106	.110	-3.6	51230	504	.039	.041	-4.9	51251	507	.063	.067	-6.0
51220	501	.390	.420	-7.1	51230	505	.053	.055	-3.6	51251	508	.056	.059	-5.1
51220	503	.300	.320	-6.3	51230	506	.034	.037	-8.1	51251	509	.070	.074	-5.4
51220	504	.330	.340	-2.9	51230	507	.047	.049	-4.1	51252	501	.230	.250	-8.0
51220	505	.440	.450	-2.2	51230	508	.063	.066	-4.5	51252	503	.214	.239	-10.5
51220	506	.290	.310	-6.5	51230	509	.044	.045	-2.2	51252	504	.198	.210	-5.7
51220	507	.390	.410	-4.9	51240	501	.760	.840	-9.5	51252	505	.320	.330	-3.0
51220	508	.520	.540	-3.7	51240	503	.710	.790	-10.1	51252	506	.208	.230	-9.6
51220	509	.360	.380	-5.3	51240	504	.660	.700	-5.7	51252	507	.219	.237	-7.6
51221	501	.218	.236	-7.6	51240	505	1.060	1.110	-4.5	51252	508	.195	.208	-6.3
51221	503	.165	.178	-7.3	51240	506	.690	.760	-9.2	51252	509	.245	.260	-5.8
51221	504	.182	.191	-4.7	51240	507	.730	.780	-6.4	51253	501	.196	.217	-9.7
51221	505	.245	.250	-2.0	51240	508	.650	.690	-5.8	51253	503	.182	.204	-10.8
51221	506	.159	.170	-6.5	51240	509	.810	.860	-5.8	51253	504	.169	.179	-5.6
51221	507	.215	.227	-5.3	51241	501	2.270	2.500	-9.2	51253	505	.270	.290	-6.9
51221	508	.290	.300	-3.3	51241	503	2.100	2.350	-10.6	51253	506	.177	.196	-9.7
51221	509	.202	.209	-3.3	51241	504	1.950	2.070	-5.8	51253	507	.187	.202	-7.4
51222	501	.270	.290	-6.9	51241	505	3.130	3.290	-4.9	51253	508	.166	.177	-6.2
51222	503	.201	.217	-7.4	51241	506	2.050	2.260	-9.3	51253	509	.209	.220	-5.0
51222	504	.222	.232	-4.3	51241	507	2.160	2.330	-7.3	51254	501	.061	.068	-10.3
51222	505	.300	.310	-3.2	51241	508	1.920	2.050	-6.3	51254	503	.057	.064	-10.9
51222	506	.193	.207	-6.8	51241	509	2.410	2.540	-5.1	51254	504	.053	.056	-5.4
51222	507	.260	.280	-7.1	51250	501	.300	.330	-9.1	51254	505	.085	.089	-4.5
51222	508	.350	.370	-5.4	51250	503	.228	.246	-7.3	51254	506	.055	.061	-9.8
51222	509	.246	.250	-1.6	51250	504	.250	.260	-3.8	51254	507	.058	.063	-7.9
51224	501	.280	.300	-6.7	51250	505	.340	.350	-2.9	51254	508	.052	.055	-5.5

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STATE: 06 - CONNECTICUT
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51254	509	.065	.069	-5.8	51330	504	.097	.102	-4.9	51351	507	.840	.870	-3.4
51255	501	.770	.830	-7.2	51330	505	.131	.135	-3.0	51351	508	.540	.560	-3.6
51255	503	.580	.620	-6.5	51330	506	.085	.091	-6.6	51351	509	.890	.900	-1.1
51255	504	.640	.670	-4.5	51330	507	.115	.121	-5.0	51352	501	.920	.980	-6.1
51255	505	.860	.890	-3.4	51330	508	.155	.161	-3.7	51352	503	.530	.560	-5.4
51255	506	.560	.600	-6.7	51330	509	.108	.112	-3.6	51352	504	.600	.620	-3.2
51255	507	.750	.800	-6.3	51333	501	.038	.041	-7.3	51352	505	.550	.560	-1.8
51255	508	1.020	1.060	-3.8	51333	503	.029	.031	-6.5	51352	506	.840	.890	-5.6
51255	509	.710	.730	-2.7	51333	504	.032	.033	-3.0	51352	507	1.150	1.200	-4.2
51300	501	.440	.470	-6.4	51333	505	.043	.044	-2.3	51352	508	.740	.770	-3.9
51300	503	.250	.270	-7.4	51333	506	.028	.030	-6.7	51352	509	1.210	1.230	-1.6
51300	504	.290	.300	-3.3	51333	507	.038	.040	-5.0	51355	501	.620	.670	-7.5
51300	505	.260	.270	-3.7	51333	508	.051	.053	-3.8	51355	503	.360	.380	-5.3
51300	506	.410	.430	-4.7	51333	509	.035	.037	-5.4	51355	504	.410	.420	-2.4
51300	507	.560	.580	-3.4	51340	501	.063	.069	-8.7	51355	505	.370	.380	-2.6
51300	508	.360	.370	-2.7	51340	503	.058	.065	-10.8	51355	506	.570	.610	-6.6
51300	509	.590	.600	-1.7	51340	504	.054	.057	-5.3	51355	507	.780	.820	-4.9
51305	501	.440	.470	-6.4	51340	505	.087	.091	-4.4	51355	508	.510	.520	-1.9
51305	503	.250	.270	-7.4	51340	506	.057	.063	-9.5	51355	509	.830	.840	-1.2
51305	504	.290	.300	-3.3	51340	507	.060	.064	-6.2	51356	501	.670	.720	-6.9
51305	505	.260	.270	-3.7	51340	508	.053	.057	-7.0	51356	503	.390	.410	-4.9
51305	506	.410	.430	-4.7	51340	509	.067	.070	-4.3	51356	504	.440	.450	-2.2
51305	507	.560	.580	-3.4	51350	501	.750	.800	-6.3	51356	505	.400	.410	-2.4
51305	508	.360	.370	-2.7	51350	503	.430	.460	-6.5	51356	506	.620	.650	-4.6
51305	509	.590	.600	-1.7	51350	504	.490	.500	-2.0	51356	507	.840	.880	-4.5
51315	501	.129	.119	8.4	51350	505	.440	.460	-4.3	51356	508	.550	.560	-1.8
51315	503	.224	.208	7.7	51350	506	.680	.730	-6.8	51356	509	.890	.910	-2.2
51315	504	.181	.163	11.0	51350	507	.930	.970	-4.1	51357	501	.184	.169	8.9
51315	505	.194	.172	12.8	51350	508	.610	.630	-3.2	51357	503	.320	.300	6.7
51315	506	.186	.172	8.1	51350	509	.990	1.000	-1.0	51357	504	.260	.231	12.6
51315	507	.164	.149	10.1	51351	501	.670	.710	-5.6	51357	505	.280	.244	14.8
51315	508	.205	.185	10.8	51351	503	.380	.410	-7.3	51357	506	.260	.244	6.6
51315	509	.152	.135	12.6	51351	504	.440	.450	-2.2	51357	507	.233	.211	10.4
51330	501	.116	.126	-7.9	51351	505	.400	.410	-2.4	51357	508	.290	.260	11.5
51330	503	.088	.095	-7.4	51351	506	.610	.650	-6.2	51357	509	.216	.192	12.5

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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
51358	501	.440	.410	7.3	51400	505	.310	.320	-3.1	51517	508	.300	.300	0.0
51358	503	.770	.710	8.5	51400	506	.199	.212	-6.1	51517	509	.193	.189	2.1
51358	504	.620	.560	10.7	51400	507	.270	.280	-3.6	51550	501	.174	.192	-9.4
51358	505	.660	.590	11.9	51400	508	.360	.380	-5.3	51550	503	.162	.181	-10.5
51358	506	.640	.590	8.5	51400	509	.250	.260	-3.8	51550	504	.150	.159	-5.7
51358	507	.560	.510	9.8	51401	501	.400	.430	-7.0	51550	505	.241	.250	-3.6
51358	508	.700	.630	11.1	51401	503	.300	.330	-9.1	51550	506	.157	.174	-9.8
51358	509	.520	.460	13.0	51401	504	.340	.350	-2.9	51550	507	.166	.179	-7.3
51359	501	.390	.360	8.3	51401	505	.450	.470	-4.3	51550	508	.147	.157	-6.4
51359	503	.670	.620	8.1	51401	506	.290	.310	-6.5	51550	509	.185	.195	-5.1
51359	504	.540	.490	10.2	51401	507	.400	.420	-4.8	51551	501	.061	.067	-9.0
51359	505	.580	.520	11.5	51401	508	.530	.560	-5.4	51551	503	.056	.063	-11.1
51359	506	.560	.520	7.7	51401	509	.370	.390	-5.1	51551	504	.052	.055	-5.5
51359	507	.490	.450	8.9	51500	501	.141	.156	-9.6	51551	505	.084	.088	-4.5
51359	508	.620	.550	12.7	51500	503	.131	.146	-10.3	51551	506	.055	.060	-8.3
51359	509	.460	.410	12.2	51500	504	.121	.129	-6.2	51551	507	.058	.062	-6.5
51370	501	.750	.820	-8.5	51500	505	.195	.205	-4.9	51551	508	.051	.055	-7.3
51370	503	.690	.770	-10.4	51500	506	.127	.141	-9.9	51551	509	.064	.068	-5.9
51370	504	.640	.680	-5.9	51500	507	.134	.145	-7.6	51552	501	.105	.116	-9.5
51370	505	1.030	1.080	-4.6	51500	508	.119	.127	-6.3	51552	503	.097	.109	-11.0
51370	506	.670	.740	-9.5	51500	509	.150	.158	-5.1	51552	504	.090	.096	-6.2
51370	507	.710	.770	-7.8	51516	501	.201	.205	-2.0	51552	505	.145	.152	-4.6
51370	508	.630	.670	-6.0	51516	503	.188	.194	-3.1	51552	506	.095	.105	-9.5
51370	509	.790	.840	-6.0	51516	504	.089	.088	1.1	51552	507	.100	.108	-7.4
51380	501	.075	.082	-8.5	51516	505	.108	.106	1.9	51552	508	.089	.095	-6.3
51380	503	.069	.077	-10.4	51516	506	.159	.162	-1.9	51552	509	.111	.117	-5.1
51380	504	.064	.068	-5.9	51516	507	.120	.121	-0.8	51553	501	.187	.206	-9.2
51380	505	.103	.108	-4.6	51516	508	.260	.260	0.0	51553	503	.173	.194	-10.8
51380	506	.067	.074	-9.5	51516	509	.170	.167	1.8	51553	504	.160	.171	-6.4
51380	507	.071	.077	-7.8	51517	501	.228	.232	-1.7	51553	505	.260	.270	-3.7
51380	508	.063	.067	-6.0	51517	503	.213	.220	-3.2	51553	506	.168	.186	-9.7
51380	509	.079	.084	-6.0	51517	504	.101	.100	1.0	51553	507	.178	.192	-7.3
51400	501	.270	.300	-10.0	51517	505	.122	.120	1.7	51553	508	.158	.169	-6.5
51400	503	.206	.223	-7.6	51517	506	.180	.183	-1.6	51553	509	.199	.209	-4.8
51400	504	.228	.238	-4.2	51517	507	.136	.137	-0.7	51554	501	.018	.020	-10.0

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LOSS COST % CHANGE BY CLASS

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51554	503	.016	.018	-11.1	51613	506	.136	.150	-9.3	51703	509	.069	.071	-2.8
51554	504	.015	.016	-6.3	51613	507	.143	.155	-7.7	51734	501	.140	.151	-7.3
51554	505	.024	.026	-7.7	51613	508	.127	.136	-6.6	51734	503	.106	.114	-7.0
51554	506	.016	.018	-11.1	51613	509	.160	.169	-5.3	51734	504	.117	.122	-4.1
51554	507	.017	.018	-5.6	51625	501	.060	.065	-7.7	51734	505	.157	.162	-3.1
51554	508	.015	.016	-6.3	51625	503	.045	.049	-8.2	51734	506	.102	.109	-6.4
51554	509	.019	.020	-5.0	51625	504	.050	.052	-3.8	51734	507	.138	.146	-5.5
51575	501	.200	.214	-6.5	51625	505	.067	.069	-2.9	51734	508	.186	.194	-4.1
51575	503	.115	.123	-6.5	51625	506	.044	.047	-6.4	51734	509	.130	.134	-3.0
51575	504	.131	.135	-3.0	51625	507	.059	.062	-4.8	51741	501	.400	.440	-9.1
51575	505	.119	.122	-2.5	51625	508	.080	.083	-3.6	51741	503	.370	.410	-9.8
51575	506	.183	.194	-5.7	51625	509	.056	.058	-3.4	51741	504	.340	.360	-5.6
51575	507	.250	.260	-3.8	51666	501	.320	.340	-5.9	51741	505	.550	.580	-5.2
51575	508	.162	.168	-3.6	51666	503	.182	.195	-6.7	51741	506	.360	.400	-10.0
51575	509	.260	.270	-3.7	51666	504	.207	.214	-3.3	51741	507	.380	.410	-7.3
51576	501	.340	.370	-8.1	51666	505	.189	.194	-2.6	51741	508	.340	.360	-5.6
51576	503	.310	.350	-11.4	51666	506	.290	.310	-6.5	51741	509	.420	.440	-4.5
51576	504	.290	.310	-6.5	51666	507	.400	.410	-2.4	51752	501	.340	.370	-8.1
51576	505	.460	.490	-6.1	51666	508	.260	.270	-3.7	51752	503	.310	.350	-11.4
51576	506	.300	.330	-9.1	51666	509	.420	.430	-2.3	51752	504	.290	.310	-6.5
51576	507	.320	.340	-5.9	51702	501	.180	.195	-7.7	51752	505	.460	.490	-6.1
51576	508	.280	.300	-6.7	51702	503	.136	.147	-7.5	51752	506	.300	.330	-9.1
51576	509	.360	.380	-5.3	51702	504	.150	.157	-4.5	51752	507	.320	.340	-5.9
51600	501	.228	.250	-8.8	51702	505	.202	.208	-2.9	51752	508	.280	.300	-6.7
51600	503	.212	.236	-10.2	51702	506	.131	.140	-6.4	51752	509	.360	.380	-5.3
51600	504	.196	.208	-5.8	51702	507	.177	.187	-5.3	51767	501	.093	.099	-6.1
51600	505	.320	.330	-3.0	51702	508	.239	.249	-4.0	51767	503	.053	.057	-7.0
51600	506	.206	.228	-9.6	51702	509	.167	.173	-3.5	51767	504	.061	.062	-1.6
51600	507	.217	.234	-7.3	51703	501	.075	.081	-7.4	51767	505	.055	.057	-3.5
51600	508	.193	.206	-6.3	51703	503	.056	.061	-8.2	51767	506	.085	.090	-5.6
51600	509	.243	.260	-6.5	51703	504	.062	.065	-4.6	51767	507	.116	.121	-4.1
51613	501	.151	.166	-9.0	51703	505	.084	.086	-2.3	51767	508	.075	.078	-3.8
51613	503	.140	.156	-10.3	51703	506	.054	.058	-6.9	51767	509	.123	.125	-1.6
51613	504	.129	.138	-6.5	51703	507	.073	.078	-6.4	51777	501	.320	.340	-5.9
51613	505	.208	.219	-5.0	51703	508	.099	.103	-3.9	51777	503	.185	.198	-6.6

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STATE: 06 - CONNECTICUT
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51777	504	.210	.217	-3.2	51809	507	.610	.660	-7.6	51853	501	.180	.195	-7.7
51777	505	.192	.197	-2.5	51809	508	.540	.580	-6.9	51853	503	.136	.147	-7.5
51777	506	.290	.310	-6.5	51809	509	.680	.720	-5.6	51853	504	.150	.157	-4.5
51777	507	.400	.420	-4.8	51833	501	.480	.520	-7.7	51853	505	.202	.208	-2.9
51777	508	.260	.270	-3.7	51833	503	.280	.300	-6.7	51853	506	.131	.140	-6.4
51777	509	.430	.430	0.0	51833	504	.320	.330	-3.0	51853	507	.177	.187	-5.3
51790	501	.540	.570	-5.3	51833	505	.290	.290	0.0	51853	508	.239	.249	-4.0
51790	503	.310	.330	-6.1	51833	506	.440	.470	-6.4	51853	509	.167	.173	-3.5
51790	504	.350	.360	-2.8	51833	507	.600	.630	-4.8	51854	501	.400	.440	-9.1
51790	505	.320	.330	-3.0	51833	508	.390	.410	-4.9	51854	503	.300	.330	-9.1
51790	506	.490	.520	-5.8	51833	509	.640	.650	-1.5	51854	504	.340	.350	-2.9
51790	507	.670	.700	-4.3	51850	501	.280	.300	-6.7	51854	505	.450	.470	-4.3
51790	508	.440	.450	-2.2	51850	503	.213	.230	-7.4	51854	506	.290	.310	-6.5
51790	509	.710	.720	-1.4	51850	504	.235	.246	-4.5	51854	507	.400	.420	-4.8
51796	501	.145	.160	-9.4	51850	505	.320	.330	-3.0	51854	508	.540	.560	-3.6
51796	503	.134	.150	-10.7	51850	506	.205	.219	-6.4	51854	509	.370	.390	-5.1
51796	504	.124	.132	-6.1	51850	507	.280	.290	-3.4	51855	501	.420	.460	-8.7
51796	505	.200	.210	-4.8	51850	508	.370	.390	-5.1	51855	503	.320	.350	-8.6
51796	506	.130	.144	-9.7	51850	509	.260	.270	-3.7	51855	504	.350	.370	-5.4
51796	507	.138	.149	-7.4	51851	501	.191	.207	-7.7	51855	505	.480	.490	-2.0
51796	508	.122	.131	-6.9	51851	503	.144	.156	-7.7	51855	506	.310	.330	-6.1
51796	509	.154	.162	-4.9	51851	504	.159	.167	-4.8	51855	507	.420	.440	-4.5
51808	501	.510	.570	-10.5	51851	505	.214	.221	-3.2	51855	508	.560	.590	-5.1
51808	503	.480	.530	-9.4	51851	506	.139	.149	-6.7	51855	509	.390	.410	-4.9
51808	504	.440	.470	-6.4	51851	507	.188	.199	-5.5	51856	501	.233	.250	-6.8
51808	505	.710	.750	-5.3	51851	508	.250	.260	-3.8	51856	503	.176	.190	-7.4
51808	506	.460	.510	-9.8	51851	509	.177	.183	-3.3	51856	504	.194	.203	-4.4
51808	507	.490	.530	-7.5	51852	501	.450	.480	-6.3	51856	505	.260	.270	-3.7
51808	508	.440	.460	-4.3	51852	503	.340	.370	-8.1	51856	506	.170	.181	-6.1
51808	509	.550	.580	-5.2	51852	504	.370	.390	-5.1	51856	507	.229	.242	-5.4
51809	501	.640	.700	-8.6	51852	505	.500	.520	-3.8	51856	508	.310	.320	-3.1
51809	503	.590	.660	-10.6	51852	506	.330	.350	-5.7	51856	509	.216	.223	-3.1
51809	504	.550	.580	-5.2	51852	507	.440	.470	-6.4	51857	501	.400	.430	-7.0
51809	505	.880	.930	-5.4	51852	508	.590	.620	-4.8	51857	503	.300	.330	-9.1
51809	506	.580	.640	-9.4	51852	509	.410	.430	-4.7	51857	504	.330	.350	-5.7

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STATE: 06 - CONNECTICUT
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51857	505	.450	.460	-2.2	51896	508	.062	.067	-7.5	51927	503	.081	.091	-11.0
51857	506	.290	.310	-6.5	51896	509	.078	.083	-6.0	51927	504	.075	.080	-6.2
51857	507	.390	.410	-4.9	51900	501	.360	.390	-7.7	51927	505	.121	.128	-5.5
51857	508	.530	.550	-3.6	51900	503	.207	.222	-6.8	51927	506	.079	.088	-10.2
51857	509	.370	.380	-2.6	51900	504	.236	.243	-2.9	51927	507	.084	.090	-6.7
51869	501	.170	.188	-9.6	51900	505	.215	.220	-2.3	51927	508	.074	.079	-6.3
51869	503	.158	.177	-10.7	51900	506	.330	.350	-5.7	51927	509	.093	.098	-5.1
51869	504	.147	.156	-5.8	51900	507	.450	.470	-4.3	51934	501	.178	.196	-9.2
51869	505	.236	.248	-4.8	51900	508	.290	.300	-3.3	51934	503	.165	.184	-10.3
51869	506	.154	.170	-9.4	51900	509	.480	.490	-2.0	51934	504	.153	.163	-6.1
51869	507	.162	.175	-7.4	51909	501	.250	.280	-10.7	51934	505	.246	.260	-5.4
51869	508	.144	.154	-6.5	51909	503	.192	.208	-7.7	51934	506	.160	.177	-9.6
51869	509	.181	.191	-5.2	51909	504	.212	.222	-4.5	51934	507	.169	.183	-7.7
51877	501	.960	1.060	-9.4	51909	505	.290	.290	0.0	51934	508	.151	.161	-6.2
51877	503	.890	1.000	-11.0	51909	506	.186	.198	-6.1	51934	509	.189	.199	-5.0
51877	504	.830	.880	-5.7	51909	507	.250	.260	-3.8	51941	501	.162	.178	-9.0
51877	505	1.330	1.400	-5.0	51909	508	.340	.350	-2.9	51941	503	.150	.168	-10.7
51877	506	.870	.960	-9.4	51909	509	.236	.244	-3.3	51941	504	.139	.148	-6.1
51877	507	.910	.990	-8.1	51919	501	.159	.176	-9.7	51941	505	.223	.235	-5.1
51877	508	.810	.870	-6.9	51919	503	.148	.165	-10.3	51941	506	.146	.161	-9.3
51877	509	1.020	1.080	-5.6	51919	504	.137	.146	-6.2	51941	507	.154	.166	-7.2
51889	501	.158	.174	-9.2	51919	505	.220	.232	-5.2	51941	508	.137	.146	-6.2
51889	503	.146	.164	-11.0	51919	506	.144	.159	-9.4	51941	509	.172	.181	-5.0
51889	504	.136	.144	-5.6	51919	507	.152	.164	-7.3	51942	501	.260	.290	-10.3
51889	505	.218	.229	-4.8	51919	508	.135	.144	-6.2	51942	503	.240	.270	-11.1
51889	506	.142	.158	-10.1	51919	509	.170	.179	-5.0	51942	504	.222	.236	-5.9
51889	507	.151	.162	-6.8	51926	501	.162	.179	-9.5	51942	505	.360	.380	-5.3
51889	508	.134	.143	-6.3	51926	503	.151	.168	-10.1	51942	506	.233	.260	-10.4
51889	509	.168	.177	-5.1	51926	504	.140	.148	-5.4	51942	507	.246	.270	-8.9
51896	501	.074	.081	-8.6	51926	505	.224	.236	-5.1	51942	508	.219	.233	-6.0
51896	503	.068	.077	-11.7	51926	506	.146	.162	-9.9	51942	509	.270	.290	-6.9
51896	504	.063	.067	-6.0	51926	507	.155	.167	-7.2	51956	501	.700	.770	-9.1
51896	505	.102	.107	-4.7	51926	508	.137	.147	-6.8	51956	503	.650	.720	-9.7
51896	506	.067	.074	-9.5	51926	509	.173	.182	-4.9	51956	504	.600	.640	-6.3
51896	507	.070	.076	-7.9	51927	501	.088	.097	-9.3	51956	505	.960	1.010	-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
51956	506	.630	.700	-10.0	51960	509	.078	.083	-6.0	51999	504	.134	.143	-6.3
51956	507	.660	.720	-8.3	51970	501	.320	.350	-8.6	51999	505	.216	.227	-4.8
51956	508	.590	.630	-6.3	51970	503	.300	.330	-9.1	51999	506	.141	.156	-9.6
51956	509	.740	.780	-5.1	51970	504	.280	.290	-3.4	51999	507	.149	.161	-7.5
51957	501	.610	.680	-10.3	51970	505	.440	.470	-6.4	51999	508	.132	.141	-6.4
51957	503	.570	.640	-10.9	51970	506	.290	.320	-9.4	51999	509	.166	.175	-5.1
51957	504	.530	.560	-5.4	51970	507	.310	.330	-6.1	52002	501	.137	.151	-9.3
51957	505	.850	.890	-4.5	51970	508	.270	.290	-6.9	52002	503	.127	.142	-10.6
51957	506	.550	.610	-9.8	51970	509	.340	.360	-5.6	52002	504	.118	.125	-5.6
51957	507	.590	.630	-6.3	51982	501	.094	.104	-9.6	52002	505	.190	.199	-4.5
51957	508	.520	.560	-7.1	51982	503	.088	.098	-10.2	52002	506	.124	.137	-9.5
51957	509	.650	.690	-5.8	51982	504	.081	.086	-5.8	52002	507	.131	.141	-7.1
51958	501	.550	.600	-8.3	51982	505	.131	.137	-4.4	52002	508	.116	.124	-6.5
51958	503	.510	.570	-10.5	51982	506	.085	.094	-9.6	52002	509	.146	.154	-5.2
51958	504	.470	.500	-6.0	51982	507	.090	.097	-7.2	52075	501	.222	.240	-7.5
51958	505	.760	.790	-3.8	51982	508	.080	.085	-5.9	52075	503	.168	.181	-7.2
51958	506	.490	.540	-9.3	51982	509	.100	.106	-5.7	52075	504	.185	.194	-4.6
51958	507	.520	.560	-7.1	51985	501	.188	.191	-1.6	52075	505	.249	.260	-4.2
51958	508	.460	.490	-6.1	51985	503	.176	.181	-2.8	52075	506	.162	.173	-6.4
51958	509	.580	.610	-4.9	51985	504	.083	.082	1.2	52075	507	.218	.231	-5.6
51959	501	.560	.620	-9.7	51985	505	.101	.099	2.0	52075	508	.290	.310	-6.5
51959	503	.520	.580	-10.3	51985	506	.148	.151	-2.0	52075	509	.205	.213	-3.8
51959	504	.480	.510	-5.9	51985	507	.112	.112	0.0	52076	501	.270	.290	-6.9
51959	505	.770	.810	-4.9	51985	508	.245	.243	0.8	52076	503	.202	.218	-7.3
51959	506	.500	.560	-10.7	51985	509	.159	.156	1.9	52076	504	.223	.233	-4.3
51959	507	.530	.570	-7.0	51986	501	.370	.410	-9.8	52076	505	.300	.310	-3.2
51959	508	.470	.510	-7.8	51986	503	.340	.380	-10.5	52076	506	.195	.208	-6.3
51959	509	.600	.630	-4.8	51986	504	.320	.340	-5.9	52076	507	.260	.280	-7.1
51960	501	.074	.081	-8.6	51986	505	.510	.540	-5.6	52076	508	.350	.370	-5.4
51960	503	.068	.077	-11.7	51986	506	.330	.370	-10.8	52076	509	.248	.260	-4.6
51960	504	.063	.067	-6.0	51986	507	.350	.380	-7.9	52109	501	.035	.038	-7.9
51960	505	.102	.107	-4.7	51986	508	.310	.340	-8.8	52109	503	.032	.036	-11.1
51960	506	.067	.074	-9.5	51986	509	.390	.420	-7.1	52109	504	.030	.032	-6.3
51960	507	.070	.076	-7.9	51999	501	.156	.173	-9.8	52109	505	.048	.050	-4.0
51960	508	.062	.067	-7.5	51999	503	.145	.162	-10.5	52109	506	.031	.035	-11.4

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52109	507	.033	.036	-8.3	52341	501	.055	.059	-6.8	52402	505	.048	.050	-4.0
52109	508	.029	.031	-6.5	52341	503	.041	.045	-8.9	52402	506	.031	.035	-11.4
52109	509	.037	.039	-5.1	52341	504	.046	.048	-4.2	52402	507	.033	.036	-8.3
52134	501	.460	.510	-9.8	52341	505	.061	.063	-3.2	52402	508	.029	.031	-6.5
52134	503	.430	.480	-10.4	52341	506	.040	.042	-4.8	52402	509	.037	.039	-5.1
52134	504	.400	.420	-4.8	52341	507	.054	.057	-5.3	52432	501	.172	.190	-9.5
52134	505	.640	.670	-4.5	52341	508	.072	.076	-5.3	52432	503	.159	.178	-10.7
52134	506	.410	.460	-10.9	52341	509	.051	.052	-1.9	52432	504	.148	.157	-5.7
52134	507	.440	.470	-6.4	52342	501	.158	.171	-7.6	52432	505	.238	.250	-4.8
52134	508	.390	.420	-7.1	52342	503	.119	.129	-7.8	52432	506	.155	.172	-9.9
52134	509	.490	.520	-5.8	52342	504	.132	.138	-4.3	52432	507	.164	.177	-7.3
52137	501	.087	.094	-7.4	52342	505	.177	.183	-3.3	52432	508	.146	.155	-5.8
52137	503	.066	.071	-7.0	52342	506	.115	.123	-6.5	52432	509	.183	.193	-5.2
52137	504	.073	.076	-3.9	52342	507	.156	.165	-5.5	52433	501	.157	.173	-9.2
52137	505	.098	.101	-3.0	52342	508	.210	.219	-4.1	52433	503	.146	.163	-10.4
52137	506	.064	.068	-5.9	52342	509	.147	.152	-3.3	52433	504	.135	.144	-6.2
52137	507	.086	.091	-5.5	52343	501	.096	.104	-7.7	52433	505	.217	.228	-4.8
52137	508	.116	.121	-4.1	52343	503	.073	.079	-7.6	52433	506	.142	.157	-9.6
52137	509	.081	.084	-3.6	52343	504	.080	.084	-4.8	52433	507	.150	.162	-7.4
52150	501	.850	.930	-8.6	52343	505	.108	.112	-3.6	52433	508	.133	.142	-6.3
52150	503	.790	.880	-10.2	52343	506	.070	.075	-6.7	52433	509	.167	.176	-5.1
52150	504	.730	.770	-5.2	52343	507	.095	.100	-5.0	52435	501	.197	.217	-9.2
52150	505	1.170	1.230	-4.9	52343	508	.128	.134	-4.5	52435	503	.183	.204	-10.3
52150	506	.760	.840	-9.5	52343	509	.089	.092	-3.3	52435	504	.169	.180	-6.1
52150	507	.810	.870	-6.9	52401	501	.300	.320	-6.3	52435	505	.270	.290	-6.9
52150	508	.720	.760	-5.3	52401	503	.225	.243	-7.4	52435	506	.178	.197	-9.6
52150	509	.900	.950	-5.3	52401	504	.249	.260	-4.2	52435	507	.188	.202	-6.9
52315	501	.420	.450	-6.7	52401	505	.330	.350	-5.7	52435	508	.167	.178	-6.2
52315	503	.241	.260	-7.3	52401	506	.217	.232	-6.5	52435	509	.210	.221	-5.0
52315	504	.270	.280	-3.6	52401	507	.290	.310	-6.5	52438	501	.142	.157	-9.6
52315	505	.250	.260	-3.8	52401	508	.400	.410	-2.4	52438	503	.132	.148	-10.8
52315	506	.380	.410	-7.3	52401	509	.280	.290	-3.4	52438	504	.122	.130	-6.2
52315	507	.520	.550	-5.5	52402	501	.035	.038	-7.9	52438	505	.197	.207	-4.8
52315	508	.340	.350	-2.9	52402	503	.032	.036	-11.1	52438	506	.128	.142	-9.9
52315	509	.560	.560	0.0	52402	504	.030	.032	-6.3	52438	507	.136	.146	-6.8

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STATE: 06 - CONNECTICUT
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52438	508	.121	.129	-6.2	52547	503	.195	.211	-7.6	52744	506	1.690	1.800	-6.1
52438	509	.152	.160	-5.0	52547	504	.216	.226	-4.4	52744	507	2.310	2.410	-4.1
52440	501	.224	.247	-9.3	52547	505	.290	.300	-3.3	52744	508	1.500	1.550	-3.2
52440	503	.207	.232	-10.8	52547	506	.188	.201	-6.5	52744	509	2.450	2.490	-1.6
52440	504	.192	.204	-5.9	52547	507	.250	.270	-7.4	52767	501	.236	.260	-9.2
52440	505	.310	.320	-3.1	52547	508	.340	.360	-5.6	52767	503	.179	.193	-7.3
52440	506	.202	.223	-9.4	52547	509	.239	.248	-3.6	52767	504	.197	.206	-4.4
52440	507	.213	.230	-7.4	52581	501	1.760	1.940	-9.3	52767	505	.270	.270	0.0
52440	508	.189	.202	-6.4	52581	503	1.630	1.820	-10.4	52767	506	.172	.184	-6.5
52440	509	.238	.250	-4.8	52581	504	1.510	1.600	-5.6	52767	507	.233	.246	-5.3
52467	501	.207	.228	-9.2	52581	505	2.430	2.550	-4.7	52767	508	.310	.330	-6.1
52467	503	.192	.214	-10.3	52581	506	1.580	1.750	-9.7	52767	509	.219	.227	-3.5
52467	504	.178	.189	-5.8	52581	507	1.670	1.800	-7.2	52911	501	.098	.108	-9.3
52467	505	.290	.300	-3.3	52581	508	1.490	1.590	-6.3	52911	503	.091	.102	-10.8
52467	506	.186	.206	-9.7	52581	509	1.870	1.970	-5.1	52911	504	.084	.090	-6.7
52467	507	.197	.212	-7.1	52619	501	.123	.136	-9.6	52911	505	.136	.143	-4.9
52467	508	.175	.187	-6.4	52619	503	.114	.128	-10.9	52911	506	.089	.098	-9.2
52467	509	.220	.232	-5.2	52619	504	.106	.113	-6.2	52911	507	.094	.101	-6.9
52469	501	.072	.080	-10.0	52619	505	.170	.179	-5.0	52911	508	.083	.089	-6.7
52469	503	.067	.075	-10.7	52619	506	.111	.123	-9.8	52911	509	.104	.110	-5.5
52469	504	.062	.066	-6.1	52619	507	.117	.127	-7.9	52967	501	.037	.041	-9.8
52469	505	.100	.105	-4.8	52619	508	.104	.111	-6.3	52967	503	.034	.038	-10.5
52469	506	.065	.072	-9.7	52619	509	.131	.138	-5.1	52967	504	.032	.034	-5.9
52469	507	.069	.074	-6.8	52660	501	.239	.243	-1.6	52967	505	.051	.054	-5.6
52469	508	.061	.065	-6.2	52660	503	.223	.230	-3.0	52967	506	.033	.037	-10.8
52469	509	.077	.081	-4.9	52660	504	.105	.105	0.0	52967	507	.035	.038	-7.9
52505	501	.360	.400	-10.0	52660	505	.128	.126	1.6	52967	508	.031	.033	-6.1
52505	503	.330	.370	-10.8	52660	506	.188	.192	-2.1	52967	509	.039	.041	-4.9
52505	504	.310	.330	-6.1	52660	507	.143	.143	0.0	53001	501	.360	.400	-10.0
52505	505	.500	.520	-3.8	52660	508	.310	.310	0.0	53001	503	.330	.370	-10.8
52505	506	.320	.360	-11.1	52660	509	.202	.198	2.0	53001	504	.310	.330	-6.1
52505	507	.340	.370	-8.1	52744	501	1.850	1.970	-6.1	53001	505	.500	.520	-3.8
52505	508	.300	.330	-9.1	52744	503	1.060	1.140	-7.0	53001	506	.330	.360	-8.3
52505	509	.380	.400	-5.0	52744	504	1.210	1.250	-3.2	53001	507	.340	.370	-8.1
52547	501	.260	.280	-7.1	52744	505	1.100	1.130	-2.7	53001	508	.310	.330	-6.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
53001	509	.380	.400	-5.0	53147	504	.033	.035	-5.7	53374	507	.610	.640	-4.7
53077	501	.173	.191	-9.4	53147	505	.045	.046	-2.2	53374	508	.400	.410	-2.4
53077	503	.161	.180	-10.6	53147	506	.029	.031	-6.5	53374	509	.650	.660	-1.5
53077	504	.149	.158	-5.7	53147	507	.039	.042	-7.1	53375	501	.260	.280	-7.1
53077	505	.240	.250	-4.0	53147	508	.053	.055	-3.6	53375	503	.148	.159	-6.9
53077	506	.156	.173	-9.8	53147	509	.037	.038	-2.6	53375	504	.169	.174	-2.9
53077	507	.165	.178	-7.3	53229	501	.224	.242	-7.4	53375	505	.154	.158	-2.5
53077	508	.147	.157	-6.4	53229	503	.169	.183	-7.7	53375	506	.237	.250	-5.2
53077	509	.184	.194	-5.2	53229	504	.187	.195	-4.1	53375	507	.320	.340	-5.9
53095	501	.119	.131	-9.2	53229	505	.250	.260	-3.8	53375	508	.210	.217	-3.2
53095	503	.110	.123	-10.6	53229	506	.163	.174	-6.3	53375	509	.340	.350	-2.9
53095	504	.102	.109	-6.4	53229	507	.220	.233	-5.6	53376	501	.410	.440	-6.8
53095	505	.164	.173	-5.2	53229	508	.300	.310	-3.2	53376	503	.238	.250	-4.8
53095	506	.107	.119	-10.1	53229	509	.207	.214	-3.3	53376	504	.270	.280	-3.6
53095	507	.113	.122	-7.4	53271	501	.089	.098	-9.2	53376	505	.247	.250	-1.2
53095	508	.101	.107	-5.6	53271	503	.082	.092	-10.9	53376	506	.380	.400	-5.0
53095	509	.126	.133	-5.3	53271	504	.076	.081	-6.2	53376	507	.520	.540	-3.7
53096	501	.165	.182	-9.3	53271	505	.122	.129	-5.4	53376	508	.340	.350	-2.9
53096	503	.153	.171	-10.5	53271	506	.080	.088	-9.1	53376	509	.550	.560	-1.8
53096	504	.142	.151	-6.0	53271	507	.084	.091	-7.7	53377	501	.420	.450	-6.7
53096	505	.229	.240	-4.6	53271	508	.075	.080	-6.2	53377	503	.243	.260	-6.5
53096	506	.149	.165	-9.7	53271	509	.094	.099	-5.1	53377	504	.280	.290	-3.4
53096	507	.158	.170	-7.1	53333	501	.220	.238	-7.6	53377	505	.250	.260	-3.8
53096	508	.140	.149	-6.0	53333	503	.166	.180	-7.8	53377	506	.390	.410	-4.9
53096	509	.176	.185	-4.9	53333	504	.184	.192	-4.2	53377	507	.530	.550	-3.6
53121	501	.470	.520	-9.6	53333	505	.247	.250	-1.2	53377	508	.340	.360	-5.6
53121	503	.440	.490	-10.2	53333	506	.160	.171	-6.4	53377	509	.560	.570	-1.8
53121	504	.400	.430	-7.0	53333	507	.217	.229	-5.2	53403	501	.270	.290	-6.9
53121	505	.650	.680	-4.4	53333	508	.290	.300	-3.3	53403	503	.154	.165	-6.7
53121	506	.420	.470	-10.6	53333	509	.204	.211	-3.3	53403	504	.175	.181	-3.3
53121	507	.450	.480	-6.3	53374	501	.490	.520	-5.8	53403	505	.160	.164	-2.4
53121	508	.400	.420	-4.8	53374	503	.280	.300	-6.7	53403	506	.246	.260	-5.4
53121	509	.500	.530	-5.7	53374	504	.320	.330	-3.0	53403	507	.340	.350	-2.9
53147	501	.040	.043	-7.0	53374	505	.290	.300	-3.3	53403	508	.218	.225	-3.1
53147	503	.030	.033	-9.1	53374	506	.450	.470	-4.3	53403	509	.360	.360	0.0

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CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
53425	501	.207	.224	-7.6	53731	505	.080	.084	-4.8	53803	508	.660	.690	-4.3
53425	503	.157	.169	-7.1	53731	506	.052	.057	-8.8	53803	509	.460	.470	-2.1
53425	504	.173	.181	-4.4	53731	507	.055	.059	-6.8	53907	501	.173	.191	-9.4
53425	505	.233	.240	-2.9	53731	508	.049	.052	-5.8	53907	503	.160	.179	-10.6
53425	506	.151	.161	-6.2	53731	509	.061	.065	-6.2	53907	504	.148	.158	-6.3
53425	507	.204	.216	-5.6	53732	501	.390	.430	-9.3	53907	505	.239	.250	-4.4
53425	508	.280	.290	-3.4	53732	503	.360	.410	-12.2	53907	506	.156	.172	-9.3
53425	509	.192	.199	-3.5	53732	504	.340	.360	-5.6	53907	507	.165	.177	-6.8
53565	501	.310	.330	-6.1	53732	505	.540	.570	-5.3	53907	508	.146	.156	-6.4
53565	503	.179	.192	-6.8	53732	506	.350	.390	-10.3	53907	509	.184	.194	-5.2
53565	504	.204	.210	-2.9	53732	507	.370	.400	-7.5	54012	501	.121	.123	-1.6
53565	505	.186	.191	-2.6	53732	508	.330	.350	-5.7	54012	503	.113	.116	-2.6
53565	506	.290	.300	-3.3	53732	509	.420	.440	-4.5	54012	504	.053	.053	0.0
53565	507	.390	.410	-4.9	53733	501	.260	.280	-7.1	54012	505	.065	.064	1.6
53565	508	.250	.260	-3.8	53733	503	.237	.260	-8.8	54012	506	.095	.097	-2.1
53565	509	.410	.420	-2.4	53733	504	.219	.233	-6.0	54012	507	.072	.072	0.0
53631	501	.055	.060	-8.3	53733	505	.350	.370	-5.4	54012	508	.157	.156	0.6
53631	503	.051	.057	-10.5	53733	506	.230	.250	-8.0	54012	509	.102	.100	2.0
53631	504	.047	.050	-6.0	53733	507	.243	.260	-6.5	54077	501	.236	.260	-9.2
53631	505	.076	.079	-3.8	53733	508	.216	.231	-6.5	54077	503	.219	.245	-10.6
53631	506	.049	.054	-9.3	53733	509	.270	.290	-6.9	54077	504	.203	.216	-6.0
53631	507	.052	.056	-7.1	53734	501	1.210	1.230	-1.6	54077	505	.330	.340	-2.9
53631	508	.046	.049	-6.1	53734	503	1.130	1.160	-2.6	54077	506	.213	.236	-9.7
53631	509	.058	.061	-4.9	53734	504	.530	.530	0.0	54077	507	.225	.243	-7.4
53632	501	.063	.069	-8.7	53734	505	.650	.640	1.6	54077	508	.200	.213	-6.1
53632	503	.058	.065	-10.8	53734	506	.950	.970	-2.1	54077	509	.250	.260	-3.8
53632	504	.054	.057	-5.3	53734	507	.720	.720	0.0	55010	501	.710	.790	-10.1
53632	505	.087	.091	-4.4	53734	508	1.570	1.560	0.6	55010	503	.660	.740	-10.8
53632	506	.057	.063	-9.5	53734	509	1.020	1.000	2.0	55010	504	.610	.650	-6.2
53632	507	.060	.064	-6.2	53803	501	.490	.540	-9.3	55010	505	.990	1.040	-4.8
53632	508	.053	.057	-7.0	53803	503	.370	.400	-7.5	55010	506	.640	.710	-9.9
53632	509	.067	.070	-4.3	53803	504	.410	.430	-4.7	55010	507	.680	.730	-6.8
53731	501	.058	.064	-9.4	53803	505	.550	.570	-3.5	55010	508	.600	.640	-6.3
53731	503	.053	.060	-11.7	53803	506	.360	.390	-7.7	55010	509	.760	.800	-5.0
53731	504	.049	.053	-7.5	53803	507	.490	.510	-3.9	55011	501	.193	.213	-9.4

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55011	503	.179	.200	-10.5	55371	506	1.140	1.210	-5.8	55648	509	.045	.047	-4.3
55011	504	.166	.176	-5.7	55371	507	1.560	1.620	-3.7	55649	501	.050	.055	-9.1
55011	505	.270	.280	-3.6	55371	508	1.010	1.040	-2.9	55649	503	.047	.052	-9.6
55011	506	.174	.192	-9.4	55371	509	1.650	1.670	-1.2	55649	504	.043	.046	-6.5
55011	507	.184	.198	-7.1	55426	501	.227	.246	-7.7	55649	505	.069	.073	-5.5
55011	508	.163	.174	-6.3	55426	503	.172	.186	-7.5	55649	506	.045	.050	-10.0
55011	509	.205	.216	-5.1	55426	504	.190	.199	-4.5	55649	507	.048	.052	-7.7
55012	501	.230	.250	-8.0	55426	505	.260	.260	0.0	55649	508	.042	.045	-6.7
55012	503	.213	.238	-10.5	55426	506	.166	.177	-6.2	55649	509	.053	.056	-5.4
55012	504	.197	.210	-6.2	55426	507	.224	.237	-5.5	55715	501	.370	.410	-9.8
55012	505	.320	.330	-3.0	55426	508	.300	.310	-3.2	55715	503	.340	.380	-10.5
55012	506	.207	.229	-9.6	55426	509	.211	.218	-3.2	55715	504	.320	.340	-5.9
55012	507	.219	.236	-7.2	55597	501	.046	.051	-9.8	55715	505	.510	.540	-5.6
55012	508	.194	.207	-6.3	55597	503	.043	.048	-10.4	55715	506	.330	.370	-10.8
55012	509	.244	.260	-6.2	55597	504	.040	.042	-4.8	55715	507	.350	.380	-7.9
55013	501	.187	.203	-7.9	55597	505	.064	.068	-5.9	55715	508	.310	.330	-6.1
55013	503	.141	.153	-7.8	55597	506	.042	.046	-8.7	55715	509	.390	.410	-4.9
55013	504	.156	.164	-4.9	55597	507	.044	.048	-8.3	55716	501	.530	.590	-10.2
55013	505	.210	.217	-3.2	55597	508	.039	.042	-7.1	55716	503	.490	.550	-10.9
55013	506	.137	.146	-6.2	55597	509	.049	.052	-5.8	55716	504	.460	.490	-6.1
55013	507	.184	.195	-5.6	55647	501	.093	.103	-9.7	55716	505	.740	.780	-5.1
55013	508	.249	.260	-4.2	55647	503	.086	.096	-10.4	55716	506	.480	.530	-9.4
55013	509	.173	.180	-3.9	55647	504	.080	.085	-5.9	55716	507	.510	.550	-7.3
55214	501	.186	.205	-9.3	55647	505	.129	.135	-4.4	55716	508	.450	.480	-6.3
55214	503	.173	.193	-10.4	55647	506	.084	.093	-9.7	55716	509	.570	.600	-5.0
55214	504	.160	.170	-5.9	55647	507	.089	.096	-7.3	55717	501	.300	.320	-6.3
55214	505	.260	.270	-3.7	55647	508	.079	.084	-6.0	55717	503	.227	.245	-7.3
55214	506	.168	.186	-9.7	55647	509	.099	.104	-4.8	55717	504	.250	.260	-3.8
55214	507	.177	.191	-7.3	55648	501	.042	.046	-8.7	55717	505	.340	.350	-2.9
55214	508	.157	.168	-6.5	55648	503	.039	.044	-11.4	55717	506	.219	.234	-6.4
55214	509	.198	.208	-4.8	55648	504	.036	.038	-5.3	55717	507	.300	.310	-3.2
55371	501	1.240	1.330	-6.8	55648	505	.058	.061	-4.9	55717	508	.400	.420	-4.8
55371	503	.710	.760	-6.6	55648	506	.038	.042	-9.5	55717	509	.280	.290	-3.4
55371	504	.810	.840	-3.6	55648	507	.040	.043	-7.0	55718	501	.290	.310	-6.5
55371	505	.740	.760	-2.6	55648	508	.036	.038	-5.3	55718	503	.220	.238	-7.6

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CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
55718	504	.243	.250	-2.8	56040	507	.019	.020	-5.0	56202	501	.131	.145	-9.7
55718	505	.330	.340	-2.9	56040	508	.017	.018	-5.6	56202	503	.122	.136	-10.3
55718	506	.212	.227	-6.6	56040	509	.021	.022	-4.5	56202	504	.113	.120	-5.8
55718	507	.290	.300	-3.3	56041	501	.131	.145	-9.7	56202	505	.182	.191	-4.7
55718	508	.390	.400	-2.5	56041	503	.122	.136	-10.3	56202	506	.119	.131	-9.2
55718	509	.270	.280	-3.6	56041	504	.113	.120	-5.8	56202	507	.125	.135	-7.4
55802	501	.320	.340	-5.9	56041	505	.182	.191	-4.7	56202	508	.111	.119	-6.7
55802	503	.185	.198	-6.6	56041	506	.119	.131	-9.2	56202	509	.140	.147	-4.8
55802	504	.210	.217	-3.2	56041	507	.125	.135	-7.4	56390	501	.230	.250	-8.0
55802	505	.192	.197	-2.5	56041	508	.111	.119	-6.7	56390	503	.213	.238	-10.5
55802	506	.290	.310	-6.5	56041	509	.140	.147	-4.8	56390	504	.197	.210	-6.2
55802	507	.400	.420	-4.8	56042	501	.165	.182	-9.3	56390	505	.320	.330	-3.0
55802	508	.260	.270	-3.7	56042	503	.153	.171	-10.5	56390	506	.207	.229	-9.6
55802	509	.430	.430	0.0	56042	504	.142	.151	-6.0	56390	507	.219	.236	-7.2
55918	501	.211	.233	-9.4	56042	505	.229	.240	-4.6	56390	508	.194	.207	-6.3
55918	503	.196	.219	-10.5	56042	506	.149	.165	-9.7	56390	509	.244	.260	-6.2
55918	504	.181	.193	-6.2	56042	507	.158	.170	-7.1	56391	501	.197	.217	-9.2
55918	505	.290	.310	-6.5	56042	508	.140	.149	-6.0	56391	503	.183	.204	-10.3
55918	506	.190	.211	-10.0	56042	509	.176	.185	-4.9	56391	504	.169	.180	-6.1
55918	507	.201	.217	-7.4	56170	501	.204	.220	-7.3	56391	505	.270	.290	-6.9
55918	508	.179	.191	-6.3	56170	503	.154	.166	-7.2	56391	506	.178	.197	-9.6
55918	509	.225	.237	-5.1	56170	504	.170	.178	-4.5	56391	507	.188	.202	-6.9
55919	501	.029	.032	-9.4	56170	505	.228	.236	-3.4	56391	508	.167	.178	-6.2
55919	503	.027	.030	-10.0	56170	506	.148	.159	-6.9	56391	509	.210	.221	-5.0
55919	504	.025	.026	-3.8	56170	507	.200	.212	-5.7	56427	501	.320	.350	-8.6
55919	505	.040	.042	-4.8	56170	508	.270	.280	-3.6	56427	503	.290	.330	-12.1
55919	506	.026	.029	-10.3	56170	509	.189	.195	-3.1	56427	504	.270	.290	-6.9
55919	507	.027	.030	-10.0	56171	501	.100	.108	-7.4	56427	505	.440	.460	-4.3
55919	508	.024	.026	-7.7	56171	503	.076	.082	-7.3	56427	506	.290	.320	-9.4
55919	509	.031	.032	-3.1	56171	504	.083	.087	-4.6	56427	507	.300	.330	-9.1
56040	501	.020	.022	-9.1	56171	505	.112	.116	-3.4	56427	508	.270	.290	-6.9
56040	503	.018	.021	-14.3	56171	506	.073	.078	-6.4	56427	509	.340	.360	-5.6
56040	504	.017	.018	-5.6	56171	507	.098	.104	-5.8	56488	501	.540	.570	-5.3
56040	505	.028	.029	-3.4	56171	508	.133	.139	-4.3	56488	503	.310	.330	-6.1
56040	506	.018	.020	-10.0	56171	509	.093	.096	-3.1	56488	504	.350	.360	-2.8

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STATE: 06 - CONNECTICUT
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
56488	505	.320	.330	-3.0	56652	508	.330	.350	-5.7	56758	503	.115	.129	-10.9
56488	506	.490	.520	-5.8	56652	509	.232	.241	-3.7	56758	504	.107	.113	-5.3
56488	507	.670	.700	-4.3	56653	501	.242	.260	-6.9	56758	505	.171	.180	-5.0
56488	508	.440	.450	-2.2	56653	503	.183	.197	-7.1	56758	506	.112	.124	-9.7
56488	509	.710	.720	-1.4	56653	504	.202	.211	-4.3	56758	507	.118	.127	-7.1
56567	501	.211	.228	-7.5	56653	505	.270	.280	-3.6	56758	508	.105	.112	-6.2
56567	503	.159	.172	-7.6	56653	506	.176	.188	-6.4	56758	509	.132	.139	-5.0
56567	504	.176	.184	-4.3	56653	507	.238	.250	-4.8	56759	501	.127	.140	-9.3
56567	505	.237	.244	-2.9	56653	508	.320	.340	-5.9	56759	503	.118	.132	-10.6
56567	506	.154	.164	-6.1	56653	509	.224	.232	-3.4	56759	504	.109	.116	-6.0
56567	507	.208	.220	-5.5	56654	501	.124	.134	-7.5	56759	505	.176	.184	-4.3
56567	508	.280	.290	-3.4	56654	503	.093	.101	-7.9	56759	506	.115	.127	-9.4
56567	509	.195	.202	-3.5	56654	504	.103	.108	-4.6	56759	507	.121	.130	-6.9
56650	501	.650	.700	-7.1	56654	505	.139	.143	-2.8	56759	508	.107	.115	-7.0
56650	503	.490	.530	-7.5	56654	506	.090	.096	-6.2	56759	509	.135	.142	-4.9
56650	504	.540	.560	-3.6	56654	507	.122	.129	-5.4	56760	501	.182	.201	-9.5
56650	505	.720	.750	-4.0	56654	508	.164	.171	-4.1	56760	503	.169	.189	-10.6
56650	506	.470	.500	-6.0	56654	509	.115	.119	-3.4	56760	504	.157	.167	-6.0
56650	507	.640	.670	-4.5	56690	501	.280	.300	-6.7	56760	505	.250	.260	-3.8
56650	508	.860	.890	-3.4	56690	503	.159	.171	-7.0	56760	506	.164	.182	-9.9
56650	509	.600	.620	-3.2	56690	504	.182	.187	-2.7	56760	507	.174	.187	-7.0
56651	501	.350	.380	-7.9	56690	505	.166	.170	-2.4	56760	508	.154	.165	-6.7
56651	503	.270	.290	-6.9	56690	506	.250	.270	-7.4	56760	509	.194	.204	-4.9
56651	504	.290	.310	-6.5	56690	507	.350	.360	-2.8	56805	501	.240	.260	-7.7
56651	505	.390	.410	-4.9	56690	508	.226	.233	-3.0	56805	503	.222	.249	-10.8
56651	506	.260	.270	-3.7	56690	509	.370	.370	0.0	56805	504	.206	.219	-5.9
56651	507	.350	.370	-5.4	56699	501	.146	.161	-9.3	56805	505	.330	.350	-5.7
56651	508	.470	.490	-4.1	56699	503	.136	.151	-9.9	56805	506	.216	.239	-9.6
56651	509	.330	.340	-2.9	56699	504	.126	.134	-6.0	56805	507	.229	.246	-6.9
56652	501	.250	.270	-7.4	56699	505	.202	.212	-4.7	56805	508	.203	.217	-6.5
56652	503	.190	.205	-7.3	56699	506	.132	.146	-9.6	56805	509	.260	.270	-3.7
56652	504	.209	.219	-4.6	56699	507	.139	.150	-7.3	56806	501	.170	.187	-9.1
56652	505	.280	.290	-3.4	56699	508	.124	.132	-6.1	56806	503	.157	.176	-10.8
56652	506	.183	.195	-6.2	56699	509	.155	.164	-5.5	56806	504	.146	.155	-5.8
56652	507	.247	.260	-5.0	56758	501	.124	.137	-9.5	56806	505	.235	.247	-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
56806	506	.153	.169	-9.5	56910	509	.112	.118	-5.1	56916	504	.540	.560	-3.6
56806	507	.162	.174	-6.9	56911	501	.182	.197	-7.6	56916	505	.720	.740	-2.7
56806	508	.144	.153	-5.9	56911	503	.137	.148	-7.4	56916	506	.470	.500	-6.0
56806	509	.181	.190	-4.7	56911	504	.152	.159	-4.4	56916	507	.630	.670	-6.0
56807	501	.168	.186	-9.7	56911	505	.204	.211	-3.3	56916	508	.850	.890	-4.5
56807	503	.156	.174	-10.3	56911	506	.133	.142	-6.3	56916	509	.590	.620	-4.8
56807	504	.145	.154	-5.8	56911	507	.179	.189	-5.3	56917	501	.185	.201	-8.0
56807	505	.233	.244	-4.5	56911	508	.241	.250	-3.6	56917	503	.140	.151	-7.3
56807	506	.152	.168	-9.5	56911	509	.168	.174	-3.4	56917	504	.155	.162	-4.3
56807	507	.160	.173	-7.5	56912	501	.147	.159	-7.5	56917	505	.208	.215	-3.3
56807	508	.142	.152	-6.6	56912	503	.111	.120	-7.5	56917	506	.135	.144	-6.2
56807	509	.179	.189	-5.3	56912	504	.123	.129	-4.7	56917	507	.183	.193	-5.2
56808	501	.220	.243	-9.5	56912	505	.165	.171	-3.5	56917	508	.246	.260	-5.4
56808	503	.204	.228	-10.5	56912	506	.107	.115	-7.0	56917	509	.172	.178	-3.4
56808	504	.189	.201	-6.0	56912	507	.145	.153	-5.2	56918	501	.089	.096	-7.3
56808	505	.300	.320	-6.3	56912	508	.196	.204	-3.9	56918	503	.067	.073	-8.2
56808	506	.198	.219	-9.6	56912	509	.136	.141	-3.5	56918	504	.074	.078	-5.1
56808	507	.210	.226	-7.1	56913	501	.120	.130	-7.7	56918	505	.100	.103	-2.9
56808	508	.186	.199	-6.5	56913	503	.091	.098	-7.1	56918	506	.065	.069	-5.8
56808	509	.234	.246	-4.9	56913	504	.100	.105	-4.8	56918	507	.088	.093	-5.4
56900	501	.211	.233	-9.4	56913	505	.135	.139	-2.9	56918	508	.118	.123	-4.1
56900	503	.196	.219	-10.5	56913	506	.087	.093	-6.5	56918	509	.083	.085	-2.4
56900	504	.181	.193	-6.2	56913	507	.118	.125	-5.6	56919	501	.227	.246	-7.7
56900	505	.290	.310	-6.5	56913	508	.159	.166	-4.2	56919	503	.172	.186	-7.5
56900	506	.190	.211	-10.0	56913	509	.111	.115	-3.5	56919	504	.190	.199	-4.5
56900	507	.201	.217	-7.4	56915	501	.710	.770	-7.8	56919	505	.260	.260	0.0
56900	508	.179	.191	-6.3	56915	503	.540	.580	-6.9	56919	506	.166	.177	-6.2
56900	509	.225	.237	-5.1	56915	504	.590	.620	-4.8	56919	507	.224	.237	-5.5
56910	501	.106	.116	-8.6	56915	505	.800	.820	-2.4	56919	508	.300	.310	-3.2
56910	503	.098	.109	-10.1	56915	506	.520	.550	-5.5	56919	509	.211	.218	-3.2
56910	504	.091	.096	-5.2	56915	507	.700	.740	-5.4	56920	501	.207	.224	-7.6
56910	505	.146	.153	-4.6	56915	508	.940	.990	-5.1	56920	503	.157	.169	-7.1
56910	506	.095	.105	-9.5	56915	509	.660	.680	-2.9	56920	504	.173	.181	-4.4
56910	507	.101	.108	-6.5	56916	501	.640	.690	-7.2	56920	505	.233	.240	-2.9
56910	508	.089	.095	-6.3	56916	503	.480	.520	-7.7	56920	506	.151	.161	-6.2

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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
56920	507	.204	.216	-5.6	57146	501	.211	.228	-7.5	57403	505	.390	.400	-2.5
56920	508	.280	.290	-3.4	57146	503	.159	.172	-7.6	57403	506	.600	.640	-6.3
56920	509	.192	.199	-3.5	57146	504	.176	.184	-4.3	57403	507	.820	.860	-4.7
56980	501	.183	.202	-9.4	57146	505	.237	.244	-2.9	57403	508	.530	.550	-3.6
56980	503	.170	.190	-10.5	57146	506	.154	.164	-6.1	57403	509	.870	.890	-2.2
56980	504	.157	.167	-6.0	57146	507	.208	.220	-5.5	57410	501	.055	.061	-9.8
56980	505	.250	.270	-7.4	57146	508	.280	.290	-3.4	57410	503	.051	.057	-10.5
56980	506	.165	.183	-9.8	57146	509	.195	.202	-3.5	57410	504	.048	.051	-5.9
56980	507	.174	.188	-7.4	57202	501	.162	.179	-9.5	57410	505	.077	.080	-3.7
56980	508	.155	.165	-6.1	57202	503	.151	.168	-10.1	57410	506	.050	.055	-9.1
56980	509	.195	.205	-4.9	57202	504	.140	.148	-5.4	57410	507	.053	.057	-7.0
57001	501	.063	.069	-8.7	57202	505	.224	.236	-5.1	57410	508	.047	.050	-6.0
57001	503	.058	.065	-10.8	57202	506	.146	.162	-9.9	57410	509	.059	.062	-4.8
57001	504	.054	.057	-5.3	57202	507	.155	.167	-7.2	57411	501	.051	.055	-7.3
57001	505	.087	.091	-4.4	57202	508	.137	.147	-6.8	57411	503	.038	.042	-9.5
57001	506	.057	.063	-9.5	57202	509	.173	.182	-4.9	57411	504	.042	.044	-4.5
57001	507	.060	.064	-6.2	57257	501	.201	.222	-9.5	57411	505	.057	.059	-3.4
57001	508	.053	.057	-7.0	57257	503	.187	.209	-10.5	57411	506	.037	.040	-7.5
57001	509	.067	.070	-4.3	57257	504	.173	.184	-6.0	57411	507	.050	.053	-5.7
57002	501	.041	.045	-8.9	57257	505	.280	.290	-3.4	57411	508	.068	.071	-4.2
57002	503	.038	.042	-9.5	57257	506	.182	.201	-9.5	57411	509	.047	.049	-4.1
57002	504	.035	.037	-5.4	57257	507	.192	.207	-7.2	57572	501	.032	.036	-11.1
57002	505	.056	.059	-5.1	57257	508	.171	.182	-6.0	57572	503	.030	.034	-11.8
57002	506	.037	.041	-9.8	57257	509	.214	.226	-5.3	57572	504	.028	.030	-6.7
57002	507	.039	.042	-7.1	57401	501	.114	.126	-9.5	57572	505	.045	.047	-4.3
57002	508	.034	.037	-8.1	57401	503	.106	.119	-10.9	57572	506	.029	.032	-9.4
57002	509	.043	.045	-4.4	57401	504	.098	.105	-6.7	57572	507	.031	.033	-6.1
57090	501	.330	.360	-8.3	57401	505	.158	.166	-4.8	57572	508	.027	.029	-6.9
57090	503	.250	.270	-7.4	57401	506	.103	.114	-9.6	57572	509	.035	.036	-2.8
57090	504	.280	.290	-3.4	57401	507	.109	.118	-7.6	57600	501	.097	.107	-9.3
57090	505	.370	.390	-5.1	57401	508	.097	.103	-5.8	57600	503	.090	.100	-10.0
57090	506	.243	.260	-6.5	57401	509	.122	.128	-4.7	57600	504	.083	.088	-5.7
57090	507	.330	.350	-5.7	57403	501	.660	.700	-5.7	57600	505	.134	.140	-4.3
57090	508	.440	.460	-4.3	57403	503	.380	.400	-5.0	57600	506	.087	.096	-9.4
57090	509	.310	.320	-3.1	57403	504	.430	.440	-2.3	57600	507	.092	.099	-7.1

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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
57600	508	.082	.087	-5.7	57716	503	.051	.055	-7.3	57800	506	.176	.195	-9.7
57600	509	.103	.108	-4.6	57716	504	.056	.059	-5.1	57800	507	.186	.201	-7.5
57611	501	.109	.118	-7.6	57716	505	.075	.078	-3.8	57800	508	.166	.177	-6.2
57611	503	.082	.089	-7.9	57716	506	.049	.052	-5.8	57800	509	.208	.219	-5.0
57611	504	.091	.095	-4.2	57716	507	.066	.070	-5.7	57808	501	.056	.061	-8.2
57611	505	.122	.126	-3.2	57716	508	.089	.093	-4.3	57808	503	.043	.046	-6.5
57611	506	.080	.085	-5.9	57716	509	.062	.065	-4.6	57808	504	.047	.049	-4.1
57611	507	.107	.114	-6.1	57725	501	.147	.159	-7.5	57808	505	.063	.065	-3.1
57611	508	.145	.151	-4.0	57725	503	.111	.120	-7.5	57808	506	.041	.044	-6.8
57611	509	.101	.105	-3.8	57725	504	.123	.129	-4.7	57808	507	.055	.059	-6.8
57625	501	.850	.940	-9.6	57725	505	.165	.171	-3.5	57808	508	.075	.078	-3.8
57625	503	.790	.880	-10.2	57725	506	.107	.115	-7.0	57808	509	.052	.054	-3.7
57625	504	.730	.780	-6.4	57725	507	.145	.153	-5.2	57809	501	.058	.063	-7.9
57625	505	1.180	1.240	-4.8	57725	508	.196	.204	-3.9	57809	503	.044	.048	-8.3
57625	506	.770	.850	-9.4	57725	509	.136	.141	-3.5	57809	504	.049	.051	-3.9
57625	507	.810	.870	-6.9	57726	501	.115	.124	-7.3	57809	505	.065	.067	-3.0
57625	508	.720	.770	-6.5	57726	503	.087	.094	-7.4	57809	506	.042	.045	-6.7
57625	509	.900	.950	-5.3	57726	504	.096	.100	-4.0	57809	507	.057	.061	-6.6
57651	501	.103	.114	-9.6	57726	505	.129	.133	-3.0	57809	508	.077	.081	-4.9
57651	503	.096	.107	-10.3	57726	506	.083	.089	-6.7	57809	509	.054	.056	-3.6
57651	504	.089	.094	-5.3	57726	507	.113	.119	-5.0	57810	501	.056	.061	-8.2
57651	505	.143	.150	-4.7	57726	508	.152	.159	-4.4	57810	503	.043	.046	-6.5
57651	506	.093	.103	-9.7	57726	509	.106	.110	-3.6	57810	504	.047	.049	-4.1
57651	507	.098	.106	-7.5	57798	501	.052	.058	-10.3	57810	505	.063	.065	-3.1
57651	508	.087	.093	-6.5	57798	503	.049	.054	-9.3	57810	506	.041	.044	-6.8
57651	509	.110	.116	-5.2	57798	504	.045	.048	-6.3	57810	507	.055	.059	-6.8
57690	501	.142	.153	-7.2	57798	505	.072	.076	-5.3	57810	508	.075	.078	-3.8
57690	503	.107	.116	-7.8	57798	506	.047	.052	-9.6	57810	509	.052	.054	-3.7
57690	504	.118	.124	-4.8	57798	507	.050	.054	-7.4	57871	501	.067	.073	-8.2
57690	505	.159	.164	-3.0	57798	508	.044	.047	-6.4	57871	503	.051	.055	-7.3
57690	506	.103	.110	-6.4	57798	509	.056	.059	-5.1	57871	504	.056	.059	-5.1
57690	507	.140	.148	-5.4	57800	501	.196	.216	-9.3	57871	505	.075	.078	-3.8
57690	508	.188	.197	-4.6	57800	503	.181	.203	-10.8	57871	506	.049	.052	-5.8
57690	509	.131	.136	-3.7	57800	504	.168	.179	-6.1	57871	507	.066	.070	-5.7
57716	501	.067	.073	-8.2	57800	505	.270	.280	-3.6	57871	508	.089	.093	-4.3

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STATE: 06 - CONNECTICUT
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
57871	509	.062	.065	-4.6	58009	504	.077	.081	-4.9	58057	507	.186	.201	-7.5
57913	501	.250	.280	-10.7	58009	505	.104	.107	-2.8	58057	508	.166	.177	-6.2
57913	503	.235	.260	-9.6	58009	506	.068	.072	-5.6	58057	509	.208	.219	-5.0
57913	504	.218	.231	-5.6	58009	507	.091	.097	-6.2	58058	501	.176	.194	-9.3
57913	505	.350	.370	-5.4	58009	508	.123	.128	-3.9	58058	503	.163	.182	-10.4
57913	506	.228	.250	-8.8	58009	509	.086	.089	-3.4	58058	504	.151	.160	-5.6
57913	507	.241	.260	-7.3	58010	501	.260	.290	-10.3	58058	505	.243	.260	-6.5
57913	508	.214	.229	-6.6	58010	503	.242	.270	-10.4	58058	506	.158	.175	-9.7
57913	509	.270	.280	-3.6	58010	504	.224	.238	-5.9	58058	507	.167	.180	-7.2
57997	501	.270	.270	0.0	58010	505	.360	.380	-5.3	58058	508	.149	.159	-6.3
57997	503	.250	.260	-3.8	58010	506	.235	.260	-9.6	58058	509	.187	.197	-5.1
57997	504	.119	.118	0.8	58010	507	.248	.270	-8.1	58095	501	.247	.270	-8.5
57997	505	.144	.141	2.1	58010	508	.221	.235	-6.0	58095	503	.229	.260	-11.9
57997	506	.212	.215	-1.4	58010	509	.280	.290	-3.4	58095	504	.212	.226	-6.2
57997	507	.160	.161	-0.6	58020	501	.710	.760	-6.6	58095	505	.340	.360	-5.6
57997	508	.350	.350	0.0	58020	503	.410	.430	-4.7	58095	506	.223	.247	-9.7
57997	509	.227	.222	2.3	58020	504	.460	.480	-4.2	58095	507	.236	.250	-5.6
57998	501	.112	.124	-9.7	58020	505	.420	.430	-2.3	58095	508	.209	.223	-6.3
57998	503	.104	.116	-10.3	58020	506	.650	.690	-5.8	58095	509	.260	.280	-7.1
57998	504	.096	.103	-6.8	58020	507	.880	.920	-4.3	58096	501	.330	.360	-8.3
57998	505	.155	.163	-4.9	58020	508	.570	.590	-3.4	58096	503	.300	.340	-11.8
57998	506	.101	.112	-9.8	58020	509	.940	.950	-1.1	58096	504	.280	.300	-6.7
57998	507	.107	.115	-7.0	58056	501	.310	.340	-8.8	58096	505	.450	.480	-6.3
57998	508	.095	.101	-5.9	58056	503	.290	.320	-9.4	58096	506	.300	.330	-9.1
57998	509	.119	.126	-5.6	58056	504	.270	.280	-3.6	58096	507	.310	.340	-8.8
57999	501	.093	.100	-7.0	58056	505	.430	.450	-4.4	58096	508	.280	.300	-6.7
57999	503	.070	.076	-7.9	58056	506	.280	.310	-9.7	58096	509	.350	.370	-5.4
57999	504	.077	.081	-4.9	58056	507	.300	.320	-6.3	58301	501	.071	.077	-7.8
57999	505	.104	.107	-2.8	58056	508	.260	.280	-7.1	58301	503	.054	.058	-6.9
57999	506	.068	.072	-5.6	58056	509	.330	.350	-5.7	58301	504	.059	.062	-4.8
57999	507	.091	.097	-6.2	58057	501	.196	.216	-9.3	58301	505	.080	.082	-2.4
57999	508	.123	.128	-3.9	58057	503	.181	.203	-10.8	58301	506	.052	.055	-5.5
57999	509	.086	.089	-3.4	58057	504	.168	.179	-6.1	58301	507	.070	.074	-5.4
58009	501	.093	.100	-7.0	58057	505	.270	.280	-3.6	58301	508	.094	.098	-4.1
58009	503	.070	.076	-7.9	58057	506	.176	.195	-9.7	58301	509	.066	.068	-2.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58302	501	.089	.098	-9.2	58456	505	.058	.057	1.8	58503	508	.116	.124	-6.5
58302	503	.082	.092	-10.9	58456	506	.085	.086	-1.2	58503	509	.146	.154	-5.2
58302	504	.076	.081	-6.2	58456	507	.064	.064	0.0	58532	501	.177	.195	-9.2
58302	505	.122	.129	-5.4	58456	508	.140	.139	0.7	58532	503	.164	.184	-10.9
58302	506	.080	.088	-9.1	58456	509	.091	.089	2.2	58532	504	.152	.162	-6.2
58302	507	.084	.091	-7.7	58457	501	.156	.159	-1.9	58532	505	.245	.260	-5.8
58302	508	.075	.080	-6.2	58457	503	.146	.150	-2.7	58532	506	.160	.177	-9.6
58302	509	.094	.099	-5.1	58457	504	.069	.068	1.5	58532	507	.169	.182	-7.1
58397	501	.510	.570	-10.5	58457	505	.084	.082	2.4	58532	508	.150	.160	-6.2
58397	503	.480	.530	-9.4	58457	506	.123	.125	-1.6	58532	509	.188	.199	-5.5
58397	504	.440	.470	-6.4	58457	507	.093	.093	0.0	58559	501	.036	.040	-10.0
58397	505	.710	.750	-5.3	58457	508	.203	.202	0.5	58559	503	.034	.037	-8.1
58397	506	.460	.510	-9.8	58457	509	.132	.129	2.3	58559	504	.031	.033	-6.1
58397	507	.490	.530	-7.5	58458	501	.201	.205	-2.0	58559	505	.050	.053	-5.7
58397	508	.440	.460	-4.3	58458	503	.188	.194	-3.1	58559	506	.033	.036	-8.3
58397	509	.550	.580	-5.2	58458	504	.089	.088	1.1	58559	507	.034	.037	-8.1
58408	501	.158	.161	-1.9	58458	505	.108	.106	1.9	58559	508	.031	.033	-6.1
58408	503	.148	.152	-2.6	58458	506	.159	.162	-1.9	58559	509	.038	.041	-7.3
58408	504	.070	.070	0.0	58458	507	.120	.121	-0.8	58560	501	.087	.096	-9.4
58408	505	.085	.083	2.4	58458	508	.260	.260	0.0	58560	503	.081	.090	-10.0
58408	506	.125	.127	-1.6	58458	509	.170	.167	1.8	58560	504	.075	.080	-6.2
58408	507	.095	.095	0.0	58459	501	.241	.246	-2.0	58560	505	.120	.127	-5.5
58408	508	.206	.205	0.5	58459	503	.226	.232	-2.6	58560	506	.079	.087	-9.2
58408	509	.134	.131	2.3	58459	504	.107	.106	0.9	58560	507	.083	.089	-6.7
58409	501	.201	.205	-2.0	58459	505	.130	.127	2.4	58560	508	.074	.079	-6.3
58409	503	.188	.194	-3.1	58459	506	.191	.194	-1.5	58560	509	.093	.098	-5.1
58409	504	.089	.088	1.1	58459	507	.144	.145	-0.7	58575	501	.112	.124	-9.7
58409	505	.108	.106	1.9	58459	508	.310	.310	0.0	58575	503	.104	.116	-10.3
58409	506	.159	.162	-1.9	58459	509	.204	.200	2.0	58575	504	.096	.103	-6.8
58409	507	.120	.121	-0.8	58503	501	.137	.151	-9.3	58575	505	.155	.163	-4.9
58409	508	.260	.260	0.0	58503	503	.127	.142	-10.6	58575	506	.101	.112	-9.8
58409	509	.170	.167	1.8	58503	504	.118	.125	-5.6	58575	507	.107	.115	-7.0
58456	501	.107	.109	-1.8	58503	505	.190	.199	-4.5	58575	508	.095	.101	-5.9
58456	503	.100	.103	-2.9	58503	506	.124	.137	-9.5	58575	509	.119	.126	-5.6
58456	504	.047	.047	0.0	58503	507	.131	.141	-7.1	58627	501	.360	.400	-10.0

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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
58627	503	.330	.370	-10.8	58737	506	.210	.232	-9.5	58802	509	.117	.123	-4.9
58627	504	.310	.330	-6.1	58737	507	.222	.239	-7.1	58813	501	.215	.232	-7.3
58627	505	.500	.520	-3.8	58737	508	.197	.210	-6.2	58813	503	.162	.175	-7.4
58627	506	.320	.360	-11.1	58737	509	.247	.260	-5.0	58813	504	.179	.187	-4.3
58627	507	.340	.370	-8.1	58756	501	.087	.094	-7.4	58813	505	.241	.248	-2.8
58627	508	.300	.330	-9.1	58756	503	.066	.071	-7.0	58813	506	.156	.167	-6.6
58627	509	.380	.400	-5.0	58756	504	.073	.076	-3.9	58813	507	.211	.223	-5.4
58663	501	.470	.510	-7.8	58756	505	.098	.101	-3.0	58813	508	.280	.300	-6.7
58663	503	.350	.380	-7.9	58756	506	.064	.068	-5.9	58813	509	.199	.206	-3.4
58663	504	.390	.410	-4.9	58756	507	.086	.091	-5.5	58822	501	.300	.330	-9.1
58663	505	.520	.540	-3.7	58756	508	.116	.121	-4.1	58822	503	.280	.310	-9.7
58663	506	.340	.360	-5.6	58756	509	.081	.084	-3.6	58822	504	.260	.280	-7.1
58663	507	.460	.490	-6.1	58757	501	.780	.860	-9.3	58822	505	.420	.440	-4.5
58663	508	.620	.650	-4.6	58757	503	.730	.810	-9.9	58822	506	.270	.300	-10.0
58663	509	.430	.450	-4.4	58757	504	.670	.720	-6.9	58822	507	.290	.310	-6.5
58682	501	.320	.350	-8.6	58757	505	1.080	1.140	-5.3	58822	508	.260	.270	-3.7
58682	503	.300	.330	-9.1	58757	506	.710	.780	-9.0	58822	509	.320	.340	-5.9
58682	504	.280	.290	-3.4	58757	507	.750	.810	-7.4	58837	501	.430	.470	-8.5
58682	505	.440	.470	-6.4	58757	508	.660	.710	-7.0	58837	503	.330	.350	-5.7
58682	506	.290	.320	-9.4	58757	509	.830	.880	-5.7	58837	504	.360	.380	-5.3
58682	507	.310	.330	-6.1	58759	501	.097	.107	-9.3	58837	505	.480	.500	-4.0
58682	508	.270	.290	-6.9	58759	503	.090	.100	-10.0	58837	506	.310	.340	-8.8
58682	509	.340	.360	-5.6	58759	504	.083	.088	-5.7	58837	507	.420	.450	-6.7
58713	501	.205	.219	-6.4	58759	505	.134	.140	-4.3	58837	508	.570	.600	-5.0
58713	503	.117	.126	-7.1	58759	506	.087	.096	-9.4	58837	509	.400	.410	-2.4
58713	504	.134	.138	-2.9	58759	507	.092	.099	-7.1	58840	501	.129	.140	-7.9
58713	505	.122	.125	-2.4	58759	508	.082	.087	-5.7	58840	503	.098	.105	-6.7
58713	506	.188	.199	-5.5	58759	509	.103	.108	-4.6	58840	504	.108	.113	-4.4
58713	507	.260	.270	-3.7	58802	501	.110	.121	-9.1	58840	505	.145	.149	-2.7
58713	508	.166	.172	-3.5	58802	503	.102	.114	-10.5	58840	506	.094	.101	-6.9
58713	509	.270	.280	-3.6	58802	504	.095	.100	-5.0	58840	507	.127	.134	-5.2
58737	501	.232	.260	-10.8	58802	505	.152	.160	-5.0	58840	508	.171	.179	-4.5
58737	503	.216	.241	-10.4	58802	506	.099	.110	-10.0	58840	509	.120	.124	-3.2
58737	504	.200	.212	-5.7	58802	507	.105	.113	-7.1	58873	501	.205	.222	-7.7
58737	505	.320	.340	-5.9	58802	508	.093	.099	-6.1	58873	503	.155	.168	-7.7

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58873	504	.171	.179	-4.5	59005	507	.125	.135	-7.4	59223	501	.213	.230	-7.4
58873	505	.231	.238	-2.9	59005	508	.111	.119	-6.7	59223	503	.161	.174	-7.5
58873	506	.150	.160	-6.2	59005	509	.140	.147	-4.8	59223	504	.178	.186	-4.3
58873	507	.202	.214	-5.6	59057	501	.970	1.070	-9.3	59223	505	.239	.246	-2.8
58873	508	.270	.280	-3.6	59057	503	.900	1.010	-10.9	59223	506	.155	.166	-6.6
58873	509	.190	.197	-3.6	59057	504	.840	.890	-5.6	59223	507	.209	.221	-5.4
58903	501	.069	.077	-10.4	59057	505	1.340	1.410	-5.0	59223	508	.280	.290	-3.4
58903	503	.064	.072	-11.1	59057	506	.880	.970	-9.3	59223	509	.197	.204	-3.4
58903	504	.060	.063	-4.8	59057	507	.930	1.000	-7.0	59257	501	.035	.039	-10.3
58903	505	.096	.101	-5.0	59057	508	.820	.880	-6.8	59257	503	.033	.037	-10.8
58903	506	.063	.069	-8.7	59057	509	1.030	1.090	-5.5	59257	504	.030	.032	-6.3
58903	507	.066	.071	-7.0	59058	501	.630	.690	-8.7	59257	505	.049	.051	-3.9
58903	508	.059	.063	-6.3	59058	503	.580	.650	-10.8	59257	506	.032	.035	-8.6
58903	509	.074	.078	-5.1	59058	504	.540	.580	-6.9	59257	507	.034	.036	-5.6
58904	501	.053	.059	-10.2	59058	505	.870	.910	-4.4	59257	508	.030	.032	-6.3
58904	503	.049	.055	-10.9	59058	506	.570	.630	-9.5	59257	509	.038	.040	-5.0
58904	504	.046	.049	-6.1	59058	507	.600	.650	-7.7	59306	501	.222	.245	-9.4
58904	505	.073	.077	-5.2	59058	508	.530	.570	-7.0	59306	503	.206	.230	-10.4
58904	506	.048	.053	-9.4	59058	509	.670	.710	-5.6	59306	504	.191	.203	-5.9
58904	507	.051	.055	-7.3	59188	501	1.400	1.500	-6.7	59306	505	.310	.320	-3.1
58904	508	.045	.048	-6.3	59188	503	.810	.860	-5.8	59306	506	.200	.222	-9.9
58904	509	.057	.060	-5.0	59188	504	.920	.950	-3.2	59306	507	.212	.228	-7.0
58922	501	.340	.370	-8.1	59188	505	.840	.860	-2.3	59306	508	.188	.201	-6.5
58922	503	.260	.280	-7.1	59188	506	1.290	1.370	-5.8	59306	509	.236	.249	-5.2
58922	504	.290	.300	-3.3	59188	507	1.760	1.830	-3.8	59378	501	.138	.150	-8.0
58922	505	.380	.400	-5.0	59188	508	1.140	1.180	-3.4	59378	503	.104	.113	-8.0
58922	506	.249	.270	-7.8	59188	509	1.860	1.890	-1.6	59378	504	.115	.121	-5.0
58922	507	.340	.360	-5.6	59189	501	1.930	2.060	-6.3	59378	505	.155	.160	-3.1
58922	508	.450	.470	-4.3	59189	503	1.100	1.180	-6.8	59378	506	.101	.108	-6.5
58922	509	.320	.330	-3.0	59189	504	1.260	1.300	-3.1	59378	507	.136	.144	-5.6
59005	501	.131	.145	-9.7	59189	505	1.150	1.180	-2.5	59378	508	.184	.191	-3.7
59005	503	.122	.136	-10.3	59189	506	1.760	1.870	-5.9	59378	509	.128	.133	-3.8
59005	504	.113	.120	-5.8	59189	507	2.410	2.520	-4.4	59481	501	.600	.660	-9.1
59005	505	.182	.191	-4.7	59189	508	1.560	1.620	-3.7	59481	503	.550	.620	-11.3
59005	506	.119	.131	-9.2	59189	509	2.550	2.590	-1.5	59481	504	.510	.550	-7.3

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STATE: 06 - CONNECTICUT
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59481	505	.830	.870	-4.6	59647	508	.530	.550	-3.6	59713	503	.340	.380	-10.5
59481	506	.540	.600	-10.0	59647	509	.870	.880	-1.1	59713	504	.320	.340	-5.9
59481	507	.570	.610	-6.6	59660	501	.410	.460	-10.9	59713	505	.510	.540	-5.6
59481	508	.510	.540	-5.6	59660	503	.380	.430	-11.6	59713	506	.330	.370	-10.8
59481	509	.640	.670	-4.5	59660	504	.360	.380	-5.3	59713	507	.350	.380	-7.9
59482	501	1.460	1.560	-6.4	59660	505	.570	.600	-5.0	59713	508	.310	.330	-6.1
59482	503	.840	.900	-6.7	59660	506	.370	.410	-9.8	59713	509	.390	.420	-7.1
59482	504	.960	.990	-3.0	59660	507	.390	.430	-9.3	59722	501	.192	.212	-9.4
59482	505	.870	.890	-2.2	59660	508	.350	.370	-5.4	59722	503	.178	.199	-10.6
59482	506	1.340	1.420	-5.6	59660	509	.440	.460	-4.3	59722	504	.165	.175	-5.7
59482	507	1.830	1.910	-4.2	59661	501	.203	.224	-9.4	59722	505	.270	.280	-3.6
59482	508	1.190	1.230	-3.3	59661	503	.188	.210	-10.5	59722	506	.173	.191	-9.4
59482	509	1.940	1.970	-1.5	59661	504	.174	.185	-5.9	59722	507	.183	.197	-7.1
59537	501	.149	.161	-7.5	59661	505	.280	.290	-3.4	59722	508	.162	.173	-6.4
59537	503	.113	.122	-7.4	59661	506	.183	.203	-9.9	59722	509	.204	.215	-5.1
59537	504	.124	.130	-4.6	59661	507	.193	.209	-7.7	59723	501	.072	.080	-10.0
59537	505	.167	.173	-3.5	59661	508	.172	.183	-6.0	59723	503	.067	.075	-10.7
59537	506	.109	.116	-6.0	59661	509	.216	.227	-4.8	59723	504	.062	.066	-6.1
59537	507	.147	.155	-5.2	59693	501	.034	.037	-8.1	59723	505	.100	.105	-4.8
59537	508	.198	.207	-4.3	59693	503	.031	.035	-11.4	59723	506	.065	.072	-9.7
59537	509	.138	.143	-3.5	59693	504	.029	.031	-6.5	59723	507	.069	.074	-6.8
59601	501	.225	.248	-9.3	59693	505	.047	.049	-4.1	59723	508	.061	.065	-6.2
59601	503	.209	.233	-10.3	59693	506	.031	.034	-8.8	59723	509	.077	.081	-4.9
59601	504	.193	.206	-6.3	59693	507	.032	.035	-8.6	59724	501	.111	.122	-9.0
59601	505	.310	.330	-6.1	59693	508	.029	.031	-6.5	59724	503	.103	.115	-10.4
59601	506	.203	.225	-9.8	59693	509	.036	.038	-5.3	59724	504	.095	.101	-5.9
59601	507	.215	.231	-6.9	59701	501	.016	.018	-11.1	59724	505	.153	.161	-5.0
59601	508	.191	.203	-5.9	59701	503	.015	.017	-11.8	59724	506	.100	.110	-9.1
59601	509	.239	.250	-4.4	59701	504	.014	.015	-6.7	59724	507	.105	.114	-7.9
59647	501	.650	.700	-7.1	59701	505	.022	.024	-8.3	59724	508	.094	.100	-6.0
59647	503	.370	.400	-7.5	59701	506	.015	.016	-6.3	59724	509	.118	.124	-4.8
59647	504	.430	.440	-2.3	59701	507	.015	.017	-11.8	59725	501	.138	.152	-9.2
59647	505	.390	.400	-2.5	59701	508	.014	.015	-6.7	59725	503	.128	.143	-10.5
59647	506	.600	.640	-6.3	59701	509	.017	.018	-5.6	59725	504	.119	.126	-5.6
59647	507	.820	.850	-3.5	59713	501	.370	.410	-9.8	59725	505	.191	.201	-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
59725	506	.124	.138	-10.1	59751	509	.037	.038	-2.6	59782	504	.120	.125	-4.0
59725	507	.132	.142	-7.0	59773	501	.083	.089	-6.7	59782	505	.161	.166	-3.0
59725	508	.117	.125	-6.4	59773	503	.048	.051	-5.9	59782	506	.105	.112	-6.2
59725	509	.147	.155	-5.2	59773	504	.054	.056	-3.6	59782	507	.141	.149	-5.4
59726	501	.100	.111	-9.9	59773	505	.049	.051	-3.9	59782	508	.191	.199	-4.0
59726	503	.093	.104	-10.6	59773	506	.076	.081	-6.2	59782	509	.133	.138	-3.6
59726	504	.086	.092	-6.5	59773	507	.104	.108	-3.7	59783	501	.140	.151	-7.3
59726	505	.139	.146	-4.8	59773	508	.067	.070	-4.3	59783	503	.106	.114	-7.0
59726	506	.091	.100	-9.0	59773	509	.110	.111	-0.9	59783	504	.117	.122	-4.1
59726	507	.096	.103	-6.8	59774	501	.068	.073	-6.8	59783	505	.157	.162	-3.1
59726	508	.085	.091	-6.6	59774	503	.039	.042	-7.1	59783	506	.102	.109	-6.4
59726	509	.107	.112	-4.5	59774	504	.045	.046	-2.2	59783	507	.138	.146	-5.5
59738	501	.320	.350	-8.6	59774	505	.041	.042	-2.4	59783	508	.186	.194	-4.1
59738	503	.300	.330	-9.1	59774	506	.063	.066	-4.5	59783	509	.130	.134	-3.0
59738	504	.280	.290	-3.4	59774	507	.085	.089	-4.5	59784	501	.107	.116	-7.8
59738	505	.440	.470	-6.4	59774	508	.055	.057	-3.5	59784	503	.081	.088	-8.0
59738	506	.290	.320	-9.4	59774	509	.090	.092	-2.2	59784	504	.090	.094	-4.3
59738	507	.310	.330	-6.1	59775	501	.088	.094	-6.4	59784	505	.120	.124	-3.2
59738	508	.270	.290	-6.9	59775	503	.050	.054	-7.4	59784	506	.078	.084	-7.1
59738	509	.340	.360	-5.6	59775	504	.057	.059	-3.4	59784	507	.106	.112	-5.4
59750	501	.111	.120	-7.5	59775	505	.052	.054	-3.7	59784	508	.142	.149	-4.7
59750	503	.084	.091	-7.7	59775	506	.080	.085	-5.9	59784	509	.099	.103	-3.9
59750	504	.093	.097	-4.1	59775	507	.110	.115	-4.3	59790	501	.247	.270	-8.5
59750	505	.124	.128	-3.1	59775	508	.071	.074	-4.1	59790	503	.229	.260	-11.9
59750	506	.081	.086	-5.8	59775	509	.116	.118	-1.7	59790	504	.212	.226	-6.2
59750	507	.109	.115	-5.2	59781	501	.096	.104	-7.7	59790	505	.340	.360	-5.6
59750	508	.147	.154	-4.5	59781	503	.073	.079	-7.6	59790	506	.223	.247	-9.7
59750	509	.103	.106	-2.8	59781	504	.080	.084	-4.8	59790	507	.236	.250	-5.6
59751	501	.040	.043	-7.0	59781	505	.108	.112	-3.6	59790	508	.209	.223	-6.3
59751	503	.030	.033	-9.1	59781	506	.070	.075	-6.7	59790	509	.260	.280	-7.1
59751	504	.033	.035	-5.7	59781	507	.095	.100	-5.0	59798	501	.370	.400	-7.5
59751	505	.045	.046	-2.2	59781	508	.128	.134	-4.5	59798	503	.280	.300	-6.7
59751	506	.029	.031	-6.5	59781	509	.089	.092	-3.3	59798	504	.310	.320	-3.1
59751	507	.039	.042	-7.1	59782	501	.144	.155	-7.1	59798	505	.410	.420	-2.4
59751	508	.053	.055	-3.6	59782	503	.108	.117	-7.7	59798	506	.270	.280	-3.6

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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
59798	507	.360	.380	-5.3	59892	501	.140	.151	-7.3	59915	505	.350	.360	-2.8
59798	508	.490	.510	-3.9	59892	503	.106	.114	-7.0	59915	506	.229	.245	-6.5
59798	509	.340	.350	-2.9	59892	504	.117	.122	-4.1	59915	507	.310	.330	-6.1
59806	501	.260	.280	-7.1	59892	505	.157	.162	-3.1	59915	508	.420	.440	-4.5
59806	503	.198	.214	-7.5	59892	506	.102	.109	-6.4	59915	509	.290	.300	-3.3
59806	504	.219	.229	-4.4	59892	507	.138	.146	-5.5	59917	501	.058	.063	-7.9
59806	505	.290	.300	-3.3	59892	508	.186	.194	-4.1	59917	503	.044	.048	-8.3
59806	506	.191	.204	-6.4	59892	509	.130	.134	-3.0	59917	504	.049	.051	-3.9
59806	507	.260	.270	-3.7	59904	501	.095	.102	-6.9	59917	505	.065	.067	-3.0
59806	508	.350	.360	-2.8	59904	503	.071	.077	-7.8	59917	506	.042	.045	-6.7
59806	509	.243	.250	-2.8	59904	504	.079	.083	-4.8	59917	507	.057	.061	-6.6
59867	501	.280	.310	-9.7	59904	505	.106	.109	-2.8	59917	508	.077	.081	-4.9
59867	503	.260	.290	-10.3	59904	506	.069	.074	-6.8	59917	509	.054	.056	-3.6
59867	504	.239	.250	-4.4	59904	507	.093	.098	-5.1	59923	501	.025	.028	-10.7
59867	505	.380	.400	-5.0	59904	508	.126	.131	-3.8	59923	503	.023	.026	-11.5
59867	506	.250	.280	-10.7	59904	509	.088	.091	-3.3	59923	504	.022	.023	-4.3
59867	507	.270	.290	-6.9	59905	501	.174	.192	-9.4	59923	505	.035	.036	-2.8
59867	508	.236	.250	-5.6	59905	503	.162	.181	-10.5	59923	506	.023	.025	-8.0
59867	509	.300	.310	-3.2	59905	504	.150	.159	-5.7	59923	507	.024	.026	-7.7
59886	501	.038	.042	-9.5	59905	505	.241	.250	-3.6	59923	508	.021	.023	-8.7
59886	503	.035	.039	-10.3	59905	506	.157	.174	-9.8	59923	509	.027	.028	-3.6
59886	504	.032	.034	-5.9	59905	507	.166	.179	-7.3	59925	501	.400	.370	8.1
59886	505	.052	.055	-5.5	59905	508	.147	.157	-6.4	59925	503	.690	.640	7.8
59886	506	.034	.038	-10.5	59905	509	.185	.195	-5.1	59925	504	.560	.500	12.0
59886	507	.036	.039	-7.7	59914	501	1.020	1.130	-9.7	59925	505	.600	.530	13.2
59886	508	.032	.034	-5.9	59914	503	.950	1.060	-10.4	59925	506	.570	.530	7.5
59886	509	.040	.042	-4.8	59914	504	.880	.930	-5.4	59925	507	.510	.460	10.9
59889	501	.270	.290	-6.9	59914	505	1.410	1.490	-5.4	59925	508	.630	.570	10.5
59889	503	.157	.168	-6.5	59914	506	.920	1.020	-9.8	59925	509	.470	.420	11.9
59889	504	.178	.184	-3.3	59914	507	.970	1.050	-7.6	59926	501	.340	.310	9.7
59889	505	.163	.167	-2.4	59914	508	.870	.920	-5.4	59926	503	.590	.540	9.3
59889	506	.250	.270	-7.4	59914	509	1.090	1.150	-5.2	59926	504	.470	.430	9.3
59889	507	.340	.360	-5.6	59915	501	.310	.340	-8.8	59926	505	.510	.450	13.3
59889	508	.222	.229	-3.1	59915	503	.238	.260	-8.5	59926	506	.490	.450	8.9
59889	509	.360	.370	-2.7	59915	504	.260	.270	-3.7	59926	507	.430	.390	10.3

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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
59926	508	.540	.480	12.5	59947	503	.071	.077	-7.8	59970	506	.093	.099	-6.1
59926	509	.400	.350	14.3	59947	504	.079	.083	-4.8	59970	507	.125	.132	-5.3
59927	501	.227	.209	8.6	59947	505	.106	.109	-2.8	59970	508	.169	.176	-4.0
59927	503	.390	.370	5.4	59947	506	.069	.074	-6.8	59970	509	.118	.122	-3.3
59927	504	.320	.290	10.3	59947	507	.093	.098	-5.1	59973	501	.280	.310	-9.7
59927	505	.340	.300	13.3	59947	508	.126	.131	-3.8	59973	503	.260	.290	-10.3
59927	506	.330	.300	10.0	59947	509	.088	.091	-3.3	59973	504	.244	.260	-6.2
59927	507	.290	.260	11.5	59955	501	.059	.065	-9.2	59973	505	.390	.410	-4.9
59927	508	.360	.330	9.1	59955	503	.055	.061	-9.8	59973	506	.260	.280	-7.1
59927	509	.270	.238	13.4	59955	504	.051	.054	-5.6	59973	507	.270	.290	-6.9
59931	501	.460	.510	-9.8	59955	505	.082	.086	-4.7	59973	508	.240	.260	-7.7
59931	503	.430	.480	-10.4	59955	506	.053	.059	-10.2	59973	509	.300	.320	-6.3
59931	504	.400	.420	-4.8	59955	507	.056	.061	-8.2	59975	501	.178	.193	-7.8
59931	505	.640	.670	-4.5	59955	508	.050	.053	-5.7	59975	503	.135	.145	-6.9
59931	506	.410	.460	-10.9	59955	509	.063	.066	-4.5	59975	504	.149	.156	-4.5
59931	507	.440	.470	-6.4	59963	501	.440	.480	-8.3	59975	505	.200	.206	-2.9
59931	508	.390	.420	-7.1	59963	503	.410	.460	-10.9	59975	506	.130	.139	-6.5
59931	509	.490	.520	-5.8	59963	504	.380	.400	-5.0	59975	507	.175	.185	-5.4
59932	501	.500	.550	-9.1	59963	505	.610	.640	-4.7	59975	508	.237	.247	-4.0
59932	503	.460	.510	-9.8	59963	506	.400	.440	-9.1	59975	509	.165	.171	-3.5
59932	504	.430	.450	-4.4	59963	507	.420	.450	-6.7	59977	501	.102	.110	-7.3
59932	505	.680	.720	-5.6	59963	508	.370	.400	-7.5	59977	503	.077	.083	-7.2
59932	506	.450	.490	-8.2	59963	509	.470	.490	-4.1	59977	504	.085	.089	-4.5
59932	507	.470	.510	-7.8	59964	501	1.030	1.140	-9.6	59977	505	.114	.118	-3.4
59932	508	.420	.450	-6.7	59964	503	.950	1.070	-11.2	59977	506	.074	.079	-6.3
59932	509	.530	.560	-5.4	59964	504	.880	.940	-6.4	59977	507	.100	.106	-5.7
59941	501	.154	.170	-9.4	59964	505	1.420	1.490	-4.7	59977	508	.135	.141	-4.3
59941	503	.143	.160	-10.6	59964	506	.930	1.030	-9.7	59977	509	.094	.098	-4.1
59941	504	.133	.141	-5.7	59964	507	.980	1.060	-7.5	59984	501	.077	.086	-10.5
59941	505	.213	.224	-4.9	59964	508	.870	.930	-6.5	59984	503	.072	.080	-10.0
59941	506	.139	.154	-9.7	59964	509	1.090	1.150	-5.2	59984	504	.067	.071	-5.6
59941	507	.147	.158	-7.0	59970	501	.127	.138	-8.0	59984	505	.107	.113	-5.3
59941	508	.131	.139	-5.8	59970	503	.096	.104	-7.7	59984	506	.070	.077	-9.1
59941	509	.164	.173	-5.2	59970	504	.106	.111	-4.5	59984	507	.074	.080	-7.5
59947	501	.095	.102	-6.9	59970	505	.143	.147	-2.7	59984	508	.066	.070	-5.7

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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
59984	509	.082	.087	-5.7	60010	504	105.000	92.700	13.3	60015	507	90.200	81.000	11.4
59985	501	.300	.330	-9.1	60010	505	103.000	90.800	13.4	60015	508	128.000	117.000	9.4
59985	503	.280	.310	-9.7	60010	506	111.000	96.200	15.4	60015	509	111.000	99.700	11.3
59985	504	.260	.280	-7.1	60010	507	74.500	67.000	11.2	60016	501	153.000	140.000	9.3
59985	505	.420	.440	-4.5	60010	508	106.000	97.000	9.3	60016	503	68.800	59.400	15.8
59985	506	.270	.300	-10.0	60010	509	91.600	82.400	11.2	60016	504	142.000	126.000	12.7
59985	507	.290	.310	-6.5	60011	501	129.000	118.000	9.3	60016	505	140.000	123.000	13.8
59985	508	.260	.270	-3.7	60011	503	58.200	50.200	15.9	60016	506	151.000	131.000	15.3
59985	509	.320	.340	-5.9	60011	504	120.000	107.000	12.1	60016	507	101.000	91.100	10.9
59986	501	.232	.260	-10.8	60011	505	118.000	104.000	13.5	60016	508	144.000	132.000	9.1
59986	503	.215	.240	-10.4	60011	506	128.000	111.000	15.3	60016	509	125.000	112.000	11.6
59986	504	.199	.212	-6.1	60011	507	85.700	77.000	11.3	60035	501	178.000	165.000	7.9
59986	505	.320	.340	-5.9	60011	508	122.000	112.000	8.9	60035	503	74.900	65.200	14.9
59986	506	.209	.231	-9.5	60011	509	105.000	94.700	10.9	60035	504	144.000	128.000	12.5
59986	507	.221	.238	-7.1	60012	501	212.000	195.000	8.7	60035	505	157.000	140.000	12.1
59986	508	.196	.209	-6.2	60012	503	95.600	82.500	15.9	60035	506	111.000	97.000	14.4
59986	509	.246	.260	-5.4	60012	504	198.000	175.000	13.1	60035	507	120.000	109.000	10.1
59988	501	.045	.049	-8.2	60012	505	195.000	172.000	13.4	60035	508	76.800	70.900	8.3
59988	503	.034	.037	-8.1	60012	506	210.000	182.000	15.4	60035	509	145.000	132.000	9.8
59988	504	.038	.040	-5.0	60012	507	141.000	127.000	11.0	61000	501	111.000	102.000	8.8
59988	505	.051	.053	-3.8	60012	508	200.000	183.000	9.3	61000	503	50.100	43.200	16.0
59988	506	.033	.035	-5.7	60012	509	173.000	156.000	10.9	61000	504	104.000	91.700	13.4
59988	507	.045	.047	-4.3	60013	501	182.000	167.000	9.0	61000	505	102.000	89.900	13.5
59988	508	.060	.063	-4.8	60013	503	81.900	70.700	15.8	61000	506	110.000	95.200	15.5
59988	509	.042	.044	-4.5	60013	504	170.000	150.000	13.3	61000	507	73.800	66.300	11.3
59989	501	.041	.045	-8.9	60013	505	167.000	147.000	13.6	61000	508	105.000	96.000	9.4
59989	503	.038	.042	-9.5	60013	506	180.000	156.000	15.4	61000	509	90.600	81.600	11.0
59989	504	.035	.037	-5.4	60013	507	121.000	108.000	12.0	61212	501	95.500	88.600	7.8
59989	505	.056	.059	-5.1	60013	508	172.000	157.000	9.6	61212	503	40.300	35.100	14.8
59989	506	.037	.041	-9.8	60013	509	148.000	133.000	11.3	61212	504	77.200	69.100	11.7
59989	507	.039	.042	-7.1	60015	501	136.000	125.000	8.8	61212	505	84.600	75.300	12.4
59989	508	.034	.037	-8.1	60015	503	61.200	52.800	15.9	61212	506	59.600	52.200	14.2
59989	509	.043	.045	-4.4	60015	504	127.000	112.000	13.4	61212	507	64.300	58.400	10.1
60010	501	112.000	103.000	8.7	60015	505	125.000	110.000	13.6	61212	508	41.300	38.100	8.4
60010	503	50.600	43.600	16.1	60015	506	134.000	116.000	15.5	61212	509	78.200	71.100	10.0

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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
61216	501	106.000	98.300	7.8	61224	505	140.000	124.000	12.9	62000	508	31.400	29.000	8.3
61216	503	44.700	38.900	14.9	61224	506	98.300	86.100	14.2	62000	509	59.400	54.000	10.0
61216	504	85.600	76.600	11.7	61224	507	106.000	96.400	10.0	62001	501	54.400	50.500	7.7
61216	505	93.900	83.600	12.3	61224	508	68.100	62.900	8.3	62001	503	23.000	20.000	15.0
61216	506	66.200	57.900	14.3	61224	509	129.000	117.000	10.3	62001	504	44.000	39.400	11.7
61216	507	71.400	64.900	10.0	61225	501	219.000	203.000	7.9	62001	505	48.200	42.900	12.4
61216	508	45.800	42.300	8.3	61225	503	92.200	80.300	14.8	62001	506	34.000	29.700	14.5
61216	509	86.800	78.900	10.0	61225	504	177.000	158.000	12.0	62001	507	36.700	33.300	10.2
61217	501	96.500	89.400	7.9	61225	505	194.000	172.000	12.8	62001	508	23.500	21.700	8.3
61217	503	40.700	35.400	15.0	61225	506	136.000	119.000	14.3	62001	509	44.600	40.500	10.1
61217	504	77.900	69.700	11.8	61225	507	147.000	134.000	9.7	62002	501	24.800	23.000	7.8
61217	505	85.400	76.000	12.4	61225	508	94.600	87.400	8.2	62002	503	10.500	9.120	15.1
61217	506	60.200	52.700	14.2	61225	509	179.000	163.000	9.8	62002	504	20.100	18.000	11.7
61217	507	65.000	59.000	10.2	61226	501	349.000	323.000	8.0	62002	505	22.000	19.600	12.2
61217	508	41.700	38.500	8.3	61226	503	147.000	128.000	14.8	62002	506	15.500	13.600	14.0
61217	509	79.000	71.800	10.0	61226	504	282.000	252.000	11.9	62002	507	16.700	15.200	9.9
61218	501	65.900	61.100	7.9	61226	505	309.000	275.000	12.4	62002	508	10.700	9.920	7.9
61218	503	27.800	24.200	14.9	61226	506	218.000	190.000	14.7	62002	509	20.300	18.500	9.7
61218	504	53.200	47.600	11.8	61226	507	235.000	213.000	10.3	62003	501	78.300	72.600	7.9
61218	505	58.400	51.900	12.5	61226	508	151.000	139.000	8.6	62003	503	33.000	28.800	14.6
61218	506	41.100	36.000	14.2	61226	509	285.000	259.000	10.0	62003	504	63.300	56.600	11.8
61218	507	44.400	40.300	10.2	61227	501	319.000	296.000	7.8	62003	505	69.400	61.700	12.5
61218	508	28.500	26.300	8.4	61227	503	135.000	117.000	15.4	62003	506	48.900	42.800	14.3
61218	509	53.900	49.000	10.0	61227	504	258.000	231.000	11.7	62003	507	52.800	47.900	10.2
61223	501	445.000	413.000	7.7	61227	505	282.000	251.000	12.4	62003	508	33.900	31.300	8.3
61223	503	188.000	163.000	15.3	61227	506	199.000	174.000	14.4	62003	509	64.100	58.300	9.9
61223	504	360.000	322.000	11.8	61227	507	215.000	195.000	10.3	63010	501	202.000	185.000	9.2
61223	505	394.000	351.000	12.3	61227	508	138.000	127.000	8.7	63010	503	91.000	78.600	15.8
61223	506	278.000	243.000	14.4	61227	509	261.000	237.000	10.1	63010	504	188.000	167.000	12.6
61223	507	300.000	272.000	10.3	62000	501	72.600	67.300	7.9	63010	505	185.000	163.000	13.5
61223	508	192.000	178.000	7.9	62000	503	30.600	26.700	14.6	63010	506	200.000	173.000	15.6
61223	509	364.000	331.000	10.0	62000	504	58.600	52.500	11.6	63010	507	134.000	121.000	10.7
61224	501	158.000	146.000	8.2	62000	505	64.300	57.200	12.4	63010	508	191.000	175.000	9.1
61224	503	66.500	57.900	14.9	62000	506	45.300	39.600	14.4	63010	509	165.000	148.000	11.5
61224	504	127.000	114.000	11.4	62000	507	48.900	44.400	10.1	63011	501	252.000	232.000	8.6

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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
63011	503	114.000	98.200	16.1	63216	506	112.000	98.100	14.2	64075	509	8.950	7.740	15.6
63011	504	236.000	208.000	13.5	63216	507	121.000	110.000	10.0	65007	501	158.000	146.000	8.2
63011	505	232.000	204.000	13.7	63216	508	77.600	71.700	8.2	65007	503	66.500	57.900	14.9
63011	506	250.000	216.000	15.7	63216	509	147.000	134.000	9.7	65007	504	127.000	114.000	11.4
63011	507	168.000	151.000	11.3	63217	501	177.000	155.000	14.2	65007	505	140.000	124.000	12.9
63011	508	239.000	218.000	9.6	63217	503	81.400	67.100	21.3	65007	506	98.300	86.100	14.2
63011	509	206.000	185.000	11.4	63217	504	129.000	109.000	18.3	65007	507	106.000	96.400	10.0
63012	501	359.000	329.000	9.1	63217	505	66.400	55.900	18.8	65007	508	68.100	62.900	8.3
63012	503	162.000	140.000	15.7	63217	506	105.000	87.200	20.4	65007	509	129.000	117.000	10.3
63012	504	335.000	297.000	12.8	63217	507	116.000	99.500	16.6	66122	501	67.800	62.900	7.8
63012	505	329.000	290.000	13.4	63217	508	54.800	47.900	14.4	66122	503	28.600	24.900	14.9
63012	506	355.000	308.000	15.3	63217	509	42.800	36.900	16.0	66122	504	54.800	49.000	11.8
63012	507	238.000	214.000	11.2	63218	501	59.500	52.200	14.0	66122	505	60.000	53.500	12.1
63012	508	339.000	310.000	9.4	63218	503	27.400	22.600	21.2	66122	506	42.300	37.000	14.3
63012	509	293.000	264.000	11.0	63218	504	43.300	36.700	18.0	66122	507	45.700	41.500	10.1
63013	501	340.000	312.000	9.0	63218	505	22.400	18.800	19.1	66122	508	29.300	27.100	8.1
63013	503	153.000	132.000	15.9	63218	506	35.400	29.400	20.4	66122	509	55.500	50.500	9.9
63013	504	317.000	281.000	12.8	63218	507	39.000	33.500	16.4	66123	501	37.200	34.500	7.8
63013	505	312.000	275.000	13.5	63218	508	18.400	16.100	14.3	66123	503	15.700	13.700	14.6
63013	506	336.000	291.000	15.5	63218	509	14.400	12.400	16.1	66123	504	30.100	26.900	11.9
63013	507	226.000	203.000	11.3	64074	501	30.500	27.000	13.0	66123	505	33.000	29.400	12.2
63013	508	321.000	294.000	9.2	64074	503	13.000	10.800	20.4	66123	506	23.200	20.300	14.3
63013	509	277.000	250.000	10.8	64074	504	19.000	16.200	17.3	66123	507	25.100	22.800	10.1
63215	501	259.000	240.000	7.9	64074	505	30.800	26.100	18.0	66123	508	16.100	14.900	8.1
63215	503	109.000	95.000	14.7	64074	506	30.300	25.300	19.8	66123	509	30.500	27.700	10.1
63215	504	209.000	187.000	11.8	64074	507	32.300	28.000	15.4	66309	501	109.000	101.000	7.9
63215	505	229.000	204.000	12.3	64074	508	27.900	24.600	13.4	66309	503	45.900	40.000	14.7
63215	506	162.000	141.000	14.9	64074	509	12.700	11.000	15.5	66309	504	88.000	78.700	11.8
63215	507	174.000	158.000	10.1	64075	501	21.500	19.000	13.2	66309	505	96.400	85.800	12.4
63215	508	112.000	103.000	8.7	64075	503	9.170	7.600	20.7	66309	506	67.900	59.500	14.1
63215	509	212.000	193.000	9.8	64075	504	13.300	11.400	16.7	66309	507	73.300	66.600	10.1
63216	501	180.000	166.000	8.4	64075	505	21.700	18.400	17.9	66309	508	47.100	43.500	8.3
63216	503	75.700	65.900	14.9	64075	506	21.300	17.800	19.7	66309	509	89.100	81.000	10.0
63216	504	145.000	130.000	11.5	64075	507	22.700	19.700	15.2	66561	501	252.000	234.000	7.7
63216	505	159.000	142.000	12.0	64075	508	19.700	17.300	13.9	66561	503	106.000	92.600	14.5

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LOSS COST % CHANGE BY CLASS

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66561	504	204.000	182.000	12.1	67510	507	20.800	17.600	18.2	67635	501	143.000	133.000	7.5
66561	505	223.000	199.000	12.1	67510	508	24.800	21.300	16.4	67635	503	60.400	52.600	14.8
66561	506	157.000	138.000	13.8	67510	509	98.000	83.600	17.2	67635	504	116.000	104.000	11.5
66561	507	170.000	154.000	10.4	67511	501	46.300	39.900	16.0	67635	505	127.000	113.000	12.4
66561	508	109.000	101.000	7.9	67511	503	24.300	19.700	23.4	67635	506	89.400	78.300	14.2
66561	509	206.000	188.000	9.6	67511	504	22.800	19.000	20.0	67635	507	96.500	87.600	10.2
67017	501	234.000	217.000	7.8	67511	505	27.400	22.700	20.7	67635	508	61.900	57.200	8.2
67017	503	98.700	85.900	14.9	67511	506	50.300	41.100	22.4	67635	509	117.000	107.000	9.3
67017	504	189.000	169.000	11.8	67511	507	22.500	19.000	18.4	68001	501	437.000	406.000	7.6
67017	505	207.000	184.000	12.5	67511	508	26.800	23.100	16.0	68001	503	184.000	161.000	14.3
67017	506	146.000	128.000	14.1	67511	509	106.000	90.400	17.3	68001	504	353.000	316.000	11.7
67017	507	158.000	143.000	10.5	67512	501	198.000	171.000	15.8	68001	505	387.000	345.000	12.2
67017	508	101.000	93.500	8.0	67512	503	104.000	84.500	23.1	68001	506	273.000	239.000	14.2
67017	509	192.000	174.000	10.3	67512	504	97.800	81.500	20.0	68001	507	295.000	268.000	10.1
67508	501	105.000	90.400	16.2	67512	505	117.000	97.200	20.4	68001	508	189.000	175.000	8.0
67508	503	55.100	44.700	23.3	67512	506	216.000	176.000	22.7	68001	509	358.000	326.000	9.8
67508	504	51.700	43.100	20.0	67512	507	96.400	81.500	18.3	68439	501	563.000	522.000	7.9
67508	505	62.000	51.400	20.6	67512	508	115.000	98.800	16.4	68439	503	237.000	207.000	14.5
67508	506	114.000	93.000	22.6	67512	509	454.000	387.000	17.3	68439	504	454.000	407.000	11.5
67508	507	51.000	43.100	18.3	67513	501	126.000	108.000	16.7	68439	505	498.000	443.000	12.4
67508	508	60.700	52.200	16.3	67513	503	66.100	53.600	23.3	68439	506	351.000	307.000	14.3
67508	509	240.000	205.000	17.1	67513	504	62.000	51.700	19.9	68439	507	379.000	344.000	10.2
67509	501	76.800	66.300	15.8	67513	505	74.400	61.700	20.6	68439	508	243.000	225.000	8.0
67509	503	40.400	32.800	23.2	67513	506	137.000	112.000	22.3	68439	509	460.000	419.000	9.8
67509	504	37.900	31.600	19.9	67513	507	61.200	51.700	18.4	68500	501	24.700	22.600	9.3
67509	505	45.500	37.700	20.7	67513	508	72.800	62.700	16.1	68500	503	11.100	9.600	15.6
67509	506	83.600	68.200	22.6	67513	509	288.000	246.000	17.1	68500	504	23.000	20.400	12.7
67509	507	37.400	31.600	18.4	67634	501	202.000	188.000	7.4	68500	505	22.600	20.000	13.0
67509	508	44.500	38.300	16.2	67634	503	85.400	74.400	14.8	68500	506	24.400	21.200	15.1
67509	509	176.000	150.000	17.3	67634	504	164.000	146.000	12.3	68500	507	16.400	14.700	11.6
67510	501	42.800	36.900	16.0	67634	505	179.000	160.000	11.9	68500	508	23.300	21.300	9.4
67510	503	22.500	18.200	23.6	67634	506	126.000	111.000	13.5	68500	509	20.100	18.100	11.0
67510	504	21.100	17.600	19.9	67634	507	136.000	124.000	9.7	68604	501	10.500	9.740	7.8
67510	505	25.300	21.000	20.5	67634	508	87.500	80.900	8.2	68604	503	4.430	3.860	14.8
67510	506	46.500	38.000	22.4	67634	509	166.000	151.000	9.9	68604	504	8.490	7.600	11.7

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68604	505	9.300	8.280	12.3	68703	508	8.670	8.010	8.2	91125	503	4.570	4.540	0.7
68604	506	6.560	5.740	14.3	68703	509	16.400	14.900	10.1	91125	504	4.570	4.540	0.7
68604	507	7.080	6.430	10.1	68706	501	86.000	79.700	7.9	91125	505	4.570	4.540	0.7
68604	508	4.540	4.200	8.1	68706	503	36.200	31.600	14.6	91125	506	4.570	4.540	0.7
68604	509	8.600	7.820	10.0	68706	504	69.400	62.100	11.8	91125	507	4.570	4.540	0.7
68606	501	41.100	38.100	7.9	68706	505	76.100	67.800	12.2	91125	508	4.570	4.540	0.7
68606	503	17.300	15.100	14.6	68706	506	53.600	47.000	14.0	91125	509	4.570	4.540	0.7
68606	504	33.200	29.700	11.8	68706	507	57.900	52.600	10.1	91127	501	3.840	3.920	-2.0
68606	505	36.400	32.400	12.3	68706	508	37.200	34.300	8.5	91127	503	3.840	3.920	-2.0
68606	506	25.600	22.400	14.3	68706	509	70.400	64.000	10.0	91127	504	3.840	3.920	-2.0
68606	507	27.700	25.100	10.4	68707	501	85.000	78.800	7.9	91127	505	3.840	3.920	-2.0
68606	508	17.800	16.400	8.5	68707	503	35.800	31.200	14.7	91127	506	3.840	3.920	-2.0
68606	509	33.600	30.600	9.8	68707	504	68.700	61.500	11.7	91127	507	3.840	3.920	-2.0
68607	501	32.500	30.100	8.0	68707	505	75.300	67.000	12.4	91127	508	3.840	3.920	-2.0
68607	503	13.700	11.900	15.1	68707	506	53.000	46.400	14.2	91127	509	3.840	3.920	-2.0
68607	504	26.200	23.500	11.5	68707	507	57.300	52.000	10.2	91130	501	2.520	2.580	-2.3
68607	505	28.800	25.600	12.5	68707	508	36.800	33.900	8.6	91130	503	2.520	2.580	-2.3
68607	506	20.300	17.700	14.7	68707	509	69.600	63.300	10.0	91130	504	2.520	2.580	-2.3
68607	507	21.900	19.900	10.1	90089	501	7.590	7.540	0.7	91130	505	2.520	2.580	-2.3
68607	508	14.000	13.000	7.7	90089	503	7.590	7.540	0.7	91130	506	2.520	2.580	-2.3
68607	509	26.600	24.200	9.9	90089	504	7.590	7.540	0.7	91130	507	2.520	2.580	-2.3
68702	501	26.700	24.800	7.7	90089	505	7.590	7.540	0.7	91130	508	2.520	2.580	-2.3
68702	503	11.300	9.820	15.1	90089	506	7.590	7.540	0.7	91130	509	2.520	2.580	-2.3
68702	504	21.600	19.300	11.9	90089	507	7.590	7.540	0.7	91135	501	.700	.720	-2.8
68702	505	23.700	21.100	12.3	90089	508	7.590	7.540	0.7	91135	503	.700	.720	-2.8
68702	506	16.700	14.600	14.4	90089	509	7.590	7.540	0.7	91135	504	.700	.720	-2.8
68702	507	18.000	16.400	9.8	91111	501	5.700	5.830	-2.2	91135	505	.700	.720	-2.8
68702	508	11.600	10.700	8.4	91111	503	5.700	5.830	-2.2	91135	506	.700	.720	-2.8
68702	509	21.900	19.900	10.1	91111	504	5.700	5.830	-2.2	91135	507	.700	.720	-2.8
68703	501	20.100	18.600	8.1	91111	505	5.700	5.830	-2.2	91135	508	.700	.720	-2.8
68703	503	8.460	7.370	14.8	91111	506	5.700	5.830	-2.2	91135	509	.700	.720	-2.8
68703	504	16.200	14.500	11.7	91111	507	5.700	5.830	-2.2	91150	501	3.620	3.700	-2.2
68703	505	17.800	15.800	12.7	91111	508	5.700	5.830	-2.2	91150	503	3.620	3.700	-2.2
68703	506	12.500	11.000	13.6	91111	509	5.700	5.830	-2.2	91150	504	3.620	3.700	-2.2
68703	507	13.500	12.300	9.8	91125	501	4.570	4.540	0.7	91150	505	3.620	3.700	-2.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
91150	506	3.620	3.700	-2.2	91177	509	6.910	6.860	0.7	91250	504	6.660	6.810	-2.2
91150	507	3.620	3.700	-2.2	91179	501	6.940	6.890	0.7	91250	505	6.660	6.810	-2.2
91150	508	3.620	3.700	-2.2	91179	503	6.940	6.890	0.7	91250	506	6.660	6.810	-2.2
91150	509	3.620	3.700	-2.2	91179	504	6.940	6.890	0.7	91250	507	6.660	6.810	-2.2
91155	501	8.040	8.220	-2.2	91179	505	6.940	6.890	0.7	91250	508	6.660	6.810	-2.2
91155	503	8.040	8.220	-2.2	91179	506	6.940	6.890	0.7	91250	509	6.660	6.810	-2.2
91155	504	8.040	8.220	-2.2	91179	507	6.940	6.890	0.7	91265	501	30.800	31.500	-2.2
91155	505	8.040	8.220	-2.2	91179	508	6.940	6.890	0.7	91265	503	30.800	31.500	-2.2
91155	506	8.040	8.220	-2.2	91179	509	6.940	6.890	0.7	91265	504	30.800	31.500	-2.2
91155	507	8.040	8.220	-2.2	91190	501	3.720	3.700	0.5	91265	505	30.800	31.500	-2.2
91155	508	8.040	8.220	-2.2	91190	503	3.720	3.700	0.5	91265	506	30.800	31.500	-2.2
91155	509	8.040	8.220	-2.2	91190	504	3.720	3.700	0.5	91265	507	30.800	31.500	-2.2
91160	501	1.830	1.820	0.5	91190	505	3.720	3.700	0.5	91265	508	30.800	31.500	-2.2
91160	503	1.830	1.820	0.5	91190	506	3.720	3.700	0.5	91265	509	30.800	31.500	-2.2
91160	504	1.830	1.820	0.5	91190	507	3.720	3.700	0.5	91266	501	16.300	16.700	-2.4
91160	505	1.830	1.820	0.5	91190	508	3.720	3.700	0.5	91266	503	16.300	16.700	-2.4
91160	506	1.830	1.820	0.5	91190	509	3.720	3.700	0.5	91266	504	16.300	16.700	-2.4
91160	507	1.830	1.820	0.5	91200	501	1.440	1.470	-2.0	91266	505	16.300	16.700	-2.4
91160	508	1.830	1.820	0.5	91200	503	1.440	1.470	-2.0	91266	506	16.300	16.700	-2.4
91160	509	1.830	1.820	0.5	91200	504	1.440	1.470	-2.0	91266	507	16.300	16.700	-2.4
91175	501	1.580	1.570	0.6	91200	505	1.440	1.470	-2.0	91266	508	16.300	16.700	-2.4
91175	503	1.580	1.570	0.6	91200	506	1.440	1.470	-2.0	91266	509	16.300	16.700	-2.4
91175	504	1.580	1.570	0.6	91200	507	1.440	1.470	-2.0	91302	501	28.600	28.800	-0.7
91175	505	1.580	1.570	0.6	91200	508	1.440	1.470	-2.0	91302	503	28.600	28.800	-0.7
91175	506	1.580	1.570	0.6	91200	509	1.440	1.470	-2.0	91302	504	28.600	28.800	-0.7
91175	507	1.580	1.570	0.6	91235	501	4.420	4.520	-2.2	91302	505	28.600	28.800	-0.7
91175	508	1.580	1.570	0.6	91235	503	4.420	4.520	-2.2	91302	506	28.600	28.800	-0.7
91175	509	1.580	1.570	0.6	91235	504	4.420	4.520	-2.2	91302	507	28.600	28.800	-0.7
91177	501	6.910	6.860	0.7	91235	505	4.420	4.520	-2.2	91302	508	28.600	28.800	-0.7
91177	503	6.910	6.860	0.7	91235	506	4.420	4.520	-2.2	91302	509	28.600	28.800	-0.7
91177	504	6.910	6.860	0.7	91235	507	4.420	4.520	-2.2	91315	501	8.700	8.750	-0.6
91177	505	6.910	6.860	0.7	91235	508	4.420	4.520	-2.2	91315	503	8.700	8.750	-0.6
91177	506	6.910	6.860	0.7	91235	509	4.420	4.520	-2.2	91315	504	8.700	8.750	-0.6
91177	507	6.910	6.860	0.7	91250	501	6.660	6.810	-2.2	91315	505	8.700	8.750	-0.6
91177	508	6.910	6.860	0.7	91250	503	6.660	6.810	-2.2	91315	506	8.700	8.750	-0.6

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LOSS COST % CHANGE BY CLASS

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91315	507	8.700	8.750	-0.6	91343	501	1.750	1.740	0.6	91507	505	4.820	4.790	0.6
91315	508	8.700	8.750	-0.6	91343	503	1.750	1.740	0.6	91507	506	4.820	4.790	0.6
91315	509	8.700	8.750	-0.6	91343	504	1.750	1.740	0.6	91507	507	4.820	4.790	0.6
91324	501	19.400	19.500	-0.5	91343	505	1.750	1.740	0.6	91507	508	4.820	4.790	0.6
91324	503	19.400	19.500	-0.5	91343	506	1.750	1.740	0.6	91507	509	4.820	4.790	0.6
91324	504	19.400	19.500	-0.5	91343	507	1.750	1.740	0.6	91523	501	74.400	73.900	0.7
91324	505	19.400	19.500	-0.5	91343	508	1.750	1.740	0.6	91523	503	74.400	73.900	0.7
91324	506	19.400	19.500	-0.5	91343	509	1.750	1.740	0.6	91523	504	74.400	73.900	0.7
91324	507	19.400	19.500	-0.5	91405	501	14.700	14.800	-0.7	91523	505	74.400	73.900	0.7
91324	508	19.400	19.500	-0.5	91405	503	14.700	14.800	-0.7	91523	506	74.400	73.900	0.7
91324	509	19.400	19.500	-0.5	91405	504	14.700	14.800	-0.7	91523	507	74.400	73.900	0.7
91340	501	12.600	12.700	-0.8	91405	505	14.700	14.800	-0.7	91523	508	74.400	73.900	0.7
91340	503	12.600	12.700	-0.8	91405	506	14.700	14.800	-0.7	91523	509	74.400	73.900	0.7
91340	504	12.600	12.700	-0.8	91405	507	14.700	14.800	-0.7	91547	501	.420	.420	0.0
91340	505	12.600	12.700	-0.8	91405	508	14.700	14.800	-0.7	91547	503	.420	.420	0.0
91340	506	12.600	12.700	-0.8	91405	509	14.700	14.800	-0.7	91547	504	.420	.420	0.0
91340	507	12.600	12.700	-0.8	91436	501	8.970	8.910	0.7	91547	505	.420	.420	0.0
91340	508	12.600	12.700	-0.8	91436	503	8.970	8.910	0.7	91547	506	.420	.420	0.0
91340	509	12.600	12.700	-0.8	91436	504	8.970	8.910	0.7	91547	507	.420	.420	0.0
91341	501	7.930	7.870	0.8	91436	505	8.970	8.910	0.7	91547	508	.420	.420	0.0
91341	503	7.930	7.870	0.8	91436	506	8.970	8.910	0.7	91547	509	.420	.420	0.0
91341	504	7.930	7.870	0.8	91436	507	8.970	8.910	0.7	91551	501	2.620	2.610	0.4
91341	505	7.930	7.870	0.8	91436	508	8.970	8.910	0.7	91551	503	2.620	2.610	0.4
91341	506	7.930	7.870	0.8	91436	509	8.970	8.910	0.7	91551	504	2.620	2.610	0.4
91341	507	7.930	7.870	0.8	91481	501	32.700	32.500	0.6	91551	505	2.620	2.610	0.4
91341	508	7.930	7.870	0.8	91481	503	32.700	32.500	0.6	91551	506	2.620	2.610	0.4
91341	509	7.930	7.870	0.8	91481	504	32.700	32.500	0.6	91551	507	2.620	2.610	0.4
91342	501	11.600	11.700	-0.9	91481	505	32.700	32.500	0.6	91551	508	2.620	2.610	0.4
91342	503	11.600	11.700	-0.9	91481	506	32.700	32.500	0.6	91551	509	2.620	2.610	0.4
91342	504	11.600	11.700	-0.9	91481	507	32.700	32.500	0.6	91555	501	2.660	2.720	-2.2
91342	505	11.600	11.700	-0.9	91481	508	32.700	32.500	0.6	91555	503	2.660	2.720	-2.2
91342	506	11.600	11.700	-0.9	91481	509	32.700	32.500	0.6	91555	504	2.660	2.720	-2.2
91342	507	11.600	11.700	-0.9	91507	501	4.820	4.790	0.6	91555	505	2.660	2.720	-2.2
91342	508	11.600	11.700	-0.9	91507	503	4.820	4.790	0.6	91555	506	2.660	2.720	-2.2
91342	509	11.600	11.700	-0.9	91507	504	4.820	4.790	0.6	91555	507	2.660	2.720	-2.2

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91555	508	2.660	2.720	-2.2	91590	503	6.060	6.020	0.7	91641	506	2.340	2.400	-2.5
91555	509	2.660	2.720	-2.2	91590	504	6.060	6.020	0.7	91641	507	2.340	2.400	-2.5
91560	501	9.010	9.220	-2.3	91590	505	6.060	6.020	0.7	91641	508	2.340	2.400	-2.5
91560	503	9.010	9.220	-2.3	91590	506	6.060	6.020	0.7	91641	509	2.340	2.400	-2.5
91560	504	9.010	9.220	-2.3	91590	507	6.060	6.020	0.7	91666	501	1.640	1.620	1.2
91560	505	9.010	9.220	-2.3	91590	508	6.060	6.020	0.7	91666	503	1.640	1.620	1.2
91560	506	9.010	9.220	-2.3	91590	509	6.060	6.020	0.7	91666	504	1.640	1.620	1.2
91560	507	9.010	9.220	-2.3	91606	501	24.700	25.300	-2.4	91666	505	1.640	1.620	1.2
91560	508	9.010	9.220	-2.3	91606	503	24.700	25.300	-2.4	91666	506	1.640	1.620	1.2
91560	509	9.010	9.220	-2.3	91606	504	24.700	25.300	-2.4	91666	507	1.640	1.620	1.2
91562	501	5.840	5.800	0.7	91606	505	24.700	25.300	-2.4	91666	508	1.640	1.620	1.2
91562	503	5.840	5.800	0.7	91606	506	24.700	25.300	-2.4	91666	509	1.640	1.620	1.2
91562	504	5.840	5.800	0.7	91606	507	24.700	25.300	-2.4	91722	501	7.570	7.740	-2.2
91562	505	5.840	5.800	0.7	91606	508	24.700	25.300	-2.4	91722	503	7.570	7.740	-2.2
91562	506	5.840	5.800	0.7	91606	509	24.700	25.300	-2.4	91722	504	7.570	7.740	-2.2
91562	507	5.840	5.800	0.7	91629	501	5.040	5.160	-2.3	91722	505	7.570	7.740	-2.2
91562	508	5.840	5.800	0.7	91629	503	5.040	5.160	-2.3	91722	506	7.570	7.740	-2.2
91562	509	5.840	5.800	0.7	91629	504	5.040	5.160	-2.3	91722	507	7.570	7.740	-2.2
91577	501	20.900	20.800	0.5	91629	505	5.040	5.160	-2.3	91722	508	7.570	7.740	-2.2
91577	503	20.900	20.800	0.5	91629	506	5.040	5.160	-2.3	91722	509	7.570	7.740	-2.2
91577	504	20.900	20.800	0.5	91629	507	5.040	5.160	-2.3	91746	501	5.840	5.800	0.7
91577	505	20.900	20.800	0.5	91629	508	5.040	5.160	-2.3	91746	503	5.840	5.800	0.7
91577	506	20.900	20.800	0.5	91629	509	5.040	5.160	-2.3	91746	504	5.840	5.800	0.7
91577	507	20.900	20.800	0.5	91636	501	8.650	8.850	-2.3	91746	505	5.840	5.800	0.7
91577	508	20.900	20.800	0.5	91636	503	8.650	8.850	-2.3	91746	506	5.840	5.800	0.7
91577	509	20.900	20.800	0.5	91636	504	8.650	8.850	-2.3	91746	507	5.840	5.800	0.7
91580	501	11.900	12.200	-2.5	91636	505	8.650	8.850	-2.3	91746	508	5.840	5.800	0.7
91580	503	11.900	12.200	-2.5	91636	506	8.650	8.850	-2.3	91746	509	5.840	5.800	0.7
91580	504	11.900	12.200	-2.5	91636	507	8.650	8.850	-2.3	91805	501	.370	.360	2.8
91580	505	11.900	12.200	-2.5	91636	508	8.650	8.850	-2.3	91805	503	.370	.360	2.8
91580	506	11.900	12.200	-2.5	91636	509	8.650	8.850	-2.3	91805	504	.370	.360	2.8
91580	507	11.900	12.200	-2.5	91641	501	2.340	2.400	-2.5	91805	505	.370	.360	2.8
91580	508	11.900	12.200	-2.5	91641	503	2.340	2.400	-2.5	91805	506	.370	.360	2.8
91580	509	11.900	12.200	-2.5	91641	504	2.340	2.400	-2.5	91805	507	.370	.360	2.8
91590	501	6.060	6.020	0.7	91641	505	2.340	2.400	-2.5	91805	508	.370	.360	2.8

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91805	509	.370	.360	2.8	92102	504	8.150	8.100	0.6	92446	507	10.300	10.200	1.0
92053	501	.900	.900	0.0	92102	505	8.150	8.100	0.6	92446	508	10.300	10.200	1.0
92053	503	.900	.900	0.0	92102	506	8.150	8.100	0.6	92446	509	10.300	10.200	1.0
92053	504	.900	.900	0.0	92102	507	8.150	8.100	0.6	92447	501	9.000	8.940	0.7
92053	505	.900	.900	0.0	92102	508	8.150	8.100	0.6	92447	503	9.000	8.940	0.7
92053	506	.900	.900	0.0	92102	509	8.150	8.100	0.6	92447	504	9.000	8.940	0.7
92053	507	.900	.900	0.0	92215	501	6.340	6.480	-2.2	92447	505	9.000	8.940	0.7
92053	508	.900	.900	0.0	92215	503	6.340	6.480	-2.2	92447	506	9.000	8.940	0.7
92053	509	.900	.900	0.0	92215	504	6.340	6.480	-2.2	92447	507	9.000	8.940	0.7
92054	501	.310	.310	0.0	92215	505	6.340	6.480	-2.2	92447	508	9.000	8.940	0.7
92054	503	.310	.310	0.0	92215	506	6.340	6.480	-2.2	92447	509	9.000	8.940	0.7
92054	504	.310	.310	0.0	92215	507	6.340	6.480	-2.2	92451	501	4.420	4.520	-2.2
92054	505	.310	.310	0.0	92215	508	6.340	6.480	-2.2	92451	503	4.420	4.520	-2.2
92054	506	.310	.310	0.0	92215	509	6.340	6.480	-2.2	92451	504	4.420	4.520	-2.2
92054	507	.310	.310	0.0	92338	501	3.130	3.110	0.6	92451	505	4.420	4.520	-2.2
92054	508	.310	.310	0.0	92338	503	3.130	3.110	0.6	92451	506	4.420	4.520	-2.2
92054	509	.310	.310	0.0	92338	504	3.130	3.110	0.6	92451	507	4.420	4.520	-2.2
92055	501	8.660	8.600	0.7	92338	505	3.130	3.110	0.6	92451	508	4.420	4.520	-2.2
92055	503	8.660	8.600	0.7	92338	506	3.130	3.110	0.6	92451	509	4.420	4.520	-2.2
92055	504	8.660	8.600	0.7	92338	507	3.130	3.110	0.6	92453	501	5.700	5.660	0.7
92055	505	8.660	8.600	0.7	92338	508	3.130	3.110	0.6	92453	503	5.700	5.660	0.7
92055	506	8.660	8.600	0.7	92338	509	3.130	3.110	0.6	92453	504	5.700	5.660	0.7
92055	507	8.660	8.600	0.7	92445	501	4.950	5.070	-2.4	92453	505	5.700	5.660	0.7
92055	508	8.660	8.600	0.7	92445	503	4.950	5.070	-2.4	92453	506	5.700	5.660	0.7
92055	509	8.660	8.600	0.7	92445	504	4.950	5.070	-2.4	92453	507	5.700	5.660	0.7
92101	501	13.500	13.400	0.7	92445	505	4.950	5.070	-2.4	92453	508	5.700	5.660	0.7
92101	503	13.500	13.400	0.7	92445	506	4.950	5.070	-2.4	92453	509	5.700	5.660	0.7
92101	504	13.500	13.400	0.7	92445	507	4.950	5.070	-2.4	92478	501	2.820	2.800	0.7
92101	505	13.500	13.400	0.7	92445	508	4.950	5.070	-2.4	92478	503	2.820	2.800	0.7
92101	506	13.500	13.400	0.7	92445	509	4.950	5.070	-2.4	92478	504	2.820	2.800	0.7
92101	507	13.500	13.400	0.7	92446	501	10.300	10.200	1.0	92478	505	2.820	2.800	0.7
92101	508	13.500	13.400	0.7	92446	503	10.300	10.200	1.0	92478	506	2.820	2.800	0.7
92101	509	13.500	13.400	0.7	92446	504	10.300	10.200	1.0	92478	507	2.820	2.800	0.7
92102	501	8.150	8.100	0.6	92446	505	10.300	10.200	1.0	92478	508	2.820	2.800	0.7
92102	503	8.150	8.100	0.6	92446	506	10.300	10.200	1.0	92478	509	2.820	2.800	0.7

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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
92593	501	58.100	59.400	-2.2	94225	505	15.500	15.400	0.6	94404	508	7.640	7.590	0.7
92593	503	58.100	59.400	-2.2	94225	506	15.500	15.400	0.6	94404	509	7.640	7.590	0.7
92593	504	58.100	59.400	-2.2	94225	507	15.500	15.400	0.6	94569	501	5.160	5.130	0.6
92593	505	58.100	59.400	-2.2	94225	508	15.500	15.400	0.6	94569	503	5.160	5.130	0.6
92593	506	58.100	59.400	-2.2	94225	509	15.500	15.400	0.6	94569	504	5.160	5.130	0.6
92593	507	58.100	59.400	-2.2	94276	501	8.070	8.010	0.7	94569	505	5.160	5.130	0.6
92593	508	58.100	59.400	-2.2	94276	503	8.070	8.010	0.7	94569	506	5.160	5.130	0.6
92593	509	58.100	59.400	-2.2	94276	504	8.070	8.010	0.7	94569	507	5.160	5.130	0.6
92663	501	1.170	1.200	-2.5	94276	505	8.070	8.010	0.7	94569	508	5.160	5.130	0.6
92663	503	1.170	1.200	-2.5	94276	506	8.070	8.010	0.7	94569	509	5.160	5.130	0.6
92663	504	1.170	1.200	-2.5	94276	507	8.070	8.010	0.7	94590	501	22.300	22.100	0.9
92663	505	1.170	1.200	-2.5	94276	508	8.070	8.010	0.7	94590	503	22.300	22.100	0.9
92663	506	1.170	1.200	-2.5	94276	509	8.070	8.010	0.7	94590	504	22.300	22.100	0.9
92663	507	1.170	1.200	-2.5	94304	501	5.650	5.770	-2.1	94590	505	22.300	22.100	0.9
92663	508	1.170	1.200	-2.5	94304	503	5.650	5.770	-2.1	94590	506	22.300	22.100	0.9
92663	509	1.170	1.200	-2.5	94304	504	5.650	5.770	-2.1	94590	507	22.300	22.100	0.9
94007	501	19.300	19.200	0.5	94304	505	5.650	5.770	-2.1	94590	508	22.300	22.100	0.9
94007	503	19.300	19.200	0.5	94304	506	5.650	5.770	-2.1	94590	509	22.300	22.100	0.9
94007	504	19.300	19.200	0.5	94304	507	5.650	5.770	-2.1	94617	501	7.020	6.980	0.6
94007	505	19.300	19.200	0.5	94304	508	5.650	5.770	-2.1	94617	503	7.020	6.980	0.6
94007	506	19.300	19.200	0.5	94304	509	5.650	5.770	-2.1	94617	504	7.020	6.980	0.6
94007	507	19.300	19.200	0.5	94381	501	10.600	10.800	-1.9	94617	505	7.020	6.980	0.6
94007	508	19.300	19.200	0.5	94381	503	10.600	10.800	-1.9	94617	506	7.020	6.980	0.6
94007	509	19.300	19.200	0.5	94381	504	10.600	10.800	-1.9	94617	507	7.020	6.980	0.6
94099	501	4.400	4.370	0.7	94381	505	10.600	10.800	-1.9	94617	508	7.020	6.980	0.6
94099	503	4.400	4.370	0.7	94381	506	10.600	10.800	-1.9	94617	509	7.020	6.980	0.6
94099	504	4.400	4.370	0.7	94381	507	10.600	10.800	-1.9	95124	501	2.590	2.580	0.4
94099	505	4.400	4.370	0.7	94381	508	10.600	10.800	-1.9	95124	503	2.590	2.580	0.4
94099	506	4.400	4.370	0.7	94381	509	10.600	10.800	-1.9	95124	504	2.590	2.580	0.4
94099	507	4.400	4.370	0.7	94404	501	7.640	7.590	0.7	95124	505	2.590	2.580	0.4
94099	508	4.400	4.370	0.7	94404	503	7.640	7.590	0.7	95124	506	2.590	2.580	0.4
94099	509	4.400	4.370	0.7	94404	504	7.640	7.590	0.7	95124	507	2.590	2.580	0.4
94225	501	15.500	15.400	0.6	94404	505	7.640	7.590	0.7	95124	508	2.590	2.580	0.4
94225	503	15.500	15.400	0.6	94404	506	7.640	7.590	0.7	95124	509	2.590	2.580	0.4
94225	504	15.500	15.400	0.6	94404	507	7.640	7.590	0.7	95233	501	5.560	5.520	0.7

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95233	503	5.560	5.520	0.7	95357	506	2.520	2.580	-2.3	95505	509	4.860	4.980	-2.4
95233	504	5.560	5.520	0.7	95357	507	2.520	2.580	-2.3	95620	501	3.380	3.360	0.6
95233	505	5.560	5.520	0.7	95357	508	2.520	2.580	-2.3	95620	503	3.380	3.360	0.6
95233	506	5.560	5.520	0.7	95357	509	2.520	2.580	-2.3	95620	504	3.380	3.360	0.6
95233	507	5.560	5.520	0.7	95410	501	7.780	7.730	0.6	95620	505	3.380	3.360	0.6
95233	508	5.560	5.520	0.7	95410	503	7.780	7.730	0.6	95620	506	3.380	3.360	0.6
95233	509	5.560	5.520	0.7	95410	504	7.780	7.730	0.6	95620	507	3.380	3.360	0.6
95305	501	6.040	5.990	0.8	95410	505	7.780	7.730	0.6	95620	508	3.380	3.360	0.6
95305	503	6.040	5.990	0.8	95410	506	7.780	7.730	0.6	95620	509	3.380	3.360	0.6
95305	504	6.040	5.990	0.8	95410	507	7.780	7.730	0.6	95625	501	13.700	13.800	-0.7
95305	505	6.040	5.990	0.8	95410	508	7.780	7.730	0.6	95625	503	13.700	13.800	-0.7
95305	506	6.040	5.990	0.8	95410	509	7.780	7.730	0.6	95625	504	13.700	13.800	-0.7
95305	507	6.040	5.990	0.8	95455	501	10.400	10.700	-2.8	95625	505	13.700	13.800	-0.7
95305	508	6.040	5.990	0.8	95455	503	10.400	10.700	-2.8	95625	506	13.700	13.800	-0.7
95305	509	6.040	5.990	0.8	95455	504	10.400	10.700	-2.8	95625	507	13.700	13.800	-0.7
95306	501	9.910	10.100	-1.9	95455	505	10.400	10.700	-2.8	95625	508	13.700	13.800	-0.7
95306	503	9.910	10.100	-1.9	95455	506	10.400	10.700	-2.8	95625	509	13.700	13.800	-0.7
95306	504	9.910	10.100	-1.9	95455	507	10.400	10.700	-2.8	95647	501	5.330	5.450	-2.2
95306	505	9.910	10.100	-1.9	95455	508	10.400	10.700	-2.8	95647	503	5.330	5.450	-2.2
95306	506	9.910	10.100	-1.9	95455	509	10.400	10.700	-2.8	95647	504	5.330	5.450	-2.2
95306	507	9.910	10.100	-1.9	95487	501	4.170	4.150	0.5	95647	505	5.330	5.450	-2.2
95306	508	9.910	10.100	-1.9	95487	503	4.170	4.150	0.5	95647	506	5.330	5.450	-2.2
95306	509	9.910	10.100	-1.9	95487	504	4.170	4.150	0.5	95647	507	5.330	5.450	-2.2
95310	501	14.400	14.300	0.7	95487	505	4.170	4.150	0.5	95647	508	5.330	5.450	-2.2
95310	503	14.400	14.300	0.7	95487	506	4.170	4.150	0.5	95647	509	5.330	5.450	-2.2
95310	504	14.400	14.300	0.7	95487	507	4.170	4.150	0.5	96053	501	4.050	4.140	-2.2
95310	505	14.400	14.300	0.7	95487	508	4.170	4.150	0.5	96053	503	4.050	4.140	-2.2
95310	506	14.400	14.300	0.7	95487	509	4.170	4.150	0.5	96053	504	4.050	4.140	-2.2
95310	507	14.400	14.300	0.7	95505	501	4.860	4.980	-2.4	96053	505	4.050	4.140	-2.2
95310	508	14.400	14.300	0.7	95505	503	4.860	4.980	-2.4	96053	506	4.050	4.140	-2.2
95310	509	14.400	14.300	0.7	95505	504	4.860	4.980	-2.4	96053	507	4.050	4.140	-2.2
95357	501	2.520	2.580	-2.3	95505	505	4.860	4.980	-2.4	96053	508	4.050	4.140	-2.2
95357	503	2.520	2.580	-2.3	95505	506	4.860	4.980	-2.4	96053	509	4.050	4.140	-2.2
95357	504	2.520	2.580	-2.3	95505	507	4.860	4.980	-2.4	96317	501	2.610	2.670	-2.2
95357	505	2.520	2.580	-2.3	95505	508	4.860	4.980	-2.4	96317	503	2.610	2.670	-2.2

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96317	504	2.610	2.670	-2.2	96611	507	2.900	2.920	-0.7	97050	501	6.840	6.880	-0.6
96317	505	2.610	2.670	-2.2	96611	508	2.900	2.920	-0.7	97050	503	6.840	6.880	-0.6
96317	506	2.610	2.670	-2.2	96611	509	2.900	2.920	-0.7	97050	504	6.840	6.880	-0.6
96317	507	2.610	2.670	-2.2	96702	501	7.760	7.700	0.8	97050	505	6.840	6.880	-0.6
96317	508	2.610	2.670	-2.2	96702	503	7.760	7.700	0.8	97050	506	6.840	6.880	-0.6
96317	509	2.610	2.670	-2.2	96702	504	7.760	7.700	0.8	97050	507	6.840	6.880	-0.6
96408	501	6.740	6.690	0.7	96702	505	7.760	7.700	0.8	97050	508	6.840	6.880	-0.6
96408	503	6.740	6.690	0.7	96702	506	7.760	7.700	0.8	97050	509	6.840	6.880	-0.6
96408	504	6.740	6.690	0.7	96702	507	7.760	7.700	0.8	97111	501	9.310	9.240	0.8
96408	505	6.740	6.690	0.7	96702	508	7.760	7.700	0.8	97111	503	9.310	9.240	0.8
96408	506	6.740	6.690	0.7	96702	509	7.760	7.700	0.8	97111	504	9.310	9.240	0.8
96408	507	6.740	6.690	0.7	96816	501	7.280	7.230	0.7	97111	505	9.310	9.240	0.8
96408	508	6.740	6.690	0.7	96816	503	7.280	7.230	0.7	97111	506	9.310	9.240	0.8
96408	509	6.740	6.690	0.7	96816	504	7.280	7.230	0.7	97111	507	9.310	9.240	0.8
96409	501	6.230	6.190	0.6	96816	505	7.280	7.230	0.7	97111	508	9.310	9.240	0.8
96409	503	6.230	6.190	0.6	96816	506	7.280	7.230	0.7	97111	509	9.310	9.240	0.8
96409	504	6.230	6.190	0.6	96816	507	7.280	7.230	0.7	97220	501	.680	.690	-1.4
96409	505	6.230	6.190	0.6	96816	508	7.280	7.230	0.7	97220	503	.680	.690	-1.4
96409	506	6.230	6.190	0.6	96816	509	7.280	7.230	0.7	97220	504	.680	.690	-1.4
96409	507	6.230	6.190	0.6	96872	501	9.280	9.490	-2.2	97220	505	.680	.690	-1.4
96409	508	6.230	6.190	0.6	96872	503	9.280	9.490	-2.2	97220	506	.680	.690	-1.4
96409	509	6.230	6.190	0.6	96872	504	9.280	9.490	-2.2	97220	507	.680	.690	-1.4
96410	501	5.470	5.430	0.7	96872	505	9.280	9.490	-2.2	97220	508	.680	.690	-1.4
96410	503	5.470	5.430	0.7	96872	506	9.280	9.490	-2.2	97220	509	.680	.690	-1.4
96410	504	5.470	5.430	0.7	96872	507	9.280	9.490	-2.2	97222	501	2.930	3.000	-2.3
96410	505	5.470	5.430	0.7	96872	508	9.280	9.490	-2.2	97222	503	2.930	3.000	-2.3
96410	506	5.470	5.430	0.7	96872	509	9.280	9.490	-2.2	97222	504	2.930	3.000	-2.3
96410	507	5.470	5.430	0.7	97047	501	8.810	8.870	-0.7	97222	505	2.930	3.000	-2.3
96410	508	5.470	5.430	0.7	97047	503	8.810	8.870	-0.7	97222	506	2.930	3.000	-2.3
96410	509	5.470	5.430	0.7	97047	504	8.810	8.870	-0.7	97222	507	2.930	3.000	-2.3
96611	501	2.900	2.920	-0.7	97047	505	8.810	8.870	-0.7	97222	508	2.930	3.000	-2.3
96611	503	2.900	2.920	-0.7	97047	506	8.810	8.870	-0.7	97222	509	2.930	3.000	-2.3
96611	504	2.900	2.920	-0.7	97047	507	8.810	8.870	-0.7	97223	501	4.420	4.520	-2.2
96611	505	2.900	2.920	-0.7	97047	508	8.810	8.870	-0.7	97223	503	4.420	4.520	-2.2
96611	506	2.900	2.920	-0.7	97047	509	8.810	8.870	-0.7	97223	504	4.420	4.520	-2.2

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97223	505	4.420	4.520	-2.2	97651	508	12.300	12.500	-1.6	98002	503	1.710	1.750	-2.3
97223	506	4.420	4.520	-2.2	97651	509	12.300	12.500	-1.6	98002	504	1.710	1.750	-2.3
97223	507	4.420	4.520	-2.2	97652	501	10.600	10.900	-2.8	98002	505	1.710	1.750	-2.3
97223	508	4.420	4.520	-2.2	97652	503	10.600	10.900	-2.8	98002	506	1.710	1.750	-2.3
97223	509	4.420	4.520	-2.2	97652	504	10.600	10.900	-2.8	98002	507	1.710	1.750	-2.3
97308	501	1.260	1.290	-2.3	97652	505	10.600	10.900	-2.8	98002	508	1.710	1.750	-2.3
97308	503	1.260	1.290	-2.3	97652	506	10.600	10.900	-2.8	98002	509	1.710	1.750	-2.3
97308	504	1.260	1.290	-2.3	97652	507	10.600	10.900	-2.8	98003	501	1.720	1.710	0.6
97308	505	1.260	1.290	-2.3	97652	508	10.600	10.900	-2.8	98003	503	1.720	1.710	0.6
97308	506	1.260	1.290	-2.3	97652	509	10.600	10.900	-2.8	98003	504	1.720	1.710	0.6
97308	507	1.260	1.290	-2.3	97653	501	5.500	5.460	0.7	98003	505	1.720	1.710	0.6
97308	508	1.260	1.290	-2.3	97653	503	5.500	5.460	0.7	98003	506	1.720	1.710	0.6
97308	509	1.260	1.290	-2.3	97653	504	5.500	5.460	0.7	98003	507	1.720	1.710	0.6
97447	501	4.140	4.240	-2.4	97653	505	5.500	5.460	0.7	98003	508	1.720	1.710	0.6
97447	503	4.140	4.240	-2.4	97653	506	5.500	5.460	0.7	98003	509	1.720	1.710	0.6
97447	504	4.140	4.240	-2.4	97653	507	5.500	5.460	0.7	98090	501	.231	.230	0.4
97447	505	4.140	4.240	-2.4	97653	508	5.500	5.460	0.7	98090	503	.231	.230	0.4
97447	506	4.140	4.240	-2.4	97653	509	5.500	5.460	0.7	98090	504	.231	.230	0.4
97447	507	4.140	4.240	-2.4	97654	501	9.590	9.520	0.7	98090	505	.231	.230	0.4
97447	508	4.140	4.240	-2.4	97654	503	9.590	9.520	0.7	98090	506	.231	.230	0.4
97447	509	4.140	4.240	-2.4	97654	504	9.590	9.520	0.7	98090	507	.231	.230	0.4
97650	501	6.430	6.390	0.6	97654	505	9.590	9.520	0.7	98090	508	.231	.230	0.4
97650	503	6.430	6.390	0.6	97654	506	9.590	9.520	0.7	98090	509	.231	.230	0.4
97650	504	6.430	6.390	0.6	97654	507	9.590	9.520	0.7	98091	501	.250	.249	0.4
97650	505	6.430	6.390	0.6	97654	508	9.590	9.520	0.7	98091	503	.250	.249	0.4
97650	506	6.430	6.390	0.6	97654	509	9.590	9.520	0.7	98091	504	.250	.249	0.4
97650	507	6.430	6.390	0.6	97655	501	9.460	9.680	-2.3	98091	505	.250	.249	0.4
97650	508	6.430	6.390	0.6	97655	503	9.460	9.680	-2.3	98091	506	.250	.249	0.4
97650	509	6.430	6.390	0.6	97655	504	9.460	9.680	-2.3	98091	507	.250	.249	0.4
97651	501	12.300	12.500	-1.6	97655	505	9.460	9.680	-2.3	98091	508	.250	.249	0.4
97651	503	12.300	12.500	-1.6	97655	506	9.460	9.680	-2.3	98091	509	.250	.249	0.4
97651	504	12.300	12.500	-1.6	97655	507	9.460	9.680	-2.3	98092	501	.760	.760	0.0
97651	505	12.300	12.500	-1.6	97655	508	9.460	9.680	-2.3	98092	503	.760	.760	0.0
97651	506	12.300	12.500	-1.6	97655	509	9.460	9.680	-2.3	98092	504	.760	.760	0.0
97651	507	12.300	12.500	-1.6	98002	501	1.710	1.750	-2.3	98092	505	.760	.760	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
98092	506	.760	.760	0.0	98154	509	7.660	7.840	-2.3	98161	504	10.900	11.200	-2.7
98092	507	.760	.760	0.0	98155	501	10.700	11.000	-2.7	98161	505	10.900	11.200	-2.7
98092	508	.760	.760	0.0	98155	503	10.700	11.000	-2.7	98161	506	10.900	11.200	-2.7
98092	509	.760	.760	0.0	98155	504	10.700	11.000	-2.7	98161	507	10.900	11.200	-2.7
98111	501	1.120	1.140	-1.8	98155	505	10.700	11.000	-2.7	98161	508	10.900	11.200	-2.7
98111	503	1.120	1.140	-1.8	98155	506	10.700	11.000	-2.7	98161	509	10.900	11.200	-2.7
98111	504	1.120	1.140	-1.8	98155	507	10.700	11.000	-2.7	98163	501	11.400	11.700	-2.6
98111	505	1.120	1.140	-1.8	98155	508	10.700	11.000	-2.7	98163	503	11.400	11.700	-2.6
98111	506	1.120	1.140	-1.8	98155	509	10.700	11.000	-2.7	98163	504	11.400	11.700	-2.6
98111	507	1.120	1.140	-1.8	98157	501	6.850	7.010	-2.3	98163	505	11.400	11.700	-2.6
98111	508	1.120	1.140	-1.8	98157	503	6.850	7.010	-2.3	98163	506	11.400	11.700	-2.6
98111	509	1.120	1.140	-1.8	98157	504	6.850	7.010	-2.3	98163	507	11.400	11.700	-2.6
98152	501	5.760	5.900	-2.4	98157	505	6.850	7.010	-2.3	98163	508	11.400	11.700	-2.6
98152	503	5.760	5.900	-2.4	98157	506	6.850	7.010	-2.3	98163	509	11.400	11.700	-2.6
98152	504	5.760	5.900	-2.4	98157	507	6.850	7.010	-2.3	98164	501	3.730	3.810	-2.1
98152	505	5.760	5.900	-2.4	98157	508	6.850	7.010	-2.3	98164	503	3.730	3.810	-2.1
98152	506	5.760	5.900	-2.4	98157	509	6.850	7.010	-2.3	98164	504	3.730	3.810	-2.1
98152	507	5.760	5.900	-2.4	98159	501	4.590	4.700	-2.3	98164	505	3.730	3.810	-2.1
98152	508	5.760	5.900	-2.4	98159	503	4.590	4.700	-2.3	98164	506	3.730	3.810	-2.1
98152	509	5.760	5.900	-2.4	98159	504	4.590	4.700	-2.3	98164	507	3.730	3.810	-2.1
98153	501	6.490	6.640	-2.3	98159	505	4.590	4.700	-2.3	98164	508	3.730	3.810	-2.1
98153	503	6.490	6.640	-2.3	98159	506	4.590	4.700	-2.3	98164	509	3.730	3.810	-2.1
98153	504	6.490	6.640	-2.3	98159	507	4.590	4.700	-2.3	98257	501	2.590	2.580	0.4
98153	505	6.490	6.640	-2.3	98159	508	4.590	4.700	-2.3	98257	503	2.590	2.580	0.4
98153	506	6.490	6.640	-2.3	98159	509	4.590	4.700	-2.3	98257	504	2.590	2.580	0.4
98153	507	6.490	6.640	-2.3	98160	501	9.730	9.960	-2.3	98257	505	2.590	2.580	0.4
98153	508	6.490	6.640	-2.3	98160	503	9.730	9.960	-2.3	98257	506	2.590	2.580	0.4
98153	509	6.490	6.640	-2.3	98160	504	9.730	9.960	-2.3	98257	507	2.590	2.580	0.4
98154	501	7.660	7.840	-2.3	98160	505	9.730	9.960	-2.3	98257	508	2.590	2.580	0.4
98154	503	7.660	7.840	-2.3	98160	506	9.730	9.960	-2.3	98257	509	2.590	2.580	0.4
98154	504	7.660	7.840	-2.3	98160	507	9.730	9.960	-2.3	98303	501	21.500	22.000	-2.3
98154	505	7.660	7.840	-2.3	98160	508	9.730	9.960	-2.3	98303	503	21.500	22.000	-2.3
98154	506	7.660	7.840	-2.3	98160	509	9.730	9.960	-2.3	98303	504	21.500	22.000	-2.3
98154	507	7.660	7.840	-2.3	98161	501	10.900	11.200	-2.7	98303	505	21.500	22.000	-2.3
98154	508	7.660	7.840	-2.3	98161	503	10.900	11.200	-2.7	98303	506	21.500	22.000	-2.3

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LOSS COST % CHANGE BY CLASS

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98303	507	21.500	22.000	-2.3	98308	501	2.000	1.990	0.5	98413	505	25.300	25.200	0.4
98303	508	21.500	22.000	-2.3	98308	503	2.000	1.990	0.5	98413	506	25.300	25.200	0.4
98303	509	21.500	22.000	-2.3	98308	504	2.000	1.990	0.5	98413	507	25.300	25.200	0.4
98304	501	9.620	9.550	0.7	98308	505	2.000	1.990	0.5	98413	508	25.300	25.200	0.4
98304	503	9.620	9.550	0.7	98308	506	2.000	1.990	0.5	98413	509	25.300	25.200	0.4
98304	504	9.620	9.550	0.7	98308	507	2.000	1.990	0.5	98414	501	23.200	23.000	0.9
98304	505	9.620	9.550	0.7	98308	508	2.000	1.990	0.5	98414	503	23.200	23.000	0.9
98304	506	9.620	9.550	0.7	98308	509	2.000	1.990	0.5	98414	504	23.200	23.000	0.9
98304	507	9.620	9.550	0.7	98309	501	10.800	11.100	-2.7	98414	505	23.200	23.000	0.9
98304	508	9.620	9.550	0.7	98309	503	10.800	11.100	-2.7	98414	506	23.200	23.000	0.9
98304	509	9.620	9.550	0.7	98309	504	10.800	11.100	-2.7	98414	507	23.200	23.000	0.9
98305	501	7.070	7.120	-0.7	98309	505	10.800	11.100	-2.7	98414	508	23.200	23.000	0.9
98305	503	7.070	7.120	-0.7	98309	506	10.800	11.100	-2.7	98414	509	23.200	23.000	0.9
98305	504	7.070	7.120	-0.7	98309	507	10.800	11.100	-2.7	98415	501	3.050	3.030	0.7
98305	505	7.070	7.120	-0.7	98309	508	10.800	11.100	-2.7	98415	503	3.050	3.030	0.7
98305	506	7.070	7.120	-0.7	98309	509	10.800	11.100	-2.7	98415	504	3.050	3.030	0.7
98305	507	7.070	7.120	-0.7	98344	501	1.970	1.980	-0.5	98415	505	3.050	3.030	0.7
98305	508	7.070	7.120	-0.7	98344	503	1.970	1.980	-0.5	98415	506	3.050	3.030	0.7
98305	509	7.070	7.120	-0.7	98344	504	1.970	1.980	-0.5	98415	507	3.050	3.030	0.7
98306	501	18.200	18.300	-0.5	98344	505	1.970	1.980	-0.5	98415	508	3.050	3.030	0.7
98306	503	18.200	18.300	-0.5	98344	506	1.970	1.980	-0.5	98415	509	3.050	3.030	0.7
98306	504	18.200	18.300	-0.5	98344	507	1.970	1.980	-0.5	98423	501	7.250	7.200	0.7
98306	505	18.200	18.300	-0.5	98344	508	1.970	1.980	-0.5	98423	503	7.250	7.200	0.7
98306	506	18.200	18.300	-0.5	98344	509	1.970	1.980	-0.5	98423	504	7.250	7.200	0.7
98306	507	18.200	18.300	-0.5	98405	501	3.250	3.270	-0.6	98423	505	7.250	7.200	0.7
98306	508	18.200	18.300	-0.5	98405	503	3.250	3.270	-0.6	98423	506	7.250	7.200	0.7
98306	509	18.200	18.300	-0.5	98405	504	3.250	3.270	-0.6	98423	507	7.250	7.200	0.7
98307	501	3.050	3.030	0.7	98405	505	3.250	3.270	-0.6	98423	508	7.250	7.200	0.7
98307	503	3.050	3.030	0.7	98405	506	3.250	3.270	-0.6	98423	509	7.250	7.200	0.7
98307	504	3.050	3.030	0.7	98405	507	3.250	3.270	-0.6	98424	501	12.300	12.200	0.8
98307	505	3.050	3.030	0.7	98405	508	3.250	3.270	-0.6	98424	503	12.300	12.200	0.8
98307	506	3.050	3.030	0.7	98405	509	3.250	3.270	-0.6	98424	504	12.300	12.200	0.8
98307	507	3.050	3.030	0.7	98413	501	25.300	25.200	0.4	98424	505	12.300	12.200	0.8
98307	508	3.050	3.030	0.7	98413	503	25.300	25.200	0.4	98424	506	12.300	12.200	0.8
98307	509	3.050	3.030	0.7	98413	504	25.300	25.200	0.4	98424	507	12.300	12.200	0.8

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LOSS COST % CHANGE BY CLASS

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98424	508	12.300	12.200	0.8	98449	503	6.230	6.190	0.6	98555	506	4.400	4.370	0.7
98424	509	12.300	12.200	0.8	98449	504	6.230	6.190	0.6	98555	507	4.400	4.370	0.7
98425	501	5.050	5.010	0.8	98449	505	6.230	6.190	0.6	98555	508	4.400	4.370	0.7
98425	503	5.050	5.010	0.8	98449	506	6.230	6.190	0.6	98555	509	4.400	4.370	0.7
98425	504	5.050	5.010	0.8	98449	507	6.230	6.190	0.6	98597	501	.990	.980	1.0
98425	505	5.050	5.010	0.8	98449	508	6.230	6.190	0.6	98597	503	.990	.980	1.0
98425	506	5.050	5.010	0.8	98449	509	6.230	6.190	0.6	98597	504	.990	.980	1.0
98425	507	5.050	5.010	0.8	98482	501	6.680	6.640	0.6	98597	505	.990	.980	1.0
98425	508	5.050	5.010	0.8	98482	503	6.680	6.640	0.6	98597	506	.990	.980	1.0
98425	509	5.050	5.010	0.8	98482	504	6.680	6.640	0.6	98597	507	.990	.980	1.0
98426	501	4.460	4.430	0.7	98482	505	6.680	6.640	0.6	98597	508	.990	.980	1.0
98426	503	4.460	4.430	0.7	98482	506	6.680	6.640	0.6	98597	509	.990	.980	1.0
98426	504	4.460	4.430	0.7	98482	507	6.680	6.640	0.6	98598	501	.340	.340	0.0
98426	505	4.460	4.430	0.7	98482	508	6.680	6.640	0.6	98598	503	.340	.340	0.0
98426	506	4.460	4.430	0.7	98482	509	6.680	6.640	0.6	98598	504	.340	.340	0.0
98426	507	4.460	4.430	0.7	98483	501	9.870	9.800	0.7	98598	505	.340	.340	0.0
98426	508	4.460	4.430	0.7	98483	503	9.870	9.800	0.7	98598	506	.340	.340	0.0
98426	509	4.460	4.430	0.7	98483	504	9.870	9.800	0.7	98598	507	.340	.340	0.0
98427	501	4.340	4.310	0.7	98483	505	9.870	9.800	0.7	98598	508	.340	.340	0.0
98427	503	4.340	4.310	0.7	98483	506	9.870	9.800	0.7	98598	509	.340	.340	0.0
98427	504	4.340	4.310	0.7	98483	507	9.870	9.800	0.7	98601	501	11.300	11.200	0.9
98427	505	4.340	4.310	0.7	98483	508	9.870	9.800	0.7	98601	503	11.300	11.200	0.9
98427	506	4.340	4.310	0.7	98483	509	9.870	9.800	0.7	98601	504	11.300	11.200	0.9
98427	507	4.340	4.310	0.7	98502	501	9.450	9.380	0.7	98601	505	11.300	11.200	0.9
98427	508	4.340	4.310	0.7	98502	503	9.450	9.380	0.7	98601	506	11.300	11.200	0.9
98427	509	4.340	4.310	0.7	98502	504	9.450	9.380	0.7	98601	507	11.300	11.200	0.9
98429	501	2.250	2.300	-2.2	98502	505	9.450	9.380	0.7	98601	508	11.300	11.200	0.9
98429	503	2.250	2.300	-2.2	98502	506	9.450	9.380	0.7	98601	509	11.300	11.200	0.9
98429	504	2.250	2.300	-2.2	98502	507	9.450	9.380	0.7	98624	501	1.780	1.760	1.1
98429	505	2.250	2.300	-2.2	98502	508	9.450	9.380	0.7	98624	503	1.780	1.760	1.1
98429	506	2.250	2.300	-2.2	98502	509	9.450	9.380	0.7	98624	504	1.780	1.760	1.1
98429	507	2.250	2.300	-2.2	98555	501	4.400	4.370	0.7	98624	505	1.780	1.760	1.1
98429	508	2.250	2.300	-2.2	98555	503	4.400	4.370	0.7	98624	506	1.780	1.760	1.1
98429	509	2.250	2.300	-2.2	98555	504	4.400	4.370	0.7	98624	507	1.780	1.760	1.1
98449	501	6.230	6.190	0.6	98555	505	4.400	4.370	0.7	98624	508	1.780	1.760	1.1

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LOSS COST % CHANGE BY CLASS

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98624	509	1.780	1.760	1.1	98677	504	30.700	30.500	0.7	98710	507	6.180	6.130	0.8
98636	501	5.430	5.560	-2.3	98677	505	30.700	30.500	0.7	98710	508	6.180	6.130	0.8
98636	503	5.430	5.560	-2.3	98677	506	30.700	30.500	0.7	98710	509	6.180	6.130	0.8
98636	504	5.430	5.560	-2.3	98677	507	30.700	30.500	0.7	98751	501	8.380	8.570	-2.2
98636	505	5.430	5.560	-2.3	98677	508	30.700	30.500	0.7	98751	503	8.380	8.570	-2.2
98636	506	5.430	5.560	-2.3	98677	509	30.700	30.500	0.7	98751	504	8.380	8.570	-2.2
98636	507	5.430	5.560	-2.3	98678	501	27.300	27.100	0.7	98751	505	8.380	8.570	-2.2
98636	508	5.430	5.560	-2.3	98678	503	27.300	27.100	0.7	98751	506	8.380	8.570	-2.2
98636	509	5.430	5.560	-2.3	98678	504	27.300	27.100	0.7	98751	507	8.380	8.570	-2.2
98640	501	195.000	194.000	0.5	98678	505	27.300	27.100	0.7	98751	508	8.380	8.570	-2.2
98640	503	195.000	194.000	0.5	98678	506	27.300	27.100	0.7	98751	509	8.380	8.570	-2.2
98640	504	195.000	194.000	0.5	98678	507	27.300	27.100	0.7	98805	501	8.070	8.010	0.7
98640	505	195.000	194.000	0.5	98678	508	27.300	27.100	0.7	98805	503	8.070	8.010	0.7
98640	506	195.000	194.000	0.5	98678	509	27.300	27.100	0.7	98805	504	8.070	8.010	0.7
98640	507	195.000	194.000	0.5	98699	501	8.890	8.820	0.8	98805	505	8.070	8.010	0.7
98640	508	195.000	194.000	0.5	98699	503	8.890	8.820	0.8	98805	506	8.070	8.010	0.7
98640	509	195.000	194.000	0.5	98699	504	8.890	8.820	0.8	98805	507	8.070	8.010	0.7
98658	501	11.100	11.300	-1.8	98699	505	8.890	8.820	0.8	98805	508	8.070	8.010	0.7
98658	503	11.100	11.300	-1.8	98699	506	8.890	8.820	0.8	98805	509	8.070	8.010	0.7
98658	504	11.100	11.300	-1.8	98699	507	8.890	8.820	0.8	98806	501	5.060	5.170	-2.1
98658	505	11.100	11.300	-1.8	98699	508	8.890	8.820	0.8	98806	503	5.060	5.170	-2.1
98658	506	11.100	11.300	-1.8	98699	509	8.890	8.820	0.8	98806	504	5.060	5.170	-2.1
98658	507	11.100	11.300	-1.8	98705	501	15.700	16.000	-1.9	98806	505	5.060	5.170	-2.1
98658	508	11.100	11.300	-1.8	98705	503	15.700	16.000	-1.9	98806	506	5.060	5.170	-2.1
98658	509	11.100	11.300	-1.8	98705	504	15.700	16.000	-1.9	98806	507	5.060	5.170	-2.1
98659	501	1.980	2.030	-2.5	98705	505	15.700	16.000	-1.9	98806	508	5.060	5.170	-2.1
98659	503	1.980	2.030	-2.5	98705	506	15.700	16.000	-1.9	98806	509	5.060	5.170	-2.1
98659	504	1.980	2.030	-2.5	98705	507	15.700	16.000	-1.9	98810	501	9.970	10.000	-0.3
98659	505	1.980	2.030	-2.5	98705	508	15.700	16.000	-1.9	98810	503	9.970	10.000	-0.3
98659	506	1.980	2.030	-2.5	98705	509	15.700	16.000	-1.9	98810	504	9.970	10.000	-0.3
98659	507	1.980	2.030	-2.5	98710	501	6.180	6.130	0.8	98810	505	9.970	10.000	-0.3
98659	508	1.980	2.030	-2.5	98710	503	6.180	6.130	0.8	98810	506	9.970	10.000	-0.3
98659	509	1.980	2.030	-2.5	98710	504	6.180	6.130	0.8	98810	507	9.970	10.000	-0.3
98677	501	30.700	30.500	0.7	98710	505	6.180	6.130	0.8	98810	508	9.970	10.000	-0.3
98677	503	30.700	30.500	0.7	98710	506	6.180	6.130	0.8	98810	509	9.970	10.000	-0.3

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STATE: 06 - CONNECTICUT
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98813	501	9.620	9.680	-0.6	98949	505	1.890	1.940	-2.6	99004	508	8.000	8.050	-0.6
98813	503	9.620	9.680	-0.6	98949	506	1.890	1.940	-2.6	99004	509	8.000	8.050	-0.6
98813	504	9.620	9.680	-0.6	98949	507	1.890	1.940	-2.6	99080	501	2.120	2.100	1.0
98813	505	9.620	9.680	-0.6	98949	508	1.890	1.940	-2.6	99080	503	2.120	2.100	1.0
98813	506	9.620	9.680	-0.6	98949	509	1.890	1.940	-2.6	99080	504	2.120	2.100	1.0
98813	507	9.620	9.680	-0.6	98967	501	6.290	6.250	0.6	99080	505	2.120	2.100	1.0
98813	508	9.620	9.680	-0.6	98967	503	6.290	6.250	0.6	99080	506	2.120	2.100	1.0
98813	509	9.620	9.680	-0.6	98967	504	6.290	6.250	0.6	99080	507	2.120	2.100	1.0
98820	501	15.400	15.300	0.7	98967	505	6.290	6.250	0.6	99080	508	2.120	2.100	1.0
98820	503	15.400	15.300	0.7	98967	506	6.290	6.250	0.6	99080	509	2.120	2.100	1.0
98820	504	15.400	15.300	0.7	98967	507	6.290	6.250	0.6	99111	501	3.070	3.050	0.7
98820	505	15.400	15.300	0.7	98967	508	6.290	6.250	0.6	99111	503	3.070	3.050	0.7
98820	506	15.400	15.300	0.7	98967	509	6.290	6.250	0.6	99111	504	3.070	3.050	0.7
98820	507	15.400	15.300	0.7	98993	501	10.400	10.600	-1.9	99111	505	3.070	3.050	0.7
98820	508	15.400	15.300	0.7	98993	503	10.400	10.600	-1.9	99111	506	3.070	3.050	0.7
98820	509	15.400	15.300	0.7	98993	504	10.400	10.600	-1.9	99111	507	3.070	3.050	0.7
98884	501	4.010	3.980	0.8	98993	505	10.400	10.600	-1.9	99111	508	3.070	3.050	0.7
98884	503	4.010	3.980	0.8	98993	506	10.400	10.600	-1.9	99111	509	3.070	3.050	0.7
98884	504	4.010	3.980	0.8	98993	507	10.400	10.600	-1.9	99163	501	7.330	7.280	0.7
98884	505	4.010	3.980	0.8	98993	508	10.400	10.600	-1.9	99163	503	7.330	7.280	0.7
98884	506	4.010	3.980	0.8	98993	509	10.400	10.600	-1.9	99163	504	7.330	7.280	0.7
98884	507	4.010	3.980	0.8	99003	501	2.990	2.970	0.7	99163	505	7.330	7.280	0.7
98884	508	4.010	3.980	0.8	99003	503	2.990	2.970	0.7	99163	506	7.330	7.280	0.7
98884	509	4.010	3.980	0.8	99003	504	2.990	2.970	0.7	99163	507	7.330	7.280	0.7
98914	501	1.350	1.380	-2.2	99003	505	2.990	2.970	0.7	99163	508	7.330	7.280	0.7
98914	503	1.350	1.380	-2.2	99003	506	2.990	2.970	0.7	99163	509	7.330	7.280	0.7
98914	504	1.350	1.380	-2.2	99003	507	2.990	2.970	0.7	99165	501	1.610	1.600	0.6
98914	505	1.350	1.380	-2.2	99003	508	2.990	2.970	0.7	99165	503	1.610	1.600	0.6
98914	506	1.350	1.380	-2.2	99003	509	2.990	2.970	0.7	99165	504	1.610	1.600	0.6
98914	507	1.350	1.380	-2.2	99004	501	8.000	8.050	-0.6	99165	505	1.610	1.600	0.6
98914	508	1.350	1.380	-2.2	99004	503	8.000	8.050	-0.6	99165	506	1.610	1.600	0.6
98914	509	1.350	1.380	-2.2	99004	504	8.000	8.050	-0.6	99165	507	1.610	1.600	0.6
98949	501	1.890	1.940	-2.6	99004	505	8.000	8.050	-0.6	99165	508	1.610	1.600	0.6
98949	503	1.890	1.940	-2.6	99004	506	8.000	8.050	-0.6	99165	509	1.610	1.600	0.6
98949	504	1.890	1.940	-2.6	99004	507	8.000	8.050	-0.6	99220	501	2.970	3.040	-2.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99220	503	2.970	3.040	-2.3	99310	506	6.150	6.110	0.7	99505	509	8.790	8.990	-2.2
99220	504	2.970	3.040	-2.3	99310	507	6.150	6.110	0.7	99506	501	10.800	11.100	-2.7
99220	505	2.970	3.040	-2.3	99310	508	6.150	6.110	0.7	99506	503	10.800	11.100	-2.7
99220	506	2.970	3.040	-2.3	99310	509	6.150	6.110	0.7	99506	504	10.800	11.100	-2.7
99220	507	2.970	3.040	-2.3	99315	501	18.100	18.000	0.6	99506	505	10.800	11.100	-2.7
99220	508	2.970	3.040	-2.3	99315	503	18.100	18.000	0.6	99506	506	10.800	11.100	-2.7
99220	509	2.970	3.040	-2.3	99315	504	18.100	18.000	0.6	99506	507	10.800	11.100	-2.7
99222	501	5.580	5.720	-2.4	99315	505	18.100	18.000	0.6	99506	508	10.800	11.100	-2.7
99222	503	5.580	5.720	-2.4	99315	506	18.100	18.000	0.6	99506	509	10.800	11.100	-2.7
99222	504	5.580	5.720	-2.4	99315	507	18.100	18.000	0.6	99507	501	9.430	9.640	-2.2
99222	505	5.580	5.720	-2.4	99315	508	18.100	18.000	0.6	99507	503	9.430	9.640	-2.2
99222	506	5.580	5.720	-2.4	99315	509	18.100	18.000	0.6	99507	504	9.430	9.640	-2.2
99222	507	5.580	5.720	-2.4	99321	501	17.500	17.400	0.6	99507	505	9.430	9.640	-2.2
99222	508	5.580	5.720	-2.4	99321	503	17.500	17.400	0.6	99507	506	9.430	9.640	-2.2
99222	509	5.580	5.720	-2.4	99321	504	17.500	17.400	0.6	99507	507	9.430	9.640	-2.2
99223	501	.450	.450	0.0	99321	505	17.500	17.400	0.6	99507	508	9.430	9.640	-2.2
99223	503	.450	.450	0.0	99321	506	17.500	17.400	0.6	99507	509	9.430	9.640	-2.2
99223	504	.450	.450	0.0	99321	507	17.500	17.400	0.6	99570	501	5.060	5.170	-2.1
99223	505	.450	.450	0.0	99321	508	17.500	17.400	0.6	99570	503	5.060	5.170	-2.1
99223	506	.450	.450	0.0	99321	509	17.500	17.400	0.6	99570	504	5.060	5.170	-2.1
99223	507	.450	.450	0.0	99471	501	1.350	1.380	-2.2	99570	505	5.060	5.170	-2.1
99223	508	.450	.450	0.0	99471	503	1.350	1.380	-2.2	99570	506	5.060	5.170	-2.1
99223	509	.450	.450	0.0	99471	504	1.350	1.380	-2.2	99570	507	5.060	5.170	-2.1
99303	501	24.600	24.400	0.8	99471	505	1.350	1.380	-2.2	99570	508	5.060	5.170	-2.1
99303	503	24.600	24.400	0.8	99471	506	1.350	1.380	-2.2	99570	509	5.060	5.170	-2.1
99303	504	24.600	24.400	0.8	99471	507	1.350	1.380	-2.2	99571	501	1.230	1.250	-1.6
99303	505	24.600	24.400	0.8	99471	508	1.350	1.380	-2.2	99571	503	1.230	1.250	-1.6
99303	506	24.600	24.400	0.8	99471	509	1.350	1.380	-2.2	99571	504	1.230	1.250	-1.6
99303	507	24.600	24.400	0.8	99505	501	8.790	8.990	-2.2	99571	505	1.230	1.250	-1.6
99303	508	24.600	24.400	0.8	99505	503	8.790	8.990	-2.2	99571	506	1.230	1.250	-1.6
99303	509	24.600	24.400	0.8	99505	504	8.790	8.990	-2.2	99571	507	1.230	1.250	-1.6
99310	501	6.150	6.110	0.7	99505	505	8.790	8.990	-2.2	99571	508	1.230	1.250	-1.6
99310	503	6.150	6.110	0.7	99505	506	8.790	8.990	-2.2	99571	509	1.230	1.250	-1.6
99310	504	6.150	6.110	0.7	99505	507	8.790	8.990	-2.2	99572	501	2.400	2.450	-2.0
99310	505	6.150	6.110	0.7	99505	508	8.790	8.990	-2.2	99572	503	2.400	2.450	-2.0

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LOSS COST % CHANGE BY CLASS

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99572	504	2.400	2.450	-2.0	99614	507	7.770	7.820	-0.6	99746	501	4.200	4.170	0.7
99572	505	2.400	2.450	-2.0	99614	508	7.770	7.820	-0.6	99746	503	4.200	4.170	0.7
99572	506	2.400	2.450	-2.0	99614	509	7.770	7.820	-0.6	99746	504	4.200	4.170	0.7
99572	507	2.400	2.450	-2.0	99620	501	.850	.840	1.2	99746	505	4.200	4.170	0.7
99572	508	2.400	2.450	-2.0	99620	503	.850	.840	1.2	99746	506	4.200	4.170	0.7
99572	509	2.400	2.450	-2.0	99620	504	.850	.840	1.2	99746	507	4.200	4.170	0.7
99573	501	2.290	2.340	-2.1	99620	505	.850	.840	1.2	99746	508	4.200	4.170	0.7
99573	503	2.290	2.340	-2.1	99620	506	.850	.840	1.2	99746	509	4.200	4.170	0.7
99573	504	2.290	2.340	-2.1	99620	507	.850	.840	1.2	99760	501	.480	.480	0.0
99573	505	2.290	2.340	-2.1	99620	508	.850	.840	1.2	99760	503	.480	.480	0.0
99573	506	2.290	2.340	-2.1	99620	509	.850	.840	1.2	99760	504	.480	.480	0.0
99573	507	2.290	2.340	-2.1	99650	501	2.400	2.450	-2.0	99760	505	.480	.480	0.0
99573	508	2.290	2.340	-2.1	99650	503	2.400	2.450	-2.0	99760	506	.480	.480	0.0
99573	509	2.290	2.340	-2.1	99650	504	2.400	2.450	-2.0	99760	507	.480	.480	0.0
99600	501	3.480	3.500	-0.6	99650	505	2.400	2.450	-2.0	99760	508	.480	.480	0.0
99600	503	3.480	3.500	-0.6	99650	506	2.400	2.450	-2.0	99760	509	.480	.480	0.0
99600	504	3.480	3.500	-0.6	99650	507	2.400	2.450	-2.0	99777	501	17.300	17.400	-0.6
99600	505	3.480	3.500	-0.6	99650	508	2.400	2.450	-2.0	99777	503	17.300	17.400	-0.6
99600	506	3.480	3.500	-0.6	99650	509	2.400	2.450	-2.0	99777	504	17.300	17.400	-0.6
99600	507	3.480	3.500	-0.6	99709	501	5.910	6.050	-2.3	99777	505	17.300	17.400	-0.6
99600	508	3.480	3.500	-0.6	99709	503	5.910	6.050	-2.3	99777	506	17.300	17.400	-0.6
99600	509	3.480	3.500	-0.6	99709	504	5.910	6.050	-2.3	99777	507	17.300	17.400	-0.6
99613	501	15.500	15.400	0.6	99709	505	5.910	6.050	-2.3	99777	508	17.300	17.400	-0.6
99613	503	15.500	15.400	0.6	99709	506	5.910	6.050	-2.3	99777	509	17.300	17.400	-0.6
99613	504	15.500	15.400	0.6	99709	507	5.910	6.050	-2.3	99793	501	5.330	5.290	0.8
99613	505	15.500	15.400	0.6	99709	508	5.910	6.050	-2.3	99793	503	5.330	5.290	0.8
99613	506	15.500	15.400	0.6	99709	509	5.910	6.050	-2.3	99793	504	5.330	5.290	0.8
99613	507	15.500	15.400	0.6	99718	501	2.480	2.470	0.4	99793	505	5.330	5.290	0.8
99613	508	15.500	15.400	0.6	99718	503	2.480	2.470	0.4	99793	506	5.330	5.290	0.8
99613	509	15.500	15.400	0.6	99718	504	2.480	2.470	0.4	99793	507	5.330	5.290	0.8
99614	501	7.770	7.820	-0.6	99718	505	2.480	2.470	0.4	99793	508	5.330	5.290	0.8
99614	503	7.770	7.820	-0.6	99718	506	2.480	2.470	0.4	99793	509	5.330	5.290	0.8
99614	504	7.770	7.820	-0.6	99718	507	2.480	2.470	0.4	99826	501	1.970	1.980	-0.5
99614	505	7.770	7.820	-0.6	99718	508	2.480	2.470	0.4	99826	503	1.970	1.980	-0.5
99614	506	7.770	7.820	-0.6	99718	509	2.480	2.470	0.4	99826	504	1.970	1.980	-0.5

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99826	505	1.970	1.980	-0.5	99938	508	5.640	5.600	0.7	99953	503	15.800	15.900	-0.6
99826	506	1.970	1.980	-0.5	99938	509	5.640	5.600	0.7	99953	504	15.800	15.900	-0.6
99826	507	1.970	1.980	-0.5	99943	501	16.400	16.200	1.2	99953	505	15.800	15.900	-0.6
99826	508	1.970	1.980	-0.5	99943	503	16.400	16.200	1.2	99953	506	15.800	15.900	-0.6
99826	509	1.970	1.980	-0.5	99943	504	16.400	16.200	1.2	99953	507	15.800	15.900	-0.6
99827	501	.760	.760	0.0	99943	505	16.400	16.200	1.2	99953	508	15.800	15.900	-0.6
99827	503	.760	.760	0.0	99943	506	16.400	16.200	1.2	99953	509	15.800	15.900	-0.6
99827	504	.760	.760	0.0	99943	507	16.400	16.200	1.2	99954	501	11.500	11.500	0.0
99827	505	.760	.760	0.0	99943	508	16.400	16.200	1.2	99954	503	11.500	11.500	0.0
99827	506	.760	.760	0.0	99943	509	16.400	16.200	1.2	99954	504	11.500	11.500	0.0
99827	507	.760	.760	0.0	99946	501	12.200	12.100	0.8	99954	505	11.500	11.500	0.0
99827	508	.760	.760	0.0	99946	503	12.200	12.100	0.8	99954	506	11.500	11.500	0.0
99827	509	.760	.760	0.0	99946	504	12.200	12.100	0.8	99954	507	11.500	11.500	0.0
99851	501	3.100	3.080	0.6	99946	505	12.200	12.100	0.8	99954	508	11.500	11.500	0.0
99851	503	3.100	3.080	0.6	99946	506	12.200	12.100	0.8	99954	509	11.500	11.500	0.0
99851	504	3.100	3.080	0.6	99946	507	12.200	12.100	0.8	99955	501	14.400	14.500	-0.7
99851	505	3.100	3.080	0.6	99946	508	12.200	12.100	0.8	99955	503	14.400	14.500	-0.7
99851	506	3.100	3.080	0.6	99946	509	12.200	12.100	0.8	99955	504	14.400	14.500	-0.7
99851	507	3.100	3.080	0.6	99948	501	12.500	12.800	-2.3	99955	505	14.400	14.500	-0.7
99851	508	3.100	3.080	0.6	99948	503	12.500	12.800	-2.3	99955	506	14.400	14.500	-0.7
99851	509	3.100	3.080	0.6	99948	504	12.500	12.800	-2.3	99955	507	14.400	14.500	-0.7
99917	501	5.020	4.990	0.6	99948	505	12.500	12.800	-2.3	99955	508	14.400	14.500	-0.7
99917	503	5.020	4.990	0.6	99948	506	12.500	12.800	-2.3	99955	509	14.400	14.500	-0.7
99917	504	5.020	4.990	0.6	99948	507	12.500	12.800	-2.3	99963	501	1.210	1.200	0.8
99917	505	5.020	4.990	0.6	99948	508	12.500	12.800	-2.3	99963	503	1.210	1.200	0.8
99917	506	5.020	4.990	0.6	99948	509	12.500	12.800	-2.3	99963	504	1.210	1.200	0.8
99917	507	5.020	4.990	0.6	99952	501	14.600	14.700	-0.7	99963	505	1.210	1.200	0.8
99917	508	5.020	4.990	0.6	99952	503	14.600	14.700	-0.7	99963	506	1.210	1.200	0.8
99917	509	5.020	4.990	0.6	99952	504	14.600	14.700	-0.7	99963	507	1.210	1.200	0.8
99938	501	5.640	5.600	0.7	99952	505	14.600	14.700	-0.7	99963	508	1.210	1.200	0.8
99938	503	5.640	5.600	0.7	99952	506	14.600	14.700	-0.7	99963	509	1.210	1.200	0.8
99938	504	5.640	5.600	0.7	99952	507	14.600	14.700	-0.7	99969	501	5.400	5.530	-2.4
99938	505	5.640	5.600	0.7	99952	508	14.600	14.700	-0.7	99969	503	5.400	5.530	-2.4
99938	506	5.640	5.600	0.7	99952	509	14.600	14.700	-0.7	99969	504	5.400	5.530	-2.4
99938	507	5.640	5.600	0.7	99953	501	15.800	15.900	-0.6	99969	505	5.400	5.530	-2.4

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STATE: 06 - CONNECTICUT
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99969	506	5.400	5.530	-2.4										
99969	507	5.400	5.530	-2.4										
99969	508	5.400	5.530	-2.4										
99969	509	5.400	5.530	-2.4										
99975	501	12.800	12.800	0.0										
99975	503	12.800	12.800	0.0										
99975	504	12.800	12.800	0.0										
99975	505	12.800	12.800	0.0										
99975	506	12.800	12.800	0.0										
99975	507	12.800	12.800	0.0										
99975	508	12.800	12.800	0.0										
99975	509	12.800	12.800	0.0										
99988	501	4.770	4.890	-2.5										
99988	503	4.770	4.890	-2.5										
99988	504	4.770	4.890	-2.5										
99988	505	4.770	4.890	-2.5										
99988	506	4.770	4.890	-2.5										
99988	507	4.770	4.890	-2.5										
99988	508	4.770	4.890	-2.5										
99988	509	4.770	4.890	-2.5										

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STATE: 06 - CONNECTICUT
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10010	.195	.184	6.0	11259	.135	.140	-3.6	13759	.128	.129	-0.8
10026	.019	.019	0.0	11288	.085	.080	6.3	13930	.201	.211	-4.7
10040	.300	.280	7.1	12014	.040	.040	0.0	14068	.014	.015	-6.7
10042	.400	.340	17.6	12356	.028	.026	7.7	14101	.043	.038	13.2
10060	.071	.070	1.4	12361	.077	.082	-6.1	14279	.085	.079	7.6
10065	.037	.033	12.1	12373	.024	.025	-4.0	14401	.127	.119	6.7
10066	.040	.039	2.6	12374	.070	.067	4.5	14527	.189	.181	4.4
10070	.154	.141	9.2	12375	.049	.047	4.3	14855	.154	.162	-4.9
10071	.101	.090	12.2	12391	.082	.091	-9.9	14913	.108	.094	14.9
10073	.460	.390	17.9	12509	.036	.038	-5.3	15223	.041	.033	24.2 U
10075	.158	.148	6.8	12510	.026	.026	0.0	15224	.066	.065	1.5
10100	.060	.054	11.1	12651	.530	.490	8.2	15406	.048	.044	9.1
10101	.181	.166	9.0	12707	.640	.650	-1.5	15538	.017	.017	0.0
10107	.198	.159	24.5	12797	.196	.169	16.0	15600	.071	.068	4.4
10111	.078	.083	-6.0	12805	.155	.141	9.9	15608	.009	.009	0.0
10115	.063	.061	3.3	13049	.057	.054	5.6	15733	.037	.038	-2.6
10140	.021	.021	0.0	13111	.093	.097	-4.1	15839	.028	.026	7.7
10141	.023	.024	-4.2	13112	.063	.069	-8.7	15991	.065	.063	3.2
10145	.012	.013	-7.7	13201	.160	.167	-4.2	15993	.039	.037	5.4
10146	.018	.018	0.0	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	.186	.140	32.9
10257	.169	.167	1.2	13351	.056	.044	27.3	16527	.350	.360	-2.8
10309	.019	.019	0.0	13352	.040	.039	2.6	16604	.146	.147	-0.7
10352	.062	.062	0.0	13410	2.990	2.440	22.5	16676	.014	.014	0.0
11020	.117	.110	6.4	13412	1.140	1.010	12.9	16705	.148	.152	-2.6
11039	.065	.061	6.6	13506	.061	.060	1.7	16750	.032	.031	3.2
11126	.022	.020	10.0	13507	.132	.137	-3.6	16900	.070	.062	12.9
11127	.007	.007	0.0	13590	.740	.740	0.0	16901	.108	.100	8.0
11128	.066	.060	10.0	13621	.320	.360	-11.1	16902	.064	.064	0.0
11203	.520	.540	-3.7	13670	.015	.013	15.4	16905	.070	.062	12.9
11204	1.530	1.510	1.3	13673	.019	.016	18.8	16906	.108	.100	8.0
11234	.058	.057	1.8	13715	.165	.154	7.1	16910	.055	.052	5.8
11248	.018	.019	-5.3	13716	.131	.130	0.8	16911	.059	.055	7.3
11258	.141	.144	-2.1	13720	.067	.066	1.5	16915	.053	.051	3.9

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STATE: 06 - CONNECTICUT
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16916	.052	.049	6.1	51116	.690	.570	21.1	51666	.101	.103	-1.9
16920	.117	.105	11.4	51205	.071	.083	-14.5	51734	.310	.310	0.0
16921	.050	.052	-3.8	51206	.390	.450	-13.3	51741	.260	.250	4.0
16930	.154	.124	24.2	51220	2.280	2.580	-11.6	51752	.165	.159	3.8
16931	.078	.062	25.8	51221	1.780	1.940	-8.2	51767	.008	.009	-11.1
16940	.051	.053	-3.8	51222	3.670	3.120	17.6	51777	.078	.076	2.6
16941	.096	.096	0.0	51224	1.450	1.330	9.0	51808	.730	.730	0.0
18078	.127	.142	-10.6	51230	.790	.790	0.0	51809	.153	.158	-3.2
18109	.029	.028	3.6	51240	.185	.182	1.6	51833	.060	.072	-16.7
18110	.035	.031	12.9	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	.091	.076	19.7	51254	.039	.045	-13.3	51889	.012	.014	-14.3
18335	.018	.018	0.0	51300	.160	.173	-7.5	51896	.018	.020	-10.0
18435	.068	.058	17.2	51305	.960	1.030	-6.8	51900	.095	.093	2.2
18436	.151	.160	-5.6	51315	.106	.106	0.0	51909	.056	.057	-1.8
18501	.015	.015	0.0	51330	.530	.430	23.3 U	51926	.038	.040	-5.0
18506	.007	.007	0.0	51333	.340	.310	9.7	51927	.131	.115	13.9
18507	.008	.008	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	.017	.013	30.8 U	51355	.094	.096	-2.1	51957	.420	.400	5.0
18834	.125	.123	1.6	51356	.620	.690	-10.1	51958	.410	.390	5.1
18911	.020	.019	5.3	51357	.660	.530	24.5 U	51960	.350	.360	-2.8
18912	.029	.027	7.4	51358	.141	.149	-5.4	51970	.238	.250	-4.8
18920	.018	.017	5.9	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	.074	.069	7.2	51380	.044	.050	-12.0	51999	.440	.460	-4.3
45900	.052	.060	-13.3	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	.173	.146	18.5	51552	.159	.159	0.0	52315	.260	.240	8.3
49618	.064	.052	23.1	51575	.020	.020	0.0	52433	1.020	1.200	-15.0
49619	.107	.096	11.5	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

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STATE: 06 - CONNECTICUT
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
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	.023	.018	27.8	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: 06 - CONNECTICUT
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59781	.068	.076	-10.5	91341	3.680	3.060	20.3	96409	9.900	9.790	1.1
59782	.460	.490	-6.1	91342	3.130	3.040	3.0	96410	9.260	8.330	11.2
59798	.500	.460	8.7	91343	1.260	1.070	17.8	96611	1.050	1.020	2.9
59886	.108	.112	-3.6	91436	2.500	2.230	12.1	97221	1.440	1.190	21.0
59889	.165	.153	7.8	91507	3.300	3.150	4.8	97222	1.590	1.670	-4.8
59904	.061	.066	-7.6	91551	.710	.590	20.3	97223	3.680	2.820	30.5
59905	.132	.130	1.5	91555	1.100	1.030	6.8	97447	4.700	3.710	26.7
59914	.680	.620	9.7	91560	3.830	3.820	0.3	97650	3.900	3.500	11.4
59915	.750	.780	-3.8	91577	3.140	2.570	22.2	97651	4.140	3.830	8.1
59917	.205	.165	24.2	91746	6.940	5.870	18.2	97652	3.420	3.070	11.4
59923	.004	.005	-20.0	92053	.460	.400	15.0	97653	2.870	2.480	15.7
59925	1.190	1.090	9.2	92054	.201	.207	-2.9	97654	3.410	3.130	8.9
59926	.450	.420	7.1	92055	.175	.180	-2.8	97655	5.090	4.450	14.4
59927	1.420	1.560	-9.0	92101	3.150	2.650	18.9	98002	.900	.850	5.9
59931	.550	.590	-6.8	92102	3.280	2.550	28.6	98152	.570	.420	35.7 U
59932	.880	.930	-5.4	92215	2.860	2.710	5.5	98157	.370	.320	15.6
59947	.320	.330	-3.0	92338	1.770	1.370	29.2	98163	.280	.300	-6.7
59955	.143	.147	-2.7	92446	1.940	1.910	1.6	98164	.086	.094	-8.5
59963	.410	.450	-8.9	92447	1.680	1.500	12.0	98303	5.300	5.450	-2.8
59964	.069	.061	13.1	92451	2.210	1.940	13.9	98304	3.170	2.900	9.3
59970	.183	.182	0.5	92478	1.690	1.650	2.4	98305	1.440	1.140	26.3
59975	.227	.243	-6.6	94007	4.530	4.120	10.0	98306	.750	.700	7.1
59984	.053	.055	-3.6	94276	4.330	4.010	8.0	98307	.460	.460	0.0
59988	.059	.060	-1.7	94381	10.900	9.990	9.1	98308	.970	.710	36.6 U
59989	.044	.045	-2.2	94404	5.550	5.530	0.4	98309	1.260	1.310	-3.8
91111	5.010	4.740	5.7	94569	4.420	3.680	20.1	98344	.510	.410	24.4
91125	2.390	2.600	-8.1	95124	.910	.700	30.0	98449	14.800	12.600	17.5
91127	1.350	1.370	-1.5	95310	1.520	1.890	-19.6	98482	7.330	6.560	11.7
91150	6.060	5.270	15.0	95410	2.770	2.690	3.0	98483	17.500	15.100	15.9
91155	25.800	21.100	22.3	95455	1.800	1.940	-7.2	98502	3.030	2.710	11.8
91235	3.320	2.920	13.7	95505	2.190	1.850	18.4	98636	3.400	3.440	-1.2
91265	3.330	3.630	-8.3	95625	4.250	3.490	21.8	98659	.510	.540	-5.6
91266	1.100	.840	31.0	95647	8.280	6.850	20.9	98677	8.250	7.640	8.0
91280	3.260	2.420	34.7	96053	3.990	3.510	13.7	98678	12.600	10.700	17.8
91340	6.880	6.580	4.6	96408	9.570	7.410	29.1	98805	1.100	.920	19.6

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

STATE: 06 - CONNECTICUT
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98806	4.060	3.560	14.0								
98813	1.600	1.790	-10.6								
98820	3.770	3.540	6.5								
98884	2.450	1.920	27.6								
98914	.760	.810	-6.2								
98949	.410	.440	-6.8								
98967	7.940	5.760	37.8 U								
98993	5.770	6.420	-10.1								
99003	.850	.760	11.8								
99004	1.550	1.470	5.4								
99080	7.120	7.460	-4.6								
99163	.610	.650	-6.2								
99315	2.580	1.920	34.4								
99321	2.050	1.990	3.0								
99613	2.670	2.500	6.8								
99650	.880	.760	15.8								
99746	3.470	3.050	13.8								
99803	14.800	12.400	19.4								
99826	.520	.420	23.8								
99827	.540	.540	0.0								
99946	3.020	3.050	-1.0								
99948	19.200	18.400	4.3								
99952	15.100	14.100	7.1								
99953	11.200	9.240	21.2								
99954	9.840	9.730	1.1								
99955	10.400	11.500	-9.6								
99969	2.720	2.370	14.8								

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

INTRODUCTION

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

STEP 1:
DETERMINATION
OF INDICATED
LOSS COST
LEVEL CHANGES

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

STEP 2:
DISTRIBUTION OF
BASIC LIMIT LOSS
COST LEVEL
INDICATION

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

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 3:
APPLICATION OF
PERCENTAGE
CHANGES

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

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

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

INCURRED
LOSSES
& LAE

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

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

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

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

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

EXPERIENCE
RATIO

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

EXPECTED
EXPERIENCE
RATIO

The expected experience ratio is our best prediction of the experience ratio if the most recent data were not available. For this review we have assumed that the current loss costs will be inadequate for the prospective period to the extent of the net trend. The net trend is calculated as the annual net trend factor projected for the number of years between the last review date and the assumed effective date of this document. The details for the calculation can be found in the footnotes at the bottom of the exhibits in Section C.

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

CREDIBILITY	For Premises/Operations, credibility is based upon the number of occurrences for all years in the experience period. Products/Completed Operations data is assumed to be fully credible. The procedure for assigning credibility is outlined in Credibility Standards in this section.
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CREDIBILITY- WEIGHTED EXPERIENCE RATIO	For Premises/Operations, the weighted experience ratio is credibility-weighted with the expected experience ratio defined above. The resulting credibility-weighted experience ratio, converted to a percentage, is the indicated change to the current monoline-multiline loss cost level.
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METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

OBJECTIVE	<p>For Premises/Operations, the objective of this procedure is to distribute the statewide basic limit loss cost level indication to the individual types of policy, territories and class groups using a minimum bias iterative procedure. This procedure is used to answer the question: What percentage changes by territory and class group must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions? Similarly, for Products, the multistate basic limit loss cost level change is distributed via the minimum bias iterative procedure to type of policy and class group. For Local Products/Completed Operations the change is also distributed to state.</p>
PREMISES/ OPERATIONS	<p>For Premises/Operations, this procedure arrives at a set of type of policy, class group and territory relative changes that best represent the experience within each state. The type of policy relative changes serve to derive the relationship of the CPP policies relative to monoline policies, via the PMF, while the class group and territory relative changes serve to derive the relationship of the various classifications and territories relative to one another.</p> <p>The indicated change to monoline loss costs is calculated for each class group - territory combination by taking the product of the monoline type of policy relative change, the class group relative change, the territory relative change and the statewide coverage loss cost level indication.</p> <p>The overall monoline loss cost level indication is the weighted average of the class group - territory combination indications. In calculating this weighted average, monoline/multiline aggregate loss costs at current level for the latest available accident year are used as weights.</p>
PRODUCTS	<p>Products is reviewed using multistate data; a two-way minimum bias iterative procedure is used to arrive at a set of type of policy and class group relative changes that best represent the experience. The type of policy relative changes serve to derive the relationship of CPP policies relative to monoline policies, via the PMF, while the class group relative changes serve to derive the relationship of the various classifications relative to one another.</p> <p>The indicated multistate change to monoline loss costs is calculated for each class group by taking the product of the monoline type of policy relative change, the class group relative change, and the multistate coverage loss cost level indication.</p>

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

PRODUCTS(Cont'd)

The overall multistate monoline loss cost level indication is the monoline/multiline aggregate loss costs at current level weighted average of the class group indications.

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

LOCAL PRODUCTS/
COMPLETED
OPERATIONS

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

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

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

EXPLANATORY NOTES TO DETERMINATION OF INDICATED
LOSS COST LEVEL CHANGE

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

The loss cost level indication is based upon a review of the latest three years of basic limit experience of companies reporting to Insurance Services Office, Inc. For Premises/Operations, data for accident years ending March 31, 2017, 2018 and 2019 are weighted 20%, 30% and 50% respectively. 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, F, and G.

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

OBJECTIVES

The objectives of this procedure are to:

- 1) determine monoline loss cost level needs for the appropriate rating variables;
 - 2) determine indicated changes to the CPP Package Modification Factors based on Premises/Operations and Products/Completed Operations.
-

EXPERIENCE BASE

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

SIMULTANEOUS DETERMINATION OF RATING VARIABLE RELATIVE CHANGES

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

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

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

RATING VARIABLES USED

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE

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

For Owners, Landlords and Tenants:

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

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

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

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

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

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

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

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

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

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

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

n is the number of class groups in the analysis;

p is the number of territories in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

For Manufacturers and Contractors, and Products:

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

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

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

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

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

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

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

and j^{th} class group;

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

n is the number of class groups in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

For Local Products/Completed Operations:

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

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

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

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

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

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

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

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

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

n is the number of class groups in the analysis;

p is the number of states in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

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

APPLICATION OF CREDIBILITY

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

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

Manufacturers and Contractors and $Z = \sqrt{P/20,000}$ for Products, where P is the

5 year occurrence total for a given class group, territory or type of policy. For Local Products/Completed Operations, separate formulas are used to calculate the credibility of the experience for each type of policy and class group versus

the credibility of the experience for each state, namely $Z = \sqrt{P/15,000}$ for type

of policy and class group, and $Z = \sqrt{P/5,500}$ for state (in this case, P is the 5

year occurrence total for a given state). Credibility-weighted relative changes are then calculated as follows:

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

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

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

W is the credibility-weighted relative change.

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MULTILINE CONSIDERATIONS

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

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

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

MONOLINE INDICATIONS -- PREMISES/ OPERATIONS

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

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

Territory applies to Owners, Landlords and Tenants only.

MONOLINE INDICATIONS -- PRODUCTS

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MONOLINE INDICATIONS -- LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

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

EXPLANATORY NOTES TO
IMPLICIT PACKAGE MODIFICATION FACTORS

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

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

EXPLANATION OF EXPOSURE DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF EXPOSURE DEVELOPMENT FACTORS

The earned exposures underlying the Premises/Operations statewide loss cost level indications are evaluated as of June 30, 2019. 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 3/31/2019 and 3/31/2018 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 and March 31, 2019 for Products/Completed Operations.

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

EXPLANATION OF EXPOSURE DEVELOPMENT

APPLICATION OF EXPOSURE DEVELOPMENT FACTORS (Cont'd)

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

EXPLANATION OF LOSS DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF LOSS DEVELOPMENT FACTORS

The incurred losses and allocated loss adjustment expenses underlying the Premises/Operations statewide loss cost level indications were evaluated as of June 30, 2019. 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 3/31/2019, 3/31/2018 and 3/31/2017 must be adjusted to an ultimate settlement basis. This adjustment is accomplished through the use of a loss development factor.

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

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

EXPLANATION OF LOSS DEVELOPMENT

APPLICATION OF LOSS DEVELOPMENT FACTORS (Cont'd)

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

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

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

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

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

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

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

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

OBJECTIVE

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

Traditional development procedures customarily used for losses apply a loss development factor to reported losses at various evaluation points. For example, a '15-month to ultimate' factor would be applied to the losses for accident year ended March 31, 2019 evaluated as of June 30, 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.

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

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

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

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

* Calculated using the Modified Bondy Procedure.

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

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

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

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

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

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

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

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

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

UNALLOCATED LOSS ADJUSTMENT FACTOR METHODOLOGY

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

EXPLANATION OF TREND CALCULATION

EXPOSURE TREND

The exposure bases for most Premises/Operations and Products/Completed Operations classes are inflation sensitive. In order to provide aggregate loss costs at current level, reported exposures must be trended to reflect the anticipated exposure levels.

Exposure trends are estimated using custom price indexes derived from econometric historic data and base-case forecasts provided by Moody's Analytics. Each custom index is calculated as a ratio of nominal (current dollar) values for some measure of economic activity to the real (inflation-adjusted) values for the same.

For M&C, exposures are calculated based upon sales by manufacturers and average hourly earnings of contracting workers. For OL&T Class Group 16, exposures are calculated based upon the four-quarter moving average quarterly price deflator of state and local government expenditures. The exposure trend for OL&T Class Groups 1-13 is based upon the average annual growth rates in consumption components. For Premises/Operations exposure trend detail, see Section E - Trend Data.

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

SEVERITY TREND

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

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

SEVERITY
TREND
(Cont'd)

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

FREQUENCY
TREND

The historical occurrence frequency data are displayed in the Trend Data exhibits in Sections E, F, and G. For Premises/Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2005 - 12/31/2018. For Products/Completed 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 frequency trend exhibits are based on paid amounts developed to ultimate using paid development factors.

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

CREDIBILITY STANDARDS

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

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

The rule for Owners, Landlords and Tenants is:

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

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

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

For Manufacturers and Contractors:

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

For Owners, Landlords and Tenants:

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

For Products:

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

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

CREDIBILITY STANDARDS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SECTION C
CALCULATION OF INDICATIONS
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Determination of Indicated Loss Cost Level Change:

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

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	\$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
03/31/2017	\$13,015,956	\$11,487,878	0.20	0.883	373
03/31/2018	13,318,231	15,789,042	0.30	1.186	372
03/31/2019	13,930,673	15,025,062	0.50	1.079	380

(7)	WEIGHTED EXPERIENCE RATIO	1.072
(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)	0.42
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X { 1.0 - (9) } }	1.045
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 4.5 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 0.2 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	- 0.2 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 11/01/2020. 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 (11/01/2020) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (11/01/2021).

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	\$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
03/31/2017	\$25,922,612	\$28,490,590	0.20	1.099	858
03/31/2018	26,850,036	33,237,956	0.30	1.238	854
03/31/2019	27,315,256	31,277,150	0.50	1.145	833

(7)	WEIGHTED EXPERIENCE RATIO	1.164
(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)	0.65
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X { 1.0 - (9) } }	1.118
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 11.8 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 11.8 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	+ 11.8 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 11/01/2020. 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 (11/01/2020) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (11/01/2021).

CONNECTICUT
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)				+ 0.9 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE				+ 0.9 %
(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).				

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	MULTISTATE \$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2016	\$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).....	+ 12.8 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....	+ 12.8 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSE AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2020.

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

SECTION D

RELATIVE CHANGE ANALYSIS

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CONNECTICUT
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 1.045 OR + 4.5%	
TOP						
10	0.824	0.187	0.964	0.955		
33	1.021	0.027	1.001	0.991		
34	0.404	0.073	0.936	0.927		
35	0.252	0.010	0.986	0.977		
36	0.435	0.085	0.932	0.922		
37	1.710	0.075	1.041	1.031		
38	1.542	0.212	1.096	1.085		
					(5) INDICATED MONOLINE CHANGE	
CLASS GROUP						
30	0.790	0.105	0.976	0.975	-	2.7%
31	0.942	0.141	0.992	0.991	-	1.1%
32	1.024	0.192	1.004	1.004	+	0.2%
33	0.752	0.093	0.974	0.973	-	2.9%
34	3.039	0.105	1.124	1.123	+	12.1%
35	0.334	0.023	0.975	0.975	-	2.7%
36	0.336	0.054	0.943	0.942	-	6.0%
37	0.425	0.042	0.965	0.964	-	3.8%
38	1.228	0.080	1.017	1.016	+	1.4%
OVERALL MONOLINE INDICATION						- 0.2%

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

CONNECTICUT
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	30 SERVICE	\$529,611	\$2,325,815	0.308	0.289	34	0.931
	31 LIGHT CONTRACTING	498,909	2,412,841	0.589	0.553	75	0.946
	32 MEDIUM CONTRCTING	3,272,456	15,234,975	0.947	0.890	363	0.959
	33 HEAVY CONTRACTING	799,115	4,117,408	0.637	0.599	44	0.929
	34 DEALER OR DISTRIB	150,930	658,476	3.263	3.067	39	1.073
	35 LGT. MANUFACTURER	180,988	375,649	0.037	0.035	1	0.931
	36 MED. MANUFACTURER	195,429	1,229,982	0.485	0.456	10	0.900
	37 HVY. MANUFACTURER	94,823	508,710	1.067	1.002	8	0.921
	38 MISC. OPERATION	286,414	1,337,391	1.187	1.116	58	0.970
	TOTAL *	\$6,008,675	\$28,201,247	0.849		632	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$4,743	\$53,462	0.000	0.000	0	0.982
	32 MEDIUM CONTRCTING	11,748	46,716	0.000	0.000	0	0.995
	33 HEAVY CONTRACTING	63,160	331,149	0.588	0.553	2	0.964
	38 MISC. OPERATION	47,763	300,990	2.010	1.889	12	1.007
	TOTAL *	\$127,414	\$732,317	1.045		14	
34 MULT MERCANTILE	30 SERVICE	\$36,692	\$167,630	0.047	0.044	0	0.904
	32 MEDIUM CONTRCTING	91,406	358,738	0.912	0.857	5	0.930
	34 DEALER OR DISTRIB	576,016	2,881,708	1.147	1.078	83	1.041
	38 MISC. OPERATION	45,573	215,751	1.811	1.702	10	0.942
	TOTAL *	\$749,687	\$3,623,827	1.105		98	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$24,776	\$126,081	0.000	0.000	0	0.968
	32 MEDIUM CONTRCTING	190,876	497,896	0.307	0.289	2	0.980
	TOTAL *	\$215,652	\$623,977	0.272		2	
36 MULT SERVICES	30 SERVICE	\$45,003	\$267,267	0.508	0.478	18	0.899
	31 LIGHT CONTRACTING	83,777	990,683	0.163	0.153	8	0.914
	32 MEDIUM CONTRCTING	52,537	220,827	0.000	0.000	0	0.926
	33 HEAVY CONTRACTING	45,132	199,796	0.030	0.028	0	0.898
	34 DEALER OR DISTRIB	525,445	2,110,935	1.439	1.352	74	1.036
	36 MED. MANUFACTURER	5,603	21,755	1.079	1.014	2	0.869
	38 MISC. OPERATION	204,738	914,092	0.727	0.684	31	0.937
	TOTAL *	\$962,235	\$4,725,355	0.986		133	

CONNECTICUT
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 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	\$732	\$3,359	0.000	0.000	0	1.022
	32 MEDIUM CONTRCTING	70,494	331,808	3.264	3.067	15	1.035
	33 HEAVY CONTRACTING	82,403	357,924	0.505	0.474	6	1.003
	34 DEALER OR DISTRIB	11,908	51,098	4.098	3.851	3	1.158
	35 LGT. MANUFACTURER	197,165	821,991	0.843	0.792	9	1.005
	36 MED. MANUFACTURER	779,690	4,009,040	0.557	0.523	41	0.971
	37 HVY. MANUFACTURER	447,512	2,255,532	0.627	0.589	25	0.994
	38 MISC. OPERATION	29,969	133,368	3.990	3.750	4	1.047
	TOTAL *	\$1,619,873	\$7,964,120	0.815		103	
38 MULT CONTRACTORS	30 SERVICE	\$814,910	\$3,816,638	1.553	1.459	147	1.058
	31 LIGHT CONTRACTING	1,189,960	5,354,744	1.676	1.575	277	1.076
	32 MEDIUM CONTRCTING	1,535,159	7,814,195	1.503	1.412	282	1.090
	33 HEAVY CONTRACTING	603,647	3,305,067	1.428	1.342	106	1.056
	38 MISC. OPERATION	109,035	297,407	0.107	0.100	1	1.103
	TOTAL *	\$4,252,711	\$20,588,051	1.514		813	
TOTAL ALL TOP	30 SERVICE	\$1,426,216	\$6,577,350	1.019		199	
	31 LIGHT CONTRACTING	1,802,897	8,941,170	1.276		360	
	32 MEDIUM CONTRCTING	5,224,676	24,505,155	1.106		667	
	33 HEAVY CONTRACTING	1,593,457	8,311,344	0.911		158	
	34 DEALER OR DISTRIB	1,264,299	5,702,217	1.549		199	
	35 LGT. MANUFACTURER	378,153	1,197,640	0.458		10	
	36 MED. MANUFACTURER	980,722	5,260,777	0.546		53	
	37 HVY. MANUFACTURER	542,335	2,764,242	0.703		33	
	38 MISC. OPERATION	723,492	3,198,999	1.104		116	
	TOTAL *	\$13,936,247	\$66,458,894	1.064		1,795	

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

CONNECTICUT
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 1.118 OR + 11.8%	
TOP						
10	1.004	0.279	1.001	1.002		
31	0.901	0.092	0.990	0.992		
32	1.371	0.189	1.061	1.063		
33	1.128	0.194	1.024	1.025		
34	0.836	0.201	0.965	0.966		
35	0.576	0.131	0.930	0.932		
36	0.615	0.128	0.940	0.941		
					(5) INDICATED MONOLINE CHANGE	
CLASS GROUP						
01	0.790	0.096	0.978	0.984	+	9.9%
02	0.707	0.139	0.953	0.959	+	7.6%
03	1.230	0.091	1.019	1.025	+	14.8%
04	0.676	0.018	0.993	0.999	+	12.3%
05	0.413	0.035	0.970	0.976	+	9.2%
06	1.000	0.056	1.000	1.006	+	13.0%
07	1.331	0.128	1.037	1.044	+	16.8%
08	1.842	0.063	1.039	1.046	+	17.3%
09	1.284	0.119	1.030	1.037	+	16.0%
10	1.459	0.135	1.052	1.059	+	18.7%
11	0.956	0.183	0.992	0.998	+	11.7%
12	0.940	0.317	0.981	0.987	+	10.6%
13	2.532	0.062	1.059	1.066	+	19.1%
16	0.352	0.027	0.972	0.978	+	8.2%

OVERALL MONOLINE INDICATION + 11.8%

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

CONNECTICUT
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	(5)
	BAILEY				
TERRITORY	FORMULA	CREDIBILITY	Z-WTD	BALANCED	INDICATED
	RELATIV.	Z	RELATIV.	RELATIV.	MONOLINE CHG.
501	0.774	0.113	0.971	0.975	+ 9.2%
503	1.366	0.109	1.035	1.038	+ 16.0%
504	1.033	0.191	1.006	1.010	+ 12.6%
505	1.128	0.098	1.012	1.016	+ 13.6%
506	1.255	0.126	1.029	1.033	+ 15.5%
507	0.976	0.360	0.991	0.995	+ 11.3%
508	0.806	0.118	0.975	0.979	+ 9.5%
509	0.851	0.058	0.991	0.994	+ 11.8%

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

CONNECTICUT
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 501

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 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)	\$3,881	\$17,506	0.000	0.000	0	0.961
	02 RESTAURANTS	7,350	26,254	0.000	0.000	0	0.937
	03 STORES	8,789	64,076	0.005	0.004	1	1.002
	04 VENDING & RENTAL	0	584	0.000	0.000	0	0.976
	06 NON-FOOD&BEV.DIST	1,767	9,705	0.000	0.000	0	0.983
	07 CLUBS, AMSMT&SPRTS	44,456	321,831	0.341	0.286	4	1.020
	08 HEALTH CARE FACIL	511	1,340	0.000	0.000	0	1.022
	09 HOTELS AND MOTELS	495	32,945	0.000	0.000	0	1.013
	10 SCHLS & CHURCHES	11,119	80,338	1.151	0.964	1	1.035
	11 APARTMENTS	290,268	1,567,043	1.355	1.135	57	0.975
	12 BUILDINGS&OFFICES	311,463	1,274,858	1.926	1.613	52	0.964
	13 MISC. PREMISES	17	404	0.000	0.000	0	1.042
	16 GOVT SUBDIVISIONS	41,022	69,688	0.000	0.000	0	0.956
	TOTAL *	\$721,138	\$3,466,572	1.416		115	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$14,211	\$90,135	0.182	0.153	2	1.002
	TOTAL *	\$14,211	\$90,135	0.182		2	
32 MULT APARTMENT	11 APARTMENTS	\$215,827	\$1,057,251	0.453	0.379	14	1.034
	12 BUILDINGS&OFFICES	104,110	313,885	0.707	0.593	10	1.022
	TOTAL *	\$319,937	\$1,371,136	0.536		24	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$238,249	\$1,257,980	0.614	0.514	36	0.986
	13 MISC. PREMISES	164	857	0.000	0.000	0	1.065
	TOTAL *	\$238,413	\$1,258,837	0.613		36	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$59,718	\$1,037,655	0.433	0.363	24	0.926
	02 RESTAURANTS	34,385	254,346	0.558	0.467	9	0.903
	03 STORES	19,691	58,064	0.619	0.519	1	0.966
	05 FOOD & BEV. DIST.	2,476	6,153	0.000	0.000	0	0.919
	06 NON-FOOD&BEV.DIST	4,200	41,573	0.000	0.000	0	0.948
	12 BUILDINGS&OFFICES	10,356	40,782	0.000	0.000	0	0.929
	TOTAL *	\$130,826	\$1,438,573	0.437		34	

CONNECTICUT
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		501	(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY		CLASS GROUP						
35 MULT INSTITUT.		08 HEALTH CARE FACIL	\$72,152	\$250,785	0.739	0.619	9	0.950
		10 SCHLS & CHURCHES	75,087	338,163	0.846	0.708	8	0.962
		TOTAL *	\$147,239	\$588,948	0.794		17	
36 MULT SERVICES		03 STORES	\$939	\$1,876	0.000	0.000	0	0.941
		04 VENDING & RENTAL	489	510	0.000	0.000	0	0.917
		07 CLUBS, AMSMT & SPRTS	49,114	216,996	0.257	0.216	1	0.957
		08 HEALTH CARE FACIL	0	10,166	0.000	0.000	0	0.959
		10 SCHLS & CHURCHES	1,461	4,176	0.000	0.000	0	0.971
		12 BUILDINGS & OFFICES	18,443	127,785	0.143	0.120	1	0.905
		13 MISC. PREMISES	0	13,803	0.035	0.029	1	0.978
		TOTAL *	\$70,446	\$375,312	0.217		3	
TOTAL ALL TOP		01 FOOD & BEV. (RETAIL)	\$63,599	\$1,055,161	0.406		24	
		02 RESTAURANTS	41,735	280,600	0.459		9	
		03 STORES	29,419	124,016	0.416		2	
		04 VENDING & RENTAL	489	1,094	0.000		0	
		05 FOOD & BEV. DIST.	2,476	6,153	0.000		0	
		06 NON-FOOD & BEV. DIST.	5,967	51,278	0.000		0	
		07 CLUBS, AMSMT & SPRTS	93,570	538,827	0.297		5	
		08 HEALTH CARE FACIL	72,663	262,291	0.734		9	
		09 HOTELS AND MOTELS	14,706	123,080	0.176		2	
		10 SCHLS & CHURCHES	87,667	422,677	0.870		9	
		11 APARTMENTS	506,095	2,624,294	0.970		71	
		12 BUILDINGS & OFFICES	682,621	3,015,290	1.205		99	
		13 MISC. PREMISES	181	15,064	0.000		1	
		16 GOVT SUBDIVISIONS	41,022	69,688	0.000		0	
		TOTAL *	\$1,642,210	\$8,589,513	0.932		231	

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

CONNECTICUT
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 503

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 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)	\$1,967	\$13,514	0.000	0.000	0	1.024
	02 RESTAURANTS	24,070	152,077	0.846	0.709	9	0.998
	03 STORES	6,828	57,421	1.641	1.374	7	1.067
	04 VENDING & RENTAL	1,406	2,892	0.000	0.000	0	1.040
	05 FOOD & BEV. DIST.	191	1,310	0.000	0.000	0	1.015
	06 NON-FOOD&BEV.DIST	2,233	24,488	0.064	0.054	1	1.047
	07 CLUBS, AMSMT&SPRTS	36,675	178,554	0.616	0.516	3	1.086
	08 HEALTH CARE FACIL	8,136	37,100	4.663	3.906	1	1.088
	09 HOTELS AND MOTELS	9,535	42,379	5.371	4.499	3	1.079
	10 SCHLS & CHURCHES	21,517	106,180	0.828	0.693	7	1.102
	11 APARTMENTS	68,470	237,468	1.228	1.028	8	1.039
	12 BUILDINGS&OFFICES	230,932	1,329,322	1.412	1.183	32	1.027
	13 MISC. PREMISES	1,713	7,996	0.000	0.000	0	1.109
	TOTAL *	\$413,673	\$2,190,701	1.382		71	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$25,788	\$106,310	1.572	1.317	7	1.067
	TOTAL *	\$25,788	\$106,310	1.572		7	
32 MULT APARTMENT	11 APARTMENTS	\$105,481	\$386,531	2.671	2.238	19	1.101
	12 BUILDINGS&OFFICES	163,454	327,351	2.555	2.141	10	1.089
	TOTAL *	\$268,935	\$713,882	2.601		29	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$339,262	\$1,353,243	1.860	1.558	40	1.050
	13 MISC. PREMISES	522	2,397	0.000	0.000	0	1.134
	TOTAL *	\$339,784	\$1,355,640	1.857		40	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$14,910	\$66,911	0.000	0.000	0	0.987
	02 RESTAURANTS	104,871	522,483	1.584	1.326	30	0.962
	03 STORES	37,845	203,937	0.022	0.018	3	1.028
	04 VENDING & RENTAL	546	2,788	0.000	0.000	0	1.002
	05 FOOD & BEV. DIST.	540	3,304	0.000	0.000	0	0.978
	06 NON-FOOD&BEV.DIST	25,052	124,907	0.835	0.699	2	1.009
	12 BUILDINGS&OFFICES	5,142	42,289	0.000	0.000	0	0.990
	TOTAL *	\$188,906	\$966,619	0.994		35	

CONNECTICUT
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		503					
TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$27,254	\$100,339	2.141	1.794	1	1.011
	10 SCHLS & CHURCHES	52,794	291,156	0.670	0.561	15	1.024
	12 BUILDINGS&OFFICES	329	1,645	0.000	0.000	0	0.954
	TOTAL *	\$80,377	\$393,140	1.166		16	
36 MULT SERVICES	03 STORES	\$14,292	\$36,675	0.000	0.000	0	1.002
	04 VENDING & RENTAL	3,053	8,362	0.000	0.000	0	0.976
	07 CLUBS,AMSMT&SPRTS	42,070	296,696	2.684	2.248	18	1.020
	10 SCHLS & CHURCHES	137	246	0.000	0.000	0	1.034
	12 BUILDINGS&OFFICES	10,975	59,441	0.027	0.023	1	0.964
	13 MISC. PREMISES	2,645	16,291	0.000	0.000	0	1.041
	TOTAL *	\$73,172	\$417,711	1.547		19	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$16,877	\$80,425	0.000		0	
	02 RESTAURANTS	128,941	674,560	1.446		39	
	03 STORES	58,965	298,033	0.204		10	
	04 VENDING & RENTAL	5,005	14,042	0.000		0	
	05 FOOD & BEV. DIST.	731	4,614	0.000		0	
	06 NON-FOOD&BEV.DIST	27,285	149,395	0.772		3	
	07 CLUBS,AMSMT&SPRTS	78,745	475,250	1.721		21	
	08 HEALTH CARE FACIL	35,390	137,439	2.721		2	
	09 HOTELS AND MOTELS	35,323	148,689	2.597		10	
	10 SCHLS & CHURCHES	74,448	397,582	0.714		22	
	11 APARTMENTS	173,951	623,999	2.103		27	
	12 BUILDINGS&OFFICES	750,094	3,113,291	1.833		83	
	13 MISC. PREMISES	4,880	26,684	0.000		0	
	TOTAL *	\$1,390,635	\$6,144,003	1.681		217	

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

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TERRITORY 504

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$34,758	\$167,704	1.517	1.271	7	0.996
	02 RESTAURANTS	32,295	229,316	0.959	0.803	6	0.971
	03 STORES	3,821	82,556	0.242	0.203	4	1.038
	04 VENDING & RENTAL	406	6,862	0.000	0.000	0	1.011
	05 FOOD & BEV. DIST.	37,202	148,466	0.067	0.056	2	0.988
	06 NON-FOOD&BEV.DIST	14,578	89,627	1.292	1.082	3	1.019
	07 CLUBS, AMSMT&SPRTS	81,591	516,601	1.749	1.465	15	1.057
	08 HEALTH CARE FACIL	5,984	20,063	9.878	8.275	1	1.059
	09 HOTELS AND MOTELS	7,399	53,817	3.218	2.695	5	1.049
	10 SCHLS & CHURCHES	28,647	162,645	2.465	2.065	18	1.072
	11 APARTMENTS	264,169	1,020,250	2.900	2.429	55	1.010
	12 BUILDINGS&OFFICES	630,065	3,555,426	0.837	0.701	84	0.999
	13 MISC. PREMISES	155	2,514	0.000	0.000	0	1.079
	TOTAL *	\$1,141,070	\$6,055,847	1.486		200	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$42,517	\$210,979	1.407	1.179	11	1.038
	TOTAL *	\$42,517	\$210,979	1.407		11	
32 MULT APARTMENT	11 APARTMENTS	\$432,398	\$2,117,059	1.428	1.196	65	1.071
	12 BUILDINGS&OFFICES	371,413	1,095,311	1.398	1.171	40	1.059
	TOTAL *	\$803,811	\$3,212,370	1.414		105	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$630,164	\$3,098,968	1.118	0.937	106	1.022
	13 MISC. PREMISES	892	2,005	89.767	75.193	1	1.103
	TOTAL *	\$631,056	\$3,100,973	1.243		107	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$64,085	\$389,040	1.347	1.128	22	0.960
	02 RESTAURANTS	380,033	2,035,414	0.675	0.565	56	0.935
	03 STORES	87,364	360,462	0.995	0.834	14	1.000
	04 VENDING & RENTAL	1,074	2,738	0.000	0.000	0	0.975
	05 FOOD & BEV. DIST.	17,691	117,102	0.064	0.054	3	0.952
	06 NON-FOOD&BEV.DIST	51,205	218,072	0.362	0.303	6	0.982
	12 BUILDINGS&OFFICES	236,943	931,872	0.533	0.447	23	0.963
	TOTAL *	\$838,395	\$4,054,700	0.687		124	

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TERRITORY 504

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.				
		03/31/2019 AGGREGATE	2015 - 2019	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	\$77,066	\$284,867	0.123	0.103	2	0.984
	10 SCHLS & CHURCHES	135,183	910,816	1.105	0.926	68	0.996
	12 BUILDINGS&OFFICES	2,382	11,902	0.000	0.000	0	0.928
	TOTAL *	\$214,631	\$1,207,585	0.740		70	
36 MULT SERVICES	03 STORES	\$11,102	\$30,856	2.742	2.297	5	0.974
	04 VENDING & RENTAL	6,908	37,620	0.478	0.400	1	0.949
	07 CLUBS,AMSMT&SPRTS	107,757	585,009	0.888	0.743	14	0.992
	08 HEALTH CARE FACIL	579	2,233	0.000	0.000	0	0.994
	10 SCHLS & CHURCHES	0	123	0.000	0.000	0	1.006
	12 BUILDINGS&OFFICES	122,193	523,400	1.059	0.887	19	0.938
	13 MISC. PREMISES	17,048	66,005	5.224	4.376	6	1.013
	TOTAL *	\$265,587	\$1,245,246	1.310		45	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$98,843	\$556,744	1.407		29	
	02 RESTAURANTS	412,328	2,264,730	0.697		62	
	03 STORES	102,287	473,874	1.157		23	
	04 VENDING & RENTAL	8,388	47,220	0.393		1	
	05 FOOD & BEV. DIST.	54,893	265,568	0.066		5	
	06 NON-FOOD&BEV.DIST	65,783	307,699	0.568		9	
	07 CLUBS,AMSMT&SPRTS	189,348	1,101,610	1.259		29	
	08 HEALTH CARE FACIL	83,629	307,163	0.820		3	
	09 HOTELS AND MOTELS	49,916	264,796	1.676		16	
	10 SCHLS & CHURCHES	163,830	1,073,584	1.343		86	
	11 APARTMENTS	696,567	3,137,309	1.987		120	
	12 BUILDINGS&OFFICES	1,993,160	9,216,879	1.007		272	
	13 MISC. PREMISES	18,095	70,524	9.347		7	
	TOTAL *	\$3,937,067	\$19,087,700	1.209		662	

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TERRITORY 505

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 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)	\$32,181	\$127,991	0.688	0.576	6	1.001
	02 RESTAURANTS	342	3,477	0.000	0.000	0	0.976
	03 STORES	2,458	15,684	1.976	1.655	2	1.044
	04 VENDING & RENTAL	249	2,068	0.000	0.000	0	1.017
	05 FOOD & BEV. DIST.	196	374	61.516	51.528	1	0.993
	06 NON-FOOD&BEV.DIST	1,562	9,051	0.077	0.064	1	1.024
	07 CLUBS, AMSMT&SPRTS	6,072	20,144	2.267	1.899	2	1.062
	08 HEALTH CARE FACIL	1,920	10,179	0.000	0.000	0	1.064
	09 HOTELS AND MOTELS	2,068	18,536	3.434	2.876	1	1.055
	10 SCHLS & CHURCHES	10,470	51,709	4.287	3.591	2	1.078
	11 APARTMENTS	80,700	447,948	1.338	1.121	11	1.016
	12 BUILDINGS&OFFICES	216,093	817,786	0.769	0.644	20	1.004
	13 MISC. PREMISES	3,267	29,425	0.830	0.695	4	1.085
	TOTAL *	\$357,578	\$1,554,372	1.068		50	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$23,317	\$130,763	3.787	3.172	15	1.044
	TOTAL *	\$23,317	\$130,763	3.787		15	
32 MULT APARTMENT	11 APARTMENTS	\$108,780	\$436,786	1.346	1.127	11	1.077
	12 BUILDINGS&OFFICES	98,685	233,432	3.591	3.008	11	1.065
	TOTAL *	\$207,465	\$670,218	2.414		22	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$239,179	\$1,191,026	1.274	1.067	44	1.027
	13 MISC. PREMISES	125	409	0.000	0.000	0	1.110
	TOTAL *	\$239,304	\$1,191,435	1.273		44	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$23,241	\$115,706	0.436	0.365	2	0.965
	02 RESTAURANTS	51,815	256,303	0.424	0.355	9	0.941
	03 STORES	16,031	114,453	0.136	0.114	1	1.006
	04 VENDING & RENTAL	182	643	0.000	0.000	0	0.980
	05 FOOD & BEV. DIST.	27	988	0.000	0.000	0	0.957
	06 NON-FOOD&BEV.DIST	1,844	17,150	0.959	0.803	2	0.987
	12 BUILDINGS&OFFICES	36,836	147,530	0.000	0.000	0	0.968
	TOTAL *	\$129,976	\$652,773	0.277		14	

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TERRITORY		505	(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY		CLASS GROUP						
35 MULT INSTITUT.		08 HEALTH CARE FACIL	\$50,164	\$257,343	0.669	0.560	4	0.989
		10 SCHLS & CHURCHES	52,436	262,010	0.988	0.827	14	1.002
		TOTAL *	\$102,600	\$519,353	0.832		18	
36 MULT SERVICES		03 STORES	\$241	\$9,157	0.000	0.000	0	0.980
		04 VENDING & RENTAL	2,070	3,747	0.000	0.000	0	0.955
		07 CLUBS, AMSMT & SPRTS	13,746	73,217	3.278	2.746	10	0.997
		09 HOTELS AND MOTELS	3,006	10,520	0.000	0.000	0	0.990
		10 SCHLS & CHURCHES	243	243	0.000	0.000	0	1.012
		12 BUILDINGS & OFFICES	12,499	28,923	5.178	4.337	1	0.943
		13 MISC. PREMISES	4,170	14,924	0.266	0.223	1	1.018
		TOTAL *	\$35,975	\$140,731	3.082		12	
TOTAL ALL TOP		01 FOOD & BEV. (RETAIL)	\$55,422	\$243,697	0.582		8	
		02 RESTAURANTS	52,157	259,780	0.421		9	
		03 STORES	18,730	139,294	0.375		3	
		04 VENDING & RENTAL	2,501	6,458	0.000		0	
		05 FOOD & BEV. DIST.	223	1,362	54.068		1	
		06 NON-FOOD & BEV. DIST.	3,406	26,201	0.555		3	
		07 CLUBS, AMSMT & SPRTS	19,818	93,361	2.968		12	
		08 HEALTH CARE FACIL	52,084	267,522	0.644		4	
		09 HOTELS AND MOTELS	28,391	159,819	3.360		16	
		10 SCHLS & CHURCHES	63,149	313,962	1.531		16	
		11 APARTMENTS	189,480	884,734	1.342		22	
		12 BUILDINGS & OFFICES	603,292	2,418,697	1.475		76	
		13 MISC. PREMISES	7,562	44,758	0.505		5	
		TOTAL *	\$1,096,215	\$4,859,645	1.375		175	

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TERRITORY 506

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 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	\$15,466	0.881	0.738	1	1.018
	02 RESTAURANTS	19,714	102,475	3.279	2.747	9	0.993
	03 STORES	460	14,559	4.859	4.070	4	1.061
	04 VENDING & RENTAL	82	290	0.000	0.000	0	1.034
	05 FOOD & BEV. DIST.	814	1,068	0.000	0.000	0	1.010
	06 NON-FOOD&BEV.DIST	1,310	16,429	0.009	0.008	1	1.042
	07 CLUBS, AMSMT&SPRTS	21,296	142,925	7.916	6.631	25	1.080
	08 HEALTH CARE FACIL	16,895	120,083	0.040	0.034	2	1.083
	09 HOTELS AND MOTELS	9,432	56,658	1.873	1.569	8	1.073
	10 SCHLS & CHURCHES	27,517	451,153	2.016	1.688	10	1.096
	11 APARTMENTS	165,518	838,532	0.513	0.430	7	1.033
	12 BUILDINGS&OFFICES	278,051	1,822,517	1.093	0.915	55	1.022
	13 MISC. PREMISES	0	8,672	0.000	0.000	0	1.103
	TOTAL *	\$541,089	\$3,590,827	1.290		122	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$14,452	\$131,082	0.206	0.173	2	1.062
	TOTAL *	\$14,452	\$131,082	0.206		2	
32 MULT APARTMENT	11 APARTMENTS	\$173,168	\$698,801	1.079	0.904	19	1.095
	12 BUILDINGS&OFFICES	153,295	475,836	1.953	1.636	21	1.083
	TOTAL *	\$326,463	\$1,174,637	1.490		40	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$245,862	\$1,208,413	1.588	1.330	50	1.045
	13 MISC. PREMISES	131	398	0.000	0.000	0	1.128
	TOTAL *	\$245,993	\$1,208,811	1.587		50	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$3,352	\$59,266	3.221	2.698	8	0.981
	02 RESTAURANTS	106,211	503,561	0.691	0.579	10	0.957
	03 STORES	8,484	42,761	4.468	3.743	10	1.023
	04 VENDING & RENTAL	91	491	0.000	0.000	0	0.997
	05 FOOD & BEV. DIST.	6,914	36,487	0.229	0.192	0	0.973
	06 NON-FOOD&BEV.DIST	40,088	134,555	5.192	4.349	3	1.004
	12 BUILDINGS&OFFICES	40,367	152,387	0.188	0.158	1	0.984
	TOTAL *	\$205,507	\$929,508	1.652		32	

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TERRITORY 506

		(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 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	\$34,057	\$135,577	1.705	1.428	5	1.006
	10 SCHLS & CHURCHES	96,606	499,925	2.244	1.880	19	1.019
	13 MISC. PREMISES	164	403	0.000	0.000	0	1.025
	TOTAL *	\$130,827	\$635,905	2.101		24	
36 MULT SERVICES	03 STORES	\$1,551	\$6,807	0.000	0.000	0	0.996
	04 VENDING & RENTAL	3,847	24,218	1.132	0.948	2	0.971
	07 CLUBS, AMSMT & SPRTS	14,151	114,815	2.719	2.277	8	1.014
	10 SCHLS & CHURCHES	969	2,217	0.000	0.000	0	1.029
	12 BUILDINGS & OFFICES	20,740	60,296	2.267	1.899	5	0.959
	13 MISC. PREMISES	440	939	54.836	45.933	1	1.036
	TOTAL *	\$41,698	\$209,292	2.733		16	
TOTAL ALL	TOP						
	01 FOOD & BEV. (RETAIL)	\$3,352	\$74,732	3.221		9	
	02 RESTAURANTS	125,925	606,036	1.097		19	
	03 STORES	10,495	64,127	3.825		14	
	04 VENDING & RENTAL	4,020	24,999	1.083		2	
	05 FOOD & BEV. DIST.	7,728	37,555	0.205		0	
	06 NON-FOOD & BEV. DIST.	41,398	150,984	5.028		4	
	07 CLUBS, AMSMT & SPRTS	35,447	257,740	5.841		33	
	08 HEALTH CARE FACIL	50,952	255,660	1.153		7	
	09 HOTELS AND MOTELS	23,884	187,740	0.864		10	
	10 SCHLS & CHURCHES	125,092	953,295	2.176		29	
	11 APARTMENTS	338,686	1,537,333	0.803		26	
	12 BUILDINGS & OFFICES	738,315	3,719,449	1.420		132	
	13 MISC. PREMISES	735	10,412	32.827		1	
	TOTAL *	\$1,506,029	\$7,880,062	1.531		286	

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

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TERRITORY 507

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 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)	\$204,924	\$767,088	0.645	0.540	18	0.981
	02 RESTAURANTS	123,171	753,106	0.260	0.218	11	0.956
	03 STORES	96,586	428,811	2.747	2.301	27	1.022
	04 VENDING & RENTAL	1,513	18,121	0.000	0.000	0	0.996
	05 FOOD & BEV. DIST.	155,391	499,263	0.175	0.146	6	0.973
	06 NON-FOOD&BEV.DIST	80,843	510,726	1.008	0.845	14	1.003
	07 CLUBS, AMSMT&SPRTS	514,909	2,492,223	2.161	1.811	111	1.041
	08 HEALTH CARE FACIL	21,759	109,230	0.868	0.727	8	1.043
	09 HOTELS AND MOTELS	190,307	1,314,186	1.238	1.037	76	1.034
	10 SCHLS & CHURCHES	215,213	954,542	1.795	1.504	37	1.056
	11 APARTMENTS	957,954	3,627,473	0.860	0.721	93	0.995
	12 BUILDINGS&OFFICES	1,905,444	11,184,886	0.961	0.805	339	0.984
	13 MISC. PREMISES	65,565	407,023	2.355	1.973	32	1.063
	16 GOVT SUBDIVISIONS	2,538	82,966	1.060	0.888	10	0.975
	TOTAL *	\$4,536,117	\$23,149,644	1.125		782	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$412,919	\$2,126,239	1.151	0.964	75	1.023
	TOTAL *	\$412,919	\$2,126,239	1.151		75	
32 MULT APARTMENT	11 APARTMENTS	\$1,184,111	\$5,525,822	1.655	1.386	191	1.055
	12 BUILDINGS&OFFICES	1,740,842	5,349,679	1.564	1.310	183	1.043
	TOTAL *	\$2,924,953	\$10,875,501	1.601		374	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$2,351,016	\$11,516,159	1.325	1.110	350	1.006
	13 MISC. PREMISES	7,474	39,083	0.000	0.000	0	1.087
	TOTAL *	\$2,358,490	\$11,555,242	1.321		350	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$456,054	\$2,493,809	0.788	0.660	76	0.945
	02 RESTAURANTS	1,557,392	7,622,932	0.698	0.585	180	0.921
	03 STORES	374,410	1,862,651	1.143	0.958	60	0.985
	04 VENDING & RENTAL	10,981	38,906	0.000	0.000	0	0.960
	05 FOOD & BEV. DIST.	88,515	428,344	1.008	0.845	8	0.937
	06 NON-FOOD&BEV.DIST	223,838	1,215,710	0.614	0.514	21	0.967
	12 BUILDINGS&OFFICES	632,340	3,176,904	1.073	0.899	110	0.948
	13 MISC. PREMISES	232	1,160	0.000	0.000	0	1.024
	TOTAL *	\$3,343,762	\$16,840,416	0.832		455	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	507		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP					RELATIV.		
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS		\$101,296	\$248,189	0.195	0.163	3	0.967
	08 HEALTH CARE FACIL		163,082	705,617	2.562	2.146	28	0.969
	10 SCHLS & CHURCHES		422,724	2,498,423	1.048	0.878	108	0.981
	12 BUILDINGS&OFFICES		29,430	118,766	0.053	0.044	1	0.914
	16 GOVT SUBDIVISIONS		66,396	693,973	0.413	0.346	4	0.906
	TOTAL *		\$782,928	\$4,264,968	1.162		144	
36 MULT SERVICES	03 STORES		\$51,625	\$252,261	1.546	1.295	12	0.960
	04 VENDING & RENTAL		32,152	119,461	0.916	0.768	2	0.935
	07 CLUBS, AMSMT&SPRTS		672,163	3,148,383	0.431	0.361	74	0.977
	08 HEALTH CARE FACIL		986	6,876	0.000	0.000	0	0.979
	09 HOTELS AND MOTELS		2,434	16,223	0.000	0.000	0	0.970
	10 SCHLS & CHURCHES		5,059	26,551	0.000	0.000	0	0.991
	12 BUILDINGS&OFFICES		291,418	1,176,461	1.074	0.899	52	0.924
	13 MISC. PREMISES		112,609	499,704	1.371	1.149	19	0.998
	TOTAL *		\$1,168,446	\$5,245,920	0.742		159	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$660,978	\$3,260,897	0.744		94	
		02 RESTAURANTS	1,680,563	8,376,038	0.666		191	
		03 STORES	522,621	2,543,723	1.480		99	
		04 VENDING & RENTAL	44,646	176,488	0.660		2	
		05 FOOD & BEV. DIST.	243,906	927,607	0.477		14	
		06 NON-FOOD&BEV.DIST	304,681	1,726,436	0.719		35	
		07 CLUBS, AMSMT&SPRTS	1,288,368	5,888,795	1.104		188	
		08 HEALTH CARE FACIL	185,827	821,723	2.350		36	
		09 HOTELS AND MOTELS	605,660	3,456,648	1.174		151	
		10 SCHLS & CHURCHES	642,996	3,479,516	1.290		145	
		11 APARTMENTS	2,142,065	9,153,295	1.300		284	
		12 BUILDINGS&OFFICES	6,950,490	32,522,855	1.246		1,035	
		13 MISC. PREMISES	185,880	946,970	1.661		51	
		16 GOVT SUBDIVISIONS	68,934	776,939	0.437		14	
		TOTAL *	\$15,527,615	\$74,057,930	1.155		2,339	

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

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TERRITORY 508

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 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)	\$1,253	\$16,411	0.000	0.000	0	0.965
	02 RESTAURANTS	17,076	107,758	0.101	0.085	1	0.940
	03 STORES	108	4,777	0.000	0.000	0	1.006
	04 VENDING & RENTAL	135	1,054	0.000	0.000	0	0.980
	05 FOOD & BEV. DIST.	1,257	11,956	0.000	0.000	0	0.957
	06 NON-FOOD&BEV.DIST	3,503	17,090	0.000	0.000	0	0.987
	07 CLUBS, AMSMT&SPRTS	3,829	24,823	2.883	2.415	4	1.024
	08 HEALTH CARE FACIL	9,462	30,696	3.848	3.223	10	1.026
	09 HOTELS AND MOTELS	13,954	73,640	1.951	1.634	8	1.017
	10 SCHLS & CHURCHES	73,558	465,513	0.764	0.640	5	1.039
	11 APARTMENTS	136,188	375,506	1.590	1.332	6	0.979
	12 BUILDINGS&OFFICES	586,681	1,549,589	0.926	0.775	23	0.968
	13 MISC. PREMISES	64	92	0.000	0.000	0	1.045
	TOTAL *	\$847,068	\$2,678,905	1.053		57	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$30,636	\$137,851	3.496	2.928	43	1.006
	TOTAL *	\$30,636	\$137,851	3.496		43	
32 MULT APARTMENT	11 APARTMENTS	\$229,607	\$1,273,044	0.983	0.824	34	1.038
	12 BUILDINGS&OFFICES	21,445	63,290	0.791	0.663	4	1.026
	TOTAL *	\$251,052	\$1,336,334	0.967		38	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$317,352	\$1,453,203	0.769	0.644	35	0.990
	13 MISC. PREMISES	465	3,952	7.285	6.102	1	1.069
	TOTAL *	\$317,817	\$1,457,155	0.779		36	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$7,436	\$38,431	0.576	0.483	2	0.930
	02 RESTAURANTS	57,530	409,078	1.150	0.963	18	0.906
	03 STORES	33,866	129,784	0.000	0.000	0	0.969
	04 VENDING & RENTAL	5	6	0.000	0.000	0	0.944
	05 FOOD & BEV. DIST.	2,219	8,945	4.086	3.423	1	0.922
	06 NON-FOOD&BEV.DIST	5,409	24,807	0.466	0.391	2	0.951
	12 BUILDINGS&OFFICES	26,486	100,407	1.387	1.162	3	0.933
	TOTAL *	\$132,951	\$711,458	0.893		26	

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TERRITORY 508

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.				
		03/31/2019 AGGREGATE	2015 - 2019	FIVE YEAR			
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	EXPERIENCE	RELATIV.	NUMBER OF	BAL CELL
		CURRENT LEVEL	CURRENT LEVEL	RATIO		OCCURRENCES	RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$39,553	\$163,180	0.083	0.069	1	0.953
	10 SCHLS & CHURCHES	57,666	382,426	0.889	0.745	18	0.965
	12 BUILDINGS&OFFICES	0	1,004	0.000	0.000	0	0.899
	13 MISC. PREMISES	0	2,272	0.000	0.000	0	0.972
	TOTAL *	\$97,219	\$548,882	0.561		19	
36 MULT SERVICES	03 STORES	\$1,195	\$29,751	0.013	0.010	0	0.944
	04 VENDING & RENTAL	42	1,113	0.231	0.193	1	0.920
	07 CLUBS,AMSMT&SPRTS	17,969	85,126	0.665	0.557	4	0.961
	08 HEALTH CARE FACIL	113	263	0.000	0.000	0	0.963
	10 SCHLS & CHURCHES	16	16	0.000	0.000	0	0.975
	12 BUILDINGS&OFFICES	25,980	143,683	1.571	1.316	26	0.908
	13 MISC. PREMISES	11,964	62,489	0.801	0.671	4	0.981
	TOTAL *	\$57,279	\$322,441	1.089		35	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$8,689	\$54,842	0.493		2	
	02 RESTAURANTS	74,606	516,836	0.910		19	
	03 STORES	35,169	164,312	0.000		0	
	04 VENDING & RENTAL	182	2,173	0.053		1	
	05 FOOD & BEV. DIST.	3,476	20,901	2.609		1	
	06 NON-FOOD&BEV.DIST	8,912	41,897	0.283		2	
	07 CLUBS,AMSMT&SPRTS	21,798	109,949	1.055		8	
	08 HEALTH CARE FACIL	49,128	194,139	0.808		11	
	09 HOTELS AND MOTELS	44,590	211,491	3.012		51	
	10 SCHLS & CHURCHES	131,240	847,955	0.819		23	
	11 APARTMENTS	365,795	1,648,550	1.209		40	
	12 BUILDINGS&OFFICES	977,944	3,311,176	0.902		91	
	13 MISC. PREMISES	12,493	68,805	1.039		5	
	TOTAL *	\$1,734,022	\$7,193,026	0.995		254	

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TERRITORY 509

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 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)	\$1,480	\$1,480	0.000	0.000	0	0.980
	02 RESTAURANTS	581	594	0.000	0.000	0	0.956
	03 STORES	105	105	0.000	0.000	0	1.022
	06 NON-FOOD&BEV.DIST	0	2,878	0.000	0.000	0	1.003
	07 CLUBS, AMSMT & SPRTS	245	1,111	0.000	0.000	0	1.040
	08 HEALTH CARE FACIL	6,181	17,240	0.000	0.000	0	1.042
	10 SCHLS & CHURCHES	18,588	73,798	0.000	0.000	0	1.055
	11 APARTMENTS	70,301	150,127	0.364	0.305	3	0.995
	12 BUILDINGS&OFFICES	53,656	340,828	0.740	0.620	7	0.983
	TOTAL *	\$151,137	\$588,161	0.432		10	
32 MULT APARTMENT	11 APARTMENTS	\$83,697	\$413,701	2.283	1.912	16	1.055
	12 BUILDINGS&OFFICES	37,098	135,509	0.779	0.653	1	1.043
	TOTAL *	\$120,795	\$549,210	1.821		17	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$73,064	\$351,482	1.366	1.144	15	1.006
	TOTAL *	\$73,064	\$351,482	1.366		15	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$4,525	\$18,763	10.775	9.026	1	0.945
	02 RESTAURANTS	19,356	98,104	0.190	0.160	2	0.921
	03 STORES	3,125	16,151	0.499	0.418	1	0.985
	05 FOOD & BEV. DIST.	329	5,893	3.967	3.323	2	0.937
	06 NON-FOOD&BEV.DIST	1,247	8,664	0.915	0.767	1	0.966
	12 BUILDINGS&OFFICES	27,522	62,147	2.663	2.230	1	0.948
	TOTAL *	\$56,104	\$209,722	2.312		8	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		509	(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP					RELATIV.		
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$29,089	\$92,162	0.010	0.008	1	0.969
	10 SCHLS & CHURCHES		47,469	274,523	0.080	0.067	2	0.981
	12 BUILDINGS&OFFICES		0	1,572	0.000	0.000	0	0.914
	TOTAL *		\$76,558	\$368,257	0.053		3	
36 MULT SERVICES	03 STORES		\$177	\$177	0.000	0.000	0	0.959
	04 VENDING & RENTAL		28	36	0.000	0.000	0	0.935
	07 CLUBS,AMSMT&SPRTS		5,197	29,539	0.000	0.000	0	0.976
	08 HEALTH CARE FACIL		864	1,601	0.000	0.000	0	0.978
	12 BUILDINGS&OFFICES		8,277	36,812	0.573	0.480	8	0.923
	13 MISC. PREMISES		200	781	0.000	0.000	0	0.997
	TOTAL *		\$14,743	\$68,946	0.322		8	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$6,005	\$20,243	8.120		1	
	02 RESTAURANTS		19,937	98,698	0.185		2	
	03 STORES		3,407	16,433	0.458		1	
	04 VENDING & RENTAL		28	36	0.000		0	
	05 FOOD & BEV. DIST.		329	5,893	3.967		2	
	06 NON-FOOD&BEV.DIST		1,247	11,542	0.915		1	
	07 CLUBS,AMSMT&SPRTS		5,442	30,650	0.000		0	
	08 HEALTH CARE FACIL		36,134	111,003	0.008		1	
	10 SCHLS & CHURCHES		66,057	348,321	0.057		2	
	11 APARTMENTS		153,998	563,828	1.407		19	
	12 BUILDINGS&OFFICES		199,617	928,350	1.234		32	
	13 MISC. PREMISES		200	781	0.000		0	
	TOTAL *		\$492,401	\$2,135,778	1.063		61	

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TERRITORY	ALL	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP				RELATIV.		
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$280,444	\$1,127,160	0.738		32	
	02 RESTAURANTS	224,599	1,375,057	0.667		36	
	03 STORES	119,155	667,989	2.388		45	
	04 VENDING & RENTAL	3,791	31,871	0.000		0	
	05 FOOD & BEV. DIST.	195,051	662,437	0.214		9	
	06 NON-FOOD&BEV.DIST	105,796	679,994	0.951		20	
	07 CLUBS, AMSMT&SPRTS	709,073	3,698,212	2.097		164	
	08 HEALTH CARE FACIL	70,848	345,931	2.160		22	
	09 HOTELS AND MOTELS	233,190	1,592,161	1.555		101	
	10 SCHLS & CHURCHES	406,629	2,345,878	1.584		80	
	11 APARTMENTS	2,033,568	8,264,347	1.231		240	
	12 BUILDINGS&OFFICES	4,212,385	21,875,212	1.029		612	
	13 MISC. PREMISES	70,781	456,126	2.220		36	
	16 GOVT SUBDIVISIONS	43,560	152,654	0.062		10	
	TOTAL *	\$8,708,870	\$43,275,029	1.198		1,407	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$563,840	\$2,933,359	1.377		155	
	TOTAL *	\$563,840	\$2,933,359	1.377		155	
32 MULT APARTMENT	11 APARTMENTS	\$2,533,069	\$11,908,995	1.463		369	
	12 BUILDINGS&OFFICES	2,690,342	7,994,293	1.648		280	
	TOTAL *	\$5,223,411	\$19,903,288	1.558		649	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$4,434,148	\$21,430,474	1.271		676	
	13 MISC. PREMISES	9,773	49,101	8.540		2	
	TOTAL *	\$4,443,921	\$21,479,575	1.287		678	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$633,321	\$4,219,581	0.861		135	
	02 RESTAURANTS	2,311,593	11,702,221	0.733		314	
	03 STORES	580,816	2,788,263	0.981		90	
	04 VENDING & RENTAL	12,879	45,572	0.000		0	
	05 FOOD & BEV. DIST.	118,711	607,216	0.862		14	
	06 NON-FOOD&BEV.DIST	352,883	1,785,438	1.107		37	
	12 BUILDINGS&OFFICES	1,015,992	4,654,318	0.908		138	
	13 MISC. PREMISES	232	1,160	0.000		0	
	TOTAL *	\$5,026,427	\$25,803,769	0.841		728	

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TERRITORY	ALL	(1) FISCAL A.Y.E. 03/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 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	\$101,296	\$248,189	0.195		3	
	08 HEALTH CARE FACIL	492,417	1,989,870	1.288		51	
	10 SCHLS & CHURCHES	939,965	5,457,442	1.080		252	
	12 BUILDINGS&OFFICES	32,141	134,889	0.048		1	
	13 MISC. PREMISES	164	2,675	0.000		0	
	16 GOVT SUBDIVISIONS	66,396	693,973	0.413		4	
	TOTAL *	\$1,632,379	\$8,527,038	1.040		311	
36 MULT SERVICES	03 STORES	\$81,122	\$367,560	1.360		17	
	04 VENDING & RENTAL	48,589	195,067	0.764		6	
	07 CLUBS, AMSMT&SPRTS	922,167	4,549,781	0.658		129	
	08 HEALTH CARE FACIL	2,542	21,139	0.000		0	
	09 HOTELS AND MOTELS	5,440	26,743	0.000		0	
	10 SCHLS & CHURCHES	7,885	33,572	0.000		0	
	12 BUILDINGS&OFFICES	510,525	2,156,801	1.180		113	
	13 MISC. PREMISES	149,076	674,936	1.867		32	
	TOTAL *	\$1,727,346	\$8,025,599	0.946		297	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$913,765	\$5,346,741	0.824		167	
	02 RESTAURANTS	2,536,192	13,077,278	0.727		350	
	03 STORES	781,093	3,823,812	1.235		152	
	04 VENDING & RENTAL	65,259	272,510	0.569		6	
	05 FOOD & BEV. DIST.	313,762	1,269,653	0.459		23	
	06 NON-FOOD&BEV.DIST	458,679	2,465,432	1.071		57	
	07 CLUBS, AMSMT&SPRTS	1,732,536	8,496,182	1.220		296	
	08 HEALTH CARE FACIL	565,807	2,356,940	1.391		73	
	09 HOTELS AND MOTELS	802,470	4,552,263	1.420		256	
	10 SCHLS & CHURCHES	1,354,479	7,836,892	1.225		332	
	11 APARTMENTS	4,566,637	20,173,342	1.360		609	
	12 BUILDINGS&OFFICES	12,895,533	58,245,987	1.235		1,820	
	13 MISC. PREMISES	230,026	1,183,998	2.256		70	
	16 GOVT SUBDIVISIONS	109,956	846,627	0.274		14	
	TOTAL *	\$27,326,194	\$129,947,657	1.194		4,225	

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

CONNECTICUT
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 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%	- 3.2%	- 3.2%		
4	1.109	0.383	1.040	1.044	+ 4.3%	+ 5.7%	+ 5.7%		
5	1.079	0.130	1.010	1.014	+ 1.2%	- 3.0%	- 3.0%		
6	0.977	0.310	0.993	0.996	- 0.5%	+ 0.3%	+ 0.3%		
7	0.998	0.143	1.000	1.003	+ 0.2%	- 1.5%	- 1.5%		
			OVERALL MONOLINE	INDICATION	- 0.1%	+ 0.9%	+ 0.9%		
			-----		-----	-----	-----		

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)	(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.
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.

CONNECTICUT
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 1.113 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%	+ 7.4%	+ 7.4%
2	1.076	0.497	1.037	1.034	+ 13.1%	+ 16.1%	+ 16.1%
11	1.085	0.347	1.029	1.025	+ 11.6%	+ 14.5%	+ 13.9%
12	1.008	1.000	1.008	1.004	+ 9.4%	+ 13.3%	+ 13.3%
13	0.835	0.264	0.953	0.950	+ 3.8%	+ 1.5%	+ 1.5%
			OVERALL MONOLINE INDICATION		+ 9.2%	+ 12.8%	+ 12.8%

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

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

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		
Connecticut	1.131	0.234	1.029	1.030		
	1.115	0.256	1.028	1.029	12.8%	12.8%
	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		
	0.955	0.471	0.979	0.980		
	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.

CONNECTICUT
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 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	\$17,169	\$48,153	3.669	3.192	2	0.968
	02 RET.STRS-NTFD/DRG	9,218	43,829	1.808	1.574	7	1.045
	11 COMP. OPS. (LOW)	37,630	165,166	0.592	0.515	1	1.036
	12 COMP. OPS. (MED)	1,106,212	4,965,749	0.384	0.334	51	1.015
	13 COMP. OPS. (HGH)	61,759	412,324	0.460	0.400	4	0.961
	TOTAL *	\$1,231,988	\$5,635,221	0.450		65	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$75,954	\$357,153	1.565	1.361	52	0.960
	02 RET.STRS-NTFD/DRG	46,609	232,490	2.070	1.801	7	1.036
	12 COMP. OPS. (MED)	21,979	82,498	0.449	0.391	3	1.007
	TOTAL *	\$144,542	\$672,141	1.558		62	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$7,833	\$33,705	2.529	2.201	1	0.958
	02 RET.STRS-NTFD/DRG	129,154	514,439	1.881	1.637	33	1.034
	11 COMP. OPS. (LOW)	36,184	179,051	1.825	1.588	9	1.025
	12 COMP. OPS. (MED)	23,446	188,664	5.063	4.406	12	1.004
	13 COMP. OPS. (HGH)	8,187	45,746	0.000	0.000	0	0.950
	TOTAL *	\$204,804	\$961,605	2.185		55	
37 MULT INDUST/PROC.	11 COMP. OPS. (LOW)	\$466	\$1,526	0.000	0.000	0	1.066
	12 COMP. OPS. (MED)	39,981	174,819	1.464	1.274	3	1.044
	TOTAL *	\$40,447	\$176,345	1.447		3	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$65,482	\$271,155	0.105	0.091	2	1.074
	12 COMP. OPS. (MED)	1,181,468	5,877,932	1.991	1.732	169	1.052
	13 COMP. OPS. (HGH)	59,234	352,288	1.873	1.630	7	0.996
	TOTAL *	\$1,306,184	\$6,501,375	1.891		178	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$100,956	\$439,011	1.997		55	
	02 RET.STRS-NTFD/DRG	184,981	790,758	1.925		47	
	11 COMP. OPS. (LOW)	139,762	616,898	0.681		12	
	12 COMP. OPS. (MED)	2,373,086	11,289,662	1.249		238	
	13 COMP. OPS. (HGH)	129,180	810,358	1.079		11	
	TOTAL *	\$2,927,965	\$13,946,687	1.283		363	

* 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.

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

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	03/31/2017	\$4,804,775		1.000		1.131				\$5,434,200
	03/31/2018	5,139,225		0.999		1.101				5,652,628
	03/31/2019	5,583,300		1.012		1.063				6,006,269
MULTILINE	03/31/2017	\$7,069,395		1.000		1.116		0.961		\$7,581,756
	03/31/2018	7,362,766		0.999		1.089		0.957		7,665,603
	03/31/2019	7,741,810		1.012		1.058		0.956		7,924,404
TOTAL	03/31/2017									\$13,015,956
	03/31/2018									13,318,231
	03/31/2019									13,930,673

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

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 11/01/2020 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.

CONNECTICUT
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	03/31/2017	\$3,534,804		1.064		1.085		1.251		1.000		\$5,104,980
		03/31/2018	2,947,975		1.478		1.085		1.197		1.000		5,658,771
		03/31/2019	1,719,227		2.442		1.085		1.145		1.000		5,215,718
BI	ALAE	03/31/2017	\$1,718,993				1.085		1.251		1.000		\$2,333,249
		03/31/2018	3,290,829				1.085		1.197		1.000		4,273,948
		03/31/2019	2,299,653				1.085		1.145		1.000		2,856,916
PD	B/L INDEMNITY	03/31/2017	\$1,612,667		1.042		1.085		1.251		1.000		\$2,280,864
		03/31/2018	2,029,306		1.116		1.085		1.197		1.000		2,941,275
		03/31/2019	2,729,503		1.252		1.085		1.145		1.000		4,245,444
PD	ALAE	03/31/2017	\$469,566				1.085		1.251		1.000		\$637,358
		03/31/2018	609,266				1.085		1.197		1.000		791,281
		03/31/2019	1,845,979				1.085		1.145		1.000		2,293,306
MED PAY#	B/L INDEMNITY	03/31/2017	\$35,574				1.085		1.251		1.000		\$48,286
		03/31/2018	26,361				1.085		1.197		1.000		34,236
		03/31/2019	36,829				1.085		1.145		1.000		45,754
FRINGE	B/L INDEMNITY	03/31/2017	\$97,312		1.044		1.085		1.000		1.000		\$110,229
		03/31/2018	80,514		1.147		1.085		1.000		1.000		100,199
		03/31/2019	1,276		1.514		1.085		1.000		1.000		2,096
FRINGE	ALAE	03/31/2017	\$58,050				1.085		1.000		1.000		\$62,984
		03/31/2018	103,653				1.085		1.000		1.000		112,464
		03/31/2019	2,247				1.085		1.000		1.000		2,438
	TOTAL FULL COVERAGE	03/31/2017											\$10,577,951
		03/31/2018											13,912,174
		03/31/2019											14,661,672

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

CONNECTICUT
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	03/31/2017	\$358,733		1.178		1.085		1.251		1.000		\$573,593
		03/31/2018	556,750		1.563		1.085		1.197		1.000		1,130,168
		03/31/2019	57,039		2.536		1.085		1.145		1.000		179,703
BI	ALAE	03/31/2017	\$139,795				1.085		1.251		1.000		\$189,749
		03/31/2018	348,053				1.085		1.197		1.000		452,032
		03/31/2019	69,340				1.085		1.145		1.000		86,143
PD	B/L INDEMNITY	03/31/2017	\$58,757		1.040		1.085		1.251		1.000		\$82,943
		03/31/2018	162,411		1.082		1.085		1.197		1.000		228,227
		03/31/2019	51,239		1.219		1.085		1.145		1.000		77,596
PD	ALAE	03/31/2017	\$43,783				1.085		1.251		1.000		\$59,428
		03/31/2018	36,158				1.085		1.197		1.000		46,960
		03/31/2019	16,057				1.085		1.145		1.000		19,948
MED PAY#	B/L INDEMNITY	03/31/2017	\$3,105				1.085		1.251		1.000		\$4,215
		03/31/2018	15,000				1.085		1.197		1.000		19,481
		03/31/2019	0				1.085		1.145		1.000		0
	TOTAL DED COVERAGE	03/31/2017											\$909,927
		03/31/2018											1,876,868
		03/31/2019											363,390
	TOTAL	03/31/2017											\$11,487,878
		03/31/2018											15,789,042
		03/31/2019											15,025,062

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

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

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	03/31/2017	\$8,446,301		1.000		1.010				\$8,530,764
	03/31/2018	8,868,669		1.000		1.009				8,948,487
	03/31/2019	8,644,814		1.001		1.006				8,705,380
MULTILINE	03/31/2017	\$19,881,487		1.000		1.016		0.861		\$17,391,848
	03/31/2018	20,616,874		1.000		1.012		0.858		17,901,549
	03/31/2019	21,749,687		1.001		1.008		0.848		18,609,876
TOTAL	03/31/2017									\$25,922,612
	03/31/2018									26,850,036
	03/31/2019									27,315,256

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

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 11/01/2020 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.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	03/31/2017	\$14,732,612		0.996		1.085		1.221		0.975		\$18,953,486
		03/31/2018	13,780,431		1.214		1.085		1.174		0.980		20,883,601
		03/31/2019	9,760,165		1.728		1.085		1.129		0.985		20,349,831
BI	ALAE	03/31/2017	\$5,279,814				1.085		1.221		0.975		\$6,819,753
		03/31/2018	6,345,125				1.085		1.174		0.980		7,920,710
		03/31/2019	6,329,964				1.085		1.129		0.985		7,637,675
PD	B/L INDEMNITY	03/31/2017	\$699,076		1.004		1.085		1.281		0.975		\$951,134
		03/31/2018	614,881		1.081		1.085		1.220		0.980		862,248
		03/31/2019	693,088		1.215		1.085		1.162		0.985		1,045,771
PD	ALAE	03/31/2017	\$269,658				1.085		1.281		0.975		\$365,424
		03/31/2018	260,333				1.085		1.220		0.980		337,711
		03/31/2019	323,295				1.085		1.162		0.985		401,487
MED PAY#	B/L INDEMNITY	03/31/2017	\$504,574				1.085		1.221		0.975		\$651,741
		03/31/2018	592,036				1.085		1.174		0.980		739,047
		03/31/2019	529,311				1.085		1.129		0.985		638,662
FRINGE	B/L INDEMNITY	03/31/2017	\$1,172		1.073		1.085		1.052		0.975		\$1,400
		03/31/2018	221,987		1.260		1.085		1.041		0.980		309,603
		03/31/2019	2,001		1.626		1.085		1.031		0.985		3,585
FRINGE	ALAE	03/31/2017	\$3,452				1.085		1.052		0.975		\$3,842
		03/31/2018	975,200				1.085		1.041		0.980		1,079,444
		03/31/2019	17,934				1.085		1.031		0.985		19,761
	TOTAL FULL COVERAGE	03/31/2017											\$27,746,779
		03/31/2018											32,132,364
		03/31/2019											30,096,771

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

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	03/31/2017	\$367,135		1.031		1.085		1.221		0.975		\$488,916
		03/31/2018	546,939		1.210		1.085		1.174		0.980		826,130
		03/31/2019	381,239		1.723		1.085		1.129		0.985		792,579
BI	ALAE	03/31/2017	\$173,580				1.085		1.221		0.975		\$224,207
		03/31/2018	218,129				1.085		1.174		0.980		272,294
		03/31/2019	255,762				1.085		1.129		0.985		308,600
PD	B/L INDEMNITY	03/31/2017	\$0		1.057		1.085		1.281		0.975		\$0
		03/31/2018	0		1.122		1.085		1.220		0.980		0
		03/31/2019	33,153		1.235		1.085		1.162		0.985		50,847
PD	ALAE	03/31/2017	\$10,402				1.085		1.281		0.975		\$14,096
		03/31/2018	0				1.085		1.220		0.980		0
		03/31/2019	16,418				1.085		1.162		0.985		20,389
MED PAY#	B/L INDEMNITY	03/31/2017	\$12,845				1.085		1.221		0.975		\$16,591
		03/31/2018	5,743				1.085		1.174		0.980		7,169
		03/31/2019	6,601				1.085		1.129		0.985		7,965
	TOTAL DED COVERAGE	03/31/2017											\$743,811
		03/31/2018											1,105,592
		03/31/2019											1,180,379
	TOTAL	03/31/2017											\$28,490,590
		03/31/2018											33,237,956
		03/31/2019											31,277,150

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

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Office Policy	0.995
34	Mercantile Policy	1.135
35	Institutional Policy	0.672
36	Service Policy	1.048
37	Industrial/Processing Policy	0.929
38	Contractors Policy	0.941

- (A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for M&C for each type of package policy. More specifically, the G.L. and Property Implicit Package Modification Factors are calculated so that they average to the current manual CPP modification factors that apply to both property and liability.
- (B) Combined data for risks written under the ISO CPP Program and individual insurer CMP programs have been used. These Implicit Package Modification Factors were applied to the aggregate loss costs at current level in each accident year. The average implicit package modification factor for each accident year is shown in Section E - Calculation of Aggregate Loss Costs at Current Level. The difference in average implicit package modification factor results from varying aggregate loss-costs-at-current-level distributions by Type of Policy in each year.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Motel/Hotel Policy	1.000
32	Apartment House Policy	0.763
33	Office Policy	0.756
34	Mercantile Policy	0.970
35	Institutional Policy	1.008
36	Service Policy	0.932
37	Not Applicable	--
38	Not Applicable	--

- (A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for OL&T for each type of package policy. More specifically, the G.L. and Property Implicit Package Modification Factors are calculated so that they average to the current manual CPP modification factors that apply to both property and liability.
- (B) Combined data for risks written under the ISO CPP Program and individual insurer CMP programs have been used. These Implicit Package Modification Factors were applied to the aggregate loss costs at current level in each accident year. The average implicit package modification factor for each accident year is shown in Section E - Calculation of Aggregate Loss Costs at Current Level. The difference in average implicit package modification factor results from varying aggregate loss-costs-at-current-level distributions by Type of Policy in each year.

CONNECTICUT
PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.024	1.011	0.8215	1.013	14,000,000
27 to 39 Months	1.000	0.998	0.6216	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	1.013	0.999	1.000		1.012

(a) See Section E - Multistate Premium Development.

(b) See Section E - Statewide Premium Development.

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

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

CONNECTICUT
PREMISES/OPERATIONS
OWNERS LANDLORDS AND TENANTS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.002	1.001	0.7334	1.001	40,000,000
27 to 39 Months	1.000	1.000	0.4510	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) $\{(3) \times (4)\} + \{(2) \times \{1.000 - (4)\}\}$

CONNECTICUT
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2011	19,776,095	20,076,417	20,084,255	20,082,174	20,059,061	20,059,222	20,059,061	20,059,062
12/31/2012	20,284,174	20,358,385	20,335,452	20,167,588	20,168,417	20,167,564	20,167,564	
12/31/2013	20,625,521	21,035,914	20,631,805	20,620,657	20,623,804	20,623,805		
12/31/2014	21,764,053	21,667,463	21,621,247	21,614,017	21,609,504			
12/31/2015	21,924,102	22,348,758	22,319,076	22,309,824				
12/31/2016	21,405,739	21,680,621	21,647,144					
12/31/2017	21,108,371	21,102,222						
12/31/2018	22,471,132							

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	1.000	1.000	0.999	1.000	1.000	1.000
12/31/2012	1.004	0.999	0.992	1.000	1.000	1.000	
12/31/2013	1.020	0.981	0.999	1.000	1.000		
12/31/2014	0.996	0.998	1.000	1.000			
12/31/2015	1.019	0.999	1.000				
12/31/2016	1.013	0.998					
12/31/2017	1.000						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.011	0.998

CONNECTICUT
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2011	27,888,760	27,863,247	27,857,040	27,857,272	27,849,081	27,848,779	27,849,221	27,849,220
12/31/2012	28,945,504	29,055,987	29,052,684	28,718,312	28,717,843	28,718,298	28,718,298	
12/31/2013	30,734,655	30,726,964	29,471,265	29,468,172	29,475,158	29,475,159		
12/31/2014	33,332,609	31,733,767	31,730,105	31,736,549	31,736,136			
12/31/2015	34,179,621	34,206,979	34,203,067	34,200,015				
12/31/2016	36,648,687	36,744,042	36,712,337					
12/31/2017	39,186,147	39,226,805						
12/31/2018	43,588,835							

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	0.999	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.004	1.000	0.988	1.000	1.000	1.000	
12/31/2013	1.000	0.959	1.000	1.000	1.000		
12/31/2014	0.952	1.000	1.000	1.000			
12/31/2015	1.001	1.000	1.000				
12/31/2016	1.003	0.999					
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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Multistate PD Indemnity-Full	E-49-50	Multistate PD Indemnity-Full	E-65-66
Multistate PD Indemnity-Ded	E-51-52	Multistate PD Indemnity-Ded	E-67-68
Multistate PD ALAE	E-53-54	Multistate PD ALAE	E-69-70
Multistate Fringe Indemnity-Full	E-55-56	Multistate Fringe Indemnity-Full	E-71-72
Multistate Fringe ALAE	E-57-58	Multistate Fringe ALAE	E-73-74

CONNECTICUT

Premises/Operations

Manufacturers & Contractors

Bodily Injury

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.590	1.679	0.6911	1.652	1,400,000
27 to 39 Months	1.295	1.412	0.8039	1.389	1,600,000
39 to 51 Months	1.075	1.053	0.8593	1.056	1,800,000
51 to 63 Months	1.010	1.021	0.8350	1.019	2,200,000
63 to 75 Months	0.993	0.985	0.8013	0.987	2,500,000
75 to 87 Months	1.000	0.996	0.7717	0.997	2,900,000
87 to 99 Months	0.999	1.003	0.7544	1.002	3,400,000
99 to 111 Months	1.000	0.995	0.7281	0.996	3,900,000
111 to 123 Months	0.997	1.000	0.7136	0.999	4,500,000
123 to 135 Months	1.001	1.000	0.6714	1.000	5,200,000
135 to 147 Months	1.000	1.000	0.6193	1.000	6,000,000
147 to 159 Months	1.001	1.000	0.5865	1.000	7,000,000
159 to 171 Months	1.000	1.000	0.5691	1.000	8,200,000
171 to 183 Months	0.999	1.000	0.5467	1.000	9,500,000
183 to 195 Months	1.000	1.000	0.4954	1.000	11,000,000
195 to 207 Months	1.001	1.000	0.4593	1.001	12,800,000
207 to 219 Months	1.001	1.000	0.4127	1.001	14,900,000
219 to 231 Months	1.001	1.000	0.2810	1.001	17,300,000
231 to 243 Months	1.001	1.000	0.1210	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			1.056	1.019	0.987	0.997	1.002	0.996	0.999	1.000	1.000
12/31/2017		1.389	1.056	1.019	0.987	0.997	1.002	0.996	0.999	1.000	1.000
12/31/2018	1.652	1.389	1.056	1.019	0.987	0.997	1.002	0.996	0.999	1.000	1.000
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2016	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004		1.064
12/31/2017	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004		1.478
12/31/2018	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004		2.442

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

CONNECTICUT

Premises/Operations

Manufacturers & Contractors
Bodily Injury
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0704	0.0597	0.6911	0.0630	1,400,000
27 to 39 Months	0.0984	0.0969	0.8039	0.0972	1,600,000
39 to 51 Months	0.0841	0.0372	0.8593	0.0438	1,800,000
51 to 63 Months	0.0495	0.0491	0.8350	0.0492	2,200,000
63 to 75 Months	0.0239	0.0251	0.8013	0.0249	2,500,000
75 to 87 Months	0.0177	0.0004	0.7717	0.0044	2,900,000
87 to 99 Months	0.0066	0.0034	0.7544	0.0042	3,400,000
99 to 111 Months	0.0033	-0.0016	0.7281	-0.0003	3,900,000
111 to 123 Months	0.0014	0.0023	0.7136	0.0021	4,500,000
123 to 135 Months	0.0007	0.0000	0.6714	0.0002	5,200,000
135 to 147 Months	0.0004	0.0000	0.6193	0.0001	6,000,000
147 to 159 Months	0.0022	0.0000	0.5865	0.0009	7,000,000
159 to 171 Months	0.0006	0.0020	0.5691	0.0014	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>
	0.291	0.228	0.131	0.087	0.038	0.013	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>
	0.004	0.005	0.003	0.002	0.002	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2017	933,344	5,997,306	0.131	785,649	1,718,993
3/31/2018	1,197,745	9,180,195	0.228	2,093,084	3,290,829
3/31/2019	94,879	7,576,553	0.291	2,204,774	2,299,653

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2017	83,081	432,952	0.131	56,714	139,795
3/31/2018	38,173	1,359,120	0.228	309,880	348,053
3/31/2019	15,130	186,290	0.291	54,210	69,340

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

CONNECTICUT

Premises/Operations

Manufacturers & Contractors

Property Damage

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.117	1.126	0.5846	1.122	3,100,000
27 to 39 Months	1.042	1.087	0.6390	1.071	3,200,000
39 to 51 Months	1.021	1.008	0.6611	1.012	3,300,000
51 to 63 Months	1.007	0.987	0.6569	0.994	3,400,000
63 to 75 Months	1.004	1.024	0.6335	1.017	3,500,000
75 to 87 Months	1.009	0.997	0.6513	1.001	3,600,000
87 to 99 Months	1.006	1.001	0.6485	1.003	3,700,000
99 to 111 Months	1.005	1.000	0.6327	1.002	3,800,000
111 to 123 Months	1.006	1.000	0.6259	1.002	3,900,000
123 to 135 Months	1.002	1.000	0.6214	1.001	4,000,000
135 to 147 Months	1.002	1.000	0.6150	1.001	4,200,000
147 to 159 Months	1.003	1.000	0.6316	1.001	4,300,000
159 to 171 Months	1.002	1.000	0.6144	1.001	4,400,000
171 to 183 Months	1.001	1.000	0.5946	1.000	4,500,000
183 to 195 Months	1.001	1.000	0.5877	1.000	4,600,000
195 to 207 Months	1.001	1.000	0.6068	1.000	4,800,000
207 to 219 Months	1.001	1.000	0.6037	1.000	4,900,000
219 to 231 Months	1.001	1.000	0.4894	1.001	5,000,000
231 to 243 Months	1.001	1.000	0.2985	1.001	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			1.012	0.994	1.017	1.001	1.003	1.002	1.002	1.001	1.001
12/31/2017		1.071	1.012	0.994	1.017	1.001	1.003	1.002	1.002	1.001	1.001
12/31/2018	1.122	1.071	1.012	0.994	1.017	1.001	1.003	1.002	1.002	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	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.004		1.042
12/31/2017	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.004		1.116
12/31/2018	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.004		1.252

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

CONNECTICUT

Premises/Operations

Manufacturers & Contractors
Property Damage
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0431	0.0628	0.5846	0.0546	3,100,000
27 to 39 Months	0.0444	0.0459	0.6390	0.0454	3,200,000
39 to 51 Months	0.0473	0.0492	0.6611	0.0486	3,300,000
51 to 63 Months	0.0292	0.0186	0.6569	0.0222	3,400,000
63 to 75 Months	0.0187	0.0117	0.6335	0.0143	3,500,000
75 to 87 Months	0.0086	0.0058	0.6513	0.0068	3,600,000
87 to 99 Months	0.0097	0.0016	0.6485	0.0045	3,700,000
99 to 111 Months	0.0090	0.0032	0.6327	0.0054	3,800,000
111 to 123 Months	0.0090	0.0098	0.6259	0.0095	3,900,000
123 to 135 Months	0.0052	0.0000	0.6214	0.0020	4,000,000
135 to 147 Months	0.0032	0.0000	0.6150	0.0012	4,200,000
147 to 159 Months	0.0049	0.0000	0.6316	0.0018	4,300,000
159 to 171 Months	0.0042	0.0000	0.6144	0.0016	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>
	0.218	0.163	0.118	0.069	0.047	0.033	0.026
<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>
	0.021	0.016	0.007	0.005	0.003	0.002	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2017	261,354	1,764,493	0.118	208,212	469,566
3/31/2018	147,158	2,835,019	0.163	462,108	609,266
3/31/2019	596,346	5,732,237	0.218	1,249,633	1,845,979

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2017	36,303	63,397	0.118	7,480	43,783
3/31/2018	5,608	187,423	0.163	30,550	36,158
3/31/2019	1,066	68,764	0.218	14,991	16,057

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

CONNECTICUT

Premises/Operations

Manufacturers & Contractors

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.2167
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 6/30/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2017	7,635	118,624	0.425	50,415	58,050
3/31/2018	34,167	115,618	0.601	69,486	103,653
3/31/2019	0	2,746	0.818	2,247	2,247

(A) See Section E - Multistate Loss Development.

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

CONNECTICUT

Premises/Operations

Owners, Landlords & Tenants

Bodily Injury

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.364	1.429	0.9263	1.424	1,700,000
27 to 39 Months	1.161	1.223	0.9358	1.219	2,200,000
39 to 51 Months	1.034	1.024	0.9342	1.025	2,800,000
51 to 63 Months	0.994	0.991	0.9102	0.991	3,500,000
63 to 75 Months	0.993	0.987	0.8802	0.988	4,500,000
75 to 87 Months	0.993	0.994	0.8270	0.994	5,800,000
87 to 99 Months	0.997	0.999	0.8032	0.999	7,400,000
99 to 111 Months	0.998	1.001	0.7396	1.000	9,400,000
111 to 123 Months	0.999	0.999	0.6897	0.999	12,200,000
123 to 135 Months	1.000	1.000	0.5907	1.000	15,700,000
135 to 147 Months	1.000	1.000	0.5266	1.000	20,300,000
147 to 159 Months	1.000	1.000	0.4491	1.000	26,200,000
159 to 171 Months	1.000	1.000	0.4033	1.000	33,900,000
171 to 183 Months	1.000	1.000	0.3278	1.000	44,000,000
183 to 195 Months	1.000	1.000	0.2685	1.000	57,200,000
195 to 207 Months	1.000	1.000	0.2246	1.000	74,500,000
207 to 219 Months	1.000	1.000	0.1995	1.000	97,100,000
219 to 231 Months	1.000	1.000	0.1205	1.000	126,800,000
231 to 243 Months	1.000	1.000	0.0526	1.000	166,000,000
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			1.025	0.991	0.988	0.994	0.999	1.000	0.999	1.000	1.000
12/31/2017		1.219	1.025	0.991	0.988	0.994	0.999	1.000	0.999	1.000	1.000
12/31/2018	1.424	1.219	1.025	0.991	0.988	0.994	0.999	1.000	0.999	1.000	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.996
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.214
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.728

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

CONNECTICUT

Premises/Operations

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

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0687	0.0667	0.9263	0.0668	1,700,000
27 to 39 Months	0.0827	0.0863	0.9358	0.0861	2,200,000
39 to 51 Months	0.0582	0.0411	0.9342	0.0422	2,800,000
51 to 63 Months	0.0281	0.0226	0.9102	0.0231	3,500,000
63 to 75 Months	0.0114	-0.0013	0.8802	0.0002	4,500,000
75 to 87 Months	0.0076	0.0028	0.8270	0.0036	5,800,000
87 to 99 Months	0.0039	0.0041	0.8032	0.0041	7,400,000
99 to 111 Months	0.0022	0.0005	0.7396	0.0009	9,400,000
111 to 123 Months	0.0019	0.0007	0.6897	0.0011	12,200,000
123 to 135 Months	0.0013	0.0000	0.5907	0.0005	15,700,000
135 to 147 Months	0.0011	0.0000	0.5266	0.0005	20,300,000
147 to 159 Months	0.0011	0.0000	0.4491	0.0006	26,200,000
159 to 171 Months	0.0012	0.0000	0.4033	0.0007	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>
	0.231	0.164	0.078	0.035	0.012	0.012	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>
	0.004	0.004	0.002	0.002	0.001	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2017	3,484,710	23,014,199	0.078	1,795,104	5,279,814
3/31/2018	2,019,190	26,377,696	0.164	4,325,935	6,345,125
3/31/2019	920,944	23,415,656	0.231	5,409,020	6,329,964

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2017	142,842	394,091	0.078	30,738	173,580
3/31/2018	70,902	897,720	0.164	147,227	218,129
3/31/2019	6,091	1,080,821	0.231	249,671	255,762

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

(D) {(3) x (4)} + {(2) x {1.000-(4)}}

CONNECTICUT

Premises/Operations

Owners, Landlords & Tenants

Property Damage

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.134	1.118	0.5966	1.124	1,100,000
27 to 39 Months	1.061	1.088	0.5846	1.077	1,300,000
39 to 51 Months	1.028	0.944	0.5885	0.979	1,400,000
51 to 63 Months	1.008	0.970	0.4476	0.991	1,600,000
63 to 75 Months	1.004	0.991	0.4628	0.998	1,800,000
75 to 87 Months	1.007	1.000	0.4312	1.004	2,100,000
87 to 99 Months	1.010	1.000	0.4396	1.006	2,400,000
99 to 111 Months	1.007	1.000	0.4152	1.004	2,600,000
111 to 123 Months	1.003	1.000	0.3951	1.002	3,000,000
123 to 135 Months	1.001	1.000	0.3476	1.001	3,400,000
135 to 147 Months	1.001	1.000	0.2897	1.001	3,900,000
147 to 159 Months	0.999	1.000	0.2613	0.999	4,400,000
159 to 171 Months	1.001	1.000	0.2719	1.001	5,000,000
171 to 183 Months	1.002	1.000	0.2590	1.001	5,700,000
183 to 195 Months	1.001	1.000	0.2209	1.001	6,400,000
195 to 207 Months	1.002	1.000	0.2097	1.002	7,300,000
207 to 219 Months	1.002	1.000	0.2266	1.002	8,300,000
219 to 231 Months	1.002	1.000	0.1742	1.002	9,400,000
231 to 243 Months	1.002	1.000	0.0939	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			0.979	0.991	0.998	1.004	1.006	1.004	1.002	1.001	1.001
12/31/2017		1.077	0.979	0.991	0.998	1.004	1.006	1.004	1.002	1.001	1.001
12/31/2018	1.124	1.077	0.979	0.991	0.998	1.004	1.006	1.004	1.002	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	0.999	1.001	1.001	1.001	1.002	1.002	1.002	1.002	1.008		1.004
12/31/2017	0.999	1.001	1.001	1.001	1.002	1.002	1.002	1.002	1.008		1.081
12/31/2018	0.999	1.001	1.001	1.001	1.002	1.002	1.002	1.002	1.008		1.215

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

CONNECTICUT

Premises/Operations

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

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0737	0.0385	0.5966	0.0527	1,100,000
27 to 39 Months	0.0901	0.0863	0.5846	0.0879	1,300,000
39 to 51 Months	0.0627	0.0307	0.5885	0.0439	1,400,000
51 to 63 Months	0.0440	0.0111	0.4476	0.0293	1,600,000
63 to 75 Months	0.0371	0.0084	0.4628	0.0238	1,800,000
75 to 87 Months	0.0183	0.0003	0.4312	0.0106	2,100,000
87 to 99 Months	0.0196	0.0039	0.4396	0.0127	2,400,000
99 to 111 Months	0.0182	0.0000	0.4152	0.0106	2,600,000
111 to 123 Months	0.0134	0.0001	0.3951	0.0081	3,000,000
123 to 135 Months	0.0086	0.0000	0.3476	0.0056	3,400,000
135 to 147 Months	0.0049	0.0000	0.2897	0.0035	3,900,000
147 to 159 Months	0.0013	0.0000	0.2613	0.0010	4,400,000
159 to 171 Months	0.0017	0.0000	0.2719	0.0012	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>
	0.291	0.238	0.150	0.106	0.077	0.053	0.043
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.030	0.019	0.011	0.006	0.002	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 6/30/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2017	143,681	839,823	0.150	125,977	269,658
3/31/2018	61,175	836,804	0.238	199,158	260,333
3/31/2019	45,853	953,407	0.291	277,442	323,295

Deductible Coverage

A.Y.E.	Reported ALAE as of 6/30/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2017	10,402	0	0.150	0	10,402
3/31/2018	0	0	0.238	0	0
3/31/2019	3,769	43,463	0.291	12,649	16,418

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

CONNECTICUT

Premises/Operations

Owners, Landlords & Tenants

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 6/30/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
3/31/2017	2,655	1,520	0.525	797	3,452
3/31/2018	416,809	761,788	0.733	558,391	975,200
3/31/2019	13,646	4,656	0.921	4,288	17,934

(A) See Section E - Multistate Loss Development.

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

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

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	1,608,508	2,487,198	3,094,276	3,068,786	3,091,472	2,938,178	2,840,141	2,840,141	2,840,141	2,780,141	2,780,141
12/31/2000	1,399,629	3,028,948	4,116,951	4,225,123	4,352,632	4,067,180	4,090,613	4,046,014	4,086,014	4,080,014	3,980,014
12/31/2001	1,864,141	2,446,613	3,562,646	4,105,215	4,034,307	3,801,054	3,765,586	3,765,586	3,710,586	3,710,586	3,710,586
12/31/2002	1,234,386	1,982,822	2,598,069	3,098,933	3,248,671	3,091,596	3,086,596	3,086,596	3,086,596	3,086,596	3,136,596
12/31/2003	1,719,020	2,948,845	4,426,464	4,277,306	3,974,531	3,976,316	3,900,298	3,907,786	3,907,786	3,907,786	3,907,786
12/31/2004	1,551,973	2,997,790	5,028,925	4,744,500	4,488,871	4,360,852	4,345,853	4,356,853	4,351,853	4,351,853	4,351,853
12/31/2005	1,337,635	2,062,166	2,858,155	3,031,372	2,710,691	2,589,191	2,589,191	2,589,191	2,557,241	2,557,241	2,557,241
12/31/2006	1,598,460	2,694,550	3,145,898	3,222,430	3,053,413	2,959,091	3,004,091	3,004,091	3,008,629	3,008,629	3,008,629
12/31/2007	1,419,390	2,782,142	3,881,232	4,423,809	4,184,792	4,213,095	4,245,637	4,295,637	4,195,637	4,195,637	4,195,637
12/31/2008	1,433,441	2,297,928	2,772,380	3,397,744	3,455,827	3,488,932	3,473,931	3,471,431	3,421,431	3,421,431	3,421,431
12/31/2009	1,209,020	2,066,057	3,429,402	3,667,858	3,812,551	3,655,595	3,561,265	3,595,204	3,595,207	3,695,204	
12/31/2010	1,256,445	2,174,822	3,438,376	3,407,920	3,460,773	3,372,134	3,378,273	3,378,270	3,378,270		
12/31/2011	1,587,933	2,127,203	3,605,156	3,632,116	3,753,838	3,532,395	3,504,986	3,449,986			
12/31/2012	1,121,630	1,810,462	2,333,761	2,546,745	2,783,449	2,897,852	2,900,247				
12/31/2013	1,508,620	2,464,643	3,112,936	3,502,906	3,545,597	3,624,796					
12/31/2014	1,986,207	3,163,670	4,869,583	5,085,290	4,894,746						
12/31/2015	977,029	1,688,955	3,009,292	3,083,907							
12/31/2016	849,017	1,704,502	2,400,202								
12/31/2017	1,305,753	2,185,852									
12/31/2018	1,176,228										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	2,780,141	2,780,141	2,780,141	2,780,141	2,780,141	2,780,141	2,780,141	2,780,141	2,780,141
12/31/2000	3,980,014	3,980,014	3,980,014	3,980,014	3,980,014	3,980,014	3,980,014	3,980,014	
12/31/2001	3,710,586	3,710,586	3,710,586	3,710,586	3,710,586	3,710,586	3,710,586		
12/31/2002	3,186,596	3,196,920	3,196,920	3,182,127	3,182,127	3,182,127			
12/31/2003	3,907,786	3,907,786	3,907,786	3,907,786	3,907,786				
12/31/2004	4,351,853	4,351,853	4,351,853	4,351,853					
12/31/2005	2,568,900	2,568,900	2,568,900						
12/31/2006	3,008,629	3,008,629							
12/31/2007	4,195,637								

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 FULL COVERAGE
 CONNECTICUT
 BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
 Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.546	1.244	0.992	1.007	0.950	0.967	1.000	1.000	0.979	1.000	1.000
12/31/2000	2.164	1.359	1.026	1.030	0.934	1.006	0.989	1.010	0.999	0.975	1.000
12/31/2001	1.312	1.456	1.152	0.983	0.942	0.991	1.000	0.985	1.000	1.000	1.000
12/31/2002	1.606	1.310	1.193	1.048	0.952	0.998	1.000	1.000	1.000	1.016	1.016
12/31/2003	1.715	1.501	0.966	0.929	1.000	0.981	1.002	1.000	1.000	1.000	1.000
12/31/2004	1.932	1.678	0.943	0.946	0.971	0.997	1.003	0.999	1.000	1.000	1.000
12/31/2005	1.542	1.386	1.061	0.894	0.955	1.000	1.000	0.988	1.000	1.000	1.005
12/31/2006	1.686	1.168	1.024	0.948	0.969	1.015	1.000	1.002	1.000	1.000	1.000
12/31/2007	1.960	1.395	1.140	0.946	1.007	1.008	1.012	0.977	1.000	1.000	1.000
12/31/2008	1.603	1.206	1.226	1.017	1.010	0.996	0.999	0.986	1.000	1.000	
12/31/2009	1.709	1.660	1.070	1.039	0.959	0.974	1.010	1.000	1.028		
12/31/2010	1.731	1.581	0.991	1.016	0.974	1.002	1.000	1.000			
12/31/2011	1.340	1.695	1.007	1.034	0.941	0.992	0.984				
12/31/2012	1.614	1.289	1.091	1.093	1.041	1.001					
12/31/2013	1.634	1.263	1.125	1.012	1.022						
12/31/2014	1.593	1.539	1.044	0.963							
12/31/2015	1.729	1.782	1.025								
12/31/2016	2.008	1.408									
12/31/2017	1.674										
3 Yr Mean	1.804	1.576	1.065	1.023	1.001	0.998	0.998	0.995	1.009	1.000	1.002
Best 3/5	1.679	1.412	1.053	1.021	0.985	0.996	1.003	0.995	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2002	1.003	1.000	0.995	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	1.000								
12/31/2005	1.000	1.000									
12/31/2006	1.000										
3 Yr Mean	1.000	1.000	0.998	1.000	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	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					0.985	0.996	1.003	0.995	1.000	1.000	1.000
12/31/2015				1.021	0.985	0.996	1.003	0.995	1.000	1.000	1.000
12/31/2016			1.053	1.021	0.985	0.996	1.003	0.995	1.000	1.000	1.000
12/31/2017		1.412	1.053	1.021	0.985	0.996	1.003	0.995	1.000	1.000	1.000
12/31/2018	1.679	1.412	1.053	1.021	0.985	0.996	1.003	0.995	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.979
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.000
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.053
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.486
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	2.496

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	177,193	234,844	606,657	838,874	871,843	938,515	957,338	957,347	958,892	924,364	924,364
12/31/2000	243,108	376,044	791,431	1,145,499	1,168,785	1,219,056	1,229,302	1,217,114	1,228,357	1,240,662	1,226,522
12/31/2001	265,387	328,615	670,740	1,025,061	1,375,829	1,465,968	1,470,377	1,455,286	1,455,719	1,455,762	1,455,762
12/31/2002	90,681	234,936	477,687	635,475	682,888	763,341	740,494	738,743	738,920	738,920	738,920
12/31/2003	103,389	405,215	984,907	1,122,653	1,360,267	1,447,325	1,529,104	1,560,782	1,565,726	1,565,726	1,565,726
12/31/2004	65,131	299,227	790,041	1,312,618	1,436,676	1,525,514	1,539,212	1,577,763	1,573,633	1,573,633	1,573,633
12/31/2005	155,736	355,712	528,496	880,871	1,038,059	1,211,107	1,268,182	1,286,529	1,325,552	1,531,719	1,591,584
12/31/2006	239,308	436,552	750,581	812,906	901,443	881,401	854,389	855,254	850,716	850,716	850,716
12/31/2007	164,907	329,194	977,042	1,211,647	1,266,284	1,496,336	1,534,930	1,578,769	1,588,189	1,588,189	1,586,439
12/31/2008	61,673	252,923	507,583	875,995	1,059,141	1,453,765	1,451,792	1,453,132	1,431,486	1,431,486	1,431,528
12/31/2009	106,293	200,146	714,474	1,237,812	1,756,407	2,128,739	2,034,075	2,086,739	2,084,917	2,133,564	
12/31/2010	151,890	340,062	743,625	1,211,890	1,954,894	1,847,979	2,064,695	1,849,093	1,767,311		
12/31/2011	191,021	558,423	953,672	1,340,390	1,505,428	1,709,070	1,682,419	1,712,965			
12/31/2012	456,135	410,087	898,188	1,059,448	1,500,097	1,611,334	1,642,412				
12/31/2013	265,505	546,997	1,217,066	1,281,005	1,483,793	1,603,005					
12/31/2014	284,821	844,569	1,357,103	1,491,723	1,626,489						
12/31/2015	98,261	569,146	1,250,636	2,002,954							
12/31/2016	146,672	306,138	725,341								
12/31/2017	329,433	677,359									
12/31/2018	182,565										

<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	924,364	924,364	924,364	924,364	924,364	924,364	924,364	924,364	924,364
12/31/2000	1,226,522	1,226,522	1,226,522	1,226,522	1,226,522	1,226,522	1,226,522	1,226,522	
12/31/2001	1,455,762	1,455,762	1,455,762	1,478,411	1,494,562	1,524,053	1,552,678		
12/31/2002	772,396	804,048	869,499	966,894	996,385	1,025,010			
12/31/2003	1,565,726	1,565,726	1,565,726	1,565,726	1,565,726				
12/31/2004	1,573,633	1,573,633	1,573,633	1,573,633					
12/31/2005	1,621,632	1,584,285	1,608,478						
12/31/2006	850,716								
12/31/2007	1,586,278								

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MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
CONNECTICUT
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	57,651	371,813	232,217	32,969	66,672	18,823	9	1,545	-34,528	0	0	0	0
12/31/2000	132,936	415,387	354,068	23,286	50,271	10,246	-12,188	11,243	12,305	-14,140	0	0	0
12/31/2001	63,228	342,125	354,321	350,768	90,139	4,409	-15,091	433	43	0	0	0	0
12/31/2002	144,255	242,751	157,788	47,413	80,453	-22,847	-1,751	177	0	0	33,476	31,652	65,451
12/31/2003	301,826	579,692	137,746	237,614	87,058	81,779	31,678	4,944	0	0	0	0	0
12/31/2004	234,096	490,814	522,577	124,058	88,838	13,698	38,551	-4,130	0	0	0	0	0
12/31/2005	199,976	172,784	352,375	157,188	173,048	57,075	18,347	39,023	206,167	59,865	30,048	-37,347	24,193
12/31/2006	197,244	314,029	62,325	88,537	-20,042	-27,012	865	-4,538	0	0	0	0	0
12/31/2007	164,287	647,848	234,605	54,637	230,052	38,594	43,839	9,420	0	-1,750	-161		
12/31/2008	191,250	254,660	368,412	183,146	394,624	-1,973	1,340	-21,646	0	42			
12/31/2009	93,853	514,328	523,338	518,595	372,332	-94,664	52,664	-1,822	48,647				
12/31/2010	188,172	403,563	468,265	743,004	-106,915	216,716	-215,602	-81,782					
12/31/2011	367,402	395,249	386,718	165,038	203,642	-26,651	30,546						
12/31/2012	-46,048	488,101	161,260	440,649	111,237	31,078							
12/31/2013	281,492	670,069	63,939	202,788	119,212								
12/31/2014	559,748	512,534	134,620	134,766									
12/31/2015	470,885	681,490	752,318										
12/31/2016	159,466	419,203											
12/31/2017	347,926												

	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	0.0158	0.1016	0.0635	0.0090	0.0182	0.0051	0.0000	0.0004	-0.0094	0.0000	0.0000	0.0000	0.0000
12/31/2000	0.0219	0.0686	0.0584	0.0038	0.0083	0.0017	-0.0020	0.0019	0.0020	-0.0023	0.0000	0.0000	0.0000
12/31/2001	0.0109	0.0590	0.0611	0.0605	0.0155	0.0008	-0.0026	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0287	0.0484	0.0314	0.0094	0.0160	-0.0046	-0.0003	0.0000	0.0000	0.0000	0.0067	0.0063	0.0130
12/31/2003	0.0488	0.0938	0.0223	0.0385	0.0141	0.0132	0.0051	0.0008	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.0293	0.0615	0.0655	0.0155	0.0111	0.0017	0.0048	-0.0005	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0499	0.0431	0.0879	0.0392	0.0432	0.0142	0.0046	0.0097	0.0514	0.0149	0.0075	-0.0093	0.0060
12/31/2006	0.0334	0.0532	0.0106	0.0150	-0.0034	-0.0046	0.0001	-0.0008	0.0000	0.0000	0.0000	0.0000	
12/31/2007	0.0187	0.0737	0.0267	0.0062	0.0262	0.0044	0.0050	0.0011	0.0000	-0.0002	0.0000		
12/31/2008	0.0327	0.0435	0.0630	0.0313	0.0675	-0.0003	0.0002	-0.0037	0.0000	0.0000			
12/31/2009	0.0136	0.0743	0.0756	0.0749	0.0538	-0.0137	0.0076	-0.0003	0.0070				
12/31/2010	0.0319	0.0684	0.0794	0.1260	-0.0181	0.0367	-0.0366	-0.0139					
12/31/2011	0.0601	0.0647	0.0633	0.0270	0.0333	-0.0044	0.0050						
12/31/2012	-0.0089	0.0947	0.0313	0.0855	0.0216	0.0060							
12/31/2013	0.0484	0.1151	0.0110	0.0348	0.0205								
12/31/2014	0.0712	0.0652	0.0171	0.0171									
12/31/2015	0.0843	0.1220	0.1347										
12/31/2016	0.0308	0.0809											
12/31/2017	0.0597												

Best 3/5	0.0597	0.0969	0.0372	0.0491	0.0251	0.0004	0.0034	-0.0016	0.0023	0.0000	0.0000	0.0000	0.0020
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PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 CONNECTICUT
 PROPERTY DAMAGE - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	1,411,494	2,069,299	2,019,810	2,119,999	2,349,833	2,250,979	2,146,034	2,146,033	2,145,051	2,173,879	2,173,879
12/31/2000	1,942,904	2,397,875	2,660,195	2,474,865	2,460,533	2,539,139	2,556,634	2,669,134	2,622,434	2,624,934	2,624,934
12/31/2001	2,737,168	2,748,965	2,849,983	2,729,818	2,734,788	2,634,787	2,706,879	2,672,179	2,672,179	2,672,179	2,672,179
12/31/2002	1,370,028	1,685,993	1,826,739	1,966,052	1,986,772	2,107,716	2,094,492	2,122,492	2,112,106	2,112,106	2,112,106
12/31/2003	1,501,909	1,748,527	1,795,204	1,805,717	1,783,074	1,706,579	1,799,074	1,774,074	1,774,074	1,774,075	1,773,803
12/31/2004	1,732,881	2,220,455	2,261,574	2,584,861	2,584,474	2,651,312	2,752,662	2,710,126	2,710,126	2,710,126	2,715,577
12/31/2005	1,728,672	2,272,072	2,424,067	2,608,940	2,526,969	2,503,869	2,515,744	2,520,743	2,520,743	2,521,017	2,521,017
12/31/2006	1,604,120	1,831,678	1,820,162	2,147,708	2,182,918	2,050,668	2,050,668	2,049,268	2,049,268	2,049,268	2,049,268
12/31/2007	1,532,808	1,662,055	1,881,079	2,019,538	2,142,354	2,186,796	2,142,796	2,142,795	2,137,795	2,137,795	2,137,795
12/31/2008	1,920,225	2,002,428	2,029,812	2,132,954	2,238,955	2,256,245	2,237,665	2,252,665	2,277,665	2,377,665	2,352,665
12/31/2009	1,796,857	1,930,901	1,940,297	1,905,492	2,061,166	2,141,567	2,108,066	2,112,088	2,110,833	2,040,833	
12/31/2010	1,869,830	2,241,279	2,146,283	2,111,132	2,120,920	2,182,420	2,182,170	2,182,270	2,182,170		
12/31/2011	2,343,166	2,436,675	2,515,336	2,520,246	2,484,644	2,488,441	2,537,093	2,526,438			
12/31/2012	1,661,429	1,830,558	2,018,291	2,065,169	1,916,671	2,054,462	2,054,462				
12/31/2013	1,424,033	1,483,290	1,726,573	1,688,675	1,647,441	1,652,941					
12/31/2014	2,048,448	2,524,012	2,759,116	2,757,014	2,753,797						
12/31/2015	1,642,156	1,834,985	1,952,759	2,142,932							
12/31/2016	1,262,543	1,305,431	1,308,835								
12/31/2017	1,458,054	1,778,816									
12/31/2018	1,913,045										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/1999	2,170,279	2,170,279	2,170,279	2,170,279	2,170,279	2,170,279	2,170,279	2,170,279	2,170,279		
12/31/2000	2,622,434	2,622,434	2,624,934	2,624,934	2,622,434	2,622,434	2,622,434	2,622,434			
12/31/2001	2,672,179	2,672,179	2,672,179	2,672,179	2,672,179	2,672,179	2,672,179				
12/31/2002	2,112,106	2,112,106	2,112,106	2,112,106	2,112,106	2,112,106					
12/31/2003	1,773,803	1,773,803	1,773,803	1,773,803	1,773,803						
12/31/2004	2,715,577	2,715,577	2,715,577	2,715,577							
12/31/2005	2,521,017	2,521,017	2,521,017								
12/31/2006	2,134,767	2,134,767									
12/31/2007	2,137,795										

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.466	0.976	1.050	1.108	0.958	0.953	1.000	1.000	1.013	1.000	0.998
12/31/2000	1.234	1.109	0.930	0.994	1.032	1.007	1.044	0.983	1.001	1.000	0.999
12/31/2001	1.004	1.037	0.958	1.002	0.963	1.027	0.987	1.000	1.000	1.000	1.000
12/31/2002	1.231	1.083	1.076	1.011	1.061	0.994	1.013	0.995	1.000	1.000	1.000
12/31/2003	1.164	1.027	1.006	0.987	0.957	1.054	0.986	1.000	1.000	1.000	1.000
12/31/2004	1.281	1.019	1.143	1.000	1.026	1.038	0.985	1.000	1.000	1.002	1.000
12/31/2005	1.314	1.067	1.076	0.969	1.005	1.005	1.002	1.000	1.000	1.000	1.000
12/31/2006	1.142	0.994	1.180	1.016	0.939	1.000	0.999	1.000	1.000	1.000	1.042
12/31/2007	1.084	1.132	1.074	1.061	1.021	0.980	1.000	0.998	1.000	1.000	1.000
12/31/2008	1.043	1.014	1.051	1.050	1.008	0.992	1.007	1.011	1.044	0.989	
12/31/2009	1.075	1.005	0.982	1.082	1.039	0.984	1.002	0.999	0.967		
12/31/2010	1.199	0.958	0.984	1.005	1.029	1.000	1.000	1.000			
12/31/2011	1.040	1.032	1.002	0.986	1.002	1.020	0.996				
12/31/2012	1.102	1.103	1.023	0.928	1.072	1.000					
12/31/2013	1.042	1.164	0.978	0.976	1.003						
12/31/2014	1.232	1.093	0.999	0.999							
12/31/2015	1.117	1.064	1.097								
12/31/2016	1.034	1.003									
12/31/2017	1.220										
3 Yr Mean	1.124	1.053	1.025	0.968	1.026	1.007	0.999	1.003	1.004	0.996	1.014
Best 3/5	1.126	1.087	1.008	0.987	1.024	0.997	1.001	1.000	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.000	1.001	1.000	0.999	1.000	1.000	1.000	1.000 *			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	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	1.000	1.000	1.000	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

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					1.024	0.997	1.001	1.000	1.000	1.000	1.000
12/31/2015				0.987	1.024	0.997	1.001	1.000	1.000	1.000	1.000
12/31/2016			1.008	0.987	1.024	0.997	1.001	1.000	1.000	1.000	1.000
12/31/2017		1.087	1.008	0.987	1.024	0.997	1.001	1.000	1.000	1.000	1.000
12/31/2018	1.126	1.087	1.008	0.987	1.024	0.997	1.001	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.022
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.009
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.017
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.105
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.244

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	119,003	290,019	342,792	304,968	434,414	454,930	408,035	396,420	396,420	412,132	412,132
12/31/2000	270,465	337,817	467,451	531,494	524,105	519,637	577,127	644,557	673,219	681,986	682,127
12/31/2001	249,480	176,303	309,226	291,833	348,613	368,062	381,778	379,921	379,921	379,921	379,921
12/31/2002	86,046	150,152	194,887	367,949	457,240	557,780	563,099	596,069	624,243	624,982	624,982
12/31/2003	87,702	314,794	313,635	497,147	515,768	775,021	963,672	978,886	980,281	980,281	980,281
12/31/2004	430,119	433,475	343,022	525,826	643,163	816,968	833,979	915,185	915,185	915,185	915,185
12/31/2005	106,569	408,575	459,662	547,098	750,352	987,456	977,911	978,599	979,736	979,736	979,736
12/31/2006	139,483	127,876	218,181	455,060	685,403	658,071	676,451	676,451	676,451	676,451	676,451
12/31/2007	90,381	179,615	263,957	426,176	777,215	892,245	971,445	980,524	1,628,502	2,227,567	1,000,303
12/31/2008	72,658	108,432	260,013	323,501	424,462	452,955	518,452	524,989	524,989	524,989	524,989
12/31/2009	95,516	114,579	279,136	442,409	579,776	687,483	701,522	733,872	769,886	879,108	
12/31/2010	357,759	731,926	745,996	880,438	253,146	248,736	261,227	261,227	261,227		
12/31/2011	72,738	134,882	538,475	740,967	790,290	796,859	824,860	824,858			
12/31/2012	152,788	235,569	302,227	384,299	468,033	802,953	802,991				
12/31/2013	120,638	281,103	1,353,562	1,620,225	1,843,542	1,854,141					
12/31/2014	219,805	464,370	724,411	662,463	705,834						
12/31/2015	127,199	507,495	647,300	820,377							
12/31/2016	105,260	212,779	263,306								
12/31/2017	77,642	110,641									
12/31/2018	558,535										

<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	412,132	412,132	412,132	412,132	412,132	412,936	427,928	427,928	427,928
12/31/2000	680,476	680,476	682,263	682,231	680,476	680,476	680,476	680,476	
12/31/2001	379,921	379,921	379,921	379,921	379,921	379,921	379,921		
12/31/2002	624,982	624,982	624,982	624,982	624,982	624,982			
12/31/2003	980,281	980,281	980,281	980,281	980,281				
12/31/2004	915,185	915,185	915,185	915,185					
12/31/2005	979,736	979,736	979,736						
12/31/2006	694,255	708,326							
12/31/2007	1,000,303								

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
CONNECTICUT
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	171,016	52,773	-37,824	129,446	20,516	-46,895	-11,615	0	15,712	0	0	0	0
12/31/2000	67,352	129,634	64,043	-7,389	-4,468	57,490	67,430	28,662	8,767	141	-1,651	0	1,787
12/31/2001	-73,177	132,923	-17,393	56,780	19,449	13,716	-1,857	0	0	0	0	0	0
12/31/2002	64,106	44,735	173,062	89,291	100,540	5,319	32,970	28,174	739	0	0	0	0
12/31/2003	227,092	-1,159	183,512	18,621	259,253	188,651	15,214	1,395	0	0	0	0	0
12/31/2004	3,356	-90,453	182,804	117,337	173,805	17,011	81,206	0	0	0	0	0	0
12/31/2005	302,006	51,087	87,436	203,254	237,104	-9,545	688	1,137	0	0	0	0	0
12/31/2006	-11,607	90,305	236,879	230,343	-27,332	18,380	0	0	0	0	17,804	14,071	
12/31/2007	89,234	84,342	162,219	351,039	115,030	79,200	9,079	647,978	599,065	-1,227,264	0		
12/31/2008	35,774	151,581	63,488	100,961	28,493	65,497	6,537	0	0	0			
12/31/2009	19,063	164,557	163,273	137,367	107,707	14,039	32,350	36,014	109,222				
12/31/2010	374,167	14,070	134,442	-627,292	-4,410	12,491	0	0					
12/31/2011	62,144	403,593	202,492	49,323	6,569	28,001	-2						
12/31/2012	82,781	66,658	82,072	83,734	334,920	38							
12/31/2013	160,465	1,072,459	266,663	223,317	10,599								
12/31/2014	244,565	260,041	-61,948	43,371									
12/31/2015	380,296	139,805	173,077										
12/31/2016	107,519	50,527											
12/31/2017	32,999												

	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	0.0531	0.0164	-0.0117	0.0402	0.0064	-0.0146	-0.0036	0.0000	0.0049	0.0000	0.0000	0.0000	0.0000
12/31/2000	0.0245	0.0471	0.0233	-0.0027	-0.0016	0.0209	0.0245	0.0104	0.0032	0.0001	-0.0006	0.0000	0.0006
12/31/2001	-0.0192	0.0349	-0.0046	0.0149	0.0051	0.0036	-0.0005	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0205	0.0143	0.0553	0.0285	0.0321	0.0017	0.0105	0.0090	0.0002	0.0000	0.0000	0.0000	0.0000
12/31/2003	0.0871	-0.0004	0.0704	0.0071	0.0994	0.0724	0.0058	0.0005	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.0008	-0.0228	0.0460	0.0295	0.0438	0.0043	0.0205	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0752	0.0127	0.0218	0.0506	0.0590	-0.0024	0.0002	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2006	-0.0039	0.0303	0.0795	0.0773	-0.0092	0.0062	0.0000	0.0000	0.0000	0.0000	0.0060	0.0047	
12/31/2007	0.0272	0.0257	0.0495	0.1072	0.0351	0.0242	0.0028	0.1978	0.1829	-0.3747	0.0000		
12/31/2008	0.0119	0.0505	0.0211	0.0336	0.0095	0.0218	0.0022	0.0000	0.0000	0.0000			
12/31/2009	0.0051	0.0441	0.0437	0.0368	0.0288	0.0038	0.0087	0.0096	0.0293				
12/31/2010	0.1387	0.0052	0.0498	-0.2325	-0.0016	0.0046	0.0000	0.0000					
12/31/2011	0.0199	0.1293	0.0649	0.0158	0.0021	0.0090	0.0000						
12/31/2012	0.0292	0.0235	0.0290	0.0296	0.1182	0.0000							
12/31/2013	0.0621	0.4149	0.1032	0.0864	0.0041								
12/31/2014	0.0588	0.0625	-0.0149	0.0104									
12/31/2015	0.1184	0.0435	0.0539										
12/31/2016	0.0675	0.0317											
12/31/2017	0.0138												

Best 3/5	0.0628	0.0459	0.0492	0.0186	0.0117	0.0058	0.0016	0.0032	0.0098	0.0000	0.0000	0.0000	0.0000
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
CONNECTICUT
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	7,866,762	8,944,549	10,417,793	10,110,389	9,839,882	9,196,469	9,201,326	9,118,076	9,119,676	9,219,826	9,207,826
12/31/2000	5,523,139	7,120,811	9,126,285	8,779,198	8,502,571	8,211,540	8,059,588	8,150,588	8,173,097	8,173,088	8,173,088
12/31/2001	4,682,699	6,263,497	7,018,824	7,070,602	7,081,869	6,851,522	6,920,417	6,896,426	6,896,417	6,821,417	6,821,417
12/31/2002	3,487,598	5,403,597	7,093,395	6,792,842	6,461,879	6,707,180	6,731,320	6,685,632	6,684,631	6,684,631	6,584,631
12/31/2003	5,347,835	7,096,993	8,727,608	7,823,182	7,692,913	7,536,098	7,489,848	7,466,901	7,591,801	7,591,801	7,591,801
12/31/2004	5,034,359	6,234,852	7,154,050	7,443,397	7,407,566	7,364,748	7,348,247	7,282,247	7,293,430	7,278,430	7,278,430
12/31/2005	4,824,755	6,951,198	8,157,286	8,164,522	7,941,535	8,069,934	7,904,934	7,905,892	7,945,892	8,090,892	8,042,392
12/31/2006	3,889,407	5,406,913	6,676,611	6,723,021	6,241,590	6,109,879	6,155,563	6,155,683	6,154,563	6,141,052	6,139,552
12/31/2007	4,734,253	7,553,131	8,407,643	8,707,585	8,783,386	8,587,257	8,489,484	8,489,484	8,490,984	8,413,484	8,402,484
12/31/2008	5,333,990	6,814,934	8,416,224	8,646,932	8,347,965	8,191,574	8,080,074	8,081,574	8,101,474	8,101,474	8,101,474
12/31/2009	7,318,563	10,778,778	11,310,279	11,090,588	11,188,576	10,932,120	10,679,985	10,639,676	10,529,676	10,532,176	
12/31/2010	5,325,778	6,568,905	8,521,539	8,504,987	8,007,010	7,986,283	7,974,138	7,976,138	7,996,149		
12/31/2011	8,440,980	11,427,597	12,917,532	12,330,367	12,079,755	11,551,179	11,546,955	11,487,079			
12/31/2012	5,011,909	6,646,609	7,661,336	7,835,213	8,148,947	8,183,123	8,166,959				
12/31/2013	6,778,519	9,736,326	11,711,260	12,638,694	12,823,747	12,661,894					
12/31/2014	8,016,222	11,158,577	13,602,024	15,001,047	14,673,280						
12/31/2015	8,485,024	11,572,234	14,424,600	13,993,810							
12/31/2016	5,591,256	9,322,507	11,823,281								
12/31/2017	7,293,388	10,638,223									
12/31/2018	8,435,331										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	9,207,826	9,207,826	9,207,826	9,207,826	9,207,826	9,207,826	9,207,826	9,207,826	9,207,826
12/31/2000	8,173,088	8,173,088	8,173,088	8,173,088	8,173,088	8,173,088	8,173,088	8,173,088	
12/31/2001	6,821,417	6,821,417	6,821,417	6,821,417	6,821,417	6,821,417	6,821,417		
12/31/2002	6,584,631	6,584,631	6,584,631	6,584,631	6,584,631	6,584,631			
12/31/2003	7,591,801	7,591,801	7,591,801	7,591,801	7,591,801				
12/31/2004	7,279,930	7,278,430	7,278,430	7,278,430					
12/31/2005	7,940,892	8,040,892	8,040,892						
12/31/2006	6,139,552	6,139,552							
12/31/2007	8,402,484								

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.137	1.165	0.970	0.973	0.935	1.001	0.991	1.000	1.011	0.999	1.000
12/31/2000	1.289	1.282	0.962	0.968	0.966	0.981	1.011	1.003	1.000	1.000	1.000
12/31/2001	1.338	1.121	1.007	1.002	0.967	1.010	0.997	1.000	0.989	1.000	1.000
12/31/2002	1.549	1.313	0.958	0.951	1.038	1.004	0.993	1.000	1.000	0.985	1.000
12/31/2003	1.327	1.230	0.896	0.983	0.980	0.994	0.997	1.017	1.000	1.000	1.000
12/31/2004	1.238	1.147	1.040	0.995	0.994	0.998	0.991	1.002	0.998	1.000	1.000
12/31/2005	1.441	1.174	1.001	0.973	1.016	0.980	1.000	1.005	1.018	0.994	0.987
12/31/2006	1.390	1.235	1.007	0.928	0.979	1.007	1.000	1.000	0.998	1.000	1.000
12/31/2007	1.595	1.113	1.036	1.009	0.978	0.989	1.000	1.000	0.991	0.999	1.000
12/31/2008	1.278	1.235	1.027	0.965	0.981	0.986	1.000	1.002	1.000	1.000	
12/31/2009	1.473	1.049	0.981	1.009	0.977	0.977	0.996	0.990	1.000		
12/31/2010	1.233	1.297	0.998	0.941	0.997	0.998	1.000	1.003			
12/31/2011	1.354	1.130	0.955	0.980	0.956	1.000	0.995				
12/31/2012	1.326	1.153	1.023	1.040	1.004	0.998					
12/31/2013	1.436	1.203	1.079	1.015	0.987						
12/31/2014	1.392	1.219	1.103	0.978							
12/31/2015	1.364	1.246	0.970								
12/31/2016	1.667	1.268									
12/31/2017	1.459										

3 Yr Mean 1.497 1.244 1.051 1.011 0.982 0.999 0.997 0.998 0.997 1.000 0.996

Best 3/5 1.429 1.223 1.024 0.991 0.987 0.994 0.999 1.001 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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2003	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	1.000	1.000	1.000					
12/31/2005	1.013	1.000						
12/31/2006	1.000							

3 Yr Mean 1.004 1.000 1.000 1.000 1.000 @ 1.000 @ 1.000 @ 1.000 @

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

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					0.987	0.994	0.999	1.001	0.999	1.000	1.000
12/31/2015				0.991	0.987	0.994	0.999	1.001	0.999	1.000	1.000
12/31/2016			1.024	0.991	0.987	0.994	0.999	1.001	0.999	1.000	1.000
12/31/2017		1.223	1.024	0.991	0.987	0.994	0.999	1.001	0.999	1.000	1.000
12/31/2018	1.429	1.223	1.024	0.991	0.987	0.994	0.999	1.001	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*	0.971
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.995
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.216
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.738

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	1,424,805	1,696,166	2,016,516	2,305,455	2,798,504	2,720,545	2,651,708	2,647,961	2,667,958	2,923,449	2,859,363
12/31/2000	948,730	1,305,005	1,917,124	2,037,631	2,487,244	2,269,296	2,269,044	2,488,676	2,527,586	2,528,426	2,528,426
12/31/2001	488,382	835,602	1,118,969	1,611,454	1,736,782	1,901,047	1,885,308	1,901,734	1,901,735	1,856,029	1,844,792
12/31/2002	447,588	843,651	1,528,513	1,697,676	1,980,036	2,104,279	2,169,169	2,129,711	2,152,871	2,152,868	2,144,247
12/31/2003	1,130,549	1,646,850	2,277,505	2,128,822	2,267,774	2,395,519	2,442,672	2,555,931	2,587,370	2,610,722	2,604,510
12/31/2004	687,580	1,064,627	1,834,328	1,975,952	2,117,046	2,206,649	2,163,037	2,180,767	2,180,614	2,184,906	2,184,906
12/31/2005	392,233	1,153,379	2,249,570	2,518,467	2,231,182	2,304,076	2,310,969	2,341,375	2,381,640	2,415,380	2,385,379
12/31/2006	562,925	931,280	1,699,229	1,970,364	2,211,027	2,249,025	2,278,485	2,281,839	2,280,095	2,283,336	2,283,336
12/31/2007	689,777	1,425,022	2,052,852	2,355,381	2,676,160	2,820,117	2,774,680	2,850,867	2,855,988	2,869,412	2,871,794
12/31/2008	531,491	1,308,582	2,199,684	2,551,192	3,083,315	2,884,005	2,870,907	2,915,968	2,937,021	2,935,772	2,935,772
12/31/2009	719,279	1,560,973	2,674,972	3,178,278	3,673,923	3,853,087	4,061,453	4,396,863	4,130,563	4,140,563	
12/31/2010	453,712	925,885	2,138,858	2,394,218	2,668,074	2,758,769	2,836,054	2,860,152	2,874,171		
12/31/2011	885,210	1,994,517	3,185,665	3,791,071	4,084,165	3,904,655	3,902,072	3,919,026			
12/31/2012	483,619	1,478,294	2,517,908	3,017,436	3,443,349	3,291,424	3,312,159				
12/31/2013	569,575	1,683,848	3,256,381	4,047,030	4,195,369	4,188,761					
12/31/2014	741,960	2,263,963	3,632,082	4,496,398	4,967,482						
12/31/2015	745,838	2,306,128	3,873,168	4,154,898							
12/31/2016	692,538	1,678,334	3,380,904								
12/31/2017	856,330	1,852,244									
12/31/2018	1,122,175										

<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	2,859,363	2,859,363	2,859,363	2,859,363	2,859,363	2,859,363	2,859,363	2,859,363	2,859,377
12/31/2000	2,528,426	2,528,426	2,528,426	2,528,426	2,528,426	2,528,426	2,528,426	2,528,426	
12/31/2001	1,844,792	1,844,792	1,844,792	1,844,792	1,844,792	1,844,792	1,844,792		
12/31/2002	2,144,247	2,144,247	2,144,247	2,144,247	2,144,247	2,144,247			
12/31/2003	2,604,510	2,604,510	2,604,510	2,604,510	2,604,510				
12/31/2004	2,184,906	2,184,906	2,184,906	2,184,906					
12/31/2005	2,369,738	2,389,738	2,389,737						
12/31/2006	2,283,336	2,283,336							
12/31/2007	2,871,882								

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

	Increments												
A.Y.E.	<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	271,361	320,350	288,939	493,049	-77,959	-68,837	-3,747	19,997	255,491	-64,086	0	0	0
12/31/2000	356,275	612,119	120,507	449,613	-217,948	-252	219,632	38,910	840	0	0	0	0
12/31/2001	347,220	283,367	492,485	125,328	164,265	-15,739	16,426	1	-45,706	-11,237	0	0	0
12/31/2002	396,063	684,862	169,163	282,360	124,243	64,890	-39,458	23,160	-3	-8,621	0	0	0
12/31/2003	516,301	630,655	-148,683	138,952	127,745	47,153	113,259	31,439	23,352	-6,212	0	0	0
12/31/2004	377,047	769,701	141,624	141,094	89,603	-43,612	17,730	-153	4,292	0	0	0	0
12/31/2005	761,146	1,096,191	268,897	-287,285	72,894	6,893	30,406	40,265	33,740	-30,001	-15,641	20,000	-1
12/31/2006	368,355	767,949	271,135	240,663	37,998	29,460	3,354	-1,744	3,241	0	0	0	
12/31/2007	735,245	627,830	302,529	320,779	143,957	-45,437	76,187	5,121	13,424	2,382	88		
12/31/2008	777,091	891,102	351,508	532,123	-199,310	-13,098	45,061	21,053	-1,249	0			
12/31/2009	841,694	1,113,999	503,306	495,645	179,164	208,366	335,410	-266,300	10,000				
12/31/2010	472,173	1,212,973	255,360	273,856	90,695	77,285	24,098	14,019					
12/31/2011	1,109,307	1,191,148	605,406	293,094	-179,510	-2,583	16,954						
12/31/2012	994,675	1,039,614	499,528	425,913	-151,925	20,735							
12/31/2013	1,114,273	1,572,533	790,649	148,339	-6,608								
12/31/2014	1,522,003	1,368,119	864,316	471,084									
12/31/2015	1,560,290	1,567,040	281,730										
12/31/2016	985,796	1,702,570											
12/31/2017	995,914												

	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	0.0250	0.0295	0.0267	0.0455	-0.0072	-0.0063	-0.0003	0.0018	0.0236	-0.0059	0.0000	0.0000	0.0000
12/31/2000	0.0322	0.0552	0.0109	0.0406	-0.0197	0.0000	0.0198	0.0035	0.0001	0.0000	0.0000	0.0000	0.0000
12/31/2001	0.0389	0.0317	0.0551	0.0140	0.0184	-0.0018	0.0018	0.0000	-0.0051	-0.0013	0.0000	0.0000	0.0000
12/31/2002	0.0444	0.0768	0.0190	0.0317	0.0139	0.0073	-0.0044	0.0026	0.0000	-0.0010	0.0000	0.0000	0.0000
12/31/2003	0.0503	0.0615	-0.0145	0.0135	0.0125	0.0046	0.0110	0.0031	0.0023	-0.0006	0.0000	0.0000	0.0000
12/31/2004	0.0406	0.0829	0.0153	0.0152	0.0097	-0.0047	0.0019	0.0000	0.0005	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0681	0.0980	0.0240	-0.0257	0.0065	0.0006	0.0027	0.0036	0.0030	-0.0027	-0.0014	0.0018	0.0000
12/31/2006	0.0399	0.0831	0.0293	0.0260	0.0041	0.0032	0.0004	-0.0002	0.0004	0.0000	0.0000	0.0000	
12/31/2007	0.0611	0.0522	0.0251	0.0267	0.0120	-0.0038	0.0063	0.0004	0.0011	0.0002	0.0000		
12/31/2008	0.0658	0.0754	0.0297	0.0450	-0.0169	-0.0011	0.0038	0.0018	-0.0001	0.0000			
12/31/2009	0.0587	0.0777	0.0351	0.0346	0.0125	0.0145	0.0234	-0.0186	0.0007				
12/31/2010	0.0423	0.1088	0.0229	0.0246	0.0081	0.0069	0.0022	0.0013					
12/31/2011	0.0717	0.0770	0.0391	0.0189	-0.0116	-0.0002	0.0011						
12/31/2012	0.0793	0.0828	0.0398	0.0339	-0.0121	0.0017							
12/31/2013	0.0672	0.0948	0.0477	0.0089	-0.0004								
12/31/2014	0.0780	0.0701	0.0443	0.0241									
12/31/2015	0.0810	0.0814	0.0146										
12/31/2016	0.0548	0.0947											
12/31/2017	0.0505												

Best 3/5	0.0667	0.0863	0.0411	0.0226	-0.0013	0.0028	0.0041	0.0005	0.0007	0.0000	0.0000	0.0000	0.0000
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
CONNECTICUT
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	1,330,232	1,317,702	1,381,531	1,436,469	1,374,328	1,206,886	1,161,384	1,155,139	1,174,429	1,174,429	1,144,424
12/31/2000	847,471	870,137	935,716	949,242	920,342	918,842	921,342	863,842	863,842	862,842	862,842
12/31/2001	284,380	335,924	486,908	550,032	450,032	450,032	450,032	450,032	450,032	450,032	450,032
12/31/2002	272,577	343,219	400,572	399,572	590,444	609,052	624,052	624,052	629,052	629,052	629,052
12/31/2003	470,648	648,125	655,312	621,221	686,221	675,221	664,971	740,597	740,597	740,597	740,597
12/31/2004	427,182	572,557	547,208	650,631	654,706	637,367	632,866	632,866	627,366	627,366	627,366
12/31/2005	293,038	310,887	350,136	343,136	499,386	514,386	514,386	599,386	499,386	499,386	499,386
12/31/2006	380,833	400,374	443,522	482,422	479,427	429,427	429,427	429,427	429,427	429,427	429,427
12/31/2007	747,419	592,603	657,285	639,785	653,635	661,702	661,702	661,702	661,702	661,702	661,702
12/31/2008	639,778	551,294	601,021	623,596	675,596	617,596	720,096	720,096	720,096	720,096	720,096
12/31/2009	463,676	603,500	523,838	585,632	579,838	577,338	577,338	577,338	577,338	577,338	
12/31/2010	485,229	625,713	569,315	551,265	573,765	548,764	548,764	548,764	548,764		
12/31/2011	894,293	863,845	868,010	862,355	777,855	759,414	756,914	756,914			
12/31/2012	282,985	385,003	378,125	304,103	284,103	284,103	284,103				
12/31/2013	515,644	400,301	457,517	438,527	488,517						
12/31/2014	430,923	533,935	607,843	553,915	517,561						
12/31/2015	546,647	655,197	936,747	901,336							
12/31/2016	690,930	640,105	550,280								
12/31/2017	389,299	478,625									
12/31/2018	466,495										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	1,144,424	1,144,424	1,144,424	1,144,424	1,144,424	1,119,424	1,119,424	1,119,424	1,119,424
12/31/2000	862,842	862,842	862,842	862,842	862,842	862,842	862,842	862,842	
12/31/2001	450,032	450,032	450,032	450,032	450,032	450,032	450,032		
12/31/2002	629,052	629,052	624,052	624,052	624,052	624,052			
12/31/2003	740,597	740,597	740,597	740,597	740,597				
12/31/2004	627,366	627,366	627,366	627,366					
12/31/2005	499,386	499,386	499,386						
12/31/2006	429,427	429,427							
12/31/2007	654,202								

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	0.991	1.048	1.040	0.957	0.878	0.962	0.995	1.017	1.000	0.974	1.000
12/31/2000	1.027	1.075	1.014	0.970	0.998	1.003	0.938	1.000	0.999	1.000	1.000
12/31/2001	1.181	1.449	1.130	0.818	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2002	1.259	1.167	0.998	1.478	1.032	1.025	1.000	1.008	1.000	1.000	1.000
12/31/2003	1.377	1.011	0.948	1.105	0.984	0.985	1.114	1.000	1.000	1.000	1.000
12/31/2004	1.340	0.956	1.189	1.006	0.974	0.993	1.000	0.991	1.000	1.000	1.000
12/31/2005	1.061	1.126	0.980	1.455	1.030	1.000	1.165	0.833	1.000	1.000	1.000
12/31/2006	1.051	1.108	1.088	0.994	0.896	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	0.793	1.109	0.973	1.022	1.012	1.000	1.000	1.000	1.000	1.000	0.989
12/31/2008	0.862	1.090	1.038	1.083	0.914	1.166	1.000	1.000	1.000	1.000	
12/31/2009	1.302	0.868	1.118	0.990	0.996	1.000	1.000	1.000	1.000		
12/31/2010	1.290	0.910	0.968	1.041	0.956	1.000	1.000	1.000			
12/31/2011	0.966	1.005	0.993	0.902	0.976	0.997	1.000				
12/31/2012	1.361	0.982	0.804	0.934	1.000	1.000					
12/31/2013	0.776	1.143	0.958	1.114	1.000						
12/31/2014	1.239	1.138	0.911	0.934							
12/31/2015	1.199	1.430	0.962								
12/31/2016	0.926	0.860									
12/31/2017	1.229										

3 Yr Mean 1.118 1.143 0.944 0.994 0.992 0.999 1.000 1.000 1.000 1.000 1.000 0.996

Best 3/5 1.118 1.088 0.944 0.970 0.991 1.000 1.000 1.000 1.000 1.000 1.000 1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1999	1.000	1.000	1.000	1.000	0.978	1.000	1.000	1.000
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *
12/31/2002	1.000	0.992	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2003	1.000	1.000	1.000	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 1.000 1.000 1.000 1.000 @ 1.000 @ 1.000 @ 1.000 @

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

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					0.991	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2015				0.970	0.991	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2016			0.944	0.970	0.991	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2017		1.088	0.944	0.970	0.991	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2018	1.118	1.088	0.944	0.970	0.991	1.000	1.000	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.991
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.961
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.907
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.987
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.104

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	424,501	466,976	480,083	255,048	280,179	291,197	420,065	453,240	464,579	481,766	481,766
12/31/2000	62,579	52,395	69,945	128,470	120,402	121,425	128,128	130,393	130,393	130,393	130,393
12/31/2001	13,864	22,306	108,810	80,050	76,651	89,383	89,383	89,383	89,383	89,383	89,383
12/31/2002	11,244	27,816	36,995	93,440	188,993	351,170	387,566	422,478	455,909	455,909	457,899
12/31/2003	32,059	160,365	306,222	378,849	415,023	426,373	436,001	464,833	450,896	466,222	466,414
12/31/2004	29,766	84,933	92,244	119,477	154,459	186,502	222,176	238,107	230,607	230,607	230,607
12/31/2005	10,071	11,184	82,550	89,770	186,052	280,954	792,491	1,156,215	1,174,368	1,175,271	1,175,271
12/31/2006	59,667	73,710	207,037	178,262	255,863	244,369	299,579	330,509	330,509	330,509	330,509
12/31/2007	29,531	51,836	50,743	73,461	88,056	83,144	104,681	100,011	101,264	101,471	101,697
12/31/2008	74,970	99,287	97,349	111,386	151,590	172,714	173,465	173,465	173,465	173,465	173,465
12/31/2009	99,091	209,839	162,383	345,859	284,001	283,234	283,234	287,705	287,705	287,705	
12/31/2010	82,611	161,476	163,647	163,674	173,917	177,533	177,538	179,858	179,858		
12/31/2011	187,563	119,554	155,647	189,039	203,428	221,062	227,188	247,316			
12/31/2012	44,966	98,882	133,871	147,472	149,814	149,814					
12/31/2013	70,780	74,318	66,443	71,477	76,554	86,579					
12/31/2014	43,487	113,194	163,126	157,738	155,831						
12/31/2015	95,965	294,054	452,834	540,020							
12/31/2016	47,512	50,738	95,129								
12/31/2017	74,023	76,689									
12/31/2018	56,898										

<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	483,178	483,178	484,536	484,536	484,216	466,668	466,668	466,668	466,668
12/31/2000	130,393	130,393	130,393	130,393	130,393	130,393	130,393	130,393	
12/31/2001	89,383	89,383	89,383	89,383	89,383	89,383	89,383		
12/31/2002	515,897	467,478	358,922	358,922	358,922	358,922			
12/31/2003	466,414	466,414	466,414	466,414	466,414				
12/31/2004	230,607	230,607	230,607	230,607					
12/31/2005	1,175,271	1,175,271	1,175,271						
12/31/2006	330,509	330,509							
12/31/2007	101,697								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/1999	42,475	13,107	-225,035	25,131	11,018	128,868	33,175	11,339	17,187	0	1,412	0	1,358
12/31/2000	-10,184	17,550	58,525	-8,068	1,023	6,703	2,265	0	0	0	0	0	0
12/31/2001	8,442	86,504	-28,760	-3,399	12,732	0	0	0	0	0	0	0	0
12/31/2002	16,572	9,179	56,445	95,553	162,177	36,396	34,912	33,431	0	1,990	57,998	-48,419	-108,556
12/31/2003	128,306	145,857	72,627	36,174	11,350	9,628	28,832	-13,937	15,326	192	0	0	0
12/31/2004	55,167	7,311	27,233	34,982	32,043	35,674	15,931	-7,500	0	0	0	0	0
12/31/2005	1,113	71,366	7,220	96,282	94,902	511,537	363,724	18,153	903	0	0	0	0
12/31/2006	14,043	133,327	-28,775	77,601	-11,494	55,210	30,930	0	0	0	0	0	0
12/31/2007	22,305	-1,093	22,718	14,595	-4,912	21,537	-4,670	1,253	207	226	0		
12/31/2008	24,317	-1,938	14,037	40,204	21,124	751	0	0	0	0			
12/31/2009	110,748	-47,456	183,476	-61,858	-767	0	4,471	0	0				
12/31/2010	78,865	2,171	27	10,243	3,616	5	2,320	0					
12/31/2011	-68,009	36,093	33,392	14,389	17,634	6,126	20,128						
12/31/2012	53,916	34,989	13,601	2,342	0	0							
12/31/2013	3,538	-7,875	5,034	5,077	10,025								
12/31/2014	69,707	49,932	-5,388	-1,907									
12/31/2015	198,089	158,780	87,186										
12/31/2016	3,226	44,391											
12/31/2017	2,666												

	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	0.0330	0.0102	-0.1748	0.0195	0.0086	0.1001	0.0258	0.0088	0.0134	0.0000	0.0011	0.0000	0.0011
12/31/2000	-0.0118	0.0203	0.0678	-0.0093	0.0012	0.0078	0.0026	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2001	0.0150	0.1538	-0.0511	-0.0060	0.0226	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0161	0.0089	0.0550	0.0930	0.1579	0.0354	0.0340	0.0325	0.0000	0.0019	0.0565	-0.0471	-0.1057
12/31/2003	0.0934	0.1062	0.0529	0.0263	0.0083	0.0070	0.0210	-0.0101	0.0112	0.0001	0.0000	0.0000	0.0000
12/31/2004	0.0872	0.0116	0.0431	0.0553	0.0507	0.0564	0.0252	-0.0119	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0012	0.0769	0.0078	0.1038	0.1023	0.5514	0.3921	0.0196	0.0010	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.0306	0.2905	-0.0627	0.1691	-0.0250	0.1203	0.0674	0.0000	0.0000	0.0000	0.0000	0.0000	
12/31/2007	0.0311	-0.0015	0.0317	0.0204	-0.0069	0.0301	-0.0065	0.0017	0.0003	0.0003	0.0000		
12/31/2008	0.0296	-0.0024	0.0171	0.0489	0.0257	0.0009	0.0000	0.0000	0.0000	0.0000			
12/31/2009	0.1897	-0.0813	0.3143	-0.1060	-0.0013	0.0000	0.0077	0.0000	0.0000				
12/31/2010	0.1420	0.0039	0.0000	0.0184	0.0065	0.0000	0.0042	0.0000					
12/31/2011	-0.0724	0.0384	0.0355	0.0153	0.0188	0.0065	0.0214						
12/31/2012	0.1848	0.1199	0.0466	0.0080	0.0000	0.0000							
12/31/2013	0.0070	-0.0155	0.0099	0.0100	0.0198								
12/31/2014	0.1035	0.0741	-0.0080	-0.0028									
12/31/2015	0.2052	0.1644	0.0903										
12/31/2016	0.0047	0.0648											
12/31/2017	0.0049												

Best 3/5	0.0385	0.0863	0.0307	0.0111	0.0084	0.0003	0.0039	0.0000	0.0001	0.0000	0.0000	0.0000	0.0000
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PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	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								

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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	1.607	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.	<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	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 *			

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					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.	<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	1.001	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

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\$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								

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Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	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.	<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	1.154	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.	<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	1.001	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.	<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					1.004	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.	<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	1.003	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 *			

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

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	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	243/211	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

	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	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												

	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	0.1352	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								

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Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	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 *			

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	243/211	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

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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										

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Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	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	51/ 63	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	1.000	0.998	0.999	0.998	1.000	0.999
12/31/2016			1.063	0.977	0.998	1.000	0.998	0.999	0.998	1.000	0.999
12/31/2017		1.173	1.063	0.977	0.998	1.000	0.998	0.999	0.998	1.000	0.999
12/31/2018	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.	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

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												

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 *			

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										
	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	1.062	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
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

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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 @			
Best 3/5	1.009	1.000	1.000	1.002	1.001 *	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					1.006	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.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS	
12/31/2014	1.009	1.000	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	5,645,917	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.	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	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.	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	0.2682	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 2014 - 2018

<u>Item *</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2014 - 2018 Mean</u>
1. Direct Losses Incurred	\$20,338,262	\$25,301,890	\$26,175,083	\$23,084,643	\$26,920,048	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,287,378	\$6,141,101	\$5,079,567	\$6,058,484	\$5,902,031	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,425,208	\$2,534,792	\$2,658,432	\$2,367,750	\$2,313,863	
4. Incurred Losses + ALAE [(1) + (2)]	\$25,625,640	\$31,442,991	\$31,254,650	\$29,143,127	\$32,822,079	
		<u>Incurred Percentage</u>				
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	9.5%	8.1%	8.5%	8.1%	7.0%	8.2%
6. Selected	8.5%					

Notes: All dollar amounts are displayed in thousands.

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

PREMISES / OPERATIONS
TREND SUMMARY
AVERAGE ANNUAL PERCENT CHANGES

(1) <u>EXPOSURE TREND</u>	<u>MANUFACTURERS</u>	<u>CONTRACTORS</u>	<u>OL&T</u> <u>CLASS GROUPS 1-13 *</u>	<u>OL&T</u> <u>CLASS GROUP 16</u>	<u>PREMISES/</u> <u>OPERATIONS</u>
a) 7/1/2016 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 & CONTRACTORS</u>			<u>OWNERS, LANDLORDS & TENANTS</u>		
(2) <u>OCCURRENCE SEVERITY</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>
a) Fitted						
All Years (20 Points)	+ 4.2%	+ 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&C</u>	<u>OL&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 ¹

<u>TYPE OF CLASS</u>	<u>VOLUME</u> ²	<u>INFLATION TREND</u> ³
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% ⁴

¹ These figures were derived from data supplied by Moody's Analytics. Neither Moody's Analytics nor any of its third party licensors makes any warranties, expressed or implied, as to the results obtained using their data and forecasts.

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

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

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

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 HISTORY AND FORECASTS @			(1) YEAR ENDING QUARTER			(2) YEARLY VALUES BASED ON MOODY'S ANALYTICS EXPOSURE 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 Severity	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2009	\$ 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 <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	\$ 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 <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	\$ 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 <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	\$ 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 OCCURRENCES¹

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at <u>Ultimate</u> ¹	(4) Occurrence Frequency <u>(3)/(2)</u> ²
12/31/2005	\$ 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%

¹ Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

PREMISES/OPERATIONS
OWNERS, LANDLORDS AND TENANTS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES¹

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency <u>(3)/(2)²</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%

¹ Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

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

*Base Class

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

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

*Base Class

CLASS GROUP 34 (cont'd)		CLASS GROUP 35		59647	1.34	51752	4.54
15406	1.35	51300	0.91	59773	0.17	51796	1.96
15488	3.37	51305	0.91	59774	0.14	51808	6.97
15733	0.88	51350	1.53	59775	0.18	51809	8.65
16009	1.08	51351	1.37	59889	0.56	51869	2.31
16588	0.50	51352	1.88	CLASS GROUP 36		51877	13.01
16604	0.84	51355	1.28	50010	5.03	51889	2.14
16694	1.66	51356	1.38	50015	3.27	51896	1.00
16819	4.78	51575	0.41	50017	2.49	51919	2.16
16820	3.70	51666	0.65	50045	5.69	51926	2.20
16890	0.56	51767	0.19	50047	0.64	51927	1.19
16891	0.61	51777	0.66	51201	0.86	51934	2.41
16892	1.11	51790	1.10	51205	2.62	51941	2.19
18506	1.76	51833	0.99	51206	0.41	51942	3.50
18616	1.34	51900	0.74	51240	10.34	51956	9.45
45380	1.03	52315	0.86	51241	30.72	51957	8.33
45771	1.57	52744	3.79	51251	0.89	51958	7.40
45819	0.51	53374	1.00	51252	3.12	51959	7.58
49239	0.77	53375	0.53	51253	2.66	51960	1.00
51315	0.50	53376	0.85	51254	0.83	51970	4.35
51357	0.71	53377	0.87	51340	0.85	51982	1.28
51358	1.71	53403	0.55	51370	10.10	51986	5.03
51359	1.50	53565	0.64	51380	1.01	51999	2.12
59925	1.54	55371	2.55	51500	1.91	52002	1.86
59926	1.31	55802	0.66	51550	2.36	52109	0.47
59927	0.88	56488	1.10	51551	0.82	52134	6.23
		56690	0.57	51552	1.42	52150	11.47
		57403	1.35	51553	2.53	52402	0.47
		58020	1.45	51554	0.24	52432	2.33
		58713	0.42	51576	4.54	52433	2.13
		59188	2.88	51600	3.09	52435	2.67
		59189	3.95	51613	2.04	52438	1.93
		59482	3.00	51741	5.38	52440	3.03
						52467	2.80

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

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

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

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

*

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

*Base Class

CLASS GROUP 38

10072	4.39
10367	3.88
10368	5.67
11007	1.65
11201	14.44
11202	4.27
11206	0.67
11207	8.46
11208	1.45
11209	6.81
11210	2.90
11211	15.07
11212	2.28
11213	1.86
11214	4.58
11222	0.077
14405	0.97
15070	0.13
15607	0.17
15699	0.42
16471	0.24
41620	1.21
41677	0.25
41696	0.79
41697	0.55
43470	4.60
43822	3.66
43840	0.045
43860	2.88
43889	1.03
44280	0.25
45678	0.27

46622	10.69	
47050	1.00	*
47367	0.25	
49005	0.17	
49840	1.03	
51516	0.075	
51517	0.085	
51985	0.070	
52660	0.089	
53734	0.45	
54012	0.045	
57997	0.10	
58408	0.059	
58409	0.075	
58456	0.040	
58457	0.058	
58458	0.075	
58459	0.09	

CLASS GROUP 39

11205	(a)
13206	(a)
13207	(a)
13411	(a)
15060	(a)
15061	(a)
18575	(a)
41675	(a)
41679	(a)
44010	(a)
51211	(a)
52876	(a)
53901	(a)
53902	(a)
53903	(a)
53904	(a)

53905	(a)
53951	(a)
53952	(a)
53953	(a)
54444	(a)
55014	(a)
55410	(a)
58561	(a)
59695	(a)
91210	(a)
91280	(a)
91325	(a)
91581	(a)
91582	(a)
91583	(a)
91584	(a)
91585	(a)
91586	(a)
91587	(a)
91588	(a)
91589	(a)
91591	(a)
91618	(a)
94444	(a)
94638	(a)
95358	(a)
95630	(a)
95648	(a)
96703	(a)
96930	(a)
97002	(a)
97003	(a)
97221	(a)
98150	(a)
98151	(a)
98156	(a)

98158	(a)
98162	(a)
98428	(a)
98430	(a)
98622	(a)
98623	(a)
98698	(a)
98871	(a)
99081	(a)
99082	(a)
99083	(a)
99084	(a)
99085	(a)
99160	(a)
99221	(a)
99445	(a)
99798	(a)
99803	(a)
99986	(a)
99987	(a)

CLASS EXCEPTIONS

The following class exceptions apply by state:

Class Group 10

47469 Not valid for New Jersey

Class Group 13

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

Class Group 14

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

Class Group 32

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

Class Group 33

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

Class Group 35

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

Class Group 38

41620 Not valid for New York

Class Group 39

93169 Valid only for Louisiana

SECTION F
SUPPORTING MATERIAL -- PRODUCTS
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MULTISTATE
PRODUCTS
CALCULATION OF AGGREGATE LOSS COSTS
AT CURRENT LEVEL

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
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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>	<u>Link Ratios</u> <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

	<u>Cumulative Incremental Factors</u>						
<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>	<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	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 2014 - 2018

<u>Item *</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2014 - 2018 Mean</u>
1. Direct Losses Incurred	\$20,338,262	\$25,301,890	\$26,175,083	\$23,084,643	\$26,920,048	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,287,378	\$6,141,101	\$5,079,567	\$6,058,484	\$5,902,031	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,425,208	\$2,534,792	\$2,658,432	\$2,367,750	\$2,313,863	
4. Incurred Losses + ALAE [(1) + (2)]	\$25,625,640	\$31,442,991	\$31,254,650	\$29,143,127	\$32,822,079	
		<u>Incurred Percentage</u>				
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	9.5%	8.1%	8.5%	8.1%	7.0%	8.2%
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)		
YEAR ENDING			PRODUCTS		
<u>QUARTER*</u>			CLASS GROUP		
			SALES EXPOSURE		
			<u>INDICES</u>		
2008	1		0.962		
	2		0.958		
	3		0.956		
	4		0.957		
2009	1		0.961		
	2		0.966		
	3		0.969		
	4		0.968		
2010	1		0.964		
	2		0.962		
	3		0.962		
	4		0.965		
2011	1		0.968		
	2		0.973		
	3		0.978		
	4		0.982		
2012	1		0.986		
	2		0.990		
	3		0.995		
	4		1.000		
2013	1		1.004		
	2		1.006		
	3		1.008		
	4		1.010		
2014	1		1.012		
	2		1.016		
	3		1.019		
	4		1.022		
2015	1		1.024		
	2		1.026		
	3		1.028		
	4		1.030		
2016	1		1.030		
	2		1.031		
	3		1.030		
	4		1.030		
2017	1		1.033		
	2		1.034		
	3		1.037		
	4		1.040		
2018	1		1.043		
	2		1.048		
	3		1.052		
	4		1.056		
2019	1		1.059		
	2		1.062		
	3P		1.064		
	4P		1.067		
2020	1P		1.071		
	2P		1.074		
	3P		1.076		
	4P		1.079		
2021	1P		1.082		
	2P		1.087		
	3P		1.093		
	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> ¹	(4) Occurrence Frequency <u>(3)/(2)</u> ²
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%

¹ Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes

The following are definitions of the columns for the Products calculation of proposed loss costs shown on pages F-31-40.

Column (1) is the latest year multistate Monoline/Multiline Aggregate Loss Costs at Current Level (ALCCL) for the respective class.

Column (2) is the five year multistate Monoline/Multiline Aggregate Loss Costs at Current Level.

Column (3) is the five year Monoline/Multiline Experience Ratio. Losses are developed and trended, and ALCCL has been exposure trended. IPMFs and Deductible Discounts have been applied to ALCCL.

Column (4) is the credibility (Z_i) of the individual class with respect to the class group. This is calculated based on the equation:

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

K = The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

Column (5) is the Formula Experience Ratio. This is found by credibility weighting the class experience ratio with the class group experience ratio and is based on the equation:

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

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

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

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

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

$\tilde{X}_{\text{monoline}}$ (X - tilde monoline) is weighted based on monoline/multiline ALCCL for the latest year only.

Column (7) is the change factor, which is to be applied to the present loss cost. The formula for this is given as:

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)
where "SWRL" is the selected multistate monoline loss cost level change.
The off balance factor of 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

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)
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

U - CAPPED UP

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E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 05

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.013 * 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

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)
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	.078	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
 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)
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
 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)
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
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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)
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 G
SUPPORTING MATERIAL -- LOCAL PRODUCTS/COMPLETED OPERATIONS
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MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
CALCULATION OF AGGREGATE LOSS COSTS
AT CURRENT LEVEL

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	EXPOSURE DEVELOPMENT FACTOR+	EXPOSURE TREND#	AVERAGE IPMF*	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2016	\$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.

CONNECTICUT

Local Products/Completed Operations
Subline Code 336
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	0.986
35	Not Applicable	--
36	Service Policy	1.217
37	Industrial/Processing Policy	0.788
38	Contractors Policy	0.844

(A) Implicit Package Modification Factors shown above reflect the package modifications currently in the ISO manual for Local Products/Completed Operations for each type of package policy. More specifically, the G.L. and Property Implicit Package Modification Factors are calculated so that they average to the current manual CPP modification factors that apply to both property and liability.

(B) Combined data for risks written under the ISO CPP Program and individual insurer CMP programs have been used. These Implicit Package Modification Factors were applied to the aggregate loss costs at current level in each accident year. The average implicit package modification factor for each accident year is shown in Section G - Calculation of Aggregate Loss Costs at Current Level. The difference in average implicit package modification factor results from varying aggregate loss-costs-at-current-level distributions by Type of Policy in each year.

CONNECTICUT

LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.022	1.013	0.7888	1.015	5,000,000
27 to 39 Months	1.000	0.998	0.5630	0.999	15,000,000
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		0.999	1.000		0.999
12/31/2018	1.015	0.999	1.000		1.014

(a) See Section G - Multistate Premium Development.

(b) See Section G - Statewide Premium Development.

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

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

CONNECTICUT
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	<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	5,423,746	5,477,951	5,477,798	5,475,538	5,475,042	5,475,048	5,475,048	5,475,048
12/31/2012	5,796,473	5,761,522	5,745,880	5,741,119	5,741,137	5,741,137	5,741,137	
12/31/2013	6,026,835	6,067,484	6,059,281	6,059,855	6,059,909	6,059,909		
12/31/2014	6,325,528	6,435,769	6,417,049	6,416,194	6,416,203			
12/31/2015	6,295,513	6,422,775	6,422,864	6,422,330				
12/31/2016	6,375,197	6,462,883	6,458,915					
12/31/2017	5,998,333	5,918,754						
12/31/2018	6,056,651							

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	1.010	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2012	0.994	0.997	0.999	1.000	1.000	1.000	
12/31/2013	1.007	0.999	1.000	1.000	1.000		
12/31/2014	1.017	0.997	1.000	1.000			
12/31/2015	1.020	1.000	1.000				
12/31/2016	1.014	0.999					
12/31/2017	0.987						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.013	0.998

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

LOCAL PRODUCTS/COMPLETED OPERATIONS LOSS DEVELOPMENT DATA
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CONNECTICUT

Completed Operations
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.960	9.273	0.0811	2.553	360,000
27 to 39 Months	1.486	1.748	0.4915	1.615	380,000
39 to 51 Months	1.091	1.026	0.6698	1.047	410,000
51 to 63 Months	1.009	1.015	0.7388	1.013	430,000
63 to 75 Months	1.002	1.040	0.7347	1.030	470,000
75 to 87 Months	0.983	0.994	0.7394	0.991	500,000
87 to 99 Months	0.990	1.000	0.7018	0.997	540,000
99 to 111 Months	0.997	1.000	0.6299	0.999	570,000
111 to 123 Months	0.992	1.000	0.5009	0.996	610,000
123 to 135 Months	1.001	1.000	0.4365	1.001	660,000
135 to 147 Months	1.002	1.000	0.3827	1.001	710,000
147 to 159 Months	1.001	1.000	0.4299	1.001	760,000
159 to 171 Months	1.001	1.000	0.4919	1.001	820,000
171 to 183 Months	1.002	1.000	0.4767	1.001	880,000
183 to 195 Months	1.000	1.000	0.4286	1.000	950,000
195 to 207 Months	1.000	1.000	0.2389	1.000	1,000,000
207 to 219 Months	1.000	1.000	0.2424	1.000	1,100,000
219 to 231 Months	1.000	1.000	0.1527	1.000	1,200,000
231 to 243 Months	1.000	1.000	0.1065	1.000	1,300,000
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			1.047	1.013	1.030	0.991	0.997	0.999	0.996	1.001	1.001
12/31/2017		1.615	1.047	1.013	1.030	0.991	0.997	0.999	0.996	1.001	1.001
12/31/2018	2.553	1.615	1.047	1.013	1.030	0.991	0.997	0.999	0.996	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	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.079
12/31/2017	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.743
12/31/2018	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		4.450

(A) See Section G - Multistate Loss Development.

(B) See Section G - Statewide Loss Development.

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

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

CONNECTICUT

Completed Operations
Bodily Injury
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.0604
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	121,864	857,298	0.318	272,620	394,484	1.012	399,214
12/31/2017	797	287,903	0.444	127,829	128,626	1.012	130,168
12/31/2018	201	58,744	0.505	29,666	29,867	1.012	30,224

(A) See Section G - Multistate Loss Development.

Note: Completed Operations Incremental ALAE Factors are calculated using multistate data.

CONNECTICUT

Completed Operations
Property Damage
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.185	1.379	0.5427	1.290	1,100,000
27 to 39 Months	1.095	0.962	0.5854	1.017	1,200,000
39 to 51 Months	1.046	1.003	0.6338	1.019	1,200,000
51 to 63 Months	1.037	1.030	0.5815	1.033	1,300,000
63 to 75 Months	1.032	1.013	0.6574	1.020	1,400,000
75 to 87 Months	1.028	1.018	0.6681	1.021	1,500,000
87 to 99 Months	1.028	0.999	0.7069	1.008	1,600,000
99 to 111 Months	1.042	1.002	0.6754	1.015	1,700,000
111 to 123 Months	1.016	1.001	0.6253	1.007	1,800,000
123 to 135 Months	1.027	1.003	0.5406	1.014	2,000,000
135 to 147 Months	1.012	1.000	0.5051	1.006	2,100,000
147 to 159 Months	1.009	1.000	0.4545	1.005	2,300,000
159 to 171 Months	1.005	1.000	0.4199	1.003	2,400,000
171 to 183 Months	1.004	1.000	0.3564	1.003	2,600,000
183 to 195 Months	1.002	1.000	0.3283	1.001	2,800,000
195 to 207 Months	1.002	1.000	0.3059	1.001	3,000,000
207 to 219 Months	1.002	1.000	0.3138	1.001	3,200,000
219 to 231 Months	1.002	1.000	0.2420	1.002	3,400,000
231 to 243 Months	1.002	1.000	0.1325	1.002	3,700,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From				75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51								
12/31/2016			1.019	1.033	1.020	1.021	1.008	1.015	1.007	1.014	1.006	
12/31/2017		1.017	1.019	1.033	1.020	1.021	1.008	1.015	1.007	1.014	1.006	
12/31/2018	1.290	1.017	1.019	1.033	1.020	1.021	1.008	1.015	1.007	1.014	1.006	
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2016	1.005	1.003	1.003	1.001	1.001	1.001	1.002	1.002	1.008		1.182	
12/31/2017	1.005	1.003	1.003	1.001	1.001	1.001	1.002	1.002	1.008		1.202	
12/31/2018	1.005	1.003	1.003	1.001	1.001	1.001	1.002	1.002	1.008		1.551	

(A) See Section G - Multistate Loss Development.

(B) See Section G - Statewide Loss Development.

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

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

CONNECTICUT

Completed Operations
Property Damage
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.0686
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	301,834	1,132,087	0.381	431,325	733,159	1.032	756,613
12/31/2017	106,284	992,350	0.456	452,512	558,796	1.032	576,670
12/31/2018	56,966	3,820,059	0.524	2,001,711	2,058,677	1.032	2,124,548

(A) See Section G - Multistate Loss Development.

Note: Completed Operations Incremental ALAE Factors are calculated using multistate data.

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

\$100,000 Basic Limit Losses as of:											
<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	227,520	234,020	321,520	357,985	282,985	269,985	154,985	154,985	154,985	154,985	154,985
12/31/2000	111,120	53,620	134,750	140,750	161,251	61,251	61,250	61,250	61,250	61,250	61,250
12/31/2001	8,806	44,126	136,625	32,125	32,125	50,625	135,625	135,625	135,625	135,625	135,625
12/31/2002	3,500	54,000	120,599	132,000	132,000	117,000	117,000	117,000	117,000	117,000	117,000
12/31/2003	199,315	298,562	608,861	589,914	584,914	559,914	459,914	459,914	459,914	459,914	459,924
12/31/2004	166,501	78,614	106,114	214,919	233,614	219,614	219,614	224,614	224,614	224,614	224,614
12/31/2005	45,675	105,378	108,377	98,377	108,377	104,376	109,376	109,376	109,376	109,376	109,376
12/31/2006	35,399	115,170	186,700	343,700	303,700	308,700	308,700	249,070	239,070	239,070	239,070
12/31/2007	159,275	191,171	190,926	206,333	91,775	91,775	91,775	91,775	91,775	91,775	91,775
12/31/2008	31,542	106,542	175,500	145,500	85,500	85,500	80,500	155,500	180,500	180,500	180,500
12/31/2009	101,798	175,000	195,925	345,925	340,028	340,028	340,028	340,028	340,028	340,028	
12/31/2010	190,240	333,974	330,475	455,475	549,808	584,515	574,515	474,515	474,515		
12/31/2011	123,288	314,986	452,178	373,968	337,369	356,369	356,369	356,369			
12/31/2012	114,009	523,843	656,169	562,669	438,669	477,778	477,779				
12/31/2013	115,103	219,900	253,398	353,326	525,718	440,718					
12/31/2014	77,254	115,837	376,914	300,024	281,248						
12/31/2015	7,502	154,500	201,236	304,413							
12/31/2016	1,001	97,005	260,812								
12/31/2017	23,250	123,563									
12/31/2018	10,016										
<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	154,985	154,985	154,985	154,985	154,985	154,985	154,985	154,985	154,985		
12/31/2000	61,250	61,250	61,250	61,250	61,250	61,250	61,250	61,250			
12/31/2001	135,625	135,625	135,625	135,625	135,625	135,625	135,625				
12/31/2002	117,000	117,000	117,000	117,000	117,000	117,000					
12/31/2003	459,914	459,914	459,914	459,914	459,914						
12/31/2004	224,614	224,614	224,614	224,614							
12/31/2005	109,376	109,376	109,376								
12/31/2006	239,070	239,070									
12/31/2007	91,775										

COMPLETED OPERATIONS (Subline Code 336)
 FULL COVERAGE
 CONNECTICUT
 BODILY INJURY - 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	1.029	1.374	1.113	0.790	0.954	0.574	1.000	1.000	1.000	1.000	1.000
12/31/2000	0.483	2.513	1.045	1.146	0.380	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2001	5.011	3.096	0.235	1.000	1.576	2.679	1.000	1.000	1.000	1.000	1.000
12/31/2002	15.429	2.233	1.095	1.000	0.886	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.498	2.039	0.969	0.992	0.957	0.821	1.000	1.000	1.000	1.000	1.000
12/31/2004	0.472	1.350	2.025	1.087	0.940	1.000	1.023	1.000	1.000	1.000	1.000
12/31/2005	2.307	1.028	0.908	1.102	0.963	1.048	1.000	1.000	1.000	1.000	1.000
12/31/2006	3.253	1.621	1.841	0.884	1.016	1.000	0.807	0.960	1.000	1.000	1.000
12/31/2007	1.200	0.999	1.081	0.445	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	3.378	1.647	0.829	0.588	1.000	0.942	1.932	1.161	1.000	1.000	
12/31/2009	1.719	1.120	1.766	0.983	1.000	1.000	1.000	1.000	1.000		
12/31/2010	1.756	0.990	1.378	1.207	1.063	0.983	0.826	1.000			
12/31/2011	2.555	1.436	0.827	0.902	1.056	1.000	1.000				
12/31/2012	4.595	1.253	0.858	0.780	1.089	1.000					
12/31/2013	1.910	1.152	1.394	1.488	0.838						
12/31/2014	1.499	3.254	0.796	0.937							
12/31/2015	20.595	1.302	1.513								
12/31/2016	96.908	2.689									
12/31/2017	5.315										

3 Yr Mean	40.939	2.415	1.234	1.068	0.994	0.994	0.942	1.054	1.000	1.000	1.000
Best 3/5	9.273	1.748	1.026	1.015	1.040	0.994	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	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	1.000	1.000	1.000	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

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					1.040	0.994	1.000	1.000	1.000	1.000	1.000
12/31/2015				1.015	1.040	0.994	1.000	1.000	1.000	1.000	1.000
12/31/2016			1.026	1.015	1.040	0.994	1.000	1.000	1.000	1.000	1.000
12/31/2017		1.748	1.026	1.015	1.040	0.994	1.000	1.000	1.000	1.000	1.000
12/31/2018	9.273	1.748	1.026	1.015	1.040	0.994	1.000	1.000	1.000	1.000	1.000

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.034
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.049
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.077
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.882
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	17.450

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

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

A.Y.E	Allocated Expenses as of:										
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	4,222	8,063	122,878	142,742	143,276	89,171	62,921	62,633	62,633	62,633	62,633
12/31/2000	17,668	30,185	48,551	78,330	141,377	154,558	136,198	136,198	136,198	138,404	138,404
12/31/2001	1,934	15,196	41,380	26,954	26,954	37,480	43,385	60,451	61,608	61,608	61,608
12/31/2002	0	2,525	39,428	66,136	73,468	73,605	73,605	73,605	73,605	73,605	73,605
12/31/2003	390,212	51,212	170,334	381,738	431,588	442,656	447,353	447,353	447,353	447,353	447,353
12/31/2004	7,142	17,835	28,045	48,527	100,910	315,392	326,256	114,131	114,135	114,135	114,135
12/31/2005	128	7,069	8,477	8,477	20,772	26,835	26,835	26,835	26,835	26,835	26,835
12/31/2006	0	4,939	53,181	83,697	97,929	101,349	111,583	83,743	83,747	83,747	83,747
12/31/2007	3,602	11,917	17,917	43,056	34,673	34,673	34,673	34,673	34,673	34,673	34,673
12/31/2008	2,924	8,138	28,215	62,618	99,589	128,067	133,583	214,351	201,578	204,435	204,435
12/31/2009	1,400	10,567	17,050	43,102	124,214	124,422	124,422	124,422	125,355	124,586	
12/31/2010	99,023	160,137	277,130	357,693	494,572	560,923	753,338	642,218	850,416		
12/31/2011	1,449	12,612	79,274	165,321	197,265	212,252	196,481	194,290			
12/31/2012	11,397	76,232	169,882	230,972	245,065	237,621	237,621				
12/31/2013	35,299	47,088	91,541	146,502	284,952	490,719					
12/31/2014	6,653	17,867	111,153	362,424	419,604						
12/31/2015	0	8,767	55,830	131,519							
12/31/2016	0	81,870	121,864								
12/31/2017	101	796									
12/31/2018	201										

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	62,633	62,633	62,633	62,633	62,633	62,633	62,633	62,633	62,633
12/31/2000	138,404	138,404	138,404	138,404	138,404	138,404	138,404	138,404	
12/31/2001	61,608	61,608	61,608	61,608	61,608	61,608	61,608		
12/31/2002	73,605	73,605	73,605	73,605	73,605	73,605			
12/31/2003	447,353	447,353	447,353	447,353	447,353				
12/31/2004	114,135	114,135	114,135	114,135					
12/31/2005	26,835	26,835	26,835						
12/31/2006	83,747	83,747							
12/31/2007	34,673								

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

\$100,000 Basic Limit Losses as of:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	487,013	469,160	515,438	505,293	529,868	521,118	521,118	521,118	521,118	521,118	521,118
12/31/2000	180,775	208,334	393,335	397,353	417,353	420,046	415,747	415,747	515,747	517,802	517,802
12/31/2001	170,272	307,207	312,846	311,524	358,573	296,830	303,531	295,024	380,024	376,623	385,024
12/31/2002	225,945	295,234	440,010	407,160	347,660	338,660	339,361	329,361	364,960	369,861	429,861
12/31/2003	337,257	435,105	401,540	483,578	533,058	726,401	635,568	648,667	657,068	717,068	635,568
12/31/2004	237,945	341,561	290,110	394,550	403,300	413,308	415,399	423,800	505,362	449,362	449,362
12/31/2005	295,403	396,327	457,653	572,652	758,864	684,463	692,865	708,077	633,017	633,017	652,616
12/31/2006	367,881	479,814	623,511	861,985	790,710	800,710	776,384	806,324	808,357	808,357	808,357
12/31/2007	643,769	672,439	631,605	623,544	668,045	672,106	678,890	669,923	669,923	676,479	682,194
12/31/2008	558,566	790,210	983,696	934,625	851,637	812,872	837,772	862,772	869,328	868,793	868,793
12/31/2009	1,231,996	1,562,368	1,798,966	1,554,051	1,492,151	1,452,051	1,477,051	1,468,607	1,464,322	1,468,724	
12/31/2010	1,038,599	1,272,823	1,229,206	1,229,260	1,208,062	1,201,185	1,207,562	1,206,277	1,210,679		
12/31/2011	876,014	1,125,673	1,172,673	1,128,475	1,139,598	1,174,153	1,174,870	1,179,270			
12/31/2012	639,655	643,144	554,302	533,307	569,963	644,680	674,983				
12/31/2013	835,871	984,276	887,719	962,240	977,240	990,642					
12/31/2014	464,119	430,468	478,042	310,906	331,035						
12/31/2015	400,659	718,443	711,120	776,235							
12/31/2016	321,337	545,212	542,579								
12/31/2017	583,221	735,863									
12/31/2018	1,061,601										
<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	521,118	521,118	521,118	596,118	565,108	565,108	565,108	565,108	565,108		
12/31/2000	517,802	517,802	589,230	589,230	589,230	520,625	520,625	520,625			
12/31/2001	445,024	377,811	377,811	377,811	377,811	377,811	377,811				
12/31/2002	354,861	354,861	354,861	354,861	354,861	354,861					
12/31/2003	635,568	635,568	635,568	635,568	635,568						
12/31/2004	449,362	449,362	449,362	449,362							
12/31/2005	652,616	652,616	652,616								
12/31/2006	814,072	814,072									
12/31/2007	682,194										

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
CONNECTICUT
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	0.963	1.099	0.980	1.049	0.983	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2000	1.152	1.888	1.010	1.050	1.006	0.990	1.000	1.241	1.004	1.000	1.000
12/31/2001	1.804	1.018	0.996	1.151	0.828	1.023	0.972	1.288	0.991	1.022	1.156
12/31/2002	1.307	1.490	0.925	0.854	0.974	1.002	0.971	1.108	1.013	1.162	0.826
12/31/2003	1.290	0.923	1.204	1.102	1.363	0.875	1.021	1.013	1.091	0.886	1.000
12/31/2004	1.435	0.849	1.360	1.022	1.025	1.005	1.020	1.192	0.889	1.000	1.000
12/31/2005	1.342	1.155	1.251	1.325	0.902	1.012	1.022	0.894	1.000	1.031	1.000
12/31/2006	1.304	1.299	1.382	0.917	1.013	0.970	1.039	1.003	1.000	1.000	1.007
12/31/2007	1.045	0.939	0.987	1.071	1.006	1.010	0.987	1.000	1.010	1.008	1.000
12/31/2008	1.415	1.245	0.950	0.911	0.954	1.031	1.030	1.008	0.999	1.000	
12/31/2009	1.268	1.151	0.864	0.960	0.973	1.017	0.994	0.997	1.003		
12/31/2010	1.226	0.966	1.000	0.983	0.994	1.005	0.999	1.004			
12/31/2011	1.285	1.042	0.962	1.010	1.030	1.001	1.004				
12/31/2012	1.005	0.862	0.962	1.069	1.131	1.047					
12/31/2013	1.178	0.902	1.084	1.016	1.014						
12/31/2014	0.927	1.111	0.650	1.065							
12/31/2015	1.793	0.990	1.092								
12/31/2016	1.697	0.995									
12/31/2017	1.262										

3 Yr Mean	1.584	1.032	0.942	1.050	1.058	1.018	0.999	1.003	1.004	1.003	1.002
Best 3/5	1.379	0.962	1.003	1.030	1.013	1.018	0.999	1.002	1.001	1.003	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.000	1.000	1.144	0.948	1.000	1.000	1.000	1.000			
12/31/2000	1.000	1.138	1.000	1.000	0.884	1.000	1.000	1.000 *			
12/31/2001	0.849	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2002	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	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	1.000	1.000	1.000	0.961 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

Development From											
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.013	1.018	0.999	1.002	1.001	1.003	1.000
12/31/2015				1.030	1.013	1.018	0.999	1.002	1.001	1.003	1.000
12/31/2016			1.003	1.030	1.013	1.018	0.999	1.002	1.001	1.003	1.000
12/31/2017		0.962	1.003	1.030	1.013	1.018	0.999	1.002	1.001	1.003	1.000
12/31/2018	1.379	0.962	1.003	1.030	1.013	1.018	0.999	1.002	1.001	1.003	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.036
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.067
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.071
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.030
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.420

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

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

A.Y.E	Allocated Expenses as of:										
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	16,813	43,949	54,548	66,752	81,238	85,292	85,292	85,292	85,292	85,292	85,332
12/31/2000	3,668	10,008	15,030	37,560	38,079	45,671	45,671	45,671	45,671	70,671	70,671
12/31/2001	14,504	72,343	160,247	239,525	309,892	290,457	302,048	300,291	302,291	301,397	356,172
12/31/2002	24,347	37,243	64,154	82,106	83,823	85,520	95,564	110,909	126,647	139,404	139,488
12/31/2003	19,228	43,128	96,384	230,558	246,112	412,615	408,606	443,938	455,889	455,889	455,889
12/31/2004	32,694	47,752	79,626	102,529	175,624	202,852	255,620	255,620	275,556	284,343	284,343
12/31/2005	9,694	39,280	72,069	141,687	255,181	322,855	406,569	466,534	512,909	571,846	576,265
12/31/2006	5,179	30,772	74,325	130,272	241,331	305,011	337,424	366,237	421,636	289,220	290,861
12/31/2007	71,193	75,354	93,190	125,860	179,101	203,059	211,692	216,232	220,351	226,950	245,841
12/31/2008	11,790	158,808	112,802	117,784	133,626	152,185	161,408	172,573	184,666	205,979	208,558
12/31/2009	59,119	97,168	125,562	239,111	314,290	354,298	403,503	418,878	447,396	464,832	
12/31/2010	86,014	115,625	112,908	153,781	167,114	181,879	417,059	438,270	443,606		
12/31/2011	59,534	219,583	327,655	403,001	451,207	470,014	521,760	557,098			
12/31/2012	61,964	150,906	274,451	264,984	287,380	366,007	386,644				
12/31/2013	54,385	117,721	129,880	277,624	313,915	325,469					
12/31/2014	63,450	90,532	93,015	79,643	101,743						
12/31/2015	45,682	89,207	150,503	218,240							
12/31/2016	132,737	280,075	302,579								
12/31/2017	17,754	104,581									
12/31/2018	56,966										

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	85,905	87,728	88,006	91,017	90,279	90,279	90,279	90,279	90,279
12/31/2000	70,671	70,671	85,672	85,671	100,501	120,499	117,943	117,943	
12/31/2001	404,887	505,623	505,623	505,623	505,623	505,623	505,623		
12/31/2002	139,488	139,488	139,488	139,488	139,488	139,488			
12/31/2003	455,889	455,889	455,889	455,889	455,889				
12/31/2004	284,343	284,343	284,343	284,343					
12/31/2005	576,310	576,310	576,310						
12/31/2006	308,639	311,218							
12/31/2007	248,420								

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	1.016	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
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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
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A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1999	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 @
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Best 3/5	1.041	1.002	1.015	1.000	1.007 *	1.005 *	1.003 *	1.002 *
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A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					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	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	1,668,163	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.	<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	1.280	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.	<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	0.998	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.	<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					0.993	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.	<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	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.	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	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.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
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.	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					0.972	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.	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	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	<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	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>Cumulative Incremental Factors</u>						
<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>
	0.303	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 2014 - 2018

<u>Item *</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2014 - 2018 Mean</u>
1. Direct Losses Incurred	\$20,338,262	\$25,301,890	\$26,175,083	\$23,084,643	\$26,920,048	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$5,287,378	\$6,141,101	\$5,079,567	\$6,058,484	\$5,902,031	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,425,208	\$2,534,792	\$2,658,432	\$2,367,750	\$2,313,863	
4. Incurred Losses + ALAE [(1) + (2)]	\$25,625,640	\$31,442,991	\$31,254,650	\$29,143,127	\$32,822,079	
	<u>Incurred Percentage</u>					
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	9.5%	8.1%	8.5%	8.1%	7.0%	8.2%
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 <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	\$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 ¹	(4) Occurrence Frequency <u>(3)/(2)²</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%

¹ Occurrences are based on reported paid amounts developed to ultimate using paid development factors.

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes

The following are definitions of the columns for the Local Products/Completed Operations calculation of proposed loss costs shown on pages G-55-61.

Column (1) is the latest year multistate Monoline/Multiline Aggregate Loss Costs at Current Level (ALCCL) for the respective class.

Column (2) is the five year multistate Monoline/Multiline Aggregate Loss Costs at Current Level.

Column (3) is the five year Monoline/Multiline Experience Ratio. Losses are developed and trended, and ALCCL has been exposure trended. IPMFs and Deductible Discounts have been applied to ALCCL.

Column (4) is the credibility (Z_i) of the individual class with respect to the class group. This is calculated based on the equation:

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

K = The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

Column (5) is the Formula Experience Ratio. This is found by credibility weighting the class experience ratio with the class group experience ratio and is based on the equation:

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

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

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

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

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

$\tilde{X}_{\text{monoline}}$ (X - tilde monoline) is weighted based on monoline / multiline ALCCL for the latest year only.

Column (7) is the change factor, which is to be applied to the present loss cost. The formula for this is given as:

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)

where "SWRL" equals the selected state monoline loss cost level change.

The off balance factor of 0.992 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 * 1.119

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	149605	774471	1.17579	.2300	1.019	1.026	1.104	11.1	.054	.060
10145	66733	500092	.47670	.1844	.881	.887	.955	-7.7	.013	.012
10146	18592	219608	.66430	.1318	.932	.939	1.011	0.0	.018	.018
10352	27799	187649	.56488	.1254	.922	.928	.999	0.0	.062	.062
11039	304090	1894712	1.01083	.3731	.987	.994	1.070	6.6	.061	.065
11258	11836	76535	.28633	.1023	.902	.908	.977	-2.1	.144	.141
11259	78	1946	.00000	.0861	.889	.895	.963	-3.6	.140	.135
11288	69780	399130	1.02393	.1662	.981	.988	1.064	6.3	.080	.085
12374	280146	1270323	.96405	.3007	.970	.977	1.052	4.5	.067	.070
12375	148791	730033	.94854	.2230	.967	.974	1.048	4.3	.047	.049
13673	296109	1866841	1.31816	.3702	1.101	1.109	1.194	18.8	.016	.019
13720	25511	155407	.69409	.1188	.940	.947	1.019	1.5	.066	.067
14401	47441	203258	1.05620	.1286	.983	.990	1.066	6.7	.119	.127
15224	83459	541079	.77036	.1916	.934	.941	1.013	1.5	.065	.066
16900	327117	2391558	1.15246	.4208	1.048	1.055	1.136	12.9	.062	.070
16901	1440516	9537789	.99972	.7236	.992	.999	1.075	8.0	.100	.108
16902	110154	656913	.70771	.2111	.917	.923	.994	0.0	.064	.064
16905								12.9	.062	.070
16906								8.0	.100	.108
16910	2074348	13468032	.98015	.7853	.979	.986	1.061	5.8	.052	.055
16911	164671	924899	1.06455	.2529	.996	1.003	1.080	7.3	.055	.059
16915	71479	435929	.93164	.1729	.966	.973	1.047	3.9	.051	.053
16916	747333	4535079	.97706	.5641	.975	.982	1.057	6.1	.049	.052
16920	10365	57440	1.50825	.0982	1.025	1.032	1.111	11.4	.105	.117
16921	1614	5619	.00000	.0870	.888	.894	.962	-3.8	.052	.050
16930	56319	265682	2.20961	.1409	1.147	1.155	1.243	24.2	.124	.154
16931	26368	117614	2.60764	.1110	1.154	1.162	1.251	25.8	.062	.078
16940	1123	3695	.00000	.0865	.889	.895	.963	-3.8	.053	.051
16941	22375	78818	.50743	.1028	.925	.932	1.003	0.0	.096	.096
18435	233614	1318946	1.30521	.3069	1.075	1.083	1.166	17.2	.058	.068
18436	18497	86568	.00000	.1045	.871	.877	.944	-5.6	.160	.151
18501	351413	2013754	.82240	.3852	.915	.921	.991	0.0	.015	.015
45900	69276	442989	.00137	.1742	.803	.809	.871	-13.3	.060	.052
49617	384364	1953205	1.28716	.3791	1.092	1.100	1.184	18.5	.146	.173
57001	15303	122492	3.02804	.1120	1.203	1.211	1.304	27.8	.018	.023

X-TILDE: 1.013 X-TILDE (MONOLINE): .993 PI-TILDE: .0049215
 TAU SQUARED: .03000 SIGMA SQUARED: 123994.13042

L - CAPPED DOWN
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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.036 * 1.119

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	5668	38306	.00000	.0662	.969	.873	1.012	0.0	.019	.019
10042	1284897	6252650	1.18286	.6222	1.128	1.016	1.178	17.6	.340	.400
10060	2900	15392	.00000	.0611	.974	.877	1.017	1.4	.070	.071
10065	17767	122498	1.53917	.0845	1.080	.973	1.128	12.1	.033	.037
10066	2182	15224	.00000	.0611	.974	.877	1.017	2.6	.039	.040
10071	492049	2928048	1.11733	.4456	1.073	.967	1.121	12.2	.090	.101
10073	7991148	44260768	1.14469	.9186	1.136	1.023	1.186	17.9	.390	.460
10075	829	7389	.73853	.0594	1.020	.919	1.065	6.8	.148	.158
10107	31061	290791	2.33143	.1189	1.192	1.074	1.245	24.5	.159	.198
10115	45554	338842	.69324	.1283	.994	.895	1.038	3.3	.061	.063
10309	15517	172700	.15283	.0950	.954	.859	.996	0.0	.019	.019
11020	4304	42211	.76440	.0671	1.019	.918	1.064	6.4	.110	.117
11127	73291	462291	.96263	.1514	1.026	.924	1.071	0.0	.007	.007
11128	30824	190110	1.12433	.0986	1.046	.942	1.092	10.0	.060	.066
11204	10573	57555	.04071	.0705	.967	.871	1.010	1.3	1.510	1.530
11234	26034	150820	.26119	.0905	.967	.871	1.010	1.8	.057	.058
12014	23400	166891	.12117	.0938	.952	.858	.995	0.0	.040	.040
12356	6668	48659	1.06367	.0685	1.039	.936	1.085	7.7	.026	.028
12510	6966	37615	.00000	.0661	.969	.873	1.012	0.0	.026	.026
12805	1011685	4820516	1.05941	.5621	1.050	.946	1.097	9.9	.141	.155
13351	713439	4172226	1.38276	.5281	1.220	1.099	1.274	27.3	.044	.056
13352	4826	19645	.00000	.0621	.973	.877	1.017	2.6	.039	.040
13506	79715	466633	.63045	.1522	.976	.879	1.019	1.7	.060	.061
13507	40256	269314	.00793	.1147	.920	.829	.961	-3.6	.137	.132
13716	702334	3540419	.89084	.4895	.966	.870	1.009	0.8	.130	.131
13759	18766	143407	.01390	.0889	.947	.853	.989	-0.8	.129	.128
14101	9977	79939	1.65990	.0754	1.085	.977	1.133	13.2	.038	.043
14279	135024	562145	1.02016	.1693	1.035	.932	1.080	7.6	.079	.085
14913	43334	327636	1.54113	.1261	1.101	.992	1.150	14.9	.094	.108
15538	11622	117866	.05780	.0835	.956	.861	.998	0.0	.017	.017
15600	4001	40548	.44947	.0667	.998	.899	1.042	4.4	.068	.071
15608	762	4796	.00000	.0588	.977	.880	1.020	0.0	.009	.009
15839	27890	182388	.82197	.0970	1.017	.916	1.062	7.7	.026	.028
15991	30051	218018	.63176	.1043	.995	.896	1.039	3.2	.063	.065
15993	3782	34299	.44369	.0654	.999	.900	1.043	5.4	.037	.039
16403	70446	388150	2.73395	.1377	1.271	1.145	1.327	32.9	.140	.186
16676	1155	6153	.00000	.0591	.976	.879	1.019	0.0	.014	.014

X-TILDE: 1.126 X-TILDE (MONOLINE): 1.110 PI-TILDE: .0025700
 TAU SQUARED: .03774 SIGMA SQUARED: 157952.28999

L - CAPPED DOWN
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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.036 * 1.119

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	76122	667452	.05936	.1873	.854	.769	.891	-10.6	.142	.127
18109	395	2288	.00000	.0582	.977	.880	1.020	3.6	.028	.029
18110	37394	293869	1.40770	.1195	1.082	.975	1.130	12.9	.031	.035
18206	272624	2495029	1.31202	.4096	1.150	1.036	1.201	19.7	.076	.091
18335	8088	53107	.11904	.0695	.974	.877	1.017	0.0	.018	.018
18506	28	287	.00000	.0578	.978	.881	1.021	0.0	.007	.007
18507	1181	8660	.00000	.0596	.976	.879	1.019	0.0	.008	.008
18708	8178	47063	11.62395	.0682	1.760	1.586	1.839	30.8	.013	.017
18834	6548	35746	.00000	.0657	.970	.874	1.013	1.6	.123	.125
18911	4501	33188	.39698	.0651	.996	.897	1.040	5.3	.019	.020
18912	1050	6218	1.13493	.0591	1.043	.940	1.090	7.4	.027	.029
18920	337	6327	.34835	.0591	.997	.898	1.041	5.9	.017	.018
45819	615247	3166546	1.00577	.4636	1.023	.922	1.069	7.2	.069	.074
49618	437	1908	3.41195	.0581	1.176	1.059	1.228	23.1	.052	.064
49619	179918	1047059	1.14302	.2463	1.064	.959	1.112	11.5	.096	.107

U

X-TILDE: 1.126 X-TILDE (MONOLINE): 1.110 PI-TILDE: .0025700
 TAU SQUARED: .03774 SIGMA SQUARED: 157952.28999

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 11

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.022 * 1.119

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	1.144	15.0	.400	.460	
92054	0	15	.00000	.1250	.845	.851	.973	-2.9	.207	.201	
92055	174	2730	.00000	.1254	.844	.850	.972	-2.8	.180	.175	
95124	611346	3815826	1.32220	.4431	1.123	1.131	1.293	30.0	.700	.910	
98303	68332	377625	.26154	.1718	.844	.850	.972	-2.8	5.450	5.300	
98304	2147192	11756467	.94094	.6829	.949	.956	1.093	9.3	2.900	3.170	
98305	1991141	12348222	1.15736	.6928	1.098	1.106	1.265	26.3	1.140	1.440	
98306	8767	64176	.74615	.1333	.936	.943	1.078	7.1	.700	.750	
98307	2110	9782	.20272	.1263	.869	.875	1.001	0.0	.460	.460	
98308	344856	2140055	1.74376	.3373	1.228	1.237	1.415	36.6	.710	.970	U
98309	19059	124033	.06074	.1409	.838	.844	.965	-3.8	1.310	1.260	
98344	32791	260416	1.65373	.1578	1.074	1.082	1.237	24.4	.410	.510	
98449	1284293	10725835	1.05008	.6641	1.022	1.029	1.177	17.5	12.600	14.800	
98805	165763	998890	1.25967	.2388	1.036	1.043	1.193	19.6	.920	1.100	
98813	386586	2233846	.41257	.3442	.775	.780	.892	-10.6	1.790	1.600	
98967	949283	5766208	1.51366	.5303	1.256	1.265	1.447	37.8	5.760	7.940	U
99003	25307	202977	1.01687	.1508	.973	.980	1.121	11.8	.760	.850	
99826	21796	142430	1.74309	.1433	1.077	1.085	1.241	23.8	.420	.520	
99827	77734	461964	.44120	.1816	.870	.876	1.002	0.0	.540	.540	
99948	2071822	12474907	.88216	.6948	.908	.914	1.045	4.3	18.400	19.200	
99952	394349	1860922	.84545	.3156	.927	.934	1.068	7.1	14.100	15.100	
99953	184347	962036	1.32547	.2351	1.050	1.057	1.209	21.2	9.240	11.200	
99954	188120	914678	.58573	.2304	.878	.884	1.011	1.1	9.730	9.840	
99955	1165962	4067672	.56243	.4561	.781	.787	.900	-9.6	11.500	10.400	

X-TILDE: 1.032 X-TILDE (MONOLINE): .993 PI-TILDE: .0073543
 TAU SQUARED: .03000 SIGMA SQUARED: 200460.41944

L - CAPPED DOWN
 U - CAPPED UP
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 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 * 1.119

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	1532006	10774226	.86842	.5048	.926	.942	1.056	5.7	4.740	5.010
91150	989558	4732613	1.05764	.3238	1.008	1.025	1.149	15.0	5.270	6.060
91155	3086951	19800294	1.11654	.6462	1.070	1.089	1.221	22.3	21.100	25.800
91340	17288154	103289217	.90860	.9029	.916	.932	1.045	4.6	6.580	6.880
91341	6786257	42094882	1.07183	.7926	1.054	1.072	1.202	20.3	3.060	3.680
91342	9619062	50489535	.88407	.8205	.902	.918	1.029	3.0	3.040	3.130
91343	274746	1843754	1.25686	.1807	1.033	1.051	1.178	17.8	1.070	1.260
91436	237466	1234555	.97784	.1424	.983	1.000	1.121	12.1	2.230	2.500
91507	35825	204922	.02894	.0688	.918	.934	1.047	4.8	3.150	3.300
91551	708703	3749146	1.22863	.2811	1.053	1.071	1.201	20.3	.590	.710
91555	125051	706118	.52487	.1061	.935	.951	1.066	6.8	1.030	1.100
91560	11731342	61106213	.86051	.8467	.879	.894	1.002	0.3	3.820	3.830
91577	1595081	7444226	1.19402	.4191	1.072	1.091	1.223	22.2	2.570	3.140
91746	3452311	13335111	1.07813	.5552	1.036	1.054	1.182	18.2	5.870	6.940
92101	594371	2898148	1.22736	.2394	1.042	1.060	1.189	18.9	2.650	3.150
92102	396576	2448818	1.65172	.2154	1.128	1.148	1.287	28.6	2.550	3.280
92215	7806269	42430069	.90991	.7939	.925	.941	1.055	5.5	2.710	2.860
92338	3291222	18329715	1.21965	.6290	1.132	1.152	1.292	29.2	1.370	1.770
92446	502850	1409673	.39010	.1537	.893	.908	1.018	1.6	1.910	1.940
92447	46574	236978	.94114	.0713	.981	.998	1.119	12.0	1.500	1.680
92451	2258185	12602609	1.01004	.5419	.998	1.015	1.138	13.9	1.940	2.210
92478	15061164	79965152	.88722	.8782	.899	.915	1.026	2.4	1.650	1.690
94007	7956412	40760092	.95904	.7873	.964	.981	1.100	10.0	4.120	4.530
94276	1391165	7982799	.89611	.4349	.946	.962	1.079	8.0	4.010	4.330
94569	2559900	12304201	1.11049	.5362	1.052	1.070	1.200	20.1	3.680	4.420
95410	6130171	32029820	.87527	.7449	.903	.919	1.030	3.0	2.690	2.770
95455	366763	2390151	.18140	.2122	.814	.828	.928	-7.2	1.940	1.800
95505	68143	436536	1.62702	.0864	1.039	1.057	1.185	18.4	1.850	2.190
95625	1417970	5700774	1.21329	.3612	1.067	1.085	1.217	21.8	3.490	4.250
95647	31735125	123948207	1.06651	.9176	1.060	1.078	1.209	20.9	6.850	8.280
96053	411010	2200468	1.04293	.2015	.996	1.013	1.136	13.7	3.510	3.990
96410	1520108	7249282	.96228	.4131	.975	.992	1.112	11.2	8.330	9.260
96611	189788	1300496	.45310	.1467	.906	.922	1.034	2.9	1.020	1.050
97447	5929218	31636526	1.15694	.7426	1.112	1.131	1.268	26.7	3.710	4.700
97650	382984	1809657	.94485	.1786	.977	.994	1.115	11.4	3.500	3.900
97651	336148	1427407	.74983	.1549	.948	.964	1.081	8.1	3.830	4.140
97652	31842	225743	.86747	.0704	.976	.993	1.113	11.4	3.070	3.420

X-TILDE: .975 X-TILDE (MONOLINE): .983 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: 12

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.002 * 1.119

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	721315	3366738	1.09313	.2629	1.013	1.031	1.156	15.7	2.480	2.870
97654	84062	375525	.64035	.0818	.956	.973	1.091	8.9	3.130	3.410
97655	1458879	6479959	1.02993	.3885	1.002	1.019	1.143	14.4	4.450	5.090
98002	10407	96607	.00000	.0603	.925	.941	1.055	5.9	.850	.900
98482	21460850	101263444	.97920	.9011	.980	.997	1.118	11.7	6.560	7.330
98483	22803748	123451536	1.01807	.9173	1.015	1.033	1.158	15.9	15.100	17.500
98502	263266	1585643	.96551	.1649	.981	.998	1.119	11.8	2.710	3.030
98636	1818910	9226623	.73396	.4683	.867	.882	.989	-1.2	3.440	3.400
98677	3396469	20516342	.92725	.6541	.947	.963	1.080	8.0	7.640	8.250
98678	2350137	12324789	1.07684	.5366	1.034	1.052	1.180	17.8	10.700	12.600
98806	646948	3089973	1.05332	.2492	1.001	1.018	1.141	14.0	3.560	4.060
98820	3449815	15591669	.90203	.5919	.935	.951	1.066	6.5	3.540	3.770
98884	2248412	9583005	1.27185	.4772	1.121	1.140	1.278	27.6	1.920	2.450
99004	31063	157342	.08413	.0651	.925	.941	1.055	5.4	1.470	1.550
99080	1088287	5382826	.56306	.3494	.837	.851	.954	-4.6	7.460	7.120
99315	1175748	4929952	1.56833	.3318	1.178	1.198	1.343	34.4	1.920	2.580
99321	1819616	10768902	.82490	.5047	.904	.920	1.032	3.0	1.990	2.050
99613	1386205	5893215	.85499	.3682	.936	.952	1.067	6.8	2.500	2.670
99650	375418	2543797	1.11253	.2206	1.012	1.030	1.155	15.8	.760	.880
99746	3224036	15074871	1.00764	.5840	.998	1.015	1.138	13.8	3.050	3.470

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 TAU SQUARED: .03000 SIGMA SQUARED: 354013.52790

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 13

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .951 * 1.119

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	63235	139666	.07270	.1487	.731	.865	.921	-8.1	2.600	2.390
91127	907192	4758439	.73955	.6211	.780	.923	.982	-1.5	1.370	1.350
91235	545041	3038764	.95435	.5225	.903	1.069	1.138	13.7	2.920	3.320
91265	31450	109705	.00763	.1418	.728	.862	.917	-8.3	3.630	3.330
91266	178041	815340	1.54571	.2801	1.042	1.233	1.312	31.0	.840	1.100
91280	7642	54746	2.58231	.1288	1.070	1.266	1.347	34.7	2.420	3.260
94381	1501077	7617665	.87451	.7180	.867	1.026	1.092	9.1	9.990	10.900
94404	121041	371631	.59514	.1989	.797	.943	1.004	0.4	5.530	5.550
95310	581319	2090369	.38011	.4424	.640	.757	.806	-19.6	1.890	1.520
96408	822184	5259780	1.12440	.6426	1.025	1.213	1.291	29.1	7.410	9.570
96409	1851965	10554614	.79070	.7767	.803	.950	1.011	1.1	9.790	9.900
97221	709831	3830675	1.04608	.5736	.961	1.137	1.210	21.0	1.190	1.440
97222	3178608	19839636	.74038	.8653	.755	.893	.950	-4.8	1.670	1.590
97223	2647591	15636988	1.07293	.8358	1.036	1.226	1.305	30.5	2.820	3.680
98152	339831	2652442	1.40336	.4928	1.121	1.327	1.412	35.7	.420	.570
98157	48143	373039	1.25229	.1992	.927	1.097	1.167	15.6	.320	.370
98163	3157	4991	.00000	.1166	.748	.885	.942	-6.7	.300	.280
98164	8254	99449	.00000	.1394	.729	.863	.918	-8.5	.094	.086
98659	274	1621	.00000	.1158	.749	.886	.943	-5.6	.540	.510
98914	837	3472	.00000	.1162	.748	.885	.942	-6.2	.810	.760
98949	5757	17554	.00000	.1197	.745	.882	.939	-6.8	.440	.410
98993	1844094	7695392	.66037	.7199	.713	.844	.898	-10.1	6.420	5.770
99163	10343	9273	.00000	.1177	.747	.884	.941	-6.2	.650	.610
99803	7576	54305	1.65972	.1287	.951	1.125	1.197	19.4	12.400	14.800
99946	3140716	14903216	.77185	.8292	.785	.929	.989	-1.0	3.050	3.020
99969	730967	3708802	.96003	.5664	.911	1.078	1.147	14.8	2.370	2.720

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X-TILDE: .868 X-TILDE (MONOLINE): .845 PI-TILDE: .0068937
TAU SQUARED: .03000 SIGMA SQUARED: 106944.31114

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CONNECTICUT GL-2020-BGL1
BASIC LIMIT LOSS COST LEVEL
GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS & PRODUCTS/COMPLETED OPERATIONS
ACTUARIAL ANALYSIS SUPPLEMENT

PURPOSE This document provides discussion and analysis of pattern shifts in the data used to derive the advisory loss costs.

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

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>
M&C	- 0.2%	- 0.2%
OL&T	+ 11.8%	+ 11.8%
Premises/Operations	+ 7.7%	+ 7.7%
Products	+ 0.9%	+ 0.9%
Local Products/Completed Operations	+ 12.8%	+ 12.8%
Products/Completed Operations	+ 8.8%	+ 8.8%
GL Overall	+ 7.9%	+ 7.9%

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

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

ISO reporting companies' voluntary experience.
Fiscal - accident year data through year ended 3/31/2019 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.

CALL TO CALL COMPARISON

Manufacturers and Contractors

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of 14.3%, 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 13.8% decrease in ALCCL;
- Implemented loss cost level change (-1.9%);
- A change in exposure trend plus an additional year of trending (+1.3%);
- The effect on ALCCL due to a change in average IPMFs (0.0%).

The Basic Limit Experience Ratio (BLER) increased in 2017 (+21.3%). 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 13.9%, 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 (+2.8%);
- A change in exposure trend plus an additional year of trending (+0.1%);
- The effect on ALCCL due to a change in average IPMFs (+0.7%).

The Basic Limit Experience Ratio (BLER) increased in 2017 (+7.9%) and 2018 (+11.4%). This is mainly due to unfavorable experience across several class groups.

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 increased from 2015 to 2016, decreased in 2017 and then increased thereafter.

The high BLERs for 2015 (1.295) and 2018 (1.186) are attributable to unfavorable experience in several class groups. The low BLERs for 2017 (0.883) is attributable to favorable experience in several class groups

Owners, Landlords
and Tenants

The ALCCL increased from 2015 to 2019.

The high BLERs for 2015 (1.394), 2018 (1.238) and 2019 (1.145) 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.

Owners, Landlords
and Tenants

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 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.

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.

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 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 34.2% and 21.2% respectively. This can largely be attributed to a higher 15-to-27 and 27-to-39 months state link ratios. 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 months-to-ultimate factors which increased by 15.7%. This can largely be attributed to a higher 15-to-27 months state link ratio.

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.

ALAE Development

To develop ALAE losses for all sublines and loss types (BI, PD and Fringe), we are using an incremental method that is based on a percentage of the total limit indemnity losses developed to ultimate. Since this is a procedure that produces incremental factors instead of multiplicative factors, there is no appropriate factor comparison available to last year's review.

One of the primary purposes of this procedure is to produce accurate and stable developed ALAE, especially for immature accident years.

SEVERITY TREND COMPARISON	Manufacturers and Contractors	<p>The BI severity trend selection is +4.5%, unchanged from +4.5% in the previous Calendar review.</p> <p>The PD severity trend selection is +4.5%, up from +4.0% in the previous Calendar review.</p> <p>The Fringe severity trend selection is 0.0%, down from +0.5% in the previous Calendar review.</p>
	Owners, Landlords and Tenants	<p>The BI severity trend selection is +4.0%, up from +3.5% in the previous Calendar review.</p> <p>The PD severity trend selection is +5.0%, up from +4.5% in the previous Calendar review.</p> <p>The Fringe severity selection is +1.0%, down from +2.0% in the previous Calendar review.</p>
	Products	<p>The BI severity trend selection is +3.0%, up from +2.5% in the previous review.</p> <p>The PD severity trend selection is +6.0%, down from +6.5% in the previous review.</p>
	Local Products/ Completed Ops	<p>The BI severity trend selection is +4.0%, up from +2.5% in the previous review.</p> <p>The PD selected severity trend is +4.5%, unchanged from +4.5% in the previous review.</p>

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 0.956. In the 2019 review the weighted average IPMF was 0.959.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.848. In the 2019 review the weighted average IPMF was 0.855.
	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 2, 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 except for CG34 which went from 1.062 to 1.123. This is due to unfavorable experience in the incoming year.	
	The class group relative changes for Owners, Landlords and Tenants vary within reasonable limits.	
	For Local Products, Connecticut's state balanced relative change (1.029) ranks 15th highest overall. In last year's review, Connecticut's state balanced relative change (0.971) ranked 34th highest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of 13.8% 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	.245	.195	10205	.96	—	11210	7.78	—	13207	(a)	(a)
10015	28.20	—	10220	18.00	—	11211	40.40	—	13208	(a)	(a)
10020	(a)	(a)	10255	.26	.147	11212	6.12	—	13314	.46	.016
10026	2.47	.019	10256	.95	.152	11213	4.99	—	13351	1.12	.056
10036	.70	(a)	10257	.178	.169	11214	12.30	—	13352	1.14	.04
10040	.187	.30	10309	.62	.019	11222	.207	—	13410	1.49	2.99
10042	1.42	.40	10315	1.46	(a)	11234	1.08	.058	13411	(a)	(a)
10052	19.50	—	10331	38.30	—	11248	.049	.018	13412	.50	1.14
10054	17.30	—	10332	66.00	—	11258	2.30	.141	13453	.58	(a)
10060	.68	.071	10352	1.11	.062	11259	2.47	.135	13454	.68	(a)
10065	1.02	.037	10367	10.40	—	11273	53.40	—	13455	.69	(a)
10066	1.04	.04	10368	15.20	—	11274	51.30	—	13461	(a)	(a)
10070	.14	.154	10375	(a)	—	11288	2.82	.085	13506	3.51	.061
10071	1.22	.101	10378	38.70	—	12014	.106	.04	13507	4.23	.132
10072	11.80	—	10379	18.00	—	12356	4.53	.028	13590	.51	.74
10073	1.09	.46	10380	30.70	—	12361	.071	.077	13621	.129	.32
10075	8.06	.158	10381	26.60	—	12362	.154	(a)	13670	.04	.015
10100	1.91	.06	11007	4.43	—	12373	.059	.024	13673	1.74	.019
10101	.92	.181	11020	1.16	.117	12374	2.35	.07	13715	.154	.165
10105	9.93	—	11039	.94	.065	12375	1.16	.049	13716	1.74	.131
10107	3.32	.198	11052	18.10	—	12391	.116	.082	13720	.98	.067
10110	96.00	—	11101	(a)	(a)	12393	1.54	(a)	13759	.68	.128
10111	.31	.078	11120	(a)	—	12467	.64	(a)	13930	.33	.201
10113	1.38	—	11126	.239	.022	12509	.065	.036	14068	.15	.014
10115	2.73	.063	11127	.78	.007	12510	.82	.026	14101	1.76	.043
10117	28.00	—	11128	1.06	.066	12583	.36	(a)	14279	.49	.085
10119	(a)	—	11138	9.56	—	12651	1.06	.53	14401	2.32	.127
10120	62.80	—	11155	.82	—	12683	.49	(a)	14405	2.60	—
10130	13.50	—	11160	(a)	(a)	12707	1.01	.64	14527	.63	.189
10132	11.70	—	11167	4.17	—	12797	.213	.196	14655	.34	—
10133	17.40	—	11168	21.60	—	12805	1.24	.155	14731	18.00	—
10135	(a)	—	11201	38.70	—	12841	2.05	—	14732	1.33	—
10140	.033	.021	11202	11.50	—	12927	.36	—	14733	2.37	—
10141	.066	.023	11203	1.82	.52	13049	.037	.057	14734	1.02	—
10145	.32	.012	11204	1.20	1.53	13111	2.13	.093	14855	.227	.154
10146	.85	.018	11205	(a)	—	13112	.061	.063	14913	1.28	.108
10150	1.90	(a)	11206	1.80	—	13201	.94	.16	15060	(a)	(a)
10151	47.70	—	11207	22.70	—	13204	1.06	1.45	15061	(a)	(a)
10160	8.50	—	11208	3.89	—	13205	.41	.46	15062	.204	(a)
10204	.86	—	11209	18.30	—	13206	(a)	(a)	15063	.238	(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
15070	.35	—	16750	.40	.032	18707	.023	.004	40117	(a)	—
15119	(a)	—	16751	.40	—	18708	.44	.017	40140	(a)	—
15120	(a)	—	16819	1.24	(a)	18833	.28	(a)	41001	1.05	—
15123	17.40	—	16820	.96	(a)	18834	1.14	.125	41210	(a)	—
15124	6.07	—	16881	6.24	(a)	18911	3.59	.02	41421	1.31	—
15188	.36	(a)	16890	.145	(a)	18912	6.76	.029	41422	.70	—
15223	.047	.041	16891	.158	(a)	18920	1.76	.018	41510	181.00	—
15224	1.04	.066	16892	.29	(a)	18991	(a)	—	41603	62.00	—
15300	(a)	—	16900	3.95	.07	19007	6.79	—	41604	34.00	—
15314	.82	(a)	16901	2.54	.108	19051	15.00	—	41620	3.25	—
15404	.093	(a)	16902	2.15	.064	19061	(a)	—	41650	87.30	—
15405	.137	(a)	16905	4.16	.07	19795	1.18	(a)	41664	133.00	—
15406	.35	.048	16906	2.66	.108	19796	1.38	—	41665	15.60	—
15488	.87	(a)	16910	2.37	.055	40005	(a)	—	41666	(a)	—
15538	1.46	.017	16911	2.15	.059	40006	(a)	—	41667	364.00	—
15600	3.67	.071	16915	2.43	.053	40010	(a)	—	41668	341.00	—
15607	.46	—	16916	2.03	.052	40015	(a)	—	41669	2.39	—
15608	.82	.009	16920	5.39	.117	40020	(a)	—	41670	4.02	—
15656	24.20	—	16921	4.93	.05	40026	(a)	—	41672	(a)	—
15699	1.13	—	16930	3.10	.154	40031	(a)	—	41673	(a)	—
15733	.227	.037	16931	3.35	.078	40032	(a)	—	41675	(a)	—
15839	1.10	.028	16940	6.73	.051	40040	(a)	—	41677	.67	—
15991	.90	.065	16941	2.70	.096	40041	(a)	—	41678	290.00	—
15993	.76	.039	18078	.28	.127	40042	(a)	—	41679	(a)	(a)
16005	.082	.034	18109	1.50	.029	40045	879.00	—	41680	45.40	—
16009	.28	.094	18110	1.20	.035	40046	174.00	—	41696	2.12	—
16402	5.43	—	18200	(a)	—	40047	62.00	—	41697	1.48	—
16403	3.43	.186	18205	.43	.35	40059	22.20	—	41700	(a)	—
16404	4.33	—	18206	1.94	.091	40061	11.80	—	41715	28.80	—
16471	.64	—	18335	1.40	.018	40063	394.00	—	41716	18.30	—
16501	.173	(a)	18435	2.02	.068	40064	116.00	—	43007	(a)	—
16527	.27	.35	18436	1.63	.151	40066	(a)	—	43117	(a)	—
16588	.129	(a)	18437	1.99	(a)	40067	(a)	—	43151	43.20	—
16604	.217	.146	18438	3.83	(a)	40069	(a)	—	43152	86.90	—
16670	15.90	—	18501	1.85	.015	40072	(a)	—	43200	164.00	—
16676	1.14	.014	18506	.45	.007	40075	86.90	—	43215	(a)	—
16694	.43	(a)	18507	.72	.008	40101	125.00	—	43421	45.10	—
16705	.49	.148	18570	7.50	—	40102	110.00	—	43422	236.00	—
16722	(a)	—	18575	(a)	(a)	40111	31.20	—	43424	(a)	—
16723	(a)	—	18616	.35	.59	40115	(a)	—	43470	12.30	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	143.00	—	46004	82.90	—	47471	11.30	—
43518	57.10	—	44280	.67	—	46005	66.30	—	47473	14.80	—
43550	161.00	—	44311	29.50	—	46112	.49	—	47474	16.60	—
43551	89.20	—	44315	19.80	—	46202	5.49	—	47475	13.10	—
43626	45.60	—	44427	451.00	—	46362	1013.00	—	47476	13.10	—
43628	593.00	—	44428	454.00	—	46426	148.00	—	47477	17.50	—
43629	502.00	—	44429	6.80	—	46427	198.00	—	47478	18.30	—
43754	(a)	—	44430	4.73	—	46510	(a)	—	47600	(a)	—
43760	16.70	—	44431	15.10	—	46590	(a)	—	47610	(a)	—
43822	9.82	—	44432	4.79	—	46603	12.40	—	48039	117.00	—
43840	.121	—	44433	152.00	—	46604	14.30	—	48177	(a)	—
43860	7.73	—	44434	292.00	—	46606	38.20	—	48178	(a)	—
43889	2.76	—	44435	302.00	—	46607	52.50	—	48206	121.00	—
43945	(a)	—	44436	353.00	—	46622	28.70	—	48252	(a)	—
43946	(a)	—	44437	292.00	—	46671	(a)	—	48441	.51	—
43990	(a)	(a)	44438	231.00	—	46700	331.00	—	48557	50.70	—
43991	(a)	—	44439	450.00	—	46773	(a)	—	48558	44.10	—
44009	21.20	—	44440	372.00	—	46822	(a)	—	48600	296.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	48.80	—	44501	(a)	—	46882	(a)	—	48636	1.91	(a)
44070	14.40	—	45190	4.32	—	46911	90.30	—	48637	38.70	—
44071	16.10	—	45191	3.07	—	46912	165.00	—	48638	19.20	—
44072	11.10	—	45192	3.59	—	46913	(a)	—	48727	(a)	—
44100	2.25	—	45193	2.12	—	46914	(a)	—	48808	6.18	—
44101	2.34	—	45210	2.68	—	46915	(a)	—	48924	(a)	—
44102	1.83	—	45224	(a)	—	46916	(a)	—	48925	927.00	—
44103	1.62	—	45225	(a)	—	47050	2.68	—	49005	.46	—
44104	.68	—	45334	94.80	—	47051	(a)	—	49111	9.46	—
44105	(a)	—	45380	.27	(a)	47052	(a)	—	49181	38.10	—
44106	(a)	—	45450	27.90	—	47103	(a)	—	49183	46.50	—
44108	.80	—	45523	(a)	—	47146	(a)	—	49184	98.00	—
44109	2.01	—	45524	(a)	—	47147	(a)	—	49185	89.20	—
44110	2.06	—	45539	(a)	—	47221	363.00	—	49239	.199	.60
44111	1.26	—	45678	.72	—	47253	(a)	—	49292	2.79	—
44112	.75	—	45771	.41	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.132	.074	47318	37.10	—	49333	20.40	—
44193	(a)	—	45900	.42	.052	47367	.67	—	49451	(a)	—
44194	(a)	—	45901	.36	.049	47420	8.13	—	49452	(a)	—
44222	(a)	—	45937	.37	—	47468	(a)	—	49617	1.43	.173
44276	221.00	—	45993	(a)	(a)	47469	13.10	—	49618	1.20	.064

DIVISION SIX

PREM/OPS TERR. 501

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	2.26	.107	51315	.129	.106	51809	.64	.153	52341	.055	(a)
49763	14.70	—	51330	.116	.53	51833	.48	.06	52342	.158	(a)
49800	(a)	—	51333	.038	.34	51850	.28	(a)	52343	.096	(a)
49801	320.00	—	51340	.063	(a)	51851	.191	(a)	52401	.30	(a)
49802	28.30	—	51350	.75	.135	51852	.45	(a)	52402	.035	(a)
49803	50.20	—	51351	.67	.042	51853	.18	(a)	52432	.172	(a)
49840	2.76	—	51352	.92	.108	51854	.40	(a)	52433	.157	1.02
49870	387.00	—	51355	.62	.094	51855	.42	(a)	52435	.197	(a)
49890	(a)	—	51356	.67	.62	51856	.233	(a)	52438	.142	(a)
49891	(a)	—	51357	.184	.66	51857	.40	(a)	52440	.224	(a)
49902	(a)	—	51358	.44	.141	51869	.17	.136	52467	.207	(a)
49903	(a)	—	51359	.39	.78	51877	.96	.212	52469	.072	.104
50010	.37	.49	51370	.75	4.57	51889	.158	.012	52505	.36	.216
50015	.241	(a)	51380	.075	.044	51896	.074	.018	52547	.26	.078
50017	.184	(a)	51400	.27	(a)	51900	.36	.095	52581	1.76	2.95
50045	.42	(a)	51401	.40	(a)	51909	.25	.056	52619	.123	(a)
50047	.047	(a)	51500	.141	.119	51919	.159	(a)	52660	.239	—
51001	.065	.45	51516	.201	—	51926	.162	.038	52744	1.85	.081
51005	.013	(a)	51517	.228	—	51927	.088	.131	52767	.236	(a)
51116	.165	.69	51550	.174	.39	51934	.178	.125	52876	(a)	(a)
51201	.063	(a)	51551	.061	.91	51941	.162	.041	52911	.098	.45
51205	.193	.071	51552	.105	.159	51942	.26	—	52967	.037	.062
51206	.03	.39	51553	.187	(a)	51956	.70	.221	53001	.36	.33
51210	.115	(a)	51554	.018	(a)	51957	.61	.42	53077	.173	.207
51211	(a)	(a)	51575	.20	.02	51958	.55	.41	53095	.119	(a)
51220	.39	2.28	51576	.34	.093	51959	.56	(a)	53096	.165	(a)
51221	.218	1.78	51600	.228	.191	51960	.074	.35	53121	.47	.44
51222	.27	3.67	51613	.151	.139	51970	.32	.238	53147	.04	(a)
51224	.28	1.45	51625	.06	(a)	51982	.094	.083	53229	.224	(a)
51230	.047	.79	51666	.32	.101	51985	.188	—	53271	.089	(a)
51240	.76	.185	51702	.18	(a)	51986	.37	.103	53333	.22	.239
51241	2.27	.26	51703	.075	(a)	51999	.156	.44	53374	.49	.31
51250	.30	(a)	51734	.14	.31	52002	.137	.129	53375	.26	.223
51251	.066	(a)	51741	.40	.26	52075	.222	.243	53376	.41	.194
51252	.23	.10	51752	.34	.165	52076	.27	(a)	53377	.42	.195
51253	.196	(a)	51767	.093	.008	52109	.035	(a)	53403	.27	(a)
51254	.061	.039	51777	.32	.078	52134	.46	.63	53425	.207	(a)
51255	.77	(a)	51790	.54	(a)	52137	.087	(a)	53565	.31	.108
51300	.44	.16	51796	.145	(a)	52150	.85	(a)	53631	.055	.022
51305	.44	.96	51808	.51	.73	52315	.42	.26	53632	.063	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.058	(a)	56170	.204	(a)	57401	.114	.096	58503	.137	.076
53732	.39	.45	56171	.10	(a)	57403	.66	.035	58532	.177	(a)
53733	.26	.27	56202	.131	.089	57410	.055	.162	58559	.036	(a)
53734	1.21	–	56390	.23	.64	57411	.051	(a)	58560	.087	(a)
53803	.49	(a)	56391	.197	.32	57572	.032	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.32	.125	57600	.097	.034	58575	.112	.12
53902	(a)	(a)	56488	.54	.034	57611	.109	.062	58627	.36	.013
53903	(a)	(a)	56567	.211	(a)	57625	.85	(a)	58663	.47	1.28
53904	(a)	(a)	56650	.65	(a)	57651	.103	.041	58682	.32	(a)
53905	(a)	(a)	56651	.35	(a)	57690	.142	.49	58713	.205	(a)
53907	.173	.103	56652	.25	(a)	57716	.067	.082	58737	.232	.63
53951	(a)	(a)	56653	.242	(a)	57725	.147	.088	58756	.087	(a)
53952	(a)	(a)	56654	.124	(a)	57726	.115	.021	58757	.78	(a)
53953	(a)	(a)	56690	.28	.35	57798	.052	(a)	58759	.097	(a)
54012	.121	–	56699	.146	.057	57800	.196	(a)	58802	.11	.48
54077	.236	.40	56758	.124	.148	57808	.056	(a)	58813	.215	(a)
54444	(a)	(a)	56759	.127	.08	57809	.058	(a)	58822	.30	(a)
55010	.71	1.08	56760	.182	.098	57810	.056	.107	58837	.43	.162
55011	.193	1.57	56805	.24	(a)	57871	.067	.118	58840	.129	.127
55012	.23	1.18	56806	.17	(a)	57913	.25	.29	58873	.205	.03
55013	.187	1.14	56807	.168	(a)	57997	.27	–	58903	.069	(a)
55014	(a)	(a)	56808	.22	(a)	57998	.112	.058	58904	.053	.128
55214	.186	.088	56900	.211	(a)	57999	.093	.071	58922	.34	.168
55371	1.24	.119	56910	.106	(a)	58009	.093	(a)	59005	.131	.096
55410	(a)	(a)	56911	.182	(a)	58010	.26	(a)	59057	.97	(a)
55426	.227	(a)	56912	.147	.09	58020	.71	(a)	59058	.63	(a)
55597	.046	1.79	56913	.12	(a)	58056	.31	(a)	59188	1.40	.055
55647	.093	.062	56915	.71	(a)	58057	.196	(a)	59189	1.93	.30
55648	.042	(a)	56916	.64	.205	58058	.176	(a)	59223	.213	.088
55649	.05	(a)	56917	.185	(a)	58095	.247	1.99	59257	.035	.013
55715	.37	.224	56918	.089	(a)	58096	.33	1.23	59306	.222	(a)
55716	.53	.52	56919	.227	(a)	58301	.071	.088	59378	.138	.15
55717	.30	(a)	56920	.207	(a)	58302	.089	.055	59481	.60	.099
55718	.29	(a)	56980	.183	(a)	58397	.51	.74	59482	1.46	(a)
55802	.32	.009	57001	.063	.023	58408	.158	–	59537	.149	.21
55918	.211	2.74	57002	.041	.106	58409	.201	–	59601	.225	2.37
55919	.029	3.65	57090	.33	.66	58456	.107	–	59647	.65	.17
56040	.02	.033	57146	.211	.72	58457	.156	–	59660	.41	1.18
56041	.131	(a)	57202	.162	(a)	58458	.201	–	59661	.203	(a)
56042	.165	(a)	57257	.201	.035	58459	.241	–	59693	.034	–

DIVISION SIX

PREM/OPS TERR. 501

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	1.03	.069	63220	(a)	—	91190	3.72	(a)
59701	.016	.29	59970	.127	.183	64074	30.50	—	91200	1.44	—
59713	.37	.31	59973	.28	(a)	64075	21.50	—	91210	(a)	—
59722	.192	.031	59975	.178	.227	64500	(a)	—	91235	4.42	3.32
59723	.072	.037	59977	.102	(a)	65007	158.00	—	91250	6.66	(a)
59724	.111	.019	59984	.077	.053	66122	67.80	—	91265	30.80	3.33
59725	.138	.116	59985	.30	(a)	66123	37.20	—	91266	16.30	1.10
59726	.10	.024	59986	.232	(a)	66309	109.00	—	91280	(a)	3.26
59738	.32	.064	59988	.045	.059	66561	252.00	—	91302	28.60	(a)
59750	.111	.222	59989	.041	.044	67017	234.00	—	91315	8.70	—
59751	.04	(a)	60010	112.00	—	67508	105.00	—	91324	19.40	(a)
59773	.083	.028	60011	129.00	—	67509	76.80	—	91325	(a)	(a)
59774	.068	.15	60012	212.00	—	67510	42.80	—	91340	12.60	6.88
59775	.088	.188	60013	182.00	—	67511	46.30	—	91341	7.93	3.68
59781	.096	.068	60015	136.00	—	67512	198.00	—	91342	11.60	3.13
59782	.144	.46	60016	153.00	—	67513	126.00	—	91343	1.75	1.26
59783	.14	(a)	60035	178.00	—	67634	202.00	—	91405	14.70	—
59784	.107	(a)	61000	111.00	—	67635	143.00	—	91436	8.97	2.50
59790	.247	(a)	61212	95.50	—	68001	437.00	—	91481	32.70	—
59798	.37	.50	61216	106.00	—	68439	563.00	—	91507	4.82	3.30
59806	.26	(a)	61217	96.50	—	68500	24.70	—	91523	74.40	—
59867	.28	(a)	61218	65.90	—	68604	10.50	—	91547	.42	—
59886	.038	.108	61223	445.00	—	68606	41.10	—	91551	2.62	.71
59889	.27	.165	61224	158.00	—	68607	32.50	—	91555	2.66	1.10
59892	.14	(a)	61225	219.00	—	68702	26.70	—	91560	9.01	3.83
59904	.095	.061	61226	349.00	—	68703	20.10	—	91562	5.84	—
59905	.174	.132	61227	319.00	—	68706	86.00	—	91577	20.90	3.14
59914	1.02	.68	62000	72.60	—	68707	85.00	—	91580	11.90	—
59915	.31	.75	62001	54.40	—	90089	7.59	—	91581	(a)	(a)
59917	.058	.205	62002	24.80	—	91111	5.70	5.01	91582	(a)	(a)
59923	.025	.004	62003	78.30	—	91125	4.57	2.39	91583	(a)	(a)
59925	.40	1.19	63010	202.00	—	91127	3.84	1.35	91584	(a)	(a)
59926	.34	.45	63011	252.00	—	91130	2.52	—	91585	(a)	(a)
59927	.227	1.42	63012	359.00	—	91135	.70	(a)	91586	(a)	(a)
59931	.46	.55	63013	340.00	—	91150	3.62	6.06	91587	(a)	(a)
59932	.50	.88	63215	259.00	—	91155	8.04	25.80	91588	(a)	(a)
59941	.154	(a)	63216	180.00	—	91160	1.83	—	91589	(a)	(a)
59947	.095	.32	63217	177.00	—	91175	1.58	—	91590	6.06	—
59955	.059	.143	63218	59.50	—	91177	6.91	—	91591	(a)	(a)
59963	.44	.41	63219	(a)	—	91179	6.94	—	91606	24.70	—

\$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
91618	(a)	(a)	95357	2.52	—	97653	5.50	2.87	98426	4.46	(a)
91629	5.04	(a)	95358	(a)	—	97654	9.59	3.41	98427	4.34	—
91636	8.65	—	95410	7.78	2.77	97655	9.46	5.09	98428	(a)	—
91641	2.34	(a)	95455	10.40	1.80	98002	1.71	.90	98429	2.25	—
91666	1.64	(a)	95487	4.17	(a)	98003	1.72	(a)	98430	(a)	—
91722	7.57	(a)	95505	4.86	2.19	98090	.231	—	98449	6.23	14.80
91746	5.84	6.94	95620	3.38	(a)	98091	.25	—	98482	6.68	7.33
91805	.37	—	95625	13.70	4.25	98092	.76	—	98483	9.87	17.50
92053	.90	.46	95630	(a)	(a)	98111	1.12	—	98502	9.45	3.03
92054	.31	.201	95647	5.33	8.28	98150	(a)	—	98555	4.40	—
92055	8.66	.175	95648	(a)	(a)	98151	(a)	—	98597	.99	—
92101	13.50	3.15	96053	4.05	3.99	98152	5.76	.57	98598	.34	—
92102	8.15	3.28	96317	2.61	—	98153	6.49	(a)	98601	11.30	(a)
92215	6.34	2.86	96408	6.74	9.57	98154	7.66	(a)	98622	(a)	—
92338	3.13	1.77	96409	6.23	9.90	98155	10.70	(a)	98623	(a)	—
92445	4.95	—	96410	5.47	9.26	98156	(a)	(a)	98624	1.78	—
92446	10.30	1.94	96611	2.90	1.05	98157	6.85	.37	98636	5.43	3.40
92447	9.00	1.68	96702	7.76	(a)	98158	(a)	(a)	98640	195.00	—
92451	4.42	2.21	96703	(a)	—	98159	4.59	(a)	98658	11.10	—
92453	5.70	—	96816	7.28	—	98160	9.73	(a)	98659	1.98	.51
92478	2.82	1.69	96872	9.28	(a)	98161	10.90	(a)	98677	30.70	8.25
92593	58.10	—	96930	(a)	—	98162	(a)	(a)	98678	27.30	12.60
92663	1.17	—	97002	(a)	(a)	98163	11.40	.28	98698	(a)	(a)
94007	19.30	4.53	97003	(a)	(a)	98164	3.73	.086	98699	8.89	(a)
94099	4.40	—	97047	8.81	—	98257	2.59	—	98705	15.70	—
94225	15.50	—	97050	6.84	—	98303	21.50	5.30	98710	6.18	—
94276	8.07	4.33	97111	9.31	—	98304	9.62	3.17	98751	8.38	—
94304	5.65	(a)	97220	.68	(a)	98305	7.07	1.44	98805	8.07	1.10
94381	10.60	10.90	97221	(a)	1.44	98306	18.20	.75	98806	5.06	4.06
94404	7.64	5.55	97222	2.93	1.59	98307	3.05	.46	98810	9.97	—
94444	(a)	(a)	97223	4.42	3.68	98308	2.00	.97	98813	9.62	1.60
94569	5.16	4.42	97308	1.26	—	98309	10.80	1.26	98820	15.40	3.77
94590	22.30	—	97447	4.14	4.70	98344	1.97	.51	98871	(a)	(a)
94617	7.02	—	97501	(a)	—	98405	3.25	—	98884	4.01	2.45
94638	(a)	—	97502	(a)	—	98413	25.30	(a)	98914	1.35	.76
95124	2.59	.91	97503	(a)	—	98414	23.20	(a)	98949	1.89	.41
95233	5.56	—	97504	(a)	—	98415	3.05	(a)	98967	6.29	7.94
95305	6.04	—	97650	6.43	3.90	98423	7.25	(a)	98993	10.40	5.77
95306	9.91	—	97651	12.30	4.14	98424	12.30	(a)	99003	2.99	.85
95310	14.40	1.52	97652	10.60	3.42	98425	5.05	(a)	99004	8.00	1.55

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	2.12	7.12	99826	1.97	.52						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.10	—						
99083	(a)	—	99917	5.02	—						
99084	(a)	(a)	99938	5.64	—						
99085	(a)	(a)	99943	16.40	—						
99111	3.07	—	99946	12.20	3.02						
99160	(a)	—	99948	12.50	19.20						
99163	7.33	.61	99952	14.60	15.10						
99165	1.61	(a)	99953	15.80	11.20						
99220	2.97	(a)	99954	11.50	9.84						
99221	(a)	(a)	99955	14.40	10.40						
99222	5.58	(a)	99963	1.21	—						
99223	.45	(a)	99969	5.40	2.72						
99303	24.60	—	99975	12.80	—						
99310	6.15	(a)	99986	(a)	—						
99315	18.10	2.58	99987	(a)	—						
99321	17.50	2.05	99988	4.77	—						
99445	(a)	(a)									
99471	1.35	—									
99505	8.79	—									
99506	10.80	—									
99507	9.43	—									
99570	5.06	(a)									
99571	1.23	(a)									
99572	2.40	(a)									
99573	2.29	(a)									
99600	3.48	—									
99613	15.50	2.67									
99614	7.77	—									
99620	.85	—									
99650	2.40	.88									
99709	5.91	(a)									
99718	2.48	—									
99746	4.20	3.47									
99760	.48	—									
99777	17.30	—									
99793	5.33	—									
99798	(a)	(a)									
99803	(a)	14.80									

CLASSES 10010–15063
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DIVISION SIX
GENERAL LIABILITY
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CONNECTICUT (06)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.132	.195	10205	.46	—	11210	7.28	—	13207	(a)	(a)
10015	13.00	—	10220	8.75	—	11211	37.80	—	13208	(a)	(a)
10020	(a)	(a)	10255	.45	.147	11212	5.72	—	13314	.223	.016
10026	1.20	.019	10256	1.64	.152	11213	4.67	—	13351	.54	.056
10036	1.21	(a)	10257	.31	.169	11214	11.50	—	13352	.55	.04
10040	.101	.30	10309	.30	.019	11222	.193	—	13410	2.57	2.99
10042	.69	.40	10315	.71	(a)	11234	.52	.058	13411	(a)	(a)
10052	8.99	—	10331	17.60	—	11248	.085	.018	13412	.87	1.14
10054	7.98	—	10332	30.40	—	11258	1.77	.141	13453	1.00	(a)
10060	.33	.071	10352	.86	.062	11259	1.90	.135	13454	1.17	(a)
10065	.49	.037	10367	9.74	—	11273	25.90	—	13455	1.19	(a)
10066	.50	.04	10368	14.20	—	11274	24.90	—	13461	(a)	(a)
10070	.076	.154	10375	(a)	—	11288	2.17	.085	13506	1.70	.061
10071	.59	.101	10378	17.90	—	12014	.184	.04	13507	2.05	.132
10072	11.00	—	10379	8.29	—	12356	2.20	.028	13590	.89	.74
10073	1.88	.46	10380	14.10	—	12361	.034	.077	13621	.224	.32
10075	14.00	.158	10381	12.30	—	12362	.083	(a)	13670	.019	.015
10100	1.47	.06	11007	4.14	—	12373	.032	.024	13673	1.34	.019
10101	.45	.181	11020	.56	.117	12374	1.14	.07	13715	.083	.165
10105	4.82	—	11039	1.63	.065	12375	.56	.049	13716	.84	.131
10107	5.75	.198	11052	9.91	—	12391	.062	.082	13720	.76	.067
10110	44.30	—	11101	(a)	(a)	12393	.75	(a)	13759	.33	.128
10111	.166	.078	11120	(a)	—	12467	.31	(a)	13930	.177	.201
10113	.67	—	11126	.116	.022	12509	.112	.036	14068	.073	.014
10115	1.33	.063	11127	.42	.007	12510	1.42	.026	14101	.85	.043
10117	12.90	—	11128	.57	.066	12583	.63	(a)	14279	.86	.085
10119	(a)	—	11138	4.41	—	12651	1.84	.53	14401	1.79	.127
10120	29.00	—	11155	.40	—	12683	.84	(a)	14405	2.43	—
10130	6.57	—	11160	(a)	(a)	12707	.55	.64	14527	.34	.189
10132	5.66	—	11167	2.28	—	12797	.115	.196	14655	.165	—
10133	9.52	—	11168	11.80	—	12805	.60	.155	14731	9.83	—
10135	(a)	—	11201	36.20	—	12841	1.00	—	14732	.73	—
10140	.016	.021	11202	10.70	—	12927	.174	—	14733	1.15	—
10141	.031	.023	11203	.98	.52	13049	.018	.057	14734	.49	—
10145	.151	.012	11204	.58	1.53	13111	1.65	.093	14855	.39	.154
10146	.66	.018	11205	(a)	—	13112	.029	.063	14913	.62	.108
10150	.92	(a)	11206	1.68	—	13201	1.63	.16	15060	(a)	(a)
10151	23.20	—	11207	21.20	—	13204	1.84	1.45	15061	(a)	(a)
10160	4.12	—	11208	3.64	—	13205	.71	.46	15062	.35	(a)
10204	.42	—	11209	17.10	—	13206	(a)	(a)	15063	.41	(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
15070	.33	—	16750	.194	.032	18707	.012	.004	40117	(a)	—
15119	(a)	—	16751	.194	—	18708	.213	.017	40140	(a)	—
15120	(a)	—	16819	2.14	(a)	18833	.149	(a)	41001	.48	—
15123	9.50	—	16820	1.66	(a)	18834	.55	.125	41210	(a)	—
15124	3.32	—	16881	3.03	(a)	18911	1.74	.02	41421	.69	—
15188	.62	(a)	16890	.25	(a)	18912	3.28	.029	41422	.37	—
15223	.022	.041	16891	.27	(a)	18920	.85	.018	41510	87.60	—
15224	.80	.066	16892	.50	(a)	18991	(a)	—	41603	32.60	—
15300	(a)	—	16900	2.25	.07	19007	3.71	—	41604	17.90	—
15314	.40	(a)	16901	1.44	.108	19051	8.23	—	41620	3.04	—
15404	.161	(a)	16902	1.22	.064	19061	(a)	—	41650	45.90	—
15405	.237	(a)	16905	2.36	.07	19795	.57	(a)	41664	61.40	—
15406	.60	.048	16906	1.51	.108	19796	.67	—	41665	7.18	—
15488	1.51	(a)	16910	1.35	.055	40005	(a)	—	41666	(a)	—
15538	.71	.017	16911	1.22	.059	40006	(a)	—	41667	168.00	—
15600	1.78	.071	16915	1.38	.053	40010	(a)	—	41668	157.00	—
15607	.43	—	16916	1.15	.052	40015	(a)	—	41669	1.10	—
15608	.40	.009	16920	3.07	.117	40020	(a)	—	41670	1.85	—
15656	11.70	—	16921	2.80	.05	40026	(a)	—	41672	(a)	—
15699	1.05	—	16930	1.76	.154	40031	(a)	—	41673	(a)	—
15733	.39	.037	16931	1.90	.078	40032	(a)	—	41675	(a)	—
15839	.53	.028	16940	3.83	.051	40040	(a)	—	41677	.63	—
15991	.44	.065	16941	1.53	.096	40041	(a)	—	41678	122.00	—
15993	.37	.039	18078	.151	.127	40042	(a)	—	41679	(a)	(a)
16005	.044	.034	18109	.73	.029	40045	405.00	—	41680	23.90	—
16009	.48	.094	18110	.58	.035	40046	80.10	—	41696	1.98	—
16402	2.63	—	18200	(a)	—	40047	28.60	—	41697	1.38	—
16403	1.66	.186	18205	.232	.35	40059	10.20	—	41700	(a)	—
16404	2.10	—	18206	.94	.091	40061	5.42	—	41715	15.20	—
16471	.60	—	18335	.68	.018	40063	181.00	—	41716	9.64	—
16501	.093	(a)	18435	1.56	.068	40064	53.30	—	43007	(a)	—
16527	.143	.35	18436	1.26	.151	40066	(a)	—	43117	(a)	—
16588	.224	(a)	18437	.97	(a)	40067	(a)	—	43151	34.80	—
16604	.38	.146	18438	1.86	(a)	40069	(a)	—	43152	36.70	—
16670	7.32	—	18501	1.43	.015	40072	(a)	—	43200	133.00	—
16676	.55	.014	18506	.79	.007	40075	70.00	—	43215	(a)	—
16694	.74	(a)	18507	.35	.008	40101	51.40	—	43421	36.30	—
16705	.27	.148	18570	3.64	—	40102	45.40	—	43422	191.00	—
16722	(a)	—	18575	(a)	(a)	40111	14.40	—	43424	(a)	—
16723	(a)	—	18616	.60	.59	40115	(a)	—	43470	11.50	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	115.00	—	46004	43.60	—	47471	5.97	—
43518	26.30	—	44280	.63	—	46005	34.90	—	47473	7.81	—
43550	130.00	—	44311	13.60	—	46112	.202	—	47474	8.72	—
43551	71.90	—	44315	9.12	—	46202	2.34	—	47475	6.89	—
43626	21.00	—	44427	186.00	—	46362	427.00	—	47476	6.89	—
43628	273.00	—	44428	187.00	—	46426	62.40	—	47477	9.18	—
43629	232.00	—	44429	2.80	—	46427	83.40	—	47478	9.64	—
43754	(a)	—	44430	1.95	—	46510	(a)	—	47600	(a)	—
43760	7.71	—	44431	6.22	—	46590	(a)	—	47610	(a)	—
43822	9.18	—	44432	1.97	—	46603	5.24	—	48039	94.00	—
43840	.113	—	44433	62.80	—	46604	6.04	—	48177	(a)	—
43860	7.23	—	44434	120.00	—	46606	16.10	—	48178	(a)	—
43889	2.58	—	44435	124.00	—	46607	22.20	—	48206	55.60	—
43945	(a)	—	44436	145.00	—	46622	26.80	—	48252	(a)	—
43946	(a)	—	44437	120.00	—	46671	(a)	—	48441	.234	—
43990	(a)	(a)	44438	95.10	—	46700	267.00	—	48557	23.40	—
43991	(a)	—	44439	185.00	—	46773	(a)	—	48558	20.30	—
44009	11.60	—	44440	153.00	—	46822	(a)	—	48600	125.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	22.50	—	44501	(a)	—	46882	(a)	—	48636	1.44	(a)
44070	6.66	—	45190	1.84	—	46911	41.60	—	48637	17.90	—
44071	7.40	—	45191	1.31	—	46912	76.20	—	48638	8.86	—
44072	5.11	—	45192	1.53	—	46913	(a)	—	48727	(a)	—
44100	2.34	—	45193	.90	—	46914	(a)	—	48808	3.00	—
44101	2.44	—	45210	1.14	—	46915	(a)	—	48924	(a)	—
44102	1.90	—	45224	(a)	—	46916	(a)	—	48925	427.00	—
44103	1.68	—	45225	(a)	—	47050	2.51	—	49005	.43	—
44104	.71	—	45334	76.40	—	47051	(a)	—	49111	4.59	—
44105	(a)	—	45380	.46	(a)	47052	(a)	—	49181	30.70	—
44106	(a)	—	45450	22.50	—	47103	(a)	—	49183	37.40	—
44108	.83	—	45523	(a)	—	47146	(a)	—	49184	79.00	—
44109	2.10	—	45524	(a)	—	47147	(a)	—	49185	71.90	—
44110	2.15	—	45539	(a)	—	47221	292.00	—	49239	.34	.60
44111	1.32	—	45678	.68	—	47253	(a)	—	49292	2.25	—
44112	.78	—	45771	.70	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.228	.074	47318	17.10	—	49333	16.50	—
44193	(a)	—	45900	.203	.052	47367	.63	—	49451	(a)	—
44194	(a)	—	45901	.174	.049	47420	3.75	—	49452	(a)	—
44222	(a)	—	45937	.30	—	47468	(a)	—	49617	.78	.173
44276	178.00	—	45993	(a)	(a)	47469	6.89	—	49618	.66	.064

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	1.24	.107	51315	.224	.106	51809	.59	.153	52341	.041	(a)
49763	8.02	—	51330	.088	.53	51833	.28	.06	52342	.119	(a)
49800	(a)	—	51333	.029	.34	51850	.213	(a)	52343	.073	(a)
49801	258.00	—	51340	.058	(a)	51851	.144	(a)	52401	.225	(a)
49802	22.80	—	51350	.43	.135	51852	.34	(a)	52402	.032	(a)
49803	40.40	—	51351	.38	.042	51853	.136	(a)	52432	.159	(a)
49840	2.58	—	51352	.53	.108	51854	.30	(a)	52433	.146	1.02
49870	179.00	—	51355	.36	.094	51855	.32	(a)	52435	.183	(a)
49890	(a)	—	51356	.39	.62	51856	.176	(a)	52438	.132	(a)
49891	(a)	—	51357	.32	.66	51857	.30	(a)	52440	.207	(a)
49902	(a)	—	51358	.77	.141	51869	.158	.136	52467	.192	(a)
49903	(a)	—	51359	.67	.78	51877	.89	.212	52469	.067	.104
50010	.34	.49	51370	.69	4.57	51889	.146	.012	52505	.33	.216
50015	.224	(a)	51380	.069	.044	51896	.068	.018	52547	.195	.078
50017	.17	(a)	51400	.206	(a)	51900	.207	.095	52581	1.63	2.95
50045	.39	(a)	51401	.30	(a)	51909	.192	.056	52619	.114	(a)
50047	.044	(a)	51500	.131	.119	51919	.148	(a)	52660	.223	—
51001	.049	.45	51516	.188	—	51926	.151	.038	52744	1.06	.081
51005	.01	(a)	51517	.213	—	51927	.081	.131	52767	.179	(a)
51116	.125	.69	51550	.162	.39	51934	.165	.125	52876	(a)	(a)
51201	.059	(a)	51551	.056	.91	51941	.15	.041	52911	.091	.45
51205	.179	.071	51552	.097	.159	51942	.24	—	52967	.034	.062
51206	.028	.39	51553	.173	(a)	51956	.65	.221	53001	.33	.33
51210	.087	(a)	51554	.016	(a)	51957	.57	.42	53077	.161	.207
51211	(a)	(a)	51575	.115	.02	51958	.51	.41	53095	.11	(a)
51220	.30	2.28	51576	.31	.093	51959	.52	(a)	53096	.153	(a)
51221	.165	1.78	51600	.212	.191	51960	.068	.35	53121	.44	.44
51222	.201	3.67	51613	.14	.139	51970	.30	.238	53147	.03	(a)
51224	.21	1.45	51625	.045	(a)	51982	.088	.083	53229	.169	(a)
51230	.036	.79	51666	.182	.101	51985	.176	—	53271	.082	(a)
51240	.71	.185	51702	.136	(a)	51986	.34	.103	53333	.166	.239
51241	2.10	.26	51703	.056	(a)	51999	.145	.44	53374	.28	.31
51250	.228	(a)	51734	.106	.31	52002	.127	.129	53375	.148	.223
51251	.061	(a)	51741	.37	.26	52075	.168	.243	53376	.238	.194
51252	.214	.10	51752	.31	.165	52076	.202	(a)	53377	.243	.195
51253	.182	(a)	51767	.053	.008	52109	.032	(a)	53403	.154	(a)
51254	.057	.039	51777	.185	.078	52134	.43	.63	53425	.157	(a)
51255	.58	(a)	51790	.31	(a)	52137	.066	(a)	53565	.179	.108
51300	.25	.16	51796	.134	(a)	52150	.79	(a)	53631	.051	.022
51305	.25	.96	51808	.48	.73	52315	.241	.26	53632	.058	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.053	(a)	56170	.154	(a)	57401	.106	.096	58503	.127	.076
53732	.36	.45	56171	.076	(a)	57403	.38	.035	58532	.164	(a)
53733	.237	.27	56202	.122	.089	57410	.051	.162	58559	.034	(a)
53734	1.13	—	56390	.213	.64	57411	.038	(a)	58560	.081	(a)
53803	.37	(a)	56391	.183	.32	57572	.03	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.29	.125	57600	.09	.034	58575	.104	.12
53902	(a)	(a)	56488	.31	.034	57611	.082	.062	58627	.33	.013
53903	(a)	(a)	56567	.159	(a)	57625	.79	(a)	58663	.35	1.28
53904	(a)	(a)	56650	.49	(a)	57651	.096	.041	58682	.30	(a)
53905	(a)	(a)	56651	.27	(a)	57690	.107	.49	58713	.117	(a)
53907	.16	.103	56652	.19	(a)	57716	.051	.082	58737	.216	.63
53951	(a)	(a)	56653	.183	(a)	57725	.111	.088	58756	.066	(a)
53952	(a)	(a)	56654	.093	(a)	57726	.087	.021	58757	.73	(a)
53953	(a)	(a)	56690	.159	.35	57798	.049	(a)	58759	.09	(a)
54012	.113	—	56699	.136	.057	57800	.181	(a)	58802	.102	.48
54077	.219	.40	56758	.115	.148	57808	.043	(a)	58813	.162	(a)
54444	(a)	(a)	56759	.118	.08	57809	.044	(a)	58822	.28	(a)
55010	.66	1.08	56760	.169	.098	57810	.043	.107	58837	.33	.162
55011	.179	1.57	56805	.222	(a)	57871	.051	.118	58840	.098	.127
55012	.213	1.18	56806	.157	(a)	57913	.235	.29	58873	.155	.03
55013	.141	1.14	56807	.156	(a)	57997	.25	—	58903	.064	(a)
55014	(a)	(a)	56808	.204	(a)	57998	.104	.058	58904	.049	.128
55214	.173	.088	56900	.196	(a)	57999	.07	.071	58922	.26	.168
55371	.71	.119	56910	.098	(a)	58009	.07	(a)	59005	.122	.096
55410	(a)	(a)	56911	.137	(a)	58010	.242	(a)	59057	.90	(a)
55426	.172	(a)	56912	.111	.09	58020	.41	(a)	59058	.58	(a)
55597	.043	1.79	56913	.091	(a)	58056	.29	(a)	59188	.81	.055
55647	.086	.062	56915	.54	(a)	58057	.181	(a)	59189	1.10	.30
55648	.039	(a)	56916	.48	.205	58058	.163	(a)	59223	.161	.088
55649	.047	(a)	56917	.14	(a)	58095	.229	1.99	59257	.033	.013
55715	.34	.224	56918	.067	(a)	58096	.30	1.23	59306	.206	(a)
55716	.49	.52	56919	.172	(a)	58301	.054	.088	59378	.104	.15
55717	.227	(a)	56920	.157	(a)	58302	.082	.055	59481	.55	.099
55718	.22	(a)	56980	.17	(a)	58397	.48	.74	59482	.84	(a)
55802	.185	.009	57001	.058	.023	58408	.148	—	59537	.113	.21
55918	.196	2.74	57002	.038	.106	58409	.188	—	59601	.209	2.37
55919	.027	3.65	57090	.25	.66	58456	.10	—	59647	.37	.17
56040	.018	.033	57146	.159	.72	58457	.146	—	59660	.38	1.18
56041	.122	(a)	57202	.151	(a)	58458	.188	—	59661	.188	(a)
56042	.153	(a)	57257	.187	.035	58459	.226	—	59693	.031	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.95	.069	63220	(a)	—	91190	3.72	(a)
59701	.015	.29	59970	.096	.183	64074	13.00	—	91200	1.44	—
59713	.34	.31	59973	.26	(a)	64075	9.17	—	91210	(a)	—
59722	.178	.031	59975	.135	.227	64500	(a)	—	91235	4.42	3.32
59723	.067	.037	59977	.077	(a)	65007	66.50	—	91250	6.66	(a)
59724	.103	.019	59984	.072	.053	66122	28.60	—	91265	30.80	3.33
59725	.128	.116	59985	.28	(a)	66123	15.70	—	91266	16.30	1.10
59726	.093	.024	59986	.215	(a)	66309	45.90	—	91280	(a)	3.26
59738	.30	.064	59988	.034	.059	66561	106.00	—	91302	28.60	(a)
59750	.084	.222	59989	.038	.044	67017	98.70	—	91315	8.70	—
59751	.03	(a)	60010	50.60	—	67508	55.10	—	91324	19.40	(a)
59773	.048	.028	60011	58.20	—	67509	40.40	—	91325	(a)	(a)
59774	.039	.15	60012	95.60	—	67510	22.50	—	91340	12.60	6.88
59775	.05	.188	60013	81.90	—	67511	24.30	—	91341	7.93	3.68
59781	.073	.068	60015	61.20	—	67512	104.00	—	91342	11.60	3.13
59782	.108	.46	60016	68.80	—	67513	66.10	—	91343	1.75	1.26
59783	.106	(a)	60035	74.90	—	67634	85.40	—	91405	14.70	—
59784	.081	(a)	61000	50.10	—	67635	60.40	—	91436	8.97	2.50
59790	.229	(a)	61212	40.30	—	68001	184.00	—	91481	32.70	—
59798	.28	.50	61216	44.70	—	68439	237.00	—	91507	4.82	3.30
59806	.198	(a)	61217	40.70	—	68500	11.10	—	91523	74.40	—
59867	.26	(a)	61218	27.80	—	68604	4.43	—	91547	.42	—
59886	.035	.108	61223	188.00	—	68606	17.30	—	91551	2.62	.71
59889	.157	.165	61224	66.50	—	68607	13.70	—	91555	2.66	1.10
59892	.106	(a)	61225	92.20	—	68702	11.30	—	91560	9.01	3.83
59904	.071	.061	61226	147.00	—	68703	8.46	—	91562	5.84	—
59905	.162	.132	61227	135.00	—	68706	36.20	—	91577	20.90	3.14
59914	.95	.68	62000	30.60	—	68707	35.80	—	91580	11.90	—
59915	.238	.75	62001	23.00	—	90089	7.59	—	91581	(a)	(a)
59917	.044	.205	62002	10.50	—	91111	5.70	5.01	91582	(a)	(a)
59923	.023	.004	62003	33.00	—	91125	4.57	2.39	91583	(a)	(a)
59925	.69	1.19	63010	91.00	—	91127	3.84	1.35	91584	(a)	(a)
59926	.59	.45	63011	114.00	—	91130	2.52	—	91585	(a)	(a)
59927	.39	1.42	63012	162.00	—	91135	.70	(a)	91586	(a)	(a)
59931	.43	.55	63013	153.00	—	91150	3.62	6.06	91587	(a)	(a)
59932	.46	.88	63215	109.00	—	91155	8.04	25.80	91588	(a)	(a)
59941	.143	(a)	63216	75.70	—	91160	1.83	—	91589	(a)	(a)
59947	.071	.32	63217	81.40	—	91175	1.58	—	91590	6.06	—
59955	.055	.143	63218	27.40	—	91177	6.91	—	91591	(a)	(a)
59963	.41	.41	63219	(a)	—	91179	6.94	—	91606	24.70	—

\$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
91618	(a)	(a)	95357	2.52	—	97653	5.50	2.87	98426	4.46	(a)
91629	5.04	(a)	95358	(a)	—	97654	9.59	3.41	98427	4.34	—
91636	8.65	—	95410	7.78	2.77	97655	9.46	5.09	98428	(a)	—
91641	2.34	(a)	95455	10.40	1.80	98002	1.71	.90	98429	2.25	—
91666	1.64	(a)	95487	4.17	(a)	98003	1.72	(a)	98430	(a)	—
91722	7.57	(a)	95505	4.86	2.19	98090	.231	—	98449	6.23	14.80
91746	5.84	6.94	95620	3.38	(a)	98091	.25	—	98482	6.68	7.33
91805	.37	—	95625	13.70	4.25	98092	.76	—	98483	9.87	17.50
92053	.90	.46	95630	(a)	(a)	98111	1.12	—	98502	9.45	3.03
92054	.31	.201	95647	5.33	8.28	98150	(a)	—	98555	4.40	—
92055	8.66	.175	95648	(a)	(a)	98151	(a)	—	98597	.99	—
92101	13.50	3.15	96053	4.05	3.99	98152	5.76	.57	98598	.34	—
92102	8.15	3.28	96317	2.61	—	98153	6.49	(a)	98601	11.30	(a)
92215	6.34	2.86	96408	6.74	9.57	98154	7.66	(a)	98622	(a)	—
92338	3.13	1.77	96409	6.23	9.90	98155	10.70	(a)	98623	(a)	—
92445	4.95	—	96410	5.47	9.26	98156	(a)	(a)	98624	1.78	—
92446	10.30	1.94	96611	2.90	1.05	98157	6.85	.37	98636	5.43	3.40
92447	9.00	1.68	96702	7.76	(a)	98158	(a)	(a)	98640	195.00	—
92451	4.42	2.21	96703	(a)	—	98159	4.59	(a)	98658	11.10	—
92453	5.70	—	96816	7.28	—	98160	9.73	(a)	98659	1.98	.51
92478	2.82	1.69	96872	9.28	(a)	98161	10.90	(a)	98677	30.70	8.25
92593	58.10	—	96930	(a)	—	98162	(a)	(a)	98678	27.30	12.60
92663	1.17	—	97002	(a)	(a)	98163	11.40	.28	98698	(a)	(a)
94007	19.30	4.53	97003	(a)	(a)	98164	3.73	.086	98699	8.89	(a)
94099	4.40	—	97047	8.81	—	98257	2.59	—	98705	15.70	—
94225	15.50	—	97050	6.84	—	98303	21.50	5.30	98710	6.18	—
94276	8.07	4.33	97111	9.31	—	98304	9.62	3.17	98751	8.38	—
94304	5.65	(a)	97220	.68	(a)	98305	7.07	1.44	98805	8.07	1.10
94381	10.60	10.90	97221	(a)	1.44	98306	18.20	.75	98806	5.06	4.06
94404	7.64	5.55	97222	2.93	1.59	98307	3.05	.46	98810	9.97	—
94444	(a)	(a)	97223	4.42	3.68	98308	2.00	.97	98813	9.62	1.60
94569	5.16	4.42	97308	1.26	—	98309	10.80	1.26	98820	15.40	3.77
94590	22.30	—	97447	4.14	4.70	98344	1.97	.51	98871	(a)	(a)
94617	7.02	—	97501	(a)	—	98405	3.25	—	98884	4.01	2.45
94638	(a)	—	97502	(a)	—	98413	25.30	(a)	98914	1.35	.76
95124	2.59	.91	97503	(a)	—	98414	23.20	(a)	98949	1.89	.41
95233	5.56	—	97504	(a)	—	98415	3.05	(a)	98967	6.29	7.94
95305	6.04	—	97650	6.43	3.90	98423	7.25	(a)	98993	10.40	5.77
95306	9.91	—	97651	12.30	4.14	98424	12.30	(a)	99003	2.99	.85
95310	14.40	1.52	97652	10.60	3.42	98425	5.05	(a)	99004	8.00	1.55

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
99080	2.12	7.12	99826	1.97	.52						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.10	—						
99083	(a)	—	99917	5.02	—						
99084	(a)	(a)	99938	5.64	—						
99085	(a)	(a)	99943	16.40	—						
99111	3.07	—	99946	12.20	3.02						
99160	(a)	—	99948	12.50	19.20						
99163	7.33	.61	99952	14.60	15.10						
99165	1.61	(a)	99953	15.80	11.20						
99220	2.97	(a)	99954	11.50	9.84						
99221	(a)	(a)	99955	14.40	10.40						
99222	5.58	(a)	99963	1.21	—						
99223	.45	(a)	99969	5.40	2.72						
99303	24.60	—	99975	12.80	—						
99310	6.15	(a)	99986	(a)	—						
99315	18.10	2.58	99987	(a)	—						
99321	17.50	2.05	99988	4.77	—						
99445	(a)	(a)									
99471	1.35	—									
99505	8.79	—									
99506	10.80	—									
99507	9.43	—									
99570	5.06	(a)									
99571	1.23	(a)									
99572	2.40	(a)									
99573	2.29	(a)									
99600	3.48	—									
99613	15.50	2.67									
99614	7.77	—									
99620	.85	—									
99650	2.40	.88									
99709	5.91	(a)									
99718	2.48	—									
99746	4.20	3.47									
99760	.48	—									
99777	17.30	—									
99793	5.33	—									
99798	(a)	(a)									
99803	(a)	14.80									

\$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	.203	.195	10205	.65	—	11210	3.44	—	13207	(a)	(a)
10015	20.60	—	10220	12.20	—	11211	17.90	—	13208	(a)	(a)
10020	(a)	(a)	10255	.36	.147	11212	2.70	—	13314	.31	.016
10026	1.67	.019	10256	1.33	.152	11213	2.20	—	13351	.75	.056
10036	.98	(a)	10257	.25	.169	11214	5.43	—	13352	.77	.04
10040	.155	.30	10309	.42	.019	11222	.091	—	13410	2.08	2.99
10042	.96	.40	10315	.98	(a)	11234	.73	.058	13411	(a)	(a)
10052	14.20	—	10331	27.90	—	11248	.069	.018	13412	.70	1.14
10054	12.60	—	10332	48.10	—	11258	2.33	.141	13453	.81	(a)
10060	.46	.071	10352	1.13	.062	11259	2.50	.135	13454	.95	(a)
10065	.69	.037	10367	4.60	—	11273	36.10	—	13455	.96	(a)
10066	.70	.04	10368	6.72	—	11274	34.60	—	13461	(a)	(a)
10070	.116	.154	10375	(a)	—	11288	2.85	.085	13506	2.37	.061
10071	.82	.101	10378	28.20	—	12014	.149	.04	13507	2.86	.132
10072	5.20	—	10379	13.10	—	12356	3.06	.028	13590	.72	.74
10073	1.52	.46	10380	22.40	—	12361	.119	.077	13621	.181	.32
10075	11.30	.158	10381	19.40	—	12362	.128	(a)	13670	.067	.015
10100	1.93	.06	11007	1.96	—	12373	.049	.024	13673	1.76	.019
10101	.62	.181	11020	.78	.117	12374	1.59	.07	13715	.128	.165
10105	6.71	—	11039	1.32	.065	12375	.78	.049	13716	1.17	.131
10107	4.65	.198	11052	13.00	—	12391	.096	.082	13720	.99	.067
10110	70.00	—	11101	(a)	(a)	12393	1.04	(a)	13759	.46	.128
10111	.25	.078	11120	(a)	—	12467	.43	(a)	13930	.27	.201
10113	.93	—	11126	.162	.022	12509	.091	.036	14068	.101	.014
10115	1.85	.063	11127	.65	.007	12510	1.15	.026	14101	1.19	.043
10117	20.40	—	11128	.87	.066	12583	.51	(a)	14279	.69	.085
10119	(a)	—	11138	6.97	—	12651	1.49	.53	14401	2.35	.127
10120	45.80	—	11155	.55	—	12683	.68	(a)	14405	1.15	—
10130	9.15	—	11160	(a)	(a)	12707	.84	.64	14527	.52	.189
10132	7.88	—	11167	3.00	—	12797	.176	.196	14655	.229	—
10133	12.50	—	11168	15.60	—	12805	.84	.155	14731	12.90	—
10135	(a)	—	11201	17.10	—	12841	1.39	—	14732	.96	—
10140	.055	.021	11202	5.06	—	12927	.243	—	14733	1.60	—
10141	.11	.023	11203	1.51	.52	13049	.062	.057	14734	.69	—
10145	.53	.012	11204	.81	1.53	13111	2.16	.093	14855	.32	.154
10146	.86	.018	11205	(a)	—	13112	.101	.063	14913	.86	.108
10150	1.28	(a)	11206	.79	—	13201	1.32	.16	15060	(a)	(a)
10151	32.20	—	11207	10.00	—	13204	1.49	1.45	15061	(a)	(a)
10160	5.74	—	11208	1.72	—	13205	.57	.46	15062	.29	(a)
10204	.58	—	11209	8.07	—	13206	(a)	(a)	15063	.33	(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	.154	—	16750	.27	.032	18707	.019	.004	40117	(a)	—
15119	(a)	—	16751	.27	—	18708	.30	.017	40140	(a)	—
15120	(a)	—	16819	1.73	(a)	18833	.229	(a)	41001	.77	—
15123	12.50	—	16820	1.34	(a)	18834	.77	.125	41210	(a)	—
15124	4.37	—	16881	4.22	(a)	18911	2.43	.02	41421	.65	—
15188	.50	(a)	16890	.203	(a)	18912	4.57	.029	41422	.34	—
15223	.079	.041	16891	.221	(a)	18920	1.19	.018	41510	122.00	—
15224	1.05	.066	16892	.40	(a)	18991	(a)	—	41603	30.60	—
15300	(a)	—	16900	6.42	.07	19007	4.88	—	41604	16.80	—
15314	.55	(a)	16901	4.12	.108	19051	10.80	—	41620	1.43	—
15404	.13	(a)	16902	3.49	.064	19061	(a)	—	41650	43.10	—
15405	.192	(a)	16905	6.75	.07	19795	.80	(a)	41664	97.00	—
15406	.49	.048	16906	4.31	.108	19796	.93	—	41665	11.40	—
15488	1.22	(a)	16910	3.85	.055	40005	(a)	—	41666	(a)	—
15538	.98	.017	16911	3.49	.059	40006	(a)	—	41667	265.00	—
15600	2.48	.071	16915	3.95	.053	40010	(a)	—	41668	249.00	—
15607	.201	—	16916	3.29	.052	40015	(a)	—	41669	1.74	—
15608	.55	.009	16920	8.76	.117	40020	(a)	—	41670	2.93	—
15656	16.30	—	16921	8.00	.05	40026	(a)	—	41672	(a)	—
15699	.50	—	16930	5.04	.154	40031	(a)	—	41673	(a)	—
15733	.32	.037	16931	5.43	.078	40032	(a)	—	41675	(a)	—
15839	.74	.028	16940	10.90	.051	40040	(a)	—	41677	.30	—
15991	.61	.065	16941	4.38	.096	40041	(a)	—	41678	235.00	—
15993	.51	.039	18078	.231	.127	40042	(a)	—	41679	(a)	(a)
16005	.068	.034	18109	1.01	.029	40045	641.00	—	41680	22.40	—
16009	.39	.094	18110	.81	.035	40046	127.00	—	41696	.94	—
16402	3.67	—	18200	(a)	—	40047	45.20	—	41697	.65	—
16403	2.32	.186	18205	.36	.35	40059	16.20	—	41700	(a)	—
16404	2.92	—	18206	1.31	.091	40061	8.57	—	41715	14.20	—
16471	.28	—	18335	.94	.018	40063	287.00	—	41716	9.04	—
16501	.143	(a)	18435	2.04	.068	40064	84.30	—	43007	(a)	—
16527	.22	.35	18436	1.65	.151	40066	(a)	—	43117	(a)	—
16588	.181	(a)	18437	1.35	(a)	40067	(a)	—	43151	21.10	—
16604	.30	.146	18438	2.59	(a)	40069	(a)	—	43152	70.20	—
16670	11.60	—	18501	1.88	.015	40072	(a)	—	43200	80.50	—
16676	.77	.014	18506	.64	.007	40075	42.50	—	43215	(a)	—
16694	.60	(a)	18507	.49	.008	40101	113.00	—	43421	22.10	—
16705	.41	.148	18570	5.07	—	40102	100.00	—	43422	116.00	—
16722	(a)	—	18575	(a)	(a)	40111	22.70	—	43424	(a)	—
16723	(a)	—	18616	.49	.59	40115	(a)	—	43470	5.45	—

\$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	70.00	—	46004	40.90	—	47471	5.60	—
43518	41.60	—	44280	.30	—	46005	32.70	—	47473	7.32	—
43550	78.70	—	44311	21.50	—	46112	.45	—	47474	8.18	—
43551	43.70	—	44315	14.40	—	46202	3.41	—	47475	6.46	—
43626	33.20	—	44427	410.00	—	46362	819.00	—	47476	6.46	—
43628	432.00	—	44428	413.00	—	46426	120.00	—	47477	8.61	—
43629	366.00	—	44429	6.19	—	46427	160.00	—	47478	9.04	—
43754	(a)	—	44430	4.30	—	46510	(a)	—	47600	(a)	—
43760	12.20	—	44431	13.70	—	46590	(a)	—	47610	(a)	—
43822	4.34	—	44432	4.35	—	46603	10.00	—	48039	57.10	—
43840	.053	—	44433	139.00	—	46604	11.60	—	48177	(a)	—
43860	3.41	—	44434	265.00	—	46606	30.90	—	48178	(a)	—
43889	1.22	—	44435	275.00	—	46607	42.40	—	48206	87.90	—
43945	(a)	—	44436	321.00	—	46622	12.70	—	48252	(a)	—
43946	(a)	—	44437	266.00	—	46671	(a)	—	48441	.37	—
43990	(a)	(a)	44438	210.00	—	46700	162.00	—	48557	36.90	—
43991	(a)	—	44439	409.00	—	46773	(a)	—	48558	32.10	—
44009	15.20	—	44440	339.00	—	46822	(a)	—	48600	239.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	35.50	—	44501	(a)	—	46882	(a)	—	48636	1.59	(a)
44070	10.50	—	45190	2.69	—	46911	65.80	—	48637	28.20	—
44071	11.70	—	45191	1.91	—	46912	120.00	—	48638	14.00	—
44072	8.08	—	45192	2.23	—	46913	(a)	—	48727	(a)	—
44100	2.76	—	45193	1.32	—	46914	(a)	—	48808	4.18	—
44101	2.87	—	45210	1.66	—	46915	(a)	—	48924	(a)	—
44102	2.24	—	45224	(a)	—	46916	(a)	—	48925	675.00	—
44103	1.98	—	45225	(a)	—	47050	1.19	—	49005	.201	—
44104	.83	—	45334	46.40	—	47051	(a)	—	49111	6.39	—
44105	(a)	—	45380	.37	(a)	47052	(a)	—	49181	18.60	—
44106	(a)	—	45450	13.60	—	47103	(a)	—	49183	22.70	—
44108	.98	—	45523	(a)	—	47146	(a)	—	49184	48.00	—
44109	2.47	—	45524	(a)	—	47147	(a)	—	49185	43.70	—
44110	2.53	—	45539	(a)	—	47221	178.00	—	49239	.28	.60
44111	1.55	—	45678	.32	—	47253	(a)	—	49292	1.36	—
44112	.92	—	45771	.57	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.185	.074	47318	27.00	—	49333	10.00	—
44193	(a)	—	45900	.28	.052	47367	.30	—	49451	(a)	—
44194	(a)	—	45901	.243	.049	47420	5.92	—	49452	(a)	—
44222	(a)	—	45937	.182	—	47468	(a)	—	49617	1.03	.173
44276	108.00	—	45993	(a)	(a)	47469	6.46	—	49618	.86	.064

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	1.62	.107	51315	.181	.106	51809	.55	.153	52341	.046	(a)
49763	10.60	—	51330	.097	.53	51833	.32	.06	52342	.132	(a)
49800	(a)	—	51333	.032	.34	51850	.235	(a)	52343	.08	(a)
49801	156.00	—	51340	.054	(a)	51851	.159	(a)	52401	.249	(a)
49802	13.90	—	51350	.49	.135	51852	.37	(a)	52402	.03	(a)
49803	24.60	—	51351	.44	.042	51853	.15	(a)	52432	.148	(a)
49840	1.22	—	51352	.60	.108	51854	.34	(a)	52433	.135	1.02
49870	282.00	—	51355	.41	.094	51855	.35	(a)	52435	.169	(a)
49890	(a)	—	51356	.44	.62	51856	.194	(a)	52438	.122	(a)
49891	(a)	—	51357	.26	.66	51857	.33	(a)	52440	.192	(a)
49902	(a)	—	51358	.62	.141	51869	.147	.136	52467	.178	(a)
49903	(a)	—	51359	.54	.78	51877	.83	.212	52469	.062	.104
50010	.32	.49	51370	.64	4.57	51889	.136	.012	52505	.31	.216
50015	.207	(a)	51380	.064	.044	51896	.063	.018	52547	.216	.078
50017	.158	(a)	51400	.228	(a)	51900	.236	.095	52581	1.51	2.95
50045	.36	(a)	51401	.34	(a)	51909	.212	.056	52619	.106	(a)
50047	.041	(a)	51500	.121	.119	51919	.137	(a)	52660	.105	—
51001	.055	.45	51516	.089	—	51926	.14	.038	52744	1.21	.081
51005	.011	(a)	51517	.101	—	51927	.075	.131	52767	.197	(a)
51116	.138	.69	51550	.15	.39	51934	.153	.125	52876	(a)	(a)
51201	.055	(a)	51551	.052	.91	51941	.139	.041	52911	.084	.45
51205	.166	.071	51552	.09	.159	51942	.222	—	52967	.032	.062
51206	.026	.39	51553	.16	(a)	51956	.60	.221	53001	.31	.33
51210	.096	(a)	51554	.015	(a)	51957	.53	.42	53077	.149	.207
51211	(a)	(a)	51575	.131	.02	51958	.47	.41	53095	.102	(a)
51220	.33	2.28	51576	.29	.093	51959	.48	(a)	53096	.142	(a)
51221	.182	1.78	51600	.196	.191	51960	.063	.35	53121	.40	.44
51222	.222	3.67	51613	.129	.139	51970	.28	.238	53147	.033	(a)
51224	.232	1.45	51625	.05	(a)	51982	.081	.083	53229	.187	(a)
51230	.039	.79	51666	.207	.101	51985	.083	—	53271	.076	(a)
51240	.66	.185	51702	.15	(a)	51986	.32	.103	53333	.184	.239
51241	1.95	.26	51703	.062	(a)	51999	.134	.44	53374	.32	.31
51250	.25	(a)	51734	.117	.31	52002	.118	.129	53375	.169	.223
51251	.056	(a)	51741	.34	.26	52075	.185	.243	53376	.27	.194
51252	.198	.10	51752	.29	.165	52076	.223	(a)	53377	.28	.195
51253	.169	(a)	51767	.061	.008	52109	.03	(a)	53403	.175	(a)
51254	.053	.039	51777	.21	.078	52134	.40	.63	53425	.173	(a)
51255	.64	(a)	51790	.35	(a)	52137	.073	(a)	53565	.204	.108
51300	.29	.16	51796	.124	(a)	52150	.73	(a)	53631	.047	.022
51305	.29	.96	51808	.44	.73	52315	.27	.26	53632	.054	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.049	(a)	56170	.17	(a)	57401	.098	.096	58503	.118	.076
53732	.34	.45	56171	.083	(a)	57403	.43	.035	58532	.152	(a)
53733	.219	.27	56202	.113	.089	57410	.048	.162	58559	.031	(a)
53734	.53	—	56390	.197	.64	57411	.042	(a)	58560	.075	(a)
53803	.41	(a)	56391	.169	.32	57572	.028	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.27	.125	57600	.083	.034	58575	.096	.12
53902	(a)	(a)	56488	.35	.034	57611	.091	.062	58627	.31	.013
53903	(a)	(a)	56567	.176	(a)	57625	.73	(a)	58663	.39	1.28
53904	(a)	(a)	56650	.54	(a)	57651	.089	.041	58682	.28	(a)
53905	(a)	(a)	56651	.29	(a)	57690	.118	.49	58713	.134	(a)
53907	.148	.103	56652	.209	(a)	57716	.056	.082	58737	.20	.63
53951	(a)	(a)	56653	.202	(a)	57725	.123	.088	58756	.073	(a)
53952	(a)	(a)	56654	.103	(a)	57726	.096	.021	58757	.67	(a)
53953	(a)	(a)	56690	.182	.35	57798	.045	(a)	58759	.083	(a)
54012	.053	—	56699	.126	.057	57800	.168	(a)	58802	.095	.48
54077	.203	.40	56758	.107	.148	57808	.047	(a)	58813	.179	(a)
54444	(a)	(a)	56759	.109	.08	57809	.049	(a)	58822	.26	(a)
55010	.61	1.08	56760	.157	.098	57810	.047	.107	58837	.36	.162
55011	.166	1.57	56805	.206	(a)	57871	.056	.118	58840	.108	.127
55012	.197	1.18	56806	.146	(a)	57913	.218	.29	58873	.171	.03
55013	.156	1.14	56807	.145	(a)	57997	.119	—	58903	.06	(a)
55014	(a)	(a)	56808	.189	(a)	57998	.096	.058	58904	.046	.128
55214	.16	.088	56900	.181	(a)	57999	.077	.071	58922	.29	.168
55371	.81	.119	56910	.091	(a)	58009	.077	(a)	59005	.113	.096
55410	(a)	(a)	56911	.152	(a)	58010	.224	(a)	59057	.84	(a)
55426	.19	(a)	56912	.123	.09	58020	.46	(a)	59058	.54	(a)
55597	.04	1.79	56913	.10	(a)	58056	.27	(a)	59188	.92	.055
55647	.08	.062	56915	.59	(a)	58057	.168	(a)	59189	1.26	.30
55648	.036	(a)	56916	.54	.205	58058	.151	(a)	59223	.178	.088
55649	.043	(a)	56917	.155	(a)	58095	.212	1.99	59257	.03	.013
55715	.32	.224	56918	.074	(a)	58096	.28	1.23	59306	.191	(a)
55716	.46	.52	56919	.19	(a)	58301	.059	.088	59378	.115	.15
55717	.25	(a)	56920	.173	(a)	58302	.076	.055	59481	.51	.099
55718	.243	(a)	56980	.157	(a)	58397	.44	.74	59482	.96	(a)
55802	.21	.009	57001	.054	.023	58408	.07	—	59537	.124	.21
55918	.181	2.74	57002	.035	.106	58409	.089	—	59601	.193	2.37
55919	.025	3.65	57090	.28	.66	58456	.047	—	59647	.43	.17
56040	.017	.033	57146	.176	.72	58457	.069	—	59660	.36	1.18
56041	.113	(a)	57202	.14	(a)	58458	.089	—	59661	.174	(a)
56042	.142	(a)	57257	.173	.035	58459	.107	—	59693	.029	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.88	.069	63220	(a)	—	91190	3.72	(a)
59701	.014	.29	59970	.106	.183	64074	19.00	—	91200	1.44	—
59713	.32	.31	59973	.244	(a)	64075	13.30	—	91210	(a)	—
59722	.165	.031	59975	.149	.227	64500	(a)	—	91235	4.42	3.32
59723	.062	.037	59977	.085	(a)	65007	127.00	—	91250	6.66	(a)
59724	.095	.019	59984	.067	.053	66122	54.80	—	91265	30.80	3.33
59725	.119	.116	59985	.26	(a)	66123	30.10	—	91266	16.30	1.10
59726	.086	.024	59986	.199	(a)	66309	88.00	—	91280	(a)	3.26
59738	.28	.064	59988	.038	.059	66561	204.00	—	91302	28.60	(a)
59750	.093	.222	59989	.035	.044	67017	189.00	—	91315	8.70	—
59751	.033	(a)	60010	105.00	—	67508	51.70	—	91324	19.40	(a)
59773	.054	.028	60011	120.00	—	67509	37.90	—	91325	(a)	(a)
59774	.045	.15	60012	198.00	—	67510	21.10	—	91340	12.60	6.88
59775	.057	.188	60013	170.00	—	67511	22.80	—	91341	7.93	3.68
59781	.08	.068	60015	127.00	—	67512	97.80	—	91342	11.60	3.13
59782	.12	.46	60016	142.00	—	67513	62.00	—	91343	1.75	1.26
59783	.117	(a)	60035	144.00	—	67634	164.00	—	91405	14.70	—
59784	.09	(a)	61000	104.00	—	67635	116.00	—	91436	8.97	2.50
59790	.212	(a)	61212	77.20	—	68001	353.00	—	91481	32.70	—
59798	.31	.50	61216	85.60	—	68439	454.00	—	91507	4.82	3.30
59806	.219	(a)	61217	77.90	—	68500	23.00	—	91523	74.40	—
59867	.239	(a)	61218	53.20	—	68604	8.49	—	91547	.42	—
59886	.032	.108	61223	360.00	—	68606	33.20	—	91551	2.62	.71
59889	.178	.165	61224	127.00	—	68607	26.20	—	91555	2.66	1.10
59892	.117	(a)	61225	177.00	—	68702	21.60	—	91560	9.01	3.83
59904	.079	.061	61226	282.00	—	68703	16.20	—	91562	5.84	—
59905	.15	.132	61227	258.00	—	68706	69.40	—	91577	20.90	3.14
59914	.88	.68	62000	58.60	—	68707	68.70	—	91580	11.90	—
59915	.26	.75	62001	44.00	—	90089	7.59	—	91581	(a)	(a)
59917	.049	.205	62002	20.10	—	91111	5.70	5.01	91582	(a)	(a)
59923	.022	.004	62003	63.30	—	91125	4.57	2.39	91583	(a)	(a)
59925	.56	1.19	63010	188.00	—	91127	3.84	1.35	91584	(a)	(a)
59926	.47	.45	63011	236.00	—	91130	2.52	—	91585	(a)	(a)
59927	.32	1.42	63012	335.00	—	91135	.70	(a)	91586	(a)	(a)
59931	.40	.55	63013	317.00	—	91150	3.62	6.06	91587	(a)	(a)
59932	.43	.88	63215	209.00	—	91155	8.04	25.80	91588	(a)	(a)
59941	.133	(a)	63216	145.00	—	91160	1.83	—	91589	(a)	(a)
59947	.079	.32	63217	129.00	—	91175	1.58	—	91590	6.06	—
59955	.051	.143	63218	43.30	—	91177	6.91	—	91591	(a)	(a)
59963	.38	.41	63219	(a)	—	91179	6.94	—	91606	24.70	—

\$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
91618	(a)	(a)	95357	2.52	—	97653	5.50	2.87	98426	4.46	(a)
91629	5.04	(a)	95358	(a)	—	97654	9.59	3.41	98427	4.34	—
91636	8.65	—	95410	7.78	2.77	97655	9.46	5.09	98428	(a)	—
91641	2.34	(a)	95455	10.40	1.80	98002	1.71	.90	98429	2.25	—
91666	1.64	(a)	95487	4.17	(a)	98003	1.72	(a)	98430	(a)	—
91722	7.57	(a)	95505	4.86	2.19	98090	.231	—	98449	6.23	14.80
91746	5.84	6.94	95620	3.38	(a)	98091	.25	—	98482	6.68	7.33
91805	.37	—	95625	13.70	4.25	98092	.76	—	98483	9.87	17.50
92053	.90	.46	95630	(a)	(a)	98111	1.12	—	98502	9.45	3.03
92054	.31	.201	95647	5.33	8.28	98150	(a)	—	98555	4.40	—
92055	8.66	.175	95648	(a)	(a)	98151	(a)	—	98597	.99	—
92101	13.50	3.15	96053	4.05	3.99	98152	5.76	.57	98598	.34	—
92102	8.15	3.28	96317	2.61	—	98153	6.49	(a)	98601	11.30	(a)
92215	6.34	2.86	96408	6.74	9.57	98154	7.66	(a)	98622	(a)	—
92338	3.13	1.77	96409	6.23	9.90	98155	10.70	(a)	98623	(a)	—
92445	4.95	—	96410	5.47	9.26	98156	(a)	(a)	98624	1.78	—
92446	10.30	1.94	96611	2.90	1.05	98157	6.85	.37	98636	5.43	3.40
92447	9.00	1.68	96702	7.76	(a)	98158	(a)	(a)	98640	195.00	—
92451	4.42	2.21	96703	(a)	—	98159	4.59	(a)	98658	11.10	—
92453	5.70	—	96816	7.28	—	98160	9.73	(a)	98659	1.98	.51
92478	2.82	1.69	96872	9.28	(a)	98161	10.90	(a)	98677	30.70	8.25
92593	58.10	—	96930	(a)	—	98162	(a)	(a)	98678	27.30	12.60
92663	1.17	—	97002	(a)	(a)	98163	11.40	.28	98698	(a)	(a)
94007	19.30	4.53	97003	(a)	(a)	98164	3.73	.086	98699	8.89	(a)
94099	4.40	—	97047	8.81	—	98257	2.59	—	98705	15.70	—
94225	15.50	—	97050	6.84	—	98303	21.50	5.30	98710	6.18	—
94276	8.07	4.33	97111	9.31	—	98304	9.62	3.17	98751	8.38	—
94304	5.65	(a)	97220	.68	(a)	98305	7.07	1.44	98805	8.07	1.10
94381	10.60	10.90	97221	(a)	1.44	98306	18.20	.75	98806	5.06	4.06
94404	7.64	5.55	97222	2.93	1.59	98307	3.05	.46	98810	9.97	—
94444	(a)	(a)	97223	4.42	3.68	98308	2.00	.97	98813	9.62	1.60
94569	5.16	4.42	97308	1.26	—	98309	10.80	1.26	98820	15.40	3.77
94590	22.30	—	97447	4.14	4.70	98344	1.97	.51	98871	(a)	(a)
94617	7.02	—	97501	(a)	—	98405	3.25	—	98884	4.01	2.45
94638	(a)	—	97502	(a)	—	98413	25.30	(a)	98914	1.35	.76
95124	2.59	.91	97503	(a)	—	98414	23.20	(a)	98949	1.89	.41
95233	5.56	—	97504	(a)	—	98415	3.05	(a)	98967	6.29	7.94
95305	6.04	—	97650	6.43	3.90	98423	7.25	(a)	98993	10.40	5.77
95306	9.91	—	97651	12.30	4.14	98424	12.30	(a)	99003	2.99	.85
95310	14.40	1.52	97652	10.60	3.42	98425	5.05	(a)	99004	8.00	1.55

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
99080	2.12	7.12	99826	1.97	.52						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.10	—						
99083	(a)	—	99917	5.02	—						
99084	(a)	(a)	99938	5.64	—						
99085	(a)	(a)	99943	16.40	—						
99111	3.07	—	99946	12.20	3.02						
99160	(a)	—	99948	12.50	19.20						
99163	7.33	.61	99952	14.60	15.10						
99165	1.61	(a)	99953	15.80	11.20						
99220	2.97	(a)	99954	11.50	9.84						
99221	(a)	(a)	99955	14.40	10.40						
99222	5.58	(a)	99963	1.21	—						
99223	.45	(a)	99969	5.40	2.72						
99303	24.60	—	99975	12.80	—						
99310	6.15	(a)	99986	(a)	—						
99315	18.10	2.58	99987	(a)	—						
99321	17.50	2.05	99988	4.77	—						
99445	(a)	(a)									
99471	1.35	—									
99505	8.79	—									
99506	10.80	—									
99507	9.43	—									
99570	5.06	(a)									
99571	1.23	(a)									
99572	2.40	(a)									
99573	2.29	(a)									
99600	3.48	—									
99613	15.50	2.67									
99614	7.77	—									
99620	.85	—									
99650	2.40	.88									
99709	5.91	(a)									
99718	2.48	—									
99746	4.20	3.47									
99760	.48	—									
99777	17.30	—									
99793	5.33	—									
99798	(a)	(a)									
99803	(a)	14.80									

\$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	.097	.195	10205	.48	—	11210	4.18	—	13207	(a)	(a)
10015	10.60	—	10220	8.97	—	11211	21.70	—	13208	(a)	(a)
10020	(a)	(a)	10255	.39	.147	11212	3.29	—	13314	.228	.016
10026	1.23	.019	10256	1.42	.152	11213	2.68	—	13351	.56	.056
10036	1.05	(a)	10257	.27	.169	11214	6.60	—	13352	.57	.04
10040	.074	.30	10309	.31	.019	11222	.111	—	13410	2.23	2.99
10042	.70	.40	10315	.72	(a)	11234	.54	.058	13411	(a)	(a)
10052	7.34	—	10331	14.40	—	11248	.074	.018	13412	.75	1.14
10054	6.51	—	10332	24.80	—	11258	1.57	.141	13453	.87	(a)
10060	.34	.071	10352	.76	.062	11259	1.68	.135	13454	1.02	(a)
10065	.51	.037	10367	5.59	—	11273	26.60	—	13455	1.03	(a)
10066	.52	.04	10368	8.17	—	11274	25.50	—	13461	(a)	(a)
10070	.055	.154	10375	(a)	—	11288	1.92	.085	13506	1.75	.061
10071	.61	.101	10378	14.60	—	12014	.159	.04	13507	2.10	.132
10072	6.33	—	10379	6.76	—	12356	2.25	.028	13590	.77	.74
10073	1.63	.46	10380	11.50	—	12361	.048	.077	13621	.194	.32
10075	12.10	.158	10381	10.00	—	12362	.061	(a)	13670	.027	.015
10100	1.30	.06	11007	2.38	—	12373	.023	.024	13673	1.19	.019
10101	.46	.181	11020	.58	.117	12374	1.17	.07	13715	.061	.165
10105	4.94	—	11039	1.41	.065	12375	.58	.049	13716	.86	.131
10107	4.98	.198	11052	3.35	—	12391	.046	.082	13720	.67	.067
10110	36.10	—	11101	(a)	(a)	12393	.76	(a)	13759	.34	.128
10111	.121	.078	11120	(a)	—	12467	.32	(a)	13930	.13	.201
10113	.68	—	11126	.119	.022	12509	.097	.036	14068	.074	.014
10115	1.36	.063	11127	.31	.007	12510	1.23	.026	14101	.87	.043
10117	10.50	—	11128	.42	.066	12583	.55	(a)	14279	.74	.085
10119	(a)	—	11138	3.60	—	12651	1.59	.53	14401	1.58	.127
10120	23.60	—	11155	.41	—	12683	.73	(a)	14405	1.40	—
10130	6.73	—	11160	(a)	(a)	12707	.40	.64	14527	.248	.189
10132	5.80	—	11167	.77	—	12797	.084	.196	14655	.169	—
10133	3.22	—	11168	4.01	—	12805	.61	.155	14731	3.33	—
10135	(a)	—	11201	20.80	—	12841	1.02	—	14732	.246	—
10140	.022	.021	11202	6.15	—	12927	.179	—	14733	1.18	—
10141	.044	.023	11203	.72	.52	13049	.025	.057	14734	.51	—
10145	.211	.012	11204	.60	1.53	13111	1.46	.093	14855	.34	.154
10146	.58	.018	11205	(a)	—	13112	.041	.063	14913	.63	.108
10150	.94	(a)	11206	.97	—	13201	1.41	.16	15060	(a)	(a)
10151	23.70	—	11207	12.20	—	13204	1.59	1.45	15061	(a)	(a)
10160	4.23	—	11208	2.09	—	13205	.61	.46	15062	.31	(a)
10204	.43	—	11209	9.81	—	13206	(a)	(a)	15063	.36	(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	.187	—	16750	.198	.032	18707	.009	.004	40117	(a)	—
15119	(a)	—	16751	.198	—	18708	.218	.017	40140	(a)	—
15120	(a)	—	16819	1.85	(a)	18833	.109	(a)	41001	.40	—
15123	3.22	—	16820	1.43	(a)	18834	.57	.125	41210	(a)	—
15124	1.12	—	16881	3.10	(a)	18911	1.79	.02	41421	.78	—
15188	.54	(a)	16890	.217	(a)	18912	3.36	.029	41422	.41	—
15223	.032	.041	16891	.236	(a)	18920	.87	.018	41510	89.80	—
15224	.71	.066	16892	.43	(a)	18991	(a)	—	41603	36.70	—
15300	(a)	—	16900	4.08	.07	19007	1.26	—	41604	20.20	—
15314	.41	(a)	16901	2.61	.108	19051	2.79	—	41620	1.74	—
15404	.139	(a)	16902	2.22	.064	19061	(a)	—	41650	51.70	—
15405	.205	(a)	16905	4.29	.07	19795	.59	(a)	41664	50.10	—
15406	.52	.048	16906	2.74	.108	19796	.68	—	41665	5.86	—
15488	1.31	(a)	16910	2.45	.055	40005	(a)	—	41666	(a)	—
15538	.72	.017	16911	2.22	.059	40006	(a)	—	41667	137.00	—
15600	1.82	.071	16915	2.51	.053	40010	(a)	—	41668	128.00	—
15607	.245	—	16916	2.09	.052	40015	(a)	—	41669	.90	—
15608	.41	.009	16920	5.56	.117	40020	(a)	—	41670	1.51	—
15656	12.00	—	16921	5.08	.05	40026	(a)	—	41672	(a)	—
15699	.61	—	16930	3.20	.154	40031	(a)	—	41673	(a)	—
15733	.34	.037	16931	3.45	.078	40032	(a)	—	41675	(a)	—
15839	.55	.028	16940	6.94	.051	40040	(a)	—	41677	.36	—
15991	.45	.065	16941	2.78	.096	40041	(a)	—	41678	257.00	—
15993	.38	.039	18078	.11	.127	40042	(a)	—	41679	(a)	(a)
16005	.032	.034	18109	.74	.029	40045	331.00	—	41680	26.90	—
16009	.42	.094	18110	.60	.035	40046	65.30	—	41696	1.14	—
16402	2.70	—	18200	(a)	—	40047	23.30	—	41697	.79	—
16403	1.71	.186	18205	.17	.35	40059	8.34	—	41700	(a)	—
16404	2.15	—	18206	.96	.091	40061	4.42	—	41715	17.10	—
16471	.35	—	18335	.69	.018	40063	148.00	—	41716	10.90	—
16501	.068	(a)	18435	1.38	.068	40064	43.50	—	43007	(a)	—
16527	.105	.35	18436	1.11	.151	40066	(a)	—	43117	(a)	—
16588	.194	(a)	18437	.99	(a)	40067	(a)	—	43151	26.20	—
16604	.33	.146	18438	1.90	(a)	40069	(a)	—	43152	77.00	—
16670	5.97	—	18501	1.27	.015	40072	(a)	—	43200	99.60	—
16676	.57	.014	18506	.68	.007	40075	52.60	—	43215	(a)	—
16694	.64	(a)	18507	.36	.008	40101	84.80	—	43421	27.30	—
16705	.194	.148	18570	3.73	—	40102	74.90	—	43422	143.00	—
16722	(a)	—	18575	(a)	(a)	40111	11.70	—	43424	(a)	—
16723	(a)	—	18616	.52	.59	40115	(a)	—	43470	6.63	—

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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	86.70	—	46004	49.10	—	47471	6.72	—
43518	21.50	—	44280	.36	—	46005	39.30	—	47473	8.79	—
43550	97.40	—	44311	11.10	—	46112	.33	—	47474	9.82	—
43551	54.00	—	44315	7.44	—	46202	5.55	—	47475	7.75	—
43626	17.20	—	44427	307.00	—	46362	897.00	—	47476	7.75	—
43628	223.00	—	44428	308.00	—	46426	131.00	—	47477	10.30	—
43629	189.00	—	44429	4.62	—	46427	175.00	—	47478	10.90	—
43754	(a)	—	44430	3.21	—	46510	(a)	—	47600	(a)	—
43760	6.29	—	44431	10.30	—	46590	(a)	—	47610	(a)	—
43822	5.27	—	44432	3.25	—	46603	11.00	—	48039	70.70	—
43840	.065	—	44433	104.00	—	46604	12.70	—	48177	(a)	—
43860	4.15	—	44434	198.00	—	46606	33.80	—	48178	(a)	—
43889	1.48	—	44435	205.00	—	46607	46.50	—	48206	45.40	—
43945	(a)	—	44436	240.00	—	46622	15.40	—	48252	(a)	—
43946	(a)	—	44437	199.00	—	46671	(a)	—	48441	.191	—
43990	(a)	(a)	44438	157.00	—	46700	200.00	—	48557	19.10	—
43991	(a)	—	44439	306.00	—	46773	(a)	—	48558	16.60	—
44009	3.92	—	44440	253.00	—	46822	(a)	—	48600	262.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	18.30	—	44501	(a)	—	46882	(a)	—	48636	2.14	(a)
44070	5.43	—	45190	4.37	—	46911	33.90	—	48637	14.60	—
44071	6.04	—	45191	3.10	—	46912	62.20	—	48638	7.23	—
44072	4.17	—	45192	3.62	—	46913	(a)	—	48727	(a)	—
44100	1.86	—	45193	2.14	—	46914	(a)	—	48808	3.07	—
44101	1.94	—	45210	2.71	—	46915	(a)	—	48924	(a)	—
44102	1.51	—	45224	(a)	—	46916	(a)	—	48925	349.00	—
44103	1.34	—	45225	(a)	—	47050	1.44	—	49005	.245	—
44104	.56	—	45334	57.40	—	47051	(a)	—	49111	4.70	—
44105	(a)	—	45380	.40	(a)	47052	(a)	—	49181	23.10	—
44106	(a)	—	45450	16.90	—	47103	(a)	—	49183	28.10	—
44108	.66	—	45523	(a)	—	47146	(a)	—	49184	59.40	—
44109	1.66	—	45524	(a)	—	47147	(a)	—	49185	54.00	—
44110	1.70	—	45539	(a)	—	47221	220.00	—	49239	.30	.60
44111	1.05	—	45678	.39	—	47253	(a)	—	49292	1.69	—
44112	.62	—	45771	.61	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.198	.074	47318	14.00	—	49333	12.40	—
44193	(a)	—	45900	.208	.052	47367	.36	—	49451	(a)	—
44194	(a)	—	45901	.179	.049	47420	3.06	—	49452	(a)	—
44222	(a)	—	45937	.225	—	47468	(a)	—	49617	.26	.173
44276	134.00	—	45993	(a)	(a)	47469	7.75	—	49618	.222	.064

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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
49619	.42	.107	51315	.194	.106	51809	.88	.153	52341	.061	(a)
49763	2.72	—	51330	.131	.53	51833	.29	.06	52342	.177	(a)
49800	(a)	—	51333	.043	.34	51850	.32	(a)	52343	.108	(a)
49801	194.00	—	51340	.087	(a)	51851	.214	(a)	52401	.33	(a)
49802	17.20	—	51350	.44	.135	51852	.50	(a)	52402	.048	(a)
49803	30.40	—	51351	.40	.042	51853	.202	(a)	52432	.238	(a)
49840	1.48	—	51352	.55	.108	51854	.45	(a)	52433	.217	1.02
49870	146.00	—	51355	.37	.094	51855	.48	(a)	52435	.27	(a)
49890	(a)	—	51356	.40	.62	51856	.26	(a)	52438	.197	(a)
49891	(a)	—	51357	.28	.66	51857	.45	(a)	52440	.31	(a)
49902	(a)	—	51358	.66	.141	51869	.236	.136	52467	.29	(a)
49903	(a)	—	51359	.58	.78	51877	1.33	.212	52469	.10	.104
50010	.51	.49	51370	1.03	4.57	51889	.218	.012	52505	.50	.216
50015	.33	(a)	51380	.103	.044	51896	.102	.018	52547	.29	.078
50017	.25	(a)	51400	.31	(a)	51900	.215	.095	52581	2.43	2.95
50045	.58	(a)	51401	.45	(a)	51909	.29	.056	52619	.17	(a)
50047	.065	(a)	51500	.195	.119	51919	.22	(a)	52660	.128	—
51001	.073	.45	51516	.108	—	51926	.224	.038	52744	1.10	.081
51005	.015	(a)	51517	.122	—	51927	.121	.131	52767	.27	(a)
51116	.186	.69	51550	.241	.39	51934	.246	.125	52876	(a)	(a)
51201	.088	(a)	51551	.084	.91	51941	.223	.041	52911	.136	.45
51205	.27	.071	51552	.145	.159	51942	.36	—	52967	.051	.062
51206	.042	.39	51553	.26	(a)	51956	.96	.221	53001	.50	.33
51210	.129	(a)	51554	.024	(a)	51957	.85	.42	53077	.24	.207
51211	(a)	(a)	51575	.119	.02	51958	.76	.41	53095	.164	(a)
51220	.44	2.28	51576	.46	.093	51959	.77	(a)	53096	.229	(a)
51221	.245	1.78	51600	.32	.191	51960	.102	.35	53121	.65	.44
51222	.30	3.67	51613	.208	.139	51970	.44	.238	53147	.045	(a)
51224	.31	1.45	51625	.067	(a)	51982	.131	.083	53229	.25	(a)
51230	.053	.79	51666	.189	.101	51985	.101	—	53271	.122	(a)
51240	1.06	.185	51702	.202	(a)	51986	.51	.103	53333	.247	.239
51241	3.13	.26	51703	.084	(a)	51999	.216	.44	53374	.29	.31
51250	.34	(a)	51734	.157	.31	52002	.19	.129	53375	.154	.223
51251	.091	(a)	51741	.55	.26	52075	.249	.243	53376	.247	.194
51252	.32	.10	51752	.46	.165	52076	.30	(a)	53377	.25	.195
51253	.27	(a)	51767	.055	.008	52109	.048	(a)	53403	.16	(a)
51254	.085	.039	51777	.192	.078	52134	.64	.63	53425	.233	(a)
51255	.86	(a)	51790	.32	(a)	52137	.098	(a)	53565	.186	.108
51300	.26	.16	51796	.20	(a)	52150	1.17	(a)	53631	.076	.022
51305	.26	.96	51808	.71	.73	52315	.25	.26	53632	.087	.034

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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
53731	.08	(a)	56170	.228	(a)	57401	.158	.096	58503	.19	.076
53732	.54	.45	56171	.112	(a)	57403	.39	.035	58532	.245	(a)
53733	.35	.27	56202	.182	.089	57410	.077	.162	58559	.05	(a)
53734	.65	—	56390	.32	.64	57411	.057	(a)	58560	.12	(a)
53803	.55	(a)	56391	.27	.32	57572	.045	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.44	.125	57600	.134	.034	58575	.155	.12
53902	(a)	(a)	56488	.32	.034	57611	.122	.062	58627	.50	.013
53903	(a)	(a)	56567	.237	(a)	57625	1.18	(a)	58663	.52	1.28
53904	(a)	(a)	56650	.72	(a)	57651	.143	.041	58682	.44	(a)
53905	(a)	(a)	56651	.39	(a)	57690	.159	.49	58713	.122	(a)
53907	.239	.103	56652	.28	(a)	57716	.075	.082	58737	.32	.63
53951	(a)	(a)	56653	.27	(a)	57725	.165	.088	58756	.098	(a)
53952	(a)	(a)	56654	.139	(a)	57726	.129	.021	58757	1.08	(a)
53953	(a)	(a)	56690	.166	.35	57798	.072	(a)	58759	.134	(a)
54012	.065	—	56699	.202	.057	57800	.27	(a)	58802	.152	.48
54077	.33	.40	56758	.171	.148	57808	.063	(a)	58813	.241	(a)
54444	(a)	(a)	56759	.176	.08	57809	.065	(a)	58822	.42	(a)
55010	.99	1.08	56760	.25	.098	57810	.063	.107	58837	.48	.162
55011	.27	1.57	56805	.33	(a)	57871	.075	.118	58840	.145	.127
55012	.32	1.18	56806	.235	(a)	57913	.35	.29	58873	.231	.03
55013	.21	1.14	56807	.233	(a)	57997	.144	—	58903	.096	(a)
55014	(a)	(a)	56808	.30	(a)	57998	.155	.058	58904	.073	.128
55214	.26	.088	56900	.29	(a)	57999	.104	.071	58922	.38	.168
55371	.74	.119	56910	.146	(a)	58009	.104	(a)	59005	.182	.096
55410	(a)	(a)	56911	.204	(a)	58010	.36	(a)	59057	1.34	(a)
55426	.26	(a)	56912	.165	.09	58020	.42	(a)	59058	.87	(a)
55597	.064	1.79	56913	.135	(a)	58056	.43	(a)	59188	.84	.055
55647	.129	.062	56915	.80	(a)	58057	.27	(a)	59189	1.15	.30
55648	.058	(a)	56916	.72	.205	58058	.243	(a)	59223	.239	.088
55649	.069	(a)	56917	.208	(a)	58095	.34	1.99	59257	.049	.013
55715	.51	.224	56918	.10	(a)	58096	.45	1.23	59306	.31	(a)
55716	.74	.52	56919	.26	(a)	58301	.08	.088	59378	.155	.15
55717	.34	(a)	56920	.233	(a)	58302	.122	.055	59481	.83	.099
55718	.33	(a)	56980	.25	(a)	58397	.71	.74	59482	.87	(a)
55802	.192	.009	57001	.087	.023	58408	.085	—	59537	.167	.21
55918	.29	2.74	57002	.056	.106	58409	.108	—	59601	.31	2.37
55919	.04	3.65	57090	.37	.66	58456	.058	—	59647	.39	.17
56040	.028	.033	57146	.237	.72	58457	.084	—	59660	.57	1.18
56041	.182	(a)	57202	.224	(a)	58458	.108	—	59661	.28	(a)
56042	.229	(a)	57257	.28	.035	58459	.13	—	59693	.047	—

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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
59695	(a)	(a)	59964	1.42	.069	63220	(a)	—	91190	3.72	(a)
59701	.022	.29	59970	.143	.183	64074	30.80	—	91200	1.44	—
59713	.51	.31	59973	.39	(a)	64075	21.70	—	91210	(a)	—
59722	.27	.031	59975	.20	.227	64500	(a)	—	91235	4.42	3.32
59723	.10	.037	59977	.114	(a)	65007	140.00	—	91250	6.66	(a)
59724	.153	.019	59984	.107	.053	66122	60.00	—	91265	30.80	3.33
59725	.191	.116	59985	.42	(a)	66123	33.00	—	91266	16.30	1.10
59726	.139	.024	59986	.32	(a)	66309	96.40	—	91280	(a)	3.26
59738	.44	.064	59988	.051	.059	66561	223.00	—	91302	28.60	(a)
59750	.124	.222	59989	.056	.044	67017	207.00	—	91315	8.70	—
59751	.045	(a)	60010	103.00	—	67508	62.00	—	91324	19.40	(a)
59773	.049	.028	60011	118.00	—	67509	45.50	—	91325	(a)	(a)
59774	.041	.15	60012	195.00	—	67510	25.30	—	91340	12.60	6.88
59775	.052	.188	60013	167.00	—	67511	27.40	—	91341	7.93	3.68
59781	.108	.068	60015	125.00	—	67512	117.00	—	91342	11.60	3.13
59782	.161	.46	60016	140.00	—	67513	74.40	—	91343	1.75	1.26
59783	.157	(a)	60035	157.00	—	67634	179.00	—	91405	14.70	—
59784	.12	(a)	61000	102.00	—	67635	127.00	—	91436	8.97	2.50
59790	.34	(a)	61212	84.60	—	68001	387.00	—	91481	32.70	—
59798	.41	.50	61216	93.90	—	68439	498.00	—	91507	4.82	3.30
59806	.29	(a)	61217	85.40	—	68500	22.60	—	91523	74.40	—
59867	.38	(a)	61218	58.40	—	68604	9.30	—	91547	.42	—
59886	.052	.108	61223	394.00	—	68606	36.40	—	91551	2.62	.71
59889	.163	.165	61224	140.00	—	68607	28.80	—	91555	2.66	1.10
59892	.157	(a)	61225	194.00	—	68702	23.70	—	91560	9.01	3.83
59904	.106	.061	61226	309.00	—	68703	17.80	—	91562	5.84	—
59905	.241	.132	61227	282.00	—	68706	76.10	—	91577	20.90	3.14
59914	1.41	.68	62000	64.30	—	68707	75.30	—	91580	11.90	—
59915	.35	.75	62001	48.20	—	90089	7.59	—	91581	(a)	(a)
59917	.065	.205	62002	22.00	—	91111	5.70	5.01	91582	(a)	(a)
59923	.035	.004	62003	69.40	—	91125	4.57	2.39	91583	(a)	(a)
59925	.60	1.19	63010	185.00	—	91127	3.84	1.35	91584	(a)	(a)
59926	.51	.45	63011	232.00	—	91130	2.52	—	91585	(a)	(a)
59927	.34	1.42	63012	329.00	—	91135	.70	(a)	91586	(a)	(a)
59931	.64	.55	63013	312.00	—	91150	3.62	6.06	91587	(a)	(a)
59932	.68	.88	63215	229.00	—	91155	8.04	25.80	91588	(a)	(a)
59941	.213	(a)	63216	159.00	—	91160	1.83	—	91589	(a)	(a)
59947	.106	.32	63217	66.40	—	91175	1.58	—	91590	6.06	—
59955	.082	.143	63218	22.40	—	91177	6.91	—	91591	(a)	(a)
59963	.61	.41	63219	(a)	—	91179	6.94	—	91606	24.70	—

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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
91618	(a)	(a)	95357	2.52	—	97653	5.50	2.87	98426	4.46	(a)
91629	5.04	(a)	95358	(a)	—	97654	9.59	3.41	98427	4.34	—
91636	8.65	—	95410	7.78	2.77	97655	9.46	5.09	98428	(a)	—
91641	2.34	(a)	95455	10.40	1.80	98002	1.71	.90	98429	2.25	—
91666	1.64	(a)	95487	4.17	(a)	98003	1.72	(a)	98430	(a)	—
91722	7.57	(a)	95505	4.86	2.19	98090	.231	—	98449	6.23	14.80
91746	5.84	6.94	95620	3.38	(a)	98091	.25	—	98482	6.68	7.33
91805	.37	—	95625	13.70	4.25	98092	.76	—	98483	9.87	17.50
92053	.90	.46	95630	(a)	(a)	98111	1.12	—	98502	9.45	3.03
92054	.31	.201	95647	5.33	8.28	98150	(a)	—	98555	4.40	—
92055	8.66	.175	95648	(a)	(a)	98151	(a)	—	98597	.99	—
92101	13.50	3.15	96053	4.05	3.99	98152	5.76	.57	98598	.34	—
92102	8.15	3.28	96317	2.61	—	98153	6.49	(a)	98601	11.30	(a)
92215	6.34	2.86	96408	6.74	9.57	98154	7.66	(a)	98622	(a)	—
92338	3.13	1.77	96409	6.23	9.90	98155	10.70	(a)	98623	(a)	—
92445	4.95	—	96410	5.47	9.26	98156	(a)	(a)	98624	1.78	—
92446	10.30	1.94	96611	2.90	1.05	98157	6.85	.37	98636	5.43	3.40
92447	9.00	1.68	96702	7.76	(a)	98158	(a)	(a)	98640	195.00	—
92451	4.42	2.21	96703	(a)	—	98159	4.59	(a)	98658	11.10	—
92453	5.70	—	96816	7.28	—	98160	9.73	(a)	98659	1.98	.51
92478	2.82	1.69	96872	9.28	(a)	98161	10.90	(a)	98677	30.70	8.25
92593	58.10	—	96930	(a)	—	98162	(a)	(a)	98678	27.30	12.60
92663	1.17	—	97002	(a)	(a)	98163	11.40	.28	98698	(a)	(a)
94007	19.30	4.53	97003	(a)	(a)	98164	3.73	.086	98699	8.89	(a)
94099	4.40	—	97047	8.81	—	98257	2.59	—	98705	15.70	—
94225	15.50	—	97050	6.84	—	98303	21.50	5.30	98710	6.18	—
94276	8.07	4.33	97111	9.31	—	98304	9.62	3.17	98751	8.38	—
94304	5.65	(a)	97220	.68	(a)	98305	7.07	1.44	98805	8.07	1.10
94381	10.60	10.90	97221	(a)	1.44	98306	18.20	.75	98806	5.06	4.06
94404	7.64	5.55	97222	2.93	1.59	98307	3.05	.46	98810	9.97	—
94444	(a)	(a)	97223	4.42	3.68	98308	2.00	.97	98813	9.62	1.60
94569	5.16	4.42	97308	1.26	—	98309	10.80	1.26	98820	15.40	3.77
94590	22.30	—	97447	4.14	4.70	98344	1.97	.51	98871	(a)	(a)
94617	7.02	—	97501	(a)	—	98405	3.25	—	98884	4.01	2.45
94638	(a)	—	97502	(a)	—	98413	25.30	(a)	98914	1.35	.76
95124	2.59	.91	97503	(a)	—	98414	23.20	(a)	98949	1.89	.41
95233	5.56	—	97504	(a)	—	98415	3.05	(a)	98967	6.29	7.94
95305	6.04	—	97650	6.43	3.90	98423	7.25	(a)	98993	10.40	5.77
95306	9.91	—	97651	12.30	4.14	98424	12.30	(a)	99003	2.99	.85
95310	14.40	1.52	97652	10.60	3.42	98425	5.05	(a)	99004	8.00	1.55

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
99080	2.12	7.12	99826	1.97	.52						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.10	—						
99083	(a)	—	99917	5.02	—						
99084	(a)	(a)	99938	5.64	—						
99085	(a)	(a)	99943	16.40	—						
99111	3.07	—	99946	12.20	3.02						
99160	(a)	—	99948	12.50	19.20						
99163	7.33	.61	99952	14.60	15.10						
99165	1.61	(a)	99953	15.80	11.20						
99220	2.97	(a)	99954	11.50	9.84						
99221	(a)	(a)	99955	14.40	10.40						
99222	5.58	(a)	99963	1.21	—						
99223	.45	(a)	99969	5.40	2.72						
99303	24.60	—	99975	12.80	—						
99310	6.15	(a)	99986	(a)	—						
99315	18.10	2.58	99987	(a)	—						
99321	17.50	2.05	99988	4.77	—						
99445	(a)	(a)									
99471	1.35	—									
99505	8.79	—									
99506	10.80	—									
99507	9.43	—									
99570	5.06	(a)									
99571	1.23	(a)									
99572	2.40	(a)									
99573	2.29	(a)									
99600	3.48	—									
99613	15.50	2.67									
99614	7.77	—									
99620	.85	—									
99650	2.40	.88									
99709	5.91	(a)									
99718	2.48	—									
99746	4.20	3.47									
99760	.48	—									
99777	17.30	—									
99793	5.33	—									
99798	(a)	(a)									
99803	(a)	14.80									

\$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	.26	.195	10205	.66	—	11210	6.14	—	13207	(a)	(a)
10015	16.80	—	10220	12.50	—	11211	31.90	—	13208	(a)	(a)
10020	(a)	(a)	10255	.37	.147	11212	4.83	—	13314	.32	.016
10026	1.71	.019	10256	1.36	.152	11213	3.94	—	13351	.77	.056
10036	1.01	(a)	10257	.26	.169	11214	9.70	—	13352	.79	.04
10040	.196	.30	10309	.43	.019	11222	.163	—	13410	2.14	2.99
10042	.98	.40	10315	1.01	(a)	11234	.75	.058	13411	(a)	(a)
10052	11.60	—	10331	22.80	—	11248	.071	.018	13412	.72	1.14
10054	10.30	—	10332	39.30	—	11258	1.60	.141	13453	.84	(a)
10060	.47	.071	10352	.78	.062	11259	1.72	.135	13454	.98	(a)
10065	.70	.037	10367	8.22	—	11273	37.00	—	13455	.99	(a)
10066	.72	.04	10368	12.00	—	11274	35.50	—	13461	(a)	(a)
10070	.148	.154	10375	(a)	—	11288	1.96	.085	13506	2.43	.061
10071	.84	.101	10378	23.10	—	12014	.153	.04	13507	2.93	.132
10072	9.30	—	10379	10.70	—	12356	3.13	.028	13590	.74	.74
10073	1.57	.46	10380	18.30	—	12361	.10	.077	13621	.186	.32
10075	11.60	.158	10381	15.80	—	12362	.162	(a)	13670	.056	.015
10100	1.33	.06	11007	3.49	—	12373	.062	.024	13673	1.21	.019
10101	.64	.181	11020	.80	.117	12374	1.63	.07	13715	.162	.165
10105	6.88	—	11039	1.36	.065	12375	.80	.049	13716	1.20	.131
10107	4.79	.198	11052	11.20	—	12391	.122	.082	13720	.68	.067
10110	57.10	—	11101	(a)	(a)	12393	1.06	(a)	13759	.47	.128
10111	.32	.078	11120	(a)	—	12467	.44	(a)	13930	.35	.201
10113	.95	—	11126	.166	.022	12509	.093	.036	14068	.104	.014
10115	1.89	.063	11127	.82	.007	12510	1.18	.026	14101	1.21	.043
10117	16.70	—	11128	1.11	.066	12583	.53	(a)	14279	.71	.085
10119	(a)	—	11138	5.69	—	12651	1.53	.53	14401	1.61	.127
10120	37.40	—	11155	.57	—	12683	.70	(a)	14405	2.05	—
10130	9.37	—	11160	(a)	(a)	12707	1.06	.64	14527	.66	.189
10132	8.08	—	11167	2.59	—	12797	.224	.196	14655	.235	—
10133	10.80	—	11168	13.40	—	12805	.86	.155	14731	11.10	—
10135	(a)	—	11201	30.60	—	12841	1.42	—	14732	.82	—
10140	.046	.021	11202	9.04	—	12927	.249	—	14733	1.64	—
10141	.092	.023	11203	1.91	.52	13049	.052	.057	14734	.70	—
10145	.44	.012	11204	.83	1.53	13111	1.49	.093	14855	.33	.154
10146	.59	.018	11205	(a)	—	13112	.085	.063	14913	.88	.108
10150	1.31	(a)	11206	1.42	—	13201	1.35	.16	15060	(a)	(a)
10151	33.00	—	11207	17.90	—	13204	1.53	1.45	15061	(a)	(a)
10160	5.88	—	11208	3.07	—	13205	.59	.46	15062	.29	(a)
10204	.59	—	11209	14.40	—	13206	(a)	(a)	15063	.34	(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	.28	—	16750	.28	.032	18707	.024	.004	40117	(a)	—
15119	(a)	—	16751	.28	—	18708	.30	.017	40140	(a)	—
15120	(a)	—	16819	1.78	(a)	18833	.29	(a)	41001	.63	—
15123	10.80	—	16820	1.38	(a)	18834	.79	.125	41210	(a)	—
15124	3.76	—	16881	4.32	(a)	18911	2.49	.02	41421	1.42	—
15188	.52	(a)	16890	.209	(a)	18912	4.68	.029	41422	.76	—
15223	.066	.041	16891	.227	(a)	18920	1.21	.018	41510	125.00	—
15224	.72	.066	16892	.41	(a)	18991	(a)	—	41603	67.40	—
15300	(a)	—	16900	4.26	.07	19007	4.21	—	41604	37.00	—
15314	.57	(a)	16901	2.73	.108	19051	9.33	—	41620	2.56	—
15404	.134	(a)	16902	2.31	.064	19061	(a)	—	41650	94.90	—
15405	.198	(a)	16905	4.48	.07	19795	.81	(a)	41664	79.20	—
15406	.50	.048	16906	2.86	.108	19796	.95	—	41665	9.28	—
15488	1.26	(a)	16910	2.55	.055	40005	(a)	—	41666	(a)	—
15538	1.01	.017	16911	2.31	.059	40006	(a)	—	41667	217.00	—
15600	2.54	.071	16915	2.62	.053	40010	(a)	—	41668	203.00	—
15607	.36	—	16916	2.18	.052	40015	(a)	—	41669	1.42	—
15608	.57	.009	16920	5.81	.117	40020	(a)	—	41670	2.39	—
15656	16.70	—	16921	5.30	.05	40026	(a)	—	41672	(a)	—
15699	.89	—	16930	3.34	.154	40031	(a)	—	41673	(a)	—
15733	.33	.037	16931	3.60	.078	40032	(a)	—	41675	(a)	—
15839	.76	.028	16940	7.25	.051	40040	(a)	—	41677	.53	—
15991	.62	.065	16941	2.90	.096	40041	(a)	—	41678	181.00	—
15993	.52	.039	18078	.29	.127	40042	(a)	—	41679	(a)	(a)
16005	.086	.034	18109	1.04	.029	40045	523.00	—	41680	49.40	—
16009	.40	.094	18110	.83	.035	40046	103.00	—	41696	1.67	—
16402	3.76	—	18200	(a)	—	40047	36.90	—	41697	1.16	—
16403	2.37	.186	18205	.45	.35	40059	13.20	—	41700	(a)	—
16404	3.00	—	18206	1.34	.091	40061	7.00	—	41715	31.30	—
16471	.51	—	18335	.97	.018	40063	234.00	—	41716	19.90	—
16501	.182	(a)	18435	1.41	.068	40064	68.90	—	43007	(a)	—
16527	.28	.35	18436	1.14	.151	40066	(a)	—	43117	(a)	—
16588	.186	(a)	18437	1.38	(a)	40067	(a)	—	43151	32.90	—
16604	.31	.146	18438	2.65	(a)	40069	(a)	—	43152	54.20	—
16670	9.45	—	18501	1.29	.015	40072	(a)	—	43200	125.00	—
16676	.79	.014	18506	.66	.007	40075	66.10	—	43215	(a)	—
16694	.62	(a)	18507	.50	.008	40101	60.00	—	43421	34.30	—
16705	.52	.148	18570	5.19	—	40102	53.00	—	43422	180.00	—
16722	(a)	—	18575	(a)	(a)	40111	18.60	—	43424	(a)	—
16723	(a)	—	18616	.50	.59	40115	(a)	—	43470	9.74	—

\$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	109.00	—	46004	90.20	—	47471	12.30	—
43518	34.00	—	44280	.53	—	46005	72.20	—	47473	16.10	—
43550	122.00	—	44311	17.50	—	46112	.236	—	47474	18.00	—
43551	67.90	—	44315	11.80	—	46202	5.45	—	47475	14.20	—
43626	27.10	—	44427	217.00	—	46362	632.00	—	47476	14.20	—
43628	353.00	—	44428	218.00	—	46426	92.40	—	47477	19.00	—
43629	299.00	—	44429	3.27	—	46427	123.00	—	47478	19.90	—
43754	(a)	—	44430	2.27	—	46510	(a)	—	47600	(a)	—
43760	9.96	—	44431	7.27	—	46590	(a)	—	47610	(a)	—
43822	7.75	—	44432	2.30	—	46603	7.75	—	48039	88.80	—
43840	.095	—	44433	73.40	—	46604	8.94	—	48177	(a)	—
43860	6.10	—	44434	140.00	—	46606	23.80	—	48178	(a)	—
43889	2.18	—	44435	145.00	—	46607	32.80	—	48206	71.80	—
43945	(a)	—	44436	170.00	—	46622	22.60	—	48252	(a)	—
43946	(a)	—	44437	141.00	—	46671	(a)	—	48441	.30	—
43990	(a)	(a)	44438	111.00	—	46700	252.00	—	48557	30.20	—
43991	(a)	—	44439	216.00	—	46773	(a)	—	48558	26.20	—
44009	13.10	—	44440	179.00	—	46822	(a)	—	48600	185.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	29.00	—	44501	(a)	—	46882	(a)	—	48636	1.39	(a)
44070	8.59	—	45190	4.29	—	46911	53.70	—	48637	23.10	—
44071	9.56	—	45191	3.05	—	46912	98.40	—	48638	11.40	—
44072	6.60	—	45192	3.56	—	46913	(a)	—	48727	(a)	—
44100	2.96	—	45193	2.10	—	46914	(a)	—	48808	4.28	—
44101	3.09	—	45210	2.66	—	46915	(a)	—	48924	(a)	—
44102	2.41	—	45224	(a)	—	46916	(a)	—	48925	552.00	—
44103	2.13	—	45225	(a)	—	47050	2.12	—	49005	.36	—
44104	.89	—	45334	72.10	—	47051	(a)	—	49111	6.54	—
44105	(a)	—	45380	.38	(a)	47052	(a)	—	49181	29.00	—
44106	(a)	—	45450	21.20	—	47103	(a)	—	49183	35.40	—
44108	1.05	—	45523	(a)	—	47146	(a)	—	49184	74.60	—
44109	2.65	—	45524	(a)	—	47147	(a)	—	49185	67.90	—
44110	2.72	—	45539	(a)	—	47221	276.00	—	49239	.29	.60
44111	1.67	—	45678	.57	—	47253	(a)	—	49292	2.12	—
44112	.99	—	45771	.59	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.19	.074	47318	22.10	—	49333	15.60	—
44193	(a)	—	45900	.29	.052	47367	.53	—	49451	(a)	—
44194	(a)	—	45901	.249	.049	47420	4.84	—	49452	(a)	—
44222	(a)	—	45937	.28	—	47468	(a)	—	49617	.89	.173
44276	168.00	—	45993	(a)	(a)	47469	14.20	—	49618	.74	.064

DIVISION SIX

PREM/OPS TERR. 506

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	1.40	.107	51315	.186	.106	51809	.58	.153	52341	.04	(a)
49763	9.09	—	51330	.085	.53	51833	.44	.06	52342	.115	(a)
49800	(a)	—	51333	.028	.34	51850	.205	(a)	52343	.07	(a)
49801	243.00	—	51340	.057	(a)	51851	.139	(a)	52401	.217	(a)
49802	21.60	—	51350	.68	.135	51852	.33	(a)	52402	.031	(a)
49803	38.20	—	51351	.61	.042	51853	.131	(a)	52432	.155	(a)
49840	2.18	—	51352	.84	.108	51854	.29	(a)	52433	.142	1.02
49870	231.00	—	51355	.57	.094	51855	.31	(a)	52435	.178	(a)
49890	(a)	—	51356	.62	.62	51856	.17	(a)	52438	.128	(a)
49891	(a)	—	51357	.26	.66	51857	.29	(a)	52440	.202	(a)
49902	(a)	—	51358	.64	.141	51869	.154	.136	52467	.186	(a)
49903	(a)	—	51359	.56	.78	51877	.87	.212	52469	.065	.104
50010	.33	.49	51370	.67	4.57	51889	.142	.012	52505	.32	.216
50015	.218	(a)	51380	.067	.044	51896	.067	.018	52547	.188	.078
50017	.166	(a)	51400	.199	(a)	51900	.33	.095	52581	1.58	2.95
50045	.38	(a)	51401	.29	(a)	51909	.186	.056	52619	.111	(a)
50047	.043	(a)	51500	.127	.119	51919	.144	(a)	52660	.188	—
51001	.048	.45	51516	.159	—	51926	.146	.038	52744	1.69	.081
51005	.01	(a)	51517	.18	—	51927	.079	.131	52767	.172	(a)
51116	.121	.69	51550	.157	.39	51934	.16	.125	52876	(a)	(a)
51201	.057	(a)	51551	.055	.91	51941	.146	.041	52911	.089	.45
51205	.174	.071	51552	.095	.159	51942	.233	—	52967	.033	.062
51206	.027	.39	51553	.168	(a)	51956	.63	.221	53001	.33	.33
51210	.083	(a)	51554	.016	(a)	51957	.55	.42	53077	.156	.207
51211	(a)	(a)	51575	.183	.02	51958	.49	.41	53095	.107	(a)
51220	.29	2.28	51576	.30	.093	51959	.50	(a)	53096	.149	(a)
51221	.159	1.78	51600	.206	.191	51960	.067	.35	53121	.42	.44
51222	.193	3.67	51613	.136	.139	51970	.29	.238	53147	.029	(a)
51224	.203	1.45	51625	.044	(a)	51982	.085	.083	53229	.163	(a)
51230	.034	.79	51666	.29	.101	51985	.148	—	53271	.08	(a)
51240	.69	.185	51702	.131	(a)	51986	.33	.103	53333	.16	.239
51241	2.05	.26	51703	.054	(a)	51999	.141	.44	53374	.45	.31
51250	.22	(a)	51734	.102	.31	52002	.124	.129	53375	.237	.223
51251	.059	(a)	51741	.36	.26	52075	.162	.243	53376	.38	.194
51252	.208	.10	51752	.30	.165	52076	.195	(a)	53377	.39	.195
51253	.177	(a)	51767	.085	.008	52109	.031	(a)	53403	.246	(a)
51254	.055	.039	51777	.29	.078	52134	.41	.63	53425	.151	(a)
51255	.56	(a)	51790	.49	(a)	52137	.064	(a)	53565	.29	.108
51300	.41	.16	51796	.13	(a)	52150	.76	(a)	53631	.049	.022
51305	.41	.96	51808	.46	.73	52315	.38	.26	53632	.057	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.052	(a)	56170	.148	(a)	57401	.103	.096	58503	.124	.076
53732	.35	.45	56171	.073	(a)	57403	.60	.035	58532	.16	(a)
53733	.23	.27	56202	.119	.089	57410	.05	.162	58559	.033	(a)
53734	.95	—	56390	.207	.64	57411	.037	(a)	58560	.079	(a)
53803	.36	(a)	56391	.178	.32	57572	.029	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.29	.125	57600	.087	.034	58575	.101	.12
53902	(a)	(a)	56488	.49	.034	57611	.08	.062	58627	.32	.013
53903	(a)	(a)	56567	.154	(a)	57625	.77	(a)	58663	.34	1.28
53904	(a)	(a)	56650	.47	(a)	57651	.093	.041	58682	.29	(a)
53905	(a)	(a)	56651	.26	(a)	57690	.103	.49	58713	.188	(a)
53907	.156	.103	56652	.183	(a)	57716	.049	.082	58737	.21	.63
53951	(a)	(a)	56653	.176	(a)	57725	.107	.088	58756	.064	(a)
53952	(a)	(a)	56654	.09	(a)	57726	.083	.021	58757	.71	(a)
53953	(a)	(a)	56690	.25	.35	57798	.047	(a)	58759	.087	(a)
54012	.095	—	56699	.132	.057	57800	.176	(a)	58802	.099	.48
54077	.213	.40	56758	.112	.148	57808	.041	(a)	58813	.156	(a)
54444	(a)	(a)	56759	.115	.08	57809	.042	(a)	58822	.27	(a)
55010	.64	1.08	56760	.164	.098	57810	.041	.107	58837	.31	.162
55011	.174	1.57	56805	.216	(a)	57871	.049	.118	58840	.094	.127
55012	.207	1.18	56806	.153	(a)	57913	.228	.29	58873	.15	.03
55013	.137	1.14	56807	.152	(a)	57997	.212	—	58903	.063	(a)
55014	(a)	(a)	56808	.198	(a)	57998	.101	.058	58904	.048	.128
55214	.168	.088	56900	.19	(a)	57999	.068	.071	58922	.249	.168
55371	1.14	.119	56910	.095	(a)	58009	.068	(a)	59005	.119	.096
55410	(a)	(a)	56911	.133	(a)	58010	.235	(a)	59057	.88	(a)
55426	.166	(a)	56912	.107	.09	58020	.65	(a)	59058	.57	(a)
55597	.042	1.79	56913	.087	(a)	58056	.28	(a)	59188	1.29	.055
55647	.084	.062	56915	.52	(a)	58057	.176	(a)	59189	1.76	.30
55648	.038	(a)	56916	.47	.205	58058	.158	(a)	59223	.155	.088
55649	.045	(a)	56917	.135	(a)	58095	.223	1.99	59257	.032	.013
55715	.33	.224	56918	.065	(a)	58096	.30	1.23	59306	.20	(a)
55716	.48	.52	56919	.166	(a)	58301	.052	.088	59378	.101	.15
55717	.219	(a)	56920	.151	(a)	58302	.08	.055	59481	.54	.099
55718	.212	(a)	56980	.165	(a)	58397	.46	.74	59482	1.34	(a)
55802	.29	.009	57001	.057	.023	58408	.125	—	59537	.109	.21
55918	.19	2.74	57002	.037	.106	58409	.159	—	59601	.203	2.37
55919	.026	3.65	57090	.243	.66	58456	.085	—	59647	.60	.17
56040	.018	.033	57146	.154	.72	58457	.123	—	59660	.37	1.18
56041	.119	(a)	57202	.146	(a)	58458	.159	—	59661	.183	(a)
56042	.149	(a)	57257	.182	.035	58459	.191	—	59693	.031	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.93	.069	63220	(a)	—	91190	3.72	(a)
59701	.015	.29	59970	.093	.183	64074	30.30	—	91200	1.44	—
59713	.33	.31	59973	.26	(a)	64075	21.30	—	91210	(a)	—
59722	.173	.031	59975	.13	.227	64500	(a)	—	91235	4.42	3.32
59723	.065	.037	59977	.074	(a)	65007	98.30	—	91250	6.66	(a)
59724	.10	.019	59984	.07	.053	66122	42.30	—	91265	30.80	3.33
59725	.124	.116	59985	.27	(a)	66123	23.20	—	91266	16.30	1.10
59726	.091	.024	59986	.209	(a)	66309	67.90	—	91280	(a)	3.26
59738	.29	.064	59988	.033	.059	66561	157.00	—	91302	28.60	(a)
59750	.081	.222	59989	.037	.044	67017	146.00	—	91315	8.70	—
59751	.029	(a)	60010	111.00	—	67508	114.00	—	91324	19.40	(a)
59773	.076	.028	60011	128.00	—	67509	83.60	—	91325	(a)	(a)
59774	.063	.15	60012	210.00	—	67510	46.50	—	91340	12.60	6.88
59775	.08	.188	60013	180.00	—	67511	50.30	—	91341	7.93	3.68
59781	.07	.068	60015	134.00	—	67512	216.00	—	91342	11.60	3.13
59782	.105	.46	60016	151.00	—	67513	137.00	—	91343	1.75	1.26
59783	.102	(a)	60035	111.00	—	67634	126.00	—	91405	14.70	—
59784	.078	(a)	61000	110.00	—	67635	89.40	—	91436	8.97	2.50
59790	.223	(a)	61212	59.60	—	68001	273.00	—	91481	32.70	—
59798	.27	.50	61216	66.20	—	68439	351.00	—	91507	4.82	3.30
59806	.191	(a)	61217	60.20	—	68500	24.40	—	91523	74.40	—
59867	.25	(a)	61218	41.10	—	68604	6.56	—	91547	.42	—
59886	.034	.108	61223	278.00	—	68606	25.60	—	91551	2.62	.71
59889	.25	.165	61224	98.30	—	68607	20.30	—	91555	2.66	1.10
59892	.102	(a)	61225	136.00	—	68702	16.70	—	91560	9.01	3.83
59904	.069	.061	61226	218.00	—	68703	12.50	—	91562	5.84	—
59905	.157	.132	61227	199.00	—	68706	53.60	—	91577	20.90	3.14
59914	.92	.68	62000	45.30	—	68707	53.00	—	91580	11.90	—
59915	.229	.75	62001	34.00	—	90089	7.59	—	91581	(a)	(a)
59917	.042	.205	62002	15.50	—	91111	5.70	5.01	91582	(a)	(a)
59923	.023	.004	62003	48.90	—	91125	4.57	2.39	91583	(a)	(a)
59925	.57	1.19	63010	200.00	—	91127	3.84	1.35	91584	(a)	(a)
59926	.49	.45	63011	250.00	—	91130	2.52	—	91585	(a)	(a)
59927	.33	1.42	63012	355.00	—	91135	.70	(a)	91586	(a)	(a)
59931	.41	.55	63013	336.00	—	91150	3.62	6.06	91587	(a)	(a)
59932	.45	.88	63215	162.00	—	91155	8.04	25.80	91588	(a)	(a)
59941	.139	(a)	63216	112.00	—	91160	1.83	—	91589	(a)	(a)
59947	.069	.32	63217	105.00	—	91175	1.58	—	91590	6.06	—
59955	.053	.143	63218	35.40	—	91177	6.91	—	91591	(a)	(a)
59963	.40	.41	63219	(a)	—	91179	6.94	—	91606	24.70	—

\$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
91618	(a)	(a)	95357	2.52	—	97653	5.50	2.87	98426	4.46	(a)
91629	5.04	(a)	95358	(a)	—	97654	9.59	3.41	98427	4.34	—
91636	8.65	—	95410	7.78	2.77	97655	9.46	5.09	98428	(a)	—
91641	2.34	(a)	95455	10.40	1.80	98002	1.71	.90	98429	2.25	—
91666	1.64	(a)	95487	4.17	(a)	98003	1.72	(a)	98430	(a)	—
91722	7.57	(a)	95505	4.86	2.19	98090	.231	—	98449	6.23	14.80
91746	5.84	6.94	95620	3.38	(a)	98091	.25	—	98482	6.68	7.33
91805	.37	—	95625	13.70	4.25	98092	.76	—	98483	9.87	17.50
92053	.90	.46	95630	(a)	(a)	98111	1.12	—	98502	9.45	3.03
92054	.31	.201	95647	5.33	8.28	98150	(a)	—	98555	4.40	—
92055	8.66	.175	95648	(a)	(a)	98151	(a)	—	98597	.99	—
92101	13.50	3.15	96053	4.05	3.99	98152	5.76	.57	98598	.34	—
92102	8.15	3.28	96317	2.61	—	98153	6.49	(a)	98601	11.30	(a)
92215	6.34	2.86	96408	6.74	9.57	98154	7.66	(a)	98622	(a)	—
92338	3.13	1.77	96409	6.23	9.90	98155	10.70	(a)	98623	(a)	—
92445	4.95	—	96410	5.47	9.26	98156	(a)	(a)	98624	1.78	—
92446	10.30	1.94	96611	2.90	1.05	98157	6.85	.37	98636	5.43	3.40
92447	9.00	1.68	96702	7.76	(a)	98158	(a)	(a)	98640	195.00	—
92451	4.42	2.21	96703	(a)	—	98159	4.59	(a)	98658	11.10	—
92453	5.70	—	96816	7.28	—	98160	9.73	(a)	98659	1.98	.51
92478	2.82	1.69	96872	9.28	(a)	98161	10.90	(a)	98677	30.70	8.25
92593	58.10	—	96930	(a)	—	98162	(a)	(a)	98678	27.30	12.60
92663	1.17	—	97002	(a)	(a)	98163	11.40	.28	98698	(a)	(a)
94007	19.30	4.53	97003	(a)	(a)	98164	3.73	.086	98699	8.89	(a)
94099	4.40	—	97047	8.81	—	98257	2.59	—	98705	15.70	—
94225	15.50	—	97050	6.84	—	98303	21.50	5.30	98710	6.18	—
94276	8.07	4.33	97111	9.31	—	98304	9.62	3.17	98751	8.38	—
94304	5.65	(a)	97220	.68	(a)	98305	7.07	1.44	98805	8.07	1.10
94381	10.60	10.90	97221	(a)	1.44	98306	18.20	.75	98806	5.06	4.06
94404	7.64	5.55	97222	2.93	1.59	98307	3.05	.46	98810	9.97	—
94444	(a)	(a)	97223	4.42	3.68	98308	2.00	.97	98813	9.62	1.60
94569	5.16	4.42	97308	1.26	—	98309	10.80	1.26	98820	15.40	3.77
94590	22.30	—	97447	4.14	4.70	98344	1.97	.51	98871	(a)	(a)
94617	7.02	—	97501	(a)	—	98405	3.25	—	98884	4.01	2.45
94638	(a)	—	97502	(a)	—	98413	25.30	(a)	98914	1.35	.76
95124	2.59	.91	97503	(a)	—	98414	23.20	(a)	98949	1.89	.41
95233	5.56	—	97504	(a)	—	98415	3.05	(a)	98967	6.29	7.94
95305	6.04	—	97650	6.43	3.90	98423	7.25	(a)	98993	10.40	5.77
95306	9.91	—	97651	12.30	4.14	98424	12.30	(a)	99003	2.99	.85
95310	14.40	1.52	97652	10.60	3.42	98425	5.05	(a)	99004	8.00	1.55

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
99080	2.12	7.12	99826	1.97	.52						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.10	—						
99083	(a)	—	99917	5.02	—						
99084	(a)	(a)	99938	5.64	—						
99085	(a)	(a)	99943	16.40	—						
99111	3.07	—	99946	12.20	3.02						
99160	(a)	—	99948	12.50	19.20						
99163	7.33	.61	99952	14.60	15.10						
99165	1.61	(a)	99953	15.80	11.20						
99220	2.97	(a)	99954	11.50	9.84						
99221	(a)	(a)	99955	14.40	10.40						
99222	5.58	(a)	99963	1.21	—						
99223	.45	(a)	99969	5.40	2.72						
99303	24.60	—	99975	12.80	—						
99310	6.15	(a)	99986	(a)	—						
99315	18.10	2.58	99987	(a)	—						
99321	17.50	2.05	99988	4.77	—						
99445	(a)	(a)									
99471	1.35	—									
99505	8.79	—									
99506	10.80	—									
99507	9.43	—									
99570	5.06	(a)									
99571	1.23	(a)									
99572	2.40	(a)									
99573	2.29	(a)									
99600	3.48	—									
99613	15.50	2.67									
99614	7.77	—									
99620	.85	—									
99650	2.40	.88									
99709	5.91	(a)									
99718	2.48	—									
99746	4.20	3.47									
99760	.48	—									
99777	17.30	—									
99793	5.33	—									
99798	(a)	(a)									
99803	(a)	14.80									

\$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	.211	.195	10205	.55	—	11210	4.65	—	13207	(a)	(a)
10015	18.50	—	10220	10.30	—	11211	24.20	—	13208	(a)	(a)
10020	(a)	(a)	10255	.33	.147	11212	3.65	—	13314	.26	.016
10026	1.41	.019	10256	1.20	.152	11213	2.98	—	13351	.64	.056
10036	.89	(a)	10257	.227	.169	11214	7.34	—	13352	.65	.04
10040	.161	.30	10309	.35	.019	11222	.123	—	13410	1.89	2.99
10042	.81	.40	10315	.83	(a)	11234	.61	.058	13411	(a)	(a)
10052	12.80	—	10331	25.10	—	11248	.062	.018	13412	.64	1.14
10054	11.40	—	10332	43.30	—	11258	2.04	.141	13453	.74	(a)
10060	.39	.071	10352	.99	.062	11259	2.19	.135	13454	.86	(a)
10065	.58	.037	10367	6.22	—	11273	30.50	—	13455	.87	(a)
10066	.59	.04	10368	9.09	—	11274	29.20	—	13461	(a)	(a)
10070	.121	.154	10375	(a)	—	11288	2.50	.085	13506	2.00	.061
10071	.69	.101	10378	25.40	—	12014	.135	.04	13507	2.41	.132
10072	7.04	—	10379	11.80	—	12356	2.58	.028	13590	.65	.74
10073	1.38	.46	10380	20.10	—	12361	.188	.077	13621	.164	.32
10075	10.20	.158	10381	17.40	—	12362	.133	(a)	13670	.105	.015
10100	1.69	.06	11007	2.64	—	12373	.05	.024	13673	1.54	.019
10101	.52	.181	11020	.66	.117	12374	1.34	.07	13715	.133	.165
10105	5.67	—	11039	1.20	.065	12375	.66	.049	13716	.99	.131
10107	4.22	.198	11052	10.80	—	12391	.10	.082	13720	.87	.067
10110	63.00	—	11101	(a)	(a)	12393	.88	(a)	13759	.39	.128
10111	.26	.078	11120	(a)	—	12467	.36	(a)	13930	.28	.201
10113	.79	—	11126	.137	.022	12509	.082	.036	14068	.085	.014
10115	1.56	.063	11127	.67	.007	12510	1.04	.026	14101	1.00	.043
10117	18.40	—	11128	.91	.066	12583	.46	(a)	14279	.63	.085
10119	(a)	—	11138	6.27	—	12651	1.35	.53	14401	2.05	.127
10120	41.20	—	11155	.47	—	12683	.62	(a)	14405	1.55	—
10130	7.73	—	11160	(a)	(a)	12707	.87	.64	14527	.54	.189
10132	6.66	—	11167	2.49	—	12797	.183	.196	14655	.193	—
10133	10.40	—	11168	12.90	—	12805	.71	.155	14731	10.70	—
10135	(a)	—	11201	23.10	—	12841	1.17	—	14732	.79	—
10140	.087	.021	11202	6.84	—	12927	.205	—	14733	1.35	—
10141	.173	.023	11203	1.57	.52	13049	.098	.057	14734	.58	—
10145	.83	.012	11204	.68	1.53	13111	1.89	.093	14855	.29	.154
10146	.76	.018	11205	(a)	—	13112	.16	.063	14913	.73	.108
10150	1.08	(a)	11206	1.07	—	13201	1.19	.16	15060	(a)	(a)
10151	27.20	—	11207	13.60	—	13204	1.35	1.45	15061	(a)	(a)
10160	4.85	—	11208	2.32	—	13205	.52	.46	15062	.26	(a)
10204	.49	—	11209	10.90	—	13206	(a)	(a)	15063	.30	(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	.208	—	16750	.228	.032	18707	.02	.004	40117	(a)	—
15119	(a)	—	16751	.228	—	18708	.25	.017	40140	(a)	—
15120	(a)	—	16819	1.57	(a)	18833	.238	(a)	41001	.69	—
15123	10.40	—	16820	1.22	(a)	18834	.65	.125	41210	(a)	—
15124	3.63	—	16881	3.56	(a)	18911	2.05	.02	41421	.64	—
15188	.46	(a)	16890	.184	(a)	18912	3.86	.029	41422	.34	—
15223	.124	.041	16891	.201	(a)	18920	1.00	.018	41510	103.00	—
15224	.92	.066	16892	.36	(a)	18991	(a)	—	41603	30.20	—
15300	(a)	—	16900	5.32	.07	19007	4.06	—	41604	16.60	—
15314	.47	(a)	16901	3.41	.108	19051	8.99	—	41620	1.94	—
15404	.118	(a)	16902	2.89	.064	19061	(a)	—	41650	42.50	—
15405	.174	(a)	16905	5.59	.07	19795	.67	(a)	41664	87.30	—
15406	.44	.048	16906	3.57	.108	19796	.79	—	41665	10.20	—
15488	1.11	(a)	16910	3.19	.055	40005	(a)	—	41666	(a)	—
15538	.83	.017	16911	2.89	.059	40006	(a)	—	41667	239.00	—
15600	2.09	.071	16915	3.27	.053	40010	(a)	—	41668	224.00	—
15607	.27	—	16916	2.73	.052	40015	(a)	—	41669	1.57	—
15608	.47	.009	16920	7.25	.117	40020	(a)	—	41670	2.63	—
15656	13.80	—	16921	6.63	.05	40026	(a)	—	41672	(a)	—
15699	.67	—	16930	4.17	.154	40031	(a)	—	41673	(a)	—
15733	.29	.037	16931	4.50	.078	40032	(a)	—	41675	(a)	—
15839	.63	.028	16940	9.05	.051	40040	(a)	—	41677	.40	—
15991	.51	.065	16941	3.63	.096	40041	(a)	—	41678	196.00	—
15993	.43	.039	18078	.24	.127	40042	(a)	—	41679	(a)	(a)
16005	.07	.034	18109	.85	.029	40045	577.00	—	41680	22.10	—
16009	.36	.094	18110	.68	.035	40046	114.00	—	41696	1.27	—
16402	3.10	—	18200	(a)	—	40047	40.70	—	41697	.88	—
16403	1.96	.186	18205	.37	.35	40059	14.60	—	41700	(a)	—
16404	2.47	—	18206	1.10	.091	40061	7.72	—	41715	14.00	—
16471	.38	—	18335	.80	.018	40063	258.00	—	41716	8.92	—
16501	.149	(a)	18435	1.79	.068	40064	75.90	—	43007	(a)	—
16527	.229	.35	18436	1.45	.151	40066	(a)	—	43117	(a)	—
16588	.164	(a)	18437	1.14	(a)	40067	(a)	—	43151	40.50	—
16604	.28	.146	18438	2.18	(a)	40069	(a)	—	43152	58.50	—
16670	10.40	—	18501	1.64	.015	40072	(a)	—	43200	154.00	—
16676	.65	.014	18506	.58	.007	40075	81.50	—	43215	(a)	—
16694	.55	(a)	18507	.41	.008	40101	36.20	—	43421	42.30	—
16705	.42	.148	18570	4.28	—	40102	32.00	—	43422	222.00	—
16722	(a)	—	18575	(a)	(a)	40111	20.50	—	43424	(a)	—
16723	(a)	—	18616	.44	.59	40115	(a)	—	43470	7.37	—

\$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	134.00	—	46004	40.30	—	47471	5.52	—
43518	37.50	—	44280	.40	—	46005	32.30	—	47473	7.22	—
43550	151.00	—	44311	19.30	—	46112	.143	—	47474	8.07	—
43551	83.70	—	44315	13.00	—	46202	5.81	—	47475	6.37	—
43626	29.90	—	44427	131.00	—	46362	683.00	—	47476	6.37	—
43628	389.00	—	44428	132.00	—	46426	99.70	—	47477	8.49	—
43629	330.00	—	44429	1.97	—	46427	133.00	—	47478	8.92	—
43754	(a)	—	44430	1.37	—	46510	(a)	—	47600	(a)	—
43760	11.00	—	44431	4.38	—	46590	(a)	—	47610	(a)	—
43822	5.87	—	44432	1.39	—	46603	8.36	—	48039	109.00	—
43840	.072	—	44433	44.30	—	46604	9.65	—	48177	(a)	—
43860	4.62	—	44434	84.70	—	46606	25.70	—	48178	(a)	—
43889	1.65	—	44435	87.70	—	46607	35.40	—	48206	79.20	—
43945	(a)	—	44436	102.00	—	46622	17.10	—	48252	(a)	—
43946	(a)	—	44437	84.90	—	46671	(a)	—	48441	.33	—
43990	(a)	(a)	44438	67.10	—	46700	310.00	—	48557	33.30	—
43991	(a)	—	44439	131.00	—	46773	(a)	—	48558	28.90	—
44009	12.70	—	44440	108.00	—	46822	(a)	—	48600	199.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	32.00	—	44501	(a)	—	46882	(a)	—	48636	1.88	(a)
44070	9.47	—	45190	4.58	—	46911	59.20	—	48637	25.40	—
44071	10.50	—	45191	3.25	—	46912	108.00	—	48638	12.60	—
44072	7.28	—	45192	3.80	—	46913	(a)	—	48727	(a)	—
44100	4.32	—	45193	2.24	—	46914	(a)	—	48808	3.53	—
44101	4.50	—	45210	2.84	—	46915	(a)	—	48924	(a)	—
44102	3.51	—	45224	(a)	—	46916	(a)	—	48925	608.00	—
44103	3.10	—	45225	(a)	—	47050	1.60	—	49005	.27	—
44104	1.30	—	45334	88.90	—	47051	(a)	—	49111	5.39	—
44105	(a)	—	45380	.34	(a)	47052	(a)	—	49181	35.70	—
44106	(a)	—	45450	26.20	—	47103	(a)	—	49183	43.60	—
44108	1.53	—	45523	(a)	—	47146	(a)	—	49184	92.00	—
44109	3.87	—	45524	(a)	—	47147	(a)	—	49185	83.70	—
44110	3.96	—	45539	(a)	—	47221	340.00	—	49239	.25	.60
44111	2.43	—	45678	.43	—	47253	(a)	—	49292	2.62	—
44112	1.44	—	45771	.52	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.168	.074	47318	24.30	—	49333	19.20	—
44193	(a)	—	45900	.239	.052	47367	.40	—	49451	(a)	—
44194	(a)	—	45901	.205	.049	47420	5.33	—	49452	(a)	—
44222	(a)	—	45937	.35	—	47468	(a)	—	49617	.85	.173
44276	207.00	—	45993	(a)	(a)	47469	6.37	—	49618	.72	.064

DIVISION SIX

PREM/OPS TERR. 507

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	1.35	.107	51315	.164	.106	51809	.61	.153	52341	.054	(a)
49763	8.76	—	51330	.115	.53	51833	.60	.06	52342	.156	(a)
49800	(a)	—	51333	.038	.34	51850	.28	(a)	52343	.095	(a)
49801	300.00	—	51340	.06	(a)	51851	.188	(a)	52401	.29	(a)
49802	26.60	—	51350	.93	.135	51852	.44	(a)	52402	.033	(a)
49803	47.10	—	51351	.84	.042	51853	.177	(a)	52432	.164	(a)
49840	1.65	—	51352	1.15	.108	51854	.40	(a)	52433	.15	1.02
49870	254.00	—	51355	.78	.094	51855	.42	(a)	52435	.188	(a)
49890	(a)	—	51356	.84	.62	51856	.229	(a)	52438	.136	(a)
49891	(a)	—	51357	.233	.66	51857	.39	(a)	52440	.213	(a)
49902	(a)	—	51358	.56	.141	51869	.162	.136	52467	.197	(a)
49903	(a)	—	51359	.49	.78	51877	.91	.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	.25	.078
50017	.175	(a)	51400	.27	(a)	51900	.45	.095	52581	1.67	2.95
50045	.40	(a)	51401	.40	(a)	51909	.25	.056	52619	.117	(a)
50047	.045	(a)	51500	.134	.119	51919	.152	(a)	52660	.143	—
51001	.064	.45	51516	.12	—	51926	.155	.038	52744	2.31	.081
51005	.013	(a)	51517	.136	—	51927	.084	.131	52767	.233	(a)
51116	.163	.69	51550	.166	.39	51934	.169	.125	52876	(a)	(a)
51201	.06	(a)	51551	.058	.91	51941	.154	.041	52911	.094	.45
51205	.184	.071	51552	.10	.159	51942	.246	—	52967	.035	.062
51206	.029	.39	51553	.178	(a)	51956	.66	.221	53001	.34	.33
51210	.113	(a)	51554	.017	(a)	51957	.59	.42	53077	.165	.207
51211	(a)	(a)	51575	.25	.02	51958	.52	.41	53095	.113	(a)
51220	.39	2.28	51576	.32	.093	51959	.53	(a)	53096	.158	(a)
51221	.215	1.78	51600	.217	.191	51960	.07	.35	53121	.45	.44
51222	.26	3.67	51613	.143	.139	51970	.31	.238	53147	.039	(a)
51224	.27	1.45	51625	.059	(a)	51982	.09	.083	53229	.22	(a)
51230	.047	.79	51666	.40	.101	51985	.112	—	53271	.084	(a)
51240	.73	.185	51702	.177	(a)	51986	.35	.103	53333	.217	.239
51241	2.16	.26	51703	.073	(a)	51999	.149	.44	53374	.61	.31
51250	.30	(a)	51734	.138	.31	52002	.131	.129	53375	.32	.223
51251	.063	(a)	51741	.38	.26	52075	.218	.243	53376	.52	.194
51252	.219	.10	51752	.32	.165	52076	.26	(a)	53377	.53	.195
51253	.187	(a)	51767	.116	.008	52109	.033	(a)	53403	.34	(a)
51254	.058	.039	51777	.40	.078	52134	.44	.63	53425	.204	(a)
51255	.75	(a)	51790	.67	(a)	52137	.086	(a)	53565	.39	.108
51300	.56	.16	51796	.138	(a)	52150	.81	(a)	53631	.052	.022
51305	.56	.96	51808	.49	.73	52315	.52	.26	53632	.06	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.055	(a)	56170	.20	(a)	57401	.109	.096	58503	.131	.076
53732	.37	.45	56171	.098	(a)	57403	.82	.035	58532	.169	(a)
53733	.243	.27	56202	.125	.089	57410	.053	.162	58559	.034	(a)
53734	.72	—	56390	.219	.64	57411	.05	(a)	58560	.083	(a)
53803	.49	(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	.67	.034	57611	.107	.062	58627	.34	.013
53903	(a)	(a)	56567	.208	(a)	57625	.81	(a)	58663	.46	1.28
53904	(a)	(a)	56650	.64	(a)	57651	.098	.041	58682	.31	(a)
53905	(a)	(a)	56651	.35	(a)	57690	.14	.49	58713	.26	(a)
53907	.165	.103	56652	.247	(a)	57716	.066	.082	58737	.222	.63
53951	(a)	(a)	56653	.238	(a)	57725	.145	.088	58756	.086	(a)
53952	(a)	(a)	56654	.122	(a)	57726	.113	.021	58757	.75	(a)
53953	(a)	(a)	56690	.35	.35	57798	.05	(a)	58759	.092	(a)
54012	.072	—	56699	.139	.057	57800	.186	(a)	58802	.105	.48
54077	.225	.40	56758	.118	.148	57808	.055	(a)	58813	.211	(a)
54444	(a)	(a)	56759	.121	.08	57809	.057	(a)	58822	.29	(a)
55010	.68	1.08	56760	.174	.098	57810	.055	.107	58837	.42	.162
55011	.184	1.57	56805	.229	(a)	57871	.066	.118	58840	.127	.127
55012	.219	1.18	56806	.162	(a)	57913	.241	.29	58873	.202	.03
55013	.184	1.14	56807	.16	(a)	57997	.16	—	58903	.066	(a)
55014	(a)	(a)	56808	.21	(a)	57998	.107	.058	58904	.051	.128
55214	.177	.088	56900	.201	(a)	57999	.091	.071	58922	.34	.168
55371	1.56	.119	56910	.101	(a)	58009	.091	(a)	59005	.125	.096
55410	(a)	(a)	56911	.179	(a)	58010	.248	(a)	59057	.93	(a)
55426	.224	(a)	56912	.145	.09	58020	.88	(a)	59058	.60	(a)
55597	.044	1.79	56913	.118	(a)	58056	.30	(a)	59188	1.76	.055
55647	.089	.062	56915	.70	(a)	58057	.186	(a)	59189	2.41	.30
55648	.04	(a)	56916	.63	.205	58058	.167	(a)	59223	.209	.088
55649	.048	(a)	56917	.183	(a)	58095	.236	1.99	59257	.034	.013
55715	.35	.224	56918	.088	(a)	58096	.31	1.23	59306	.212	(a)
55716	.51	.52	56919	.224	(a)	58301	.07	.088	59378	.136	.15
55717	.30	(a)	56920	.204	(a)	58302	.084	.055	59481	.57	.099
55718	.29	(a)	56980	.174	(a)	58397	.49	.74	59482	1.83	(a)
55802	.40	.009	57001	.06	.023	58408	.095	—	59537	.147	.21
55918	.201	2.74	57002	.039	.106	58409	.12	—	59601	.215	2.37
55919	.027	3.65	57090	.33	.66	58456	.064	—	59647	.82	.17
56040	.019	.033	57146	.208	.72	58457	.093	—	59660	.39	1.18
56041	.125	(a)	57202	.155	(a)	58458	.12	—	59661	.193	(a)
56042	.158	(a)	57257	.192	.035	58459	.144	—	59693	.032	—

DIVISION SIX

PREM/OPS TERR. 507

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.98	.069	63220	(a)	—	91190	3.72	(a)
59701	.015	.29	59970	.125	.183	64074	32.30	—	91200	1.44	—
59713	.35	.31	59973	.27	(a)	64075	22.70	—	91210	(a)	—
59722	.183	.031	59975	.175	.227	64500	(a)	—	91235	4.42	3.32
59723	.069	.037	59977	.10	(a)	65007	106.00	—	91250	6.66	(a)
59724	.105	.019	59984	.074	.053	66122	45.70	—	91265	30.80	3.33
59725	.132	.116	59985	.29	(a)	66123	25.10	—	91266	16.30	1.10
59726	.096	.024	59986	.221	(a)	66309	73.30	—	91280	(a)	3.26
59738	.31	.064	59988	.045	.059	66561	170.00	—	91302	28.60	(a)
59750	.109	.222	59989	.039	.044	67017	158.00	—	91315	8.70	—
59751	.039	(a)	60010	74.50	—	67508	51.00	—	91324	19.40	(a)
59773	.104	.028	60011	85.70	—	67509	37.40	—	91325	(a)	(a)
59774	.085	.15	60012	141.00	—	67510	20.80	—	91340	12.60	6.88
59775	.11	.188	60013	121.00	—	67511	22.50	—	91341	7.93	3.68
59781	.095	.068	60015	90.20	—	67512	96.40	—	91342	11.60	3.13
59782	.141	.46	60016	101.00	—	67513	61.20	—	91343	1.75	1.26
59783	.138	(a)	60035	120.00	—	67634	136.00	—	91405	14.70	—
59784	.106	(a)	61000	73.80	—	67635	96.50	—	91436	8.97	2.50
59790	.236	(a)	61212	64.30	—	68001	295.00	—	91481	32.70	—
59798	.36	.50	61216	71.40	—	68439	379.00	—	91507	4.82	3.30
59806	.26	(a)	61217	65.00	—	68500	16.40	—	91523	74.40	—
59867	.27	(a)	61218	44.40	—	68604	7.08	—	91547	.42	—
59886	.036	.108	61223	300.00	—	68606	27.70	—	91551	2.62	.71
59889	.34	.165	61224	106.00	—	68607	21.90	—	91555	2.66	1.10
59892	.138	(a)	61225	147.00	—	68702	18.00	—	91560	9.01	3.83
59904	.093	.061	61226	235.00	—	68703	13.50	—	91562	5.84	—
59905	.166	.132	61227	215.00	—	68706	57.90	—	91577	20.90	3.14
59914	.97	.68	62000	48.90	—	68707	57.30	—	91580	11.90	—
59915	.31	.75	62001	36.70	—	90089	7.59	—	91581	(a)	(a)
59917	.057	.205	62002	16.70	—	91111	5.70	5.01	91582	(a)	(a)
59923	.024	.004	62003	52.80	—	91125	4.57	2.39	91583	(a)	(a)
59925	.51	1.19	63010	134.00	—	91127	3.84	1.35	91584	(a)	(a)
59926	.43	.45	63011	168.00	—	91130	2.52	—	91585	(a)	(a)
59927	.29	1.42	63012	238.00	—	91135	.70	(a)	91586	(a)	(a)
59931	.44	.55	63013	226.00	—	91150	3.62	6.06	91587	(a)	(a)
59932	.47	.88	63215	174.00	—	91155	8.04	25.80	91588	(a)	(a)
59941	.147	(a)	63216	121.00	—	91160	1.83	—	91589	(a)	(a)
59947	.093	.32	63217	116.00	—	91175	1.58	—	91590	6.06	—
59955	.056	.143	63218	39.00	—	91177	6.91	—	91591	(a)	(a)
59963	.42	.41	63219	(a)	—	91179	6.94	—	91606	24.70	—

\$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
91618	(a)	(a)	95357	2.52	—	97653	5.50	2.87	98426	4.46	(a)
91629	5.04	(a)	95358	(a)	—	97654	9.59	3.41	98427	4.34	—
91636	8.65	—	95410	7.78	2.77	97655	9.46	5.09	98428	(a)	—
91641	2.34	(a)	95455	10.40	1.80	98002	1.71	.90	98429	2.25	—
91666	1.64	(a)	95487	4.17	(a)	98003	1.72	(a)	98430	(a)	—
91722	7.57	(a)	95505	4.86	2.19	98090	.231	—	98449	6.23	14.80
91746	5.84	6.94	95620	3.38	(a)	98091	.25	—	98482	6.68	7.33
91805	.37	—	95625	13.70	4.25	98092	.76	—	98483	9.87	17.50
92053	.90	.46	95630	(a)	(a)	98111	1.12	—	98502	9.45	3.03
92054	.31	.201	95647	5.33	8.28	98150	(a)	—	98555	4.40	—
92055	8.66	.175	95648	(a)	(a)	98151	(a)	—	98597	.99	—
92101	13.50	3.15	96053	4.05	3.99	98152	5.76	.57	98598	.34	—
92102	8.15	3.28	96317	2.61	—	98153	6.49	(a)	98601	11.30	(a)
92215	6.34	2.86	96408	6.74	9.57	98154	7.66	(a)	98622	(a)	—
92338	3.13	1.77	96409	6.23	9.90	98155	10.70	(a)	98623	(a)	—
92445	4.95	—	96410	5.47	9.26	98156	(a)	(a)	98624	1.78	—
92446	10.30	1.94	96611	2.90	1.05	98157	6.85	.37	98636	5.43	3.40
92447	9.00	1.68	96702	7.76	(a)	98158	(a)	(a)	98640	195.00	—
92451	4.42	2.21	96703	(a)	—	98159	4.59	(a)	98658	11.10	—
92453	5.70	—	96816	7.28	—	98160	9.73	(a)	98659	1.98	.51
92478	2.82	1.69	96872	9.28	(a)	98161	10.90	(a)	98677	30.70	8.25
92593	58.10	—	96930	(a)	—	98162	(a)	(a)	98678	27.30	12.60
92663	1.17	—	97002	(a)	(a)	98163	11.40	.28	98698	(a)	(a)
94007	19.30	4.53	97003	(a)	(a)	98164	3.73	.086	98699	8.89	(a)
94099	4.40	—	97047	8.81	—	98257	2.59	—	98705	15.70	—
94225	15.50	—	97050	6.84	—	98303	21.50	5.30	98710	6.18	—
94276	8.07	4.33	97111	9.31	—	98304	9.62	3.17	98751	8.38	—
94304	5.65	(a)	97220	.68	(a)	98305	7.07	1.44	98805	8.07	1.10
94381	10.60	10.90	97221	(a)	1.44	98306	18.20	.75	98806	5.06	4.06
94404	7.64	5.55	97222	2.93	1.59	98307	3.05	.46	98810	9.97	—
94444	(a)	(a)	97223	4.42	3.68	98308	2.00	.97	98813	9.62	1.60
94569	5.16	4.42	97308	1.26	—	98309	10.80	1.26	98820	15.40	3.77
94590	22.30	—	97447	4.14	4.70	98344	1.97	.51	98871	(a)	(a)
94617	7.02	—	97501	(a)	—	98405	3.25	—	98884	4.01	2.45
94638	(a)	—	97502	(a)	—	98413	25.30	(a)	98914	1.35	.76
95124	2.59	.91	97503	(a)	—	98414	23.20	(a)	98949	1.89	.41
95233	5.56	—	97504	(a)	—	98415	3.05	(a)	98967	6.29	7.94
95305	6.04	—	97650	6.43	3.90	98423	7.25	(a)	98993	10.40	5.77
95306	9.91	—	97651	12.30	4.14	98424	12.30	(a)	99003	2.99	.85
95310	14.40	1.52	97652	10.60	3.42	98425	5.05	(a)	99004	8.00	1.55

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	2.12	7.12	99826	1.97	.52						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.10	—						
99083	(a)	—	99917	5.02	—						
99084	(a)	(a)	99938	5.64	—						
99085	(a)	(a)	99943	16.40	—						
99111	3.07	—	99946	12.20	3.02						
99160	(a)	—	99948	12.50	19.20						
99163	7.33	.61	99952	14.60	15.10						
99165	1.61	(a)	99953	15.80	11.20						
99220	2.97	(a)	99954	11.50	9.84						
99221	(a)	(a)	99955	14.40	10.40						
99222	5.58	(a)	99963	1.21	—						
99223	.45	(a)	99969	5.40	2.72						
99303	24.60	—	99975	12.80	—						
99310	6.15	(a)	99986	(a)	—						
99315	18.10	2.58	99987	(a)	—						
99321	17.50	2.05	99988	4.77	—						
99445	(a)	(a)									
99471	1.35	—									
99505	8.79	—									
99506	10.80	—									
99507	9.43	—									
99570	5.06	(a)									
99571	1.23	(a)									
99572	2.40	(a)									
99573	2.29	(a)									
99600	3.48	—									
99613	15.50	2.67									
99614	7.77	—									
99620	.85	—									
99650	2.40	.88									
99709	5.91	(a)									
99718	2.48	—									
99746	4.20	3.47									
99760	.48	—									
99777	17.30	—									
99793	5.33	—									
99798	(a)	(a)									
99803	(a)	14.80									

\$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	.116	.195	10205	.40	—	11210	10.10	—	13207	(a)	(a)
10015	8.75	—	10220	7.50	—	11211	52.70	—	13208	(a)	(a)
10020	(a)	(a)	10255	.41	.147	11212	7.98	—	13314	.191	.016
10026	1.03	.019	10256	1.50	.152	11213	6.51	—	13351	.46	.056
10036	1.11	(a)	10257	.28	.169	11214	16.00	—	13352	.47	.04
10040	.088	.30	10309	.26	.019	11222	.27	—	13410	2.36	2.99
10042	.59	.40	10315	.61	(a)	11234	.45	.058	13411	(a)	(a)
10052	6.05	—	10331	11.90	—	11248	.078	.018	13412	.80	1.14
10054	5.37	—	10332	20.50	—	11258	1.05	.141	13453	.92	(a)
10060	.28	.071	10352	.51	.062	11259	1.13	.135	13454	1.07	(a)
10065	.42	.037	10367	13.60	—	11273	22.20	—	13455	1.09	(a)
10066	.43	.04	10368	19.80	—	11274	21.30	—	13461	(a)	(a)
10070	.066	.154	10375	(a)	—	11288	1.29	.085	13506	1.46	.061
10071	.51	.101	10378	12.00	—	12014	.168	.04	13507	1.76	.132
10072	15.40	—	10379	5.57	—	12356	1.88	.028	13590	.81	.74
10073	1.72	.46	10380	9.52	—	12361	.074	.077	13621	.205	.32
10075	12.80	.158	10381	8.24	—	12362	.073	(a)	13670	.041	.015
10100	.87	.06	11007	5.77	—	12373	.028	.024	13673	.80	.019
10101	.38	.181	11020	.48	.117	12374	.98	.07	13715	.073	.165
10105	4.13	—	11039	1.50	.065	12375	.48	.049	13716	.72	.131
10107	5.27	.198	11052	4.48	—	12391	.055	.082	13720	.45	.067
10110	29.80	—	11101	(a)	(a)	12393	.64	(a)	13759	.28	.128
10111	.145	.078	11120	(a)	—	12467	.27	(a)	13930	.155	.201
10113	.57	—	11126	.099	.022	12509	.103	.036	14068	.062	.014
10115	1.14	.063	11127	.37	.007	12510	1.30	.026	14101	.73	.043
10117	8.69	—	11128	.50	.066	12583	.58	(a)	14279	.78	.085
10119	(a)	—	11138	2.97	—	12651	1.69	.53	14401	1.06	.127
10120	19.50	—	11155	.34	—	12683	.77	(a)	14405	3.39	—
10130	5.63	—	11160	(a)	(a)	12707	.48	.64	14527	.30	.189
10132	4.85	—	11167	1.03	—	12797	.101	.196	14655	.141	—
10133	4.31	—	11168	5.35	—	12805	.51	.155	14731	4.45	—
10135	(a)	—	11201	50.50	—	12841	.85	—	14732	.33	—
10140	.034	.021	11202	14.90	—	12927	.149	—	14733	.99	—
10141	.068	.023	11203	.86	.52	13049	.038	.057	14734	.42	—
10145	.33	.012	11204	.50	1.53	13111	.98	.093	14855	.36	.154
10146	.39	.018	11205	(a)	—	13112	.063	.063	14913	.53	.108
10150	.79	(a)	11206	2.34	—	13201	1.49	.16	15060	(a)	(a)
10151	19.80	—	11207	29.60	—	13204	1.69	1.45	15061	(a)	(a)
10160	3.53	—	11208	5.07	—	13205	.65	.46	15062	.32	(a)
10204	.36	—	11209	23.80	—	13206	(a)	(a)	15063	.38	(a)

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.45	—	16750	.166	.032	18707	.011	.004	40117	(a)	—
15119	(a)	—	16751	.166	—	18708	.182	.017	40140	(a)	—
15120	(a)	—	16819	1.96	(a)	18833	.131	(a)	41001	.33	—
15123	4.30	—	16820	1.52	(a)	18834	.47	.125	41210	(a)	—
15124	1.50	—	16881	2.60	(a)	18911	1.49	.02	41421	.76	—
15188	.57	(a)	16890	.23	(a)	18912	2.81	.029	41422	.40	—
15223	.049	.041	16891	.25	(a)	18920	.73	.018	41510	75.00	—
15224	.48	.066	16892	.46	(a)	18991	(a)	—	41603	35.90	—
15300	(a)	—	16900	2.44	.07	19007	1.68	—	41604	19.70	—
15314	.34	(a)	16901	1.56	.108	19051	3.72	—	41620	4.23	—
15404	.148	(a)	16902	1.33	.064	19061	(a)	—	41650	50.60	—
15405	.217	(a)	16905	2.56	.07	19795	.49	(a)	41664	41.30	—
15406	.55	.048	16906	1.64	.108	19796	.57	—	41665	4.83	—
15488	1.38	(a)	16910	1.46	.055	40005	(a)	—	41666	(a)	—
15538	.61	.017	16911	1.33	.059	40006	(a)	—	41667	113.00	—
15600	1.53	.071	16915	1.50	.053	40010	(a)	—	41668	106.00	—
15607	.59	—	16916	1.25	.052	40015	(a)	—	41669	.74	—
15608	.34	.009	16920	3.33	.117	40020	(a)	—	41670	1.25	—
15656	10.00	—	16921	3.04	.05	40026	(a)	—	41672	(a)	—
15699	1.47	—	16930	1.91	.154	40031	(a)	—	41673	(a)	—
15733	.36	.037	16931	2.06	.078	40032	(a)	—	41675	(a)	—
15839	.46	.028	16940	4.15	.051	40040	(a)	—	41677	.87	—
15991	.37	.065	16941	1.66	.096	40041	(a)	—	41678	126.00	—
15993	.32	.039	18078	.132	.127	40042	(a)	—	41679	(a)	(a)
16005	.039	.034	18109	.62	.029	40045	273.00	—	41680	26.30	—
16009	.44	.094	18110	.50	.035	40046	53.90	—	41696	2.76	—
16402	2.26	—	18200	(a)	—	40047	19.20	—	41697	1.92	—
16403	1.43	.186	18205	.204	.35	40059	6.88	—	41700	(a)	—
16404	1.80	—	18206	.80	.091	40061	3.65	—	41715	16.70	—
16471	.84	—	18335	.58	.018	40063	122.00	—	41716	10.60	—
16501	.082	(a)	18435	.92	.068	40064	35.90	—	43007	(a)	—
16527	.126	.35	18436	.75	.151	40066	(a)	—	43117	(a)	—
16588	.205	(a)	18437	.83	(a)	40067	(a)	—	43151	53.20	—
16604	.34	.146	18438	1.59	(a)	40069	(a)	—	43152	37.60	—
16670	4.92	—	18501	.85	.015	40072	(a)	—	43200	203.00	—
16676	.47	.014	18506	.72	.007	40075	107.00	—	43215	(a)	—
16694	.68	(a)	18507	.30	.008	40101	49.00	—	43421	55.50	—
16705	.233	.148	18570	3.12	—	40102	43.30	—	43422	291.00	—
16722	(a)	—	18575	(a)	(a)	40111	9.67	—	43424	(a)	—
16723	(a)	—	18616	.55	.59	40115	(a)	—	43470	16.10	—

\$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	176.00	—	46004	48.00	—	47471	6.57	—
43518	17.70	—	44280	.87	—	46005	38.40	—	47473	8.60	—
43550	198.00	—	44311	9.13	—	46112	.193	—	47474	9.61	—
43551	110.00	—	44315	6.14	—	46202	5.02	—	47475	7.58	—
43626	14.10	—	44427	177.00	—	46362	438.00	—	47476	7.58	—
43628	184.00	—	44428	178.00	—	46426	64.00	—	47477	10.10	—
43629	156.00	—	44429	2.67	—	46427	85.50	—	47478	10.60	—
43754	(a)	—	44430	1.86	—	46510	(a)	—	47600	(a)	—
43760	5.19	—	44431	5.93	—	46590	(a)	—	47610	(a)	—
43822	12.80	—	44432	1.88	—	46603	5.37	—	48039	144.00	—
43840	.157	—	44433	59.90	—	46604	6.19	—	48177	(a)	—
43860	10.10	—	44434	115.00	—	46606	16.50	—	48178	(a)	—
43889	3.60	—	44435	119.00	—	46607	22.70	—	48206	37.40	—
43945	(a)	—	44436	139.00	—	46622	37.40	—	48252	(a)	—
43946	(a)	—	44437	115.00	—	46671	(a)	—	48441	.157	—
43990	(a)	(a)	44438	90.70	—	46700	408.00	—	48557	15.70	—
43991	(a)	—	44439	177.00	—	46773	(a)	—	48558	13.70	—
44009	5.24	—	44440	146.00	—	46822	(a)	—	48600	128.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	15.10	—	44501	(a)	—	46882	(a)	—	48636	2.53	(a)
44070	4.48	—	45190	3.95	—	46911	28.00	—	48637	12.00	—
44071	4.98	—	45191	2.81	—	46912	51.30	—	48638	5.96	—
44072	3.44	—	45192	3.28	—	46913	(a)	—	48727	(a)	—
44100	2.18	—	45193	1.94	—	46914	(a)	—	48808	2.57	—
44101	2.27	—	45210	2.45	—	46915	(a)	—	48924	(a)	—
44102	1.77	—	45224	(a)	—	46916	(a)	—	48925	287.00	—
44103	1.56	—	45225	(a)	—	47050	3.50	—	49005	.59	—
44104	.66	—	45334	117.00	—	47051	(a)	—	49111	3.93	—
44105	(a)	—	45380	.42	(a)	47052	(a)	—	49181	46.90	—
44106	(a)	—	45450	34.30	—	47103	(a)	—	49183	57.20	—
44108	.77	—	45523	(a)	—	47146	(a)	—	49184	121.00	—
44109	1.95	—	45524	(a)	—	47147	(a)	—	49185	110.00	—
44110	1.99	—	45539	(a)	—	47221	447.00	—	49239	.32	.60
44111	1.22	—	45678	.94	—	47253	(a)	—	49292	3.43	—
44112	.73	—	45771	.64	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.209	.074	47318	11.50	—	49333	25.20	—
44193	(a)	—	45900	.174	.052	47367	.87	—	49451	(a)	—
44194	(a)	—	45901	.149	.049	47420	2.52	—	49452	(a)	—
44222	(a)	—	45937	.46	—	47468	(a)	—	49617	.35	.173
44276	272.00	—	45993	(a)	(a)	47469	7.58	—	49618	.30	.064

DIVISION SIX

PREM/OPS TERR. 508

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.56	.107	51315	.205	.106	51809	.54	.153	52341	.072	(a)
49763	3.63	—	51330	.155	.53	51833	.39	.06	52342	.21	(a)
49800	(a)	—	51333	.051	.34	51850	.37	(a)	52343	.128	(a)
49801	394.00	—	51340	.053	(a)	51851	.25	(a)	52401	.40	(a)
49802	34.90	—	51350	.61	.135	51852	.59	(a)	52402	.029	(a)
49803	61.80	—	51351	.54	.042	51853	.239	(a)	52432	.146	(a)
49840	3.60	—	51352	.74	.108	51854	.54	(a)	52433	.133	1.02
49870	120.00	—	51355	.51	.094	51855	.56	(a)	52435	.167	(a)
49890	(a)	—	51356	.55	.62	51856	.31	(a)	52438	.121	(a)
49891	(a)	—	51357	.29	.66	51857	.53	(a)	52440	.189	(a)
49902	(a)	—	51358	.70	.141	51869	.144	.136	52467	.175	(a)
49903	(a)	—	51359	.62	.78	51877	.81	.212	52469	.061	.104
50010	.31	.49	51370	.63	4.57	51889	.134	.012	52505	.30	.216
50015	.204	(a)	51380	.063	.044	51896	.062	.018	52547	.34	.078
50017	.156	(a)	51400	.36	(a)	51900	.29	.095	52581	1.49	2.95
50045	.36	(a)	51401	.53	(a)	51909	.34	.056	52619	.104	(a)
50047	.04	(a)	51500	.119	.119	51919	.135	(a)	52660	.31	—
51001	.087	.45	51516	.26	—	51926	.137	.038	52744	1.50	.081
51005	.018	(a)	51517	.30	—	51927	.074	.131	52767	.31	(a)
51116	.22	.69	51550	.147	.39	51934	.151	.125	52876	(a)	(a)
51201	.054	(a)	51551	.051	.91	51941	.137	.041	52911	.083	.45
51205	.164	.071	51552	.089	.159	51942	.219	—	52967	.031	.062
51206	.026	.39	51553	.158	(a)	51956	.59	.221	53001	.31	.33
51210	.152	(a)	51554	.015	(a)	51957	.52	.42	53077	.147	.207
51211	(a)	(a)	51575	.162	.02	51958	.46	.41	53095	.101	(a)
51220	.52	2.28	51576	.28	.093	51959	.47	(a)	53096	.14	(a)
51221	.29	1.78	51600	.193	.191	51960	.062	.35	53121	.40	.44
51222	.35	3.67	51613	.127	.139	51970	.27	.238	53147	.053	(a)
51224	.37	1.45	51625	.08	(a)	51982	.08	.083	53229	.30	(a)
51230	.063	.79	51666	.26	.101	51985	.245	—	53271	.075	(a)
51240	.65	.185	51702	.239	(a)	51986	.31	.103	53333	.29	.239
51241	1.92	.26	51703	.099	(a)	51999	.132	.44	53374	.40	.31
51250	.40	(a)	51734	.186	.31	52002	.116	.129	53375	.21	.223
51251	.056	(a)	51741	.34	.26	52075	.29	.243	53376	.34	.194
51252	.195	.10	51752	.28	.165	52076	.35	(a)	53377	.34	.195
51253	.166	(a)	51767	.075	.008	52109	.029	(a)	53403	.218	(a)
51254	.052	.039	51777	.26	.078	52134	.39	.63	53425	.28	(a)
51255	1.02	(a)	51790	.44	(a)	52137	.116	(a)	53565	.25	.108
51300	.36	.16	51796	.122	(a)	52150	.72	(a)	53631	.046	.022
51305	.36	.96	51808	.44	.73	52315	.34	.26	53632	.053	.034

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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
53731	.049	(a)	56170	.27	(a)	57401	.097	.096	58503	.116	.076
53732	.33	.45	56171	.133	(a)	57403	.53	.035	58532	.15	(a)
53733	.216	.27	56202	.111	.089	57410	.047	.162	58559	.031	(a)
53734	1.57	–	56390	.194	.64	57411	.068	(a)	58560	.074	(a)
53803	.66	(a)	56391	.167	.32	57572	.027	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.27	.125	57600	.082	.034	58575	.095	.12
53902	(a)	(a)	56488	.44	.034	57611	.145	.062	58627	.30	.013
53903	(a)	(a)	56567	.28	(a)	57625	.72	(a)	58663	.62	1.28
53904	(a)	(a)	56650	.86	(a)	57651	.087	.041	58682	.27	(a)
53905	(a)	(a)	56651	.47	(a)	57690	.188	.49	58713	.166	(a)
53907	.146	.103	56652	.33	(a)	57716	.089	.082	58737	.197	.63
53951	(a)	(a)	56653	.32	(a)	57725	.196	.088	58756	.116	(a)
53952	(a)	(a)	56654	.164	(a)	57726	.152	.021	58757	.66	(a)
53953	(a)	(a)	56690	.226	.35	57798	.044	(a)	58759	.082	(a)
54012	.157	–	56699	.124	.057	57800	.166	(a)	58802	.093	.48
54077	.20	.40	56758	.105	.148	57808	.075	(a)	58813	.28	(a)
54444	(a)	(a)	56759	.107	.08	57809	.077	(a)	58822	.26	(a)
55010	.60	1.08	56760	.154	.098	57810	.075	.107	58837	.57	.162
55011	.163	1.57	56805	.203	(a)	57871	.089	.118	58840	.171	.127
55012	.194	1.18	56806	.144	(a)	57913	.214	.29	58873	.27	.03
55013	.249	1.14	56807	.142	(a)	57997	.35	–	58903	.059	(a)
55014	(a)	(a)	56808	.186	(a)	57998	.095	.058	58904	.045	.128
55214	.157	.088	56900	.179	(a)	57999	.123	.071	58922	.45	.168
55371	1.01	.119	56910	.089	(a)	58009	.123	(a)	59005	.111	.096
55410	(a)	(a)	56911	.241	(a)	58010	.221	(a)	59057	.82	(a)
55426	.30	(a)	56912	.196	.09	58020	.57	(a)	59058	.53	(a)
55597	.039	1.79	56913	.159	(a)	58056	.26	(a)	59188	1.14	.055
55647	.079	.062	56915	.94	(a)	58057	.166	(a)	59189	1.56	.30
55648	.036	(a)	56916	.85	.205	58058	.149	(a)	59223	.28	.088
55649	.042	(a)	56917	.246	(a)	58095	.209	1.99	59257	.03	.013
55715	.31	.224	56918	.118	(a)	58096	.28	1.23	59306	.188	(a)
55716	.45	.52	56919	.30	(a)	58301	.094	.088	59378	.184	.15
55717	.40	(a)	56920	.28	(a)	58302	.075	.055	59481	.51	.099
55718	.39	(a)	56980	.155	(a)	58397	.44	.74	59482	1.19	(a)
55802	.26	.009	57001	.053	.023	58408	.206	–	59537	.198	.21
55918	.179	2.74	57002	.034	.106	58409	.26	–	59601	.191	2.37
55919	.024	3.65	57090	.44	.66	58456	.14	–	59647	.53	.17
56040	.017	.033	57146	.28	.72	58457	.203	–	59660	.35	1.18
56041	.111	(a)	57202	.137	(a)	58458	.26	–	59661	.172	(a)
56042	.14	(a)	57257	.171	.035	58459	.31	–	59693	.029	–

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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
59695	(a)	(a)	59964	.87	.069	63220	(a)	—	91190	3.72	(a)
59701	.014	.29	59970	.169	.183	64074	27.90	—	91200	1.44	—
59713	.31	.31	59973	.24	(a)	64075	19.70	—	91210	(a)	—
59722	.162	.031	59975	.237	.227	64500	(a)	—	91235	4.42	3.32
59723	.061	.037	59977	.135	(a)	65007	68.10	—	91250	6.66	(a)
59724	.094	.019	59984	.066	.053	66122	29.30	—	91265	30.80	3.33
59725	.117	.116	59985	.26	(a)	66123	16.10	—	91266	16.30	1.10
59726	.085	.024	59986	.196	(a)	66309	47.10	—	91280	(a)	3.26
59738	.27	.064	59988	.06	.059	66561	109.00	—	91302	28.60	(a)
59750	.147	.222	59989	.034	.044	67017	101.00	—	91315	8.70	—
59751	.053	(a)	60010	106.00	—	67508	60.70	—	91324	19.40	(a)
59773	.067	.028	60011	122.00	—	67509	44.50	—	91325	(a)	(a)
59774	.055	.15	60012	200.00	—	67510	24.80	—	91340	12.60	6.88
59775	.071	.188	60013	172.00	—	67511	26.80	—	91341	7.93	3.68
59781	.128	.068	60015	128.00	—	67512	115.00	—	91342	11.60	3.13
59782	.191	.46	60016	144.00	—	67513	72.80	—	91343	1.75	1.26
59783	.186	(a)	60035	76.80	—	67634	87.50	—	91405	14.70	—
59784	.142	(a)	61000	105.00	—	67635	61.90	—	91436	8.97	2.50
59790	.209	(a)	61212	41.30	—	68001	189.00	—	91481	32.70	—
59798	.49	.50	61216	45.80	—	68439	243.00	—	91507	4.82	3.30
59806	.35	(a)	61217	41.70	—	68500	23.30	—	91523	74.40	—
59867	.236	(a)	61218	28.50	—	68604	4.54	—	91547	.42	—
59886	.032	.108	61223	192.00	—	68606	17.80	—	91551	2.62	.71
59889	.222	.165	61224	68.10	—	68607	14.00	—	91555	2.66	1.10
59892	.186	(a)	61225	94.60	—	68702	11.60	—	91560	9.01	3.83
59904	.126	.061	61226	151.00	—	68703	8.67	—	91562	5.84	—
59905	.147	.132	61227	138.00	—	68706	37.20	—	91577	20.90	3.14
59914	.87	.68	62000	31.40	—	68707	36.80	—	91580	11.90	—
59915	.42	.75	62001	23.50	—	90089	7.59	—	91581	(a)	(a)
59917	.077	.205	62002	10.70	—	91111	5.70	5.01	91582	(a)	(a)
59923	.021	.004	62003	33.90	—	91125	4.57	2.39	91583	(a)	(a)
59925	.63	1.19	63010	191.00	—	91127	3.84	1.35	91584	(a)	(a)
59926	.54	.45	63011	239.00	—	91130	2.52	—	91585	(a)	(a)
59927	.36	1.42	63012	339.00	—	91135	.70	(a)	91586	(a)	(a)
59931	.39	.55	63013	321.00	—	91150	3.62	6.06	91587	(a)	(a)
59932	.42	.88	63215	112.00	—	91155	8.04	25.80	91588	(a)	(a)
59941	.131	(a)	63216	77.60	—	91160	1.83	—	91589	(a)	(a)
59947	.126	.32	63217	54.80	—	91175	1.58	—	91590	6.06	—
59955	.05	.143	63218	18.40	—	91177	6.91	—	91591	(a)	(a)
59963	.37	.41	63219	(a)	—	91179	6.94	—	91606	24.70	—

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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
91618	(a)	(a)	95357	2.52	—	97653	5.50	2.87	98426	4.46	(a)
91629	5.04	(a)	95358	(a)	—	97654	9.59	3.41	98427	4.34	—
91636	8.65	—	95410	7.78	2.77	97655	9.46	5.09	98428	(a)	—
91641	2.34	(a)	95455	10.40	1.80	98002	1.71	.90	98429	2.25	—
91666	1.64	(a)	95487	4.17	(a)	98003	1.72	(a)	98430	(a)	—
91722	7.57	(a)	95505	4.86	2.19	98090	.231	—	98449	6.23	14.80
91746	5.84	6.94	95620	3.38	(a)	98091	.25	—	98482	6.68	7.33
91805	.37	—	95625	13.70	4.25	98092	.76	—	98483	9.87	17.50
92053	.90	.46	95630	(a)	(a)	98111	1.12	—	98502	9.45	3.03
92054	.31	.201	95647	5.33	8.28	98150	(a)	—	98555	4.40	—
92055	8.66	.175	95648	(a)	(a)	98151	(a)	—	98597	.99	—
92101	13.50	3.15	96053	4.05	3.99	98152	5.76	.57	98598	.34	—
92102	8.15	3.28	96317	2.61	—	98153	6.49	(a)	98601	11.30	(a)
92215	6.34	2.86	96408	6.74	9.57	98154	7.66	(a)	98622	(a)	—
92338	3.13	1.77	96409	6.23	9.90	98155	10.70	(a)	98623	(a)	—
92445	4.95	—	96410	5.47	9.26	98156	(a)	(a)	98624	1.78	—
92446	10.30	1.94	96611	2.90	1.05	98157	6.85	.37	98636	5.43	3.40
92447	9.00	1.68	96702	7.76	(a)	98158	(a)	(a)	98640	195.00	—
92451	4.42	2.21	96703	(a)	—	98159	4.59	(a)	98658	11.10	—
92453	5.70	—	96816	7.28	—	98160	9.73	(a)	98659	1.98	.51
92478	2.82	1.69	96872	9.28	(a)	98161	10.90	(a)	98677	30.70	8.25
92593	58.10	—	96930	(a)	—	98162	(a)	(a)	98678	27.30	12.60
92663	1.17	—	97002	(a)	(a)	98163	11.40	.28	98698	(a)	(a)
94007	19.30	4.53	97003	(a)	(a)	98164	3.73	.086	98699	8.89	(a)
94099	4.40	—	97047	8.81	—	98257	2.59	—	98705	15.70	—
94225	15.50	—	97050	6.84	—	98303	21.50	5.30	98710	6.18	—
94276	8.07	4.33	97111	9.31	—	98304	9.62	3.17	98751	8.38	—
94304	5.65	(a)	97220	.68	(a)	98305	7.07	1.44	98805	8.07	1.10
94381	10.60	10.90	97221	(a)	1.44	98306	18.20	.75	98806	5.06	4.06
94404	7.64	5.55	97222	2.93	1.59	98307	3.05	.46	98810	9.97	—
94444	(a)	(a)	97223	4.42	3.68	98308	2.00	.97	98813	9.62	1.60
94569	5.16	4.42	97308	1.26	—	98309	10.80	1.26	98820	15.40	3.77
94590	22.30	—	97447	4.14	4.70	98344	1.97	.51	98871	(a)	(a)
94617	7.02	—	97501	(a)	—	98405	3.25	—	98884	4.01	2.45
94638	(a)	—	97502	(a)	—	98413	25.30	(a)	98914	1.35	.76
95124	2.59	.91	97503	(a)	—	98414	23.20	(a)	98949	1.89	.41
95233	5.56	—	97504	(a)	—	98415	3.05	(a)	98967	6.29	7.94
95305	6.04	—	97650	6.43	3.90	98423	7.25	(a)	98993	10.40	5.77
95306	9.91	—	97651	12.30	4.14	98424	12.30	(a)	99003	2.99	.85
95310	14.40	1.52	97652	10.60	3.42	98425	5.05	(a)	99004	8.00	1.55

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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
99080	2.12	7.12	99826	1.97	.52						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.10	—						
99083	(a)	—	99917	5.02	—						
99084	(a)	(a)	99938	5.64	—						
99085	(a)	(a)	99943	16.40	—						
99111	3.07	—	99946	12.20	3.02						
99160	(a)	—	99948	12.50	19.20						
99163	7.33	.61	99952	14.60	15.10						
99165	1.61	(a)	99953	15.80	11.20						
99220	2.97	(a)	99954	11.50	9.84						
99221	(a)	(a)	99955	14.40	10.40						
99222	5.58	(a)	99963	1.21	—						
99223	.45	(a)	99969	5.40	2.72						
99303	24.60	—	99975	12.80	—						
99310	6.15	(a)	99986	(a)	—						
99315	18.10	2.58	99987	(a)	—						
99321	17.50	2.05	99988	4.77	—						
99445	(a)	(a)									
99471	1.35	—									
99505	8.79	—									
99506	10.80	—									
99507	9.43	—									
99570	5.06	(a)									
99571	1.23	(a)									
99572	2.40	(a)									
99573	2.29	(a)									
99600	3.48	—									
99613	15.50	2.67									
99614	7.77	—									
99620	.85	—									
99650	2.40	.88									
99709	5.91	(a)									
99718	2.48	—									
99746	4.20	3.47									
99760	.48	—									
99777	17.30	—									
99793	5.33	—									
99798	(a)	(a)									
99803	(a)	14.80									

\$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
10010	.113	.195	10205	.85	—	11210	6.58	—	13207	(a)	(a)
10015	6.84	—	10220	16.00	—	11211	34.20	—	13208	(a)	(a)
10020	(a)	(a)	10255	.30	.147	11212	5.17	—	13314	.41	.016
10026	2.19	.019	10256	1.11	.152	11213	4.22	—	13351	.99	.056
10036	.82	(a)	10257	.21	.169	11214	10.40	—	13352	1.01	.04
10040	.086	.30	10309	.55	.019	11222	.175	—	13410	1.75	2.99
10042	1.25	.40	10315	1.29	(a)	11234	.95	.058	13411	(a)	(a)
10052	4.73	—	10331	9.28	—	11248	.058	.018	13412	.59	1.14
10054	4.20	—	10332	16.00	—	11258	3.68	.141	13453	.68	(a)
10060	.60	.071	10352	1.78	.062	11259	3.95	.135	13454	.80	(a)
10065	.90	.037	10367	8.81	—	11273	47.30	—	13455	.81	(a)
10066	.92	.04	10368	12.90	—	11274	45.40	—	13461	(a)	(a)
10070	.064	.154	10375	(a)	—	11288	4.51	.085	13506	3.11	.061
10071	1.08	.101	10378	9.39	—	12014	.125	.04	13507	3.75	.132
10072	9.96	—	10379	4.36	—	12356	4.01	.028	13590	.60	.74
10073	1.28	.46	10380	7.45	—	12361	.172	.077	13621	.152	.32
10075	9.49	.158	10381	6.45	—	12362	.071	(a)	13670	.096	.015
10100	3.06	.06	11007	3.74	—	12373	.027	.024	13673	2.79	.019
10101	.81	.181	11020	1.02	.117	12374	2.08	.07	13715	.071	.165
10105	8.80	—	11039	1.11	.065	12375	1.02	.049	13716	1.54	.131
10107	3.91	.198	11052	3.55	—	12391	.053	.082	13720	1.57	.067
10110	23.30	—	11101	(a)	(a)	12393	1.36	(a)	13759	.60	.128
10111	.141	.078	11120	(a)	—	12467	.57	(a)	13930	.151	.201
10113	1.22	—	11126	.212	.022	12509	.076	.036	14068	.132	.014
10115	2.42	.063	11127	.36	.007	12510	.97	.026	14101	1.55	.043
10117	6.80	—	11128	.48	.066	12583	.43	(a)	14279	.58	.085
10119	(a)	—	11138	2.32	—	12651	1.25	.53	14401	3.71	.127
10120	15.20	—	11155	.72	—	12683	.57	(a)	14405	2.20	—
10130	12.00	—	11160	(a)	(a)	12707	.46	.64	14527	.29	.189
10132	10.30	—	11167	.82	—	12797	.098	.196	14655	.30	—
10133	3.41	—	11168	4.24	—	12805	1.10	.155	14731	3.52	—
10135	(a)	—	11201	32.80	—	12841	1.82	—	14732	.26	—
10140	.079	.021	11202	9.69	—	12927	.32	—	14733	2.10	—
10141	.158	.023	11203	.84	.52	13049	.089	.057	14734	.90	—
10145	.76	.012	11204	1.06	1.53	13111	3.42	.093	14855	.27	.154
10146	1.37	.018	11205	(a)	—	13112	.146	.063	14913	1.13	.108
10150	1.68	(a)	11206	1.52	—	13201	1.11	.16	15060	(a)	(a)
10151	42.30	—	11207	19.20	—	13204	1.25	1.45	15061	(a)	(a)
10160	7.53	—	11208	3.29	—	13205	.48	.46	15062	.24	(a)
10204	.76	—	11209	15.50	—	13206	(a)	(a)	15063	.28	(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	.30	—	16750	.35	.032	18707	.011	.004	40117	(a)	—
15119	(a)	—	16751	.35	—	18708	.39	.017	40140	(a)	—
15120	(a)	—	16819	1.46	(a)	18833	.127	(a)	41001	.26	—
15123	3.40	—	16820	1.13	(a)	18834	1.01	.125	41210	(a)	—
15124	1.19	—	16881	5.53	(a)	18911	3.18	.02	41421	3.00	—
15188	.42	(a)	16890	.17	(a)	18912	5.99	.029	41422	1.60	—
15223	.113	.041	16891	.186	(a)	18920	1.55	.018	41510	160.00	—
15224	1.66	.066	16892	.34	(a)	18991	(a)	—	41603	142.00	—
15300	(a)	—	16900	4.49	.07	19007	1.33	—	41604	78.00	—
15314	.72	(a)	16901	2.88	.108	19051	2.95	—	41620	2.75	—
15404	.11	(a)	16902	2.44	.064	19061	(a)	—	41650	200.00	—
15405	.161	(a)	16905	4.72	.07	19795	1.04	(a)	41664	32.30	—
15406	.41	.048	16906	3.02	.108	19796	1.22	—	41665	3.78	—
15488	1.03	(a)	16910	2.69	.055	40005	(a)	—	41666	(a)	—
15538	1.29	.017	16911	2.44	.059	40006	(a)	—	41667	88.30	—
15600	3.25	.071	16915	2.76	.053	40010	(a)	—	41668	82.70	—
15607	.39	—	16916	2.30	.052	40015	(a)	—	41669	.58	—
15608	.72	.009	16920	6.12	.117	40020	(a)	—	41670	.97	—
15656	21.40	—	16921	5.59	.05	40026	(a)	—	41672	(a)	—
15699	.95	—	16930	3.52	.154	40031	(a)	—	41673	(a)	—
15733	.27	.037	16931	3.80	.078	40032	(a)	—	41675	(a)	—
15839	.97	.028	16940	7.64	.051	40040	(a)	—	41677	.57	—
15991	.79	.065	16941	3.06	.096	40041	(a)	—	41678	238.00	—
15993	.67	.039	18078	.128	.127	40042	(a)	—	41679	(a)	(a)
16005	.038	.034	18109	1.32	.029	40045	213.00	—	41680	104.00	—
16009	.33	.094	18110	1.06	.035	40046	42.10	—	41696	1.79	—
16402	4.81	—	18200	(a)	—	40047	15.00	—	41697	1.25	—
16403	3.04	.186	18205	.198	.35	40059	5.38	—	41700	(a)	—
16404	3.83	—	18206	1.71	.091	40061	2.85	—	41715	66.00	—
16471	.54	—	18335	1.24	.018	40063	95.50	—	41716	42.00	—
16501	.079	(a)	18435	3.24	.068	40064	28.10	—	43007	(a)	—
16527	.122	.35	18436	2.61	.151	40066	(a)	—	43117	(a)	—
16588	.152	(a)	18437	1.77	(a)	40067	(a)	—	43151	12.10	—
16604	.26	.146	18438	3.39	(a)	40069	(a)	—	43152	71.10	—
16670	3.85	—	18501	2.97	.015	40072	(a)	—	43200	46.20	—
16676	1.01	.014	18506	.54	.007	40075	24.40	—	43215	(a)	—
16694	.51	(a)	18507	.64	.008	40101	108.00	—	43421	12.70	—
16705	.226	.148	18570	6.64	—	40102	95.60	—	43422	66.50	—
16722	(a)	—	18575	(a)	(a)	40111	7.56	—	43424	(a)	—
16723	(a)	—	18616	.41	.59	40115	(a)	—	43470	10.40	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	40.20	—	46004	190.00	—	47471	26.00	—
43518	13.80	—	44280	.57	—	46005	152.00	—	47473	34.00	—
43550	45.20	—	44311	7.14	—	46112	.43	—	47474	38.00	—
43551	25.10	—	44315	4.80	—	46202	2.29	—	47475	30.00	—
43626	11.10	—	44427	391.00	—	46362	829.00	—	47476	30.00	—
43628	144.00	—	44428	393.00	—	46426	121.00	—	47477	40.00	—
43629	122.00	—	44429	5.90	—	46427	162.00	—	47478	42.00	—
43754	(a)	—	44430	4.10	—	46510	(a)	—	47600	(a)	—
43760	4.06	—	44431	13.10	—	46590	(a)	—	47610	(a)	—
43822	8.31	—	44432	4.15	—	46603	10.20	—	48039	32.80	—
43840	.102	—	44433	132.00	—	46604	11.70	—	48177	(a)	—
43860	6.54	—	44434	253.00	—	46606	31.30	—	48178	(a)	—
43889	2.34	—	44435	262.00	—	46607	43.00	—	48206	29.30	—
43945	(a)	—	44436	306.00	—	46622	24.30	—	48252	(a)	—
43946	(a)	—	44437	254.00	—	46671	(a)	—	48441	.123	—
43990	(a)	(a)	44438	200.00	—	46700	93.00	—	48557	12.30	—
43991	(a)	—	44439	390.00	—	46773	(a)	—	48558	10.70	—
44009	4.15	—	44440	323.00	—	46822	(a)	—	48600	242.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	11.80	—	44501	(a)	—	46882	(a)	—	48636	1.77	(a)
44070	3.50	—	45190	1.80	—	46911	21.90	—	48637	9.39	—
44071	3.90	—	45191	1.28	—	46912	40.10	—	48638	4.66	—
44072	2.69	—	45192	1.49	—	46913	(a)	—	48727	(a)	—
44100	2.04	—	45193	.88	—	46914	(a)	—	48808	5.48	—
44101	2.12	—	45210	1.12	—	46915	(a)	—	48924	(a)	—
44102	1.65	—	45224	(a)	—	46916	(a)	—	48925	225.00	—
44103	1.46	—	45225	(a)	—	47050	2.27	—	49005	.39	—
44104	.61	—	45334	26.60	—	47051	(a)	—	49111	8.37	—
44105	(a)	—	45380	.31	(a)	47052	(a)	—	49181	10.70	—
44106	(a)	—	45450	7.84	—	47103	(a)	—	49183	13.10	—
44108	.72	—	45523	(a)	—	47146	(a)	—	49184	27.60	—
44109	1.82	—	45524	(a)	—	47147	(a)	—	49185	25.10	—
44110	1.87	—	45539	(a)	—	47221	102.00	—	49239	.234	.60
44111	1.15	—	45678	.61	—	47253	(a)	—	49292	.78	—
44112	.68	—	45771	.48	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.155	.074	47318	9.00	—	49333	5.75	—
44193	(a)	—	45900	.37	.052	47367	.57	—	49451	(a)	—
44194	(a)	—	45901	.32	.049	47420	1.97	—	49452	(a)	—
44222	(a)	—	45937	.104	—	47468	(a)	—	49617	.28	.173
44276	62.00	—	45993	(a)	(a)	47469	30.00	—	49618	.235	.064

DIVISION SIX

PREM/OPS TERR. 509

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.44	.107	51315	.152	.106	51809	.68	.153	52341	.051	(a)
49763	2.88	—	51330	.108	.53	51833	.64	.06	52342	.147	(a)
49800	(a)	—	51333	.035	.34	51850	.26	(a)	52343	.089	(a)
49801	89.90	—	51340	.067	(a)	51851	.177	(a)	52401	.28	(a)
49802	7.97	—	51350	.99	.135	51852	.41	(a)	52402	.037	(a)
49803	14.10	—	51351	.89	.042	51853	.167	(a)	52432	.183	(a)
49840	2.34	—	51352	1.21	.108	51854	.37	(a)	52433	.167	1.02
49870	94.00	—	51355	.83	.094	51855	.39	(a)	52435	.21	(a)
49890	(a)	—	51356	.89	.62	51856	.216	(a)	52438	.152	(a)
49891	(a)	—	51357	.216	.66	51857	.37	(a)	52440	.238	(a)
49902	(a)	—	51358	.52	.141	51869	.181	.136	52467	.22	(a)
49903	(a)	—	51359	.46	.78	51877	1.02	.212	52469	.077	.104
50010	.39	.49	51370	.79	4.57	51889	.168	.012	52505	.38	.216
50015	.26	(a)	51380	.079	.044	51896	.078	.018	52547	.239	.078
50017	.195	(a)	51400	.25	(a)	51900	.48	.095	52581	1.87	2.95
50045	.45	(a)	51401	.37	(a)	51909	.236	.056	52619	.131	(a)
50047	.05	(a)	51500	.15	.119	51919	.17	(a)	52660	.202	—
51001	.061	.45	51516	.17	—	51926	.173	.038	52744	2.45	.081
51005	.012	(a)	51517	.193	—	51927	.093	.131	52767	.219	(a)
51116	.153	.69	51550	.185	.39	51934	.189	.125	52876	(a)	(a)
51201	.068	(a)	51551	.064	.91	51941	.172	.041	52911	.104	.45
51205	.206	.071	51552	.111	.159	51942	.27	—	52967	.039	.062
51206	.032	.39	51553	.199	(a)	51956	.74	.221	53001	.38	.33
51210	.106	(a)	51554	.019	(a)	51957	.65	.42	53077	.184	.207
51211	(a)	(a)	51575	.26	.02	51958	.58	.41	53095	.126	(a)
51220	.36	2.28	51576	.36	.093	51959	.60	(a)	53096	.176	(a)
51221	.202	1.78	51600	.243	.191	51960	.078	.35	53121	.50	.44
51222	.246	3.67	51613	.16	.139	51970	.34	.238	53147	.037	(a)
51224	.26	1.45	51625	.056	(a)	51982	.10	.083	53229	.207	(a)
51230	.044	.79	51666	.42	.101	51985	.159	—	53271	.094	(a)
51240	.81	.185	51702	.167	(a)	51986	.39	.103	53333	.204	.239
51241	2.41	.26	51703	.069	(a)	51999	.166	.44	53374	.65	.31
51250	.28	(a)	51734	.13	.31	52002	.146	.129	53375	.34	.223
51251	.07	(a)	51741	.42	.26	52075	.205	.243	53376	.55	.194
51252	.245	.10	51752	.36	.165	52076	.248	(a)	53377	.56	.195
51253	.209	(a)	51767	.123	.008	52109	.037	(a)	53403	.36	(a)
51254	.065	.039	51777	.43	.078	52134	.49	.63	53425	.192	(a)
51255	.71	(a)	51790	.71	(a)	52137	.081	(a)	53565	.41	.108
51300	.59	.16	51796	.154	(a)	52150	.90	(a)	53631	.058	.022
51305	.59	.96	51808	.55	.73	52315	.56	.26	53632	.067	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.061	(a)	56170	.189	(a)	57401	.122	.096	58503	.146	.076
53732	.42	.45	56171	.093	(a)	57403	.87	.035	58532	.188	(a)
53733	.27	.27	56202	.14	.089	57410	.059	.162	58559	.038	(a)
53734	1.02	–	56390	.244	.64	57411	.047	(a)	58560	.093	(a)
53803	.46	(a)	56391	.21	.32	57572	.035	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.34	.125	57600	.103	.034	58575	.119	.12
53902	(a)	(a)	56488	.71	.034	57611	.101	.062	58627	.38	.013
53903	(a)	(a)	56567	.195	(a)	57625	.90	(a)	58663	.43	1.28
53904	(a)	(a)	56650	.60	(a)	57651	.11	.041	58682	.34	(a)
53905	(a)	(a)	56651	.33	(a)	57690	.131	.49	58713	.27	(a)
53907	.184	.103	56652	.232	(a)	57716	.062	.082	58737	.247	.63
53951	(a)	(a)	56653	.224	(a)	57725	.136	.088	58756	.081	(a)
53952	(a)	(a)	56654	.115	(a)	57726	.106	.021	58757	.83	(a)
53953	(a)	(a)	56690	.37	.35	57798	.056	(a)	58759	.103	(a)
54012	.102	–	56699	.155	.057	57800	.208	(a)	58802	.117	.48
54077	.25	.40	56758	.132	.148	57808	.052	(a)	58813	.199	(a)
54444	(a)	(a)	56759	.135	.08	57809	.054	(a)	58822	.32	(a)
55010	.76	1.08	56760	.194	.098	57810	.052	.107	58837	.40	.162
55011	.205	1.57	56805	.26	(a)	57871	.062	.118	58840	.12	.127
55012	.244	1.18	56806	.181	(a)	57913	.27	.29	58873	.19	.03
55013	.173	1.14	56807	.179	(a)	57997	.227	–	58903	.074	(a)
55014	(a)	(a)	56808	.234	(a)	57998	.119	.058	58904	.057	.128
55214	.198	.088	56900	.225	(a)	57999	.086	.071	58922	.32	.168
55371	1.65	.119	56910	.112	(a)	58009	.086	(a)	59005	.14	.096
55410	(a)	(a)	56911	.168	(a)	58010	.28	(a)	59057	1.03	(a)
55426	.211	(a)	56912	.136	.09	58020	.94	(a)	59058	.67	(a)
55597	.049	1.79	56913	.111	(a)	58056	.33	(a)	59188	1.86	.055
55647	.099	.062	56915	.66	(a)	58057	.208	(a)	59189	2.55	.30
55648	.045	(a)	56916	.59	.205	58058	.187	(a)	59223	.197	.088
55649	.053	(a)	56917	.172	(a)	58095	.26	1.99	59257	.038	.013
55715	.39	.224	56918	.083	(a)	58096	.35	1.23	59306	.236	(a)
55716	.57	.52	56919	.211	(a)	58301	.066	.088	59378	.128	.15
55717	.28	(a)	56920	.192	(a)	58302	.094	.055	59481	.64	.099
55718	.27	(a)	56980	.195	(a)	58397	.55	.74	59482	1.94	(a)
55802	.43	.009	57001	.067	.023	58408	.134	–	59537	.138	.21
55918	.225	2.74	57002	.043	.106	58409	.17	–	59601	.239	2.37
55919	.031	3.65	57090	.31	.66	58456	.091	–	59647	.87	.17
56040	.021	.033	57146	.195	.72	58457	.132	–	59660	.44	1.18
56041	.14	(a)	57202	.173	(a)	58458	.17	–	59661	.216	(a)
56042	.176	(a)	57257	.214	.035	58459	.204	–	59693	.036	–

DIVISION SIX

PREM/OPS TERR. 509

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	1.09	.069	63220	(a)	—	91190	3.72	(a)
59701	.017	.29	59970	.118	.183	64074	12.70	—	91200	1.44	—
59713	.39	.31	59973	.30	(a)	64075	8.95	—	91210	(a)	—
59722	.204	.031	59975	.165	.227	64500	(a)	—	91235	4.42	3.32
59723	.077	.037	59977	.094	(a)	65007	129.00	—	91250	6.66	(a)
59724	.118	.019	59984	.082	.053	66122	55.50	—	91265	30.80	3.33
59725	.147	.116	59985	.32	(a)	66123	30.50	—	91266	16.30	1.10
59726	.107	.024	59986	.246	(a)	66309	89.10	—	91280	(a)	3.26
59738	.34	.064	59988	.042	.059	66561	206.00	—	91302	28.60	(a)
59750	.103	.222	59989	.043	.044	67017	192.00	—	91315	8.70	—
59751	.037	(a)	60010	91.60	—	67508	240.00	—	91324	19.40	(a)
59773	.11	.028	60011	105.00	—	67509	176.00	—	91325	(a)	(a)
59774	.09	.15	60012	173.00	—	67510	98.00	—	91340	12.60	6.88
59775	.116	.188	60013	148.00	—	67511	106.00	—	91341	7.93	3.68
59781	.089	.068	60015	111.00	—	67512	454.00	—	91342	11.60	3.13
59782	.133	.46	60016	125.00	—	67513	288.00	—	91343	1.75	1.26
59783	.13	(a)	60035	145.00	—	67634	166.00	—	91405	14.70	—
59784	.099	(a)	61000	90.60	—	67635	117.00	—	91436	8.97	2.50
59790	.26	(a)	61212	78.20	—	68001	358.00	—	91481	32.70	—
59798	.34	.50	61216	86.80	—	68439	460.00	—	91507	4.82	3.30
59806	.243	(a)	61217	79.00	—	68500	20.10	—	91523	74.40	—
59867	.30	(a)	61218	53.90	—	68604	8.60	—	91547	.42	—
59886	.04	.108	61223	364.00	—	68606	33.60	—	91551	2.62	.71
59889	.36	.165	61224	129.00	—	68607	26.60	—	91555	2.66	1.10
59892	.13	(a)	61225	179.00	—	68702	21.90	—	91560	9.01	3.83
59904	.088	.061	61226	285.00	—	68703	16.40	—	91562	5.84	—
59905	.185	.132	61227	261.00	—	68706	70.40	—	91577	20.90	3.14
59914	1.09	.68	62000	59.40	—	68707	69.60	—	91580	11.90	—
59915	.29	.75	62001	44.60	—	90089	7.59	—	91581	(a)	(a)
59917	.054	.205	62002	20.30	—	91111	5.70	5.01	91582	(a)	(a)
59923	.027	.004	62003	64.10	—	91125	4.57	2.39	91583	(a)	(a)
59925	.47	1.19	63010	165.00	—	91127	3.84	1.35	91584	(a)	(a)
59926	.40	.45	63011	206.00	—	91130	2.52	—	91585	(a)	(a)
59927	.27	1.42	63012	293.00	—	91135	.70	(a)	91586	(a)	(a)
59931	.49	.55	63013	277.00	—	91150	3.62	6.06	91587	(a)	(a)
59932	.53	.88	63215	212.00	—	91155	8.04	25.80	91588	(a)	(a)
59941	.164	(a)	63216	147.00	—	91160	1.83	—	91589	(a)	(a)
59947	.088	.32	63217	42.80	—	91175	1.58	—	91590	6.06	—
59955	.063	.143	63218	14.40	—	91177	6.91	—	91591	(a)	(a)
59963	.47	.41	63219	(a)	—	91179	6.94	—	91606	24.70	—

\$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
91618	(a)	(a)	95357	2.52	—	97653	5.50	2.87	98426	4.46	(a)
91629	5.04	(a)	95358	(a)	—	97654	9.59	3.41	98427	4.34	—
91636	8.65	—	95410	7.78	2.77	97655	9.46	5.09	98428	(a)	—
91641	2.34	(a)	95455	10.40	1.80	98002	1.71	.90	98429	2.25	—
91666	1.64	(a)	95487	4.17	(a)	98003	1.72	(a)	98430	(a)	—
91722	7.57	(a)	95505	4.86	2.19	98090	.231	—	98449	6.23	14.80
91746	5.84	6.94	95620	3.38	(a)	98091	.25	—	98482	6.68	7.33
91805	.37	—	95625	13.70	4.25	98092	.76	—	98483	9.87	17.50
92053	.90	.46	95630	(a)	(a)	98111	1.12	—	98502	9.45	3.03
92054	.31	.201	95647	5.33	8.28	98150	(a)	—	98555	4.40	—
92055	8.66	.175	95648	(a)	(a)	98151	(a)	—	98597	.99	—
92101	13.50	3.15	96053	4.05	3.99	98152	5.76	.57	98598	.34	—
92102	8.15	3.28	96317	2.61	—	98153	6.49	(a)	98601	11.30	(a)
92215	6.34	2.86	96408	6.74	9.57	98154	7.66	(a)	98622	(a)	—
92338	3.13	1.77	96409	6.23	9.90	98155	10.70	(a)	98623	(a)	—
92445	4.95	—	96410	5.47	9.26	98156	(a)	(a)	98624	1.78	—
92446	10.30	1.94	96611	2.90	1.05	98157	6.85	.37	98636	5.43	3.40
92447	9.00	1.68	96702	7.76	(a)	98158	(a)	(a)	98640	195.00	—
92451	4.42	2.21	96703	(a)	—	98159	4.59	(a)	98658	11.10	—
92453	5.70	—	96816	7.28	—	98160	9.73	(a)	98659	1.98	.51
92478	2.82	1.69	96872	9.28	(a)	98161	10.90	(a)	98677	30.70	8.25
92593	58.10	—	96930	(a)	—	98162	(a)	(a)	98678	27.30	12.60
92663	1.17	—	97002	(a)	(a)	98163	11.40	.28	98698	(a)	(a)
94007	19.30	4.53	97003	(a)	(a)	98164	3.73	.086	98699	8.89	(a)
94099	4.40	—	97047	8.81	—	98257	2.59	—	98705	15.70	—
94225	15.50	—	97050	6.84	—	98303	21.50	5.30	98710	6.18	—
94276	8.07	4.33	97111	9.31	—	98304	9.62	3.17	98751	8.38	—
94304	5.65	(a)	97220	.68	(a)	98305	7.07	1.44	98805	8.07	1.10
94381	10.60	10.90	97221	(a)	1.44	98306	18.20	.75	98806	5.06	4.06
94404	7.64	5.55	97222	2.93	1.59	98307	3.05	.46	98810	9.97	—
94444	(a)	(a)	97223	4.42	3.68	98308	2.00	.97	98813	9.62	1.60
94569	5.16	4.42	97308	1.26	—	98309	10.80	1.26	98820	15.40	3.77
94590	22.30	—	97447	4.14	4.70	98344	1.97	.51	98871	(a)	(a)
94617	7.02	—	97501	(a)	—	98405	3.25	—	98884	4.01	2.45
94638	(a)	—	97502	(a)	—	98413	25.30	(a)	98914	1.35	.76
95124	2.59	.91	97503	(a)	—	98414	23.20	(a)	98949	1.89	.41
95233	5.56	—	97504	(a)	—	98415	3.05	(a)	98967	6.29	7.94
95305	6.04	—	97650	6.43	3.90	98423	7.25	(a)	98993	10.40	5.77
95306	9.91	—	97651	12.30	4.14	98424	12.30	(a)	99003	2.99	.85
95310	14.40	1.52	97652	10.60	3.42	98425	5.05	(a)	99004	8.00	1.55

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	2.12	7.12	99826	1.97	.52						
99081	(a)	—	99827	.76	.54						
99082	(a)	—	99851	3.10	—						
99083	(a)	—	99917	5.02	—						
99084	(a)	(a)	99938	5.64	—						
99085	(a)	(a)	99943	16.40	—						
99111	3.07	—	99946	12.20	3.02						
99160	(a)	—	99948	12.50	19.20						
99163	7.33	.61	99952	14.60	15.10						
99165	1.61	(a)	99953	15.80	11.20						
99220	2.97	(a)	99954	11.50	9.84						
99221	(a)	(a)	99955	14.40	10.40						
99222	5.58	(a)	99963	1.21	—						
99223	.45	(a)	99969	5.40	2.72						
99303	24.60	—	99975	12.80	—						
99310	6.15	(a)	99986	(a)	—						
99315	18.10	2.58	99987	(a)	—						
99321	17.50	2.05	99988	4.77	—						
99445	(a)	(a)									
99471	1.35	—									
99505	8.79	—									
99506	10.80	—									
99507	9.43	—									
99570	5.06	(a)									
99571	1.23	(a)									
99572	2.40	(a)									
99573	2.29	(a)									
99600	3.48	—									
99613	15.50	2.67									
99614	7.77	—									
99620	.85	—									
99650	2.40	.88									
99709	5.91	(a)									
99718	2.48	—									
99746	4.20	3.47									
99760	.48	—									
99777	17.30	—									
99793	5.33	—									
99798	(a)	(a)									
99803	(a)	14.80									