

LOSS COSTS – IMPLEMENTATION

SEPTEMBER 17, 2020

GENERAL LIABILITY

LI-GL-2020-153

ILLINOIS GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

KEY MESSAGE

Revised overall prospective loss costs for +9.2% to be implemented.

BACKGROUND

In circular [LI-GL-2020-151](#), we provided you with information about the General Liability loss cost level experience review.

CONSIDERATION OF COVID-19

In anticipation of long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have a material impact on prospective loss costs for certain risks. In this filing, the loss costs for several impacted OL&T classes have been adjusted to reflect these changes by applying adjustment factors to the loss costs.

While there is still great uncertainty around COVID-19, the above referenced adjustments do not contemplate the possibility of widespread viral resurgence or the renewal of stay-at-home orders during the period in which the newly filed loss costs will be in effect. We have assumed that any recurrence of such extreme and unpredictable circumstances would generally be addressed, as appropriate, by individual carriers.

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

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

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of April 1, 2021, 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 and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all correspondence on this revision, you should refer to ISO Filing Number GL-2020-BGL1, NOT this circular number.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-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 4-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED RULES REVISION

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

REFERENCE(S)

- [LI-GL-2020-154](#) (09/17/2020) Illinois General Liability Rule 24 Revision To Be Implemented
- [LI-GL-2020-151](#) (09/09/2020) General Liability Basic Limit Experience For 2020 Group 4 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, Ping Hsin Lee, am an Actuarial Associate for ISO and I, Timothy J. McCarthy, am an Actuarial Product Director for Commercial Liability for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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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.

ILLINOIS 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 +9.2% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs.
 - provides the analyses used to derive these advisory loss costs.
-

DEFINITION OF
THE ISO
ADVISORY
PROSPECTIVE
LOSS COSTS

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

CONSIDERATION
OF COVID-19

In anticipation of long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have a material impact on prospective loss costs for certain risks. We have adjusted loss costs to reflect these changes by applying adjustment factors to the loss costs of several impacted classes. Refer to Section H for details.

While there is still great uncertainty around COVID-19, the above referenced adjustments do not contemplate the possibility of widespread viral resurgence or the renewal of stay-at-home orders during the period in which the newly filed loss costs will be in effect. We have assumed that any recurrence of such extreme and unpredictable circumstances would generally be addressed, as appropriate, by individual carriers.

LOSS COST
LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>	<u>ADJUSTED *</u>
M&C	+ 4.4%	+ 4.4%	+ 4.4%
OL&T	+17.9%	+17.9%	+16.4%
Premises/Operations	+11.1%	+11.1%	+10.4%
Products	- 0.5%	- 0.5%	- 0.5%
Local Products/Completed Operations	+ 5.7%	+ 5.7%	+ 5.7%
Products/Completed Operations	+ 3.6%	+ 3.6%	+ 3.6%
GL Overall	+ 9.8%	+ 9.8%	+ 9.2%

* The adjusted loss cost level changes reflect the COVID-19 related adjustments for the specific OL&T classes described in Section H. The adjusted loss cost level changes represent the change from the present to proposed loss costs.

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
VS. ADJUSTED

Indicated changes are based on standard ISO methodology. The selected changes are equal to the indicated changes for all sublines. The adjusted loss cost level changes reflect the COVID-19 related adjustments for OL&T.

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.

REVISION OF
EXECUTIVE
OFFICERS,
INDIVIDUAL
INSUREDS AND
CO-PARTNERS
PAYROLL
AMOUNTS
(RULE 24)

This filing reflects revisions being made to Rule 24 in the companion rule filing GL-2020-RBOP. In determining the exposure amounts for payroll-based risks, the payroll amounts to be used for executive officers, individual insureds and co-partners are subject to Rule 24.E.2.m. In the companion rule filing the current payroll amounts are being increased by 25% relative to the current amounts for this state. An offset of 0.991 has been applied to the loss costs for payroll-based classes to introduce the change on a revenue neutral basis.

HISTORICAL
SOURCE DATA

The data used in this document is:

- ISO reporting companies' voluntary experience.
- Fiscal - accident year data through year ended 9/30/2019 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 4/1/2021. 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 6/30/2019 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.

ADJUSTMENTS
TO REPORTED
EXPERIENCE
(Cont'd)

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	Continental Casualty Co.
2	Chubb Group of Insurance Cos.
3	Travelers Indemnity Co.
4	Zurich American Insurance Co.
5	Liberty Mutual Insurance Co.
6	XL Specialty Insurance Co.
7	Cincinnati Insurance Co.
8	Fireman's Fund Insurance Co.
9	Hartford Accident & Indemnity Co.
10	Great American 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)	31.4%
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.

COMPANY
DECISION
(Cont'd)

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

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ILLINOIS
PRIOR REVISIONS

The latest revisions in this state are:

Document: GL-2019-BGL1

<u>Coverage</u>	Distribution <u>Date</u>	Loss Cost Level Changes	
		<u>Indicated</u>	<u>Selected</u>
M&C		+ 4.7%	+ 4.7%
OL&T		+16.0%	+12.5%
Prem/Ops Combined		+ 9.9%	+ 8.3%
Products		-11.1%	-11.1%
Local Products/Completed Operations		+ 4.8%	+ 4.8%
Products/Completed Operations Combined		- 1.5%	- 1.5%
General Liability Overall	4/2020	+ 7.8%	+ 6.5%

Document: GL-2018-BGL1

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

Document: GL-2017-BGL1

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

**GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
TABLE OF CONTENTS**

SECTION A - SCOPE OF REVISION

• Table of Contents	A-1
• Statewide Loss Cost Level Changes	A-2
• Territory Loss Cost Level Changes	A-3
• Class Group Loss Cost Level Changes	A-4-5
• Explanation of Loss Cost Changes by Class	A-6-7
• Loss Cost % Change by Class	A-8-79

SECTION B - EXPLANATORY MATERIAL

• Table of Contents	B-1
• Methodology Overview	B-2-8
• Explanatory Notes to Determination of Indicated Loss Cost Level Change	B-9
• Explanatory Notes to Relative Change Analysis	B-10-16
• Explanatory Notes to Implicit Package Modification Factors	B-17
• Explanation of Exposure Development	B-18-19
• Explanation of Loss Development	B-20-21
• Explanation of Allocated Loss Adjustment Expense (ALAE) Development	B-22-24
• Explanation of Modified Bondy Method	B-25
• Unallocated Loss Adjustment Factor Methodology	B-26
• Explanation of Trend Calculation	B-27-28
• Credibility Standards	B-29-30
• Explanatory Notes to Class Groups and Differentials -- Premises/Operations	B-31
• Explanatory Notes to Class Groups and Calculation of Proposed Class Loss Costs -- Products	B-32
• Explanatory Notes to Class Groups and Calculation of Proposed Class Loss Costs -- Local Products/Completed Operations	B-33

**GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
TABLE OF CONTENTS (Cont'd)**

SECTION C - CALCULATION OF INDICATIONS

- Table of Contents C-1

Determination of Indicated Loss Cost Level Change:

- Manufacturers and Contractors C-2
- Owners, Landlords and Tenants C-3
- Products C-4
- Local Products/Completed Operations C-5

SECTION D - RELATIVE CHANGE ANALYSIS

- Table of Contents D-1

Manufacturers and Contractors

- Basic Limit Relative Change Analysis
With Monoline Indicated Loss Cost Level Changes by Class Group D-2
- Summary of Experience Used in Relative Change Analysis D-3-4

Owners, Landlords and Tenants

- Basic Limit Relative Change Analysis With Monoline Indicated
Loss Cost Level Changes by Class Group and Territory D-5-6
- Summary of Experience Used in Relative Change Analysis D-7-22

Products

- Basic Limit Relative Change Analysis
With Monoline Indicated Loss Cost Level Changes by Class Group D-23
- Summary of Experience Used in Relative Change Analysis D-24

Local Products/Completed Operations

- Basic Limit Relative Change Analysis
With Monoline Indicated Loss Cost Level Changes by Class Group D-25
- Relative Change Analysis by State D-26
- Summary of Experience Used in Relative Change Analysis D-27-28

**GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
TABLE OF CONTENTS (Cont'd)**

SECTION E - SUPPORTING MATERIAL -- PREMISES/OPERATIONS

• Table of Contents	E-1
• Calculation of Aggregate Loss Costs at Current Level and Incurred Losses	E-2-7
• Implicit Package Modification Factors	E-8-9
• Calculation of Exposure Development Factors	E-10-15
• Table of Contents - Loss Development	E-16
• Loss Development Data	E-17-74
• Multistate Review of ULAE Experience	E-75
• Trend Summary	E-76
• Trend Data	E-77-88
• Class Groups and Differentials	E-89-99

SECTION F - SUPPORTING MATERIAL -- PRODUCTS

• Table of Contents	F-1
• Calculation of Aggregate Loss Costs at Current Level and Incurred Losses	F-2-4
• Implicit Package Modification Factors	F-5
• Multistate Exposure Development	F-6
• Table of Contents - Loss Development	F-7
• Loss Development Data	F-8-21
• Multistate Review of ULAE Experience	F-22
• Trend Summary	F-23
• Trend Data	F-24-27
• Class Groups and Calculation of Proposed Class Loss Costs	F-28-40

**GENERAL LIABILITY OTHER THAN PROFESSIONAL
PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS
TABLE OF CONTENTS (Cont'd)**

SECTION G - SUPPORTING MATERIAL -- LOCAL PRODUCTS/COMPLETED OPERATIONS

• Table of Contents	G-1
• Calculation of Aggregate Loss Costs at Current Level and Incurred Losses	G-2-4
• Implicit Package Modification Factors	G-5
• Calculation of Exposure Development Factors	G-6-8
• Table of Contents - Loss Development	G-9
• Loss Development Data	G-10-45
• Multistate Review of ULAE Experience	G-46
• Trend Summary	G-47
• Trend Data	G-48-51
• Class Groups and Calculation of Proposed Class Loss Costs	G-52-61

SECTION H - CONSIDERATION OF COVID-19

• Table of Contents	H-1
• Introduction	H-2
• Loss Cost Adjustments General Liability	H-2-3

SECTION A
SCOPE OF REVISION
TABLE OF CONTENTS

Statewide Loss Cost Level Changes	A-2
Territory Loss Cost Level Changes	A-3
Class Group Loss Cost Level Changes	A-4-5
Explanation of Loss Cost Changes by Class	A-6-7
Loss Cost % Change by Class	A-8-79

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

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

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

<u>Summary of Indications and Selected Loss Cost Level Changes</u>	<u>Manufacturers And Contractors</u>	<u>Owners, Landlords and Tenants</u>	<u>Overall Premises/ Operations</u>	<u>Products</u>	<u>Local Products/ Completed Operations</u>	<u>Products/ Completed Operations</u>	<u>Overall General Liability Other Than Professional</u>
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C)	+ 4.5%	+ 15.6%	+ 10.0%				
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	+ 4.4%	+ 17.9%	+ 11.1%	- 0.5% *	+ 5.7% **	+ 3.6%	+ 9.8%
Statewide Selected Monoline Loss Cost Level Change	+ 4.4%	+ 17.9%	+ 11.1%	- 0.5% *	+ 5.7%	+ 3.6%	+ 9.8%
Adjusted Monoline Loss Cost Level Change (See Sections C and H) @	+ 4.4%	+ 16.4%	+ 10.4%	-0.5%	+ 5.7%	+ 3.6%	+ 9.2%

@ The Adjusted loss cost level change reflects the impact of adjusting the loss costs for specific Owners, Landlords, and Tenants classes due to an expected occurrence frequency decrease stemming from COVID-19 related impacts.

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

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

ILLINOIS

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

<u>CODE</u>	<u>TERRITORY DESCRIPTION</u>	LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING	ADJUSTED LOSS COST LEVEL CHANGE
501	Chicago	\$ 13,264,642	+ 11.9%	+ 11.9%	+ 10.3%
504	East St. Louis & Vicinity	140,459	+ 20.7%	+ 20.8%	+ 19.4%
506	Chicago Suburban	4,000,883	+ 19.7%	+ 19.6%	+ 18.1%
507	Cook County Remainder	5,392,012	+ 23.1%	+ 23.1%	+ 21.7%
508	Moline, Peoria, Rock Island, Rockford & Springfield	1,918,229	+ 19.7%	+ 19.7%	+ 19.7%
509	DuPage, Kane, Lake & Will Counties	8,855,794	+ 21.3%	+ 21.3%	+ 18.2%
514	Remainder of State	8,840,507	+ 18.9%	+ 18.9%	+ 18.0%
	STATEWIDE TOTAL	\$ 42,412,526	+ 17.9%	+ 17.9%	+ 16.4%

ILLINOIS
PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI <u>ALCCL</u>	INDICATED LOSS COST LEVEL CHANGE <u>BEFORE CAPPING</u>	LOSS COST LEVEL CHANGE <u>AFTER CAPPING</u>
30	SERVICE	\$ 3,376,837	+ 7.3%	+ 7.4%
31	LIGHT CONTRACTING	4,966,218	+ 5.1%	+ 5.0%
32	MEDIUM CONTRACTING	17,904,535	+ 4.2%	+ 4.2%
33	HEAVY CONTRACTING	4,051,629	+ 3.7%	+ 3.6%
34	DEALERS OR DISTRIBUTORS	3,142,196	+ 4.2%	+ 4.1%
35	LIGHT MANUFACTURERS	719,026	+ 4.0%	+ 4.0%
36	MEDIUM MANUFACTURERS	2,948,465	- 0.2%	+ 0.3%
37	HEAVY MANUFACTURERS	2,189,285	+ 1.3%	+ 1.2%
38	MISCELLANEOUS OPERATIONS	3,241,791	+ 9.1%	+ 9.0%
	TOTAL	\$ 42,539,982	+ 4.4%	+ 4.4%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI <u>ALCCL</u>	INDICATED LOSS COST LEVEL CHANGE <u>BEFORE CAPPING</u>	LOSS COST LEVEL CHANGE <u>AFTER CAPPING</u>
01	FOOD AND BEVERAGE (RETAIL)	\$ 2,162,276	+ 16.0%	+ 17.0%
02	RESTAURANTS	3,934,102	+ 19.2%	+ 19.2%
03	STORES	2,070,204	+ 17.4%	+ 18.6%
04	VENDING AND RENTAL	258,670	+ 17.3%	+ 18.1%
05	FOOD AND BEVERAGE DISTRIBUTORS	918,295	+ 10.0%	+ 10.4%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	1,733,852	+ 19.3%	+ 21.5%
07	CLUBS, AMUSEMENTS AND SPORTS	2,851,465	+ 22.4%	+ 23.1%
08	HEALTH CARE FACILITIES	499,556	+ 22.7%	+ 23.7%
09	HOTELS AND MOTELS	2,455,429	+ 18.0%	+ 16.5%
10	SCHOOLS AND CHURCHES	3,976,790	+ 19.4%	+ 19.6%
11	APARTMENTS	5,432,583	+ 13.2%	+ 11.3%
12	BUILDINGS AND OFFICES	15,440,659	+ 18.4%	+ 18.4% @
13	MISCELLANEOUS PREMISES	508,030	+ 20.7%	+ 20.0%
16	GOVERNMENTAL SUBDIVISIONS	170,615	+ 15.9%	+ 18.6%
	TOTAL	\$ 42,412,526	+ 17.9%	+ 17.9%

@ The COVID-19 related adjustments are applied to the rounded loss costs after capping and then rounded using CGL rounding rules.
The class group 12 adjusted loss cost level change is +14.4% resulting in an overall OL&T indication of +16.4%.

ILLINOIS

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

<u>CLASS GROUP</u>	<u>DESCRIPTION</u>	LATEST YEAR MULTISTATE MONO/MULTI ALCCL AT MULTISTATE <u>LEVEL</u>	INDICATED MULTISTATE LOSS COST LEVEL <u>CHANGE</u>	LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT <u>LEVEL</u>	INDICATED STATEWIDE LOSS COST LEVEL <u>CHANGE</u>	SELECTED STATEWIDE LOSS COST LEVEL <u>CHANGE</u>
03	MANUFACTURERS, DEALERS OR DISTRIBUTORS-FOOD OR DRUG	\$ 25,805,900	- 5.9%	\$ 1,898,483	- 6.6%	- 6.6%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	34,950,355	+ 4.3%	1,326,821	+ 2.6%	+ 2.6%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	5,162,520	+ 1.2%	391,822	+ 1.1%	+ 1.1%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	33,323,523	- 0.5%	1,684,973	+ 2.8%	+ 2.8%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	8,272,287	+ 0.2%	830,954	+ 1.3%	+ 1.3%
	PRODUCTS SUBTOTAL	\$ 107,514,585	- 0.1%	\$ 6,133,053	- 0.5%	- 0.5%
01	RETAIL STORES-FOOD OR DRUG			\$ 202,512	+ 1.0%	+ 1.0%
02	RETAIL STORES-NOT FOOD OR DRUG			418,110	+ 9.3%	+ 9.2%
11	COMPLETED OPERATIONS-LOW			614,911	+ 10.8%	+ 10.5%
12	COMPLETED OPERATIONS-MEDIUM			9,781,586	+ 5.8%	+ 5.8%
13	COMPLETED OPERATIONS-HIGH			746,350	- 0.2%	- 0.1%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 11,763,469	+ 5.7%	+ 5.7%
	TOTAL			\$ 17,896,522	+ 3.6%	+ 3.6%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- M&C classes reflect an upper cap of +29% and a lower cap of -20% relative to current loss costs;
- OL&T classes reflect an upper cap of +43% and a lower cap of -20% relative to current loss costs;
The COVID-19 related adjustment factors were applied to the capped and rounded loss costs reflecting the selected loss cost level change.
Loss costs reflecting the COVID-19 related adjustments are not subject to capping and are rounded using the rules listed below.
- 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 +31% and a lower cap of -20% relative to current loss costs.

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

M&C: 1.000

OL&T: 1.000

LP/CO: 0.990

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. In addition, the offset of 0.991 has been applied to the loss costs for the payroll-based classes to introduce the change in payroll amount for executive officers, individual insureds or copartners on a revenue neutral basis. Adjustments have also been applied to nine classes impacted by the COVID-19 pandemic. These classes are listed in Section H.

STATE: 12 - ILLINOIS
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10010	501	0.107	0.094	13.8	10042	501	0.370	0.330	12.1	10066	501	0.270	0.241	12.0
10010	504	0.099	0.081	22.2	10042	504	0.260	0.218	19.3	10066	504	0.192	0.160	20.0
10010	506	0.156	0.129	20.9	10042	506	0.310	0.260	19.2	10066	506	0.227	0.190	19.5
10010	507	0.153	0.123	24.4	10042	507	0.560	0.460	21.7	10066	507	0.410	0.340	20.6
10010	508	0.124	0.103	20.4	10042	508	0.390	0.330	18.2	10066	508	0.290	0.241	20.3
10010	509	0.123	0.100	23.0	10042	509	0.500	0.410	22.0	10066	509	0.360	0.300	20.0
10010	514	0.156	0.131	19.1	10042	514	0.370	0.310	19.4	10066	514	0.270	0.229	17.9
10015	501	4.640	3.970	16.9	10052	501	3.210	2.740	17.2	10070	501	0.061	0.054	13.0
10015	504	4.880	3.900	25.1	10052	504	3.380	2.700	25.2	10070	504	0.057	0.047	21.3
10015	506	4.690	3.770	24.4	10052	506	3.240	2.610	24.1	10070	506	0.089	0.074	20.3
10015	507	8.680	6.800	27.6	10052	507	6.010	4.700	27.9	10070	507	0.087	0.070	24.3
10015	508	7.000	5.660	23.7	10052	508	4.840	3.910	23.8	10070	508	0.071	0.059	20.3
10015	509	9.440	7.520	25.5	10052	509	6.530	5.200	25.6	10070	509	0.070	0.057	22.8
10015	514	8.960	7.300	22.7	10052	514	6.190	5.050	22.6	10070	514	0.089	0.075	18.7
10026	501	0.640	0.570	12.3	10054	501	2.850	2.440	16.8	10071	501	0.320	0.280	14.3
10026	504	0.460	0.380	21.1	10054	504	3.000	2.390	25.5	10071	504	0.225	0.188	19.7
10026	506	0.540	0.450	20.0	10054	506	2.880	2.310	24.7	10071	506	0.270	0.223	21.1
10026	507	0.990	0.810	22.2	10054	507	5.330	4.170	27.8	10071	507	0.490	0.400	22.5
10026	508	0.680	0.580	17.2	10054	508	4.290	3.470	23.6	10071	508	0.330	0.280	17.9
10026	509	0.870	0.720	20.8	10054	509	5.790	4.610	25.6	10071	509	0.430	0.350	22.9
10026	514	0.640	0.550	16.4	10054	514	5.490	4.480	22.5	10071	514	0.320	0.270	18.5
10036	501	0.890	0.860	3.5	10060	501	0.176	0.157	12.1	10072	501	6.710	6.170	8.8
10036	504	0.760	0.720	5.6	10060	504	0.126	0.105	20.0	10072	504	4.820	4.400	9.5
10036	506	0.900	0.860	4.7	10060	506	0.149	0.124	20.2	10072	506	4.990	4.560	9.4
10036	507	0.560	0.540	3.7	10060	507	0.270	0.221	22.2	10072	507	7.310	6.730	8.6
10036	508	0.730	0.700	4.3	10060	508	0.187	0.158	18.4	10072	508	4.130	3.800	8.7
10036	509	0.760	0.730	4.1	10060	509	0.239	0.198	20.7	10072	509	7.240	6.600	9.7
10036	514	0.660	0.640	3.1	10060	514	0.176	0.150	17.3	10072	514	5.860	5.380	8.9
10040	501	0.081	0.072	12.5	10065	501	0.260	0.236	10.2	10073	501	1.390	1.330	4.5
10040	504	0.075	0.062	21.0	10065	504	0.188	0.157	19.7	10073	504	1.180	1.130	4.4
10040	506	0.119	0.098	21.4	10065	506	0.223	0.186	19.9	10073	506	1.410	1.350	4.4
10040	507	0.116	0.094	23.4	10065	507	0.410	0.330	24.2	10073	507	0.870	0.830	4.8
10040	508	0.095	0.078	21.8	10065	508	0.280	0.237	18.1	10073	508	1.140	1.090	4.6
10040	509	0.093	0.076	22.4	10065	509	0.360	0.300	20.0	10073	509	1.180	1.140	3.5
10040	514	0.119	0.099	20.2	10065	514	0.260	0.225	15.6	10073	514	1.030	0.990	4.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10075	501	10.300	9.880	4.3	10110	501	15.800	13.500	17.0	10120	501	10.300	8.840	16.5
10075	504	8.750	8.350	4.8	10110	504	16.600	13.300	24.8	10120	504	10.900	8.690	25.4
10075	506	10.400	9.990	4.1	10110	506	16.000	12.800	25.0	10120	506	10.400	8.390	24.0
10075	507	6.450	6.190	4.2	10110	507	29.600	23.100	28.1	10120	507	19.300	15.100	27.8
10075	508	8.440	8.110	4.1	10110	508	23.800	19.300	23.3	10120	508	15.600	12.600	23.8
10075	509	8.770	8.420	4.2	10110	509	32.100	25.600	25.4	10120	509	21.000	16.700	25.7
10075	514	7.660	7.350	4.2	10110	514	30.500	24.800	23.0	10120	514	19.900	16.300	22.1
10100	501	1.210	1.100	10.0	10111	501	0.134	0.118	13.6	10130	501	3.520	3.140	12.1
10100	504	0.960	0.810	18.5	10111	504	0.124	0.102	21.6	10130	504	2.510	2.090	20.1
10100	506	1.400	1.190	17.6	10111	506	0.196	0.162	21.0	10130	506	2.970	2.480	19.8
10100	507	1.360	1.120	21.4	10111	507	0.191	0.154	24.0	10130	507	5.400	4.420	22.2
10100	508	0.640	0.540	18.5	10111	508	0.156	0.128	21.9	10130	508	3.730	3.150	18.4
10100	509	1.150	0.970	18.6	10111	509	0.154	0.125	23.2	10130	509	4.760	3.950	20.5
10100	514	1.350	1.160	16.4	10111	514	0.195	0.163	19.6	10130	514	3.520	3.000	17.3
10101	501	0.239	0.213	12.2	10113	501	0.360	0.320	12.5	10132	501	3.040	2.710	12.2
10101	504	0.170	0.141	20.6	10113	504	0.250	0.212	17.9	10132	504	2.160	1.800	20.0
10101	506	0.201	0.168	19.6	10113	506	0.300	0.250	20.0	10132	506	2.560	2.140	19.6
10101	507	0.370	0.300	23.3	10113	507	0.550	0.450	22.2	10132	507	4.650	3.810	22.0
10101	508	0.250	0.213	17.4	10113	508	0.380	0.320	18.7	10132	508	3.210	2.710	18.5
10101	509	0.320	0.270	18.5	10113	509	0.480	0.400	20.0	10132	509	4.100	3.400	20.6
10101	514	0.238	0.203	17.2	10113	514	0.360	0.300	20.0	10132	514	3.030	2.580	17.4
10105	501	2.580	2.310	11.7	10115	501	0.710	0.630	12.7	10133	501	3.140	2.810	11.7
10105	504	1.840	1.530	20.3	10115	504	0.510	0.420	21.4	10133	504	3.520	2.940	19.7
10105	506	2.180	1.820	19.8	10115	506	0.600	0.500	20.0	10133	506	3.340	2.810	18.9
10105	507	3.960	3.240	22.2	10115	507	1.090	0.890	22.5	10133	507	2.940	2.420	21.5
10105	508	2.730	2.310	18.2	10115	508	0.750	0.640	17.2	10133	508	2.280	1.920	18.7
10105	509	3.490	2.900	20.3	10115	509	0.960	0.800	20.0	10133	509	2.300	1.910	20.4
10105	514	2.580	2.200	17.3	10115	514	0.710	0.600	18.3	10133	514	2.460	2.100	17.1
10107	501	4.240	4.070	4.2	10117	501	4.610	3.940	17.0	10140	501	0.036	0.034	5.9
10107	504	3.600	3.440	4.7	10117	504	4.850	3.870	25.3	10140	504	0.054	0.048	12.5
10107	506	4.300	4.110	4.6	10117	506	4.660	3.740	24.6	10140	506	0.046	0.041	12.2
10107	507	2.660	2.550	4.3	10117	507	8.630	6.750	27.9	10140	507	0.069	0.060	15.0
10107	508	3.480	3.340	4.2	10117	508	6.950	5.620	23.7	10140	508	0.031	0.028	10.7
10107	509	3.610	3.470	4.0	10117	509	9.370	7.460	25.6	10140	509	0.023	0.021	9.5
10107	514	3.160	3.030	4.3	10117	514	8.890	7.250	22.6	10140	514	0.050	0.045	11.1

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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
10141	501	0.072	0.069	4.3	10160	501	2.210	1.970	12.2	10256	501	1.210	1.160	4.3
10141	504	0.109	0.097	12.4	10160	504	1.570	1.310	19.8	10256	504	1.030	0.980	5.1
10141	506	0.093	0.083	12.0	10160	506	1.860	1.560	19.2	10256	506	1.230	1.170	5.1
10141	507	0.137	0.119	15.1	10160	507	3.390	2.770	22.4	10256	507	0.760	0.730	4.1
10141	508	0.062	0.055	12.7	10160	508	2.340	1.980	18.2	10256	508	0.990	0.950	4.2
10141	509	0.047	0.042	11.9	10160	509	2.990	2.480	20.6	10256	509	1.030	0.990	4.0
10141	514	0.099	0.090	10.0	10160	514	2.210	1.880	17.6	10256	514	0.900	0.860	4.7
10145	501	0.350	0.330	6.1	10204	501	0.223	0.199	12.1	10257	501	0.228	0.219	4.1
10145	504	0.520	0.460	13.0	10204	504	0.159	0.132	20.5	10257	504	0.194	0.185	4.9
10145	506	0.450	0.400	12.5	10204	506	0.188	0.157	19.7	10257	506	0.231	0.221	4.5
10145	507	0.660	0.570	15.8	10204	507	0.340	0.280	21.4	10257	507	0.143	0.137	4.4
10145	508	0.300	0.270	11.1	10204	508	0.236	0.199	18.6	10257	508	0.187	0.179	4.5
10145	509	0.225	0.201	11.9	10204	509	0.300	0.250	20.0	10257	509	0.194	0.186	4.3
10145	514	0.480	0.430	11.6	10204	514	0.223	0.190	17.4	10257	514	0.170	0.163	4.3
10146	501	0.540	0.490	10.2	10205	501	0.249	0.222	12.2	10309	501	0.161	0.144	11.8
10146	504	0.430	0.360	19.4	10205	504	0.177	0.148	19.6	10309	504	0.115	0.095	21.1
10146	506	0.630	0.530	18.9	10205	506	0.210	0.175	20.0	10309	506	0.136	0.113	20.4
10146	507	0.610	0.500	22.0	10205	507	0.380	0.310	22.6	10309	507	0.247	0.202	22.3
10146	508	0.290	0.242	19.8	10205	508	0.260	0.223	16.6	10309	508	0.170	0.144	18.1
10146	509	0.510	0.430	18.6	10205	509	0.340	0.280	21.4	10309	509	0.217	0.180	20.6
10146	514	0.600	0.520	15.4	10205	514	0.249	0.212	17.5	10309	514	0.161	0.137	17.5
10150	501	0.490	0.440	11.4	10220	501	4.690	4.190	11.9	10315	501	0.380	0.340	11.8
10150	504	0.350	0.290	20.7	10220	504	3.340	2.780	20.1	10315	504	0.270	0.224	20.5
10150	506	0.420	0.350	20.0	10220	506	3.950	3.310	19.3	10315	506	0.320	0.270	18.5
10150	507	0.760	0.620	22.6	10220	507	7.190	5.880	22.3	10315	507	0.580	0.480	20.8
10150	508	0.520	0.440	18.2	10220	508	4.960	4.190	18.4	10315	508	0.400	0.340	17.6
10150	509	0.670	0.550	21.8	10220	509	6.340	5.260	20.5	10315	509	0.510	0.420	21.4
10150	514	0.490	0.420	16.7	10220	514	4.680	3.990	17.3	10315	514	0.380	0.320	18.7
10151	501	12.400	11.100	11.7	10255	501	0.330	0.320	3.1	10331	501	6.290	5.380	16.9
10151	504	8.840	7.350	20.3	10255	504	0.280	0.270	3.7	10331	504	6.620	5.290	25.1
10151	506	10.500	8.750	20.0	10255	506	0.330	0.320	3.1	10331	506	6.360	5.110	24.5
10151	507	19.000	15.600	21.8	10255	507	0.207	0.199	4.0	10331	507	11.800	9.220	28.0
10151	508	13.100	11.100	18.0	10255	508	0.270	0.260	3.8	10331	508	9.490	7.670	23.7
10151	509	16.800	13.900	20.9	10255	509	0.280	0.270	3.7	10331	509	12.800	10.200	25.5
10151	514	12.400	10.600	17.0	10255	514	0.246	0.236	4.2	10331	514	12.100	9.900	22.2

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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
10332	501	10.800	9.280	16.4	10379	501	2.960	2.530	17.0	11039	501	1.200	1.160	3.4
10332	504	11.400	9.120	25.0	10379	504	3.110	2.490	24.9	11039	504	1.020	0.980	4.1
10332	506	11.000	8.810	24.9	10379	506	2.990	2.400	24.6	11039	506	1.220	1.170	4.3
10332	507	20.300	15.900	27.7	10379	507	5.530	4.330	27.7	11039	507	0.760	0.730	4.1
10332	508	16.400	13.200	24.2	10379	508	4.460	3.610	23.5	11039	508	0.990	0.950	4.2
10332	509	22.100	17.600	25.6	10379	509	6.020	4.790	25.7	11039	509	1.030	0.990	4.0
10332	514	20.900	17.100	22.2	10379	514	5.710	4.650	22.8	11039	514	0.900	0.860	4.7
10352	501	0.710	0.640	10.9	10380	501	5.050	4.320	16.9	11052	501	3.260	2.920	11.6
10352	504	0.560	0.470	19.1	10380	504	5.310	4.240	25.2	11052	504	3.660	3.060	19.6
10352	506	0.820	0.690	18.8	10380	506	5.100	4.100	24.4	11052	506	3.480	2.920	19.2
10352	507	0.790	0.650	21.5	10380	507	9.450	7.400	27.7	11052	507	3.060	2.520	21.4
10352	508	0.370	0.320	15.6	10380	508	7.610	6.160	23.5	11052	508	2.370	2.000	18.5
10352	509	0.670	0.560	19.6	10380	509	10.300	8.180	25.9	11052	509	2.400	1.980	21.2
10352	514	0.790	0.680	16.2	10380	514	9.750	7.940	22.8	11052	514	2.560	2.190	16.9
10367	501	5.930	5.460	8.6	10381	501	4.370	3.740	16.8	11126	501	0.062	0.056	10.7
10367	504	4.260	3.890	9.5	10381	504	4.600	3.680	25.0	11126	504	0.044	0.037	18.9
10367	506	4.410	4.030	9.4	10381	506	4.420	3.550	24.5	11126	506	0.052	0.044	18.2
10367	507	6.460	5.950	8.6	10381	507	8.180	6.410	27.6	11126	507	0.095	0.078	21.8
10367	508	3.650	3.360	8.6	10381	508	6.590	5.330	23.6	11126	508	0.066	0.056	17.9
10367	509	6.400	5.830	9.8	10381	509	8.890	7.080	25.6	11126	509	0.084	0.070	20.0
10367	514	5.180	4.760	8.8	10381	514	8.440	6.880	22.7	11126	514	0.062	0.053	17.0
10368	501	8.670	7.970	8.8	11007	501	2.520	2.320	8.6	11127	501	0.340	0.300	13.3
10368	504	6.230	5.680	9.7	11007	504	1.810	1.650	9.7	11127	504	0.320	0.260	23.1
10368	506	6.450	5.890	9.5	11007	506	1.880	1.710	9.9	11127	506	0.500	0.410	22.0
10368	507	9.450	8.700	8.6	11007	507	2.750	2.530	8.7	11127	507	0.490	0.390	25.6
10368	508	5.340	4.910	8.8	11007	508	1.550	1.430	8.4	11127	508	0.400	0.330	21.2
10368	509	9.350	8.530	9.6	11007	509	2.720	2.480	9.7	11127	509	0.390	0.320	21.9
10368	514	7.570	6.950	8.9	11007	514	2.200	2.020	8.9	11127	514	0.500	0.420	19.0
10378	501	6.370	5.450	16.9	11020	501	0.300	0.270	11.1	11128	501	0.460	0.400	15.0
10378	504	6.700	5.350	25.2	11020	504	0.214	0.178	20.2	11128	504	0.430	0.350	22.9
10378	506	6.440	5.170	24.6	11020	506	0.250	0.212	17.9	11128	506	0.670	0.560	19.6
10378	507	11.900	9.330	27.5	11020	507	0.460	0.380	21.1	11128	507	0.660	0.530	24.5
10378	508	9.610	7.770	23.7	11020	508	0.320	0.270	18.5	11128	508	0.540	0.440	22.7
10378	509	13.000	10.300	26.2	11020	509	0.410	0.340	20.6	11128	509	0.530	0.430	23.3
10378	514	12.300	10.000	23.0	11020	514	0.300	0.260	15.4	11128	514	0.670	0.560	19.6

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LOSS COST % CHANGE BY CLASS

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11138	501	1.570	1.350	16.3	11202	501	6.530	6.000	8.8	11208	501	2.220	2.040	8.8
11138	504	1.660	1.320	25.8	11202	504	4.690	4.280	9.6	11208	504	1.590	1.450	9.7
11138	506	1.590	1.280	24.2	11202	506	4.860	4.430	9.7	11208	506	1.650	1.510	9.3
11138	507	2.940	2.300	27.8	11202	507	7.110	6.550	8.5	11208	507	2.420	2.220	9.0
11138	508	2.370	1.920	23.4	11202	508	4.020	3.690	8.9	11208	508	1.360	1.250	8.8
11138	509	3.200	2.550	25.5	11202	509	7.040	6.420	9.7	11208	509	2.390	2.180	9.6
11138	514	3.040	2.470	23.1	11202	514	5.700	5.230	9.0	11208	514	1.940	1.780	9.0
11155	501	0.213	0.190	12.1	11203	501	0.790	0.700	12.9	11209	501	10.400	9.580	8.6
11155	504	0.151	0.126	19.8	11203	504	0.730	0.600	21.7	11209	504	7.480	6.830	9.5
11155	506	0.179	0.150	19.3	11203	506	1.160	0.960	20.8	11209	506	7.740	7.070	9.5
11155	507	0.330	0.270	22.2	11203	507	1.130	0.910	24.2	11209	507	11.300	10.400	8.7
11155	508	0.225	0.190	18.4	11203	508	0.920	0.760	21.1	11209	508	6.410	5.890	8.8
11155	509	0.290	0.238	21.8	11203	509	0.910	0.740	23.0	11209	509	11.200	10.200	9.8
11155	514	0.212	0.181	17.1	11203	514	1.160	0.970	19.6	11209	514	9.100	8.350	9.0
11167	501	0.750	0.670	11.9	11204	501	0.310	0.280	10.7	11210	501	4.430	4.080	8.6
11167	504	0.840	0.700	20.0	11204	504	0.222	0.184	20.7	11210	504	3.180	2.910	9.3
11167	506	0.800	0.670	19.4	11204	506	0.260	0.219	18.7	11210	506	3.300	3.010	9.6
11167	507	0.700	0.580	20.7	11204	507	0.480	0.390	23.1	11210	507	4.830	4.450	8.5
11167	508	0.550	0.460	19.6	11204	508	0.330	0.280	17.9	11210	508	2.730	2.510	8.8
11167	509	0.550	0.460	19.6	11204	509	0.420	0.350	20.0	11210	509	4.780	4.360	9.6
11167	514	0.590	0.500	18.0	11204	514	0.310	0.260	19.2	11210	514	3.870	3.550	9.0
11168	501	3.900	3.490	11.7	11206	501	1.020	0.940	8.5	11211	501	23.000	21.200	8.5
11168	504	4.370	3.650	19.7	11206	504	0.740	0.670	10.4	11211	504	16.500	15.100	9.3
11168	506	4.160	3.490	19.2	11206	506	0.760	0.700	8.6	11211	506	17.100	15.700	8.9
11168	507	3.650	3.010	21.3	11206	507	1.120	1.030	8.7	11211	507	25.100	23.100	8.7
11168	508	2.830	2.390	18.4	11206	508	0.630	0.580	8.6	11211	508	14.200	13.000	9.2
11168	509	2.860	2.370	20.7	11206	509	1.100	1.010	8.9	11211	509	24.800	22.700	9.3
11168	514	3.060	2.610	17.2	11206	514	0.890	0.820	8.5	11211	514	20.100	18.500	8.6
11201	501	22.100	20.300	8.9	11207	501	12.900	11.900	8.4	11212	501	3.490	3.210	8.7
11201	504	15.900	14.500	9.7	11207	504	9.290	8.480	9.6	11212	504	2.500	2.290	9.2
11201	506	16.400	15.000	9.3	11207	506	9.620	8.790	9.4	11212	506	2.590	2.370	9.3
11201	507	24.100	22.100	9.0	11207	507	14.100	13.000	8.5	11212	507	3.800	3.500	8.6
11201	508	13.600	12.500	8.8	11207	508	7.960	7.320	8.7	11212	508	2.150	1.970	9.1
11201	509	23.800	21.700	9.7	11207	509	13.900	12.700	9.4	11212	509	3.760	3.430	9.6
11201	514	19.300	17.700	9.0	11207	514	11.300	10.400	8.7	11212	514	3.050	2.790	9.3

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11213	501	2.840	2.620	8.4	11258	501	1.460	1.320	10.6	12014	501	0.135	0.130	3.8
11213	504	2.040	1.860	9.7	11258	504	1.160	0.970	19.6	12014	504	0.115	0.110	4.5
11213	506	2.120	1.930	9.8	11258	506	1.690	1.430	18.2	12014	506	0.137	0.131	4.6
11213	507	3.100	2.850	8.8	11258	507	1.630	1.350	20.7	12014	507	0.085	0.081	4.9
11213	508	1.750	1.610	8.7	11258	508	0.770	0.650	18.5	12014	508	0.111	0.107	3.7
11213	509	3.070	2.800	9.6	11258	509	1.390	1.160	19.8	12014	509	0.115	0.111	3.6
11213	514	2.480	2.280	8.8	11258	514	1.630	1.400	16.4	12014	514	0.101	0.097	4.1
11214	501	7.000	6.440	8.7	11259	501	1.560	1.410	10.6	12356	501	1.180	1.050	12.4
11214	504	5.030	4.590	9.6	11259	504	1.240	1.040	19.2	12356	504	0.840	0.700	20.0
11214	506	5.210	4.760	9.5	11259	506	1.810	1.540	17.5	12356	506	0.990	0.830	19.3
11214	507	7.630	7.020	8.7	11259	507	1.750	1.450	20.7	12356	507	1.810	1.480	22.3
11214	508	4.310	3.960	8.8	11259	508	0.830	0.700	18.6	12356	508	1.250	1.050	19.0
11214	509	7.550	6.890	9.6	11259	509	1.490	1.250	19.2	12356	509	1.590	1.320	20.5
11214	514	6.120	5.610	9.1	11259	514	1.750	1.500	16.7	12356	514	1.180	1.000	18.0
11222	501	0.118	0.108	9.3	11273	501	13.900	12.400	12.1	12361	501	0.079	0.075	5.3
11222	504	0.085	0.077	10.4	11273	504	9.890	8.230	20.2	12361	504	0.118	0.105	12.4
11222	506	0.088	0.080	10.0	11273	506	11.700	9.790	19.5	12361	506	0.101	0.090	12.2
11222	507	0.128	0.118	8.5	11273	507	21.300	17.400	22.4	12361	507	0.149	0.130	14.6
11222	508	0.072	0.067	7.5	11273	508	14.700	12.400	18.5	12361	508	0.068	0.060	13.3
11222	509	0.127	0.116	9.5	11273	509	18.800	15.600	20.5	12361	509	0.051	0.045	13.3
11222	514	0.103	0.094	9.6	11273	514	13.900	11.800	17.8	12361	514	0.108	0.098	10.2
11234	501	0.280	0.250	12.0	11274	501	13.300	11.900	11.8	12362	501	0.067	0.059	13.6
11234	504	0.200	0.166	20.5	11274	504	9.490	7.900	20.1	12362	504	0.062	0.051	21.6
11234	506	0.236	0.197	19.8	11274	506	11.200	9.390	19.3	12362	506	0.098	0.081	21.0
11234	507	0.430	0.350	22.9	11274	507	20.400	16.700	22.2	12362	507	0.096	0.077	24.7
11234	508	0.300	0.250	20.0	11274	508	14.100	11.900	18.5	12362	508	0.078	0.065	20.0
11234	509	0.380	0.310	22.6	11274	509	18.000	14.900	20.8	12362	509	0.077	0.063	22.2
11234	514	0.280	0.238	17.6	11274	514	13.300	11.300	17.7	12362	514	0.098	0.082	19.5
11248	501	0.063	0.060	5.0	11288	501	1.790	1.620	10.5	12373	501	0.026	0.022	18.2
11248	504	0.053	0.051	3.9	11288	504	1.420	1.190	19.3	12373	504	0.024	0.019	26.3
11248	506	0.064	0.061	4.9	11288	506	2.070	1.760	17.6	12373	506	0.037	0.031	19.4
11248	507	0.039	0.038	2.6	11288	507	2.000	1.650	21.2	12373	507	0.036	0.029	24.1
11248	508	0.051	0.049	4.1	11288	508	0.940	0.800	17.5	12373	508	0.030	0.025	20.0
11248	509	0.053	0.051	3.9	11288	509	1.700	1.430	18.9	12373	509	0.029	0.024	20.8
11248	514	0.047	0.045	4.4	11288	514	1.990	1.710	16.4	12373	514	0.037	0.031	19.4

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12374	501	0.610	0.550	10.9	12509	501	0.083	0.079	5.1	12707	501	0.440	0.390	12.8
12374	504	0.440	0.360	22.2	12509	504	0.070	0.067	4.5	12707	504	0.410	0.340	20.6
12374	506	0.520	0.430	20.9	12509	506	0.084	0.080	5.0	12707	506	0.640	0.530	20.8
12374	507	0.940	0.770	22.1	12509	507	0.052	0.050	4.0	12707	507	0.630	0.510	23.5
12374	508	0.650	0.550	18.2	12509	508	0.068	0.065	4.6	12707	508	0.510	0.420	21.4
12374	509	0.830	0.690	20.3	12509	509	0.070	0.068	2.9	12707	509	0.510	0.410	24.4
12374	514	0.610	0.520	17.3	12509	514	0.061	0.059	3.4	12707	514	0.640	0.540	18.5
12375	501	0.300	0.270	11.1	12510	501	1.050	1.000	5.0	12797	501	0.093	0.082	13.4
12375	504	0.214	0.178	20.2	12510	504	0.890	0.850	4.7	12797	504	0.086	0.071	21.1
12375	506	0.250	0.212	17.9	12510	506	1.060	1.020	3.9	12797	506	0.136	0.112	21.4
12375	507	0.460	0.380	21.1	12510	507	0.660	0.630	4.8	12797	507	0.132	0.107	23.4
12375	508	0.320	0.270	18.5	12510	508	0.860	0.820	4.9	12797	508	0.108	0.089	21.3
12375	509	0.410	0.340	20.6	12510	509	0.890	0.860	3.5	12797	509	0.106	0.087	21.8
12375	514	0.300	0.260	15.4	12510	514	0.780	0.750	4.0	12797	514	0.135	0.113	19.5
12391	501	0.050	0.044	13.6	12583	501	0.470	0.450	4.4	12805	501	0.320	0.290	10.3
12391	504	0.047	0.038	23.7	12583	504	0.400	0.380	5.3	12805	504	0.229	0.191	19.9
12391	506	0.074	0.061	21.3	12583	506	0.470	0.450	4.4	12805	506	0.270	0.227	18.9
12391	507	0.072	0.058	24.1	12583	507	0.290	0.280	3.6	12805	507	0.490	0.400	22.5
12391	508	0.059	0.048	22.9	12583	508	0.380	0.370	2.7	12805	508	0.340	0.290	17.2
12391	509	0.058	0.047	23.4	12583	509	0.400	0.380	5.3	12805	509	0.430	0.360	19.4
12391	514	0.074	0.062	19.4	12583	514	0.350	0.330	6.1	12805	514	0.320	0.270	18.5
12393	501	0.400	0.360	11.1	12651	501	1.360	1.300	4.6	12841	501	0.530	0.480	10.4
12393	504	0.280	0.237	18.1	12651	504	1.150	1.100	4.5	12841	504	0.380	0.320	18.7
12393	506	0.340	0.280	21.4	12651	506	1.380	1.320	4.5	12841	506	0.450	0.380	18.4
12393	507	0.610	0.500	22.0	12651	507	0.850	0.820	3.7	12841	507	0.820	0.670	22.4
12393	508	0.420	0.360	16.7	12651	508	1.110	1.070	3.7	12841	508	0.570	0.480	18.7
12393	509	0.540	0.450	20.0	12651	509	1.160	1.110	4.5	12841	509	0.720	0.600	20.0
12393	514	0.400	0.340	17.6	12651	514	1.010	0.970	4.1	12841	514	0.530	0.450	17.8
12467	501	0.166	0.148	12.2	12683	501	0.620	0.600	3.3	12927	501	0.093	0.083	12.0
12467	504	0.118	0.098	20.4	12683	504	0.530	0.500	6.0	12927	504	0.067	0.055	21.8
12467	506	0.140	0.117	19.7	12683	506	0.630	0.600	5.0	12927	506	0.079	0.066	19.7
12467	507	0.250	0.208	20.2	12683	507	0.390	0.370	5.4	12927	507	0.143	0.117	22.2
12467	508	0.176	0.148	18.9	12683	508	0.510	0.490	4.1	12927	508	0.099	0.083	19.3
12467	509	0.224	0.186	20.4	12683	509	0.530	0.510	3.9	12927	509	0.126	0.105	20.0
12467	514	0.166	0.141	17.7	12683	514	0.460	0.440	4.5	12927	514	0.093	0.079	17.7

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13049	501	0.041	0.039	5.1	13205	501	0.520	0.500	4.0	13412	501	0.640	0.610	4.9
13049	504	0.061	0.055	10.9	13205	504	0.440	0.420	4.8	13412	504	0.540	0.520	3.8
13049	506	0.052	0.047	10.6	13205	506	0.530	0.510	3.9	13412	506	0.650	0.620	4.8
13049	507	0.078	0.067	16.4	13205	507	0.330	0.310	6.5	13412	507	0.400	0.390	2.6
13049	508	0.035	0.031	12.9	13205	508	0.430	0.410	4.9	13412	508	0.530	0.500	6.0
13049	509	0.026	0.024	8.3	13205	509	0.440	0.430	2.3	13412	509	0.550	0.520	5.8
13049	514	0.056	0.051	9.8	13205	514	0.390	0.370	5.4	13412	514	0.480	0.460	4.3
13111	501	1.350	1.220	10.7	13314	501	0.119	0.107	11.2	13453	501	0.740	0.710	4.2
13111	504	1.070	0.900	18.9	13314	504	0.085	0.071	19.7	13453	504	0.630	0.600	5.0
13111	506	1.560	1.330	17.3	13314	506	0.101	0.084	20.2	13453	506	0.750	0.720	4.2
13111	507	1.510	1.250	20.8	13314	507	0.183	0.150	22.0	13453	507	0.460	0.450	2.2
13111	508	0.710	0.610	16.4	13314	508	0.126	0.107	17.8	13453	508	0.610	0.580	5.2
13111	509	1.280	1.080	18.5	13314	509	0.161	0.134	20.1	13453	509	0.630	0.610	3.3
13111	514	1.510	1.300	16.2	13314	514	0.119	0.101	17.8	13453	514	0.550	0.530	3.8
13112	501	0.067	0.064	4.7	13351	501	0.290	0.260	11.5	13454	501	0.860	0.830	3.6
13112	504	0.100	0.089	12.4	13351	504	0.207	0.172	20.3	13454	504	0.740	0.700	5.7
13112	506	0.086	0.077	11.7	13351	506	0.245	0.205	19.5	13454	506	0.880	0.840	4.8
13112	507	0.127	0.110	15.5	13351	507	0.450	0.360	25.0	13454	507	0.540	0.520	3.8
13112	508	0.058	0.051	13.7	13351	508	0.310	0.260	19.2	13454	508	0.710	0.680	4.4
13112	509	0.043	0.039	10.3	13351	509	0.390	0.330	18.2	13454	509	0.740	0.710	4.2
13112	514	0.092	0.083	10.8	13351	514	0.290	0.247	17.4	13454	514	0.640	0.620	3.2
13201	501	1.200	1.150	4.3	13352	501	0.300	0.260	15.4	13455	501	0.880	0.840	4.8
13201	504	1.020	0.970	5.2	13352	504	0.211	0.175	20.6	13455	504	0.750	0.710	5.6
13201	506	1.220	1.160	5.2	13352	506	0.249	0.208	19.7	13455	506	0.890	0.850	4.7
13201	507	0.750	0.720	4.2	13352	507	0.450	0.370	21.6	13455	507	0.550	0.530	3.8
13201	508	0.980	0.940	4.3	13352	508	0.310	0.260	19.2	13455	508	0.720	0.690	4.3
13201	509	1.020	0.980	4.1	13352	509	0.400	0.330	21.2	13455	509	0.750	0.720	4.2
13201	514	0.890	0.860	3.5	13352	514	0.300	0.250	20.0	13455	514	0.650	0.630	3.2
13204	501	1.360	1.300	4.6	13410	501	1.900	1.820	4.4	13506	501	0.910	0.820	11.0
13204	504	1.150	1.100	4.5	13410	504	1.610	1.540	4.5	13506	504	0.650	0.540	20.4
13204	506	1.380	1.320	4.5	13410	506	1.930	1.840	4.9	13506	506	0.770	0.640	20.3
13204	507	0.850	0.820	3.7	13410	507	1.190	1.140	4.4	13506	507	1.400	1.150	21.7
13204	508	1.110	1.070	3.7	13410	508	1.560	1.500	4.0	13506	508	0.970	0.820	18.3
13204	509	1.160	1.110	4.5	13410	509	1.620	1.550	4.5	13506	509	1.230	1.020	20.6
13204	514	1.010	0.970	4.1	13410	514	1.410	1.360	3.7	13506	514	0.910	0.780	16.7

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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
13507	501	1.100	0.980	12.2	13715	501	0.067	0.059	13.6	14068	501	0.039	0.035	11.4
13507	504	0.780	0.650	20.0	13715	504	0.062	0.051	21.6	14068	504	0.028	0.023	21.7
13507	506	0.930	0.780	19.2	13715	506	0.098	0.081	21.0	14068	506	0.033	0.027	22.2
13507	507	1.690	1.380	22.5	13715	507	0.096	0.077	24.7	14068	507	0.060	0.049	22.4
13507	508	1.160	0.980	18.4	13715	508	0.078	0.065	20.0	14068	508	0.041	0.035	17.1
13507	509	1.490	1.230	21.1	13715	509	0.077	0.063	22.2	14068	509	0.053	0.044	20.5
13507	514	1.100	0.940	17.0	13715	514	0.098	0.082	19.5	14068	514	0.039	0.033	18.2
13590	501	0.650	0.630	3.2	13716	501	0.450	0.400	12.5	14101	501	0.460	0.410	12.2
13590	504	0.560	0.530	5.7	13716	504	0.320	0.270	18.5	14101	504	0.330	0.270	22.2
13590	506	0.660	0.630	4.8	13716	506	0.380	0.320	18.7	14101	506	0.380	0.320	18.7
13590	507	0.410	0.390	5.1	13716	507	0.690	0.570	21.1	14101	507	0.700	0.570	22.8
13590	508	0.540	0.520	3.8	13716	508	0.480	0.400	20.0	14101	508	0.480	0.410	17.1
13590	509	0.560	0.540	3.7	13716	509	0.610	0.510	19.6	14101	509	0.620	0.510	21.6
13590	514	0.490	0.470	4.3	13716	514	0.450	0.380	18.4	14101	514	0.460	0.390	17.9
13621	501	0.165	0.158	4.4	13720	501	0.620	0.560	10.7	14279	501	0.630	0.610	3.3
13621	504	0.140	0.134	4.5	13720	504	0.490	0.420	16.7	14279	504	0.540	0.510	5.9
13621	506	0.167	0.160	4.4	13720	506	0.720	0.610	18.0	14279	506	0.640	0.610	4.9
13621	507	0.103	0.099	4.0	13720	507	0.700	0.580	20.7	14279	507	0.400	0.380	5.3
13621	508	0.135	0.130	3.8	13720	508	0.330	0.280	17.9	14279	508	0.520	0.500	4.0
13621	509	0.141	0.135	4.4	13720	509	0.590	0.500	18.0	14279	509	0.540	0.520	3.8
13621	514	0.123	0.118	4.2	13720	514	0.700	0.600	16.7	14279	514	0.470	0.450	4.4
13670	501	0.044	0.042	4.8	13759	501	0.176	0.157	12.1	14401	501	1.470	1.330	10.5
13670	504	0.066	0.059	11.9	13759	504	0.126	0.105	20.0	14401	504	1.160	0.980	18.4
13670	506	0.056	0.051	9.8	13759	506	0.149	0.124	20.2	14401	506	1.700	1.440	18.1
13670	507	0.084	0.073	15.1	13759	507	0.270	0.221	22.2	14401	507	1.650	1.360	21.3
13670	508	0.038	0.034	11.8	13759	508	0.187	0.158	18.4	14401	508	0.780	0.660	18.2
13670	509	0.028	0.025	12.0	13759	509	0.239	0.198	20.7	14401	509	1.400	1.170	19.7
13670	514	0.061	0.055	10.9	13759	514	0.176	0.150	17.3	14401	514	1.640	1.410	16.3
13673	501	1.110	1.000	11.0	13930	501	0.143	0.126	13.5	14405	501	1.480	1.360	8.8
13673	504	0.880	0.740	18.9	13930	504	0.132	0.109	21.1	14405	504	1.070	0.970	10.3
13673	506	1.280	1.090	17.4	13930	506	0.209	0.173	20.8	14405	506	1.100	1.010	8.9
13673	507	1.240	1.020	21.6	13930	507	0.204	0.165	23.6	14405	507	1.620	1.490	8.7
13673	508	0.580	0.500	16.0	13930	508	0.167	0.137	21.9	14405	508	0.910	0.840	8.3
13673	509	1.050	0.880	19.3	13930	509	0.164	0.134	22.4	14405	509	1.600	1.460	9.6
13673	514	1.230	1.060	16.0	13930	514	0.209	0.175	19.4	14405	514	1.300	1.190	9.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
14527	501	0.270	0.241	12.0	14734	501	0.260	0.236	10.2	15070	501	0.199	0.183	8.7
14527	504	0.250	0.208	20.2	14734	504	0.188	0.157	19.7	15070	504	0.143	0.130	10.0
14527	506	0.400	0.330	21.2	14734	506	0.223	0.186	19.9	15070	506	0.148	0.135	9.6
14527	507	0.390	0.320	21.9	14734	507	0.410	0.330	24.2	15070	507	0.217	0.199	9.0
14527	508	0.320	0.260	23.1	14734	508	0.280	0.237	18.1	15070	508	0.122	0.112	8.9
14527	509	0.310	0.260	19.2	14734	509	0.360	0.300	20.0	15070	509	0.214	0.195	9.7
14527	514	0.400	0.330	21.2	14734	514	0.260	0.225	15.6	15070	514	0.174	0.159	9.4
14655	501	0.088	0.079	11.4	14855	501	0.290	0.280	3.6	15123	501	3.130	2.800	11.8
14655	504	0.063	0.052	21.2	14855	504	0.247	0.236	4.7	15123	504	3.510	2.930	19.8
14655	506	0.074	0.062	19.4	14855	506	0.290	0.280	3.6	15123	506	3.340	2.800	19.3
14655	507	0.135	0.111	21.6	14855	507	0.182	0.175	4.0	15123	507	2.930	2.420	21.1
14655	508	0.093	0.079	17.7	14855	508	0.238	0.229	3.9	15123	508	2.270	1.920	18.2
14655	509	0.119	0.099	20.2	14855	509	0.248	0.238	4.2	15123	509	2.300	1.900	21.1
14655	514	0.088	0.075	17.3	14855	514	0.216	0.207	4.3	15123	514	2.460	2.100	17.1
14731	501	3.240	2.900	11.7	14913	501	0.330	0.300	10.0	15124	501	1.090	0.980	11.2
14731	504	3.630	3.030	19.8	14913	504	0.236	0.197	19.8	15124	504	1.230	1.030	19.4
14731	506	3.450	2.900	19.0	14913	506	0.280	0.234	19.7	15124	506	1.170	0.980	19.4
14731	507	3.030	2.500	21.2	14913	507	0.510	0.420	21.4	15124	507	1.030	0.850	21.2
14731	508	2.350	1.980	18.7	14913	508	0.350	0.300	16.7	15124	508	0.800	0.670	19.4
14731	509	2.380	1.970	20.8	14913	509	0.450	0.370	21.6	15124	509	0.800	0.670	19.4
14731	514	2.540	2.170	17.1	14913	514	0.330	0.280	17.9	15124	514	0.860	0.730	17.8
14732	501	0.239	0.214	11.7	15062	501	0.260	0.250	4.0	15188	501	0.460	0.440	4.5
14732	504	0.270	0.224	20.5	15062	504	0.222	0.212	4.7	15188	504	0.390	0.370	5.4
14732	506	0.260	0.215	20.9	15062	506	0.260	0.250	4.0	15188	506	0.470	0.450	4.4
14732	507	0.224	0.185	21.1	15062	507	0.163	0.157	3.8	15188	507	0.290	0.280	3.6
14732	508	0.174	0.147	18.4	15062	508	0.214	0.205	4.4	15188	508	0.380	0.360	5.6
14732	509	0.176	0.146	20.5	15062	509	0.222	0.213	4.2	15188	509	0.390	0.380	2.6
14732	514	0.188	0.161	16.8	15062	514	0.194	0.186	4.3	15188	514	0.340	0.330	3.0
14733	501	0.620	0.550	12.7	15063	501	0.300	0.290	3.4	15223	501	0.052	0.049	6.1
14733	504	0.440	0.370	18.9	15063	504	0.260	0.247	5.3	15223	504	0.078	0.069	13.0
14733	506	0.520	0.440	18.2	15063	506	0.310	0.290	6.9	15223	506	0.066	0.060	10.0
14733	507	0.950	0.770	23.4	15063	507	0.190	0.183	3.8	15223	507	0.099	0.086	15.1
14733	508	0.650	0.550	18.2	15063	508	0.249	0.239	4.2	15223	508	0.045	0.040	12.5
14733	509	0.830	0.690	20.3	15063	509	0.260	0.249	4.4	15223	509	0.034	0.030	13.3
14733	514	0.620	0.520	19.2	15063	514	0.226	0.217	4.1	15223	514	0.071	0.065	9.2

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15224	501	0.660	0.600	10.0	15488	501	1.110	1.070	3.7	15656	501	6.280	5.610	11.9
15224	504	0.520	0.440	18.2	15488	504	0.950	0.900	5.6	15656	504	4.470	3.720	20.2
15224	506	0.760	0.650	16.9	15488	506	1.130	1.080	4.6	15656	506	5.290	4.430	19.4
15224	507	0.740	0.610	21.3	15488	507	0.700	0.670	4.5	15656	507	9.640	7.880	22.3
15224	508	0.350	0.290	20.7	15488	508	0.910	0.880	3.4	15656	508	6.650	5.620	18.3
15224	509	0.630	0.530	18.9	15488	509	0.950	0.910	4.4	15656	509	8.500	7.040	20.7
15224	514	0.730	0.630	15.9	15488	514	0.830	0.790	5.1	15656	514	6.270	5.340	17.4
15314	501	0.213	0.190	12.1	15538	501	0.380	0.340	11.8	15699	501	0.640	0.590	8.5
15314	504	0.151	0.126	19.8	15538	504	0.270	0.224	20.5	15699	504	0.460	0.420	9.5
15314	506	0.179	0.150	19.3	15538	506	0.320	0.270	18.5	15699	506	0.480	0.440	9.1
15314	507	0.330	0.270	22.2	15538	507	0.580	0.480	20.8	15699	507	0.700	0.640	9.4
15314	508	0.225	0.190	18.4	15538	508	0.400	0.340	17.6	15699	508	0.400	0.360	11.1
15314	509	0.290	0.238	21.8	15538	509	0.510	0.420	21.4	15699	509	0.690	0.630	9.5
15314	514	0.212	0.181	17.1	15538	514	0.380	0.320	18.7	15699	514	0.560	0.510	9.8
15404	501	0.119	0.114	4.4	15600	501	0.950	0.850	11.8	15733	501	0.290	0.280	3.6
15404	504	0.101	0.096	5.2	15600	504	0.680	0.570	19.3	15733	504	0.247	0.236	4.7
15404	506	0.121	0.115	5.2	15600	506	0.800	0.670	19.4	15733	506	0.290	0.280	3.6
15404	507	0.074	0.072	2.8	15600	507	1.460	1.200	21.7	15733	507	0.182	0.175	4.0
15404	508	0.097	0.094	3.2	15600	508	1.010	0.850	18.8	15733	508	0.238	0.229	3.9
15404	509	0.101	0.097	4.1	15600	509	1.290	1.070	20.6	15733	509	0.248	0.238	4.2
15404	514	0.088	0.085	3.5	15600	514	0.950	0.810	17.3	15733	514	0.216	0.207	4.3
15405	501	0.175	0.168	4.2	15607	501	0.260	0.239	8.8	15839	501	0.290	0.250	16.0
15405	504	0.149	0.142	4.9	15607	504	0.187	0.170	10.0	15839	504	0.203	0.169	20.1
15405	506	0.177	0.170	4.1	15607	506	0.193	0.177	9.0	15839	506	0.240	0.201	19.4
15405	507	0.110	0.105	4.8	15607	507	0.280	0.260	7.7	15839	507	0.440	0.360	22.2
15405	508	0.144	0.138	4.3	15607	508	0.160	0.147	8.8	15839	508	0.300	0.260	15.4
15405	509	0.149	0.143	4.2	15607	509	0.280	0.260	7.7	15839	509	0.390	0.320	21.9
15405	514	0.130	0.125	4.0	15607	514	0.227	0.208	9.1	15839	514	0.280	0.243	15.2
15406	501	0.450	0.430	4.7	15608	501	0.213	0.190	12.1	15991	501	0.233	0.208	12.0
15406	504	0.380	0.360	5.6	15608	504	0.151	0.126	19.8	15991	504	0.166	0.138	20.3
15406	506	0.450	0.430	4.7	15608	506	0.179	0.150	19.3	15991	506	0.197	0.165	19.4
15406	507	0.280	0.270	3.7	15608	507	0.330	0.270	22.2	15991	507	0.360	0.290	24.1
15406	508	0.370	0.350	5.7	15608	508	0.225	0.190	18.4	15991	508	0.247	0.209	18.2
15406	509	0.380	0.360	5.6	15608	509	0.290	0.238	21.8	15991	509	0.320	0.260	23.1
15406	514	0.330	0.320	3.1	15608	514	0.212	0.181	17.1	15991	514	0.233	0.198	17.7

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15993	501	0.197	0.176	11.9	16404	501	1.130	1.000	13.0	16604	501	0.280	0.270	3.7
15993	504	0.140	0.117	19.7	16404	504	0.800	0.670	19.4	16604	504	0.236	0.225	4.9
15993	506	0.166	0.139	19.4	16404	506	0.950	0.790	20.3	16604	506	0.280	0.270	3.7
15993	507	0.300	0.247	21.5	16404	507	1.730	1.410	22.7	16604	507	0.174	0.167	4.2
15993	508	0.209	0.176	18.8	16404	508	1.190	1.010	17.8	16604	508	0.227	0.218	4.1
15993	509	0.270	0.221	22.2	16404	509	1.520	1.260	20.6	16604	509	0.236	0.227	4.0
15993	514	0.197	0.168	17.3	16404	514	1.120	0.960	16.7	16604	514	0.206	0.198	4.0
16005	501	0.036	0.031	16.1	16471	501	0.370	0.340	8.8	16670	501	2.610	2.230	17.0
16005	504	0.033	0.027	22.2	16471	504	0.260	0.241	7.9	16670	504	2.750	2.190	25.6
16005	506	0.052	0.043	20.9	16471	506	0.270	0.249	8.4	16670	506	2.640	2.120	24.5
16005	507	0.051	0.041	24.4	16471	507	0.400	0.370	8.1	16670	507	4.890	3.830	27.7
16005	508	0.041	0.034	20.6	16471	508	0.226	0.208	8.7	16670	508	3.940	3.190	23.5
16005	509	0.041	0.033	24.2	16471	509	0.400	0.360	11.1	16670	509	5.310	4.230	25.5
16005	514	0.052	0.044	18.2	16471	514	0.320	0.290	10.3	16670	514	5.040	4.110	22.6
16009	501	0.360	0.340	5.9	16501	501	0.075	0.066	13.6	16676	501	0.300	0.260	15.4
16009	504	0.300	0.290	3.4	16501	504	0.070	0.057	22.8	16676	504	0.211	0.175	20.6
16009	506	0.360	0.350	2.9	16501	506	0.110	0.091	20.9	16676	506	0.249	0.208	19.7
16009	507	0.223	0.215	3.7	16501	507	0.107	0.087	23.0	16676	507	0.450	0.370	21.6
16009	508	0.290	0.280	3.6	16501	508	0.088	0.072	22.2	16676	508	0.310	0.260	19.2
16009	509	0.300	0.290	3.4	16501	509	0.086	0.070	22.9	16676	509	0.400	0.330	21.2
16009	514	0.270	0.250	8.0	16501	514	0.110	0.092	19.6	16676	514	0.300	0.250	20.0
16402	501	1.410	1.260	11.9	16527	501	0.116	0.102	13.7	16694	501	0.550	0.530	3.8
16402	504	1.010	0.840	20.2	16527	504	0.107	0.088	21.6	16694	504	0.470	0.440	6.8
16402	506	1.190	0.990	20.2	16527	506	0.169	0.140	20.7	16694	506	0.560	0.530	5.7
16402	507	2.160	1.770	22.0	16527	507	0.165	0.133	24.1	16694	507	0.340	0.330	3.0
16402	508	1.490	1.260	18.3	16527	508	0.135	0.111	21.6	16694	508	0.450	0.430	4.7
16402	509	1.910	1.580	20.9	16527	509	0.133	0.108	23.1	16694	509	0.470	0.450	4.4
16402	514	1.410	1.200	17.5	16527	514	0.169	0.141	19.9	16694	514	0.410	0.390	5.1
16403	501	0.890	0.800	11.2	16588	501	0.165	0.158	4.4	16705	501	0.214	0.189	13.2
16403	504	0.640	0.530	20.8	16588	504	0.140	0.134	4.5	16705	504	0.198	0.163	21.5
16403	506	0.750	0.630	19.0	16588	506	0.167	0.160	4.4	16705	506	0.310	0.260	19.2
16403	507	1.370	1.120	22.3	16588	507	0.103	0.099	4.0	16705	507	0.310	0.247	25.5
16403	508	0.940	0.800	17.5	16588	508	0.135	0.130	3.8	16705	508	0.250	0.206	21.4
16403	509	1.210	1.000	21.0	16588	509	0.141	0.135	4.4	16705	509	0.246	0.200	23.0
16403	514	0.890	0.760	17.1	16588	514	0.123	0.118	4.2	16705	514	0.310	0.260	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
16750	501	0.104	0.093	11.8	16890	501	0.185	0.178	3.9	16902	501	1.190	1.050	13.3
16750	504	0.074	0.061	21.3	16890	504	0.157	0.150	4.7	16902	504	1.470	1.200	22.5
16750	506	0.087	0.073	19.2	16890	506	0.187	0.179	4.5	16902	506	2.190	1.810	21.0
16750	507	0.159	0.130	22.3	16890	507	0.116	0.111	4.5	16902	507	1.820	1.460	24.7
16750	508	0.110	0.093	18.3	16890	508	0.152	0.146	4.1	16902	508	1.060	0.880	20.5
16750	509	0.140	0.116	20.7	16890	509	0.158	0.151	4.6	16902	509	1.550	1.270	22.0
16750	514	0.104	0.088	18.2	16890	514	0.138	0.132	4.5	16902	514	1.360	1.130	20.4
16751	501	0.104	0.093	11.8	16891	501	0.201	0.193	4.1	16905	501	2.310	2.030	13.8
16751	504	0.074	0.061	21.3	16891	504	0.171	0.163	4.9	16905	504	2.830	2.330	21.5
16751	506	0.087	0.073	19.2	16891	506	0.204	0.195	4.6	16905	506	4.230	3.490	21.2
16751	507	0.159	0.130	22.3	16891	507	0.126	0.121	4.1	16905	507	3.510	2.820	24.5
16751	508	0.110	0.093	18.3	16891	508	0.165	0.159	3.8	16905	508	2.050	1.710	19.9
16751	509	0.140	0.116	20.7	16891	509	0.172	0.165	4.2	16905	509	3.000	2.450	22.4
16751	514	0.104	0.088	18.2	16891	514	0.150	0.144	4.2	16905	514	2.620	2.190	19.6
16819	501	1.580	1.520	3.9	16892	501	0.370	0.350	5.7	16906	501	1.480	1.300	13.8
16819	504	1.340	1.280	4.7	16892	504	0.310	0.300	3.3	16906	504	1.810	1.490	21.5
16819	506	1.600	1.530	4.6	16892	506	0.370	0.360	2.8	16906	506	2.700	2.230	21.1
16819	507	0.990	0.950	4.2	16892	507	0.230	0.221	4.1	16906	507	2.240	1.800	24.4
16819	508	1.290	1.240	4.0	16892	508	0.300	0.290	3.4	16906	508	1.310	1.090	20.2
16819	509	1.350	1.290	4.7	16892	509	0.310	0.300	3.3	16906	509	1.920	1.570	22.3
16819	514	1.170	1.130	3.5	16892	514	0.270	0.260	3.8	16906	514	1.680	1.400	20.0
16820	501	1.220	1.170	4.3	16900	501	2.200	1.930	14.0	16910	501	1.320	1.160	13.8
16820	504	1.040	0.990	5.1	16900	504	2.700	2.210	22.2	16910	504	1.620	1.330	21.8
16820	506	1.240	1.190	4.2	16900	506	4.020	3.320	21.1	16910	506	2.410	1.990	21.1
16820	507	0.770	0.740	4.1	16900	507	3.340	2.680	24.6	16910	507	2.000	1.610	24.2
16820	508	1.000	0.960	4.2	16900	508	1.950	1.620	20.4	16910	508	1.170	0.970	20.6
16820	509	1.040	1.000	4.0	16900	509	2.850	2.330	22.3	16910	509	1.710	1.400	22.1
16820	514	0.910	0.870	4.6	16900	514	2.490	2.090	19.1	16910	514	1.500	1.250	20.0
16881	501	1.620	1.450	11.7	16901	501	1.410	1.240	13.7	16911	501	1.190	1.050	13.3
16881	504	1.160	0.960	20.8	16901	504	1.730	1.420	21.8	16911	504	1.470	1.200	22.5
16881	506	1.370	1.140	20.2	16901	506	2.580	2.130	21.1	16911	506	2.190	1.810	21.0
16881	507	2.490	2.040	22.1	16901	507	2.140	1.720	24.4	16911	507	1.820	1.460	24.7
16881	508	1.720	1.450	18.6	16901	508	1.250	1.040	20.2	16911	508	1.060	0.880	20.5
16881	509	2.200	1.820	20.9	16901	509	1.830	1.490	22.8	16911	509	1.550	1.270	22.0
16881	514	1.620	1.380	17.4	16901	514	1.600	1.340	19.4	16911	514	1.360	1.130	20.4

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16915	501	1.350	1.190	13.4	16931	501	1.860	1.630	14.1	18110	501	0.310	0.280	10.7
16915	504	1.660	1.360	22.1	16931	504	2.280	1.870	21.9	18110	504	0.222	0.184	20.7
16915	506	2.480	2.040	21.6	16931	506	3.410	2.810	21.4	18110	506	0.260	0.219	18.7
16915	507	2.050	1.650	24.2	16931	507	2.830	2.270	24.7	18110	507	0.480	0.390	23.1
16915	508	1.200	1.000	20.0	16931	508	1.650	1.370	20.4	18110	508	0.330	0.280	17.9
16915	509	1.760	1.430	23.1	16931	509	2.410	1.970	22.3	18110	509	0.420	0.350	20.0
16915	514	1.530	1.280	19.5	16931	514	2.110	1.760	19.9	18110	514	0.310	0.260	19.2
16916	501	1.130	0.990	14.1	16940	501	3.740	3.290	13.7	18205	501	0.187	0.165	13.3
16916	504	1.380	1.140	21.1	16940	504	4.590	3.770	21.8	18205	504	0.173	0.143	21.0
16916	506	2.060	1.700	21.2	16940	506	6.850	5.660	21.0	18205	506	0.270	0.226	19.5
16916	507	1.710	1.380	23.9	16940	507	5.690	4.570	24.5	18205	507	0.270	0.216	25.0
16916	508	1.000	0.830	20.5	16940	508	3.320	2.760	20.3	18205	508	0.218	0.180	21.1
16916	509	1.460	1.200	21.7	16940	509	4.860	3.970	22.4	18205	509	0.215	0.175	22.9
16916	514	1.280	1.070	19.6	16940	514	4.250	3.550	19.7	18205	514	0.270	0.229	17.9
16920	501	3.000	2.630	14.1	16941	501	1.500	1.320	13.6	18206	501	0.500	0.450	11.1
16920	504	3.680	3.020	21.9	16941	504	1.840	1.510	21.9	18206	504	0.360	0.300	20.0
16920	506	5.490	4.530	21.2	16941	506	2.740	2.270	20.7	18206	506	0.420	0.350	20.0
16920	507	4.560	3.660	24.6	16941	507	2.280	1.830	24.6	18206	507	0.770	0.630	22.2
16920	508	2.660	2.210	20.4	16941	508	1.330	1.110	19.8	18206	508	0.530	0.450	17.8
16920	509	3.890	3.180	22.3	16941	509	1.950	1.590	22.6	18206	509	0.680	0.560	21.4
16920	514	3.400	2.840	19.7	16941	514	1.700	1.420	19.7	18206	514	0.500	0.430	16.3
16921	501	2.740	2.410	13.7	18078	501	0.122	0.107	14.0	18335	501	0.360	0.320	12.5
16921	504	3.360	2.760	21.7	18078	504	0.113	0.093	21.5	18335	504	0.260	0.215	20.9
16921	506	5.020	4.140	21.3	18078	506	0.178	0.147	21.1	18335	506	0.310	0.260	19.2
16921	507	4.160	3.340	24.6	18078	507	0.174	0.140	24.3	18335	507	0.560	0.460	21.7
16921	508	2.430	2.020	20.3	18078	508	0.142	0.117	21.4	18335	508	0.380	0.320	18.7
16921	509	3.560	2.900	22.8	18078	509	0.140	0.114	22.8	18335	509	0.490	0.410	19.5
16921	514	3.110	2.600	19.6	18078	514	0.178	0.149	19.5	18335	514	0.360	0.310	16.1
16930	501	1.720	1.520	13.2	18109	501	0.390	0.350	11.4	18435	501	1.280	1.160	10.3
16930	504	2.110	1.740	21.3	18109	504	0.280	0.231	21.2	18435	504	1.020	0.850	20.0
16930	506	3.160	2.610	21.1	18109	506	0.330	0.270	22.2	18435	506	1.480	1.260	17.5
16930	507	2.620	2.110	24.2	18109	507	0.600	0.490	22.4	18435	507	1.440	1.180	22.0
16930	508	1.530	1.270	20.5	18109	508	0.410	0.350	17.1	18435	508	0.680	0.570	19.3
16930	509	2.240	1.830	22.4	18109	509	0.530	0.440	20.5	18435	509	1.220	1.020	19.6
16930	514	1.960	1.640	19.5	18109	514	0.390	0.330	18.2	18435	514	1.430	1.230	16.3

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18436	501	1.030	0.940	9.6	18507	501	0.187	0.167	12.0	18833	501	0.120	0.106	13.2
18436	504	0.820	0.690	18.8	18507	504	0.133	0.111	19.8	18833	504	0.111	0.092	20.7
18436	506	1.200	1.020	17.6	18507	506	0.157	0.132	18.9	18833	506	0.176	0.145	21.4
18436	507	1.160	0.960	20.8	18507	507	0.290	0.234	23.9	18833	507	0.172	0.139	23.7
18436	508	0.550	0.460	19.6	18507	508	0.198	0.167	18.6	18833	508	0.140	0.115	21.7
18436	509	0.980	0.830	18.1	18507	509	0.250	0.209	19.6	18833	509	0.138	0.112	23.2
18436	514	1.150	0.990	16.2	18507	514	0.187	0.159	17.6	18833	514	0.176	0.147	19.7
18437	501	0.520	0.460	13.0	18570	501	1.950	1.740	12.1	18834	501	0.300	0.260	15.4
18437	504	0.370	0.310	19.4	18570	504	1.390	1.160	19.8	18834	504	0.211	0.175	20.6
18437	506	0.440	0.370	18.9	18570	506	1.640	1.370	19.7	18834	506	0.249	0.208	19.7
18437	507	0.800	0.650	23.1	18570	507	2.990	2.450	22.0	18834	507	0.450	0.370	21.6
18437	508	0.550	0.460	19.6	18570	508	2.060	1.740	18.4	18834	508	0.310	0.260	19.2
18437	509	0.700	0.580	20.7	18570	509	2.640	2.190	20.5	18834	509	0.400	0.330	21.2
18437	514	0.520	0.440	18.2	18570	514	1.950	1.660	17.5	18834	514	0.300	0.250	20.0
18438	501	1.000	0.890	12.4	18616	501	0.440	0.420	4.8	18911	501	0.930	0.830	12.0
18438	504	0.710	0.590	20.3	18616	504	0.380	0.360	5.6	18911	504	0.670	0.550	21.8
18438	506	0.840	0.700	20.0	18616	506	0.450	0.430	4.7	18911	506	0.790	0.660	19.7
18438	507	1.530	1.250	22.4	18616	507	0.280	0.270	3.7	18911	507	1.430	1.170	22.2
18438	508	1.050	0.890	18.0	18616	508	0.360	0.350	2.9	18911	508	0.990	0.830	19.3
18438	509	1.350	1.120	20.5	18616	509	0.380	0.360	5.6	18911	509	1.260	1.050	20.0
18438	514	0.990	0.850	16.5	18616	514	0.330	0.320	3.1	18911	514	0.930	0.790	17.7
18501	501	1.180	1.060	11.3	18707	501	0.010	0.009	11.1	18912	501	1.760	1.570	12.1
18501	504	0.930	0.780	19.2	18707	504	0.009	0.008	12.5	18912	504	1.250	1.040	20.2
18501	506	1.360	1.150	18.3	18707	506	0.015	0.012	25.0	18912	506	1.480	1.240	19.4
18501	507	1.320	1.090	21.1	18707	507	0.014	0.012	16.7	18912	507	2.700	2.210	22.2
18501	508	0.620	0.530	17.0	18707	508	0.012	0.010	20.0	18912	508	1.860	1.570	18.5
18501	509	1.120	0.940	19.1	18707	509	0.012	0.009	33.3	18912	509	2.380	1.970	20.8
18501	514	1.310	1.130	15.9	18707	514	0.015	0.012	25.0	18912	514	1.760	1.500	17.3
18506	501	0.580	0.560	3.6	18708	501	0.114	0.102	11.8	18920	501	0.460	0.410	12.2
18506	504	0.490	0.470	4.3	18708	504	0.081	0.068	19.1	18920	504	0.330	0.270	22.2
18506	506	0.590	0.560	5.4	18708	506	0.096	0.080	20.0	18920	506	0.380	0.320	18.7
18506	507	0.360	0.350	2.9	18708	507	0.175	0.143	22.4	18920	507	0.700	0.570	22.8
18506	508	0.480	0.460	4.3	18708	508	0.121	0.102	18.6	18920	508	0.480	0.410	17.1
18506	509	0.500	0.480	4.2	18708	509	0.154	0.128	20.3	18920	509	0.620	0.510	21.6
18506	514	0.430	0.410	4.9	18708	514	0.114	0.097	17.5	18920	514	0.460	0.390	17.9

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19007	501	1.220	1.100	10.9	40046	501	28.600	24.400	17.2	40064	501	19.000	16.300	16.6
19007	504	1.370	1.150	19.1	40046	504	30.100	24.000	25.4	40064	504	20.000	16.000	25.0
19007	506	1.300	1.100	18.2	40046	506	28.900	23.200	24.6	40064	506	19.200	15.500	23.9
19007	507	1.150	0.950	21.1	40046	507	53.500	41.900	27.7	40064	507	35.600	27.900	27.6
19007	508	0.890	0.750	18.7	40046	508	43.100	34.900	23.5	40064	508	28.700	23.200	23.7
19007	509	0.900	0.740	21.6	40046	509	58.100	46.300	25.5	40064	509	38.700	30.800	25.6
19007	514	0.960	0.820	17.1	40046	514	55.200	45.000	22.7	40064	514	36.700	29.900	22.7
19051	501	2.710	2.430	11.5	40047	501	10.200	8.720	17.0	40075	501	42.700	37.100	15.1
19051	504	3.040	2.540	19.7	40047	504	10.700	8.570	24.9	40075	504	49.200	39.900	23.3
19051	506	2.890	2.430	18.9	40047	506	10.300	8.280	24.4	40075	506	45.000	36.600	23.0
19051	507	2.540	2.090	21.5	40047	507	19.100	14.900	28.2	40075	507	38.800	30.800	26.0
19051	508	1.970	1.660	18.7	40047	508	15.400	12.400	24.2	40075	508	15.200	12.500	21.6
19051	509	1.990	1.650	20.6	40047	509	20.700	16.500	25.5	40075	509	25.300	20.400	24.0
19051	514	2.130	1.820	17.0	40047	514	19.700	16.000	23.1	40075	514	27.100	22.400	21.0
19795	501	0.310	0.270	14.8	40059	501	3.650	3.120	17.0	40101	501	17.600	14.900	18.1
19795	504	0.218	0.181	20.4	40059	504	3.840	3.070	25.1	40101	504	36.300	28.900	25.6
19795	506	0.260	0.216	20.4	40059	506	3.690	2.960	24.7	40101	506	23.500	18.800	25.0
19795	507	0.470	0.380	23.7	40059	507	6.830	5.350	27.7	40101	507	26.700	20.800	28.4
19795	508	0.320	0.270	18.5	40059	508	5.500	4.450	23.6	40101	508	30.500	24.700	23.5
19795	509	0.410	0.340	20.6	40059	509	7.420	5.910	25.5	40101	509	21.100	16.700	26.3
19795	514	0.310	0.260	19.2	40059	514	7.040	5.740	22.6	40101	514	21.600	17.500	23.4
19796	501	0.360	0.320	12.5	40061	501	1.930	1.650	17.0	40102	501	15.500	13.200	17.4
19796	504	0.250	0.212	17.9	40061	504	2.040	1.630	25.2	40102	504	32.100	25.600	25.4
19796	506	0.300	0.250	20.0	40061	506	1.960	1.570	24.8	40102	506	20.700	16.600	24.7
19796	507	0.550	0.450	22.2	40061	507	3.620	2.830	27.9	40102	507	23.600	18.300	29.0
19796	508	0.380	0.320	18.7	40061	508	2.920	2.360	23.7	40102	508	27.000	21.800	23.9
19796	509	0.480	0.400	20.0	40061	509	3.940	3.130	25.9	40102	509	18.700	14.800	26.4
19796	514	0.360	0.300	20.0	40061	514	3.730	3.040	22.7	40102	514	19.100	15.400	24.0
40045	501	145.000	124.000	16.9	40063	501	64.700	55.400	16.8	40111	501	5.120	4.390	16.6
40045	504	152.000	122.000	24.6	40063	504	68.100	54.400	25.2	40111	504	5.400	4.310	25.3
40045	506	146.000	117.000	24.8	40063	506	65.400	52.600	24.3	40111	506	5.180	4.160	24.5
40045	507	271.000	212.000	27.8	40063	507	121.000	94.900	27.5	40111	507	9.600	7.510	27.8
40045	508	218.000	176.000	23.9	40063	508	97.600	79.000	23.5	40111	508	7.730	6.260	23.5
40045	509	294.000	234.000	25.6	40063	509	132.000	105.000	25.7	40111	509	10.400	8.310	25.2
40045	514	279.000	228.000	22.4	40063	514	125.000	102.000	22.5	40111	514	9.900	8.070	22.7

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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
41001	501	0.173	0.148	16.9	41604	501	11.900	10.400	14.4	41667	501	59.800	51.200	16.8
41001	504	0.182	0.145	25.5	41604	504	8.430	6.910	22.0	41667	504	63.000	50.300	25.2
41001	506	0.175	0.141	24.1	41604	506	8.630	7.100	21.5	41667	506	60.500	48.600	24.5
41001	507	0.320	0.250	28.0	41604	507	7.140	5.730	24.6	41667	507	112.000	87.700	27.7
41001	508	0.260	0.211	23.2	41604	508	9.890	8.210	20.5	41667	508	90.200	73.000	23.6
41001	509	0.350	0.280	25.0	41604	509	10.600	8.660	22.4	41667	509	122.000	96.900	25.9
41001	514	0.330	0.270	22.2	41604	514	16.000	13.400	19.4	41667	514	116.000	94.200	23.1
41421	501	0.460	0.400	15.0	41620	501	1.850	1.700	8.8	41668	501	56.100	48.000	16.9
41421	504	0.320	0.270	18.5	41620	504	1.330	1.210	9.9	41668	504	59.000	47.200	25.0
41421	506	0.330	0.270	22.2	41620	506	1.380	1.260	9.5	41668	506	56.700	45.600	24.3
41421	507	0.270	0.220	22.7	41620	507	2.020	1.860	8.6	41668	507	105.000	82.200	27.7
41421	508	0.380	0.320	18.7	41620	508	1.140	1.050	8.6	41668	508	84.600	68.400	23.7
41421	509	0.410	0.330	24.2	41620	509	1.990	1.820	9.3	41668	509	114.000	90.900	25.4
41421	514	0.620	0.510	21.6	41620	514	1.620	1.480	9.5	41668	514	108.000	88.300	22.3
41422	501	0.244	0.214	14.0	41650	501	30.500	26.800	13.8	41669	501	0.390	0.340	14.7
41422	504	0.173	0.142	21.8	41650	504	21.600	17.700	22.0	41669	504	0.410	0.330	24.2
41422	506	0.177	0.146	21.2	41650	506	22.100	18.200	21.4	41669	506	0.400	0.320	25.0
41422	507	0.147	0.117	25.6	41650	507	18.300	14.700	24.5	41669	507	0.740	0.580	27.6
41422	508	0.203	0.168	20.8	41650	508	25.400	21.000	21.0	41669	508	0.590	0.480	22.9
41422	509	0.218	0.178	22.5	41650	509	27.200	22.200	22.5	41669	509	0.800	0.640	25.0
41422	514	0.330	0.270	22.2	41650	514	41.100	34.300	19.8	41669	514	0.760	0.620	22.6
41510	501	47.000	41.900	12.2	41664	501	21.900	18.700	17.1	41670	501	0.660	0.570	15.8
41510	504	33.400	27.800	20.1	41664	504	23.000	18.400	25.0	41670	504	0.700	0.560	25.0
41510	506	39.600	33.100	19.6	41664	506	22.100	17.800	24.2	41670	506	0.670	0.540	24.1
41510	507	72.000	58.900	22.2	41664	507	41.000	32.100	27.7	41670	507	1.240	0.970	27.8
41510	508	49.700	42.000	18.3	41664	508	33.000	26.700	23.6	41670	508	1.000	0.810	23.5
41510	509	63.500	52.600	20.7	41664	509	44.500	35.500	25.4	41670	509	1.340	1.070	25.2
41510	514	46.900	39.900	17.5	41664	514	42.300	34.400	23.0	41670	514	1.280	1.040	23.1
41603	501	21.700	19.000	14.2	41665	501	2.560	2.190	16.9	41677	501	0.380	0.350	8.6
41603	504	15.300	12.600	21.4	41665	504	2.700	2.160	25.0	41677	504	0.270	0.247	9.3
41603	506	15.700	12.900	21.7	41665	506	2.590	2.080	24.5	41677	506	0.280	0.260	7.7
41603	507	13.000	10.400	25.0	41665	507	4.800	3.760	27.7	41677	507	0.420	0.380	10.5
41603	508	18.000	14.900	20.8	41665	508	3.870	3.130	23.6	41677	508	0.233	0.213	9.4
41603	509	19.300	15.800	22.2	41665	509	5.220	4.150	25.8	41677	509	0.410	0.380	7.9
41603	514	29.100	24.300	19.8	41665	514	4.950	4.030	22.8	41677	514	0.330	0.310	6.5

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41678	501	60.100	53.200	13.0	41716	501	6.410	5.620	14.1	43422	501	116.000	101.000	14.9
41678	504	71.300	59.000	20.8	41716	504	4.540	3.720	22.0	43422	504	134.000	109.000	22.9
41678	506	80.200	66.600	20.4	41716	506	4.650	3.830	21.4	43422	506	122.000	99.700	22.4
41678	507	78.100	63.200	23.6	41716	507	3.850	3.080	25.0	43422	507	106.000	83.900	26.3
41678	508	59.800	50.100	19.4	41716	508	5.320	4.420	20.4	43422	508	41.400	34.000	21.8
41678	509	58.800	48.400	21.5	41716	509	5.720	4.660	22.7	43422	509	68.900	55.700	23.7
41678	514	55.300	46.600	18.7	41716	514	8.620	7.200	19.7	43422	514	73.800	61.000	21.0
41680	501	15.900	13.900	14.4	43151	501	21.200	18.400	15.2	43470	501	7.030	6.470	8.7
41680	504	11.200	9.210	21.6	43151	504	24.500	19.900	23.1	43470	504	5.050	4.610	9.5
41680	506	11.500	9.470	21.4	43151	506	22.400	18.200	23.1	43470	506	5.230	4.780	9.4
41680	507	9.520	7.630	24.8	43151	507	19.300	15.300	26.1	43470	507	7.660	7.050	8.7
41680	508	13.200	10.900	21.1	43151	508	7.560	6.210	21.7	43470	508	4.330	3.980	8.8
41680	509	14.200	11.500	23.5	43151	509	12.600	10.200	23.5	43470	509	7.580	6.920	9.5
41680	514	21.300	17.800	19.7	43151	514	13.500	11.100	21.6	43470	514	6.140	5.640	8.9
41696	501	1.210	1.110	9.0	43152	501	18.000	15.900	13.2	43518	501	9.390	8.030	16.9
41696	504	0.870	0.790	10.1	43152	504	21.400	17.700	20.9	43518	504	9.880	7.890	25.2
41696	506	0.900	0.820	9.8	43152	506	24.000	19.900	20.6	43518	506	9.490	7.630	24.4
41696	507	1.320	1.210	9.1	43152	507	23.400	18.900	23.8	43518	507	17.600	13.800	27.5
41696	508	0.740	0.680	8.8	43152	508	17.900	15.000	19.3	43518	508	14.200	11.500	23.5
41696	509	1.300	1.190	9.2	43152	509	17.600	14.500	21.4	43518	509	19.100	15.200	25.7
41696	514	1.060	0.970	9.3	43152	514	16.600	13.900	19.4	43518	514	18.100	14.800	22.3
41697	501	0.840	0.770	9.1	43200	501	80.900	70.200	15.2	43550	501	79.000	68.600	15.2
41697	504	0.600	0.550	9.1	43200	504	93.100	75.600	23.1	43550	504	91.000	73.900	23.1
41697	506	0.630	0.570	10.5	43200	506	85.100	69.300	22.8	43550	506	83.200	67.800	22.7
41697	507	0.920	0.840	9.5	43200	507	73.500	58.400	25.9	43550	507	71.800	57.000	26.0
41697	508	0.520	0.480	8.3	43200	508	28.800	23.600	22.0	43550	508	28.100	23.100	21.6
41697	509	0.910	0.830	9.6	43200	509	47.900	38.700	23.8	43550	509	46.800	37.800	23.8
41697	514	0.730	0.670	9.0	43200	514	51.400	42.400	21.2	43550	514	50.200	41.500	21.0
41715	501	10.100	8.840	14.3	43421	501	22.200	19.200	15.6	43551	501	43.900	38.100	15.2
41715	504	7.130	5.850	21.9	43421	504	25.500	20.700	23.2	43551	504	50.500	41.000	23.2
41715	506	7.300	6.010	21.5	43421	506	23.300	19.000	22.6	43551	506	46.200	37.600	22.9
41715	507	6.040	4.850	24.5	43421	507	20.100	16.000	25.6	43551	507	39.900	31.700	25.9
41715	508	8.370	6.950	20.4	43421	508	7.880	6.480	21.6	43551	508	15.600	12.800	21.9
41715	509	8.980	7.330	22.5	43421	509	13.100	10.600	23.6	43551	509	26.000	21.000	23.8
41715	514	13.500	11.300	19.5	43421	514	14.100	11.600	21.6	43551	514	27.900	23.000	21.3

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43626	501	7.500	6.420	16.8	43840	501	0.069	0.063	9.5	44070	501	2.370	2.030	16.7
43626	504	7.900	6.310	25.2	43840	504	0.049	0.045	8.9	44070	504	2.500	2.000	25.0
43626	506	7.580	6.090	24.5	43840	506	0.051	0.047	8.5	44070	506	2.400	1.930	24.4
43626	507	14.000	11.000	27.3	43840	507	0.075	0.069	8.7	44070	507	4.450	3.480	27.9
43626	508	11.300	9.150	23.5	43840	508	0.042	0.039	7.7	44070	508	3.580	2.900	23.4
43626	509	15.300	12.200	25.4	43840	509	0.074	0.068	8.8	44070	509	4.830	3.850	25.5
43626	514	14.500	11.800	22.9	43840	514	0.060	0.055	9.1	44070	514	4.580	3.740	22.5
43628	501	97.400	83.400	16.8	43860	501	4.400	4.050	8.6	44071	501	2.640	2.260	16.8
43628	504	103.000	82.000	25.6	43860	504	3.160	2.890	9.3	44071	504	2.780	2.220	25.2
43628	506	98.600	79.200	24.5	43860	506	3.280	2.990	9.7	44071	506	2.670	2.150	24.2
43628	507	182.000	143.000	27.3	43860	507	4.800	4.420	8.6	44071	507	4.950	3.870	27.9
43628	508	147.000	119.000	23.5	43860	508	2.710	2.490	8.8	44071	508	3.980	3.220	23.6
43628	509	198.000	158.000	25.3	43860	509	4.750	4.330	9.7	44071	509	5.380	4.280	25.7
43628	514	188.000	153.000	22.9	43860	514	3.850	3.530	9.1	44071	514	5.100	4.160	22.6
43629	501	82.600	70.700	16.8	43889	501	1.570	1.450	8.3	44072	501	1.820	1.560	16.7
43629	504	87.000	69.500	25.2	43889	504	1.130	1.030	9.7	44072	504	1.920	1.530	25.5
43629	506	83.500	67.100	24.4	43889	506	1.170	1.070	9.3	44072	506	1.840	1.480	24.3
43629	507	155.000	121.000	28.1	43889	507	1.720	1.580	8.9	44072	507	3.410	2.670	27.7
43629	508	125.000	101.000	23.8	43889	508	0.970	0.890	9.0	44072	508	2.750	2.230	23.3
43629	509	168.000	134.000	25.4	43889	509	1.700	1.550	9.7	44072	509	3.710	2.960	25.3
43629	514	159.000	130.000	22.3	43889	514	1.380	1.260	9.5	44072	514	3.520	2.870	22.6
43760	501	2.750	2.350	17.0	44009	501	3.810	3.410	11.7	44100	501	1.340	1.210	10.7
43760	504	2.900	2.310	25.5	44009	504	4.280	3.570	19.9	44100	504	1.760	1.480	18.9
43760	506	2.780	2.240	24.1	44009	506	4.070	3.420	19.0	44100	506	1.870	1.580	18.4
43760	507	5.150	4.030	27.8	44009	507	3.570	2.950	21.0	44100	507	2.220	1.830	21.3
43760	508	4.150	3.360	23.5	44009	508	2.770	2.340	18.4	44100	508	1.440	1.230	17.1
43760	509	5.600	4.460	25.6	44009	509	2.800	2.320	20.7	44100	509	0.880	0.740	18.9
43760	514	5.310	4.330	22.6	44009	514	3.000	2.560	17.2	44100	514	2.200	1.900	15.8
43822	501	5.550	5.090	9.0	44069	501	8.020	6.860	16.9	44101	501	1.390	1.260	10.3
43822	504	3.980	3.630	9.6	44069	504	8.440	6.740	25.2	44101	504	1.840	1.540	19.5
43822	506	4.120	3.750	9.9	44069	506	8.110	6.510	24.6	44101	506	1.950	1.650	18.2
43822	507	6.050	5.540	9.2	44069	507	15.000	11.800	27.1	44101	507	2.310	1.910	20.9
43822	508	3.410	3.130	8.9	44069	508	12.100	9.790	23.6	44101	508	1.500	1.280	17.2
43822	509	5.980	5.430	10.1	44069	509	16.300	13.000	25.4	44101	509	0.920	0.770	19.5
43822	514	4.850	4.440	9.2	44069	514	15.500	12.600	23.0	44101	514	2.290	1.970	16.2

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44102	501	1.090	0.980	11.2	44110	501	1.230	1.110	10.8	44280	501	0.380	0.350	8.6
44102	504	1.430	1.200	19.2	44110	504	1.620	1.360	19.1	44280	504	0.270	0.247	9.3
44102	506	1.520	1.290	17.8	44110	506	1.710	1.450	17.9	44280	506	0.280	0.260	7.7
44102	507	1.800	1.490	20.8	44110	507	2.030	1.680	20.8	44280	507	0.420	0.380	10.5
44102	508	1.170	1.000	17.0	44110	508	1.320	1.130	16.8	44280	508	0.233	0.213	9.4
44102	509	0.710	0.600	18.3	44110	509	0.810	0.680	19.1	44280	509	0.410	0.380	7.9
44102	514	1.780	1.540	15.6	44110	514	2.010	1.740	15.5	44280	514	0.330	0.310	6.5
44103	501	0.960	0.870	10.3	44111	501	0.750	0.680	10.3	44311	501	4.840	4.140	16.9
44103	504	1.270	1.070	18.7	44111	504	0.990	0.830	19.3	44311	504	5.100	4.070	25.3
44103	506	1.340	1.140	17.5	44111	506	1.050	0.890	18.0	44311	506	4.900	3.930	24.7
44103	507	1.590	1.320	20.5	44111	507	1.250	1.030	21.4	44311	507	9.070	7.100	27.7
44103	508	1.030	0.880	17.0	44111	508	0.810	0.690	17.4	44311	508	7.300	5.910	23.5
44103	509	0.630	0.530	18.9	44111	509	0.490	0.410	19.5	44311	509	9.850	7.850	25.5
44103	514	1.580	1.360	16.2	44111	514	1.240	1.070	15.9	44311	514	9.350	7.620	22.7
44104	501	0.400	0.370	8.1	44112	501	0.450	0.400	12.5	44315	501	3.250	2.790	16.5
44104	504	0.530	0.450	17.8	44112	504	0.590	0.490	20.4	44315	504	3.430	2.740	25.2
44104	506	0.560	0.480	16.7	44112	506	0.620	0.530	17.0	44315	506	3.290	2.640	24.6
44104	507	0.670	0.550	21.8	44112	507	0.740	0.610	21.3	44315	507	6.090	4.770	27.7
44104	508	0.430	0.370	16.2	44112	508	0.480	0.410	17.1	44315	508	4.910	3.970	23.7
44104	509	0.270	0.223	21.1	44112	509	0.290	0.246	17.9	44315	509	6.620	5.270	25.6
44104	514	0.660	0.570	15.8	44112	514	0.730	0.630	15.9	44315	514	6.280	5.120	22.7
44108	501	0.470	0.430	9.3	44276	501	109.000	94.200	15.7	44427	501	63.500	53.800	18.0
44108	504	0.620	0.520	19.2	44276	504	125.000	101.000	23.8	44427	504	131.000	105.000	24.8
44108	506	0.660	0.560	17.9	44276	506	114.000	93.000	22.6	44427	506	84.900	67.900	25.0
44108	507	0.790	0.650	21.5	44276	507	98.600	78.300	25.9	44427	507	96.600	75.100	28.6
44108	508	0.510	0.430	18.6	44276	508	38.600	31.700	21.8	44427	508	110.000	89.300	23.2
44108	509	0.310	0.260	19.2	44276	509	64.300	51.900	23.9	44427	509	76.400	60.500	26.3
44108	514	0.780	0.670	16.4	44276	514	68.900	56.900	21.1	44427	514	78.000	63.100	23.6
44109	501	1.200	1.080	11.1	44277	501	70.400	61.100	15.2	44428	501	63.900	54.100	18.1
44109	504	1.580	1.330	18.8	44277	504	81.000	65.700	23.3	44428	504	132.000	105.000	25.7
44109	506	1.670	1.420	17.6	44277	506	74.100	60.300	22.9	44428	506	85.400	68.300	25.0
44109	507	1.990	1.640	21.3	44277	507	64.000	50.800	26.0	44428	507	97.100	75.500	28.6
44109	508	1.290	1.100	17.3	44277	508	25.000	20.600	21.4	44428	508	111.000	89.800	23.6
44109	509	0.790	0.660	19.7	44277	509	41.700	33.700	23.7	44428	509	76.800	60.800	26.3
44109	514	1.970	1.700	15.9	44277	514	44.700	36.900	21.1	44428	514	78.500	63.500	23.6

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LOSS COST % CHANGE BY CLASS

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44429	501	0.960	0.810	18.5	44434	501	41.100	34.800	18.1	44439	501	63.300	53.700	17.9
44429	504	1.980	1.580	25.3	44434	504	84.900	67.600	25.6	44439	504	131.000	104.000	26.0
44429	506	1.280	1.020	25.5	44434	506	54.900	43.900	25.1	44439	506	84.700	67.700	25.1
44429	507	1.460	1.130	29.2	44434	507	62.400	48.600	28.4	44439	507	96.300	74.900	28.6
44429	508	1.660	1.350	23.0	44434	508	71.400	57.700	23.7	44439	508	110.000	89.000	23.6
44429	509	1.150	0.910	26.4	44434	509	49.400	39.100	26.3	44439	509	76.200	60.300	26.4
44429	514	1.180	0.950	24.2	44434	514	50.500	40.800	23.8	44439	514	77.800	63.000	23.5
44430	501	0.670	0.560	19.6	44435	501	42.500	36.100	17.7	44440	501	52.400	44.400	18.0
44430	504	1.380	1.100	25.5	44435	504	88.000	70.000	25.7	44440	504	108.000	86.300	25.1
44430	506	0.890	0.710	25.4	44435	506	56.900	45.500	25.1	44440	506	70.000	56.000	25.0
44430	507	1.010	0.790	27.8	44435	507	64.700	50.300	28.6	44440	507	79.700	62.000	28.5
44430	508	1.160	0.940	23.4	44435	508	73.900	59.800	23.6	44440	508	91.100	73.700	23.6
44430	509	0.800	0.630	27.0	44435	509	51.200	40.500	26.4	44440	509	63.000	49.900	26.3
44430	514	0.820	0.660	24.2	44435	514	52.200	42.300	23.4	44440	514	64.400	52.100	23.6
44431	501	2.130	1.800	18.3	44436	501	49.700	42.100	18.1	45190	501	3.520	3.120	12.8
44431	504	4.400	3.500	25.7	44436	504	103.000	81.800	25.9	45190	504	1.880	1.560	20.5
44431	506	2.840	2.270	25.1	44436	506	66.400	53.100	25.0	45190	506	2.600	2.170	19.8
44431	507	3.230	2.510	28.7	44436	507	75.500	58.700	28.6	45190	507	1.940	1.570	23.6
44431	508	3.700	2.990	23.7	44436	508	86.400	69.800	23.8	45190	508	1.430	1.200	19.2
44431	509	2.560	2.020	26.7	44436	509	59.800	47.300	26.4	45190	509	2.270	1.870	21.4
44431	514	2.610	2.110	23.7	44436	514	61.000	49.400	23.5	45190	514	2.170	1.840	17.9
44432	501	0.670	0.570	17.5	44437	501	41.200	34.900	18.1	45191	501	2.500	2.220	12.6
44432	504	1.390	1.110	25.2	44437	504	85.100	67.800	25.5	45191	504	1.340	1.110	20.7
44432	506	0.900	0.720	25.0	44437	506	55.000	44.000	25.0	45191	506	1.850	1.540	20.1
44432	507	1.020	0.800	27.5	44437	507	62.600	48.700	28.5	45191	507	1.380	1.120	23.2
44432	508	1.170	0.950	23.2	44437	508	71.600	57.900	23.7	45191	508	1.010	0.850	18.8
44432	509	0.810	0.640	26.6	44437	509	49.500	39.200	26.3	45191	509	1.610	1.330	21.1
44432	514	0.830	0.670	23.9	44437	514	50.600	40.900	23.7	45191	514	1.540	1.300	18.5
44433	501	21.500	18.200	18.1	44438	501	32.500	27.600	17.8	45192	501	2.920	2.590	12.7
44433	504	44.400	35.400	25.4	44438	504	67.300	53.600	25.6	45192	504	1.560	1.300	20.0
44433	506	28.700	23.000	24.8	44438	506	43.500	34.800	25.0	45192	506	2.160	1.800	20.0
44433	507	32.600	25.400	28.3	44438	507	49.500	38.500	28.6	45192	507	1.610	1.310	22.9
44433	508	37.300	30.200	23.5	44438	508	56.600	45.700	23.9	45192	508	1.180	0.990	19.2
44433	509	25.800	20.400	26.5	44438	509	39.100	31.000	26.1	45192	509	1.880	1.550	21.3
44433	514	26.400	21.300	23.9	44438	514	40.000	32.300	23.8	45192	514	1.800	1.520	18.4

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LOSS COST % CHANGE BY CLASS

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45193	501	1.720	1.530	12.4	45678	501	0.410	0.380	7.9	45937	501	0.183	0.159	15.1
45193	504	0.920	0.770	19.5	45678	504	0.300	0.270	11.1	45937	504	0.210	0.171	22.8
45193	506	1.280	1.060	20.8	45678	506	0.310	0.280	10.7	45937	506	0.192	0.157	22.3
45193	507	0.950	0.770	23.4	45678	507	0.450	0.410	9.8	45937	507	0.166	0.132	25.8
45193	508	0.700	0.590	18.6	45678	508	0.250	0.234	6.8	45937	508	0.065	0.053	22.6
45193	509	1.110	0.920	20.7	45678	509	0.450	0.410	9.8	45937	509	0.108	0.087	24.1
45193	514	1.060	0.900	17.8	45678	514	0.360	0.330	9.1	45937	514	0.116	0.096	20.8
45210	501	2.180	1.930	13.0	45771	501	0.520	0.500	4.0	46004	501	29.000	25.400	14.2
45210	504	1.170	0.970	20.6	45771	504	0.440	0.420	4.8	46004	504	20.500	16.800	22.0
45210	506	1.610	1.350	19.3	45771	506	0.530	0.500	6.0	46004	506	21.000	17.300	21.4
45210	507	1.200	0.980	22.4	45771	507	0.320	0.310	3.2	46004	507	17.400	13.900	25.2
45210	508	0.880	0.740	18.9	45771	508	0.430	0.410	4.9	46004	508	24.100	20.000	20.5
45210	509	1.410	1.160	21.6	45771	509	0.440	0.420	4.8	46004	509	25.900	21.100	22.7
45210	514	1.350	1.140	18.4	45771	514	0.390	0.370	5.4	46004	514	39.000	32.600	19.6
45334	501	46.600	40.400	15.3	45819	501	0.168	0.162	3.7	46005	501	23.200	20.400	13.7
45334	504	53.700	43.500	23.4	45819	504	0.143	0.137	4.4	46005	504	16.400	13.500	21.5
45334	506	49.100	39.900	23.1	45819	506	0.171	0.163	4.9	46005	506	16.800	13.800	21.7
45334	507	42.400	33.600	26.2	45819	507	0.106	0.101	5.0	46005	507	13.900	11.200	24.1
45334	508	16.600	13.600	22.1	45819	508	0.138	0.133	3.8	46005	508	19.300	16.000	20.6
45334	509	27.600	22.300	23.8	45819	509	0.144	0.138	4.3	46005	509	20.700	16.900	22.5
45334	514	29.600	24.400	21.3	45819	514	0.125	0.120	4.2	46005	514	31.200	26.100	19.5
45380	501	0.340	0.330	3.0	45900	501	0.109	0.097	12.4	46112	501	0.069	0.059	16.9
45380	504	0.290	0.280	3.6	45900	504	0.078	0.065	20.0	46112	504	0.143	0.114	25.4
45380	506	0.340	0.330	3.0	45900	506	0.092	0.077	19.5	46112	506	0.092	0.074	24.3
45380	507	0.213	0.205	3.9	45900	507	0.167	0.137	21.9	46112	507	0.105	0.082	28.0
45380	508	0.280	0.270	3.7	45900	508	0.115	0.097	18.6	46112	508	0.120	0.097	23.7
45380	509	0.290	0.280	3.6	45900	509	0.147	0.122	20.5	46112	509	0.083	0.066	25.8
45380	514	0.250	0.243	2.9	45900	514	0.109	0.093	17.2	46112	514	0.085	0.069	23.2
45450	501	13.700	11.900	15.1	45901	501	0.093	0.083	12.0	46202	501	4.470	3.960	12.9
45450	504	15.800	12.800	23.4	45901	504	0.067	0.055	21.8	46202	504	2.390	1.980	20.7
45450	506	14.400	11.700	23.1	45901	506	0.079	0.066	19.7	46202	506	3.310	2.760	19.9
45450	507	12.500	9.890	26.4	45901	507	0.143	0.117	22.2	46202	507	2.470	2.000	23.5
45450	508	4.880	4.010	21.7	45901	508	0.099	0.083	19.3	46202	508	1.810	1.520	19.1
45450	509	8.120	6.560	23.8	45901	509	0.126	0.105	20.0	46202	509	2.880	2.380	21.0
45450	514	8.700	7.190	21.0	45901	514	0.093	0.079	17.7	46202	514	2.760	2.330	18.5

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46362	501	210.000	186.000	12.9	46606	501	7.910	7.000	13.0	46912	501	27.200	23.300	16.7
46362	504	249.000	206.000	20.9	46606	504	9.390	7.760	21.0	46912	504	28.600	22.900	24.9
46362	506	280.000	233.000	20.2	46606	506	10.600	8.770	20.9	46912	506	27.500	22.100	24.4
46362	507	273.000	221.000	23.5	46606	507	10.300	8.310	23.9	46912	507	50.900	39.800	27.9
46362	508	209.000	175.000	19.4	46606	508	7.870	6.590	19.4	46912	508	41.000	33.200	23.5
46362	509	205.000	169.000	21.3	46606	509	7.740	6.370	21.5	46912	509	55.300	44.000	25.7
46362	514	193.000	163.000	18.4	46606	514	7.280	6.130	18.8	46912	514	52.500	42.800	22.7
46426	501	30.600	27.100	12.9	46607	501	10.900	9.620	13.3	47050	501	1.520	1.390	9.4
46426	504	36.400	30.100	20.9	46607	504	12.900	10.700	20.6	47050	504	1.090	0.990	10.1
46426	506	40.900	34.000	20.3	46607	506	14.500	12.100	19.8	47050	506	1.130	1.030	9.7
46426	507	39.800	32.200	23.6	46607	507	14.100	11.400	23.7	47050	507	1.650	1.510	9.3
46426	508	30.500	25.500	19.6	46607	508	10.800	9.070	19.1	47050	508	0.930	0.860	8.1
46426	509	30.000	24.700	21.5	46607	509	10.600	8.760	21.0	47050	509	1.640	1.480	10.8
46426	514	28.200	23.700	19.0	46607	514	10.000	8.430	18.6	47050	514	1.330	1.220	9.0
46427	501	40.900	36.200	13.0	46622	501	16.300	15.000	8.7	47221	501	178.000	155.000	14.8
46427	504	48.600	40.200	20.9	46622	504	11.700	10.700	9.3	47221	504	205.000	167.000	22.8
46427	506	54.600	45.400	20.3	46622	506	12.200	11.100	9.9	47221	506	188.000	153.000	22.9
46427	507	53.200	43.000	23.7	46622	507	17.800	16.400	8.5	47221	507	162.000	129.000	25.6
46427	508	40.700	34.100	19.4	46622	508	10.100	9.250	9.2	47221	508	63.500	52.200	21.6
46427	509	40.100	33.000	21.5	46622	509	17.600	16.100	9.3	47221	509	106.000	85.400	24.1
46427	514	37.700	31.700	18.9	46622	514	14.300	13.100	9.2	47221	514	113.000	93.600	20.7
46603	501	2.570	2.270	13.2	46700	501	163.000	141.000	15.6	47318	501	6.100	5.220	16.9
46603	504	3.050	2.520	21.0	46700	504	187.000	152.000	23.0	47318	504	6.420	5.130	25.1
46603	506	3.430	2.850	20.4	46700	506	171.000	139.000	23.0	47318	506	6.170	4.960	24.4
46603	507	3.340	2.700	23.7	46700	507	148.000	117.000	26.5	47318	507	11.400	8.940	27.5
46603	508	2.560	2.140	19.6	46700	508	57.900	47.500	21.9	47318	508	9.200	7.440	23.7
46603	509	2.520	2.070	21.7	46700	509	96.300	77.900	23.6	47318	509	12.400	9.880	25.5
46603	514	2.360	1.990	18.6	46700	514	103.000	85.300	20.8	47318	514	11.800	9.600	22.9
46604	501	2.970	2.620	13.4	46911	501	14.800	12.700	16.5	47367	501	0.380	0.350	8.6
46604	504	3.520	2.910	21.0	46911	504	15.600	12.500	24.8	47367	504	0.270	0.247	9.3
46604	506	3.960	3.290	20.4	46911	506	15.000	12.100	24.0	47367	506	0.280	0.260	7.7
46604	507	3.850	3.120	23.4	46911	507	27.800	21.800	27.5	47367	507	0.420	0.380	10.5
46604	508	2.950	2.470	19.4	46911	508	22.400	18.100	23.8	47367	508	0.233	0.213	9.4
46604	509	2.900	2.390	21.3	46911	509	30.200	24.000	25.8	47367	509	0.410	0.380	7.9
46604	514	2.730	2.300	18.7	46911	514	28.700	23.400	22.6	47367	514	0.330	0.310	6.5

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47420	501	1.340	1.140	17.5	47475	501	4.580	4.020	13.9	48206	501	19.800	17.000	16.5
47420	504	1.410	1.120	25.9	47475	504	3.240	2.660	21.8	48206	504	20.900	16.700	25.1
47420	506	1.350	1.090	23.9	47475	506	3.320	2.730	21.6	48206	506	20.100	16.100	24.8
47420	507	2.500	1.960	27.6	47475	507	2.750	2.200	25.0	48206	507	37.200	29.100	27.8
47420	508	2.020	1.630	23.9	47475	508	3.800	3.160	20.3	48206	508	29.900	24.200	23.6
47420	509	2.720	2.170	25.3	47475	509	4.080	3.330	22.5	48206	509	40.400	32.200	25.5
47420	514	2.580	2.100	22.9	47475	514	6.160	5.140	19.8	48206	514	38.300	31.200	22.8
47469	501	4.580	4.020	13.9	47476	501	4.580	4.020	13.9	48441	501	0.083	0.071	16.9
47469	504	3.240	2.660	21.8	47476	504	3.240	2.660	21.8	48441	504	0.088	0.070	25.7
47469	506	3.320	2.730	21.6	47476	506	3.320	2.730	21.6	48441	506	0.084	0.068	23.5
47469	507	2.750	2.200	25.0	47476	507	2.750	2.200	25.0	48441	507	0.156	0.122	27.9
47469	508	3.800	3.160	20.3	47476	508	3.800	3.160	20.3	48441	508	0.126	0.102	23.5
47469	509	4.080	3.330	22.5	47476	509	4.080	3.330	22.5	48441	509	0.170	0.135	25.9
47469	514	6.160	5.140	19.8	47476	514	6.160	5.140	19.8	48441	514	0.161	0.131	22.9
47471	501	3.970	3.480	14.1	47477	501	6.110	5.360	14.0	48557	501	8.330	7.130	16.8
47471	504	2.810	2.300	22.2	47477	504	4.320	3.540	22.0	48557	504	8.770	7.010	25.1
47471	506	2.880	2.370	21.5	47477	506	4.430	3.640	21.7	48557	506	8.430	6.770	24.5
47471	507	2.380	1.910	24.6	47477	507	3.660	2.940	24.5	48557	507	15.600	12.200	27.9
47471	508	3.300	2.740	20.4	47477	508	5.070	4.210	20.4	48557	508	12.600	10.200	23.5
47471	509	3.540	2.890	22.5	47477	509	5.440	4.440	22.5	48557	509	17.000	13.500	25.9
47471	514	5.340	4.460	19.7	47477	514	8.210	6.860	19.7	48557	514	16.100	13.100	22.9
47473	501	5.190	4.550	14.1	47478	501	6.410	5.620	14.1	48558	501	7.250	6.200	16.9
47473	504	3.670	3.010	21.9	47478	504	4.540	3.720	22.0	48558	504	7.630	6.100	25.1
47473	506	3.760	3.100	21.3	47478	506	4.650	3.830	21.4	48558	506	7.330	5.890	24.4
47473	507	3.110	2.500	24.4	47478	507	3.850	3.080	25.0	48558	507	13.600	10.600	28.3
47473	508	4.310	3.580	20.4	47478	508	5.320	4.420	20.4	48558	508	10.900	8.850	23.2
47473	509	4.630	3.770	22.8	47478	509	5.720	4.660	22.7	48558	509	14.700	11.700	25.6
47473	514	6.980	5.830	19.7	47478	514	8.620	7.200	19.7	48558	514	14.000	11.400	22.8
47474	501	5.800	5.090	13.9	48039	501	57.300	49.800	15.1	48600	501	61.300	54.200	13.1
47474	504	4.100	3.370	21.7	48039	504	66.000	53.600	23.1	48600	504	72.700	60.200	20.8
47474	506	4.210	3.460	21.7	48039	506	60.400	49.100	23.0	48600	506	81.800	67.900	20.5
47474	507	3.480	2.790	24.7	48039	507	52.100	41.400	25.8	48600	507	79.600	64.400	23.6
47474	508	4.820	4.000	20.5	48039	508	20.400	16.800	21.4	48600	508	61.000	51.100	19.4
47474	509	5.170	4.220	22.5	48039	509	34.000	27.400	24.1	48600	509	60.000	49.300	21.7
47474	514	7.800	6.510	19.8	48039	514	36.400	30.100	20.9	48600	514	56.400	47.500	18.7

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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
48636	501	2.230	2.210	0.9	49005	501	0.260	0.239	8.8	49185	501	43.900	38.100	15.2
48636	504	1.410	1.370	2.9	49005	504	0.187	0.170	10.0	49185	504	50.500	41.000	23.2
48636	506	2.400	2.350	2.1	49005	506	0.193	0.177	9.0	49185	506	46.200	37.600	22.9
48636	507	2.120	2.080	1.9	49005	507	0.280	0.260	7.7	49185	507	39.900	31.700	25.9
48636	508	0.940	0.920	2.2	49005	508	0.160	0.147	8.8	49185	508	15.600	12.800	21.9
48636	509	1.600	1.570	1.9	49005	509	0.280	0.260	7.7	49185	509	26.000	21.000	23.8
48636	514	1.190	1.180	0.8	49005	514	0.227	0.208	9.1	49185	514	27.900	23.000	21.3
48637	501	6.370	5.450	16.9	49111	501	2.460	2.200	11.8	49239	501	0.250	0.244	2.5
48637	504	6.700	5.350	25.2	49111	504	1.750	1.460	19.9	49239	504	0.216	0.206	4.9
48637	506	6.440	5.170	24.6	49111	506	2.070	1.730	19.7	49239	506	0.260	0.247	5.3
48637	507	11.900	9.330	27.5	49111	507	3.770	3.080	22.4	49239	507	0.159	0.153	3.9
48637	508	9.610	7.770	23.7	49111	508	2.600	2.200	18.2	49239	508	0.208	0.200	4.0
48637	509	13.000	10.300	26.2	49111	509	3.330	2.760	20.7	49239	509	0.217	0.208	4.3
48637	514	12.300	10.000	23.0	49111	514	2.460	2.090	17.7	49239	514	0.189	0.181	4.4
48638	501	3.160	2.700	17.0	49181	501	18.700	16.300	14.7	49292	501	1.370	1.190	15.1
48638	504	3.330	2.660	25.2	49181	504	21.600	17.500	23.4	49292	504	1.580	1.280	23.4
48638	506	3.200	2.570	24.5	49181	506	19.700	16.100	22.4	49292	506	1.440	1.170	23.1
48638	507	5.920	4.630	27.9	49181	507	17.000	13.500	25.9	49292	507	1.250	0.990	26.3
48638	508	4.770	3.860	23.6	49181	508	6.660	5.480	21.5	49292	508	0.490	0.400	22.5
48638	509	6.430	5.120	25.6	49181	509	11.100	8.970	23.7	49292	509	0.810	0.660	22.7
48638	514	6.100	4.970	22.7	49181	514	11.900	9.830	21.1	49292	514	0.870	0.720	20.8
48808	501	1.610	1.440	11.8	49183	501	22.800	19.800	15.2	49333	501	10.100	8.720	15.8
48808	504	1.150	0.950	21.1	49183	504	26.300	21.300	23.5	49333	504	11.600	9.390	23.5
48808	506	1.360	1.130	20.4	49183	506	24.100	19.600	23.0	49333	506	10.600	8.620	23.0
48808	507	2.470	2.020	22.3	49183	507	20.800	16.500	26.1	49333	507	9.140	7.250	26.1
48808	508	1.700	1.440	18.1	49183	508	8.130	6.680	21.7	49333	508	3.580	2.940	21.8
48808	509	2.170	1.800	20.6	49183	509	13.500	10.900	23.9	49333	509	5.950	4.810	23.7
48808	514	1.610	1.370	17.5	49183	514	14.500	12.000	20.8	49333	514	6.380	5.270	21.1
48925	501	152.000	130.000	16.9	49184	501	48.200	41.800	15.3	49617	501	0.260	0.231	12.6
48925	504	160.000	128.000	25.0	49184	504	55.500	45.000	23.3	49617	504	0.290	0.241	20.3
48925	506	154.000	124.000	24.2	49184	506	50.700	41.300	22.8	49617	506	0.270	0.231	16.9
48925	507	285.000	223.000	27.8	49184	507	43.800	34.800	25.9	49617	507	0.241	0.199	21.1
48925	508	230.000	186.000	23.7	49184	508	17.100	14.100	21.3	49617	508	0.187	0.158	18.4
48925	509	310.000	247.000	25.5	49184	509	28.500	23.100	23.4	49617	509	0.189	0.157	20.4
48925	514	294.000	240.000	22.5	49184	514	30.600	25.300	20.9	49617	514	0.202	0.173	16.8

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49618	501	0.216	0.194	11.3	49803	501	24.700	21.400	15.4	50017	501	0.132	0.133	-0.8
49618	504	0.243	0.203	19.7	49803	504	28.400	23.100	22.9	50017	504	0.085	0.084	1.2
49618	506	0.231	0.194	19.1	49803	506	26.000	21.100	23.2	50017	506	0.125	0.123	1.6
49618	507	0.203	0.167	21.6	49803	507	22.400	17.800	25.8	50017	507	0.164	0.165	-0.6
49618	508	0.157	0.133	18.0	49803	508	8.780	7.210	21.8	50017	508	0.072	0.073	-1.4
49618	509	0.159	0.132	20.5	49803	509	14.600	11.800	23.7	50017	509	0.102	0.101	1.0
49618	514	0.170	0.145	17.2	49803	514	15.700	12.900	21.7	50017	514	0.075	0.074	1.4
49619	501	0.410	0.360	13.9	49840	501	1.570	1.450	8.3	50045	501	0.300	0.300	0.0
49619	504	0.460	0.380	21.1	49840	504	1.130	1.030	9.7	50045	504	0.194	0.192	1.0
49619	506	0.430	0.360	19.4	49840	506	1.170	1.070	9.3	50045	506	0.290	0.280	3.6
49619	507	0.380	0.310	22.6	49840	507	1.720	1.580	8.9	50045	507	0.370	0.380	-2.6
49619	508	0.300	0.249	20.5	49840	508	0.970	0.890	9.0	50045	508	0.165	0.168	-1.8
49619	509	0.300	0.248	21.0	49840	509	1.700	1.550	9.7	50045	509	0.233	0.231	0.9
49619	514	0.320	0.270	18.5	49840	514	1.380	1.260	9.5	50045	514	0.170	0.168	1.2
49763	501	2.640	2.370	11.4	49870	501	63.700	54.500	16.9	50047	501	0.034	0.034	0.0
49763	504	2.960	2.480	19.4	49870	504	67.100	53.600	25.2	50047	504	0.022	0.022	0.0
49763	506	2.820	2.370	19.0	49870	506	64.400	51.700	24.6	50047	506	0.032	0.032	0.0
49763	507	2.480	2.040	21.6	49870	507	119.000	93.400	27.4	50047	507	0.042	0.042	0.0
49763	508	1.920	1.620	18.5	49870	508	96.100	77.700	23.7	50047	508	0.019	0.019	0.0
49763	509	1.940	1.610	20.5	49870	509	130.000	103.000	26.2	50047	509	0.026	0.026	0.0
49763	514	2.080	1.770	17.5	49870	514	123.000	100.000	23.0	50047	514	0.019	0.019	0.0
49801	501	157.000	136.000	15.4	50010	501	0.270	0.270	0.0	51001	501	0.077	0.077	0.0
49801	504	181.000	147.000	23.1	50010	504	0.172	0.170	1.2	51001	504	0.049	0.048	2.1
49801	506	165.000	135.000	22.2	50010	506	0.250	0.249	0.4	51001	506	0.083	0.082	1.2
49801	507	143.000	113.000	26.5	50010	507	0.330	0.330	0.0	51001	507	0.074	0.072	2.8
49801	508	55.900	45.900	21.8	50010	508	0.146	0.148	-1.4	51001	508	0.032	0.032	0.0
49801	509	93.100	75.200	23.8	50010	509	0.206	0.204	1.0	51001	509	0.055	0.055	0.0
49801	514	99.800	82.400	21.1	50010	514	0.151	0.149	1.3	51001	514	0.041	0.041	0.0
49802	501	13.900	12.100	14.9	50015	501	0.173	0.174	-0.6	51005	501	0.016	0.016	0.0
49802	504	16.000	13.000	23.1	50015	504	0.112	0.110	1.8	51005	504	0.010	0.010	0.0
49802	506	14.700	11.900	23.5	50015	506	0.164	0.162	1.2	51005	506	0.017	0.017	0.0
49802	507	12.700	10.100	25.7	50015	507	0.215	0.217	-0.9	51005	507	0.015	0.015	0.0
49802	508	4.960	4.070	21.9	50015	508	0.095	0.096	-1.0	51005	508	0.007	0.007	0.0
49802	509	8.250	6.670	23.7	50015	509	0.134	0.133	0.8	51005	509	0.011	0.011	0.0
49802	514	8.850	7.310	21.1	50015	514	0.098	0.097	1.0	51005	514	0.008	0.008	0.0

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51116	501	0.195	0.194	0.5	51220	501	0.460	0.460	0.0	51240	501	0.550	0.550	0.0
51116	504	0.123	0.121	1.7	51220	504	0.290	0.290	0.0	51240	504	0.350	0.350	0.0
51116	506	0.210	0.207	1.4	51220	506	0.500	0.490	2.0	51240	506	0.520	0.510	2.0
51116	507	0.186	0.183	1.6	51220	507	0.440	0.430	2.3	51240	507	0.680	0.690	-1.4
51116	508	0.082	0.081	1.2	51220	508	0.195	0.192	1.6	51240	508	0.300	0.300	0.0
51116	509	0.139	0.138	0.7	51220	509	0.330	0.330	0.0	51240	509	0.420	0.420	0.0
51116	514	0.104	0.103	1.0	51220	514	0.247	0.245	0.8	51240	514	0.310	0.310	0.0
51201	501	0.045	0.046	-2.2	51221	501	0.260	0.260	0.0	51241	501	1.620	1.640	-1.2
51201	504	0.029	0.029	0.0	51221	504	0.162	0.159	1.9	51241	504	1.050	1.040	1.0
51201	506	0.043	0.043	0.0	51221	506	0.280	0.270	3.7	51241	506	1.540	1.520	1.3
51201	507	0.057	0.057	0.0	51221	507	0.245	0.242	1.2	51241	507	2.020	2.040	-1.0
51201	508	0.025	0.025	0.0	51221	508	0.108	0.107	0.9	51241	508	0.890	0.910	-2.2
51201	509	0.035	0.035	0.0	51221	509	0.184	0.182	1.1	51241	509	1.260	1.250	0.8
51201	514	0.026	0.025	4.0	51221	514	0.137	0.136	0.7	51241	514	0.920	0.910	1.1
51205	501	0.139	0.140	-0.7	51222	501	0.310	0.310	0.0	51250	501	0.360	0.350	2.9
51205	504	0.089	0.088	1.1	51222	504	0.198	0.194	2.1	51250	504	0.225	0.220	2.3
51205	506	0.131	0.130	0.8	51222	506	0.340	0.330	3.0	51250	506	0.380	0.380	0.0
51205	507	0.172	0.174	-1.1	51222	507	0.300	0.290	3.4	51250	507	0.340	0.330	3.0
51205	508	0.076	0.077	-1.3	51222	508	0.132	0.130	1.5	51250	508	0.150	0.148	1.4
51205	509	0.107	0.106	0.9	51222	509	0.223	0.221	0.9	51250	509	0.250	0.250	0.0
51205	514	0.078	0.077	1.3	51222	514	0.167	0.166	0.6	51250	514	0.190	0.188	1.1
51206	501	0.022	0.022	0.0	51224	501	0.330	0.330	0.0	51251	501	0.047	0.047	0.0
51206	504	0.014	0.014	0.0	51224	504	0.207	0.203	2.0	51251	504	0.030	0.030	0.0
51206	506	0.021	0.020	5.0	51224	506	0.350	0.350	0.0	51251	506	0.045	0.044	2.3
51206	507	0.027	0.027	0.0	51224	507	0.310	0.310	0.0	51251	507	0.059	0.059	0.0
51206	508	0.012	0.012	0.0	51224	508	0.138	0.136	1.5	51251	508	0.026	0.026	0.0
51206	509	0.017	0.017	0.0	51224	509	0.234	0.232	0.9	51251	509	0.036	0.036	0.0
51206	514	0.012	0.012	0.0	51224	514	0.175	0.174	0.6	51251	514	0.027	0.026	3.8
51210	501	0.135	0.134	0.7	51230	501	0.056	0.055	1.8	51252	501	0.165	0.166	-0.6
51210	504	0.085	0.084	1.2	51230	504	0.035	0.034	2.9	51252	504	0.106	0.105	1.0
51210	506	0.145	0.143	1.4	51230	506	0.060	0.059	1.7	51252	506	0.156	0.155	0.6
51210	507	0.129	0.127	1.6	51230	507	0.053	0.052	1.9	51252	507	0.205	0.207	-1.0
51210	508	0.057	0.056	1.8	51230	508	0.023	0.023	0.0	51252	508	0.090	0.092	-2.2
51210	509	0.096	0.095	1.1	51230	509	0.040	0.039	2.6	51252	509	0.128	0.127	0.8
51210	514	0.072	0.071	1.4	51230	514	0.030	0.029	3.4	51252	514	0.093	0.092	1.1

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51253	501	0.141	0.142	-0.7	51315	501	0.165	0.158	4.4	51351	501	0.280	0.270	3.7
51253	504	0.091	0.090	1.1	51315	504	0.140	0.134	4.5	51351	504	0.082	0.078	5.1
51253	506	0.133	0.132	0.8	51315	506	0.167	0.160	4.4	51351	506	0.330	0.310	6.5
51253	507	0.175	0.176	-0.6	51315	507	0.103	0.099	4.0	51351	507	0.145	0.140	3.6
51253	508	0.077	0.078	-1.3	51315	508	0.135	0.130	3.8	51351	508	0.132	0.128	3.1
51253	509	0.109	0.108	0.9	51315	509	0.141	0.135	4.4	51351	509	0.224	0.215	4.2
51253	514	0.080	0.079	1.3	51315	514	0.123	0.118	4.2	51351	514	0.171	0.164	4.3
51254	501	0.044	0.044	0.0	51330	501	0.137	0.136	0.7	51352	501	0.390	0.380	2.6
51254	504	0.028	0.028	0.0	51330	504	0.087	0.085	2.4	51352	504	0.112	0.106	5.7
51254	506	0.042	0.041	2.4	51330	506	0.148	0.145	2.1	51352	506	0.450	0.430	4.7
51254	507	0.055	0.055	0.0	51330	507	0.131	0.129	1.6	51352	507	0.199	0.193	3.1
51254	508	0.024	0.024	0.0	51330	508	0.058	0.057	1.8	51352	508	0.182	0.176	3.4
51254	509	0.034	0.034	0.0	51330	509	0.098	0.097	1.0	51352	509	0.310	0.290	6.9
51254	514	0.025	0.025	0.0	51330	514	0.073	0.073	0.0	51352	514	0.234	0.225	4.0
51255	501	0.900	0.900	0.0	51333	501	0.045	0.045	0.0	51355	501	0.260	0.260	0.0
51255	504	0.570	0.560	1.8	51333	504	0.028	0.028	0.0	51355	504	0.076	0.072	5.6
51255	506	0.970	0.960	1.0	51333	506	0.048	0.048	0.0	51355	506	0.310	0.290	6.9
51255	507	0.860	0.850	1.2	51333	507	0.043	0.042	2.4	51355	507	0.135	0.131	3.1
51255	508	0.380	0.370	2.7	51333	508	0.019	0.019	0.0	51355	508	0.124	0.120	3.3
51255	509	0.640	0.640	0.0	51333	509	0.032	0.032	0.0	51355	509	0.209	0.201	4.0
51255	514	0.480	0.480	0.0	51333	514	0.024	0.024	0.0	51355	514	0.160	0.153	4.6
51300	501	0.188	0.182	3.3	51340	501	0.045	0.045	0.0	51356	501	0.290	0.280	3.6
51300	504	0.054	0.052	3.8	51340	504	0.029	0.029	0.0	51356	504	0.082	0.078	5.1
51300	506	0.218	0.208	4.8	51340	506	0.043	0.042	2.4	51356	506	0.330	0.320	3.1
51300	507	0.096	0.093	3.2	51340	507	0.056	0.056	0.0	51356	507	0.146	0.141	3.5
51300	508	0.088	0.085	3.5	51340	508	0.025	0.025	0.0	51356	508	0.133	0.129	3.1
51300	509	0.149	0.143	4.2	51340	509	0.035	0.034	2.9	51356	509	0.225	0.216	4.2
51300	514	0.113	0.109	3.7	51340	514	0.025	0.025	0.0	51356	514	0.172	0.165	4.2
51305	501	0.188	0.182	3.3	51350	501	0.320	0.310	3.2	51357	501	0.234	0.225	4.0
51305	504	0.054	0.052	3.8	51350	504	0.091	0.087	4.6	51357	504	0.199	0.190	4.7
51305	506	0.218	0.208	4.8	51350	506	0.370	0.350	5.7	51357	506	0.238	0.227	4.8
51305	507	0.096	0.093	3.2	51350	507	0.162	0.157	3.2	51357	507	0.147	0.141	4.3
51305	508	0.088	0.085	3.5	51350	508	0.148	0.143	3.5	51357	508	0.192	0.185	3.8
51305	509	0.149	0.143	4.2	51350	509	0.250	0.240	4.2	51357	509	0.200	0.192	4.2
51305	514	0.113	0.109	3.7	51350	514	0.191	0.183	4.4	51357	514	0.174	0.167	4.2

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STATE: 12 - ILLINOIS
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51358	501	0.560	0.540	3.7	51401	501	0.470	0.470	0.0	51551	501	0.043	0.044	-2.3
51358	504	0.480	0.460	4.3	51401	504	0.300	0.290	3.4	51551	504	0.028	0.028	0.0
51358	506	0.570	0.550	3.6	51401	506	0.510	0.500	2.0	51551	506	0.041	0.041	0.0
51358	507	0.350	0.340	2.9	51401	507	0.450	0.440	2.3	51551	507	0.054	0.054	0.0
51358	508	0.460	0.440	4.5	51401	508	0.199	0.196	1.5	51551	508	0.024	0.024	0.0
51358	509	0.480	0.460	4.3	51401	509	0.340	0.330	3.0	51551	509	0.034	0.033	3.0
51358	514	0.420	0.400	5.0	51401	514	0.250	0.250	0.0	51551	514	0.025	0.024	4.2
51359	501	0.500	0.480	4.2	51500	501	0.101	0.102	-1.0	51552	501	0.075	0.076	-1.3
51359	504	0.420	0.400	5.0	51500	504	0.065	0.064	1.6	51552	504	0.048	0.048	0.0
51359	506	0.500	0.480	4.2	51500	506	0.096	0.095	1.1	51552	506	0.071	0.070	1.4
51359	507	0.310	0.300	3.3	51500	507	0.126	0.127	-0.8	51552	507	0.093	0.094	-1.1
51359	508	0.410	0.390	5.1	51500	508	0.055	0.056	-1.8	51552	508	0.041	0.042	-2.4
51359	509	0.420	0.410	2.4	51500	509	0.078	0.078	0.0	51552	509	0.058	0.058	0.0
51359	514	0.370	0.350	5.7	51500	514	0.057	0.056	1.8	51552	514	0.042	0.042	0.0
51370	501	0.530	0.540	-1.9	51516	501	0.115	0.105	9.5	51553	501	0.134	0.135	-0.7
51370	504	0.340	0.340	0.0	51516	504	0.082	0.075	9.3	51553	504	0.086	0.085	1.2
51370	506	0.510	0.500	2.0	51516	506	0.085	0.078	9.0	51553	506	0.127	0.125	1.6
51370	507	0.660	0.670	-1.5	51516	507	0.125	0.115	8.7	51553	507	0.166	0.168	-1.2
51370	508	0.290	0.300	-3.3	51516	508	0.071	0.065	9.2	51553	508	0.073	0.075	-2.7
51370	509	0.410	0.410	0.0	51516	509	0.124	0.113	9.7	51553	509	0.104	0.103	1.0
51370	514	0.300	0.300	0.0	51516	514	0.100	0.092	8.7	51553	514	0.076	0.075	1.3
51380	501	0.053	0.054	-1.9	51517	501	0.130	0.120	8.3	51554	501	0.013	0.013	0.0
51380	504	0.034	0.034	0.0	51517	504	0.093	0.085	9.4	51554	504	0.008	0.008	0.0
51380	506	0.051	0.050	2.0	51517	506	0.097	0.088	10.2	51554	506	0.012	0.012	0.0
51380	507	0.066	0.067	-1.5	51517	507	0.142	0.130	9.2	51554	507	0.016	0.016	0.0
51380	508	0.029	0.030	-3.3	51517	508	0.080	0.074	8.1	51554	508	0.007	0.007	0.0
51380	509	0.041	0.041	0.0	51517	509	0.140	0.128	9.4	51554	509	0.010	0.010	0.0
51380	514	0.030	0.030	0.0	51517	514	0.114	0.104	9.6	51554	514	0.007	0.007	0.0
51400	501	0.320	0.320	0.0	51550	501	0.125	0.126	-0.8	51575	501	0.085	0.082	3.7
51400	504	0.203	0.199	2.0	51550	504	0.081	0.080	1.2	51575	504	0.024	0.023	4.3
51400	506	0.350	0.340	2.9	51550	506	0.118	0.117	0.9	51575	506	0.098	0.094	4.3
51400	507	0.310	0.300	3.3	51550	507	0.155	0.156	-0.6	51575	507	0.043	0.042	2.4
51400	508	0.135	0.133	1.5	51550	508	0.068	0.070	-2.9	51575	508	0.040	0.038	5.3
51400	509	0.230	0.227	1.3	51550	509	0.097	0.096	1.0	51575	509	0.067	0.064	4.7
51400	514	0.172	0.170	1.2	51550	514	0.071	0.070	1.4	51575	514	0.051	0.049	4.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51576	501	0.240	0.242	-0.8	51702	501	0.212	0.211	0.5	51767	501	0.039	0.038	2.6
51576	504	0.155	0.153	1.3	51702	504	0.134	0.131	2.3	51767	504	0.011	0.011	0.0
51576	506	0.228	0.225	1.3	51702	506	0.229	0.225	1.8	51767	506	0.045	0.043	4.7
51576	507	0.300	0.300	0.0	51702	507	0.202	0.199	1.5	51767	507	0.020	0.019	5.3
51576	508	0.131	0.134	-2.2	51702	508	0.089	0.088	1.1	51767	508	0.018	0.018	0.0
51576	509	0.186	0.184	1.1	51702	509	0.151	0.150	0.7	51767	509	0.031	0.030	3.3
51576	514	0.136	0.134	1.5	51702	514	0.113	0.112	0.9	51767	514	0.024	0.023	4.3
51600	501	0.163	0.165	-1.2	51703	501	0.088	0.087	1.1	51777	501	0.137	0.132	3.8
51600	504	0.105	0.104	1.0	51703	504	0.056	0.054	3.7	51777	504	0.039	0.037	5.4
51600	506	0.155	0.153	1.3	51703	506	0.095	0.093	2.2	51777	506	0.158	0.151	4.6
51600	507	0.203	0.205	-1.0	51703	507	0.084	0.083	1.2	51777	507	0.070	0.068	2.9
51600	508	0.089	0.091	-2.2	51703	508	0.037	0.036	2.8	51777	508	0.064	0.062	3.2
51600	509	0.127	0.125	1.6	51703	509	0.063	0.062	1.6	51777	509	0.108	0.103	4.9
51600	514	0.092	0.091	1.1	51703	514	0.047	0.047	0.0	51777	514	0.082	0.079	3.8
51613	501	0.108	0.109	-0.9	51734	501	0.165	0.164	0.6	51790	501	0.228	0.220	3.6
51613	504	0.070	0.069	1.4	51734	504	0.104	0.102	2.0	51790	504	0.066	0.062	6.5
51613	506	0.102	0.101	1.0	51734	506	0.178	0.175	1.7	51790	506	0.260	0.250	4.0
51613	507	0.134	0.135	-0.7	51734	507	0.157	0.155	1.3	51790	507	0.116	0.113	2.7
51613	508	0.059	0.060	-1.7	51734	508	0.069	0.068	1.5	51790	508	0.106	0.103	2.9
51613	509	0.084	0.083	1.2	51734	509	0.118	0.117	0.9	51790	509	0.180	0.172	4.7
51613	514	0.061	0.060	1.7	51734	514	0.088	0.087	1.1	51790	514	0.137	0.132	3.8
51625	501	0.071	0.070	1.4	51741	501	0.280	0.290	-3.4	51796	501	0.104	0.105	-1.0
51625	504	0.045	0.044	2.3	51741	504	0.184	0.182	1.1	51796	504	0.067	0.066	1.5
51625	506	0.076	0.075	1.3	51741	506	0.270	0.270	0.0	51796	506	0.098	0.097	1.0
51625	507	0.067	0.066	1.5	51741	507	0.350	0.360	-2.8	51796	507	0.129	0.130	-0.8
51625	508	0.030	0.029	3.4	51741	508	0.156	0.159	-1.9	51796	508	0.057	0.058	-1.7
51625	509	0.050	0.050	0.0	51741	509	0.220	0.218	0.9	51796	509	0.080	0.080	0.0
51625	514	0.038	0.037	2.7	51741	514	0.161	0.159	1.3	51796	514	0.059	0.058	1.7
51666	501	0.134	0.130	3.1	51752	501	0.240	0.242	-0.8	51808	501	0.370	0.370	0.0
51666	504	0.039	0.037	5.4	51752	504	0.155	0.153	1.3	51808	504	0.238	0.235	1.3
51666	506	0.155	0.148	4.7	51752	506	0.228	0.225	1.3	51808	506	0.350	0.350	0.0
51666	507	0.069	0.067	3.0	51752	507	0.300	0.300	0.0	51808	507	0.460	0.460	0.0
51666	508	0.063	0.061	3.3	51752	508	0.131	0.134	-2.2	51808	508	0.202	0.206	-1.9
51666	509	0.106	0.102	3.9	51752	509	0.186	0.184	1.1	51808	509	0.290	0.280	3.6
51666	514	0.081	0.078	3.8	51752	514	0.136	0.134	1.5	51808	514	0.209	0.206	1.5

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51809	501	0.460	0.460	0.0	51853	501	0.212	0.211	0.5	51869	501	0.122	0.123	-0.8
51809	504	0.300	0.290	3.4	51853	504	0.134	0.131	2.3	51869	504	0.079	0.078	1.3
51809	506	0.430	0.430	0.0	51853	506	0.229	0.225	1.8	51869	506	0.116	0.115	0.9
51809	507	0.570	0.570	0.0	51853	507	0.202	0.199	1.5	51869	507	0.152	0.153	-0.7
51809	508	0.250	0.260	-3.8	51853	508	0.089	0.088	1.1	51869	508	0.067	0.068	-1.5
51809	509	0.350	0.350	0.0	51853	509	0.151	0.150	0.7	51869	509	0.095	0.094	1.1
51809	514	0.260	0.260	0.0	51853	514	0.113	0.112	0.9	51869	514	0.069	0.068	1.5
51833	501	0.205	0.198	3.5	51854	501	0.480	0.470	2.1	51877	501	0.690	0.690	0.0
51833	504	0.059	0.056	5.4	51854	504	0.300	0.290	3.4	51877	504	0.440	0.440	0.0
51833	506	0.237	0.226	4.9	51854	506	0.510	0.500	2.0	51877	506	0.650	0.650	0.0
51833	507	0.105	0.101	4.0	51854	507	0.450	0.450	0.0	51877	507	0.860	0.860	0.0
51833	508	0.096	0.093	3.2	51854	508	0.200	0.197	1.5	51877	508	0.380	0.380	0.0
51833	509	0.162	0.155	4.5	51854	509	0.340	0.340	0.0	51877	509	0.530	0.530	0.0
51833	514	0.123	0.119	3.4	51854	514	0.250	0.250	0.0	51877	514	0.390	0.380	2.6
51850	501	0.330	0.330	0.0	51855	501	0.500	0.500	0.0	51889	501	0.113	0.114	-0.9
51850	504	0.210	0.206	1.9	51855	504	0.320	0.310	3.2	51889	504	0.073	0.072	1.4
51850	506	0.360	0.350	2.9	51855	506	0.540	0.530	1.9	51889	506	0.107	0.106	0.9
51850	507	0.320	0.310	3.2	51855	507	0.480	0.470	2.1	51889	507	0.141	0.142	-0.7
51850	508	0.140	0.138	1.4	51855	508	0.210	0.207	1.4	51889	508	0.062	0.063	-1.6
51850	509	0.237	0.235	0.9	51855	509	0.360	0.350	2.9	51889	509	0.088	0.087	1.1
51850	514	0.177	0.176	0.6	51855	514	0.270	0.260	3.8	51889	514	0.064	0.063	1.6
51851	501	0.225	0.224	0.4	51856	501	0.270	0.270	0.0	51896	501	0.053	0.053	0.0
51851	504	0.142	0.139	2.2	51856	504	0.173	0.170	1.8	51896	504	0.034	0.034	0.0
51851	506	0.242	0.239	1.3	51856	506	0.300	0.290	3.4	51896	506	0.050	0.050	0.0
51851	507	0.214	0.211	1.4	51856	507	0.260	0.260	0.0	51896	507	0.066	0.066	0.0
51851	508	0.095	0.093	2.2	51856	508	0.115	0.114	0.9	51896	508	0.029	0.029	0.0
51851	509	0.161	0.159	1.3	51856	509	0.196	0.194	1.0	51896	509	0.041	0.041	0.0
51851	514	0.120	0.119	0.8	51856	514	0.146	0.145	0.7	51896	514	0.030	0.030	0.0
51852	501	0.530	0.520	1.9	51857	501	0.470	0.470	0.0	51900	501	0.153	0.148	3.4
51852	504	0.330	0.330	0.0	51857	504	0.300	0.290	3.4	51900	504	0.044	0.042	4.8
51852	506	0.570	0.560	1.8	51857	506	0.510	0.500	2.0	51900	506	0.177	0.169	4.7
51852	507	0.500	0.500	0.0	51857	507	0.450	0.440	2.3	51900	507	0.078	0.076	2.6
51852	508	0.222	0.219	1.4	51857	508	0.197	0.195	1.0	51900	508	0.072	0.069	4.3
51852	509	0.380	0.370	2.7	51857	509	0.340	0.330	3.0	51900	509	0.121	0.116	4.3
51852	514	0.280	0.280	0.0	51857	514	0.250	0.248	0.8	51900	514	0.092	0.089	3.4

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51909	501	0.300	0.300	0.0	51941	501	0.116	0.117	-0.9	51959	501	0.400	0.400	0.0
51909	504	0.190	0.186	2.2	51941	504	0.075	0.074	1.4	51959	504	0.260	0.260	0.0
51909	506	0.320	0.320	0.0	51941	506	0.110	0.109	0.9	51959	506	0.380	0.380	0.0
51909	507	0.290	0.280	3.6	51941	507	0.144	0.145	-0.7	51959	507	0.500	0.500	0.0
51909	508	0.126	0.124	1.6	51941	508	0.063	0.065	-3.1	51959	508	0.219	0.224	-2.2
51909	509	0.214	0.212	0.9	51941	509	0.090	0.089	1.1	51959	509	0.310	0.310	0.0
51909	514	0.160	0.159	0.6	51941	514	0.066	0.065	1.5	51959	514	0.227	0.224	1.3
51919	501	0.114	0.115	-0.9	51942	501	0.185	0.187	-1.1	51960	501	0.053	0.053	0.0
51919	504	0.074	0.073	1.4	51942	504	0.119	0.118	0.8	51960	504	0.034	0.034	0.0
51919	506	0.108	0.107	0.9	51942	506	0.175	0.174	0.6	51960	506	0.050	0.050	0.0
51919	507	0.142	0.143	-0.7	51942	507	0.230	0.232	-0.9	51960	507	0.066	0.066	0.0
51919	508	0.062	0.064	-3.1	51942	508	0.101	0.103	-1.9	51960	508	0.029	0.029	0.0
51919	509	0.088	0.088	0.0	51942	509	0.143	0.142	0.7	51960	509	0.041	0.041	0.0
51919	514	0.065	0.064	1.6	51942	514	0.105	0.104	1.0	51960	514	0.030	0.030	0.0
51926	501	0.116	0.117	-0.9	51956	501	0.500	0.500	0.0	51970	501	0.230	0.232	-0.9
51926	504	0.075	0.074	1.4	51956	504	0.320	0.320	0.0	51970	504	0.148	0.147	0.7
51926	506	0.110	0.109	0.9	51956	506	0.470	0.470	0.0	51970	506	0.218	0.216	0.9
51926	507	0.145	0.146	-0.7	51956	507	0.620	0.630	-1.6	51970	507	0.290	0.290	0.0
51926	508	0.064	0.065	-1.5	51956	508	0.270	0.280	-3.6	51970	508	0.126	0.128	-1.6
51926	509	0.090	0.089	1.1	51956	509	0.390	0.380	2.6	51970	509	0.178	0.177	0.6
51926	514	0.066	0.065	1.5	51956	514	0.280	0.280	0.0	51970	514	0.130	0.129	0.8
51927	501	0.063	0.063	0.0	51957	501	0.440	0.440	0.0	51982	501	0.068	0.068	0.0
51927	504	0.041	0.040	2.5	51957	504	0.280	0.280	0.0	51982	504	0.044	0.043	2.3
51927	506	0.060	0.059	1.7	51957	506	0.420	0.410	2.4	51982	506	0.064	0.063	1.6
51927	507	0.078	0.079	-1.3	51957	507	0.550	0.550	0.0	51982	507	0.084	0.085	-1.2
51927	508	0.034	0.035	-2.9	51957	508	0.241	0.246	-2.0	51982	508	0.037	0.038	-2.6
51927	509	0.049	0.048	2.1	51957	509	0.340	0.340	0.0	51982	509	0.052	0.052	0.0
51927	514	0.036	0.035	2.9	51957	514	0.249	0.246	1.2	51982	514	0.038	0.038	0.0
51934	501	0.127	0.129	-1.6	51958	501	0.390	0.390	0.0	51985	501	0.107	0.098	9.2
51934	504	0.082	0.081	1.2	51958	504	0.250	0.250	0.0	51985	504	0.077	0.070	10.0
51934	506	0.121	0.120	0.8	51958	506	0.370	0.370	0.0	51985	506	0.080	0.073	9.6
51934	507	0.158	0.160	-1.3	51958	507	0.490	0.490	0.0	51985	507	0.117	0.107	9.3
51934	508	0.070	0.071	-1.4	51958	508	0.214	0.218	-1.8	51985	508	0.066	0.061	8.2
51934	509	0.099	0.098	1.0	51958	509	0.300	0.300	0.0	51985	509	0.115	0.105	9.5
51934	514	0.072	0.071	1.4	51958	514	0.221	0.219	0.9	51985	514	0.093	0.086	8.1

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STATE: 12 - ILLINOIS
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51986	501	0.270	0.270	0.0	52109	501	0.025	0.025	0.0	52341	501	0.064	0.064	0.0
51986	504	0.172	0.170	1.2	52109	504	0.016	0.016	0.0	52341	504	0.041	0.040	2.5
51986	506	0.250	0.249	0.4	52109	506	0.024	0.023	4.3	52341	506	0.069	0.068	1.5
51986	507	0.330	0.330	0.0	52109	507	0.031	0.031	0.0	52341	507	0.061	0.060	1.7
51986	508	0.146	0.148	-1.4	52109	508	0.014	0.014	0.0	52341	508	0.027	0.027	0.0
51986	509	0.206	0.204	1.0	52109	509	0.019	0.019	0.0	52341	509	0.046	0.045	2.2
51986	514	0.151	0.149	1.3	52109	514	0.014	0.014	0.0	52341	514	0.034	0.034	0.0
51999	501	0.112	0.113	-0.9	52134	501	0.330	0.330	0.0	52342	501	0.187	0.185	1.1
51999	504	0.072	0.072	0.0	52134	504	0.213	0.210	1.4	52342	504	0.118	0.115	2.6
51999	506	0.106	0.105	1.0	52134	506	0.310	0.310	0.0	52342	506	0.201	0.198	1.5
51999	507	0.139	0.141	-1.4	52134	507	0.410	0.410	0.0	52342	507	0.178	0.175	1.7
51999	508	0.061	0.063	-3.2	52134	508	0.180	0.184	-2.2	52342	508	0.078	0.077	1.3
51999	509	0.087	0.086	1.2	52134	509	0.260	0.250	4.0	52342	509	0.133	0.132	0.8
51999	514	0.063	0.063	0.0	52134	514	0.186	0.184	1.1	52342	514	0.099	0.099	0.0
52002	501	0.098	0.099	-1.0	52137	501	0.103	0.102	1.0	52343	501	0.114	0.113	0.9
52002	504	0.063	0.063	0.0	52137	504	0.065	0.064	1.6	52343	504	0.072	0.070	2.9
52002	506	0.093	0.092	1.1	52137	506	0.111	0.109	1.8	52343	506	0.122	0.120	1.7
52002	507	0.122	0.123	-0.8	52137	507	0.098	0.097	1.0	52343	507	0.108	0.107	0.9
52002	508	0.054	0.055	-1.8	52137	508	0.043	0.043	0.0	52343	508	0.048	0.047	2.1
52002	509	0.076	0.075	1.3	52137	509	0.073	0.073	0.0	52343	509	0.081	0.080	1.2
52002	514	0.056	0.055	1.8	52137	514	0.055	0.054	1.9	52343	514	0.061	0.060	1.7
52075	501	0.260	0.260	0.0	52150	501	0.610	0.610	0.0	52401	501	0.350	0.350	0.0
52075	504	0.165	0.162	1.9	52150	504	0.390	0.390	0.0	52401	504	0.222	0.218	1.8
52075	506	0.280	0.280	0.0	52150	506	0.570	0.570	0.0	52401	506	0.380	0.370	2.7
52075	507	0.249	0.246	1.2	52150	507	0.750	0.760	-1.3	52401	507	0.330	0.330	0.0
52075	508	0.110	0.108	1.9	52150	508	0.330	0.340	-2.9	52401	508	0.148	0.146	1.4
52075	509	0.187	0.185	1.1	52150	509	0.470	0.470	0.0	52401	509	0.250	0.248	0.8
52075	514	0.140	0.138	1.4	52150	514	0.340	0.340	0.0	52401	514	0.188	0.186	1.1
52076	501	0.320	0.310	3.2	52315	501	0.178	0.172	3.5	52402	501	0.025	0.025	0.0
52076	504	0.199	0.195	2.1	52315	504	0.051	0.049	4.1	52402	504	0.016	0.016	0.0
52076	506	0.340	0.330	3.0	52315	506	0.206	0.196	5.1	52402	506	0.024	0.023	4.3
52076	507	0.300	0.300	0.0	52315	507	0.091	0.088	3.4	52402	507	0.031	0.031	0.0
52076	508	0.132	0.131	0.8	52315	508	0.083	0.080	3.7	52402	508	0.014	0.014	0.0
52076	509	0.225	0.223	0.9	52315	509	0.140	0.135	3.7	52402	509	0.019	0.019	0.0
52076	514	0.168	0.167	0.6	52315	514	0.107	0.103	3.9	52402	514	0.014	0.014	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
52432	501	0.123	0.124	-0.8	52467	501	0.148	0.149	-0.7	52619	501	0.088	0.089	-1.1
52432	504	0.079	0.079	0.0	52467	504	0.096	0.095	1.1	52619	504	0.057	0.056	1.8
52432	506	0.117	0.116	0.9	52467	506	0.140	0.139	0.7	52619	506	0.084	0.083	1.2
52432	507	0.153	0.154	-0.6	52467	507	0.184	0.186	-1.1	52619	507	0.110	0.111	-0.9
52432	508	0.067	0.069	-2.9	52467	508	0.081	0.083	-2.4	52619	508	0.048	0.049	-2.0
52432	509	0.095	0.095	0.0	52467	509	0.115	0.114	0.9	52619	509	0.068	0.068	0.0
52432	514	0.070	0.069	1.4	52467	514	0.084	0.083	1.2	52619	514	0.050	0.049	2.0
52433	501	0.113	0.114	-0.9	52469	501	0.052	0.052	0.0	52660	501	0.136	0.125	8.8
52433	504	0.073	0.072	1.4	52469	504	0.033	0.033	0.0	52660	504	0.098	0.089	10.1
52433	506	0.107	0.106	0.9	52469	506	0.049	0.049	0.0	52660	506	0.101	0.092	9.8
52433	507	0.140	0.141	-0.7	52469	507	0.064	0.065	-1.5	52660	507	0.148	0.136	8.8
52433	508	0.062	0.063	-1.6	52469	508	0.028	0.029	-3.4	52660	508	0.084	0.077	9.1
52433	509	0.087	0.086	1.2	52469	509	0.040	0.040	0.0	52660	509	0.147	0.134	9.7
52433	514	0.064	0.063	1.6	52469	514	0.029	0.029	0.0	52660	514	0.119	0.109	9.2
52435	501	0.141	0.142	-0.7	52505	501	0.260	0.260	0.0	52744	501	0.780	0.760	2.6
52435	504	0.091	0.090	1.1	52505	504	0.166	0.165	0.6	52744	504	0.226	0.215	5.1
52435	506	0.134	0.132	1.5	52505	506	0.245	0.242	1.2	52744	506	0.910	0.870	4.6
52435	507	0.176	0.177	-0.6	52505	507	0.320	0.320	0.0	52744	507	0.400	0.390	2.6
52435	508	0.077	0.079	-2.5	52505	508	0.141	0.144	-2.1	52744	508	0.370	0.350	5.7
52435	509	0.109	0.108	0.9	52505	509	0.200	0.198	1.0	52744	509	0.620	0.590	5.1
52435	514	0.080	0.079	1.3	52505	514	0.146	0.144	1.4	52744	514	0.470	0.450	4.4
52438	501	0.102	0.103	-1.0	52547	501	0.300	0.300	0.0	52767	501	0.280	0.280	0.0
52438	504	0.066	0.065	1.5	52547	504	0.192	0.188	2.1	52767	504	0.176	0.172	2.3
52438	506	0.097	0.096	1.0	52547	506	0.330	0.320	3.1	52767	506	0.300	0.300	0.0
52438	507	0.127	0.128	-0.8	52547	507	0.290	0.290	0.0	52767	507	0.270	0.260	3.8
52438	508	0.056	0.057	-1.8	52547	508	0.128	0.126	1.6	52767	508	0.117	0.116	0.9
52438	509	0.079	0.078	1.3	52547	509	0.217	0.215	0.9	52767	509	0.199	0.197	1.0
52438	514	0.058	0.057	1.8	52547	514	0.162	0.161	0.6	52767	514	0.149	0.147	1.4
52440	501	0.160	0.162	-1.2	52581	501	1.260	1.270	-0.8	52911	501	0.070	0.071	-1.4
52440	504	0.103	0.102	1.0	52581	504	0.810	0.800	1.2	52911	504	0.045	0.045	0.0
52440	506	0.152	0.150	1.3	52581	506	1.190	1.180	0.8	52911	506	0.067	0.066	1.5
52440	507	0.199	0.201	-1.0	52581	507	1.560	1.580	-1.3	52911	507	0.087	0.088	-1.1
52440	508	0.088	0.089	-1.1	52581	508	0.690	0.700	-1.4	52911	508	0.038	0.039	-2.6
52440	509	0.124	0.123	0.8	52581	509	0.970	0.970	0.0	52911	509	0.054	0.054	0.0
52440	514	0.091	0.090	1.1	52581	514	0.710	0.700	1.4	52911	514	0.040	0.039	2.6

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52967	501	0.026	0.027	-3.7	53121	501	0.340	0.340	0.0	53374	501	0.207	0.200	3.5
52967	504	0.017	0.017	0.0	53121	504	0.217	0.215	0.9	53374	504	0.060	0.057	5.3
52967	506	0.025	0.025	0.0	53121	506	0.320	0.320	0.0	53374	506	0.239	0.228	4.8
52967	507	0.033	0.033	0.0	53121	507	0.420	0.420	0.0	53374	507	0.106	0.102	3.9
52967	508	0.014	0.015	-6.7	53121	508	0.184	0.188	-2.1	53374	508	0.097	0.093	4.3
52967	509	0.020	0.020	0.0	53121	509	0.260	0.260	0.0	53374	509	0.163	0.157	3.8
52967	514	0.015	0.015	0.0	53121	514	0.191	0.188	1.6	53374	514	0.125	0.120	4.2
53001	501	0.260	0.260	0.0	53147	501	0.047	0.047	0.0	53375	501	0.110	0.106	3.8
53001	504	0.167	0.165	1.2	53147	504	0.030	0.029	3.4	53375	504	0.032	0.030	6.7
53001	506	0.245	0.242	1.2	53147	506	0.051	0.050	2.0	53375	506	0.127	0.121	5.0
53001	507	0.320	0.320	0.0	53147	507	0.045	0.044	2.3	53375	507	0.056	0.054	3.7
53001	508	0.141	0.144	-2.1	53147	508	0.020	0.020	0.0	53375	508	0.051	0.050	2.0
53001	509	0.200	0.198	1.0	53147	509	0.034	0.033	3.0	53375	509	0.087	0.083	4.8
53001	514	0.146	0.145	0.7	53147	514	0.025	0.025	0.0	53375	514	0.066	0.063	4.8
53077	501	0.124	0.125	-0.8	53229	501	0.260	0.260	0.0	53376	501	0.176	0.170	3.5
53077	504	0.080	0.079	1.3	53229	504	0.167	0.163	2.5	53376	504	0.051	0.048	6.3
53077	506	0.118	0.117	0.9	53229	506	0.280	0.280	0.0	53376	506	0.203	0.194	4.6
53077	507	0.155	0.156	-0.6	53229	507	0.250	0.248	0.8	53376	507	0.090	0.087	3.4
53077	508	0.068	0.069	-1.4	53229	508	0.111	0.109	1.8	53376	508	0.082	0.079	3.8
53077	509	0.096	0.095	1.1	53229	509	0.188	0.186	1.1	53376	509	0.139	0.133	4.5
53077	514	0.070	0.069	1.4	53229	514	0.141	0.140	0.7	53376	514	0.106	0.102	3.9
53095	501	0.085	0.086	-1.2	53271	501	0.063	0.064	-1.6	53377	501	0.180	0.174	3.4
53095	504	0.055	0.054	1.9	53271	504	0.041	0.041	0.0	53377	504	0.052	0.049	6.1
53095	506	0.081	0.080	1.2	53271	506	0.060	0.060	0.0	53377	506	0.208	0.199	4.5
53095	507	0.106	0.107	-0.9	53271	507	0.079	0.080	-1.3	53377	507	0.092	0.089	3.4
53095	508	0.047	0.047	0.0	53271	508	0.035	0.035	0.0	53377	508	0.084	0.081	3.7
53095	509	0.066	0.065	1.5	53271	509	0.049	0.049	0.0	53377	509	0.142	0.136	4.4
53095	514	0.048	0.048	0.0	53271	514	0.036	0.035	2.9	53377	514	0.108	0.104	3.8
53096	501	0.118	0.119	-0.8	53333	501	0.260	0.260	0.0	53403	501	0.114	0.110	3.6
53096	504	0.076	0.076	0.0	53333	504	0.164	0.161	1.9	53403	504	0.033	0.031	6.5
53096	506	0.112	0.111	0.9	53333	506	0.280	0.270	3.7	53403	506	0.132	0.126	4.8
53096	507	0.147	0.149	-1.3	53333	507	0.247	0.244	1.2	53403	507	0.058	0.056	3.6
53096	508	0.065	0.066	-1.5	53333	508	0.109	0.108	0.9	53403	508	0.053	0.051	3.9
53096	509	0.092	0.091	1.1	53333	509	0.185	0.183	1.1	53403	509	0.090	0.086	4.7
53096	514	0.067	0.066	1.5	53333	514	0.138	0.137	0.7	53403	514	0.069	0.066	4.5

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53425	501	0.245	0.243	0.8	53732	501	0.280	0.280	0.0	54012	501	0.069	0.063	9.5
53425	504	0.154	0.151	2.0	53732	504	0.182	0.180	1.1	54012	504	0.049	0.045	8.9
53425	506	0.260	0.260	0.0	53732	506	0.270	0.260	3.8	54012	506	0.051	0.047	8.5
53425	507	0.233	0.230	1.3	53732	507	0.350	0.350	0.0	54012	507	0.075	0.069	8.7
53425	508	0.103	0.101	2.0	53732	508	0.154	0.157	-1.9	54012	508	0.042	0.039	7.7
53425	509	0.174	0.173	0.6	53732	509	0.218	0.216	0.9	54012	509	0.074	0.068	8.8
53425	514	0.130	0.129	0.8	53732	514	0.159	0.157	1.3	54012	514	0.060	0.055	9.1
53565	501	0.132	0.128	3.1	53733	501	0.183	0.185	-1.1	54077	501	0.169	0.171	-1.2
53565	504	0.038	0.036	5.6	53733	504	0.118	0.117	0.9	54077	504	0.109	0.108	0.9
53565	506	0.153	0.146	4.8	53733	506	0.173	0.172	0.6	54077	506	0.160	0.159	0.6
53565	507	0.068	0.066	3.0	53733	507	0.227	0.229	-0.9	54077	507	0.210	0.212	-0.9
53565	508	0.062	0.060	3.3	53733	508	0.100	0.102	-2.0	54077	508	0.093	0.094	-1.1
53565	509	0.105	0.100	5.0	53733	509	0.142	0.140	1.4	54077	509	0.131	0.130	0.8
53565	514	0.080	0.077	3.9	53733	514	0.104	0.102	2.0	54077	514	0.096	0.095	1.1
53631	501	0.039	0.039	0.0	53734	501	0.690	0.630	9.5	55010	501	0.510	0.520	-1.9
53631	504	0.025	0.025	0.0	53734	504	0.490	0.450	8.9	55010	504	0.330	0.330	0.0
53631	506	0.037	0.037	0.0	53734	506	0.510	0.470	8.5	55010	506	0.480	0.480	0.0
53631	507	0.049	0.049	0.0	53734	507	0.750	0.690	8.7	55010	507	0.640	0.640	0.0
53631	508	0.021	0.022	-4.5	53734	508	0.420	0.390	7.7	55010	508	0.280	0.280	0.0
53631	509	0.030	0.030	0.0	53734	509	0.740	0.680	8.8	55010	509	0.400	0.390	2.6
53631	514	0.022	0.022	0.0	53734	514	0.600	0.550	9.1	55010	514	0.290	0.290	0.0
53632	501	0.045	0.045	0.0	53803	501	0.580	0.580	0.0	55011	501	0.138	0.139	-0.7
53632	504	0.029	0.029	0.0	53803	504	0.370	0.360	2.8	55011	504	0.089	0.088	1.1
53632	506	0.043	0.042	2.4	53803	506	0.630	0.620	1.6	55011	506	0.131	0.129	1.6
53632	507	0.056	0.056	0.0	53803	507	0.560	0.550	1.8	55011	507	0.172	0.173	-0.6
53632	508	0.025	0.025	0.0	53803	508	0.245	0.242	1.2	55011	508	0.076	0.077	-1.3
53632	509	0.035	0.034	2.9	53803	509	0.420	0.410	2.4	55011	509	0.107	0.106	0.9
53632	514	0.025	0.025	0.0	53803	514	0.310	0.310	0.0	55011	514	0.078	0.077	1.3
53731	501	0.041	0.042	-2.4	53907	501	0.124	0.125	-0.8	55012	501	0.164	0.166	-1.2
53731	504	0.027	0.026	3.8	53907	504	0.080	0.079	1.3	55012	504	0.106	0.105	1.0
53731	506	0.039	0.039	0.0	53907	506	0.117	0.116	0.9	55012	506	0.156	0.154	1.3
53731	507	0.051	0.052	-1.9	53907	507	0.154	0.155	-0.6	55012	507	0.204	0.206	-1.0
53731	508	0.023	0.023	0.0	53907	508	0.068	0.069	-1.4	55012	508	0.090	0.092	-2.2
53731	509	0.032	0.032	0.0	53907	509	0.096	0.095	1.1	55012	509	0.127	0.126	0.8
53731	514	0.023	0.023	0.0	53907	514	0.070	0.069	1.4	55012	514	0.093	0.092	1.1

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STATE: 12 - ILLINOIS
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
55013	501	0.221	0.220	0.5	55647	501	0.067	0.067	0.0	55717	501	0.350	0.350	0.0
55013	504	0.139	0.137	1.5	55647	504	0.043	0.043	0.0	55717	504	0.223	0.219	1.8
55013	506	0.238	0.234	1.7	55647	506	0.063	0.062	1.6	55717	506	0.380	0.370	2.7
55013	507	0.210	0.207	1.4	55647	507	0.083	0.084	-1.2	55717	507	0.340	0.330	3.0
55013	508	0.093	0.092	1.1	55647	508	0.036	0.037	-2.7	55717	508	0.149	0.147	1.4
55013	509	0.158	0.156	1.3	55647	509	0.052	0.051	2.0	55717	509	0.250	0.250	0.0
55013	514	0.118	0.117	0.9	55647	514	0.038	0.037	2.7	55717	514	0.189	0.187	1.1
55214	501	0.133	0.134	-0.7	55648	501	0.030	0.030	0.0	55718	501	0.340	0.340	0.0
55214	504	0.086	0.085	1.2	55648	504	0.019	0.019	0.0	55718	504	0.217	0.212	2.4
55214	506	0.126	0.125	0.8	55648	506	0.029	0.028	3.6	55718	506	0.370	0.360	2.8
55214	507	0.166	0.167	-0.6	55648	507	0.037	0.038	-2.6	55718	507	0.330	0.320	3.1
55214	508	0.073	0.074	-1.4	55648	508	0.016	0.017	-5.9	55718	508	0.144	0.142	1.4
55214	509	0.103	0.102	1.0	55648	509	0.023	0.023	0.0	55718	509	0.245	0.242	1.2
55214	514	0.075	0.075	0.0	55648	514	0.017	0.017	0.0	55718	514	0.183	0.182	0.5
55371	501	0.530	0.510	3.9	55649	501	0.036	0.036	0.0	55802	501	0.137	0.132	3.8
55371	504	0.152	0.144	5.6	55649	504	0.023	0.023	0.0	55802	504	0.039	0.037	5.4
55371	506	0.610	0.580	5.2	55649	506	0.034	0.034	0.0	55802	506	0.158	0.151	4.6
55371	507	0.270	0.260	3.8	55649	507	0.045	0.045	0.0	55802	507	0.070	0.068	2.9
55371	508	0.246	0.238	3.4	55649	508	0.020	0.020	0.0	55802	508	0.064	0.062	3.2
55371	509	0.420	0.400	5.0	55649	509	0.028	0.028	0.0	55802	509	0.108	0.103	4.9
55371	514	0.320	0.310	3.2	55649	514	0.020	0.020	0.0	55802	514	0.082	0.079	3.8
55426	501	0.270	0.270	0.0	55715	501	0.260	0.270	-3.7	55918	501	0.151	0.153	-1.3
55426	504	0.169	0.166	1.8	55715	504	0.171	0.169	1.2	55918	504	0.098	0.097	1.0
55426	506	0.290	0.280	3.6	55715	506	0.250	0.248	0.8	55918	506	0.143	0.142	0.7
55426	507	0.260	0.250	4.0	55715	507	0.330	0.330	0.0	55918	507	0.188	0.190	-1.1
55426	508	0.113	0.111	1.8	55715	508	0.145	0.147	-1.4	55918	508	0.083	0.084	-1.2
55426	509	0.191	0.189	1.1	55715	509	0.205	0.203	1.0	55918	509	0.117	0.116	0.9
55426	514	0.143	0.142	0.7	55715	514	0.150	0.148	1.4	55918	514	0.086	0.085	1.2
55597	501	0.033	0.034	-2.9	55716	501	0.380	0.390	-2.6	55919	501	0.021	0.021	0.0
55597	504	0.021	0.021	0.0	55716	504	0.247	0.244	1.2	55919	504	0.013	0.013	0.0
55597	506	0.032	0.031	3.2	55716	506	0.360	0.360	0.0	55919	506	0.020	0.019	5.3
55597	507	0.041	0.042	-2.4	55716	507	0.480	0.480	0.0	55919	507	0.026	0.026	0.0
55597	508	0.018	0.019	-5.3	55716	508	0.209	0.213	-1.9	55919	508	0.011	0.012	-8.3
55597	509	0.026	0.026	0.0	55716	509	0.300	0.290	3.4	55919	509	0.016	0.016	0.0
55597	514	0.019	0.019	0.0	55716	514	0.216	0.214	0.9	55919	514	0.012	0.012	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
56040	501	0.014	0.014	0.0	56202	501	0.094	0.095	-1.1	56567	501	0.249	0.247	0.8
56040	504	0.009	0.009	0.0	56202	504	0.061	0.060	1.7	56567	504	0.157	0.154	1.9
56040	506	0.014	0.013	7.7	56202	506	0.089	0.088	1.1	56567	506	0.270	0.260	3.8
56040	507	0.018	0.018	0.0	56202	507	0.117	0.118	-0.8	56567	507	0.237	0.234	1.3
56040	508	0.008	0.008	0.0	56202	508	0.051	0.053	-3.8	56567	508	0.105	0.103	1.9
56040	509	0.011	0.011	0.0	56202	509	0.073	0.072	1.4	56567	509	0.177	0.176	0.6
56040	514	0.008	0.008	0.0	56202	514	0.053	0.053	0.0	56567	514	0.133	0.132	0.8
56041	501	0.094	0.095	-1.1	56390	501	0.164	0.166	-1.2	56650	501	0.760	0.760	0.0
56041	504	0.061	0.060	1.7	56390	504	0.106	0.105	1.0	56650	504	0.480	0.470	2.1
56041	506	0.089	0.088	1.1	56390	506	0.156	0.154	1.3	56650	506	0.820	0.810	1.2
56041	507	0.117	0.118	-0.8	56390	507	0.204	0.206	-1.0	56650	507	0.720	0.710	1.4
56041	508	0.051	0.053	-3.8	56390	508	0.090	0.092	-2.2	56650	508	0.320	0.320	0.0
56041	509	0.073	0.072	1.4	56390	509	0.127	0.126	0.8	56650	509	0.540	0.540	0.0
56041	514	0.053	0.053	0.0	56390	514	0.093	0.092	1.1	56650	514	0.410	0.400	2.5
56042	501	0.118	0.119	-0.8	56391	501	0.141	0.142	-0.7	56651	501	0.410	0.410	0.0
56042	504	0.076	0.076	0.0	56391	504	0.091	0.090	1.1	56651	504	0.260	0.260	0.0
56042	506	0.112	0.111	0.9	56391	506	0.134	0.132	1.5	56651	506	0.450	0.440	2.3
56042	507	0.147	0.149	-1.3	56391	507	0.176	0.177	-0.6	56651	507	0.390	0.390	0.0
56042	508	0.065	0.066	-1.5	56391	508	0.077	0.079	-2.5	56651	508	0.174	0.172	1.2
56042	509	0.092	0.091	1.1	56391	509	0.109	0.108	0.9	56651	509	0.300	0.290	3.4
56042	514	0.067	0.066	1.5	56391	514	0.080	0.079	1.3	56651	514	0.221	0.219	0.9
56170	501	0.240	0.239	0.4	56427	501	0.227	0.229	-0.9	56652	501	0.300	0.290	3.4
56170	504	0.152	0.149	2.0	56427	504	0.147	0.145	1.4	56652	504	0.187	0.183	2.2
56170	506	0.260	0.250	4.0	56427	506	0.215	0.213	0.9	56652	506	0.320	0.310	3.2
56170	507	0.229	0.226	1.3	56427	507	0.280	0.290	-3.4	56652	507	0.280	0.280	0.0
56170	508	0.101	0.100	1.0	56427	508	0.124	0.127	-2.4	56652	508	0.124	0.123	0.8
56170	509	0.171	0.170	0.6	56427	509	0.176	0.174	1.1	56652	509	0.211	0.209	1.0
56170	514	0.128	0.127	0.8	56427	514	0.129	0.127	1.6	56652	514	0.158	0.157	0.6
56171	501	0.118	0.117	0.9	56488	501	0.228	0.220	3.6	56653	501	0.290	0.280	3.6
56171	504	0.074	0.073	1.4	56488	504	0.066	0.062	6.5	56653	504	0.180	0.176	2.3
56171	506	0.127	0.125	1.6	56488	506	0.260	0.250	4.0	56653	506	0.310	0.300	3.3
56171	507	0.112	0.111	0.9	56488	507	0.116	0.113	2.7	56653	507	0.270	0.270	0.0
56171	508	0.050	0.049	2.0	56488	508	0.106	0.103	2.9	56653	508	0.120	0.118	1.7
56171	509	0.084	0.083	1.2	56488	509	0.180	0.172	4.7	56653	509	0.203	0.202	0.5
56171	514	0.063	0.062	1.6	56488	514	0.137	0.132	3.8	56653	514	0.152	0.151	0.7

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56654	501	0.146	0.145	0.7	56760	501	0.131	0.132	-0.8	56900	501	0.151	0.153	-1.3
56654	504	0.092	0.090	2.2	56760	504	0.084	0.083	1.2	56900	504	0.098	0.097	1.0
56654	506	0.157	0.155	1.3	56760	506	0.124	0.122	1.6	56900	506	0.143	0.142	0.7
56654	507	0.139	0.137	1.5	56760	507	0.162	0.164	-1.2	56900	507	0.188	0.190	-1.1
56654	508	0.061	0.060	1.7	56760	508	0.071	0.073	-2.7	56900	508	0.083	0.084	-1.2
56654	509	0.104	0.103	1.0	56760	509	0.101	0.100	1.0	56900	509	0.117	0.116	0.9
56654	514	0.078	0.077	1.3	56760	514	0.074	0.073	1.4	56900	514	0.086	0.085	1.2
56690	501	0.118	0.114	3.5	56805	501	0.172	0.173	-0.6	56910	501	0.076	0.076	0.0
56690	504	0.034	0.032	6.3	56805	504	0.111	0.110	0.9	56910	504	0.049	0.048	2.1
56690	506	0.136	0.130	4.6	56805	506	0.163	0.161	1.2	56910	506	0.072	0.071	1.4
56690	507	0.060	0.058	3.4	56805	507	0.214	0.215	-0.5	56910	507	0.094	0.095	-1.1
56690	508	0.055	0.053	3.8	56805	508	0.094	0.096	-2.1	56910	508	0.041	0.042	-2.4
56690	509	0.093	0.089	4.5	56805	509	0.133	0.132	0.8	56910	509	0.059	0.058	1.7
56690	514	0.071	0.068	4.4	56805	514	0.097	0.096	1.0	56910	514	0.043	0.042	2.4
56699	501	0.105	0.106	-0.9	56806	501	0.122	0.123	-0.8	56911	501	0.215	0.213	0.9
56699	504	0.068	0.067	1.5	56806	504	0.078	0.078	0.0	56911	504	0.135	0.133	1.5
56699	506	0.099	0.098	1.0	56806	506	0.115	0.114	0.9	56911	506	0.231	0.227	1.8
56699	507	0.130	0.131	-0.8	56806	507	0.151	0.152	-0.7	56911	507	0.204	0.201	1.5
56699	508	0.057	0.058	-1.7	56806	508	0.067	0.068	-1.5	56911	508	0.090	0.089	1.1
56699	509	0.081	0.080	1.2	56806	509	0.094	0.093	1.1	56911	509	0.153	0.152	0.7
56699	514	0.059	0.059	0.0	56806	514	0.069	0.068	1.5	56911	514	0.114	0.113	0.9
56758	501	0.089	0.090	-1.1	56807	501	0.121	0.122	-0.8	56912	501	0.174	0.173	0.6
56758	504	0.057	0.057	0.0	56807	504	0.078	0.077	1.3	56912	504	0.110	0.107	2.8
56758	506	0.084	0.083	1.2	56807	506	0.114	0.113	0.9	56912	506	0.187	0.184	1.6
56758	507	0.110	0.111	-0.9	56807	507	0.150	0.151	-0.7	56912	507	0.165	0.163	1.2
56758	508	0.049	0.050	-2.0	56807	508	0.066	0.067	-1.5	56912	508	0.073	0.072	1.4
56758	509	0.069	0.068	1.5	56807	509	0.093	0.093	0.0	56912	509	0.124	0.123	0.8
56758	514	0.050	0.050	0.0	56807	514	0.068	0.067	1.5	56912	514	0.093	0.092	1.1
56759	501	0.091	0.092	-1.1	56808	501	0.158	0.159	-0.6	56913	501	0.142	0.141	0.7
56759	504	0.059	0.058	1.7	56808	504	0.102	0.101	1.0	56913	504	0.089	0.088	1.1
56759	506	0.086	0.085	1.2	56808	506	0.149	0.148	0.7	56913	506	0.152	0.150	1.3
56759	507	0.113	0.114	-0.9	56808	507	0.196	0.198	-1.0	56913	507	0.135	0.133	1.5
56759	508	0.050	0.051	-2.0	56808	508	0.086	0.088	-2.3	56913	508	0.059	0.059	0.0
56759	509	0.070	0.070	0.0	56808	509	0.122	0.121	0.8	56913	509	0.101	0.100	1.0
56759	514	0.051	0.051	0.0	56808	514	0.089	0.088	1.1	56913	514	0.075	0.075	0.0

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56915	501	0.840	0.830	1.2	56920	501	0.245	0.243	0.8	57146	501	0.249	0.247	0.8
56915	504	0.530	0.520	1.9	56920	504	0.154	0.151	2.0	57146	504	0.157	0.154	1.9
56915	506	0.900	0.890	1.1	56920	506	0.260	0.260	0.0	57146	506	0.270	0.260	3.8
56915	507	0.800	0.790	1.3	56920	507	0.233	0.230	1.3	57146	507	0.237	0.234	1.3
56915	508	0.350	0.350	0.0	56920	508	0.103	0.101	2.0	57146	508	0.105	0.103	1.9
56915	509	0.600	0.590	1.7	56920	509	0.174	0.173	0.6	57146	509	0.177	0.176	0.6
56915	514	0.450	0.440	2.3	56920	514	0.130	0.129	0.8	57146	514	0.133	0.132	0.8
56916	501	0.760	0.750	1.3	56980	501	0.131	0.132	-0.8	57202	501	0.116	0.117	-0.9
56916	504	0.480	0.470	2.1	56980	504	0.085	0.084	1.2	57202	504	0.075	0.074	1.4
56916	506	0.810	0.800	1.2	56980	506	0.124	0.123	0.8	57202	506	0.110	0.109	0.9
56916	507	0.720	0.710	1.4	56980	507	0.163	0.164	-0.6	57202	507	0.145	0.146	-0.7
56916	508	0.320	0.310	3.2	56980	508	0.072	0.073	-1.4	57202	508	0.064	0.065	-1.5
56916	509	0.540	0.530	1.9	56980	509	0.102	0.101	1.0	57202	509	0.090	0.089	1.1
56916	514	0.400	0.400	0.0	56980	514	0.074	0.073	1.4	57202	514	0.066	0.065	1.5
56917	501	0.219	0.217	0.9	57001	501	0.045	0.045	0.0	57257	501	0.144	0.146	-1.4
56917	504	0.138	0.135	2.2	57001	504	0.029	0.029	0.0	57257	504	0.093	0.092	1.1
56917	506	0.235	0.232	1.3	57001	506	0.043	0.042	2.4	57257	506	0.137	0.135	1.5
56917	507	0.208	0.205	1.5	57001	507	0.056	0.056	0.0	57257	507	0.179	0.181	-1.1
56917	508	0.092	0.091	1.1	57001	508	0.025	0.025	0.0	57257	508	0.079	0.081	-2.5
56917	509	0.156	0.155	0.6	57001	509	0.035	0.034	2.9	57257	509	0.112	0.111	0.9
56917	514	0.117	0.116	0.9	57001	514	0.025	0.025	0.0	57257	514	0.082	0.081	1.2
56918	501	0.105	0.104	1.0	57002	501	0.029	0.029	0.0	57401	501	0.082	0.083	-1.2
56918	504	0.066	0.065	1.5	57002	504	0.019	0.019	0.0	57401	504	0.053	0.052	1.9
56918	506	0.113	0.111	1.8	57002	506	0.028	0.027	3.7	57401	506	0.078	0.077	1.3
56918	507	0.100	0.099	1.0	57002	507	0.036	0.036	0.0	57401	507	0.102	0.103	-1.0
56918	508	0.044	0.044	0.0	57002	508	0.016	0.016	0.0	57401	508	0.045	0.046	-2.2
56918	509	0.075	0.074	1.4	57002	509	0.023	0.022	4.5	57401	509	0.063	0.063	0.0
56918	514	0.056	0.056	0.0	57002	514	0.016	0.016	0.0	57401	514	0.046	0.046	0.0
56919	501	0.270	0.270	0.0	57090	501	0.390	0.390	0.0	57403	501	0.280	0.270	3.7
56919	504	0.169	0.166	1.8	57090	504	0.248	0.243	2.1	57403	504	0.080	0.076	5.3
56919	506	0.290	0.280	3.6	57090	506	0.420	0.420	0.0	57403	506	0.320	0.310	3.2
56919	507	0.260	0.250	4.0	57090	507	0.370	0.370	0.0	57403	507	0.143	0.138	3.6
56919	508	0.113	0.111	1.8	57090	508	0.165	0.163	1.2	57403	508	0.130	0.126	3.2
56919	509	0.191	0.189	1.1	57090	509	0.280	0.280	0.0	57403	509	0.221	0.212	4.2
56919	514	0.143	0.142	0.7	57090	514	0.209	0.208	0.5	57403	514	0.168	0.162	3.7

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STATE: 12 - ILLINOIS
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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
57410	501	0.040	0.040	0.0	57625	501	0.610	0.610	0.0	57726	501	0.135	0.134	0.7
57410	504	0.026	0.025	4.0	57625	504	0.390	0.390	0.0	57726	504	0.085	0.084	1.2
57410	506	0.038	0.037	2.7	57625	506	0.580	0.570	1.8	57726	506	0.145	0.143	1.4
57410	507	0.049	0.050	-2.0	57625	507	0.760	0.760	0.0	57726	507	0.129	0.127	1.6
57410	508	0.022	0.022	0.0	57625	508	0.330	0.340	-2.9	57726	508	0.057	0.056	1.8
57410	509	0.031	0.030	3.3	57625	509	0.470	0.470	0.0	57726	509	0.096	0.095	1.1
57410	514	0.022	0.022	0.0	57625	514	0.340	0.340	0.0	57726	514	0.072	0.071	1.4
57411	501	0.060	0.060	0.0	57651	501	0.074	0.075	-1.3	57798	501	0.038	0.038	0.0
57411	504	0.038	0.037	2.7	57651	504	0.048	0.047	2.1	57798	504	0.024	0.024	0.0
57411	506	0.065	0.064	1.6	57651	506	0.070	0.069	1.4	57798	506	0.036	0.035	2.9
57411	507	0.057	0.056	1.8	57651	507	0.092	0.093	-1.1	57798	507	0.047	0.047	0.0
57411	508	0.025	0.025	0.0	57651	508	0.041	0.041	0.0	57798	508	0.021	0.021	0.0
57411	509	0.043	0.042	2.4	57651	509	0.057	0.057	0.0	57798	509	0.029	0.029	0.0
57411	514	0.032	0.032	0.0	57651	514	0.042	0.041	2.4	57798	514	0.021	0.021	0.0
57572	501	0.023	0.023	0.0	57690	501	0.167	0.166	0.6	57800	501	0.140	0.141	-0.7
57572	504	0.015	0.015	0.0	57690	504	0.106	0.103	2.9	57800	504	0.090	0.089	1.1
57572	506	0.022	0.022	0.0	57690	506	0.180	0.177	1.7	57800	506	0.133	0.131	1.5
57572	507	0.029	0.029	0.0	57690	507	0.159	0.157	1.3	57800	507	0.174	0.176	-1.1
57572	508	0.013	0.013	0.0	57690	508	0.070	0.069	1.4	57800	508	0.077	0.078	-1.3
57572	509	0.018	0.018	0.0	57690	509	0.119	0.118	0.8	57800	509	0.109	0.108	0.9
57572	514	0.013	0.013	0.0	57690	514	0.089	0.088	1.1	57800	514	0.079	0.078	1.3
57600	501	0.069	0.070	-1.4	57716	501	0.079	0.079	0.0	57808	501	0.067	0.066	1.5
57600	504	0.045	0.044	2.3	57716	504	0.050	0.049	2.0	57808	504	0.042	0.041	2.4
57600	506	0.066	0.065	1.5	57716	506	0.085	0.084	1.2	57808	506	0.072	0.070	2.9
57600	507	0.086	0.087	-1.1	57716	507	0.076	0.074	2.7	57808	507	0.063	0.062	1.6
57600	508	0.038	0.039	-2.6	57716	508	0.033	0.033	0.0	57808	508	0.028	0.028	0.0
57600	509	0.054	0.053	1.9	57716	509	0.057	0.056	1.8	57808	509	0.047	0.047	0.0
57600	514	0.039	0.039	0.0	57716	514	0.042	0.042	0.0	57808	514	0.035	0.035	0.0
57611	501	0.129	0.128	0.8	57725	501	0.174	0.173	0.6	57809	501	0.069	0.068	1.5
57611	504	0.081	0.080	1.2	57725	504	0.110	0.107	2.8	57809	504	0.043	0.042	2.4
57611	506	0.139	0.136	2.2	57725	506	0.187	0.184	1.6	57809	506	0.074	0.073	1.4
57611	507	0.123	0.121	1.7	57725	507	0.165	0.163	1.2	57809	507	0.065	0.064	1.6
57611	508	0.054	0.053	1.9	57725	508	0.073	0.072	1.4	57809	508	0.029	0.028	3.6
57611	509	0.092	0.091	1.1	57725	509	0.124	0.123	0.8	57809	509	0.049	0.048	2.1
57611	514	0.069	0.068	1.5	57725	514	0.093	0.092	1.1	57809	514	0.037	0.036	2.8

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
57810	501	0.067	0.066	1.5	57999	501	0.109	0.109	0.0	58057	501	0.140	0.141	-0.7
57810	504	0.042	0.041	2.4	57999	504	0.069	0.068	1.5	58057	504	0.090	0.089	1.1
57810	506	0.072	0.070	2.9	57999	506	0.118	0.116	1.7	58057	506	0.133	0.131	1.5
57810	507	0.063	0.062	1.6	57999	507	0.104	0.103	1.0	58057	507	0.174	0.176	-1.1
57810	508	0.028	0.028	0.0	57999	508	0.046	0.045	2.2	58057	508	0.077	0.078	-1.3
57810	509	0.047	0.047	0.0	57999	509	0.078	0.077	1.3	58057	509	0.109	0.108	0.9
57810	514	0.035	0.035	0.0	57999	514	0.058	0.058	0.0	58057	514	0.079	0.078	1.3
57871	501	0.079	0.079	0.0	58009	501	0.109	0.109	0.0	58058	501	0.126	0.127	-0.8
57871	504	0.050	0.049	2.0	58009	504	0.069	0.068	1.5	58058	504	0.081	0.080	1.2
57871	506	0.085	0.084	1.2	58009	506	0.118	0.116	1.7	58058	506	0.119	0.118	0.8
57871	507	0.076	0.074	2.7	58009	507	0.104	0.103	1.0	58058	507	0.156	0.158	-1.3
57871	508	0.033	0.033	0.0	58009	508	0.046	0.045	2.2	58058	508	0.069	0.070	-1.4
57871	509	0.057	0.056	1.8	58009	509	0.078	0.077	1.3	58058	509	0.097	0.097	0.0
57871	514	0.042	0.042	0.0	58009	514	0.058	0.058	0.0	58058	514	0.071	0.070	1.4
57913	501	0.181	0.183	-1.1	58010	501	0.187	0.188	-0.5	58095	501	0.177	0.179	-1.1
57913	504	0.117	0.116	0.9	58010	504	0.120	0.119	0.8	58095	504	0.114	0.113	0.9
57913	506	0.172	0.170	1.2	58010	506	0.177	0.175	1.1	58095	506	0.168	0.166	1.2
57913	507	0.226	0.227	-0.4	58010	507	0.232	0.234	-0.9	58095	507	0.220	0.222	-0.9
57913	508	0.099	0.101	-2.0	58010	508	0.102	0.104	-1.9	58095	508	0.097	0.099	-2.0
57913	509	0.140	0.139	0.7	58010	509	0.145	0.143	1.4	58095	509	0.137	0.136	0.7
57913	514	0.103	0.101	2.0	58010	514	0.106	0.104	1.9	58095	514	0.100	0.099	1.0
57997	501	0.153	0.141	8.5	58020	501	0.300	0.290	3.4	58096	501	0.235	0.237	-0.8
57997	504	0.110	0.100	10.0	58020	504	0.086	0.082	4.9	58096	504	0.152	0.150	1.3
57997	506	0.114	0.104	9.6	58020	506	0.350	0.330	6.1	58096	506	0.223	0.221	0.9
57997	507	0.167	0.153	9.2	58020	507	0.153	0.149	2.7	58096	507	0.290	0.300	-3.3
57997	508	0.094	0.087	8.0	58020	508	0.140	0.136	2.9	58096	508	0.129	0.131	-1.5
57997	509	0.165	0.150	10.0	58020	509	0.237	0.227	4.4	58096	509	0.182	0.181	0.6
57997	514	0.134	0.123	8.9	58020	514	0.181	0.174	4.0	58096	514	0.133	0.132	0.8
57998	501	0.080	0.081	-1.2	58056	501	0.223	0.225	-0.9	58301	501	0.084	0.083	1.2
57998	504	0.052	0.051	2.0	58056	504	0.144	0.142	1.4	58301	504	0.053	0.052	1.9
57998	506	0.076	0.075	1.3	58056	506	0.211	0.209	1.0	58301	506	0.090	0.089	1.1
57998	507	0.100	0.101	-1.0	58056	507	0.280	0.280	0.0	58301	507	0.080	0.079	1.3
57998	508	0.044	0.045	-2.2	58056	508	0.122	0.124	-1.6	58301	508	0.035	0.035	0.0
57998	509	0.062	0.062	0.0	58056	509	0.172	0.171	0.6	58301	509	0.060	0.059	1.7
57998	514	0.045	0.045	0.0	58056	514	0.126	0.124	1.6	58301	514	0.045	0.044	2.3

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58302	501	0.063	0.064	-1.6	58457	501	0.089	0.082	8.5	58559	501	0.026	0.026	0.0
58302	504	0.041	0.041	0.0	58457	504	0.064	0.058	10.3	58559	504	0.017	0.017	0.0
58302	506	0.060	0.060	0.0	58457	506	0.066	0.060	10.0	58559	506	0.025	0.024	4.2
58302	507	0.079	0.080	-1.3	58457	507	0.097	0.089	9.0	58559	507	0.032	0.032	0.0
58302	508	0.035	0.035	0.0	58457	508	0.055	0.050	10.0	58559	508	0.014	0.014	0.0
58302	509	0.049	0.049	0.0	58457	509	0.096	0.087	10.3	58559	509	0.020	0.020	0.0
58302	514	0.036	0.035	2.9	58457	514	0.077	0.071	8.5	58559	514	0.015	0.014	7.1
58397	501	0.370	0.370	0.0	58458	501	0.115	0.105	9.5	58560	501	0.062	0.063	-1.6
58397	504	0.238	0.235	1.3	58458	504	0.082	0.075	9.3	58560	504	0.040	0.040	0.0
58397	506	0.350	0.350	0.0	58458	506	0.085	0.078	9.0	58560	506	0.059	0.059	0.0
58397	507	0.460	0.460	0.0	58458	507	0.125	0.115	8.7	58560	507	0.078	0.078	0.0
58397	508	0.202	0.206	-1.9	58458	508	0.071	0.065	9.2	58560	508	0.034	0.035	-2.9
58397	509	0.290	0.280	3.6	58458	509	0.124	0.113	9.7	58560	509	0.048	0.048	0.0
58397	514	0.209	0.206	1.5	58458	514	0.100	0.092	8.7	58560	514	0.035	0.035	0.0
58408	501	0.090	0.083	8.4	58459	501	0.138	0.127	8.7	58575	501	0.080	0.081	-1.2
58408	504	0.065	0.059	10.2	58459	504	0.099	0.090	10.0	58575	504	0.052	0.051	2.0
58408	506	0.067	0.061	9.8	58459	506	0.102	0.093	9.7	58575	506	0.076	0.075	1.3
58408	507	0.098	0.090	8.9	58459	507	0.150	0.138	8.7	58575	507	0.100	0.101	-1.0
58408	508	0.056	0.051	9.8	58459	508	0.085	0.078	9.0	58575	508	0.044	0.045	-2.2
58408	509	0.097	0.089	9.0	58459	509	0.148	0.135	9.6	58575	509	0.062	0.062	0.0
58408	514	0.079	0.072	9.7	58459	514	0.120	0.110	9.1	58575	514	0.045	0.045	0.0
58409	501	0.115	0.105	9.5	58503	501	0.098	0.099	-1.0	58627	501	0.260	0.260	0.0
58409	504	0.082	0.075	9.3	58503	504	0.063	0.063	0.0	58627	504	0.166	0.165	0.6
58409	506	0.085	0.078	9.0	58503	506	0.093	0.092	1.1	58627	506	0.245	0.242	1.2
58409	507	0.125	0.115	8.7	58503	507	0.122	0.123	-0.8	58627	507	0.320	0.320	0.0
58409	508	0.071	0.065	9.2	58503	508	0.054	0.055	-1.8	58627	508	0.141	0.144	-2.1
58409	509	0.124	0.113	9.7	58503	509	0.076	0.075	1.3	58627	509	0.200	0.198	1.0
58409	514	0.100	0.092	8.7	58503	514	0.056	0.055	1.8	58627	514	0.146	0.144	1.4
58456	501	0.061	0.056	8.9	58532	501	0.127	0.128	-0.8	58663	501	0.550	0.550	0.0
58456	504	0.044	0.040	10.0	58532	504	0.082	0.081	1.2	58663	504	0.350	0.340	2.9
58456	506	0.045	0.042	7.1	58532	506	0.120	0.119	0.8	58663	506	0.590	0.580	1.7
58456	507	0.067	0.061	9.8	58532	507	0.158	0.159	-0.6	58663	507	0.520	0.520	0.0
58456	508	0.038	0.035	8.6	58532	508	0.069	0.071	-2.8	58663	508	0.232	0.228	1.8
58456	509	0.066	0.060	10.0	58532	509	0.098	0.097	1.0	58663	509	0.390	0.390	0.0
58456	514	0.053	0.049	8.2	58532	514	0.072	0.071	1.4	58663	514	0.290	0.290	0.0

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58682	501	0.229	0.232	-1.3	58759	501	0.069	0.070	-1.4	58840	501	0.152	0.151	0.7
58682	504	0.148	0.147	0.7	58759	504	0.045	0.044	2.3	58840	504	0.096	0.094	2.1
58682	506	0.217	0.215	0.9	58759	506	0.066	0.065	1.5	58840	506	0.164	0.161	1.9
58682	507	0.290	0.290	0.0	58759	507	0.086	0.087	-1.1	58840	507	0.145	0.143	1.4
58682	508	0.126	0.128	-1.6	58759	508	0.038	0.039	-2.6	58840	508	0.064	0.063	1.6
58682	509	0.178	0.176	1.1	58759	509	0.054	0.053	1.9	58840	509	0.109	0.108	0.9
58682	514	0.130	0.128	1.6	58759	514	0.039	0.039	0.0	58840	514	0.081	0.081	0.0
58713	501	0.087	0.084	3.6	58802	501	0.079	0.079	0.0	58873	501	0.242	0.241	0.4
58713	504	0.025	0.024	4.2	58802	504	0.051	0.050	2.0	58873	504	0.153	0.150	2.0
58713	506	0.100	0.096	4.2	58802	506	0.075	0.074	1.4	58873	506	0.260	0.260	0.0
58713	507	0.044	0.043	2.3	58802	507	0.098	0.099	-1.0	58873	507	0.231	0.228	1.3
58713	508	0.041	0.039	5.1	58802	508	0.043	0.044	-2.3	58873	508	0.102	0.100	2.0
58713	509	0.069	0.066	4.5	58802	509	0.061	0.060	1.7	58873	509	0.173	0.171	1.2
58713	514	0.052	0.050	4.0	58802	514	0.045	0.044	2.3	58873	514	0.129	0.128	0.8
58737	501	0.167	0.168	-0.6	58813	501	0.250	0.250	0.0	58903	501	0.050	0.050	0.0
58737	504	0.107	0.106	0.9	58813	504	0.160	0.157	1.9	58903	504	0.032	0.032	0.0
58737	506	0.158	0.156	1.3	58813	506	0.270	0.270	0.0	58903	506	0.047	0.047	0.0
58737	507	0.207	0.209	-1.0	58813	507	0.241	0.238	1.3	58903	507	0.062	0.062	0.0
58737	508	0.091	0.093	-2.2	58813	508	0.106	0.105	1.0	58903	508	0.027	0.028	-3.6
58737	509	0.129	0.128	0.8	58813	509	0.181	0.179	1.1	58903	509	0.038	0.038	0.0
58737	514	0.094	0.093	1.1	58813	514	0.135	0.134	0.7	58903	514	0.028	0.028	0.0
58756	501	0.103	0.102	1.0	58822	501	0.217	0.219	-0.9	58904	501	0.038	0.038	0.0
58756	504	0.065	0.064	1.6	58822	504	0.140	0.138	1.4	58904	504	0.025	0.024	4.2
58756	506	0.111	0.109	1.8	58822	506	0.205	0.203	1.0	58904	506	0.036	0.036	0.0
58756	507	0.098	0.097	1.0	58822	507	0.270	0.270	0.0	58904	507	0.047	0.048	-2.1
58756	508	0.043	0.043	0.0	58822	508	0.119	0.121	-1.7	58904	508	0.021	0.021	0.0
58756	509	0.073	0.073	0.0	58822	509	0.168	0.166	1.2	58904	509	0.029	0.029	0.0
58756	514	0.055	0.054	1.9	58822	514	0.123	0.121	1.7	58904	514	0.022	0.021	4.8
58757	501	0.560	0.570	-1.8	58837	501	0.510	0.510	0.0	58922	501	0.400	0.400	0.0
58757	504	0.360	0.360	0.0	58837	504	0.320	0.310	3.2	58922	504	0.250	0.249	0.4
58757	506	0.530	0.530	0.0	58837	506	0.550	0.540	1.9	58922	506	0.430	0.430	0.0
58757	507	0.700	0.700	0.0	58837	507	0.480	0.480	0.0	58922	507	0.380	0.380	0.0
58757	508	0.310	0.310	0.0	58837	508	0.214	0.211	1.4	58922	508	0.169	0.167	1.2
58757	509	0.430	0.430	0.0	58837	509	0.360	0.360	0.0	58922	509	0.290	0.280	3.6
58757	514	0.320	0.310	3.2	58837	514	0.270	0.270	0.0	58922	514	0.215	0.213	0.9

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STATE: 12 - ILLINOIS
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59005	501	0.094	0.095	-1.1	59223	501	0.250	0.249	0.4	59482	501	0.620	0.600	3.3
59005	504	0.061	0.060	1.7	59223	504	0.158	0.155	1.9	59482	504	0.179	0.170	5.3
59005	506	0.089	0.088	1.1	59223	506	0.270	0.270	0.0	59482	506	0.720	0.690	4.3
59005	507	0.117	0.118	-0.8	59223	507	0.239	0.236	1.3	59482	507	0.320	0.310	3.2
59005	508	0.051	0.053	-3.8	59223	508	0.105	0.104	1.0	59482	508	0.290	0.280	3.6
59005	509	0.073	0.072	1.4	59223	509	0.179	0.177	1.1	59482	509	0.490	0.470	4.3
59005	514	0.053	0.053	0.0	59223	514	0.134	0.133	0.8	59482	514	0.370	0.360	2.8
59057	501	0.700	0.700	0.0	59257	501	0.025	0.026	-3.8	59537	501	0.176	0.175	0.6
59057	504	0.450	0.450	0.0	59257	504	0.016	0.016	0.0	59537	504	0.111	0.109	1.8
59057	506	0.660	0.650	1.5	59257	506	0.024	0.024	0.0	59537	506	0.189	0.186	1.6
59057	507	0.870	0.870	0.0	59257	507	0.032	0.032	0.0	59537	507	0.167	0.165	1.2
59057	508	0.380	0.390	-2.6	59257	508	0.014	0.014	0.0	59537	508	0.074	0.073	1.4
59057	509	0.540	0.530	1.9	59257	509	0.020	0.019	5.3	59537	509	0.125	0.124	0.8
59057	514	0.390	0.390	0.0	59257	514	0.014	0.014	0.0	59537	514	0.094	0.093	1.1
59058	501	0.450	0.460	-2.2	59306	501	0.159	0.161	-1.2	59601	501	0.161	0.163	-1.2
59058	504	0.290	0.290	0.0	59306	504	0.103	0.102	1.0	59601	504	0.104	0.103	1.0
59058	506	0.430	0.420	2.4	59306	506	0.151	0.149	1.3	59601	506	0.153	0.151	1.3
59058	507	0.560	0.570	-1.8	59306	507	0.198	0.200	-1.0	59601	507	0.201	0.202	-0.5
59058	508	0.247	0.250	-1.2	59306	508	0.087	0.089	-2.2	59601	508	0.088	0.090	-2.2
59058	509	0.350	0.350	0.0	59306	509	0.123	0.122	0.8	59601	509	0.125	0.124	0.8
59058	514	0.260	0.250	4.0	59306	514	0.090	0.089	1.1	59601	514	0.091	0.090	1.1
59188	501	0.600	0.580	3.4	59378	501	0.163	0.162	0.6	59647	501	0.280	0.270	3.7
59188	504	0.172	0.163	5.5	59378	504	0.103	0.101	2.0	59647	504	0.080	0.076	5.3
59188	506	0.690	0.660	4.5	59378	506	0.175	0.173	1.2	59647	506	0.320	0.310	3.2
59188	507	0.300	0.290	3.4	59378	507	0.155	0.153	1.3	59647	507	0.142	0.137	3.6
59188	508	0.280	0.270	3.7	59378	508	0.068	0.068	0.0	59647	508	0.130	0.125	4.0
59188	509	0.470	0.450	4.4	59378	509	0.116	0.115	0.9	59647	509	0.219	0.210	4.3
59188	514	0.360	0.340	5.9	59378	514	0.087	0.086	1.2	59647	514	0.167	0.160	4.4
59189	501	0.820	0.790	3.8	59481	501	0.430	0.430	0.0	59660	501	0.300	0.300	0.0
59189	504	0.235	0.224	4.9	59481	504	0.280	0.270	3.7	59660	504	0.191	0.189	1.1
59189	506	0.940	0.900	4.4	59481	506	0.410	0.400	2.5	59660	506	0.280	0.280	0.0
59189	507	0.420	0.400	5.0	59481	507	0.530	0.540	-1.9	59660	507	0.370	0.370	0.0
59189	508	0.380	0.370	2.7	59481	508	0.234	0.239	-2.1	59660	508	0.162	0.165	-1.8
59189	509	0.650	0.620	4.8	59481	509	0.330	0.330	0.0	59660	509	0.230	0.228	0.9
59189	514	0.490	0.470	4.3	59481	514	0.242	0.239	1.3	59660	514	0.168	0.166	1.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59661	501	0.145	0.147	-1.4	59723	501	0.052	0.052	0.0	59750	501	0.131	0.130	0.8
59661	504	0.094	0.093	1.1	59723	504	0.033	0.033	0.0	59750	504	0.083	0.081	2.5
59661	506	0.138	0.136	1.5	59723	506	0.049	0.049	0.0	59750	506	0.141	0.139	1.4
59661	507	0.181	0.182	-0.5	59723	507	0.064	0.065	-1.5	59750	507	0.125	0.123	1.6
59661	508	0.080	0.081	-1.2	59723	508	0.028	0.029	-3.4	59750	508	0.055	0.054	1.9
59661	509	0.113	0.112	0.9	59723	509	0.040	0.040	0.0	59750	509	0.093	0.092	1.1
59661	514	0.082	0.081	1.2	59723	514	0.029	0.029	0.0	59750	514	0.070	0.069	1.4
59693	501	0.024	0.025	-4.0	59724	501	0.079	0.080	-1.3	59751	501	0.047	0.047	0.0
59693	504	0.016	0.016	0.0	59724	504	0.051	0.051	0.0	59751	504	0.030	0.029	3.4
59693	506	0.023	0.023	0.0	59724	506	0.075	0.074	1.4	59751	506	0.051	0.050	2.0
59693	507	0.030	0.031	-3.2	59724	507	0.099	0.099	0.0	59751	507	0.045	0.044	2.3
59693	508	0.013	0.014	-7.1	59724	508	0.043	0.044	-2.3	59751	508	0.020	0.020	0.0
59693	509	0.019	0.019	0.0	59724	509	0.061	0.061	0.0	59751	509	0.034	0.033	3.0
59693	514	0.014	0.014	0.0	59724	514	0.045	0.044	2.3	59751	514	0.025	0.025	0.0
59701	501	0.012	0.012	0.0	59725	501	0.099	0.100	-1.0	59773	501	0.035	0.034	2.9
59701	504	0.008	0.007	14.3	59725	504	0.064	0.063	1.6	59773	504	0.010	0.010	0.0
59701	506	0.011	0.011	0.0	59725	506	0.094	0.093	1.1	59773	506	0.041	0.039	5.1
59701	507	0.014	0.015	-6.7	59725	507	0.123	0.124	-0.8	59773	507	0.018	0.017	5.9
59701	508	0.006	0.006	0.0	59725	508	0.054	0.055	-1.8	59773	508	0.016	0.016	0.0
59701	509	0.009	0.009	0.0	59725	509	0.077	0.076	1.3	59773	509	0.028	0.027	3.7
59701	514	0.007	0.007	0.0	59725	514	0.056	0.055	1.8	59773	514	0.021	0.020	5.0
59713	501	0.270	0.270	0.0	59726	501	0.072	0.073	-1.4	59774	501	0.029	0.028	3.6
59713	504	0.171	0.170	0.6	59726	504	0.046	0.046	0.0	59774	504	0.008	0.008	0.0
59713	506	0.250	0.249	0.4	59726	506	0.068	0.067	1.5	59774	506	0.033	0.032	3.1
59713	507	0.330	0.330	0.0	59726	507	0.089	0.090	-1.1	59774	507	0.015	0.014	7.1
59713	508	0.145	0.148	-2.0	59726	508	0.039	0.040	-2.5	59774	508	0.014	0.013	7.7
59713	509	0.206	0.204	1.0	59726	509	0.056	0.055	1.8	59774	509	0.023	0.022	4.5
59713	514	0.150	0.148	1.4	59726	514	0.041	0.040	2.5	59774	514	0.017	0.017	0.0
59722	501	0.137	0.139	-1.4	59738	501	0.229	0.232	-1.3	59775	501	0.037	0.036	2.8
59722	504	0.089	0.088	1.1	59738	504	0.148	0.147	0.7	59775	504	0.011	0.010	10.0
59722	506	0.130	0.129	0.8	59738	506	0.217	0.215	0.9	59775	506	0.043	0.041	4.9
59722	507	0.171	0.172	-0.6	59738	507	0.290	0.290	0.0	59775	507	0.019	0.018	5.6
59722	508	0.075	0.077	-2.6	59738	508	0.126	0.128	-1.6	59775	508	0.017	0.017	0.0
59722	509	0.106	0.106	0.0	59738	509	0.178	0.176	1.1	59775	509	0.029	0.028	3.6
59722	514	0.078	0.077	1.3	59738	514	0.130	0.128	1.6	59775	514	0.022	0.022	0.0

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59781	501	0.114	0.113	0.9	59798	501	0.430	0.430	0.0	59892	501	0.165	0.164	0.6
59781	504	0.072	0.070	2.9	59798	504	0.270	0.270	0.0	59892	504	0.104	0.102	2.0
59781	506	0.122	0.120	1.7	59798	506	0.460	0.460	0.0	59892	506	0.178	0.175	1.7
59781	507	0.108	0.107	0.9	59798	507	0.410	0.400	2.5	59892	507	0.157	0.155	1.3
59781	508	0.048	0.047	2.1	59798	508	0.181	0.179	1.1	59892	508	0.069	0.068	1.5
59781	509	0.081	0.080	1.2	59798	509	0.310	0.300	3.3	59892	509	0.118	0.117	0.9
59781	514	0.061	0.060	1.7	59798	514	0.230	0.228	0.9	59892	514	0.088	0.087	1.1
59782	501	0.170	0.168	1.2	59806	501	0.310	0.310	0.0	59904	501	0.112	0.111	0.9
59782	504	0.107	0.105	1.9	59806	504	0.195	0.191	2.1	59904	504	0.070	0.069	1.4
59782	506	0.182	0.180	1.1	59806	506	0.330	0.330	0.0	59904	506	0.120	0.118	1.7
59782	507	0.161	0.159	1.3	59806	507	0.290	0.290	0.0	59904	507	0.106	0.105	1.0
59782	508	0.071	0.070	1.4	59806	508	0.130	0.128	1.6	59904	508	0.047	0.046	2.2
59782	509	0.121	0.120	0.8	59806	509	0.220	0.218	0.9	59904	509	0.080	0.079	1.3
59782	514	0.090	0.090	0.0	59806	514	0.165	0.163	1.2	59904	514	0.059	0.059	0.0
59783	501	0.165	0.164	0.6	59867	501	0.199	0.201	-1.0	59905	501	0.125	0.126	-0.8
59783	504	0.104	0.102	2.0	59867	504	0.129	0.127	1.6	59905	504	0.081	0.080	1.2
59783	506	0.178	0.175	1.7	59867	506	0.189	0.187	1.1	59905	506	0.118	0.117	0.9
59783	507	0.157	0.155	1.3	59867	507	0.248	0.250	-0.8	59905	507	0.155	0.156	-0.6
59783	508	0.069	0.068	1.5	59867	508	0.109	0.111	-1.8	59905	508	0.068	0.070	-2.9
59783	509	0.118	0.117	0.9	59867	509	0.154	0.153	0.7	59905	509	0.097	0.096	1.0
59783	514	0.088	0.087	1.1	59867	514	0.113	0.111	1.8	59905	514	0.071	0.070	1.4
59784	501	0.127	0.126	0.8	59886	501	0.027	0.027	0.0	59914	501	0.730	0.740	-1.4
59784	504	0.080	0.078	2.6	59886	504	0.017	0.017	0.0	59914	504	0.470	0.470	0.0
59784	506	0.136	0.134	1.5	59886	506	0.026	0.025	4.0	59914	506	0.690	0.690	0.0
59784	507	0.120	0.119	0.8	59886	507	0.034	0.034	0.0	59914	507	0.910	0.920	-1.1
59784	508	0.053	0.052	1.9	59886	508	0.015	0.015	0.0	59914	508	0.400	0.410	-2.4
59784	509	0.090	0.089	1.1	59886	509	0.021	0.021	0.0	59914	509	0.570	0.560	1.8
59784	514	0.067	0.067	0.0	59886	514	0.015	0.015	0.0	59914	514	0.410	0.410	0.0
59790	501	0.177	0.179	-1.1	59889	501	0.116	0.112	3.6	59915	501	0.370	0.370	0.0
59790	504	0.114	0.113	0.9	59889	504	0.033	0.032	3.1	59915	504	0.234	0.230	1.7
59790	506	0.168	0.166	1.2	59889	506	0.134	0.128	4.7	59915	506	0.400	0.390	2.6
59790	507	0.220	0.222	-0.9	59889	507	0.059	0.057	3.5	59915	507	0.350	0.350	0.0
59790	508	0.097	0.099	-2.0	59889	508	0.054	0.052	3.8	59915	508	0.156	0.154	1.3
59790	509	0.137	0.136	0.7	59889	509	0.091	0.088	3.4	59915	509	0.260	0.260	0.0
59790	514	0.100	0.099	1.0	59889	514	0.070	0.067	4.5	59915	514	0.198	0.196	1.0

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59917	501	0.069	0.068	1.5	59931	501	0.330	0.330	0.0	59963	501	0.310	0.320	-3.1
59917	504	0.043	0.042	2.4	59931	504	0.213	0.210	1.4	59963	504	0.203	0.201	1.0
59917	506	0.074	0.073	1.4	59931	506	0.310	0.310	0.0	59963	506	0.300	0.300	0.0
59917	507	0.065	0.064	1.6	59931	507	0.410	0.410	0.0	59963	507	0.390	0.390	0.0
59917	508	0.029	0.028	3.6	59931	508	0.180	0.184	-2.2	59963	508	0.172	0.176	-2.3
59917	509	0.049	0.048	2.1	59931	509	0.260	0.250	4.0	59963	509	0.244	0.241	1.2
59917	514	0.037	0.036	2.8	59931	514	0.186	0.184	1.1	59963	514	0.178	0.176	1.1
59923	501	0.018	0.018	0.0	59932	501	0.350	0.360	-2.8	59964	501	0.740	0.740	0.0
59923	504	0.012	0.011	9.1	59932	504	0.229	0.227	0.9	59964	504	0.480	0.470	2.1
59923	506	0.017	0.017	0.0	59932	506	0.340	0.330	3.0	59964	506	0.700	0.690	1.4
59923	507	0.022	0.023	-4.3	59932	507	0.440	0.440	0.0	59964	507	0.920	0.920	0.0
59923	508	0.010	0.010	0.0	59932	508	0.194	0.198	-2.0	59964	508	0.400	0.410	-2.4
59923	509	0.014	0.014	0.0	59932	509	0.270	0.270	0.0	59964	509	0.570	0.570	0.0
59923	514	0.010	0.010	0.0	59932	514	0.201	0.198	1.5	59964	514	0.420	0.410	2.4
59925	501	0.510	0.490	4.1	59941	501	0.111	0.111	0.0	59970	501	0.150	0.149	0.7
59925	504	0.430	0.410	4.9	59941	504	0.071	0.071	0.0	59970	504	0.095	0.093	2.2
59925	506	0.520	0.490	6.1	59941	506	0.105	0.104	1.0	59970	506	0.162	0.159	1.9
59925	507	0.320	0.310	3.2	59941	507	0.137	0.139	-1.4	59970	507	0.143	0.141	1.4
59925	508	0.420	0.400	5.0	59941	508	0.060	0.062	-3.2	59970	508	0.063	0.062	1.6
59925	509	0.430	0.420	2.4	59941	509	0.086	0.085	1.2	59970	509	0.107	0.106	0.9
59925	514	0.380	0.360	5.6	59941	514	0.063	0.062	1.6	59970	514	0.080	0.079	1.3
59926	501	0.430	0.420	2.4	59947	501	0.112	0.111	0.9	59973	501	0.203	0.205	-1.0
59926	504	0.370	0.350	5.7	59947	504	0.070	0.069	1.4	59973	504	0.131	0.130	0.8
59926	506	0.440	0.420	4.8	59947	506	0.120	0.118	1.7	59973	506	0.192	0.190	1.1
59926	507	0.270	0.260	3.8	59947	507	0.106	0.105	1.0	59973	507	0.250	0.250	0.0
59926	508	0.350	0.340	2.9	59947	508	0.047	0.046	2.2	59973	508	0.111	0.113	-1.8
59926	509	0.370	0.350	5.7	59947	509	0.080	0.079	1.3	59973	509	0.157	0.156	0.6
59926	514	0.320	0.310	3.2	59947	514	0.059	0.059	0.0	59973	514	0.115	0.114	0.9
59927	501	0.290	0.280	3.6	59955	501	0.042	0.043	-2.3	59975	501	0.210	0.209	0.5
59927	504	0.247	0.236	4.7	59955	504	0.027	0.027	0.0	59975	504	0.133	0.130	2.3
59927	506	0.290	0.280	3.6	59955	506	0.040	0.040	0.0	59975	506	0.226	0.223	1.3
59927	507	0.182	0.175	4.0	59955	507	0.053	0.053	0.0	59975	507	0.200	0.197	1.5
59927	508	0.238	0.229	3.9	59955	508	0.023	0.024	-4.2	59975	508	0.088	0.087	1.1
59927	509	0.248	0.238	4.2	59955	509	0.033	0.032	3.1	59975	509	0.150	0.148	1.4
59927	514	0.216	0.207	4.3	59955	514	0.024	0.024	0.0	59975	514	0.112	0.111	0.9

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STATE: 12 - ILLINOIS
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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
59977	501	0.120	0.119	0.8	59989	501	0.029	0.029	0.0	60015	501	31.900	29.500	8.1
59977	504	0.076	0.074	2.7	59989	504	0.019	0.019	0.0	60015	504	22.100	19.100	15.7
59977	506	0.129	0.127	1.6	59989	506	0.028	0.027	3.7	60015	506	28.300	24.500	15.5
59977	507	0.114	0.113	0.9	59989	507	0.036	0.036	0.0	60015	507	34.500	29.200	18.2
59977	508	0.050	0.050	0.0	59989	508	0.016	0.016	0.0	60015	508	20.000	17.600	13.6
59977	509	0.086	0.085	1.2	59989	509	0.023	0.022	4.5	60015	509	27.600	23.800	16.0
59977	514	0.064	0.064	0.0	59989	514	0.016	0.016	0.0	60015	514	12.000	10.600	13.2
59984	501	0.056	0.056	0.0	60010	501	26.300	24.400	7.8	60016	501	35.800	33.100	8.2
59984	504	0.036	0.035	2.9	60010	504	18.300	15.800	15.8	60016	504	24.800	21.400	15.9
59984	506	0.053	0.052	1.9	60010	506	23.400	20.300	15.3	60016	506	31.800	27.500	15.6
59984	507	0.069	0.070	-1.4	60010	507	28.500	24.100	18.3	60016	507	38.700	32.800	18.0
59984	508	0.030	0.031	-3.2	60010	508	16.600	14.500	14.5	60016	508	22.500	19.700	14.2
59984	509	0.043	0.043	0.0	60010	509	22.800	19.600	16.3	60016	509	31.000	26.700	16.1
59984	514	0.031	0.031	0.0	60010	514	9.960	8.770	13.6	60016	514	13.500	11.900	13.4
59985	501	0.217	0.219	-0.9	60011	501	30.300	28.000	8.2	60035	501	36.800	32.500	13.2
59985	504	0.140	0.139	0.7	60011	504	21.000	18.100	16.0	60035	504	43.600	36.100	20.8
59985	506	0.206	0.204	1.0	60011	506	26.900	23.300	15.5	60035	506	49.100	40.800	20.3
59985	507	0.270	0.270	0.0	60011	507	32.800	27.700	18.4	60035	507	47.800	38.700	23.5
59985	508	0.119	0.121	-1.7	60011	508	19.100	16.700	14.4	60035	508	36.600	30.700	19.2
59985	509	0.168	0.167	0.6	60011	509	26.200	22.600	15.9	60035	509	36.000	29.600	21.6
59985	514	0.123	0.122	0.8	60011	514	11.400	10.100	12.9	60035	514	33.800	28.500	18.6
59986	501	0.166	0.167	-0.6	60012	501	49.800	46.000	8.3	61000	501	26.100	24.100	8.3
59986	504	0.107	0.106	0.9	60012	504	34.500	29.800	15.8	61000	504	18.100	15.600	16.0
59986	506	0.157	0.156	0.6	60012	506	44.200	38.300	15.4	61000	506	23.100	20.000	15.5
59986	507	0.206	0.208	-1.0	60012	507	53.800	45.600	18.0	61000	507	28.200	23.900	18.0
59986	508	0.091	0.093	-2.2	60012	508	31.300	27.400	14.2	61000	508	16.400	14.400	13.9
59986	509	0.129	0.127	1.6	60012	509	43.100	37.100	16.2	61000	509	22.600	19.400	16.5
59986	514	0.094	0.093	1.1	60012	514	18.800	16.600	13.3	61000	514	9.860	8.690	13.5
59988	501	0.054	0.053	1.9	60013	501	42.700	39.500	8.1	61212	501	18.800	17.500	7.4
59988	504	0.034	0.033	3.0	60013	504	29.600	25.500	16.1	61212	504	22.300	19.400	14.9
59988	506	0.058	0.057	1.8	60013	506	37.800	32.800	15.2	61212	506	25.100	21.900	14.6
59988	507	0.051	0.050	2.0	60013	507	46.200	39.100	18.2	61212	507	24.400	20.800	17.3
59988	508	0.023	0.022	4.5	60013	508	26.800	23.500	14.0	61212	508	18.700	16.500	13.3
59988	509	0.038	0.038	0.0	60013	509	36.900	31.800	16.0	61212	509	18.400	15.900	15.7
59988	514	0.029	0.028	3.6	60013	514	16.100	14.200	13.4	61212	514	17.300	15.300	13.1

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LOSS COST % CHANGE BY CLASS

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61216	501	20.800	19.400	7.2	61225	501	40.800	40.100	1.7	62002	501	5.140	4.550	13.0
61216	504	24.700	21.500	14.9	61225	504	48.300	44.400	8.8	62002	504	6.100	5.050	20.8
61216	506	27.800	24.300	14.4	61225	506	54.400	50.200	8.4	62002	506	6.860	5.700	20.4
61216	507	27.100	23.100	17.3	61225	507	52.900	47.600	11.1	62002	507	6.680	5.400	23.7
61216	508	20.700	18.300	13.1	61225	508	40.600	37.700	7.7	62002	508	5.120	4.290	19.3
61216	509	20.400	17.700	15.3	61225	509	39.900	36.500	9.3	62002	509	5.030	4.140	21.5
61216	514	19.200	17.000	12.9	61225	514	37.500	35.100	6.8	62002	514	4.730	3.980	18.8
61217	501	19.000	17.700	7.3	61226	501	68.600	63.900	7.4	62003	501	16.200	14.300	13.3
61217	504	22.500	19.600	14.8	61226	504	81.400	70.800	15.0	62003	504	19.200	15.900	20.8
61217	506	25.400	22.100	14.9	61226	506	91.500	80.000	14.4	62003	506	21.600	18.000	20.0
61217	507	24.600	21.000	17.1	61226	507	89.000	75.900	17.3	62003	507	21.100	17.000	24.1
61217	508	18.900	16.600	13.9	61226	508	68.200	60.200	13.3	62003	508	16.100	13.500	19.3
61217	509	18.500	16.100	14.9	61226	509	67.100	58.100	15.5	62003	509	15.900	13.100	21.4
61217	514	17.500	15.500	12.9	61226	514	63.100	55.900	12.9	62003	514	14.900	12.600	18.3
61218	501	12.900	12.100	6.6	61227	501	62.700	58.400	7.4	63010	501	47.400	43.800	8.2
61218	504	15.400	13.400	14.9	61227	504	74.500	64.800	15.0	63010	504	32.900	28.400	15.8
61218	506	17.300	15.100	14.6	61227	506	83.700	73.200	14.3	63010	506	42.100	36.500	15.3
61218	507	16.800	14.300	17.5	61227	507	81.500	69.400	17.4	63010	507	51.300	43.400	18.2
61218	508	12.900	11.400	13.2	61227	508	62.400	55.100	13.2	63010	508	29.800	26.100	14.2
61218	509	12.700	11.000	15.5	61227	509	61.400	53.200	15.4	63010	509	41.000	35.400	15.8
61218	514	12.000	10.600	13.2	61227	514	57.800	51.200	12.9	63010	514	17.900	15.800	13.3
61223	501	92.100	81.500	13.0	62000	501	14.300	13.300	7.5	63011	501	59.300	54.800	8.2
61223	504	109.000	90.400	20.6	62000	504	16.900	14.800	14.2	63011	504	41.100	35.500	15.8
61223	506	123.000	102.000	20.6	62000	506	19.100	16.700	14.4	63011	506	52.600	45.600	15.4
61223	507	120.000	96.900	23.8	62000	507	18.500	15.800	17.1	63011	507	64.100	54.300	18.0
61223	508	91.700	76.800	19.4	62000	508	14.300	12.500	14.4	63011	508	37.300	32.700	14.1
61223	509	90.200	74.200	21.6	62000	509	14.000	12.100	15.7	63011	509	51.300	44.200	16.1
61223	514	84.800	71.400	18.8	62000	514	13.100	11.600	12.9	63011	514	22.400	19.700	13.7
61224	501	29.300	28.900	1.4	62001	501	11.300	9.970	13.3	63012	501	84.300	78.000	8.1
61224	504	34.800	32.000	8.7	62001	504	13.400	11.100	20.7	63012	504	58.400	50.500	15.6
61224	506	39.200	36.200	8.3	62001	506	15.000	12.500	20.0	63012	506	74.800	64.800	15.4
61224	507	38.200	34.300	11.4	62001	507	14.600	11.800	23.7	63012	507	91.200	77.200	18.1
61224	508	29.300	27.200	7.7	62001	508	11.200	9.400	19.1	63012	508	53.000	46.400	14.2
61224	509	28.700	26.300	9.1	62001	509	11.000	9.070	21.3	63012	509	72.900	62.900	15.9
61224	514	27.000	25.300	6.7	62001	514	10.400	8.730	19.1	63012	514	31.900	28.100	13.5

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63013	501	79.800	73.800	8.1	64074	501	24.800	22.000	12.7	66309	501	22.500	19.900	13.1
63013	504	55.300	47.800	15.7	64074	504	13.300	11.000	20.9	66309	504	26.800	22.100	21.3
63013	506	70.800	61.400	15.3	64074	506	18.400	15.300	20.3	66309	506	30.100	25.000	20.4
63013	507	86.300	73.100	18.1	64074	507	13.700	11.100	23.4	66309	507	29.300	23.700	23.6
63013	508	50.200	44.000	14.1	64074	508	10.100	8.460	19.4	66309	508	22.400	18.800	19.1
63013	509	69.000	59.500	16.0	64074	509	16.000	13.200	21.2	66309	509	22.100	18.100	22.1
63013	514	30.200	26.600	13.5	64074	514	15.300	13.000	17.7	66309	514	20.700	17.500	18.3
63215	501	53.600	47.400	13.1	64075	501	17.500	15.500	12.9	66561	501	52.200	46.200	13.0
63215	504	63.600	52.600	20.9	64075	504	9.350	7.760	20.5	66561	504	62.000	51.200	21.1
63215	506	71.500	59.400	20.4	64075	506	12.900	10.800	19.4	66561	506	69.700	57.900	20.4
63215	507	69.600	56.300	23.6	64075	507	9.650	7.830	23.2	66561	507	67.800	54.900	23.5
63215	508	53.300	44.700	19.2	64075	508	7.090	5.950	19.2	66561	508	52.000	43.500	19.5
63215	509	52.400	43.100	21.6	64075	509	11.300	9.310	21.4	66561	509	51.100	42.000	21.7
63215	514	49.300	41.500	18.8	64075	514	10.800	9.130	18.3	66561	514	48.000	40.500	18.5
63216	501	37.200	32.900	13.1	65007	501	32.600	28.900	12.8	67017	501	48.400	42.900	12.8
63216	504	44.100	36.500	20.8	65007	504	38.700	32.000	20.9	67017	504	57.500	47.600	20.8
63216	506	49.600	41.200	20.4	65007	506	43.500	36.200	20.2	67017	506	64.700	53.700	20.5
63216	507	48.300	39.100	23.5	65007	507	42.400	34.300	23.6	67017	507	62.900	50.900	23.6
63216	508	37.000	31.000	19.4	65007	508	32.500	27.200	19.5	67017	508	48.200	40.400	19.3
63216	509	36.400	29.900	21.7	65007	509	31.900	26.300	21.3	67017	509	47.400	39.000	21.5
63216	514	34.200	28.800	18.8	65007	514	30.000	25.300	18.6	67017	514	44.600	37.500	18.9
63217	501	29.000	24.900	16.5	66122	501	14.000	12.400	12.9	67508	501	36.600	32.100	14.0
63217	504	30.600	24.400	25.4	66122	504	16.700	13.800	21.0	67508	504	25.900	21.300	21.6
63217	506	29.400	23.600	24.6	66122	506	18.700	15.600	19.9	67508	506	26.600	21.900	21.5
63217	507	54.400	42.600	27.7	66122	507	18.200	14.800	23.0	67508	507	22.000	17.600	25.0
63217	508	43.800	35.400	23.7	66122	508	14.000	11.700	19.7	67508	508	30.400	25.300	20.2
63217	509	59.100	47.100	25.5	66122	509	13.700	11.300	21.2	67508	509	32.700	26.600	22.9
63217	514	56.100	45.700	22.8	66122	514	12.900	10.900	18.3	67508	514	49.300	41.100	20.0
63218	501	9.780	8.370	16.8	66123	501	7.710	6.820	13.0	67509	501	26.900	23.600	14.0
63218	504	10.300	8.220	25.3	66123	504	9.150	7.570	20.9	67509	504	19.000	15.600	21.8
63218	506	9.890	7.950	24.4	66123	506	10.300	8.550	20.5	67509	506	19.500	16.000	21.9
63218	507	18.300	14.300	28.0	66123	507	10.000	8.110	23.3	67509	507	16.100	12.900	24.8
63218	508	14.800	11.900	24.4	66123	508	7.680	6.430	19.4	67509	508	22.300	18.500	20.5
63218	509	19.900	15.800	25.9	66123	509	7.550	6.210	21.6	67509	509	24.000	19.500	23.1
63218	514	18.900	15.400	22.7	66123	514	7.090	5.980	18.6	67509	514	36.100	30.200	19.5

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67510	501	15.000	13.100	14.5	67635	501	29.700	26.200	13.4	68606	501	8.500	7.520	13.0
67510	504	10.600	8.680	22.1	67635	504	35.200	29.100	21.0	68606	504	10.100	8.350	21.0
67510	506	10.800	8.930	20.9	67635	506	39.600	32.900	20.4	68606	506	11.300	9.430	19.8
67510	507	8.970	7.190	24.8	67635	507	38.500	31.200	23.4	68606	507	11.000	8.940	23.0
67510	508	12.400	10.300	20.4	67635	508	29.500	24.700	19.4	68606	508	8.460	7.090	19.3
67510	509	13.300	10.900	22.0	67635	509	29.000	23.900	21.3	68606	509	8.320	6.850	21.5
67510	514	20.100	16.800	19.6	67635	514	27.300	23.000	18.7	68606	514	7.820	6.590	18.7
67511	501	16.200	14.200	14.1	68001	501	90.500	80.100	13.0	68607	501	6.720	5.950	12.9
67511	504	11.400	9.390	21.4	68001	504	107.000	88.900	20.4	68607	504	7.980	6.600	20.9
67511	506	11.700	9.660	21.1	68001	506	121.000	100.000	21.0	68607	506	8.970	7.450	20.4
67511	507	9.710	7.780	24.8	68001	507	118.000	95.200	23.9	68607	507	8.730	7.070	23.5
67511	508	13.400	11.200	19.6	68001	508	90.200	75.500	19.5	68607	508	6.690	5.600	19.5
67511	509	14.400	11.800	22.0	68001	509	88.600	72.900	21.5	68607	509	6.580	5.410	21.6
67511	514	21.800	18.200	19.8	68001	514	83.300	70.200	18.7	68607	514	6.180	5.210	18.6
67512	501	69.300	60.800	14.0	68439	501	116.000	103.000	12.6	68702	501	5.540	4.900	13.1
67512	504	49.000	40.200	21.9	68439	504	138.000	114.000	21.1	68702	504	6.570	5.430	21.0
67512	506	50.200	41.400	21.3	68439	506	155.000	129.000	20.2	68702	506	7.390	6.140	20.4
67512	507	41.600	33.300	24.9	68439	507	151.000	122.000	23.8	68702	507	7.190	5.820	23.5
67512	508	57.600	47.800	20.5	68439	508	116.000	97.100	19.5	68702	508	5.510	4.620	19.3
67512	509	61.800	50.400	22.6	68439	509	114.000	93.800	21.5	68702	509	5.420	4.460	21.5
67512	514	93.200	77.800	19.8	68439	514	107.000	90.200	18.6	68702	514	5.090	4.290	18.6
67513	501	44.000	38.600	14.0	68500	501	5.790	5.360	8.0	68703	501	4.150	3.670	13.1
67513	504	31.100	25.500	22.0	68500	504	4.020	3.470	15.9	68703	504	4.930	4.080	20.8
67513	506	31.900	26.200	21.8	68500	506	5.140	4.460	15.2	68703	506	5.540	4.600	20.4
67513	507	26.400	21.100	25.1	68500	507	6.270	5.310	18.1	68703	507	5.390	4.360	23.6
67513	508	36.500	30.300	20.5	68500	508	3.640	3.190	14.1	68703	508	4.130	3.460	19.4
67513	509	39.200	32.000	22.5	68500	509	5.010	4.320	16.0	68703	509	4.060	3.340	21.6
67513	514	59.100	49.400	19.6	68500	514	2.190	1.930	13.5	68703	514	3.820	3.220	18.6
67634	501	41.900	37.100	12.9	68604	501	2.170	1.920	13.0	68706	501	17.800	15.700	13.4
67634	504	49.800	41.100	21.2	68604	504	2.580	2.140	20.6	68706	504	21.100	17.500	20.6
67634	506	55.900	46.500	20.2	68604	506	2.900	2.410	20.3	68706	506	23.800	19.700	20.8
67634	507	54.500	44.100	23.6	68604	507	2.830	2.290	23.6	68706	507	23.100	18.700	23.5
67634	508	41.700	34.900	19.5	68604	508	2.170	1.810	19.9	68706	508	17.700	14.800	19.6
67634	509	41.000	33.700	21.7	68604	509	2.130	1.750	21.7	68706	509	17.400	14.300	21.7
67634	514	38.600	32.500	18.8	68604	514	2.000	1.690	18.3	68706	514	16.400	13.800	18.8

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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
68707	501	17.600	15.600	12.8	91130	501	3.430	3.340	2.7	91175	501	2.220	2.150	3.3
68707	504	20.900	17.300	20.8	91130	504	1.690	1.640	3.0	91175	504	0.620	0.600	3.3
68707	506	23.500	19.500	20.5	91130	506	3.580	3.470	3.2	91175	506	1.640	1.580	3.8
68707	507	22.900	18.500	23.8	91130	507	3.200	3.130	2.2	91175	507	1.820	1.770	2.8
68707	508	17.500	14.700	19.0	91130	508	2.050	2.000	2.5	91175	508	1.500	1.450	3.4
68707	509	17.200	14.200	21.1	91130	509	2.420	2.350	3.0	91175	509	1.760	1.700	3.5
68707	514	16.200	13.600	19.1	91130	514	1.860	1.820	2.2	91175	514	1.670	1.620	3.1
90089	501	10.700	10.400	2.9	91135	501	0.950	0.930	2.2	91177	501	9.710	9.420	3.1
90089	504	3.020	2.900	4.1	91135	504	0.480	0.450	6.7	91177	504	2.750	2.650	3.8
90089	506	7.880	7.600	3.7	91135	506	0.990	0.970	2.1	91177	506	7.170	6.920	3.6
90089	507	8.760	8.500	3.1	91135	507	0.890	0.870	2.3	91177	507	7.980	7.740	3.1
90089	508	7.200	6.980	3.2	91135	508	0.570	0.550	3.6	91177	508	6.560	6.350	3.3
90089	509	8.450	8.180	3.3	91135	509	0.670	0.650	3.1	91177	509	7.700	7.450	3.4
90089	514	8.060	7.800	3.3	91135	514	0.520	0.500	4.0	91177	514	7.330	7.100	3.2
91111	501	3.750	3.520	6.5	91150	501	2.380	2.230	6.7	91179	501	9.750	9.460	3.1
91111	504	1.280	1.200	6.7	91150	504	0.810	0.760	6.6	91179	504	2.760	2.660	3.8
91111	506	4.410	4.130	6.8	91150	506	2.800	2.630	6.5	91179	506	7.200	6.950	3.6
91111	507	5.990	5.640	6.2	91150	507	3.810	3.590	6.1	91179	507	8.010	7.770	3.1
91111	508	4.900	4.600	6.5	91150	508	3.110	2.920	6.5	91179	508	6.590	6.380	3.3
91111	509	4.860	4.560	6.6	91150	509	3.080	2.890	6.6	91179	509	7.730	7.480	3.3
91111	514	4.510	4.240	6.4	91150	514	2.860	2.700	5.9	91179	514	7.360	7.130	3.2
91125	501	6.420	6.220	3.2	91155	501	5.280	4.970	6.2	91190	501	5.230	5.070	3.2
91125	504	1.810	1.750	3.4	91155	504	1.800	1.690	6.5	91190	504	1.480	1.420	4.2
91125	506	4.750	4.570	3.9	91155	506	6.220	5.830	6.7	91190	506	3.860	3.720	3.8
91125	507	5.270	5.120	2.9	91155	507	8.440	7.950	6.2	91190	507	4.300	4.170	3.1
91125	508	4.340	4.200	3.3	91155	508	6.910	6.490	6.5	91190	508	3.540	3.430	3.2
91125	509	5.090	4.930	3.2	91155	509	6.850	6.430	6.5	91190	509	4.150	4.010	3.5
91125	514	4.850	4.690	3.4	91155	514	6.360	5.990	6.2	91190	514	3.950	3.820	3.4
91127	501	2.520	2.370	6.3	91160	501	2.580	2.500	3.2	91200	501	1.960	1.910	2.6
91127	504	0.860	0.810	6.2	91160	504	0.730	0.700	4.3	91200	504	0.970	0.940	3.2
91127	506	2.960	2.780	6.5	91160	506	1.900	1.840	3.3	91200	506	2.040	1.990	2.5
91127	507	4.020	3.790	6.1	91160	507	2.120	2.060	2.9	91200	507	1.830	1.790	2.2
91127	508	3.290	3.090	6.5	91160	508	1.740	1.690	3.0	91200	508	1.170	1.140	2.6
91127	509	3.260	3.070	6.2	91160	509	2.040	1.980	3.0	91200	509	1.380	1.340	3.0
91127	514	3.030	2.860	5.9	91160	514	1.940	1.890	2.6	91200	514	1.060	1.040	1.9

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STATE: 12 - ILLINOIS
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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
91235	501	2.900	2.730	6.2	91315	501	7.500	7.210	4.0	91343	501	2.460	2.380	3.4
91235	504	0.990	0.930	6.5	91315	504	3.310	3.160	4.7	91343	504	0.690	0.670	3.0
91235	506	3.420	3.200	6.9	91315	506	6.510	6.230	4.5	91343	506	1.810	1.750	3.4
91235	507	4.650	4.380	6.2	91315	507	6.440	6.200	3.9	91343	507	2.020	1.960	3.1
91235	508	3.800	3.570	6.4	91315	508	5.470	5.260	4.0	91343	508	1.650	1.610	2.5
91235	509	3.770	3.540	6.5	91315	509	6.600	6.330	4.3	91343	509	1.950	1.890	3.2
91235	514	3.500	3.290	6.4	91315	514	6.530	6.270	4.1	91343	514	1.850	1.800	2.8
91250	501	4.370	4.110	6.3	91324	501	16.700	16.000	4.4	91405	501	12.700	12.300	3.3
91250	504	1.500	1.400	7.1	91324	504	7.370	7.040	4.7	91405	504	5.610	5.350	4.9
91250	506	5.150	4.820	6.8	91324	506	14.500	13.800	5.1	91405	506	11.000	10.600	3.8
91250	507	7.000	6.590	6.2	91324	507	14.400	13.800	4.3	91405	507	10.900	10.500	3.8
91250	508	5.720	5.370	6.5	91324	508	12.200	11.700	4.3	91405	508	9.260	8.900	4.0
91250	509	5.670	5.330	6.4	91324	509	14.700	14.100	4.3	91405	509	11.200	10.800	3.7
91250	514	5.260	4.960	6.0	91324	514	14.600	13.900	5.0	91405	514	11.100	10.700	3.7
91265	501	41.800	40.700	2.7	91340	501	10.900	10.500	3.8	91436	501	12.600	12.300	2.4
91265	504	20.700	20.100	3.0	91340	504	4.820	4.590	5.0	91436	504	3.570	3.440	3.8
91265	506	43.600	42.400	2.8	91340	506	9.460	9.050	4.5	91436	506	9.320	8.980	3.8
91265	507	39.100	38.200	2.4	91340	507	9.360	9.010	3.9	91436	507	10.300	10.100	2.0
91265	508	25.100	24.400	2.9	91340	508	7.950	7.640	4.1	91436	508	8.510	8.250	3.2
91265	509	29.500	28.800	2.4	91340	509	9.580	9.210	4.0	91436	509	10.000	9.670	3.4
91265	514	22.800	22.100	3.2	91340	514	9.480	9.120	3.9	91436	514	9.520	9.220	3.3
91266	501	22.200	21.500	3.3	91341	501	11.100	10.800	2.8	91481	501	46.000	44.700	2.9
91266	504	11.000	10.600	3.8	91341	504	3.150	3.030	4.0	91481	504	13.000	12.500	4.0
91266	506	23.100	22.400	3.1	91341	506	8.230	7.930	3.8	91481	506	34.000	32.800	3.7
91266	507	20.700	20.300	2.0	91341	507	9.150	8.870	3.2	91481	507	37.900	36.700	3.3
91266	508	13.300	12.800	3.9	91341	508	7.520	7.290	3.2	91481	508	31.100	30.100	3.3
91266	509	15.700	15.200	3.3	91341	509	8.830	8.550	3.3	91481	509	36.500	35.300	3.4
91266	514	12.100	11.800	2.5	91341	514	8.410	8.150	3.2	91481	514	34.800	33.700	3.3
91302	501	24.700	23.700	4.2	91342	501	10.000	9.610	4.1	91507	501	6.780	6.570	3.2
91302	504	10.900	10.400	4.8	91342	504	4.410	4.220	4.5	91507	504	1.920	1.850	3.8
91302	506	21.400	20.600	3.9	91342	506	8.680	8.310	4.5	91507	506	5.000	4.830	3.5
91302	507	21.200	20.500	3.4	91342	507	8.590	8.270	3.9	91507	507	5.570	5.400	3.1
91302	508	18.000	17.300	4.0	91342	508	7.290	7.000	4.1	91507	508	4.580	4.440	3.2
91302	509	21.700	20.800	4.3	91342	509	8.790	8.450	4.0	91507	509	5.370	5.200	3.3
91302	514	21.500	20.600	4.4	91342	514	8.700	8.370	3.9	91507	514	5.120	4.960	3.2

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LOSS COST % CHANGE BY CLASS

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91523	501	104.000	102.000	2.0	91562	501	8.210	7.950	3.3	91629	501	6.860	6.670	2.8
91523	504	29.600	28.500	3.9	91562	504	2.320	2.230	4.0	91629	504	3.390	3.280	3.4
91523	506	77.200	74.500	3.6	91562	506	6.060	5.850	3.6	91629	506	7.150	6.940	3.0
91523	507	85.900	83.300	3.1	91562	507	6.740	6.540	3.1	91629	507	6.410	6.260	2.4
91523	508	70.600	68.500	3.1	91562	508	5.540	5.370	3.2	91629	508	4.100	3.990	2.8
91523	509	82.800	80.200	3.2	91562	509	6.500	6.290	3.3	91629	509	4.840	4.700	3.0
91523	514	79.000	76.500	3.3	91562	514	6.190	6.000	3.2	91629	514	3.730	3.630	2.8
91547	501	0.590	0.570	3.5	91577	501	29.300	28.500	2.8	91636	501	11.800	11.500	2.6
91547	504	0.168	0.162	3.7	91577	504	8.310	8.000	3.9	91636	504	5.810	5.620	3.4
91547	506	0.440	0.420	4.8	91577	506	21.700	20.900	3.8	91636	506	12.300	11.900	3.4
91547	507	0.490	0.470	4.3	91577	507	24.200	23.400	3.4	91636	507	11.000	10.800	1.9
91547	508	0.410	0.390	5.1	91577	508	19.800	19.300	2.6	91636	508	7.030	6.840	2.8
91547	509	0.480	0.450	6.7	91577	509	23.300	22.500	3.6	91636	509	8.290	8.060	2.9
91547	514	0.450	0.430	4.7	91577	514	22.200	21.400	3.7	91636	514	6.390	6.220	2.7
91551	501	3.690	3.580	3.1	91580	501	16.200	15.700	3.2	91641	501	3.180	3.100	2.6
91551	504	1.040	1.010	3.0	91580	504	7.990	7.740	3.2	91641	504	1.580	1.520	3.9
91551	506	2.730	2.630	3.8	91580	506	16.800	16.300	3.1	91641	506	3.320	3.220	3.1
91551	507	3.030	2.930	3.4	91580	507	15.100	14.700	2.7	91641	507	2.970	2.900	2.4
91551	508	2.490	2.410	3.3	91580	508	9.660	9.410	2.7	91641	508	1.900	1.850	2.7
91551	509	2.920	2.830	3.2	91580	509	11.400	11.100	2.7	91641	509	2.250	2.180	3.2
91551	514	2.780	2.700	3.0	91580	514	8.780	8.560	2.6	91641	514	1.730	1.690	2.4
91555	501	1.750	1.640	6.7	91590	501	8.520	8.260	3.1	91666	501	2.300	2.230	3.1
91555	504	0.590	0.560	5.4	91590	504	2.410	2.320	3.9	91666	504	0.650	0.620	4.8
91555	506	2.060	1.930	6.7	91590	506	6.290	6.070	3.6	91666	506	1.690	1.640	3.0
91555	507	2.790	2.640	5.7	91590	507	7.010	6.790	3.2	91666	507	1.890	1.830	3.3
91555	508	2.290	2.150	6.5	91590	508	5.760	5.580	3.2	91666	508	1.560	1.500	4.0
91555	509	2.270	2.130	6.6	91590	509	6.760	6.540	3.4	91666	509	1.820	1.770	2.8
91555	514	2.110	1.990	6.0	91590	514	6.430	6.230	3.2	91666	514	1.730	1.680	3.0
91560	501	12.300	12.000	2.5	91606	501	33.500	32.600	2.8	91722	501	10.300	9.980	3.2
91560	504	6.060	5.860	3.4	91606	504	16.500	16.000	3.1	91722	504	5.080	4.920	3.3
91560	506	12.800	12.400	3.2	91606	506	35.000	34.000	2.9	91722	506	10.700	10.400	2.9
91560	507	11.500	11.200	2.7	91606	507	31.400	30.600	2.6	91722	507	9.610	9.400	2.2
91560	508	7.310	7.120	2.7	91606	508	20.000	19.600	2.0	91722	508	6.140	5.990	2.5
91560	509	8.640	8.400	2.9	91606	509	23.700	23.000	3.0	91722	509	7.250	7.050	2.8
91560	514	6.650	6.480	2.6	91606	514	18.200	17.800	2.2	91722	514	5.590	5.440	2.8

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
91746	501	8.210	7.950	3.3	92101	501	19.000	18.500	2.7	92446	501	14.500	14.000	3.6
91746	504	2.320	2.230	4.0	92101	504	5.390	5.190	3.9	92446	504	4.090	3.940	3.8
91746	506	6.060	5.850	3.6	92101	506	14.100	13.500	4.4	92446	506	10.700	10.300	3.9
91746	507	6.740	6.540	3.1	92101	507	15.700	15.100	4.0	92446	507	11.900	11.600	2.6
91746	508	5.540	5.370	3.2	92101	508	12.900	12.400	4.0	92446	508	9.770	9.470	3.2
91746	509	6.500	6.290	3.3	92101	509	15.100	14.600	3.4	92446	509	11.500	11.100	3.6
91746	514	6.190	6.000	3.2	92101	514	14.400	13.900	3.6	92446	514	10.900	10.600	2.8
91805	501	0.520	0.500	4.0	92102	501	11.500	11.100	3.6	92447	501	12.700	12.300	3.3
91805	504	0.146	0.140	4.3	92102	504	3.240	3.120	3.8	92447	504	3.580	3.450	3.8
91805	506	0.380	0.370	2.7	92102	506	8.460	8.160	3.7	92447	506	9.350	9.010	3.8
91805	507	0.430	0.410	4.9	92102	507	9.410	9.130	3.1	92447	507	10.400	10.100	3.0
91805	508	0.350	0.340	2.9	92102	508	7.740	7.500	3.2	92447	508	8.540	8.280	3.1
91805	509	0.410	0.400	2.5	92102	509	9.090	8.790	3.4	92447	509	10.000	9.700	3.1
91805	514	0.390	0.380	2.6	92102	514	8.650	8.380	3.2	92447	514	9.550	9.250	3.2
92053	501	1.270	1.230	3.3	92215	501	4.160	3.910	6.4	92451	501	2.900	2.730	6.2
92053	504	0.360	0.350	2.9	92215	504	1.430	1.330	7.5	92451	504	0.990	0.930	6.5
92053	506	0.940	0.900	4.4	92215	506	4.910	4.590	7.0	92451	506	3.420	3.200	6.9
92053	507	1.040	1.010	3.0	92215	507	6.660	6.270	6.2	92451	507	4.650	4.380	6.2
92053	508	0.850	0.830	2.4	92215	508	5.440	5.120	6.2	92451	508	3.800	3.570	6.4
92053	509	1.000	0.980	2.0	92215	509	5.400	5.070	6.5	92451	509	3.770	3.540	6.5
92053	514	0.960	0.930	3.2	92215	514	5.010	4.720	6.1	92451	514	3.500	3.290	6.4
92054	501	0.440	0.420	4.8	92338	501	4.400	4.270	3.0	92453	501	8.010	7.770	3.1
92054	504	0.124	0.119	4.2	92338	504	1.250	1.200	4.2	92453	504	2.270	2.180	4.1
92054	506	0.330	0.310	6.5	92338	506	3.250	3.130	3.8	92453	506	5.920	5.700	3.9
92054	507	0.360	0.350	2.9	92338	507	3.620	3.510	3.1	92453	507	6.580	6.380	3.1
92054	508	0.300	0.290	3.4	92338	508	2.970	2.880	3.1	92453	508	5.410	5.240	3.2
92054	509	0.350	0.340	2.9	92338	509	3.490	3.380	3.3	92453	509	6.350	6.150	3.3
92054	514	0.330	0.320	3.1	92338	514	3.320	3.220	3.1	92453	514	6.050	5.860	3.2
92055	501	12.200	11.800	3.4	92445	501	6.730	6.550	2.7	92478	501	3.960	3.840	3.1
92055	504	3.450	3.320	3.9	92445	504	3.330	3.220	3.4	92478	504	1.120	1.080	3.7
92055	506	8.990	8.660	3.8	92445	506	7.020	6.820	2.9	92478	506	2.920	2.830	3.2
92055	507	10.000	9.690	3.2	92445	507	6.290	6.160	2.1	92478	507	3.260	3.160	3.2
92055	508	8.220	7.960	3.3	92445	508	4.020	3.920	2.6	92478	508	2.680	2.600	3.1
92055	509	9.650	9.340	3.3	92445	509	4.750	4.610	3.0	92478	509	3.140	3.040	3.3
92055	514	9.190	8.900	3.3	92445	514	3.660	3.570	2.5	92478	514	2.990	2.890	3.5

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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
92593	501	38.200	35.900	6.4	94276	501	11.300	11.000	2.7	94590	501	31.300	30.300	3.3
92593	504	13.100	12.300	6.5	94276	504	3.210	3.090	3.9	94590	504	8.850	8.530	3.8
92593	506	44.900	42.100	6.7	94276	506	8.370	8.070	3.7	94590	506	23.100	22.200	4.1
92593	507	60.900	57.400	6.1	94276	507	9.320	9.030	3.2	94590	507	25.700	24.900	3.2
92593	508	49.800	46.900	6.2	94276	508	7.660	7.420	3.2	94590	508	21.100	20.500	2.9
92593	509	49.500	46.400	6.7	94276	509	8.990	8.690	3.5	94590	509	24.800	24.000	3.3
92593	514	45.900	43.200	6.2	94276	514	8.560	8.290	3.3	94590	514	23.600	22.900	3.1
92663	501	1.600	1.550	3.2	94304	501	3.710	3.490	6.3	94617	501	9.870	9.560	3.2
92663	504	0.780	0.760	2.6	94304	504	1.270	1.190	6.7	94617	504	2.790	2.690	3.7
92663	506	1.650	1.610	2.5	94304	506	4.370	4.090	6.8	94617	506	7.290	7.030	3.7
92663	507	1.490	1.450	2.8	94304	507	5.930	5.580	6.3	94617	507	8.110	7.860	3.2
92663	508	0.950	0.930	2.2	94304	508	4.850	4.550	6.6	94617	508	6.670	6.460	3.3
92663	509	1.120	1.090	2.8	94304	509	4.810	4.520	6.4	94617	509	7.830	7.580	3.3
92663	514	0.860	0.840	2.4	94304	514	4.470	4.200	6.4	94617	514	7.450	7.220	3.2
94007	501	27.200	26.300	3.4	94381	501	6.970	6.550	6.4	95124	501	3.650	3.540	3.1
94007	504	7.690	7.400	3.9	94381	504	2.380	2.230	6.7	95124	504	1.030	1.000	3.0
94007	506	20.000	19.400	3.1	94381	506	8.210	7.680	6.9	95124	506	2.700	2.600	3.8
94007	507	22.300	21.600	3.2	94381	507	11.100	10.500	5.7	95124	507	2.990	2.900	3.1
94007	508	18.300	17.800	2.8	94381	508	9.100	8.560	6.3	95124	508	2.470	2.390	3.3
94007	509	21.500	20.800	3.4	94381	509	9.030	8.480	6.5	95124	509	2.890	2.800	3.2
94007	514	20.500	19.900	3.0	94381	514	8.380	7.890	6.2	95124	514	2.750	2.670	3.0
94099	501	6.180	6.000	3.0	94404	501	10.700	10.400	2.9	95233	501	7.810	7.570	3.2
94099	504	1.750	1.690	3.6	94404	504	3.040	2.920	4.1	95233	504	2.210	2.120	4.2
94099	506	4.570	4.410	3.6	94404	506	7.940	7.660	3.7	95233	506	5.770	5.560	3.8
94099	507	5.080	4.930	3.0	94404	507	8.830	8.560	3.2	95233	507	6.410	6.220	3.1
94099	508	4.170	4.050	3.0	94404	508	7.250	7.030	3.1	95233	508	5.270	5.110	3.1
94099	509	4.910	4.740	3.6	94404	509	8.510	8.240	3.3	95233	509	6.190	5.990	3.3
94099	514	4.670	4.530	3.1	94404	514	8.120	7.850	3.4	95233	514	5.900	5.710	3.3
94225	501	21.800	21.100	3.3	94569	501	7.250	7.030	3.1	95305	501	8.480	8.220	3.2
94225	504	6.160	5.930	3.9	94569	504	2.050	1.980	3.5	95305	504	2.400	2.310	3.9
94225	506	16.100	15.500	3.9	94569	506	5.360	5.170	3.7	95305	506	6.260	6.050	3.5
94225	507	17.800	17.300	2.9	94569	507	5.960	5.780	3.1	95305	507	6.970	6.760	3.1
94225	508	14.700	14.200	3.5	94569	508	4.900	4.750	3.2	95305	508	5.730	5.550	3.2
94225	509	17.200	16.700	3.0	94569	509	5.750	5.560	3.4	95305	509	6.730	6.510	3.4
94225	514	16.500	15.900	3.8	94569	514	5.480	5.310	3.2	95305	514	6.400	6.200	3.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
95306	501	13.500	13.100	3.1	95487	501	5.870	5.690	3.2	96053	501	2.660	2.500	6.4
95306	504	6.660	6.440	3.4	95487	504	1.660	1.600	3.7	96053	504	0.910	0.850	7.1
95306	506	14.100	13.600	3.7	95487	506	4.330	4.180	3.6	96053	506	3.130	2.930	6.8
95306	507	12.600	12.400	1.6	95487	507	4.820	4.670	3.2	96053	507	4.250	4.000	6.2
95306	508	8.050	7.830	2.8	95487	508	3.960	3.840	3.1	96053	508	3.480	3.270	6.4
95306	509	9.500	9.240	2.8	95487	509	4.650	4.510	3.1	96053	509	3.450	3.240	6.5
95306	514	7.320	7.130	2.7	95487	514	4.430	4.290	3.3	96053	514	3.200	3.010	6.3
95310	501	20.200	19.700	2.5	95505	501	6.610	6.430	2.8	96317	501	3.550	3.460	2.6
95310	504	5.740	5.520	4.0	95505	504	3.270	3.160	3.5	96317	504	1.750	1.700	2.9
95310	506	15.000	14.400	4.2	95505	506	6.890	6.690	3.0	96317	506	3.700	3.600	2.8
95310	507	16.600	16.100	3.1	95505	507	6.180	6.040	2.3	96317	507	3.320	3.240	2.5
95310	508	13.700	13.200	3.8	95505	508	3.950	3.840	2.9	96317	508	2.120	2.060	2.9
95310	509	16.100	15.500	3.9	95505	509	4.670	4.530	3.1	96317	509	2.510	2.430	3.3
95310	514	15.300	14.800	3.4	95505	514	3.600	3.500	2.9	96317	514	1.930	1.880	2.7
95357	501	3.430	3.340	2.7	95620	501	4.760	4.610	3.3	96408	501	9.470	9.190	3.0
95357	504	1.690	1.640	3.0	95620	504	1.350	1.290	4.7	96408	504	2.690	2.580	4.3
95357	506	3.580	3.470	3.2	95620	506	3.520	3.390	3.8	96408	506	7.000	6.750	3.7
95357	507	3.200	3.130	2.2	95620	507	3.900	3.790	2.9	96408	507	7.780	7.550	3.0
95357	508	2.050	2.000	2.5	95620	508	3.210	3.110	3.2	96408	508	6.400	6.200	3.2
95357	509	2.420	2.350	3.0	95620	509	3.780	3.650	3.6	96408	509	7.510	7.270	3.3
95357	514	1.860	1.820	2.2	95620	514	3.590	3.480	3.2	96408	514	7.160	6.930	3.3
95410	501	10.900	10.600	2.8	95625	501	11.800	11.400	3.5	96409	501	8.760	8.500	3.1
95410	504	3.100	2.980	4.0	95625	504	5.210	4.980	4.6	96409	504	2.480	2.390	3.8
95410	506	8.080	7.800	3.6	95625	506	10.200	9.800	4.1	96409	506	6.470	6.240	3.7
95410	507	8.990	8.710	3.2	95625	507	10.100	9.760	3.5	96409	507	7.190	6.980	3.0
95410	508	7.390	7.160	3.2	95625	508	8.600	8.270	4.0	96409	508	5.920	5.730	3.3
95410	509	8.670	8.400	3.2	95625	509	10.400	9.980	4.2	96409	509	6.950	6.720	3.4
95410	514	8.260	8.000	3.2	95625	514	10.300	9.870	4.4	96409	514	6.620	6.400	3.4
95455	501	14.200	13.800	2.9	95647	501	3.500	3.290	6.4	96410	501	7.690	7.460	3.1
95455	504	7.020	6.800	3.2	95647	504	1.200	1.120	7.1	96410	504	2.180	2.090	4.3
95455	506	14.800	14.300	3.5	95647	506	4.120	3.860	6.7	96410	506	5.680	5.470	3.8
95455	507	13.300	12.900	3.1	95647	507	5.600	5.270	6.3	96410	507	6.320	6.130	3.1
95455	508	8.490	8.260	2.8	95647	508	4.570	4.300	6.3	96410	508	5.190	5.030	3.2
95455	509	10.000	9.740	2.7	95647	509	4.540	4.260	6.6	96410	509	6.090	5.900	3.2
95455	514	7.720	7.520	2.7	95647	514	4.210	3.960	6.3	96410	514	5.810	5.620	3.4

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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
96611	501	2.500	2.400	4.2	97050	501	5.910	5.670	4.2	97308	501	1.710	1.670	2.4
96611	504	1.100	1.060	3.8	97050	504	2.610	2.490	4.8	97308	504	0.850	0.820	3.7
96611	506	2.170	2.070	4.8	97050	506	5.120	4.900	4.5	97308	506	1.780	1.740	2.3
96611	507	2.150	2.060	4.4	97050	507	5.070	4.880	3.9	97308	507	1.610	1.570	2.5
96611	508	1.820	1.750	4.0	97050	508	4.300	4.130	4.1	97308	508	1.020	1.000	2.0
96611	509	2.200	2.110	4.3	97050	509	5.190	4.980	4.2	97308	509	1.210	1.180	2.5
96611	514	2.180	2.090	4.3	97050	514	5.130	4.940	3.8	97308	514	0.930	0.910	2.2
96702	501	10.900	10.600	2.8	97111	501	13.100	12.600	4.0	97447	501	5.630	5.480	2.7
96702	504	3.080	2.970	3.7	97111	504	3.710	3.570	3.9	97447	504	2.780	2.700	3.0
96702	506	8.060	7.770	3.7	97111	506	9.660	9.320	3.6	97447	506	5.870	5.700	3.0
96702	507	8.960	8.680	3.2	97111	507	10.700	10.400	2.9	97447	507	5.260	5.150	2.1
96702	508	7.360	7.130	3.2	97111	508	8.830	8.570	3.0	97447	508	3.370	3.280	2.7
96702	509	8.640	8.370	3.2	97111	509	10.400	10.100	3.0	97447	509	3.970	3.860	2.8
96702	514	8.240	7.970	3.4	97111	514	9.880	9.560	3.3	97447	514	3.060	2.980	2.7
96816	501	10.200	9.880	3.2	97220	501	0.920	0.890	3.4	97650	501	9.040	8.760	3.2
96816	504	2.890	2.790	3.6	97220	504	0.460	0.430	7.0	97650	504	2.560	2.460	4.1
96816	506	7.550	7.280	3.7	97220	506	0.960	0.930	3.2	97650	506	6.680	6.440	3.7
96816	507	8.400	8.150	3.1	97220	507	0.860	0.840	2.4	97650	507	7.420	7.200	3.1
96816	508	6.910	6.700	3.1	97220	508	0.550	0.530	3.8	97650	508	6.100	5.920	3.0
96816	509	8.110	7.840	3.4	97220	509	0.640	0.630	1.6	97650	509	7.160	6.940	3.2
96816	514	7.720	7.480	3.2	97220	514	0.500	0.480	4.2	97650	514	6.830	6.610	3.3
96872	501	12.600	12.300	2.4	97222	501	1.920	1.810	6.1	97651	501	16.600	16.200	2.5
96872	504	6.230	6.040	3.1	97222	504	0.650	0.610	6.6	97651	504	8.240	7.960	3.5
96872	506	13.200	12.700	3.9	97222	506	2.270	2.120	7.1	97651	506	17.300	16.900	2.4
96872	507	11.800	11.600	1.7	97222	507	3.070	2.890	6.2	97651	507	15.600	15.200	2.6
96872	508	7.540	7.340	2.7	97222	508	2.520	2.360	6.8	97651	508	9.910	9.680	2.4
96872	509	8.900	8.650	2.9	97222	509	2.500	2.340	6.8	97651	509	11.800	11.500	2.6
96872	514	6.860	6.680	2.7	97222	514	2.320	2.180	6.4	97651	514	9.050	8.810	2.7
97047	501	7.600	7.300	4.1	97223	501	2.900	2.730	6.2	97652	501	14.500	14.000	3.6
97047	504	3.360	3.200	5.0	97223	504	0.990	0.930	6.5	97652	504	7.150	6.920	3.3
97047	506	6.600	6.310	4.6	97223	506	3.420	3.200	6.9	97652	506	15.100	14.600	3.4
97047	507	6.530	6.280	4.0	97223	507	4.650	4.380	6.2	97652	507	13.500	13.200	2.3
97047	508	5.540	5.330	3.9	97223	508	3.800	3.570	6.4	97652	508	8.630	8.410	2.6
97047	509	6.680	6.420	4.0	97223	509	3.770	3.540	6.5	97652	509	10.200	9.880	3.2
97047	514	6.610	6.350	4.1	97223	514	3.500	3.290	6.4	97652	514	7.850	7.650	2.6

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97653	501	7.730	7.490	3.2	98090	501	0.330	0.320	3.1	98153	501	8.810	8.580	2.7
97653	504	2.190	2.100	4.3	98090	504	0.092	0.089	3.4	98153	504	4.360	4.220	3.3
97653	506	5.710	5.500	3.8	98090	506	0.240	0.231	3.9	98153	506	9.190	8.920	3.0
97653	507	6.350	6.160	3.1	98090	507	0.270	0.260	3.8	98153	507	8.250	8.050	2.5
97653	508	5.220	5.060	3.2	98090	508	0.220	0.212	3.8	98153	508	5.270	5.130	2.7
97653	509	6.120	5.930	3.2	98090	509	0.260	0.247	5.3	98153	509	6.220	6.050	2.8
97653	514	5.840	5.650	3.4	98090	514	0.246	0.238	3.4	98153	514	4.790	4.660	2.8
97654	501	13.500	13.000	3.8	98091	501	0.360	0.350	2.9	98154	501	10.400	10.200	2.0
97654	504	3.820	3.680	3.8	98091	504	0.100	0.096	4.2	98154	504	5.140	4.980	3.2
97654	506	9.910	9.600	3.2	98091	506	0.260	0.247	5.3	98154	506	10.800	10.600	1.9
97654	507	11.100	10.800	2.8	98091	507	0.290	0.280	3.6	98154	507	9.730	9.500	2.4
97654	508	9.110	8.820	3.3	98091	508	0.238	0.231	3.0	98154	508	6.220	6.060	2.6
97654	509	10.700	10.400	2.9	98091	509	0.280	0.270	3.7	98154	509	7.340	7.130	2.9
97654	514	10.200	9.860	3.4	98091	514	0.270	0.260	3.8	98154	514	5.660	5.510	2.7
97655	501	12.900	12.500	3.2	98092	501	1.070	1.040	2.9	98155	501	14.600	14.200	2.8
97655	504	6.350	6.160	3.1	98092	504	0.310	0.300	3.3	98155	504	7.200	6.980	3.2
97655	506	13.400	13.000	3.1	98092	506	0.790	0.760	3.9	98155	506	15.200	14.700	3.4
97655	507	12.000	11.800	1.7	98092	507	0.880	0.850	3.5	98155	507	13.600	13.300	2.3
97655	508	7.680	7.480	2.7	98092	508	0.720	0.700	2.9	98155	508	8.710	8.480	2.7
97655	509	9.070	8.810	3.0	98092	509	0.850	0.820	3.7	98155	509	10.300	9.980	3.2
97655	514	6.990	6.810	2.6	98092	514	0.810	0.780	3.8	98155	514	7.920	7.720	2.6
98002	501	2.330	2.260	3.1	98111	501	0.730	0.690	5.8	98157	501	9.310	9.060	2.8
98002	504	1.150	1.120	2.7	98111	504	0.248	0.235	5.5	98157	504	4.600	4.460	3.1
98002	506	2.430	2.350	3.4	98111	506	0.860	0.810	6.2	98157	506	9.700	9.420	3.0
98002	507	2.170	2.120	2.4	98111	507	1.180	1.110	6.3	98157	507	8.700	8.510	2.2
98002	508	1.390	1.350	3.0	98111	508	0.960	0.900	6.7	98157	508	5.560	5.410	2.8
98002	509	1.650	1.590	3.8	98111	509	0.950	0.900	5.6	98157	509	6.560	6.380	2.8
98002	514	1.270	1.240	2.4	98111	514	0.880	0.830	6.0	98157	514	5.050	4.930	2.4
98003	501	2.420	2.340	3.4	98152	501	7.830	7.630	2.6	98159	501	6.240	6.080	2.6
98003	504	0.680	0.660	3.0	98152	504	3.870	3.740	3.5	98159	504	3.080	2.980	3.4
98003	506	1.780	1.720	3.5	98152	506	8.170	7.920	3.2	98159	506	6.510	6.310	3.2
98003	507	1.980	1.930	2.6	98152	507	7.320	7.160	2.2	98159	507	5.840	5.700	2.5
98003	508	1.640	1.580	3.8	98152	508	4.690	4.550	3.1	98159	508	3.740	3.640	2.7
98003	509	1.910	1.860	2.7	98152	509	5.530	5.370	3.0	98159	509	4.410	4.280	3.0
98003	514	1.820	1.770	2.8	98152	514	4.260	4.150	2.7	98159	514	3.390	3.310	2.4

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98160	501	13.200	12.800	3.1	98303	501	29.200	28.500	2.5	98308	501	2.810	2.730	2.9
98160	504	6.540	6.320	3.5	98303	504	14.500	14.000	3.6	98308	504	0.790	0.770	2.6
98160	506	13.800	13.300	3.8	98303	506	30.500	29.600	3.0	98308	506	2.080	2.010	3.5
98160	507	12.400	12.100	2.5	98303	507	27.400	26.800	2.2	98308	507	2.310	2.240	3.1
98160	508	7.900	7.700	2.6	98303	508	17.400	17.000	2.4	98308	508	1.900	1.840	3.3
98160	509	9.330	9.070	2.9	98303	509	20.600	20.100	2.5	98308	509	2.230	2.160	3.2
98160	514	7.180	7.000	2.6	98303	514	15.900	15.500	2.6	98308	514	2.120	2.060	2.9
98161	501	14.800	14.400	2.8	98304	501	13.500	13.100	3.1	98309	501	14.700	14.300	2.8
98161	504	7.320	7.080	3.4	98304	504	3.830	3.690	3.8	98309	504	7.260	7.020	3.4
98161	506	15.500	15.000	3.3	98304	506	10.000	9.630	3.8	98309	506	15.400	14.800	4.1
98161	507	13.900	13.500	3.0	98304	507	11.100	10.800	2.8	98309	507	13.800	13.400	3.0
98161	508	8.850	8.620	2.7	98304	508	9.130	8.850	3.2	98309	508	8.780	8.550	2.7
98161	509	10.400	10.200	2.0	98304	509	10.700	10.400	2.9	98309	509	10.400	10.100	3.0
98161	514	8.050	7.840	2.7	98304	514	10.200	9.880	3.2	98309	514	7.990	7.780	2.7
98163	501	15.600	15.100	3.3	98305	501	6.100	5.860	4.1	98344	501	1.700	1.630	4.3
98163	504	7.690	7.440	3.4	98305	504	2.700	2.570	5.1	98344	504	0.750	0.720	4.2
98163	506	16.300	15.700	3.8	98305	506	5.290	5.070	4.3	98344	506	1.480	1.410	5.0
98163	507	14.600	14.200	2.8	98305	507	5.240	5.050	3.8	98344	507	1.460	1.400	4.3
98163	508	9.300	9.050	2.8	98305	508	4.450	4.280	4.0	98344	508	1.240	1.200	3.3
98163	509	11.000	10.700	2.8	98305	509	5.360	5.150	4.1	98344	509	1.500	1.430	4.9
98163	514	8.450	8.230	2.7	98305	514	5.310	5.100	4.1	98344	514	1.480	1.420	4.2
98164	501	2.450	2.300	6.5	98306	501	15.800	15.100	4.6	98405	501	2.800	2.690	4.1
98164	504	0.840	0.780	7.7	98306	504	6.930	6.620	4.7	98405	504	1.240	1.190	4.2
98164	506	2.880	2.700	6.7	98306	506	13.700	13.000	5.4	98405	506	2.430	2.320	4.7
98164	507	3.910	3.690	6.0	98306	507	13.500	12.900	4.7	98405	507	2.410	2.310	4.3
98164	508	3.200	3.010	6.3	98306	508	11.500	11.000	4.5	98405	508	2.040	1.970	3.6
98164	509	3.170	2.980	6.4	98306	509	13.800	13.200	4.5	98405	509	2.460	2.360	4.2
98164	514	2.950	2.780	6.1	98306	514	13.700	13.100	4.6	98405	514	2.440	2.340	4.3
98257	501	3.650	3.540	3.1	98307	501	4.280	4.150	3.1	98413	501	35.600	34.500	3.2
98257	504	1.030	1.000	3.0	98307	504	1.210	1.170	3.4	98413	504	10.100	9.700	4.1
98257	506	2.700	2.600	3.8	98307	506	3.160	3.050	3.6	98413	506	26.300	25.400	3.5
98257	507	2.990	2.900	3.1	98307	507	3.520	3.410	3.2	98413	507	29.200	28.400	2.8
98257	508	2.470	2.390	3.3	98307	508	2.890	2.810	2.8	98413	508	24.100	23.300	3.4
98257	509	2.890	2.800	3.2	98307	509	3.400	3.280	3.7	98413	509	28.200	27.300	3.3
98257	514	2.750	2.670	3.0	98307	514	3.230	3.130	3.2	98413	514	26.900	26.100	3.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98414	501	32.600	31.600	3.2	98426	501	6.260	6.080	3.0	98483	501	13.900	13.400	3.7
98414	504	9.230	8.880	3.9	98426	504	1.770	1.710	3.5	98483	504	3.920	3.780	3.7
98414	506	24.100	23.200	3.9	98426	506	4.630	4.470	3.6	98483	506	10.200	9.880	3.2
98414	507	26.800	26.000	3.1	98426	507	5.140	4.990	3.0	98483	507	11.400	11.100	2.7
98414	508	22.000	21.300	3.3	98426	508	4.230	4.100	3.2	98483	508	9.370	9.080	3.2
98414	509	25.900	25.000	3.6	98426	509	4.960	4.800	3.3	98483	509	11.000	10.700	2.8
98414	514	24.600	23.800	3.4	98426	514	4.730	4.580	3.3	98483	514	10.500	10.200	2.9
98415	501	4.280	4.150	3.1	98427	501	6.100	5.920	3.0	98502	501	13.300	12.800	3.9
98415	504	1.210	1.170	3.4	98427	504	1.720	1.660	3.6	98502	504	3.760	3.620	3.9
98415	506	3.160	3.050	3.6	98427	506	4.510	4.350	3.7	98502	506	9.810	9.460	3.7
98415	507	3.520	3.410	3.2	98427	507	5.010	4.860	3.1	98502	507	10.900	10.600	2.8
98415	508	2.890	2.810	2.8	98427	508	4.120	3.990	3.3	98502	508	8.970	8.690	3.2
98415	509	3.400	3.280	3.7	98427	509	4.840	4.680	3.4	98502	509	10.500	10.200	2.9
98415	514	3.230	3.130	3.2	98427	514	4.610	4.470	3.1	98502	514	10.000	9.710	3.0
98423	501	10.200	9.880	3.2	98429	501	3.060	2.980	2.7	98555	501	6.180	6.000	3.0
98423	504	2.880	2.780	3.6	98429	504	1.520	1.460	4.1	98555	504	1.750	1.690	3.6
98423	506	7.520	7.260	3.6	98429	506	3.190	3.090	3.2	98555	506	4.570	4.410	3.6
98423	507	8.370	8.110	3.2	98429	507	2.860	2.800	2.1	98555	507	5.080	4.930	3.0
98423	508	6.880	6.670	3.1	98429	508	1.830	1.780	2.8	98555	508	4.170	4.050	3.0
98423	509	8.080	7.820	3.3	98429	509	2.160	2.090	3.3	98555	509	4.910	4.740	3.6
98423	514	7.690	7.450	3.2	98429	514	1.660	1.620	2.5	98555	514	4.670	4.530	3.1
98424	501	17.200	16.800	2.4	98449	501	8.760	8.500	3.1	98597	501	1.390	1.340	3.7
98424	504	4.900	4.710	4.0	98449	504	2.480	2.390	3.8	98597	504	0.400	0.380	5.3
98424	506	12.800	12.400	3.2	98449	506	6.470	6.240	3.7	98597	506	1.020	0.990	3.0
98424	507	14.200	13.700	3.6	98449	507	7.190	6.980	3.0	98597	507	1.140	1.110	2.7
98424	508	11.700	11.300	3.5	98449	508	5.920	5.730	3.3	98597	508	0.940	0.910	3.3
98424	509	13.700	13.200	3.8	98449	509	6.950	6.720	3.4	98597	509	1.100	1.070	2.8
98424	514	13.100	12.600	4.0	98449	514	6.620	6.400	3.4	98597	514	1.050	1.020	2.9
98425	501	7.100	6.880	3.2	98482	501	9.390	9.110	3.1	98598	501	0.480	0.460	4.3
98425	504	2.010	1.940	3.6	98482	504	2.660	2.560	3.9	98598	504	0.135	0.129	4.7
98425	506	5.240	5.060	3.6	98482	506	6.940	6.690	3.7	98598	506	0.350	0.340	2.9
98425	507	5.830	5.650	3.2	98482	507	7.720	7.480	3.2	98598	507	0.390	0.380	2.6
98425	508	4.800	4.640	3.4	98482	508	6.340	6.150	3.1	98598	508	0.320	0.320	0.0
98425	509	5.630	5.440	3.5	98482	509	7.450	7.210	3.3	98598	509	0.380	0.370	2.7
98425	514	5.360	5.190	3.3	98482	514	7.100	6.870	3.3	98598	514	0.360	0.350	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
98601	501	15.900	15.400	3.2	98659	501	2.700	2.620	3.1	98710	501	8.680	8.420	3.1
98601	504	4.500	4.330	3.9	98659	504	1.330	1.280	3.9	98710	504	2.460	2.360	4.2
98601	506	11.700	11.400	2.6	98659	506	2.800	2.730	2.6	98710	506	6.410	6.180	3.7
98601	507	13.100	12.600	4.0	98659	507	2.520	2.460	2.4	98710	507	7.140	6.920	3.2
98601	508	10.700	10.400	2.9	98659	508	1.610	1.570	2.5	98710	508	5.870	5.680	3.3
98601	509	12.600	12.200	3.3	98659	509	1.900	1.850	2.7	98710	509	6.890	6.660	3.5
98601	514	12.000	11.700	2.6	98659	514	1.470	1.420	3.5	98710	514	6.560	6.350	3.3
98624	501	2.500	2.420	3.3	98677	501	43.200	41.900	3.1	98751	501	11.400	11.100	2.7
98624	504	0.700	0.680	2.9	98677	504	12.200	11.800	3.4	98751	504	5.630	5.440	3.5
98624	506	1.840	1.780	3.4	98677	506	31.900	30.800	3.6	98751	506	11.900	11.600	2.6
98624	507	2.050	1.990	3.0	98677	507	35.500	34.400	3.2	98751	507	10.600	10.400	1.9
98624	508	1.680	1.630	3.1	98677	508	29.100	28.300	2.8	98751	508	6.810	6.620	2.9
98624	509	1.980	1.920	3.1	98677	509	34.300	33.200	3.3	98751	509	8.040	7.810	2.9
98624	514	1.880	1.830	2.7	98677	514	32.600	31.600	3.2	98751	514	6.180	6.030	2.5
98636	501	3.570	3.360	6.2	98678	501	38.400	37.100	3.5	98805	501	11.300	11.000	2.7
98636	504	1.220	1.150	6.1	98678	504	10.900	10.500	3.8	98805	504	3.210	3.090	3.9
98636	506	4.200	3.930	6.9	98678	506	28.300	27.400	3.3	98805	506	8.370	8.070	3.7
98636	507	5.710	5.370	6.3	98678	507	31.500	30.500	3.3	98805	507	9.320	9.030	3.2
98636	508	4.670	4.390	6.4	98678	508	26.000	25.100	3.6	98805	508	7.660	7.420	3.2
98636	509	4.630	4.350	6.4	98678	509	30.400	29.400	3.4	98805	509	8.990	8.690	3.5
98636	514	4.300	4.040	6.4	98678	514	28.900	28.100	2.8	98805	514	8.560	8.290	3.3
98640	501	274.000	266.000	3.0	98699	501	12.500	12.200	2.5	98806	501	3.320	3.120	6.4
98640	504	77.600	74.700	3.9	98699	504	3.540	3.400	4.1	98806	504	1.140	1.070	6.5
98640	506	202.000	196.000	3.1	98699	506	9.230	8.890	3.8	98806	506	3.910	3.670	6.5
98640	507	225.000	218.000	3.2	98699	507	10.300	9.980	3.2	98806	507	5.310	5.010	6.0
98640	508	185.000	180.000	2.8	98699	508	8.430	8.170	3.2	98806	508	4.340	4.090	6.1
98640	509	217.000	210.000	3.3	98699	509	9.900	9.580	3.3	98806	509	4.310	4.050	6.4
98640	514	207.000	201.000	3.0	98699	514	9.430	9.130	3.3	98806	514	4.000	3.760	6.4
98658	501	15.100	14.600	3.4	98705	501	21.300	20.700	2.9	98810	501	8.600	8.270	4.0
98658	504	7.440	7.200	3.3	98705	504	10.500	10.200	2.9	98810	504	3.800	3.630	4.7
98658	506	15.700	15.200	3.3	98705	506	22.200	21.500	3.3	98810	506	7.470	7.140	4.6
98658	507	14.100	13.700	2.9	98705	507	19.900	19.500	2.1	98810	507	7.390	7.110	3.9
98658	508	9.000	8.760	2.7	98705	508	12.700	12.400	2.4	98810	508	6.270	6.030	4.0
98658	509	10.600	10.400	1.9	98705	509	15.100	14.600	3.4	98810	509	7.560	7.260	4.1
98658	514	8.190	7.970	2.8	98705	514	11.600	11.300	2.7	98810	514	7.480	7.190	4.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98813	501	8.300	7.970	4.1	98967	501	8.840	8.570	3.2	99111	501	4.320	4.190	3.1
98813	504	3.670	3.500	4.9	98967	504	2.510	2.410	4.1	99111	504	1.220	1.180	3.4
98813	506	7.200	6.900	4.3	98967	506	6.530	6.290	3.8	99111	506	3.190	3.080	3.6
98813	507	7.140	6.870	3.9	98967	507	7.260	7.040	3.1	99111	507	3.550	3.440	3.2
98813	508	6.060	5.820	4.1	98967	508	5.970	5.790	3.1	99111	508	2.910	2.830	2.8
98813	509	7.300	7.000	4.3	98967	509	7.010	6.790	3.2	99111	509	3.430	3.320	3.3
98813	514	7.220	6.950	3.9	98967	514	6.680	6.460	3.4	99111	514	3.260	3.160	3.2
98820	501	21.600	20.900	3.3	98993	501	6.820	6.410	6.4	99163	501	10.300	9.980	3.2
98820	504	6.120	5.900	3.7	98993	504	2.340	2.180	7.3	99163	504	2.910	2.810	3.6
98820	506	16.000	15.400	3.9	98993	506	8.040	7.530	6.8	99163	506	7.610	7.340	3.7
98820	507	17.700	17.300	2.3	98993	507	10.900	10.300	5.8	99163	507	8.460	8.210	3.0
98820	508	14.700	14.100	4.3	98993	508	8.920	8.390	6.3	99163	508	6.960	6.750	3.1
98820	509	17.100	16.600	3.0	98993	509	8.840	8.310	6.4	99163	509	8.180	7.900	3.5
98820	514	16.400	15.800	3.8	98993	514	8.220	7.740	6.2	99163	514	7.780	7.540	3.2
98884	501	5.630	5.450	3.3	99003	501	4.200	4.070	3.2	99165	501	2.260	2.190	3.2
98884	504	1.600	1.530	4.6	99003	504	1.190	1.150	3.5	99165	504	0.640	0.610	4.9
98884	506	4.160	4.010	3.7	99003	506	3.100	2.990	3.7	99165	506	1.660	1.610	3.1
98884	507	4.630	4.490	3.1	99003	507	3.450	3.350	3.0	99165	507	1.850	1.800	2.8
98884	508	3.810	3.690	3.3	99003	508	2.830	2.750	2.9	99165	508	1.530	1.480	3.4
98884	509	4.460	4.320	3.2	99003	509	3.330	3.220	3.4	99165	509	1.790	1.730	3.5
98884	514	4.250	4.120	3.2	99003	514	3.170	3.070	3.3	99165	514	1.700	1.650	3.0
98914	501	1.830	1.790	2.2	99004	501	6.910	6.630	4.2	99220	501	4.040	3.930	2.8
98914	504	0.910	0.880	3.4	99004	504	3.040	2.910	4.5	99220	504	2.000	1.940	3.1
98914	506	1.910	1.860	2.7	99004	506	6.000	5.730	4.7	99220	506	4.210	4.090	2.9
98914	507	1.710	1.680	1.8	99004	507	5.930	5.710	3.9	99220	507	3.780	3.700	2.2
98914	508	1.100	1.070	2.8	99004	508	5.030	4.830	4.1	99220	508	2.420	2.350	3.0
98914	509	1.300	1.250	4.0	99004	509	6.060	5.830	3.9	99220	509	2.850	2.770	2.9
98914	514	1.000	0.970	3.1	99004	514	6.010	5.770	4.2	99220	514	2.200	2.140	2.8
98949	501	2.570	2.500	2.8	99080	501	2.970	2.880	3.1	99222	501	7.590	7.390	2.7
98949	504	1.270	1.240	2.4	99080	504	0.840	0.810	3.7	99222	504	3.760	3.640	3.3
98949	506	2.680	2.600	3.1	99080	506	2.200	2.110	4.3	99222	506	7.910	7.680	3.0
98949	507	2.410	2.350	2.6	99080	507	2.440	2.370	3.0	99222	507	7.100	6.940	2.3
98949	508	1.540	1.490	3.4	99080	508	2.010	1.950	3.1	99222	508	4.540	4.420	2.7
98949	509	1.810	1.760	2.8	99080	509	2.360	2.280	3.5	99222	509	5.350	5.210	2.7
98949	514	1.400	1.360	2.9	99080	514	2.250	2.170	3.7	99222	514	4.120	4.020	2.5

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99223	501	0.630	0.610	3.3	99471	501	1.830	1.790	2.2	99571	501	0.800	0.760	5.3
99223	504	0.179	0.173	3.5	99471	504	0.910	0.880	3.4	99571	504	0.280	0.260	7.7
99223	506	0.470	0.450	4.4	99471	506	1.910	1.860	2.7	99571	506	0.950	0.890	6.7
99223	507	0.530	0.500	6.0	99471	507	1.710	1.680	1.8	99571	507	1.290	1.220	5.7
99223	508	0.430	0.410	4.9	99471	508	1.100	1.070	2.8	99571	508	1.050	0.990	6.1
99223	509	0.510	0.480	6.2	99471	509	1.300	1.250	4.0	99571	509	1.040	0.980	6.1
99223	514	0.480	0.460	4.3	99471	514	1.000	0.970	3.1	99571	514	0.970	0.910	6.6
99303	501	34.600	33.500	3.3	99505	501	5.770	5.420	6.5	99572	501	1.580	1.480	6.8
99303	504	9.780	9.430	3.7	99505	504	1.970	1.850	6.5	99572	504	0.540	0.500	8.0
99303	506	25.600	24.600	4.1	99505	506	6.800	6.360	6.9	99572	506	1.850	1.740	6.3
99303	507	28.400	27.600	2.9	99505	507	9.230	8.690	6.2	99572	507	2.520	2.370	6.3
99303	508	23.400	22.600	3.5	99505	508	7.540	7.090	6.3	99572	508	2.060	1.940	6.2
99303	509	27.500	26.500	3.8	99505	509	7.480	7.030	6.4	99572	509	2.040	1.920	6.2
99303	514	26.100	25.300	3.2	99505	514	6.960	6.540	6.4	99572	514	1.890	1.790	5.6
99310	501	8.640	8.380	3.1	99506	501	7.110	6.680	6.4	99573	501	1.510	1.410	7.1
99310	504	2.450	2.350	4.3	99506	504	2.430	2.270	7.0	99573	504	0.520	0.480	8.3
99310	506	6.380	6.160	3.6	99506	506	8.360	7.830	6.8	99573	506	1.770	1.660	6.6
99310	507	7.100	6.890	3.0	99506	507	11.400	10.700	6.5	99573	507	2.410	2.260	6.6
99310	508	5.840	5.650	3.4	99506	508	9.290	8.730	6.4	99573	508	1.960	1.850	5.9
99310	509	6.850	6.630	3.3	99506	509	9.210	8.650	6.5	99573	509	1.950	1.830	6.6
99310	514	6.530	6.320	3.3	99506	514	8.550	8.050	6.2	99573	514	1.810	1.710	5.8
99315	501	25.400	24.600	3.3	99507	501	6.190	5.820	6.4	99600	501	3.000	2.880	4.2
99315	504	7.190	6.930	3.8	99507	504	2.120	1.990	6.5	99600	504	1.330	1.260	5.6
99315	506	18.700	18.100	3.3	99507	506	7.290	6.830	6.7	99600	506	2.610	2.490	4.8
99315	507	20.900	20.300	3.0	99507	507	9.900	9.330	6.1	99600	507	2.580	2.480	4.0
99315	508	17.100	16.600	3.0	99507	508	8.100	7.620	6.3	99600	508	2.190	2.100	4.3
99315	509	20.100	19.500	3.1	99507	509	8.030	7.550	6.4	99600	509	2.640	2.530	4.3
99315	514	19.200	18.600	3.2	99507	514	7.460	7.010	6.4	99600	514	2.610	2.510	4.0
99321	501	24.700	23.900	3.3	99570	501	3.320	3.120	6.4	99613	501	21.800	21.100	3.3
99321	504	6.980	6.720	3.9	99570	504	1.140	1.070	6.5	99613	504	6.180	5.960	3.7
99321	506	18.200	17.600	3.4	99570	506	3.910	3.670	6.5	99613	506	16.200	15.500	4.5
99321	507	20.200	19.700	2.5	99570	507	5.310	5.010	6.0	99613	507	17.900	17.400	2.9
99321	508	16.600	16.100	3.1	99570	508	4.340	4.090	6.1	99613	508	14.800	14.300	3.5
99321	509	19.500	18.900	3.2	99570	509	4.310	4.050	6.4	99613	509	17.300	16.800	3.0
99321	514	18.600	18.100	2.8	99570	514	4.000	3.760	6.4	99613	514	16.500	16.000	3.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99614	501	6.700	6.440	4.0	99746	501	5.910	5.730	3.1	99827	501	1.070	1.040	2.9
99614	504	2.950	2.830	4.2	99746	504	1.670	1.610	3.7	99827	504	0.310	0.300	3.3
99614	506	5.820	5.560	4.7	99746	506	4.360	4.210	3.6	99827	506	0.790	0.760	3.9
99614	507	5.760	5.540	4.0	99746	507	4.860	4.700	3.4	99827	507	0.880	0.850	3.5
99614	508	4.890	4.690	4.3	99746	508	3.990	3.860	3.4	99827	508	0.720	0.700	2.9
99614	509	5.900	5.660	4.2	99746	509	4.690	4.530	3.5	99827	509	0.850	0.820	3.7
99614	514	5.830	5.600	4.1	99746	514	4.460	4.320	3.2	99827	514	0.810	0.780	3.8
99620	501	1.190	1.160	2.6	99760	501	0.670	0.650	3.1	99851	501	4.360	4.230	3.1
99620	504	0.340	0.330	3.0	99760	504	0.191	0.184	3.8	99851	504	1.240	1.190	4.2
99620	506	0.880	0.850	3.5	99760	506	0.500	0.480	4.2	99851	506	3.220	3.100	3.9
99620	507	0.980	0.950	3.2	99760	507	0.550	0.530	3.8	99851	507	3.580	3.480	2.9
99620	508	0.800	0.780	2.6	99760	508	0.460	0.440	4.5	99851	508	2.940	2.860	2.8
99620	509	0.940	0.910	3.3	99760	509	0.540	0.510	5.9	99851	509	3.460	3.350	3.3
99620	514	0.900	0.870	3.4	99760	514	0.510	0.490	4.1	99851	514	3.290	3.190	3.1
99650	501	1.580	1.480	6.8	99777	501	14.900	14.300	4.2	99917	501	7.060	6.840	3.2
99650	504	0.540	0.500	8.0	99777	504	6.580	6.280	4.8	99917	504	2.000	1.930	3.6
99650	506	1.850	1.740	6.3	99777	506	13.000	12.400	4.8	99917	506	5.210	5.030	3.6
99650	507	2.520	2.370	6.3	99777	507	12.800	12.400	3.2	99917	507	5.800	5.620	3.2
99650	508	2.060	1.940	6.2	99777	508	10.900	10.500	3.8	99917	508	4.770	4.610	3.5
99650	509	2.040	1.920	6.2	99777	509	13.100	12.500	4.8	99917	509	5.600	5.410	3.5
99650	514	1.890	1.790	5.6	99777	514	13.000	12.400	4.8	99917	514	5.330	5.160	3.3
99709	501	3.880	3.660	6.0	99793	501	7.490	7.260	3.2	99938	501	7.930	7.690	3.1
99709	504	1.330	1.240	7.3	99793	504	2.120	2.050	3.4	99938	504	2.240	2.160	3.7
99709	506	4.580	4.290	6.8	99793	506	5.530	5.340	3.6	99938	506	5.860	5.650	3.7
99709	507	6.210	5.850	6.2	99793	507	6.150	5.970	3.0	99938	507	6.510	6.310	3.2
99709	508	5.070	4.770	6.3	99793	508	5.060	4.900	3.3	99938	508	5.350	5.190	3.1
99709	509	5.030	4.730	6.3	99793	509	5.940	5.750	3.3	99938	509	6.280	6.090	3.1
99709	514	4.680	4.400	6.4	99793	514	5.660	5.480	3.3	99938	514	5.990	5.800	3.3
99718	501	3.490	3.380	3.3	99826	501	1.700	1.630	4.3	99943	501	23.000	22.300	3.1
99718	504	0.990	0.950	4.2	99826	504	0.750	0.720	4.2	99943	504	6.510	6.260	4.0
99718	506	2.580	2.490	3.6	99826	506	1.480	1.410	5.0	99943	506	16.900	16.400	3.0
99718	507	2.860	2.780	2.9	99826	507	1.460	1.400	4.3	99943	507	18.900	18.300	3.3
99718	508	2.360	2.280	3.5	99826	508	1.240	1.200	3.3	99943	508	15.600	15.000	4.0
99718	509	2.760	2.680	3.0	99826	509	1.500	1.430	4.9	99943	509	18.200	17.700	2.8
99718	514	2.640	2.550	3.5	99826	514	1.480	1.420	4.2	99943	514	17.300	16.800	3.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99946	501	17.100	16.600	3.0	99955	501	12.400	12.000	3.3					
99946	504	4.850	4.660	4.1	99955	504	5.470	5.230	4.6					
99946	506	12.700	12.200	4.1	99955	506	10.800	10.300	4.9					
99946	507	14.100	13.600	3.7	99955	507	10.700	10.300	3.9					
99946	508	11.600	11.200	3.6	99955	508	9.040	8.680	4.1					
99946	509	13.600	13.100	3.8	99955	509	10.900	10.500	3.8					
99946	514	12.900	12.500	3.2	99955	514	10.800	10.400	3.8					
99948	501	8.230	7.740	6.3	99963	501	1.700	1.650	3.0					
99948	504	2.810	2.640	6.4	99963	504	0.490	0.460	6.5					
99948	506	9.680	9.070	6.7	99963	506	1.260	1.220	3.3					
99948	507	13.200	12.400	6.5	99963	507	1.400	1.350	3.7					
99948	508	10.700	10.100	5.9	99963	508	1.150	1.120	2.7					
99948	509	10.700	9.980	7.2	99963	509	1.350	1.300	3.8					
99948	514	9.900	9.320	6.2	99963	514	1.290	1.240	4.0					
99952	501	12.600	12.200	3.3	99969	501	7.340	7.150	2.7					
99952	504	5.560	5.320	4.5	99969	504	3.630	3.520	3.1					
99952	506	10.900	10.500	3.8	99969	506	7.660	7.430	3.1					
99952	507	10.800	10.400	3.8	99969	507	6.870	6.710	2.4					
99952	508	9.190	8.830	4.1	99969	508	4.390	4.280	2.6					
99952	509	11.100	10.700	3.7	99969	509	5.180	5.040	2.8					
99952	514	11.000	10.600	3.8	99969	514	3.990	3.890	2.6					
99953	501	13.600	13.000	4.6	99975	501	11.000	10.600	3.8					
99953	504	6.010	5.740	4.7	99975	504	4.860	4.640	4.7					
99953	506	11.800	11.300	4.4	99975	506	9.550	9.140	4.5					
99953	507	11.700	11.300	3.5	99975	507	9.450	9.100	3.8					
99953	508	9.910	9.520	4.1	99975	508	8.020	7.710	4.0					
99953	509	12.000	11.500	4.3	99975	509	9.670	9.290	4.1					
99953	514	11.800	11.400	3.5	99975	514	9.570	9.200	4.0					
99954	501	9.910	9.510	4.2	99988	501	6.490	6.310	2.9					
99954	504	4.370	4.180	4.5	99988	504	3.210	3.100	3.5					
99954	506	8.590	8.220	4.5	99988	506	6.760	6.560	3.0					
99954	507	8.500	8.190	3.8	99988	507	6.060	5.930	2.2					
99954	508	7.210	6.940	3.9	99988	508	3.870	3.770	2.7					
99954	509	8.710	8.360	4.2	99988	509	4.580	4.450	2.9					
99954	514	8.610	8.280	4.0	99988	514	3.530	3.440	2.6					

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LOSS COST % CHANGE BY CLASS

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10010	0.195	0.184	6.0	11259	0.142	0.157	-9.6	13759	0.116	0.125	-7.2
10026	0.022	0.023	-4.3	11288	0.071	0.071	0.0	13930	0.201	0.211	-4.7
10040	0.300	0.280	7.1	12014	0.038	0.041	-7.3	14068	0.014	0.015	-6.7
10042	0.360	0.330	9.1	12356	0.027	0.027	0.0	14101	0.044	0.042	4.8
10060	0.057	0.060	-5.0	12361	0.077	0.082	-6.1	14279	0.071	0.071	0.0
10065	0.033	0.031	6.5	12373	0.024	0.025	-4.0	14401	0.107	0.107	0.0
10066	0.045	0.047	-4.3	12374	0.063	0.064	-1.6	14527	0.189	0.181	4.4
10070	0.154	0.141	9.2	12375	0.043	0.044	-2.3	14855	0.154	0.162	-4.9
10071	0.096	0.092	4.3	12391	0.082	0.091	-9.9	14913	0.155	0.145	6.9
10073	0.370	0.330	12.1	12509	0.036	0.038	-5.3	15223	0.041	0.033	24.2 U
10075	0.142	0.143	-0.7	12510	0.025	0.027	-7.4	15224	0.066	0.070	-5.7
10100	0.053	0.051	3.9	12651	0.530	0.490	8.2	15406	0.048	0.044	9.1
10101	0.181	0.166	9.0	12707	0.640	0.650	-1.5	15538	0.018	0.019	-5.3
10107	0.237	0.205	15.6	12797	0.196	0.169	16.0	15600	0.087	0.090	-3.3
10111	0.078	0.083	-6.0	12805	0.093	0.091	2.2	15608	0.008	0.008	0.0
10115	0.065	0.067	-3.0	13049	0.057	0.054	5.6	15733	0.037	0.038	-2.6
10140	0.021	0.021	0.0	13111	0.093	0.097	-4.1	15839	0.027	0.027	0.0
10141	0.023	0.024	-4.2	13112	0.063	0.069	-8.7	15991	0.056	0.058	-3.4
10145	0.010	0.011	-9.1	13201	0.160	0.167	-4.2	15993	0.035	0.036	-2.8
10146	0.017	0.018	-5.6	13204	1.450	1.400	3.6	16005	0.034	0.034	0.0
10255	0.147	0.131	12.2	13205	0.460	0.430	7.0	16009	0.094	0.079	19.0
10256	0.152	0.147	3.4	13314	0.016	0.017	-5.9	16403	0.190	0.155	22.6
10257	0.169	0.167	1.2	13351	0.053	0.045	17.8	16527	0.350	0.360	-2.8
10309	0.016	0.017	-5.9	13352	0.036	0.038	-5.3	16604	0.146	0.147	-0.7
10352	0.044	0.047	-6.4	13410	2.990	2.440	22.5	16676	0.012	0.013	-7.7
11020	0.125	0.126	-0.8	13412	1.140	1.010	12.9	16705	0.148	0.152	-2.6
11039	0.077	0.077	0.0	13506	0.052	0.055	-5.5	16750	0.032	0.031	3.2
11126	0.022	0.020	10.0	13507	0.115	0.128	-10.2	16900	0.068	0.064	6.3
11127	0.006	0.006	0.0	13590	0.740	0.740	0.0	16901	0.098	0.097	1.0
11128	0.066	0.065	1.5	13621	0.320	0.360	-11.1	16902	0.065	0.070	-7.1
11203	0.520	0.540	-3.7	13670	0.015	0.013	15.4	16905	0.068	0.064	6.3
11204	1.280	1.360	-5.9	13673	0.016	0.014	14.3	16906	0.098	0.097	1.0
11234	0.045	0.048	-6.3	13715	0.165	0.154	7.1	16910	0.040	0.040	0.0
11248	0.018	0.019	-5.3	13716	0.087	0.092	-5.4	16911	0.059	0.058	1.7
11258	0.185	0.202	-8.4	13720	0.051	0.054	-5.6	16915	0.033	0.034	-2.9

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LOSS COST % CHANGE BY CLASS

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16916	0.056	0.057	-1.8	51116	0.690	0.570	21.1	51666	0.101	0.103	-1.9
16920	0.081	0.078	3.8	51205	0.071	0.083	-14.5	51734	0.310	0.310	0.0
16921	0.032	0.036	-11.1	51206	0.390	0.450	-13.3	51741	0.260	0.250	4.0
16930	0.134	0.115	16.5	51220	2.280	2.580	-11.6	51752	0.165	0.159	3.8
16931	0.057	0.049	16.3	51221	1.780	1.940	-8.2	51767	0.008	0.009	-11.1
16940	0.032	0.036	-11.1	51222	3.670	3.120	17.6	51777	0.078	0.076	2.6
16941	0.071	0.076	-6.6	51224	1.450	1.330	9.0	51808	0.730	0.730	0.0
18078	0.133	0.158	-15.8	51230	0.790	0.790	0.0	51809	0.153	0.158	-3.2
18109	0.028	0.029	-3.4	51240	0.185	0.182	1.6	51833	0.060	0.072	-16.7
18110	0.025	0.024	4.2	51241	0.260	0.300	-13.3	51869	0.136	0.140	-2.9
18205	0.350	0.310	12.9	51252	0.100	0.101	-1.0	51877	0.212	0.220	-3.6
18206	0.098	0.088	11.4	51254	0.039	0.045	-13.3	51889	0.012	0.014	-14.3
18335	0.015	0.016	-6.3	51300	0.160	0.173	-7.5	51896	0.018	0.020	-10.0
18435	0.073	0.067	9.0	51305	0.960	1.030	-6.8	51900	0.095	0.093	2.2
18436	0.137	0.155	-11.6	51315	0.106	0.106	0.0	51909	0.056	0.057	-1.8
18501	0.010	0.011	-9.1	51330	0.530	0.430	23.3 U	51926	0.038	0.040	-5.0
18506	0.005	0.005	0.0	51333	0.340	0.310	9.7	51927	0.131	0.115	13.9
18507	0.008	0.008	0.0	51350	0.135	0.142	-4.9	51934	0.125	0.142	-12.0
18616	0.590	0.540	9.3	51351	0.042	0.045	-6.7	51941	0.041	0.039	5.1
18707	0.004	0.003	33.3 N	51352	0.108	0.114	-5.3	51956	0.221	0.246	-10.2
18708	0.017	0.013	30.8 U	51355	0.094	0.096	-2.1	51957	0.420	0.400	5.0
18834	0.107	0.113	-5.3	51356	0.620	0.690	-10.1	51958	0.410	0.390	5.1
18911	0.018	0.019	-5.3	51357	0.660	0.530	24.5 U	51960	0.350	0.360	-2.8
18912	0.030	0.030	0.0	51358	0.141	0.149	-5.4	51970	0.238	0.250	-4.8
18920	0.018	0.019	-5.3	51359	0.780	0.840	-7.1	51982	0.083	0.085	-2.4
45771	0.164	0.176	-6.8	51370	4.570	5.000	-8.6	51986	0.103	0.107	-3.7
45819	0.074	0.074	0.0	51380	0.044	0.050	-12.0	51999	0.440	0.460	-4.3
45900	0.044	0.054	-18.5	51500	0.119	0.109	9.2	52002	0.129	0.118	9.3
45901	0.049	0.047	4.3	51550	0.390	0.360	8.3	52075	0.243	0.250	-2.8
49239	0.600	0.650	-7.7	51551	0.910	0.920	-1.1	52134	0.630	0.700	-10.0
49617	0.116	0.105	10.5	51552	0.159	0.159	0.0	52315	0.260	0.240	8.3
49618	0.055	0.048	14.6	51575	0.020	0.020	0.0	52433	1.020	1.200	-15.0
49619	0.078	0.075	4.0	51576	0.093	0.075	24.0 U	52469	0.104	0.109	-4.6
50010	0.490	0.580	-15.5	51600	0.191	0.198	-3.5	52505	0.216	0.203	6.4
51001	0.450	0.460	-2.2	51613	0.139	0.138	0.7	52547	0.078	0.088	-11.4

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STATE: 12 - ILLINOIS
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52581	2.950	3.680	-19.8 L	56391	0.320	0.320	0.0	58397	0.740	0.830	-10.8
52744	0.081	0.094	-13.8	56427	0.125	0.125	0.0	58503	0.076	0.061	24.6 U
52911	0.450	0.520	-13.5	56488	0.034	0.034	0.0	58575	0.120	0.123	-2.4
52967	0.062	0.064	-3.1	56690	0.350	0.360	-2.8	58627	0.013	0.016	-18.8
53001	0.330	0.330	0.0	56699	0.057	0.051	11.8	58663	1.280	1.590	-19.5 L
53077	0.207	0.197	5.1	56758	0.148	0.155	-4.5	58737	0.630	0.740	-14.9
53121	0.440	0.460	-4.3	56759	0.080	0.093	-14.0	58802	0.480	0.450	6.7
53333	0.239	0.213	12.2	56760	0.098	0.106	-7.5	58837	0.162	0.165	-1.8
53374	0.310	0.380	-18.4	56912	0.090	0.084	7.1	58840	0.127	0.111	14.4
53375	0.223	0.250	-10.8	56916	0.205	0.187	9.6	58873	0.030	0.030	0.0
53376	0.194	0.187	3.7	57001	0.029	0.024	20.8	58904	0.128	0.131	-2.3
53377	0.195	0.211	-7.6	57002	0.106	0.110	-3.6	58922	0.168	0.187	-10.2
53565	0.108	0.124	-12.9	57090	0.660	0.630	4.8	59005	0.096	0.096	0.0
53631	0.022	0.022	0.0	57146	0.720	0.670	7.5	59188	0.055	0.056	-1.8
53632	0.034	0.035	-2.9	57257	0.035	0.036	-2.8	59189	0.300	0.300	0.0
53732	0.450	0.460	-2.2	57401	0.096	0.098	-2.0	59223	0.088	0.077	14.3
53733	0.270	0.260	3.8	57403	0.035	0.036	-2.8	59257	0.013	0.015	-13.3
53907	0.103	0.111	-7.2	57410	0.162	0.130	24.6 U	59378	0.150	0.152	-1.3
54077	0.400	0.370	8.1	57572	0.108	0.094	14.9	59481	0.099	0.088	12.5
55010	1.080	1.100	-1.8	57600	0.034	0.033	3.0	59537	0.210	0.168	25.0 U
55011	1.570	1.260	24.6 U	57611	0.062	0.064	-3.1	59601	2.370	2.310	2.6
55012	1.180	1.170	0.9	57651	0.041	0.043	-4.7	59647	0.170	0.176	-3.4
55013	1.140	0.990	15.2	57690	0.490	0.510	-3.9	59660	1.180	1.140	3.5
55214	0.088	0.089	-1.1	57716	0.082	0.087	-5.7	59701	0.290	0.244	18.9
55371	0.119	0.130	-8.5	57725	0.088	0.091	-3.3	59713	0.310	0.330	-6.1
55597	1.790	1.780	0.6	57726	0.021	0.019	10.5	59722	0.031	0.032	-3.1
55647	0.062	0.056	10.7	57810	0.107	0.109	-1.8	59723	0.037	0.038	-2.6
55715	0.224	0.234	-4.3	57871	0.118	0.116	1.7	59724	0.019	0.022	-13.6
55716	0.520	0.520	0.0	57913	0.290	0.310	-6.5	59725	0.116	0.104	11.5
55802	0.009	0.009	0.0	57998	0.058	0.059	-1.7	59726	0.024	0.024	0.0
55918	2.740	3.190	-14.1	57999	0.071	0.071	0.0	59738	0.064	0.066	-3.0
55919	3.650	3.640	0.3	58095	1.990	1.830	8.7	59750	0.222	0.240	-7.5
56040	0.033	0.040	-17.5	58096	1.230	1.040	18.3	59773	0.028	0.028	0.0
56202	0.089	0.100	-11.0	58301	0.088	0.082	7.3	59774	0.150	0.152	-1.3
56390	0.640	0.630	1.6	58302	0.055	0.055	0.0	59775	0.188	0.189	-0.5

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STATE: 12 - ILLINOIS
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59781	0.068	0.076	-10.5	91341	3.110	2.790	11.5	96409	8.030	8.800	-8.8
59782	0.460	0.490	-6.1	91342	2.850	2.990	-4.7	96410	7.170	6.940	3.3
59798	0.500	0.460	8.7	91343	1.490	1.360	9.6	96611	1.160	1.210	-4.1
59886	0.108	0.112	-3.6	91436	1.650	1.580	4.4	97221	1.000	0.920	8.7
59889	0.165	0.153	7.8	91507	2.780	2.860	-2.8	97222	1.420	1.650	-13.9
59904	0.061	0.066	-7.6	91551	0.690	0.620	11.3	97223	5.340	4.530	17.9
59905	0.132	0.130	1.5	91555	0.900	0.910	-1.1	97447	4.780	4.050	18.0
59914	0.680	0.620	9.7	91560	3.280	3.520	-6.8	97650	3.120	3.010	3.7
59915	0.750	0.780	-3.8	91577	2.550	2.240	13.8	97651	3.910	3.890	0.5
59917	0.205	0.165	24.2	91746	5.360	4.870	10.1	97652	2.760	2.670	3.4
59923	0.004	0.005	-20.0	92053	0.560	0.530	5.7	97653	2.770	2.580	7.4
59925	1.190	1.090	9.2	92054	0.213	0.238	-10.5	97654	2.390	2.360	1.3
59926	0.450	0.420	7.1	92055	0.174	0.195	-10.8	97655	3.540	3.320	6.6
59927	1.420	1.560	-9.0	92101	2.570	2.320	10.8	98002	0.930	0.950	-2.1
59931	0.550	0.590	-6.8	92102	2.830	2.370	19.4	98152	0.660	0.520	26.9
59932	0.880	0.930	-5.4	92215	2.350	2.400	-2.1	98157	0.260	0.243	7.0
59947	0.320	0.330	-3.0	92338	1.460	1.210	20.7	98163	0.221	0.260	-15.0
59955	0.143	0.147	-2.7	92446	1.720	1.820	-5.5	98164	0.068	0.082	-17.1
59963	0.410	0.450	-8.9	92447	1.050	1.010	4.0	98303	4.930	5.520	-10.7
59964	0.069	0.061	13.1	92451	2.140	2.020	5.9	98304	3.190	3.180	0.3
59970	0.183	0.182	0.5	92478	1.420	1.480	-4.1	98305	1.480	1.270	16.5
59975	0.227	0.243	-6.6	94007	3.900	3.840	1.6	98306	0.680	0.690	-1.4
59984	0.053	0.055	-3.6	94276	4.500	4.490	0.2	98307	0.490	0.530	-7.5
59988	0.059	0.060	-1.7	94381	9.690	9.800	-1.1	98308	1.180	0.910	29.7
59989	0.044	0.045	-2.2	94404	3.530	3.890	-9.3	98309	1.690	1.910	-11.5
91111	5.610	5.700	-1.6	94569	3.420	3.060	11.8	98344	0.780	0.690	13.0
91125	1.540	1.840	-16.3	95124	1.170	0.980	19.4	98449	17.300	16.000	8.1
91127	0.800	0.900	-11.1	95310	0.990	1.240	-20.2 L	98482	5.510	5.310	3.8
91150	5.720	5.350	6.9	95410	2.020	2.110	-4.3	98483	13.600	12.600	7.9
91155	33.900	29.800	13.8	95455	1.070	1.240	-13.7	98502	3.250	3.130	3.8
91235	3.160	3.070	2.9	95505	1.920	1.740	10.3	98636	2.820	3.070	-8.1
91265	2.700	3.250	-16.9	95625	3.330	2.940	13.3	98659	0.390	0.450	-13.3
91266	0.640	0.540	18.5	95647	6.330	5.650	12.0	98677	9.540	9.520	0.2
91280	2.020	1.660	21.7	96053	3.630	3.430	5.8	98678	11.700	10.700	9.3
91340	7.840	8.100	-3.2	96408	8.070	6.920	16.6	98805	1.110	1.010	9.9

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STATE: 12 - ILLINOIS
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98806	3.120	2.940	6.1								
98813	1.700	2.080	-18.3								
98820	2.380	2.400	-0.8								
98884	1.850	1.560	18.6								
98914	0.570	0.670	-14.9								
98949	0.330	0.380	-13.2								
98967	7.060	5.440	29.8 U								
98993	4.270	5.270	-19.0								
99003	0.870	0.850	2.4								
99004	1.480	1.510	-2.0								
99080	7.280	8.210	-11.3								
99163	0.350	0.410	-14.6								
99315	1.530	1.220	25.4								
99321	1.610	1.680	-4.2								
99613	1.720	1.740	-1.1								
99650	0.860	0.800	7.5								
99746	2.910	2.760	5.4								
99803	9.670	8.950	8.0								
99826	0.580	0.510	13.7								
99827	0.560	0.610	-8.2								
99946	2.720	3.040	-10.5								
99948	22.800	23.600	-3.4								
99952	13.500	13.700	-1.5								
99953	8.260	7.430	11.2								
99954	12.400	13.400	-7.5								
99955	5.910	7.150	-17.3								
99969	3.470	3.340	3.9								

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SECTION B
EXPLANATORY MATERIAL
TABLE OF CONTENTS

• Methodology Overview	B-2-8
• Explanatory Notes to Determination of Indicated Loss Cost Level Change	B-9
• Explanatory Notes to Relative Change Analysis	B-10-16
• Explanatory Notes to Implicit Package Modification Factors	B-17
• Explanation of Exposure Development	B-18-19
• Explanation of Loss Development	B-20-21
• Explanation of Allocated Loss Adjustment Expense (ALAE) Development	B-22-24
• Explanation of Modified Bondy Method	B-25
• Unallocated Loss Adjustment Factor Methodology	B-26
• Explanation of Trend Calculation	B-27-28
• Credibility Standards	B-29-30
• Explanatory Notes to Class Groups and Differentials -- Premises/Operations	B-31
• Explanatory Notes to Class Groups and Calculation of Proposed Class Loss Costs -- Products	B-32
• Explanatory Notes to Class Groups and Calculation of Proposed Class Loss Costs -- Local Products/Completed Operations	B-33

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 September 30, 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

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

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

5 year occurrence total for a given class group, territory or type of policy. For Local Products/Completed Operations, separate formulas are used to calculate the credibility of the experience for each type of policy and class group versus the credibility of the experience for each state, namely $Z = \sqrt{P/15,000}$ for type

of policy and class group, and $Z = \sqrt{P/5,500}$ for state (in this case, P is the 5 year occurrence total for a given state). Credibility-weighted relative changes are then calculated as follows:

$W = R^Z$ 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 December 31, 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 9/30/2019 and 9/30/2018 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 September 30, 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 December 31, 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 9/30/2019, 9/30/2018 and 9/30/2017 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 September 30, 2019 evaluated as of December 31, 2019. If an analogous procedure is used for ALAE, the variability of the experience can lead to unusually high (or low) estimates of ultimate ALAE.

INCREMENTAL ALAE PERCENTAGES

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

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

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

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

DESCRIPTION OF METHODOLOGY

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

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

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

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

APPLICATION

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

These calculations are shown in Section E - Loss Development.

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

FRINGE	Because there is a lower volume of data for the fringe coverage, the incremental ALAE percentages are calculated using multistate data and applied to state ultimate indemnity losses (capped at \$500,000).
PRODUCTS	Products ALAE is developed to 171 months using multistate data and the incremental method above. Because Products ALAE historically has more substantial development beyond 171 months, multistate link ratios are calculated to develop ALAE from 171 months to ultimate, using the standard link-ratio methodology (see Explanation of Loss Development in this section).
LOCAL PRODUCTS/ COMPLETED OPERATIONS	Local Products/Completed Operations ALAE incremental percentages are calculated to 171 months using multistate data and applied to state ultimate indemnity losses (capped at \$500,000). Since Local Products/Completed Operations ALAE historically has more substantial development beyond 171 months, multistate link ratios are calculated to develop ALAE from 171 months to ultimate, using the standard link-ratio methodology (see Explanation of Loss Development in this section).

EXPLANATION OF MODIFIED BONDY METHOD

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

Accident Year	171 to 183 Months	183 to 195 Months	195 to 207 Months	207 to 219 Months	219 to 231 Months	231 to 243 Months	243 Months To Ultimate
2000	A	G	L	P	S	U	Z*
2001	B	H	M	Q	T	Y*	
2002	C	I	N	R	X*	Y*	
2003	D	J	O	W*	X*	Y*	
2004	E	K	V*	W*	X*	Y*	
2005	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 6/30/2006 - 6/30/2019. 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
TABLE OF CONTENTS

Determination of Indicated Loss Cost Level Change:

- | | |
|---------------------------------------|-----|
| • Manufacturers and Contractors | C-2 |
| • Owners, Landlords and Tenants | C-3 |
| • Products | C-4 |
| • Local Products/Completed Operations | C-5 |

ILLINOIS
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
09/30/2017	\$46,532,930	\$50,091,873	0.20	1.076	1,297
09/30/2018	45,167,294	48,173,429	0.30	1.067	1,270
09/30/2019	42,539,978	43,719,978	0.50	1.028	1,160

(7)	WEIGHTED EXPERIENCE RATIO	1.049
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.034
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)	0.76
(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)	+ 4.4 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	+ 4.4 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 04/01/2021. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.034). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.034) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (04/01/2021) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (04/01/2022).

ILLINOIS
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
09/30/2017	\$42,851,013	\$45,161,402	0.20	1.054	1,864
09/30/2018	42,295,799	50,588,552	0.30	1.196	1,841
09/30/2019	42,060,498	49,770,002	0.50	1.183	1,852

(7)	WEIGHTED EXPERIENCE RATIO	1.161
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.033
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)	0.96
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	1.156
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 15.6 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 17.9 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	+ 17.9 %
(14)	STATEWIDE ADJUSTED MONOLINE CHANGE@	+ 16.4 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 04/01/2021. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.033). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.033) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (04/01/2021) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (04/01/2022).

@ The Adjusted Owners, Landlords and Tenants loss cost level change reflects the impact of adjusting the loss costs for specific classes due to an expected occurrence frequency decrease stemming from COVID-19 related impacts.

ILLINOIS
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).....	- 0.5 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....	- 0.5 %

- (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) .

ILLINOIS
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	\$285,256,305	\$337,794,306	0.20	1.184	6,228
12/31/2017	297,708,481	323,082,763	0.30	1.085	5,614
12/31/2018	305,458,820	332,169,074	0.50	1.087	5,528

(7)	WEIGHTED EXPERIENCE RATIO.....	1.106
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (7) - 1.00 } x 100%.....	+ 10.6 %
(9)	INDICATED MULTISTATE MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....	+ 8.8 %
(10)	INDICATED STATEWIDE MONOLINE CHANGE (C) (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....	+ 5.7 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....	+ 5.7 %

(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

TABLE OF CONTENTS

Manufacturers and Contractors

- Basic Limit Relative Change Analysis
With Monoline Indicated Loss Cost Level Changes by Class Group D-2
- Summary of Experience Used in Relative Change Analysis D-3-4

Owners, Landlords and Tenants

- Basic Limit Relative Change Analysis
With Monoline Indicated Loss Cost Level Changes
by Class Group and Territory D-5-6
- Summary of Experience Used in Relative Change Analysis D-7-22

Products

- Basic Limit Relative Change Analysis
With Monoline Indicated Loss Cost Level Changes by Class Group D-23
- Summary of Experience Used in Relative Change Analysis D-24

Local Products/Completed Operations

- Basic Limit Relative Change Analysis
With Monoline Indicated Loss Cost Level Changes by Class Group D-25
- Relative Change Analysis by State D-26
- Summary of Experience Used in Relative Change Analysis D-27-28

ILLINOIS
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	0.979	0.326	0.993	0.999		
33	0.774	0.060	0.985	0.991		
34	0.993	0.110	0.999	1.006		
35 *	-	-	0.979	0.985		
36	1.206	0.198	1.038	1.044		
37	1.263	0.134	1.032	1.038		
38	0.947	0.412	0.978	0.984		
*TOP 35	IMPLICIT PMF CAPPED AT 0.500					
CLASS GROUP					(5) INDICATED MONOLINE CHANGE	
30	1.168	0.190	1.030	1.028	+	7.3%
31	1.031	0.273	1.008	1.006	+	5.1%
32	1.001	0.383	1.000	0.998	+	4.2%
33	0.967	0.141	0.995	0.993	+	3.7%
34	1.004	0.160	1.001	0.998	+	4.2%
35	0.966	0.056	0.998	0.996	+	4.0%
36	0.659	0.102	0.958	0.956	-	0.2%
37	0.694	0.078	0.972	0.970	+	1.3%
38	1.328	0.162	1.047	1.045	+	9.1%
OVERALL MONOLINE INDICATION						+ 4.4%
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* Monoline/multiline ALCCL for the latest year was used to weight the indicated monoline change by class group.

ILLINOIS
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2019 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	\$1,052,652	\$3,965,365	0.927	0.895	107	1.027
	31 LIGHT CONTRACTING	807,124	4,091,816	1.398	1.350	236	1.005
	32 MEDIUM CONTRCTING	7,920,964	43,873,439	0.960	0.927	1,112	0.997
	33 HEAVY CONTRACTING	1,475,104	7,904,000	0.956	0.923	92	0.992
	34 DEALER OR DISTRIB	828,275	4,622,032	0.810	0.782	86	0.998
	35 LGT. MANUFACTURER	271,085	1,332,701	0.755	0.729	11	0.995
	36 MED. MANUFACTURER	1,164,490	7,569,843	0.491	0.474	54	0.955
	37 HVY. MANUFACTURER	657,110	2,582,347	1.035	0.999	33	0.969
	38 MISC. OPERATION	1,564,839	5,280,003	1.836	1.773	173	1.044
	TOTAL *	\$15,741,643	\$81,221,546	1.024		1,904	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$21,412	\$137,402	0.023	0.023	1	0.997
	32 MEDIUM CONTRCTING	42,258	204,195	0.256	0.248	0	0.989
	33 HEAVY CONTRACTING	185,588	1,690,879	1.981	1.913	19	0.984
	38 MISC. OPERATION	445,669	3,294,987	0.653	0.630	46	1.035
	TOTAL *	\$694,927	\$5,327,463	0.964		66	
34 MULT MERCANTILE	30 SERVICE	\$82,600	\$410,822	1.646	1.590	6	1.033
	32 MEDIUM CONTRCTING	310,076	1,497,183	2.119	2.047	42	1.004
	34 DEALER OR DISTRIB	1,350,896	7,355,121	0.718	0.693	137	1.004
	38 MISC. OPERATION	90,853	436,248	1.934	1.868	33	1.050
	TOTAL *	\$1,834,425	\$9,699,374	1.057		218	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$57,395	\$186,902	0.672	0.649	7	0.991
	32 MEDIUM CONTRCTING	95,780	527,000	0.206	0.199	11	0.984
	TOTAL *	\$153,175	\$713,902	0.380		18	
36 MULT SERVICES	30 SERVICE	\$98,826	\$659,247	0.977	0.944	59	1.073
	31 LIGHT CONTRACTING	359,693	2,802,848	0.674	0.651	161	1.051
	32 MEDIUM CONTRCTING	437,861	2,151,809	1.037	1.001	42	1.042
	33 HEAVY CONTRACTING	47,181	382,617	4.106	3.965	10	1.037
	34 DEALER OR DISTRIB	869,912	4,503,418	2.007	1.938	225	1.042
	36 MED. MANUFACTURER	24,083	127,312	1.152	1.112	3	0.998
	38 MISC. OPERATION	951,308	4,865,283	1.198	1.157	209	1.091
	TOTAL *	\$2,788,864	\$15,492,534	1.399		709	

ILLINOIS
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

		(1) FISCAL A.Y.E. 09/30/2019 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						
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	\$3,871	\$14,417	0.040	0.039	1	1.045
	32 MEDIUM CONTRCTING	238,915	1,289,472	0.891	0.860	23	1.036
	33 HEAVY CONTRACTING	171,048	895,980	2.109	2.037	19	1.031
	34 DEALER OR DISTRIB	93,113	456,247	0.702	0.678	17	1.037
	35 LGT. MANUFACTURER	447,941	2,109,919	1.400	1.352	46	1.034
	36 MED. MANUFACTURER	1,759,892	9,296,038	0.974	0.941	132	0.993
	37 HVY. MANUFACTURER	1,532,175	7,795,753	0.766	0.739	79	1.007
	38 MISC. OPERATION	55,790	303,101	1.337	1.291	11	1.085
	TOTAL *	\$4,302,745	\$22,160,927	0.983		328	
38 MULT CONTRACTORS	30 SERVICE	\$2,142,759	\$12,112,469	1.277	1.233	484	1.011
	31 LIGHT CONTRACTING	3,716,723	20,374,380	1.002	0.967	944	0.990
	32 MEDIUM CONTRCTING	8,858,681	48,139,994	1.026	0.991	1,412	0.982
	33 HEAVY CONTRACTING	2,172,708	13,608,004	0.733	0.708	220	0.977
	38 MISC. OPERATION	133,332	539,176	0.009	0.009	2	1.028
	TOTAL *	\$17,024,203	\$94,774,023	1.007		3,062	
TOTAL ALL TOP	30 SERVICE	\$3,376,837	\$17,147,903	1.168		656	
	31 LIGHT CONTRACTING	4,966,218	27,607,765	1.034		1,350	
	32 MEDIUM CONTRCTING	17,904,535	97,683,092	1.008		2,642	
	33 HEAVY CONTRACTING	4,051,629	24,481,480	0.969		360	
	34 DEALER OR DISTRIB	3,142,196	16,936,818	1.099		465	
	35 LGT. MANUFACTURER	719,026	3,442,620	1.157		57	
	36 MED. MANUFACTURER	2,948,465	16,993,193	0.785		189	
	37 HVY. MANUFACTURER	2,189,285	10,378,100	0.847		112	
	38 MISC. OPERATION	3,241,791	14,718,798	1.405		474	
	TOTAL *	\$42,539,982	\$229,389,769	1.036		6,305	

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

ILLINOIS
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 1.156 OR + 15.6%
TOP					
10	1.044	0.375	1.016	1.019	
31	1.272	0.172	1.042	1.045	
32	1.347	0.239	1.074	1.077	
33	0.918	0.293	0.975	0.978	
34	0.885	0.329	0.960	0.963	
35	0.934	0.245	0.983	0.986	
36	0.838	0.188	0.967	0.970	
					(5) INDICATED MONOLINE CHANGE
CLASS GROUP					
01	0.858	0.151	0.977	0.977	+ 16.0%
02	1.056	0.232	1.013	1.013	+ 19.2%
03	0.915	0.178	0.984	0.985	+ 17.4%
04	0.797	0.054	0.988	0.988	+ 17.3%
05	0.393	0.076	0.932	0.932	+ 10.0%
06	0.955	0.131	0.994	0.994	+ 19.3%
07	1.208	0.165	1.032	1.032	+ 22.4%
08	1.600	0.075	1.036	1.036	+ 22.7%
09	1.072	0.229	1.016	1.016	+ 18.0%
10	1.049	0.245	1.012	1.012	+ 19.4%
11	0.912	0.230	0.979	0.979	+ 13.2%
12	1.014	0.417	1.006	1.006	+ 18.4%
13	1.390	0.096	1.032	1.032	+ 20.7%
16	0.239	0.029	0.959	0.960	+ 15.9%

OVERALL MONOLINE INDICATION + 17.9%

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	(5)
	BAILEY				
TERRITORY	FORMULA	CREDIBILITY	Z-WTD	BALANCED	INDICATED
	RELATIV.	Z	RELATIV.	RELATIV.	MONOLINE CHG.
501	0.854	0.344	0.947	0.950	+ 11.9%
504	1.436	0.051	1.019	1.022	+ 20.7%
506	1.062	0.208	1.013	1.016	+ 19.7%
507	1.172	0.257	1.042	1.045	+ 23.1%
508	1.036	0.184	1.007	1.010	+ 19.7%
509	1.075	0.337	1.025	1.028	+ 21.3%
514	1.001	0.373	1.000	1.004	+ 18.9%

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 501

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2019 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)	\$75,702	\$244,162	2.069	1.849	17	0.947
	02 RESTAURANTS	231,964	1,757,823	0.628	0.562	74	0.981
	03 STORES	64,032	456,783	2.163	1.933	26	0.954
	04 VENDING & RENTAL	3,742	19,269	5.529	4.941	3	0.957
	05 FOOD & BEV. DIST.	145,338	493,883	0.354	0.317	11	0.902
	06 NON-FOOD&BEV.DIST	16,067	374,094	3.097	2.767	14	0.963
	07 CLUBS, AMSMT&SPRTS	266,110	1,475,039	1.351	1.208	40	0.999
	08 HEALTH CARE FACIL	19,302	95,455	8.908	7.961	6	1.004
	09 HOTELS AND MOTELS	571,707	2,807,023	0.694	0.621	121	0.984
	10 SCHLS & CHURCHES	238,651	1,129,189	1.155	1.032	35	0.980
	11 APARTMENTS	505,187	1,858,451	1.004	0.897	50	0.948
	12 BUILDINGS&OFFICES	988,534	5,525,235	1.403	1.254	221	0.974
	13 MISC. PREMISES	67,196	451,906	1.193	1.066	15	1.000
	TOTAL *	\$3,193,532	\$16,688,312	1.172		633	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$587,413	\$2,820,277	0.791	0.707	114	1.009
	TOTAL *	\$587,413	\$2,820,277	0.791		114	
32 MULT APARTMENT	11 APARTMENTS	\$2,563,972	\$10,210,648	0.803	0.717	268	1.002
	12 BUILDINGS&OFFICES	607,808	2,922,998	1.700	1.519	138	1.030
	TOTAL *	\$3,171,780	\$13,133,646	0.975		406	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$2,864,808	\$12,324,985	0.959	0.857	376	0.935
	13 MISC. PREMISES	15,535	77,730	0.012	0.010	1	0.959
	TOTAL *	\$2,880,343	\$12,402,715	0.954		377	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$337,805	\$1,677,101	0.654	0.584	45	0.895
	02 RESTAURANTS	1,020,895	5,175,483	0.973	0.870	203	0.927
	03 STORES	208,072	945,242	0.966	0.863	27	0.901
	04 VENDING & RENTAL	2,838	19,879	0.208	0.186	1	0.904
	05 FOOD & BEV. DIST.	131,523	662,688	1.151	1.028	22	0.853
	06 NON-FOOD&BEV.DIST	131,664	565,805	0.955	0.853	14	0.910
	12 BUILDINGS&OFFICES	390,048	2,017,246	0.816	0.729	75	0.921
	TOTAL *	\$2,222,845	\$11,063,444	0.905		387	

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY		501	(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2019 AGGREGATE	FISCAL A.Y.E. 2015 - 2019	FIVE YEAR			
TYPE OF POLICY	CLASS GROUP		LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$57,312	\$352,927	1.226	1.096	14	0.971
	10 SCHLS & CHURCHES		493,091	2,456,170	1.369	1.223	111	0.949
	12 BUILDINGS&OFFICES		8,441	43,766	0.086	0.077	2	0.943
	TOTAL *		\$558,844	\$2,852,863	1.335		127	
36 MULT SERVICES	03 STORES		\$40,321	\$119,323	0.258	0.231	3	0.908
	04 VENDING & RENTAL		46,449	319,998	1.885	1.685	11	0.911
	07 CLUBS,AMSMT&SPRTS		255,268	757,973	0.879	0.785	30	0.951
	08 HEALTH CARE FACIL		1,644	7,620	0.000	0.000	0	0.955
	10 SCHLS & CHURCHES		2,617	5,799	0.000	0.000	0	0.933
	12 BUILDINGS&OFFICES		198,749	828,148	0.369	0.330	32	0.927
	13 MISC. PREMISES		104,837	514,877	0.850	0.759	14	0.952
	TOTAL *		\$649,885	\$2,553,738	0.746		90	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$413,507	\$1,921,263	0.913		62	
		02 RESTAURANTS	1,252,859	6,933,306	0.909		277	
		03 STORES	312,425	1,521,348	1.120		56	
		04 VENDING & RENTAL	53,029	359,146	2.053		15	
		05 FOOD & BEV. DIST.	276,861	1,156,571	0.733		33	
		06 NON-FOOD&BEV.DIST	147,731	939,899	1.188		28	
		07 CLUBS,AMSMT&SPRTS	521,378	2,233,012	1.120		70	
		08 HEALTH CARE FACIL	78,258	456,002	3.095		20	
		09 HOTELS AND MOTELS	1,159,120	5,627,300	0.743		235	
		10 SCHLS & CHURCHES	734,359	3,591,158	1.294		146	
		11 APARTMENTS	3,069,159	12,069,099	0.836		318	
		12 BUILDINGS&OFFICES	5,058,388	23,662,378	1.099		844	
		13 MISC. PREMISES	187,568	1,044,513	0.903		30	
		TOTAL *	\$13,264,642	\$61,514,995	1.002		2,134	

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 504

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2019 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)	\$2	\$6	0.000	0.000	0	1.018
	02 RESTAURANTS	3,232	19,371	0.000	0.000	0	1.055
	03 STORES	75	146	0.000	0.000	0	1.026
	04 VENDING & RENTAL	10	67	0.000	0.000	0	1.029
	05 FOOD & BEV. DIST.	507	2,629	0.000	0.000	0	0.971
	06 NON-FOOD&BEV.DIST	39	226	0.000	0.000	0	1.036
	07 CLUBS, AMSMT&SPRTS	1,871	10,209	3.476	3.107	3	1.075
	10 SCHLS & CHURCHES	1,833	5,074	42.483	37.969	1	1.054
	11 APARTMENTS	4,836	9,134	5.285	4.724	3	1.020
	12 BUILDINGS&OFFICES	18,079	100,243	1.123	1.004	4	1.048
	13 MISC. PREMISES	5,782	13,389	1.747	1.562	2	1.075
	16 GOVT SUBDIVISIONS	12,400	12,400	0.000	0.000	0	1.000
	TOTAL *	\$48,666	\$172,894	2.884		13	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$2,357	\$7,580	0.000	0.000	0	1.086
	TOTAL *	\$2,357	\$7,580	0.000		0	
32 MULT APARTMENT	11 APARTMENTS	\$5,801	\$31,859	1.386	1.239	4	1.078
	12 BUILDINGS&OFFICES	0	997	0.000	0.000	0	1.107
	TOTAL *	\$5,801	\$32,856	1.386		4	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$29,985	\$131,134	0.241	0.215	5	1.005
	13 MISC. PREMISES	245	979	0.000	0.000	0	1.032
	TOTAL *	\$30,230	\$132,113	0.239		5	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$6,257	\$24,537	1.367	1.222	1	0.962
	02 RESTAURANTS	4,061	18,178	0.389	0.348	1	0.997
	03 STORES	2,656	18,090	6.005	5.367	7	0.969
	04 VENDING & RENTAL	514	938	0.000	0.000	0	0.973
	05 FOOD & BEV. DIST.	156	4,757	0.000	0.000	0	0.917
	06 NON-FOOD&BEV.DIST	719	7,346	2.530	2.261	1	0.979
	12 BUILDINGS&OFFICES	8,469	73,586	0.809	0.723	3	0.990
	TOTAL *	\$22,832	\$147,432	1.522		13	

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 504

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2019 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.	07 CLUBS,AMSMT&SPRTS	\$0	\$839	200.184	178.913	1	1.040
	08 HEALTH CARE FACIL	1,384	7,326	0.000	0.000	0	1.044
	10 SCHLS & CHURCHES	16,815	94,171	1.135	1.015	9	1.020
	12 BUILDINGS&OFFICES	404	1,849	0.000	0.000	0	1.014
	TOTAL *	\$18,603	\$104,185	1.026		10	
36 MULT SERVICES	03 STORES	\$1	\$2	0.000	0.000	0	0.976
	04 VENDING & RENTAL	141	1,537	0.000	0.000	0	0.980
	07 CLUBS,AMSMT&SPRTS	5,829	28,349	0.650	0.581	2	1.023
	08 HEALTH CARE FACIL	166	779	0.000	0.000	0	1.027
	09 HOTELS AND MOTELS	83	578	0.000	0.000	0	1.008
	12 BUILDINGS&OFFICES	1,690	12,591	0.000	0.000	0	0.997
	13 MISC. PREMISES	4,060	8,968	0.000	0.000	0	1.024
	TOTAL *	\$11,970	\$52,804	0.317		2	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$6,259	\$24,543	1.367		1	
	02 RESTAURANTS	7,293	37,549	0.217		1	
	03 STORES	2,732	18,238	5.838		7	
	04 VENDING & RENTAL	665	2,542	0.000		0	
	05 FOOD & BEV. DIST.	663	7,386	0.000		0	
	06 NON-FOOD&BEV.DIST	758	7,572	2.400		1	
	07 CLUBS,AMSMT&SPRTS	7,700	39,397	1.337		6	
	08 HEALTH CARE FACIL	1,550	8,105	0.000		0	
	09 HOTELS AND MOTELS	2,440	8,158	0.000		0	
	10 SCHLS & CHURCHES	18,648	99,245	5.200		10	
	11 APARTMENTS	10,637	40,993	3.159		7	
	12 BUILDINGS&OFFICES	58,627	320,400	0.587		12	
	13 MISC. PREMISES	10,087	23,336	1.002		2	
	16 GOVT SUBDIVISIONS	12,400	12,400	0.000		0	
	TOTAL *	\$140,459	\$649,864	1.518		47	

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 506

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2019 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)	\$14,447	\$239,431	1.213	1.084	6	1.012
	02 RESTAURANTS	130,372	724,042	0.617	0.552	28	1.049
	03 STORES	22,352	304,439	2.396	2.142	42	1.020
	04 VENDING & RENTAL	5,598	18,339	0.162	0.144	1	1.023
	05 FOOD & BEV. DIST.	129,897	496,389	0.076	0.068	8	0.965
	06 NON-FOOD&BEV.DIST	15,728	99,015	0.177	0.158	4	1.030
	07 CLUBS, AMSMT&SPRTS	38,270	73,100	7.213	6.447	7	1.069
	08 HEALTH CARE FACIL	8,624	27,491	0.399	0.357	2	1.073
	09 HOTELS AND MOTELS	127,294	764,489	2.091	1.869	44	1.052
	10 SCHLS & CHURCHES	26,158	104,340	0.949	0.848	6	1.048
	11 APARTMENTS	27,498	189,729	4.774	4.267	9	1.014
	12 BUILDINGS&OFFICES	300,472	1,792,663	0.905	0.809	55	1.042
	13 MISC. PREMISES	26,856	89,235	1.636	1.462	5	1.069
	16 GOVT SUBDIVISIONS	30,768	48,513	0.000	0.000	0	0.994
	TOTAL *	\$904,334	\$4,971,215	1.308		217	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$259,000	\$1,150,445	1.539	1.375	57	1.079
	TOTAL *	\$259,000	\$1,150,445	1.539		57	
32 MULT APARTMENT	11 APARTMENTS	\$422,440	\$1,725,394	1.153	1.031	83	1.071
	12 BUILDINGS&OFFICES	131,645	681,106	0.963	0.861	25	1.101
	TOTAL *	\$554,085	\$2,406,500	1.108		108	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$842,076	\$4,332,356	0.931	0.832	144	1.000
	13 MISC. PREMISES	8,568	24,692	0.359	0.321	1	1.026
	TOTAL *	\$850,644	\$4,357,048	0.926		145	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$140,312	\$1,133,398	1.058	0.945	34	0.956
	02 RESTAURANTS	305,698	1,563,813	0.852	0.761	52	0.991
	03 STORES	65,707	291,566	2.106	1.882	8	0.964
	04 VENDING & RENTAL	758	2,909	0.000	0.000	0	0.967
	05 FOOD & BEV. DIST.	43,497	428,638	0.416	0.371	5	0.912
	06 NON-FOOD&BEV.DIST	176,724	960,039	0.897	0.802	10	0.973
	12 BUILDINGS&OFFICES	295,029	1,671,571	0.543	0.485	34	0.985
	TOTAL *	\$1,027,725	\$6,051,934	0.860		143	

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 506

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2019 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	\$12,727	\$115,129	6.481	5.792	12	1.038
	10 SCHLS & CHURCHES	160,735	675,795	1.855	1.657	49	1.014
	12 BUILDINGS&OFFICES	2,056	23,027	0.117	0.105	2	1.008
	13 MISC. PREMISES	247	1,309	0.000	0.000	0	1.034
	16 GOVT SUBDIVISIONS	6,944	45,191	0.713	0.637	4	0.962
	TOTAL *	\$182,709	\$860,451	2.111		67	
36 MULT SERVICES	03 STORES	\$10,323	\$67,564	1.050	0.939	4	0.970
	04 VENDING & RENTAL	21,133	80,816	0.156	0.140	1	0.974
	07 CLUBS,AMSMT&SPRTS	103,283	316,674	3.267	2.920	24	1.017
	08 HEALTH CARE FACIL	621	2,436	0.000	0.000	0	1.021
	09 HOTELS AND MOTELS	4,048	37,415	0.000	0.000	0	1.002
	10 SCHLS & CHURCHES	0	244	0.000	0.000	0	0.998
	12 BUILDINGS&OFFICES	60,565	330,411	2.057	1.839	19	0.992
	13 MISC. PREMISES	22,413	134,902	0.463	0.414	1	1.018
	TOTAL *	\$222,386	\$970,462	2.188		49	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$154,759	\$1,372,829	1.072		40	
	02 RESTAURANTS	436,070	2,287,855	0.782		80	
	03 STORES	98,382	663,569	2.061		54	
	04 VENDING & RENTAL	27,489	102,064	0.153		2	
	05 FOOD & BEV. DIST.	173,394	925,027	0.161		13	
	06 NON-FOOD&BEV.DIST	192,452	1,059,054	0.838		14	
	07 CLUBS,AMSMT&SPRTS	141,553	389,774	4.334		31	
	08 HEALTH CARE FACIL	21,972	145,056	3.911		14	
	09 HOTELS AND MOTELS	390,342	1,952,349	1.703		101	
	10 SCHLS & CHURCHES	186,893	780,379	1.728		55	
	11 APARTMENTS	449,938	1,915,123	1.375		92	
	12 BUILDINGS&OFFICES	1,631,843	8,831,134	0.900		279	
	13 MISC. PREMISES	58,084	250,138	0.988		7	
	16 GOVT SUBDIVISIONS	37,712	93,704	0.131		4	
	TOTAL *	\$4,000,883	\$20,768,055	1.184		786	

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 507

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2019 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)	\$37,673	\$219,965	1.728	1.545	9	1.041
	02 RESTAURANTS	202,842	870,647	1.475	1.318	55	1.079
	03 STORES	87,890	1,016,719	1.286	1.150	65	1.049
	04 VENDING & RENTAL	651	4,223	5.830	5.210	3	1.053
	05 FOOD & BEV. DIST.	58,973	547,266	0.008	0.007	3	0.993
	06 NON-FOOD&BEV.DIST	37,092	273,891	0.345	0.308	8	1.059
	07 CLUBS, AMSMT&SPRTS	89,105	445,814	1.572	1.405	24	1.099
	08 HEALTH CARE FACIL	22,739	51,173	0.036	0.033	1	1.104
	09 HOTELS AND MOTELS	83,230	391,984	1.395	1.247	41	1.083
	10 SCHLS & CHURCHES	77,464	338,078	3.146	2.812	26	1.078
	11 APARTMENTS	86,584	553,772	2.186	1.953	22	1.043
	12 BUILDINGS&OFFICES	481,766	3,144,635	1.224	1.094	113	1.072
	13 MISC. PREMISES	9,891	57,020	0.087	0.078	1	1.100
	16 GOVT SUBDIVISIONS	51,249	82,584	0.000	0.000	0	1.022
	TOTAL *	\$1,327,149	\$7,997,771	1.337		371	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$84,280	\$470,794	1.515	1.354	46	1.110
	TOTAL *	\$84,280	\$470,794	1.515		46	
32 MULT APARTMENT	11 APARTMENTS	\$437,209	\$1,888,688	1.477	1.320	74	1.102
	12 BUILDINGS&OFFICES	167,474	771,170	2.241	2.003	37	1.132
	TOTAL *	\$604,683	\$2,659,858	1.689		111	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$984,768	\$5,308,416	1.115	0.996	173	1.028
	13 MISC. PREMISES	5,674	27,743	0.000	0.000	0	1.055
	TOTAL *	\$990,442	\$5,336,159	1.109		173	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$215,623	\$965,478	1.378	1.231	38	0.984
	02 RESTAURANTS	365,725	1,970,200	1.397	1.248	109	1.020
	03 STORES	288,500	1,109,216	0.221	0.197	33	0.991
	04 VENDING & RENTAL	35,491	63,801	0.084	0.075	0	0.995
	05 FOOD & BEV. DIST.	119,262	596,133	0.155	0.138	7	0.938
	06 NON-FOOD&BEV.DIST	277,126	1,156,099	1.421	1.270	27	1.001
	12 BUILDINGS&OFFICES	381,344	2,268,176	0.810	0.724	57	1.013
	TOTAL *	\$1,683,071	\$8,129,103	0.948		271	

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 507

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.	FIVE YEAR			
		09/30/2019 AGGREGATE	2015 - 2019	EXPERIENCE			
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	RATIO	RELATIV.	NUMBER OF	BAL CELL
		CURRENT LEVEL	CURRENT LEVEL			OCCURRENCES	RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$27,799	\$211,377	1.200	1.073	7	1.068
	10 SCHLS & CHURCHES	173,910	982,801	1.961	1.753	70	1.043
	12 BUILDINGS&OFFICES	6,030	58,418	0.638	0.570	10	1.037
	13 MISC. PREMISES	1,118	3,691	0.000	0.000	0	1.064
	16 GOVT SUBDIVISIONS	10,169	59,438	1.098	0.981	1	0.989
	TOTAL *	\$219,026	\$1,315,725	1.778		88	
36 MULT SERVICES	03 STORES	\$46,847	\$149,327	2.888	2.581	9	0.998
	04 VENDING & RENTAL	21,873	106,051	1.773	1.584	8	1.002
	07 CLUBS,AMSMT&SPRTS	296,257	1,181,686	1.546	1.382	61	1.046
	08 HEALTH CARE FACIL	508	5,958	0.000	0.000	0	1.051
	09 HOTELS AND MOTELS	5,878	21,560	0.000	0.000	0	1.030
	10 SCHLS & CHURCHES	2,333	9,672	0.000	0.000	0	1.026
	12 BUILDINGS&OFFICES	90,204	407,928	1.889	1.688	44	1.020
	13 MISC. PREMISES	19,461	152,205	1.692	1.513	8	1.047
	TOTAL *	\$483,361	\$2,034,387	1.728		130	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$253,296	\$1,185,443	1.430		47	
	02 RESTAURANTS	568,567	2,840,847	1.424		164	
	03 STORES	423,237	2,275,262	0.737		107	
	04 VENDING & RENTAL	58,015	174,075	0.785		11	
	05 FOOD & BEV. DIST.	178,235	1,143,399	0.106		10	
	06 NON-FOOD&BEV.DIST	314,218	1,429,990	1.294		35	
	07 CLUBS,AMSMT&SPRTS	385,362	1,627,500	1.552		85	
	08 HEALTH CARE FACIL	51,046	268,508	0.670		8	
	09 HOTELS AND MOTELS	173,388	884,338	1.406		87	
	10 SCHLS & CHURCHES	253,707	1,330,551	2.305		96	
	11 APARTMENTS	523,793	2,442,460	1.594		96	
	12 BUILDINGS&OFFICES	2,111,586	11,958,743	1.206		434	
	13 MISC. PREMISES	36,144	240,659	0.935		9	
	16 GOVT SUBDIVISIONS	61,418	142,022	0.182		1	
	TOTAL *	\$5,392,012	\$27,943,797	1.269		1,190	

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 508

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2019 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)	\$3,194	\$14,932	0.000	0.000	0	1.006
	02 RESTAURANTS	42,544	174,230	0.153	0.136	6	1.043
	03 STORES	34,677	359,794	0.438	0.391	23	1.013
	04 VENDING & RENTAL	2,235	16,829	3.490	3.119	1	1.017
	05 FOOD & BEV. DIST.	11,885	21,661	0.751	0.671	2	0.959
	06 NON-FOOD&BEV.DIST	40,464	121,374	0.000	0.000	0	1.023
	07 CLUBS, AMSMT&SPRTS	12,815	91,054	4.571	4.086	7	1.062
	08 HEALTH CARE FACIL	17,042	92,603	0.338	0.302	6	1.066
	09 HOTELS AND MOTELS	12,511	144,236	6.677	5.968	35	1.046
	10 SCHLS & CHURCHES	26,423	130,092	0.282	0.252	11	1.042
	11 APARTMENTS	37,746	153,070	0.170	0.152	3	1.008
	12 BUILDINGS&OFFICES	174,796	792,218	1.717	1.534	63	1.036
	13 MISC. PREMISES	4,027	19,893	1.008	0.901	4	1.063
	16 GOVT SUBDIVISIONS	64	336	0.000	0.000	0	0.988
	TOTAL *	\$420,423	\$2,132,322	1.199		161	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$46,545	\$258,040	7.127	6.370	65	1.073
	TOTAL *	\$46,545	\$258,040	7.127		65	
32 MULT APARTMENT	11 APARTMENTS	\$104,709	\$555,965	2.760	2.467	41	1.065
	12 BUILDINGS&OFFICES	10,816	59,980	0.607	0.543	4	1.094
	TOTAL *	\$115,525	\$615,945	2.559		45	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$437,715	\$2,217,259	1.013	0.905	93	0.994
	13 MISC. PREMISES	2,684	12,384	0.000	0.000	0	1.020
	TOTAL *	\$440,399	\$2,229,643	1.007		93	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$41,221	\$229,272	1.673	1.495	17	0.951
	02 RESTAURANTS	132,793	632,850	1.269	1.134	47	0.985
	03 STORES	84,703	369,291	0.429	0.383	13	0.958
	04 VENDING & RENTAL	192	2,656	45.279	40.468	3	0.961
	05 FOOD & BEV. DIST.	9,738	62,219	2.742	2.451	1	0.906
	06 NON-FOOD&BEV.DIST	57,083	340,227	0.135	0.121	7	0.967
	12 BUILDINGS&OFFICES	110,924	517,852	0.635	0.568	32	0.979
	TOTAL *	\$436,654	\$2,154,367	0.887		120	

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 508

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2019 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	\$0	\$5,503	1.544	1.380	2	1.028
	08 HEALTH CARE FACIL	112,381	538,911	0.966	0.863	11	1.032
	10 SCHLS & CHURCHES	187,386	1,011,495	0.712	0.636	78	1.008
	12 BUILDINGS&OFFICES	2,655	13,947	4.906	4.385	6	1.002
	16 GOVT SUBDIVISIONS	817	3,810	0.000	0.000	0	0.956
	TOTAL *	\$303,239	\$1,573,666	0.841		97	
36 MULT SERVICES	03 STORES	\$10,133	\$52,290	0.331	0.296	2	0.965
	04 VENDING & RENTAL	4,412	22,497	0.113	0.101	1	0.968
	07 CLUBS, AMSMT&SPRTS	100,328	662,131	0.215	0.192	21	1.011
	08 HEALTH CARE FACIL	34	91	0.000	0.000	0	1.015
	09 HOTELS AND MOTELS	3,406	21,494	0.075	0.067	1	0.996
	10 SCHLS & CHURCHES	114	895	0.000	0.000	0	0.992
	12 BUILDINGS&OFFICES	33,170	170,942	0.168	0.150	7	0.986
	13 MISC. PREMISES	3,847	21,552	0.046	0.041	1	1.011
	TOTAL *	\$155,444	\$951,892	0.202		33	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$44,415	\$244,204	1.553		17	
	02 RESTAURANTS	175,337	807,080	0.998		53	
	03 STORES	129,513	781,375	0.424		38	
	04 VENDING & RENTAL	6,839	41,982	2.485		5	
	05 FOOD & BEV. DIST.	21,623	83,880	1.648		3	
	06 NON-FOOD&BEV.DIST	97,547	461,601	0.079		7	
	07 CLUBS, AMSMT&SPRTS	113,143	758,688	0.708		30	
	08 HEALTH CARE FACIL	129,457	631,605	0.883		17	
	09 HOTELS AND MOTELS	62,462	423,770	6.653		101	
	10 SCHLS & CHURCHES	213,923	1,142,482	0.658		89	
	11 APARTMENTS	142,455	709,035	2.074		44	
	12 BUILDINGS&OFFICES	770,076	3,772,198	1.090		205	
	13 MISC. PREMISES	10,558	53,829	0.401		5	
	16 GOVT SUBDIVISIONS	881	4,146	0.000		0	
	TOTAL *	\$1,918,229	\$9,915,875	1.172		614	

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 509

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2019 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)	\$197,883	\$1,083,758	0.429	0.384	33	1.024
	02 RESTAURANTS	273,649	1,574,354	0.338	0.302	49	1.061
	03 STORES	95,108	1,088,880	1.992	1.780	64	1.032
	04 VENDING & RENTAL	20,044	158,678	0.552	0.493	3	1.035
	05 FOOD & BEV. DIST.	78,670	456,735	0.122	0.109	14	0.976
	06 NON-FOOD&BEV.DIST	92,730	542,172	0.217	0.194	10	1.042
	07 CLUBS, AMSMT&SPRTS	160,858	840,329	2.092	1.870	45	1.081
	08 HEALTH CARE FACIL	14,045	61,675	0.071	0.063	1	1.086
	09 HOTELS AND MOTELS	81,350	804,099	2.064	1.845	130	1.065
	10 SCHLS & CHURCHES	199,977	839,083	0.841	0.752	44	1.060
	11 APARTMENTS	176,285	931,825	1.632	1.459	36	1.026
	12 BUILDINGS&OFFICES	880,056	4,902,502	1.107	0.989	213	1.054
	13 MISC. PREMISES	34,825	212,830	2.146	1.918	14	1.082
	16 GOVT SUBDIVISIONS	2,544	2,552	0.000	0.000	0	1.005
	TOTAL *	\$2,308,024	\$13,499,472	1.048		656	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$164,388	\$932,085	2.548	2.277	139	1.092
	TOTAL *	\$164,388	\$932,085	2.548		139	
32 MULT APARTMENT	11 APARTMENTS	\$509,811	\$2,070,819	1.218	1.089	94	1.084
	12 BUILDINGS&OFFICES	122,357	521,767	2.742	2.451	30	1.114
	TOTAL *	\$632,168	\$2,592,586	1.513		124	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,823,570	\$9,151,657	1.103	0.986	344	1.011
	13 MISC. PREMISES	6,791	27,621	0.044	0.039	1	1.038
	TOTAL *	\$1,830,361	\$9,179,278	1.099		345	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$533,807	\$1,935,873	0.904	0.808	85	0.968
	02 RESTAURANTS	493,173	2,437,663	1.395	1.247	113	1.003
	03 STORES	428,408	2,312,287	0.592	0.529	65	0.975
	04 VENDING & RENTAL	3,502	16,488	0.316	0.283	0	0.978
	05 FOOD & BEV. DIST.	61,323	311,085	0.251	0.224	12	0.923
	06 NON-FOOD&BEV.DIST	661,191	2,493,852	1.297	1.159	161	0.984
	12 BUILDINGS&OFFICES	401,407	2,387,546	0.849	0.759	71	0.996
	TOTAL *	\$2,582,811	\$11,894,794	1.022		507	

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 509

		(1) FISCAL A.Y.E. 09/30/2019 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	\$3,874	\$29,303	0.000	0.000	0	1.046
	08 HEALTH CARE FACIL	52,702	350,649	2.208	1.973	14	1.050
	10 SCHLS & CHURCHES	404,543	2,121,285	1.711	1.529	128	1.026
	12 BUILDINGS&OFFICES	11,935	73,100	1.230	1.099	7	1.020
	13 MISC. PREMISES	10,093	36,606	1.148	1.026	3	1.047
	16 GOVT SUBDIVISIONS	11,486	58,694	0.092	0.082	1	0.973
	TOTAL *	\$494,633	\$2,669,637	1.690		153	
36 MULT SERVICES	03 STORES	\$69,654	\$272,133	1.078	0.963	6	0.982
	04 VENDING & RENTAL	18,609	218,470	0.080	0.071	4	0.985
	07 CLUBS, AMSMT&SPRTS	603,691	2,093,374	0.870	0.778	66	1.029
	08 HEALTH CARE FACIL	235	913	0.000	0.000	0	1.033
	09 HOTELS AND MOTELS	912	4,722	0.000	0.000	0	1.013
	10 SCHLS & CHURCHES	1,216	6,810	2.936	2.624	1	1.009
	12 BUILDINGS&OFFICES	111,282	557,152	2.877	2.571	23	1.003
	13 MISC. PREMISES	37,810	186,755	3.561	3.183	25	1.029
	TOTAL *	\$843,409	\$3,340,329	1.257		125	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$731,690	\$3,019,631	0.776		118	
	02 RESTAURANTS	766,822	4,012,017	1.018		162	
	03 STORES	593,170	3,673,300	0.874		135	
	04 VENDING & RENTAL	42,155	393,636	0.324		7	
	05 FOOD & BEV. DIST.	139,993	767,820	0.178		26	
	06 NON-FOOD&BEV.DIST	753,921	3,036,024	1.164		171	
	07 CLUBS, AMSMT&SPRTS	768,423	2,963,006	1.122		111	
	08 HEALTH CARE FACIL	66,982	413,237	1.752		15	
	09 HOTELS AND MOTELS	246,650	1,740,906	2.379		269	
	10 SCHLS & CHURCHES	605,736	2,967,178	1.426		173	
	11 APARTMENTS	686,096	3,002,644	1.325		130	
	12 BUILDINGS&OFFICES	3,350,607	17,593,724	1.193		688	
	13 MISC. PREMISES	89,519	463,812	2.472		43	
	16 GOVT SUBDIVISIONS	14,030	61,246	0.075		1	
	TOTAL *	\$8,855,794	\$44,108,181	1.168		2,049	

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 514

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2019 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)	\$162,158	\$893,101	0.620	0.554	29	1.000
	02 RESTAURANTS	120,233	634,849	1.021	0.913	38	1.036
	03 STORES	53,653	716,148	0.995	0.889	34	1.007
	04 VENDING & RENTAL	13,556	53,132	0.000	0.000	0	1.011
	05 FOOD & BEV. DIST.	51,601	205,864	1.064	0.951	11	0.953
	06 NON-FOOD&BEV.DIST	42,091	346,455	0.911	0.814	32	1.017
	07 CLUBS, AMSMT&SPRTS	270,920	1,175,871	1.758	1.571	60	1.056
	08 HEALTH CARE FACIL	22,332	117,934	1.151	1.028	4	1.060
	09 HOTELS AND MOTELS	91,908	513,469	1.410	1.260	38	1.040
	10 SCHLS & CHURCHES	278,652	1,335,884	0.812	0.726	44	1.035
	11 APARTMENTS	137,565	616,173	1.419	1.268	42	1.002
	12 BUILDINGS&OFFICES	581,125	3,553,376	0.868	0.775	135	1.029
	13 MISC. PREMISES	26,681	172,076	0.926	0.827	20	1.056
	16 GOVT SUBDIVISIONS	31,624	111,062	0.005	0.005	1	0.982
	TOTAL *	\$1,884,099	\$10,445,394	1.036		488	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$305,723	\$1,313,945	1.339	1.196	113	1.066
	TOTAL *	\$305,723	\$1,313,945	1.339		113	
32 MULT APARTMENT	11 APARTMENTS	\$412,940	\$1,975,702	3.288	2.939	228	1.058
	12 BUILDINGS&OFFICES	36,627	183,545	1.380	1.233	9	1.087
	TOTAL *	\$449,567	\$2,159,247	3.133		237	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,407,309	\$7,451,293	1.182	1.057	403	0.987
	13 MISC. PREMISES	14,593	61,831	1.454	1.300	5	1.013
	TOTAL *	\$1,421,902	\$7,513,124	1.185		408	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$396,192	\$2,011,873	0.772	0.690	98	0.945
	02 RESTAURANTS	606,921	2,730,264	1.563	1.396	195	0.979
	03 STORES	388,590	1,732,366	1.025	0.916	118	0.952
	04 VENDING & RENTAL	20,268	110,504	0.000	0.000	0	0.955
	05 FOOD & BEV. DIST.	75,925	444,359	0.408	0.365	10	0.901
	06 NON-FOOD&BEV.DIST	185,134	1,056,283	0.607	0.543	21	0.961
	12 BUILDINGS&OFFICES	311,683	1,985,922	0.710	0.634	69	0.973
	TOTAL *	\$1,984,713	\$10,071,571	1.016		511	

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 514

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.	FIVE YEAR			
		09/30/2019 AGGREGATE	2015 - 2019	EXPERIENCE			
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	RATIO	RELATIV.	NUMBER OF	BAL CELL
		CURRENT LEVEL	CURRENT LEVEL			OCCURRENCES	RELATIV.
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$40,549	\$189,017	0.392	0.350	6	1.021
	08 HEALTH CARE FACIL	127,687	785,110	1.969	1.760	25	1.026
	10 SCHLS & CHURCHES	1,681,158	9,109,502	0.771	0.689	476	1.002
	12 BUILDINGS&OFFICES	20,222	101,579	0.564	0.504	21	0.996
	13 MISC. PREMISES	3,189	14,988	1.910	1.707	2	1.022
	16 GOVT SUBDIVISIONS	12,550	94,569	2.746	2.455	9	0.950
	TOTAL *	\$1,885,355	\$10,294,765	0.857		539	
36 MULT SERVICES	03 STORES	\$68,502	\$301,572	1.382	1.235	23	0.959
	04 VENDING & RENTAL	36,654	179,207	0.586	0.524	13	0.962
	07 CLUBS, AMSMT&SPRTS	602,437	3,065,467	0.498	0.445	95	1.005
	08 HEALTH CARE FACIL	272	2,497	0.000	0.000	0	1.009
	09 HOTELS AND MOTELS	23,396	182,116	0.978	0.874	4	0.990
	10 SCHLS & CHURCHES	3,714	18,211	0.000	0.000	0	0.985
	12 BUILDINGS&OFFICES	102,566	545,994	0.853	0.762	31	0.980
	13 MISC. PREMISES	71,607	359,985	2.389	2.135	43	1.005
	TOTAL *	\$909,148	\$4,655,049	0.767		209	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$558,350	\$2,904,974	0.728		127	
	02 RESTAURANTS	727,154	3,365,113	1.473		233	
	03 STORES	510,745	2,750,086	1.069		175	
	04 VENDING & RENTAL	70,478	342,843	0.305		13	
	05 FOOD & BEV. DIST.	127,526	650,223	0.673		21	
	06 NON-FOOD&BEV.DIST	227,225	1,402,738	0.663		53	
	07 CLUBS, AMSMT&SPRTS	913,906	4,430,355	0.867		161	
	08 HEALTH CARE FACIL	150,291	905,541	1.844		29	
	09 HOTELS AND MOTELS	421,027	2,009,530	1.334		155	
	10 SCHLS & CHURCHES	1,963,524	10,463,597	0.775		520	
	11 APARTMENTS	550,505	2,591,875	2.821		270	
	12 BUILDINGS&OFFICES	2,459,532	13,821,709	1.032		668	
	13 MISC. PREMISES	116,070	608,880	1.922		70	
	16 GOVT SUBDIVISIONS	44,174	205,631	0.784		10	
	TOTAL *	\$8,840,507	\$46,453,095	1.107		2,505	

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

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1) FISCAL A.Y.E. 09/30/2019 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						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$491,059	\$2,695,355	0.865		94	
	02 RESTAURANTS	1,004,836	5,755,316	0.743		250	
	03 STORES	357,787	3,942,909	1.574		254	
	04 VENDING & RENTAL	45,836	270,537	0.965		11	
	05 FOOD & BEV. DIST.	476,871	2,224,427	0.284		49	
	06 NON-FOOD&BEV.DIST	244,211	1,757,227	0.507		68	
	07 CLUBS, AMSMT&SPRTS	839,949	4,111,416	1.969		186	
	08 HEALTH CARE FACIL	104,084	446,331	2.005		20	
	09 HOTELS AND MOTELS	968,000	5,425,300	1.199		409	
	10 SCHLS & CHURCHES	849,158	3,881,740	1.206		167	
	11 APARTMENTS	975,701	4,312,154	1.376		165	
	12 BUILDINGS&OFFICES	3,424,828	19,810,872	1.182		804	
	13 MISC. PREMISES	175,258	1,016,349	1.361		61	
	16 GOVT SUBDIVISIONS	128,649	257,447	0.001		1	
	TOTAL *	\$10,086,227	\$55,907,380	1.161		2,539	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$1,449,706	\$6,953,166	1.484		534	
	TOTAL *	\$1,449,706	\$6,953,166	1.484		534	
32 MULT APARTMENT	11 APARTMENTS	\$4,456,882	\$18,459,075	1.227		792	
	12 BUILDINGS&OFFICES	1,076,727	5,141,563	1.790		243	
	TOTAL *	\$5,533,609	\$23,600,638	1.336		1,035	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$8,390,231	\$40,917,100	1.044		1,538	
	13 MISC. PREMISES	54,090	232,980	0.458		8	
	TOTAL *	\$8,444,321	\$41,150,080	1.040		1,546	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,671,217	\$7,977,532	0.917		318	
	02 RESTAURANTS	2,929,266	14,528,451	1.219		720	
	03 STORES	1,466,636	6,778,058	0.755		271	
	04 VENDING & RENTAL	63,563	217,175	0.210		4	
	05 FOOD & BEV. DIST.	441,424	2,509,879	0.591		57	
	06 NON-FOOD&BEV.DIST	1,489,641	6,579,651	1.113		241	
	12 BUILDINGS&OFFICES	1,898,904	10,921,899	0.751		341	
	TOTAL *	\$9,960,651	\$49,512,645	0.961		1,952	

ILLINOIS
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2019 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	\$44,423	\$224,662	0.357		9	
	08 HEALTH CARE FACIL	391,992	2,361,429	1.690		83	
	10 SCHLS & CHURCHES	3,117,638	16,451,219	1.108		921	
	12 BUILDINGS&OFFICES	51,743	315,686	0.849		48	
	13 MISC. PREMISES	14,647	56,594	1.207		5	
	16 GOVT SUBDIVISIONS	41,966	261,702	1.231		15	
	TOTAL *	\$3,662,409	\$19,671,292	1.159		1,081	
36 MULT SERVICES	03 STORES	\$245,781	\$962,211	1.341		47	
	04 VENDING & RENTAL	149,271	928,576	1.026		38	
	07 CLUBS, AMSMT&SPRTS	1,967,093	8,105,654	0.951		299	
	08 HEALTH CARE FACIL	3,480	20,294	0.000		0	
	09 HOTELS AND MOTELS	37,723	267,885	0.613		5	
	10 SCHLS & CHURCHES	9,994	41,631	0.357		1	
	12 BUILDINGS&OFFICES	598,226	2,853,166	1.306		156	
	13 MISC. PREMISES	264,035	1,379,244	1.660		92	
	TOTAL *	\$3,275,603	\$14,558,661	1.099		638	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$2,162,276	\$10,672,887	0.905		412	
	02 RESTAURANTS	3,934,102	20,283,767	1.098		970	
	03 STORES	2,070,204	11,683,178	0.966		572	
	04 VENDING & RENTAL	258,670	1,416,288	0.815		53	
	05 FOOD & BEV. DIST.	918,295	4,734,306	0.431		106	
	06 NON-FOOD&BEV.DIST	1,733,852	8,336,878	1.027		309	
	07 CLUBS, AMSMT&SPRTS	2,851,465	12,441,732	1.241		494	
	08 HEALTH CARE FACIL	499,556	2,828,054	1.744		103	
	09 HOTELS AND MOTELS	2,455,429	12,646,351	1.358		948	
	10 SCHLS & CHURCHES	3,976,790	20,374,590	1.127		1,089	
	11 APARTMENTS	5,432,583	22,771,229	1.254		957	
	12 BUILDINGS&OFFICES	15,440,659	79,960,286	1.100		3,130	
	13 MISC. PREMISES	508,030	2,685,167	1.416		166	
	16 GOVT SUBDIVISIONS	170,615	519,149	0.304		16	
	TOTAL *	\$42,412,526	\$211,353,862	1.119		9,325	

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

ILLINOIS
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%	- 6.6%	- 6.6%		
4	1.109	0.383	1.040	1.044	+ 4.3%	+ 2.6%	+ 2.6%		
5	1.079	0.130	1.010	1.014	+ 1.2%	+ 1.1%	+ 1.1%		
6	0.977	0.310	0.993	0.996	- 0.5%	+ 2.8%	+ 2.8%		
7	0.998	0.143	1.000	1.003	+ 0.2%	+ 1.3%	+ 1.3%		
			OVERALL MONOLINE INDICATION		- 0.1%	- 0.5%	- 0.5%		
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The indicated statewide Products change is calculated by determining the effect, on statewide loss cost levels, of implementing the indicated multistate loss costs. The difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks by class in this jurisdiction versus the multistate.

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

MULTISTATE
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	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.

ILLINOIS
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 1.106 OR + 10.6%		
TOP							
10	0.982	0.722	0.987	0.985			
34	0.956	0.510	0.977	0.975			
36	0.955	0.521	0.976	0.974			
37	1.094	0.137	1.012	1.010			
38	1.018	0.965	1.017	1.015			
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE
1	0.924	0.511	0.960	0.958	+ 4.7%	+ 1.0%	+ 1.0%
2	1.075	0.497	1.037	1.034	+ 12.7%	+ 9.3%	+ 9.2%
11	1.085	0.347	1.029	1.025	+ 11.2%	+ 10.8%	+ 10.5%
12	1.008	1.000	1.008	1.004	+ 9.0%	+ 5.8%	+ 5.8%
13	0.835	0.264	0.954	0.951	+ 3.5%	- 0.2%	- 0.1%
			OVERALL MONOLINE INDICATION		+ 8.8%	+ 5.7%	+ 5.7%

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.
	2.015	0.233	1.177	1.179		
	1.234	0.389	1.085	1.086		
	1.171	0.453	1.074	1.076		
	1.179	0.356	1.060	1.062		
	1.074	0.618	1.045	1.046		
	1.181	0.253	1.043	1.044		
	1.179	0.212	1.036	1.037		
	1.273	0.136	1.033	1.035		
	1.329	0.112	1.032	1.034		
	1.219	0.158	1.032	1.033		
	1.091	0.361	1.032	1.033		
	1.178	0.187	1.031	1.032		
	1.137	0.234	1.030	1.032		
	1.121	0.256	1.030	1.031		
	1.071	0.429	1.030	1.031		
	1.081	0.366	1.029	1.030		
	1.110	0.243	1.026	1.027		
	1.146	0.182	1.025	1.026		
	1.192	0.130	1.023	1.024		
	1.030	0.365	1.011	1.012		
	1.035	0.310	1.011	1.012		
	1.026	0.391	1.010	1.011		
	1.063	0.148	1.009	1.010		
	1.020	0.251	1.005	1.006		
	1.002	0.453	1.001	1.002		
	0.986	0.557	0.992	0.993		
	0.980	0.455	0.991	0.992		
	0.904	0.095	0.990	0.992		
	0.964	0.334	0.988	0.989		
	0.936	0.183	0.988	0.989		
	0.891	0.134	0.985	0.986		
	0.961	0.471	0.982	0.983		
	0.913	0.222	0.980	0.981		
	0.926	0.285	0.978	0.980		
	0.932	0.299	0.979	0.980		
	0.935	0.313	0.979	0.980		
	0.845	0.164	0.973	0.974		
	0.838	0.156	0.973	0.974		
Illinois	0.934	0.489	0.967	0.968	5.7%	5.7%
	0.901	0.378	0.961	0.963		
	0.540	0.066	0.960	0.961		
	0.798	0.215	0.953	0.954		
	0.896	0.451	0.952	0.953		
	0.906	0.570	0.945	0.947		
	0.858	0.416	0.938	0.939		
	0.466	0.087	0.936	0.937		
	0.687	0.179	0.935	0.936		
	0.780	0.288	0.931	0.932		
	0.623	0.154	0.930	0.931		
	0.769	0.304	0.923	0.924		
	0.849	0.553	0.913	0.914		
	0.562	0.170	0.907	0.908		

* Sorted by balanced relative change.

** The indicated monoline change is based on the selected multistate monoline change.

ILLINOIS
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	\$39,011	\$211,599	0.772	0.676	20	0.913
	02 RET.STRS-NTFD/DRG	58,004	260,204	3.160	2.765	34	0.986
	11 COMP. OPS. (LOW)	112,756	520,244	0.706	0.618	11	0.978
	12 COMP. OPS. (MED)	2,133,825	9,717,263	1.109	0.971	162	0.958
	13 COMP. OPS. (HGH)	202,429	833,316	1.303	1.140	7	0.907
	TOTAL *	\$2,546,025	\$11,542,626	1.148		234	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$134,740	\$674,432	1.917	1.677	90	0.904
	02 RET.STRS-NTFD/DRG	121,245	620,244	1.303	1.140	27	0.976
	12 COMP. OPS. (MED)	40,428	214,547	0.204	0.178	4	0.948
	TOTAL *	\$296,413	\$1,509,223	1.432		121	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$28,502	\$167,659	2.250	1.968	22	0.903
	02 RET.STRS-NTFD/DRG	238,861	1,120,619	1.874	1.640	83	0.975
	11 COMP. OPS. (LOW)	82,039	367,843	0.673	0.589	11	0.967
	12 COMP. OPS. (MED)	243,059	1,413,548	0.733	0.642	41	0.948
	13 COMP. OPS. (HGH)	35,465	212,930	0.300	0.263	2	0.897
	TOTAL *	\$627,926	\$3,282,599	1.204		159	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$259	\$1,633	0.000	0.000	0	0.937
	11 COMP. OPS. (LOW)	3,257	13,545	0.919	0.804	1	1.003
	12 COMP. OPS. (MED)	123,613	592,973	1.505	1.317	14	0.983
	13 COMP. OPS. (HGH)	106	2,250	0.000	0.000	0	0.930
	TOTAL *	\$127,235	\$610,401	1.486		15	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$416,859	\$2,057,840	0.735	0.643	32	1.008
	12 COMP. OPS. (MED)	7,240,661	35,859,526	1.067	0.934	733	0.987
	13 COMP. OPS. (HGH)	508,350	2,696,090	0.634	0.555	23	0.934
	TOTAL *	\$8,165,870	\$40,613,456	1.023		788	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$202,512	\$1,055,323	1.741		132	
	02 RET.STRS-NTFD/DRG	418,110	2,001,067	1.887		144	
	11 COMP. OPS. (LOW)	614,911	2,959,472	0.722		55	
	12 COMP. OPS. (MED)	9,781,586	47,797,857	1.070		954	
	13 COMP. OPS. (HGH)	746,350	3,744,586	0.800		32	
	TOTAL *	\$11,763,469	\$57,558,305	1.075		1,317	

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

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 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)	3,895,100	18,175,165	1.627		651	
	12 COMP. OPS. (MED)	83,174,856	371,797,706	1.129		5,859	
	13 COMP. OPS. (HGH)	7,421,363	33,745,026	0.855		270	
	TOTAL *	\$98,938,134	\$444,374,702	1.129		7,823	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$7,378,051	\$34,825,684	1.019		3,165	
	02 RET.STRS-NTFD/DRG	4,658,506	21,948,409	1.063		619	
	12 COMP. OPS. (MED)	2,026,614	9,719,304	1.280		128	
	TOTAL *	\$14,063,171	\$66,493,397	1.071		3,912	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$731,256	\$3,413,076	1.191		192	
	02 RET.STRS-NTFD/DRG	11,447,132	45,559,628	1.208		2,628	
	11 COMP. OPS. (LOW)	3,040,380	13,966,259	1.000		463	
	12 COMP. OPS. (MED)	3,965,017	19,728,144	1.158		722	
	13 COMP. OPS. (HGH)	1,090,160	5,593,916	0.594		73	
	TOTAL *	\$20,273,945	\$88,261,023	1.134		4,078	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$9,836	\$70,552	0.697		1	
	11 COMP. OPS. (LOW)	114,421	544,767	0.929		18	
	12 COMP. OPS. (MED)	3,292,583	16,179,487	1.258		263	
	13 COMP. OPS. (HGH)	47,464	274,742	0.769		0	
	TOTAL *	\$3,464,304	\$17,069,548	1.239		282	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$8,340,283	\$39,424,490	1.146		683	
	12 COMP. OPS. (MED)	145,250,258	693,909,762	1.167		12,596	
	13 COMP. OPS. (HGH)	13,790,618	64,566,546	1.050		709	
	TOTAL *	\$167,381,159	\$797,900,798	1.156		13,988	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$10,270,890	\$47,517,309	1.017		3,928	
	02 RET.STRS-NTFD/DRG	18,400,706	78,956,845	1.183		3,720	
	11 COMP. OPS. (LOW)	15,390,184	72,110,681	1.238		1,815	
	12 COMP. OPS. (MED)	237,709,328	1,111,334,403	1.156		19,568	
	13 COMP. OPS. (HGH)	22,349,605	104,180,230	0.963		1,052	
	TOTAL *	\$304,120,713	\$1,414,099,468	1.143		30,083	

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

SECTION E
SUPPORTING MATERIAL -- PREMISES/OPERATIONS
TABLE OF CONTENTS

Calculation of Aggregate Loss Costs at Current Level and Incurred Losses	E-2-7
Implicit Package Modification Factors	E-8-9
Calculation of Exposure Development Factors	E-10-15
Table of Contents - Loss Development	E-16
Loss Development Data	E-17-74
Multistate Review of ULAE Experience	E-75
Trend Summary	E-76
Trend Data	E-77-88
Class Groups and Differentials	E-89-99

ILLINOIS
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	09/30/2017	\$15,097,929		1.000		1.092				\$16,486,939
	09/30/2018	15,614,924		0.999		1.063				16,582,066
	09/30/2019	15,013,322		1.016		1.032				15,741,648
MULTILINE	09/30/2017	\$29,458,933		1.000		1.092		0.934		\$30,045,991
	09/30/2018	28,944,094		0.999		1.063		0.930		28,585,228
	09/30/2019	27,511,775		1.016		1.032		0.929		26,798,330
TOTAL	09/30/2017									\$46,532,930
	09/30/2018									45,167,294
	09/30/2019									42,539,978

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

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 04/01/2021 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION E - AVERAGE ANNUAL EXPOSURE TRENDS.

* THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION E - IMPLICIT PACKAGE MODIFICATION FACTORS BY TYPE OF POLICY.

ILLINOIS
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	09/30/2017	\$7,915,919		0.910		1.085		1.246		1.000		\$9,738,465
		09/30/2018	6,704,593		1.270		1.085		1.193		1.000		11,021,643
		09/30/2019	4,035,049		1.995		1.085		1.141		1.000		9,965,684
BI	ALAE	09/30/2017	\$9,486,184				1.085		1.246		1.000		\$12,824,467
		09/30/2018	10,118,654				1.085		1.193		1.000		13,097,636
		09/30/2019	9,528,565				1.085		1.141		1.000		11,796,221
PD	B/L INDEMNITY	09/30/2017	\$10,038,946		1.010		1.085		1.246		1.000		\$13,707,469
		09/30/2018	8,939,884		1.058		1.085		1.193		1.000		12,242,997
		09/30/2019	7,249,639		1.143		1.085		1.141		1.000		10,258,361
PD	ALAE	09/30/2017	\$4,011,455				1.085		1.246		1.000		\$5,423,126
		09/30/2018	3,179,176				1.085		1.193		1.000		4,115,141
		09/30/2019	3,357,106				1.085		1.141		1.000		4,156,047
MED PAY#	B/L INDEMNITY	09/30/2017	\$149,769				1.085		1.246		1.000		\$202,474
		09/30/2018	193,927				1.085		1.193		1.000		251,020
		09/30/2019	270,355				1.085		1.141		1.000		334,696
FRINGE	B/L INDEMNITY	09/30/2017	\$479,521		1.086		1.085		1.000		1.000		\$565,024
		09/30/2018	396,277		1.199		1.085		1.000		1.000		515,523
		09/30/2019	132,249		1.581		1.085		1.000		1.000		226,858
FRINGE	ALAE	09/30/2017	\$393,715				1.085		1.000		1.000		\$427,181
		09/30/2018	715,965				1.085		1.000		1.000		776,822
		09/30/2019	213,254				1.085		1.000		1.000		231,381
	TOTAL FULL COVERAGE	09/30/2017											\$42,888,207
		09/30/2018											42,020,782
		09/30/2019											36,969,247

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

ILLINOIS
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	09/30/2017	\$1,750,032		1.148		1.085		1.246		1.000		\$2,716,037
		09/30/2018	1,055,928		1.506		1.085		1.193		1.000		2,058,399
		09/30/2019	688,251		2.405		1.085		1.141		1.000		2,049,167
BI	ALAE	09/30/2017	\$1,921,548				1.085		1.246		1.000		\$2,597,760
		09/30/2018	1,271,914				1.085		1.193		1.000		1,646,372
		09/30/2019	1,953,184				1.085		1.141		1.000		2,418,012
PD	B/L INDEMNITY	09/30/2017	\$1,049,851		1.032		1.085		1.246		1.000		\$1,464,722
		09/30/2018	1,338,197		1.072		1.085		1.193		1.000		1,856,885
		09/30/2019	885,454		1.171		1.085		1.141		1.000		1,283,625
PD	ALAE	09/30/2017	\$314,316				1.085		1.246		1.000		\$424,927
		09/30/2018	422,676				1.085		1.193		1.000		547,114
		09/30/2019	795,852				1.085		1.141		1.000		985,253
MED PAY#	B/L INDEMNITY	09/30/2017	\$163				1.085		1.246		1.000		\$220
		09/30/2018	33,898				1.085		1.193		1.000		43,878
		09/30/2019	11,853				1.085		1.141		1.000		14,674
	TOTAL DED COVERAGE	09/30/2017											\$7,203,666
		09/30/2018											6,152,647
		09/30/2019											6,750,731
	TOTAL	09/30/2017											\$50,091,873
		09/30/2018											48,173,429
		09/30/2019											43,719,978

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

No development is applied for Medical Payments losses. See Section B.

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

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	09/30/2017	\$11,476,095		1.000		1.018				\$11,682,665
	09/30/2018	10,875,028		1.000		1.014				11,027,278
	09/30/2019	9,883,712		1.002		1.010				10,002,514
MULTILINE	09/30/2017	\$30,676,662		1.000		1.014		1.002		\$31,168,348
	09/30/2018	30,866,576		1.000		1.011		1.002		31,268,521
	09/30/2019	31,676,722		1.002		1.008		1.002		32,057,984
TOTAL	09/30/2017									\$42,851,013
	09/30/2018									42,295,799
	09/30/2019									42,060,498

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

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 04/01/2021 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION E - AVERAGE ANNUAL EXPOSURE TRENDS.

* THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION E - IMPLICIT PACKAGE MODIFICATION FACTORS BY TYPE OF POLICY.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	09/30/2017	\$17,189,366		0.950		1.085		1.217		0.975		\$21,023,664
		09/30/2018	17,617,927		1.110		1.085		1.170		0.980		24,328,731
		09/30/2019	13,543,535		1.465		1.085		1.125		0.985		23,855,479
BI	ALAE	09/30/2017	\$9,187,153				1.085		1.217		0.975		\$11,827,852
		09/30/2018	11,814,945				1.085		1.170		0.980		14,698,512
		09/30/2019	12,165,535				1.085		1.125		0.985		14,626,813
PD	B/L INDEMNITY	09/30/2017	\$2,363,566		1.065		1.085		1.276		0.975		\$3,397,836
		09/30/2018	2,274,306		1.076		1.085		1.216		0.980		3,164,103
		09/30/2019	2,315,280		1.316		1.085		1.158		0.985		3,770,804
PD	ALAE	09/30/2017	\$1,050,791				1.085		1.276		0.975		\$1,418,409
		09/30/2018	923,586				1.085		1.216		0.980		1,194,172
		09/30/2019	1,543,572				1.085		1.158		0.985		1,910,299
MED PAY#	B/L INDEMNITY	09/30/2017	\$1,892,374				1.085		1.217		0.975		\$2,436,306
		09/30/2018	1,939,326				1.085		1.170		0.980		2,412,640
		09/30/2019	2,138,590				1.085		1.125		0.985		2,571,260
FRINGE	B/L INDEMNITY	09/30/2017	\$330,903		1.043		1.085		1.051		0.975		\$383,727
		09/30/2018	212,224		1.276		1.085		1.041		0.980		299,745
		09/30/2019	210,436		1.665		1.085		1.030		0.985		385,689
FRINGE	ALAE	09/30/2017	\$1,316,155				1.085		1.051		0.975		\$1,463,336
		09/30/2018	1,285,559				1.085		1.041		0.980		1,422,979
		09/30/2019	539,947				1.085		1.030		0.985		594,366
	TOTAL FULL COVERAGE	09/30/2017											\$41,951,129
		09/30/2018											47,520,882
		09/30/2019											47,714,711

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

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	09/30/2017	\$1,220,418		1.040		1.085		1.217		0.975		\$1,634,056
		09/30/2018	1,030,812		1.251		1.085		1.170		0.980		1,604,274
		09/30/2019	596,736		1.737		1.085		1.125		0.985		1,246,237
BI	ALAE	09/30/2017	\$862,890				1.085		1.217		0.975		\$1,110,914
		09/30/2018	958,071				1.085		1.170		0.980		1,191,899
		09/30/2019	478,059				1.085		1.125		0.985		574,778
PD	B/L INDEMNITY	09/30/2017	\$186,800		1.194		1.085		1.276		0.975		\$301,069
		09/30/2018	81,055		1.225		1.085		1.216		0.980		128,382
		09/30/2019	62,177		1.350		1.085		1.158		0.985		103,881
PD	ALAE	09/30/2017	\$82,472				1.085		1.276		0.975		\$111,325
		09/30/2018	23,475				1.085		1.216		0.980		30,353
		09/30/2019	33,532				1.085		1.158		0.985		41,499
MED PAY#	B/L INDEMNITY	09/30/2017	\$41,097				1.085		1.217		0.975		\$52,910
		09/30/2018	90,641				1.085		1.170		0.980		112,763
		09/30/2019	73,937				1.085		1.125		0.985		88,896
	TOTAL DED COVERAGE	09/30/2017											\$3,210,273
		09/30/2018											3,067,670
		09/30/2019											2,055,290
	TOTAL	09/30/2017											\$45,161,402
		09/30/2018											50,588,552
		09/30/2019											49,770,002

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

No development is applied for Medical Payments losses. See Section B.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Office Policy	0.977
34	Mercantile Policy	0.939
35	Institutional Policy	0.507
36	Service Policy	0.874
37	Industrial/Processing Policy	0.754
38	Contractors Policy	1.002

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

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

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Motel/Hotel Policy	1.000
32	Apartment House Policy	1.000
33	Office Policy	0.935
34	Mercantile Policy	1.046
35	Institutional Policy	0.960
36	Service Policy	1.132
37	Not Applicable	--
38	Not Applicable	--

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

ILLINOIS

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.026	1.016	0.9103	1.017	26,000,000
27 to 39 Months	1.001	0.999	0.7702	0.999	80,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From <u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
6/30/2017			1.000		1.000
6/30/2018		0.999	1.000		0.999
6/30/2019	1.017	0.999	1.000		1.016

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

ILLINOIS

PREMISES/OPERATIONS
OWNERS LANDLORDS AND TENANTS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.004	1.001	0.7700	1.002	75,000,000
27 to 39 Months	1.000	1.000	0.5365	1.000	222,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From		<u>39:27</u>	<u>ULT:39</u>
6/30/2017			1.000		1.000
6/30/2018		1.000	1.000		1.000
6/30/2019	1.002	1.000	1.000		1.002

(a) See Section E - Multistate Premium Development.

(b) See Section E - Statewide Premium Development.

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

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

ILLINOIS
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>
6/30/2012	80,187,826	82,336,073	78,462,974	78,434,869	78,435,911	78,435,526	78,434,430	78,428,578
6/30/2013	81,243,325	80,523,603	80,491,987	80,492,398	80,485,986	80,487,600	80,480,672	
6/30/2014	82,063,324	84,859,160	84,893,575	85,220,118	85,210,253	85,211,092		
6/30/2015	87,174,606	89,253,585	89,193,052	89,042,479	89,156,740			
6/30/2016	88,623,924	90,240,371	88,987,447	89,013,693				
6/30/2017	87,917,130	88,567,867	88,334,336					
6/30/2018	87,234,275	87,246,324						
6/30/2019	84,652,651							

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>
6/30/2012	1.027	0.953	1.000	1.000	1.000	1.000	1.000
6/30/2013	0.991	1.000	1.000	1.000	1.000	1.000	
6/30/2014	1.034	1.000	1.004	1.000	1.000		
6/30/2015	1.024	0.999	0.998	1.001			
6/30/2016	1.018	0.986	1.000				
6/30/2017	1.007	0.997					
6/30/2018	1.000						
6/30/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.016	0.999

ILLINOIS
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>
6/30/2012	71,805,621	72,842,239	71,718,401	71,720,194	71,722,997	71,723,160	71,723,139	71,723,139
6/30/2013	76,057,105	75,602,810	75,816,269	75,876,566	75,885,239	75,881,618	75,881,184	
6/30/2014	81,247,415	82,106,574	82,099,997	82,098,256	82,073,303	82,071,568		
6/30/2015	86,300,372	86,346,743	86,337,461	86,482,054	86,479,237			
6/30/2016	86,072,450	86,365,308	86,246,820	86,212,455				
6/30/2017	84,226,124	84,264,647	84,077,817					
6/30/2018	80,832,218	80,789,348						
6/30/2019	81,296,154							

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>
6/30/2012	1.014	0.985	1.000	1.000	1.000	1.000	1.000
6/30/2013	0.994	1.003	1.001	1.000	1.000	1.000	
6/30/2014	1.011	1.000	1.000	1.000	1.000		
6/30/2015	1.001	1.000	1.002	1.000			
6/30/2016	1.003	0.999	1.000				
6/30/2017	1.000	0.998					
6/30/2018	0.999						
6/30/2019							

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>
6/30/2012	1,431,881,874	1,486,732,089	1,406,909,274	1,406,634,858	1,406,854,875	1,407,090,813	1,407,072,643	1,407,086,359
6/30/2013	1,479,103,068	1,465,979,221	1,467,864,691	1,468,923,067	1,468,990,272	1,469,008,918	1,468,899,617	
6/30/2014	1,521,066,626	1,569,181,782	1,572,502,561	1,573,176,061	1,573,367,945	1,573,176,888		
6/30/2015	1,603,604,030	1,646,733,499	1,646,755,193	1,646,986,523	1,646,774,319			
6/30/2016	1,608,801,269	1,650,330,526	1,646,454,838	1,646,639,427				
6/30/2017	1,657,549,629	1,697,607,069	1,699,785,737					
6/30/2018	1,727,251,552	1,763,080,169						
6/30/2019	1,814,205,861							

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>
6/30/2012	1.038	0.946	1.000	1.000	1.000	1.000	1.000
6/30/2013	0.991	1.001	1.001	1.000	1.000	1.000	
6/30/2014	1.032	1.002	1.000	1.000	1.000		
6/30/2015	1.027	1.000	1.000	1.000			
6/30/2016	1.026	0.998	1.000				
6/30/2017	1.024	1.001					
6/30/2018	1.021						
6/30/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.026	1.001

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>
6/30/2012	1,718,772,375	1,741,972,425	1,716,394,261	1,716,338,138	1,716,308,378	1,716,329,776	1,716,492,293	1,716,486,098
6/30/2013	1,805,233,802	1,800,647,941	1,801,350,703	1,803,581,181	1,803,966,410	1,803,831,226	1,803,811,407	
6/30/2014	1,920,660,718	1,950,430,582	1,950,323,695	1,951,306,159	1,951,050,962	1,950,954,425		
6/30/2015	2,072,411,534	2,078,411,845	2,078,568,354	2,077,647,990	2,077,488,960			
6/30/2016	2,174,078,972	2,178,999,363	2,178,348,854	2,177,910,186				
6/30/2017	2,194,941,126	2,209,998,181	2,208,348,809					
6/30/2018	2,233,470,370	2,236,613,787						
6/30/2019	2,281,050,640							

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>
6/30/2012	1.013	0.985	1.000	1.000	1.000	1.000	1.000
6/30/2013	0.997	1.000	1.001	1.000	1.000	1.000	
6/30/2014	1.015	1.000	1.001	1.000	1.000		
6/30/2015	1.003	1.000	1.000	1.000			
6/30/2016	1.002	1.000	1.000				
6/30/2017	1.007	0.999					
6/30/2018	1.001						
6/30/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.004	1.000

LOSS DEVELOPMENT DATA TABLE OF CONTENTS

<u>Manufacturers and Contractors</u>		<u>Owners, Landlords and Tenants</u>	
Calculation of State Loss Development Factors	E-17-21	Calculation of State Loss Development Factors	E-22-26
State BI Indemnity	E-27-28	State BI Indemnity	E-35-36
State BI ALAE	E-29-30	State BI ALAE	E-37-38
State PD Indemnity	E-31-32	State PD Indemnity	E-39-40
State PD ALAE	E-33-34	State PD ALAE	E-41-42
Multistate BI Indemnity-Full	E-43-44	Multistate BI Indemnity-Full	E-59-60
Multistate BI Indemnity-Ded	E-45-46	Multistate BI Indemnity-Ded	E-61-62
Multistate BI ALAE	E-47-48	Multistate BI ALAE	E-63-64
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

ILLINOIS

Premises/Operations

Manufacturers & Contractors

Bodily Injury

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.590	1.569	0.8855	1.571	1,300,000
27 to 39 Months	1.330	1.404	0.8986	1.396	1,600,000
39 to 51 Months	1.072	1.002	0.9257	1.007	1,800,000
51 to 63 Months	0.999	0.945	0.9122	0.950	2,200,000
63 to 75 Months	0.994	0.972	0.8964	0.974	2,600,000
75 to 87 Months	0.998	0.987	0.8805	0.988	3,100,000
87 to 99 Months	0.997	0.991	0.8690	0.992	3,600,000
99 to 111 Months	0.999	0.991	0.8455	0.992	4,300,000
111 to 123 Months	0.999	1.000	0.8336	1.000	5,100,000
123 to 135 Months	1.001	0.998	0.8098	0.999	6,000,000
135 to 147 Months	1.001	1.000	0.7890	1.000	7,100,000
147 to 159 Months	1.000	1.000	0.7307	1.000	8,500,000
159 to 171 Months	1.000	1.000	0.6991	1.000	10,100,000
171 to 183 Months	1.000	1.000	0.6717	1.000	12,000,000
183 to 195 Months	1.000	0.998	0.6544	0.999	14,300,000
195 to 207 Months	1.001	1.000	0.6518	1.000	17,000,000
207 to 219 Months	1.001	1.000	0.6084	1.000	20,300,000
219 to 231 Months	1.001	1.000	0.4789	1.001	24,100,000
231 to 243 Months	1.001	1.000	0.2380	1.001	28,800,000
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
6/30/2017			1.007	0.950	0.974	0.988	0.992	0.992	1.000	0.999	1.000
6/30/2018		1.396	1.007	0.950	0.974	0.988	0.992	0.992	1.000	0.999	1.000
6/30/2019	1.571	1.396	1.007	0.950	0.974	0.988	0.992	0.992	1.000	0.999	1.000
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2017	1.000	1.000	1.000	0.999	1.000	1.000	1.001	1.001	1.004		0.910
6/30/2018	1.000	1.000	1.000	0.999	1.000	1.000	1.001	1.001	1.004		1.270
6/30/2019	1.000	1.000	1.000	0.999	1.000	1.000	1.001	1.001	1.004		1.995

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

ILLINOIS

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	0.0650	0.0656	0.8855	0.0655	1,300,000
27 to 39 Months	0.0999	0.1436	0.8986	0.1392	1,600,000
39 to 51 Months	0.0891	0.1313	0.9257	0.1281	1,800,000
51 to 63 Months	0.0446	0.0800	0.9122	0.0769	2,200,000
63 to 75 Months	0.0252	0.0715	0.8964	0.0667	2,600,000
75 to 87 Months	0.0096	0.0279	0.8805	0.0257	3,100,000
87 to 99 Months	0.0054	0.0226	0.8690	0.0204	3,600,000
99 to 111 Months	0.0029	0.0034	0.8455	0.0034	4,300,000
111 to 123 Months	0.0023	0.0017	0.8336	0.0018	5,100,000
123 to 135 Months	0.0011	0.0003	0.8098	0.0005	6,000,000
135 to 147 Months	0.0005	0.0024	0.7890	0.0020	7,100,000
147 to 159 Months	0.0012	0.0001	0.7307	0.0004	8,500,000
159 to 171 Months	0.0008	0.0006	0.6991	0.0006	10,100,000
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>
	0.531	0.466	0.326	0.198	0.121	0.055	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>
	0.009	0.005	0.003	0.003	0.001	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 12/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2017	3,690,227	17,778,979	0.326	5,795,957	9,486,184
9/30/2018	1,811,318	17,826,902	0.466	8,307,336	10,118,654
9/30/2019	759,510	16,514,224	0.531	8,769,055	9,528,565

Deductible Coverage

A.Y.E.	Reported ALAE as of 12/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2017	680,524	3,806,815	0.326	1,241,024	1,921,548
9/30/2018	271,228	2,147,396	0.466	1,000,686	1,271,914
9/30/2019	141,083	3,412,619	0.531	1,812,101	1,953,184

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

ILLINOIS

Premises/Operations

Manufacturers & Contractors

Property Damage

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.111	1.076	0.8806	1.080	2,800,000
27 to 39 Months	1.051	1.048	0.8774	1.048	2,900,000
39 to 51 Months	1.015	1.003	0.8740	1.005	3,000,000
51 to 63 Months	1.006	1.002	0.8802	1.002	3,200,000
63 to 75 Months	1.006	0.999	0.8734	1.000	3,300,000
75 to 87 Months	1.005	0.997	0.8575	0.998	3,500,000
87 to 99 Months	1.005	0.996	0.8471	0.997	3,600,000
99 to 111 Months	1.006	1.000	0.8392	1.001	3,800,000
111 to 123 Months	1.003	1.008	0.8295	1.007	4,000,000
123 to 135 Months	1.001	1.000	0.8268	1.000	4,200,000
135 to 147 Months	1.002	0.995	0.8070	0.996	4,400,000
147 to 159 Months	1.002	1.000	0.7924	1.000	4,600,000
159 to 171 Months	1.002	1.000	0.7726	1.000	4,800,000
171 to 183 Months	1.001	1.000	0.7595	1.000	5,000,000
183 to 195 Months	1.001	1.000	0.7294	1.000	5,300,000
195 to 207 Months	1.001	1.000	0.7356	1.000	5,600,000
207 to 219 Months	1.001	1.000	0.7480	1.000	5,800,000
219 to 231 Months	1.001	1.000	0.6798	1.000	6,100,000
231 to 243 Months	1.001	1.000	0.5016	1.000	6,400,000
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
6/30/2017			1.005	1.002	1.000	0.998	0.997	1.001	1.007	1.000	0.996
6/30/2018		1.048	1.005	1.002	1.000	0.998	0.997	1.001	1.007	1.000	0.996
6/30/2019	1.080	1.048	1.005	1.002	1.000	0.998	0.997	1.001	1.007	1.000	0.996
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004		1.010
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004		1.058
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004		1.143

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

ILLINOIS

Premises/Operations

Manufacturers & Contractors
Property Damage
Full and Deductible Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (K _i)
15 to 27 Months	0.0451	0.0290	0.8806	0.0310	2,800,000
27 to 39 Months	0.0490	0.0363	0.8774	0.0379	2,900,000
39 to 51 Months	0.0410	0.0614	0.8740	0.0588	3,000,000
51 to 63 Months	0.0339	0.0363	0.8802	0.0360	3,200,000
63 to 75 Months	0.0179	0.0129	0.8734	0.0135	3,300,000
75 to 87 Months	0.0099	0.0142	0.8575	0.0136	3,500,000
87 to 99 Months	0.0084	0.0072	0.8471	0.0074	3,600,000
99 to 111 Months	0.0109	0.0051	0.8392	0.0060	3,800,000
111 to 123 Months	0.0072	0.0028	0.8295	0.0035	4,000,000
123 to 135 Months	0.0047	0.0023	0.8268	0.0028	4,200,000
135 to 147 Months	0.0043	0.0035	0.8070	0.0037	4,400,000
147 to 159 Months	0.0043	0.0005	0.7924	0.0013	4,600,000
159 to 171 Months	0.0042	0.0028	0.7726	0.0031	4,800,000
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	0.187	0.150	0.091	0.055	0.041	0.028
<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>
	0.020	0.014	0.011	0.008	0.004	0.003	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 12/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2017	1,845,328	14,440,822	0.150	2,166,127	4,011,455
9/30/2018	690,479	13,308,487	0.187	2,488,697	3,179,176
9/30/2019	724,690	12,075,300	0.218	2,632,416	3,357,106

Deductible Coverage

A.Y.E.	Reported ALAE as of 12/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2017	127,027	1,248,567	0.150	187,289	314,316
9/30/2018	104,805	1,699,832	0.187	317,871	422,676
9/30/2019	414,454	1,749,544	0.218	381,398	795,852

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

ILLINOIS

Premises/Operations

Manufacturers & Contractors

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.1546
27 to 39 Months	0.1652
39 to 51 Months	0.1422
51 to 63 Months	0.0973
63 to 75 Months	0.0441
75 to 87 Months	0.0581
87 to 99 Months	0.0071
99 to 111 Months	0.0174
111 to 123 Months	0.0019
123 to 135 Months	0.0005
135 to 147 Months	0.0005
147 to 159 Months	0.0002
159 to 171 Months	0.0021
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>
	0.691	0.537	0.371	0.229	0.132	0.088	0.030

<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	0.005	0.003	0.003	0.002	0.002	0.000

A.Y.E.	Reported ALAE as of 12/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2017	134,879	697,667	0.371	258,836	393,715
9/30/2018	63,234	1,215,513	0.537	652,731	715,965
9/30/2019	21,164	277,988	0.691	192,090	213,254

(A) See Section E - Multistate Loss Development.

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

ILLINOIS

Premises/Operations

Owners, Landlords & Tenants

Bodily Injury

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.398	1.315	0.9465	1.319	1,600,000
27 to 39 Months	1.183	1.168	0.9472	1.169	2,100,000
39 to 51 Months	1.049	0.990	0.9467	0.993	2,700,000
51 to 63 Months	0.999	0.985	0.9332	0.986	3,400,000
63 to 75 Months	0.993	0.979	0.9156	0.980	4,300,000
75 to 87 Months	0.994	0.987	0.8950	0.988	5,500,000
87 to 99 Months	0.996	1.000	0.8750	1.000	7,100,000
99 to 111 Months	0.998	1.000	0.8503	1.000	9,000,000
111 to 123 Months	1.000	0.999	0.8086	0.999	11,600,000
123 to 135 Months	1.000	1.004	0.7602	1.003	14,800,000
135 to 147 Months	1.000	0.999	0.6990	0.999	19,000,000
147 to 159 Months	1.000	0.999	0.6211	0.999	24,400,000
159 to 171 Months	1.001	1.002	0.5485	1.002	31,400,000
171 to 183 Months	1.000	1.000	0.4850	1.000	40,300,000
183 to 195 Months	1.000	1.000	0.4417	1.000	52,000,000
195 to 207 Months	1.000	1.000	0.3929	1.000	67,000,000
207 to 219 Months	1.000	1.000	0.3560	1.000	86,500,000
219 to 231 Months	1.000	1.000	0.2268	1.000	111,700,000
231 to 243 Months	1.000	1.000	0.1060	1.000	144,600,000
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
6/30/2017			0.993	0.986	0.980	0.988	1.000	1.000	0.999	1.003	0.999
6/30/2018		1.169	0.993	0.986	0.980	0.988	1.000	1.000	0.999	1.003	0.999
6/30/2019	1.319	1.169	0.993	0.986	0.980	0.988	1.000	1.000	0.999	1.003	0.999
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2017	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.950
6/30/2018	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.110
6/30/2019	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.465

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

ILLINOIS

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	0.0675	0.0701	0.9465	0.0700	1,600,000
27 to 39 Months	0.0813	0.1014	0.9472	0.1003	2,100,000
39 to 51 Months	0.0593	0.0511	0.9467	0.0515	2,700,000
51 to 63 Months	0.0287	0.0361	0.9332	0.0356	3,400,000
63 to 75 Months	0.0133	0.0116	0.9156	0.0118	4,300,000
75 to 87 Months	0.0059	0.0047	0.8950	0.0048	5,500,000
87 to 99 Months	0.0034	0.0111	0.8750	0.0101	7,100,000
99 to 111 Months	0.0032	0.0054	0.8503	0.0051	9,000,000
111 to 123 Months	0.0013	0.0007	0.8086	0.0008	11,600,000
123 to 135 Months	0.0012	0.0034	0.7602	0.0029	14,800,000
135 to 147 Months	0.0005	0.0014	0.6990	0.0011	19,000,000
147 to 159 Months	0.0009	0.0014	0.6211	0.0012	24,400,000
159 to 171 Months	0.0009	0.0002	0.5485	0.0005	31,400,000
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>
	0.296	0.226	0.125	0.074	0.038	0.026	0.022
<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>
	0.012	0.006	0.006	0.003	0.002	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 12/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2017	5,556,192	29,047,508	0.125	3,630,961	9,187,153
9/30/2018	3,606,430	36,320,884	0.226	8,208,515	11,814,945
9/30/2019	1,283,201	36,764,642	0.296	10,882,334	12,165,535

Deductible Coverage

A.Y.E.	Reported ALAE as of 12/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2017	484,029	3,030,864	0.125	378,861	862,890
9/30/2018	389,914	2,513,970	0.226	568,157	958,071
9/30/2019	103,916	1,263,993	0.296	374,143	478,059

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

ILLINOIS

Premises/Operations

Owners, Landlords & Tenants

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	1.128	1.252	0.7747	1.224	1,100,000
27 to 39 Months	1.053	1.000	0.8077	1.010	1,300,000
39 to 51 Months	1.029	0.982	0.7926	0.992	1,500,000
51 to 63 Months	1.010	1.058	0.7422	1.046	1,700,000
63 to 75 Months	1.004	0.993	0.6992	0.996	1,900,000
75 to 87 Months	1.007	0.997	0.6711	1.000	2,200,000
87 to 99 Months	1.001	1.009	0.6615	1.006	2,500,000
99 to 111 Months	1.005	1.002	0.6640	1.003	2,700,000
111 to 123 Months	1.003	1.000	0.6342	1.001	3,100,000
123 to 135 Months	1.001	1.015	0.6111	1.010	3,600,000
135 to 147 Months	1.001	1.001	0.5349	1.001	4,100,000
147 to 159 Months	1.000	0.999	0.4807	1.000	4,600,000
159 to 171 Months	1.000	1.000	0.3931	1.000	5,200,000
171 to 183 Months	1.000	1.000	0.3961	1.000	6,000,000
183 to 195 Months	1.001	1.000	0.4459	1.001	6,700,000
195 to 207 Months	1.002	1.000	0.4378	1.001	7,700,000
207 to 219 Months	1.001	1.000	0.4190	1.001	8,700,000
219 to 231 Months	1.001	1.000	0.2670	1.001	9,900,000
231 to 243 Months	1.001	1.000	0.1400	1.001	11,300,000
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
6/30/2017			0.992	1.046	0.996	1.000	1.006	1.003	1.001	1.010	1.001
6/30/2018		1.010	0.992	1.046	0.996	1.000	1.006	1.003	1.001	1.010	1.001
6/30/2019	1.224	1.010	0.992	1.046	0.996	1.000	1.006	1.003	1.001	1.010	1.001
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2017	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.065
6/30/2018	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.076
6/30/2019	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.316

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

ILLINOIS

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	0.0754	0.0719	0.7747	0.0727	1,100,000
27 to 39 Months	0.0908	0.0620	0.8077	0.0676	1,300,000
39 to 51 Months	0.0711	0.0012	0.7926	0.0157	1,500,000
51 to 63 Months	0.0462	0.0747	0.7422	0.0673	1,700,000
63 to 75 Months	0.0343	0.0213	0.6992	0.0253	1,900,000
75 to 87 Months	0.0181	0.0056	0.6711	0.0097	2,200,000
87 to 99 Months	0.0198	0.0087	0.6615	0.0125	2,500,000
99 to 111 Months	0.0167	0.0327	0.6640	0.0273	2,700,000
111 to 123 Months	0.0110	-0.0039	0.6342	0.0016	3,100,000
123 to 135 Months	0.0104	0.0032	0.6111	0.0060	3,600,000
135 to 147 Months	0.0057	0.0063	0.5349	0.0061	4,100,000
147 to 159 Months	0.0020	0.0018	0.4807	0.0019	4,600,000
159 to 171 Months	0.0018	0.0010	0.3931	0.0015	5,200,000
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>
	0.315	0.242	0.175	0.159	0.092	0.066	0.057
<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>
	0.044	0.017	0.015	0.009	0.003	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 12/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2017	484,783	3,234,323	0.175	566,008	1,050,791
9/30/2018	141,016	3,233,766	0.242	782,570	923,586
9/30/2019	135,397	4,470,399	0.315	1,408,175	1,543,572

Deductible Coverage

A.Y.E.	Reported ALAE as of 12/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2017	46,120	207,721	0.175	36,352	82,472
9/30/2018	53	96,780	0.242	23,422	23,475
9/30/2019	2,742	97,742	0.315	30,790	33,532

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

ILLINOIS

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	0.2469
27 to 39 Months	0.1929
39 to 51 Months	0.2011
51 to 63 Months	0.1516
63 to 75 Months	0.1313
75 to 87 Months	0.0839
87 to 99 Months	0.0322
99 to 111 Months	0.0070
111 to 123 Months	0.0126
123 to 135 Months	0.0053
135 to 147 Months	0.0033
147 to 159 Months	0.0169
159 to 171 Months	0.0031
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>
	1.088	0.841	0.648	0.447	0.296	0.164	0.080

<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>
	0.048	0.041	0.029	0.023	0.020	0.003	0.000

A.Y.E.	Reported ALAE as of 12/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2017	957,908	552,849	0.648	358,247	1,316,155
9/30/2018	656,120	748,441	0.841	629,439	1,285,559
9/30/2019	9,687	487,372	1.088	530,260	539,947

(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
 ILLINOIS
 BODILY INJURY - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2000	2,313,440	4,591,130	7,450,094	8,687,103	9,330,841	9,271,851	9,547,670	9,216,903	9,007,254	9,004,352	9,029,256
6/30/2001	2,600,644	7,696,835	12,039,678	13,401,359	14,271,547	13,621,492	13,420,078	13,331,677	13,330,086	13,320,083	13,330,082
6/30/2002	3,038,990	6,706,203	9,085,911	9,809,455	10,203,543	10,106,067	9,633,673	9,414,717	9,412,217	9,534,716	9,539,842
6/30/2003	3,888,631	5,602,836	8,741,529	10,728,517	10,496,026	9,648,654	9,353,382	9,277,665	9,219,915	9,218,912	9,318,870
6/30/2004	4,305,358	7,676,661	10,363,849	9,729,198	9,534,400	9,278,646	9,163,485	8,886,735	8,624,360	8,362,606	8,362,606
6/30/2005	3,198,390	5,789,259	7,453,354	8,075,243	7,713,076	7,280,524	6,890,536	6,914,507	6,756,040	6,872,322	6,863,438
6/30/2006	4,310,597	6,511,324	8,680,564	8,324,931	8,278,376	8,300,309	8,581,366	8,534,324	8,414,324	8,388,324	8,213,324
6/30/2007	3,997,976	6,983,200	9,058,879	9,040,716	8,703,553	8,328,731	8,195,505	8,064,531	8,030,034	8,022,486	7,970,531
6/30/2008	4,642,044	7,678,865	10,306,338	10,431,205	10,508,897	10,385,443	10,523,741	10,358,130	10,243,143	10,364,051	10,364,051
6/30/2009	4,235,665	6,094,425	7,894,419	7,968,891	7,321,900	7,090,278	7,375,841	7,155,848	7,154,848	7,154,848	7,162,566
6/30/2010	4,902,301	6,926,525	8,096,656	8,373,051	8,778,269	8,393,027	8,229,817	8,247,317	8,149,304	8,149,304	
6/30/2011	4,061,110	6,990,718	7,971,207	9,502,869	8,619,351	8,395,493	8,236,835	8,136,835	8,032,073		
6/30/2012	3,926,670	5,608,814	8,110,227	7,867,037	7,503,354	7,698,358	7,410,217	7,429,918			
6/30/2013	3,249,146	6,014,516	7,397,685	7,353,453	7,415,530	6,743,994	6,732,994				
6/30/2014	3,864,310	6,210,363	9,029,622	9,472,605	7,584,983	7,468,384					
6/30/2015	2,618,882	4,725,779	6,953,149	6,038,562	5,879,682						
6/30/2016	3,526,033	4,790,418	6,441,329	6,704,303							
6/30/2017	3,995,165	4,661,601	6,593,756								
6/30/2018	2,537,464	4,416,443									
6/30/2019	3,039,414										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2000	9,029,255	9,029,256	8,996,256	8,996,256	8,996,256	8,996,256	8,996,256	8,996,256	8,996,256
6/30/2001	13,330,083	13,440,084	13,450,083	13,445,087	13,145,087	13,145,087	13,151,687	13,151,687	
6/30/2002	9,542,343	9,507,442	9,400,842	9,398,882	9,398,882	9,398,882	9,398,882		
6/30/2003	9,318,870	9,283,870	9,318,872	9,318,870	9,273,870	9,273,870			
6/30/2004	8,362,606	8,362,606	8,362,606	8,362,606	8,362,606				
6/30/2005	6,863,438	6,863,438	6,868,438	6,901,438					
6/30/2006	8,238,324	8,238,324	8,238,324						
6/30/2007	7,965,531	7,965,531							
6/30/2008	10,367,051								

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

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.985	1.623	1.166	1.074	0.994	1.030	0.965	0.977	1.000	1.003	1.000
6/30/2001	2.960	1.564	1.113	1.065	0.954	0.985	0.993	1.000	0.999	1.001	1.000
6/30/2002	2.207	1.355	1.080	1.040	0.990	0.953	0.977	1.000	1.013	1.001	1.000
6/30/2003	1.441	1.560	1.227	0.978	0.919	0.969	0.992	0.994	1.000	1.011	1.000
6/30/2004	1.783	1.350	0.939	0.980	0.973	0.988	0.970	0.970	0.970	1.000	1.000
6/30/2005	1.810	1.287	1.083	0.955	0.944	0.946	1.003	0.977	1.017	0.999	1.000
6/30/2006	1.511	1.333	0.959	0.994	1.003	1.034	0.995	0.986	0.997	0.979	1.003
6/30/2007	1.747	1.297	0.998	0.963	0.957	0.984	0.984	0.996	0.999	0.994	0.999
6/30/2008	1.654	1.342	1.012	1.007	0.988	1.013	0.984	0.989	1.012	1.000	1.000
6/30/2009	1.439	1.295	1.009	0.919	0.968	1.040	0.970	1.000	1.000	1.001	
6/30/2010	1.413	1.169	1.034	1.048	0.956	0.981	1.002	0.988	1.000		
6/30/2011	1.721	1.140	1.192	0.907	0.974	0.981	0.988	0.987			
6/30/2012	1.428	1.446	0.970	0.954	1.026	0.963	1.003				
6/30/2013	1.851	1.230	0.994	1.008	0.909	0.998					
6/30/2014	1.607	1.454	1.049	0.801	0.985						
6/30/2015	1.805	1.471	0.868	0.974							
6/30/2016	1.359	1.345	1.041								
6/30/2017	1.167	1.414									
6/30/2018	1.740										

3 Yr Mean 1.422 1.410 0.986 0.928 0.973 0.981 0.998 0.992 1.004 0.998 1.001

Best 3/5 1.569 1.404 1.002 0.945 0.972 0.987 0.991 0.991 1.000 0.998 1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2001	1.000	1.001	1.000	0.978	1.000	1.001	1.000	1.000 *
6/30/2002	0.996	0.989	1.000	1.000	1.000	1.000	1.000 *	1.000 *
6/30/2003	0.996	1.004	1.000	0.995	1.000	1.000 *	1.000 *	1.000 *
6/30/2004	1.000	1.000	1.000	1.000	0.998 *	1.000 *	1.000 *	1.000 *
6/30/2005	1.000	1.001	1.005					
6/30/2006	1.000	1.000						
6/30/2007	1.000							

3 Yr Mean 1.000 1.000 1.002 0.998 1.000 @ 1.000 @ 1.000 @ 1.000 @

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

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					0.972	0.987	0.991	0.991	1.000	0.998	1.000
6/30/2016				0.945	0.972	0.987	0.991	0.991	1.000	0.998	1.000
6/30/2017			1.002	0.945	0.972	0.987	0.991	0.991	1.000	0.998	1.000
6/30/2018		1.404	1.002	0.945	0.972	0.987	0.991	0.991	1.000	0.998	1.000
6/30/2019	1.569	1.404	1.002	0.945	0.972	0.987	0.991	0.991	1.000	0.998	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2015	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000*	0.938
6/30/2016	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000*	0.887
6/30/2017	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000*	0.889
6/30/2018	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000*	1.248
6/30/2019	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000*	1.957

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<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>
6/30/2000	204,941	999,557	2,487,041	5,109,560	7,044,633	7,786,361	11,854,756	12,119,691	9,830,226	12,781,454	9,946,613
6/30/2001	327,874	1,368,128	4,194,350	7,399,838	9,728,219	11,320,590	11,941,093	12,186,575	12,454,437	12,420,256	12,431,979
6/30/2002	310,530	1,137,916	2,728,609	4,531,045	6,277,053	7,842,291	8,547,967	8,591,261	8,744,643	8,855,000	8,814,422
6/30/2003	938,682	1,687,615	2,999,614	4,945,668	6,704,242	7,649,732	7,598,337	7,661,319	7,758,196	7,774,113	7,775,420
6/30/2004	990,279	1,735,453	3,607,642	5,482,471	6,414,798	6,999,593	7,646,864	8,032,336	8,160,614	8,219,934	8,224,526
6/30/2005	392,562	1,399,285	2,935,837	4,552,320	5,473,663	5,951,726	6,227,011	6,260,812	6,278,280	6,333,951	6,345,294
6/30/2006	510,788	1,864,586	3,723,826	4,252,185	6,881,102	7,890,190	11,173,148	12,622,799	13,035,177	14,550,526	14,427,891
6/30/2007	214,401	1,551,183	3,658,061	4,805,449	6,076,589	6,752,582	7,440,559	7,705,121	7,722,337	7,767,679	7,829,355
6/30/2008	652,625	1,895,501	3,997,043	5,629,000	7,653,282	8,766,814	9,671,964	10,532,544	10,702,773	10,751,619	10,750,847
6/30/2009	434,838	1,829,000	3,500,227	5,339,229	6,099,523	6,542,470	7,370,649	7,887,378	7,903,555	7,904,385	7,907,225
6/30/2010	480,643	1,396,529	2,879,535	4,651,672	5,723,215	6,299,330	6,966,164	7,322,516	7,695,561	7,502,231	
6/30/2011	371,202	1,582,818	3,293,399	5,515,069	6,957,298	7,835,079	8,242,154	8,337,573	8,371,048		
6/30/2012	340,333	1,194,571	3,147,108	4,747,333	5,593,363	6,694,876	6,920,842	7,081,002			
6/30/2013	372,988	1,547,539	3,685,074	5,669,417	6,892,200	7,979,708	8,052,527				
6/30/2014	650,977	2,094,998	4,665,249	7,043,597	8,459,228	9,651,724					
6/30/2015	577,510	1,117,489	2,926,436	4,312,285	4,854,965						
6/30/2016	670,679	2,103,946	3,514,912	4,965,868							
6/30/2017	405,364	1,100,901	2,630,162								
6/30/2018	478,587	1,081,875									
6/30/2019	785,831										

<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>
6/30/2000	9,947,046	10,005,004	10,002,892	10,002,892	10,002,867	10,002,867	10,002,867	10,002,867	10,002,867
6/30/2001	12,480,696	12,537,138	12,557,139	12,517,914	12,393,624	12,442,460	12,566,156	12,640,547	
6/30/2002	8,883,919	9,263,566	9,401,087	9,400,325	9,400,325	9,400,325	9,400,325		
6/30/2003	7,776,492	7,776,505	7,784,007	7,789,977	7,794,797	7,794,797			
6/30/2004	8,227,095	8,227,095	8,227,095	8,227,095	8,227,095				
6/30/2005	6,421,057	6,421,466	6,439,005	6,482,175					
6/30/2006	14,992,991	15,136,552	14,652,710						
6/30/2007	7,832,758	7,835,255							
6/30/2008	10,779,785								

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

	Increments													
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159	
6/30/2000	794,616	1,487,484	2,622,519	1,935,073	741,728	4,068,395	264,935	-2,289,465	2,951,228	-2,834,841	433	57,958	-2,112	
6/30/2001	1,040,254	2,826,222	3,205,488	2,328,381	1,592,371	620,503	245,482	267,862	-34,181	11,723	48,717	56,442	20,001	
6/30/2002	827,386	1,590,693	1,802,436	1,746,008	1,565,238	705,676	43,294	153,382	110,357	-40,578	69,497	379,647	137,521	
6/30/2003	748,933	1,311,999	1,946,054	1,758,574	945,490	-51,395	62,982	96,877	15,917	1,307	1,072	13	7,502	
6/30/2004	745,174	1,872,189	1,874,829	932,327	584,795	647,271	385,472	128,278	59,320	4,592	2,569	0	0	
6/30/2005	1,006,723	1,536,552	1,616,483	921,343	478,063	275,285	33,801	17,468	55,671	11,343	75,763	409	17,539	
6/30/2006	1,353,798	1,859,240	528,359	2,628,917	1,009,088	3,282,958	1,449,651	412,378	1,515,349	-122,635	565,100	143,561	-483,842	
6/30/2007	1,336,782	2,106,878	1,147,388	1,271,140	675,993	687,977	264,562	17,216	45,342	61,676	3,403	2,497		
6/30/2008	1,242,876	2,101,542	1,631,957	2,024,282	1,113,532	905,150	860,580	170,229	48,846	-772	28,938			
6/30/2009	1,394,162	1,671,227	1,839,002	760,294	442,947	828,179	516,729	16,177	830	2,840				
6/30/2010	915,886	1,483,006	1,772,137	1,071,543	576,115	666,834	356,352	373,045	-193,330					
6/30/2011	1,211,616	1,710,581	2,221,670	1,442,229	877,781	407,075	95,419	33,475						
6/30/2012	854,238	1,952,537	1,600,225	846,030	1,101,513	225,966	160,160							
6/30/2013	1,174,551	2,137,535	1,984,343	1,222,783	1,087,508	72,819								
6/30/2014	1,444,021	2,570,251	2,378,348	1,415,631	1,192,496									
6/30/2015	539,979	1,808,947	1,385,849	542,680										
6/30/2016	1,433,267	1,410,966	1,450,956											
6/30/2017	695,537	1,529,261												
6/30/2018	603,288													

	Incremental Percentages												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	0.0443	0.0829	0.1461	0.1078	0.0413	0.2266	0.0148	-0.1275	0.1644	-0.1579	0.0000	0.0032	-0.0001
6/30/2001	0.0363	0.0985	0.1118	0.0812	0.0555	0.0216	0.0086	0.0093	-0.0012	0.0004	0.0017	0.0020	0.0007
6/30/2002	0.0455	0.0875	0.0992	0.0961	0.0861	0.0388	0.0024	0.0084	0.0061	-0.0022	0.0038	0.0209	0.0076
6/30/2003	0.0386	0.0677	0.1004	0.0907	0.0488	-0.0027	0.0032	0.0050	0.0008	0.0001	0.0001	0.0000	0.0004
6/30/2004	0.0451	0.1134	0.1135	0.0565	0.0354	0.0392	0.0233	0.0078	0.0036	0.0003	0.0002	0.0000	0.0000
6/30/2005	0.0766	0.1170	0.1231	0.0701	0.0364	0.0210	0.0026	0.0013	0.0042	0.0009	0.0058	0.0000	0.0013
6/30/2006	0.0838	0.1151	0.0327	0.1628	0.0625	0.2033	0.0898	0.0255	0.0938	-0.0076	0.0350	0.0089	-0.0300
6/30/2007	0.0864	0.1361	0.0741	0.0821	0.0437	0.0444	0.0171	0.0011	0.0029	0.0040	0.0002	0.0002	
6/30/2008	0.0529	0.0894	0.0694	0.0861	0.0474	0.0385	0.0366	0.0072	0.0021	0.0000	0.0012		
6/30/2009	0.0888	0.1064	0.1171	0.0484	0.0282	0.0527	0.0329	0.0010	0.0001	0.0002			
6/30/2010	0.0585	0.0947	0.1132	0.0684	0.0368	0.0426	0.0228	0.0238	-0.0123				
6/30/2011	0.0711	0.1004	0.1304	0.0847	0.0515	0.0239	0.0056	0.0020					
6/30/2012	0.0649	0.1483	0.1215	0.0643	0.0837	0.0172	0.0122						
6/30/2013	0.0874	0.1591	0.1477	0.0910	0.0809	0.0054							
6/30/2014	0.0994	0.1769	0.1637	0.0974	0.0821								
6/30/2015	0.0485	0.1626	0.1246	0.0488									
6/30/2016	0.1109	0.1092	0.1123										
6/30/2017	0.0483	0.1061											
6/30/2018	0.0488												

Best 3/5	0.0656	0.1436	0.1313	0.0800	0.0715	0.0279	0.0226	0.0034	0.0017	0.0003	0.0024	0.0001	0.0006
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PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
ILLINOIS
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2000	5,454,933	6,820,052	6,515,340	6,476,740	6,497,002	6,580,797	6,369,535	6,415,750	6,440,749	6,346,212	6,346,212
6/30/2001	6,370,731	6,415,807	6,754,300	6,816,236	6,677,959	6,564,194	6,376,721	6,376,871	6,347,445	6,423,555	6,512,055
6/30/2002	4,450,755	4,568,694	4,559,909	4,619,205	4,357,067	4,293,298	4,087,784	4,069,192	4,069,192	4,168,192	4,168,129
6/30/2003	4,636,693	4,692,621	4,878,818	5,032,187	4,951,699	4,870,734	4,866,658	4,836,890	4,803,334	4,799,921	4,808,004
6/30/2004	5,350,719	5,591,418	5,439,982	5,366,471	5,174,650	5,283,788	5,093,479	5,092,480	5,091,394	5,137,534	5,237,283
6/30/2005	5,818,125	5,742,740	5,880,455	5,755,232	5,792,814	5,867,002	5,799,904	5,778,689	5,878,688	5,841,438	5,849,876
6/30/2006	5,290,896	5,905,429	5,929,311	5,891,751	5,710,149	5,292,795	5,318,809	5,308,941	5,290,056	5,416,820	5,415,310
6/30/2007	6,149,392	6,493,149	6,337,697	6,281,303	6,221,781	6,255,835	6,395,317	6,473,016	6,532,227	6,516,419	6,516,419
6/30/2008	6,165,893	6,446,598	6,669,757	6,463,022	6,499,982	6,477,665	6,443,372	6,444,785	6,443,275	6,469,875	6,471,372
6/30/2009	5,757,186	6,743,270	6,947,440	7,015,078	6,849,087	7,135,004	7,113,197	7,043,303	7,012,254	7,056,447	7,178,491
6/30/2010	5,875,476	6,230,743	6,326,759	6,241,682	6,143,537	6,116,701	6,111,815	6,086,815	6,001,854	6,082,354	
6/30/2011	6,668,743	6,891,061	6,899,642	6,754,447	6,771,197	6,807,767	6,753,906	6,705,070	6,727,841		
6/30/2012	5,681,825	6,445,494	6,763,268	6,846,387	6,881,510	6,803,019	7,078,519	7,163,519			
6/30/2013	5,972,580	6,742,278	7,038,857	7,091,837	7,082,086	7,457,090	7,419,238				
6/30/2014	6,472,442	6,936,908	7,258,310	7,180,515	8,803,634	8,769,631					
6/30/2015	6,231,690	6,532,964	6,878,288	9,229,614	9,200,596						
6/30/2016	4,880,516	5,409,331	6,670,517	6,554,339							
6/30/2017	7,653,193	8,803,251	9,171,317								
6/30/2018	8,117,321	8,023,627									
6/30/2019	6,999,623										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	6,446,212	6,442,102	6,441,212	6,441,212	6,441,212	6,441,212	6,441,212	6,441,212	6,441,212		
6/30/2001	6,512,055	6,512,055	6,512,055	6,512,058	6,512,058	6,512,058	6,512,055	6,512,055			
6/30/2002	4,143,129	4,148,129	4,248,129	4,248,129	4,259,629	4,259,629	4,259,629				
6/30/2003	4,838,009	4,805,009	4,805,009	4,805,009	4,805,004	4,805,004					
6/30/2004	5,236,283	5,236,283	5,236,283	5,236,286	5,236,286						
6/30/2005	5,754,021	5,754,021	5,749,876	5,749,876							
6/30/2006	5,290,972	5,322,471	5,328,471								
6/30/2007	6,517,918	6,517,918									
6/30/2008	6,496,372										

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

PROPERTY DAMAGE - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
 Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.250	0.955	0.994	1.003	1.013	0.968	1.007	1.004	0.985	1.000	1.016
6/30/2001	1.007	1.053	1.009	0.980	0.983	0.971	1.000	0.995	1.012	1.014	1.000
6/30/2002	1.026	0.998	1.013	0.943	0.985	0.952	0.995	1.000	1.024	1.000	0.994
6/30/2003	1.012	1.040	1.031	0.984	0.984	0.999	0.994	0.993	0.999	1.002	1.006
6/30/2004	1.045	0.973	0.986	0.964	1.021	0.964	1.000	1.000	1.009	1.019	1.000
6/30/2005	0.987	1.024	0.979	1.007	1.013	0.989	0.996	1.017	0.994	1.001	0.984
6/30/2006	1.116	1.004	0.994	0.969	0.927	1.005	0.998	0.996	1.024	1.000	0.977
6/30/2007	1.056	0.976	0.991	0.991	1.005	1.022	1.012	1.009	0.998	1.000	1.000
6/30/2008	1.046	1.035	0.969	1.006	0.997	0.995	1.000	1.000	1.004	1.000	1.004
6/30/2009	1.171	1.030	1.010	0.976	1.042	0.997	0.990	0.996	1.006	1.017	
6/30/2010	1.060	1.015	0.987	0.984	0.996	0.999	0.996	0.986	1.013		
6/30/2011	1.033	1.001	0.979	1.002	1.005	0.992	0.993	1.003			
6/30/2012	1.134	1.049	1.012	1.005	0.989	1.040	1.012				
6/30/2013	1.129	1.044	1.008	0.999	1.053	0.995					
6/30/2014	1.072	1.046	0.989	1.226	0.996						
6/30/2015	1.048	1.053	1.342	0.997							
6/30/2016	1.108	1.233	0.983								
6/30/2017	1.150	1.042									
6/30/2018	0.988										

3 Yr Mean 1.082 1.109 1.105 1.074 1.013 1.009 1.000 0.995 1.008 1.006 0.994

Best 3/5 1.076 1.048 1.003 1.002 0.999 0.997 0.996 1.000 1.008 1.000 0.995

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *
6/30/2002	1.001	1.024	1.000	1.003	1.000	1.000	1.000 *	1.000 *
6/30/2003	0.993	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
6/30/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2005	1.000	0.999	1.000					
6/30/2006	1.006	1.001						
6/30/2007	1.000							

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

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

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					0.999	0.997	0.996	1.000	1.008	1.000	0.995
6/30/2016				1.002	0.999	0.997	0.996	1.000	1.008	1.000	0.995
6/30/2017			1.003	1.002	0.999	0.997	0.996	1.000	1.008	1.000	0.995
6/30/2018		1.048	1.003	1.002	0.999	0.997	0.996	1.000	1.008	1.000	0.995
6/30/2019	1.076	1.048	1.003	1.002	0.999	0.997	0.996	1.000	1.008	1.000	0.995

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.995
6/30/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.997
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.000
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.048
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.128

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

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

<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>
6/30/2000	382,728	1,079,332	1,411,928	1,852,774	2,076,619	2,208,055	2,233,255	2,309,259	2,397,561	2,473,446	2,521,924
6/30/2001	516,395	739,518	962,049	1,253,568	1,364,560	1,417,248	1,504,619	1,528,964	1,588,499	1,638,394	1,661,715
6/30/2002	216,285	416,712	1,109,038	1,296,494	1,498,994	1,570,896	1,612,932	1,668,365	1,695,296	1,735,089	1,734,595
6/30/2003	329,402	574,272	1,376,080	1,338,018	1,734,908	2,030,108	2,246,383	2,378,431	2,590,293	2,811,341	2,834,571
6/30/2004	320,759	486,271	1,135,561	1,615,026	1,838,211	1,894,162	1,942,593	1,999,648	2,039,618	2,078,420	2,094,170
6/30/2005	268,142	541,851	831,609	895,598	1,017,520	1,093,270	1,212,576	1,230,451	1,298,836	1,287,302	1,332,881
6/30/2006	229,167	421,117	563,272	837,782	1,609,215	1,729,122	1,751,031	1,761,567	1,775,188	1,825,972	1,834,223
6/30/2007	160,152	341,656	574,662	776,595	947,158	1,179,924	1,283,525	1,361,095	1,451,536	1,412,030	1,412,030
6/30/2008	462,448	723,129	905,551	1,194,502	1,440,292	1,394,174	1,508,123	1,509,027	1,508,997	1,516,345	1,518,936
6/30/2009	349,831	721,007	1,123,157	1,469,036	1,634,969	2,177,419	2,108,572	2,242,091	2,274,069	2,347,288	2,403,281
6/30/2010	222,626	362,337	632,348	761,429	856,917	966,358	1,067,186	1,113,625	1,073,169	1,076,312	
6/30/2011	323,157	629,976	1,056,343	1,222,678	1,296,717	1,388,267	1,505,297	1,728,225	1,883,199		
6/30/2012	286,122	334,082	678,246	802,141	912,001	1,028,596	1,161,577	1,181,440			
6/30/2013	248,663	401,933	675,007	1,214,027	1,713,210	1,995,900	2,189,916				
6/30/2014	280,373	1,261,800	2,347,876	3,215,136	3,961,795	3,946,345					
6/30/2015	295,627	548,818	877,914	1,904,809	3,095,418						
6/30/2016	352,807	602,714	1,090,502	1,867,438							
6/30/2017	761,813	787,742	1,115,858								
6/30/2018	556,928	1,033,409									
6/30/2019	438,489										

<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>
6/30/2000	2,562,115	2,561,331	2,542,392	2,542,392	2,542,392	2,542,392	2,542,392	2,542,392	2,542,392
6/30/2001	1,660,866	1,660,866	1,660,866	1,667,912	1,686,717	1,693,111	1,693,111	1,693,111	
6/30/2002	1,749,979	1,799,014	2,684,690	2,729,888	2,722,844	2,724,274	2,724,274		
6/30/2003	2,877,353	2,902,847	2,903,117	2,903,117	2,903,117	2,903,117			
6/30/2004	2,162,086	2,152,206	2,152,206	2,153,390	2,155,212				
6/30/2005	1,396,681	1,396,681	1,396,681	1,396,681					
6/30/2006	1,801,269	1,812,164	1,872,712						
6/30/2007	1,412,030	1,412,030							
6/30/2008	1,537,399								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	696,604	332,596	440,846	223,845	131,436	25,200	76,004	88,302	75,885	48,478	40,191	-784	-18,939
6/30/2001	223,123	222,531	291,519	110,992	52,688	87,371	24,345	59,535	49,895	23,321	-849	0	0
6/30/2002	200,427	692,326	187,456	202,500	71,902	42,036	55,433	26,931	39,793	-494	15,384	49,035	885,676
6/30/2003	244,870	801,808	-38,062	396,890	295,200	216,275	132,048	211,862	221,048	23,230	42,782	25,494	270
6/30/2004	165,512	649,290	479,465	223,185	55,951	48,431	57,055	39,970	38,802	15,750	67,916	-9,880	0
6/30/2005	273,709	289,758	63,989	121,922	75,750	119,306	17,875	68,385	-11,534	45,579	63,800	0	0
6/30/2006	191,950	142,155	274,510	771,433	119,907	21,909	10,536	13,621	50,784	8,251	-32,954	10,895	60,548
6/30/2007	181,504	233,006	201,933	170,563	232,766	103,601	77,570	90,441	-39,506	0	0	0	
6/30/2008	260,681	182,422	288,951	245,790	-46,118	113,949	904	-30	7,348	2,591	18,463		
6/30/2009	371,176	402,150	345,879	165,933	542,450	-68,847	133,519	31,978	73,219	55,993			
6/30/2010	139,711	270,011	129,081	95,488	109,441	100,828	46,439	-40,456	3,143				
6/30/2011	306,819	426,367	166,335	74,039	91,550	117,030	222,928	154,974					
6/30/2012	47,960	344,164	123,895	109,860	116,595	132,981	19,863						
6/30/2013	153,270	273,074	539,020	499,183	282,690	194,016							
6/30/2014	981,427	1,086,076	867,260	746,659	-15,450								
6/30/2015	253,191	329,096	1,026,895	1,190,609									
6/30/2016	249,907	487,788	776,936										
6/30/2017		25,929	328,116										
6/30/2018	476,481												

	Incremental Percentages												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	0.0745	0.0356	0.0471	0.0239	0.0141	0.0027	0.0081	0.0094	0.0081	0.0052	0.0043	-0.0001	-0.0020
6/30/2001	0.0263	0.0262	0.0343	0.0131	0.0062	0.0103	0.0029	0.0070	0.0059	0.0027	-0.0001	0.0000	0.0000
6/30/2002	0.0393	0.1356	0.0367	0.0397	0.0141	0.0082	0.0109	0.0053	0.0078	-0.0001	0.0030	0.0096	0.1735
6/30/2003	0.0414	0.1356	-0.0064	0.0671	0.0499	0.0366	0.0223	0.0358	0.0374	0.0039	0.0072	0.0043	0.0000
6/30/2004	0.0256	0.1005	0.0742	0.0345	0.0087	0.0075	0.0088	0.0062	0.0060	0.0024	0.0105	-0.0015	0.0000
6/30/2005	0.0353	0.0374	0.0083	0.0157	0.0098	0.0154	0.0023	0.0088	-0.0015	0.0059	0.0082	0.0000	0.0000
6/30/2006	0.0261	0.0193	0.0373	0.1049	0.0163	0.0030	0.0014	0.0019	0.0069	0.0011	-0.0045	0.0015	0.0082
6/30/2007	0.0241	0.0310	0.0269	0.0227	0.0310	0.0138	0.0103	0.0120	-0.0053	0.0000	0.0000	0.0000	
6/30/2008	0.0327	0.0229	0.0363	0.0308	-0.0058	0.0143	0.0001	0.0000	0.0009	0.0003	0.0023		
6/30/2009	0.0371	0.0402	0.0346	0.0166	0.0542	-0.0069	0.0133	0.0032	0.0073	0.0056			
6/30/2010	0.0189	0.0364	0.0174	0.0129	0.0148	0.0136	0.0063	-0.0055	0.0004				
6/30/2011	0.0388	0.0539	0.0210	0.0094	0.0116	0.0148	0.0282	0.0196					
6/30/2012	0.0051	0.0365	0.0131	0.0117	0.0124	0.0141	0.0021						
6/30/2013	0.0152	0.0271	0.0536	0.0496	0.0281	0.0193							
6/30/2014	0.0627	0.0694	0.0554	0.0477	-0.0010								
6/30/2015	0.0185	0.0241	0.0751	0.0871									
6/30/2016	0.0293	0.0573	0.0912										
6/30/2017	0.0019	0.0245											
6/30/2018	0.0393												

Best 3/5	0.0290	0.0363	0.0614	0.0363	0.0129	0.0142	0.0072	0.0051	0.0028	0.0023	0.0035	0.0005	0.0028
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
ILLINOIS
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2000	12,828,742	15,531,424	17,492,616	18,000,614	18,201,262	17,780,996	17,386,178	17,173,443	17,252,843	17,215,172	17,215,172
6/30/2001	11,301,134	13,525,869	16,314,474	16,033,549	16,217,588	15,363,897	15,815,100	15,690,428	15,644,987	15,569,093	15,610,094
6/30/2002	9,815,113	12,589,217	14,923,073	16,070,458	15,581,918	15,251,147	14,885,586	14,709,986	15,096,667	15,103,143	15,084,064
6/30/2003	10,802,466	11,698,504	14,343,274	13,264,989	13,124,412	12,687,876	12,499,060	12,422,959	12,447,961	12,547,959	12,547,960
6/30/2004	9,563,383	13,480,217	13,684,059	13,822,331	13,503,185	13,198,043	13,418,594	13,537,216	13,485,456	13,430,668	13,330,456
6/30/2005	9,098,793	11,213,559	12,410,781	12,409,018	11,879,597	11,669,510	11,725,430	11,738,754	11,535,223	11,512,723	11,796,458
6/30/2006	10,058,631	12,893,078	14,342,931	13,984,325	13,700,926	12,891,659	12,978,588	12,933,508	12,979,980	13,274,615	13,270,615
6/30/2007	12,769,344	14,335,641	15,425,822	16,239,093	15,621,425	15,120,378	14,987,012	14,865,455	15,214,122	15,108,082	15,163,244
6/30/2008	12,877,717	15,129,319	17,163,918	16,525,257	16,131,430	15,757,615	15,431,086	15,582,594	15,630,694	15,616,530	15,697,374
6/30/2009	13,135,549	16,334,094	17,552,560	17,361,508	16,667,179	16,823,740	16,307,449	16,286,656	16,238,385	16,204,459	16,244,515
6/30/2010	14,993,453	17,681,108	19,133,181	18,633,843	17,737,477	17,438,750	17,284,757	17,175,310	17,129,522	17,104,422	
6/30/2011	15,496,812	16,538,035	18,055,356	18,016,584	18,324,819	17,912,177	17,720,300	17,661,802	17,657,435		
6/30/2012	12,454,972	15,021,573	16,407,973	16,160,099	15,386,282	15,011,061	14,713,955	14,786,713			
6/30/2013	11,377,615	14,339,877	15,457,975	14,979,509	14,591,588	13,972,022	13,939,605				
6/30/2014	11,754,770	14,624,416	17,219,610	16,890,409	16,644,748	16,606,119					
6/30/2015	10,358,607	13,483,967	15,590,436	15,662,177	15,613,278						
6/30/2016	8,826,889	12,912,072	15,134,549	16,251,605							
6/30/2017	8,634,167	11,286,674	14,518,196								
6/30/2018	10,825,562	14,452,669									
6/30/2019	10,656,853										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	17,240,172	17,290,172	17,190,172	17,240,172	17,140,172	17,140,172	17,140,172	17,140,172	17,139,422		
6/30/2001	15,708,093	15,617,967	15,637,967	15,617,967	15,617,967	15,607,967	15,617,968	15,659,678			
6/30/2002	15,086,083	15,075,232	15,081,238	15,066,738	15,069,098	15,059,788	15,059,788				
6/30/2003	12,597,139	12,597,140	12,665,899	12,665,889	12,665,889	12,665,889					
6/30/2004	13,430,456	13,399,206	13,404,406	13,404,407	13,409,906						
6/30/2005	11,786,458	11,786,458	11,876,458	11,876,458							
6/30/2006	13,067,725	12,966,625	12,966,625								
6/30/2007	15,143,626	15,258,904									
6/30/2008	15,682,685										

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

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.211	1.126	1.029	1.011	0.977	0.978	0.988	1.005	0.998	1.000	1.001
6/30/2001	1.197	1.206	0.983	1.011	0.947	1.029	0.992	0.997	0.995	1.003	1.006
6/30/2002	1.283	1.185	1.077	0.970	0.979	0.976	0.988	1.026	1.000	0.999	1.000
6/30/2003	1.083	1.226	0.925	0.989	0.967	0.985	0.994	1.002	1.008	1.000	1.004
6/30/2004	1.410	1.015	1.010	0.977	0.977	1.017	1.009	0.996	0.996	0.993	1.008
6/30/2005	1.232	1.107	1.000	0.957	0.982	1.005	1.001	0.983	0.998	1.025	0.999
6/30/2006	1.282	1.112	0.975	0.980	0.941	1.007	0.997	1.004	1.023	1.000	0.985
6/30/2007	1.123	1.076	1.053	0.962	0.968	0.991	0.992	1.023	0.993	1.004	0.999
6/30/2008	1.175	1.134	0.963	0.976	0.977	0.979	1.010	1.003	0.999	1.005	0.999
6/30/2009	1.244	1.075	0.989	0.960	1.009	0.969	0.999	0.997	0.998	1.002	
6/30/2010	1.179	1.082	0.974	0.952	0.983	0.991	0.994	0.997	0.999		
6/30/2011	1.067	1.092	0.998	1.017	0.977	0.989	0.997	1.000			
6/30/2012	1.206	1.092	0.985	0.952	0.976	0.980	1.005				
6/30/2013	1.260	1.078	0.969	0.974	0.958	0.998					
6/30/2014	1.244	1.177	0.981	0.985	0.998						
6/30/2015	1.302	1.156	1.005	0.997							
6/30/2016	1.463	1.172	1.074								
6/30/2017	1.307	1.286									
6/30/2018	1.335										

3 Yr Mean 1.368 1.205 1.020 0.985 0.977 0.989 0.999 0.998 0.999 1.004 0.994

Best 3/5 1.315 1.168 0.990 0.985 0.979 0.987 1.000 1.000 0.999 1.004 0.999

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2000	1.003	0.994	1.003	0.994	1.000	1.000	1.000	1.000
6/30/2001	0.994	1.001	0.999	1.000	0.999	1.001	1.003	1.000 *
6/30/2002	0.999	1.000	0.999	1.000	0.999	1.000	1.000 *	1.000 *
6/30/2003	1.000	1.005	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
6/30/2004	0.998	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2005	1.000	1.008	1.000					
6/30/2006	0.992	1.000						
6/30/2007	1.008							

3 Yr Mean 1.000 1.003 1.000 1.000 0.999 @ 1.000 @ 1.002 @ 1.000 @

Best 3/5 0.999 1.002 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
6/30/2015					0.979	0.987	1.000	1.000	0.999	1.004	0.999
6/30/2016				0.985	0.979	0.987	1.000	1.000	0.999	1.004	0.999
6/30/2017			0.990	0.985	0.979	0.987	1.000	1.000	0.999	1.004	0.999
6/30/2018		1.168	0.990	0.985	0.979	0.987	1.000	1.000	0.999	1.004	0.999
6/30/2019	1.315	1.168	0.990	0.985	0.979	0.987	1.000	1.000	0.999	1.004	0.999

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2015	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.969
6/30/2016	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.955
6/30/2017	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.945
6/30/2018	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.104
6/30/2019	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.452

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<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>
6/30/2000	1,426,148	2,891,292	4,223,253	5,393,765	6,335,325	6,537,435	6,616,053	6,729,878	6,704,741	6,706,168	6,736,168
6/30/2001	1,999,196	2,433,163	4,975,070	5,849,280	6,495,765	7,361,089	7,991,685	8,127,155	8,419,694	8,672,518	8,769,892
6/30/2002	1,452,881	2,845,529	5,414,238	6,698,476	7,615,623	7,644,466	7,723,395	7,819,246	7,290,383	7,290,108	7,294,298
6/30/2003	1,185,140	1,988,629	3,919,067	5,066,829	5,478,660	5,844,915	5,899,150	6,058,852	6,115,916	6,341,569	6,354,252
6/30/2004	1,276,775	2,292,161	4,083,679	5,561,403	6,377,375	7,017,903	7,695,166	7,878,282	7,634,734	7,582,764	7,582,763
6/30/2005	787,959	1,741,334	3,603,814	4,679,342	5,110,541	5,953,985	6,199,968	6,438,156	6,745,129	6,955,095	7,083,823
6/30/2006	890,086	2,729,297	4,270,636	5,926,009	6,493,499	6,434,783	6,534,812	6,504,115	6,515,892	6,566,013	6,602,997
6/30/2007	761,179	1,971,063	4,065,629	5,547,781	6,237,197	6,936,686	6,887,403	7,323,554	7,343,165	7,172,433	7,294,631
6/30/2008	1,083,979	3,147,610	5,973,762	7,583,890	8,748,326	9,601,286	10,574,785	10,961,694	11,082,235	11,080,358	11,096,546
6/30/2009	2,126,174	4,040,976	6,939,919	9,269,321	10,844,854	11,514,238	11,735,560	12,304,977	12,589,614	12,574,468	12,651,652
6/30/2010	2,588,006	3,755,001	6,071,961	8,474,482	8,982,267	9,617,130	9,647,411	9,736,582	9,932,271	10,024,321	
6/30/2011	3,014,413	4,693,212	7,353,129	9,034,592	10,422,253	10,627,021	10,617,104	10,791,115	10,921,177		
6/30/2012	1,767,396	4,420,710	6,584,800	8,317,606	9,424,092	10,012,755	11,122,944	11,415,639			
6/30/2013	1,541,604	3,496,338	5,118,435	6,241,823	7,005,773	6,940,088	7,046,861				
6/30/2014	2,506,249	4,850,811	7,761,324	9,216,105	9,894,357	10,063,969					
6/30/2015	1,506,494	3,479,935	6,396,720	7,843,978	8,722,635						
6/30/2016	1,159,647	3,526,998	6,126,801	7,337,688							
6/30/2017	1,249,334	2,371,051	5,186,283								
6/30/2018	1,722,165	3,297,337									
6/30/2019	1,337,454										

<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>
6/30/2000	6,761,202	6,803,536	6,830,898	6,855,318	6,875,469	6,875,469	6,875,469	6,875,469	6,875,469
6/30/2001	8,694,901	8,676,625	8,803,350	8,820,683	8,833,600	8,832,613	8,842,625	8,896,309	
6/30/2002	7,308,972	7,317,958	7,326,823	7,327,723	7,337,723	7,592,069	7,591,963		
6/30/2003	6,375,638	6,395,635	6,399,747	6,397,036	6,861,583	6,861,583			
6/30/2004	7,633,182	7,607,641	7,607,641	7,607,641	7,611,514				
6/30/2005	6,879,902	6,925,534	6,948,304	6,979,591					
6/30/2006	6,629,981	6,651,622	6,651,622						
6/30/2007	7,317,103	7,363,982							
6/30/2008	11,136,906								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	1,465,144	1,331,961	1,170,512	941,560	202,110	78,618	113,825	-25,137	1,427	30,000	25,034	42,334	27,362
6/30/2001	433,967	2,541,907	874,210	646,485	865,324	630,596	135,470	292,539	252,824	97,374	-74,991	-18,276	126,725
6/30/2002	1,392,648	2,568,709	1,284,238	917,147	28,843	78,929	95,851	-528,863	-275	4,190	14,674	8,986	8,865
6/30/2003	803,489	1,930,438	1,147,762	411,831	366,255	54,235	159,702	57,064	225,653	12,683	21,386	19,997	4,112
6/30/2004	1,015,386	1,791,518	1,477,724	815,972	640,528	677,263	183,116	-243,548	-51,970	-1	50,419	-25,541	0
6/30/2005	953,375	1,862,480	1,075,528	431,199	843,444	245,983	238,188	306,973	209,966	128,728	-203,921	45,632	22,770
6/30/2006	1,839,211	1,541,339	1,655,373	567,490	-58,716	100,029	-30,697	11,777	50,121	36,984	26,984	21,641	0
6/30/2007	1,209,884	2,094,566	1,482,152	689,416	699,489	-49,283	436,151	19,611	-170,732	122,198	22,472	46,879	
6/30/2008	2,063,631	2,826,152	1,610,128	1,164,436	852,960	973,499	386,909	120,541	-1,877	16,188	40,360		
6/30/2009	1,914,802	2,898,943	2,329,402	1,575,533	669,384	221,322	569,417	284,637	-15,146	77,184			
6/30/2010	1,166,995	2,316,960	2,402,521	507,785	634,863	30,281	89,171	195,689	92,050				
6/30/2011	1,678,799	2,659,917	1,681,463	1,387,661	204,768	-9,917	174,011	130,062					
6/30/2012	2,653,314	2,164,090	1,732,806	1,106,486	588,663	1,110,189	292,695						
6/30/2013	1,954,734	1,622,097	1,123,388	763,950	-65,685	106,773							
6/30/2014	2,344,562	2,910,513	1,454,781	678,252	169,612								
6/30/2015	1,973,441	2,916,785	1,447,258	878,657									
6/30/2016	2,367,351	2,599,803	1,210,887										
6/30/2017	1,121,717	2,815,232											
6/30/2018	1,575,172												

	Incremental Percentages												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	0.0650	0.0591	0.0519	0.0417	0.0090	0.0035	0.0050	-0.0011	0.0001	0.0013	0.0011	0.0019	0.0012
6/30/2001	0.0185	0.1085	0.0373	0.0276	0.0369	0.0269	0.0058	0.0125	0.0108	0.0042	-0.0032	-0.0008	0.0054
6/30/2002	0.0503	0.0928	0.0464	0.0331	0.0010	0.0029	0.0035	-0.0191	0.0000	0.0002	0.0005	0.0003	0.0003
6/30/2003	0.0442	0.1062	0.0631	0.0227	0.0201	0.0030	0.0088	0.0031	0.0124	0.0007	0.0012	0.0011	0.0002
6/30/2004	0.0490	0.0864	0.0712	0.0393	0.0309	0.0327	0.0088	-0.0117	-0.0025	0.0000	0.0024	-0.0012	0.0000
6/30/2005	0.0513	0.1003	0.0579	0.0232	0.0454	0.0132	0.0128	0.0165	0.0113	0.0069	-0.0110	0.0025	0.0012
6/30/2006	0.0974	0.0816	0.0876	0.0300	-0.0031	0.0053	-0.0016	0.0006	0.0027	0.0020	0.0014	0.0011	0.0000
6/30/2007	0.0522	0.0903	0.0639	0.0297	0.0302	-0.0021	0.0188	0.0008	-0.0074	0.0053	0.0010	0.0020	
6/30/2008	0.0856	0.1172	0.0668	0.0483	0.0354	0.0404	0.0160	0.0050	-0.0001	0.0007	0.0017		
6/30/2009	0.0727	0.1101	0.0884	0.0598	0.0254	0.0084	0.0216	0.0108	-0.0006	0.0029			
6/30/2010	0.0404	0.0802	0.0832	0.0176	0.0220	0.0010	0.0031	0.0068	0.0032				
6/30/2011	0.0570	0.0903	0.0571	0.0471	0.0070	-0.0003	0.0059	0.0044					
6/30/2012	0.1020	0.0832	0.0666	0.0426	0.0226	0.0427	0.0113						
6/30/2013	0.0836	0.0694	0.0480	0.0327	-0.0028	0.0046							
6/30/2014	0.0819	0.1017	0.0508	0.0237	0.0059								
6/30/2015	0.0743	0.1098	0.0545	0.0331									
6/30/2016	0.0844	0.0927	0.0432										
6/30/2017	0.0441	0.1107											
6/30/2018	0.0541												

Best 3/5	0.0701	0.1014	0.0511	0.0361	0.0116	0.0047	0.0111	0.0054	0.0007	0.0034	0.0014	0.0014	0.0002
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
ILLINOIS
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2000	1,859,299	2,262,213	1,910,628	2,089,083	1,825,285	1,814,581	1,863,818	1,839,818	1,839,818	1,839,818	1,839,818
6/30/2001	1,754,133	1,584,168	1,741,684	1,774,552	1,730,362	1,773,439	1,703,146	1,803,145	1,828,145	1,828,145	1,828,145
6/30/2002	1,977,362	2,447,559	2,621,847	2,663,866	2,478,663	2,492,397	2,471,348	2,468,597	2,571,108	2,575,096	2,576,196
6/30/2003	1,390,711	1,592,566	1,579,140	1,494,530	1,547,933	1,588,908	1,550,717	1,568,366	1,562,116	1,554,423	1,554,344
6/30/2004	1,100,011	1,272,272	1,143,864	1,136,268	1,082,481	1,082,431	1,081,431	1,081,431	1,082,931	1,081,431	1,056,431
6/30/2005	765,503	980,650	1,214,123	1,142,449	1,254,009	1,351,180	1,419,186	1,392,996	1,421,364	1,437,873	1,438,662
6/30/2006	1,010,362	1,012,899	1,014,889	1,034,763	1,000,865	1,012,106	1,012,106	961,106	961,206	961,306	991,106
6/30/2007	1,556,106	1,468,399	1,541,433	1,602,688	1,845,858	1,804,363	1,897,640	1,896,370	1,978,869	1,988,869	1,988,869
6/30/2008	1,576,588	1,645,977	1,820,791	1,668,242	1,594,998	1,492,554	1,690,498	1,725,876	1,706,303	1,696,838	1,735,671
6/30/2009	1,722,677	1,622,014	1,935,847	1,866,526	1,864,529	1,978,306	1,872,326	1,922,328	1,972,353	1,972,326	2,015,397
6/30/2010	1,621,016	1,681,580	1,756,484	1,745,918	1,681,162	1,729,317	1,724,860	1,711,261	1,696,631	1,697,812	
6/30/2011	1,777,768	1,560,654	1,656,196	1,543,001	1,767,144	1,687,459	1,679,377	1,701,349	1,669,289		
6/30/2012	972,458	1,421,035	1,518,876	1,355,571	1,450,082	1,419,366	1,481,438	1,463,504			
6/30/2013	1,022,062	1,046,020	1,087,300	1,176,068	1,197,142	1,381,435	1,379,906				
6/30/2014	1,400,205	1,665,670	1,674,346	1,628,546	1,768,845	1,719,106					
6/30/2015	1,613,539	1,918,282	1,831,960	2,088,902	1,852,486						
6/30/2016	1,378,645	1,510,288	2,226,338	1,803,504							
6/30/2017	1,007,228	2,030,926	1,933,800								
6/30/2018	1,396,901	1,923,940									
6/30/2019	1,948,192										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2000	1,839,818	1,839,818	1,839,818	1,839,818	1,839,818	1,839,818	1,839,818	1,839,818	1,839,818
6/30/2001	1,765,645	1,765,653	1,765,645	1,765,645	1,765,645	1,765,645	1,765,645	1,765,645	
6/30/2002	2,569,698	2,568,600	2,668,597	2,668,597	2,673,597	2,668,597	2,664,225		
6/30/2003	1,554,344	1,599,344	1,561,745	1,561,645	1,556,380	1,556,383			
6/30/2004	1,163,831	1,161,331	1,161,331	1,161,331	1,161,331				
6/30/2005	1,312,339	1,212,339	1,212,339	1,212,339					
6/30/2006	993,538	994,914	994,914						
6/30/2007	1,951,369	1,947,040							
6/30/2008	1,772,210								

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

PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE
Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.217	0.845	1.093	0.874	0.994	1.027	0.987	1.000	1.000	1.000	1.000
6/30/2001	0.903	1.099	1.019	0.975	1.025	0.960	1.059	1.014	1.000	1.000	0.966
6/30/2002	1.238	1.071	1.016	0.930	1.006	0.992	0.999	1.042	1.002	1.000	0.997
6/30/2003	1.145	0.992	0.946	1.036	1.026	0.976	1.011	0.996	0.995	1.000	1.000
6/30/2004	1.157	0.899	0.993	0.953	1.000	0.999	1.000	1.001	0.999	0.977	1.102
6/30/2005	1.281	1.238	0.941	1.098	1.077	1.050	0.982	1.020	1.012	1.001	0.912
6/30/2006	1.003	1.002	1.020	0.967	1.011	1.000	0.950	1.000	1.000	1.031	1.002
6/30/2007	0.944	1.050	1.040	1.152	0.978	1.052	0.999	1.044	1.005	1.000	0.981
6/30/2008	1.044	1.106	0.916	0.956	0.936	1.133	1.021	0.989	0.994	1.023	1.021
6/30/2009	0.942	1.193	0.964	0.999	1.061	0.946	1.027	1.026	1.000	1.022	
6/30/2010	1.037	1.045	0.994	0.963	1.029	0.997	0.992	0.991	1.001		
6/30/2011	0.878	1.061	0.932	1.145	0.955	0.995	1.013	0.981			
6/30/2012	1.461	1.069	0.892	1.070	0.979	1.044	0.988				
6/30/2013	1.023	1.039	1.082	1.018	1.154	0.999					
6/30/2014	1.190	1.005	0.973	1.086	0.972						
6/30/2015	1.189	0.955	1.140	0.887							
6/30/2016	1.095	1.474	0.810								
6/30/2017	2.016	0.952									
6/30/2018	1.377										

3 Yr Mean 1.496 1.127 0.974 0.997 1.035 1.013 0.998 0.999 0.998 1.015 1.001

Best 3/5 1.252 1.000 0.982 1.058 0.993 0.997 1.009 1.002 1.000 1.015 1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *
6/30/2002	1.000	1.039	1.000	1.002	0.998	0.998	1.000 *	1.000 *
6/30/2003	1.029	0.976	1.000	0.997	1.000	1.000 *	1.000 *	1.000 *
6/30/2004	0.998	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2005	0.924	1.000	1.000					
6/30/2006	1.001	1.000						
6/30/2007	0.998							

3 Yr Mean 0.974 1.000 1.000 1.000 0.999 @ 0.999 @ 1.000 @ 1.000 @

Best 3/5 0.999 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
6/30/2015					0.993	0.997	1.009	1.002	1.000	1.015	1.001
6/30/2016				1.058	0.993	0.997	1.009	1.002	1.000	1.015	1.001
6/30/2017			0.982	1.058	0.993	0.997	1.009	1.002	1.000	1.015	1.001
6/30/2018		1.000	0.982	1.058	0.993	0.997	1.009	1.002	1.000	1.015	1.001
6/30/2019	1.252	1.000	0.982	1.058	0.993	0.997	1.009	1.002	1.000	1.015	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2015	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.016
6/30/2016	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.075
6/30/2017	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.056
6/30/2018	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.056
6/30/2019	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.322

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<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>
6/30/2000	322,881	441,807	370,141	433,159	421,902	421,076	436,793	430,713	431,038	431,038	431,038
6/30/2001	140,315	414,679	765,102	686,950	789,636	921,950	1,151,155	1,803,287	2,935,782	2,179,342	1,597,147
6/30/2002	318,809	785,462	617,671	466,104	571,055	764,151	1,778,543	2,469,991	2,420,358	2,420,358	2,420,358
6/30/2003	76,951	468,577	268,872	481,320	610,307	667,833	774,358	782,590	799,443	799,137	800,199
6/30/2004	64,835	83,874	142,524	207,267	221,995	315,774	341,690	411,680	433,808	524,259	504,403
6/30/2005	31,770	289,442	983,894	1,159,718	1,459,964	1,742,176	2,222,805	2,396,978	2,926,214	3,879,405	3,891,824
6/30/2006	75,771	314,093	340,346	359,079	246,955	273,002	291,886	319,217	319,217	319,217	344,217
6/30/2007	148,124	254,008	434,459	704,828	911,320	1,206,733	1,580,499	1,788,663	1,937,327	1,998,138	1,999,927
6/30/2008	152,367	322,554	403,780	763,355	832,534	812,739	831,071	856,631	864,436	836,995	836,995
6/30/2009	192,160	479,552	722,595	794,960	771,408	806,735	810,149	874,286	1,081,821	1,030,104	1,030,104
6/30/2010	331,680	398,673	745,636	827,903	619,482	619,016	630,685	650,548	664,378	665,861	
6/30/2011	188,292	301,010	456,390	633,439	840,454	946,832	958,585	963,562	1,016,576		
6/30/2012	104,544	418,036	744,155	792,343	970,482	1,031,660	1,041,045	1,050,053			
6/30/2013	99,879	314,468	273,813	495,723	1,075,163	1,124,767	1,151,231				
6/30/2014	161,751	520,201	639,775	492,086	560,101	587,466					
6/30/2015	166,947	447,160	784,766	898,131	871,651						
6/30/2016	528,738	656,964	852,980	597,627							
6/30/2017	76,930	224,538	369,091								
6/30/2018	164,017	245,693									
6/30/2019	90,424										

<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>
6/30/2000	431,038	431,038	431,038	431,038	431,038	431,038	431,038	431,038	431,038
6/30/2001	1,536,827	1,536,827	1,545,842	1,545,955	1,545,955	1,545,955	1,545,955	1,545,955	
6/30/2002	2,525,094	2,525,094	2,536,339	2,581,277	2,581,277	2,581,277	2,581,277		
6/30/2003	805,559	810,609	819,398	822,073	822,073	828,806			
6/30/2004	574,521	584,378	584,378	584,378	584,378				
6/30/2005	3,751,230	3,755,364	3,755,759	3,755,759					
6/30/2006	344,217	344,217	344,217						
6/30/2007	2,042,893	2,042,893							
6/30/2008	838,671								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	118,926	-71,666	63,018	-11,257	-826	15,717	-6,080	325	0	0	0	0	0
6/30/2001	274,364	350,423	-78,152	102,686	132,314	229,205	652,132	1,132,495	-756,440	-582,195	-60,320	0	9,015
6/30/2002	466,653	-167,791	-151,567	104,951	193,096	1,014,392	691,448	-49,633	0	0	104,736	0	11,245
6/30/2003	391,626	-199,705	212,448	128,987	57,526	106,525	8,232	16,853	-306	1,062	5,360	5,050	8,789
6/30/2004	19,039	58,650	64,743	14,728	93,779	25,916	69,990	22,128	90,451	-19,856	70,118	9,857	0
6/30/2005	257,672	694,452	175,824	300,246	282,212	480,629	174,173	529,236	953,191	12,419	-140,594	4,134	395
6/30/2006	238,322	26,253	18,733	-112,124	26,047	18,884	27,331	0	0	25,000	0	0	0
6/30/2007	105,884	180,451	270,369	206,492	295,413	373,766	208,164	148,664	60,811	1,789	42,966	0	0
6/30/2008	170,187	81,226	359,575	69,179	-19,795	18,332	25,560	7,805	-27,441	0	1,676	0	0
6/30/2009	287,392	243,043	72,365	-23,552	35,327	3,414	64,137	207,535	-51,717	0	0	0	0
6/30/2010	66,993	346,963	82,267	-208,421	-466	11,669	19,863	13,830	1,483	0	0	0	0
6/30/2011	112,718	155,380	177,049	207,015	106,378	11,753	4,977	53,014	0	0	0	0	0
6/30/2012	313,492	326,119	48,188	178,139	61,178	9,385	9,008	0	0	0	0	0	0
6/30/2013	214,589	-40,655	221,910	579,440	49,604	26,464	0	0	0	0	0	0	0
6/30/2014	358,450	119,574	-147,689	68,015	27,365	0	0	0	0	0	0	0	0
6/30/2015	280,213	337,606	113,365	-26,480	0	0	0	0	0	0	0	0	0
6/30/2016	128,226	196,016	-255,353	0	0	0	0	0	0	0	0	0	0
6/30/2017	147,608	144,553	0	0	0	0	0	0	0	0	0	0	0
6/30/2018	81,676	0	0	0	0	0	0	0	0	0	0	0	0

	Incremental Percentages												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	0.0633	-0.0381	0.0335	-0.0060	-0.0004	0.0084	-0.0032	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2001	0.1417	0.1810	-0.0404	0.0530	0.0683	0.1184	0.3368	0.5848	-0.3906	-0.3006	-0.0311	0.0000	0.0047
6/30/2002	0.1075	-0.0386	-0.0349	0.0242	0.0445	0.2336	0.1592	-0.0114	0.0000	0.0000	0.0241	0.0000	0.0026
6/30/2003	0.1896	-0.0967	0.1028	0.0624	0.0278	0.0516	0.0040	0.0082	-0.0001	0.0005	0.0026	0.0024	0.0043
6/30/2004	0.0139	0.0428	0.0472	0.0107	0.0684	0.0189	0.0510	0.0161	0.0660	-0.0145	0.0511	0.0072	0.0000
6/30/2005	0.1826	0.4921	0.1246	0.2128	0.2000	0.3406	0.1234	0.3751	0.6755	0.0088	-0.0996	0.0029	0.0003
6/30/2006	0.2055	0.0226	0.0162	-0.0967	0.0225	0.0163	0.0236	0.0000	0.0000	0.0216	0.0000	0.0000	0.0000
6/30/2007	0.0451	0.0768	0.1151	0.0879	0.1258	0.1591	0.0886	0.0633	0.0259	0.0008	0.0183	0.0000	
6/30/2008	0.0767	0.0366	0.1620	0.0312	-0.0089	0.0083	0.0115	0.0035	-0.0124	0.0000	0.0008		
6/30/2009	0.0903	0.0763	0.0227	-0.0074	0.0111	0.0011	0.0201	0.0652	-0.0162	0.0000			
6/30/2010	0.0345	0.1787	0.0424	-0.1073	-0.0002	0.0060	0.0102	0.0071	0.0008				
6/30/2011	0.0587	0.0809	0.0922	0.1078	0.0554	0.0061	0.0026	0.0276					
6/30/2012	0.1530	0.1592	0.0235	0.0870	0.0299	0.0046	0.0044						
6/30/2013	0.0970	-0.0184	0.1003	0.2619	0.0224	0.0120							
6/30/2014	0.1541	0.0514	-0.0635	0.0292	0.0118								
6/30/2015	0.1077	0.1297	0.0436	-0.0102									
6/30/2016	0.0525	0.0803	-0.1046										
6/30/2017	0.0556	0.0544											
6/30/2018	0.0295												

Best 3/5	0.0719	0.0620	0.0012	0.0747	0.0213	0.0056	0.0087	0.0327	-0.0039	0.0032	0.0063	0.0018	0.0010
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PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 MULTISTATE
 BODILY INJURY - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:												
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months	
6/30/2000	59,418,355	92,903,542	135,796,146	152,864,283	159,182,471	158,650,099	158,009,893	156,943,675	156,234,483	155,902,671	155,525,041	
6/30/2001	53,942,975	115,086,326	156,563,678	172,700,484	177,528,610	173,046,472	170,084,863	169,016,832	168,539,391	168,606,388	168,200,263	
6/30/2002	53,305,747	92,050,593	121,580,952	137,321,130	136,967,410	133,795,667	131,946,076	130,942,906	130,978,819	130,756,193	131,065,569	
6/30/2003	55,794,240	90,725,178	123,844,045	135,582,193	133,530,278	130,494,948	129,707,971	128,839,604	128,181,122	128,097,281	127,646,370	
6/30/2004	61,340,533	99,705,886	134,005,325	140,743,005	137,354,027	135,520,727	133,241,038	132,229,061	131,880,632	132,112,019	132,041,196	
6/30/2005	57,051,057	93,258,986	121,003,683	129,164,144	126,488,147	123,092,920	121,631,180	121,195,833	120,865,278	121,029,182	121,080,246	
6/30/2006	62,654,103	95,361,286	118,898,942	124,209,042	122,190,344	121,149,378	121,851,932	121,863,620	121,031,125	120,631,780	120,166,823	
6/30/2007	61,740,867	92,737,953	117,457,266	123,026,771	122,536,782	122,081,714	120,948,570	120,974,563	120,928,133	120,629,781	120,776,599	
6/30/2008	66,491,366	100,195,750	128,927,650	135,608,709	134,368,465	133,292,331	133,369,930	132,704,905	132,385,690	132,356,027	132,516,112	
6/30/2009	64,834,643	102,855,362	125,697,635	136,464,284	135,754,710	134,773,903	134,291,961	133,634,051	133,075,824	132,882,288	133,211,412	
6/30/2010	70,335,191	100,246,918	128,277,696	134,834,062	135,786,003	133,812,375	133,263,616	133,604,246	133,850,283	133,670,033		
6/30/2011	70,377,147	110,002,473	136,697,587	148,534,284	146,720,247	144,374,214	144,392,721	144,062,873	143,961,944			
6/30/2012	64,887,463	96,605,360	122,813,008	129,621,313	129,387,677	129,210,121	129,618,314	129,436,208				
6/30/2013	57,311,212	93,947,144	113,245,564	119,790,249	122,453,655	122,378,634	122,093,654					
6/30/2014	68,897,094	102,946,796	135,111,352	147,944,125	146,301,092	145,867,281						
6/30/2015	58,090,373	92,302,966	125,304,935	133,208,386	134,614,821							
6/30/2016	50,703,388	85,059,403	113,941,957	125,265,606								
6/30/2017	58,732,971	89,429,211	119,620,179									
6/30/2018	60,067,530	99,512,710										
6/30/2019	59,345,793											

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2000	155,458,479	155,364,375	155,435,839	155,607,307	155,555,602	155,644,751	155,701,139	155,763,405	155,926,674
6/30/2001	168,378,540	168,375,963	168,532,290	168,454,710	168,184,913	168,307,805	168,039,389	168,047,889	
6/30/2002	130,581,907	130,634,441	130,443,570	130,414,208	130,430,599	130,421,165	130,593,721		
6/30/2003	127,962,820	127,772,701	127,532,091	127,502,388	127,452,380	127,655,879			
6/30/2004	132,237,027	132,217,469	132,299,333	132,294,548	132,482,658				
6/30/2005	121,224,244	121,209,442	121,203,919	121,207,415					
6/30/2006	120,257,319	120,761,708	120,721,599						
6/30/2007	120,661,954	120,822,791							
6/30/2008	132,632,299								

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

BODILY INJURY - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

	Link Ratios										
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.564	1.462	1.126	1.041	0.997	0.996	0.993	0.995	0.998	0.998	1.000
6/30/2001	2.133	1.360	1.103	1.028	0.975	0.983	0.994	0.997	1.000	0.998	1.001
6/30/2002	1.727	1.321	1.129	0.997	0.977	0.986	0.992	1.000	0.998	1.002	0.996
6/30/2003	1.626	1.365	1.095	0.985	0.977	0.994	0.993	0.995	0.999	0.996	1.002
6/30/2004	1.625	1.344	1.050	0.976	0.987	0.983	0.992	0.997	1.002	0.999	1.001
6/30/2005	1.635	1.298	1.067	0.979	0.973	0.988	0.996	0.997	1.001	1.000	1.001
6/30/2006	1.522	1.247	1.045	0.984	0.991	1.006	1.000	0.993	0.997	0.996	1.001
6/30/2007	1.502	1.267	1.047	0.996	0.996	0.991	1.000	1.000	0.998	1.001	0.999
6/30/2008	1.507	1.287	1.052	0.991	0.992	1.001	0.995	0.998	1.000	1.001	1.001
6/30/2009	1.586	1.222	1.086	0.995	0.993	0.996	0.995	0.996	0.999	1.002	
6/30/2010	1.425	1.280	1.051	1.007	0.985	0.996	1.003	1.002	0.999		
6/30/2011	1.563	1.243	1.087	0.988	0.984	1.000	0.998	0.999			
6/30/2012	1.489	1.271	1.055	0.998	0.999	1.003	0.999				
6/30/2013	1.639	1.205	1.058	1.022	0.999	0.998					
6/30/2014	1.494	1.312	1.095	0.989	0.997						
6/30/2015	1.589	1.358	1.063	1.011							
6/30/2016	1.678	1.340	1.099								
6/30/2017	1.523	1.338									
6/30/2018	1.657										
3 Yr Mean	1.619	1.345	1.086	1.007	0.998	1.000	1.000	0.999	0.999	1.001	1.000
Best 3/5	1.590	1.330	1.072	0.999	0.994	0.998	0.997	0.999	0.999	1.001	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2000	0.999	1.000	1.001	1.000	1.001	1.000	1.000	1.001			
6/30/2001	1.000	1.001	1.000	0.998	1.001	0.998	1.000	1.001 *			
6/30/2002	1.000	0.999	1.000	1.000	1.000	1.001	1.001 *	1.001 *			
6/30/2003	0.999	0.998	1.000	1.000	1.002	1.001 *	1.001 *	1.001 *			
6/30/2004	1.000	1.001	1.000	1.001	1.000 *	1.001 *	1.001 *	1.001 *			
6/30/2005	1.000	1.000	1.000								
6/30/2006	1.004	1.000									
6/30/2007	1.001										
3 Yr Mean	1.002	1.000	1.000	1.000	1.001 @	1.000 @	1.000 @	1.001 @			
Best 3/5	1.000	1.000	1.000	1.000	1.001 *	1.001 *	1.001 *	1.001 *			

	Development From										
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					0.994	0.998	0.997	0.999	0.999	1.001	1.001
6/30/2016				0.999	0.994	0.998	0.997	0.999	0.999	1.001	1.001
6/30/2017			1.072	0.999	0.994	0.998	0.997	0.999	0.999	1.001	1.001
6/30/2018		1.330	1.072	0.999	0.994	0.998	0.997	0.999	0.999	1.001	1.001
6/30/2019	1.590	1.330	1.072	0.999	0.994	0.998	0.997	0.999	0.999	1.001	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
6/30/2015	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004*	0.997
6/30/2016	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004*	0.996
6/30/2017	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004*	1.068
6/30/2018	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004*	1.420
6/30/2019	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004*	2.258

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

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

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2000	3,941,351	8,127,499	13,489,871	16,670,703	13,604,966	13,791,475	15,135,878	14,367,545	14,191,684	14,233,595	14,052,787
6/30/2001	5,464,491	11,674,896	16,088,050	14,588,558	14,572,751	16,140,363	16,054,237	15,556,710	15,065,178	15,230,310	15,224,462
6/30/2002	5,373,405	10,452,744	13,793,654	15,494,172	15,228,496	15,685,777	14,907,996	15,303,966	14,956,095	15,142,704	15,260,094
6/30/2003	7,665,961	10,442,988	13,918,873	16,383,682	17,052,281	16,018,486	15,821,858	15,479,197	15,468,082	15,283,903	15,691,667
6/30/2004	6,823,508	11,858,280	15,565,208	18,268,194	17,007,661	17,268,751	16,062,622	16,599,207	16,321,870	16,560,908	16,458,238
6/30/2005	7,220,573	12,721,393	16,051,071	16,188,083	16,852,863	16,309,719	16,623,907	16,435,953	16,235,302	15,853,371	15,895,372
6/30/2006	9,325,349	13,883,299	18,547,968	20,126,620	18,918,103	19,237,253	19,476,197	19,248,710	19,229,497	19,082,381	19,239,809
6/30/2007	9,397,504	14,055,412	17,062,934	19,365,173	19,232,756	19,278,946	19,023,794	19,328,510	19,523,111	19,728,336	19,716,901
6/30/2008	11,276,209	15,182,735	19,028,527	20,959,111	21,431,256	20,478,270	20,926,084	20,888,721	20,962,308	20,887,644	20,886,071
6/30/2009	7,078,925	13,737,446	16,607,935	17,342,308	18,508,238	18,295,980	18,515,202	18,274,182	18,514,243	18,646,847	18,812,572
6/30/2010	10,375,187	14,437,696	17,282,575	18,977,518	19,583,440	20,085,579	19,851,581	19,484,941	19,510,868	19,383,868	
6/30/2011	10,692,117	15,791,104	19,399,035	20,786,308	20,682,382	20,780,637	20,892,769	20,673,618	20,622,805		
6/30/2012	8,478,543	14,954,825	19,581,809	20,930,848	21,117,127	21,071,379	21,279,052	21,306,068			
6/30/2013	8,753,818	15,015,028	16,912,388	18,939,284	19,008,857	19,041,920	18,887,546				
6/30/2014	11,103,666	17,321,357	21,063,342	24,173,231	25,243,405	25,509,918					
6/30/2015	9,065,196	15,976,345	21,912,934	25,400,823	25,507,779						
6/30/2016	9,031,618	14,427,489	21,604,143	23,439,341							
6/30/2017	10,134,706	15,883,364	21,357,202								
6/30/2018	12,079,521	19,638,997									
6/30/2019	9,390,308										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	14,101,933	14,192,333	14,174,834	14,179,829	14,174,829	14,081,329	14,081,329	14,118,829	14,081,330		
6/30/2001	15,121,324	15,341,604	15,364,508	15,325,308	15,322,807	15,325,807	15,328,308	15,425,308			
6/30/2002	15,840,417	15,884,346	15,980,006	16,094,407	15,955,735	16,003,235	16,000,235				
6/30/2003	15,874,835	15,931,302	15,927,133	15,878,132	15,935,632	15,935,632					
6/30/2004	16,455,910	16,519,410	16,519,410	16,617,000	16,617,000						
6/30/2005	15,860,795	15,635,162	15,712,662	15,712,662							
6/30/2006	19,373,011	19,397,709	19,397,710								
6/30/2007	19,993,916	19,989,865									
6/30/2008	20,795,571										

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	2.062	1.660	1.236	0.816	1.014	1.097	0.949	0.988	1.003	0.987	1.003
6/30/2001	2.137	1.378	0.907	0.999	1.108	0.995	0.969	0.968	1.011	1.000	0.993
6/30/2002	1.945	1.320	1.123	0.983	1.030	0.950	1.027	0.977	1.012	1.008	1.038
6/30/2003	1.362	1.333	1.177	1.041	0.939	0.988	0.978	0.999	0.988	1.027	1.012
6/30/2004	1.738	1.313	1.174	0.931	1.015	0.930	1.033	0.983	1.015	0.994	1.000
6/30/2005	1.762	1.262	1.009	1.041	0.968	1.019	0.989	0.988	0.976	1.003	0.998
6/30/2006	1.489	1.336	1.085	0.940	1.017	1.012	0.988	0.999	0.992	1.008	1.007
6/30/2007	1.496	1.214	1.135	0.993	1.002	0.987	1.016	1.010	1.011	0.999	1.014
6/30/2008	1.346	1.253	1.101	1.023	0.956	1.022	0.998	1.004	0.996	1.000	0.996
6/30/2009	1.941	1.209	1.044	1.067	0.989	1.012	0.987	1.013	1.007	1.009	
6/30/2010	1.392	1.197	1.098	1.032	1.026	0.988	0.982	1.001	0.993		
6/30/2011	1.477	1.228	1.072	0.995	1.005	1.005	0.990	0.998			
6/30/2012	1.764	1.309	1.069	1.009	0.998	1.010	1.001				
6/30/2013	1.715	1.126	1.120	1.004	1.002	0.992					
6/30/2014	1.560	1.216	1.148	1.044	1.011						
6/30/2015	1.762	1.372	1.159	1.004							
6/30/2016	1.597	1.497	1.085								
6/30/2017	1.567	1.345									
6/30/2018	1.626										
3 Yr Mean	1.597	1.405	1.131	1.017	1.004	1.002	0.991	1.004	0.999	1.003	1.006
Best 3/5	1.597	1.311	1.118	1.006	1.006	1.002	0.992	1.005	0.999	1.004	1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2000	1.006	0.999	1.000	1.000	0.993	1.000	1.003	0.997			
6/30/2001	1.015	1.001	0.997	1.000	1.000	1.000	1.006	1.001 *			
6/30/2002	1.003	1.006	1.007	0.991	1.003	1.000	1.000 *	1.001 *			
6/30/2003	1.004	1.000	0.997	1.004	1.000	1.000 *	1.000 *	1.001 *			
6/30/2004	1.004	1.000	1.006	1.000	1.000 *	1.000 *	1.000 *	1.001 *			
6/30/2005	0.986	1.005	1.000								
6/30/2006	1.001	1.000									
6/30/2007	1.000										
3 Yr Mean	0.996	1.002	1.001	0.998	1.001 @	1.000 @	1.005 @	0.997 @			
Best 3/5	1.002	1.002	1.001	1.000	1.000 *	1.000 *	1.001 *	1.001 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					1.006	1.002	0.992	1.005	0.999	1.004	1.002
6/30/2016				1.006	1.006	1.002	0.992	1.005	0.999	1.004	1.002
6/30/2017			1.118	1.006	1.006	1.002	0.992	1.005	0.999	1.004	1.002
6/30/2018		1.311	1.118	1.006	1.006	1.002	0.992	1.005	0.999	1.004	1.002
6/30/2019	1.597	1.311	1.118	1.006	1.006	1.002	0.992	1.005	0.999	1.004	1.002

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
6/30/2015	1.002	1.002	1.001	1.000	1.000	1.000	1.001	1.001	1.004*	1.021
6/30/2016	1.002	1.002	1.001	1.000	1.000	1.000	1.001	1.001	1.004*	1.027
6/30/2017	1.002	1.002	1.001	1.000	1.000	1.000	1.001	1.001	1.004*	1.148
6/30/2018	1.002	1.002	1.001	1.000	1.000	1.000	1.001	1.001	1.004*	1.506
6/30/2019	1.002	1.002	1.001	1.000	1.000	1.000	1.001	1.001	1.004*	2.405

* 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>
6/30/2000	9,248,225	21,955,803	43,592,378	65,793,440	79,924,504	85,138,286	92,937,003	94,344,372	92,335,863	95,362,248	92,554,063
6/30/2001	9,356,491	27,217,691	54,387,656	79,181,036	96,065,153	102,504,389	105,559,945	107,902,191	109,440,749	110,327,367	112,122,534
6/30/2002	10,331,026	25,360,625	48,177,854	70,487,716	81,274,951	85,783,657	92,689,904	94,037,031	94,375,218	95,475,571	95,453,003
6/30/2003	10,220,905	26,242,758	46,624,362	65,830,575	75,174,340	81,698,263	84,161,618	86,050,671	87,158,510	87,765,370	87,819,319
6/30/2004	8,948,502	22,926,286	46,845,462	66,081,925	75,535,698	83,216,414	85,474,073	87,139,449	87,539,602	88,104,677	88,351,454
6/30/2005	8,966,025	24,270,727	43,632,406	61,665,625	71,868,133	75,449,639	77,281,036	78,420,410	80,110,303	80,348,780	80,607,989
6/30/2006	6,811,337	22,469,975	44,443,668	61,012,012	72,840,507	78,338,022	83,816,801	86,339,899	87,174,993	89,047,122	89,229,471
6/30/2007	8,306,300	23,871,443	46,249,490	63,264,988	71,917,334	76,986,577	79,041,446	80,342,547	80,828,900	81,362,534	81,456,834
6/30/2008	8,800,275	23,857,367	50,905,523	71,220,445	84,336,032	90,017,263	94,905,269	96,554,400	97,610,032	98,272,189	98,658,181
6/30/2009	9,656,636	24,732,461	47,333,338	67,348,769	78,592,235	88,482,285	90,958,161	92,204,443	92,715,118	93,284,608	94,336,072
6/30/2010	11,724,370	29,261,451	57,691,066	82,063,609	94,543,330	100,139,288	102,098,538	104,452,488	105,292,601	105,563,361	
6/30/2011	12,119,511	34,627,239	57,601,903	81,454,551	93,293,669	105,549,311	107,800,703	109,211,572	110,147,324		
6/30/2012	11,801,174	28,912,171	56,780,056	79,417,456	92,656,997	98,949,182	104,120,329	105,344,808			
6/30/2013	10,051,313	27,554,033	52,415,669	76,025,621	88,712,181	95,207,170	97,995,195				
6/30/2014	10,149,714	28,975,944	59,388,570	84,978,025	96,963,602	104,290,551					
6/30/2015	10,380,228	26,699,496	55,460,451	75,524,687	85,532,854						
6/30/2016	8,872,476	26,975,798	51,288,151	74,930,502							
6/30/2017	11,699,144	29,408,481	55,565,773								
6/30/2018	11,587,264	31,019,854									
6/30/2019	11,804,182										

<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>
6/30/2000	92,743,207	92,911,441	92,998,354	93,121,810	93,197,845	93,473,945	93,508,296	93,773,942	93,961,578
6/30/2001	113,158,317	113,225,714	114,089,404	114,792,647	115,084,374	115,842,555	116,690,225	116,891,808	
6/30/2002	95,635,529	96,182,913	96,531,067	96,626,137	96,701,582	96,835,832	97,047,866		
6/30/2003	88,099,650	88,606,400	88,706,745	88,932,185	88,963,620	89,019,579			
6/30/2004	88,367,382	88,365,287	88,409,182	88,144,409	88,145,884				
6/30/2005	80,741,343	81,307,163	81,429,517	81,751,375					
6/30/2006	89,915,588	90,245,391	91,191,078						
6/30/2007	81,617,731	81,618,629							
6/30/2008	98,638,661								

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

A.Y.E.	Increments													
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>	
6/30/2000	12,707,578	21,636,575	22,201,062	14,131,064	5,213,782	7,798,717	1,407,369	-2,008,509	3,026,385	-2,808,185	189,144	168,234	86,913	
6/30/2001	17,861,200	27,169,965	24,793,380	16,884,117	6,439,236	3,055,556	2,342,246	1,538,558	886,618	1,795,167	1,035,783	67,397	863,690	
6/30/2002	15,029,599	22,817,229	22,309,862	10,787,235	4,508,706	6,906,247	1,347,127	338,187	1,100,353	-22,568	182,526	547,384	348,154	
6/30/2003	16,021,853	20,381,604	19,206,213	9,343,765	6,523,923	2,463,355	1,889,053	1,107,839	606,860	53,949	280,331	506,750	100,345	
6/30/2004	13,977,784	23,919,176	19,236,463	9,453,773	7,680,716	2,257,659	1,665,376	400,153	565,075	246,777	15,928	-2,095	43,895	
6/30/2005	15,304,702	19,361,679	18,033,219	10,202,508	3,581,506	1,831,397	1,139,374	1,689,893	238,477	259,209	133,354	565,820	122,354	
6/30/2006	15,658,638	21,973,693	16,568,344	11,828,495	5,497,515	5,478,779	2,523,098	835,094	1,872,129	182,349	686,117	329,803	945,687	
6/30/2007	15,565,143	22,378,047	17,015,498	8,652,346	5,069,243	2,054,869	1,301,101	486,353	533,634	94,300	160,897	898		
6/30/2008	15,057,092	27,048,156	20,314,922	13,115,587	5,681,231	4,888,006	1,649,131	1,055,632	662,157	385,992	-19,520			
6/30/2009	15,075,825	22,600,877	20,015,431	11,243,466	9,890,050	2,475,876	1,246,282	510,675	569,490	1,051,464				
6/30/2010	17,537,081	28,429,615	24,372,543	12,479,721	5,595,958	1,959,250	2,353,950	840,113	270,760					
6/30/2011	22,507,728	22,974,664	23,852,648	11,839,118	12,255,642	2,251,392	1,410,869	935,752						
6/30/2012	17,110,997	27,867,885	22,637,400	13,239,541	6,292,185	5,171,147	1,224,479							
6/30/2013	17,502,720	24,861,636	23,609,952	12,686,560	6,494,989	2,788,025								
6/30/2014	18,826,230	30,412,626	25,589,455	11,985,577	7,326,949									
6/30/2015	16,319,268	28,760,955	20,064,236	10,008,167										
6/30/2016	18,103,322	24,312,353	23,642,351											
6/30/2017	17,709,337	26,157,292												
6/30/2018	19,432,590													

	Incremental Percentages													
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159	
6/30/2000	0.0445	0.0757	0.0777	0.0494	0.0182	0.0273	0.0049	-0.0070	0.0106	-0.0098	0.0007	0.0006	0.0003	
6/30/2001	0.0583	0.0887	0.0809	0.0551	0.0210	0.0100	0.0076	0.0050	0.0029	0.0059	0.0034	0.0002	0.0028	
6/30/2002	0.0628	0.0953	0.0932	0.0450	0.0188	0.0288	0.0056	0.0014	0.0046	-0.0001	0.0008	0.0023	0.0015	
6/30/2003	0.0669	0.0851	0.0802	0.0390	0.0272	0.0103	0.0079	0.0046	0.0025	0.0002	0.0012	0.0021	0.0004	
6/30/2004	0.0563	0.0963	0.0774	0.0380	0.0309	0.0091	0.0067	0.0016	0.0023	0.0010	0.0001	0.0000	0.0002	
6/30/2005	0.0692	0.0875	0.0815	0.0461	0.0162	0.0083	0.0052	0.0076	0.0011	0.0012	0.0006	0.0026	0.0006	
6/30/2006	0.0682	0.0958	0.0722	0.0515	0.0240	0.0239	0.0110	0.0036	0.0082	0.0008	0.0030	0.0014	0.0041	
6/30/2007	0.0661	0.0950	0.0723	0.0367	0.0215	0.0087	0.0055	0.0021	0.0023	0.0004	0.0007	0.0000		
6/30/2008	0.0576	0.1034	0.0777	0.0501	0.0217	0.0187	0.0063	0.0040	0.0025	0.0015	-0.0001			
6/30/2009	0.0583	0.0875	0.0775	0.0435	0.0383	0.0096	0.0048	0.0020	0.0022	0.0041				
6/30/2010	0.0715	0.1159	0.0993	0.0509	0.0228	0.0080	0.0096	0.0034	0.0011					
6/30/2011	0.0805	0.0822	0.0853	0.0424	0.0438	0.0081	0.0050	0.0033						
6/30/2012	0.0669	0.1089	0.0885	0.0518	0.0246	0.0202	0.0048							
6/30/2013	0.0701	0.0996	0.0946	0.0508	0.0260	0.0112								
6/30/2014	0.0639	0.1032	0.0869	0.0407	0.0249									
6/30/2015	0.0613	0.1081	0.0754	0.0376										
6/30/2016	0.0704	0.0946	0.0920											
6/30/2017	0.0656	0.0969												
6/30/2018	0.0655													

Best 3/5	0.0650	0.0999	0.0891	0.0446	0.0252	0.0096	0.0054	0.0029	0.0023	0.0011	0.0005	0.0012	0.0008
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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	
6/30/2000	102,661,327	127,396,292	129,641,311	135,140,611	135,037,844	134,215,283	133,116,719	133,775,962	134,110,074	134,603,164	134,453,431	
6/30/2001	111,538,077	119,161,517	129,791,407	134,669,083	135,134,427	135,656,279	136,436,945	136,267,325	136,777,176	137,188,395	137,931,509	
6/30/2002	93,247,753	106,511,754	111,445,991	113,125,901	113,081,618	113,999,985	113,776,474	113,911,978	114,065,581	114,547,922	114,865,890	
6/30/2003	80,176,330	89,102,490	93,731,347	95,685,239	95,511,629	96,157,049	96,415,913	97,469,538	97,652,723	97,708,065	97,916,690	
6/30/2004	91,097,100	104,023,086	108,326,329	108,752,689	109,263,429	109,788,692	109,677,538	110,135,059	110,387,581	110,466,061	110,723,407	
6/30/2005	96,308,770	103,379,002	104,206,844	106,362,410	106,817,619	106,810,290	107,300,657	108,185,736	108,370,847	108,848,779	108,885,255	
6/30/2006	97,260,578	106,157,692	108,766,605	109,971,737	110,989,155	111,950,024	112,511,441	112,903,641	113,100,644	113,804,507	113,847,961	
6/30/2007	101,710,422	111,038,262	113,434,698	114,991,640	116,636,567	117,530,068	118,402,116	119,091,838	120,039,903	120,311,120	120,149,706	
6/30/2008	107,974,770	117,763,744	120,152,353	121,600,996	123,404,037	124,334,757	125,205,210	125,774,625	126,453,345	126,741,748	127,821,523	
6/30/2009	107,839,531	115,948,965	119,414,429	122,110,594	121,995,440	122,874,431	123,376,442	123,792,314	125,274,547	125,978,924	126,227,065	
6/30/2010	101,535,047	110,781,053	113,342,073	115,125,335	116,423,377	116,406,473	116,969,109	117,255,541	117,899,628	118,063,577		
6/30/2011	114,084,272	123,547,225	127,119,287	127,536,183	128,131,422	128,814,006	129,069,410	129,990,361	130,486,820			
6/30/2012	115,724,744	124,255,961	126,691,565	127,395,865	128,327,215	128,932,774	130,057,149	130,905,262				
6/30/2013	105,944,724	115,771,450	120,416,815	121,727,791	122,303,481	123,607,964	124,177,079					
6/30/2014	104,719,792	113,325,980	118,453,755	119,970,718	122,801,082	123,726,852						
6/30/2015	102,284,613	112,771,480	119,238,929	125,364,429	126,060,345							
6/30/2016	104,848,319	116,199,437	123,178,745	125,608,239								
6/30/2017	110,932,095	125,964,883	132,488,313									
6/30/2018	120,448,707	135,093,966										
6/30/2019	116,898,691											
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months			
6/30/2000	135,042,548	134,460,077	134,354,087	134,358,231	134,451,389	134,436,831	134,618,768	134,864,917	135,028,887			
6/30/2001	137,921,069	137,846,788	137,993,210	138,039,074	138,150,533	138,314,301	138,567,514	138,697,227				
6/30/2002	114,862,133	115,091,628	115,521,153	116,025,857	116,114,984	115,939,109	116,483,665					
6/30/2003	98,388,268	98,446,522	98,658,658	98,649,807	98,683,986	98,779,275						
6/30/2004	111,026,272	111,148,486	111,578,489	111,780,808	111,814,658							
6/30/2005	108,930,584	109,410,208	109,462,907	109,501,990								
6/30/2006	113,955,874	114,657,351	114,683,094									
6/30/2007	120,456,218	120,515,234										
6/30/2008	128,120,392											

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 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
6/30/2000	1.241	1.018	1.042	0.999	0.994	0.992	1.005	1.002	1.004	0.999	1.004
6/30/2001	1.068	1.089	1.038	1.003	1.004	1.006	0.999	1.004	1.003	1.005	1.000
6/30/2002	1.142	1.046	1.015	1.000	1.008	0.998	1.001	1.001	1.004	1.003	1.000
6/30/2003	1.111	1.052	1.021	0.998	1.007	1.003	1.011	1.002	1.001	1.002	1.005
6/30/2004	1.142	1.041	1.004	1.005	1.005	0.999	1.004	1.002	1.001	1.002	1.003
6/30/2005	1.073	1.008	1.021	1.004	1.000	1.005	1.008	1.002	1.004	1.000	1.000
6/30/2006	1.091	1.025	1.011	1.009	1.009	1.005	1.003	1.002	1.006	1.000	1.001
6/30/2007	1.092	1.022	1.014	1.014	1.008	1.007	1.006	1.008	1.002	0.999	1.003
6/30/2008	1.091	1.020	1.012	1.015	1.008	1.007	1.005	1.005	1.002	1.009	1.002
6/30/2009	1.075	1.030	1.023	0.999	1.007	1.004	1.003	1.012	1.006	1.002	
6/30/2010	1.091	1.023	1.016	1.011	1.000	1.005	1.002	1.005	1.001		
6/30/2011	1.083	1.029	1.003	1.005	1.005	1.002	1.007	1.004			
6/30/2012	1.074	1.020	1.006	1.007	1.005	1.009	1.007				
6/30/2013	1.093	1.040	1.011	1.005	1.011	1.005					
6/30/2014	1.082	1.045	1.013	1.024	1.008						
6/30/2015	1.103	1.057	1.051	1.006							
6/30/2016	1.108	1.060	1.020								
6/30/2017	1.136	1.052									
6/30/2018	1.122										
3 Yr Mean	1.122	1.056	1.028	1.012	1.008	1.005	1.005	1.007	1.003	1.003	1.002
Best 3/5	1.111	1.051	1.015	1.006	1.006	1.005	1.005	1.006	1.003	1.001	1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2000	0.996	0.999	1.000	1.001	1.000	1.001	1.002	1.001			
6/30/2001	0.999	1.001	1.000	1.001	1.001	1.002	1.001	1.001 *			
6/30/2002	1.002	1.004	1.004	1.001	0.998	1.005	1.001 *	1.001 *			
6/30/2003	1.001	1.002	1.000	1.000	1.001	1.001 *	1.001 *	1.001 *			
6/30/2004	1.001	1.004	1.002	1.000	1.001 *	1.001 *	1.001 *	1.001 *			
6/30/2005	1.004	1.000	1.000								
6/30/2006	1.006	1.000									
6/30/2007	1.000										
3 Yr Mean	1.003	1.001	1.001	1.000	1.000 @	1.003 @	1.002 @	1.001 @			
Best 3/5	1.002	1.002	1.001	1.001	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
6/30/2015					1.006	1.005	1.005	1.006	1.003	1.001	1.002
6/30/2016				1.006	1.006	1.005	1.005	1.006	1.003	1.001	1.002
6/30/2017			1.015	1.006	1.006	1.005	1.005	1.006	1.003	1.001	1.002
6/30/2018		1.051	1.015	1.006	1.006	1.005	1.005	1.006	1.003	1.001	1.002
6/30/2019	1.111	1.051	1.015	1.006	1.006	1.005	1.005	1.006	1.003	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
6/30/2015	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.043
6/30/2016	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.049
6/30/2017	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.065
6/30/2018	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.119
6/30/2019	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.243

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

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

\$100,000 Basic Limit Losses as of:												
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months	
6/30/2000	17,673,675	22,108,271	25,001,569	27,241,256	28,001,814	27,754,507	28,102,944	27,933,654	28,047,877	28,348,695	28,646,289	
6/30/2001	20,940,497	26,001,196	28,398,309	29,878,968	30,356,461	30,772,349	31,066,677	31,806,376	32,401,002	32,373,406	32,085,749	
6/30/2002	19,194,547	23,680,907	23,886,327	24,026,676	24,379,225	25,607,403	25,660,486	26,313,057	26,291,869	26,357,931	26,355,078	
6/30/2003	19,975,742	21,790,867	21,959,531	22,529,924	23,684,404	23,582,781	24,072,694	24,288,895	24,482,993	24,687,867	24,718,206	
6/30/2004	20,012,295	22,879,381	24,915,859	25,152,370	25,341,072	25,857,002	26,040,661	26,192,753	26,276,736	26,354,121	26,512,244	
6/30/2005	21,094,878	23,983,166	25,747,473	26,303,541	26,396,925	26,084,589	26,360,298	26,494,550	26,959,431	27,145,596	27,241,773	
6/30/2006	20,984,380	24,358,050	25,391,313	25,715,173	25,495,867	25,778,894	25,985,259	26,188,650	26,334,463	26,732,434	26,698,176	
6/30/2007	24,879,237	26,525,350	27,646,747	27,597,777	27,494,570	27,244,526	27,605,737	27,490,615	27,534,031	27,655,349	27,705,260	
6/30/2008	25,902,340	28,878,327	30,205,350	31,036,227	30,481,547	30,971,562	31,129,502	31,103,275	31,547,743	31,672,568	31,815,617	
6/30/2009	27,150,650	27,485,317	28,662,436	28,868,280	28,695,095	28,678,532	28,409,304	28,740,068	28,966,992	29,147,572	29,146,740	
6/30/2010	21,354,848	23,074,353	23,448,995	23,745,828	23,738,685	23,861,160	24,485,451	24,381,149	24,554,984	24,532,897		
6/30/2011	22,720,306	23,645,352	24,491,764	24,246,283	24,443,116	24,663,483	24,743,616	25,231,705	25,014,563			
6/30/2012	21,917,930	24,092,545	24,879,321	25,157,589	25,131,256	25,318,254	25,513,918	25,500,312				
6/30/2013	20,476,337	22,840,025	23,865,248	23,846,693	23,413,535	23,390,529	23,460,398					
6/30/2014	22,237,658	24,162,553	24,654,007	24,911,288	25,108,344	25,387,437						
6/30/2015	23,708,573	26,288,165	27,062,341	27,962,234	27,956,023							
6/30/2016	24,671,300	26,339,545	27,395,020	26,613,959								
6/30/2017	21,601,096	24,953,274	26,969,719									
6/30/2018	24,312,634	26,344,705										
6/30/2019	22,453,806											
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months			
6/30/2000	28,588,071	28,403,187	28,402,784	28,357,784	28,360,115	28,208,092	28,224,659	28,227,838	28,229,522			
6/30/2001	32,263,545	32,436,704	32,545,972	32,554,564	32,454,377	32,503,444	32,516,722	32,528,767				
6/30/2002	26,539,135	26,580,664	26,418,748	26,284,831	26,294,995	26,207,234	26,194,214					
6/30/2003	24,786,803	24,727,745	24,681,698	24,768,514	24,727,942	24,735,216						
6/30/2004	26,500,572	26,467,889	26,504,604	26,512,560	26,621,775							
6/30/2005	27,121,437	27,300,316	27,365,808	27,212,795								
6/30/2006	26,880,154	26,803,603	26,817,228									
6/30/2007	27,801,753	27,793,534										
6/30/2008	31,765,718											

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.251	1.131	1.090	1.028	0.991	1.013	0.994	1.004	1.011	1.010	0.998
6/30/2001	1.242	1.092	1.052	1.016	1.014	1.010	1.024	1.019	0.999	0.991	1.006
6/30/2002	1.234	1.009	1.006	1.015	1.050	1.002	1.025	0.999	1.003	1.000	1.007
6/30/2003	1.091	1.008	1.026	1.051	0.996	1.021	1.009	1.008	1.008	1.001	1.003
6/30/2004	1.143	1.089	1.009	1.008	1.020	1.007	1.006	1.003	1.003	1.006	1.000
6/30/2005	1.137	1.074	1.022	1.004	0.988	1.011	1.005	1.018	1.007	1.004	0.996
6/30/2006	1.161	1.042	1.013	0.991	1.011	1.008	1.008	1.006	1.015	0.999	1.007
6/30/2007	1.066	1.042	0.998	0.996	0.991	1.013	0.996	1.002	1.004	1.002	1.003
6/30/2008	1.115	1.046	1.028	0.982	1.016	1.005	0.999	1.014	1.004	1.005	0.998
6/30/2009	1.012	1.043	1.007	0.994	0.999	0.991	1.012	1.008	1.006	1.000	
6/30/2010	1.081	1.016	1.013	1.000	1.005	1.026	0.996	1.007	0.999		
6/30/2011	1.041	1.036	0.990	1.008	1.009	1.003	1.020	0.991			
6/30/2012	1.099	1.033	1.011	0.999	1.007	1.008	0.999				
6/30/2013	1.115	1.045	0.999	0.982	0.999	1.003					
6/30/2014	1.087	1.020	1.010	1.008	1.011						
6/30/2015	1.109	1.029	1.033	1.000							
6/30/2016	1.068	1.040	0.971								
6/30/2017	1.155	1.081									
6/30/2018	1.084										
3 Yr Mean	1.102	1.050	1.005	0.997	1.006	1.005	1.005	1.002	1.003	1.002	1.003
Best 3/5	1.093	1.038	1.007	1.002	1.007	1.005	1.003	1.006	1.005	1.002	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2000	0.994	1.000	0.998	1.000	0.995	1.001	1.000	1.000			
6/30/2001	1.005	1.003	1.000	0.997	1.002	1.000	1.000	1.000 *			
6/30/2002	1.002	0.994	0.995	1.000	0.997	1.000	1.000 *	1.000 *			
6/30/2003	0.998	0.998	1.004	0.998	1.000	0.999 *	1.000 *	1.000 *			
6/30/2004	0.999	1.001	1.000	1.004	1.000 *	0.999 *	1.000 *	1.000 *			
6/30/2005	1.007	1.002	0.994								
6/30/2006	0.997	1.001									
6/30/2007	1.000										
3 Yr Mean	1.001	1.001	0.999	1.001	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	0.999	1.000	0.998	0.999	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
6/30/2015					1.007	1.005	1.003	1.006	1.005	1.002	1.000
6/30/2016				1.002	1.007	1.005	1.003	1.006	1.005	1.002	1.000
6/30/2017			1.007	1.002	1.007	1.005	1.003	1.006	1.005	1.002	1.000
6/30/2018		1.038	1.007	1.002	1.007	1.005	1.003	1.006	1.005	1.002	1.000
6/30/2019	1.093	1.038	1.007	1.002	1.007	1.005	1.003	1.006	1.005	1.002	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
6/30/2015	0.999	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000*	1.023
6/30/2016	0.999	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000*	1.025
6/30/2017	0.999	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000*	1.032
6/30/2018	0.999	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000*	1.072
6/30/2019	0.999	1.000	0.998	0.999	0.999	1.000	1.000	1.000	1.000*	1.171

* 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>
6/30/2000	9,259,565	16,755,240	21,739,170	29,440,835	35,010,131	40,767,178	44,240,220	47,342,439	50,512,090	51,834,831	51,653,659
6/30/2001	10,305,391	15,057,682	24,524,460	35,340,392	46,081,957	52,076,318	57,229,694	60,410,585	62,165,956	63,083,266	64,946,162
6/30/2002	7,318,287	14,569,822	20,992,159	27,748,897	34,186,680	39,049,047	41,604,047	42,805,944	44,218,213	44,453,156	44,966,695
6/30/2003	7,545,176	13,914,707	20,872,557	27,774,546	32,979,096	33,900,466	37,674,083	38,340,977	39,473,984	40,637,086	41,639,401
6/30/2004	6,456,908	13,374,881	21,498,127	28,825,049	33,065,897	36,039,345	37,154,675	38,682,804	39,906,405	40,382,646	40,894,580
6/30/2005	8,104,742	12,968,671	18,822,537	25,054,737	29,519,324	32,320,219	35,278,007	36,671,220	37,844,112	38,342,303	38,724,459
6/30/2006	7,940,920	14,193,778	22,052,718	28,185,528	33,536,663	37,770,224	40,166,051	42,228,197	43,809,935	45,000,716	45,884,753
6/30/2007	7,270,795	13,508,321	21,060,383	27,689,467	33,368,682	37,779,430	40,022,763	41,607,611	43,717,763	44,619,835	45,219,088
6/30/2008	8,943,343	16,889,120	25,871,163	33,289,818	39,144,351	41,116,072	43,145,842	46,774,479	48,587,781	50,788,565	51,820,926
6/30/2009	8,020,100	14,938,514	22,494,974	29,686,293	34,851,746	37,198,843	38,827,029	40,122,646	41,435,642	42,708,422	43,443,876
6/30/2010	8,906,045	17,861,522	23,693,746	30,793,502	34,860,647	36,663,524	39,663,472	40,629,264	42,631,081	43,434,212	
6/30/2011	8,915,118	15,331,728	24,018,708	30,069,115	33,369,369	36,040,563	37,407,109	39,313,407	40,995,695		
6/30/2012	9,966,205	16,695,953	23,398,336	26,357,303	30,428,057	33,236,799	33,941,640	35,111,832			
6/30/2013	9,378,284	18,762,659	28,963,568	38,098,424	44,884,864	49,017,488	51,130,609				
6/30/2014	9,003,782	18,686,345	28,876,549	35,313,476	42,128,460	46,147,356					
6/30/2015	7,590,175	14,890,302	23,783,794	32,794,668	42,811,350						
6/30/2016	9,957,987	20,132,354	27,220,501	33,774,371							
6/30/2017	9,774,690	16,649,737	24,311,703								
6/30/2018	10,569,978	19,072,363									
6/30/2019	11,458,814										

<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>
6/30/2000	53,231,730	53,106,119	52,684,170	52,685,513	52,721,322	52,726,609	52,805,172	52,842,520	52,933,234
6/30/2001	66,430,766	66,260,318	65,919,735	66,282,709	66,377,721	66,555,218	66,637,446	66,930,029	
6/30/2002	45,662,297	45,882,068	46,859,157	47,089,715	47,119,114	47,433,658	48,087,820		
6/30/2003	42,522,794	43,602,105	43,868,167	43,957,440	44,114,397	44,303,692			
6/30/2004	41,342,157	41,695,923	43,624,829	44,150,334	44,970,269				
6/30/2005	38,623,439	39,409,469	39,756,612	39,994,423					
6/30/2006	46,775,260	47,371,810	47,924,855						
6/30/2007	45,870,473	46,379,884							
6/30/2008	52,774,447								

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>
6/30/2000	7,495,675	4,983,930	7,701,665	5,569,296	5,757,047	3,473,042	3,102,219	3,169,651	1,322,741	-181,172	1,578,071	-125,611	-421,949
6/30/2001	4,752,291	9,466,778	10,815,932	10,741,565	5,994,361	5,153,376	3,180,891	1,755,371	917,310	1,862,896	1,484,604	-170,448	-340,583
6/30/2002	7,251,535	6,422,337	6,756,738	6,437,783	4,862,367	2,555,000	1,201,897	1,412,269	234,943	513,539	695,602	219,771	977,089
6/30/2003	6,369,531	6,957,850	6,901,989	5,204,550	921,370	3,773,617	666,894	1,133,007	1,163,102	1,002,315	883,393	1,079,311	266,062
6/30/2004	6,917,973	8,123,246	7,326,922	4,240,848	2,973,448	1,115,330	1,528,129	1,223,601	476,241	511,934	447,577	353,766	1,928,906
6/30/2005	4,863,929	5,853,866	6,232,200	4,464,587	2,800,895	2,957,788	1,393,213	1,172,892	498,191	382,156	-101,020	786,030	347,143
6/30/2006	6,252,858	7,858,940	6,132,810	5,351,135	4,233,561	2,395,827	2,062,146	1,581,738	1,190,781	884,037	890,507	596,550	553,045
6/30/2007	6,237,526	7,552,062	6,629,084	5,679,215	4,410,748	2,243,333	1,584,848	2,110,152	902,072	599,253	651,385	509,411	
6/30/2008	7,945,777	8,982,043	7,418,655	5,854,533	1,971,721	2,029,770	3,628,637	1,813,302	2,200,784	1,032,361	953,521		
6/30/2009	6,918,414	7,556,460	7,191,319	5,165,453	2,347,097	1,628,186	1,295,617	1,312,996	1,272,780	735,454			
6/30/2010	8,955,477	5,832,224	7,099,756	4,067,145	1,802,877	2,999,948	965,792	2,001,817	803,131				
6/30/2011	6,416,610	8,686,980	6,050,407	3,300,254	2,671,194	1,366,546	1,906,298	1,682,288					
6/30/2012	6,729,748	6,702,383	2,958,967	4,070,754	2,808,742	704,841	1,170,192						
6/30/2013	9,384,375	10,200,909	9,134,856	6,786,440	4,132,624	2,113,121							
6/30/2014	9,682,563	10,190,204	6,436,927	6,814,984	4,018,896								
6/30/2015	7,300,127	8,893,492	9,010,874	10,016,682									
6/30/2016	10,174,367	7,088,147	6,553,870										
6/30/2017	6,875,047	7,661,966											
6/30/2018	8,502,385												

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>
6/30/2000	0.0419	0.0278	0.0430	0.0311	0.0322	0.0194	0.0173	0.0177	0.0074	-0.0010	0.0088	-0.0007	-0.0024
6/30/2001	0.0261	0.0521	0.0595	0.0591	0.0330	0.0283	0.0175	0.0097	0.0050	0.0102	0.0082	-0.0009	-0.0019
6/30/2002	0.0472	0.0418	0.0440	0.0419	0.0316	0.0166	0.0078	0.0092	0.0015	0.0033	0.0045	0.0014	0.0064
6/30/2003	0.0493	0.0538	0.0534	0.0403	0.0071	0.0292	0.0052	0.0088	0.0090	0.0078	0.0068	0.0083	0.0021
6/30/2004	0.0472	0.0555	0.0500	0.0290	0.0203	0.0076	0.0104	0.0084	0.0033	0.0035	0.0031	0.0024	0.0132
6/30/2005	0.0340	0.0410	0.0436	0.0312	0.0196	0.0207	0.0098	0.0082	0.0035	0.0027	-0.0007	0.0055	0.0024
6/30/2006	0.0418	0.0526	0.0410	0.0358	0.0283	0.0160	0.0138	0.0106	0.0080	0.0059	0.0060	0.0040	0.0037
6/30/2007	0.0409	0.0496	0.0435	0.0373	0.0290	0.0147	0.0104	0.0139	0.0059	0.0039	0.0043	0.0033	
6/30/2008	0.0457	0.0517	0.0427	0.0337	0.0113	0.0117	0.0209	0.0104	0.0127	0.0059	0.0055		
6/30/2009	0.0413	0.0452	0.0430	0.0309	0.0140	0.0097	0.0077	0.0078	0.0076	0.0044			
6/30/2010	0.0570	0.0371	0.0452	0.0259	0.0115	0.0191	0.0062	0.0127	0.0051				
6/30/2011	0.0361	0.0489	0.0341	0.0186	0.0150	0.0077	0.0107	0.0095					
6/30/2012	0.0384	0.0382	0.0169	0.0232	0.0160	0.0040	0.0067						
6/30/2013	0.0552	0.0600	0.0537	0.0399	0.0243	0.0124							
6/30/2014	0.0549	0.0578	0.0365	0.0386	0.0228								
6/30/2015	0.0406	0.0494	0.0501	0.0557									
6/30/2016	0.0566	0.0394	0.0365										
6/30/2017	0.0357	0.0398											
6/30/2018	0.0400												

Best 3/5	0.0451	0.0490	0.0410	0.0339	0.0179	0.0099	0.0084	0.0109	0.0072	0.0047	0.0043	0.0043	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:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2000	9,984,512	12,876,470	15,631,844	16,857,655	16,738,847	16,662,320	16,820,635	17,141,583	16,781,486	16,753,549	16,797,644
6/30/2001	9,504,099	13,647,728	16,018,935	16,435,285	16,841,736	17,035,114	17,647,573	17,840,740	17,384,247	17,121,743	17,326,861
6/30/2002	9,426,888	13,793,259	14,994,024	15,148,340	15,541,887	15,184,907	14,852,650	14,695,463	14,658,155	14,481,889	14,399,545
6/30/2003	9,511,522	10,525,056	11,906,404	13,237,380	12,452,607	12,543,444	11,661,272	11,807,044	11,879,795	11,662,050	11,709,067
6/30/2004	12,078,325	17,789,587	21,264,516	21,913,501	21,934,636	20,387,268	19,640,961	19,530,632	19,351,208	19,527,080	19,277,244
6/30/2005	12,761,808	15,834,097	17,691,913	18,199,025	17,320,818	16,865,257	16,741,856	16,826,834	16,819,879	16,702,013	16,699,823
6/30/2006	13,552,096	17,608,318	18,485,273	17,736,124	17,608,334	17,388,440	17,229,825	17,201,229	16,951,634	17,243,384	17,120,287
6/30/2007	13,110,068	15,010,194	16,616,390	16,678,277	15,700,846	15,573,029	15,187,716	15,304,570	15,033,355	15,009,697	15,104,063
6/30/2008	9,896,789	11,757,941	12,275,298	12,165,008	12,027,643	11,661,734	11,475,818	11,458,830	11,534,509	11,509,718	11,694,052
6/30/2009	8,334,431	10,657,717	11,227,231	11,146,403	10,989,220	10,923,899	10,558,298	10,502,290	10,365,912	10,378,600	10,233,796
6/30/2010	9,330,643	10,563,486	11,462,719	11,535,597	10,986,165	11,005,756	11,076,715	11,011,441	11,072,976	11,070,073	
6/30/2011	7,674,699	9,075,711	9,971,451	9,104,188	9,238,076	9,336,636	9,698,931	9,686,166	9,741,091		
6/30/2012	5,654,940	6,948,069	7,412,056	8,360,688	7,957,459	8,406,909	8,365,930	8,582,502			
6/30/2013	6,015,486	7,184,946	7,807,475	8,381,477	8,616,479	8,780,057	8,845,854				
6/30/2014	5,599,711	8,451,210	9,865,169	10,287,036	10,242,608	10,305,290					
6/30/2015	7,335,065	9,923,861	10,518,746	11,605,987	11,512,478						
6/30/2016	6,681,718	8,315,546	9,109,036	9,216,090							
6/30/2017	6,012,067	8,176,424	9,228,941								
6/30/2018	7,417,298	8,842,600									
6/30/2019	5,291,569										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	16,811,343	16,809,632	16,797,616	16,841,200	16,822,759	16,820,943	16,814,113	16,814,128	16,814,113		
6/30/2001	17,144,098	17,100,152	17,343,088	17,228,088	17,328,088	17,308,079	17,408,063	17,408,063			
6/30/2002	14,520,574	14,459,463	14,448,932	14,479,752	14,467,248	14,467,248	14,467,248				
6/30/2003	11,460,804	11,460,804	11,560,804	11,568,804	11,568,804	11,668,804					
6/30/2004	19,365,888	19,388,540	19,370,888	19,370,891	19,380,888						
6/30/2005	16,599,823	16,538,843	16,533,843								
6/30/2006	17,013,392	16,999,226	17,001,574								
6/30/2007	15,099,813	15,099,813									
6/30/2008	11,702,849										

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

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

	Link Ratios										
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.290	1.214	1.078	0.993	0.995	1.010	1.019	0.979	0.998	1.003	1.001
6/30/2001	1.436	1.174	1.026	1.025	1.011	1.036	1.011	0.974	0.985	1.012	0.989
6/30/2002	1.463	1.087	1.010	1.026	0.977	0.978	0.989	0.997	0.988	0.994	1.008
6/30/2003	1.107	1.131	1.112	0.941	1.007	0.930	1.013	1.006	0.982	1.004	0.979
6/30/2004	1.473	1.195	1.031	1.001	0.929	0.963	0.994	0.991	1.009	0.987	1.005
6/30/2005	1.241	1.117	1.029	0.952	0.974	0.993	1.005	1.000	0.993	1.000	0.994
6/30/2006	1.299	1.050	0.959	0.993	0.988	0.991	0.998	0.985	1.017	0.993	0.994
6/30/2007	1.145	1.107	1.004	0.941	0.992	0.975	1.008	0.982	0.998	1.006	1.000
6/30/2008	1.188	1.044	0.991	0.989	0.970	0.984	0.999	1.007	0.998	1.016	1.001
6/30/2009	1.279	1.053	0.993	0.986	0.994	0.967	0.995	0.987	1.001	0.986	
6/30/2010	1.132	1.085	1.006	0.952	1.002	1.006	0.994	1.006	1.000		
6/30/2011	1.183	1.099	0.913	1.015	1.011	1.039	0.999	1.006			
6/30/2012	1.229	1.067	1.128	0.952	1.056	0.995	1.026				
6/30/2013	1.194	1.087	1.074	1.028	1.019	1.007					
6/30/2014	1.509	1.167	1.043	0.996	1.006						
6/30/2015	1.353	1.060	1.103	0.992							
6/30/2016	1.245	1.095	1.012								
6/30/2017	1.360	1.129									
6/30/2018	1.192										
3 Yr Mean	1.266	1.095	1.053	1.005	1.027	1.014	1.006	1.000	1.000	1.003	0.998
Best 3/5	1.319	1.104	1.073	1.001	1.012	1.003	0.998	1.000	1.000	1.000	0.998

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2000	1.000	0.999	1.003	0.999	1.000	1.000	1.000	1.000			
6/30/2001	0.997	1.014	0.993	1.006	0.999	1.006	1.000	1.000 *			
6/30/2002	0.996	0.999	1.002	0.999	1.000	1.000	1.000 *	1.000 *			
6/30/2003	1.000	1.009	1.001	1.000	1.009	1.000 *	1.000 *	1.000 *			
6/30/2004	1.001	0.999	1.000	1.001	1.000 *	1.000 *	1.000 *	1.000 *			
6/30/2005	0.996	1.000	1.000								
6/30/2006	0.999	1.000									
6/30/2007	1.000										
3 Yr Mean	0.998	1.000	1.000	1.000	1.003 @	1.002 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

	Development From										
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					1.012	1.003	0.998	1.000	1.000	1.000	0.998
6/30/2016				1.001	1.012	1.003	0.998	1.000	1.000	1.000	0.998
6/30/2017			1.073	1.001	1.012	1.003	0.998	1.000	1.000	1.000	0.998
6/30/2018		1.104	1.073	1.001	1.012	1.003	0.998	1.000	1.000	1.000	0.998
6/30/2019	1.319	1.104	1.073	1.001	1.012	1.003	0.998	1.000	1.000	1.000	0.998

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
6/30/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.011
6/30/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.012
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.086
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.199
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.581

* 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>
6/30/2000	2,605,664	5,408,691	8,551,012	11,487,550	12,440,382	13,789,507	14,508,179	15,128,584	16,853,048	17,850,894	18,276,339
6/30/2001	2,375,468	7,102,112	10,989,865	13,590,095	15,493,861	16,180,282	16,846,136	17,529,139	18,207,581	18,461,038	18,717,657
6/30/2002	1,573,884	6,644,331	10,211,718	11,519,782	12,907,202	14,150,633	14,314,330	14,627,036	14,751,033	14,895,905	14,957,337
6/30/2003	1,643,884	4,283,747	6,386,039	9,453,378	10,339,243	11,137,381	11,335,894	11,868,772	12,208,175	12,279,159	12,324,646
6/30/2004	1,674,051	4,808,252	9,060,436	14,406,091	21,644,440	24,870,986	21,039,807	20,990,499	21,928,963	21,896,805	23,277,409
6/30/2005	2,095,394	4,519,224	10,653,281	12,970,048	15,204,989	16,152,593	16,427,705	16,594,889	17,007,992	18,240,606	18,253,582
6/30/2006	1,299,968	4,375,290	9,892,647	14,959,142	17,021,773	18,502,038	19,102,816	19,240,366	19,635,548	19,488,881	19,711,452
6/30/2007	2,150,932	4,441,432	7,071,929	9,004,086	10,570,784	11,512,753	11,818,750	12,568,868	12,633,094	12,662,568	12,625,069
6/30/2008	1,764,591	5,188,682	10,382,793	11,832,606	13,232,887	14,355,484	14,777,469	15,510,394	15,763,456	15,836,820	15,884,729
6/30/2009	1,123,223	2,939,925	7,132,734	12,123,891	13,387,990	14,801,845	16,019,666	16,350,388	17,271,225	17,864,911	17,696,557
6/30/2010	1,745,763	5,170,238	9,157,729	11,436,829	13,633,987	13,950,913	14,417,905	14,525,760	14,919,381	14,928,305	
6/30/2011	992,739	3,358,549	9,943,926	14,458,367	17,360,989	19,298,922	21,577,015	21,334,425	21,580,439		
6/30/2012	1,072,834	4,071,240	8,076,976	12,429,016	12,725,907	14,039,942	14,727,050	14,653,711			
6/30/2013	1,951,077	4,253,907	8,347,248	10,025,009	11,105,734	11,404,501	12,149,541				
6/30/2014	1,829,817	5,105,348	9,230,862	11,210,950	15,873,753	16,258,868					
6/30/2015	2,741,080	5,126,454	8,508,556	11,976,570	12,648,716						
6/30/2016	1,896,320	5,906,217	8,182,622	11,185,500							
6/30/2017	1,090,762	3,213,608	4,752,667								
6/30/2018	3,505,277	5,889,520									
6/30/2019	1,018,166										

<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>
6/30/2000	18,487,343	18,504,050	18,513,924	18,515,338	18,535,968	18,538,208	18,523,443	18,523,454	18,544,215
6/30/2001	18,896,564	19,121,366	20,429,659	19,388,370	20,289,360	20,203,819	20,253,807	20,353,807	
6/30/2002	15,012,790	15,052,474	15,192,842	15,234,085	15,245,091	15,245,091	15,245,091		
6/30/2003	12,466,415	12,459,026	12,459,026	12,459,026	12,459,032	12,665,017			
6/30/2004	23,013,909	23,107,362	23,700,141	23,700,141	23,702,480				
6/30/2005	18,317,884	18,332,152	18,339,490	18,359,639					
6/30/2006	19,765,407	19,766,348	19,767,914						
6/30/2007	12,625,069	12,625,069							
6/30/2008	15,880,490								

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

A.Y.E.	Increments												
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2000	2,803,027	3,142,321	2,936,538	952,832	1,349,125	718,672	620,405	1,724,464	997,846	425,445	211,004	16,707	9,874
6/30/2001	4,726,644	3,887,753	2,600,230	1,903,766	686,421	665,854	683,003	678,442	253,457	256,619	178,907	224,802	1,308,293
6/30/2002	5,070,447	3,567,387	1,308,064	1,387,420	1,243,431	163,697	312,706	123,997	144,872	61,432	55,453	39,684	140,368
6/30/2003	2,639,863	2,102,292	3,067,339	885,865	798,138	198,513	532,878	339,403	70,984	45,487	141,769	-7,389	0
6/30/2004	3,134,201	4,252,184	5,345,655	7,238,349	3,226,546	-3,831,179	-49,308	938,464	-32,158	1,380,604	-263,500	93,453	592,779
6/30/2005	2,423,830	6,134,057	2,316,767	2,234,941	947,604	275,112	167,184	413,103	1,232,614	12,976	64,302	14,268	7,338
6/30/2006	3,075,322	5,517,357	5,066,495	2,062,631	1,480,265	600,778	137,550	395,182	-146,667	222,571	53,955	941	1,566
6/30/2007	2,290,500	2,630,497	1,932,157	1,566,698	941,969	305,997	750,118	64,226	29,474	-37,499	0	0	
6/30/2008	3,424,091	5,194,111	1,449,813	1,400,281	1,122,597	421,985	732,925	253,062	73,364	47,909	-4,239		
6/30/2009	1,816,702	4,192,809	4,991,157	1,264,099	1,413,855	1,217,821	330,722	920,837	593,686	-168,354			
6/30/2010	3,424,475	3,987,491	2,279,100	2,197,158	316,926	466,992	107,855	393,621	8,924				
6/30/2011	2,365,810	6,585,377	4,514,441	2,902,622	1,937,933	2,278,093	-242,590	246,014					
6/30/2012	2,998,406	4,005,736	4,352,040	296,891	1,314,035	687,108	-73,339						
6/30/2013	2,302,830	4,093,341	1,677,761	1,080,725	298,767	745,040							
6/30/2014	3,275,531	4,125,514	1,980,088	4,662,803	385,115								
6/30/2015	2,385,374	3,382,102	3,468,014	672,146									
6/30/2016	4,009,897	2,276,405	3,002,878										
6/30/2017	2,122,846	1,539,059											
6/30/2018	2,384,243												

	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>
6/30/2000	0.1025	0.1149	0.1074	0.0348	0.0493	0.0263	0.0227	0.0630	0.0365	0.0156	0.0077	0.0006	0.0004
6/30/2001	0.1686	0.1387	0.0928	0.0679	0.0245	0.0238	0.0244	0.0242	0.0090	0.0092	0.0064	0.0080	0.0467
6/30/2002	0.2185	0.1538	0.0564	0.0598	0.0536	0.0071	0.0135	0.0053	0.0062	0.0026	0.0024	0.0017	0.0060
6/30/2003	0.1365	0.1087	0.1586	0.0458	0.0413	0.0103	0.0276	0.0176	0.0037	0.0024	0.0073	-0.0004	0.0000
6/30/2004	0.1094	0.1485	0.1867	0.2528	0.1127	-0.1338	-0.0017	0.0328	-0.0011	0.0482	-0.0092	0.0033	0.0207
6/30/2005	0.0952	0.2409	0.0910	0.0878	0.0372	0.0108	0.0066	0.0162	0.0484	0.0005	0.0025	0.0006	0.0003
6/30/2006	0.1043	0.1871	0.1718	0.0700	0.0502	0.0204	0.0047	0.0134	-0.0050	0.0075	0.0018	0.0000	0.0001
6/30/2007	0.0928	0.1066	0.0783	0.0635	0.0382	0.0124	0.0304	0.0026	0.0012	-0.0015	0.0000	0.0000	
6/30/2008	0.1869	0.2835	0.0791	0.0764	0.0613	0.0230	0.0400	0.0138	0.0040	0.0026	-0.0002		
6/30/2009	0.1103	0.2547	0.3031	0.0768	0.0859	0.0740	0.0201	0.0559	0.0361	-0.0102			
6/30/2010	0.1979	0.2304	0.1317	0.1270	0.0183	0.0270	0.0062	0.0227	0.0005				
6/30/2011	0.1507	0.4195	0.2876	0.1849	0.1234	0.1451	-0.0155	0.0157					
6/30/2012	0.2033	0.2716	0.2951	0.0201	0.0891	0.0466	-0.0050						
6/30/2013	0.1659	0.2949	0.1209	0.0778	0.0215	0.0537							
6/30/2014	0.1836	0.2312	0.1110	0.2614	0.0216								
6/30/2015	0.1038	0.1472	0.1510	0.0293									
6/30/2016	0.2065	0.1172	0.1546										
6/30/2017	0.1399	0.1014											
6/30/2018	0.1402												

Best 3/5	0.1546	0.1652	0.1422	0.0973	0.0441	0.0581	0.0071	0.0174	0.0019	0.0005	0.0005	0.0002	0.0021
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:												
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months	
6/30/2000	250,988,407	340,310,677	382,592,791	389,089,816	389,831,909	385,589,395	379,898,964	377,742,618	377,146,044	377,200,810	376,838,938	
6/30/2001	241,430,825	312,203,727	348,949,456	366,962,163	366,863,576	359,850,633	358,436,280	356,149,462	355,527,634	354,609,717	354,314,924	
6/30/2002	218,039,819	273,352,058	327,037,646	339,811,794	335,529,209	331,747,258	328,631,675	327,989,070	327,530,414	326,842,981	327,267,103	
6/30/2003	227,345,024	305,483,152	363,774,112	369,566,641	361,264,851	354,945,156	353,062,254	350,355,237	349,054,346	348,852,698	348,834,401	
6/30/2004	255,054,381	342,392,059	369,494,815	375,183,937	370,635,405	366,688,507	364,390,166	363,015,381	362,640,972	362,084,928	361,763,701	
6/30/2005	263,968,800	307,921,559	348,378,289	352,721,860	353,097,601	347,386,573	345,168,986	344,040,180	342,704,342	343,292,865	343,452,336	
6/30/2006	244,042,217	319,994,749	357,966,380	369,142,692	363,492,559	356,883,472	353,740,939	352,711,070	352,033,939	352,134,793	351,759,379	
6/30/2007	271,495,919	346,558,836	386,061,592	391,598,525	385,377,392	379,559,662	376,928,323	375,002,595	373,916,697	373,824,962	373,842,023	
6/30/2008	288,560,090	362,427,969	406,238,059	411,664,237	405,490,515	400,194,562	397,965,121	396,359,819	396,267,830	395,507,996	395,283,236	
6/30/2009	301,307,751	383,931,365	424,214,134	424,634,199	418,331,782	415,403,763	411,712,914	409,678,897	408,802,977	408,515,487	409,306,618	
6/30/2010	324,915,535	409,370,864	458,296,872	461,095,993	454,622,337	449,810,633	446,612,205	445,255,187	444,554,532	444,371,502		
6/30/2011	352,832,615	445,734,922	495,479,125	503,630,658	495,088,069	489,902,599	486,129,116	484,268,098	483,932,801			
6/30/2012	298,826,251	381,453,590	427,073,682	427,439,706	425,473,959	421,862,732	420,658,662	421,033,585				
6/30/2013	301,396,858	383,007,011	417,408,933	424,683,301	425,789,012	423,956,286	423,803,526					
6/30/2014	329,897,308	419,945,122	480,009,739	513,798,761	513,582,038	514,758,428						
6/30/2015	291,922,543	397,367,396	480,582,277	508,999,409	517,157,140							
6/30/2016	276,102,484	391,112,469	467,840,893	503,502,861								
6/30/2017	298,039,533	423,409,119	518,530,495									
6/30/2018	341,329,368	482,975,929										
6/30/2019	325,119,119											
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months			
6/30/2000	377,006,618	376,726,118	376,546,965	376,817,471	376,767,018	376,698,866	376,740,446	376,650,625	376,939,948			
6/30/2001	354,616,842	354,637,553	355,009,091	355,316,831	355,462,989	355,337,210	355,316,039	355,372,513				
6/30/2002	326,975,412	327,270,867	327,768,761	327,343,975	327,540,529	327,500,561	327,613,294					
6/30/2003	348,859,483	348,961,968	349,092,076	349,059,810	349,058,165	349,419,463						
6/30/2004	362,132,620	362,075,860	362,094,302	361,985,356	362,176,970							
6/30/2005	343,391,641	343,456,591	343,794,109	344,246,746								
6/30/2006	351,508,430	351,266,572	351,669,797									
6/30/2007	373,723,700	374,282,276										
6/30/2008	395,472,953											

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

	Link Ratios										
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.356	1.124	1.017	1.002	0.989	0.985	0.994	0.998	1.000	0.999	1.000
6/30/2001	1.293	1.118	1.052	1.000	0.981	0.996	0.994	0.998	0.997	0.999	1.001
6/30/2002	1.254	1.196	1.039	0.987	0.989	0.991	0.998	0.999	0.998	1.001	0.999
6/30/2003	1.344	1.191	1.016	0.978	0.983	0.995	0.992	0.996	0.999	1.000	1.000
6/30/2004	1.342	1.079	1.015	0.988	0.989	0.994	0.996	0.999	0.998	0.999	1.001
6/30/2005	1.167	1.131	1.012	1.001	0.984	0.994	0.997	0.996	1.002	1.000	1.000
6/30/2006	1.311	1.119	1.031	0.985	0.982	0.991	0.997	0.998	1.000	0.999	0.999
6/30/2007	1.276	1.114	1.014	0.984	0.985	0.993	0.995	0.997	1.000	1.000	1.000
6/30/2008	1.256	1.121	1.013	0.985	0.987	0.994	0.996	1.000	0.998	0.999	1.000
6/30/2009	1.274	1.105	1.001	0.985	0.993	0.991	0.995	0.998	0.999	1.002	
6/30/2010	1.260	1.120	1.006	0.986	0.989	0.993	0.997	0.998	1.000		
6/30/2011	1.263	1.112	1.016	0.983	0.990	0.992	0.996	0.999			
6/30/2012	1.277	1.120	1.001	0.995	0.992	0.997	1.001				
6/30/2013	1.271	1.090	1.017	1.003	0.996	1.000					
6/30/2014	1.273	1.143	1.070	1.000	1.002						
6/30/2015	1.361	1.209	1.059	1.016							
6/30/2016	1.417	1.196	1.076								
6/30/2017	1.421	1.225									
6/30/2018	1.415										
3 Yr Mean	1.418	1.210	1.068	1.006	0.997	0.996	0.998	0.998	0.999	1.000	1.000
Best 3/5	1.398	1.183	1.049	0.999	0.993	0.994	0.996	0.998	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.001			
6/30/2001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000 *			
6/30/2002	1.001	1.002	0.999	1.001	1.000	1.000	1.000 *	1.000 *			
6/30/2003	1.000	1.000	1.000	1.000	1.001	1.000 *	1.000 *	1.000 *			
6/30/2004	1.000	1.000	1.000	1.001	1.000 *	1.000 *	1.000 *	1.000 *			
6/30/2005	1.000	1.001	1.001								
6/30/2006	0.999	1.001									
6/30/2007	1.001										
3 Yr Mean	1.000	1.001	1.000	1.001	1.000 @	1.000 @	1.000 @	1.001 @			
Best 3/5	1.000	1.001	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

	Development From										
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					0.993	0.994	0.996	0.998	1.000	1.000	1.000
6/30/2016				0.999	0.993	0.994	0.996	0.998	1.000	1.000	1.000
6/30/2017			1.049	0.999	0.993	0.994	0.996	0.998	1.000	1.000	1.000
6/30/2018		1.183	1.049	0.999	0.993	0.994	0.996	0.998	1.000	1.000	1.000
6/30/2019	1.398	1.183	1.049	0.999	0.993	0.994	0.996	0.998	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
6/30/2015	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.982
6/30/2016	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.981
6/30/2017	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.029
6/30/2018	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.218
6/30/2019	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.702

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

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

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2000	10,149,048	15,162,861	17,894,751	16,990,301	16,066,363	16,495,646	16,479,942	16,054,875	16,009,429	15,994,428	15,975,678
6/30/2001	13,608,608	20,283,548	23,823,483	24,156,287	23,686,123	24,293,159	24,089,987	23,915,823	23,931,764	23,851,357	23,951,356
6/30/2002	13,721,497	19,771,009	20,060,236	20,081,599	20,842,885	20,486,697	20,679,585	20,413,830	20,580,355	20,490,142	20,490,141
6/30/2003	17,685,547	19,750,585	22,295,114	23,383,728	23,699,305	23,178,322	22,856,213	22,659,021	22,584,178	22,612,219	22,727,940
6/30/2004	18,606,779	26,725,886	25,335,331	27,616,861	26,358,235	25,597,242	24,864,977	24,747,230	24,586,504	24,748,038	24,779,911
6/30/2005	15,928,888	25,154,430	25,385,937	23,442,101	21,900,501	21,110,456	20,698,309	20,498,875	20,493,875	20,377,901	20,377,898
6/30/2006	15,466,080	19,260,905	21,923,157	21,529,779	21,126,070	21,094,787	21,279,980	21,330,090	21,447,488	21,369,282	21,439,282
6/30/2007	15,770,988	21,107,599	24,112,412	24,752,696	24,041,670	23,465,810	23,184,342	23,291,884	23,281,680	23,282,179	23,237,179
6/30/2008	18,021,084	22,317,501	25,006,285	25,037,666	24,782,675	24,243,889	24,303,760	24,214,043	24,065,708	24,055,522	23,975,235
6/30/2009	17,108,317	20,898,537	21,536,046	23,316,589	22,679,562	22,359,613	22,385,841	22,239,005	22,274,227	22,243,373	22,240,468
6/30/2010	13,307,504	14,002,733	16,783,105	17,583,071	18,135,912	17,782,029	17,740,624	17,605,640	17,620,887	17,732,234	
6/30/2011	11,833,510	16,521,332	18,875,990	19,608,344	19,342,626	19,161,100	18,906,232	18,896,367	18,841,890		
6/30/2012	11,991,958	15,751,021	17,193,703	17,401,097	17,615,705	17,365,065	17,684,442	17,953,878			
6/30/2013	12,136,640	15,482,405	17,037,223	17,664,481	18,014,151	18,003,573	17,958,503				
6/30/2014	14,779,456	17,971,206	20,878,501	22,281,299	22,769,481	23,036,029					
6/30/2015	15,151,162	20,881,048	24,556,406	28,232,748	28,156,811						
6/30/2016	17,232,169	21,578,831	27,556,568	28,463,785							
6/30/2017	14,857,184	23,919,027	30,401,340								
6/30/2018	17,927,168	27,534,448									
6/30/2019	19,235,277										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	15,975,678	15,975,928	16,175,928	16,175,928	16,170,928	16,170,928	16,271,928	16,271,928	16,270,928		
6/30/2001	23,931,607	23,936,607	23,936,606	23,836,606	23,836,606	23,936,606	23,936,608	23,937,606			
6/30/2002	20,540,140	20,695,639	20,682,100	20,907,639	20,952,302	20,952,693	20,952,693				
6/30/2003	22,653,991	22,647,623	22,640,930	22,640,930	22,656,930	22,656,930					
6/30/2004	24,756,101	24,778,602	24,828,601	24,828,601	24,828,601						
6/30/2005	20,382,898	20,377,898	20,377,923	20,434,343							
6/30/2006	21,339,282	21,439,282									
6/30/2007	23,120,009	23,120,109									
6/30/2008	23,975,135										

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

	Link Ratios										
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.494	1.180	0.949	0.946	1.027	0.999	0.974	0.997	0.999	0.999	1.000
6/30/2001	1.490	1.175	1.014	0.981	1.026	0.992	0.993	1.001	0.997	1.004	0.999
6/30/2002	1.441	1.015	1.001	1.038	0.983	1.009	0.987	1.008	0.996	1.000	1.002
6/30/2003	1.117	1.129	1.049	1.013	0.978	0.986	0.991	0.997	1.001	1.005	0.997
6/30/2004	1.436	0.948	1.090	0.954	0.971	0.971	0.995	0.994	1.007	1.001	0.999
6/30/2005	1.579	1.009	0.923	0.934	0.964	0.980	0.990	1.000	0.994	1.000	1.000
6/30/2006	1.245	1.138	0.982	0.981	0.999	1.009	1.002	1.006	0.996	1.003	0.995
6/30/2007	1.338	1.142	1.027	0.971	0.976	0.988	1.005	1.000	1.000	0.998	0.995
6/30/2008	1.238	1.120	1.001	0.990	0.978	1.002	0.996	0.994	1.000	0.997	1.000
6/30/2009	1.222	1.031	1.083	0.973	0.986	1.001	0.993	1.002	0.999	1.000	
6/30/2010	1.052	1.199	1.048	1.031	0.980	0.998	0.992	1.001	1.006		
6/30/2011	1.396	1.143	1.039	0.986	0.991	0.987	0.999	0.997			
6/30/2012	1.313	1.092	1.012	1.012	0.986	1.018	1.015				
6/30/2013	1.276	1.100	1.037	1.020	0.999	0.997					
6/30/2014	1.216	1.162	1.067	1.022	1.012						
6/30/2015	1.378	1.176	1.150	0.997							
6/30/2016	1.252	1.277	1.033								
6/30/2017	1.610	1.271									
6/30/2018	1.536										
3 Yr Mean	1.466	1.241	1.083	1.013	0.999	1.001	1.002	1.000	1.002	0.998	0.997
Best 3/5	1.389	1.203	1.046	1.010	0.992	0.999	0.996	0.999	1.000	0.999	0.998

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2000	1.000	1.013	1.000	1.000	1.000	1.006	1.000	1.000			
6/30/2001	1.000	1.000	0.996	1.000	1.004	1.000	1.000	1.000 *			
6/30/2002	1.008	0.999	1.011	1.002	1.000	1.000	1.000 *	1.000 *			
6/30/2003	1.000	1.000	1.000	1.001	1.000	1.000 *	1.000 *	1.000 *			
6/30/2004	1.001	1.002	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
6/30/2005	1.000	1.000	1.003								
6/30/2006	1.005	1.000									
6/30/2007	1.000										
3 Yr Mean	1.002	1.001	1.001	1.001	1.001 @	1.002 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.001	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

	Development From										
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					0.992	0.999	0.996	0.999	1.000	0.999	0.998
6/30/2016				1.010	0.992	0.999	0.996	0.999	1.000	0.999	0.998
6/30/2017			1.046	1.010	0.992	0.999	0.996	0.999	1.000	0.999	0.998
6/30/2018		1.203	1.046	1.010	0.992	0.999	0.996	0.999	1.000	0.999	0.998
6/30/2019	1.389	1.203	1.046	1.010	0.992	0.999	0.996	0.999	1.000	0.999	0.998

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
6/30/2015	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	0.984
6/30/2016	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	0.994
6/30/2017	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.040
6/30/2018	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.251
6/30/2019	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.737

* 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>
6/30/2000	32,920,786	65,227,878	94,772,883	116,430,517	127,051,800	132,150,115	136,494,149	138,341,835	140,703,924	142,137,394	142,188,363
6/30/2001	36,736,995	64,848,053	95,201,155	115,603,068	129,073,792	139,783,558	142,713,174	144,800,114	146,229,644	148,942,734	150,403,243
6/30/2002	35,281,520	58,333,358	96,269,157	117,557,554	136,297,650	141,683,644	146,982,321	149,463,476	150,141,121	151,705,502	151,644,531
6/30/2003	35,484,028	67,071,531	103,994,427	136,401,836	151,055,412	155,857,905	159,611,716	161,154,955	162,899,035	164,345,015	164,447,412
6/30/2004	34,097,995	67,890,028	110,079,803	137,070,594	145,760,842	151,891,843	153,968,684	155,555,279	156,271,657	157,432,354	158,316,777
6/30/2005	31,940,743	67,010,688	109,064,820	136,257,262	148,926,044	154,508,142	157,763,411	160,553,873	161,736,776	163,352,001	163,874,866
6/30/2006	26,393,334	66,942,374	107,279,591	137,032,452	148,896,977	156,120,748	160,586,205	160,125,094	161,743,388	163,165,896	163,830,049
6/30/2007	29,513,067	70,926,920	112,106,156	144,845,214	159,751,689	166,101,390	168,582,699	169,901,836	173,044,081	173,904,593	174,519,804
6/30/2008	29,645,077	71,284,816	126,527,610	165,259,741	184,625,130	193,557,568	197,458,055	200,105,477	201,334,359	200,269,903	201,089,923
6/30/2009	35,381,536	79,439,674	129,879,705	172,154,375	188,112,756	196,160,472	200,271,708	203,836,834	205,996,782	206,434,304	212,681,441
6/30/2010	41,367,143	88,091,681	146,570,449	180,572,446	198,085,926	208,504,091	212,066,910	213,280,435	216,209,451	217,369,648	
6/30/2011	47,101,337	101,729,539	165,530,226	207,028,531	225,638,079	233,860,337	238,341,131	240,154,822	239,800,213		
6/30/2012	42,534,282	90,529,998	149,441,873	189,002,611	210,610,229	220,054,864	224,984,861	227,289,300			
6/30/2013	43,546,598	94,609,091	150,106,546	194,715,120	218,111,119	225,252,313	227,838,039				
6/30/2014	51,088,167	110,993,255	179,720,447	231,530,989	254,780,232	267,277,560					
6/30/2015	46,301,680	104,791,968	173,550,082	221,772,878	243,885,477						
6/30/2016	46,308,304	107,794,690	176,112,343	221,333,307							
6/30/2017	45,247,123	99,032,794	168,270,135								
6/30/2018	48,756,264	109,061,150									
6/30/2019	43,126,984										

<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>
6/30/2000	144,252,221	144,633,195	144,594,179	144,838,010	146,186,126	145,801,505	145,876,559	146,761,703	147,933,670
6/30/2001	150,262,877	151,261,620	152,800,960	154,347,364	154,886,154	154,946,003	154,927,100	155,635,637	
6/30/2002	152,182,103	153,719,284	154,184,767	154,860,373	154,975,548	155,283,591	155,377,827		
6/30/2003	165,458,560	165,969,470	166,500,515	166,397,623	166,812,967	166,765,973			
6/30/2004	158,960,189	159,793,132	160,139,304	160,797,159	160,587,499				
6/30/2005	163,708,538	164,327,350	166,344,545	167,977,434					
6/30/2006	164,663,333	164,768,198	165,174,622						
6/30/2007	174,368,434	174,612,161							
6/30/2008	201,347,491								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	32,307,092	29,545,005	21,657,634	10,621,283	5,098,315	4,344,034	1,847,686	2,362,089	1,433,470	50,969	2,063,858	380,974	-39,016
6/30/2001	28,111,058	30,353,102	20,401,913	13,470,724	10,709,766	2,929,616	2,086,940	1,429,530	2,713,090	1,460,509	-140,366	998,743	1,539,340
6/30/2002	23,051,838	37,935,799	21,288,397	18,740,096	5,385,994	5,298,677	2,481,155	677,645	1,564,381	-60,971	537,572	1,537,181	465,483
6/30/2003	31,587,503	36,922,896	32,407,409	14,653,576	4,802,493	3,753,811	1,543,239	1,744,080	1,445,980	102,397	1,011,148	510,910	531,045
6/30/2004	33,792,033	42,189,775	26,990,791	8,690,248	6,131,001	2,076,841	1,586,595	716,378	1,160,697	884,423	643,412	832,943	346,172
6/30/2005	35,069,945	42,054,132	27,192,442	12,668,782	5,582,098	3,255,269	2,790,462	1,182,903	1,615,225	522,865	-166,328	618,812	2,017,195
6/30/2006	40,549,040	40,337,217	29,752,861	11,864,525	7,223,771	4,465,457	-461,111	1,618,294	1,422,508	664,153	833,284	104,865	406,424
6/30/2007	41,413,853	41,179,236	32,739,058	14,906,475	6,349,701	2,481,309	1,319,137	3,142,245	860,512	615,211	-151,370	243,727	
6/30/2008	41,639,739	55,242,794	38,732,131	19,365,389	8,932,438	3,900,487	2,647,422	1,228,882	-1,064,456	820,020	257,568		
6/30/2009	44,058,138	50,440,031	42,274,670	15,958,381	8,047,716	4,111,236	3,565,126	2,159,948	437,522	6,247,137			
6/30/2010	46,724,538	58,478,768	34,001,997	17,513,480	10,418,165	3,562,819	1,213,525	2,929,016	1,160,197				
6/30/2011	54,628,202	63,800,687	41,498,305	18,609,548	8,222,258	4,480,794	1,813,691	-354,609					
6/30/2012	47,995,716	58,911,875	39,560,738	21,607,618	9,444,635	4,929,997	2,304,439						
6/30/2013	51,062,493	55,497,455	44,608,574	23,395,999	7,141,194	2,585,726							
6/30/2014	59,905,088	68,727,192	51,810,542	23,249,243	12,497,328								
6/30/2015	58,490,288	68,758,114	48,222,796	22,112,599									
6/30/2016	61,486,386	68,317,653	45,220,964										
6/30/2017	53,785,671	69,237,341											
6/30/2018	60,304,886												

	Incremental Percentages												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	0.0615	0.0562	0.0412	0.0202	0.0097	0.0083	0.0035	0.0045	0.0027	0.0001	0.0039	0.0007	-0.0001
6/30/2001	0.0547	0.0590	0.0397	0.0262	0.0208	0.0057	0.0041	0.0028	0.0053	0.0028	-0.0003	0.0019	0.0030
6/30/2002	0.0473	0.0778	0.0437	0.0385	0.0111	0.0109	0.0051	0.0014	0.0032	-0.0001	0.0011	0.0032	0.0010
6/30/2003	0.0614	0.0718	0.0630	0.0285	0.0093	0.0073	0.0030	0.0034	0.0028	0.0002	0.0020	0.0010	0.0010
6/30/2004	0.0641	0.0800	0.0512	0.0165	0.0116	0.0039	0.0030	0.0014	0.0022	0.0017	0.0012	0.0016	0.0007
6/30/2005	0.0684	0.0820	0.0530	0.0247	0.0109	0.0063	0.0054	0.0023	0.0032	0.0010	-0.0003	0.0012	0.0039
6/30/2006	0.0775	0.0771	0.0569	0.0227	0.0138	0.0085	-0.0009	0.0031	0.0027	0.0013	0.0016	0.0002	0.0008
6/30/2007	0.0728	0.0724	0.0576	0.0262	0.0112	0.0044	0.0023	0.0055	0.0015	0.0011	-0.0003	0.0004	
6/30/2008	0.0684	0.0907	0.0636	0.0318	0.0147	0.0064	0.0043	0.0020	-0.0017	0.0013	0.0004		
6/30/2009	0.0703	0.0804	0.0674	0.0255	0.0128	0.0066	0.0057	0.0034	0.0007	0.0100			
6/30/2010	0.0681	0.0852	0.0495	0.0255	0.0152	0.0052	0.0018	0.0043	0.0017				
6/30/2011	0.0737	0.0861	0.0560	0.0251	0.0111	0.0060	0.0024	-0.0005					
6/30/2012	0.0703	0.0863	0.0579	0.0316	0.0138	0.0072	0.0034						
6/30/2013	0.0751	0.0816	0.0656	0.0344	0.0105	0.0038							
6/30/2014	0.0719	0.0825	0.0622	0.0279	0.0150								
6/30/2015	0.0700	0.0823	0.0577	0.0265									
6/30/2016	0.0720	0.0800	0.0529										
6/30/2017	0.0606	0.0780											
6/30/2018	0.0606												

Best 3/5	0.0675	0.0813	0.0593	0.0287	0.0133	0.0059	0.0034	0.0032	0.0013	0.0012	0.0005	0.0009	0.0009
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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>
6/30/2000	41,678,098	52,083,712	48,270,025	50,529,505	49,930,459	49,891,427	49,734,708	49,656,405	49,945,509	50,395,931	50,446,779
6/30/2001	39,115,859	38,894,115	44,272,047	44,797,526	45,419,342	45,099,635	45,563,830	45,754,913	46,183,106	46,736,408	47,109,298
6/30/2002	30,843,880	35,888,744	37,034,594	38,356,564	38,836,796	39,471,915	40,242,687	40,512,484	40,961,806	41,113,210	41,435,206
6/30/2003	31,985,495	33,980,822	36,356,036	36,127,335	38,699,431	38,861,215	38,841,215	39,158,716	38,776,142	39,208,487	39,471,358
6/30/2004	29,353,055	33,407,005	34,578,538	35,948,309	37,718,298	38,018,519	37,896,838	37,998,621	38,076,135	38,291,479	38,480,936
6/30/2005	28,767,702	30,390,751	33,792,469	34,502,966	35,379,759	35,618,923	35,758,725	36,008,236	36,362,541	36,848,039	36,705,452
6/30/2006	27,668,401	29,950,806	31,621,986	32,232,020	32,679,850	33,505,798	33,824,366	33,914,211	34,055,030	33,882,034	33,957,961
6/30/2007	28,956,659	32,202,557	34,398,667	34,880,322	35,411,689	35,510,263	35,806,463	36,262,324	36,992,938	36,924,952	37,016,141
6/30/2008	33,536,638	37,164,749	38,514,333	38,711,427	39,287,777	40,068,798	40,488,969	40,466,648	40,639,770	40,934,984	40,910,358
6/30/2009	36,500,556	37,956,966	39,884,473	40,191,085	40,254,725	40,719,667	40,645,131	40,653,091	40,871,680	41,197,922	41,428,977
6/30/2010	36,466,493	41,219,683	43,013,216	43,816,132	44,627,418	44,620,151	44,586,879	44,572,550	44,850,075	44,964,290	
6/30/2011	43,136,544	46,881,038	47,688,031	48,077,932	48,174,134	48,429,112	48,761,029	49,292,913	49,391,496		
6/30/2012	42,246,932	45,353,124	47,399,928	47,738,456	48,222,341	48,236,292	48,930,708	49,106,280			
6/30/2013	38,905,468	42,959,008	44,718,663	46,475,153	46,951,911	47,757,175	48,716,462				
6/30/2014	45,773,771	48,334,700	49,951,210	52,032,666	52,597,388	52,948,151					
6/30/2015	44,269,712	48,000,805	49,395,683	52,856,148	54,390,823						
6/30/2016	36,700,671	41,702,761	47,526,303	47,736,297							
6/30/2017	40,296,600	46,850,845	50,896,850								
6/30/2018	41,943,363	51,216,963									
6/30/2019	45,621,033										
<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>		
6/30/2000	50,141,838	50,115,808	50,253,392	50,424,823	50,449,282	50,446,462	50,801,125	50,642,171	50,812,834		
6/30/2001	47,140,502	47,333,281	47,446,927	47,420,602	47,546,707	47,620,704	47,612,461	47,698,862			
6/30/2002	41,696,166	41,552,332	41,473,009	41,701,952	41,745,098	41,852,533	41,822,073				
6/30/2003	39,488,984	39,542,906	39,620,919	39,661,926	39,678,176	39,757,999					
6/30/2004	38,786,137	38,890,204	38,865,610	38,866,813	39,074,482						
6/30/2005	36,639,491	36,525,948	36,428,527	36,436,167							
6/30/2006	34,050,039	33,938,924	34,091,114								
6/30/2007	36,857,236	36,919,058									
6/30/2008	41,033,414										

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

	Link Ratios										
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.250	0.927	1.047	0.988	0.999	0.997	0.998	1.006	1.009	1.001	0.994
6/30/2001	0.994	1.138	1.012	1.014	0.993	1.010	1.004	1.009	1.012	1.008	1.001
6/30/2002	1.164	1.032	1.036	1.013	1.016	1.020	1.007	1.011	1.004	1.008	1.006
6/30/2003	1.062	1.070	0.994	1.071	1.004	0.999	1.008	0.990	1.011	1.007	1.000
6/30/2004	1.138	1.035	1.040	1.049	1.008	0.997	1.003	1.002	1.006	1.005	1.008
6/30/2005	1.056	1.112	1.021	1.025	1.007	1.004	1.007	1.010	1.013	0.996	0.998
6/30/2006	1.082	1.056	1.019	1.014	1.025	1.010	1.003	1.004	0.995	1.002	1.003
6/30/2007	1.112	1.068	1.014	1.015	1.003	1.008	1.013	1.020	0.998	1.002	0.996
6/30/2008	1.108	1.036	1.005	1.015	1.020	1.010	0.999	1.004	1.007	0.999	1.003
6/30/2009	1.040	1.051	1.008	1.002	1.012	0.998	1.000	1.005	1.008	1.006	
6/30/2010	1.130	1.044	1.019	1.019	1.000	0.999	1.000	1.006	1.003		
6/30/2011	1.087	1.017	1.008	1.002	1.005	1.007	1.011	1.002			
6/30/2012	1.074	1.045	1.007	1.010	1.000	1.014	1.004				
6/30/2013	1.104	1.041	1.039	1.010	1.017	1.020					
6/30/2014	1.056	1.033	1.042	1.011	1.007						
6/30/2015	1.084	1.029	1.070	1.029							
6/30/2016	1.136	1.140	1.004								
6/30/2017	1.163	1.086									
6/30/2018	1.221										
3 Yr Mean	1.173	1.085	1.039	1.017	1.008	1.014	1.005	1.004	1.006	1.002	1.001
Best 3/5	1.128	1.053	1.029	1.010	1.004	1.007	1.001	1.005	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			
6/30/2000	0.999	1.003	1.003	1.000	1.000	1.007	0.997	1.003			
6/30/2001	1.004	1.002	0.999	1.003	1.002	1.000	1.002	1.001 *			
6/30/2002	0.997	0.998	1.006	1.001	1.003	0.999	1.001 *	1.001 *			
6/30/2003	1.001	1.002	1.001	1.000	1.002	1.002 *	1.001 *	1.001 *			
6/30/2004	1.003	0.999	1.000	1.005	1.001 *	1.002 *	1.001 *	1.001 *			
6/30/2005	0.997	0.997	1.000								
6/30/2006	0.997	1.004									
6/30/2007	1.002										
3 Yr Mean	0.999	1.000	1.000	1.002	1.002 @	1.002 @	1.000 @	1.003 @			
Best 3/5	1.000	1.000	1.000	1.001	1.002 *	1.001 *	1.001 *	1.001 *			

	Development From										
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					1.004	1.007	1.001	1.005	1.003	1.001	1.001
6/30/2016				1.010	1.004	1.007	1.001	1.005	1.003	1.001	1.001
6/30/2017			1.029	1.010	1.004	1.007	1.001	1.005	1.003	1.001	1.001
6/30/2018		1.053	1.029	1.010	1.004	1.007	1.001	1.005	1.003	1.001	1.001
6/30/2019	1.128	1.053	1.029	1.010	1.004	1.007	1.001	1.005	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/U1t	FACTORS
6/30/2015	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.004*	1.032
6/30/2016	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.004*	1.043
6/30/2017	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.004*	1.073
6/30/2018	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.004*	1.130
6/30/2019	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.004*	1.275

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

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

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2000	2,023,894	2,495,511	2,550,760	2,655,301	2,543,311	2,726,909	2,750,901	2,910,342	2,876,453	2,875,973	2,867,648
6/30/2001	2,115,401	2,450,828	2,774,218	2,938,571	2,935,176	3,014,676	3,148,106	2,914,754	3,061,652	3,086,597	3,145,962
6/30/2002	1,631,044	1,913,599	1,983,961	2,097,101	2,202,310	2,313,278	2,249,262	2,181,834	2,287,333	2,287,334	2,293,834
6/30/2003	1,704,068	1,751,684	1,816,374	1,973,402	1,992,020	1,875,474	1,880,101	1,935,816	1,960,933	1,958,083	1,959,083
6/30/2004	2,249,914	2,385,559	2,678,439	3,054,294	3,218,805	3,199,591	3,111,813	3,204,830	3,146,830	3,214,400	3,213,521
6/30/2005	2,337,502	2,349,239	2,283,660	2,670,560	2,614,155	2,785,177	2,630,195	2,749,237	2,710,738	2,722,026	2,718,026
6/30/2006	1,751,365	2,015,934	2,277,807	2,218,811	2,277,794	2,409,480	2,521,179	2,534,276	2,522,235	2,524,458	2,455,092
6/30/2007	1,771,337	2,318,672	2,826,129	2,642,214	2,627,386	2,462,197	2,431,833	2,456,811	2,554,812	2,554,811	2,554,811
6/30/2008	1,483,524	1,910,416	1,473,660	1,513,256	1,452,971	1,485,001	1,463,190	1,455,990	1,457,990	1,458,092	1,479,301
6/30/2009	2,726,359	2,087,022	2,416,032	2,264,497	2,291,958	2,235,384	2,338,306	2,255,885	2,255,884	2,255,884	2,260,884
6/30/2010	1,861,947	1,862,570	1,816,720	1,915,411	2,013,741	2,056,741	2,107,736	2,056,736	2,155,741	2,051,095	
6/30/2011	1,584,144	1,735,017	1,995,440	1,888,856	2,009,342	2,024,056	1,995,965	1,991,964	1,991,964		
6/30/2012	1,198,527	1,532,562	1,680,772	1,970,578	1,950,817	2,415,175	2,463,529	2,342,014			
6/30/2013	1,796,227	1,868,386	1,953,448	1,939,602	2,156,734	2,123,234	2,123,223				
6/30/2014	1,891,310	1,892,728	1,692,279	1,840,245	1,932,595	1,873,349					
6/30/2015	2,471,976	2,612,453	2,424,534	2,645,595	2,456,549						
6/30/2016	1,933,690	2,176,051	2,542,443	2,764,018							
6/30/2017	2,112,821	2,374,454	2,622,789								
6/30/2018	2,842,179	3,448,905									
6/30/2019	2,561,183										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	2,892,173	2,863,048	2,863,048	2,862,948	2,862,948	2,862,948	2,962,948	2,962,948	2,962,948		
6/30/2001	3,141,337	3,141,646	2,991,646	3,016,748	3,041,748	3,131,210	3,131,210	3,141,109			
6/30/2002	2,298,833	2,326,834	2,318,833	2,318,833	2,418,833	2,418,833	2,423,833				
6/30/2003	1,967,583	1,967,583	2,067,583	2,267,583	2,360,914	2,365,692					
6/30/2004	3,314,400	3,316,276	3,324,176	3,314,664	3,314,564						
6/30/2005	2,722,247	2,718,033	2,718,033	2,724,061							
6/30/2006	2,458,857	2,554,047	2,563,194								
6/30/2007	2,554,812	2,640,182									
6/30/2008	1,474,301										

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

	Link Ratios										
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.233	1.022	1.041	0.958	1.072	1.009	1.058	0.988	1.000	0.997	1.009
6/30/2001	1.159	1.132	1.059	0.999	1.027	1.044	0.926	1.050	1.008	1.019	0.999
6/30/2002	1.173	1.037	1.057	1.050	1.050	0.972	0.970	1.048	1.000	1.003	1.002
6/30/2003	1.028	1.037	1.086	1.009	0.941	1.002	1.030	1.013	0.999	1.001	1.004
6/30/2004	1.060	1.123	1.140	1.054	0.994	0.973	1.030	0.982	1.021	1.000	1.031
6/30/2005	1.005	0.972	1.169	0.979	1.065	0.944	1.045	0.986	1.004	0.999	1.002
6/30/2006	1.151	1.130	0.974	1.027	1.058	1.046	1.005	0.995	1.001	0.973	1.002
6/30/2007	1.309	1.219	0.935	0.994	0.937	0.988	1.010	1.040	1.000	1.000	1.000
6/30/2008	1.288	0.771	1.027	0.960	1.022	0.985	0.995	1.001	1.000	1.015	0.997
6/30/2009	0.765	1.158	0.937	1.012	0.975	1.046	0.965	1.000	1.000	1.002	
6/30/2010	1.000	0.975	1.054	1.051	1.021	1.025	0.976	1.048	0.951		
6/30/2011	1.095	1.150	0.947	1.064	1.007	0.986	0.998	1.000			
6/30/2012	1.279	1.097	1.172	0.990	1.238	1.020	0.951				
6/30/2013	1.040	1.046	0.993	1.112	0.984	1.000					
6/30/2014	1.001	0.894	1.087	1.050	0.969						
6/30/2015	1.057	0.928	1.091	0.929							
6/30/2016	1.125	1.168	1.087								
6/30/2017	1.124	1.105									
6/30/2018	1.213										
3 Yr Mean	1.154	1.067	1.088	1.030	1.064	1.002	0.975	1.016	0.984	1.006	1.000
Best 3/5	1.102	1.026	1.088	1.035	1.004	1.015	0.979	1.014	1.000	1.000	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2000	0.990	1.000	1.000	1.000	1.000	1.035	1.000	1.000			
6/30/2001	1.000	0.952	1.008	1.008	1.029	1.000	1.003	1.001 *			
6/30/2002	1.012	0.997	1.000	1.043	1.000	1.002	1.001 *	1.001 *			
6/30/2003	1.000	1.051	1.097	1.041	1.002	1.002 *	1.001 *	1.001 *			
6/30/2004	1.001	1.002	0.997	1.000	1.016 *	1.002 *	1.001 *	1.001 *			
6/30/2005	0.998	1.000	1.002								
6/30/2006	1.039	1.004									
6/30/2007	1.033										
3 Yr Mean	1.023	1.002	1.032	1.028	1.010 @	1.012 @	1.002 @	1.000 @			
Best 3/5	1.011	1.002	1.003	1.016	1.006 *	1.002 *	1.001 *	1.001 *			

	Development From										
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					1.004	1.015	0.979	1.014	1.000	1.000	1.001
6/30/2016				1.035	1.004	1.015	0.979	1.014	1.000	1.000	1.001
6/30/2017			1.088	1.035	1.004	1.015	0.979	1.014	1.000	1.000	1.001
6/30/2018		1.026	1.088	1.035	1.004	1.015	0.979	1.014	1.000	1.000	1.001
6/30/2019	1.102	1.026	1.088	1.035	1.004	1.015	0.979	1.014	1.000	1.000	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
6/30/2015	1.011	1.002	1.003	1.016	1.006	1.002	1.001	1.001	1.004*	1.060
6/30/2016	1.011	1.002	1.003	1.016	1.006	1.002	1.001	1.001	1.004*	1.097
6/30/2017	1.011	1.002	1.003	1.016	1.006	1.002	1.001	1.001	1.004*	1.194
6/30/2018	1.011	1.002	1.003	1.016	1.006	1.002	1.001	1.001	1.004*	1.225
6/30/2019	1.011	1.002	1.003	1.016	1.006	1.002	1.001	1.001	1.004*	1.350

* 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>
6/30/2000	4,498,312	10,251,623	14,900,066	19,248,926	20,558,052	21,831,280	25,526,900	25,973,353	26,060,286	26,492,727	26,999,590
6/30/2001	5,752,533	10,468,671	17,429,917	20,742,069	25,157,114	29,185,995	32,581,378	36,226,581	37,694,947	37,747,168	37,687,646
6/30/2002	3,628,657	8,254,913	10,605,155	15,682,186	20,032,596	27,778,708	31,412,432	34,867,471	36,859,934	37,525,879	38,477,013
6/30/2003	3,360,394	6,930,329	10,929,349	14,996,335	18,519,904	20,067,957	21,545,499	22,291,266	22,677,864	23,108,927	23,286,496
6/30/2004	3,311,909	7,131,277	11,517,266	15,408,360	19,442,787	22,471,706	24,550,881	25,284,553	26,665,498	27,501,537	27,521,406
6/30/2005	3,707,735	7,304,518	12,951,214	16,440,574	19,381,132	21,300,935	22,287,301	23,018,709	23,935,751	25,709,984	25,975,474
6/30/2006	2,650,519	6,327,238	10,432,883	14,152,089	15,853,055	19,495,180	21,715,494	22,434,377	22,488,494	22,880,705	25,965,676
6/30/2007	3,543,927	8,875,678	13,568,851	18,643,355	20,795,347	22,950,393	25,564,496	26,223,793	28,153,989	28,529,619	28,804,569
6/30/2008	4,377,770	9,003,212	14,731,964	19,598,128	24,175,012	26,606,328	27,499,997	28,600,618	29,728,549	30,603,554	31,625,291
6/30/2009	4,152,909	8,503,243	14,287,048	17,457,592	21,442,508	23,239,955	24,359,599	25,560,399	26,459,293	31,083,293	31,441,786
6/30/2010	4,818,516	10,273,107	16,209,284	21,138,304	24,719,911	26,818,787	29,370,998	30,398,986	31,160,110	31,419,389	
6/30/2011	5,592,872	12,879,858	17,827,927	22,852,401	27,024,498	29,335,207	29,771,161	30,291,809	30,633,141		
6/30/2012	6,525,817	12,009,260	18,389,758	23,335,752	26,725,365	29,162,178	31,092,033	32,661,615			
6/30/2013	5,950,056	11,180,542	17,975,818	25,050,938	27,229,515	27,707,076	28,074,139				
6/30/2014	6,315,586	12,049,467	16,241,473	19,032,412	20,492,885	25,391,746					
6/30/2015	6,365,498	12,382,080	19,758,532	24,745,516	29,265,004						
6/30/2016	5,943,864	10,808,210	18,252,639	23,742,473							
6/30/2017	6,499,336	12,674,110	18,866,550								
6/30/2018	6,873,781	15,362,850									
6/30/2019	5,582,435										

<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>
6/30/2000	27,533,976	27,742,539	27,969,020	28,367,185	28,515,200	28,613,783	38,043,450	28,945,738	29,011,227
6/30/2001	38,164,488	38,398,057	38,393,463	38,421,360	38,444,915	38,480,384	38,470,844	38,490,150	
6/30/2002	39,257,295	39,351,368	39,335,961	39,537,330	39,582,460	39,604,515	39,642,502		
6/30/2003	23,334,548	23,385,045	23,335,829	23,485,425	23,510,098	23,538,782			
6/30/2004	28,370,296	28,440,250	28,501,442	28,402,520	28,582,524				
6/30/2005	25,868,995	26,191,239	26,410,417	26,477,680					
6/30/2006	26,288,309	26,160,585	26,374,431						
6/30/2007	28,978,739	29,162,381							
6/30/2008	31,963,857								

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
6/30/2000	5,753,311	4,648,443	4,348,860	1,309,126	1,273,228	3,695,620	446,453	86,933	432,441	506,863	534,386	208,563	226,481
6/30/2001	4,716,138	6,961,246	3,312,152	4,415,045	4,028,881	3,395,383	3,645,203	1,468,366	52,221	-59,522	476,842	233,569	-4,594
6/30/2002	4,626,256	2,350,242	5,077,031	4,350,410	7,746,112	3,633,724	3,455,039	1,992,463	665,945	951,134	780,282	94,073	-15,407
6/30/2003	3,569,935	3,999,020	4,066,986	3,523,569	1,548,053	1,477,542	745,767	386,598	431,063	177,569	48,052	50,497	-49,216
6/30/2004	3,819,368	4,385,989	3,891,094	4,034,427	3,028,919	2,079,175	733,672	1,380,945	836,039	19,869	848,890	69,954	61,192
6/30/2005	3,596,783	5,646,696	3,489,360	2,940,558	1,919,803	986,366	731,408	917,042	1,774,233	265,490	-106,479	322,244	219,178
6/30/2006	3,676,719	4,105,645	3,719,206	1,700,966	3,642,125	2,220,314	718,883	54,117	392,211	3,084,971	322,633	-127,724	213,846
6/30/2007	5,331,751	4,693,173	5,074,504	2,151,992	2,155,046	2,614,103	659,297	1,930,196	375,630	274,950	174,170	183,642	
6/30/2008	4,625,442	5,728,752	4,866,164	4,576,884	2,431,316	893,669	1,100,621	1,127,931	875,005	1,021,737	338,566		
6/30/2009	4,350,334	5,783,805	3,170,544	3,984,916	1,797,447	1,119,644	1,200,800	898,894	4,624,000	358,493			
6/30/2010	5,454,591	5,936,177	4,929,020	3,581,607	2,098,876	2,552,211	1,027,988	761,124	259,279				
6/30/2011	7,286,986	4,948,069	5,024,474	4,172,097	2,310,709	435,954	520,648	341,332					
6/30/2012	5,483,443	6,380,498	4,945,994	3,389,613	2,436,813	1,929,855	1,569,582						
6/30/2013	5,230,486	6,795,276	7,075,120	2,178,577	477,561	367,063							
6/30/2014	5,733,881	4,192,006	2,790,939	1,460,473	4,898,861								
6/30/2015	6,016,582	7,376,452	4,986,984	4,519,488									
6/30/2016	4,864,346	7,444,429	5,489,834										
6/30/2017	6,174,774	6,192,440											
6/30/2018	8,489,069												

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	0.0865	0.0699	0.0654	0.0197	0.0191	0.0556	0.0067	0.0013	0.0065	0.0076	0.0080	0.0031	0.0034
6/30/2001	0.0747	0.1102	0.0525	0.0699	0.0638	0.0538	0.0577	0.0233	0.0008	-0.0009	0.0076	0.0037	-0.0001
6/30/2002	0.0765	0.0389	0.0839	0.0719	0.1280	0.0601	0.0571	0.0329	0.0110	0.0157	0.0129	0.0016	-0.0003
6/30/2003	0.0661	0.0741	0.0753	0.0653	0.0287	0.0274	0.0138	0.0072	0.0080	0.0033	0.0009	0.0009	-0.0009
6/30/2004	0.0711	0.0816	0.0724	0.0751	0.0564	0.0387	0.0137	0.0257	0.0156	0.0004	0.0158	0.0013	0.0011
6/30/2005	0.0750	0.1178	0.0728	0.0613	0.0400	0.0206	0.0153	0.0191	0.0370	0.0055	-0.0022	0.0067	0.0046
6/30/2006	0.0836	0.0934	0.0846	0.0387	0.0828	0.0505	0.0163	0.0012	0.0089	0.0702	0.0073	-0.0029	0.0049
6/30/2007	0.1083	0.0954	0.1031	0.0437	0.0438	0.0531	0.0134	0.0392	0.0076	0.0056	0.0035	0.0037	
6/30/2008	0.0865	0.1071	0.0909	0.0855	0.0454	0.0167	0.0206	0.0211	0.0164	0.0191	0.0063		
6/30/2009	0.0789	0.1050	0.0575	0.0723	0.0326	0.0203	0.0218	0.0163	0.0839	0.0065			
6/30/2010	0.0908	0.0988	0.0820	0.0596	0.0349	0.0425	0.0171	0.0127	0.0043				
6/30/2011	0.1034	0.0702	0.0713	0.0592	0.0328	0.0062	0.0074	0.0048					
6/30/2012	0.0793	0.0923	0.0715	0.0490	0.0352	0.0279	0.0227						
6/30/2013	0.0779	0.1012	0.1053	0.0324	0.0071	0.0055							
6/30/2014	0.0723	0.0529	0.0352	0.0184	0.0618								
6/30/2015	0.0759	0.0930	0.0629	0.0570									
6/30/2016	0.0699	0.1070	0.0789										
6/30/2017	0.0780	0.0782											
6/30/2018	0.1027												

Best 3/5	0.0754	0.0908	0.0711	0.0462	0.0343	0.0181	0.0198	0.0167	0.0110	0.0104	0.0057	0.0020	0.0018
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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
6/30/2000	15,297,290	18,280,082	29,820,483	30,261,906	29,840,355	30,029,979	30,612,675	30,810,199	30,724,357	30,795,409	30,568,570
6/30/2001	12,895,029	28,727,400	31,001,913	34,378,164	36,016,801	36,328,617	36,318,592	36,341,172	36,433,427	36,232,630	36,001,384
6/30/2002	15,378,507	18,501,023	21,759,680	24,407,351	22,565,925	22,023,339	21,910,379	21,669,211	21,856,113	21,860,237	21,717,439
6/30/2003	10,731,046	13,454,207	16,894,978	15,223,502	15,175,252	15,360,861	14,527,968	14,304,808	14,534,740	14,351,609	14,545,276
6/30/2004	16,540,401	21,622,689	18,707,367	19,174,330	18,761,807	18,493,646	18,532,279	18,537,764	18,548,703	18,775,385	18,795,040
6/30/2005	14,503,035	18,632,694	21,005,770	20,558,540	19,978,573	20,095,066	19,716,028	19,814,501	19,910,534	20,185,290	20,129,209
6/30/2006	19,120,964	23,195,768	24,149,221	23,445,572	22,721,488	22,639,832	22,352,322	22,450,851	22,243,914	22,065,066	22,080,067
6/30/2007	18,286,796	22,304,967	22,855,543	22,998,445	22,729,597	22,227,889	22,133,204	22,268,260	22,335,818	22,570,300	22,503,150
6/30/2008	16,951,872	18,626,253	18,274,412	18,025,273	18,056,166	18,130,237	18,312,354	18,512,247	18,439,712	18,488,885	18,380,545
6/30/2009	13,628,971	15,933,773	15,705,532	15,887,788	16,738,751	16,780,241	16,822,545	16,667,068	16,400,472	16,480,473	16,524,569
6/30/2010	11,886,574	15,058,349	16,055,890	15,875,686	16,182,849	16,062,544	15,829,739	15,773,624	15,898,110	16,231,038	
6/30/2011	9,598,453	11,250,454	12,274,394	13,375,169	13,494,175	13,448,225	13,139,376	12,847,309	13,085,464		
6/30/2012	8,801,716	11,272,407	11,129,017	11,366,375	11,765,510	11,204,717	11,114,370	11,245,883			
6/30/2013	9,185,477	10,783,313	12,115,306	12,246,654	12,559,860	12,538,795	12,399,692				
6/30/2014	8,319,513	11,351,046	14,433,596	14,507,326	14,790,114	14,986,658					
6/30/2015	8,906,922	11,413,775	14,844,069	16,823,957	17,582,006						
6/30/2016	10,126,454	13,186,854	16,775,373	17,010,726							
6/30/2017	10,408,366	13,520,313	14,611,090								
6/30/2018	11,014,930	14,464,732									
6/30/2019	7,808,287										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	30,290,710	30,289,710	30,501,027	30,401,027	30,401,027	30,404,527	30,440,669	30,628,527	30,653,558		
6/30/2001	35,900,028	36,084,728	36,084,728	36,174,728	36,185,063	36,184,962	36,289,463	36,289,462			
6/30/2002	21,812,002	21,895,477	21,995,477	21,948,827	21,940,977	22,071,578	22,171,577				
6/30/2003	14,511,006	14,575,907	14,580,204	14,657,704	14,775,202	14,775,202					
6/30/2004	18,590,926	18,666,037	18,710,837	18,823,231	18,823,231						
6/30/2005	19,875,461	20,000,458	20,072,853	19,972,853							
6/30/2006	22,288,817	22,150,317	22,250,316								
6/30/2007	22,452,980	22,513,876									
6/30/2008	18,280,545										

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
6/30/2000	1.195	1.631	1.015	0.986	1.006	1.019	1.006	0.997	1.002	0.993	0.991
6/30/2001	2.228	1.079	1.109	1.048	1.009	1.000	1.001	1.003	0.994	0.994	0.997
6/30/2002	1.203	1.176	1.122	0.925	0.976	0.995	0.989	1.009	1.000	0.993	1.004
6/30/2003	1.254	1.256	0.901	0.997	1.012	0.946	0.985	1.016	0.987	1.013	0.998
6/30/2004	1.307	0.865	1.025	0.978	0.986	1.002	1.000	1.001	1.012	1.001	0.989
6/30/2005	1.285	1.127	0.979	0.972	1.006	0.981	1.005	1.005	1.014	0.997	0.987
6/30/2006	1.213	1.041	0.971	0.969	0.996	0.987	1.004	0.991	0.992	1.001	1.009
6/30/2007	1.220	1.025	1.006	0.988	0.978	0.996	1.006	1.003	1.010	0.997	0.998
6/30/2008	1.099	0.981	0.986	1.002	1.004	1.010	1.011	0.996	1.003	0.994	0.995
6/30/2009	1.169	0.986	1.012	1.054	1.002	1.003	0.991	0.984	1.005	1.003	
6/30/2010	1.267	1.066	0.989	1.019	0.993	0.986	0.996	1.008	1.021		
6/30/2011	1.172	1.091	1.090	1.009	0.997	0.977	0.978	1.019			
6/30/2012	1.281	0.987	1.021	1.035	0.952	0.992	1.012				
6/30/2013	1.174	1.124	1.011	1.026	0.998	0.989					
6/30/2014	1.364	1.272	1.005	1.019	1.013						
6/30/2015	1.281	1.301	1.133	1.045							
6/30/2016	1.302	1.272	1.014								
6/30/2017	1.299	1.081									
6/30/2018	1.313										
3 Yr Mean	1.305	1.218	1.051	1.030	0.988	0.986	0.995	1.004	1.010	0.998	1.001
Best 3/5	1.305	1.223	1.015	1.027	0.996	0.989	0.999	1.002	1.006	0.998	0.994

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2000	1.000	1.007	0.997	1.000	1.000	1.001	1.006	1.001			
6/30/2001	1.005	1.000	1.002	1.000	1.000	1.003	1.000	1.001 *			
6/30/2002	1.004	1.005	0.998	1.000	1.006	1.005	1.001 *	1.001 *			
6/30/2003	1.004	1.000	1.005	1.008	1.000	1.000 *	1.001 *	1.001 *			
6/30/2004	1.004	1.002	1.006	1.000	1.000 *	1.000 *	1.001 *	1.001 *			
6/30/2005	1.006	1.004	0.995								
6/30/2006	0.994	1.005									
6/30/2007	1.003										
3 Yr Mean	1.001	1.004	1.002	1.003	1.002 @	1.003 @	1.003 @	1.001 @			
Best 3/5	1.004	1.004	1.002	1.000	1.000 *	1.001 *	1.001 *	1.001 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					0.996	0.989	0.999	1.002	1.006	0.998	0.994
6/30/2016				1.027	0.996	0.989	0.999	1.002	1.006	0.998	0.994
6/30/2017			1.015	1.027	0.996	0.989	0.999	1.002	1.006	0.998	0.994
6/30/2018		1.223	1.015	1.027	0.996	0.989	0.999	1.002	1.006	0.998	0.994
6/30/2019	1.305	1.223	1.015	1.027	0.996	0.989	0.999	1.002	1.006	0.998	0.994

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
6/30/2015	1.004	1.004	1.002	1.000	1.000	1.001	1.001	1.001	1.004*	1.001
6/30/2016	1.004	1.004	1.002	1.000	1.000	1.001	1.001	1.001	1.004*	1.028
6/30/2017	1.004	1.004	1.002	1.000	1.000	1.001	1.001	1.001	1.004*	1.043
6/30/2018	1.004	1.004	1.002	1.000	1.000	1.001	1.001	1.001	1.004*	1.276
6/30/2019	1.004	1.004	1.002	1.000	1.000	1.001	1.001	1.001	1.004*	1.665

* 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>
6/30/2000	7,179,904	10,345,305	20,636,045	22,404,272	24,770,114	26,821,230	29,384,182	31,513,880	34,127,747	36,744,111	36,309,185
6/30/2001	4,038,320	14,909,376	21,093,962	27,906,248	31,239,417	36,046,759	37,557,651	38,302,298	39,164,951	40,333,161	40,369,875
6/30/2002	5,267,347	10,047,732	14,348,657	18,051,409	17,856,494	20,127,048	21,429,562	21,306,001	21,443,771	21,601,274	21,575,132
6/30/2003	3,530,811	8,644,142	11,629,401	14,981,392	16,862,693	18,233,847	26,457,069	28,320,369	31,927,970	32,143,136	32,415,877
6/30/2004	3,663,369	7,694,986	12,676,540	17,529,007	20,728,422	21,214,216	21,284,936	22,205,373	22,484,011	22,354,371	22,518,397
6/30/2005	2,512,134	8,093,042	13,687,309	16,257,649	17,709,103	19,683,411	19,591,247	19,585,951	20,525,646	21,542,078	21,953,734
6/30/2006	2,837,590	9,030,485	13,354,963	16,525,248	18,238,209	19,512,448	23,191,601	24,436,183	26,820,520	29,449,815	29,559,622
6/30/2007	2,647,425	7,821,025	16,797,441	20,643,871	22,764,833	23,194,367	19,230,344	22,291,308	22,326,105	22,359,217	22,428,644
6/30/2008	2,078,654	7,060,164	12,212,820	16,140,428	16,766,600	17,674,697	18,441,436	19,083,679	19,178,557	19,421,266	19,713,460
6/30/2009	2,997,534	8,087,329	12,148,387	17,701,862	24,010,059	26,583,089	27,311,281	27,796,400	28,147,528	28,639,755	25,390,682
6/30/2010	3,324,238	12,036,337	19,896,029	22,090,304	26,712,060	30,322,472	32,284,172	33,958,116	34,110,789	34,439,625	
6/30/2011	4,056,968	13,091,755	19,760,027	25,075,633	29,846,738	32,128,697	33,910,279	34,347,193	34,641,320		
6/30/2012	3,416,257	10,212,200	13,087,908	23,428,538	24,775,980	28,178,279	30,386,483	31,983,018			
6/30/2013	3,038,860	9,168,884	13,283,791	18,586,296	22,098,481	24,292,233	28,472,822				
6/30/2014	4,471,893	12,196,104	17,911,943	19,115,386	24,356,155	29,443,261					
6/30/2015	4,737,569	9,986,535	16,826,964	25,328,583	27,792,533						
6/30/2016	5,171,147	11,155,652	15,317,484	17,102,785							
6/30/2017	4,087,316	10,348,355	14,545,224								
6/30/2018	4,922,614	15,913,218									
6/30/2019	3,822,895										

<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>
6/30/2000	36,342,311	36,104,101	36,125,151	36,126,085	36,126,085	36,170,684	36,178,356	36,253,403	36,302,059
6/30/2001	40,326,643	40,327,935	40,334,095	40,323,271	40,324,818	40,324,818	40,324,819	40,340,159	
6/30/2002	21,661,748	21,706,732	21,771,110	21,774,311	21,773,894	21,925,021	21,970,326		
6/30/2003	32,386,143	35,215,134	35,223,353	35,287,269	35,724,029	35,713,443			
6/30/2004	22,480,276	22,691,783	22,674,000	22,720,845	22,756,714				
6/30/2005	22,276,108	23,679,331	23,979,993	24,849,479					
6/30/2006	29,811,735	29,900,041	30,139,662						
6/30/2007	22,458,919	22,553,955							
6/30/2008	19,756,460								

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
6/30/2000	3,165,401	10,290,740	1,768,227	2,365,842	2,051,116	2,562,952	2,129,698	2,613,867	2,616,364	-434,926	33,126	-238,210	21,050
6/30/2001	10,871,056	6,184,586	6,812,286	3,333,169	4,807,342	1,510,892	744,647	862,653	1,168,210	36,714	-43,232	1,292	6,160
6/30/2002	4,780,385	4,300,925	3,702,752	-194,915	2,270,554	1,302,514	-123,561	137,770	157,503	-26,142	86,616	44,984	64,378
6/30/2003	5,113,331	2,985,259	3,351,991	1,881,301	1,371,154	8,223,222	1,863,300	3,607,601	215,166	272,741	-29,734	2,828,991	8,219
6/30/2004	4,031,617	4,981,554	4,852,467	3,199,415	485,794	70,720	920,437	278,638	-129,640	164,026	-38,121	211,507	-17,783
6/30/2005	5,580,908	5,594,267	2,570,340	1,451,454	1,974,308	-92,164	-5,296	939,695	1,016,432	411,656	322,374	1,403,223	300,662
6/30/2006	6,192,895	4,324,478	3,170,285	1,712,961	1,274,239	3,679,153	1,244,582	2,384,337	2,629,295	109,807	252,113	88,306	239,621
6/30/2007	5,173,600	8,976,416	3,846,430	2,120,962	429,534	-3,964,023	3,060,964	34,797	33,112	69,427	30,275	95,036	
6/30/2008	4,981,510	5,152,656	3,927,608	626,172	908,097	766,739	642,243	94,878	242,709	292,194	43,000		
6/30/2009	5,089,795	4,061,058	5,553,475	6,308,197	2,573,030	728,192	485,119	351,128	492,227	-3,249,073			
6/30/2010	8,712,099	7,859,692	2,194,275	4,621,756	3,610,412	1,961,700	1,673,944	152,673	328,836				
6/30/2011	9,034,787	6,668,272	5,315,606	4,771,105	2,281,959	1,781,582	436,914	294,127					
6/30/2012	6,795,943	2,875,708	10,340,630	1,347,442	3,402,299	2,208,204	1,596,535						
6/30/2013	6,130,024	4,114,907	5,302,505	3,512,185	2,193,752	4,180,589							
6/30/2014	7,724,211	5,715,839	1,203,443	5,240,769	5,087,106								
6/30/2015	5,248,966	6,840,429	8,501,619	2,463,950									
6/30/2016	5,984,505	4,161,832	1,785,301										
6/30/2017	6,261,039	4,196,869											
6/30/2018	10,990,604												

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	0.0640	0.2079	0.0357	0.0478	0.0414	0.0518	0.0430	0.0528	0.0529	-0.0088	0.0007	-0.0048	0.0004
6/30/2001	0.1863	0.1060	0.1168	0.0571	0.0824	0.0259	0.0128	0.0148	0.0200	0.0006	-0.0007	0.0000	0.0001
6/30/2002	0.1345	0.1210	0.1042	-0.0055	0.0639	0.0367	-0.0035	0.0039	0.0044	-0.0007	0.0024	0.0013	0.0018
6/30/2003	0.2162	0.1262	0.1417	0.0796	0.0580	0.3477	0.0788	0.1526	0.0091	0.0115	-0.0013	0.1196	0.0003
6/30/2004	0.1298	0.1604	0.1562	0.1030	0.0156	0.0023	0.0296	0.0090	-0.0042	0.0053	-0.0012	0.0068	-0.0006
6/30/2005	0.1643	0.1647	0.0757	0.0427	0.0581	-0.0027	-0.0002	0.0277	0.0299	0.0121	0.0095	0.0413	0.0088
6/30/2006	0.1874	0.1308	0.0959	0.0518	0.0386	0.1113	0.0377	0.0721	0.0795	0.0033	0.0076	0.0027	0.0072
6/30/2007	0.1453	0.2522	0.1081	0.0596	0.0121	-0.1114	0.0860	0.0010	0.0009	0.0020	0.0009	0.0027	
6/30/2008	0.1796	0.1858	0.1416	0.0226	0.0327	0.0276	0.0232	0.0034	0.0088	0.0105	0.0016		
6/30/2009	0.1889	0.1507	0.2061	0.2341	0.0955	0.0270	0.0180	0.0130	0.0183	-0.1206			
6/30/2010	0.2847	0.2568	0.0717	0.1510	0.1180	0.0641	0.0547	0.0050	0.0107				
6/30/2011	0.3858	0.2847	0.2270	0.2037	0.0974	0.0761	0.0187	0.0126					
6/30/2012	0.3434	0.1453	0.5225	0.0681	0.1719	0.1116	0.0807						
6/30/2013	0.2906	0.1951	0.2514	0.1665	0.1040	0.1982							
6/30/2014	0.3025	0.2238	0.0471	0.2052	0.1992								
6/30/2015	0.1805	0.2352	0.2923	0.0847									
6/30/2016	0.1996	0.1388	0.0596										
6/30/2017	0.2386	0.1599											
6/30/2018	0.3072												

Best 3/5	0.2469	0.1929	0.2011	0.1516	0.1313	0.0839	0.0322	0.0070	0.0126	0.0053	0.0033	0.0169	0.0031
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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) 1/1/2017 to 1/1/2022 AYE 6/30/2017	+ 1.0%	+ 2.1%	+ 0.8%	+ 2.0%	+ 0.8%
b) 1/1/2018 to 1/1/2022 AYE 6/30/2018	+ 1.0%	+ 1.8%	+ 0.8%	+ 1.6%	+ 0.8%
c) 1/1/2019 to 1/1/2022 AYE 6/30/2019	+ 0.8%	+ 1.2%	+ 0.8%	+ 1.1%	+ 0.6%

	<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)	+ 4.1%	+ 5.1%	- 0.3%	+ 4.5%	+ 4.9%	- 3.8%
Eight Year (16 Points)	+ 4.2%	+ 4.6%	- 1.2%	+ 4.6%	+ 5.2%	- 6.1%
Six Year (12 Points)	+ 4.8%	+ 2.6%	- 4.1%	+ 4.7%	+ 6.7%	- 1.7%
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>	+ 3.4%	+ 3.3%

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

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

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

MANUFACTURERS AND CONTRACTORS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 6/30/2017, 6/30/2018 & 6/30/2019

(1)				(2)				(3)			
YEAR ENDING		MANUFACTURERS		CONTRACTORS		MANUFACTURERS		CONTRACTORS			
QUARTER*		CLASS GROUP		CLASS GROUP		CLASS GROUP		CLASS GROUP			
		SALES EXPOSURE		PAYROLL EXPOSURE		SALES EXPOSURE		PAYROLL EXPOSURE			
		INDICES		INDICES		INDICES		INDICES			
2009	1	0.961	22.128	2016	1	1.030	25.313				
	2	0.966	22.349		2	1.031	25.481				
	3	0.969	22.502		3	1.030	25.735				
	4	0.968	22.653		4	1.030	25.943				
2010	1	0.964	22.806	2017	1	1.033	26.166				
	2	0.962	22.928		2	1.034	26.330				
	3	0.962	23.080		3	1.037	26.530				
	4	0.965	23.208		4	1.040	26.719				
2011	1	0.968	23.312	2018	1	1.043	26.958				
	2	0.973	23.427		2	1.048	27.208				
	3	0.978	23.556		3	1.052	27.441				
	4	0.982	23.638		4	1.056	27.728				
2012	1	0.986	23.715	2019	1	1.059	27.949				
	2	0.990	23.794		2	1.062	28.183				
	3	0.995	23.873		3	1.064	28.355				
	4	1.000	23.965		4	1.065	28.506				
2013	1	1.004	24.062	2020	1P	1.068	28.680				
	2	1.006	24.140		2P	1.069	28.795				
	3	1.008	24.167		3P	1.069	28.894				
	4	1.010	24.208		4P	1.069	28.944				
2014	1	1.012	24.299	2021	1P	1.068	28.956				
	2	1.016	24.405		2P	1.069	28.975				
	3	1.019	24.538		3P	1.072	29.006				
	4	1.022	24.663		4P	1.076	29.055				
2015	1	1.024	24.759	2022	1P	1.082	29.123				
	2	1.026	24.909		2P	1.088	29.208				
	3	1.028	25.013		3P	1.095	29.312				
	4	1.030	25.172		4P	1.101	29.436				
CHANGE IN EXPOSURES				MANUFACTURERS				CONTRACTORS			
1/1/2017 to 1/1/2022		(2022:2/2017:2)	1.052	1.109							
1/1/2018 to 1/1/2022		(2022:2/2018:2)	1.039	1.074							
1/1/2019 to 1/1/2022		(2022:2/2019:2)	1.024	1.036							
AVERAGE ANNUAL TREND FACTOR											
1/1/2017 to 1/1/2022		(5.0 YRS)	1.010	1.021							
1/1/2018 to 1/1/2022		(4.0 YRS)	1.010	1.018							
1/1/2019 to 1/1/2022		(3.0 YRS)	1.008	1.012							

* 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	9.5%	-1.4%
OTHER DURABLES	6.2%	-1.5%
CLOTHING	9.6%	-0.5%
FOOD	43.8%	1.6%
OTHER NON-DURABLES	26.7%	1.2%
RECREATION SERVICES	4.2%	1.9%
TOTAL	100.0%	0.8% ⁴

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

² Volume weights are based on each type of class's inflation-adjusted contribution to GDP in year ending 6/30/2019. Inflation adjusted GDP is measured in terms of 2012 prices.

³ Inflation trends are based on average annual growth rates in consumption components starting 2017 to 2022.

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
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		3	0.872	0.853	0.984	1.106	1.056	1.147
	4	1.000	1.000	1.000	1.000	1.000	1.000		4	0.872	0.851	0.980	1.111	1.059	1.153
2013	1	0.998	0.994	1.005	1.004	1.001	1.005	2020	1P	0.869	0.850	0.977	1.114	1.063	1.160
	2	0.994	0.989	1.006	1.008	1.001	1.009		2P	0.865	0.845	0.977	1.116	1.066	1.164
	3	0.988	0.985	1.009	1.012	1.001	1.013		3P	0.859	0.841	0.974	1.119	1.070	1.169
	4	0.981	0.979	1.010	1.015	1.002	1.017		4P	0.853	0.838	0.975	1.123	1.074	1.171
2014	1	0.972	0.970	1.010	1.018	1.004	1.022	2021	1P	0.846	0.835	0.974	1.127	1.080	1.172
	2	0.962	0.959	1.012	1.024	1.006	1.028		2P	0.842	0.834	0.975	1.133	1.086	1.178
	3	0.954	0.950	1.013	1.030	1.009	1.032		3P	0.836	0.832	0.974	1.138	1.093	1.184
	4	0.947	0.940	1.013	1.038	1.013	1.036		4P	0.832	0.831	0.974	1.144	1.099	1.190
2015	1	0.940	0.931	1.011	1.045	1.017	1.038	2022	1P	0.829	0.830	0.973	1.150	1.105	1.196
	2	0.935	0.923	1.007	1.050	1.021	1.042		2P	0.827	0.830	0.973	1.156	1.111	1.201
	3	0.930	0.914	1.004	1.054	1.023	1.047		3P	0.827	0.830	0.973	1.162	1.117	1.206
	4	0.924	0.906	1.001	1.058	1.025	1.052		4P	0.828	0.830	0.973	1.168	1.123	1.212
Change In Exposures*								Average Annual Trend Factor							
1/1/2017 to 1/1/2022 (2022:2/2017:2)								1/1/2017 to 1/1/2022 (5.0 Years)							
		0.931	0.929	0.976	1.082	1.063	1.100			-1.4%	-1.5%	-0.5%	1.6%	1.2%	1.9%

*Assumes a loss cost revision date of January 1, 2021, and a prospective average date of coverage one year later (January 1, 2022).

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PREMISES/OPERATIONS
GOVERNMENTAL SUBDIVISIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 6/30/2017, 6/30/2018 & 6/30/2019

(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 @	
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		3		1.147
	4		1.000		4		1.152
2013	1		1.007	2020	1P		1.158
	2		1.016		2P		1.160
	3		1.025		3P		1.161
	4		1.033		4P		1.159
2014	1		1.040	2021	1P		1.157
	2		1.046		2P		1.158
	3		1.052		3P		1.161
	4		1.056		4P		1.167
2015	1		1.057	2022	1P		1.174
	2		1.058		2P		1.181
	3		1.058		3P		1.187
	4		1.057		4P		1.192
CHANGE IN EXPOSURES				AVERAGE ANNUAL TREND FACTOR			
1/1/2017 to 1/1/2022		(2022:2/2017:2)	1.102	1/1/2017 to 1/1/2022		(5.0 YRS)	1.020
1/1/2018 to 1/1/2022		(2022:2/2018:2)	1.067	1/1/2018 to 1/1/2022		(4.0 YRS)	1.016
1/1/2019 to 1/1/2022		(2022:2/2019:2)	1.034	1/1/2019 to 1/1/2022		(3.0 YRS)	1.011

* 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 Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2009	\$ 235,622,274	4,219	\$ 55,848	\$ 54,215		
6/30/2010	241,062,562	4,244	56,801	55,325		
12/31/2010	237,530,308	4,359	54,492	56,458		
6/30/2011	256,426,904	4,517	56,769	57,614		
12/31/2011	262,424,287	4,357	60,230	58,793	\$ 58,571	
6/30/2012	236,406,866	3,830	61,725	59,997	59,797	
12/31/2012	218,327,726	3,601	60,630	61,225	61,050	
6/30/2013	221,312,657	3,621	61,119	62,479	62,328	
12/31/2013	229,206,087	3,711	61,764	63,758	63,633	\$ 62,594
6/30/2014	258,653,361	3,938	65,681	65,064	64,966	64,065
12/31/2014	250,350,005	3,667	68,271	66,396	66,326	65,569
6/30/2015	227,440,436	3,434	66,232	67,755	67,715	67,109
12/31/2015	215,545,550	3,379	63,790	69,142	69,133	68,685
6/30/2016	218,469,251	3,098	70,519	70,558	70,581	70,298
12/31/2016	226,198,154	3,140	72,038	72,002	72,059	71,949
6/30/2017	233,688,687	3,209	72,823	73,477	73,568	73,639
12/31/2017	250,513,546	3,225	77,679	74,981	75,108	75,369
6/30/2018	261,020,444	3,224	80,962	76,516	76,681	77,139
12/31/2018	251,380,934	3,218	78,117	78,083	78,287	78,950
6/30/2019	249,251,940	3,166	78,728	79,681	79,926	80,804
Goodness of Fit Statistic, R-Squared:				0.936	0.904	0.863
Average Annual Severity Trend (10 yr)				+ 4.1%		
Average Annual Severity Trend (8 yr)				+ 4.2%		
Average Annual Severity Trend (6 yr)				+ 4.8%		
Selected Annual Severity Trend				+ 4.5%		

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

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

(See Section B- Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND
MULTISTATE
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 <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	\$ 166,786,475	15,221	\$ 10,958	\$ 10,602		
6/30/2010	165,560,608	15,591	10,619	10,869		
12/31/2010	169,511,123	16,140	10,503	11,143		
6/30/2011	175,185,043	16,218	10,802	11,424		
12/31/2011	178,200,069	16,030	11,117	11,713	\$ 12,027	
6/30/2012	171,166,242	15,315	11,176	12,008	12,298	
12/31/2012	182,222,087	14,398	12,656	12,311	12,575	
6/30/2013	182,896,889	13,822	13,232	12,621	12,858	
12/31/2013	176,657,072	13,041	13,546	12,940	13,147	\$ 13,996
6/30/2014	183,108,491	12,708	14,409	13,266	13,443	14,179
12/31/2014	184,234,738	12,485	14,756	13,601	13,745	14,364
6/30/2015	182,719,812	12,187	14,993	13,944	14,055	14,552
12/31/2015	181,519,836	12,263	14,802	14,296	14,371	14,742
6/30/2016	181,577,722	12,437	14,600	14,656	14,695	14,935
12/31/2016	187,699,571	12,699	14,781	15,026	15,025	15,130
6/30/2017	187,479,162	12,660	14,809	15,405	15,363	15,328
12/31/2017	198,129,894	12,478	15,878	15,794	15,709	15,528
6/30/2018	198,836,145	12,565	15,825	16,192	16,063	15,731
12/31/2018	197,899,451	12,400	15,960	16,600	16,424	15,937
6/30/2019	196,352,560	12,081	16,253	17,019	16,794	16,145
Goodness of Fit Statistic, R-Squared:				0.897	0.824	0.807
Average Annual Severity Trend (10 yr)				+ 5.1%		
Average Annual Severity Trend (8 yr)				+ 4.6%		
Average Annual Severity Trend (6 yr)				+ 2.6%		
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>
12/31/2009	\$ 23,727,055	515	\$ 46,072	\$ 40,081		
6/30/2010	22,834,697	604	37,806	40,029		
12/31/2010	18,644,387	574	32,482	39,977		
6/30/2011	18,603,120	504	36,911	39,926		
12/31/2011	18,857,007	500	37,714	39,874	\$ 41,871	
6/30/2012	18,369,412	474	38,754	39,823	41,616	
12/31/2012	16,582,405	439	37,773	39,771	41,363	
6/30/2013	17,923,327	423	42,372	39,720	41,111	
12/31/2013	23,458,969	474	49,491	39,669	40,861	\$ 45,151
6/30/2014	22,900,787	526	43,538	39,617	40,612	44,227
12/31/2014	20,406,375	508	40,170	39,566	40,365	43,322
6/30/2015	22,271,191	513	43,414	39,515	40,119	42,435
12/31/2015	20,544,898	525	39,133	39,464	39,874	41,566
6/30/2016	21,575,377	529	40,785	39,413	39,632	40,716
12/31/2016	19,932,691	483	41,269	39,362	39,390	39,882
6/30/2017	16,638,613	515	32,308	39,312	39,150	39,066
12/31/2017	22,739,690	549	41,420	39,261	38,912	38,266
6/30/2018	26,419,036	556	47,516	39,210	38,675	37,483
12/31/2018	17,832,335	519	34,359	39,160	38,439	36,716
6/30/2019	16,680,880	492	33,904	39,109	38,205	35,965
Goodness of Fit Statistic, R-Squared:				0.004	0.064	0.326
Average Annual Severity Trend (10 yr)				- 0.3%		
Average Annual Severity Trend (8 yr)				- 1.2%		
Average Annual Severity Trend (6 yr)				- 4.1%		
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>
12/31/2009	\$ 631,697,147	19,190	\$ 32,918	\$ 32,318		
6/30/2010	649,384,967	19,772	32,844	33,044		
12/31/2010	679,989,083	20,120	33,797	33,786		
6/30/2011	706,040,379	20,420	34,576	34,546		
12/31/2011	693,639,284	19,556	35,469	35,322	\$ 35,169	
6/30/2012	632,588,124	17,277	36,614	36,116	35,976	
12/31/2012	598,038,420	16,386	36,497	36,927	36,802	
6/30/2013	632,849,703	17,125	36,955	37,757	37,646	
12/31/2013	682,175,634	18,101	37,687	38,605	38,510	\$ 38,442
6/30/2014	758,994,700	19,245	39,439	39,473	39,394	39,337
12/31/2014	751,824,475	18,444	40,763	40,360	40,298	40,253
6/30/2015	741,371,872	17,773	41,713	41,267	41,222	41,191
12/31/2015	770,650,459	17,980	42,862	42,194	42,168	42,150
6/30/2016	743,503,511	16,859	44,101	43,142	43,136	43,132
12/31/2016	743,205,883	16,972	43,790	44,112	44,126	44,136
6/30/2017	774,704,688	17,612	43,987	45,103	45,138	45,164
12/31/2017	810,415,611	18,224	44,470	46,116	46,174	46,215
6/30/2018	887,140,288	18,962	46,785	47,153	47,234	47,291
12/31/2018	896,651,764	18,347	48,872	48,212	48,318	48,393
6/30/2019	854,872,588	16,807	50,864	49,296	49,426	49,520
Goodness of Fit Statistic, R-Squared:				0.982	0.970	0.942
Average Annual Severity Trend (10 yr)				+ 4.5%		
Average Annual Severity Trend (8 yr)				+ 4.6%		
Average Annual Severity Trend (6 yr)				+ 4.7%		
Selected Annual Severity Trend				+ 4.0%		

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

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

(See Section B- Explanation of Trend Calculation).

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 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	\$ 73,232,389	8,179	\$ 8,954	\$ 8,352		
6/30/2010	75,009,598	8,430	8,898	8,552		
12/31/2010	74,500,774	8,699	8,564	8,757		
6/30/2011	76,462,777	8,911	8,581	8,967		
12/31/2011	83,833,363	8,830	9,494	9,183	\$ 9,031	
6/30/2012	78,466,258	8,078	9,714	9,403	9,265	
12/31/2012	75,845,345	7,657	9,905	9,629	9,505	
6/30/2013	73,310,116	7,748	9,462	9,860	9,752	
12/31/2013	77,305,431	7,732	9,998	10,096	10,004	\$ 9,544
6/30/2014	75,542,238	7,915	9,544	10,339	10,263	9,859
12/31/2014	74,630,074	7,879	9,472	10,587	10,529	10,185
6/30/2015	85,047,587	7,600	11,190	10,841	10,802	10,521
12/31/2015	88,187,021	7,630	11,558	11,101	11,082	10,869
6/30/2016	81,885,166	7,616	10,752	11,368	11,369	11,228
12/31/2016	88,337,111	7,702	11,469	11,640	11,663	11,599
6/30/2017	91,341,382	8,065	11,326	11,920	11,965	11,982
12/31/2017	97,981,909	7,888	12,422	12,206	12,275	12,377
6/30/2018	101,042,321	7,562	13,362	12,499	12,593	12,786
12/31/2018	95,731,886	7,352	13,021	12,799	12,919	13,208
6/30/2019	96,767,122	7,001	13,822	13,106	13,254	13,645
Goodness of Fit Statistic, R-Squared:				0.884	0.852	0.865
Average Annual Severity Trend (10 yr)				+ 4.9%		
Average Annual Severity Trend (8 yr)				+ 5.2%		
Average Annual Severity Trend (6 yr)				+ 6.7%		
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>
12/31/2009	\$ 40,246,685	518	\$ 77,696	\$ 85,914		
6/30/2010	42,409,254	558	76,002	84,276		
12/31/2010	33,732,674	525	64,253	82,669		
6/30/2011	40,466,044	470	86,098	81,093		
12/31/2011	45,486,533	422	107,788	79,547	\$ 89,311	
6/30/2012	33,496,081	348	96,253	78,030	86,551	
12/31/2012	30,740,405	339	90,680	76,542	83,877	
6/30/2013	30,894,768	380	81,302	75,083	81,285	
12/31/2013	32,396,888	415	78,065	73,651	78,773	\$ 67,325
6/30/2014	36,512,408	470	77,686	72,247	76,339	66,757
12/31/2014	30,877,757	513	60,191	70,869	73,980	66,193
6/30/2015	36,474,370	589	61,926	69,518	71,694	65,634
12/31/2015	39,551,020	674	58,681	68,192	69,478	65,080
6/30/2016	36,520,342	697	52,396	66,892	67,332	64,530
12/31/2016	35,257,959	639	55,177	65,617	65,251	63,985
6/30/2017	32,972,807	555	59,410	64,366	63,235	63,445
12/31/2017	39,822,818	539	73,883	63,138	61,281	62,909
6/30/2018	45,980,991	544	84,524	61,934	59,387	62,378
12/31/2018	36,205,589	549	65,948	60,754	57,552	61,851
6/30/2019	24,292,445	460	52,810	59,595	55,773	61,329
Goodness of Fit Statistic, R-Squared:				0.302	0.443	0.035
Average Annual Severity Trend (10 yr)				- 3.8%		
Average Annual Severity Trend (8 yr)				- 6.1%		
Average Annual Severity Trend (6 yr)				- 1.7%		
Selected Annual Severity Trend				+ 1.0%		

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

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

(See Section B- Explanation of Trend Calculation).

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
6/30/2006	\$ 721,613,388	25,267	35.01
6/30/2007	751,277,830	26,185	34.85
6/30/2008	755,025,104	25,992	34.43
6/30/2009	775,427,520	26,700	34.43
6/30/2010	717,057,601	26,137	36.45
6/30/2011	731,358,117	26,642	36.43
6/30/2012	749,798,952	25,485	33.99
6/30/2013	737,937,479	24,353	33.00
6/30/2014	790,462,467	24,980	31.60
6/30/2015	811,616,912	24,342	29.99
6/30/2016	825,144,162	25,037	30.34
6/30/2017	844,199,482	25,903	30.68
6/30/2018	871,728,318	26,057	29.89
6/30/2019	871,743,920	25,356	29.09

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>
6/30/2006	\$ 894,632,808	31,310	35.00
6/30/2007	930,392,767	31,765	34.14
6/30/2008	976,215,453	31,299	32.06
6/30/2009	1,102,336,999	32,696	29.66
6/30/2010	1,157,997,997	32,475	28.04
6/30/2011	1,193,430,305	32,674	27.38
6/30/2012	1,188,601,097	28,328	23.83
6/30/2013	1,158,488,042	27,947	24.12
6/30/2014	1,207,113,512	31,171	25.82
6/30/2015	1,294,691,707	30,012	23.18
6/30/2016	1,321,706,843	29,381	22.23
6/30/2017	1,349,131,616	30,612	22.69
6/30/2018	1,362,715,346	32,441	23.81
6/30/2019	1,336,936,749	29,652	22.18

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

CLASS GROUP 01

10100	1.03	
10146	0.46	
10352	0.60	
11258	1.24	
11259	1.33	
11288	1.52	
13111	1.15	
13673	0.94	
13720	0.53	
14401	1.25	
15224	0.56	
18435	1.09	
18436	0.88	
18501	1.00	*

CLASS GROUP 02

16900	1.95	
16901	1.25	
16902	1.06	
16905	2.05	
16906	1.31	
16910	1.17	
16911	1.06	
16915	1.20	
16916	1.00	*
16920	2.66	
16921	2.43	
16930	1.53	
16931	1.65	
16940	3.32	
16941	1.33	

CLASS GROUP 03

10026	1.24	
10042	0.71	
10060	0.34	
10065	0.51	
10066	0.52	
10071	0.61	
10101	0.46	
10105	4.98	
10113	0.69	
10115	1.37	
10130	6.79	
10132	5.85	
10150	0.95	
10151	23.92	
10160	4.26	
10204	0.43	
10205	0.48	
10220	9.04	
10309	0.31	
10315	0.73	
11020	0.58	
11126	0.12	
11155	0.41	
11204	0.60	
11234	0.54	
11273	26.77	
11274	25.69	
12356	2.27	
12374	1.18	
12375	0.58	
12393	0.77	
12467	0.32	

12805	0.62	
12841	1.03	
12927	0.18	
13314	0.23	
13351	0.56	
13352	0.57	
13506	1.76	
13507	2.12	
13716	0.87	
13759	0.34	
14068	0.075	
14101	0.88	
14655	0.17	
14733	1.19	
14734	0.51	
14913	0.64	
15314	0.41	
15538	0.73	
15600	1.84	
15608	0.41	
15656	12.11	
15839	0.55	
15991	0.45	
15993	0.38	
16402	2.72	
16403	1.72	
16404	2.17	
16676	0.57	
16750	0.20	
16751	0.20	
16881	3.13	
18109	0.75	
18110	0.60	
18206	0.97	

18335	0.70	
18437	1.00	*
18438	1.92	
18507	0.36	
18570	3.76	
18708	0.22	
18834	0.57	
18911	1.80	
18912	3.39	
18920	0.88	
19795	0.59	
19796	0.69	
41510	90.50	
45900	0.21	
45901	0.18	
48808	3.10	
49111	4.74	

CLASS GROUP 04

10133	12.18	
11052	12.67	
11167	2.92	
11168	15.14	
14731	12.57	
14732	0.93	
15123	12.15	
15124	4.25	
19007	4.75	
19051	10.53	
44009	14.81	
49617	1.00	*
49618	0.84	
49619	1.58	
49763	10.26	

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

*Base Class

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

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

*Base Class

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

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

CLASS GROUP 14

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

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

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

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

CLASS GROUP 16

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

*

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

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

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

*Base Class

CLASS GROUP 32 (cont'd)

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

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

CLASS GROUP 33

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

*

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

CLASS GROUP 34

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

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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
TABLE OF CONTENTS

• Calculation of Aggregate Loss Costs at Current Level and Incurred Losses	F-2-4
• Implicit Package Modification Factors	F-5
• Multistate Exposure Development	F-6
• Table of Contents - Loss Development	F-7
• Loss Development Data	F-8-21
• Multistate Review of ULAE Experience	F-22
• Trend Summary	F-23
• Trend Data	F-24-27
• Class Groups and Calculation of Proposed Class Loss Costs	F-28-40

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

TABLE OF CONTENTS

• Bodily Injury Indemnity - Full Coverage	F-8-9
• Bodily Injury Indemnity - Deductible Coverage	F-10-11
• Bodily Injury ALAE	F-12-14
• Property Damage Indemnity - Full Coverage	F-15-16
• Property Damage Indemnity - Deductible Coverage	F-17-18
• Property Damage ALAE	F-19-21

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>	Link Ratios <u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/1999	0.996	1.006	0.996	1.001	1.001	1.003	1.000 *
12/31/2000	0.997	1.012	1.000	0.999	1.000	1.000 *	1.000 *
12/31/2001	1.003	1.000	1.002	1.000	1.000 *	1.000 *	1.000 *
12/31/2002	1.008	1.002	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2003	1.002	0.996	1.002 *	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	1.008						
Best 3/5	1.004	1.003	1.001 *	1.000 *	1.000 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.008

	Cumulative Incremental Factors						
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.621	0.538	0.434	0.341	0.278	0.220	0.182
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.148	0.119	0.088	0.057	0.024	0.014	0.000

<u>A.Y.E</u>	Reported ALAE <u>as of 3/31/19</u>	\$500,000 <u>Ultimate Indemnity</u>	ALAE <u>Factor</u>	Additional <u>ALAE</u>	ALAE at <u>171 Months</u>	171-Ultimate <u>Factor</u>	Ultimate <u>ALAE</u>
12/31/2016	10,235,451	41,188,959	0.434	17,876,013	28,111,464	1.008	28,336,036
12/31/2017	5,241,533	40,156,636	0.538	21,604,285	26,845,818	1.008	27,060,311
12/31/2018	2,197,136	31,434,283	0.621	19,520,697	21,717,833	1.008	21,891,329

* Calculated Using Modified Bondy Method

Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 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
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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 04

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.044 * 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
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

N

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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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

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 05

NUMBER OF YEARS OF DATA USED: 5

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

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)
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

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .996 * 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
58301	77103	247755	2.09027	.0639	1.109	1.082	1.078	.082	.088	7.3	.082	.088
58302	44551	232484	.76868	.0616	1.025	1.000	.996	.055	.055	0.0	.055	.055
58397	1440834	5633085	.78100	.4922	.914	.892	.888	.830	.740	-10.8	.830	.740
58575	26172	92765	.00000	.0406	1.000	.976	.972	.123	.120	-2.4	.123	.120
58663	1463116	6273340	.55383	.5184	.789	.770	.767	1.590	1.280	-19.5	1.590	1.280
58802	28363	182262	2.20058	.0542	1.105	1.078	1.074	.450	.480	6.7	.450	.480
58837	7600	41749	.00000	.0327	1.008	.983	.979	.165	.162	-1.8	.165	.162
58840	3886	13420	5.80112	.0282	1.176	1.147	1.142	.111	.127	14.4	.111	.127
58873	237631	1009427	.93769	.1636	1.025	1.000	.996	.030	.030	0.0	.030	.030
58904	11786	57446	.00000	.0351	1.006	.981	.977	.131	.128	-2.3	.131	.128
58922	1192474	5490688	.80316	.4860	.926	.903	.899	.187	.168	-10.2	.187	.168
59005	171273	854165	.91947	.1451	1.024	.999	.995	.096	.096	0.0	.096	.096
59188	321	972	.00000	.0262	1.015	.990	.986	.056	.055	-1.8	.056	.055
59189	4360	15413	.00000	.0285	1.013	.988	.984	.300	.300	0.0	.300	.300
59223	120370	601825	2.27852	.1131	1.182	1.153	1.148	.077	.088	14.3	.077	.088
59378	0	52	.00000	.0261	1.015	.990	.986	.152	.150	-1.3	.152	.150
59481	83569	354019	2.54948	.0792	1.162	1.134	1.129	.088	.099	12.5	.088	.099
59701	3659	53399	6.47937	.0345	1.230	1.200	1.195	.244	.290	18.9	.244	.290
59713	326896	1504045	.76038	.2178	.981	.957	.953	.330	.310	-6.1	.330	.310
59722	58084	277751	.46562	.0683	1.003	.979	.975	.032	.031	-3.1	.032	.031
59723	13603	98150	.00000	.0414	.999	.975	.971	.038	.037	-2.6	.038	.037
59726	96958	688208	1.08508	.1243	1.048	1.022	1.018	.024	.024	0.0	.024	.024
59738	9774	58404	.00000	.0353	1.005	.980	.976	.066	.064	-3.0	.066	.064
59773	1	232	.00000	.0261	1.015	.990	.986	.028	.028	0.0	.028	.028
59774	903	1719	.00000	.0264	1.015	.990	.986	.152	.150	-1.3	.152	.150
59775	0	0	.00000	.0000	.000	.000	.000	.189	.188	-0.5	.189	.188
59798	686293	3182185	1.22730	.3586	1.109	1.082	1.078	.460	.500	8.7	.460	.500
59886	19174	116421	.00000	.0442	.996	.972	.968	.112	.108	-3.6	.112	.108
59889	11249	77718	2.83138	.0383	1.111	1.084	1.080	.153	.165	7.8	.153	.165
59914	754179	3575524	1.25843	.3846	1.125	1.098	1.094	.620	.680	9.7	.620	.680
59915	166847	580536	.60667	.1102	.994	.970	.966	.780	.750	-3.8	.780	.750
59917	65053	345965	4.03154	.0781	1.276	1.245	1.240	.165	.205	24.2	.165	.205
59931	157624	727687	.39466	.1293	.959	.936	.932	.590	.550	-6.8	.590	.550
59932	55156	269839	.00000	.0671	.972	.948	.944	.930	.880	-5.4	.930	.880
59947	14211	100306	.00000	.0417	.999	.975	.971	.330	.320	-3.0	.330	.320
59955	16698	92312	.00000	.0405	1.000	.976	.972	.147	.143	-2.7	.147	.143
59970	19173	100498	.87050	.0418	1.035	1.010	1.006	.182	.183	0.5	.182	.183

X-TILDE: 1.026 X-TILDE (MONOLINE): 1.025 PI-TILDE: .0016697
 TAU SQUARED: .05482 SIGMA SQUARED: 336466.91420

L - CAPPED DOWN

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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)
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
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SECTION G

SUPPORTING MATERIAL -- LOCAL PRODUCTS/COMPLETED OPERATIONS

TABLE OF CONTENTS

• Calculation of Aggregate Loss Costs at Current Level and Incurred Losses	G-2-4
• Implicit Package Modification Factors	G-5
• Calculation of Exposure Development Factors	G-6-8
• Table of Contents - Loss Development	G-9
• Loss Development Data	G-10-45
• Multistate Review of ULAE Experience	G-46
• Trend Summary	G-47
• Trend Data	G-48-51
• Class Groups and Calculation of Proposed Class Loss Costs	G-52-61

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	\$79,765,836	1.000	1.128		\$89,975,863
	12/31/2017	86,242,410	1.000	1.098		94,694,166
	12/31/2018	91,557,720	1.022	1.062		99,373,453
MULTILINE	12/31/2016	\$175,268,307	1.000	1.130	0.986	\$195,280,442
	12/31/2017	186,780,992	1.000	1.099	0.989	203,014,315
	12/31/2018	191,601,140	1.022	1.062	0.991	206,085,367
TOTAL	12/31/2016					\$285,256,305
	12/31/2017					297,708,481
	12/31/2018					305,458,820

+ 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.

ILLINOIS
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	0.847
35	Not Applicable	--
36	Service Policy	1.232
37	Industrial/Processing Policy	0.703
38	Contractors Policy	0.987

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

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

ILLINOIS

LOCAL PRODUCTS/COMPLETED OPERATIONS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.022	1.010	0.9355	1.011	5,000,000
27 to 39 Months	1.000	0.996	0.8184	0.997	15,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
12/31/2016			1.000		1.000
12/31/2017		0.997	1.000		0.997
12/31/2018	1.011	0.997	1.000		1.008

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

ILLINOIS
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	13,823,100	13,959,066	13,934,661	13,936,225	13,936,225	13,936,527	13,936,375	13,936,375
12/31/2012	15,593,555	15,753,290	15,731,374	15,671,092	15,671,416	15,671,209	15,664,033	
12/31/2013	17,703,180	17,802,327	17,678,502	17,676,815	17,683,019	17,682,707		
12/31/2014	20,134,728	20,666,580	20,590,763	20,583,736	20,583,968			
12/31/2015	22,429,035	22,690,843	22,512,230	22,509,706				
12/31/2016	24,722,990	24,221,200	24,234,789					
12/31/2017	25,410,034	25,719,088						
12/31/2018	25,437,786							

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	0.998	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.010	0.999	0.996	1.000	1.000	1.000	
12/31/2013	1.006	0.993	1.000	1.000	1.000		
12/31/2014	1.026	0.996	1.000	1.000			
12/31/2015	1.012	0.992	1.000				
12/31/2016	0.980	1.001					
12/31/2017	1.012						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.010	0.996

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
TABLE OF CONTENTS

COMPLETED OPERATIONS

Calculation of State Loss Development Factors	G-10-13
State BI Indemnity	G-14-15
State BI ALAE	G-16
State PD Indemnity	G-17-18
State PD ALAE	G-19
Multistate BI Indemnity-Full	G-20-21
Multistate BI Indemnity-Ded	G-22-23
Multistate BI ALAE	G-24-25
Multistate PD Indemnity-Full	G-26-27
Multistate PD Indemnity-Ded	G-28-29
Multistate PD ALAE	G-30-31

LOCAL PRODUCTS

Multistate BI Indemnity-Full	G-32-33
Multistate BI Indemnity-Ded	G-34-35
Multistate BI ALAE	G-36-38
Multistate PD Indemnity-Full	G-39-40
Multistate PD Indemnity-Ded	G-41-42
Multistate PD ALAE	G-43-45

ILLINOIS

Completed Operations
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.960	2.329	0.7893	2.251	360,000
27 to 39 Months	1.486	1.664	0.8405	1.636	380,000
39 to 51 Months	1.091	1.107	0.8605	1.105	410,000
51 to 63 Months	1.009	0.932	0.8747	0.942	430,000
63 to 75 Months	1.002	1.006	0.8516	1.005	470,000
75 to 87 Months	0.983	0.983	0.8566	0.983	500,000
87 to 99 Months	0.990	1.016	0.8210	1.011	540,000
99 to 111 Months	0.997	0.998	0.8093	0.998	570,000
111 to 123 Months	0.992	1.000	0.7716	0.998	610,000
123 to 135 Months	1.001	1.000	0.7892	1.000	660,000
135 to 147 Months	1.002	1.000	0.7490	1.001	710,000
147 to 159 Months	1.001	1.000	0.7299	1.000	760,000
159 to 171 Months	1.001	1.000	0.6954	1.000	820,000
171 to 183 Months	1.002	1.000	0.6880	1.001	880,000
183 to 195 Months	1.000	1.000	0.6600	1.000	950,000
195 to 207 Months	1.000	1.000	0.5977	1.000	1,000,000
207 to 219 Months	1.000	1.000	0.5619	1.000	1,100,000
219 to 231 Months	1.000	1.000	0.4582	1.000	1,200,000
231 to 243 Months	1.000	1.000	0.3088	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			1.105	0.942	1.005	0.983	1.011	0.998	0.998	1.000	1.001
12/31/2017		1.636	1.105	0.942	1.005	0.983	1.011	0.998	0.998	1.000	1.001
12/31/2018	2.251	1.636	1.105	0.942	1.005	0.983	1.011	0.998	0.998	1.000	1.001
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2016	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.038
12/31/2017	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.697
12/31/2018	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		3.821

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

ILLINOIS

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	417,425	2,812,812	0.318	894,475	1,311,900	1.012	1,327,634
12/31/2017	62,978	3,573,644	0.444	1,586,697	1,649,675	1.012	1,669,465
12/31/2018	13,802	10,335,227	0.505	5,219,290	5,233,092	1.012	5,295,884

(A) See Section G - Multistate Loss Development.

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

ILLINOIS

Completed Operations
Property Damage
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.185	1.141	0.7851	1.150	1,100,000
27 to 39 Months	1.095	1.007	0.8388	1.021	1,200,000
39 to 51 Months	1.046	0.925	0.8526	0.943	1,200,000
51 to 63 Months	1.037	1.021	0.8449	1.023	1,300,000
63 to 75 Months	1.032	0.973	0.8266	0.983	1,400,000
75 to 87 Months	1.028	1.020	0.8226	1.021	1,500,000
87 to 99 Months	1.028	1.002	0.8326	1.006	1,600,000
99 to 111 Months	1.042	1.008	0.8352	1.014	1,700,000
111 to 123 Months	1.016	0.992	0.8454	0.996	1,800,000
123 to 135 Months	1.027	1.028	0.8134	1.028	2,000,000
135 to 147 Months	1.012	0.999	0.7750	1.002	2,100,000
147 to 159 Months	1.009	0.987	0.7222	0.993	2,300,000
159 to 171 Months	1.005	1.000	0.6950	1.002	2,400,000
171 to 183 Months	1.004	0.998	0.6893	1.000	2,600,000
183 to 195 Months	1.002	1.000	0.6819	1.001	2,800,000
195 to 207 Months	1.002	1.000	0.6629	1.001	3,000,000
207 to 219 Months	1.002	1.000	0.6363	1.001	3,200,000
219 to 231 Months	1.002	1.000	0.4991	1.001	3,400,000
231 to 243 Months	1.002	1.000	0.2797	1.001	3,700,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year	Loss Development From										
Ending	27:15	39:27	51:39	63:51	75:63	87:75	99:87	111:99	123:111	135:123	147:135
12/31/2016			0.943	1.023	0.983	1.021	1.006	1.014	0.996	1.028	1.002
12/31/2017		1.021	0.943	1.023	0.983	1.021	1.006	1.014	0.996	1.028	1.002
12/31/2018	1.150	1.021	0.943	1.023	0.983	1.021	1.006	1.014	0.996	1.028	1.002
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2016	0.993	1.002	1.000	1.001	1.001	1.001	1.001	1.001	1.008		1.021
12/31/2017	0.993	1.002	1.000	1.001	1.001	1.001	1.001	1.001	1.008		1.043
12/31/2018	0.993	1.002	1.000	1.001	1.001	1.001	1.001	1.001	1.008		1.199

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

ILLINOIS

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	357,942	1,676,642	0.381	638,801	996,743	1.032	1,028,622
12/31/2017	36,428	2,089,161	0.456	952,658	989,086	1.032	1,020,724
12/31/2018	106,936	2,069,180	0.524	1,084,250	1,191,186	1.032	1,229,292

(A) See Section G - Multistate Loss Development.

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

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

\$100,000 Basic Limit Losses as of:											
<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	259,471	388,216	664,666	804,666	687,666	615,916	615,916	615,916	590,916	590,916	580,916
12/31/2000	184,774	403,342	462,553	596,310	516,329	416,329	411,329	401,329	401,329	401,329	401,329
12/31/2001	142,327	356,789	500,627	546,684	437,394	446,296	446,294	446,294	446,294	446,294	396,294
12/31/2002	104,834	470,063	786,375	724,363	761,764	713,013	665,513	665,513	665,513	665,513	665,513
12/31/2003	367,850	526,670	947,787	903,262	794,698	782,198	787,198	782,198	782,198	782,198	782,198
12/31/2004	310,835	278,667	326,516	236,471	275,667	401,459	425,461	418,148	417,667	417,667	452,667
12/31/2005	189,720	504,471	684,025	762,982	718,454	596,880	596,780	621,780	621,780	596,780	596,780
12/31/2006	714,104	1,152,146	1,117,347	1,072,956	1,033,273	978,273	958,273	969,023	964,023	964,023	964,023
12/31/2007	167,109	539,310	733,053	683,555	765,055	633,154	533,154	558,154	558,154	558,154	558,154
12/31/2008	435,759	579,331	735,932	807,701	809,296	824,296	834,096	873,296	948,296	948,296	948,296
12/31/2009	219,276	330,734	569,929	580,480	433,480	672,375	593,980	553,980	553,980	553,980	
12/31/2010	510,387	798,278	1,161,390	1,062,453	1,060,353	992,352	992,352	992,352	944,452		
12/31/2011	209,885	683,978	1,045,309	1,155,468	1,021,991	901,991	890,991	890,991			
12/31/2012	281,232	601,019	1,083,439	1,055,638	1,000,576	1,093,076	1,049,599				
12/31/2013	360,320	370,955	561,978	698,720	673,719	666,319					
12/31/2014	524,876	488,141	744,097	1,247,513	1,056,197						
12/31/2015	146,073	734,176	1,222,462	1,145,594							
12/31/2016	135,250	780,058	1,410,624								
12/31/2017	1,067,180	966,949									
12/31/2018	1,268,942										

<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	580,916	580,916	580,916	580,916	580,916	580,916	580,916	580,916	580,916
12/31/2000	401,329	401,329	402,579	423,830	423,830	433,829	433,829	433,829	
12/31/2001	396,294	396,294	396,294	396,294	396,294	396,294	396,294		
12/31/2002	665,513	665,513	665,513	665,513	665,513	665,513			
12/31/2003	782,198	782,198	782,198	782,198	782,198				
12/31/2004	492,667	492,667	492,667	492,667					
12/31/2005	596,780	596,780	596,780						
12/31/2006	964,023	964,023							
12/31/2007	558,154								

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

A.Y.E.	Link Ratios										
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.496	1.712	1.211	0.855	0.896	1.000	1.000	0.959	1.000	0.983	1.000
12/31/2000	2.183	1.147	1.289	0.866	0.806	0.988	0.976	1.000	1.000	1.000	1.000
12/31/2001	2.507	1.403	1.092	0.800	1.020	1.000	1.000	1.000	1.000	0.888	1.000
12/31/2002	4.484	1.673	0.921	1.052	0.936	0.933	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.432	1.800	0.953	0.880	0.984	1.006	0.994	1.000	1.000	1.000	1.000
12/31/2004	0.897	1.172	0.724	1.166	1.456	1.060	0.983	0.999	1.000	1.084	1.088
12/31/2005	2.659	1.356	1.115	0.942	0.831	1.000	1.042	1.000	0.960	1.000	1.000
12/31/2006	1.613	0.970	0.960	0.963	0.947	0.980	1.011	0.995	1.000	1.000	1.000
12/31/2007	3.227	1.359	0.932	1.119	0.828	0.842	1.047	1.000	1.000	1.000	1.000
12/31/2008	1.329	1.270	1.098	1.002	1.019	1.012	1.047	1.086	1.000	1.000	
12/31/2009	1.508	1.723	1.019	0.747	1.551	0.883	0.933	1.000	1.000		
12/31/2010	1.564	1.455	0.915	0.998	0.936	1.000	1.000	0.952			
12/31/2011	3.259	1.528	1.105	0.884	0.883	0.988	1.000				
12/31/2012	2.137	1.803	0.974	0.948	1.092	0.960					
12/31/2013	1.030	1.515	1.243	0.964	0.989						
12/31/2014	0.930	1.524	1.677	0.847							
12/31/2015	5.026	1.665	0.937								
12/31/2016	5.768	1.808									
12/31/2017	0.906										

3 Yr Mean	3.900	1.666	1.286	0.920	0.988	0.983	0.978	1.013	1.000	1.000	1.000
Best 3/5	2.329	1.664	1.107	0.932	1.006	0.983	1.016	0.998	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2000	1.000	1.003	1.053	1.000	1.024	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	1.008 @	1.000 @	1.000 @	1.000 @
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *

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	0.983	1.016	0.998	1.000	1.000	1.000
12/31/2015				0.932	1.006	0.983	1.016	0.998	1.000	1.000	1.000
12/31/2016			1.107	0.932	1.006	0.983	1.016	0.998	1.000	1.000	1.000
12/31/2017		1.664	1.107	0.932	1.006	0.983	1.016	0.998	1.000	1.000	1.000
12/31/2018	2.329	1.664	1.107	0.932	1.006	0.983	1.016	0.998	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.003
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.935
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.035
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.721
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	4.009

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

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

A.Y.E	Allocated Expenses as of:										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	43,320	64,380	311,852	522,688	516,654	520,160	542,437	585,192	575,254	579,940	581,960
12/31/2000	48,924	159,091	172,465	367,716	413,833	457,304	447,144	458,365	469,781	469,781	469,781
12/31/2001	2,930	70,164	285,451	428,457	391,224	395,355	395,355	395,355	420,355	421,855	406,723
12/31/2002	2,067	51,471	206,585	483,713	805,266	904,422	905,790	922,525	922,525	922,525	922,525
12/31/2003	95,804	288,039	467,130	1,216,334	841,908	842,876	873,452	873,751	873,751	873,751	873,751
12/31/2004	217	8,506	81,542	156,687	268,660	289,246	306,651	327,828	374,039	378,092	402,226
12/31/2005	15,453	79,963	131,908	202,701	270,502	280,107	281,199	291,729	309,096	311,115	311,115
12/31/2006	215,204	699,969	786,679	936,402	864,788	946,770	965,091	987,370	1,019,380	1,036,687	1,048,020
12/31/2007	6	109,777	349,221	479,683	638,861	772,621	797,232	896,309	916,215	955,241	964,960
12/31/2008	15,622	108,622	272,811	490,349	743,139	1,044,148	1,217,027	1,290,953	1,306,194	1,406,587	1,406,587
12/31/2009	6,076	49,048	198,333	294,188	378,644	483,187	531,885	551,050	575,663	580,337	
12/31/2010	29,526	114,492	277,007	548,491	798,136	943,567	1,037,637	1,075,258	1,079,382		
12/31/2011	16,310	148,708	496,823	954,507	1,292,544	1,354,557	1,385,120	1,439,299			
12/31/2012	8,151	134,420	423,979	843,408	1,037,793	1,321,950	1,340,533				
12/31/2013	114,361	113,199	340,590	479,115	487,225	609,315					
12/31/2014	26,708	146,251	351,128	576,121	728,790						
12/31/2015	10,001	98,600	420,852	652,657							
12/31/2016	37,840	145,573	301,762								
12/31/2017	501	37,976									
12/31/2018	13,802										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	582,989	582,989	582,989	582,989	582,989	582,989	582,989	582,989	582,989
12/31/2000	469,781	469,781	472,229	476,950	481,536	493,384	496,464	498,946	
12/31/2001	406,723	406,723	406,723	406,723	406,723	406,723	406,723		
12/31/2002	922,525	922,525	922,525	922,525	922,525	922,525			
12/31/2003	873,751	873,751	873,751	873,751	873,751				
12/31/2004	422,532	454,863	468,611	501,102					
12/31/2005	311,115	311,115	311,115						
12/31/2006	1,066,598	1,073,093							
12/31/2007	964,960								

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

\$100,000 Basic Limit Losses as of:											
<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	777,119	950,472	1,025,938	1,076,337	1,130,248	1,203,393	1,438,666	1,387,641	1,486,716	1,436,716	1,437,036
12/31/2000	1,223,360	1,640,089	1,668,591	1,804,236	1,761,604	1,953,239	1,863,100	1,851,066	1,861,066	1,865,533	1,876,362
12/31/2001	1,308,474	1,727,140	2,040,537	2,000,913	2,169,576	2,038,458	1,986,739	2,174,235	2,173,344	2,312,418	2,295,712
12/31/2002	1,374,349	1,530,048	1,617,580	1,670,961	1,753,326	1,725,626	1,643,367	1,722,068	1,771,569	1,765,289	1,747,290
12/31/2003	1,600,931	1,673,939	1,925,254	1,877,533	1,827,035	1,965,513	1,957,221	1,958,200	1,980,236	1,944,800	1,944,428
12/31/2004	1,524,235	1,713,678	2,128,687	2,044,507	2,129,256	1,987,271	1,788,902	1,914,265	1,873,247	1,986,823	2,010,915
12/31/2005	1,430,621	1,430,543	1,540,214	1,589,210	1,604,546	1,597,876	1,540,104	1,469,028	1,472,351	1,429,983	1,440,241
12/31/2006	1,731,441	2,082,677	2,627,119	2,338,219	2,559,346	2,463,010	2,390,238	2,414,305	2,387,123	2,369,521	2,467,255
12/31/2007	2,715,982	2,679,211	3,238,012	3,353,073	3,249,001	3,133,285	3,172,168	3,130,281	3,227,354	3,170,866	3,324,388
12/31/2008	2,764,901	2,983,971	3,247,656	3,566,597	3,376,091	2,966,344	3,060,886	3,174,294	3,129,373	3,176,873	3,276,875
12/31/2009	2,816,234	3,159,115	3,455,883	3,498,796	3,474,924	3,204,235	3,252,920	3,268,502	3,488,502	3,488,502	
12/31/2010	2,002,083	2,057,213	2,345,911	2,073,439	2,228,446	2,096,985	2,164,211	2,171,449	2,176,886		
12/31/2011	2,214,981	2,399,924	2,888,925	2,456,445	2,498,873	2,528,840	2,539,813	2,536,805			
12/31/2012	1,975,673	2,133,205	2,264,851	2,232,829	2,377,915	2,330,845	2,359,415				
12/31/2013	1,828,173	1,949,642	1,863,861	1,920,818	1,796,853	1,791,428					
12/31/2014	3,101,735	3,059,712	3,459,028	2,927,130	2,868,340						
12/31/2015	1,414,629	1,828,500	1,616,837	1,519,336							
12/31/2016	1,227,354	1,358,265	1,361,392								
12/31/2017	1,376,264	1,719,096									
12/31/2018	1,353,048										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
12/31/1999	1,437,074	1,436,717	1,436,724	1,436,721	1,436,716	1,436,716	1,436,716	1,436,716	1,436,716		
12/31/2000	1,863,713	1,951,066	1,951,066	1,951,066	1,951,066	1,951,066	1,951,066	1,951,066			
12/31/2001	2,297,871	2,245,381	2,259,673	2,315,381	2,209,014	2,209,629	2,220,857				
12/31/2002	1,825,730	1,747,289	1,747,290	1,738,956	1,738,956	1,742,286					
12/31/2003	1,905,754	1,955,754	1,947,421	1,947,421	1,947,421						
12/31/2004	2,073,850	2,074,056	2,074,054	2,049,847							
12/31/2005	1,444,983	1,439,983	1,439,985								
12/31/2006	2,461,458	2,375,838									
12/31/2007	3,307,388										

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

	Link Ratios										
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.223	1.079	1.049	1.050	1.065	1.196	0.965	1.071	0.966	1.000	1.000
12/31/2000	1.341	1.017	1.081	0.976	1.109	0.954	0.994	1.005	1.002	1.006	0.993
12/31/2001	1.320	1.181	0.981	1.084	0.940	0.975	1.094	1.000	1.064	0.993	1.001
12/31/2002	1.113	1.057	1.033	1.049	0.984	0.952	1.048	1.029	0.996	0.990	1.045
12/31/2003	1.046	1.150	0.975	0.973	1.076	0.996	1.001	1.011	0.982	1.000	0.980
12/31/2004	1.124	1.242	0.960	1.041	0.933	0.900	1.070	0.979	1.061	1.012	1.031
12/31/2005	1.000	1.077	1.032	1.010	0.996	0.964	0.954	1.002	0.971	1.007	1.003
12/31/2006	1.203	1.261	0.890	1.095	0.962	0.970	1.010	0.989	0.993	1.041	0.998
12/31/2007	0.986	1.209	1.036	0.969	0.964	1.012	0.987	1.031	0.982	1.048	0.995
12/31/2008	1.079	1.088	1.098	0.947	0.879	1.032	1.037	0.986	1.015	1.031	
12/31/2009	1.122	1.094	1.012	0.993	0.922	1.015	1.005	1.067	1.000		
12/31/2010	1.028	1.140	0.884	1.075	0.941	1.032	1.003	1.003			
12/31/2011	1.083	1.204	0.850	1.017	1.012	1.004	0.999				
12/31/2012	1.080	1.062	0.986	1.065	0.980	1.012					
12/31/2013	1.066	0.956	1.031	0.935	0.997						
12/31/2014	0.986	1.131	0.846	0.980							
12/31/2015	1.293	0.884	0.940								
12/31/2016	1.107	1.002									
12/31/2017	1.249										

3 Yr Mean	1.216	1.006	0.939	0.993	0.996	1.016	1.002	1.019	0.999	1.040	0.999
Best 3/5	1.141	1.007	0.925	1.021	0.973	1.020	1.002	1.008	0.992	1.028	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.047	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *			
12/31/2001	0.977	1.006	1.025	0.954	1.000	1.005	1.000 *	1.000 *			
12/31/2002	0.957	1.000	0.995	1.000	1.002	1.000 *	1.000 *	1.000 *			
12/31/2003	1.026	0.996	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	0.988								
12/31/2005	0.997	1.000									
12/31/2006	0.965										

3 Yr Mean	0.987	0.999	0.994	0.985	1.001 @	1.002 @	1.000 @	1.000 @			
Best 3/5	0.987	1.000	0.998	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					0.973	1.020	1.002	1.008	0.992	1.028	0.999
12/31/2015				1.021	0.973	1.020	1.002	1.008	0.992	1.028	0.999
12/31/2016			0.925	1.021	0.973	1.020	1.002	1.008	0.992	1.028	0.999
12/31/2017		1.007	0.925	1.021	0.973	1.020	1.002	1.008	0.992	1.028	0.999
12/31/2018	1.141	1.007	0.925	1.021	0.973	1.020	1.002	1.008	0.992	1.028	0.999

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	0.987	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000*	1.006
12/31/2015	0.987	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000*	1.027
12/31/2016	0.987	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000*	0.950
12/31/2017	0.987	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000*	0.957
12/31/2018	0.987	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000*	1.092

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

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
ILLINOIS
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	47,069	82,618	128,973	208,599	336,354	574,879	641,893	651,375	731,577	735,531	742,899
12/31/2000	54,135	106,095	161,016	313,858	376,311	479,687	520,353	530,359	530,578	635,459	675,600
12/31/2001	180,130	525,632	452,559	511,839	722,320	806,954	785,002	850,196	895,868	1,001,043	1,046,533
12/31/2002	34,131	148,002	360,662	559,614	597,957	641,398	703,880	731,598	789,048	806,698	873,561
12/31/2003	100,850	168,683	411,050	907,632	1,243,095	1,482,607	1,509,877	1,578,006	1,672,422	1,807,081	1,761,129
12/31/2004	32,348	136,875	369,648	593,787	792,911	867,005	1,038,965	1,069,138	1,119,393	1,174,097	1,279,348
12/31/2005	48,082	148,099	380,909	599,191	653,624	709,332	733,509	748,444	752,039	752,039	752,039
12/31/2006	75,970	195,486	635,606	766,835	1,035,887	1,109,686	1,180,451	1,183,498	1,217,114	1,302,449	1,335,328
12/31/2007	174,803	266,018	463,401	784,661	1,049,770	1,332,987	1,489,013	1,509,302	1,519,893	1,534,115	1,557,888
12/31/2008	150,154	302,287	486,124	789,642	1,125,990	1,206,603	1,295,749	1,641,688	1,852,981	2,047,753	2,132,696
12/31/2009	294,319	485,722	700,697	1,073,000	1,267,874	1,353,001	1,475,552	1,565,718	1,569,832	1,569,832	
12/31/2010	58,846	113,191	265,602	403,495	521,490	599,073	642,760	689,302	691,882		
12/31/2011	93,473	272,758	461,683	554,512	611,695	720,676	742,817	761,239			
12/31/2012	58,809	109,677	328,430	463,359	644,926	748,844	760,302				
12/31/2013	90,254	197,678	315,821	495,169	623,249	625,877					
12/31/2014	185,867	495,192	743,431	945,842	1,023,396						
12/31/2015	75,942	213,062	412,988	452,061							
12/31/2016	71,582	173,343	309,561								
12/31/2017	20,910	47,727									
12/31/2018	101,698										

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	749,341	749,705	751,304	759,923	762,690	762,690	762,690	762,690	762,690
12/31/2000	796,667	801,965	801,965	801,965	801,965	801,965	801,965	801,965	
12/31/2001	1,047,047	1,064,358	1,153,080	1,323,291	1,479,860	1,480,145	1,480,145		
12/31/2002	879,800	886,936	891,170	916,223	916,224	916,224			
12/31/2003	1,770,015	1,886,039	1,756,402	1,756,402	1,756,402				
12/31/2004	1,331,946	1,373,748	1,408,845	1,432,360					
12/31/2005	753,021	754,357	757,571						
12/31/2006	1,347,502	1,369,631							
12/31/2007	1,573,622								

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

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	4,956,833	6,997,254	9,702,054	11,503,345	11,550,057	11,806,217	11,486,813	11,275,709	11,277,262	11,301,812	11,324,606
12/31/2000	3,161,020	7,032,572	9,020,885	10,626,496	10,512,292	10,857,836	10,356,898	10,420,083	10,270,732	10,309,376	10,306,797
12/31/2001	3,122,564	6,716,472	8,908,525	9,878,483	10,467,130	10,520,411	10,353,113	10,107,990	10,003,388	9,901,935	9,923,305
12/31/2002	2,897,561	6,865,145	9,002,579	9,805,765	10,739,856	10,865,771	11,151,148	11,357,869	11,502,501	11,555,831	11,589,549
12/31/2003	3,612,890	6,617,194	9,969,513	10,646,523	10,531,387	10,340,245	10,114,947	10,077,141	10,060,673	10,097,074	10,148,084
12/31/2004	4,686,540	7,094,003	9,584,995	10,682,560	10,795,982	10,316,931	10,629,712	10,584,946	10,568,534	10,603,697	10,708,555
12/31/2005	4,166,570	7,107,994	9,954,107	11,194,209	10,993,689	11,195,470	11,511,084	11,421,373	11,338,779	11,435,715	11,391,261
12/31/2006	4,486,358	8,514,115	12,455,387	13,076,313	12,929,083	13,111,153	12,966,886	13,179,515	13,090,804	13,005,483	12,932,373
12/31/2007	4,289,508	8,282,118	11,145,959	12,269,098	12,290,037	12,327,570	12,034,326	12,184,965	12,381,873	12,167,398	12,147,985
12/31/2008	4,236,718	7,704,790	10,965,360	11,869,482	11,630,179	11,626,770	12,289,095	12,070,191	12,126,593	12,082,352	12,246,758
12/31/2009	4,868,191	7,733,590	10,813,605	11,349,866	11,444,053	11,835,965	11,440,685	11,428,102	11,314,699	11,155,367	
12/31/2010	4,787,074	9,758,644	12,146,043	13,409,582	14,363,567	14,411,482	13,965,812	13,822,151	13,714,384		
12/31/2011	4,592,218	7,281,911	10,926,404	12,942,917	12,904,776	11,881,715	11,971,646	11,755,069			
12/31/2012	3,366,624	7,210,935	13,070,709	12,851,616	13,154,080	13,084,601	12,729,945				
12/31/2013	4,432,335	9,778,399	11,756,233	13,418,362	13,483,211	13,579,893					
12/31/2014	5,447,688	8,149,646	12,314,193	13,091,886	12,678,787						
12/31/2015	4,437,364	8,197,069	12,273,824	13,104,598							
12/31/2016	3,002,552	8,418,869	12,205,818								
12/31/2017	5,253,013	9,593,527									
12/31/2018	6,008,084										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	11,281,838	11,243,570	11,229,697	11,229,396	11,229,397	11,229,396	11,229,396	11,229,395	11,229,395
12/31/2000	10,343,090	10,395,934	10,338,583	10,391,837	10,386,833	10,401,832	10,401,832	10,400,282	
12/31/2001	9,974,307	9,977,990	10,015,032	10,058,239	10,034,875	10,004,674	10,099,719		
12/31/2002	11,522,754	11,553,287	11,697,521	11,698,231	11,687,193	11,731,321			
12/31/2003	10,183,588	10,196,646	10,235,388	10,215,387	10,215,887				
12/31/2004	10,772,825	10,969,285	10,905,069	10,912,070					
12/31/2005	11,284,522	11,236,614	11,175,273						
12/31/2006	12,934,372	12,926,819							
12/31/2007	12,172,480								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.412	1.387	1.186	1.004	1.022	0.973	0.982	1.000	1.002	1.002	0.996
12/31/2000	2.225	1.283	1.178	0.989	1.033	0.954	1.006	0.986	1.004	1.000	1.004
12/31/2001	2.151	1.326	1.109	1.060	1.005	0.984	0.976	0.990	0.990	1.002	1.005
12/31/2002	2.369	1.311	1.089	1.095	1.012	1.026	1.019	1.013	1.005	1.003	0.994
12/31/2003	1.832	1.507	1.068	0.989	0.982	0.978	0.996	0.998	1.004	1.005	1.003
12/31/2004	1.514	1.351	1.115	1.011	0.956	1.030	0.996	0.998	1.003	1.010	1.006
12/31/2005	1.706	1.400	1.125	0.982	1.018	1.028	0.992	0.993	1.009	0.996	0.991
12/31/2006	1.898	1.463	1.050	0.989	1.014	0.989	1.016	0.993	0.993	0.996	1.000
12/31/2007	1.931	1.346	1.101	1.002	1.003	0.976	1.013	1.016	0.983	0.998	1.002
12/31/2008	1.819	1.423	1.082	0.980	1.000	1.057	0.982	1.005	0.996	1.014	
12/31/2009	1.589	1.398	1.050	1.008	1.034	0.967	0.999	0.990	0.986		
12/31/2010	2.039	1.245	1.104	1.071	1.003	0.969	0.990	0.992			
12/31/2011	1.586	1.500	1.185	0.997	0.921	1.008	0.982				
12/31/2012	2.142	1.813	0.983	1.024	0.995	0.973					
12/31/2013	2.206	1.202	1.141	1.005	1.007						
12/31/2014	1.496	1.511	1.063	0.968							
12/31/2015	1.847	1.497	1.068								
12/31/2016	2.804	1.450									
12/31/2017	1.826										

3 Yr Mean 2.159 1.486 1.091 0.999 0.974 0.983 0.990 0.996 0.988 1.002 0.998

Best 3/5 1.960 1.486 1.091 1.009 1.002 0.983 0.990 0.997 0.992 1.001 1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.005	0.994	1.005	1.000	1.001	1.000	1.000	1.000 *			
12/31/2001	1.000	1.004	1.004	0.998	0.997	1.010	1.000 *	1.000 *			
12/31/2002	1.003	1.012	1.000	0.999	1.004	1.000 *	1.000 *	1.000 *			
12/31/2003	1.001	1.004	0.998	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.018	0.994	1.001								
12/31/2005	0.996	0.995									
12/31/2006	0.999										

3 Yr Mean 1.004 0.998 1.000 0.999 1.001 @ 1.003 @ 1.000 @ 1.000 @

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

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.002	0.983	0.990	0.997	0.992	1.001	1.002
12/31/2015				1.009	1.002	0.983	0.990	0.997	0.992	1.001	1.002
12/31/2016			1.091	1.009	1.002	0.983	0.990	0.997	0.992	1.001	1.002
12/31/2017		1.486	1.091	1.009	1.002	0.983	0.990	0.997	0.992	1.001	1.002
12/31/2018	1.960	1.486	1.091	1.009	1.002	0.983	0.990	0.997	0.992	1.001	1.002

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000*	0.971
12/31/2015	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000*	0.980
12/31/2016	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000*	1.069
12/31/2017	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000*	1.589
12/31/2018	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000*	3.114

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

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

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	404,714	874,417	1,874,163	2,237,696	2,297,649	1,809,642	1,786,359	1,845,557	1,883,682	1,920,172	1,991,256
12/31/2000	350,798	514,262	1,161,368	1,461,454	1,251,531	1,824,321	1,645,592	1,526,792	1,602,111	1,592,811	1,521,613
12/31/2001	341,894	717,993	931,446	983,561	925,921	1,006,703	1,264,056	1,362,273	1,314,023	1,301,223	1,308,023
12/31/2002	229,242	650,739	1,124,018	1,164,317	1,373,666	1,361,220	1,672,423	1,722,423	1,546,341	1,493,066	1,515,902
12/31/2003	319,688	867,685	1,366,084	1,255,628	1,211,547	1,314,289	1,316,395	1,340,895	1,420,195	1,420,197	1,443,795
12/31/2004	267,810	621,021	1,029,012	1,052,518	1,091,198	1,010,394	847,293	874,261	891,150	878,580	829,980
12/31/2005	666,837	1,045,465	1,124,246	1,101,235	1,202,588	1,059,558	1,149,104	1,150,432	1,118,532	1,252,441	1,197,866
12/31/2006	818,931	1,320,993	1,476,958	1,588,453	1,683,437	1,415,017	1,390,016	1,610,616	1,750,067	1,700,298	1,596,566
12/31/2007	270,668	948,364	953,464	1,093,194	1,160,444	1,273,644	1,213,956	1,206,781	1,181,807	1,181,308	1,229,358
12/31/2008	288,189	736,486	765,196	902,388	835,573	1,014,521	1,107,977	1,245,724	1,258,771	1,196,313	1,195,313
12/31/2009	566,791	1,045,400	1,069,085	1,263,752	1,084,741	1,154,076	1,098,109	1,097,244	1,038,243	1,153,243	
12/31/2010	641,422	781,803	1,438,274	1,851,833	1,583,598	1,516,454	1,441,164	1,487,665	1,582,736		
12/31/2011	270,205	819,627	1,230,077	1,689,436	1,722,481	1,706,863	1,706,863	1,706,863			
12/31/2012	383,511	1,139,597	1,405,578	1,652,860	1,649,357	1,695,210	1,692,710				
12/31/2013	1,675,399	2,417,513	2,662,315	2,672,081	2,667,808	2,768,307					
12/31/2014	1,950,981	2,466,662	2,836,296	3,126,175	3,209,813						
12/31/2015	980,710	1,453,033	1,925,708	2,328,985							
12/31/2016	1,110,372	2,429,268	2,968,685								
12/31/2017	554,719	1,996,465									
12/31/2018	870,529										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	1,986,257	1,921,257	1,867,257	1,867,257	1,867,260	1,867,257	1,867,257	1,867,257	1,867,257
12/31/2000	1,538,613	1,533,111	1,503,111	1,570,611	1,565,611	1,565,611	1,566,111	1,567,161	
12/31/2001	1,261,828	1,261,831	1,309,828	1,274,827	1,274,828	1,299,828	1,332,327		
12/31/2002	1,467,700	1,579,904	1,581,334	1,581,333	1,581,333	1,681,332			
12/31/2003	1,446,695	1,424,195	1,423,696	1,423,696	1,523,695				
12/31/2004	828,318	828,219	833,218	933,217					
12/31/2005	1,237,867	1,311,837	1,312,086						
12/31/2006	1,555,316	1,655,313							
12/31/2007	1,438,357								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	2.161	2.143	1.194	1.027	0.788	0.987	1.033	1.021	1.019	1.037	0.997
12/31/2000	1.466	2.258	1.258	0.856	1.458	0.902	0.928	1.049	0.994	0.955	1.011
12/31/2001	2.100	1.297	1.056	0.941	1.087	1.256	1.078	0.965	0.990	1.005	0.965
12/31/2002	2.839	1.727	1.036	1.180	0.991	1.229	1.030	0.898	0.966	1.015	0.968
12/31/2003	2.714	1.574	0.919	0.965	1.085	1.002	1.019	1.059	1.000	1.017	1.002
12/31/2004	2.319	1.657	1.023	1.037	0.926	0.839	1.032	1.019	0.986	0.945	0.998
12/31/2005	1.568	1.075	0.980	1.092	0.881	1.085	1.001	0.972	1.120	0.956	1.033
12/31/2006	1.613	1.118	1.075	1.060	0.841	0.982	1.159	1.087	0.972	0.939	0.974
12/31/2007	3.504	1.005	1.147	1.062	1.098	0.953	0.994	0.979	1.000	1.041	1.170
12/31/2008	2.556	1.039	1.179	0.926	1.214	1.092	1.124	1.010	0.950	0.999	
12/31/2009	1.844	1.023	1.182	0.858	1.064	0.952	0.999	0.946	1.111		
12/31/2010	1.219	1.840	1.288	0.855	0.958	0.950	1.032	1.064			
12/31/2011	3.033	1.501	1.373	1.020	0.991	1.000	1.000				
12/31/2012	2.971	1.233	1.176	0.998	1.028	0.999					
12/31/2013	1.443	1.101	1.004	0.998	1.038						
12/31/2014	1.264	1.150	1.102	1.027							
12/31/2015	1.482	1.325	1.209								
12/31/2016	2.188	1.222									
12/31/2017	3.599										

3 Yr Mean 2.423 1.232 1.105 1.008 1.019 0.983 1.010 1.007 1.020 0.993 1.059

Best 3/5 1.704 1.202 1.162 1.005 1.019 0.984 1.010 1.018 1.028 0.967 1.011

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.967	0.972	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	0.996	0.980	1.045	0.997	1.000	1.000	1.001	1.002 *			
12/31/2001	1.000	1.038	0.973	1.000	1.020	1.025	1.004 *	1.002 *			
12/31/2002	1.076	1.001	1.000	1.000	1.063	1.007 *	1.004 *	1.002 *			
12/31/2003	0.984	1.000	1.000	1.070	1.000 *	1.007 *	1.004 *	1.002 *			
12/31/2004	1.000	1.006	1.120								
12/31/2005	1.060	1.000									
12/31/2006	1.064										

3 Yr Mean 1.041 1.002 1.040 1.023 1.028 @ 1.008 @ 1.001 @ 1.000 @

Best 3/5 1.041 1.002 1.015 1.000 1.007 * 1.005 * 1.003 * 1.002 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2015				1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2016			1.162	1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2017		1.202	1.162	1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2018	1.704	1.202	1.162	1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.041	1.002	1.015	1.000	1.007	1.005	1.003	1.002	1.004*	1.120
12/31/2015	1.041	1.002	1.015	1.000	1.007	1.005	1.003	1.002	1.004*	1.126
12/31/2016	1.041	1.002	1.015	1.000	1.007	1.005	1.003	1.002	1.004*	1.308
12/31/2017	1.041	1.002	1.015	1.000	1.007	1.005	1.003	1.002	1.004*	1.572
12/31/2018	1.041	1.002	1.015	1.000	1.007	1.005	1.003	1.002	1.004*	2.679

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

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

Allocated Expenses as of:											
A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	890,508	1,598,954	3,254,883	5,425,757	6,421,483	7,327,626	7,305,050	7,918,594	8,530,517	8,648,466	8,917,435
12/31/2000	643,848	2,331,874	3,566,128	5,837,479	6,471,043	7,149,476	7,182,915	7,183,356	7,234,045	7,482,173	7,492,689
12/31/2001	564,536	1,841,013	3,740,473	5,597,252	7,365,879	8,104,983	8,750,061	8,750,391	8,813,420	8,823,647	8,795,893
12/31/2002	654,307	2,802,220	4,513,704	7,859,619	8,633,167	10,041,112	10,369,555	10,736,012	10,986,348	11,002,397	11,074,764
12/31/2003	1,047,161	2,229,991	4,639,200	7,434,876	8,340,416	9,003,483	9,652,654	9,648,716	9,520,081	9,559,102	9,611,250
12/31/2004	541,289	1,809,061	4,208,694	6,668,763	8,457,521	9,621,299	10,825,994	10,459,506	10,530,647	10,559,053	10,882,331
12/31/2005	737,161	1,341,851	3,695,927	6,083,030	7,439,433	8,214,925	8,761,458	8,973,491	9,291,777	9,584,330	9,754,869
12/31/2006	889,126	3,634,712	6,271,204	7,909,774	9,265,894	10,466,936	11,033,230	11,367,400	11,641,649	11,656,624	11,635,939
12/31/2007	817,267	2,516,874	5,470,176	9,150,556	10,174,735	10,788,755	11,080,063	11,364,093	11,545,473	11,658,184	11,686,938
12/31/2008	825,433	1,909,021	4,206,120	6,424,317	8,462,232	9,680,025	10,405,279	10,968,718	11,666,928	14,924,775	14,717,385
12/31/2009	544,523	1,995,974	4,184,545	6,498,331	8,786,455	9,366,439	9,651,394	9,873,136	9,885,249	10,002,293	
12/31/2010	797,308	2,771,965	5,305,585	7,969,842	10,483,462	11,590,011	12,445,934	12,482,184	12,868,867		
12/31/2011	779,416	1,912,711	4,295,522	7,598,311	9,969,328	10,824,179	11,313,052	11,440,687			
12/31/2012	284,923	1,563,412	5,459,116	8,055,321	9,703,087	11,271,406	11,948,835				
12/31/2013	518,869	2,133,963	4,889,049	8,365,829	10,301,339	11,660,764					
12/31/2014	543,643	2,213,840	5,318,837	7,434,580	8,571,200						
12/31/2015	462,007	1,841,087	4,870,573	7,051,384							
12/31/2016	405,440	1,822,495	3,879,852								
12/31/2017	634,607	2,440,841									
12/31/2018	431,665										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	9,111,478	9,008,442	8,999,982	9,001,121	9,001,346	9,001,814	8,999,916	9,002,839	9,011,923
12/31/2000	7,605,229	7,601,711	7,591,025	7,596,838	7,600,594	7,612,821	7,620,353	7,631,608	
12/31/2001	8,828,357	8,817,081	8,829,441	8,899,194	8,903,841	8,914,042	8,917,930		
12/31/2002	11,145,226	11,313,906	11,401,767	11,504,625	11,516,458	11,775,404			
12/31/2003	9,722,536	9,760,173	9,837,471	9,854,237	9,869,654				
12/31/2004	11,065,743	11,191,855	11,242,185	11,287,030					
12/31/2005	9,895,179	10,121,308	10,181,566						
12/31/2006	11,732,750	11,730,831							
12/31/2007	11,684,458								

Link Ratios: 171 to Ultimate									
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243		
12/31/1999	1.000	1.000	1.000	1.000	1.000	1.001	1.002	*	
12/31/2000	1.001	1.000	1.002	1.001	1.001	1.001	1.002	*	
12/31/2001	1.008	1.001	1.001	1.000	1.001	*	1.001	*	
12/31/2002	1.009	1.001	1.022	1.001	*	1.001	*	1.002	*
12/31/2003	1.002	1.002	1.000	*	1.001	*	1.001	*	1.002
12/31/2004	1.004								

Best 3/5 1.005 1.001 1.001 * 1.001 * 1.001 * 1.001 * 1.002 *

171 to Ultimate Factor: 1.012

* Calculated Using Modified Bondy Method

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

	Increments												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	708,446	1,655,929	2,170,874	995,726	906,143	-22,576	613,544	611,923	117,949	268,969	194,043	-103,036	-8,460
12/31/2000	1,688,026	1,234,254	2,271,351	633,564	678,433	33,439	441	50,689	248,128	10,516	112,540	-3,518	-10,686
12/31/2001	1,276,477	1,899,460	1,856,779	1,768,627	739,104	645,078	330	63,029	10,227	-27,754	32,464	-11,276	12,360
12/31/2002	2,147,913	1,711,484	3,345,915	773,548	1,407,945	328,443	366,457	250,336	16,049	72,367	70,462	168,680	87,861
12/31/2003	1,182,830	2,409,209	2,795,676	905,540	663,067	649,171	-3,938	-128,635	39,021	52,148	111,286	37,637	77,298
12/31/2004	1,267,772	2,399,633	2,460,069	1,788,758	1,163,778	1,204,695	-366,488	71,141	28,406	323,278	183,412	126,112	50,330
12/31/2005	604,690	2,354,076	2,387,103	1,356,403	775,492	546,533	212,033	318,286	292,553	170,539	140,310	226,129	60,258
12/31/2006	2,745,586	2,636,492	1,638,570	1,356,120	1,201,042	566,294	334,170	274,249	14,975	-20,685	96,811	-1,919	
12/31/2007	1,699,607	2,953,302	3,680,380	1,024,179	614,020	291,308	284,030	181,380	112,711	28,754	-2,480		
12/31/2008	1,083,588	2,297,099	2,218,197	2,037,915	1,217,793	725,254	563,439	698,210	3,257,847	-207,390			
12/31/2009	1,451,451	2,188,571	2,313,786	2,288,124	579,984	284,955	221,742	12,113	117,044				
12/31/2010	1,974,657	2,533,620	2,664,257	2,513,620	1,106,549	855,923	36,250	386,683					
12/31/2011	1,133,295	2,382,811	3,302,789	2,371,017	854,851	488,873	127,635						
12/31/2012	1,278,489	3,895,704	2,596,205	1,647,766	1,568,319	677,429							
12/31/2013	1,615,094	2,755,086	3,476,780	1,935,510	1,359,425								
12/31/2014	1,670,197	3,104,997	2,115,743	1,136,620									
12/31/2015	1,379,080	3,029,486	2,180,811										
12/31/2016	1,417,055	2,057,357											
12/31/2017	1,806,234												

A.Y.E	Incremental Percentages												
	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/1999	0.0349	0.0816	0.1070	0.0491	0.0446	-0.0011	0.0302	0.0301	0.0058	0.0133	0.0096	-0.0051	-0.0004
12/31/2000	0.0869	0.0635	0.1169	0.0326	0.0349	0.0017	0.0000	0.0026	0.0128	0.0005	0.0058	-0.0002	-0.0005
12/31/2001	0.0731	0.1088	0.1063	0.1013	0.0423	0.0369	0.0000	0.0036	0.0006	-0.0016	0.0019	-0.0006	0.0007
12/31/2002	0.0960	0.0765	0.1495	0.0346	0.0629	0.0147	0.0164	0.0112	0.0007	0.0032	0.0031	0.0075	0.0039
12/31/2003	0.0677	0.1380	0.1601	0.0519	0.0380	0.0372	-0.0002	-0.0074	0.0022	0.0030	0.0064	0.0022	0.0044
12/31/2004	0.0678	0.1283	0.1315	0.0956	0.0622	0.0644	-0.0196	0.0038	0.0015	0.0173	0.0098	0.0067	0.0027
12/31/2005	0.0265	0.1032	0.1046	0.0594	0.0340	0.0240	0.0093	0.0139	0.0128	0.0075	0.0061	0.0099	0.0026
12/31/2006	0.1072	0.1030	0.0640	0.0530	0.0469	0.0221	0.0130	0.0107	0.0006	-0.0008	0.0038	-0.0001	
12/31/2007	0.0798	0.1386	0.1728	0.0481	0.0288	0.0137	0.0133	0.0085	0.0053	0.0013	-0.0001		
12/31/2008	0.0486	0.1030	0.0994	0.0914	0.0546	0.0325	0.0253	0.0313	0.1460	-0.0093			
12/31/2009	0.0660	0.0995	0.1052	0.1041	0.0264	0.0130	0.0101	0.0006	0.0053				
12/31/2010	0.0818	0.1050	0.1104	0.1042	0.0458	0.0355	0.0015	0.0160					
12/31/2011	0.0535	0.1125	0.1560	0.1120	0.0404	0.0231	0.0060						
12/31/2012	0.0520	0.1583	0.1055	0.0670	0.0637	0.0275							
12/31/2013	0.0654	0.1116	0.1409	0.0784	0.0551								
12/31/2014	0.0729	0.1355	0.0923	0.0496									
12/31/2015	0.0601	0.1321	0.0951										
12/31/2016	0.0545	0.0791											
12/31/2017	0.0555												

Best 3/5	0.0604	0.1264	0.1138	0.0832	0.0471	0.0277	0.0098	0.0117	0.0078	0.0027	0.0054	0.0055	0.0031
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COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	17,599,989	22,454,473	26,046,127	29,562,061	32,370,320	35,877,922	37,653,769	38,643,310	39,594,313	40,570,468	40,738,228
12/31/2000	20,148,215	28,117,537	33,733,241	38,083,537	40,534,637	43,442,144	47,070,033	48,693,596	49,659,853	50,864,816	51,204,766
12/31/2001	22,510,580	30,442,420	36,303,332	39,979,579	43,246,242	44,802,398	45,830,354	48,128,085	49,452,012	49,989,510	49,995,824
12/31/2002	23,942,676	32,500,184	36,636,196	41,459,403	42,462,013	43,302,516	45,305,257	47,063,599	47,981,622	47,466,223	47,890,555
12/31/2003	27,265,666	32,650,070	36,957,858	37,463,953	39,827,295	40,944,922	41,480,008	42,523,955	43,740,689	43,931,137	44,470,197
12/31/2004	27,439,588	33,954,287	37,809,524	41,667,059	44,039,186	45,918,270	47,701,876	48,688,019	50,558,507	51,255,498	52,665,600
12/31/2005	24,441,902	30,021,631	34,159,132	38,667,459	41,089,600	43,660,220	46,355,866	47,633,893	49,215,729	49,424,547	50,472,459
12/31/2006	33,251,639	40,963,717	47,016,396	52,296,103	58,005,321	59,899,447	61,613,000	61,134,942	62,533,335	63,360,384	65,294,375
12/31/2007	37,478,911	45,385,473	54,043,566	56,932,040	59,518,933	61,515,339	62,521,476	64,578,463	66,303,739	68,449,195	70,993,010
12/31/2008	46,746,190	55,030,465	60,846,012	63,453,576	64,664,973	65,907,275	68,135,592	69,345,267	77,558,317	85,573,198	80,392,789
12/31/2009	50,614,467	59,080,856	65,592,058	66,906,596	68,558,709	69,306,834	70,387,519	73,634,396	78,978,315	79,312,015	
12/31/2010	50,249,441	59,040,061	62,599,203	64,398,679	66,662,622	68,124,844	69,513,387	71,647,625	73,500,618		
12/31/2011	50,195,255	56,010,649	58,198,283	58,649,085	59,965,899	62,392,350	64,582,427	65,916,858			
12/31/2012	42,530,139	48,022,963	49,922,237	52,558,947	55,321,739	57,911,305	59,680,496				
12/31/2013	37,680,360	42,122,567	46,464,088	48,430,126	51,135,291	52,876,083					
12/31/2014	38,513,971	44,501,138	47,606,411	49,609,846	50,564,942						
12/31/2015	35,973,160	42,715,059	47,871,650	51,342,816							
12/31/2016	35,239,568	45,331,006	50,354,922								
12/31/2017	38,074,708	46,164,945									
12/31/2018	41,103,743										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/1999	40,957,384	41,152,372	41,043,145	41,246,586	41,187,833	41,307,131	41,306,349	41,381,160	41,374,042		
12/31/2000	51,776,232	51,670,398	51,668,291	51,689,055	51,572,415	51,442,716	51,489,129	51,490,970			
12/31/2001	50,324,295	50,035,846	50,162,941	50,378,683	50,345,144	50,483,753	50,770,646				
12/31/2002	48,212,469	48,315,325	48,445,558	48,467,239	48,973,417	49,091,954					
12/31/2003	44,530,235	44,960,842	45,372,085	45,920,923	46,247,275						
12/31/2004	53,486,742	53,985,474	54,030,819	54,502,221							
12/31/2005	50,794,958	51,242,946	51,786,291								
12/31/2006	66,435,190	67,420,635									
12/31/2007	71,946,233										

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.276	1.160	1.135	1.095	1.108	1.049	1.026	1.025	1.025	1.004	1.005
12/31/2000	1.396	1.200	1.129	1.064	1.072	1.084	1.034	1.020	1.024	1.007	1.011
12/31/2001	1.352	1.193	1.101	1.082	1.036	1.023	1.050	1.028	1.011	1.000	1.007
12/31/2002	1.357	1.127	1.132	1.024	1.020	1.046	1.039	1.020	0.989	1.009	1.007
12/31/2003	1.197	1.132	1.014	1.063	1.028	1.013	1.025	1.029	1.004	1.012	1.001
12/31/2004	1.237	1.114	1.102	1.057	1.043	1.039	1.021	1.038	1.014	1.028	1.016
12/31/2005	1.228	1.138	1.132	1.063	1.063	1.062	1.028	1.033	1.004	1.021	1.006
12/31/2006	1.232	1.148	1.112	1.109	1.033	1.029	0.992	1.023	1.013	1.031	1.017
12/31/2007	1.211	1.191	1.053	1.045	1.034	1.016	1.033	1.027	1.032	1.037	1.013
12/31/2008	1.177	1.106	1.043	1.019	1.019	1.034	1.018	1.118	1.103	0.939	
12/31/2009	1.167	1.110	1.020	1.025	1.011	1.016	1.046	1.073	1.004		
12/31/2010	1.175	1.060	1.029	1.035	1.022	1.020	1.031	1.026			
12/31/2011	1.116	1.039	1.008	1.022	1.040	1.035	1.021				
12/31/2012	1.129	1.040	1.053	1.053	1.047	1.031					
12/31/2013	1.118	1.103	1.042	1.056	1.034						
12/31/2014	1.155	1.070	1.042	1.019							
12/31/2015	1.187	1.121	1.073								
12/31/2016	1.286	1.111									
12/31/2017	1.212										
3 Yr Mean	1.228	1.101	1.052	1.043	1.040	1.029	1.033	1.072	1.046	1.002	1.012
Best 3/5	1.185	1.095	1.046	1.037	1.032	1.028	1.028	1.042	1.016	1.027	1.012

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.005	0.997	1.005	0.999	1.003	1.000	1.002	1.000			
12/31/2000	0.998	1.000	1.000	0.998	0.997	1.001	1.000	1.002 *			
12/31/2001	0.994	1.003	1.004	0.999	1.003	1.006	1.002 *	1.002 *			
12/31/2002	1.002	1.003	1.000	1.010	1.002	1.002 *	1.002 *	1.002 *			
12/31/2003	1.010	1.009	1.012	1.007	1.001 *	1.002 *	1.002 *	1.002 *			
12/31/2004	1.009	1.001	1.009								
12/31/2005	1.009	1.011									
12/31/2006	1.015										
3 Yr Mean	1.011	1.007	1.007	1.005	1.001 @	1.002 @	1.001 @	1.000 @			
Best 3/5	1.009	1.005	1.004	1.002	1.002 *	1.002 *	1.002 *	1.002 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.032	1.028	1.028	1.042	1.016	1.027	1.012
12/31/2015				1.037	1.032	1.028	1.028	1.042	1.016	1.027	1.012
12/31/2016			1.046	1.037	1.032	1.028	1.028	1.042	1.016	1.027	1.012
12/31/2017		1.095	1.046	1.037	1.032	1.028	1.028	1.042	1.016	1.027	1.012
12/31/2018	1.185	1.095	1.046	1.037	1.032	1.028	1.028	1.042	1.016	1.027	1.012

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.009	1.005	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.244
12/31/2015	1.009	1.005	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.290
12/31/2016	1.009	1.005	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.349
12/31/2017	1.009	1.005	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.477
12/31/2018	1.009	1.005	1.004	1.002	1.002	1.002	1.002	1.002	1.008*	1.751

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

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

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	3,142,541	4,977,597	5,527,609	7,197,579	8,141,449	9,579,842	11,039,408	12,035,649	12,734,940	13,067,600	13,561,726
12/31/2000	3,400,770	5,146,115	7,094,639	9,275,829	11,482,702	14,262,234	16,346,990	18,132,176	18,953,322	21,225,933	22,978,551
12/31/2001	3,489,097	5,541,713	7,596,604	10,340,541	13,626,492	16,865,666	21,643,955	23,053,258	25,546,037	25,617,725	27,154,935
12/31/2002	3,869,547	5,269,389	7,634,451	9,448,387	11,115,022	13,703,839	15,356,116	17,226,965	19,460,727	19,390,207	19,372,934
12/31/2003	4,149,510	6,037,111	7,638,180	8,422,617	9,776,188	10,377,702	11,377,578	12,070,965	12,746,610	13,596,034	13,514,320
12/31/2004	5,713,030	7,273,617	9,072,102	9,621,873	10,360,231	11,365,247	12,050,208	13,233,590	13,816,700	14,195,450	14,420,607
12/31/2005	6,367,860	8,777,525	9,741,409	10,326,087	11,626,756	12,389,964	12,824,831	13,608,783	14,235,890	14,331,722	14,545,124
12/31/2006	7,279,926	8,817,707	9,982,104	10,720,177	10,771,667	11,702,567	12,317,963	13,039,835	13,456,151	14,670,374	15,511,896
12/31/2007	9,403,204	11,511,865	11,956,531	12,390,151	13,164,956	13,680,133	14,775,331	15,475,514	16,228,583	17,474,496	17,511,929
12/31/2008	8,712,888	11,525,141	13,850,601	14,313,077	15,269,695	16,210,357	17,369,962	17,860,780	18,589,934	18,718,045	19,223,791
12/31/2009	7,979,788	10,320,500	11,838,366	12,625,681	13,654,353	15,195,568	16,397,696	16,933,219	17,598,778	18,050,046	
12/31/2010	9,056,769	10,657,449	10,911,041	11,745,824	12,597,278	12,949,027	13,227,231	14,123,135	14,480,770		
12/31/2011	8,411,352	10,340,541	11,336,352	11,446,268	12,211,032	12,892,273	13,370,415	13,812,048			
12/31/2012	7,813,203	9,214,668	9,925,070	10,448,675	11,837,770	12,473,737	12,737,058				
12/31/2013	10,344,923	12,289,236	12,950,872	13,773,169	14,353,939	15,031,095					
12/31/2014	10,480,704	12,363,373	14,118,754	15,606,041	16,471,188						
12/31/2015	12,410,417	15,384,247	16,277,335	16,843,450							
12/31/2016	13,146,314	15,132,055	17,680,734								
12/31/2017	11,707,532	14,190,927									
12/31/2018	12,594,173										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/1999	13,773,043	14,046,320	13,885,369	13,817,430	13,835,222	13,783,045	13,783,045	13,783,404	13,795,325		
12/31/2000	23,550,809	23,750,305	23,668,239	23,641,027	23,416,548	23,246,003	23,296,276	23,291,802			
12/31/2001	27,315,593	27,393,881	27,015,323	26,923,448	26,761,541	26,807,288	26,739,738				
12/31/2002	19,691,678	19,493,471	19,197,635	18,967,507	19,046,399	19,042,195					
12/31/2003	13,360,804	13,561,372	13,214,880	13,166,186	13,111,180						
12/31/2004	14,456,912	14,600,056	14,634,325	14,713,020							
12/31/2005	15,129,417	15,334,155	15,512,099								
12/31/2006	15,568,205	15,844,351									
12/31/2007	17,949,138										

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.584	1.110	1.302	1.131	1.177	1.152	1.090	1.058	1.026	1.038	1.016
12/31/2000	1.513	1.379	1.307	1.238	1.242	1.146	1.109	1.045	1.120	1.083	1.025
12/31/2001	1.588	1.371	1.361	1.318	1.238	1.283	1.065	1.108	1.003	1.060	1.006
12/31/2002	1.362	1.449	1.238	1.176	1.233	1.121	1.122	1.130	0.996	0.999	1.016
12/31/2003	1.455	1.265	1.103	1.161	1.062	1.096	1.061	1.056	1.067	0.994	0.989
12/31/2004	1.273	1.247	1.061	1.077	1.097	1.060	1.098	1.044	1.027	1.016	1.003
12/31/2005	1.378	1.110	1.060	1.126	1.066	1.035	1.061	1.046	1.007	1.015	1.040
12/31/2006	1.211	1.132	1.074	1.005	1.086	1.053	1.059	1.032	1.090	1.057	1.004
12/31/2007	1.224	1.039	1.036	1.063	1.039	1.080	1.047	1.049	1.077	1.002	1.025
12/31/2008	1.323	1.202	1.033	1.067	1.062	1.072	1.028	1.041	1.007	1.027	
12/31/2009	1.293	1.147	1.067	1.081	1.113	1.079	1.033	1.039	1.026		
12/31/2010	1.177	1.024	1.077	1.072	1.028	1.021	1.068	1.025			
12/31/2011	1.229	1.096	1.010	1.067	1.056	1.037	1.033				
12/31/2012	1.179	1.077	1.053	1.133	1.054	1.021					
12/31/2013	1.188	1.054	1.063	1.042	1.047						
12/31/2014	1.180	1.142	1.105	1.055							
12/31/2015	1.240	1.058	1.035								
12/31/2016	1.151	1.168									
12/31/2017	1.212										

3 Yr Mean 1.201 1.123 1.068 1.077 1.052 1.026 1.045 1.035 1.037 1.029 1.023

Best 3/5 1.193 1.092 1.050 1.065 1.052 1.043 1.038 1.037 1.037 1.019 1.011

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.020	0.989	0.995	1.001	0.996	1.000	1.000	1.001			
12/31/2000	1.008	0.997	0.999	0.991	0.993	1.002	1.000	1.000 *			
12/31/2001	1.003	0.986	0.997	0.994	1.002	0.997	1.000 *	1.000 *			
12/31/2002	0.990	0.985	0.988	1.004	1.000	0.999 *	1.000 *	1.000 *			
12/31/2003	1.015	0.974	0.996	0.996	0.997 *	0.999 *	1.000 *	1.000 *			
12/31/2004	1.010	1.002	1.005								
12/31/2005	1.014	1.012									
12/31/2006	1.018										

3 Yr Mean 1.014 0.996 0.996 0.998 0.998 @ 1.000 @ 1.000 @ 1.001 @

Best 3/5 1.013 0.991 0.997 0.997 0.998 * 0.999 * 1.000 * 1.000 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.052	1.043	1.038	1.037	1.037	1.019	1.011
12/31/2015				1.065	1.052	1.043	1.038	1.037	1.037	1.019	1.011
12/31/2016			1.050	1.065	1.052	1.043	1.038	1.037	1.037	1.019	1.011
12/31/2017		1.092	1.050	1.065	1.052	1.043	1.038	1.037	1.037	1.019	1.011
12/31/2018	1.193	1.092	1.050	1.065	1.052	1.043	1.038	1.037	1.037	1.019	1.011

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.013	0.991	0.997	0.997	0.998	0.999	1.000	1.000	1.000*	1.255
12/31/2015	1.013	0.991	0.997	0.997	0.998	0.999	1.000	1.000	1.000*	1.337
12/31/2016	1.013	0.991	0.997	0.997	0.998	0.999	1.000	1.000	1.000*	1.404
12/31/2017	1.013	0.991	0.997	0.997	0.998	0.999	1.000	1.000	1.000*	1.533
12/31/2018	1.013	0.991	0.997	0.997	0.998	0.999	1.000	1.000	1.000*	1.829

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

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

Allocated Expenses as of:											
A.Y.E	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	1,668,153	3,336,316	6,423,228	11,359,815	14,943,484	18,872,478	22,475,790	25,613,716	28,564,868	30,260,585	30,908,184
12/31/2000	1,766,693	4,118,532	7,955,148	12,936,180	16,843,886	21,472,254	27,802,647	31,797,032	33,570,681	36,189,547	38,084,926
12/31/2001	3,226,880	6,490,590	12,441,692	18,154,439	23,560,982	29,302,373	35,452,222	39,569,142	42,814,608	44,842,276	45,917,075
12/31/2002	2,581,677	6,833,339	13,159,921	18,902,345	23,353,458	26,527,709	29,133,819	31,455,087	34,681,377	36,361,483	37,623,838
12/31/2003	3,980,548	6,843,257	12,896,746	17,537,418	21,971,378	26,148,320	28,055,619	30,760,075	32,857,264	34,779,255	36,359,446
12/31/2004	2,907,478	6,312,396	12,432,312	18,820,466	23,132,519	27,486,354	32,181,841	36,251,739	41,917,825	45,922,525	50,549,761
12/31/2005	2,078,294	6,544,724	12,017,280	18,070,477	23,101,679	29,091,715	32,902,584	36,663,507	41,170,343	44,789,283	47,493,933
12/31/2006	4,056,419	8,910,100	16,372,653	23,646,982	30,533,489	36,573,120	42,719,189	46,378,212	53,034,326	55,954,270	58,905,773
12/31/2007	4,482,298	9,178,174	17,272,566	23,812,316	30,002,254	36,368,263	40,982,320	45,906,718	50,057,115	54,549,809	56,940,320
12/31/2008	5,357,486	12,833,987	21,319,711	31,631,934	40,623,873	46,521,177	50,243,526	53,349,509	57,231,987	59,030,697	61,184,078
12/31/2009	7,511,748	15,425,832	26,729,294	38,180,516	46,834,262	52,887,028	57,319,303	62,568,183	64,898,716	67,818,596	
12/31/2010	6,215,465	14,390,125	25,396,884	36,902,451	43,783,473	49,068,325	52,949,562	54,961,417	57,853,487		
12/31/2011	7,189,460	14,183,919	21,615,590	28,000,327	32,813,918	37,942,294	42,388,604	44,604,807			
12/31/2012	5,535,629	11,817,006	19,276,840	26,806,682	34,990,010	39,116,020	40,961,492				
12/31/2013	4,584,476	11,549,212	17,755,808	26,350,128	32,244,133	35,001,536					
12/31/2014	4,485,014	10,676,701	17,653,654	23,910,588	28,157,111						
12/31/2015	5,242,900	11,061,224	17,938,069	24,272,558							
12/31/2016	5,490,531	12,613,714	21,269,132								
12/31/2017	4,454,932	10,203,609									
12/31/2018	4,383,119										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	32,142,125	33,272,857	33,596,207	33,888,911	34,348,528	34,434,686	34,454,939	34,498,730	34,499,997
12/31/2000	40,170,887	40,271,257	40,171,695	40,453,710	40,838,032	40,920,177	40,795,783	40,806,871	
12/31/2001	46,713,802	47,012,447	47,250,589	47,692,448	48,239,176	48,396,668	48,698,540		
12/31/2002	39,337,746	40,960,608	41,148,157	42,080,692	42,821,429	43,204,983			
12/31/2003	38,081,011	38,665,391	39,588,629	40,338,114	40,531,628				
12/31/2004	55,167,421	57,139,531	58,119,898	58,462,098					
12/31/2005	48,022,351	49,245,719	49,762,119						
12/31/2006	60,346,320	61,700,418							
12/31/2007	58,641,395								

Link Ratios: 171 to Ultimate									
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243		
12/31/1999	1.009	1.014	1.003	1.001	1.001	1.000	1.000	*	
12/31/2000	1.007	1.010	1.002	0.997	1.000	1.000	*	1.000	*
12/31/2001	1.009	1.011	1.003	1.006	1.001	*	1.000	*	1.000
12/31/2002	1.023	1.018	1.009	1.002	*	1.001	*	1.000	*
12/31/2003	1.019	1.005	1.011	*	1.002	*	1.001	*	1.000
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.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.280	1.115	1.071	1.018	0.961	0.985	1.015	0.994	1.002	1.005	0.998
12/31/2000	1.257	1.132	1.130	0.909	0.996	0.996	1.006	0.991	1.002	0.998	1.011
12/31/2001	1.250	1.175	1.033	0.987	1.027	1.005	0.988	1.005	0.996	1.005	1.001
12/31/2002	1.172	1.183	1.131	0.990	0.994	0.999	1.003	1.000	1.000	1.010	0.997
12/31/2003	1.399	1.359	1.066	1.044	0.991	0.978	0.989	1.001	1.009	0.988	0.999
12/31/2004	1.211	1.198	1.093	0.970	0.961	1.009	0.981	1.005	1.003	0.997	1.000
12/31/2005	1.053	1.221	1.016	0.987	0.993	0.998	1.005	0.986	0.997	1.000	1.001
12/31/2006	1.204	1.240	0.987	0.974	0.978	0.976	1.001	1.008	1.000	1.000	1.000
12/31/2007	1.170	1.211	0.989	1.016	0.992	0.979	0.969	0.984	1.002	1.000	1.000
12/31/2008	1.229	1.129	0.958	0.968	1.017	1.002	0.984	1.000	1.007	1.000	
12/31/2009	1.119	1.215	1.013	0.989	0.999	0.992	1.003	1.000	1.000		
12/31/2010	1.204	1.197	1.008	1.029	0.984	0.996	1.000	1.000			
12/31/2011	1.152	1.109	1.059	0.987	0.984	0.993	0.987				
12/31/2012	1.265	1.171	1.043	1.007	0.995	0.992					
12/31/2013	1.188	1.132	0.995	0.983	1.001						
12/31/2014	1.193	1.068	1.026	1.000							
12/31/2015	1.060	1.131	1.079								
12/31/2016	1.345	1.334									
12/31/2017	1.369										
3 Yr Mean	1.258	1.178	1.033	0.997	0.993	0.994	0.997	1.000	1.003	1.000	1.000
Best 3/5	1.242	1.145	1.043	0.998	0.993	0.994	0.990	1.000	1.001	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.998	1.012	1.001	1.001	1.002	1.000	0.998	1.000			
12/31/2000	0.992	1.004	1.004	0.999	0.998	1.014	0.997	1.000 *			
12/31/2001	1.000	1.004	0.995	0.998	0.997	1.011	1.003 *	1.000 *			
12/31/2002	1.001	1.001	1.011	0.991	1.000	0.999 *	1.003 *	1.000 *			
12/31/2003	0.999	1.000	1.001	0.999	0.999 *	0.999 *	1.003 *	1.000 *			
12/31/2004	1.000	1.000	1.000								
12/31/2005	0.999	1.000									
12/31/2006	1.000										
3 Yr Mean	1.000	1.000	1.004	0.996	0.998 @	1.008 @	0.998 @	1.000 @			
Best 3/5	1.000	1.000	1.002	0.999	0.999 *	1.003 *	1.001 *	1.000 *			

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					0.993	0.994	0.990	1.000	1.001	1.000	1.000
12/31/2015				0.998	0.993	0.994	0.990	1.000	1.001	1.000	1.000
12/31/2016			1.043	0.998	0.993	0.994	0.990	1.000	1.001	1.000	1.000
12/31/2017		1.145	1.043	0.998	0.993	0.994	0.990	1.000	1.001	1.000	1.000
12/31/2018	1.242	1.145	1.043	0.998	0.993	0.994	0.990	1.000	1.001	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.000	1.000	1.002	0.999	0.999	1.003	1.001	1.000	1.000*	0.982
12/31/2015	1.000	1.000	1.002	0.999	0.999	1.003	1.001	1.000	1.000*	0.980
12/31/2016	1.000	1.000	1.002	0.999	0.999	1.003	1.001	1.000	1.000*	1.022
12/31/2017	1.000	1.000	1.002	0.999	0.999	1.003	1.001	1.000	1.000*	1.170
12/31/2018	1.000	1.000	1.002	0.999	0.999	1.003	1.001	1.000	1.000*	1.454

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

LOCAL PRODUCTS (Subline Code 336)
 DEDUCTIBLE
 MULTISTATE
 BODILY INJURY - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	357,147	246,142	223,437	219,338	221,172	221,172	221,172	221,172	221,172	221,172	221,172
12/31/2000	313,656	527,947	556,053	475,991	500,991	490,335	486,335	487,335	487,335	486,335	521,335
12/31/2001	278,206	352,745	423,834	497,226	463,174	463,174	453,174	453,174	453,174	466,578	466,578
12/31/2002	396,353	425,131	379,361	487,852	474,098	435,359	435,358	435,358	435,358	435,358	435,358
12/31/2003	136,107	223,208	194,856	249,570	167,177	98,892	100,392	75,291	75,291	75,291	75,291
12/31/2004	426,879	386,565	768,260	1,012,432	611,871	613,151	590,752	590,751	590,751	590,751	590,751
12/31/2005	535,698	701,320	1,015,466	911,971	807,001	889,418	889,417	889,467	889,467	890,096	890,096
12/31/2006	402,493	741,418	759,635	666,429	694,212	693,655	693,655	693,655	693,655	693,655	693,655
12/31/2007	355,039	497,801	855,370	821,579	771,410	761,510	761,510	767,510	767,510	767,510	761,510
12/31/2008	525,801	362,912	467,874	427,853	351,603	368,464	367,964	367,964	367,964	367,964	367,964
12/31/2009	266,620	294,750	308,023	241,039	337,719	338,719	338,619	338,630	338,619	338,619	
12/31/2010	428,140	317,606	396,643	284,143	289,473	289,473	289,473	283,473	283,473		
12/31/2011	377,122	632,936	765,902	820,402	827,902	811,503	898,003	898,003			
12/31/2012	330,321	456,809	556,018	580,856	715,382	669,186	669,186				
12/31/2013	324,760	426,869	456,567	606,205	621,994	521,520					
12/31/2014	856,109	1,073,449	956,310	1,139,407	1,089,407						
12/31/2015	602,349	778,768	834,080	1,028,194							
12/31/2016	426,205	566,004	827,794								
12/31/2017	448,173	1,292,407									
12/31/2018	387,906										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	221,172	221,172	247,673	247,673	247,673	247,673	247,673	247,673	248,578
12/31/2000	504,435	504,936	571,270	560,254	566,376	565,418	561,417	542,080	
12/31/2001	466,578	463,774	505,428	505,428	480,116	475,915	559,769		
12/31/2002	435,358	435,358	435,358	427,858	427,858	427,858			
12/31/2003	75,291	75,291	75,291	75,291	81,916				
12/31/2004	590,754	590,751	590,751	590,751					
12/31/2005	890,096	890,096	890,096						
12/31/2006	693,655	693,685							
12/31/2007	761,510								

LOCAL PRODUCTS (Subline Code 336)

DEDUCTIBLE

MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	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
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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
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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	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 @
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Best 3/5	1.000	1.000	0.994	1.004	0.999 *	0.999 *	0.999 *	0.999 *
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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					0.972	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>	Link Ratios						
	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/1999	1.007	0.988	1.004	1.003	1.000	1.000	1.019 *
12/31/2000	1.010	1.012	1.004	1.008	1.008	1.005 *	1.019 *
12/31/2001	1.019	1.023	1.017	1.007	1.005 *	1.005 *	1.019 *
12/31/2002	1.041	0.966	1.002	1.003 *	1.005 *	1.005 *	1.019 *
12/31/2003	1.011	0.998	0.999 *	1.003 *	1.005 *	1.005 *	1.019 *
12/31/2004	1.000						
Best 3/5	1.013	0.999	1.003 *	1.005 *	1.005 *	1.005 *	1.019 *

171 to Ultimate Factor: 1.050

<u>Months-to-Ultimate</u>	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.303	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>	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	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													
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	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													
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	0.0569	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>	Link Ratios						
	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/1999	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

<u>Months-to-Ultimate</u>	Cumulative Incremental Factors						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.330	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 Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2009	\$171,599,073	5,363	\$31,997	\$27,870		
12/31/2010	162,088,894	5,596	28,965	28,832		
12/31/2011	143,780,168	5,451	26,377	29,827	\$27,455	
12/31/2012	138,274,454	4,775	28,958	30,856	28,935	
12/31/2013	125,890,106	4,034	31,207	31,922	30,495	\$31,484
12/31/2014	120,542,044	3,736	32,265	33,023	32,140	32,847
12/31/2015	130,180,780	3,786	34,385	34,163	33,873	34,268
12/31/2016	140,771,027	3,764	37,399	35,343	35,699	35,752
12/31/2017	136,155,412	3,595	37,874	36,563	37,624	37,299
12/31/2018	135,142,338	3,604	37,498	37,825	39,652	38,914
Goodness of Fit Statistic, R-Squared:				0.684	0.938	0.886
Average Annual Severity Trend (10 yr)				+ 3.5%		
Average Annual Severity Trend (8 yr)				+ 5.4%		
Average Annual Severity Trend (6 yr)				+ 4.3%		
Selected Annual Severity Trend				+ 4.5%		

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

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

(See Section B - Explanation of Trend Calculation).

LOCAL PRODUCTS/COMPLETED OPERATIONS

FREQUENCY TREND
MULTISTATE

Manual Classes (Full and Deductible Coverage)
Monoline and Multiline Combined
CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at Ultimate 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 0.990 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 * 1.046

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	141967	778337	1.16995	.2309	1.016	1.026	1.032	3.9	0.051	0.053
10145	56522	500346	.47646	.1847	.879	.888	.894	-9.1	0.011	0.010
10146	18678	220214	.66245	.1321	.930	.939	.945	-5.6	0.018	0.017
10352	21164	188072	.56361	.1256	.919	.928	.934	-6.4	0.047	0.044
11039	384023	1895071	1.01065	.3736	.985	.995	1.001	0.0	0.077	0.077
11258	16669	76825	.28525	.1024	.900	.909	.915	-8.4	0.202	0.185
11259	89	1948	.00000	.0861	.887	.896	.902	-9.6	0.157	0.142
11288	62097	400280	1.02099	.1666	.979	.989	.995	0.0	0.071	0.071
12374	268678	1275302	.96029	.3017	.967	.977	.983	-1.6	0.064	0.063
12375	139413	730975	.94732	.2234	.965	.975	.981	-2.3	0.044	0.043
13673	260042	1872355	1.31428	.3713	1.098	1.109	1.116	14.3	0.014	0.016
13720	20909	155637	.69308	.1190	.937	.946	.952	-5.6	0.054	0.051
14401	42835	203843	1.05317	.1288	.981	.991	.997	0.0	0.107	0.107
15224	90504	542986	.76765	.1921	.931	.940	.946	-5.7	0.070	0.066
16900	338957	2400720	1.14807	.4222	1.045	1.056	1.063	6.3	0.064	0.068
16901	1402297	9558325	.99758	.7245	.990	1.000	1.006	1.0	0.097	0.098
16902	120831	658861	.70561	.2117	.914	.923	.929	-7.1	0.070	0.065
16905								6.3	0.064	0.068
16906								1.0	0.097	0.098
16910	1600627	13505756	.97740	.7862	.976	.986	.992	0.0	0.040	0.040
16911	173958	926182	1.06307	.2534	.994	1.004	1.010	1.7	0.058	0.059
16915	47840	438194	.92683	.1736	.963	.973	.979	-2.9	0.034	0.033
16916	873717	4551318	.97359	.5655	.972	.982	.988	-1.8	0.057	0.056
16920	7719	57625	1.50341	.0983	1.023	1.033	1.039	3.8	0.078	0.081
16921	1122	5691	.00000	.0870	.886	.895	.901	-11.1	0.036	0.032
16930	52423	266500	2.20282	.1412	1.144	1.156	1.163	16.5	0.115	0.134
16931	20931	117928	2.60070	.1111	1.151	1.163	1.170	16.3	0.049	0.057
16940	766	3729	.00000	.0865	.886	.895	.901	-11.1	0.036	0.032
16941	17773	79022	.50612	.1029	.923	.932	.938	-6.6	0.076	0.071
18435	270341	1320539	1.30363	.3075	1.073	1.084	1.091	9.0	0.067	0.073
18436	17932	86674	.00000	.1045	.869	.878	.883	-11.6	0.155	0.137
18501	259010	2023582	.81842	.3867	.912	.921	.927	-9.1	0.011	0.010
45900	62349	443032	.00137	.1744	.801	.809	.814	-18.5	0.054	0.044
49617	276590	1953941	1.28667	.3797	1.090	1.101	1.108	10.5	0.105	0.116
57001	20448	122672	3.02360	.1121	1.200	1.212	1.220	20.8	0.024	0.029

X-TILDE: 1.009 X-TILDE (MONOLINE): .990 PI-TILDE: .0049215
 TAU SQUARED: .03000 SIGMA SQUARED: 123671.51862

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

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.036 * 1.046

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	6889	38425	.00000	.0655	.966	.871	.944	-4.3	0.023	0.022
10042	1247300	6251219	1.18312	.6002	1.123	1.013	1.098	9.1	0.330	0.360
10060	2487	15398	.00000	.0608	.971	.876	.949	-5.0	0.060	0.057
10065	16711	122607	1.53780	.0821	1.075	.969	1.050	6.5	0.031	0.033
10066	2635	15251	.00000	.0608	.971	.876	.949	-4.3	0.047	0.045
10071	504520	2935587	1.11447	.4245	1.068	.963	1.044	4.3	0.092	0.096
10073	6766097	44288461	1.14398	.9112	1.134	1.023	1.109	12.1	0.330	0.370
10075	807	7423	.73515	.0592	1.016	.916	.993	-0.7	0.143	0.142
10107	40075	290896	2.33059	.1137	1.181	1.065	1.154	15.6	0.205	0.237
10115	50047	338952	.69302	.1223	.992	.894	.969	-3.0	0.067	0.065
10309	13907	172799	.15275	.0918	.953	.859	.931	-5.9	0.017	0.016
11020	5040	42692	.75579	.0663	1.015	.915	.992	-0.8	0.126	0.125
11127	62887	462700	.96176	.1437	1.023	.922	.999	0.0	0.006	0.006
11128	33680	190949	1.11939	.0952	1.042	.940	1.019	1.5	0.065	0.066
11204	9523	58044	.04037	.0694	.965	.870	.943	-5.9	1.360	1.280
11234	21928	150836	.26117	.0876	.966	.871	.944	-6.3	0.048	0.045
12014	24016	166956	.12113	.0907	.951	.858	.930	-7.3	0.041	0.038
12356	6942	48728	1.06216	.0676	1.036	.934	1.012	0.0	0.027	0.027
12510	7280	37727	.00000	.0653	.966	.871	.944	-7.4	0.027	0.025
12805	654218	4832791	1.05672	.5402	1.046	.943	1.022	2.2	0.091	0.093
13351	731012	4180382	1.38008	.5060	1.209	1.090	1.181	17.8	0.045	0.053
13352	4705	19657	.00000	.0617	.970	.875	.948	-5.3	0.038	0.036
13506	73369	468289	.62822	.1447	.975	.879	.953	-5.5	0.055	0.052
13507	37681	269701	.00792	.1098	.921	.830	.899	-10.2	0.128	0.115
13716	498972	3552476	.88781	.4680	.965	.870	.943	-5.4	0.092	0.087
13759	18238	143685	.01387	.0862	.946	.853	.924	-7.2	0.125	0.116
14101	11054	80358	1.65125	.0739	1.079	.973	1.054	4.8	0.042	0.044
14279	122466	566363	1.01257	.1609	1.030	.929	1.007	0.0	0.071	0.071
14913	66995	328298	1.53801	.1204	1.094	.986	1.068	6.9	0.145	0.155
15538	13032	118019	.05772	.0812	.955	.861	.933	-5.3	0.019	0.018
15600	5297	40538	.44958	.0659	.995	.897	.972	-3.3	0.090	0.087
15608	683	4815	.00000	.0587	.973	.877	.950	0.0	0.008	0.008
15839	28978	182552	.82123	.0936	1.014	.914	.990	0.0	0.027	0.027
15991	27703	218293	.63096	.1003	.993	.895	.970	-3.4	0.058	0.056
15993	3693	34360	.44290	.0647	.996	.898	.973	-2.8	0.036	0.035
16403	78397	390324	2.71871	.1313	1.255	1.132	1.227	22.6	0.155	0.190
16676	1092	6240	.00000	.0590	.973	.877	.950	-7.7	0.013	0.012

X-TILDE: 1.124 X-TILDE (MONOLINE): 1.109 PI-TILDE: .0025715
 TAU SQUARED: .03415 SIGMA SQUARED: 157296.23342

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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 * 1.046

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	84801	667877	.05932	.1770	.861	.776	.841	-15.8	0.158	0.133
18109	409	2288	.00000	.0582	.974	.878	.951	-3.4	0.029	0.028
18110	29016	294297	1.40566	.1143	1.076	.970	1.051	4.2	0.024	0.025
18206	317001	2502468	1.30811	.3894	1.141	1.029	1.115	11.4	0.088	0.098
18335	7217	53268	.11868	.0685	.971	.876	.949	-6.3	0.016	0.015
18506	20	288	.00000	.0578	.974	.878	.951	0.0	0.005	0.005
18507	1183	8667	.00000	.0595	.972	.876	.949	0.0	0.008	0.008
18708	8232	47282	11.57011	.0673	1.743	1.572	1.704	30.8	0.013	0.017 U
18834	6018	35778	.00000	.0650	.967	.872	.945	-5.3	0.113	0.107
18911	4521	33285	.39583	.0645	.993	.895	.970	-5.3	0.019	0.018
18912	1169	6229	1.13293	.0590	1.040	.938	1.016	0.0	0.030	0.030
18920	376	6337	.34780	.0590	.993	.895	.970	-5.3	0.019	0.018
45819	660896	3173633	1.00352	.4421	1.020	.920	.997	0.0	0.074	0.074
49618	413	1954	3.33163	.0581	1.167	1.052	1.140	14.6	0.048	0.055
49619	141058	1050425	1.13938	.2327	1.058	.954	1.034	4.0	0.075	0.078

X-TILDE: 1.124 X-TILDE (MONOLINE): 1.109 PI-TILDE: .0025715
 TAU SQUARED: .03415 SIGMA SQUARED: 157296.23342

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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 * 1.046

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	.960	1.000	1.069	5.7	0.530	0.560
92054	0	15	.00000	.1250	.840	.844	.902	-10.5	0.238	0.213
92055	188	2731	.00000	.1254	.840	.844	.902	-10.8	0.195	0.174
95124	862896	3842506	1.31302	.4458	1.117	1.123	1.201	19.4	0.980	1.170
98303	69442	378901	.26068	.1722	.839	.843	.901	-10.7	5.520	4.930
98304	2371946	11836238	.93461	.6856	.943	.948	1.013	0.3	3.180	3.190
98305	2234538	12427172	1.14999	.6953	1.092	1.097	1.173	16.5	1.270	1.480
98306	8664	64241	.74540	.1334	.931	.936	1.001	-1.4	0.690	0.680
98307	2432	9782	.20272	.1263	.864	.868	.928	-7.5	0.530	0.490
98308	447057	2158718	1.72866	.3397	1.221	1.227	1.312	29.7	0.910	1.180
98309	28048	125776	.05990	.1413	.833	.837	.895	-11.5	1.910	1.690
98344	55752	262518	1.64050	.1583	1.068	1.073	1.147	13.0	0.690	0.780
98449	1642784	10789112	1.04392	.6667	1.016	1.021	1.091	8.1	16.000	17.300
98805	182146	999467	1.25894	.2395	1.032	1.037	1.109	9.9	1.010	1.110
98813	450160	2237341	.41192	.3456	.771	.775	.828	-18.3	2.080	1.700
98967	905559	5814643	1.50105	.5336	1.249	1.255	1.342	29.8	5.440	7.060 U
99003	28711	204921	1.00723	.1512	.967	.972	1.039	2.4	0.850	0.870
99826	26560	142820	1.73834	.1434	1.072	1.077	1.151	13.7	0.510	0.580
99827	88047	463028	.44019	.1821	.865	.869	.929	-8.2	0.610	0.560
99948	2660192	12492045	.88095	.6964	.905	.910	.973	-3.4	23.600	22.800
99952	385052	1870736	.84101	.3174	.922	.927	.991	-1.5	13.700	13.500
99953	148749	966401	1.31948	.2362	1.045	1.050	1.122	11.2	7.430	8.260
99954	262144	924485	.57951	.2320	.872	.876	.936	-7.5	13.400	12.400
99955	730437	4097073	.55839	.4589	.776	.780	.834	-17.3	7.150	5.910

X-TILDE: 1.026 X-TILDE (MONOLINE): .995 PI-TILDE: .0073549
 TAU SQUARED: .03000 SIGMA SQUARED: 199138.85973

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 12

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.002 * 1.046

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	1847108	10803060	.86609	.5067	.922	.947	.993	-1.6	5.700	5.610
91150	1012862	4766220	1.05018	.3262	1.002	1.029	1.078	6.9	5.350	5.720
91155	4364657	19818503	1.11552	.6476	1.067	1.095	1.148	13.8	29.800	33.900
91340	21467956	104200098	.90067	.9041	.908	.932	.977	-3.2	8.100	7.840
91341	6233340	42363499	1.06503	.7945	1.047	1.075	1.127	11.5	2.790	3.110
91342	9538408	50870347	.87745	.8224	.895	.919	.963	-4.7	2.990	2.850
91343	350573	1850374	1.25236	.1816	1.028	1.055	1.106	9.6	1.360	1.490
91436	170714	1251498	.96461	.1439	.977	1.003	1.051	4.4	1.580	1.650
91507	32575	205090	.02892	.0689	.913	.937	.982	-2.8	2.860	2.780
91551	750774	3776370	1.21978	.2832	1.047	1.075	1.127	11.3	0.620	0.690
91555	111073	708920	.52278	.1066	.930	.955	1.001	-1.1	0.910	0.900
91560	10864195	61380304	.85666	.8479	.875	.898	.941	-6.8	3.520	3.280
91577	1397771	7484706	1.18757	.4215	1.067	1.095	1.148	13.8	2.240	2.550
91746	2877069	13396689	1.07316	.5576	1.031	1.059	1.110	10.1	4.870	5.360
92101	521849	2906354	1.22391	.2407	1.038	1.066	1.117	10.8	2.320	2.570
92102	369886	2457071	1.64617	.2166	1.123	1.153	1.208	19.4	2.370	2.830
92215	6985793	42823235	.90156	.7962	.917	.941	.986	-2.1	2.400	2.350
92338	2931496	18461428	1.21096	.6318	1.125	1.155	1.211	20.7	1.210	1.460
92446	480420	1413582	.38901	.1545	.887	.911	.955	-5.5	1.820	1.720
92447	31377	237168	.94038	.0714	.976	1.002	1.050	4.0	1.010	1.050
92451	2359287	12634643	1.00746	.5438	.994	1.021	1.070	5.9	2.020	2.140
92478	13519714	80023062	.88658	.8788	.898	.922	.966	-4.1	1.480	1.420
94007	7486234	41188111	.94906	.7899	.955	.980	1.027	1.6	3.840	3.900
94276	1564787	8021602	.89178	.4372	.941	.966	1.012	0.2	4.490	4.500
94569	2146394	12385469	1.10319	.5390	1.046	1.074	1.126	11.8	3.060	3.420
95410	4809815	32039396	.87501	.7460	.901	.925	.969	-4.3	2.110	2.020
95455	234759	2394444	.18107	.2132	.808	.830	.870	-13.7	1.240	1.070
95505	64230	437432	1.62369	.0867	1.034	1.062	1.113	10.3	1.740	1.920
95625	1200302	5725897	1.20796	.3633	1.062	1.090	1.142	13.3	2.940	3.330
95647	26417078	125027528	1.05732	.9187	1.051	1.079	1.131	12.0	5.650	6.330
96053	401886	2201666	1.04236	.2023	.991	1.017	1.066	5.8	3.430	3.630
96410	1274677	7306847	.95471	.4161	.969	.995	1.043	3.3	6.940	7.170
96611	225220	1301029	.45293	.1472	.901	.925	.969	-4.1	1.210	1.160
97447	6522489	31869951	1.14847	.7450	1.105	1.134	1.189	18.0	4.050	4.780
97650	329511	1810892	.94421	.1793	.972	.998	1.046	3.7	3.010	3.120
97651	341659	1428163	.74944	.1554	.943	.968	1.015	0.5	3.890	3.910
97652	27696	225772	.86736	.0705	.971	.997	1.045	3.4	2.670	2.760

X-TILDE: .970 X-TILDE (MONOLINE): .974 PI-TILDE: .0033055
 TAU SQUARED: .03000 SIGMA SQUARED: 352112.81010

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 12

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.002 * 1.046

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	750739	3368208	1.09266	.2639	1.009	1.036	1.086	7.4	2.580	2.770
97654	63432	375864	.63977	.0820	.951	.976	1.023	1.3	2.360	2.390
97655	1088671	6481542	1.02968	.3897	.998	1.025	1.074	6.6	3.320	3.540
98002	11642	96701	.00000	.0604	.919	.944	.989	-2.1	0.950	0.930
98482	17515285	102000249	.97213	.9022	.973	.999	1.047	3.8	5.310	5.510
98483	19211497	124437623	1.01001	.9183	1.007	1.034	1.084	7.9	12.600	13.600
98502	306058	1594842	.95995	.1660	.975	1.001	1.049	3.8	3.130	3.250
98636	1631146	9271404	.73042	.4707	.862	.885	.928	-8.1	3.070	2.820
98677	4258496	20633002	.92200	.6565	.941	.966	1.012	0.2	9.520	9.540
98678	2381392	12479564	1.06349	.5408	1.024	1.051	1.102	9.3	10.700	11.700
98806	537082	3103191	1.04882	.2507	.996	1.023	1.072	6.1	2.940	3.120
98820	2351599	15678779	.89701	.5944	.930	.955	1.001	-0.8	2.400	2.380
98884	1839577	9638387	1.26454	.4798	1.116	1.146	1.201	18.6	1.560	1.850
99004	31918	157371	.08411	.0652	.920	.945	.990	-2.0	1.510	1.480
99080	1201739	5398281	.56146	.3511	.832	.854	.895	-11.3	8.210	7.280
99315	751230	4954305	1.56063	.3338	1.173	1.204	1.262	25.4	1.220	1.530
99321	1546361	10830801	.82017	.5073	.898	.922	.966	-4.2	1.680	1.610
99613	970997	5930233	.84966	.3706	.931	.956	1.002	-1.1	1.740	1.720
99650	395800	2547275	1.11102	.2216	1.008	1.035	1.085	7.5	0.800	0.860
99746	2937184	15160368	1.00196	.5866	.992	1.018	1.067	5.4	2.760	2.910

X-TILDE: .970 X-TILDE (MONOLINE): .974 PI-TILDE: .0033055
 TAU SQUARED: .03000 SIGMA SQUARED: 352112.81010

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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 * 1.046

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	44760	139738	.07266	.1489	.728	.845	.841	-16.3	1.840	1.540
91127	598744	4774967	.73699	.6227	.777	.901	.896	-11.1	0.900	0.800
91235	574735	3045159	.95234	.5238	.900	1.044	1.039	2.9	3.070	3.160
91265	28360	110542	.00757	.1421	.724	.840	.836	-16.9	3.250	2.700
91266	115314	821610	1.53392	.2816	1.037	1.203	1.197	18.5	0.540	0.640
91280	5254	54844	2.57770	.1288	1.066	1.237	1.231	21.7	1.660	2.020
94381	1474498	7628149	.87329	.7190	.865	1.003	.998	-1.1	9.800	9.690
94404	85152	371662	.59509	.1992	.793	.920	.915	-9.3	3.890	3.530
95310	381697	2091601	.37989	.4433	.638	.740	.736	-20.2	1.240	0.990 L
96408	771947	5289949	1.11798	.6447	1.020	1.183	1.177	16.6	6.920	8.070
96409	1677069	10626459	.78535	.7785	.798	.926	.921	-8.8	8.800	8.030
97221	554998	3867376	1.03615	.5766	.954	1.107	1.101	8.7	0.920	1.000
97222	3165385	19968940	.73559	.8665	.750	.870	.865	-13.9	1.650	1.420
97223	4281366	15738250	1.06604	.8372	1.030	1.195	1.189	17.9	4.530	5.340
98152	420757	2652538	1.40330	.4937	1.119	1.298	1.291	26.9	0.520	0.660
98157	37220	376414	1.24106	.2002	.922	1.070	1.064	7.0	0.243	0.260
98163	2773	5068	.00000	.1166	.744	.863	.858	-15.0	0.260	0.221
98164	7216	99501	.00000	.1395	.725	.841	.837	-17.1	0.082	0.068
98659	229	1621	.00000	.1158	.745	.864	.859	-13.3	0.450	0.390
98914	692	3472	.00000	.1162	.745	.864	.859	-14.9	0.670	0.570
98949	4972	17554	.00000	.1197	.742	.861	.856	-13.2	0.380	0.330
98993	1523958	7743483	.65626	.7219	.708	.821	.817	-19.0	5.270	4.270
99163	6525	9274	.00000	.1177	.744	.863	.858	-14.6	0.410	0.350
99803	5540	54745	1.64638	.1288	.946	1.097	1.091	8.0	8.950	9.670
99946	3143813	14970073	.76840	.8304	.781	.906	.901	-10.5	3.040	2.720
99969	1031980	3717247	.95785	.5678	.908	1.053	1.047	3.9	3.340	3.470

X-TILDE: .862 X-TILDE (MONOLINE): .862 PI-TILDE: .0068928
 TAU SQUARED: .03000 SIGMA SQUARED: 106513.34490

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SECTION H
CONSIDERATION OF COVID-19
TABLE OF CONTENTS

Introduction	H-2
Loss Cost Adjustments General Liability	H-2-3

IMPACT OF COVID-19 ON GENERAL LIABILITY LOSS COSTS

INTRODUCTION

The ongoing COVID-19 global pandemic is a truly unique event that has impacted almost every aspect of daily life. The COVID-19 pandemic has had a significant impact on the United States economy and the property-casualty insurance industry. For several months in 2020 much of the country was following social distancing guidelines. The economy slowed significantly in many segments, and some had ground nearly to a halt. Given the sudden major changes in social and economic activity, the potential impact on prospective loss costs has been analyzed.

ISO General Liability basic limit loss cost level changes 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. The historical statistical data included in this filing is from a period where COVID-19 was not known to be present in the United States.

In anticipation of long-term behavioral, social and economic changes as a result of COVID-19, it is expected, based on the information currently available, that those changes will have a material impact on prospective loss costs for certain risks. To reflect these changes, judgmentally selected adjustment factors have been applied to the loss costs of several classes.

LOSS COST ADJUSTMENTS GENERAL LIABILITY

For General Liability, all manually rated classes were reviewed to determine how future economic conditions and changes in behavior could potentially impact the loss experience. The bulk of General Liability classes have economically sensitive exposure bases, including exposure bases gross sales and payroll. These economically sensitive exposure bases will generally adjust to new economic conditions and classes with these bases are not expected to have significant changes in loss potential per exposure. However, there are classes that use exposure bases that are not economically sensitive and would not necessarily be responsive to sudden changes. Classes with exposure bases that are not economically sensitive were reviewed for a potential loss cost adjustment.

The individual classes that use square feet as an exposure base were further examined to determine which may be impacted by long-term behavioral, social and economic changes. The new, large scale work from home policies put in place due to social distancing guidelines has the potential to become a long-lasting change in behavior. Companies may utilize their physical spaces differently than in the past. There will likely be more work from home options and more emphasis on digital solutions to replace physical, in-person meetings. Additionally, it will take time for companies to decrease their physical office footprint to reflect this new environment. With fewer workers, vendors, clients, and other outside visitors present in commercial buildings, there is an expected decrease in occurrences relative to the fixed exposure base of thousands of square feet for certain classes.

LOSS COST
ADJUSTMENTS
GENERAL LIABILITY
(Cont'd)

Nine classifications are being adjusted for this expected decrease in occurrence frequency. The classifications are OL&T classifications within Premises/Operations Class Group 12 – Building and Offices. These classes are for risks that are primarily an office environment and are expected to be impacted by changes in the office work environment. The varying adjustments, -5% or -10%, reflects the expected decrease in foot traffic for the individual classes listed. The adjustment is a decrease to the revised Premises/Operations loss costs after application of all loss cost changes including any relativity changes and reflecting any capping and build back factors.

In Section A, the impact of adjusting these classes will be reflected in the filed loss costs and in the class group, subtitle, and overall loss cost level changes.

Class Code	Class Description	Adjustment
61212	Buildings or Premises - bank or office - mercantile or manufacturing (Lessor's risk only) (For-Profit)	-5.0%
61216	Buildings or Premises - bank or office - mercantile or manufacturing (Lessor's risk only) (Not-For-Profit)	-5.0%
61217	Buildings or Premises - bank or office - mercantile or manufacturing - maintained by the insured (Lessor's risk only) (For-Profit)	-5.0%
61218	Buildings or Premises - bank or office - mercantile or manufacturing - maintained by the insured (Lessor's risk only) (Not-For-Profit)	-5.0%
61224	Buildings or Premises - office premises primarily occupied by employees of the insured (For-Profit)	-10.0%
61225	Buildings or Premises - office premises primarily occupied by employees of the insured (Not-For-Profit)	-10.0%
61226	Buildings or Premises - office - Not Otherwise Classified (For-Profit)	-5.0%
61227	Buildings or Premises - office - Not Otherwise Classified (Not-For-Profit)	-5.0%
62000	Condominiums - commercial - bank or mercantile, manufacturing or office (association risk only)	-5.0%

ILLINOIS 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 LEVEL CHANGES The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>	<u>ADJUSTED</u>
M&C	+ 4.4%	+ 4.4%	+ 4.4%
OL&T	+17.9%	+17.9%	+16.4%
Premises/Operations	+11.1%	+11.1%	+10.4%
Products	- 0.5%	- 0.5%	- 0.5%
Local Products/Completed Operations	+ 5.7%	+ 5.7%	+ 5.7%
Products/Completed Operations	+ 3.6%	+ 3.6%	+ 3.6%
GL Overall	+ 9.8%	+ 9.8%	+ 9.2%

INDICATED VS. SELECTED VS. ADJUSTED Indicated changes are based on standard ISO methodology. The selected changes are equal to the indicated changes for all sublines. The adjusted loss cost level changes reflect the COVID-19 related adjustments for OL&T.

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

ISO reporting companies' voluntary experience.

Fiscal - accident year data through year ended 9/30/2019 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) increased by an average of 3.2%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused a 0.8% decrease in ALCCL;
- Implemented loss cost level change (+4.7%);
- A change in exposure trend plus an additional year of trending (-1.1%);
- The effect on ALCCL due to a change in average IPMFs (+1.7%).

The Basic Limit Experience Ratio (BLER) increased in 2016 (+8.1%). This is mainly due to unfavorable experience across several class groups.

Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 10.3%, 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 3.5% decrease in ALCCL;
- Implemented loss cost level change (+12.5%);
- A change in exposure trend plus an additional year of trending (+0.1%);
- The effect on ALCCL due to a change in average IPMFs (+1.6%).

The BLERs varied within reasonable limits.

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 1.3% 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 3.4% decrease in ALCCL;
- Implemented an average loss cost level change of approximately -0.6% 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 (+0.9%).

The BLERs changed due to the various effects listed above.

LATEST CALL
YEAR TO YEAR
COMPARISON

Manufacturers and
Contractors

The ALCCL decreased steadily from 2015 to 2019.

The BLERs varied within reasonable limits.

Owners, Landlords
and Tenants

The ALCCL increased from 2015 to 2017 and then decreased thereafter.

The high BLERs for 2015 (1.209), 2018 (1.196) and 2019 (1.183) 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 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 PD indemnity factors have decreased compared to the 2019 review.

The multistate Fringe indemnity factors have increased 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 and PD Indemnity factors remained stable compared to the 2019 review.

The multistate Fringe indemnity factors have decreased 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 and PD indemnity loss development factors for the 2020 review remained stable compared to those in the 2019 review.

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

One might expect PD development to be higher due to the Montrose decision in California. In response to the Montrose decision, ISO has introduced revised wording into the CGL policy to better define the concept of known loss. This revision represents neither a broadening nor a restriction in coverage from the original intent, however, it may result in the shifting of coverage, under certain circumstances, between an insured's current policy and past or future policies.

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 Fiscal review.</p> <p>The PD severity trend selection is +4.5%, unchanged from +4.5% in the previous Fiscal review.</p> <p>The Fringe severity trend selection is 0.0%, down from +0.5% in the previous Fiscal review.</p>
	Owners, Landlords and Tenants	<p>The BI severity trend selection is +4.0%, up from +3.5% in the previous Fiscal review.</p> <p>The PD severity trend selection is +5.0%, up from +4.5% in the previous Fiscal review.</p> <p>The Fringe severity selection is +1.0%, down from +1.5% in the previous Fiscal 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 lower than the prior point.

Owners, Landlords
and Tenants

The latest frequency point is lower than the prior point.

Products

The latest frequency point is lower than the prior point.

Local Products/
Completed Ops

The latest frequency point is lower than the prior point.

EXPOSURE
TREND
COMPARISON

Manufacturers and
Contractors

The exposure trend factors for Manufacturers are 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. The exposure trend factors for Class Group 16 are lower than that used in the previous review for all three 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 0.929. In the 2019 review the weighted average IPMF was 0.906.
	Owners, Landlords and Tenants	The current weighted average IPMF is 1.002. In the 2019 review the weighted average IPMF was 0.979.
	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 0.991. In the Group 4, 2019 review the multistate weighted average IPMF was 0.979.
The IPMF's are applied to the multiline ALCCL.		
CLASS GROUP/ TERRITORY/ STATE RELATIVE CHANGE	The class group relative changes for Manufacturers and Contractors vary within reasonable limits.	
	The class group and territory relative changes for Owners, Landlords and Tenants vary within reasonable limits.	
	For Local Products, Illinois' state balanced relative change (0.968) ranks 39th highest overall. In last year's review, Illinois' state balanced relative change (1.050) ranked 8th highest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of 0.8% in the total statewide ALCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average decrease of 3.5% 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 3.4% 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	.107	.195	10205	.249	—	11210	4.43	—	13207	(a)	(a)
10015	4.64	—	10220	4.69	—	11211	23.00	—	13208	(a)	(a)
10020	(a)	(a)	10255	.33	.147	11212	3.49	—	13314	.119	.016
10026	.64	.022	10256	1.21	.152	11213	2.84	—	13351	.29	.053
10036	.89	(a)	10257	.228	.169	11214	7.00	—	13352	.30	.036
10040	.081	.30	10309	.161	.016	11222	.118	—	13410	1.90	2.99
10042	.37	.36	10315	.38	(a)	11234	.28	.045	13411	(a)	(a)
10052	3.21	—	10331	6.29	—	11248	.063	.018	13412	.64	1.14
10054	2.85	—	10332	10.80	—	11258	1.46	.185	13453	.74	(a)
10060	.176	.057	10352	.71	.044	11259	1.56	.142	13454	.86	(a)
10065	.26	.033	10367	5.93	—	11273	13.90	—	13455	.88	(a)
10066	.27	.045	10368	8.67	—	11274	13.30	—	13461	(a)	(a)
10070	.061	.154	10375	(a)	—	11288	1.79	.071	13506	.91	.052
10071	.32	.096	10378	6.37	—	12014	.135	.038	13507	1.10	.115
10072	6.71	—	10379	2.96	—	12356	1.18	.027	13590	.65	.74
10073	1.39	.37	10380	5.05	—	12361	.079	.077	13621	.165	.32
10075	10.30	.142	10381	4.37	—	12362	.067	(a)	13670	.044	.015
10100	1.21	.053	11007	2.52	—	12373	.026	.024	13673	1.11	.016
10101	.239	.181	11020	.30	.125	12374	.61	.063	13715	.067	.165
10105	2.58	—	11039	1.20	.077	12375	.30	.043	13716	.45	.087
10107	4.24	.237	11052	3.26	—	12391	.05	.082	13720	.62	.051
10110	15.80	—	11101	(a)	(a)	12393	.40	(a)	13759	.176	.116
10111	.134	.078	11120	(a)	—	12467	.166	(a)	13930	.143	.201
10113	.36	—	11126	.062	.022	12509	.083	.036	14068	.039	.014
10115	.71	.065	11127	.34	.006	12510	1.05	.025	14101	.46	.044
10117	4.61	—	11128	.46	.066	12583	.47	(a)	14279	.63	.071
10119	(a)	—	11138	1.57	—	12651	1.36	.53	14401	1.47	.107
10120	10.30	—	11155	.213	—	12683	.62	(a)	14405	1.48	—
10130	3.52	—	11160	(a)	(a)	12707	.44	.64	14527	.27	.189
10132	3.04	—	11167	.75	—	12797	.093	.196	14655	.088	—
10133	3.14	—	11168	3.90	—	12805	.32	.093	14731	3.24	—
10135	(a)	—	11201	22.10	—	12841	.53	—	14732	.239	—
10140	.036	.021	11202	6.53	—	12927	.093	—	14733	.62	—
10141	.072	.023	11203	.79	.52	13049	.041	.057	14734	.26	—
10145	.35	.01	11204	.31	1.28	13111	1.35	.093	14855	.29	.154
10146	.54	.017	11205	(a)	—	13112	.067	.063	14913	.33	.155
10150	.49	(a)	11206	1.02	—	13201	1.20	.16	15060	(a)	(a)
10151	12.40	—	11207	12.90	—	13204	1.36	1.45	15061	(a)	(a)
10160	2.21	—	11208	2.22	—	13205	.52	.46	15062	.26	(a)
10204	.223	—	11209	10.40	—	13206	(a)	(a)	15063	.30	(a)

DIVISION SIX

PREM/OPS TERR. 501

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 501 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.199	—	16750	.104	.032	18707	.01	.004	40117	(a)	—
15119	(a)	—	16751	.104	—	18708	.114	.017	40140	(a)	—
15120	(a)	—	16819	1.58	(a)	18833	.12	(a)	41001	.173	—
15123	3.13	—	16820	1.22	(a)	18834	.30	.107	41210	(a)	—
15124	1.09	—	16881	1.62	(a)	18911	.93	.018	41421	.46	—
15188	.46	(a)	16890	.185	(a)	18912	1.76	.03	41422	.244	—
15223	.052	.041	16891	.201	(a)	18920	.46	.018	41510	47.00	—
15224	.66	.066	16892	.37	(a)	18991	(a)	—	41603	21.70	—
15300	(a)	—	16900	2.20	.068	19007	1.22	—	41604	11.90	—
15314	.213	(a)	16901	1.41	.098	19051	2.71	—	41620	1.85	—
15404	.119	(a)	16902	1.19	.065	19061	(a)	—	41650	30.50	—
15405	.175	(a)	16905	2.31	.068	19795	.31	(a)	41664	21.90	—
15406	.45	.048	16906	1.48	.098	19796	.36	—	41665	2.56	—
15488	1.11	(a)	16910	1.32	.04	40005	(a)	—	41666	(a)	—
15538	.38	.018	16911	1.19	.059	40006	(a)	—	41667	59.80	—
15600	.95	.087	16915	1.35	.033	40010	(a)	—	41668	56.10	—
15607	.26	—	16916	1.13	.056	40015	(a)	—	41669	.39	—
15608	.213	.008	16920	3.00	.081	40020	(a)	—	41670	.66	—
15656	6.28	—	16921	2.74	.032	40026	(a)	—	41672	(a)	—
15699	.64	—	16930	1.72	.134	40031	(a)	—	41673	(a)	—
15733	.29	.037	16931	1.86	.057	40032	(a)	—	41675	(a)	—
15839	.29	.027	16940	3.74	.032	40040	(a)	—	41677	.38	—
15991	.233	.056	16941	1.50	.071	40041	(a)	—	41678	60.10	—
15993	.197	.035	18078	.122	.133	40042	(a)	—	41679	(a)	(a)
16005	.036	.034	18109	.39	.028	40045	145.00	—	41680	15.90	—
16009	.36	.094	18110	.31	.025	40046	28.60	—	41696	1.21	—
16402	1.41	—	18200	(a)	—	40047	10.20	—	41697	.84	—
16403	.89	.19	18205	.187	.35	40059	3.65	—	41700	(a)	—
16404	1.13	—	18206	.50	.098	40061	1.93	—	41715	10.10	—
16471	.37	—	18335	.36	.015	40063	64.70	—	41716	6.41	—
16501	.075	(a)	18435	1.28	.073	40064	19.00	—	43007	(a)	—
16527	.116	.35	18436	1.03	.137	40066	(a)	—	43117	(a)	—
16588	.165	(a)	18437	.52	(a)	40067	(a)	—	43151	21.20	—
16604	.28	.146	18438	1.00	(a)	40069	(a)	—	43152	18.00	—
16670	2.61	—	18501	1.18	.01	40072	(a)	—	43200	80.90	—
16676	.30	.012	18506	.58	.005	40075	42.70	—	43215	(a)	—
16694	.55	(a)	18507	.187	.008	40101	17.60	—	43421	22.20	—
16705	.214	.148	18570	1.95	—	40102	15.50	—	43422	116.00	—
16722	(a)	—	18575	(a)	(a)	40111	5.12	—	43424	(a)	—
16723	(a)	—	18616	.44	.59	40115	(a)	—	43470	7.03	—

\$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	70.40	—	46004	29.00	—	47471	3.97	—
43518	9.39	—	44280	.38	—	46005	23.20	—	47473	5.19	—
43550	79.00	—	44311	4.84	—	46112	.069	—	47474	5.80	—
43551	43.90	—	44315	3.25	—	46202	4.47	—	47475	4.58	—
43626	7.50	—	44427	63.50	—	46362	210.00	—	47476	4.58	—
43628	97.40	—	44428	63.90	—	46426	30.60	—	47477	6.11	—
43629	82.60	—	44429	.96	—	46427	40.90	—	47478	6.41	—
43754	(a)	—	44430	.67	—	46510	(a)	—	47600	(a)	—
43760	2.75	—	44431	2.13	—	46590	(a)	—	47610	(a)	—
43822	5.55	—	44432	.67	—	46603	2.57	—	48039	57.30	—
43840	.069	—	44433	21.50	—	46604	2.97	—	48177	(a)	—
43860	4.40	—	44434	41.10	—	46606	7.91	—	48178	(a)	—
43889	1.57	—	44435	42.50	—	46607	10.90	—	48206	19.80	—
43945	(a)	—	44436	49.70	—	46622	16.30	—	48252	(a)	—
43946	(a)	—	44437	41.20	—	46671	(a)	—	48441	.083	—
43990	(a)	(a)	44438	32.50	—	46700	163.00	—	48557	8.33	—
43991	(a)	—	44439	63.30	—	46773	(a)	—	48558	7.25	—
44009	3.81	—	44440	52.40	—	46822	(a)	—	48600	61.30	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	8.02	—	44501	(a)	—	46882	(a)	—	48636	2.23	(a)
44070	2.37	—	45190	3.52	—	46911	14.80	—	48637	6.37	—
44071	2.64	—	45191	2.50	—	46912	27.20	—	48638	3.16	—
44072	1.82	—	45192	2.92	—	46913	(a)	—	48727	(a)	—
44100	1.34	—	45193	1.72	—	46914	(a)	—	48808	1.61	—
44101	1.39	—	45210	2.18	—	46915	(a)	—	48924	(a)	—
44102	1.09	—	45224	(a)	—	46916	(a)	—	48925	152.00	—
44103	.96	—	45225	(a)	—	47050	1.52	—	49005	.26	—
44104	.40	—	45334	46.60	—	47051	(a)	—	49111	2.46	—
44105	(a)	—	45380	.34	(a)	47052	(a)	—	49181	18.70	—
44106	(a)	—	45450	13.70	—	47103	(a)	—	49183	22.80	—
44108	.47	—	45523	(a)	—	47146	(a)	—	49184	48.20	—
44109	1.20	—	45524	(a)	—	47147	(a)	—	49185	43.90	—
44110	1.23	—	45539	(a)	—	47221	178.00	—	49239	.25	.60
44111	.75	—	45678	.41	—	47253	(a)	—	49292	1.37	—
44112	.45	—	45771	.52	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.168	.074	47318	6.10	—	49333	10.10	—
44193	(a)	—	45900	.109	.044	47367	.38	—	49451	(a)	—
44194	(a)	—	45901	.093	.049	47420	1.34	—	49452	(a)	—
44222	(a)	—	45937	.183	—	47468	(a)	—	49617	.26	.116
44276	109.00	—	45993	(a)	(a)	47469	4.58	—	49618	.216	.055

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	.41	.078	51315	.165	.106	51809	.46	.153	52341	.064	(a)
49763	2.64	—	51330	.137	.53	51833	.205	.06	52342	.187	(a)
49800	(a)	—	51333	.045	.34	51850	.33	(a)	52343	.114	(a)
49801	157.00	—	51340	.045	(a)	51851	.225	(a)	52401	.35	(a)
49802	13.90	—	51350	.32	.135	51852	.53	(a)	52402	.025	(a)
49803	24.70	—	51351	.28	.042	51853	.212	(a)	52432	.123	(a)
49840	1.57	—	51352	.39	.108	51854	.48	(a)	52433	.113	1.02
49870	63.70	—	51355	.26	.094	51855	.50	(a)	52435	.141	(a)
49890	(a)	—	51356	.29	.62	51856	.27	(a)	52438	.102	(a)
49891	(a)	—	51357	.234	.66	51857	.47	(a)	52440	.16	(a)
49902	(a)	—	51358	.56	.141	51869	.122	.136	52467	.148	(a)
49903	(a)	—	51359	.50	.78	51877	.69	.212	52469	.052	.104
50010	.27	.49	51370	.53	4.57	51889	.113	.012	52505	.26	.216
50015	.173	(a)	51380	.053	.044	51896	.053	.018	52547	.30	.078
50017	.132	(a)	51400	.32	(a)	51900	.153	.095	52581	1.26	2.95
50045	.30	(a)	51401	.47	(a)	51909	.30	.056	52619	.088	(a)
50047	.034	(a)	51500	.101	.119	51919	.114	(a)	52660	.136	—
51001	.077	.45	51516	.115	—	51926	.116	.038	52744	.78	.081
51005	.016	(a)	51517	.13	—	51927	.063	.131	52767	.28	(a)
51116	.195	.69	51550	.125	.39	51934	.127	.125	52876	(a)	(a)
51201	.045	(a)	51551	.043	.91	51941	.116	.041	52911	.07	.45
51205	.139	.071	51552	.075	.159	51942	.185	—	52967	.026	.062
51206	.022	.39	51553	.134	(a)	51956	.50	.221	53001	.26	.33
51210	.135	(a)	51554	.013	(a)	51957	.44	.42	53077	.124	.207
51211	(a)	(a)	51575	.085	.02	51958	.39	.41	53095	.085	(a)
51220	.46	2.28	51576	.24	.093	51959	.40	(a)	53096	.118	(a)
51221	.26	1.78	51600	.163	.191	51960	.053	.35	53121	.34	.44
51222	.31	3.67	51613	.108	.139	51970	.23	.238	53147	.047	(a)
51224	.33	1.45	51625	.071	(a)	51982	.068	.083	53229	.26	(a)
51230	.056	.79	51666	.134	.101	51985	.107	—	53271	.063	(a)
51240	.55	.185	51702	.212	(a)	51986	.27	.103	53333	.26	.239
51241	1.62	.26	51703	.088	(a)	51999	.112	.44	53374	.207	.31
51250	.36	(a)	51734	.165	.31	52002	.098	.129	53375	.11	.223
51251	.047	(a)	51741	.28	.26	52075	.26	.243	53376	.176	.194
51252	.165	.10	51752	.24	.165	52076	.32	(a)	53377	.18	.195
51253	.141	(a)	51767	.039	.008	52109	.025	(a)	53403	.114	(a)
51254	.044	.039	51777	.137	.078	52134	.33	.63	53425	.245	(a)
51255	.90	(a)	51790	.228	(a)	52137	.103	(a)	53565	.132	.108
51300	.188	.16	51796	.104	(a)	52150	.61	(a)	53631	.039	.022
51305	.188	.96	51808	.37	.73	52315	.178	.26	53632	.045	.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	.041	(a)	56170	.24	(a)	57401	.082	.096	58503	.098	.076
53732	.28	.45	56171	.118	(a)	57403	.28	.035	58532	.127	(a)
53733	.183	.27	56202	.094	.089	57410	.04	.162	58559	.026	(a)
53734	.69	—	56390	.164	.64	57411	.06	(a)	58560	.062	(a)
53803	.58	(a)	56391	.141	.32	57572	.023	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.227	.125	57600	.069	.034	58575	.08	.12
53902	(a)	(a)	56488	.228	.034	57611	.129	.062	58627	.26	.013
53903	(a)	(a)	56567	.249	(a)	57625	.61	(a)	58663	.55	1.28
53904	(a)	(a)	56650	.76	(a)	57651	.074	.041	58682	.229	(a)
53905	(a)	(a)	56651	.41	(a)	57690	.167	.49	58713	.087	(a)
53907	.124	.103	56652	.30	(a)	57716	.079	.082	58737	.167	.63
53951	(a)	(a)	56653	.29	(a)	57725	.174	.088	58756	.103	(a)
53952	(a)	(a)	56654	.146	(a)	57726	.135	.021	58757	.56	(a)
53953	(a)	(a)	56690	.118	.35	57798	.038	(a)	58759	.069	(a)
54012	.069	—	56699	.105	.057	57800	.14	(a)	58802	.079	.48
54077	.169	.40	56758	.089	.148	57808	.067	(a)	58813	.25	(a)
54444	(a)	(a)	56759	.091	.08	57809	.069	(a)	58822	.217	(a)
55010	.51	1.08	56760	.131	.098	57810	.067	.107	58837	.51	.162
55011	.138	1.57	56805	.172	(a)	57871	.079	.118	58840	.152	.127
55012	.164	1.18	56806	.122	(a)	57913	.181	.29	58873	.242	.03
55013	.221	1.14	56807	.121	(a)	57997	.153	—	58903	.05	(a)
55014	(a)	(a)	56808	.158	(a)	57998	.08	.058	58904	.038	.128
55214	.133	.088	56900	.151	(a)	57999	.109	.071	58922	.40	.168
55371	.53	.119	56910	.076	(a)	58009	.109	(a)	59005	.094	.096
55410	(a)	(a)	56911	.215	(a)	58010	.187	(a)	59057	.70	(a)
55426	.27	(a)	56912	.174	.09	58020	.30	(a)	59058	.45	(a)
55597	.033	1.79	56913	.142	(a)	58056	.223	(a)	59188	.60	.055
55647	.067	.062	56915	.84	(a)	58057	.14	(a)	59189	.82	.30
55648	.03	(a)	56916	.76	.205	58058	.126	(a)	59223	.25	.088
55649	.036	(a)	56917	.219	(a)	58095	.177	1.99	59257	.025	.013
55715	.26	.224	56918	.105	(a)	58096	.235	1.23	59306	.159	(a)
55716	.38	.52	56919	.27	(a)	58301	.084	.088	59378	.163	.15
55717	.35	(a)	56920	.245	(a)	58302	.063	.055	59481	.43	.099
55718	.34	(a)	56980	.131	(a)	58397	.37	.74	59482	.62	(a)
55802	.137	.009	57001	.045	.029	58408	.09	—	59537	.176	.21
55918	.151	2.74	57002	.029	.106	58409	.115	—	59601	.161	2.37
55919	.021	3.65	57090	.39	.66	58456	.061	—	59647	.28	.17
56040	.014	.033	57146	.249	.72	58457	.089	—	59660	.30	1.18
56041	.094	(a)	57202	.116	(a)	58458	.115	—	59661	.145	(a)
56042	.118	(a)	57257	.144	.035	58459	.138	—	59693	.024	—

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	.74	.069	63220	(a)	—	91190	5.23	(a)
59701	.012	.29	59970	.15	.183	64074	24.80	—	91200	1.96	—
59713	.27	.31	59973	.203	(a)	64075	17.50	—	91210	(a)	—
59722	.137	.031	59975	.21	.227	64500	(a)	—	91235	2.90	3.16
59723	.052	.037	59977	.12	(a)	65007	32.60	—	91250	4.37	(a)
59724	.079	.019	59984	.056	.053	66122	14.00	—	91265	41.80	2.70
59725	.099	.116	59985	.217	(a)	66123	7.71	—	91266	22.20	.64
59726	.072	.024	59986	.166	(a)	66309	22.50	—	91280	(a)	2.02
59738	.229	.064	59988	.054	.059	66561	52.20	—	91302	24.70	(a)
59750	.131	.222	59989	.029	.044	67017	48.40	—	91315	7.50	—
59751	.047	(a)	60010	26.30	—	67508	36.60	—	91324	16.70	(a)
59773	.035	.028	60011	30.30	—	67509	26.90	—	91325	(a)	(a)
59774	.029	.15	60012	49.80	—	67510	15.00	—	91340	10.90	7.84
59775	.037	.188	60013	42.70	—	67511	16.20	—	91341	11.10	3.11
59781	.114	.068	60015	31.90	—	67512	69.30	—	91342	10.00	2.85
59782	.17	.46	60016	35.80	—	67513	44.00	—	91343	2.46	1.49
59783	.165	(a)	60035	36.80	—	67634	41.90	—	91405	12.70	—
59784	.127	(a)	61000	26.10	—	67635	29.70	—	91436	12.60	1.65
59790	.177	(a)	61212	18.80	—	68001	90.50	—	91481	46.00	—
59798	.43	.50	61216	20.80	—	68439	116.00	—	91507	6.78	2.78
59806	.31	(a)	61217	19.00	—	68500	5.79	—	91523	104.00	—
59867	.199	(a)	61218	12.90	—	68604	2.17	—	91547	.59	—
59886	.027	.108	61223	92.10	—	68606	8.50	—	91551	3.69	.69
59889	.116	.165	61224	29.30	—	68607	6.72	—	91555	1.75	.90
59892	.165	(a)	61225	40.80	—	68702	5.54	—	91560	12.30	3.28
59904	.112	.061	61226	68.60	—	68703	4.15	—	91562	8.21	—
59905	.125	.132	61227	62.70	—	68706	17.80	—	91577	29.30	2.55
59914	.73	.68	62000	14.30	—	68707	17.60	—	91580	16.20	—
59915	.37	.75	62001	11.30	—	90089	10.70	—	91581	(a)	(a)
59917	.069	.205	62002	5.14	—	91111	3.75	5.61	91582	(a)	(a)
59923	.018	.004	62003	16.20	—	91125	6.42	1.54	91583	(a)	(a)
59925	.51	1.19	63010	47.40	—	91127	2.52	.80	91584	(a)	(a)
59926	.43	.45	63011	59.30	—	91130	3.43	—	91585	(a)	(a)
59927	.29	1.42	63012	84.30	—	91135	.95	(a)	91586	(a)	(a)
59931	.33	.55	63013	79.80	—	91150	2.38	5.72	91587	(a)	(a)
59932	.35	.88	63215	53.60	—	91155	5.28	33.90	91588	(a)	(a)
59941	.111	(a)	63216	37.20	—	91160	2.58	—	91589	(a)	(a)
59947	.112	.32	63217	29.00	—	91175	2.22	—	91590	8.52	—
59955	.042	.143	63218	9.78	—	91177	9.71	—	91591	(a)	(a)
59963	.31	.41	63219	(a)	—	91179	9.75	—	91606	33.50	—

\$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	3.43	—	97653	7.73	2.77	98426	6.26	(a)
91629	6.86	(a)	95358	(a)	—	97654	13.50	2.39	98427	6.10	—
91636	11.80	—	95410	10.90	2.02	97655	12.90	3.54	98428	(a)	—
91641	3.18	(a)	95455	14.20	1.07	98002	2.33	.93	98429	3.06	—
91666	2.30	(a)	95487	5.87	(a)	98003	2.42	(a)	98430	(a)	—
91722	10.30	(a)	95505	6.61	1.92	98090	.33	—	98449	8.76	17.30
91746	8.21	5.36	95620	4.76	(a)	98091	.36	—	98482	9.39	5.51
91805	.52	—	95625	11.80	3.33	98092	1.07	—	98483	13.90	13.60
92053	1.27	.56	95630	(a)	(a)	98111	.73	—	98502	13.30	3.25
92054	.44	.213	95647	3.50	6.33	98150	(a)	—	98555	6.18	—
92055	12.20	.174	95648	(a)	(a)	98151	(a)	—	98597	1.39	—
92101	19.00	2.57	96053	2.66	3.63	98152	7.83	.66	98598	.48	—
92102	11.50	2.83	96317	3.55	—	98153	8.81	(a)	98601	15.90	(a)
92215	4.16	2.35	96408	9.47	8.07	98154	10.40	(a)	98622	(a)	—
92338	4.40	1.46	96409	8.76	8.03	98155	14.60	(a)	98623	(a)	—
92445	6.73	—	96410	7.69	7.17	98156	(a)	(a)	98624	2.50	—
92446	14.50	1.72	96611	2.50	1.16	98157	9.31	.26	98636	3.57	2.82
92447	12.70	1.05	96702	10.90	(a)	98158	(a)	(a)	98640	274.00	—
92451	2.90	2.14	96703	(a)	—	98159	6.24	(a)	98658	15.10	—
92453	8.01	—	96816	10.20	—	98160	13.20	(a)	98659	2.70	.39
92478	3.96	1.42	96872	12.60	(a)	98161	14.80	(a)	98677	43.20	9.54
92593	38.20	—	96930	(a)	—	98162	(a)	(a)	98678	38.40	11.70
92663	1.60	—	97002	(a)	(a)	98163	15.60	.221	98698	(a)	(a)
94007	27.20	3.90	97003	(a)	(a)	98164	2.45	.068	98699	12.50	(a)
94099	6.18	—	97047	7.60	—	98257	3.65	—	98705	21.30	—
94225	21.80	—	97050	5.91	—	98303	29.20	4.93	98710	8.68	—
94276	11.30	4.50	97111	13.10	—	98304	13.50	3.19	98751	11.40	—
94304	3.71	(a)	97220	.92	(a)	98305	6.10	1.48	98805	11.30	1.11
94381	6.97	9.69	97221	(a)	1.00	98306	15.80	.68	98806	3.32	3.12
94404	10.70	3.53	97222	1.92	1.42	98307	4.28	.49	98810	8.60	—
94444	(a)	(a)	97223	2.90	5.34	98308	2.81	1.18	98813	8.30	1.70
94569	7.25	3.42	97308	1.71	—	98309	14.70	1.69	98820	21.60	2.38
94590	31.30	—	97447	5.63	4.78	98344	1.70	.78	98871	(a)	(a)
94617	9.87	—	97501	(a)	—	98405	2.80	—	98884	5.63	1.85
94638	(a)	—	97502	(a)	—	98413	35.60	(a)	98914	1.83	.57
95124	3.65	1.17	97503	(a)	—	98414	32.60	(a)	98949	2.57	.33
95233	7.81	—	97504	(a)	—	98415	4.28	(a)	98967	8.84	7.06
95305	8.48	—	97650	9.04	3.12	98423	10.20	(a)	98993	6.82	4.27
95306	13.50	—	97651	16.60	3.91	98424	17.20	(a)	99003	4.20	.87
95310	20.20	.99	97652	14.50	2.76	98425	7.10	(a)	99004	6.91	1.48

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
99080	2.97	7.28	99826	1.70	.58						
99081	(a)	—	99827	1.07	.56						
99082	(a)	—	99851	4.36	—						
99083	(a)	—	99917	7.06	—						
99084	(a)	(a)	99938	7.93	—						
99085	(a)	(a)	99943	23.00	—						
99111	4.32	—	99946	17.10	2.72						
99160	(a)	—	99948	8.23	22.80						
99163	10.30	.35	99952	12.60	13.50						
99165	2.26	(a)	99953	13.60	8.26						
99220	4.04	(a)	99954	9.91	12.40						
99221	(a)	(a)	99955	12.40	5.91						
99222	7.59	(a)	99963	1.70	—						
99223	.63	(a)	99969	7.34	3.47						
99303	34.60	—	99975	11.00	—						
99310	8.64	(a)	99986	(a)	—						
99315	25.40	1.53	99987	(a)	—						
99321	24.70	1.61	99988	6.49	—						
99445	(a)	(a)									
99471	1.83	—									
99505	5.77	—									
99506	7.11	—									
99507	6.19	—									
99570	3.32	(a)									
99571	.80	(a)									
99572	1.58	(a)									
99573	1.51	(a)									
99600	3.00	—									
99613	21.80	1.72									
99614	6.70	—									
99620	1.19	—									
99650	1.58	.86									
99709	3.88	(a)									
99718	3.49	—									
99746	5.91	2.91									
99760	.67	—									
99777	14.90	—									
99793	7.49	—									
99798	(a)	(a)									
99803	(a)	9.67									

\$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	.099	.195	10205	.177	—	11210	3.18	—	13207	(a)	(a)
10015	4.88	—	10220	3.34	—	11211	16.50	—	13208	(a)	(a)
10020	(a)	(a)	10255	.28	.147	11212	2.50	—	13314	.085	.016
10026	.46	.022	10256	1.03	.152	11213	2.04	—	13351	.207	.053
10036	.76	(a)	10257	.194	.169	11214	5.03	—	13352	.211	.036
10040	.075	.30	10309	.115	.016	11222	.085	—	13410	1.61	2.99
10042	.26	.36	10315	.27	(a)	11234	.20	.045	13411	(a)	(a)
10052	3.38	—	10331	6.62	—	11248	.053	.018	13412	.54	1.14
10054	3.00	—	10332	11.40	—	11258	1.16	.185	13453	.63	(a)
10060	.126	.057	10352	.56	.044	11259	1.24	.142	13454	.74	(a)
10065	.188	.033	10367	4.26	—	11273	9.89	—	13455	.75	(a)
10066	.192	.045	10368	6.23	—	11274	9.49	—	13461	(a)	(a)
10070	.057	.154	10375	(a)	—	11288	1.42	.071	13506	.65	.052
10071	.225	.096	10378	6.70	—	12014	.115	.038	13507	.78	.115
10072	4.82	—	10379	3.11	—	12356	.84	.027	13590	.56	.74
10073	1.18	.37	10380	5.31	—	12361	.118	.077	13621	.14	.32
10075	8.75	.142	10381	4.60	—	12362	.062	(a)	13670	.066	.015
10100	.96	.053	11007	1.81	—	12373	.024	.024	13673	.88	.016
10101	.17	.181	11020	.214	.125	12374	.44	.063	13715	.062	.165
10105	1.84	—	11039	1.02	.077	12375	.214	.043	13716	.32	.087
10107	3.60	.237	11052	3.66	—	12391	.047	.082	13720	.49	.051
10110	16.60	—	11101	(a)	(a)	12393	.28	(a)	13759	.126	.116
10111	.124	.078	11120	(a)	—	12467	.118	(a)	13930	.132	.201
10113	.25	—	11126	.044	.022	12509	.07	.036	14068	.028	.014
10115	.51	.065	11127	.32	.006	12510	.89	.025	14101	.33	.044
10117	4.85	—	11128	.43	.066	12583	.40	(a)	14279	.54	.071
10119	(a)	—	11138	1.66	—	12651	1.15	.53	14401	1.16	.107
10120	10.90	—	11155	.151	—	12683	.53	(a)	14405	1.07	—
10130	2.51	—	11160	(a)	(a)	12707	.41	.64	14527	.25	.189
10132	2.16	—	11167	.84	—	12797	.086	.196	14655	.063	—
10133	3.52	—	11168	4.37	—	12805	.229	.093	14731	3.63	—
10135	(a)	—	11201	15.90	—	12841	.38	—	14732	.27	—
10140	.054	.021	11202	4.69	—	12927	.067	—	14733	.44	—
10141	.109	.023	11203	.73	.52	13049	.061	.057	14734	.188	—
10145	.52	.01	11204	.222	1.28	13111	1.07	.093	14855	.247	.154
10146	.43	.017	11205	(a)	—	13112	.10	.063	14913	.236	.155
10150	.35	(a)	11206	.74	—	13201	1.02	.16	15060	(a)	(a)
10151	8.84	—	11207	9.29	—	13204	1.15	1.45	15061	(a)	(a)
10160	1.57	—	11208	1.59	—	13205	.44	.46	15062	.222	(a)
10204	.159	—	11209	7.48	—	13206	(a)	(a)	15063	.26	(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	.143	—	16750	.074	.032	18707	.009	.004	40117	(a)	—
15119	(a)	—	16751	.074	—	18708	.081	.017	40140	(a)	—
15120	(a)	—	16819	1.34	(a)	18833	.111	(a)	41001	.182	—
15123	3.51	—	16820	1.04	(a)	18834	.211	.107	41210	(a)	—
15124	1.23	—	16881	1.16	(a)	18911	.67	.018	41421	.32	—
15188	.39	(a)	16890	.157	(a)	18912	1.25	.03	41422	.173	—
15223	.078	.041	16891	.171	(a)	18920	.33	.018	41510	33.40	—
15224	.52	.066	16892	.31	(a)	18991	(a)	—	41603	15.30	—
15300	(a)	—	16900	2.70	.068	19007	1.37	—	41604	8.43	—
15314	.151	(a)	16901	1.73	.098	19051	3.04	—	41620	1.33	—
15404	.101	(a)	16902	1.47	.065	19061	(a)	—	41650	21.60	—
15405	.149	(a)	16905	2.83	.068	19795	.218	(a)	41664	23.00	—
15406	.38	.048	16906	1.81	.098	19796	.25	—	41665	2.70	—
15488	.95	(a)	16910	1.62	.04	40005	(a)	—	41666	(a)	—
15538	.27	.018	16911	1.47	.059	40006	(a)	—	41667	63.00	—
15600	.68	.087	16915	1.66	.033	40010	(a)	—	41668	59.00	—
15607	.187	—	16916	1.38	.056	40015	(a)	—	41669	.41	—
15608	.151	.008	16920	3.68	.081	40020	(a)	—	41670	.70	—
15656	4.47	—	16921	3.36	.032	40026	(a)	—	41672	(a)	—
15699	.46	—	16930	2.11	.134	40031	(a)	—	41673	(a)	—
15733	.247	.037	16931	2.28	.057	40032	(a)	—	41675	(a)	—
15839	.203	.027	16940	4.59	.032	40040	(a)	—	41677	.27	—
15991	.166	.056	16941	1.84	.071	40041	(a)	—	41678	71.30	—
15993	.14	.035	18078	.113	.133	40042	(a)	—	41679	(a)	(a)
16005	.033	.034	18109	.28	.028	40045	152.00	—	41680	11.20	—
16009	.30	.094	18110	.222	.025	40046	30.10	—	41696	.87	—
16402	1.01	—	18200	(a)	—	40047	10.70	—	41697	.60	—
16403	.64	.19	18205	.173	.35	40059	3.84	—	41700	(a)	—
16404	.80	—	18206	.36	.098	40061	2.04	—	41715	7.13	—
16471	.26	—	18335	.26	.015	40063	68.10	—	41716	4.54	—
16501	.07	(a)	18435	1.02	.073	40064	20.00	—	43007	(a)	—
16527	.107	.35	18436	.82	.137	40066	(a)	—	43117	(a)	—
16588	.14	(a)	18437	.37	(a)	40067	(a)	—	43151	24.50	—
16604	.236	.146	18438	.71	(a)	40069	(a)	—	43152	21.40	—
16670	2.75	—	18501	.93	.01	40072	(a)	—	43200	93.10	—
16676	.211	.012	18506	.49	.005	40075	49.20	—	43215	(a)	—
16694	.47	(a)	18507	.133	.008	40101	36.30	—	43421	25.50	—
16705	.198	.148	18570	1.39	—	40102	32.10	—	43422	134.00	—
16722	(a)	—	18575	(a)	(a)	40111	5.40	—	43424	(a)	—
16723	(a)	—	18616	.38	.59	40115	(a)	—	43470	5.05	—

\$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	81.00	—	46004	20.50	—	47471	2.81	—
43518	9.88	—	44280	.27	—	46005	16.40	—	47473	3.67	—
43550	91.00	—	44311	5.10	—	46112	.143	—	47474	4.10	—
43551	50.50	—	44315	3.43	—	46202	2.39	—	47475	3.24	—
43626	7.90	—	44427	131.00	—	46362	249.00	—	47476	3.24	—
43628	103.00	—	44428	132.00	—	46426	36.40	—	47477	4.32	—
43629	87.00	—	44429	1.98	—	46427	48.60	—	47478	4.54	—
43754	(a)	—	44430	1.38	—	46510	(a)	—	47600	(a)	—
43760	2.90	—	44431	4.40	—	46590	(a)	—	47610	(a)	—
43822	3.98	—	44432	1.39	—	46603	3.05	—	48039	66.00	—
43840	.049	—	44433	44.40	—	46604	3.52	—	48177	(a)	—
43860	3.16	—	44434	84.90	—	46606	9.39	—	48178	(a)	—
43889	1.13	—	44435	88.00	—	46607	12.90	—	48206	20.90	—
43945	(a)	—	44436	103.00	—	46622	11.70	—	48252	(a)	—
43946	(a)	—	44437	85.10	—	46671	(a)	—	48441	.088	—
43990	(a)	(a)	44438	67.30	—	46700	187.00	—	48557	8.77	—
43991	(a)	—	44439	131.00	—	46773	(a)	—	48558	7.63	—
44009	4.28	—	44440	108.00	—	46822	(a)	—	48600	72.70	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	8.44	—	44501	(a)	—	46882	(a)	—	48636	1.41	(a)
44070	2.50	—	45190	1.88	—	46911	15.60	—	48637	6.70	—
44071	2.78	—	45191	1.34	—	46912	28.60	—	48638	3.33	—
44072	1.92	—	45192	1.56	—	46913	(a)	—	48727	(a)	—
44100	1.76	—	45193	.92	—	46914	(a)	—	48808	1.15	—
44101	1.84	—	45210	1.17	—	46915	(a)	—	48924	(a)	—
44102	1.43	—	45224	(a)	—	46916	(a)	—	48925	160.00	—
44103	1.27	—	45225	(a)	—	47050	1.09	—	49005	.187	—
44104	.53	—	45334	53.70	—	47051	(a)	—	49111	1.75	—
44105	(a)	—	45380	.29	(a)	47052	(a)	—	49181	21.60	—
44106	(a)	—	45450	15.80	—	47103	(a)	—	49183	26.30	—
44108	.62	—	45523	(a)	—	47146	(a)	—	49184	55.50	—
44109	1.58	—	45524	(a)	—	47147	(a)	—	49185	50.50	—
44110	1.62	—	45539	(a)	—	47221	205.00	—	49239	.216	.60
44111	.99	—	45678	.30	—	47253	(a)	—	49292	1.58	—
44112	.59	—	45771	.44	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.143	.074	47318	6.42	—	49333	11.60	—
44193	(a)	—	45900	.078	.044	47367	.27	—	49451	(a)	—
44194	(a)	—	45901	.067	.049	47420	1.41	—	49452	(a)	—
44222	(a)	—	45937	.21	—	47468	(a)	—	49617	.29	.116
44276	125.00	—	45993	(a)	(a)	47469	3.24	—	49618	.243	.055

DIVISION SIX

PREM/OPS TERR. 504

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.46	.078	51315	.14	.106	51809	.30	.153	52341	.041	(a)
49763	2.96	—	51330	.087	.53	51833	.059	.06	52342	.118	(a)
49800	(a)	—	51333	.028	.34	51850	.21	(a)	52343	.072	(a)
49801	181.00	—	51340	.029	(a)	51851	.142	(a)	52401	.222	(a)
49802	16.00	—	51350	.091	.135	51852	.33	(a)	52402	.016	(a)
49803	28.40	—	51351	.082	.042	51853	.134	(a)	52432	.079	(a)
49840	1.13	—	51352	.112	.108	51854	.30	(a)	52433	.073	1.02
49870	67.10	—	51355	.076	.094	51855	.32	(a)	52435	.091	(a)
49890	(a)	—	51356	.082	.62	51856	.173	(a)	52438	.066	(a)
49891	(a)	—	51357	.199	.66	51857	.30	(a)	52440	.103	(a)
49902	(a)	—	51358	.48	.141	51869	.079	.136	52467	.096	(a)
49903	(a)	—	51359	.42	.78	51877	.44	.212	52469	.033	.104
50010	.172	.49	51370	.34	4.57	51889	.073	.012	52505	.166	.216
50015	.112	(a)	51380	.034	.044	51896	.034	.018	52547	.192	.078
50017	.085	(a)	51400	.203	(a)	51900	.044	.095	52581	.81	2.95
50045	.194	(a)	51401	.30	(a)	51909	.19	.056	52619	.057	(a)
50047	.022	(a)	51500	.065	.119	51919	.074	(a)	52660	.098	—
51001	.049	.45	51516	.082	—	51926	.075	.038	52744	.226	.081
51005	.01	(a)	51517	.093	—	51927	.041	.131	52767	.176	(a)
51116	.123	.69	51550	.081	.39	51934	.082	.125	52876	(a)	(a)
51201	.029	(a)	51551	.028	.91	51941	.075	.041	52911	.045	.45
51205	.089	.071	51552	.048	.159	51942	.119	—	52967	.017	.062
51206	.014	.39	51553	.086	(a)	51956	.32	.221	53001	.167	.33
51210	.085	(a)	51554	.008	(a)	51957	.28	.42	53077	.08	.207
51211	(a)	(a)	51575	.024	.02	51958	.25	.41	53095	.055	(a)
51220	.29	2.28	51576	.155	.093	51959	.26	(a)	53096	.076	(a)
51221	.162	1.78	51600	.105	.191	51960	.034	.35	53121	.217	.44
51222	.198	3.67	51613	.07	.139	51970	.148	.238	53147	.03	(a)
51224	.207	1.45	51625	.045	(a)	51982	.044	.083	53229	.167	(a)
51230	.035	.79	51666	.039	.101	51985	.077	—	53271	.041	(a)
51240	.35	.185	51702	.134	(a)	51986	.172	.103	53333	.164	.239
51241	1.05	.26	51703	.056	(a)	51999	.072	.44	53374	.06	.31
51250	.225	(a)	51734	.104	.31	52002	.063	.129	53375	.032	.223
51251	.03	(a)	51741	.184	.26	52075	.165	.243	53376	.051	.194
51252	.106	.10	51752	.155	.165	52076	.199	(a)	53377	.052	.195
51253	.091	(a)	51767	.011	.008	52109	.016	(a)	53403	.033	(a)
51254	.028	.039	51777	.039	.078	52134	.213	.63	53425	.154	(a)
51255	.57	(a)	51790	.066	(a)	52137	.065	(a)	53565	.038	.108
51300	.054	.16	51796	.067	(a)	52150	.39	(a)	53631	.025	.022
51305	.054	.96	51808	.238	.73	52315	.051	.26	53632	.029	.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	.027	(a)	56170	.152	(a)	57401	.053	.096	58503	.063	.076
53732	.182	.45	56171	.074	(a)	57403	.08	.035	58532	.082	(a)
53733	.118	.27	56202	.061	.089	57410	.026	.162	58559	.017	(a)
53734	.49	—	56390	.106	.64	57411	.038	(a)	58560	.04	(a)
53803	.37	(a)	56391	.091	.32	57572	.015	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.147	.125	57600	.045	.034	58575	.052	.12
53902	(a)	(a)	56488	.066	.034	57611	.081	.062	58627	.166	.013
53903	(a)	(a)	56567	.157	(a)	57625	.39	(a)	58663	.35	1.28
53904	(a)	(a)	56650	.48	(a)	57651	.048	.041	58682	.148	(a)
53905	(a)	(a)	56651	.26	(a)	57690	.106	.49	58713	.025	(a)
53907	.08	.103	56652	.187	(a)	57716	.05	.082	58737	.107	.63
53951	(a)	(a)	56653	.18	(a)	57725	.11	.088	58756	.065	(a)
53952	(a)	(a)	56654	.092	(a)	57726	.085	.021	58757	.36	(a)
53953	(a)	(a)	56690	.034	.35	57798	.024	(a)	58759	.045	(a)
54012	.049	—	56699	.068	.057	57800	.09	(a)	58802	.051	.48
54077	.109	.40	56758	.057	.148	57808	.042	(a)	58813	.16	(a)
54444	(a)	(a)	56759	.059	.08	57809	.043	(a)	58822	.14	(a)
55010	.33	1.08	56760	.084	.098	57810	.042	.107	58837	.32	.162
55011	.089	1.57	56805	.111	(a)	57871	.05	.118	58840	.096	.127
55012	.106	1.18	56806	.078	(a)	57913	.117	.29	58873	.153	.03
55013	.139	1.14	56807	.078	(a)	57997	.11	—	58903	.032	(a)
55014	(a)	(a)	56808	.102	(a)	57998	.052	.058	58904	.025	.128
55214	.086	.088	56900	.098	(a)	57999	.069	.071	58922	.25	.168
55371	.152	.119	56910	.049	(a)	58009	.069	(a)	59005	.061	.096
55410	(a)	(a)	56911	.135	(a)	58010	.12	(a)	59057	.45	(a)
55426	.169	(a)	56912	.11	.09	58020	.086	(a)	59058	.29	(a)
55597	.021	1.79	56913	.089	(a)	58056	.144	(a)	59188	.172	.055
55647	.043	.062	56915	.53	(a)	58057	.09	(a)	59189	.235	.30
55648	.019	(a)	56916	.48	.205	58058	.081	(a)	59223	.158	.088
55649	.023	(a)	56917	.138	(a)	58095	.114	1.99	59257	.016	.013
55715	.171	.224	56918	.066	(a)	58096	.152	1.23	59306	.103	(a)
55716	.247	.52	56919	.169	(a)	58301	.053	.088	59378	.103	.15
55717	.223	(a)	56920	.154	(a)	58302	.041	.055	59481	.28	.099
55718	.217	(a)	56980	.085	(a)	58397	.238	.74	59482	.179	(a)
55802	.039	.009	57001	.029	.029	58408	.065	—	59537	.111	.21
55918	.098	2.74	57002	.019	.106	58409	.082	—	59601	.104	2.37
55919	.013	3.65	57090	.248	.66	58456	.044	—	59647	.08	.17
56040	.009	.033	57146	.157	.72	58457	.064	—	59660	.191	1.18
56041	.061	(a)	57202	.075	(a)	58458	.082	—	59661	.094	(a)
56042	.076	(a)	57257	.093	.035	58459	.099	—	59693	.016	—

DIVISION SIX

PREM/OPS TERR. 504

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.48	.069	63220	(a)	—	91190	1.48	(a)
59701	.008	.29	59970	.095	.183	64074	13.30	—	91200	.97	—
59713	.171	.31	59973	.131	(a)	64075	9.35	—	91210	(a)	—
59722	.089	.031	59975	.133	.227	64500	(a)	—	91235	.99	3.16
59723	.033	.037	59977	.076	(a)	65007	38.70	—	91250	1.50	(a)
59724	.051	.019	59984	.036	.053	66122	16.70	—	91265	20.70	2.70
59725	.064	.116	59985	.14	(a)	66123	9.15	—	91266	11.00	.64
59726	.046	.024	59986	.107	(a)	66309	26.80	—	91280	(a)	2.02
59738	.148	.064	59988	.034	.059	66561	62.00	—	91302	10.90	(a)
59750	.083	.222	59989	.019	.044	67017	57.50	—	91315	3.31	—
59751	.03	(a)	60010	18.30	—	67508	25.90	—	91324	7.37	(a)
59773	.01	.028	60011	21.00	—	67509	19.00	—	91325	(a)	(a)
59774	.008	.15	60012	34.50	—	67510	10.60	—	91340	4.82	7.84
59775	.011	.188	60013	29.60	—	67511	11.40	—	91341	3.15	3.11
59781	.072	.068	60015	22.10	—	67512	49.00	—	91342	4.41	2.85
59782	.107	.46	60016	24.80	—	67513	31.10	—	91343	.69	1.49
59783	.104	(a)	60035	43.60	—	67634	49.80	—	91405	5.61	—
59784	.08	(a)	61000	18.10	—	67635	35.20	—	91436	3.57	1.65
59790	.114	(a)	61212	22.30	—	68001	107.00	—	91481	13.00	—
59798	.27	.50	61216	24.70	—	68439	138.00	—	91507	1.92	2.78
59806	.195	(a)	61217	22.50	—	68500	4.02	—	91523	29.60	—
59867	.129	(a)	61218	15.40	—	68604	2.58	—	91547	.168	—
59886	.017	.108	61223	109.00	—	68606	10.10	—	91551	1.04	.69
59889	.033	.165	61224	34.80	—	68607	7.98	—	91555	.59	.90
59892	.104	(a)	61225	48.30	—	68702	6.57	—	91560	6.06	3.28
59904	.07	.061	61226	81.40	—	68703	4.93	—	91562	2.32	—
59905	.081	.132	61227	74.50	—	68706	21.10	—	91577	8.31	2.55
59914	.47	.68	62000	16.90	—	68707	20.90	—	91580	7.99	—
59915	.234	.75	62001	13.40	—	90089	3.02	—	91581	(a)	(a)
59917	.043	.205	62002	6.10	—	91111	1.28	5.61	91582	(a)	(a)
59923	.012	.004	62003	19.20	—	91125	1.81	1.54	91583	(a)	(a)
59925	.43	1.19	63010	32.90	—	91127	.86	.80	91584	(a)	(a)
59926	.37	.45	63011	41.10	—	91130	1.69	—	91585	(a)	(a)
59927	.247	1.42	63012	58.40	—	91135	.48	(a)	91586	(a)	(a)
59931	.213	.55	63013	55.30	—	91150	.81	5.72	91587	(a)	(a)
59932	.229	.88	63215	63.60	—	91155	1.80	33.90	91588	(a)	(a)
59941	.071	(a)	63216	44.10	—	91160	.73	—	91589	(a)	(a)
59947	.07	.32	63217	30.60	—	91175	.62	—	91590	2.41	—
59955	.027	.143	63218	10.30	—	91177	2.75	—	91591	(a)	(a)
59963	.203	.41	63219	(a)	—	91179	2.76	—	91606	16.50	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	1.69	—	97653	2.19	2.77	98426	1.77	(a)
91629	3.39	(a)	95358	(a)	—	97654	3.82	2.39	98427	1.72	—
91636	5.81	—	95410	3.10	2.02	97655	6.35	3.54	98428	(a)	—
91641	1.58	(a)	95455	7.02	1.07	98002	1.15	.93	98429	1.52	—
91666	.65	(a)	95487	1.66	(a)	98003	.68	(a)	98430	(a)	—
91722	5.08	(a)	95505	3.27	1.92	98090	.092	—	98449	2.48	17.30
91746	2.32	5.36	95620	1.35	(a)	98091	.10	—	98482	2.66	5.51
91805	.146	—	95625	5.21	3.33	98092	.31	—	98483	3.92	13.60
92053	.36	.56	95630	(a)	(a)	98111	.248	—	98502	3.76	3.25
92054	.124	.213	95647	1.20	6.33	98150	(a)	—	98555	1.75	—
92055	3.45	.174	95648	(a)	(a)	98151	(a)	—	98597	.40	—
92101	5.39	2.57	96053	.91	3.63	98152	3.87	.66	98598	.135	—
92102	3.24	2.83	96317	1.75	—	98153	4.36	(a)	98601	4.50	(a)
92215	1.43	2.35	96408	2.69	8.07	98154	5.14	(a)	98622	(a)	—
92338	1.25	1.46	96409	2.48	8.03	98155	7.20	(a)	98623	(a)	—
92445	3.33	—	96410	2.18	7.17	98156	(a)	(a)	98624	.70	—
92446	4.09	1.72	96611	1.10	1.16	98157	4.60	.26	98636	1.22	2.82
92447	3.58	1.05	96702	3.08	(a)	98158	(a)	(a)	98640	77.60	—
92451	.99	2.14	96703	(a)	—	98159	3.08	(a)	98658	7.44	—
92453	2.27	—	96816	2.89	—	98160	6.54	(a)	98659	1.33	.39
92478	1.12	1.42	96872	6.23	(a)	98161	7.32	(a)	98677	12.20	9.54
92593	13.10	—	96930	(a)	—	98162	(a)	(a)	98678	10.90	11.70
92663	.78	—	97002	(a)	(a)	98163	7.69	.221	98698	(a)	(a)
94007	7.69	3.90	97003	(a)	(a)	98164	.84	.068	98699	3.54	(a)
94099	1.75	—	97047	3.36	—	98257	1.03	—	98705	10.50	—
94225	6.16	—	97050	2.61	—	98303	14.50	4.93	98710	2.46	—
94276	3.21	4.50	97111	3.71	—	98304	3.83	3.19	98751	5.63	—
94304	1.27	(a)	97220	.46	(a)	98305	2.70	1.48	98805	3.21	1.11
94381	2.38	9.69	97221	(a)	1.00	98306	6.93	.68	98806	1.14	3.12
94404	3.04	3.53	97222	.65	1.42	98307	1.21	.49	98810	3.80	—
94444	(a)	(a)	97223	.99	5.34	98308	.79	1.18	98813	3.67	1.70
94569	2.05	3.42	97308	.85	—	98309	7.26	1.69	98820	6.12	2.38
94590	8.85	—	97447	2.78	4.78	98344	.75	.78	98871	(a)	(a)
94617	2.79	—	97501	(a)	—	98405	1.24	—	98884	1.60	1.85
94638	(a)	—	97502	(a)	—	98413	10.10	(a)	98914	.91	.57
95124	1.03	1.17	97503	(a)	—	98414	9.23	(a)	98949	1.27	.33
95233	2.21	—	97504	(a)	—	98415	1.21	(a)	98967	2.51	7.06
95305	2.40	—	97650	2.56	3.12	98423	2.88	(a)	98993	2.34	4.27
95306	6.66	—	97651	8.24	3.91	98424	4.90	(a)	99003	1.19	.87
95310	5.74	.99	97652	7.15	2.76	98425	2.01	(a)	99004	3.04	1.48

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
99080	.84	7.28	99826	.75	.58						
99081	(a)	—	99827	.31	.56						
99082	(a)	—	99851	1.24	—						
99083	(a)	—	99917	2.00	—						
99084	(a)	(a)	99938	2.24	—						
99085	(a)	(a)	99943	6.51	—						
99111	1.22	—	99946	4.85	2.72						
99160	(a)	—	99948	2.81	22.80						
99163	2.91	.35	99952	5.56	13.50						
99165	.64	(a)	99953	6.01	8.26						
99220	2.00	(a)	99954	4.37	12.40						
99221	(a)	(a)	99955	5.47	5.91						
99222	3.76	(a)	99963	.49	—						
99223	.179	(a)	99969	3.63	3.47						
99303	9.78	—	99975	4.86	—						
99310	2.45	(a)	99986	(a)	—						
99315	7.19	1.53	99987	(a)	—						
99321	6.98	1.61	99988	3.21	—						
99445	(a)	(a)									
99471	.91	—									
99505	1.97	—									
99506	2.43	—									
99507	2.12	—									
99570	1.14	(a)									
99571	.28	(a)									
99572	.54	(a)									
99573	.52	(a)									
99600	1.33	—									
99613	6.18	1.72									
99614	2.95	—									
99620	.34	—									
99650	.54	.86									
99709	1.33	(a)									
99718	.99	—									
99746	1.67	2.91									
99760	.191	—									
99777	6.58	—									
99793	2.12	—									
99798	(a)	(a)									
99803	(a)	9.67									

\$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	.156	.195	10205	.21	—	11210	3.30	—	13207	(a)	(a)
10015	4.69	—	10220	3.95	—	11211	17.10	—	13208	(a)	(a)
10020	(a)	(a)	10255	.33	.147	11212	2.59	—	13314	.101	.016
10026	.54	.022	10256	1.23	.152	11213	2.12	—	13351	.245	.053
10036	.90	(a)	10257	.231	.169	11214	5.21	—	13352	.249	.036
10040	.119	.30	10309	.136	.016	11222	.088	—	13410	1.93	2.99
10042	.31	.36	10315	.32	(a)	11234	.236	.045	13411	(a)	(a)
10052	3.24	—	10331	6.36	—	11248	.064	.018	13412	.65	1.14
10054	2.88	—	10332	11.00	—	11258	1.69	.185	13453	.75	(a)
10060	.149	.057	10352	.82	.044	11259	1.81	.142	13454	.88	(a)
10065	.223	.033	10367	4.41	—	11273	11.70	—	13455	.89	(a)
10066	.227	.045	10368	6.45	—	11274	11.20	—	13461	(a)	(a)
10070	.089	.154	10375	(a)	—	11288	2.07	.071	13506	.77	.052
10071	.27	.096	10378	6.44	—	12014	.137	.038	13507	.93	.115
10072	4.99	—	10379	2.99	—	12356	.99	.027	13590	.66	.74
10073	1.41	.37	10380	5.10	—	12361	.101	.077	13621	.167	.32
10075	10.40	.142	10381	4.42	—	12362	.098	(a)	13670	.056	.015
10100	1.40	.053	11007	1.88	—	12373	.037	.024	13673	1.28	.016
10101	.201	.181	11020	.25	.125	12374	.52	.063	13715	.098	.165
10105	2.18	—	11039	1.22	.077	12375	.25	.043	13716	.38	.087
10107	4.30	.237	11052	3.48	—	12391	.074	.082	13720	.72	.051
10110	16.00	—	11101	(a)	(a)	12393	.34	(a)	13759	.149	.116
10111	.196	.078	11120	(a)	—	12467	.14	(a)	13930	.209	.201
10113	.30	—	11126	.052	.022	12509	.084	.036	14068	.033	.014
10115	.60	.065	11127	.50	.006	12510	1.06	.025	14101	.38	.044
10117	4.66	—	11128	.67	.066	12583	.47	(a)	14279	.64	.071
10119	(a)	—	11138	1.59	—	12651	1.38	.53	14401	1.70	.107
10120	10.40	—	11155	.179	—	12683	.63	(a)	14405	1.10	—
10130	2.97	—	11160	(a)	(a)	12707	.64	.64	14527	.40	.189
10132	2.56	—	11167	.80	—	12797	.136	.196	14655	.074	—
10133	3.34	—	11168	4.16	—	12805	.27	.093	14731	3.45	—
10135	(a)	—	11201	16.40	—	12841	.45	—	14732	.26	—
10140	.046	.021	11202	4.86	—	12927	.079	—	14733	.52	—
10141	.093	.023	11203	1.16	.52	13049	.052	.057	14734	.223	—
10145	.45	.01	11204	.26	1.28	13111	1.56	.093	14855	.29	.154
10146	.63	.017	11205	(a)	—	13112	.086	.063	14913	.28	.155
10150	.42	(a)	11206	.76	—	13201	1.22	.16	15060	(a)	(a)
10151	10.50	—	11207	9.62	—	13204	1.38	1.45	15061	(a)	(a)
10160	1.86	—	11208	1.65	—	13205	.53	.46	15062	.26	(a)
10204	.188	—	11209	7.74	—	13206	(a)	(a)	15063	.31	(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	.148	—	16750	.087	.032	18707	.015	.004	40117	(a)	—
15119	(a)	—	16751	.087	—	18708	.096	.017	40140	(a)	—
15120	(a)	—	16819	1.60	(a)	18833	.176	(a)	41001	.175	—
15123	3.34	—	16820	1.24	(a)	18834	.249	.107	41210	(a)	—
15124	1.17	—	16881	1.37	(a)	18911	.79	.018	41421	.33	—
15188	.47	(a)	16890	.187	(a)	18912	1.48	.03	41422	.177	—
15223	.066	.041	16891	.204	(a)	18920	.38	.018	41510	39.60	—
15224	.76	.066	16892	.37	(a)	18991	(a)	—	41603	15.70	—
15300	(a)	—	16900	4.02	.068	19007	1.30	—	41604	8.63	—
15314	.179	(a)	16901	2.58	.098	19051	2.89	—	41620	1.38	—
15404	.121	(a)	16902	2.19	.065	19061	(a)	—	41650	22.10	—
15405	.177	(a)	16905	4.23	.068	19795	.26	(a)	41664	22.10	—
15406	.45	.048	16906	2.70	.098	19796	.30	—	41665	2.59	—
15488	1.13	(a)	16910	2.41	.04	40005	(a)	—	41666	(a)	—
15538	.32	.018	16911	2.19	.059	40006	(a)	—	41667	60.50	—
15600	.80	.087	16915	2.48	.033	40010	(a)	—	41668	56.70	—
15607	.193	—	16916	2.06	.056	40015	(a)	—	41669	.40	—
15608	.179	.008	16920	5.49	.081	40020	(a)	—	41670	.67	—
15656	5.29	—	16921	5.02	.032	40026	(a)	—	41672	(a)	—
15699	.48	—	16930	3.16	.134	40031	(a)	—	41673	(a)	—
15733	.29	.037	16931	3.41	.057	40032	(a)	—	41675	(a)	—
15839	.24	.027	16940	6.85	.032	40040	(a)	—	41677	.28	—
15991	.197	.056	16941	2.74	.071	40041	(a)	—	41678	80.20	—
15993	.166	.035	18078	.178	.133	40042	(a)	—	41679	(a)	(a)
16005	.052	.034	18109	.33	.028	40045	146.00	—	41680	11.50	—
16009	.36	.094	18110	.26	.025	40046	28.90	—	41696	.90	—
16402	1.19	—	18200	(a)	—	40047	10.30	—	41697	.63	—
16403	.75	.19	18205	.27	.35	40059	3.69	—	41700	(a)	—
16404	.95	—	18206	.42	.098	40061	1.96	—	41715	7.30	—
16471	.27	—	18335	.31	.015	40063	65.40	—	41716	4.65	—
16501	.11	(a)	18435	1.48	.073	40064	19.20	—	43007	(a)	—
16527	.169	.35	18436	1.20	.137	40066	(a)	—	43117	(a)	—
16588	.167	(a)	18437	.44	(a)	40067	(a)	—	43151	22.40	—
16604	.28	.146	18438	.84	(a)	40069	(a)	—	43152	24.00	—
16670	2.64	—	18501	1.36	.01	40072	(a)	—	43200	85.10	—
16676	.249	.012	18506	.59	.005	40075	45.00	—	43215	(a)	—
16694	.56	(a)	18507	.157	.008	40101	23.50	—	43421	23.30	—
16705	.31	.148	18570	1.64	—	40102	20.70	—	43422	122.00	—
16722	(a)	—	18575	(a)	(a)	40111	5.18	—	43424	(a)	—
16723	(a)	—	18616	.45	.59	40115	(a)	—	43470	5.23	—

\$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	74.10	—	46004	21.00	—	47471	2.88	—
43518	9.49	—	44280	.28	—	46005	16.80	—	47473	3.76	—
43550	83.20	—	44311	4.90	—	46112	.092	—	47474	4.21	—
43551	46.20	—	44315	3.29	—	46202	3.31	—	47475	3.32	—
43626	7.58	—	44427	84.90	—	46362	280.00	—	47476	3.32	—
43628	98.60	—	44428	85.40	—	46426	40.90	—	47477	4.43	—
43629	83.50	—	44429	1.28	—	46427	54.60	—	47478	4.65	—
43754	(a)	—	44430	.89	—	46510	(a)	—	47600	(a)	—
43760	2.78	—	44431	2.84	—	46590	(a)	—	47610	(a)	—
43822	4.12	—	44432	.90	—	46603	3.43	—	48039	60.40	—
43840	.051	—	44433	28.70	—	46604	3.96	—	48177	(a)	—
43860	3.28	—	44434	54.90	—	46606	10.60	—	48178	(a)	—
43889	1.17	—	44435	56.90	—	46607	14.50	—	48206	20.10	—
43945	(a)	—	44436	66.40	—	46622	12.20	—	48252	(a)	—
43946	(a)	—	44437	55.00	—	46671	(a)	—	48441	.084	—
43990	(a)	(a)	44438	43.50	—	46700	171.00	—	48557	8.43	—
43991	(a)	—	44439	84.70	—	46773	(a)	—	48558	7.33	—
44009	4.07	—	44440	70.00	—	46822	(a)	—	48600	81.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	8.11	—	44501	(a)	—	46882	(a)	—	48636	2.40	(a)
44070	2.40	—	45190	2.60	—	46911	15.00	—	48637	6.44	—
44071	2.67	—	45191	1.85	—	46912	27.50	—	48638	3.20	—
44072	1.84	—	45192	2.16	—	46913	(a)	—	48727	(a)	—
44100	1.87	—	45193	1.28	—	46914	(a)	—	48808	1.36	—
44101	1.95	—	45210	1.61	—	46915	(a)	—	48924	(a)	—
44102	1.52	—	45224	(a)	—	46916	(a)	—	48925	154.00	—
44103	1.34	—	45225	(a)	—	47050	1.13	—	49005	.193	—
44104	.56	—	45334	49.10	—	47051	(a)	—	49111	2.07	—
44105	(a)	—	45380	.34	(a)	47052	(a)	—	49181	19.70	—
44106	(a)	—	45450	14.40	—	47103	(a)	—	49183	24.10	—
44108	.66	—	45523	(a)	—	47146	(a)	—	49184	50.70	—
44109	1.67	—	45524	(a)	—	47147	(a)	—	49185	46.20	—
44110	1.71	—	45539	(a)	—	47221	188.00	—	49239	.26	.60
44111	1.05	—	45678	.31	—	47253	(a)	—	49292	1.44	—
44112	.62	—	45771	.53	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.171	.074	47318	6.17	—	49333	10.60	—
44193	(a)	—	45900	.092	.044	47367	.28	—	49451	(a)	—
44194	(a)	—	45901	.079	.049	47420	1.35	—	49452	(a)	—
44222	(a)	—	45937	.192	—	47468	(a)	—	49617	.27	.116
44276	114.00	—	45993	(a)	(a)	47469	3.32	—	49618	.231	.055

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	.43	.078	51315	.167	.106	51809	.43	.153	52341	.069	(a)
49763	2.82	—	51330	.148	.53	51833	.237	.06	52342	.201	(a)
49800	(a)	—	51333	.048	.34	51850	.36	(a)	52343	.122	(a)
49801	165.00	—	51340	.043	(a)	51851	.242	(a)	52401	.38	(a)
49802	14.70	—	51350	.37	.135	51852	.57	(a)	52402	.024	(a)
49803	26.00	—	51351	.33	.042	51853	.229	(a)	52432	.117	(a)
49840	1.17	—	51352	.45	.108	51854	.51	(a)	52433	.107	1.02
49870	64.40	—	51355	.31	.094	51855	.54	(a)	52435	.134	(a)
49890	(a)	—	51356	.33	.62	51856	.30	(a)	52438	.097	(a)
49891	(a)	—	51357	.238	.66	51857	.51	(a)	52440	.152	(a)
49902	(a)	—	51358	.57	.141	51869	.116	.136	52467	.14	(a)
49903	(a)	—	51359	.50	.78	51877	.65	.212	52469	.049	.104
50010	.25	.49	51370	.51	4.57	51889	.107	.012	52505	.245	.216
50015	.164	(a)	51380	.051	.044	51896	.05	.018	52547	.33	.078
50017	.125	(a)	51400	.35	(a)	51900	.177	.095	52581	1.19	2.95
50045	.29	(a)	51401	.51	(a)	51909	.32	.056	52619	.084	(a)
50047	.032	(a)	51500	.096	.119	51919	.108	(a)	52660	.101	—
51001	.083	.45	51516	.085	—	51926	.11	.038	52744	.91	.081
51005	.017	(a)	51517	.097	—	51927	.06	.131	52767	.30	(a)
51116	.21	.69	51550	.118	.39	51934	.121	.125	52876	(a)	(a)
51201	.043	(a)	51551	.041	.91	51941	.11	.041	52911	.067	.45
51205	.131	.071	51552	.071	.159	51942	.175	—	52967	.025	.062
51206	.021	.39	51553	.127	(a)	51956	.47	.221	53001	.245	.33
51210	.145	(a)	51554	.012	(a)	51957	.42	.42	53077	.118	.207
51211	(a)	(a)	51575	.098	.02	51958	.37	.41	53095	.081	(a)
51220	.50	2.28	51576	.228	.093	51959	.38	(a)	53096	.112	(a)
51221	.28	1.78	51600	.155	.191	51960	.05	.35	53121	.32	.44
51222	.34	3.67	51613	.102	.139	51970	.218	.238	53147	.051	(a)
51224	.35	1.45	51625	.076	(a)	51982	.064	.083	53229	.28	(a)
51230	.06	.79	51666	.155	.101	51985	.08	—	53271	.06	(a)
51240	.52	.185	51702	.229	(a)	51986	.25	.103	53333	.28	.239
51241	1.54	.26	51703	.095	(a)	51999	.106	.44	53374	.239	.31
51250	.38	(a)	51734	.178	.31	52002	.093	.129	53375	.127	.223
51251	.045	(a)	51741	.27	.26	52075	.28	.243	53376	.203	.194
51252	.156	.10	51752	.228	.165	52076	.34	(a)	53377	.208	.195
51253	.133	(a)	51767	.045	.008	52109	.024	(a)	53403	.132	(a)
51254	.042	.039	51777	.158	.078	52134	.31	.63	53425	.26	(a)
51255	.97	(a)	51790	.26	(a)	52137	.111	(a)	53565	.153	.108
51300	.218	.16	51796	.098	(a)	52150	.57	(a)	53631	.037	.022
51305	.218	.96	51808	.35	.73	52315	.206	.26	53632	.043	.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	.039	(a)	56170	.26	(a)	57401	.078	.096	58503	.093	.076
53732	.27	.45	56171	.127	(a)	57403	.32	.035	58532	.12	(a)
53733	.173	.27	56202	.089	.089	57410	.038	.162	58559	.025	(a)
53734	.51	—	56390	.156	.64	57411	.065	(a)	58560	.059	(a)
53803	.63	(a)	56391	.134	.32	57572	.022	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.215	.125	57600	.066	.034	58575	.076	.12
53902	(a)	(a)	56488	.26	.034	57611	.139	.062	58627	.245	.013
53903	(a)	(a)	56567	.27	(a)	57625	.58	(a)	58663	.59	1.28
53904	(a)	(a)	56650	.82	(a)	57651	.07	.041	58682	.217	(a)
53905	(a)	(a)	56651	.45	(a)	57690	.18	.49	58713	.10	(a)
53907	.117	.103	56652	.32	(a)	57716	.085	.082	58737	.158	.63
53951	(a)	(a)	56653	.31	(a)	57725	.187	.088	58756	.111	(a)
53952	(a)	(a)	56654	.157	(a)	57726	.145	.021	58757	.53	(a)
53953	(a)	(a)	56690	.136	.35	57798	.036	(a)	58759	.066	(a)
54012	.051	—	56699	.099	.057	57800	.133	(a)	58802	.075	.48
54077	.16	.40	56758	.084	.148	57808	.072	(a)	58813	.27	(a)
54444	(a)	(a)	56759	.086	.08	57809	.074	(a)	58822	.205	(a)
55010	.48	1.08	56760	.124	.098	57810	.072	.107	58837	.55	.162
55011	.131	1.57	56805	.163	(a)	57871	.085	.118	58840	.164	.127
55012	.156	1.18	56806	.115	(a)	57913	.172	.29	58873	.26	.03
55013	.238	1.14	56807	.114	(a)	57997	.114	—	58903	.047	(a)
55014	(a)	(a)	56808	.149	(a)	57998	.076	.058	58904	.036	.128
55214	.126	.088	56900	.143	(a)	57999	.118	.071	58922	.43	.168
55371	.61	.119	56910	.072	(a)	58009	.118	(a)	59005	.089	.096
55410	(a)	(a)	56911	.231	(a)	58010	.177	(a)	59057	.66	(a)
55426	.29	(a)	56912	.187	.09	58020	.35	(a)	59058	.43	(a)
55597	.032	1.79	56913	.152	(a)	58056	.211	(a)	59188	.69	.055
55647	.063	.062	56915	.90	(a)	58057	.133	(a)	59189	.94	.30
55648	.029	(a)	56916	.81	.205	58058	.119	(a)	59223	.27	.088
55649	.034	(a)	56917	.235	(a)	58095	.168	1.99	59257	.024	.013
55715	.25	.224	56918	.113	(a)	58096	.223	1.23	59306	.151	(a)
55716	.36	.52	56919	.29	(a)	58301	.09	.088	59378	.175	.15
55717	.38	(a)	56920	.26	(a)	58302	.06	.055	59481	.41	.099
55718	.37	(a)	56980	.124	(a)	58397	.35	.74	59482	.72	(a)
55802	.158	.009	57001	.043	.029	58408	.067	—	59537	.189	.21
55918	.143	2.74	57002	.028	.106	58409	.085	—	59601	.153	2.37
55919	.02	3.65	57090	.42	.66	58456	.045	—	59647	.32	.17
56040	.014	.033	57146	.27	.72	58457	.066	—	59660	.28	1.18
56041	.089	(a)	57202	.11	(a)	58458	.085	—	59661	.138	(a)
56042	.112	(a)	57257	.137	.035	58459	.102	—	59693	.023	—

DIVISION SIX

PREM/OPS TERR. 506

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.70	.069	63220	(a)	—	91190	3.86	(a)
59701	.011	.29	59970	.162	.183	64074	18.40	—	91200	2.04	—
59713	.25	.31	59973	.192	(a)	64075	12.90	—	91210	(a)	—
59722	.13	.031	59975	.226	.227	64500	(a)	—	91235	3.42	3.16
59723	.049	.037	59977	.129	(a)	65007	43.50	—	91250	5.15	(a)
59724	.075	.019	59984	.053	.053	66122	18.70	—	91265	43.60	2.70
59725	.094	.116	59985	.206	(a)	66123	10.30	—	91266	23.10	.64
59726	.068	.024	59986	.157	(a)	66309	30.10	—	91280	(a)	2.02
59738	.217	.064	59988	.058	.059	66561	69.70	—	91302	21.40	(a)
59750	.141	.222	59989	.028	.044	67017	64.70	—	91315	6.51	—
59751	.051	(a)	60010	23.40	—	67508	26.60	—	91324	14.50	(a)
59773	.041	.028	60011	26.90	—	67509	19.50	—	91325	(a)	(a)
59774	.033	.15	60012	44.20	—	67510	10.80	—	91340	9.46	7.84
59775	.043	.188	60013	37.80	—	67511	11.70	—	91341	8.23	3.11
59781	.122	.068	60015	28.30	—	67512	50.20	—	91342	8.68	2.85
59782	.182	.46	60016	31.80	—	67513	31.90	—	91343	1.81	1.49
59783	.178	(a)	60035	49.10	—	67634	55.90	—	91405	11.00	—
59784	.136	(a)	61000	23.10	—	67635	39.60	—	91436	9.32	1.65
59790	.168	(a)	61212	25.10	—	68001	121.00	—	91481	34.00	—
59798	.46	.50	61216	27.80	—	68439	155.00	—	91507	5.00	2.78
59806	.33	(a)	61217	25.40	—	68500	5.14	—	91523	77.20	—
59867	.189	(a)	61218	17.30	—	68604	2.90	—	91547	.44	—
59886	.026	.108	61223	123.00	—	68606	11.30	—	91551	2.73	.69
59889	.134	.165	61224	39.20	—	68607	8.97	—	91555	2.06	.90
59892	.178	(a)	61225	54.40	—	68702	7.39	—	91560	12.80	3.28
59904	.12	.061	61226	91.50	—	68703	5.54	—	91562	6.06	—
59905	.118	.132	61227	83.70	—	68706	23.80	—	91577	21.70	2.55
59914	.69	.68	62000	19.10	—	68707	23.50	—	91580	16.80	—
59915	.40	.75	62001	15.00	—	90089	7.88	—	91581	(a)	(a)
59917	.074	.205	62002	6.86	—	91111	4.41	5.61	91582	(a)	(a)
59923	.017	.004	62003	21.60	—	91125	4.75	1.54	91583	(a)	(a)
59925	.52	1.19	63010	42.10	—	91127	2.96	.80	91584	(a)	(a)
59926	.44	.45	63011	52.60	—	91130	3.58	—	91585	(a)	(a)
59927	.29	1.42	63012	74.80	—	91135	.99	(a)	91586	(a)	(a)
59931	.31	.55	63013	70.80	—	91150	2.80	5.72	91587	(a)	(a)
59932	.34	.88	63215	71.50	—	91155	6.22	33.90	91588	(a)	(a)
59941	.105	(a)	63216	49.60	—	91160	1.90	—	91589	(a)	(a)
59947	.12	.32	63217	29.40	—	91175	1.64	—	91590	6.29	—
59955	.04	.143	63218	9.89	—	91177	7.17	—	91591	(a)	(a)
59963	.30	.41	63219	(a)	—	91179	7.20	—	91606	35.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	3.58	—	97653	5.71	2.77	98426	4.63	(a)
91629	7.15	(a)	95358	(a)	—	97654	9.91	2.39	98427	4.51	—
91636	12.30	—	95410	8.08	2.02	97655	13.40	3.54	98428	(a)	—
91641	3.32	(a)	95455	14.80	1.07	98002	2.43	.93	98429	3.19	—
91666	1.69	(a)	95487	4.33	(a)	98003	1.78	(a)	98430	(a)	—
91722	10.70	(a)	95505	6.89	1.92	98090	.24	—	98449	6.47	17.30
91746	6.06	5.36	95620	3.52	(a)	98091	.26	—	98482	6.94	5.51
91805	.38	—	95625	10.20	3.33	98092	.79	—	98483	10.20	13.60
92053	.94	.56	95630	(a)	(a)	98111	.86	—	98502	9.81	3.25
92054	.33	.213	95647	4.12	6.33	98150	(a)	—	98555	4.57	—
92055	8.99	.174	95648	(a)	(a)	98151	(a)	—	98597	1.02	—
92101	14.10	2.57	96053	3.13	3.63	98152	8.17	.66	98598	.35	—
92102	8.46	2.83	96317	3.70	—	98153	9.19	(a)	98601	11.70	(a)
92215	4.91	2.35	96408	7.00	8.07	98154	10.80	(a)	98622	(a)	—
92338	3.25	1.46	96409	6.47	8.03	98155	15.20	(a)	98623	(a)	—
92445	7.02	—	96410	5.68	7.17	98156	(a)	(a)	98624	1.84	—
92446	10.70	1.72	96611	2.17	1.16	98157	9.70	.26	98636	4.20	2.82
92447	9.35	1.05	96702	8.06	(a)	98158	(a)	(a)	98640	202.00	—
92451	3.42	2.14	96703	(a)	—	98159	6.51	(a)	98658	15.70	—
92453	5.92	—	96816	7.55	—	98160	13.80	(a)	98659	2.80	.39
92478	2.92	1.42	96872	13.20	(a)	98161	15.50	(a)	98677	31.90	9.54
92593	44.90	—	96930	(a)	—	98162	(a)	(a)	98678	28.30	11.70
92663	1.65	—	97002	(a)	(a)	98163	16.30	.221	98698	(a)	(a)
94007	20.00	3.90	97003	(a)	(a)	98164	2.88	.068	98699	9.23	(a)
94099	4.57	—	97047	6.60	—	98257	2.70	—	98705	22.20	—
94225	16.10	—	97050	5.12	—	98303	30.50	4.93	98710	6.41	—
94276	8.37	4.50	97111	9.66	—	98304	10.00	3.19	98751	11.90	—
94304	4.37	(a)	97220	.96	(a)	98305	5.29	1.48	98805	8.37	1.11
94381	8.21	9.69	97221	(a)	1.00	98306	13.70	.68	98806	3.91	3.12
94404	7.94	3.53	97222	2.27	1.42	98307	3.16	.49	98810	7.47	—
94444	(a)	(a)	97223	3.42	5.34	98308	2.08	1.18	98813	7.20	1.70
94569	5.36	3.42	97308	1.78	—	98309	15.40	1.69	98820	16.00	2.38
94590	23.10	—	97447	5.87	4.78	98344	1.48	.78	98871	(a)	(a)
94617	7.29	—	97501	(a)	—	98405	2.43	—	98884	4.16	1.85
94638	(a)	—	97502	(a)	—	98413	26.30	(a)	98914	1.91	.57
95124	2.70	1.17	97503	(a)	—	98414	24.10	(a)	98949	2.68	.33
95233	5.77	—	97504	(a)	—	98415	3.16	(a)	98967	6.53	7.06
95305	6.26	—	97650	6.68	3.12	98423	7.52	(a)	98993	8.04	4.27
95306	14.10	—	97651	17.30	3.91	98424	12.80	(a)	99003	3.10	.87
95310	15.00	.99	97652	15.10	2.76	98425	5.24	(a)	99004	6.00	1.48

\$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	2.20	7.28	99826	1.48	.58						
99081	(a)	—	99827	.79	.56						
99082	(a)	—	99851	3.22	—						
99083	(a)	—	99917	5.21	—						
99084	(a)	(a)	99938	5.86	—						
99085	(a)	(a)	99943	16.90	—						
99111	3.19	—	99946	12.70	2.72						
99160	(a)	—	99948	9.68	22.80						
99163	7.61	.35	99952	10.90	13.50						
99165	1.66	(a)	99953	11.80	8.26						
99220	4.21	(a)	99954	8.59	12.40						
99221	(a)	(a)	99955	10.80	5.91						
99222	7.91	(a)	99963	1.26	—						
99223	.47	(a)	99969	7.66	3.47						
99303	25.60	—	99975	9.55	—						
99310	6.38	(a)	99986	(a)	—						
99315	18.70	1.53	99987	(a)	—						
99321	18.20	1.61	99988	6.76	—						
99445	(a)	(a)									
99471	1.91	—									
99505	6.80	—									
99506	8.36	—									
99507	7.29	—									
99570	3.91	(a)									
99571	.95	(a)									
99572	1.85	(a)									
99573	1.77	(a)									
99600	2.61	—									
99613	16.20	1.72									
99614	5.82	—									
99620	.88	—									
99650	1.85	.86									
99709	4.58	(a)									
99718	2.58	—									
99746	4.36	2.91									
99760	.50	—									
99777	13.00	—									
99793	5.53	—									
99798	(a)	(a)									
99803	(a)	9.67									

\$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	.153	.195	10205	.38	—	11210	4.83	—	13207	(a)	(a)
10015	8.68	—	10220	7.19	—	11211	25.10	—	13208	(a)	(a)
10020	(a)	(a)	10255	.207	.147	11212	3.80	—	13314	.183	.016
10026	.99	.022	10256	.76	.152	11213	3.10	—	13351	.45	.053
10036	.56	(a)	10257	.143	.169	11214	7.63	—	13352	.45	.036
10040	.116	.30	10309	.247	.016	11222	.128	—	13410	1.19	2.99
10042	.56	.36	10315	.58	(a)	11234	.43	.045	13411	(a)	(a)
10052	6.01	—	10331	11.80	—	11248	.039	.018	13412	.40	1.14
10054	5.33	—	10332	20.30	—	11258	1.63	.185	13453	.46	(a)
10060	.27	.057	10352	.79	.044	11259	1.75	.142	13454	.54	(a)
10065	.41	.033	10367	6.46	—	11273	21.30	—	13455	.55	(a)
10066	.41	.045	10368	9.45	—	11274	20.40	—	13461	(a)	(a)
10070	.087	.154	10375	(a)	—	11288	2.00	.071	13506	1.40	.052
10071	.49	.096	10378	11.90	—	12014	.085	.038	13507	1.69	.115
10072	7.31	—	10379	5.53	—	12356	1.81	.027	13590	.41	.74
10073	.87	.37	10380	9.45	—	12361	.149	.077	13621	.103	.32
10075	6.45	.142	10381	8.18	—	12362	.096	(a)	13670	.084	.015
10100	1.36	.053	11007	2.75	—	12373	.036	.024	13673	1.24	.016
10101	.37	.181	11020	.46	.125	12374	.94	.063	13715	.096	.165
10105	3.96	—	11039	.76	.077	12375	.46	.043	13716	.69	.087
10107	2.66	.237	11052	3.06	—	12391	.072	.082	13720	.70	.051
10110	29.60	—	11101	(a)	(a)	12393	.61	(a)	13759	.27	.116
10111	.191	.078	11120	(a)	—	12467	.25	(a)	13930	.204	.201
10113	.55	—	11126	.095	.022	12509	.052	.036	14068	.06	.014
10115	1.09	.065	11127	.49	.006	12510	.66	.025	14101	.70	.044
10117	8.63	—	11128	.66	.066	12583	.29	(a)	14279	.40	.071
10119	(a)	—	11138	2.94	—	12651	.85	.53	14401	1.65	.107
10120	19.30	—	11155	.33	—	12683	.39	(a)	14405	1.62	—
10130	5.40	—	11160	(a)	(a)	12707	.63	.64	14527	.39	.189
10132	4.65	—	11167	.70	—	12797	.132	.196	14655	.135	—
10133	2.94	—	11168	3.65	—	12805	.49	.093	14731	3.03	—
10135	(a)	—	11201	24.10	—	12841	.82	—	14732	.224	—
10140	.069	.021	11202	7.11	—	12927	.143	—	14733	.95	—
10141	.137	.023	11203	1.13	.52	13049	.078	.057	14734	.41	—
10145	.66	.01	11204	.48	1.28	13111	1.51	.093	14855	.182	.154
10146	.61	.017	11205	(a)	—	13112	.127	.063	14913	.51	.155
10150	.76	(a)	11206	1.12	—	13201	.75	.16	15060	(a)	(a)
10151	19.00	—	11207	14.10	—	13204	.85	1.45	15061	(a)	(a)
10160	3.39	—	11208	2.42	—	13205	.33	.46	15062	.163	(a)
10204	.34	—	11209	11.30	—	13206	(a)	(a)	15063	.19	(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	.217	—	16750	.159	.032	18707	.014	.004	40117	(a)	—
15119	(a)	—	16751	.159	—	18708	.175	.017	40140	(a)	—
15120	(a)	—	16819	.99	(a)	18833	.172	(a)	41001	.32	—
15123	2.93	—	16820	.77	(a)	18834	.45	.107	41210	(a)	—
15124	1.03	—	16881	2.49	(a)	18911	1.43	.018	41421	.27	—
15188	.29	(a)	16890	.116	(a)	18912	2.70	.03	41422	.147	—
15223	.099	.041	16891	.126	(a)	18920	.70	.018	41510	72.00	—
15224	.74	.066	16892	.23	(a)	18991	(a)	—	41603	13.00	—
15300	(a)	—	16900	3.34	.068	19007	1.15	—	41604	7.14	—
15314	.33	(a)	16901	2.14	.098	19051	2.54	—	41620	2.02	—
15404	.074	(a)	16902	1.82	.065	19061	(a)	—	41650	18.30	—
15405	.11	(a)	16905	3.51	.068	19795	.47	(a)	41664	41.00	—
15406	.28	.048	16906	2.24	.098	19796	.55	—	41665	4.80	—
15488	.70	(a)	16910	2.00	.04	40005	(a)	—	41666	(a)	—
15538	.58	.018	16911	1.82	.059	40006	(a)	—	41667	112.00	—
15600	1.46	.087	16915	2.05	.033	40010	(a)	—	41668	105.00	—
15607	.28	—	16916	1.71	.056	40015	(a)	—	41669	.74	—
15608	.33	.008	16920	4.56	.081	40020	(a)	—	41670	1.24	—
15656	9.64	—	16921	4.16	.032	40026	(a)	—	41672	(a)	—
15699	.70	—	16930	2.62	.134	40031	(a)	—	41673	(a)	—
15733	.182	.037	16931	2.83	.057	40032	(a)	—	41675	(a)	—
15839	.44	.027	16940	5.69	.032	40040	(a)	—	41677	.42	—
15991	.36	.056	16941	2.28	.071	40041	(a)	—	41678	78.10	—
15993	.30	.035	18078	.174	.133	40042	(a)	—	41679	(a)	(a)
16005	.051	.034	18109	.60	.028	40045	271.00	—	41680	9.52	—
16009	.223	.094	18110	.48	.025	40046	53.50	—	41696	1.32	—
16402	2.16	—	18200	(a)	—	40047	19.10	—	41697	.92	—
16403	1.37	.19	18205	.27	.35	40059	6.83	—	41700	(a)	—
16404	1.73	—	18206	.77	.098	40061	3.62	—	41715	6.04	—
16471	.40	—	18335	.56	.015	40063	121.00	—	41716	3.85	—
16501	.107	(a)	18435	1.44	.073	40064	35.60	—	43007	(a)	—
16527	.165	.35	18436	1.16	.137	40066	(a)	—	43117	(a)	—
16588	.103	(a)	18437	.80	(a)	40067	(a)	—	43151	19.30	—
16604	.174	.146	18438	1.53	(a)	40069	(a)	—	43152	23.40	—
16670	4.89	—	18501	1.32	.01	40072	(a)	—	43200	73.50	—
16676	.45	.012	18506	.36	.005	40075	38.80	—	43215	(a)	—
16694	.34	(a)	18507	.29	.008	40101	26.70	—	43421	20.10	—
16705	.31	.148	18570	2.99	—	40102	23.60	—	43422	106.00	—
16722	(a)	—	18575	(a)	(a)	40111	9.60	—	43424	(a)	—
16723	(a)	—	18616	.28	.59	40115	(a)	—	43470	7.66	—

\$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	64.00	—	46004	17.40	—	47471	2.38	—
43518	17.60	—	44280	.42	—	46005	13.90	—	47473	3.11	—
43550	71.80	—	44311	9.07	—	46112	.105	—	47474	3.48	—
43551	39.90	—	44315	6.09	—	46202	2.47	—	47475	2.75	—
43626	14.00	—	44427	96.60	—	46362	273.00	—	47476	2.75	—
43628	182.00	—	44428	97.10	—	46426	39.80	—	47477	3.66	—
43629	155.00	—	44429	1.46	—	46427	53.20	—	47478	3.85	—
43754	(a)	—	44430	1.01	—	46510	(a)	—	47600	(a)	—
43760	5.15	—	44431	3.23	—	46590	(a)	—	47610	(a)	—
43822	6.05	—	44432	1.02	—	46603	3.34	—	48039	52.10	—
43840	.075	—	44433	32.60	—	46604	3.85	—	48177	(a)	—
43860	4.80	—	44434	62.40	—	46606	10.30	—	48178	(a)	—
43889	1.72	—	44435	64.70	—	46607	14.10	—	48206	37.20	—
43945	(a)	—	44436	75.50	—	46622	17.80	—	48252	(a)	—
43946	(a)	—	44437	62.60	—	46671	(a)	—	48441	.156	—
43990	(a)	(a)	44438	49.50	—	46700	148.00	—	48557	15.60	—
43991	(a)	—	44439	96.30	—	46773	(a)	—	48558	13.60	—
44009	3.57	—	44440	79.70	—	46822	(a)	—	48600	79.60	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	15.00	—	44501	(a)	—	46882	(a)	—	48636	2.12	(a)
44070	4.45	—	45190	1.94	—	46911	27.80	—	48637	11.90	—
44071	4.95	—	45191	1.38	—	46912	50.90	—	48638	5.92	—
44072	3.41	—	45192	1.61	—	46913	(a)	—	48727	(a)	—
44100	2.22	—	45193	.95	—	46914	(a)	—	48808	2.47	—
44101	2.31	—	45210	1.20	—	46915	(a)	—	48924	(a)	—
44102	1.80	—	45224	(a)	—	46916	(a)	—	48925	285.00	—
44103	1.59	—	45225	(a)	—	47050	1.65	—	49005	.28	—
44104	.67	—	45334	42.40	—	47051	(a)	—	49111	3.77	—
44105	(a)	—	45380	.213	(a)	47052	(a)	—	49181	17.00	—
44106	(a)	—	45450	12.50	—	47103	(a)	—	49183	20.80	—
44108	.79	—	45523	(a)	—	47146	(a)	—	49184	43.80	—
44109	1.99	—	45524	(a)	—	47147	(a)	—	49185	39.90	—
44110	2.03	—	45539	(a)	—	47221	162.00	—	49239	.159	.60
44111	1.25	—	45678	.45	—	47253	(a)	—	49292	1.25	—
44112	.74	—	45771	.32	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.106	.074	47318	11.40	—	49333	9.14	—
44193	(a)	—	45900	.167	.044	47367	.42	—	49451	(a)	—
44194	(a)	—	45901	.143	.049	47420	2.50	—	49452	(a)	—
44222	(a)	—	45937	.166	—	47468	(a)	—	49617	.241	.116
44276	98.60	—	45993	(a)	(a)	47469	2.75	—	49618	.203	.055

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	.38	.078	51315	.103	.106	51809	.57	.153	52341	.061	(a)
49763	2.48	—	51330	.131	.53	51833	.105	.06	52342	.178	(a)
49800	(a)	—	51333	.043	.34	51850	.32	(a)	52343	.108	(a)
49801	143.00	—	51340	.056	(a)	51851	.214	(a)	52401	.33	(a)
49802	12.70	—	51350	.162	.135	51852	.50	(a)	52402	.031	(a)
49803	22.40	—	51351	.145	.042	51853	.202	(a)	52432	.153	(a)
49840	1.72	—	51352	.199	.108	51854	.45	(a)	52433	.14	1.02
49870	119.00	—	51355	.135	.094	51855	.48	(a)	52435	.176	(a)
49890	(a)	—	51356	.146	.62	51856	.26	(a)	52438	.127	(a)
49891	(a)	—	51357	.147	.66	51857	.45	(a)	52440	.199	(a)
49902	(a)	—	51358	.35	.141	51869	.152	.136	52467	.184	(a)
49903	(a)	—	51359	.31	.78	51877	.86	.212	52469	.064	.104
50010	.33	.49	51370	.66	4.57	51889	.141	.012	52505	.32	.216
50015	.215	(a)	51380	.066	.044	51896	.066	.018	52547	.29	.078
50017	.164	(a)	51400	.31	(a)	51900	.078	.095	52581	1.56	2.95
50045	.37	(a)	51401	.45	(a)	51909	.29	.056	52619	.11	(a)
50047	.042	(a)	51500	.126	.119	51919	.142	(a)	52660	.148	—
51001	.074	.45	51516	.125	—	51926	.145	.038	52744	.40	.081
51005	.015	(a)	51517	.142	—	51927	.078	.131	52767	.27	(a)
51116	.186	.69	51550	.155	.39	51934	.158	.125	52876	(a)	(a)
51201	.057	(a)	51551	.054	.91	51941	.144	.041	52911	.087	.45
51205	.172	.071	51552	.093	.159	51942	.23	—	52967	.033	.062
51206	.027	.39	51553	.166	(a)	51956	.62	.221	53001	.32	.33
51210	.129	(a)	51554	.016	(a)	51957	.55	.42	53077	.155	.207
51211	(a)	(a)	51575	.043	.02	51958	.49	.41	53095	.106	(a)
51220	.44	2.28	51576	.30	.093	51959	.50	(a)	53096	.147	(a)
51221	.245	1.78	51600	.203	.191	51960	.066	.35	53121	.42	.44
51222	.30	3.67	51613	.134	.139	51970	.29	.238	53147	.045	(a)
51224	.31	1.45	51625	.067	(a)	51982	.084	.083	53229	.25	(a)
51230	.053	.79	51666	.069	.101	51985	.117	—	53271	.079	(a)
51240	.68	.185	51702	.202	(a)	51986	.33	.103	53333	.247	.239
51241	2.02	.26	51703	.084	(a)	51999	.139	.44	53374	.106	.31
51250	.34	(a)	51734	.157	.31	52002	.122	.129	53375	.056	.223
51251	.059	(a)	51741	.35	.26	52075	.249	.243	53376	.09	.194
51252	.205	.10	51752	.30	.165	52076	.30	(a)	53377	.092	.195
51253	.175	(a)	51767	.02	.008	52109	.031	(a)	53403	.058	(a)
51254	.055	.039	51777	.07	.078	52134	.41	.63	53425	.233	(a)
51255	.86	(a)	51790	.116	(a)	52137	.098	(a)	53565	.068	.108
51300	.096	.16	51796	.129	(a)	52150	.75	(a)	53631	.049	.022
51305	.096	.96	51808	.46	.73	52315	.091	.26	53632	.056	.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	.051	(a)	56170	.229	(a)	57401	.102	.096	58503	.122	.076
53732	.35	.45	56171	.112	(a)	57403	.143	.035	58532	.158	(a)
53733	.227	.27	56202	.117	.089	57410	.049	.162	58559	.032	(a)
53734	.75	—	56390	.204	.64	57411	.057	(a)	58560	.078	(a)
53803	.56	(a)	56391	.176	.32	57572	.029	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.28	.125	57600	.086	.034	58575	.10	.12
53902	(a)	(a)	56488	.116	.034	57611	.123	.062	58627	.32	.013
53903	(a)	(a)	56567	.237	(a)	57625	.76	(a)	58663	.52	1.28
53904	(a)	(a)	56650	.72	(a)	57651	.092	.041	58682	.29	(a)
53905	(a)	(a)	56651	.39	(a)	57690	.159	.49	58713	.044	(a)
53907	.154	.103	56652	.28	(a)	57716	.076	.082	58737	.207	.63
53951	(a)	(a)	56653	.27	(a)	57725	.165	.088	58756	.098	(a)
53952	(a)	(a)	56654	.139	(a)	57726	.129	.021	58757	.70	(a)
53953	(a)	(a)	56690	.06	.35	57798	.047	(a)	58759	.086	(a)
54012	.075	—	56699	.13	.057	57800	.174	(a)	58802	.098	.48
54077	.21	.40	56758	.11	.148	57808	.063	(a)	58813	.241	(a)
54444	(a)	(a)	56759	.113	.08	57809	.065	(a)	58822	.27	(a)
55010	.64	1.08	56760	.162	.098	57810	.063	.107	58837	.48	.162
55011	.172	1.57	56805	.214	(a)	57871	.076	.118	58840	.145	.127
55012	.204	1.18	56806	.151	(a)	57913	.226	.29	58873	.231	.03
55013	.21	1.14	56807	.15	(a)	57997	.167	—	58903	.062	(a)
55014	(a)	(a)	56808	.196	(a)	57998	.10	.058	58904	.047	.128
55214	.166	.088	56900	.188	(a)	57999	.104	.071	58922	.38	.168
55371	.27	.119	56910	.094	(a)	58009	.104	(a)	59005	.117	.096
55410	(a)	(a)	56911	.204	(a)	58010	.232	(a)	59057	.87	(a)
55426	.26	(a)	56912	.165	.09	58020	.153	(a)	59058	.56	(a)
55597	.041	1.79	56913	.135	(a)	58056	.28	(a)	59188	.30	.055
55647	.083	.062	56915	.80	(a)	58057	.174	(a)	59189	.42	.30
55648	.037	(a)	56916	.72	.205	58058	.156	(a)	59223	.239	.088
55649	.045	(a)	56917	.208	(a)	58095	.22	1.99	59257	.032	.013
55715	.33	.224	56918	.10	(a)	58096	.29	1.23	59306	.198	(a)
55716	.48	.52	56919	.26	(a)	58301	.08	.088	59378	.155	.15
55717	.34	(a)	56920	.233	(a)	58302	.079	.055	59481	.53	.099
55718	.33	(a)	56980	.163	(a)	58397	.46	.74	59482	.32	(a)
55802	.07	.009	57001	.056	.029	58408	.098	—	59537	.167	.21
55918	.188	2.74	57002	.036	.106	58409	.125	—	59601	.201	2.37
55919	.026	3.65	57090	.37	.66	58456	.067	—	59647	.142	.17
56040	.018	.033	57146	.237	.72	58457	.097	—	59660	.37	1.18
56041	.117	(a)	57202	.145	(a)	58458	.125	—	59661	.181	(a)
56042	.147	(a)	57257	.179	.035	58459	.15	—	59693	.03	—

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	.92	.069	63220	(a)	—	91190	4.30	(a)
59701	.014	.29	59970	.143	.183	64074	13.70	—	91200	1.83	—
59713	.33	.31	59973	.25	(a)	64075	9.65	—	91210	(a)	—
59722	.171	.031	59975	.20	.227	64500	(a)	—	91235	4.65	3.16
59723	.064	.037	59977	.114	(a)	65007	42.40	—	91250	7.00	(a)
59724	.099	.019	59984	.069	.053	66122	18.20	—	91265	39.10	2.70
59725	.123	.116	59985	.27	(a)	66123	10.00	—	91266	20.70	.64
59726	.089	.024	59986	.206	(a)	66309	29.30	—	91280	(a)	2.02
59738	.29	.064	59988	.051	.059	66561	67.80	—	91302	21.20	(a)
59750	.125	.222	59989	.036	.044	67017	62.90	—	91315	6.44	—
59751	.045	(a)	60010	28.50	—	67508	22.00	—	91324	14.40	(a)
59773	.018	.028	60011	32.80	—	67509	16.10	—	91325	(a)	(a)
59774	.015	.15	60012	53.80	—	67510	8.97	—	91340	9.36	7.84
59775	.019	.188	60013	46.20	—	67511	9.71	—	91341	9.15	3.11
59781	.108	.068	60015	34.50	—	67512	41.60	—	91342	8.59	2.85
59782	.161	.46	60016	38.70	—	67513	26.40	—	91343	2.02	1.49
59783	.157	(a)	60035	47.80	—	67634	54.50	—	91405	10.90	—
59784	.12	(a)	61000	28.20	—	67635	38.50	—	91436	10.30	1.65
59790	.22	(a)	61212	24.40	—	68001	118.00	—	91481	37.90	—
59798	.41	.50	61216	27.10	—	68439	151.00	—	91507	5.57	2.78
59806	.29	(a)	61217	24.60	—	68500	6.27	—	91523	85.90	—
59867	.248	(a)	61218	16.80	—	68604	2.83	—	91547	.49	—
59886	.034	.108	61223	120.00	—	68606	11.00	—	91551	3.03	.69
59889	.059	.165	61224	38.20	—	68607	8.73	—	91555	2.79	.90
59892	.157	(a)	61225	52.90	—	68702	7.19	—	91560	11.50	3.28
59904	.106	.061	61226	89.00	—	68703	5.39	—	91562	6.74	—
59905	.155	.132	61227	81.50	—	68706	23.10	—	91577	24.20	2.55
59914	.91	.68	62000	18.50	—	68707	22.90	—	91580	15.10	—
59915	.35	.75	62001	14.60	—	90089	8.76	—	91581	(a)	(a)
59917	.065	.205	62002	6.68	—	91111	5.99	5.61	91582	(a)	(a)
59923	.022	.004	62003	21.10	—	91125	5.27	1.54	91583	(a)	(a)
59925	.32	1.19	63010	51.30	—	91127	4.02	.80	91584	(a)	(a)
59926	.27	.45	63011	64.10	—	91130	3.20	—	91585	(a)	(a)
59927	.182	1.42	63012	91.20	—	91135	.89	(a)	91586	(a)	(a)
59931	.41	.55	63013	86.30	—	91150	3.81	5.72	91587	(a)	(a)
59932	.44	.88	63215	69.60	—	91155	8.44	33.90	91588	(a)	(a)
59941	.137	(a)	63216	48.30	—	91160	2.12	—	91589	(a)	(a)
59947	.106	.32	63217	54.40	—	91175	1.82	—	91590	7.01	—
59955	.053	.143	63218	18.30	—	91177	7.98	—	91591	(a)	(a)
59963	.39	.41	63219	(a)	—	91179	8.01	—	91606	31.40	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	3.20	—	97653	6.35	2.77	98426	5.14	(a)
91629	6.41	(a)	95358	(a)	—	97654	11.10	2.39	98427	5.01	—
91636	11.00	—	95410	8.99	2.02	97655	12.00	3.54	98428	(a)	—
91641	2.97	(a)	95455	13.30	1.07	98002	2.17	.93	98429	2.86	—
91666	1.89	(a)	95487	4.82	(a)	98003	1.98	(a)	98430	(a)	—
91722	9.61	(a)	95505	6.18	1.92	98090	.27	—	98449	7.19	17.30
91746	6.74	5.36	95620	3.90	(a)	98091	.29	—	98482	7.72	5.51
91805	.43	—	95625	10.10	3.33	98092	.88	—	98483	11.40	13.60
92053	1.04	.56	95630	(a)	(a)	98111	1.18	—	98502	10.90	3.25
92054	.36	.213	95647	5.60	6.33	98150	(a)	—	98555	5.08	—
92055	10.00	.174	95648	(a)	(a)	98151	(a)	—	98597	1.14	—
92101	15.70	2.57	96053	4.25	3.63	98152	7.32	.66	98598	.39	—
92102	9.41	2.83	96317	3.32	—	98153	8.25	(a)	98601	13.10	(a)
92215	6.66	2.35	96408	7.78	8.07	98154	9.73	(a)	98622	(a)	—
92338	3.62	1.46	96409	7.19	8.03	98155	13.60	(a)	98623	(a)	—
92445	6.29	—	96410	6.32	7.17	98156	(a)	(a)	98624	2.05	—
92446	11.90	1.72	96611	2.15	1.16	98157	8.70	.26	98636	5.71	2.82
92447	10.40	1.05	96702	8.96	(a)	98158	(a)	(a)	98640	225.00	—
92451	4.65	2.14	96703	(a)	—	98159	5.84	(a)	98658	14.10	—
92453	6.58	—	96816	8.40	—	98160	12.40	(a)	98659	2.52	.39
92478	3.26	1.42	96872	11.80	(a)	98161	13.90	(a)	98677	35.50	9.54
92593	60.90	—	96930	(a)	—	98162	(a)	(a)	98678	31.50	11.70
92663	1.49	—	97002	(a)	(a)	98163	14.60	.221	98698	(a)	(a)
94007	22.30	3.90	97003	(a)	(a)	98164	3.91	.068	98699	10.30	(a)
94099	5.08	—	97047	6.53	—	98257	2.99	—	98705	19.90	—
94225	17.80	—	97050	5.07	—	98303	27.40	4.93	98710	7.14	—
94276	9.32	4.50	97111	10.70	—	98304	11.10	3.19	98751	10.60	—
94304	5.93	(a)	97220	.86	(a)	98305	5.24	1.48	98805	9.32	1.11
94381	11.10	9.69	97221	(a)	1.00	98306	13.50	.68	98806	5.31	3.12
94404	8.83	3.53	97222	3.07	1.42	98307	3.52	.49	98810	7.39	—
94444	(a)	(a)	97223	4.65	5.34	98308	2.31	1.18	98813	7.14	1.70
94569	5.96	3.42	97308	1.61	—	98309	13.80	1.69	98820	17.70	2.38
94590	25.70	—	97447	5.26	4.78	98344	1.46	.78	98871	(a)	(a)
94617	8.11	—	97501	(a)	—	98405	2.41	—	98884	4.63	1.85
94638	(a)	—	97502	(a)	—	98413	29.20	(a)	98914	1.71	.57
95124	2.99	1.17	97503	(a)	—	98414	26.80	(a)	98949	2.41	.33
95233	6.41	—	97504	(a)	—	98415	3.52	(a)	98967	7.26	7.06
95305	6.97	—	97650	7.42	3.12	98423	8.37	(a)	98993	10.90	4.27
95306	12.60	—	97651	15.60	3.91	98424	14.20	(a)	99003	3.45	.87
95310	16.60	.99	97652	13.50	2.76	98425	5.83	(a)	99004	5.93	1.48

\$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	2.44	7.28	99826	1.46	.58						
99081	(a)	—	99827	.88	.56						
99082	(a)	—	99851	3.58	—						
99083	(a)	—	99917	5.80	—						
99084	(a)	(a)	99938	6.51	—						
99085	(a)	(a)	99943	18.90	—						
99111	3.55	—	99946	14.10	2.72						
99160	(a)	—	99948	13.20	22.80						
99163	8.46	.35	99952	10.80	13.50						
99165	1.85	(a)	99953	11.70	8.26						
99220	3.78	(a)	99954	8.50	12.40						
99221	(a)	(a)	99955	10.70	5.91						
99222	7.10	(a)	99963	1.40	—						
99223	.53	(a)	99969	6.87	3.47						
99303	28.40	—	99975	9.45	—						
99310	7.10	(a)	99986	(a)	—						
99315	20.90	1.53	99987	(a)	—						
99321	20.20	1.61	99988	6.06	—						
99445	(a)	(a)									
99471	1.71	—									
99505	9.23	—									
99506	11.40	—									
99507	9.90	—									
99570	5.31	(a)									
99571	1.29	(a)									
99572	2.52	(a)									
99573	2.41	(a)									
99600	2.58	—									
99613	17.90	1.72									
99614	5.76	—									
99620	.98	—									
99650	2.52	.86									
99709	6.21	(a)									
99718	2.86	—									
99746	4.86	2.91									
99760	.55	—									
99777	12.80	—									
99793	6.15	—									
99798	(a)	(a)									
99803	(a)	9.67									

\$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	.124	.195	10205	.26	—	11210	2.73	—	13207	(a)	(a)
10015	7.00	—	10220	4.96	—	11211	14.20	—	13208	(a)	(a)
10020	(a)	(a)	10255	.27	.147	11212	2.15	—	13314	.126	.016
10026	.68	.022	10256	.99	.152	11213	1.75	—	13351	.31	.053
10036	.73	(a)	10257	.187	.169	11214	4.31	—	13352	.31	.036
10040	.095	.30	10309	.17	.016	11222	.072	—	13410	1.56	2.99
10042	.39	.36	10315	.40	(a)	11234	.30	.045	13411	(a)	(a)
10052	4.84	—	10331	9.49	—	11248	.051	.018	13412	.53	1.14
10054	4.29	—	10332	16.40	—	11258	.77	.185	13453	.61	(a)
10060	.187	.057	10352	.37	.044	11259	.83	.142	13454	.71	(a)
10065	.28	.033	10367	3.65	—	11273	14.70	—	13455	.72	(a)
10066	.29	.045	10368	5.34	—	11274	14.10	—	13461	(a)	(a)
10070	.071	.154	10375	(a)	—	11288	.94	.071	13506	.97	.052
10071	.33	.096	10378	9.61	—	12014	.111	.038	13507	1.16	.115
10072	4.13	—	10379	4.46	—	12356	1.25	.027	13590	.54	.74
10073	1.14	.37	10380	7.61	—	12361	.068	.077	13621	.135	.32
10075	8.44	.142	10381	6.59	—	12362	.078	(a)	13670	.038	.015
10100	.64	.053	11007	1.55	—	12373	.03	.024	13673	.58	.016
10101	.25	.181	11020	.32	.125	12374	.65	.063	13715	.078	.165
10105	2.73	—	11039	.99	.077	12375	.32	.043	13716	.48	.087
10107	3.48	.237	11052	2.37	—	12391	.059	.082	13720	.33	.051
10110	23.80	—	11101	(a)	(a)	12393	.42	(a)	13759	.187	.116
10111	.156	.078	11120	(a)	—	12467	.176	(a)	13930	.167	.201
10113	.38	—	11126	.066	.022	12509	.068	.036	14068	.041	.014
10115	.75	.065	11127	.40	.006	12510	.86	.025	14101	.48	.044
10117	6.95	—	11128	.54	.066	12583	.38	(a)	14279	.52	.071
10119	(a)	—	11138	2.37	—	12651	1.11	.53	14401	.78	.107
10120	15.60	—	11155	.225	—	12683	.51	(a)	14405	.91	—
10130	3.73	—	11160	(a)	(a)	12707	.51	.64	14527	.32	.189
10132	3.21	—	11167	.55	—	12797	.108	.196	14655	.093	—
10133	2.28	—	11168	2.83	—	12805	.34	.093	14731	2.35	—
10135	(a)	—	11201	13.60	—	12841	.57	—	14732	.174	—
10140	.031	.021	11202	4.02	—	12927	.099	—	14733	.65	—
10141	.062	.023	11203	.92	.52	13049	.035	.057	14734	.28	—
10145	.30	.01	11204	.33	1.28	13111	.71	.093	14855	.238	.154
10146	.29	.017	11205	(a)	—	13112	.058	.063	14913	.35	.155
10150	.52	(a)	11206	.63	—	13201	.98	.16	15060	(a)	(a)
10151	13.10	—	11207	7.96	—	13204	1.11	1.45	15061	(a)	(a)
10160	2.34	—	11208	1.36	—	13205	.43	.46	15062	.214	(a)
10204	.236	—	11209	6.41	—	13206	(a)	(a)	15063	.249	(a)

DIVISION SIX

PREM/OPS TERR. 508

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.122	—	16750	.11	.032	18707	.012	.004	40117	(a)	—
15119	(a)	—	16751	.11	—	18708	.121	.017	40140	(a)	—
15120	(a)	—	16819	1.29	(a)	18833	.14	(a)	41001	.26	—
15123	2.27	—	16820	1.00	(a)	18834	.31	.107	41210	(a)	—
15124	.80	—	16881	1.72	(a)	18911	.99	.018	41421	.38	—
15188	.38	(a)	16890	.152	(a)	18912	1.86	.03	41422	.203	—
15223	.045	.041	16891	.165	(a)	18920	.48	.018	41510	49.70	—
15224	.35	.066	16892	.30	(a)	18991	(a)	—	41603	18.00	—
15300	(a)	—	16900	1.95	.068	19007	.89	—	41604	9.89	—
15314	.225	(a)	16901	1.25	.098	19051	1.97	—	41620	1.14	—
15404	.097	(a)	16902	1.06	.065	19061	(a)	—	41650	25.40	—
15405	.144	(a)	16905	2.05	.068	19795	.32	(a)	41664	33.00	—
15406	.37	.048	16906	1.31	.098	19796	.38	—	41665	3.87	—
15488	.91	(a)	16910	1.17	.04	40005	(a)	—	41666	(a)	—
15538	.40	.018	16911	1.06	.059	40006	(a)	—	41667	90.20	—
15600	1.01	.087	16915	1.20	.033	40010	(a)	—	41668	84.60	—
15607	.16	—	16916	1.00	.056	40015	(a)	—	41669	.59	—
15608	.225	.008	16920	2.66	.081	40020	(a)	—	41670	1.00	—
15656	6.65	—	16921	2.43	.032	40026	(a)	—	41672	(a)	—
15699	.40	—	16930	1.53	.134	40031	(a)	—	41673	(a)	—
15733	.238	.037	16931	1.65	.057	40032	(a)	—	41675	(a)	—
15839	.30	.027	16940	3.32	.032	40040	(a)	—	41677	.233	—
15991	.247	.056	16941	1.33	.071	40041	(a)	—	41678	59.80	—
15993	.209	.035	18078	.142	.133	40042	(a)	—	41679	(a)	(a)
16005	.041	.034	18109	.41	.028	40045	218.00	—	41680	13.20	—
16009	.29	.094	18110	.33	.025	40046	43.10	—	41696	.74	—
16402	1.49	—	18200	(a)	—	40047	15.40	—	41697	.52	—
16403	.94	.19	18205	.218	.35	40059	5.50	—	41700	(a)	—
16404	1.19	—	18206	.53	.098	40061	2.92	—	41715	8.37	—
16471	.226	—	18335	.38	.015	40063	97.60	—	41716	5.32	—
16501	.088	(a)	18435	.68	.073	40064	28.70	—	43007	(a)	—
16527	.135	.35	18436	.55	.137	40066	(a)	—	43117	(a)	—
16588	.135	(a)	18437	.55	(a)	40067	(a)	—	43151	7.56	—
16604	.227	.146	18438	1.05	(a)	40069	(a)	—	43152	17.90	—
16670	3.94	—	18501	.62	.01	40072	(a)	—	43200	28.80	—
16676	.31	.012	18506	.48	.005	40075	15.20	—	43215	(a)	—
16694	.45	(a)	18507	.198	.008	40101	30.50	—	43421	7.88	—
16705	.25	.148	18570	2.06	—	40102	27.00	—	43422	41.40	—
16722	(a)	—	18575	(a)	(a)	40111	7.73	—	43424	(a)	—
16723	(a)	—	18616	.36	.59	40115	(a)	—	43470	4.33	—

\$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	25.00	—	46004	24.10	—	47471	3.30	—
43518	14.20	—	44280	.233	—	46005	19.30	—	47473	4.31	—
43550	28.10	—	44311	7.30	—	46112	.12	—	47474	4.82	—
43551	15.60	—	44315	4.91	—	46202	1.81	—	47475	3.80	—
43626	11.30	—	44427	110.00	—	46362	209.00	—	47476	3.80	—
43628	147.00	—	44428	111.00	—	46426	30.50	—	47477	5.07	—
43629	125.00	—	44429	1.66	—	46427	40.70	—	47478	5.32	—
43754	(a)	—	44430	1.16	—	46510	(a)	—	47600	(a)	—
43760	4.15	—	44431	3.70	—	46590	(a)	—	47610	(a)	—
43822	3.41	—	44432	1.17	—	46603	2.56	—	48039	20.40	—
43840	.042	—	44433	37.30	—	46604	2.95	—	48177	(a)	—
43860	2.71	—	44434	71.40	—	46606	7.87	—	48178	(a)	—
43889	.97	—	44435	73.90	—	46607	10.80	—	48206	29.90	—
43945	(a)	—	44436	86.40	—	46622	10.10	—	48252	(a)	—
43946	(a)	—	44437	71.60	—	46671	(a)	—	48441	.126	—
43990	(a)	(a)	44438	56.60	—	46700	57.90	—	48557	12.60	—
43991	(a)	—	44439	110.00	—	46773	(a)	—	48558	10.90	—
44009	2.77	—	44440	91.10	—	46822	(a)	—	48600	61.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	12.10	—	44501	(a)	—	46882	(a)	—	48636	.94	(a)
44070	3.58	—	45190	1.43	—	46911	22.40	—	48637	9.61	—
44071	3.98	—	45191	1.01	—	46912	41.00	—	48638	4.77	—
44072	2.75	—	45192	1.18	—	46913	(a)	—	48727	(a)	—
44100	1.44	—	45193	.70	—	46914	(a)	—	48808	1.70	—
44101	1.50	—	45210	.88	—	46915	(a)	—	48924	(a)	—
44102	1.17	—	45224	(a)	—	46916	(a)	—	48925	230.00	—
44103	1.03	—	45225	(a)	—	47050	.93	—	49005	.16	—
44104	.43	—	45334	16.60	—	47051	(a)	—	49111	2.60	—
44105	(a)	—	45380	.28	(a)	47052	(a)	—	49181	6.66	—
44106	(a)	—	45450	4.88	—	47103	(a)	—	49183	8.13	—
44108	.51	—	45523	(a)	—	47146	(a)	—	49184	17.10	—
44109	1.29	—	45524	(a)	—	47147	(a)	—	49185	15.60	—
44110	1.32	—	45539	(a)	—	47221	63.50	—	49239	.208	.60
44111	.81	—	45678	.25	—	47253	(a)	—	49292	.49	—
44112	.48	—	45771	.43	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.138	.074	47318	9.20	—	49333	3.58	—
44193	(a)	—	45900	.115	.044	47367	.233	—	49451	(a)	—
44194	(a)	—	45901	.099	.049	47420	2.02	—	49452	(a)	—
44222	(a)	—	45937	.065	—	47468	(a)	—	49617	.187	.116
44276	38.60	—	45993	(a)	(a)	47469	3.80	—	49618	.157	.055

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	.30	.078	51315	.135	.106	51809	.25	.153	52341	.027	(a)
49763	1.92	—	51330	.058	.53	51833	.096	.06	52342	.078	(a)
49800	(a)	—	51333	.019	.34	51850	.14	(a)	52343	.048	(a)
49801	55.90	—	51340	.025	(a)	51851	.095	(a)	52401	.148	(a)
49802	4.96	—	51350	.148	.135	51852	.222	(a)	52402	.014	(a)
49803	8.78	—	51351	.132	.042	51853	.089	(a)	52432	.067	(a)
49840	.97	—	51352	.182	.108	51854	.20	(a)	52433	.062	1.02
49870	96.10	—	51355	.124	.094	51855	.21	(a)	52435	.077	(a)
49890	(a)	—	51356	.133	.62	51856	.115	(a)	52438	.056	(a)
49891	(a)	—	51357	.192	.66	51857	.197	(a)	52440	.088	(a)
49902	(a)	—	51358	.46	.141	51869	.067	.136	52467	.081	(a)
49903	(a)	—	51359	.41	.78	51877	.38	.212	52469	.028	.104
50010	.146	.49	51370	.29	4.57	51889	.062	.012	52505	.141	.216
50015	.095	(a)	51380	.029	.044	51896	.029	.018	52547	.128	.078
50017	.072	(a)	51400	.135	(a)	51900	.072	.095	52581	.69	2.95
50045	.165	(a)	51401	.199	(a)	51909	.126	.056	52619	.048	(a)
50047	.019	(a)	51500	.055	.119	51919	.062	(a)	52660	.084	—
51001	.032	.45	51516	.071	—	51926	.064	.038	52744	.37	.081
51005	.007	(a)	51517	.08	—	51927	.034	.131	52767	.117	(a)
51116	.082	.69	51550	.068	.39	51934	.07	.125	52876	(a)	(a)
51201	.025	(a)	51551	.024	.91	51941	.063	.041	52911	.038	.45
51205	.076	.071	51552	.041	.159	51942	.101	—	52967	.014	.062
51206	.012	.39	51553	.073	(a)	51956	.27	.221	53001	.141	.33
51210	.057	(a)	51554	.007	(a)	51957	.241	.42	53077	.068	.207
51211	(a)	(a)	51575	.04	.02	51958	.214	.41	53095	.047	(a)
51220	.195	2.28	51576	.131	.093	51959	.219	(a)	53096	.065	(a)
51221	.108	1.78	51600	.089	.191	51960	.029	.35	53121	.184	.44
51222	.132	3.67	51613	.059	.139	51970	.126	.238	53147	.02	(a)
51224	.138	1.45	51625	.03	(a)	51982	.037	.083	53229	.111	(a)
51230	.023	.79	51666	.063	.101	51985	.066	—	53271	.035	(a)
51240	.30	.185	51702	.089	(a)	51986	.146	.103	53333	.109	.239
51241	.89	.26	51703	.037	(a)	51999	.061	.44	53374	.097	.31
51250	.15	(a)	51734	.069	.31	52002	.054	.129	53375	.051	.223
51251	.026	(a)	51741	.156	.26	52075	.11	.243	53376	.082	.194
51252	.09	.10	51752	.131	.165	52076	.132	(a)	53377	.084	.195
51253	.077	(a)	51767	.018	.008	52109	.014	(a)	53403	.053	(a)
51254	.024	.039	51777	.064	.078	52134	.18	.63	53425	.103	(a)
51255	.38	(a)	51790	.106	(a)	52137	.043	(a)	53565	.062	.108
51300	.088	.16	51796	.057	(a)	52150	.33	(a)	53631	.021	.022
51305	.088	.96	51808	.202	.73	52315	.083	.26	53632	.025	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.023	(a)	56170	.101	(a)	57401	.045	.096	58503	.054	.076
53732	.154	.45	56171	.05	(a)	57403	.13	.035	58532	.069	(a)
53733	.10	.27	56202	.051	.089	57410	.022	.162	58559	.014	(a)
53734	.42	—	56390	.09	.64	57411	.025	(a)	58560	.034	(a)
53803	.245	(a)	56391	.077	.32	57572	.013	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.124	.125	57600	.038	.034	58575	.044	.12
53902	(a)	(a)	56488	.106	.034	57611	.054	.062	58627	.141	.013
53903	(a)	(a)	56567	.105	(a)	57625	.33	(a)	58663	.232	1.28
53904	(a)	(a)	56650	.32	(a)	57651	.041	.041	58682	.126	(a)
53905	(a)	(a)	56651	.174	(a)	57690	.07	.49	58713	.041	(a)
53907	.068	.103	56652	.124	(a)	57716	.033	.082	58737	.091	.63
53951	(a)	(a)	56653	.12	(a)	57725	.073	.088	58756	.043	(a)
53952	(a)	(a)	56654	.061	(a)	57726	.057	.021	58757	.31	(a)
53953	(a)	(a)	56690	.055	.35	57798	.021	(a)	58759	.038	(a)
54012	.042	—	56699	.057	.057	57800	.077	(a)	58802	.043	.48
54077	.093	.40	56758	.049	.148	57808	.028	(a)	58813	.106	(a)
54444	(a)	(a)	56759	.05	.08	57809	.029	(a)	58822	.119	(a)
55010	.28	1.08	56760	.071	.098	57810	.028	.107	58837	.214	.162
55011	.076	1.57	56805	.094	(a)	57871	.033	.118	58840	.064	.127
55012	.09	1.18	56806	.067	(a)	57913	.099	.29	58873	.102	.03
55013	.093	1.14	56807	.066	(a)	57997	.094	—	58903	.027	(a)
55014	(a)	(a)	56808	.086	(a)	57998	.044	.058	58904	.021	.128
55214	.073	.088	56900	.083	(a)	57999	.046	.071	58922	.169	.168
55371	.246	.119	56910	.041	(a)	58009	.046	(a)	59005	.051	.096
55410	(a)	(a)	56911	.09	(a)	58010	.102	(a)	59057	.38	(a)
55426	.113	(a)	56912	.073	.09	58020	.14	(a)	59058	.247	(a)
55597	.018	1.79	56913	.059	(a)	58056	.122	(a)	59188	.28	.055
55647	.036	.062	56915	.35	(a)	58057	.077	(a)	59189	.38	.30
55648	.016	(a)	56916	.32	.205	58058	.069	(a)	59223	.105	.088
55649	.02	(a)	56917	.092	(a)	58095	.097	1.99	59257	.014	.013
55715	.145	.224	56918	.044	(a)	58096	.129	1.23	59306	.087	(a)
55716	.209	.52	56919	.113	(a)	58301	.035	.088	59378	.068	.15
55717	.149	(a)	56920	.103	(a)	58302	.035	.055	59481	.234	.099
55718	.144	(a)	56980	.072	(a)	58397	.202	.74	59482	.29	(a)
55802	.064	.009	57001	.025	.029	58408	.056	—	59537	.074	.21
55918	.083	2.74	57002	.016	.106	58409	.071	—	59601	.088	2.37
55919	.011	3.65	57090	.165	.66	58456	.038	—	59647	.13	.17
56040	.008	.033	57146	.105	.72	58457	.055	—	59660	.162	1.18
56041	.051	(a)	57202	.064	(a)	58458	.071	—	59661	.08	(a)
56042	.065	(a)	57257	.079	.035	58459	.085	—	59693	.013	—

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
59695	(a)	(a)	59964	.40	.069	63220	(a)	—	91190	3.54	(a)
59701	.006	.29	59970	.063	.183	64074	10.10	—	91200	1.17	—
59713	.145	.31	59973	.111	(a)	64075	7.09	—	91210	(a)	—
59722	.075	.031	59975	.088	.227	64500	(a)	—	91235	3.80	3.16
59723	.028	.037	59977	.05	(a)	65007	32.50	—	91250	5.72	(a)
59724	.043	.019	59984	.03	.053	66122	14.00	—	91265	25.10	2.70
59725	.054	.116	59985	.119	(a)	66123	7.68	—	91266	13.30	.64
59726	.039	.024	59986	.091	(a)	66309	22.40	—	91280	(a)	2.02
59738	.126	.064	59988	.023	.059	66561	52.00	—	91302	18.00	(a)
59750	.055	.222	59989	.016	.044	67017	48.20	—	91315	5.47	—
59751	.02	(a)	60010	16.60	—	67508	30.40	—	91324	12.20	(a)
59773	.016	.028	60011	19.10	—	67509	22.30	—	91325	(a)	(a)
59774	.014	.15	60012	31.30	—	67510	12.40	—	91340	7.95	7.84
59775	.017	.188	60013	26.80	—	67511	13.40	—	91341	7.52	3.11
59781	.048	.068	60015	20.00	—	67512	57.60	—	91342	7.29	2.85
59782	.071	.46	60016	22.50	—	67513	36.50	—	91343	1.65	1.49
59783	.069	(a)	60035	36.60	—	67634	41.70	—	91405	9.26	—
59784	.053	(a)	61000	16.40	—	67635	29.50	—	91436	8.51	1.65
59790	.097	(a)	61212	18.70	—	68001	90.20	—	91481	31.10	—
59798	.181	.50	61216	20.70	—	68439	116.00	—	91507	4.58	2.78
59806	.13	(a)	61217	18.90	—	68500	3.64	—	91523	70.60	—
59867	.109	(a)	61218	12.90	—	68604	2.17	—	91547	.41	—
59886	.015	.108	61223	91.70	—	68606	8.46	—	91551	2.49	.69
59889	.054	.165	61224	29.30	—	68607	6.69	—	91555	2.29	.90
59892	.069	(a)	61225	40.60	—	68702	5.51	—	91560	7.31	3.28
59904	.047	.061	61226	68.20	—	68703	4.13	—	91562	5.54	—
59905	.068	.132	61227	62.40	—	68706	17.70	—	91577	19.80	2.55
59914	.40	.68	62000	14.30	—	68707	17.50	—	91580	9.66	—
59915	.156	.75	62001	11.20	—	90089	7.20	—	91581	(a)	(a)
59917	.029	.205	62002	5.12	—	91111	4.90	5.61	91582	(a)	(a)
59923	.01	.004	62003	16.10	—	91125	4.34	1.54	91583	(a)	(a)
59925	.42	1.19	63010	29.80	—	91127	3.29	.80	91584	(a)	(a)
59926	.35	.45	63011	37.30	—	91130	2.05	—	91585	(a)	(a)
59927	.238	1.42	63012	53.00	—	91135	.57	(a)	91586	(a)	(a)
59931	.18	.55	63013	50.20	—	91150	3.11	5.72	91587	(a)	(a)
59932	.194	.88	63215	53.30	—	91155	6.91	33.90	91588	(a)	(a)
59941	.06	(a)	63216	37.00	—	91160	1.74	—	91589	(a)	(a)
59947	.047	.32	63217	43.80	—	91175	1.50	—	91590	5.76	—
59955	.023	.143	63218	14.80	—	91177	6.56	—	91591	(a)	(a)
59963	.172	.41	63219	(a)	—	91179	6.59	—	91606	20.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	2.05	—	97653	5.22	2.77	98426	4.23	(a)
91629	4.10	(a)	95358	(a)	—	97654	9.11	2.39	98427	4.12	—
91636	7.03	—	95410	7.39	2.02	97655	7.68	3.54	98428	(a)	—
91641	1.90	(a)	95455	8.49	1.07	98002	1.39	.93	98429	1.83	—
91666	1.56	(a)	95487	3.96	(a)	98003	1.64	(a)	98430	(a)	—
91722	6.14	(a)	95505	3.95	1.92	98090	.22	—	98449	5.92	17.30
91746	5.54	5.36	95620	3.21	(a)	98091	.238	—	98482	6.34	5.51
91805	.35	—	95625	8.60	3.33	98092	.72	—	98483	9.37	13.60
92053	.85	.56	95630	(a)	(a)	98111	.96	—	98502	8.97	3.25
92054	.30	.213	95647	4.57	6.33	98150	(a)	—	98555	4.17	—
92055	8.22	.174	95648	(a)	(a)	98151	(a)	—	98597	.94	—
92101	12.90	2.57	96053	3.48	3.63	98152	4.69	.66	98598	.32	—
92102	7.74	2.83	96317	2.12	—	98153	5.27	(a)	98601	10.70	(a)
92215	5.44	2.35	96408	6.40	8.07	98154	6.22	(a)	98622	(a)	—
92338	2.97	1.46	96409	5.92	8.03	98155	8.71	(a)	98623	(a)	—
92445	4.02	—	96410	5.19	7.17	98156	(a)	(a)	98624	1.68	—
92446	9.77	1.72	96611	1.82	1.16	98157	5.56	.26	98636	4.67	2.82
92447	8.54	1.05	96702	7.36	(a)	98158	(a)	(a)	98640	185.00	—
92451	3.80	2.14	96703	(a)	—	98159	3.74	(a)	98658	9.00	—
92453	5.41	—	96816	6.91	—	98160	7.90	(a)	98659	1.61	.39
92478	2.68	1.42	96872	7.54	(a)	98161	8.85	(a)	98677	29.10	9.54
92593	49.80	—	96930	(a)	—	98162	(a)	(a)	98678	26.00	11.70
92663	.95	—	97002	(a)	(a)	98163	9.30	.221	98698	(a)	(a)
94007	18.30	3.90	97003	(a)	(a)	98164	3.20	.068	98699	8.43	(a)
94099	4.17	—	97047	5.54	—	98257	2.47	—	98705	12.70	—
94225	14.70	—	97050	4.30	—	98303	17.40	4.93	98710	5.87	—
94276	7.66	4.50	97111	8.83	—	98304	9.13	3.19	98751	6.81	—
94304	4.85	(a)	97220	.55	(a)	98305	4.45	1.48	98805	7.66	1.11
94381	9.10	9.69	97221	(a)	1.00	98306	11.50	.68	98806	4.34	3.12
94404	7.25	3.53	97222	2.52	1.42	98307	2.89	.49	98810	6.27	—
94444	(a)	(a)	97223	3.80	5.34	98308	1.90	1.18	98813	6.06	1.70
94569	4.90	3.42	97308	1.02	—	98309	8.78	1.69	98820	14.70	2.38
94590	21.10	—	97447	3.37	4.78	98344	1.24	.78	98871	(a)	(a)
94617	6.67	—	97501	(a)	—	98405	2.04	—	98884	3.81	1.85
94638	(a)	—	97502	(a)	—	98413	24.10	(a)	98914	1.10	.57
95124	2.47	1.17	97503	(a)	—	98414	22.00	(a)	98949	1.54	.33
95233	5.27	—	97504	(a)	—	98415	2.89	(a)	98967	5.97	7.06
95305	5.73	—	97650	6.10	3.12	98423	6.88	(a)	98993	8.92	4.27
95306	8.05	—	97651	9.91	3.91	98424	11.70	(a)	99003	2.83	.87
95310	13.70	.99	97652	8.63	2.76	98425	4.80	(a)	99004	5.03	1.48

DIVISION SIX

PREM/OPS TERR. 508

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 508 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	2.01	7.28	99826	1.24	.58						
99081	(a)	—	99827	.72	.56						
99082	(a)	—	99851	2.94	—						
99083	(a)	—	99917	4.77	—						
99084	(a)	(a)	99938	5.35	—						
99085	(a)	(a)	99943	15.60	—						
99111	2.91	—	99946	11.60	2.72						
99160	(a)	—	99948	10.70	22.80						
99163	6.96	.35	99952	9.19	13.50						
99165	1.53	(a)	99953	9.91	8.26						
99220	2.42	(a)	99954	7.21	12.40						
99221	(a)	(a)	99955	9.04	5.91						
99222	4.54	(a)	99963	1.15	—						
99223	.43	(a)	99969	4.39	3.47						
99303	23.40	—	99975	8.02	—						
99310	5.84	(a)	99986	(a)	—						
99315	17.10	1.53	99987	(a)	—						
99321	16.60	1.61	99988	3.87	—						
99445	(a)	(a)									
99471	1.10	—									
99505	7.54	—									
99506	9.29	—									
99507	8.10	—									
99570	4.34	(a)									
99571	1.05	(a)									
99572	2.06	(a)									
99573	1.96	(a)									
99600	2.19	—									
99613	14.80	1.72									
99614	4.89	—									
99620	.80	—									
99650	2.06	.86									
99709	5.07	(a)									
99718	2.36	—									
99746	3.99	2.91									
99760	.46	—									
99777	10.90	—									
99793	5.06	—									
99798	(a)	(a)									
99803	(a)	9.67									

\$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	.123	.195	10205	.34	—	11210	4.78	—	13207	(a)	(a)
10015	9.44	—	10220	6.34	—	11211	24.80	—	13208	(a)	(a)
10020	(a)	(a)	10255	.28	.147	11212	3.76	—	13314	.161	.016
10026	.87	.022	10256	1.03	.152	11213	3.07	—	13351	.39	.053
10036	.76	(a)	10257	.194	.169	11214	7.55	—	13352	.40	.036
10040	.093	.30	10309	.217	.016	11222	.127	—	13410	1.62	2.99
10042	.50	.36	10315	.51	(a)	11234	.38	.045	13411	(a)	(a)
10052	6.53	—	10331	12.80	—	11248	.053	.018	13412	.55	1.14
10054	5.79	—	10332	22.10	—	11258	1.39	.185	13453	.63	(a)
10060	.239	.057	10352	.67	.044	11259	1.49	.142	13454	.74	(a)
10065	.36	.033	10367	6.40	—	11273	18.80	—	13455	.75	(a)
10066	.36	.045	10368	9.35	—	11274	18.00	—	13461	(a)	(a)
10070	.07	.154	10375	(a)	—	11288	1.70	.071	13506	1.23	.052
10071	.43	.096	10378	13.00	—	12014	.115	.038	13507	1.49	.115
10072	7.24	—	10379	6.02	—	12356	1.59	.027	13590	.56	.74
10073	1.18	.37	10380	10.30	—	12361	.051	.077	13621	.141	.32
10075	8.77	.142	10381	8.89	—	12362	.077	(a)	13670	.028	.015
10100	1.15	.053	11007	2.72	—	12373	.029	.024	13673	1.05	.016
10101	.32	.181	11020	.41	.125	12374	.83	.063	13715	.077	.165
10105	3.49	—	11039	1.03	.077	12375	.41	.043	13716	.61	.087
10107	3.61	.237	11052	2.40	—	12391	.058	.082	13720	.59	.051
10110	32.10	—	11101	(a)	(a)	12393	.54	(a)	13759	.239	.116
10111	.154	.078	11120	(a)	—	12467	.224	(a)	13930	.164	.201
10113	.48	—	11126	.084	.022	12509	.07	.036	14068	.053	.014
10115	.96	.065	11127	.39	.006	12510	.89	.025	14101	.62	.044
10117	9.37	—	11128	.53	.066	12583	.40	(a)	14279	.54	.071
10119	(a)	—	11138	3.20	—	12651	1.16	.53	14401	1.40	.107
10120	21.00	—	11155	.29	—	12683	.53	(a)	14405	1.60	—
10130	4.76	—	11160	(a)	(a)	12707	.51	.64	14527	.31	.189
10132	4.10	—	11167	.55	—	12797	.106	.196	14655	.119	—
10133	2.30	—	11168	2.86	—	12805	.43	.093	14731	2.38	—
10135	(a)	—	11201	23.80	—	12841	.72	—	14732	.176	—
10140	.023	.021	11202	7.04	—	12927	.126	—	14733	.83	—
10141	.047	.023	11203	.91	.52	13049	.026	.057	14734	.36	—
10145	.225	.01	11204	.42	1.28	13111	1.28	.093	14855	.248	.154
10146	.51	.017	11205	(a)	—	13112	.043	.063	14913	.45	.155
10150	.67	(a)	11206	1.10	—	13201	1.02	.16	15060	(a)	(a)
10151	16.80	—	11207	13.90	—	13204	1.16	1.45	15061	(a)	(a)
10160	2.99	—	11208	2.39	—	13205	.44	.46	15062	.222	(a)
10204	.30	—	11209	11.20	—	13206	(a)	(a)	15063	.26	(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	.214	—	16750	.14	.032	18707	.012	.004	40117	(a)	—
15119	(a)	—	16751	.14	—	18708	.154	.017	40140	(a)	—
15120	(a)	—	16819	1.35	(a)	18833	.138	(a)	41001	.35	—
15123	2.30	—	16820	1.04	(a)	18834	.40	.107	41210	(a)	—
15124	.80	—	16881	2.20	(a)	18911	1.26	.018	41421	.41	—
15188	.39	(a)	16890	.158	(a)	18912	2.38	.03	41422	.218	—
15223	.034	.041	16891	.172	(a)	18920	.62	.018	41510	63.50	—
15224	.63	.066	16892	.31	(a)	18991	(a)	—	41603	19.30	—
15300	(a)	—	16900	2.85	.068	19007	.90	—	41604	10.60	—
15314	.29	(a)	16901	1.83	.098	19051	1.99	—	41620	1.99	—
15404	.101	(a)	16902	1.55	.065	19061	(a)	—	41650	27.20	—
15405	.149	(a)	16905	3.00	.068	19795	.41	(a)	41664	44.50	—
15406	.38	.048	16906	1.92	.098	19796	.48	—	41665	5.22	—
15488	.95	(a)	16910	1.71	.04	40005	(a)	—	41666	(a)	—
15538	.51	.018	16911	1.55	.059	40006	(a)	—	41667	122.00	—
15600	1.29	.087	16915	1.76	.033	40010	(a)	—	41668	114.00	—
15607	.28	—	16916	1.46	.056	40015	(a)	—	41669	.80	—
15608	.29	.008	16920	3.89	.081	40020	(a)	—	41670	1.34	—
15656	8.50	—	16921	3.56	.032	40026	(a)	—	41672	(a)	—
15699	.69	—	16930	2.24	.134	40031	(a)	—	41673	(a)	—
15733	.248	.037	16931	2.41	.057	40032	(a)	—	41675	(a)	—
15839	.39	.027	16940	4.86	.032	40040	(a)	—	41677	.41	—
15991	.32	.056	16941	1.95	.071	40041	(a)	—	41678	58.80	—
15993	.27	.035	18078	.14	.133	40042	(a)	—	41679	(a)	(a)
16005	.041	.034	18109	.53	.028	40045	294.00	—	41680	14.20	—
16009	.30	.094	18110	.42	.025	40046	58.10	—	41696	1.30	—
16402	1.91	—	18200	(a)	—	40047	20.70	—	41697	.91	—
16403	1.21	.19	18205	.215	.35	40059	7.42	—	41700	(a)	—
16404	1.52	—	18206	.68	.098	40061	3.94	—	41715	8.98	—
16471	.40	—	18335	.49	.015	40063	132.00	—	41716	5.72	—
16501	.086	(a)	18435	1.22	.073	40064	38.70	—	43007	(a)	—
16527	.133	.35	18436	.98	.137	40066	(a)	—	43117	(a)	—
16588	.141	(a)	18437	.70	(a)	40067	(a)	—	43151	12.60	—
16604	.236	.146	18438	1.35	(a)	40069	(a)	—	43152	17.60	—
16670	5.31	—	18501	1.12	.01	40072	(a)	—	43200	47.90	—
16676	.40	.012	18506	.50	.005	40075	25.30	—	43215	(a)	—
16694	.47	(a)	18507	.25	.008	40101	21.10	—	43421	13.10	—
16705	.246	.148	18570	2.64	—	40102	18.70	—	43422	68.90	—
16722	(a)	—	18575	(a)	(a)	40111	10.40	—	43424	(a)	—
16723	(a)	—	18616	.38	.59	40115	(a)	—	43470	7.58	—

\$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	41.70	—	46004	25.90	—	47471	3.54	—
43518	19.10	—	44280	.41	—	46005	20.70	—	47473	4.63	—
43550	46.80	—	44311	9.85	—	46112	.083	—	47474	5.17	—
43551	26.00	—	44315	6.62	—	46202	2.88	—	47475	4.08	—
43626	15.30	—	44427	76.40	—	46362	205.00	—	47476	4.08	—
43628	198.00	—	44428	76.80	—	46426	30.00	—	47477	5.44	—
43629	168.00	—	44429	1.15	—	46427	40.10	—	47478	5.72	—
43754	(a)	—	44430	.80	—	46510	(a)	—	47600	(a)	—
43760	5.60	—	44431	2.56	—	46590	(a)	—	47610	(a)	—
43822	5.98	—	44432	.81	—	46603	2.52	—	48039	34.00	—
43840	.074	—	44433	25.80	—	46604	2.90	—	48177	(a)	—
43860	4.75	—	44434	49.40	—	46606	7.74	—	48178	(a)	—
43889	1.70	—	44435	51.20	—	46607	10.60	—	48206	40.40	—
43945	(a)	—	44436	59.80	—	46622	17.60	—	48252	(a)	—
43946	(a)	—	44437	49.50	—	46671	(a)	—	48441	.17	—
43990	(a)	(a)	44438	39.10	—	46700	96.30	—	48557	17.00	—
43991	(a)	—	44439	76.20	—	46773	(a)	—	48558	14.70	—
44009	2.80	—	44440	63.00	—	46822	(a)	—	48600	60.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	16.30	—	44501	(a)	—	46882	(a)	—	48636	1.60	(a)
44070	4.83	—	45190	2.27	—	46911	30.20	—	48637	13.00	—
44071	5.38	—	45191	1.61	—	46912	55.30	—	48638	6.43	—
44072	3.71	—	45192	1.88	—	46913	(a)	—	48727	(a)	—
44100	.88	—	45193	1.11	—	46914	(a)	—	48808	2.17	—
44101	.92	—	45210	1.41	—	46915	(a)	—	48924	(a)	—
44102	.71	—	45224	(a)	—	46916	(a)	—	48925	310.00	—
44103	.63	—	45225	(a)	—	47050	1.64	—	49005	.28	—
44104	.27	—	45334	27.60	—	47051	(a)	—	49111	3.33	—
44105	(a)	—	45380	.29	(a)	47052	(a)	—	49181	11.10	—
44106	(a)	—	45450	8.12	—	47103	(a)	—	49183	13.50	—
44108	.31	—	45523	(a)	—	47146	(a)	—	49184	28.50	—
44109	.79	—	45524	(a)	—	47147	(a)	—	49185	26.00	—
44110	.81	—	45539	(a)	—	47221	106.00	—	49239	.217	.60
44111	.49	—	45678	.45	—	47253	(a)	—	49292	.81	—
44112	.29	—	45771	.44	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.144	.074	47318	12.40	—	49333	5.95	—
44193	(a)	—	45900	.147	.044	47367	.41	—	49451	(a)	—
44194	(a)	—	45901	.126	.049	47420	2.72	—	49452	(a)	—
44222	(a)	—	45937	.108	—	47468	(a)	—	49617	.189	.116
44276	64.30	—	45993	(a)	(a)	47469	4.08	—	49618	.159	.055

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	.30	.078	51315	.141	.106	51809	.35	.153	52341	.046	(a)
49763	1.94	—	51330	.098	.53	51833	.162	.06	52342	.133	(a)
49800	(a)	—	51333	.032	.34	51850	.237	(a)	52343	.081	(a)
49801	93.10	—	51340	.035	(a)	51851	.161	(a)	52401	.25	(a)
49802	8.25	—	51350	.25	.135	51852	.38	(a)	52402	.019	(a)
49803	14.60	—	51351	.224	.042	51853	.151	(a)	52432	.095	(a)
49840	1.70	—	51352	.31	.108	51854	.34	(a)	52433	.087	1.02
49870	130.00	—	51355	.209	.094	51855	.36	(a)	52435	.109	(a)
49890	(a)	—	51356	.225	.62	51856	.196	(a)	52438	.079	(a)
49891	(a)	—	51357	.20	.66	51857	.34	(a)	52440	.124	(a)
49902	(a)	—	51358	.48	.141	51869	.095	.136	52467	.115	(a)
49903	(a)	—	51359	.42	.78	51877	.53	.212	52469	.04	.104
50010	.206	.49	51370	.41	4.57	51889	.088	.012	52505	.20	.216
50015	.134	(a)	51380	.041	.044	51896	.041	.018	52547	.217	.078
50017	.102	(a)	51400	.23	(a)	51900	.121	.095	52581	.97	2.95
50045	.233	(a)	51401	.34	(a)	51909	.214	.056	52619	.068	(a)
50047	.026	(a)	51500	.078	.119	51919	.088	(a)	52660	.147	—
51001	.055	.45	51516	.124	—	51926	.09	.038	52744	.62	.081
51005	.011	(a)	51517	.14	—	51927	.049	.131	52767	.199	(a)
51116	.139	.69	51550	.097	.39	51934	.099	.125	52876	(a)	(a)
51201	.035	(a)	51551	.034	.91	51941	.09	.041	52911	.054	.45
51205	.107	.071	51552	.058	.159	51942	.143	—	52967	.02	.062
51206	.017	.39	51553	.104	(a)	51956	.39	.221	53001	.20	.33
51210	.096	(a)	51554	.01	(a)	51957	.34	.42	53077	.096	.207
51211	(a)	(a)	51575	.067	.02	51958	.30	.41	53095	.066	(a)
51220	.33	2.28	51576	.186	.093	51959	.31	(a)	53096	.092	(a)
51221	.184	1.78	51600	.127	.191	51960	.041	.35	53121	.26	.44
51222	.223	3.67	51613	.084	.139	51970	.178	.238	53147	.034	(a)
51224	.234	1.45	51625	.05	(a)	51982	.052	.083	53229	.188	(a)
51230	.04	.79	51666	.106	.101	51985	.115	—	53271	.049	(a)
51240	.42	.185	51702	.151	(a)	51986	.206	.103	53333	.185	.239
51241	1.26	.26	51703	.063	(a)	51999	.087	.44	53374	.163	.31
51250	.25	(a)	51734	.118	.31	52002	.076	.129	53375	.087	.223
51251	.036	(a)	51741	.22	.26	52075	.187	.243	53376	.139	.194
51252	.128	.10	51752	.186	.165	52076	.225	(a)	53377	.142	.195
51253	.109	(a)	51767	.031	.008	52109	.019	(a)	53403	.09	(a)
51254	.034	.039	51777	.108	.078	52134	.26	.63	53425	.174	(a)
51255	.64	(a)	51790	.18	(a)	52137	.073	(a)	53565	.105	.108
51300	.149	.16	51796	.08	(a)	52150	.47	(a)	53631	.03	.022
51305	.149	.96	51808	.29	.73	52315	.14	.26	53632	.035	.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	.032	(a)	56170	.171	(a)	57401	.063	.096	58503	.076	.076
53732	.218	.45	56171	.084	(a)	57403	.221	.035	58532	.098	(a)
53733	.142	.27	56202	.073	.089	57410	.031	.162	58559	.02	(a)
53734	.74	—	56390	.127	.64	57411	.043	(a)	58560	.048	(a)
53803	.42	(a)	56391	.109	.32	57572	.018	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.176	.125	57600	.054	.034	58575	.062	.12
53902	(a)	(a)	56488	.18	.034	57611	.092	.062	58627	.20	.013
53903	(a)	(a)	56567	.177	(a)	57625	.47	(a)	58663	.39	1.28
53904	(a)	(a)	56650	.54	(a)	57651	.057	.041	58682	.178	(a)
53905	(a)	(a)	56651	.30	(a)	57690	.119	.49	58713	.069	(a)
53907	.096	.103	56652	.211	(a)	57716	.057	.082	58737	.129	.63
53951	(a)	(a)	56653	.203	(a)	57725	.124	.088	58756	.073	(a)
53952	(a)	(a)	56654	.104	(a)	57726	.096	.021	58757	.43	(a)
53953	(a)	(a)	56690	.093	.35	57798	.029	(a)	58759	.054	(a)
54012	.074	—	56699	.081	.057	57800	.109	(a)	58802	.061	.48
54077	.131	.40	56758	.069	.148	57808	.047	(a)	58813	.181	(a)
54444	(a)	(a)	56759	.07	.08	57809	.049	(a)	58822	.168	(a)
55010	.40	1.08	56760	.101	.098	57810	.047	.107	58837	.36	.162
55011	.107	1.57	56805	.133	(a)	57871	.057	.118	58840	.109	.127
55012	.127	1.18	56806	.094	(a)	57913	.14	.29	58873	.173	.03
55013	.158	1.14	56807	.093	(a)	57997	.165	—	58903	.038	(a)
55014	(a)	(a)	56808	.122	(a)	57998	.062	.058	58904	.029	.128
55214	.103	.088	56900	.117	(a)	57999	.078	.071	58922	.29	.168
55371	.42	.119	56910	.059	(a)	58009	.078	(a)	59005	.073	.096
55410	(a)	(a)	56911	.153	(a)	58010	.145	(a)	59057	.54	(a)
55426	.191	(a)	56912	.124	.09	58020	.237	(a)	59058	.35	(a)
55597	.026	1.79	56913	.101	(a)	58056	.172	(a)	59188	.47	.055
55647	.052	.062	56915	.60	(a)	58057	.109	(a)	59189	.65	.30
55648	.023	(a)	56916	.54	.205	58058	.097	(a)	59223	.179	.088
55649	.028	(a)	56917	.156	(a)	58095	.137	1.99	59257	.02	.013
55715	.205	.224	56918	.075	(a)	58096	.182	1.23	59306	.123	(a)
55716	.30	.52	56919	.191	(a)	58301	.06	.088	59378	.116	.15
55717	.25	(a)	56920	.174	(a)	58302	.049	.055	59481	.33	.099
55718	.245	(a)	56980	.102	(a)	58397	.29	.74	59482	.49	(a)
55802	.108	.009	57001	.035	.029	58408	.097	—	59537	.125	.21
55918	.117	2.74	57002	.023	.106	58409	.124	—	59601	.125	2.37
55919	.016	3.65	57090	.28	.66	58456	.066	—	59647	.219	.17
56040	.011	.033	57146	.177	.72	58457	.096	—	59660	.23	1.18
56041	.073	(a)	57202	.09	(a)	58458	.124	—	59661	.113	(a)
56042	.092	(a)	57257	.112	.035	58459	.148	—	59693	.019	—

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	.57	.069	63220	(a)	—	91190	4.15	(a)
59701	.009	.29	59970	.107	.183	64074	16.00	—	91200	1.38	—
59713	.206	.31	59973	.157	(a)	64075	11.30	—	91210	(a)	—
59722	.106	.031	59975	.15	.227	64500	(a)	—	91235	3.77	3.16
59723	.04	.037	59977	.086	(a)	65007	31.90	—	91250	5.67	(a)
59724	.061	.019	59984	.043	.053	66122	13.70	—	91265	29.50	2.70
59725	.077	.116	59985	.168	(a)	66123	7.55	—	91266	15.70	.64
59726	.056	.024	59986	.129	(a)	66309	22.10	—	91280	(a)	2.02
59738	.178	.064	59988	.038	.059	66561	51.10	—	91302	21.70	(a)
59750	.093	.222	59989	.023	.044	67017	47.40	—	91315	6.60	—
59751	.034	(a)	60010	22.80	—	67508	32.70	—	91324	14.70	(a)
59773	.028	.028	60011	26.20	—	67509	24.00	—	91325	(a)	(a)
59774	.023	.15	60012	43.10	—	67510	13.30	—	91340	9.58	7.84
59775	.029	.188	60013	36.90	—	67511	14.40	—	91341	8.83	3.11
59781	.081	.068	60015	27.60	—	67512	61.80	—	91342	8.79	2.85
59782	.121	.46	60016	31.00	—	67513	39.20	—	91343	1.95	1.49
59783	.118	(a)	60035	36.00	—	67634	41.00	—	91405	11.20	—
59784	.09	(a)	61000	22.60	—	67635	29.00	—	91436	10.00	1.65
59790	.137	(a)	61212	18.40	—	68001	88.60	—	91481	36.50	—
59798	.31	.50	61216	20.40	—	68439	114.00	—	91507	5.37	2.78
59806	.22	(a)	61217	18.50	—	68500	5.01	—	91523	82.80	—
59867	.154	(a)	61218	12.70	—	68604	2.13	—	91547	.48	—
59886	.021	.108	61223	90.20	—	68606	8.32	—	91551	2.92	.69
59889	.091	.165	61224	28.70	—	68607	6.58	—	91555	2.27	.90
59892	.118	(a)	61225	39.90	—	68702	5.42	—	91560	8.64	3.28
59904	.08	.061	61226	67.10	—	68703	4.06	—	91562	6.50	—
59905	.097	.132	61227	61.40	—	68706	17.40	—	91577	23.30	2.55
59914	.57	.68	62000	14.00	—	68707	17.20	—	91580	11.40	—
59915	.26	.75	62001	11.00	—	90089	8.45	—	91581	(a)	(a)
59917	.049	.205	62002	5.03	—	91111	4.86	5.61	91582	(a)	(a)
59923	.014	.004	62003	15.90	—	91125	5.09	1.54	91583	(a)	(a)
59925	.43	1.19	63010	41.00	—	91127	3.26	.80	91584	(a)	(a)
59926	.37	.45	63011	51.30	—	91130	2.42	—	91585	(a)	(a)
59927	.248	1.42	63012	72.90	—	91135	.67	(a)	91586	(a)	(a)
59931	.26	.55	63013	69.00	—	91150	3.08	5.72	91587	(a)	(a)
59932	.27	.88	63215	52.40	—	91155	6.85	33.90	91588	(a)	(a)
59941	.086	(a)	63216	36.40	—	91160	2.04	—	91589	(a)	(a)
59947	.08	.32	63217	59.10	—	91175	1.76	—	91590	6.76	—
59955	.033	.143	63218	19.90	—	91177	7.70	—	91591	(a)	(a)
59963	.244	.41	63219	(a)	—	91179	7.73	—	91606	23.70	—

\$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	2.42	—	97653	6.12	2.77	98426	4.96	(a)
91629	4.84	(a)	95358	(a)	—	97654	10.70	2.39	98427	4.84	—
91636	8.29	—	95410	8.67	2.02	97655	9.07	3.54	98428	(a)	—
91641	2.25	(a)	95455	10.00	1.07	98002	1.65	.93	98429	2.16	—
91666	1.82	(a)	95487	4.65	(a)	98003	1.91	(a)	98430	(a)	—
91722	7.25	(a)	95505	4.67	1.92	98090	.26	—	98449	6.95	17.30
91746	6.50	5.36	95620	3.78	(a)	98091	.28	—	98482	7.45	5.51
91805	.41	—	95625	10.40	3.33	98092	.85	—	98483	11.00	13.60
92053	1.00	.56	95630	(a)	(a)	98111	.95	—	98502	10.50	3.25
92054	.35	.213	95647	4.54	6.33	98150	(a)	—	98555	4.91	—
92055	9.65	.174	95648	(a)	(a)	98151	(a)	—	98597	1.10	—
92101	15.10	2.57	96053	3.45	3.63	98152	5.53	.66	98598	.38	—
92102	9.09	2.83	96317	2.51	—	98153	6.22	(a)	98601	12.60	(a)
92215	5.40	2.35	96408	7.51	8.07	98154	7.34	(a)	98622	(a)	—
92338	3.49	1.46	96409	6.95	8.03	98155	10.30	(a)	98623	(a)	—
92445	4.75	—	96410	6.09	7.17	98156	(a)	(a)	98624	1.98	—
92446	11.50	1.72	96611	2.20	1.16	98157	6.56	.26	98636	4.63	2.82
92447	10.00	1.05	96702	8.64	(a)	98158	(a)	(a)	98640	217.00	—
92451	3.77	2.14	96703	(a)	—	98159	4.41	(a)	98658	10.60	—
92453	6.35	—	96816	8.11	—	98160	9.33	(a)	98659	1.90	.39
92478	3.14	1.42	96872	8.90	(a)	98161	10.40	(a)	98677	34.30	9.54
92593	49.50	—	96930	(a)	—	98162	(a)	(a)	98678	30.40	11.70
92663	1.12	—	97002	(a)	(a)	98163	11.00	.221	98698	(a)	(a)
94007	21.50	3.90	97003	(a)	(a)	98164	3.17	.068	98699	9.90	(a)
94099	4.91	—	97047	6.68	—	98257	2.89	—	98705	15.10	—
94225	17.20	—	97050	5.19	—	98303	20.60	4.93	98710	6.89	—
94276	8.99	4.50	97111	10.40	—	98304	10.70	3.19	98751	8.04	—
94304	4.81	(a)	97220	.64	(a)	98305	5.36	1.48	98805	8.99	1.11
94381	9.03	9.69	97221	(a)	1.00	98306	13.80	.68	98806	4.31	3.12
94404	8.51	3.53	97222	2.50	1.42	98307	3.40	.49	98810	7.56	—
94444	(a)	(a)	97223	3.77	5.34	98308	2.23	1.18	98813	7.30	1.70
94569	5.75	3.42	97308	1.21	—	98309	10.40	1.69	98820	17.10	2.38
94590	24.80	—	97447	3.97	4.78	98344	1.50	.78	98871	(a)	(a)
94617	7.83	—	97501	(a)	—	98405	2.46	—	98884	4.46	1.85
94638	(a)	—	97502	(a)	—	98413	28.20	(a)	98914	1.30	.57
95124	2.89	1.17	97503	(a)	—	98414	25.90	(a)	98949	1.81	.33
95233	6.19	—	97504	(a)	—	98415	3.40	(a)	98967	7.01	7.06
95305	6.73	—	97650	7.16	3.12	98423	8.08	(a)	98993	8.84	4.27
95306	9.50	—	97651	11.80	3.91	98424	13.70	(a)	99003	3.33	.87
95310	16.10	.99	97652	10.20	2.76	98425	5.63	(a)	99004	6.06	1.48

\$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	2.36	7.28	99826	1.50	.58						
99081	(a)	—	99827	.85	.56						
99082	(a)	—	99851	3.46	—						
99083	(a)	—	99917	5.60	—						
99084	(a)	(a)	99938	6.28	—						
99085	(a)	(a)	99943	18.20	—						
99111	3.43	—	99946	13.60	2.72						
99160	(a)	—	99948	10.70	22.80						
99163	8.18	.35	99952	11.10	13.50						
99165	1.79	(a)	99953	12.00	8.26						
99220	2.85	(a)	99954	8.71	12.40						
99221	(a)	(a)	99955	10.90	5.91						
99222	5.35	(a)	99963	1.35	—						
99223	.51	(a)	99969	5.18	3.47						
99303	27.50	—	99975	9.67	—						
99310	6.85	(a)	99986	(a)	—						
99315	20.10	1.53	99987	(a)	—						
99321	19.50	1.61	99988	4.58	—						
99445	(a)	(a)									
99471	1.30	—									
99505	7.48	—									
99506	9.21	—									
99507	8.03	—									
99570	4.31	(a)									
99571	1.04	(a)									
99572	2.04	(a)									
99573	1.95	(a)									
99600	2.64	—									
99613	17.30	1.72									
99614	5.90	—									
99620	.94	—									
99650	2.04	.86									
99709	5.03	(a)									
99718	2.76	—									
99746	4.69	2.91									
99760	.54	—									
99777	13.10	—									
99793	5.94	—									
99798	(a)	(a)									
99803	(a)	9.67									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.156	.195	10205	.249	—	11210	3.87	—	13207	(a)	(a)
10015	8.96	—	10220	4.68	—	11211	20.10	—	13208	(a)	(a)
10020	(a)	(a)	10255	.246	.147	11212	3.05	—	13314	.119	.016
10026	.64	.022	10256	.90	.152	11213	2.48	—	13351	.29	.053
10036	.66	(a)	10257	.17	.169	11214	6.12	—	13352	.30	.036
10040	.119	.30	10309	.161	.016	11222	.103	—	13410	1.41	2.99
10042	.37	.36	10315	.38	(a)	11234	.28	.045	13411	(a)	(a)
10052	6.19	—	10331	12.10	—	11248	.047	.018	13412	.48	1.14
10054	5.49	—	10332	20.90	—	11258	1.63	.185	13453	.55	(a)
10060	.176	.057	10352	.79	.044	11259	1.75	.142	13454	.64	(a)
10065	.26	.033	10367	5.18	—	11273	13.90	—	13455	.65	(a)
10066	.27	.045	10368	7.57	—	11274	13.30	—	13461	(a)	(a)
10070	.089	.154	10375	(a)	—	11288	1.99	.071	13506	.91	.052
10071	.32	.096	10378	12.30	—	12014	.101	.038	13507	1.10	.115
10072	5.86	—	10379	5.71	—	12356	1.18	.027	13590	.49	.74
10073	1.03	.37	10380	9.75	—	12361	.108	.077	13621	.123	.32
10075	7.66	.142	10381	8.44	—	12362	.098	(a)	13670	.061	.015
10100	1.35	.053	11007	2.20	—	12373	.037	.024	13673	1.23	.016
10101	.238	.181	11020	.30	.125	12374	.61	.063	13715	.098	.165
10105	2.58	—	11039	.90	.077	12375	.30	.043	13716	.45	.087
10107	3.16	.237	11052	2.56	—	12391	.074	.082	13720	.70	.051
10110	30.50	—	11101	(a)	(a)	12393	.40	(a)	13759	.176	.116
10111	.195	.078	11120	(a)	—	12467	.166	(a)	13930	.209	.201
10113	.36	—	11126	.062	.022	12509	.061	.036	14068	.039	.014
10115	.71	.065	11127	.50	.006	12510	.78	.025	14101	.46	.044
10117	8.89	—	11128	.67	.066	12583	.35	(a)	14279	.47	.071
10119	(a)	—	11138	3.04	—	12651	1.01	.53	14401	1.64	.107
10120	19.90	—	11155	.212	—	12683	.46	(a)	14405	1.30	—
10130	3.52	—	11160	(a)	(a)	12707	.64	.64	14527	.40	.189
10132	3.03	—	11167	.59	—	12797	.135	.196	14655	.088	—
10133	2.46	—	11168	3.06	—	12805	.32	.093	14731	2.54	—
10135	(a)	—	11201	19.30	—	12841	.53	—	14732	.188	—
10140	.05	.021	11202	5.70	—	12927	.093	—	14733	.62	—
10141	.099	.023	11203	1.16	.52	13049	.056	.057	14734	.26	—
10145	.48	.01	11204	.31	1.28	13111	1.51	.093	14855	.216	.154
10146	.60	.017	11205	(a)	—	13112	.092	.063	14913	.33	.155
10150	.49	(a)	11206	.89	—	13201	.89	.16	15060	(a)	(a)
10151	12.40	—	11207	11.30	—	13204	1.01	1.45	15061	(a)	(a)
10160	2.21	—	11208	1.94	—	13205	.39	.46	15062	.194	(a)
10204	.223	—	11209	9.10	—	13206	(a)	(a)	15063	.226	(a)

DIVISION SIX

PREM/OPS TERR. 514

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.174	—	16750	.104	.032	18707	.015	.004	40117	(a)	—
15119	(a)	—	16751	.104	—	18708	.114	.017	40140	(a)	—
15120	(a)	—	16819	1.17	(a)	18833	.176	(a)	41001	.33	—
15123	2.46	—	16820	.91	(a)	18834	.30	.107	41210	(a)	—
15124	.86	—	16881	1.62	(a)	18911	.93	.018	41421	.62	—
15188	.34	(a)	16890	.138	(a)	18912	1.76	.03	41422	.33	—
15223	.071	.041	16891	.15	(a)	18920	.46	.018	41510	46.90	—
15224	.73	.066	16892	.27	(a)	18991	(a)	—	41603	29.10	—
15300	(a)	—	16900	2.49	.068	19007	.96	—	41604	16.00	—
15314	.212	(a)	16901	1.60	.098	19051	2.13	—	41620	1.62	—
15404	.088	(a)	16902	1.36	.065	19061	(a)	—	41650	41.10	—
15405	.13	(a)	16905	2.62	.068	19795	.31	(a)	41664	42.30	—
15406	.33	.048	16906	1.68	.098	19796	.36	—	41665	4.95	—
15488	.83	(a)	16910	1.50	.04	40005	(a)	—	41666	(a)	—
15538	.38	.018	16911	1.36	.059	40006	(a)	—	41667	116.00	—
15600	.95	.087	16915	1.53	.033	40010	(a)	—	41668	108.00	—
15607	.227	—	16916	1.28	.056	40015	(a)	—	41669	.76	—
15608	.212	.008	16920	3.40	.081	40020	(a)	—	41670	1.28	—
15656	6.27	—	16921	3.11	.032	40026	(a)	—	41672	(a)	—
15699	.56	—	16930	1.96	.134	40031	(a)	—	41673	(a)	—
15733	.216	.037	16931	2.11	.057	40032	(a)	—	41675	(a)	—
15839	.28	.027	16940	4.25	.032	40040	(a)	—	41677	.33	—
15991	.233	.056	16941	1.70	.071	40041	(a)	—	41678	55.30	—
15993	.197	.035	18078	.178	.133	40042	(a)	—	41679	(a)	(a)
16005	.052	.034	18109	.39	.028	40045	279.00	—	41680	21.30	—
16009	.27	.094	18110	.31	.025	40046	55.20	—	41696	1.06	—
16402	1.41	—	18200	(a)	—	40047	19.70	—	41697	.73	—
16403	.89	.19	18205	.27	.35	40059	7.04	—	41700	(a)	—
16404	1.12	—	18206	.50	.098	40061	3.73	—	41715	13.50	—
16471	.32	—	18335	.36	.015	40063	125.00	—	41716	8.62	—
16501	.11	(a)	18435	1.43	.073	40064	36.70	—	43007	(a)	—
16527	.169	.35	18436	1.15	.137	40066	(a)	—	43117	(a)	—
16588	.123	(a)	18437	.52	(a)	40067	(a)	—	43151	13.50	—
16604	.206	.146	18438	.99	(a)	40069	(a)	—	43152	16.60	—
16670	5.04	—	18501	1.31	.01	40072	(a)	—	43200	51.40	—
16676	.30	.012	18506	.43	.005	40075	27.10	—	43215	(a)	—
16694	.41	(a)	18507	.187	.008	40101	21.60	—	43421	14.10	—
16705	.31	.148	18570	1.95	—	40102	19.10	—	43422	73.80	—
16722	(a)	—	18575	(a)	(a)	40111	9.90	—	43424	(a)	—
16723	(a)	—	18616	.33	.59	40115	(a)	—	43470	6.14	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	44.70	—	46004	39.00	—	47471	5.34	—
43518	18.10	—	44280	.33	—	46005	31.20	—	47473	6.98	—
43550	50.20	—	44311	9.35	—	46112	.085	—	47474	7.80	—
43551	27.90	—	44315	6.28	—	46202	2.76	—	47475	6.16	—
43626	14.50	—	44427	78.00	—	46362	193.00	—	47476	6.16	—
43628	188.00	—	44428	78.50	—	46426	28.20	—	47477	8.21	—
43629	159.00	—	44429	1.18	—	46427	37.70	—	47478	8.62	—
43754	(a)	—	44430	.82	—	46510	(a)	—	47600	(a)	—
43760	5.31	—	44431	2.61	—	46590	(a)	—	47610	(a)	—
43822	4.85	—	44432	.83	—	46603	2.36	—	48039	36.40	—
43840	.06	—	44433	26.40	—	46604	2.73	—	48177	(a)	—
43860	3.85	—	44434	50.50	—	46606	7.28	—	48178	(a)	—
43889	1.38	—	44435	52.20	—	46607	10.00	—	48206	38.30	—
43945	(a)	—	44436	61.00	—	46622	14.30	—	48252	(a)	—
43946	(a)	—	44437	50.60	—	46671	(a)	—	48441	.161	—
43990	(a)	(a)	44438	40.00	—	46700	103.00	—	48557	16.10	—
43991	(a)	—	44439	77.80	—	46773	(a)	—	48558	14.00	—
44009	3.00	—	44440	64.40	—	46822	(a)	—	48600	56.40	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	15.50	—	44501	(a)	—	46882	(a)	—	48636	1.19	(a)
44070	4.58	—	45190	2.17	—	46911	28.70	—	48637	12.30	—
44071	5.10	—	45191	1.54	—	46912	52.50	—	48638	6.10	—
44072	3.52	—	45192	1.80	—	46913	(a)	—	48727	(a)	—
44100	2.20	—	45193	1.06	—	46914	(a)	—	48808	1.61	—
44101	2.29	—	45210	1.35	—	46915	(a)	—	48924	(a)	—
44102	1.78	—	45224	(a)	—	46916	(a)	—	48925	294.00	—
44103	1.58	—	45225	(a)	—	47050	1.33	—	49005	.227	—
44104	.66	—	45334	29.60	—	47051	(a)	—	49111	2.46	—
44105	(a)	—	45380	.25	(a)	47052	(a)	—	49181	11.90	—
44106	(a)	—	45450	8.70	—	47103	(a)	—	49183	14.50	—
44108	.78	—	45523	(a)	—	47146	(a)	—	49184	30.60	—
44109	1.97	—	45524	(a)	—	47147	(a)	—	49185	27.90	—
44110	2.01	—	45539	(a)	—	47221	113.00	—	49239	.189	.60
44111	1.24	—	45678	.36	—	47253	(a)	—	49292	.87	—
44112	.73	—	45771	.39	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.125	.074	47318	11.80	—	49333	6.38	—
44193	(a)	—	45900	.109	.044	47367	.33	—	49451	(a)	—
44194	(a)	—	45901	.093	.049	47420	2.58	—	49452	(a)	—
44222	(a)	—	45937	.116	—	47468	(a)	—	49617	.202	.116
44276	68.90	—	45993	(a)	(a)	47469	6.16	—	49618	.17	.055

DIVISION SIX

PREM/OPS TERR. 514

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.32	.078	51315	.123	.106	51809	.26	.153	52341	.034	(a)
49763	2.08	—	51330	.073	.53	51833	.123	.06	52342	.099	(a)
49800	(a)	—	51333	.024	.34	51850	.177	(a)	52343	.061	(a)
49801	99.80	—	51340	.025	(a)	51851	.12	(a)	52401	.188	(a)
49802	8.85	—	51350	.191	.135	51852	.28	(a)	52402	.014	(a)
49803	15.70	—	51351	.171	.042	51853	.113	(a)	52432	.07	(a)
49840	1.38	—	51352	.234	.108	51854	.25	(a)	52433	.064	1.02
49870	123.00	—	51355	.16	.094	51855	.27	(a)	52435	.08	(a)
49890	(a)	—	51356	.172	.62	51856	.146	(a)	52438	.058	(a)
49891	(a)	—	51357	.174	.66	51857	.25	(a)	52440	.091	(a)
49902	(a)	—	51358	.42	.141	51869	.069	.136	52467	.084	(a)
49903	(a)	—	51359	.37	.78	51877	.39	.212	52469	.029	.104
50010	.151	.49	51370	.30	4.57	51889	.064	.012	52505	.146	.216
50015	.098	(a)	51380	.03	.044	51896	.03	.018	52547	.162	.078
50017	.075	(a)	51400	.172	(a)	51900	.092	.095	52581	.71	2.95
50045	.17	(a)	51401	.25	(a)	51909	.16	.056	52619	.05	(a)
50047	.019	(a)	51500	.057	.119	51919	.065	(a)	52660	.119	—
51001	.041	.45	51516	.10	—	51926	.066	.038	52744	.47	.081
51005	.008	(a)	51517	.114	—	51927	.036	.131	52767	.149	(a)
51116	.104	.69	51550	.071	.39	51934	.072	.125	52876	(a)	(a)
51201	.026	(a)	51551	.025	.91	51941	.066	.041	52911	.04	.45
51205	.078	.071	51552	.042	.159	51942	.105	—	52967	.015	.062
51206	.012	.39	51553	.076	(a)	51956	.28	.221	53001	.146	.33
51210	.072	(a)	51554	.007	(a)	51957	.249	.42	53077	.07	.207
51211	(a)	(a)	51575	.051	.02	51958	.221	.41	53095	.048	(a)
51220	.247	2.28	51576	.136	.093	51959	.227	(a)	53096	.067	(a)
51221	.137	1.78	51600	.092	.191	51960	.03	.35	53121	.191	.44
51222	.167	3.67	51613	.061	.139	51970	.13	.238	53147	.025	(a)
51224	.175	1.45	51625	.038	(a)	51982	.038	.083	53229	.141	(a)
51230	.03	.79	51666	.081	.101	51985	.093	—	53271	.036	(a)
51240	.31	.185	51702	.113	(a)	51986	.151	.103	53333	.138	.239
51241	.92	.26	51703	.047	(a)	51999	.063	.44	53374	.125	.31
51250	.19	(a)	51734	.088	.31	52002	.056	.129	53375	.066	.223
51251	.027	(a)	51741	.161	.26	52075	.14	.243	53376	.106	.194
51252	.093	.10	51752	.136	.165	52076	.168	(a)	53377	.108	.195
51253	.08	(a)	51767	.024	.008	52109	.014	(a)	53403	.069	(a)
51254	.025	.039	51777	.082	.078	52134	.186	.63	53425	.13	(a)
51255	.48	(a)	51790	.137	(a)	52137	.055	(a)	53565	.08	.108
51300	.113	.16	51796	.059	(a)	52150	.34	(a)	53631	.022	.022
51305	.113	.96	51808	.209	.73	52315	.107	.26	53632	.025	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.023	(a)	56170	.128	(a)	57401	.046	.096	58503	.056	.076
53732	.159	.45	56171	.063	(a)	57403	.168	.035	58532	.072	(a)
53733	.104	.27	56202	.053	.089	57410	.022	.162	58559	.015	(a)
53734	.60	—	56390	.093	.64	57411	.032	(a)	58560	.035	(a)
53803	.31	(a)	56391	.08	.32	57572	.013	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.129	.125	57600	.039	.034	58575	.045	.12
53902	(a)	(a)	56488	.137	.034	57611	.069	.062	58627	.146	.013
53903	(a)	(a)	56567	.133	(a)	57625	.34	(a)	58663	.29	1.28
53904	(a)	(a)	56650	.41	(a)	57651	.042	.041	58682	.13	(a)
53905	(a)	(a)	56651	.221	(a)	57690	.089	.49	58713	.052	(a)
53907	.07	.103	56652	.158	(a)	57716	.042	.082	58737	.094	.63
53951	(a)	(a)	56653	.152	(a)	57725	.093	.088	58756	.055	(a)
53952	(a)	(a)	56654	.078	(a)	57726	.072	.021	58757	.32	(a)
53953	(a)	(a)	56690	.071	.35	57798	.021	(a)	58759	.039	(a)
54012	.06	—	56699	.059	.057	57800	.079	(a)	58802	.045	.48
54077	.096	.40	56758	.05	.148	57808	.035	(a)	58813	.135	(a)
54444	(a)	(a)	56759	.051	.08	57809	.037	(a)	58822	.123	(a)
55010	.29	1.08	56760	.074	.098	57810	.035	.107	58837	.27	.162
55011	.078	1.57	56805	.097	(a)	57871	.042	.118	58840	.081	.127
55012	.093	1.18	56806	.069	(a)	57913	.103	.29	58873	.129	.03
55013	.118	1.14	56807	.068	(a)	57997	.134	—	58903	.028	(a)
55014	(a)	(a)	56808	.089	(a)	57998	.045	.058	58904	.022	.128
55214	.075	.088	56900	.086	(a)	57999	.058	.071	58922	.215	.168
55371	.32	.119	56910	.043	(a)	58009	.058	(a)	59005	.053	.096
55410	(a)	(a)	56911	.114	(a)	58010	.106	(a)	59057	.39	(a)
55426	.143	(a)	56912	.093	.09	58020	.181	(a)	59058	.26	(a)
55597	.019	1.79	56913	.075	(a)	58056	.126	(a)	59188	.36	.055
55647	.038	.062	56915	.45	(a)	58057	.079	(a)	59189	.49	.30
55648	.017	(a)	56916	.40	.205	58058	.071	(a)	59223	.134	.088
55649	.02	(a)	56917	.117	(a)	58095	.10	1.99	59257	.014	.013
55715	.15	.224	56918	.056	(a)	58096	.133	1.23	59306	.09	(a)
55716	.216	.52	56919	.143	(a)	58301	.045	.088	59378	.087	.15
55717	.189	(a)	56920	.13	(a)	58302	.036	.055	59481	.242	.099
55718	.183	(a)	56980	.074	(a)	58397	.209	.74	59482	.37	(a)
55802	.082	.009	57001	.025	.029	58408	.079	—	59537	.094	.21
55918	.086	2.74	57002	.016	.106	58409	.10	—	59601	.091	2.37
55919	.012	3.65	57090	.209	.66	58456	.053	—	59647	.167	.17
56040	.008	.033	57146	.133	.72	58457	.077	—	59660	.168	1.18
56041	.053	(a)	57202	.066	(a)	58458	.10	—	59661	.082	(a)
56042	.067	(a)	57257	.082	.035	58459	.12	—	59693	.014	—

DIVISION SIX

PREM/OPS TERR. 514

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.42	.069	63220	(a)	—	91190	3.95	(a)
59701	.007	.29	59970	.08	.183	64074	15.30	—	91200	1.06	—
59713	.15	.31	59973	.115	(a)	64075	10.80	—	91210	(a)	—
59722	.078	.031	59975	.112	.227	64500	(a)	—	91235	3.50	3.16
59723	.029	.037	59977	.064	(a)	65007	30.00	—	91250	5.26	(a)
59724	.045	.019	59984	.031	.053	66122	12.90	—	91265	22.80	2.70
59725	.056	.116	59985	.123	(a)	66123	7.09	—	91266	12.10	.64
59726	.041	.024	59986	.094	(a)	66309	20.70	—	91280	(a)	2.02
59738	.13	.064	59988	.029	.059	66561	48.00	—	91302	21.50	(a)
59750	.07	.222	59989	.016	.044	67017	44.60	—	91315	6.53	—
59751	.025	(a)	60010	9.96	—	67508	49.30	—	91324	14.60	(a)
59773	.021	.028	60011	11.40	—	67509	36.10	—	91325	(a)	(a)
59774	.017	.15	60012	18.80	—	67510	20.10	—	91340	9.48	7.84
59775	.022	.188	60013	16.10	—	67511	21.80	—	91341	8.41	3.11
59781	.061	.068	60015	12.00	—	67512	93.20	—	91342	8.70	2.85
59782	.09	.46	60016	13.50	—	67513	59.10	—	91343	1.85	1.49
59783	.088	(a)	60035	33.80	—	67634	38.60	—	91405	11.10	—
59784	.067	(a)	61000	9.86	—	67635	27.30	—	91436	9.52	1.65
59790	.10	(a)	61212	17.30	—	68001	83.30	—	91481	34.80	—
59798	.23	.50	61216	19.20	—	68439	107.00	—	91507	5.12	2.78
59806	.165	(a)	61217	17.50	—	68500	2.19	—	91523	79.00	—
59867	.113	(a)	61218	12.00	—	68604	2.00	—	91547	.45	—
59886	.015	.108	61223	84.80	—	68606	7.82	—	91551	2.78	.69
59889	.07	.165	61224	27.00	—	68607	6.18	—	91555	2.11	.90
59892	.088	(a)	61225	37.50	—	68702	5.09	—	91560	6.65	3.28
59904	.059	.061	61226	63.10	—	68703	3.82	—	91562	6.19	—
59905	.071	.132	61227	57.80	—	68706	16.40	—	91577	22.20	2.55
59914	.41	.68	62000	13.10	—	68707	16.20	—	91580	8.78	—
59915	.198	.75	62001	10.40	—	90089	8.06	—	91581	(a)	(a)
59917	.037	.205	62002	4.73	—	91111	4.51	5.61	91582	(a)	(a)
59923	.01	.004	62003	14.90	—	91125	4.85	1.54	91583	(a)	(a)
59925	.38	1.19	63010	17.90	—	91127	3.03	.80	91584	(a)	(a)
59926	.32	.45	63011	22.40	—	91130	1.86	—	91585	(a)	(a)
59927	.216	1.42	63012	31.90	—	91135	.52	(a)	91586	(a)	(a)
59931	.186	.55	63013	30.20	—	91150	2.86	5.72	91587	(a)	(a)
59932	.201	.88	63215	49.30	—	91155	6.36	33.90	91588	(a)	(a)
59941	.063	(a)	63216	34.20	—	91160	1.94	—	91589	(a)	(a)
59947	.059	.32	63217	56.10	—	91175	1.67	—	91590	6.43	—
59955	.024	.143	63218	18.90	—	91177	7.33	—	91591	(a)	(a)
59963	.178	.41	63219	(a)	—	91179	7.36	—	91606	18.20	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	1.86	—	97653	5.84	2.77	98426	4.73	(a)
91629	3.73	(a)	95358	(a)	—	97654	10.20	2.39	98427	4.61	—
91636	6.39	—	95410	8.26	2.02	97655	6.99	3.54	98428	(a)	—
91641	1.73	(a)	95455	7.72	1.07	98002	1.27	.93	98429	1.66	—
91666	1.73	(a)	95487	4.43	(a)	98003	1.82	(a)	98430	(a)	—
91722	5.59	(a)	95505	3.60	1.92	98090	.246	—	98449	6.62	17.30
91746	6.19	5.36	95620	3.59	(a)	98091	.27	—	98482	7.10	5.51
91805	.39	—	95625	10.30	3.33	98092	.81	—	98483	10.50	13.60
92053	.96	.56	95630	(a)	(a)	98111	.88	—	98502	10.00	3.25
92054	.33	.213	95647	4.21	6.33	98150	(a)	—	98555	4.67	—
92055	9.19	.174	95648	(a)	(a)	98151	(a)	—	98597	1.05	—
92101	14.40	2.57	96053	3.20	3.63	98152	4.26	.66	98598	.36	—
92102	8.65	2.83	96317	1.93	—	98153	4.79	(a)	98601	12.00	(a)
92215	5.01	2.35	96408	7.16	8.07	98154	5.66	(a)	98622	(a)	—
92338	3.32	1.46	96409	6.62	8.03	98155	7.92	(a)	98623	(a)	—
92445	3.66	—	96410	5.81	7.17	98156	(a)	(a)	98624	1.88	—
92446	10.90	1.72	96611	2.18	1.16	98157	5.05	.26	98636	4.30	2.82
92447	9.55	1.05	96702	8.24	(a)	98158	(a)	(a)	98640	207.00	—
92451	3.50	2.14	96703	(a)	—	98159	3.39	(a)	98658	8.19	—
92453	6.05	—	96816	7.72	—	98160	7.18	(a)	98659	1.47	.39
92478	2.99	1.42	96872	6.86	(a)	98161	8.05	(a)	98677	32.60	9.54
92593	45.90	—	96930	(a)	—	98162	(a)	(a)	98678	28.90	11.70
92663	.86	—	97002	(a)	(a)	98163	8.45	.221	98698	(a)	(a)
94007	20.50	3.90	97003	(a)	(a)	98164	2.95	.068	98699	9.43	(a)
94099	4.67	—	97047	6.61	—	98257	2.75	—	98705	11.60	—
94225	16.50	—	97050	5.13	—	98303	15.90	4.93	98710	6.56	—
94276	8.56	4.50	97111	9.88	—	98304	10.20	3.19	98751	6.18	—
94304	4.47	(a)	97220	.50	(a)	98305	5.31	1.48	98805	8.56	1.11
94381	8.38	9.69	97221	(a)	1.00	98306	13.70	.68	98806	4.00	3.12
94404	8.12	3.53	97222	2.32	1.42	98307	3.23	.49	98810	7.48	—
94444	(a)	(a)	97223	3.50	5.34	98308	2.12	1.18	98813	7.22	1.70
94569	5.48	3.42	97308	.93	—	98309	7.99	1.69	98820	16.40	2.38
94590	23.60	—	97447	3.06	4.78	98344	1.48	.78	98871	(a)	(a)
94617	7.45	—	97501	(a)	—	98405	2.44	—	98884	4.25	1.85
94638	(a)	—	97502	(a)	—	98413	26.90	(a)	98914	1.00	.57
95124	2.75	1.17	97503	(a)	—	98414	24.60	(a)	98949	1.40	.33
95233	5.90	—	97504	(a)	—	98415	3.23	(a)	98967	6.68	7.06
95305	6.40	—	97650	6.83	3.12	98423	7.69	(a)	98993	8.22	4.27
95306	7.32	—	97651	9.05	3.91	98424	13.10	(a)	99003	3.17	.87
95310	15.30	.99	97652	7.85	2.76	98425	5.36	(a)	99004	6.01	1.48

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 514 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	2.25	7.28	99826	1.48	.58						
99081	(a)	—	99827	.81	.56						
99082	(a)	—	99851	3.29	—						
99083	(a)	—	99917	5.33	—						
99084	(a)	(a)	99938	5.99	—						
99085	(a)	(a)	99943	17.30	—						
99111	3.26	—	99946	12.90	2.72						
99160	(a)	—	99948	9.90	22.80						
99163	7.78	.35	99952	11.00	13.50						
99165	1.70	(a)	99953	11.80	8.26						
99220	2.20	(a)	99954	8.61	12.40						
99221	(a)	(a)	99955	10.80	5.91						
99222	4.12	(a)	99963	1.29	—						
99223	.48	(a)	99969	3.99	3.47						
99303	26.10	—	99975	9.57	—						
99310	6.53	(a)	99986	(a)	—						
99315	19.20	1.53	99987	(a)	—						
99321	18.60	1.61	99988	3.53	—						
99445	(a)	(a)									
99471	1.00	—									
99505	6.96	—									
99506	8.55	—									
99507	7.46	—									
99570	4.00	(a)									
99571	.97	(a)									
99572	1.89	(a)									
99573	1.81	(a)									
99600	2.61	—									
99613	16.50	1.72									
99614	5.83	—									
99620	.90	—									
99650	1.89	.86									
99709	4.68	(a)									
99718	2.64	—									
99746	4.46	2.91									
99760	.51	—									
99777	13.00	—									
99793	5.66	—									
99798	(a)	(a)									
99803	(a)	9.67									