

LOSS COSTS – IMPLEMENTATION

SEPTEMBER 24, 2020

GENERAL LIABILITY

LI-GL-2020-170

OHIO GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

KEY MESSAGE

Revised overall prospective loss costs for +6.4% 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

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

These changes are applicable to all policies written on or after March 1, 2021.

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

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of March 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. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON DECEMBER 31, 2020. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number GL-2020-BGL1, NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2019-057](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 3-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [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.

CONTACT INFORMATION

If you have any questions concerning:

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

OHIO 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 + 6.4% 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	+10.3%	+10.3%	+10.3%
OL&T	+8.6%	+8.6%	+7.4%
Premises/Operations	+9.4%	+9.4%	+8.7%
Products	-0.3%	-0.3%	-0.3%
Local Products/Completed Operations	-0.3%	-0.3%	-0.3%
Products/Completed Operations	-0.3%	-0.3%	-0.3%
GL Overall	+6.9%	+6.9%	+6.4%

* 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.

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 3/1/2021. 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.

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	Cincinnati Insurance Co.
2	Travelers Indemnity Co.
3	Chubb Group of Insurance Cos.
4	Liberty Mutual Insurance Co.
5	Zurich American Insurance Co.
6	Continental Casualty Co.
7	XL Specialty Insurance Co.
8	Westfield Insurance Co.
9	Motorists Mutual Insurance Co.
10	Nationwide Mutual 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)	43.3%
Multistate - Products Liability (ASLOB 18.0)	39.4%

COMPANY
DECISION

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

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

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OHIO
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2019-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 7.9%	- 7.9%	- 7.9%
OL&T		+11.3%	+ 7.5%	+ 7.5%
Prem/Ops Combined		+ 1.8%	- 0.1%	- 0.1%
Products		-10.8%	-10.8%	-10.8%
Local Products/Completed Ops		-11.9%	-11.9%	-11.9%
Products/Completed Operations		-11.5%	-11.5%	-11.5%
General Liability Overall	3/1/2020	- 2.0%	- 3.4%	- 3.4%

Document: GL-2018-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 4.2%	- 4.2%	- 4.2%
OL&T		- 2.2%	- 2.2%	- 2.2%
Prem/Ops Combined		- 3.2%	- 3.2%	- 3.2%
Products		- 18.8%	- 18.8%	- 18.8%
Local Products/Completed Ops		- 22.3%	- 22.3%	- 22.3%
Products/Completed Operations		- 21.2%	- 21.2%	- 21.2%
General Liability Overall	3/1/2019	- 9.3%	- 9.3%	- 9.3%

Document: GL-2016-BGL1

<u>Coverage</u>	<u>Effective Date</u>	<u>Loss Cost Level Changes</u>		
		<u>Indicated</u>	<u>Selected</u>	<u>Implemented</u>
M&C		- 6.9%	- 6.9%	- 6.9%
OL&T		+ 5.5%	+ 5.5%	+ 5.5%
Prem/Ops Combined		- 0.8%	- 0.8%	- 0.8%
Products		- 6.5%	- 6.5%	- 6.5%
Local Products/Completed Ops		- 1.4%	- 1.4%	- 1.4%
Products/Completed Operations		- 2.9%	- 2.9%	- 2.9%
General Liability Overall	3/1/2017	- 1.5%	- 1.5%	- 1.5%

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

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OHIO

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

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

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

Summary of Indications and Selected Loss Cost Level Changes	Manufacturers And Contractors	Owners, Landlords and Tenants	Overall Premises/ Operations	Products	Local Products/ Completed Operations	Products/ Completed Operations	Overall General Liability Other Than Professional
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C)	+ 12.2%	+ 7.4%	+ 9.5%				
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	+ 10.3%	+ 8.6%	+ 9.4%	- 0.3% *	- 0.3% **	- 0.3%	+ 6.9%
Statewide Selected Monoline Loss Cost Level Change	+ 10.3%	+ 8.6%	+ 9.4%	- 0.3% *	- 0.3%	- 0.3%	+ 6.9%
Adjusted Monoline Loss Cost Level Change (See Sections C and H) @	+ 10.3%	+ 7.4%	+ 8.7%	-0.3%	- 0.3%	- 0.3%	+ 6.4%

@ 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.

OHIO

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	Cleveland and Vicinity	\$ 3,999,754	+ 10.7%	+ 10.7%	+ 9.1%
502	Youngstown and Vicinity	544,807	+ 10.2%	+ 10.2%	+ 9.0%
503	Cincinnati and Vicinity	3,197,155	+ 6.7%	+ 6.7%	+ 5.3%
504	Akron	609,801	+ 8.9%	+ 9.0%	+ 7.6%
505	Columbus and Vicinity	3,843,218	+ 9.1%	+ 9.2%	+ 8.0%
506	Toledo	653,667	+ 9.8%	+ 9.6%	+ 8.3%
507	Dayton and Vicinity	446,847	+ 10.3%	+ 10.3%	+ 8.8%
508	Cleveland Suburban	2,186,422	+ 13.1%	+ 13.1%	+ 11.6%
509	Remainder of State	13,184,694	+ 7.3%	+ 7.3%	+ 6.3%
510	Stark County	981,742	+ 8.6%	+ 8.6%	+ 7.4%
	STATEWIDE TOTAL	\$ 29,648,107	+ 8.6%	+ 8.6%	+ 7.4%

OHIO
PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

<u>CLASS GROUP</u>	<u>DESCRIPTION</u>	<u>LATEST YEAR MONO/MULTI ALCCL</u>	<u>INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING</u>	<u>LOSS COST LEVEL CHANGE AFTER CAPPING</u>
30	SERVICE	\$ 1,653,748	+ 11.4%	+ 10.6%
31	LIGHT CONTRACTING	2,900,421	+ 10.0%	+ 9.2%
32	MEDIUM CONTRACTING	9,167,188	+ 11.2%	+ 10.4%
33	HEAVY CONTRACTING	2,259,770	+ 12.4%	+ 11.7%
34	DEALERS OR DISTRIBUTORS	2,108,378	+ 7.8%	+ 9.1%
35	LIGHT MANUFACTURERS	205,972	+ 11.3%	+ 12.6%
36	MEDIUM MANUFACTURERS	2,192,818	+ 8.5%	+ 10.8%
37	HEAVY MANUFACTURERS	1,480,657	+ 8.7%	+ 10.1%
38	MISCELLANEOUS OPERATIONS	1,676,418	+ 8.9%	+ 9.8%
	TOTAL	\$ 23,645,370	+ 10.3%	+ 10.3%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

<u>CLASS GROUP</u>	<u>DESCRIPTION</u>	<u>LATEST YEAR MONO/MULTI ALCCL</u>	<u>INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING</u>	<u>LOSS COST LEVEL CHANGE AFTER CAPPING</u>
01	FOOD AND BEVERAGE (RETAIL)	\$ 1,470,721	+ 6.2%	+ 6.0%
02	RESTAURANTS	4,392,964	+ 5.9%	+ 5.8%
03	STORES	1,509,280	+ 6.3%	+ 5.9%
04	VENDING AND RENTAL	111,049	+ 8.1%	+ 7.4%
05	FOOD AND BEVERAGE DISTRIBUTORS	317,723	+ 3.5%	+ 4.3%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	831,865	+ 8.0%	+ 7.8%
07	CLUBS, AMUSEMENTS AND SPORTS	2,001,071	+ 6.9%	+ 6.5%
08	HEALTH CARE FACILITIES	188,365	+ 9.3%	+ 9.4%
09	HOTELS AND MOTELS	1,748,694	+ 7.3%	+ 7.2%
10	SCHOOLS AND CHURCHES	2,456,536	+ 10.4%	+ 10.3%
11	APARTMENTS	3,150,798	+ 7.6%	+ 7.7%
12	BUILDINGS AND OFFICES	9,830,352	+ 12.1%	+12.1% @
13	MISCELLANEOUS PREMISES	1,453,658	+ 2.9%	+ 4.3%
16	GOVERNMENTAL SUBDIVISIONS	185,031	+ 6.1%	+ 5.6%
	TOTAL	\$ 29,648,107	+ 8.6%	+ 8.6%

@ 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 +8.5% resulting in an overall OL&T indication of +7.4%.

OHIO

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 LEVEL	INDICATED MULTISTATE LOSS COST LEVEL CHANGE	LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT LEVEL	INDICATED STATEWIDE LOSS COST LEVEL CHANGE	SELECTED STATEWIDE LOSS COST LEVEL CHANGE
03	MANUFACTURERS, DEALERS OR DISTRIBUTORS-FOOD OR DRUG	\$ 25,805,900	- 5.9%	\$ 1,128,373	- 5.9%	- 5.9%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	34,950,355	+ 4.3%	1,835,870	+ 4.1%	+ 4.1%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	5,162,520	+ 1.2%	157,867	+ 5.0%	+ 5.0%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	33,323,523	- 0.5%	2,035,975	- 1.2%	- 1.2%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	8,272,287	+ 0.2%	798,773	- 1.2%	- 1.2%
	PRODUCTS SUBTOTAL	\$ 107,514,585	- 0.1%	\$ 5,956,858	- 0.3%	- 0.3%
01	RETAIL STORES-FOOD OR DRUG			\$ 490,691	- 2.9%	- 2.9%
02	RETAIL STORES-NOT FOOD OR DRUG			685,303	+ 3.2%	+ 3.2%
11	COMPLETED OPERATIONS-LOW			663,257	- 1.4%	- 1.6%
12	COMPLETED OPERATIONS-MEDIUM			9,952,889	- 0.1%	- 0.1%
13	COMPLETED OPERATIONS-HIGH			811,467	- 3.9%	- 3.5%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 12,603,607	- 0.3%	- 0.3%
	TOTAL			\$ 18,560,465	- 0.3%	- 0.3%

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

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

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

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

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

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

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

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

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

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

- 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 +35% and a lower cap of -20% relative to current loss costs;
- OL&T classes reflect an upper cap of +34% 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 +25% and a lower cap of -20% relative to current loss costs.

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

M&C: 0.993

OL&T: 1.000

LP/CO: 1.001

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. Adjustments have also been applied to nine classes impacted by the COVID-19 pandemic. These classes are listed in Section H.

STATE: 34 - OHIO
 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	0.127	0.114	11.4	10036	506	0.310	0.290	6.9	10054	501	3.270	2.980	9.7
10010	502	0.123	0.112	9.8	10036	507	0.320	0.300	6.7	10054	502	3.020	2.790	8.2
10010	503	0.114	0.109	4.6	10036	508	0.370	0.340	8.8	10054	503	2.470	2.360	4.7
10010	504	0.125	0.116	7.8	10036	509	0.380	0.350	8.6	10054	504	3.240	3.030	6.9
10010	505	0.074	0.068	8.8	10036	510	0.460	0.430	7.0	10054	505	2.890	2.690	7.4
10010	506	0.085	0.078	9.0	10040	501	0.096	0.087	10.3	10054	506	1.770	1.640	7.9
10010	507	0.041	0.039	5.1	10040	502	0.094	0.085	10.6	10054	507	2.660	2.480	7.3
10010	508	0.132	0.118	11.9	10040	503	0.087	0.083	4.8	10054	508	4.040	3.640	11.0
10010	509	0.083	0.078	6.4	10040	504	0.095	0.088	8.0	10054	509	2.570	2.430	5.8
10010	510	0.055	0.051	7.8	10040	505	0.056	0.051	9.8	10054	510	2.060	1.930	6.7
10015	501	5.320	4.860	9.5	10040	506	0.065	0.059	10.2	10060	501	0.101	0.093	8.6
10015	502	4.920	4.550	8.1	10040	507	0.032	0.030	6.7	10060	502	0.206	0.192	7.3
10015	503	4.030	3.850	4.7	10040	508	0.100	0.090	11.1	10060	503	0.113	0.108	4.6
10015	504	5.270	4.940	6.7	10040	509	0.063	0.059	6.8	10060	504	0.113	0.106	6.6
10015	505	4.710	4.380	7.5	10040	510	0.042	0.039	7.7	10060	505	0.088	0.082	7.3
10015	506	2.890	2.680	7.8	10042	501	0.212	0.194	9.3	10060	506	0.094	0.088	6.8
10015	507	4.340	4.040	7.4	10042	502	0.430	0.400	7.5	10060	507	0.063	0.058	8.6
10015	508	6.580	5.930	11.0	10042	503	0.236	0.226	4.4	10060	508	0.124	0.112	10.7
10015	509	4.190	3.970	5.5	10042	504	0.235	0.222	5.9	10060	509	0.121	0.115	5.2
10015	510	3.360	3.140	7.0	10042	505	0.184	0.172	7.0	10060	510	0.060	0.056	7.1
10026	501	0.370	0.340	8.8	10042	506	0.196	0.183	7.1	10065	501	0.152	0.140	8.6
10026	502	0.750	0.700	7.1	10042	507	0.131	0.122	7.4	10065	502	0.310	0.290	6.9
10026	503	0.410	0.390	5.1	10042	508	0.260	0.234	11.1	10065	503	0.169	0.162	4.3
10026	504	0.410	0.390	5.1	10042	509	0.250	0.240	4.2	10065	504	0.169	0.159	6.3
10026	505	0.320	0.300	6.7	10042	510	0.125	0.117	6.8	10065	505	0.132	0.124	6.5
10026	506	0.340	0.320	6.3	10052	501	3.680	3.360	9.5	10065	506	0.141	0.131	7.6
10026	507	0.228	0.213	7.0	10052	502	3.400	3.140	8.3	10065	507	0.094	0.088	6.8
10026	508	0.450	0.410	9.8	10052	503	2.790	2.660	4.9	10065	508	0.185	0.168	10.1
10026	509	0.440	0.420	4.8	10052	504	3.650	3.420	6.7	10065	509	0.181	0.172	5.2
10026	510	0.218	0.205	6.3	10052	505	3.260	3.030	7.6	10065	510	0.090	0.084	7.1
10036	501	0.440	0.410	7.3	10052	506	2.000	1.850	8.1	10066	501	0.155	0.142	9.2
10036	502	0.340	0.310	9.7	10052	507	3.000	2.790	7.5	10066	502	0.320	0.290	10.3
10036	503	0.430	0.390	10.3	10052	508	4.550	4.100	11.0	10066	503	0.173	0.166	4.2
10036	504	0.243	0.225	8.0	10052	509	2.890	2.740	5.5	10066	504	0.172	0.162	6.2
10036	505	0.350	0.320	9.4	10052	510	2.320	2.170	6.9	10066	505	0.135	0.126	7.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10066	506	0.144	0.134	7.5	10073	501	0.690	0.630	9.5	10101	506	0.127	0.119	6.7
10066	507	0.096	0.089	7.9	10073	502	0.530	0.480	10.4	10101	507	0.085	0.079	7.6
10066	508	0.189	0.171	10.5	10073	503	0.670	0.610	9.8	10101	508	0.167	0.151	10.6
10066	509	0.185	0.176	5.1	10073	504	0.380	0.350	8.6	10101	509	0.163	0.155	5.2
10066	510	0.092	0.086	7.0	10073	505	0.540	0.500	8.0	10101	510	0.081	0.076	6.6
10070	501	0.072	0.065	10.8	10073	506	0.490	0.450	8.9	10105	501	1.490	1.360	9.6
10070	502	0.071	0.064	10.9	10073	507	0.500	0.460	8.7	10105	502	3.020	2.810	7.5
10070	503	0.065	0.062	4.8	10073	508	0.580	0.530	9.4	10105	503	1.660	1.590	4.4
10070	504	0.072	0.067	7.5	10073	509	0.590	0.540	9.3	10105	504	1.650	1.560	5.8
10070	505	0.042	0.039	7.7	10073	510	0.720	0.660	9.1	10105	505	1.290	1.210	6.6
10070	506	0.049	0.045	8.9	10075	501	5.110	4.710	8.5	10105	506	1.380	1.280	7.8
10070	507	0.024	0.022	9.1	10075	502	3.900	3.570	9.2	10105	507	0.920	0.860	7.0
10070	508	0.076	0.067	13.4	10075	503	4.950	4.550	8.8	10105	508	1.810	1.640	10.4
10070	509	0.048	0.045	6.7	10075	504	2.810	2.600	8.1	10105	509	1.770	1.680	5.4
10070	510	0.031	0.029	6.9	10075	505	4.040	3.720	8.6	10105	510	0.880	0.820	7.3
10071	501	0.182	0.167	9.0	10075	506	3.610	3.330	8.4	10107	501	2.110	1.940	8.8
10071	502	0.370	0.340	8.8	10075	507	3.700	3.410	8.5	10107	502	1.610	1.470	9.5
10071	503	0.203	0.194	4.6	10075	508	4.270	3.910	9.2	10107	503	2.040	1.880	8.5
10071	504	0.202	0.190	6.3	10075	509	4.380	4.010	9.2	10107	504	1.160	1.070	8.4
10071	505	0.158	0.148	6.8	10075	510	5.330	4.910	8.6	10107	505	1.660	1.530	8.5
10071	506	0.169	0.157	7.6	10100	501	0.370	0.340	8.8	10107	506	1.490	1.370	8.8
10071	507	0.112	0.105	6.7	10100	502	0.570	0.530	7.5	10107	507	1.520	1.400	8.6
10071	508	0.222	0.201	10.4	10100	503	0.470	0.450	4.4	10107	508	1.760	1.610	9.3
10071	509	0.217	0.206	5.3	10100	504	0.400	0.370	8.1	10107	509	1.800	1.650	9.1
10071	510	0.107	0.101	5.9	10100	505	0.250	0.239	4.6	10107	510	2.190	2.020	8.4
10072	501	3.440	3.140	9.6	10100	506	0.340	0.320	6.3	10110	501	18.100	16.500	9.7
10072	502	2.910	2.650	9.8	10100	507	0.290	0.270	7.4	10110	502	16.700	15.500	7.7
10072	503	3.360	3.050	10.2	10100	508	0.490	0.440	11.4	10110	503	13.700	13.100	4.6
10072	504	4.560	4.160	9.6	10100	509	0.500	0.480	4.2	10110	504	17.900	16.800	6.5
10072	505	2.940	2.670	10.1	10100	510	0.270	0.260	3.8	10110	505	16.000	14.900	7.4
10072	506	3.020	2.760	9.4	10101	501	0.137	0.126	8.7	10110	506	9.820	9.110	7.8
10072	507	3.770	3.420	10.2	10101	502	0.280	0.260	7.7	10110	507	14.800	13.700	8.0
10072	508	3.360	3.050	10.2	10101	503	0.153	0.146	4.8	10110	508	22.400	20.200	10.9
10072	509	3.470	3.160	9.8	10101	504	0.152	0.144	5.6	10110	509	14.200	13.500	5.2
10072	510	2.760	2.510	10.0	10101	505	0.119	0.112	6.3	10110	510	11.400	10.700	6.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10111	501	0.158	0.143	10.5	10117	506	2.870	2.660	7.9	10133	501	2.240	2.040	9.8
10111	502	0.154	0.140	10.0	10117	507	4.310	4.010	7.5	10133	502	1.080	0.980	10.2
10111	503	0.143	0.136	5.1	10117	508	6.540	5.890	11.0	10133	503	1.410	1.330	6.0
10111	504	0.157	0.145	8.3	10117	509	4.160	3.940	5.6	10133	504	1.420	1.320	7.6
10111	505	0.093	0.085	9.4	10117	510	3.330	3.120	6.7	10133	505	1.220	1.120	8.9
10111	506	0.106	0.098	8.2	10120	501	11.900	10.800	10.2	10133	506	1.650	1.500	10.0
10111	507	0.052	0.049	6.1	10120	502	11.000	10.100	8.9	10133	507	1.520	1.400	8.6
10111	508	0.165	0.147	12.2	10120	503	8.980	8.570	4.8	10133	508	1.850	1.650	12.1
10111	509	0.104	0.097	7.2	10120	504	11.700	11.000	6.4	10133	509	1.480	1.390	6.5
10111	510	0.069	0.064	7.8	10120	505	10.500	9.760	7.6	10133	510	2.060	1.910	7.9
10113	501	0.206	0.189	9.0	10120	506	6.430	5.960	7.9	10140	501	0.053	0.050	6.0
10113	502	0.420	0.390	7.7	10120	507	9.660	8.990	7.5	10140	502	0.027	0.026	3.8
10113	503	0.229	0.220	4.1	10120	508	14.700	13.200	11.4	10140	503	0.027	0.026	3.8
10113	504	0.229	0.215	6.5	10120	509	9.320	8.830	5.5	10140	504	0.025	0.024	4.2
10113	505	0.179	0.167	7.2	10120	510	7.470	7.000	6.7	10140	505	0.023	0.022	4.5
10113	506	0.191	0.178	7.3	10130	501	2.030	1.860	9.1	10140	506	0.022	0.021	4.8
10113	507	0.127	0.119	6.7	10130	502	4.120	3.830	7.6	10140	507	0.016	0.016	0.0
10113	508	0.250	0.227	10.1	10130	503	2.260	2.160	4.6	10140	508	0.062	0.058	6.9
10113	509	0.245	0.233	5.2	10130	504	2.250	2.120	6.1	10140	509	0.032	0.031	3.2
10113	510	0.121	0.114	6.1	10130	505	1.760	1.650	6.7	10140	510	0.028	0.027	3.7
10115	501	0.410	0.380	7.9	10130	506	1.880	1.750	7.4	10141	501	0.106	0.100	6.0
10115	502	0.830	0.770	7.8	10130	507	1.250	1.170	6.8	10141	502	0.054	0.052	3.8
10115	503	0.460	0.440	4.5	10130	508	2.470	2.230	10.8	10141	503	0.053	0.052	1.9
10115	504	0.450	0.430	4.7	10130	509	2.410	2.290	5.2	10141	504	0.050	0.049	2.0
10115	505	0.360	0.330	9.1	10130	510	1.200	1.120	7.1	10141	505	0.047	0.045	4.4
10115	506	0.380	0.350	8.6	10132	501	1.750	1.600	9.4	10141	506	0.043	0.041	4.9
10115	507	0.250	0.235	6.4	10132	502	3.550	3.300	7.6	10141	507	0.033	0.031	6.5
10115	508	0.500	0.450	11.1	10132	503	1.940	1.860	4.3	10141	508	0.125	0.116	7.8
10115	509	0.490	0.460	6.5	10132	504	1.940	1.830	6.0	10141	509	0.064	0.063	1.6
10115	510	0.241	0.227	6.2	10132	505	1.520	1.420	7.0	10141	510	0.055	0.053	3.8
10117	501	5.290	4.830	9.5	10132	506	1.620	1.510	7.3	10145	501	0.510	0.480	6.2
10117	502	4.880	4.520	8.0	10132	507	1.080	1.010	6.9	10145	502	0.260	0.250	4.0
10117	503	4.000	3.820	4.7	10132	508	2.130	1.930	10.4	10145	503	0.260	0.250	4.0
10117	504	5.240	4.910	6.7	10132	509	2.080	1.970	5.6	10145	504	0.243	0.235	3.4
10117	505	4.680	4.350	7.6	10132	510	1.030	0.970	6.2	10145	505	0.226	0.216	4.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10145	506	0.208	0.199	4.5	10160	501	1.270	1.170	8.5	10220	506	2.500	2.330	7.3
10145	507	0.157	0.151	4.0	10160	502	2.580	2.400	7.5	10220	507	1.660	1.550	7.1
10145	508	0.600	0.560	7.1	10160	503	1.420	1.360	4.4	10220	508	3.290	2.970	10.8
10145	509	0.310	0.300	3.3	10160	504	1.410	1.330	6.0	10220	509	3.210	3.050	5.2
10145	510	0.270	0.260	3.8	10160	505	1.110	1.030	7.8	10220	510	1.590	1.500	6.0
10146	501	0.165	0.152	8.6	10160	506	1.180	1.100	7.3	10255	501	0.164	0.151	8.6
10146	502	0.250	0.236	5.9	10160	507	0.780	0.730	6.8	10255	502	0.125	0.115	8.7
10146	503	0.209	0.200	4.5	10160	508	1.550	1.400	10.7	10255	503	0.159	0.146	8.9
10146	504	0.177	0.167	6.0	10160	509	1.510	1.440	4.9	10255	504	0.090	0.084	7.1
10146	505	0.113	0.107	5.6	10160	510	0.750	0.700	7.1	10255	505	0.130	0.119	9.2
10146	506	0.153	0.142	7.7	10204	501	0.128	0.118	8.5	10255	506	0.116	0.107	8.4
10146	507	0.129	0.121	6.6	10204	502	0.260	0.242	7.4	10255	507	0.119	0.109	9.2
10146	508	0.217	0.197	10.2	10204	503	0.143	0.137	4.4	10255	508	0.137	0.125	9.6
10146	509	0.224	0.214	4.7	10204	504	0.142	0.134	6.0	10255	509	0.140	0.129	8.5
10146	510	0.121	0.115	5.2	10204	505	0.112	0.104	7.7	10255	510	0.171	0.158	8.2
10150	501	0.280	0.260	7.7	10204	506	0.119	0.111	7.2	10256	501	0.600	0.550	9.1
10150	502	0.580	0.540	7.4	10204	507	0.079	0.074	6.8	10256	502	0.460	0.420	9.5
10150	503	0.320	0.300	6.7	10204	508	0.156	0.142	9.9	10256	503	0.580	0.530	9.4
10150	504	0.310	0.300	3.3	10204	509	0.153	0.145	5.5	10256	504	0.330	0.310	6.5
10150	505	0.247	0.230	7.4	10204	510	0.076	0.071	7.0	10256	505	0.470	0.440	6.8
10150	506	0.260	0.245	6.1	10205	501	0.143	0.131	9.2	10256	506	0.420	0.390	7.7
10150	507	0.175	0.163	7.4	10205	502	0.290	0.270	7.4	10256	507	0.430	0.400	7.5
10150	508	0.350	0.310	12.9	10205	503	0.160	0.153	4.6	10256	508	0.500	0.460	8.7
10150	509	0.340	0.320	6.3	10205	504	0.159	0.150	6.0	10256	509	0.510	0.470	8.5
10150	510	0.167	0.157	6.4	10205	505	0.125	0.116	7.8	10256	510	0.630	0.580	8.6
10151	501	7.140	6.550	9.0	10205	506	0.133	0.124	7.3	10257	501	0.113	0.104	8.7
10151	502	14.500	13.500	7.4	10205	507	0.088	0.082	7.3	10257	502	0.086	0.079	8.9
10151	503	7.950	7.620	4.3	10205	508	0.174	0.158	10.1	10257	503	0.110	0.101	8.9
10151	504	7.920	7.470	6.0	10205	509	0.171	0.162	5.6	10257	504	0.062	0.058	6.9
10151	505	6.210	5.800	7.1	10205	510	0.085	0.079	7.6	10257	505	0.089	0.082	8.5
10151	506	6.610	6.170	7.1	10220	501	2.700	2.470	9.3	10257	506	0.080	0.074	8.1
10151	507	4.400	4.110	7.1	10220	502	5.480	5.090	7.7	10257	507	0.082	0.075	9.3
10151	508	8.690	7.870	10.4	10220	503	3.000	2.880	4.2	10257	508	0.095	0.087	9.2
10151	509	8.500	8.070	5.3	10220	504	2.990	2.820	6.0	10257	509	0.097	0.089	9.0
10151	510	4.210	3.960	6.3	10220	505	2.350	2.190	7.3	10257	510	0.118	0.109	8.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10309	501	0.093	0.085	9.4	10332	506	6.750	6.260	7.8	10378	501	7.310	6.670	9.6
10309	502	0.188	0.175	7.4	10332	507	10.100	9.440	7.0	10378	502	6.750	6.240	8.2
10309	503	0.103	0.099	4.0	10332	508	15.400	13.900	10.8	10378	503	5.530	5.280	4.7
10309	504	0.103	0.097	6.2	10332	509	9.790	9.280	5.5	10378	504	7.240	6.790	6.6
10309	505	0.080	0.075	6.7	10332	510	7.850	7.350	6.8	10378	505	6.470	6.020	7.5
10309	506	0.086	0.080	7.5	10352	501	0.215	0.199	8.0	10378	506	3.960	3.670	7.9
10309	507	0.057	0.053	7.5	10352	502	0.330	0.310	6.5	10378	507	5.950	5.540	7.4
10309	508	0.113	0.102	10.8	10352	503	0.270	0.260	3.8	10378	508	9.040	8.140	11.1
10309	509	0.110	0.105	4.8	10352	504	0.230	0.218	5.5	10378	509	5.750	5.450	5.5
10309	510	0.055	0.051	7.8	10352	505	0.148	0.139	6.5	10378	510	4.610	4.310	7.0
10315	501	0.218	0.200	9.0	10352	506	0.200	0.185	8.1	10379	501	3.390	3.100	9.4
10315	502	0.440	0.410	7.3	10352	507	0.168	0.158	6.3	10379	502	3.130	2.900	7.9
10315	503	0.243	0.232	4.7	10352	508	0.280	0.260	7.7	10379	503	2.570	2.450	4.9
10315	504	0.242	0.228	6.1	10352	509	0.290	0.280	3.6	10379	504	3.360	3.150	6.7
10315	505	0.189	0.177	6.8	10352	510	0.158	0.150	5.3	10379	505	3.000	2.790	7.5
10315	506	0.202	0.188	7.4	10367	501	3.040	2.770	9.7	10379	506	1.840	1.710	7.6
10315	507	0.134	0.125	7.2	10367	502	2.570	2.340	9.8	10379	507	2.760	2.570	7.4
10315	508	0.270	0.240	12.5	10367	503	2.970	2.700	10.0	10379	508	4.190	3.780	10.8
10315	509	0.260	0.246	5.7	10367	504	4.030	3.670	9.8	10379	509	2.670	2.530	5.5
10315	510	0.129	0.121	6.6	10367	505	2.600	2.360	10.2	10379	510	2.140	2.000	7.0
10331	501	7.220	6.590	9.6	10367	506	2.670	2.440	9.4	10380	501	5.790	5.290	9.5
10331	502	6.670	6.170	8.1	10367	507	3.330	3.030	9.9	10380	502	5.350	4.950	8.1
10331	503	5.470	5.220	4.8	10367	508	2.970	2.700	10.0	10380	503	4.390	4.190	4.8
10331	504	7.150	6.710	6.6	10367	509	3.070	2.800	9.6	10380	504	5.740	5.380	6.7
10331	505	6.390	5.940	7.6	10367	510	2.440	2.220	9.9	10380	505	5.120	4.770	7.3
10331	506	3.910	3.630	7.7	10368	501	4.450	4.050	9.9	10380	506	3.140	2.910	7.9
10331	507	5.880	5.470	7.5	10368	502	3.750	3.420	9.6	10380	507	4.720	4.390	7.5
10331	508	8.920	8.030	11.1	10368	503	4.340	3.940	10.2	10380	508	7.160	6.450	11.0
10331	509	5.680	5.380	5.6	10368	504	5.890	5.370	9.7	10380	509	4.550	4.320	5.3
10331	510	4.550	4.260	6.8	10368	505	3.800	3.450	10.1	10380	510	3.650	3.420	6.7
10332	501	12.400	11.400	8.8	10368	506	3.900	3.570	9.2	10381	501	5.010	4.580	9.4
10332	502	11.500	10.600	8.5	10368	507	4.870	4.420	10.2	10381	502	4.630	4.290	7.9
10332	503	9.430	9.000	4.8	10368	508	4.340	3.940	10.2	10381	503	3.800	3.630	4.7
10332	504	12.300	11.600	6.0	10368	509	4.480	4.080	9.8	10381	504	4.970	4.660	6.7
10332	505	11.000	10.300	6.8	10368	510	3.570	3.240	10.2	10381	505	4.440	4.130	7.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10381	506	2.720	2.520	7.9	11052	501	2.330	2.120	9.9	11128	506	0.360	0.340	5.9
10381	507	4.090	3.800	7.6	11052	502	1.120	1.020	9.8	11128	507	0.178	0.167	6.6
10381	508	6.200	5.580	11.1	11052	503	1.460	1.390	5.0	11128	508	0.570	0.510	11.8
10381	509	3.940	3.740	5.3	11052	504	1.480	1.370	8.0	11128	509	0.360	0.330	9.1
10381	510	3.160	2.960	6.8	11052	505	1.270	1.160	9.5	11128	510	0.236	0.220	7.3
11007	501	1.290	1.180	9.3	11052	506	1.710	1.570	8.9	11138	501	1.800	1.650	9.1
11007	502	1.090	1.000	9.0	11052	507	1.580	1.460	8.2	11138	502	1.670	1.540	8.4
11007	503	1.260	1.150	9.6	11052	508	1.920	1.710	12.3	11138	503	1.370	1.300	5.4
11007	504	1.710	1.560	9.6	11052	509	1.540	1.450	6.2	11138	504	1.790	1.680	6.5
11007	505	1.100	1.000	10.0	11052	510	2.140	1.990	7.5	11138	505	1.600	1.490	7.4
11007	506	1.130	1.040	8.7	11126	501	0.036	0.033	9.1	11138	506	0.980	0.910	7.7
11007	507	1.420	1.290	10.1	11126	502	0.073	0.068	7.4	11138	507	1.470	1.370	7.3
11007	508	1.260	1.150	9.6	11126	503	0.040	0.038	5.3	11138	508	2.230	2.010	10.9
11007	509	1.300	1.190	9.2	11126	504	0.040	0.037	8.1	11138	509	1.420	1.340	6.0
11007	510	1.040	0.940	10.6	11126	505	0.031	0.029	6.9	11138	510	1.140	1.070	6.5
11020	501	0.173	0.159	8.8	11126	506	0.033	0.031	6.5	11155	501	0.122	0.112	8.9
11020	502	0.350	0.330	6.1	11126	507	0.022	0.021	4.8	11155	502	0.249	0.231	7.8
11020	503	0.193	0.185	4.3	11126	508	0.044	0.039	12.8	11155	503	0.136	0.131	3.8
11020	504	0.192	0.181	6.1	11126	509	0.043	0.041	4.9	11155	504	0.136	0.128	6.3
11020	505	0.151	0.141	7.1	11126	510	0.021	0.020	5.0	11155	505	0.106	0.099	7.1
11020	506	0.160	0.150	6.7	11127	501	0.400	0.360	11.1	11155	506	0.113	0.106	6.6
11020	507	0.107	0.100	7.0	11127	502	0.390	0.360	8.3	11155	507	0.075	0.070	7.1
11020	508	0.211	0.191	10.5	11127	503	0.360	0.350	2.9	11155	508	0.149	0.135	10.4
11020	509	0.206	0.196	5.1	11127	504	0.400	0.370	8.1	11155	509	0.146	0.138	5.8
11020	510	0.102	0.096	6.3	11127	505	0.236	0.216	9.3	11155	510	0.072	0.068	5.9
11039	501	0.600	0.550	9.1	11127	506	0.270	0.249	8.4	11167	501	0.540	0.490	10.2
11039	502	0.460	0.420	9.5	11127	507	0.132	0.124	6.5	11167	502	0.260	0.236	10.2
11039	503	0.580	0.530	9.4	11127	508	0.420	0.380	10.5	11167	503	0.340	0.320	6.3
11039	504	0.330	0.300	10.0	11127	509	0.270	0.248	8.9	11167	504	0.340	0.320	6.3
11039	505	0.470	0.440	6.8	11127	510	0.175	0.163	7.4	11167	505	0.290	0.270	7.4
11039	506	0.420	0.390	7.7	11128	501	0.540	0.490	10.2	11167	506	0.390	0.360	8.3
11039	507	0.430	0.400	7.5	11128	502	0.530	0.480	10.4	11167	507	0.370	0.340	8.8
11039	508	0.500	0.460	8.7	11128	503	0.490	0.470	4.3	11167	508	0.440	0.390	12.8
11039	509	0.510	0.470	8.5	11128	504	0.540	0.500	8.0	11167	509	0.360	0.330	9.1
11039	510	0.620	0.580	6.9	11128	505	0.320	0.290	10.3	11167	510	0.490	0.460	6.5

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11168	501	2.780	2.530	9.9	11203	506	0.630	0.580	8.6	11208	501	1.140	1.040	9.6
11168	502	1.340	1.220	9.8	11203	507	0.310	0.290	6.9	11208	502	0.960	0.870	10.3
11168	503	1.750	1.660	5.4	11203	508	0.980	0.870	12.6	11208	503	1.110	1.010	9.9
11168	504	1.760	1.640	7.3	11203	509	0.620	0.580	6.9	11208	504	1.510	1.370	10.2
11168	505	1.510	1.390	8.6	11203	510	0.410	0.380	7.9	11208	505	0.970	0.880	10.2
11168	506	2.050	1.870	9.6	11204	501	0.179	0.164	9.1	11208	506	1.000	0.910	9.9
11168	507	1.890	1.740	8.6	11204	502	0.360	0.340	5.9	11208	507	1.250	1.130	10.6
11168	508	2.300	2.050	12.2	11204	503	0.199	0.191	4.2	11208	508	1.110	1.010	9.9
11168	509	1.840	1.730	6.4	11204	504	0.199	0.187	6.4	11208	509	1.150	1.040	10.6
11168	510	2.560	2.370	8.0	11204	505	0.156	0.146	6.8	11208	510	0.910	0.830	9.6
11201	501	11.300	10.300	9.7	11204	506	0.166	0.155	7.1	11209	501	5.340	4.870	9.7
11201	502	9.560	8.710	9.8	11204	507	0.110	0.103	6.8	11209	502	4.510	4.110	9.7
11201	503	11.000	10.000	10.0	11204	508	0.218	0.197	10.7	11209	503	5.210	4.740	9.9
11201	504	15.000	13.700	9.5	11204	509	0.213	0.203	4.9	11209	504	7.080	6.450	9.8
11201	505	9.670	8.780	10.1	11204	510	0.106	0.099	7.1	11209	505	4.560	4.140	10.1
11201	506	9.930	9.090	9.2	11206	501	0.530	0.480	10.4	11209	506	4.680	4.290	9.1
11201	507	12.400	11.300	9.7	11206	502	0.440	0.400	10.0	11209	507	5.850	5.310	10.2
11201	508	11.000	10.000	10.0	11206	503	0.510	0.470	8.5	11209	508	5.210	4.740	9.9
11201	509	11.400	10.400	9.6	11206	504	0.700	0.630	11.1	11209	509	5.380	4.910	9.6
11201	510	9.080	8.250	10.1	11206	505	0.450	0.410	9.8	11209	510	4.280	3.890	10.0
11202	501	3.350	3.050	9.8	11206	506	0.460	0.420	9.5	11210	501	2.280	2.070	10.1
11202	502	2.830	2.580	9.7	11206	507	0.580	0.520	11.5	11210	502	1.920	1.750	9.7
11202	503	3.270	2.970	10.1	11206	508	0.510	0.470	8.5	11210	503	2.220	2.020	9.9
11202	504	4.440	4.040	9.9	11206	509	0.530	0.480	10.4	11210	504	3.010	2.740	9.9
11202	505	2.860	2.600	10.0	11206	510	0.420	0.380	10.5	11210	505	1.940	1.760	10.2
11202	506	2.940	2.690	9.3	11207	501	6.640	6.050	9.8	11210	506	1.990	1.820	9.3
11202	507	3.670	3.330	10.2	11207	502	5.600	5.100	9.8	11210	507	2.490	2.260	10.2
11202	508	3.270	2.970	10.1	11207	503	6.470	5.880	10.0	11210	508	2.220	2.020	9.9
11202	509	3.380	3.080	9.7	11207	504	8.790	8.010	9.7	11210	509	2.290	2.090	9.6
11202	510	2.690	2.440	10.2	11207	505	5.660	5.140	10.1	11210	510	1.820	1.660	9.6
11203	501	0.940	0.850	10.6	11207	506	5.820	5.320	9.4	11211	501	11.800	10.800	9.3
11203	502	0.910	0.830	9.6	11207	507	7.260	6.600	10.0	11211	502	9.970	9.090	9.7
11203	503	0.850	0.810	4.9	11207	508	6.470	5.880	10.0	11211	503	11.500	10.500	9.5
11203	504	0.930	0.860	8.1	11207	509	6.690	6.090	9.9	11211	504	15.700	14.300	9.8
11203	505	0.550	0.500	10.0	11207	510	5.320	4.830	10.1	11211	505	10.100	9.160	10.3

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11211	506	10.400	9.480	9.7	11222	501	0.060	0.055	9.1	11258	506	0.410	0.380	7.9
11211	507	12.900	11.800	9.3	11222	502	0.051	0.046	10.9	11258	507	0.350	0.330	6.1
11211	508	11.500	10.500	9.5	11222	503	0.059	0.054	9.3	11258	508	0.580	0.530	9.4
11211	509	11.900	10.900	9.2	11222	504	0.080	0.073	9.6	11258	509	0.600	0.580	3.4
11211	510	9.480	8.610	10.1	11222	505	0.052	0.047	10.6	11258	510	0.330	0.310	6.5
11212	501	1.790	1.630	9.8	11222	506	0.053	0.048	10.4	11259	501	0.480	0.440	9.1
11212	502	1.510	1.380	9.4	11222	507	0.066	0.060	10.0	11259	502	0.730	0.680	7.4
11212	503	1.740	1.590	9.4	11222	508	0.059	0.054	9.3	11259	503	0.600	0.580	3.4
11212	504	2.370	2.160	9.7	11222	509	0.061	0.055	10.9	11259	504	0.510	0.480	6.2
11212	505	1.530	1.390	10.1	11222	510	0.048	0.044	9.1	11259	505	0.330	0.310	6.5
11212	506	1.570	1.430	9.8	11234	501	0.161	0.148	8.8	11259	506	0.440	0.410	7.3
11212	507	1.960	1.780	10.1	11234	502	0.330	0.300	10.0	11259	507	0.370	0.350	5.7
11212	508	1.740	1.590	9.4	11234	503	0.179	0.172	4.1	11259	508	0.630	0.570	10.5
11212	509	1.800	1.640	9.8	11234	504	0.179	0.169	5.9	11259	509	0.650	0.620	4.8
11212	510	1.430	1.300	10.0	11234	505	0.140	0.131	6.9	11259	510	0.350	0.330	6.1
11213	501	1.460	1.330	9.8	11234	506	0.149	0.139	7.2	11273	501	7.990	7.330	9.0
11213	502	1.230	1.120	9.8	11234	507	0.099	0.093	6.5	11273	502	16.200	15.100	7.3
11213	503	1.420	1.290	10.1	11234	508	0.196	0.178	10.1	11273	503	8.900	8.520	4.5
11213	504	1.930	1.760	9.7	11234	509	0.192	0.182	5.5	11273	504	8.870	8.360	6.1
11213	505	1.250	1.130	10.6	11234	510	0.095	0.089	6.7	11273	505	6.950	6.490	7.1
11213	506	1.280	1.170	9.4	11248	501	0.031	0.029	6.9	11273	506	7.400	6.900	7.2
11213	507	1.600	1.450	10.3	11248	502	0.024	0.022	9.1	11273	507	4.930	4.600	7.2
11213	508	1.420	1.290	10.1	11248	503	0.030	0.028	7.1	11273	508	9.730	8.810	10.4
11213	509	1.470	1.340	9.7	11248	504	0.017	0.016	6.3	11273	509	9.510	9.040	5.2
11213	510	1.170	1.060	10.4	11248	505	0.025	0.023	8.7	11273	510	4.710	4.430	6.3
11214	501	3.590	3.280	9.5	11248	506	0.022	0.020	10.0	11274	501	7.670	7.030	9.1
11214	502	3.030	2.760	9.8	11248	507	0.023	0.021	9.5	11274	502	15.600	14.500	7.6
11214	503	3.500	3.190	9.7	11248	508	0.026	0.024	8.3	11274	503	8.540	8.180	4.4
11214	504	4.760	4.330	9.9	11248	509	0.027	0.024	12.5	11274	504	8.510	8.020	6.1
11214	505	3.070	2.780	10.4	11248	510	0.032	0.030	6.7	11274	505	6.670	6.230	7.1
11214	506	3.150	2.880	9.4	11258	501	0.450	0.410	9.8	11274	506	7.100	6.620	7.3
11214	507	3.930	3.570	10.1	11258	502	0.680	0.640	6.2	11274	507	4.730	4.410	7.3
11214	508	3.500	3.190	9.7	11258	503	0.560	0.540	3.7	11274	508	9.340	8.450	10.5
11214	509	3.620	3.300	9.7	11258	504	0.480	0.450	6.7	11274	509	9.130	8.670	5.3
11214	510	2.880	2.620	9.9	11258	505	0.310	0.290	6.9	11274	510	4.520	4.250	6.4

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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
11288	501	0.550	0.500	10.0	12361	506	0.047	0.045	4.4	12375	501	0.173	0.159	8.8
11288	502	0.830	0.780	6.4	12361	507	0.035	0.034	2.9	12375	502	0.350	0.330	6.1
11288	503	0.690	0.660	4.5	12361	508	0.136	0.127	7.1	12375	503	0.193	0.185	4.3
11288	504	0.580	0.550	5.5	12361	509	0.070	0.068	2.9	12375	504	0.192	0.181	6.1
11288	505	0.370	0.350	5.7	12361	510	0.060	0.058	3.4	12375	505	0.151	0.141	7.1
11288	506	0.510	0.470	8.5	12362	501	0.080	0.072	11.1	12375	506	0.160	0.150	6.7
11288	507	0.430	0.400	7.5	12362	502	0.078	0.070	11.4	12375	507	0.107	0.100	7.0
11288	508	0.720	0.650	10.8	12362	503	0.072	0.068	5.9	12375	508	0.211	0.191	10.5
11288	509	0.740	0.710	4.2	12362	504	0.079	0.073	8.2	12375	509	0.206	0.196	5.1
11288	510	0.400	0.380	5.3	12362	505	0.047	0.043	9.3	12375	510	0.102	0.096	6.3
12014	501	0.067	0.062	8.1	12362	506	0.053	0.049	8.2	12391	501	0.060	0.054	11.1
12014	502	0.051	0.047	8.5	12362	507	0.026	0.024	8.3	12391	502	0.058	0.053	9.4
12014	503	0.065	0.060	8.3	12362	508	0.083	0.074	12.2	12391	503	0.054	0.051	5.9
12014	504	0.037	0.034	8.8	12362	509	0.052	0.049	6.1	12391	504	0.059	0.055	7.3
12014	505	0.053	0.049	8.2	12362	510	0.034	0.032	6.3	12391	505	0.035	0.032	9.4
12014	506	0.047	0.044	6.8	12373	501	0.030	0.027	11.1	12391	506	0.040	0.037	8.1
12014	507	0.049	0.045	8.9	12373	502	0.029	0.027	7.4	12391	507	0.020	0.018	11.1
12014	508	0.056	0.051	9.8	12373	503	0.027	0.026	3.8	12391	508	0.062	0.056	10.7
12014	509	0.058	0.053	9.4	12373	504	0.030	0.028	7.1	12391	509	0.039	0.037	5.4
12014	510	0.070	0.065	7.7	12373	505	0.018	0.016	12.5	12391	510	0.026	0.024	8.3
12356	501	0.680	0.620	9.7	12373	506	0.020	0.019	5.3	12393	501	0.230	0.211	9.0
12356	502	1.380	1.280	7.8	12373	507	0.010	0.009	11.1	12393	502	0.470	0.430	9.3
12356	503	0.750	0.720	4.2	12373	508	0.032	0.028	14.3	12393	503	0.260	0.245	6.1
12356	504	0.750	0.710	5.6	12373	509	0.020	0.019	5.3	12393	504	0.260	0.240	8.3
12356	505	0.590	0.550	7.3	12373	510	0.013	0.012	8.3	12393	505	0.200	0.187	7.0
12356	506	0.630	0.590	6.8	12374	501	0.350	0.320	9.4	12393	506	0.213	0.198	7.6
12356	507	0.420	0.390	7.7	12374	502	0.720	0.660	9.1	12393	507	0.142	0.132	7.6
12356	508	0.830	0.750	10.7	12374	503	0.390	0.380	2.6	12393	508	0.280	0.250	12.0
12356	509	0.810	0.770	5.2	12374	504	0.390	0.370	5.4	12393	509	0.270	0.260	3.8
12356	510	0.400	0.380	5.3	12374	505	0.310	0.290	6.9	12393	510	0.136	0.127	7.1
12361	501	0.116	0.109	6.4	12374	506	0.330	0.300	10.0	12467	501	0.095	0.088	8.0
12361	502	0.059	0.056	5.4	12374	507	0.217	0.203	6.9	12467	502	0.194	0.180	7.8
12361	503	0.058	0.057	1.8	12374	508	0.430	0.390	10.3	12467	503	0.106	0.102	3.9
12361	504	0.055	0.053	3.8	12374	509	0.420	0.400	5.0	12467	504	0.106	0.100	6.0
12361	505	0.051	0.049	4.1	12374	510	0.208	0.195	6.7	12467	505	0.083	0.078	6.4

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LOSS COST % CHANGE BY CLASS

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12467	506	0.088	0.082	7.3	12651	501	0.670	0.620	8.1	12797	506	0.074	0.068	8.8
12467	507	0.059	0.055	7.3	12651	502	0.510	0.470	8.5	12797	507	0.036	0.034	5.9
12467	508	0.116	0.105	10.5	12651	503	0.650	0.600	8.3	12797	508	0.115	0.102	12.7
12467	509	0.114	0.108	5.6	12651	504	0.370	0.340	8.8	12797	509	0.072	0.068	5.9
12467	510	0.056	0.053	5.7	12651	505	0.530	0.490	8.2	12797	510	0.048	0.044	9.1
12509	501	0.041	0.038	7.9	12651	506	0.480	0.440	9.1	12805	501	0.185	0.170	8.8
12509	502	0.031	0.029	6.9	12651	507	0.490	0.450	8.9	12805	502	0.380	0.350	8.6
12509	503	0.040	0.037	8.1	12651	508	0.560	0.520	7.7	12805	503	0.206	0.197	4.6
12509	504	0.023	0.021	9.5	12651	509	0.580	0.530	9.4	12805	504	0.205	0.194	5.7
12509	505	0.032	0.030	6.7	12651	510	0.700	0.650	7.7	12805	505	0.161	0.150	7.3
12509	506	0.029	0.027	7.4	12683	501	0.310	0.280	10.7	12805	506	0.171	0.160	6.9
12509	507	0.030	0.027	11.1	12683	502	0.235	0.216	8.8	12805	507	0.114	0.107	6.5
12509	508	0.034	0.031	9.7	12683	503	0.300	0.270	11.1	12805	508	0.225	0.204	10.3
12509	509	0.035	0.032	9.4	12683	504	0.169	0.157	7.6	12805	509	0.220	0.209	5.3
12509	510	0.043	0.039	10.3	12683	505	0.243	0.224	8.5	12805	510	0.109	0.103	5.8
12510	501	0.520	0.480	8.3	12683	506	0.218	0.201	8.5	12841	501	0.310	0.280	10.7
12510	502	0.400	0.360	11.1	12683	507	0.223	0.206	8.3	12841	502	0.620	0.580	6.9
12510	503	0.500	0.460	8.7	12683	508	0.260	0.236	10.2	12841	503	0.340	0.330	3.0
12510	504	0.290	0.260	11.5	12683	509	0.260	0.242	7.4	12841	504	0.340	0.320	6.3
12510	505	0.410	0.380	7.9	12683	510	0.320	0.300	6.7	12841	505	0.270	0.250	8.0
12510	506	0.370	0.340	8.8	12707	501	0.520	0.470	10.6	12841	506	0.280	0.270	3.7
12510	507	0.380	0.350	8.6	12707	502	0.510	0.460	10.9	12841	507	0.190	0.177	7.3
12510	508	0.430	0.400	7.5	12707	503	0.470	0.450	4.4	12841	508	0.370	0.340	8.8
12510	509	0.450	0.410	9.8	12707	504	0.520	0.480	8.3	12841	509	0.370	0.350	5.7
12510	510	0.540	0.500	8.0	12707	505	0.310	0.280	10.7	12841	510	0.181	0.170	6.5
12583	501	0.231	0.213	8.5	12707	506	0.350	0.320	9.4	12927	501	0.054	0.049	10.2
12583	502	0.176	0.162	8.6	12707	507	0.171	0.160	6.9	12927	502	0.109	0.101	7.9
12583	503	0.224	0.206	8.7	12707	508	0.540	0.490	10.2	12927	503	0.060	0.057	5.3
12583	504	0.127	0.118	7.6	12707	509	0.340	0.320	6.3	12927	504	0.060	0.056	7.1
12583	505	0.183	0.168	8.9	12707	510	0.226	0.211	7.1	12927	505	0.047	0.044	6.8
12583	506	0.163	0.151	7.9	12797	501	0.110	0.099	11.1	12927	506	0.050	0.046	8.7
12583	507	0.167	0.154	8.4	12797	502	0.107	0.097	10.3	12927	507	0.033	0.031	6.5
12583	508	0.193	0.177	9.0	12797	503	0.099	0.094	5.3	12927	508	0.065	0.059	10.2
12583	509	0.198	0.181	9.4	12797	504	0.109	0.101	7.9	12927	509	0.064	0.061	4.9
12583	510	0.241	0.222	8.6	12797	505	0.064	0.059	8.5	12927	510	0.032	0.030	6.7

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13049	501	0.060	0.057	5.3	13201	506	0.420	0.390	7.7	13351	501	0.167	0.153	9.2
13049	502	0.030	0.029	3.4	13201	507	0.430	0.400	7.5	13351	502	0.340	0.320	6.3
13049	503	0.030	0.030	0.0	13201	508	0.500	0.460	8.7	13351	503	0.186	0.178	4.5
13049	504	0.028	0.028	0.0	13201	509	0.510	0.470	8.5	13351	504	0.186	0.175	6.3
13049	505	0.026	0.025	4.0	13201	510	0.620	0.570	8.8	13351	505	0.145	0.136	6.6
13049	506	0.024	0.023	4.3	13204	501	0.670	0.620	8.1	13351	506	0.155	0.144	7.6
13049	507	0.018	0.018	0.0	13204	502	0.510	0.470	8.5	13351	507	0.103	0.096	7.3
13049	508	0.070	0.066	6.1	13204	503	0.650	0.600	8.3	13351	508	0.204	0.184	10.9
13049	509	0.036	0.035	2.9	13204	504	0.370	0.340	8.8	13351	509	0.199	0.189	5.3
13049	510	0.031	0.030	3.3	13204	505	0.530	0.490	8.2	13351	510	0.099	0.093	6.5
13111	501	0.410	0.380	7.9	13204	506	0.480	0.440	9.1	13352	501	0.170	0.156	9.0
13111	502	0.630	0.590	6.8	13204	507	0.490	0.450	8.9	13352	502	0.350	0.320	9.4
13111	503	0.520	0.500	4.0	13204	508	0.560	0.520	7.7	13352	503	0.189	0.181	4.4
13111	504	0.440	0.420	4.8	13204	509	0.580	0.530	9.4	13352	504	0.189	0.178	6.2
13111	505	0.280	0.270	3.7	13204	510	0.700	0.650	7.7	13352	505	0.148	0.138	7.2
13111	506	0.380	0.360	5.6	13205	501	0.260	0.239	8.8	13352	506	0.158	0.147	7.5
13111	507	0.320	0.300	6.7	13205	502	0.198	0.181	9.4	13352	507	0.105	0.098	7.1
13111	508	0.540	0.490	10.2	13205	503	0.250	0.231	8.2	13352	508	0.207	0.188	10.1
13111	509	0.560	0.530	5.7	13205	504	0.142	0.132	7.6	13352	509	0.203	0.192	5.7
13111	510	0.300	0.290	3.4	13205	505	0.205	0.188	9.0	13352	510	0.100	0.094	6.4
13112	501	0.098	0.092	6.5	13205	506	0.183	0.169	8.3	13410	501	0.940	0.870	8.0
13112	502	0.050	0.048	4.2	13205	507	0.187	0.173	8.1	13410	502	0.720	0.660	9.1
13112	503	0.049	0.048	2.1	13205	508	0.217	0.198	9.6	13410	503	0.910	0.840	8.3
13112	504	0.047	0.045	4.4	13205	509	0.222	0.203	9.4	13410	504	0.520	0.480	8.3
13112	505	0.043	0.041	4.9	13205	510	0.270	0.249	8.4	13410	505	0.740	0.690	7.2
13112	506	0.040	0.038	5.3	13314	501	0.069	0.063	9.5	13410	506	0.670	0.610	9.8
13112	507	0.030	0.029	3.4	13314	502	0.140	0.130	7.7	13410	507	0.680	0.630	7.9
13112	508	0.115	0.108	6.5	13314	503	0.076	0.073	4.1	13410	508	0.790	0.720	9.7
13112	509	0.059	0.058	1.7	13314	504	0.076	0.072	5.6	13410	509	0.810	0.740	9.5
13112	510	0.051	0.049	4.1	13314	505	0.060	0.056	7.1	13410	510	0.980	0.910	7.7
13201	501	0.600	0.550	9.1	13314	506	0.064	0.059	8.5	13412	501	0.320	0.290	10.3
13201	502	0.450	0.420	7.1	13314	507	0.042	0.040	5.0	13412	502	0.243	0.222	9.5
13201	503	0.580	0.530	9.4	13314	508	0.084	0.076	10.5	13412	503	0.310	0.280	10.7
13201	504	0.330	0.300	10.0	13314	509	0.082	0.078	5.1	13412	504	0.175	0.162	8.0
13201	505	0.470	0.430	9.3	13314	510	0.040	0.038	5.3	13412	505	0.250	0.231	8.2

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13412	506	0.225	0.207	8.7	13506	501	0.530	0.480	10.4	13621	506	0.058	0.053	9.4
13412	507	0.230	0.212	8.5	13506	502	1.070	0.990	8.1	13621	507	0.059	0.055	7.3
13412	508	0.270	0.243	11.1	13506	503	0.580	0.560	3.6	13621	508	0.069	0.063	9.5
13412	509	0.270	0.249	8.4	13506	504	0.580	0.550	5.5	13621	509	0.070	0.064	9.4
13412	510	0.330	0.310	6.5	13506	505	0.460	0.430	7.0	13621	510	0.085	0.079	7.6
13453	501	0.370	0.340	8.8	13506	506	0.490	0.450	8.9	13670	501	0.065	0.061	6.6
13453	502	0.280	0.260	7.7	13506	507	0.320	0.300	6.7	13670	502	0.033	0.032	3.1
13453	503	0.360	0.330	9.1	13506	508	0.640	0.580	10.3	13670	503	0.032	0.032	0.0
13453	504	0.202	0.187	8.0	13506	509	0.630	0.590	6.8	13670	504	0.031	0.030	3.3
13453	505	0.290	0.270	7.4	13506	510	0.310	0.290	6.9	13670	505	0.029	0.027	7.4
13453	506	0.260	0.240	8.3	13507	501	0.630	0.580	8.6	13670	506	0.026	0.025	4.0
13453	507	0.270	0.245	10.2	13507	502	1.290	1.190	8.4	13670	507	0.020	0.019	5.3
13453	508	0.310	0.280	10.7	13507	503	0.700	0.680	2.9	13670	508	0.076	0.071	7.0
13453	509	0.310	0.290	6.9	13507	504	0.700	0.660	6.1	13670	509	0.039	0.038	2.6
13453	510	0.380	0.350	8.6	13507	505	0.550	0.510	7.8	13670	510	0.034	0.032	6.3
13454	501	0.430	0.400	7.5	13507	506	0.590	0.550	7.3	13673	501	0.340	0.310	9.7
13454	502	0.330	0.300	10.0	13507	507	0.390	0.360	8.3	13673	502	0.520	0.480	8.3
13454	503	0.420	0.380	10.5	13507	508	0.770	0.700	10.0	13673	503	0.430	0.410	4.9
13454	504	0.236	0.219	7.8	13507	509	0.750	0.720	4.2	13673	504	0.360	0.340	5.9
13454	505	0.340	0.310	9.7	13507	510	0.370	0.350	5.7	13673	505	0.232	0.219	5.9
13454	506	0.300	0.280	7.1	13590	501	0.320	0.300	6.7	13673	506	0.310	0.290	6.9
13454	507	0.310	0.290	6.9	13590	502	0.248	0.227	9.3	13673	507	0.260	0.248	4.8
13454	508	0.360	0.330	9.1	13590	503	0.310	0.290	6.9	13673	508	0.440	0.400	10.0
13454	509	0.370	0.340	8.8	13590	504	0.178	0.165	7.9	13673	509	0.460	0.440	4.5
13454	510	0.450	0.410	9.8	13590	505	0.260	0.236	10.2	13673	510	0.248	0.234	6.0
13455	501	0.440	0.400	10.0	13590	506	0.229	0.212	8.0	13715	501	0.080	0.072	11.1
13455	502	0.330	0.310	6.5	13590	507	0.235	0.216	8.8	13715	502	0.078	0.070	11.4
13455	503	0.420	0.390	7.7	13590	508	0.270	0.248	8.9	13715	503	0.072	0.068	5.9
13455	504	0.240	0.222	8.1	13590	509	0.280	0.250	12.0	13715	504	0.079	0.073	8.2
13455	505	0.340	0.320	6.3	13590	510	0.340	0.310	9.7	13715	505	0.047	0.043	9.3
13455	506	0.310	0.280	10.7	13621	501	0.082	0.076	7.9	13715	506	0.053	0.049	8.2
13455	507	0.320	0.290	10.3	13621	502	0.063	0.057	10.5	13715	507	0.026	0.024	8.3
13455	508	0.360	0.330	9.1	13621	503	0.079	0.073	8.2	13715	508	0.083	0.074	12.2
13455	509	0.370	0.340	8.8	13621	504	0.045	0.042	7.1	13715	509	0.052	0.049	6.1
13455	510	0.450	0.420	7.1	13621	505	0.065	0.060	8.3	13715	510	0.034	0.032	6.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
13716	501	0.260	0.238	9.2	13930	506	0.114	0.105	8.6	14401	501	0.450	0.410	9.8
13716	502	0.530	0.490	8.2	13930	507	0.056	0.052	7.7	14401	502	0.690	0.640	7.8
13716	503	0.290	0.280	3.6	13930	508	0.177	0.158	12.0	14401	503	0.570	0.540	5.6
13716	504	0.290	0.270	7.4	13930	509	0.111	0.104	6.7	14401	504	0.480	0.450	6.7
13716	505	0.226	0.211	7.1	13930	510	0.073	0.068	7.4	14401	505	0.310	0.290	6.9
13716	506	0.241	0.224	7.6	14068	501	0.022	0.021	4.8	14401	506	0.420	0.390	7.7
13716	507	0.160	0.149	7.4	14068	502	0.045	0.042	7.1	14401	507	0.350	0.330	6.1
13716	508	0.320	0.290	10.3	14068	503	0.025	0.024	4.2	14401	508	0.590	0.540	9.3
13716	509	0.310	0.290	6.9	14068	504	0.025	0.023	8.7	14401	509	0.610	0.580	5.2
13716	510	0.153	0.144	6.3	14068	505	0.019	0.018	5.6	14401	510	0.330	0.310	6.5
13720	501	0.190	0.176	8.0	14068	506	0.021	0.019	10.5	14405	501	0.760	0.690	10.1
13720	502	0.290	0.270	7.4	14068	507	0.014	0.013	7.7	14405	502	0.640	0.590	8.5
13720	503	0.240	0.231	3.9	14068	508	0.027	0.025	8.0	14405	503	0.740	0.670	10.4
13720	504	0.204	0.192	6.2	14068	509	0.027	0.025	8.0	14405	504	1.010	0.920	9.8
13720	505	0.131	0.123	6.5	14068	510	0.013	0.012	8.3	14405	505	0.650	0.590	10.2
13720	506	0.176	0.164	7.3	14101	501	0.260	0.241	7.9	14405	506	0.670	0.610	9.8
13720	507	0.148	0.140	5.7	14101	502	0.530	0.500	6.0	14405	507	0.830	0.760	9.2
13720	508	0.250	0.227	10.1	14101	503	0.290	0.280	3.6	14405	508	0.740	0.670	10.4
13720	509	0.260	0.246	5.7	14101	504	0.290	0.270	7.4	14405	509	0.770	0.700	10.0
13720	510	0.140	0.132	6.1	14101	505	0.228	0.213	7.0	14405	510	0.610	0.550	10.9
13759	501	0.101	0.093	8.6	14101	506	0.243	0.227	7.0	14527	501	0.320	0.290	10.3
13759	502	0.206	0.192	7.3	14101	507	0.162	0.151	7.3	14527	502	0.320	0.290	10.3
13759	503	0.113	0.108	4.6	14101	508	0.320	0.290	10.3	14527	503	0.290	0.280	3.6
13759	504	0.113	0.106	6.6	14101	509	0.310	0.300	3.3	14527	504	0.320	0.300	6.7
13759	505	0.088	0.082	7.3	14101	510	0.155	0.146	6.2	14527	505	0.190	0.173	9.8
13759	506	0.094	0.088	6.8	14279	501	0.310	0.290	6.9	14527	506	0.217	0.200	8.5
13759	507	0.063	0.058	8.6	14279	502	0.239	0.219	9.1	14527	507	0.106	0.099	7.1
13759	508	0.124	0.112	10.7	14279	503	0.300	0.280	7.1	14527	508	0.340	0.300	13.3
13759	509	0.121	0.115	5.2	14279	504	0.172	0.160	7.5	14527	509	0.213	0.199	7.0
13759	510	0.060	0.056	7.1	14279	505	0.247	0.228	8.3	14527	510	0.140	0.131	6.9
13930	501	0.170	0.153	11.1	14279	506	0.221	0.204	8.3	14655	501	0.051	0.047	8.5
13930	502	0.165	0.150	10.0	14279	507	0.227	0.209	8.6	14655	502	0.103	0.096	7.3
13930	503	0.153	0.146	4.8	14279	508	0.260	0.240	8.3	14655	503	0.056	0.054	3.7
13930	504	0.168	0.156	7.7	14279	509	0.270	0.246	9.8	14655	504	0.056	0.053	5.7
13930	505	0.099	0.091	8.8	14279	510	0.330	0.300	10.0	14655	505	0.044	0.041	7.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
14655	506	0.047	0.044	6.8	14734	501	0.152	0.140	8.6	15062	506	0.091	0.084	8.3
14655	507	0.031	0.029	6.9	14734	502	0.310	0.290	6.9	15062	507	0.094	0.086	9.3
14655	508	0.062	0.056	10.7	14734	503	0.169	0.162	4.3	15062	508	0.108	0.099	9.1
14655	509	0.060	0.057	5.3	14734	504	0.169	0.159	6.3	15062	509	0.111	0.102	8.8
14655	510	0.030	0.028	7.1	14734	505	0.132	0.124	6.5	15062	510	0.135	0.125	8.0
14731	501	2.310	2.100	10.0	14734	506	0.141	0.131	7.6	15063	501	0.151	0.139	8.6
14731	502	1.110	1.020	8.8	14734	507	0.094	0.088	6.8	15063	502	0.115	0.106	8.5
14731	503	1.450	1.370	5.8	14734	508	0.185	0.168	10.1	15063	503	0.146	0.134	9.0
14731	504	1.470	1.360	8.1	14734	509	0.181	0.172	5.2	15063	504	0.083	0.077	7.8
14731	505	1.260	1.150	9.6	14734	510	0.090	0.084	7.1	15063	505	0.119	0.110	8.2
14731	506	1.700	1.550	9.7	14855	501	0.144	0.133	8.3	15063	506	0.106	0.098	8.2
14731	507	1.570	1.450	8.3	14855	502	0.110	0.101	8.9	15063	507	0.109	0.101	7.9
14731	508	1.910	1.700	12.4	14855	503	0.140	0.129	8.5	15063	508	0.126	0.115	9.6
14731	509	1.530	1.440	6.2	14855	504	0.079	0.073	8.2	15063	509	0.129	0.118	9.3
14731	510	2.130	1.970	8.1	14855	505	0.114	0.105	8.6	15063	510	0.157	0.145	8.3
14732	501	0.171	0.156	9.6	14855	506	0.102	0.094	8.5	15070	501	0.102	0.093	9.7
14732	502	0.082	0.075	9.3	14855	507	0.104	0.096	8.3	15070	502	0.086	0.078	10.3
14732	503	0.107	0.102	4.9	14855	508	0.121	0.110	10.0	15070	503	0.099	0.090	10.0
14732	504	0.108	0.101	6.9	14855	509	0.124	0.113	9.7	15070	504	0.135	0.123	9.8
14732	505	0.093	0.085	9.4	14855	510	0.150	0.139	7.9	15070	505	0.087	0.079	10.1
14732	506	0.126	0.115	9.6	14913	501	0.191	0.175	9.1	15070	506	0.089	0.082	8.5
14732	507	0.116	0.107	8.4	14913	502	0.390	0.360	8.3	15070	507	0.112	0.101	10.9
14732	508	0.141	0.126	11.9	14913	503	0.213	0.204	4.4	15070	508	0.099	0.090	10.0
14732	509	0.113	0.106	6.6	14913	504	0.212	0.200	6.0	15070	509	0.103	0.094	9.6
14732	510	0.157	0.146	7.5	14913	505	0.166	0.155	7.1	15070	510	0.082	0.074	10.8
14733	501	0.360	0.330	9.1	14913	506	0.177	0.165	7.3	15123	501	2.230	2.030	9.9
14733	502	0.720	0.670	7.5	14913	507	0.118	0.110	7.3	15123	502	1.080	0.980	10.2
14733	503	0.400	0.380	5.3	14913	508	0.233	0.211	10.4	15123	503	1.400	1.330	5.3
14733	504	0.390	0.370	5.4	14913	509	0.227	0.216	5.1	15123	504	1.420	1.310	8.4
14733	505	0.310	0.290	6.9	14913	510	0.113	0.106	6.6	15123	505	1.210	1.120	8.0
14733	506	0.330	0.310	6.5	15062	501	0.130	0.119	9.2	15123	506	1.640	1.500	9.3
14733	507	0.219	0.204	7.4	15062	502	0.099	0.091	8.8	15123	507	1.520	1.400	8.6
14733	508	0.430	0.390	10.3	15062	503	0.126	0.115	9.6	15123	508	1.840	1.640	12.2
14733	509	0.420	0.400	5.0	15062	504	0.071	0.066	7.6	15123	509	1.480	1.390	6.5
14733	510	0.210	0.197	6.6	15062	505	0.102	0.094	8.5	15123	510	2.060	1.910	7.9

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15124	501	0.780	0.710	9.9	15224	506	0.186	0.173	7.5	15406	501	0.221	0.204	8.3
15124	502	0.380	0.340	11.8	15224	507	0.157	0.148	6.1	15406	502	0.169	0.155	9.0
15124	503	0.490	0.460	6.5	15224	508	0.260	0.240	8.3	15406	503	0.215	0.197	9.1
15124	504	0.500	0.460	8.7	15224	509	0.270	0.260	3.8	15406	504	0.122	0.113	8.0
15124	505	0.420	0.390	7.7	15224	510	0.148	0.140	5.7	15406	505	0.175	0.161	8.7
15124	506	0.570	0.530	7.5	15314	501	0.122	0.112	8.9	15406	506	0.156	0.144	8.3
15124	507	0.530	0.490	8.2	15314	502	0.249	0.231	7.8	15406	507	0.160	0.148	8.1
15124	508	0.640	0.570	12.3	15314	503	0.136	0.131	3.8	15406	508	0.185	0.169	9.5
15124	509	0.520	0.490	6.1	15314	504	0.136	0.128	6.3	15406	509	0.190	0.174	9.2
15124	510	0.720	0.670	7.5	15314	505	0.106	0.099	7.1	15406	510	0.231	0.213	8.5
15188	501	0.228	0.210	8.6	15314	506	0.113	0.106	6.6	15488	501	0.550	0.510	7.8
15188	502	0.174	0.159	9.4	15314	507	0.075	0.070	7.1	15488	502	0.420	0.390	7.7
15188	503	0.221	0.203	8.9	15314	508	0.149	0.135	10.4	15488	503	0.540	0.490	10.2
15188	504	0.125	0.116	7.8	15314	509	0.146	0.138	5.8	15488	504	0.300	0.280	7.1
15188	505	0.180	0.166	8.4	15314	510	0.072	0.068	5.9	15488	505	0.440	0.400	10.0
15188	506	0.161	0.149	8.1	15404	501	0.059	0.054	9.3	15488	506	0.390	0.360	8.3
15188	507	0.165	0.152	8.6	15404	502	0.045	0.041	9.8	15488	507	0.400	0.370	8.1
15188	508	0.191	0.174	9.8	15404	503	0.057	0.053	7.5	15488	508	0.460	0.420	9.5
15188	509	0.195	0.179	8.9	15404	504	0.032	0.030	6.7	15488	509	0.470	0.430	9.3
15188	510	0.238	0.219	8.7	15404	505	0.047	0.043	9.3	15488	510	0.580	0.530	9.4
15223	501	0.076	0.072	5.6	15404	506	0.042	0.038	10.5	15538	501	0.218	0.200	9.0
15223	502	0.039	0.037	5.4	15404	507	0.043	0.039	10.3	15538	502	0.440	0.410	7.3
15223	503	0.038	0.038	0.0	15404	508	0.049	0.045	8.9	15538	503	0.243	0.232	4.7
15223	504	0.036	0.035	2.9	15404	509	0.051	0.046	10.9	15538	504	0.242	0.228	6.1
15223	505	0.034	0.032	6.3	15404	510	0.062	0.057	8.8	15538	505	0.189	0.177	6.8
15223	506	0.031	0.030	3.3	15405	501	0.087	0.080	8.7	15538	506	0.202	0.188	7.4
15223	507	0.023	0.023	0.0	15405	502	0.066	0.061	8.2	15538	507	0.134	0.125	7.2
15223	508	0.089	0.084	6.0	15405	503	0.084	0.077	9.1	15538	508	0.270	0.240	12.5
15223	509	0.046	0.045	2.2	15405	504	0.048	0.044	9.1	15538	509	0.260	0.246	5.7
15223	510	0.040	0.038	5.3	15405	505	0.069	0.063	9.5	15538	510	0.129	0.121	6.6
15224	501	0.201	0.186	8.1	15405	506	0.061	0.057	7.0	15600	501	0.550	0.500	10.0
15224	502	0.310	0.290	6.9	15405	507	0.063	0.058	8.6	15600	502	1.120	1.040	7.7
15224	503	0.250	0.244	2.5	15405	508	0.073	0.067	9.0	15600	503	0.610	0.590	3.4
15224	504	0.215	0.203	5.9	15405	509	0.074	0.068	8.8	15600	504	0.610	0.570	7.0
15224	505	0.138	0.130	6.2	15405	510	0.091	0.084	8.3	15600	505	0.480	0.450	6.7

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15600	506	0.510	0.470	8.5	15699	501	0.330	0.300	10.0	15991	506	0.124	0.116	6.9
15600	507	0.340	0.320	6.3	15699	502	0.280	0.250	12.0	15991	507	0.083	0.077	7.8
15600	508	0.670	0.610	9.8	15699	503	0.320	0.290	10.3	15991	508	0.164	0.148	10.8
15600	509	0.650	0.620	4.8	15699	504	0.440	0.400	10.0	15991	509	0.160	0.152	5.3
15600	510	0.320	0.300	6.7	15699	505	0.280	0.260	7.7	15991	510	0.079	0.074	6.8
15607	501	0.133	0.122	9.0	15699	506	0.290	0.260	11.5	15993	501	0.113	0.104	8.7
15607	502	0.113	0.103	9.7	15699	507	0.360	0.330	9.1	15993	502	0.231	0.214	7.9
15607	503	0.130	0.118	10.2	15699	508	0.320	0.290	10.3	15993	503	0.126	0.121	4.1
15607	504	0.177	0.161	9.9	15699	509	0.330	0.300	10.0	15993	504	0.126	0.119	5.9
15607	505	0.114	0.103	10.7	15699	510	0.260	0.240	8.3	15993	505	0.099	0.092	7.6
15607	506	0.117	0.107	9.3	15733	501	0.144	0.133	8.3	15993	506	0.105	0.098	7.1
15607	507	0.146	0.133	9.8	15733	502	0.110	0.101	8.9	15993	507	0.070	0.065	7.7
15607	508	0.130	0.118	10.2	15733	503	0.140	0.129	8.5	15993	508	0.138	0.125	10.4
15607	509	0.134	0.122	9.8	15733	504	0.079	0.073	8.2	15993	509	0.135	0.128	5.5
15607	510	0.107	0.097	10.3	15733	505	0.114	0.105	8.6	15993	510	0.067	0.063	6.3
15608	501	0.122	0.112	8.9	15733	506	0.102	0.094	8.5	16005	501	0.042	0.038	10.5
15608	502	0.249	0.231	7.8	15733	507	0.104	0.096	8.3	16005	502	0.041	0.037	10.8
15608	503	0.136	0.131	3.8	15733	508	0.121	0.110	10.0	16005	503	0.038	0.036	5.6
15608	504	0.136	0.128	6.3	15733	509	0.124	0.113	9.7	16005	504	0.042	0.039	7.7
15608	505	0.106	0.099	7.1	15733	510	0.150	0.139	7.9	16005	505	0.025	0.023	8.7
15608	506	0.113	0.106	6.6	15839	501	0.164	0.151	8.6	16005	506	0.028	0.026	7.7
15608	507	0.075	0.070	7.1	15839	502	0.330	0.310	6.5	16005	507	0.014	0.013	7.7
15608	508	0.149	0.135	10.4	15839	503	0.183	0.175	4.6	16005	508	0.044	0.039	12.8
15608	509	0.146	0.138	5.8	15839	504	0.182	0.172	5.8	16005	509	0.028	0.026	7.7
15608	510	0.072	0.068	5.9	15839	505	0.143	0.133	7.5	16005	510	0.018	0.017	5.9
15656	501	3.610	3.320	8.7	15839	506	0.152	0.142	7.0	16009	501	0.177	0.163	8.6
15656	502	7.350	6.820	7.8	15839	507	0.101	0.095	6.3	16009	502	0.135	0.124	8.9
15656	503	4.020	3.860	4.1	15839	508	0.200	0.181	10.5	16009	503	0.172	0.158	8.9
15656	504	4.010	3.780	6.1	15839	509	0.195	0.186	4.8	16009	504	0.097	0.090	7.8
15656	505	3.140	2.940	6.8	15839	510	0.097	0.091	6.6	16009	505	0.140	0.129	8.5
15656	506	3.350	3.120	7.4	15991	501	0.134	0.123	8.9	16009	506	0.125	0.115	8.7
15656	507	2.230	2.080	7.2	15991	502	0.270	0.250	8.0	16009	507	0.128	0.118	8.5
15656	508	4.400	3.990	10.3	15991	503	0.150	0.143	4.9	16009	508	0.148	0.136	8.8
15656	509	4.300	4.090	5.1	15991	504	0.149	0.141	5.7	16009	509	0.152	0.139	9.4
15656	510	2.130	2.000	6.5	15991	505	0.117	0.109	7.3	16009	510	0.185	0.170	8.8

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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
16402	501	0.810	0.740	9.5	16471	506	0.165	0.151	9.3	16604	501	0.138	0.127	8.7
16402	502	1.650	1.530	7.8	16471	507	0.206	0.187	10.2	16604	502	0.105	0.096	9.4
16402	503	0.900	0.870	3.4	16471	508	0.184	0.167	10.2	16604	503	0.133	0.123	8.1
16402	504	0.900	0.850	5.9	16471	509	0.190	0.173	9.8	16604	504	0.076	0.070	8.6
16402	505	0.710	0.660	7.6	16471	510	0.151	0.137	10.2	16604	505	0.109	0.100	9.0
16402	506	0.750	0.700	7.1	16501	501	0.089	0.081	9.9	16604	506	0.097	0.090	7.8
16402	507	0.500	0.470	6.4	16501	502	0.087	0.079	10.1	16604	507	0.100	0.092	8.7
16402	508	0.990	0.900	10.0	16501	503	0.081	0.077	5.2	16604	508	0.115	0.105	9.5
16402	509	0.970	0.920	5.4	16501	504	0.088	0.082	7.3	16604	509	0.118	0.108	9.3
16402	510	0.480	0.450	6.7	16501	505	0.052	0.048	8.3	16604	510	0.144	0.132	9.1
16403	501	0.510	0.470	8.5	16501	506	0.060	0.055	9.1	16670	501	2.990	2.730	9.5
16403	502	1.040	0.970	7.2	16501	507	0.029	0.027	7.4	16670	502	2.770	2.560	8.2
16403	503	0.570	0.550	3.6	16501	508	0.093	0.083	12.0	16670	503	2.270	2.170	4.6
16403	504	0.570	0.540	5.6	16501	509	0.059	0.055	7.3	16670	504	2.970	2.780	6.8
16403	505	0.450	0.420	7.1	16501	510	0.039	0.036	8.3	16670	505	2.650	2.470	7.3
16403	506	0.480	0.440	9.1	16527	501	0.137	0.124	10.5	16670	506	1.620	1.510	7.3
16403	507	0.320	0.300	6.7	16527	502	0.133	0.121	9.9	16670	507	2.440	2.270	7.5
16403	508	0.630	0.570	10.5	16527	503	0.124	0.118	5.1	16670	508	3.700	3.330	11.1
16403	509	0.610	0.580	5.2	16527	504	0.135	0.126	7.1	16670	509	2.360	2.230	5.8
16403	510	0.300	0.280	7.1	16527	505	0.080	0.073	9.6	16670	510	1.890	1.770	6.8
16404	501	0.650	0.590	10.2	16527	506	0.092	0.084	9.5	16676	501	0.170	0.156	9.0
16404	502	1.320	1.220	8.2	16527	507	0.045	0.042	7.1	16676	502	0.350	0.320	9.4
16404	503	0.720	0.690	4.3	16527	508	0.143	0.127	12.6	16676	503	0.189	0.181	4.4
16404	504	0.720	0.680	5.9	16527	509	0.090	0.084	7.1	16676	504	0.189	0.178	6.2
16404	505	0.560	0.530	5.7	16527	510	0.059	0.055	7.3	16676	505	0.148	0.138	7.2
16404	506	0.600	0.560	7.1	16588	501	0.082	0.076	7.9	16676	506	0.158	0.147	7.5
16404	507	0.400	0.370	8.1	16588	502	0.063	0.057	10.5	16676	507	0.105	0.098	7.1
16404	508	0.790	0.710	11.3	16588	503	0.079	0.073	8.2	16676	508	0.207	0.188	10.1
16404	509	0.770	0.730	5.5	16588	504	0.045	0.042	7.1	16676	509	0.203	0.192	5.7
16404	510	0.380	0.360	5.6	16588	505	0.065	0.060	8.3	16676	510	0.100	0.094	6.4
16471	501	0.188	0.172	9.3	16588	506	0.058	0.053	9.4	16694	501	0.270	0.250	8.0
16471	502	0.159	0.145	9.7	16588	507	0.059	0.055	7.3	16694	502	0.208	0.190	9.5
16471	503	0.184	0.167	10.2	16588	508	0.069	0.063	9.5	16694	503	0.260	0.242	7.4
16471	504	0.249	0.227	9.7	16588	509	0.070	0.064	9.4	16694	504	0.150	0.139	7.9
16471	505	0.161	0.146	10.3	16588	510	0.085	0.079	7.6	16694	505	0.215	0.198	8.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16694	506	0.192	0.178	7.9	16819	501	0.780	0.720	8.3	16890	506	0.065	0.060	8.3
16694	507	0.197	0.181	8.8	16819	502	0.600	0.550	9.1	16890	507	0.066	0.061	8.2
16694	508	0.228	0.208	9.6	16819	503	0.760	0.700	8.6	16890	508	0.077	0.070	10.0
16694	509	0.233	0.213	9.4	16819	504	0.430	0.400	7.5	16890	509	0.079	0.072	9.7
16694	510	0.280	0.260	7.7	16819	505	0.620	0.570	8.8	16890	510	0.096	0.088	9.1
16705	501	0.250	0.229	9.2	16819	506	0.550	0.510	7.8	16891	501	0.100	0.092	8.7
16705	502	0.247	0.224	10.3	16819	507	0.570	0.520	9.6	16891	502	0.076	0.070	8.6
16705	503	0.229	0.218	5.0	16819	508	0.660	0.600	10.0	16891	503	0.097	0.089	9.0
16705	504	0.250	0.233	7.3	16819	509	0.670	0.610	9.8	16891	504	0.055	0.051	7.8
16705	505	0.149	0.136	9.6	16819	510	0.820	0.750	9.3	16891	505	0.079	0.073	8.2
16705	506	0.170	0.157	8.3	16820	501	0.610	0.560	8.9	16891	506	0.071	0.065	9.2
16705	507	0.083	0.078	6.4	16820	502	0.460	0.420	9.5	16891	507	0.072	0.067	7.5
16705	508	0.260	0.236	10.2	16820	503	0.590	0.540	9.3	16891	508	0.084	0.077	9.1
16705	509	0.167	0.156	7.1	16820	504	0.330	0.310	6.5	16891	509	0.086	0.078	10.3
16705	510	0.110	0.102	7.8	16820	505	0.480	0.440	9.1	16891	510	0.104	0.096	8.3
16750	501	0.060	0.055	9.1	16820	506	0.430	0.400	7.5	16892	501	0.182	0.168	8.3
16750	502	0.121	0.113	7.1	16820	507	0.440	0.400	10.0	16892	502	0.139	0.127	9.4
16750	503	0.066	0.064	3.1	16820	508	0.510	0.460	10.9	16892	503	0.176	0.162	8.6
16750	504	0.066	0.062	6.5	16820	509	0.520	0.480	8.3	16892	504	0.100	0.093	7.5
16750	505	0.052	0.049	6.1	16820	510	0.630	0.580	8.6	16892	505	0.144	0.132	9.1
16750	506	0.055	0.052	5.8	16881	501	0.930	0.860	8.1	16892	506	0.128	0.119	7.6
16750	507	0.037	0.034	8.8	16881	502	1.900	1.760	8.0	16892	507	0.132	0.121	9.1
16750	508	0.073	0.066	10.6	16881	503	1.040	1.000	4.0	16892	508	0.152	0.139	9.4
16750	509	0.071	0.068	4.4	16881	504	1.040	0.980	6.1	16892	509	0.156	0.143	9.1
16750	510	0.035	0.033	6.1	16881	505	0.810	0.760	6.6	16892	510	0.190	0.175	8.6
16751	501	0.060	0.055	9.1	16881	506	0.870	0.810	7.4	16900	501	1.930	1.780	8.4
16751	502	0.121	0.113	7.1	16881	507	0.580	0.540	7.4	16900	502	1.970	1.840	7.1
16751	503	0.066	0.064	3.1	16881	508	1.140	1.030	10.7	16900	503	1.540	1.480	4.1
16751	504	0.066	0.062	6.5	16881	509	1.110	1.060	4.7	16900	504	1.700	1.600	6.3
16751	505	0.052	0.049	6.1	16881	510	0.550	0.520	5.8	16900	505	1.400	1.310	6.9
16751	506	0.055	0.052	5.8	16890	501	0.092	0.085	8.2	16900	506	1.390	1.300	6.9
16751	507	0.037	0.034	8.8	16890	502	0.070	0.064	9.4	16900	507	0.850	0.800	6.3
16751	508	0.073	0.066	10.6	16890	503	0.089	0.082	8.5	16900	508	2.530	2.300	10.0
16751	509	0.071	0.068	4.4	16890	504	0.050	0.047	6.4	16900	509	1.660	1.580	5.1
16751	510	0.035	0.033	6.1	16890	505	0.073	0.067	9.0	16900	510	1.290	1.220	5.7

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LOSS COST % CHANGE BY CLASS

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16901	501	1.240	1.140	8.8	16906	506	0.930	0.870	6.9	16916	501	0.990	0.910	8.8
16901	502	1.260	1.180	6.8	16906	507	0.570	0.530	7.5	16916	502	1.010	0.940	7.4
16901	503	0.990	0.950	4.2	16906	508	1.700	1.550	9.7	16916	503	0.790	0.760	3.9
16901	504	1.090	1.030	5.8	16906	509	1.110	1.060	4.7	16916	504	0.870	0.820	6.1
16901	505	0.890	0.840	6.0	16906	510	0.860	0.820	4.9	16916	505	0.720	0.670	7.5
16901	506	0.890	0.830	7.2	16910	501	1.160	1.070	8.4	16916	506	0.710	0.670	6.0
16901	507	0.540	0.510	5.9	16910	502	1.180	1.100	7.3	16916	507	0.440	0.410	7.3
16901	508	1.620	1.470	10.2	16910	503	0.920	0.890	3.4	16916	508	1.300	1.180	10.2
16901	509	1.060	1.020	3.9	16910	504	1.020	0.960	6.2	16916	509	0.850	0.810	4.9
16901	510	0.830	0.780	6.4	16910	505	0.840	0.790	6.3	16916	510	0.660	0.630	4.8
16902	501	1.050	0.970	8.2	16910	506	0.830	0.780	6.4	16920	501	2.630	2.430	8.2
16902	502	1.070	1.000	7.0	16910	507	0.510	0.480	6.2	16920	502	2.680	2.510	6.8
16902	503	0.840	0.800	5.0	16910	508	1.520	1.380	10.1	16920	503	2.100	2.020	4.0
16902	504	0.920	0.870	5.7	16910	509	1.000	0.950	5.3	16920	504	2.310	2.180	6.0
16902	505	0.760	0.710	7.0	16910	510	0.770	0.730	5.5	16920	505	1.900	1.790	6.1
16902	506	0.750	0.710	5.6	16911	501	1.050	0.970	8.2	16920	506	1.890	1.770	6.8
16902	507	0.460	0.430	7.0	16911	502	1.070	1.000	7.0	16920	507	1.160	1.090	6.4
16902	508	1.380	1.250	10.4	16911	503	0.840	0.800	5.0	16920	508	3.450	3.140	9.9
16902	509	0.900	0.860	4.7	16911	504	0.920	0.870	5.7	16920	509	2.260	2.160	4.6
16902	510	0.700	0.660	6.1	16911	505	0.760	0.710	7.0	16920	510	1.760	1.670	5.4
16905	501	2.030	1.870	8.6	16911	506	0.750	0.710	5.6	16921	501	2.410	2.220	8.6
16905	502	2.070	1.940	6.7	16911	507	0.460	0.430	7.0	16921	502	2.450	2.290	7.0
16905	503	1.620	1.550	4.5	16911	508	1.380	1.250	10.4	16921	503	1.920	1.840	4.3
16905	504	1.780	1.680	6.0	16911	509	0.900	0.860	4.7	16921	504	2.110	1.990	6.0
16905	505	1.470	1.380	6.5	16911	510	0.700	0.660	6.1	16921	505	1.740	1.630	6.7
16905	506	1.460	1.370	6.6	16915	501	1.190	1.100	8.2	16921	506	1.730	1.620	6.8
16905	507	0.890	0.840	6.0	16915	502	1.210	1.130	7.1	16921	507	1.060	0.990	7.1
16905	508	2.660	2.420	9.9	16915	503	0.950	0.910	4.4	16921	508	3.150	2.870	9.8
16905	509	1.740	1.670	4.2	16915	504	1.040	0.980	6.1	16921	509	2.070	1.980	4.5
16905	510	1.350	1.280	5.5	16915	505	0.860	0.810	6.2	16921	510	1.600	1.520	5.3
16906	501	1.300	1.200	8.3	16915	506	0.850	0.800	6.3	16930	501	1.520	1.400	8.6
16906	502	1.320	1.240	6.5	16915	507	0.520	0.490	6.1	16930	502	1.540	1.440	6.9
16906	503	1.030	0.990	4.0	16915	508	1.560	1.420	9.9	16930	503	1.210	1.160	4.3
16906	504	1.140	1.080	5.6	16915	509	1.020	0.980	4.1	16930	504	1.330	1.260	5.6
16906	505	0.940	0.880	6.8	16915	510	0.790	0.750	5.3	16930	505	1.100	1.030	6.8

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16930	506	1.090	1.020	6.9	18078	501	0.144	0.130	10.8	18205	506	0.149	0.137	8.8
16930	507	0.670	0.620	8.1	18078	502	0.140	0.127	10.2	18205	507	0.073	0.068	7.4
16930	508	1.980	1.800	10.0	18078	503	0.130	0.124	4.8	18205	508	0.232	0.207	12.1
16930	509	1.300	1.240	4.8	18078	504	0.142	0.132	7.6	18205	509	0.146	0.137	6.6
16930	510	1.010	0.960	5.2	18078	505	0.084	0.077	9.1	18205	510	0.096	0.090	6.7
16931	501	1.630	1.510	7.9	18078	506	0.097	0.089	9.0	18206	501	0.290	0.270	7.4
16931	502	1.660	1.560	6.4	18078	507	0.047	0.044	6.8	18206	502	0.590	0.550	7.3
16931	503	1.300	1.250	4.0	18078	508	0.150	0.134	11.9	18206	503	0.320	0.310	3.2
16931	504	1.430	1.350	5.9	18078	509	0.095	0.089	6.7	18206	504	0.320	0.300	6.7
16931	505	1.180	1.110	6.3	18078	510	0.062	0.058	6.9	18206	505	0.250	0.235	6.4
16931	506	1.170	1.100	6.4	18109	501	0.224	0.205	9.3	18206	506	0.270	0.250	8.0
16931	507	0.720	0.670	7.5	18109	502	0.450	0.420	7.1	18206	507	0.179	0.167	7.2
16931	508	2.140	1.950	9.7	18109	503	0.249	0.239	4.2	18206	508	0.350	0.320	9.4
16931	509	1.400	1.340	4.5	18109	504	0.248	0.234	6.0	18206	509	0.340	0.330	3.0
16931	510	1.090	1.030	5.8	18109	505	0.195	0.182	7.1	18206	510	0.171	0.160	6.9
16940	501	3.290	3.030	8.6	18109	506	0.207	0.193	7.3	18335	501	0.209	0.192	8.9
16940	502	3.350	3.140	6.7	18109	507	0.138	0.129	7.0	18335	502	0.420	0.390	7.7
16940	503	2.620	2.520	4.0	18109	508	0.270	0.247	9.3	18335	503	0.233	0.223	4.5
16940	504	2.890	2.720	6.2	18109	509	0.270	0.250	8.0	18335	504	0.232	0.219	5.9
16940	505	2.380	2.230	6.7	18109	510	0.132	0.124	6.5	18335	505	0.182	0.170	7.1
16940	506	2.360	2.210	6.8	18110	501	0.179	0.164	9.1	18335	506	0.194	0.180	7.8
16940	507	1.450	1.360	6.6	18110	502	0.360	0.340	5.9	18335	507	0.129	0.120	7.5
16940	508	4.310	3.920	9.9	18110	503	0.199	0.191	4.2	18335	508	0.250	0.230	8.7
16940	509	2.830	2.700	4.8	18110	504	0.199	0.187	6.4	18335	509	0.249	0.236	5.5
16940	510	2.190	2.080	5.3	18110	505	0.156	0.146	6.8	18335	510	0.123	0.116	6.0
16941	501	1.320	1.210	9.1	18110	506	0.166	0.155	7.1	18435	501	0.390	0.360	8.3
16941	502	1.340	1.260	6.3	18110	507	0.110	0.103	6.8	18435	502	0.600	0.560	7.1
16941	503	1.050	1.010	4.0	18110	508	0.218	0.197	10.7	18435	503	0.490	0.470	4.3
16941	504	1.160	1.090	6.4	18110	509	0.213	0.203	4.9	18435	504	0.420	0.400	5.0
16941	505	0.950	0.890	6.7	18110	510	0.106	0.099	7.1	18435	505	0.270	0.250	8.0
16941	506	0.950	0.890	6.7	18205	501	0.222	0.201	10.4	18435	506	0.360	0.340	5.9
16941	507	0.580	0.540	7.4	18205	502	0.216	0.196	10.2	18435	507	0.310	0.290	6.9
16941	508	1.730	1.570	10.2	18205	503	0.201	0.191	5.2	18435	508	0.510	0.470	8.5
16941	509	1.130	1.080	4.6	18205	504	0.220	0.204	7.8	18435	509	0.530	0.510	3.9
16941	510	0.880	0.830	6.0	18205	505	0.130	0.119	9.2	18435	510	0.290	0.270	7.4

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LOSS COST % CHANGE BY CLASS

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18436	501	0.320	0.290	10.3	18501	506	0.330	0.310	6.5	18616	501	0.220	0.202	8.9
18436	502	0.480	0.450	6.7	18501	507	0.280	0.260	7.7	18616	502	0.168	0.154	9.1
18436	503	0.400	0.380	5.3	18501	508	0.470	0.430	9.3	18616	503	0.213	0.196	8.7
18436	504	0.340	0.320	6.3	18501	509	0.490	0.460	6.5	18616	504	0.121	0.112	8.0
18436	505	0.217	0.205	5.9	18501	510	0.260	0.249	4.4	18616	505	0.174	0.160	8.7
18436	506	0.290	0.270	7.4	18506	501	0.290	0.270	7.4	18616	506	0.155	0.143	8.4
18436	507	0.246	0.232	6.0	18506	502	0.220	0.202	8.9	18616	507	0.159	0.147	8.2
18436	508	0.410	0.380	7.9	18506	503	0.280	0.260	7.7	18616	508	0.184	0.168	9.5
18436	509	0.430	0.410	4.9	18506	504	0.159	0.147	8.2	18616	509	0.188	0.172	9.3
18436	510	0.232	0.219	5.9	18506	505	0.228	0.210	8.6	18616	510	0.229	0.211	8.5
18437	501	0.300	0.270	11.1	18506	506	0.204	0.188	8.5	18707	501	0.012	0.011	9.1
18437	502	0.610	0.560	8.9	18506	507	0.209	0.192	8.9	18707	502	0.012	0.011	9.1
18437	503	0.330	0.320	3.1	18506	508	0.241	0.221	9.0	18707	503	0.011	0.010	10.0
18437	504	0.330	0.310	6.5	18506	509	0.247	0.226	9.3	18707	504	0.012	0.011	9.1
18437	505	0.260	0.243	7.0	18506	510	0.300	0.280	7.1	18707	505	0.007	0.006	16.7
18437	506	0.280	0.260	7.7	18507	501	0.107	0.099	8.1	18707	506	0.008	0.007	14.3
18437	507	0.184	0.172	7.0	18507	502	0.218	0.203	7.4	18707	507	0.004	0.003	33.3
18437	508	0.360	0.330	9.1	18507	503	0.120	0.115	4.3	18707	508	0.012	0.011	9.1
18437	509	0.360	0.340	5.9	18507	504	0.119	0.112	6.3	18707	509	0.008	0.007	14.3
18437	510	0.176	0.165	6.7	18507	505	0.093	0.087	6.9	18707	510	0.005	0.005	0.0
18438	501	0.570	0.530	7.5	18507	506	0.100	0.093	7.5	18708	501	0.066	0.060	10.0
18438	502	1.160	1.080	7.4	18507	507	0.066	0.062	6.5	18708	502	0.133	0.124	7.3
18438	503	0.640	0.610	4.9	18507	508	0.131	0.118	11.0	18708	503	0.073	0.070	4.3
18438	504	0.640	0.600	6.7	18507	509	0.128	0.122	4.9	18708	504	0.073	0.069	5.8
18438	505	0.500	0.470	6.4	18507	510	0.063	0.060	5.0	18708	505	0.057	0.053	7.5
18438	506	0.530	0.490	8.2	18570	501	1.120	1.030	8.7	18708	506	0.061	0.057	7.0
18438	507	0.350	0.330	6.1	18570	502	2.280	2.120	7.5	18708	507	0.040	0.038	5.3
18438	508	0.700	0.630	11.1	18570	503	1.250	1.200	4.2	18708	508	0.080	0.072	11.1
18438	509	0.680	0.650	4.6	18570	504	1.250	1.170	6.8	18708	509	0.078	0.074	5.4
18438	510	0.340	0.320	6.3	18570	505	0.980	0.910	7.7	18708	510	0.039	0.036	8.3
18501	501	0.360	0.330	9.1	18570	506	1.040	0.970	7.2	18833	501	0.143	0.129	10.9
18501	502	0.550	0.510	7.8	18570	507	0.690	0.650	6.2	18833	502	0.139	0.126	10.3
18501	503	0.450	0.440	2.3	18570	508	1.370	1.240	10.5	18833	503	0.129	0.123	4.9
18501	504	0.380	0.360	5.6	18570	509	1.340	1.270	5.5	18833	504	0.141	0.131	7.6
18501	505	0.246	0.232	6.0	18570	510	0.660	0.620	6.5	18833	505	0.083	0.076	9.2

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LOSS COST % CHANGE BY CLASS

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18833	506	0.095	0.088	8.0	18920	501	0.260	0.241	7.9	19795	506	0.163	0.152	7.2
18833	507	0.047	0.044	6.8	18920	502	0.530	0.500	6.0	19795	507	0.109	0.101	7.9
18833	508	0.149	0.132	12.9	18920	503	0.290	0.280	3.6	19795	508	0.214	0.194	10.3
18833	509	0.094	0.088	6.8	18920	504	0.290	0.270	7.4	19795	509	0.210	0.199	5.5
18833	510	0.062	0.057	8.8	18920	505	0.228	0.213	7.0	19795	510	0.104	0.098	6.1
18834	501	0.170	0.156	9.0	18920	506	0.243	0.227	7.0	19796	501	0.206	0.189	9.0
18834	502	0.350	0.320	9.4	18920	507	0.162	0.151	7.3	19796	502	0.420	0.390	7.7
18834	503	0.189	0.181	4.4	18920	508	0.320	0.290	10.3	19796	503	0.229	0.220	4.1
18834	504	0.189	0.178	6.2	18920	509	0.310	0.300	3.3	19796	504	0.229	0.215	6.5
18834	505	0.148	0.138	7.2	18920	510	0.155	0.146	6.2	19796	505	0.179	0.167	7.2
18834	506	0.158	0.147	7.5	19007	501	0.870	0.790	10.1	19796	506	0.191	0.178	7.3
18834	507	0.105	0.098	7.1	19007	502	0.420	0.380	10.5	19796	507	0.127	0.119	6.7
18834	508	0.207	0.188	10.1	19007	503	0.550	0.520	5.8	19796	508	0.250	0.227	10.1
18834	509	0.203	0.192	5.7	19007	504	0.550	0.510	7.8	19796	509	0.245	0.233	5.2
18834	510	0.100	0.094	6.4	19007	505	0.470	0.440	6.8	19796	510	0.121	0.114	6.1
18911	501	0.540	0.490	10.2	19007	506	0.640	0.590	8.5	40045	501	166.000	151.000	9.9
18911	502	1.090	1.010	7.9	19007	507	0.590	0.550	7.3	40045	502	153.000	142.000	7.7
18911	503	0.600	0.570	5.3	19007	508	0.720	0.640	12.5	40045	503	126.000	120.000	5.0
18911	504	0.600	0.560	7.1	19007	509	0.580	0.540	7.4	40045	504	164.000	154.000	6.5
18911	505	0.470	0.440	6.8	19007	510	0.800	0.750	6.7	40045	505	147.000	137.000	7.3
18911	506	0.500	0.460	8.7	19051	501	1.930	1.760	9.7	40045	506	89.900	83.400	7.8
18911	507	0.330	0.310	6.5	19051	502	0.930	0.850	9.4	40045	507	135.000	126.000	7.1
18911	508	0.650	0.590	10.2	19051	503	1.220	1.150	6.1	40045	508	205.000	185.000	10.8
18911	509	0.640	0.610	4.9	19051	504	1.230	1.140	7.9	40045	509	130.000	124.000	4.8
18911	510	0.320	0.300	6.7	19051	505	1.050	0.970	8.2	40045	510	105.000	97.900	7.3
18912	501	1.010	0.930	8.6	19051	506	1.420	1.300	9.2	40046	501	32.800	29.900	9.7
18912	502	2.060	1.910	7.9	19051	507	1.320	1.210	9.1	40046	502	30.300	28.000	8.2
18912	503	1.130	1.080	4.6	19051	508	1.600	1.420	12.7	40046	503	24.800	23.700	4.6
18912	504	1.120	1.060	5.7	19051	509	1.280	1.200	6.7	40046	504	32.500	30.500	6.6
18912	505	0.880	0.820	7.3	19051	510	1.780	1.650	7.9	40046	505	29.000	27.000	7.4
18912	506	0.940	0.870	8.0	19795	501	0.176	0.162	8.6	40046	506	17.800	16.500	7.9
18912	507	0.620	0.580	6.9	19795	502	0.360	0.330	9.1	40046	507	26.700	24.900	7.2
18912	508	1.230	1.120	9.8	19795	503	0.196	0.188	4.3	40046	508	40.500	36.500	11.0
18912	509	1.200	1.140	5.3	19795	504	0.195	0.184	6.0	40046	509	25.800	24.400	5.7
18912	510	0.600	0.560	7.1	19795	505	0.153	0.143	7.0	40046	510	20.700	19.400	6.7

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40047	501	11.700	10.700	9.3	40063	506	40.300	37.300	8.0	40102	501	5.530	4.870	13.6
40047	502	10.800	9.990	8.1	40063	507	60.500	56.300	7.5	40102	502	22.100	20.000	10.5
40047	503	8.850	8.450	4.7	40063	508	91.800	82.700	11.0	40102	503	7.450	7.050	5.7
40047	504	11.600	10.900	6.4	40063	509	58.400	55.300	5.6	40102	504	12.300	11.200	9.8
40047	505	10.300	9.630	7.0	40063	510	46.800	43.800	6.8	40102	505	5.180	4.720	9.7
40047	506	6.340	5.880	7.8	40064	501	21.800	19.900	9.5	40102	506	5.440	5.020	8.4
40047	507	9.530	8.860	7.6	40064	502	20.200	18.700	8.0	40102	507	7.410	6.690	10.8
40047	508	14.500	13.000	11.5	40064	503	16.500	15.800	4.4	40102	508	9.940	8.770	13.3
40047	509	9.190	8.710	5.5	40064	504	21.600	20.300	6.4	40102	509	5.580	5.110	9.2
40047	510	7.370	6.900	6.8	40064	505	19.300	18.000	7.2	40102	510	7.100	6.560	8.2
40059	501	4.190	3.820	9.7	40064	506	11.800	11.000	7.3	40111	501	5.880	5.370	9.5
40059	502	3.870	3.580	8.1	40064	507	17.800	16.600	7.2	40111	502	5.430	5.030	8.0
40059	503	3.170	3.030	4.6	40064	508	27.000	24.300	11.1	40111	503	4.450	4.250	4.7
40059	504	4.150	3.890	6.7	40064	509	17.200	16.300	5.5	40111	504	5.830	5.460	6.8
40059	505	3.700	3.450	7.2	40064	510	13.800	12.900	7.0	40111	505	5.200	4.840	7.4
40059	506	2.270	2.100	8.1	40075	501	44.200	42.000	5.2	40111	506	3.190	2.960	7.8
40059	507	3.410	3.170	7.6	40075	502	18.000	17.300	4.0	40111	507	4.790	4.460	7.4
40059	508	5.180	4.660	11.2	40075	503	19.100	19.000	0.5	40111	508	7.270	6.550	11.0
40059	509	3.290	3.120	5.4	40075	504	33.300	32.400	2.8	40111	509	4.630	4.380	5.7
40059	510	2.640	2.470	6.9	40075	505	20.800	20.100	3.5	40111	510	3.710	3.470	6.9
40061	501	2.220	2.030	9.4	40075	506	17.400	16.800	3.6	41001	501	0.198	0.181	9.4
40061	502	2.050	1.900	7.9	40075	507	21.700	20.900	3.8	41001	502	0.183	0.170	7.6
40061	503	1.680	1.600	5.0	40075	508	51.400	48.100	6.9	41001	503	0.150	0.143	4.9
40061	504	2.200	2.060	6.8	40075	509	20.300	19.900	2.0	41001	504	0.197	0.184	7.1
40061	505	1.960	1.830	7.1	40075	510	16.100	15.700	2.5	41001	505	0.176	0.163	8.0
40061	506	1.200	1.120	7.1	40101	501	6.260	5.510	13.6	41001	506	0.108	0.100	8.0
40061	507	1.810	1.680	7.7	40101	502	25.000	22.700	10.1	41001	507	0.162	0.150	8.0
40061	508	2.740	2.470	10.9	40101	503	8.430	7.980	5.6	41001	508	0.245	0.221	10.9
40061	509	1.750	1.650	6.1	40101	504	13.900	12.700	9.4	41001	509	0.156	0.148	5.4
40061	510	1.400	1.310	6.9	40101	505	5.860	5.340	9.7	41001	510	0.125	0.117	6.8
40063	501	74.200	67.800	9.4	40101	506	6.160	5.680	8.5	41421	501	0.330	0.290	13.8
40063	502	68.600	63.500	8.0	40101	507	8.380	7.570	10.7	41421	502	0.184	0.165	11.5
40063	503	56.200	53.700	4.7	40101	508	11.300	9.930	13.8	41421	503	0.242	0.224	8.0
40063	504	73.600	69.000	6.7	40101	509	6.310	5.780	9.2	41421	504	0.221	0.200	10.5
40063	505	65.700	61.200	7.4	40101	510	8.030	7.430	8.1	41421	505	0.163	0.147	10.9

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41421	506	0.144	0.130	10.8	41604	501	8.640	7.630	13.2	41664	506	13.600	12.600	7.9
41421	507	0.340	0.300	13.3	41604	502	4.800	4.300	11.6	41664	507	20.500	19.000	7.9
41421	508	0.229	0.199	15.1	41604	503	6.300	5.820	8.2	41664	508	31.100	28.000	11.1
41421	509	0.160	0.146	9.6	41604	504	5.750	5.210	10.4	41664	509	19.800	18.700	5.9
41421	510	0.153	0.139	10.1	41604	505	4.240	3.820	11.0	41664	510	15.800	14.800	6.8
41422	501	0.177	0.156	13.5	41604	506	3.750	3.370	11.3	41665	501	2.940	2.690	9.3
41422	502	0.098	0.088	11.4	41604	507	8.730	7.850	11.2	41665	502	2.720	2.510	8.4
41422	503	0.129	0.119	8.4	41604	508	5.950	5.180	14.9	41665	503	2.230	2.130	4.7
41422	504	0.118	0.107	10.3	41604	509	4.160	3.810	9.2	41665	504	2.910	2.730	6.6
41422	505	0.087	0.078	11.5	41604	510	3.970	3.600	10.3	41665	505	2.600	2.420	7.4
41422	506	0.077	0.069	11.6	41620	501	0.950	0.870	9.2	41665	506	1.590	1.480	7.4
41422	507	0.179	0.161	11.2	41620	502	0.800	0.730	9.6	41665	507	2.400	2.230	7.6
41422	508	0.122	0.106	15.1	41620	503	0.930	0.840	10.7	41665	508	3.640	3.270	11.3
41422	509	0.085	0.078	9.0	41620	504	1.260	1.150	9.6	41665	509	2.310	2.190	5.5
41422	510	0.081	0.074	9.5	41620	505	0.810	0.740	9.5	41665	510	1.850	1.740	6.3
41510	501	27.000	24.800	8.9	41620	506	0.830	0.760	9.2	41667	501	68.600	62.700	9.4
41510	502	54.900	51.000	7.6	41620	507	1.040	0.940	10.6	41667	502	63.400	58.700	8.0
41510	503	30.100	28.800	4.5	41620	508	0.930	0.840	10.7	41667	503	52.000	49.600	4.8
41510	504	30.000	28.300	6.0	41620	509	0.960	0.870	10.3	41667	504	68.000	63.800	6.6
41510	505	23.500	22.000	6.8	41620	510	0.760	0.690	10.1	41667	505	60.700	56.500	7.4
41510	506	25.000	23.300	7.3	41650	501	22.100	19.600	12.8	41667	506	37.200	34.500	7.8
41510	507	16.700	15.600	7.1	41650	502	12.300	11.000	11.8	41667	507	55.900	52.100	7.3
41510	508	32.900	29.800	10.4	41650	503	16.100	14.900	8.1	41667	508	84.900	76.400	11.1
41510	509	32.200	30.500	5.6	41650	504	14.700	13.400	9.7	41667	509	54.000	51.200	5.5
41510	510	15.900	15.000	6.0	41650	505	10.900	9.800	11.2	41667	510	43.300	40.500	6.9
41603	501	15.700	13.900	12.9	41650	506	9.610	8.630	11.4	41668	501	64.300	58.800	9.4
41603	502	8.730	7.830	11.5	41650	507	22.400	20.100	11.4	41668	502	59.500	55.000	8.2
41603	503	11.500	10.600	8.5	41650	508	15.300	13.300	15.0	41668	503	48.700	46.500	4.7
41603	504	10.500	9.480	10.8	41650	509	10.700	9.760	9.6	41668	504	63.800	59.800	6.7
41603	505	7.720	6.960	10.9	41650	510	10.200	9.240	10.4	41668	505	56.900	53.000	7.4
41603	506	6.830	6.130	11.4	41664	501	25.100	22.900	9.6	41668	506	34.900	32.400	7.7
41603	507	15.900	14.300	11.2	41664	502	23.200	21.500	7.9	41668	507	52.400	48.800	7.4
41603	508	10.800	9.440	14.4	41664	503	19.000	18.200	4.4	41668	508	79.600	71.700	11.0
41603	509	7.570	6.930	9.2	41664	504	24.900	23.300	6.9	41668	509	50.600	48.000	5.4
41603	510	7.230	6.560	10.2	41664	505	22.200	20.700	7.2	41668	510	40.600	38.000	6.8

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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
41669	501	0.450	0.410	9.8	41678	506	37.800	33.400	13.2	41715	501	7.310	6.450	13.3
41669	502	0.420	0.390	7.7	41678	507	30.200	26.800	12.7	41715	502	4.060	3.640	11.5
41669	503	0.340	0.330	3.0	41678	508	49.500	42.600	16.2	41715	503	5.330	4.920	8.3
41669	504	0.450	0.420	7.1	41678	509	32.900	29.700	10.8	41715	504	4.870	4.410	10.4
41669	505	0.400	0.370	8.1	41678	510	34.300	30.600	12.1	41715	505	3.590	3.240	10.8
41669	506	0.245	0.227	7.9	41680	501	11.500	10.200	12.7	41715	506	3.170	2.850	11.2
41669	507	0.370	0.340	8.8	41680	502	6.400	5.730	11.7	41715	507	7.380	6.640	11.1
41669	508	0.560	0.500	12.0	41680	503	8.390	7.760	8.1	41715	508	5.040	4.390	14.8
41669	509	0.350	0.340	2.9	41680	504	7.670	6.950	10.4	41715	509	3.520	3.220	9.3
41669	510	0.280	0.270	3.7	41680	505	5.650	5.100	10.8	41715	510	3.360	3.050	10.2
41670	501	0.760	0.690	10.1	41680	506	5.000	4.490	11.4	41716	501	4.650	4.110	13.1
41670	502	0.700	0.650	7.7	41680	507	11.600	10.500	10.5	41716	502	2.580	2.320	11.2
41670	503	0.570	0.550	3.6	41680	508	7.940	6.910	14.9	41716	503	3.390	3.130	8.3
41670	504	0.750	0.700	7.1	41680	509	5.540	5.080	9.1	41716	504	3.100	2.800	10.7
41670	505	0.670	0.620	8.1	41680	510	5.300	4.810	10.2	41716	505	2.280	2.060	10.7
41670	506	0.410	0.380	7.9	41696	501	0.620	0.560	10.7	41716	506	2.020	1.810	11.6
41670	507	0.620	0.570	8.8	41696	502	0.520	0.480	8.3	41716	507	4.700	4.230	11.1
41670	508	0.940	0.840	11.9	41696	503	0.600	0.550	9.1	41716	508	3.210	2.790	15.1
41670	509	0.600	0.560	7.1	41696	504	0.820	0.750	9.3	41716	509	2.240	2.050	9.3
41670	510	0.480	0.450	6.7	41696	505	0.530	0.480	10.4	41716	510	2.140	1.940	10.3
41677	501	0.196	0.179	9.5	41696	506	0.540	0.500	8.0	43151	501	22.000	20.900	5.3
41677	502	0.165	0.151	9.3	41696	507	0.680	0.620	9.7	43151	502	8.960	8.610	4.1
41677	503	0.191	0.174	9.8	41696	508	0.600	0.550	9.1	43151	503	9.520	9.440	0.8
41677	504	0.260	0.237	9.7	41696	509	0.620	0.570	8.8	43151	504	16.500	16.100	2.5
41677	505	0.167	0.152	9.9	41696	510	0.500	0.450	11.1	43151	505	10.400	10.000	4.0
41677	506	0.172	0.157	9.6	41697	501	0.430	0.390	10.3	43151	506	8.650	8.350	3.6
41677	507	0.215	0.195	10.3	41697	502	0.360	0.330	9.1	43151	507	10.800	10.400	3.8
41677	508	0.191	0.174	9.8	41697	503	0.420	0.380	10.5	43151	508	25.600	23.900	7.1
41677	509	0.198	0.180	10.0	41697	504	0.570	0.520	9.6	43151	509	10.100	9.910	1.9
41677	510	0.157	0.143	9.8	41697	505	0.370	0.330	12.1	43151	510	8.020	7.820	2.6
41678	501	59.900	52.100	15.0	41697	506	0.380	0.350	8.6	43152	501	17.900	15.600	14.7
41678	502	50.600	44.600	13.5	41697	507	0.470	0.430	9.3	43152	502	15.100	13.300	13.5
41678	503	42.900	39.100	9.7	41697	508	0.420	0.380	10.5	43152	503	12.800	11.700	9.4
41678	504	36.000	32.100	12.1	41697	509	0.430	0.400	7.5	43152	504	10.800	9.610	12.4
41678	505	30.000	26.700	12.4	41697	510	0.350	0.310	12.9	43152	505	8.990	7.980	12.7

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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
43152	506	11.300	10.000	13.0	43470	501	3.610	3.290	9.7	43551	506	17.900	17.200	4.1
43152	507	9.050	8.020	12.8	43470	502	3.040	2.770	9.7	43551	507	22.200	21.500	3.3
43152	508	14.800	12.700	16.5	43470	503	3.520	3.200	10.0	43551	508	52.800	49.300	7.1
43152	509	9.840	8.880	10.8	43470	504	4.780	4.350	9.9	43551	509	20.800	20.500	1.5
43152	510	10.300	9.160	12.4	43470	505	3.080	2.800	10.0	43551	510	16.600	16.100	3.1
43200	501	83.600	79.400	5.3	43470	506	3.160	2.890	9.3	43626	501	8.600	7.860	9.4
43200	502	34.100	32.800	4.0	43470	507	3.950	3.590	10.0	43626	502	7.950	7.350	8.2
43200	503	36.200	35.900	0.8	43470	508	3.520	3.200	10.0	43626	503	6.520	6.220	4.8
43200	504	63.000	61.300	2.8	43470	509	3.640	3.310	10.0	43626	504	8.530	8.000	6.6
43200	505	39.500	38.100	3.7	43470	510	2.890	2.630	9.9	43626	505	7.620	7.090	7.5
43200	506	32.900	31.800	3.5	43518	501	10.800	9.830	9.9	43626	506	4.670	4.330	7.9
43200	507	41.000	39.600	3.5	43518	502	9.950	9.200	8.2	43626	507	7.010	6.530	7.4
43200	508	97.300	91.000	6.9	43518	503	8.160	7.790	4.7	43626	508	10.600	9.580	10.6
43200	509	38.400	37.700	1.9	43518	504	10.700	10.000	7.0	43626	509	6.770	6.410	5.6
43200	510	30.500	29.800	2.3	43518	505	9.530	8.870	7.4	43626	510	5.430	5.080	6.9
43421	501	22.900	21.800	5.0	43518	506	5.840	5.410	7.9	43628	501	112.000	102.000	9.8
43421	502	9.350	8.980	4.1	43518	507	8.780	8.170	7.5	43628	502	103.000	95.600	7.7
43421	503	9.920	9.840	0.8	43518	508	13.300	12.000	10.8	43628	503	84.700	80.900	4.7
43421	504	17.300	16.800	3.0	43518	509	8.470	8.030	5.5	43628	504	111.000	104.000	6.7
43421	505	10.800	10.400	3.8	43518	510	6.790	6.360	6.8	43628	505	99.000	92.100	7.5
43421	506	9.020	8.710	3.6	43550	501	81.700	77.700	5.1	43628	506	60.600	56.200	7.8
43421	507	11.200	10.800	3.7	43550	502	33.300	32.000	4.1	43628	507	91.100	84.800	7.4
43421	508	26.700	24.900	7.2	43550	503	35.400	35.100	0.9	43628	508	138.000	125.000	10.4
43421	509	10.500	10.300	1.9	43550	504	61.500	59.900	2.7	43628	509	88.000	83.300	5.6
43421	510	8.370	8.160	2.6	43550	505	38.600	37.300	3.5	43628	510	70.500	66.000	6.8
43422	501	120.000	114.000	5.3	43550	506	32.200	31.100	3.5	43629	501	94.800	86.500	9.6
43422	502	49.000	47.100	4.0	43550	507	40.100	38.700	3.6	43629	502	87.600	81.000	8.1
43422	503	52.100	51.600	1.0	43550	508	95.100	88.900	7.0	43629	503	71.800	68.500	4.8
43422	504	90.500	88.100	2.7	43550	509	37.500	36.900	1.6	43629	504	93.900	88.100	6.6
43422	505	56.700	54.800	3.5	43550	510	29.800	29.100	2.4	43629	505	83.900	78.100	7.4
43422	506	47.400	45.700	3.7	43551	501	45.400	43.100	5.3	43629	506	51.400	47.600	8.0
43422	507	59.000	56.900	3.7	43551	502	18.500	17.800	3.9	43629	507	77.200	71.900	7.4
43422	508	140.000	131.000	6.9	43551	503	19.600	19.500	0.5	43629	508	117.000	106.000	10.4
43422	509	55.200	54.200	1.8	43551	504	34.200	33.200	3.0	43629	509	74.500	70.600	5.5
43422	510	43.900	42.800	2.6	43551	505	21.400	20.700	3.4	43629	510	59.800	56.000	6.8

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43760	501	3.160	2.880	9.7	43860	506	1.980	1.810	9.4	44070	501	2.720	2.490	9.2
43760	502	2.920	2.700	8.1	43860	507	2.470	2.250	9.8	44070	502	2.520	2.330	8.2
43760	503	2.390	2.280	4.8	43860	508	2.200	2.000	10.0	44070	503	2.060	1.970	4.6
43760	504	3.130	2.930	6.8	43860	509	2.280	2.070	10.1	44070	504	2.700	2.530	6.7
43760	505	2.790	2.600	7.3	43860	510	1.810	1.650	9.7	44070	505	2.410	2.240	7.6
43760	506	1.710	1.590	7.5	43889	501	0.810	0.740	9.5	44070	506	1.480	1.370	8.0
43760	507	2.570	2.390	7.5	43889	502	0.680	0.620	9.7	44070	507	2.220	2.070	7.2
43760	508	3.900	3.520	10.8	43889	503	0.790	0.720	9.7	44070	508	3.370	3.030	11.2
43760	509	2.480	2.350	5.5	43889	504	1.070	0.970	10.3	44070	509	2.140	2.030	5.4
43760	510	1.990	1.860	7.0	43889	505	0.690	0.630	9.5	44070	510	1.720	1.610	6.8
43822	501	2.870	2.620	9.5	43889	506	0.710	0.650	9.2	44071	501	3.030	2.770	9.4
43822	502	2.420	2.210	9.5	43889	507	0.880	0.800	10.0	44071	502	2.800	2.590	8.1
43822	503	2.800	2.550	9.8	43889	508	0.790	0.720	9.7	44071	503	2.300	2.190	5.0
43822	504	3.800	3.460	9.8	43889	509	0.810	0.740	9.5	44071	504	3.000	2.820	6.4
43822	505	2.450	2.220	10.4	43889	510	0.650	0.590	10.2	44071	505	2.680	2.500	7.2
43822	506	2.520	2.300	9.6	44009	501	2.720	2.480	9.7	44071	506	1.640	1.520	7.9
43822	507	3.140	2.850	10.2	44009	502	1.310	1.200	9.2	44071	507	2.470	2.300	7.4
43822	508	2.800	2.550	9.8	44009	503	1.710	1.620	5.6	44071	508	3.750	3.370	11.3
43822	509	2.890	2.640	9.5	44009	504	1.730	1.600	8.1	44071	509	2.380	2.260	5.3
43822	510	2.300	2.090	10.0	44009	505	1.480	1.360	8.8	44071	510	1.910	1.790	6.7
43840	501	0.035	0.032	9.4	44009	506	2.000	1.830	9.3	44072	501	2.090	1.910	9.4
43840	502	0.030	0.027	11.1	44009	507	1.850	1.710	8.2	44072	502	1.930	1.790	7.8
43840	503	0.034	0.031	9.7	44009	508	2.240	2.000	12.0	44072	503	1.590	1.510	5.3
43840	504	0.047	0.043	9.3	44009	509	1.800	1.690	6.5	44072	504	2.070	1.940	6.7
43840	505	0.030	0.027	11.1	44009	510	2.510	2.320	8.2	44072	505	1.850	1.720	7.6
43840	506	0.031	0.028	10.7	44069	501	9.200	8.400	9.5	44072	506	1.130	1.050	7.6
43840	507	0.039	0.035	11.4	44069	502	8.500	7.860	8.1	44072	507	1.710	1.590	7.5
43840	508	0.034	0.031	9.7	44069	503	6.970	6.650	4.8	44072	508	2.590	2.330	11.2
43840	509	0.036	0.032	12.5	44069	504	9.120	8.550	6.7	44072	509	1.650	1.560	5.8
43840	510	0.028	0.026	7.7	44069	505	8.140	7.580	7.4	44072	510	1.320	1.240	6.5
43860	501	2.260	2.060	9.7	44069	506	4.990	4.630	7.8	44100	501	0.690	0.640	7.8
43860	502	1.910	1.740	9.8	44069	507	7.500	6.980	7.4	44100	502	0.500	0.470	6.4
43860	503	2.200	2.000	10.0	44069	508	11.400	10.200	11.8	44100	503	0.530	0.510	3.9
43860	504	2.990	2.730	9.5	44069	509	7.240	6.860	5.5	44100	504	0.570	0.540	5.6
43860	505	1.930	1.750	10.3	44069	510	5.800	5.430	6.8	44100	505	0.720	0.680	5.9

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44100	506	0.700	0.660	6.1	44104	501	0.210	0.192	9.4	44110	506	0.640	0.600	6.7
44100	507	0.550	0.510	7.8	44104	502	0.153	0.142	7.7	44110	507	0.510	0.470	8.5
44100	508	1.000	0.910	9.9	44104	503	0.161	0.154	4.5	44110	508	0.920	0.840	9.5
44100	509	1.280	1.220	4.9	44104	504	0.172	0.162	6.2	44110	509	1.170	1.120	4.5
44100	510	0.840	0.790	6.3	44104	505	0.219	0.205	6.8	44110	510	0.770	0.720	6.9
44101	501	0.720	0.660	9.1	44104	506	0.211	0.198	6.6	44111	501	0.390	0.360	8.3
44101	502	0.530	0.490	8.2	44104	507	0.167	0.156	7.1	44111	502	0.280	0.270	3.7
44101	503	0.550	0.530	3.8	44104	508	0.300	0.280	7.1	44111	503	0.300	0.290	3.4
44101	504	0.590	0.560	5.4	44104	509	0.390	0.370	5.4	44111	504	0.320	0.300	6.7
44101	505	0.750	0.710	5.6	44104	510	0.250	0.239	4.6	44111	505	0.410	0.380	7.9
44101	506	0.730	0.680	7.4	44108	501	0.246	0.225	9.3	44111	506	0.390	0.370	5.4
44101	507	0.580	0.540	7.4	44108	502	0.179	0.167	7.2	44111	507	0.310	0.290	6.9
44101	508	1.050	0.950	10.5	44108	503	0.188	0.181	3.9	44111	508	0.570	0.510	11.8
44101	509	1.330	1.270	4.7	44108	504	0.202	0.190	6.3	44111	509	0.720	0.690	4.3
44101	510	0.870	0.820	6.1	44108	505	0.260	0.240	8.3	44111	510	0.470	0.440	6.8
44102	501	0.560	0.520	7.7	44108	506	0.247	0.232	6.5	44112	501	0.231	0.212	9.0
44102	502	0.410	0.380	7.9	44108	507	0.196	0.182	7.7	44112	502	0.168	0.157	7.0
44102	503	0.430	0.410	4.9	44108	508	0.360	0.320	12.5	44112	503	0.177	0.170	4.1
44102	504	0.460	0.440	4.5	44108	509	0.450	0.430	4.7	44112	504	0.190	0.179	6.1
44102	505	0.590	0.550	7.3	44108	510	0.300	0.280	7.1	44112	505	0.241	0.226	6.6
44102	506	0.570	0.530	7.5	44109	501	0.620	0.570	8.8	44112	506	0.233	0.218	6.9
44102	507	0.450	0.420	7.1	44109	502	0.450	0.420	7.1	44112	507	0.185	0.172	7.6
44102	508	0.820	0.740	10.8	44109	503	0.480	0.460	4.3	44112	508	0.330	0.300	10.0
44102	509	1.040	0.990	5.1	44109	504	0.510	0.480	6.2	44112	509	0.430	0.410	4.9
44102	510	0.680	0.640	6.2	44109	505	0.650	0.610	6.6	44112	510	0.280	0.260	7.7
44103	501	0.500	0.460	8.7	44109	506	0.630	0.590	6.8	44276	501	112.000	107.000	4.7
44103	502	0.360	0.340	5.9	44109	507	0.500	0.460	8.7	44276	502	45.800	44.000	4.1
44103	503	0.380	0.370	2.7	44109	508	0.900	0.820	9.8	44276	503	48.600	48.200	0.8
44103	504	0.410	0.390	5.1	44109	509	1.150	1.090	5.5	44276	504	84.500	82.200	2.8
44103	505	0.520	0.490	6.1	44109	510	0.750	0.710	5.6	44276	505	53.000	51.200	3.5
44103	506	0.500	0.470	6.4	44110	501	0.640	0.580	10.3	44276	506	44.200	42.700	3.5
44103	507	0.400	0.370	8.1	44110	502	0.460	0.430	7.0	44276	507	55.000	53.100	3.6
44103	508	0.720	0.660	9.1	44110	503	0.490	0.470	4.3	44276	508	131.000	122.000	7.4
44103	509	0.920	0.880	4.5	44110	504	0.520	0.490	6.1	44276	509	51.500	50.600	1.8
44103	510	0.600	0.570	5.3	44110	505	0.660	0.620	6.5	44276	510	41.000	39.900	2.8

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LOSS COST % CHANGE BY CLASS

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44277	501	72.800	69.100	5.4	44315	506	2.020	1.880	7.4	44430	501	0.237	0.209	13.4
44277	502	29.700	28.500	4.2	44315	507	3.040	2.830	7.4	44430	502	0.950	0.860	10.5
44277	503	31.500	31.200	1.0	44315	508	4.620	4.160	11.1	44430	503	0.320	0.300	6.7
44277	504	54.800	53.300	2.8	44315	509	2.940	2.780	5.8	44430	504	0.530	0.480	10.4
44277	505	34.300	33.200	3.3	44315	510	2.350	2.210	6.3	44430	505	0.222	0.202	9.9
44277	506	28.700	27.700	3.6	44427	501	22.600	19.900	13.6	44430	506	0.233	0.215	8.4
44277	507	35.700	34.400	3.8	44427	502	90.400	81.900	10.4	44430	507	0.320	0.290	10.3
44277	508	84.600	79.100	7.0	44427	503	30.500	28.900	5.5	44430	508	0.430	0.380	13.2
44277	509	33.400	32.800	1.8	44427	504	50.100	45.900	9.2	44430	509	0.239	0.219	9.1
44277	510	26.600	25.900	2.7	44427	505	21.200	19.300	9.8	44430	510	0.300	0.280	7.1
44280	501	0.196	0.179	9.5	44427	506	22.300	20.500	8.8	44431	501	0.760	0.670	13.4
44280	502	0.165	0.151	9.3	44427	507	30.300	27.400	10.6	44431	502	3.030	2.740	10.6
44280	503	0.191	0.174	9.8	44427	508	40.700	35.900	13.4	44431	503	1.020	0.970	5.2
44280	504	0.260	0.237	9.7	44427	509	22.800	20.900	9.1	44431	504	1.680	1.540	9.1
44280	505	0.167	0.152	9.9	44427	510	29.000	26.800	8.2	44431	505	0.710	0.650	9.2
44280	506	0.172	0.157	9.6	44428	501	22.800	20.000	14.0	44431	506	0.750	0.690	8.7
44280	507	0.215	0.195	10.3	44428	502	90.900	82.400	10.3	44431	507	1.010	0.920	9.8
44280	508	0.191	0.174	9.8	44428	503	30.700	29.000	5.9	44431	508	1.360	1.200	13.3
44280	509	0.198	0.180	10.0	44428	504	50.400	46.200	9.1	44431	509	0.760	0.700	8.6
44280	510	0.157	0.143	9.8	44428	505	21.300	19.400	9.8	44431	510	0.970	0.900	7.8
44311	501	5.560	5.070	9.7	44428	506	22.400	20.600	8.7	44432	501	0.240	0.211	13.7
44311	502	5.130	4.750	8.0	44428	507	30.500	27.500	10.9	44432	502	0.960	0.870	10.3
44311	503	4.210	4.020	4.7	44428	508	40.900	36.100	13.3	44432	503	0.320	0.310	3.2
44311	504	5.510	5.160	6.8	44428	509	23.000	21.000	9.5	44432	504	0.530	0.490	8.2
44311	505	4.920	4.580	7.4	44428	510	29.200	27.000	8.1	44432	505	0.225	0.205	9.8
44311	506	3.010	2.790	7.9	44429	501	0.340	0.300	13.3	44432	506	0.236	0.218	8.3
44311	507	4.530	4.210	7.6	44429	502	1.360	1.240	9.7	44432	507	0.320	0.290	10.3
44311	508	6.870	6.190	11.0	44429	503	0.460	0.440	4.5	44432	508	0.430	0.380	13.2
44311	509	4.370	4.140	5.6	44429	504	0.760	0.690	10.1	44432	509	0.242	0.222	9.0
44311	510	3.500	3.280	6.7	44429	505	0.320	0.290	10.3	44432	510	0.310	0.280	10.7
44315	501	3.730	3.410	9.4	44429	506	0.340	0.310	9.7	44433	501	7.650	6.740	13.5
44315	502	3.450	3.190	8.2	44429	507	0.460	0.410	12.2	44433	502	30.600	27.700	10.5
44315	503	2.830	2.700	4.8	44429	508	0.610	0.540	13.0	44433	503	10.300	9.760	5.5
44315	504	3.700	3.470	6.6	44429	509	0.340	0.320	6.3	44433	504	16.900	15.500	9.0
44315	505	3.300	3.080	7.1	44429	510	0.440	0.400	10.0	44433	505	7.160	6.530	9.6

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44433	506	7.530	6.940	8.5	44437	501	14.700	12.900	14.0	44440	506	18.400	16.900	8.9
44433	507	10.200	9.250	10.3	44437	502	58.600	53.100	10.4	44440	507	25.000	22.600	10.6
44433	508	13.800	12.100	14.0	44437	503	19.800	18.700	5.9	44440	508	33.600	29.600	13.5
44433	509	7.720	7.070	9.2	44437	504	32.500	29.800	9.1	44440	509	18.800	17.300	8.7
44433	510	9.820	9.080	8.1	44437	505	13.700	12.500	9.6	44440	510	24.000	22.200	8.1
44434	501	14.600	12.900	13.2	44437	506	14.400	13.300	8.3	45190	501	2.320	2.110	10.0
44434	502	58.500	53.000	10.4	44437	507	19.600	17.700	10.7	45190	502	0.720	0.660	9.1
44434	503	19.700	18.700	5.3	44437	508	26.400	23.300	13.3	45190	503	2.660	2.530	5.1
44434	504	32.400	29.700	9.1	44437	509	14.800	13.600	8.8	45190	504	1.000	0.930	7.5
44434	505	13.700	12.500	9.6	44437	510	18.800	17.400	8.0	45190	505	1.210	1.120	8.0
44434	506	14.400	13.300	8.3	44438	501	11.600	10.200	13.7	45190	506	1.870	1.730	8.1
44434	507	19.600	17.700	10.7	44438	502	46.300	42.000	10.2	45190	507	1.110	1.030	7.8
44434	508	26.300	23.200	13.4	44438	503	15.600	14.800	5.4	45190	508	3.380	3.030	11.6
44434	509	14.800	13.500	9.6	44438	504	25.700	23.500	9.4	45190	509	1.880	1.770	6.2
44434	510	18.800	17.400	8.0	44438	505	10.800	9.890	9.2	45190	510	2.700	2.520	7.1
44435	501	15.100	13.300	13.5	44438	506	11.400	10.500	8.6	45191	501	1.650	1.500	10.0
44435	502	60.500	54.900	10.2	44438	507	15.500	14.000	10.7	45191	502	0.510	0.470	8.5
44435	503	20.400	19.300	5.7	44438	508	20.800	18.400	13.0	45191	503	1.890	1.800	5.0
44435	504	33.600	30.700	9.4	44438	509	11.700	10.700	9.3	45191	504	0.710	0.660	7.6
44435	505	14.200	12.900	10.1	44438	510	14.900	13.800	8.0	45191	505	0.860	0.800	7.5
44435	506	14.900	13.700	8.8	44439	501	22.600	19.900	13.6	45191	506	1.330	1.230	8.1
44435	507	20.300	18.300	10.9	44439	502	90.100	81.700	10.3	45191	507	0.790	0.730	8.2
44435	508	27.200	24.000	13.3	44439	503	30.400	28.800	5.6	45191	508	2.400	2.150	11.6
44435	509	15.300	14.000	9.3	44439	504	50.000	45.800	9.2	45191	509	1.330	1.260	5.6
44435	510	19.400	18.000	7.8	44439	505	21.100	19.300	9.3	45191	510	1.920	1.790	7.3
44436	501	17.700	15.600	13.5	44439	506	22.200	20.500	8.3	45192	501	1.920	1.750	9.7
44436	502	70.700	64.100	10.3	44439	507	30.200	27.300	10.6	45192	502	0.590	0.550	7.3
44436	503	23.800	22.600	5.3	44439	508	40.600	35.800	13.4	45192	503	2.210	2.100	5.2
44436	504	39.200	35.900	9.2	44439	509	22.800	20.900	9.1	45192	504	0.830	0.770	7.8
44436	505	16.600	15.100	9.9	44439	510	29.000	26.800	8.2	45192	505	1.010	0.930	8.6
44436	506	17.400	16.100	8.1	44440	501	18.700	16.400	14.0	45192	506	1.560	1.440	8.3
44436	507	23.700	21.400	10.7	44440	502	74.600	67.600	10.4	45192	507	0.930	0.860	8.1
44436	508	31.800	28.100	13.2	44440	503	25.200	23.800	5.9	45192	508	2.800	2.510	11.6
44436	509	17.900	16.400	9.1	44440	504	41.400	37.900	9.2	45192	509	1.560	1.470	6.1
44436	510	22.700	21.000	8.1	44440	505	17.500	15.900	10.1	45192	510	2.240	2.090	7.2

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45193	501	1.140	1.030	10.7	45380	506	0.119	0.110	8.2	45819	501	0.084	0.077	9.1
45193	502	0.350	0.320	9.4	45380	507	0.122	0.113	8.0	45819	502	0.064	0.058	10.3
45193	503	1.300	1.240	4.8	45380	508	0.141	0.129	9.3	45819	503	0.081	0.075	8.0
45193	504	0.490	0.460	6.5	45380	509	0.145	0.132	9.8	45819	504	0.046	0.043	7.0
45193	505	0.590	0.550	7.3	45380	510	0.176	0.162	8.6	45819	505	0.066	0.061	8.2
45193	506	0.920	0.850	8.2	45450	501	14.200	13.500	5.2	45819	506	0.059	0.055	7.3
45193	507	0.550	0.510	7.8	45450	502	5.780	5.550	4.1	45819	507	0.060	0.056	7.1
45193	508	1.650	1.480	11.5	45450	503	6.140	6.090	0.8	45819	508	0.070	0.064	9.4
45193	509	0.920	0.870	5.7	45450	504	10.700	10.400	2.9	45819	509	0.072	0.066	9.1
45193	510	1.320	1.240	6.5	45450	505	6.690	6.460	3.6	45819	510	0.087	0.080	8.7
45210	501	1.440	1.310	9.9	45450	506	5.580	5.390	3.5	45900	501	0.063	0.057	10.5
45210	502	0.440	0.410	7.3	45450	507	6.950	6.710	3.6	45900	502	0.127	0.118	7.6
45210	503	1.650	1.570	5.1	45450	508	16.500	15.400	7.1	45900	503	0.070	0.067	4.5
45210	504	0.620	0.580	6.9	45450	509	6.510	6.390	1.9	45900	504	0.070	0.066	6.1
45210	505	0.750	0.690	8.7	45450	510	5.180	5.040	2.8	45900	505	0.055	0.051	7.8
45210	506	1.160	1.070	8.4	45678	501	0.212	0.193	9.8	45900	506	0.058	0.054	7.4
45210	507	0.690	0.640	7.8	45678	502	0.179	0.163	9.8	45900	507	0.039	0.036	8.3
45210	508	2.090	1.880	11.2	45678	503	0.207	0.188	10.1	45900	508	0.076	0.069	10.1
45210	509	1.170	1.100	6.4	45678	504	0.280	0.260	7.7	45900	509	0.075	0.071	5.6
45210	510	1.670	1.560	7.1	45678	505	0.181	0.164	10.4	45900	510	0.037	0.035	5.7
45334	501	48.200	45.800	5.2	45678	506	0.186	0.170	9.4	45901	501	0.054	0.049	10.2
45334	502	19.700	18.900	4.2	45678	507	0.232	0.211	10.0	45901	502	0.109	0.101	7.9
45334	503	20.900	20.700	1.0	45678	508	0.207	0.188	10.1	45901	503	0.060	0.057	5.3
45334	504	36.300	35.300	2.8	45678	509	0.213	0.195	9.2	45901	504	0.060	0.056	7.1
45334	505	22.700	22.000	3.2	45678	510	0.170	0.154	10.4	45901	505	0.047	0.044	6.8
45334	506	19.000	18.300	3.8	45771	501	0.260	0.237	9.7	45901	506	0.050	0.046	8.7
45334	507	23.600	22.800	3.5	45771	502	0.196	0.180	8.9	45901	507	0.033	0.031	6.5
45334	508	56.100	52.400	7.1	45771	503	0.249	0.229	8.7	45901	508	0.065	0.059	10.2
45334	509	22.100	21.700	1.8	45771	504	0.142	0.131	8.4	45901	509	0.064	0.061	4.9
45334	510	17.600	17.200	2.3	45771	505	0.203	0.187	8.6	45901	510	0.032	0.030	6.7
45380	501	0.169	0.156	8.3	45771	506	0.182	0.168	8.3	45937	501	0.189	0.180	5.0
45380	502	0.129	0.118	9.3	45771	507	0.186	0.172	8.1	45937	502	0.077	0.074	4.1
45380	503	0.164	0.150	9.3	45771	508	0.215	0.197	9.1	45937	503	0.082	0.081	1.2
45380	504	0.093	0.086	8.1	45771	509	0.220	0.202	8.9	45937	504	0.142	0.138	2.9
45380	505	0.133	0.123	8.1	45771	510	0.270	0.247	9.3	45937	505	0.089	0.086	3.5

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45937	506	0.074	0.072	2.8	46202	501	2.950	2.680	10.1	46427	506	25.700	22.700	13.2
45937	507	0.093	0.089	4.5	46202	502	0.910	0.840	8.3	46427	507	20.600	18.200	13.2
45937	508	0.220	0.206	6.8	46202	503	3.380	3.210	5.3	46427	508	33.700	29.000	16.2
45937	509	0.087	0.085	2.4	46202	504	1.270	1.180	7.6	46427	509	22.400	20.200	10.9
45937	510	0.069	0.067	3.0	46202	505	1.540	1.420	8.5	46427	510	23.300	20.800	12.0
46004	501	21.000	18.600	12.9	46202	506	2.380	2.200	8.2	46603	501	2.560	2.230	14.8
46004	502	11.700	10.500	11.4	46202	507	1.420	1.310	8.4	46603	502	2.160	1.910	13.1
46004	503	15.300	14.200	7.7	46202	508	4.290	3.840	11.7	46603	503	1.830	1.670	9.6
46004	504	14.000	12.700	10.2	46202	509	2.390	2.250	6.2	46603	504	1.540	1.370	12.4
46004	505	10.300	9.310	10.6	46202	510	3.430	3.210	6.9	46603	505	1.280	1.140	12.3
46004	506	9.130	8.200	11.3	46362	501	209.000	182.000	14.8	46603	506	1.610	1.430	12.6
46004	507	21.300	19.100	11.5	46362	502	176.000	156.000	12.8	46603	507	1.290	1.150	12.2
46004	508	14.500	12.600	15.1	46362	503	150.000	136.000	10.3	46603	508	2.120	1.820	16.5
46004	509	10.100	9.280	8.8	46362	504	126.000	112.000	12.5	46603	509	1.410	1.270	11.0
46004	510	9.670	8.780	10.1	46362	505	105.000	93.100	12.8	46603	510	1.470	1.310	12.2
46005	501	16.800	14.900	12.8	46362	506	132.000	117.000	12.8	46604	501	2.950	2.570	14.8
46005	502	9.350	8.380	11.6	46362	507	105.000	93.500	12.3	46604	502	2.490	2.200	13.2
46005	503	12.300	11.300	8.8	46362	508	173.000	149.000	16.1	46604	503	2.120	1.930	9.8
46005	504	11.200	10.200	9.8	46362	509	115.000	104.000	10.6	46604	504	1.780	1.580	12.7
46005	505	8.260	7.450	10.9	46362	510	120.000	107.000	12.1	46604	505	1.480	1.320	12.1
46005	506	7.310	6.560	11.4	46426	501	30.500	26.600	14.7	46604	506	1.860	1.650	12.7
46005	507	17.000	15.300	11.1	46426	502	25.800	22.700	13.7	46604	507	1.490	1.320	12.9
46005	508	11.600	10.100	14.9	46426	503	21.900	19.900	10.1	46604	508	2.440	2.100	16.2
46005	509	8.100	7.420	9.2	46426	504	18.300	16.400	11.6	46604	509	1.620	1.460	11.0
46005	510	7.740	7.020	10.3	46426	505	15.300	13.600	12.5	46604	510	1.690	1.510	11.9
46112	501	0.025	0.022	13.6	46426	506	19.300	17.000	13.5	46606	501	7.880	6.860	14.9
46112	502	0.098	0.089	10.1	46426	507	15.400	13.700	12.4	46606	502	6.650	5.870	13.3
46112	503	0.033	0.031	6.5	46426	508	25.300	21.700	16.6	46606	503	5.640	5.140	9.7
46112	504	0.055	0.050	10.0	46426	509	16.800	15.100	11.3	46606	504	4.730	4.220	12.1
46112	505	0.023	0.021	9.5	46426	510	17.500	15.600	12.2	46606	505	3.950	3.510	12.5
46112	506	0.024	0.022	9.1	46427	501	40.800	35.500	14.9	46606	506	4.970	4.400	13.0
46112	507	0.033	0.030	10.0	46427	502	34.400	30.400	13.2	46606	507	3.980	3.520	13.1
46112	508	0.044	0.039	12.8	46427	503	29.200	26.600	9.8	46606	508	6.520	5.600	16.4
46112	509	0.025	0.023	8.7	46427	504	24.500	21.900	11.9	46606	509	4.320	3.900	10.8
46112	510	0.032	0.029	10.3	46427	505	20.500	18.200	12.6	46606	510	4.510	4.030	11.9

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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
46607	501	10.800	9.430	14.5	46911	506	9.230	8.560	7.8	47318	501	7.000	6.390	9.5
46607	502	9.150	8.070	13.4	46911	507	13.900	12.900	7.8	47318	502	6.470	5.980	8.2
46607	503	7.760	7.070	9.8	46911	508	21.100	19.000	11.1	47318	503	5.300	5.060	4.7
46607	504	6.510	5.810	12.0	46911	509	13.400	12.700	5.5	47318	504	6.940	6.500	6.8
46607	505	5.430	4.820	12.7	46911	510	10.700	10.100	5.9	47318	505	6.190	5.770	7.3
46607	506	6.830	6.040	13.1	46912	501	31.200	28.500	9.5	47318	506	3.800	3.520	8.0
46607	507	5.470	4.850	12.8	46912	502	28.800	26.700	7.9	47318	507	5.700	5.310	7.3
46607	508	8.960	7.700	16.4	46912	503	23.600	22.600	4.4	47318	508	8.660	7.790	11.2
46607	509	5.950	5.370	10.8	46912	504	30.900	29.000	6.6	47318	509	5.510	5.220	5.6
46607	510	6.200	5.540	11.9	46912	505	27.600	25.700	7.4	47318	510	4.410	4.130	6.8
46622	501	8.390	7.640	9.8	46912	506	16.900	15.700	7.6	47367	501	0.196	0.179	9.5
46622	502	7.080	6.450	9.8	46912	507	25.400	23.700	7.2	47367	502	0.165	0.151	9.3
46622	503	8.180	7.440	9.9	46912	508	38.600	34.700	11.2	47367	503	0.191	0.174	9.8
46622	504	11.100	10.100	9.9	46912	509	24.500	23.200	5.6	47367	504	0.260	0.237	9.7
46622	505	7.160	6.500	10.2	46912	510	19.700	18.400	7.1	47367	505	0.167	0.152	9.9
46622	506	7.350	6.730	9.2	47050	501	0.780	0.720	8.3	47367	506	0.172	0.157	9.6
46622	507	9.180	8.340	10.1	47050	502	0.660	0.600	10.0	47367	507	0.215	0.195	10.3
46622	508	8.180	7.430	10.1	47050	503	0.770	0.700	10.0	47367	508	0.191	0.174	9.8
46622	509	8.450	7.700	9.7	47050	504	1.040	0.950	9.5	47367	509	0.198	0.180	10.0
46622	510	6.720	6.110	10.0	47050	505	0.670	0.610	9.8	47367	510	0.157	0.143	9.8
46700	501	168.000	160.000	5.0	47050	506	0.690	0.630	9.5	47420	501	1.530	1.400	9.3
46700	502	68.600	65.900	4.1	47050	507	0.860	0.780	10.3	47420	502	1.420	1.310	8.4
46700	503	72.800	72.200	0.8	47050	508	0.770	0.700	10.0	47420	503	1.160	1.110	4.5
46700	504	127.000	123.000	3.3	47050	509	0.790	0.720	9.7	47420	504	1.520	1.420	7.0
46700	505	79.400	76.700	3.5	47050	510	0.630	0.570	10.5	47420	505	1.360	1.260	7.9
46700	506	66.200	63.900	3.6	47221	501	184.000	175.000	5.1	47420	506	0.830	0.770	7.8
46700	507	82.500	79.600	3.6	47221	502	75.300	72.300	4.1	47420	507	1.250	1.160	7.8
46700	508	196.000	183.000	7.1	47221	503	79.900	79.200	0.9	47420	508	1.900	1.710	11.1
46700	509	77.300	75.900	1.8	47221	504	139.000	135.000	3.0	47420	509	1.210	1.140	6.1
46700	510	61.400	59.900	2.5	47221	505	87.100	84.100	3.6	47420	510	0.970	0.910	6.6
46911	501	17.000	15.600	9.0	47221	506	72.700	70.100	3.7	47469	501	3.320	2.930	13.3
46911	502	15.700	14.600	7.5	47221	507	90.500	87.300	3.7	47469	502	1.840	1.650	11.5
46911	503	12.900	12.300	4.9	47221	508	215.000	201.000	7.0	47469	503	2.420	2.240	8.0
46911	504	16.900	15.800	7.0	47221	509	84.700	83.200	1.8	47469	504	2.210	2.000	10.5
46911	505	15.100	14.000	7.9	47221	510	67.400	65.700	2.6	47469	505	1.630	1.470	10.9

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LOSS COST % CHANGE BY CLASS

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47469	506	1.440	1.300	10.8	47475	501	3.320	2.930	13.3	47478	506	2.020	1.810	11.6
47469	507	3.360	3.020	11.3	47475	502	1.840	1.650	11.5	47478	507	4.700	4.230	11.1
47469	508	2.290	1.990	15.1	47475	503	2.420	2.240	8.0	47478	508	3.210	2.790	15.1
47469	509	1.600	1.460	9.6	47475	504	2.210	2.000	10.5	47478	509	2.240	2.050	9.3
47469	510	1.530	1.390	10.1	47475	505	1.630	1.470	10.9	47478	510	2.140	1.940	10.3
47471	501	2.880	2.540	13.4	47475	506	1.440	1.300	10.8	48039	501	59.300	56.300	5.3
47471	502	1.600	1.430	11.9	47475	507	3.360	3.020	11.3	48039	502	24.200	23.200	4.3
47471	503	2.100	1.940	8.2	47475	508	2.290	1.990	15.1	48039	503	25.700	25.500	0.8
47471	504	1.920	1.740	10.3	47475	509	1.600	1.460	9.6	48039	504	44.600	43.400	2.8
47471	505	1.410	1.270	11.0	47475	510	1.530	1.390	10.1	48039	505	28.000	27.000	3.7
47471	506	1.250	1.120	11.6	47476	501	3.320	2.930	13.3	48039	506	23.400	22.500	4.0
47471	507	2.910	2.620	11.1	47476	502	1.840	1.650	11.5	48039	507	29.100	28.100	3.6
47471	508	1.980	1.730	14.5	47476	503	2.420	2.240	8.0	48039	508	69.000	64.500	7.0
47471	509	1.390	1.270	9.4	47476	504	2.210	2.000	10.5	48039	509	27.200	26.800	1.5
47471	510	1.320	1.200	10.0	47476	505	1.630	1.470	10.9	48039	510	21.600	21.100	2.4
47473	501	3.760	3.330	12.9	47476	506	1.440	1.300	10.8	48206	501	22.800	20.800	9.6
47473	502	2.090	1.870	11.8	47476	507	3.360	3.020	11.3	48206	502	21.000	19.500	7.7
47473	503	2.740	2.540	7.9	47476	508	2.290	1.990	15.1	48206	503	17.200	16.500	4.2
47473	504	2.510	2.270	10.6	47476	509	1.600	1.460	9.6	48206	504	22.600	21.200	6.6
47473	505	1.850	1.670	10.8	47476	510	1.530	1.390	10.1	48206	505	20.100	18.800	6.9
47473	506	1.630	1.470	10.9	47477	501	4.430	3.910	13.3	48206	506	12.300	11.400	7.9
47473	507	3.800	3.420	11.1	47477	502	2.460	2.210	11.3	48206	507	18.600	17.300	7.5
47473	508	2.590	2.260	14.6	47477	503	3.230	2.980	8.4	48206	508	28.200	25.400	11.0
47473	509	1.810	1.660	9.0	47477	504	2.950	2.670	10.5	48206	509	17.900	17.000	5.3
47473	510	1.730	1.570	10.2	47477	505	2.170	1.960	10.7	48206	510	14.400	13.400	7.5
47474	501	4.210	3.720	13.2	47477	506	1.920	1.730	11.0	48441	501	0.096	0.087	10.3
47474	502	2.340	2.100	11.4	47477	507	4.480	4.030	11.2	48441	502	0.088	0.082	7.3
47474	503	3.070	2.840	8.1	47477	508	3.050	2.660	14.7	48441	503	0.072	0.069	4.3
47474	504	2.800	2.540	10.2	47477	509	2.130	1.950	9.2	48441	504	0.095	0.089	6.7
47474	505	2.070	1.860	11.3	47477	510	2.040	1.850	10.3	48441	505	0.085	0.079	7.6
47474	506	1.830	1.640	11.6	47478	501	4.650	4.110	13.1	48441	506	0.052	0.048	8.3
47474	507	4.250	3.830	11.0	47478	502	2.580	2.320	11.2	48441	507	0.078	0.073	6.8
47474	508	2.900	2.530	14.6	47478	503	3.390	3.130	8.3	48441	508	0.118	0.106	11.3
47474	509	2.030	1.860	9.1	47478	504	3.100	2.800	10.7	48441	509	0.075	0.071	5.6
47474	510	1.930	1.760	9.7	47478	505	2.280	2.060	10.7	48441	510	0.060	0.056	7.1

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48557	501	9.560	8.730	9.5	48636	506	1.020	0.930	9.7	48925	501	175.000	160.000	9.4
48557	502	8.840	8.170	8.2	48636	507	0.740	0.670	10.4	48925	502	162.000	149.000	8.7
48557	503	7.240	6.910	4.8	48636	508	0.730	0.660	10.6	48925	503	132.000	126.000	4.8
48557	504	9.470	8.880	6.6	48636	509	0.780	0.710	9.9	48925	504	173.000	162.000	6.8
48557	505	8.460	7.880	7.4	48636	510	0.770	0.700	10.0	48925	505	155.000	144.000	7.6
48557	506	5.180	4.810	7.7	48637	501	7.310	6.670	9.6	48925	506	94.800	87.900	7.8
48557	507	7.790	7.250	7.4	48637	502	6.750	6.240	8.2	48925	507	142.000	133.000	6.8
48557	508	11.800	10.600	11.3	48637	503	5.530	5.280	4.7	48925	508	216.000	195.000	10.8
48557	509	7.520	7.130	5.5	48637	504	7.240	6.790	6.6	48925	509	138.000	130.000	6.2
48557	510	6.030	5.650	6.7	48637	505	6.470	6.020	7.5	48925	510	110.000	103.000	6.8
48558	501	8.320	7.590	9.6	48637	506	3.960	3.670	7.9	49005	501	0.133	0.122	9.0
48558	502	7.690	7.110	8.2	48637	507	5.950	5.540	7.4	49005	502	0.113	0.103	9.7
48558	503	6.300	6.010	4.8	48637	508	9.040	8.140	11.1	49005	503	0.130	0.118	10.2
48558	504	8.240	7.730	6.6	48637	509	5.750	5.450	5.5	49005	504	0.177	0.161	9.9
48558	505	7.360	6.850	7.4	48637	510	4.610	4.310	7.0	49005	505	0.114	0.103	10.7
48558	506	4.510	4.180	7.9	48638	501	3.630	3.310	9.7	49005	506	0.117	0.107	9.3
48558	507	6.780	6.310	7.4	48638	502	3.350	3.100	8.1	49005	507	0.146	0.133	9.8
48558	508	10.300	9.260	11.2	48638	503	2.750	2.620	5.0	49005	508	0.130	0.118	10.2
48558	509	6.540	6.200	5.5	48638	504	3.590	3.370	6.5	49005	509	0.134	0.122	9.8
48558	510	5.240	4.910	6.7	48638	505	3.210	2.990	7.4	49005	510	0.107	0.097	10.3
48600	501	61.100	53.200	14.8	48638	506	1.970	1.820	8.2	49111	501	1.410	1.300	8.5
48600	502	51.600	45.500	13.4	48638	507	2.960	2.750	7.6	49111	502	2.880	2.670	7.9
48600	503	43.700	39.800	9.8	48638	508	4.480	4.040	10.9	49111	503	1.580	1.510	4.6
48600	504	36.700	32.700	12.2	48638	509	2.850	2.700	5.6	49111	504	1.570	1.480	6.1
48600	505	30.600	27.200	12.5	48638	510	2.290	2.140	7.0	49111	505	1.230	1.150	7.0
48600	506	38.500	34.100	12.9	48808	501	0.930	0.850	9.4	49111	506	1.310	1.220	7.4
48600	507	30.800	27.300	12.8	48808	502	1.880	1.750	7.4	49111	507	0.870	0.810	7.4
48600	508	50.500	43.400	16.4	48808	503	1.030	0.990	4.0	49111	508	1.720	1.560	10.3
48600	509	33.500	30.200	10.9	48808	504	1.030	0.970	6.2	49111	509	1.680	1.600	5.0
48600	510	35.000	31.200	12.2	48808	505	0.800	0.750	6.7	49111	510	0.830	0.780	6.4
48636	501	0.630	0.570	10.5	48808	506	0.860	0.800	7.5	49181	501	19.400	18.400	5.4
48636	502	0.830	0.750	10.7	48808	507	0.570	0.530	7.5	49181	502	7.900	7.590	4.1
48636	503	0.630	0.570	10.5	48808	508	1.130	1.020	10.8	49181	503	8.390	8.320	0.8
48636	504	0.860	0.790	8.9	48808	509	1.100	1.050	4.8	49181	504	14.600	14.200	2.8
48636	505	0.470	0.430	9.3	48808	510	0.550	0.510	7.8	49181	505	9.140	8.830	3.5

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49181	506	7.630	7.360	3.7	49239	501	0.126	0.116	8.6	49617	506	0.135	0.124	8.9
49181	507	9.500	9.170	3.6	49239	502	0.096	0.088	9.1	49617	507	0.125	0.115	8.7
49181	508	22.500	21.100	6.6	49239	503	0.122	0.112	8.9	49617	508	0.152	0.135	12.6
49181	509	8.900	8.740	1.8	49239	504	0.069	0.064	7.8	49617	509	0.122	0.114	7.0
49181	510	7.070	6.890	2.6	49239	505	0.100	0.092	8.7	49617	510	0.169	0.157	7.6
49183	501	23.600	22.400	5.4	49239	506	0.089	0.082	8.5	49618	501	0.154	0.140	10.0
49183	502	9.640	9.250	4.2	49239	507	0.091	0.084	8.3	49618	502	0.074	0.068	8.8
49183	503	10.200	10.100	1.0	49239	508	0.106	0.097	9.3	49618	503	0.097	0.092	5.4
49183	504	17.800	17.300	2.9	49239	509	0.108	0.099	9.1	49618	504	0.098	0.091	7.7
49183	505	11.100	10.800	2.8	49239	510	0.132	0.121	9.1	49618	505	0.084	0.077	9.1
49183	506	9.300	8.980	3.6	49292	501	1.420	1.350	5.2	49618	506	0.113	0.104	8.7
49183	507	11.600	11.200	3.6	49292	502	0.580	0.560	3.6	49618	507	0.105	0.097	8.2
49183	508	27.500	25.700	7.0	49292	503	0.610	0.610	0.0	49618	508	0.127	0.113	12.4
49183	509	10.900	10.700	1.9	49292	504	1.070	1.040	2.9	49618	509	0.102	0.096	6.3
49183	510	8.630	8.410	2.6	49292	505	0.670	0.650	3.1	49618	510	0.142	0.132	7.6
49184	501	49.800	47.400	5.1	49292	506	0.560	0.540	3.7	49619	501	0.290	0.260	11.5
49184	502	20.300	19.500	4.1	49292	507	0.690	0.670	3.0	49619	502	0.140	0.128	9.4
49184	503	21.600	21.400	0.9	49292	508	1.650	1.540	7.1	49619	503	0.182	0.173	5.2
49184	504	37.500	36.500	2.7	49292	509	0.650	0.640	1.6	49619	504	0.184	0.171	7.6
49184	505	23.500	22.700	3.5	49292	510	0.520	0.500	4.0	49619	505	0.158	0.145	9.0
49184	506	19.600	18.900	3.7	49333	501	10.400	9.870	5.4	49619	506	0.213	0.195	9.2
49184	507	24.400	23.600	3.4	49333	502	4.240	4.070	4.2	49619	507	0.198	0.182	8.8
49184	508	58.000	54.200	7.0	49333	503	4.500	4.460	0.9	49619	508	0.240	0.213	12.7
49184	509	22.900	22.500	1.8	49333	504	7.830	7.610	2.9	49619	509	0.192	0.181	6.1
49184	510	18.200	17.700	2.8	49333	505	4.910	4.740	3.6	49619	510	0.270	0.248	8.9
49185	501	45.400	43.100	5.3	49333	506	4.090	3.950	3.5	49763	501	1.890	1.720	9.9
49185	502	18.500	17.800	3.9	49333	507	5.100	4.920	3.7	49763	502	0.910	0.830	9.6
49185	503	19.600	19.500	0.5	49333	508	12.100	11.300	7.1	49763	503	1.180	1.120	5.4
49185	504	34.200	33.200	3.0	49333	509	4.770	4.690	1.7	49763	504	1.200	1.110	8.1
49185	505	21.400	20.700	3.4	49333	510	3.800	3.700	2.7	49763	505	1.020	0.940	8.5
49185	506	17.900	17.200	4.1	49617	501	0.184	0.167	10.2	49763	506	1.390	1.270	9.4
49185	507	22.200	21.500	3.3	49617	502	0.089	0.081	9.9	49763	507	1.280	1.180	8.5
49185	508	52.800	49.300	7.1	49617	503	0.115	0.109	5.5	49763	508	1.560	1.390	12.2
49185	509	20.800	20.500	1.5	49617	504	0.117	0.108	8.3	49763	509	1.250	1.170	6.8
49185	510	16.600	16.100	3.1	49617	505	0.100	0.092	8.7	49763	510	1.740	1.610	8.1

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STATE: 34 - OHIO
 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
49801	501	163.000	154.000	5.8	49840	506	0.710	0.650	9.2	50017	501	0.063	0.057	10.5
49801	502	66.300	63.700	4.1	49840	507	0.880	0.800	10.0	50017	502	0.074	0.066	12.1
49801	503	70.400	69.800	0.9	49840	508	0.790	0.720	9.7	50017	503	0.076	0.069	10.1
49801	504	122.000	119.000	2.5	49840	509	0.810	0.740	9.5	50017	504	0.035	0.031	12.9
49801	505	76.700	74.100	3.5	49840	510	0.650	0.590	10.2	50017	505	0.090	0.082	9.8
49801	506	64.000	61.800	3.6	49870	501	73.100	66.700	9.6	50017	506	0.046	0.043	7.0
49801	507	79.700	76.900	3.6	49870	502	67.500	62.500	8.0	50017	507	0.071	0.064	10.9
49801	508	189.000	177.000	6.8	49870	503	55.400	52.800	4.9	50017	508	0.068	0.061	11.5
49801	509	74.700	73.300	1.9	49870	504	72.400	67.900	6.6	50017	509	0.063	0.056	12.5
49801	510	59.300	57.800	2.6	49870	505	64.700	60.200	7.5	50017	510	0.060	0.054	11.1
49802	501	14.400	13.700	5.1	49870	506	39.600	36.700	7.9	50045	501	0.143	0.130	10.0
49802	502	5.880	5.650	4.1	49870	507	59.600	55.400	7.6	50045	502	0.168	0.151	11.3
49802	503	6.240	6.190	0.8	49870	508	90.400	81.400	11.1	50045	503	0.174	0.157	10.8
49802	504	10.900	10.600	2.8	49870	509	57.500	54.500	5.5	50045	504	0.081	0.071	14.1
49802	505	6.800	6.570	3.5	49870	510	46.100	43.200	6.7	50045	505	0.206	0.188	9.6
49802	506	5.680	5.480	3.6	50010	501	0.126	0.115	9.6	50045	506	0.105	0.098	7.1
49802	507	7.070	6.820	3.7	50010	502	0.149	0.134	11.2	50045	507	0.162	0.146	11.0
49802	508	16.800	15.700	7.0	50010	503	0.154	0.139	10.8	50045	508	0.156	0.140	11.4
49802	509	6.620	6.500	1.8	50010	504	0.071	0.063	12.7	50045	509	0.143	0.129	10.9
49802	510	5.260	5.130	2.5	50010	505	0.182	0.166	9.6	50045	510	0.137	0.124	10.5
49803	501	25.500	24.200	5.4	50010	506	0.093	0.086	8.1	50047	501	0.016	0.015	6.7
49803	502	10.400	9.990	4.1	50010	507	0.143	0.129	10.9	50047	502	0.019	0.017	11.8
49803	503	11.000	11.000	0.0	50010	508	0.138	0.124	11.3	50047	503	0.020	0.018	11.1
49803	504	19.200	18.700	2.7	50010	509	0.127	0.114	11.4	50047	504	0.009	0.008	12.5
49803	505	12.000	11.600	3.4	50010	510	0.121	0.110	10.0	50047	505	0.023	0.021	9.5
49803	506	10.000	9.700	3.1	50015	501	0.082	0.075	9.3	50047	506	0.012	0.011	9.1
49803	507	12.500	12.100	3.3	50015	502	0.097	0.087	11.5	50047	507	0.018	0.016	12.5
49803	508	29.700	27.800	6.8	50015	503	0.100	0.090	11.1	50047	508	0.018	0.016	12.5
49803	509	11.700	11.500	1.7	50015	504	0.046	0.041	12.2	50047	509	0.016	0.015	6.7
49803	510	9.320	9.080	2.6	50015	505	0.118	0.108	9.3	50047	510	0.015	0.014	7.1
49840	501	0.810	0.740	9.5	50015	506	0.061	0.056	8.9	51001	501	0.022	0.020	10.0
49840	502	0.680	0.620	9.7	50015	507	0.093	0.084	10.7	51001	502	0.028	0.026	7.7
49840	503	0.790	0.720	9.7	50015	508	0.090	0.081	11.1	51001	503	0.022	0.020	10.0
49840	504	1.070	0.970	10.3	50015	509	0.082	0.074	10.8	51001	504	0.030	0.027	11.1
49840	505	0.690	0.630	9.5	50015	510	0.079	0.071	11.3	51001	505	0.016	0.015	6.7

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LOSS COST % CHANGE BY CLASS

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51001	506	0.035	0.032	9.4	51205	501	0.066	0.060	10.0	51220	506	0.210	0.192	9.4
51001	507	0.025	0.023	8.7	51205	502	0.077	0.070	10.0	51220	507	0.152	0.137	10.9
51001	508	0.025	0.023	8.7	51205	503	0.080	0.072	11.1	51220	508	0.149	0.135	10.4
51001	509	0.027	0.024	12.5	51205	504	0.037	0.033	12.1	51220	509	0.161	0.146	10.3
51001	510	0.026	0.024	8.3	51205	505	0.095	0.086	10.5	51220	510	0.159	0.145	9.7
51005	501	0.004	0.004	0.0	51205	506	0.048	0.045	6.7	51221	501	0.072	0.066	9.1
51005	502	0.006	0.005	20.0	51205	507	0.075	0.067	11.9	51221	502	0.095	0.086	10.5
51005	503	0.004	0.004	0.0	51205	508	0.072	0.065	10.8	51221	503	0.072	0.066	9.1
51005	504	0.006	0.006	0.0	51205	509	0.066	0.059	11.9	51221	504	0.099	0.090	10.0
51005	505	0.003	0.003	0.0	51205	510	0.063	0.057	10.5	51221	505	0.054	0.049	10.2
51005	506	0.007	0.007	0.0	51206	501	0.010	0.009	11.1	51221	506	0.116	0.107	8.4
51005	507	0.005	0.005	0.0	51206	502	0.012	0.011	9.1	51221	507	0.084	0.076	10.5
51005	508	0.005	0.005	0.0	51206	503	0.013	0.011	18.2	51221	508	0.083	0.075	10.7
51005	509	0.006	0.005	20.0	51206	504	0.006	0.005	20.0	51221	509	0.090	0.081	11.1
51005	510	0.005	0.005	0.0	51206	505	0.015	0.014	7.1	51221	510	0.088	0.081	8.6
51116	501	0.055	0.050	10.0	51206	506	0.008	0.007	14.3	51222	501	0.088	0.080	10.0
51116	502	0.072	0.065	10.8	51206	507	0.012	0.011	9.1	51222	502	0.115	0.105	9.5
51116	503	0.055	0.050	10.0	51206	508	0.011	0.010	10.0	51222	503	0.088	0.080	10.0
51116	504	0.075	0.068	10.3	51206	509	0.010	0.009	11.1	51222	504	0.120	0.109	10.1
51116	505	0.041	0.037	10.8	51206	510	0.010	0.009	11.1	51222	505	0.066	0.060	10.0
51116	506	0.088	0.081	8.6	51210	501	0.038	0.034	11.8	51222	506	0.142	0.130	9.2
51116	507	0.064	0.058	10.3	51210	502	0.050	0.045	11.1	51222	507	0.103	0.093	10.8
51116	508	0.063	0.057	10.5	51210	503	0.038	0.035	8.6	51222	508	0.101	0.091	11.0
51116	509	0.068	0.062	9.7	51210	504	0.052	0.047	10.6	51222	509	0.109	0.099	10.1
51116	510	0.067	0.061	9.8	51210	505	0.028	0.026	7.7	51222	510	0.107	0.098	9.2
51201	501	0.022	0.020	10.0	51210	506	0.061	0.056	8.9	51224	501	0.092	0.084	9.5
51201	502	0.025	0.023	8.7	51210	507	0.044	0.040	10.0	51224	502	0.121	0.110	10.0
51201	503	0.026	0.024	8.3	51210	508	0.044	0.039	12.8	51224	503	0.092	0.084	9.5
51201	504	0.012	0.011	9.1	51210	509	0.047	0.043	9.3	51224	504	0.126	0.115	9.6
51201	505	0.031	0.028	10.7	51210	510	0.046	0.042	9.5	51224	505	0.069	0.063	9.5
51201	506	0.016	0.015	6.7	51220	501	0.130	0.118	10.2	51224	506	0.149	0.136	9.6
51201	507	0.024	0.022	9.1	51220	502	0.171	0.155	10.3	51224	507	0.107	0.097	10.3
51201	508	0.024	0.021	14.3	51220	503	0.130	0.118	10.2	51224	508	0.106	0.096	10.4
51201	509	0.022	0.020	10.0	51220	504	0.177	0.162	9.3	51224	509	0.114	0.104	9.6
51201	510	0.021	0.019	10.5	51220	505	0.097	0.088	10.2	51224	510	0.112	0.103	8.7

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LOSS COST % CHANGE BY CLASS

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51230	501	0.016	0.014	14.3	51250	506	0.161	0.148	8.8	51254	501	0.021	0.019	10.5
51230	502	0.021	0.019	10.5	51250	507	0.117	0.106	10.4	51254	502	0.025	0.022	13.6
51230	503	0.016	0.014	14.3	51250	508	0.115	0.104	10.6	51254	503	0.025	0.023	8.7
51230	504	0.021	0.019	10.5	51250	509	0.124	0.112	10.7	51254	504	0.012	0.010	20.0
51230	505	0.012	0.011	9.1	51250	510	0.122	0.112	8.9	51254	505	0.030	0.027	11.1
51230	506	0.025	0.023	8.7	51251	501	0.022	0.020	10.0	51254	506	0.015	0.014	7.1
51230	507	0.018	0.017	5.9	51251	502	0.026	0.024	8.3	51254	507	0.024	0.021	14.3
51230	508	0.018	0.016	12.5	51251	503	0.027	0.025	8.0	51254	508	0.023	0.020	15.0
51230	509	0.019	0.018	5.6	51251	504	0.013	0.011	18.2	51254	509	0.021	0.019	10.5
51230	510	0.019	0.017	11.8	51251	505	0.032	0.029	10.3	51254	510	0.020	0.018	11.1
51240	501	0.260	0.236	10.2	51251	506	0.016	0.015	6.7	51255	501	0.250	0.230	8.7
51240	502	0.310	0.270	14.8	51251	507	0.025	0.023	8.7	51255	502	0.330	0.300	10.0
51240	503	0.320	0.290	10.3	51251	508	0.024	0.022	9.1	51255	503	0.250	0.231	8.2
51240	504	0.147	0.129	14.0	51251	509	0.022	0.020	10.0	51255	504	0.350	0.320	9.4
51240	505	0.370	0.340	8.8	51251	510	0.021	0.019	10.5	51255	505	0.189	0.172	9.9
51240	506	0.191	0.177	7.9	51252	501	0.078	0.071	9.9	51255	506	0.410	0.370	10.8
51240	507	0.290	0.270	7.4	51252	502	0.092	0.083	10.8	51255	507	0.300	0.270	11.1
51240	508	0.280	0.260	7.7	51252	503	0.096	0.086	11.6	51255	508	0.290	0.260	11.5
51240	509	0.260	0.234	11.1	51252	504	0.044	0.039	12.8	51255	509	0.310	0.280	10.7
51240	510	0.249	0.226	10.2	51252	505	0.113	0.103	9.7	51255	510	0.310	0.280	10.7
51241	501	0.770	0.700	10.0	51252	506	0.058	0.054	7.4	51300	501	0.087	0.077	13.0
51241	502	0.910	0.820	11.0	51252	507	0.089	0.080	11.3	51300	502	0.046	0.041	12.2
51241	503	0.940	0.850	10.6	51252	508	0.085	0.077	10.4	51300	503	0.055	0.049	12.2
51241	504	0.440	0.380	15.8	51252	509	0.079	0.071	11.3	51300	504	0.037	0.032	15.6
51241	505	1.110	1.010	9.9	51252	510	0.075	0.068	10.3	51300	505	0.040	0.036	11.1
51241	506	0.570	0.530	7.5	51253	501	0.067	0.061	9.8	51300	506	0.077	0.069	11.6
51241	507	0.870	0.790	10.1	51253	502	0.079	0.071	11.3	51300	507	0.055	0.049	12.2
51241	508	0.840	0.760	10.5	51253	503	0.082	0.073	12.3	51300	508	0.066	0.059	11.9
51241	509	0.770	0.700	10.0	51253	504	0.038	0.033	15.2	51300	509	0.060	0.053	13.2
51241	510	0.740	0.670	10.4	51253	505	0.096	0.088	9.1	51300	510	0.026	0.023	13.0
51250	501	0.100	0.091	9.9	51253	506	0.049	0.046	6.5	51305	501	0.087	0.077	13.0
51250	502	0.131	0.119	10.1	51253	507	0.076	0.068	11.8	51305	502	0.046	0.041	12.2
51250	503	0.100	0.091	9.9	51253	508	0.073	0.066	10.6	51305	503	0.055	0.049	12.2
51250	504	0.136	0.124	9.7	51253	509	0.067	0.060	11.7	51305	504	0.037	0.032	15.6
51250	505	0.075	0.068	10.3	51253	510	0.064	0.058	10.3	51305	505	0.040	0.036	11.1

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51305	506	0.077	0.069	11.6	51340	501	0.021	0.019	10.5	51352	506	0.159	0.143	11.2
51305	507	0.055	0.049	12.2	51340	502	0.025	0.023	8.7	51352	507	0.114	0.101	12.9
51305	508	0.066	0.059	11.9	51340	503	0.026	0.023	13.0	51352	508	0.137	0.121	13.2
51305	509	0.060	0.053	13.2	51340	504	0.012	0.011	9.1	51352	509	0.125	0.110	13.6
51305	510	0.026	0.023	13.0	51340	505	0.031	0.028	10.7	51352	510	0.053	0.047	12.8
51315	501	0.082	0.076	7.9	51340	506	0.016	0.015	6.7	51355	501	0.122	0.109	11.9
51315	502	0.063	0.057	10.5	51340	507	0.024	0.022	9.1	51355	502	0.065	0.058	12.1
51315	503	0.079	0.073	8.2	51340	508	0.023	0.021	9.5	51355	503	0.078	0.069	13.0
51315	504	0.045	0.042	7.1	51340	509	0.021	0.019	10.5	51355	504	0.052	0.045	15.6
51315	505	0.065	0.060	8.3	51340	510	0.020	0.019	5.3	51355	505	0.056	0.050	12.0
51315	506	0.058	0.053	9.4	51350	501	0.146	0.130	12.3	51355	506	0.109	0.097	12.4
51315	507	0.059	0.055	7.3	51350	502	0.077	0.069	11.6	51355	507	0.078	0.069	13.0
51315	508	0.069	0.063	9.5	51350	503	0.093	0.082	13.4	51355	508	0.093	0.083	12.0
51315	509	0.070	0.064	9.4	51350	504	0.062	0.054	14.8	51355	509	0.085	0.075	13.3
51315	510	0.085	0.079	7.6	51350	505	0.067	0.060	11.7	51355	510	0.036	0.032	12.5
51330	501	0.039	0.035	11.4	51350	506	0.130	0.116	12.1	51356	501	0.131	0.117	12.0
51330	502	0.051	0.046	10.9	51350	507	0.093	0.082	13.4	51356	502	0.070	0.062	12.9
51330	503	0.039	0.035	11.4	51350	508	0.112	0.099	13.1	51356	503	0.084	0.074	13.5
51330	504	0.053	0.048	10.4	51350	509	0.101	0.090	12.2	51356	504	0.056	0.049	14.3
51330	505	0.029	0.026	11.5	51350	510	0.043	0.038	13.2	51356	505	0.060	0.054	11.1
51330	506	0.062	0.057	8.8	51351	501	0.130	0.116	12.1	51356	506	0.117	0.105	11.4
51330	507	0.045	0.041	9.8	51351	502	0.069	0.062	11.3	51356	507	0.084	0.074	13.5
51330	508	0.044	0.040	10.0	51351	503	0.083	0.074	12.2	51356	508	0.101	0.089	13.5
51330	509	0.048	0.043	11.6	51351	504	0.055	0.048	14.6	51356	509	0.091	0.081	12.3
51330	510	0.047	0.043	9.3	51351	505	0.060	0.054	11.1	51356	510	0.039	0.034	14.7
51333	501	0.013	0.011	18.2	51351	506	0.116	0.104	11.5	51357	501	0.116	0.107	8.4
51333	502	0.017	0.015	13.3	51351	507	0.083	0.073	13.7	51357	502	0.089	0.081	9.9
51333	503	0.013	0.012	8.3	51351	508	0.100	0.088	13.6	51357	503	0.113	0.104	8.7
51333	504	0.017	0.016	6.3	51351	509	0.091	0.080	13.7	51357	504	0.064	0.059	8.5
51333	505	0.009	0.009	0.0	51351	510	0.038	0.034	11.8	51357	505	0.092	0.085	8.2
51333	506	0.020	0.019	5.3	51352	501	0.179	0.160	11.9	51357	506	0.082	0.076	7.9
51333	507	0.015	0.013	15.4	51352	502	0.095	0.085	11.8	51357	507	0.084	0.078	7.7
51333	508	0.015	0.013	15.4	51352	503	0.114	0.101	12.9	51357	508	0.097	0.089	9.0
51333	509	0.016	0.014	14.3	51352	504	0.076	0.066	15.2	51357	509	0.100	0.091	9.9
51333	510	0.015	0.014	7.1	51352	505	0.082	0.074	10.8	51357	510	0.121	0.112	8.0

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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
51358	501	0.280	0.260	7.7	51380	506	0.019	0.017	11.8	51516	501	0.059	0.054	9.3
51358	502	0.214	0.196	9.2	51380	507	0.029	0.026	11.5	51516	502	0.050	0.045	11.1
51358	503	0.270	0.250	8.0	51380	508	0.028	0.025	12.0	51516	503	0.057	0.052	9.6
51358	504	0.154	0.143	7.7	51380	509	0.025	0.023	8.7	51516	504	0.078	0.071	9.9
51358	505	0.221	0.204	8.3	51380	510	0.024	0.022	9.1	51516	505	0.050	0.046	8.7
51358	506	0.198	0.183	8.2	51400	501	0.090	0.082	9.8	51516	506	0.052	0.047	10.6
51358	507	0.203	0.187	8.6	51400	502	0.119	0.107	11.2	51516	507	0.064	0.058	10.3
51358	508	0.234	0.215	8.8	51400	503	0.091	0.082	11.0	51516	508	0.057	0.052	9.6
51358	509	0.240	0.220	9.1	51400	504	0.123	0.112	9.8	51516	509	0.059	0.054	9.3
51358	510	0.290	0.270	7.4	51400	505	0.067	0.061	9.8	51516	510	0.047	0.043	9.3
51359	501	0.246	0.227	8.4	51400	506	0.146	0.133	9.8	51517	501	0.067	0.061	9.8
51359	502	0.188	0.172	9.3	51400	507	0.105	0.095	10.5	51517	502	0.056	0.051	9.8
51359	503	0.238	0.219	8.7	51400	508	0.104	0.094	10.6	51517	503	0.065	0.059	10.2
51359	504	0.135	0.125	8.0	51400	509	0.112	0.102	9.8	51517	504	0.088	0.080	10.0
51359	505	0.194	0.179	8.4	51400	510	0.110	0.101	8.9	51517	505	0.057	0.052	9.6
51359	506	0.174	0.160	8.7	51401	501	0.133	0.121	9.9	51517	506	0.058	0.053	9.4
51359	507	0.178	0.164	8.5	51401	502	0.175	0.158	10.8	51517	507	0.073	0.066	10.6
51359	508	0.206	0.188	9.6	51401	503	0.133	0.121	9.9	51517	508	0.065	0.059	10.2
51359	509	0.211	0.193	9.3	51401	504	0.181	0.166	9.0	51517	509	0.067	0.061	9.8
51359	510	0.260	0.236	10.2	51401	505	0.099	0.090	10.0	51517	510	0.053	0.049	8.2
51370	501	0.250	0.230	8.7	51401	506	0.215	0.197	9.1	51550	501	0.059	0.054	9.3
51370	502	0.300	0.270	11.1	51401	507	0.155	0.141	9.9	51550	502	0.070	0.063	11.1
51370	503	0.310	0.280	10.7	51401	508	0.153	0.138	10.9	51550	503	0.072	0.065	10.8
51370	504	0.143	0.126	13.5	51401	509	0.165	0.150	10.0	51550	504	0.034	0.029	17.2
51370	505	0.360	0.330	9.1	51401	510	0.162	0.149	8.7	51550	505	0.085	0.078	9.0
51370	506	0.187	0.173	8.1	51500	501	0.048	0.044	9.1	51550	506	0.044	0.041	7.3
51370	507	0.290	0.260	11.5	51500	502	0.056	0.051	9.8	51550	507	0.067	0.061	9.8
51370	508	0.280	0.249	12.4	51500	503	0.059	0.053	11.3	51550	508	0.065	0.058	12.1
51370	509	0.250	0.229	9.2	51500	504	0.027	0.024	12.5	51550	509	0.059	0.054	9.3
51370	510	0.243	0.221	10.0	51500	505	0.069	0.063	9.5	51550	510	0.057	0.052	9.6
51380	501	0.025	0.023	8.7	51500	506	0.035	0.033	6.1	51551	501	0.021	0.019	10.5
51380	502	0.030	0.027	11.1	51500	507	0.054	0.049	10.2	51551	502	0.024	0.022	9.1
51380	503	0.031	0.028	10.7	51500	508	0.052	0.047	10.6	51551	503	0.025	0.023	8.7
51380	504	0.014	0.013	7.7	51500	509	0.048	0.043	11.6	51551	504	0.012	0.010	20.0
51380	505	0.036	0.033	9.1	51500	510	0.046	0.042	9.5	51551	505	0.030	0.027	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
51551	506	0.015	0.014	7.1	51575	501	0.039	0.035	11.4	51613	506	0.038	0.035	8.6
51551	507	0.023	0.021	9.5	51575	502	0.021	0.019	10.5	51613	507	0.058	0.052	11.5
51551	508	0.022	0.020	10.0	51575	503	0.025	0.022	13.6	51613	508	0.056	0.050	12.0
51551	509	0.021	0.019	10.5	51575	504	0.017	0.014	21.4	51613	509	0.051	0.046	10.9
51551	510	0.020	0.018	11.1	51575	505	0.018	0.016	12.5	51613	510	0.049	0.045	8.9
51552	501	0.036	0.032	12.5	51575	506	0.035	0.031	12.9	51625	501	0.020	0.018	11.1
51552	502	0.042	0.038	10.5	51575	507	0.025	0.022	13.6	51625	502	0.026	0.024	8.3
51552	503	0.044	0.039	12.8	51575	508	0.030	0.026	15.4	51625	503	0.020	0.018	11.1
51552	504	0.020	0.018	11.1	51575	509	0.027	0.024	12.5	51625	504	0.027	0.025	8.0
51552	505	0.051	0.047	8.5	51575	510	0.012	0.010	20.0	51625	505	0.015	0.013	15.4
51552	506	0.026	0.024	8.3	51576	501	0.114	0.103	10.7	51625	506	0.032	0.029	10.3
51552	507	0.040	0.036	11.1	51576	502	0.134	0.121	10.7	51625	507	0.023	0.021	9.5
51552	508	0.039	0.035	11.4	51576	503	0.139	0.125	11.2	51625	508	0.023	0.021	9.5
51552	509	0.036	0.032	12.5	51576	504	0.064	0.057	12.3	51625	509	0.025	0.022	13.6
51552	510	0.034	0.031	9.7	51576	505	0.164	0.150	9.3	51625	510	0.024	0.022	9.1
51553	501	0.064	0.058	10.3	51576	506	0.084	0.078	7.7	51666	501	0.062	0.055	12.7
51553	502	0.075	0.067	11.9	51576	507	0.129	0.117	10.3	51666	502	0.033	0.029	13.8
51553	503	0.078	0.070	11.4	51576	508	0.124	0.112	10.7	51666	503	0.039	0.035	11.4
51553	504	0.036	0.031	16.1	51576	509	0.114	0.103	10.7	51666	504	0.026	0.023	13.0
51553	505	0.091	0.083	9.6	51576	510	0.109	0.099	10.1	51666	505	0.028	0.026	7.7
51553	506	0.047	0.043	9.3	51600	501	0.078	0.070	11.4	51666	506	0.055	0.049	12.2
51553	507	0.072	0.065	10.8	51600	502	0.091	0.082	11.0	51666	507	0.039	0.035	11.4
51553	508	0.069	0.062	11.3	51600	503	0.095	0.085	11.8	51666	508	0.047	0.042	11.9
51553	509	0.064	0.057	12.3	51600	504	0.044	0.038	15.8	51666	509	0.043	0.038	13.2
51553	510	0.061	0.055	10.9	51600	505	0.112	0.102	9.8	51666	510	0.018	0.016	12.5
51554	501	0.006	0.005	20.0	51600	506	0.057	0.053	7.5	51702	501	0.060	0.054	11.1
51554	502	0.007	0.006	16.7	51600	507	0.088	0.079	11.4	51702	502	0.078	0.071	9.9
51554	503	0.007	0.007	0.0	51600	508	0.085	0.076	11.8	51702	503	0.060	0.054	11.1
51554	504	0.003	0.003	0.0	51600	509	0.078	0.070	11.4	51702	504	0.081	0.074	9.5
51554	505	0.009	0.008	12.5	51600	510	0.074	0.068	8.8	51702	505	0.045	0.040	12.5
51554	506	0.004	0.004	0.0	51613	501	0.051	0.046	10.9	51702	506	0.096	0.088	9.1
51554	507	0.007	0.006	16.7	51613	502	0.060	0.054	11.1	51702	507	0.070	0.063	11.1
51554	508	0.007	0.006	16.7	51613	503	0.063	0.056	12.5	51702	508	0.068	0.062	9.7
51554	509	0.006	0.005	20.0	51613	504	0.029	0.025	16.0	51702	509	0.074	0.067	10.4
51554	510	0.006	0.005	20.0	51613	505	0.074	0.067	10.4	51702	510	0.073	0.067	9.0

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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
51703	501	0.025	0.022	13.6	51752	506	0.084	0.078	7.7	51796	501	0.049	0.045	8.9
51703	502	0.032	0.029	10.3	51752	507	0.129	0.117	10.3	51796	502	0.058	0.052	11.5
51703	503	0.025	0.022	13.6	51752	508	0.124	0.112	10.7	51796	503	0.060	0.054	11.1
51703	504	0.034	0.031	9.7	51752	509	0.114	0.103	10.7	51796	504	0.028	0.024	16.7
51703	505	0.018	0.017	5.9	51752	510	0.109	0.099	10.1	51796	505	0.071	0.065	9.2
51703	506	0.040	0.036	11.1	51767	501	0.018	0.016	12.5	51796	506	0.036	0.034	5.9
51703	507	0.029	0.026	11.5	51767	502	0.010	0.009	11.1	51796	507	0.056	0.050	12.0
51703	508	0.028	0.026	7.7	51767	503	0.012	0.010	20.0	51796	508	0.054	0.048	12.5
51703	509	0.031	0.028	10.7	51767	504	0.008	0.007	14.3	51796	509	0.049	0.044	11.4
51703	510	0.030	0.028	7.1	51767	505	0.008	0.007	14.3	51796	510	0.047	0.043	9.3
51734	501	0.046	0.042	9.5	51767	506	0.016	0.014	14.3	51808	501	0.175	0.159	10.1
51734	502	0.061	0.055	10.9	51767	507	0.012	0.010	20.0	51808	502	0.206	0.185	11.4
51734	503	0.046	0.042	9.5	51767	508	0.014	0.012	16.7	51808	503	0.214	0.193	10.9
51734	504	0.063	0.058	8.6	51767	509	0.013	0.011	18.2	51808	504	0.099	0.087	13.8
51734	505	0.035	0.031	12.9	51767	510	0.005	0.005	0.0	51808	505	0.250	0.230	8.7
51734	506	0.075	0.069	8.7	51777	501	0.063	0.056	12.5	51808	506	0.129	0.120	7.5
51734	507	0.054	0.049	10.2	51777	502	0.033	0.030	10.0	51808	507	0.198	0.179	10.6
51734	508	0.053	0.048	10.4	51777	503	0.040	0.035	14.3	51808	508	0.191	0.172	11.0
51734	509	0.057	0.052	9.6	51777	504	0.027	0.023	17.4	51808	509	0.176	0.158	11.4
51734	510	0.057	0.052	9.6	51777	505	0.029	0.026	11.5	51808	510	0.168	0.152	10.5
51741	501	0.135	0.123	9.8	51777	506	0.056	0.050	12.0	51809	501	0.217	0.197	10.2
51741	502	0.159	0.143	11.2	51777	507	0.040	0.035	14.3	51809	502	0.260	0.230	13.0
51741	503	0.165	0.149	10.7	51777	508	0.048	0.043	11.6	51809	503	0.270	0.239	13.0
51741	504	0.076	0.067	13.4	51777	509	0.044	0.039	12.8	51809	504	0.123	0.108	13.9
51741	505	0.194	0.178	9.0	51777	510	0.019	0.016	18.8	51809	505	0.310	0.290	6.9
51741	506	0.100	0.092	8.7	51790	501	0.105	0.093	12.9	51809	506	0.160	0.148	8.1
51741	507	0.153	0.138	10.9	51790	502	0.056	0.050	12.0	51809	507	0.246	0.222	10.8
51741	508	0.147	0.133	10.5	51790	503	0.067	0.059	13.6	51809	508	0.237	0.213	11.3
51741	509	0.135	0.122	10.7	51790	504	0.044	0.039	12.8	51809	509	0.218	0.196	11.2
51741	510	0.130	0.118	10.2	51790	505	0.048	0.043	11.6	51809	510	0.208	0.189	10.1
51752	501	0.114	0.103	10.7	51790	506	0.093	0.084	10.7	51833	501	0.094	0.084	11.9
51752	502	0.134	0.121	10.7	51790	507	0.067	0.059	13.6	51833	502	0.050	0.045	11.1
51752	503	0.139	0.125	11.2	51790	508	0.080	0.071	12.7	51833	503	0.060	0.053	13.2
51752	504	0.064	0.057	12.3	51790	509	0.073	0.065	12.3	51833	504	0.040	0.035	14.3
51752	505	0.164	0.150	9.3	51790	510	0.031	0.027	14.8	51833	505	0.043	0.039	10.3

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LOSS COST % CHANGE BY CLASS

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51833	506	0.084	0.075	12.0	51853	501	0.060	0.054	11.1	51856	506	0.124	0.114	8.8
51833	507	0.060	0.053	13.2	51853	502	0.078	0.071	9.9	51856	507	0.090	0.081	11.1
51833	508	0.072	0.064	12.5	51853	503	0.060	0.054	11.1	51856	508	0.088	0.080	10.0
51833	509	0.066	0.058	13.8	51853	504	0.081	0.074	9.5	51856	509	0.096	0.087	10.3
51833	510	0.028	0.025	12.0	51853	505	0.045	0.040	12.5	51856	510	0.094	0.086	9.3
51850	501	0.093	0.085	9.4	51853	506	0.096	0.088	9.1	51857	501	0.132	0.120	10.0
51850	502	0.122	0.111	9.9	51853	507	0.070	0.063	11.1	51857	502	0.173	0.157	10.2
51850	503	0.094	0.085	10.6	51853	508	0.068	0.062	9.7	51857	503	0.132	0.120	10.0
51850	504	0.127	0.116	9.5	51853	509	0.074	0.067	10.4	51857	504	0.180	0.164	9.8
51850	505	0.070	0.063	11.1	51853	510	0.073	0.067	9.0	51857	505	0.099	0.090	10.0
51850	506	0.150	0.138	8.7	51854	501	0.134	0.121	10.7	51857	506	0.213	0.195	9.2
51850	507	0.109	0.099	10.1	51854	502	0.175	0.159	10.1	51857	507	0.154	0.139	10.8
51850	508	0.107	0.097	10.3	51854	503	0.134	0.122	9.8	51857	508	0.151	0.137	10.2
51850	509	0.116	0.105	10.5	51854	504	0.182	0.166	9.6	51857	509	0.163	0.148	10.1
51850	510	0.114	0.104	9.6	51854	505	0.100	0.091	9.9	51857	510	0.161	0.147	9.5
51851	501	0.063	0.057	10.5	51854	506	0.215	0.198	8.6	51869	501	0.058	0.053	9.4
51851	502	0.083	0.075	10.7	51854	507	0.156	0.141	10.6	51869	502	0.068	0.061	11.5
51851	503	0.063	0.058	8.6	51854	508	0.153	0.139	10.1	51869	503	0.071	0.064	10.9
51851	504	0.086	0.079	8.9	51854	509	0.166	0.150	10.7	51869	504	0.033	0.029	13.8
51851	505	0.047	0.043	9.3	51854	510	0.163	0.149	9.4	51869	505	0.083	0.076	9.2
51851	506	0.102	0.093	9.7	51855	501	0.140	0.127	10.2	51869	506	0.043	0.040	7.5
51851	507	0.074	0.067	10.4	51855	502	0.184	0.167	10.2	51869	507	0.066	0.059	11.9
51851	508	0.073	0.066	10.6	51855	503	0.141	0.128	10.2	51869	508	0.063	0.057	10.5
51851	509	0.078	0.071	9.9	51855	504	0.191	0.175	9.1	51869	509	0.058	0.052	11.5
51851	510	0.077	0.071	8.5	51855	505	0.105	0.095	10.5	51869	510	0.056	0.051	9.8
51852	501	0.148	0.134	10.4	51855	506	0.226	0.207	9.2	51877	501	0.330	0.300	10.0
51852	502	0.194	0.176	10.2	51855	507	0.164	0.148	10.8	51877	502	0.380	0.350	8.6
51852	503	0.148	0.135	9.6	51855	508	0.161	0.146	10.3	51877	503	0.400	0.360	11.1
51852	504	0.202	0.184	9.8	51855	509	0.174	0.158	10.1	51877	504	0.185	0.162	14.2
51852	505	0.111	0.101	9.9	51855	510	0.171	0.157	8.9	51877	505	0.470	0.430	9.3
51852	506	0.239	0.219	9.1	51856	501	0.077	0.070	10.0	51877	506	0.241	0.223	8.1
51852	507	0.173	0.157	10.2	51856	502	0.101	0.092	9.8	51877	507	0.370	0.330	12.1
51852	508	0.170	0.154	10.4	51856	503	0.077	0.070	10.0	51877	508	0.360	0.320	12.5
51852	509	0.184	0.167	10.2	51856	504	0.105	0.096	9.4	51877	509	0.330	0.300	10.0
51852	510	0.181	0.165	9.7	51856	505	0.058	0.052	11.5	51877	510	0.310	0.280	10.7

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LOSS COST % CHANGE BY CLASS

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51889	501	0.054	0.049	10.2	51909	506	0.136	0.125	8.8	51934	501	0.061	0.055	10.9
51889	502	0.063	0.057	10.5	51909	507	0.098	0.089	10.1	51934	502	0.071	0.064	10.9
51889	503	0.066	0.059	11.9	51909	508	0.097	0.088	10.2	51934	503	0.074	0.067	10.4
51889	504	0.030	0.027	11.1	51909	509	0.104	0.095	9.5	51934	504	0.034	0.030	13.3
51889	505	0.077	0.071	8.5	51909	510	0.103	0.094	9.6	51934	505	0.087	0.080	8.7
51889	506	0.040	0.037	8.1	51919	501	0.054	0.049	10.2	51934	506	0.045	0.041	9.8
51889	507	0.061	0.055	10.9	51919	502	0.064	0.057	12.3	51934	507	0.069	0.062	11.3
51889	508	0.059	0.053	11.3	51919	503	0.066	0.060	10.0	51934	508	0.066	0.059	11.9
51889	509	0.054	0.049	10.2	51919	504	0.031	0.027	14.8	51934	509	0.061	0.055	10.9
51889	510	0.052	0.047	10.6	51919	505	0.078	0.071	9.9	51934	510	0.058	0.053	9.4
51896	501	0.025	0.023	8.7	51919	506	0.040	0.037	8.1	51941	501	0.055	0.050	10.0
51896	502	0.030	0.027	11.1	51919	507	0.061	0.055	10.9	51941	502	0.065	0.058	12.1
51896	503	0.031	0.028	10.7	51919	508	0.059	0.053	11.3	51941	503	0.067	0.060	11.7
51896	504	0.014	0.012	16.7	51919	509	0.054	0.049	10.2	51941	504	0.031	0.027	14.8
51896	505	0.036	0.033	9.1	51919	510	0.052	0.047	10.6	51941	505	0.079	0.072	9.7
51896	506	0.019	0.017	11.8	51926	501	0.055	0.050	10.0	51941	506	0.041	0.038	7.9
51896	507	0.028	0.026	7.7	51926	502	0.065	0.058	12.1	51941	507	0.062	0.056	10.7
51896	508	0.027	0.025	8.0	51926	503	0.067	0.061	9.8	51941	508	0.060	0.054	11.1
51896	509	0.025	0.023	8.7	51926	504	0.031	0.027	14.8	51941	509	0.055	0.050	10.0
51896	510	0.024	0.022	9.1	51926	505	0.079	0.073	8.2	51941	510	0.053	0.048	10.4
51900	501	0.070	0.063	11.1	51926	506	0.041	0.038	7.9	51942	501	0.088	0.080	10.0
51900	502	0.037	0.033	12.1	51926	507	0.063	0.056	12.5	51942	502	0.103	0.093	10.8
51900	503	0.045	0.040	12.5	51926	508	0.060	0.054	11.1	51942	503	0.107	0.097	10.3
51900	504	0.030	0.026	15.4	51926	509	0.055	0.050	10.0	51942	504	0.050	0.044	13.6
51900	505	0.032	0.029	10.3	51926	510	0.053	0.048	10.4	51942	505	0.126	0.115	9.6
51900	506	0.063	0.056	12.5	51927	501	0.030	0.027	11.1	51942	506	0.065	0.060	8.3
51900	507	0.045	0.040	12.5	51927	502	0.035	0.032	9.4	51942	507	0.100	0.090	11.1
51900	508	0.054	0.048	12.5	51927	503	0.036	0.033	9.1	51942	508	0.096	0.086	11.6
51900	509	0.049	0.043	14.0	51927	504	0.017	0.015	13.3	51942	509	0.088	0.079	11.4
51900	510	0.021	0.018	16.7	51927	505	0.043	0.039	10.3	51942	510	0.084	0.077	9.1
51909	501	0.084	0.076	10.5	51927	506	0.022	0.020	10.0	51956	501	0.238	0.215	10.7
51909	502	0.111	0.100	11.0	51927	507	0.034	0.031	9.7	51956	502	0.280	0.250	12.0
51909	503	0.084	0.077	9.1	51927	508	0.033	0.029	13.8	51956	503	0.290	0.260	11.5
51909	504	0.115	0.105	9.5	51927	509	0.030	0.027	11.1	51956	504	0.134	0.118	13.6
51909	505	0.063	0.057	10.5	51927	510	0.029	0.026	11.5	51956	505	0.340	0.310	9.7

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51956	506	0.175	0.162	8.0	51960	501	0.025	0.023	8.7	51985	506	0.048	0.044	9.1
51956	507	0.270	0.243	11.1	51960	502	0.030	0.027	11.1	51985	507	0.060	0.055	9.1
51956	508	0.260	0.233	11.6	51960	503	0.031	0.028	10.7	51985	508	0.054	0.049	10.2
51956	509	0.238	0.214	11.2	51960	504	0.014	0.012	16.7	51985	509	0.055	0.050	10.0
51956	510	0.228	0.207	10.1	51960	505	0.036	0.033	9.1	51985	510	0.044	0.040	10.0
51957	501	0.209	0.190	10.0	51960	506	0.019	0.017	11.8	51986	501	0.126	0.115	9.6
51957	502	0.246	0.221	11.3	51960	507	0.028	0.026	7.7	51986	502	0.149	0.134	11.2
51957	503	0.260	0.230	13.0	51960	508	0.027	0.025	8.0	51986	503	0.154	0.139	10.8
51957	504	0.118	0.104	13.5	51960	509	0.025	0.023	8.7	51986	504	0.071	0.063	12.7
51957	505	0.300	0.270	11.1	51960	510	0.024	0.022	9.1	51986	505	0.182	0.166	9.6
51957	506	0.154	0.143	7.7	51970	501	0.109	0.099	10.1	51986	506	0.093	0.086	8.1
51957	507	0.237	0.214	10.7	51970	502	0.129	0.116	11.2	51986	507	0.143	0.129	10.9
51957	508	0.228	0.205	11.2	51970	503	0.133	0.120	10.8	51986	508	0.138	0.124	11.3
51957	509	0.210	0.189	11.1	51970	504	0.062	0.054	14.8	51986	509	0.127	0.114	11.4
51957	510	0.201	0.182	10.4	51970	505	0.157	0.144	9.0	51986	510	0.121	0.110	10.0
51958	501	0.186	0.169	10.1	51970	506	0.080	0.075	6.7	51999	501	0.053	0.048	10.4
51958	502	0.219	0.197	11.2	51970	507	0.124	0.112	10.7	51999	502	0.063	0.056	12.5
51958	503	0.227	0.204	11.3	51970	508	0.119	0.107	11.2	51999	503	0.065	0.059	10.2
51958	504	0.105	0.092	14.1	51970	509	0.110	0.099	11.1	51999	504	0.030	0.026	15.4
51958	505	0.270	0.244	10.7	51970	510	0.105	0.095	10.5	51999	505	0.077	0.070	10.0
51958	506	0.137	0.127	7.9	51982	501	0.032	0.029	10.3	51999	506	0.039	0.036	8.3
51958	507	0.211	0.190	11.1	51982	502	0.038	0.034	11.8	51999	507	0.060	0.054	11.1
51958	508	0.203	0.183	10.9	51982	503	0.039	0.035	11.4	51999	508	0.058	0.052	11.5
51958	509	0.186	0.168	10.7	51982	504	0.018	0.016	12.5	51999	509	0.053	0.048	10.4
51958	510	0.178	0.162	9.9	51982	505	0.046	0.042	9.5	51999	510	0.051	0.046	10.9
51959	501	0.191	0.173	10.4	51982	506	0.024	0.022	9.1	52002	501	0.047	0.042	11.9
51959	502	0.224	0.202	10.9	51982	507	0.036	0.033	9.1	52002	502	0.055	0.049	12.2
51959	503	0.232	0.209	11.0	51982	508	0.035	0.032	9.4	52002	503	0.057	0.051	11.8
51959	504	0.108	0.094	14.9	51982	509	0.032	0.029	10.3	52002	504	0.026	0.023	13.0
51959	505	0.270	0.250	8.0	51982	510	0.031	0.028	10.7	52002	505	0.067	0.061	9.8
51959	506	0.140	0.130	7.7	51985	501	0.055	0.050	10.0	52002	506	0.034	0.032	6.3
51959	507	0.216	0.195	10.8	51985	502	0.046	0.042	9.5	52002	507	0.053	0.048	10.4
51959	508	0.208	0.187	11.2	51985	503	0.054	0.049	10.2	52002	508	0.051	0.046	10.9
51959	509	0.191	0.172	11.0	51985	504	0.073	0.066	10.6	52002	509	0.047	0.042	11.9
51959	510	0.183	0.166	10.2	51985	505	0.047	0.043	9.3	52002	510	0.045	0.041	9.8

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52075	501	0.073	0.067	9.0	52134	506	0.115	0.107	7.5	52341	501	0.018	0.016	12.5
52075	502	0.096	0.087	10.3	52134	507	0.177	0.160	10.6	52341	502	0.024	0.021	14.3
52075	503	0.074	0.067	10.4	52134	508	0.171	0.154	11.0	52341	503	0.018	0.016	12.5
52075	504	0.100	0.091	9.9	52134	509	0.157	0.141	11.3	52341	504	0.025	0.022	13.6
52075	505	0.055	0.050	10.0	52134	510	0.150	0.136	10.3	52341	505	0.013	0.012	8.3
52075	506	0.118	0.109	8.3	52137	501	0.029	0.026	11.5	52341	506	0.029	0.027	7.4
52075	507	0.086	0.078	10.3	52137	502	0.038	0.034	11.8	52341	507	0.021	0.019	10.5
52075	508	0.084	0.076	10.5	52137	503	0.029	0.026	11.5	52341	508	0.021	0.019	10.5
52075	509	0.091	0.083	9.6	52137	504	0.039	0.036	8.3	52341	509	0.022	0.020	10.0
52075	510	0.090	0.082	9.8	52137	505	0.022	0.020	10.0	52341	510	0.022	0.020	10.0
52076	501	0.089	0.080	11.3	52137	506	0.047	0.043	9.3	52342	501	0.052	0.048	8.3
52076	502	0.116	0.105	10.5	52137	507	0.034	0.031	9.7	52342	502	0.069	0.062	11.3
52076	503	0.089	0.081	9.9	52137	508	0.033	0.030	10.0	52342	503	0.053	0.048	10.4
52076	504	0.121	0.110	10.0	52137	509	0.036	0.032	12.5	52342	504	0.071	0.065	9.2
52076	505	0.066	0.060	10.0	52137	510	0.035	0.032	9.4	52342	505	0.039	0.036	8.3
52076	506	0.143	0.131	9.2	52150	501	0.290	0.260	11.5	52342	506	0.084	0.077	9.1
52076	507	0.103	0.094	9.6	52150	502	0.340	0.300	13.3	52342	507	0.061	0.055	10.9
52076	508	0.102	0.092	10.9	52150	503	0.350	0.320	9.4	52342	508	0.060	0.054	11.1
52076	509	0.110	0.099	11.1	52150	504	0.163	0.143	14.0	52342	509	0.065	0.059	10.2
52076	510	0.108	0.099	9.1	52150	505	0.410	0.380	7.9	52342	510	0.064	0.058	10.3
52109	501	0.012	0.011	9.1	52150	506	0.212	0.197	7.6	52343	501	0.032	0.029	10.3
52109	502	0.014	0.012	16.7	52150	507	0.330	0.290	13.8	52343	502	0.042	0.038	10.5
52109	503	0.014	0.013	7.7	52150	508	0.310	0.280	10.7	52343	503	0.032	0.029	10.3
52109	504	0.007	0.006	16.7	52150	509	0.290	0.260	11.5	52343	504	0.044	0.040	10.0
52109	505	0.017	0.016	6.3	52150	510	0.280	0.250	12.0	52343	505	0.024	0.022	9.1
52109	506	0.009	0.008	12.5	52315	501	0.082	0.073	12.3	52343	506	0.051	0.047	8.5
52109	507	0.013	0.012	8.3	52315	502	0.043	0.039	10.3	52343	507	0.037	0.034	8.8
52109	508	0.013	0.012	8.3	52315	503	0.052	0.046	13.0	52343	508	0.037	0.033	12.1
52109	509	0.012	0.011	9.1	52315	504	0.035	0.030	16.7	52343	509	0.040	0.036	11.1
52109	510	0.011	0.010	10.0	52315	505	0.038	0.034	11.8	52343	510	0.039	0.036	8.3
52134	501	0.157	0.142	10.6	52315	506	0.073	0.065	12.3	52401	501	0.099	0.090	10.0
52134	502	0.184	0.166	10.8	52315	507	0.052	0.046	13.0	52401	502	0.130	0.117	11.1
52134	503	0.191	0.172	11.0	52315	508	0.063	0.055	14.5	52401	503	0.099	0.090	10.0
52134	504	0.089	0.078	14.1	52315	509	0.057	0.051	11.8	52401	504	0.135	0.123	9.8
52134	505	0.225	0.206	9.2	52315	510	0.024	0.021	14.3	52401	505	0.074	0.067	10.4

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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
52401	506	0.159	0.146	8.9	52435	501	0.067	0.061	9.8	52467	506	0.052	0.048	8.3
52401	507	0.115	0.104	10.6	52435	502	0.079	0.071	11.3	52467	507	0.080	0.072	11.1
52401	508	0.113	0.103	9.7	52435	503	0.082	0.074	10.8	52467	508	0.077	0.069	11.6
52401	509	0.122	0.111	9.9	52435	504	0.038	0.033	15.2	52467	509	0.071	0.063	12.7
52401	510	0.121	0.110	10.0	52435	505	0.096	0.088	9.1	52467	510	0.067	0.061	9.8
52402	501	0.012	0.011	9.1	52435	506	0.049	0.046	6.5	52469	501	0.025	0.022	13.6
52402	502	0.014	0.012	16.7	52435	507	0.076	0.069	10.1	52469	502	0.029	0.026	11.5
52402	503	0.014	0.013	7.7	52435	508	0.073	0.066	10.6	52469	503	0.030	0.027	11.1
52402	504	0.007	0.006	16.7	52435	509	0.067	0.061	9.8	52469	504	0.014	0.012	16.7
52402	505	0.017	0.016	6.3	52435	510	0.064	0.058	10.3	52469	505	0.035	0.032	9.4
52402	506	0.009	0.008	12.5	52438	501	0.049	0.044	11.4	52469	506	0.018	0.017	5.9
52402	507	0.013	0.012	8.3	52438	502	0.057	0.051	11.8	52469	507	0.028	0.025	12.0
52402	508	0.013	0.012	8.3	52438	503	0.059	0.053	11.3	52469	508	0.027	0.024	12.5
52402	509	0.012	0.011	9.1	52438	504	0.027	0.024	12.5	52469	509	0.025	0.022	13.6
52402	510	0.011	0.010	10.0	52438	505	0.070	0.064	9.4	52469	510	0.024	0.021	14.3
52432	501	0.059	0.053	11.3	52438	506	0.036	0.033	9.1	52505	501	0.123	0.111	10.8
52432	502	0.069	0.062	11.3	52438	507	0.055	0.050	10.0	52505	502	0.144	0.130	10.8
52432	503	0.071	0.064	10.9	52438	508	0.053	0.048	10.4	52505	503	0.150	0.135	11.1
52432	504	0.033	0.029	13.8	52438	509	0.049	0.044	11.4	52505	504	0.069	0.061	13.1
52432	505	0.084	0.077	9.1	52438	510	0.046	0.042	9.5	52505	505	0.176	0.161	9.3
52432	506	0.043	0.040	7.5	52440	501	0.076	0.069	10.1	52505	506	0.090	0.084	7.1
52432	507	0.066	0.060	10.0	52440	502	0.090	0.081	11.1	52505	507	0.139	0.125	11.2
52432	508	0.064	0.057	12.3	52440	503	0.093	0.084	10.7	52505	508	0.134	0.120	11.7
52432	509	0.059	0.053	11.3	52440	504	0.043	0.038	13.2	52505	509	0.123	0.111	10.8
52432	510	0.056	0.051	9.8	52440	505	0.109	0.100	9.0	52505	510	0.118	0.107	10.3
52433	501	0.054	0.049	10.2	52440	506	0.056	0.052	7.7	52547	501	0.086	0.078	10.3
52433	502	0.063	0.057	10.5	52440	507	0.086	0.078	10.3	52547	502	0.112	0.102	9.8
52433	503	0.065	0.059	10.2	52440	508	0.083	0.075	10.7	52547	503	0.086	0.078	10.3
52433	504	0.030	0.027	11.1	52440	509	0.076	0.069	10.1	52547	504	0.117	0.106	10.4
52433	505	0.077	0.070	10.0	52440	510	0.073	0.066	10.6	52547	505	0.064	0.058	10.3
52433	506	0.039	0.037	5.4	52467	501	0.070	0.064	9.4	52547	506	0.138	0.126	9.5
52433	507	0.061	0.055	10.9	52467	502	0.083	0.074	12.2	52547	507	0.100	0.090	11.1
52433	508	0.058	0.053	9.4	52467	503	0.086	0.077	11.7	52547	508	0.098	0.089	10.1
52433	509	0.054	0.048	12.5	52467	504	0.040	0.035	14.3	52547	509	0.106	0.096	10.4
52433	510	0.051	0.047	8.5	52467	505	0.101	0.092	9.8	52547	510	0.104	0.095	9.5

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LOSS COST % CHANGE BY CLASS

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52581	501	0.600	0.540	11.1	52744	506	0.320	0.290	10.3	53001	501	0.123	0.111	10.8
52581	502	0.700	0.630	11.1	52744	507	0.230	0.203	13.3	53001	502	0.145	0.130	11.5
52581	503	0.730	0.660	10.6	52744	508	0.280	0.244	14.8	53001	503	0.150	0.135	11.1
52581	504	0.340	0.300	13.3	52744	509	0.250	0.223	12.1	53001	504	0.069	0.061	13.1
52581	505	0.860	0.790	8.9	52744	510	0.106	0.094	12.8	53001	505	0.177	0.161	9.9
52581	506	0.440	0.410	7.3	52767	501	0.078	0.071	9.9	53001	506	0.090	0.084	7.1
52581	507	0.680	0.610	11.5	52767	502	0.103	0.093	10.8	53001	507	0.139	0.126	10.3
52581	508	0.650	0.590	10.2	52767	503	0.078	0.071	9.9	53001	508	0.134	0.121	10.7
52581	509	0.600	0.540	11.1	52767	504	0.107	0.097	10.3	53001	509	0.123	0.111	10.8
52581	510	0.570	0.520	9.6	52767	505	0.058	0.053	9.4	53001	510	0.118	0.107	10.3
52619	501	0.042	0.038	10.5	52767	506	0.126	0.116	8.6	53077	501	0.059	0.054	9.3
52619	502	0.049	0.044	11.4	52767	507	0.091	0.083	9.6	53077	502	0.069	0.062	11.3
52619	503	0.051	0.046	10.9	52767	508	0.090	0.081	11.1	53077	503	0.072	0.065	10.8
52619	504	0.024	0.021	14.3	52767	509	0.097	0.088	10.2	53077	504	0.033	0.029	13.8
52619	505	0.060	0.055	9.1	52767	510	0.096	0.087	10.3	53077	505	0.085	0.078	9.0
52619	506	0.031	0.029	6.9	52911	501	0.033	0.030	10.0	53077	506	0.043	0.040	7.5
52619	507	0.048	0.043	11.6	52911	502	0.039	0.035	11.4	53077	507	0.067	0.060	11.7
52619	508	0.046	0.041	12.2	52911	503	0.041	0.037	10.8	53077	508	0.064	0.058	10.3
52619	509	0.042	0.038	10.5	52911	504	0.019	0.017	11.8	53077	509	0.059	0.053	11.3
52619	510	0.040	0.037	8.1	52911	505	0.048	0.044	9.1	53077	510	0.057	0.051	11.8
52660	501	0.070	0.064	9.4	52911	506	0.025	0.023	8.7	53095	501	0.040	0.037	8.1
52660	502	0.059	0.054	9.3	52911	507	0.038	0.034	11.8	53095	502	0.048	0.043	11.6
52660	503	0.068	0.062	9.7	52911	508	0.036	0.033	9.1	53095	503	0.049	0.044	11.4
52660	504	0.092	0.084	9.5	52911	509	0.033	0.030	10.0	53095	504	0.023	0.020	15.0
52660	505	0.060	0.054	11.1	52911	510	0.032	0.029	10.3	53095	505	0.058	0.053	9.4
52660	506	0.061	0.056	8.9	52967	501	0.013	0.011	18.2	53095	506	0.030	0.028	7.1
52660	507	0.076	0.069	10.1	52967	502	0.015	0.013	15.4	53095	507	0.046	0.041	12.2
52660	508	0.068	0.062	9.7	52967	503	0.015	0.014	7.1	53095	508	0.044	0.040	10.0
52660	509	0.070	0.064	9.4	52967	504	0.007	0.006	16.7	53095	509	0.041	0.037	10.8
52660	510	0.056	0.051	9.8	52967	505	0.018	0.016	12.5	53095	510	0.039	0.035	11.4
52744	501	0.360	0.320	12.5	52967	506	0.009	0.009	0.0	53096	501	0.056	0.051	9.8
52744	502	0.192	0.171	12.3	52967	507	0.014	0.013	7.7	53096	502	0.066	0.060	10.0
52744	503	0.230	0.203	13.3	52967	508	0.014	0.012	16.7	53096	503	0.069	0.062	11.3
52744	504	0.153	0.134	14.2	52967	509	0.013	0.011	18.2	53096	504	0.032	0.028	14.3
52744	505	0.166	0.149	11.4	52967	510	0.012	0.011	9.1	53096	505	0.081	0.074	9.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
53096	506	0.041	0.038	7.9	53271	501	0.030	0.027	11.1	53375	506	0.045	0.040	12.5
53096	507	0.064	0.057	12.3	53271	502	0.035	0.032	9.4	53375	507	0.032	0.028	14.3
53096	508	0.061	0.055	10.9	53271	503	0.037	0.033	12.1	53375	508	0.039	0.034	14.7
53096	509	0.056	0.051	9.8	53271	504	0.017	0.015	13.3	53375	509	0.035	0.031	12.9
53096	510	0.054	0.049	10.2	53271	505	0.043	0.040	7.5	53375	510	0.015	0.013	15.4
53121	501	0.160	0.145	10.3	53271	506	0.022	0.021	4.8	53376	501	0.081	0.072	12.5
53121	502	0.188	0.169	11.2	53271	507	0.034	0.031	9.7	53376	502	0.043	0.038	13.2
53121	503	0.195	0.176	10.8	53271	508	0.033	0.030	10.0	53376	503	0.052	0.046	13.0
53121	504	0.090	0.079	13.9	53271	509	0.030	0.027	11.1	53376	504	0.034	0.030	13.3
53121	505	0.230	0.210	9.5	53271	510	0.029	0.026	11.5	53376	505	0.037	0.033	12.1
53121	506	0.118	0.109	8.3	53333	501	0.073	0.066	10.6	53376	506	0.072	0.065	10.8
53121	507	0.181	0.163	11.0	53333	502	0.096	0.087	10.3	53376	507	0.052	0.046	13.0
53121	508	0.174	0.157	10.8	53333	503	0.073	0.066	10.6	53376	508	0.062	0.055	12.7
53121	509	0.160	0.144	11.1	53333	504	0.099	0.091	8.8	53376	509	0.056	0.050	12.0
53121	510	0.153	0.139	10.1	53333	505	0.054	0.049	10.2	53376	510	0.024	0.021	14.3
53147	501	0.013	0.012	8.3	53333	506	0.117	0.108	8.3	53377	501	0.083	0.074	12.2
53147	502	0.017	0.016	6.3	53333	507	0.085	0.077	10.4	53377	502	0.044	0.039	12.8
53147	503	0.013	0.012	8.3	53333	508	0.084	0.076	10.5	53377	503	0.053	0.047	12.8
53147	504	0.018	0.016	12.5	53333	509	0.090	0.082	9.8	53377	504	0.035	0.031	12.9
53147	505	0.010	0.009	11.1	53333	510	0.089	0.081	9.9	53377	505	0.038	0.034	11.8
53147	506	0.021	0.020	5.0	53374	501	0.095	0.085	11.8	53377	506	0.074	0.066	12.1
53147	507	0.015	0.014	7.1	53374	502	0.051	0.045	13.3	53377	507	0.053	0.047	12.8
53147	508	0.015	0.014	7.1	53374	503	0.061	0.054	13.0	53377	508	0.063	0.056	12.5
53147	509	0.016	0.015	6.7	53374	504	0.040	0.035	14.3	53377	509	0.058	0.051	13.7
53147	510	0.016	0.015	6.7	53374	505	0.044	0.039	12.8	53377	510	0.024	0.022	9.1
53229	501	0.074	0.067	10.4	53374	506	0.085	0.076	11.8	53403	501	0.052	0.047	10.6
53229	502	0.097	0.088	10.2	53374	507	0.061	0.054	13.0	53403	502	0.028	0.025	12.0
53229	503	0.074	0.067	10.4	53374	508	0.073	0.065	12.3	53403	503	0.033	0.030	10.0
53229	504	0.101	0.092	9.8	53374	509	0.066	0.059	11.9	53403	504	0.022	0.019	15.8
53229	505	0.055	0.050	10.0	53374	510	0.028	0.025	12.0	53403	505	0.024	0.022	9.1
53229	506	0.119	0.109	9.2	53375	501	0.050	0.045	11.1	53403	506	0.047	0.042	11.9
53229	507	0.086	0.078	10.3	53375	502	0.027	0.024	12.5	53403	507	0.033	0.029	13.8
53229	508	0.085	0.077	10.4	53375	503	0.032	0.028	14.3	53403	508	0.040	0.035	14.3
53229	509	0.092	0.083	10.8	53375	504	0.021	0.019	10.5	53403	509	0.036	0.032	12.5
53229	510	0.090	0.083	8.4	53375	505	0.023	0.021	9.5	53403	510	0.015	0.014	7.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
53425	501	0.069	0.062	11.3	53632	506	0.016	0.015	6.7	53734	501	0.350	0.320	9.4
53425	502	0.090	0.082	9.8	53632	507	0.024	0.022	9.1	53734	502	0.300	0.270	11.1
53425	503	0.069	0.062	11.3	53632	508	0.023	0.021	9.5	53734	503	0.340	0.310	9.7
53425	504	0.094	0.085	10.6	53632	509	0.021	0.019	10.5	53734	504	0.470	0.430	9.3
53425	505	0.051	0.047	8.5	53632	510	0.020	0.019	5.3	53734	505	0.300	0.270	11.1
53425	506	0.111	0.101	9.9	53731	501	0.020	0.018	11.1	53734	506	0.310	0.280	10.7
53425	507	0.080	0.073	9.6	53731	502	0.023	0.021	9.5	53734	507	0.390	0.350	11.4
53425	508	0.079	0.071	11.3	53731	503	0.024	0.022	9.1	53734	508	0.340	0.310	9.7
53425	509	0.085	0.077	10.4	53731	504	0.011	0.010	10.0	53734	509	0.360	0.320	12.5
53425	510	0.084	0.077	9.1	53731	505	0.028	0.026	7.7	53734	510	0.280	0.260	7.7
53565	501	0.061	0.054	13.0	53731	506	0.014	0.013	7.7	53803	501	0.164	0.149	10.1
53565	502	0.032	0.029	10.3	53731	507	0.022	0.020	10.0	53803	502	0.215	0.195	10.3
53565	503	0.039	0.034	14.7	53731	508	0.021	0.019	10.5	53803	503	0.164	0.149	10.1
53565	504	0.026	0.023	13.0	53731	509	0.020	0.018	11.1	53803	504	0.223	0.204	9.3
53565	505	0.028	0.025	12.0	53731	510	0.019	0.017	11.8	53803	505	0.122	0.111	9.9
53565	506	0.054	0.049	10.2	53732	501	0.134	0.121	10.7	53803	506	0.260	0.242	7.4
53565	507	0.039	0.034	14.7	53732	502	0.157	0.141	11.3	53803	507	0.191	0.173	10.4
53565	508	0.047	0.041	14.6	53732	503	0.163	0.147	10.9	53803	508	0.188	0.170	10.6
53565	509	0.042	0.038	10.5	53732	504	0.076	0.066	15.2	53803	509	0.203	0.184	10.3
53565	510	0.018	0.016	12.5	53732	505	0.192	0.176	9.1	53803	510	0.200	0.183	9.3
53631	501	0.019	0.017	11.8	53732	506	0.098	0.091	7.7	53907	501	0.059	0.053	11.3
53631	502	0.022	0.020	10.0	53732	507	0.151	0.137	10.2	53907	502	0.069	0.062	11.3
53631	503	0.023	0.020	15.0	53732	508	0.146	0.131	11.5	53907	503	0.072	0.065	10.8
53631	504	0.011	0.009	22.2	53732	509	0.134	0.121	10.7	53907	504	0.033	0.029	13.8
53631	505	0.027	0.024	12.5	53732	510	0.128	0.116	10.3	53907	505	0.085	0.077	10.4
53631	506	0.014	0.013	7.7	53733	501	0.087	0.079	10.1	53907	506	0.043	0.040	7.5
53631	507	0.021	0.019	10.5	53733	502	0.102	0.092	10.9	53907	507	0.067	0.060	11.7
53631	508	0.020	0.018	11.1	53733	503	0.106	0.096	10.4	53907	508	0.064	0.058	10.3
53631	509	0.019	0.017	11.8	53733	504	0.049	0.043	14.0	53907	509	0.059	0.053	11.3
53631	510	0.018	0.016	12.5	53733	505	0.125	0.114	9.6	53907	510	0.056	0.051	9.8
53632	501	0.021	0.019	10.5	53733	506	0.064	0.059	8.5	54012	501	0.035	0.032	9.4
53632	502	0.025	0.023	8.7	53733	507	0.099	0.089	11.2	54012	502	0.030	0.027	11.1
53632	503	0.026	0.023	13.0	53733	508	0.095	0.085	11.8	54012	503	0.034	0.031	9.7
53632	504	0.012	0.011	9.1	53733	509	0.087	0.078	11.5	54012	504	0.047	0.043	9.3
53632	505	0.031	0.028	10.7	53733	510	0.083	0.076	9.2	54012	505	0.030	0.027	11.1

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LOSS COST % CHANGE BY CLASS

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54012	506	0.031	0.028	10.7	55012	501	0.078	0.071	9.9	55371	506	0.216	0.194	11.3
54012	507	0.039	0.035	11.4	55012	502	0.092	0.083	10.8	55371	507	0.155	0.137	13.1
54012	508	0.034	0.031	9.7	55012	503	0.095	0.086	10.5	55371	508	0.186	0.164	13.4
54012	509	0.036	0.032	12.5	55012	504	0.044	0.039	12.8	55371	509	0.169	0.150	12.7
54012	510	0.028	0.026	7.7	55012	505	0.112	0.103	8.7	55371	510	0.072	0.064	12.5
54077	501	0.080	0.073	9.6	55012	506	0.058	0.053	9.4	55426	501	0.075	0.068	10.3
54077	502	0.095	0.085	11.8	55012	507	0.089	0.080	11.3	55426	502	0.099	0.090	10.0
54077	503	0.098	0.088	11.4	55012	508	0.085	0.077	10.4	55426	503	0.075	0.068	10.3
54077	504	0.045	0.040	12.5	55012	509	0.078	0.071	9.9	55426	504	0.103	0.094	9.6
54077	505	0.116	0.106	9.4	55012	510	0.075	0.068	10.3	55426	505	0.056	0.051	9.8
54077	506	0.059	0.055	7.3	55013	501	0.062	0.056	10.7	55426	506	0.121	0.111	9.0
54077	507	0.091	0.082	11.0	55013	502	0.081	0.074	9.5	55426	507	0.088	0.080	10.0
54077	508	0.088	0.079	11.4	55013	503	0.062	0.056	10.7	55426	508	0.086	0.078	10.3
54077	509	0.081	0.073	11.0	55013	504	0.085	0.077	10.4	55426	509	0.093	0.085	9.4
54077	510	0.077	0.070	10.0	55013	505	0.046	0.042	9.5	55426	510	0.092	0.084	9.5
55010	501	0.243	0.220	10.5	55013	506	0.100	0.092	8.7	55597	501	0.016	0.014	14.3
55010	502	0.290	0.260	11.5	55013	507	0.072	0.066	9.1	55597	502	0.019	0.017	11.8
55010	503	0.300	0.270	11.1	55013	508	0.071	0.064	10.9	55597	503	0.019	0.017	11.8
55010	504	0.137	0.120	14.2	55013	509	0.077	0.070	10.0	55597	504	0.009	0.008	12.5
55010	505	0.350	0.320	9.4	55013	510	0.076	0.069	10.1	55597	505	0.023	0.021	9.5
55010	506	0.179	0.166	7.8	55214	501	0.063	0.057	10.5	55597	506	0.012	0.011	9.1
55010	507	0.280	0.248	12.9	55214	502	0.075	0.067	11.9	55597	507	0.018	0.016	12.5
55010	508	0.260	0.238	9.2	55214	503	0.077	0.070	10.0	55597	508	0.017	0.016	6.3
55010	509	0.243	0.219	11.0	55214	504	0.036	0.031	16.1	55597	509	0.016	0.014	14.3
55010	510	0.233	0.211	10.4	55214	505	0.091	0.083	9.6	55597	510	0.015	0.014	7.1
55011	501	0.066	0.059	11.9	55214	506	0.047	0.043	9.3	55647	501	0.032	0.029	10.3
55011	502	0.077	0.069	11.6	55214	507	0.072	0.065	10.8	55647	502	0.037	0.034	8.8
55011	503	0.080	0.072	11.1	55214	508	0.069	0.062	11.3	55647	503	0.039	0.035	11.4
55011	504	0.037	0.032	15.6	55214	509	0.063	0.057	10.5	55647	504	0.018	0.016	12.5
55011	505	0.094	0.086	9.3	55214	510	0.061	0.055	10.9	55647	505	0.046	0.042	9.5
55011	506	0.048	0.045	6.7	55371	501	0.243	0.216	12.5	55647	506	0.023	0.022	4.5
55011	507	0.074	0.067	10.4	55371	502	0.129	0.115	12.2	55647	507	0.036	0.032	12.5
55011	508	0.071	0.064	10.9	55371	503	0.155	0.137	13.1	55647	508	0.034	0.031	9.7
55011	509	0.066	0.059	11.9	55371	504	0.103	0.090	14.4	55647	509	0.032	0.029	10.3
55011	510	0.063	0.057	10.5	55371	505	0.112	0.100	12.0	55647	510	0.030	0.028	7.1

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LOSS COST % CHANGE BY CLASS

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55648	501	0.014	0.013	7.7	55716	506	0.134	0.124	8.1	55918	501	0.072	0.065	10.8
55648	502	0.017	0.015	13.3	55716	507	0.206	0.186	10.8	55918	502	0.085	0.076	11.8
55648	503	0.017	0.016	6.3	55716	508	0.198	0.178	11.2	55918	503	0.088	0.079	11.4
55648	504	0.008	0.007	14.3	55716	509	0.182	0.164	11.0	55918	504	0.041	0.036	13.9
55648	505	0.021	0.019	10.5	55716	510	0.174	0.158	10.1	55918	505	0.103	0.094	9.6
55648	506	0.011	0.010	10.0	55717	501	0.099	0.090	10.0	55918	506	0.053	0.049	8.2
55648	507	0.016	0.015	6.7	55717	502	0.130	0.118	10.2	55918	507	0.081	0.073	11.0
55648	508	0.016	0.014	14.3	55717	503	0.100	0.090	11.1	55918	508	0.078	0.071	9.9
55648	509	0.014	0.013	7.7	55717	504	0.136	0.124	9.7	55918	509	0.072	0.065	10.8
55648	510	0.014	0.012	16.7	55717	505	0.074	0.067	10.4	55918	510	0.069	0.063	9.5
55649	501	0.017	0.015	13.3	55717	506	0.160	0.147	8.8	55919	501	0.010	0.009	11.1
55649	502	0.020	0.018	11.1	55717	507	0.116	0.105	10.5	55919	502	0.012	0.010	20.0
55649	503	0.021	0.019	10.5	55717	508	0.114	0.103	10.7	55919	503	0.012	0.011	9.1
55649	504	0.010	0.008	25.0	55717	509	0.123	0.112	9.8	55919	504	0.006	0.005	20.0
55649	505	0.025	0.022	13.6	55717	510	0.121	0.111	9.0	55919	505	0.014	0.013	7.7
55649	506	0.013	0.012	8.3	55718	501	0.096	0.087	10.3	55919	506	0.007	0.007	0.0
55649	507	0.019	0.017	11.8	55718	502	0.126	0.115	9.6	55919	507	0.011	0.010	10.0
55649	508	0.019	0.017	11.8	55718	503	0.097	0.088	10.2	55919	508	0.011	0.010	10.0
55649	509	0.017	0.015	13.3	55718	504	0.131	0.120	9.2	55919	509	0.010	0.009	11.1
55649	510	0.016	0.015	6.7	55718	505	0.072	0.065	10.8	55919	510	0.009	0.009	0.0
55715	501	0.126	0.114	10.5	55718	506	0.155	0.142	9.2	56040	501	0.007	0.006	16.7
55715	502	0.148	0.133	11.3	55718	507	0.112	0.102	9.8	56040	502	0.008	0.007	14.3
55715	503	0.153	0.138	10.9	55718	508	0.111	0.100	11.0	56040	503	0.008	0.007	14.3
55715	504	0.071	0.062	14.5	55718	509	0.119	0.108	10.2	56040	504	0.004	0.003	33.3
55715	505	0.181	0.165	9.7	55718	510	0.118	0.108	9.3	56040	505	0.010	0.009	11.1
55715	506	0.093	0.086	8.1	55802	501	0.063	0.056	12.5	56040	506	0.005	0.005	0.0
55715	507	0.142	0.128	10.9	55802	502	0.033	0.030	10.0	56040	507	0.008	0.007	14.3
55715	508	0.137	0.123	11.4	55802	503	0.040	0.035	14.3	56040	508	0.007	0.007	0.0
55715	509	0.126	0.113	11.5	55802	504	0.027	0.023	17.4	56040	509	0.007	0.006	16.7
55715	510	0.120	0.109	10.1	55802	505	0.029	0.026	11.5	56040	510	0.007	0.006	16.7
55716	501	0.182	0.165	10.3	55802	506	0.056	0.050	12.0	56041	501	0.045	0.041	9.8
55716	502	0.214	0.192	11.5	55802	507	0.040	0.035	14.3	56041	502	0.053	0.047	12.8
55716	503	0.222	0.200	11.0	55802	508	0.048	0.043	11.6	56041	503	0.055	0.049	12.2
55716	504	0.103	0.090	14.4	55802	509	0.044	0.039	12.8	56041	504	0.025	0.022	13.6
55716	505	0.260	0.239	8.8	55802	510	0.019	0.016	18.8	56041	505	0.064	0.059	8.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
56041	506	0.033	0.031	6.5	56202	501	0.045	0.041	9.8	56427	506	0.080	0.074	8.1
56041	507	0.051	0.046	10.9	56202	502	0.053	0.047	12.8	56427	507	0.122	0.110	10.9
56041	508	0.049	0.044	11.4	56202	503	0.055	0.049	12.2	56427	508	0.118	0.106	11.3
56041	509	0.045	0.040	12.5	56202	504	0.025	0.022	13.6	56427	509	0.108	0.098	10.2
56041	510	0.043	0.039	10.3	56202	505	0.064	0.059	8.5	56427	510	0.104	0.094	10.6
56042	501	0.056	0.051	9.8	56202	506	0.033	0.031	6.5	56488	501	0.105	0.093	12.9
56042	502	0.066	0.060	10.0	56202	507	0.051	0.046	10.9	56488	502	0.056	0.050	12.0
56042	503	0.069	0.062	11.3	56202	508	0.049	0.044	11.4	56488	503	0.067	0.059	13.6
56042	504	0.032	0.028	14.3	56202	509	0.045	0.040	12.5	56488	504	0.044	0.039	12.8
56042	505	0.081	0.074	9.5	56202	510	0.043	0.039	10.3	56488	505	0.048	0.043	11.6
56042	506	0.041	0.038	7.9	56390	501	0.078	0.071	9.9	56488	506	0.093	0.084	10.7
56042	507	0.064	0.057	12.3	56390	502	0.092	0.083	10.8	56488	507	0.067	0.059	13.6
56042	508	0.061	0.055	10.9	56390	503	0.095	0.086	10.5	56488	508	0.080	0.071	12.7
56042	509	0.056	0.051	9.8	56390	504	0.044	0.039	12.8	56488	509	0.073	0.065	12.3
56042	510	0.054	0.049	10.2	56390	505	0.112	0.103	8.7	56488	510	0.031	0.027	14.8
56170	501	0.067	0.061	9.8	56390	506	0.058	0.053	9.4	56567	501	0.070	0.063	11.1
56170	502	0.088	0.080	10.0	56390	507	0.089	0.080	11.3	56567	502	0.092	0.083	10.8
56170	503	0.068	0.061	11.5	56390	508	0.085	0.077	10.4	56567	503	0.070	0.064	9.4
56170	504	0.092	0.084	9.5	56390	509	0.078	0.071	9.9	56567	504	0.095	0.087	9.2
56170	505	0.050	0.046	8.7	56390	510	0.075	0.068	10.3	56567	505	0.052	0.047	10.6
56170	506	0.109	0.100	9.0	56391	501	0.067	0.061	9.8	56567	506	0.113	0.103	9.7
56170	507	0.079	0.071	11.3	56391	502	0.079	0.071	11.3	56567	507	0.081	0.074	9.5
56170	508	0.077	0.070	10.0	56391	503	0.082	0.074	10.8	56567	508	0.080	0.073	9.6
56170	509	0.084	0.076	10.5	56391	504	0.038	0.033	15.2	56567	509	0.087	0.079	10.1
56170	510	0.082	0.075	9.3	56391	505	0.096	0.088	9.1	56567	510	0.085	0.078	9.0
56171	501	0.033	0.030	10.0	56391	506	0.049	0.046	6.5	56650	501	0.214	0.194	10.3
56171	502	0.043	0.039	10.3	56391	507	0.076	0.069	10.1	56650	502	0.280	0.250	12.0
56171	503	0.033	0.030	10.0	56391	508	0.073	0.066	10.6	56650	503	0.214	0.194	10.3
56171	504	0.045	0.041	9.8	56391	509	0.067	0.061	9.8	56650	504	0.290	0.270	7.4
56171	505	0.025	0.022	13.6	56391	510	0.064	0.058	10.3	56650	505	0.160	0.145	10.3
56171	506	0.053	0.049	8.2	56427	501	0.108	0.098	10.2	56650	506	0.340	0.320	6.3
56171	507	0.039	0.035	11.4	56427	502	0.127	0.114	11.4	56650	507	0.249	0.226	10.2
56171	508	0.038	0.034	11.8	56427	503	0.132	0.119	10.9	56650	508	0.245	0.222	10.4
56171	509	0.041	0.037	10.8	56427	504	0.061	0.054	13.0	56650	509	0.260	0.240	8.3
56171	510	0.040	0.037	8.1	56427	505	0.155	0.142	9.2	56650	510	0.260	0.239	8.8

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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
56651	501	0.116	0.105	10.5	56654	506	0.066	0.061	8.2	56759	501	0.043	0.039	10.3
56651	502	0.152	0.138	10.1	56654	507	0.048	0.043	11.6	56759	502	0.051	0.046	10.9
56651	503	0.116	0.106	9.4	56654	508	0.047	0.043	9.3	56759	503	0.053	0.048	10.4
56651	504	0.159	0.145	9.7	56654	509	0.051	0.046	10.9	56759	504	0.024	0.021	14.3
56651	505	0.087	0.079	10.1	56654	510	0.050	0.046	8.7	56759	505	0.062	0.057	8.8
56651	506	0.187	0.172	8.7	56690	501	0.054	0.048	12.5	56759	506	0.032	0.030	6.7
56651	507	0.136	0.123	10.6	56690	502	0.029	0.026	11.5	56759	507	0.049	0.044	11.4
56651	508	0.133	0.121	9.9	56690	503	0.035	0.031	12.9	56759	508	0.047	0.042	11.9
56651	509	0.144	0.131	9.9	56690	504	0.023	0.020	15.0	56759	509	0.043	0.039	10.3
56651	510	0.142	0.130	9.2	56690	505	0.025	0.022	13.6	56759	510	0.041	0.038	7.9
56652	501	0.083	0.075	10.7	56690	506	0.048	0.043	11.6	56760	501	0.062	0.056	10.7
56652	502	0.109	0.099	10.1	56690	507	0.035	0.031	12.9	56760	502	0.073	0.066	10.6
56652	503	0.083	0.076	9.2	56690	508	0.042	0.037	13.5	56760	503	0.076	0.068	11.8
56652	504	0.113	0.103	9.7	56690	509	0.038	0.033	15.2	56760	504	0.035	0.031	12.9
56652	505	0.062	0.056	10.7	56690	510	0.016	0.014	14.3	56760	505	0.089	0.082	8.5
56652	506	0.134	0.123	8.9	56699	501	0.050	0.045	11.1	56760	506	0.046	0.042	9.5
56652	507	0.097	0.088	10.2	56699	502	0.059	0.053	11.3	56760	507	0.070	0.063	11.1
56652	508	0.095	0.086	10.5	56699	503	0.061	0.055	10.9	56760	508	0.068	0.061	11.5
56652	509	0.103	0.093	10.8	56699	504	0.028	0.025	12.0	56760	509	0.062	0.056	10.7
56652	510	0.101	0.093	8.6	56699	505	0.072	0.065	10.8	56760	510	0.060	0.054	11.1
56653	501	0.080	0.073	9.6	56699	506	0.037	0.034	8.8	56805	501	0.082	0.074	10.8
56653	502	0.105	0.095	10.5	56699	507	0.056	0.051	9.8	56805	502	0.096	0.086	11.6
56653	503	0.080	0.073	9.6	56699	508	0.054	0.049	10.2	56805	503	0.100	0.090	11.1
56653	504	0.109	0.100	9.0	56699	509	0.050	0.045	11.1	56805	504	0.046	0.040	15.0
56653	505	0.060	0.054	11.1	56699	510	0.048	0.043	11.6	56805	505	0.117	0.107	9.3
56653	506	0.129	0.118	9.3	56758	501	0.042	0.038	10.5	56805	506	0.060	0.056	7.1
56653	507	0.093	0.085	9.4	56758	502	0.050	0.045	11.1	56805	507	0.093	0.083	12.0
56653	508	0.092	0.083	10.8	56758	503	0.052	0.046	13.0	56805	508	0.089	0.080	11.3
56653	509	0.099	0.090	10.0	56758	504	0.024	0.021	14.3	56805	509	0.082	0.074	10.8
56653	510	0.098	0.089	10.1	56758	505	0.061	0.055	10.9	56805	510	0.078	0.071	9.9
56654	501	0.041	0.037	10.8	56758	506	0.031	0.029	6.9	56806	501	0.058	0.052	11.5
56654	502	0.054	0.049	10.2	56758	507	0.048	0.043	11.6	56806	502	0.068	0.061	11.5
56654	503	0.041	0.037	10.8	56758	508	0.046	0.041	12.2	56806	503	0.071	0.064	10.9
56654	504	0.056	0.051	9.8	56758	509	0.042	0.038	10.5	56806	504	0.033	0.029	13.8
56654	505	0.031	0.028	10.7	56758	510	0.040	0.037	8.1	56806	505	0.083	0.076	9.2

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56806	506	0.043	0.039	10.3	56910	501	0.036	0.033	9.1	56913	506	0.064	0.059	8.5
56806	507	0.065	0.059	10.2	56910	502	0.042	0.038	10.5	56913	507	0.046	0.042	9.5
56806	508	0.063	0.057	10.5	56910	503	0.044	0.040	10.0	56913	508	0.046	0.041	12.2
56806	509	0.058	0.052	11.5	56910	504	0.020	0.018	11.1	56913	509	0.049	0.045	8.9
56806	510	0.055	0.050	10.0	56910	505	0.052	0.047	10.6	56913	510	0.049	0.044	11.4
56807	501	0.057	0.052	9.6	56910	506	0.026	0.025	4.0	56915	501	0.235	0.214	9.8
56807	502	0.067	0.061	9.8	56910	507	0.041	0.037	10.8	56915	502	0.310	0.280	10.7
56807	503	0.070	0.063	11.1	56910	508	0.039	0.035	11.4	56915	503	0.236	0.214	10.3
56807	504	0.032	0.028	14.3	56910	509	0.036	0.032	12.5	56915	504	0.320	0.290	10.3
56807	505	0.082	0.075	9.3	56910	510	0.034	0.031	9.7	56915	505	0.176	0.160	10.0
56807	506	0.042	0.039	7.7	56911	501	0.060	0.055	9.1	56915	506	0.380	0.350	8.6
56807	507	0.065	0.059	10.2	56911	502	0.079	0.072	9.7	56915	507	0.270	0.249	8.4
56807	508	0.062	0.056	10.7	56911	503	0.060	0.055	9.1	56915	508	0.270	0.245	10.2
56807	509	0.057	0.052	9.6	56911	504	0.082	0.075	9.3	56915	509	0.290	0.260	11.5
56807	510	0.055	0.050	10.0	56911	505	0.045	0.041	9.8	56915	510	0.290	0.260	11.5
56808	501	0.075	0.068	10.3	56911	506	0.097	0.089	9.0	56916	501	0.213	0.193	10.4
56808	502	0.088	0.079	11.4	56911	507	0.070	0.064	9.4	56916	502	0.280	0.250	12.0
56808	503	0.091	0.082	11.0	56911	508	0.069	0.063	9.5	56916	503	0.213	0.193	10.4
56808	504	0.042	0.037	13.5	56911	509	0.075	0.068	10.3	56916	504	0.290	0.260	11.5
56808	505	0.108	0.098	10.2	56911	510	0.074	0.067	10.4	56916	505	0.159	0.144	10.4
56808	506	0.055	0.051	7.8	56912	501	0.049	0.044	11.4	56916	506	0.340	0.310	9.7
56808	507	0.085	0.076	11.8	56912	502	0.064	0.058	10.3	56916	507	0.248	0.225	10.2
56808	508	0.082	0.074	10.8	56912	503	0.049	0.044	11.4	56916	508	0.244	0.221	10.4
56808	509	0.075	0.068	10.3	56912	504	0.067	0.061	9.8	56916	509	0.260	0.239	8.8
56808	510	0.072	0.065	10.8	56912	505	0.036	0.033	9.1	56916	510	0.260	0.237	9.7
56900	501	0.072	0.065	10.8	56912	506	0.079	0.072	9.7	56917	501	0.061	0.056	8.9
56900	502	0.085	0.076	11.8	56912	507	0.057	0.052	9.6	56917	502	0.081	0.073	11.0
56900	503	0.088	0.079	11.4	56912	508	0.056	0.051	9.8	56917	503	0.062	0.056	10.7
56900	504	0.041	0.036	13.9	56912	509	0.060	0.055	9.1	56917	504	0.084	0.076	10.5
56900	505	0.103	0.094	9.6	56912	510	0.060	0.054	11.1	56917	505	0.046	0.042	9.5
56900	506	0.053	0.049	8.2	56913	501	0.040	0.036	11.1	56917	506	0.099	0.091	8.8
56900	507	0.081	0.073	11.0	56913	502	0.052	0.047	10.6	56917	507	0.072	0.065	10.8
56900	508	0.078	0.071	9.9	56913	503	0.040	0.036	11.1	56917	508	0.071	0.064	10.9
56900	509	0.072	0.065	10.8	56913	504	0.054	0.049	10.2	56917	509	0.076	0.069	10.1
56900	510	0.069	0.063	9.5	56913	505	0.030	0.027	11.1	56917	510	0.075	0.069	8.7

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LOSS COST % CHANGE BY CLASS

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56918	501	0.030	0.027	11.1	56980	506	0.046	0.043	7.0	57146	501	0.070	0.063	11.1
56918	502	0.039	0.035	11.4	56980	507	0.071	0.064	10.9	57146	502	0.092	0.083	10.8
56918	503	0.030	0.027	11.1	56980	508	0.068	0.061	11.5	57146	503	0.070	0.064	9.4
56918	504	0.040	0.037	8.1	56980	509	0.062	0.056	10.7	57146	504	0.095	0.087	9.2
56918	505	0.022	0.020	10.0	56980	510	0.060	0.054	11.1	57146	505	0.052	0.047	10.6
56918	506	0.048	0.044	9.1	57001	501	0.021	0.019	10.5	57146	506	0.113	0.103	9.7
56918	507	0.034	0.031	9.7	57001	502	0.025	0.023	8.7	57146	507	0.081	0.074	9.5
56918	508	0.034	0.031	9.7	57001	503	0.026	0.023	13.0	57146	508	0.080	0.073	9.6
56918	509	0.037	0.033	12.1	57001	504	0.012	0.011	9.1	57146	509	0.087	0.079	10.1
56918	510	0.036	0.033	9.1	57001	505	0.031	0.028	10.7	57146	510	0.085	0.078	9.0
56919	501	0.075	0.068	10.3	57001	506	0.016	0.015	6.7	57202	501	0.055	0.050	10.0
56919	502	0.099	0.090	10.0	57001	507	0.024	0.022	9.1	57202	502	0.065	0.058	12.1
56919	503	0.075	0.068	10.3	57001	508	0.023	0.021	9.5	57202	503	0.067	0.061	9.8
56919	504	0.103	0.094	9.6	57001	509	0.021	0.019	10.5	57202	504	0.031	0.027	14.8
56919	505	0.056	0.051	9.8	57001	510	0.020	0.019	5.3	57202	505	0.079	0.073	8.2
56919	506	0.121	0.111	9.0	57002	501	0.014	0.013	7.7	57202	506	0.041	0.038	7.9
56919	507	0.088	0.080	10.0	57002	502	0.016	0.015	6.7	57202	507	0.063	0.056	12.5
56919	508	0.086	0.078	10.3	57002	503	0.017	0.015	13.3	57202	508	0.060	0.054	11.1
56919	509	0.093	0.085	9.4	57002	504	0.008	0.007	14.3	57202	509	0.055	0.050	10.0
56919	510	0.092	0.084	9.5	57002	505	0.020	0.018	11.1	57202	510	0.053	0.048	10.4
56920	501	0.069	0.062	11.3	57002	506	0.010	0.009	11.1	57257	501	0.069	0.062	11.3
56920	502	0.090	0.082	9.8	57002	507	0.016	0.014	14.3	57257	502	0.081	0.073	11.0
56920	503	0.069	0.062	11.3	57002	508	0.015	0.014	7.1	57257	503	0.084	0.075	12.0
56920	504	0.094	0.085	10.6	57002	509	0.014	0.012	16.7	57257	504	0.039	0.034	14.7
56920	505	0.051	0.047	8.5	57002	510	0.013	0.012	8.3	57257	505	0.099	0.090	10.0
56920	506	0.111	0.101	9.9	57090	501	0.110	0.100	10.0	57257	506	0.051	0.047	8.5
56920	507	0.080	0.073	9.6	57090	502	0.145	0.131	10.7	57257	507	0.078	0.070	11.4
56920	508	0.079	0.071	11.3	57090	503	0.110	0.100	10.0	57257	508	0.075	0.067	11.9
56920	509	0.085	0.077	10.4	57090	504	0.150	0.137	9.5	57257	509	0.069	0.062	11.3
56920	510	0.084	0.077	9.1	57090	505	0.082	0.075	9.3	57257	510	0.066	0.060	10.0
56980	501	0.062	0.057	8.8	57090	506	0.178	0.163	9.2	57401	501	0.039	0.035	11.4
56980	502	0.073	0.066	10.6	57090	507	0.129	0.116	11.2	57401	502	0.046	0.041	12.2
56980	503	0.076	0.069	10.1	57090	508	0.126	0.115	9.6	57401	503	0.048	0.043	11.6
56980	504	0.035	0.031	12.9	57090	509	0.137	0.124	10.5	57401	504	0.022	0.019	15.8
56980	505	0.090	0.082	9.8	57090	510	0.135	0.123	9.8	57401	505	0.056	0.051	9.8

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
57401	506	0.029	0.027	7.4	57572	501	0.011	0.010	10.0	57625	506	0.213	0.198	7.6
57401	507	0.044	0.040	10.0	57572	502	0.013	0.012	8.3	57625	507	0.330	0.300	10.0
57401	508	0.042	0.038	10.5	57572	503	0.013	0.012	8.3	57625	508	0.320	0.280	14.3
57401	509	0.039	0.035	11.4	57572	504	0.006	0.005	20.0	57625	509	0.290	0.260	11.5
57401	510	0.037	0.034	8.8	57572	505	0.016	0.015	6.7	57625	510	0.280	0.250	12.0
57403	501	0.129	0.115	12.2	57572	506	0.008	0.008	0.0	57651	501	0.035	0.032	9.4
57403	502	0.068	0.061	11.5	57572	507	0.013	0.011	18.2	57651	502	0.041	0.037	10.8
57403	503	0.082	0.072	13.9	57572	508	0.012	0.011	9.1	57651	503	0.043	0.039	10.3
57403	504	0.054	0.048	12.5	57572	509	0.011	0.010	10.0	57651	504	0.020	0.017	17.6
57403	505	0.059	0.053	11.3	57572	510	0.011	0.010	10.0	57651	505	0.051	0.046	10.9
57403	506	0.115	0.103	11.7	57600	501	0.033	0.030	10.0	57651	506	0.026	0.024	8.3
57403	507	0.082	0.072	13.9	57600	502	0.039	0.035	11.4	57651	507	0.040	0.036	11.1
57403	508	0.099	0.087	13.8	57600	503	0.040	0.036	11.1	57651	508	0.038	0.035	8.6
57403	509	0.089	0.079	12.7	57600	504	0.019	0.016	18.8	57651	509	0.035	0.032	9.4
57403	510	0.038	0.034	11.8	57600	505	0.047	0.043	9.3	57651	510	0.034	0.031	9.7
57410	501	0.019	0.017	11.8	57600	506	0.024	0.022	9.1	57690	501	0.047	0.043	9.3
57410	502	0.022	0.020	10.0	57600	507	0.037	0.034	8.8	57690	502	0.062	0.056	10.7
57410	503	0.023	0.021	9.5	57600	508	0.036	0.032	12.5	57690	503	0.047	0.043	9.3
57410	504	0.011	0.009	22.2	57600	509	0.033	0.030	10.0	57690	504	0.064	0.058	10.3
57410	505	0.027	0.025	8.0	57600	510	0.032	0.029	10.3	57690	505	0.035	0.032	9.4
57410	506	0.014	0.013	7.7	57611	501	0.036	0.033	9.1	57690	506	0.076	0.069	10.1
57410	507	0.021	0.019	10.5	57611	502	0.047	0.043	9.3	57690	507	0.055	0.050	10.0
57410	508	0.021	0.018	16.7	57611	503	0.036	0.033	9.1	57690	508	0.054	0.049	10.2
57410	509	0.019	0.017	11.8	57611	504	0.049	0.045	8.9	57690	509	0.058	0.053	9.4
57410	510	0.018	0.016	12.5	57611	505	0.027	0.025	8.0	57690	510	0.057	0.052	9.6
57411	501	0.017	0.015	13.3	57611	506	0.058	0.053	9.4	57716	501	0.022	0.020	10.0
57411	502	0.022	0.020	10.0	57611	507	0.042	0.038	10.5	57716	502	0.029	0.026	11.5
57411	503	0.017	0.015	13.3	57611	508	0.041	0.038	7.9	57716	503	0.022	0.020	10.0
57411	504	0.023	0.021	9.5	57611	509	0.045	0.041	9.8	57716	504	0.030	0.028	7.1
57411	505	0.013	0.011	18.2	57611	510	0.044	0.040	10.0	57716	505	0.017	0.015	13.3
57411	506	0.027	0.025	8.0	57625	501	0.290	0.260	11.5	57716	506	0.036	0.033	9.1
57411	507	0.020	0.018	11.1	57625	502	0.340	0.310	9.7	57716	507	0.026	0.024	8.3
57411	508	0.019	0.018	5.6	57625	503	0.350	0.320	9.4	57716	508	0.026	0.023	13.0
57411	509	0.021	0.019	10.5	57625	504	0.164	0.143	14.7	57716	509	0.028	0.025	12.0
57411	510	0.021	0.019	10.5	57625	505	0.420	0.380	10.5	57716	510	0.027	0.025	8.0

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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
57725	501	0.049	0.044	11.4	57800	506	0.049	0.045	8.9	57871	501	0.022	0.020	10.0
57725	502	0.064	0.058	10.3	57800	507	0.075	0.068	10.3	57871	502	0.029	0.026	11.5
57725	503	0.049	0.044	11.4	57800	508	0.073	0.065	12.3	57871	503	0.022	0.020	10.0
57725	504	0.067	0.061	9.8	57800	509	0.067	0.060	11.7	57871	504	0.030	0.028	7.1
57725	505	0.036	0.033	9.1	57800	510	0.064	0.058	10.3	57871	505	0.017	0.015	13.3
57725	506	0.079	0.072	9.7	57808	501	0.019	0.017	11.8	57871	506	0.036	0.033	9.1
57725	507	0.057	0.052	9.6	57808	502	0.024	0.022	9.1	57871	507	0.026	0.024	8.3
57725	508	0.056	0.051	9.8	57808	503	0.019	0.017	11.8	57871	508	0.026	0.023	13.0
57725	509	0.060	0.055	9.1	57808	504	0.025	0.023	8.7	57871	509	0.028	0.025	12.0
57725	510	0.060	0.054	11.1	57808	505	0.014	0.013	7.7	57871	510	0.027	0.025	8.0
57726	501	0.038	0.034	11.8	57808	506	0.030	0.028	7.1	57913	501	0.086	0.078	10.3
57726	502	0.050	0.045	11.1	57808	507	0.022	0.020	10.0	57913	502	0.101	0.091	11.0
57726	503	0.038	0.035	8.6	57808	508	0.021	0.019	10.5	57913	503	0.105	0.095	10.5
57726	504	0.052	0.047	10.6	57808	509	0.023	0.021	9.5	57913	504	0.049	0.043	14.0
57726	505	0.028	0.026	7.7	57808	510	0.023	0.021	9.5	57913	505	0.124	0.113	9.7
57726	506	0.061	0.056	8.9	57809	501	0.019	0.017	11.8	57913	506	0.063	0.059	6.8
57726	507	0.044	0.040	10.0	57809	502	0.025	0.023	8.7	57913	507	0.098	0.088	11.4
57726	508	0.044	0.039	12.8	57809	503	0.019	0.018	5.6	57913	508	0.094	0.085	10.6
57726	509	0.047	0.043	9.3	57809	504	0.026	0.024	8.3	57913	509	0.086	0.078	10.3
57726	510	0.046	0.042	9.5	57809	505	0.014	0.013	7.7	57913	510	0.083	0.075	10.7
57798	501	0.018	0.016	12.5	57809	506	0.031	0.028	10.7	57997	501	0.078	0.072	8.3
57798	502	0.021	0.019	10.5	57809	507	0.022	0.020	10.0	57997	502	0.066	0.060	10.0
57798	503	0.022	0.020	10.0	57809	508	0.022	0.020	10.0	57997	503	0.077	0.070	10.0
57798	504	0.010	0.009	11.1	57809	509	0.024	0.022	9.1	57997	504	0.104	0.095	9.5
57798	505	0.026	0.023	13.0	57809	510	0.024	0.022	9.1	57997	505	0.067	0.061	9.8
57798	506	0.013	0.012	8.3	57810	501	0.019	0.017	11.8	57997	506	0.069	0.063	9.5
57798	507	0.020	0.018	11.1	57810	502	0.024	0.022	9.1	57997	507	0.086	0.078	10.3
57798	508	0.019	0.018	5.6	57810	503	0.019	0.017	11.8	57997	508	0.077	0.070	10.0
57798	509	0.018	0.016	12.5	57810	504	0.025	0.023	8.7	57997	509	0.079	0.072	9.7
57798	510	0.017	0.016	6.3	57810	505	0.014	0.013	7.7	57997	510	0.063	0.057	10.5
57800	501	0.067	0.060	11.7	57810	506	0.030	0.028	7.1	57998	501	0.038	0.035	8.6
57800	502	0.078	0.070	11.4	57810	507	0.022	0.020	10.0	57998	502	0.045	0.040	12.5
57800	503	0.081	0.073	11.0	57810	508	0.021	0.019	10.5	57998	503	0.047	0.042	11.9
57800	504	0.038	0.033	15.2	57810	509	0.023	0.021	9.5	57998	504	0.022	0.019	15.8
57800	505	0.096	0.087	10.3	57810	510	0.023	0.021	9.5	57998	505	0.055	0.050	10.0

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LOSS COST % CHANGE BY CLASS

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57998	506	0.028	0.026	7.7	58020	501	0.138	0.123	12.2	58058	506	0.044	0.041	7.3
57998	507	0.043	0.039	10.3	58020	502	0.073	0.066	10.6	58058	507	0.068	0.061	11.5
57998	508	0.042	0.037	13.5	58020	503	0.088	0.078	12.8	58058	508	0.065	0.059	10.2
57998	509	0.038	0.034	11.8	58020	504	0.058	0.051	13.7	58058	509	0.060	0.054	11.1
57998	510	0.037	0.033	12.1	58020	505	0.063	0.057	10.5	58058	510	0.057	0.052	9.6
57999	501	0.031	0.028	10.7	58020	506	0.123	0.110	11.8	58095	501	0.084	0.076	10.5
57999	502	0.040	0.037	8.1	58020	507	0.088	0.078	12.8	58095	502	0.099	0.089	11.2
57999	503	0.031	0.028	10.7	58020	508	0.106	0.094	12.8	58095	503	0.103	0.093	10.8
57999	504	0.042	0.038	10.5	58020	509	0.096	0.085	12.9	58095	504	0.048	0.042	14.3
57999	505	0.023	0.021	9.5	58020	510	0.041	0.036	13.9	58095	505	0.121	0.111	9.0
57999	506	0.050	0.045	11.1	58056	501	0.106	0.096	10.4	58095	506	0.062	0.057	8.8
57999	507	0.036	0.032	12.5	58056	502	0.124	0.112	10.7	58095	507	0.095	0.086	10.5
57999	508	0.035	0.032	9.4	58056	503	0.129	0.116	11.2	58095	508	0.092	0.083	10.8
57999	509	0.038	0.035	8.6	58056	504	0.060	0.052	15.4	58095	509	0.084	0.076	10.5
57999	510	0.037	0.034	8.8	58056	505	0.152	0.139	9.4	58095	510	0.081	0.073	11.0
58009	501	0.031	0.028	10.7	58056	506	0.078	0.072	8.3	58096	501	0.112	0.101	10.9
58009	502	0.040	0.037	8.1	58056	507	0.120	0.108	11.1	58096	502	0.132	0.118	11.9
58009	503	0.031	0.028	10.7	58056	508	0.115	0.104	10.6	58096	503	0.136	0.123	10.6
58009	504	0.042	0.038	10.5	58056	509	0.106	0.095	11.6	58096	504	0.063	0.055	14.5
58009	505	0.023	0.021	9.5	58056	510	0.101	0.092	9.8	58096	505	0.161	0.147	9.5
58009	506	0.050	0.045	11.1	58057	501	0.067	0.060	11.7	58096	506	0.082	0.076	7.9
58009	507	0.036	0.032	12.5	58057	502	0.078	0.070	11.4	58096	507	0.127	0.114	11.4
58009	508	0.035	0.032	9.4	58057	503	0.081	0.073	11.0	58096	508	0.122	0.110	10.9
58009	509	0.038	0.035	8.6	58057	504	0.038	0.033	15.2	58096	509	0.112	0.101	10.9
58009	510	0.037	0.034	8.8	58057	505	0.096	0.087	10.3	58096	510	0.107	0.097	10.3
58010	501	0.089	0.080	11.3	58057	506	0.049	0.045	8.9	58301	501	0.023	0.021	9.5
58010	502	0.104	0.094	10.6	58057	507	0.075	0.068	10.3	58301	502	0.031	0.028	10.7
58010	503	0.108	0.098	10.2	58057	508	0.073	0.065	12.3	58301	503	0.024	0.021	14.3
58010	504	0.050	0.044	13.6	58057	509	0.067	0.060	11.7	58301	504	0.032	0.029	10.3
58010	505	0.128	0.116	10.3	58057	510	0.064	0.058	10.3	58301	505	0.018	0.016	12.5
58010	506	0.065	0.061	6.6	58058	501	0.060	0.054	11.1	58301	506	0.038	0.035	8.6
58010	507	0.100	0.091	9.9	58058	502	0.070	0.063	11.1	58301	507	0.027	0.025	8.0
58010	508	0.097	0.087	11.5	58058	503	0.073	0.066	10.6	58301	508	0.027	0.024	12.5
58010	509	0.089	0.080	11.3	58058	504	0.034	0.030	13.3	58301	509	0.029	0.026	11.5
58010	510	0.085	0.077	10.4	58058	505	0.086	0.079	8.9	58301	510	0.029	0.026	11.5

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LOSS COST % CHANGE BY CLASS

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58302	501	0.030	0.027	11.1	58409	506	0.052	0.047	10.6	58459	501	0.071	0.064	10.9
58302	502	0.035	0.032	9.4	58409	507	0.064	0.058	10.3	58459	502	0.060	0.054	11.1
58302	503	0.037	0.033	12.1	58409	508	0.057	0.052	9.6	58459	503	0.069	0.063	9.5
58302	504	0.017	0.015	13.3	58409	509	0.059	0.054	9.3	58459	504	0.094	0.085	10.6
58302	505	0.043	0.040	7.5	58409	510	0.047	0.043	9.3	58459	505	0.060	0.055	9.1
58302	506	0.022	0.021	4.8	58456	501	0.031	0.029	6.9	58459	506	0.062	0.057	8.8
58302	507	0.034	0.031	9.7	58456	502	0.026	0.024	8.3	58459	507	0.077	0.070	10.0
58302	508	0.033	0.030	10.0	58456	503	0.031	0.028	10.7	58459	508	0.069	0.063	9.5
58302	509	0.030	0.027	11.1	58456	504	0.042	0.038	10.5	58459	509	0.071	0.065	9.2
58302	510	0.029	0.026	11.5	58456	505	0.027	0.024	12.5	58459	510	0.057	0.051	11.8
58397	501	0.175	0.159	10.1	58456	506	0.027	0.025	8.0	58503	501	0.047	0.042	11.9
58397	502	0.206	0.185	11.4	58456	507	0.034	0.031	9.7	58503	502	0.055	0.049	12.2
58397	503	0.214	0.193	10.9	58456	508	0.031	0.028	10.7	58503	503	0.057	0.051	11.8
58397	504	0.099	0.087	13.8	58456	509	0.032	0.029	10.3	58503	504	0.026	0.023	13.0
58397	505	0.250	0.230	8.7	58456	510	0.025	0.023	8.7	58503	505	0.067	0.061	9.8
58397	506	0.129	0.120	7.5	58457	501	0.046	0.041	12.2	58503	506	0.034	0.032	6.3
58397	507	0.198	0.179	10.6	58457	502	0.038	0.035	8.6	58503	507	0.053	0.048	10.4
58397	508	0.191	0.172	11.0	58457	503	0.044	0.040	10.0	58503	508	0.051	0.046	10.9
58397	509	0.176	0.158	11.4	58457	504	0.060	0.055	9.1	58503	509	0.047	0.042	11.9
58397	510	0.168	0.152	10.5	58457	505	0.039	0.035	11.4	58503	510	0.045	0.041	9.8
58408	501	0.046	0.042	9.5	58457	506	0.040	0.036	11.1	58532	501	0.060	0.055	9.1
58408	502	0.039	0.036	8.3	58457	507	0.050	0.045	11.1	58532	502	0.071	0.064	10.9
58408	503	0.045	0.041	9.8	58457	508	0.044	0.040	10.0	58532	503	0.074	0.066	12.1
58408	504	0.061	0.056	8.9	58457	509	0.046	0.042	9.5	58532	504	0.034	0.030	13.3
58408	505	0.040	0.036	11.1	58457	510	0.036	0.033	9.1	58532	505	0.087	0.079	10.1
58408	506	0.041	0.037	10.8	58458	501	0.059	0.054	9.3	58532	506	0.044	0.041	7.3
58408	507	0.051	0.046	10.9	58458	502	0.050	0.045	11.1	58532	507	0.068	0.062	9.7
58408	508	0.045	0.041	9.8	58458	503	0.057	0.052	9.6	58532	508	0.066	0.059	11.9
58408	509	0.047	0.043	9.3	58458	504	0.078	0.071	9.9	58532	509	0.060	0.054	11.1
58408	510	0.037	0.034	8.8	58458	505	0.050	0.046	8.7	58532	510	0.058	0.052	11.5
58409	501	0.059	0.054	9.3	58458	506	0.052	0.047	10.6	58559	501	0.012	0.011	9.1
58409	502	0.050	0.045	11.1	58458	507	0.064	0.058	10.3	58559	502	0.014	0.013	7.7
58409	503	0.057	0.052	9.6	58458	508	0.057	0.052	9.6	58559	503	0.015	0.014	7.1
58409	504	0.078	0.071	9.9	58458	509	0.059	0.054	9.3	58559	504	0.007	0.006	16.7
58409	505	0.050	0.046	8.7	58458	510	0.047	0.043	9.3	58559	505	0.018	0.016	12.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58559	506	0.009	0.008	12.5	58663	501	0.155	0.140	10.7	58737	506	0.058	0.054	7.4
58559	507	0.014	0.013	7.7	58663	502	0.203	0.184	10.3	58737	507	0.090	0.081	11.1
58559	508	0.013	0.012	8.3	58663	503	0.155	0.141	9.9	58737	508	0.086	0.078	10.3
58559	509	0.012	0.011	9.1	58663	504	0.211	0.193	9.3	58737	509	0.079	0.071	11.3
58559	510	0.012	0.011	9.1	58663	505	0.116	0.105	10.5	58737	510	0.076	0.069	10.1
58560	501	0.030	0.027	11.1	58663	506	0.249	0.229	8.7	58756	501	0.029	0.026	11.5
58560	502	0.035	0.031	12.9	58663	507	0.180	0.164	9.8	58756	502	0.038	0.034	11.8
58560	503	0.036	0.033	9.1	58663	508	0.178	0.161	10.6	58756	503	0.029	0.026	11.5
58560	504	0.017	0.015	13.3	58663	509	0.192	0.174	10.3	58756	504	0.039	0.036	8.3
58560	505	0.043	0.039	10.3	58663	510	0.189	0.173	9.2	58756	505	0.022	0.020	10.0
58560	506	0.022	0.020	10.0	58682	501	0.109	0.099	10.1	58756	506	0.047	0.043	9.3
58560	507	0.034	0.030	13.3	58682	502	0.128	0.115	11.3	58756	507	0.034	0.031	9.7
58560	508	0.032	0.029	10.3	58682	503	0.133	0.120	10.8	58756	508	0.033	0.030	10.0
58560	509	0.030	0.027	11.1	58682	504	0.062	0.054	14.8	58756	509	0.036	0.032	12.5
58560	510	0.028	0.026	7.7	58682	505	0.157	0.143	9.8	58756	510	0.035	0.032	9.4
58575	501	0.038	0.035	8.6	58682	506	0.080	0.074	8.1	58757	501	0.270	0.242	11.6
58575	502	0.045	0.040	12.5	58682	507	0.124	0.111	11.7	58757	502	0.310	0.280	10.7
58575	503	0.047	0.042	11.9	58682	508	0.119	0.107	11.2	58757	503	0.330	0.290	13.8
58575	504	0.022	0.019	15.8	58682	509	0.109	0.098	11.2	58757	504	0.151	0.132	14.4
58575	505	0.055	0.050	10.0	58682	510	0.105	0.095	10.5	58757	505	0.380	0.350	8.6
58575	506	0.028	0.026	7.7	58713	501	0.040	0.036	11.1	58757	506	0.196	0.182	7.7
58575	507	0.043	0.039	10.3	58713	502	0.021	0.019	10.5	58757	507	0.300	0.270	11.1
58575	508	0.042	0.037	13.5	58713	503	0.025	0.023	8.7	58757	508	0.290	0.260	11.5
58575	509	0.038	0.034	11.8	58713	504	0.017	0.015	13.3	58757	509	0.270	0.241	12.0
58575	510	0.037	0.033	12.1	58713	505	0.018	0.017	5.9	58757	510	0.260	0.232	12.1
58627	501	0.123	0.111	10.8	58713	506	0.036	0.032	12.5	58759	501	0.033	0.030	10.0
58627	502	0.144	0.130	10.8	58713	507	0.025	0.022	13.6	58759	502	0.039	0.035	11.4
58627	503	0.150	0.135	11.1	58713	508	0.031	0.027	14.8	58759	503	0.040	0.036	11.1
58627	504	0.069	0.061	13.1	58713	509	0.028	0.025	12.0	58759	504	0.019	0.016	18.8
58627	505	0.176	0.161	9.3	58713	510	0.012	0.010	20.0	58759	505	0.047	0.043	9.3
58627	506	0.090	0.084	7.1	58737	501	0.079	0.072	9.7	58759	506	0.024	0.022	9.1
58627	507	0.139	0.125	11.2	58737	502	0.093	0.084	10.7	58759	507	0.037	0.034	8.8
58627	508	0.134	0.120	11.7	58737	503	0.097	0.087	11.5	58759	508	0.036	0.032	12.5
58627	509	0.123	0.111	10.8	58737	504	0.045	0.039	15.4	58759	509	0.033	0.030	10.0
58627	510	0.118	0.107	10.3	58737	505	0.114	0.104	9.6	58759	510	0.032	0.029	10.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
58802	501	0.037	0.034	8.8	58837	506	0.230	0.211	9.0	58904	501	0.018	0.016	12.5
58802	502	0.044	0.040	10.0	58837	507	0.166	0.151	9.9	58904	502	0.021	0.019	10.5
58802	503	0.046	0.041	12.2	58837	508	0.164	0.148	10.8	58904	503	0.022	0.020	10.0
58802	504	0.021	0.019	10.5	58837	509	0.177	0.160	10.6	58904	504	0.010	0.009	11.1
58802	505	0.054	0.049	10.2	58837	510	0.174	0.159	9.4	58904	505	0.026	0.024	8.3
58802	506	0.028	0.026	7.7	58840	501	0.043	0.039	10.3	58904	506	0.013	0.012	8.3
58802	507	0.042	0.038	10.5	58840	502	0.056	0.051	9.8	58904	507	0.020	0.018	11.1
58802	508	0.041	0.037	10.8	58840	503	0.043	0.039	10.3	58904	508	0.020	0.018	11.1
58802	509	0.038	0.034	11.8	58840	504	0.058	0.053	9.4	58904	509	0.018	0.016	12.5
58802	510	0.036	0.033	9.1	58840	505	0.032	0.029	10.3	58904	510	0.017	0.016	6.3
58813	501	0.071	0.064	10.9	58840	506	0.069	0.063	9.5	58922	501	0.113	0.103	9.7
58813	502	0.093	0.085	9.4	58840	507	0.050	0.045	11.1	58922	502	0.149	0.135	10.4
58813	503	0.071	0.065	9.2	58840	508	0.049	0.044	11.4	58922	503	0.113	0.103	9.7
58813	504	0.097	0.088	10.2	58840	509	0.053	0.048	10.4	58922	504	0.154	0.141	9.2
58813	505	0.053	0.048	10.4	58840	510	0.052	0.048	8.3	58922	505	0.085	0.077	10.4
58813	506	0.115	0.105	9.5	58873	501	0.068	0.062	9.7	58922	506	0.182	0.167	9.0
58813	507	0.083	0.075	10.7	58873	502	0.089	0.081	9.9	58922	507	0.132	0.120	10.0
58813	508	0.082	0.074	10.8	58873	503	0.068	0.062	9.7	58922	508	0.130	0.118	10.2
58813	509	0.088	0.080	10.0	58873	504	0.093	0.085	9.4	58922	509	0.140	0.127	10.2
58813	510	0.087	0.079	10.1	58873	505	0.051	0.046	10.9	58922	510	0.138	0.126	9.5
58822	501	0.103	0.093	10.8	58873	506	0.110	0.101	8.9	59005	501	0.045	0.041	9.8
58822	502	0.121	0.109	11.0	58873	507	0.079	0.072	9.7	59005	502	0.053	0.047	12.8
58822	503	0.126	0.113	11.5	58873	508	0.078	0.071	9.9	59005	503	0.055	0.049	12.2
58822	504	0.058	0.051	13.7	58873	509	0.084	0.076	10.5	59005	504	0.025	0.022	13.6
58822	505	0.148	0.135	9.6	58873	510	0.083	0.076	9.2	59005	505	0.064	0.059	8.5
58822	506	0.076	0.070	8.6	58903	501	0.024	0.021	14.3	59005	506	0.033	0.031	6.5
58822	507	0.117	0.105	11.4	58903	502	0.028	0.025	12.0	59005	507	0.051	0.046	10.9
58822	508	0.112	0.101	10.9	58903	503	0.029	0.026	11.5	59005	508	0.049	0.044	11.4
58822	509	0.103	0.093	10.8	58903	504	0.013	0.012	8.3	59005	509	0.045	0.040	12.5
58822	510	0.099	0.090	10.0	58903	505	0.034	0.031	9.7	59005	510	0.043	0.039	10.3
58837	501	0.143	0.129	10.9	58903	506	0.017	0.016	6.3	59057	501	0.330	0.300	10.0
58837	502	0.187	0.170	10.0	58903	507	0.027	0.024	12.5	59057	502	0.390	0.350	11.4
58837	503	0.143	0.130	10.0	58903	508	0.026	0.023	13.0	59057	503	0.400	0.360	11.1
58837	504	0.195	0.178	9.6	58903	509	0.024	0.021	14.3	59057	504	0.187	0.164	14.0
58837	505	0.107	0.097	10.3	58903	510	0.023	0.021	9.5	59057	505	0.480	0.430	11.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59057	506	0.244	0.226	8.0	59223	501	0.070	0.064	9.4	59378	506	0.074	0.068	8.8
59057	507	0.380	0.340	11.8	59223	502	0.092	0.084	9.5	59378	507	0.053	0.048	10.4
59057	508	0.360	0.330	9.1	59223	503	0.071	0.064	10.9	59378	508	0.053	0.048	10.4
59057	509	0.330	0.300	10.0	59223	504	0.096	0.088	9.1	59378	509	0.057	0.051	11.8
59057	510	0.320	0.290	10.3	59223	505	0.053	0.048	10.4	59378	510	0.056	0.051	9.8
59058	501	0.214	0.194	10.3	59223	506	0.114	0.104	9.6	59481	501	0.203	0.184	10.3
59058	502	0.250	0.227	10.1	59223	507	0.082	0.074	10.8	59481	502	0.239	0.215	11.2
59058	503	0.260	0.236	10.2	59223	508	0.081	0.073	11.0	59481	503	0.248	0.223	11.2
59058	504	0.121	0.106	14.2	59223	509	0.087	0.079	10.1	59481	504	0.115	0.101	13.9
59058	505	0.310	0.280	10.7	59223	510	0.086	0.079	8.9	59481	505	0.290	0.270	7.4
59058	506	0.158	0.146	8.2	59257	501	0.012	0.011	9.1	59481	506	0.150	0.139	7.9
59058	507	0.243	0.219	11.0	59257	502	0.014	0.013	7.7	59481	507	0.230	0.208	10.6
59058	508	0.234	0.210	11.4	59257	503	0.015	0.013	15.4	59481	508	0.221	0.200	10.5
59058	509	0.215	0.193	11.4	59257	504	0.007	0.006	16.7	59481	509	0.204	0.183	11.5
59058	510	0.205	0.187	9.6	59257	505	0.017	0.016	6.3	59481	510	0.195	0.177	10.2
59188	501	0.270	0.244	10.7	59257	506	0.009	0.008	12.5	59482	501	0.290	0.250	16.0
59188	502	0.146	0.130	12.3	59257	507	0.014	0.012	16.7	59482	502	0.152	0.136	11.8
59188	503	0.175	0.155	12.9	59257	508	0.013	0.012	8.3	59482	503	0.182	0.161	13.0
59188	504	0.116	0.102	13.7	59257	509	0.012	0.011	9.1	59482	504	0.121	0.106	14.2
59188	505	0.126	0.113	11.5	59257	510	0.012	0.010	20.0	59482	505	0.131	0.118	11.0
59188	506	0.244	0.219	11.4	59306	501	0.076	0.069	10.1	59482	506	0.250	0.228	9.6
59188	507	0.175	0.154	13.6	59306	502	0.089	0.080	11.3	59482	507	0.182	0.161	13.0
59188	508	0.210	0.186	12.9	59306	503	0.092	0.083	10.8	59482	508	0.219	0.194	12.9
59188	509	0.191	0.169	13.0	59306	504	0.043	0.037	16.2	59482	509	0.199	0.176	13.1
59188	510	0.081	0.072	12.5	59306	505	0.109	0.099	10.1	59482	510	0.084	0.075	12.0
59189	501	0.380	0.340	11.8	59306	506	0.056	0.052	7.7	59537	501	0.049	0.045	8.9
59189	502	0.200	0.179	11.7	59306	507	0.086	0.077	11.7	59537	502	0.065	0.059	10.2
59189	503	0.240	0.212	13.2	59306	508	0.082	0.074	10.8	59537	503	0.049	0.045	8.9
59189	504	0.159	0.140	13.6	59306	509	0.076	0.068	11.8	59537	504	0.067	0.061	9.8
59189	505	0.173	0.156	10.9	59306	510	0.073	0.066	10.6	59537	505	0.037	0.034	8.8
59189	506	0.340	0.300	13.3	59378	501	0.046	0.041	12.2	59537	506	0.080	0.073	9.6
59189	507	0.240	0.212	13.2	59378	502	0.060	0.054	11.1	59537	507	0.058	0.052	11.5
59189	508	0.290	0.250	16.0	59378	503	0.046	0.042	9.5	59537	508	0.057	0.051	11.8
59189	509	0.260	0.232	12.1	59378	504	0.062	0.057	8.8	59537	509	0.061	0.056	8.9
59189	510	0.111	0.098	13.3	59378	505	0.034	0.031	9.7	59537	510	0.060	0.055	9.1

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LOSS COST % CHANGE BY CLASS

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59601	501	0.077	0.070	10.0	59661	506	0.051	0.047	8.5	59722	501	0.065	0.059	10.2
59601	502	0.090	0.081	11.1	59661	507	0.078	0.071	9.9	59722	502	0.077	0.069	11.6
59601	503	0.094	0.084	11.9	59661	508	0.075	0.068	10.3	59722	503	0.080	0.072	11.1
59601	504	0.043	0.038	13.2	59661	509	0.069	0.062	11.3	59722	504	0.037	0.032	15.6
59601	505	0.110	0.101	8.9	59661	510	0.066	0.060	10.0	59722	505	0.094	0.086	9.3
59601	506	0.056	0.052	7.7	59693	501	0.012	0.010	20.0	59722	506	0.048	0.045	6.7
59601	507	0.087	0.078	11.5	59693	502	0.014	0.012	16.7	59722	507	0.074	0.067	10.4
59601	508	0.083	0.075	10.7	59693	503	0.014	0.013	7.7	59722	508	0.071	0.064	10.9
59601	509	0.077	0.069	11.6	59693	504	0.007	0.006	16.7	59722	509	0.065	0.059	10.2
59601	510	0.073	0.067	9.0	59693	505	0.017	0.015	13.3	59722	510	0.063	0.057	10.5
59647	501	0.128	0.114	12.3	59693	506	0.009	0.008	12.5	59723	501	0.025	0.022	13.6
59647	502	0.068	0.061	11.5	59693	507	0.013	0.012	8.3	59723	502	0.029	0.026	11.5
59647	503	0.081	0.072	12.5	59693	508	0.013	0.011	18.2	59723	503	0.030	0.027	11.1
59647	504	0.054	0.047	14.9	59693	509	0.012	0.010	20.0	59723	504	0.014	0.012	16.7
59647	505	0.059	0.053	11.3	59693	510	0.011	0.010	10.0	59723	505	0.035	0.032	9.4
59647	506	0.114	0.102	11.8	59701	501	0.006	0.005	20.0	59723	506	0.018	0.017	5.9
59647	507	0.081	0.072	12.5	59701	502	0.007	0.006	16.7	59723	507	0.028	0.025	12.0
59647	508	0.098	0.086	14.0	59701	503	0.007	0.006	16.7	59723	508	0.027	0.024	12.5
59647	509	0.089	0.079	12.7	59701	504	0.003	0.003	0.0	59723	509	0.025	0.022	13.6
59647	510	0.038	0.033	15.2	59701	505	0.008	0.007	14.3	59723	510	0.024	0.021	14.3
59660	501	0.141	0.128	10.2	59701	506	0.004	0.004	0.0	59724	501	0.038	0.034	11.8
59660	502	0.166	0.149	11.4	59701	507	0.006	0.006	0.0	59724	502	0.044	0.040	10.0
59660	503	0.172	0.155	11.0	59701	508	0.006	0.005	20.0	59724	503	0.046	0.041	12.2
59660	504	0.080	0.070	14.3	59701	509	0.006	0.005	20.0	59724	504	0.021	0.019	10.5
59660	505	0.203	0.185	9.7	59701	510	0.005	0.005	0.0	59724	505	0.054	0.049	10.2
59660	506	0.104	0.096	8.3	59713	501	0.126	0.114	10.5	59724	506	0.028	0.026	7.7
59660	507	0.160	0.144	11.1	59713	502	0.148	0.133	11.3	59724	507	0.043	0.038	13.2
59660	508	0.154	0.138	11.6	59713	503	0.154	0.139	10.8	59724	508	0.041	0.037	10.8
59660	509	0.141	0.127	11.0	59713	504	0.071	0.062	14.5	59724	509	0.038	0.034	11.8
59660	510	0.135	0.123	9.8	59713	505	0.181	0.166	9.0	59724	510	0.036	0.033	9.1
59661	501	0.069	0.063	9.5	59713	506	0.093	0.086	8.1	59725	501	0.047	0.043	9.3
59661	502	0.081	0.073	11.0	59713	507	0.143	0.129	10.9	59725	502	0.055	0.050	10.0
59661	503	0.084	0.076	10.5	59713	508	0.137	0.124	10.5	59725	503	0.057	0.052	9.6
59661	504	0.039	0.034	14.7	59713	509	0.126	0.114	10.5	59725	504	0.027	0.023	17.4
59661	505	0.099	0.091	8.8	59713	510	0.121	0.110	10.0	59725	505	0.068	0.062	9.7

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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
59725	506	0.035	0.032	9.4	59751	501	0.013	0.012	8.3	59775	506	0.015	0.014	7.1
59725	507	0.053	0.048	10.4	59751	502	0.017	0.016	6.3	59775	507	0.011	0.010	10.0
59725	508	0.051	0.046	10.9	59751	503	0.013	0.012	8.3	59775	508	0.013	0.012	8.3
59725	509	0.047	0.042	11.9	59751	504	0.018	0.016	12.5	59775	509	0.012	0.011	9.1
59725	510	0.045	0.041	9.8	59751	505	0.010	0.009	11.1	59775	510	0.005	0.004	25.0
59726	501	0.034	0.031	9.7	59751	506	0.021	0.020	5.0	59781	501	0.032	0.029	10.3
59726	502	0.040	0.036	11.1	59751	507	0.015	0.014	7.1	59781	502	0.042	0.038	10.5
59726	503	0.042	0.038	10.5	59751	508	0.015	0.014	7.1	59781	503	0.032	0.029	10.3
59726	504	0.019	0.017	11.8	59751	509	0.016	0.015	6.7	59781	504	0.044	0.040	10.0
59726	505	0.049	0.045	8.9	59751	510	0.016	0.015	6.7	59781	505	0.024	0.022	9.1
59726	506	0.025	0.023	8.7	59773	501	0.016	0.014	14.3	59781	506	0.051	0.047	8.5
59726	507	0.039	0.035	11.4	59773	502	0.009	0.008	12.5	59781	507	0.037	0.034	8.8
59726	508	0.037	0.034	8.8	59773	503	0.010	0.009	11.1	59781	508	0.037	0.033	12.1
59726	509	0.034	0.031	9.7	59773	504	0.007	0.006	16.7	59781	509	0.040	0.036	11.1
59726	510	0.033	0.030	10.0	59773	505	0.007	0.007	0.0	59781	510	0.039	0.036	8.3
59738	501	0.109	0.099	10.1	59773	506	0.014	0.013	7.7	59782	501	0.048	0.043	11.6
59738	502	0.128	0.115	11.3	59773	507	0.010	0.009	11.1	59782	502	0.062	0.057	8.8
59738	503	0.133	0.120	10.8	59773	508	0.012	0.011	9.1	59782	503	0.048	0.043	11.6
59738	504	0.062	0.054	14.8	59773	509	0.011	0.010	10.0	59782	504	0.065	0.059	10.2
59738	505	0.157	0.143	9.8	59773	510	0.005	0.004	25.0	59782	505	0.036	0.032	12.5
59738	506	0.080	0.074	8.1	59774	501	0.013	0.012	8.3	59782	506	0.077	0.070	10.0
59738	507	0.124	0.111	11.7	59774	502	0.007	0.006	16.7	59782	507	0.055	0.050	10.0
59738	508	0.119	0.107	11.2	59774	503	0.008	0.008	0.0	59782	508	0.055	0.049	12.2
59738	509	0.109	0.098	11.2	59774	504	0.006	0.005	20.0	59782	509	0.059	0.053	11.3
59738	510	0.105	0.095	10.5	59774	505	0.006	0.006	0.0	59782	510	0.058	0.053	9.4
59750	501	0.037	0.033	12.1	59774	506	0.012	0.011	9.1	59783	501	0.046	0.042	9.5
59750	502	0.048	0.044	9.1	59774	507	0.008	0.007	14.3	59783	502	0.061	0.055	10.9
59750	503	0.037	0.033	12.1	59774	508	0.010	0.009	11.1	59783	503	0.046	0.042	9.5
59750	504	0.050	0.046	8.7	59774	509	0.009	0.008	12.5	59783	504	0.063	0.058	8.6
59750	505	0.027	0.025	8.0	59774	510	0.004	0.003	33.3	59783	505	0.035	0.031	12.9
59750	506	0.059	0.054	9.3	59775	501	0.017	0.015	13.3	59783	506	0.075	0.069	8.7
59750	507	0.043	0.039	10.3	59775	502	0.009	0.008	12.5	59783	507	0.054	0.049	10.2
59750	508	0.042	0.038	10.5	59775	503	0.011	0.010	10.0	59783	508	0.053	0.048	10.4
59750	509	0.046	0.041	12.2	59775	504	0.007	0.006	16.7	59783	509	0.057	0.052	9.6
59750	510	0.045	0.041	9.8	59775	505	0.008	0.007	14.3	59783	510	0.057	0.052	9.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59784	501	0.036	0.032	12.5	59806	506	0.140	0.128	9.4	59892	501	0.046	0.042	9.5
59784	502	0.047	0.042	11.9	59806	507	0.101	0.092	9.8	59892	502	0.061	0.055	10.9
59784	503	0.036	0.032	12.5	59806	508	0.100	0.090	11.1	59892	503	0.046	0.042	9.5
59784	504	0.048	0.044	9.1	59806	509	0.107	0.097	10.3	59892	504	0.063	0.058	8.6
59784	505	0.027	0.024	12.5	59806	510	0.106	0.097	9.3	59892	505	0.035	0.031	12.9
59784	506	0.057	0.053	7.5	59867	501	0.095	0.086	10.5	59892	506	0.075	0.069	8.7
59784	507	0.041	0.038	7.9	59867	502	0.111	0.100	11.0	59892	507	0.054	0.049	10.2
59784	508	0.041	0.037	10.8	59867	503	0.116	0.104	11.5	59892	508	0.053	0.048	10.4
59784	509	0.044	0.040	10.0	59867	504	0.054	0.047	14.9	59892	509	0.057	0.052	9.6
59784	510	0.043	0.040	7.5	59867	505	0.136	0.124	9.7	59892	510	0.057	0.052	9.6
59790	501	0.084	0.076	10.5	59867	506	0.070	0.065	7.7	59904	501	0.031	0.028	10.7
59790	502	0.099	0.089	11.2	59867	507	0.107	0.097	10.3	59904	502	0.041	0.037	10.8
59790	503	0.103	0.093	10.8	59867	508	0.103	0.093	10.8	59904	503	0.031	0.028	10.7
59790	504	0.048	0.042	14.3	59867	509	0.095	0.085	11.8	59904	504	0.043	0.039	10.3
59790	505	0.121	0.111	9.0	59867	510	0.091	0.082	11.0	59904	505	0.023	0.021	9.5
59790	506	0.062	0.057	8.8	59886	501	0.013	0.012	8.3	59904	506	0.050	0.046	8.7
59790	507	0.095	0.086	10.5	59886	502	0.015	0.014	7.1	59904	507	0.037	0.033	12.1
59790	508	0.092	0.083	10.8	59886	503	0.016	0.014	14.3	59904	508	0.036	0.033	9.1
59790	509	0.084	0.076	10.5	59886	504	0.007	0.006	16.7	59904	509	0.039	0.035	11.4
59790	510	0.081	0.073	11.0	59886	505	0.018	0.017	5.9	59904	510	0.038	0.035	8.6
59798	501	0.121	0.110	10.0	59886	506	0.009	0.009	0.0	59905	501	0.059	0.054	9.3
59798	502	0.159	0.144	10.4	59886	507	0.015	0.013	15.4	59905	502	0.070	0.063	11.1
59798	503	0.121	0.110	10.0	59886	508	0.014	0.013	7.7	59905	503	0.072	0.065	10.8
59798	504	0.165	0.151	9.3	59886	509	0.013	0.012	8.3	59905	504	0.034	0.029	17.2
59798	505	0.090	0.082	9.8	59886	510	0.012	0.011	9.1	59905	505	0.085	0.078	9.0
59798	506	0.195	0.179	8.9	59889	501	0.053	0.048	10.4	59905	506	0.044	0.041	7.3
59798	507	0.141	0.128	10.2	59889	502	0.028	0.025	12.0	59905	507	0.067	0.061	9.8
59798	508	0.139	0.126	10.3	59889	503	0.034	0.030	13.3	59905	508	0.065	0.058	12.1
59798	509	0.150	0.136	10.3	59889	504	0.023	0.020	15.0	59905	509	0.059	0.054	9.3
59798	510	0.148	0.135	9.6	59889	505	0.025	0.022	13.6	59905	510	0.057	0.052	9.6
59806	501	0.087	0.079	10.1	59889	506	0.047	0.043	9.3	59914	501	0.350	0.320	9.4
59806	502	0.114	0.103	10.7	59889	507	0.034	0.030	13.3	59914	502	0.410	0.370	10.8
59806	503	0.087	0.079	10.1	59889	508	0.041	0.036	13.9	59914	503	0.420	0.380	10.5
59806	504	0.118	0.108	9.3	59889	509	0.037	0.033	12.1	59914	504	0.197	0.173	13.9
59806	505	0.065	0.059	10.2	59889	510	0.016	0.014	14.3	59914	505	0.500	0.460	8.7

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LOSS COST % CHANGE BY CLASS

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59914	506	0.260	0.238	9.2	59925	501	0.250	0.233	7.3	59931	506	0.115	0.107	7.5
59914	507	0.390	0.360	8.3	59925	502	0.193	0.177	9.0	59931	507	0.177	0.160	10.6
59914	508	0.380	0.340	11.8	59925	503	0.245	0.225	8.9	59931	508	0.171	0.154	11.0
59914	509	0.350	0.310	12.9	59925	504	0.139	0.129	7.8	59931	509	0.157	0.141	11.3
59914	510	0.330	0.300	10.0	59925	505	0.199	0.184	8.2	59931	510	0.150	0.136	10.3
59915	501	0.104	0.094	10.6	59925	506	0.178	0.165	7.9	59932	501	0.169	0.153	10.5
59915	502	0.137	0.124	10.5	59925	507	0.183	0.168	8.9	59932	502	0.198	0.178	11.2
59915	503	0.104	0.095	9.5	59925	508	0.211	0.193	9.3	59932	503	0.206	0.185	11.4
59915	504	0.142	0.130	9.2	59925	509	0.216	0.198	9.1	59932	504	0.095	0.084	13.1
59915	505	0.078	0.071	9.9	59925	510	0.260	0.243	7.0	59932	505	0.242	0.221	9.5
59915	506	0.168	0.154	9.1	59926	501	0.215	0.198	8.6	59932	506	0.124	0.115	7.8
59915	507	0.121	0.110	10.0	59926	502	0.164	0.150	9.3	59932	507	0.191	0.172	11.0
59915	508	0.120	0.108	11.1	59926	503	0.208	0.191	8.9	59932	508	0.184	0.166	10.8
59915	509	0.129	0.117	10.3	59926	504	0.118	0.109	8.3	59932	509	0.169	0.152	11.2
59915	510	0.127	0.116	9.5	59926	505	0.170	0.156	9.0	59932	510	0.162	0.147	10.2
59917	501	0.019	0.017	11.8	59926	506	0.152	0.140	8.6	59941	501	0.053	0.048	10.4
59917	502	0.025	0.023	8.7	59926	507	0.155	0.143	8.4	59941	502	0.062	0.056	10.7
59917	503	0.019	0.018	5.6	59926	508	0.180	0.164	9.8	59941	503	0.064	0.058	10.3
59917	504	0.026	0.024	8.3	59926	509	0.184	0.168	9.5	59941	504	0.030	0.026	15.4
59917	505	0.014	0.013	7.7	59926	510	0.224	0.206	8.7	59941	505	0.076	0.069	10.1
59917	506	0.031	0.028	10.7	59927	501	0.144	0.133	8.3	59941	506	0.039	0.036	8.3
59917	507	0.022	0.020	10.0	59927	502	0.110	0.101	8.9	59941	507	0.060	0.054	11.1
59917	508	0.022	0.020	10.0	59927	503	0.140	0.129	8.5	59941	508	0.057	0.052	9.6
59917	509	0.024	0.022	9.1	59927	504	0.079	0.073	8.2	59941	509	0.053	0.047	12.8
59917	510	0.024	0.022	9.1	59927	505	0.114	0.105	8.6	59941	510	0.050	0.046	8.7
59923	501	0.009	0.008	12.5	59927	506	0.102	0.094	8.5	59947	501	0.031	0.028	10.7
59923	502	0.010	0.009	11.1	59927	507	0.104	0.096	8.3	59947	502	0.041	0.037	10.8
59923	503	0.010	0.009	11.1	59927	508	0.121	0.110	10.0	59947	503	0.031	0.028	10.7
59923	504	0.005	0.004	25.0	59927	509	0.124	0.113	9.7	59947	504	0.043	0.039	10.3
59923	505	0.012	0.011	9.1	59927	510	0.150	0.139	7.9	59947	505	0.023	0.021	9.5
59923	506	0.006	0.006	0.0	59931	501	0.157	0.142	10.6	59947	506	0.050	0.046	8.7
59923	507	0.010	0.009	11.1	59931	502	0.184	0.166	10.8	59947	507	0.037	0.033	12.1
59923	508	0.009	0.008	12.5	59931	503	0.191	0.172	11.0	59947	508	0.036	0.033	9.1
59923	509	0.009	0.008	12.5	59931	504	0.089	0.078	14.1	59947	509	0.039	0.035	11.4
59923	510	0.008	0.007	14.3	59931	505	0.225	0.206	9.2	59947	510	0.038	0.035	8.6

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LOSS COST % CHANGE BY CLASS

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59955	501	0.020	0.018	11.1	59970	506	0.068	0.062	9.7	59984	501	0.026	0.024	8.3
59955	502	0.024	0.021	14.3	59970	507	0.049	0.045	8.9	59984	502	0.031	0.028	10.7
59955	503	0.025	0.022	13.6	59970	508	0.048	0.044	9.1	59984	503	0.032	0.029	10.3
59955	504	0.011	0.010	10.0	59970	509	0.052	0.047	10.6	59984	504	0.015	0.013	15.4
59955	505	0.029	0.026	11.5	59970	510	0.051	0.047	8.5	59984	505	0.038	0.035	8.6
59955	506	0.015	0.014	7.1	59973	501	0.097	0.088	10.2	59984	506	0.019	0.018	5.6
59955	507	0.023	0.021	9.5	59973	502	0.114	0.102	11.8	59984	507	0.030	0.027	11.1
59955	508	0.022	0.020	10.0	59973	503	0.118	0.106	11.3	59984	508	0.029	0.026	11.5
59955	509	0.020	0.018	11.1	59973	504	0.055	0.048	14.6	59984	509	0.026	0.024	8.3
59955	510	0.019	0.017	11.8	59973	505	0.139	0.127	9.4	59984	510	0.025	0.023	8.7
59963	501	0.150	0.136	10.3	59973	506	0.071	0.066	7.6	59985	501	0.103	0.094	9.6
59963	502	0.176	0.158	11.4	59973	507	0.109	0.099	10.1	59985	502	0.122	0.109	11.9
59963	503	0.182	0.164	11.0	59973	508	0.105	0.095	10.5	59985	503	0.126	0.114	10.5
59963	504	0.085	0.074	14.9	59973	509	0.097	0.087	11.5	59985	504	0.058	0.051	13.7
59963	505	0.215	0.196	9.7	59973	510	0.093	0.084	10.7	59985	505	0.149	0.136	9.6
59963	506	0.110	0.102	7.8	59975	501	0.059	0.054	9.3	59985	506	0.076	0.071	7.0
59963	507	0.169	0.153	10.5	59975	502	0.077	0.070	10.0	59985	507	0.117	0.105	11.4
59963	508	0.163	0.147	10.9	59975	503	0.059	0.054	9.3	59985	508	0.113	0.101	11.9
59963	509	0.150	0.135	11.1	59975	504	0.080	0.073	9.6	59985	509	0.104	0.093	11.8
59963	510	0.143	0.130	10.0	59975	505	0.044	0.040	10.0	59985	510	0.099	0.090	10.0
59964	501	0.350	0.320	9.4	59975	506	0.095	0.087	9.2	59986	501	0.079	0.072	9.7
59964	502	0.410	0.370	10.8	59975	507	0.069	0.062	11.3	59986	502	0.093	0.083	12.0
59964	503	0.430	0.390	10.3	59975	508	0.068	0.061	11.5	59986	503	0.096	0.087	10.3
59964	504	0.198	0.174	13.8	59975	509	0.073	0.066	10.6	59986	504	0.045	0.039	15.4
59964	505	0.500	0.460	8.7	59975	510	0.072	0.066	9.1	59986	505	0.113	0.104	8.7
59964	506	0.260	0.239	8.8	59977	501	0.034	0.031	9.7	59986	506	0.058	0.054	7.4
59964	507	0.400	0.360	11.1	59977	502	0.044	0.040	10.0	59986	507	0.089	0.081	9.9
59964	508	0.380	0.340	11.8	59977	503	0.034	0.031	9.7	59986	508	0.086	0.077	11.7
59964	509	0.350	0.320	9.4	59977	504	0.046	0.042	9.5	59986	509	0.079	0.071	11.3
59964	510	0.340	0.300	13.3	59977	505	0.025	0.023	8.7	59986	510	0.076	0.069	10.1
59970	501	0.042	0.038	10.5	59977	506	0.054	0.050	8.0	59988	501	0.015	0.014	7.1
59970	502	0.055	0.050	10.0	59977	507	0.039	0.036	8.3	59988	502	0.020	0.018	11.1
59970	503	0.042	0.038	10.5	59977	508	0.039	0.035	11.4	59988	503	0.015	0.014	7.1
59970	504	0.057	0.052	9.6	59977	509	0.042	0.038	10.5	59988	504	0.021	0.019	10.5
59970	505	0.031	0.029	6.9	59977	510	0.041	0.038	7.9	59988	505	0.011	0.010	10.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59988	506	0.024	0.022	9.1	60012	501	32.300	29.300	10.2	60016	506	14.500	13.300	9.0
59988	507	0.018	0.016	12.5	60012	502	20.400	18.800	8.5	60016	507	8.380	7.740	8.3
59988	508	0.017	0.016	6.3	60012	503	20.500	19.400	5.7	60016	508	17.000	15.200	11.8
59988	509	0.019	0.017	11.8	60012	504	18.800	17.500	7.4	60016	509	10.500	9.900	6.1
59988	510	0.018	0.017	5.9	60012	505	16.400	15.200	7.9	60016	510	9.310	8.660	7.5
59989	501	0.014	0.013	7.7	60012	506	20.100	18.500	8.6	60035	501	36.600	31.900	14.7
59989	502	0.016	0.015	6.7	60012	507	11.600	10.800	7.4	60035	502	30.900	27.300	13.2
59989	503	0.017	0.015	13.3	60012	508	23.700	21.100	12.3	60035	503	26.200	23.900	9.6
59989	504	0.008	0.007	14.3	60012	509	14.600	13.800	5.8	60035	504	22.000	19.600	12.2
59989	505	0.020	0.018	11.1	60012	510	12.900	12.000	7.5	60035	505	18.400	16.300	12.9
59989	506	0.010	0.009	11.1	60013	501	27.700	25.100	10.4	60035	506	23.100	20.400	13.2
59989	507	0.016	0.014	14.3	60013	502	17.500	16.100	8.7	60035	507	18.500	16.400	12.8
59989	508	0.015	0.014	7.1	60013	503	17.600	16.700	5.4	60035	508	30.300	26.000	16.5
59989	509	0.014	0.012	16.7	60013	504	16.100	15.000	7.3	60035	509	20.100	18.100	11.0
59989	510	0.013	0.012	8.3	60013	505	14.100	13.000	8.5	60035	510	21.000	18.700	12.3
60010	501	17.100	15.500	10.3	60013	506	17.200	15.900	8.2	61000	501	16.900	15.300	10.5
60010	502	10.800	9.930	8.8	60013	507	9.980	9.220	8.2	61000	502	10.700	9.840	8.7
60010	503	10.900	10.300	5.8	60013	508	20.300	18.100	12.2	61000	503	10.700	10.200	4.9
60010	504	9.930	9.250	7.4	60013	509	12.600	11.800	6.8	61000	504	9.830	9.150	7.4
60010	505	8.700	8.040	8.2	60013	510	11.100	10.300	7.8	61000	505	8.610	7.960	8.2
60010	506	10.600	9.810	8.1	60015	501	20.700	18.700	10.7	61000	506	10.500	9.720	8.0
60010	507	6.160	5.690	8.3	60015	502	13.100	12.000	9.2	61000	507	6.100	5.640	8.2
60010	508	12.500	11.200	11.6	60015	503	13.100	12.400	5.6	61000	508	12.400	11.000	12.7
60010	509	7.750	7.280	6.5	60015	504	12.000	11.200	7.1	61000	509	7.670	7.210	6.4
60010	510	6.840	6.370	7.4	60015	505	10.500	9.730	7.9	61000	510	6.780	6.300	7.6
60011	501	19.700	17.800	10.7	60015	506	12.900	11.900	8.4	61212	501	18.700	17.200	8.7
60011	502	12.400	11.400	8.8	60015	507	7.460	6.890	8.3	61212	502	15.800	14.700	7.5
60011	503	12.500	11.800	5.9	60015	508	15.100	13.500	11.9	61212	503	13.400	12.800	4.7
60011	504	11.400	10.600	7.5	60015	509	9.370	8.810	6.4	61212	504	11.200	10.600	5.7
60011	505	10.000	9.250	8.1	60015	510	8.280	7.710	7.4	61212	505	9.390	8.770	7.1
60011	506	12.200	11.300	8.0	60016	501	23.200	21.100	10.0	61212	506	11.800	11.000	7.3
60011	507	7.090	6.550	8.2	60016	502	14.700	13.500	8.9	61212	507	9.440	8.810	7.2
60011	508	14.400	12.800	12.5	60016	503	14.800	14.000	5.7	61212	508	15.500	14.000	10.7
60011	509	8.910	8.380	6.3	60016	504	13.500	12.600	7.1	61212	509	10.300	9.760	5.5
60011	510	7.870	7.320	7.5	60016	505	11.800	10.900	8.3	61212	510	10.700	10.100	5.9

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LOSS COST % CHANGE BY CLASS

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61216	501	20.800	19.000	9.5	61223	506	57.900	51.200	13.1	61227	501	62.500	57.300	9.1
61216	502	17.600	16.300	8.0	61223	507	46.300	41.100	12.7	61227	502	52.800	49.000	7.8
61216	503	14.900	14.300	4.2	61223	508	75.900	65.200	16.4	61227	503	44.700	42.900	4.2
61216	504	12.400	11.700	6.0	61223	509	50.400	45.500	10.8	61227	504	37.500	35.300	6.2
61216	505	10.500	9.730	7.9	61223	510	52.500	46.900	11.9	61227	505	31.400	29.300	7.2
61216	506	13.100	12.200	7.4	61224	501	29.300	28.300	3.5	61227	506	39.400	36.700	7.4
61216	507	10.500	9.780	7.4	61224	502	24.700	24.200	2.1	61227	507	31.500	29.400	7.1
61216	508	17.200	15.500	11.0	61224	503	21.000	21.200	-0.9	61227	508	51.700	46.700	10.7
61216	509	11.400	10.800	5.6	61224	504	17.600	17.400	1.1	61227	509	34.300	32.600	5.2
61216	510	11.900	11.200	6.2	61224	505	14.700	14.500	1.4	61227	510	35.800	33.600	6.5
61217	501	18.900	17.300	9.2	61224	506	18.500	18.100	2.2	62000	501	14.300	13.000	10.0
61217	502	16.000	14.800	8.1	61224	507	14.800	14.500	2.1	62000	502	12.000	11.100	8.1
61217	503	13.500	13.000	3.8	61224	508	24.200	23.100	4.8	62000	503	10.200	9.760	4.5
61217	504	11.400	10.700	6.5	61224	509	16.000	16.100	-0.6	62000	504	8.540	8.030	6.4
61217	505	9.480	8.860	7.0	61224	510	16.700	16.600	0.6	62000	505	7.130	6.670	6.9
61217	506	11.900	11.100	7.2	61225	501	40.600	39.300	3.3	62000	506	8.970	8.350	7.4
61217	507	9.500	8.900	6.7	61225	502	34.300	33.600	2.1	62000	507	7.170	6.700	7.0
61217	508	15.700	14.100	11.3	61225	503	29.100	29.400	-1.0	62000	508	11.800	10.600	11.3
61217	509	10.400	9.850	5.6	61225	504	24.400	24.200	0.8	62000	509	7.810	7.420	5.3
61217	510	10.800	10.200	5.9	61225	505	20.300	20.100	1.0	62000	510	8.140	7.650	6.4
61218	501	12.900	11.800	9.3	61225	506	25.600	25.200	1.6	62001	501	11.200	9.780	14.5
61218	502	10.900	10.100	7.9	61225	507	20.500	20.200	1.5	62001	502	9.480	8.360	13.4
61218	503	9.240	8.860	4.3	61225	508	33.600	32.100	4.7	62001	503	8.040	7.320	9.8
61218	504	7.760	7.290	6.4	61225	509	22.300	22.300	0.0	62001	504	6.750	6.020	12.1
61218	505	6.480	6.050	7.1	61225	510	23.200	23.100	0.4	62001	505	5.630	5.000	12.6
61218	506	8.140	7.580	7.4	61226	501	68.300	62.600	9.1	62001	506	7.080	6.260	13.1
61218	507	6.520	6.080	7.2	61226	502	57.700	53.500	7.9	62001	507	5.670	5.020	12.9
61218	508	10.600	9.660	9.7	61226	503	48.900	46.900	4.3	62001	508	9.290	7.980	16.4
61218	509	7.090	6.730	5.3	61226	504	41.000	38.500	6.5	62001	509	6.160	5.560	10.8
61218	510	7.390	6.950	6.3	61226	505	34.300	32.000	7.2	62001	510	6.430	5.740	12.0
61223	501	91.800	79.900	14.9	61226	506	43.000	40.100	7.2	62002	501	5.120	4.460	14.8
61223	502	77.500	68.300	13.5	61226	507	34.500	32.200	7.1	62002	502	4.320	3.810	13.4
61223	503	65.700	59.900	9.7	61226	508	56.500	51.100	10.6	62002	503	3.670	3.340	9.9
61223	504	55.100	49.200	12.0	61226	509	37.500	35.600	5.3	62002	504	3.080	2.750	12.0
61223	505	46.000	40.900	12.5	61226	510	39.100	36.800	6.3	62002	505	2.570	2.280	12.7

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62002	506	3.230	2.860	12.9	63012	501	54.700	49.600	10.3	63216	506	23.400	20.700	13.0
62002	507	2.580	2.290	12.7	63012	502	34.600	31.800	8.8	63216	507	18.700	16.600	12.7
62002	508	4.240	3.640	16.5	63012	503	34.700	32.900	5.5	63216	508	30.600	26.300	16.3
62002	509	2.810	2.540	10.6	63012	504	31.800	29.600	7.4	63216	509	20.300	18.300	10.9
62002	510	2.930	2.620	11.8	63012	505	27.800	25.700	8.2	63216	510	21.200	18.900	12.2
62003	501	16.200	14.100	14.9	63012	506	34.100	31.400	8.6	63217	501	33.300	30.400	9.5
62003	502	13.600	12.000	13.3	63012	507	19.700	18.200	8.2	63217	502	30.800	28.500	8.1
62003	503	11.600	10.500	10.5	63012	508	40.100	35.700	12.3	63217	503	25.200	24.100	4.6
62003	504	9.700	8.660	12.0	63012	509	24.800	23.300	6.4	63217	504	33.000	31.000	6.5
62003	505	8.100	7.190	12.7	63012	510	21.900	20.400	7.4	63217	505	29.500	27.400	7.7
62003	506	10.200	9.010	13.2	63013	501	51.800	47.000	10.2	63217	506	18.100	16.800	7.7
62003	507	8.150	7.220	12.9	63013	502	32.800	30.100	9.0	63217	507	27.200	25.300	7.5
62003	508	13.400	11.500	16.5	63013	503	32.900	31.200	5.4	63217	508	41.200	37.100	11.1
62003	509	8.860	8.000	10.7	63013	504	30.100	28.000	7.5	63217	509	26.200	24.800	5.6
62003	510	9.250	8.260	12.0	63013	505	26.300	24.400	7.8	63217	510	21.000	19.700	6.6
63010	501	30.800	27.900	10.4	63013	506	32.300	29.700	8.8	63218	501	11.200	10.200	9.8
63010	502	19.500	17.900	8.9	63013	507	18.700	17.300	8.1	63218	502	10.400	9.590	8.4
63010	503	19.500	18.500	5.4	63013	508	37.900	33.800	12.1	63218	503	8.500	8.110	4.8
63010	504	17.900	16.600	7.8	63013	509	23.500	22.100	6.3	63218	504	11.100	10.400	6.7
63010	505	15.700	14.500	8.3	63013	510	20.700	19.300	7.3	63218	505	9.930	9.240	7.5
63010	506	19.200	17.700	8.5	63215	501	53.400	46.500	14.8	63218	506	6.080	5.640	7.8
63010	507	11.100	10.200	8.8	63215	502	45.100	39.700	13.6	63218	507	9.150	8.510	7.5
63010	508	22.500	20.100	11.9	63215	503	38.200	34.800	9.8	63218	508	13.900	12.500	11.2
63010	509	13.900	13.100	6.1	63215	504	32.100	28.600	12.2	63218	509	8.830	8.360	5.6
63010	510	12.300	11.500	7.0	63215	505	26.800	23.800	12.6	63218	510	7.080	6.630	6.8
63011	501	38.400	34.900	10.0	63215	506	33.700	29.800	13.1	64074	501	16.400	14.900	10.1
63011	502	24.300	22.400	8.5	63215	507	26.900	23.900	12.6	64074	502	5.060	4.670	8.4
63011	503	24.400	23.100	5.6	63215	508	44.200	37.900	16.6	64074	503	18.800	17.900	5.0
63011	504	22.300	20.800	7.2	63215	509	29.300	26.400	11.0	64074	504	7.040	6.580	7.0
63011	505	19.600	18.100	8.3	63215	510	30.600	27.300	12.1	64074	505	8.550	7.910	8.1
63011	506	24.000	22.100	8.6	63216	501	37.000	32.200	14.9	64074	506	13.200	12.200	8.2
63011	507	13.900	12.800	8.6	63216	502	31.300	27.600	13.4	64074	507	7.870	7.300	7.8
63011	508	28.200	25.100	12.4	63216	503	26.500	24.200	9.5	64074	508	23.800	21.400	11.2
63011	509	17.400	16.400	6.1	63216	504	22.200	19.900	11.6	64074	509	13.300	12.500	6.4
63011	510	15.400	14.300	7.7	63216	505	18.600	16.500	12.7	64074	510	19.100	17.800	7.3

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64075	501	11.500	10.500	9.5	66123	506	4.840	4.290	12.8	67508	501	26.600	23.500	13.2
64075	502	3.560	3.280	8.5	66123	507	3.880	3.440	12.8	67508	502	14.800	13.200	12.1
64075	503	13.200	12.600	4.8	66123	508	6.360	5.460	16.5	67508	503	19.400	17.900	8.4
64075	504	4.950	4.630	6.9	66123	509	4.220	3.810	10.8	67508	504	17.700	16.000	10.6
64075	505	6.020	5.570	8.1	66123	510	4.400	3.930	12.0	67508	505	13.000	11.800	10.2
64075	506	9.320	8.620	8.1	66309	501	22.500	19.600	14.8	67508	506	11.500	10.400	10.6
64075	507	5.540	5.140	7.8	66309	502	19.000	16.700	13.8	67508	507	26.900	24.200	11.2
64075	508	16.800	15.000	12.0	66309	503	16.100	14.600	10.3	67508	508	18.300	15.900	15.1
64075	509	9.340	8.800	6.1	66309	504	13.500	12.000	12.5	67508	509	12.800	11.700	9.4
64075	510	13.400	12.500	7.2	66309	505	11.300	10.000	13.0	67508	510	12.200	11.100	9.9
65007	501	32.500	28.300	14.8	66309	506	14.200	12.500	13.6	67509	501	19.500	17.200	13.4
65007	502	27.400	24.200	13.2	66309	507	11.300	10.000	13.0	67509	502	10.800	9.700	11.3
65007	503	23.300	21.200	9.9	66309	508	18.600	16.000	16.2	67509	503	14.200	13.100	8.4
65007	504	19.500	17.400	12.1	66309	509	12.300	11.100	10.8	67509	504	13.000	11.800	10.2
65007	505	16.300	14.500	12.4	66309	510	12.900	11.500	12.2	67509	505	9.570	8.630	10.9
65007	506	20.500	18.100	13.3	66561	501	52.000	45.300	14.8	67509	506	8.460	7.600	11.3
65007	507	16.400	14.500	13.1	66561	502	43.900	38.700	13.4	67509	507	19.700	17.700	11.3
65007	508	26.900	23.100	16.5	66561	503	37.200	33.900	9.7	67509	508	13.400	11.700	14.5
65007	509	17.800	16.100	10.6	66561	504	31.200	27.900	11.8	67509	509	9.380	8.590	9.2
65007	510	18.600	16.600	12.0	66561	505	26.100	23.200	12.5	67509	510	8.960	8.130	10.2
66122	501	14.000	12.200	14.8	66561	506	32.800	29.000	13.1	67510	501	10.900	9.580	13.8
66122	502	11.800	10.400	13.5	66561	507	26.200	23.300	12.4	67510	502	6.030	5.400	11.7
66122	503	10.000	9.120	9.6	66561	508	43.000	37.000	16.2	67510	503	7.910	7.310	8.2
66122	504	8.400	7.500	12.0	66561	509	28.500	25.800	10.5	67510	504	7.220	6.540	10.4
66122	505	7.020	6.230	12.7	66561	510	29.800	26.600	12.0	67510	505	5.330	4.800	11.0
66122	506	8.820	7.800	13.1	67017	501	48.300	42.000	15.0	67510	506	4.710	4.230	11.3
66122	507	7.060	6.250	13.0	67017	502	40.800	35.900	13.6	67510	507	11.000	9.870	11.4
66122	508	11.600	9.940	16.7	67017	503	34.600	31.500	9.8	67510	508	7.480	6.510	14.9
66122	509	7.680	6.930	10.8	67017	504	29.000	25.900	12.0	67510	509	5.220	4.780	9.2
66122	510	8.010	7.150	12.0	67017	505	24.200	21.500	12.6	67510	510	4.990	4.530	10.2
66123	501	7.680	6.690	14.8	67017	506	30.400	26.900	13.0	67511	501	11.700	10.400	12.5
66123	502	6.490	5.720	13.5	67017	507	24.400	21.600	13.0	67511	502	6.520	5.840	11.6
66123	503	5.500	5.010	9.8	67017	508	39.900	34.300	16.3	67511	503	8.560	7.910	8.2
66123	504	4.620	4.120	12.1	67017	509	26.500	23.900	10.9	67511	504	7.810	7.080	10.3
66123	505	3.850	3.420	12.6	67017	510	27.600	24.700	11.7	67511	505	5.760	5.200	10.8

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LOSS COST % CHANGE BY CLASS

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67511	506	5.100	4.580	11.4	67635	501	29.500	25.700	14.8	68500	506	2.340	2.160	8.3
67511	507	11.900	10.700	11.2	67635	502	24.900	22.000	13.2	68500	507	1.360	1.250	8.8
67511	508	8.090	7.040	14.9	67635	503	21.200	19.300	9.8	68500	508	2.750	2.460	11.8
67511	509	5.650	5.170	9.3	67635	504	17.800	15.800	12.7	68500	509	1.700	1.600	6.3
67511	510	5.400	4.900	10.2	67635	505	14.800	13.200	12.1	68500	510	1.510	1.400	7.9
67512	501	50.300	44.400	13.3	67635	506	18.600	16.500	12.7	68604	501	2.170	1.890	14.8
67512	502	27.900	25.000	11.6	67635	507	14.900	13.200	12.9	68604	502	1.830	1.610	13.7
67512	503	36.600	33.900	8.0	67635	508	24.400	21.000	16.2	68604	503	1.550	1.410	9.9
67512	504	33.500	30.300	10.6	67635	509	16.200	14.600	11.0	68604	504	1.300	1.160	12.1
67512	505	24.700	22.300	10.8	67635	510	16.900	15.100	11.9	68604	505	1.090	0.960	13.5
67512	506	21.800	19.600	11.2	68001	501	90.200	78.600	14.8	68604	506	1.370	1.210	13.2
67512	507	50.800	45.700	11.2	68001	502	76.200	67.200	13.4	68604	507	1.090	0.970	12.4
67512	508	34.600	30.200	14.6	68001	503	64.600	58.800	9.9	68604	508	1.790	1.540	16.2
67512	509	24.200	22.200	9.0	68001	504	54.200	48.400	12.0	68604	509	1.190	1.070	11.2
67512	510	23.100	21.000	10.0	68001	505	45.300	40.200	12.7	68604	510	1.240	1.110	11.7
67513	501	31.900	28.200	13.1	68001	506	56.900	50.300	13.1	68606	501	8.470	7.380	14.8
67513	502	17.700	15.900	11.3	68001	507	45.500	40.300	12.9	68606	502	7.150	6.310	13.3
67513	503	23.200	21.500	7.9	68001	508	74.600	64.100	16.4	68606	503	6.060	5.520	9.8
67513	504	21.200	19.200	10.4	68001	509	49.500	44.700	10.7	68606	504	5.090	4.540	12.1
67513	505	15.700	14.100	11.3	68001	510	51.600	46.100	11.9	68606	505	4.250	3.770	12.7
67513	506	13.800	12.400	11.3	68439	501	116.000	101.000	14.9	68606	506	5.340	4.730	12.9
67513	507	32.200	29.000	11.0	68439	502	98.000	86.400	13.4	68606	507	4.270	3.790	12.7
67513	508	22.000	19.100	15.2	68439	503	83.100	75.700	9.8	68606	508	7.010	6.020	16.4
67513	509	15.400	14.100	9.2	68439	504	69.700	62.200	12.1	68606	509	4.650	4.200	10.7
67513	510	14.700	13.300	10.5	68439	505	58.200	51.700	12.6	68606	510	4.850	4.330	12.0
67634	501	41.800	36.400	14.8	68439	506	73.200	64.700	13.1	68607	501	6.700	5.830	14.9
67634	502	35.300	31.100	13.5	68439	507	58.500	51.900	12.7	68607	502	5.660	4.990	13.4
67634	503	29.900	27.200	9.9	68439	508	96.000	82.400	16.5	68607	503	4.800	4.370	9.8
67634	504	25.100	22.400	12.1	68439	509	63.700	57.500	10.8	68607	504	4.020	3.590	12.0
67634	505	20.900	18.600	12.4	68439	510	66.400	59.300	12.0	68607	505	3.360	2.980	12.8
67634	506	26.300	23.300	12.9	68500	501	3.760	3.410	10.3	68607	506	4.220	3.740	12.8
67634	507	21.100	18.700	12.8	68500	502	2.380	2.190	8.7	68607	507	3.380	3.000	12.7
67634	508	34.500	29.700	16.2	68500	503	2.390	2.260	5.8	68607	508	5.540	4.760	16.4
67634	509	22.900	20.700	10.6	68500	504	2.180	2.030	7.4	68607	509	3.680	3.320	10.8
67634	510	23.900	21.300	12.2	68500	505	1.910	1.770	7.9	68607	510	3.830	3.420	12.0

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68702	501	5.520	4.800	15.0	68707	506	11.100	9.780	13.5	91127	501	1.690	1.530	10.5
68702	502	4.660	4.110	13.4	68707	507	8.850	7.840	12.9	91127	502	1.690	1.530	10.5
68702	503	3.950	3.600	9.7	68707	508	14.500	12.500	16.0	91127	503	1.690	1.530	10.5
68702	504	3.310	2.960	11.8	68707	509	9.620	8.680	10.8	91127	504	1.690	1.530	10.5
68702	505	2.770	2.460	12.6	68707	510	10.000	8.960	11.6	91127	505	1.690	1.530	10.5
68702	506	3.480	3.080	13.0	90089	501	3.190	2.890	10.4	91127	506	1.690	1.530	10.5
68702	507	2.780	2.470	12.6	90089	502	3.190	2.890	10.4	91127	507	1.690	1.530	10.5
68702	508	4.560	3.920	16.3	90089	503	3.190	2.890	10.4	91127	508	1.690	1.530	10.5
68702	509	3.030	2.730	11.0	90089	504	3.190	2.890	10.4	91127	509	1.690	1.530	10.5
68702	510	3.160	2.820	12.1	90089	505	3.190	2.890	10.4	91127	510	1.690	1.530	10.5
68703	501	4.140	3.600	15.0	90089	506	3.190	2.890	10.4	91130	501	0.990	0.890	11.2
68703	502	3.490	3.080	13.3	90089	507	3.190	2.890	10.4	91130	502	0.990	0.890	11.2
68703	503	2.960	2.700	9.6	90089	508	3.190	2.890	10.4	91130	503	0.990	0.890	11.2
68703	504	2.490	2.220	12.2	90089	509	3.190	2.890	10.4	91130	504	0.990	0.890	11.2
68703	505	2.070	1.840	12.5	90089	510	3.190	2.890	10.4	91130	505	0.990	0.890	11.2
68703	506	2.610	2.310	13.0	91111	501	2.510	2.270	10.6	91130	506	0.990	0.890	11.2
68703	507	2.090	1.850	13.0	91111	502	2.510	2.270	10.6	91130	507	0.990	0.890	11.2
68703	508	3.420	2.940	16.3	91111	503	2.510	2.270	10.6	91130	508	0.990	0.890	11.2
68703	509	2.270	2.050	10.7	91111	504	2.510	2.270	10.6	91130	509	0.990	0.890	11.2
68703	510	2.370	2.110	12.3	91111	505	2.510	2.270	10.6	91130	510	0.990	0.890	11.2
68706	501	17.700	15.400	14.9	91111	506	2.510	2.270	10.6	91135	501	0.280	0.248	12.9
68706	502	15.000	13.200	13.6	91111	507	2.510	2.270	10.6	91135	502	0.280	0.248	12.9
68706	503	12.700	11.600	9.5	91111	508	2.510	2.270	10.6	91135	503	0.280	0.248	12.9
68706	504	10.700	9.500	12.6	91111	509	2.510	2.270	10.6	91135	504	0.280	0.248	12.9
68706	505	8.890	7.890	12.7	91111	510	2.510	2.270	10.6	91135	505	0.280	0.248	12.9
68706	506	11.200	9.890	13.2	91125	501	1.920	1.740	10.3	91135	506	0.280	0.248	12.9
68706	507	8.950	7.930	12.9	91125	502	1.920	1.740	10.3	91135	507	0.280	0.248	12.9
68706	508	14.700	12.600	16.7	91125	503	1.920	1.740	10.3	91135	508	0.280	0.248	12.9
68706	509	9.730	8.780	10.8	91125	504	1.920	1.740	10.3	91135	509	0.280	0.248	12.9
68706	510	10.100	9.060	11.5	91125	505	1.920	1.740	10.3	91135	510	0.280	0.248	12.9
68707	501	17.500	15.300	14.4	91125	506	1.920	1.740	10.3	91150	501	1.600	1.440	11.1
68707	502	14.800	13.100	13.0	91125	507	1.920	1.740	10.3	91150	502	1.600	1.440	11.1
68707	503	12.600	11.400	10.5	91125	508	1.920	1.740	10.3	91150	503	1.600	1.440	11.1
68707	504	10.500	9.400	11.7	91125	509	1.920	1.740	10.3	91150	504	1.600	1.440	11.1
68707	505	8.790	7.810	12.5	91125	510	1.920	1.740	10.3	91150	505	1.600	1.440	11.1

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91150	506	1.600	1.440	11.1	91177	501	2.910	2.640	10.2	91200	506	0.570	0.510	11.8
91150	507	1.600	1.440	11.1	91177	502	2.910	2.640	10.2	91200	507	0.570	0.510	11.8
91150	508	1.600	1.440	11.1	91177	503	2.910	2.640	10.2	91200	508	0.570	0.510	11.8
91150	509	1.600	1.440	11.1	91177	504	2.910	2.640	10.2	91200	509	0.570	0.510	11.8
91150	510	1.600	1.440	11.1	91177	505	2.910	2.640	10.2	91200	510	0.570	0.510	11.8
91155	501	3.550	3.210	10.6	91177	506	2.910	2.640	10.2	91235	501	1.950	1.760	10.8
91155	502	3.550	3.210	10.6	91177	507	2.910	2.640	10.2	91235	502	1.950	1.760	10.8
91155	503	3.550	3.210	10.6	91177	508	2.910	2.640	10.2	91235	503	1.950	1.760	10.8
91155	504	3.550	3.210	10.6	91177	509	2.910	2.640	10.2	91235	504	1.950	1.760	10.8
91155	505	3.550	3.210	10.6	91177	510	2.910	2.640	10.2	91235	505	1.950	1.760	10.8
91155	506	3.550	3.210	10.6	91179	501	2.920	2.650	10.2	91235	506	1.950	1.760	10.8
91155	507	3.550	3.210	10.6	91179	502	2.920	2.650	10.2	91235	507	1.950	1.760	10.8
91155	508	3.550	3.210	10.6	91179	503	2.920	2.650	10.2	91235	508	1.950	1.760	10.8
91155	509	3.550	3.210	10.6	91179	504	2.920	2.650	10.2	91235	509	1.950	1.760	10.8
91155	510	3.550	3.210	10.6	91179	505	2.920	2.650	10.2	91235	510	1.950	1.760	10.8
91160	501	0.770	0.700	10.0	91179	506	2.920	2.650	10.2	91250	501	2.940	2.650	10.9
91160	502	0.770	0.700	10.0	91179	507	2.920	2.650	10.2	91250	502	2.940	2.650	10.9
91160	503	0.770	0.700	10.0	91179	508	2.920	2.650	10.2	91250	503	2.940	2.650	10.9
91160	504	0.770	0.700	10.0	91179	509	2.920	2.650	10.2	91250	504	2.940	2.650	10.9
91160	505	0.770	0.700	10.0	91179	510	2.920	2.650	10.2	91250	505	2.940	2.650	10.9
91160	506	0.770	0.700	10.0	91190	501	1.570	1.420	10.6	91250	506	2.940	2.650	10.9
91160	507	0.770	0.700	10.0	91190	502	1.570	1.420	10.6	91250	507	2.940	2.650	10.9
91160	508	0.770	0.700	10.0	91190	503	1.570	1.420	10.6	91250	508	2.940	2.650	10.9
91160	509	0.770	0.700	10.0	91190	504	1.570	1.420	10.6	91250	509	2.940	2.650	10.9
91160	510	0.770	0.700	10.0	91190	505	1.570	1.420	10.6	91250	510	2.940	2.650	10.9
91175	501	0.670	0.600	11.7	91190	506	1.570	1.420	10.6	91265	501	12.100	10.900	11.0
91175	502	0.670	0.600	11.7	91190	507	1.570	1.420	10.6	91265	502	12.100	10.900	11.0
91175	503	0.670	0.600	11.7	91190	508	1.570	1.420	10.6	91265	503	12.100	10.900	11.0
91175	504	0.670	0.600	11.7	91190	509	1.570	1.420	10.6	91265	504	12.100	10.900	11.0
91175	505	0.670	0.600	11.7	91190	510	1.570	1.420	10.6	91265	505	12.100	10.900	11.0
91175	506	0.670	0.600	11.7	91200	501	0.570	0.510	11.8	91265	506	12.100	10.900	11.0
91175	507	0.670	0.600	11.7	91200	502	0.570	0.510	11.8	91265	507	12.100	10.900	11.0
91175	508	0.670	0.600	11.7	91200	503	0.570	0.510	11.8	91265	508	12.100	10.900	11.0
91175	509	0.670	0.600	11.7	91200	504	0.570	0.510	11.8	91265	509	12.100	10.900	11.0
91175	510	0.670	0.600	11.7	91200	505	0.570	0.510	11.8	91265	510	12.100	10.900	11.0

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91266	501	6.410	5.750	11.5	91324	506	6.200	5.680	9.2	91343	501	0.740	0.670	10.4
91266	502	6.410	5.750	11.5	91324	507	6.200	5.680	9.2	91343	502	0.740	0.670	10.4
91266	503	6.410	5.750	11.5	91324	508	6.200	5.680	9.2	91343	503	0.740	0.670	10.4
91266	504	6.410	5.750	11.5	91324	509	6.200	5.680	9.2	91343	504	0.740	0.670	10.4
91266	505	6.410	5.750	11.5	91324	510	6.200	5.680	9.2	91343	505	0.740	0.670	10.4
91266	506	6.410	5.750	11.5	91340	501	4.050	3.710	9.2	91343	506	0.740	0.670	10.4
91266	507	6.410	5.750	11.5	91340	502	4.050	3.710	9.2	91343	507	0.740	0.670	10.4
91266	508	6.410	5.750	11.5	91340	503	4.050	3.710	9.2	91343	508	0.740	0.670	10.4
91266	509	6.410	5.750	11.5	91340	504	4.050	3.710	9.2	91343	509	0.740	0.670	10.4
91266	510	6.410	5.750	11.5	91340	505	4.050	3.710	9.2	91343	510	0.740	0.670	10.4
91302	501	9.180	8.400	9.3	91340	506	4.050	3.710	9.2	91405	501	4.720	4.320	9.3
91302	502	9.180	8.400	9.3	91340	507	4.050	3.710	9.2	91405	502	4.720	4.320	9.3
91302	503	9.180	8.400	9.3	91340	508	4.050	3.710	9.2	91405	503	4.720	4.320	9.3
91302	504	9.180	8.400	9.3	91340	509	4.050	3.710	9.2	91405	504	4.720	4.320	9.3
91302	505	9.180	8.400	9.3	91340	510	4.050	3.710	9.2	91405	505	4.720	4.320	9.3
91302	506	9.180	8.400	9.3	91341	501	3.340	3.020	10.6	91405	506	4.720	4.320	9.3
91302	507	9.180	8.400	9.3	91341	502	3.340	3.020	10.6	91405	507	4.720	4.320	9.3
91302	508	9.180	8.400	9.3	91341	503	3.340	3.020	10.6	91405	508	4.720	4.320	9.3
91302	509	9.180	8.400	9.3	91341	504	3.340	3.020	10.6	91405	509	4.720	4.320	9.3
91302	510	9.180	8.400	9.3	91341	505	3.340	3.020	10.6	91405	510	4.720	4.320	9.3
91315	501	2.790	2.550	9.4	91341	506	3.340	3.020	10.6	91436	501	3.780	3.420	10.5
91315	502	2.790	2.550	9.4	91341	507	3.340	3.020	10.6	91436	502	3.780	3.420	10.5
91315	503	2.790	2.550	9.4	91341	508	3.340	3.020	10.6	91436	503	3.780	3.420	10.5
91315	504	2.790	2.550	9.4	91341	509	3.340	3.020	10.6	91436	504	3.780	3.420	10.5
91315	505	2.790	2.550	9.4	91341	510	3.340	3.020	10.6	91436	505	3.780	3.420	10.5
91315	506	2.790	2.550	9.4	91342	501	3.720	3.400	9.4	91436	506	3.780	3.420	10.5
91315	507	2.790	2.550	9.4	91342	502	3.720	3.400	9.4	91436	507	3.780	3.420	10.5
91315	508	2.790	2.550	9.4	91342	503	3.720	3.400	9.4	91436	508	3.780	3.420	10.5
91315	509	2.790	2.550	9.4	91342	504	3.720	3.400	9.4	91436	509	3.780	3.420	10.5
91315	510	2.790	2.550	9.4	91342	505	3.720	3.400	9.4	91436	510	3.780	3.420	10.5
91324	501	6.200	5.680	9.2	91342	506	3.720	3.400	9.4	91481	501	13.800	12.500	10.4
91324	502	6.200	5.680	9.2	91342	507	3.720	3.400	9.4	91481	502	13.800	12.500	10.4
91324	503	6.200	5.680	9.2	91342	508	3.720	3.400	9.4	91481	503	13.800	12.500	10.4
91324	504	6.200	5.680	9.2	91342	509	3.720	3.400	9.4	91481	504	13.800	12.500	10.4
91324	505	6.200	5.680	9.2	91342	510	3.720	3.400	9.4	91481	505	13.800	12.500	10.4

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STATE: 34 - OHIO
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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
91481	506	13.800	12.500	10.4	91551	501	1.100	1.000	10.0	91562	506	2.460	2.230	10.3
91481	507	13.800	12.500	10.4	91551	502	1.100	1.000	10.0	91562	507	2.460	2.230	10.3
91481	508	13.800	12.500	10.4	91551	503	1.100	1.000	10.0	91562	508	2.460	2.230	10.3
91481	509	13.800	12.500	10.4	91551	504	1.100	1.000	10.0	91562	509	2.460	2.230	10.3
91481	510	13.800	12.500	10.4	91551	505	1.100	1.000	10.0	91562	510	2.460	2.230	10.3
91507	501	2.030	1.840	10.3	91551	506	1.100	1.000	10.0	91577	501	8.800	7.970	10.4
91507	502	2.030	1.840	10.3	91551	507	1.100	1.000	10.0	91577	502	8.800	7.970	10.4
91507	503	2.030	1.840	10.3	91551	508	1.100	1.000	10.0	91577	503	8.800	7.970	10.4
91507	504	2.030	1.840	10.3	91551	509	1.100	1.000	10.0	91577	504	8.800	7.970	10.4
91507	505	2.030	1.840	10.3	91551	510	1.100	1.000	10.0	91577	505	8.800	7.970	10.4
91507	506	2.030	1.840	10.3	91555	501	1.170	1.060	10.4	91577	506	8.800	7.970	10.4
91507	507	2.030	1.840	10.3	91555	502	1.170	1.060	10.4	91577	507	8.800	7.970	10.4
91507	508	2.030	1.840	10.3	91555	503	1.170	1.060	10.4	91577	508	8.800	7.970	10.4
91507	509	2.030	1.840	10.3	91555	504	1.170	1.060	10.4	91577	509	8.800	7.970	10.4
91507	510	2.030	1.840	10.3	91555	505	1.170	1.060	10.4	91577	510	8.800	7.970	10.4
91523	501	31.300	28.400	10.2	91555	506	1.170	1.060	10.4	91580	501	4.680	4.190	11.7
91523	502	31.300	28.400	10.2	91555	507	1.170	1.060	10.4	91580	502	4.680	4.190	11.7
91523	503	31.300	28.400	10.2	91555	508	1.170	1.060	10.4	91580	503	4.680	4.190	11.7
91523	504	31.300	28.400	10.2	91555	509	1.170	1.060	10.4	91580	504	4.680	4.190	11.7
91523	505	31.300	28.400	10.2	91555	510	1.170	1.060	10.4	91580	505	4.680	4.190	11.7
91523	506	31.300	28.400	10.2	91560	501	3.540	3.180	11.3	91580	506	4.680	4.190	11.7
91523	507	31.300	28.400	10.2	91560	502	3.540	3.180	11.3	91580	507	4.680	4.190	11.7
91523	508	31.300	28.400	10.2	91560	503	3.540	3.180	11.3	91580	508	4.680	4.190	11.7
91523	509	31.300	28.400	10.2	91560	504	3.540	3.180	11.3	91580	509	4.680	4.190	11.7
91523	510	31.300	28.400	10.2	91560	505	3.540	3.180	11.3	91580	510	4.680	4.190	11.7
91547	501	0.178	0.161	10.6	91560	506	3.540	3.180	11.3	91590	501	2.550	2.310	10.4
91547	502	0.178	0.161	10.6	91560	507	3.540	3.180	11.3	91590	502	2.550	2.310	10.4
91547	503	0.178	0.161	10.6	91560	508	3.540	3.180	11.3	91590	503	2.550	2.310	10.4
91547	504	0.178	0.161	10.6	91560	509	3.540	3.180	11.3	91590	504	2.550	2.310	10.4
91547	505	0.178	0.161	10.6	91560	510	3.540	3.180	11.3	91590	505	2.550	2.310	10.4
91547	506	0.178	0.161	10.6	91562	501	2.460	2.230	10.3	91590	506	2.550	2.310	10.4
91547	507	0.178	0.161	10.6	91562	502	2.460	2.230	10.3	91590	507	2.550	2.310	10.4
91547	508	0.178	0.161	10.6	91562	503	2.460	2.230	10.3	91590	508	2.550	2.310	10.4
91547	509	0.178	0.161	10.6	91562	504	2.460	2.230	10.3	91590	509	2.550	2.310	10.4
91547	510	0.178	0.161	10.6	91562	505	2.460	2.230	10.3	91590	510	2.550	2.310	10.4

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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
91606	501	9.710	8.700	11.6	91641	506	0.920	0.830	10.8	91805	501	0.154	0.140	10.0
91606	502	9.710	8.700	11.6	91641	507	0.920	0.830	10.8	91805	502	0.154	0.140	10.0
91606	503	9.710	8.700	11.6	91641	508	0.920	0.830	10.8	91805	503	0.154	0.140	10.0
91606	504	9.710	8.700	11.6	91641	509	0.920	0.830	10.8	91805	504	0.154	0.140	10.0
91606	505	9.710	8.700	11.6	91641	510	0.920	0.830	10.8	91805	505	0.154	0.140	10.0
91606	506	9.710	8.700	11.6	91666	501	0.690	0.620	11.3	91805	506	0.154	0.140	10.0
91606	507	9.710	8.700	11.6	91666	502	0.690	0.620	11.3	91805	507	0.154	0.140	10.0
91606	508	9.710	8.700	11.6	91666	503	0.690	0.620	11.3	91805	508	0.154	0.140	10.0
91606	509	9.710	8.700	11.6	91666	504	0.690	0.620	11.3	91805	509	0.154	0.140	10.0
91606	510	9.710	8.700	11.6	91666	505	0.690	0.620	11.3	91805	510	0.154	0.140	10.0
91629	501	1.980	1.780	11.2	91666	506	0.690	0.620	11.3	92053	501	0.380	0.340	11.8
91629	502	1.980	1.780	11.2	91666	507	0.690	0.620	11.3	92053	502	0.380	0.340	11.8
91629	503	1.980	1.780	11.2	91666	508	0.690	0.620	11.3	92053	503	0.380	0.340	11.8
91629	504	1.980	1.780	11.2	91666	509	0.690	0.620	11.3	92053	504	0.380	0.340	11.8
91629	505	1.980	1.780	11.2	91666	510	0.690	0.620	11.3	92053	505	0.380	0.340	11.8
91629	506	1.980	1.780	11.2	91722	501	2.980	2.670	11.6	92053	506	0.380	0.340	11.8
91629	507	1.980	1.780	11.2	91722	502	2.980	2.670	11.6	92053	507	0.380	0.340	11.8
91629	508	1.980	1.780	11.2	91722	503	2.980	2.670	11.6	92053	508	0.380	0.340	11.8
91629	509	1.980	1.780	11.2	91722	504	2.980	2.670	11.6	92053	509	0.380	0.340	11.8
91629	510	1.980	1.780	11.2	91722	505	2.980	2.670	11.6	92053	510	0.380	0.340	11.8
91636	501	3.400	3.050	11.5	91722	506	2.980	2.670	11.6	92054	501	0.131	0.118	11.0
91636	502	3.400	3.050	11.5	91722	507	2.980	2.670	11.6	92054	502	0.131	0.118	11.0
91636	503	3.400	3.050	11.5	91722	508	2.980	2.670	11.6	92054	503	0.131	0.118	11.0
91636	504	3.400	3.050	11.5	91722	509	2.980	2.670	11.6	92054	504	0.131	0.118	11.0
91636	505	3.400	3.050	11.5	91722	510	2.980	2.670	11.6	92054	505	0.131	0.118	11.0
91636	506	3.400	3.050	11.5	91746	501	2.460	2.230	10.3	92054	506	0.131	0.118	11.0
91636	507	3.400	3.050	11.5	91746	502	2.460	2.230	10.3	92054	507	0.131	0.118	11.0
91636	508	3.400	3.050	11.5	91746	503	2.460	2.230	10.3	92054	508	0.131	0.118	11.0
91636	509	3.400	3.050	11.5	91746	504	2.460	2.230	10.3	92054	509	0.131	0.118	11.0
91636	510	3.400	3.050	11.5	91746	505	2.460	2.230	10.3	92054	510	0.131	0.118	11.0
91641	501	0.920	0.830	10.8	91746	506	2.460	2.230	10.3	92055	501	3.650	3.300	10.6
91641	502	0.920	0.830	10.8	91746	507	2.460	2.230	10.3	92055	502	3.650	3.300	10.6
91641	503	0.920	0.830	10.8	91746	508	2.460	2.230	10.3	92055	503	3.650	3.300	10.6
91641	504	0.920	0.830	10.8	91746	509	2.460	2.230	10.3	92055	504	3.650	3.300	10.6
91641	505	0.920	0.830	10.8	91746	510	2.460	2.230	10.3	92055	505	3.650	3.300	10.6

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LOSS COST % CHANGE BY CLASS

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92055	506	3.650	3.300	10.6	92338	501	1.320	1.190	10.9	92447	506	3.790	3.430	10.5
92055	507	3.650	3.300	10.6	92338	502	1.320	1.190	10.9	92447	507	3.790	3.430	10.5
92055	508	3.650	3.300	10.6	92338	503	1.320	1.190	10.9	92447	508	3.790	3.430	10.5
92055	509	3.650	3.300	10.6	92338	504	1.320	1.190	10.9	92447	509	3.790	3.430	10.5
92055	510	3.650	3.300	10.6	92338	505	1.320	1.190	10.9	92447	510	3.790	3.430	10.5
92101	501	5.700	5.160	10.5	92338	506	1.320	1.190	10.9	92451	501	1.950	1.760	10.8
92101	502	5.700	5.160	10.5	92338	507	1.320	1.190	10.9	92451	502	1.950	1.760	10.8
92101	503	5.700	5.160	10.5	92338	508	1.320	1.190	10.9	92451	503	1.950	1.760	10.8
92101	504	5.700	5.160	10.5	92338	509	1.320	1.190	10.9	92451	504	1.950	1.760	10.8
92101	505	5.700	5.160	10.5	92338	510	1.320	1.190	10.9	92451	505	1.950	1.760	10.8
92101	506	5.700	5.160	10.5	92445	501	1.950	1.750	11.4	92451	506	1.950	1.760	10.8
92101	507	5.700	5.160	10.5	92445	502	1.950	1.750	11.4	92451	507	1.950	1.760	10.8
92101	508	5.700	5.160	10.5	92445	503	1.950	1.750	11.4	92451	508	1.950	1.760	10.8
92101	509	5.700	5.160	10.5	92445	504	1.950	1.750	11.4	92451	509	1.950	1.760	10.8
92101	510	5.700	5.160	10.5	92445	505	1.950	1.750	11.4	92451	510	1.950	1.760	10.8
92102	501	3.430	3.110	10.3	92445	506	1.950	1.750	11.4	92453	501	2.400	2.170	10.6
92102	502	3.430	3.110	10.3	92445	507	1.950	1.750	11.4	92453	502	2.400	2.170	10.6
92102	503	3.430	3.110	10.3	92445	508	1.950	1.750	11.4	92453	503	2.400	2.170	10.6
92102	504	3.430	3.110	10.3	92445	509	1.950	1.750	11.4	92453	504	2.400	2.170	10.6
92102	505	3.430	3.110	10.3	92445	510	1.950	1.750	11.4	92453	505	2.400	2.170	10.6
92102	506	3.430	3.110	10.3	92446	501	4.330	3.930	10.2	92453	506	2.400	2.170	10.6
92102	507	3.430	3.110	10.3	92446	502	4.330	3.930	10.2	92453	507	2.400	2.170	10.6
92102	508	3.430	3.110	10.3	92446	503	4.330	3.930	10.2	92453	508	2.400	2.170	10.6
92102	509	3.430	3.110	10.3	92446	504	4.330	3.930	10.2	92453	509	2.400	2.170	10.6
92102	510	3.430	3.110	10.3	92446	505	4.330	3.930	10.2	92453	510	2.400	2.170	10.6
92215	501	2.800	2.530	10.7	92446	506	4.330	3.930	10.2	92478	501	1.190	1.080	10.2
92215	502	2.800	2.530	10.7	92446	507	4.330	3.930	10.2	92478	502	1.190	1.080	10.2
92215	503	2.800	2.530	10.7	92446	508	4.330	3.930	10.2	92478	503	1.190	1.080	10.2
92215	504	2.800	2.530	10.7	92446	509	4.330	3.930	10.2	92478	504	1.190	1.080	10.2
92215	505	2.800	2.530	10.7	92446	510	4.330	3.930	10.2	92478	505	1.190	1.080	10.2
92215	506	2.800	2.530	10.7	92447	501	3.790	3.430	10.5	92478	506	1.190	1.080	10.2
92215	507	2.800	2.530	10.7	92447	502	3.790	3.430	10.5	92478	507	1.190	1.080	10.2
92215	508	2.800	2.530	10.7	92447	503	3.790	3.430	10.5	92478	508	1.190	1.080	10.2
92215	509	2.800	2.530	10.7	92447	504	3.790	3.430	10.5	92478	509	1.190	1.080	10.2
92215	510	2.800	2.530	10.7	92447	505	3.790	3.430	10.5	92478	510	1.190	1.080	10.2

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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
92593	501	25.600	23.200	10.3	94099	506	1.850	1.680	10.1	94381	501	4.670	4.230	10.4
92593	502	25.600	23.200	10.3	94099	507	1.850	1.680	10.1	94381	502	4.670	4.230	10.4
92593	503	25.600	23.200	10.3	94099	508	1.850	1.680	10.1	94381	503	4.670	4.230	10.4
92593	504	25.600	23.200	10.3	94099	509	1.850	1.680	10.1	94381	504	4.670	4.230	10.4
92593	505	25.600	23.200	10.3	94099	510	1.850	1.680	10.1	94381	505	4.670	4.230	10.4
92593	506	25.600	23.200	10.3	94225	501	6.520	5.910	10.3	94381	506	4.670	4.230	10.4
92593	507	25.600	23.200	10.3	94225	502	6.520	5.910	10.3	94381	507	4.670	4.230	10.4
92593	508	25.600	23.200	10.3	94225	503	6.520	5.910	10.3	94381	508	4.670	4.230	10.4
92593	509	25.600	23.200	10.3	94225	504	6.520	5.910	10.3	94381	509	4.670	4.230	10.4
92593	510	25.600	23.200	10.3	94225	505	6.520	5.910	10.3	94381	510	4.670	4.230	10.4
92663	501	0.460	0.410	12.2	94225	506	6.520	5.910	10.3	94404	501	3.220	2.910	10.7
92663	502	0.460	0.410	12.2	94225	507	6.520	5.910	10.3	94404	502	3.220	2.910	10.7
92663	503	0.460	0.410	12.2	94225	508	6.520	5.910	10.3	94404	503	3.220	2.910	10.7
92663	504	0.460	0.410	12.2	94225	509	6.520	5.910	10.3	94404	504	3.220	2.910	10.7
92663	505	0.460	0.410	12.2	94225	510	6.520	5.910	10.3	94404	505	3.220	2.910	10.7
92663	506	0.460	0.410	12.2	94276	501	3.400	3.080	10.4	94404	506	3.220	2.910	10.7
92663	507	0.460	0.410	12.2	94276	502	3.400	3.080	10.4	94404	507	3.220	2.910	10.7
92663	508	0.460	0.410	12.2	94276	503	3.400	3.080	10.4	94404	508	3.220	2.910	10.7
92663	509	0.460	0.410	12.2	94276	504	3.400	3.080	10.4	94404	509	3.220	2.910	10.7
92663	510	0.460	0.410	12.2	94276	505	3.400	3.080	10.4	94404	510	3.220	2.910	10.7
94007	501	8.140	7.370	10.4	94276	506	3.400	3.080	10.4	94569	501	2.170	1.970	10.2
94007	502	8.140	7.370	10.4	94276	507	3.400	3.080	10.4	94569	502	2.170	1.970	10.2
94007	503	8.140	7.370	10.4	94276	508	3.400	3.080	10.4	94569	503	2.170	1.970	10.2
94007	504	8.140	7.370	10.4	94276	509	3.400	3.080	10.4	94569	504	2.170	1.970	10.2
94007	505	8.140	7.370	10.4	94276	510	3.400	3.080	10.4	94569	505	2.170	1.970	10.2
94007	506	8.140	7.370	10.4	94304	501	2.490	2.250	10.7	94569	506	2.170	1.970	10.2
94007	507	8.140	7.370	10.4	94304	502	2.490	2.250	10.7	94569	507	2.170	1.970	10.2
94007	508	8.140	7.370	10.4	94304	503	2.490	2.250	10.7	94569	508	2.170	1.970	10.2
94007	509	8.140	7.370	10.4	94304	504	2.490	2.250	10.7	94569	509	2.170	1.970	10.2
94007	510	8.140	7.370	10.4	94304	505	2.490	2.250	10.7	94569	510	2.170	1.970	10.2
94099	501	1.850	1.680	10.1	94304	506	2.490	2.250	10.7	94590	501	9.370	8.490	10.4
94099	502	1.850	1.680	10.1	94304	507	2.490	2.250	10.7	94590	502	9.370	8.490	10.4
94099	503	1.850	1.680	10.1	94304	508	2.490	2.250	10.7	94590	503	9.370	8.490	10.4
94099	504	1.850	1.680	10.1	94304	509	2.490	2.250	10.7	94590	504	9.370	8.490	10.4
94099	505	1.850	1.680	10.1	94304	510	2.490	2.250	10.7	94590	505	9.370	8.490	10.4

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STATE: 34 - OHIO
 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
94590	506	9.370	8.490	10.4	95305	501	2.540	2.300	10.4	95357	506	0.990	0.890	11.2
94590	507	9.370	8.490	10.4	95305	502	2.540	2.300	10.4	95357	507	0.990	0.890	11.2
94590	508	9.370	8.490	10.4	95305	503	2.540	2.300	10.4	95357	508	0.990	0.890	11.2
94590	509	9.370	8.490	10.4	95305	504	2.540	2.300	10.4	95357	509	0.990	0.890	11.2
94590	510	9.370	8.490	10.4	95305	505	2.540	2.300	10.4	95357	510	0.990	0.890	11.2
94617	501	2.960	2.680	10.4	95305	506	2.540	2.300	10.4	95410	501	3.280	2.970	10.4
94617	502	2.960	2.680	10.4	95305	507	2.540	2.300	10.4	95410	502	3.280	2.970	10.4
94617	503	2.960	2.680	10.4	95305	508	2.540	2.300	10.4	95410	503	3.280	2.970	10.4
94617	504	2.960	2.680	10.4	95305	509	2.540	2.300	10.4	95410	504	3.280	2.970	10.4
94617	505	2.960	2.680	10.4	95305	510	2.540	2.300	10.4	95410	505	3.280	2.970	10.4
94617	506	2.960	2.680	10.4	95306	501	3.900	3.490	11.7	95410	506	3.280	2.970	10.4
94617	507	2.960	2.680	10.4	95306	502	3.900	3.490	11.7	95410	507	3.280	2.970	10.4
94617	508	2.960	2.680	10.4	95306	503	3.900	3.490	11.7	95410	508	3.280	2.970	10.4
94617	509	2.960	2.680	10.4	95306	504	3.900	3.490	11.7	95410	509	3.280	2.970	10.4
94617	510	2.960	2.680	10.4	95306	505	3.900	3.490	11.7	95410	510	3.280	2.970	10.4
95124	501	1.090	0.990	10.1	95306	506	3.900	3.490	11.7	95455	501	4.110	3.690	11.4
95124	502	1.090	0.990	10.1	95306	507	3.900	3.490	11.7	95455	502	4.110	3.690	11.4
95124	503	1.090	0.990	10.1	95306	508	3.900	3.490	11.7	95455	503	4.110	3.690	11.4
95124	504	1.090	0.990	10.1	95306	509	3.900	3.490	11.7	95455	504	4.110	3.690	11.4
95124	505	1.090	0.990	10.1	95306	510	3.900	3.490	11.7	95455	505	4.110	3.690	11.4
95124	506	1.090	0.990	10.1	95310	501	6.070	5.500	10.4	95455	506	4.110	3.690	11.4
95124	507	1.090	0.990	10.1	95310	502	6.070	5.500	10.4	95455	507	4.110	3.690	11.4
95124	508	1.090	0.990	10.1	95310	503	6.070	5.500	10.4	95455	508	4.110	3.690	11.4
95124	509	1.090	0.990	10.1	95310	504	6.070	5.500	10.4	95455	509	4.110	3.690	11.4
95124	510	1.090	0.990	10.1	95310	505	6.070	5.500	10.4	95455	510	4.110	3.690	11.4
95233	501	2.340	2.120	10.4	95310	506	6.070	5.500	10.4	95487	501	1.760	1.590	10.7
95233	502	2.340	2.120	10.4	95310	507	6.070	5.500	10.4	95487	502	1.760	1.590	10.7
95233	503	2.340	2.120	10.4	95310	508	6.070	5.500	10.4	95487	503	1.760	1.590	10.7
95233	504	2.340	2.120	10.4	95310	509	6.070	5.500	10.4	95487	504	1.760	1.590	10.7
95233	505	2.340	2.120	10.4	95310	510	6.070	5.500	10.4	95487	505	1.760	1.590	10.7
95233	506	2.340	2.120	10.4	95357	501	0.990	0.890	11.2	95487	506	1.760	1.590	10.7
95233	507	2.340	2.120	10.4	95357	502	0.990	0.890	11.2	95487	507	1.760	1.590	10.7
95233	508	2.340	2.120	10.4	95357	503	0.990	0.890	11.2	95487	508	1.760	1.590	10.7
95233	509	2.340	2.120	10.4	95357	504	0.990	0.890	11.2	95487	509	1.760	1.590	10.7
95233	510	2.340	2.120	10.4	95357	505	0.990	0.890	11.2	95487	510	1.760	1.590	10.7

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
95505	501	1.910	1.720	11.0	95647	506	2.350	2.120	10.8	96409	501	2.620	2.380	10.1
95505	502	1.910	1.720	11.0	95647	507	2.350	2.120	10.8	96409	502	2.620	2.380	10.1
95505	503	1.910	1.720	11.0	95647	508	2.350	2.120	10.8	96409	503	2.620	2.380	10.1
95505	504	1.910	1.720	11.0	95647	509	2.350	2.120	10.8	96409	504	2.620	2.380	10.1
95505	505	1.910	1.720	11.0	95647	510	2.350	2.120	10.8	96409	505	2.620	2.380	10.1
95505	506	1.910	1.720	11.0	96053	501	1.790	1.610	11.2	96409	506	2.620	2.380	10.1
95505	507	1.910	1.720	11.0	96053	502	1.790	1.610	11.2	96409	507	2.620	2.380	10.1
95505	508	1.910	1.720	11.0	96053	503	1.790	1.610	11.2	96409	508	2.620	2.380	10.1
95505	509	1.910	1.720	11.0	96053	504	1.790	1.610	11.2	96409	509	2.620	2.380	10.1
95505	510	1.910	1.720	11.0	96053	505	1.790	1.610	11.2	96409	510	2.620	2.380	10.1
95620	501	1.430	1.290	10.9	96053	506	1.790	1.610	11.2	96410	501	2.300	2.090	10.0
95620	502	1.430	1.290	10.9	96053	507	1.790	1.610	11.2	96410	502	2.300	2.090	10.0
95620	503	1.430	1.290	10.9	96053	508	1.790	1.610	11.2	96410	503	2.300	2.090	10.0
95620	504	1.430	1.290	10.9	96053	509	1.790	1.610	11.2	96410	504	2.300	2.090	10.0
95620	505	1.430	1.290	10.9	96053	510	1.790	1.610	11.2	96410	505	2.300	2.090	10.0
95620	506	1.430	1.290	10.9	96317	501	1.030	0.920	12.0	96410	506	2.300	2.090	10.0
95620	507	1.430	1.290	10.9	96317	502	1.030	0.920	12.0	96410	507	2.300	2.090	10.0
95620	508	1.430	1.290	10.9	96317	503	1.030	0.920	12.0	96410	508	2.300	2.090	10.0
95620	509	1.430	1.290	10.9	96317	504	1.030	0.920	12.0	96410	509	2.300	2.090	10.0
95620	510	1.430	1.290	10.9	96317	505	1.030	0.920	12.0	96410	510	2.300	2.090	10.0
95625	501	4.380	4.010	9.2	96317	506	1.030	0.920	12.0	96611	501	0.930	0.850	9.4
95625	502	4.380	4.010	9.2	96317	507	1.030	0.920	12.0	96611	502	0.930	0.850	9.4
95625	503	4.380	4.010	9.2	96317	508	1.030	0.920	12.0	96611	503	0.930	0.850	9.4
95625	504	4.380	4.010	9.2	96317	509	1.030	0.920	12.0	96611	504	0.930	0.850	9.4
95625	505	4.380	4.010	9.2	96317	510	1.030	0.920	12.0	96611	505	0.930	0.850	9.4
95625	506	4.380	4.010	9.2	96408	501	2.840	2.570	10.5	96611	506	0.930	0.850	9.4
95625	507	4.380	4.010	9.2	96408	502	2.840	2.570	10.5	96611	507	0.930	0.850	9.4
95625	508	4.380	4.010	9.2	96408	503	2.840	2.570	10.5	96611	508	0.930	0.850	9.4
95625	509	4.380	4.010	9.2	96408	504	2.840	2.570	10.5	96611	509	0.930	0.850	9.4
95625	510	4.380	4.010	9.2	96408	505	2.840	2.570	10.5	96611	510	0.930	0.850	9.4
95647	501	2.350	2.120	10.8	96408	506	2.840	2.570	10.5	96702	501	3.270	2.960	10.5
95647	502	2.350	2.120	10.8	96408	507	2.840	2.570	10.5	96702	502	3.270	2.960	10.5
95647	503	2.350	2.120	10.8	96408	508	2.840	2.570	10.5	96702	503	3.270	2.960	10.5
95647	504	2.350	2.120	10.8	96408	509	2.840	2.570	10.5	96702	504	3.270	2.960	10.5
95647	505	2.350	2.120	10.8	96408	510	2.840	2.570	10.5	96702	505	3.270	2.960	10.5

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LOSS COST % CHANGE BY CLASS

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96702	506	3.270	2.960	10.5	97050	501	2.190	2.010	9.0	97222	506	1.290	1.170	10.3
96702	507	3.270	2.960	10.5	97050	502	2.190	2.010	9.0	97222	507	1.290	1.170	10.3
96702	508	3.270	2.960	10.5	97050	503	2.190	2.010	9.0	97222	508	1.290	1.170	10.3
96702	509	3.270	2.960	10.5	97050	504	2.190	2.010	9.0	97222	509	1.290	1.170	10.3
96702	510	3.270	2.960	10.5	97050	505	2.190	2.010	9.0	97222	510	1.290	1.170	10.3
96816	501	3.060	2.780	10.1	97050	506	2.190	2.010	9.0	97223	501	1.950	1.760	10.8
96816	502	3.060	2.780	10.1	97050	507	2.190	2.010	9.0	97223	502	1.950	1.760	10.8
96816	503	3.060	2.780	10.1	97050	508	2.190	2.010	9.0	97223	503	1.950	1.760	10.8
96816	504	3.060	2.780	10.1	97050	509	2.190	2.010	9.0	97223	504	1.950	1.760	10.8
96816	505	3.060	2.780	10.1	97050	510	2.190	2.010	9.0	97223	505	1.950	1.760	10.8
96816	506	3.060	2.780	10.1	97111	501	3.920	3.550	10.4	97223	506	1.950	1.760	10.8
96816	507	3.060	2.780	10.1	97111	502	3.920	3.550	10.4	97223	507	1.950	1.760	10.8
96816	508	3.060	2.780	10.1	97111	503	3.920	3.550	10.4	97223	508	1.950	1.760	10.8
96816	509	3.060	2.780	10.1	97111	504	3.920	3.550	10.4	97223	509	1.950	1.760	10.8
96816	510	3.060	2.780	10.1	97111	505	3.920	3.550	10.4	97223	510	1.950	1.760	10.8
96872	501	3.650	3.270	11.6	97111	506	3.920	3.550	10.4	97308	501	0.500	0.440	13.6
96872	502	3.650	3.270	11.6	97111	507	3.920	3.550	10.4	97308	502	0.500	0.440	13.6
96872	503	3.650	3.270	11.6	97111	508	3.920	3.550	10.4	97308	503	0.500	0.440	13.6
96872	504	3.650	3.270	11.6	97111	509	3.920	3.550	10.4	97308	504	0.500	0.440	13.6
96872	505	3.650	3.270	11.6	97111	510	3.920	3.550	10.4	97308	505	0.500	0.440	13.6
96872	506	3.650	3.270	11.6	97220	501	0.270	0.238	13.4	97308	506	0.500	0.440	13.6
96872	507	3.650	3.270	11.6	97220	502	0.270	0.238	13.4	97308	507	0.500	0.440	13.6
96872	508	3.650	3.270	11.6	97220	503	0.270	0.238	13.4	97308	508	0.500	0.440	13.6
96872	509	3.650	3.270	11.6	97220	504	0.270	0.238	13.4	97308	509	0.500	0.440	13.6
96872	510	3.650	3.270	11.6	97220	505	0.270	0.238	13.4	97308	510	0.500	0.440	13.6
97047	501	2.820	2.590	8.9	97220	506	0.270	0.238	13.4	97447	501	1.630	1.460	11.6
97047	502	2.820	2.590	8.9	97220	507	0.270	0.238	13.4	97447	502	1.630	1.460	11.6
97047	503	2.820	2.590	8.9	97220	508	0.270	0.238	13.4	97447	503	1.630	1.460	11.6
97047	504	2.820	2.590	8.9	97220	509	0.270	0.238	13.4	97447	504	1.630	1.460	11.6
97047	505	2.820	2.590	8.9	97220	510	0.270	0.238	13.4	97447	505	1.630	1.460	11.6
97047	506	2.820	2.590	8.9	97222	501	1.290	1.170	10.3	97447	506	1.630	1.460	11.6
97047	507	2.820	2.590	8.9	97222	502	1.290	1.170	10.3	97447	507	1.630	1.460	11.6
97047	508	2.820	2.590	8.9	97222	503	1.290	1.170	10.3	97447	508	1.630	1.460	11.6
97047	509	2.820	2.590	8.9	97222	504	1.290	1.170	10.3	97447	509	1.630	1.460	11.6
97047	510	2.820	2.590	8.9	97222	505	1.290	1.170	10.3	97447	510	1.630	1.460	11.6

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
97650	501	2.710	2.450	10.6	97653	506	2.320	2.100	10.5	98003	501	0.720	0.660	9.1
97650	502	2.710	2.450	10.6	97653	507	2.320	2.100	10.5	98003	502	0.720	0.660	9.1
97650	503	2.710	2.450	10.6	97653	508	2.320	2.100	10.5	98003	503	0.720	0.660	9.1
97650	504	2.710	2.450	10.6	97653	509	2.320	2.100	10.5	98003	504	0.720	0.660	9.1
97650	505	2.710	2.450	10.6	97653	510	2.320	2.100	10.5	98003	505	0.720	0.660	9.1
97650	506	2.710	2.450	10.6	97654	501	4.040	3.660	10.4	98003	506	0.720	0.660	9.1
97650	507	2.710	2.450	10.6	97654	502	4.040	3.660	10.4	98003	507	0.720	0.660	9.1
97650	508	2.710	2.450	10.6	97654	503	4.040	3.660	10.4	98003	508	0.720	0.660	9.1
97650	509	2.710	2.450	10.6	97654	504	4.040	3.660	10.4	98003	509	0.720	0.660	9.1
97650	510	2.710	2.450	10.6	97654	505	4.040	3.660	10.4	98003	510	0.720	0.660	9.1
97651	501	4.820	4.320	11.6	97654	506	4.040	3.660	10.4	98090	501	0.097	0.088	10.2
97651	502	4.820	4.320	11.6	97654	507	4.040	3.660	10.4	98090	502	0.097	0.088	10.2
97651	503	4.820	4.320	11.6	97654	508	4.040	3.660	10.4	98090	503	0.097	0.088	10.2
97651	504	4.820	4.320	11.6	97654	509	4.040	3.660	10.4	98090	504	0.097	0.088	10.2
97651	505	4.820	4.320	11.6	97654	510	4.040	3.660	10.4	98090	505	0.097	0.088	10.2
97651	506	4.820	4.320	11.6	97655	501	3.720	3.340	11.4	98090	506	0.097	0.088	10.2
97651	507	4.820	4.320	11.6	97655	502	3.720	3.340	11.4	98090	507	0.097	0.088	10.2
97651	508	4.820	4.320	11.6	97655	503	3.720	3.340	11.4	98090	508	0.097	0.088	10.2
97651	509	4.820	4.320	11.6	97655	504	3.720	3.340	11.4	98090	509	0.097	0.088	10.2
97651	510	4.820	4.320	11.6	97655	505	3.720	3.340	11.4	98090	510	0.097	0.088	10.2
97652	501	4.180	3.750	11.5	97655	506	3.720	3.340	11.4	98091	501	0.106	0.096	10.4
97652	502	4.180	3.750	11.5	97655	507	3.720	3.340	11.4	98091	502	0.106	0.096	10.4
97652	503	4.180	3.750	11.5	97655	508	3.720	3.340	11.4	98091	503	0.106	0.096	10.4
97652	504	4.180	3.750	11.5	97655	509	3.720	3.340	11.4	98091	504	0.106	0.096	10.4
97652	505	4.180	3.750	11.5	97655	510	3.720	3.340	11.4	98091	505	0.106	0.096	10.4
97652	506	4.180	3.750	11.5	98002	501	0.670	0.600	11.7	98091	506	0.106	0.096	10.4
97652	507	4.180	3.750	11.5	98002	502	0.670	0.600	11.7	98091	507	0.106	0.096	10.4
97652	508	4.180	3.750	11.5	98002	503	0.670	0.600	11.7	98091	508	0.106	0.096	10.4
97652	509	4.180	3.750	11.5	98002	504	0.670	0.600	11.7	98091	509	0.106	0.096	10.4
97652	510	4.180	3.750	11.5	98002	505	0.670	0.600	11.7	98091	510	0.106	0.096	10.4
97653	501	2.320	2.100	10.5	98002	506	0.670	0.600	11.7	98092	501	0.320	0.290	10.3
97653	502	2.320	2.100	10.5	98002	507	0.670	0.600	11.7	98092	502	0.320	0.290	10.3
97653	503	2.320	2.100	10.5	98002	508	0.670	0.600	11.7	98092	503	0.320	0.290	10.3
97653	504	2.320	2.100	10.5	98002	509	0.670	0.600	11.7	98092	504	0.320	0.290	10.3
97653	505	2.320	2.100	10.5	98002	510	0.670	0.600	11.7	98092	505	0.320	0.290	10.3

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STATE: 34 - OHIO
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98092	506	0.320	0.290	10.3	98154	501	3.010	2.700	11.5	98159	506	1.810	1.620	11.7
98092	507	0.320	0.290	10.3	98154	502	3.010	2.700	11.5	98159	507	1.810	1.620	11.7
98092	508	0.320	0.290	10.3	98154	503	3.010	2.700	11.5	98159	508	1.810	1.620	11.7
98092	509	0.320	0.290	10.3	98154	504	3.010	2.700	11.5	98159	509	1.810	1.620	11.7
98092	510	0.320	0.290	10.3	98154	505	3.010	2.700	11.5	98159	510	1.810	1.620	11.7
98111	501	0.490	0.450	8.9	98154	506	3.010	2.700	11.5	98160	501	3.830	3.430	11.7
98111	502	0.490	0.450	8.9	98154	507	3.010	2.700	11.5	98160	502	3.830	3.430	11.7
98111	503	0.490	0.450	8.9	98154	508	3.010	2.700	11.5	98160	503	3.830	3.430	11.7
98111	504	0.490	0.450	8.9	98154	509	3.010	2.700	11.5	98160	504	3.830	3.430	11.7
98111	505	0.490	0.450	8.9	98154	510	3.010	2.700	11.5	98160	505	3.830	3.430	11.7
98111	506	0.490	0.450	8.9	98155	501	4.220	3.780	11.6	98160	506	3.830	3.430	11.7
98111	507	0.490	0.450	8.9	98155	502	4.220	3.780	11.6	98160	507	3.830	3.430	11.7
98111	508	0.490	0.450	8.9	98155	503	4.220	3.780	11.6	98160	508	3.830	3.430	11.7
98111	509	0.490	0.450	8.9	98155	504	4.220	3.780	11.6	98160	509	3.830	3.430	11.7
98111	510	0.490	0.450	8.9	98155	505	4.220	3.780	11.6	98160	510	3.830	3.430	11.7
98152	501	2.270	2.030	11.8	98155	506	4.220	3.780	11.6	98161	501	4.290	3.840	11.7
98152	502	2.270	2.030	11.8	98155	507	4.220	3.780	11.6	98161	502	4.290	3.840	11.7
98152	503	2.270	2.030	11.8	98155	508	4.220	3.780	11.6	98161	503	4.290	3.840	11.7
98152	504	2.270	2.030	11.8	98155	509	4.220	3.780	11.6	98161	504	4.290	3.840	11.7
98152	505	2.270	2.030	11.8	98155	510	4.220	3.780	11.6	98161	505	4.290	3.840	11.7
98152	506	2.270	2.030	11.8	98157	501	2.690	2.410	11.6	98161	506	4.290	3.840	11.7
98152	507	2.270	2.030	11.8	98157	502	2.690	2.410	11.6	98161	507	4.290	3.840	11.7
98152	508	2.270	2.030	11.8	98157	503	2.690	2.410	11.6	98161	508	4.290	3.840	11.7
98152	509	2.270	2.030	11.8	98157	504	2.690	2.410	11.6	98161	509	4.290	3.840	11.7
98152	510	2.270	2.030	11.8	98157	505	2.690	2.410	11.6	98161	510	4.290	3.840	11.7
98153	501	2.550	2.290	11.4	98157	506	2.690	2.410	11.6	98163	501	4.500	4.030	11.7
98153	502	2.550	2.290	11.4	98157	507	2.690	2.410	11.6	98163	502	4.500	4.030	11.7
98153	503	2.550	2.290	11.4	98157	508	2.690	2.410	11.6	98163	503	4.500	4.030	11.7
98153	504	2.550	2.290	11.4	98157	509	2.690	2.410	11.6	98163	504	4.500	4.030	11.7
98153	505	2.550	2.290	11.4	98157	510	2.690	2.410	11.6	98163	505	4.500	4.030	11.7
98153	506	2.550	2.290	11.4	98159	501	1.810	1.620	11.7	98163	506	4.500	4.030	11.7
98153	507	2.550	2.290	11.4	98159	502	1.810	1.620	11.7	98163	507	4.500	4.030	11.7
98153	508	2.550	2.290	11.4	98159	503	1.810	1.620	11.7	98163	508	4.500	4.030	11.7
98153	509	2.550	2.290	11.4	98159	504	1.810	1.620	11.7	98163	509	4.500	4.030	11.7
98153	510	2.550	2.290	11.4	98159	505	1.810	1.620	11.7	98163	510	4.500	4.030	11.7

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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
98164	501	1.640	1.490	10.1	98304	506	4.050	3.670	10.4	98308	501	0.840	0.760	10.5
98164	502	1.640	1.490	10.1	98304	507	4.050	3.670	10.4	98308	502	0.840	0.760	10.5
98164	503	1.640	1.490	10.1	98304	508	4.050	3.670	10.4	98308	503	0.840	0.760	10.5
98164	504	1.640	1.490	10.1	98304	509	4.050	3.670	10.4	98308	504	0.840	0.760	10.5
98164	505	1.640	1.490	10.1	98304	510	4.050	3.670	10.4	98308	505	0.840	0.760	10.5
98164	506	1.640	1.490	10.1	98305	501	2.270	2.080	9.1	98308	506	0.840	0.760	10.5
98164	507	1.640	1.490	10.1	98305	502	2.270	2.080	9.1	98308	507	0.840	0.760	10.5
98164	508	1.640	1.490	10.1	98305	503	2.270	2.080	9.1	98308	508	0.840	0.760	10.5
98164	509	1.640	1.490	10.1	98305	504	2.270	2.080	9.1	98308	509	0.840	0.760	10.5
98164	510	1.640	1.490	10.1	98305	505	2.270	2.080	9.1	98308	510	0.840	0.760	10.5
98257	501	1.090	0.990	10.1	98305	506	2.270	2.080	9.1	98309	501	4.250	3.810	11.5
98257	502	1.090	0.990	10.1	98305	507	2.270	2.080	9.1	98309	502	4.250	3.810	11.5
98257	503	1.090	0.990	10.1	98305	508	2.270	2.080	9.1	98309	503	4.250	3.810	11.5
98257	504	1.090	0.990	10.1	98305	509	2.270	2.080	9.1	98309	504	4.250	3.810	11.5
98257	505	1.090	0.990	10.1	98305	510	2.270	2.080	9.1	98309	505	4.250	3.810	11.5
98257	506	1.090	0.990	10.1	98306	501	5.830	5.340	9.2	98309	506	4.250	3.810	11.5
98257	507	1.090	0.990	10.1	98306	502	5.830	5.340	9.2	98309	507	4.250	3.810	11.5
98257	508	1.090	0.990	10.1	98306	503	5.830	5.340	9.2	98309	508	4.250	3.810	11.5
98257	509	1.090	0.990	10.1	98306	504	5.830	5.340	9.2	98309	509	4.250	3.810	11.5
98257	510	1.090	0.990	10.1	98306	505	5.830	5.340	9.2	98309	510	4.250	3.810	11.5
98303	501	8.470	7.590	11.6	98306	506	5.830	5.340	9.2	98344	501	0.630	0.580	8.6
98303	502	8.470	7.590	11.6	98306	507	5.830	5.340	9.2	98344	502	0.630	0.580	8.6
98303	503	8.470	7.590	11.6	98306	508	5.830	5.340	9.2	98344	503	0.630	0.580	8.6
98303	504	8.470	7.590	11.6	98306	509	5.830	5.340	9.2	98344	504	0.630	0.580	8.6
98303	505	8.470	7.590	11.6	98306	510	5.830	5.340	9.2	98344	505	0.630	0.580	8.6
98303	506	8.470	7.590	11.6	98307	501	1.280	1.160	10.3	98344	506	0.630	0.580	8.6
98303	507	8.470	7.590	11.6	98307	502	1.280	1.160	10.3	98344	507	0.630	0.580	8.6
98303	508	8.470	7.590	11.6	98307	503	1.280	1.160	10.3	98344	508	0.630	0.580	8.6
98303	509	8.470	7.590	11.6	98307	504	1.280	1.160	10.3	98344	509	0.630	0.580	8.6
98303	510	8.470	7.590	11.6	98307	505	1.280	1.160	10.3	98344	510	0.630	0.580	8.6
98304	501	4.050	3.670	10.4	98307	506	1.280	1.160	10.3	98405	501	1.040	0.950	9.5
98304	502	4.050	3.670	10.4	98307	507	1.280	1.160	10.3	98405	502	1.040	0.950	9.5
98304	503	4.050	3.670	10.4	98307	508	1.280	1.160	10.3	98405	503	1.040	0.950	9.5
98304	504	4.050	3.670	10.4	98307	509	1.280	1.160	10.3	98405	504	1.040	0.950	9.5
98304	505	4.050	3.670	10.4	98307	510	1.280	1.160	10.3	98405	505	1.040	0.950	9.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98405	506	1.040	0.950	9.5	98423	501	3.050	2.760	10.5	98426	506	1.880	1.700	10.6
98405	507	1.040	0.950	9.5	98423	502	3.050	2.760	10.5	98426	507	1.880	1.700	10.6
98405	508	1.040	0.950	9.5	98423	503	3.050	2.760	10.5	98426	508	1.880	1.700	10.6
98405	509	1.040	0.950	9.5	98423	504	3.050	2.760	10.5	98426	509	1.880	1.700	10.6
98405	510	1.040	0.950	9.5	98423	505	3.050	2.760	10.5	98426	510	1.880	1.700	10.6
98413	501	10.700	9.660	10.8	98423	506	3.050	2.760	10.5	98427	501	1.830	1.660	10.2
98413	502	10.700	9.660	10.8	98423	507	3.050	2.760	10.5	98427	502	1.830	1.660	10.2
98413	503	10.700	9.660	10.8	98423	508	3.050	2.760	10.5	98427	503	1.830	1.660	10.2
98413	504	10.700	9.660	10.8	98423	509	3.050	2.760	10.5	98427	504	1.830	1.660	10.2
98413	505	10.700	9.660	10.8	98423	510	3.050	2.760	10.5	98427	505	1.830	1.660	10.2
98413	506	10.700	9.660	10.8	98424	501	5.180	4.690	10.4	98427	506	1.830	1.660	10.2
98413	507	10.700	9.660	10.8	98424	502	5.180	4.690	10.4	98427	507	1.830	1.660	10.2
98413	508	10.700	9.660	10.8	98424	503	5.180	4.690	10.4	98427	508	1.830	1.660	10.2
98413	509	10.700	9.660	10.8	98424	504	5.180	4.690	10.4	98427	509	1.830	1.660	10.2
98413	510	10.700	9.660	10.8	98424	505	5.180	4.690	10.4	98427	510	1.830	1.660	10.2
98414	501	9.760	8.840	10.4	98424	506	5.180	4.690	10.4	98429	501	0.890	0.790	12.7
98414	502	9.760	8.840	10.4	98424	507	5.180	4.690	10.4	98429	502	0.890	0.790	12.7
98414	503	9.760	8.840	10.4	98424	508	5.180	4.690	10.4	98429	503	0.890	0.790	12.7
98414	504	9.760	8.840	10.4	98424	509	5.180	4.690	10.4	98429	504	0.890	0.790	12.7
98414	505	9.760	8.840	10.4	98424	510	5.180	4.690	10.4	98429	505	0.890	0.790	12.7
98414	506	9.760	8.840	10.4	98425	501	2.130	1.930	10.4	98429	506	0.890	0.790	12.7
98414	507	9.760	8.840	10.4	98425	502	2.130	1.930	10.4	98429	507	0.890	0.790	12.7
98414	508	9.760	8.840	10.4	98425	503	2.130	1.930	10.4	98429	508	0.890	0.790	12.7
98414	509	9.760	8.840	10.4	98425	504	2.130	1.930	10.4	98429	509	0.890	0.790	12.7
98414	510	9.760	8.840	10.4	98425	505	2.130	1.930	10.4	98429	510	0.890	0.790	12.7
98415	501	1.280	1.160	10.3	98425	506	2.130	1.930	10.4	98449	501	2.620	2.380	10.1
98415	502	1.280	1.160	10.3	98425	507	2.130	1.930	10.4	98449	502	2.620	2.380	10.1
98415	503	1.280	1.160	10.3	98425	508	2.130	1.930	10.4	98449	503	2.620	2.380	10.1
98415	504	1.280	1.160	10.3	98425	509	2.130	1.930	10.4	98449	504	2.620	2.380	10.1
98415	505	1.280	1.160	10.3	98425	510	2.130	1.930	10.4	98449	505	2.620	2.380	10.1
98415	506	1.280	1.160	10.3	98426	501	1.880	1.700	10.6	98449	506	2.620	2.380	10.1
98415	507	1.280	1.160	10.3	98426	502	1.880	1.700	10.6	98449	507	2.620	2.380	10.1
98415	508	1.280	1.160	10.3	98426	503	1.880	1.700	10.6	98449	508	2.620	2.380	10.1
98415	509	1.280	1.160	10.3	98426	504	1.880	1.700	10.6	98449	509	2.620	2.380	10.1
98415	510	1.280	1.160	10.3	98426	505	1.880	1.700	10.6	98449	510	2.620	2.380	10.1

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98482	501	2.810	2.550	10.2	98555	506	1.850	1.680	10.1	98624	501	0.750	0.680	10.3
98482	502	2.810	2.550	10.2	98555	507	1.850	1.680	10.1	98624	502	0.750	0.680	10.3
98482	503	2.810	2.550	10.2	98555	508	1.850	1.680	10.1	98624	503	0.750	0.680	10.3
98482	504	2.810	2.550	10.2	98555	509	1.850	1.680	10.1	98624	504	0.750	0.680	10.3
98482	505	2.810	2.550	10.2	98555	510	1.850	1.680	10.1	98624	505	0.750	0.680	10.3
98482	506	2.810	2.550	10.2	98597	501	0.420	0.380	10.5	98624	506	0.750	0.680	10.3
98482	507	2.810	2.550	10.2	98597	502	0.420	0.380	10.5	98624	507	0.750	0.680	10.3
98482	508	2.810	2.550	10.2	98597	503	0.420	0.380	10.5	98624	508	0.750	0.680	10.3
98482	509	2.810	2.550	10.2	98597	504	0.420	0.380	10.5	98624	509	0.750	0.680	10.3
98482	510	2.810	2.550	10.2	98597	505	0.420	0.380	10.5	98624	510	0.750	0.680	10.3
98483	501	4.160	3.760	10.6	98597	506	0.420	0.380	10.5	98636	501	2.400	2.170	10.6
98483	502	4.160	3.760	10.6	98597	507	0.420	0.380	10.5	98636	502	2.400	2.170	10.6
98483	503	4.160	3.760	10.6	98597	508	0.420	0.380	10.5	98636	503	2.400	2.170	10.6
98483	504	4.160	3.760	10.6	98597	509	0.420	0.380	10.5	98636	504	2.400	2.170	10.6
98483	505	4.160	3.760	10.6	98597	510	0.420	0.380	10.5	98636	505	2.400	2.170	10.6
98483	506	4.160	3.760	10.6	98598	501	0.143	0.129	10.9	98636	506	2.400	2.170	10.6
98483	507	4.160	3.760	10.6	98598	502	0.143	0.129	10.9	98636	507	2.400	2.170	10.6
98483	508	4.160	3.760	10.6	98598	503	0.143	0.129	10.9	98636	508	2.400	2.170	10.6
98483	509	4.160	3.760	10.6	98598	504	0.143	0.129	10.9	98636	509	2.400	2.170	10.6
98483	510	4.160	3.760	10.6	98598	505	0.143	0.129	10.9	98636	510	2.400	2.170	10.6
98502	501	3.980	3.600	10.6	98598	506	0.143	0.129	10.9	98640	501	82.100	74.400	10.3
98502	502	3.980	3.600	10.6	98598	507	0.143	0.129	10.9	98640	502	82.100	74.400	10.3
98502	503	3.980	3.600	10.6	98598	508	0.143	0.129	10.9	98640	503	82.100	74.400	10.3
98502	504	3.980	3.600	10.6	98598	509	0.143	0.129	10.9	98640	504	82.100	74.400	10.3
98502	505	3.980	3.600	10.6	98598	510	0.143	0.129	10.9	98640	505	82.100	74.400	10.3
98502	506	3.980	3.600	10.6	98601	501	4.760	4.310	10.4	98640	506	82.100	74.400	10.3
98502	507	3.980	3.600	10.6	98601	502	4.760	4.310	10.4	98640	507	82.100	74.400	10.3
98502	508	3.980	3.600	10.6	98601	503	4.760	4.310	10.4	98640	508	82.100	74.400	10.3
98502	509	3.980	3.600	10.6	98601	504	4.760	4.310	10.4	98640	509	82.100	74.400	10.3
98502	510	3.980	3.600	10.6	98601	505	4.760	4.310	10.4	98640	510	82.100	74.400	10.3
98555	501	1.850	1.680	10.1	98601	506	4.760	4.310	10.4	98658	501	4.360	3.910	11.5
98555	502	1.850	1.680	10.1	98601	507	4.760	4.310	10.4	98658	502	4.360	3.910	11.5
98555	503	1.850	1.680	10.1	98601	508	4.760	4.310	10.4	98658	503	4.360	3.910	11.5
98555	504	1.850	1.680	10.1	98601	509	4.760	4.310	10.4	98658	504	4.360	3.910	11.5
98555	505	1.850	1.680	10.1	98601	510	4.760	4.310	10.4	98658	505	4.360	3.910	11.5

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STATE: 34 - OHIO
 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
98658	506	4.360	3.910	11.5	98699	501	3.740	3.390	10.3	98751	506	3.290	2.950	11.5
98658	507	4.360	3.910	11.5	98699	502	3.740	3.390	10.3	98751	507	3.290	2.950	11.5
98658	508	4.360	3.910	11.5	98699	503	3.740	3.390	10.3	98751	508	3.290	2.950	11.5
98658	509	4.360	3.910	11.5	98699	504	3.740	3.390	10.3	98751	509	3.290	2.950	11.5
98658	510	4.360	3.910	11.5	98699	505	3.740	3.390	10.3	98751	510	3.290	2.950	11.5
98659	501	0.780	0.700	11.4	98699	506	3.740	3.390	10.3	98805	501	3.400	3.080	10.4
98659	502	0.780	0.700	11.4	98699	507	3.740	3.390	10.3	98805	502	3.400	3.080	10.4
98659	503	0.780	0.700	11.4	98699	508	3.740	3.390	10.3	98805	503	3.400	3.080	10.4
98659	504	0.780	0.700	11.4	98699	509	3.740	3.390	10.3	98805	504	3.400	3.080	10.4
98659	505	0.780	0.700	11.4	98699	510	3.740	3.390	10.3	98805	505	3.400	3.080	10.4
98659	506	0.780	0.700	11.4	98705	501	6.160	5.530	11.4	98805	506	3.400	3.080	10.4
98659	507	0.780	0.700	11.4	98705	502	6.160	5.530	11.4	98805	507	3.400	3.080	10.4
98659	508	0.780	0.700	11.4	98705	503	6.160	5.530	11.4	98805	508	3.400	3.080	10.4
98659	509	0.780	0.700	11.4	98705	504	6.160	5.530	11.4	98805	509	3.400	3.080	10.4
98659	510	0.780	0.700	11.4	98705	505	6.160	5.530	11.4	98805	510	3.400	3.080	10.4
98677	501	12.900	11.700	10.3	98705	506	6.160	5.530	11.4	98806	501	2.230	2.020	10.4
98677	502	12.900	11.700	10.3	98705	507	6.160	5.530	11.4	98806	502	2.230	2.020	10.4
98677	503	12.900	11.700	10.3	98705	508	6.160	5.530	11.4	98806	503	2.230	2.020	10.4
98677	504	12.900	11.700	10.3	98705	509	6.160	5.530	11.4	98806	504	2.230	2.020	10.4
98677	505	12.900	11.700	10.3	98705	510	6.160	5.530	11.4	98806	505	2.230	2.020	10.4
98677	506	12.900	11.700	10.3	98710	501	2.600	2.360	10.2	98806	506	2.230	2.020	10.4
98677	507	12.900	11.700	10.3	98710	502	2.600	2.360	10.2	98806	507	2.230	2.020	10.4
98677	508	12.900	11.700	10.3	98710	503	2.600	2.360	10.2	98806	508	2.230	2.020	10.4
98677	509	12.900	11.700	10.3	98710	504	2.600	2.360	10.2	98806	509	2.230	2.020	10.4
98677	510	12.900	11.700	10.3	98710	505	2.600	2.360	10.2	98806	510	2.230	2.020	10.4
98678	501	11.500	10.400	10.6	98710	506	2.600	2.360	10.2	98810	501	3.190	2.930	8.9
98678	502	11.500	10.400	10.6	98710	507	2.600	2.360	10.2	98810	502	3.190	2.930	8.9
98678	503	11.500	10.400	10.6	98710	508	2.600	2.360	10.2	98810	503	3.190	2.930	8.9
98678	504	11.500	10.400	10.6	98710	509	2.600	2.360	10.2	98810	504	3.190	2.930	8.9
98678	505	11.500	10.400	10.6	98710	510	2.600	2.360	10.2	98810	505	3.190	2.930	8.9
98678	506	11.500	10.400	10.6	98751	501	3.290	2.950	11.5	98810	506	3.190	2.930	8.9
98678	507	11.500	10.400	10.6	98751	502	3.290	2.950	11.5	98810	507	3.190	2.930	8.9
98678	508	11.500	10.400	10.6	98751	503	3.290	2.950	11.5	98810	508	3.190	2.930	8.9
98678	509	11.500	10.400	10.6	98751	504	3.290	2.950	11.5	98810	509	3.190	2.930	8.9
98678	510	11.500	10.400	10.6	98751	505	3.290	2.950	11.5	98810	510	3.190	2.930	8.9

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LOSS COST % CHANGE BY CLASS

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98813	501	3.080	2.820	9.2	98914	506	0.530	0.480	10.4	99003	501	1.260	1.140	10.5
98813	502	3.080	2.820	9.2	98914	507	0.530	0.480	10.4	99003	502	1.260	1.140	10.5
98813	503	3.080	2.820	9.2	98914	508	0.530	0.480	10.4	99003	503	1.260	1.140	10.5
98813	504	3.080	2.820	9.2	98914	509	0.530	0.480	10.4	99003	504	1.260	1.140	10.5
98813	505	3.080	2.820	9.2	98914	510	0.530	0.480	10.4	99003	505	1.260	1.140	10.5
98813	506	3.080	2.820	9.2	98949	501	0.740	0.670	10.4	99003	506	1.260	1.140	10.5
98813	507	3.080	2.820	9.2	98949	502	0.740	0.670	10.4	99003	507	1.260	1.140	10.5
98813	508	3.080	2.820	9.2	98949	503	0.740	0.670	10.4	99003	508	1.260	1.140	10.5
98813	509	3.080	2.820	9.2	98949	504	0.740	0.670	10.4	99003	509	1.260	1.140	10.5
98813	510	3.080	2.820	9.2	98949	505	0.740	0.670	10.4	99003	510	1.260	1.140	10.5
98820	501	6.480	5.870	10.4	98949	506	0.740	0.670	10.4	99004	501	2.560	2.350	8.9
98820	502	6.480	5.870	10.4	98949	507	0.740	0.670	10.4	99004	502	2.560	2.350	8.9
98820	503	6.480	5.870	10.4	98949	508	0.740	0.670	10.4	99004	503	2.560	2.350	8.9
98820	504	6.480	5.870	10.4	98949	509	0.740	0.670	10.4	99004	504	2.560	2.350	8.9
98820	505	6.480	5.870	10.4	98949	510	0.740	0.670	10.4	99004	505	2.560	2.350	8.9
98820	506	6.480	5.870	10.4	98967	501	2.650	2.400	10.4	99004	506	2.560	2.350	8.9
98820	507	6.480	5.870	10.4	98967	502	2.650	2.400	10.4	99004	507	2.560	2.350	8.9
98820	508	6.480	5.870	10.4	98967	503	2.650	2.400	10.4	99004	508	2.560	2.350	8.9
98820	509	6.480	5.870	10.4	98967	504	2.650	2.400	10.4	99004	509	2.560	2.350	8.9
98820	510	6.480	5.870	10.4	98967	505	2.650	2.400	10.4	99004	510	2.560	2.350	8.9
98884	501	1.690	1.530	10.5	98967	506	2.650	2.400	10.4	99080	501	0.890	0.810	9.9
98884	502	1.690	1.530	10.5	98967	507	2.650	2.400	10.4	99080	502	0.890	0.810	9.9
98884	503	1.690	1.530	10.5	98967	508	2.650	2.400	10.4	99080	503	0.890	0.810	9.9
98884	504	1.690	1.530	10.5	98967	509	2.650	2.400	10.4	99080	504	0.890	0.810	9.9
98884	505	1.690	1.530	10.5	98967	510	2.650	2.400	10.4	99080	505	0.890	0.810	9.9
98884	506	1.690	1.530	10.5	98993	501	4.580	4.140	10.6	99080	506	0.890	0.810	9.9
98884	507	1.690	1.530	10.5	98993	502	4.580	4.140	10.6	99080	507	0.890	0.810	9.9
98884	508	1.690	1.530	10.5	98993	503	4.580	4.140	10.6	99080	508	0.890	0.810	9.9
98884	509	1.690	1.530	10.5	98993	504	4.580	4.140	10.6	99080	509	0.890	0.810	9.9
98884	510	1.690	1.530	10.5	98993	505	4.580	4.140	10.6	99080	510	0.890	0.810	9.9
98914	501	0.530	0.480	10.4	98993	506	4.580	4.140	10.6	99111	501	1.290	1.170	10.3
98914	502	0.530	0.480	10.4	98993	507	4.580	4.140	10.6	99111	502	1.290	1.170	10.3
98914	503	0.530	0.480	10.4	98993	508	4.580	4.140	10.6	99111	503	1.290	1.170	10.3
98914	504	0.530	0.480	10.4	98993	509	4.580	4.140	10.6	99111	504	1.290	1.170	10.3
98914	505	0.530	0.480	10.4	98993	510	4.580	4.140	10.6	99111	505	1.290	1.170	10.3

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LOSS COST % CHANGE BY CLASS

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99111	506	1.290	1.170	10.3	99222	501	2.200	1.970	11.7	99310	506	2.590	2.340	10.7
99111	507	1.290	1.170	10.3	99222	502	2.200	1.970	11.7	99310	507	2.590	2.340	10.7
99111	508	1.290	1.170	10.3	99222	503	2.200	1.970	11.7	99310	508	2.590	2.340	10.7
99111	509	1.290	1.170	10.3	99222	504	2.200	1.970	11.7	99310	509	2.590	2.340	10.7
99111	510	1.290	1.170	10.3	99222	505	2.200	1.970	11.7	99310	510	2.590	2.340	10.7
99163	501	3.090	2.800	10.4	99222	506	2.200	1.970	11.7	99315	501	7.610	6.890	10.4
99163	502	3.090	2.800	10.4	99222	507	2.200	1.970	11.7	99315	502	7.610	6.890	10.4
99163	503	3.090	2.800	10.4	99222	508	2.200	1.970	11.7	99315	503	7.610	6.890	10.4
99163	504	3.090	2.800	10.4	99222	509	2.200	1.970	11.7	99315	504	7.610	6.890	10.4
99163	505	3.090	2.800	10.4	99222	510	2.200	1.970	11.7	99315	505	7.610	6.890	10.4
99163	506	3.090	2.800	10.4	99223	501	0.190	0.172	10.5	99315	506	7.610	6.890	10.4
99163	507	3.090	2.800	10.4	99223	502	0.190	0.172	10.5	99315	507	7.610	6.890	10.4
99163	508	3.090	2.800	10.4	99223	503	0.190	0.172	10.5	99315	508	7.610	6.890	10.4
99163	509	3.090	2.800	10.4	99223	504	0.190	0.172	10.5	99315	509	7.610	6.890	10.4
99163	510	3.090	2.800	10.4	99223	505	0.190	0.172	10.5	99315	510	7.610	6.890	10.4
99165	501	0.680	0.610	11.5	99223	506	0.190	0.172	10.5	99321	501	7.390	6.690	10.5
99165	502	0.680	0.610	11.5	99223	507	0.190	0.172	10.5	99321	502	7.390	6.690	10.5
99165	503	0.680	0.610	11.5	99223	508	0.190	0.172	10.5	99321	503	7.390	6.690	10.5
99165	504	0.680	0.610	11.5	99223	509	0.190	0.172	10.5	99321	504	7.390	6.690	10.5
99165	505	0.680	0.610	11.5	99223	510	0.190	0.172	10.5	99321	505	7.390	6.690	10.5
99165	506	0.680	0.610	11.5	99303	501	10.400	9.380	10.9	99321	506	7.390	6.690	10.5
99165	507	0.680	0.610	11.5	99303	502	10.400	9.380	10.9	99321	507	7.390	6.690	10.5
99165	508	0.680	0.610	11.5	99303	503	10.400	9.380	10.9	99321	508	7.390	6.690	10.5
99165	509	0.680	0.610	11.5	99303	504	10.400	9.380	10.9	99321	509	7.390	6.690	10.5
99165	510	0.680	0.610	11.5	99303	505	10.400	9.380	10.9	99321	510	7.390	6.690	10.5
99220	501	1.170	1.050	11.4	99303	506	10.400	9.380	10.9	99471	501	0.530	0.480	10.4
99220	502	1.170	1.050	11.4	99303	507	10.400	9.380	10.9	99471	502	0.530	0.480	10.4
99220	503	1.170	1.050	11.4	99303	508	10.400	9.380	10.9	99471	503	0.530	0.480	10.4
99220	504	1.170	1.050	11.4	99303	509	10.400	9.380	10.9	99471	504	0.530	0.480	10.4
99220	505	1.170	1.050	11.4	99303	510	10.400	9.380	10.9	99471	505	0.530	0.480	10.4
99220	506	1.170	1.050	11.4	99310	501	2.590	2.340	10.7	99471	506	0.530	0.480	10.4
99220	507	1.170	1.050	11.4	99310	502	2.590	2.340	10.7	99471	507	0.530	0.480	10.4
99220	508	1.170	1.050	11.4	99310	503	2.590	2.340	10.7	99471	508	0.530	0.480	10.4
99220	509	1.170	1.050	11.4	99310	504	2.590	2.340	10.7	99471	509	0.530	0.480	10.4
99220	510	1.170	1.050	11.4	99310	505	2.590	2.340	10.7	99471	510	0.530	0.480	10.4

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LOSS COST % CHANGE BY CLASS

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99505	501	3.880	3.500	10.9	99570	506	2.230	2.020	10.4	99600	501	1.110	1.020	8.8
99505	502	3.880	3.500	10.9	99570	507	2.230	2.020	10.4	99600	502	1.110	1.020	8.8
99505	503	3.880	3.500	10.9	99570	508	2.230	2.020	10.4	99600	503	1.110	1.020	8.8
99505	504	3.880	3.500	10.9	99570	509	2.230	2.020	10.4	99600	504	1.110	1.020	8.8
99505	505	3.880	3.500	10.9	99570	510	2.230	2.020	10.4	99600	505	1.110	1.020	8.8
99505	506	3.880	3.500	10.9	99571	501	0.540	0.490	10.2	99600	506	1.110	1.020	8.8
99505	507	3.880	3.500	10.9	99571	502	0.540	0.490	10.2	99600	507	1.110	1.020	8.8
99505	508	3.880	3.500	10.9	99571	503	0.540	0.490	10.2	99600	508	1.110	1.020	8.8
99505	509	3.880	3.500	10.9	99571	504	0.540	0.490	10.2	99600	509	1.110	1.020	8.8
99505	510	3.880	3.500	10.9	99571	505	0.540	0.490	10.2	99600	510	1.110	1.020	8.8
99506	501	4.770	4.310	10.7	99571	506	0.540	0.490	10.2	99613	501	6.540	5.930	10.3
99506	502	4.770	4.310	10.7	99571	507	0.540	0.490	10.2	99613	502	6.540	5.930	10.3
99506	503	4.770	4.310	10.7	99571	508	0.540	0.490	10.2	99613	503	6.540	5.930	10.3
99506	504	4.770	4.310	10.7	99571	509	0.540	0.490	10.2	99613	504	6.540	5.930	10.3
99506	505	4.770	4.310	10.7	99571	510	0.540	0.490	10.2	99613	505	6.540	5.930	10.3
99506	506	4.770	4.310	10.7	99572	501	1.060	0.960	10.4	99613	506	6.540	5.930	10.3
99506	507	4.770	4.310	10.7	99572	502	1.060	0.960	10.4	99613	507	6.540	5.930	10.3
99506	508	4.770	4.310	10.7	99572	503	1.060	0.960	10.4	99613	508	6.540	5.930	10.3
99506	509	4.770	4.310	10.7	99572	504	1.060	0.960	10.4	99613	509	6.540	5.930	10.3
99506	510	4.770	4.310	10.7	99572	505	1.060	0.960	10.4	99613	510	6.540	5.930	10.3
99507	501	4.160	3.760	10.6	99572	506	1.060	0.960	10.4	99614	501	2.490	2.280	9.2
99507	502	4.160	3.760	10.6	99572	507	1.060	0.960	10.4	99614	502	2.490	2.280	9.2
99507	503	4.160	3.760	10.6	99572	508	1.060	0.960	10.4	99614	503	2.490	2.280	9.2
99507	504	4.160	3.760	10.6	99572	509	1.060	0.960	10.4	99614	504	2.490	2.280	9.2
99507	505	4.160	3.760	10.6	99572	510	1.060	0.960	10.4	99614	505	2.490	2.280	9.2
99507	506	4.160	3.760	10.6	99573	501	1.010	0.910	11.0	99614	506	2.490	2.280	9.2
99507	507	4.160	3.760	10.6	99573	502	1.010	0.910	11.0	99614	507	2.490	2.280	9.2
99507	508	4.160	3.760	10.6	99573	503	1.010	0.910	11.0	99614	508	2.490	2.280	9.2
99507	509	4.160	3.760	10.6	99573	504	1.010	0.910	11.0	99614	509	2.490	2.280	9.2
99507	510	4.160	3.760	10.6	99573	505	1.010	0.910	11.0	99614	510	2.490	2.280	9.2
99570	501	2.230	2.020	10.4	99573	506	1.010	0.910	11.0	99620	501	0.360	0.320	12.5
99570	502	2.230	2.020	10.4	99573	507	1.010	0.910	11.0	99620	502	0.360	0.320	12.5
99570	503	2.230	2.020	10.4	99573	508	1.010	0.910	11.0	99620	503	0.360	0.320	12.5
99570	504	2.230	2.020	10.4	99573	509	1.010	0.910	11.0	99620	504	0.360	0.320	12.5
99570	505	2.230	2.020	10.4	99573	510	1.010	0.910	11.0	99620	505	0.360	0.320	12.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99620	506	0.360	0.320	12.5	99746	501	1.770	1.600	10.6	99793	506	2.240	2.030	10.3
99620	507	0.360	0.320	12.5	99746	502	1.770	1.600	10.6	99793	507	2.240	2.030	10.3
99620	508	0.360	0.320	12.5	99746	503	1.770	1.600	10.6	99793	508	2.240	2.030	10.3
99620	509	0.360	0.320	12.5	99746	504	1.770	1.600	10.6	99793	509	2.240	2.030	10.3
99620	510	0.360	0.320	12.5	99746	505	1.770	1.600	10.6	99793	510	2.240	2.030	10.3
99650	501	1.060	0.960	10.4	99746	506	1.770	1.600	10.6	99826	501	0.630	0.580	8.6
99650	502	1.060	0.960	10.4	99746	507	1.770	1.600	10.6	99826	502	0.630	0.580	8.6
99650	503	1.060	0.960	10.4	99746	508	1.770	1.600	10.6	99826	503	0.630	0.580	8.6
99650	504	1.060	0.960	10.4	99746	509	1.770	1.600	10.6	99826	504	0.630	0.580	8.6
99650	505	1.060	0.960	10.4	99746	510	1.770	1.600	10.6	99826	505	0.630	0.580	8.6
99650	506	1.060	0.960	10.4	99760	501	0.202	0.183	10.4	99826	506	0.630	0.580	8.6
99650	507	1.060	0.960	10.4	99760	502	0.202	0.183	10.4	99826	507	0.630	0.580	8.6
99650	508	1.060	0.960	10.4	99760	503	0.202	0.183	10.4	99826	508	0.630	0.580	8.6
99650	509	1.060	0.960	10.4	99760	504	0.202	0.183	10.4	99826	509	0.630	0.580	8.6
99650	510	1.060	0.960	10.4	99760	505	0.202	0.183	10.4	99826	510	0.630	0.580	8.6
99709	501	2.610	2.360	10.6	99760	506	0.202	0.183	10.4	99827	501	0.320	0.290	10.3
99709	502	2.610	2.360	10.6	99760	507	0.202	0.183	10.4	99827	502	0.320	0.290	10.3
99709	503	2.610	2.360	10.6	99760	508	0.202	0.183	10.4	99827	503	0.320	0.290	10.3
99709	504	2.610	2.360	10.6	99760	509	0.202	0.183	10.4	99827	504	0.320	0.290	10.3
99709	505	2.610	2.360	10.6	99760	510	0.202	0.183	10.4	99827	505	0.320	0.290	10.3
99709	506	2.610	2.360	10.6	99777	501	5.540	5.070	9.3	99827	506	0.320	0.290	10.3
99709	507	2.610	2.360	10.6	99777	502	5.540	5.070	9.3	99827	507	0.320	0.290	10.3
99709	508	2.610	2.360	10.6	99777	503	5.540	5.070	9.3	99827	508	0.320	0.290	10.3
99709	509	2.610	2.360	10.6	99777	504	5.540	5.070	9.3	99827	509	0.320	0.290	10.3
99709	510	2.610	2.360	10.6	99777	505	5.540	5.070	9.3	99827	510	0.320	0.290	10.3
99718	501	1.050	0.950	10.5	99777	506	5.540	5.070	9.3	99851	501	1.310	1.180	11.0
99718	502	1.050	0.950	10.5	99777	507	5.540	5.070	9.3	99851	502	1.310	1.180	11.0
99718	503	1.050	0.950	10.5	99777	508	5.540	5.070	9.3	99851	503	1.310	1.180	11.0
99718	504	1.050	0.950	10.5	99777	509	5.540	5.070	9.3	99851	504	1.310	1.180	11.0
99718	505	1.050	0.950	10.5	99777	510	5.540	5.070	9.3	99851	505	1.310	1.180	11.0
99718	506	1.050	0.950	10.5	99793	501	2.240	2.030	10.3	99851	506	1.310	1.180	11.0
99718	507	1.050	0.950	10.5	99793	502	2.240	2.030	10.3	99851	507	1.310	1.180	11.0
99718	508	1.050	0.950	10.5	99793	503	2.240	2.030	10.3	99851	508	1.310	1.180	11.0
99718	509	1.050	0.950	10.5	99793	504	2.240	2.030	10.3	99851	509	1.310	1.180	11.0
99718	510	1.050	0.950	10.5	99793	505	2.240	2.030	10.3	99851	510	1.310	1.180	11.0

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STATE: 34 - OHIO
 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
99917	501	2.110	1.910	10.5	99946	506	5.130	4.650	10.3	99954	501	3.680	3.370	9.2
99917	502	2.110	1.910	10.5	99946	507	5.130	4.650	10.3	99954	502	3.680	3.370	9.2
99917	503	2.110	1.910	10.5	99946	508	5.130	4.650	10.3	99954	503	3.680	3.370	9.2
99917	504	2.110	1.910	10.5	99946	509	5.130	4.650	10.3	99954	504	3.680	3.370	9.2
99917	505	2.110	1.910	10.5	99946	510	5.130	4.650	10.3	99954	505	3.680	3.370	9.2
99917	506	2.110	1.910	10.5	99948	501	5.520	4.990	10.6	99954	506	3.680	3.370	9.2
99917	507	2.110	1.910	10.5	99948	502	5.520	4.990	10.6	99954	507	3.680	3.370	9.2
99917	508	2.110	1.910	10.5	99948	503	5.520	4.990	10.6	99954	508	3.680	3.370	9.2
99917	509	2.110	1.910	10.5	99948	504	5.520	4.990	10.6	99954	509	3.680	3.370	9.2
99917	510	2.110	1.910	10.5	99948	505	5.520	4.990	10.6	99954	510	3.680	3.370	9.2
99938	501	2.380	2.150	10.7	99948	506	5.520	4.990	10.6	99955	501	4.610	4.220	9.2
99938	502	2.380	2.150	10.7	99948	507	5.520	4.990	10.6	99955	502	4.610	4.220	9.2
99938	503	2.380	2.150	10.7	99948	508	5.520	4.990	10.6	99955	503	4.610	4.220	9.2
99938	504	2.380	2.150	10.7	99948	509	5.520	4.990	10.6	99955	504	4.610	4.220	9.2
99938	505	2.380	2.150	10.7	99948	510	5.520	4.990	10.6	99955	505	4.610	4.220	9.2
99938	506	2.380	2.150	10.7	99952	501	4.680	4.290	9.1	99955	506	4.610	4.220	9.2
99938	507	2.380	2.150	10.7	99952	502	4.680	4.290	9.1	99955	507	4.610	4.220	9.2
99938	508	2.380	2.150	10.7	99952	503	4.680	4.290	9.1	99955	508	4.610	4.220	9.2
99938	509	2.380	2.150	10.7	99952	504	4.680	4.290	9.1	99955	509	4.610	4.220	9.2
99938	510	2.380	2.150	10.7	99952	505	4.680	4.290	9.1	99955	510	4.610	4.220	9.2
99943	501	6.890	6.240	10.4	99952	506	4.680	4.290	9.1	99963	501	0.510	0.460	10.9
99943	502	6.890	6.240	10.4	99952	507	4.680	4.290	9.1	99963	502	0.510	0.460	10.9
99943	503	6.890	6.240	10.4	99952	508	4.680	4.290	9.1	99963	503	0.510	0.460	10.9
99943	504	6.890	6.240	10.4	99952	509	4.680	4.290	9.1	99963	504	0.510	0.460	10.9
99943	505	6.890	6.240	10.4	99952	510	4.680	4.290	9.1	99963	505	0.510	0.460	10.9
99943	506	6.890	6.240	10.4	99953	501	5.050	4.630	9.1	99963	506	0.510	0.460	10.9
99943	507	6.890	6.240	10.4	99953	502	5.050	4.630	9.1	99963	507	0.510	0.460	10.9
99943	508	6.890	6.240	10.4	99953	503	5.050	4.630	9.1	99963	508	0.510	0.460	10.9
99943	509	6.890	6.240	10.4	99953	504	5.050	4.630	9.1	99963	509	0.510	0.460	10.9
99943	510	6.890	6.240	10.4	99953	505	5.050	4.630	9.1	99963	510	0.510	0.460	10.9
99946	501	5.130	4.650	10.3	99953	506	5.050	4.630	9.1	99969	501	2.130	1.910	11.5
99946	502	5.130	4.650	10.3	99953	507	5.050	4.630	9.1	99969	502	2.130	1.910	11.5
99946	503	5.130	4.650	10.3	99953	508	5.050	4.630	9.1	99969	503	2.130	1.910	11.5
99946	504	5.130	4.650	10.3	99953	509	5.050	4.630	9.1	99969	504	2.130	1.910	11.5
99946	505	5.130	4.650	10.3	99953	510	5.050	4.630	9.1	99969	505	2.130	1.910	11.5

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STATE: 34 - OHIO
 SUBLINE: PREM/OPS

LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
99969	506	2.130	1.910	11.5										
99969	507	2.130	1.910	11.5										
99969	508	2.130	1.910	11.5										
99969	509	2.130	1.910	11.5										
99969	510	2.130	1.910	11.5										
99975	501	4.090	3.740	9.4										
99975	502	4.090	3.740	9.4										
99975	503	4.090	3.740	9.4										
99975	504	4.090	3.740	9.4										
99975	505	4.090	3.740	9.4										
99975	506	4.090	3.740	9.4										
99975	507	4.090	3.740	9.4										
99975	508	4.090	3.740	9.4										
99975	509	4.090	3.740	9.4										
99975	510	4.090	3.740	9.4										
99988	501	1.880	1.680	11.9										
99988	502	1.880	1.680	11.9										
99988	503	1.880	1.680	11.9										
99988	504	1.880	1.680	11.9										
99988	505	1.880	1.680	11.9										
99988	506	1.880	1.680	11.9										
99988	507	1.880	1.680	11.9										
99988	508	1.880	1.680	11.9										
99988	509	1.880	1.680	11.9										
99988	510	1.880	1.680	11.9										

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STATE: 34 - OHIO
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10010	0.195	0.184	6.0	11259	0.107	0.124	-13.7	13759	0.100	0.113	-11.5
10026	0.014	0.016	-12.5	11288	0.078	0.082	-4.9	13930	0.201	0.211	-4.7
10040	0.300	0.280	7.1	12014	0.029	0.033	-12.1	14068	0.014	0.015	-6.7
10042	0.270	0.260	3.8	12356	0.019	0.020	-5.0	14101	0.032	0.032	0.0
10060	0.050	0.055	-9.1	12361	0.077	0.082	-6.1	14279	0.057	0.059	-3.4
10065	0.026	0.026	0.0	12373	0.024	0.025	-4.0	14401	0.082	0.086	-4.7
10066	0.028	0.031	-9.7	12374	0.049	0.052	-5.8	14527	0.189	0.181	4.4
10070	0.154	0.141	9.2	12375	0.030	0.032	-6.3	14855	0.154	0.162	-4.9
10071	0.077	0.077	0.0	12391	0.082	0.091	-9.9	14913	0.096	0.094	2.1
10073	0.360	0.340	5.9	12509	0.036	0.038	-5.3	15223	0.041	0.033	24.2 U
10075	0.136	0.143	-4.9	12510	0.018	0.020	-10.0	15224	0.048	0.053	-9.4
10100	0.040	0.041	-2.4	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	0.012	0.014	-14.3
10107	0.187	0.170	10.0	12797	0.196	0.169	16.0	15600	0.050	0.054	-7.4
10111	0.078	0.083	-6.0	12805	0.116	0.119	-2.5	15608	0.008	0.009	-11.1
10115	0.047	0.051	-7.8	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	0.021	0.022	-4.5
10141	0.023	0.024	-4.2	13112	0.063	0.069	-8.7	15991	0.056	0.061	-8.2
10145	0.009	0.010	-10.0	13201	0.160	0.167	-4.2	15993	0.032	0.034	-5.9
10146	0.014	0.015	-6.7	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	0.145	0.124	16.9
10257	0.169	0.167	1.2	13351	0.041	0.036	13.9	16527	0.350	0.360	-2.8
10309	0.012	0.013	-7.7	13352	0.027	0.030	-10.0	16604	0.146	0.147	-0.7
10352	0.046	0.052	-11.5	13410	2.990	2.440	22.5	16676	0.010	0.011	-9.1
11020	0.102	0.108	-5.6	13412	1.140	1.010	12.9	16705	0.148	0.152	-2.6
11039	0.043	0.045	-4.4	13506	0.042	0.046	-8.7	16750	0.032	0.031	3.2
11126	0.022	0.020	10.0	13507	0.107	0.124	-13.7	16900	0.060	0.059	1.7
11127	0.007	0.007	0.0	13590	0.740	0.740	0.0	16901	0.080	0.083	-3.6
11128	0.048	0.049	-2.0	13621	0.320	0.360	-11.1	16902	0.059	0.067	-11.9
11203	0.520	0.540	-3.7	13670	0.015	0.013	15.4	16905	0.060	0.059	1.7
11204	1.070	1.190	-10.1	13673	0.014	0.013	7.7	16906	0.080	0.083	-3.6
11234	0.041	0.046	-10.9	13715	0.165	0.154	7.1	16910	0.053	0.056	-5.4
11248	0.018	0.019	-5.3	13716	0.096	0.106	-9.4	16911	0.042	0.044	-4.5
11258	0.092	0.105	-12.4	13720	0.045	0.049	-8.2	16915	0.049	0.052	-5.8

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LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16916	0.040	0.042	-4.8	51116	0.690	0.570	21.1	51666	0.101	0.103	-1.9
16920	0.107	0.108	-0.9	51205	0.071	0.083	-14.5	51734	0.310	0.310	0.0
16921	0.046	0.053	-13.2	51206	0.390	0.450	-13.3	51741	0.260	0.250	4.0
16930	0.129	0.116	11.2	51220	2.280	2.580	-11.6	51752	0.165	0.159	3.8
16931	0.063	0.056	12.5	51221	1.780	1.940	-8.2	51767	0.008	0.009	-11.1
16940	0.046	0.053	-13.2	51222	3.670	3.120	17.6	51777	0.078	0.076	2.6
16941	0.074	0.083	-10.8	51224	1.450	1.330	9.0	51808	0.730	0.730	0.0
18078	0.082	0.102	-19.6	51230	0.790	0.790	0.0	51809	0.153	0.158	-3.2
18109	0.021	0.023	-8.7	51240	0.185	0.182	1.6	51833	0.060	0.072	-16.7
18110	0.026	0.026	0.0	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	0.071	0.067	6.0	51254	0.039	0.045	-13.3	51889	0.012	0.014	-14.3
18335	0.014	0.015	-6.7	51300	0.160	0.173	-7.5	51896	0.018	0.020	-10.0
18435	0.050	0.048	4.2	51305	0.960	1.030	-6.8	51900	0.095	0.093	2.2
18436	0.113	0.134	-15.7	51315	0.106	0.106	0.0	51909	0.056	0.057	-1.8
18501	0.011	0.012	-8.3	51330	0.530	0.430	23.3 U	51926	0.038	0.040	-5.0
18506	0.004	0.004	0.0	51333	0.340	0.310	9.7	51927	0.131	0.115	13.9
18507	0.005	0.006	-16.7	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	0.013	0.011	18.2 U	51355	0.094	0.096	-2.1	51957	0.420	0.400	5.0
18834	0.096	0.106	-9.4	51356	0.620	0.690	-10.1	51958	0.410	0.390	5.1
18911	0.015	0.016	-6.3	51357	0.660	0.530	24.5 U	51960	0.350	0.360	-2.8
18912	0.021	0.022	-4.5	51358	0.141	0.149	-5.4	51970	0.238	0.250	-4.8
18920	0.014	0.015	-6.7	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	0.050	0.053	-5.7	51380	0.044	0.050	-12.0	51999	0.440	0.460	-4.3
45900	0.041	0.051	-19.6 L	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	0.122	0.115	6.1	51552	0.159	0.159	0.0	52315	0.260	0.240	8.3
49618	0.044	0.040	10.0	51575	0.020	0.020	0.0	52433	1.020	1.200	-15.0
49619	0.084	0.085	-1.2	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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N - NOT SUBJECT TO CAPPING (For Class 18707, refer to page A-7)

E - SUBJECT TO CAPPING EXCEPTION

STATE: 34 - OHIO

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	0.020	0.017	17.6	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: 34 - OHIO

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	3.440	3.210	7.2	96409	7.460	8.280	-9.9
59782	0.460	0.490	-6.1	91342	2.400	2.620	-8.4	96410	7.430	7.490	-0.8
59798	0.500	0.460	8.7	91343	0.890	0.850	4.7	96611	0.890	0.960	-7.3
59886	0.108	0.112	-3.6	91436	1.990	1.990	0.0	97221	1.140	1.060	7.5
59889	0.165	0.153	7.8	91507	2.560	2.740	-6.6	97222	1.220	1.440	-15.3
59904	0.061	0.066	-7.6	91551	0.510	0.480	6.2	97223	2.500	2.150	16.3
59905	0.132	0.130	1.5	91555	0.810	0.850	-4.7	97447	3.440	3.040	13.2
59914	0.680	0.620	9.7	91560	2.840	3.170	-10.4	97650	3.080	3.100	-0.6
59915	0.750	0.780	-3.8	91577	2.510	2.300	9.1	97651	2.890	2.990	-3.3
59917	0.205	0.165	24.2	91746	4.850	4.600	5.4	97652	2.850	2.870	-0.7
59923	0.004	0.005	-20.0	92053	0.330	0.320	3.1	97653	2.000	1.940	3.1
59925	1.190	1.090	9.2	92054	0.147	0.170	-13.5	97654	2.440	2.510	-2.8
59926	0.450	0.420	7.1	92055	0.151	0.175	-13.7	97655	4.170	4.080	2.2
59927	1.420	1.560	-9.0	92101	2.380	2.240	6.2	98002	0.770	0.820	-6.1
59931	0.550	0.590	-6.8	92102	2.700	2.350	14.9	98152	0.430	0.350	22.9 U
59932	0.880	0.930	-5.4	92215	2.380	2.530	-5.9	98157	0.350	0.340	2.9
59947	0.320	0.330	-3.0	92338	1.650	1.430	15.4	98163	0.176	0.209	-15.8
59955	0.143	0.147	-2.7	92446	1.370	1.510	-9.3	98164	0.054	0.066	-18.2
59963	0.410	0.450	-8.9	92447	1.420	1.420	0.0	98303	4.680	5.420	-13.7
59964	0.069	0.061	13.1	92451	1.640	1.610	1.9	98304	2.650	2.730	-2.9
59970	0.183	0.182	0.5	92478	1.360	1.480	-8.1	98305	1.140	1.010	12.9
59975	0.227	0.243	-6.6	94007	3.490	3.570	-2.2	98306	0.700	0.730	-4.1
59984	0.053	0.055	-3.6	94276	3.060	3.180	-3.8	98307	0.350	0.390	-10.3
59988	0.059	0.060	-1.7	94381	9.020	9.230	-2.3	98308	0.750	0.600	25.0
59989	0.044	0.045	-2.2	94404	4.730	5.280	-10.4	98309	1.180	1.380	-14.5
91111	4.010	4.250	-5.6	94569	3.410	3.180	7.2	98344	0.420	0.380	10.5
91125	1.680	2.040	-17.6	95124	0.550	0.480	14.6	98449	13.300	12.700	4.7
91127	1.150	1.310	-12.2	95310	1.210	1.510	-19.9 L	98482	5.710	5.730	-0.3
91150	4.440	4.330	2.5	95410	2.190	2.370	-7.6	98483	14.900	14.500	2.8
91155	20.900	19.100	9.4	95455	0.990	1.200	-17.5	98502	2.370	2.370	0.0
91235	2.250	2.210	1.8	95505	1.710	1.620	5.6	98636	2.850	3.230	-11.8
91265	2.470	3.020	-18.2	95625	3.110	2.860	8.7	98659	0.320	0.380	-15.8
91266	0.990	0.850	16.5	95647	6.010	5.590	7.5	98677	6.090	6.320	-3.6
91280	2.740	2.280	20.2	96053	3.180	3.140	1.3	98678	9.750	9.300	4.8
91340	5.630	6.060	-7.1	96408	9.000	7.820	15.1	98805	0.920	0.870	5.7

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STATE: 34 - OHIO
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98806	2.840	2.790	1.8								
98813	1.270	1.580	-19.6 L								
98820	3.080	3.240	-4.9								
98884	1.630	1.430	14.0								
98914	0.480	0.570	-15.8								
98949	0.260	0.310	-16.1								
98967	7.180	5.750	24.9 U								
98993	4.310	5.380	-19.9 L								
99003	0.850	0.850	0.0								
99004	1.130	1.200	-5.8								
99080	5.300	6.220	-14.8								
99163	0.400	0.480	-16.7								
99315	1.970	1.640	20.1								
99321	1.680	1.830	-8.2								
99613	2.040	2.140	-4.7								
99650	0.680	0.660	3.0								
99746	2.690	2.650	1.5								
99803	10.400	9.710	7.1								
99826	0.410	0.370	10.8								
99827	0.390	0.440	-11.4								
99946	2.030	2.300	-11.7								
99948	15.200	16.300	-6.7								
99952	13.600	14.300	-4.9								
99953	9.490	8.830	7.5								
99954	7.140	7.950	-10.2								
99955	7.240	9.040	-19.9 L								
99969	1.770	1.730	2.3								

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

INTRODUCTION

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

STEP 1:
DETERMINATION
OF INDICATED
LOSS COST
LEVEL CHANGES

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

STEP 2:
DISTRIBUTION OF
BASIC LIMIT LOSS
COST LEVEL
INDICATION

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

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 3:
APPLICATION OF
PERCENTAGE
CHANGES

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

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

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

STEP 1 - DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

INCURRED
LOSSES
& LAE

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

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

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

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

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

EXPERIENCE
RATIO

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

EXPECTED
EXPERIENCE
RATIO

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

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

STEP 2 - DISTRIBUTION OF BASIC LIMIT LOSS COST LEVEL INDICATION

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

METHODOLOGY OVERVIEW
OVERVIEW OF ISO ACTUARIAL PROCEDURES - GENERAL LIABILITY

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

PRODUCTS(Cont'd)

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

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

LOCAL PRODUCTS/
COMPLETED
OPERATIONS

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

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

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

EXPLANATORY NOTES TO DETERMINATION OF INDICATED
LOSS COST LEVEL CHANGE

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

The loss cost level indication is based upon a review of the latest three years of basic limit experience of companies reporting to Insurance Services Office, Inc. For Premises/Operations, data for accident years ending 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

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

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

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

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

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

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

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

W is the credibility-weighted relative change.

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MULTILINE CONSIDERATIONS

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

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

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

MONOLINE INDICATIONS -- PREMISES/ OPERATIONS

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

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

Territory applies to Owners, Landlords and Tenants only.

MONOLINE INDICATIONS -- PRODUCTS

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MONOLINE INDICATIONS -- LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

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

EXPLANATORY NOTES TO
IMPLICIT PACKAGE MODIFICATION FACTORS

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

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

EXPLANATION OF EXPOSURE DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF EXPOSURE DEVELOPMENT FACTORS

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

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CALCULATION OF INDICATIONS
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Determination of Indicated Loss Cost Level Change:

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OHIO
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	\$24,718,875	\$27,471,467	0.20	1.111	1,385
09/30/2018	24,669,375	29,111,992	0.30	1.180	1,392
09/30/2019	23,593,345	26,880,068	0.50	1.139	1,288

(7)	WEIGHTED EXPERIENCE RATIO	1.146
(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)	0.79
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	1.122
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 12.2 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 10.3 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	+ 10.3 %

(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 03/01/2021. 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 (03/01/2021) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (03/01/2022).

OHIO
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	\$29,273,540	\$29,863,747	0.20	1.020	1,903
09/30/2018	29,089,460	32,495,080	0.30	1.117	1,883
09/30/2019	29,648,090	31,746,220	0.50	1.071	1,859

(7)	WEIGHTED EXPERIENCE RATIO	1.075
(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)	0.97
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	1.074
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 7.4 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 8.6 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	+ 8.6 %
(14)	STATEWIDE ADJUSTED MONOLINE CHANGE@	+ 7.4 %

(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 03/01/2021. 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 (03/01/2021) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (03/01/2022).

@ 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.

OHIO
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)	- 0.3 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE	- 0.3 %

- (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) .

OHIO
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).....	- 0.3 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....	- 0.3 %

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

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

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

SECTION D

RELATIVE CHANGE ANALYSIS

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OHIO
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 1.122 OR + 12.2%	
TOP						
10	0.986	0.335	0.995	0.983		
33	1.441	0.057	1.021	1.009		
34	0.765	0.116	0.969	0.958		
35 *	-	-	0.995	0.983		
36	0.855	0.211	0.967	0.956		
37	0.776	0.146	0.964	0.952		
38	1.158	0.420	1.064	1.051		
*TOP 35	IMPLICIT PMF CAPPED AT 0.500					
CLASS GROUP					(5) INDICATED MONOLINE CHANGE	
30	1.063	0.188	1.012	1.010	+	11.4%
31	0.995	0.294	0.999	0.997	+	10.0%
32	1.026	0.385	1.010	1.008	+	11.2%
33	1.139	0.155	1.020	1.019	+	12.4%
34	0.878	0.169	0.978	0.977	+	7.8%
35	1.202	0.054	1.010	1.008	+	11.3%
36	0.867	0.109	0.985	0.983	+	8.5%
37	0.846	0.080	0.987	0.985	+	8.7%
38	0.934	0.165	0.989	0.987	+	8.9%

OVERALL MONOLINE INDICATION + 10.3%

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

OHIO
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	\$463,220	\$2,186,090	1.009	0.915	127	0.993
	31 LIGHT CONTRACTING	670,372	3,625,413	1.097	0.996	443	0.980
	32 MEDIUM CONTRCTING	3,766,100	19,656,822	1.093	0.992	1,028	0.991
	33 HEAVY CONTRACTING	864,742	4,458,307	1.513	1.373	103	1.002
	34 DEALER OR DISTRIB	350,982	2,074,756	0.858	0.779	90	0.960
	35 LGT. MANUFACTURER	70,813	259,081	0.381	0.346	8	0.992
	36 MED. MANUFACTURER	512,601	2,433,188	0.805	0.731	38	0.967
	37 HVY. MANUFACTURER	337,063	1,575,310	1.146	1.040	26	0.969
	38 MISC. OPERATION	470,706	2,236,592	1.048	0.952	109	0.971
	TOTAL *	\$7,506,599	\$38,505,559	1.099		1,972	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$6,537	\$66,395	0.000	0.000	0	1.006
	32 MEDIUM CONTRCTING	15,272	71,859	0.170	0.154	2	1.017
	33 HEAVY CONTRACTING	155,639	816,102	1.804	1.638	18	1.028
	38 MISC. OPERATION	254,657	1,282,854	1.613	1.464	40	0.996
	TOTAL *	\$432,105	\$2,237,210	1.606		60	
34 MULT MERCANTILE	30 SERVICE	\$85,738	\$479,042	1.902	1.727	14	0.967
	32 MEDIUM CONTRCTING	249,366	1,121,382	0.738	0.670	23	0.966
	34 DEALER OR DISTRIB	941,488	4,478,108	0.571	0.519	152	0.935
	36 MED. MANUFACTURER	1,988	2,404	0.000	0.000	0	0.941
	38 MISC. OPERATION	134,429	651,657	1.566	1.421	54	0.945
	TOTAL *	\$1,413,009	\$6,732,593	0.775		243	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$18,450	\$113,819	0.132	0.120	2	0.980
	32 MEDIUM CONTRCTING	75,826	367,262	1.043	0.946	51	0.991
	TOTAL *	\$94,276	\$481,081	0.864		53	
36 MULT SERVICES	30 SERVICE	\$71,139	\$390,027	1.340	1.216	57	0.965
	31 LIGHT CONTRACTING	269,833	1,848,253	1.463	1.328	152	0.953
	32 MEDIUM CONTRCTING	216,774	1,171,945	0.361	0.327	25	0.964
	33 HEAVY CONTRACTING	109,634	442,049	0.374	0.340	11	0.974
	34 DEALER OR DISTRIB	788,725	3,678,472	1.037	0.941	265	0.933
	36 MED. MANUFACTURER	36,942	174,150	0.141	0.128	10	0.940
	38 MISC. OPERATION	724,640	3,763,053	0.741	0.673	283	0.944
	TOTAL *	\$2,217,687	\$11,467,949	0.888		803	

OHIO
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	\$571	\$2,639	0.000	0.000	0	0.949
	32 MEDIUM CONTRCTING	202,212	1,061,703	0.668	0.606	47	0.960
	33 HEAVY CONTRACTING	204,958	969,007	0.706	0.641	19	0.970
	34 DEALER OR DISTRIB	27,183	134,039	1.688	1.532	11	0.930
	35 LGT. MANUFACTURER	135,159	637,261	1.512	1.373	46	0.960
	36 MED. MANUFACTURER	1,641,287	8,208,497	0.800	0.727	168	0.936
	37 HVY. MANUFACTURER	1,143,594	5,240,718	0.657	0.597	92	0.938
	38 MISC. OPERATION	22,661	102,225	0.211	0.192	3	0.940
	TOTAL *	\$3,377,625	\$16,356,089	0.770		386	
38 MULT CONTRACTORS	30 SERVICE	\$1,033,651	\$5,669,593	1.315	1.194	443	1.061
	31 LIGHT CONTRACTING	1,934,658	10,435,466	1.207	1.095	965	1.048
	32 MEDIUM CONTRCTING	4,641,638	22,935,910	1.376	1.249	1,494	1.060
	33 HEAVY CONTRACTING	924,797	5,329,470	1.338	1.214	282	1.071
	38 MISC. OPERATION	69,325	250,157	0.596	0.541	6	1.037
	TOTAL *	\$8,604,069	\$44,620,596	1.320		3,190	
TOTAL ALL TOP	30 SERVICE	\$1,653,748	\$8,724,752	1.261		641	
	31 LIGHT CONTRACTING	2,900,421	16,091,985	1.195		1,562	
	32 MEDIUM CONTRCTING	9,167,188	46,386,883	1.198		2,670	
	33 HEAVY CONTRACTING	2,259,770	12,014,935	1.333		433	
	34 DEALER OR DISTRIB	2,108,378	10,365,375	0.808		518	
	35 LGT. MANUFACTURER	205,972	896,342	1.123		54	
	36 MED. MANUFACTURER	2,192,818	10,818,239	0.790		216	
	37 HVY. MANUFACTURER	1,480,657	6,816,028	0.768		118	
	38 MISC. OPERATION	1,676,418	8,286,538	1.013		495	
	TOTAL *	\$23,645,370	\$120,401,077	1.102		6,707	

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

OHIO
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 1.074 OR + 7.4%	
TOP						
10	1.017	0.332	1.006	1.009		
31	0.879	0.161	0.979	0.983		
32	1.132	0.178	1.022	1.026		
33	0.803	0.297	0.937	0.940		
34	0.952	0.395	0.981	0.984		
35	1.309	0.254	1.071	1.074		
36	1.186	0.226	1.039	1.043		
					(5) INDICATED MONOLINE CHANGE	
CLASS GROUP						
01	0.947	0.193	0.990	0.987	+	6.2%
02	0.948	0.306	0.984	0.981	+	5.9%
03	0.949	0.178	0.991	0.988	+	6.3%
04	1.130	0.053	1.007	1.004	+	8.1%
05	0.383	0.047	0.956	0.953	+	3.5%
06	1.033	0.094	1.003	1.000	+	8.0%
07	0.974	0.186	0.995	0.992	+	6.9%
08	1.336	0.058	1.017	1.014	+	9.3%
09	0.979	0.206	0.996	0.993	+	7.3%
10	1.115	0.237	1.026	1.023	+	10.4%
11	0.985	0.191	0.997	0.994	+	7.6%
12	1.097	0.401	1.038	1.035	+	12.1%
13	0.577	0.117	0.938	0.935	+	2.9%
16	0.803	0.057	0.988	0.985	+	6.1%

OVERALL MONOLINE INDICATION + 8.6%

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

OHIO
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	1.112	0.223	1.024	1.027	+ 10.7%
502	1.059	0.114	1.007	1.009	+ 10.2%
503	0.889	0.225	0.974	0.977	+ 6.7%
504	0.948	0.123	0.993	0.996	+ 8.9%
505	0.998	0.257	1.000	1.002	+ 9.1%
506	1.031	0.109	1.003	1.006	+ 9.8%
507	1.014	0.101	1.001	1.004	+ 10.3%
508	1.187	0.197	1.034	1.037	+ 13.1%
509	0.967	0.501	0.984	0.986	+ 7.3%
510	0.944	0.145	0.992	0.994	+ 8.6%

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

OHIO
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)	\$3,540	\$22,114	1.096	1.074	2	1.022
	02 RESTAURANTS	34,843	250,310	0.614	0.602	8	1.016
	03 STORES	25,847	80,796	6.909	6.775	34	1.024
	04 VENDING & RENTAL	821	5,362	0.000	0.000	0	1.040
	05 FOOD & BEV. DIST.	224	975	0.000	0.000	0	0.988
	06 NON-FOOD&BEV.DIST	3,065	85,873	0.360	0.353	4	1.036
	07 CLUBS, AMSMT&SPRTS	21,792	96,988	2.210	2.167	9	1.028
	08 HEALTH CARE FACIL	985	4,721	5.202	5.101	1	1.051
	09 HOTELS AND MOTELS	41,778	89,881	0.930	0.912	9	1.029
	10 SCHLS & CHURCHES	50,166	235,872	0.066	0.064	1	1.060
	11 APARTMENTS	121,523	563,452	1.125	1.103	20	1.030
	12 BUILDINGS&OFFICES	335,292	1,709,324	1.466	1.438	100	1.072
	13 MISC. PREMISES	911,098	1,272,921	0.249	0.244	49	0.969
	16 GOVT SUBDIVISIONS	401	1,507	0.000	0.000	0	1.020
	TOTAL *	\$1,551,375	\$4,420,096	0.745		237	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$89,420	\$493,804	0.536	0.526	34	1.002
	TOTAL *	\$89,420	\$493,804	0.536		34	
32 MULT APARTMENT	11 APARTMENTS	\$333,019	\$1,509,999	1.052	1.031	55	1.047
	12 BUILDINGS&OFFICES	59,582	287,373	1.094	1.073	11	1.090
	TOTAL *	\$392,601	\$1,797,372	1.058		66	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$881,076	\$4,542,350	0.936	0.918	177	0.999
	13 MISC. PREMISES	6,747	35,489	0.000	0.000	0	0.903
	TOTAL *	\$887,823	\$4,577,839	0.929		177	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$52,664	\$243,483	2.266	2.222	24	0.997
	02 RESTAURANTS	309,278	1,535,438	1.974	1.936	126	0.991
	03 STORES	70,526	340,088	0.479	0.470	14	0.998
	04 VENDING & RENTAL	2,003	9,887	1.849	1.814	2	1.014
	05 FOOD & BEV. DIST.	39,043	127,691	0.357	0.350	3	0.963
	06 NON-FOOD&BEV.DIST	70,670	360,431	1.111	1.089	13	1.011
	12 BUILDINGS&OFFICES	84,260	488,583	1.495	1.466	47	1.046
	TOTAL *	\$628,444	\$3,105,601	1.569		229	

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TERRITORY 501

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.				
		09/30/2019 AGGREGATE	2015 - 2019	FIVE YEAR			
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	EXPERIENCE	RELATIV.	NUMBER OF	BAL CELL
		CURRENT LEVEL	CURRENT LEVEL	RATIO		OCCURRENCES	RELATIV.
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$12,887	\$77,021	5.738	5.627	8	1.119
	10 SCHLS & CHURCHES	187,424	1,008,679	1.420	1.393	62	1.129
	12 BUILDINGS&OFFICES	13,340	64,967	2.439	2.392	4	1.142
	16 GOVT SUBDIVISIONS	10,621	55,812	6.180	6.060	7	1.087
	TOTAL *	\$224,272	\$1,206,479	1.954		81	
36 MULT SERVICES	03 STORES	\$6,527	\$40,152	1.750	1.716	4	1.058
	04 VENDING & RENTAL	4,776	25,035	1.929	1.891	2	1.075
	07 CLUBS, AMSMT&SPRTS	73,923	404,798	0.823	0.807	26	1.063
	08 HEALTH CARE FACIL	115	604	0.000	0.000	0	1.086
	09 HOTELS AND MOTELS	0	5,201	0.000	0.000	0	1.063
	10 SCHLS & CHURCHES	683	4,482	0.000	0.000	0	1.096
	12 BUILDINGS&OFFICES	95,305	438,343	1.472	1.444	28	1.108
	13 MISC. PREMISES	44,490	213,908	1.537	1.507	15	1.001
	TOTAL *	\$225,819	\$1,132,523	1.285		75	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$56,204	\$265,597	2.192		26	
	02 RESTAURANTS	344,121	1,785,748	1.837		134	
	03 STORES	102,900	461,036	2.175		52	
	04 VENDING & RENTAL	7,600	40,284	1.700		4	
	05 FOOD & BEV. DIST.	39,267	128,666	0.355		3	
	06 NON-FOOD&BEV.DIST	73,735	446,304	1.080		17	
	07 CLUBS, AMSMT&SPRTS	95,715	501,786	1.139		35	
	08 HEALTH CARE FACIL	13,987	82,346	5.653		9	
	09 HOTELS AND MOTELS	131,198	588,886	0.662		43	
	10 SCHLS & CHURCHES	238,273	1,249,033	1.131		63	
	11 APARTMENTS	454,542	2,073,451	1.071		75	
	12 BUILDINGS&OFFICES	1,468,855	7,530,940	1.144		367	
	13 MISC. PREMISES	962,335	1,522,318	0.307		64	
	16 GOVT SUBDIVISIONS	11,022	57,319	5.955		7	
	TOTAL *	\$3,999,754	\$16,733,714	1.039		899	

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

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TERRITORY 502

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)	\$22,358	\$95,072	1.398	1.371	4	1.005
	02 RESTAURANTS	20,887	82,310	0.926	0.908	9	0.999
	03 STORES	2,560	8,094	0.163	0.160	1	1.006
	04 VENDING & RENTAL	291	1,709	0.000	0.000	0	1.022
	05 FOOD & BEV. DIST.	1	4,878	0.000	0.000	0	0.971
	06 NON-FOOD&BEV.DIST	454	4,869	0.273	0.268	2	1.019
	07 CLUBS, AMSMT&SPRTS	3,261	16,859	1.817	1.782	1	1.011
	08 HEALTH CARE FACIL	2,200	5,062	29.814	29.235	1	1.033
	09 HOTELS AND MOTELS	2,491	26,996	3.786	3.713	11	1.011
	10 SCHLS & CHURCHES	3,464	32,994	0.274	0.269	3	1.042
	11 APARTMENTS	19,051	74,936	0.030	0.029	1	1.013
	12 BUILDINGS&OFFICES	41,372	256,861	1.490	1.461	15	1.054
	13 MISC. PREMISES	5,548	37,022	3.697	3.625	6	0.952
	TOTAL *	\$123,938	\$647,662	1.741		54	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$7,207	\$27,279	3.465	3.398	14	0.985
	TOTAL *	\$7,207	\$27,279	3.465		14	
32 MULT APARTMENT	11 APARTMENTS	\$26,680	\$132,334	0.140	0.138	4	1.030
	12 BUILDINGS&OFFICES	3,066	18,789	0.000	0.000	0	1.072
	TOTAL *	\$29,746	\$151,123	0.126		4	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$121,716	\$652,229	1.070	1.049	61	0.982
	13 MISC. PREMISES	162	1,357	0.528	0.518	0	0.887
	TOTAL *	\$121,878	\$653,586	1.069		61	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$26,938	\$152,613	0.846	0.830	11	0.980
	02 RESTAURANTS	57,269	252,715	0.859	0.842	12	0.975
	03 STORES	33,259	137,310	1.245	1.221	12	0.981
	04 VENDING & RENTAL	616	1,617	0.000	0.000	0	0.997
	05 FOOD & BEV. DIST.	6,515	29,745	0.060	0.059	1	0.947
	06 NON-FOOD&BEV.DIST	12,232	58,988	0.000	0.000	0	0.994
	12 BUILDINGS&OFFICES	27,599	158,224	0.599	0.587	9	1.028
	TOTAL *	\$164,428	\$791,212	0.792		45	

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		(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.	08 HEALTH CARE FACIL	\$5,759	\$23,905	0.000	0.000	0	1.100
	10 SCHLS & CHURCHES	42,019	215,779	1.151	1.128	21	1.110
	12 BUILDINGS&OFFICES	4,043	26,858	0.914	0.896	11	1.122
	16 GOVT SUBDIVISIONS	98	514	0.000	0.000	0	1.068
	TOTAL *	\$51,919	\$267,056	1.002		32	
36 MULT SERVICES	03 STORES	\$4,289	\$23,143	0.000	0.000	0	1.040
	04 VENDING & RENTAL	581	3,720	0.000	0.000	0	1.057
	07 CLUBS, AMSMT&SPRTS	25,055	120,039	0.939	0.921	16	1.045
	09 HOTELS AND MOTELS	0	2	0.000	0.000	0	1.045
	10 SCHLS & CHURCHES	0	167	0.000	0.000	0	1.077
	12 BUILDINGS&OFFICES	12,396	60,874	0.410	0.402	6	1.089
	13 MISC. PREMISES	3,370	44,650	3.562	3.493	5	0.984
	TOTAL *	\$45,691	\$252,595	0.889		27	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$49,296	\$247,685	1.097		15	
	02 RESTAURANTS	78,156	335,025	0.877		21	
	03 STORES	40,108	168,547	1.043		13	
	04 VENDING & RENTAL	1,488	7,046	0.000		0	
	05 FOOD & BEV. DIST.	6,516	34,623	0.060		1	
	06 NON-FOOD&BEV.DIST	12,686	63,857	0.010		2	
	07 CLUBS, AMSMT&SPRTS	28,316	136,898	1.040		17	
	08 HEALTH CARE FACIL	7,959	28,967	8.241		1	
	09 HOTELS AND MOTELS	9,698	54,277	3.547		25	
	10 SCHLS & CHURCHES	45,483	248,940	1.084		24	
	11 APARTMENTS	45,731	207,270	0.094		5	
	12 BUILDINGS&OFFICES	210,192	1,173,835	1.033		102	
	13 MISC. PREMISES	9,080	83,029	3.590		11	
	16 GOVT SUBDIVISIONS	98	514	0.000		0	
	TOTAL *	\$544,807	\$2,790,513	1.097		237	

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TERRITORY 503

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)	\$5,266	\$34,504	1.719	1.686	3	0.972
	02 RESTAURANTS	192,760	1,261,949	1.153	1.131	117	0.967
	03 STORES	5,544	27,933	5.568	5.460	21	0.973
	04 VENDING & RENTAL	1,874	7,449	0.000	0.000	0	0.989
	05 FOOD & BEV. DIST.	7,687	13,906	0.000	0.000	0	0.939
	06 NON-FOOD&BEV.DIST	28,473	88,895	0.140	0.137	5	0.986
	07 CLUBS, AMSMT&SPRTS	45,643	193,186	0.986	0.967	9	0.978
	08 HEALTH CARE FACIL	2,024	10,721	0.000	0.000	0	0.999
	09 HOTELS AND MOTELS	125,449	525,585	0.120	0.117	22	0.978
	10 SCHLS & CHURCHES	37,691	174,598	0.823	0.807	9	1.008
	11 APARTMENTS	156,586	538,753	0.442	0.433	21	0.980
	12 BUILDINGS&OFFICES	325,098	1,438,580	0.890	0.873	71	1.020
	13 MISC. PREMISES	8,574	32,742	0.111	0.109	2	0.921
	TOTAL *	\$942,669	\$4,348,801	0.760		280	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$84,803	\$409,664	0.198	0.194	16	0.953
	TOTAL *	\$84,803	\$409,664	0.198		16	
32 MULT APARTMENT	11 APARTMENTS	\$203,046	\$1,053,087	1.553	1.522	61	0.996
	12 BUILDINGS&OFFICES	72,309	333,961	2.359	2.313	23	1.037
	TOTAL *	\$275,355	\$1,387,048	1.764		84	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$633,478	\$3,257,685	0.839	0.823	136	0.950
	13 MISC. PREMISES	5,581	25,290	0.000	0.000	0	0.858
	TOTAL *	\$639,059	\$3,282,975	0.832		136	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$74,991	\$328,678	1.470	1.441	29	0.948
	02 RESTAURANTS	303,677	1,641,853	0.592	0.581	108	0.943
	03 STORES	144,138	703,750	0.431	0.422	31	0.949
	04 VENDING & RENTAL	573	7,416	0.000	0.000	0	0.965
	05 FOOD & BEV. DIST.	15,615	62,715	2.345	2.300	4	0.916
	06 NON-FOOD&BEV.DIST	95,675	589,734	0.693	0.680	18	0.961
	12 BUILDINGS&OFFICES	94,763	461,228	1.455	1.426	38	0.995
	TOTAL *	\$729,432	\$3,795,374	0.813		228	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	503		(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.	08 HEALTH CARE FACIL		\$15,182	\$144,619	0.736	0.721	9	1.064
	10 SCHLS & CHURCHES		211,080	1,073,706	0.974	0.955	72	1.074
	12 BUILDINGS&OFFICES		565	2,815	0.000	0.000	0	1.086
	13 MISC. PREMISES		0	2,628	0.000	0.000	0	0.981
	16 GOVT SUBDIVISIONS		4,525	26,280	0.000	0.000	0	1.033
	TOTAL *		\$231,352	\$1,250,048	0.937		81	
36 MULT SERVICES	03 STORES		\$13,071	\$65,465	2.811	2.756	3	1.006
	04 VENDING & RENTAL		7,939	43,822	0.166	0.163	3	1.022
	07 CLUBS,AMSMT&SPRTS		160,229	749,445	0.946	0.927	47	1.011
	08 HEALTH CARE FACIL		3	199	0.000	0.000	0	1.033
	09 HOTELS AND MOTELS		2,316	24,869	8.175	8.016	2	1.011
	10 SCHLS & CHURCHES		2,641	5,723	0.000	0.000	0	1.042
	12 BUILDINGS&OFFICES		52,322	238,749	0.707	0.694	14	1.054
	13 MISC. PREMISES		55,964	231,458	2.583	2.533	24	0.952
	TOTAL *		\$294,485	\$1,359,730	1.325		93	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$80,257	\$363,182	1.486		32	
	02 RESTAURANTS		496,437	2,903,802	0.810		225	
	03 STORES		162,753	797,148	0.797		55	
	04 VENDING & RENTAL		10,386	58,687	0.127		3	
	05 FOOD & BEV. DIST.		23,302	76,621	1.572		4	
	06 NON-FOOD&BEV.DIST		124,148	678,629	0.566		23	
	07 CLUBS,AMSMT&SPRTS		205,872	942,631	0.955		56	
	08 HEALTH CARE FACIL		17,209	155,539	0.649		9	
	09 HOTELS AND MOTELS		212,568	960,118	0.239		40	
	10 SCHLS & CHURCHES		251,412	1,254,027	0.941		81	
	11 APARTMENTS		359,632	1,591,840	1.069		82	
	12 BUILDINGS&OFFICES		1,178,535	5,733,018	0.990		282	
	13 MISC. PREMISES		70,119	292,118	2.075		26	
	16 GOVT SUBDIVISIONS		4,525	26,280	0.000		0	
	TOTAL *		\$3,197,155	\$15,833,640	0.923		918	

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

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TERRITORY 504

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 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)	\$1,536	\$25,002	0.723	0.709	3	0.992
	02 RESTAURANTS	6,755	57,914	0.000	0.000	0	0.986
	03 STORES	4,372	19,239	1.057	1.037	1	0.993
	04 VENDING & RENTAL	18	646	1.704	1.671	1	1.009
	05 FOOD & BEV. DIST.	231	302	0.000	0.000	0	0.958
	06 NON-FOOD&BEV.DIST	1,984	10,874	0.000	0.000	0	1.005
	07 CLUBS, AMSMT&SPRTS	6,095	29,171	0.106	0.103	1	0.997
	08 HEALTH CARE FACIL	1,749	4,974	0.000	0.000	0	1.019
	09 HOTELS AND MOTELS	1,551	33,793	2.608	2.557	16	0.998
	10 SCHLS & CHURCHES	14,116	53,733	1.609	1.578	2	1.029
	11 APARTMENTS	32,618	148,566	1.227	1.203	7	0.999
	12 BUILDINGS&OFFICES	36,716	185,452	0.417	0.409	9	1.040
	13 MISC. PREMISES	7,192	75,365	1.661	1.629	3	0.940
	TOTAL *	\$114,933	\$645,031	0.874		43	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$13,951	\$82,415	1.152	1.130	10	0.972
	TOTAL *	\$13,951	\$82,415	1.152		10	
32 MULT APARTMENT	11 APARTMENTS	\$52,168	\$223,429	1.278	1.254	10	1.016
	12 BUILDINGS&OFFICES	6,601	28,246	0.257	0.252	1	1.058
	TOTAL *	\$58,769	\$251,675	1.164		11	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$129,790	\$780,648	1.317	1.291	40	0.969
	13 MISC. PREMISES	1,145	7,312	0.291	0.285	1	0.876
	TOTAL *	\$130,935	\$787,960	1.308		41	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$12,560	\$59,552	1.089	1.068	11	0.967
	02 RESTAURANTS	90,071	536,697	0.886	0.868	84	0.962
	03 STORES	13,299	50,492	0.019	0.019	2	0.969
	04 VENDING & RENTAL	459	1,843	0.300	0.294	1	0.984
	05 FOOD & BEV. DIST.	845	4,392	5.148	5.048	2	0.934
	06 NON-FOOD&BEV.DIST	14,978	93,535	1.040	1.020	2	0.981
	12 BUILDINGS&OFFICES	38,893	172,952	1.560	1.529	18	1.015
	TOTAL *	\$171,105	\$919,463	1.019		120	

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TERRITORY 504

		(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.	08 HEALTH CARE FACIL	\$9,277	\$43,644	0.055	0.054	1	1.085
	10 SCHLS & CHURCHES	53,546	251,545	0.744	0.729	20	1.095
	12 BUILDINGS&OFFICES	5,594	29,415	0.597	0.585	6	1.108
	16 GOVT SUBDIVISIONS	1,829	9,609	1.248	1.223	1	1.054
	TOTAL *	\$70,246	\$334,213	0.654		28	
36 MULT SERVICES	03 STORES	\$2,852	\$23,494	4.547	4.459	8	1.026
	04 VENDING & RENTAL	3,132	13,701	0.064	0.063	1	1.043
	07 CLUBS, AMSMT&SPRTS	20,701	225,799	0.059	0.057	4	1.031
	09 HOTELS AND MOTELS	473	2,805	0.000	0.000	0	1.032
	10 SCHLS & CHURCHES	219	396	0.000	0.000	0	1.063
	12 BUILDINGS&OFFICES	12,190	55,051	0.034	0.033	2	1.075
	13 MISC. PREMISES	10,295	57,420	1.873	1.837	7	0.971
	TOTAL *	\$49,862	\$378,666	0.683		22	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$14,096	\$84,554	1.049		14	
	02 RESTAURANTS	96,826	594,611	0.824		84	
	03 STORES	20,523	93,225	0.870		11	
	04 VENDING & RENTAL	3,609	16,190	0.102		3	
	05 FOOD & BEV. DIST.	1,076	4,694	4.043		2	
	06 NON-FOOD&BEV.DIST	16,962	104,409	0.918		2	
	07 CLUBS, AMSMT&SPRTS	26,796	254,970	0.069		5	
	08 HEALTH CARE FACIL	11,026	48,618	0.046		1	
	09 HOTELS AND MOTELS	15,975	119,013	1.260		26	
	10 SCHLS & CHURCHES	67,881	305,674	0.921		22	
	11 APARTMENTS	84,786	371,995	1.259		17	
	12 BUILDINGS&OFFICES	229,784	1,251,764	1.098		76	
	13 MISC. PREMISES	18,632	140,097	1.694		11	
	16 GOVT SUBDIVISIONS	1,829	9,609	1.248		1	
	TOTAL *	\$609,801	\$3,399,423	1.001		275	

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

OHIO
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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 505

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)	\$18,040	\$93,003	3.406	3.340	24	0.998
	02 RESTAURANTS	255,894	1,117,886	0.896	0.879	88	0.992
	03 STORES	49,382	159,174	0.569	0.558	12	0.999
	04 VENDING & RENTAL	2,265	16,955	0.121	0.118	1	1.015
	05 FOOD & BEV. DIST.	2,094	34,077	0.000	0.000	0	0.964
	06 NON-FOOD&BEV.DIST	26,876	128,556	0.094	0.092	4	1.012
	07 CLUBS, AMSMT&SPRTS	110,319	522,918	0.672	0.659	23	1.004
	08 HEALTH CARE FACIL	1,674	6,884	0.000	0.000	0	1.026
	09 HOTELS AND MOTELS	118,610	440,260	1.190	1.167	67	1.004
	10 SCHLS & CHURCHES	49,444	371,434	0.110	0.108	4	1.035
	11 APARTMENTS	273,249	1,178,489	1.043	1.022	32	1.006
	12 BUILDINGS&OFFICES	281,990	1,757,261	1.068	1.047	106	1.047
	13 MISC. PREMISES	4,238	83,163	0.000	0.000	0	0.946
	16 GOVT SUBDIVISIONS	0	17	0.000	0.000	0	0.996
	TOTAL *	\$1,194,075	\$5,910,077	0.945		361	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$108,153	\$643,323	1.045	1.025	80	0.978
	TOTAL *	\$108,153	\$643,323	1.045		80	
32 MULT APARTMENT	11 APARTMENTS	\$338,140	\$1,662,252	1.474	1.446	76	1.022
	12 BUILDINGS&OFFICES	50,489	277,452	1.123	1.101	17	1.064
	TOTAL *	\$388,629	\$1,939,704	1.429		93	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$677,552	\$3,499,574	0.666	0.653	157	0.975
	13 MISC. PREMISES	4,358	27,805	35.057	34.376	16	0.881
	TOTAL *	\$681,910	\$3,527,379	0.885		173	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$48,772	\$253,834	0.566	0.555	18	0.973
	02 RESTAURANTS	441,802	2,061,565	0.667	0.654	150	0.968
	03 STORES	122,964	592,690	1.732	1.699	40	0.975
	04 VENDING & RENTAL	1,122	5,914	0.000	0.000	0	0.990
	05 FOOD & BEV. DIST.	22,544	127,267	1.377	1.350	7	0.940
	06 NON-FOOD&BEV.DIST	85,264	355,987	0.194	0.190	13	0.987
	12 BUILDINGS&OFFICES	149,845	737,515	0.915	0.897	50	1.021
	TOTAL *	\$872,313	\$4,134,772	0.825		278	

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TERRITORY	505		(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		\$32	\$2,575	0.000	0.000	0	1.069
	08 HEALTH CARE FACIL		9,906	48,756	1.576	1.546	3	1.092
	10 SCHLS & CHURCHES		190,509	1,020,990	2.262	2.218	82	1.102
	12 BUILDINGS&OFFICES		10,851	66,865	0.365	0.358	6	1.115
	13 MISC. PREMISES		11,176	44,638	0.000	0.000	0	1.007
	16 GOVT SUBDIVISIONS		15,567	78,231	1.624	1.592	2	1.061
	TOTAL *		\$238,041	\$1,262,055	1.999		93	
36 MULT SERVICES	03 STORES		\$17,301	\$94,846	0.170	0.166	8	1.033
	04 VENDING & RENTAL		9,539	46,652	0.581	0.570	2	1.049
	07 CLUBS, AMSMT&SPRTS		265,452	1,145,459	1.111	1.090	76	1.037
	08 HEALTH CARE FACIL		77	298	0.000	0.000	0	1.060
	09 HOTELS AND MOTELS		4,038	32,943	1.032	1.012	3	1.038
	10 SCHLS & CHURCHES		245	1,217	0.000	0.000	0	1.070
	12 BUILDINGS&OFFICES		43,841	210,466	0.575	0.564	14	1.082
	13 MISC. PREMISES		19,604	115,752	2.469	2.421	10	0.978
	TOTAL *		\$360,097	\$1,647,633	1.059		113	
TOTAL ALL	TOP							
	01 FOOD&BEV. (RETAIL)		\$66,812	\$346,837	1.332		42	
	02 RESTAURANTS		697,696	3,179,451	0.751		238	
	03 STORES		189,647	846,710	1.287		60	
	04 VENDING & RENTAL		12,926	69,521	0.450		3	
	05 FOOD & BEV. DIST.		24,638	161,344	1.260		7	
	06 NON-FOOD&BEV.DIST		112,140	484,543	0.170		17	
	07 CLUBS, AMSMT&SPRTS		375,803	1,670,952	0.982		99	
	08 HEALTH CARE FACIL		11,657	55,938	1.340		3	
	09 HOTELS AND MOTELS		230,801	1,116,526	1.119		150	
	10 SCHLS & CHURCHES		240,198	1,393,641	1.817		86	
	11 APARTMENTS		611,389	2,840,741	1.281		108	
	12 BUILDINGS&OFFICES		1,214,568	6,549,133	0.803		350	
	13 MISC. PREMISES		39,376	271,358	5.109		26	
	16 GOVT SUBDIVISIONS		15,567	78,248	1.624		2	
	TOTAL *		\$3,843,218	\$19,064,943	1.035		1,191	

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

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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)	\$52,171	\$378,715	0.277	0.272	5	1.002
	02 RESTAURANTS	13,352	73,958	0.867	0.850	14	0.996
	03 STORES	3,214	46,707	0.424	0.416	4	1.003
	04 VENDING & RENTAL	80	185	0.000	0.000	0	1.019
	05 FOOD & BEV. DIST.	352	454	0.000	0.000	0	0.968
	06 NON-FOOD&BEV.DIST	1,610	13,206	0.164	0.161	1	1.015
	07 CLUBS, AMSMT&SPRTS	8,464	49,780	0.434	0.426	4	1.007
	08 HEALTH CARE FACIL	111	1,679	0.000	0.000	0	1.029
	09 HOTELS AND MOTELS	22,023	51,194	0.729	0.715	12	1.008
	10 SCHLS & CHURCHES	5,612	33,184	0.000	0.000	0	1.039
	11 APARTMENTS	39,553	127,996	1.315	1.289	6	1.009
	12 BUILDINGS&OFFICES	64,533	288,024	3.065	3.005	24	1.051
	13 MISC. PREMISES	434	3,559	0.000	0.000	0	0.949
	TOTAL *	\$211,509	\$1,068,641	1.405		70	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$6,056	\$56,087	0.732	0.718	10	0.982
	TOTAL *	\$6,056	\$56,087	0.732		10	
32 MULT APARTMENT	11 APARTMENTS	\$57,541	\$298,635	0.164	0.161	5	1.026
	12 BUILDINGS&OFFICES	3,817	16,913	0.073	0.072	1	1.068
	TOTAL *	\$61,358	\$315,548	0.159		6	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$124,927	\$724,039	0.759	0.744	38	0.979
	13 MISC. PREMISES	113	1,005	2.251	2.207	1	0.884
	TOTAL *	\$125,040	\$725,044	0.760		39	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$18,250	\$111,292	1.823	1.788	10	0.977
	02 RESTAURANTS	76,107	302,769	0.518	0.508	28	0.971
	03 STORES	19,967	100,856	0.038	0.037	1	0.978
	04 VENDING & RENTAL	95	523	0.000	0.000	0	0.994
	05 FOOD & BEV. DIST.	7,811	33,015	0.000	0.000	0	0.944
	06 NON-FOOD&BEV.DIST	6,190	29,536	0.646	0.634	4	0.990
	12 BUILDINGS&OFFICES	41,715	231,896	0.641	0.629	17	1.025
	TOTAL *	\$170,135	\$809,887	0.612		60	

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TERRITORY 506

		(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	\$0	\$427	0.000	0.000	0	1.073
	08 HEALTH CARE FACIL	6,825	35,742	0.639	0.627	2	1.096
	10 SCHLS & CHURCHES	20,520	113,152	5.463	5.357	15	1.106
	12 BUILDINGS&OFFICES	6,049	30,195	0.215	0.211	2	1.119
	TOTAL *	\$33,394	\$179,516	3.527		19	
36 MULT SERVICES	03 STORES	\$1,169	\$6,234	0.000	0.000	0	1.037
	04 VENDING & RENTAL	1,597	20,774	0.146	0.144	0	1.053
	07 CLUBS, AMSMT&SPRTS	23,190	125,883	2.374	2.328	4	1.041
	08 HEALTH CARE FACIL	3	5	0.000	0.000	0	1.064
	09 HOTELS AND MOTELS	867	19,898	0.000	0.000	0	1.042
	12 BUILDINGS&OFFICES	12,449	55,173	0.596	0.585	4	1.086
	13 MISC. PREMISES	6,900	36,002	0.328	0.322	5	0.981
	TOTAL *	\$46,175	\$263,969	1.407		13	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$70,421	\$490,007	0.678		15	
	02 RESTAURANTS	89,459	376,727	0.570		42	
	03 STORES	24,350	153,797	0.087		5	
	04 VENDING & RENTAL	1,772	21,482	0.132		0	
	05 FOOD & BEV. DIST.	8,163	33,469	0.000		0	
	06 NON-FOOD&BEV.DIST	7,800	42,742	0.547		5	
	07 CLUBS, AMSMT&SPRTS	31,654	176,090	1.855		8	
	08 HEALTH CARE FACIL	6,939	37,426	0.629		2	
	09 HOTELS AND MOTELS	28,946	127,179	0.708		22	
	10 SCHLS & CHURCHES	26,132	146,336	4.290		15	
	11 APARTMENTS	97,094	426,631	0.633		11	
	12 BUILDINGS&OFFICES	253,490	1,346,240	1.295		86	
	13 MISC. PREMISES	7,447	40,566	0.338		6	
	TOTAL *	\$653,667	\$3,418,692	1.061		217	

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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)	\$483	\$1,580	2.061	2.021	1	1.000
	02 RESTAURANTS	6,630	88,992	0.124	0.122	3	0.994
	03 STORES	603	11,907	0.011	0.011	1	1.001
	04 VENDING & RENTAL	265	1,775	0.000	0.000	0	1.017
	05 FOOD & BEV. DIST.	440	1,898	0.000	0.000	0	0.966
	06 NON-FOOD&BEV.DIST	37	1,787	0.000	0.000	0	1.013
	07 CLUBS, AMSMT&SPRTS	5,201	39,691	0.093	0.091	1	1.005
	08 HEALTH CARE FACIL	3,253	22,800	0.252	0.247	2	1.027
	09 HOTELS AND MOTELS	1,950	43,816	2.050	2.010	13	1.006
	10 SCHLS & CHURCHES	10,714	56,068	0.000	0.000	0	1.037
	11 APARTMENTS	21,382	81,737	1.804	1.769	3	1.008
	12 BUILDINGS&OFFICES	49,063	246,891	0.312	0.306	10	1.049
	13 MISC. PREMISES	1,032	23,834	0.400	0.392	2	0.947
	TOTAL *	\$101,053	\$622,776	0.608		36	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$12,591	\$66,393	0.584	0.573	8	0.980
	TOTAL *	\$12,591	\$66,393	0.584		8	
32 MULT APARTMENT	11 APARTMENTS	\$23,877	\$99,590	0.942	0.924	7	1.024
	12 BUILDINGS&OFFICES	2,102	10,423	1.245	1.220	1	1.066
	TOTAL *	\$25,979	\$110,013	0.966		8	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$99,232	\$523,485	0.411	0.403	29	0.977
	13 MISC. PREMISES	313	1,643	0.000	0.000	0	0.883
	TOTAL *	\$99,545	\$525,128	0.409		29	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$12,246	\$59,003	3.254	3.191	14	0.975
	02 RESTAURANTS	34,307	168,457	0.861	0.844	14	0.970
	03 STORES	8,982	48,384	3.071	3.012	8	0.976
	04 VENDING & RENTAL	647	2,982	0.411	0.403	1	0.992
	05 FOOD & BEV. DIST.	4,069	25,532	0.247	0.242	2	0.942
	06 NON-FOOD&BEV.DIST	6,221	32,564	0.000	0.000	0	0.989
	12 BUILDINGS&OFFICES	14,677	75,120	6.414	6.289	10	1.023
	TOTAL *	\$81,149	\$412,042	2.371		49	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 507

		(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.	08 HEALTH CARE FACIL	\$3,055	\$18,441	1.033	1.013	1	1.094
	10 SCHLS & CHURCHES	87,768	474,841	1.623	1.592	38	1.104
	12 BUILDINGS&OFFICES	3,772	11,955	0.412	0.404	0	1.117
	TOTAL *	\$94,595	\$505,237	1.556		39	
36 MULT SERVICES	03 STORES	\$2,419	\$12,714	0.124	0.121	1	1.035
	04 VENDING & RENTAL	777	3,800	0.509	0.499	1	1.051
	07 CLUBS,AMSMT&SPRTS	13,466	66,452	0.466	0.457	9	1.039
	09 HOTELS AND MOTELS	1,113	8,117	0.000	0.000	0	1.040
	12 BUILDINGS&OFFICES	7,730	33,021	0.565	0.554	4	1.084
	13 MISC. PREMISES	6,430	27,698	2.294	2.250	1	0.979
	TOTAL *	\$31,935	\$151,802	0.817		16	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$12,729	\$60,583	3.209		15	
	02 RESTAURANTS	40,937	257,449	0.742		17	
	03 STORES	12,004	73,005	2.324		10	
	04 VENDING & RENTAL	1,689	8,557	0.392		2	
	05 FOOD & BEV. DIST.	4,509	27,430	0.223		2	
	06 NON-FOOD&BEV.DIST	6,258	34,351	0.000		0	
	07 CLUBS,AMSMT&SPRTS	18,667	106,143	0.362		10	
	08 HEALTH CARE FACIL	6,308	41,241	0.630		3	
	09 HOTELS AND MOTELS	15,654	118,326	0.725		21	
	10 SCHLS & CHURCHES	98,482	530,909	1.447		38	
	11 APARTMENTS	45,259	181,327	1.349		10	
	12 BUILDINGS&OFFICES	176,576	900,895	0.899		54	
	13 MISC. PREMISES	7,775	53,175	1.951		3	
	TOTAL *	\$446,847	\$2,393,391	1.120		185	

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

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TERRITORY 508

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 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)	\$4,316	\$14,216	0.191	0.187	1	1.033
	02 RESTAURANTS	66,063	211,568	0.950	0.931	16	1.027
	03 STORES	11,226	49,686	0.918	0.901	8	1.034
	04 VENDING & RENTAL	350	1,770	0.000	0.000	0	1.050
	05 FOOD & BEV. DIST.	20,746	107,248	0.000	0.000	0	0.998
	06 NON-FOOD&BEV.DIST	7,904	54,191	3.852	3.777	3	1.047
	07 CLUBS, AMSMT&SPRTS	32,410	177,542	1.045	1.025	10	1.039
	08 HEALTH CARE FACIL	1,273	4,711	0.000	0.000	0	1.061
	09 HOTELS AND MOTELS	108,498	260,319	1.131	1.109	47	1.039
	10 SCHLS & CHURCHES	16,691	101,820	2.033	1.994	6	1.071
	11 APARTMENTS	19,591	81,165	1.006	0.987	9	1.041
	12 BUILDINGS&OFFICES	79,160	469,332	5.665	5.555	29	1.083
	13 MISC. PREMISES	17,410	115,939	1.010	0.990	4	0.979
	16 GOVT SUBDIVISIONS	199	2,135	0.000	0.000	0	1.031
	TOTAL *	\$385,837	\$1,651,642	2.023		133	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$105,792	\$522,545	0.467	0.458	37	1.012
	TOTAL *	\$105,792	\$522,545	0.467		37	
32 MULT APARTMENT	11 APARTMENTS	\$162,643	\$551,566	1.621	1.589	50	1.058
	12 BUILDINGS&OFFICES	16,627	98,639	2.185	2.143	7	1.101
	TOTAL *	\$179,270	\$650,205	1.673		57	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$528,821	\$2,502,234	1.133	1.111	167	1.009
	13 MISC. PREMISES	12,223	55,233	0.000	0.000	0	0.912
	TOTAL *	\$541,044	\$2,557,467	1.108		167	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$70,383	\$285,417	0.541	0.531	20	1.007
	02 RESTAURANTS	272,461	1,269,539	0.686	0.673	87	1.002
	03 STORES	26,675	169,039	3.135	3.074	19	1.009
	04 VENDING & RENTAL	130	369	0.000	0.000	0	1.025
	05 FOOD & BEV. DIST.	37,590	206,962	0.042	0.041	3	0.973
	06 NON-FOOD&BEV.DIST	78,021	358,103	0.415	0.407	11	1.021
	12 BUILDINGS&OFFICES	131,940	639,625	0.925	0.907	43	1.057
	TOTAL *	\$617,200	\$2,929,054	0.753		183	

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TERRITORY 508

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.	FIVE YEAR			
		09/30/2019 AGGREGATE	2015 - 2019	EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	RATIO	RELATIV.	OCCURRENCES	RELATIV.
		CURRENT LEVEL	CURRENT LEVEL				
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$7,618	\$51,126	0.247	0.242	4	1.130
	10 SCHLS & CHURCHES	142,814	777,635	1.783	1.748	45	1.140
	12 BUILDINGS&OFFICES	6,161	30,529	0.000	0.000	0	1.154
	16 GOVT SUBDIVISIONS	14,981	74,847	0.225	0.221	14	1.098
	TOTAL *	\$171,574	\$934,137	1.515		63	
36 MULT SERVICES	03 STORES	\$19,899	\$59,216	0.093	0.091	1	1.069
	04 VENDING & RENTAL	3,753	22,981	0.000	0.000	0	1.086
	07 CLUBS,AMSMT&SPRTS	89,172	484,351	0.852	0.836	23	1.074
	08 HEALTH CARE FACIL	0	405	0.000	0.000	0	1.097
	09 HOTELS AND MOTELS	0	1,949	0.000	0.000	0	1.074
	10 SCHLS & CHURCHES	304	1,904	0.000	0.000	0	1.107
	12 BUILDINGS&OFFICES	53,156	190,174	1.546	1.516	32	1.120
	13 MISC. PREMISES	19,421	137,900	0.157	0.154	4	1.012
	TOTAL *	\$185,705	\$898,880	0.878		60	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$74,699	\$299,633	0.521		21	
	02 RESTAURANTS	338,524	1,481,107	0.738		103	
	03 STORES	57,800	277,941	1.657		28	
	04 VENDING & RENTAL	4,233	25,120	0.000		0	
	05 FOOD & BEV. DIST.	58,336	314,210	0.027		3	
	06 NON-FOOD&BEV.DIST	85,925	412,294	0.731		14	
	07 CLUBS,AMSMT&SPRTS	121,582	661,893	0.904		33	
	08 HEALTH CARE FACIL	8,891	56,242	0.212		4	
	09 HOTELS AND MOTELS	214,290	784,813	0.803		84	
	10 SCHLS & CHURCHES	159,809	881,359	1.806		51	
	11 APARTMENTS	182,234	632,731	1.555		59	
	12 BUILDINGS&OFFICES	815,865	3,930,533	1.579		278	
	13 MISC. PREMISES	49,054	309,072	0.421		8	
	16 GOVT SUBDIVISIONS	15,180	76,982	0.222		14	
	TOTAL *	\$2,186,422	\$10,143,930	1.197		700	

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

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TERRITORY 509

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 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)	\$89,332	\$684,372	1.597	1.566	53	0.982
	02 RESTAURANTS	387,396	1,810,190	0.598	0.586	131	0.976
	03 STORES	107,143	966,583	0.664	0.651	42	0.983
	04 VENDING & RENTAL	11,134	65,991	1.192	1.169	2	0.999
	05 FOOD & BEV. DIST.	29,628	144,994	0.267	0.261	9	0.949
	06 NON-FOOD&BEV.DIST	34,755	278,302	0.995	0.976	17	0.995
	07 CLUBS, AMSMT&SPRTS	216,805	1,148,137	1.561	1.531	83	0.988
	08 HEALTH CARE FACIL	8,321	33,767	0.136	0.134	2	1.009
	09 HOTELS AND MOTELS	146,264	842,701	1.792	1.757	75	0.988
	10 SCHLS & CHURCHES	126,889	580,787	1.665	1.633	33	1.018
	11 APARTMENTS	331,226	1,302,017	1.056	1.035	62	0.990
	12 BUILDINGS&OFFICES	631,348	3,370,218	0.926	0.908	179	1.030
	13 MISC. PREMISES	56,462	338,570	0.405	0.398	19	0.930
	16 GOVT SUBDIVISIONS	12,374	29,781	0.063	0.062	1	0.980
	TOTAL *	\$2,189,077	\$11,596,410	1.038		708	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$592,876	\$3,000,931	1.051	1.031	241	0.962
	TOTAL *	\$592,876	\$3,000,931	1.051		241	
32 MULT APARTMENT	11 APARTMENTS	\$860,757	\$3,990,059	0.971	0.952	208	1.006
	12 BUILDINGS&OFFICES	103,653	422,679	0.840	0.823	21	1.047
	TOTAL *	\$964,410	\$4,412,738	0.957		229	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$2,464,132	\$12,068,682	0.873	0.856	710	0.960
	13 MISC. PREMISES	21,420	110,693	0.215	0.211	4	0.867
	TOTAL *	\$2,485,552	\$12,179,375	0.867		714	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$905,724	\$4,893,981	0.715	0.701	412	0.958
	02 RESTAURANTS	1,671,066	8,138,524	1.007	0.988	641	0.952
	03 STORES	619,782	3,121,166	0.616	0.604	207	0.959
	04 VENDING & RENTAL	3,317	19,964	0.118	0.116	1	0.974
	05 FOOD & BEV. DIST.	111,463	556,411	0.232	0.228	10	0.925
	06 NON-FOOD&BEV.DIST	340,669	1,553,424	1.482	1.453	63	0.971
	12 BUILDINGS&OFFICES	581,128	3,114,356	0.860	0.843	170	1.005
	13 MISC. PREMISES	9	27	0.000	0.000	0	0.908
	TOTAL *	\$4,233,158	\$21,397,853	0.884		1,504	

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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	\$64,594	\$346,812	0.491	0.481	24	1.052
	08 HEALTH CARE FACIL	85,692	601,922	1.558	1.528	23	1.075
	10 SCHLS & CHURCHES	1,045,961	5,547,525	1.488	1.459	542	1.084
	12 BUILDINGS&OFFICES	36,620	189,013	1.857	1.820	42	1.097
	13 MISC. PREMISES	6,757	36,053	0.443	0.434	2	0.991
	16 GOVT SUBDIVISIONS	120,172	735,175	0.803	0.787	33	1.044
	TOTAL *	\$1,359,796	\$7,456,500	1.389		666	
36 MULT SERVICES	03 STORES	\$138,905	\$638,977	1.044	1.024	56	1.016
	04 VENDING & RENTAL	50,565	238,858	2.149	2.107	33	1.032
	07 CLUBS, AMSMT&SPRTS	750,040	3,766,529	1.154	1.132	223	1.021
	08 HEALTH CARE FACIL	1,605	7,802	0.000	0.000	0	1.043
	09 HOTELS AND MOTELS	73,790	494,570	0.765	0.750	11	1.021
	10 SCHLS & CHURCHES	1,650	6,107	0.113	0.111	1	1.052
	12 BUILDINGS&OFFICES	152,166	663,218	1.174	1.151	78	1.065
	13 MISC. PREMISES	191,104	922,235	0.964	0.946	63	0.962
	TOTAL *	\$1,359,825	\$6,738,296	1.132		465	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$995,056	\$5,578,353	0.794		465	
	02 RESTAURANTS	2,058,462	9,948,714	0.930		772	
	03 STORES	865,830	4,726,726	0.691		305	
	04 VENDING & RENTAL	65,016	324,813	1.881		36	
	05 FOOD & BEV. DIST.	141,091	701,405	0.240		19	
	06 NON-FOOD&BEV.DIST	375,424	1,831,726	1.437		80	
	07 CLUBS, AMSMT&SPRTS	1,031,439	5,261,478	1.198		330	
	08 HEALTH CARE FACIL	95,618	643,491	1.408		25	
	09 HOTELS AND MOTELS	812,930	4,338,202	1.159		327	
	10 SCHLS & CHURCHES	1,174,500	6,134,419	1.505		576	
	11 APARTMENTS	1,191,983	5,292,076	0.994		270	
	12 BUILDINGS&OFFICES	3,969,047	19,828,166	0.899		1,200	
	13 MISC. PREMISES	275,752	1,407,578	0.779		88	
	16 GOVT SUBDIVISIONS	132,546	764,956	0.733		34	
	TOTAL *	\$13,184,694	\$66,782,103	0.997		4,527	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 510

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)	\$250	\$87,624	0.873	0.856	7	0.990
	02 RESTAURANTS	39,868	166,612	0.021	0.020	1	0.984
	03 STORES	8,696	47,591	3.953	3.876	11	0.991
	04 VENDING & RENTAL	324	1,162	0.000	0.000	0	1.007
	05 FOOD & BEV. DIST.	610	8,801	0.000	0.000	0	0.956
	06 NON-FOOD&BEV.DIST	969	8,768	0.000	0.000	0	1.004
	07 CLUBS, AMSMT&SPRTS	12,756	42,724	3.237	3.174	2	0.996
	08 HEALTH CARE FACIL	348	1,539	0.000	0.000	0	1.017
	09 HOTELS AND MOTELS	13,234	130,835	0.492	0.483	14	0.996
	10 SCHLS & CHURCHES	25,047	99,739	0.867	0.851	9	1.027
	11 APARTMENTS	15,579	58,338	3.925	3.849	3	0.998
	12 BUILDINGS&OFFICES	56,437	301,739	0.340	0.333	20	1.038
	13 MISC. PREMISES	2,706	17,278	0.385	0.377	1	0.938
	TOTAL *	\$176,824	\$972,750	1.054		68	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$56,484	\$286,711	0.716	0.702	17	0.970
	TOTAL *	\$56,484	\$286,711	0.716		17	
32 MULT APARTMENT	11 APARTMENTS	\$62,569	\$305,238	0.821	0.806	18	1.014
	12 BUILDINGS&OFFICES	6,877	25,781	0.000	0.000	0	1.056
	TOTAL *	\$69,446	\$331,019	0.740		18	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$182,768	\$960,070	0.874	0.858	56	0.967
	13 MISC. PREMISES	1,496	7,668	0.000	0.000	0	0.874
	TOTAL *	\$184,264	\$967,738	0.867		56	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$50,901	\$202,379	0.572	0.561	24	0.966
	02 RESTAURANTS	112,478	509,513	1.145	1.123	51	0.960
	03 STORES	22,663	121,896	0.614	0.602	24	0.967
	04 VENDING & RENTAL	5	1,503	0.000	0.000	0	0.982
	05 FOOD & BEV. DIST.	10,215	39,983	0.000	0.000	0	0.933
	06 NON-FOOD&BEV.DIST	15,818	59,952	3.037	2.978	2	0.979
	12 BUILDINGS&OFFICES	45,988	278,660	0.504	0.494	16	1.013
	TOTAL *	\$258,068	\$1,213,886	0.942		117	

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	510		(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		\$615	\$13,513	1.941	1.903	3	1.060
	08 HEALTH CARE FACIL		8,417	61,972	0.752	0.738	4	1.084
	10 SCHLS & CHURCHES		129,296	662,433	1.015	0.995	52	1.093
	12 BUILDINGS&OFFICES		3,010	16,159	13.645	13.380	8	1.106
	13 MISC. PREMISES		753	4,307	0.000	0.000	0	0.999
	16 GOVT SUBDIVISIONS		4,264	17,671	0.104	0.102	1	1.052
	TOTAL *		\$146,355	\$776,055	1.232		68	
36 MULT SERVICES	03 STORES		\$2,006	\$10,435	0.000	0.000	0	1.025
	04 VENDING & RENTAL		2,001	10,611	0.000	0.000	0	1.041
	07 CLUBS, AMSMT&SPRTS		51,856	286,445	1.918	1.881	29	1.029
	08 HEALTH CARE FACIL		6	7	0.000	0.000	0	1.052
	09 HOTELS AND MOTELS		6,916	35,843	0.000	0.000	0	1.030
	10 SCHLS & CHURCHES		23	147	0.000	0.000	0	1.061
	12 BUILDINGS&OFFICES		18,360	92,368	1.278	1.253	6	1.073
	13 MISC. PREMISES		9,133	48,697	0.181	0.178	3	0.970
	TOTAL *		\$90,301	\$484,553	1.380		38	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$51,151	\$290,003	0.574		31	
	02 RESTAURANTS		152,346	676,125	0.851		52	
	03 STORES		33,365	179,922	1.447		35	
	04 VENDING & RENTAL		2,330	13,276	0.000		0	
	05 FOOD & BEV. DIST.		10,825	48,784	0.000		0	
	06 NON-FOOD&BEV.DIST		16,787	68,720	2.862		2	
	07 CLUBS, AMSMT&SPRTS		65,227	342,682	2.176		34	
	08 HEALTH CARE FACIL		8,771	63,518	0.722		4	
	09 HOTELS AND MOTELS		76,634	453,389	0.613		31	
	10 SCHLS & CHURCHES		154,366	762,319	0.991		61	
	11 APARTMENTS		78,148	363,576	1.440		21	
	12 BUILDINGS&OFFICES		313,440	1,674,777	0.851		106	
	13 MISC. PREMISES		14,088	77,950	0.191		4	
	16 GOVT SUBDIVISIONS		4,264	17,671	0.104		1	
	TOTAL *		\$981,742	\$5,032,712	1.004		382	

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

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SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1) 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)	\$197,292	\$1,436,202	1.348		103	
	02 RESTAURANTS	1,024,448	5,121,689	0.781		387	
	03 STORES	218,587	1,417,710	1.646		135	
	04 VENDING & RENTAL	17,422	103,004	0.779		4	
	05 FOOD & BEV. DIST.	62,013	317,533	0.127		9	
	06 NON-FOOD&BEV.DIST	106,127	675,321	0.688		36	
	07 CLUBS, AMSMT&SPRTS	462,746	2,316,996	1.279		143	
	08 HEALTH CARE FACIL	21,938	96,858	3.313		6	
	09 HOTELS AND MOTELS	581,848	2,445,380	1.065		286	
	10 SCHLS & CHURCHES	339,834	1,740,229	0.972		67	
	11 APARTMENTS	1,030,358	4,155,449	1.021		164	
	12 BUILDINGS&OFFICES	1,901,009	10,023,682	1.275		563	
	13 MISC. PREMISES	1,014,694	2,000,393	0.298		86	
	16 GOVT SUBDIVISIONS	12,974	33,440	0.060		1	
	TOTAL *	\$6,991,290	\$31,883,886	0.989		1,990	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$1,077,333	\$5,589,152	0.876		467	
	TOTAL *	\$1,077,333	\$5,589,152	0.876		467	
32 MULT APARTMENT	11 APARTMENTS	\$2,120,440	\$9,826,189	1.140		494	
	12 BUILDINGS&OFFICES	325,123	1,520,256	1.293		82	
	TOTAL *	\$2,445,563	\$11,346,445	1.160		576	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$5,843,492	\$29,510,996	0.882		1,571	
	13 MISC. PREMISES	53,558	273,495	2.951		22	
	TOTAL *	\$5,897,050	\$29,784,491	0.901		1,593	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$1,273,429	\$6,590,232	0.849		573	
	02 RESTAURANTS	3,368,516	16,417,070	0.975		1,301	
	03 STORES	1,082,255	5,385,671	0.793		358	
	04 VENDING & RENTAL	8,967	52,018	0.502		5	
	05 FOOD & BEV. DIST.	255,710	1,213,713	0.449		32	
	06 NON-FOOD&BEV.DIST	725,738	3,492,254	1.056		126	
	12 BUILDINGS&OFFICES	1,210,808	6,358,159	1.027		418	
	13 MISC. PREMISES	9	27	0.000		0	
	TOTAL *	\$7,925,432	\$39,509,144	0.928		2,813	

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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						
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$65,241	\$363,327	0.504		27	
	08 HEALTH CARE FACIL	164,618	1,107,148	1.522		55	
	10 SCHLS & CHURCHES	2,110,937	11,146,285	1.510		949	
	12 BUILDINGS&OFFICES	90,005	468,771	1.727		79	
	13 MISC. PREMISES	18,686	87,626	0.160		2	
	16 GOVT SUBDIVISIONS	172,057	998,139	1.124		58	
	TOTAL *	\$2,621,544	\$14,171,296	1.458		1,170	
36 MULT SERVICES	03 STORES	\$208,438	\$974,676	1.013		81	
	04 VENDING & RENTAL	84,660	429,954	1.483		42	
	07 CLUBS, AMSMT&SPRTS	1,473,084	7,375,200	1.110		457	
	08 HEALTH CARE FACIL	1,809	9,320	0.000		0	
	09 HOTELS AND MOTELS	89,513	626,197	0.888		16	
	10 SCHLS & CHURCHES	5,765	20,143	0.032		1	
	12 BUILDINGS&OFFICES	459,915	2,037,437	1.096		188	
	13 MISC. PREMISES	366,711	1,835,720	1.360		137	
	TOTAL *	\$2,689,895	\$13,308,647	1.135		922	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$1,470,721	\$8,026,434	0.916		676	
	02 RESTAURANTS	4,392,964	21,538,759	0.929		1,688	
	03 STORES	1,509,280	7,778,057	0.947		574	
	04 VENDING & RENTAL	111,049	584,976	1.293		51	
	05 FOOD & BEV. DIST.	317,723	1,531,246	0.386		41	
	06 NON-FOOD&BEV.DIST	831,865	4,167,575	1.009		162	
	07 CLUBS, AMSMT&SPRTS	2,001,071	10,055,523	1.129		627	
	08 HEALTH CARE FACIL	188,365	1,213,326	1.716		61	
	09 HOTELS AND MOTELS	1,748,694	8,660,729	0.940		769	
	10 SCHLS & CHURCHES	2,456,536	12,906,657	1.432		1,017	
	11 APARTMENTS	3,150,798	13,981,638	1.101		658	
	12 BUILDINGS&OFFICES	9,830,352	49,919,301	1.007		2,901	
	13 MISC. PREMISES	1,453,658	4,197,261	0.662		247	
	16 GOVT SUBDIVISIONS	185,031	1,031,579	1.050		59	
	TOTAL *	\$29,648,107	\$145,593,061	1.020		9,531	

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

OHIO
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%	- 5.9%	- 5.9%	
4	1.109	0.383	1.040	1.044	+ 4.3%	+ 4.1%	+ 4.1%	
5	1.079	0.130	1.010	1.014	+ 1.2%	+ 5.0%	+ 5.0%	
6	0.977	0.310	0.993	0.996	- 0.5%	- 1.2%	- 1.2%	
7	0.998	0.143	1.000	1.003	+ 0.2%	- 1.2%	- 1.2%	
			OVERALL MONOLINE INDICATION		- 0.1%	- 0.3%	- 0.3%	
			-----		-----	-----	-----	

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.

OHIO
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%	- 2.9%	- 2.9%
2	1.075	0.497	1.037	1.034	+ 12.7%	+ 3.2%	+ 3.2%
11	1.085	0.347	1.029	1.025	+ 11.2%	- 1.4%	- 1.6%
12	1.008	1.000	1.008	1.004	+ 9.0%	- 0.1%	- 0.1%
13	0.835	0.264	0.954	0.951	+ 3.5%	- 3.9%	- 3.5%
			OVERALL MONOLINE INDICATION		+ 8.8%	- 0.3%	- 0.3%

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		
	0.934	0.489	0.967	0.968		
	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		
Ohio	0.849	0.553	0.913	0.914	-0.3%	-0.3%
	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.

OHIO
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	\$65,579	\$259,476	0.637	0.557	17	0.863
	02 RET.STRS-NTFD/DRG	62,481	257,631	5.567	4.871	27	0.931
	11 COMP. OPS. (LOW)	72,979	359,918	0.823	0.720	19	0.924
	12 COMP. OPS. (MED)	2,240,614	10,994,165	0.777	0.680	208	0.905
	13 COMP. OPS. (HGH)	228,592	1,264,512	0.726	0.635	16	0.856
	TOTAL *	\$2,670,245	\$13,135,702	0.883		287	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$385,874	\$1,866,804	0.916	0.802	200	0.854
	02 RET.STRS-NTFD/DRG	216,739	1,015,219	0.711	0.622	29	0.922
	12 COMP. OPS. (MED)	98,776	477,567	0.432	0.378	5	0.896
	TOTAL *	\$701,389	\$3,359,590	0.785		234	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$39,225	\$193,060	2.182	1.909	16	0.853
	02 RET.STRS-NTFD/DRG	406,083	1,924,054	1.195	1.046	129	0.921
	11 COMP. OPS. (LOW)	152,114	744,632	1.413	1.237	52	0.914
	12 COMP. OPS. (MED)	240,189	1,091,442	1.059	0.926	42	0.895
	13 COMP. OPS. (HGH)	63,623	343,283	0.495	0.433	4	0.847
	TOTAL *	\$901,234	\$4,296,471	1.189		243	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$13	\$241	0.000	0.000	0	0.885
	11 COMP. OPS. (LOW)	2,220	10,430	13.504	11.817	1	0.947
	12 COMP. OPS. (MED)	164,726	774,333	1.414	1.237	16	0.928
	13 COMP. OPS. (HGH)	3,068	10,917	0.000	0.000	0	0.878
	TOTAL *	\$170,027	\$795,921	1.546		17	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$435,944	\$1,974,399	0.978	0.856	45	0.952
	12 COMP. OPS. (MED)	7,208,584	35,627,565	1.001	0.876	823	0.933
	13 COMP. OPS. (HGH)	516,184	2,652,390	0.767	0.671	33	0.882
	TOTAL *	\$8,160,712	\$40,254,354	0.985		901	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$490,691	\$2,319,581	0.980		233	
	02 RET.STRS-NTFD/DRG	685,303	3,196,904	1.441		185	
	11 COMP. OPS. (LOW)	663,257	3,089,379	1.103		117	
	12 COMP. OPS. (MED)	9,952,889	48,965,072	0.953		1,094	
	13 COMP. OPS. (HGH)	811,467	4,271,102	0.731		53	
	TOTAL *	\$12,603,607	\$61,842,038	0.974		1,682	

* 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.

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OHIO
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	\$7,341,962		1.000		1.093				\$8,024,765
	09/30/2018	7,547,820		1.000		1.064				8,030,880
	09/30/2019	7,129,504		1.018		1.032				7,490,086
MULTILINE	09/30/2017	\$17,236,775		1.000		1.087		0.891		\$16,694,110
	09/30/2018	17,616,940		1.000		1.060		0.891		16,638,495
	09/30/2019	17,200,556		1.018		1.031		0.892		16,103,259
TOTAL	09/30/2017									\$24,718,875
	09/30/2018									24,669,375
	09/30/2019									23,593,345

+ 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 03/01/2021 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.

OHIO
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	\$3,359,050		0.972		1.085		1.242		1.000		\$4,399,811
		09/30/2018	3,457,963		1.240		1.085		1.188		1.000		5,526,984
		09/30/2019	2,106,385		1.834		1.085		1.137		1.000		4,765,706
BI	ALAE	09/30/2017	\$3,077,033				1.085		1.242		1.000		\$4,146,517
		09/30/2018	2,796,139				1.085		1.188		1.000		3,604,167
		09/30/2019	2,760,084				1.085		1.137		1.000		3,404,964
PD	B/L INDEMNITY	09/30/2017	\$7,023,735		0.996		1.085		1.242		1.000		\$9,427,115
		09/30/2018	8,477,042		1.005		1.085		1.188		1.000		10,981,371
		09/30/2019	7,133,752		1.076		1.085		1.137		1.000		9,469,357
PD	ALAE	09/30/2017	\$1,603,509				1.085		1.242		1.000		\$2,160,841
		09/30/2018	2,107,842				1.085		1.188		1.000		2,716,966
		09/30/2019	1,784,688				1.085		1.137		1.000		2,201,671
MED PAY#	B/L INDEMNITY	09/30/2017	\$175,630				1.085		1.242		1.000		\$236,674
		09/30/2018	168,206				1.085		1.188		1.000		216,814
		09/30/2019	260,082				1.085		1.137		1.000		320,849
FRINGE	B/L INDEMNITY	09/30/2017	\$953,993		1.086		1.085		1.000		1.000		\$1,124,100
		09/30/2018	677,162		1.199		1.085		1.000		1.000		880,930
		09/30/2019	341,548		1.581		1.085		1.000		1.000		585,886
FRINGE	ALAE	09/30/2017	\$1,435,554				1.085		1.000		1.000		\$1,557,576
		09/30/2018	582,746				1.085		1.000		1.000		632,279
		09/30/2019	506,943				1.085		1.000		1.000		550,033
	TOTAL FULL COVERAGE	09/30/2017											\$23,052,634
		09/30/2018											24,559,513
		09/30/2019											21,298,467

* 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.

OHIO
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	\$296,300		1.148		1.085		1.242		1.000		\$458,379
		09/30/2018	488,299		1.506		1.085		1.188		1.000		947,888
		09/30/2019	329,529		2.405		1.085		1.137		1.000		977,685
BI	ALAE	09/30/2017	\$218,264				1.085		1.242		1.000		\$294,126
		09/30/2018	673,408				1.085		1.188		1.000		868,009
		09/30/2019	369,419				1.085		1.137		1.000		455,732
PD	B/L INDEMNITY	09/30/2017	\$2,251,290		1.032		1.085		1.242		1.000		\$3,130,852
		09/30/2018	1,629,058		1.072		1.085		1.188		1.000		2,251,010
		09/30/2019	2,281,220		1.171		1.085		1.137		1.000		3,295,447
PD	ALAE	09/30/2017	\$385,376				1.085		1.242		1.000		\$519,321
		09/30/2018	356,347				1.085		1.188		1.000		459,324
		09/30/2019	677,234				1.085		1.137		1.000		835,466
MED PAY#	B/L INDEMNITY	09/30/2017	\$11,989				1.085		1.242		1.000		\$16,156
		09/30/2018	20,363				1.085		1.188		1.000		26,248
		09/30/2019	14,000				1.085		1.137		1.000		17,271
	TOTAL DED COVERAGE	09/30/2017											\$4,418,834
		09/30/2018											4,552,479
		09/30/2019											5,581,601
	TOTAL	09/30/2017											\$27,471,467
		09/30/2018											29,111,992
		09/30/2019											26,880,068

* 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.

OHIO
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	\$6,313,821		1.000		1.017				\$6,421,156
	09/30/2018	6,278,266		1.000		1.013				6,359,883
	09/30/2019	6,921,954		1.002		1.008				6,991,284
MULTILINE	09/30/2017	\$25,053,922		1.000		1.018		0.896		\$22,852,384
	09/30/2018	25,017,585		1.000		1.014		0.896		22,729,577
	09/30/2019	24,961,564		1.002		1.011		0.896		22,656,806
TOTAL	09/30/2017									\$29,273,540
	09/30/2018									29,089,460
	09/30/2019									29,648,090

+ 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 03/01/2021 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.

OHIO
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	\$12,340,447		0.882		1.085		1.213		0.976		\$13,981,051
		09/30/2018	11,902,619		0.924		1.085		1.166		0.981		13,649,345
		09/30/2019	10,694,195		1.063		1.085		1.121		0.985		13,619,242
BI	ALAE	09/30/2017	\$4,350,839				1.085		1.213		0.976		\$5,588,733
		09/30/2018	4,593,289				1.085		1.166		0.981		5,700,606
		09/30/2019	5,257,046				1.085		1.121		0.985		6,298,155
PD	B/L INDEMNITY	09/30/2017	\$1,875,783		1.088		1.085		1.271		0.976		\$2,746,860
		09/30/2018	2,791,267		1.150		1.085		1.211		0.981		4,137,539
		09/30/2019	2,480,161		1.217		1.085		1.153		0.985		3,719,339
PD	ALAE	09/30/2017	\$1,129,184				1.085		1.271		0.976		\$1,519,812
		09/30/2018	2,073,419				1.085		1.211		0.981		2,672,575
		09/30/2019	1,604,451				1.085		1.153		0.985		1,977,069
MED PAY#	B/L INDEMNITY	09/30/2017	\$1,947,276				1.085		1.213		0.976		\$2,501,312
		09/30/2018	1,874,446				1.085		1.166		0.981		2,326,324
		09/30/2019	2,184,373				1.085		1.121		0.985		2,616,968
FRINGE	B/L INDEMNITY	09/30/2017	\$673,253		1.043		1.085		1.050		0.976		\$780,785
		09/30/2018	378,549		1.276		1.085		1.040		0.981		534,693
		09/30/2019	456,105		1.665		1.085		1.029		0.985		835,142
FRINGE	ALAE	09/30/2017	\$1,220,209				1.085		1.050		0.976		\$1,356,760
		09/30/2018	1,805,443				1.085		1.040		0.981		1,998,554
		09/30/2019	1,175,623				1.085		1.029		0.985		1,292,854
	TOTAL FULL COVERAGE	09/30/2017											\$28,475,314
		09/30/2018											31,019,637
		09/30/2019											30,358,769

* 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.

OHIO
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	\$359,976		1.040		1.085		1.213		0.976		\$480,892
		09/30/2018	397,553		1.251		1.085		1.166		0.981		617,234
		09/30/2019	346,713		1.737		1.085		1.121		0.985		721,509
BI	ALAE	09/30/2017	\$95,395				1.085		1.213		0.976		\$122,537
		09/30/2018	109,547				1.085		1.166		0.981		135,956
		09/30/2019	123,593				1.085		1.121		0.985		148,069
PD	B/L INDEMNITY	09/30/2017	\$265,270		1.194		1.085		1.271		0.976		\$426,302
		09/30/2018	278,053		1.225		1.085		1.211		0.981		439,043
		09/30/2019	164,160		1.350		1.085		1.153		0.985		273,084
PD	ALAE	09/30/2017	\$219,777				1.085		1.271		0.976		\$295,806
		09/30/2018	151,846				1.085		1.211		0.981		195,725
		09/30/2019	144,656				1.085		1.153		0.985		178,251
MED PAY#	B/L INDEMNITY	09/30/2017	\$48,965				1.085		1.213		0.976		\$62,896
		09/30/2018	70,492				1.085		1.166		0.981		87,486
		09/30/2019	55,539				1.085		1.121		0.985		66,538
	TOTAL DED COVERAGE	09/30/2017											\$1,388,433
		09/30/2018											1,475,443
		09/30/2019											1,387,451
	TOTAL	09/30/2017											\$29,863,747
		09/30/2018											32,495,080
		09/30/2019											31,746,220

* 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.

OHIO
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	0.978
34	Mercantile Policy	1.045
35	Institutional Policy	0.500
36	Service Policy	0.919
37	Industrial/Processing Policy	0.873
38	Contractors Policy	0.875

- (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.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Motel/Hotel Policy	0.990
32	Apartment House Policy	1.000
33	Office Policy	0.953
34	Mercantile Policy	0.817
35	Institutional Policy	1.037
36	Service Policy	0.809
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.

OHIO

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	1.017	0.8635	1.018	26,000,000
27 to 39 Months	1.001	1.000	0.6794	1.000	80,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From		<u>39:27</u>	<u>ULT:39</u>
6/30/2017			1.000		Factor
6/30/2018		1.000	1.000		1.000
6/30/2019	1.018	1.000	1.000		1.018

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

OHIO

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	0.6764	1.002	75,000,000
27 to 39 Months	1.000	1.000	0.4143	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		Factor
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) $\{(3) \times (4)\} + \{(2) \times \{1.000-(4)\}\}$

OHIO
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	51,141,478	52,436,819	50,860,180	50,863,481	50,864,221	50,856,212	50,856,212	50,856,212
6/30/2013	51,996,949	51,662,846	52,101,453	52,104,403	52,107,289	52,107,288	52,107,294	
6/30/2014	54,484,131	55,862,518	55,868,916	55,912,028	55,920,986	55,911,038		
6/30/2015	56,439,477	56,819,486	56,867,408	56,902,253	56,903,022			
6/30/2016	55,747,150	56,387,168	56,335,917	56,333,291				
6/30/2017	54,941,956	56,322,076	56,262,817					
6/30/2018	53,746,386	54,477,369						
6/30/2019	51,305,437							

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	1.025	0.970	1.000	1.000	1.000	1.000	1.000
6/30/2013	0.994	1.008	1.000	1.000	1.000	1.000	
6/30/2014	1.025	1.000	1.001	1.000	1.000		
6/30/2015	1.007	1.001	1.001	1.000			
6/30/2016	1.011	0.999	1.000				
6/30/2017	1.025	0.999					
6/30/2018	1.014						
6/30/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.017	1.000

OHIO
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	49,235,523	49,819,865	49,333,648	49,334,108	49,333,678	49,333,700	49,333,700	49,333,421
6/30/2013	50,191,161	50,075,474	50,079,350	50,079,857	50,083,476	50,082,714	50,081,835	
6/30/2014	50,914,279	50,908,944	50,901,791	50,913,741	50,889,663	50,888,101		
6/30/2015	51,515,171	51,634,881	51,639,795	51,631,195	51,628,699			
6/30/2016	52,534,260	52,624,257	52,690,080	52,697,280				
6/30/2017	52,339,089	52,800,266	52,763,788					
6/30/2018	51,889,630	51,613,864						
6/30/2019	52,175,423							

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	1.012	0.990	1.000	1.000	1.000	1.000	1.000
6/30/2013	0.998	1.000	1.000	1.000	1.000	1.000	
6/30/2014	1.000	1.000	1.000	1.000	1.000		
6/30/2015	1.002	1.000	1.000	1.000			
6/30/2016	1.002	1.001	1.000				
6/30/2017	1.009	0.999					
6/30/2018	0.995						
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

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OHIO

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	1.447	0.7770	1.479	1,300,000
27 to 39 Months	1.330	1.264	0.8240	1.276	1,600,000
39 to 51 Months	1.072	0.993	0.8466	1.005	1,800,000
51 to 63 Months	0.999	0.968	0.8260	0.973	2,200,000
63 to 75 Months	0.994	0.998	0.8041	0.997	2,600,000
75 to 87 Months	0.998	0.998	0.7680	0.998	3,100,000
87 to 99 Months	0.997	0.992	0.7449	0.993	3,600,000
99 to 111 Months	0.999	1.000	0.6692	1.000	4,300,000
111 to 123 Months	0.999	1.000	0.6401	1.000	5,100,000
123 to 135 Months	1.001	0.999	0.6146	1.000	6,000,000
135 to 147 Months	1.001	1.000	0.6172	1.000	7,100,000
147 to 159 Months	1.000	1.000	0.5886	1.000	8,500,000
159 to 171 Months	1.000	1.000	0.5538	1.000	10,100,000
171 to 183 Months	1.000	0.999	0.5410	0.999	12,000,000
183 to 195 Months	1.000	1.000	0.5247	1.000	14,300,000
195 to 207 Months	1.001	1.000	0.5135	1.000	17,000,000
207 to 219 Months	1.001	1.000	0.4857	1.001	20,300,000
219 to 231 Months	1.001	1.000	0.3643	1.001	24,100,000
231 to 243 Months	1.001	1.000	0.2007	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			1.005	0.973	0.997	0.998	0.993	1.000	1.000	1.000	1.000
6/30/2018		1.276	1.005	0.973	0.997	0.998	0.993	1.000	1.000	1.000	1.000
6/30/2019	1.479	1.276	1.005	0.973	0.997	0.998	0.993	1.000	1.000	1.000	1.000
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
6/30/2017	1.000	1.000	0.999	1.000	1.000	1.001	1.001	1.001	1.004		0.972
6/30/2018	1.000	1.000	0.999	1.000	1.000	1.001	1.001	1.001	1.004		1.240
6/30/2019	1.000	1.000	0.999	1.000	1.000	1.001	1.001	1.001	1.004		1.834

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

OHIO

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	0.0801	0.7770	0.0768	1,300,000
27 to 39 Months	0.0999	0.1217	0.8240	0.1178	1,600,000
39 to 51 Months	0.0891	0.0630	0.8466	0.0670	1,800,000
51 to 63 Months	0.0446	0.0220	0.8260	0.0260	2,200,000
63 to 75 Months	0.0252	0.0351	0.8041	0.0332	2,600,000
75 to 87 Months	0.0096	0.0097	0.7680	0.0097	3,100,000
87 to 99 Months	0.0054	0.0022	0.7449	0.0030	3,600,000
99 to 111 Months	0.0029	0.0008	0.6692	0.0015	4,300,000
111 to 123 Months	0.0023	0.0005	0.6401	0.0012	5,100,000
123 to 135 Months	0.0011	0.0001	0.6146	0.0005	6,000,000
135 to 147 Months	0.0005	0.0000	0.6172	0.0002	7,100,000
147 to 159 Months	0.0012	0.0000	0.5886	0.0005	8,500,000
159 to 171 Months	0.0008	0.0000	0.5538	0.0004	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>
	0.338	0.261	0.143	0.076	0.050	0.017	0.007
<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	0.003	0.002	0.001	0.001	0.000	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	2,292,213	5,488,207	0.143	784,820	3,077,033
9/30/2018	637,041	8,272,423	0.261	2,159,098	2,796,139
9/30/2019	190,388	7,602,650	0.338	2,569,696	2,760,084

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	118,958	694,451	0.143	99,306	218,264
9/30/2018	163,038	1,955,440	0.261	510,370	673,408
9/30/2019	27,548	1,011,446	0.338	341,871	369,419

(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)}}

OHIO

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	1.064	0.8524	1.071	2,800,000
27 to 39 Months	1.051	1.002	0.8547	1.009	2,900,000
39 to 51 Months	1.015	0.977	0.8386	0.983	3,000,000
51 to 63 Months	1.006	1.001	0.8303	1.002	3,200,000
63 to 75 Months	1.006	1.004	0.8314	1.004	3,300,000
75 to 87 Months	1.005	0.997	0.8284	0.998	3,500,000
87 to 99 Months	1.005	0.999	0.8248	1.000	3,600,000
99 to 111 Months	1.006	1.001	0.8121	1.002	3,800,000
111 to 123 Months	1.003	1.000	0.8063	1.001	4,000,000
123 to 135 Months	1.001	1.000	0.7899	1.000	4,200,000
135 to 147 Months	1.002	1.000	0.7674	1.000	4,400,000
147 to 159 Months	1.002	1.000	0.7421	1.001	4,600,000
159 to 171 Months	1.002	1.000	0.7375	1.001	4,800,000
171 to 183 Months	1.001	1.000	0.7529	1.000	5,000,000
183 to 195 Months	1.001	1.000	0.7823	1.000	5,300,000
195 to 207 Months	1.001	1.000	0.8031	1.000	5,600,000
207 to 219 Months	1.001	1.000	0.8115	1.000	5,800,000
219 to 231 Months	1.001	1.000	0.7344	1.000	6,100,000
231 to 243 Months	1.001	1.000	0.5631	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			0.983	1.002	1.004	0.998	1.000	1.002	1.001	1.000	1.000
6/30/2018		1.009	0.983	1.002	1.004	0.998	1.000	1.002	1.001	1.000	1.000
6/30/2019	1.071	1.009	0.983	1.002	1.004	0.998	1.000	1.002	1.001	1.000	1.000
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2017	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.004		0.996
6/30/2018	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.004		1.005
6/30/2019	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.004		1.076

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

OHIO

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	0.0200	0.8524	0.0237	2,800,000
27 to 39 Months	0.0490	0.0461	0.8547	0.0465	2,900,000
39 to 51 Months	0.0410	0.0103	0.8386	0.0152	3,000,000
51 to 63 Months	0.0339	0.0211	0.8303	0.0233	3,200,000
63 to 75 Months	0.0179	0.0130	0.8314	0.0139	3,300,000
75 to 87 Months	0.0099	0.0032	0.8284	0.0043	3,500,000
87 to 99 Months	0.0084	0.0035	0.8248	0.0043	3,600,000
99 to 111 Months	0.0109	0.0031	0.8121	0.0045	3,800,000
111 to 123 Months	0.0072	0.0005	0.8063	0.0018	4,000,000
123 to 135 Months	0.0047	0.0001	0.7899	0.0011	4,200,000
135 to 147 Months	0.0043	0.0003	0.7674	0.0012	4,400,000
147 to 159 Months	0.0043	0.0000	0.7421	0.0011	4,600,000
159 to 171 Months	0.0042	0.0000	0.7375	0.0011	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>
	0.142	0.118	0.072	0.057	0.033	0.019	0.015
<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>
	0.011	0.006	0.004	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	997,219	8,420,730	0.072	606,290	1,603,509
9/30/2018	810,610	10,993,415	0.118	1,297,232	2,107,842
9/30/2019	353,858	10,076,201	0.142	1,430,830	1,784,688

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	161,160	3,114,096	0.072	224,216	385,376
9/30/2018	142,384	1,813,266	0.118	213,963	356,347
9/30/2019	203,711	3,334,683	0.142	473,523	677,234

(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)}}

OHIO

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	679,430	2,038,065	0.371	756,124	1,435,554
9/30/2018	52,928	986,623	0.537	529,818	582,746
9/30/2019	10,853	717,933	0.691	496,090	506,943

(A) See Section E - Multistate Loss Development.

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

OHIO

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	1.135	0.9416	1.150	1,600,000
27 to 39 Months	1.183	1.038	0.9288	1.048	2,100,000
39 to 51 Months	1.049	0.928	0.9147	0.938	2,700,000
51 to 63 Months	0.999	0.961	0.8865	0.965	3,400,000
63 to 75 Months	0.993	0.989	0.8585	0.990	4,300,000
75 to 87 Months	0.994	0.992	0.8216	0.992	5,500,000
87 to 99 Months	0.996	0.994	0.7905	0.994	7,100,000
99 to 111 Months	0.998	0.996	0.7525	0.996	9,000,000
111 to 123 Months	1.000	1.001	0.6933	1.001	11,600,000
123 to 135 Months	1.000	1.000	0.6358	1.000	14,800,000
135 to 147 Months	1.000	1.000	0.5716	1.000	19,000,000
147 to 159 Months	1.000	1.000	0.5145	1.000	24,400,000
159 to 171 Months	1.001	1.000	0.4485	1.001	31,400,000
171 to 183 Months	1.000	1.000	0.3924	1.000	40,300,000
183 to 195 Months	1.000	1.000	0.3430	1.000	52,000,000
195 to 207 Months	1.000	1.000	0.2977	1.000	67,000,000
207 to 219 Months	1.000	1.000	0.2629	1.000	86,500,000
219 to 231 Months	1.000	1.000	0.1606	1.000	111,700,000
231 to 243 Months	1.000	1.000	0.0736	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			0.938	0.965	0.990	0.992	0.994	0.996	1.001	1.000	1.000
6/30/2018		1.048	0.938	0.965	0.990	0.992	0.994	0.996	1.001	1.000	1.000
6/30/2019	1.150	1.048	0.938	0.965	0.990	0.992	0.994	0.996	1.001	1.000	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	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.882
6/30/2018	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		0.924
6/30/2019	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.063

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

OHIO

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	0.0730	0.9416	0.0727	1,600,000
27 to 39 Months	0.0813	0.0834	0.9288	0.0832	2,100,000
39 to 51 Months	0.0593	0.0473	0.9147	0.0483	2,700,000
51 to 63 Months	0.0287	0.0171	0.8865	0.0184	3,400,000
63 to 75 Months	0.0133	0.0041	0.8585	0.0054	4,300,000
75 to 87 Months	0.0059	0.0099	0.8216	0.0092	5,500,000
87 to 99 Months	0.0034	0.0015	0.7905	0.0019	7,100,000
99 to 111 Months	0.0032	-0.0001	0.7525	0.0007	9,000,000
111 to 123 Months	0.0013	0.0016	0.6933	0.0015	11,600,000
123 to 135 Months	0.0012	0.0008	0.6358	0.0010	14,800,000
135 to 147 Months	0.0005	0.0001	0.5716	0.0002	19,000,000
147 to 159 Months	0.0009	-0.0003	0.5145	0.0003	24,400,000
159 to 171 Months	0.0009	-0.0002	0.4485	0.0004	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>
	0.243	0.171	0.088	0.039	0.021	0.015	0.006
<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	0.003	0.002	0.001	0.001	0.000	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	2,822,260	17,370,287	0.088	1,528,579	4,350,839
9/30/2018	1,887,224	15,824,905	0.171	2,706,065	4,593,289
9/30/2019	657,310	18,928,941	0.243	4,599,736	5,257,046

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	66,442	329,019	0.088	28,953	95,395
9/30/2018	39,776	408,014	0.171	69,771	109,547
9/30/2019	18,614	432,006	0.243	104,979	123,593

(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)}}

OHIO

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	1.040	0.7865	1.059	1,100,000
27 to 39 Months	1.053	1.058	0.7541	1.057	1,300,000
39 to 51 Months	1.029	1.021	0.7516	1.023	1,500,000
51 to 63 Months	1.010	1.050	0.7058	1.038	1,700,000
63 to 75 Months	1.004	1.005	0.6691	1.005	1,900,000
75 to 87 Months	1.007	1.004	0.6515	1.005	2,200,000
87 to 99 Months	1.001	0.996	0.6265	0.998	2,500,000
99 to 111 Months	1.005	1.005	0.6333	1.005	2,700,000
111 to 123 Months	1.003	1.000	0.6072	1.001	3,100,000
123 to 135 Months	1.001	1.000	0.5704	1.000	3,600,000
135 to 147 Months	1.001	1.000	0.4914	1.001	4,100,000
147 to 159 Months	1.000	1.000	0.4178	1.000	4,600,000
159 to 171 Months	1.000	1.000	0.4134	1.000	5,200,000
171 to 183 Months	1.000	1.000	0.4275	1.000	6,000,000
183 to 195 Months	1.001	1.000	0.4300	1.001	6,700,000
195 to 207 Months	1.002	1.000	0.4118	1.001	7,700,000
207 to 219 Months	1.001	1.000	0.3884	1.001	8,700,000
219 to 231 Months	1.001	1.000	0.2784	1.001	9,900,000
231 to 243 Months	1.001	1.000	0.1443	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			1.023	1.038	1.005	1.005	0.998	1.005	1.001	1.000	1.001
6/30/2018		1.057	1.023	1.038	1.005	1.005	0.998	1.005	1.001	1.000	1.001
6/30/2019	1.059	1.057	1.023	1.038	1.005	1.005	0.998	1.005	1.001	1.000	1.001
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
6/30/2017	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.088
6/30/2018	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.150
6/30/2019	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.004		1.217

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

OHIO

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	0.0625	0.7865	0.0652	1,100,000
27 to 39 Months	0.0908	0.1082	0.7541	0.1039	1,300,000
39 to 51 Months	0.0711	0.0708	0.7516	0.0709	1,500,000
51 to 63 Months	0.0462	0.0671	0.7058	0.0609	1,700,000
63 to 75 Months	0.0343	0.0641	0.6691	0.0542	1,900,000
75 to 87 Months	0.0181	0.0127	0.6515	0.0146	2,200,000
87 to 99 Months	0.0198	0.0019	0.6265	0.0086	2,500,000
99 to 111 Months	0.0167	0.0004	0.6333	0.0064	2,700,000
111 to 123 Months	0.0110	0.0008	0.6072	0.0048	3,100,000
123 to 135 Months	0.0104	0.0005	0.5704	0.0047	3,600,000
135 to 147 Months	0.0057	0.0000	0.4914	0.0029	4,100,000
147 to 159 Months	0.0020	0.0007	0.4178	0.0014	4,600,000
159 to 171 Months	0.0018	0.0010	0.4134	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>
	0.400	0.335	0.231	0.160	0.099	0.045	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>
	0.022	0.015	0.011	0.006	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	606,976	2,260,651	0.231	522,208	1,129,184
9/30/2018	577,565	4,465,210	0.335	1,495,854	2,073,419
9/30/2019	132,580	3,679,691	0.400	1,471,871	1,604,451

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	113,203	461,365	0.231	106,574	219,777
9/30/2018	41,187	330,326	0.335	110,659	151,846
9/30/2019	2,447	355,522	0.400	142,209	144,656

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

OHIO

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	473,298	1,152,640	0.648	746,911	1,220,209
9/30/2018	746,694	1,258,914	0.841	1,058,749	1,805,443
9/30/2019	26,324	1,056,340	1.088	1,149,299	1,175,623

(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
OHIO
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	3,772,100	6,127,243	8,472,861	8,392,717	8,067,220	7,754,625	7,692,431	7,350,414	7,388,885	7,288,894	7,288,885
6/30/2001	3,765,359	6,161,506	7,781,828	7,622,860	7,262,675	6,923,717	6,817,151	6,611,882	6,606,682	6,582,456	6,582,456
6/30/2002	3,222,519	4,573,436	6,545,396	6,329,655	5,881,837	5,572,820	5,621,230	5,381,464	5,381,464	5,381,464	5,381,464
6/30/2003	4,057,668	5,338,989	6,870,894	6,645,010	6,788,731	6,418,743	6,243,817	6,266,731	6,130,715	6,084,856	6,118,225
6/30/2004	2,671,969	4,595,800	5,380,607	5,069,638	4,752,574	4,640,861	4,677,778	4,551,147	4,507,632	4,507,632	4,522,632
6/30/2005	2,862,023	4,170,205	4,755,477	4,551,325	3,947,446	3,936,454	3,855,385	3,821,884	3,810,458	3,802,457	3,729,101
6/30/2006	3,969,102	4,826,718	5,239,488	4,756,004	4,545,126	4,309,073	4,400,382	4,400,382	4,365,382	4,374,382	4,374,382
6/30/2007	2,956,829	4,314,690	5,239,729	4,687,173	4,202,205	4,100,211	4,200,211	4,168,211	4,068,211	4,065,854	4,051,518
6/30/2008	2,501,001	4,181,442	4,339,156	4,043,161	3,189,188	3,065,188	3,050,188	3,020,188	3,020,188	3,020,188	3,020,197
6/30/2009	2,110,410	2,557,790	2,754,414	2,298,927	2,535,057	2,422,900	2,390,126	2,414,148	2,480,447	2,480,447	2,480,447
6/30/2010	2,274,614	2,807,289	3,183,203	3,518,669	3,570,853	3,619,561	3,619,561	3,569,561	3,569,561	3,569,561	
6/30/2011	1,945,969	2,553,709	3,014,890	2,978,581	2,820,281	2,868,650	2,850,791	2,715,791	2,715,791	2,715,791	
6/30/2012	2,423,132	3,755,531	4,093,313	4,172,361	4,077,127	4,041,170	4,039,374	4,038,170			
6/30/2013	2,244,248	3,162,034	3,674,908	3,343,156	3,384,472	3,351,564	3,409,820				
6/30/2014	2,142,745	2,594,150	3,172,834	3,282,105	3,212,226	3,091,631					
6/30/2015	2,159,285	3,034,990	4,115,776	3,817,194	3,529,435						
6/30/2016	1,170,180	1,985,262	2,643,253	2,748,424							
6/30/2017	1,958,456	2,469,347	3,058,111								
6/30/2018	1,400,878	2,343,039									
6/30/2019	1,649,763										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2000	7,288,885	7,288,885	7,288,885	7,288,885	7,188,784	7,209,810	7,229,810	7,229,810	7,229,810
6/30/2001	6,582,456	6,582,456	6,630,456	6,582,456	6,582,456	6,582,456	6,582,456	6,582,456	
6/30/2002	5,381,464	5,381,464	5,381,464	5,381,464	5,381,464	5,381,464	5,386,789		
6/30/2003	6,034,908	6,034,675	5,979,856	5,979,856	5,979,859	5,979,856			
6/30/2004	4,522,632	4,432,632	4,432,632	4,422,632	4,422,632				
6/30/2005	3,728,941	3,728,941	3,728,941	3,728,938					
6/30/2006	4,374,382	4,374,382	4,374,382						
6/30/2007	4,056,517	4,156,018							
6/30/2008	3,105,988								

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

OHIO

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	1.624	1.383	0.991	0.961	0.961	0.992	0.956	1.005	0.986	1.000	1.000
6/30/2001	1.636	1.263	0.980	0.953	0.953	0.985	0.970	0.999	0.996	1.000	1.000
6/30/2002	1.419	1.431	0.967	0.929	0.947	1.009	0.957	1.000	1.000	1.000	1.000
6/30/2003	1.316	1.287	0.967	1.022	0.945	0.973	1.004	0.978	0.993	1.005	0.986
6/30/2004	1.720	1.171	0.942	0.937	0.976	1.008	0.973	0.990	1.000	1.003	1.000
6/30/2005	1.457	1.140	0.957	0.867	0.997	0.979	0.991	0.997	0.998	0.981	1.000
6/30/2006	1.216	1.086	0.908	0.956	0.948	1.021	1.000	0.992	1.002	1.000	1.000
6/30/2007	1.459	1.214	0.895	0.897	0.976	1.024	0.992	0.976	0.999	0.996	1.001
6/30/2008	1.672	1.038	0.932	0.789	0.961	0.995	0.990	1.000	1.000	1.000	1.028
6/30/2009	1.212	1.077	0.835	1.103	0.956	0.986	1.010	1.027	1.000	1.000	
6/30/2010	1.234	1.134	1.105	1.015	1.014	1.000	0.986	1.000	1.000		
6/30/2011	1.312	1.181	0.988	0.947	1.017	0.994	0.953	1.000			
6/30/2012	1.550	1.090	1.019	0.977	0.991	1.000	1.000				
6/30/2013	1.409	1.162	0.910	1.012	0.990	1.017					
6/30/2014	1.211	1.223	1.034	0.979	0.962						
6/30/2015	1.406	1.356	0.927	0.925							
6/30/2016	1.697	1.331	1.040								
6/30/2017	1.261	1.238									
6/30/2018	1.673										
3 Yr Mean	1.544	1.308	1.000	0.972	0.981	1.004	0.980	1.009	1.000	0.999	1.010
Best 3/5	1.447	1.264	0.993	0.968	0.998	0.998	0.992	1.000	1.000	0.999	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	1.000	1.000	0.986	1.003	1.003	1.000	1.000			
6/30/2001	1.000	1.007	0.993	1.000	1.000	1.000	1.000	1.000 *			
6/30/2002	1.000	1.000	1.000	1.000	1.000	1.001	1.000 *	1.000 *			
6/30/2003	1.000	0.991	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
6/30/2004	0.980	1.000	0.998	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
6/30/2005	1.000	1.000	1.000								
6/30/2006	1.000	1.000									
6/30/2007	1.025										
3 Yr Mean	1.008	1.000	0.999	1.000	1.000 @	1.001 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	0.999	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					0.998	0.998	0.992	1.000	1.000	0.999	1.000
6/30/2016				0.968	0.998	0.998	0.992	1.000	1.000	0.999	1.000
6/30/2017			0.993	0.968	0.998	0.998	0.992	1.000	1.000	0.999	1.000
6/30/2018		1.264	0.993	0.968	0.998	0.998	0.992	1.000	1.000	0.999	1.000
6/30/2019	1.447	1.264	0.993	0.968	0.998	0.998	0.992	1.000	1.000	0.999	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2015	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	0.986
6/30/2016	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	0.955
6/30/2017	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	0.948
6/30/2018	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.198
6/30/2019	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.734

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
OHIO
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	1,062,071	1,258,521	2,506,040	3,767,943	4,056,434	4,286,957	4,342,974	4,348,627	4,446,438	4,465,642	4,465,901
6/30/2001	480,550	1,303,471	2,869,066	4,676,895	5,167,921	4,538,137	4,550,710	4,640,254	4,635,201	4,635,983	4,635,983
6/30/2002	516,650	1,282,833	2,398,240	3,994,999	4,066,556	4,275,633	4,510,448	4,572,688	4,578,954	4,578,954	4,578,954
6/30/2003	1,118,844	1,174,878	2,163,276	4,268,714	4,694,036	4,806,223	4,912,941	5,008,329	5,074,353	5,074,444	5,081,075
6/30/2004	329,916	488,450	1,379,413	1,838,282	1,973,314	2,158,127	2,207,082	2,243,052	2,255,314	2,257,034	2,257,034
6/30/2005	252,540	984,814	1,538,005	2,013,214	2,339,828	2,535,380	2,716,977	2,832,931	2,847,970	2,848,040	2,849,155
6/30/2006	139,600	646,032	1,948,072	2,197,898	2,456,670	2,427,111	2,472,879	2,484,611	2,497,071	2,506,892	2,507,110
6/30/2007	347,240	1,366,086	2,876,454	3,117,272	2,833,568	2,827,182	2,868,581	2,887,113	2,893,210	2,893,210	2,893,793
6/30/2008	419,303	1,131,426	2,170,172	2,697,947	2,606,938	2,807,384	2,803,806	2,803,883	2,803,883	2,803,883	2,803,883
6/30/2009	701,523	698,118	1,265,668	1,922,068	2,370,105	2,422,164	2,446,932	2,457,397	2,467,628	2,474,372	2,476,742
6/30/2010	1,652,568	3,369,766	4,471,061	3,011,619	3,156,242	4,087,750	4,183,886	4,209,326	4,210,936	4,181,146	
6/30/2011	473,291	977,553	1,425,697	1,947,162	2,273,547	2,496,000	2,103,853	2,104,050	2,111,544		
6/30/2012	505,322	919,974	1,592,059	2,013,951	2,187,418	2,290,182	2,370,038	2,400,285			
6/30/2013	152,354	468,220	1,176,828	1,589,731	1,793,761	1,816,718	1,897,629				
6/30/2014	136,441	619,394	1,351,856	2,198,115	2,271,486	2,536,618					
6/30/2015	215,220	594,254	1,296,353	1,619,206	1,600,871						
6/30/2016	95,474	482,750	887,355	1,324,359							
6/30/2017	137,596	1,101,527	2,252,306								
6/30/2018	140,404	549,931									
6/30/2019	157,150										

<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	4,465,901	4,465,901	4,465,674	4,465,814	4,465,814	4,465,814	4,465,814	4,465,814	4,465,814
6/30/2001	4,636,077	4,636,077	4,686,077	4,644,953	4,644,953	4,644,953	4,644,953	4,644,953	
6/30/2002	4,578,954	4,578,954	4,578,954	4,578,954	4,578,954	4,578,954	4,578,954		
6/30/2003	5,081,265	5,081,499	5,081,567	5,081,567	5,081,567	5,081,567			
6/30/2004	2,257,731	2,257,731	2,257,731	2,257,731	2,257,731				
6/30/2005	2,849,525	2,849,525	2,849,657	2,855,800					
6/30/2006	2,507,110	2,507,110	2,507,110						
6/30/2007	2,893,793	2,894,030							
6/30/2008	2,823,751								

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
OHIO
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	196,450	1,247,519	1,261,903	288,491	230,523	56,017	5,653	97,811	19,204	259	0	0	-227
6/30/2001	822,921	1,565,595	1,807,829	491,026	-629,784	12,573	89,544	-5,053	782	0	94	0	50,000
6/30/2002	766,183	1,115,407	1,596,759	71,557	209,077	234,815	62,240	6,266	0	0	0	0	0
6/30/2003	56,034	988,398	2,105,438	425,322	112,187	106,718	95,388	66,024	91	6,631	190	234	68
6/30/2004	158,534	890,963	458,869	135,032	184,813	48,955	35,970	12,262	1,720	0	697	0	0
6/30/2005	732,274	553,191	475,209	326,614	195,552	181,597	115,954	15,039	70	1,115	370	0	132
6/30/2006	506,432	1,302,040	249,826	258,772	-29,559	45,768	11,732	12,460	9,821	218	0	0	0
6/30/2007	1,018,846	1,510,368	240,818	-283,704	-6,386	41,399	18,532	6,097	0	583	0	237	
6/30/2008	712,123	1,038,746	527,775	-91,009	200,446	-3,578	77	0	0	0	19,868		
6/30/2009	-3,405	567,550	656,400	448,037	52,059	24,768	10,465	10,231	6,744	2,370			
6/30/2010	1,717,198	1,101,295	-1,459,442	144,623	931,508	96,136	25,440	1,610	-29,790				
6/30/2011	504,262	448,144	521,465	326,385	222,453	-392,147	197	7,494					
6/30/2012	414,652	672,085	421,892	173,467	102,764	79,856	30,247						
6/30/2013	315,866	708,608	412,903	204,030	22,957	80,911							
6/30/2014	482,953	732,462	846,259	73,371	265,132								
6/30/2015	379,034	702,099	322,853	-18,335									
6/30/2016	387,276	404,605	437,004										
6/30/2017	963,931	1,150,779											
6/30/2018	409,527												

	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	0.0149	0.0945	0.0956	0.0218	0.0175	0.0042	0.0004	0.0074	0.0015	0.0000	0.0000	0.0000	0.0000
6/30/2001	0.0737	0.1402	0.1619	0.0440	-0.0564	0.0011	0.0080	-0.0005	0.0001	0.0000	0.0000	0.0000	0.0045
6/30/2002	0.0770	0.1121	0.1605	0.0072	0.0210	0.0236	0.0063	0.0006	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2003	0.0043	0.0766	0.1632	0.0330	0.0087	0.0083	0.0074	0.0051	0.0000	0.0005	0.0000	0.0000	0.0000
6/30/2004	0.0217	0.1221	0.0629	0.0185	0.0253	0.0067	0.0049	0.0017	0.0002	0.0000	0.0001	0.0000	0.0000
6/30/2005	0.0845	0.0638	0.0548	0.0377	0.0226	0.0210	0.0134	0.0017	0.0000	0.0001	0.0000	0.0000	0.0000
6/30/2006	0.0776	0.1994	0.0383	0.0396	-0.0045	0.0070	0.0018	0.0019	0.0015	0.0000	0.0000	0.0000	0.0000
6/30/2007	0.1262	0.1871	0.0298	-0.0351	-0.0008	0.0051	0.0023	0.0008	0.0000	0.0001	0.0000	0.0000	
6/30/2008	0.1234	0.1800	0.0914	-0.0158	0.0347	-0.0006	0.0000	0.0000	0.0000	0.0000	0.0034		
6/30/2009	-0.0010	0.1656	0.1915	0.1307	0.0152	0.0072	0.0031	0.0030	0.0020	0.0007			
6/30/2010	0.2503	0.1605	-0.2127	0.0211	0.1358	0.0140	0.0037	0.0002	-0.0043				
6/30/2011	0.0929	0.0826	0.0961	0.0601	0.0410	-0.0723	0.0000	0.0014					
6/30/2012	0.0485	0.0785	0.0493	0.0203	0.0120	0.0093	0.0035						
6/30/2013	0.0486	0.1090	0.0635	0.0314	0.0035	0.0124							
6/30/2014	0.0953	0.1445	0.1669	0.0145	0.0523								
6/30/2015	0.0602	0.1115	0.0513	-0.0029									
6/30/2016	0.0657	0.0686	0.0741										
6/30/2017	0.1864	0.2225											
6/30/2018	0.0795												

Best 3/5	0.0801	0.1217	0.0630	0.0220	0.0351	0.0097	0.0022	0.0008	0.0005	0.0001	0.0000	0.0000	0.0000
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PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
OHIO
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	7,331,860	8,236,334	8,257,424	8,290,744	8,362,094	8,225,274	8,246,102	8,254,861	8,249,861	8,299,861	8,299,861
6/30/2001	8,180,414	8,060,790	8,420,550	8,789,513	8,667,308	8,563,252	8,629,848	8,617,123	8,595,965	8,615,965	8,615,965
6/30/2002	7,106,864	8,005,882	8,416,418	8,449,033	8,236,590	8,210,728	8,194,471	8,129,762	8,111,443	8,104,231	8,098,264
6/30/2003	5,275,385	5,786,346	6,290,094	6,122,730	6,126,054	6,125,137	6,069,335	6,121,990	6,135,740	6,132,202	6,132,202
6/30/2004	5,111,630	5,516,336	5,256,983	4,896,999	4,935,312	4,894,225	4,846,260	4,856,329	4,836,606	4,815,378	4,812,216
6/30/2005	4,474,845	4,484,826	4,362,005	4,103,978	4,169,865	4,307,776	4,319,607	4,306,628	4,309,172	4,300,825	4,287,646
6/30/2006	4,246,445	4,576,240	4,523,360	4,490,020	4,477,089	4,461,819	4,423,071	4,421,258	4,390,020	4,390,020	4,390,020
6/30/2007	4,477,763	4,624,777	4,597,804	4,764,455	4,636,632	4,594,292	4,588,761	4,598,441	4,499,969	4,497,711	4,497,651
6/30/2008	5,625,219	5,682,205	5,577,641	5,617,851	5,722,575	5,685,412	5,519,894	5,532,397	5,629,897	5,629,894	5,629,894
6/30/2009	4,994,482	5,354,963	5,670,689	5,636,702	5,622,802	5,695,739	5,641,163	5,559,032	5,609,032	5,659,032	5,659,032
6/30/2010	4,815,743	5,438,820	5,410,625	5,239,062	5,397,226	5,437,726	5,433,726	5,433,726	5,407,976	5,305,109	
6/30/2011	4,795,540	5,270,409	5,408,670	5,449,184	5,467,146	5,436,854	5,434,703	5,434,703	5,434,703		
6/30/2012	5,786,376	6,087,469	6,262,749	5,982,927	6,141,404	6,056,696	6,075,498	6,063,918			
6/30/2013	4,928,889	5,703,504	5,819,665	5,380,219	5,359,127	5,407,327	5,356,652				
6/30/2014	4,537,229	4,685,470	4,854,416	4,751,447	4,773,675	4,914,026					
6/30/2015	4,848,688	5,618,377	5,554,489	5,530,162	5,501,289						
6/30/2016	5,107,843	5,192,263	5,182,234	5,187,829							
6/30/2017	5,738,070	6,251,439	6,129,786								
6/30/2018	5,325,947	5,699,726									
6/30/2019	6,150,299										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2000	8,299,861	8,299,861	8,299,861	8,248,861	8,248,861	8,248,861	8,248,861	8,248,861	8,248,861
6/30/2001	8,615,965	8,615,965	8,658,081	8,615,965	8,615,965	8,615,965	8,615,965	8,615,965	
6/30/2002	8,104,983	8,105,579	8,098,862	8,098,863	8,098,863	8,098,863	8,098,863		
6/30/2003	6,132,202	6,132,202	6,132,202	6,132,202	6,132,202	6,132,202			
6/30/2004	4,811,416	4,810,798	4,810,965	4,810,798	4,810,681				
6/30/2005	4,287,646	4,287,644	4,287,644	4,287,644					
6/30/2006	4,390,020	4,390,020	4,390,020						
6/30/2007	4,559,351	4,501,484							
6/30/2008	5,629,894								

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

OHIO

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	1.123	1.003	1.004	1.009	0.984	1.003	1.001	0.999	1.006	1.000	1.000
6/30/2001	0.985	1.045	1.044	0.986	0.988	1.008	0.999	0.998	1.002	1.000	1.000
6/30/2002	1.126	1.051	1.004	0.975	0.997	0.998	0.992	0.998	0.999	0.999	1.001
6/30/2003	1.097	1.087	0.973	1.001	1.000	0.991	1.009	1.002	0.999	1.000	1.000
6/30/2004	1.079	0.953	0.932	1.008	0.992	0.990	1.002	0.996	0.996	0.999	1.000
6/30/2005	1.002	0.973	0.941	1.016	1.033	1.003	0.997	1.001	0.998	0.997	1.000
6/30/2006	1.078	0.988	0.993	0.997	0.997	0.991	1.000	0.993	1.000	1.000	1.000
6/30/2007	1.033	0.994	1.036	0.973	0.991	0.999	1.002	0.979	0.999	1.000	1.014
6/30/2008	1.010	0.982	1.007	1.019	0.994	0.971	1.002	1.018	1.000	1.000	1.000
6/30/2009	1.072	1.059	0.994	0.998	1.013	0.990	0.985	1.009	1.009	1.000	
6/30/2010	1.129	0.995	0.968	1.030	1.008	0.999	1.000	0.995	0.981		
6/30/2011	1.099	1.026	1.007	1.003	0.994	1.000	1.000	1.000			
6/30/2012	1.052	1.029	0.955	1.026	0.986	1.003	0.998				
6/30/2013	1.157	1.020	0.924	0.996	1.009	0.991					
6/30/2014	1.033	1.036	0.979	1.005	1.029						
6/30/2015	1.159	0.989	0.996	0.995							
6/30/2016	1.017	0.998	1.001								
6/30/2017	1.089	0.981									
6/30/2018	1.070										

3 Yr Mean 1.059 0.989 0.992 0.999 1.008 0.998 0.999 1.001 0.997 1.000 1.005

Best 3/5 1.064 1.002 0.977 1.001 1.004 0.997 0.999 1.001 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	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000
6/30/2001	1.000	1.005	0.995	1.000	1.000	1.000	1.000	1.000 *
6/30/2002	1.000	0.999	1.000	1.000	1.000	1.000	1.000 *	1.000 *
6/30/2003	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
6/30/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2005	1.000	1.000	1.000					
6/30/2006	1.000	1.000						
6/30/2007	0.987							

3 Yr Mean 0.996 1.000 1.000 1.000 1.000 @ 1.000 @ 1.000 @ 1.000 @

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

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					1.004	0.997	0.999	1.001	1.000	1.000	1.000
6/30/2016				1.001	1.004	0.997	0.999	1.001	1.000	1.000	1.000
6/30/2017			0.977	1.001	1.004	0.997	0.999	1.001	1.000	1.000	1.000
6/30/2018		1.002	0.977	1.001	1.004	0.997	0.999	1.001	1.000	1.000	1.000
6/30/2019	1.064	1.002	0.977	1.001	1.004	0.997	0.999	1.001	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.001
6/30/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.002
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.979
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.981
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.044

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 OHIO
 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	204,245	795,379	1,050,837	1,615,532	1,844,978	2,070,132	2,150,601	2,170,805	2,195,129	2,209,671	2,238,005
6/30/2001	380,892	746,730	1,619,554	2,028,769	2,486,225	2,658,527	2,665,455	2,746,953	2,761,388	2,765,654	2,772,079
6/30/2002	379,076	742,383	1,327,561	1,594,769	1,781,277	1,852,421	1,898,916	1,891,290	1,905,374	1,973,659	1,975,237
6/30/2003	287,053	586,621	870,252	1,197,043	1,427,400	1,514,221	1,580,281	1,632,788	1,632,521	1,632,241	1,635,563
6/30/2004	156,932	373,912	728,825	863,894	1,014,327	1,075,301	1,131,517	1,149,509	1,165,503	1,165,686	1,164,159
6/30/2005	159,574	324,236	631,413	778,455	938,082	1,085,512	1,153,634	1,173,321	1,175,777	1,183,724	1,185,838
6/30/2006	161,790	512,069	1,023,427	1,297,626	1,433,337	1,490,372	1,492,739	1,494,552	1,495,661	1,495,661	1,495,661
6/30/2007	302,377	504,040	810,120	1,381,095	1,713,618	1,839,920	1,679,503	1,706,775	1,715,548	1,715,548	1,715,548
6/30/2008	1,142,862	1,155,146	1,330,099	1,137,639	1,265,873	1,375,551	1,370,055	1,379,829	1,543,941	1,617,722	1,617,723
6/30/2009	316,901	517,117	826,594	981,580	1,098,348	1,235,170	1,274,020	1,318,452	1,367,975	1,376,028	1,377,361
6/30/2010	504,654	662,800	1,369,995	912,178	963,132	1,153,914	1,219,894	1,245,104	1,245,647	1,247,711	
6/30/2011	398,274	459,417	952,723	1,453,823	1,576,218	1,588,286	1,588,286	1,588,286	1,588,286		
6/30/2012	473,322	855,877	1,110,859	1,266,597	1,483,604	1,590,481	1,619,633	1,662,843			
6/30/2013	585,988	929,533	1,343,575	1,402,372	1,548,372	1,590,842	1,571,433				
6/30/2014	239,154	388,016	591,469	578,966	783,835	907,436					
6/30/2015	416,460	818,092	2,093,220	3,125,577	3,204,669						
6/30/2016	662,442	570,295	673,458	699,925							
6/30/2017	318,146	444,242	834,394								
6/30/2018	319,955	444,515									
6/30/2019	375,329										

<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	2,242,797	2,245,442	2,249,543	2,252,705	2,252,605	2,252,605	2,252,605	2,252,605	2,252,605
6/30/2001	2,772,079	2,772,079	2,772,079	2,772,079	2,772,079	2,772,079	2,772,079	2,772,079	
6/30/2002	1,963,244	1,963,601	1,963,511	1,963,511	1,964,937	1,966,594	1,968,534		
6/30/2003	1,635,563	1,635,563	1,635,563	1,635,563	1,635,563	1,635,563			
6/30/2004	1,164,309	1,164,476	1,164,659	1,164,826	1,164,943				
6/30/2005	1,185,838	1,185,837	1,185,837	1,185,837					
6/30/2006	1,506,023	1,506,023	1,506,023						
6/30/2007	1,720,168	1,716,845							
6/30/2008	1,617,723								

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

	Increments												
<u>A.Y.E.</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2000	591,134	255,458	564,695	229,446	225,154	80,469	20,204	24,324	14,542	28,334	4,792	2,645	4,101
6/30/2001	365,838	872,824	409,215	457,456	172,302	6,928	81,498	14,435	4,266	6,425	0	0	0
6/30/2002	363,307	585,178	267,208	186,508	71,144	46,495	-7,626	14,084	68,285	1,578	-11,993	357	-90
6/30/2003	299,568	283,631	326,791	230,357	86,821	66,060	52,507	-267	-280	3,322	0	0	0
6/30/2004	216,980	354,913	135,069	150,433	60,974	56,216	17,992	15,994	183	-1,527	150	167	183
6/30/2005	164,662	307,177	147,042	159,627	147,430	68,122	19,687	2,456	7,947	2,114	0	-1	0
6/30/2006	350,279	511,358	274,199	135,711	57,035	2,367	1,813	1,109	0	0	10,362	0	0
6/30/2007	201,663	306,080	570,975	332,523	126,302	-160,417	27,272	8,773	0	0	4,620	-3,323	
6/30/2008	12,284	174,953	-192,460	128,234	109,678	-5,496	9,774	164,112	73,781	1	0		
6/30/2009	200,216	309,477	154,986	116,768	136,822	38,850	44,432	49,523	8,053	1,333			
6/30/2010	158,146	707,195	-457,817	50,954	190,782	65,980	25,210	543	2,064				
6/30/2011	61,143	493,306	501,100	122,395	12,068	0	0	0					
6/30/2012	382,555	254,982	155,738	217,007	106,877	29,152	43,210						
6/30/2013	343,545	414,042	58,797	146,000	42,470	-19,409							
6/30/2014	148,862	203,453	-12,503	204,869	123,601								
6/30/2015	401,632	1,275,128	1,032,357	79,092									
6/30/2016	-92,147	103,163	26,467										
6/30/2017	126,096	390,152											
6/30/2018	124,560												

	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	0.0569	0.0246	0.0543	0.0221	0.0217	0.0077	0.0019	0.0023	0.0014	0.0027	0.0005	0.0003	0.0004
6/30/2001	0.0334	0.0796	0.0373	0.0417	0.0157	0.0006	0.0074	0.0013	0.0004	0.0006	0.0000	0.0000	0.0000
6/30/2002	0.0346	0.0557	0.0254	0.0178	0.0068	0.0044	-0.0007	0.0013	0.0065	0.0002	-0.0011	0.0000	0.0000
6/30/2003	0.0370	0.0351	0.0404	0.0285	0.0107	0.0082	0.0065	0.0000	0.0000	0.0004	0.0000	0.0000	0.0000
6/30/2004	0.0364	0.0595	0.0226	0.0252	0.0102	0.0094	0.0030	0.0027	0.0000	-0.0003	0.0000	0.0000	0.0000
6/30/2005	0.0360	0.0672	0.0322	0.0349	0.0323	0.0149	0.0043	0.0005	0.0017	0.0005	0.0000	0.0000	0.0000
6/30/2006	0.0587	0.0857	0.0459	0.0227	0.0096	0.0004	0.0003	0.0002	0.0000	0.0000	0.0017	0.0000	0.0000
6/30/2007	0.0363	0.0552	0.1029	0.0599	0.0228	-0.0289	0.0049	0.0016	0.0000	0.0000	0.0008	-0.0006	
6/30/2008	0.0017	0.0243	-0.0267	0.0178	0.0152	-0.0008	0.0014	0.0228	0.0102	0.0000	0.0000		
6/30/2009	0.0305	0.0472	0.0236	0.0178	0.0209	0.0059	0.0068	0.0075	0.0012	0.0002			
6/30/2010	0.0233	0.1040	-0.0674	0.0075	0.0281	0.0097	0.0037	0.0001	0.0003				
6/30/2011	0.0087	0.0705	0.0716	0.0175	0.0017	0.0000	0.0000	0.0000					
6/30/2012	0.0479	0.0319	0.0195	0.0272	0.0134	0.0036	0.0054						
6/30/2013	0.0438	0.0528	0.0075	0.0186	0.0054	-0.0025							
6/30/2014	0.0245	0.0334	-0.0021	0.0337	0.0203								
6/30/2015	0.0507	0.1609	0.1302	0.0100									
6/30/2016	-0.0135	0.0151	0.0039										
6/30/2017	0.0168	0.0520											
6/30/2018	0.0188												

Best 3/5	0.0200	0.0461	0.0103	0.0211	0.0130	0.0032	0.0035	0.0031	0.0005	0.0001	0.0003	0.0000	0.0000
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
OHIO
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	11,109,949	12,457,861	13,553,836	13,051,944	11,944,715	12,057,112	11,762,064	11,538,061	11,546,434	11,546,404	11,493,824
6/30/2001	9,916,727	10,390,320	11,102,945	10,679,181	10,437,652	10,053,150	10,030,798	9,948,325	9,885,985	9,880,985	9,880,985
6/30/2002	11,802,023	10,883,875	10,816,019	10,657,176	9,845,841	9,696,952	9,573,272	9,574,253	9,466,086	9,466,086	9,465,054
6/30/2003	13,151,390	12,138,388	12,532,606	11,055,345	10,187,855	9,697,097	9,582,606	9,332,797	9,299,930	9,199,768	9,199,826
6/30/2004	10,516,724	11,353,068	10,935,101	9,865,790	8,994,679	8,818,897	8,865,777	8,593,805	8,534,005	8,603,489	8,633,434
6/30/2005	10,770,750	10,765,796	10,588,009	9,426,789	9,100,535	8,577,562	8,275,642	8,330,064	8,330,064	8,360,064	8,380,044
6/30/2006	10,480,205	10,728,148	10,127,133	9,524,453	9,035,951	8,867,089	8,634,701	8,658,979	8,653,176	8,668,505	8,569,862
6/30/2007	10,395,547	11,161,432	11,126,087	10,106,242	9,222,575	8,913,403	8,970,440	8,934,248	8,916,996	8,946,965	8,944,041
6/30/2008	10,257,881	10,775,259	9,460,084	8,347,037	8,072,829	7,891,472	7,867,925	7,881,759	7,841,259	7,841,259	7,841,259
6/30/2009	10,580,386	11,658,854	10,408,316	9,360,477	9,097,680	9,204,841	9,116,873	9,023,872	9,048,872	9,049,371	9,048,872
6/30/2010	10,347,488	11,068,271	10,540,992	10,145,501	9,679,449	9,416,832	9,384,458	9,365,506	9,331,220	9,309,811	
6/30/2011	9,711,266	10,222,459	9,978,637	9,502,734	9,186,109	9,120,788	9,030,788	8,970,888	8,901,019		
6/30/2012	8,452,269	9,051,517	10,279,213	8,837,695	8,435,285	8,390,511	8,378,111	8,178,011			
6/30/2013	7,779,997	8,756,162	8,950,624	8,255,008	7,950,693	7,820,813	7,708,231				
6/30/2014	9,396,210	10,106,141	11,254,092	9,913,464	9,713,067	9,614,857					
6/30/2015	7,663,275	8,120,689	8,304,117	8,379,467	7,974,673						
6/30/2016	7,061,519	8,798,666	9,410,797	9,223,109							
6/30/2017	8,379,291	10,474,877	10,367,147								
6/30/2018	10,370,891	11,237,508									
6/30/2019	9,372,348										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	11,501,824	11,501,561	11,501,164	11,500,126	11,542,515	11,539,998	11,504,979	11,487,313	11,487,313		
6/30/2001	9,880,985	9,880,987	9,880,987	9,860,987	9,860,985	9,860,985	9,860,985	9,860,985			
6/30/2002	9,495,366	9,454,054	9,454,054	9,449,054	9,449,054	9,449,054	9,449,054				
6/30/2003	9,084,680	9,084,442	9,084,442	9,084,442	9,084,442	9,084,442					
6/30/2004	8,671,934	8,632,517	8,612,539	8,612,538	8,611,350						
6/30/2005	8,342,608	8,332,631	8,332,628	8,428,600							
6/30/2006	8,569,292	8,568,887	8,593,287								
6/30/2007	8,944,041	8,944,041									
6/30/2008	7,841,259										

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

OHIO

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	1.121	1.088	0.963	0.915	1.009	0.976	0.981	1.001	1.000	0.995	1.001
6/30/2001	1.048	1.069	0.962	0.977	0.963	0.998	0.992	0.994	0.999	1.000	1.000
6/30/2002	0.922	0.994	0.985	0.924	0.985	0.987	1.000	0.989	1.000	1.000	1.003
6/30/2003	0.923	1.032	0.882	0.922	0.952	0.988	0.974	0.996	0.989	1.000	0.987
6/30/2004	1.080	0.963	0.902	0.912	0.980	1.005	0.969	0.993	1.008	1.003	1.004
6/30/2005	1.000	0.983	0.890	0.965	0.943	0.965	1.007	1.000	1.004	1.002	0.996
6/30/2006	1.024	0.944	0.940	0.949	0.981	0.974	0.999	1.002	0.989	1.000	1.000
6/30/2007	1.074	0.997	0.908	0.913	0.966	1.006	0.996	0.998	1.003	1.000	1.000
6/30/2008	1.050	0.878	0.882	0.967	0.978	0.997	1.002	0.995	1.000	1.000	1.000
6/30/2009	1.102	0.893	0.899	0.972	1.012	0.990	0.990	1.003	1.000	1.000	
6/30/2010	1.070	0.952	0.962	0.954	0.973	0.997	0.998	0.996	0.998		
6/30/2011	1.053	0.976	0.952	0.967	0.993	0.990	0.993	0.992			
6/30/2012	1.071	1.136	0.860	0.954	0.995	0.999	0.976				
6/30/2013	1.125	1.022	0.922	0.963	0.984	0.986					
6/30/2014	1.076	1.114	0.881	0.980	0.990						
6/30/2015	1.060	1.023	1.009	0.952							
6/30/2016	1.246	1.070	0.980								
6/30/2017	1.250	0.990									
6/30/2018	1.084										

3 Yr Mean 1.193 1.028 0.957 0.965 0.990 0.992 0.989 0.997 0.999 1.000 1.000

Best 3/5 1.135 1.038 0.928 0.961 0.989 0.992 0.994 0.996 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
6/30/2000	1.000	1.000	1.000	1.004	1.000	0.997	0.998	1.000
6/30/2001	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000 *
6/30/2002	0.996	1.000	0.999	1.000	1.000	1.000	1.000 *	1.000 *
6/30/2003	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *
6/30/2004	0.995	0.998	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
6/30/2005	0.999	1.000	1.012					
6/30/2006	1.000	1.003						
6/30/2007	1.000							

3 Yr Mean 1.000 1.000 1.004 1.000 1.000 @ 0.999 @ 0.999 @ 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					0.989	0.992	0.994	0.996	1.001	1.000	1.000
6/30/2016				0.961	0.989	0.992	0.994	0.996	1.001	1.000	1.000
6/30/2017			0.928	0.961	0.989	0.992	0.994	0.996	1.001	1.000	1.000
6/30/2018		1.038	0.928	0.961	0.989	0.992	0.994	0.996	1.001	1.000	1.000
6/30/2019	1.135	1.038	0.928	0.961	0.989	0.992	0.994	0.996	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/Ult	FACTORS
6/30/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.972
6/30/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.934
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.867
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.900
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.022

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
OHIO
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	1,250,432	1,536,930	2,661,392	3,386,671	3,772,812	3,964,140	4,135,104	4,118,150	4,101,450	4,100,959	4,095,173
6/30/2001	929,760	1,941,126	2,622,038	3,466,257	3,719,278	3,902,484	3,811,357	3,875,823	3,926,114	3,931,250	3,936,225
6/30/2002	921,323	1,639,275	2,991,555	3,708,293	4,408,998	4,405,524	4,658,032	4,720,415	4,695,036	4,695,705	4,695,705
6/30/2003	994,086	1,688,008	3,516,062	4,870,551	5,139,239	5,034,098	5,081,342	5,098,726	5,116,093	5,113,035	5,113,304
6/30/2004	917,150	2,302,358	3,595,932	4,171,050	4,473,314	4,575,446	4,504,494	4,497,587	4,499,755	4,511,006	4,556,712
6/30/2005	578,015	1,499,991	2,534,038	3,118,717	3,340,402	3,356,311	3,470,089	3,651,929	3,616,947	3,667,147	3,701,018
6/30/2006	651,271	2,063,687	2,919,093	3,742,091	3,668,343	3,761,623	3,736,799	3,786,362	3,880,136	3,936,599	3,940,872
6/30/2007	1,568,274	3,548,894	3,857,732	4,475,865	4,092,341	4,244,218	4,305,130	4,366,514	4,463,349	4,498,545	4,523,834
6/30/2008	853,973	1,694,762	2,356,494	2,876,519	3,305,423	3,232,597	3,271,727	3,279,801	3,274,932	3,288,967	3,275,361
6/30/2009	1,850,205	2,212,902	3,587,101	4,838,729	5,616,349	5,750,129	5,983,194	5,989,573	5,828,892	5,828,892	5,830,205
6/30/2010	1,355,172	2,554,353	4,599,492	4,191,347	4,435,644	4,584,697	4,636,875	4,684,299	4,708,488	4,721,077	
6/30/2011	922,877	2,142,183	2,942,742	3,331,649	3,555,422	3,592,048	3,615,504	3,688,871	3,666,914		
6/30/2012	946,452	1,624,136	2,799,765	3,288,242	3,561,781	3,420,446	3,542,822	3,529,748			
6/30/2013	719,362	1,471,798	2,366,729	2,946,703	3,079,782	3,150,008	3,323,730				
6/30/2014	823,385	2,261,077	3,639,609	4,287,859	4,366,152	4,410,004					
6/30/2015	647,349	1,190,311	2,364,212	2,785,319	3,027,284						
6/30/2016	796,598	1,672,809	2,613,854	3,412,729							
6/30/2017	1,022,548	2,556,942	2,910,605								
6/30/2018	907,854	1,559,801									
6/30/2019	640,965										

<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	4,095,173	4,095,436	4,095,834	4,106,260	4,122,693	4,137,349	4,140,227	4,141,187	4,141,191
6/30/2001	3,937,125	3,952,419	3,952,851	3,955,206	3,955,517	3,955,771	3,956,032	3,956,232	
6/30/2002	4,699,167	4,712,130	4,704,876	4,704,876	4,704,876	4,704,876	4,704,876		
6/30/2003	5,113,450	5,113,688	5,113,688	5,113,688	5,113,688	5,113,688			
6/30/2004	4,602,050	4,574,465	4,550,699	4,552,541	4,552,529				
6/30/2005	3,660,592	3,649,711	3,651,553	3,655,581					
6/30/2006	3,941,442	3,941,847	3,942,197						
6/30/2007	4,523,834	4,523,834							
6/30/2008	3,277,169								

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
OHIO
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	286,498	1,124,462	725,279	386,141	191,328	170,964	-16,954	-16,700	-491	-5,786	0	263	398
6/30/2001	1,011,366	680,912	844,219	253,021	183,206	-91,127	64,466	50,291	5,136	4,975	900	15,294	432
6/30/2002	717,952	1,352,280	716,738	700,705	-3,474	252,508	62,383	-25,379	669	0	3,462	12,963	-7,254
6/30/2003	693,922	1,828,054	1,354,489	268,688	-105,141	47,244	17,384	17,367	-3,058	269	146	238	0
6/30/2004	1,385,208	1,293,574	575,118	302,264	102,132	-70,952	-6,907	2,168	11,251	45,706	45,338	-27,585	-23,766
6/30/2005	921,976	1,034,047	584,679	221,685	15,909	113,778	181,840	-34,982	50,200	33,871	-40,426	-10,881	1,842
6/30/2006	1,412,416	855,406	822,998	-73,748	93,280	-24,824	49,563	93,774	56,463	4,273	570	405	350
6/30/2007	1,980,620	308,838	618,133	-383,524	151,877	60,912	61,384	96,835	35,196	25,289	0	0	
6/30/2008	840,789	661,732	520,025	428,904	-72,826	39,130	8,074	-4,869	14,035	-13,606	1,808		
6/30/2009	362,697	1,374,199	1,251,628	777,620	133,780	233,065	6,379	-160,681	0	1,313			
6/30/2010	1,199,181	2,045,139	-408,145	244,297	149,053	52,178	47,424	24,189	12,589				
6/30/2011	1,219,306	800,559	388,907	223,773	36,626	23,456	73,367	-21,957					
6/30/2012	677,684	1,175,629	488,477	273,539	-141,335	122,376	-13,074						
6/30/2013	752,436	894,931	579,974	133,079	70,226	173,722							
6/30/2014	1,437,692	1,378,532	648,250	78,293	43,852								
6/30/2015	542,962	1,173,901	421,107	241,965									
6/30/2016	876,211	941,045	798,875										
6/30/2017	1,534,394	353,663											
6/30/2018	651,947												

	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	0.0188	0.0739	0.0477	0.0254	0.0126	0.0112	-0.0011	-0.0011	0.0000	-0.0004	0.0000	0.0000	0.0000
6/30/2001	0.0773	0.0520	0.0645	0.0193	0.0140	-0.0070	0.0049	0.0038	0.0004	0.0004	0.0001	0.0012	0.0000
6/30/2002	0.0609	0.1147	0.0608	0.0595	-0.0003	0.0214	0.0053	-0.0022	0.0001	0.0000	0.0003	0.0011	-0.0006
6/30/2003	0.0630	0.1661	0.1230	0.0244	-0.0096	0.0043	0.0016	0.0016	-0.0003	0.0000	0.0000	0.0000	0.0000
6/30/2004	0.1178	0.1100	0.0489	0.0257	0.0087	-0.0060	-0.0006	0.0002	0.0010	0.0039	0.0039	-0.0023	-0.0020
6/30/2005	0.0775	0.0869	0.0491	0.0186	0.0013	0.0096	0.0153	-0.0029	0.0042	0.0028	-0.0034	-0.0009	0.0002
6/30/2006	0.1087	0.0658	0.0633	-0.0057	0.0072	-0.0019	0.0038	0.0072	0.0043	0.0003	0.0000	0.0000	0.0000
6/30/2007	0.1609	0.0251	0.0502	-0.0312	0.0123	0.0049	0.0050	0.0079	0.0029	0.0021	0.0000	0.0000	
6/30/2008	0.0709	0.0558	0.0438	0.0362	-0.0061	0.0033	0.0007	-0.0004	0.0012	-0.0011	0.0002		
6/30/2009	0.0285	0.1081	0.0984	0.0611	0.0105	0.0183	0.0005	-0.0126	0.0000	0.0001			
6/30/2010	0.0856	0.1459	-0.0291	0.0174	0.0106	0.0037	0.0034	0.0017	0.0009				
6/30/2011	0.0929	0.0610	0.0296	0.0170	0.0028	0.0018	0.0056	-0.0017					
6/30/2012	0.0569	0.0987	0.0410	0.0230	-0.0119	0.0103	-0.0011						
6/30/2013	0.0682	0.0811	0.0526	0.0121	0.0064	0.0157							
6/30/2014	0.1073	0.1028	0.0484	0.0058	0.0033								
6/30/2015	0.0501	0.1082	0.0388	0.0223									
6/30/2016	0.0616	0.0662	0.0562										
6/30/2017	0.1080	0.0249											
6/30/2018	0.0401												

Best 3/5	0.0730	0.0834	0.0473	0.0171	0.0041	0.0099	0.0015	-0.0001	0.0016	0.0008	0.0001	-0.0003	-0.0002
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
OHIO
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	1,752,711	2,011,827	2,114,252	1,901,064	1,847,714	1,852,017	1,892,546	1,893,184	1,904,093	1,904,093	1,931,369
6/30/2001	1,840,488	1,974,153	1,955,466	1,912,545	1,984,925	1,982,224	1,956,908	1,915,413	1,915,413	1,915,413	1,915,413
6/30/2002	1,593,867	1,623,252	1,873,243	1,806,048	1,727,022	1,699,103	1,701,733	1,742,822	1,755,322	1,705,322	1,705,322
6/30/2003	1,556,766	1,838,131	2,002,396	1,757,858	1,698,787	1,709,819	1,674,362	1,768,850	1,768,850	1,771,111	1,868,600
6/30/2004	1,470,013	1,645,912	1,914,605	1,628,065	1,667,165	1,571,037	1,573,789	1,538,488	1,525,101	1,529,109	1,540,877
6/30/2005	1,284,432	1,038,612	1,114,334	1,052,683	1,033,168	1,032,322	1,081,322	1,034,727	1,029,727	1,184,324	1,130,413
6/30/2006	967,361	910,909	1,014,402	967,780	968,788	967,589	967,589	966,089	956,089	956,089	956,089
6/30/2007	1,172,666	1,159,304	1,194,979	1,125,796	1,105,443	1,190,087	1,226,335	1,197,386	1,214,886	1,214,886	1,214,886
6/30/2008	1,914,362	2,191,647	2,049,557	1,891,670	1,787,116	1,790,205	1,790,205	1,790,205	1,790,205	1,790,205	1,790,205
6/30/2009	1,661,757	1,723,613	1,681,228	1,604,635	1,682,997	1,776,784	1,777,850	1,775,413	1,775,283	1,775,313	1,775,283
6/30/2010	1,487,558	1,343,058	1,346,216	1,145,356	1,261,256	1,269,684	1,210,980	1,182,184	1,227,038	1,226,473	
6/30/2011	1,376,403	1,427,899	1,630,541	1,621,829	1,743,847	1,674,003	1,724,677	1,704,799	1,648,948		
6/30/2012	1,362,033	1,292,748	1,403,669	1,258,595	1,273,065	1,283,065	1,258,165	1,358,065			
6/30/2013	815,255	1,010,000	1,067,828	1,104,303	1,155,559	1,154,934	1,195,059				
6/30/2014	1,606,808	1,374,637	1,410,929	1,372,329	1,414,018	1,483,497					
6/30/2015	1,457,792	1,456,363	1,517,322	1,602,088	1,829,756						
6/30/2016	1,168,372	1,283,700	1,611,320	1,738,967							
6/30/2017	1,220,044	1,246,679	1,338,697								
6/30/2018	1,663,293	1,871,190									
6/30/2019	1,709,529										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	1,946,369	1,946,369	1,938,036	1,919,850	1,904,847	1,904,847	1,904,847	1,904,847	1,904,847		
6/30/2001	1,915,413	1,915,413	1,915,413	1,915,413	1,915,413	1,915,413	1,915,413	1,915,413			
6/30/2002	1,705,322	1,705,322	1,705,322	1,705,322	1,705,322	1,705,322	1,705,322				
6/30/2003	1,768,600	1,818,600	1,770,519	1,770,519	1,770,519	1,770,444					
6/30/2004	1,578,560	1,578,570	1,578,560	1,578,565	1,578,110						
6/30/2005	1,130,413	1,130,413	1,130,413	1,130,308							
6/30/2006	956,089	956,089	956,089								
6/30/2007	1,214,886	1,214,886									
6/30/2008	1,790,205										

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

OHIO

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	1.148	1.051	0.899	0.972	1.002	1.022	1.000	1.006	1.000	1.014	1.008
6/30/2001	1.073	0.991	0.978	1.038	0.999	0.987	0.979	1.000	1.000	1.000	1.000
6/30/2002	1.018	1.154	0.964	0.956	0.984	1.002	1.024	1.007	0.972	1.000	1.000
6/30/2003	1.181	1.089	0.878	0.966	1.006	0.979	1.056	1.000	1.001	1.055	0.946
6/30/2004	1.120	1.163	0.850	1.024	0.942	1.002	0.978	0.991	1.003	1.008	1.024
6/30/2005	0.809	1.073	0.945	0.981	0.999	1.047	0.957	0.995	1.150	0.954	1.000
6/30/2006	0.942	1.114	0.954	1.001	0.999	1.000	0.998	0.990	1.000	1.000	1.000
6/30/2007	0.989	1.031	0.942	0.982	1.077	1.030	0.976	1.015	1.000	1.000	1.000
6/30/2008	1.145	0.935	0.923	0.945	1.002	1.000	1.000	1.000	1.000	1.000	1.000
6/30/2009	1.037	0.975	0.954	1.049	1.056	1.001	0.999	1.000	1.000	1.000	
6/30/2010	0.903	1.002	0.851	1.101	1.007	0.954	0.976	1.038	1.000		
6/30/2011	1.037	1.142	0.995	1.075	0.960	1.030	0.988	0.967			
6/30/2012	0.949	1.086	0.897	1.011	1.008	0.981	1.079				
6/30/2013	1.239	1.057	1.034	1.046	0.999	1.035					
6/30/2014	0.856	1.026	0.973	1.030	1.049						
6/30/2015	0.999	1.042	1.056	1.142							
6/30/2016	1.099	1.255	1.079								
6/30/2017	1.022	1.074									
6/30/2018	1.125										

3 Yr Mean 1.082 1.124 1.036 1.073 1.019 1.015 1.014 1.002 1.000 1.000 1.000

Best 3/5 1.040 1.058 1.021 1.050 1.005 1.004 0.996 1.005 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	1.000	0.996	0.991	0.992	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	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *
6/30/2003	1.028	0.974	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	1.000	1.000					
6/30/2006	1.000	1.000						
6/30/2007	1.000							

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

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

Development From

A.Y.E.	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					1.005	1.004	0.996	1.005	1.000	1.000	1.000
6/30/2016				1.050	1.005	1.004	0.996	1.005	1.000	1.000	1.000
6/30/2017			1.021	1.050	1.005	1.004	0.996	1.005	1.000	1.000	1.000
6/30/2018		1.058	1.021	1.050	1.005	1.004	0.996	1.005	1.000	1.000	1.000
6/30/2019	1.040	1.058	1.021	1.050	1.005	1.004	0.996	1.005	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.010
6/30/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.061
6/30/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.083
6/30/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.146
6/30/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.191

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
OHIO
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	139,036	337,220	715,857	944,458	856,699	878,157	901,318	910,853	941,195	949,639	961,935
6/30/2001	104,579	175,620	329,951	536,165	699,216	813,204	864,682	865,498	865,442	865,446	865,446
6/30/2002	74,414	134,390	417,875	489,764	486,632	500,949	506,413	526,590	526,074	503,161	503,161
6/30/2003	51,947	140,413	168,223	1,005,541	1,033,840	1,075,388	1,082,509	1,178,344	1,200,670	1,131,205	1,117,809
6/30/2004	69,624	214,089	435,631	468,902	528,875	560,525	615,148	642,247	648,663	658,184	664,659
6/30/2005	61,187	170,522	170,592	379,839	460,347	310,507	311,087	320,902	333,093	775,481	926,307
6/30/2006	163,916	249,229	334,841	456,529	510,512	715,653	752,742	755,369	766,052	766,052	766,052
6/30/2007	72,514	196,062	568,958	618,981	656,407	726,477	837,063	864,953	875,212	877,801	877,801
6/30/2008	278,929	483,865	755,721	761,958	864,620	864,396	864,396	864,396	864,396	864,396	864,396
6/30/2009	228,264	387,131	596,383	685,936	736,266	813,306	826,647	826,819	826,848	836,556	840,327
6/30/2010	130,237	248,716	482,579	481,149	552,593	575,621	562,673	562,828	564,538	565,104	
6/30/2011	194,148	241,333	397,473	943,004	1,488,404	1,958,366	2,050,815	2,065,707	2,050,361		
6/30/2012	153,140	238,978	343,622	365,539	410,336	472,559	499,345	507,691			
6/30/2013	66,734	124,980	275,114	328,365	386,212	400,506	419,187				
6/30/2014	286,266	414,141	664,361	713,766	875,696	1,142,037					
6/30/2015	367,829	637,054	1,198,846	2,105,867	2,323,206						
6/30/2016	120,931	204,804	297,334	653,655							
6/30/2017	160,202	285,914	434,114								
6/30/2018	170,522	338,253									
6/30/2019	85,104										

<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	961,935	961,935	962,753	962,753	962,753	962,753	962,753	962,753	962,753
6/30/2001	865,574	865,574	865,574	865,574	865,574	865,574	865,574	865,574	
6/30/2002	503,161	503,161	503,161	503,161	503,161	503,161	503,161		
6/30/2003	1,108,831	1,146,985	1,174,589	1,174,589	1,174,589	1,174,589			
6/30/2004	665,532	670,136	676,961	676,961	677,561				
6/30/2005	926,307	926,307	926,307	926,307					
6/30/2006	766,052	766,052	766,052						
6/30/2007	877,801	877,801							
6/30/2008	864,396								

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

	Increments												
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2000	198,184	378,637	228,601	-87,759	21,458	23,161	9,535	30,342	8,444	12,296	0	0	818
6/30/2001	71,041	154,331	206,214	163,051	113,988	51,478	816	-56	4	0	128	0	0
6/30/2002	59,976	283,485	71,889	-3,132	14,317	5,464	20,177	-516	-22,913	0	0	0	0
6/30/2003	88,466	27,810	837,318	28,299	41,548	7,121	95,835	22,326	-69,465	-13,396	-8,978	38,154	27,604
6/30/2004	144,465	221,542	33,271	59,973	31,650	54,623	27,099	6,416	9,521	6,475	873	4,604	6,825
6/30/2005	109,335	70	209,247	80,508	-149,840	580	9,815	12,191	442,388	150,826	0	0	0
6/30/2006	85,313	85,612	121,688	53,983	205,141	37,089	2,627	10,683	0	0	0	0	0
6/30/2007	123,548	372,896	50,023	37,426	70,070	110,586	27,890	10,259	2,589	0	0	0	0
6/30/2008	204,936	271,856	6,237	102,662	-224	0	0	0	0	0	0	0	0
6/30/2009	158,867	209,252	89,553	50,330	77,040	13,341	172	29	9,708	3,771			
6/30/2010	118,479	233,863	-1,430	71,444	23,028	-12,948	155	1,710	566				
6/30/2011	47,185	156,140	545,531	545,400	469,962	92,449	14,892	-15,346					
6/30/2012	85,838	104,644	21,917	44,797	62,223	26,786	8,346						
6/30/2013	58,246	150,134	53,251	57,847	14,294	18,681							
6/30/2014	127,875	250,220	49,405	161,930	266,341								
6/30/2015	269,225	561,792	907,021	217,339									
6/30/2016	83,873	92,530	356,321										
6/30/2017	125,712	148,200											
6/30/2018	167,731												

	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	0.0860	0.1643	0.0992	-0.0381	0.0093	0.0100	0.0041	0.0132	0.0037	0.0053	0.0000	0.0000	0.0004
6/30/2001	0.0334	0.0726	0.0970	0.0767	0.0536	0.0242	0.0004	0.0000	0.0000	0.0000	0.0001	0.0000	0.0000
6/30/2002	0.0333	0.1576	0.0400	-0.0017	0.0080	0.0030	0.0112	-0.0003	-0.0127	0.0000	0.0000	0.0000	0.0000
6/30/2003	0.0407	0.0128	0.3847	0.0130	0.0191	0.0033	0.0440	0.0103	-0.0319	-0.0062	-0.0041	0.0175	0.0127
6/30/2004	0.0644	0.0988	0.0148	0.0267	0.0141	0.0244	0.0121	0.0029	0.0042	0.0029	0.0004	0.0021	0.0030
6/30/2005	0.0709	0.0000	0.1358	0.0522	-0.0972	0.0004	0.0064	0.0079	0.2871	0.0979	0.0000	0.0000	0.0000
6/30/2006	0.0864	0.0867	0.1232	0.0546	0.2076	0.0375	0.0027	0.0108	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2007	0.1010	0.3048	0.0409	0.0306	0.0573	0.0904	0.0228	0.0084	0.0021	0.0000	0.0000	0.0000	
6/30/2008	0.0939	0.1246	0.0029	0.0470	-0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
6/30/2009	0.0626	0.0825	0.0353	0.0198	0.0304	0.0053	0.0001	0.0000	0.0038	0.0015			
6/30/2010	0.0847	0.1672	-0.0010	0.0511	0.0165	-0.0093	0.0001	0.0012	0.0004				
6/30/2011	0.0206	0.0683	0.2387	0.2386	0.2056	0.0404	0.0065	-0.0067					
6/30/2012	0.0568	0.0692	0.0145	0.0296	0.0412	0.0177	0.0055						
6/30/2013	0.0471	0.1215	0.0431	0.0468	0.0116	0.0151							
6/30/2014	0.0646	0.1264	0.0250	0.0818	0.1346								
6/30/2015	0.0900	0.1877	0.3031	0.0726									
6/30/2016	0.0340	0.0375	0.1443										
6/30/2017	0.0650	0.0767											
6/30/2018	0.0578												

Best 3/5	0.0625	0.1082	0.0708	0.0671	0.0641	0.0127	0.0019	0.0004	0.0008	0.0005	0.0000	0.0007	0.0010
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PREMISES/OPERATIONS (Subline Code 334)
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 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								

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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

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\$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										

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Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
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												
	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	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												

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
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

	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>
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												

	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	0.0419	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 *			

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											

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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

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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											

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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

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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:											
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	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										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
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 *			

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.	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	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.	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	0.0640	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) YEAR ENDING QUARTER*		(2) MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES	(3) CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES	(1) YEAR ENDING QUARTER*		(2) MANUFACTURERS CLASS GROUP SALES EXPOSURE INDICES	(3) CONTRACTORS CLASS GROUP PAYROLL EXPOSURE INDICES
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 <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	\$ 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 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	\$ 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

*

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

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

CLASS EXCEPTIONS

The following class exceptions apply by state:

Class Group 10

47469 Not valid for New Jersey

Class Group 13

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

Class Group 14

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

Class Group 32

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

Class Group 33

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

Class Group 35

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

Class Group 38

41620 Not valid for New York

Class Group 39

93169 Valid only for Louisiana

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

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	12/31/2016	\$23,878,780	1.000		1.062				\$25,359,264
	12/31/2017	25,804,701	1.000		1.052				27,146,545
	12/31/2018	26,885,500	1.006		1.037				28,047,545
MULTILINE	12/31/2016	\$83,435,135	1.000		1.063		0.859		\$76,186,040
	12/31/2017	86,784,843	1.000		1.054		0.859		78,573,782
	12/31/2018	88,688,712	1.006		1.038		0.859		79,553,052
TOTAL	12/31/2016								\$101,545,304
	12/31/2017								105,720,327
	12/31/2018								107,600,597

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

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDING FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2020 BY AN EXPONENTIAL PROJECTION OF THE AVERAGE ANNUAL EXPOSURE TREND FACTOR. THE DERIVATION OF THIS EXPOSURE TREND FACTOR IS SHOWN IN SECTION F - AVERAGE ANNUAL EXPOSURE TRENDS.

* THE IMPLICIT PACKAGE MODIFICATION FACTORS APPLIED TO THE DATA FOR INDIVIDUAL PROGRAMS ARE SHOWN IN SECTION F - IMPLICIT PACKAGE MODIFICATION FACTORS.

MULTISTATE
PRODUCTS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ. FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2016	\$11,436,770		1.093		1.085		1.159		0.927		\$14,571,909
		12/31/2017	9,406,618		1.443		1.085		1.126		0.941		15,604,778
		12/31/2018	6,940,526		2.035		1.085		1.093		0.956		16,012,701
BI	ALAE	12/31/2016	\$18,375,350				1.085		1.159		0.927		\$21,420,447
		12/31/2017	14,473,583				1.085		1.126		0.941		16,639,252
		12/31/2018	20,442,677				1.085		1.093		0.956		23,176,378
PD	B/L INDEMNITY	12/31/2016	\$18,812,804		1.209		1.085		1.338		0.927		\$30,608,738
		12/31/2017	17,734,316		1.311		1.085		1.262		0.941		29,956,830
		12/31/2018	12,754,743		1.529		1.085		1.191		0.956		24,092,318
PD	ALAE	12/31/2016	\$28,336,036				1.085		1.338		0.927		\$38,133,326
		12/31/2017	27,060,311				1.085		1.262		0.941		34,866,753
		12/31/2018	21,891,329				1.085		1.191		0.956		27,044,037
	TOTAL												
	FULL COVERAGE	12/31/2016											\$104,734,419
		12/31/2017											97,067,612
		12/31/2018											90,325,434

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

MULTISTATE
PRODUCTS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ. FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2016	\$1,590,170		1.234		1.085		1.159		0.927		\$2,287,450
		12/31/2017	1,621,225		1.485		1.085		1.126		0.941		2,767,754
		12/31/2018	813,295		2.426		1.085		1.093		0.956		2,236,901
BI	ALAE	12/31/2016	\$2,146,076				1.085		1.159		0.927		\$2,501,716
		12/31/2017	2,883,401				1.085		1.126		0.941		3,314,842
		12/31/2018	3,023,366				1.085		1.093		0.956		3,427,666
PD	B/L INDEMNITY	12/31/2016	\$2,207,724		1.085		1.085		1.338		0.927		\$3,223,592
		12/31/2017	3,102,310		1.123		1.085		1.262		0.941		4,488,939
		12/31/2018	2,386,977		1.308		1.085		1.191		0.956		3,857,051
PD	ALAE	12/31/2016	\$2,805,848				1.085		1.338		0.927		\$3,775,980
		12/31/2017	6,391,807				1.085		1.262		0.941		8,235,735
		12/31/2018	3,944,204				1.085		1.191		0.956		4,872,578
	TOTAL DED COVERAGE	12/31/2016											\$11,788,739
		12/31/2017											18,807,269
		12/31/2018											14,394,195
	TOTAL	12/31/2016											\$116,523,158
		12/31/2017											115,874,882
		12/31/2018											104,719,629

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

MULTISTATE
Products
Subline Code 336
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	0.843
35	Not Applicable	--
36	Service Policy	0.909
37	Industrial/Processing Policy	0.866
38	Not Applicable	--

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

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

MULTISTATE
PRODUCTS

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2011	204,835,056	208,164,225	208,042,486	208,037,218	208,037,597	208,035,967	208,035,999	208,035,999
12/31/2012	214,724,779	217,698,788	217,681,536	217,695,894	217,687,776	217,688,000	217,685,880	
12/31/2013	225,261,039	227,627,237	227,623,277	227,562,626	227,560,295	227,560,819		
12/31/2014	232,396,278	238,264,563	237,985,796	237,948,271	237,871,639			
12/31/2015	235,028,602	235,761,953	235,508,577	235,439,321				
12/31/2016	224,899,093	224,647,735	224,822,866					
12/31/2017	220,373,248	221,519,070						
12/31/2018	218,683,098							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2011	1.016	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.014	1.000	1.000	1.000	1.000	1.000	
12/31/2013	1.011	1.000	1.000	1.000	1.000		
12/31/2014	1.025	0.999	1.000	1.000			
12/31/2015	1.003	0.999	1.000				
12/31/2016	0.999	1.001					
12/31/2017	1.005						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.006	1.000

Accident Year Ending	Exposure Development From <u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>	<u>Factor</u>
12/31/2016			1.000	1.000
12/31/2017		1.000	1.000	1.000
12/31/2018	1.006	1.000	1.000	1.006

MULTISTATE PRODUCTS LOSS DEVELOPMENT DATA

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

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	5,717,015	10,569,732	14,356,450	16,981,064	17,081,349	16,929,106	16,893,460	16,604,162	17,052,217	17,286,547	17,112,687
12/31/2000	6,449,962	10,033,274	13,729,433	15,431,034	15,323,473	15,192,172	15,868,032	15,345,582	15,225,466	15,293,967	15,207,277
12/31/2001	7,537,915	11,487,533	15,110,683	15,697,373	16,074,033	16,099,785	16,387,745	16,733,846	16,433,076	16,289,764	16,609,946
12/31/2002	6,793,461	10,503,399	14,106,818	15,968,391	15,448,574	14,723,038	14,522,061	14,285,828	14,281,474	14,309,545	14,598,065
12/31/2003	7,104,756	11,402,396	14,372,287	15,265,769	14,684,755	13,983,099	13,681,336	14,216,365	14,559,196	14,748,307	14,718,788
12/31/2004	6,651,990	10,441,136	13,710,157	15,174,010	14,832,935	13,841,888	13,850,098	13,729,546	14,091,358	14,203,538	14,205,116
12/31/2005	8,388,932	10,021,755	12,984,688	12,649,875	12,987,896	13,143,146	13,019,008	13,289,851	13,064,271	12,964,345	12,917,622
12/31/2006	7,717,029	11,993,600	15,910,477	16,192,312	15,887,278	16,078,375	15,954,977	16,219,028	16,474,800	16,427,133	16,066,903
12/31/2007	8,901,689	13,932,807	17,205,969	18,297,746	18,098,623	18,250,071	17,760,766	17,751,594	17,533,520	17,427,818	17,555,300
12/31/2008	9,101,834	13,238,554	15,942,410	16,274,984	17,980,803	16,728,097	16,604,973	16,425,051	16,461,558	16,505,746	16,743,765
12/31/2009	10,881,954	13,556,300	16,014,683	16,208,587	15,902,856	15,995,618	15,897,357	15,979,180	15,924,448	16,188,362	
12/31/2010	10,846,473	15,004,305	16,577,497	17,234,052	17,530,587	16,100,506	15,901,753	15,895,140	15,920,906		
12/31/2011	8,727,742	11,726,521	14,822,904	14,979,662	14,308,465	14,177,131	14,036,555	14,166,737			
12/31/2012	8,420,808	12,625,212	16,559,269	16,946,741	16,954,821	16,626,019	16,440,010				
12/31/2013	6,669,511	9,461,665	13,116,130	13,884,875	14,228,247	14,050,212					
12/31/2014	7,382,818	10,139,074	13,608,235	15,279,621	14,775,408						
12/31/2015	7,287,436	9,520,900	12,456,831	13,847,593							
12/31/2016	6,051,107	8,703,775	11,202,564								
12/31/2017	6,629,159	9,812,226									
12/31/2018	6,778,342										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/1999	17,044,753	16,931,356	17,037,761	17,293,386	18,083,352	18,329,418	18,382,966	17,460,390	17,346,771		
12/31/2000	15,218,304	15,368,268	15,413,455	15,610,958	15,910,110	15,960,093	16,410,539	16,447,518			
12/31/2001	16,929,441	17,035,066	17,263,078	17,590,532	17,529,555	17,760,304	17,773,256				
12/31/2002	15,064,726	14,748,163	14,862,938	14,539,610	14,785,186	14,768,063					
12/31/2003	14,735,626	14,910,007	14,830,563	14,898,154	15,064,348						
12/31/2004	14,073,211	13,963,202	14,140,362	14,187,343							
12/31/2005	12,830,165	12,848,326	12,845,367								
12/31/2006	16,359,934	16,563,503									
12/31/2007	17,532,898										

PRODUCTS (Subline Code 336)

FULL COVERAGE

MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.849	1.358	1.183	1.006	0.991	0.998	0.983	1.027	1.014	0.990	0.996
12/31/2000	1.556	1.368	1.124	0.993	0.991	1.044	0.967	0.992	1.004	0.994	1.001
12/31/2001	1.524	1.315	1.039	1.024	1.002	1.018	1.021	0.982	0.991	1.020	1.019
12/31/2002	1.546	1.343	1.132	0.967	0.953	0.986	0.984	1.000	1.002	1.020	1.032
12/31/2003	1.605	1.260	1.062	0.962	0.952	0.978	1.039	1.024	1.013	0.998	1.001
12/31/2004	1.570	1.313	1.107	0.978	0.933	1.001	0.991	1.026	1.008	1.000	0.991
12/31/2005	1.195	1.296	0.974	1.027	1.012	0.991	1.021	0.983	0.992	0.996	0.993
12/31/2006	1.554	1.327	1.018	0.981	1.012	0.992	1.017	1.016	0.997	0.978	1.018
12/31/2007	1.565	1.235	1.063	0.989	1.008	0.973	0.999	0.988	0.994	1.007	0.999
12/31/2008	1.454	1.204	1.021	1.105	0.930	0.993	0.989	1.002	1.003	1.014	
12/31/2009	1.246	1.181	1.012	0.981	1.006	0.994	1.005	0.997	1.017		
12/31/2010	1.383	1.105	1.040	1.017	0.918	0.988	1.000	1.002			
12/31/2011	1.344	1.264	1.011	0.955	0.991	0.990	1.009				
12/31/2012	1.499	1.312	1.023	1.000	0.981	0.989					
12/31/2013	1.419	1.386	1.059	1.025	0.987						
12/31/2014	1.373	1.342	1.123	0.967							
12/31/2015	1.306	1.308	1.112								
12/31/2016	1.438	1.287									
12/31/2017	1.480										
3 Yr Mean	1.408	1.312	1.098	0.997	0.986	0.989	1.005	1.000	1.005	1.000	1.003
Best 3/5	1.410	1.321	1.065	0.995	0.986	0.991	1.001	1.000	0.998	1.001	0.998

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.993	1.006	1.015	1.046	1.014	1.003	0.950	0.993			
12/31/2000	1.010	1.003	1.013	1.019	1.003	1.028	1.002	1.002 *			
12/31/2001	1.006	1.013	1.019	0.997	1.013	1.001	1.003 *	1.002 *			
12/31/2002	0.979	1.008	0.978	1.017	0.999	1.006 *	1.003 *	1.002 *			
12/31/2003	1.012	0.995	1.005	1.011	1.016 *	1.006 *	1.003 *	1.002 *			
12/31/2004	0.992	1.013	1.003								
12/31/2005	1.001	1.000									
12/31/2006	1.012										
3 Yr Mean	1.002	1.003	0.995	1.008	1.005 @	1.011 @	0.976 @	0.993 @			
Best 3/5	1.002	1.007	1.007	1.016	1.010 *	1.005 *	1.003 *	1.002 *			

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					0.986	0.991	1.001	1.000	0.998	1.001	0.998
12/31/2015				0.995	0.986	0.991	1.001	1.000	0.998	1.001	0.998
12/31/2016			1.065	0.995	0.986	0.991	1.001	1.000	0.998	1.001	0.998
12/31/2017		1.321	1.065	0.995	0.986	0.991	1.001	1.000	0.998	1.001	0.998
12/31/2018	1.410	1.321	1.065	0.995	0.986	0.991	1.001	1.000	0.998	1.001	0.998

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.002	1.007	1.007	1.016	1.010	1.005	1.003	1.002	1.004*	1.031
12/31/2015	1.002	1.007	1.007	1.016	1.010	1.005	1.003	1.002	1.004*	1.026
12/31/2016	1.002	1.007	1.007	1.016	1.010	1.005	1.003	1.002	1.004*	1.093
12/31/2017	1.002	1.007	1.007	1.016	1.010	1.005	1.003	1.002	1.004*	1.443
12/31/2018	1.002	1.007	1.007	1.016	1.010	1.005	1.003	1.002	1.004*	2.035

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	489,628	684,095	942,281	1,109,567	1,227,393	1,100,508	1,319,661	1,155,355	1,144,023	1,070,122	1,193,595
12/31/2000	870,239	1,069,778	1,256,990	1,495,480	1,409,661	1,375,363	1,531,917	1,595,954	1,673,321	1,559,785	1,688,780
12/31/2001	498,354	1,028,391	1,417,213	1,703,023	1,477,859	1,673,159	1,988,228	1,953,088	1,991,661	1,908,726	1,929,624
12/31/2002	553,001	1,105,166	1,453,740	1,389,328	1,624,546	1,622,279	1,695,928	1,520,005	1,468,078	1,471,973	1,469,628
12/31/2003	630,019	904,600	939,108	1,634,794	1,374,153	1,335,817	1,390,331	1,381,834	1,384,309	1,389,957	1,392,068
12/31/2004	1,179,217	1,433,888	2,231,909	2,366,761	2,365,969	2,239,999	2,102,002	2,087,667	2,087,050	2,088,514	2,102,805
12/31/2005	706,817	985,457	1,733,435	1,813,687	1,197,901	1,201,595	1,239,458	1,172,627	1,070,138	1,065,713	1,070,204
12/31/2006	1,012,660	1,790,467	2,007,740	1,972,457	1,682,504	1,614,930	1,643,339	1,690,785	1,594,811	1,599,313	1,627,214
12/31/2007	1,775,707	2,300,635	2,174,000	2,490,444	2,554,309	2,089,228	2,095,655	2,202,232	2,206,643	2,231,632	2,241,907
12/31/2008	1,030,087	1,440,957	1,766,961	1,859,373	1,963,092	2,013,719	2,129,233	2,101,703	2,024,204	2,011,854	2,009,628
12/31/2009	893,756	969,404	1,137,659	1,272,024	1,495,638	1,642,179	1,586,940	1,581,941	1,674,167	1,671,940	
12/31/2010	1,046,857	1,879,906	2,031,526	2,136,140	2,267,507	2,464,744	2,417,405	2,216,188	2,705,107		
12/31/2011	1,213,415	1,646,204	2,053,142	1,769,937	1,745,346	1,750,128	1,848,096	1,855,194			
12/31/2012	1,026,582	1,252,871	1,743,602	1,627,904	1,495,152	1,692,087	1,795,150				
12/31/2013	693,051	981,104	1,044,864	1,228,706	1,315,719	1,375,968					
12/31/2014	754,627	1,610,710	1,872,354	2,138,741	2,078,516						
12/31/2015	880,830	1,190,955	1,183,366	1,486,877							
12/31/2016	876,851	1,130,282	1,561,883								
12/31/2017	509,952	1,322,768									
12/31/2018	847,528										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	1,193,496	1,477,295	1,416,737	1,333,829	1,342,618	1,329,540	1,329,540	1,275,033	1,275,033
12/31/2000	1,740,903	1,721,132	1,837,562	1,883,321	1,873,869	1,962,250	1,965,249	1,966,124	
12/31/2001	1,951,898	1,913,648	1,923,502	1,920,740	1,916,741	1,923,340	1,916,740		
12/31/2002	1,469,628	1,470,258	1,471,607	1,474,308	1,474,307	1,499,307			
12/31/2003	1,392,084	1,392,183	1,394,884	1,394,883	1,394,883				
12/31/2004	2,098,729	2,101,430	2,101,429	2,101,429					
12/31/2005	1,072,911	1,073,003	1,072,904						
12/31/2006	1,602,011	1,602,011							
12/31/2007	2,259,132								

PRODUCTS (Subline Code 336)

DEDUCTIBLE

MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.397	1.377	1.178	1.106	0.897	1.199	0.875	0.990	0.935	1.115	1.000
12/31/2000	1.229	1.175	1.190	0.943	0.976	1.114	1.042	1.048	0.932	1.083	1.031
12/31/2001	2.064	1.378	1.202	0.868	1.132	1.188	0.982	1.020	0.958	1.011	1.012
12/31/2002	1.998	1.315	0.956	1.169	0.999	1.045	0.896	0.966	1.003	0.998	1.000
12/31/2003	1.436	1.038	1.741	0.841	0.972	1.041	0.994	1.002	1.004	1.002	1.000
12/31/2004	1.216	1.557	1.060	1.000	0.947	0.938	0.993	1.000	1.001	1.007	0.998
12/31/2005	1.394	1.759	1.046	0.660	1.003	1.032	0.946	0.913	0.996	1.004	1.003
12/31/2006	1.768	1.121	0.982	0.853	0.960	1.018	1.029	0.943	1.003	1.017	0.985
12/31/2007	1.296	0.945	1.146	1.026	0.818	1.003	1.051	1.002	1.011	1.005	1.008
12/31/2008	1.399	1.226	1.052	1.056	1.026	1.057	0.987	0.963	0.994	0.999	
12/31/2009	1.085	1.174	1.118	1.176	1.098	0.966	0.997	1.058	0.999		
12/31/2010	1.796	1.081	1.051	1.061	1.087	0.981	0.917	1.221			
12/31/2011	1.357	1.247	0.862	0.986	1.003	1.056	1.004				
12/31/2012	1.220	1.392	0.934	0.918	1.132	1.061					
12/31/2013	1.416	1.065	1.176	1.071	1.046						
12/31/2014	2.134	1.162	1.142	0.972							
12/31/2015	1.352	0.994	1.256								
12/31/2016	1.289	1.382									
12/31/2017	2.594										
3 Yr Mean	1.745	1.179	1.191	0.987	1.060	1.033	0.973	1.081	1.001	1.007	0.999
Best 3/5	1.634	1.203	1.084	1.006	1.077	1.031	0.996	1.008	0.999	1.005	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.238	0.959	0.941	1.007	0.990	1.000	0.959	1.000			
12/31/2000	0.989	1.068	1.025	0.995	1.047	1.002	1.000	1.000 *			
12/31/2001	0.980	1.005	0.999	0.998	1.003	0.997	1.002 *	1.000 *			
12/31/2002	1.000	1.001	1.002	1.000	1.017	1.006 *	1.002 *	1.000 *			
12/31/2003	1.000	1.002	1.000	1.000	0.999 *	1.006 *	1.002 *	1.000 *			
12/31/2004	1.001	1.000	1.000								
12/31/2005	1.000	1.000									
12/31/2006	1.000										
3 Yr Mean	1.000	1.001	1.001	0.999	1.022 @	1.000 @	0.980 @	1.000 @			
Best 3/5	1.000	1.001	1.001	0.999	1.006 *	1.003 *	1.001 *	1.000 *			

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.077	1.031	0.996	1.008	0.999	1.005	1.000
12/31/2015				1.006	1.077	1.031	0.996	1.008	0.999	1.005	1.000
12/31/2016			1.084	1.006	1.077	1.031	0.996	1.008	0.999	1.005	1.000
12/31/2017		1.203	1.084	1.006	1.077	1.031	0.996	1.008	0.999	1.005	1.000
12/31/2018	1.634	1.203	1.084	1.006	1.077	1.031	0.996	1.008	0.999	1.005	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.000	1.001	1.001	0.999	1.006	1.003	1.001	1.000	1.000*	1.132
12/31/2015	1.000	1.001	1.001	0.999	1.006	1.003	1.001	1.000	1.000*	1.138
12/31/2016	1.000	1.001	1.001	0.999	1.006	1.003	1.001	1.000	1.000*	1.234
12/31/2017	1.000	1.001	1.001	0.999	1.006	1.003	1.001	1.000	1.000*	1.485
12/31/2018	1.000	1.001	1.001	0.999	1.006	1.003	1.001	1.000	1.000*	2.426

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:											
A.Y.E	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	1,161,678	3,985,613	7,387,691	10,668,200	13,233,772	14,548,644	15,046,702	15,197,863	16,154,995	17,507,138	18,212,354
12/31/2000	1,120,843	4,194,972	8,278,858	11,903,286	13,579,226	14,892,898	17,194,649	17,887,365	19,023,750	19,778,183	19,958,554
12/31/2001	1,749,799	5,171,981	8,442,798	10,704,339	13,917,491	15,584,906	17,349,240	19,004,466	19,379,048	19,351,876	19,689,370
12/31/2002	1,599,652	3,784,060	8,215,607	12,445,362	15,871,320	18,902,695	19,187,685	19,940,615	20,453,984	20,909,959	21,184,268
12/31/2003	1,390,196	4,232,804	8,816,128	14,113,556	17,963,232	19,410,673	20,052,354	21,073,727	20,775,505	21,728,862	22,881,859
12/31/2004	963,866	3,137,637	6,575,179	10,512,971	13,408,866	13,685,622	15,164,856	16,013,952	16,903,080	18,100,276	18,247,993
12/31/2005	1,467,363	3,040,154	5,503,467	7,694,767	9,975,868	12,148,120	12,239,645	12,581,531	12,796,693	13,157,614	13,451,044
12/31/2006	1,914,530	6,329,533	8,227,758	11,090,346	12,902,778	14,472,025	16,502,307	17,833,084	16,905,923	16,987,308	17,004,217
12/31/2007	2,349,364	6,833,692	10,526,282	14,448,149	17,648,878	19,486,806	20,643,209	20,870,362	21,097,686	25,424,744	25,431,969
12/31/2008	1,739,266	4,066,748	8,121,453	13,713,388	17,755,230	19,922,808	19,832,125	20,252,091	20,562,572	20,729,111	20,878,511
12/31/2009	3,228,503	5,776,824	10,277,218	13,501,689	15,820,824	16,890,759	16,949,491	17,221,537	17,213,012	17,312,308	
12/31/2010	2,015,921	5,540,961	9,555,638	14,943,874	17,277,804	18,031,842	18,245,560	18,420,474	18,543,926		
12/31/2011	2,319,665	5,503,119	9,998,365	13,375,894	15,347,227	16,612,662	17,673,645	17,615,972			
12/31/2012	2,394,118	7,047,002	15,699,422	20,885,254	24,280,165	27,045,761	27,252,110				
12/31/2013	1,553,046	4,820,251	8,692,872	11,512,617	13,661,849	15,094,943					
12/31/2014	1,584,286	4,365,831	8,163,959	12,070,876	15,019,566						
12/31/2015	2,191,076	4,724,577	8,307,097	12,511,444							
12/31/2016	1,434,181	3,963,589	8,916,348								
12/31/2017	1,249,751	3,364,322									
12/31/2018	2,045,496										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	18,624,785	19,125,647	19,695,875	20,534,413	21,868,607	22,419,334	22,841,682	23,368,424	23,630,162
12/31/2000	20,286,810	20,586,684	20,968,539	21,098,560	21,347,767	21,525,516	21,664,477	21,962,086	
12/31/2001	19,987,812	20,329,171	20,609,279	20,912,049	21,122,306	21,422,486	21,577,685		
12/31/2002	23,638,152	23,557,837	23,531,498	22,785,011	22,903,075	23,404,020			
12/31/2003	22,818,076	23,080,027	22,412,276	22,507,667	22,549,549				
12/31/2004	18,404,058	18,527,598	18,657,113	18,911,037					
12/31/2005	13,626,250	13,729,752	13,855,899						
12/31/2006	17,017,417	17,191,531							
12/31/2007	25,534,736								

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

	Increments												
A.Y.E	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	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	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	0.0858	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

A.Y.E.	183:171	195:183	207:195	Link Ratios 219:207	231:219	243:231	Ult:243
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

<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>
	0.530	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

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	9,454,560	24,966,681	0.282	7,040,617	16,495,177	1.114	18,375,350
12/31/2017	2,930,700	23,025,028	0.437	10,061,952	12,992,652	1.114	14,473,583
12/31/2018	2,013,902	30,824,497	0.530	16,336,996	18,350,898	1.114	20,442,677

* Calculated Using Modified Bondy Method

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

\$100,000 Basic Limit Losses as of:

A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	8,775,392	11,535,910	13,261,731	14,911,838	14,482,216	15,518,987	15,373,379	16,532,220	17,305,331	17,611,023	17,653,455
12/31/2000	9,359,243	12,279,206	13,973,001	14,691,586	15,996,268	16,853,143	17,692,485	18,458,300	18,703,896	19,022,889	19,036,275
12/31/2001	10,869,760	13,663,578	17,452,620	18,711,416	18,613,153	19,344,924	20,491,312	20,372,410	20,877,064	21,074,729	21,359,528
12/31/2002	8,533,174	13,870,196	16,823,277	16,055,637	16,062,495	17,132,778	17,509,920	17,773,076	18,044,002	18,222,620	18,780,953
12/31/2003	9,012,463	11,099,270	13,275,916	14,336,459	15,527,939	16,801,077	17,205,204	17,822,810	18,396,081	18,716,324	18,777,872
12/31/2004	9,194,145	10,781,272	12,043,858	12,480,851	13,822,864	14,106,820	14,439,410	14,835,573	14,979,087	15,374,665	15,540,431
12/31/2005	10,979,382	12,763,283	13,035,554	13,750,429	14,035,423	14,503,047	14,469,086	15,492,129	15,509,844	16,185,873	16,497,692
12/31/2006	11,369,031	12,856,270	14,049,961	14,489,775	15,494,160	16,034,032	16,521,529	18,384,856	18,986,993	18,863,137	18,978,220
12/31/2007	14,784,289	16,984,723	18,098,424	18,003,843	19,189,763	20,022,203	21,337,826	22,022,132	22,351,476	23,106,876	23,683,391
12/31/2008	15,223,786	18,435,601	19,820,517	20,915,565	21,673,701	22,709,746	23,331,127	23,849,672	24,460,633	24,942,823	25,121,810
12/31/2009	19,321,608	21,973,561	23,335,793	23,271,289	23,573,579	24,283,393	23,955,543	24,646,473	25,055,441	24,939,758	
12/31/2010	17,768,740	20,278,971	21,797,115	22,267,455	22,236,153	22,989,117	23,109,074	23,544,158	23,897,400		
12/31/2011	14,929,478	16,713,856	17,323,735	18,800,347	19,119,554	19,604,687	20,122,246	20,706,268			
12/31/2012	15,698,829	16,385,698	17,963,339	20,079,613	20,557,137	20,965,072	21,264,832				
12/31/2013	14,944,259	17,246,442	18,606,227	18,693,570	19,509,190	19,945,664					
12/31/2014	14,004,454	16,007,816	17,455,808	17,647,602	17,971,473						
12/31/2015	14,471,682	15,353,443	16,073,751	16,952,446							
12/31/2016	14,794,173	17,753,973	19,289,844								
12/31/2017	14,180,555	17,619,101									
12/31/2018	12,984,057										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	17,506,343	17,396,753	17,490,157	17,460,685	17,488,900	17,615,392	17,619,270	17,607,101	17,601,191
12/31/2000	18,806,380	18,952,041	18,800,922	18,787,279	18,788,670	18,787,298	18,789,499	18,778,999	
12/31/2001	21,382,074	21,181,581	21,095,311	21,144,984	21,097,835	21,104,662	21,093,862		
12/31/2002	18,866,142	18,971,235	19,005,707	19,129,786	19,129,492	19,060,980			
12/31/2003	19,271,550	19,070,628	19,030,715	19,060,957	19,043,720				
12/31/2004	15,744,795	15,631,858	15,809,273	15,560,951					
12/31/2005	16,361,715	16,273,213	16,500,520						
12/31/2006	18,801,803	19,126,281							
12/31/2007	23,820,491								

PRODUCTS (Subline Code 336)

FULL COVERAGE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.315	1.150	1.124	0.971	1.072	0.991	1.075	1.047	1.018	1.002	0.992
12/31/2000	1.312	1.138	1.051	1.089	1.054	1.050	1.043	1.013	1.017	1.001	0.988
12/31/2001	1.257	1.277	1.072	0.995	1.039	1.059	0.994	1.025	1.009	1.014	1.001
12/31/2002	1.625	1.213	0.954	1.000	1.067	1.022	1.015	1.015	1.010	1.031	1.005
12/31/2003	1.232	1.196	1.080	1.083	1.082	1.024	1.036	1.032	1.017	1.003	1.026
12/31/2004	1.173	1.117	1.036	1.108	1.021	1.024	1.027	1.010	1.026	1.011	1.013
12/31/2005	1.162	1.021	1.055	1.021	1.033	0.998	1.071	1.001	1.044	1.019	0.992
12/31/2006	1.131	1.093	1.031	1.069	1.035	1.030	1.113	1.033	0.993	1.006	0.991
12/31/2007	1.149	1.066	0.995	1.066	1.043	1.066	1.032	1.015	1.034	1.025	1.006
12/31/2008	1.211	1.075	1.055	1.036	1.048	1.027	1.022	1.026	1.020	1.007	
12/31/2009	1.137	1.062	0.997	1.013	1.030	0.986	1.029	1.017	0.995		
12/31/2010	1.141	1.075	1.022	0.999	1.034	1.005	1.019	1.015			
12/31/2011	1.120	1.036	1.085	1.017	1.025	1.026	1.029				
12/31/2012	1.044	1.096	1.118	1.024	1.020	1.014					
12/31/2013	1.154	1.079	1.005	1.044	1.022						
12/31/2014	1.143	1.090	1.011	1.018							
12/31/2015	1.061	1.047	1.055								
12/31/2016	1.200	1.087									
12/31/2017	1.242										
3 Yr Mean	1.168	1.075	1.024	1.029	1.022	1.015	1.026	1.019	1.016	1.013	0.996
Best 3/5	1.166	1.085	1.050	1.020	1.026	1.015	1.027	1.019	1.016	1.012	1.004

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.994	1.005	0.998	1.002	1.007	1.000	0.999	1.000			
12/31/2000	1.008	0.992	0.999	1.000	1.000	1.000	0.999	1.000 *			
12/31/2001	0.991	0.996	1.002	0.998	1.000	0.999	1.000 *	1.000 *			
12/31/2002	1.006	1.002	1.007	1.000	0.996	1.000 *	1.000 *	1.000 *			
12/31/2003	0.990	0.998	1.002	0.999	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	0.993	1.011	0.984								
12/31/2005	0.995	1.014									
12/31/2006	1.017										
3 Yr Mean	1.002	1.008	0.998	0.999	0.999 @	1.000 @	0.999 @	1.000 @			
Best 3/5	0.998	1.004	1.001	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.026	1.015	1.027	1.019	1.016	1.012	1.004
12/31/2015				1.020	1.026	1.015	1.027	1.019	1.016	1.012	1.004
12/31/2016			1.050	1.020	1.026	1.015	1.027	1.019	1.016	1.012	1.004
12/31/2017		1.085	1.050	1.020	1.026	1.015	1.027	1.019	1.016	1.012	1.004
12/31/2018	1.166	1.085	1.050	1.020	1.026	1.015	1.027	1.019	1.016	1.012	1.004

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	0.998	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.128
12/31/2015	0.998	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.151
12/31/2016	0.998	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.209
12/31/2017	0.998	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.311
12/31/2018	0.998	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.529

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	871,891	974,564	1,240,484	1,804,131	1,825,758	1,990,773	2,124,460	2,280,180	2,603,467	2,813,817	2,899,708
12/31/2000	911,481	1,418,161	1,856,733	1,701,306	1,789,637	1,959,252	2,347,075	2,540,978	2,684,924	2,899,930	2,969,897
12/31/2001	1,714,268	1,906,815	2,501,349	2,794,304	2,722,663	3,033,211	3,480,995	4,053,613	4,295,842	4,413,920	4,562,554
12/31/2002	816,127	1,498,288	1,749,234	2,165,704	2,663,778	2,788,020	2,940,334	2,979,663	3,626,446	3,613,477	3,612,678
12/31/2003	1,112,048	1,100,271	1,034,747	1,198,168	1,258,275	1,407,272	1,758,440	1,800,015	1,823,913	1,978,839	2,303,717
12/31/2004	646,934	1,032,419	1,566,269	1,341,372	1,264,125	1,315,198	1,328,885	1,297,252	1,410,397	1,511,868	1,508,696
12/31/2005	1,247,844	2,341,128	2,237,914	2,570,256	2,665,469	2,564,226	2,830,164	2,951,706	2,948,330	2,896,340	2,831,657
12/31/2006	2,259,717	3,642,554	4,041,624	3,732,114	3,655,686	3,767,640	4,204,456	4,276,901	4,402,958	4,507,887	4,541,307
12/31/2007	3,147,462	2,878,702	2,861,591	2,951,695	3,267,561	3,203,908	3,281,797	3,460,666	3,555,960	3,569,190	3,689,724
12/31/2008	2,300,534	2,356,105	2,912,852	2,942,863	2,719,539	2,777,845	2,954,737	3,042,876	3,053,072	2,973,285	3,080,284
12/31/2009	3,491,893	3,487,472	3,033,187	3,092,760	3,240,776	3,461,193	3,368,806	3,494,914	3,533,663	3,721,210	
12/31/2010	2,146,474	3,013,663	3,275,886	3,013,927	3,001,696	3,111,554	3,178,635	3,098,837	3,148,850		
12/31/2011	3,103,138	3,172,965	3,030,473	3,019,418	3,195,289	3,108,294	3,072,212	3,071,735			
12/31/2012	2,717,493	2,633,520	2,996,093	2,829,308	2,967,153	2,644,919	2,658,274				
12/31/2013	3,542,774	3,578,990	3,636,208	3,715,846	3,657,084	3,731,285					
12/31/2014	3,144,357	4,105,220	4,108,647	4,323,418	4,244,684						
12/31/2015	2,628,499	2,808,688	3,060,015	2,943,331							
12/31/2016	2,860,766	3,201,787	2,881,966								
12/31/2017	2,022,128	2,644,590									
12/31/2018	2,507,459										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	2,852,363	2,836,252	2,837,368	2,842,280	2,842,280	2,842,275	2,842,275	2,842,275	2,842,275
12/31/2000	2,883,052	2,833,259	2,840,932	2,838,796	2,833,475	2,833,475	2,898,404	2,898,403	
12/31/2001	4,404,880	4,363,049	4,313,378	4,294,049	4,221,521	4,226,524	4,219,520		
12/31/2002	3,357,877	3,307,655	3,256,554	3,246,554	3,248,888	3,247,052			
12/31/2003	2,371,415	2,373,258	2,405,716	2,403,729	2,401,665				
12/31/2004	1,478,231	1,507,118	1,502,117	1,501,455					
12/31/2005	2,922,590	2,953,469	2,969,594						
12/31/2006	4,580,000	4,562,597							
12/31/2007	3,668,685								

PRODUCTS (Subline Code 336)

DEDUCTIBLE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.118	1.273	1.454	1.012	1.090	1.067	1.073	1.142	1.081	1.031	0.984
12/31/2000	1.556	1.309	0.916	1.052	1.095	1.198	1.083	1.057	1.080	1.024	0.971
12/31/2001	1.112	1.312	1.117	0.974	1.114	1.148	1.164	1.060	1.027	1.034	0.965
12/31/2002	1.836	1.167	1.238	1.230	1.047	1.055	1.013	1.217	0.996	1.000	0.929
12/31/2003	0.989	0.940	1.158	1.050	1.118	1.250	1.024	1.013	1.085	1.164	1.029
12/31/2004	1.596	1.517	0.856	0.942	1.040	1.010	0.976	1.087	1.072	0.998	0.980
12/31/2005	1.876	0.956	1.149	1.037	0.962	1.104	1.043	0.999	0.982	0.978	1.032
12/31/2006	1.612	1.110	0.923	0.980	1.031	1.116	1.017	1.029	1.024	1.007	1.009
12/31/2007	0.915	0.994	1.031	1.107	0.981	1.024	1.055	1.028	1.004	1.034	0.994
12/31/2008	1.024	1.236	1.010	0.924	1.021	1.064	1.030	1.003	0.974	1.036	
12/31/2009	0.999	0.870	1.020	1.048	1.068	0.973	1.037	1.011	1.053		
12/31/2010	1.404	1.087	0.920	0.996	1.037	1.022	0.975	1.016			
12/31/2011	1.023	0.955	0.996	1.058	0.973	0.988	1.000				
12/31/2012	0.969	1.138	0.944	1.049	0.891	1.005					
12/31/2013	1.010	1.016	1.022	0.984	1.020						
12/31/2014	1.306	1.001	1.052	0.982							
12/31/2015	1.069	1.089	0.962								
12/31/2016	1.119	0.900									
12/31/2017	1.308										
3 Yr Mean	1.165	0.997	1.012	1.005	0.961	1.005	1.004	1.010	1.010	1.026	1.012
Best 3/5	1.165	1.035	0.993	1.010	1.010	1.005	1.022	1.018	1.003	1.013	1.011

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	0.994	1.000	1.002	1.000	1.000	1.000	1.000	1.000			
12/31/2000	0.983	1.003	0.999	0.998	1.000	1.023	1.000	1.000 *			
12/31/2001	0.991	0.989	0.996	0.983	1.001	0.998	1.000 *	1.000 *			
12/31/2002	0.985	0.985	0.997	1.001	0.999	1.000 *	1.000 *	1.000 *			
12/31/2003	1.001	1.014	0.999	0.999	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.020	0.997	1.000								
12/31/2005	1.011	1.005									
12/31/2006	0.996										
3 Yr Mean	1.009	1.005	0.999	0.994	1.000 @	1.007 @	1.000 @	1.000 @			
Best 3/5	1.003	0.997	0.998	0.999	1.000 *	1.000 *	1.000 *	1.000 *			

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.010	1.005	1.022	1.018	1.003	1.013	1.011
12/31/2015				1.010	1.010	1.005	1.022	1.018	1.003	1.013	1.011
12/31/2016			0.993	1.010	1.010	1.005	1.022	1.018	1.003	1.013	1.011
12/31/2017		1.035	0.993	1.010	1.010	1.005	1.022	1.018	1.003	1.013	1.011
12/31/2018	1.165	1.035	0.993	1.010	1.010	1.005	1.022	1.018	1.003	1.013	1.011

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	1.003	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.082
12/31/2015	1.003	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.092
12/31/2016	1.003	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.085
12/31/2017	1.003	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.123
12/31/2018	1.003	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.308

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:											
A.Y.E	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	2,236,078	2,923,050	5,002,466	7,456,789	9,063,390	11,342,974	12,648,405	13,995,192	15,199,380	16,979,200	17,433,747
12/31/2000	2,436,637	3,528,799	5,887,588	9,635,930	12,277,809	15,448,008	17,907,448	18,816,792	19,420,901	20,234,853	20,673,129
12/31/2001	1,941,404	3,379,635	5,693,716	9,187,551	12,702,114	14,637,546	17,286,451	18,744,195	20,071,255	19,258,821	19,463,337
12/31/2002	1,064,656	3,023,275	6,096,449	8,057,161	9,942,851	11,153,024	11,808,507	13,816,822	13,078,246	13,482,527	14,034,064
12/31/2003	1,528,827	3,689,806	6,304,344	10,109,555	12,021,349	14,071,820	15,859,131	16,951,382	18,200,161	19,218,252	20,028,300
12/31/2004	1,756,954	2,793,625	5,286,754	7,556,249	9,670,461	11,707,085	13,047,669	14,065,505	15,260,903	16,304,671	16,988,803
12/31/2005	2,176,549	4,351,877	7,329,555	7,568,888	8,775,932	10,020,141	12,244,290	13,848,025	14,909,714	16,108,119	17,226,397
12/31/2006	1,556,752	3,554,437	6,620,332	9,355,081	11,255,688	13,355,834	14,448,432	16,644,186	19,751,203	20,344,735	21,134,637
12/31/2007	2,030,682	4,017,040	6,213,935	9,584,306	12,329,454	14,520,131	15,944,561	18,235,074	19,395,303	21,231,632	22,413,217
12/31/2008	2,094,777	5,066,963	9,023,775	12,679,518	15,853,993	18,335,323	19,622,588	20,758,294	21,468,964	22,265,558	22,571,546
12/31/2009	4,238,228	9,628,945	15,931,037	19,259,344	22,356,925	26,195,992	27,176,020	28,728,269	30,268,075	30,911,811	
12/31/2010	2,505,220	5,648,138	10,757,893	16,167,461	19,612,371	21,591,240	23,181,074	23,632,040	24,189,652		
12/31/2011	2,602,259	4,895,333	8,641,190	12,238,844	14,673,854	16,677,960	17,978,116	19,202,947			
12/31/2012	3,069,155	7,407,903	12,016,307	18,543,749	20,685,455	23,204,185	27,260,998				
12/31/2013	3,113,482	6,443,148	9,665,648	13,183,320	15,612,260	17,474,776					
12/31/2014	3,327,355	5,911,994	9,096,123	11,776,669	13,718,661						
12/31/2015	2,504,083	5,298,861	8,694,128	11,209,287							
12/31/2016	4,170,281	10,085,461	16,375,713								
12/31/2017	2,616,762	4,840,021									
12/31/2018	2,407,376										

A.Y.E	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
12/31/1999	18,031,174	17,603,932	17,739,167	17,675,290	17,789,698	17,715,960	17,729,959	17,742,390	17,794,898
12/31/2000	21,187,968	21,540,017	21,700,857	21,640,476	21,897,494	21,894,579	21,872,286	21,874,588	
12/31/2001	19,947,949	20,409,721	20,953,766	21,009,985	21,005,430	21,056,134	21,059,325		
12/31/2002	14,409,665	14,715,566	14,932,696	15,046,206	15,079,675	15,079,395			
12/31/2003	21,303,483	21,503,618	22,164,360	22,218,546	22,124,598				
12/31/2004	17,902,751	18,156,938	18,201,241	18,339,306					
12/31/2005	18,067,854	19,130,261	19,500,421						
12/31/2006	21,236,320	21,436,710							
12/31/2007	23,130,390								

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

	Increments												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	686,972	2,079,416	2,454,323	1,606,601	2,279,584	1,305,431	1,346,787	1,204,188	1,779,820	454,547	597,427	-427,242	135,235
12/31/2000	1,092,162	2,358,789	3,748,342	2,641,879	3,170,199	2,459,440	909,344	604,109	813,952	438,276	514,839	352,049	160,840
12/31/2001	1,438,231	2,314,081	3,493,835	3,514,563	1,935,432	2,648,905	1,457,744	1,327,060	-812,434	204,516	484,612	461,772	544,045
12/31/2002	1,958,619	3,073,174	1,960,712	1,885,690	1,210,173	655,483	2,008,315	-738,576	404,281	551,537	375,601	305,901	217,130
12/31/2003	2,160,979	2,614,538	3,805,211	1,911,794	2,050,471	1,787,311	1,092,251	1,248,779	1,018,091	810,048	1,275,183	200,135	660,742
12/31/2004	1,036,671	2,493,129	2,269,495	2,114,212	2,036,624	1,340,584	1,017,836	1,195,398	1,043,768	684,132	913,948	254,187	44,303
12/31/2005	2,175,328	2,977,678	239,333	1,207,044	1,244,209	2,224,149	1,603,735	1,061,689	1,198,405	1,118,278	841,457	1,062,407	370,160
12/31/2006	1,997,685	3,065,895	2,734,749	1,900,607	2,100,146	1,092,598	2,195,754	3,107,017	593,532	789,902	101,683	200,390	
12/31/2007	1,986,358	2,196,895	3,370,371	2,745,148	2,190,677	1,424,430	2,290,513	1,160,229	1,836,329	1,181,585	717,173		
12/31/2008	2,972,186	3,956,812	3,655,743	3,174,475	2,481,330	1,287,265	1,135,706	710,670	796,594	305,988			
12/31/2009	5,390,717	6,302,092	3,328,307	3,097,581	3,839,067	980,028	1,552,249	1,539,806	643,736				
12/31/2010	3,142,918	5,109,755	5,409,568	3,444,910	1,978,869	1,589,834	450,966	557,612					
12/31/2011	2,293,074	3,745,857	3,597,654	2,435,010	2,004,106	1,300,156	1,224,831						
12/31/2012	4,338,748	4,608,404	6,527,442	2,141,706	2,518,730	4,056,813							
12/31/2013	3,329,666	3,222,500	3,517,672	2,428,940	1,862,516								
12/31/2014	2,584,639	3,184,129	2,680,546	1,941,992									
12/31/2015	2,794,778	3,395,267	2,515,159										
12/31/2016	5,915,180	6,290,252											
12/31/2017	2,223,259												

	Incremental Percentages												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	0.0268	0.0811	0.0958	0.0627	0.0889	0.0509	0.0526	0.0470	0.0694	0.0177	0.0233	-0.0167	0.0053
12/31/2000	0.0386	0.0834	0.1325	0.0934	0.1120	0.0869	0.0321	0.0213	0.0288	0.0155	0.0182	0.0124	0.0057
12/31/2001	0.0460	0.0741	0.1118	0.1125	0.0619	0.0848	0.0466	0.0425	-0.0260	0.0065	0.0155	0.0148	0.0174
12/31/2002	0.0711	0.1115	0.0711	0.0684	0.0439	0.0238	0.0729	-0.0268	0.0147	0.0200	0.0136	0.0111	0.0079
12/31/2003	0.0763	0.0923	0.1343	0.0675	0.0724	0.0631	0.0385	0.0441	0.0359	0.0286	0.0450	0.0071	0.0233
12/31/2004	0.0489	0.1177	0.1071	0.0998	0.0962	0.0633	0.0481	0.0564	0.0493	0.0323	0.0431	0.0120	0.0021
12/31/2005	0.0928	0.1270	0.0102	0.0515	0.0531	0.0949	0.0684	0.0453	0.0511	0.0477	0.0359	0.0453	0.0158
12/31/2006	0.0683	0.1048	0.0934	0.0649	0.0718	0.0373	0.0750	0.1062	0.0203	0.0270	0.0035	0.0068	
12/31/2007	0.0565	0.0625	0.0959	0.0781	0.0623	0.0405	0.0652	0.0330	0.0523	0.0336	0.0204		
12/31/2008	0.0766	0.1020	0.0943	0.0818	0.0640	0.0332	0.0293	0.0183	0.0205	0.0079			
12/31/2009	0.1301	0.1521	0.0803	0.0748	0.0926	0.0237	0.0375	0.0372	0.0155				
12/31/2010	0.0828	0.1346	0.1425	0.0908	0.0521	0.0419	0.0119	0.0147					
12/31/2011	0.0661	0.1080	0.1038	0.0702	0.0578	0.0375	0.0353						
12/31/2012	0.1106	0.1175	0.1664	0.0546	0.0642	0.1034							
12/31/2013	0.0907	0.0878	0.0958	0.0662	0.0507								
12/31/2014	0.0700	0.0863	0.0726	0.0526									
12/31/2015	0.0882	0.1072	0.0794										
12/31/2016	0.1364	0.1451											
12/31/2017	0.0525												

Best 3/5	0.0830	0.1042	0.0930	0.0637	0.0581	0.0375	0.0340	0.0295	0.0306	0.0310	0.0332	0.0101	0.0137
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PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

<u>A.Y.E.</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>Link Ratios</u> <u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/1999	0.996	1.006	0.996	1.001	1.001	1.003	1.000 *
12/31/2000	0.997	1.012	1.000	0.999	1.000	1.000 *	1.000 *
12/31/2001	1.003	1.000	1.002	1.000	1.000 *	1.000 *	1.000 *
12/31/2002	1.008	1.002	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2003	1.002	0.996	1.002 *	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	1.008						
Best 3/5	1.004	1.003	1.001 *	1.000 *	1.000 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.008

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

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

* Calculated Using Modified Bondy Method

Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2014 - 2018

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

Notes: All dollar amounts are displayed in thousands.

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

PRODUCTS TREND SUMMARY

(1)	<u>EXPOSURE TREND</u>	<u>PRODUCTS</u>	
	Average Annual Percent Change		
	a) 7/1/2016 to 7/1/2021 AYE 12/31/2016	+ 1.3%	
	b) 7/1/2017 to 7/1/2021 AYE 12/31/2017	+ 1.4%	
	c) 7/1/2018 to 7/1/2021 AYE 12/31/2018	+ 1.3%	
(2)	<u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
	a) Fitted		
	All Years	+ 4.6%	+ 4.4%
	Eight Years	+ 3.7%	+ 4.8%
	Six Years	+ 3.0%	+ 5.1%
	b) Selected	+ 3.0%	+ 6.0%
(3)	<u>FREQUENCY TREND</u>		
	Selected	- 1.5%	

NOTE: The BI deductible trend is equal to the bodily injury trend. The PD deductible trend is equal to the property damage trend.

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

(1)			(2)		
YEAR ENDING			PRODUCTS		
<u>QUARTER*</u>			CLASS GROUP		
			SALES EXPOSURE		
			<u>INDICES</u>		
2008	1		0.962		
	2		0.958		
	3		0.956		
	4		0.957		
2009	1		0.961		
	2		0.966		
	3		0.969		
	4		0.968		
2010	1		0.964		
	2		0.962		
	3		0.962		
	4		0.965		
2011	1		0.968		
	2		0.973		
	3		0.978		
	4		0.982		
2012	1		0.986		
	2		0.990		
	3		0.995		
	4		1.000		
2013	1		1.004		
	2		1.006		
	3		1.008		
	4		1.010		
2014	1		1.012		
	2		1.016		
	3		1.019		
	4		1.022		
2015	1		1.024		
	2		1.026		
	3		1.028		
	4		1.030		
2016	1		1.030		
	2		1.031		
	3		1.030		
	4		1.030		
2017	1		1.033		
	2		1.034		
	3		1.037		
	4		1.040		
2018	1		1.043		
	2		1.048		
	3		1.052		
	4		1.056		
2019	1		1.059		
	2		1.062		
	3P		1.064		
	4P		1.067		
2020	1P		1.071		
	2P		1.074		
	3P		1.076		
	4P		1.079		
2021	1P		1.082		
	2P		1.087		
	3P		1.093		
	4P		1.099		

CHANGE IN EXPOSURES		PRODUCTS
7/1/2016 to 7/1/2021	(2021:4/2016:4)	1.067
7/1/2017 to 7/1/2021	(2021:4/2017:4)	1.057
7/1/2018 to 7/1/2021	(2021:4/2018:4)	1.041
AVERAGE ANNUAL TREND FACTOR		
7/1/2016 to 7/1/2021	(5.0 YRS)	1.013
7/1/2017 to 7/1/2021	(4.0 YRS)	1.014
7/1/2018 to 7/1/2021	(3.0 YRS)	1.013

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

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Paid <u>Occurrences</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2009	\$28,565,779	1,159	\$24,647	\$26,075		
12/31/2010	29,467,318	1,090	27,034	27,269		
12/31/2011	25,948,972	992	26,158	28,517	\$29,597	
12/31/2012	31,873,679	918	34,721	29,822	30,696	
12/31/2013	22,372,670	757	29,554	31,187	31,836	\$32,409
12/31/2014	21,688,425	603	35,968	32,615	33,018	33,374
12/31/2015	20,197,679	565	35,748	34,108	34,244	34,368
12/31/2016	19,211,222	540	35,576	35,669	35,515	35,391
12/31/2017	18,912,072	502	37,673	37,302	36,834	36,445
12/31/2018	13,390,360	379	35,331	39,010	38,202	37,530
Goodness of Fit Statistic, R-Squared:				0.739	0.519	0.424
Average Annual Severity Trend (10 yr)				+ 4.6%		
Average Annual Severity Trend (8 yr)				+ 3.7%		
Average Annual Severity Trend (6 yr)				+ 3.0%		
Selected Annual Severity Trend				+ 3.0%		

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

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

(See Section B - Explanation of Trend Calculation).

OCCURRENCE SEVERITY TREND
MULTISTATE
PRODUCTS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Property Damage

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2009	\$57,034,846	1,411	\$40,422	\$35,339		
12/31/2010	48,625,042	1,492	32,591	36,881		
12/31/2011	42,230,492	1,247	33,866	38,490	\$37,858	
12/31/2012	53,993,780	1,161	46,506	40,170	39,682	
12/31/2013	43,501,646	1,056	41,195	41,923	41,594	\$40,951
12/31/2014	40,342,493	958	42,111	43,752	43,598	43,057
12/31/2015	37,267,761	882	42,254	45,661	45,699	45,271
12/31/2016	49,417,322	897	55,092	47,654	47,901	47,599
12/31/2017	39,238,271	805	48,743	49,733	50,210	50,047
12/31/2018	37,259,846	733	50,832	51,903	52,629	52,620

Goodness of Fit Statistic, R-Squared: 0.599 0.582 0.607

Average Annual Severity Trend (10 yr) + 4.4%

Average Annual Severity Trend (8 yr) + 4.8%

Average Annual Severity Trend (6 yr) + 5.1%

Selected Annual Severity Trend + 6.0%

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

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

(See Section B - Explanation of Trend Calculation).

PRODUCTS

FREQUENCY TREND MULTISTATE

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

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at <u>Ultimate</u> ¹	(4) Occurrence Frequency <u>(3)/(2)</u> ²
12/31/2005	\$ 83,491,885	2,649	31.73
12/31/2006	82,060,342	2,702	32.93
12/31/2007	83,804,483	2,993	35.71
12/31/2008	89,261,632	2,887	32.34
12/31/2009	98,079,867	3,299	33.63
12/31/2010	103,715,205	3,361	32.41
12/31/2011	105,990,684	3,048	28.75
12/31/2012	107,859,086	2,884	26.74
12/31/2013	107,304,542	2,793	26.03
12/31/2014	107,809,725	2,473	22.94
12/31/2015	111,727,306	2,224	19.91
12/31/2016	113,953,385	2,095	18.38
12/31/2017	118,247,160	2,010	17.00
12/31/2018	119,863,952	1,951	16.28

Selected Annual Frequency Trend: - 1.5%

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes

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

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

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

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

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

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

K = The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

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

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

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

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

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

Change Factor = (Index) (Class Group Relative Change) (SWRL) (Off balance factor)
where "SWRL" is the selected multistate monoline loss cost level change.
The off balance factor of 1.001 results from capping.

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

Column (8) is the current multistate occurrence loss cost for each class.

Column (9) is the proposed multistate occurrence loss cost based on the product of column (7) and column (8), with the effects of capping and CGL rounding.

Column (10) is the percent change of the proposed state occurrence loss cost (column (12)) for each class with respect to the current state occurrence loss cost (column (11)).

Column (11) is the current state occurrence loss cost for each class.

Column (12) is the proposed state occurrence loss cost for each class. These are equal to the multistate proposed loss costs.

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 03

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .942 * 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
10140	306156	1111065	.92536	.1644	.944	1.047	.986	.021	.021	0.0	.021	.021
10141	470932	2159212	.84188	.2422	.922	1.022	.963	.024	.023	-4.2	.024	.023
12361	1881752	9659480	.86356	.5451	.902	1.000	.942	.082	.077	-6.1	.082	.077
12373	92941	687773	.73278	.1283	.920	1.020	.961	.025	.024	-4.0	.025	.024
13049	218217	1040155	1.30149	.1586	1.004	1.113	1.048	.054	.057	5.6	.054	.057
13111	36150	190726	.59825	.0817	.919	1.019	.960	.097	.093	-4.1	.097	.093
13112	1620094	7762805	.78649	.4939	.868	.962	.906	.069	.063	-8.7	.069	.063
13621	131893	1262520	.42455	.1767	.855	.948	.893	.360	.320	-11.1	.360	.320
13670	229038	1289863	1.99222	.1788	1.134	1.257	1.184	.013	.015	15.4	.013	.015
15223	921185	4548275	1.68246	.3748	1.223	1.356	1.277	.033	.041	24.2	.033	.041
15406	308594	1293542	1.46372	.1791	1.040	1.153	1.086	.044	.048	9.1	.044	.048
16604	614655	2968068	.95741	.2930	.950	1.053	.992	.147	.146	-0.7	.147	.146
51300	6740	35928	.00000	.0662	.885	.981	.924	.173	.160	-7.5	.173	.160
51305	488	43041	.13287	.0669	.893	.990	.933	1.030	.960	-6.8	1.030	.960
51315	789468	3808612	.96281	.3390	.953	1.057	.996	.106	.106	0.0	.106	.106
51350	185978	920336	.67701	.1486	.907	1.006	.948	.142	.135	-4.9	.142	.135
51351	24365	90838	.30397	.0718	.901	.999	.941	.045	.042	-6.7	.045	.042
51352	116409	474969	.57460	.1090	.907	1.006	.948	.114	.108	-5.3	.114	.108
51355	155037	833906	.90492	.1412	.942	1.044	.983	.096	.094	-2.1	.096	.094
51356	87707	290815	.03097	.0915	.864	.958	.902	.690	.620	-10.1	.690	.620
51357	3485	15681	6.66864	.0641	1.314	1.457	1.372	.530	.660	24.5	.530	.660
51358	19910	71592	.37420	.0698	.908	1.007	.949	.149	.141	-5.4	.149	.141
51359	95596	283695	.29166	.0908	.888	.984	.927	.840	.780	-7.1	.840	.780
51752	613978	3011314	1.09820	.2955	.992	1.100	1.036	.159	.165	3.8	.159	.165
52002	1298303	6645564	1.16569	.4580	1.047	1.161	1.094	.118	.129	9.3	.118	.129
53001	977109	5445556	.94025	.4133	.945	1.048	.987	.330	.330	0.0	.330	.330
53374	5883044	26908599	.73819	.7630	.788	.874	.823	.380	.310	-18.4	.380	.310
53375	1778485	9051461	.77300	.5298	.855	.948	.893	.250	.223	-10.8	.250	.223
53376	416486	1951271	1.14739	.2279	.993	1.101	1.037	.187	.194	3.7	.187	.194
53377	2130376	10248713	.83187	.5589	.883	.979	.922	.211	.195	-7.6	.211	.195
53565	211770	832438	.11386	.1410	.830	.920	.867	.124	.108	-12.9	.124	.108
55371	14588	83605	.00000	.0710	.880	.976	.919	.130	.119	-8.5	.130	.119
56488	65138	215555	.96785	.0842	.949	1.052	.991	.034	.034	0.0	.034	.034
56758	112975	458859	.63105	.1075	.913	1.012	.953	.155	.148	-4.5	.155	.148
56759	848416	3480501	.57039	.3217	.826	.916	.863	.093	.080	-14.0	.093	.080
56760	1530880	7124840	.81444	.4740	.884	.980	.923	.106	.098	-7.5	.106	.098
57002	193613	840602	.78317	.1417	.924	1.024	.965	.110	.106	-3.6	.110	.106

X-TILDE: .898 X-TILDE (MONOLINE): .902 PI-TILDE: .0038385
 TAU SQUARED: .03000 SIGMA SQUARED: 273180.77234

L - CAPPED DOWN

U - CAPPED UP

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 03

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .942 * 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
57651	140753	728840	.74736	.1320	.921	1.021	.962	.043	.041	-4.7	.043	.041
57913	594422	2567286	.72143	.2687	.887	.983	.926	.310	.290	-6.5	.310	.290
59537	210333	862698	2.95502	.1436	1.236	1.370	1.291	.168	.210	25.0	.168	.210 U
59647	45216	224265	.70249	.0850	.927	1.028	.968	.176	.170	-3.4	.176	.170
59904	6549	37542	.00000	.0663	.885	.981	.924	.066	.061	-7.6	.066	.061
59905	137598	570781	1.17306	.1178	.974	1.080	1.017	.130	.132	1.5	.130	.132
59925	1250	5251	2.51362	.0630	1.046	1.160	1.093	1.090	1.190	9.2	1.090	1.190
59926	260506	1148304	1.35239	.1675	1.015	1.125	1.060	.420	.450	7.1	.420	.450
59927	168553	429683	.22217	.1047	.872	.967	.911	1.560	1.420	-9.0	1.560	1.420
59963	50513	155335	.05700	.0782	.878	.973	.917	.450	.410	-8.9	.450	.410
59964	169588	850337	1.93491	.1426	1.088	1.206	1.136	.061	.069	13.1	.061	.069

X-TILDE: .898 X-TILDE (MONOLINE): .902 PI-TILDE: .0038385
 TAU SQUARED: .03000 SIGMA SQUARED: 273180.77234

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 04

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
10010	129803	644093	1.23203	.1273	1.094	1.013	1.058	.184	.195	6.0	.184	.195
10040	742489	4043356	1.18404	.3224	1.109	1.027	1.072	.280	.300	7.1	.280	.300
10070	1611598	8963972	1.19639	.4880	1.133	1.049	1.095	.141	.154	9.2	.141	.154
10101	329349	1687342	1.34162	.1981	1.127	1.044	1.090	.166	.181	9.0	.166	.181
10111	184837	842580	.38108	.1417	.975	.903	.943	.083	.078	-6.0	.083	.078
10255	2341872	10785181	1.23909	.5305	1.161	1.075	1.122	.131	.147	12.2	.131	.147
10256	11008	55413	.99045	.0815	1.067	.988	1.031	.147	.152	3.4	.147	.152
10257	3033512	12895158	1.02241	.5717	1.044	.967	1.010	.167	.169	1.2	.167	.169
11126	144902	715703	1.42449	.1325	1.120	1.037	1.083	.020	.022	10.0	.020	.022
11203	8874	36762	.00000	.0800	.988	.915	.955	.540	.520	-3.7	.540	.520
11248	9911	50307	.00000	.0811	.986	.913	.953	.019	.018	-5.3	.019	.018
12391	1597669	7534975	.74912	.4489	.928	.859	.897	.091	.082	-9.9	.091	.082
12509	43795	209831	.04034	.0940	.976	.904	.944	.038	.036	-5.3	.038	.036
12651	579219	2767112	1.25361	.2603	1.120	1.037	1.083	.490	.530	8.2	.490	.530
12707	294500	1017929	.70205	.1541	1.016	.941	.982	.650	.640	-1.5	.650	.640
12797	1016214	4684545	1.43674	.3498	1.201	1.112	1.161	.169	.196	16.0	.169	.196
13201	32046	103961	.12846	.0854	.993	.919	.959	.167	.160	-4.2	.167	.160
13204	1134469	6535576	1.06460	.4178	1.070	.991	1.035	1.400	1.450	3.6	1.400	1.450
13205	305694	1463843	1.19784	.1839	1.096	1.015	1.060	.430	.460	7.0	.430	.460
13314	119	482	.00000	.0770	.991	.918	.958	.017	.016	-5.9	.017	.016
13410	2862718	14790089	1.39678	.6030	1.268	1.174	1.226	2.440	2.990	22.5	2.440	2.990
13412	586455	3501588	1.38543	.2973	1.166	1.080	1.128	1.010	1.140	12.9	1.010	1.140
13590	3911061	17277202	1.00651	.6377	1.031	.955	.997	.740	.740	0.0	.740	.740
13715	1711513	8536428	1.15083	.4769	1.110	1.028	1.073	.154	.165	7.1	.154	.165
13930	1120922	4936834	.82400	.3600	.984	.911	.951	.211	.201	-4.7	.211	.201
14068	6739	39460	.00000	.0802	.987	.914	.954	.015	.014	-6.7	.015	.014
14527	342227	1644340	1.10932	.1954	1.080	1.000	1.044	.181	.189	4.4	.181	.189
14855	15400	120453	.05639	.0868	.985	.912	.952	.162	.154	-4.9	.162	.154
16005	356543	1752474	.95351	.2022	1.049	.971	1.014	.034	.034	0.0	.034	.034
16009	33022	156321	2.86933	.0897	1.235	1.144	1.194	.079	.094	19.0	.079	.094
16527	4913152	22173136	.98667	.6909	1.013	.938	.979	.360	.350	-2.8	.360	.350
16705	234200	875965	.59749	.1441	1.005	.931	.972	.152	.148	-2.6	.152	.148
16750	436085	1821197	1.00629	.2064	1.060	.981	1.024	.031	.032	3.2	.031	.032
18205	409843	2023613	1.50814	.2186	1.168	1.081	1.129	.310	.350	12.9	.310	.350
18616	2640988	11002187	1.18986	.5351	1.136	1.052	1.098	.540	.590	9.3	.540	.590
18707	11908	56794	4.84250	.0816	1.381	1.279	1.335	.003	.004	33.3	.003	.004
45771	152655	638426	.19541	.1269	.962	.891	.930	.176	.164	-6.8	.176	.164

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

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 04

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
45901	321294	1748523	1.14006	.2019	1.087	1.006	1.050	.047	.049	4.3	.047	.049
53907	1630456	6831241	.80957	.4273	.961	.890	.929	.111	.103	-7.2	.111	.103

X-TILDE: 1.094 X-TILDE (MONOLINE): 1.080 PI-TILDE: .0048100

TAU SQUARED: .03000 SIGMA SQUARED: 334909.49915

L - CAPPED DOWN

U - CAPPED UP

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
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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
15733	6663	40088	.03911	.0324	1.010	.985	.981	.038	.037	-2.6	.038	.037
51001	4483	6936	.00000	.0272	1.014	.989	.985	.460	.450	-2.2	.460	.450
51116	631631	2987528	1.61692	.3449	1.240	1.210	1.205	.570	.690	21.1	.570	.690
51240	60289	252885	1.11128	.0646	1.047	1.021	1.017	.182	.185	1.6	.182	.185
51241	398561	1890233	.49436	.2554	.902	.880	.876	.300	.260	-13.3	.300	.260
51330	159165	745756	5.70138	.1316	1.655	1.615	1.609	.430	.530	23.3	.430	.530
51370	188610	485122	.00000	.0974	.941	.918	.914	5.000	4.570	-8.6	5.000	4.570
51500	322150	1583578	1.42369	.2258	1.128	1.100	1.096	.109	.119	9.2	.109	.119
51550	14084	60235	3.33844	.0356	1.124	1.097	1.093	.360	.390	8.3	.360	.390
51551	2445	47958	.29987	.0336	1.017	.992	.988	.920	.910	-1.1	.920	.910
51552	2585	21460	.53015	.0295	1.027	1.002	.998	.159	.159	0.0	.159	.159
51600	136764	648012	.60877	.1191	.991	.967	.963	.198	.191	-3.5	.198	.191
51734	25104	53542	.94167	.0345	1.039	1.014	1.010	.310	.310	0.0	.310	.310
51741	128078	670814	1.33913	.1220	1.078	1.052	1.048	.250	.260	4.0	.250	.260
51777	130678	641491	1.10594	.1182	1.050	1.024	1.020	.076	.078	2.6	.076	.078
51808	140245	710467	.90283	.1271	1.025	1.000	.996	.730	.730	0.0	.730	.730
51809	52120	115157	.00000	.0440	.996	.972	.968	.158	.153	-3.2	.158	.153
51877	98271	383929	.44984	.0834	.993	.969	.965	.220	.212	-3.6	.220	.212
51896	688935	3441683	.74265	.3760	.930	.907	.903	.020	.018	-10.0	.020	.018
51900	12030	56422	1.19533	.0350	1.048	1.022	1.018	.093	.095	2.2	.093	.095
51909	0	759	.00000	.0262	1.015	.990	.986	.057	.056	-1.8	.057	.056
51926	242825	1237425	.70721	.1895	.979	.955	.951	.040	.038	-5.0	.040	.038
51927	331655	1741014	1.57827	.2413	1.172	1.143	1.138	.115	.131	13.9	.115	.131
51934	169043	764549	.01838	.1340	.905	.883	.879	.142	.125	-12.0	.142	.125
51956	1633547	7764567	.83444	.5700	.924	.901	.897	.246	.221	-10.2	.246	.221
51957	1197338	6083901	1.13548	.5109	1.090	1.063	1.059	.400	.420	5.0	.400	.420
51960	4183	33896	.00000	.0314	1.010	.985	.981	.360	.350	-2.8	.360	.350
51982	8268	56927	.00000	.0350	1.006	.981	.977	.085	.083	-2.4	.085	.083
51986	38465	249898	.20058	.0642	.988	.964	.960	.107	.103	-3.7	.107	.103
51999	135849	722703	.66516	.1287	.994	.970	.966	.460	.440	-4.3	.460	.440
52075	47273	225850	.33691	.0607	.999	.975	.971	.250	.243	-2.8	.250	.243
52134	2335007	11333471	.85571	.6579	.920	.898	.894	.700	.630	-10.0	.700	.630
52315	434286	2071142	1.38224	.2718	1.135	1.107	1.103	.240	.260	8.3	.240	.260
52505	55795	240014	1.88247	.0627	1.095	1.068	1.064	.203	.216	6.4	.203	.216
52547	233537	1205580	.32449	.1860	.909	.887	.883	.088	.078	-11.4	.088	.078
52911	958327	4559605	.68681	.4412	.885	.863	.860	.520	.450	-13.5	.520	.450
52967	29487	130562	.06542	.0464	.997	.973	.969	.064	.062	-3.1	.064	.062

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

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

U - CAPPED UP

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

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

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

L - CAPPED DOWN
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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
59975	688472	3064097	.81139	.3504	.961	.938	.934	.243	.227	-6.6	.243	.227
59984	26363	123926	.00000	.0454	.995	.971	.967	.055	.053	-3.6	.055	.053
59988	606	5353	.00000	.0269	1.014	.989	.985	.060	.059	-1.7	.060	.059
59989	0	7	.00000	.0261	1.015	.990	.986	.045	.044	-2.2	.045	.044

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 07

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.003 * 1.000

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
49239	68346	412471	.68425	.1332	.901	.916	.919	.650	.600	-7.7	.650	.600
50010	42105	213949	.04838	.1160	.831	.845	.848	.580	.490	-15.5	.580	.490
51205	3266	8167	.00000	.0975	.843	.857	.860	.083	.071	-14.5	.083	.071
51206	4568	29611	.00000	.0995	.841	.855	.858	.450	.390	-13.3	.450	.390
51220	107472	451136	.44385	.1365	.867	.881	.884	2.580	2.280	-11.6	2.580	2.280
51221	616280	2662714	.80705	.2895	.897	.912	.915	1.940	1.780	-8.2	1.940	1.780
51222	106289	971222	2.16583	.1781	1.153	1.172	1.176	3.120	3.670	17.6	3.120	3.670
51224	680612	3312985	1.34645	.3247	1.068	1.085	1.088	1.330	1.450	9.0	1.330	1.450
51230	0	0	.00000	.0000	.000	.000	.000	.790	.790	0.0	.790	.790
51252	1933540	8579189	1.01074	.5180	.974	.990	.993	.101	.100	-1.0	.101	.100
51254	6288	18336	.00000	.0985	.842	.856	.859	.045	.039	-13.3	.045	.039
51333	177428	409127	1.88783	.1329	1.061	1.078	1.081	.310	.340	9.7	.310	.340
51958	282950	1375872	1.38392	.2078	1.027	1.044	1.047	.390	.410	5.1	.390	.410
51970	779460	3633163	.93386	.3407	.934	.949	.952	.250	.238	-4.8	.250	.238
52433	147816	400368	.17212	.1322	.833	.847	.850	1.200	1.020	-15.0	1.200	1.020
52581	34747	1209284	.11380	.1958	.773	.786	.788	3.680	2.950	-19.8	3.680	2.950
52744	10165	11526	.00000	.0978	.843	.857	.860	.094	.081	-13.8	.094	.081
53077	134389	640514	1.55702	.1521	1.029	1.046	1.049	.197	.207	5.1	.197	.207
55597	0	0	.00000	.0000	.000	.000	.000	1.780	1.790	0.6	1.780	1.790
55918	108	7338	.00000	.0974	.843	.857	.860	3.190	2.740	-14.1	3.190	2.740
55919	0	0	.00000	.0000	.000	.000	.000	3.640	3.650	0.3	3.640	3.650
56912	877737	4076544	1.27343	.3618	1.057	1.074	1.077	.084	.090	7.1	.084	.090
57146	392492	1595496	1.44372	.2230	1.048	1.065	1.068	.670	.720	7.5	.670	.720
58737	30405	140966	.00000	.1096	.832	.846	.849	.740	.630	-14.9	.740	.630
59601	177159	490034	1.44222	.1397	1.005	1.021	1.024	2.310	2.370	2.6	2.310	2.370
59660	488381	2466144	1.23156	.2781	1.017	1.034	1.037	1.140	1.180	3.5	1.140	1.180
59724	37681	121778	.00831	.1078	.834	.848	.851	.022	.019	-13.6	.022	.019
59725	426137	2153255	1.56260	.2592	1.097	1.115	1.118	.104	.116	11.5	.104	.116
59750	7845	38547	.68802	.1003	.909	.924	.927	.240	.222	-7.5	.240	.222
59781	491766	2486418	.71799	.2793	.874	.888	.891	.076	.068	-10.5	.076	.068
59782	391006	1658601	.86861	.2273	.919	.934	.937	.490	.460	-6.1	.490	.460

X-TILDE: 1.089 X-TILDE (MONOLINE): .984 PI-TILDE: .0058740
 TAU SQUARED: .03000 SIGMA SQUARED: 294539.44808

L - CAPPED DOWN

U - CAPPED UP

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	EXPOSURE DEVELOPMENT FACTOR+	EXPOSURE TREND#	AVERAGE IPMF*	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
MONOLINE	12/31/2016	\$79,765,836	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.

OHIO
Local Products/Completed Operations
Subline Code 336
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy		
Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	1.034
35	Not Applicable	--
36	Service Policy	1.346
37	Industrial/Processing Policy	0.666
38	Contractors Policy	0.802

(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.

OHIO

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	1.019	0.9471	1.019	5,000,000
27 to 39 Months	1.000	1.000	0.8515	1.000	15,000,000
Accident Year Ending	Exposure Development From				
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
12/31/2016			1.000		1.000
12/31/2017		1.000	1.000		1.000
12/31/2018	1.019	1.000	1.000		1.019

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

OHIO
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	20,290,647	20,739,102	20,730,234	20,727,913	20,727,913	20,728,062	20,728,062	20,728,062
12/31/2012	21,934,205	22,396,251	22,380,393	22,380,480	22,380,902	22,380,902	22,380,902	
12/31/2013	24,171,040	24,428,884	24,422,213	24,424,919	24,425,080	24,425,080		
12/31/2014	25,965,024	26,595,170	26,589,654	26,604,167	26,603,733			
12/31/2015	28,067,387	28,656,345	28,682,040	28,681,604				
12/31/2016	30,014,955	30,759,038	30,825,765					
12/31/2017	31,444,594	31,849,443						
12/31/2018	31,335,613							

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	1.022	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.021	0.999	1.000	1.000	1.000	1.000	
12/31/2013	1.011	1.000	1.000	1.000	1.000		
12/31/2014	1.024	1.000	1.001	1.000			
12/31/2015	1.021	1.001	1.000				
12/31/2016	1.025	1.002					
12/31/2017	1.013						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.019	1.000

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2011	402,939,396	411,400,813	411,106,492	411,069,882	411,039,584	411,052,309	411,052,224	411,052,914
12/31/2012	440,752,735	450,346,818	450,323,727	450,018,512	450,048,049	450,046,154	450,027,591	
12/31/2013	498,518,668	509,510,229	508,843,480	508,797,707	508,829,793	508,799,691		
12/31/2014	550,938,805	564,476,906	564,049,349	564,153,593	564,138,889			
12/31/2015	584,590,720	597,187,349	596,932,950	596,982,581				
12/31/2016	610,932,211	624,043,373	624,287,580					
12/31/2017	631,529,680	641,677,183						
12/31/2018	649,512,149							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2011	1.021	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.022	1.000	0.999	1.000	1.000	1.000	
12/31/2013	1.022	0.999	1.000	1.000	1.000		
12/31/2014	1.025	0.999	1.000	1.000			
12/31/2015	1.022	1.000	1.000				
12/31/2016	1.021	1.000					
12/31/2017	1.016						
12/31/2018							

Average Best 3 of 5

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

LOCAL PRODUCTS/COMPLETED OPERATIONS LOSS DEVELOPMENT DATA
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OHIO

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	1.610	0.6377	1.737	360,000
27 to 39 Months	1.486	1.502	0.7075	1.497	380,000
39 to 51 Months	1.091	1.066	0.7956	1.071	410,000
51 to 63 Months	1.009	1.002	0.8021	1.003	430,000
63 to 75 Months	1.002	0.969	0.7493	0.977	470,000
75 to 87 Months	0.983	0.992	0.6486	0.989	500,000
87 to 99 Months	0.990	1.000	0.6061	0.996	540,000
99 to 111 Months	0.997	1.000	0.6240	0.999	570,000
111 to 123 Months	0.992	1.000	0.5264	0.996	610,000
123 to 135 Months	1.001	1.000	0.5122	1.000	660,000
135 to 147 Months	1.002	1.000	0.6138	1.001	710,000
147 to 159 Months	1.001	1.000	0.5832	1.000	760,000
159 to 171 Months	1.001	1.000	0.6212	1.000	820,000
171 to 183 Months	1.002	0.999	0.5253	1.000	880,000
183 to 195 Months	1.000	1.000	0.6099	1.000	950,000
195 to 207 Months	1.000	1.000	0.5694	1.000	1,000,000
207 to 219 Months	1.000	1.000	0.6186	1.000	1,100,000
219 to 231 Months	1.000	1.000	0.4736	1.000	1,200,000
231 to 243 Months	1.000	1.000	0.3489	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			1.071	1.003	0.977	0.989	0.996	0.999	0.996	1.000	1.001
12/31/2017		1.497	1.071	1.003	0.977	0.989	0.996	0.999	0.996	1.000	1.001
12/31/2018	1.737	1.497	1.071	1.003	0.977	0.989	0.996	0.999	0.996	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.030
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.541
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		2.677

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

OHIO

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	212,610	462,951	0.318	147,218	359,828	1.012	364,140
12/31/2017	117,157	584,135	0.444	259,354	376,511	1.012	381,018
12/31/2018	635	3,166,957	0.505	1,599,315	1,599,950	1.012	1,619,146

(A) See Section G - Multistate Loss Development.

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

OHIO

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	1.129	0.8621	1.137	1,100,000
27 to 39 Months	1.095	1.042	0.8650	1.049	1,200,000
39 to 51 Months	1.046	0.957	0.8677	0.969	1,200,000
51 to 63 Months	1.037	0.983	0.8510	0.991	1,300,000
63 to 75 Months	1.032	0.972	0.8642	0.980	1,400,000
75 to 87 Months	1.028	1.005	0.8685	1.008	1,500,000
87 to 99 Months	1.028	1.015	0.8562	1.017	1,600,000
99 to 111 Months	1.042	0.996	0.8390	1.003	1,700,000
111 to 123 Months	1.016	1.011	0.8258	1.012	1,800,000
123 to 135 Months	1.027	1.001	0.8092	1.006	2,000,000
135 to 147 Months	1.012	1.003	0.7864	1.005	2,100,000
147 to 159 Months	1.009	1.000	0.7563	1.002	2,300,000
159 to 171 Months	1.005	0.996	0.7618	0.998	2,400,000
171 to 183 Months	1.004	1.000	0.7863	1.001	2,600,000
183 to 195 Months	1.002	1.000	0.8002	1.000	2,800,000
195 to 207 Months	1.002	1.000	0.8098	1.000	3,000,000
207 to 219 Months	1.002	1.000	0.7882	1.000	3,200,000
219 to 231 Months	1.002	1.000	0.7000	1.001	3,400,000
231 to 243 Months	1.002	1.000	0.4586	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			0.969	0.991	0.980	1.008	1.017	1.003	1.012	1.006	1.005
12/31/2017		1.049	0.969	0.991	0.980	1.008	1.017	1.003	1.012	1.006	1.005
12/31/2018	1.137	1.049	0.969	0.991	0.980	1.008	1.017	1.003	1.012	1.006	1.005

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2016	1.002	0.998	1.001	1.000	1.000	1.000	1.001	1.001	1.008	1.001
12/31/2017	1.002	0.998	1.001	1.000	1.000	1.000	1.001	1.001	1.008	1.050
12/31/2018	1.002	0.998	1.001	1.000	1.000	1.000	1.001	1.001	1.008	1.194

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

OHIO

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	678,666	3,605,811	0.381	1,373,814	2,052,480	1.032	2,118,145
12/31/2017	676,708	4,032,354	0.456	1,838,754	2,515,462	1.032	2,595,942
12/31/2018	381,018	3,201,819	0.524	1,677,754	2,058,772	1.032	2,124,637

(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
OHIO
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	315,334	558,600	975,551	818,026	653,077	659,077	651,577	651,577	691,577	691,577	696,577
12/31/2000	128,721	595,939	623,039	467,789	437,089	398,089	503,089	537,739	547,739	444,239	447,739
12/31/2001	322,418	548,909	799,109	690,307	667,007	797,007	722,007	704,259	704,259	704,259	704,259
12/31/2002	294,738	405,428	523,078	327,328	241,328	236,828	236,828	236,828	236,828	236,828	236,828
12/31/2003	262,802	488,853	480,603	536,757	610,156	568,257	566,257	541,257	541,257	541,257	541,257
12/31/2004	93,198	177,280	267,743	256,242	249,242	191,742	191,742	191,742	191,742	191,742	191,742
12/31/2005	106,997	239,937	315,178	471,313	601,998	611,997	611,997	611,997	611,997	611,997	611,997
12/31/2006	252,191	288,149	553,649	407,249	284,749	259,749	259,749	259,749	259,749	259,749	259,749
12/31/2007	158,264	226,425	290,457	294,207	283,656	281,656	256,656	256,656	256,656	256,656	256,656
12/31/2008	48,181	202,780	316,606	281,606	181,606	181,606	181,606	181,606	181,606	176,606	176,606
12/31/2009	206,624	168,606	130,223	240,723	133,723	193,822	273,477	269,761	239,723	239,723	
12/31/2010	378,336	440,873	679,136	482,536	493,734	518,190	494,517	494,517	494,517		
12/31/2011	256,935	260,968	181,743	284,368	115,318	63,378	62,818	62,818			
12/31/2012	136,725	261,505	423,169	446,481	441,235	341,235	335,873				
12/31/2013	170,159	719,855	703,058	822,772	848,181	918,836					
12/31/2014	328,667	261,422	499,665	473,822	470,858						
12/31/2015	263,542	193,260	392,871	381,844							
12/31/2016	237,862	464,632	372,147								
12/31/2017	132,292	275,354									
12/31/2018	412,129										

<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	696,577	696,577	696,577	696,577	696,577	696,577	696,577	696,577	696,577
12/31/2000	444,239	444,239	381,239	378,239	378,239	383,239	383,239	378,239	
12/31/2001	704,259	704,259	704,259	704,259	704,259	704,259	704,259		
12/31/2002	236,828	240,037	240,740	239,700	239,700	236,828			
12/31/2003	541,257	541,257	541,257	541,257	541,257				
12/31/2004	191,742	191,742	191,742	191,742					
12/31/2005	611,997	611,997	611,997						
12/31/2006	259,749	259,749							
12/31/2007	256,656								

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
OHIO
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	1.771	1.746	0.839	0.798	1.009	0.989	1.000	1.061	1.000	1.007	1.000
12/31/2000	4.630	1.045	0.751	0.934	0.911	1.264	1.069	1.019	0.811	1.008	0.992
12/31/2001	1.702	1.456	0.864	0.966	1.195	0.906	0.975	1.000	1.000	1.000	1.000
12/31/2002	1.376	1.290	0.626	0.737	0.981	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.860	0.983	1.117	1.137	0.931	0.996	0.956	1.000	1.000	1.000	1.000
12/31/2004	1.902	1.510	0.957	0.973	0.769	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2005	2.242	1.314	1.495	1.277	1.017	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2006	1.143	1.921	0.736	0.699	0.912	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.431	1.283	1.013	0.964	0.993	0.911	1.000	1.000	1.000	1.000	1.000
12/31/2008	4.209	1.561	0.889	0.645	1.000	1.000	1.000	1.000	0.972	1.000	
12/31/2009	0.816	0.772	1.849	0.556	1.449	1.411	0.986	0.889	1.000		
12/31/2010	1.165	1.540	0.711	1.023	1.050	0.954	1.000	1.000			
12/31/2011	1.016	0.696	1.565	0.406	0.550	0.991	1.000				
12/31/2012	1.913	1.618	1.055	0.988	0.773	0.984					
12/31/2013	4.230	0.977	1.170	1.031	1.083						
12/31/2014	0.795	1.911	0.948	0.994							
12/31/2015	0.733	2.033	0.972								
12/31/2016	1.953	0.801									
12/31/2017	2.081										

3 Yr Mean	1.589	1.582	1.030	1.004	0.802	0.976	0.995	0.963	0.991	1.000	1.000
Best 3/5	1.610	1.502	1.066	1.002	0.969	0.992	1.000	1.000	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.000	0.858	0.992	1.000	1.013	1.000	0.987	1.000 *			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2002	1.014	1.003	0.996	1.000	0.988	1.000 *	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.000								
12/31/2005	1.000	1.000									
12/31/2006	1.000										

3 Yr Mean	1.000	1.000	0.999	1.000	1.000 @	1.000 @	0.994 @	1.000 @			
Best 3/5	1.000	1.000	0.999	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					0.969	0.992	1.000	1.000	1.000	1.000	1.000
12/31/2015				1.002	0.969	0.992	1.000	1.000	1.000	1.000	1.000
12/31/2016			1.066	1.002	0.969	0.992	1.000	1.000	1.000	1.000	1.000
12/31/2017		1.502	1.066	1.002	0.969	0.992	1.000	1.000	1.000	1.000	1.000
12/31/2018	1.610	1.502	1.066	1.002	0.969	0.992	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	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	0.960
12/31/2015	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	0.962
12/31/2016	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.026
12/31/2017	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	1.541
12/31/2018	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000*	2.480

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

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

A.Y.E	Allocated Expenses as of:										
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	19,481	76,795	171,134	574,932	647,609	669,687	670,193	688,027	692,541	713,778	714,411
12/31/2000	8,189	81,069	200,156	271,932	315,484	328,783	372,577	370,352	402,984	463,483	465,936
12/31/2001	6,350	30,771	165,134	332,459	470,526	535,183	489,730	491,295	491,295	491,295	491,295
12/31/2002	19,936	205,630	284,062	394,928	399,136	383,337	383,417	383,417	383,417	383,417	383,417
12/31/2003	31,041	43,206	119,078	210,792	224,699	262,254	299,930	289,751	289,821	290,831	290,831
12/31/2004	6,070	39,750	78,858	160,188	227,252	250,113	250,679	250,679	250,961	250,961	250,961
12/31/2005	815	40,359	159,811	298,295	486,629	438,545	429,263	431,371	427,239	427,239	427,239
12/31/2006	21,224	125,691	274,150	371,394	335,886	345,505	345,505	345,505	345,505	345,505	345,505
12/31/2007	19,899	33,408	134,213	294,378	285,861	272,149	255,467	263,545	263,545	263,545	263,545
12/31/2008	51,835	163,749	106,666	104,724	104,724	104,908	104,908	104,908	104,908	104,908	106,008
12/31/2009	23,627	54,061	77,020	264,399	297,830	405,448	481,545	514,758	523,608	524,093	
12/31/2010	60,518	150,851	291,535	494,820	561,172	567,741	587,494	587,496	587,496		
12/31/2011	102,894	92,145	113,274	207,367	223,437	224,328	224,386	224,386			
12/31/2012	3	31,736	150,131	259,707	259,791	711,727	731,849				
12/31/2013	19,901	104,026	231,518	647,885	732,713	741,240					
12/31/2014	10,444	13,775	157,315	222,474	440,901						
12/31/2015	8,642	15,075	68,538	163,605							
12/31/2016	75,172	175,946	212,610								
12/31/2017	17,454	113,876									
12/31/2018	635										

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	797,505	797,505	797,505	797,505	797,505	797,505	797,505	797,505	797,505
12/31/2000	463,515	463,515	438,315	437,115	437,115	439,392	444,356	445,981	
12/31/2001	491,295	491,295	491,295	491,295	491,295	491,295	491,295		
12/31/2002	383,417	383,931	385,019	386,059	386,059	386,059			
12/31/2003	290,831	290,831	290,831	290,831	290,831				
12/31/2004	250,961	250,961	250,961	250,961					
12/31/2005	427,239	427,239	427,239						
12/31/2006	345,505	345,505							
12/31/2007	263,545								

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

\$100,000 Basic Limit Losses as of:											
<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	2,115,793	3,138,176	3,434,644	3,289,240	3,499,791	3,223,952	3,261,231	3,187,900	3,224,828	3,202,819	3,147,938
12/31/2000	2,403,794	3,332,742	3,862,522	4,269,328	4,286,040	4,315,608	4,536,410	4,471,795	4,610,895	4,794,295	4,779,962
12/31/2001	2,880,092	3,599,692	3,640,001	3,804,636	3,907,292	3,868,599	3,881,796	3,987,697	4,070,537	4,050,453	4,003,733
12/31/2002	2,531,238	3,436,955	3,545,889	3,499,212	3,711,034	3,625,501	3,703,410	3,922,037	4,117,769	4,093,354	4,097,857
12/31/2003	2,113,821	2,507,881	2,911,640	2,906,292	2,842,819	2,812,736	2,951,102	3,065,058	3,229,138	3,245,861	3,251,983
12/31/2004	1,445,234	1,935,804	2,352,798	2,240,001	2,141,484	2,265,486	2,356,271	2,236,974	2,303,712	2,333,894	2,304,030
12/31/2005	1,421,968	1,756,325	1,947,028	2,094,956	2,105,053	2,298,094	2,167,343	2,230,866	2,193,987	2,153,229	2,148,229
12/31/2006	2,074,907	2,294,320	2,500,223	2,565,269	2,662,036	2,505,226	2,422,564	2,545,786	2,533,041	2,597,278	2,671,542
12/31/2007	1,709,003	1,902,795	2,409,727	2,401,328	2,672,895	2,640,183	2,640,807	2,972,137	2,875,372	2,881,064	2,910,836
12/31/2008	2,353,591	2,596,808	2,764,894	2,639,886	2,690,309	2,735,882	2,831,875	3,002,170	2,989,306	3,003,306	2,988,739
12/31/2009	2,483,439	2,762,030	2,761,004	2,783,472	2,852,176	2,716,244	2,718,145	2,675,705	2,670,705	2,748,205	
12/31/2010	2,515,749	3,172,053	3,491,255	3,623,148	3,428,563	3,392,004	3,335,437	3,181,709	3,191,916		
12/31/2011	3,305,414	3,640,509	3,935,113	3,898,316	3,646,613	3,573,515	3,469,690	3,468,690			
12/31/2012	2,630,174	2,931,937	2,845,263	3,044,295	3,111,495	2,945,225	3,036,728				
12/31/2013	2,097,437	2,085,327	2,475,709	2,187,959	2,147,780	2,111,116					
12/31/2014	1,634,388	2,323,947	2,197,860	2,190,236	2,335,893						
12/31/2015	2,741,320	2,987,721	3,195,859	2,786,217							
12/31/2016	1,922,606	2,379,547	2,585,579								
12/31/2017	2,215,490	2,348,405									
12/31/2018	2,076,316										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
12/31/1999	3,191,487	3,191,487	3,134,487	3,134,487	3,134,487	3,134,487	3,134,487	3,134,487	3,134,487		
12/31/2000	4,773,262	4,802,637	4,796,012	4,796,012	4,796,012	4,799,312	4,799,312	4,799,312			
12/31/2001	4,117,320	3,999,654	3,972,472	3,971,513	3,971,513	3,971,513	3,960,013				
12/31/2002	4,092,024	4,115,024	4,034,621	4,003,278	4,003,278	4,003,278					
12/31/2003	3,226,983	3,226,983	3,241,983	3,241,983	3,256,983						
12/31/2004	2,338,033	2,300,530	2,291,530	2,291,530							
12/31/2005	2,148,228	2,148,228	2,148,228								
12/31/2006	2,652,377	2,652,377									
12/31/2007	3,174,836										

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

A.Y.E.	Link Ratios										
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/1999	1.483	1.094	0.958	1.064	0.921	1.012	0.978	1.012	0.993	0.983	1.014
12/31/2000	1.386	1.159	1.105	1.004	1.007	1.051	0.986	1.031	1.040	0.997	0.999
12/31/2001	1.250	1.011	1.045	1.027	0.990	1.003	1.027	1.021	0.995	0.988	1.028
12/31/2002	1.358	1.032	0.987	1.061	0.977	1.021	1.059	1.050	0.994	1.001	0.999
12/31/2003	1.186	1.161	0.998	0.978	0.989	1.049	1.039	1.054	1.005	1.002	0.992
12/31/2004	1.339	1.215	0.952	0.956	1.058	1.040	0.949	1.030	1.013	0.987	1.015
12/31/2005	1.235	1.109	1.076	1.005	1.092	0.943	1.029	0.983	0.981	0.998	1.000
12/31/2006	1.106	1.090	1.026	1.038	0.941	0.967	1.051	0.995	1.025	1.029	0.993
12/31/2007	1.113	1.266	0.997	1.113	0.988	1.000	1.125	0.967	1.002	1.010	1.091
12/31/2008	1.103	1.065	0.955	1.019	1.017	1.035	1.060	0.996	1.005	0.995	
12/31/2009	1.112	1.000	1.008	1.025	0.952	1.001	0.984	0.998	1.029		
12/31/2010	1.261	1.101	1.038	0.946	0.989	0.983	0.954	1.003			
12/31/2011	1.101	1.081	0.991	0.935	0.980	0.971	1.000				
12/31/2012	1.115	0.970	1.070	1.022	0.947	1.031					
12/31/2013	0.994	1.187	0.884	0.982	0.983						
12/31/2014	1.422	0.946	0.997	1.067							
12/31/2015	1.090	1.070	0.872								
12/31/2016	1.238	1.087									
12/31/2017	1.060										

3 Yr Mean	1.129	1.034	0.918	1.024	0.970	0.995	0.979	0.999	1.012	1.011	1.028
Best 3/5	1.129	1.042	0.957	0.983	0.972	1.005	1.015	0.996	1.011	1.001	1.003

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/1999	1.000	0.982	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.006	0.999	1.000	1.000	1.001	1.000	1.000	1.000 *			
12/31/2001	0.971	1.000	1.000	1.000	1.000	0.997	1.000 *	1.000 *			
12/31/2002	1.006	0.980	0.992	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2003	1.000	1.005	1.000	1.005	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	0.984	0.996	1.000								
12/31/2005	1.000	1.000									
12/31/2006	1.000										

3 Yr Mean	0.995	1.000	0.997	1.002	1.000 @	0.999 @	1.000 @	1.000 @			
Best 3/5	1.000	0.996	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	Development From										
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2014					0.972	1.005	1.015	0.996	1.011	1.001	1.003
12/31/2015				0.983	0.972	1.005	1.015	0.996	1.011	1.001	1.003
12/31/2016			0.957	0.983	0.972	1.005	1.015	0.996	1.011	1.001	1.003
12/31/2017		1.042	0.957	0.983	0.972	1.005	1.015	0.996	1.011	1.001	1.003
12/31/2018	1.129	1.042	0.957	0.983	0.972	1.005	1.015	0.996	1.011	1.001	1.003

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS
12/31/2014	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.998
12/31/2015	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.981
12/31/2016	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.939
12/31/2017	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.979
12/31/2018	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.105

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

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
OHIO
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	105,610	301,680	572,762	894,450	1,247,737	1,504,112	1,595,140	1,641,062	1,673,336	1,683,466	1,687,961
12/31/2000	169,073	522,460	753,684	1,119,620	1,418,905	1,561,599	1,675,359	1,850,829	1,943,073	2,257,066	2,414,357
12/31/2001	141,295	336,427	863,378	1,489,362	1,805,651	1,959,828	2,003,452	2,050,496	2,039,826	2,089,884	2,121,477
12/31/2002	129,841	305,445	658,467	928,327	1,200,344	1,290,777	1,347,351	1,560,637	2,097,486	2,318,859	2,328,451
12/31/2003	323,781	314,493	1,143,010	954,445	1,204,358	1,264,766	1,352,425	1,524,486	1,686,653	1,707,666	1,807,288
12/31/2004	66,052	125,423	383,497	574,040	761,081	915,062	993,440	1,117,896	1,132,295	1,188,050	1,207,382
12/31/2005	95,774	199,942	413,692	565,319	685,937	842,946	964,744	1,094,188	1,239,528	1,256,485	1,264,002
12/31/2006	133,951	426,665	733,795	1,130,374	1,675,683	2,201,296	2,278,240	2,316,221	2,373,832	2,642,327	2,668,563
12/31/2007	240,104	343,509	766,728	1,172,786	1,513,480	1,611,308	1,613,456	1,677,916	1,744,545	1,793,036	1,971,271
12/31/2008	356,298	777,474	850,834	1,083,536	1,319,554	1,432,172	1,483,268	1,571,095	1,697,863	1,773,994	1,790,343
12/31/2009	552,174	1,302,785	4,521,403	5,312,126	6,070,023	6,232,777	6,289,427	6,295,745	6,303,134	6,361,843	
12/31/2010	305,124	657,606	1,057,671	1,457,346	2,030,807	2,533,764	2,608,936	2,624,452	2,624,852		
12/31/2011	531,795	570,978	1,040,896	1,367,933	1,728,615	1,756,479	1,757,582	1,761,279			
12/31/2012	328,321	661,821	895,667	1,118,225	1,235,878	1,295,512	1,306,839				
12/31/2013	240,349	470,691	706,869	781,578	839,338	894,911					
12/31/2014	228,445	594,901	639,892	690,444	838,058						
12/31/2015	357,209	665,589	1,246,274	1,405,620							
12/31/2016	277,544	306,817	633,542								
12/31/2017	297,127	587,446									
12/31/2018	372,008										

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	1,688,743	1,689,058	1,691,928	1,691,928	1,691,928	1,691,928	1,691,928	1,691,928	1,691,928
12/31/2000	2,188,857	2,189,565	2,235,173	2,236,651	2,236,651	2,236,651	2,236,651	2,236,651	
12/31/2001	2,175,500	2,213,819	2,230,136	2,230,356	2,230,747	2,229,861	2,226,297		
12/31/2002	2,278,973	2,283,604	2,159,485	2,159,509	2,159,509	2,159,509			
12/31/2003	1,824,225	1,824,225	1,843,425	1,845,811	1,845,811				
12/31/2004	1,250,126	1,261,328	1,257,845	1,257,845					
12/31/2005	1,269,282	1,275,199	1,275,199						
12/31/2006	2,674,640	2,692,429							
12/31/2007	2,162,623								

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

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

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

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

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

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

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

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

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

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

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

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

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

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

\$100,000 Basic Limit Losses as of:

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

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

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

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

3 Yr Mean	2.423	1.232	1.105	1.008	1.019	0.983	1.010	1.007	1.020	0.993	1.059
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Best 3/5	1.704	1.202	1.162	1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011
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A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1999	0.967	0.972	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2000	0.996	0.980	1.045	0.997	1.000	1.000	1.001	1.002 *
12/31/2001	1.000	1.038	0.973	1.000	1.020	1.025	1.004 *	1.002 *
12/31/2002	1.076	1.001	1.000	1.000	1.063	1.007 *	1.004 *	1.002 *
12/31/2003	0.984	1.000	1.000	1.070	1.000 *	1.007 *	1.004 *	1.002 *
12/31/2004	1.000	1.006	1.120					
12/31/2005	1.060	1.000						
12/31/2006	1.064							

3 Yr Mean	1.041	1.002	1.040	1.023	1.028 @	1.008 @	1.001 @	1.000 @
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Best 3/5	1.041	1.002	1.015	1.000	1.007 *	1.005 *	1.003 *	1.002 *
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A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2015				1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2016			1.162	1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2017		1.202	1.162	1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011
12/31/2018	1.704	1.202	1.162	1.005	1.019	0.984	1.010	1.018	1.028	0.967	1.011

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

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

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

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

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

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

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

171 to Ultimate Factor: 1.012

* Calculated Using Modified Bondy Method

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

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

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

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

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

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

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

3 Yr Mean 1.228 1.101 1.052 1.043 1.040 1.029 1.033 1.072 1.046 1.002 1.012

Best 3/5 1.185 1.095 1.046 1.037 1.032 1.028 1.028 1.042 1.016 1.027 1.012

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

3 Yr Mean 1.011 1.007 1.007 1.005 1.001 @ 1.002 @ 1.001 @ 1.000 @

Best 3/5 1.009 1.005 1.004 1.002 1.002 * 1.002 * 1.002 * 1.002 *

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Link Ratios: 171 to Ultimate									
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243		
12/31/1999	1.009	1.014	1.003	1.001	1.001	1.000	1.000	*	
12/31/2000	1.007	1.010	1.002	0.997	1.000	1.000	1.000	*	
12/31/2001	1.009	1.011	1.003	1.006	1.001	1.000	1.000	*	
12/31/2002	1.023	1.018	1.009	1.002	*	1.001	1.000	*	
12/31/2003	1.019	1.005	1.011	*	1.002	*	1.001	*	
12/31/2004	1.006								
Best 3/5	1.012	1.012	1.005	*	1.002	*	1.001	*	1.000

171 to Ultimate Factor: 1.032

* Calculated Using Modified Bondy Method

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

	Increments													
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>	
12/31/1999	1,668,163	3,086,912	4,936,587	3,583,669	3,928,994	3,603,312	3,137,926	2,951,152	1,695,717	647,599	1,233,941	1,130,732	323,350	
12/31/2000	2,351,839	3,836,616	4,981,032	3,907,706	4,628,368	6,330,393	3,994,385	1,773,649	2,618,866	1,895,379	2,085,961	100,370	-99,562	
12/31/2001	3,263,710	5,951,102	5,712,747	5,406,543	5,741,391	6,149,849	4,116,920	3,245,466	2,027,668	1,074,799	796,727	298,645	238,142	
12/31/2002	4,251,662	6,326,582	5,742,424	4,451,113	3,174,251	2,606,110	2,321,268	3,226,290	1,680,106	1,262,355	1,713,908	1,622,862	187,549	
12/31/2003	2,862,709	6,053,489	4,640,672	4,433,960	4,176,942	1,907,299	2,704,456	2,097,189	1,921,991	1,580,191	1,721,565	584,380	923,238	
12/31/2004	3,404,918	6,119,916	6,388,154	4,312,053	4,353,835	4,695,487	4,069,898	5,666,086	4,004,700	4,627,236	4,617,660	1,972,110	980,367	
12/31/2005	4,466,430	5,472,556	6,053,197	5,031,202	5,990,036	3,810,869	3,760,923	4,506,836	3,618,940	2,704,650	528,418	1,223,368	516,400	
12/31/2006	4,853,681	7,462,553	7,274,329	6,886,507	6,039,631	6,146,069	3,659,023	6,656,114	2,919,944	2,951,503	1,440,547	1,354,098		
12/31/2007	4,695,876	8,094,392	6,539,750	6,189,938	6,366,009	4,614,057	4,924,398	4,150,397	4,492,694	2,390,511	1,701,075			
12/31/2008	7,476,501	8,485,724	10,312,223	8,991,939	5,897,304	3,722,349	3,105,983	3,882,478	1,798,710	2,153,381				
12/31/2009	7,914,084	11,303,462	11,451,222	8,653,746	6,052,766	4,432,275	5,248,880	2,330,533	2,919,880					
12/31/2010	8,174,660	11,006,759	11,505,567	6,881,022	5,284,852	3,881,237	2,011,855	2,892,070						
12/31/2011	6,994,459	7,431,671	6,384,737	4,813,591	5,128,376	4,446,310	2,216,203							
12/31/2012	6,281,377	7,459,834	7,529,842	8,183,328	4,126,010	1,845,472								
12/31/2013	6,964,736	6,206,596	8,594,320	5,894,005	2,757,403									
12/31/2014	6,191,687	6,976,953	6,256,934	4,246,523										
12/31/2015	5,818,324	6,876,845	6,334,489											
12/31/2016	7,123,183	8,655,418												
12/31/2017	5,748,677													

	Incremental Percentages													
A.Y.E	<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	0.0287	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
Best 3/5	1.312	1.119	1.165	1.018	0.972	1.000	1.000	1.000	1.000	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.000	1.120	1.000	1.000	1.000	1.000	1.000	1.004			
12/31/2000	1.001	1.131	0.981	1.011	0.998	0.993	0.966	0.999 *			
12/31/2001	0.994	1.090	1.000	0.950	0.991	1.176	0.999 *	0.999 *			
12/31/2002	1.000	1.000	0.983	1.000	1.000	0.999 *	0.999 *	0.999 *			
12/31/2003	1.000	1.000	1.000	1.088	1.004 *	0.999 *	0.999 *	0.999 *			
12/31/2004	1.000	1.000	1.000								
12/31/2005	1.000	1.000									
12/31/2006	1.000										
3 Yr Mean	1.000	1.000	0.994	1.013	0.996 @	1.056 @	0.983 @	1.004 @			
Best 3/5	1.000	1.000	0.994	1.004	0.999 *	0.999 *	0.999 *	0.999 *			

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

171 to Ultimate Factor: 1.050

<u>Months-to-Ultimate</u>	<u>Cumulative Incremental Factors</u>						
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.303	0.242	0.148	0.075	0.031	0.009	0.005
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.004	0.002	0.002	0.002	0.002	0.001	0.000

<u>A.Y.E</u>	<u>Reported ALAE</u> <u>as of 3/31/19</u>	<u>\$500,000</u> <u>Ultimate Indemnity</u>	<u>ALAE</u> <u>Factor</u>	<u>Additional</u> <u>ALAE</u>	<u>ALAE at</u> <u>171 Months</u>	<u>171-Ultimate</u> <u>Factor</u>	<u>Ultimate</u> <u>ALAE</u>
12/31/2016	2,509,692	15,512,724	0.148	2,295,882	4,805,574	1.050	5,045,702
12/31/2017	1,295,863	15,939,944	0.242	3,857,468	5,153,331	1.050	5,410,843
12/31/2018	453,054	9,717,099	0.303	2,944,277	3,397,331	1.050	3,567,056

* Calculated Using Modified Bondy Method

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

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/1999	1,572,065	1,987,939	2,042,232	2,211,684	2,206,231	2,199,548	2,303,744	2,276,465	2,293,317	2,238,872	2,256,844
12/31/2000	2,115,148	2,324,418	2,530,971	2,623,392	2,812,834	3,161,406	3,018,819	3,039,295	3,201,971	3,281,154	3,289,070
12/31/2001	1,627,013	1,654,011	1,972,348	2,039,048	1,900,818	1,952,852	2,119,627	2,292,203	2,299,929	2,337,585	2,345,731
12/31/2002	1,530,717	1,727,573	1,876,362	1,886,504	1,836,568	1,863,842	1,922,590	1,938,029	1,988,648	1,998,770	2,063,155
12/31/2003	1,321,533	1,887,161	2,163,441	2,172,909	2,449,305	2,450,817	2,487,331	2,501,397	2,506,543	2,547,183	2,557,986
12/31/2004	2,137,719	2,399,596	2,432,571	2,373,608	2,438,915	2,430,493	2,374,120	2,402,603	2,423,452	2,431,935	2,426,902
12/31/2005	2,865,381	3,103,309	3,333,662	3,422,623	3,483,267	3,365,079	3,378,435	3,424,923	3,434,293	3,428,003	3,428,281
12/31/2006	3,072,125	3,517,399	3,516,881	3,550,710	3,565,561	3,714,164	3,722,919	3,896,127	3,943,556	4,000,352	4,013,426
12/31/2007	2,844,645	2,853,095	2,933,768	3,269,723	3,545,542	3,514,845	3,597,290	3,574,891	3,567,151	3,540,362	3,549,074
12/31/2008	3,600,421	3,870,935	3,993,658	4,085,032	4,277,221	4,524,770	4,780,726	5,135,464	5,377,606	5,432,551	5,399,596
12/31/2009	3,534,085	3,753,341	3,751,263	3,780,076	3,763,549	3,990,026	3,999,860	4,145,232	4,210,482	4,240,123	
12/31/2010	4,401,926	4,575,257	4,861,935	4,838,710	4,442,350	4,679,912	4,681,113	4,616,073	4,635,092		
12/31/2011	4,091,786	4,327,021	4,618,039	4,544,531	4,651,918	4,844,335	4,801,436	4,878,153			
12/31/2012	3,868,440	4,015,567	3,840,908	3,695,235	3,852,599	3,849,831	3,901,446				
12/31/2013	3,562,555	3,598,755	4,135,664	4,002,305	4,028,293	4,107,933					
12/31/2014	3,323,473	3,533,086	3,456,269	3,653,060	3,622,449						
12/31/2015	4,560,156	4,854,521	5,463,196	5,478,878							
12/31/2016	4,374,337	4,459,644	4,829,183								
12/31/2017	4,261,821	4,407,193									
12/31/2018	4,851,824										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
12/31/1999	2,269,121	2,294,943	2,305,226	2,279,715	2,344,614	2,345,815	2,343,314	2,343,314	2,347,988		
12/31/2000	3,295,715	3,288,963	3,292,462	3,285,460	3,285,459	3,283,459	3,283,459	3,283,459			
12/31/2001	2,333,120	2,290,449	2,295,943	2,297,122	2,309,129	2,309,129	2,309,128				
12/31/2002	2,045,051	2,110,693	2,107,568	2,116,168	2,133,461	2,132,211					
12/31/2003	2,598,043	2,580,329	2,566,579	2,589,074	2,589,074						
12/31/2004	2,402,124	2,408,903	2,521,395	2,506,394							
12/31/2005	3,422,181	3,407,940	3,407,940								
12/31/2006	4,065,946	4,050,802									
12/31/2007	3,551,076										

LOCAL PRODUCTS (Subline Code 336)

FULL COVERAGE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	1.265	1.027	1.083	0.998	0.997	1.047	0.988	1.007	0.976	1.008	1.005
12/31/2000	1.099	1.089	1.037	1.072	1.124	0.955	1.007	1.054	1.025	1.002	1.002
12/31/2001	1.017	1.192	1.034	0.932	1.027	1.085	1.081	1.003	1.016	1.003	0.995
12/31/2002	1.129	1.086	1.005	0.974	1.015	1.032	1.008	1.026	1.005	1.032	0.991
12/31/2003	1.428	1.146	1.004	1.127	1.001	1.015	1.006	1.002	1.016	1.004	1.016
12/31/2004	1.123	1.014	0.976	1.028	0.997	0.977	1.012	1.009	1.004	0.998	0.990
12/31/2005	1.083	1.074	1.027	1.018	0.966	1.004	1.014	1.003	0.998	1.000	0.998
12/31/2006	1.145	1.000	1.010	1.004	1.042	1.002	1.047	1.012	1.014	1.003	1.013
12/31/2007	1.003	1.028	1.115	1.084	0.991	1.023	0.994	0.998	0.992	1.002	1.001
12/31/2008	1.075	1.032	1.023	1.047	1.058	1.057	1.074	1.047	1.010	0.994	
12/31/2009	1.062	0.999	1.008	0.996	1.060	1.002	1.036	1.016	1.007		
12/31/2010	1.039	1.063	0.995	0.918	1.053	1.000	0.986	1.004			
12/31/2011	1.057	1.067	0.984	1.024	1.041	0.991	1.016				
12/31/2012	1.038	0.957	0.962	1.043	0.999	1.013					
12/31/2013	1.010	1.149	0.968	1.006	1.020						
12/31/2014	1.063	0.978	1.057	0.992							
12/31/2015	1.065	1.125	1.003								
12/31/2016	1.020	1.083									
12/31/2017	1.034										
3 Yr Mean	1.040	1.062	1.009	1.014	1.020	1.001	1.013	1.022	1.003	1.000	1.004
Best 3/5	1.039	1.062	0.985	1.007	1.038	1.005	1.015	1.011	1.005	1.000	1.004

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.011	1.004	0.989	1.028	1.001	0.999	1.000	1.002			
12/31/2000	0.998	1.001	0.998	1.000	0.999	1.000	1.000	1.000 *			
12/31/2001	0.982	1.002	1.001	1.005	1.000	1.000	1.000 *	1.000 *			
12/31/2002	1.032	0.999	1.004	1.008	0.999	1.000 *	1.000 *	1.000 *			
12/31/2003	0.993	0.995	1.009	1.000	1.004 *	1.000 *	1.000 *	1.000 *			
12/31/2004	1.003	1.047	0.994								
12/31/2005	0.996	1.000									
12/31/2006	0.996										
3 Yr Mean	0.998	1.014	1.002	1.004	0.999 @	1.000 @	1.000 @	1.002 @			
Best 3/5	0.998	1.000	1.001	1.004	1.000 *	1.000 *	1.000 *	1.000 *			

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.038	1.005	1.015	1.011	1.005	1.000	1.004
12/31/2015				1.007	1.038	1.005	1.015	1.011	1.005	1.000	1.004
12/31/2016			0.985	1.007	1.038	1.005	1.015	1.011	1.005	1.000	1.004
12/31/2017		1.062	0.985	1.007	1.038	1.005	1.015	1.011	1.005	1.000	1.004
12/31/2018	1.039	1.062	0.985	1.007	1.038	1.005	1.015	1.011	1.005	1.000	1.004

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	0.998	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000*	1.083
12/31/2015	0.998	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000*	1.091
12/31/2016	0.998	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000*	1.075
12/31/2017	0.998	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000*	1.141
12/31/2018	0.998	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000*	1.186

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

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

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	120,168	311,306	312,394	277,393	303,006	287,030	267,972	267,474	274,472	267,472	267,472
12/31/2000	150,416	248,134	188,848	196,780	189,280	253,280	237,878	257,878	215,285	215,285	215,285
12/31/2001	208,337	185,152	211,169	225,824	225,824	216,726	265,726	270,726	265,727	267,726	365,726
12/31/2002	119,421	133,880	171,299	184,812	251,892	369,610	483,705	465,706	502,946	539,631	567,026
12/31/2003	298,214	270,546	283,673	398,283	518,855	600,389	644,503	716,619	797,603	987,207	1,083,677
12/31/2004	267,359	144,698	230,234	354,867	441,630	632,353	616,235	904,464	1,008,422	1,087,637	1,296,374
12/31/2005	171,817	242,042	293,021	372,892	413,788	517,693	577,501	578,079	622,969	1,071,187	1,185,450
12/31/2006	278,672	268,892	383,670	529,121	648,904	746,115	720,042	744,136	932,230	1,066,447	970,261
12/31/2007	336,478	539,242	569,442	510,576	480,010	471,031	474,898	571,898	569,048	565,826	565,826
12/31/2008	281,982	200,447	330,593	329,110	331,110	329,110	429,110	429,110	422,611	442,611	513,281
12/31/2009	177,301	176,935	144,535	143,435	143,535	250,348	250,248	350,248	350,248	350,918	
12/31/2010	258,564	260,233	259,733	263,829	357,829	357,829	357,829	357,829	357,829		
12/31/2011	280,389	309,310	282,139	303,639	281,728	291,728	283,728	283,728			
12/31/2012	261,577	237,466	244,631	252,528	238,888	263,888	268,902				
12/31/2013	484,229	529,028	523,333	708,674	689,763	739,763					
12/31/2014	399,307	500,486	493,548	589,554	564,554						
12/31/2015	651,157	644,581	623,070	644,969							
12/31/2016	899,662	1,029,846	1,085,929								
12/31/2017	827,278	1,120,224									
12/31/2018	1,186,664										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	267,472	267,472	267,472	267,472	267,472	267,472	267,472	267,472	267,472
12/31/2000	215,285	215,285	215,285	215,285	215,285	215,285	215,285	215,285	
12/31/2001	365,727	365,726	365,726	365,726	365,726	365,726	365,726		
12/31/2002	566,252	561,006	561,362	567,567	567,567	580,067			
12/31/2003	1,277,496	1,297,868	1,219,478	1,168,621	1,170,312				
12/31/2004	1,288,735	1,183,053	1,176,984	1,176,939					
12/31/2005	1,174,440	1,184,550	1,153,446						
12/31/2006	943,991	917,548							
12/31/2007	565,826								

LOCAL PRODUCTS (Subline Code 336)

DEDUCTIBLE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	2.591	1.003	0.888	1.092	0.947	0.934	0.998	1.026	0.974	1.000	1.000
12/31/2000	1.650	0.761	1.042	0.962	1.338	0.939	1.084	0.835	1.000	1.000	1.000
12/31/2001	0.889	1.141	1.069	1.000	0.960	1.226	1.019	0.982	1.008	1.366	1.000
12/31/2002	1.121	1.279	1.079	1.363	1.467	1.309	0.963	1.080	1.073	1.051	0.999
12/31/2003	0.907	1.049	1.404	1.303	1.157	1.073	1.112	1.113	1.238	1.098	1.179
12/31/2004	0.541	1.591	1.541	1.244	1.432	0.975	1.468	1.115	1.079	1.192	0.994
12/31/2005	1.409	1.211	1.273	1.110	1.251	1.116	1.001	1.078	1.719	1.107	0.991
12/31/2006	0.965	1.427	1.379	1.226	1.150	0.965	1.033	1.253	1.144	0.910	0.973
12/31/2007	1.603	1.056	0.897	0.940	0.981	1.008	1.204	0.995	0.994	1.000	1.000
12/31/2008	0.711	1.649	0.996	1.006	0.994	1.304	1.000	0.985	1.047	1.160	
12/31/2009	0.998	0.817	0.992	1.001	1.744	1.000	1.400	1.000	1.002		
12/31/2010	1.006	0.998	1.016	1.356	1.000	1.000	1.000	1.000			
12/31/2011	1.103	0.912	1.076	0.928	1.035	0.973	1.000				
12/31/2012	0.908	1.030	1.032	0.946	1.105	1.019					
12/31/2013	1.093	0.989	1.354	0.973	1.072						
12/31/2014	1.253	0.986	1.195	0.958							
12/31/2015	0.990	0.967	1.035								
12/31/2016	1.145	1.054									
12/31/2017	1.354										
3 Yr Mean	1.163	1.002	1.195	0.959	1.071	0.997	1.133	0.995	1.014	1.023	0.988
Best 3/5	1.164	1.002	1.102	0.959	1.071	1.006	1.068	0.998	1.064	1.089	0.995

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *			
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2002	0.991	1.001	1.011	1.000	1.022	1.000 *	1.000 *	1.000 *			
12/31/2003	1.016	0.940	0.958	1.001	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	0.918	0.995	1.000								
12/31/2005	1.009	0.974									
12/31/2006	0.972										
3 Yr Mean	0.966	0.970	0.990	1.000	1.007 @	1.000 @	1.000 @	1.000 @			
Best 3/5	0.991	0.990	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

Development From

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2014					1.071	1.006	1.068	0.998	1.064	1.089	0.995
12/31/2015				0.959	1.071	1.006	1.068	0.998	1.064	1.089	0.995
12/31/2016			1.102	0.959	1.071	1.006	1.068	0.998	1.064	1.089	0.995
12/31/2017		1.002	1.102	0.959	1.071	1.006	1.068	0.998	1.064	1.089	0.995
12/31/2018	1.164	1.002	1.102	0.959	1.071	1.006	1.068	0.998	1.064	1.089	0.995

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2014	0.991	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.299
12/31/2015	0.991	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.246
12/31/2016	0.991	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.373
12/31/2017	0.991	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.375
12/31/2018	0.991	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.601

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:

<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	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										

<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	1,537,925	1,607,394	1,767,931	1,890,569	1,907,615	1,908,341	1,908,403	1,908,403	1,908,403
12/31/2000	2,787,050	2,899,751	2,965,261	2,912,071	2,936,607	2,961,607	2,956,072	2,956,268	
12/31/2001	2,273,390	2,360,582	2,388,452	2,478,063	2,704,552	2,704,552	2,704,552		
12/31/2002	1,528,483	1,801,105	1,959,947	1,990,934	1,990,659	1,990,659			
12/31/2003	1,763,964	1,818,157	1,841,439	1,885,380	1,885,380				
12/31/2004	1,077,537	1,084,479	1,114,207	1,114,207					
12/31/2005	1,335,545	1,211,377	1,222,969						
12/31/2006	2,220,899	2,259,651							
12/31/2007	2,845,553								

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

	Increments												
<u>A.Y.E</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	161,105	266,151	163,518	62,982	84,223	132,636	68,211	111,014	73,358	120,289	118,476	69,469	160,537
12/31/2000	197,665	225,216	155,850	222,986	255,866	419,851	219,256	173,832	299,833	170,494	149,375	112,701	65,510
12/31/2001	92,729	210,561	226,205	144,181	235,542	444,380	330,783	-49,460	179,469	114,625	128,637	87,192	27,870
12/31/2002	155,116	179,950	272,461	60,739	95,740	78,556	24,791	4	197,339	190,323	91,891	272,622	158,842
12/31/2003	611,815	312,320	158,172	153,758	37,017	58,702	87,221	73,445	101,917	82,130	25,354	54,193	23,282
12/31/2004	154,379	164,358	197,171	123,645	169,539	20,102	21,414	31,422	8,181	25,003	-4,981	6,942	29,728
12/31/2005	86,115	298,669	192,073	52,753	88,530	64,965	123,708	-5,485	-690	4,309	177,001	-124,168	11,592
12/31/2006	237,110	283,431	308,458	289,686	346,759	81,771	299,529	22,455	89,940	-1,516	99,489	38,752	
12/31/2007	499,335	359,490	717,914	333,604	401,504	-39,944	233,131	69,952	-20,603	-126,765	884		
12/31/2008	576,623	474,093	1,062,929	967,939	2,211,021	2,501,507	1,423,783	-14,712	-595,988	-497,969			
12/31/2009	489,114	134,736	31,978	157,857	71,131	310,817	181,993	24,727	11,477				
12/31/2010	210,616	319,584	358,396	106,224	163,206	205,883	151,193	25,814					
12/31/2011	336,011	376,815	380,904	309,003	20,101	27,610	120,141						
12/31/2012	270,777	357,603	140,211	197,492	184,480	111,370							
12/31/2013	143,225	254,590	218,040	223,149	192,842								
12/31/2014	221,349	218,255	187,179	195,289									
12/31/2015	433,462	363,277	276,112										
12/31/2016	307,115	327,837											
12/31/2017	263,442												

	Incremental Percentages												
<u>A.Y.E</u>	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	0.0569	0.0939	0.0577	0.0222	0.0297	0.0468	0.0241	0.0392	0.0259	0.0425	0.0418	0.0245	0.0567
12/31/2000	0.0470	0.0535	0.0370	0.0530	0.0608	0.0998	0.0521	0.0413	0.0713	0.0405	0.0355	0.0268	0.0156
12/31/2001	0.0296	0.0672	0.0722	0.0460	0.0751	0.1417	0.1055	-0.0158	0.0572	0.0366	0.0410	0.0278	0.0089
12/31/2002	0.0727	0.0844	0.1278	0.0285	0.0449	0.0368	0.0116	0.0000	0.0925	0.0892	0.0431	0.1278	0.0745
12/31/2003	0.2233	0.1140	0.0577	0.0561	0.0135	0.0214	0.0318	0.0268	0.0372	0.0300	0.0093	0.0198	0.0085
12/31/2004	0.0542	0.0577	0.0692	0.0434	0.0595	0.0071	0.0075	0.0110	0.0029	0.0088	-0.0017	0.0024	0.0104
12/31/2005	0.0220	0.0762	0.0490	0.0135	0.0226	0.0166	0.0316	-0.0014	-0.0002	0.0011	0.0452	-0.0317	0.0030
12/31/2006	0.0496	0.0593	0.0646	0.0606	0.0726	0.0171	0.0627	0.0047	0.0188	-0.0003	0.0208	0.0081	
12/31/2007	0.1070	0.0770	0.1539	0.0715	0.0861	-0.0086	0.0500	0.0150	-0.0044	-0.0272	0.0002		
12/31/2008	0.0943	0.0775	0.1738	0.1583	0.3616	0.4091	0.2328	-0.0024	-0.0975	-0.0814			
12/31/2009	0.1092	0.0301	0.0071	0.0353	0.0159	0.0694	0.0406	0.0055	0.0026				
12/31/2010	0.0418	0.0634	0.0711	0.0211	0.0324	0.0409	0.0300	0.0051					
12/31/2011	0.0582	0.0652	0.0660	0.0535	0.0035	0.0048	0.0208						
12/31/2012	0.0602	0.0795	0.0312	0.0439	0.0410	0.0248							
12/31/2013	0.0325	0.0577	0.0494	0.0506	0.0437								
12/31/2014	0.0447	0.0441	0.0378	0.0394									
12/31/2015	0.0606	0.0508	0.0386										
12/31/2016	0.0556	0.0593											
12/31/2017	0.0425												

Best 3/5	0.0476	0.0559	0.0419	0.0447	0.0298	0.0450	0.0402	0.0051	-0.0007	-0.0088	0.0101	0.0101	0.0093
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LOCAL PRODUCTS (Subline Code 336)
 FULL COVERAGE
 MULTISTATE
 PROPERTY DAMAGE - OCCURRENCE
 INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

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

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

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

(See Section B - Explanation of Trend Calculation).

LOCAL PRODUCTS/COMPLETED OPERATIONS

FREQUENCY TREND
MULTISTATE

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

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency <u>(3)/(2)²</u>
12/31/2005	\$ 263,801,627	7,217	27.36
12/31/2006	281,792,381	7,723	27.41
12/31/2007	281,008,214	7,678	27.32
12/31/2008	272,513,895	8,121	29.80
12/31/2009	260,718,485	8,145	31.24
12/31/2010	250,758,243	8,695	34.67
12/31/2011	252,148,652	8,334	33.05
12/31/2012	253,424,520	7,887	31.12
12/31/2013	255,938,198	7,534	29.44
12/31/2014	261,472,662	6,893	26.36
12/31/2015	270,738,295	6,705	24.77
12/31/2016	285,133,839	6,714	23.55
12/31/2017	297,471,141	6,484	21.80
12/31/2018	297,800,338	6,284	21.10

Selected Annual Frequency Trend: - 0.5%

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes

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

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

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

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

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

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

K = The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

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

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

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

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

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

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

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

The off balance factor of 1.001 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 * .998

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	114130	778337	1.16995	.2309	1.016	1.027	.986	-2.4	0.041	0.040
10145	51384	500346	.47646	.1847	.879	.889	.854	-10.0	0.010	0.009
10146	15565	220214	.66245	.1321	.930	.940	.902	-6.7	0.015	0.014
10352	23415	188072	.56361	.1256	.919	.929	.892	-11.5	0.052	0.046
11039	224429	1895071	1.01065	.3736	.985	.996	.956	-4.4	0.045	0.043
11258	8665	76825	.28525	.1024	.900	.910	.874	-12.4	0.105	0.092
11259	70	1948	.00000	.0861	.887	.897	.861	-13.7	0.124	0.107
11288	71718	400280	1.02099	.1666	.979	.990	.950	-4.9	0.082	0.078
12374	218301	1275302	.96029	.3017	.967	.978	.939	-5.8	0.052	0.049
12375	101392	730975	.94732	.2234	.965	.976	.937	-6.3	0.032	0.030
13673	241468	1872355	1.31428	.3713	1.098	1.110	1.066	7.7	0.013	0.014
13720	18973	155637	.69308	.1190	.937	.947	.909	-8.2	0.049	0.045
14401	34428	203843	1.05317	.1288	.981	.992	.952	-4.7	0.086	0.082
15224	68525	542986	.76765	.1921	.931	.941	.903	-9.4	0.053	0.048
16900	312476	2400720	1.14807	.4222	1.045	1.057	1.015	1.7	0.059	0.060
16901	1199904	9558325	.99758	.7245	.990	1.001	.961	-3.6	0.083	0.080
16902	115653	658861	.70561	.2117	.914	.924	.887	-11.9	0.067	0.059
16905								1.7	0.059	0.060
16906								-3.6	0.083	0.080
16910	2240878	13505756	.97740	.7862	.976	.987	.948	-5.4	0.056	0.053
16911	131968	926182	1.06307	.2534	.994	1.005	.965	-4.5	0.044	0.042
16915	73167	438194	.92683	.1736	.963	.974	.935	-5.8	0.052	0.049
16916	643791	4551318	.97359	.5655	.972	.983	.944	-4.8	0.042	0.040
16920	10687	57625	1.50341	.0983	1.023	1.034	.993	-0.9	0.108	0.107
16921	1652	5691	.00000	.0870	.886	.896	.860	-13.2	0.053	0.046
16930	52879	266500	2.20282	.1412	1.144	1.157	1.111	11.2	0.116	0.129
16931	23921	117928	2.60070	.1111	1.151	1.164	1.118	12.5	0.056	0.063
16940	1127	3729	.00000	.0865	.886	.896	.860	-13.2	0.053	0.046
16941	19410	79022	.50612	.1029	.923	.933	.896	-10.8	0.083	0.074
18435	193677	1320539	1.30363	.3075	1.073	1.085	1.042	4.2	0.048	0.050
18436	15502	86674	.00000	.1045	.869	.879	.844	-15.7	0.134	0.113
18501	282556	2023582	.81842	.3867	.912	.922	.885	-8.3	0.012	0.011
45900	58886	443032	.00137	.1744	.801	.810	.778	-19.6	0.051	0.041 L
49617	302931	1953941	1.28667	.3797	1.090	1.102	1.058	6.1	0.115	0.122
57001	14484	122672	3.02360	.1121	1.200	1.213	1.165	17.6	0.017	0.020

X-TILDE: 1.009 X-TILDE (MONOLINE): .989 PI-TILDE: .0049215
 TAU SQUARED: .03000 SIGMA SQUARED: 123671.51862

L - CAPPED DOWN
 U - CAPPED UP
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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 * .998

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	4792	38425	.00000	.0655	.966	.872	.902	-12.5	0.016	0.014
10042	982721	6251219	1.18312	.6002	1.123	1.014	1.048	3.8	0.260	0.270
10060	2279	15398	.00000	.0608	.971	.876	.906	-9.1	0.055	0.050
10065	14016	122607	1.53780	.0821	1.075	.970	1.003	0.0	0.026	0.026
10066	1738	15251	.00000	.0608	.971	.876	.906	-9.7	0.031	0.028
10071	422261	2935587	1.11447	.4245	1.068	.964	.997	0.0	0.077	0.077
10073	6971130	44288461	1.14398	.9112	1.134	1.023	1.058	5.9	0.340	0.360
10075	807	7423	.73515	.0592	1.016	.917	.948	-4.9	0.143	0.136
10107	33233	290896	2.33059	.1137	1.181	1.066	1.102	10.0	0.170	0.187
10115	38096	338952	.69302	.1223	.992	.895	.925	-7.8	0.051	0.047
10309	10635	172799	.15275	.0918	.953	.860	.889	-7.7	0.013	0.012
11020	4320	42692	.75579	.0663	1.015	.916	.947	-5.6	0.108	0.102
11127	73368	462700	.96176	.1437	1.023	.923	.954	0.0	0.007	0.007
11128	25389	190949	1.11939	.0952	1.042	.940	.972	-2.0	0.049	0.048
11204	8332	58044	.04037	.0694	.965	.871	.901	-10.1	1.190	1.070
11234	21014	150836	.26117	.0876	.966	.872	.902	-10.9	0.046	0.041
12014	19330	166956	.12113	.0907	.951	.858	.887	-12.1	0.033	0.029
12356	5142	48728	1.06216	.0676	1.036	.935	.967	-5.0	0.020	0.019
12510	5393	37727	.00000	.0653	.966	.872	.902	-10.0	0.020	0.018
12805	855516	4832791	1.05672	.5402	1.046	.944	.976	-2.5	0.119	0.116
13351	584810	4180382	1.38008	.5060	1.209	1.091	1.128	13.9	0.036	0.041
13352	3715	19657	.00000	.0617	.970	.875	.905	-10.0	0.030	0.027
13506	61364	468289	.62822	.1447	.975	.880	.910	-8.7	0.046	0.042
13507	36503	269701	.00792	.1098	.921	.831	.859	-13.7	0.124	0.107
13716	574903	3552476	.88781	.4680	.965	.871	.901	-9.4	0.106	0.096
13759	16487	143685	.01387	.0862	.946	.854	.883	-11.5	0.113	0.100
14101	8422	80358	1.65125	.0739	1.079	.974	1.007	0.0	0.032	0.032
14279	101767	566363	1.01257	.1609	1.030	.930	.962	-3.4	0.059	0.057
14913	43431	328298	1.53801	.1204	1.094	.987	1.020	2.1	0.094	0.096
15538	9602	118019	.05772	.0812	.955	.862	.891	-14.3	0.014	0.012
15600	3178	40538	.44958	.0659	.995	.898	.928	-7.4	0.054	0.050
15608	768	4815	.00000	.0587	.973	.878	.908	-11.1	0.009	0.008
15839	23611	182552	.82123	.0936	1.014	.915	.946	-4.5	0.022	0.021
15991	29135	218293	.63096	.1003	.993	.896	.926	-8.2	0.061	0.056
15993	3487	34360	.44290	.0647	.996	.899	.930	-5.9	0.034	0.032
16403	62717	390324	2.71871	.1313	1.255	1.133	1.171	16.9	0.124	0.145
16676	924	6240	.00000	.0590	.973	.878	.908	-9.1	0.011	0.010

X-TILDE: 1.124 X-TILDE (MONOLINE): 1.108 PI-TILDE: .0025715
 TAU SQUARED: .03415 SIGMA SQUARED: 157296.23342

L - CAPPED DOWN
 U - CAPPED UP
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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 * .998

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	54745	667877	.05932	.1770	.861	.777	.803	-19.6	0.102	0.082
18109	324	2288	.00000	.0582	.974	.879	.909	-8.7	0.023	0.021
18110	31434	294297	1.40566	.1143	1.076	.971	1.004	0.0	0.026	0.026
18206	241353	2502468	1.30811	.3894	1.141	1.030	1.065	6.0	0.067	0.071
18335	6766	53268	.11868	.0685	.971	.876	.906	-6.7	0.015	0.014
18506	16	288	.00000	.0578	.974	.879	.909	0.0	0.004	0.004
18507	887	8667	.00000	.0595	.972	.877	.907	-16.7	0.006	0.005
18708	6966	47282	11.57011	.0673	1.743	1.573	1.626	18.2	0.011	0.013 U
18834	5645	35778	.00000	.0650	.967	.873	.903	-9.4	0.106	0.096
18911	3807	33285	.39583	.0645	.993	.896	.926	-6.3	0.016	0.015
18912	858	6229	1.13293	.0590	1.040	.939	.971	-4.5	0.022	0.021
18920	297	6337	.34780	.0590	.993	.896	.926	-6.7	0.015	0.014
45819	473345	3173633	1.00352	.4421	1.020	.921	.952	-5.7	0.053	0.050
49618	344	1954	3.33163	.0581	1.167	1.053	1.089	10.0	0.040	0.044
49619	159866	1050425	1.13938	.2327	1.058	.955	.987	-1.2	0.085	0.084

X-TILDE: 1.124 X-TILDE (MONOLINE): 1.108 PI-TILDE: .0025715
TAU SQUARED: .03415 SIGMA SQUARED: 157296.23342

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

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 11

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.022 * .998

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	1.020	3.1	0.320	0.330
92054	0	15	.00000	.1250	.840	.848	.865	-13.5	0.170	0.147
92055	169	2731	.00000	.1254	.840	.848	.865	-13.7	0.175	0.151
95124	422643	3842506	1.31302	.4458	1.117	1.127	1.149	14.6	0.480	0.550
98303	68184	378901	.26068	.1722	.839	.847	.864	-13.7	5.420	4.680
98304	2036293	11836238	.93461	.6856	.943	.952	.971	-2.9	2.730	2.650
98305	1777074	12427172	1.14999	.6953	1.092	1.102	1.124	12.9	1.010	1.140
98306	9167	64241	.74540	.1334	.931	.939	.958	-4.1	0.730	0.700
98307	1789	9782	.20272	.1263	.864	.872	.889	-10.3	0.390	0.350
98308	294763	2158718	1.72866	.3397	1.221	1.232	1.257	25.0	0.600	0.750
98309	20265	125776	.05990	.1413	.833	.841	.858	-14.5	1.380	1.180
98344	30704	262518	1.64050	.1583	1.068	1.078	1.100	10.5	0.380	0.420
98449	1303960	10789112	1.04392	.6667	1.016	1.025	1.045	4.7	12.700	13.300
98805	156898	999467	1.25894	.2395	1.032	1.041	1.062	5.7	0.870	0.920
98813	341948	2237341	.41192	.3456	.771	.778	.794	-19.6	1.580	1.270 L
98967	957162	5814643	1.50105	.5336	1.249	1.260	1.285	24.9	5.750	7.180 U
99003	28711	204921	1.00723	.1512	.967	.976	.995	0.0	0.850	0.850
99826	19269	142820	1.73834	.1434	1.072	1.082	1.104	10.8	0.370	0.410
99827	63509	463028	.44019	.1821	.865	.873	.890	-11.4	0.440	0.390
99948	1837336	12492045	.88095	.6964	.905	.913	.931	-6.7	16.300	15.200
99952	401916	1870736	.84101	.3174	.922	.930	.949	-4.9	14.300	13.600
99953	176777	966401	1.31948	.2362	1.045	1.054	1.075	7.5	8.830	9.490
99954	155526	924485	.57951	.2320	.872	.880	.898	-10.2	7.950	7.140
99955	923517	4097073	.55839	.4589	.776	.783	.799	-19.9	9.040	7.240 L

X-TILDE: 1.026 X-TILDE (MONOLINE): .991 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 * .998

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	1377230	10803060	.86609	.5067	.922	.944	.944	-5.6	4.250	4.010
91150	819756	4766220	1.05018	.3262	1.002	1.026	1.026	2.5	4.330	4.440
91155	2797481	19818503	1.11552	.6476	1.067	1.092	1.092	9.4	19.100	20.900
91340	16061212	104200098	.90067	.9041	.908	.929	.929	-7.1	6.060	5.630
91341	7171692	42363499	1.06503	.7945	1.047	1.072	1.072	7.2	3.210	3.440
91342	8358070	50870347	.87745	.8224	.895	.916	.916	-8.4	2.620	2.400
91343	219108	1850374	1.25236	.1816	1.028	1.052	1.052	4.7	0.850	0.890
91436	215014	1251498	.96461	.1439	.977	1.000	1.000	0.0	1.990	1.990
91507	31209	205090	.02892	.0689	.913	.934	.934	-6.6	2.740	2.560
91551	581244	3776370	1.21978	.2832	1.047	1.072	1.072	6.2	0.480	0.510
91555	103749	708920	.52278	.1066	.930	.952	.952	-4.7	0.850	0.810
91560	9783948	61380304	.85666	.8479	.875	.896	.896	-10.4	3.170	2.840
91577	1435211	7484706	1.18757	.4215	1.067	1.092	1.092	9.1	2.300	2.510
91746	2717560	13396689	1.07316	.5576	1.031	1.055	1.055	5.4	4.600	4.850
92101	503854	2906354	1.22391	.2407	1.038	1.062	1.062	6.2	2.240	2.380
92102	366764	2457071	1.64617	.2166	1.123	1.149	1.149	14.9	2.350	2.700
92215	7364190	42823235	.90156	.7962	.917	.939	.939	-5.9	2.530	2.380
92338	3464495	18461428	1.21096	.6318	1.125	1.151	1.151	15.4	1.430	1.650
92446	398590	1413582	.38901	.1545	.887	.908	.908	-9.3	1.510	1.370
92447	44114	237168	.94038	.0714	.976	.999	.999	0.0	1.420	1.420
92451	1880422	12634643	1.00746	.5438	.994	1.017	1.017	1.9	1.610	1.640
92478	13519714	80023062	.88658	.8788	.898	.919	.919	-8.1	1.480	1.360
94007	6959858	41188111	.94906	.7899	.955	.977	.977	-2.2	3.570	3.490
94276	1108246	8021602	.89178	.4372	.941	.963	.963	-3.8	3.180	3.060
94569	2230566	12385469	1.10319	.5390	1.046	1.071	1.071	7.2	3.180	3.410
95410	5402493	32039396	.87501	.7460	.901	.922	.922	-7.6	2.370	2.190
95455	227186	2394444	.18107	.2132	.808	.827	.827	-17.5	1.200	0.990
95505	59801	437432	1.62369	.0867	1.034	1.058	1.058	5.6	1.620	1.710
95625	1167641	5725897	1.20796	.3633	1.062	1.087	1.087	8.7	2.860	3.110
95647	26136543	125027528	1.05732	.9187	1.051	1.076	1.076	7.5	5.590	6.010
96053	367908	2201666	1.04236	.2023	.991	1.014	1.014	1.3	3.140	3.180
96410	1375696	7306847	.95471	.4161	.969	.992	.992	-0.8	7.490	7.430
96611	178687	1301029	.45293	.1472	.901	.922	.922	-7.3	0.960	0.890
97447	4895893	31869951	1.14847	.7450	1.105	1.131	1.131	13.2	3.040	3.440
97650	339363	1810892	.94421	.1793	.972	.995	.995	-0.6	3.100	3.080
97651	262612	1428163	.74944	.1554	.943	.965	.965	-3.3	2.990	2.890
97652	29771	225772	.86736	.0705	.971	.994	.994	-0.7	2.870	2.850

X-TILDE: .970 X-TILDE (MONOLINE): .977 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 * .998

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	564509	3368208	1.09266	.2639	1.009	1.033	1.033	3.1	1.940	2.000
97654	67464	375864	.63977	.0820	.951	.973	.973	-2.8	2.510	2.440
97655	1337885	6481542	1.02968	.3897	.998	1.021	1.021	2.2	4.080	4.170
98002	10049	96701	.00000	.0604	.919	.941	.941	-6.1	0.820	0.770
98482	18900674	102000249	.97213	.9022	.973	.996	.996	-0.3	5.730	5.710
98483	22108469	124437623	1.01001	.9183	1.007	1.031	1.031	2.8	14.500	14.900
98502	231743	1594842	.95995	.1660	.975	.998	.998	0.0	2.370	2.370
98636	1716157	9271404	.73042	.4707	.862	.882	.882	-11.8	3.230	2.850
98677	2827069	20633002	.92200	.6565	.941	.963	.963	-3.6	6.320	6.090
98678	2069808	12479564	1.06349	.5408	1.024	1.048	1.048	4.8	9.300	9.750
98806	509680	3103191	1.04882	.2507	.996	1.019	1.019	1.8	2.790	2.840
98820	3174659	15678779	.89701	.5944	.930	.952	.952	-4.9	3.240	3.080
98884	1686279	9638387	1.26454	.4798	1.116	1.142	1.142	14.0	1.430	1.630
99004	25366	157371	.08411	.0652	.920	.942	.942	-5.8	1.200	1.130
99080	910452	5398281	.56146	.3511	.832	.852	.852	-14.8	6.220	5.300
99315	1009850	4954305	1.56063	.3338	1.173	1.201	1.201	20.1	1.640	1.970
99321	1684429	10830801	.82017	.5073	.898	.919	.919	-8.2	1.830	1.680
99613	1194214	5930233	.84966	.3706	.931	.953	.953	-4.7	2.140	2.040
99650	326535	2547275	1.11102	.2216	1.008	1.032	1.032	3.0	0.660	0.680
99746	2820122	15160368	1.00196	.5866	.992	1.015	1.015	1.5	2.650	2.690

X-TILDE: .970 X-TILDE (MONOLINE): .977 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 * .998

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	49625	139738	.07266	.1489	.728	.866	.822	-17.6	2.040	1.680
91127	871505	4774967	.73699	.6227	.777	.924	.877	-12.2	1.310	1.150
91235	413734	3045159	.95234	.5238	.900	1.070	1.016	1.8	2.210	2.250
91265	26353	110542	.00757	.1421	.724	.861	.817	-18.2	3.020	2.470
91266	181512	821610	1.53392	.2816	1.037	1.233	1.170	16.5	0.850	0.990
91280	7216	54844	2.57770	.1288	1.066	1.268	1.203	20.2	2.280	2.740
94381	1388737	7628149	.87329	.7190	.865	1.029	.977	-2.3	9.230	9.020
94404	115579	371662	.59509	.1992	.793	.943	.895	-10.4	5.280	4.730
95310	464808	2091601	.37989	.4433	.638	.759	.720	-19.9	1.510	1.210 L
96408	872344	5289949	1.11798	.6447	1.020	1.213	1.151	15.1	7.820	9.000
96409	1577969	10626459	.78535	.7785	.798	.949	.901	-9.9	8.280	7.460
97221	639455	3867376	1.03615	.5766	.954	1.134	1.076	7.5	1.060	1.140
97222	2762518	19968940	.73559	.8665	.750	.892	.847	-15.3	1.440	1.220
97223	2031995	15738250	1.06604	.8372	1.030	1.225	1.163	16.3	2.150	2.500
98152	283202	2652538	1.40330	.4937	1.119	1.331	1.263	22.9	0.350	0.430 U
98157	52078	376414	1.24106	.2002	.922	1.096	1.040	2.9	0.340	0.350
98163	2229	5068	.00000	.1166	.744	.885	.840	-15.8	0.209	0.176
98164	5808	99501	.00000	.1395	.725	.862	.818	-18.2	0.066	0.054
98659	193	1621	.00000	.1158	.745	.886	.841	-15.8	0.380	0.320
98914	589	3472	.00000	.1162	.745	.886	.841	-15.8	0.570	0.480
98949	4056	17554	.00000	.1197	.742	.882	.837	-16.1	0.310	0.260
98993	1555767	7743483	.65626	.7219	.708	.842	.799	-19.9	5.380	4.310 L
99163	7639	9274	.00000	.1177	.744	.885	.840	-16.7	0.480	0.400
99803	6010	54745	1.64638	.1288	.946	1.125	1.068	7.1	9.710	10.400
99946	2378543	14970073	.76840	.8304	.781	.929	.882	-11.7	2.300	2.030
99969	534528	3717247	.95785	.5678	.908	1.080	1.025	2.3	1.730	1.770

X-TILDE: .862 X-TILDE (MONOLINE): .841 PI-TILDE: .0068928
 TAU SQUARED: .03000 SIGMA SQUARED: 106513.34490

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SECTION H
CONSIDERATION OF COVID-19
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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%

OHIO 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	+10.3%	+10.3%	+10.3%
OL&T	+8.6%	+8.6%	+7.4%
Premises/Operations	+9.4%	+9.4%	+8.7%
Products	-0.3%	-0.3%	-0.3%
Local Products/Completed Operations	-0.3%	-0.3%	-0.3%
Products/Completed Operations	-0.3%	-0.3%	-0.3%
GL Overall	+6.9%	+6.9%	+6.4%

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) decreased by an average of 12.1%, 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 4.1% decrease in ALCCL;
- Implemented loss cost level change (-7.9%);
- A change in exposure trend plus an additional year of trending (-1.1%);
- The effect on ALCCL due to a change in average IPMFs (0.0%).

The Basic Limit Experience Ratio (BLER) increased in 2018 (+21.8%). 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 3.0%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused an 4.6% decrease in ALCCL;
- Implemented loss cost level change (+7.5%);
- A change in exposure trend plus an additional year of trending (+0.1%);
- The effect on ALCCL due to a change in average IPMFs (+0.2%).

The BLERs increased in 2016 (+3.7%). This is mainly due to unfavorable experience across several class groups.

Products

Multistate ALCCL decreased by an average of 21.7% over the four common years in the latest call. This can be accounted for by the following changes since the prior review:

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

The BLERs changed due to the various effects listed above.

CALL TO CALL
COMPARISON
(Cont'd)

Local Products/
Completed Ops

Multistate ALCCL decreased by an average of 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 increased from 2015 to 2017 and decreased thereafter.

The high BLERs for 2015 (1.187), 2017 (1.111), 2018 (1.180), and 2019 (1.139) are attributable to unfavorable experience in several class groups.

Owners, Landlords
and Tenants

The ALCCL increased from 2015 to 2017, decreased from 2017 to 2018, and increased thereafter.

The high BLER for 2018 (1.117) is 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 indemnity loss development factors for the 2020 review increased slightly compared to those in the 2019 review, except for the 15 months-to-ultimate factor which increased by 18.0%. This can largely be attributed to a higher 15-to-27 months state link ratio. The PD indemnity loss development factors for the 2020 review decreased slightly 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 indemnity loss development factors for the 2020 review remained stable compared to those in the 2019 review, except for the 15, 27, 39, and 51 months-to-ultimate factors which increased by 22.3%, 19.6%, 21.0% and 19.7% respectively. This can largely be attributed to a higher 15-to-27, 27-to-29, 39-to-51, and 51-to-63 months state link ratios. The full coverage PD indemnity loss development factors for the 2020 review remained stable compared to those in the 2019 review.

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 0.892. In the 2019 review the weighted average IPMF was 0.892.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.896. In the 2019 review the weighted average IPMF was 0.894.
	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, Ohio's state balanced relative change (0.914) ranks 2nd lowest overall. In last year's review, Ohio's state balanced relative change (0.884) ranked the lowest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of 4.1% in the total statewide ALCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average decrease of 4.6 % 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	.127	.195	10205	.143	—	11210	2.28	—	13207	(a)	(a)
10015	5.32	—	10220	2.70	—	11211	11.80	—	13208	(a)	(a)
10020	(a)	(a)	10255	.164	.147	11212	1.79	—	13314	.069	.016
10026	.37	.014	10256	.60	.152	11213	1.46	—	13351	.167	.041
10036	.44	(a)	10257	.113	.169	11214	3.59	—	13352	.17	.027
10040	.096	.30	10309	.093	.012	11222	.06	—	13410	.94	2.99
10042	.212	.27	10315	.218	(a)	11234	.161	.041	13411	(a)	(a)
10052	3.68	—	10331	7.22	—	11248	.031	.018	13412	.32	1.14
10054	3.27	—	10332	12.40	—	11258	.45	.092	13453	.37	(a)
10060	.101	.05	10352	.215	.046	11259	.48	.107	13454	.43	(a)
10065	.152	.026	10367	3.04	—	11273	7.99	—	13455	.44	(a)
10066	.155	.028	10368	4.45	—	11274	7.67	—	13461	(a)	(a)
10070	.072	.154	10375	(a)	—	11288	.55	.078	13506	.53	.042
10071	.182	.077	10378	7.31	—	12014	.067	.029	13507	.63	.107
10072	3.44	—	10379	3.39	—	12356	.68	.019	13590	.32	.74
10073	.69	.36	10380	5.79	—	12361	.116	.077	13621	.082	.32
10075	5.11	.136	10381	5.01	—	12362	.08	(a)	13670	.065	.015
10100	.37	.04	11007	1.29	—	12373	.03	.024	13673	.34	.014
10101	.137	.181	11020	.173	.102	12374	.35	.049	13715	.08	.165
10105	1.49	—	11039	.60	.043	12375	.173	.03	13716	.26	.096
10107	2.11	.187	11052	2.33	—	12391	.06	.082	13720	.19	.045
10110	18.10	—	11101	(a)	(a)	12393	.23	(a)	13759	.101	.10
10111	.158	.078	11120	(a)	—	12467	.095	(a)	13930	.17	.201
10113	.206	—	11126	.036	.022	12509	.041	.036	14068	.022	.014
10115	.41	.047	11127	.40	.007	12510	.52	.018	14101	.26	.032
10117	5.29	—	11128	.54	.048	12583	.231	(a)	14279	.31	.057
10119	(a)	—	11138	1.80	—	12651	.67	.53	14401	.45	.082
10120	11.90	—	11155	.122	—	12683	.31	(a)	14405	.76	—
10130	2.03	—	11160	(a)	(a)	12707	.52	.64	14527	.32	.189
10132	1.75	—	11167	.54	—	12797	.11	.196	14655	.051	—
10133	2.24	—	11168	2.78	—	12805	.185	.116	14731	2.31	—
10135	(a)	—	11201	11.30	—	12841	.31	—	14732	.171	—
10140	.053	.021	11202	3.35	—	12927	.054	—	14733	.36	—
10141	.106	.023	11203	.94	.52	13049	.06	.057	14734	.152	—
10145	.51	.009	11204	.179	1.07	13111	.41	.093	14855	.144	.154
10146	.165	.014	11205	(a)	—	13112	.098	.063	14913	.191	.096
10150	.28	(a)	11206	.53	—	13201	.60	.16	15060	(a)	(a)
10151	7.14	—	11207	6.64	—	13204	.67	1.45	15061	(a)	(a)
10160	1.27	—	11208	1.14	—	13205	.26	.46	15062	.13	(a)
10204	.128	—	11209	5.34	—	13206	(a)	(a)	15063	.151	(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	.102	—	16750	.06	.032	18707	.012	.004	40117	(a)	—
15119	(a)	—	16751	.06	—	18708	.066	.013	40140	(a)	—
15120	(a)	—	16819	.78	(a)	18833	.143	(a)	41001	.198	—
15123	2.23	—	16820	.61	(a)	18834	.17	.096	41210	(a)	—
15124	.78	—	16881	.93	(a)	18911	.54	.015	41421	.33	—
15188	.228	(a)	16890	.092	(a)	18912	1.01	.021	41422	.177	—
15223	.076	.041	16891	.10	(a)	18920	.26	.014	41510	27.00	—
15224	.201	.048	16892	.182	(a)	18991	(a)	—	41603	15.70	—
15300	(a)	—	16900	1.93	.06	19007	.87	—	41604	8.64	—
15314	.122	(a)	16901	1.24	.08	19051	1.93	—	41620	.95	—
15404	.059	(a)	16902	1.05	.059	19061	(a)	—	41650	22.10	—
15405	.087	(a)	16905	2.03	.06	19795	.176	(a)	41664	25.10	—
15406	.221	.048	16906	1.30	.08	19796	.206	—	41665	2.94	—
15488	.55	(a)	16910	1.16	.053	40005	(a)	—	41666	(a)	—
15538	.218	.012	16911	1.05	.042	40006	(a)	—	41667	68.60	—
15600	.55	.05	16915	1.19	.049	40010	(a)	—	41668	64.30	—
15607	.133	—	16916	.99	.04	40015	(a)	—	41669	.45	—
15608	.122	.008	16920	2.63	.107	40020	(a)	—	41670	.76	—
15656	3.61	—	16921	2.41	.046	40026	(a)	—	41672	(a)	—
15699	.33	—	16930	1.52	.129	40031	(a)	—	41673	(a)	—
15733	.144	.037	16931	1.63	.063	40032	(a)	—	41675	(a)	—
15839	.164	.021	16940	3.29	.046	40040	(a)	—	41677	.196	—
15991	.134	.056	16941	1.32	.074	40041	(a)	—	41678	59.90	—
15993	.113	.032	18078	.144	.082	40042	(a)	—	41679	(a)	(a)
16005	.042	.034	18109	.224	.021	40045	166.00	—	41680	11.50	—
16009	.177	.094	18110	.179	.026	40046	32.80	—	41696	.62	—
16402	.81	—	18200	(a)	—	40047	11.70	—	41697	.43	—
16403	.51	.145	18205	.222	.35	40059	4.19	—	41700	(a)	—
16404	.65	—	18206	.29	.071	40061	2.22	—	41715	7.31	—
16471	.188	—	18335	.209	.014	40063	74.20	—	41716	4.65	—
16501	.089	(a)	18435	.39	.05	40064	21.80	—	43007	(a)	—
16527	.137	.35	18436	.32	.113	40066	(a)	—	43117	(a)	—
16588	.082	(a)	18437	.30	(a)	40067	(a)	—	43151	22.00	—
16604	.138	.146	18438	.57	(a)	40069	(a)	—	43152	17.90	—
16670	2.99	—	18501	.36	.011	40072	(a)	—	43200	83.60	—
16676	.17	.01	18506	.29	.004	40075	44.20	—	43215	(a)	—
16694	.27	(a)	18507	.107	.005	40101	6.26	—	43421	22.90	—
16705	.25	.148	18570	1.12	—	40102	5.53	—	43422	120.00	—
16722	(a)	—	18575	(a)	(a)	40111	5.88	—	43424	(a)	—
16723	(a)	—	18616	.22	.59	40115	(a)	—	43470	3.61	—

\$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	72.80	—	46004	21.00	—	47471	2.88	—
43518	10.80	—	44280	.196	—	46005	16.80	—	47473	3.76	—
43550	81.70	—	44311	5.56	—	46112	.025	—	47474	4.21	—
43551	45.40	—	44315	3.73	—	46202	2.95	—	47475	3.32	—
43626	8.60	—	44427	22.60	—	46362	209.00	—	47476	3.32	—
43628	112.00	—	44428	22.80	—	46426	30.50	—	47477	4.43	—
43629	94.80	—	44429	.34	—	46427	40.80	—	47478	4.65	—
43754	(a)	—	44430	.237	—	46510	(a)	—	47600	(a)	—
43760	3.16	—	44431	.76	—	46590	(a)	—	47610	(a)	—
43822	2.87	—	44432	.24	—	46603	2.56	—	48039	59.30	—
43840	.035	—	44433	7.65	—	46604	2.95	—	48177	(a)	—
43860	2.26	—	44434	14.60	—	46606	7.88	—	48178	(a)	—
43889	.81	—	44435	15.10	—	46607	10.80	—	48206	22.80	—
43945	(a)	—	44436	17.70	—	46622	8.39	—	48252	(a)	—
43946	(a)	—	44437	14.70	—	46671	(a)	—	48441	.096	—
43990	(a)	(a)	44438	11.60	—	46700	168.00	—	48557	9.56	—
43991	(a)	—	44439	22.60	—	46773	(a)	—	48558	8.32	—
44009	2.72	—	44440	18.70	—	46822	(a)	—	48600	61.10	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	9.20	—	44501	(a)	—	46882	(a)	—	48636	.63	(a)
44070	2.72	—	45190	2.32	—	46911	17.00	—	48637	7.31	—
44071	3.03	—	45191	1.65	—	46912	31.20	—	48638	3.63	—
44072	2.09	—	45192	1.92	—	46913	(a)	—	48727	(a)	—
44100	.69	—	45193	1.14	—	46914	(a)	—	48808	.93	—
44101	.72	—	45210	1.44	—	46915	(a)	—	48924	(a)	—
44102	.56	—	45224	(a)	—	46916	(a)	—	48925	175.00	—
44103	.50	—	45225	(a)	—	47050	.78	—	49005	.133	—
44104	.21	—	45334	48.20	—	47051	(a)	—	49111	1.41	—
44105	(a)	—	45380	.169	(a)	47052	(a)	—	49181	19.40	—
44106	(a)	—	45450	14.20	—	47103	(a)	—	49183	23.60	—
44108	.246	—	45523	(a)	—	47146	(a)	—	49184	49.80	—
44109	.62	—	45524	(a)	—	47147	(a)	—	49185	45.40	—
44110	.64	—	45539	(a)	—	47221	184.00	—	49239	.126	.60
44111	.39	—	45678	.212	—	47253	(a)	—	49292	1.42	—
44112	.231	—	45771	.26	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.084	.05	47318	7.00	—	49333	10.40	—
44193	(a)	—	45900	.063	.041	47367	.196	—	49451	(a)	—
44194	(a)	—	45901	.054	.049	47420	1.53	—	49452	(a)	—
44222	(a)	—	45937	.189	—	47468	(a)	—	49617	.184	.122
44276	112.00	—	45993	(a)	(a)	47469	3.32	—	49618	.154	.044

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	.29	.084	51315	.082	.106	51809	.217	.153	52341	.018	(a)
49763	1.89	—	51330	.039	.53	51833	.094	.06	52342	.052	(a)
49800	(a)	—	51333	.013	.34	51850	.093	(a)	52343	.032	(a)
49801	163.00	—	51340	.021	(a)	51851	.063	(a)	52401	.099	(a)
49802	14.40	—	51350	.146	.135	51852	.148	(a)	52402	.012	(a)
49803	25.50	—	51351	.13	.042	51853	.06	(a)	52432	.059	(a)
49840	.81	—	51352	.179	.108	51854	.134	(a)	52433	.054	1.02
49870	73.10	—	51355	.122	.094	51855	.14	(a)	52435	.067	(a)
49890	(a)	—	51356	.131	.62	51856	.077	(a)	52438	.049	(a)
49891	(a)	—	51357	.116	.66	51857	.132	(a)	52440	.076	(a)
49902	(a)	—	51358	.28	.141	51869	.058	.136	52467	.07	(a)
49903	(a)	—	51359	.246	.78	51877	.33	.212	52469	.025	.104
50010	.126	.49	51370	.25	4.57	51889	.054	.012	52505	.123	.216
50015	.082	(a)	51380	.025	.044	51896	.025	.018	52547	.086	.078
50017	.063	(a)	51400	.09	(a)	51900	.07	.095	52581	.60	2.95
50045	.143	(a)	51401	.133	(a)	51909	.084	.056	52619	.042	(a)
50047	.016	(a)	51500	.048	.119	51919	.054	(a)	52660	.07	—
51001	.022	.45	51516	.059	—	51926	.055	.038	52744	.36	.081
51005	.004	(a)	51517	.067	—	51927	.03	.131	52767	.078	(a)
51116	.055	.69	51550	.059	.39	51934	.061	.125	52876	(a)	(a)
51201	.022	(a)	51551	.021	.91	51941	.055	.041	52911	.033	.45
51205	.066	.071	51552	.036	.159	51942	.088	—	52967	.013	.062
51206	.01	.39	51553	.064	(a)	51956	.238	.221	53001	.123	.33
51210	.038	(a)	51554	.006	(a)	51957	.209	.42	53077	.059	.207
51211	(a)	(a)	51575	.039	.02	51958	.186	.41	53095	.04	(a)
51220	.13	2.28	51576	.114	.093	51959	.191	(a)	53096	.056	(a)
51221	.072	1.78	51600	.078	.191	51960	.025	.35	53121	.16	.44
51222	.088	3.67	51613	.051	.139	51970	.109	.238	53147	.013	(a)
51224	.092	1.45	51625	.02	(a)	51982	.032	.083	53229	.074	(a)
51230	.016	.79	51666	.062	.101	51985	.055	—	53271	.03	(a)
51240	.26	.185	51702	.06	(a)	51986	.126	.103	53333	.073	.239
51241	.77	.26	51703	.025	(a)	51999	.053	.44	53374	.095	.31
51250	.10	(a)	51734	.046	.31	52002	.047	.129	53375	.05	.223
51251	.022	(a)	51741	.135	.26	52075	.073	.243	53376	.081	.194
51252	.078	.10	51752	.114	.165	52076	.089	(a)	53377	.083	.195
51253	.067	(a)	51767	.018	.008	52109	.012	(a)	53403	.052	(a)
51254	.021	.039	51777	.063	.078	52134	.157	.63	53425	.069	(a)
51255	.25	(a)	51790	.105	(a)	52137	.029	(a)	53565	.061	.108
51300	.087	.16	51796	.049	(a)	52150	.29	(a)	53631	.019	.022
51305	.087	.96	51808	.175	.73	52315	.082	.26	53632	.021	.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	.02	(a)	56170	.067	(a)	57401	.039	.096	58503	.047	.076
53732	.134	.45	56171	.033	(a)	57403	.129	.035	58532	.06	(a)
53733	.087	.27	56202	.045	.089	57410	.019	.162	58559	.012	(a)
53734	.35	—	56390	.078	.64	57411	.017	(a)	58560	.03	(a)
53803	.164	(a)	56391	.067	.32	57572	.011	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.108	.125	57600	.033	.034	58575	.038	.12
53902	(a)	(a)	56488	.105	.034	57611	.036	.062	58627	.123	.013
53903	(a)	(a)	56567	.07	(a)	57625	.29	(a)	58663	.155	1.28
53904	(a)	(a)	56650	.214	(a)	57651	.035	.041	58682	.109	(a)
53905	(a)	(a)	56651	.116	(a)	57690	.047	.49	58713	.04	(a)
53907	.059	.103	56652	.083	(a)	57716	.022	.082	58737	.079	.63
53951	(a)	(a)	56653	.08	(a)	57725	.049	.088	58756	.029	(a)
53952	(a)	(a)	56654	.041	(a)	57726	.038	.021	58757	.27	(a)
53953	(a)	(a)	56690	.054	.35	57798	.018	(a)	58759	.033	(a)
54012	.035	—	56699	.05	.057	57800	.067	(a)	58802	.037	.48
54077	.08	.40	56758	.042	.148	57808	.019	(a)	58813	.071	(a)
54444	(a)	(a)	56759	.043	.08	57809	.019	(a)	58822	.103	(a)
55010	.243	1.08	56760	.062	.098	57810	.019	.107	58837	.143	.162
55011	.066	1.57	56805	.082	(a)	57871	.022	.118	58840	.043	.127
55012	.078	1.18	56806	.058	(a)	57913	.086	.29	58873	.068	.03
55013	.062	1.14	56807	.057	(a)	57997	.078	—	58903	.024	(a)
55014	(a)	(a)	56808	.075	(a)	57998	.038	.058	58904	.018	.128
55214	.063	.088	56900	.072	(a)	57999	.031	.071	58922	.113	.168
55371	.243	.119	56910	.036	(a)	58009	.031	(a)	59005	.045	.096
55410	(a)	(a)	56911	.06	(a)	58010	.089	(a)	59057	.33	(a)
55426	.075	(a)	56912	.049	.09	58020	.138	(a)	59058	.214	(a)
55597	.016	1.79	56913	.04	(a)	58056	.106	(a)	59188	.27	.055
55647	.032	.062	56915	.235	(a)	58057	.067	(a)	59189	.38	.30
55648	.014	(a)	56916	.213	.205	58058	.06	(a)	59223	.07	.088
55649	.017	(a)	56917	.061	(a)	58095	.084	1.99	59257	.012	.013
55715	.126	.224	56918	.03	(a)	58096	.112	1.23	59306	.076	(a)
55716	.182	.52	56919	.075	(a)	58301	.023	.088	59378	.046	.15
55717	.099	(a)	56920	.069	(a)	58302	.03	.055	59481	.203	.099
55718	.096	(a)	56980	.062	(a)	58397	.175	.74	59482	.29	(a)
55802	.063	.009	57001	.021	.02	58408	.046	—	59537	.049	.21
55918	.072	2.74	57002	.014	.106	58409	.059	—	59601	.077	2.37
55919	.01	3.65	57090	.11	.66	58456	.031	—	59647	.128	.17
56040	.007	.033	57146	.07	.72	58457	.046	—	59660	.141	1.18
56041	.045	(a)	57202	.055	(a)	58458	.059	—	59661	.069	(a)
56042	.056	(a)	57257	.069	.035	58459	.071	—	59693	.012	—

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	.35	.069	63220	(a)	—	91190	1.57	(a)
59701	.006	.29	59970	.042	.183	64074	16.40	—	91200	.57	—
59713	.126	.31	59973	.097	(a)	64075	11.50	—	91210	(a)	—
59722	.065	.031	59975	.059	.227	64500	(a)	—	91235	1.95	2.25
59723	.025	.037	59977	.034	(a)	65007	32.50	—	91250	2.94	(a)
59724	.038	.019	59984	.026	.053	66122	14.00	—	91265	12.10	2.47
59725	.047	.116	59985	.103	(a)	66123	7.68	—	91266	6.41	.99
59726	.034	.024	59986	.079	(a)	66309	22.50	—	91280	(a)	2.74
59738	.109	.064	59988	.015	.059	66561	52.00	—	91302	9.18	(a)
59750	.037	.222	59989	.014	.044	67017	48.30	—	91315	2.79	—
59751	.013	(a)	60010	17.10	—	67508	26.60	—	91324	6.20	(a)
59773	.016	.028	60011	19.70	—	67509	19.50	—	91325	(a)	(a)
59774	.013	.15	60012	32.30	—	67510	10.90	—	91340	4.05	5.63
59775	.017	.188	60013	27.70	—	67511	11.70	—	91341	3.34	3.44
59781	.032	.068	60015	20.70	—	67512	50.30	—	91342	3.72	2.40
59782	.048	.46	60016	23.20	—	67513	31.90	—	91343	.74	.89
59783	.046	(a)	60035	36.60	—	67634	41.80	—	91405	4.72	—
59784	.036	(a)	61000	16.90	—	67635	29.50	—	91436	3.78	1.99
59790	.084	(a)	61212	18.70	—	68001	90.20	—	91481	13.80	—
59798	.121	.50	61216	20.80	—	68439	116.00	—	91507	2.03	2.56
59806	.087	(a)	61217	18.90	—	68500	3.76	—	91523	31.30	—
59867	.095	(a)	61218	12.90	—	68604	2.17	—	91547	.178	—
59886	.013	.108	61223	91.80	—	68606	8.47	—	91551	1.10	.51
59889	.053	.165	61224	29.30	—	68607	6.70	—	91555	1.17	.81
59892	.046	(a)	61225	40.60	—	68702	5.52	—	91560	3.54	2.84
59904	.031	.061	61226	68.30	—	68703	4.14	—	91562	2.46	—
59905	.059	.132	61227	62.50	—	68706	17.70	—	91577	8.80	2.51
59914	.35	.68	62000	14.30	—	68707	17.50	—	91580	4.68	—
59915	.104	.75	62001	11.20	—	90089	3.19	—	91581	(a)	(a)
59917	.019	.205	62002	5.12	—	91111	2.51	4.01	91582	(a)	(a)
59923	.009	.004	62003	16.20	—	91125	1.92	1.68	91583	(a)	(a)
59925	.25	1.19	63010	30.80	—	91127	1.69	1.15	91584	(a)	(a)
59926	.215	.45	63011	38.40	—	91130	.99	—	91585	(a)	(a)
59927	.144	1.42	63012	54.70	—	91135	.28	(a)	91586	(a)	(a)
59931	.157	.55	63013	51.80	—	91150	1.60	4.44	91587	(a)	(a)
59932	.169	.88	63215	53.40	—	91155	3.55	20.90	91588	(a)	(a)
59941	.053	(a)	63216	37.00	—	91160	.77	—	91589	(a)	(a)
59947	.031	.32	63217	33.30	—	91175	.67	—	91590	2.55	—
59955	.02	.143	63218	11.20	—	91177	2.91	—	91591	(a)	(a)
59963	.15	.41	63219	(a)	—	91179	2.92	—	91606	9.71	—

\$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	.99	—	97653	2.32	2.00	98426	1.88	(a)
91629	1.98	(a)	95358	(a)	—	97654	4.04	2.44	98427	1.83	—
91636	3.40	—	95410	3.28	2.19	97655	3.72	4.17	98428	(a)	—
91641	.92	(a)	95455	4.11	.99	98002	.67	.77	98429	.89	—
91666	.69	(a)	95487	1.76	(a)	98003	.72	(a)	98430	(a)	—
91722	2.98	(a)	95505	1.91	1.71	98090	.097	—	98449	2.62	13.30
91746	2.46	4.85	95620	1.43	(a)	98091	.106	—	98482	2.81	5.71
91805	.154	—	95625	4.38	3.11	98092	.32	—	98483	4.16	14.90
92053	.38	.33	95630	(a)	(a)	98111	.49	—	98502	3.98	2.37
92054	.131	.147	95647	2.35	6.01	98150	(a)	—	98555	1.85	—
92055	3.65	.151	95648	(a)	(a)	98151	(a)	—	98597	.42	—
92101	5.70	2.38	96053	1.79	3.18	98152	2.27	.43	98598	.143	—
92102	3.43	2.70	96317	1.03	—	98153	2.55	(a)	98601	4.76	(a)
92215	2.80	2.38	96408	2.84	9.00	98154	3.01	(a)	98622	(a)	—
92338	1.32	1.65	96409	2.62	7.46	98155	4.22	(a)	98623	(a)	—
92445	1.95	—	96410	2.30	7.43	98156	(a)	(a)	98624	.75	—
92446	4.33	1.37	96611	.93	.89	98157	2.69	.35	98636	2.40	2.85
92447	3.79	1.42	96702	3.27	(a)	98158	(a)	(a)	98640	82.10	—
92451	1.95	1.64	96703	(a)	—	98159	1.81	(a)	98658	4.36	—
92453	2.40	—	96816	3.06	—	98160	3.83	(a)	98659	.78	.32
92478	1.19	1.36	96872	3.65	(a)	98161	4.29	(a)	98677	12.90	6.09
92593	25.60	—	96930	(a)	—	98162	(a)	(a)	98678	11.50	9.75
92663	.46	—	97002	(a)	(a)	98163	4.50	.176	98698	(a)	(a)
94007	8.14	3.49	97003	(a)	(a)	98164	1.64	.054	98699	3.74	(a)
94099	1.85	—	97047	2.82	—	98257	1.09	—	98705	6.16	—
94225	6.52	—	97050	2.19	—	98303	8.47	4.68	98710	2.60	—
94276	3.40	3.06	97111	3.92	—	98304	4.05	2.65	98751	3.29	—
94304	2.49	(a)	97220	.27	(a)	98305	2.27	1.14	98805	3.40	.92
94381	4.67	9.02	97221	(a)	1.14	98306	5.83	.70	98806	2.23	2.84
94404	3.22	4.73	97222	1.29	1.22	98307	1.28	.35	98810	3.19	—
94444	(a)	(a)	97223	1.95	2.50	98308	.84	.75	98813	3.08	1.27
94569	2.17	3.41	97308	.50	—	98309	4.25	1.18	98820	6.48	3.08
94590	9.37	—	97447	1.63	3.44	98344	.63	.42	98871	(a)	(a)
94617	2.96	—	97501	(a)	—	98405	1.04	—	98884	1.69	1.63
94638	(a)	—	97502	(a)	—	98413	10.70	(a)	98914	.53	.48
95124	1.09	.55	97503	(a)	—	98414	9.76	(a)	98949	.74	.26
95233	2.34	—	97504	(a)	—	98415	1.28	(a)	98967	2.65	7.18
95305	2.54	—	97650	2.71	3.08	98423	3.05	(a)	98993	4.58	4.31
95306	3.90	—	97651	4.82	2.89	98424	5.18	(a)	99003	1.26	.85
95310	6.07	1.21	97652	4.18	2.85	98425	2.13	(a)	99004	2.56	1.13

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	.89	5.30	99826	.63	.41						
99081	(a)	—	99827	.32	.39						
99082	(a)	—	99851	1.31	—						
99083	(a)	—	99917	2.11	—						
99084	(a)	(a)	99938	2.38	—						
99085	(a)	(a)	99943	6.89	—						
99111	1.29	—	99946	5.13	2.03						
99160	(a)	—	99948	5.52	15.20						
99163	3.09	.40	99952	4.68	13.60						
99165	.68	(a)	99953	5.05	9.49						
99220	1.17	(a)	99954	3.68	7.14						
99221	(a)	(a)	99955	4.61	7.24						
99222	2.20	(a)	99963	.51	—						
99223	.19	(a)	99969	2.13	1.77						
99303	10.40	—	99975	4.09	—						
99310	2.59	(a)	99986	(a)	—						
99315	7.61	1.97	99987	(a)	—						
99321	7.39	1.68	99988	1.88	—						
99445	(a)	(a)									
99471	.53	—									
99505	3.88	—									
99506	4.77	—									
99507	4.16	—									
99570	2.23	(a)									
99571	.54	(a)									
99572	1.06	(a)									
99573	1.01	(a)									
99600	1.11	—									
99613	6.54	2.04									
99614	2.49	—									
99620	.36	—									
99650	1.06	.68									
99709	2.61	(a)									
99718	1.05	—									
99746	1.77	2.69									
99760	.202	—									
99777	5.54	—									
99793	2.24	—									
99798	(a)	(a)									
99803	(a)	10.40									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.123	.195	10205	.29	—	11210	1.92	—	13207	(a)	(a)
10015	4.92	—	10220	5.48	—	11211	9.97	—	13208	(a)	(a)
10020	(a)	(a)	10255	.125	.147	11212	1.51	—	13314	.14	.016
10026	.75	.014	10256	.46	.152	11213	1.23	—	13351	.34	.041
10036	.34	(a)	10257	.086	.169	11214	3.03	—	13352	.35	.027
10040	.094	.30	10309	.188	.012	11222	.051	—	13410	.72	2.99
10042	.43	.27	10315	.44	(a)	11234	.33	.041	13411	(a)	(a)
10052	3.40	—	10331	6.67	—	11248	.024	.018	13412	.243	1.14
10054	3.02	—	10332	11.50	—	11258	.68	.092	13453	.28	(a)
10060	.206	.05	10352	.33	.046	11259	.73	.107	13454	.33	(a)
10065	.31	.026	10367	2.57	—	11273	16.20	—	13455	.33	(a)
10066	.32	.028	10368	3.75	—	11274	15.60	—	13461	(a)	(a)
10070	.071	.154	10375	(a)	—	11288	.83	.078	13506	1.07	.042
10071	.37	.077	10378	6.75	—	12014	.051	.029	13507	1.29	.107
10072	2.91	—	10379	3.13	—	12356	1.38	.019	13590	.248	.74
10073	.53	.36	10380	5.35	—	12361	.059	.077	13621	.063	.32
10075	3.90	.136	10381	4.63	—	12362	.078	(a)	13670	.033	.015
10100	.57	.04	11007	1.09	—	12373	.029	.024	13673	.52	.014
10101	.28	.181	11020	.35	.102	12374	.72	.049	13715	.078	.165
10105	3.02	—	11039	.46	.043	12375	.35	.03	13716	.53	.096
10107	1.61	.187	11052	1.12	—	12391	.058	.082	13720	.29	.045
10110	16.70	—	11101	(a)	(a)	12393	.47	(a)	13759	.206	.10
10111	.154	.078	11120	(a)	—	12467	.194	(a)	13930	.165	.201
10113	.42	—	11126	.073	.022	12509	.031	.036	14068	.045	.014
10115	.83	.047	11127	.39	.007	12510	.40	.018	14101	.53	.032
10117	4.88	—	11128	.53	.048	12583	.176	(a)	14279	.239	.057
10119	(a)	—	11138	1.67	—	12651	.51	.53	14401	.69	.082
10120	11.00	—	11155	.249	—	12683	.235	(a)	14405	.64	—
10130	4.12	—	11160	(a)	(a)	12707	.51	.64	14527	.32	.189
10132	3.55	—	11167	.26	—	12797	.107	.196	14655	.103	—
10133	1.08	—	11168	1.34	—	12805	.38	.116	14731	1.11	—
10135	(a)	—	11201	9.56	—	12841	.62	—	14732	.082	—
10140	.027	.021	11202	2.83	—	12927	.109	—	14733	.72	—
10141	.054	.023	11203	.91	.52	13049	.03	.057	14734	.31	—
10145	.26	.009	11204	.36	1.07	13111	.63	.093	14855	.11	.154
10146	.25	.014	11205	(a)	—	13112	.05	.063	14913	.39	.096
10150	.58	(a)	11206	.44	—	13201	.45	.16	15060	(a)	(a)
10151	14.50	—	11207	5.60	—	13204	.51	1.45	15061	(a)	(a)
10160	2.58	—	11208	.96	—	13205	.198	.46	15062	.099	(a)
10204	.26	—	11209	4.51	—	13206	(a)	(a)	15063	.115	(a)

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.086	—	16750	.121	.032	18707	.012	.004	40117	(a)	—
15119	(a)	—	16751	.121	—	18708	.133	.013	40140	(a)	—
15120	(a)	—	16819	.60	(a)	18833	.139	(a)	41001	.183	—
15123	1.08	—	16820	.46	(a)	18834	.35	.096	41210	(a)	—
15124	.38	—	16881	1.90	(a)	18911	1.09	.015	41421	.184	—
15188	.174	(a)	16890	.07	(a)	18912	2.06	.021	41422	.098	—
15223	.039	.041	16891	.076	(a)	18920	.53	.014	41510	54.90	—
15224	.31	.048	16892	.139	(a)	18991	(a)	—	41603	8.73	—
15300	(a)	—	16900	1.97	.06	19007	.42	—	41604	4.80	—
15314	.249	(a)	16901	1.26	.08	19051	.93	—	41620	.80	—
15404	.045	(a)	16902	1.07	.059	19061	(a)	—	41650	12.30	—
15405	.066	(a)	16905	2.07	.06	19795	.36	(a)	41664	23.20	—
15406	.169	.048	16906	1.32	.08	19796	.42	—	41665	2.72	—
15488	.42	(a)	16910	1.18	.053	40005	(a)	—	41666	(a)	—
15538	.44	.012	16911	1.07	.042	40006	(a)	—	41667	63.40	—
15600	1.12	.05	16915	1.21	.049	40010	(a)	—	41668	59.50	—
15607	.113	—	16916	1.01	.04	40015	(a)	—	41669	.42	—
15608	.249	.008	16920	2.68	.107	40020	(a)	—	41670	.70	—
15656	7.35	—	16921	2.45	.046	40026	(a)	—	41672	(a)	—
15699	.28	—	16930	1.54	.129	40031	(a)	—	41673	(a)	—
15733	.11	.037	16931	1.66	.063	40032	(a)	—	41675	(a)	—
15839	.33	.021	16940	3.35	.046	40040	(a)	—	41677	.165	—
15991	.27	.056	16941	1.34	.074	40041	(a)	—	41678	50.60	—
15993	.231	.032	18078	.14	.082	40042	(a)	—	41679	(a)	(a)
16005	.041	.034	18109	.45	.021	40045	153.00	—	41680	6.40	—
16009	.135	.094	18110	.36	.026	40046	30.30	—	41696	.52	—
16402	1.65	—	18200	(a)	—	40047	10.80	—	41697	.36	—
16403	1.04	.145	18205	.216	.35	40059	3.87	—	41700	(a)	—
16404	1.32	—	18206	.59	.071	40061	2.05	—	41715	4.06	—
16471	.159	—	18335	.42	.014	40063	68.60	—	41716	2.58	—
16501	.087	(a)	18435	.60	.05	40064	20.20	—	43007	(a)	—
16527	.133	.35	18436	.48	.113	40066	(a)	—	43117	(a)	—
16588	.063	(a)	18437	.61	(a)	40067	(a)	—	43151	8.96	—
16604	.105	.146	18438	1.16	(a)	40069	(a)	—	43152	15.10	—
16670	2.77	—	18501	.55	.011	40072	(a)	—	43200	34.10	—
16676	.35	.01	18506	.22	.004	40075	18.00	—	43215	(a)	—
16694	.208	(a)	18507	.218	.005	40101	25.00	—	43421	9.35	—
16705	.247	.148	18570	2.28	—	40102	22.10	—	43422	49.00	—
16722	(a)	—	18575	(a)	(a)	40111	5.43	—	43424	(a)	—
16723	(a)	—	18616	.168	.59	40115	(a)	—	43470	3.04	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	29.70	—	46004	11.70	—	47471	1.60	—
43518	9.95	—	44280	.165	—	46005	9.35	—	47473	2.09	—
43550	33.30	—	44311	5.13	—	46112	.098	—	47474	2.34	—
43551	18.50	—	44315	3.45	—	46202	.91	—	47475	1.84	—
43626	7.95	—	44427	90.40	—	46362	176.00	—	47476	1.84	—
43628	103.00	—	44428	90.90	—	46426	25.80	—	47477	2.46	—
43629	87.60	—	44429	1.36	—	46427	34.40	—	47478	2.58	—
43754	(a)	—	44430	.95	—	46510	(a)	—	47600	(a)	—
43760	2.92	—	44431	3.03	—	46590	(a)	—	47610	(a)	—
43822	2.42	—	44432	.96	—	46603	2.16	—	48039	24.20	—
43840	.03	—	44433	30.60	—	46604	2.49	—	48177	(a)	—
43860	1.91	—	44434	58.50	—	46606	6.65	—	48178	(a)	—
43889	.68	—	44435	60.50	—	46607	9.15	—	48206	21.00	—
43945	(a)	—	44436	70.70	—	46622	7.08	—	48252	(a)	—
43946	(a)	—	44437	58.60	—	46671	(a)	—	48441	.088	—
43990	(a)	(a)	44438	46.30	—	46700	68.60	—	48557	8.84	—
43991	(a)	—	44439	90.10	—	46773	(a)	—	48558	7.69	—
44009	1.31	—	44440	74.60	—	46822	(a)	—	48600	51.60	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	8.50	—	44501	(a)	—	46882	(a)	—	48636	.83	(a)
44070	2.52	—	45190	.72	—	46911	15.70	—	48637	6.75	—
44071	2.80	—	45191	.51	—	46912	28.80	—	48638	3.35	—
44072	1.93	—	45192	.59	—	46913	(a)	—	48727	(a)	—
44100	.50	—	45193	.35	—	46914	(a)	—	48808	1.88	—
44101	.53	—	45210	.44	—	46915	(a)	—	48924	(a)	—
44102	.41	—	45224	(a)	—	46916	(a)	—	48925	162.00	—
44103	.36	—	45225	(a)	—	47050	.66	—	49005	.113	—
44104	.153	—	45334	19.70	—	47051	(a)	—	49111	2.88	—
44105	(a)	—	45380	.129	(a)	47052	(a)	—	49181	7.90	—
44106	(a)	—	45450	5.78	—	47103	(a)	—	49183	9.64	—
44108	.179	—	45523	(a)	—	47146	(a)	—	49184	20.30	—
44109	.45	—	45524	(a)	—	47147	(a)	—	49185	18.50	—
44110	.46	—	45539	(a)	—	47221	75.30	—	49239	.096	.60
44111	.28	—	45678	.179	—	47253	(a)	—	49292	.58	—
44112	.168	—	45771	.196	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.064	.05	47318	6.47	—	49333	4.24	—
44193	(a)	—	45900	.127	.041	47367	.165	—	49451	(a)	—
44194	(a)	—	45901	.109	.049	47420	1.42	—	49452	(a)	—
44222	(a)	—	45937	.077	—	47468	(a)	—	49617	.089	.122
44276	45.80	—	45993	(a)	(a)	47469	1.84	—	49618	.074	.044

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.14	.084	51315	.063	.106	51809	.26	.153	52341	.024	(a)
49763	.91	—	51330	.051	.53	51833	.05	.06	52342	.069	(a)
49800	(a)	—	51333	.017	.34	51850	.122	(a)	52343	.042	(a)
49801	66.30	—	51340	.025	(a)	51851	.083	(a)	52401	.13	(a)
49802	5.88	—	51350	.077	.135	51852	.194	(a)	52402	.014	(a)
49803	10.40	—	51351	.069	.042	51853	.078	(a)	52432	.069	(a)
49840	.68	—	51352	.095	.108	51854	.175	(a)	52433	.063	1.02
49870	67.50	—	51355	.065	.094	51855	.184	(a)	52435	.079	(a)
49890	(a)	—	51356	.07	.62	51856	.101	(a)	52438	.057	(a)
49891	(a)	—	51357	.089	.66	51857	.173	(a)	52440	.09	(a)
49902	(a)	—	51358	.214	.141	51869	.068	.136	52467	.083	(a)
49903	(a)	—	51359	.188	.78	51877	.38	.212	52469	.029	.104
50010	.149	.49	51370	.30	4.57	51889	.063	.012	52505	.144	.216
50015	.097	(a)	51380	.03	.044	51896	.03	.018	52547	.112	.078
50017	.074	(a)	51400	.119	(a)	51900	.037	.095	52581	.70	2.95
50045	.168	(a)	51401	.175	(a)	51909	.111	.056	52619	.049	(a)
50047	.019	(a)	51500	.056	.119	51919	.064	(a)	52660	.059	—
51001	.028	.45	51516	.05	—	51926	.065	.038	52744	.192	.081
51005	.006	(a)	51517	.056	—	51927	.035	.131	52767	.103	(a)
51116	.072	.69	51550	.07	.39	51934	.071	.125	52876	(a)	(a)
51201	.025	(a)	51551	.024	.91	51941	.065	.041	52911	.039	.45
51205	.077	.071	51552	.042	.159	51942	.103	—	52967	.015	.062
51206	.012	.39	51553	.075	(a)	51956	.28	.221	53001	.145	.33
51210	.05	(a)	51554	.007	(a)	51957	.246	.42	53077	.069	.207
51211	(a)	(a)	51575	.021	.02	51958	.219	.41	53095	.048	(a)
51220	.171	2.28	51576	.134	.093	51959	.224	(a)	53096	.066	(a)
51221	.095	1.78	51600	.091	.191	51960	.03	.35	53121	.188	.44
51222	.115	3.67	51613	.06	.139	51970	.129	.238	53147	.017	(a)
51224	.121	1.45	51625	.026	(a)	51982	.038	.083	53229	.097	(a)
51230	.021	.79	51666	.033	.101	51985	.046	—	53271	.035	(a)
51240	.31	.185	51702	.078	(a)	51986	.149	.103	53333	.096	.239
51241	.91	.26	51703	.032	(a)	51999	.063	.44	53374	.051	.31
51250	.131	(a)	51734	.061	.31	52002	.055	.129	53375	.027	.223
51251	.026	(a)	51741	.159	.26	52075	.096	.243	53376	.043	.194
51252	.092	.10	51752	.134	.165	52076	.116	(a)	53377	.044	.195
51253	.079	(a)	51767	.01	.008	52109	.014	(a)	53403	.028	(a)
51254	.025	.039	51777	.033	.078	52134	.184	.63	53425	.09	(a)
51255	.33	(a)	51790	.056	(a)	52137	.038	(a)	53565	.032	.108
51300	.046	.16	51796	.058	(a)	52150	.34	(a)	53631	.022	.022
51305	.046	.96	51808	.206	.73	52315	.043	.26	53632	.025	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
53731	.023	(a)	56170	.088	(a)	57401	.046	.096	58503	.055	.076
53732	.157	.45	56171	.043	(a)	57403	.068	.035	58532	.071	(a)
53733	.102	.27	56202	.053	.089	57410	.022	.162	58559	.014	(a)
53734	.30	—	56390	.092	.64	57411	.022	(a)	58560	.035	(a)
53803	.215	(a)	56391	.079	.32	57572	.013	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.127	.125	57600	.039	.034	58575	.045	.12
53902	(a)	(a)	56488	.056	.034	57611	.047	.062	58627	.144	.013
53903	(a)	(a)	56567	.092	(a)	57625	.34	(a)	58663	.203	1.28
53904	(a)	(a)	56650	.28	(a)	57651	.041	.041	58682	.128	(a)
53905	(a)	(a)	56651	.152	(a)	57690	.062	.49	58713	.021	(a)
53907	.069	.103	56652	.109	(a)	57716	.029	.082	58737	.093	.63
53951	(a)	(a)	56653	.105	(a)	57725	.064	.088	58756	.038	(a)
53952	(a)	(a)	56654	.054	(a)	57726	.05	.021	58757	.31	(a)
53953	(a)	(a)	56690	.029	.35	57798	.021	(a)	58759	.039	(a)
54012	.03	—	56699	.059	.057	57800	.078	(a)	58802	.044	.48
54077	.095	.40	56758	.05	.148	57808	.024	(a)	58813	.093	(a)
54444	(a)	(a)	56759	.051	.08	57809	.025	(a)	58822	.121	(a)
55010	.29	1.08	56760	.073	.098	57810	.024	.107	58837	.187	.162
55011	.077	1.57	56805	.096	(a)	57871	.029	.118	58840	.056	.127
55012	.092	1.18	56806	.068	(a)	57913	.101	.29	58873	.089	.03
55013	.081	1.14	56807	.067	(a)	57997	.066	—	58903	.028	(a)
55014	(a)	(a)	56808	.088	(a)	57998	.045	.058	58904	.021	.128
55214	.075	.088	56900	.085	(a)	57999	.04	.071	58922	.149	.168
55371	.129	.119	56910	.042	(a)	58009	.04	(a)	59005	.053	.096
55410	(a)	(a)	56911	.079	(a)	58010	.104	(a)	59057	.39	(a)
55426	.099	(a)	56912	.064	.09	58020	.073	(a)	59058	.25	(a)
55597	.019	1.79	56913	.052	(a)	58056	.124	(a)	59188	.146	.055
55647	.037	.062	56915	.31	(a)	58057	.078	(a)	59189	.20	.30
55648	.017	(a)	56916	.28	.205	58058	.07	(a)	59223	.092	.088
55649	.02	(a)	56917	.081	(a)	58095	.099	1.99	59257	.014	.013
55715	.148	.224	56918	.039	(a)	58096	.132	1.23	59306	.089	(a)
55716	.214	.52	56919	.099	(a)	58301	.031	.088	59378	.06	.15
55717	.13	(a)	56920	.09	(a)	58302	.035	.055	59481	.239	.099
55718	.126	(a)	56980	.073	(a)	58397	.206	.74	59482	.152	(a)
55802	.033	.009	57001	.025	.02	58408	.039	—	59537	.065	.21
55918	.085	2.74	57002	.016	.106	58409	.05	—	59601	.09	2.37
55919	.012	3.65	57090	.145	.66	58456	.026	—	59647	.068	.17
56040	.008	.033	57146	.092	.72	58457	.038	—	59660	.166	1.18
56041	.053	(a)	57202	.065	(a)	58458	.05	—	59661	.081	(a)
56042	.066	(a)	57257	.081	.035	58459	.06	—	59693	.014	—

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.41	.069	63220	(a)	—	91190	1.57	(a)
59701	.007	.29	59970	.055	.183	64074	5.06	—	91200	.57	—
59713	.148	.31	59973	.114	(a)	64075	3.56	—	91210	(a)	—
59722	.077	.031	59975	.077	.227	64500	(a)	—	91235	1.95	2.25
59723	.029	.037	59977	.044	(a)	65007	27.40	—	91250	2.94	(a)
59724	.044	.019	59984	.031	.053	66122	11.80	—	91265	12.10	2.47
59725	.055	.116	59985	.122	(a)	66123	6.49	—	91266	6.41	.99
59726	.04	.024	59986	.093	(a)	66309	19.00	—	91280	(a)	2.74
59738	.128	.064	59988	.02	.059	66561	43.90	—	91302	9.18	(a)
59750	.048	.222	59989	.016	.044	67017	40.80	—	91315	2.79	—
59751	.017	(a)	60010	10.80	—	67508	14.80	—	91324	6.20	(a)
59773	.009	.028	60011	12.40	—	67509	10.80	—	91325	(a)	(a)
59774	.007	.15	60012	20.40	—	67510	6.03	—	91340	4.05	5.63
59775	.009	.188	60013	17.50	—	67511	6.52	—	91341	3.34	3.44
59781	.042	.068	60015	13.10	—	67512	27.90	—	91342	3.72	2.40
59782	.062	.46	60016	14.70	—	67513	17.70	—	91343	.74	.89
59783	.061	(a)	60035	30.90	—	67634	35.30	—	91405	4.72	—
59784	.047	(a)	61000	10.70	—	67635	24.90	—	91436	3.78	1.99
59790	.099	(a)	61212	15.80	—	68001	76.20	—	91481	13.80	—
59798	.159	.50	61216	17.60	—	68439	98.00	—	91507	2.03	2.56
59806	.114	(a)	61217	16.00	—	68500	2.38	—	91523	31.30	—
59867	.111	(a)	61218	10.90	—	68604	1.83	—	91547	.178	—
59886	.015	.108	61223	77.50	—	68606	7.15	—	91551	1.10	.51
59889	.028	.165	61224	24.70	—	68607	5.66	—	91555	1.17	.81
59892	.061	(a)	61225	34.30	—	68702	4.66	—	91560	3.54	2.84
59904	.041	.061	61226	57.70	—	68703	3.49	—	91562	2.46	—
59905	.07	.132	61227	52.80	—	68706	15.00	—	91577	8.80	2.51
59914	.41	.68	62000	12.00	—	68707	14.80	—	91580	4.68	—
59915	.137	.75	62001	9.48	—	90089	3.19	—	91581	(a)	(a)
59917	.025	.205	62002	4.32	—	91111	2.51	4.01	91582	(a)	(a)
59923	.01	.004	62003	13.60	—	91125	1.92	1.68	91583	(a)	(a)
59925	.193	1.19	63010	19.50	—	91127	1.69	1.15	91584	(a)	(a)
59926	.164	.45	63011	24.30	—	91130	.99	—	91585	(a)	(a)
59927	.11	1.42	63012	34.60	—	91135	.28	(a)	91586	(a)	(a)
59931	.184	.55	63013	32.80	—	91150	1.60	4.44	91587	(a)	(a)
59932	.198	.88	63215	45.10	—	91155	3.55	20.90	91588	(a)	(a)
59941	.062	(a)	63216	31.30	—	91160	.77	—	91589	(a)	(a)
59947	.041	.32	63217	30.80	—	91175	.67	—	91590	2.55	—
59955	.024	.143	63218	10.40	—	91177	2.91	—	91591	(a)	(a)
59963	.176	.41	63219	(a)	—	91179	2.92	—	91606	9.71	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	.99	—	97653	2.32	2.00	98426	1.88	(a)
91629	1.98	(a)	95358	(a)	—	97654	4.04	2.44	98427	1.83	—
91636	3.40	—	95410	3.28	2.19	97655	3.72	4.17	98428	(a)	—
91641	.92	(a)	95455	4.11	.99	98002	.67	.77	98429	.89	—
91666	.69	(a)	95487	1.76	(a)	98003	.72	(a)	98430	(a)	—
91722	2.98	(a)	95505	1.91	1.71	98090	.097	—	98449	2.62	13.30
91746	2.46	4.85	95620	1.43	(a)	98091	.106	—	98482	2.81	5.71
91805	.154	—	95625	4.38	3.11	98092	.32	—	98483	4.16	14.90
92053	.38	.33	95630	(a)	(a)	98111	.49	—	98502	3.98	2.37
92054	.131	.147	95647	2.35	6.01	98150	(a)	—	98555	1.85	—
92055	3.65	.151	95648	(a)	(a)	98151	(a)	—	98597	.42	—
92101	5.70	2.38	96053	1.79	3.18	98152	2.27	.43	98598	.143	—
92102	3.43	2.70	96317	1.03	—	98153	2.55	(a)	98601	4.76	(a)
92215	2.80	2.38	96408	2.84	9.00	98154	3.01	(a)	98622	(a)	—
92338	1.32	1.65	96409	2.62	7.46	98155	4.22	(a)	98623	(a)	—
92445	1.95	—	96410	2.30	7.43	98156	(a)	(a)	98624	.75	—
92446	4.33	1.37	96611	.93	.89	98157	2.69	.35	98636	2.40	2.85
92447	3.79	1.42	96702	3.27	(a)	98158	(a)	(a)	98640	82.10	—
92451	1.95	1.64	96703	(a)	—	98159	1.81	(a)	98658	4.36	—
92453	2.40	—	96816	3.06	—	98160	3.83	(a)	98659	.78	.32
92478	1.19	1.36	96872	3.65	(a)	98161	4.29	(a)	98677	12.90	6.09
92593	25.60	—	96930	(a)	—	98162	(a)	(a)	98678	11.50	9.75
92663	.46	—	97002	(a)	(a)	98163	4.50	.176	98698	(a)	(a)
94007	8.14	3.49	97003	(a)	(a)	98164	1.64	.054	98699	3.74	(a)
94099	1.85	—	97047	2.82	—	98257	1.09	—	98705	6.16	—
94225	6.52	—	97050	2.19	—	98303	8.47	4.68	98710	2.60	—
94276	3.40	3.06	97111	3.92	—	98304	4.05	2.65	98751	3.29	—
94304	2.49	(a)	97220	.27	(a)	98305	2.27	1.14	98805	3.40	.92
94381	4.67	9.02	97221	(a)	1.14	98306	5.83	.70	98806	2.23	2.84
94404	3.22	4.73	97222	1.29	1.22	98307	1.28	.35	98810	3.19	—
94444	(a)	(a)	97223	1.95	2.50	98308	.84	.75	98813	3.08	1.27
94569	2.17	3.41	97308	.50	—	98309	4.25	1.18	98820	6.48	3.08
94590	9.37	—	97447	1.63	3.44	98344	.63	.42	98871	(a)	(a)
94617	2.96	—	97501	(a)	—	98405	1.04	—	98884	1.69	1.63
94638	(a)	—	97502	(a)	—	98413	10.70	(a)	98914	.53	.48
95124	1.09	.55	97503	(a)	—	98414	9.76	(a)	98949	.74	.26
95233	2.34	—	97504	(a)	—	98415	1.28	(a)	98967	2.65	7.18
95305	2.54	—	97650	2.71	3.08	98423	3.05	(a)	98993	4.58	4.31
95306	3.90	—	97651	4.82	2.89	98424	5.18	(a)	99003	1.26	.85
95310	6.07	1.21	97652	4.18	2.85	98425	2.13	(a)	99004	2.56	1.13

DIVISION SIX

PREM/OPS TERR. 502

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	.89	5.30	99826	.63	.41						
99081	(a)	—	99827	.32	.39						
99082	(a)	—	99851	1.31	—						
99083	(a)	—	99917	2.11	—						
99084	(a)	(a)	99938	2.38	—						
99085	(a)	(a)	99943	6.89	—						
99111	1.29	—	99946	5.13	2.03						
99160	(a)	—	99948	5.52	15.20						
99163	3.09	.40	99952	4.68	13.60						
99165	.68	(a)	99953	5.05	9.49						
99220	1.17	(a)	99954	3.68	7.14						
99221	(a)	(a)	99955	4.61	7.24						
99222	2.20	(a)	99963	.51	—						
99223	.19	(a)	99969	2.13	1.77						
99303	10.40	—	99975	4.09	—						
99310	2.59	(a)	99986	(a)	—						
99315	7.61	1.97	99987	(a)	—						
99321	7.39	1.68	99988	1.88	—						
99445	(a)	(a)									
99471	.53	—									
99505	3.88	—									
99506	4.77	—									
99507	4.16	—									
99570	2.23	(a)									
99571	.54	(a)									
99572	1.06	(a)									
99573	1.01	(a)									
99600	1.11	—									
99613	6.54	2.04									
99614	2.49	—									
99620	.36	—									
99650	1.06	.68									
99709	2.61	(a)									
99718	1.05	—									
99746	1.77	2.69									
99760	.202	—									
99777	5.54	—									
99793	2.24	—									
99798	(a)	(a)									
99803	(a)	10.40									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.114	.195	10205	.16	—	11210	2.22	—	13207	(a)	(a)
10015	4.03	—	10220	3.00	—	11211	11.50	—	13208	(a)	(a)
10020	(a)	(a)	10255	.159	.147	11212	1.74	—	13314	.076	.016
10026	.41	.014	10256	.58	.152	11213	1.42	—	13351	.186	.041
10036	.43	(a)	10257	.11	.169	11214	3.50	—	13352	.189	.027
10040	.087	.30	10309	.103	.012	11222	.059	—	13410	.91	2.99
10042	.236	.27	10315	.243	(a)	11234	.179	.041	13411	(a)	(a)
10052	2.79	—	10331	5.47	—	11248	.03	.018	13412	.31	1.14
10054	2.47	—	10332	9.43	—	11258	.56	.092	13453	.36	(a)
10060	.113	.05	10352	.27	.046	11259	.60	.107	13454	.42	(a)
10065	.169	.026	10367	2.97	—	11273	8.90	—	13455	.42	(a)
10066	.173	.028	10368	4.34	—	11274	8.54	—	13461	(a)	(a)
10070	.065	.154	10375	(a)	—	11288	.69	.078	13506	.58	.042
10071	.203	.077	10378	5.53	—	12014	.065	.029	13507	.70	.107
10072	3.36	—	10379	2.57	—	12356	.75	.019	13590	.31	.74
10073	.67	.36	10380	4.39	—	12361	.058	.077	13621	.079	.32
10075	4.95	.136	10381	3.80	—	12362	.072	(a)	13670	.032	.015
10100	.47	.04	11007	1.26	—	12373	.027	.024	13673	.43	.014
10101	.153	.181	11020	.193	.102	12374	.39	.049	13715	.072	.165
10105	1.66	—	11039	.58	.043	12375	.193	.03	13716	.29	.096
10107	2.04	.187	11052	1.46	—	12391	.054	.082	13720	.24	.045
10110	13.70	—	11101	(a)	(a)	12393	.26	(a)	13759	.113	.10
10111	.143	.078	11120	(a)	—	12467	.106	(a)	13930	.153	.201
10113	.229	—	11126	.04	.022	12509	.04	.036	14068	.025	.014
10115	.46	.047	11127	.36	.007	12510	.50	.018	14101	.29	.032
10117	4.00	—	11128	.49	.048	12583	.224	(a)	14279	.30	.057
10119	(a)	—	11138	1.37	—	12651	.65	.53	14401	.57	.082
10120	8.98	—	11155	.136	—	12683	.30	(a)	14405	.74	—
10130	2.26	—	11160	(a)	(a)	12707	.47	.64	14527	.29	.189
10132	1.94	—	11167	.34	—	12797	.099	.196	14655	.056	—
10133	1.41	—	11168	1.75	—	12805	.206	.116	14731	1.45	—
10135	(a)	—	11201	11.00	—	12841	.34	—	14732	.107	—
10140	.027	.021	11202	3.27	—	12927	.06	—	14733	.40	—
10141	.053	.023	11203	.85	.52	13049	.03	.057	14734	.169	—
10145	.26	.009	11204	.199	1.07	13111	.52	.093	14855	.14	.154
10146	.209	.014	11205	(a)	—	13112	.049	.063	14913	.213	.096
10150	.32	(a)	11206	.51	—	13201	.58	.16	15060	(a)	(a)
10151	7.95	—	11207	6.47	—	13204	.65	1.45	15061	(a)	(a)
10160	1.42	—	11208	1.11	—	13205	.25	.46	15062	.126	(a)
10204	.143	—	11209	5.21	—	13206	(a)	(a)	15063	.146	(a)

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.099	—	16750	.066	.032	18707	.011	.004	40117	(a)	—
15119	(a)	—	16751	.066	—	18708	.073	.013	40140	(a)	—
15120	(a)	—	16819	.76	(a)	18833	.129	(a)	41001	.15	—
15123	1.40	—	16820	.59	(a)	18834	.189	.096	41210	(a)	—
15124	.49	—	16881	1.04	(a)	18911	.60	.015	41421	.242	—
15188	.221	(a)	16890	.089	(a)	18912	1.13	.021	41422	.129	—
15223	.038	.041	16891	.097	(a)	18920	.29	.014	41510	30.10	—
15224	.25	.048	16892	.176	(a)	18991	(a)	—	41603	11.50	—
15300	(a)	—	16900	1.54	.06	19007	.55	—	41604	6.30	—
15314	.136	(a)	16901	.99	.08	19051	1.22	—	41620	.93	—
15404	.057	(a)	16902	.84	.059	19061	(a)	—	41650	16.10	—
15405	.084	(a)	16905	1.62	.06	19795	.196	(a)	41664	19.00	—
15406	.215	.048	16906	1.03	.08	19796	.229	—	41665	2.23	—
15488	.54	(a)	16910	.92	.053	40005	(a)	—	41666	(a)	—
15538	.243	.012	16911	.84	.042	40006	(a)	—	41667	52.00	—
15600	.61	.05	16915	.95	.049	40010	(a)	—	41668	48.70	—
15607	.13	—	16916	.79	.04	40015	(a)	—	41669	.34	—
15608	.136	.008	16920	2.10	.107	40020	(a)	—	41670	.57	—
15656	4.02	—	16921	1.92	.046	40026	(a)	—	41672	(a)	—
15699	.32	—	16930	1.21	.129	40031	(a)	—	41673	(a)	—
15733	.14	.037	16931	1.30	.063	40032	(a)	—	41675	(a)	—
15839	.183	.021	16940	2.62	.046	40040	(a)	—	41677	.191	—
15991	.15	.056	16941	1.05	.074	40041	(a)	—	41678	42.90	—
15993	.126	.032	18078	.13	.082	40042	(a)	—	41679	(a)	(a)
16005	.038	.034	18109	.249	.021	40045	126.00	—	41680	8.39	—
16009	.172	.094	18110	.199	.026	40046	24.80	—	41696	.60	—
16402	.90	—	18200	(a)	—	40047	8.85	—	41697	.42	—
16403	.57	.145	18205	.201	.35	40059	3.17	—	41700	(a)	—
16404	.72	—	18206	.32	.071	40061	1.68	—	41715	5.33	—
16471	.184	—	18335	.233	.014	40063	56.20	—	41716	3.39	—
16501	.081	(a)	18435	.49	.05	40064	16.50	—	43007	(a)	—
16527	.124	.35	18436	.40	.113	40066	(a)	—	43117	(a)	—
16588	.079	(a)	18437	.33	(a)	40067	(a)	—	43151	9.52	—
16604	.133	.146	18438	.64	(a)	40069	(a)	—	43152	12.80	—
16670	2.27	—	18501	.45	.011	40072	(a)	—	43200	36.20	—
16676	.189	.01	18506	.28	.004	40075	19.10	—	43215	(a)	—
16694	.26	(a)	18507	.12	.005	40101	8.43	—	43421	9.92	—
16705	.229	.148	18570	1.25	—	40102	7.45	—	43422	52.10	—
16722	(a)	—	18575	(a)	(a)	40111	4.45	—	43424	(a)	—
16723	(a)	—	18616	.213	.59	40115	(a)	—	43470	3.52	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	31.50	—	46004	15.30	—	47471	2.10	—
43518	8.16	—	44280	.191	—	46005	12.30	—	47473	2.74	—
43550	35.40	—	44311	4.21	—	46112	.033	—	47474	3.07	—
43551	19.60	—	44315	2.83	—	46202	3.38	—	47475	2.42	—
43626	6.52	—	44427	30.50	—	46362	150.00	—	47476	2.42	—
43628	84.70	—	44428	30.70	—	46426	21.90	—	47477	3.23	—
43629	71.80	—	44429	.46	—	46427	29.20	—	47478	3.39	—
43754	(a)	—	44430	.32	—	46510	(a)	—	47600	(a)	—
43760	2.39	—	44431	1.02	—	46590	(a)	—	47610	(a)	—
43822	2.80	—	44432	.32	—	46603	1.83	—	48039	25.70	—
43840	.034	—	44433	10.30	—	46604	2.12	—	48177	(a)	—
43860	2.20	—	44434	19.70	—	46606	5.64	—	48178	(a)	—
43889	.79	—	44435	20.40	—	46607	7.76	—	48206	17.20	—
43945	(a)	—	44436	23.80	—	46622	8.18	—	48252	(a)	—
43946	(a)	—	44437	19.80	—	46671	(a)	—	48441	.072	—
43990	(a)	(a)	44438	15.60	—	46700	72.80	—	48557	7.24	—
43991	(a)	—	44439	30.40	—	46773	(a)	—	48558	6.30	—
44009	1.71	—	44440	25.20	—	46822	(a)	—	48600	43.70	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	6.97	—	44501	(a)	—	46882	(a)	—	48636	.63	(a)
44070	2.06	—	45190	2.66	—	46911	12.90	—	48637	5.53	—
44071	2.30	—	45191	1.89	—	46912	23.60	—	48638	2.75	—
44072	1.59	—	45192	2.21	—	46913	(a)	—	48727	(a)	—
44100	.53	—	45193	1.30	—	46914	(a)	—	48808	1.03	—
44101	.55	—	45210	1.65	—	46915	(a)	—	48924	(a)	—
44102	.43	—	45224	(a)	—	46916	(a)	—	48925	132.00	—
44103	.38	—	45225	(a)	—	47050	.77	—	49005	.13	—
44104	.161	—	45334	20.90	—	47051	(a)	—	49111	1.58	—
44105	(a)	—	45380	.164	(a)	47052	(a)	—	49181	8.39	—
44106	(a)	—	45450	6.14	—	47103	(a)	—	49183	10.20	—
44108	.188	—	45523	(a)	—	47146	(a)	—	49184	21.60	—
44109	.48	—	45524	(a)	—	47147	(a)	—	49185	19.60	—
44110	.49	—	45539	(a)	—	47221	79.90	—	49239	.122	.60
44111	.30	—	45678	.207	—	47253	(a)	—	49292	.61	—
44112	.177	—	45771	.249	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.081	.05	47318	5.30	—	49333	4.50	—
44193	(a)	—	45900	.07	.041	47367	.191	—	49451	(a)	—
44194	(a)	—	45901	.06	.049	47420	1.16	—	49452	(a)	—
44222	(a)	—	45937	.082	—	47468	(a)	—	49617	.115	.122
44276	48.60	—	45993	(a)	(a)	47469	2.42	—	49618	.097	.044

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.182	.084	51315	.079	.106	51809	.27	.153	52341	.018	(a)
49763	1.18	—	51330	.039	.53	51833	.06	.06	52342	.053	(a)
49800	(a)	—	51333	.013	.34	51850	.094	(a)	52343	.032	(a)
49801	70.40	—	51340	.026	(a)	51851	.063	(a)	52401	.099	(a)
49802	6.24	—	51350	.093	.135	51852	.148	(a)	52402	.014	(a)
49803	11.00	—	51351	.083	.042	51853	.06	(a)	52432	.071	(a)
49840	.79	—	51352	.114	.108	51854	.134	(a)	52433	.065	1.02
49870	55.40	—	51355	.078	.094	51855	.141	(a)	52435	.082	(a)
49890	(a)	—	51356	.084	.62	51856	.077	(a)	52438	.059	(a)
49891	(a)	—	51357	.113	.66	51857	.132	(a)	52440	.093	(a)
49902	(a)	—	51358	.27	.141	51869	.071	.136	52467	.086	(a)
49903	(a)	—	51359	.238	.78	51877	.40	.212	52469	.03	.104
50010	.154	.49	51370	.31	4.57	51889	.066	.012	52505	.15	.216
50015	.10	(a)	51380	.031	.044	51896	.031	.018	52547	.086	.078
50017	.076	(a)	51400	.091	(a)	51900	.045	.095	52581	.73	2.95
50045	.174	(a)	51401	.133	(a)	51909	.084	.056	52619	.051	(a)
50047	.02	(a)	51500	.059	.119	51919	.066	(a)	52660	.068	—
51001	.022	.45	51516	.057	—	51926	.067	.038	52744	.23	.081
51005	.004	(a)	51517	.065	—	51927	.036	.131	52767	.078	(a)
51116	.055	.69	51550	.072	.39	51934	.074	.125	52876	(a)	(a)
51201	.026	(a)	51551	.025	.91	51941	.067	.041	52911	.041	.45
51205	.08	.071	51552	.044	.159	51942	.107	—	52967	.015	.062
51206	.013	.39	51553	.078	(a)	51956	.29	.221	53001	.15	.33
51210	.038	(a)	51554	.007	(a)	51957	.26	.42	53077	.072	.207
51211	(a)	(a)	51575	.025	.02	51958	.227	.41	53095	.049	(a)
51220	.13	2.28	51576	.139	.093	51959	.232	(a)	53096	.069	(a)
51221	.072	1.78	51600	.095	.191	51960	.031	.35	53121	.195	.44
51222	.088	3.67	51613	.063	.139	51970	.133	.238	53147	.013	(a)
51224	.092	1.45	51625	.02	(a)	51982	.039	.083	53229	.074	(a)
51230	.016	.79	51666	.039	.101	51985	.054	—	53271	.037	(a)
51240	.32	.185	51702	.06	(a)	51986	.154	.103	53333	.073	.239
51241	.94	.26	51703	.025	(a)	51999	.065	.44	53374	.061	.31
51250	.10	(a)	51734	.046	.31	52002	.057	.129	53375	.032	.223
51251	.027	(a)	51741	.165	.26	52075	.074	.243	53376	.052	.194
51252	.096	.10	51752	.139	.165	52076	.089	(a)	53377	.053	.195
51253	.082	(a)	51767	.012	.008	52109	.014	(a)	53403	.033	(a)
51254	.025	.039	51777	.04	.078	52134	.191	.63	53425	.069	(a)
51255	.25	(a)	51790	.067	(a)	52137	.029	(a)	53565	.039	.108
51300	.055	.16	51796	.06	(a)	52150	.35	(a)	53631	.023	.022
51305	.055	.96	51808	.214	.73	52315	.052	.26	53632	.026	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops	Class Code	Prem/Ops	Prod/Cops
53731	.024	(a)	56170	.068	(a)	57401	.048	.096	58503	.057	.076
53732	.163	.45	56171	.033	(a)	57403	.082	.035	58532	.074	(a)
53733	.106	.27	56202	.055	.089	57410	.023	.162	58559	.015	(a)
53734	.34	—	56390	.095	.64	57411	.017	(a)	58560	.036	(a)
53803	.164	(a)	56391	.082	.32	57572	.013	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.132	.125	57600	.04	.034	58575	.047	.12
53902	(a)	(a)	56488	.067	.034	57611	.036	.062	58627	.15	.013
53903	(a)	(a)	56567	.07	(a)	57625	.35	(a)	58663	.155	1.28
53904	(a)	(a)	56650	.214	(a)	57651	.043	.041	58682	.133	(a)
53905	(a)	(a)	56651	.116	(a)	57690	.047	.49	58713	.025	(a)
53907	.072	.103	56652	.083	(a)	57716	.022	.082	58737	.097	.63
53951	(a)	(a)	56653	.08	(a)	57725	.049	.088	58756	.029	(a)
53952	(a)	(a)	56654	.041	(a)	57726	.038	.021	58757	.33	(a)
53953	(a)	(a)	56690	.035	.35	57798	.022	(a)	58759	.04	(a)
54012	.034	—	56699	.061	.057	57800	.081	(a)	58802	.046	.48
54077	.098	.40	56758	.052	.148	57808	.019	(a)	58813	.071	(a)
54444	(a)	(a)	56759	.053	.08	57809	.019	(a)	58822	.126	(a)
55010	.30	1.08	56760	.076	.098	57810	.019	.107	58837	.143	.162
55011	.08	1.57	56805	.10	(a)	57871	.022	.118	58840	.043	.127
55012	.095	1.18	56806	.071	(a)	57913	.105	.29	58873	.068	.03
55013	.062	1.14	56807	.07	(a)	57997	.077	—	58903	.029	(a)
55014	(a)	(a)	56808	.091	(a)	57998	.047	.058	58904	.022	.128
55214	.077	.088	56900	.088	(a)	57999	.031	.071	58922	.113	.168
55371	.155	.119	56910	.044	(a)	58009	.031	(a)	59005	.055	.096
55410	(a)	(a)	56911	.06	(a)	58010	.108	(a)	59057	.40	(a)
55426	.075	(a)	56912	.049	.09	58020	.088	(a)	59058	.26	(a)
55597	.019	1.79	56913	.04	(a)	58056	.129	(a)	59188	.175	.055
55647	.039	.062	56915	.236	(a)	58057	.081	(a)	59189	.24	.30
55648	.017	(a)	56916	.213	.205	58058	.073	(a)	59223	.071	.088
55649	.021	(a)	56917	.062	(a)	58095	.103	1.99	59257	.015	.013
55715	.153	.224	56918	.03	(a)	58096	.136	1.23	59306	.092	(a)
55716	.222	.52	56919	.075	(a)	58301	.024	.088	59378	.046	.15
55717	.10	(a)	56920	.069	(a)	58302	.037	.055	59481	.248	.099
55718	.097	(a)	56980	.076	(a)	58397	.214	.74	59482	.182	(a)
55802	.04	.009	57001	.026	.02	58408	.045	—	59537	.049	.21
55918	.088	2.74	57002	.017	.106	58409	.057	—	59601	.094	2.37
55919	.012	3.65	57090	.11	.66	58456	.031	—	59647	.081	.17
56040	.008	.033	57146	.07	.72	58457	.044	—	59660	.172	1.18
56041	.055	(a)	57202	.067	(a)	58458	.057	—	59661	.084	(a)
56042	.069	(a)	57257	.084	.035	58459	.069	—	59693	.014	—

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.43	.069	63220	(a)	—	91190	1.57	(a)
59701	.007	.29	59970	.042	.183	64074	18.80	—	91200	.57	—
59713	.154	.31	59973	.118	(a)	64075	13.20	—	91210	(a)	—
59722	.08	.031	59975	.059	.227	64500	(a)	—	91235	1.95	2.25
59723	.03	.037	59977	.034	(a)	65007	23.30	—	91250	2.94	(a)
59724	.046	.019	59984	.032	.053	66122	10.00	—	91265	12.10	2.47
59725	.057	.116	59985	.126	(a)	66123	5.50	—	91266	6.41	.99
59726	.042	.024	59986	.096	(a)	66309	16.10	—	91280	(a)	2.74
59738	.133	.064	59988	.015	.059	66561	37.20	—	91302	9.18	(a)
59750	.037	.222	59989	.017	.044	67017	34.60	—	91315	2.79	—
59751	.013	(a)	60010	10.90	—	67508	19.40	—	91324	6.20	(a)
59773	.01	.028	60011	12.50	—	67509	14.20	—	91325	(a)	(a)
59774	.008	.15	60012	20.50	—	67510	7.91	—	91340	4.05	5.63
59775	.011	.188	60013	17.60	—	67511	8.56	—	91341	3.34	3.44
59781	.032	.068	60015	13.10	—	67512	36.60	—	91342	3.72	2.40
59782	.048	.46	60016	14.80	—	67513	23.20	—	91343	.74	.89
59783	.046	(a)	60035	26.20	—	67634	29.90	—	91405	4.72	—
59784	.036	(a)	61000	10.70	—	67635	21.20	—	91436	3.78	1.99
59790	.103	(a)	61212	13.40	—	68001	64.60	—	91481	13.80	—
59798	.121	.50	61216	14.90	—	68439	83.10	—	91507	2.03	2.56
59806	.087	(a)	61217	13.50	—	68500	2.39	—	91523	31.30	—
59867	.116	(a)	61218	9.24	—	68604	1.55	—	91547	.178	—
59886	.016	.108	61223	65.70	—	68606	6.06	—	91551	1.10	.51
59889	.034	.165	61224	21.00	—	68607	4.80	—	91555	1.17	.81
59892	.046	(a)	61225	29.10	—	68702	3.95	—	91560	3.54	2.84
59904	.031	.061	61226	48.90	—	68703	2.96	—	91562	2.46	—
59905	.072	.132	61227	44.70	—	68706	12.70	—	91577	8.80	2.51
59914	.42	.68	62000	10.20	—	68707	12.60	—	91580	4.68	—
59915	.104	.75	62001	8.04	—	90089	3.19	—	91581	(a)	(a)
59917	.019	.205	62002	3.67	—	91111	2.51	4.01	91582	(a)	(a)
59923	.01	.004	62003	11.60	—	91125	1.92	1.68	91583	(a)	(a)
59925	.245	1.19	63010	19.50	—	91127	1.69	1.15	91584	(a)	(a)
59926	.208	.45	63011	24.40	—	91130	.99	—	91585	(a)	(a)
59927	.14	1.42	63012	34.70	—	91135	.28	(a)	91586	(a)	(a)
59931	.191	.55	63013	32.90	—	91150	1.60	4.44	91587	(a)	(a)
59932	.206	.88	63215	38.20	—	91155	3.55	20.90	91588	(a)	(a)
59941	.064	(a)	63216	26.50	—	91160	.77	—	91589	(a)	(a)
59947	.031	.32	63217	25.20	—	91175	.67	—	91590	2.55	—
59955	.025	.143	63218	8.50	—	91177	2.91	—	91591	(a)	(a)
59963	.182	.41	63219	(a)	—	91179	2.92	—	91606	9.71	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	.99	—	97653	2.32	2.00	98426	1.88	(a)
91629	1.98	(a)	95358	(a)	—	97654	4.04	2.44	98427	1.83	—
91636	3.40	—	95410	3.28	2.19	97655	3.72	4.17	98428	(a)	—
91641	.92	(a)	95455	4.11	.99	98002	.67	.77	98429	.89	—
91666	.69	(a)	95487	1.76	(a)	98003	.72	(a)	98430	(a)	—
91722	2.98	(a)	95505	1.91	1.71	98090	.097	—	98449	2.62	13.30
91746	2.46	4.85	95620	1.43	(a)	98091	.106	—	98482	2.81	5.71
91805	.154	—	95625	4.38	3.11	98092	.32	—	98483	4.16	14.90
92053	.38	.33	95630	(a)	(a)	98111	.49	—	98502	3.98	2.37
92054	.131	.147	95647	2.35	6.01	98150	(a)	—	98555	1.85	—
92055	3.65	.151	95648	(a)	(a)	98151	(a)	—	98597	.42	—
92101	5.70	2.38	96053	1.79	3.18	98152	2.27	.43	98598	.143	—
92102	3.43	2.70	96317	1.03	—	98153	2.55	(a)	98601	4.76	(a)
92215	2.80	2.38	96408	2.84	9.00	98154	3.01	(a)	98622	(a)	—
92338	1.32	1.65	96409	2.62	7.46	98155	4.22	(a)	98623	(a)	—
92445	1.95	—	96410	2.30	7.43	98156	(a)	(a)	98624	.75	—
92446	4.33	1.37	96611	.93	.89	98157	2.69	.35	98636	2.40	2.85
92447	3.79	1.42	96702	3.27	(a)	98158	(a)	(a)	98640	82.10	—
92451	1.95	1.64	96703	(a)	—	98159	1.81	(a)	98658	4.36	—
92453	2.40	—	96816	3.06	—	98160	3.83	(a)	98659	.78	.32
92478	1.19	1.36	96872	3.65	(a)	98161	4.29	(a)	98677	12.90	6.09
92593	25.60	—	96930	(a)	—	98162	(a)	(a)	98678	11.50	9.75
92663	.46	—	97002	(a)	(a)	98163	4.50	.176	98698	(a)	(a)
94007	8.14	3.49	97003	(a)	(a)	98164	1.64	.054	98699	3.74	(a)
94099	1.85	—	97047	2.82	—	98257	1.09	—	98705	6.16	—
94225	6.52	—	97050	2.19	—	98303	8.47	4.68	98710	2.60	—
94276	3.40	3.06	97111	3.92	—	98304	4.05	2.65	98751	3.29	—
94304	2.49	(a)	97220	.27	(a)	98305	2.27	1.14	98805	3.40	.92
94381	4.67	9.02	97221	(a)	1.14	98306	5.83	.70	98806	2.23	2.84
94404	3.22	4.73	97222	1.29	1.22	98307	1.28	.35	98810	3.19	—
94444	(a)	(a)	97223	1.95	2.50	98308	.84	.75	98813	3.08	1.27
94569	2.17	3.41	97308	.50	—	98309	4.25	1.18	98820	6.48	3.08
94590	9.37	—	97447	1.63	3.44	98344	.63	.42	98871	(a)	(a)
94617	2.96	—	97501	(a)	—	98405	1.04	—	98884	1.69	1.63
94638	(a)	—	97502	(a)	—	98413	10.70	(a)	98914	.53	.48
95124	1.09	.55	97503	(a)	—	98414	9.76	(a)	98949	.74	.26
95233	2.34	—	97504	(a)	—	98415	1.28	(a)	98967	2.65	7.18
95305	2.54	—	97650	2.71	3.08	98423	3.05	(a)	98993	4.58	4.31
95306	3.90	—	97651	4.82	2.89	98424	5.18	(a)	99003	1.26	.85
95310	6.07	1.21	97652	4.18	2.85	98425	2.13	(a)	99004	2.56	1.13

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	.89	5.30	99826	.63	.41						
99081	(a)	—	99827	.32	.39						
99082	(a)	—	99851	1.31	—						
99083	(a)	—	99917	2.11	—						
99084	(a)	(a)	99938	2.38	—						
99085	(a)	(a)	99943	6.89	—						
99111	1.29	—	99946	5.13	2.03						
99160	(a)	—	99948	5.52	15.20						
99163	3.09	.40	99952	4.68	13.60						
99165	.68	(a)	99953	5.05	9.49						
99220	1.17	(a)	99954	3.68	7.14						
99221	(a)	(a)	99955	4.61	7.24						
99222	2.20	(a)	99963	.51	—						
99223	.19	(a)	99969	2.13	1.77						
99303	10.40	—	99975	4.09	—						
99310	2.59	(a)	99986	(a)	—						
99315	7.61	1.97	99987	(a)	—						
99321	7.39	1.68	99988	1.88	—						
99445	(a)	(a)									
99471	.53	—									
99505	3.88	—									
99506	4.77	—									
99507	4.16	—									
99570	2.23	(a)									
99571	.54	(a)									
99572	1.06	(a)									
99573	1.01	(a)									
99600	1.11	—									
99613	6.54	2.04									
99614	2.49	—									
99620	.36	—									
99650	1.06	.68									
99709	2.61	(a)									
99718	1.05	—									
99746	1.77	2.69									
99760	.202	—									
99777	5.54	—									
99793	2.24	—									
99798	(a)	(a)									
99803	(a)	10.40									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.125	.195	10205	.159	—	11210	3.01	—	13207	(a)	(a)
10015	5.27	—	10220	2.99	—	11211	15.70	—	13208	(a)	(a)
10020	(a)	(a)	10255	.09	.147	11212	2.37	—	13314	.076	.016
10026	.41	.014	10256	.33	.152	11213	1.93	—	13351	.186	.041
10036	.243	(a)	10257	.062	.169	11214	4.76	—	13352	.189	.027
10040	.095	.30	10309	.103	.012	11222	.08	—	13410	.52	2.99
10042	.235	.27	10315	.242	(a)	11234	.179	.041	13411	(a)	(a)
10052	3.65	—	10331	7.15	—	11248	.017	.018	13412	.175	1.14
10054	3.24	—	10332	12.30	—	11258	.48	.092	13453	.202	(a)
10060	.113	.05	10352	.23	.046	11259	.51	.107	13454	.236	(a)
10065	.169	.026	10367	4.03	—	11273	8.87	—	13455	.24	(a)
10066	.172	.028	10368	5.89	—	11274	8.51	—	13461	(a)	(a)
10070	.072	.154	10375	(a)	—	11288	.58	.078	13506	.58	.042
10071	.202	.077	10378	7.24	—	12014	.037	.029	13507	.70	.107
10072	4.56	—	10379	3.36	—	12356	.75	.019	13590	.178	.74
10073	.38	.36	10380	5.74	—	12361	.055	.077	13621	.045	.32
10075	2.81	.136	10381	4.97	—	12362	.079	(a)	13670	.031	.015
10100	.40	.04	11007	1.71	—	12373	.03	.024	13673	.36	.014
10101	.152	.181	11020	.192	.102	12374	.39	.049	13715	.079	.165
10105	1.65	—	11039	.33	.043	12375	.192	.03	13716	.29	.096
10107	1.16	.187	11052	1.48	—	12391	.059	.082	13720	.204	.045
10110	17.90	—	11101	(a)	(a)	12393	.26	(a)	13759	.113	.10
10111	.157	.078	11120	(a)	—	12467	.106	(a)	13930	.168	.201
10113	.229	—	11126	.04	.022	12509	.023	.036	14068	.025	.014
10115	.45	.047	11127	.40	.007	12510	.29	.018	14101	.29	.032
10117	5.24	—	11128	.54	.048	12583	.127	(a)	14279	.172	.057
10119	(a)	—	11138	1.79	—	12651	.37	.53	14401	.48	.082
10120	11.70	—	11155	.136	—	12683	.169	(a)	14405	1.01	—
10130	2.25	—	11160	(a)	(a)	12707	.52	.64	14527	.32	.189
10132	1.94	—	11167	.34	—	12797	.109	.196	14655	.056	—
10133	1.42	—	11168	1.76	—	12805	.205	.116	14731	1.47	—
10135	(a)	—	11201	15.00	—	12841	.34	—	14732	.108	—
10140	.025	.021	11202	4.44	—	12927	.06	—	14733	.39	—
10141	.05	.023	11203	.93	.52	13049	.028	.057	14734	.169	—
10145	.243	.009	11204	.199	1.07	13111	.44	.093	14855	.079	.154
10146	.177	.014	11205	(a)	—	13112	.047	.063	14913	.212	.096
10150	.31	(a)	11206	.70	—	13201	.33	.16	15060	(a)	(a)
10151	7.92	—	11207	8.79	—	13204	.37	1.45	15061	(a)	(a)
10160	1.41	—	11208	1.51	—	13205	.142	.46	15062	.071	(a)
10204	.142	—	11209	7.08	—	13206	(a)	(a)	15063	.083	(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	.135	—	16750	.066	.032	18707	.012	.004	40117	(a)	—
15119	(a)	—	16751	.066	—	18708	.073	.013	40140	(a)	—
15120	(a)	—	16819	.43	(a)	18833	.141	(a)	41001	.197	—
15123	1.42	—	16820	.33	(a)	18834	.189	.096	41210	(a)	—
15124	.50	—	16881	1.04	(a)	18911	.60	.015	41421	.221	—
15188	.125	(a)	16890	.05	(a)	18912	1.12	.021	41422	.118	—
15223	.036	.041	16891	.055	(a)	18920	.29	.014	41510	30.00	—
15224	.215	.048	16892	.10	(a)	18991	(a)	—	41603	10.50	—
15300	(a)	—	16900	1.70	.06	19007	.55	—	41604	5.75	—
15314	.136	(a)	16901	1.09	.08	19051	1.23	—	41620	1.26	—
15404	.032	(a)	16902	.92	.059	19061	(a)	—	41650	14.70	—
15405	.048	(a)	16905	1.78	.06	19795	.195	(a)	41664	24.90	—
15406	.122	.048	16906	1.14	.08	19796	.229	—	41665	2.91	—
15488	.30	(a)	16910	1.02	.053	40005	(a)	—	41666	(a)	—
15538	.242	.012	16911	.92	.042	40006	(a)	—	41667	68.00	—
15600	.61	.05	16915	1.04	.049	40010	(a)	—	41668	63.80	—
15607	.177	—	16916	.87	.04	40015	(a)	—	41669	.45	—
15608	.136	.008	16920	2.31	.107	40020	(a)	—	41670	.75	—
15656	4.01	—	16921	2.11	.046	40026	(a)	—	41672	(a)	—
15699	.44	—	16930	1.33	.129	40031	(a)	—	41673	(a)	—
15733	.079	.037	16931	1.43	.063	40032	(a)	—	41675	(a)	—
15839	.182	.021	16940	2.89	.046	40040	(a)	—	41677	.26	—
15991	.149	.056	16941	1.16	.074	40041	(a)	—	41678	36.00	—
15993	.126	.032	18078	.142	.082	40042	(a)	—	41679	(a)	(a)
16005	.042	.034	18109	.248	.021	40045	164.00	—	41680	7.67	—
16009	.097	.094	18110	.199	.026	40046	32.50	—	41696	.82	—
16402	.90	—	18200	(a)	—	40047	11.60	—	41697	.57	—
16403	.57	.145	18205	.22	.35	40059	4.15	—	41700	(a)	—
16404	.72	—	18206	.32	.071	40061	2.20	—	41715	4.87	—
16471	.249	—	18335	.232	.014	40063	73.60	—	41716	3.10	—
16501	.088	(a)	18435	.42	.05	40064	21.60	—	43007	(a)	—
16527	.135	.35	18436	.34	.113	40066	(a)	—	43117	(a)	—
16588	.045	(a)	18437	.33	(a)	40067	(a)	—	43151	16.50	—
16604	.076	.146	18438	.64	(a)	40069	(a)	—	43152	10.80	—
16670	2.97	—	18501	.38	.011	40072	(a)	—	43200	63.00	—
16676	.189	.01	18506	.159	.004	40075	33.30	—	43215	(a)	—
16694	.15	(a)	18507	.119	.005	40101	13.90	—	43421	17.30	—
16705	.25	.148	18570	1.25	—	40102	12.30	—	43422	90.50	—
16722	(a)	—	18575	(a)	(a)	40111	5.83	—	43424	(a)	—
16723	(a)	—	18616	.121	.59	40115	(a)	—	43470	4.78	—

\$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	54.80	—	46004	14.00	—	47471	1.92	—
43518	10.70	—	44280	.26	—	46005	11.20	—	47473	2.51	—
43550	61.50	—	44311	5.51	—	46112	.055	—	47474	2.80	—
43551	34.20	—	44315	3.70	—	46202	1.27	—	47475	2.21	—
43626	8.53	—	44427	50.10	—	46362	126.00	—	47476	2.21	—
43628	111.00	—	44428	50.40	—	46426	18.30	—	47477	2.95	—
43629	93.90	—	44429	.76	—	46427	24.50	—	47478	3.10	—
43754	(a)	—	44430	.53	—	46510	(a)	—	47600	(a)	—
43760	3.13	—	44431	1.68	—	46590	(a)	—	47610	(a)	—
43822	3.80	—	44432	.53	—	46603	1.54	—	48039	44.60	—
43840	.047	—	44433	16.90	—	46604	1.78	—	48177	(a)	—
43860	2.99	—	44434	32.40	—	46606	4.73	—	48178	(a)	—
43889	1.07	—	44435	33.60	—	46607	6.51	—	48206	22.60	—
43945	(a)	—	44436	39.20	—	46622	11.10	—	48252	(a)	—
43946	(a)	—	44437	32.50	—	46671	(a)	—	48441	.095	—
43990	(a)	(a)	44438	25.70	—	46700	127.00	—	48557	9.47	—
43991	(a)	—	44439	50.00	—	46773	(a)	—	48558	8.24	—
44009	1.73	—	44440	41.40	—	46822	(a)	—	48600	36.70	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	9.12	—	44501	(a)	—	46882	(a)	—	48636	.86	(a)
44070	2.70	—	45190	1.00	—	46911	16.90	—	48637	7.24	—
44071	3.00	—	45191	.71	—	46912	30.90	—	48638	3.59	—
44072	2.07	—	45192	.83	—	46913	(a)	—	48727	(a)	—
44100	.57	—	45193	.49	—	46914	(a)	—	48808	1.03	—
44101	.59	—	45210	.62	—	46915	(a)	—	48924	(a)	—
44102	.46	—	45224	(a)	—	46916	(a)	—	48925	173.00	—
44103	.41	—	45225	(a)	—	47050	1.04	—	49005	.177	—
44104	.172	—	45334	36.30	—	47051	(a)	—	49111	1.57	—
44105	(a)	—	45380	.093	(a)	47052	(a)	—	49181	14.60	—
44106	(a)	—	45450	10.70	—	47103	(a)	—	49183	17.80	—
44108	.202	—	45523	(a)	—	47146	(a)	—	49184	37.50	—
44109	.51	—	45524	(a)	—	47147	(a)	—	49185	34.20	—
44110	.52	—	45539	(a)	—	47221	139.00	—	49239	.069	.60
44111	.32	—	45678	.28	—	47253	(a)	—	49292	1.07	—
44112	.19	—	45771	.142	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.046	.05	47318	6.94	—	49333	7.83	—
44193	(a)	—	45900	.07	.041	47367	.26	—	49451	(a)	—
44194	(a)	—	45901	.06	.049	47420	1.52	—	49452	(a)	—
44222	(a)	—	45937	.142	—	47468	(a)	—	49617	.117	.122
44276	84.50	—	45993	(a)	(a)	47469	2.21	—	49618	.098	.044

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	.184	.084	51315	.045	.106	51809	.123	.153	52341	.025	(a)
49763	1.20	—	51330	.053	.53	51833	.04	.06	52342	.071	(a)
49800	(a)	—	51333	.017	.34	51850	.127	(a)	52343	.044	(a)
49801	122.00	—	51340	.012	(a)	51851	.086	(a)	52401	.135	(a)
49802	10.90	—	51350	.062	.135	51852	.202	(a)	52402	.007	(a)
49803	19.20	—	51351	.055	.042	51853	.081	(a)	52432	.033	(a)
49840	1.07	—	51352	.076	.108	51854	.182	(a)	52433	.03	1.02
49870	72.40	—	51355	.052	.094	51855	.191	(a)	52435	.038	(a)
49890	(a)	—	51356	.056	.62	51856	.105	(a)	52438	.027	(a)
49891	(a)	—	51357	.064	.66	51857	.18	(a)	52440	.043	(a)
49902	(a)	—	51358	.154	.141	51869	.033	.136	52467	.04	(a)
49903	(a)	—	51359	.135	.78	51877	.185	.212	52469	.014	.104
50010	.071	.49	51370	.143	4.57	51889	.03	.012	52505	.069	.216
50015	.046	(a)	51380	.014	.044	51896	.014	.018	52547	.117	.078
50017	.035	(a)	51400	.123	(a)	51900	.03	.095	52581	.34	2.95
50045	.081	(a)	51401	.181	(a)	51909	.115	.056	52619	.024	(a)
50047	.009	(a)	51500	.027	.119	51919	.031	(a)	52660	.092	—
51001	.03	.45	51516	.078	—	51926	.031	.038	52744	.153	.081
51005	.006	(a)	51517	.088	—	51927	.017	.131	52767	.107	(a)
51116	.075	.69	51550	.034	.39	51934	.034	.125	52876	(a)	(a)
51201	.012	(a)	51551	.012	.91	51941	.031	.041	52911	.019	.45
51205	.037	.071	51552	.02	.159	51942	.05	—	52967	.007	.062
51206	.006	.39	51553	.036	(a)	51956	.134	.221	53001	.069	.33
51210	.052	(a)	51554	.003	(a)	51957	.118	.42	53077	.033	.207
51211	(a)	(a)	51575	.017	.02	51958	.105	.41	53095	.023	(a)
51220	.177	2.28	51576	.064	.093	51959	.108	(a)	53096	.032	(a)
51221	.099	1.78	51600	.044	.191	51960	.014	.35	53121	.09	.44
51222	.12	3.67	51613	.029	.139	51970	.062	.238	53147	.018	(a)
51224	.126	1.45	51625	.027	(a)	51982	.018	.083	53229	.101	(a)
51230	.021	.79	51666	.026	.101	51985	.073	—	53271	.017	(a)
51240	.147	.185	51702	.081	(a)	51986	.071	.103	53333	.099	.239
51241	.44	.26	51703	.034	(a)	51999	.03	.44	53374	.04	.31
51250	.136	(a)	51734	.063	.31	52002	.026	.129	53375	.021	.223
51251	.013	(a)	51741	.076	.26	52075	.10	.243	53376	.034	.194
51252	.044	.10	51752	.064	.165	52076	.121	(a)	53377	.035	.195
51253	.038	(a)	51767	.008	.008	52109	.007	(a)	53403	.022	(a)
51254	.012	.039	51777	.027	.078	52134	.089	.63	53425	.094	(a)
51255	.35	(a)	51790	.044	(a)	52137	.039	(a)	53565	.026	.108
51300	.037	.16	51796	.028	(a)	52150	.163	(a)	53631	.011	.022
51305	.037	.96	51808	.099	.73	52315	.035	.26	53632	.012	.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	.011	(a)	56170	.092	(a)	57401	.022	.096	58503	.026	.076
53732	.076	.45	56171	.045	(a)	57403	.054	.035	58532	.034	(a)
53733	.049	.27	56202	.025	.089	57410	.011	.162	58559	.007	(a)
53734	.47	—	56390	.044	.64	57411	.023	(a)	58560	.017	(a)
53803	.223	(a)	56391	.038	.32	57572	.006	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.061	.125	57600	.019	.034	58575	.022	.12
53902	(a)	(a)	56488	.044	.034	57611	.049	.062	58627	.069	.013
53903	(a)	(a)	56567	.095	(a)	57625	.164	(a)	58663	.211	1.28
53904	(a)	(a)	56650	.29	(a)	57651	.02	.041	58682	.062	(a)
53905	(a)	(a)	56651	.159	(a)	57690	.064	.49	58713	.017	(a)
53907	.033	.103	56652	.113	(a)	57716	.03	.082	58737	.045	.63
53951	(a)	(a)	56653	.109	(a)	57725	.067	.088	58756	.039	(a)
53952	(a)	(a)	56654	.056	(a)	57726	.052	.021	58757	.151	(a)
53953	(a)	(a)	56690	.023	.35	57798	.01	(a)	58759	.019	(a)
54012	.047	—	56699	.028	.057	57800	.038	(a)	58802	.021	.48
54077	.045	.40	56758	.024	.148	57808	.025	(a)	58813	.097	(a)
54444	(a)	(a)	56759	.024	.08	57809	.026	(a)	58822	.058	(a)
55010	.137	1.08	56760	.035	.098	57810	.025	.107	58837	.195	.162
55011	.037	1.57	56805	.046	(a)	57871	.03	.118	58840	.058	.127
55012	.044	1.18	56806	.033	(a)	57913	.049	.29	58873	.093	.03
55013	.085	1.14	56807	.032	(a)	57997	.104	—	58903	.013	(a)
55014	(a)	(a)	56808	.042	(a)	57998	.022	.058	58904	.01	.128
55214	.036	.088	56900	.041	(a)	57999	.042	.071	58922	.154	.168
55371	.103	.119	56910	.02	(a)	58009	.042	(a)	59005	.025	.096
55410	(a)	(a)	56911	.082	(a)	58010	.05	(a)	59057	.187	(a)
55426	.103	(a)	56912	.067	.09	58020	.058	(a)	59058	.121	(a)
55597	.009	1.79	56913	.054	(a)	58056	.06	(a)	59188	.116	.055
55647	.018	.062	56915	.32	(a)	58057	.038	(a)	59189	.159	.30
55648	.008	(a)	56916	.29	.205	58058	.034	(a)	59223	.096	.088
55649	.01	(a)	56917	.084	(a)	58095	.048	1.99	59257	.007	.013
55715	.071	.224	56918	.04	(a)	58096	.063	1.23	59306	.043	(a)
55716	.103	.52	56919	.103	(a)	58301	.032	.088	59378	.062	.15
55717	.136	(a)	56920	.094	(a)	58302	.017	.055	59481	.115	.099
55718	.131	(a)	56980	.035	(a)	58397	.099	.74	59482	.121	(a)
55802	.027	.009	57001	.012	.02	58408	.061	—	59537	.067	.21
55918	.041	2.74	57002	.008	.106	58409	.078	—	59601	.043	2.37
55919	.006	3.65	57090	.15	.66	58456	.042	—	59647	.054	.17
56040	.004	.033	57146	.095	.72	58457	.06	—	59660	.08	1.18
56041	.025	(a)	57202	.031	(a)	58458	.078	—	59661	.039	(a)
56042	.032	(a)	57257	.039	.035	58459	.094	—	59693	.007	—

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	.198	.069	63220	(a)	—	91190	1.57	(a)
59701	.003	.29	59970	.057	.183	64074	7.04	—	91200	.57	—
59713	.071	.31	59973	.055	(a)	64075	4.95	—	91210	(a)	—
59722	.037	.031	59975	.08	.227	64500	(a)	—	91235	1.95	2.25
59723	.014	.037	59977	.046	(a)	65007	19.50	—	91250	2.94	(a)
59724	.021	.019	59984	.015	.053	66122	8.40	—	91265	12.10	2.47
59725	.027	.116	59985	.058	(a)	66123	4.62	—	91266	6.41	.99
59726	.019	.024	59986	.045	(a)	66309	13.50	—	91280	(a)	2.74
59738	.062	.064	59988	.021	.059	66561	31.20	—	91302	9.18	(a)
59750	.05	.222	59989	.008	.044	67017	29.00	—	91315	2.79	—
59751	.018	(a)	60010	9.93	—	67508	17.70	—	91324	6.20	(a)
59773	.007	.028	60011	11.40	—	67509	13.00	—	91325	(a)	(a)
59774	.006	.15	60012	18.80	—	67510	7.22	—	91340	4.05	5.63
59775	.007	.188	60013	16.10	—	67511	7.81	—	91341	3.34	3.44
59781	.044	.068	60015	12.00	—	67512	33.50	—	91342	3.72	2.40
59782	.065	.46	60016	13.50	—	67513	21.20	—	91343	.74	.89
59783	.063	(a)	60035	22.00	—	67634	25.10	—	91405	4.72	—
59784	.048	(a)	61000	9.83	—	67635	17.80	—	91436	3.78	1.99
59790	.048	(a)	61212	11.20	—	68001	54.20	—	91481	13.80	—
59798	.165	.50	61216	12.40	—	68439	69.70	—	91507	2.03	2.56
59806	.118	(a)	61217	11.40	—	68500	2.18	—	91523	31.30	—
59867	.054	(a)	61218	7.76	—	68604	1.30	—	91547	.178	—
59886	.007	.108	61223	55.10	—	68606	5.09	—	91551	1.10	.51
59889	.023	.165	61224	17.60	—	68607	4.02	—	91555	1.17	.81
59892	.063	(a)	61225	24.40	—	68702	3.31	—	91560	3.54	2.84
59904	.043	.061	61226	41.00	—	68703	2.49	—	91562	2.46	—
59905	.034	.132	61227	37.50	—	68706	10.70	—	91577	8.80	2.51
59914	.197	.68	62000	8.54	—	68707	10.50	—	91580	4.68	—
59915	.142	.75	62001	6.75	—	90089	3.19	—	91581	(a)	(a)
59917	.026	.205	62002	3.08	—	91111	2.51	4.01	91582	(a)	(a)
59923	.005	.004	62003	9.70	—	91125	1.92	1.68	91583	(a)	(a)
59925	.139	1.19	63010	17.90	—	91127	1.69	1.15	91584	(a)	(a)
59926	.118	.45	63011	22.30	—	91130	.99	—	91585	(a)	(a)
59927	.079	1.42	63012	31.80	—	91135	.28	(a)	91586	(a)	(a)
59931	.089	.55	63013	30.10	—	91150	1.60	4.44	91587	(a)	(a)
59932	.095	.88	63215	32.10	—	91155	3.55	20.90	91588	(a)	(a)
59941	.03	(a)	63216	22.20	—	91160	.77	—	91589	(a)	(a)
59947	.043	.32	63217	33.00	—	91175	.67	—	91590	2.55	—
59955	.011	.143	63218	11.10	—	91177	2.91	—	91591	(a)	(a)
59963	.085	.41	63219	(a)	—	91179	2.92	—	91606	9.71	—

\$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	.99	—	97653	2.32	2.00	98426	1.88	(a)
91629	1.98	(a)	95358	(a)	—	97654	4.04	2.44	98427	1.83	—
91636	3.40	—	95410	3.28	2.19	97655	3.72	4.17	98428	(a)	—
91641	.92	(a)	95455	4.11	.99	98002	.67	.77	98429	.89	—
91666	.69	(a)	95487	1.76	(a)	98003	.72	(a)	98430	(a)	—
91722	2.98	(a)	95505	1.91	1.71	98090	.097	—	98449	2.62	13.30
91746	2.46	4.85	95620	1.43	(a)	98091	.106	—	98482	2.81	5.71
91805	.154	—	95625	4.38	3.11	98092	.32	—	98483	4.16	14.90
92053	.38	.33	95630	(a)	(a)	98111	.49	—	98502	3.98	2.37
92054	.131	.147	95647	2.35	6.01	98150	(a)	—	98555	1.85	—
92055	3.65	.151	95648	(a)	(a)	98151	(a)	—	98597	.42	—
92101	5.70	2.38	96053	1.79	3.18	98152	2.27	.43	98598	.143	—
92102	3.43	2.70	96317	1.03	—	98153	2.55	(a)	98601	4.76	(a)
92215	2.80	2.38	96408	2.84	9.00	98154	3.01	(a)	98622	(a)	—
92338	1.32	1.65	96409	2.62	7.46	98155	4.22	(a)	98623	(a)	—
92445	1.95	—	96410	2.30	7.43	98156	(a)	(a)	98624	.75	—
92446	4.33	1.37	96611	.93	.89	98157	2.69	.35	98636	2.40	2.85
92447	3.79	1.42	96702	3.27	(a)	98158	(a)	(a)	98640	82.10	—
92451	1.95	1.64	96703	(a)	—	98159	1.81	(a)	98658	4.36	—
92453	2.40	—	96816	3.06	—	98160	3.83	(a)	98659	.78	.32
92478	1.19	1.36	96872	3.65	(a)	98161	4.29	(a)	98677	12.90	6.09
92593	25.60	—	96930	(a)	—	98162	(a)	(a)	98678	11.50	9.75
92663	.46	—	97002	(a)	(a)	98163	4.50	.176	98698	(a)	(a)
94007	8.14	3.49	97003	(a)	(a)	98164	1.64	.054	98699	3.74	(a)
94099	1.85	—	97047	2.82	—	98257	1.09	—	98705	6.16	—
94225	6.52	—	97050	2.19	—	98303	8.47	4.68	98710	2.60	—
94276	3.40	3.06	97111	3.92	—	98304	4.05	2.65	98751	3.29	—
94304	2.49	(a)	97220	.27	(a)	98305	2.27	1.14	98805	3.40	.92
94381	4.67	9.02	97221	(a)	1.14	98306	5.83	.70	98806	2.23	2.84
94404	3.22	4.73	97222	1.29	1.22	98307	1.28	.35	98810	3.19	—
94444	(a)	(a)	97223	1.95	2.50	98308	.84	.75	98813	3.08	1.27
94569	2.17	3.41	97308	.50	—	98309	4.25	1.18	98820	6.48	3.08
94590	9.37	—	97447	1.63	3.44	98344	.63	.42	98871	(a)	(a)
94617	2.96	—	97501	(a)	—	98405	1.04	—	98884	1.69	1.63
94638	(a)	—	97502	(a)	—	98413	10.70	(a)	98914	.53	.48
95124	1.09	.55	97503	(a)	—	98414	9.76	(a)	98949	.74	.26
95233	2.34	—	97504	(a)	—	98415	1.28	(a)	98967	2.65	7.18
95305	2.54	—	97650	2.71	3.08	98423	3.05	(a)	98993	4.58	4.31
95306	3.90	—	97651	4.82	2.89	98424	5.18	(a)	99003	1.26	.85
95310	6.07	1.21	97652	4.18	2.85	98425	2.13	(a)	99004	2.56	1.13

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	.89	5.30	99826	.63	.41						
99081	(a)	—	99827	.32	.39						
99082	(a)	—	99851	1.31	—						
99083	(a)	—	99917	2.11	—						
99084	(a)	(a)	99938	2.38	—						
99085	(a)	(a)	99943	6.89	—						
99111	1.29	—	99946	5.13	2.03						
99160	(a)	—	99948	5.52	15.20						
99163	3.09	.40	99952	4.68	13.60						
99165	.68	(a)	99953	5.05	9.49						
99220	1.17	(a)	99954	3.68	7.14						
99221	(a)	(a)	99955	4.61	7.24						
99222	2.20	(a)	99963	.51	—						
99223	.19	(a)	99969	2.13	1.77						
99303	10.40	—	99975	4.09	—						
99310	2.59	(a)	99986	(a)	—						
99315	7.61	1.97	99987	(a)	—						
99321	7.39	1.68	99988	1.88	—						
99445	(a)	(a)									
99471	.53	—									
99505	3.88	—									
99506	4.77	—									
99507	4.16	—									
99570	2.23	(a)									
99571	.54	(a)									
99572	1.06	(a)									
99573	1.01	(a)									
99600	1.11	—									
99613	6.54	2.04									
99614	2.49	—									
99620	.36	—									
99650	1.06	.68									
99709	2.61	(a)									
99718	1.05	—									
99746	1.77	2.69									
99760	.202	—									
99777	5.54	—									
99793	2.24	—									
99798	(a)	(a)									
99803	(a)	10.40									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.074	.195	10205	.125	—	11210	1.94	—	13207	(a)	(a)
10015	4.71	—	10220	2.35	—	11211	10.10	—	13208	(a)	(a)
10020	(a)	(a)	10255	.13	.147	11212	1.53	—	13314	.06	.016
10026	.32	.014	10256	.47	.152	11213	1.25	—	13351	.145	.041
10036	.35	(a)	10257	.089	.169	11214	3.07	—	13352	.148	.027
10040	.056	.30	10309	.08	.012	11222	.052	—	13410	.74	2.99
10042	.184	.27	10315	.189	(a)	11234	.14	.041	13411	(a)	(a)
10052	3.26	—	10331	6.39	—	11248	.025	.018	13412	.25	1.14
10054	2.89	—	10332	11.00	—	11258	.31	.092	13453	.29	(a)
10060	.088	.05	10352	.148	.046	11259	.33	.107	13454	.34	(a)
10065	.132	.026	10367	2.60	—	11273	6.95	—	13455	.34	(a)
10066	.135	.028	10368	3.80	—	11274	6.67	—	13461	(a)	(a)
10070	.042	.154	10375	(a)	—	11288	.37	.078	13506	.46	.042
10071	.158	.077	10378	6.47	—	12014	.053	.029	13507	.55	.107
10072	2.94	—	10379	3.00	—	12356	.59	.019	13590	.26	.74
10073	.54	.36	10380	5.12	—	12361	.051	.077	13621	.065	.32
10075	4.04	.136	10381	4.44	—	12362	.047	(a)	13670	.029	.015
10100	.25	.04	11007	1.10	—	12373	.018	.024	13673	.232	.014
10101	.119	.181	11020	.151	.102	12374	.31	.049	13715	.047	.165
10105	1.29	—	11039	.47	.043	12375	.151	.03	13716	.226	.096
10107	1.66	.187	11052	1.27	—	12391	.035	.082	13720	.131	.045
10110	16.00	—	11101	(a)	(a)	12393	.20	(a)	13759	.088	.10
10111	.093	.078	11120	(a)	—	12467	.083	(a)	13930	.099	.201
10113	.179	—	11126	.031	.022	12509	.032	.036	14068	.019	.014
10115	.36	.047	11127	.236	.007	12510	.41	.018	14101	.228	.032
10117	4.68	—	11128	.32	.048	12583	.183	(a)	14279	.247	.057
10119	(a)	—	11138	1.60	—	12651	.53	.53	14401	.31	.082
10120	10.50	—	11155	.106	—	12683	.243	(a)	14405	.65	—
10130	1.76	—	11160	(a)	(a)	12707	.31	.64	14527	.19	.189
10132	1.52	—	11167	.29	—	12797	.064	.196	14655	.044	—
10133	1.22	—	11168	1.51	—	12805	.161	.116	14731	1.26	—
10135	(a)	—	11201	9.67	—	12841	.27	—	14732	.093	—
10140	.023	.021	11202	2.86	—	12927	.047	—	14733	.31	—
10141	.047	.023	11203	.55	.52	13049	.026	.057	14734	.132	—
10145	.226	.009	11204	.156	1.07	13111	.28	.093	14855	.114	.154
10146	.113	.014	11205	(a)	—	13112	.043	.063	14913	.166	.096
10150	.247	(a)	11206	.45	—	13201	.47	.16	15060	(a)	(a)
10151	6.21	—	11207	5.66	—	13204	.53	1.45	15061	(a)	(a)
10160	1.11	—	11208	.97	—	13205	.205	.46	15062	.102	(a)
10204	.112	—	11209	4.56	—	13206	(a)	(a)	15063	.119	(a)

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.087	—	16750	.052	.032	18707	.007	.004	40117	(a)	—
15119	(a)	—	16751	.052	—	18708	.057	.013	40140	(a)	—
15120	(a)	—	16819	.62	(a)	18833	.083	(a)	41001	.176	—
15123	1.21	—	16820	.48	(a)	18834	.148	.096	41210	(a)	—
15124	.42	—	16881	.81	(a)	18911	.47	.015	41421	.163	—
15188	.18	(a)	16890	.073	(a)	18912	.88	.021	41422	.087	—
15223	.034	.041	16891	.079	(a)	18920	.228	.014	41510	23.50	—
15224	.138	.048	16892	.144	(a)	18991	(a)	—	41603	7.72	—
15300	(a)	—	16900	1.40	.06	19007	.47	—	41604	4.24	—
15314	.106	(a)	16901	.89	.08	19051	1.05	—	41620	.81	—
15404	.047	(a)	16902	.76	.059	19061	(a)	—	41650	10.90	—
15405	.069	(a)	16905	1.47	.06	19795	.153	(a)	41664	22.20	—
15406	.175	.048	16906	.94	.08	19796	.179	—	41665	2.60	—
15488	.44	(a)	16910	.84	.053	40005	(a)	—	41666	(a)	—
15538	.189	.012	16911	.76	.042	40006	(a)	—	41667	60.70	—
15600	.48	.05	16915	.86	.049	40010	(a)	—	41668	56.90	—
15607	.114	—	16916	.72	.04	40015	(a)	—	41669	.40	—
15608	.106	.008	16920	1.90	.107	40020	(a)	—	41670	.67	—
15656	3.14	—	16921	1.74	.046	40026	(a)	—	41672	(a)	—
15699	.28	—	16930	1.10	.129	40031	(a)	—	41673	(a)	—
15733	.114	.037	16931	1.18	.063	40032	(a)	—	41675	(a)	—
15839	.143	.021	16940	2.38	.046	40040	(a)	—	41677	.167	—
15991	.117	.056	16941	.95	.074	40041	(a)	—	41678	30.00	—
15993	.099	.032	18078	.084	.082	40042	(a)	—	41679	(a)	(a)
16005	.025	.034	18109	.195	.021	40045	147.00	—	41680	5.65	—
16009	.14	.094	18110	.156	.026	40046	29.00	—	41696	.53	—
16402	.71	—	18200	(a)	—	40047	10.30	—	41697	.37	—
16403	.45	.145	18205	.13	.35	40059	3.70	—	41700	(a)	—
16404	.56	—	18206	.25	.071	40061	1.96	—	41715	3.59	—
16471	.161	—	18335	.182	.014	40063	65.70	—	41716	2.28	—
16501	.052	(a)	18435	.27	.05	40064	19.30	—	43007	(a)	—
16527	.08	.35	18436	.217	.113	40066	(a)	—	43117	(a)	—
16588	.065	(a)	18437	.26	(a)	40067	(a)	—	43151	10.40	—
16604	.109	.146	18438	.50	(a)	40069	(a)	—	43152	8.99	—
16670	2.65	—	18501	.246	.011	40072	(a)	—	43200	39.50	—
16676	.148	.01	18506	.228	.004	40075	20.80	—	43215	(a)	—
16694	.215	(a)	18507	.093	.005	40101	5.86	—	43421	10.80	—
16705	.149	.148	18570	.98	—	40102	5.18	—	43422	56.70	—
16722	(a)	—	18575	(a)	(a)	40111	5.20	—	43424	(a)	—
16723	(a)	—	18616	.174	.59	40115	(a)	—	43470	3.08	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	34.30	—	46004	10.30	—	47471	1.41	—
43518	9.53	—	44280	.167	—	46005	8.26	—	47473	1.85	—
43550	38.60	—	44311	4.92	—	46112	.023	—	47474	2.07	—
43551	21.40	—	44315	3.30	—	46202	1.54	—	47475	1.63	—
43626	7.62	—	44427	21.20	—	46362	105.00	—	47476	1.63	—
43628	99.00	—	44428	21.30	—	46426	15.30	—	47477	2.17	—
43629	83.90	—	44429	.32	—	46427	20.50	—	47478	2.28	—
43754	(a)	—	44430	.222	—	46510	(a)	—	47600	(a)	—
43760	2.79	—	44431	.71	—	46590	(a)	—	47610	(a)	—
43822	2.45	—	44432	.225	—	46603	1.28	—	48039	28.00	—
43840	.03	—	44433	7.16	—	46604	1.48	—	48177	(a)	—
43860	1.93	—	44434	13.70	—	46606	3.95	—	48178	(a)	—
43889	.69	—	44435	14.20	—	46607	5.43	—	48206	20.10	—
43945	(a)	—	44436	16.60	—	46622	7.16	—	48252	(a)	—
43946	(a)	—	44437	13.70	—	46671	(a)	—	48441	.085	—
43990	(a)	(a)	44438	10.80	—	46700	79.40	—	48557	8.46	—
43991	(a)	—	44439	21.10	—	46773	(a)	—	48558	7.36	—
44009	1.48	—	44440	17.50	—	46822	(a)	—	48600	30.60	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	8.14	—	44501	(a)	—	46882	(a)	—	48636	.47	(a)
44070	2.41	—	45190	1.21	—	46911	15.10	—	48637	6.47	—
44071	2.68	—	45191	.86	—	46912	27.60	—	48638	3.21	—
44072	1.85	—	45192	1.01	—	46913	(a)	—	48727	(a)	—
44100	.72	—	45193	.59	—	46914	(a)	—	48808	.80	—
44101	.75	—	45210	.75	—	46915	(a)	—	48924	(a)	—
44102	.59	—	45224	(a)	—	46916	(a)	—	48925	155.00	—
44103	.52	—	45225	(a)	—	47050	.67	—	49005	.114	—
44104	.219	—	45334	22.70	—	47051	(a)	—	49111	1.23	—
44105	(a)	—	45380	.133	(a)	47052	(a)	—	49181	9.14	—
44106	(a)	—	45450	6.69	—	47103	(a)	—	49183	11.10	—
44108	.26	—	45523	(a)	—	47146	(a)	—	49184	23.50	—
44109	.65	—	45524	(a)	—	47147	(a)	—	49185	21.40	—
44110	.66	—	45539	(a)	—	47221	87.10	—	49239	.10	.60
44111	.41	—	45678	.181	—	47253	(a)	—	49292	.67	—
44112	.241	—	45771	.203	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.066	.05	47318	6.19	—	49333	4.91	—
44193	(a)	—	45900	.055	.041	47367	.167	—	49451	(a)	—
44194	(a)	—	45901	.047	.049	47420	1.36	—	49452	(a)	—
44222	(a)	—	45937	.089	—	47468	(a)	—	49617	.10	.122
44276	53.00	—	45993	(a)	(a)	47469	1.63	—	49618	.084	.044

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.158	.084	51315	.065	.106	51809	.31	.153	52341	.013	(a)
49763	1.02	—	51330	.029	.53	51833	.043	.06	52342	.039	(a)
49800	(a)	—	51333	.009	.34	51850	.07	(a)	52343	.024	(a)
49801	76.70	—	51340	.031	(a)	51851	.047	(a)	52401	.074	(a)
49802	6.80	—	51350	.067	.135	51852	.111	(a)	52402	.017	(a)
49803	12.00	—	51351	.06	.042	51853	.045	(a)	52432	.084	(a)
49840	.69	—	51352	.082	.108	51854	.10	(a)	52433	.077	1.02
49870	64.70	—	51355	.056	.094	51855	.105	(a)	52435	.096	(a)
49890	(a)	—	51356	.06	.62	51856	.058	(a)	52438	.07	(a)
49891	(a)	—	51357	.092	.66	51857	.099	(a)	52440	.109	(a)
49902	(a)	—	51358	.221	.141	51869	.083	.136	52467	.101	(a)
49903	(a)	—	51359	.194	.78	51877	.47	.212	52469	.035	.104
50010	.182	.49	51370	.36	4.57	51889	.077	.012	52505	.176	.216
50015	.118	(a)	51380	.036	.044	51896	.036	.018	52547	.064	.078
50017	.09	(a)	51400	.067	(a)	51900	.032	.095	52581	.86	2.95
50045	.206	(a)	51401	.099	(a)	51909	.063	.056	52619	.06	(a)
50047	.023	(a)	51500	.069	.119	51919	.078	(a)	52660	.06	—
51001	.016	.45	51516	.05	—	51926	.079	.038	52744	.166	.081
51005	.003	(a)	51517	.057	—	51927	.043	.131	52767	.058	(a)
51116	.041	.69	51550	.085	.39	51934	.087	.125	52876	(a)	(a)
51201	.031	(a)	51551	.03	.91	51941	.079	.041	52911	.048	.45
51205	.095	.071	51552	.051	.159	51942	.126	—	52967	.018	.062
51206	.015	.39	51553	.091	(a)	51956	.34	.221	53001	.177	.33
51210	.028	(a)	51554	.009	(a)	51957	.30	.42	53077	.085	.207
51211	(a)	(a)	51575	.018	.02	51958	.27	.41	53095	.058	(a)
51220	.097	2.28	51576	.164	.093	51959	.27	(a)	53096	.081	(a)
51221	.054	1.78	51600	.112	.191	51960	.036	.35	53121	.23	.44
51222	.066	3.67	51613	.074	.139	51970	.157	.238	53147	.01	(a)
51224	.069	1.45	51625	.015	(a)	51982	.046	.083	53229	.055	(a)
51230	.012	.79	51666	.028	.101	51985	.047	—	53271	.043	(a)
51240	.37	.185	51702	.045	(a)	51986	.182	.103	53333	.054	.239
51241	1.11	.26	51703	.018	(a)	51999	.077	.44	53374	.044	.31
51250	.075	(a)	51734	.035	.31	52002	.067	.129	53375	.023	.223
51251	.032	(a)	51741	.194	.26	52075	.055	.243	53376	.037	.194
51252	.113	.10	51752	.164	.165	52076	.066	(a)	53377	.038	.195
51253	.096	(a)	51767	.008	.008	52109	.017	(a)	53403	.024	(a)
51254	.03	.039	51777	.029	.078	52134	.225	.63	53425	.051	(a)
51255	.189	(a)	51790	.048	(a)	52137	.022	(a)	53565	.028	.108
51300	.04	.16	51796	.071	(a)	52150	.41	(a)	53631	.027	.022
51305	.04	.96	51808	.25	.73	52315	.038	.26	53632	.031	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.028	(a)	56170	.05	(a)	57401	.056	.096	58503	.067	.076
53732	.192	.45	56171	.025	(a)	57403	.059	.035	58532	.087	(a)
53733	.125	.27	56202	.064	.089	57410	.027	.162	58559	.018	(a)
53734	.30	—	56390	.112	.64	57411	.013	(a)	58560	.043	(a)
53803	.122	(a)	56391	.096	.32	57572	.016	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.155	.125	57600	.047	.034	58575	.055	.12
53902	(a)	(a)	56488	.048	.034	57611	.027	.062	58627	.176	.013
53903	(a)	(a)	56567	.052	(a)	57625	.42	(a)	58663	.116	1.28
53904	(a)	(a)	56650	.16	(a)	57651	.051	.041	58682	.157	(a)
53905	(a)	(a)	56651	.087	(a)	57690	.035	.49	58713	.018	(a)
53907	.085	.103	56652	.062	(a)	57716	.017	.082	58737	.114	.63
53951	(a)	(a)	56653	.06	(a)	57725	.036	.088	58756	.022	(a)
53952	(a)	(a)	56654	.031	(a)	57726	.028	.021	58757	.38	(a)
53953	(a)	(a)	56690	.025	.35	57798	.026	(a)	58759	.047	(a)
54012	.03	—	56699	.072	.057	57800	.096	(a)	58802	.054	.48
54077	.116	.40	56758	.061	.148	57808	.014	(a)	58813	.053	(a)
54444	(a)	(a)	56759	.062	.08	57809	.014	(a)	58822	.148	(a)
55010	.35	1.08	56760	.089	.098	57810	.014	.107	58837	.107	.162
55011	.094	1.57	56805	.117	(a)	57871	.017	.118	58840	.032	.127
55012	.112	1.18	56806	.083	(a)	57913	.124	.29	58873	.051	.03
55013	.046	1.14	56807	.082	(a)	57997	.067	—	58903	.034	(a)
55014	(a)	(a)	56808	.108	(a)	57998	.055	.058	58904	.026	.128
55214	.091	.088	56900	.103	(a)	57999	.023	.071	58922	.085	.168
55371	.112	.119	56910	.052	(a)	58009	.023	(a)	59005	.064	.096
55410	(a)	(a)	56911	.045	(a)	58010	.128	(a)	59057	.48	(a)
55426	.056	(a)	56912	.036	.09	58020	.063	(a)	59058	.31	(a)
55597	.023	1.79	56913	.03	(a)	58056	.152	(a)	59188	.126	.055
55647	.046	.062	56915	.176	(a)	58057	.096	(a)	59189	.173	.30
55648	.021	(a)	56916	.159	.205	58058	.086	(a)	59223	.053	.088
55649	.025	(a)	56917	.046	(a)	58095	.121	1.99	59257	.017	.013
55715	.181	.224	56918	.022	(a)	58096	.161	1.23	59306	.109	(a)
55716	.26	.52	56919	.056	(a)	58301	.018	.088	59378	.034	.15
55717	.074	(a)	56920	.051	(a)	58302	.043	.055	59481	.29	.099
55718	.072	(a)	56980	.09	(a)	58397	.25	.74	59482	.131	(a)
55802	.029	.009	57001	.031	.02	58408	.04	—	59537	.037	.21
55918	.103	2.74	57002	.02	.106	58409	.05	—	59601	.11	2.37
55919	.014	3.65	57090	.082	.66	58456	.027	—	59647	.059	.17
56040	.01	.033	57146	.052	.72	58457	.039	—	59660	.203	1.18
56041	.064	(a)	57202	.079	(a)	58458	.05	—	59661	.099	(a)
56042	.081	(a)	57257	.099	.035	58459	.06	—	59693	.017	—

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.50	.069	63220	(a)	—	91190	1.57	(a)
59701	.008	.29	59970	.031	.183	64074	8.55	—	91200	.57	—
59713	.181	.31	59973	.139	(a)	64075	6.02	—	91210	(a)	—
59722	.094	.031	59975	.044	.227	64500	(a)	—	91235	1.95	2.25
59723	.035	.037	59977	.025	(a)	65007	16.30	—	91250	2.94	(a)
59724	.054	.019	59984	.038	.053	66122	7.02	—	91265	12.10	2.47
59725	.068	.116	59985	.149	(a)	66123	3.85	—	91266	6.41	.99
59726	.049	.024	59986	.113	(a)	66309	11.30	—	91280	(a)	2.74
59738	.157	.064	59988	.011	.059	66561	26.10	—	91302	9.18	(a)
59750	.027	.222	59989	.02	.044	67017	24.20	—	91315	2.79	—
59751	.01	(a)	60010	8.70	—	67508	13.00	—	91324	6.20	(a)
59773	.007	.028	60011	10.00	—	67509	9.57	—	91325	(a)	(a)
59774	.006	.15	60012	16.40	—	67510	5.33	—	91340	4.05	5.63
59775	.008	.188	60013	14.10	—	67511	5.76	—	91341	3.34	3.44
59781	.024	.068	60015	10.50	—	67512	24.70	—	91342	3.72	2.40
59782	.036	.46	60016	11.80	—	67513	15.70	—	91343	.74	.89
59783	.035	(a)	60035	18.40	—	67634	20.90	—	91405	4.72	—
59784	.027	(a)	61000	8.61	—	67635	14.80	—	91436	3.78	1.99
59790	.121	(a)	61212	9.39	—	68001	45.30	—	91481	13.80	—
59798	.09	.50	61216	10.50	—	68439	58.20	—	91507	2.03	2.56
59806	.065	(a)	61217	9.48	—	68500	1.91	—	91523	31.30	—
59867	.136	(a)	61218	6.48	—	68604	1.09	—	91547	.178	—
59886	.018	.108	61223	46.00	—	68606	4.25	—	91551	1.10	.51
59889	.025	.165	61224	14.70	—	68607	3.36	—	91555	1.17	.81
59892	.035	(a)	61225	20.30	—	68702	2.77	—	91560	3.54	2.84
59904	.023	.061	61226	34.30	—	68703	2.07	—	91562	2.46	—
59905	.085	.132	61227	31.40	—	68706	8.89	—	91577	8.80	2.51
59914	.50	.68	62000	7.13	—	68707	8.79	—	91580	4.68	—
59915	.078	.75	62001	5.63	—	90089	3.19	—	91581	(a)	(a)
59917	.014	.205	62002	2.57	—	91111	2.51	4.01	91582	(a)	(a)
59923	.012	.004	62003	8.10	—	91125	1.92	1.68	91583	(a)	(a)
59925	.199	1.19	63010	15.70	—	91127	1.69	1.15	91584	(a)	(a)
59926	.17	.45	63011	19.60	—	91130	.99	—	91585	(a)	(a)
59927	.114	1.42	63012	27.80	—	91135	.28	(a)	91586	(a)	(a)
59931	.225	.55	63013	26.30	—	91150	1.60	4.44	91587	(a)	(a)
59932	.242	.88	63215	26.80	—	91155	3.55	20.90	91588	(a)	(a)
59941	.076	(a)	63216	18.60	—	91160	.77	—	91589	(a)	(a)
59947	.023	.32	63217	29.50	—	91175	.67	—	91590	2.55	—
59955	.029	.143	63218	9.93	—	91177	2.91	—	91591	(a)	(a)
59963	.215	.41	63219	(a)	—	91179	2.92	—	91606	9.71	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	.99	—	97653	2.32	2.00	98426	1.88	(a)
91629	1.98	(a)	95358	(a)	—	97654	4.04	2.44	98427	1.83	—
91636	3.40	—	95410	3.28	2.19	97655	3.72	4.17	98428	(a)	—
91641	.92	(a)	95455	4.11	.99	98002	.67	.77	98429	.89	—
91666	.69	(a)	95487	1.76	(a)	98003	.72	(a)	98430	(a)	—
91722	2.98	(a)	95505	1.91	1.71	98090	.097	—	98449	2.62	13.30
91746	2.46	4.85	95620	1.43	(a)	98091	.106	—	98482	2.81	5.71
91805	.154	—	95625	4.38	3.11	98092	.32	—	98483	4.16	14.90
92053	.38	.33	95630	(a)	(a)	98111	.49	—	98502	3.98	2.37
92054	.131	.147	95647	2.35	6.01	98150	(a)	—	98555	1.85	—
92055	3.65	.151	95648	(a)	(a)	98151	(a)	—	98597	.42	—
92101	5.70	2.38	96053	1.79	3.18	98152	2.27	.43	98598	.143	—
92102	3.43	2.70	96317	1.03	—	98153	2.55	(a)	98601	4.76	(a)
92215	2.80	2.38	96408	2.84	9.00	98154	3.01	(a)	98622	(a)	—
92338	1.32	1.65	96409	2.62	7.46	98155	4.22	(a)	98623	(a)	—
92445	1.95	—	96410	2.30	7.43	98156	(a)	(a)	98624	.75	—
92446	4.33	1.37	96611	.93	.89	98157	2.69	.35	98636	2.40	2.85
92447	3.79	1.42	96702	3.27	(a)	98158	(a)	(a)	98640	82.10	—
92451	1.95	1.64	96703	(a)	—	98159	1.81	(a)	98658	4.36	—
92453	2.40	—	96816	3.06	—	98160	3.83	(a)	98659	.78	.32
92478	1.19	1.36	96872	3.65	(a)	98161	4.29	(a)	98677	12.90	6.09
92593	25.60	—	96930	(a)	—	98162	(a)	(a)	98678	11.50	9.75
92663	.46	—	97002	(a)	(a)	98163	4.50	.176	98698	(a)	(a)
94007	8.14	3.49	97003	(a)	(a)	98164	1.64	.054	98699	3.74	(a)
94099	1.85	—	97047	2.82	—	98257	1.09	—	98705	6.16	—
94225	6.52	—	97050	2.19	—	98303	8.47	4.68	98710	2.60	—
94276	3.40	3.06	97111	3.92	—	98304	4.05	2.65	98751	3.29	—
94304	2.49	(a)	97220	.27	(a)	98305	2.27	1.14	98805	3.40	.92
94381	4.67	9.02	97221	(a)	1.14	98306	5.83	.70	98806	2.23	2.84
94404	3.22	4.73	97222	1.29	1.22	98307	1.28	.35	98810	3.19	—
94444	(a)	(a)	97223	1.95	2.50	98308	.84	.75	98813	3.08	1.27
94569	2.17	3.41	97308	.50	—	98309	4.25	1.18	98820	6.48	3.08
94590	9.37	—	97447	1.63	3.44	98344	.63	.42	98871	(a)	(a)
94617	2.96	—	97501	(a)	—	98405	1.04	—	98884	1.69	1.63
94638	(a)	—	97502	(a)	—	98413	10.70	(a)	98914	.53	.48
95124	1.09	.55	97503	(a)	—	98414	9.76	(a)	98949	.74	.26
95233	2.34	—	97504	(a)	—	98415	1.28	(a)	98967	2.65	7.18
95305	2.54	—	97650	2.71	3.08	98423	3.05	(a)	98993	4.58	4.31
95306	3.90	—	97651	4.82	2.89	98424	5.18	(a)	99003	1.26	.85
95310	6.07	1.21	97652	4.18	2.85	98425	2.13	(a)	99004	2.56	1.13

DIVISION SIX

PREM/OPS TERR. 505

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 505 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	.89	5.30	99826	.63	.41						
99081	(a)	—	99827	.32	.39						
99082	(a)	—	99851	1.31	—						
99083	(a)	—	99917	2.11	—						
99084	(a)	(a)	99938	2.38	—						
99085	(a)	(a)	99943	6.89	—						
99111	1.29	—	99946	5.13	2.03						
99160	(a)	—	99948	5.52	15.20						
99163	3.09	.40	99952	4.68	13.60						
99165	.68	(a)	99953	5.05	9.49						
99220	1.17	(a)	99954	3.68	7.14						
99221	(a)	(a)	99955	4.61	7.24						
99222	2.20	(a)	99963	.51	—						
99223	.19	(a)	99969	2.13	1.77						
99303	10.40	—	99975	4.09	—						
99310	2.59	(a)	99986	(a)	—						
99315	7.61	1.97	99987	(a)	—						
99321	7.39	1.68	99988	1.88	—						
99445	(a)	(a)									
99471	.53	—									
99505	3.88	—									
99506	4.77	—									
99507	4.16	—									
99570	2.23	(a)									
99571	.54	(a)									
99572	1.06	(a)									
99573	1.01	(a)									
99600	1.11	—									
99613	6.54	2.04									
99614	2.49	—									
99620	.36	—									
99650	1.06	.68									
99709	2.61	(a)									
99718	1.05	—									
99746	1.77	2.69									
99760	.202	—									
99777	5.54	—									
99793	2.24	—									
99798	(a)	(a)									
99803	(a)	10.40									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.085	.195	10205	.133	—	11210	1.99	—	13207	(a)	(a)
10015	2.89	—	10220	2.50	—	11211	10.40	—	13208	(a)	(a)
10020	(a)	(a)	10255	.116	.147	11212	1.57	—	13314	.064	.016
10026	.34	.014	10256	.42	.152	11213	1.28	—	13351	.155	.041
10036	.31	(a)	10257	.08	.169	11214	3.15	—	13352	.158	.027
10040	.065	.30	10309	.086	.012	11222	.053	—	13410	.67	2.99
10042	.196	.27	10315	.202	(a)	11234	.149	.041	13411	(a)	(a)
10052	2.00	—	10331	3.91	—	11248	.022	.018	13412	.225	1.14
10054	1.77	—	10332	6.75	—	11258	.41	.092	13453	.26	(a)
10060	.094	.05	10352	.20	.046	11259	.44	.107	13454	.30	(a)
10065	.141	.026	10367	2.67	—	11273	7.40	—	13455	.31	(a)
10066	.144	.028	10368	3.90	—	11274	7.10	—	13461	(a)	(a)
10070	.049	.154	10375	(a)	—	11288	.51	.078	13506	.49	.042
10071	.169	.077	10378	3.96	—	12014	.047	.029	13507	.59	.107
10072	3.02	—	10379	1.84	—	12356	.63	.019	13590	.229	.74
10073	.49	.36	10380	3.14	—	12361	.047	.077	13621	.058	.32
10075	3.61	.136	10381	2.72	—	12362	.053	(a)	13670	.026	.015
10100	.34	.04	11007	1.13	—	12373	.02	.024	13673	.31	.014
10101	.127	.181	11020	.16	.102	12374	.33	.049	13715	.053	.165
10105	1.38	—	11039	.42	.043	12375	.16	.03	13716	.241	.096
10107	1.49	.187	11052	1.71	—	12391	.04	.082	13720	.176	.045
10110	9.82	—	11101	(a)	(a)	12393	.213	(a)	13759	.094	.10
10111	.106	.078	11120	(a)	—	12467	.088	(a)	13930	.114	.201
10113	.191	—	11126	.033	.022	12509	.029	.036	14068	.021	.014
10115	.38	.047	11127	.27	.007	12510	.37	.018	14101	.243	.032
10117	2.87	—	11128	.36	.048	12583	.163	(a)	14279	.221	.057
10119	(a)	—	11138	.98	—	12651	.48	.53	14401	.42	.082
10120	6.43	—	11155	.113	—	12683	.218	(a)	14405	.67	—
10130	1.88	—	11160	(a)	(a)	12707	.35	.64	14527	.217	.189
10132	1.62	—	11167	.39	—	12797	.074	.196	14655	.047	—
10133	1.65	—	11168	2.05	—	12805	.171	.116	14731	1.70	—
10135	(a)	—	11201	9.93	—	12841	.28	—	14732	.126	—
10140	.022	.021	11202	2.94	—	12927	.05	—	14733	.33	—
10141	.043	.023	11203	.63	.52	13049	.024	.057	14734	.141	—
10145	.208	.009	11204	.166	1.07	13111	.38	.093	14855	.102	.154
10146	.153	.014	11205	(a)	—	13112	.04	.063	14913	.177	.096
10150	.26	(a)	11206	.46	—	13201	.42	.16	15060	(a)	(a)
10151	6.61	—	11207	5.82	—	13204	.48	1.45	15061	(a)	(a)
10160	1.18	—	11208	1.00	—	13205	.183	.46	15062	.091	(a)
10204	.119	—	11209	4.68	—	13206	(a)	(a)	15063	.106	(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	.089	—	16750	.055	.032	18707	.008	.004	40117	(a)	—
15119	(a)	—	16751	.055	—	18708	.061	.013	40140	(a)	—
15120	(a)	—	16819	.55	(a)	18833	.095	(a)	41001	.108	—
15123	1.64	—	16820	.43	(a)	18834	.158	.096	41210	(a)	—
15124	.57	—	16881	.87	(a)	18911	.50	.015	41421	.144	—
15188	.161	(a)	16890	.065	(a)	18912	.94	.021	41422	.077	—
15223	.031	.041	16891	.071	(a)	18920	.243	.014	41510	25.00	—
15224	.186	.048	16892	.128	(a)	18991	(a)	—	41603	6.83	—
15300	(a)	—	16900	1.39	.06	19007	.64	—	41604	3.75	—
15314	.113	(a)	16901	.89	.08	19051	1.42	—	41620	.83	—
15404	.042	(a)	16902	.75	.059	19061	(a)	—	41650	9.61	—
15405	.061	(a)	16905	1.46	.06	19795	.163	(a)	41664	13.60	—
15406	.156	.048	16906	.93	.08	19796	.191	—	41665	1.59	—
15488	.39	(a)	16910	.83	.053	40005	(a)	—	41666	(a)	—
15538	.202	.012	16911	.75	.042	40006	(a)	—	41667	37.20	—
15600	.51	.05	16915	.85	.049	40010	(a)	—	41668	34.90	—
15607	.117	—	16916	.71	.04	40015	(a)	—	41669	.245	—
15608	.113	.008	16920	1.89	.107	40020	(a)	—	41670	.41	—
15656	3.35	—	16921	1.73	.046	40026	(a)	—	41672	(a)	—
15699	.29	—	16930	1.09	.129	40031	(a)	—	41673	(a)	—
15733	.102	.037	16931	1.17	.063	40032	(a)	—	41675	(a)	—
15839	.152	.021	16940	2.36	.046	40040	(a)	—	41677	.172	—
15991	.124	.056	16941	.95	.074	40041	(a)	—	41678	37.80	—
15993	.105	.032	18078	.097	.082	40042	(a)	—	41679	(a)	(a)
16005	.028	.034	18109	.207	.021	40045	89.90	—	41680	5.00	—
16009	.125	.094	18110	.166	.026	40046	17.80	—	41696	.54	—
16402	.75	—	18200	(a)	—	40047	6.34	—	41697	.38	—
16403	.48	.145	18205	.149	.35	40059	2.27	—	41700	(a)	—
16404	.60	—	18206	.27	.071	40061	1.20	—	41715	3.17	—
16471	.165	—	18335	.194	.014	40063	40.30	—	41716	2.02	—
16501	.06	(a)	18435	.36	.05	40064	11.80	—	43007	(a)	—
16527	.092	.35	18436	.29	.113	40066	(a)	—	43117	(a)	—
16588	.058	(a)	18437	.28	(a)	40067	(a)	—	43151	8.65	—
16604	.097	.146	18438	.53	(a)	40069	(a)	—	43152	11.30	—
16670	1.62	—	18501	.33	.011	40072	(a)	—	43200	32.90	—
16676	.158	.01	18506	.204	.004	40075	17.40	—	43215	(a)	—
16694	.192	(a)	18507	.10	.005	40101	6.16	—	43421	9.02	—
16705	.17	.148	18570	1.04	—	40102	5.44	—	43422	47.40	—
16722	(a)	—	18575	(a)	(a)	40111	3.19	—	43424	(a)	—
16723	(a)	—	18616	.155	.59	40115	(a)	—	43470	3.16	—

\$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	28.70	—	46004	9.13	—	47471	1.25	—
43518	5.84	—	44280	.172	—	46005	7.31	—	47473	1.63	—
43550	32.20	—	44311	3.01	—	46112	.024	—	47474	1.83	—
43551	17.90	—	44315	2.02	—	46202	2.38	—	47475	1.44	—
43626	4.67	—	44427	22.30	—	46362	132.00	—	47476	1.44	—
43628	60.60	—	44428	22.40	—	46426	19.30	—	47477	1.92	—
43629	51.40	—	44429	.34	—	46427	25.70	—	47478	2.02	—
43754	(a)	—	44430	.233	—	46510	(a)	—	47600	(a)	—
43760	1.71	—	44431	.75	—	46590	(a)	—	47610	(a)	—
43822	2.52	—	44432	.236	—	46603	1.61	—	48039	23.40	—
43840	.031	—	44433	7.53	—	46604	1.86	—	48177	(a)	—
43860	1.98	—	44434	14.40	—	46606	4.97	—	48178	(a)	—
43889	.71	—	44435	14.90	—	46607	6.83	—	48206	12.30	—
43945	(a)	—	44436	17.40	—	46622	7.35	—	48252	(a)	—
43946	(a)	—	44437	14.40	—	46671	(a)	—	48441	.052	—
43990	(a)	(a)	44438	11.40	—	46700	66.20	—	48557	5.18	—
43991	(a)	—	44439	22.20	—	46773	(a)	—	48558	4.51	—
44009	2.00	—	44440	18.40	—	46822	(a)	—	48600	38.50	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	4.99	—	44501	(a)	—	46882	(a)	—	48636	1.02	(a)
44070	1.48	—	45190	1.87	—	46911	9.23	—	48637	3.96	—
44071	1.64	—	45191	1.33	—	46912	16.90	—	48638	1.97	—
44072	1.13	—	45192	1.56	—	46913	(a)	—	48727	(a)	—
44100	.70	—	45193	.92	—	46914	(a)	—	48808	.86	—
44101	.73	—	45210	1.16	—	46915	(a)	—	48924	(a)	—
44102	.57	—	45224	(a)	—	46916	(a)	—	48925	94.80	—
44103	.50	—	45225	(a)	—	47050	.69	—	49005	.117	—
44104	.211	—	45334	19.00	—	47051	(a)	—	49111	1.31	—
44105	(a)	—	45380	.119	(a)	47052	(a)	—	49181	7.63	—
44106	(a)	—	45450	5.58	—	47103	(a)	—	49183	9.30	—
44108	.247	—	45523	(a)	—	47146	(a)	—	49184	19.60	—
44109	.63	—	45524	(a)	—	47147	(a)	—	49185	17.90	—
44110	.64	—	45539	(a)	—	47221	72.70	—	49239	.089	.60
44111	.39	—	45678	.186	—	47253	(a)	—	49292	.56	—
44112	.233	—	45771	.182	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.059	.05	47318	3.80	—	49333	4.09	—
44193	(a)	—	45900	.058	.041	47367	.172	—	49451	(a)	—
44194	(a)	—	45901	.05	.049	47420	.83	—	49452	(a)	—
44222	(a)	—	45937	.074	—	47468	(a)	—	49617	.135	.122
44276	44.20	—	45993	(a)	(a)	47469	1.44	—	49618	.113	.044

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	.213	.084	51315	.058	.106	51809	.16	.153	52341	.029	(a)
49763	1.39	—	51330	.062	.53	51833	.084	.06	52342	.084	(a)
49800	(a)	—	51333	.02	.34	51850	.15	(a)	52343	.051	(a)
49801	64.00	—	51340	.016	(a)	51851	.102	(a)	52401	.159	(a)
49802	5.68	—	51350	.13	.135	51852	.239	(a)	52402	.009	(a)
49803	10.00	—	51351	.116	.042	51853	.096	(a)	52432	.043	(a)
49840	.71	—	51352	.159	.108	51854	.215	(a)	52433	.039	1.02
49870	39.60	—	51355	.109	.094	51855	.226	(a)	52435	.049	(a)
49890	(a)	—	51356	.117	.62	51856	.124	(a)	52438	.036	(a)
49891	(a)	—	51357	.082	.66	51857	.213	(a)	52440	.056	(a)
49902	(a)	—	51358	.198	.141	51869	.043	.136	52467	.052	(a)
49903	(a)	—	51359	.174	.78	51877	.241	.212	52469	.018	.104
50010	.093	.49	51370	.187	4.57	51889	.04	.012	52505	.09	.216
50015	.061	(a)	51380	.019	.044	51896	.019	.018	52547	.138	.078
50017	.046	(a)	51400	.146	(a)	51900	.063	.095	52581	.44	2.95
50045	.105	(a)	51401	.215	(a)	51909	.136	.056	52619	.031	(a)
50047	.012	(a)	51500	.035	.119	51919	.04	(a)	52660	.061	—
51001	.035	.45	51516	.052	—	51926	.041	.038	52744	.32	.081
51005	.007	(a)	51517	.058	—	51927	.022	.131	52767	.126	(a)
51116	.088	.69	51550	.044	.39	51934	.045	.125	52876	(a)	(a)
51201	.016	(a)	51551	.015	.91	51941	.041	.041	52911	.025	.45
51205	.048	.071	51552	.026	.159	51942	.065	—	52967	.009	.062
51206	.008	.39	51553	.047	(a)	51956	.175	.221	53001	.09	.33
51210	.061	(a)	51554	.004	(a)	51957	.154	.42	53077	.043	.207
51211	(a)	(a)	51575	.035	.02	51958	.137	.41	53095	.03	(a)
51220	.21	2.28	51576	.084	.093	51959	.14	(a)	53096	.041	(a)
51221	.116	1.78	51600	.057	.191	51960	.019	.35	53121	.118	.44
51222	.142	3.67	51613	.038	.139	51970	.08	.238	53147	.021	(a)
51224	.149	1.45	51625	.032	(a)	51982	.024	.083	53229	.119	(a)
51230	.025	.79	51666	.055	.101	51985	.048	—	53271	.022	(a)
51240	.191	.185	51702	.096	(a)	51986	.093	.103	53333	.117	.239
51241	.57	.26	51703	.04	(a)	51999	.039	.44	53374	.085	.31
51250	.161	(a)	51734	.075	.31	52002	.034	.129	53375	.045	.223
51251	.016	(a)	51741	.10	.26	52075	.118	.243	53376	.072	.194
51252	.058	.10	51752	.084	.165	52076	.143	(a)	53377	.074	.195
51253	.049	(a)	51767	.016	.008	52109	.009	(a)	53403	.047	(a)
51254	.015	.039	51777	.056	.078	52134	.115	.63	53425	.111	(a)
51255	.41	(a)	51790	.093	(a)	52137	.047	(a)	53565	.054	.108
51300	.077	.16	51796	.036	(a)	52150	.212	(a)	53631	.014	.022
51305	.077	.96	51808	.129	.73	52315	.073	.26	53632	.016	.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	.014	(a)	56170	.109	(a)	57401	.029	.096	58503	.034	.076
53732	.098	.45	56171	.053	(a)	57403	.115	.035	58532	.044	(a)
53733	.064	.27	56202	.033	.089	57410	.014	.162	58559	.009	(a)
53734	.31	—	56390	.058	.64	57411	.027	(a)	58560	.022	(a)
53803	.26	(a)	56391	.049	.32	57572	.008	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.08	.125	57600	.024	.034	58575	.028	.12
53902	(a)	(a)	56488	.093	.034	57611	.058	.062	58627	.09	.013
53903	(a)	(a)	56567	.113	(a)	57625	.213	(a)	58663	.249	1.28
53904	(a)	(a)	56650	.34	(a)	57651	.026	.041	58682	.08	(a)
53905	(a)	(a)	56651	.187	(a)	57690	.076	.49	58713	.036	(a)
53907	.043	.103	56652	.134	(a)	57716	.036	.082	58737	.058	.63
53951	(a)	(a)	56653	.129	(a)	57725	.079	.088	58756	.047	(a)
53952	(a)	(a)	56654	.066	(a)	57726	.061	.021	58757	.196	(a)
53953	(a)	(a)	56690	.048	.35	57798	.013	(a)	58759	.024	(a)
54012	.031	—	56699	.037	.057	57800	.049	(a)	58802	.028	.48
54077	.059	.40	56758	.031	.148	57808	.03	(a)	58813	.115	(a)
54444	(a)	(a)	56759	.032	.08	57809	.031	(a)	58822	.076	(a)
55010	.179	1.08	56760	.046	.098	57810	.03	.107	58837	.23	.162
55011	.048	1.57	56805	.06	(a)	57871	.036	.118	58840	.069	.127
55012	.058	1.18	56806	.043	(a)	57913	.063	.29	58873	.11	.03
55013	.10	1.14	56807	.042	(a)	57997	.069	—	58903	.017	(a)
55014	(a)	(a)	56808	.055	(a)	57998	.028	.058	58904	.013	.128
55214	.047	.088	56900	.053	(a)	57999	.05	.071	58922	.182	.168
55371	.216	.119	56910	.026	(a)	58009	.05	(a)	59005	.033	.096
55410	(a)	(a)	56911	.097	(a)	58010	.065	(a)	59057	.244	(a)
55426	.121	(a)	56912	.079	.09	58020	.123	(a)	59058	.158	(a)
55597	.012	1.79	56913	.064	(a)	58056	.078	(a)	59188	.244	.055
55647	.023	.062	56915	.38	(a)	58057	.049	(a)	59189	.34	.30
55648	.011	(a)	56916	.34	.205	58058	.044	(a)	59223	.114	.088
55649	.013	(a)	56917	.099	(a)	58095	.062	1.99	59257	.009	.013
55715	.093	.224	56918	.048	(a)	58096	.082	1.23	59306	.056	(a)
55716	.134	.52	56919	.121	(a)	58301	.038	.088	59378	.074	.15
55717	.16	(a)	56920	.111	(a)	58302	.022	.055	59481	.15	.099
55718	.155	(a)	56980	.046	(a)	58397	.129	.74	59482	.25	(a)
55802	.056	.009	57001	.016	.02	58408	.041	—	59537	.08	.21
55918	.053	2.74	57002	.01	.106	58409	.052	—	59601	.056	2.37
55919	.007	3.65	57090	.178	.66	58456	.027	—	59647	.114	.17
56040	.005	.033	57146	.113	.72	58457	.04	—	59660	.104	1.18
56041	.033	(a)	57202	.041	(a)	58458	.052	—	59661	.051	(a)
56042	.041	(a)	57257	.051	.035	58459	.062	—	59693	.009	—

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	.26	.069	63220	(a)	—	91190	1.57	(a)
59701	.004	.29	59970	.068	.183	64074	13.20	—	91200	.57	—
59713	.093	.31	59973	.071	(a)	64075	9.32	—	91210	(a)	—
59722	.048	.031	59975	.095	.227	64500	(a)	—	91235	1.95	2.25
59723	.018	.037	59977	.054	(a)	65007	20.50	—	91250	2.94	(a)
59724	.028	.019	59984	.019	.053	66122	8.82	—	91265	12.10	2.47
59725	.035	.116	59985	.076	(a)	66123	4.84	—	91266	6.41	.99
59726	.025	.024	59986	.058	(a)	66309	14.20	—	91280	(a)	2.74
59738	.08	.064	59988	.024	.059	66561	32.80	—	91302	9.18	(a)
59750	.059	.222	59989	.01	.044	67017	30.40	—	91315	2.79	—
59751	.021	(a)	60010	10.60	—	67508	11.50	—	91324	6.20	(a)
59773	.014	.028	60011	12.20	—	67509	8.46	—	91325	(a)	(a)
59774	.012	.15	60012	20.10	—	67510	4.71	—	91340	4.05	5.63
59775	.015	.188	60013	17.20	—	67511	5.10	—	91341	3.34	3.44
59781	.051	.068	60015	12.90	—	67512	21.80	—	91342	3.72	2.40
59782	.077	.46	60016	14.50	—	67513	13.80	—	91343	.74	.89
59783	.075	(a)	60035	23.10	—	67634	26.30	—	91405	4.72	—
59784	.057	(a)	61000	10.50	—	67635	18.60	—	91436	3.78	1.99
59790	.062	(a)	61212	11.80	—	68001	56.90	—	91481	13.80	—
59798	.195	.50	61216	13.10	—	68439	73.20	—	91507	2.03	2.56
59806	.14	(a)	61217	11.90	—	68500	2.34	—	91523	31.30	—
59867	.07	(a)	61218	8.14	—	68604	1.37	—	91547	.178	—
59886	.009	.108	61223	57.90	—	68606	5.34	—	91551	1.10	.51
59889	.047	.165	61224	18.50	—	68607	4.22	—	91555	1.17	.81
59892	.075	(a)	61225	25.60	—	68702	3.48	—	91560	3.54	2.84
59904	.05	.061	61226	43.00	—	68703	2.61	—	91562	2.46	—
59905	.044	.132	61227	39.40	—	68706	11.20	—	91577	8.80	2.51
59914	.26	.68	62000	8.97	—	68707	11.10	—	91580	4.68	—
59915	.168	.75	62001	7.08	—	90089	3.19	—	91581	(a)	(a)
59917	.031	.205	62002	3.23	—	91111	2.51	4.01	91582	(a)	(a)
59923	.006	.004	62003	10.20	—	91125	1.92	1.68	91583	(a)	(a)
59925	.178	1.19	63010	19.20	—	91127	1.69	1.15	91584	(a)	(a)
59926	.152	.45	63011	24.00	—	91130	.99	—	91585	(a)	(a)
59927	.102	1.42	63012	34.10	—	91135	.28	(a)	91586	(a)	(a)
59931	.115	.55	63013	32.30	—	91150	1.60	4.44	91587	(a)	(a)
59932	.124	.88	63215	33.70	—	91155	3.55	20.90	91588	(a)	(a)
59941	.039	(a)	63216	23.40	—	91160	.77	—	91589	(a)	(a)
59947	.05	.32	63217	18.10	—	91175	.67	—	91590	2.55	—
59955	.015	.143	63218	6.08	—	91177	2.91	—	91591	(a)	(a)
59963	.11	.41	63219	(a)	—	91179	2.92	—	91606	9.71	—

\$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	.99	—	97653	2.32	2.00	98426	1.88	(a)
91629	1.98	(a)	95358	(a)	—	97654	4.04	2.44	98427	1.83	—
91636	3.40	—	95410	3.28	2.19	97655	3.72	4.17	98428	(a)	—
91641	.92	(a)	95455	4.11	.99	98002	.67	.77	98429	.89	—
91666	.69	(a)	95487	1.76	(a)	98003	.72	(a)	98430	(a)	—
91722	2.98	(a)	95505	1.91	1.71	98090	.097	—	98449	2.62	13.30
91746	2.46	4.85	95620	1.43	(a)	98091	.106	—	98482	2.81	5.71
91805	.154	—	95625	4.38	3.11	98092	.32	—	98483	4.16	14.90
92053	.38	.33	95630	(a)	(a)	98111	.49	—	98502	3.98	2.37
92054	.131	.147	95647	2.35	6.01	98150	(a)	—	98555	1.85	—
92055	3.65	.151	95648	(a)	(a)	98151	(a)	—	98597	.42	—
92101	5.70	2.38	96053	1.79	3.18	98152	2.27	.43	98598	.143	—
92102	3.43	2.70	96317	1.03	—	98153	2.55	(a)	98601	4.76	(a)
92215	2.80	2.38	96408	2.84	9.00	98154	3.01	(a)	98622	(a)	—
92338	1.32	1.65	96409	2.62	7.46	98155	4.22	(a)	98623	(a)	—
92445	1.95	—	96410	2.30	7.43	98156	(a)	(a)	98624	.75	—
92446	4.33	1.37	96611	.93	.89	98157	2.69	.35	98636	2.40	2.85
92447	3.79	1.42	96702	3.27	(a)	98158	(a)	(a)	98640	82.10	—
92451	1.95	1.64	96703	(a)	—	98159	1.81	(a)	98658	4.36	—
92453	2.40	—	96816	3.06	—	98160	3.83	(a)	98659	.78	.32
92478	1.19	1.36	96872	3.65	(a)	98161	4.29	(a)	98677	12.90	6.09
92593	25.60	—	96930	(a)	—	98162	(a)	(a)	98678	11.50	9.75
92663	.46	—	97002	(a)	(a)	98163	4.50	.176	98698	(a)	(a)
94007	8.14	3.49	97003	(a)	(a)	98164	1.64	.054	98699	3.74	(a)
94099	1.85	—	97047	2.82	—	98257	1.09	—	98705	6.16	—
94225	6.52	—	97050	2.19	—	98303	8.47	4.68	98710	2.60	—
94276	3.40	3.06	97111	3.92	—	98304	4.05	2.65	98751	3.29	—
94304	2.49	(a)	97220	.27	(a)	98305	2.27	1.14	98805	3.40	.92
94381	4.67	9.02	97221	(a)	1.14	98306	5.83	.70	98806	2.23	2.84
94404	3.22	4.73	97222	1.29	1.22	98307	1.28	.35	98810	3.19	—
94444	(a)	(a)	97223	1.95	2.50	98308	.84	.75	98813	3.08	1.27
94569	2.17	3.41	97308	.50	—	98309	4.25	1.18	98820	6.48	3.08
94590	9.37	—	97447	1.63	3.44	98344	.63	.42	98871	(a)	(a)
94617	2.96	—	97501	(a)	—	98405	1.04	—	98884	1.69	1.63
94638	(a)	—	97502	(a)	—	98413	10.70	(a)	98914	.53	.48
95124	1.09	.55	97503	(a)	—	98414	9.76	(a)	98949	.74	.26
95233	2.34	—	97504	(a)	—	98415	1.28	(a)	98967	2.65	7.18
95305	2.54	—	97650	2.71	3.08	98423	3.05	(a)	98993	4.58	4.31
95306	3.90	—	97651	4.82	2.89	98424	5.18	(a)	99003	1.26	.85
95310	6.07	1.21	97652	4.18	2.85	98425	2.13	(a)	99004	2.56	1.13

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
99080	.89	5.30	99826	.63	.41						
99081	(a)	—	99827	.32	.39						
99082	(a)	—	99851	1.31	—						
99083	(a)	—	99917	2.11	—						
99084	(a)	(a)	99938	2.38	—						
99085	(a)	(a)	99943	6.89	—						
99111	1.29	—	99946	5.13	2.03						
99160	(a)	—	99948	5.52	15.20						
99163	3.09	.40	99952	4.68	13.60						
99165	.68	(a)	99953	5.05	9.49						
99220	1.17	(a)	99954	3.68	7.14						
99221	(a)	(a)	99955	4.61	7.24						
99222	2.20	(a)	99963	.51	—						
99223	.19	(a)	99969	2.13	1.77						
99303	10.40	—	99975	4.09	—						
99310	2.59	(a)	99986	(a)	—						
99315	7.61	1.97	99987	(a)	—						
99321	7.39	1.68	99988	1.88	—						
99445	(a)	(a)									
99471	.53	—									
99505	3.88	—									
99506	4.77	—									
99507	4.16	—									
99570	2.23	(a)									
99571	.54	(a)									
99572	1.06	(a)									
99573	1.01	(a)									
99600	1.11	—									
99613	6.54	2.04									
99614	2.49	—									
99620	.36	—									
99650	1.06	.68									
99709	2.61	(a)									
99718	1.05	—									
99746	1.77	2.69									
99760	.202	—									
99777	5.54	—									
99793	2.24	—									
99798	(a)	(a)									
99803	(a)	10.40									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.041	.195	10205	.088	—	11210	2.49	—	13207	(a)	(a)
10015	4.34	—	10220	1.66	—	11211	12.90	—	13208	(a)	(a)
10020	(a)	(a)	10255	.119	.147	11212	1.96	—	13314	.042	.016
10026	.228	.014	10256	.43	.152	11213	1.60	—	13351	.103	.041
10036	.32	(a)	10257	.082	.169	11214	3.93	—	13352	.105	.027
10040	.032	.30	10309	.057	.012	11222	.066	—	13410	.68	2.99
10042	.131	.27	10315	.134	(a)	11234	.099	.041	13411	(a)	(a)
10052	3.00	—	10331	5.88	—	11248	.023	.018	13412	.23	1.14
10054	2.66	—	10332	10.10	—	11258	.35	.092	13453	.27	(a)
10060	.063	.05	10352	.168	.046	11259	.37	.107	13454	.31	(a)
10065	.094	.026	10367	3.33	—	11273	4.93	—	13455	.32	(a)
10066	.096	.028	10368	4.87	—	11274	4.73	—	13461	(a)	(a)
10070	.024	.154	10375	(a)	—	11288	.43	.078	13506	.32	.042
10071	.112	.077	10378	5.95	—	12014	.049	.029	13507	.39	.107
10072	3.77	—	10379	2.76	—	12356	.42	.019	13590	.235	.74
10073	.50	.36	10380	4.72	—	12361	.035	.077	13621	.059	.32
10075	3.70	.136	10381	4.09	—	12362	.026	(a)	13670	.02	.015
10100	.29	.04	11007	1.42	—	12373	.01	.024	13673	.26	.014
10101	.085	.181	11020	.107	.102	12374	.217	.049	13715	.026	.165
10105	.92	—	11039	.43	.043	12375	.107	.03	13716	.16	.096
10107	1.52	.187	11052	1.58	—	12391	.02	.082	13720	.148	.045
10110	14.80	—	11101	(a)	(a)	12393	.142	(a)	13759	.063	.10
10111	.052	.078	11120	(a)	—	12467	.059	(a)	13930	.056	.201
10113	.127	—	11126	.022	.022	12509	.03	.036	14068	.014	.014
10115	.25	.047	11127	.132	.007	12510	.38	.018	14101	.162	.032
10117	4.31	—	11128	.178	.048	12583	.167	(a)	14279	.227	.057
10119	(a)	—	11138	1.47	—	12651	.49	.53	14401	.35	.082
10120	9.66	—	11155	.075	—	12683	.223	(a)	14405	.83	—
10130	1.25	—	11160	(a)	(a)	12707	.171	.64	14527	.106	.189
10132	1.08	—	11167	.37	—	12797	.036	.196	14655	.031	—
10133	1.52	—	11168	1.89	—	12805	.114	.116	14731	1.57	—
10135	(a)	—	11201	12.40	—	12841	.19	—	14732	.116	—
10140	.016	.021	11202	3.67	—	12927	.033	—	14733	.219	—
10141	.033	.023	11203	.31	.52	13049	.018	.057	14734	.094	—
10145	.157	.009	11204	.11	1.07	13111	.32	.093	14855	.104	.154
10146	.129	.014	11205	(a)	—	13112	.03	.063	14913	.118	.096
10150	.175	(a)	11206	.58	—	13201	.43	.16	15060	(a)	(a)
10151	4.40	—	11207	7.26	—	13204	.49	1.45	15061	(a)	(a)
10160	.78	—	11208	1.25	—	13205	.187	.46	15062	.094	(a)
10204	.079	—	11209	5.85	—	13206	(a)	(a)	15063	.109	(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	.112	—	16750	.037	.032	18707	.004	.004	40117	(a)	—
15119	(a)	—	16751	.037	—	18708	.04	.013	40140	(a)	—
15120	(a)	—	16819	.57	(a)	18833	.047	(a)	41001	.162	—
15123	1.52	—	16820	.44	(a)	18834	.105	.096	41210	(a)	—
15124	.53	—	16881	.58	(a)	18911	.33	.015	41421	.34	—
15188	.165	(a)	16890	.066	(a)	18912	.62	.021	41422	.179	—
15223	.023	.041	16891	.072	(a)	18920	.162	.014	41510	16.70	—
15224	.157	.048	16892	.132	(a)	18991	(a)	—	41603	15.90	—
15300	(a)	—	16900	.85	.06	19007	.59	—	41604	8.73	—
15314	.075	(a)	16901	.54	.08	19051	1.32	—	41620	1.04	—
15404	.043	(a)	16902	.46	.059	19061	(a)	—	41650	22.40	—
15405	.063	(a)	16905	.89	.06	19795	.109	(a)	41664	20.50	—
15406	.16	.048	16906	.57	.08	19796	.127	—	41665	2.40	—
15488	.40	(a)	16910	.51	.053	40005	(a)	—	41666	(a)	—
15538	.134	.012	16911	.46	.042	40006	(a)	—	41667	55.90	—
15600	.34	.05	16915	.52	.049	40010	(a)	—	41668	52.40	—
15607	.146	—	16916	.44	.04	40015	(a)	—	41669	.37	—
15608	.075	.008	16920	1.16	.107	40020	(a)	—	41670	.62	—
15656	2.23	—	16921	1.06	.046	40026	(a)	—	41672	(a)	—
15699	.36	—	16930	.67	.129	40031	(a)	—	41673	(a)	—
15733	.104	.037	16931	.72	.063	40032	(a)	—	41675	(a)	—
15839	.101	.021	16940	1.45	.046	40040	(a)	—	41677	.215	—
15991	.083	.056	16941	.58	.074	40041	(a)	—	41678	30.20	—
15993	.07	.032	18078	.047	.082	40042	(a)	—	41679	(a)	(a)
16005	.014	.034	18109	.138	.021	40045	135.00	—	41680	11.60	—
16009	.128	.094	18110	.11	.026	40046	26.70	—	41696	.68	—
16402	.50	—	18200	(a)	—	40047	9.53	—	41697	.47	—
16403	.32	.145	18205	.073	.35	40059	3.41	—	41700	(a)	—
16404	.40	—	18206	.179	.071	40061	1.81	—	41715	7.38	—
16471	.206	—	18335	.129	.014	40063	60.50	—	41716	4.70	—
16501	.029	(a)	18435	.31	.05	40064	17.80	—	43007	(a)	—
16527	.045	.35	18436	.246	.113	40066	(a)	—	43117	(a)	—
16588	.059	(a)	18437	.184	(a)	40067	(a)	—	43151	10.80	—
16604	.10	.146	18438	.35	(a)	40069	(a)	—	43152	9.05	—
16670	2.44	—	18501	.28	.011	40072	(a)	—	43200	41.00	—
16676	.105	.01	18506	.209	.004	40075	21.70	—	43215	(a)	—
16694	.197	(a)	18507	.066	.005	40101	8.38	—	43421	11.20	—
16705	.083	.148	18570	.69	—	40102	7.41	—	43422	59.00	—
16722	(a)	—	18575	(a)	(a)	40111	4.79	—	43424	(a)	—
16723	(a)	—	18616	.159	.59	40115	(a)	—	43470	3.95	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 507 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	35.70	—	46004	21.30	—	47471	2.91	—
43518	8.78	—	44280	.215	—	46005	17.00	—	47473	3.80	—
43550	40.10	—	44311	4.53	—	46112	.033	—	47474	4.25	—
43551	22.20	—	44315	3.04	—	46202	1.42	—	47475	3.36	—
43626	7.01	—	44427	30.30	—	46362	105.00	—	47476	3.36	—
43628	91.10	—	44428	30.50	—	46426	15.40	—	47477	4.48	—
43629	77.20	—	44429	.46	—	46427	20.60	—	47478	4.70	—
43754	(a)	—	44430	.32	—	46510	(a)	—	47600	(a)	—
43760	2.57	—	44431	1.01	—	46590	(a)	—	47610	(a)	—
43822	3.14	—	44432	.32	—	46603	1.29	—	48039	29.10	—
43840	.039	—	44433	10.20	—	46604	1.49	—	48177	(a)	—
43860	2.47	—	44434	19.60	—	46606	3.98	—	48178	(a)	—
43889	.88	—	44435	20.30	—	46607	5.47	—	48206	18.60	—
43945	(a)	—	44436	23.70	—	46622	9.18	—	48252	(a)	—
43946	(a)	—	44437	19.60	—	46671	(a)	—	48441	.078	—
43990	(a)	(a)	44438	15.50	—	46700	82.50	—	48557	7.79	—
43991	(a)	—	44439	30.20	—	46773	(a)	—	48558	6.78	—
44009	1.85	—	44440	25.00	—	46822	(a)	—	48600	30.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	7.50	—	44501	(a)	—	46882	(a)	—	48636	.74	(a)
44070	2.22	—	45190	1.11	—	46911	13.90	—	48637	5.95	—
44071	2.47	—	45191	.79	—	46912	25.40	—	48638	2.96	—
44072	1.71	—	45192	.93	—	46913	(a)	—	48727	(a)	—
44100	.55	—	45193	.55	—	46914	(a)	—	48808	.57	—
44101	.58	—	45210	.69	—	46915	(a)	—	48924	(a)	—
44102	.45	—	45224	(a)	—	46916	(a)	—	48925	142.00	—
44103	.40	—	45225	(a)	—	47050	.86	—	49005	.146	—
44104	.167	—	45334	23.60	—	47051	(a)	—	49111	.87	—
44105	(a)	—	45380	.122	(a)	47052	(a)	—	49181	9.50	—
44106	(a)	—	45450	6.95	—	47103	(a)	—	49183	11.60	—
44108	.196	—	45523	(a)	—	47146	(a)	—	49184	24.40	—
44109	.50	—	45524	(a)	—	47147	(a)	—	49185	22.20	—
44110	.51	—	45539	(a)	—	47221	90.50	—	49239	.091	.60
44111	.31	—	45678	.232	—	47253	(a)	—	49292	.69	—
44112	.185	—	45771	.186	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.06	.05	47318	5.70	—	49333	5.10	—
44193	(a)	—	45900	.039	.041	47367	.215	—	49451	(a)	—
44194	(a)	—	45901	.033	.049	47420	1.25	—	49452	(a)	—
44222	(a)	—	45937	.093	—	47468	(a)	—	49617	.125	.122
44276	55.00	—	45993	(a)	(a)	47469	3.36	—	49618	.105	.044

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	.198	.084	51315	.059	.106	51809	.246	.153	52341	.021	(a)
49763	1.28	—	51330	.045	.53	51833	.06	.06	52342	.061	(a)
49800	(a)	—	51333	.015	.34	51850	.109	(a)	52343	.037	(a)
49801	79.70	—	51340	.024	(a)	51851	.074	(a)	52401	.115	(a)
49802	7.07	—	51350	.093	.135	51852	.173	(a)	52402	.013	(a)
49803	12.50	—	51351	.083	.042	51853	.07	(a)	52432	.066	(a)
49840	.88	—	51352	.114	.108	51854	.156	(a)	52433	.061	1.02
49870	59.60	—	51355	.078	.094	51855	.164	(a)	52435	.076	(a)
49890	(a)	—	51356	.084	.62	51856	.09	(a)	52438	.055	(a)
49891	(a)	—	51357	.084	.66	51857	.154	(a)	52440	.086	(a)
49902	(a)	—	51358	.203	.141	51869	.066	.136	52467	.08	(a)
49903	(a)	—	51359	.178	.78	51877	.37	.212	52469	.028	.104
50010	.143	.49	51370	.29	4.57	51889	.061	.012	52505	.139	.216
50015	.093	(a)	51380	.029	.044	51896	.028	.018	52547	.10	.078
50017	.071	(a)	51400	.105	(a)	51900	.045	.095	52581	.68	2.95
50045	.162	(a)	51401	.155	(a)	51909	.098	.056	52619	.048	(a)
50047	.018	(a)	51500	.054	.119	51919	.061	(a)	52660	.076	—
51001	.025	.45	51516	.064	—	51926	.063	.038	52744	.23	.081
51005	.005	(a)	51517	.073	—	51927	.034	.131	52767	.091	(a)
51116	.064	.69	51550	.067	.39	51934	.069	.125	52876	(a)	(a)
51201	.024	(a)	51551	.023	.91	51941	.062	.041	52911	.038	.45
51205	.075	.071	51552	.04	.159	51942	.10	—	52967	.014	.062
51206	.012	.39	51553	.072	(a)	51956	.27	.221	53001	.139	.33
51210	.044	(a)	51554	.007	(a)	51957	.237	.42	53077	.067	.207
51211	(a)	(a)	51575	.025	.02	51958	.211	.41	53095	.046	(a)
51220	.152	2.28	51576	.129	.093	51959	.216	(a)	53096	.064	(a)
51221	.084	1.78	51600	.088	.191	51960	.028	.35	53121	.181	.44
51222	.103	3.67	51613	.058	.139	51970	.124	.238	53147	.015	(a)
51224	.107	1.45	51625	.023	(a)	51982	.036	.083	53229	.086	(a)
51230	.018	.79	51666	.039	.101	51985	.06	—	53271	.034	(a)
51240	.29	.185	51702	.07	(a)	51986	.143	.103	53333	.085	.239
51241	.87	.26	51703	.029	(a)	51999	.06	.44	53374	.061	.31
51250	.117	(a)	51734	.054	.31	52002	.053	.129	53375	.032	.223
51251	.025	(a)	51741	.153	.26	52075	.086	.243	53376	.052	.194
51252	.089	.10	51752	.129	.165	52076	.103	(a)	53377	.053	.195
51253	.076	(a)	51767	.012	.008	52109	.013	(a)	53403	.033	(a)
51254	.024	.039	51777	.04	.078	52134	.177	.63	53425	.08	(a)
51255	.30	(a)	51790	.067	(a)	52137	.034	(a)	53565	.039	.108
51300	.055	.16	51796	.056	(a)	52150	.33	(a)	53631	.021	.022
51305	.055	.96	51808	.198	.73	52315	.052	.26	53632	.024	.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	.022	(a)	56170	.079	(a)	57401	.044	.096	58503	.053	.076
53732	.151	.45	56171	.039	(a)	57403	.082	.035	58532	.068	(a)
53733	.099	.27	56202	.051	.089	57410	.021	.162	58559	.014	(a)
53734	.39	—	56390	.089	.64	57411	.02	(a)	58560	.034	(a)
53803	.191	(a)	56391	.076	.32	57572	.013	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.122	.125	57600	.037	.034	58575	.043	.12
53902	(a)	(a)	56488	.067	.034	57611	.042	.062	58627	.139	.013
53903	(a)	(a)	56567	.081	(a)	57625	.33	(a)	58663	.18	1.28
53904	(a)	(a)	56650	.249	(a)	57651	.04	.041	58682	.124	(a)
53905	(a)	(a)	56651	.136	(a)	57690	.055	.49	58713	.025	(a)
53907	.067	.103	56652	.097	(a)	57716	.026	.082	58737	.09	.63
53951	(a)	(a)	56653	.093	(a)	57725	.057	.088	58756	.034	(a)
53952	(a)	(a)	56654	.048	(a)	57726	.044	.021	58757	.30	(a)
53953	(a)	(a)	56690	.035	.35	57798	.02	(a)	58759	.037	(a)
54012	.039	—	56699	.056	.057	57800	.075	(a)	58802	.042	.48
54077	.091	.40	56758	.048	.148	57808	.022	(a)	58813	.083	(a)
54444	(a)	(a)	56759	.049	.08	57809	.022	(a)	58822	.117	(a)
55010	.28	1.08	56760	.07	.098	57810	.022	.107	58837	.166	.162
55011	.074	1.57	56805	.093	(a)	57871	.026	.118	58840	.05	.127
55012	.089	1.18	56806	.065	(a)	57913	.098	.29	58873	.079	.03
55013	.072	1.14	56807	.065	(a)	57997	.086	—	58903	.027	(a)
55014	(a)	(a)	56808	.085	(a)	57998	.043	.058	58904	.02	.128
55214	.072	.088	56900	.081	(a)	57999	.036	.071	58922	.132	.168
55371	.155	.119	56910	.041	(a)	58009	.036	(a)	59005	.051	.096
55410	(a)	(a)	56911	.07	(a)	58010	.10	(a)	59057	.38	(a)
55426	.088	(a)	56912	.057	.09	58020	.088	(a)	59058	.243	(a)
55597	.018	1.79	56913	.046	(a)	58056	.12	(a)	59188	.175	.055
55647	.036	.062	56915	.27	(a)	58057	.075	(a)	59189	.24	.30
55648	.016	(a)	56916	.248	.205	58058	.068	(a)	59223	.082	.088
55649	.019	(a)	56917	.072	(a)	58095	.095	1.99	59257	.014	.013
55715	.142	.224	56918	.034	(a)	58096	.127	1.23	59306	.086	(a)
55716	.206	.52	56919	.088	(a)	58301	.027	.088	59378	.053	.15
55717	.116	(a)	56920	.08	(a)	58302	.034	.055	59481	.23	.099
55718	.112	(a)	56980	.071	(a)	58397	.198	.74	59482	.182	(a)
55802	.04	.009	57001	.024	.02	58408	.051	—	59537	.058	.21
55918	.081	2.74	57002	.016	.106	58409	.064	—	59601	.087	2.37
55919	.011	3.65	57090	.129	.66	58456	.034	—	59647	.081	.17
56040	.008	.033	57146	.081	.72	58457	.05	—	59660	.16	1.18
56041	.051	(a)	57202	.063	(a)	58458	.064	—	59661	.078	(a)
56042	.064	(a)	57257	.078	.035	58459	.077	—	59693	.013	—

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	.40	.069	63220	(a)	—	91190	1.57	(a)
59701	.006	.29	59970	.049	.183	64074	7.87	—	91200	.57	—
59713	.143	.31	59973	.109	(a)	64075	5.54	—	91210	(a)	—
59722	.074	.031	59975	.069	.227	64500	(a)	—	91235	1.95	2.25
59723	.028	.037	59977	.039	(a)	65007	16.40	—	91250	2.94	(a)
59724	.043	.019	59984	.03	.053	66122	7.06	—	91265	12.10	2.47
59725	.053	.116	59985	.117	(a)	66123	3.88	—	91266	6.41	.99
59726	.039	.024	59986	.089	(a)	66309	11.30	—	91280	(a)	2.74
59738	.124	.064	59988	.018	.059	66561	26.20	—	91302	9.18	(a)
59750	.043	.222	59989	.016	.044	67017	24.40	—	91315	2.79	—
59751	.015	(a)	60010	6.16	—	67508	26.90	—	91324	6.20	(a)
59773	.01	.028	60011	7.09	—	67509	19.70	—	91325	(a)	(a)
59774	.008	.15	60012	11.60	—	67510	11.00	—	91340	4.05	5.63
59775	.011	.188	60013	9.98	—	67511	11.90	—	91341	3.34	3.44
59781	.037	.068	60015	7.46	—	67512	50.80	—	91342	3.72	2.40
59782	.055	.46	60016	8.38	—	67513	32.20	—	91343	.74	.89
59783	.054	(a)	60035	18.50	—	67634	21.10	—	91405	4.72	—
59784	.041	(a)	61000	6.10	—	67635	14.90	—	91436	3.78	1.99
59790	.095	(a)	61212	9.44	—	68001	45.50	—	91481	13.80	—
59798	.141	.50	61216	10.50	—	68439	58.50	—	91507	2.03	2.56
59806	.101	(a)	61217	9.50	—	68500	1.36	—	91523	31.30	—
59867	.107	(a)	61218	6.52	—	68604	1.09	—	91547	.178	—
59886	.015	.108	61223	46.30	—	68606	4.27	—	91551	1.10	.51
59889	.034	.165	61224	14.80	—	68607	3.38	—	91555	1.17	.81
59892	.054	(a)	61225	20.50	—	68702	2.78	—	91560	3.54	2.84
59904	.037	.061	61226	34.50	—	68703	2.09	—	91562	2.46	—
59905	.067	.132	61227	31.50	—	68706	8.95	—	91577	8.80	2.51
59914	.39	.68	62000	7.17	—	68707	8.85	—	91580	4.68	—
59915	.121	.75	62001	5.67	—	90089	3.19	—	91581	(a)	(a)
59917	.022	.205	62002	2.58	—	91111	2.51	4.01	91582	(a)	(a)
59923	.01	.004	62003	8.15	—	91125	1.92	1.68	91583	(a)	(a)
59925	.183	1.19	63010	11.10	—	91127	1.69	1.15	91584	(a)	(a)
59926	.155	.45	63011	13.90	—	91130	.99	—	91585	(a)	(a)
59927	.104	1.42	63012	19.70	—	91135	.28	(a)	91586	(a)	(a)
59931	.177	.55	63013	18.70	—	91150	1.60	4.44	91587	(a)	(a)
59932	.191	.88	63215	26.90	—	91155	3.55	20.90	91588	(a)	(a)
59941	.06	(a)	63216	18.70	—	91160	.77	—	91589	(a)	(a)
59947	.037	.32	63217	27.20	—	91175	.67	—	91590	2.55	—
59955	.023	.143	63218	9.15	—	91177	2.91	—	91591	(a)	(a)
59963	.169	.41	63219	(a)	—	91179	2.92	—	91606	9.71	—

\$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	.99	—	97653	2.32	2.00	98426	1.88	(a)
91629	1.98	(a)	95358	(a)	—	97654	4.04	2.44	98427	1.83	—
91636	3.40	—	95410	3.28	2.19	97655	3.72	4.17	98428	(a)	—
91641	.92	(a)	95455	4.11	.99	98002	.67	.77	98429	.89	—
91666	.69	(a)	95487	1.76	(a)	98003	.72	(a)	98430	(a)	—
91722	2.98	(a)	95505	1.91	1.71	98090	.097	—	98449	2.62	13.30
91746	2.46	4.85	95620	1.43	(a)	98091	.106	—	98482	2.81	5.71
91805	.154	—	95625	4.38	3.11	98092	.32	—	98483	4.16	14.90
92053	.38	.33	95630	(a)	(a)	98111	.49	—	98502	3.98	2.37
92054	.131	.147	95647	2.35	6.01	98150	(a)	—	98555	1.85	—
92055	3.65	.151	95648	(a)	(a)	98151	(a)	—	98597	.42	—
92101	5.70	2.38	96053	1.79	3.18	98152	2.27	.43	98598	.143	—
92102	3.43	2.70	96317	1.03	—	98153	2.55	(a)	98601	4.76	(a)
92215	2.80	2.38	96408	2.84	9.00	98154	3.01	(a)	98622	(a)	—
92338	1.32	1.65	96409	2.62	7.46	98155	4.22	(a)	98623	(a)	—
92445	1.95	—	96410	2.30	7.43	98156	(a)	(a)	98624	.75	—
92446	4.33	1.37	96611	.93	.89	98157	2.69	.35	98636	2.40	2.85
92447	3.79	1.42	96702	3.27	(a)	98158	(a)	(a)	98640	82.10	—
92451	1.95	1.64	96703	(a)	—	98159	1.81	(a)	98658	4.36	—
92453	2.40	—	96816	3.06	—	98160	3.83	(a)	98659	.78	.32
92478	1.19	1.36	96872	3.65	(a)	98161	4.29	(a)	98677	12.90	6.09
92593	25.60	—	96930	(a)	—	98162	(a)	(a)	98678	11.50	9.75
92663	.46	—	97002	(a)	(a)	98163	4.50	.176	98698	(a)	(a)
94007	8.14	3.49	97003	(a)	(a)	98164	1.64	.054	98699	3.74	(a)
94099	1.85	—	97047	2.82	—	98257	1.09	—	98705	6.16	—
94225	6.52	—	97050	2.19	—	98303	8.47	4.68	98710	2.60	—
94276	3.40	3.06	97111	3.92	—	98304	4.05	2.65	98751	3.29	—
94304	2.49	(a)	97220	.27	(a)	98305	2.27	1.14	98805	3.40	.92
94381	4.67	9.02	97221	(a)	1.14	98306	5.83	.70	98806	2.23	2.84
94404	3.22	4.73	97222	1.29	1.22	98307	1.28	.35	98810	3.19	—
94444	(a)	(a)	97223	1.95	2.50	98308	.84	.75	98813	3.08	1.27
94569	2.17	3.41	97308	.50	—	98309	4.25	1.18	98820	6.48	3.08
94590	9.37	—	97447	1.63	3.44	98344	.63	.42	98871	(a)	(a)
94617	2.96	—	97501	(a)	—	98405	1.04	—	98884	1.69	1.63
94638	(a)	—	97502	(a)	—	98413	10.70	(a)	98914	.53	.48
95124	1.09	.55	97503	(a)	—	98414	9.76	(a)	98949	.74	.26
95233	2.34	—	97504	(a)	—	98415	1.28	(a)	98967	2.65	7.18
95305	2.54	—	97650	2.71	3.08	98423	3.05	(a)	98993	4.58	4.31
95306	3.90	—	97651	4.82	2.89	98424	5.18	(a)	99003	1.26	.85
95310	6.07	1.21	97652	4.18	2.85	98425	2.13	(a)	99004	2.56	1.13

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
99080	.89	5.30	99826	.63	.41						
99081	(a)	—	99827	.32	.39						
99082	(a)	—	99851	1.31	—						
99083	(a)	—	99917	2.11	—						
99084	(a)	(a)	99938	2.38	—						
99085	(a)	(a)	99943	6.89	—						
99111	1.29	—	99946	5.13	2.03						
99160	(a)	—	99948	5.52	15.20						
99163	3.09	.40	99952	4.68	13.60						
99165	.68	(a)	99953	5.05	9.49						
99220	1.17	(a)	99954	3.68	7.14						
99221	(a)	(a)	99955	4.61	7.24						
99222	2.20	(a)	99963	.51	—						
99223	.19	(a)	99969	2.13	1.77						
99303	10.40	—	99975	4.09	—						
99310	2.59	(a)	99986	(a)	—						
99315	7.61	1.97	99987	(a)	—						
99321	7.39	1.68	99988	1.88	—						
99445	(a)	(a)									
99471	.53	—									
99505	3.88	—									
99506	4.77	—									
99507	4.16	—									
99570	2.23	(a)									
99571	.54	(a)									
99572	1.06	(a)									
99573	1.01	(a)									
99600	1.11	—									
99613	6.54	2.04									
99614	2.49	—									
99620	.36	—									
99650	1.06	.68									
99709	2.61	(a)									
99718	1.05	—									
99746	1.77	2.69									
99760	.202	—									
99777	5.54	—									
99793	2.24	—									
99798	(a)	(a)									
99803	(a)	10.40									

\$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	.132	.195	10205	.174	—	11210	2.22	—	13207	(a)	(a)
10015	6.58	—	10220	3.29	—	11211	11.50	—	13208	(a)	(a)
10020	(a)	(a)	10255	.137	.147	11212	1.74	—	13314	.084	.016
10026	.45	.014	10256	.50	.152	11213	1.42	—	13351	.204	.041
10036	.37	(a)	10257	.095	.169	11214	3.50	—	13352	.207	.027
10040	.10	.30	10309	.113	.012	11222	.059	—	13410	.79	2.99
10042	.26	.27	10315	.27	(a)	11234	.196	.041	13411	(a)	(a)
10052	4.55	—	10331	8.92	—	11248	.026	.018	13412	.27	1.14
10054	4.04	—	10332	15.40	—	11258	.58	.092	13453	.31	(a)
10060	.124	.05	10352	.28	.046	11259	.63	.107	13454	.36	(a)
10065	.185	.026	10367	2.97	—	11273	9.73	—	13455	.36	(a)
10066	.189	.028	10368	4.34	—	11274	9.34	—	13461	(a)	(a)
10070	.076	.154	10375	(a)	—	11288	.72	.078	13506	.64	.042
10071	.222	.077	10378	9.04	—	12014	.056	.029	13507	.77	.107
10072	3.36	—	10379	4.19	—	12356	.83	.019	13590	.27	.74
10073	.58	.36	10380	7.16	—	12361	.136	.077	13621	.069	.32
10075	4.27	.136	10381	6.20	—	12362	.083	(a)	13670	.076	.015
10100	.49	.04	11007	1.26	—	12373	.032	.024	13673	.44	.014
10101	.167	.181	11020	.211	.102	12374	.43	.049	13715	.083	.165
10105	1.81	—	11039	.50	.043	12375	.211	.03	13716	.32	.096
10107	1.76	.187	11052	1.92	—	12391	.062	.082	13720	.25	.045
10110	22.40	—	11101	(a)	(a)	12393	.28	(a)	13759	.124	.10
10111	.165	.078	11120	(a)	—	12467	.116	(a)	13930	.177	.201
10113	.25	—	11126	.044	.022	12509	.034	.036	14068	.027	.014
10115	.50	.047	11127	.42	.007	12510	.43	.018	14101	.32	.032
10117	6.54	—	11128	.57	.048	12583	.193	(a)	14279	.26	.057
10119	(a)	—	11138	2.23	—	12651	.56	.53	14401	.59	.082
10120	14.70	—	11155	.149	—	12683	.26	(a)	14405	.74	—
10130	2.47	—	11160	(a)	(a)	12707	.54	.64	14527	.34	.189
10132	2.13	—	11167	.44	—	12797	.115	.196	14655	.062	—
10133	1.85	—	11168	2.30	—	12805	.225	.116	14731	1.91	—
10135	(a)	—	11201	11.00	—	12841	.37	—	14732	.141	—
10140	.062	.021	11202	3.27	—	12927	.065	—	14733	.43	—
10141	.125	.023	11203	.98	.52	13049	.07	.057	14734	.185	—
10145	.60	.009	11204	.218	1.07	13111	.54	.093	14855	.121	.154
10146	.217	.014	11205	(a)	—	13112	.115	.063	14913	.233	.096
10150	.35	(a)	11206	.51	—	13201	.50	.16	15060	(a)	(a)
10151	8.69	—	11207	6.47	—	13204	.56	1.45	15061	(a)	(a)
10160	1.55	—	11208	1.11	—	13205	.217	.46	15062	.108	(a)
10204	.156	—	11209	5.21	—	13206	(a)	(a)	15063	.126	(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	.099	—	16750	.073	.032	18707	.012	.004	40117	(a)	—
15119	(a)	—	16751	.073	—	18708	.08	.013	40140	(a)	—
15120	(a)	—	16819	.66	(a)	18833	.149	(a)	41001	.245	—
15123	1.84	—	16820	.51	(a)	18834	.207	.096	41210	(a)	—
15124	.64	—	16881	1.14	(a)	18911	.65	.015	41421	.229	—
15188	.191	(a)	16890	.077	(a)	18912	1.23	.021	41422	.122	—
15223	.089	.041	16891	.084	(a)	18920	.32	.014	41510	32.90	—
15224	.26	.048	16892	.152	(a)	18991	(a)	—	41603	10.80	—
15300	(a)	—	16900	2.53	.06	19007	.72	—	41604	5.95	—
15314	.149	(a)	16901	1.62	.08	19051	1.60	—	41620	.93	—
15404	.049	(a)	16902	1.38	.059	19061	(a)	—	41650	15.30	—
15405	.073	(a)	16905	2.66	.06	19795	.214	(a)	41664	31.10	—
15406	.185	.048	16906	1.70	.08	19796	.25	—	41665	3.64	—
15488	.46	(a)	16910	1.52	.053	40005	(a)	—	41666	(a)	—
15538	.27	.012	16911	1.38	.042	40006	(a)	—	41667	84.90	—
15600	.67	.05	16915	1.56	.049	40010	(a)	—	41668	79.60	—
15607	.13	—	16916	1.30	.04	40015	(a)	—	41669	.56	—
15608	.149	.008	16920	3.45	.107	40020	(a)	—	41670	.94	—
15656	4.40	—	16921	3.15	.046	40026	(a)	—	41672	(a)	—
15699	.32	—	16930	1.98	.129	40031	(a)	—	41673	(a)	—
15733	.121	.037	16931	2.14	.063	40032	(a)	—	41675	(a)	—
15839	.20	.021	16940	4.31	.046	40040	(a)	—	41677	.191	—
15991	.164	.056	16941	1.73	.074	40041	(a)	—	41678	49.50	—
15993	.138	.032	18078	.15	.082	40042	(a)	—	41679	(a)	(a)
16005	.044	.034	18109	.27	.021	40045	205.00	—	41680	7.94	—
16009	.148	.094	18110	.218	.026	40046	40.50	—	41696	.60	—
16402	.99	—	18200	(a)	—	40047	14.50	—	41697	.42	—
16403	.63	.145	18205	.232	.35	40059	5.18	—	41700	(a)	—
16404	.79	—	18206	.35	.071	40061	2.74	—	41715	5.04	—
16471	.184	—	18335	.25	.014	40063	91.80	—	41716	3.21	—
16501	.093	(a)	18435	.51	.05	40064	27.00	—	43007	(a)	—
16527	.143	.35	18436	.41	.113	40066	(a)	—	43117	(a)	—
16588	.069	(a)	18437	.36	(a)	40067	(a)	—	43151	25.60	—
16604	.115	.146	18438	.70	(a)	40069	(a)	—	43152	14.80	—
16670	3.70	—	18501	.47	.011	40072	(a)	—	43200	97.30	—
16676	.207	.01	18506	.241	.004	40075	51.40	—	43215	(a)	—
16694	.228	(a)	18507	.131	.005	40101	11.30	—	43421	26.70	—
16705	.26	.148	18570	1.37	—	40102	9.94	—	43422	140.00	—
16722	(a)	—	18575	(a)	(a)	40111	7.27	—	43424	(a)	—
16723	(a)	—	18616	.184	.59	40115	(a)	—	43470	3.52	—

\$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	84.60	—	46004	14.50	—	47471	1.98	—
43518	13.30	—	44280	.191	—	46005	11.60	—	47473	2.59	—
43550	95.10	—	44311	6.87	—	46112	.044	—	47474	2.90	—
43551	52.80	—	44315	4.62	—	46202	4.29	—	47475	2.29	—
43626	10.60	—	44427	40.70	—	46362	173.00	—	47476	2.29	—
43628	138.00	—	44428	40.90	—	46426	25.30	—	47477	3.05	—
43629	117.00	—	44429	.61	—	46427	33.70	—	47478	3.21	—
43754	(a)	—	44430	.43	—	46510	(a)	—	47600	(a)	—
43760	3.90	—	44431	1.36	—	46590	(a)	—	47610	(a)	—
43822	2.80	—	44432	.43	—	46603	2.12	—	48039	69.00	—
43840	.034	—	44433	13.80	—	46604	2.44	—	48177	(a)	—
43860	2.20	—	44434	26.30	—	46606	6.52	—	48178	(a)	—
43889	.79	—	44435	27.20	—	46607	8.96	—	48206	28.20	—
43945	(a)	—	44436	31.80	—	46622	8.18	—	48252	(a)	—
43946	(a)	—	44437	26.40	—	46671	(a)	—	48441	.118	—
43990	(a)	(a)	44438	20.80	—	46700	196.00	—	48557	11.80	—
43991	(a)	—	44439	40.60	—	46773	(a)	—	48558	10.30	—
44009	2.24	—	44440	33.60	—	46822	(a)	—	48600	50.50	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	11.40	—	44501	(a)	—	46882	(a)	—	48636	.73	(a)
44070	3.37	—	45190	3.38	—	46911	21.10	—	48637	9.04	—
44071	3.75	—	45191	2.40	—	46912	38.60	—	48638	4.48	—
44072	2.59	—	45192	2.80	—	46913	(a)	—	48727	(a)	—
44100	1.00	—	45193	1.65	—	46914	(a)	—	48808	1.13	—
44101	1.05	—	45210	2.09	—	46915	(a)	—	48924	(a)	—
44102	.82	—	45224	(a)	—	46916	(a)	—	48925	216.00	—
44103	.72	—	45225	(a)	—	47050	.77	—	49005	.13	—
44104	.30	—	45334	56.10	—	47051	(a)	—	49111	1.72	—
44105	(a)	—	45380	.141	(a)	47052	(a)	—	49181	22.50	—
44106	(a)	—	45450	16.50	—	47103	(a)	—	49183	27.50	—
44108	.36	—	45523	(a)	—	47146	(a)	—	49184	58.00	—
44109	.90	—	45524	(a)	—	47147	(a)	—	49185	52.80	—
44110	.92	—	45539	(a)	—	47221	215.00	—	49239	.106	.60
44111	.57	—	45678	.207	—	47253	(a)	—	49292	1.65	—
44112	.33	—	45771	.215	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.07	.05	47318	8.66	—	49333	12.10	—
44193	(a)	—	45900	.076	.041	47367	.191	—	49451	(a)	—
44194	(a)	—	45901	.065	.049	47420	1.90	—	49452	(a)	—
44222	(a)	—	45937	.22	—	47468	(a)	—	49617	.152	.122
44276	131.00	—	45993	(a)	(a)	47469	2.29	—	49618	.127	.044

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	.24	.084	51315	.069	.106	51809	.237	.153	52341	.021	(a)
49763	1.56	—	51330	.044	.53	51833	.072	.06	52342	.06	(a)
49800	(a)	—	51333	.015	.34	51850	.107	(a)	52343	.037	(a)
49801	189.00	—	51340	.023	(a)	51851	.073	(a)	52401	.113	(a)
49802	16.80	—	51350	.112	.135	51852	.17	(a)	52402	.013	(a)
49803	29.70	—	51351	.10	.042	51853	.068	(a)	52432	.064	(a)
49840	.79	—	51352	.137	.108	51854	.153	(a)	52433	.058	1.02
49870	90.40	—	51355	.093	.094	51855	.161	(a)	52435	.073	(a)
49890	(a)	—	51356	.101	.62	51856	.088	(a)	52438	.053	(a)
49891	(a)	—	51357	.097	.66	51857	.151	(a)	52440	.083	(a)
49902	(a)	—	51358	.234	.141	51869	.063	.136	52467	.077	(a)
49903	(a)	—	51359	.206	.78	51877	.36	.212	52469	.027	.104
50010	.138	.49	51370	.28	4.57	51889	.059	.012	52505	.134	.216
50015	.09	(a)	51380	.028	.044	51896	.027	.018	52547	.098	.078
50017	.068	(a)	51400	.104	(a)	51900	.054	.095	52581	.65	2.95
50045	.156	(a)	51401	.153	(a)	51909	.097	.056	52619	.046	(a)
50047	.018	(a)	51500	.052	.119	51919	.059	(a)	52660	.068	—
51001	.025	.45	51516	.057	—	51926	.06	.038	52744	.28	.081
51005	.005	(a)	51517	.065	—	51927	.033	.131	52767	.09	(a)
51116	.063	.69	51550	.065	.39	51934	.066	.125	52876	(a)	(a)
51201	.024	(a)	51551	.022	.91	51941	.06	.041	52911	.036	.45
51205	.072	.071	51552	.039	.159	51942	.096	—	52967	.014	.062
51206	.011	.39	51553	.069	(a)	51956	.26	.221	53001	.134	.33
51210	.044	(a)	51554	.007	(a)	51957	.228	.42	53077	.064	.207
51211	(a)	(a)	51575	.03	.02	51958	.203	.41	53095	.044	(a)
51220	.149	2.28	51576	.124	.093	51959	.208	(a)	53096	.061	(a)
51221	.083	1.78	51600	.085	.191	51960	.027	.35	53121	.174	.44
51222	.101	3.67	51613	.056	.139	51970	.119	.238	53147	.015	(a)
51224	.106	1.45	51625	.023	(a)	51982	.035	.083	53229	.085	(a)
51230	.018	.79	51666	.047	.101	51985	.054	—	53271	.033	(a)
51240	.28	.185	51702	.068	(a)	51986	.138	.103	53333	.084	.239
51241	.84	.26	51703	.028	(a)	51999	.058	.44	53374	.073	.31
51250	.115	(a)	51734	.053	.31	52002	.051	.129	53375	.039	.223
51251	.024	(a)	51741	.147	.26	52075	.084	.243	53376	.062	.194
51252	.085	.10	51752	.124	.165	52076	.102	(a)	53377	.063	.195
51253	.073	(a)	51767	.014	.008	52109	.013	(a)	53403	.04	(a)
51254	.023	.039	51777	.048	.078	52134	.171	.63	53425	.079	(a)
51255	.29	(a)	51790	.08	(a)	52137	.033	(a)	53565	.047	.108
51300	.066	.16	51796	.054	(a)	52150	.31	(a)	53631	.02	.022
51305	.066	.96	51808	.191	.73	52315	.063	.26	53632	.023	.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	.021	(a)	56170	.077	(a)	57401	.042	.096	58503	.051	.076
53732	.146	.45	56171	.038	(a)	57403	.099	.035	58532	.066	(a)
53733	.095	.27	56202	.049	.089	57410	.021	.162	58559	.013	(a)
53734	.34	—	56390	.085	.64	57411	.019	(a)	58560	.032	(a)
53803	.188	(a)	56391	.073	.32	57572	.012	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.118	.125	57600	.036	.034	58575	.042	.12
53902	(a)	(a)	56488	.08	.034	57611	.041	.062	58627	.134	.013
53903	(a)	(a)	56567	.08	(a)	57625	.32	(a)	58663	.178	1.28
53904	(a)	(a)	56650	.245	(a)	57651	.038	.041	58682	.119	(a)
53905	(a)	(a)	56651	.133	(a)	57690	.054	.49	58713	.031	(a)
53907	.064	.103	56652	.095	(a)	57716	.026	.082	58737	.086	.63
53951	(a)	(a)	56653	.092	(a)	57725	.056	.088	58756	.033	(a)
53952	(a)	(a)	56654	.047	(a)	57726	.044	.021	58757	.29	(a)
53953	(a)	(a)	56690	.042	.35	57798	.019	(a)	58759	.036	(a)
54012	.034	—	56699	.054	.057	57800	.073	(a)	58802	.041	.48
54077	.088	.40	56758	.046	.148	57808	.021	(a)	58813	.082	(a)
54444	(a)	(a)	56759	.047	.08	57809	.022	(a)	58822	.112	(a)
55010	.26	1.08	56760	.068	.098	57810	.021	.107	58837	.164	.162
55011	.071	1.57	56805	.089	(a)	57871	.026	.118	58840	.049	.127
55012	.085	1.18	56806	.063	(a)	57913	.094	.29	58873	.078	.03
55013	.071	1.14	56807	.062	(a)	57997	.077	—	58903	.026	(a)
55014	(a)	(a)	56808	.082	(a)	57998	.042	.058	58904	.02	.128
55214	.069	.088	56900	.078	(a)	57999	.035	.071	58922	.13	.168
55371	.186	.119	56910	.039	(a)	58009	.035	(a)	59005	.049	.096
55410	(a)	(a)	56911	.069	(a)	58010	.097	(a)	59057	.36	(a)
55426	.086	(a)	56912	.056	.09	58020	.106	(a)	59058	.234	(a)
55597	.017	1.79	56913	.046	(a)	58056	.115	(a)	59188	.21	.055
55647	.034	.062	56915	.27	(a)	58057	.073	(a)	59189	.29	.30
55648	.016	(a)	56916	.244	.205	58058	.065	(a)	59223	.081	.088
55649	.019	(a)	56917	.071	(a)	58095	.092	1.99	59257	.013	.013
55715	.137	.224	56918	.034	(a)	58096	.122	1.23	59306	.082	(a)
55716	.198	.52	56919	.086	(a)	58301	.027	.088	59378	.053	.15
55717	.114	(a)	56920	.079	(a)	58302	.033	.055	59481	.221	.099
55718	.111	(a)	56980	.068	(a)	58397	.191	.74	59482	.219	(a)
55802	.048	.009	57001	.023	.02	58408	.045	—	59537	.057	.21
55918	.078	2.74	57002	.015	.106	58409	.057	—	59601	.083	2.37
55919	.011	3.65	57090	.126	.66	58456	.031	—	59647	.098	.17
56040	.007	.033	57146	.08	.72	58457	.044	—	59660	.154	1.18
56041	.049	(a)	57202	.06	(a)	58458	.057	—	59661	.075	(a)
56042	.061	(a)	57257	.075	.035	58459	.069	—	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	.38	.069	63220	(a)	—	91190	1.57	(a)
59701	.006	.29	59970	.048	.183	64074	23.80	—	91200	.57	—
59713	.137	.31	59973	.105	(a)	64075	16.80	—	91210	(a)	—
59722	.071	.031	59975	.068	.227	64500	(a)	—	91235	1.95	2.25
59723	.027	.037	59977	.039	(a)	65007	26.90	—	91250	2.94	(a)
59724	.041	.019	59984	.029	.053	66122	11.60	—	91265	12.10	2.47
59725	.051	.116	59985	.113	(a)	66123	6.36	—	91266	6.41	.99
59726	.037	.024	59986	.086	(a)	66309	18.60	—	91280	(a)	2.74
59738	.119	.064	59988	.017	.059	66561	43.00	—	91302	9.18	(a)
59750	.042	.222	59989	.015	.044	67017	39.90	—	91315	2.79	—
59751	.015	(a)	60010	12.50	—	67508	18.30	—	91324	6.20	(a)
59773	.012	.028	60011	14.40	—	67509	13.40	—	91325	(a)	(a)
59774	.01	.15	60012	23.70	—	67510	7.48	—	91340	4.05	5.63
59775	.013	.188	60013	20.30	—	67511	8.09	—	91341	3.34	3.44
59781	.037	.068	60015	15.10	—	67512	34.60	—	91342	3.72	2.40
59782	.055	.46	60016	17.00	—	67513	22.00	—	91343	.74	.89
59783	.053	(a)	60035	30.30	—	67634	34.50	—	91405	4.72	—
59784	.041	(a)	61000	12.40	—	67635	24.40	—	91436	3.78	1.99
59790	.092	(a)	61212	15.50	—	68001	74.60	—	91481	13.80	—
59798	.139	.50	61216	17.20	—	68439	96.00	—	91507	2.03	2.56
59806	.10	(a)	61217	15.70	—	68500	2.75	—	91523	31.30	—
59867	.103	(a)	61218	10.60	—	68604	1.79	—	91547	.178	—
59886	.014	.108	61223	75.90	—	68606	7.01	—	91551	1.10	.51
59889	.041	.165	61224	24.20	—	68607	5.54	—	91555	1.17	.81
59892	.053	(a)	61225	33.60	—	68702	4.56	—	91560	3.54	2.84
59904	.036	.061	61226	56.50	—	68703	3.42	—	91562	2.46	—
59905	.065	.132	61227	51.70	—	68706	14.70	—	91577	8.80	2.51
59914	.38	.68	62000	11.80	—	68707	14.50	—	91580	4.68	—
59915	.12	.75	62001	9.29	—	90089	3.19	—	91581	(a)	(a)
59917	.022	.205	62002	4.24	—	91111	2.51	4.01	91582	(a)	(a)
59923	.009	.004	62003	13.40	—	91125	1.92	1.68	91583	(a)	(a)
59925	.211	1.19	63010	22.50	—	91127	1.69	1.15	91584	(a)	(a)
59926	.18	.45	63011	28.20	—	91130	.99	—	91585	(a)	(a)
59927	.121	1.42	63012	40.10	—	91135	.28	(a)	91586	(a)	(a)
59931	.171	.55	63013	37.90	—	91150	1.60	4.44	91587	(a)	(a)
59932	.184	.88	63215	44.20	—	91155	3.55	20.90	91588	(a)	(a)
59941	.057	(a)	63216	30.60	—	91160	.77	—	91589	(a)	(a)
59947	.036	.32	63217	41.20	—	91175	.67	—	91590	2.55	—
59955	.022	.143	63218	13.90	—	91177	2.91	—	91591	(a)	(a)
59963	.163	.41	63219	(a)	—	91179	2.92	—	91606	9.71	—

\$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	.99	—	97653	2.32	2.00	98426	1.88	(a)
91629	1.98	(a)	95358	(a)	—	97654	4.04	2.44	98427	1.83	—
91636	3.40	—	95410	3.28	2.19	97655	3.72	4.17	98428	(a)	—
91641	.92	(a)	95455	4.11	.99	98002	.67	.77	98429	.89	—
91666	.69	(a)	95487	1.76	(a)	98003	.72	(a)	98430	(a)	—
91722	2.98	(a)	95505	1.91	1.71	98090	.097	—	98449	2.62	13.30
91746	2.46	4.85	95620	1.43	(a)	98091	.106	—	98482	2.81	5.71
91805	.154	—	95625	4.38	3.11	98092	.32	—	98483	4.16	14.90
92053	.38	.33	95630	(a)	(a)	98111	.49	—	98502	3.98	2.37
92054	.131	.147	95647	2.35	6.01	98150	(a)	—	98555	1.85	—
92055	3.65	.151	95648	(a)	(a)	98151	(a)	—	98597	.42	—
92101	5.70	2.38	96053	1.79	3.18	98152	2.27	.43	98598	.143	—
92102	3.43	2.70	96317	1.03	—	98153	2.55	(a)	98601	4.76	(a)
92215	2.80	2.38	96408	2.84	9.00	98154	3.01	(a)	98622	(a)	—
92338	1.32	1.65	96409	2.62	7.46	98155	4.22	(a)	98623	(a)	—
92445	1.95	—	96410	2.30	7.43	98156	(a)	(a)	98624	.75	—
92446	4.33	1.37	96611	.93	.89	98157	2.69	.35	98636	2.40	2.85
92447	3.79	1.42	96702	3.27	(a)	98158	(a)	(a)	98640	82.10	—
92451	1.95	1.64	96703	(a)	—	98159	1.81	(a)	98658	4.36	—
92453	2.40	—	96816	3.06	—	98160	3.83	(a)	98659	.78	.32
92478	1.19	1.36	96872	3.65	(a)	98161	4.29	(a)	98677	12.90	6.09
92593	25.60	—	96930	(a)	—	98162	(a)	(a)	98678	11.50	9.75
92663	.46	—	97002	(a)	(a)	98163	4.50	.176	98698	(a)	(a)
94007	8.14	3.49	97003	(a)	(a)	98164	1.64	.054	98699	3.74	(a)
94099	1.85	—	97047	2.82	—	98257	1.09	—	98705	6.16	—
94225	6.52	—	97050	2.19	—	98303	8.47	4.68	98710	2.60	—
94276	3.40	3.06	97111	3.92	—	98304	4.05	2.65	98751	3.29	—
94304	2.49	(a)	97220	.27	(a)	98305	2.27	1.14	98805	3.40	.92
94381	4.67	9.02	97221	(a)	1.14	98306	5.83	.70	98806	2.23	2.84
94404	3.22	4.73	97222	1.29	1.22	98307	1.28	.35	98810	3.19	—
94444	(a)	(a)	97223	1.95	2.50	98308	.84	.75	98813	3.08	1.27
94569	2.17	3.41	97308	.50	—	98309	4.25	1.18	98820	6.48	3.08
94590	9.37	—	97447	1.63	3.44	98344	.63	.42	98871	(a)	(a)
94617	2.96	—	97501	(a)	—	98405	1.04	—	98884	1.69	1.63
94638	(a)	—	97502	(a)	—	98413	10.70	(a)	98914	.53	.48
95124	1.09	.55	97503	(a)	—	98414	9.76	(a)	98949	.74	.26
95233	2.34	—	97504	(a)	—	98415	1.28	(a)	98967	2.65	7.18
95305	2.54	—	97650	2.71	3.08	98423	3.05	(a)	98993	4.58	4.31
95306	3.90	—	97651	4.82	2.89	98424	5.18	(a)	99003	1.26	.85
95310	6.07	1.21	97652	4.18	2.85	98425	2.13	(a)	99004	2.56	1.13

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	.89	5.30	99826	.63	.41						
99081	(a)	—	99827	.32	.39						
99082	(a)	—	99851	1.31	—						
99083	(a)	—	99917	2.11	—						
99084	(a)	(a)	99938	2.38	—						
99085	(a)	(a)	99943	6.89	—						
99111	1.29	—	99946	5.13	2.03						
99160	(a)	—	99948	5.52	15.20						
99163	3.09	.40	99952	4.68	13.60						
99165	.68	(a)	99953	5.05	9.49						
99220	1.17	(a)	99954	3.68	7.14						
99221	(a)	(a)	99955	4.61	7.24						
99222	2.20	(a)	99963	.51	—						
99223	.19	(a)	99969	2.13	1.77						
99303	10.40	—	99975	4.09	—						
99310	2.59	(a)	99986	(a)	—						
99315	7.61	1.97	99987	(a)	—						
99321	7.39	1.68	99988	1.88	—						
99445	(a)	(a)									
99471	.53	—									
99505	3.88	—									
99506	4.77	—									
99507	4.16	—									
99570	2.23	(a)									
99571	.54	(a)									
99572	1.06	(a)									
99573	1.01	(a)									
99600	1.11	—									
99613	6.54	2.04									
99614	2.49	—									
99620	.36	—									
99650	1.06	.68									
99709	2.61	(a)									
99718	1.05	—									
99746	1.77	2.69									
99760	.202	—									
99777	5.54	—									
99793	2.24	—									
99798	(a)	(a)									
99803	(a)	10.40									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.083	.195	10205	.171	—	11210	2.29	—	13207	(a)	(a)
10015	4.19	—	10220	3.21	—	11211	11.90	—	13208	(a)	(a)
10020	(a)	(a)	10255	.14	.147	11212	1.80	—	13314	.082	.016
10026	.44	.014	10256	.51	.152	11213	1.47	—	13351	.199	.041
10036	.38	(a)	10257	.097	.169	11214	3.62	—	13352	.203	.027
10040	.063	.30	10309	.11	.012	11222	.061	—	13410	.81	2.99
10042	.25	.27	10315	.26	(a)	11234	.192	.041	13411	(a)	(a)
10052	2.89	—	10331	5.68	—	11248	.027	.018	13412	.27	1.14
10054	2.57	—	10332	9.79	—	11258	.60	.092	13453	.31	(a)
10060	.121	.05	10352	.29	.046	11259	.65	.107	13454	.37	(a)
10065	.181	.026	10367	3.07	—	11273	9.51	—	13455	.37	(a)
10066	.185	.028	10368	4.48	—	11274	9.13	—	13461	(a)	(a)
10070	.048	.154	10375	(a)	—	11288	.74	.078	13506	.63	.042
10071	.217	.077	10378	5.75	—	12014	.058	.029	13507	.75	.107
10072	3.47	—	10379	2.67	—	12356	.81	.019	13590	.28	.74
10073	.59	.36	10380	4.55	—	12361	.07	.077	13621	.07	.32
10075	4.38	.136	10381	3.94	—	12362	.052	(a)	13670	.039	.015
10100	.50	.04	11007	1.30	—	12373	.02	.024	13673	.46	.014
10101	.163	.181	11020	.206	.102	12374	.42	.049	13715	.052	.165
10105	1.77	—	11039	.51	.043	12375	.206	.03	13716	.31	.096
10107	1.80	.187	11052	1.54	—	12391	.039	.082	13720	.26	.045
10110	14.20	—	11101	(a)	(a)	12393	.27	(a)	13759	.121	.10
10111	.104	.078	11120	(a)	—	12467	.114	(a)	13930	.111	.201
10113	.245	—	11126	.043	.022	12509	.035	.036	14068	.027	.014
10115	.49	.047	11127	.27	.007	12510	.45	.018	14101	.31	.032
10117	4.16	—	11128	.36	.048	12583	.198	(a)	14279	.27	.057
10119	(a)	—	11138	1.42	—	12651	.58	.53	14401	.61	.082
10120	9.32	—	11155	.146	—	12683	.26	(a)	14405	.77	—
10130	2.41	—	11160	(a)	(a)	12707	.34	.64	14527	.213	.189
10132	2.08	—	11167	.36	—	12797	.072	.196	14655	.06	—
10133	1.48	—	11168	1.84	—	12805	.22	.116	14731	1.53	—
10135	(a)	—	11201	11.40	—	12841	.37	—	14732	.113	—
10140	.032	.021	11202	3.38	—	12927	.064	—	14733	.42	—
10141	.064	.023	11203	.62	.52	13049	.036	.057	14734	.181	—
10145	.31	.009	11204	.213	1.07	13111	.56	.093	14855	.124	.154
10146	.224	.014	11205	(a)	—	13112	.059	.063	14913	.227	.096
10150	.34	(a)	11206	.53	—	13201	.51	.16	15060	(a)	(a)
10151	8.50	—	11207	6.69	—	13204	.58	1.45	15061	(a)	(a)
10160	1.51	—	11208	1.15	—	13205	.222	.46	15062	.111	(a)
10204	.153	—	11209	5.38	—	13206	(a)	(a)	15063	.129	(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	.103	—	16750	.071	.032	18707	.008	.004	40117	(a)	—
15119	(a)	—	16751	.071	—	18708	.078	.013	40140	(a)	—
15120	(a)	—	16819	.67	(a)	18833	.094	(a)	41001	.156	—
15123	1.48	—	16820	.52	(a)	18834	.203	.096	41210	(a)	—
15124	.52	—	16881	1.11	(a)	18911	.64	.015	41421	.16	—
15188	.195	(a)	16890	.079	(a)	18912	1.20	.021	41422	.085	—
15223	.046	.041	16891	.086	(a)	18920	.31	.014	41510	32.20	—
15224	.27	.048	16892	.156	(a)	18991	(a)	—	41603	7.57	—
15300	(a)	—	16900	1.66	.06	19007	.58	—	41604	4.16	—
15314	.146	(a)	16901	1.06	.08	19051	1.28	—	41620	.96	—
15404	.051	(a)	16902	.90	.059	19061	(a)	—	41650	10.70	—
15405	.074	(a)	16905	1.74	.06	19795	.21	(a)	41664	19.80	—
15406	.19	.048	16906	1.11	.08	19796	.245	—	41665	2.31	—
15488	.47	(a)	16910	1.00	.053	40005	(a)	—	41666	(a)	—
15538	.26	.012	16911	.90	.042	40006	(a)	—	41667	54.00	—
15600	.65	.05	16915	1.02	.049	40010	(a)	—	41668	50.60	—
15607	.134	—	16916	.85	.04	40015	(a)	—	41669	.35	—
15608	.146	.008	16920	2.26	.107	40020	(a)	—	41670	.60	—
15656	4.30	—	16921	2.07	.046	40026	(a)	—	41672	(a)	—
15699	.33	—	16930	1.30	.129	40031	(a)	—	41673	(a)	—
15733	.124	.037	16931	1.40	.063	40032	(a)	—	41675	(a)	—
15839	.195	.021	16940	2.83	.046	40040	(a)	—	41677	.198	—
15991	.16	.056	16941	1.13	.074	40041	(a)	—	41678	32.90	—
15993	.135	.032	18078	.095	.082	40042	(a)	—	41679	(a)	(a)
16005	.028	.034	18109	.27	.021	40045	130.00	—	41680	5.54	—
16009	.152	.094	18110	.213	.026	40046	25.80	—	41696	.62	—
16402	.97	—	18200	(a)	—	40047	9.19	—	41697	.43	—
16403	.61	.145	18205	.146	.35	40059	3.29	—	41700	(a)	—
16404	.77	—	18206	.34	.071	40061	1.75	—	41715	3.52	—
16471	.19	—	18335	.249	.014	40063	58.40	—	41716	2.24	—
16501	.059	(a)	18435	.53	.05	40064	17.20	—	43007	(a)	—
16527	.09	.35	18436	.43	.113	40066	(a)	—	43117	(a)	—
16588	.07	(a)	18437	.36	(a)	40067	(a)	—	43151	10.10	—
16604	.118	.146	18438	.68	(a)	40069	(a)	—	43152	9.84	—
16670	2.36	—	18501	.49	.011	40072	(a)	—	43200	38.40	—
16676	.203	.01	18506	.247	.004	40075	20.30	—	43215	(a)	—
16694	.233	(a)	18507	.128	.005	40101	6.31	—	43421	10.50	—
16705	.167	.148	18570	1.34	—	40102	5.58	—	43422	55.20	—
16722	(a)	—	18575	(a)	(a)	40111	4.63	—	43424	(a)	—
16723	(a)	—	18616	.188	.59	40115	(a)	—	43470	3.64	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 509 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	33.40	—	46004	10.10	—	47471	1.39	—
43518	8.47	—	44280	.198	—	46005	8.10	—	47473	1.81	—
43550	37.50	—	44311	4.37	—	46112	.025	—	47474	2.03	—
43551	20.80	—	44315	2.94	—	46202	2.39	—	47475	1.60	—
43626	6.77	—	44427	22.80	—	46362	115.00	—	47476	1.60	—
43628	88.00	—	44428	23.00	—	46426	16.80	—	47477	2.13	—
43629	74.50	—	44429	.34	—	46427	22.40	—	47478	2.24	—
43754	(a)	—	44430	.239	—	46510	(a)	—	47600	(a)	—
43760	2.48	—	44431	.76	—	46590	(a)	—	47610	(a)	—
43822	2.89	—	44432	.242	—	46603	1.41	—	48039	27.20	—
43840	.036	—	44433	7.72	—	46604	1.62	—	48177	(a)	—
43860	2.28	—	44434	14.80	—	46606	4.32	—	48178	(a)	—
43889	.81	—	44435	15.30	—	46607	5.95	—	48206	17.90	—
43945	(a)	—	44436	17.90	—	46622	8.45	—	48252	(a)	—
43946	(a)	—	44437	14.80	—	46671	(a)	—	48441	.075	—
43990	(a)	(a)	44438	11.70	—	46700	77.30	—	48557	7.52	—
43991	(a)	—	44439	22.80	—	46773	(a)	—	48558	6.54	—
44009	1.80	—	44440	18.80	—	46822	(a)	—	48600	33.50	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	7.24	—	44501	(a)	—	46882	(a)	—	48636	.78	(a)
44070	2.14	—	45190	1.88	—	46911	13.40	—	48637	5.75	—
44071	2.38	—	45191	1.33	—	46912	24.50	—	48638	2.85	—
44072	1.65	—	45192	1.56	—	46913	(a)	—	48727	(a)	—
44100	1.28	—	45193	.92	—	46914	(a)	—	48808	1.10	—
44101	1.33	—	45210	1.17	—	46915	(a)	—	48924	(a)	—
44102	1.04	—	45224	(a)	—	46916	(a)	—	48925	138.00	—
44103	.92	—	45225	(a)	—	47050	.79	—	49005	.134	—
44104	.39	—	45334	22.10	—	47051	(a)	—	49111	1.68	—
44105	(a)	—	45380	.145	(a)	47052	(a)	—	49181	8.90	—
44106	(a)	—	45450	6.51	—	47103	(a)	—	49183	10.90	—
44108	.45	—	45523	(a)	—	47146	(a)	—	49184	22.90	—
44109	1.15	—	45524	(a)	—	47147	(a)	—	49185	20.80	—
44110	1.17	—	45539	(a)	—	47221	84.70	—	49239	.108	.60
44111	.72	—	45678	.213	—	47253	(a)	—	49292	.65	—
44112	.43	—	45771	.22	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.072	.05	47318	5.51	—	49333	4.77	—
44193	(a)	—	45900	.075	.041	47367	.198	—	49451	(a)	—
44194	(a)	—	45901	.064	.049	47420	1.21	—	49452	(a)	—
44222	(a)	—	45937	.087	—	47468	(a)	—	49617	.122	.122
44276	51.50	—	45993	(a)	(a)	47469	1.60	—	49618	.102	.044

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	.192	.084	51315	.07	.106	51809	.218	.153	52341	.022	(a)
49763	1.25	—	51330	.048	.53	51833	.066	.06	52342	.065	(a)
49800	(a)	—	51333	.016	.34	51850	.116	(a)	52343	.04	(a)
49801	74.70	—	51340	.021	(a)	51851	.078	(a)	52401	.122	(a)
49802	6.62	—	51350	.101	.135	51852	.184	(a)	52402	.012	(a)
49803	11.70	—	51351	.091	.042	51853	.074	(a)	52432	.059	(a)
49840	.81	—	51352	.125	.108	51854	.166	(a)	52433	.054	1.02
49870	57.50	—	51355	.085	.094	51855	.174	(a)	52435	.067	(a)
49890	(a)	—	51356	.091	.62	51856	.096	(a)	52438	.049	(a)
49891	(a)	—	51357	.10	.66	51857	.163	(a)	52440	.076	(a)
49902	(a)	—	51358	.24	.141	51869	.058	.136	52467	.071	(a)
49903	(a)	—	51359	.211	.78	51877	.33	.212	52469	.025	.104
50010	.127	.49	51370	.25	4.57	51889	.054	.012	52505	.123	.216
50015	.082	(a)	51380	.025	.044	51896	.025	.018	52547	.106	.078
50017	.063	(a)	51400	.112	(a)	51900	.049	.095	52581	.60	2.95
50045	.143	(a)	51401	.165	(a)	51909	.104	.056	52619	.042	(a)
50047	.016	(a)	51500	.048	.119	51919	.054	(a)	52660	.07	—
51001	.027	.45	51516	.059	—	51926	.055	.038	52744	.25	.081
51005	.006	(a)	51517	.067	—	51927	.03	.131	52767	.097	(a)
51116	.068	.69	51550	.059	.39	51934	.061	.125	52876	(a)	(a)
51201	.022	(a)	51551	.021	.91	51941	.055	.041	52911	.033	.45
51205	.066	.071	51552	.036	.159	51942	.088	—	52967	.013	.062
51206	.01	.39	51553	.064	(a)	51956	.238	.221	53001	.123	.33
51210	.047	(a)	51554	.006	(a)	51957	.21	.42	53077	.059	.207
51211	(a)	(a)	51575	.027	.02	51958	.186	.41	53095	.041	(a)
51220	.161	2.28	51576	.114	.093	51959	.191	(a)	53096	.056	(a)
51221	.09	1.78	51600	.078	.191	51960	.025	.35	53121	.16	.44
51222	.109	3.67	51613	.051	.139	51970	.11	.238	53147	.016	(a)
51224	.114	1.45	51625	.025	(a)	51982	.032	.083	53229	.092	(a)
51230	.019	.79	51666	.043	.101	51985	.055	—	53271	.03	(a)
51240	.26	.185	51702	.074	(a)	51986	.127	.103	53333	.09	.239
51241	.77	.26	51703	.031	(a)	51999	.053	.44	53374	.066	.31
51250	.124	(a)	51734	.057	.31	52002	.047	.129	53375	.035	.223
51251	.022	(a)	51741	.135	.26	52075	.091	.243	53376	.056	.194
51252	.079	.10	51752	.114	.165	52076	.11	(a)	53377	.058	.195
51253	.067	(a)	51767	.013	.008	52109	.012	(a)	53403	.036	(a)
51254	.021	.039	51777	.044	.078	52134	.157	.63	53425	.085	(a)
51255	.31	(a)	51790	.073	(a)	52137	.036	(a)	53565	.042	.108
51300	.06	.16	51796	.049	(a)	52150	.29	(a)	53631	.019	.022
51305	.06	.96	51808	.176	.73	52315	.057	.26	53632	.021	.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	.02	(a)	56170	.084	(a)	57401	.039	.096	58503	.047	.076
53732	.134	.45	56171	.041	(a)	57403	.089	.035	58532	.06	(a)
53733	.087	.27	56202	.045	.089	57410	.019	.162	58559	.012	(a)
53734	.36	—	56390	.078	.64	57411	.021	(a)	58560	.03	(a)
53803	.203	(a)	56391	.067	.32	57572	.011	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.108	.125	57600	.033	.034	58575	.038	.12
53902	(a)	(a)	56488	.073	.034	57611	.045	.062	58627	.123	.013
53903	(a)	(a)	56567	.087	(a)	57625	.29	(a)	58663	.192	1.28
53904	(a)	(a)	56650	.26	(a)	57651	.035	.041	58682	.109	(a)
53905	(a)	(a)	56651	.144	(a)	57690	.058	.49	58713	.028	(a)
53907	.059	.103	56652	.103	(a)	57716	.028	.082	58737	.079	.63
53951	(a)	(a)	56653	.099	(a)	57725	.06	.088	58756	.036	(a)
53952	(a)	(a)	56654	.051	(a)	57726	.047	.021	58757	.27	(a)
53953	(a)	(a)	56690	.038	.35	57798	.018	(a)	58759	.033	(a)
54012	.036	—	56699	.05	.057	57800	.067	(a)	58802	.038	.48
54077	.081	.40	56758	.042	.148	57808	.023	(a)	58813	.088	(a)
54444	(a)	(a)	56759	.043	.08	57809	.024	(a)	58822	.103	(a)
55010	.243	1.08	56760	.062	.098	57810	.023	.107	58837	.177	.162
55011	.066	1.57	56805	.082	(a)	57871	.028	.118	58840	.053	.127
55012	.078	1.18	56806	.058	(a)	57913	.086	.29	58873	.084	.03
55013	.077	1.14	56807	.057	(a)	57997	.079	—	58903	.024	(a)
55014	(a)	(a)	56808	.075	(a)	57998	.038	.058	58904	.018	.128
55214	.063	.088	56900	.072	(a)	57999	.038	.071	58922	.14	.168
55371	.169	.119	56910	.036	(a)	58009	.038	(a)	59005	.045	.096
55410	(a)	(a)	56911	.075	(a)	58010	.089	(a)	59057	.33	(a)
55426	.093	(a)	56912	.06	.09	58020	.096	(a)	59058	.215	(a)
55597	.016	1.79	56913	.049	(a)	58056	.106	(a)	59188	.191	.055
55647	.032	.062	56915	.29	(a)	58057	.067	(a)	59189	.26	.30
55648	.014	(a)	56916	.26	.205	58058	.06	(a)	59223	.087	.088
55649	.017	(a)	56917	.076	(a)	58095	.084	1.99	59257	.012	.013
55715	.126	.224	56918	.037	(a)	58096	.112	1.23	59306	.076	(a)
55716	.182	.52	56919	.093	(a)	58301	.029	.088	59378	.057	.15
55717	.123	(a)	56920	.085	(a)	58302	.03	.055	59481	.204	.099
55718	.119	(a)	56980	.062	(a)	58397	.176	.74	59482	.199	(a)
55802	.044	.009	57001	.021	.02	58408	.047	—	59537	.061	.21
55918	.072	2.74	57002	.014	.106	58409	.059	—	59601	.077	2.37
55919	.01	3.65	57090	.137	.66	58456	.032	—	59647	.089	.17
56040	.007	.033	57146	.087	.72	58457	.046	—	59660	.141	1.18
56041	.045	(a)	57202	.055	(a)	58458	.059	—	59661	.069	(a)
56042	.056	(a)	57257	.069	.035	58459	.071	—	59693	.012	—

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	.35	.069	63220	(a)	—	91190	1.57	(a)
59701	.006	.29	59970	.052	.183	64074	13.30	—	91200	.57	—
59713	.126	.31	59973	.097	(a)	64075	9.34	—	91210	(a)	—
59722	.065	.031	59975	.073	.227	64500	(a)	—	91235	1.95	2.25
59723	.025	.037	59977	.042	(a)	65007	17.80	—	91250	2.94	(a)
59724	.038	.019	59984	.026	.053	66122	7.68	—	91265	12.10	2.47
59725	.047	.116	59985	.104	(a)	66123	4.22	—	91266	6.41	.99
59726	.034	.024	59986	.079	(a)	66309	12.30	—	91280	(a)	2.74
59738	.109	.064	59988	.019	.059	66561	28.50	—	91302	9.18	(a)
59750	.046	.222	59989	.014	.044	67017	26.50	—	91315	2.79	—
59751	.016	(a)	60010	7.75	—	67508	12.80	—	91324	6.20	(a)
59773	.011	.028	60011	8.91	—	67509	9.38	—	91325	(a)	(a)
59774	.009	.15	60012	14.60	—	67510	5.22	—	91340	4.05	5.63
59775	.012	.188	60013	12.60	—	67511	5.65	—	91341	3.34	3.44
59781	.04	.068	60015	9.37	—	67512	24.20	—	91342	3.72	2.40
59782	.059	.46	60016	10.50	—	67513	15.40	—	91343	.74	.89
59783	.057	(a)	60035	20.10	—	67634	22.90	—	91405	4.72	—
59784	.044	(a)	61000	7.67	—	67635	16.20	—	91436	3.78	1.99
59790	.084	(a)	61212	10.30	—	68001	49.50	—	91481	13.80	—
59798	.15	.50	61216	11.40	—	68439	63.70	—	91507	2.03	2.56
59806	.107	(a)	61217	10.40	—	68500	1.70	—	91523	31.30	—
59867	.095	(a)	61218	7.09	—	68604	1.19	—	91547	.178	—
59886	.013	.108	61223	50.40	—	68606	4.65	—	91551	1.10	.51
59889	.037	.165	61224	16.00	—	68607	3.68	—	91555	1.17	.81
59892	.057	(a)	61225	22.30	—	68702	3.03	—	91560	3.54	2.84
59904	.039	.061	61226	37.50	—	68703	2.27	—	91562	2.46	—
59905	.059	.132	61227	34.30	—	68706	9.73	—	91577	8.80	2.51
59914	.35	.68	62000	7.81	—	68707	9.62	—	91580	4.68	—
59915	.129	.75	62001	6.16	—	90089	3.19	—	91581	(a)	(a)
59917	.024	.205	62002	2.81	—	91111	2.51	4.01	91582	(a)	(a)
59923	.009	.004	62003	8.86	—	91125	1.92	1.68	91583	(a)	(a)
59925	.216	1.19	63010	13.90	—	91127	1.69	1.15	91584	(a)	(a)
59926	.184	.45	63011	17.40	—	91130	.99	—	91585	(a)	(a)
59927	.124	1.42	63012	24.80	—	91135	.28	(a)	91586	(a)	(a)
59931	.157	.55	63013	23.50	—	91150	1.60	4.44	91587	(a)	(a)
59932	.169	.88	63215	29.30	—	91155	3.55	20.90	91588	(a)	(a)
59941	.053	(a)	63216	20.30	—	91160	.77	—	91589	(a)	(a)
59947	.039	.32	63217	26.20	—	91175	.67	—	91590	2.55	—
59955	.02	.143	63218	8.83	—	91177	2.91	—	91591	(a)	(a)
59963	.15	.41	63219	(a)	—	91179	2.92	—	91606	9.71	—

\$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	.99	—	97653	2.32	2.00	98426	1.88	(a)
91629	1.98	(a)	95358	(a)	—	97654	4.04	2.44	98427	1.83	—
91636	3.40	—	95410	3.28	2.19	97655	3.72	4.17	98428	(a)	—
91641	.92	(a)	95455	4.11	.99	98002	.67	.77	98429	.89	—
91666	.69	(a)	95487	1.76	(a)	98003	.72	(a)	98430	(a)	—
91722	2.98	(a)	95505	1.91	1.71	98090	.097	—	98449	2.62	13.30
91746	2.46	4.85	95620	1.43	(a)	98091	.106	—	98482	2.81	5.71
91805	.154	—	95625	4.38	3.11	98092	.32	—	98483	4.16	14.90
92053	.38	.33	95630	(a)	(a)	98111	.49	—	98502	3.98	2.37
92054	.131	.147	95647	2.35	6.01	98150	(a)	—	98555	1.85	—
92055	3.65	.151	95648	(a)	(a)	98151	(a)	—	98597	.42	—
92101	5.70	2.38	96053	1.79	3.18	98152	2.27	.43	98598	.143	—
92102	3.43	2.70	96317	1.03	—	98153	2.55	(a)	98601	4.76	(a)
92215	2.80	2.38	96408	2.84	9.00	98154	3.01	(a)	98622	(a)	—
92338	1.32	1.65	96409	2.62	7.46	98155	4.22	(a)	98623	(a)	—
92445	1.95	—	96410	2.30	7.43	98156	(a)	(a)	98624	.75	—
92446	4.33	1.37	96611	.93	.89	98157	2.69	.35	98636	2.40	2.85
92447	3.79	1.42	96702	3.27	(a)	98158	(a)	(a)	98640	82.10	—
92451	1.95	1.64	96703	(a)	—	98159	1.81	(a)	98658	4.36	—
92453	2.40	—	96816	3.06	—	98160	3.83	(a)	98659	.78	.32
92478	1.19	1.36	96872	3.65	(a)	98161	4.29	(a)	98677	12.90	6.09
92593	25.60	—	96930	(a)	—	98162	(a)	(a)	98678	11.50	9.75
92663	.46	—	97002	(a)	(a)	98163	4.50	.176	98698	(a)	(a)
94007	8.14	3.49	97003	(a)	(a)	98164	1.64	.054	98699	3.74	(a)
94099	1.85	—	97047	2.82	—	98257	1.09	—	98705	6.16	—
94225	6.52	—	97050	2.19	—	98303	8.47	4.68	98710	2.60	—
94276	3.40	3.06	97111	3.92	—	98304	4.05	2.65	98751	3.29	—
94304	2.49	(a)	97220	.27	(a)	98305	2.27	1.14	98805	3.40	.92
94381	4.67	9.02	97221	(a)	1.14	98306	5.83	.70	98806	2.23	2.84
94404	3.22	4.73	97222	1.29	1.22	98307	1.28	.35	98810	3.19	—
94444	(a)	(a)	97223	1.95	2.50	98308	.84	.75	98813	3.08	1.27
94569	2.17	3.41	97308	.50	—	98309	4.25	1.18	98820	6.48	3.08
94590	9.37	—	97447	1.63	3.44	98344	.63	.42	98871	(a)	(a)
94617	2.96	—	97501	(a)	—	98405	1.04	—	98884	1.69	1.63
94638	(a)	—	97502	(a)	—	98413	10.70	(a)	98914	.53	.48
95124	1.09	.55	97503	(a)	—	98414	9.76	(a)	98949	.74	.26
95233	2.34	—	97504	(a)	—	98415	1.28	(a)	98967	2.65	7.18
95305	2.54	—	97650	2.71	3.08	98423	3.05	(a)	98993	4.58	4.31
95306	3.90	—	97651	4.82	2.89	98424	5.18	(a)	99003	1.26	.85
95310	6.07	1.21	97652	4.18	2.85	98425	2.13	(a)	99004	2.56	1.13

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
99080	.89	5.30	99826	.63	.41						
99081	(a)	—	99827	.32	.39						
99082	(a)	—	99851	1.31	—						
99083	(a)	—	99917	2.11	—						
99084	(a)	(a)	99938	2.38	—						
99085	(a)	(a)	99943	6.89	—						
99111	1.29	—	99946	5.13	2.03						
99160	(a)	—	99948	5.52	15.20						
99163	3.09	.40	99952	4.68	13.60						
99165	.68	(a)	99953	5.05	9.49						
99220	1.17	(a)	99954	3.68	7.14						
99221	(a)	(a)	99955	4.61	7.24						
99222	2.20	(a)	99963	.51	—						
99223	.19	(a)	99969	2.13	1.77						
99303	10.40	—	99975	4.09	—						
99310	2.59	(a)	99986	(a)	—						
99315	7.61	1.97	99987	(a)	—						
99321	7.39	1.68	99988	1.88	—						
99445	(a)	(a)									
99471	.53	—									
99505	3.88	—									
99506	4.77	—									
99507	4.16	—									
99570	2.23	(a)									
99571	.54	(a)									
99572	1.06	(a)									
99573	1.01	(a)									
99600	1.11	—									
99613	6.54	2.04									
99614	2.49	—									
99620	.36	—									
99650	1.06	.68									
99709	2.61	(a)									
99718	1.05	—									
99746	1.77	2.69									
99760	.202	—									
99777	5.54	—									
99793	2.24	—									
99798	(a)	(a)									
99803	(a)	10.40									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
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	.055	.195	10205	.085	—	11210	1.82	—	13207	(a)	(a)
10015	3.36	—	10220	1.59	—	11211	9.48	—	13208	(a)	(a)
10020	(a)	(a)	10255	.171	.147	11212	1.43	—	13314	.04	.016
10026	.218	.014	10256	.63	.152	11213	1.17	—	13351	.099	.041
10036	.46	(a)	10257	.118	.169	11214	2.88	—	13352	.10	.027
10040	.042	.30	10309	.055	.012	11222	.048	—	13410	.98	2.99
10042	.125	.27	10315	.129	(a)	11234	.095	.041	13411	(a)	(a)
10052	2.32	—	10331	4.55	—	11248	.032	.018	13412	.33	1.14
10054	2.06	—	10332	7.85	—	11258	.33	.092	13453	.38	(a)
10060	.06	.05	10352	.158	.046	11259	.35	.107	13454	.45	(a)
10065	.09	.026	10367	2.44	—	11273	4.71	—	13455	.45	(a)
10066	.092	.028	10368	3.57	—	11274	4.52	—	13461	(a)	(a)
10070	.031	.154	10375	(a)	—	11288	.40	.078	13506	.31	.042
10071	.107	.077	10378	4.61	—	12014	.07	.029	13507	.37	.107
10072	2.76	—	10379	2.14	—	12356	.40	.019	13590	.34	.74
10073	.72	.36	10380	3.65	—	12361	.06	.077	13621	.085	.32
10075	5.33	.136	10381	3.16	—	12362	.034	(a)	13670	.034	.015
10100	.27	.04	11007	1.04	—	12373	.013	.024	13673	.248	.014
10101	.081	.181	11020	.102	.102	12374	.208	.049	13715	.034	.165
10105	.88	—	11039	.62	.043	12375	.102	.03	13716	.153	.096
10107	2.19	.187	11052	2.14	—	12391	.026	.082	13720	.14	.045
10110	11.40	—	11101	(a)	(a)	12393	.136	(a)	13759	.06	.10
10111	.069	.078	11120	(a)	—	12467	.056	(a)	13930	.073	.201
10113	.121	—	11126	.021	.022	12509	.043	.036	14068	.013	.014
10115	.241	.047	11127	.175	.007	12510	.54	.018	14101	.155	.032
10117	3.33	—	11128	.236	.048	12583	.241	(a)	14279	.33	.057
10119	(a)	—	11138	1.14	—	12651	.70	.53	14401	.33	.082
10120	7.47	—	11155	.072	—	12683	.32	(a)	14405	.61	—
10130	1.20	—	11160	(a)	(a)	12707	.226	.64	14527	.14	.189
10132	1.03	—	11167	.49	—	12797	.048	.196	14655	.03	—
10133	2.06	—	11168	2.56	—	12805	.109	.116	14731	2.13	—
10135	(a)	—	11201	9.08	—	12841	.181	—	14732	.157	—
10140	.028	.021	11202	2.69	—	12927	.032	—	14733	.21	—
10141	.055	.023	11203	.41	.52	13049	.031	.057	14734	.09	—
10145	.27	.009	11204	.106	1.07	13111	.30	.093	14855	.15	.154
10146	.121	.014	11205	(a)	—	13112	.051	.063	14913	.113	.096
10150	.167	(a)	11206	.42	—	13201	.62	.16	15060	(a)	(a)
10151	4.21	—	11207	5.32	—	13204	.70	1.45	15061	(a)	(a)
10160	.75	—	11208	.91	—	13205	.27	.46	15062	.135	(a)
10204	.076	—	11209	4.28	—	13206	(a)	(a)	15063	.157	(a)

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
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	.082	—	16750	.035	.032	18707	.005	.004	40117	(a)	—
15119	(a)	—	16751	.035	—	18708	.039	.013	40140	(a)	—
15120	(a)	—	16819	.82	(a)	18833	.062	(a)	41001	.125	—
15123	2.06	—	16820	.63	(a)	18834	.10	.096	41210	(a)	—
15124	.72	—	16881	.55	(a)	18911	.32	.015	41421	.153	—
15188	.238	(a)	16890	.096	(a)	18912	.60	.021	41422	.081	—
15223	.04	.041	16891	.104	(a)	18920	.155	.014	41510	15.90	—
15224	.148	.048	16892	.19	(a)	18991	(a)	—	41603	7.23	—
15300	(a)	—	16900	1.29	.06	19007	.80	—	41604	3.97	—
15314	.072	(a)	16901	.83	.08	19051	1.78	—	41620	.76	—
15404	.062	(a)	16902	.70	.059	19061	(a)	—	41650	10.20	—
15405	.091	(a)	16905	1.35	.06	19795	.104	(a)	41664	15.80	—
15406	.231	.048	16906	.86	.08	19796	.121	—	41665	1.85	—
15488	.58	(a)	16910	.77	.053	40005	(a)	—	41666	(a)	—
15538	.129	.012	16911	.70	.042	40006	(a)	—	41667	43.30	—
15600	.32	.05	16915	.79	.049	40010	(a)	—	41668	40.60	—
15607	.107	—	16916	.66	.04	40015	(a)	—	41669	.28	—
15608	.072	.008	16920	1.76	.107	40020	(a)	—	41670	.48	—
15656	2.13	—	16921	1.60	.046	40026	(a)	—	41672	(a)	—
15699	.26	—	16930	1.01	.129	40031	(a)	—	41673	(a)	—
15733	.15	.037	16931	1.09	.063	40032	(a)	—	41675	(a)	—
15839	.097	.021	16940	2.19	.046	40040	(a)	—	41677	.157	—
15991	.079	.056	16941	.88	.074	40041	(a)	—	41678	34.30	—
15993	.067	.032	18078	.062	.082	40042	(a)	—	41679	(a)	(a)
16005	.018	.034	18109	.132	.021	40045	105.00	—	41680	5.30	—
16009	.185	.094	18110	.106	.026	40046	20.70	—	41696	.50	—
16402	.48	—	18200	(a)	—	40047	7.37	—	41697	.35	—
16403	.30	.145	18205	.096	.35	40059	2.64	—	41700	(a)	—
16404	.38	—	18206	.171	.071	40061	1.40	—	41715	3.36	—
16471	.151	—	18335	.123	.014	40063	46.80	—	41716	2.14	—
16501	.039	(a)	18435	.29	.05	40064	13.80	—	43007	(a)	—
16527	.059	.35	18436	.232	.113	40066	(a)	—	43117	(a)	—
16588	.085	(a)	18437	.176	(a)	40067	(a)	—	43151	8.02	—
16604	.144	.146	18438	.34	(a)	40069	(a)	—	43152	10.30	—
16670	1.89	—	18501	.26	.011	40072	(a)	—	43200	30.50	—
16676	.10	.01	18506	.30	.004	40075	16.10	—	43215	(a)	—
16694	.28	(a)	18507	.063	.005	40101	8.03	—	43421	8.37	—
16705	.11	.148	18570	.66	—	40102	7.10	—	43422	43.90	—
16722	(a)	—	18575	(a)	(a)	40111	3.71	—	43424	(a)	—
16723	(a)	—	18616	.229	.59	40115	(a)	—	43470	2.89	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
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	26.60	—	46004	9.67	—	47471	1.32	—
43518	6.79	—	44280	.157	—	46005	7.74	—	47473	1.73	—
43550	29.80	—	44311	3.50	—	46112	.032	—	47474	1.93	—
43551	16.60	—	44315	2.35	—	46202	3.43	—	47475	1.53	—
43626	5.43	—	44427	29.00	—	46362	120.00	—	47476	1.53	—
43628	70.50	—	44428	29.20	—	46426	17.50	—	47477	2.04	—
43629	59.80	—	44429	.44	—	46427	23.30	—	47478	2.14	—
43754	(a)	—	44430	.30	—	46510	(a)	—	47600	(a)	—
43760	1.99	—	44431	.97	—	46590	(a)	—	47610	(a)	—
43822	2.30	—	44432	.31	—	46603	1.47	—	48039	21.60	—
43840	.028	—	44433	9.82	—	46604	1.69	—	48177	(a)	—
43860	1.81	—	44434	18.80	—	46606	4.51	—	48178	(a)	—
43889	.65	—	44435	19.40	—	46607	6.20	—	48206	14.40	—
43945	(a)	—	44436	22.70	—	46622	6.72	—	48252	(a)	—
43946	(a)	—	44437	18.80	—	46671	(a)	—	48441	.06	—
43990	(a)	(a)	44438	14.90	—	46700	61.40	—	48557	6.03	—
43991	(a)	—	44439	29.00	—	46773	(a)	—	48558	5.24	—
44009	2.51	—	44440	24.00	—	46822	(a)	—	48600	35.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	5.80	—	44501	(a)	—	46882	(a)	—	48636	.77	(a)
44070	1.72	—	45190	2.70	—	46911	10.70	—	48637	4.61	—
44071	1.91	—	45191	1.92	—	46912	19.70	—	48638	2.29	—
44072	1.32	—	45192	2.24	—	46913	(a)	—	48727	(a)	—
44100	.84	—	45193	1.32	—	46914	(a)	—	48808	.55	—
44101	.87	—	45210	1.67	—	46915	(a)	—	48924	(a)	—
44102	.68	—	45224	(a)	—	46916	(a)	—	48925	110.00	—
44103	.60	—	45225	(a)	—	47050	.63	—	49005	.107	—
44104	.25	—	45334	17.60	—	47051	(a)	—	49111	.83	—
44105	(a)	—	45380	.176	(a)	47052	(a)	—	49181	7.07	—
44106	(a)	—	45450	5.18	—	47103	(a)	—	49183	8.63	—
44108	.30	—	45523	(a)	—	47146	(a)	—	49184	18.20	—
44109	.75	—	45524	(a)	—	47147	(a)	—	49185	16.60	—
44110	.77	—	45539	(a)	—	47221	67.40	—	49239	.132	.60
44111	.47	—	45678	.17	—	47253	(a)	—	49292	.52	—
44112	.28	—	45771	.27	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.087	.05	47318	4.41	—	49333	3.80	—
44193	(a)	—	45900	.037	.041	47367	.157	—	49451	(a)	—
44194	(a)	—	45901	.032	.049	47420	.97	—	49452	(a)	—
44222	(a)	—	45937	.069	—	47468	(a)	—	49617	.169	.122
44276	41.00	—	45993	(a)	(a)	47469	1.53	—	49618	.142	.044

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
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	.27	.084	51315	.085	.106	51809	.208	.153	52341	.022	(a)
49763	1.74	—	51330	.047	.53	51833	.028	.06	52342	.064	(a)
49800	(a)	—	51333	.015	.34	51850	.114	(a)	52343	.039	(a)
49801	59.30	—	51340	.02	(a)	51851	.077	(a)	52401	.121	(a)
49802	5.26	—	51350	.043	.135	51852	.181	(a)	52402	.011	(a)
49803	9.32	—	51351	.038	.042	51853	.073	(a)	52432	.056	(a)
49840	.65	—	51352	.053	.108	51854	.163	(a)	52433	.051	1.02
49870	46.10	—	51355	.036	.094	51855	.171	(a)	52435	.064	(a)
49890	(a)	—	51356	.039	.62	51856	.094	(a)	52438	.046	(a)
49891	(a)	—	51357	.121	.66	51857	.161	(a)	52440	.073	(a)
49902	(a)	—	51358	.29	.141	51869	.056	.136	52467	.067	(a)
49903	(a)	—	51359	.26	.78	51877	.31	.212	52469	.024	.104
50010	.121	.49	51370	.243	4.57	51889	.052	.012	52505	.118	.216
50015	.079	(a)	51380	.024	.044	51896	.024	.018	52547	.104	.078
50017	.06	(a)	51400	.11	(a)	51900	.021	.095	52581	.57	2.95
50045	.137	(a)	51401	.162	(a)	51909	.103	.056	52619	.04	(a)
50047	.015	(a)	51500	.046	.119	51919	.052	(a)	52660	.056	—
51001	.026	.45	51516	.047	—	51926	.053	.038	52744	.106	.081
51005	.005	(a)	51517	.053	—	51927	.029	.131	52767	.096	(a)
51116	.067	.69	51550	.057	.39	51934	.058	.125	52876	(a)	(a)
51201	.021	(a)	51551	.02	.91	51941	.053	.041	52911	.032	.45
51205	.063	.071	51552	.034	.159	51942	.084	—	52967	.012	.062
51206	.01	.39	51553	.061	(a)	51956	.228	.221	53001	.118	.33
51210	.046	(a)	51554	.006	(a)	51957	.201	.42	53077	.057	.207
51211	(a)	(a)	51575	.012	.02	51958	.178	.41	53095	.039	(a)
51220	.159	2.28	51576	.109	.093	51959	.183	(a)	53096	.054	(a)
51221	.088	1.78	51600	.074	.191	51960	.024	.35	53121	.153	.44
51222	.107	3.67	51613	.049	.139	51970	.105	.238	53147	.016	(a)
51224	.112	1.45	51625	.024	(a)	51982	.031	.083	53229	.09	(a)
51230	.019	.79	51666	.018	.101	51985	.044	—	53271	.029	(a)
51240	.249	.185	51702	.073	(a)	51986	.121	.103	53333	.089	.239
51241	.74	.26	51703	.03	(a)	51999	.051	.44	53374	.028	.31
51250	.122	(a)	51734	.057	.31	52002	.045	.129	53375	.015	.223
51251	.021	(a)	51741	.13	.26	52075	.09	.243	53376	.024	.194
51252	.075	.10	51752	.109	.165	52076	.108	(a)	53377	.024	.195
51253	.064	(a)	51767	.005	.008	52109	.011	(a)	53403	.015	(a)
51254	.02	.039	51777	.019	.078	52134	.15	.63	53425	.084	(a)
51255	.31	(a)	51790	.031	(a)	52137	.035	(a)	53565	.018	.108
51300	.026	.16	51796	.047	(a)	52150	.28	(a)	53631	.018	.022
51305	.026	.96	51808	.168	.73	52315	.024	.26	53632	.02	.034

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
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	.019	(a)	56170	.082	(a)	57401	.037	.096	58503	.045	.076
53732	.128	.45	56171	.04	(a)	57403	.038	.035	58532	.058	(a)
53733	.083	.27	56202	.043	.089	57410	.018	.162	58559	.012	(a)
53734	.28	–	56390	.075	.64	57411	.021	(a)	58560	.028	(a)
53803	.20	(a)	56391	.064	.32	57572	.011	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.104	.125	57600	.032	.034	58575	.037	.12
53902	(a)	(a)	56488	.031	.034	57611	.044	.062	58627	.118	.013
53903	(a)	(a)	56567	.085	(a)	57625	.28	(a)	58663	.189	1.28
53904	(a)	(a)	56650	.26	(a)	57651	.034	.041	58682	.105	(a)
53905	(a)	(a)	56651	.142	(a)	57690	.057	.49	58713	.012	(a)
53907	.056	.103	56652	.101	(a)	57716	.027	.082	58737	.076	.63
53951	(a)	(a)	56653	.098	(a)	57725	.06	.088	58756	.035	(a)
53952	(a)	(a)	56654	.05	(a)	57726	.046	.021	58757	.26	(a)
53953	(a)	(a)	56690	.016	.35	57798	.017	(a)	58759	.032	(a)
54012	.028	–	56699	.048	.057	57800	.064	(a)	58802	.036	.48
54077	.077	.40	56758	.04	.148	57808	.023	(a)	58813	.087	(a)
54444	(a)	(a)	56759	.041	.08	57809	.024	(a)	58822	.099	(a)
55010	.233	1.08	56760	.06	.098	57810	.023	.107	58837	.174	.162
55011	.063	1.57	56805	.078	(a)	57871	.027	.118	58840	.052	.127
55012	.075	1.18	56806	.055	(a)	57913	.083	.29	58873	.083	.03
55013	.076	1.14	56807	.055	(a)	57997	.063	–	58903	.023	(a)
55014	(a)	(a)	56808	.072	(a)	57998	.037	.058	58904	.017	.128
55214	.061	.088	56900	.069	(a)	57999	.037	.071	58922	.138	.168
55371	.072	.119	56910	.034	(a)	58009	.037	(a)	59005	.043	.096
55410	(a)	(a)	56911	.074	(a)	58010	.085	(a)	59057	.32	(a)
55426	.092	(a)	56912	.06	.09	58020	.041	(a)	59058	.205	(a)
55597	.015	1.79	56913	.049	(a)	58056	.101	(a)	59188	.081	.055
55647	.03	.062	56915	.29	(a)	58057	.064	(a)	59189	.111	.30
55648	.014	(a)	56916	.26	.205	58058	.057	(a)	59223	.086	.088
55649	.016	(a)	56917	.075	(a)	58095	.081	1.99	59257	.012	.013
55715	.12	.224	56918	.036	(a)	58096	.107	1.23	59306	.073	(a)
55716	.174	.52	56919	.092	(a)	58301	.029	.088	59378	.056	.15
55717	.121	(a)	56920	.084	(a)	58302	.029	.055	59481	.195	.099
55718	.118	(a)	56980	.06	(a)	58397	.168	.74	59482	.084	(a)
55802	.019	.009	57001	.02	.02	58408	.037	–	59537	.06	.21
55918	.069	2.74	57002	.013	.106	58409	.047	–	59601	.073	2.37
55919	.009	3.65	57090	.135	.66	58456	.025	–	59647	.038	.17
56040	.007	.033	57146	.085	.72	58457	.036	–	59660	.135	1.18
56041	.043	(a)	57202	.053	(a)	58458	.047	–	59661	.066	(a)
56042	.054	(a)	57257	.066	.035	58459	.057	–	59693	.011	–

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
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	.34	.069	63220	(a)	—	91190	1.57	(a)
59701	.005	.29	59970	.051	.183	64074	19.10	—	91200	.57	—
59713	.121	.31	59973	.093	(a)	64075	13.40	—	91210	(a)	—
59722	.063	.031	59975	.072	.227	64500	(a)	—	91235	1.95	2.25
59723	.024	.037	59977	.041	(a)	65007	18.60	—	91250	2.94	(a)
59724	.036	.019	59984	.025	.053	66122	8.01	—	91265	12.10	2.47
59725	.045	.116	59985	.099	(a)	66123	4.40	—	91266	6.41	.99
59726	.033	.024	59986	.076	(a)	66309	12.90	—	91280	(a)	2.74
59738	.105	.064	59988	.018	.059	66561	29.80	—	91302	9.18	(a)
59750	.045	.222	59989	.013	.044	67017	27.60	—	91315	2.79	—
59751	.016	(a)	60010	6.84	—	67508	12.20	—	91324	6.20	(a)
59773	.005	.028	60011	7.87	—	67509	8.96	—	91325	(a)	(a)
59774	.004	.15	60012	12.90	—	67510	4.99	—	91340	4.05	5.63
59775	.005	.188	60013	11.10	—	67511	5.40	—	91341	3.34	3.44
59781	.039	.068	60015	8.28	—	67512	23.10	—	91342	3.72	2.40
59782	.058	.46	60016	9.31	—	67513	14.70	—	91343	.74	.89
59783	.057	(a)	60035	21.00	—	67634	23.90	—	91405	4.72	—
59784	.043	(a)	61000	6.78	—	67635	16.90	—	91436	3.78	1.99
59790	.081	(a)	61212	10.70	—	68001	51.60	—	91481	13.80	—
59798	.148	.50	61216	11.90	—	68439	66.40	—	91507	2.03	2.56
59806	.106	(a)	61217	10.80	—	68500	1.51	—	91523	31.30	—
59867	.091	(a)	61218	7.39	—	68604	1.24	—	91547	.178	—
59886	.012	.108	61223	52.50	—	68606	4.85	—	91551	1.10	.51
59889	.016	.165	61224	16.70	—	68607	3.83	—	91555	1.17	.81
59892	.057	(a)	61225	23.20	—	68702	3.16	—	91560	3.54	2.84
59904	.038	.061	61226	39.10	—	68703	2.37	—	91562	2.46	—
59905	.057	.132	61227	35.80	—	68706	10.10	—	91577	8.80	2.51
59914	.33	.68	62000	8.14	—	68707	10.00	—	91580	4.68	—
59915	.127	.75	62001	6.43	—	90089	3.19	—	91581	(a)	(a)
59917	.024	.205	62002	2.93	—	91111	2.51	4.01	91582	(a)	(a)
59923	.008	.004	62003	9.25	—	91125	1.92	1.68	91583	(a)	(a)
59925	.26	1.19	63010	12.30	—	91127	1.69	1.15	91584	(a)	(a)
59926	.224	.45	63011	15.40	—	91130	.99	—	91585	(a)	(a)
59927	.15	1.42	63012	21.90	—	91135	.28	(a)	91586	(a)	(a)
59931	.15	.55	63013	20.70	—	91150	1.60	4.44	91587	(a)	(a)
59932	.162	.88	63215	30.60	—	91155	3.55	20.90	91588	(a)	(a)
59941	.05	(a)	63216	21.20	—	91160	.77	—	91589	(a)	(a)
59947	.038	.32	63217	21.00	—	91175	.67	—	91590	2.55	—
59955	.019	.143	63218	7.08	—	91177	2.91	—	91591	(a)	(a)
59963	.143	.41	63219	(a)	—	91179	2.92	—	91606	9.71	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
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	.99	—	97653	2.32	2.00	98426	1.88	(a)
91629	1.98	(a)	95358	(a)	—	97654	4.04	2.44	98427	1.83	—
91636	3.40	—	95410	3.28	2.19	97655	3.72	4.17	98428	(a)	—
91641	.92	(a)	95455	4.11	.99	98002	.67	.77	98429	.89	—
91666	.69	(a)	95487	1.76	(a)	98003	.72	(a)	98430	(a)	—
91722	2.98	(a)	95505	1.91	1.71	98090	.097	—	98449	2.62	13.30
91746	2.46	4.85	95620	1.43	(a)	98091	.106	—	98482	2.81	5.71
91805	.154	—	95625	4.38	3.11	98092	.32	—	98483	4.16	14.90
92053	.38	.33	95630	(a)	(a)	98111	.49	—	98502	3.98	2.37
92054	.131	.147	95647	2.35	6.01	98150	(a)	—	98555	1.85	—
92055	3.65	.151	95648	(a)	(a)	98151	(a)	—	98597	.42	—
92101	5.70	2.38	96053	1.79	3.18	98152	2.27	.43	98598	.143	—
92102	3.43	2.70	96317	1.03	—	98153	2.55	(a)	98601	4.76	(a)
92215	2.80	2.38	96408	2.84	9.00	98154	3.01	(a)	98622	(a)	—
92338	1.32	1.65	96409	2.62	7.46	98155	4.22	(a)	98623	(a)	—
92445	1.95	—	96410	2.30	7.43	98156	(a)	(a)	98624	.75	—
92446	4.33	1.37	96611	.93	.89	98157	2.69	.35	98636	2.40	2.85
92447	3.79	1.42	96702	3.27	(a)	98158	(a)	(a)	98640	82.10	—
92451	1.95	1.64	96703	(a)	—	98159	1.81	(a)	98658	4.36	—
92453	2.40	—	96816	3.06	—	98160	3.83	(a)	98659	.78	.32
92478	1.19	1.36	96872	3.65	(a)	98161	4.29	(a)	98677	12.90	6.09
92593	25.60	—	96930	(a)	—	98162	(a)	(a)	98678	11.50	9.75
92663	.46	—	97002	(a)	(a)	98163	4.50	.176	98698	(a)	(a)
94007	8.14	3.49	97003	(a)	(a)	98164	1.64	.054	98699	3.74	(a)
94099	1.85	—	97047	2.82	—	98257	1.09	—	98705	6.16	—
94225	6.52	—	97050	2.19	—	98303	8.47	4.68	98710	2.60	—
94276	3.40	3.06	97111	3.92	—	98304	4.05	2.65	98751	3.29	—
94304	2.49	(a)	97220	.27	(a)	98305	2.27	1.14	98805	3.40	.92
94381	4.67	9.02	97221	(a)	1.14	98306	5.83	.70	98806	2.23	2.84
94404	3.22	4.73	97222	1.29	1.22	98307	1.28	.35	98810	3.19	—
94444	(a)	(a)	97223	1.95	2.50	98308	.84	.75	98813	3.08	1.27
94569	2.17	3.41	97308	.50	—	98309	4.25	1.18	98820	6.48	3.08
94590	9.37	—	97447	1.63	3.44	98344	.63	.42	98871	(a)	(a)
94617	2.96	—	97501	(a)	—	98405	1.04	—	98884	1.69	1.63
94638	(a)	—	97502	(a)	—	98413	10.70	(a)	98914	.53	.48
95124	1.09	.55	97503	(a)	—	98414	9.76	(a)	98949	.74	.26
95233	2.34	—	97504	(a)	—	98415	1.28	(a)	98967	2.65	7.18
95305	2.54	—	97650	2.71	3.08	98423	3.05	(a)	98993	4.58	4.31
95306	3.90	—	97651	4.82	2.89	98424	5.18	(a)	99003	1.26	.85
95310	6.07	1.21	97652	4.18	2.85	98425	2.13	(a)	99004	2.56	1.13

DIVISION SIX

PREM/OPS TERR. 510

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 510 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
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	.89	5.30	99826	.63	.41						
99081	(a)	—	99827	.32	.39						
99082	(a)	—	99851	1.31	—						
99083	(a)	—	99917	2.11	—						
99084	(a)	(a)	99938	2.38	—						
99085	(a)	(a)	99943	6.89	—						
99111	1.29	—	99946	5.13	2.03						
99160	(a)	—	99948	5.52	15.20						
99163	3.09	.40	99952	4.68	13.60						
99165	.68	(a)	99953	5.05	9.49						
99220	1.17	(a)	99954	3.68	7.14						
99221	(a)	(a)	99955	4.61	7.24						
99222	2.20	(a)	99963	.51	—						
99223	.19	(a)	99969	2.13	1.77						
99303	10.40	—	99975	4.09	—						
99310	2.59	(a)	99986	(a)	—						
99315	7.61	1.97	99987	(a)	—						
99321	7.39	1.68	99988	1.88	—						
99445	(a)	(a)									
99471	.53	—									
99505	3.88	—									
99506	4.77	—									
99507	4.16	—									
99570	2.23	(a)									
99571	.54	(a)									
99572	1.06	(a)									
99573	1.01	(a)									
99600	1.11	—									
99613	6.54	2.04									
99614	2.49	—									
99620	.36	—									
99650	1.06	.68									
99709	2.61	(a)									
99718	1.05	—									
99746	1.77	2.69									
99760	.202	—									
99777	5.54	—									
99793	2.24	—									
99798	(a)	(a)									
99803	(a)	10.40									