

LOSS COSTS – IMPLEMENTATION

SEPTEMBER 29, 2020

GENERAL LIABILITY

LI-GL-2020-180

INDIANA GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

KEY MESSAGE

Revised overall prospective loss costs for 7.0% 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 JANUARY 29, 2021. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

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

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

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

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 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

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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.

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

PURPOSE

This document:

- revises current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes. These loss costs represent a +7.0% 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	- 1.5%	- 1.5%	- 1.5%
OL&T	+22.6%	+17.5%	+16.5%
Premises/Operations	+11.6%	+ 8.9%	+ 8.3%
Products	- 0.1%	- 0.1%	- 0.1%
Local Products/Completed Operations	+ 2.5%	+ 2.5%	+ 2.5%
Products/Completed Operations	+ 1.6%	+ 1.6%	+ 1.6%
GL Overall	+ 9.7%	+7.5%	+ 7.0%

* 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 except for Owners, Landlords and Tenants, where a change of +17.5% has been selected to temper the effect of the experience for the latest year. The adjusted loss cost level changes reflect the COVID-19 related adjustments for OL&T.

CAPPING

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

PRIOR ISO
REVISIONS

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

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

This filing reflects revisions being made to Rule 24 in the companion rule filing GL-2020-RBOP. In determining the exposure amounts for payroll-based risks, the payroll amounts to be used for executive officers, individual insureds and co-partners are subject to Rule 24.E.2.m. In the companion rule filing the current payroll amounts are being increased by 25% relative to the current amounts for this state. An offset of 0.989 has been applied to the loss costs for payroll-based classes to introduce the change on a revenue neutral basis.

HISTORICAL
SOURCE DATA

The data used in this document is:

- ISO reporting companies' voluntary experience.
- Fiscal - accident year data through year ended 9/30/2019 for Premises/Operations.
- Calendar-accident year data through year ended 12/31/2018 for Products/Completed Operations.

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

ADJUSTMENTS
TO REPORTED
EXPERIENCE

The period of use for this revision is anticipated to begin on 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.

ADJUSTMENTS
TO REPORTED
EXPERIENCE
(Cont'd)

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

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

TEN
LARGEST
COMPANY
GROUPS IN
ISO
DATA
BASE

OTHER LIABILITY (ASLOB 17.0)

1	Travelers Indemnity Co.
2	Cincinnati Insurance Co.
3	Zurich American Insurance Co.
4	Chubb Group of Insurance Cos.
5	Liberty Mutual Insurance Co.
6	Continental Casualty Co.
7	XL Specialty Insurance Co.
8	Selective Insurance Group
9	Nationwide Mutual Insurance Co.
10	Great American Insurance Co.

PRODUCTS LIABILITY (ASLOB 18.0)

1	Zurich American Insurance Co.
2	Fireman's Fund Insurance Co.
3	Travelers Indemnity Co.
4	Selective Insurance Group
5	Cincinnati Insurance Co.
6	Hartford Accident & Indemnity Co.
7	United Fire & Casualty Co.
8	Liberty Mutual Insurance Co.
9	Continental Casualty Co.
10	Chubb Group of Insurance Cos.

Insurers are listed in descending order based on the percent of written premium volume from Statutory Page 14 Data for the year ending 12/31/2018 for the Annual Statement Line of Business (ASLOB) indicated. ASLOB 17.0 is based on statewide written premium volume while ASLOB 18.0 is based on multistate written premium volume.

SIZE
OF
ISO
DATA
BASE

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

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

Statewide - Other Liability (ASLOB 17.0)	40.3%
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.

COMPANY
DECISION
(Cont'd)

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

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INDIANA
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		-2.4%	-2.4%	-2.4%
OL&T		+10.1%	+5.0%	+5.0%
Prem/Ops Combined		+4.2%	+1.5%	+1.5%
Products		-10.9%	-10.9%	-10.9%
Local Products/Completed Ops		+2.7%	+2.7%	+2.7%
Products/Completed Ops		-2.6%	-2.6%	-2.6%
General Liability Overall	3/1/2020	+2.8%	+0.7%	+0.7%

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		+0.5%	+0.5%	+0.5%
OL&T		-9.5%	-9.5%	-9.5%
Prem/Ops Combined		-5.0%	-5.0%	-5.0%
Products		-9.7%	-9.7%	-9.7%
Local Products/Completed Ops		-6.4%	-6.4%	-6.4%
Products/Completed Ops		-7.8%	-7.8%	-7.8%
General Liability Overall	3/1/2019	-5.6%	-5.6%	-5.6%

Document: GL-2017-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		+8.1%	+8.1%	+8.1%
OL&T		+0.5%	+0.5%	+0.5%
Prem/Ops Combined		+3.7%	+3.7%	+3.7%
Products		-16.2%	-16.2%	-16.2%
Local Products/Completed Ops		+0.6%	+0.6%	+0.6%
Products/Completed Ops		-5.8%	-5.8%	-5.8%
General Liability Overall	3/1/2018	+1.1%	+1.1%	+1.1%

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

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

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

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

<u>Summary of Indications and Selected Loss Cost Level Changes</u>	<u>Manufacturers And Contractors</u>	<u>Owners, Landlords and Tenants</u>	<u>Overall Premises/ Operations</u>	<u>Products</u>	<u>Local Products/ Completed Operations</u>	<u>Products/ Completed Operations</u>	<u>Overall General Liability Other Than Professional</u>
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C)	- 2.1%	+ 19.0%	+ 9.4%				
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 1.5%	+ 22.6%	+ 11.6%	- 0.1% *	+ 2.5% **	+ 1.6%	+ 9.7%
Statewide Selected Monoline Loss Cost Level Change	- 1.5%	+ 17.5%	+ 8.9%	- 0.1% *	+ 2.5%	+ 1.6%	+ 7.5%
Adjusted Monoline Loss Cost Level Change (See Sections C and H) @	- 1.5%	+ 16.5%	+ 8.3%	-0.1%	+ 2.5%	+ 1.6%	+ 7.0%

@ 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.

INDIANA

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	SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING	ADJUSTED LOSS COST LEVEL CHANGE
501	Marion County	\$ 5,611,450	+ 25.4%	+ 20.2%	+ 20.3%	+ 19.1%
502	East Chicago, Gary, Hammond	523,188	+ 30.4%	+ 25.0%	+ 25.1%	+ 23.5%
504	Evansville, Fort Wayne, Mishawaka, Muncie, South Bend & Terre Haute	3,561,172	+ 17.3%	+ 12.4%	+ 12.5%	+ 11.5%
506	Remainder of State	13,340,085	+ 22.5%	+ 17.4%	+ 17.4%	+ 16.5%
	STATEWIDE TOTAL	\$ 23,035,895	+ 22.6%	+ 17.5%	+ 17.5%	+ 16.5%

INDIANA
PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
30	SERVICE	\$ 1,134,536	+ 0.9%	+ 0.9%	+ 0.2%
31	LIGHT CONTRACTING	2,168,728	+ 2.0%	+ 2.0%	+ 1.3%
32	MEDIUM CONTRACTING	7,223,814	- 1.4%	- 1.4%	- 2.1%
33	HEAVY CONTRACTING	1,984,516	- 0.3%	- 0.3%	- 1.0%
34	DEALERS OR DISTRIBUTORS	1,994,742	+ 1.6%	+ 1.6%	+ 2.8%
35	LIGHT MANUFACTURERS	263,575	- 1.3%	- 1.3%	+ 0.2%
36	MEDIUM MANUFACTURERS	1,868,786	- 7.1%	- 7.1%	- 6.2%
37	HEAVY MANUFACTURERS	1,611,955	- 4.5%	- 4.5%	- 3.0%
38	MISCELLANEOUS OPERATIONS	936,831	- 5.4%	- 5.4%	- 4.4%
	TOTAL	\$ 19,187,483	- 1.5%	- 1.5%	- 1.5%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

CLASS GROUP	DESCRIPTION	LATEST YEAR MONO/MULTI ALCCL	INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING	SELECTED LOSS COST LEVEL CHANGE BEFORE CAPPING	LOSS COST LEVEL CHANGE AFTER CAPPING
01	FOOD AND BEVERAGE (RETAIL)	\$ 1,140,800	+ 31.6%	+ 26.1%	+ 26.8%
02	RESTAURANTS	2,029,248	+ 23.6%	+ 18.5%	+ 18.5%
03	STORES	1,035,410	+ 15.1%	+ 10.3%	+ 9.8%
04	VENDING AND RENTAL	149,675	+ 18.8%	+ 13.9%	+ 13.2%
05	FOOD AND BEVERAGE DISTRIBUTORS	134,070	+ 18.9%	+ 14.0%	+ 14.6%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	579,902	+ 17.8%	+ 12.9%	+ 12.9%
07	CLUBS, AMUSEMENTS AND SPORTS	1,462,483	+ 27.7%	+ 22.4%	+ 22.3%
08	HEALTH CARE FACILITIES	249,287	+ 23.2%	+ 18.1%	+ 17.4%
09	HOTELS AND MOTELS	1,350,775	+ 14.6%	+ 9.8%	+ 9.7%
10	SCHOOLS AND CHURCHES	3,989,826	+ 35.1%	+ 29.5%	+ 29.2%
11	APARTMENTS	3,324,481	+ 18.3%	+ 13.4%	+ 13.6%
12	BUILDINGS AND OFFICES	6,558,959	+ 17.0%	+ 12.1%	+12.3% @
13	MISCELLANEOUS PREMISES	443,256	+ 26.1%	+ 20.9%	+ 20.4%
16	GOVERNMENTAL SUBDIVISIONS	587,723	+ 25.1%	+ 19.9%	+ 19.0%
	TOTAL	\$ 23,035,895	+ 22.6%	+ 17.5%	+ 17.5%

@ 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 +8.7% resulting in an overall OL&T indication of +16.5%.

INDIANA

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%	\$ 735,021	- 8.1%	- 8.1%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	34,950,355	+ 4.3%	1,101,432	+ 6.5%	+ 6.5%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	5,162,520	+ 1.2%	55,327	+ 4.8%	+ 4.8%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	33,323,523	- 0.5%	1,139,228	- 1.5%	- 1.5%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	8,272,287	+ 0.2%	370,436	- 0.4%	- 0.4%
	PRODUCTS SUBTOTAL	\$ 107,514,585	- 0.1%	\$ 3,401,444	- 0.1%	- 0.1%
01	RETAIL STORES-FOOD OR DRUG			\$ 154,400	+ 0.4%	+ 0.4%
02	RETAIL STORES-NOT FOOD OR DRUG			353,838	+ 7.2%	+ 7.1%
11	COMPLETED OPERATIONS-LOW			521,005	+ 4.0%	+ 3.5%
12	COMPLETED OPERATIONS-MEDIUM			5,310,549	+ 2.4%	+ 2.4%
13	COMPLETED OPERATIONS-HIGH			481,862	- 0.9%	- 0.8%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 6,821,654	+ 2.5%	+ 2.5%
	TOTAL			\$ 10,223,098	+ 1.6%	+ 1.6%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- M&C classes reflect an upper cap of +25% and a lower cap of -22% relative to current loss costs;
- OL&T classes reflect an upper cap of +43% and a lower cap of -20% relative to current loss costs;
The COVID-19 related adjustment factors were applied to the capped and rounded loss costs reflecting the selected loss cost level change.
Loss costs reflecting the COVID-19 related adjustments are not subject to capping and are rounded using the rules listed below.
- Products classes reflect an upper cap of +25% and a lower cap of -20% relative to current multistate loss costs;
- Local Products/Completed Operations classes reflect an upper cap of +28% 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: 1.001

LP/CO: 1.007

The Commercial General Liability loss costs are rounded as follows:

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

for example:

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

NOTE: Due to our standard capping procedure and rounding rules, the current loss cost of \$0.003 for Products Class 18707 (Tobacco Products Distributors) has not been able to increase as per the mathematical formula despite adverse experience in the last couple years. As a result, the cap has been eliminated for this particular class in this filing. In addition, the offset of 0.989 has been applied to the loss costs for the payroll-based classes to introduce the change in payroll amount for executive officers, individual insureds or copartners on a revenue neutral basis. Adjustments have also been applied to nine classes impacted by the COVID-19 pandemic. These classes are listed in Section H.

STATE: 13 - INDIANA
 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	0.076	0.066	15.2	10060	506	0.181	0.166	9.0	10101	504	0.370	0.340	8.8
10010	502	0.129	0.109	18.3	10065	501	0.290	0.260	11.5	10101	506	0.245	0.224	9.4
10010	504	0.092	0.084	9.5	10065	502	0.500	0.430	16.3	10105	501	2.850	2.500	14.0
10010	506	0.118	0.105	12.4	10065	504	0.410	0.380	7.9	10105	502	4.890	4.190	16.7
10015	501	9.400	7.430	26.5	10065	506	0.270	0.248	8.9	10105	504	3.960	3.700	7.0
10015	502	15.300	11.800	29.7	10066	501	0.300	0.260	15.4	10105	506	2.650	2.430	9.1
10015	504	10.800	9.060	19.2	10066	502	0.510	0.440	15.9	10107	501	3.910	3.840	1.8
10015	506	6.890	5.650	21.9	10066	504	0.410	0.390	5.1	10107	502	3.300	3.190	3.4
10026	501	0.710	0.620	14.5	10066	506	0.280	0.250	12.0	10107	504	4.350	4.270	1.9
10026	502	1.220	1.040	17.3	10070	501	0.044	0.038	15.8	10107	506	2.650	2.570	3.1
10026	504	0.990	0.920	7.6	10070	502	0.074	0.062	19.4	10110	501	32.000	25.300	26.5
10026	506	0.660	0.600	10.0	10070	504	0.053	0.048	10.4	10110	502	52.100	40.100	29.9
10036	501	0.820	0.810	1.2	10070	506	0.067	0.060	11.7	10110	504	36.600	30.800	18.8
10036	502	0.690	0.670	3.0	10071	501	0.350	0.310	12.9	10110	506	23.400	19.200	21.9
10036	504	0.910	0.900	1.1	10071	502	0.600	0.510	17.6	10111	501	0.095	0.082	15.9
10036	506	0.560	0.540	3.7	10071	504	0.480	0.450	6.7	10111	502	0.162	0.136	19.1
10040	501	0.058	0.050	16.0	10071	506	0.330	0.300	10.0	10111	504	0.115	0.105	9.5
10040	502	0.098	0.083	18.1	10072	501	4.260	4.490	-5.1	10111	506	0.147	0.131	12.2
10040	504	0.070	0.064	9.4	10072	502	3.970	4.130	-3.9	10113	501	0.390	0.350	11.4
10040	506	0.090	0.080	12.5	10072	504	3.350	3.530	-5.1	10113	502	0.680	0.580	17.2
10042	501	0.410	0.360	13.9	10072	506	4.990	5.190	-3.9	10113	504	0.550	0.510	7.8
10042	502	0.700	0.600	16.7	10073	501	1.280	1.260	1.6	10113	506	0.370	0.340	8.8
10042	504	0.560	0.530	5.7	10073	502	1.080	1.040	3.8	10115	501	0.780	0.690	13.0
10042	506	0.380	0.350	8.6	10073	504	1.420	1.400	1.4	10115	502	1.350	1.150	17.4
10052	501	6.500	5.140	26.5	10073	506	0.870	0.840	3.6	10115	504	1.090	1.020	6.9
10052	502	10.600	8.150	30.1	10075	501	9.490	9.320	1.8	10115	506	0.730	0.670	9.0
10052	504	7.440	6.270	18.7	10075	502	8.000	7.750	3.2	10117	501	9.340	7.380	26.6
10052	506	4.760	3.910	21.7	10075	504	10.600	10.400	1.9	10117	502	15.200	11.700	29.9
10054	501	5.770	4.560	26.5	10075	506	6.430	6.240	3.0	10117	504	10.700	9.000	18.9
10054	502	9.400	7.230	30.0	10100	501	0.750	0.580	29.3	10117	506	6.840	5.620	21.7
10054	504	6.600	5.560	18.7	10100	502	1.140	0.860	32.6	10120	501	20.900	16.600	25.9
10054	506	4.230	3.470	21.9	10100	504	1.350	1.110	21.6	10120	502	34.100	26.300	29.7
10060	501	0.194	0.171	13.5	10100	506	0.930	0.740	25.7	10120	504	24.000	20.200	18.8
10060	502	0.330	0.290	13.8	10101	501	0.260	0.231	12.6	10120	506	15.300	12.600	21.4
10060	504	0.270	0.250	8.0	10101	502	0.450	0.390	15.4	10130	501	3.880	3.410	13.8

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STATE: 13 - INDIANA
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10130	502	6.670	5.710	16.8	10160	501	2.440	2.140	14.0	10315	506	0.390	0.360	8.3
10130	504	5.400	5.040	7.1	10160	502	4.180	3.580	16.8	10331	501	12.700	10.100	25.7
10130	506	3.620	3.310	9.4	10160	504	3.380	3.160	7.0	10331	502	20.800	16.000	30.0
10132	501	3.350	2.940	13.9	10160	506	2.270	2.080	9.1	10331	504	14.600	12.300	18.7
10132	502	5.750	4.920	16.9	10204	501	0.246	0.216	13.9	10331	506	9.340	7.670	21.8
10132	504	4.650	4.340	7.1	10204	502	0.420	0.360	16.7	10332	501	22.000	17.400	26.4
10132	506	3.120	2.850	9.5	10204	504	0.340	0.320	6.3	10332	502	35.800	27.600	29.7
10133	501	2.690	2.280	18.0	10204	506	0.229	0.209	9.6	10332	504	25.200	21.200	18.9
10133	502	7.070	5.830	21.3	10205	501	0.270	0.241	12.0	10332	506	16.100	13.200	22.0
10133	504	6.990	6.350	10.1	10205	502	0.470	0.400	17.5	10352	501	0.440	0.340	29.4
10133	506	4.050	3.580	13.1	10205	504	0.380	0.360	5.6	10352	502	0.670	0.500	34.0
10140	501	0.026	0.022	18.2	10205	506	0.260	0.234	11.1	10352	504	0.790	0.650	21.5
10140	502	0.036	0.030	20.0	10220	501	5.170	4.540	13.9	10352	506	0.540	0.430	25.6
10140	504	0.028	0.025	12.0	10220	502	8.880	7.600	16.8	10367	501	3.770	3.970	-5.0
10140	506	0.023	0.021	9.5	10220	504	7.180	6.710	7.0	10367	502	3.510	3.650	-3.8
10141	501	0.052	0.044	18.2	10220	506	4.820	4.400	9.5	10367	504	2.960	3.120	-5.1
10141	502	0.072	0.060	20.0	10255	501	0.300	0.300	0.0	10367	506	4.410	4.590	-3.9
10141	504	0.056	0.051	9.8	10255	502	0.260	0.249	4.4	10368	501	5.510	5.800	-5.0
10141	506	0.047	0.041	14.6	10255	504	0.340	0.330	3.0	10368	502	5.130	5.340	-3.9
10145	501	0.250	0.211	18.5	10255	506	0.206	0.200	3.0	10368	504	4.320	4.560	-5.3
10145	502	0.350	0.290	20.7	10256	501	1.110	1.090	1.8	10368	506	6.450	6.710	-3.9
10145	504	0.270	0.245	10.2	10256	502	0.940	0.910	3.3	10378	501	12.900	10.200	26.5
10145	506	0.226	0.200	13.0	10256	504	1.240	1.220	1.6	10378	502	21.000	16.200	29.6
10146	501	0.340	0.260	30.8	10256	506	0.760	0.730	4.1	10378	504	14.800	12.400	19.4
10146	502	0.510	0.380	34.2	10257	501	0.210	0.206	1.9	10378	506	9.450	7.760	21.8
10146	504	0.600	0.490	22.4	10257	502	0.177	0.172	2.9	10379	501	5.990	4.740	26.4
10146	506	0.420	0.330	27.3	10257	504	0.234	0.229	2.2	10379	502	9.760	7.510	30.0
10150	501	0.540	0.480	12.5	10257	506	0.142	0.138	2.9	10379	504	6.860	5.770	18.9
10150	502	0.930	0.800	16.2	10309	501	0.177	0.156	13.5	10379	506	4.390	3.600	21.9
10150	504	0.750	0.710	5.6	10309	502	0.300	0.260	15.4	10380	501	10.200	8.090	26.1
10150	506	0.510	0.460	10.9	10309	504	0.246	0.230	7.0	10380	502	16.700	12.800	30.5
10151	501	13.700	12.000	14.2	10309	506	0.165	0.151	9.3	10380	504	11.700	9.860	18.7
10151	502	23.500	20.100	16.9	10315	501	0.420	0.370	13.5	10380	506	7.490	6.150	21.8
10151	504	19.000	17.800	6.7	10315	502	0.720	0.610	18.0	10381	501	8.860	7.010	26.4
10151	506	12.800	11.700	9.4	10315	504	0.580	0.540	7.4	10381	502	14.400	11.100	29.7

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STATE: 13 - INDIANA
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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	504	10.100	8.540	18.3	11155	502	0.400	0.340	17.6	11208	501	1.410	1.480	-4.7
10381	506	6.490	5.330	21.8	11155	504	0.330	0.300	10.0	11208	502	1.310	1.370	-4.4
11007	501	1.600	1.690	-5.3	11155	506	0.219	0.200	9.5	11208	504	1.110	1.160	-4.3
11007	502	1.490	1.550	-3.9	11167	501	0.650	0.550	18.2	11208	506	1.650	1.710	-3.5
11007	504	1.260	1.330	-5.3	11167	502	1.690	1.400	20.7	11209	501	6.610	6.970	-5.2
11007	506	1.880	1.950	-3.6	11167	504	1.680	1.520	10.5	11209	502	6.160	6.410	-3.9
11020	501	0.330	0.290	13.8	11167	506	0.970	0.860	12.8	11209	504	5.190	5.470	-5.1
11020	502	0.570	0.490	16.3	11168	501	3.350	2.840	18.0	11209	506	7.750	8.050	-3.7
11020	504	0.460	0.430	7.0	11168	502	8.790	7.250	21.2	11210	501	2.820	2.970	-5.1
11020	506	0.310	0.280	10.7	11168	504	8.690	7.890	10.1	11210	502	2.620	2.730	-4.0
11039	501	1.110	1.090	1.8	11168	506	5.040	4.450	13.3	11210	504	2.210	2.330	-5.2
11039	502	0.940	0.910	3.3	11201	501	14.000	14.800	-5.4	11210	506	3.300	3.430	-3.8
11039	504	1.240	1.210	2.5	11201	502	13.100	13.600	-3.7	11211	501	14.600	15.400	-5.2
11039	506	0.750	0.730	2.7	11201	504	11.000	11.600	-5.2	11211	502	13.600	14.200	-4.2
11052	501	2.800	2.380	17.6	11201	506	16.400	17.100	-4.1	11211	504	11.500	12.100	-5.0
11052	502	7.350	6.070	21.1	11202	501	4.150	4.370	-5.0	11211	506	17.100	17.800	-3.9
11052	504	7.270	6.600	10.2	11202	502	3.860	4.020	-4.0	11212	501	2.210	2.330	-5.2
11052	506	4.220	3.720	13.4	11202	504	3.260	3.430	-5.0	11212	502	2.060	2.150	-4.2
11126	501	0.069	0.060	15.0	11202	506	4.860	5.050	-3.8	11212	504	1.740	1.830	-4.9
11126	502	0.118	0.101	16.8	11203	501	0.560	0.490	14.3	11212	506	2.590	2.700	-4.1
11126	504	0.095	0.089	6.7	11203	502	0.960	0.810	18.5	11213	501	1.810	1.900	-4.7
11126	506	0.064	0.058	10.3	11203	504	0.680	0.620	9.7	11213	502	1.680	1.750	-4.0
11127	501	0.242	0.210	15.2	11203	506	0.870	0.780	11.5	11213	504	1.420	1.490	-4.7
11127	502	0.410	0.350	17.1	11204	501	0.340	0.300	13.3	11213	506	2.120	2.200	-3.6
11127	504	0.290	0.270	7.4	11204	502	0.590	0.500	18.0	11214	501	4.450	4.690	-5.1
11127	506	0.380	0.330	15.2	11204	504	0.480	0.450	6.7	11214	502	4.140	4.310	-3.9
11128	501	0.330	0.280	17.9	11204	506	0.320	0.290	10.3	11214	504	3.490	3.680	-5.2
11128	502	0.560	0.470	19.1	11206	501	0.650	0.690	-5.8	11214	506	5.210	5.420	-3.9
11128	504	0.400	0.360	11.1	11206	502	0.610	0.630	-3.2	11222	501	0.075	0.079	-5.1
11128	506	0.510	0.450	13.3	11206	504	0.510	0.540	-5.6	11222	502	0.070	0.073	-4.1
11138	501	3.190	2.520	26.6	11206	506	0.760	0.790	-3.8	11222	504	0.059	0.062	-4.8
11138	502	5.190	4.000	29.7	11207	501	8.220	8.660	-5.1	11222	506	0.088	0.091	-3.3
11138	504	3.650	3.070	18.9	11207	502	7.650	7.970	-4.0	11234	501	0.310	0.270	14.8
11138	506	2.330	1.920	21.4	11207	504	6.450	6.800	-5.1	11234	502	0.530	0.450	17.8
11155	501	0.235	0.206	14.1	11207	506	9.630	10.000	-3.7	11234	504	0.430	0.400	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
11234	506	0.290	0.260	11.5	12361	504	0.061	0.055	10.9	12510	502	0.810	0.790	2.5
11248	501	0.058	0.057	1.8	12361	506	0.051	0.045	13.3	12510	504	1.070	1.050	1.9
11248	502	0.049	0.047	4.3	12362	501	0.048	0.041	17.1	12510	506	0.650	0.630	3.2
11248	504	0.064	0.063	1.6	12362	502	0.081	0.068	19.1	12583	501	0.430	0.420	2.4
11248	506	0.039	0.038	2.6	12362	504	0.058	0.053	9.4	12583	502	0.360	0.350	2.9
11258	501	0.910	0.700	30.0	12362	506	0.074	0.066	12.1	12583	504	0.480	0.470	2.1
11258	502	1.380	1.030	34.0	12373	501	0.018	0.016	12.5	12583	506	0.290	0.280	3.6
11258	504	1.630	1.330	22.6	12373	502	0.031	0.026	19.2	12651	501	1.250	1.230	1.6
11258	506	1.120	0.890	25.8	12373	504	0.022	0.020	10.0	12651	502	1.060	1.020	3.9
11259	501	0.970	0.750	29.3	12373	506	0.028	0.025	12.0	12651	504	1.390	1.370	1.5
11259	502	1.480	1.110	33.3	12374	501	0.670	0.590	13.6	12651	506	0.850	0.820	3.7
11259	504	1.750	1.430	22.4	12374	502	1.160	0.990	17.2	12683	501	0.570	0.560	1.8
11259	506	1.200	0.960	25.0	12374	504	0.940	0.880	6.8	12683	502	0.480	0.470	2.1
11273	501	15.300	13.400	14.2	12374	506	0.630	0.570	10.5	12683	504	0.640	0.620	3.2
11273	502	26.300	22.500	16.9	12375	501	0.330	0.290	13.8	12683	506	0.390	0.380	2.6
11273	504	21.300	19.900	7.0	12375	502	0.570	0.490	16.3	12707	501	0.310	0.270	14.8
11273	506	14.300	13.000	10.0	12375	504	0.460	0.430	7.0	12707	502	0.530	0.450	17.8
11274	501	14.700	12.900	14.0	12375	506	0.310	0.280	10.7	12707	504	0.380	0.350	8.6
11274	502	25.200	21.600	16.7	12391	501	0.036	0.031	16.1	12707	506	0.490	0.430	14.0
11274	504	20.400	19.100	6.8	12391	502	0.061	0.051	19.6	12797	501	0.066	0.057	15.8
11274	506	13.700	12.500	9.6	12391	504	0.044	0.040	10.0	12797	502	0.112	0.094	19.1
11288	501	1.110	0.860	29.1	12391	506	0.056	0.049	14.3	12797	504	0.080	0.073	9.6
11288	502	1.690	1.260	34.1	12393	501	0.440	0.390	12.8	12797	506	0.102	0.091	12.1
11288	504	2.000	1.630	22.7	12393	502	0.760	0.650	16.9	12805	501	0.350	0.310	12.9
11288	506	1.370	1.090	25.7	12393	504	0.610	0.570	7.0	12805	502	0.610	0.520	17.3
12014	501	0.125	0.123	1.6	12393	506	0.410	0.380	7.9	12805	504	0.490	0.460	6.5
12014	502	0.105	0.102	2.9	12467	501	0.183	0.161	13.7	12805	506	0.330	0.300	10.0
12014	504	0.139	0.136	2.2	12467	502	0.310	0.270	14.8	12841	501	0.590	0.520	13.5
12014	506	0.085	0.082	3.7	12467	504	0.250	0.238	5.0	12841	502	1.010	0.870	16.1
12356	501	1.300	1.140	14.0	12467	506	0.171	0.156	9.6	12841	504	0.820	0.760	7.9
12356	502	2.230	1.910	16.8	12509	501	0.076	0.075	1.3	12841	506	0.550	0.500	10.0
12356	504	1.800	1.690	6.5	12509	502	0.064	0.062	3.2	12927	501	0.103	0.090	14.4
12356	506	1.210	1.110	9.0	12509	504	0.085	0.083	2.4	12927	502	0.177	0.151	17.2
12361	501	0.057	0.048	18.8	12509	506	0.052	0.050	4.0	12927	504	0.143	0.134	6.7
12361	502	0.079	0.065	21.5	12510	501	0.970	0.950	2.1	12927	506	0.096	0.088	9.1

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13049	501	0.029	0.025	16.0	13352	506	0.300	0.280	7.1	13621	504	0.169	0.166	1.8
13049	502	0.041	0.034	20.6	13410	501	1.750	1.720	1.7	13621	506	0.103	0.100	3.0
13049	504	0.032	0.029	10.3	13410	502	1.480	1.430	3.5	13670	501	0.032	0.027	18.5
13049	506	0.027	0.023	17.4	13410	504	1.950	1.910	2.1	13670	502	0.044	0.036	22.2
13111	501	0.840	0.650	29.2	13410	506	1.190	1.150	3.5	13670	504	0.034	0.031	9.7
13111	502	1.280	0.960	33.3	13412	501	0.590	0.580	1.7	13670	506	0.029	0.025	16.0
13111	504	1.510	1.240	21.8	13412	502	0.500	0.480	4.2	13673	501	0.690	0.530	30.2
13111	506	1.040	0.830	25.3	13412	504	0.660	0.640	3.1	13673	502	1.040	0.780	33.3
13112	501	0.048	0.041	17.1	13412	506	0.400	0.390	2.6	13673	504	1.240	1.010	22.8
13112	502	0.067	0.055	21.8	13453	501	0.680	0.670	1.5	13673	506	0.850	0.680	25.0
13112	504	0.052	0.047	10.6	13453	502	0.580	0.560	3.6	13715	501	0.048	0.041	17.1
13112	506	0.043	0.038	13.2	13453	504	0.760	0.740	2.7	13715	502	0.081	0.068	19.1
13201	501	1.110	1.090	1.8	13453	506	0.460	0.450	2.2	13715	504	0.058	0.053	9.4
13201	502	0.930	0.900	3.3	13454	501	0.800	0.780	2.6	13715	506	0.074	0.066	12.1
13201	504	1.230	1.210	1.7	13454	502	0.670	0.650	3.1	13716	501	0.500	0.440	13.6
13201	506	0.750	0.730	2.7	13454	504	0.890	0.870	2.3	13716	502	0.850	0.730	16.4
13204	501	1.250	1.230	1.6	13454	506	0.540	0.520	3.8	13716	504	0.690	0.650	6.2
13204	502	1.060	1.020	3.9	13455	501	0.810	0.800	1.2	13716	506	0.460	0.420	9.5
13204	504	1.390	1.370	1.5	13455	502	0.680	0.660	3.0	13720	501	0.390	0.300	30.0
13204	506	0.850	0.820	3.7	13455	504	0.900	0.880	2.3	13720	502	0.590	0.440	34.1
13205	501	0.480	0.470	2.1	13455	506	0.550	0.530	3.8	13720	504	0.700	0.570	22.8
13205	502	0.410	0.390	5.1	13506	501	1.010	0.880	14.8	13720	506	0.480	0.380	26.3
13205	504	0.530	0.520	1.9	13506	502	1.730	1.480	16.9	13759	501	0.194	0.171	13.5
13205	506	0.330	0.320	3.1	13506	504	1.400	1.310	6.9	13759	502	0.330	0.290	13.8
13314	501	0.132	0.115	14.8	13506	506	0.940	0.860	9.3	13759	504	0.270	0.250	8.0
13314	502	0.226	0.193	17.1	13507	501	1.210	1.060	14.2	13759	506	0.181	0.166	9.0
13314	504	0.183	0.171	7.0	13507	502	2.080	1.780	16.9	13930	501	0.102	0.088	15.9
13314	506	0.123	0.112	9.8	13507	504	1.680	1.570	7.0	13930	502	0.173	0.146	18.5
13351	501	0.320	0.280	14.3	13507	506	1.130	1.030	9.7	13930	504	0.124	0.113	9.7
13351	502	0.550	0.470	17.0	13590	501	0.600	0.590	1.7	13930	506	0.158	0.140	12.9
13351	504	0.440	0.420	4.8	13590	502	0.510	0.490	4.1	14068	501	0.043	0.038	13.2
13351	506	0.300	0.270	11.1	13590	504	0.670	0.660	1.5	14068	502	0.074	0.063	17.5
13352	501	0.330	0.290	13.8	13590	506	0.410	0.400	2.5	14068	504	0.060	0.056	7.1
13352	502	0.560	0.480	16.7	13621	501	0.152	0.150	1.3	14068	506	0.040	0.037	8.1
13352	504	0.450	0.420	7.1	13621	502	0.128	0.124	3.2	14101	501	0.500	0.440	13.6

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14101	502	0.860	0.740	16.2	14734	501	0.290	0.260	11.5	15188	506	0.290	0.280	3.6
14101	504	0.700	0.650	7.7	14734	502	0.500	0.430	16.3	15223	501	0.037	0.031	19.4
14101	506	0.470	0.430	9.3	14734	504	0.410	0.380	7.9	15223	502	0.052	0.043	20.9
14279	501	0.580	0.570	1.8	14734	506	0.270	0.248	8.9	15223	504	0.040	0.037	8.1
14279	502	0.490	0.480	2.1	14855	501	0.270	0.260	3.8	15223	506	0.034	0.030	13.3
14279	504	0.650	0.630	3.2	14855	502	0.226	0.219	3.2	15224	501	0.410	0.320	28.1
14279	506	0.390	0.380	2.6	14855	504	0.300	0.290	3.4	15224	502	0.620	0.470	31.9
14401	501	0.910	0.710	28.2	14855	506	0.182	0.176	3.4	15224	504	0.740	0.600	23.3
14401	502	1.390	1.040	33.7	14913	501	0.370	0.320	15.6	15224	506	0.510	0.400	27.5
14401	504	1.640	1.340	22.4	14913	502	0.630	0.540	16.7	15314	501	0.235	0.206	14.1
14401	506	1.130	0.900	25.6	14913	504	0.510	0.480	6.2	15314	502	0.400	0.340	17.6
14405	501	0.940	0.990	-5.1	14913	506	0.340	0.310	9.7	15314	504	0.330	0.300	10.0
14405	502	0.880	0.910	-3.3	15062	501	0.241	0.236	2.1	15314	506	0.219	0.200	9.5
14405	504	0.740	0.780	-5.1	15062	502	0.203	0.197	3.0	15404	501	0.110	0.108	1.9
14405	506	1.100	1.150	-4.3	15062	504	0.270	0.260	3.8	15404	502	0.092	0.090	2.2
14527	501	0.195	0.169	15.4	15062	506	0.163	0.158	3.2	15404	504	0.122	0.120	1.7
14527	502	0.330	0.280	17.9	15063	501	0.280	0.280	0.0	15404	506	0.074	0.072	2.8
14527	504	0.236	0.216	9.3	15063	502	0.236	0.229	3.1	15405	501	0.161	0.159	1.3
14527	506	0.300	0.270	11.1	15063	504	0.310	0.310	0.0	15405	502	0.136	0.132	3.0
14655	501	0.097	0.085	14.1	15063	506	0.190	0.184	3.3	15405	504	0.179	0.176	1.7
14655	502	0.167	0.143	16.8	15070	501	0.126	0.133	-5.3	15405	506	0.109	0.106	2.8
14655	504	0.135	0.126	7.1	15070	502	0.118	0.122	-3.3	15406	501	0.410	0.400	2.5
14655	506	0.091	0.083	9.6	15070	504	0.099	0.104	-4.8	15406	502	0.350	0.340	2.9
14731	501	2.780	2.360	17.8	15070	506	0.148	0.154	-3.9	15406	504	0.460	0.450	2.2
14731	502	7.300	6.020	21.3	15123	501	2.690	2.280	18.0	15406	506	0.280	0.270	3.7
14731	504	7.210	6.550	10.1	15123	502	7.050	5.820	21.1	15488	501	1.030	1.010	2.0
14731	506	4.180	3.700	13.0	15123	504	6.970	6.330	10.1	15488	502	0.870	0.840	3.6
14732	501	0.206	0.174	18.4	15123	506	4.040	3.570	13.2	15488	504	1.140	1.120	1.8
14732	502	0.540	0.450	20.0	15124	501	0.940	0.800	17.5	15488	506	0.700	0.670	4.5
14732	504	0.530	0.480	10.4	15124	502	2.470	2.040	21.1	15538	501	0.420	0.370	13.5
14732	506	0.310	0.270	14.8	15124	504	2.440	2.210	10.4	15538	502	0.720	0.610	18.0
14733	501	0.680	0.600	13.3	15124	506	1.410	1.250	12.8	15538	504	0.580	0.540	7.4
14733	502	1.170	1.000	17.0	15188	501	0.420	0.420	0.0	15538	506	0.390	0.360	8.3
14733	504	0.950	0.880	8.0	15188	502	0.360	0.350	2.9	15600	501	1.050	0.920	14.1
14733	506	0.630	0.580	8.6	15188	504	0.470	0.460	2.2	15600	502	1.810	1.550	16.8

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15600	504	1.460	1.370	6.6	16005	502	0.043	0.036	19.4	16604	501	0.260	0.250	4.0
15600	506	0.980	0.900	8.9	16005	504	0.031	0.028	10.7	16604	502	0.216	0.209	3.3
15607	501	0.165	0.174	-5.2	16005	506	0.039	0.035	11.4	16604	504	0.280	0.280	0.0
15607	502	0.154	0.160	-3.7	16009	501	0.330	0.320	3.1	16604	506	0.173	0.168	3.0
15607	504	0.130	0.137	-5.1	16009	502	0.280	0.270	3.7	16670	501	5.290	4.180	26.6
15607	506	0.193	0.201	-4.0	16009	504	0.370	0.360	2.8	16670	502	8.620	6.630	30.0
15608	501	0.235	0.206	14.1	16009	506	0.223	0.216	3.2	16670	504	6.050	5.100	18.6
15608	502	0.400	0.340	17.6	16402	501	1.560	1.370	13.9	16670	506	3.880	3.180	22.0
15608	504	0.330	0.300	10.0	16402	502	2.670	2.290	16.6	16676	501	0.330	0.290	13.8
15608	506	0.219	0.200	9.5	16402	504	2.160	2.020	6.9	16676	502	0.560	0.480	16.7
15656	501	6.930	6.080	14.0	16402	506	1.450	1.320	9.8	16676	504	0.450	0.420	7.1
15656	502	11.900	10.200	16.7	16403	501	0.980	0.860	14.0	16676	506	0.300	0.280	7.1
15656	504	9.620	8.990	7.0	16403	502	1.690	1.450	16.6	16694	501	0.510	0.500	2.0
15656	506	6.460	5.900	9.5	16403	504	1.370	1.280	7.0	16694	502	0.430	0.410	4.9
15699	501	0.410	0.430	-4.7	16403	506	0.920	0.840	9.5	16694	504	0.560	0.550	1.8
15699	502	0.380	0.400	-5.0	16404	501	1.240	1.090	13.8	16694	506	0.340	0.330	3.0
15699	504	0.320	0.340	-5.9	16404	502	2.130	1.820	17.0	16705	501	0.153	0.132	15.9
15699	506	0.480	0.500	-4.0	16404	504	1.720	1.610	6.8	16705	502	0.260	0.218	19.3
15733	501	0.270	0.260	3.8	16404	506	1.160	1.060	9.4	16705	504	0.185	0.169	9.5
15733	502	0.226	0.219	3.2	16471	501	0.233	0.246	-5.3	16705	506	0.236	0.210	12.4
15733	504	0.300	0.290	3.4	16471	502	0.217	0.226	-4.0	16750	501	0.114	0.100	14.0
15733	506	0.182	0.176	3.4	16471	504	0.183	0.193	-5.2	16750	502	0.196	0.168	16.7
15839	501	0.310	0.280	10.7	16471	506	0.270	0.280	-3.6	16750	504	0.159	0.149	6.7
15839	502	0.540	0.460	17.4	16501	501	0.054	0.046	17.4	16750	506	0.107	0.097	10.3
15839	504	0.440	0.410	7.3	16501	502	0.091	0.077	18.2	16751	501	0.114	0.100	14.0
15839	506	0.290	0.270	7.4	16501	504	0.065	0.059	10.2	16751	502	0.196	0.168	16.7
15991	501	0.260	0.226	15.0	16501	506	0.083	0.074	12.2	16751	504	0.159	0.149	6.7
15991	502	0.440	0.380	15.8	16527	501	0.082	0.071	15.5	16751	506	0.107	0.097	10.3
15991	504	0.360	0.330	9.1	16527	502	0.140	0.118	18.6	16819	501	1.460	1.430	2.1
15991	506	0.240	0.219	9.6	16527	504	0.100	0.091	9.9	16819	502	1.230	1.190	3.4
15993	501	0.217	0.191	13.6	16527	506	0.127	0.113	12.4	16819	504	1.620	1.590	1.9
15993	502	0.370	0.320	15.6	16588	501	0.152	0.150	1.3	16819	506	0.990	0.960	3.1
15993	504	0.300	0.280	7.1	16588	502	0.128	0.124	3.2	16820	501	1.130	1.110	1.8
15993	506	0.203	0.185	9.7	16588	504	0.169	0.166	1.8	16820	502	0.950	0.920	3.3
16005	501	0.025	0.022	13.6	16588	506	0.103	0.100	3.0	16820	504	1.250	1.230	1.6

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STATE: 13 - INDIANA
 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
16820	506	0.760	0.740	2.7	16906	504	1.300	1.130	15.0	16940	502	7.810	6.230	25.4
16881	501	1.790	1.570	14.0	16906	506	1.980	1.680	17.9	16940	504	3.300	2.870	15.0
16881	502	3.070	2.630	16.7	16910	501	1.780	1.460	21.9	16940	506	5.010	4.250	17.9
16881	504	2.490	2.320	7.3	16910	502	2.750	2.190	25.6	16941	501	2.020	1.650	22.4
16881	506	1.670	1.520	9.9	16910	504	1.160	1.010	14.9	16941	502	3.130	2.490	25.7
16890	501	0.171	0.168	1.8	16910	506	1.760	1.500	17.3	16941	504	1.320	1.150	14.8
16890	502	0.144	0.139	3.6	16911	501	1.610	1.320	22.0	16941	506	2.010	1.700	18.2
16890	504	0.190	0.186	2.2	16911	502	2.490	1.990	25.1	18078	501	0.087	0.075	16.0
16890	506	0.116	0.112	3.6	16911	504	1.050	0.920	14.1	18078	502	0.147	0.124	18.5
16891	501	0.186	0.182	2.2	16911	506	1.600	1.360	17.6	18078	504	0.105	0.096	9.4
16891	502	0.157	0.152	3.3	16915	501	1.830	1.490	22.8	18078	506	0.134	0.119	12.6
16891	504	0.206	0.203	1.5	16915	502	2.820	2.250	25.3	18109	501	0.430	0.380	13.2
16891	506	0.126	0.122	3.3	16915	504	1.190	1.040	14.4	18109	502	0.740	0.630	17.5
16892	501	0.340	0.330	3.0	16915	506	1.810	1.540	17.5	18109	504	0.600	0.560	7.1
16892	502	0.280	0.280	0.0	16916	501	1.520	1.240	22.6	18109	506	0.400	0.370	8.1
16892	504	0.380	0.370	2.7	16916	502	2.350	1.880	25.0	18110	501	0.340	0.300	13.3
16892	506	0.229	0.222	3.2	16916	504	0.990	0.870	13.8	18110	502	0.590	0.500	18.0
16900	501	2.970	2.430	22.2	16916	506	1.510	1.280	18.0	18110	504	0.480	0.450	6.7
16900	502	4.590	3.660	25.4	16920	501	4.050	3.310	22.4	18110	506	0.320	0.290	10.3
16900	504	1.940	1.690	14.8	16920	502	6.260	4.990	25.5	18205	501	0.133	0.116	14.7
16900	506	2.940	2.500	17.6	16920	504	2.640	2.300	14.8	18205	502	0.227	0.191	18.8
16901	501	1.900	1.550	22.6	16920	506	4.010	3.400	17.9	18205	504	0.162	0.148	9.5
16901	502	2.940	2.340	25.6	16921	501	3.700	3.020	22.5	18205	506	0.207	0.184	12.5
16901	504	1.240	1.080	14.8	16921	502	5.720	4.560	25.4	18206	501	0.550	0.490	12.2
16901	506	1.890	1.600	18.1	16921	504	2.410	2.100	14.8	18206	502	0.950	0.820	15.9
16902	501	1.610	1.320	22.0	16921	506	3.670	3.110	18.0	18206	504	0.770	0.720	6.9
16902	502	2.490	1.990	25.1	16930	501	2.330	1.900	22.6	18206	506	0.520	0.470	10.6
16902	504	1.050	0.920	14.1	16930	502	3.600	2.870	25.4	18335	501	0.400	0.350	14.3
16902	506	1.600	1.360	17.6	16930	504	1.520	1.320	15.2	18335	502	0.690	0.590	16.9
16905	501	3.120	2.550	22.4	16930	506	2.310	1.960	17.9	18335	504	0.560	0.520	7.7
16905	502	4.820	3.840	25.5	16931	501	2.510	2.050	22.4	18335	506	0.370	0.340	8.8
16905	504	2.040	1.770	15.3	16931	502	3.880	3.090	25.6	18435	501	0.800	0.620	29.0
16905	506	3.090	2.620	17.9	16931	504	1.640	1.430	14.7	18435	502	1.210	0.910	33.0
16906	501	1.990	1.630	22.1	16931	506	2.490	2.110	18.0	18435	504	1.430	1.170	22.2
16906	502	3.080	2.460	25.2	16940	501	5.050	4.130	22.3	18435	506	0.980	0.780	25.6

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18436	501	0.640	0.500	28.0	18707	506	0.011	0.010	10.0	19795	504	0.470	0.440	6.8
18436	502	0.980	0.730	34.2	18708	501	0.126	0.110	14.5	19795	506	0.310	0.290	6.9
18436	504	1.160	0.950	22.1	18708	502	0.216	0.185	16.8	19796	501	0.390	0.350	11.4
18436	506	0.800	0.630	27.0	18708	504	0.175	0.163	7.4	19796	502	0.680	0.580	17.2
18437	501	0.570	0.500	14.0	18708	506	0.117	0.107	9.3	19796	504	0.550	0.510	7.8
18437	502	0.980	0.840	16.7	18833	501	0.086	0.074	16.2	19796	506	0.370	0.340	8.8
18437	504	0.790	0.740	6.8	18833	502	0.146	0.123	18.7	40045	501	293.000	232.000	26.3
18437	506	0.530	0.490	8.2	18833	504	0.104	0.095	9.5	40045	502	477.000	367.000	30.0
18438	501	1.100	0.960	14.6	18833	506	0.133	0.118	12.7	40045	504	335.000	282.000	18.8
18438	502	1.890	1.610	17.4	18834	501	0.330	0.290	13.8	40045	506	215.000	176.000	22.2
18438	504	1.530	1.430	7.0	18834	502	0.560	0.480	16.7	40046	501	57.900	45.800	26.4
18438	506	1.020	0.940	8.5	18834	504	0.450	0.420	7.1	40046	502	94.400	72.600	30.0
18501	501	0.730	0.560	30.4	18834	506	0.300	0.280	7.1	40046	504	66.300	55.800	18.8
18501	502	1.110	0.830	33.7	18911	501	1.030	0.900	14.4	40046	506	42.400	34.800	21.8
18501	504	1.310	1.080	21.3	18911	502	1.770	1.510	17.2	40047	501	20.600	16.300	26.4
18501	506	0.900	0.720	25.0	18911	504	1.430	1.340	6.7	40047	502	33.600	25.900	29.7
18506	501	0.540	0.530	1.9	18911	506	0.960	0.880	9.1	40047	504	23.600	19.900	18.6
18506	502	0.450	0.440	2.3	18912	501	1.940	1.700	14.1	40047	506	15.100	12.400	21.8
18506	504	0.600	0.580	3.4	18912	502	3.330	2.850	16.8	40059	501	7.390	5.850	26.3
18506	506	0.360	0.350	2.9	18912	504	2.690	2.520	6.7	40059	502	12.000	9.270	29.4
18507	501	0.206	0.181	13.8	18912	506	1.810	1.650	9.7	40059	504	8.460	7.130	18.7
18507	502	0.350	0.300	16.7	18920	501	0.500	0.440	13.6	40059	506	5.420	4.450	21.8
18507	504	0.290	0.270	7.4	18920	502	0.860	0.740	16.2	40061	501	3.920	3.100	26.5
18507	506	0.192	0.175	9.7	18920	504	0.700	0.650	7.7	40061	502	6.390	4.920	29.9
18570	501	2.150	1.890	13.8	18920	506	0.470	0.430	9.3	40061	504	4.490	3.780	18.8
18570	502	3.690	3.160	16.8	19007	501	1.050	0.890	18.0	40061	506	2.870	2.360	21.6
18570	504	2.990	2.790	7.2	19007	502	2.760	2.280	21.1	40063	501	131.000	104.000	26.0
18570	506	2.000	1.830	9.3	19007	504	2.730	2.480	10.1	40063	502	214.000	164.000	30.5
18616	501	0.410	0.400	2.5	19007	506	1.580	1.400	12.9	40063	504	150.000	126.000	19.0
18616	502	0.340	0.330	3.0	19051	501	2.330	1.970	18.3	40063	506	96.100	78.900	21.8
18616	504	0.450	0.450	0.0	19051	502	6.110	5.040	21.2	40064	501	38.600	30.500	26.6
18616	506	0.280	0.270	3.7	19051	504	6.040	5.490	10.0	40064	502	62.800	48.400	29.8
18707	501	0.007	0.006	16.7	19051	506	3.500	3.100	12.9	40064	504	44.100	37.200	18.5
18707	502	0.012	0.010	20.0	19795	501	0.340	0.300	13.3	40064	506	28.200	23.200	21.6
18707	504	0.009	0.008	12.5	19795	502	0.580	0.500	16.0	40075	501	45.500	36.500	24.7

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40075	502	165.000	128.000	28.9	41604	501	14.600	11.000	32.7	41670	506	0.980	0.810	21.0
40075	504	46.500	39.600	17.4	41604	502	9.730	7.080	37.4	41677	501	0.240	0.260	-7.7
40075	506	29.400	24.500	20.0	41604	504	13.200	10.500	25.7	41677	502	0.224	0.235	-4.7
40101	501	31.600	25.900	22.0	41604	506	11.000	8.580	28.2	41677	504	0.189	0.201	-6.0
40101	502	38.200	30.500	25.2	41620	501	1.180	1.240	-4.8	41677	506	0.280	0.300	-6.7
40101	504	19.800	17.400	13.8	41620	502	1.090	1.140	-4.4	41678	501	69.100	59.700	15.7
40101	506	15.800	13.600	16.2	41620	504	0.920	0.970	-5.2	41678	502	121.000	102.000	18.6
40102	501	27.900	22.900	21.8	41620	506	1.380	1.430	-3.5	41678	504	48.500	44.700	8.5
40102	502	33.700	27.000	24.8	41650	501	37.500	28.100	33.5	41678	506	47.700	42.800	11.4
40102	504	17.500	15.400	13.6	41650	502	24.900	18.200	36.8	41680	501	19.500	14.600	33.6
40102	506	14.000	12.000	16.7	41650	504	33.900	27.000	25.6	41680	502	13.000	9.440	37.7
40111	501	10.400	8.220	26.5	41650	506	28.300	22.000	28.6	41680	504	17.600	14.100	24.8
40111	502	16.900	13.000	30.0	41664	501	44.400	35.100	26.5	41680	506	14.700	11.400	28.9
40111	504	11.900	10.000	19.0	41664	502	72.300	55.600	30.0	41696	501	0.770	0.810	-4.9
40111	506	7.610	6.250	21.8	41664	504	50.800	42.800	18.7	41696	502	0.710	0.740	-4.1
41001	501	0.350	0.280	25.0	41664	506	32.500	26.700	21.7	41696	504	0.600	0.630	-4.8
41001	502	0.570	0.440	29.5	41665	501	5.190	4.110	26.3	41696	506	0.900	0.930	-3.2
41001	504	0.400	0.340	17.6	41665	502	8.460	6.510	30.0	41697	501	0.530	0.560	-5.4
41001	506	0.260	0.211	23.2	41665	504	5.940	5.010	18.6	41697	502	0.500	0.520	-3.8
41421	501	0.560	0.420	33.3	41665	506	3.810	3.120	22.1	41697	504	0.420	0.440	-4.5
41421	502	0.370	0.270	37.0	41667	501	121.000	95.900	26.2	41697	506	0.630	0.650	-3.1
41421	504	0.510	0.410	24.4	41667	502	198.000	152.000	30.3	41715	501	12.400	9.270	33.8
41421	506	0.420	0.330	27.3	41667	504	139.000	117.000	18.8	41715	502	8.230	5.990	37.4
41422	501	0.300	0.225	33.3	41667	506	88.800	72.900	21.8	41715	504	11.200	8.920	25.6
41422	502	0.200	0.145	37.9	41668	501	114.000	89.900	26.8	41715	506	9.350	7.260	28.8
41422	504	0.270	0.216	25.0	41668	502	185.000	143.000	29.4	41716	501	7.880	5.900	33.6
41422	506	0.227	0.176	29.0	41668	504	130.000	110.000	18.2	41716	502	5.240	3.810	37.5
41510	501	51.800	45.400	14.1	41668	506	83.300	68.400	21.8	41716	504	7.120	5.680	25.4
41510	502	88.900	76.100	16.8	41669	501	0.800	0.630	27.0	41716	506	5.950	4.620	28.8
41510	504	71.900	67.200	7.0	41669	502	1.300	1.000	30.0	43151	501	22.600	18.100	24.9
41510	506	48.200	44.100	9.3	41669	504	0.910	0.770	18.2	43151	502	82.200	63.600	29.2
41603	501	26.700	19.900	34.2	41669	506	0.580	0.480	20.8	43151	504	23.100	19.700	17.3
41603	502	17.700	12.900	37.2	41670	501	1.340	1.060	26.4	43151	506	14.600	12.200	19.7
41603	504	24.100	19.200	25.5	41670	502	2.180	1.680	29.8	43152	501	20.700	17.900	15.6
41603	506	20.100	15.600	28.8	41670	504	1.530	1.290	18.6	43152	502	36.200	30.500	18.7

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43152	504	14.500	13.400	8.2	43628	502	322.000	248.000	29.8	44070	501	4.810	3.810	26.2
43152	506	14.300	12.800	11.7	43628	504	226.000	190.000	18.9	44070	502	7.840	6.030	30.0
43200	501	86.200	69.000	24.9	43628	506	145.000	119.000	21.8	44070	504	5.510	4.640	18.7
43200	502	313.000	242.000	29.3	43629	501	167.000	132.000	26.5	44070	506	3.520	2.890	21.8
43200	504	88.000	75.000	17.3	43629	502	273.000	210.000	30.0	44071	501	5.350	4.230	26.5
43200	506	55.700	46.400	20.0	43629	504	192.000	161.000	19.3	44071	502	8.720	6.710	30.0
43421	501	23.600	18.900	24.9	43629	506	123.000	101.000	21.8	44071	504	6.130	5.160	18.8
43421	502	85.700	66.300	29.3	43760	501	5.580	4.410	26.5	44071	506	3.920	3.220	21.7
43421	504	24.100	20.600	17.0	43760	502	9.090	6.990	30.0	44072	501	3.700	2.920	26.7
43421	506	15.300	12.700	20.5	43760	504	6.380	5.380	18.6	44072	502	6.020	4.640	29.7
43422	501	124.000	99.300	24.9	43760	506	4.090	3.350	22.1	44072	504	4.230	3.560	18.8
43422	502	450.000	348.000	29.3	43822	501	3.510	3.750	-6.4	44072	506	2.710	2.220	22.1
43422	504	126.000	108.000	16.7	43822	502	3.270	3.450	-5.2	44100	501	1.640	1.330	23.3
43422	506	80.100	66.700	20.1	43822	504	2.760	2.940	-6.1	44100	502	2.600	2.050	26.8
43470	501	4.470	4.710	-5.1	43822	506	4.110	4.330	-5.1	44100	504	1.320	1.130	16.8
43470	502	4.160	4.330	-3.9	43840	501	0.044	0.046	-4.3	44100	506	1.690	1.420	19.0
43470	504	3.510	3.700	-5.1	43840	502	0.041	0.042	-2.4	44101	501	1.700	1.380	23.2
43470	506	5.230	5.440	-3.9	43840	504	0.034	0.036	-5.6	44101	502	2.710	2.130	27.2
43518	501	19.000	15.000	26.7	43840	506	0.051	0.053	-3.8	44101	504	1.370	1.170	17.1
43518	502	31.000	23.900	29.7	43860	501	2.800	2.950	-5.1	44101	506	1.760	1.480	18.9
43518	504	21.800	18.300	19.1	43860	502	2.600	2.710	-4.1	44102	501	1.330	1.080	23.1
43518	506	13.900	11.400	21.9	43860	504	2.200	2.310	-4.8	44102	502	2.110	1.660	27.1
43550	501	84.200	67.500	24.7	43860	506	3.280	3.410	-3.8	44102	504	1.070	0.920	16.3
43550	502	306.000	236.000	29.7	43889	501	1.000	1.050	-4.8	44102	506	1.370	1.150	19.1
43550	504	86.000	73.300	17.3	43889	502	0.930	0.970	-4.1	44103	501	1.180	0.950	24.2
43550	506	54.500	45.300	20.3	43889	504	0.790	0.830	-4.8	44103	502	1.870	1.470	27.2
43551	501	46.700	37.400	24.9	43889	506	1.170	1.220	-4.1	44103	504	0.950	0.810	17.3
43551	502	170.000	131.000	29.8	44009	501	3.270	2.780	17.6	44103	506	1.220	1.020	19.6
43551	504	47.700	40.700	17.2	44009	502	8.600	7.090	21.3	44104	501	0.490	0.400	22.5
43551	506	30.200	25.100	20.3	44009	504	8.500	7.720	10.1	44104	502	0.780	0.620	25.8
43626	501	15.200	12.000	26.7	44009	506	4.930	4.350	13.3	44104	504	0.400	0.340	17.6
43626	502	24.800	19.100	29.8	44069	501	16.300	12.900	26.4	44104	506	0.510	0.430	18.6
43626	504	17.400	14.700	18.4	44069	502	26.500	20.400	29.9	44108	501	0.580	0.470	23.4
43626	506	11.100	9.140	21.4	44069	504	18.600	15.700	18.5	44108	502	0.920	0.730	26.0
43628	501	198.000	156.000	26.9	44069	506	11.900	9.780	21.7	44108	504	0.470	0.400	17.5

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44108	506	0.600	0.500	20.0	44315	504	7.550	6.360	18.7	44435	502	92.400	74.000	24.9
44109	501	1.470	1.190	23.5	44315	506	4.830	3.970	21.7	44435	504	47.900	42.100	13.8
44109	502	2.330	1.840	26.6	44427	501	114.000	93.600	21.8	44435	506	38.300	32.900	16.4
44109	504	1.180	1.010	16.8	44427	502	138.000	110.000	25.5	44436	501	89.400	73.200	22.1
44109	506	1.510	1.270	18.9	44427	504	71.500	62.800	13.9	44436	502	108.000	86.400	25.0
44110	501	1.500	1.220	23.0	44427	506	57.200	49.100	16.5	44436	504	55.900	49.200	13.6
44110	502	2.380	1.880	26.6	44428	501	115.000	94.200	22.1	44436	506	44.700	38.400	16.4
44110	504	1.210	1.030	17.5	44428	502	139.000	111.000	25.2	44437	501	74.100	60.700	22.1
44110	506	1.550	1.300	19.2	44428	504	71.900	63.200	13.8	44437	502	89.400	71.600	24.9
44111	501	0.920	0.750	22.7	44428	506	57.500	49.400	16.4	44437	504	46.400	40.700	14.0
44111	502	1.460	1.150	27.0	44429	501	1.720	1.410	22.0	44437	506	37.100	31.800	16.7
44111	504	0.740	0.630	17.5	44429	502	2.080	1.660	25.3	44438	501	58.600	48.000	22.1
44111	506	0.950	0.800	18.8	44429	504	1.080	0.950	13.7	44438	502	70.700	56.600	24.9
44112	501	0.550	0.440	25.0	44429	506	0.860	0.740	16.2	44438	504	36.600	32.200	13.7
44112	502	0.870	0.680	27.9	44430	501	1.200	0.980	22.4	44438	506	29.300	25.200	16.3
44112	504	0.440	0.380	15.8	44430	502	1.450	1.160	25.0	44439	501	114.000	93.400	22.1
44112	506	0.560	0.470	19.1	44430	504	0.750	0.660	13.6	44439	502	138.000	110.000	25.5
44276	501	116.000	92.600	25.3	44430	506	0.600	0.510	17.6	44439	504	71.300	62.700	13.7
44276	502	420.000	325.000	29.2	44431	501	3.830	3.130	22.4	44439	506	57.000	49.000	16.3
44276	504	118.000	101.000	16.8	44431	502	4.620	3.700	24.9	44440	501	94.300	77.300	22.0
44276	506	74.800	62.200	20.3	44431	504	2.390	2.100	13.8	44440	502	114.000	91.100	25.1
44277	501	75.000	60.100	24.8	44431	506	1.910	1.640	16.5	44440	504	59.000	51.900	13.7
44277	502	272.000	211.000	28.9	44432	501	1.210	0.990	22.2	44440	506	47.200	40.500	16.5
44277	504	76.500	65.300	17.2	44432	502	1.460	1.170	24.8	45190	501	2.950	2.600	13.5
44277	506	48.500	40.300	20.3	44432	504	0.760	0.670	13.4	45190	502	4.020	3.460	16.2
44280	501	0.240	0.260	-7.7	44432	506	0.610	0.520	17.3	45190	504	4.370	4.100	6.6
44280	502	0.224	0.235	-4.7	44433	501	38.600	31.700	21.8	45190	506	2.250	2.060	9.2
44280	504	0.189	0.201	-6.0	44433	502	46.700	37.300	25.2	45191	501	2.100	1.850	13.5
44280	506	0.280	0.300	-6.7	44433	504	24.200	21.200	14.2	45191	502	2.850	2.450	16.3
44311	501	9.810	7.760	26.4	44433	506	19.300	16.600	16.3	45191	504	3.100	2.910	6.5
44311	502	16.000	12.300	30.1	44434	501	73.900	60.600	21.9	45191	506	1.600	1.460	9.6
44311	504	11.200	9.460	18.4	44434	502	89.200	71.400	24.9	45192	501	2.450	2.160	13.4
44311	506	7.190	5.900	21.9	44434	504	46.300	40.600	14.0	45192	502	3.330	2.870	16.0
44315	501	6.600	5.220	26.4	44434	506	37.000	31.800	16.4	45192	504	3.620	3.410	6.2
44315	502	10.700	8.270	29.4	44435	501	76.500	62.700	22.0	45192	506	1.870	1.710	9.4

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45193	501	1.450	1.280	13.3	45900	506	0.112	0.102	9.8	46427	504	33.000	30.400	8.6
45193	502	1.970	1.690	16.6	45901	501	0.103	0.090	14.4	46427	506	32.500	29.100	11.7
45193	504	2.140	2.010	6.5	45901	502	0.177	0.151	17.2	46603	501	2.950	2.550	15.7
45193	506	1.100	1.010	8.9	45901	504	0.143	0.134	6.7	46603	502	5.170	4.350	18.9
45210	501	1.830	1.610	13.7	45901	506	0.096	0.088	9.1	46603	504	2.070	1.910	8.4
45210	502	2.490	2.140	16.4	45937	501	0.195	0.156	25.0	46603	506	2.040	1.830	11.5
45210	504	2.710	2.540	6.7	45937	502	0.710	0.550	29.1	46604	501	3.410	2.950	15.6
45210	506	1.390	1.280	8.6	45937	504	0.199	0.170	17.1	46604	502	5.970	5.020	18.9
45334	501	49.700	39.800	24.9	45937	506	0.126	0.105	20.0	46604	504	2.390	2.200	8.6
45334	502	180.000	139.000	29.5	46004	501	35.700	26.700	33.7	46604	506	2.350	2.110	11.4
45334	504	50.700	43.200	17.4	46004	502	23.700	17.300	37.0	46606	501	9.090	7.860	15.6
45334	506	32.100	26.700	20.2	46004	504	32.200	25.700	25.3	46606	502	15.900	13.400	18.7
45380	501	0.310	0.310	0.0	46004	506	26.900	20.900	28.7	46606	504	6.380	5.880	8.5
45380	502	0.260	0.260	0.0	46005	501	28.500	21.300	33.8	46606	506	6.270	5.630	11.4
45380	504	0.350	0.340	2.9	46005	502	19.000	13.800	37.7	46607	501	12.500	10.800	15.7
45380	506	0.213	0.206	3.4	46005	504	25.800	20.500	25.9	46607	502	21.900	18.400	19.0
45450	501	14.600	11.700	24.8	46005	506	21.500	16.700	28.7	46607	504	8.780	8.080	8.7
45450	502	53.000	41.000	29.3	46112	501	0.124	0.102	21.6	46607	506	8.630	7.740	11.5
45450	504	14.900	12.700	17.3	46112	502	0.150	0.120	25.0	46622	501	10.400	10.900	-4.6
45450	506	9.440	7.860	20.1	46112	504	0.078	0.068	14.7	46622	502	9.670	10.100	-4.3
45678	501	0.260	0.280	-7.1	46112	506	0.062	0.053	17.0	46622	504	8.150	8.590	-5.1
45678	502	0.244	0.250	-2.4	46202	501	3.750	3.310	13.3	46622	506	12.200	12.600	-3.2
45678	504	0.206	0.217	-5.1	46202	502	5.100	4.390	16.2	46700	501	173.000	139.000	24.5
45678	506	0.310	0.320	-3.1	46202	504	5.540	5.210	6.3	46700	502	629.000	487.000	29.2
45771	501	0.480	0.470	2.1	46202	506	2.850	2.610	9.2	46700	504	177.000	151.000	17.2
45771	502	0.400	0.390	2.6	46362	501	241.000	208.000	15.9	46700	506	112.000	93.300	20.0
45771	504	0.530	0.520	1.9	46362	502	422.000	355.000	18.9	46911	501	30.100	23.800	26.5
45771	506	0.320	0.310	3.2	46362	504	169.000	156.000	8.3	46911	502	49.000	37.700	30.0
45819	501	0.155	0.153	1.3	46362	506	166.000	149.000	11.4	46911	504	34.400	29.000	18.6
45819	502	0.131	0.127	3.1	46426	501	35.200	30.400	15.8	46911	506	22.000	18.100	21.5
45819	504	0.173	0.169	2.4	46426	502	61.700	51.900	18.9	46912	501	55.100	43.600	26.4
45819	506	0.105	0.102	2.9	46426	504	24.700	22.800	8.3	46912	502	89.800	69.100	30.0
45900	501	0.120	0.105	14.3	46426	506	24.300	21.800	11.5	46912	504	63.100	53.100	18.8
45900	502	0.206	0.177	16.4	46427	501	47.000	40.700	15.5	46912	506	40.400	33.100	22.1
45900	504	0.167	0.156	7.1	46427	502	82.300	69.300	18.8	47050	501	0.960	1.020	-5.9

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47050	502	0.890	0.940	-5.3	47475	501	5.630	4.210	33.7	48558	506	10.800	8.840	22.2
47050	504	0.750	0.800	-6.2	47475	502	3.740	2.720	37.5	48600	501	70.400	60.900	15.6
47050	506	1.130	1.180	-4.2	47475	504	5.090	4.050	25.7	48600	502	123.000	104.000	18.3
47221	501	190.000	152.000	25.0	47475	506	4.250	3.300	28.8	48600	504	49.500	45.500	8.8
47221	502	690.000	534.000	29.2	47476	501	5.630	4.210	33.7	48600	506	48.600	43.600	11.5
47221	504	194.000	166.000	16.9	47476	502	3.740	2.720	37.5	48636	501	2.060	2.180	-5.5
47221	506	123.000	102.000	20.6	47476	504	5.090	4.050	25.7	48636	502	2.170	2.260	-4.0
47318	501	12.400	9.780	26.8	47476	506	4.250	3.300	28.8	48636	504	1.770	1.870	-5.3
47318	502	20.100	15.500	29.7	47477	501	7.510	5.620	33.6	48636	506	1.350	1.400	-3.6
47318	504	14.100	11.900	18.5	47477	502	4.990	3.630	37.5	48637	501	12.900	10.200	26.5
47318	506	9.060	7.440	21.8	47477	504	6.780	5.410	25.3	48637	502	21.000	16.200	29.6
47367	501	0.240	0.260	-7.7	47477	506	5.660	4.400	28.6	48637	504	14.800	12.400	19.4
47367	502	0.224	0.235	-4.7	47478	501	7.880	5.900	33.6	48637	506	9.450	7.760	21.8
47367	504	0.189	0.201	-6.0	47478	502	5.240	3.810	37.5	48638	501	6.400	5.070	26.2
47367	506	0.280	0.300	-6.7	47478	504	7.120	5.680	25.4	48638	502	10.400	8.030	29.5
47420	501	2.710	2.140	26.6	47478	506	5.950	4.620	28.8	48638	504	7.330	6.170	18.8
47420	502	4.410	3.400	29.7	48039	501	61.100	48.900	24.9	48638	506	4.690	3.850	21.8
47420	504	3.100	2.610	18.8	48039	502	222.000	172.000	29.1	48808	501	1.770	1.560	13.5
47420	506	1.980	1.630	21.5	48039	504	62.400	53.200	17.3	48808	502	3.040	2.610	16.5
47469	501	5.630	4.210	33.7	48039	506	39.500	32.900	20.1	48808	504	2.460	2.300	7.0
47469	502	3.740	2.720	37.5	48206	501	40.200	31.800	26.4	48808	506	1.650	1.510	9.3
47469	504	5.090	4.050	25.7	48206	502	65.500	50.400	30.0	48925	501	309.000	244.000	26.6
47469	506	4.250	3.300	28.8	48206	504	46.000	38.800	18.6	48925	502	503.000	387.000	30.0
47471	501	4.880	3.650	33.7	48206	506	29.500	24.200	21.9	48925	504	353.000	298.000	18.5
47471	502	3.240	2.360	37.3	48441	501	0.169	0.134	26.1	48925	506	226.000	186.000	21.5
47471	504	4.410	3.510	25.6	48441	502	0.280	0.212	32.1	49005	501	0.165	0.174	-5.2
47471	506	3.680	2.860	28.7	48441	504	0.193	0.163	18.4	49005	502	0.154	0.160	-3.7
47473	501	6.380	4.770	33.8	48441	506	0.124	0.102	21.6	49005	504	0.130	0.137	-5.1
47473	502	4.240	3.090	37.2	48557	501	16.900	13.400	26.1	49005	506	0.193	0.201	-4.0
47473	504	5.760	4.600	25.2	48557	502	27.500	21.200	29.7	49111	501	2.710	2.380	13.9
47473	506	4.810	3.740	28.6	48557	504	19.300	16.300	18.4	49111	502	4.660	3.980	17.1
47474	501	7.130	5.340	33.5	48557	506	12.400	10.200	21.6	49111	504	3.770	3.520	7.1
47474	502	4.740	3.450	37.4	48558	501	14.700	11.600	26.7	49111	506	2.530	2.310	9.5
47474	504	6.440	5.140	25.3	48558	502	23.900	18.400	29.9	49181	501	20.000	16.000	25.0
47474	506	5.380	4.180	28.7	48558	504	16.800	14.200	18.3	49181	502	72.500	56.000	29.5

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49181	504	20.400	17.400	17.2	49619	502	0.920	0.760	21.1	50017	501	0.125	0.135	-7.4
49181	506	12.900	10.700	20.6	49619	504	0.910	0.820	11.0	50017	502	0.052	0.056	-7.1
49183	501	24.300	19.500	24.6	49619	506	0.530	0.460	15.2	50017	504	0.070	0.075	-6.7
49183	502	88.400	68.300	29.4	49763	501	2.270	1.920	18.2	50017	506	0.089	0.095	-6.3
49183	504	24.900	21.200	17.5	49763	502	5.950	4.920	20.9	50045	501	0.290	0.310	-6.5
49183	506	15.700	13.100	19.8	49763	504	5.890	5.350	10.1	50045	502	0.118	0.127	-7.1
49184	501	51.400	41.100	25.1	49763	506	3.410	3.020	12.9	50045	504	0.159	0.172	-7.6
49184	502	186.000	144.000	29.2	49801	501	167.000	134.000	24.6	50045	506	0.204	0.217	-6.0
49184	504	52.400	44.700	17.2	49801	502	608.000	470.000	29.4	50047	501	0.032	0.035	-8.6
49184	506	33.200	27.600	20.3	49801	504	171.000	146.000	17.1	50047	502	0.013	0.014	-7.1
49185	501	46.700	37.400	24.9	49801	506	108.000	90.100	19.9	50047	504	0.018	0.019	-5.3
49185	502	170.000	131.000	29.8	49802	501	14.800	11.900	24.4	50047	506	0.023	0.024	-4.2
49185	504	47.700	40.700	17.2	49802	502	53.900	41.700	29.3	51001	501	0.071	0.075	-5.3
49185	506	30.200	25.100	20.3	49802	504	15.200	12.900	17.8	51001	502	0.075	0.077	-2.6
49239	501	0.234	0.230	1.7	49802	506	9.600	7.990	20.2	51001	504	0.061	0.064	-4.7
49239	502	0.198	0.192	3.1	49803	501	26.300	21.100	24.6	51001	506	0.047	0.048	-2.1
49239	504	0.260	0.260	0.0	49803	502	95.400	73.800	29.3	51005	501	0.015	0.015	0.0
49239	506	0.159	0.154	3.2	49803	504	26.800	22.900	17.0	51005	502	0.015	0.016	-6.3
49292	501	1.460	1.170	24.8	49803	506	17.000	14.100	20.6	51005	504	0.013	0.013	0.0
49292	502	5.300	4.100	29.3	49840	501	1.000	1.050	-4.8	51005	506	0.010	0.010	0.0
49292	504	1.490	1.270	17.3	49840	502	0.930	0.970	-4.1	51116	501	0.181	0.189	-4.2
49292	506	0.940	0.790	19.0	49840	504	0.790	0.830	-4.8	51116	502	0.190	0.196	-3.1
49333	501	10.700	8.580	24.7	49840	506	1.170	1.220	-4.1	51116	504	0.155	0.162	-4.3
49333	502	38.900	30.100	29.2	49870	501	129.000	102.000	26.5	51116	506	0.118	0.121	-2.5
49333	504	10.900	9.330	16.8	49870	502	210.000	162.000	29.6	51201	501	0.043	0.047	-8.5
49333	506	6.930	5.760	20.3	49870	504	148.000	124.000	19.4	51201	502	0.018	0.019	-5.3
49617	501	0.221	0.187	18.2	49870	506	94.600	77.700	21.8	51201	504	0.024	0.026	-7.7
49617	502	0.580	0.480	20.8	50010	501	0.250	0.270	-7.4	51201	506	0.031	0.033	-6.1
49617	504	0.570	0.520	9.6	50010	502	0.104	0.113	-8.0	51205	501	0.132	0.142	-7.0
49617	506	0.330	0.290	13.8	50010	504	0.141	0.152	-7.2	51205	502	0.054	0.059	-8.5
49618	501	0.186	0.157	18.5	50010	506	0.181	0.192	-5.7	51205	504	0.073	0.079	-7.6
49618	502	0.490	0.400	22.5	50015	501	0.165	0.178	-7.3	51205	506	0.094	0.100	-6.0
49618	504	0.480	0.440	9.1	50015	502	0.068	0.073	-6.8	51206	501	0.021	0.022	-4.5
49618	506	0.280	0.247	13.4	50015	504	0.092	0.099	-7.1	51206	502	0.009	0.009	0.0
49619	501	0.350	0.300	16.7	50015	506	0.117	0.125	-6.4	51206	504	0.011	0.012	-8.3

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51206	506	0.015	0.016	-6.3	51250	504	0.280	0.300	-6.7	51330	502	0.133	0.138	-3.6
51210	501	0.125	0.131	-4.6	51250	506	0.216	0.222	-2.7	51330	504	0.109	0.114	-4.4
51210	502	0.131	0.136	-3.7	51251	501	0.045	0.048	-6.3	51330	506	0.083	0.085	-2.4
51210	504	0.108	0.112	-3.6	51251	502	0.018	0.020	-10.0	51333	501	0.042	0.044	-4.5
51210	506	0.082	0.084	-2.4	51251	504	0.025	0.027	-7.4	51333	502	0.044	0.045	-2.2
51220	501	0.430	0.450	-4.4	51251	506	0.032	0.034	-5.9	51333	504	0.036	0.037	-2.7
51220	502	0.450	0.460	-2.2	51252	501	0.157	0.169	-7.1	51333	506	0.027	0.028	-3.6
51220	504	0.370	0.390	-5.1	51252	502	0.065	0.070	-7.1	51340	501	0.043	0.046	-6.5
51220	506	0.280	0.290	-3.4	51252	504	0.087	0.095	-8.4	51340	502	0.018	0.019	-5.3
51221	501	0.238	0.249	-4.4	51252	506	0.112	0.119	-5.9	51340	504	0.024	0.026	-7.7
51221	502	0.250	0.260	-3.8	51253	501	0.134	0.144	-6.9	51340	506	0.031	0.032	-3.1
51221	504	0.205	0.214	-4.2	51253	502	0.055	0.060	-8.3	51350	501	0.156	0.157	-0.6
51221	506	0.156	0.160	-2.5	51253	504	0.074	0.081	-8.6	51350	502	0.187	0.187	0.0
51222	501	0.290	0.300	-3.3	51253	506	0.096	0.102	-5.9	51350	504	0.250	0.250	0.0
51222	502	0.300	0.310	-3.2	51254	501	0.042	0.045	-6.7	51350	506	0.201	0.200	0.5
51222	504	0.249	0.260	-4.2	51254	502	0.017	0.019	-10.5	51351	501	0.140	0.141	-0.7
51222	506	0.190	0.195	-2.6	51254	504	0.023	0.025	-8.0	51351	502	0.168	0.167	0.6
51224	501	0.300	0.320	-6.3	51254	506	0.030	0.032	-6.3	51351	504	0.224	0.226	-0.9
51224	502	0.320	0.330	-3.0	51255	501	0.840	0.870	-3.4	51351	506	0.180	0.179	0.6
51224	504	0.260	0.270	-3.7	51255	502	0.880	0.910	-3.3	51352	501	0.192	0.193	-0.5
51224	506	0.199	0.204	-2.5	51255	504	0.720	0.750	-4.0	51352	502	0.230	0.229	0.4
51230	501	0.052	0.054	-3.7	51255	506	0.550	0.560	-1.8	51352	504	0.310	0.310	0.0
51230	502	0.054	0.056	-3.6	51300	501	0.093	0.093	0.0	51352	506	0.247	0.246	0.4
51230	504	0.044	0.046	-4.3	51300	502	0.111	0.111	0.0	51355	501	0.131	0.131	0.0
51230	506	0.034	0.035	-2.9	51300	504	0.149	0.150	-0.7	51355	502	0.157	0.156	0.6
51240	501	0.520	0.560	-7.1	51300	506	0.120	0.119	0.8	51355	504	0.209	0.211	-0.9
51240	502	0.215	0.231	-6.9	51305	501	0.093	0.093	0.0	51355	506	0.168	0.167	0.6
51240	504	0.290	0.310	-6.5	51305	502	0.111	0.111	0.0	51356	501	0.141	0.142	-0.7
51240	506	0.370	0.400	-7.5	51305	504	0.149	0.150	-0.7	51356	502	0.169	0.168	0.6
51241	501	1.550	1.670	-7.2	51305	506	0.120	0.119	0.8	51356	504	0.226	0.228	-0.9
51241	502	0.640	0.690	-7.2	51315	501	0.152	0.150	1.3	51356	506	0.182	0.180	1.1
51241	504	0.860	0.930	-7.5	51315	502	0.128	0.124	3.2	51357	501	0.216	0.212	1.9
51241	506	1.100	1.170	-6.0	51315	504	0.169	0.166	1.8	51357	502	0.182	0.177	2.8
51250	501	0.330	0.340	-2.9	51315	506	0.103	0.100	3.0	51357	504	0.240	0.236	1.7
51250	502	0.350	0.360	-2.8	51330	501	0.127	0.133	-4.5	51357	506	0.147	0.142	3.5

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
51358	501	0.520	0.510	2.0	51517	506	0.097	0.101	-4.0	51613	504	0.057	0.062	-8.1
51358	502	0.440	0.430	2.3	51550	501	0.119	0.128	-7.0	51613	506	0.073	0.078	-6.4
51358	504	0.580	0.570	1.8	51550	502	0.049	0.053	-7.5	51625	501	0.065	0.069	-5.8
51358	506	0.350	0.340	2.9	51550	504	0.066	0.072	-8.3	51625	502	0.069	0.071	-2.8
51359	501	0.460	0.450	2.2	51550	506	0.085	0.090	-5.6	51625	504	0.056	0.059	-5.1
51359	502	0.390	0.370	5.4	51551	501	0.041	0.045	-8.9	51625	506	0.043	0.044	-2.3
51359	504	0.510	0.500	2.0	51551	502	0.017	0.018	-5.6	51666	501	0.066	0.067	-1.5
51359	506	0.310	0.300	3.3	51551	504	0.023	0.025	-8.0	51666	502	0.080	0.079	1.3
51370	501	0.510	0.550	-7.3	51551	506	0.029	0.031	-6.5	51666	504	0.106	0.107	-0.9
51370	502	0.210	0.226	-7.1	51552	501	0.072	0.077	-6.5	51666	506	0.085	0.085	0.0
51370	504	0.280	0.310	-9.7	51552	502	0.029	0.032	-9.4	51702	501	0.196	0.206	-4.9
51370	506	0.360	0.390	-7.7	51552	504	0.040	0.043	-7.0	51702	502	0.206	0.213	-3.3
51380	501	0.051	0.055	-7.3	51552	506	0.051	0.054	-5.6	51702	504	0.169	0.176	-4.0
51380	502	0.021	0.023	-8.7	51553	501	0.127	0.137	-7.3	51702	506	0.129	0.132	-2.3
51380	504	0.028	0.031	-9.7	51553	502	0.053	0.057	-7.0	51703	501	0.081	0.085	-4.7
51380	506	0.036	0.039	-7.7	51553	504	0.071	0.077	-7.8	51703	502	0.086	0.088	-2.3
51400	501	0.300	0.310	-3.2	51553	506	0.091	0.097	-6.2	51703	504	0.070	0.073	-4.1
51400	502	0.310	0.320	-3.1	51554	501	0.012	0.013	-7.7	51703	506	0.053	0.055	-3.6
51400	504	0.260	0.270	-3.7	51554	502	0.005	0.005	0.0	51734	501	0.153	0.160	-4.4
51400	506	0.195	0.200	-2.5	51554	504	0.007	0.007	0.0	51734	502	0.161	0.166	-3.0
51401	501	0.440	0.460	-4.3	51554	506	0.009	0.009	0.0	51734	504	0.131	0.137	-4.4
51401	502	0.460	0.480	-4.2	51575	501	0.042	0.042	0.0	51734	506	0.100	0.103	-2.9
51401	504	0.380	0.390	-2.6	51575	502	0.050	0.050	0.0	51741	501	0.270	0.290	-6.9
51401	506	0.290	0.300	-3.3	51575	504	0.067	0.068	-1.5	51741	502	0.112	0.120	-6.7
51500	501	0.096	0.104	-7.7	51575	506	0.054	0.054	0.0	51741	504	0.151	0.163	-7.4
51500	502	0.040	0.043	-7.0	51576	501	0.229	0.247	-7.3	51741	506	0.193	0.206	-6.3
51500	504	0.053	0.058	-8.6	51576	502	0.094	0.102	-7.8	51752	501	0.229	0.247	-7.3
51500	506	0.069	0.073	-5.5	51576	504	0.127	0.138	-8.0	51752	502	0.094	0.102	-7.8
51516	501	0.073	0.077	-5.2	51576	506	0.163	0.173	-5.8	51752	504	0.127	0.138	-8.0
51516	502	0.068	0.071	-4.2	51600	501	0.156	0.168	-7.1	51752	506	0.163	0.173	-5.8
51516	504	0.057	0.060	-5.0	51600	502	0.064	0.069	-7.2	51767	501	0.019	0.020	-5.0
51516	506	0.085	0.089	-4.5	51600	504	0.087	0.094	-7.4	51767	502	0.023	0.023	0.0
51517	501	0.083	0.087	-4.6	51600	506	0.111	0.118	-5.9	51767	504	0.031	0.031	0.0
51517	502	0.077	0.080	-3.7	51613	501	0.103	0.111	-7.2	51767	506	0.025	0.025	0.0
51517	504	0.065	0.068	-4.4	51613	502	0.042	0.046	-8.7	51777	501	0.067	0.068	-1.5

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51777	502	0.081	0.080	1.2	51853	501	0.196	0.206	-4.9	51896	506	0.036	0.038	-5.3
51777	504	0.108	0.109	-0.9	51853	502	0.206	0.213	-3.3	51900	501	0.076	0.076	0.0
51777	506	0.087	0.086	1.2	51853	504	0.169	0.176	-4.0	51900	502	0.091	0.090	1.1
51790	501	0.112	0.113	-0.9	51853	506	0.129	0.132	-2.3	51900	504	0.121	0.122	-0.8
51790	502	0.135	0.134	0.7	51854	501	0.440	0.460	-4.3	51900	506	0.097	0.097	0.0
51790	504	0.180	0.181	-0.6	51854	502	0.460	0.480	-4.2	51909	501	0.280	0.290	-3.4
51790	506	0.145	0.144	0.7	51854	504	0.380	0.400	-5.0	51909	502	0.290	0.300	-3.3
51796	501	0.099	0.106	-6.6	51854	506	0.290	0.300	-3.3	51909	504	0.239	0.250	-4.4
51796	502	0.041	0.044	-6.8	51855	501	0.460	0.480	-4.2	51909	506	0.182	0.187	-2.7
51796	504	0.055	0.059	-6.8	51855	502	0.490	0.500	-2.0	51919	501	0.109	0.117	-6.8
51796	506	0.070	0.075	-6.7	51855	504	0.400	0.420	-4.8	51919	502	0.045	0.048	-6.3
51808	501	0.350	0.380	-7.9	51855	506	0.300	0.310	-3.2	51919	504	0.060	0.065	-7.7
51808	502	0.145	0.156	-7.1	51856	501	0.250	0.270	-7.4	51919	506	0.078	0.083	-6.0
51808	504	0.195	0.211	-7.6	51856	502	0.270	0.280	-3.6	51926	501	0.111	0.119	-6.7
51808	506	0.250	0.270	-7.4	51856	504	0.219	0.228	-3.9	51926	502	0.046	0.049	-6.1
51809	501	0.440	0.470	-6.4	51856	506	0.167	0.171	-2.3	51926	504	0.062	0.067	-7.5
51809	502	0.180	0.194	-7.2	51857	501	0.430	0.450	-4.4	51926	506	0.079	0.084	-6.0
51809	504	0.242	0.260	-6.9	51857	502	0.460	0.470	-2.1	51927	501	0.060	0.065	-7.7
51809	506	0.310	0.330	-6.1	51857	504	0.370	0.390	-5.1	51927	502	0.025	0.027	-7.4
51833	501	0.101	0.102	-1.0	51857	506	0.280	0.290	-3.4	51927	504	0.033	0.036	-8.3
51833	502	0.121	0.121	0.0	51869	501	0.116	0.125	-7.2	51927	506	0.043	0.045	-4.4
51833	504	0.162	0.163	-0.6	51869	502	0.048	0.052	-7.7	51934	501	0.121	0.131	-7.6
51833	506	0.130	0.129	0.8	51869	504	0.065	0.070	-7.1	51934	502	0.050	0.054	-7.4
51850	501	0.310	0.320	-3.1	51869	506	0.083	0.088	-5.7	51934	504	0.067	0.073	-8.2
51850	502	0.320	0.330	-3.0	51877	501	0.660	0.710	-7.0	51934	506	0.087	0.092	-5.4
51850	504	0.260	0.280	-7.1	51877	502	0.270	0.290	-6.9	51941	501	0.110	0.119	-7.6
51850	506	0.202	0.207	-2.4	51877	504	0.360	0.390	-7.7	51941	502	0.045	0.049	-8.2
51851	501	0.208	0.218	-4.6	51877	506	0.470	0.500	-6.0	51941	504	0.061	0.066	-7.6
51851	502	0.219	0.226	-3.1	51889	501	0.108	0.116	-6.9	51941	506	0.079	0.084	-6.0
51851	504	0.179	0.187	-4.3	51889	502	0.044	0.048	-8.3	51942	501	0.176	0.190	-7.4
51851	506	0.137	0.140	-2.1	51889	504	0.060	0.065	-7.7	51942	502	0.073	0.078	-6.4
51852	501	0.490	0.510	-3.9	51889	506	0.077	0.082	-6.1	51942	504	0.098	0.106	-7.5
51852	502	0.510	0.530	-3.8	51896	501	0.050	0.054	-7.4	51942	506	0.126	0.134	-6.0
51852	504	0.420	0.440	-4.5	51896	502	0.021	0.022	-4.5	51956	501	0.480	0.510	-5.9
51852	506	0.320	0.330	-3.0	51896	504	0.028	0.030	-6.7	51956	502	0.196	0.212	-7.5

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51956	504	0.260	0.290	-10.3	51999	502	0.044	0.047	-6.4	52341	501	0.060	0.062	-3.2
51956	506	0.340	0.360	-5.6	51999	504	0.059	0.064	-7.8	52341	502	0.063	0.065	-3.1
51957	501	0.420	0.450	-6.7	51999	506	0.076	0.081	-6.2	52341	504	0.051	0.053	-3.8
51957	502	0.173	0.186	-7.0	52002	501	0.094	0.101	-6.9	52341	506	0.039	0.040	-2.5
51957	504	0.233	0.250	-6.8	52002	502	0.039	0.042	-7.1	52342	501	0.173	0.181	-4.4
51957	506	0.300	0.320	-6.3	52002	504	0.052	0.056	-7.1	52342	502	0.181	0.187	-3.2
51958	501	0.370	0.400	-7.5	52002	506	0.067	0.071	-5.6	52342	504	0.149	0.155	-3.9
51958	502	0.154	0.166	-7.2	52075	501	0.242	0.250	-3.2	52342	506	0.113	0.116	-2.6
51958	504	0.207	0.224	-7.6	52075	502	0.250	0.260	-3.8	52343	501	0.105	0.110	-4.5
51958	506	0.270	0.280	-3.6	52075	504	0.208	0.217	-4.1	52343	502	0.111	0.114	-2.6
51959	501	0.380	0.410	-7.3	52075	506	0.159	0.163	-2.5	52343	504	0.090	0.094	-4.3
51959	502	0.157	0.170	-7.6	52076	501	0.290	0.310	-6.5	52343	506	0.069	0.071	-2.8
51959	504	0.212	0.230	-7.8	52076	502	0.310	0.320	-3.1	52401	501	0.330	0.340	-2.9
51959	506	0.270	0.290	-6.9	52076	504	0.250	0.260	-3.8	52401	502	0.340	0.350	-2.9
51960	501	0.050	0.054	-7.4	52076	506	0.191	0.196	-2.6	52401	504	0.280	0.290	-3.4
51960	502	0.021	0.022	-4.5	52109	501	0.024	0.026	-7.7	52401	506	0.213	0.219	-2.7
51960	504	0.028	0.030	-6.7	52109	502	0.010	0.011	-9.1	52402	501	0.024	0.026	-7.7
51960	506	0.036	0.038	-5.3	52109	504	0.013	0.014	-7.1	52402	502	0.010	0.011	-9.1
51970	501	0.219	0.236	-7.2	52109	506	0.017	0.018	-5.6	52402	504	0.013	0.014	-7.1
51970	502	0.090	0.097	-7.2	52134	501	0.310	0.340	-8.8	52402	506	0.017	0.018	-5.6
51970	504	0.122	0.132	-7.6	52134	502	0.129	0.139	-7.2	52432	501	0.117	0.127	-7.9
51970	506	0.156	0.166	-6.0	52134	504	0.174	0.189	-7.9	52432	502	0.048	0.052	-7.7
51982	501	0.064	0.070	-8.6	52134	506	0.224	0.238	-5.9	52432	504	0.065	0.071	-8.5
51982	502	0.027	0.029	-6.9	52137	501	0.095	0.100	-5.0	52432	506	0.084	0.089	-5.6
51982	504	0.036	0.039	-7.7	52137	502	0.100	0.103	-2.9	52433	501	0.107	0.116	-7.8
51982	506	0.046	0.049	-6.1	52137	504	0.082	0.086	-4.7	52433	502	0.044	0.048	-8.3
51985	501	0.068	0.072	-5.6	52137	506	0.062	0.064	-3.1	52433	504	0.060	0.065	-7.7
51985	502	0.063	0.066	-4.5	52150	501	0.580	0.620	-6.5	52433	506	0.076	0.081	-6.2
51985	504	0.053	0.056	-5.4	52150	502	0.238	0.260	-8.5	52435	501	0.134	0.145	-7.6
51985	506	0.080	0.083	-3.6	52150	504	0.320	0.350	-8.6	52435	502	0.055	0.060	-8.3
51986	501	0.250	0.270	-7.4	52150	506	0.410	0.440	-6.8	52435	504	0.075	0.081	-7.4
51986	502	0.104	0.113	-8.0	52315	501	0.088	0.088	0.0	52435	506	0.096	0.102	-5.9
51986	504	0.141	0.152	-7.2	52315	502	0.105	0.105	0.0	52438	501	0.097	0.105	-7.6
51986	506	0.181	0.192	-5.7	52315	504	0.141	0.142	-0.7	52438	502	0.040	0.043	-7.0
51999	501	0.107	0.115	-7.0	52315	506	0.113	0.112	0.9	52438	504	0.054	0.058	-6.9

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CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
52438	506	0.069	0.074	-6.8	52744	504	0.620	0.630	-1.6	53147	502	0.046	0.047	-2.1
52440	501	0.153	0.165	-7.3	52744	506	0.500	0.500	0.0	53147	504	0.038	0.039	-2.6
52440	502	0.063	0.068	-7.4	52767	501	0.260	0.270	-3.7	53147	506	0.029	0.029	0.0
52440	504	0.085	0.092	-7.6	52767	502	0.270	0.280	-3.6	53229	501	0.244	0.260	-6.2
52440	506	0.109	0.116	-6.0	52767	504	0.222	0.232	-4.3	53229	502	0.260	0.260	0.0
52467	501	0.141	0.152	-7.2	52767	506	0.169	0.174	-2.9	53229	504	0.210	0.219	-4.1
52467	502	0.058	0.063	-7.9	52911	501	0.067	0.072	-6.9	53229	506	0.160	0.164	-2.4
52467	504	0.078	0.085	-8.2	52911	502	0.028	0.030	-6.7	53271	501	0.060	0.065	-7.7
52467	506	0.101	0.107	-5.6	52911	504	0.037	0.040	-7.5	53271	502	0.025	0.027	-7.4
52469	501	0.049	0.053	-7.5	52911	506	0.048	0.051	-5.9	53271	504	0.034	0.036	-5.6
52469	502	0.020	0.022	-9.1	52967	501	0.025	0.027	-7.4	53271	506	0.043	0.046	-6.5
52469	504	0.027	0.030	-10.0	52967	502	0.010	0.011	-9.1	53333	501	0.240	0.250	-4.0
52469	506	0.035	0.037	-5.4	52967	504	0.014	0.015	-6.7	53333	502	0.250	0.260	-3.8
52505	501	0.246	0.260	-5.4	52967	506	0.018	0.019	-5.3	53333	504	0.207	0.216	-4.2
52505	502	0.101	0.109	-7.3	53001	501	0.246	0.270	-8.9	53333	506	0.157	0.162	-3.1
52505	504	0.137	0.148	-7.4	53001	502	0.102	0.109	-6.4	53374	501	0.102	0.103	-1.0
52505	506	0.175	0.186	-5.9	53001	504	0.137	0.148	-7.4	53374	502	0.122	0.122	0.0
52547	501	0.280	0.290	-3.4	53001	506	0.176	0.187	-5.9	53374	504	0.164	0.165	-0.6
52547	502	0.300	0.310	-3.2	53077	501	0.118	0.128	-7.8	53374	506	0.132	0.131	0.8
52547	504	0.242	0.250	-3.2	53077	502	0.049	0.053	-7.5	53375	501	0.054	0.054	0.0
52547	506	0.185	0.190	-2.6	53077	504	0.066	0.071	-7.0	53375	502	0.065	0.065	0.0
52581	501	1.200	1.290	-7.0	53077	506	0.084	0.090	-6.7	53375	504	0.087	0.087	0.0
52581	502	0.490	0.530	-7.5	53095	501	0.081	0.087	-6.9	53375	506	0.070	0.069	1.4
52581	504	0.670	0.720	-6.9	53095	502	0.033	0.036	-8.3	53376	501	0.087	0.087	0.0
52581	506	0.850	0.910	-6.6	53095	504	0.045	0.049	-8.2	53376	502	0.104	0.104	0.0
52619	501	0.084	0.091	-7.7	53095	506	0.058	0.062	-6.5	53376	504	0.139	0.140	-0.7
52619	502	0.035	0.037	-5.4	53096	501	0.113	0.122	-7.4	53376	506	0.112	0.111	0.9
52619	504	0.047	0.051	-7.8	53096	502	0.047	0.050	-6.0	53377	501	0.089	0.089	0.0
52619	506	0.060	0.064	-6.2	53096	504	0.063	0.068	-7.4	53377	502	0.106	0.106	0.0
52660	501	0.086	0.091	-5.5	53096	506	0.080	0.086	-7.0	53377	504	0.142	0.143	-0.7
52660	502	0.080	0.084	-4.8	53121	501	0.320	0.350	-8.6	53377	506	0.114	0.114	0.0
52660	504	0.068	0.072	-5.6	53121	502	0.132	0.143	-7.7	53403	501	0.056	0.056	0.0
52660	506	0.101	0.105	-3.8	53121	504	0.178	0.193	-7.8	53403	502	0.067	0.067	0.0
52744	501	0.390	0.390	0.0	53121	506	0.229	0.243	-5.8	53403	504	0.090	0.091	-1.1
52744	502	0.460	0.460	0.0	53147	501	0.044	0.046	-4.3	53403	506	0.072	0.072	0.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
53425	501	0.226	0.237	-4.6	53803	506	0.350	0.360	-2.8	55371	504	0.420	0.420	0.0
53425	502	0.238	0.245	-2.9	53907	501	0.118	0.127	-7.1	55371	506	0.340	0.330	3.0
53425	504	0.195	0.203	-3.9	53907	502	0.049	0.052	-5.8	55426	501	0.248	0.260	-4.6
53425	506	0.148	0.152	-2.6	53907	504	0.066	0.071	-7.0	55426	502	0.260	0.270	-3.7
53565	501	0.065	0.066	-1.5	53907	506	0.084	0.089	-5.6	55426	504	0.213	0.223	-4.5
53565	502	0.078	0.078	0.0	54012	501	0.044	0.046	-4.3	55426	506	0.163	0.167	-2.4
53565	504	0.105	0.106	-0.9	54012	502	0.041	0.042	-2.4	55597	501	0.032	0.034	-5.9
53565	506	0.084	0.084	0.0	54012	504	0.034	0.036	-5.6	55597	502	0.013	0.014	-7.1
53631	501	0.037	0.040	-7.5	54012	506	0.051	0.053	-3.8	55597	504	0.018	0.019	-5.3
53631	502	0.015	0.017	-11.8	54077	501	0.161	0.174	-7.5	55597	506	0.023	0.024	-4.2
53631	504	0.021	0.022	-4.5	54077	502	0.066	0.072	-8.3	55647	501	0.063	0.068	-7.4
53631	506	0.027	0.028	-3.6	54077	504	0.090	0.097	-7.2	55647	502	0.026	0.028	-7.1
53632	501	0.043	0.046	-6.5	54077	506	0.115	0.122	-5.7	55647	504	0.035	0.038	-7.9
53632	502	0.018	0.019	-5.3	55010	501	0.490	0.520	-5.8	55647	506	0.045	0.048	-6.3
53632	504	0.024	0.026	-7.7	55010	502	0.201	0.216	-6.9	55648	501	0.029	0.031	-6.5
53632	506	0.031	0.032	-3.1	55010	504	0.270	0.290	-6.9	55648	502	0.012	0.013	-7.7
53731	501	0.039	0.042	-7.1	55010	506	0.350	0.370	-5.4	55648	504	0.016	0.017	-5.9
53731	502	0.016	0.017	-5.9	55011	501	0.131	0.142	-7.7	55648	506	0.020	0.022	-9.1
53731	504	0.022	0.024	-8.3	55011	502	0.054	0.058	-6.9	55649	501	0.034	0.037	-8.1
53731	506	0.028	0.030	-6.7	55011	504	0.073	0.079	-7.6	55649	502	0.014	0.015	-6.7
53732	501	0.270	0.290	-6.9	55011	506	0.094	0.100	-6.0	55649	504	0.019	0.021	-9.5
53732	502	0.110	0.119	-7.6	55012	501	0.157	0.169	-7.1	55649	506	0.024	0.026	-7.7
53732	504	0.149	0.161	-7.5	55012	502	0.065	0.070	-7.1	55715	501	0.250	0.270	-7.4
53732	506	0.191	0.203	-5.9	55012	504	0.087	0.094	-7.4	55715	502	0.104	0.112	-7.1
53733	501	0.174	0.188	-7.4	55012	506	0.112	0.119	-5.9	55715	504	0.140	0.152	-7.9
53733	502	0.072	0.077	-6.5	55013	501	0.204	0.214	-4.7	55715	506	0.180	0.191	-5.8
53733	504	0.097	0.105	-7.6	55013	502	0.215	0.222	-3.2	55716	501	0.360	0.390	-7.7
53733	506	0.124	0.132	-6.1	55013	504	0.176	0.184	-4.3	55716	502	0.150	0.162	-7.4
53734	501	0.440	0.460	-4.3	55013	506	0.134	0.138	-2.9	55716	504	0.202	0.219	-7.8
53734	502	0.410	0.420	-2.4	55214	501	0.127	0.137	-7.3	55716	506	0.260	0.280	-7.1
53734	504	0.340	0.360	-5.6	55214	502	0.052	0.056	-7.1	55717	501	0.330	0.340	-2.9
53734	506	0.510	0.530	-3.8	55214	504	0.071	0.076	-6.6	55717	502	0.340	0.360	-5.6
53803	501	0.540	0.560	-3.6	55214	506	0.090	0.096	-6.2	55717	504	0.280	0.290	-3.4
53803	502	0.570	0.590	-3.4	55371	501	0.260	0.260	0.0	55717	506	0.215	0.220	-2.3
53803	504	0.460	0.480	-4.2	55371	502	0.310	0.310	0.0	55718	501	0.320	0.330	-3.0

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CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
55718	502	0.330	0.340	-2.9	56202	501	0.090	0.097	-7.2	56652	506	0.180	0.184	-2.2
55718	504	0.270	0.290	-6.9	56202	502	0.037	0.040	-7.5	56653	501	0.260	0.280	-7.1
55718	506	0.208	0.214	-2.8	56202	504	0.050	0.054	-7.4	56653	502	0.280	0.290	-3.4
55802	501	0.067	0.068	-1.5	56202	506	0.064	0.068	-5.9	56653	504	0.227	0.237	-4.2
55802	502	0.081	0.080	1.2	56390	501	0.157	0.169	-7.1	56653	506	0.173	0.178	-2.8
55802	504	0.108	0.109	-0.9	56390	502	0.065	0.070	-7.1	56654	501	0.135	0.141	-4.3
55802	506	0.087	0.086	1.2	56390	504	0.087	0.094	-7.4	56654	502	0.142	0.146	-2.7
55918	501	0.144	0.155	-7.1	56390	506	0.112	0.119	-5.9	56654	504	0.116	0.121	-4.1
55918	502	0.059	0.064	-7.8	56391	501	0.134	0.145	-7.6	56654	506	0.088	0.091	-3.3
55918	504	0.080	0.087	-8.0	56391	502	0.055	0.060	-8.3	56690	501	0.058	0.059	-1.7
55918	506	0.103	0.109	-5.5	56391	504	0.075	0.081	-7.4	56690	502	0.070	0.069	1.4
55919	501	0.020	0.021	-4.8	56391	506	0.096	0.102	-5.9	56690	504	0.093	0.094	-1.1
55919	502	0.008	0.009	-11.1	56427	501	0.217	0.233	-6.9	56690	506	0.075	0.074	1.4
55919	504	0.011	0.012	-8.3	56427	502	0.089	0.096	-7.3	56699	501	0.100	0.108	-7.4
55919	506	0.014	0.015	-6.7	56427	504	0.120	0.130	-7.7	56699	502	0.041	0.044	-6.8
56040	501	0.014	0.015	-6.7	56427	506	0.154	0.164	-6.1	56699	504	0.055	0.060	-8.3
56040	502	0.006	0.006	0.0	56488	501	0.112	0.113	-0.9	56699	506	0.071	0.076	-6.6
56040	504	0.008	0.008	0.0	56488	502	0.135	0.134	0.7	56758	501	0.085	0.091	-6.6
56040	506	0.010	0.010	0.0	56488	504	0.180	0.181	-0.6	56758	502	0.035	0.038	-7.9
56041	501	0.090	0.097	-7.2	56488	506	0.145	0.144	0.7	56758	504	0.047	0.051	-7.8
56041	502	0.037	0.040	-7.5	56567	501	0.230	0.241	-4.6	56758	506	0.060	0.064	-6.2
56041	504	0.050	0.054	-7.4	56567	502	0.242	0.250	-3.2	56759	501	0.087	0.093	-6.5
56041	506	0.064	0.068	-5.9	56567	504	0.198	0.207	-4.3	56759	502	0.036	0.039	-7.7
56042	501	0.113	0.122	-7.4	56567	506	0.151	0.155	-2.6	56759	504	0.048	0.052	-7.7
56042	502	0.047	0.050	-6.0	56650	501	0.700	0.740	-5.4	56759	506	0.062	0.066	-6.1
56042	504	0.063	0.068	-7.4	56650	502	0.740	0.760	-2.6	56760	501	0.124	0.134	-7.5
56042	506	0.080	0.086	-7.0	56650	504	0.610	0.630	-3.2	56760	502	0.051	0.055	-7.3
56170	501	0.222	0.233	-4.7	56650	506	0.460	0.470	-2.1	56760	504	0.069	0.075	-8.0
56170	502	0.234	0.241	-2.9	56651	501	0.380	0.400	-5.0	56760	506	0.089	0.094	-5.3
56170	504	0.191	0.200	-4.5	56651	502	0.400	0.420	-4.8	56805	501	0.164	0.176	-6.8
56170	506	0.146	0.150	-2.7	56651	504	0.330	0.340	-2.9	56805	502	0.067	0.073	-8.2
56171	501	0.109	0.114	-4.4	56651	506	0.250	0.260	-3.8	56805	504	0.091	0.099	-8.1
56171	502	0.115	0.118	-2.5	56652	501	0.270	0.290	-6.9	56805	506	0.117	0.124	-5.6
56171	504	0.094	0.098	-4.1	56652	502	0.290	0.300	-3.3	56806	501	0.116	0.125	-7.2
56171	506	0.072	0.073	-1.4	56652	504	0.236	0.246	-4.1	56806	502	0.048	0.051	-5.9

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56806	504	0.064	0.070	-8.6	56916	502	0.740	0.760	-2.6	57146	501	0.230	0.241	-4.6
56806	506	0.083	0.088	-5.7	56916	504	0.600	0.630	-4.8	57146	502	0.242	0.250	-3.2
56807	501	0.115	0.124	-7.3	56916	506	0.460	0.470	-2.1	57146	504	0.198	0.207	-4.3
56807	502	0.047	0.051	-7.8	56917	501	0.202	0.212	-4.7	57146	506	0.151	0.155	-2.6
56807	504	0.064	0.069	-7.2	56917	502	0.213	0.219	-2.7	57202	501	0.111	0.119	-6.7
56807	506	0.082	0.087	-5.7	56917	504	0.174	0.182	-4.4	57202	502	0.046	0.049	-6.1
56808	501	0.150	0.162	-7.4	56917	506	0.133	0.136	-2.2	57202	504	0.062	0.067	-7.5
56808	502	0.062	0.067	-7.5	56918	501	0.097	0.102	-4.9	57202	506	0.079	0.084	-6.0
56808	504	0.083	0.090	-7.8	56918	502	0.102	0.105	-2.9	57257	501	0.137	0.148	-7.4
56808	506	0.107	0.114	-6.1	56918	504	0.084	0.087	-3.4	57257	502	0.057	0.061	-6.6
56900	501	0.144	0.155	-7.1	56918	506	0.064	0.065	-1.5	57257	504	0.076	0.083	-8.4
56900	502	0.059	0.064	-7.8	56919	501	0.248	0.260	-4.6	57257	506	0.098	0.104	-5.8
56900	504	0.080	0.087	-8.0	56919	502	0.260	0.270	-3.7	57401	501	0.078	0.084	-7.1
56900	506	0.103	0.109	-5.5	56919	504	0.213	0.223	-4.5	57401	502	0.032	0.035	-8.6
56910	501	0.072	0.078	-7.7	56919	506	0.163	0.167	-2.4	57401	504	0.043	0.047	-8.5
56910	502	0.030	0.032	-6.3	56920	501	0.226	0.237	-4.6	57401	506	0.056	0.059	-5.1
56910	504	0.040	0.043	-7.0	56920	502	0.238	0.245	-2.9	57403	501	0.138	0.139	-0.7
56910	506	0.051	0.055	-7.3	56920	504	0.195	0.203	-3.9	57403	502	0.165	0.165	0.0
56911	501	0.198	0.208	-4.8	56920	506	0.148	0.152	-2.6	57403	504	0.221	0.223	-0.9
56911	502	0.209	0.215	-2.8	56980	501	0.125	0.135	-7.4	57403	506	0.178	0.176	1.1
56911	504	0.171	0.178	-3.9	56980	502	0.052	0.056	-7.1	57410	501	0.038	0.041	-7.3
56911	506	0.130	0.134	-3.0	56980	504	0.069	0.075	-8.0	57410	502	0.016	0.017	-5.9
56912	501	0.161	0.168	-4.2	56980	506	0.089	0.095	-6.3	57410	504	0.021	0.023	-8.7
56912	502	0.169	0.174	-2.9	57001	501	0.043	0.046	-6.5	57410	506	0.027	0.029	-6.9
56912	504	0.138	0.144	-4.2	57001	502	0.018	0.019	-5.3	57411	501	0.056	0.058	-3.4
56912	506	0.105	0.108	-2.8	57001	504	0.024	0.026	-7.7	57411	502	0.058	0.060	-3.3
56913	501	0.131	0.137	-4.4	57001	506	0.031	0.032	-3.1	57411	504	0.048	0.050	-4.0
56913	502	0.138	0.142	-2.8	57002	501	0.028	0.030	-6.7	57411	506	0.036	0.037	-2.7
56913	504	0.113	0.118	-4.2	57002	502	0.011	0.012	-8.3	57572	501	0.022	0.024	-8.3
56913	506	0.086	0.088	-2.3	57002	504	0.015	0.017	-11.8	57572	502	0.009	0.010	-10.0
56915	501	0.780	0.810	-3.7	57002	506	0.020	0.021	-4.8	57572	504	0.012	0.013	-7.7
56915	502	0.820	0.840	-2.4	57090	501	0.360	0.380	-5.3	57572	506	0.016	0.017	-5.9
56915	504	0.670	0.700	-4.3	57090	502	0.380	0.390	-2.6	57600	501	0.066	0.071	-7.0
56915	506	0.510	0.520	-1.9	57090	504	0.310	0.330	-6.1	57600	502	0.027	0.029	-6.9
56916	501	0.700	0.730	-4.1	57090	506	0.238	0.244	-2.5	57600	504	0.037	0.040	-7.5

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STATE: 13 - INDIANA
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
57600	506	0.047	0.050	-6.0	57800	504	0.074	0.080	-7.5	58009	502	0.106	0.110	-3.6
57611	501	0.119	0.125	-4.8	57800	506	0.095	0.101	-5.9	58009	504	0.087	0.091	-4.4
57611	502	0.125	0.129	-3.1	57808	501	0.061	0.064	-4.7	58009	506	0.066	0.068	-2.9
57611	504	0.102	0.107	-4.7	57808	502	0.065	0.067	-3.0	58010	501	0.178	0.192	-7.3
57611	506	0.078	0.080	-2.5	57808	504	0.053	0.055	-3.6	58010	502	0.073	0.079	-7.6
57625	501	0.580	0.630	-7.9	57808	506	0.040	0.041	-2.4	58010	504	0.099	0.107	-7.5
57625	502	0.239	0.260	-8.1	57809	501	0.063	0.066	-4.5	58010	506	0.127	0.135	-5.9
57625	504	0.320	0.350	-8.6	57809	502	0.067	0.069	-2.9	58020	501	0.148	0.149	-0.7
57625	506	0.410	0.440	-6.8	57809	504	0.055	0.057	-3.5	58020	502	0.177	0.177	0.0
57651	501	0.071	0.076	-6.6	57809	506	0.042	0.043	-2.3	58020	504	0.237	0.239	-0.8
57651	502	0.029	0.031	-6.5	57810	501	0.061	0.064	-4.7	58020	506	0.191	0.190	0.5
57651	504	0.039	0.042	-7.1	57810	502	0.065	0.067	-3.0	58056	501	0.212	0.229	-7.4
57651	506	0.050	0.053	-5.7	57810	504	0.053	0.055	-3.6	58056	502	0.087	0.094	-7.4
57690	501	0.155	0.162	-4.3	57810	506	0.040	0.041	-2.4	58056	504	0.118	0.128	-7.8
57690	502	0.163	0.168	-3.0	57871	501	0.073	0.077	-5.2	58056	506	0.151	0.161	-6.2
57690	504	0.133	0.139	-4.3	57871	502	0.077	0.080	-3.7	58057	501	0.133	0.144	-7.6
57690	506	0.101	0.104	-2.9	57871	504	0.063	0.066	-4.5	58057	502	0.055	0.059	-6.8
57716	501	0.073	0.077	-5.2	57871	506	0.048	0.049	-2.0	58057	504	0.074	0.080	-7.5
57716	502	0.077	0.080	-3.7	57913	501	0.173	0.186	-7.0	58057	506	0.095	0.101	-5.9
57716	504	0.063	0.066	-4.5	57913	502	0.071	0.077	-7.8	58058	501	0.120	0.129	-7.0
57716	506	0.048	0.049	-2.0	57913	504	0.096	0.104	-7.7	58058	502	0.049	0.053	-7.5
57725	501	0.161	0.168	-4.2	57913	506	0.123	0.131	-6.1	58058	504	0.067	0.072	-6.9
57725	502	0.169	0.174	-2.9	57997	501	0.097	0.102	-4.9	58058	506	0.085	0.091	-6.6
57725	504	0.138	0.144	-4.2	57997	502	0.090	0.094	-4.3	58095	501	0.169	0.182	-7.1
57725	506	0.105	0.108	-2.8	57997	504	0.076	0.080	-5.0	58095	502	0.070	0.075	-6.7
57726	501	0.125	0.131	-4.6	57997	506	0.114	0.118	-3.4	58095	504	0.094	0.102	-7.8
57726	502	0.131	0.136	-3.7	57998	501	0.077	0.083	-7.2	58095	506	0.120	0.128	-6.2
57726	504	0.108	0.112	-3.6	57998	502	0.032	0.034	-5.9	58096	501	0.224	0.242	-7.4
57726	506	0.082	0.084	-2.4	57998	504	0.043	0.046	-6.5	58096	502	0.092	0.100	-8.0
57798	501	0.036	0.039	-7.7	57998	506	0.055	0.058	-5.2	58096	504	0.125	0.135	-7.4
57798	502	0.015	0.016	-6.3	57999	501	0.101	0.106	-4.7	58096	506	0.160	0.170	-5.9
57798	504	0.020	0.022	-9.1	57999	502	0.106	0.110	-3.6	58301	501	0.077	0.081	-4.9
57798	506	0.025	0.027	-7.4	57999	504	0.087	0.091	-4.4	58301	502	0.081	0.084	-3.6
57800	501	0.133	0.144	-7.6	57999	506	0.066	0.068	-2.9	58301	504	0.067	0.070	-4.3
57800	502	0.055	0.059	-6.8	58009	501	0.101	0.106	-4.7	58301	506	0.051	0.052	-1.9

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58302	501	0.060	0.065	-7.7	58503	506	0.067	0.071	-5.6	58737	504	0.088	0.095	-7.4
58302	502	0.025	0.027	-7.4	58532	501	0.121	0.130	-6.9	58737	506	0.113	0.120	-5.8
58302	504	0.034	0.036	-5.6	58532	502	0.050	0.054	-7.4	58756	501	0.095	0.100	-5.0
58302	506	0.043	0.046	-6.5	58532	504	0.067	0.073	-8.2	58756	502	0.100	0.103	-2.9
58397	501	0.350	0.380	-7.9	58532	506	0.086	0.092	-6.5	58756	504	0.082	0.086	-4.7
58397	502	0.145	0.156	-7.1	58559	501	0.025	0.027	-7.4	58756	506	0.062	0.064	-3.1
58397	504	0.195	0.211	-7.6	58559	502	0.010	0.011	-9.1	58757	501	0.530	0.580	-8.6
58397	506	0.250	0.270	-7.4	58559	504	0.014	0.015	-6.7	58757	502	0.221	0.238	-7.1
58408	501	0.057	0.060	-5.0	58559	506	0.018	0.019	-5.3	58757	504	0.300	0.320	-6.3
58408	502	0.053	0.056	-5.4	58560	501	0.059	0.064	-7.8	58757	506	0.380	0.410	-7.3
58408	504	0.045	0.047	-4.3	58560	502	0.025	0.026	-3.8	58759	501	0.066	0.071	-7.0
58408	506	0.067	0.070	-4.3	58560	504	0.033	0.036	-8.3	58759	502	0.027	0.029	-6.9
58409	501	0.073	0.077	-5.2	58560	506	0.042	0.045	-6.7	58759	504	0.037	0.040	-7.5
58409	502	0.068	0.071	-4.2	58575	501	0.077	0.083	-7.2	58759	506	0.047	0.050	-6.0
58409	504	0.057	0.060	-5.0	58575	502	0.032	0.034	-5.9	58802	501	0.075	0.081	-7.4
58409	506	0.085	0.089	-4.5	58575	504	0.043	0.046	-6.5	58802	502	0.031	0.033	-6.1
58456	501	0.039	0.041	-4.9	58575	506	0.055	0.058	-5.2	58802	504	0.042	0.045	-6.7
58456	502	0.036	0.038	-5.3	58627	501	0.246	0.260	-5.4	58802	506	0.054	0.057	-5.3
58456	504	0.030	0.032	-6.3	58627	502	0.101	0.109	-7.3	58813	501	0.234	0.245	-4.5
58456	506	0.046	0.047	-2.1	58627	504	0.137	0.148	-7.4	58813	502	0.246	0.250	-1.6
58457	501	0.056	0.059	-5.1	58627	506	0.175	0.186	-5.9	58813	504	0.201	0.210	-4.3
58457	502	0.052	0.055	-5.5	58663	501	0.510	0.530	-3.8	58813	506	0.154	0.158	-2.5
58457	504	0.044	0.047	-6.4	58663	502	0.540	0.550	-1.8	58822	501	0.206	0.223	-7.6
58457	506	0.066	0.069	-4.3	58663	504	0.440	0.460	-4.3	58822	502	0.085	0.092	-7.6
58458	501	0.073	0.077	-5.2	58663	506	0.330	0.340	-2.9	58822	504	0.115	0.124	-7.3
58458	502	0.068	0.071	-4.2	58682	501	0.219	0.236	-7.2	58822	506	0.147	0.157	-6.4
58458	504	0.057	0.060	-5.0	58682	502	0.090	0.097	-7.2	58837	501	0.470	0.490	-4.1
58458	506	0.085	0.089	-4.5	58682	504	0.122	0.132	-7.6	58837	502	0.490	0.510	-3.9
58459	501	0.087	0.092	-5.4	58682	506	0.156	0.166	-6.0	58837	504	0.400	0.420	-4.8
58459	502	0.081	0.085	-4.7	58713	501	0.043	0.043	0.0	58837	506	0.310	0.320	-3.1
58459	504	0.069	0.072	-4.2	58713	502	0.051	0.051	0.0	58840	501	0.141	0.147	-4.1
58459	506	0.102	0.106	-3.8	58713	504	0.069	0.069	0.0	58840	502	0.148	0.153	-3.3
58503	501	0.094	0.101	-6.9	58713	506	0.055	0.055	0.0	58840	504	0.121	0.127	-4.7
58503	502	0.039	0.042	-7.1	58737	501	0.159	0.171	-7.0	58840	506	0.092	0.095	-3.2
58503	504	0.052	0.056	-7.1	58737	502	0.065	0.071	-8.5	58873	501	0.224	0.235	-4.7

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58873	502	0.236	0.243	-2.9	59223	501	0.232	0.243	-4.5	59647	506	0.176	0.175	0.6
58873	504	0.193	0.201	-4.0	59223	502	0.244	0.250	-2.4	59660	501	0.280	0.300	-6.7
58873	506	0.147	0.151	-2.6	59223	504	0.200	0.209	-4.3	59660	502	0.117	0.126	-7.1
58903	501	0.047	0.051	-7.8	59223	506	0.152	0.156	-2.6	59660	504	0.157	0.170	-7.6
58903	502	0.020	0.021	-4.8	59257	501	0.024	0.026	-7.7	59660	506	0.201	0.214	-6.1
58903	504	0.026	0.028	-7.1	59257	502	0.010	0.011	-9.1	59661	501	0.138	0.149	-7.4
58903	506	0.034	0.036	-5.6	59257	504	0.013	0.015	-13.3	59661	502	0.057	0.062	-8.1
58904	501	0.036	0.039	-7.7	59257	506	0.017	0.018	-5.6	59661	504	0.077	0.083	-7.2
58904	502	0.015	0.016	-6.3	59306	501	0.152	0.163	-6.7	59661	506	0.099	0.105	-5.7
58904	504	0.020	0.022	-9.1	59306	502	0.063	0.067	-6.0	59693	501	0.023	0.025	-8.0
58904	506	0.026	0.028	-7.1	59306	504	0.084	0.091	-7.7	59693	502	0.010	0.010	0.0
58922	501	0.370	0.390	-5.1	59306	506	0.108	0.115	-6.1	59693	504	0.013	0.014	-7.1
58922	502	0.390	0.400	-2.5	59378	501	0.151	0.158	-4.4	59693	506	0.017	0.018	-5.6
58922	504	0.320	0.340	-5.9	59378	502	0.158	0.164	-3.7	59701	501	0.011	0.012	-8.3
58922	506	0.245	0.250	-2.0	59378	504	0.130	0.135	-3.7	59701	502	0.005	0.005	0.0
59005	501	0.090	0.097	-7.2	59378	506	0.099	0.101	-2.0	59701	504	0.006	0.007	-14.3
59005	502	0.037	0.040	-7.5	59481	501	0.410	0.440	-6.8	59701	506	0.008	0.008	0.0
59005	504	0.050	0.054	-7.4	59481	502	0.168	0.181	-7.2	59713	501	0.250	0.270	-7.4
59005	506	0.064	0.068	-5.9	59481	504	0.227	0.245	-7.3	59713	502	0.104	0.112	-7.1
59057	501	0.660	0.720	-8.3	59481	506	0.290	0.310	-6.5	59713	504	0.141	0.152	-7.2
59057	502	0.270	0.300	-10.0	59482	501	0.310	0.310	0.0	59713	506	0.180	0.192	-6.3
59057	504	0.370	0.400	-7.5	59482	502	0.370	0.370	0.0	59722	501	0.131	0.141	-7.1
59057	506	0.470	0.500	-6.0	59482	504	0.490	0.490	0.0	59722	502	0.054	0.058	-6.9
59058	501	0.430	0.460	-6.5	59482	506	0.390	0.390	0.0	59722	504	0.073	0.079	-7.6
59058	502	0.177	0.191	-7.3	59537	501	0.163	0.170	-4.1	59722	506	0.093	0.099	-6.1
59058	504	0.239	0.260	-8.1	59537	502	0.171	0.176	-2.8	59723	501	0.049	0.053	-7.5
59058	506	0.310	0.330	-6.1	59537	504	0.140	0.146	-4.1	59723	502	0.020	0.022	-9.1
59188	501	0.290	0.300	-3.3	59537	506	0.107	0.109	-1.8	59723	504	0.027	0.030	-10.0
59188	502	0.350	0.350	0.0	59601	501	0.154	0.166	-7.2	59723	506	0.035	0.037	-5.4
59188	504	0.470	0.470	0.0	59601	502	0.063	0.068	-7.4	59724	501	0.076	0.081	-6.2
59188	506	0.380	0.380	0.0	59601	504	0.085	0.092	-7.6	59724	502	0.031	0.034	-8.8
59189	501	0.400	0.410	-2.4	59601	506	0.110	0.117	-6.0	59724	504	0.042	0.045	-6.7
59189	502	0.480	0.480	0.0	59647	501	0.137	0.138	-0.7	59724	506	0.054	0.057	-5.3
59189	504	0.650	0.650	0.0	59647	502	0.164	0.163	0.6	59725	501	0.094	0.102	-7.8
59189	506	0.520	0.520	0.0	59647	504	0.219	0.221	-0.9	59725	502	0.039	0.042	-7.1

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59725	504	0.052	0.057	-8.8	59782	502	0.165	0.170	-2.9	59892	501	0.153	0.160	-4.4
59725	506	0.067	0.071	-5.6	59782	504	0.135	0.141	-4.3	59892	502	0.161	0.166	-3.0
59726	501	0.068	0.074	-8.1	59782	506	0.103	0.105	-1.9	59892	504	0.131	0.137	-4.4
59726	502	0.028	0.030	-6.7	59783	501	0.153	0.160	-4.4	59892	506	0.100	0.103	-2.9
59726	504	0.038	0.041	-7.3	59783	502	0.161	0.166	-3.0	59904	501	0.103	0.108	-4.6
59726	506	0.049	0.052	-5.8	59783	504	0.131	0.137	-4.4	59904	502	0.108	0.112	-3.6
59738	501	0.219	0.236	-7.2	59783	506	0.100	0.103	-2.9	59904	504	0.089	0.093	-4.3
59738	502	0.090	0.097	-7.2	59784	501	0.117	0.122	-4.1	59904	506	0.068	0.069	-1.4
59738	504	0.122	0.132	-7.6	59784	502	0.123	0.127	-3.1	59905	501	0.119	0.128	-7.0
59738	506	0.156	0.166	-6.0	59784	504	0.101	0.105	-3.8	59905	502	0.049	0.053	-7.5
59750	501	0.121	0.127	-4.7	59784	506	0.077	0.079	-2.5	59905	504	0.066	0.072	-8.3
59750	502	0.127	0.131	-3.1	59790	501	0.169	0.182	-7.1	59905	506	0.085	0.090	-5.6
59750	504	0.104	0.109	-4.6	59790	502	0.070	0.075	-6.7	59914	501	0.700	0.750	-6.7
59750	506	0.079	0.081	-2.5	59790	504	0.094	0.102	-7.8	59914	502	0.290	0.310	-6.5
59751	501	0.044	0.046	-4.3	59790	506	0.120	0.128	-6.2	59914	504	0.390	0.420	-7.1
59751	502	0.046	0.047	-2.1	59798	501	0.400	0.420	-4.8	59914	506	0.500	0.530	-5.7
59751	504	0.038	0.039	-2.6	59798	502	0.420	0.430	-2.3	59915	501	0.340	0.360	-5.6
59751	506	0.029	0.029	0.0	59798	504	0.340	0.360	-5.6	59915	502	0.360	0.370	-2.7
59773	501	0.017	0.017	0.0	59798	506	0.260	0.270	-3.7	59915	504	0.300	0.310	-3.2
59773	502	0.021	0.021	0.0	59806	501	0.290	0.300	-3.3	59915	506	0.225	0.231	-2.6
59773	504	0.028	0.028	0.0	59806	502	0.300	0.310	-3.2	59917	501	0.063	0.066	-4.5
59773	506	0.022	0.022	0.0	59806	504	0.246	0.260	-5.4	59917	502	0.067	0.069	-2.9
59774	501	0.014	0.014	0.0	59806	506	0.187	0.192	-2.6	59917	504	0.055	0.057	-3.5
59774	502	0.017	0.017	0.0	59867	501	0.190	0.205	-7.3	59917	506	0.042	0.043	-2.3
59774	504	0.023	0.023	0.0	59867	502	0.078	0.084	-7.1	59923	501	0.017	0.018	-5.6
59774	506	0.018	0.018	0.0	59867	504	0.106	0.114	-7.0	59923	502	0.007	0.008	-12.5
59775	501	0.018	0.018	0.0	59867	506	0.135	0.144	-6.2	59923	504	0.010	0.010	0.0
59775	502	0.022	0.022	0.0	59886	501	0.026	0.028	-7.1	59923	506	0.012	0.013	-7.7
59775	504	0.029	0.030	-3.3	59886	502	0.011	0.011	0.0	59925	501	0.470	0.460	2.2
59775	506	0.024	0.024	0.0	59886	504	0.014	0.015	-6.7	59925	502	0.400	0.380	5.3
59781	501	0.105	0.110	-4.5	59886	506	0.018	0.019	-5.3	59925	504	0.520	0.510	2.0
59781	502	0.111	0.114	-2.6	59889	501	0.057	0.058	-1.7	59925	506	0.320	0.310	3.2
59781	504	0.090	0.094	-4.3	59889	502	0.069	0.068	1.5	59926	501	0.400	0.390	2.6
59781	506	0.069	0.071	-2.8	59889	504	0.092	0.092	0.0	59926	502	0.340	0.330	3.0
59782	501	0.157	0.164	-4.3	59889	506	0.074	0.073	1.4	59926	504	0.440	0.440	0.0

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59926	506	0.270	0.260	3.8	59970	504	0.120	0.125	-4.0	60010	502	33.400	27.800	20.1
59927	501	0.270	0.260	3.8	59970	506	0.091	0.093	-2.2	60010	504	22.200	20.200	9.9
59927	502	0.226	0.219	3.2	59973	501	0.193	0.209	-7.7	60010	506	19.900	17.700	12.4
59927	504	0.300	0.290	3.4	59973	502	0.080	0.086	-7.0	60011	501	29.600	25.300	17.0
59927	506	0.182	0.176	3.4	59973	504	0.108	0.116	-6.9	60011	502	38.400	31.900	20.4
59931	501	0.310	0.340	-8.8	59973	506	0.138	0.147	-6.1	60011	504	25.500	23.300	9.4
59931	502	0.129	0.139	-7.2	59975	501	0.194	0.203	-4.4	60011	506	22.900	20.300	12.8
59931	504	0.174	0.189	-7.9	59975	502	0.204	0.211	-3.3	60012	501	48.700	41.600	17.1
59931	506	0.224	0.238	-5.9	59975	504	0.167	0.175	-4.6	60012	502	63.100	52.500	20.2
59932	501	0.340	0.360	-5.6	59975	506	0.128	0.131	-2.3	60012	504	42.000	38.200	9.9
59932	502	0.139	0.150	-7.3	59977	501	0.111	0.116	-4.3	60012	506	37.700	33.400	12.9
59932	504	0.188	0.203	-7.4	59977	502	0.117	0.120	-2.5	60013	501	41.700	35.700	16.8
59932	506	0.241	0.260	-7.3	59977	504	0.096	0.100	-4.0	60013	502	54.100	45.000	20.2
59941	501	0.105	0.113	-7.1	59977	506	0.073	0.075	-2.7	60013	504	36.000	32.800	9.8
59941	502	0.043	0.047	-8.5	59984	501	0.053	0.057	-7.0	60013	506	32.300	28.600	12.9
59941	504	0.059	0.063	-6.3	59984	502	0.022	0.024	-8.3	60015	501	31.200	26.600	17.3
59941	506	0.075	0.080	-6.2	59984	504	0.029	0.032	-9.4	60015	502	40.400	33.600	20.2
59947	501	0.103	0.108	-4.6	59984	506	0.038	0.040	-5.0	60015	504	26.900	24.500	9.8
59947	502	0.108	0.112	-3.6	59985	501	0.207	0.223	-7.2	60015	506	24.100	21.400	12.6
59947	504	0.089	0.093	-4.3	59985	502	0.085	0.092	-7.6	60016	501	35.000	29.900	17.1
59947	506	0.068	0.069	-1.4	59985	504	0.115	0.125	-8.0	60016	502	45.400	37.700	20.4
59955	501	0.040	0.043	-7.0	59985	506	0.148	0.157	-5.7	60016	504	30.200	27.500	9.8
59955	502	0.017	0.018	-5.6	59986	501	0.158	0.170	-7.1	60016	506	27.100	24.000	12.9
59955	504	0.022	0.024	-8.3	59986	502	0.065	0.070	-7.1	60035	501	42.300	36.500	15.9
59955	506	0.029	0.031	-6.5	59986	504	0.088	0.095	-7.4	60035	502	74.000	62.300	18.8
59963	501	0.300	0.320	-6.3	59986	506	0.113	0.120	-5.8	60035	504	29.700	27.300	8.8
59963	502	0.124	0.133	-6.8	59988	501	0.050	0.052	-3.8	60035	506	29.200	26.200	11.5
59963	504	0.167	0.180	-7.2	59988	502	0.052	0.054	-3.7	61000	501	25.500	21.800	17.0
59963	506	0.214	0.227	-5.7	59988	504	0.043	0.045	-4.4	61000	502	33.100	27.500	20.4
59964	501	0.700	0.760	-7.9	59988	506	0.033	0.033	0.0	61000	504	22.000	20.000	10.0
59964	502	0.290	0.310	-6.5	59989	501	0.028	0.030	-6.7	61000	506	19.700	17.500	12.6
59964	504	0.390	0.420	-7.1	59989	502	0.011	0.012	-8.3	61212	501	21.600	19.600	10.2
59964	506	0.500	0.530	-5.7	59989	504	0.015	0.017	-11.8	61212	502	37.800	33.500	12.8
59970	501	0.139	0.145	-4.1	59989	506	0.020	0.021	-4.8	61212	504	15.200	14.700	3.4
59970	502	0.146	0.151	-3.3	60010	501	25.800	22.000	17.3	61212	506	14.900	14.100	5.7

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61216	501	23.900	21.800	9.6	62000	506	11.300	10.700	5.6	63216	504	30.000	27.600	8.7
61216	502	42.000	37.200	12.9	62001	501	13.000	11.200	16.1	63216	506	29.500	26.500	11.3
61216	504	16.800	16.300	3.1	62001	502	22.700	19.100	18.8	63217	501	58.900	46.500	26.7
61216	506	16.500	15.600	5.8	62001	504	9.090	8.370	8.6	63217	502	95.900	73.800	29.9
61217	501	21.800	19.800	10.1	62001	506	8.940	8.020	11.5	63217	504	67.400	56.700	18.9
61217	502	38.200	33.800	13.0	62002	501	5.910	5.110	15.7	63217	506	43.100	35.400	21.8
61217	504	15.300	14.800	3.4	62002	502	10.300	8.700	18.4	63218	501	19.800	15.700	26.1
61217	506	15.000	14.200	5.6	62002	504	4.150	3.820	8.6	63218	502	32.300	24.900	29.7
61218	501	14.900	13.600	9.6	62002	506	4.080	3.660	11.5	63218	504	22.700	19.100	18.8
61218	502	26.000	23.100	12.6	62003	501	18.600	16.100	15.5	63218	506	14.500	11.900	21.8
61218	504	10.500	10.100	4.0	62003	502	32.600	27.400	19.0	64074	501	20.900	18.400	13.6
61218	506	10.300	9.710	6.1	62003	504	13.100	12.000	9.2	64074	502	28.400	24.400	16.4
61223	501	106.000	91.500	15.8	62003	506	12.900	11.500	12.2	64074	504	30.800	29.000	6.2
61223	502	185.000	156.000	18.6	63010	501	46.400	39.600	17.2	64074	506	15.900	14.500	9.7
61223	504	74.300	68.400	8.6	63010	502	60.100	50.000	20.2	64075	501	14.700	12.900	14.0
61223	506	73.100	65.600	11.4	63010	504	40.000	36.400	9.9	64075	502	20.000	17.200	16.3
61224	501	33.800	32.400	4.3	63010	506	35.900	31.800	12.9	64075	504	21.700	20.400	6.4
61224	502	59.000	55.200	6.9	63011	501	58.000	49.500	17.2	64075	506	11.200	10.200	9.8
61224	504	23.700	24.200	-2.1	63011	502	75.100	62.500	20.2	65007	501	37.500	32.400	15.7
61224	506	23.300	23.200	0.4	63011	504	50.000	45.500	9.9	65007	502	65.600	55.200	18.8
61225	501	46.800	45.000	4.0	63011	506	44.900	39.700	13.1	65007	504	26.300	24.200	8.7
61225	502	82.000	76.700	6.9	63012	501	82.400	70.400	17.0	65007	506	25.900	23.200	11.6
61225	504	32.900	33.600	-2.1	63012	502	107.000	88.800	20.5	66122	501	16.100	13.900	15.8
61225	506	32.300	32.200	0.3	63012	504	71.100	64.700	9.9	66122	502	28.200	23.800	18.5
61226	501	78.800	71.700	9.9	63012	506	63.800	56.500	12.9	66122	504	11.300	10.400	8.7
61226	502	138.000	122.000	13.1	63013	501	78.100	66.700	17.1	66122	506	11.100	9.990	11.1
61226	504	55.300	53.600	3.2	63013	502	101.000	84.100	20.1	66123	501	8.860	7.660	15.7
61226	506	54.400	51.400	5.8	63013	504	67.300	61.300	9.8	66123	502	15.500	13.100	18.3
61227	501	72.100	65.600	9.9	63013	506	60.400	53.500	12.9	66123	504	6.220	5.730	8.6
61227	502	126.000	112.000	12.5	63215	501	61.600	53.200	15.8	66123	506	6.120	5.490	11.5
61227	504	50.600	49.100	3.1	63215	502	108.000	90.700	19.1	66309	501	25.900	22.400	15.6
61227	506	49.800	47.000	6.0	63215	504	43.200	39.800	8.5	66309	502	45.300	38.200	18.6
62000	501	16.400	14.900	10.1	63215	506	42.500	38.100	11.5	66309	504	18.200	16.700	9.0
62000	502	28.700	25.400	13.0	63216	501	42.700	36.900	15.7	66309	506	17.900	16.000	11.9
62000	504	11.500	11.200	2.7	63216	502	74.800	62.900	18.9	66561	501	60.000	51.800	15.8

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66561	502	105.000	88.400	18.8	67635	501	34.100	29.500	15.6	68703	506	3.290	2.960	11.1
66561	504	42.100	38.800	8.5	67635	502	59.700	50.200	18.9	68706	501	20.400	17.700	15.3
66561	506	41.400	37.200	11.3	67635	504	23.900	22.000	8.6	68706	502	35.800	30.100	18.9
67017	501	55.700	48.100	15.8	67635	506	23.500	21.100	11.4	68706	504	14.400	13.200	9.1
67017	502	97.500	82.000	18.9	68001	501	104.000	89.900	15.7	68706	506	14.100	12.700	11.0
67017	504	39.100	36.000	8.6	68001	502	182.000	153.000	19.0	68707	501	20.200	17.500	15.4
67017	506	38.400	34.500	11.3	68001	504	73.100	67.300	8.6	68707	502	35.400	29.800	18.8
67508	501	45.100	33.700	33.8	68001	506	71.800	64.500	11.3	68707	504	14.200	13.100	8.4
67508	502	29.900	21.800	37.2	68439	501	134.000	116.000	15.5	68707	506	14.000	12.500	12.0
67508	504	40.700	32.400	25.6	68439	502	234.000	197.000	18.8	90089	501	5.100	5.280	-3.4
67508	506	34.000	26.400	28.8	68439	504	94.000	86.500	8.7	90089	502	5.100	5.280	-3.4
67509	501	33.000	24.700	33.6	68439	506	92.400	82.900	11.5	90089	504	5.100	5.280	-3.4
67509	502	21.900	16.000	36.9	68500	501	5.670	4.840	17.1	90089	506	5.100	5.280	-3.4
67509	504	29.800	23.800	25.2	68500	502	7.350	6.110	20.3	91111	501	3.440	3.470	-0.9
67509	506	24.900	19.400	28.4	68500	504	4.890	4.450	9.9	91111	502	3.440	3.470	-0.9
67510	501	18.400	13.800	33.3	68500	506	4.390	3.890	12.9	91111	504	3.440	3.470	-0.9
67510	502	12.200	8.900	37.1	68604	501	2.500	2.160	15.7	91111	506	3.440	3.470	-0.9
67510	504	16.600	13.200	25.8	68604	502	4.380	3.680	19.0	91125	501	3.080	3.180	-3.1
67510	506	13.900	10.800	28.7	68604	504	1.760	1.620	8.6	91125	502	3.080	3.180	-3.1
67511	501	19.900	14.900	33.6	68604	506	1.730	1.550	11.6	91125	504	3.080	3.180	-3.1
67511	502	13.200	9.630	37.1	68606	501	9.770	8.440	15.8	91125	506	3.080	3.180	-3.1
67511	504	18.000	14.300	25.9	68606	502	17.100	14.400	18.7	91127	501	2.310	2.340	-1.3
67511	506	15.000	11.700	28.2	68606	504	6.860	6.320	8.5	91127	502	2.310	2.340	-1.3
67512	501	85.200	63.700	33.8	68606	506	6.740	6.050	11.4	91127	504	2.310	2.340	-1.3
67512	502	56.600	41.200	37.4	68607	501	7.720	6.680	15.6	91127	506	2.310	2.340	-1.3
67512	504	77.000	61.400	25.4	68607	502	13.500	11.400	18.4	91130	501	1.430	1.460	-2.1
67512	506	64.300	50.000	28.6	68607	504	5.420	4.990	8.6	91130	502	1.430	1.460	-2.1
67513	501	54.100	40.400	33.9	68607	506	5.330	4.790	11.3	91130	504	1.430	1.460	-2.1
67513	502	35.900	26.200	37.0	68702	501	6.360	5.500	15.6	91130	506	1.430	1.460	-2.1
67513	504	48.800	38.900	25.4	68702	502	11.100	9.370	18.5	91135	501	0.400	0.410	-2.4
67513	506	40.800	31.700	28.7	68702	504	4.470	4.110	8.8	91135	502	0.400	0.410	-2.4
67634	501	48.200	41.600	15.9	68702	506	4.390	3.940	11.4	91135	504	0.400	0.410	-2.4
67634	502	84.300	71.000	18.7	68703	501	4.770	4.120	15.8	91135	506	0.400	0.410	-2.4
67634	504	33.800	31.100	8.7	68703	502	8.350	7.030	18.8	91150	501	2.190	2.210	-0.9
67634	506	33.300	29.800	11.7	68703	504	3.350	3.080	8.8	91150	502	2.190	2.210	-0.9

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91150	504	2.190	2.210	-0.9	91250	502	4.020	4.060	-1.0	91343	501	1.180	1.220	-3.3
91150	506	2.190	2.210	-0.9	91250	504	4.020	4.060	-1.0	91343	502	1.180	1.220	-3.3
91155	501	4.860	4.900	-0.8	91250	506	4.020	4.060	-1.0	91343	504	1.180	1.220	-3.3
91155	502	4.860	4.900	-0.8	91265	501	17.500	17.900	-2.2	91343	506	1.180	1.220	-3.3
91155	504	4.860	4.900	-0.8	91265	502	17.500	17.900	-2.2	91405	501	7.010	7.000	0.1
91155	506	4.860	4.900	-0.8	91265	504	17.500	17.900	-2.2	91405	502	7.010	7.000	0.1
91160	501	1.240	1.280	-3.1	91265	506	17.500	17.900	-2.2	91405	504	7.010	7.000	0.1
91160	502	1.240	1.280	-3.1	91266	501	9.270	9.470	-2.1	91405	506	7.010	7.000	0.1
91160	504	1.240	1.280	-3.1	91266	502	9.270	9.470	-2.1	91436	501	6.030	6.240	-3.4
91160	506	1.240	1.280	-3.1	91266	504	9.270	9.470	-2.1	91436	502	6.030	6.240	-3.4
91175	501	1.070	1.100	-2.7	91266	506	9.270	9.470	-2.1	91436	504	6.030	6.240	-3.4
91175	502	1.070	1.100	-2.7	91302	501	13.600	13.600	0.0	91436	506	6.030	6.240	-3.4
91175	504	1.070	1.100	-2.7	91302	502	13.600	13.600	0.0	91481	501	22.100	22.800	-3.1
91175	506	1.070	1.100	-2.7	91302	504	13.600	13.600	0.0	91481	502	22.100	22.800	-3.1
91177	501	4.650	4.810	-3.3	91302	506	13.600	13.600	0.0	91481	504	22.100	22.800	-3.1
91177	502	4.650	4.810	-3.3	91315	501	4.140	4.130	0.2	91481	506	22.100	22.800	-3.1
91177	504	4.650	4.810	-3.3	91315	502	4.140	4.130	0.2	91507	501	3.240	3.360	-3.6
91177	506	4.650	4.810	-3.3	91315	504	4.140	4.130	0.2	91507	502	3.240	3.360	-3.6
91179	501	4.670	4.830	-3.3	91315	506	4.140	4.130	0.2	91507	504	3.240	3.360	-3.6
91179	502	4.670	4.830	-3.3	91324	501	9.220	9.200	0.2	91507	506	3.240	3.360	-3.6
91179	504	4.670	4.830	-3.3	91324	502	9.220	9.200	0.2	91523	501	50.000	51.800	-3.5
91179	506	4.670	4.830	-3.3	91324	504	9.220	9.200	0.2	91523	502	50.000	51.800	-3.5
91190	501	2.500	2.590	-3.5	91324	506	9.220	9.200	0.2	91523	504	50.000	51.800	-3.5
91190	502	2.500	2.590	-3.5	91340	501	6.020	6.010	0.2	91523	506	50.000	51.800	-3.5
91190	504	2.500	2.590	-3.5	91340	502	6.020	6.010	0.2	91547	501	0.290	0.290	0.0
91190	506	2.500	2.590	-3.5	91340	504	6.020	6.010	0.2	91547	502	0.290	0.290	0.0
91200	501	0.820	0.840	-2.4	91340	506	6.020	6.010	0.2	91547	504	0.290	0.290	0.0
91200	502	0.820	0.840	-2.4	91341	501	5.330	5.520	-3.4	91547	506	0.290	0.290	0.0
91200	504	0.820	0.840	-2.4	91341	502	5.330	5.520	-3.4	91551	501	1.770	1.830	-3.3
91200	506	0.820	0.840	-2.4	91341	504	5.330	5.520	-3.4	91551	502	1.770	1.830	-3.3
91235	501	2.670	2.690	-0.7	91341	506	5.330	5.520	-3.4	91551	504	1.770	1.830	-3.3
91235	502	2.670	2.690	-0.7	91342	501	5.520	5.510	0.2	91551	506	1.770	1.830	-3.3
91235	504	2.670	2.690	-0.7	91342	502	5.520	5.510	0.2	91555	501	1.610	1.620	-0.6
91235	506	2.670	2.690	-0.7	91342	504	5.520	5.510	0.2	91555	502	1.610	1.620	-0.6
91250	501	4.020	4.060	-1.0	91342	506	5.520	5.510	0.2	91555	504	1.610	1.620	-0.6

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STATE: 13 - INDIANA
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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
91555	506	1.610	1.620	-0.6	91641	504	1.340	1.360	-1.5	92102	502	5.490	5.670	-3.2
91560	501	5.110	5.230	-2.3	91641	506	1.340	1.360	-1.5	92102	504	5.490	5.670	-3.2
91560	502	5.110	5.230	-2.3	91666	501	1.100	1.140	-3.5	92102	506	5.490	5.670	-3.2
91560	504	5.110	5.230	-2.3	91666	502	1.100	1.140	-3.5	92215	501	3.830	3.860	-0.8
91560	506	5.110	5.230	-2.3	91666	504	1.100	1.140	-3.5	92215	502	3.830	3.860	-0.8
91562	501	3.930	4.060	-3.2	91666	506	1.100	1.140	-3.5	92215	504	3.830	3.860	-0.8
91562	502	3.930	4.060	-3.2	91722	501	4.300	4.390	-2.1	92215	506	3.830	3.860	-0.8
91562	504	3.930	4.060	-3.2	91722	502	4.300	4.390	-2.1	92338	501	2.110	2.180	-3.2
91562	506	3.930	4.060	-3.2	91722	504	4.300	4.390	-2.1	92338	502	2.110	2.180	-3.2
91577	501	14.000	14.500	-3.4	91722	506	4.300	4.390	-2.1	92338	504	2.110	2.180	-3.2
91577	502	14.000	14.500	-3.4	91746	501	3.930	4.060	-3.2	92338	506	2.110	2.180	-3.2
91577	504	14.000	14.500	-3.4	91746	502	3.930	4.060	-3.2	92445	501	2.820	2.880	-2.1
91577	506	14.000	14.500	-3.4	91746	504	3.930	4.060	-3.2	92445	502	2.820	2.880	-2.1
91580	501	6.750	6.900	-2.2	91746	506	3.930	4.060	-3.2	92445	504	2.820	2.880	-2.1
91580	502	6.750	6.900	-2.2	91805	501	0.247	0.260	-5.0	92445	506	2.820	2.880	-2.1
91580	504	6.750	6.900	-2.2	91805	502	0.247	0.260	-5.0	92446	501	6.930	7.160	-3.2
91580	506	6.750	6.900	-2.2	91805	504	0.247	0.260	-5.0	92446	502	6.930	7.160	-3.2
91590	501	4.080	4.220	-3.3	91805	506	0.247	0.260	-5.0	92446	504	6.930	7.160	-3.2
91590	502	4.080	4.220	-3.3	92053	501	0.600	0.630	-4.8	92446	506	6.930	7.160	-3.2
91590	504	4.080	4.220	-3.3	92053	502	0.600	0.630	-4.8	92447	501	6.050	6.260	-3.4
91590	506	4.080	4.220	-3.3	92053	504	0.600	0.630	-4.8	92447	502	6.050	6.260	-3.4
91606	501	14.000	14.300	-2.1	92053	506	0.600	0.630	-4.8	92447	504	6.050	6.260	-3.4
91606	502	14.000	14.300	-2.1	92054	501	0.209	0.216	-3.2	92447	506	6.050	6.260	-3.4
91606	504	14.000	14.300	-2.1	92054	502	0.209	0.216	-3.2	92451	501	2.670	2.690	-0.7
91606	506	14.000	14.300	-2.1	92054	504	0.209	0.216	-3.2	92451	502	2.670	2.690	-0.7
91629	501	2.870	2.930	-2.0	92054	506	0.209	0.216	-3.2	92451	504	2.670	2.690	-0.7
91629	502	2.870	2.930	-2.0	92055	501	5.830	6.030	-3.3	92451	506	2.670	2.690	-0.7
91629	504	2.870	2.930	-2.0	92055	502	5.830	6.030	-3.3	92453	501	3.840	3.960	-3.0
91629	506	2.870	2.930	-2.0	92055	504	5.830	6.030	-3.3	92453	502	3.840	3.960	-3.0
91636	501	4.920	5.020	-2.0	92055	506	5.830	6.030	-3.3	92453	504	3.840	3.960	-3.0
91636	502	4.920	5.020	-2.0	92101	501	9.110	9.420	-3.3	92453	506	3.840	3.960	-3.0
91636	504	4.920	5.020	-2.0	92101	502	9.110	9.420	-3.3	92478	501	1.900	1.960	-3.1
91636	506	4.920	5.020	-2.0	92101	504	9.110	9.420	-3.3	92478	502	1.900	1.960	-3.1
91641	501	1.340	1.360	-1.5	92101	506	9.110	9.420	-3.3	92478	504	1.900	1.960	-3.1
91641	502	1.340	1.360	-1.5	92102	501	5.490	5.670	-3.2	92478	506	1.900	1.960	-3.1

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LOSS COST % CHANGE BY CLASS

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92593	501	35.000	35.400	-1.1	94404	506	5.140	5.320	-3.4	95357	504	1.430	1.460	-2.1
92593	502	35.000	35.400	-1.1	94569	501	3.470	3.590	-3.3	95357	506	1.430	1.460	-2.1
92593	504	35.000	35.400	-1.1	94569	502	3.470	3.590	-3.3	95410	501	5.240	5.420	-3.3
92593	506	35.000	35.400	-1.1	94569	504	3.470	3.590	-3.3	95410	502	5.240	5.420	-3.3
92663	501	0.660	0.680	-2.9	94569	506	3.470	3.590	-3.3	95410	504	5.240	5.420	-3.3
92663	502	0.660	0.680	-2.9	94590	501	14.900	15.500	-3.9	95410	506	5.240	5.420	-3.3
92663	504	0.660	0.680	-2.9	94590	502	14.900	15.500	-3.9	95455	501	5.930	6.070	-2.3
92663	506	0.660	0.680	-2.9	94590	504	14.900	15.500	-3.9	95455	502	5.930	6.070	-2.3
94007	501	13.100	13.400	-2.2	94590	506	14.900	15.500	-3.9	95455	504	5.930	6.070	-2.3
94007	502	13.100	13.400	-2.2	94617	501	4.730	4.890	-3.3	95455	506	5.930	6.070	-2.3
94007	504	13.100	13.400	-2.2	94617	502	4.730	4.890	-3.3	95487	501	2.810	2.900	-3.1
94007	506	13.100	13.400	-2.2	94617	504	4.730	4.890	-3.3	95487	502	2.810	2.900	-3.1
94099	501	2.960	3.060	-3.3	94617	506	4.730	4.890	-3.3	95487	504	2.810	2.900	-3.1
94099	502	2.960	3.060	-3.3	95124	501	1.750	1.810	-3.3	95487	506	2.810	2.900	-3.1
94099	504	2.960	3.060	-3.3	95124	502	1.750	1.810	-3.3	95505	501	2.760	2.820	-2.1
94099	506	2.960	3.060	-3.3	95124	504	1.750	1.810	-3.3	95505	502	2.760	2.820	-2.1
94225	501	10.400	10.800	-3.7	95124	506	1.750	1.810	-3.3	95505	504	2.760	2.820	-2.1
94225	502	10.400	10.800	-3.7	95233	501	3.740	3.870	-3.4	95505	506	2.760	2.820	-2.1
94225	504	10.400	10.800	-3.7	95233	502	3.740	3.870	-3.4	95620	501	2.270	2.360	-3.8
94225	506	10.400	10.800	-3.7	95233	504	3.740	3.870	-3.4	95620	502	2.270	2.360	-3.8
94276	501	5.430	5.610	-3.2	95233	506	3.740	3.870	-3.4	95620	504	2.270	2.360	-3.8
94276	502	5.430	5.610	-3.2	95305	501	4.060	4.200	-3.3	95620	506	2.270	2.360	-3.8
94276	504	5.430	5.610	-3.2	95305	502	4.060	4.200	-3.3	95625	501	6.520	6.500	0.3
94276	506	5.430	5.610	-3.2	95305	504	4.060	4.200	-3.3	95625	502	6.520	6.500	0.3
94304	501	3.410	3.440	-0.9	95305	506	4.060	4.200	-3.3	95625	504	6.520	6.500	0.3
94304	502	3.410	3.440	-0.9	95306	501	5.630	5.750	-2.1	95625	506	6.520	6.500	0.3
94304	504	3.410	3.440	-0.9	95306	502	5.630	5.750	-2.1	95647	501	3.210	3.250	-1.2
94304	506	3.410	3.440	-0.9	95306	504	5.630	5.750	-2.1	95647	502	3.210	3.250	-1.2
94381	501	6.400	6.460	-0.9	95306	506	5.630	5.750	-2.1	95647	504	3.210	3.250	-1.2
94381	502	6.400	6.460	-0.9	95310	501	9.700	10.000	-3.0	95647	506	3.210	3.250	-1.2
94381	504	6.400	6.460	-0.9	95310	502	9.700	10.000	-3.0	96053	501	2.440	2.470	-1.2
94381	506	6.400	6.460	-0.9	95310	504	9.700	10.000	-3.0	96053	502	2.440	2.470	-1.2
94404	501	5.140	5.320	-3.4	95310	506	9.700	10.000	-3.0	96053	504	2.440	2.470	-1.2
94404	502	5.140	5.320	-3.4	95357	501	1.430	1.460	-2.1	96053	506	2.440	2.470	-1.2
94404	504	5.140	5.320	-3.4	95357	502	1.430	1.460	-2.1	96317	501	1.480	1.520	-2.6

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96317	502	1.480	1.520	-2.6	97050	501	3.250	3.250	0.0	97651	506	6.960	7.110	-2.1
96317	504	1.480	1.520	-2.6	97050	502	3.250	3.250	0.0	97652	501	6.040	6.170	-2.1
96317	506	1.480	1.520	-2.6	97050	504	3.250	3.250	0.0	97652	502	6.040	6.170	-2.1
96408	501	4.540	4.690	-3.2	97050	506	3.250	3.250	0.0	97652	504	6.040	6.170	-2.1
96408	502	4.540	4.690	-3.2	97111	501	6.270	6.480	-3.2	97652	506	6.040	6.170	-2.1
96408	504	4.540	4.690	-3.2	97111	502	6.270	6.480	-3.2	97653	501	3.700	3.830	-3.4
96408	506	4.540	4.690	-3.2	97111	504	6.270	6.480	-3.2	97653	502	3.700	3.830	-3.4
96409	501	4.190	4.340	-3.5	97111	506	6.270	6.480	-3.2	97653	504	3.700	3.830	-3.4
96409	502	4.190	4.340	-3.5	97220	501	0.390	0.390	0.0	97653	506	3.700	3.830	-3.4
96409	504	4.190	4.340	-3.5	97220	502	0.390	0.390	0.0	97654	501	6.460	6.670	-3.1
96409	506	4.190	4.340	-3.5	97220	504	0.390	0.390	0.0	97654	502	6.460	6.670	-3.1
96410	501	3.680	3.810	-3.4	97220	506	0.390	0.390	0.0	97654	504	6.460	6.670	-3.1
96410	502	3.680	3.810	-3.4	97222	501	1.770	1.790	-1.1	97654	506	6.460	6.670	-3.1
96410	504	3.680	3.810	-3.4	97222	502	1.770	1.790	-1.1	97655	501	5.370	5.490	-2.2
96410	506	3.680	3.810	-3.4	97222	504	1.770	1.790	-1.1	97655	502	5.370	5.490	-2.2
96611	501	1.380	1.380	0.0	97222	506	1.770	1.790	-1.1	97655	504	5.370	5.490	-2.2
96611	502	1.380	1.380	0.0	97223	501	2.670	2.690	-0.7	97655	506	5.370	5.490	-2.2
96611	504	1.380	1.380	0.0	97223	502	2.670	2.690	-0.7	98002	501	0.970	0.990	-2.0
96611	506	1.380	1.380	0.0	97223	504	2.670	2.690	-0.7	98002	502	0.970	0.990	-2.0
96702	501	5.220	5.400	-3.3	97223	506	2.670	2.690	-0.7	98002	504	0.970	0.990	-2.0
96702	502	5.220	5.400	-3.3	97308	501	0.710	0.730	-2.7	98002	506	0.970	0.990	-2.0
96702	504	5.220	5.400	-3.3	97308	502	0.710	0.730	-2.7	98003	501	1.160	1.200	-3.3
96702	506	5.220	5.400	-3.3	97308	504	0.710	0.730	-2.7	98003	502	1.160	1.200	-3.3
96816	501	4.900	5.060	-3.2	97308	506	0.710	0.730	-2.7	98003	504	1.160	1.200	-3.3
96816	502	4.900	5.060	-3.2	97447	501	2.350	2.410	-2.5	98003	506	1.160	1.200	-3.3
96816	504	4.900	5.060	-3.2	97447	502	2.350	2.410	-2.5	98090	501	0.155	0.161	-3.7
96816	506	4.900	5.060	-3.2	97447	504	2.350	2.410	-2.5	98090	502	0.155	0.161	-3.7
96872	501	5.270	5.390	-2.2	97447	506	2.350	2.410	-2.5	98090	504	0.155	0.161	-3.7
96872	502	5.270	5.390	-2.2	97650	501	4.330	4.480	-3.3	98090	506	0.155	0.161	-3.7
96872	504	5.270	5.390	-2.2	97650	502	4.330	4.480	-3.3	98091	501	0.169	0.175	-3.4
96872	506	5.270	5.390	-2.2	97650	504	4.330	4.480	-3.3	98091	502	0.169	0.175	-3.4
97047	501	4.190	4.190	0.0	97650	506	4.330	4.480	-3.3	98091	504	0.169	0.175	-3.4
97047	502	4.190	4.190	0.0	97651	501	6.960	7.110	-2.1	98091	506	0.169	0.175	-3.4
97047	504	4.190	4.190	0.0	97651	502	6.960	7.110	-2.1	98092	501	0.510	0.530	-3.8
97047	506	4.190	4.190	0.0	97651	504	6.960	7.110	-2.1	98092	502	0.510	0.530	-3.8

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98092	504	0.510	0.530	-3.8	98161	502	6.190	6.330	-2.2	98308	501	1.350	1.390	-2.9
98092	506	0.510	0.530	-3.8	98161	504	6.190	6.330	-2.2	98308	502	1.350	1.390	-2.9
98111	501	0.670	0.680	-1.5	98161	506	6.190	6.330	-2.2	98308	504	1.350	1.390	-2.9
98111	502	0.670	0.680	-1.5	98163	501	6.500	6.640	-2.1	98308	506	1.350	1.390	-2.9
98111	504	0.670	0.680	-1.5	98163	502	6.500	6.640	-2.1	98309	501	6.140	6.280	-2.2
98111	506	0.670	0.680	-1.5	98163	504	6.500	6.640	-2.1	98309	502	6.140	6.280	-2.2
98152	501	3.270	3.350	-2.4	98163	506	6.500	6.640	-2.1	98309	504	6.140	6.280	-2.2
98152	502	3.270	3.350	-2.4	98164	501	2.250	2.270	-0.9	98309	506	6.140	6.280	-2.2
98152	504	3.270	3.350	-2.4	98164	502	2.250	2.270	-0.9	98344	501	0.940	0.940	0.0
98152	506	3.270	3.350	-2.4	98164	504	2.250	2.270	-0.9	98344	502	0.940	0.940	0.0
98153	501	3.690	3.770	-2.1	98164	506	2.250	2.270	-0.9	98344	504	0.940	0.940	0.0
98153	502	3.690	3.770	-2.1	98257	501	1.750	1.810	-3.3	98344	506	0.940	0.940	0.0
98153	504	3.690	3.770	-2.1	98257	502	1.750	1.810	-3.3	98405	501	1.540	1.540	0.0
98153	506	3.690	3.770	-2.1	98257	504	1.750	1.810	-3.3	98405	502	1.540	1.540	0.0
98154	501	4.350	4.450	-2.2	98257	506	1.750	1.810	-3.3	98405	504	1.540	1.540	0.0
98154	502	4.350	4.450	-2.2	98303	501	12.300	12.500	-1.6	98405	506	1.540	1.540	0.0
98154	504	4.350	4.450	-2.2	98303	502	12.300	12.500	-1.6	98413	501	17.000	17.600	-3.4
98154	506	4.350	4.450	-2.2	98303	504	12.300	12.500	-1.6	98413	502	17.000	17.600	-3.4
98155	501	6.090	6.220	-2.1	98303	506	12.300	12.500	-1.6	98413	504	17.000	17.600	-3.4
98155	502	6.090	6.220	-2.1	98304	501	6.480	6.690	-3.1	98413	506	17.000	17.600	-3.4
98155	504	6.090	6.220	-2.1	98304	502	6.480	6.690	-3.1	98414	501	15.600	16.100	-3.1
98155	506	6.090	6.220	-2.1	98304	504	6.480	6.690	-3.1	98414	502	15.600	16.100	-3.1
98157	501	3.890	3.980	-2.3	98304	506	6.480	6.690	-3.1	98414	504	15.600	16.100	-3.1
98157	502	3.890	3.980	-2.3	98305	501	3.370	3.360	0.3	98414	506	15.600	16.100	-3.1
98157	504	3.890	3.980	-2.3	98305	502	3.370	3.360	0.3	98415	501	2.050	2.120	-3.3
98157	506	3.890	3.980	-2.3	98305	504	3.370	3.360	0.3	98415	502	2.050	2.120	-3.3
98159	501	2.610	2.670	-2.2	98305	506	3.370	3.360	0.3	98415	504	2.050	2.120	-3.3
98159	502	2.610	2.670	-2.2	98306	501	8.670	8.650	0.2	98415	506	2.050	2.120	-3.3
98159	504	2.610	2.670	-2.2	98306	502	8.670	8.650	0.2	98423	501	4.880	5.040	-3.2
98159	506	2.610	2.670	-2.2	98306	504	8.670	8.650	0.2	98423	502	4.880	5.040	-3.2
98160	501	5.530	5.650	-2.1	98306	506	8.670	8.650	0.2	98423	504	4.880	5.040	-3.2
98160	502	5.530	5.650	-2.1	98307	501	2.050	2.120	-3.3	98423	506	4.880	5.040	-3.2
98160	504	5.530	5.650	-2.1	98307	502	2.050	2.120	-3.3	98424	501	8.280	8.560	-3.3
98160	506	5.530	5.650	-2.1	98307	504	2.050	2.120	-3.3	98424	502	8.280	8.560	-3.3
98161	501	6.190	6.330	-2.2	98307	506	2.050	2.120	-3.3	98424	504	8.280	8.560	-3.3

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STATE: 13 - INDIANA
 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
98424	506	8.280	8.560	-3.3	98555	504	2.960	3.060	-3.3	98677	502	20.700	21.400	-3.3
98425	501	3.400	3.510	-3.1	98555	506	2.960	3.060	-3.3	98677	504	20.700	21.400	-3.3
98425	502	3.400	3.510	-3.1	98597	501	0.660	0.690	-4.3	98677	506	20.700	21.400	-3.3
98425	504	3.400	3.510	-3.1	98597	502	0.660	0.690	-4.3	98678	501	18.400	19.000	-3.2
98425	506	3.400	3.510	-3.1	98597	504	0.660	0.690	-4.3	98678	502	18.400	19.000	-3.2
98426	501	3.000	3.100	-3.2	98597	506	0.660	0.690	-4.3	98678	504	18.400	19.000	-3.2
98426	502	3.000	3.100	-3.2	98598	501	0.227	0.236	-3.8	98678	506	18.400	19.000	-3.2
98426	504	3.000	3.100	-3.2	98598	502	0.227	0.236	-3.8	98699	501	5.980	6.180	-3.2
98426	506	3.000	3.100	-3.2	98598	504	0.227	0.236	-3.8	98699	502	5.980	6.180	-3.2
98427	501	2.930	3.020	-3.0	98598	506	0.227	0.236	-3.8	98699	504	5.980	6.180	-3.2
98427	502	2.930	3.020	-3.0	98601	501	7.620	7.870	-3.2	98699	506	5.980	6.180	-3.2
98427	504	2.930	3.020	-3.0	98601	502	7.620	7.870	-3.2	98705	501	8.900	9.100	-2.2
98427	506	2.930	3.020	-3.0	98601	504	7.620	7.870	-3.2	98705	502	8.900	9.100	-2.2
98429	501	1.280	1.310	-2.3	98601	506	7.620	7.870	-3.2	98705	504	8.900	9.100	-2.2
98429	502	1.280	1.310	-2.3	98624	501	1.200	1.240	-3.2	98705	506	8.900	9.100	-2.2
98429	504	1.280	1.310	-2.3	98624	502	1.200	1.240	-3.2	98710	501	4.150	4.300	-3.5
98429	506	1.280	1.310	-2.3	98624	504	1.200	1.240	-3.2	98710	502	4.150	4.300	-3.5
98449	501	4.190	4.340	-3.5	98624	506	1.200	1.240	-3.2	98710	504	4.150	4.300	-3.5
98449	502	4.190	4.340	-3.5	98636	501	3.280	3.310	-0.9	98710	506	4.150	4.300	-3.5
98449	504	4.190	4.340	-3.5	98636	502	3.280	3.310	-0.9	98751	501	4.760	4.860	-2.1
98449	506	4.190	4.340	-3.5	98636	504	3.280	3.310	-0.9	98751	502	4.760	4.860	-2.1
98482	501	4.500	4.650	-3.2	98636	506	3.280	3.310	-0.9	98751	504	4.760	4.860	-2.1
98482	502	4.500	4.650	-3.2	98640	501	132.000	136.000	-2.9	98751	506	4.760	4.860	-2.1
98482	504	4.500	4.650	-3.2	98640	502	132.000	136.000	-2.9	98805	501	5.430	5.610	-3.2
98482	506	4.500	4.650	-3.2	98640	504	132.000	136.000	-2.9	98805	502	5.430	5.610	-3.2
98483	501	6.650	6.870	-3.2	98640	506	132.000	136.000	-2.9	98805	504	5.430	5.610	-3.2
98483	502	6.650	6.870	-3.2	98658	501	6.290	6.430	-2.2	98805	506	5.430	5.610	-3.2
98483	504	6.650	6.870	-3.2	98658	502	6.290	6.430	-2.2	98806	501	3.060	3.080	-0.6
98483	506	6.650	6.870	-3.2	98658	504	6.290	6.430	-2.2	98806	502	3.060	3.080	-0.6
98502	501	6.360	6.580	-3.3	98658	506	6.290	6.430	-2.2	98806	504	3.060	3.080	-0.6
98502	502	6.360	6.580	-3.3	98659	501	1.130	1.150	-1.7	98806	506	3.060	3.080	-0.6
98502	504	6.360	6.580	-3.3	98659	502	1.130	1.150	-1.7	98810	501	4.750	4.740	0.2
98502	506	6.360	6.580	-3.3	98659	504	1.130	1.150	-1.7	98810	502	4.750	4.740	0.2
98555	501	2.960	3.060	-3.3	98659	506	1.130	1.150	-1.7	98810	504	4.750	4.740	0.2
98555	502	2.960	3.060	-3.3	98677	501	20.700	21.400	-3.3	98810	506	4.750	4.740	0.2

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STATE: 13 - INDIANA
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98813	501	4.580	4.570	0.2	99004	506	3.810	3.800	0.3	99310	504	4.140	4.280	-3.3
98813	502	4.580	4.570	0.2	99080	501	1.420	1.470	-3.4	99310	506	4.140	4.280	-3.3
98813	504	4.580	4.570	0.2	99080	502	1.420	1.470	-3.4	99315	501	12.200	12.600	-3.2
98813	506	4.580	4.570	0.2	99080	504	1.420	1.470	-3.4	99315	502	12.200	12.600	-3.2
98820	501	10.400	10.700	-2.8	99080	506	1.420	1.470	-3.4	99315	504	12.200	12.600	-3.2
98820	502	10.400	10.700	-2.8	99111	501	2.070	2.140	-3.3	99315	506	12.200	12.600	-3.2
98820	504	10.400	10.700	-2.8	99111	502	2.070	2.140	-3.3	99321	501	11.800	12.200	-3.3
98820	506	10.400	10.700	-2.8	99111	504	2.070	2.140	-3.3	99321	502	11.800	12.200	-3.3
98884	501	2.700	2.790	-3.2	99111	506	2.070	2.140	-3.3	99321	504	11.800	12.200	-3.3
98884	502	2.700	2.790	-3.2	99163	501	4.940	5.100	-3.1	99321	506	11.800	12.200	-3.3
98884	504	2.700	2.790	-3.2	99163	502	4.940	5.100	-3.1	99471	501	0.770	0.780	-1.3
98884	506	2.700	2.790	-3.2	99163	504	4.940	5.100	-3.1	99471	502	0.770	0.780	-1.3
98914	501	0.770	0.780	-1.3	99163	506	4.940	5.100	-3.1	99471	504	0.770	0.780	-1.3
98914	502	0.770	0.780	-1.3	99165	501	1.080	1.120	-3.6	99471	506	0.770	0.780	-1.3
98914	504	0.770	0.780	-1.3	99165	502	1.080	1.120	-3.6	99505	501	5.300	5.360	-1.1
98914	506	0.770	0.780	-1.3	99165	504	1.080	1.120	-3.6	99505	502	5.300	5.360	-1.1
98949	501	1.080	1.100	-1.8	99165	506	1.080	1.120	-3.6	99505	504	5.300	5.360	-1.1
98949	502	1.080	1.100	-1.8	99220	501	1.690	1.730	-2.3	99505	506	5.300	5.360	-1.1
98949	504	1.080	1.100	-1.8	99220	502	1.690	1.730	-2.3	99506	501	6.530	6.590	-0.9
98949	506	1.080	1.100	-1.8	99220	504	1.690	1.730	-2.3	99506	502	6.530	6.590	-0.9
98967	501	4.230	4.380	-3.4	99220	506	1.690	1.730	-2.3	99506	504	6.530	6.590	-0.9
98967	502	4.230	4.380	-3.4	99222	501	3.170	3.240	-2.2	99506	506	6.530	6.590	-0.9
98967	504	4.230	4.380	-3.4	99222	502	3.170	3.240	-2.2	99507	501	5.690	5.740	-0.9
98967	506	4.230	4.380	-3.4	99222	504	3.170	3.240	-2.2	99507	502	5.690	5.740	-0.9
98993	501	6.270	6.330	-0.9	99222	506	3.170	3.240	-2.2	99507	504	5.690	5.740	-0.9
98993	502	6.270	6.330	-0.9	99223	501	0.310	0.310	0.0	99507	506	5.690	5.740	-0.9
98993	504	6.270	6.330	-0.9	99223	502	0.310	0.310	0.0	99570	501	3.060	3.080	-0.6
98993	506	6.270	6.330	-0.9	99223	504	0.310	0.310	0.0	99570	502	3.060	3.080	-0.6
99003	501	2.010	2.080	-3.4	99223	506	0.310	0.310	0.0	99570	504	3.060	3.080	-0.6
99003	502	2.010	2.080	-3.4	99303	501	16.500	17.100	-3.5	99570	506	3.060	3.080	-0.6
99003	504	2.010	2.080	-3.4	99303	502	16.500	17.100	-3.5	99571	501	0.740	0.750	-1.3
99003	506	2.010	2.080	-3.4	99303	504	16.500	17.100	-3.5	99571	502	0.740	0.750	-1.3
99004	501	3.810	3.800	0.3	99303	506	16.500	17.100	-3.5	99571	504	0.740	0.750	-1.3
99004	502	3.810	3.800	0.3	99310	501	4.140	4.280	-3.3	99571	506	0.740	0.750	-1.3
99004	504	3.810	3.800	0.3	99310	502	4.140	4.280	-3.3	99572	501	1.440	1.460	-1.4

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STATE: 13 - INDIANA
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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
99572	502	1.440	1.460	-1.4	99746	501	2.830	2.920	-3.1	99938	506	3.800	3.930	-3.3
99572	504	1.440	1.460	-1.4	99746	502	2.830	2.920	-3.1	99943	501	11.000	11.400	-3.5
99572	506	1.440	1.460	-1.4	99746	504	2.830	2.920	-3.1	99943	502	11.000	11.400	-3.5
99573	501	1.380	1.400	-1.4	99746	506	2.830	2.920	-3.1	99943	504	11.000	11.400	-3.5
99573	502	1.380	1.400	-1.4	99760	501	0.330	0.330	0.0	99943	506	11.000	11.400	-3.5
99573	504	1.380	1.400	-1.4	99760	502	0.330	0.330	0.0	99946	501	8.200	8.480	-3.3
99573	506	1.380	1.400	-1.4	99760	504	0.330	0.330	0.0	99946	502	8.200	8.480	-3.3
99600	501	1.660	1.650	0.6	99760	506	0.330	0.330	0.0	99946	504	8.200	8.480	-3.3
99600	502	1.660	1.650	0.6	99777	501	8.230	8.210	0.2	99946	506	8.200	8.480	-3.3
99600	504	1.660	1.650	0.6	99777	502	8.230	8.210	0.2	99948	501	7.560	7.630	-0.9
99600	506	1.660	1.650	0.6	99777	504	8.230	8.210	0.2	99948	502	7.560	7.630	-0.9
99613	501	10.500	10.800	-2.8	99777	506	8.230	8.210	0.2	99948	504	7.560	7.630	-0.9
99613	502	10.500	10.800	-2.8	99793	501	3.590	3.710	-3.2	99948	506	7.560	7.630	-0.9
99613	504	10.500	10.800	-2.8	99793	502	3.590	3.710	-3.2	99952	501	6.960	6.940	0.3
99613	506	10.500	10.800	-2.8	99793	504	3.590	3.710	-3.2	99952	502	6.960	6.940	0.3
99614	501	3.700	3.690	0.3	99793	506	3.590	3.710	-3.2	99952	504	6.960	6.940	0.3
99614	502	3.700	3.690	0.3	99826	501	0.940	0.940	0.0	99952	506	6.960	6.940	0.3
99614	504	3.700	3.690	0.3	99826	502	0.940	0.940	0.0	99953	501	7.510	7.490	0.3
99614	506	3.700	3.690	0.3	99826	504	0.940	0.940	0.0	99953	502	7.510	7.490	0.3
99620	501	0.570	0.590	-3.4	99826	506	0.940	0.940	0.0	99953	504	7.510	7.490	0.3
99620	502	0.570	0.590	-3.4	99827	501	0.510	0.530	-3.8	99953	506	7.510	7.490	0.3
99620	504	0.570	0.590	-3.4	99827	502	0.510	0.530	-3.8	99954	501	5.470	5.460	0.2
99620	506	0.570	0.590	-3.4	99827	504	0.510	0.530	-3.8	99954	502	5.470	5.460	0.2
99650	501	1.440	1.460	-1.4	99827	506	0.510	0.530	-3.8	99954	504	5.470	5.460	0.2
99650	502	1.440	1.460	-1.4	99851	501	2.090	2.160	-3.2	99954	506	5.470	5.460	0.2
99650	504	1.440	1.460	-1.4	99851	502	2.090	2.160	-3.2	99955	501	6.840	6.830	0.1
99650	506	1.440	1.460	-1.4	99851	504	2.090	2.160	-3.2	99955	502	6.840	6.830	0.1
99709	501	3.570	3.600	-0.8	99851	506	2.090	2.160	-3.2	99955	504	6.840	6.830	0.1
99709	502	3.570	3.600	-0.8	99917	501	3.380	3.490	-3.2	99955	506	6.840	6.830	0.1
99709	504	3.570	3.600	-0.8	99917	502	3.380	3.490	-3.2	99963	501	0.820	0.840	-2.4
99709	506	3.570	3.600	-0.8	99917	504	3.380	3.490	-3.2	99963	502	0.820	0.840	-2.4
99718	501	1.670	1.730	-3.5	99917	506	3.380	3.490	-3.2	99963	504	0.820	0.840	-2.4
99718	502	1.670	1.730	-3.5	99938	501	3.800	3.930	-3.3	99963	506	0.820	0.840	-2.4
99718	504	1.670	1.730	-3.5	99938	502	3.800	3.930	-3.3	99969	501	3.070	3.140	-2.2
99718	506	1.670	1.730	-3.5	99938	504	3.800	3.930	-3.3	99969	502	3.070	3.140	-2.2

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STATE: 13 - INDIANA
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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
99969	504	3.070	3.140	-2.2										
99969	506	3.070	3.140	-2.2										
99975	501	6.070	6.060	0.2										
99975	502	6.070	6.060	0.2										
99975	504	6.070	6.060	0.2										
99975	506	6.070	6.060	0.2										
99988	501	2.710	2.770	-2.2										
99988	502	2.710	2.770	-2.2										
99988	504	2.710	2.770	-2.2										
99988	506	2.710	2.770	-2.2										

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STATE: 13 - INDIANA
 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	0.179	0.201	-10.9	13759	0.116	0.127	-8.7
10026	0.016	0.017	-5.9	11288	0.106	0.108	-1.9	13930	0.201	0.211	-4.7
10040	0.300	0.280	7.1	12014	0.034	0.037	-8.1	14068	0.014	0.015	-6.7
10042	0.370	0.340	8.8	12356	0.026	0.026	0.0	14101	0.037	0.036	2.8
10060	0.078	0.084	-7.1	12361	0.077	0.082	-6.1	14279	0.058	0.059	-1.7
10065	0.028	0.027	3.7	12373	0.024	0.025	-4.0	14401	0.125	0.127	-1.6
10066	0.044	0.047	-6.4	12374	0.083	0.085	-2.4	14527	0.189	0.181	4.4
10070	0.154	0.141	9.2	12375	0.047	0.049	-4.1	14855	0.154	0.162	-4.9
10071	0.104	0.101	3.0	12391	0.082	0.091	-9.9	14913	0.143	0.136	5.1
10073	0.520	0.480	8.3	12509	0.036	0.038	-5.3	15223	0.041	0.033	24.2 U
10075	0.160	0.164	-2.4	12510	0.024	0.026	-7.7	15224	0.060	0.064	-6.2
10100	0.059	0.058	1.7	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	0.017	0.018	-5.6
10107	0.280	0.242	15.7	12797	0.196	0.169	16.0	15600	0.083	0.087	-4.6
10111	0.078	0.083	-6.0	12805	0.150	0.149	0.7	15608	0.009	0.010	-10.0
10115	0.073	0.076	-3.9	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	0.026	0.027	-3.7
10141	0.023	0.024	-4.2	13112	0.063	0.069	-8.7	15991	0.081	0.085	-4.7
10145	0.011	0.012	-8.3	13201	0.160	0.167	-4.2	15993	0.043	0.045	-4.4
10146	0.020	0.021	-4.8	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	0.185	0.153	20.9
10257	0.169	0.167	1.2	13351	0.051	0.044	15.9	16527	0.350	0.360	-2.8
10309	0.015	0.016	-6.3	13352	0.041	0.044	-6.8	16604	0.146	0.147	-0.7
10352	0.077	0.084	-8.3	13410	2.990	2.440	22.5	16676	0.012	0.013	-7.7
11020	0.100	0.102	-2.0	13412	1.140	1.010	12.9	16705	0.148	0.152	-2.6
11039	0.051	0.052	-1.9	13506	0.063	0.067	-6.0	16750	0.032	0.031	3.2
11126	0.022	0.020	10.0	13507	0.157	0.177	-11.3	16900	0.110	0.105	4.8
11127	0.011	0.011	0.0	13590	0.740	0.740	0.0	16901	0.161	0.162	-0.6
11128	0.058	0.058	0.0	13621	0.320	0.360	-11.1	16902	0.070	0.076	-7.9
11203	0.520	0.540	-3.7	13670	0.015	0.013	15.4	16905	0.110	0.105	4.8
11204	1.570	1.690	-7.1	13673	0.015	0.014	7.1	16906	0.161	0.162	-0.6
11234	0.052	0.056	-7.1	13715	0.165	0.154	7.1	16910	0.062	0.063	-1.6
11248	0.018	0.019	-5.3	13716	0.107	0.115	-7.0	16911	0.072	0.072	0.0
11258	0.147	0.163	-9.8	13720	0.071	0.076	-6.6	16915	0.073	0.076	-3.9

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STATE: 13 - INDIANA

SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16916	0.055	0.056	-1.8	51116	0.690	0.570	21.1	51666	0.101	0.103	-1.9
16920	0.113	0.110	2.7	51205	0.071	0.083	-14.5	51734	0.310	0.310	0.0
16921	0.062	0.070	-11.4	51206	0.390	0.450	-13.3	51741	0.260	0.250	4.0
16930	0.168	0.146	15.1	51220	2.280	2.580	-11.6	51752	0.165	0.159	3.8
16931	0.102	0.088	15.9	51221	1.780	1.940	-8.2	51767	0.008	0.009	-11.1
16940	0.062	0.070	-11.4	51222	3.670	3.120	17.6	51777	0.078	0.076	2.6
16941	0.129	0.139	-7.2	51224	1.450	1.330	9.0	51808	0.730	0.730	0.0
18078	0.085	0.102	-16.7	51230	0.790	0.790	0.0	51809	0.153	0.158	-3.2
18109	0.029	0.031	-6.5	51240	0.185	0.182	1.6	51833	0.060	0.072	-16.7
18110	0.048	0.046	4.3	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	0.132	0.120	10.0	51254	0.039	0.045	-13.3	51889	0.012	0.014	-14.3
18335	0.016	0.017	-5.9	51300	0.160	0.173	-7.5	51896	0.018	0.020	-10.0
18435	0.068	0.063	7.9	51305	0.960	1.030	-6.8	51900	0.095	0.093	2.2
18436	0.218	0.250	-12.8	51315	0.106	0.106	0.0	51909	0.056	0.057	-1.8
18501	0.016	0.018	-11.1	51330	0.530	0.430	23.3 U	51926	0.038	0.040	-5.0
18506	0.005	0.005	0.0	51333	0.340	0.310	9.7	51927	0.131	0.115	13.9
18507	0.007	0.007	0.0	51350	0.135	0.142	-4.9	51934	0.125	0.142	-12.0
18616	0.590	0.540	9.3	51351	0.042	0.045	-6.7	51941	0.041	0.039	5.1
18707	0.004	0.003	33.3 N	51352	0.108	0.114	-5.3	51956	0.221	0.246	-10.2
18708	0.015	0.012	25.0 U	51355	0.094	0.096	-2.1	51957	0.420	0.400	5.0
18834	0.119	0.128	-7.0	51356	0.620	0.690	-10.1	51958	0.410	0.390	5.1
18911	0.017	0.018	-5.6	51357	0.660	0.530	24.5 U	51960	0.350	0.360	-2.8
18912	0.030	0.030	0.0	51358	0.141	0.149	-5.4	51970	0.238	0.250	-4.8
18920	0.017	0.018	-5.6	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	0.046	0.047	-2.1	51380	0.044	0.050	-12.0	51999	0.440	0.460	-4.3
45900	0.068	0.084	-19.0	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	0.171	0.156	9.6	51552	0.159	0.159	0.0	52315	0.260	0.240	8.3
49618	0.065	0.058	12.1	51575	0.020	0.020	0.0	52433	1.020	1.200	-15.0
49619	0.150	0.147	2.0	51576	0.093	0.075	24.0 U	52469	0.104	0.109	-4.6
50010	0.490	0.580	-15.5	51600	0.191	0.198	-3.5	52505	0.216	0.203	6.4
51001	0.450	0.460	-2.2	51613	0.139	0.138	0.7	52547	0.078	0.088	-11.4

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STATE: 13 - INDIANA

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	0.033	0.027	22.2	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: 13 - INDIANA

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	6.340	5.760	10.1	96409	11.100	12.100	-8.3
59782	0.460	0.490	-6.1	91342	3.670	3.910	-6.1	96410	9.270	9.110	1.8
59798	0.500	0.460	8.7	91343	1.830	1.700	7.6	96611	1.580	1.670	-5.4
59886	0.108	0.112	-3.6	91436	2.570	2.510	2.4	97221	1.360	1.250	8.8
59889	0.165	0.153	7.8	91507	4.100	4.280	-4.2	97222	2.470	2.870	-13.9
59904	0.061	0.066	-7.6	91551	0.620	0.570	8.8	97223	4.650	3.940	18.0
59905	0.132	0.130	1.5	91555	1.230	1.250	-1.6	97447	5.610	4.830	16.1
59914	0.680	0.620	9.7	91560	4.720	5.130	-8.0	97650	4.710	4.610	2.2
59915	0.750	0.780	-3.8	91577	3.280	2.930	11.9	97651	4.320	4.370	-1.1
59917	0.205	0.165	24.2	91746	6.400	5.910	8.3	97652	4.650	4.560	2.0
59923	0.004	0.005	-20.0	92053	0.530	0.510	3.9	97653	2.980	2.810	6.0
59925	1.190	1.090	9.2	92054	0.213	0.243	-12.3	97654	3.400	3.410	-0.3
59926	0.450	0.420	7.1	92055	0.270	0.300	-10.0	97655	6.740	6.420	5.0
59927	1.420	1.560	-9.0	92101	3.350	3.080	8.8	98002	1.160	1.200	-3.3
59931	0.550	0.590	-6.8	92102	3.990	3.380	18.0	98152	0.600	0.480	25.0 U
59932	0.880	0.930	-5.4	92215	3.480	3.620	-3.9	98157	0.630	0.600	5.0
59947	0.320	0.330	-3.0	92338	2.420	2.050	18.0	98163	0.280	0.320	-12.5
59955	0.143	0.147	-2.7	92446	2.080	2.230	-6.7	98164	0.081	0.097	-16.5
59963	0.410	0.450	-8.9	92447	2.090	2.040	2.5	98303	8.700	9.960	-12.7
59964	0.069	0.061	13.1	92451	2.380	2.280	4.4	98304	3.150	3.210	-1.9
59970	0.183	0.182	0.5	92478	1.760	1.870	-5.9	98305	2.160	1.890	14.3
59975	0.227	0.243	-6.6	94007	5.890	5.880	0.2	98306	1.140	1.170	-2.6
59984	0.053	0.055	-3.6	94276	5.500	5.570	-1.3	98307	0.600	0.670	-10.4
59988	0.059	0.060	-1.7	94381	14.700	14.900	-1.3	98308	1.230	0.970	26.8 U
59989	0.044	0.045	-2.2	94404	6.760	7.440	-9.1	98309	2.100	2.420	-13.2
91111	6.380	6.590	-3.2	94569	3.930	3.570	10.1	98344	0.700	0.630	11.1
91125	1.790	2.140	-16.4	95124	0.980	0.840	16.7	98449	28.300	26.700	6.0
91127	1.770	1.990	-11.1	95310	1.700	2.140	-20.6 L	98482	7.180	7.030	2.1
91150	5.790	5.500	5.3	95410	2.950	3.110	-5.1	98483	21.900	20.700	5.8
91155	36.800	32.900	11.9	95455	1.350	1.600	-15.6	98502	4.440	4.340	2.3
91235	3.100	3.000	3.3	95505	2.530	2.330	8.6	98636	4.370	4.830	-9.5
91265	2.610	3.140	-16.9	95625	4.200	3.770	11.4	98659	0.500	0.590	-15.3
91266	1.540	1.300	18.5	95647	7.290	6.600	10.5	98677	12.000	12.100	-0.8
91280	4.340	3.550	22.3	96053	4.990	4.800	4.0	98678	16.200	15.100	7.3
91340	9.720	10.200	-4.7	96408	13.800	11.800	16.9	98805	1.430	1.330	7.5

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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
98806	3.930	3.750	4.8								
98813	2.060	2.560	-19.5								
98820	3.840	3.930	-2.3								
98884	1.940	1.650	17.6								
98914	0.730	0.860	-15.1								
98949	0.390	0.450	-13.3								
98967	12.600	9.980	26.3 U								
98993	3.900	4.800	-18.8								
99003	1.280	1.270	0.8								
99004	1.940	2.010	-3.5								
99080	8.250	9.450	-12.7								
99163	0.600	0.710	-15.5								
99315	2.120	1.720	23.3								
99321	3.400	3.610	-5.8								
99613	2.370	2.430	-2.5								
99650	1.120	1.060	5.7								
99746	3.300	3.170	4.1								
99803	15.000	13.900	7.9								
99826	0.680	0.610	11.5								
99827	0.670	0.750	-10.7								
99946	2.750	3.070	-10.4								
99948	24.400	25.900	-5.8								
99952	22.300	23.200	-3.9								
99953	11.200	10.300	8.7								
99954	10.700	11.700	-8.5								
99955	10.200	12.600	-19.0								
99969	3.290	3.160	4.1								

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

INTRODUCTION

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

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

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INDIANA
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	\$19,728,358	\$19,318,555	0.20	0.979	753
09/30/2018	19,800,903	18,378,808	0.30	0.928	665
09/30/2019	19,189,400	17,692,418	0.50	0.922	603

(7)	WEIGHTED EXPERIENCE RATIO	0.935
(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)	0.56
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X { 1.0 - (9) } }	0.979
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	- 2.1 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 1.5 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	- 1.5 %

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

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

INDIANA
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	\$23,675,981	\$24,857,112	0.20	1.050	1,108
09/30/2018	23,587,480	27,323,182	0.30	1.158	1,277
09/30/2019	23,017,466	31,270,508	0.50	1.359	1,215

(7)	WEIGHTED EXPERIENCE RATIO	1.237
(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)	0.77
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X {1.0 - (9)} }	1.190
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 19.0 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 22.6 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	+ 17.5 %
(14)	STATEWIDE ADJUSTED MONOLINE CHANGE@	+ 16.5 %

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

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

INDIANA
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)				- 0.1 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE				- 0.1 %
(A)	THESE ARE CALCULATED BY SUMMING OVER THE CLASSES THE PRODUCTS OF MULTISTATE REPORTED EXPOSURES, EXPOSURE TREND AND DEVELOPMENT, AND MULTISTATE \$100,000 BASIC LIMIT LOSS COSTS AT CURRENT ISO LEVEL. FOR DETAILS, SEE SECTION F - CALCULATION OF AGGREGATE LOSS COSTS AT CURRENT LEVEL.				
(B)	INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2020.				
(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) .				

INDIANA
LOCAL PRODUCTS/COMPLETED OPERATIONS
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(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
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(8) INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE
 $\{ (7) - 1.00 \} \times 100\% \dots\dots\dots + 10.6 \%$

(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)..... + 2.5 %

(11) SELECTED STATEWIDE MONOLINE CHANGE..... + 2.5 %

(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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INDIANA
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 0.979 OR - 2.1%			
TOP								
10	1.072	0.234	1.016	1.007				
33	0.979	0.041	0.999	0.990				
34	0.786	0.098	0.977	0.967				
35	1.873	0.078	1.050	1.040				
36	1.077	0.160	1.012	1.002				
37	0.626	0.108	0.951	0.942				
38	1.109	0.285	1.030	1.020				
					(5) INDICATED MONOLINE CHANGE		(6) SELECTED MONOLINE CHANGE	
CLASS GROUP								
30	1.193	0.125	1.022	1.023	+ 0.9%		+ 0.9%	
31	1.187	0.196	1.034	1.035	+ 2.0%		+ 2.0%	
32	0.998	0.270	0.999	1.000	- 1.4%		- 1.4%	
33	1.082	0.133	1.011	1.011	- 0.3%		- 0.3%	
34	1.224	0.147	1.030	1.031	+ 1.6%		+ 1.6%	
35	1.019	0.035	1.001	1.002	- 1.3%		- 1.3%	
36	0.526	0.093	0.942	0.943	- 7.1%		- 7.1%	
37	0.591	0.061	0.968	0.969	- 4.5%		- 4.5%	
38	0.657	0.099	0.959	0.960	- 5.4%		- 5.4%	
					OVERALL MONOLINE INDICATION - 1.5%		- 1.5%	

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

INDIANA
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	\$228,450	\$921,557	2.456	2.543	91	1.030
	31 LIGHT CONTRACTING	400,872	1,985,225	1.639	1.698	202	1.042
	32 MEDIUM CONTRCTING	2,939,713	13,863,170	1.008	1.044	466	1.007
	33 HEAVY CONTRACTING	447,809	2,767,614	0.761	0.788	57	1.018
	34 DEALER OR DISTRIB	349,551	2,912,315	0.687	0.712	49	1.038
	35 LGT. MANUFACTURER	123,192	858,126	1.387	1.437	11	1.008
	36 MED. MANUFACTURER	587,328	3,432,165	0.392	0.406	53	0.949
	37 HVY. MANUFACTURER	488,350	2,032,989	0.773	0.801	12	0.976
	38 MISC. OPERATION	266,080	1,198,332	0.545	0.564	45	0.967
	TOTAL *	\$5,831,345	\$29,971,493	0.975		986	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$29,105	\$163,642	0.000	0.000	0	1.024
	32 MEDIUM CONTRCTING	8,638	44,238	9.332	9.665	2	0.990
	33 HEAVY CONTRACTING	109,576	544,498	0.288	0.299	8	1.001
	38 MISC. OPERATION	165,582	853,599	0.867	0.898	21	0.950
	TOTAL *	\$312,901	\$1,605,977	0.817		31	
34 MULT MERCANTILE	30 SERVICE	\$53,244	\$272,815	1.399	1.449	6	0.990
	32 MEDIUM CONTRCTING	140,929	678,504	0.827	0.856	19	0.968
	34 DEALER OR DISTRIB	755,137	3,533,173	0.800	0.828	129	0.997
	38 MISC. OPERATION	51,105	207,685	1.698	1.759	20	0.929
	TOTAL *	\$1,000,415	\$4,692,177	0.881		174	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$21,780	\$113,211	1.432	1.483	4	1.077
	32 MEDIUM CONTRCTING	180,264	1,009,550	1.891	1.958	106	1.041
	TOTAL *	\$202,044	\$1,122,761	1.841		110	
36 MULT SERVICES	30 SERVICE	\$84,335	\$419,030	0.613	0.635	37	1.025
	31 LIGHT CONTRACTING	236,603	1,358,210	1.010	1.046	88	1.037
	32 MEDIUM CONTRCTING	170,625	888,024	0.581	0.602	27	1.003
	33 HEAVY CONTRACTING	86,334	462,691	0.075	0.078	8	1.014
	34 DEALER OR DISTRIB	840,985	4,446,068	1.664	1.724	210	1.033
	36 MED. MANUFACTURER	37,287	168,356	0.445	0.461	4	0.945
	38 MISC. OPERATION	399,214	2,327,989	0.551	0.571	88	0.962
	TOTAL *	\$1,855,383	\$10,070,368	1.096		462	

INDIANA
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(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	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	\$3,247	\$10,654	0.061	0.064	1	0.975
	32 MEDIUM CONTRCTING	152,152	838,193	0.929	0.962	25	0.942
	33 HEAVY CONTRACTING	86,561	469,691	0.672	0.696	11	0.952
	34 DEALER OR DISTRIB	49,069	202,157	0.123	0.128	2	0.971
	35 LGT. MANUFACTURER	140,383	711,991	0.323	0.335	12	0.943
	36 MED. MANUFACTURER	1,244,171	6,232,026	0.393	0.407	102	0.888
	37 HVY. MANUFACTURER	1,123,605	4,918,131	0.287	0.297	56	0.913
	38 MISC. OPERATION	24,013	104,683	0.706	0.731	2	0.904
	TOTAL *	\$2,823,201	\$13,487,526	0.383		211	
38 MULT CONTRACTORS	30 SERVICE	\$768,507	\$3,969,598	0.949	0.983	149	1.044
	31 LIGHT CONTRACTING	1,477,121	7,276,214	1.229	1.273	402	1.056
	32 MEDIUM CONTRCTING	3,631,493	19,124,324	1.070	1.108	672	1.021
	33 HEAVY CONTRACTING	1,254,236	6,392,019	1.423	1.474	239	1.032
	38 MISC. OPERATION	30,837	157,594	0.021	0.022	1	0.980
	TOTAL *	\$7,162,194	\$36,919,749	1.147		1,463	
TOTAL ALL TOP	30 SERVICE	\$1,134,536	\$5,583,000	1.249		283	
	31 LIGHT CONTRACTING	2,168,728	10,907,156	1.265		697	
	32 MEDIUM CONTRCTING	7,223,814	36,446,003	1.056		1,317	
	33 HEAVY CONTRACTING	1,984,516	10,636,513	1.120		323	
	34 DEALER OR DISTRIB	1,994,742	11,093,713	1.128		390	
	35 LGT. MANUFACTURER	263,575	1,570,117	0.821		23	
	36 MED. MANUFACTURER	1,868,786	9,832,547	0.394		159	
	37 HVY. MANUFACTURER	1,611,955	6,951,120	0.435		68	
	38 MISC. OPERATION	936,831	4,849,882	0.654		177	
	TOTAL *	\$19,187,483	\$97,870,051	0.966		3,437	

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

INDIANA
OWNERS, LANDLORDS AND TENANTS
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	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 1.190 OR + 19.0%		
TOP							
10	1.064	0.286	1.018	1.027			
31	1.177	0.125	1.021	1.030			
32	1.664	0.148	1.078	1.088			
33	1.185	0.221	1.038	1.048			
34	0.801	0.250	0.946	0.955			
35	0.670	0.277	0.895	0.903			
36	1.211	0.186	1.036	1.046			
					(5) INDICATED MONOLINE CHANGE	(6) SELECTED MONOLINE CHANGE	
CLASS GROUP							
01	1.478	0.160	1.064	1.070	+ 31.6%	+ 26.1%	
02	1.034	0.183	1.006	1.011	+ 23.6%	+ 18.5%	
03	0.583	0.113	0.941	0.946	+ 15.1%	+ 10.3%	
04	0.612	0.055	0.973	0.978	+ 18.8%	+ 13.9%	
05	0.401	0.038	0.966	0.971	+ 18.9%	+ 14.0%	
06	0.567	0.070	0.961	0.966	+ 17.8%	+ 12.9%	
07	1.302	0.154	1.042	1.047	+ 27.7%	+ 22.4%	
08	1.118	0.044	1.005	1.010	+ 23.2%	+ 18.1%	
09	0.662	0.162	0.935	0.940	+ 14.6%	+ 9.8%	
10	1.465	0.255	1.102	1.108	+ 35.1%	+ 29.5%	
11	0.810	0.187	0.961	0.966	+ 18.3%	+ 13.4%	
12	0.844	0.297	0.951	0.956	+ 17.0%	+ 12.1%	
13	1.392	0.095	1.032	1.037	+ 26.1%	+ 20.9%	
16	1.271	0.107	1.026	1.031	+ 25.1%	+ 19.9%	
					OVERALL MONOLINE INDICATION + 22.6%	+ 17.5%	

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

INDIANA
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	(5)	(6)
	BAILEY					
TERRITORY	FORMULA	CREDIBILITY	Z-WTD	BALANCED	INDICATED	SELECTED
	RELATIV.	Z	RELATIV.	RELATIV.	MONOLINE CHG.	MONOLINE CHG.
501	1.099	0.268	1.026	1.032	+ 25.4%	+ 20.2%
502	1.747	0.091	1.052	1.059	+ 30.4%	+ 25.0%
504	0.858	0.249	0.963	0.969	+ 17.3%	+ 12.4%
506	0.967	0.447	0.985	0.992	+ 22.5%	+ 17.4%

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

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OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	501		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP					RELATIV.		
10 MONOLINE	01 FOOD&BEV. (RETAIL)		\$332,246	\$780,647	3.117	2.559	142	1.135
	02 RESTAURANTS		151,017	962,878	1.241	1.019	46	1.072
	03 STORES		64,646	199,400	0.929	0.762	15	1.003
	04 VENDING & RENTAL		3,523	26,886	0.000	0.000	0	1.037
	05 FOOD & BEV. DIST.		30,194	100,397	0.054	0.044	1	1.029
	06 NON-FOOD&BEV.DIST		43,055	253,162	0.274	0.225	13	1.024
	07 CLUBS, AMSMT&SPRTS		56,500	412,718	6.336	5.201	50	1.110
	08 HEALTH CARE FACIL		15,936	41,448	0.000	0.000	0	1.071
	09 HOTELS AND MOTELS		133,370	940,546	0.778	0.639	80	0.997
	10 SCHLS & CHURCHES		94,464	487,696	2.790	2.290	17	1.175
	11 APARTMENTS		662,258	3,150,988	1.177	0.966	111	1.025
	12 BUILDINGS&OFFICES		487,602	3,419,501	0.908	0.745	92	1.013
	13 MISC. PREMISES		23,378	128,966	0.515	0.423	7	1.100
	16 GOVT SUBDIVISIONS		6,622	6,622	0.000	0.000	0	1.094
	TOTAL *		\$2,104,811	\$10,911,855	1.547		574	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS		\$218,865	\$791,235	0.632	0.519	68	0.999
	TOTAL *		\$218,865	\$791,235	0.632		68	
32 MULT APARTMENT	11 APARTMENTS		\$397,003	\$1,904,695	2.282	1.873	110	1.085
	12 BUILDINGS&OFFICES		26,668	140,353	3.247	2.666	11	1.073
	TOTAL *		\$423,671	\$2,045,048	2.343		121	
33 MULT OFFICE	12 BUILDINGS&OFFICES		\$984,919	\$5,073,173	1.069	0.878	163	1.033
	13 MISC. PREMISES		10,844	47,594	17.885	14.682	7	1.122
	TOTAL *		\$995,763	\$5,120,767	1.252		170	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)		\$85,272	\$386,907	1.356	1.113	23	1.054
	02 RESTAURANTS		319,851	1,402,245	0.936	0.769	58	0.997
	03 STORES		136,390	714,610	0.736	0.604	26	0.932
	04 VENDING & RENTAL		1,612	13,473	0.062	0.051	0	0.964
	05 FOOD & BEV. DIST.		13,853	59,212	0.325	0.267	7	0.957
	06 NON-FOOD&BEV.DIST		100,853	425,095	0.616	0.506	15	0.952
	12 BUILDINGS&OFFICES		215,700	1,026,645	0.640	0.526	36	0.942
	TOTAL *		\$873,531	\$4,028,187	0.825		165	

INDIANA
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	501		(1)	(2)	(3)	(4)	(5)	(6)
			FISCAL A.Y.E. 09/30/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO		NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP					RELATIV.		
35 MULT INSTITUT.	08 HEALTH CARE FACIL		\$42,967	\$236,950	0.225	0.185	3	0.942
	10 SCHLS & CHURCHES		569,167	2,696,731	1.199	0.984	105	1.033
	12 BUILDINGS&OFFICES		18,786	92,680	0.255	0.209	3	0.891
	16 GOVT SUBDIVISIONS		5,701	46,208	0.000	0.000	0	0.961
	TOTAL *		\$636,621	\$3,072,569	1.095		111	
36 MULT SERVICES	03 STORES		\$9,502	\$51,364	0.164	0.134	1	1.021
	04 VENDING & RENTAL		18,307	97,281	3.258	2.675	24	1.056
	07 CLUBS,AMSMT&SPRTS		207,464	974,702	0.499	0.409	23	1.130
	08 HEALTH CARE FACIL		2,427	38,891	0.000	0.000	0	1.090
	09 HOTELS AND MOTELS		3,371	18,595	39.330	32.285	9	1.015
	10 SCHLS & CHURCHES		782	9,344	0.000	0.000	0	1.196
	12 BUILDINGS&OFFICES		75,829	395,936	1.133	0.930	24	1.031
	13 MISC. PREMISES		40,506	171,714	2.813	2.309	12	1.119
	TOTAL *		\$358,188	\$1,757,827	1.388		93	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$417,518	\$1,167,554	2.757		165	
		02 RESTAURANTS	470,868	2,365,123	1.034		104	
		03 STORES	210,538	965,374	0.769		42	
		04 VENDING & RENTAL	23,442	137,640	2.549		24	
		05 FOOD & BEV. DIST.	44,047	159,609	0.139		8	
		06 NON-FOOD&BEV.DIST	143,908	678,257	0.514		28	
		07 CLUBS,AMSMT&SPRTS	263,964	1,387,420	1.748		73	
		08 HEALTH CARE FACIL	61,330	317,289	0.158		3	
		09 HOTELS AND MOTELS	355,606	1,750,376	1.053		157	
		10 SCHLS & CHURCHES	664,413	3,193,771	1.424		122	
		11 APARTMENTS	1,059,261	5,055,683	1.591		221	
		12 BUILDINGS&OFFICES	1,809,504	10,148,288	1.001		329	
		13 MISC. PREMISES	74,728	348,274	4.281		26	
		16 GOVT SUBDIVISIONS	12,323	52,830	0.000		0	
		TOTAL *	\$5,611,450	\$27,727,488	1.345		1,302	

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

INDIANA
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	502						
		(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				
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$19,592	\$79,839	0.415	0.340	5	1.164
	02 RESTAURANTS	1,397	6,055	0.000	0.000	0	1.100
	03 STORES	2,149	32,584	0.206	0.169	4	1.029
	04 VENDING & RENTAL	253	1,523	0.001	0.001	0	1.064
	06 NON-FOOD&BEV.DIST	1,069	39,799	1.496	1.228	2	1.051
	07 CLUBS,AMSMT&SPRTS	2,395	9,918	0.670	0.550	1	1.139
	09 HOTELS AND MOTELS	387	46,832	0.000	0.000	0	1.023
	10 SCHLS & CHURCHES	18,830	70,035	1.006	0.826	6	1.205
	11 APARTMENTS	43,741	211,133	0.070	0.058	1	1.051
	12 BUILDINGS&OFFICES	28,582	330,457	0.252	0.207	5	1.040
	13 MISC. PREMISES	0	368	0.000	0.000	0	1.128
	TOTAL *	\$118,395	\$828,543	0.346		24	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$15,326	\$53,107	1.976	1.622	8	1.025
	TOTAL *	\$15,326	\$53,107	1.976		8	
32 MULT APARTMENT	11 APARTMENTS	\$12,595	\$76,020	2.700	2.216	4	1.113
	12 BUILDINGS&OFFICES	2,334	11,259	0.000	0.000	0	1.101
	TOTAL *	\$14,929	\$87,279	2.278		4	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$134,691	\$704,798	0.461	0.378	15	1.060
	13 MISC. PREMISES	282	763	0.000	0.000	0	1.151
	TOTAL *	\$134,973	\$705,561	0.460		15	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$19,734	\$156,383	1.907	1.566	20	1.082
	02 RESTAURANTS	44,320	152,873	1.979	1.624	22	1.022
	03 STORES	6,615	22,562	0.108	0.088	1	0.956
	04 VENDING & RENTAL	46	65	0.000	0.000	0	0.989
	05 FOOD & BEV. DIST.	3,540	16,016	0.000	0.000	0	0.982
	06 NON-FOOD&BEV.DIST	5,127	35,106	0.058	0.048	1	0.977
	12 BUILDINGS&OFFICES	23,167	107,834	0.713	0.585	4	0.966
	TOTAL *	\$102,549	\$490,839	1.393		48	

INDIANA
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BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 502

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.				
		09/30/2019 AGGREGATE	2015 - 2019	FIVE YEAR			
		LOSS COSTS AT	AGG LOSS COST	EXPERIENCE		NUMBER OF	BAL CELL
		CURRENT LEVEL	CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
TYPE OF POLICY	CLASS GROUP						
35 MULT INSTITUT.	08 HEALTH CARE FACIL	\$1,035	\$4,664	0.000	0.000	0	0.966
	10 SCHLS & CHURCHES	85,607	445,818	2.894	2.375	45	1.059
	12 BUILDINGS&OFFICES	5,448	27,720	0.000	0.000	0	0.914
	16 GOVT SUBDIVISIONS	2,156	11,350	0.000	0.000	0	0.986
	TOTAL *	\$94,246	\$489,552	2.629		45	
36 MULT SERVICES	03 STORES	\$971	\$2,331	0.000	0.000	0	1.047
	04 VENDING & RENTAL	298	3,913	2.025	1.662	2	1.083
	07 CLUBS, AMSMT&SPRTS	30,614	96,204	18.870	15.490	4	1.159
	09 HOTELS AND MOTELS	1,101	2,997	0.000	0.000	0	1.041
	12 BUILDINGS&OFFICES	3,153	22,076	0.492	0.404	2	1.058
	13 MISC. PREMISES	6,633	41,508	0.000	0.000	0	1.148
	TOTAL *	\$42,770	\$169,029	13.557		8	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$39,326	\$236,222	1.164		25	
	02 RESTAURANTS	45,717	158,928	1.918		22	
	03 STORES	9,735	57,477	0.119		5	
	04 VENDING & RENTAL	597	5,501	1.011		2	
	05 FOOD & BEV. DIST.	3,540	16,016	0.000		0	
	06 NON-FOOD&BEV.DIST	6,196	74,905	0.306		3	
	07 CLUBS, AMSMT&SPRTS	33,009	106,122	17.549		5	
	08 HEALTH CARE FACIL	1,035	4,664	0.000		0	
	09 HOTELS AND MOTELS	16,814	102,936	1.801		8	
	10 SCHLS & CHURCHES	104,437	515,853	2.554		51	
	11 APARTMENTS	56,336	287,153	0.658		5	
	12 BUILDINGS&OFFICES	197,375	1,204,144	0.442		26	
	13 MISC. PREMISES	6,915	42,639	0.000		0	
	16 GOVT SUBDIVISIONS	2,156	11,350	0.000		0	
	TOTAL *	\$523,188	\$2,823,910	2.175		152	

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

INDIANA
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	504		(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.		
10 MONOLINE	01 FOOD&BEV. (RETAIL)		\$27,363	\$427,305	0.968	0.795	37	1.065
	02 RESTAURANTS		29,541	283,884	0.957	0.785	20	1.006
	03 STORES		16,648	217,215	0.322	0.265	5	0.941
	04 VENDING & RENTAL		2,733	9,022	0.000	0.000	0	0.974
	05 FOOD & BEV. DIST.		1,305	8,415	21.010	17.247	2	0.966
	06 NON-FOOD&BEV.DIST		8,593	61,585	0.931	0.764	10	0.961
	07 CLUBS, AMSMT&SPRTS		48,708	269,767	0.936	0.768	17	1.042
	08 HEALTH CARE FACIL		3,398	15,600	0.000	0.000	0	1.005
	09 HOTELS AND MOTELS		75,174	656,802	0.577	0.473	16	0.936
	10 SCHLS & CHURCHES		37,726	243,368	1.403	1.152	8	1.103
	11 APARTMENTS		215,013	1,025,686	1.437	1.180	52	0.962
	12 BUILDINGS&OFFICES		170,634	1,005,014	1.111	0.912	52	0.951
	13 MISC. PREMISES		10,421	66,881	3.231	2.652	4	1.032
	16 GOVT SUBDIVISIONS		5,806	21,438	0.000	0.000	0	1.026
	TOTAL *		\$653,063	\$4,311,982	1.179		223	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS		\$260,820	\$1,399,362	0.649	0.533	68	0.938
	TOTAL *		\$260,820	\$1,399,362	0.649		68	
32 MULT APARTMENT	11 APARTMENTS		\$371,485	\$1,876,931	1.041	0.854	70	1.019
	12 BUILDINGS&OFFICES		24,787	140,005	2.595	2.131	5	1.007
	TOTAL *		\$396,272	\$2,016,936	1.138		75	
33 MULT OFFICE	12 BUILDINGS&OFFICES		\$695,115	\$3,408,382	1.062	0.871	196	0.970
	13 MISC. PREMISES		8,127	30,438	0.764	0.627	3	1.053
	TOTAL *		\$703,242	\$3,438,820	1.058		199	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)		\$96,482	\$660,959	0.844	0.693	36	0.990
	02 RESTAURANTS		196,082	1,163,763	2.005	1.646	111	0.935
	03 STORES		192,650	824,012	0.419	0.344	33	0.875
	04 VENDING & RENTAL		2,048	8,620	0.000	0.000	0	0.905
	05 FOOD & BEV. DIST.		25,257	92,067	0.259	0.212	3	0.898
	06 NON-FOOD&BEV.DIST		106,361	536,027	0.452	0.371	15	0.894
	12 BUILDINGS&OFFICES		146,096	744,310	0.702	0.576	31	0.884
	TOTAL *		\$764,976	\$4,029,758	0.931		229	

INDIANA
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 504

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.	FIVE YEAR			
		09/30/2019 AGGREGATE	2015 - 2019	EXPERIENCE			
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	RATIO	RELATIV.	NUMBER OF	BAL CELL
		CURRENT LEVEL	CURRENT LEVEL			OCCURRENCES	RELATIV.
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$0	\$1,172	0.000	0.000	0	0.916
	08 HEALTH CARE FACIL	37,608	206,738	1.391	1.142	16	0.884
	10 SCHLS & CHURCHES	409,870	2,030,023	0.945	0.776	173	0.969
	12 BUILDINGS&OFFICES	17,437	93,048	1.937	1.590	18	0.836
	13 MISC. PREMISES	3,555	5,184	0.000	0.000	0	0.908
	16 GOVT SUBDIVISIONS	6,485	9,409	0.637	0.523	0	0.902
	TOTAL *	\$474,955	\$2,345,574	1.006		207	
36 MULT SERVICES	03 STORES	\$18,331	\$115,317	1.148	0.943	9	0.958
	04 VENDING & RENTAL	24,316	133,687	0.276	0.227	7	0.991
	07 CLUBS, AMSMT&SPRTS	137,758	932,422	0.713	0.585	52	1.060
	08 HEALTH CARE FACIL	25	207	0.000	0.000	0	1.023
	09 HOTELS AND MOTELS	10,232	53,425	0.000	0.000	0	0.952
	10 SCHLS & CHURCHES	0	6,115	0.000	0.000	0	1.122
	12 BUILDINGS&OFFICES	53,969	255,569	1.987	1.631	24	0.968
	13 MISC. PREMISES	63,213	267,803	1.174	0.964	29	1.051
	TOTAL *	\$307,844	\$1,764,545	0.999		121	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$123,845	\$1,088,264	0.872		73	
	02 RESTAURANTS	225,623	1,447,647	1.868		131	
	03 STORES	227,629	1,156,544	0.470		47	
	04 VENDING & RENTAL	29,097	151,329	0.231		7	
	05 FOOD & BEV. DIST.	26,562	100,482	1.278		5	
	06 NON-FOOD&BEV.DIST	114,954	597,612	0.488		25	
	07 CLUBS, AMSMT&SPRTS	186,466	1,203,361	0.771		69	
	08 HEALTH CARE FACIL	41,031	222,545	1.275		16	
	09 HOTELS AND MOTELS	346,226	2,109,589	0.614		84	
	10 SCHLS & CHURCHES	447,596	2,279,506	0.984		181	
	11 APARTMENTS	586,498	2,902,617	1.186		122	
	12 BUILDINGS&OFFICES	1,108,038	5,646,328	1.115		326	
	13 MISC. PREMISES	85,316	370,306	1.337		36	
	16 GOVT SUBDIVISIONS	12,291	30,847	0.336		0	
	TOTAL *	\$3,561,172	\$19,306,977	1.020		1,122	

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

INDIANA
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 506

TYPE OF POLICY	CLASS GROUP	(1) FISCAL A.Y.E. 09/30/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$82,357	\$600,948	1.533	1.258	55	1.090
	02 RESTAURANTS	183,308	1,376,822	0.943	0.774	68	1.030
	03 STORES	126,776	685,438	0.288	0.237	26	0.963
	04 VENDING & RENTAL	7,972	58,086	0.494	0.406	3	0.997
	05 FOOD & BEV. DIST.	26,165	146,737	0.344	0.282	3	0.989
	06 NON-FOOD&BEV.DIST	23,149	237,023	0.169	0.139	2	0.984
	07 CLUBS, AMSMT&SPRTS	218,954	925,558	1.864	1.530	60	1.066
	08 HEALTH CARE FACIL	15,162	57,911	10.028	8.232	3	1.029
	09 HOTELS AND MOTELS	249,915	1,429,179	0.521	0.428	82	0.958
	10 SCHLS & CHURCHES	345,194	1,506,336	1.693	1.390	46	1.129
	11 APARTMENTS	673,840	2,924,375	0.945	0.775	102	0.984
	12 BUILDINGS&OFFICES	654,320	3,407,949	0.973	0.799	134	0.974
	13 MISC. PREMISES	110,892	563,463	1.807	1.484	43	1.057
	16 GOVT SUBDIVISIONS	82,176	264,541	1.347	1.105	33	1.051
	TOTAL *	\$2,800,180	\$14,184,366	1.147		660	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$335,074	\$1,726,043	1.300	1.067	139	0.960
	TOTAL *	\$335,074	\$1,726,043	1.300		139	
32 MULT APARTMENT	11 APARTMENTS	\$948,546	\$4,553,954	1.527	1.254	185	1.043
	12 BUILDINGS&OFFICES	64,225	289,028	0.852	0.699	10	1.031
	TOTAL *	\$1,012,771	\$4,842,982	1.485		195	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$2,012,268	\$9,591,078	1.334	1.095	491	0.993
	13 MISC. PREMISES	17,793	72,564	2.055	1.687	5	1.078
	TOTAL *	\$2,030,061	\$9,663,642	1.341		496	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$477,754	\$2,324,626	1.052	0.864	143	1.013
	02 RESTAURANTS	1,103,732	5,367,167	0.913	0.750	281	0.957
	03 STORES	387,862	1,805,586	0.608	0.499	79	0.895
	04 VENDING & RENTAL	1,617	18,056	0.864	0.709	4	0.926
	05 FOOD & BEV. DIST.	33,756	164,282	0.341	0.280	10	0.919
	06 NON-FOOD&BEV.DIST	291,695	1,301,870	0.670	0.550	32	0.915
	12 BUILDINGS&OFFICES	543,436	2,892,003	1.088	0.893	140	0.905
	TOTAL *	\$2,839,852	\$13,873,590	0.897		689	

INDIANA
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 506

		(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E.	FISCAL A.Y.E.	FIVE YEAR			
		09/30/2019 AGGREGATE	2015 - 2019	EXPERIENCE			
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT	AGG LOSS COST	RATIO	RELATIV.	NUMBER OF	BAL CELL
		CURRENT LEVEL	CURRENT LEVEL			OCCURRENCES	RELATIV.
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$49,772	\$231,371	0.151	0.124	11	0.938
	08 HEALTH CARE FACIL	130,258	639,518	0.238	0.196	14	0.905
	10 SCHLS & CHURCHES	2,423,805	12,222,175	1.187	0.975	774	0.992
	12 BUILDINGS&OFFICES	48,388	285,303	2.008	1.649	43	0.856
	13 MISC. PREMISES	15,945	80,949	0.097	0.080	3	0.929
	16 GOVT SUBDIVISIONS	478,777	2,823,341	1.114	0.914	174	0.924
	TOTAL *	\$3,146,945	\$16,282,657	1.127		1,019	
36 MULT SERVICES	03 STORES	\$72,870	\$340,691	1.401	1.150	34	0.981
	04 VENDING & RENTAL	86,950	395,127	0.637	0.523	15	1.014
	07 CLUBS, AMSMT&SPRTS	710,318	3,304,233	1.518	1.246	209	1.086
	08 HEALTH CARE FACIL	471	3,200	0.000	0.000	0	1.047
	09 HOTELS AND MOTELS	47,140	265,753	0.803	0.659	3	0.975
	10 SCHLS & CHURCHES	4,381	20,472	0.096	0.079	1	1.149
	12 BUILDINGS&OFFICES	121,405	678,506	2.783	2.284	91	0.991
	13 MISC. PREMISES	131,667	548,501	1.262	1.036	52	1.076
	TOTAL *	\$1,175,202	\$5,556,483	1.513		405	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$560,111	\$2,925,574	1.123		198	
	02 RESTAURANTS	1,287,040	6,743,989	0.918		349	
	03 STORES	587,508	2,831,715	0.637		139	
	04 VENDING & RENTAL	96,539	471,269	0.629		22	
	05 FOOD & BEV. DIST.	59,921	311,019	0.342		13	
	06 NON-FOOD&BEV.DIST	314,844	1,538,893	0.633		34	
	07 CLUBS, AMSMT&SPRTS	979,044	4,461,162	1.526		280	
	08 HEALTH CARE FACIL	145,891	700,629	1.255		17	
	09 HOTELS AND MOTELS	632,129	3,420,975	0.955		224	
	10 SCHLS & CHURCHES	2,773,380	13,748,983	1.248		821	
	11 APARTMENTS	1,622,386	7,478,329	1.285		287	
	12 BUILDINGS&OFFICES	3,444,042	17,143,867	1.278		909	
	13 MISC. PREMISES	276,297	1,265,477	1.465		103	
	16 GOVT SUBDIVISIONS	560,953	3,087,882	1.148		207	
	TOTAL *	\$13,340,085	\$66,129,763	1.180		3,603	

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

INDIANA
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1)	(2)	(3)	(4)	(5)	(6)
		FISCAL A.Y.E. 09/30/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$461,558	\$1,888,739	2.592		239	
	02 RESTAURANTS	365,263	2,629,639	1.064		134	
	03 STORES	210,219	1,134,637	0.487		50	
	04 VENDING & RENTAL	14,481	95,517	0.272		3	
	05 FOOD & BEV. DIST.	57,664	255,549	0.660		6	
	06 NON-FOOD&BEV.DIST	75,866	591,569	0.334		27	
	07 CLUBS, AMSMT&SPRTS	326,557	1,617,961	2.491		128	
	08 HEALTH CARE FACIL	34,496	114,959	4.408		3	
	09 HOTELS AND MOTELS	458,846	3,073,359	0.605		178	
	10 SCHLS & CHURCHES	496,214	2,307,435	1.854		77	
	11 APARTMENTS	1,594,852	7,312,182	1.083		266	
	12 BUILDINGS&OFFICES	1,341,138	8,162,921	0.952		283	
	13 MISC. PREMISES	144,691	759,678	1.701		54	
	16 GOVT SUBDIVISIONS	94,604	292,601	1.170		33	
	TOTAL *	\$5,676,449	\$30,236,746	1.282		1,481	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$830,085	\$3,969,747	0.932		283	
	TOTAL *	\$830,085	\$3,969,747	0.932		283	
32 MULT APARTMENT	11 APARTMENTS	\$1,729,629	\$8,411,600	1.605		369	
	12 BUILDINGS&OFFICES	118,014	580,645	1.742		26	
	TOTAL *	\$1,847,643	\$8,992,245	1.613		395	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$3,826,993	\$18,777,431	1.186		865	
	13 MISC. PREMISES	37,046	151,359	6.390		15	
	TOTAL *	\$3,864,039	\$18,928,790	1.236		880	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$679,242	\$3,528,875	1.086		222	
	02 RESTAURANTS	1,663,985	8,086,048	1.075		472	
	03 STORES	723,517	3,366,770	0.577		139	
	04 VENDING & RENTAL	5,323	40,214	0.281		4	
	05 FOOD & BEV. DIST.	76,406	331,577	0.295		20	
	06 NON-FOOD&BEV.DIST	504,036	2,298,098	0.607		63	
	12 BUILDINGS&OFFICES	928,399	4,770,792	0.914		211	
	TOTAL *	\$4,580,908	\$22,422,374	0.900		1,131	

INDIANA
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1) FISCAL A.Y.E. 09/30/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) FISCAL A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
35 MULT INSTITUT.	07 CLUBS,AMSMT&SPRTS	\$49,772	\$232,543	0.151		11	
	08 HEALTH CARE FACIL	211,868	1,087,870	0.439		33	
	10 SCHLS & CHURCHES	3,488,449	17,394,747	1.203		1,097	
	12 BUILDINGS&OFFICES	90,059	498,751	1.507		64	
	13 MISC. PREMISES	19,500	86,133	0.079		3	
	16 GOVT SUBDIVISIONS	493,119	2,890,308	1.090		174	
	TOTAL *	\$4,352,767	\$22,190,352	1.142		1,382	
36 MULT SERVICES	03 STORES	\$101,674	\$509,703	1.226		44	
	04 VENDING & RENTAL	129,871	630,008	0.942		48	
	07 CLUBS,AMSMT&SPRTS	1,086,154	5,307,561	1.710		288	
	08 HEALTH CARE FACIL	2,923	42,298	0.000		0	
	09 HOTELS AND MOTELS	61,844	340,770	2.756		12	
	10 SCHLS & CHURCHES	5,163	35,931	0.081		1	
	12 BUILDINGS&OFFICES	254,356	1,352,087	2.094		141	
	13 MISC. PREMISES	242,019	1,029,526	1.464		93	
	TOTAL *	\$1,884,004	\$9,247,884	1.679		627	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$1,140,800	\$5,417,614	1.695		461	
	02 RESTAURANTS	2,029,248	10,715,687	1.073		606	
	03 STORES	1,035,410	5,011,110	0.622		233	
	04 VENDING & RENTAL	149,675	765,739	0.854		55	
	05 FOOD & BEV. DIST.	134,070	587,126	0.452		26	
	06 NON-FOOD&BEV.DIST	579,902	2,889,667	0.571		90	
	07 CLUBS,AMSMT&SPRTS	1,462,483	7,158,065	1.831		427	
	08 HEALTH CARE FACIL	249,287	1,245,127	0.983		36	
	09 HOTELS AND MOTELS	1,350,775	7,383,876	0.904		473	
	10 SCHLS & CHURCHES	3,989,826	19,738,113	1.282		1,175	
	11 APARTMENTS	3,324,481	15,723,782	1.355		635	
	12 BUILDINGS&OFFICES	6,558,959	34,142,627	1.149		1,590	
	13 MISC. PREMISES	443,256	2,026,696	1.892		165	
	16 GOVT SUBDIVISIONS	587,723	3,182,909	1.103		207	
	TOTAL *	\$23,035,895	\$115,988,138	1.218		6,179	

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

INDIANA
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 1.045 OR + 4.5%				
TOP									
10	0.881	0.317	0.961	0.956					
34	0.979	0.343	0.993	0.987					
36	1.029	0.185	1.005	1.000					
37	1.086	0.477	1.040	1.035					
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE		
3	0.867	0.446	0.938	0.942	- 5.9%	- 8.1%	- 8.1%		
4	1.109	0.383	1.040	1.044	+ 4.3%	+ 6.5%	+ 6.5%		
5	1.079	0.130	1.010	1.014	+ 1.2%	+ 4.8%	+ 4.8%		
6	0.977	0.310	0.993	0.996	- 0.5%	- 1.5%	- 1.5%		
7	0.998	0.143	1.000	1.003	+ 0.2%	- 0.4%	- 0.4%		
			OVERALL MONOLINE INDICATION		- 0.1%	- 0.1%	- 0.1%		

The indicated statewide Products change is calculated by determining the effect, on statewide loss cost levels, of implementing the indicated multistate loss costs. The difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks by class in this jurisdiction versus the multistate.

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

MULTISTATE
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

		(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	03 MAN, DLR, DSTFD/DRG	\$8,093,332	\$39,443,822	0.784	0.712	920	0.900
	04 DLR, DST-NOTFD/DRG	7,050,350	31,300,283	1.139	1.034	465	0.998
	05 MAN.NTFD/DRG (LOW)	1,674,016	6,525,174	0.980	0.890	84	0.969
	06 MAN.NTFD/DRG (MED)	8,719,673	39,390,154	1.006	0.914	462	0.952
	07 MAN.NTFD/DRG (HGH)	2,487,754	10,123,703	0.821	0.745	82	0.959
	TOTAL *	\$28,025,125	\$126,783,136	0.957		2,013	
34 MULT MERCANTILE	03 MAN, DLR, DSTFD/DRG	\$4,331,883	\$21,396,487	1.047	0.951	564	0.930
	04 DLR, DST-NOTFD/DRG	25,139,034	121,279,202	1.176	1.068	1,794	1.031
	06 MAN.NTFD/DRG (MED)	3,108	19,331	0.000	0.000	0	0.984
	TOTAL *	\$29,474,025	\$142,695,020	1.157		2,358	
36 MULT SERVICES	04 DLR, DST-NOTFD/DRG	\$2,760,971	\$12,384,922	1.274	1.157	688	1.044
	06 MAN.NTFD/DRG (MED)	42,893	205,196	0.000	0.000	0	0.996
	TOTAL *	\$2,803,864	\$12,590,118	1.254		688	
37 MULT INDUST/PROC.	03 MAN, DLR, DSTFD/DRG	\$13,380,685	\$63,881,777	1.035	0.940	2,512	0.974
	05 MAN.NTFD/DRG (LOW)	3,488,504	18,393,950	1.322	1.200	254	1.048
	06 MAN.NTFD/DRG (MED)	24,557,849	115,549,330	1.149	1.043	1,462	1.031
	07 MAN.NTFD/DRG (HGH)	5,784,533	29,451,053	1.257	1.141	329	1.038
	TOTAL *	\$47,211,571	\$227,276,110	1.143		4,557	
TOTAL ALL TOP	03 MAN, DLR, DSTFD/DRG	\$25,805,900	\$124,722,086	0.959		3,996	
	04 DLR, DST-NOTFD/DRG	34,950,355	164,964,407	1.176		2,947	
	05 MAN.NTFD/DRG (LOW)	5,162,520	24,919,124	1.211		338	
	06 MAN.NTFD/DRG (MED)	33,323,523	155,164,011	1.110		1,924	
	07 MAN.NTFD/DRG (HGH)	8,272,287	39,574,756	1.126		411	
	TOTAL *	\$107,514,585	\$509,344,384	1.101		9,616	

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

INDIANA
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				
					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE	
CLASS GROUP								
1	0.924	0.511	0.960	0.958	+ 4.7%	+ 0.4%	+ 0.4%	
2	1.075	0.497	1.037	1.034	+ 12.7%	+ 7.2%	+ 7.1%	
11	1.085	0.347	1.029	1.025	+ 11.2%	+ 4.0%	+ 3.5%	
12	1.008	1.000	1.008	1.004	+ 9.0%	+ 2.4%	+ 2.4%	
13	0.835	0.264	0.954	0.951	+ 3.5%	- 0.9%	- 0.8%	
			OVERALL MONOLINE INDICATION		+ 8.8%	+ 2.5%	+ 2.5%	

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		
Indiana	0.858	0.416	0.938	0.939	2.5%	2.5%
	0.466	0.087	0.936	0.937		
	0.687	0.179	0.935	0.936		
	0.780	0.288	0.931	0.932		
	0.623	0.154	0.930	0.931		
	0.769	0.304	0.923	0.924		
	0.849	0.553	0.913	0.914		
	0.562	0.170	0.907	0.908		

* Sorted by balanced relative change.

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

INDIANA
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 RET.STRS-FOOD/DRG	\$22,739	\$115,374	0.678	0.594	16	0.886
	02 RET.STRS-NTFD/DRG	22,132	139,216	1.115	0.976	7	0.956
	11 COMP. OPS. (LOW)	73,639	411,912	1.516	1.326	30	0.949
	12 COMP. OPS. (MED)	1,229,844	6,075,373	1.047	0.916	140	0.929
	13 COMP. OPS. (HGH)	105,153	403,817	1.187	1.039	7	0.879
	TOTAL *	\$1,453,507	\$7,145,692	1.076		200	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$111,370	\$521,581	1.380	1.208	68	0.877
	02 RET.STRS-NTFD/DRG	60,276	328,034	1.183	1.036	14	0.947
	12 COMP. OPS. (MED)	47,885	228,223	1.812	1.585	3	0.920
	TOTAL *	\$219,531	\$1,077,838	1.420		85	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$20,043	\$96,661	0.061	0.053	2	0.876
	02 RET.STRS-NTFD/DRG	271,430	1,310,749	2.119	1.855	99	0.946
	11 COMP. OPS. (LOW)	211,857	1,025,033	0.438	0.384	32	0.938
	12 COMP. OPS. (MED)	71,723	413,890	0.525	0.459	24	0.919
	13 COMP. OPS. (HGH)	49,499	226,032	0.766	0.670	3	0.870
	TOTAL *	\$624,552	\$3,072,365	1.193		160	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$248	\$700	0.000	0.000	0	0.909
	11 COMP. OPS. (LOW)	7,269	36,544	0.000	0.000	0	0.973
	12 COMP. OPS. (MED)	66,782	361,612	0.386	0.337	5	0.953
	13 COMP. OPS. (HGH)	191	2,897	0.000	0.000	0	0.902
	TOTAL *	\$74,490	\$401,753	0.346		5	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$228,240	\$1,104,074	0.319	0.279	16	0.978
	12 COMP. OPS. (MED)	3,894,315	19,535,622	0.948	0.830	467	0.958
	13 COMP. OPS. (HGH)	327,019	1,595,436	0.965	0.844	19	0.907
	TOTAL *	\$4,449,574	\$22,235,132	0.917		502	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$154,400	\$734,316	1.103		86	
	02 RET.STRS-NTFD/DRG	353,838	1,777,999	1.897		120	
	11 COMP. OPS. (LOW)	521,005	2,577,563	0.532		78	
	12 COMP. OPS. (MED)	5,310,549	26,614,720	0.966		639	
	13 COMP. OPS. (HGH)	481,862	2,228,182	0.992		29	
	TOTAL *	\$6,821,654	\$33,932,780	0.986		952	

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

MULTISTATE
 LOCAL PRODUCTS/COMPLETED OPERATIONS
 BASIC LIMIT RELATIVE CHANGE ANALYSIS

 SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2018 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2014 - 2018 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 RET.STRS-FOOD/DRG	\$2,151,747	\$9,207,997	0.954		570	
	02 RET.STRS-NTFD/DRG	2,295,068	11,448,808	1.305		473	
	11 COMP. OPS. (LOW)	3,895,100	18,175,165	1.627		651	
	12 COMP. OPS. (MED)	83,174,856	371,797,706	1.129		5,859	
	13 COMP. OPS. (HGH)	7,421,363	33,745,026	0.855		270	
	TOTAL *	\$98,938,134	\$444,374,702	1.129		7,823	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$7,378,051	\$34,825,684	1.019		3,165	
	02 RET.STRS-NTFD/DRG	4,658,506	21,948,409	1.063		619	
	12 COMP. OPS. (MED)	2,026,614	9,719,304	1.280		128	
	TOTAL *	\$14,063,171	\$66,493,397	1.071		3,912	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$731,256	\$3,413,076	1.191		192	
	02 RET.STRS-NTFD/DRG	11,447,132	45,559,628	1.208		2,628	
	11 COMP. OPS. (LOW)	3,040,380	13,966,259	1.000		463	
	12 COMP. OPS. (MED)	3,965,017	19,728,144	1.158		722	
	13 COMP. OPS. (HGH)	1,090,160	5,593,916	0.594		73	
	TOTAL *	\$20,273,945	\$88,261,023	1.134		4,078	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$9,836	\$70,552	0.697		1	
	11 COMP. OPS. (LOW)	114,421	544,767	0.929		18	
	12 COMP. OPS. (MED)	3,292,583	16,179,487	1.258		263	
	13 COMP. OPS. (HGH)	47,464	274,742	0.769		0	
	TOTAL *	\$3,464,304	\$17,069,548	1.239		282	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$8,340,283	\$39,424,490	1.146		683	
	12 COMP. OPS. (MED)	145,250,258	693,909,762	1.167		12,596	
	13 COMP. OPS. (HGH)	13,790,618	64,566,546	1.050		709	
	TOTAL *	\$167,381,159	\$797,900,798	1.156		13,988	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$10,270,890	\$47,517,309	1.017		3,928	
	02 RET.STRS-NTFD/DRG	18,400,706	78,956,845	1.183		3,720	
	11 COMP. OPS. (LOW)	15,390,184	72,110,681	1.238		1,815	
	12 COMP. OPS. (MED)	237,709,328	1,111,334,403	1.156		19,568	
	13 COMP. OPS. (HGH)	22,349,605	104,180,230	0.963		1,052	
	TOTAL *	\$304,120,713	\$1,414,099,468	1.143		30,083	

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

SECTION E
SUPPORTING MATERIAL -- PREMISES/OPERATIONS
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INDIANA
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	\$5,435,359		1.000		1.084				\$5,891,929
	09/30/2018	5,739,487		1.001		1.059				6,084,195
	09/30/2019	5,534,808		1.022		1.031				5,831,928
MULTILINE	09/30/2017	\$13,911,481		1.000		1.087		0.915		\$13,836,429
	09/30/2018	14,112,842		1.001		1.060		0.916		13,716,708
	09/30/2019	13,854,588		1.022		1.031		0.915		13,357,472
TOTAL	09/30/2017									\$19,728,358
	09/30/2018									19,800,903
	09/30/2019									19,189,400

+ 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.

INDIANA
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	\$3,723,448		0.916		1.085		1.242		1.000		\$4,596,128
		09/30/2018	3,126,640		1.088		1.085		1.188		1.000		4,384,832
		09/30/2019	1,641,641		1.626		1.085		1.137		1.000		3,292,979
BI	ALAE	09/30/2017	\$2,456,602				1.085		1.242		1.000		\$3,310,443
		09/30/2018	2,556,819				1.085		1.188		1.000		3,295,689
		09/30/2019	2,850,295				1.085		1.137		1.000		3,516,252
PD	B/L INDEMNITY	09/30/2017	\$3,864,023		1.135		1.085		1.242		1.000		\$5,909,992
		09/30/2018	3,528,144		1.154		1.085		1.188		1.000		5,248,054
		09/30/2019	3,978,431		1.215		1.085		1.137		1.000		5,963,185
PD	ALAE	09/30/2017	\$1,235,637				1.085		1.242		1.000		\$1,665,107
		09/30/2018	1,154,238				1.085		1.188		1.000		1,487,790
		09/30/2019	1,471,679				1.085		1.137		1.000		1,815,529
MED PAY#	B/L INDEMNITY	09/30/2017	\$109,405				1.085		1.242		1.000		\$147,431
		09/30/2018	118,822				1.085		1.188		1.000		153,159
		09/30/2019	89,506				1.085		1.137		1.000		110,419
FRINGE	B/L INDEMNITY	09/30/2017	\$357,485		1.086		1.085		1.000		1.000		\$421,228
		09/30/2018	479,462		1.199		1.085		1.000		1.000		623,739
		09/30/2019	241,866		1.581		1.085		1.000		1.000		414,893
FRINGE	ALAE	09/30/2017	\$196,567				1.085		1.000		1.000		\$213,275
		09/30/2018	469,751				1.085		1.000		1.000		509,680
		09/30/2019	354,461				1.085		1.000		1.000		384,590
	TOTAL FULL COVERAGE	09/30/2017											\$16,263,605
		09/30/2018											15,702,943
		09/30/2019											15,497,848

* 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.

INDIANA
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	\$719,323		1.148		1.085		1.242		1.000		\$1,112,800
		09/30/2018	474,125		1.506		1.085		1.188		1.000		920,373
		09/30/2019	160,947		2.405		1.085		1.137		1.000		477,516
BI	ALAE	09/30/2017	\$594,689				1.085		1.242		1.000		\$801,385
		09/30/2018	551,896				1.085		1.188		1.000		711,383
		09/30/2019	242,867				1.085		1.137		1.000		299,612
PD	B/L INDEMNITY	09/30/2017	\$534,176		1.032		1.085		1.242		1.000		\$742,874
		09/30/2018	594,647		1.072		1.085		1.188		1.000		821,675
		09/30/2019	763,532		1.171		1.085		1.137		1.000		1,102,997
PD	ALAE	09/30/2017	\$287,278				1.085		1.242		1.000		\$387,127
		09/30/2018	163,709				1.085		1.188		1.000		211,018
		09/30/2019	249,891				1.085		1.137		1.000		308,277
MED PAY#	B/L INDEMNITY	09/30/2017	\$7,987				1.085		1.242		1.000		\$10,763
		09/30/2018	8,857				1.085		1.188		1.000		11,417
		09/30/2019	5,000				1.085		1.137		1.000		6,168
	TOTAL DED COVERAGE	09/30/2017											\$3,054,950
		09/30/2018											2,675,866
		09/30/2019											2,194,570
	TOTAL	09/30/2017											\$19,318,555
		09/30/2018											18,378,808
		09/30/2019											17,692,418

* 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.

INDIANA
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	\$6,230,100		1.000		1.014				\$6,317,321
	09/30/2018	6,174,789		1.000		1.012				6,248,886
	09/30/2019	5,626,894		1.000		1.008				5,671,909
MULTILINE	09/30/2017	\$17,433,975		1.000		1.016		0.980		\$17,358,660
	09/30/2018	17,482,651		1.000		1.012		0.980		17,338,594
	09/30/2019	17,559,075		1.000		1.008		0.980		17,345,557
TOTAL	09/30/2017									\$23,675,981
	09/30/2018									23,587,480
	09/30/2019									23,017,466

+ 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.

INDIANA
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	\$9,494,326		0.906		1.085		1.213		0.976		\$11,049,247
		09/30/2018	11,097,291		0.931		1.085		1.166		0.981		12,822,242
		09/30/2019	8,924,496		1.134		1.085		1.121		0.985		12,124,626
BI	ALAE	09/30/2017	\$3,759,704				1.085		1.213		0.976		\$4,829,409
		09/30/2018	4,473,701				1.085		1.166		0.981		5,552,189
		09/30/2019	4,844,409				1.085		1.121		0.985		5,803,799
PD	B/L INDEMNITY	09/30/2017	\$1,626,024		1.412		1.085		1.271		0.976		\$3,090,201
		09/30/2018	999,330		1.549		1.085		1.211		0.981		1,995,277
		09/30/2019	1,748,890		1.625		1.085		1.153		0.985		3,501,960
PD	ALAE	09/30/2017	\$1,369,594				1.085		1.271		0.976		\$1,843,389
		09/30/2018	644,506				1.085		1.211		0.981		830,749
		09/30/2019	1,878,214				1.085		1.153		0.985		2,314,410
MED PAY#	B/L INDEMNITY	09/30/2017	\$1,061,162				1.085		1.213		0.976		\$1,363,082
		09/30/2018	1,280,558				1.085		1.166		0.981		1,589,266
		09/30/2019	1,269,079				1.085		1.121		0.985		1,520,408
FRINGE	B/L INDEMNITY	09/30/2017	\$328,578		1.043		1.085		1.050		0.976		\$381,058
		09/30/2018	784,857		1.276		1.085		1.040		0.981		1,108,596
		09/30/2019	360,393		1.665		1.085		1.029		0.985		659,891
FRINGE	ALAE	09/30/2017	\$977,369				1.085		1.050		0.976		\$1,086,744
		09/30/2018	1,971,946				1.085		1.040		0.981		2,182,866
		09/30/2019	2,360,956				1.085		1.029		0.985		2,596,386
	TOTAL FULL COVERAGE	09/30/2017											\$23,643,132
		09/30/2018											26,081,185
		09/30/2019											28,521,480

* 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.

INDIANA
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	\$324,832		1.040		1.085		1.213		0.976		\$433,943
		09/30/2018	510,161		1.251		1.085		1.166		0.981		792,067
		09/30/2019	921,179		1.737		1.085		1.121		0.985		1,916,971
BI	ALAE	09/30/2017	\$122,910				1.085		1.213		0.976		\$157,880
		09/30/2018	249,974				1.085		1.166		0.981		310,236
		09/30/2019	576,427				1.085		1.121		0.985		690,583
PD	B/L INDEMNITY	09/30/2017	\$201,598		1.194		1.085		1.271		0.976		\$323,978
		09/30/2018	29,472		1.225		1.085		1.211		0.981		46,536
		09/30/2019	29,415		1.350		1.085		1.153		0.985		48,933
PD	ALAE	09/30/2017	\$209,103				1.085		1.271		0.976		\$281,440
		09/30/2018	37,821				1.085		1.211		0.981		48,750
		09/30/2019	19,826				1.085		1.153		0.985		24,430
MED PAY#	B/L INDEMNITY	09/30/2017	\$13,032				1.085		1.213		0.976		\$16,740
		09/30/2018	35,782				1.085		1.166		0.981		44,408
		09/30/2019	56,853				1.085		1.121		0.985		68,112
	TOTAL DED COVERAGE	09/30/2017											\$1,213,981
		09/30/2018											1,241,997
		09/30/2019											2,749,029
	TOTAL	09/30/2017											\$24,857,112
		09/30/2018											27,323,182
		09/30/2019											31,270,508

* 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.

INDIANA
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	0.850
34	Mercantile Policy	0.874
35	Institutional Policy	0.541
36	Service Policy	1.038
37	Industrial/Processing Policy	0.903
38	Contractors Policy	0.918

- (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.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Motel/Hotel Policy	1.000
32	Apartment House Policy	1.000
33	Office Policy	1.013
34	Mercantile Policy	0.981
35	Institutional Policy	0.981
36	Service Policy	0.893
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.

INDIANA

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	1.019	0.7813	1.021	26,000,000
27 to 39 Months	1.001	1.001	0.5441	1.001	80,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From <u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
6/30/2017			1.000		1.000
6/30/2018		1.001	1.000		1.001
6/30/2019	1.021	1.001	1.000		1.022

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

INDIANA

PREMISES/OPERATIONS
OWNERS LANDLORDS AND TENANTS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) Credibility (c)	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.004	0.997	0.6356	1.000	75,000,000
27 to 39 Months	1.000	0.999	0.3714	1.000	222,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
6/30/2017			1.000		1.000
6/30/2018		1.000	1.000		1.000
6/30/2019	1.000	1.000	1.000		1.000

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

INDIANA
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	26,317,922	26,919,779	26,429,539	26,433,625	26,433,625	26,433,625	26,433,297	26,433,296
6/30/2013	27,447,202	27,470,445	27,536,931	27,545,953	27,550,042	27,549,645	27,549,824	
6/30/2014	29,373,682	30,092,628	30,107,958	30,103,958	30,106,184	30,109,875		
6/30/2015	31,789,673	32,287,980	32,245,369	32,295,988	32,295,206			
6/30/2016	31,298,119	31,756,917	31,777,806	31,774,113				
6/30/2017	30,697,676	31,429,605	31,483,050					
6/30/2018	30,863,665	31,355,352						
6/30/2019	30,998,838							

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	1.023	0.982	1.000	1.000	1.000	1.000	1.000
6/30/2013	1.001	1.002	1.000	1.000	1.000	1.000	
6/30/2014	1.024	1.001	1.000	1.000	1.000		
6/30/2015	1.016	0.999	1.002	1.000			
6/30/2016	1.015	1.001	1.000				
6/30/2017	1.024	1.002					
6/30/2018	1.016						
6/30/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.019	1.001

INDIANA
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	37,550,375	37,845,879	37,650,797	37,645,373	37,645,914	37,645,914	37,645,807	37,645,655
6/30/2013	39,553,670	39,487,670	39,455,098	39,492,060	39,492,667	39,492,228	39,491,708	
6/30/2014	42,779,687	42,788,063	42,785,836	42,778,751	42,770,877	42,770,384		
6/30/2015	43,757,564	43,677,880	43,662,159	43,633,252	43,632,949			
6/30/2016	44,022,013	43,635,282	43,586,848	43,584,738				
6/30/2017	43,253,870	43,832,550	43,653,033					
6/30/2018	43,552,676	43,295,738						
6/30/2019	43,616,565							

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	1.008	0.995	1.000	1.000	1.000	1.000	1.000
6/30/2013	0.998	0.999	1.001	1.000	1.000	1.000	
6/30/2014	1.000	1.000	1.000	1.000	1.000		
6/30/2015	0.998	1.000	0.999	1.000			
6/30/2016	0.991	0.999	1.000				
6/30/2017	1.013	0.996					
6/30/2018	0.994						
6/30/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
0.997	0.999

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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INDIANA

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	1.467	0.7704	1.495	1,300,000
27 to 39 Months	1.330	1.150	0.7953	1.187	1,600,000
39 to 51 Months	1.072	0.953	0.7981	0.977	1,800,000
51 to 63 Months	0.999	0.959	0.7674	0.968	2,200,000
63 to 75 Months	0.994	0.954	0.7276	0.965	2,600,000
75 to 87 Months	0.998	0.995	0.6930	0.996	3,100,000
87 to 99 Months	0.997	0.996	0.6730	0.996	3,600,000
99 to 111 Months	0.999	0.999	0.6580	0.999	4,300,000
111 to 123 Months	0.999	1.000	0.6294	1.000	5,100,000
123 to 135 Months	1.001	0.998	0.6035	0.999	6,000,000
135 to 147 Months	1.001	1.000	0.5432	1.000	7,100,000
147 to 159 Months	1.000	1.012	0.4817	1.006	8,500,000
159 to 171 Months	1.000	1.000	0.4602	1.000	10,100,000
171 to 183 Months	1.000	1.000	0.4411	1.000	12,000,000
183 to 195 Months	1.000	1.000	0.4120	1.000	14,300,000
195 to 207 Months	1.001	1.000	0.3759	1.001	17,000,000
207 to 219 Months	1.001	1.000	0.3340	1.001	20,300,000
219 to 231 Months	1.001	1.000	0.2154	1.001	24,100,000
231 to 243 Months	1.001	1.000	0.0999	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			0.977	0.968	0.965	0.996	0.996	0.999	1.000	0.999	1.000
6/30/2018		1.187	0.977	0.968	0.965	0.996	0.996	0.999	1.000	0.999	1.000
6/30/2019	1.495	1.187	0.977	0.968	0.965	0.996	0.996	0.999	1.000	0.999	1.000
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2017	1.006	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004		0.916
6/30/2018	1.006	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004		1.088
6/30/2019	1.006	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004		1.626

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

INDIANA

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	0.0651	0.7704	0.0651	1,300,000
27 to 39 Months	0.0999	0.1149	0.7953	0.1118	1,600,000
39 to 51 Months	0.0891	0.0633	0.7981	0.0685	1,800,000
51 to 63 Months	0.0446	0.0711	0.7674	0.0650	2,200,000
63 to 75 Months	0.0252	0.0239	0.7276	0.0243	2,600,000
75 to 87 Months	0.0096	0.0059	0.6930	0.0070	3,100,000
87 to 99 Months	0.0054	0.0055	0.6730	0.0054	3,600,000
99 to 111 Months	0.0029	0.0066	0.6580	0.0054	4,300,000
111 to 123 Months	0.0023	0.0000	0.6294	0.0009	5,100,000
123 to 135 Months	0.0011	0.0000	0.6035	0.0005	6,000,000
135 to 147 Months	0.0005	0.0000	0.5432	0.0002	7,100,000
147 to 159 Months	0.0012	0.0005	0.4817	0.0009	8,500,000
159 to 171 Months	0.0008	0.0048	0.4602	0.0026	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>
	0.358	0.292	0.181	0.112	0.047	0.023	0.016
<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>
	0.010	0.005	0.004	0.004	0.004	0.003	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 12/31/19	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
9/30/2017	1,093,789	7,529,321	0.181	1,362,813	2,456,602
9/30/2018	754,396	6,172,679	0.292	1,802,423	2,556,819
9/30/2019	245,664	7,275,503	0.358	2,604,631	2,850,295

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	210,375	2,123,280	0.181	384,314	594,689
9/30/2018	127,585	1,453,126	0.292	424,311	551,896
9/30/2019	107,232	378,869	0.358	135,635	242,867

(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)}}

INDIANA

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	1.037	0.7787	1.053	2,800,000
27 to 39 Months	1.051	1.007	0.7864	1.016	2,900,000
39 to 51 Months	1.015	0.989	0.7872	0.995	3,000,000
51 to 63 Months	1.006	0.981	0.7742	0.987	3,200,000
63 to 75 Months	1.006	0.993	0.7575	0.996	3,300,000
75 to 87 Months	1.005	1.003	0.7565	1.003	3,500,000
87 to 99 Months	1.005	1.011	0.7532	1.010	3,600,000
99 to 111 Months	1.006	1.009	0.7640	1.008	3,800,000
111 to 123 Months	1.003	1.005	0.7742	1.005	4,000,000
123 to 135 Months	1.001	1.007	0.7781	1.006	4,200,000
135 to 147 Months	1.002	1.017	0.7639	1.013	4,400,000
147 to 159 Months	1.002	1.023	0.7459	1.018	4,600,000
159 to 171 Months	1.002	1.014	0.7261	1.011	4,800,000
171 to 183 Months	1.001	1.027	0.7070	1.019	5,000,000
183 to 195 Months	1.001	1.013	0.7062	1.009	5,300,000
195 to 207 Months	1.001	1.012	0.7134	1.009	5,600,000
207 to 219 Months	1.001	1.019	0.7241	1.014	5,800,000
219 to 231 Months	1.001	1.019	0.6217	1.012	6,100,000
231 to 243 Months	1.001	1.019	0.4284	1.009	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			0.995	0.987	0.996	1.003	1.010	1.008	1.005	1.006	1.013
6/30/2018		1.016	0.995	0.987	0.996	1.003	1.010	1.008	1.005	1.006	1.013
6/30/2019	1.053	1.016	0.995	0.987	0.996	1.003	1.010	1.008	1.005	1.006	1.013
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2017	1.018	1.011	1.019	1.009	1.009	1.014	1.012	1.009	1.004		1.135
6/30/2018	1.018	1.011	1.019	1.009	1.009	1.014	1.012	1.009	1.004		1.154
6/30/2019	1.018	1.011	1.019	1.009	1.009	1.014	1.012	1.009	1.004		1.215

(A) See Section E - Multistate Loss Development.

(B) See Section E - Statewide Loss Development.

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

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

INDIANA

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	0.0158	0.7787	0.0223	2,800,000
27 to 39 Months	0.0490	0.0234	0.7864	0.0289	2,900,000
39 to 51 Months	0.0410	0.0197	0.7872	0.0243	3,000,000
51 to 63 Months	0.0339	0.0135	0.7742	0.0181	3,200,000
63 to 75 Months	0.0179	0.0048	0.7575	0.0080	3,300,000
75 to 87 Months	0.0099	0.0022	0.7565	0.0041	3,500,000
87 to 99 Months	0.0084	0.0028	0.7532	0.0042	3,600,000
99 to 111 Months	0.0109	0.0029	0.7640	0.0048	3,800,000
111 to 123 Months	0.0072	0.0036	0.7742	0.0044	4,000,000
123 to 135 Months	0.0047	0.0040	0.7781	0.0042	4,200,000
135 to 147 Months	0.0043	0.0068	0.7639	0.0062	4,400,000
147 to 159 Months	0.0043	0.0157	0.7459	0.0128	4,600,000
159 to 171 Months	0.0042	0.0137	0.7261	0.0111	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>
	0.153	0.131	0.102	0.078	0.060	0.052	0.048
<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>
	0.043	0.039	0.034	0.030	0.024	0.011	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	550,703	6,715,064	0.102	684,934	1,235,637
9/30/2018	438,986	5,459,926	0.131	715,252	1,154,238
9/30/2019	327,230	7,480,062	0.153	1,144,449	1,471,679

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	217,589	683,216	0.102	69,689	287,278
9/30/2018	61,039	783,744	0.131	102,670	163,709
9/30/2019	32,689	1,419,611	0.153	217,202	249,891

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

INDIANA

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	31,311	445,429	0.371	165,256	196,567
9/30/2018	75,055	735,004	0.537	394,696	469,751
9/30/2019	3,156	508,402	0.691	351,305	354,461

(A) See Section E - Multistate Loss Development.

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

INDIANA

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	1.205	0.9324	1.218	1,600,000
27 to 39 Months	1.183	1.016	0.9272	1.028	2,100,000
39 to 51 Months	1.049	0.956	0.9223	0.963	2,700,000
51 to 63 Months	0.999	0.950	0.8970	0.955	3,400,000
63 to 75 Months	0.993	0.978	0.8569	0.980	4,300,000
75 to 87 Months	0.994	1.001	0.8067	1.000	5,500,000
87 to 99 Months	0.996	1.001	0.7784	1.000	7,100,000
99 to 111 Months	0.998	1.000	0.7489	0.999	9,000,000
111 to 123 Months	1.000	1.001	0.7099	1.001	11,600,000
123 to 135 Months	1.000	1.001	0.6386	1.001	14,800,000
135 to 147 Months	1.000	1.000	0.5636	1.000	19,000,000
147 to 159 Months	1.000	1.007	0.4701	1.003	24,400,000
159 to 171 Months	1.001	0.999	0.4381	1.000	31,400,000
171 to 183 Months	1.000	1.000	0.3964	1.000	40,300,000
183 to 195 Months	1.000	1.002	0.3357	1.001	52,000,000
195 to 207 Months	1.000	1.001	0.2811	1.000	67,000,000
207 to 219 Months	1.000	1.001	0.2417	1.000	86,500,000
219 to 231 Months	1.000	1.001	0.1491	1.000	111,700,000
231 to 243 Months	1.000	1.001	0.0660	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			0.963	0.955	0.980	1.000	1.000	0.999	1.001	1.001	1.000
6/30/2018		1.028	0.963	0.955	0.980	1.000	1.000	0.999	1.001	1.001	1.000
6/30/2019	1.218	1.028	0.963	0.955	0.980	1.000	1.000	0.999	1.001	1.001	1.000
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2017	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		0.906
6/30/2018	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		0.931
6/30/2019	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		1.134

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

INDIANA

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	0.0620	0.9324	0.0624	1,600,000
27 to 39 Months	0.0813	0.0739	0.9272	0.0745	2,100,000
39 to 51 Months	0.0593	0.0501	0.9223	0.0509	2,700,000
51 to 63 Months	0.0287	0.0208	0.8970	0.0216	3,400,000
63 to 75 Months	0.0133	0.0057	0.8569	0.0068	4,300,000
75 to 87 Months	0.0059	0.0030	0.8067	0.0036	5,500,000
87 to 99 Months	0.0034	0.0047	0.7784	0.0044	7,100,000
99 to 111 Months	0.0032	0.0025	0.7489	0.0027	9,000,000
111 to 123 Months	0.0013	0.0017	0.7099	0.0016	11,600,000
123 to 135 Months	0.0012	0.0002	0.6386	0.0006	14,800,000
135 to 147 Months	0.0005	0.0000	0.5636	0.0002	19,000,000
147 to 159 Months	0.0009	0.0009	0.4701	0.0009	24,400,000
159 to 171 Months	0.0009	0.0040	0.4381	0.0023	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>
	0.232	0.170	0.095	0.045	0.023	0.016	0.013
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.008	0.006	0.004	0.003	0.003	0.002	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	2,506,308	13,193,634	0.095	1,253,396	3,759,704
9/30/2018	1,724,171	16,173,699	0.170	2,749,530	4,473,701
9/30/2019	834,299	17,284,977	0.232	4,010,110	4,844,409

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	86,407	384,234	0.095	36,503	122,910
9/30/2018	151,032	582,009	0.170	98,942	249,974
9/30/2019	173,974	1,734,712	0.232	402,453	576,427

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

INDIANA

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	1.020	0.7321	1.049	1,100,000
27 to 39 Months	1.053	1.113	0.7374	1.097	1,300,000
39 to 51 Months	1.029	1.026	0.6900	1.027	1,500,000
51 to 63 Months	1.010	1.011	0.6763	1.011	1,700,000
63 to 75 Months	1.004	1.071	0.6214	1.046	1,900,000
75 to 87 Months	1.007	1.112	0.5715	1.067	2,200,000
87 to 99 Months	1.001	1.068	0.5029	1.035	2,500,000
99 to 111 Months	1.005	1.016	0.5353	1.011	2,700,000
111 to 123 Months	1.003	1.054	0.5199	1.030	3,100,000
123 to 135 Months	1.001	1.020	0.4908	1.010	3,600,000
135 to 147 Months	1.001	1.071	0.4214	1.030	4,100,000
147 to 159 Months	1.000	1.028	0.4128	1.012	4,600,000
159 to 171 Months	1.000	1.012	0.4721	1.006	5,200,000
171 to 183 Months	1.000	1.006	0.4970	1.003	6,000,000
183 to 195 Months	1.001	1.016	0.5019	1.009	6,700,000
195 to 207 Months	1.002	1.033	0.4673	1.016	7,700,000
207 to 219 Months	1.001	1.033	0.4496	1.015	8,700,000
219 to 231 Months	1.001	1.033	0.3400	1.012	9,900,000
231 to 243 Months	1.001	1.033	0.2020	1.007	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			1.027	1.011	1.046	1.067	1.035	1.011	1.030	1.010	1.030
6/30/2018		1.097	1.027	1.011	1.046	1.067	1.035	1.011	1.030	1.010	1.030
6/30/2019	1.049	1.097	1.027	1.011	1.046	1.067	1.035	1.011	1.030	1.010	1.030
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
6/30/2017	1.012	1.006	1.003	1.009	1.016	1.015	1.012	1.007	1.004		1.412
6/30/2018	1.012	1.006	1.003	1.009	1.016	1.015	1.012	1.007	1.004		1.549
6/30/2019	1.012	1.006	1.003	1.009	1.016	1.015	1.012	1.007	1.004		1.625

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

INDIANA

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	0.0481	0.7321	0.0554	1,100,000
27 to 39 Months	0.0908	0.0513	0.7374	0.0616	1,300,000
39 to 51 Months	0.0711	0.0340	0.6900	0.0455	1,500,000
51 to 63 Months	0.0462	0.0332	0.6763	0.0374	1,700,000
63 to 75 Months	0.0343	0.0068	0.6214	0.0172	1,900,000
75 to 87 Months	0.0181	0.0242	0.5715	0.0216	2,200,000
87 to 99 Months	0.0198	0.0239	0.5029	0.0219	2,500,000
99 to 111 Months	0.0167	0.0134	0.5353	0.0149	2,700,000
111 to 123 Months	0.0110	0.0478	0.5199	0.0301	3,100,000
123 to 135 Months	0.0104	0.0023	0.4908	0.0064	3,600,000
135 to 147 Months	0.0057	0.0027	0.4214	0.0045	4,100,000
147 to 159 Months	0.0020	0.0016	0.4128	0.0018	4,600,000
159 to 171 Months	0.0018	0.0021	0.4721	0.0019	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>
	0.320	0.265	0.203	0.158	0.120	0.103	0.082
<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>
	0.060	0.045	0.015	0.008	0.004	0.002	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	637,878	3,604,484	0.203	731,716	1,369,594
9/30/2018	141,769	1,897,129	0.265	502,737	644,506
9/30/2019	72,161	5,643,904	0.320	1,806,053	1,878,214

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	28,493	889,691	0.203	180,610	209,103
9/30/2018	23,349	54,612	0.265	14,472	37,821
9/30/2019	774	59,537	0.320	19,052	19,826

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

INDIANA

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	413,208	870,617	0.648	564,161	977,369
9/30/2018	188,637	2,120,464	0.841	1,783,309	1,971,946
9/30/2019	66,942	2,108,470	1.088	2,294,014	2,360,956

(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
INDIANA
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	1,938,480	2,071,979	2,825,164	3,037,894	2,972,584	3,019,733	3,008,253	3,182,996	3,198,524	3,168,421	3,150,214
6/30/2001	1,292,029	3,426,255	4,222,262	4,036,000	3,912,472	3,634,655	3,512,890	3,567,664	3,499,174	3,563,330	3,543,330
6/30/2002	1,711,266	2,398,779	3,226,015	3,675,829	3,580,277	3,414,528	3,243,193	3,277,776	3,333,598	3,333,598	3,472,497
6/30/2003	2,313,711	3,054,465	3,852,223	3,654,397	3,293,963	3,124,866	3,122,866	3,114,113	3,120,518	3,217,912	3,209,113
6/30/2004	1,895,466	2,647,514	3,590,715	3,366,621	3,437,072	3,332,097	3,307,097	3,307,097	3,420,896	3,412,097	3,412,097
6/30/2005	1,510,581	2,521,651	2,759,205	3,145,168	2,875,946	2,657,989	2,726,472	2,754,270	2,732,671	2,732,671	2,731,572
6/30/2006	1,871,533	2,257,562	2,849,657	2,575,833	2,301,859	2,253,331	2,310,979	2,332,180	2,246,333	2,246,333	2,285,841
6/30/2007	1,899,749	2,605,807	3,335,008	3,053,785	2,890,160	2,802,562	2,936,058	2,936,058	2,886,058	2,900,566	2,880,958
6/30/2008	2,281,124	3,229,580	3,722,633	3,403,396	3,116,088	3,219,419	3,408,452	3,322,318	3,329,319	3,320,211	3,275,683
6/30/2009	2,594,924	3,199,941	3,073,901	2,997,692	2,864,826	2,935,030	2,896,871	2,909,437	2,912,329	2,912,329	2,917,329
6/30/2010	1,811,693	2,771,786	2,973,786	2,620,254	2,488,104	2,404,900	2,358,400	2,425,212	2,418,400	2,418,400	
6/30/2011	2,093,190	3,016,246	3,242,366	3,339,252	3,129,460	2,945,847	2,940,172	2,940,172	2,940,172		
6/30/2012	1,317,810	1,831,627	2,216,319	2,166,476	2,057,809	2,043,469	2,109,971	2,075,915			
6/30/2013	1,546,719	2,086,908	2,505,693	2,323,569	2,275,384	2,008,651	2,007,209				
6/30/2014	1,342,609	2,231,053	2,521,097	2,437,256	2,609,847	2,486,784					
6/30/2015	1,274,551	2,383,906	2,691,259	2,496,300	2,368,117						
6/30/2016	1,592,054	2,188,166	1,904,359	1,834,138							
6/30/2017	1,298,784	1,643,077	1,954,827								
6/30/2018	1,472,076	2,011,473									
6/30/2019	971,598										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2000	3,165,374	3,165,373	3,165,373	3,165,373	3,165,373	3,165,373	3,165,373	3,196,623	3,224,908
6/30/2001	3,607,232	3,601,733	3,635,063	3,635,063	3,646,271	3,634,163	3,449,163	3,454,163	
6/30/2002	3,463,690	3,380,356	3,380,356	3,394,864	3,382,756	3,382,756	3,382,756		
6/30/2003	3,209,113	3,209,113	3,223,621	3,211,513	3,211,513	3,221,513			
6/30/2004	3,412,097	3,426,605	3,414,497	3,414,497	3,414,497				
6/30/2005	2,746,080	2,833,972	2,833,972	2,833,972					
6/30/2006	2,273,733	2,348,733	2,348,733						
6/30/2007	2,880,958	2,880,958							
6/30/2008	3,275,683								

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

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	1.069	1.364	1.075	0.979	1.016	0.996	1.058	1.005	0.991	0.994	1.005
6/30/2001	2.652	1.232	0.956	0.969	0.929	0.966	1.016	0.981	1.018	0.994	1.018
6/30/2002	1.402	1.345	1.139	0.974	0.954	0.950	1.011	1.017	1.000	1.042	0.997
6/30/2003	1.320	1.261	0.949	0.901	0.949	0.999	0.997	1.002	1.031	0.997	1.000
6/30/2004	1.397	1.356	0.938	1.021	0.969	0.992	1.000	1.034	0.997	1.000	1.000
6/30/2005	1.669	1.094	1.140	0.914	0.924	1.026	1.010	0.992	1.000	1.000	1.005
6/30/2006	1.206	1.262	0.904	0.894	0.979	1.026	1.009	0.963	1.000	1.018	0.995
6/30/2007	1.372	1.280	0.916	0.946	0.970	1.048	1.000	0.983	1.005	0.993	1.000
6/30/2008	1.416	1.153	0.914	0.916	1.033	1.059	0.975	1.002	0.997	0.987	1.000
6/30/2009	1.233	0.961	0.975	0.956	1.025	0.987	1.004	1.001	1.000	1.002	
6/30/2010	1.530	1.073	0.881	0.950	0.967	0.981	1.028	0.997	1.000		
6/30/2011	1.441	1.075	1.030	0.937	0.941	0.998	1.000	1.000			
6/30/2012	1.390	1.210	0.978	0.950	0.993	1.033	0.984				
6/30/2013	1.349	1.201	0.927	0.979	0.883	0.999					
6/30/2014	1.662	1.130	0.967	1.071	0.953						
6/30/2015	1.870	1.129	0.928	0.949							
6/30/2016	1.374	0.870	0.963								
6/30/2017	1.265	1.190									
6/30/2018	1.366										
3 Yr Mean	1.335	1.063	0.953	1.000	0.943	1.010	1.004	0.999	0.999	0.994	0.998
Best 3/5	1.467	1.150	0.953	0.959	0.954	0.995	0.996	0.999	1.000	0.998	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.010	1.009			
6/30/2001	0.998	1.009	1.000	1.003	0.997	0.949	1.001	1.000 *			
6/30/2002	0.976	1.000	1.004	0.996	1.000	1.000	1.000 *	1.000 *			
6/30/2003	1.000	1.005	0.996	1.000	1.003	1.000 *	1.000 *	1.000 *			
6/30/2004	1.004	0.996	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
6/30/2005	1.032	1.000	1.000								
6/30/2006	1.033	1.000									
6/30/2007	1.000										
3 Yr Mean	1.022	0.999	0.999	0.999	1.000 @	0.983 @	1.006 @	1.009 @			
Best 3/5	1.012	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					0.954	0.995	0.996	0.999	1.000	0.998	1.000
6/30/2016				0.959	0.954	0.995	0.996	0.999	1.000	0.998	1.000
6/30/2017			0.953	0.959	0.954	0.995	0.996	0.999	1.000	0.998	1.000
6/30/2018		1.150	0.953	0.959	0.954	0.995	0.996	0.999	1.000	0.998	1.000
6/30/2019	1.467	1.150	0.953	0.959	0.954	0.995	0.996	0.999	1.000	0.998	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2015	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.954
6/30/2016	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.915
6/30/2017	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.872
6/30/2018	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.003
6/30/2019	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.471

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

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>
6/30/2000	275,825	395,168	900,839	1,340,948	1,455,234	1,575,021	1,552,717	1,620,744	1,637,256	1,628,113	1,623,483
6/30/2001	139,962	625,987	1,407,368	1,718,353	1,983,105	2,084,735	2,161,899	2,220,258	2,198,060	2,268,456	2,326,562
6/30/2002	405,142	710,448	1,084,953	1,610,544	1,739,372	1,470,428	1,498,772	1,538,709	1,538,709	1,538,709	1,542,915
6/30/2003	163,353	539,802	1,395,564	1,837,573	1,821,355	1,899,107	2,067,554	2,071,585	2,068,997	2,074,106	2,074,076
6/30/2004	130,508	486,218	1,035,016	1,598,871	2,299,276	2,820,368	3,316,621	3,379,648	3,327,622	3,327,622	3,327,622
6/30/2005	84,617	261,833	441,574	952,506	1,168,016	1,176,466	1,211,339	1,228,024	1,229,289	1,229,289	1,229,289
6/30/2006	99,354	285,127	844,813	934,650	1,034,148	1,087,819	1,289,403	1,151,808	1,098,938	1,098,938	1,102,391
6/30/2007	137,857	533,223	1,433,283	1,569,947	1,662,171	1,669,513	1,710,790	1,754,932	1,752,415	1,752,415	1,752,415
6/30/2008	172,485	685,867	2,631,637	2,392,733	2,660,338	2,827,432	2,926,181	3,008,773	3,082,202	3,090,395	3,066,825
6/30/2009	256,275	497,432	1,153,104	1,213,225	1,400,221	1,451,065	1,569,095	1,585,245	1,729,112	1,688,731	1,688,731
6/30/2010	154,496	473,243	1,256,097	1,413,055	1,732,360	1,818,091	1,833,212	2,073,363	2,106,271	2,106,271	
6/30/2011	298,273	616,127	732,231	1,230,545	1,378,245	1,509,351	1,489,537	1,497,908	1,499,206		
6/30/2012	359,224	728,062	1,070,676	1,227,676	1,423,634	1,469,748	1,700,186	1,700,612			
6/30/2013	119,260	330,665	703,205	985,035	1,365,798	1,446,547	1,390,056				
6/30/2014	73,957	385,767	1,329,911	1,759,703	2,226,580	2,424,352					
6/30/2015	512,932	448,225	977,492	1,268,819	1,547,159						
6/30/2016	244,237	641,357	999,359	1,169,993							
6/30/2017	249,544	422,710	714,162								
6/30/2018	289,106	545,499									
6/30/2019	221,710										

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>
6/30/2000	1,626,264	1,629,589	1,633,758	1,643,568	1,659,649	1,675,851	1,681,409	1,685,466	1,691,064
6/30/2001	2,452,568	2,470,804	2,969,085	3,814,185	4,064,008	4,556,760	5,252,565	5,287,942	
6/30/2002	1,553,315	1,646,167	1,669,565	1,669,565	1,669,565	1,669,565	1,669,565		
6/30/2003	2,074,076	2,074,076	2,074,076	2,074,076	2,074,076	2,083,443			
6/30/2004	3,327,622	3,327,622	3,327,622	3,327,622	3,327,622				
6/30/2005	1,229,289	1,831,154	1,947,820	2,117,361					
6/30/2006	1,115,085	1,121,935	1,164,917						
6/30/2007	1,752,415	1,752,415							
6/30/2008	3,066,839								

PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 INDIANA
 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	119,343	505,671	440,109	114,286	119,787	-22,304	68,027	16,512	-9,143	-4,630	2,781	3,325	4,169
6/30/2001	486,025	781,381	310,985	264,752	101,630	77,164	58,359	-22,198	70,396	58,106	126,006	18,236	498,281
6/30/2002	305,306	374,505	525,591	128,828	-268,944	28,344	39,937	0	0	4,206	10,400	92,852	23,398
6/30/2003	376,449	855,762	442,009	-16,218	77,752	168,447	4,031	-2,588	5,109	-30	0	0	0
6/30/2004	355,710	548,798	563,855	700,405	521,092	496,253	63,027	-52,026	0	0	0	0	0
6/30/2005	177,216	179,741	510,932	215,510	8,450	34,873	16,685	1,265	0	0	0	601,865	116,666
6/30/2006	185,773	559,686	89,837	99,498	53,671	201,584	-137,595	-52,870	0	3,453	12,694	6,850	42,982
6/30/2007	395,366	900,060	136,664	92,224	7,342	41,277	44,142	-2,517	0	0	0	0	
6/30/2008	513,382	1,945,770	-238,904	267,605	167,094	98,749	82,592	73,429	8,193	-23,570	14		
6/30/2009	241,157	655,672	60,121	186,996	50,844	118,030	16,150	143,867	-40,381	0			
6/30/2010	318,747	782,854	156,958	319,305	85,731	15,121	240,151	32,908	0				
6/30/2011	317,854	116,104	498,314	147,700	131,106	-19,814	8,371	1,298					
6/30/2012	368,838	342,614	157,000	195,958	46,114	230,438	426						
6/30/2013	211,405	372,540	281,830	380,763	80,749	-56,491							
6/30/2014	311,810	944,144	429,792	466,877	197,772								
6/30/2015	-64,707	529,267	291,327	278,340									
6/30/2016	397,120	358,002	170,634										
6/30/2017	173,166	291,452											
6/30/2018	256,393												

	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	0.0210	0.0888	0.0773	0.0201	0.0210	-0.0039	0.0120	0.0029	-0.0016	-0.0008	0.0005	0.0006	0.0007
6/30/2001	0.0827	0.1330	0.0529	0.0451	0.0173	0.0131	0.0099	-0.0038	0.0120	0.0099	0.0214	0.0031	0.0848
6/30/2002	0.0591	0.0725	0.1017	0.0249	-0.0520	0.0055	0.0077	0.0000	0.0000	0.0008	0.0020	0.0180	0.0045
6/30/2003	0.0536	0.1219	0.0630	-0.0023	0.0111	0.0240	0.0006	-0.0004	0.0007	0.0000	0.0000	0.0000	0.0000
6/30/2004	0.0476	0.0735	0.0755	0.0938	0.0698	0.0664	0.0084	-0.0070	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2005	0.0345	0.0350	0.0995	0.0420	0.0016	0.0068	0.0033	0.0002	0.0000	0.0000	0.0000	0.1173	0.0227
6/30/2006	0.0427	0.1288	0.0207	0.0229	0.0123	0.0464	-0.0317	-0.0122	0.0000	0.0008	0.0029	0.0016	0.0099
6/30/2007	0.0571	0.1301	0.0197	0.0133	0.0011	0.0060	0.0064	-0.0004	0.0000	0.0000	0.0000	0.0000	
6/30/2008	0.0748	0.2833	-0.0348	0.0390	0.0243	0.0144	0.0120	0.0107	0.0012	-0.0034	0.0000		
6/30/2009	0.0371	0.1009	0.0093	0.0288	0.0078	0.0182	0.0025	0.0221	-0.0062	0.0000			
6/30/2010	0.0859	0.2110	0.0423	0.0861	0.0231	0.0041	0.0647	0.0089	0.0000				
6/30/2011	0.0729	0.0266	0.1143	0.0339	0.0301	-0.0045	0.0019	0.0003					
6/30/2012	0.1139	0.1058	0.0485	0.0605	0.0142	0.0712	0.0001						
6/30/2013	0.0489	0.0861	0.0652	0.0880	0.0187	-0.0131							
6/30/2014	0.0713	0.2158	0.0982	0.1067	0.0452								
6/30/2015	-0.0151	0.1233	0.0679	0.0649									
6/30/2016	0.1323	0.1192	0.0568										
6/30/2017	0.0607	0.1021											
6/30/2018	0.0635												

Best 3/5	0.0651	0.1149	0.0633	0.0711	0.0239	0.0059	0.0055	0.0066	0.0000	0.0000	0.0000	0.0005	0.0048
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PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
INDIANA
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	3,289,061	3,750,243	3,817,538	3,911,135	3,832,410	3,913,897	4,190,368	4,196,356	4,262,055	4,260,738	4,366,270
6/30/2001	4,195,404	4,452,497	4,454,829	4,429,501	4,263,780	4,431,404	4,284,991	4,268,007	4,340,906	4,443,386	4,363,213
6/30/2002	3,649,707	4,178,157	4,246,938	4,254,722	4,446,734	4,722,464	4,652,137	4,640,742	4,728,366	4,733,213	4,769,708
6/30/2003	2,800,181	2,823,493	3,024,315	2,967,501	2,956,463	3,053,001	2,975,414	3,080,557	3,146,894	3,114,256	3,264,345
6/30/2004	3,204,059	3,712,662	3,701,171	3,223,878	3,138,474	3,314,228	3,293,816	3,259,107	3,385,058	3,515,676	3,645,515
6/30/2005	4,135,664	4,293,282	4,366,003	4,133,623	4,002,795	4,054,852	4,128,204	4,292,633	4,361,814	4,426,312	4,408,043
6/30/2006	3,277,959	3,674,888	3,427,868	3,391,140	3,226,324	3,534,976	3,629,496	3,970,508	3,941,570	3,950,516	3,974,505
6/30/2007	3,831,978	3,912,598	3,797,134	3,930,981	3,933,480	4,019,945	4,657,142	4,735,289	4,747,889	4,741,556	4,864,681
6/30/2008	4,526,128	4,502,741	4,659,643	4,945,853	4,940,493	5,239,806	5,323,051	5,330,668	5,316,713	5,328,398	5,393,887
6/30/2009	3,629,521	3,847,558	3,986,743	4,178,592	4,279,177	4,481,544	4,432,373	4,399,656	4,430,343	4,660,972	4,681,380
6/30/2010	3,301,964	3,328,288	3,886,119	3,869,155	3,827,687	3,730,362	3,797,430	3,869,017	3,964,016	4,005,251	
6/30/2011	4,216,683	4,014,923	4,075,775	4,085,127	3,926,052	3,918,209	3,969,209	4,035,712	4,105,576		
6/30/2012	3,253,193	3,385,696	3,368,422	3,320,871	3,267,223	3,221,087	3,221,182	3,268,750			
6/30/2013	3,492,816	3,856,704	3,789,344	3,763,355	3,747,942	3,733,949	3,713,719				
6/30/2014	3,432,648	3,486,410	3,379,517	3,264,885	3,292,386	3,330,146					
6/30/2015	3,463,486	3,646,394	3,667,256	3,945,802	3,795,502						
6/30/2016	3,212,363	3,928,931	4,053,842	4,000,160							
6/30/2017	2,977,879	3,102,042	3,307,589								
6/30/2018	3,663,137	3,178,625									
6/30/2019	3,088,131										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	4,309,062	4,289,057	4,312,091	4,492,088	4,517,088	4,522,998	4,704,935	4,797,434	4,955,404		
6/30/2001	4,431,709	4,577,491	4,830,088	4,975,293	5,085,823	5,228,195	5,319,909	5,466,854			
6/30/2002	4,821,928	4,941,278	5,034,913	5,244,101	5,376,215	5,467,681	5,618,226				
6/30/2003	3,269,584	3,255,659	3,331,820	3,438,756	3,478,940	3,523,360					
6/30/2004	3,643,005	3,793,094	4,015,011	4,058,546	4,061,562						
6/30/2005	4,467,832	4,724,241	4,718,400	4,803,884							
6/30/2006	4,080,269	4,204,636	4,171,382								
6/30/2007	4,957,343	4,954,193									
6/30/2008	5,482,995										

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

INDIANA

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	1.140	1.018	1.025	0.980	1.021	1.071	1.001	1.016	1.000	1.025	0.987
6/30/2001	1.061	1.001	0.994	0.963	1.039	0.967	0.996	1.017	1.024	0.982	1.016
6/30/2002	1.145	1.016	1.002	1.045	1.062	0.985	0.998	1.019	1.001	1.008	1.011
6/30/2003	1.008	1.071	0.981	0.996	1.033	0.975	1.035	1.022	0.990	1.048	1.002
6/30/2004	1.159	0.997	0.871	0.974	1.056	0.994	0.989	1.039	1.039	1.037	0.999
6/30/2005	1.038	1.017	0.947	0.968	1.013	1.018	1.040	1.016	1.015	0.996	1.014
6/30/2006	1.121	0.933	0.989	0.951	1.096	1.027	1.094	0.993	1.002	1.006	1.027
6/30/2007	1.021	0.970	1.035	1.001	1.022	1.159	1.017	1.003	0.999	1.026	1.019
6/30/2008	0.995	1.035	1.061	0.999	1.061	1.016	1.001	0.997	1.002	1.012	1.017
6/30/2009	1.060	1.036	1.048	1.024	1.047	0.989	0.993	1.007	1.052	1.004	
6/30/2010	1.008	1.168	0.996	0.989	0.975	1.018	1.019	1.025	1.010		
6/30/2011	0.952	1.015	1.002	0.961	0.998	1.013	1.017	1.017			
6/30/2012	1.041	0.995	0.986	0.984	0.986	1.000	1.015				
6/30/2013	1.104	0.983	0.993	0.996	0.996	0.995					
6/30/2014	1.016	0.969	0.966	1.008	1.011						
6/30/2015	1.053	1.006	1.076	0.962							
6/30/2016	1.223	1.032	0.987								
6/30/2017	1.042	1.066									
6/30/2018	0.868										
3 Yr Mean	1.044	1.035	1.010	0.989	0.998	1.003	1.017	1.016	1.021	1.014	1.021
Best 3/5	1.037	1.007	0.989	0.981	0.993	1.003	1.011	1.009	1.005	1.007	1.017

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
6/30/2000	0.995	1.005	1.042	1.006	1.001	1.040	1.020	1.033			
6/30/2001	1.033	1.055	1.030	1.022	1.028	1.018	1.028	1.019 *			
6/30/2002	1.025	1.019	1.042	1.025	1.017	1.028	1.019 *	1.019 *			
6/30/2003	0.996	1.023	1.032	1.012	1.013	1.011 *	1.019 *	1.019 *			
6/30/2004	1.041	1.059	1.011	1.001	1.006 *	1.011 *	1.019 *	1.019 *			
6/30/2005	1.057	0.999	1.018								
6/30/2006	1.030	0.992									
6/30/2007	0.999										
3 Yr Mean	1.029	1.017	1.020	1.013	1.019 @	1.029 @	1.024 @	1.033 @			
Best 3/5	1.023	1.014	1.027	1.013	1.012 *	1.019 *	1.019 *	1.019 *			

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	1.003	1.011	1.009	1.005	1.007	1.017
6/30/2016				0.981	0.993	1.003	1.011	1.009	1.005	1.007	1.017
6/30/2017			0.989	0.981	0.993	1.003	1.011	1.009	1.005	1.007	1.017
6/30/2018		1.007	0.989	0.981	0.993	1.003	1.011	1.009	1.005	1.007	1.017
6/30/2019	1.037	1.007	0.989	0.981	0.993	1.003	1.011	1.009	1.005	1.007	1.017

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	1.023	1.014	1.027	1.013	1.012	1.019	1.019	1.019	1.078*	1.303
6/30/2016	1.023	1.014	1.027	1.013	1.012	1.019	1.019	1.019	1.078*	1.278
6/30/2017	1.023	1.014	1.027	1.013	1.012	1.019	1.019	1.019	1.078*	1.264
6/30/2018	1.023	1.014	1.027	1.013	1.012	1.019	1.019	1.019	1.078*	1.273
6/30/2019	1.023	1.014	1.027	1.013	1.012	1.019	1.019	1.019	1.078*	1.320

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
INDIANA
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	294,578	245,614	308,912	477,429	504,233	525,525	1,901,216	2,031,696	3,048,902	3,054,317	3,092,070
6/30/2001	278,156	298,628	633,563	865,847	923,118	1,133,203	1,235,112	1,270,173	1,279,659	1,348,433	1,366,532
6/30/2002	122,382	274,379	490,272	893,111	1,425,248	1,531,762	1,680,314	1,730,981	1,878,175	1,901,835	1,969,075
6/30/2003	131,173	232,112	453,135	735,389	813,850	976,981	1,141,560	1,205,166	1,271,316	1,317,846	1,362,795
6/30/2004	98,633	276,493	610,190	997,976	911,379	979,509	964,559	958,827	1,086,813	1,301,865	1,390,958
6/30/2005	165,165	301,396	536,773	735,881	766,637	950,825	1,732,366	1,774,457	1,779,220	1,801,188	1,822,135
6/30/2006	248,305	571,907	872,307	1,041,288	1,087,465	1,187,671	1,323,665	1,351,121	1,333,621	1,374,422	1,426,738
6/30/2007	247,376	367,306	462,647	662,008	708,455	692,985	741,679	799,939	808,007	838,753	881,563
6/30/2008	603,700	1,107,529	2,408,200	2,648,378	3,258,940	3,160,675	2,730,664	2,766,568	2,791,575	2,685,274	2,709,189
6/30/2009	153,901	457,667	713,765	980,592	1,099,408	1,222,699	1,295,901	1,320,573	1,343,390	1,399,212	1,413,264
6/30/2010	499,173	233,750	642,757	657,037	643,901	635,348	643,660	659,858	701,045	697,646	
6/30/2011	1,171,059	806,002	889,105	955,397	1,158,390	1,203,278	869,142	878,667	899,459		
6/30/2012	330,063	309,306	454,638	562,347	622,459	644,305	656,163	666,760			
6/30/2013	143,430	225,605	345,339	430,260	400,611	425,414	439,343				
6/30/2014	174,395	250,133	399,561	501,191	527,768	553,253					
6/30/2015	182,537	250,592	178,802	380,386	503,693						
6/30/2016	404,976	956,565	1,081,679	1,002,410							
6/30/2017	159,822	240,408	445,671								
6/30/2018	264,843	350,900									
6/30/2019	289,574										

<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	3,033,738	3,036,906	3,035,568	3,047,473	3,059,306	3,065,160	3,068,721	3,091,735	3,177,314
6/30/2001	1,419,592	1,448,273	1,541,045	1,618,676	1,666,163	1,856,795	1,924,899	2,136,091	
6/30/2002	2,006,280	2,034,171	2,077,089	2,166,089	2,189,002	2,203,508	2,218,991		
6/30/2003	1,409,923	1,420,264	1,427,672	1,447,892	1,467,259	1,497,084			
6/30/2004	1,454,648	1,511,549	2,768,943	3,066,371	3,533,835				
6/30/2005	1,838,964	2,451,422	2,574,123	2,778,081					
6/30/2006	1,538,199	1,665,287	1,777,777						
6/30/2007	926,890	1,041,141							
6/30/2008	2,737,424								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	-48,964	63,298	168,517	26,804	21,292	1,375,691	130,480	1,017,206	5,415	37,753	-58,332	3,168	-1,338
6/30/2001	20,472	334,935	232,284	57,271	210,085	101,909	35,061	9,486	68,774	18,099	53,060	28,681	92,772
6/30/2002	151,997	215,893	402,839	532,137	106,514	148,552	50,667	147,194	23,660	67,240	37,205	27,891	42,918
6/30/2003	100,939	221,023	282,254	78,461	163,131	164,579	63,606	66,150	46,530	44,949	47,128	10,341	7,408
6/30/2004	177,860	333,697	387,786	-86,597	68,130	-14,950	-5,732	127,986	215,052	89,093	63,690	56,901	1,257,394
6/30/2005	136,231	235,377	199,108	30,756	184,188	781,541	42,091	4,763	21,968	20,947	16,829	612,458	122,701
6/30/2006	323,602	300,400	168,981	46,177	100,206	135,994	27,456	-17,500	40,801	52,316	111,461	127,088	112,490
6/30/2007	119,930	95,341	199,361	46,447	-15,470	48,694	58,260	8,068	30,746	42,810	45,327	114,251	
6/30/2008	503,829	1,300,671	240,178	610,562	-98,265	-430,011	35,904	25,007	-106,301	23,915	28,235		
6/30/2009	303,766	256,098	266,827	118,816	123,291	73,202	24,672	22,817	55,822	14,052			
6/30/2010	-265,423	409,007	14,280	-13,136	-8,553	8,312	16,198	41,187	-3,399				
6/30/2011	-365,057	83,103	66,292	202,993	44,888	-334,136	9,525	20,792					
6/30/2012	-20,757	145,332	107,709	60,112	21,846	11,858	10,597						
6/30/2013	82,175	119,734	84,921	-29,649	24,803	13,929							
6/30/2014	75,738	149,428	101,630	26,577	25,485								
6/30/2015	68,055	-71,790	201,584	123,307									
6/30/2016	551,589	125,114	-79,269										
6/30/2017	80,586	205,263											
6/30/2018	86,057												

	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	-0.0070	0.0091	0.0241	0.0038	0.0030	0.1970	0.0187	0.1457	0.0008	0.0054	-0.0084	0.0005	-0.0002
6/30/2001	0.0028	0.0452	0.0314	0.0077	0.0284	0.0138	0.0047	0.0013	0.0093	0.0024	0.0072	0.0039	0.0125
6/30/2002	0.0203	0.0288	0.0538	0.0710	0.0142	0.0198	0.0068	0.0196	0.0032	0.0090	0.0050	0.0037	0.0057
6/30/2003	0.0177	0.0387	0.0495	0.0137	0.0286	0.0288	0.0111	0.0116	0.0082	0.0079	0.0083	0.0018	0.0013
6/30/2004	0.0291	0.0547	0.0635	-0.0142	0.0112	-0.0024	-0.0009	0.0210	0.0352	0.0146	0.0104	0.0093	0.2060
6/30/2005	0.0190	0.0329	0.0278	0.0043	0.0257	0.1091	0.0059	0.0007	0.0031	0.0029	0.0023	0.0855	0.0171
6/30/2006	0.0526	0.0489	0.0275	0.0075	0.0163	0.0221	0.0045	-0.0028	0.0066	0.0085	0.0181	0.0207	0.0183
6/30/2007	0.0179	0.0142	0.0298	0.0069	-0.0023	0.0073	0.0087	0.0012	0.0046	0.0064	0.0068	0.0171	
6/30/2008	0.0555	0.1434	0.0265	0.0673	-0.0108	-0.0474	0.0040	0.0028	-0.0117	0.0026	0.0031		
6/30/2009	0.0412	0.0348	0.0362	0.0161	0.0167	0.0099	0.0033	0.0031	0.0076	0.0019			
6/30/2010	-0.0425	0.0655	0.0023	-0.0021	-0.0014	0.0013	0.0026	0.0066	-0.0005				
6/30/2011	-0.0499	0.0114	0.0091	0.0277	0.0061	-0.0456	0.0013	0.0028					
6/30/2012	-0.0047	0.0327	0.0243	0.0135	0.0049	0.0027	0.0024						
6/30/2013	0.0151	0.0220	0.0156	-0.0055	0.0046	0.0026							
6/30/2014	0.0144	0.0284	0.0193	0.0051	0.0048								
6/30/2015	0.0122	-0.0128	0.0360	0.0220									
6/30/2016	0.0872	0.0198	-0.0125										
6/30/2017	0.0148	0.0377											
6/30/2018	0.0183												

Best 3/5	0.0158	0.0234	0.0197	0.0135	0.0048	0.0022	0.0028	0.0029	0.0036	0.0040	0.0068	0.0157	0.0137
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
INDIANA

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	7,713,059	8,829,998	10,007,142	9,974,774	10,062,005	10,320,720	10,298,045	10,282,964	10,268,034	10,231,146	10,218,646
6/30/2001	8,124,548	9,455,172	9,592,983	9,702,556	10,171,053	9,639,400	9,409,537	9,366,169	9,377,568	9,363,153	9,363,253
6/30/2002	7,497,703	7,888,146	9,197,925	8,583,935	8,279,151	8,213,858	7,975,159	7,993,203	7,997,203	7,993,883	7,955,465
6/30/2003	8,800,003	10,214,339	10,292,546	9,892,734	9,175,531	8,922,608	8,917,603	8,929,939	8,830,331	8,842,938	8,839,417
6/30/2004	9,583,068	10,629,239	11,079,055	10,027,599	9,696,715	9,543,926	9,537,371	9,494,093	9,494,274	9,489,136	9,489,135
6/30/2005	8,754,923	8,987,294	8,534,106	8,435,680	8,001,809	8,105,053	8,020,036	8,017,036	7,989,036	7,993,036	7,993,036
6/30/2006	7,928,935	8,130,213	7,306,680	6,880,167	7,076,782	6,910,195	6,913,171	6,764,995	6,765,345	6,765,345	6,765,345
6/30/2007	8,748,760	8,674,000	8,058,177	7,425,180	6,967,438	6,877,523	6,784,435	6,797,685	6,797,685	6,865,785	6,890,785
6/30/2008	10,864,375	11,248,768	11,425,538	10,915,055	10,673,376	10,608,828	10,762,400	10,821,156	10,871,155	10,886,156	10,886,155
6/30/2009	9,947,590	11,005,907	9,860,076	8,626,436	8,320,652	8,472,513	8,417,451	8,403,641	8,404,641	8,404,641	8,492,141
6/30/2010	10,581,046	10,196,025	10,301,500	10,017,490	9,468,449	9,062,538	9,084,592	9,106,453	9,105,406	9,110,406	
6/30/2011	10,769,409	11,324,379	10,891,481	10,175,708	9,528,826	9,295,526	9,329,023	9,332,923	9,314,923		
6/30/2012	8,482,067	7,906,030	7,528,235	7,141,486	6,639,144	6,547,314	6,526,184	6,528,184			
6/30/2013	8,112,933	8,865,924	8,411,565	7,786,102	7,307,051	7,110,229	7,132,879				
6/30/2014	11,982,448	12,819,134	12,936,610	12,094,830	11,805,358	11,934,564					
6/30/2015	8,000,820	9,751,744	9,900,885	9,741,789	9,612,463						
6/30/2016	7,665,893	9,014,707	9,224,022	9,233,812							
6/30/2017	6,168,110	7,972,440	8,789,002								
6/30/2018	8,235,491	10,055,196									
6/30/2019	7,679,068										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	10,218,746	10,218,646	10,218,628	10,218,628	10,218,628	10,218,628	10,218,628	10,218,628	10,233,628		
6/30/2001	9,363,153	9,363,153	9,363,153	9,362,559	9,370,559	9,359,169	9,359,169	9,374,169			
6/30/2002	7,980,463	7,980,462	7,955,462	7,955,462	7,993,919	7,993,919	8,008,919				
6/30/2003	8,829,417	8,829,332	8,829,332	8,829,332	8,829,332	8,931,832					
6/30/2004	9,489,135	9,569,135	9,489,135	9,489,135	9,576,635						
6/30/2005	7,993,036	8,143,036	8,143,036	8,270,561							
6/30/2006	6,765,345	6,765,370	6,867,845								
6/30/2007	6,890,810	6,978,285									
6/30/2008	11,081,285										

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

INDIANA

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	1.145	1.133	0.997	1.009	1.026	0.998	0.999	0.999	0.996	0.999	1.000
6/30/2001	1.164	1.015	1.011	1.048	0.948	0.976	0.995	1.001	0.998	1.000	1.000
6/30/2002	1.052	1.166	0.933	0.964	0.992	0.971	1.002	1.001	1.000	0.995	1.003
6/30/2003	1.161	1.008	0.961	0.928	0.972	0.999	1.001	0.989	1.001	1.000	0.999
6/30/2004	1.109	1.042	0.905	0.967	0.984	0.999	0.995	1.000	0.999	1.000	1.000
6/30/2005	1.027	0.950	0.988	0.949	1.013	0.990	1.000	0.997	1.001	1.000	1.000
6/30/2006	1.025	0.899	0.942	1.029	0.976	1.000	0.979	1.000	1.000	1.000	1.000
6/30/2007	0.991	0.929	0.921	0.938	0.987	0.986	1.002	1.000	1.010	1.004	1.000
6/30/2008	1.035	1.016	0.955	0.978	0.994	1.014	1.005	1.005	1.001	1.000	1.018
6/30/2009	1.106	0.896	0.875	0.965	1.018	0.994	0.998	1.000	1.000	1.010	
6/30/2010	0.964	1.010	0.972	0.945	0.957	1.002	1.002	1.000	1.001		
6/30/2011	1.052	0.962	0.934	0.936	0.976	1.004	1.000	0.998			
6/30/2012	0.932	0.952	0.949	0.930	0.986	0.997	1.000				
6/30/2013	1.093	0.949	0.926	0.938	0.973	1.003					
6/30/2014	1.070	1.009	0.935	0.976	1.011						
6/30/2015	1.219	1.015	0.984	0.987							
6/30/2016	1.176	1.023	1.001								
6/30/2017	1.293	1.102									
6/30/2018	1.221										
3 Yr Mean	1.230	1.047	0.973	0.967	0.990	1.001	1.001	0.999	1.001	1.005	1.006
Best 3/5	1.205	1.016	0.956	0.950	0.978	1.001	1.001	1.000	1.001	1.001	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	1.000	1.000	1.000	1.000	1.001			
6/30/2001	1.000	1.000	1.000	1.001	0.999	1.000	1.002	1.001 *			
6/30/2002	1.000	0.997	1.000	1.005	1.000	1.002	1.001 *	1.001 *			
6/30/2003	1.000	1.000	1.000	1.000	1.012	1.001 *	1.001 *	1.001 *			
6/30/2004	1.008	0.992	1.000	1.009	1.002 *	1.001 *	1.001 *	1.001 *			
6/30/2005	1.019	1.000	1.016								
6/30/2006	1.000	1.015									
6/30/2007	1.013										
3 Yr Mean	1.011	1.002	1.005	1.005	1.004 @	1.001 @	1.001 @	1.001 @			
Best 3/5	1.007	0.999	1.000	1.002	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					0.978	1.001	1.001	1.000	1.001	1.001	1.000
6/30/2016				0.950	0.978	1.001	1.001	1.000	1.001	1.001	1.000
6/30/2017			0.956	0.950	0.978	1.001	1.001	1.000	1.001	1.001	1.000
6/30/2018		1.016	0.956	0.950	0.978	1.001	1.001	1.000	1.001	1.001	1.000
6/30/2019	1.205	1.016	0.956	0.950	0.978	1.001	1.001	1.000	1.001	1.001	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
6/30/2015	1.007	0.999	1.000	1.002	1.001	1.001	1.001	1.001	1.004*	0.998
6/30/2016	1.007	0.999	1.000	1.002	1.001	1.001	1.001	1.001	1.004*	0.948
6/30/2017	1.007	0.999	1.000	1.002	1.001	1.001	1.001	1.001	1.004*	0.906
6/30/2018	1.007	0.999	1.000	1.002	1.001	1.001	1.001	1.001	1.004*	0.921
6/30/2019	1.007	0.999	1.000	1.002	1.001	1.001	1.001	1.001	1.004*	1.109

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
INDIANA
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	618,977	1,382,378	2,051,664	2,558,467	2,904,124	2,954,969	3,024,302	3,128,260	3,131,102	3,157,867	3,165,156
6/30/2001	821,754	1,903,051	2,200,010	2,743,543	3,065,799	3,283,496	3,322,194	3,379,069	3,379,755	3,380,387	3,383,091
6/30/2002	497,451	1,109,563	2,386,663	2,437,466	2,842,067	3,033,728	3,131,256	3,115,492	3,135,078	3,207,712	3,210,367
6/30/2003	569,235	1,422,737	2,496,013	2,842,090	3,198,285	3,063,576	3,245,553	3,130,075	3,139,643	3,167,695	3,169,858
6/30/2004	684,794	1,025,584	2,053,219	2,568,633	2,899,645	3,199,940	3,319,596	3,419,773	3,410,116	3,410,087	3,410,087
6/30/2005	360,936	827,742	1,879,366	2,367,823	2,808,849	2,848,895	2,831,649	3,397,396	3,444,615	3,396,764	3,394,556
6/30/2006	497,807	864,364	1,606,779	2,113,394	2,240,841	2,270,184	2,315,160	2,312,666	2,365,414	2,452,450	2,677,676
6/30/2007	348,075	696,531	1,749,564	2,163,997	2,558,049	2,588,647	2,565,387	2,576,884	2,595,594	2,610,595	2,607,545
6/30/2008	525,038	1,070,465	2,202,399	3,102,663	3,554,381	3,691,686	4,003,255	4,106,055	4,214,898	4,232,006	4,241,956
6/30/2009	434,583	1,054,358	2,183,887	2,697,230	2,835,704	2,924,186	2,997,192	2,985,748	2,988,118	2,990,387	2,990,387
6/30/2010	696,590	1,314,716	2,443,054	2,983,759	3,139,457	3,176,636	3,207,776	3,282,741	3,335,300	3,363,046	
6/30/2011	763,638	1,205,715	2,108,895	2,678,813	3,100,484	3,173,749	3,270,289	3,359,502	3,369,146		
6/30/2012	523,197	1,067,358	2,026,551	2,563,158	2,789,280	2,872,336	2,878,900	2,888,051			
6/30/2013	732,897	1,341,191	2,068,203	2,555,636	2,802,247	2,780,500	2,775,640				
6/30/2014	1,432,644	2,267,793	3,666,621	4,590,124	4,802,639	4,963,259					
6/30/2015	644,707	1,463,778	2,292,862	2,806,289	3,025,271						
6/30/2016	878,023	1,720,980	2,621,857	3,662,456							
6/30/2017	494,733	1,311,536	2,412,322								
6/30/2018	743,814	1,634,485									
6/30/2019	716,248										

<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	3,165,356	3,165,156	3,165,156	3,165,156	3,165,156	3,165,156	3,165,156	3,165,716	3,165,716
6/30/2001	3,387,028	3,387,375	3,389,132	3,391,016	3,409,868	3,409,909	3,409,909	3,409,909	
6/30/2002	3,210,367	3,210,367	3,213,225	3,214,634	3,242,240	3,242,240	3,242,240		
6/30/2003	3,169,858	3,163,545	3,151,315	3,151,315	3,151,315	3,151,315			
6/30/2004	3,410,087	3,410,087	3,410,087	3,410,087	3,410,087				
6/30/2005	3,394,556	3,588,963	3,906,165	3,827,710					
6/30/2006	2,677,676	2,701,736	2,801,950						
6/30/2007	2,607,552	2,607,545							
6/30/2008	4,282,244								

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
INDIANA
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	763,401	669,286	506,803	345,657	50,845	69,333	103,958	2,842	26,765	7,289	200	-200	0
6/30/2001	1,081,297	296,959	543,533	322,256	217,697	38,698	56,875	686	632	2,704	3,937	347	1,757
6/30/2002	612,112	1,277,100	50,803	404,601	191,661	97,528	-15,764	19,586	72,634	2,655	0	0	2,858
6/30/2003	853,502	1,073,276	346,077	356,195	-134,709	181,977	-115,478	9,568	28,052	2,163	0	-6,313	-12,230
6/30/2004	340,790	1,027,635	515,414	331,012	300,295	119,656	100,177	-9,657	-29	0	0	0	0
6/30/2005	466,806	1,051,624	488,457	441,026	40,046	-17,246	565,747	47,219	-47,851	-2,208	0	194,407	317,202
6/30/2006	366,557	742,415	506,615	127,447	29,343	44,976	-2,494	52,748	87,036	225,226	0	24,060	100,214
6/30/2007	348,456	1,053,033	414,433	394,052	30,598	-23,260	11,497	18,710	15,001	-3,050	7	-7	
6/30/2008	545,427	1,131,934	900,264	451,718	137,305	311,569	102,800	108,843	17,108	9,950	40,288		
6/30/2009	619,775	1,129,529	513,343	138,474	88,482	73,006	-11,444	2,370	2,269	0			
6/30/2010	618,126	1,128,338	540,705	155,698	37,179	31,140	74,965	52,559	27,746				
6/30/2011	442,077	903,180	569,918	421,671	73,265	96,540	89,213	9,644					
6/30/2012	544,161	959,193	536,607	226,122	83,056	6,564	9,151						
6/30/2013	608,294	727,012	487,433	246,611	-21,747	-4,860							
6/30/2014	835,149	1,398,828	923,503	212,515	160,620								
6/30/2015	819,071	829,084	513,427	218,982									
6/30/2016	842,957	900,877	1,040,599										
6/30/2017	816,803	1,100,786											
6/30/2018	890,671												

	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	0.0543	0.0476	0.0361	0.0246	0.0036	0.0049	0.0074	0.0002	0.0019	0.0005	0.0000	0.0000	0.0000
6/30/2001	0.0882	0.0242	0.0443	0.0263	0.0178	0.0032	0.0046	0.0001	0.0001	0.0002	0.0003	0.0000	0.0001
6/30/2002	0.0591	0.1233	0.0049	0.0391	0.0185	0.0094	-0.0015	0.0019	0.0070	0.0003	0.0000	0.0000	0.0003
6/30/2003	0.0825	0.1038	0.0335	0.0344	-0.0130	0.0176	-0.0112	0.0009	0.0027	0.0002	0.0000	-0.0006	-0.0012
6/30/2004	0.0257	0.0773	0.0388	0.0249	0.0226	0.0090	0.0075	-0.0007	0.0000	0.0000	0.0000	0.0000	0.0000
6/30/2005	0.0385	0.0867	0.0403	0.0363	0.0033	-0.0014	0.0466	0.0039	-0.0039	-0.0002	0.0000	0.0160	0.0261
6/30/2006	0.0426	0.0863	0.0589	0.0148	0.0034	0.0052	-0.0003	0.0061	0.0101	0.0262	0.0000	0.0028	0.0117
6/30/2007	0.0401	0.1210	0.0476	0.0453	0.0035	-0.0027	0.0013	0.0022	0.0017	-0.0004	0.0000	0.0000	
6/30/2008	0.0370	0.0767	0.0610	0.0306	0.0093	0.0211	0.0070	0.0074	0.0012	0.0007	0.0027		
6/30/2009	0.0498	0.0907	0.0412	0.0111	0.0071	0.0059	-0.0009	0.0002	0.0002	0.0000			
6/30/2010	0.0522	0.0952	0.0456	0.0131	0.0031	0.0026	0.0063	0.0044	0.0023				
6/30/2011	0.0383	0.0782	0.0494	0.0365	0.0063	0.0084	0.0077	0.0008					
6/30/2012	0.0499	0.0880	0.0492	0.0207	0.0076	0.0006	0.0008						
6/30/2013	0.0628	0.0751	0.0504	0.0255	-0.0022	-0.0005							
6/30/2014	0.0460	0.0770	0.0509	0.0117	0.0088								
6/30/2015	0.0607	0.0614	0.0380	0.0162									
6/30/2016	0.0652	0.0697	0.0805										
6/30/2017	0.0734	0.0989											
6/30/2018	0.0602												

Best 3/5	0.0620	0.0739	0.0501	0.0208	0.0057	0.0030	0.0047	0.0025	0.0017	0.0002	0.0000	0.0009	0.0040
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
INDIANA
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	1,516,069	1,674,307	1,539,821	1,701,613	1,737,255	1,761,260	1,782,053	1,766,351	1,886,350	2,200,124	2,168,991
6/30/2001	1,218,081	1,219,990	1,240,503	1,430,254	1,355,932	1,331,415	1,588,779	1,541,518	1,668,234	1,749,835	1,819,575
6/30/2002	917,957	1,172,782	1,222,184	1,280,350	1,248,349	1,349,956	1,297,349	1,427,349	1,617,458	1,614,826	1,684,499
6/30/2003	1,160,898	1,026,799	1,274,074	1,477,765	1,546,106	1,535,497	1,702,305	1,729,849	1,794,857	2,061,400	2,099,656
6/30/2004	967,673	1,328,134	1,507,377	1,613,034	1,655,671	1,711,280	1,787,499	1,788,424	1,885,174	1,967,024	2,118,842
6/30/2005	933,694	765,602	703,578	688,227	629,835	710,708	680,033	839,633	1,001,925	1,153,733	1,178,732
6/30/2006	812,231	727,346	785,538	781,892	735,640	713,642	729,616	808,303	925,120	950,119	963,809
6/30/2007	764,561	652,244	669,416	661,995	676,995	777,386	820,138	856,598	849,962	899,963	871,987
6/30/2008	983,555	1,161,420	918,102	807,351	894,233	929,221	1,068,068	1,031,364	1,044,038	1,124,716	1,150,078
6/30/2009	812,231	1,149,631	1,323,606	1,319,647	1,361,856	1,454,109	1,408,508	1,400,435	1,408,986	1,444,989	1,650,124
6/30/2010	712,689	717,579	664,072	672,172	671,999	722,146	824,917	876,749	904,228	1,076,085	
6/30/2011	659,501	567,901	599,991	643,018	643,018	635,772	726,845	833,431	973,499		
6/30/2012	674,289	799,099	847,411	876,421	872,749	928,840	977,266	1,283,757			
6/30/2013	740,848	1,006,682	1,179,571	1,191,301	1,236,234	1,369,817	1,700,715				
6/30/2014	850,464	737,904	705,998	730,586	1,009,840	1,083,684					
6/30/2015	1,212,959	1,473,123	1,335,530	1,629,905	1,402,569						
6/30/2016	1,097,279	1,072,551	1,296,811	1,106,555							
6/30/2017	854,394	1,105,425	1,544,725								
6/30/2018	1,054,399	896,885									
6/30/2019	1,119,200										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2000	2,214,787	2,325,620	2,424,893	2,573,375	2,555,770	2,665,728	2,818,248	2,860,807	3,042,087
6/30/2001	2,006,625	2,060,545	2,231,339	2,211,664	2,216,617	2,282,235	2,282,325	2,379,245	
6/30/2002	1,871,524	1,953,656	1,976,825	1,986,825	2,065,824	2,158,325	2,231,130		
6/30/2003	2,239,642	2,241,718	2,417,460	2,458,394	2,472,661	2,539,509			
6/30/2004	2,203,538	2,340,154	2,313,141	2,305,539	2,468,339				
6/30/2005	1,278,731	1,276,575	1,196,908	1,307,167					
6/30/2006	1,012,227	1,034,494	1,070,879						
6/30/2007	942,576	1,064,087							
6/30/2008	1,245,874								

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

INDIANA

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	1.104	0.920	1.105	1.021	1.014	1.012	0.991	1.068	1.166	0.986	1.021
6/30/2001	1.002	1.017	1.153	0.948	0.982	1.193	0.970	1.082	1.049	1.040	1.103
6/30/2002	1.278	1.042	1.048	0.975	1.081	0.961	1.100	1.133	0.998	1.043	1.111
6/30/2003	0.884	1.241	1.160	1.046	0.993	1.109	1.016	1.038	1.149	1.019	1.067
6/30/2004	1.373	1.135	1.070	1.026	1.034	1.045	1.001	1.054	1.043	1.077	1.040
6/30/2005	0.820	0.919	0.978	0.915	1.128	0.957	1.235	1.193	1.152	1.022	1.085
6/30/2006	0.895	1.080	0.995	0.941	0.970	1.022	1.108	1.145	1.027	1.014	1.050
6/30/2007	0.853	1.026	0.989	1.023	1.148	1.055	1.044	0.992	1.059	0.969	1.081
6/30/2008	1.181	0.790	0.879	1.108	1.039	1.149	0.966	1.012	1.077	1.023	1.083
6/30/2009	1.415	1.151	0.997	1.032	1.068	0.969	0.994	1.006	1.026	1.142	
6/30/2010	1.007	0.925	1.012	1.000	1.075	1.142	1.063	1.031	1.190		
6/30/2011	0.861	1.057	1.072	1.000	0.989	1.143	1.147	1.168			
6/30/2012	1.185	1.060	1.034	0.996	1.064	1.052	1.314				
6/30/2013	1.359	1.172	1.010	1.038	1.108	1.242					
6/30/2014	0.868	0.957	1.035	1.382	1.073						
6/30/2015	1.214	0.907	1.220	0.861							
6/30/2016	0.977	1.209	0.853								
6/30/2017	1.294	1.397									
6/30/2018	0.851										

3 Yr Mean 1.041 1.171 1.036 1.094 1.082 1.146 1.175 1.068 1.098 1.045 1.071

Best 3/5 1.020 1.113 1.026 1.011 1.071 1.112 1.068 1.016 1.054 1.020 1.071

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
6/30/2000	1.050	1.043	1.061	0.993	1.043	1.057	1.015	1.063
6/30/2001	1.027	1.083	0.991	1.002	1.030	1.000	1.042	1.033 *
6/30/2002	1.044	1.012	1.005	1.040	1.045	1.034	1.033 *	1.033 *
6/30/2003	1.001	1.078	1.017	1.006	1.027	1.033 *	1.033 *	1.033 *
6/30/2004	1.062	0.988	0.997	1.071	1.016 *	1.033 *	1.033 *	1.033 *
6/30/2005	0.998	0.938	1.092					
6/30/2006	1.022	1.035						
6/30/2007	1.129							

3 Yr Mean 1.050 0.987 1.035 1.039 1.034 @ 1.030 @ 1.029 @ 1.063 @

Best 3/5 1.028 1.012 1.006 1.016 1.033 * 1.033 * 1.033 * 1.033 *

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					1.071	1.112	1.068	1.016	1.054	1.020	1.071
6/30/2016				1.011	1.071	1.112	1.068	1.016	1.054	1.020	1.071
6/30/2017			1.026	1.011	1.071	1.112	1.068	1.016	1.054	1.020	1.071
6/30/2018		1.113	1.026	1.011	1.071	1.112	1.068	1.016	1.054	1.020	1.071
6/30/2019	1.020	1.113	1.026	1.011	1.071	1.112	1.068	1.016	1.054	1.020	1.071

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	1.028	1.012	1.006	1.016	1.033	1.033	1.033	1.033	1.139*	2.052
6/30/2016	1.028	1.012	1.006	1.016	1.033	1.033	1.033	1.033	1.139*	2.075
6/30/2017	1.028	1.012	1.006	1.016	1.033	1.033	1.033	1.033	1.139*	2.129
6/30/2018	1.028	1.012	1.006	1.016	1.033	1.033	1.033	1.033	1.139*	2.369
6/30/2019	1.028	1.012	1.006	1.016	1.033	1.033	1.033	1.033	1.139*	2.416

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
INDIANA
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	104,773	170,087	174,221	235,865	286,025	311,288	310,556	382,091	558,965	660,025	744,175
6/30/2001	56,760	31,148	71,114	173,764	155,370	183,764	208,188	216,192	257,261	321,543	395,097
6/30/2002	124,222	114,751	183,238	358,259	426,008	498,010	659,406	727,931	1,040,678	1,064,034	1,065,278
6/30/2003	57,225	102,661	241,244	301,019	326,518	390,576	447,870	642,083	633,384	707,370	822,221
6/30/2004	109,217	259,133	405,691	881,204	1,253,385	1,324,407	1,458,982	1,435,439	1,444,896	1,494,694	1,513,445
6/30/2005	69,750	178,760	446,037	462,865	482,856	548,947	562,245	559,803	592,765	601,920	572,850
6/30/2006	42,528	98,770	177,310	232,511	301,644	319,033	396,213	534,578	534,046	543,227	549,490
6/30/2007	27,662	150,613	391,367	886,296	647,893	860,354	860,658	864,295	865,116	872,382	894,986
6/30/2008	90,696	141,763	208,555	208,576	229,869	242,813	246,459	252,985	303,776	437,045	500,783
6/30/2009	61,551	213,229	391,643	526,344	701,666	855,226	979,278	1,081,365	779,358	1,131,801	988,618
6/30/2010	56,563	148,334	182,863	203,531	207,468	217,930	242,420	265,070	270,630	325,172	
6/30/2011	51,061	56,415	65,276	45,397	45,397	45,397	69,037	128,492	222,578		
6/30/2012	58,737	159,543	238,336	273,275	304,047	327,097	352,411	372,945			
6/30/2013	73,676	243,833	507,984	640,499	825,287	918,123	1,023,649				
6/30/2014	42,691	31,728	56,107	67,895	113,976	110,759					
6/30/2015	95,405	166,139	798,306	1,008,159	1,566,161						
6/30/2016	147,331	342,000	414,561	523,208							
6/30/2017	61,276	250,003	411,418								
6/30/2018	107,290	273,184									
6/30/2019	33,370										

<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	780,779	832,854	870,029	1,031,770	1,056,603	1,081,706	1,151,220	1,195,311	1,259,379
6/30/2001	433,973	573,755	639,191	658,912	657,939	693,412	692,583	711,887	
6/30/2002	1,244,902	1,252,460	1,210,320	1,196,632	1,188,477	1,180,878	1,205,131		
6/30/2003	804,214	782,141	813,726	899,078	910,505	930,778			
6/30/2004	1,483,672	1,483,997	1,490,356	1,485,350	1,535,103				
6/30/2005	567,046	574,965	567,323	617,126					
6/30/2006	553,064	554,352	593,696						
6/30/2007	906,821	955,219							
6/30/2008	563,448								

PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
INDIANA
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	65,314	4,134	61,644	50,160	25,263	-732	71,535	176,874	101,060	84,150	36,604	52,075	37,175
6/30/2001	-25,612	39,966	102,650	-18,394	28,394	24,424	8,004	41,069	64,282	73,554	38,876	139,782	65,436
6/30/2002	-9,471	68,487	175,021	67,749	72,002	161,396	68,525	312,747	23,356	1,244	179,624	7,558	-42,140
6/30/2003	45,436	138,583	59,775	25,499	64,058	57,294	194,213	-8,699	73,986	114,851	-18,007	-22,073	31,585
6/30/2004	149,916	146,558	475,513	372,181	71,022	134,575	-23,543	9,457	49,798	18,751	-29,773	325	6,359
6/30/2005	109,010	267,277	16,828	19,991	66,091	13,298	-2,442	32,962	9,155	-29,070	-5,804	7,919	-7,642
6/30/2006	56,242	78,540	55,201	69,133	17,389	77,180	138,365	-532	9,181	6,263	3,574	1,288	39,344
6/30/2007	122,951	240,754	494,929	-238,403	212,461	304	3,637	821	7,266	22,604	11,835	48,398	
6/30/2008	51,067	66,792	21	21,293	12,944	3,646	6,526	50,791	133,269	63,738	62,665		
6/30/2009	151,678	178,414	134,701	175,322	153,560	124,052	102,087	-302,007	352,443	-143,183			
6/30/2010	91,771	34,529	20,668	3,937	10,462	24,490	22,650	5,560	54,542				
6/30/2011	5,354	8,861	-19,879	0	0	23,640	59,455	94,086					
6/30/2012	100,806	78,793	34,939	30,772	23,050	25,314	20,534						
6/30/2013	170,157	264,151	132,515	184,788	92,836	105,526							
6/30/2014	-10,963	24,379	11,788	46,081	-3,217								
6/30/2015	70,734	632,167	209,853	558,002									
6/30/2016	194,669	72,561	108,647										
6/30/2017	188,727	161,415											
6/30/2018	165,894												

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	0.0144	0.0009	0.0136	0.0110	0.0056	-0.0002	0.0157	0.0389	0.0222	0.0185	0.0081	0.0115	0.0082
6/30/2001	-0.0074	0.0115	0.0295	-0.0053	0.0082	0.0070	0.0023	0.0118	0.0185	0.0212	0.0112	0.0402	0.0188
6/30/2002	-0.0028	0.0202	0.0516	0.0200	0.0212	0.0476	0.0202	0.0922	0.0069	0.0004	0.0529	0.0022	-0.0124
6/30/2003	0.0116	0.0354	0.0153	0.0065	0.0164	0.0146	0.0496	-0.0022	0.0189	0.0294	-0.0046	-0.0056	0.0081
6/30/2004	0.0383	0.0374	0.1214	0.0950	0.0181	0.0344	-0.0060	0.0024	0.0127	0.0048	-0.0076	0.0001	0.0016
6/30/2005	0.0506	0.1240	0.0078	0.0093	0.0307	0.0062	-0.0011	0.0153	0.0042	-0.0135	-0.0027	0.0037	-0.0035
6/30/2006	0.0468	0.0654	0.0459	0.0575	0.0145	0.0642	0.1151	-0.0004	0.0076	0.0052	0.0030	0.0011	0.0327
6/30/2007	0.0825	0.1616	0.3322	-0.1600	0.1426	0.0002	0.0024	0.0006	0.0049	0.0152	0.0079	0.0325	
6/30/2008	0.0355	0.0465	0.0000	0.0148	0.0090	0.0025	0.0045	0.0353	0.0927	0.0443	0.0436		
6/30/2009	0.0637	0.0750	0.0566	0.0737	0.0645	0.0521	0.0429	-0.1269	0.1481	-0.0602			
6/30/2010	0.0724	0.0272	0.0163	0.0031	0.0083	0.0193	0.0179	0.0044	0.0430				
6/30/2011	0.0045	0.0074	-0.0166	0.0000	0.0000	0.0197	0.0496	0.0784					
6/30/2012	0.0531	0.0415	0.0184	0.0162	0.0121	0.0133	0.0108						
6/30/2013	0.0542	0.0842	0.0422	0.0589	0.0296	0.0336							
6/30/2014	-0.0058	0.0129	0.0062	0.0244	-0.0017								
6/30/2015	0.0210	0.1875	0.0622	0.1655									
6/30/2016	0.0742	0.0276	0.0414										
6/30/2017	0.0490	0.0419											
6/30/2018	0.0827												

Best 3/5	0.0481	0.0513	0.0340	0.0332	0.0068	0.0242	0.0239	0.0134	0.0478	0.0023	0.0027	0.0016	0.0021
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PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 MULTISTATE
 BODILY INJURY - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

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

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

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

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

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

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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								

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MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR INCREMENTAL ALAE DEVELOPMENT

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

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

Best 3/5	0.0650	0.0999	0.0891	0.0446	0.0252	0.0096	0.0054	0.0029	0.0023	0.0011	0.0005	0.0012	0.0008
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PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:												
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months	
6/30/2000	102,661,327	127,396,292	129,641,311	135,140,611	135,037,844	134,215,283	133,116,719	133,775,962	134,110,074	134,603,164	134,453,431	
6/30/2001	111,538,077	119,161,517	129,791,407	134,669,083	135,134,427	135,656,279	136,436,945	136,267,325	136,777,176	137,188,395	137,931,509	
6/30/2002	93,247,753	106,511,754	111,445,991	113,125,901	113,081,618	113,999,985	113,776,474	113,911,978	114,065,581	114,547,922	114,865,890	
6/30/2003	80,176,330	89,102,490	93,731,347	95,685,239	95,511,629	96,157,049	96,415,913	97,469,538	97,652,723	97,708,065	97,916,690	
6/30/2004	91,097,100	104,023,086	108,326,329	108,752,689	109,263,429	109,788,692	109,677,538	110,135,059	110,387,581	110,466,061	110,723,407	
6/30/2005	96,308,770	103,379,002	104,206,844	106,362,410	106,817,619	106,810,290	107,300,657	108,185,736	108,370,847	108,848,779	108,885,255	
6/30/2006	97,260,578	106,157,692	108,766,605	109,971,737	110,989,155	111,950,024	112,511,441	112,903,641	113,100,644	113,804,507	113,847,961	
6/30/2007	101,710,422	111,038,262	113,434,698	114,991,640	116,636,567	117,530,068	118,402,116	119,091,838	120,039,903	120,311,120	120,149,706	
6/30/2008	107,974,770	117,763,744	120,152,353	121,600,996	123,404,037	124,334,757	125,205,210	125,774,625	126,453,345	126,741,748	127,821,523	
6/30/2009	107,839,531	115,948,965	119,414,429	122,110,594	121,995,440	122,874,431	123,376,442	123,792,314	125,274,547	125,978,924	126,227,065	
6/30/2010	101,535,047	110,781,053	113,342,073	115,125,335	116,423,377	116,406,473	116,969,109	117,255,541	117,899,628	118,063,577		
6/30/2011	114,084,272	123,547,225	127,119,287	127,536,183	128,131,422	128,814,006	129,069,410	129,990,361	130,486,820			
6/30/2012	115,724,744	124,255,961	126,691,565	127,395,865	128,327,215	128,932,774	130,057,149	130,905,262				
6/30/2013	105,944,724	115,771,450	120,416,815	121,727,791	122,303,481	123,607,964	124,177,079					
6/30/2014	104,719,792	113,325,980	118,453,755	119,970,718	122,801,082	123,726,852						
6/30/2015	102,284,613	112,771,480	119,238,929	125,364,429	126,060,345							
6/30/2016	104,848,319	116,199,437	123,178,745	125,608,239								
6/30/2017	110,932,095	125,964,883	132,488,313									
6/30/2018	120,448,707	135,093,966										
6/30/2019	116,898,691											

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
6/30/2000	135,042,548	134,460,077	134,354,087	134,358,231	134,451,389	134,436,831	134,618,768	134,864,917	135,028,887
6/30/2001	137,921,069	137,846,788	137,993,210	138,039,074	138,150,533	138,314,301	138,567,514	138,697,227	
6/30/2002	114,862,133	115,091,628	115,521,153	116,025,857	116,114,984	115,939,109	116,483,665		
6/30/2003	98,388,268	98,446,522	98,658,658	98,649,807	98,683,986	98,779,275			
6/30/2004	111,026,272	111,148,486	111,578,489	111,780,808	111,814,658				
6/30/2005	108,930,584	109,410,208	109,462,907	109,501,990					
6/30/2006	113,955,874	114,657,351	114,683,094						
6/30/2007	120,456,218	120,515,234							
6/30/2008	128,120,392								

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

	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	1.241	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.	15/ 27	27/ 39	39/ 51	Development From				99/111	111/123	123/135	135/147
6/30/2015				51/ 63	63/ 75	75/ 87	87/ 99	1.006	1.003	1.001	1.002
6/30/2016				1.006	1.006	1.005	1.005	1.006	1.003	1.001	1.002
6/30/2017			1.015	1.006	1.006	1.005	1.005	1.006	1.003	1.001	1.002
6/30/2018		1.051	1.015	1.006	1.006	1.005	1.005	1.006	1.003	1.001	1.002
6/30/2019	1.111	1.051	1.015	1.006	1.006	1.005	1.005	1.006	1.003	1.001	1.002

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
6/30/2015	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.043
6/30/2016	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.049
6/30/2017	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.065
6/30/2018	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.119
6/30/2019	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.243

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

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

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

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					1.007	1.005	1.003	1.006	1.005	1.002	1.000
6/30/2016				1.002	1.007	1.005	1.003	1.006	1.005	1.002	1.000
6/30/2017			1.007	1.002	1.007	1.005	1.003	1.006	1.005	1.002	1.000
6/30/2018		1.038	1.007	1.002	1.007	1.005	1.003	1.006	1.005	1.002	1.000
6/30/2019	1.093	1.038	1.007	1.002	1.007	1.005	1.003	1.006	1.005	1.002	1.000

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

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2000	9,259,565	16,755,240	21,739,170	29,440,835	35,010,131	40,767,178	44,240,220	47,342,439	50,512,090	51,834,831	51,653,659
6/30/2001	10,305,391	15,057,682	24,524,460	35,340,392	46,081,957	52,076,318	57,229,694	60,410,585	62,165,956	63,083,266	64,946,162
6/30/2002	7,318,287	14,569,822	20,992,159	27,748,897	34,186,680	39,049,047	41,604,047	42,805,944	44,218,213	44,453,156	44,966,695
6/30/2003	7,545,176	13,914,707	20,872,557	27,774,546	32,979,096	33,900,466	37,674,083	38,340,977	39,473,984	40,637,086	41,639,401
6/30/2004	6,456,908	13,374,881	21,498,127	28,825,049	33,065,897	36,039,345	37,154,675	38,682,804	39,906,405	40,382,646	40,894,580
6/30/2005	8,104,742	12,968,671	18,822,537	25,054,737	29,519,324	32,320,219	35,278,007	36,671,220	37,844,112	38,342,303	38,724,459
6/30/2006	7,940,920	14,193,778	22,052,718	28,185,528	33,536,663	37,770,224	40,166,051	42,228,197	43,809,935	45,000,716	45,884,753
6/30/2007	7,270,795	13,508,321	21,060,383	27,689,467	33,368,682	37,779,430	40,022,763	41,607,611	43,717,763	44,619,835	45,219,088
6/30/2008	8,943,343	16,889,120	25,871,163	33,289,818	39,144,351	41,116,072	43,145,842	46,774,479	48,587,781	50,788,565	51,820,926
6/30/2009	8,020,100	14,938,514	22,494,974	29,686,293	34,851,746	37,198,843	38,827,029	40,122,646	41,435,642	42,708,422	43,443,876
6/30/2010	8,906,045	17,861,522	23,693,746	30,793,502	34,860,647	36,663,524	39,663,472	40,629,264	42,631,081	43,434,212	
6/30/2011	8,915,118	15,331,728	24,018,708	30,069,115	33,369,369	36,040,563	37,407,109	39,313,407	40,995,695		
6/30/2012	9,966,205	16,695,953	23,398,336	26,357,303	30,428,057	33,236,799	33,941,640	35,111,832			
6/30/2013	9,378,284	18,762,659	28,963,568	38,098,424	44,884,864	49,017,488	51,130,609				
6/30/2014	9,003,782	18,686,345	28,876,549	35,313,476	42,128,460	46,147,356					
6/30/2015	7,590,175	14,890,302	23,783,794	32,794,668	42,811,350						
6/30/2016	9,957,987	20,132,354	27,220,501	33,774,371							
6/30/2017	9,774,690	16,649,737	24,311,703								
6/30/2018	10,569,978	19,072,363									
6/30/2019	11,458,814										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2000	53,231,730	53,106,119	52,684,170	52,685,513	52,721,322	52,726,609	52,805,172	52,842,520	52,933,234
6/30/2001	66,430,766	66,260,318	65,919,735	66,282,709	66,377,721	66,555,218	66,637,446	66,930,029	
6/30/2002	45,662,297	45,882,068	46,859,157	47,089,715	47,119,114	47,433,658	48,087,820		
6/30/2003	42,522,794	43,602,105	43,868,167	43,957,440	44,114,397	44,303,692			
6/30/2004	41,342,157	41,695,923	43,624,829	44,150,334	44,970,269				
6/30/2005	38,623,439	39,409,469	39,756,612	39,994,423					
6/30/2006	46,775,260	47,371,810	47,924,855						
6/30/2007	45,870,473	46,379,884							
6/30/2008	52,774,447								

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

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

A.Y.E.	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 *			

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

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

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2000	2,605,664	5,408,691	8,551,012	11,487,550	12,440,382	13,789,507	14,508,179	15,128,584	16,853,048	17,850,894	18,276,339
6/30/2001	2,375,468	7,102,112	10,989,865	13,590,095	15,493,861	16,180,282	16,846,136	17,529,139	18,207,581	18,461,038	18,717,657
6/30/2002	1,573,884	6,644,331	10,211,718	11,519,782	12,907,202	14,150,633	14,314,330	14,627,036	14,751,033	14,895,905	14,957,337
6/30/2003	1,643,884	4,283,747	6,386,039	9,453,378	10,339,243	11,137,381	11,335,894	11,868,772	12,208,175	12,279,159	12,324,646
6/30/2004	1,674,051	4,808,252	9,060,436	14,406,091	21,644,440	24,870,986	21,039,807	20,990,499	21,928,963	21,896,805	23,277,409
6/30/2005	2,095,394	4,519,224	10,653,281	12,970,048	15,204,989	16,152,593	16,427,705	16,594,889	17,007,992	18,240,606	18,253,582
6/30/2006	1,299,968	4,375,290	9,892,647	14,959,142	17,021,773	18,502,038	19,102,816	19,240,366	19,635,548	19,488,881	19,711,452
6/30/2007	2,150,932	4,441,432	7,071,929	9,004,086	10,570,784	11,512,753	11,818,750	12,568,868	12,633,094	12,662,568	12,625,069
6/30/2008	1,764,591	5,188,682	10,382,793	11,832,606	13,232,887	14,355,484	14,777,469	15,510,394	15,763,456	15,836,820	15,884,729
6/30/2009	1,123,223	2,939,925	7,132,734	12,123,891	13,387,990	14,801,845	16,019,666	16,350,388	17,271,225	17,864,911	17,696,557
6/30/2010	1,745,763	5,170,238	9,157,729	11,436,829	13,633,987	13,950,913	14,417,905	14,525,760	14,919,381	14,928,305	
6/30/2011	992,739	3,358,549	9,943,926	14,458,367	17,360,989	19,298,922	21,577,015	21,334,425	21,580,439		
6/30/2012	1,072,834	4,071,240	8,076,976	12,429,016	12,725,907	14,039,942	14,727,050	14,653,711			
6/30/2013	1,951,077	4,253,907	8,347,248	10,025,009	11,105,734	11,404,501	12,149,541				
6/30/2014	1,829,817	5,105,348	9,230,862	11,210,950	15,873,753	16,258,868					
6/30/2015	2,741,080	5,126,454	8,508,556	11,976,570	12,648,716						
6/30/2016	1,896,320	5,906,217	8,182,622	11,185,500							
6/30/2017	1,090,762	3,213,608	4,752,667								
6/30/2018	3,505,277	5,889,520									
6/30/2019	1,018,166										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2000	18,487,343	18,504,050	18,513,924	18,515,338	18,535,968	18,538,208	18,523,443	18,523,454	18,544,215
6/30/2001	18,896,564	19,121,366	20,429,659	19,388,370	20,289,360	20,203,819	20,253,807	20,353,807	
6/30/2002	15,012,790	15,052,474	15,192,842	15,234,085	15,245,091	15,245,091	15,245,091		
6/30/2003	12,466,415	12,459,026	12,459,026	12,459,026	12,459,032	12,665,017			
6/30/2004	23,013,909	23,107,362	23,700,141	23,700,141	23,702,480				
6/30/2005	18,317,884	18,332,152	18,339,490	18,359,639					
6/30/2006	19,765,407	19,766,348	19,767,914						
6/30/2007	12,625,069	12,625,069							
6/30/2008	15,880,490								

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

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

	Incremental Percentages												
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
6/30/2000	0.1025	0.1149	0.1074	0.0348	0.0493	0.0263	0.0227	0.0630	0.0365	0.0156	0.0077	0.0006	0.0004
6/30/2001	0.1686	0.1387	0.0928	0.0679	0.0245	0.0238	0.0244	0.0242	0.0090	0.0092	0.0064	0.0080	0.0467
6/30/2002	0.2185	0.1538	0.0564	0.0598	0.0536	0.0071	0.0135	0.0053	0.0062	0.0026	0.0024	0.0017	0.0060
6/30/2003	0.1365	0.1087	0.1586	0.0458	0.0413	0.0103	0.0276	0.0176	0.0037	0.0024	0.0073	-0.0004	0.0000
6/30/2004	0.1094	0.1485	0.1867	0.2528	0.1127	-0.1338	-0.0017	0.0328	-0.0011	0.0482	-0.0092	0.0033	0.0207
6/30/2005	0.0952	0.2409	0.0910	0.0878	0.0372	0.0108	0.0066	0.0162	0.0484	0.0005	0.0025	0.0006	0.0003
6/30/2006	0.1043	0.1871	0.1718	0.0700	0.0502	0.0204	0.0047	0.0134	-0.0050	0.0075	0.0018	0.0000	0.0001
6/30/2007	0.0928	0.1066	0.0783	0.0635	0.0382	0.0124	0.0304	0.0026	0.0012	-0.0015	0.0000	0.0000	
6/30/2008	0.1869	0.2835	0.0791	0.0764	0.0613	0.0230	0.0400	0.0138	0.0040	0.0026	-0.0002		
6/30/2009	0.1103	0.2547	0.3031	0.0768	0.0859	0.0740	0.0201	0.0559	0.0361	-0.0102			
6/30/2010	0.1979	0.2304	0.1317	0.1270	0.0183	0.0270	0.0062	0.0227	0.0005				
6/30/2011	0.1507	0.4195	0.2876	0.1849	0.1234	0.1451	-0.0155	0.0157					
6/30/2012	0.2033	0.2716	0.2951	0.0201	0.0891	0.0466	-0.0050						
6/30/2013	0.1659	0.2949	0.1209	0.0778	0.0215	0.0537							
6/30/2014	0.1836	0.2312	0.1110	0.2614	0.0216								
6/30/2015	0.1038	0.1472	0.1510	0.0293									
6/30/2016	0.2065	0.1172	0.1546										
6/30/2017	0.1399	0.1014											
6/30/2018	0.1402												

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

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

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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

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

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

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

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

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

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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

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

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

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2000	32,920,786	65,227,878	94,772,883	116,430,517	127,051,800	132,150,115	136,494,149	138,341,835	140,703,924	142,137,394	142,188,363
6/30/2001	36,736,995	64,848,053	95,201,155	115,603,068	129,073,792	139,783,558	142,713,174	144,800,114	146,229,644	148,942,734	150,403,243
6/30/2002	35,281,520	58,333,358	96,269,157	117,557,554	136,297,650	141,683,644	146,982,321	149,463,476	150,141,121	151,705,502	151,644,531
6/30/2003	35,484,028	67,071,531	103,994,427	136,401,836	151,055,412	155,857,905	159,611,716	161,154,955	162,899,035	164,345,015	164,447,412
6/30/2004	34,097,995	67,890,028	110,079,803	137,070,594	145,760,842	151,891,843	153,968,684	155,555,279	156,271,657	157,432,354	158,316,777
6/30/2005	31,940,743	67,010,688	109,064,820	136,257,262	148,926,044	154,508,142	157,763,411	160,553,873	161,736,776	163,352,001	163,874,866
6/30/2006	26,393,334	66,942,374	107,279,591	137,032,452	148,896,977	156,120,748	160,586,205	160,125,094	161,743,388	163,165,896	163,830,049
6/30/2007	29,513,067	70,926,920	112,106,156	144,845,214	159,751,689	166,101,390	168,582,699	169,901,836	173,044,081	173,904,593	174,519,804
6/30/2008	29,645,077	71,284,816	126,527,610	165,259,741	184,625,130	193,557,568	197,458,055	200,105,477	201,334,359	200,269,903	201,089,923
6/30/2009	35,381,536	79,439,674	129,879,705	172,154,375	188,112,756	196,160,472	200,271,708	203,836,834	205,996,782	206,434,304	212,681,441
6/30/2010	41,367,143	88,091,681	146,570,449	180,572,446	198,085,926	208,504,091	212,066,910	213,280,435	216,209,451	217,369,648	
6/30/2011	47,101,337	101,729,539	165,530,226	207,028,531	225,638,079	233,860,337	238,341,131	240,154,822	239,800,213		
6/30/2012	42,534,282	90,529,998	149,441,873	189,002,611	210,610,229	220,054,864	224,984,861	227,289,300			
6/30/2013	43,546,598	94,609,091	150,106,546	194,715,120	218,111,119	225,252,313	227,838,039				
6/30/2014	51,088,167	110,993,255	179,720,447	231,530,989	254,780,232	267,277,560					
6/30/2015	46,301,680	104,791,968	173,550,082	221,772,878	243,885,477						
6/30/2016	46,308,304	107,794,690	176,112,343	221,333,307							
6/30/2017	45,247,123	99,032,794	168,270,135								
6/30/2018	48,756,264	109,061,150									
6/30/2019	43,126,984										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2000	144,252,221	144,633,195	144,594,179	144,838,010	146,186,126	145,801,505	145,876,559	146,761,703	147,933,670
6/30/2001	150,262,877	151,261,620	152,800,960	154,347,364	154,886,154	154,946,003	154,927,100	155,635,637	
6/30/2002	152,182,103	153,719,284	154,184,767	154,860,373	154,975,548	155,283,591	155,377,827		
6/30/2003	165,458,560	165,969,470	166,500,515	166,397,623	166,812,967	166,765,973			
6/30/2004	158,960,189	159,793,132	160,139,304	160,797,159	160,587,499				
6/30/2005	163,708,538	164,327,350	166,344,545	167,977,434					
6/30/2006	164,663,333	164,768,198	165,174,622						
6/30/2007	174,368,434	174,612,161							
6/30/2008	201,347,491								

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

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

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

Best 3/5	0.0675	0.0813	0.0593	0.0287	0.0133	0.0059	0.0034	0.0032	0.0013	0.0012	0.0005	0.0009	0.0009
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2000	41,678,098	52,083,712	48,270,025	50,529,505	49,930,459	49,891,427	49,734,708	49,656,405	49,945,509	50,395,931	50,446,779
6/30/2001	39,115,859	38,894,115	44,272,047	44,797,526	45,419,342	45,099,635	45,563,830	45,754,913	46,183,106	46,736,408	47,109,298
6/30/2002	30,843,880	35,888,744	37,034,594	38,356,564	38,836,796	39,471,915	40,242,687	40,512,484	40,961,806	41,113,210	41,435,206
6/30/2003	31,985,495	33,980,822	36,356,036	36,127,335	38,699,431	38,861,215	38,841,215	39,158,716	38,776,142	39,208,487	39,471,358
6/30/2004	29,353,055	33,407,005	34,578,538	35,948,309	37,718,298	38,018,519	37,896,838	37,998,621	38,076,135	38,291,479	38,480,936
6/30/2005	28,767,702	30,390,751	33,792,469	34,502,966	35,379,759	35,618,923	35,758,725	36,008,236	36,362,541	36,848,039	36,705,452
6/30/2006	27,668,401	29,950,806	31,621,986	32,232,020	32,679,850	33,505,798	33,824,366	33,914,211	34,055,030	33,882,034	33,957,961
6/30/2007	28,956,659	32,202,557	34,398,667	34,880,322	35,411,689	35,510,263	35,806,463	36,262,324	36,992,938	36,924,952	37,016,141
6/30/2008	33,536,638	37,164,749	38,514,333	38,711,427	39,287,777	40,068,798	40,488,969	40,466,648	40,639,770	40,934,984	40,910,358
6/30/2009	36,500,556	37,956,966	39,884,473	40,191,085	40,254,725	40,719,667	40,645,131	40,653,091	40,871,680	41,197,922	41,428,977
6/30/2010	36,466,493	41,219,683	43,013,216	43,816,132	44,627,418	44,620,151	44,586,879	44,572,550	44,850,075	44,964,290	
6/30/2011	43,136,544	46,881,038	47,688,031	48,077,932	48,174,134	48,429,112	48,761,029	49,292,913	49,391,496		
6/30/2012	42,246,932	45,353,124	47,399,928	47,738,456	48,222,341	48,236,292	48,930,708	49,106,280			
6/30/2013	38,905,468	42,959,008	44,718,663	46,475,153	46,951,911	47,757,175	48,716,462				
6/30/2014	45,773,771	48,334,700	49,951,210	52,032,666	52,597,388	52,948,151					
6/30/2015	44,269,712	48,000,805	49,395,683	52,856,148	54,390,823						
6/30/2016	36,700,671	41,702,761	47,526,303	47,736,297							
6/30/2017	40,296,600	46,850,845	50,896,850								
6/30/2018	41,943,363	51,216,963									
6/30/2019	45,621,033										
<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>		
6/30/2000	50,141,838	50,115,808	50,253,392	50,424,823	50,449,282	50,446,462	50,801,125	50,642,171	50,812,834		
6/30/2001	47,140,502	47,333,281	47,446,927	47,420,602	47,546,707	47,620,704	47,612,461	47,698,862			
6/30/2002	41,696,166	41,552,332	41,473,009	41,701,952	41,745,098	41,852,533	41,822,073				
6/30/2003	39,488,984	39,542,906	39,620,919	39,661,926	39,678,176	39,757,999					
6/30/2004	38,786,137	38,890,204	38,865,610	38,866,813	39,074,482						
6/30/2005	36,639,491	36,525,948	36,428,527	36,436,167							
6/30/2006	34,050,039	33,938,924	34,091,114								
6/30/2007	36,857,236	36,919,058									
6/30/2008	41,033,414										

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

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

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

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

	Development From										
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
6/30/2015					1.004	1.007	1.001	1.005	1.003	1.001	1.001
6/30/2016				1.010	1.004	1.007	1.001	1.005	1.003	1.001	1.001
6/30/2017			1.029	1.010	1.004	1.007	1.001	1.005	1.003	1.001	1.001
6/30/2018		1.053	1.029	1.010	1.004	1.007	1.001	1.005	1.003	1.001	1.001
6/30/2019	1.128	1.053	1.029	1.010	1.004	1.007	1.001	1.005	1.003	1.001	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
6/30/2015	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.004*	1.032
6/30/2016	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.004*	1.043
6/30/2017	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.004*	1.073
6/30/2018	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.004*	1.130
6/30/2019	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.004*	1.275

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

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

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

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

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

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

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

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

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2000	4,498,312	10,251,623	14,900,066	19,248,926	20,558,052	21,831,280	25,526,900	25,973,353	26,060,286	26,492,727	26,999,590
6/30/2001	5,752,533	10,468,671	17,429,917	20,742,069	25,157,114	29,185,995	32,581,378	36,226,581	37,694,947	37,747,168	37,687,646
6/30/2002	3,628,657	8,254,913	10,605,155	15,682,186	20,032,596	27,778,708	31,412,432	34,867,471	36,859,934	37,525,879	38,477,013
6/30/2003	3,360,394	6,930,329	10,929,349	14,996,335	18,519,904	20,067,957	21,545,499	22,291,266	22,677,864	23,108,927	23,286,496
6/30/2004	3,311,909	7,131,277	11,517,266	15,408,360	19,442,787	22,471,706	24,550,881	25,284,553	26,665,498	27,501,537	27,521,406
6/30/2005	3,707,735	7,304,518	12,951,214	16,440,574	19,381,132	21,300,935	22,287,301	23,018,709	23,935,751	25,709,984	25,975,474
6/30/2006	2,650,519	6,327,238	10,432,883	14,152,089	15,853,055	19,495,180	21,715,494	22,434,377	22,488,494	22,880,705	25,965,676
6/30/2007	3,543,927	8,875,678	13,568,851	18,643,355	20,795,347	22,950,393	25,564,496	26,223,793	28,153,989	28,529,619	28,804,569
6/30/2008	4,377,770	9,003,212	14,731,964	19,598,128	24,175,012	26,606,328	27,499,997	28,600,618	29,728,549	30,603,554	31,625,291
6/30/2009	4,152,909	8,503,243	14,287,048	17,457,592	21,442,508	23,239,955	24,359,599	25,560,399	26,459,293	31,083,293	31,441,786
6/30/2010	4,818,516	10,273,107	16,209,284	21,138,304	24,719,911	26,818,787	29,370,998	30,398,986	31,160,110	31,419,389	
6/30/2011	5,592,872	12,879,858	17,827,927	22,852,401	27,024,498	29,335,207	29,771,161	30,291,809	30,633,141		
6/30/2012	6,525,817	12,009,260	18,389,758	23,335,752	26,725,365	29,162,178	31,092,033	32,661,615			
6/30/2013	5,950,056	11,180,542	17,975,818	25,050,938	27,229,515	27,707,076	28,074,139				
6/30/2014	6,315,586	12,049,467	16,241,473	19,032,412	20,492,885	25,391,746					
6/30/2015	6,365,498	12,382,080	19,758,532	24,745,516	29,265,004						
6/30/2016	5,943,864	10,808,210	18,252,639	23,742,473							
6/30/2017	6,499,336	12,674,110	18,866,550								
6/30/2018	6,873,781	15,362,850									
6/30/2019	5,582,435										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2000	27,533,976	27,742,539	27,969,020	28,367,185	28,515,200	28,613,783	38,043,450	28,945,738	29,011,227
6/30/2001	38,164,488	38,398,057	38,393,463	38,421,360	38,444,915	38,480,384	38,470,844	38,490,150	
6/30/2002	39,257,295	39,351,368	39,335,961	39,537,330	39,582,460	39,604,515	39,642,502		
6/30/2003	23,334,548	23,385,045	23,335,829	23,485,425	23,510,098	23,538,782			
6/30/2004	28,370,296	28,440,250	28,501,442	28,402,520	28,582,524				
6/30/2005	25,868,995	26,191,239	26,410,417	26,477,680					
6/30/2006	26,288,309	26,160,585	26,374,431						
6/30/2007	28,978,739	29,162,381							
6/30/2008	31,963,857								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	5,753,311	4,648,443	4,348,860	1,309,126	1,273,228	3,695,620	446,453	86,933	432,441	506,863	534,386	208,563	226,481
6/30/2001	4,716,138	6,961,246	3,312,152	4,415,045	4,028,881	3,395,383	3,645,203	1,468,366	52,221	-59,522	476,842	233,569	-4,594
6/30/2002	4,626,256	2,350,242	5,077,031	4,350,410	7,746,112	3,633,724	3,455,039	1,992,463	665,945	951,134	780,282	94,073	-15,407
6/30/2003	3,569,935	3,999,020	4,066,986	3,523,569	1,548,053	1,477,542	745,767	386,598	431,063	177,569	48,052	50,497	-49,216
6/30/2004	3,819,368	4,385,989	3,891,094	4,034,427	3,028,919	2,079,175	733,672	1,380,945	836,039	19,869	848,890	69,954	61,192
6/30/2005	3,596,783	5,646,696	3,489,360	2,940,558	1,919,803	986,366	731,408	917,042	1,774,233	265,490	-106,479	322,244	219,178
6/30/2006	3,676,719	4,105,645	3,719,206	1,700,966	3,642,125	2,220,314	718,883	54,117	392,211	3,084,971	322,633	-127,724	213,846
6/30/2007	5,331,751	4,693,173	5,074,504	2,151,992	2,155,046	2,614,103	659,297	1,930,196	375,630	274,950	174,170	183,642	
6/30/2008	4,625,442	5,728,752	4,866,164	4,576,884	2,431,316	893,669	1,100,621	1,127,931	875,005	1,021,737	338,566		
6/30/2009	4,350,334	5,783,805	3,170,544	3,984,916	1,797,447	1,119,644	1,200,800	898,894	4,624,000	358,493			
6/30/2010	5,454,591	5,936,177	4,929,020	3,581,607	2,098,876	2,552,211	1,027,988	761,124	259,279				
6/30/2011	7,286,986	4,948,069	5,024,474	4,172,097	2,310,709	435,954	520,648	341,332					
6/30/2012	5,483,443	6,380,498	4,945,994	3,389,613	2,436,813	1,929,855	1,569,582						
6/30/2013	5,230,486	6,795,276	7,075,120	2,178,577	477,561	367,063							
6/30/2014	5,733,881	4,192,006	2,790,939	1,460,473	4,898,861								
6/30/2015	6,016,582	7,376,452	4,986,984	4,519,488									
6/30/2016	4,864,346	7,444,429	5,489,834										
6/30/2017	6,174,774	6,192,440											
6/30/2018	8,489,069												

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

Best 3/5	0.0754	0.0908	0.0711	0.0462	0.0343	0.0181	0.0198	0.0167	0.0110	0.0104	0.0057	0.0020	0.0018
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
FRINGE COVERAGE - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
6/30/2000	15,297,290	18,280,082	29,820,483	30,261,906	29,840,355	30,029,979	30,612,675	30,810,199	30,724,357	30,795,409	30,568,570
6/30/2001	12,895,029	28,727,400	31,001,913	34,378,164	36,016,801	36,328,617	36,318,592	36,341,172	36,433,427	36,232,630	36,001,384
6/30/2002	15,378,507	18,501,023	21,759,680	24,407,351	22,565,925	22,023,339	21,910,379	21,669,211	21,856,113	21,860,237	21,717,439
6/30/2003	10,731,046	13,454,207	16,894,978	15,223,502	15,175,252	15,360,861	14,527,968	14,304,808	14,534,740	14,351,609	14,545,276
6/30/2004	16,540,401	21,622,689	18,707,367	19,174,330	18,761,807	18,493,646	18,532,279	18,537,764	18,548,703	18,775,385	18,795,040
6/30/2005	14,503,035	18,632,694	21,005,770	20,558,540	19,978,573	20,095,066	19,716,028	19,814,501	19,910,534	20,185,290	20,129,209
6/30/2006	19,120,964	23,195,768	24,149,221	23,445,572	22,721,488	22,639,832	22,352,322	22,450,851	22,243,914	22,065,066	22,080,067
6/30/2007	18,286,796	22,304,967	22,855,543	22,998,445	22,729,597	22,227,889	22,133,204	22,268,260	22,335,818	22,570,300	22,503,150
6/30/2008	16,951,872	18,626,253	18,274,412	18,025,273	18,056,166	18,130,237	18,312,354	18,512,247	18,439,712	18,488,885	18,380,545
6/30/2009	13,628,971	15,933,773	15,705,532	15,887,788	16,738,751	16,780,241	16,822,545	16,667,068	16,400,472	16,480,473	16,524,569
6/30/2010	11,886,574	15,058,349	16,055,890	15,875,686	16,182,849	16,062,544	15,829,739	15,773,624	15,898,110	16,231,038	
6/30/2011	9,598,453	11,250,454	12,274,394	13,375,169	13,494,175	13,448,225	13,139,376	12,847,309	13,085,464		
6/30/2012	8,801,716	11,272,407	11,129,017	11,366,375	11,765,510	11,204,717	11,114,370	11,245,883			
6/30/2013	9,185,477	10,783,313	12,115,306	12,246,654	12,559,860	12,538,795	12,399,692				
6/30/2014	8,319,513	11,351,046	14,433,596	14,507,326	14,790,114	14,986,658					
6/30/2015	8,906,922	11,413,775	14,844,069	16,823,957	17,582,006						
6/30/2016	10,126,454	13,186,854	16,775,373	17,010,726							
6/30/2017	10,408,366	13,520,313	14,611,090								
6/30/2018	11,014,930	14,464,732									
6/30/2019	7,808,287										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
6/30/2000	30,290,710	30,289,710	30,501,027	30,401,027	30,401,027	30,404,527	30,440,669	30,628,527	30,653,558		
6/30/2001	35,900,028	36,084,728	36,084,728	36,174,728	36,185,063	36,184,962	36,289,463	36,289,462			
6/30/2002	21,812,002	21,895,477	21,995,477	21,948,827	21,940,977	22,071,578	22,171,577				
6/30/2003	14,511,006	14,575,907	14,580,204	14,657,704	14,775,202	14,775,202					
6/30/2004	18,590,926	18,666,037	18,710,837	18,823,231	18,823,231						
6/30/2005	19,875,461	20,000,458	20,072,853	19,972,853							
6/30/2006	22,288,817	22,150,317	22,250,316								
6/30/2007	22,452,980	22,513,876									
6/30/2008	18,280,545										

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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

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

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

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
6/30/2000	7,179,904	10,345,305	20,636,045	22,404,272	24,770,114	26,821,230	29,384,182	31,513,880	34,127,747	36,744,111	36,309,185
6/30/2001	4,038,320	14,909,376	21,093,962	27,906,248	31,239,417	36,046,759	37,557,651	38,302,298	39,164,951	40,333,161	40,369,875
6/30/2002	5,267,347	10,047,732	14,348,657	18,051,409	17,856,494	20,127,048	21,429,562	21,306,001	21,443,771	21,601,274	21,575,132
6/30/2003	3,530,811	8,644,142	11,629,401	14,981,392	16,862,693	18,233,847	26,457,069	28,320,369	31,927,970	32,143,136	32,415,877
6/30/2004	3,663,369	7,694,986	12,676,540	17,529,007	20,728,422	21,214,216	21,284,936	22,205,373	22,484,011	22,354,371	22,518,397
6/30/2005	2,512,134	8,093,042	13,687,309	16,257,649	17,709,103	19,683,411	19,591,247	19,585,951	20,525,646	21,542,078	21,953,734
6/30/2006	2,837,590	9,030,485	13,354,963	16,525,248	18,238,209	19,512,448	23,191,601	24,436,183	26,820,520	29,449,815	29,559,622
6/30/2007	2,647,425	7,821,025	16,797,441	20,643,871	22,764,833	23,194,367	19,230,344	22,291,308	22,326,105	22,359,217	22,428,644
6/30/2008	2,078,654	7,060,164	12,212,820	16,140,428	16,766,600	17,674,697	18,441,436	19,083,679	19,178,557	19,421,266	19,713,460
6/30/2009	2,997,534	8,087,329	12,148,387	17,701,862	24,010,059	26,583,089	27,311,281	27,796,400	28,147,528	28,639,755	25,390,682
6/30/2010	3,324,238	12,036,337	19,896,029	22,090,304	26,712,060	30,322,472	32,284,172	33,958,116	34,110,789	34,439,625	
6/30/2011	4,056,968	13,091,755	19,760,027	25,075,633	29,846,738	32,128,697	33,910,279	34,347,193	34,641,320		
6/30/2012	3,416,257	10,212,200	13,087,908	23,428,538	24,775,980	28,178,279	30,386,483	31,983,018			
6/30/2013	3,038,860	9,168,884	13,283,791	18,586,296	22,098,481	24,292,233	28,472,822				
6/30/2014	4,471,893	12,196,104	17,911,943	19,115,386	24,356,155	29,443,261					
6/30/2015	4,737,569	9,986,535	16,826,964	25,328,583	27,792,533						
6/30/2016	5,171,147	11,155,652	15,317,484	17,102,785							
6/30/2017	4,087,316	10,348,355	14,545,224								
6/30/2018	4,922,614	15,913,218									
6/30/2019	3,822,895										

<u>A.Y.E.</u>	<u>147 Months</u>	<u>159 Months</u>	<u>171 Months</u>	<u>183 Months</u>	<u>195 Months</u>	<u>207 Months</u>	<u>219 Months</u>	<u>231 Months</u>	<u>243 Months</u>
6/30/2000	36,342,311	36,104,101	36,125,151	36,126,085	36,126,085	36,170,684	36,178,356	36,253,403	36,302,059
6/30/2001	40,326,643	40,327,935	40,334,095	40,323,271	40,324,818	40,324,818	40,324,819	40,340,159	
6/30/2002	21,661,748	21,706,732	21,771,110	21,774,311	21,773,894	21,925,021	21,970,326		
6/30/2003	32,386,143	35,215,134	35,223,353	35,287,269	35,724,029	35,713,443			
6/30/2004	22,480,276	22,691,783	22,674,000	22,720,845	22,756,714				
6/30/2005	22,276,108	23,679,331	23,979,993	24,849,479					
6/30/2006	29,811,735	29,900,041	30,139,662						
6/30/2007	22,458,919	22,553,955							
6/30/2008	19,756,460								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
6/30/2000	3,165,401	10,290,740	1,768,227	2,365,842	2,051,116	2,562,952	2,129,698	2,613,867	2,616,364	-434,926	33,126	-238,210	21,050
6/30/2001	10,871,056	6,184,586	6,812,286	3,333,169	4,807,342	1,510,892	744,647	862,653	1,168,210	36,714	-43,232	1,292	6,160
6/30/2002	4,780,385	4,300,925	3,702,752	-194,915	2,270,554	1,302,514	-123,561	137,770	157,503	-26,142	86,616	44,984	64,378
6/30/2003	5,113,331	2,985,259	3,351,991	1,881,301	1,371,154	8,223,222	1,863,300	3,607,601	215,166	272,741	-29,734	2,828,991	8,219
6/30/2004	4,031,617	4,981,554	4,852,467	3,199,415	485,794	70,720	920,437	278,638	-129,640	164,026	-38,121	211,507	-17,783
6/30/2005	5,580,908	5,594,267	2,570,340	1,451,454	1,974,308	-92,164	-5,296	939,695	1,016,432	411,656	322,374	1,403,223	300,662
6/30/2006	6,192,895	4,324,478	3,170,285	1,712,961	1,274,239	3,679,153	1,244,582	2,384,337	2,629,295	109,807	252,113	88,306	239,621
6/30/2007	5,173,600	8,976,416	3,846,430	2,120,962	429,534	-3,964,023	3,060,964	34,797	33,112	69,427	30,275	95,036	
6/30/2008	4,981,510	5,152,656	3,927,608	626,172	908,097	766,739	642,243	94,878	242,709	292,194	43,000		
6/30/2009	5,089,795	4,061,058	5,553,475	6,308,197	2,573,030	728,192	485,119	351,128	492,227	-3,249,073			
6/30/2010	8,712,099	7,859,692	2,194,275	4,621,756	3,610,412	1,961,700	1,673,944	152,673	328,836				
6/30/2011	9,034,787	6,668,272	5,315,606	4,771,105	2,281,959	1,781,582	436,914	294,127					
6/30/2012	6,795,943	2,875,708	10,340,630	1,347,442	3,402,299	2,208,204	1,596,535						
6/30/2013	6,130,024	4,114,907	5,302,505	3,512,185	2,193,752	4,180,589							
6/30/2014	7,724,211	5,715,839	1,203,443	5,240,769	5,087,106								
6/30/2015	5,248,966	6,840,429	8,501,619	2,463,950									
6/30/2016	5,984,505	4,161,832	1,785,301										
6/30/2017	6,261,039	4,196,869											
6/30/2018	10,990,604												

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

Best 3/5	0.2469	0.1929	0.2011	0.1516	0.1313	0.0839	0.0322	0.0070	0.0126	0.0053	0.0033	0.0169	0.0031
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Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2014 - 2018

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

Notes: All dollar amounts are displayed in thousands.

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

PREMISES / OPERATIONS
TREND SUMMARY
AVERAGE ANNUAL PERCENT CHANGES

(1) <u>EXPOSURE TREND</u>	<u>MANUFACTURERS</u>	<u>CONTRACTORS</u>	<u>OL&T</u> <u>CLASS GROUPS 1-13 *</u>	<u>OL&T</u> <u>CLASS GROUP 16</u>	<u>PREMISES/</u> <u>OPERATIONS</u>
a) 1/1/2017 to 1/1/2022 AYE 6/30/2017	+ 1.0%	+ 2.1%	+ 0.8%	+ 2.0%	+ 0.8%
b) 1/1/2018 to 1/1/2022 AYE 6/30/2018	+ 1.0%	+ 1.8%	+ 0.8%	+ 1.6%	+ 0.8%
c) 1/1/2019 to 1/1/2022 AYE 6/30/2019	+ 0.8%	+ 1.2%	+ 0.8%	+ 1.1%	+ 0.6%

	<u>MANUFACTURERS & CONTRACTORS</u>			<u>OWNERS, LANDLORDS & TENANTS</u>		
(2) <u>OCCURRENCE SEVERITY</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>
a) Fitted						
All Years (20 Points)	+ 4.1%	+ 5.1%	- 0.3%	+ 4.5%	+ 4.9%	- 3.8%
Eight Year (16 Points)	+ 4.2%	+ 4.6%	- 1.2%	+ 4.6%	+ 5.2%	- 6.1%
Six Year (12 Points)	+ 4.8%	+ 2.6%	- 4.1%	+ 4.7%	+ 6.7%	- 1.7%
b) Selected	+ 4.5%	+ 4.5%	0.0%	+ 4.0%	+ 5.0%	+ 1.0%

(3) <u>FREQUENCY TREND</u>	<u>M&C</u>	<u>OL&T</u>
Selected	0.0%	- 0.5%
(4) <u>TOTAL ANNUAL NET TREND</u>	+ 3.4%	+ 3.3%

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

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

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

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

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

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

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

<u>TYPE OF CLASS</u>	<u>VOLUME</u> ²	<u>INFLATION TREND</u> ³
FURNITURE	9.5%	-1.4%
OTHER DURABLES	6.2%	-1.5%
CLOTHING	9.6%	-0.5%
FOOD	43.8%	1.6%
OTHER NON-DURABLES	26.7%	1.2%
RECREATION SERVICES	4.2%	1.9%
TOTAL	100.0%	0.8% ⁴

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

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

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

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

OWNERS, LANDLORDS AND TENANTS
CLASS GROUPS 1-13
AVERAGE ANNUAL EXPOSURE TREND
PRICE DEFLATOR - PERSONAL CONSUMPTION EXPENDITURE COMPONENTS

YEAR ENDING QUARTER		FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES	YEAR ENDING QUARTER		FURNITURE	OTHER DURABLE GOODS	CLOTHING AND SHOES	FOOD AND BEVERAGES	OTHER NONDURABLE GOODS	RECREATION SERVICES
2009	1	1.066	0.986	0.947	0.931	0.919	0.940	2016	1	0.920	0.902	0.999	1.061	1.027	1.058
	2	1.069	0.986	0.950	0.936	0.930	0.942		2	0.913	0.901	0.998	1.063	1.029	1.064
	3	1.066	0.985	0.952	0.937	0.942	0.944		3	0.907	0.899	0.998	1.064	1.034	1.071
	4	1.061	0.986	0.956	0.936	0.953	0.947		4	0.900	0.899	0.998	1.065	1.038	1.078
2010	1	1.051	0.984	0.957	0.936	0.962	0.949	2017	1	0.895	0.897	0.999	1.066	1.042	1.086
	2	1.039	0.983	0.956	0.937	0.966	0.953		2	0.888	0.893	0.997	1.068	1.046	1.092
	3	1.027	0.982	0.953	0.940	0.968	0.955		3	0.882	0.890	0.995	1.071	1.048	1.100
	4	1.015	0.982	0.949	0.943	0.970	0.957		4	0.875	0.887	0.992	1.075	1.050	1.108
2011	1	1.006	0.987	0.947	0.948	0.973	0.960	2018	1	0.869	0.885	0.991	1.078	1.051	1.114
	2	1.001	0.994	0.949	0.955	0.977	0.964		2	0.866	0.882	0.994	1.082	1.054	1.120
	3	1.000	1.002	0.955	0.965	0.981	0.968		3	0.864	0.878	0.993	1.086	1.054	1.125
	4	1.000	1.008	0.965	0.975	0.985	0.973		4	0.866	0.871	0.993	1.090	1.055	1.131
2012	1	1.001	1.011	0.976	0.984	0.990	0.980	2019	1	0.868	0.862	0.991	1.095	1.055	1.136
	2	1.001	1.009	0.988	0.991	0.993	0.986		2	0.869	0.857	0.984	1.101	1.055	1.142
	3	1.000	1.005	0.994	0.996	0.997	0.993		3	0.872	0.853	0.984	1.106	1.056	1.147
	4	1.000	1.000	1.000	1.000	1.000	1.000		4	0.872	0.851	0.980	1.111	1.059	1.153
2013	1	0.998	0.994	1.005	1.004	1.001	1.005	2020	1P	0.869	0.850	0.977	1.114	1.063	1.160
	2	0.994	0.989	1.006	1.008	1.001	1.009		2P	0.865	0.845	0.977	1.116	1.066	1.164
	3	0.988	0.985	1.009	1.012	1.001	1.013		3P	0.859	0.841	0.974	1.119	1.070	1.169
	4	0.981	0.979	1.010	1.015	1.002	1.017		4P	0.853	0.838	0.975	1.123	1.074	1.171
2014	1	0.972	0.970	1.010	1.018	1.004	1.022	2021	1P	0.846	0.835	0.974	1.127	1.080	1.172
	2	0.962	0.959	1.012	1.024	1.006	1.028		2P	0.842	0.834	0.975	1.133	1.086	1.178
	3	0.954	0.950	1.013	1.030	1.009	1.032		3P	0.836	0.832	0.974	1.138	1.093	1.184
	4	0.947	0.940	1.013	1.038	1.013	1.036		4P	0.832	0.831	0.974	1.144	1.099	1.190
2015	1	0.940	0.931	1.011	1.045	1.017	1.038	2022	1P	0.829	0.830	0.973	1.150	1.105	1.196
	2	0.935	0.923	1.007	1.050	1.021	1.042		2P	0.827	0.830	0.973	1.156	1.111	1.201
	3	0.930	0.914	1.004	1.054	1.023	1.047		3P	0.827	0.830	0.973	1.162	1.117	1.206
	4	0.924	0.906	1.001	1.058	1.025	1.052		4P	0.828	0.830	0.973	1.168	1.123	1.212
Change In Exposures*								Average Annual Trend Factor							
1/1/2017 to 1/1/2022 (2022:2/2017:2)								1/1/2017 to 1/1/2022 (5.0 Years)							
		0.931	0.929	0.976	1.082	1.063	1.100			-1.4%	-1.5%	-0.5%	1.6%	1.2%	1.9%

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

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

(1) YEAR ENDING QUARTER		(2) YEARLY VALUES BASED ON MOODY'S ANALYTICS EXPOSURE HISTORY AND FORECASTS @		(1) YEAR ENDING QUARTER		(2) YEARLY VALUES BASED ON MOODY'S ANALYTICS EXPOSURE HISTORY AND FORECASTS @	
2009	1		0.926	2016	1		1.056
	2		0.924		2		1.056
	3		0.920		3		1.056
	4		0.920		4		1.059
2010	1		0.926	2017	1		1.065
	2		0.933		2		1.071
	3		0.940		3		1.078
	4		0.947		4		1.087
2011	1		0.954	2018	1		1.096
	2		0.962		2		1.107
	3		0.971		3		1.118
	4		0.977		4		1.128
2012	1		0.984	2019	1		1.135
	2		0.988		2		1.141
	3		0.992		3		1.147
	4		1.000		4		1.152
2013	1		1.007	2020	1P		1.158
	2		1.016		2P		1.160
	3		1.025		3P		1.161
	4		1.033		4P		1.159
2014	1		1.040	2021	1P		1.157
	2		1.046		2P		1.158
	3		1.052		3P		1.161
	4		1.056		4P		1.167
2015	1		1.057	2022	1P		1.174
	2		1.058		2P		1.181
	3		1.058		3P		1.187
	4		1.057		4P		1.192
CHANGE IN EXPOSURES				AVERAGE ANNUAL TREND FACTOR			
1/1/2017 to 1/1/2022		(2022:2/2017:2)	1.102	1/1/2017 to 1/1/2022		(5.0 YRS)	1.020
1/1/2018 to 1/1/2022		(2022:2/2018:2)	1.067	1/1/2018 to 1/1/2022		(4.0 YRS)	1.016
1/1/2019 to 1/1/2022		(2022:2/2019:2)	1.034	1/1/2019 to 1/1/2022		(3.0 YRS)	1.011

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

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

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2009	\$ 235,622,274	4,219	\$ 55,848	\$ 54,215		
6/30/2010	241,062,562	4,244	56,801	55,325		
12/31/2010	237,530,308	4,359	54,492	56,458		
6/30/2011	256,426,904	4,517	56,769	57,614		
12/31/2011	262,424,287	4,357	60,230	58,793	\$ 58,571	
6/30/2012	236,406,866	3,830	61,725	59,997	59,797	
12/31/2012	218,327,726	3,601	60,630	61,225	61,050	
6/30/2013	221,312,657	3,621	61,119	62,479	62,328	
12/31/2013	229,206,087	3,711	61,764	63,758	63,633	\$ 62,594
6/30/2014	258,653,361	3,938	65,681	65,064	64,966	64,065
12/31/2014	250,350,005	3,667	68,271	66,396	66,326	65,569
6/30/2015	227,440,436	3,434	66,232	67,755	67,715	67,109
12/31/2015	215,545,550	3,379	63,790	69,142	69,133	68,685
6/30/2016	218,469,251	3,098	70,519	70,558	70,581	70,298
12/31/2016	226,198,154	3,140	72,038	72,002	72,059	71,949
6/30/2017	233,688,687	3,209	72,823	73,477	73,568	73,639
12/31/2017	250,513,546	3,225	77,679	74,981	75,108	75,369
6/30/2018	261,020,444	3,224	80,962	76,516	76,681	77,139
12/31/2018	251,380,934	3,218	78,117	78,083	78,287	78,950
6/30/2019	249,251,940	3,166	78,728	79,681	79,926	80,804
Goodness of Fit Statistic, R-Squared:				0.936	0.904	0.863
Average Annual Severity Trend (10 yr)				+ 4.1%		
Average Annual Severity Trend (8 yr)				+ 4.2%		
Average Annual Severity Trend (6 yr)				+ 4.8%		
Selected Annual Severity Trend				+ 4.5%		

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

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

(See Section B- Explanation of Trend Calculation).

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual 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	\$ 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 <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	\$ 73,232,389	8,179	\$ 8,954	\$ 8,352		
6/30/2010	75,009,598	8,430	8,898	8,552		
12/31/2010	74,500,774	8,699	8,564	8,757		
6/30/2011	76,462,777	8,911	8,581	8,967		
12/31/2011	83,833,363	8,830	9,494	9,183	\$ 9,031	
6/30/2012	78,466,258	8,078	9,714	9,403	9,265	
12/31/2012	75,845,345	7,657	9,905	9,629	9,505	
6/30/2013	73,310,116	7,748	9,462	9,860	9,752	
12/31/2013	77,305,431	7,732	9,998	10,096	10,004	\$ 9,544
6/30/2014	75,542,238	7,915	9,544	10,339	10,263	9,859
12/31/2014	74,630,074	7,879	9,472	10,587	10,529	10,185
6/30/2015	85,047,587	7,600	11,190	10,841	10,802	10,521
12/31/2015	88,187,021	7,630	11,558	11,101	11,082	10,869
6/30/2016	81,885,166	7,616	10,752	11,368	11,369	11,228
12/31/2016	88,337,111	7,702	11,469	11,640	11,663	11,599
6/30/2017	91,341,382	8,065	11,326	11,920	11,965	11,982
12/31/2017	97,981,909	7,888	12,422	12,206	12,275	12,377
6/30/2018	101,042,321	7,562	13,362	12,499	12,593	12,786
12/31/2018	95,731,886	7,352	13,021	12,799	12,919	13,208
6/30/2019	96,767,122	7,001	13,822	13,106	13,254	13,645
Goodness of Fit Statistic, R-Squared:				0.884	0.852	0.865
Average Annual Severity Trend (10 yr)				+ 4.9%		
Average Annual Severity Trend (8 yr)				+ 5.2%		
Average Annual Severity Trend (6 yr)				+ 6.7%		
Selected Annual Severity Trend				+ 5.0%		

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

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

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2009	\$ 40,246,685	518	\$ 77,696	\$ 85,914		
6/30/2010	42,409,254	558	76,002	84,276		
12/31/2010	33,732,674	525	64,253	82,669		
6/30/2011	40,466,044	470	86,098	81,093		
12/31/2011	45,486,533	422	107,788	79,547	\$ 89,311	
6/30/2012	33,496,081	348	96,253	78,030	86,551	
12/31/2012	30,740,405	339	90,680	76,542	83,877	
6/30/2013	30,894,768	380	81,302	75,083	81,285	
12/31/2013	32,396,888	415	78,065	73,651	78,773	\$ 67,325
6/30/2014	36,512,408	470	77,686	72,247	76,339	66,757
12/31/2014	30,877,757	513	60,191	70,869	73,980	66,193
6/30/2015	36,474,370	589	61,926	69,518	71,694	65,634
12/31/2015	39,551,020	674	58,681	68,192	69,478	65,080
6/30/2016	36,520,342	697	52,396	66,892	67,332	64,530
12/31/2016	35,257,959	639	55,177	65,617	65,251	63,985
6/30/2017	32,972,807	555	59,410	64,366	63,235	63,445
12/31/2017	39,822,818	539	73,883	63,138	61,281	62,909
6/30/2018	45,980,991	544	84,524	61,934	59,387	62,378
12/31/2018	36,205,589	549	65,948	60,754	57,552	61,851
6/30/2019	24,292,445	460	52,810	59,595	55,773	61,329
Goodness of Fit Statistic, R-Squared:				0.302	0.443	0.035
Average Annual Severity Trend (10 yr)				- 3.8%		
Average Annual Severity Trend (8 yr)				- 6.1%		
Average Annual Severity Trend (6 yr)				- 1.7%		
Selected Annual Severity Trend				+ 1.0%		

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

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

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES¹

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at <u>Ultimate</u> ¹	(4) Occurrence Frequency <u>(3)/(2)</u> ²
6/30/2006	\$ 721,613,388	25,267	35.01
6/30/2007	751,277,830	26,185	34.85
6/30/2008	755,025,104	25,992	34.43
6/30/2009	775,427,520	26,700	34.43
6/30/2010	717,057,601	26,137	36.45
6/30/2011	731,358,117	26,642	36.43
6/30/2012	749,798,952	25,485	33.99
6/30/2013	737,937,479	24,353	33.00
6/30/2014	790,462,467	24,980	31.60
6/30/2015	811,616,912	24,342	29.99
6/30/2016	825,144,162	25,037	30.34
6/30/2017	844,199,482	25,903	30.68
6/30/2018	871,728,318	26,057	29.89
6/30/2019	871,743,920	25,356	29.09

Selected Annual Frequency Trend: 0.0%

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

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

PREMISES/OPERATIONS
OWNERS, LANDLORDS AND TENANTS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES¹

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency <u>(3)/(2)²</u>
6/30/2006	\$ 894,632,808	31,310	35.00
6/30/2007	930,392,767	31,765	34.14
6/30/2008	976,215,453	31,299	32.06
6/30/2009	1,102,336,999	32,696	29.66
6/30/2010	1,157,997,997	32,475	28.04
6/30/2011	1,193,430,305	32,674	27.38
6/30/2012	1,188,601,097	28,328	23.83
6/30/2013	1,158,488,042	27,947	24.12
6/30/2014	1,207,113,512	31,171	25.82
6/30/2015	1,294,691,707	30,012	23.18
6/30/2016	1,321,706,843	29,381	22.23
6/30/2017	1,349,131,616	30,612	22.69
6/30/2018	1,362,715,346	32,441	23.81
6/30/2019	1,336,936,749	29,652	22.18

Selected Annual Frequency Trend: - 0.5%

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

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

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

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

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

*Base Class

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

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

*Base Class

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

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

CLASS GROUP 14

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

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

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

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

CLASS GROUP 16

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

*

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

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

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

*Base Class

CLASS GROUP 32 (cont'd)						CLASS GROUP 34	
98423	2.57	99321	6.22	96317	0.29	10036	2.70
98424	4.36	99613	5.51	96872	1.03	10073	4.20
98425	1.79	99620	0.30	97220	0.075	10075	31.17
98426	1.58	99718	0.88	97308	0.14	10107	12.84
98427	1.54	99746	1.49	97447	0.46	10255	1.00
98449	2.21	99760	0.17	97651	1.36	10256	3.66
98482	2.37	99793	1.89	97652	1.18	10257	0.69
98483	3.50	99827	0.27	97655	1.05	11039	3.65
98502	3.35	99851	1.10	98002	0.19	11248	0.19
98555	1.56	99917	1.78	98152	0.64	12014	0.41
98597	0.35	99938	2.00	98153	0.72	12509	0.25
98598	0.12	99943	5.80	98154	0.85	12510	3.17
98601	4.01	99946	4.32	98155	1.19	12583	1.41
98624	0.63	99963	0.43	98157	0.76	12651	4.11
98640	69.14	CLASS GROUP 33		98159	0.51	12683	1.88
98677	10.90	91130	0.28	98160	1.08	13201	3.63
98678	9.68	91135	0.078	98161	1.21	13204	4.11
98678	9.68	91200	0.16	98163	1.27	13205	1.58
98699	3.15	91265	3.42	98303	2.39	13410	5.75
98710	2.19	91266	1.81	98309	1.20	13412	1.94
98805	2.86	91266	1.81	98429	0.25	13453	2.24
98805	2.86	91560	1.00	98658	1.23	13454	2.62
98820	5.46	91580	1.32	98659	0.22	13455	2.66
98884	1.42	91606	2.74	98705	1.74	13590	1.98
98967	2.23	91629	0.56	98751	0.93	13621	0.50
99003	1.06	91636	0.96	98914	0.15	14279	1.91
99080	0.75	91641	0.26	98949	0.21	14855	0.88
99111	1.09	91722	0.84	99220	0.33	15062	0.79
99163	2.60	92445	0.55	99222	0.62	15063	0.92
99165	0.57	92663	0.13	99471	0.15	15188	1.39
99223	0.16	95306	1.10	99969	0.60	15404	0.36
99303	8.72	95357	0.28	99988	0.53	15405	0.53
99310	2.18	95455	1.16				
99315	6.41	95505	0.54				

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

*Base Class

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

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

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

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

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

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

*Base Class

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

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

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

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

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

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

MULTISTATE
PRODUCTS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

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

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

MULTISTATE
PRODUCTS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

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

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

MULTISTATE
Products
Subline Code 336
Combined Single Limit

Implicit Package Modification Factors (A) by Type of Policy

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

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

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

MULTISTATE
PRODUCTS

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

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

LINK RATIOS

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

Average Best 3 of 5

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

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

MULTISTATE PRODUCTS LOSS DEVELOPMENT DATA

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

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

PRODUCTS (Subline Code 336)

FULL COVERAGE

MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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

Development From

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

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

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

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

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

PRODUCTS (Subline Code 336)

DEDUCTIBLE

MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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

3 Yr Mean	1.000	1.001	1.001	0.999	1.022 @	1.000 @	0.980 @	1.000 @
Best 3/5	1.000	1.001	1.001	0.999	1.006 *	1.003 *	1.001 *	1.000 *

Development From

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

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

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

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

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

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

	Increments												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	2,823,935	3,402,078	3,280,509	2,565,572	1,314,872	498,058	151,161	957,132	1,352,143	705,216	412,431	500,862	570,228
12/31/2000	3,074,129	4,083,886	3,624,428	1,675,940	1,313,672	2,301,751	692,716	1,136,385	754,433	180,371	328,256	299,874	381,855
12/31/2001	3,422,182	3,270,817	2,261,541	3,213,152	1,667,415	1,764,334	1,655,226	374,582	-27,172	337,494	298,442	341,359	280,108
12/31/2002	2,184,408	4,431,547	4,229,755	3,425,958	3,031,375	284,990	752,930	513,369	455,975	274,309	2,453,884	-80,315	-26,339
12/31/2003	2,842,608	4,583,324	5,297,428	3,849,676	1,447,441	641,681	1,021,373	-298,222	953,357	1,152,997	-63,783	261,951	-667,751
12/31/2004	2,173,771	3,437,542	3,937,792	2,895,895	276,756	1,479,234	849,096	889,128	1,197,196	147,717	156,065	123,540	129,515
12/31/2005	1,572,791	2,463,313	2,191,300	2,281,101	2,172,252	91,525	341,886	215,162	360,921	293,430	175,206	103,502	126,147
12/31/2006	4,415,003	1,898,225	2,862,588	1,812,432	1,569,247	2,030,282	1,330,777	-927,161	81,385	16,909	13,200	174,114	
12/31/2007	4,484,328	3,692,590	3,921,867	3,200,729	1,837,928	1,156,403	227,153	227,324	4,327,058	7,225	102,767		
12/31/2008	2,327,482	4,054,705	5,591,935	4,041,842	2,167,578	-90,683	419,966	310,481	166,539	149,400			
12/31/2009	2,548,321	4,500,394	3,224,471	2,319,135	1,069,935	58,732	272,046	-8,525	99,296				
12/31/2010	3,525,040	4,014,677	5,388,236	2,333,930	754,038	213,718	174,914	123,452					
12/31/2011	3,183,454	4,495,246	3,377,529	1,971,333	1,265,435	1,060,983	-57,673						
12/31/2012	4,652,884	8,652,420	5,185,832	3,394,911	2,765,596	206,349							
12/31/2013	3,267,205	3,872,621	2,819,745	2,149,232	1,433,094								
12/31/2014	2,781,545	3,798,128	3,906,917	2,948,690									
12/31/2015	2,533,501	3,582,520	4,204,347										
12/31/2016	2,529,408	4,952,759											
12/31/2017	2,114,571												

	Incremental Percentages												
A.Y.E	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/1999	0.0858	0.1033	0.0996	0.0779	0.0399	0.0151	0.0046	0.0291	0.0411	0.0214	0.0125	0.0152	0.0173
12/31/2000	0.1003	0.1333	0.1183	0.0547	0.0429	0.0751	0.0226	0.0371	0.0246	0.0059	0.0107	0.0098	0.0125
12/31/2001	0.1052	0.1006	0.0695	0.0988	0.0513	0.0543	0.0509	0.0115	-0.0008	0.0104	0.0092	0.0105	0.0086
12/31/2002	0.0761	0.1545	0.1474	0.1194	0.1057	0.0099	0.0262	0.0179	0.0159	0.0096	0.0855	-0.0028	-0.0009
12/31/2003	0.0893	0.1440	0.1665	0.1210	0.0455	0.0202	0.0321	-0.0094	0.0300	0.0362	-0.0020	0.0082	-0.0210
12/31/2004	0.0812	0.1284	0.1471	0.1082	0.0103	0.0553	0.0317	0.0332	0.0447	0.0055	0.0058	0.0046	0.0048
12/31/2005	0.0534	0.0837	0.0745	0.0775	0.0738	0.0031	0.0116	0.0073	0.0123	0.0100	0.0060	0.0035	0.0043
12/31/2006	0.1263	0.0543	0.0819	0.0519	0.0449	0.0581	0.0381	-0.0265	0.0023	0.0005	0.0004	0.0050	
12/31/2007	0.1157	0.0953	0.1012	0.0826	0.0474	0.0298	0.0059	0.0059	0.1117	0.0002	0.0027		
12/31/2008	0.0706	0.1229	0.1696	0.1226	0.0657	-0.0027	0.0127	0.0094	0.0050	0.0045			
12/31/2009	0.0686	0.1212	0.0868	0.0624	0.0288	0.0016	0.0073	-0.0002	0.0027				
12/31/2010	0.0999	0.1138	0.1527	0.0661	0.0214	0.0061	0.0050	0.0035					
12/31/2011	0.1139	0.1609	0.1209	0.0706	0.0453	0.0380	-0.0021						
12/31/2012	0.1325	0.2463	0.1476	0.0967	0.0787	0.0059							
12/31/2013	0.1127	0.1336	0.0973	0.0741	0.0494								
12/31/2014	0.0838	0.1144	0.1177	0.0888									
12/31/2015	0.0903	0.1277	0.1499										
12/31/2016	0.1050	0.2055											
12/31/2017	0.0841												

Best 3/5	0.0931	0.1556	0.1287	0.0778	0.0412	0.0045	0.0060	0.0030	0.0067	0.0035	0.0030	0.0044	0.0027
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PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR ALAE DEVELOPMENT

<u>A.Y.E.</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	Link Ratios <u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>	
12/31/1999	1.043	1.065	1.025	1.019	1.023	1.011	1.043	*
12/31/2000	1.006	1.012	1.008	1.006	1.014	1.011 *	1.043	*
12/31/2001	1.015	1.010	1.014	1.007	1.010 *	1.011 *	1.043	*
12/31/2002	0.968	1.005	1.022	1.015 *	1.010 *	1.011 *	1.043	*
12/31/2003	1.004	1.002	1.009 *	1.015 *	1.010 *	1.011 *	1.043	*
12/31/2004	1.014							
Best 3/5	1.008	1.009	1.015 *	1.012 *	1.011 *	1.011 *	1.043	*

171 to Ultimate Factor: 1.114

	Cumulative Incremental Factors						
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.530	0.437	0.282	0.153	0.075	0.034	0.029
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.023	0.020	0.014	0.010	0.007	0.003	0.000

<u>A.Y.E</u>	Reported ALAE <u>as of 3/31/19</u>	\$500,000 <u>Ultimate Indemnity</u>	ALAE <u>Factor</u>	Additional <u>ALAE</u>	ALAE at <u>171 Months</u>	171-Ultimate <u>Factor</u>	Ultimate <u>ALAE</u>
12/31/2016	9,454,560	24,966,681	0.282	7,040,617	16,495,177	1.114	18,375,350
12/31/2017	2,930,700	23,025,028	0.437	10,061,952	12,992,652	1.114	14,473,583
12/31/2018	2,013,902	30,824,497	0.530	16,336,996	18,350,898	1.114	20,442,677

* Calculated Using Modified Bondy Method

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

\$100,000 Basic Limit Losses as of:

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

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

PRODUCTS (Subline Code 336)

FULL COVERAGE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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

Development From

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

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

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

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

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

PRODUCTS (Subline Code 336)

DEDUCTIBLE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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

Development From

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

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

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

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

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

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

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

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

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

A.Y.E.	Link Ratios						
	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243
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>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>
	0.621	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

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	10,235,451	41,188,959	0.434	17,876,013	28,111,464	1.008	28,336,036
12/31/2017	5,241,533	40,156,636	0.538	21,604,285	26,845,818	1.008	27,060,311
12/31/2018	2,197,136	31,434,283	0.621	19,520,697	21,717,833	1.008	21,891,329

* Calculated Using Modified Bondy Method

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

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

Notes: All dollar amounts are displayed in thousands.

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

PRODUCTS TREND SUMMARY

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

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

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

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

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

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

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

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

Selected Annual Severity Trend + 3.0%

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

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

(See Section B - Explanation of Trend Calculation).

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

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

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

Average Annual Severity Trend (10 yr) + 4.4%

Average Annual Severity Trend (8 yr) + 4.8%

Average Annual Severity Trend (6 yr) + 5.1%

Selected Annual Severity Trend + 6.0%

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

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

(See Section B - Explanation of Trend Calculation).

PRODUCTS

FREQUENCY TREND MULTISTATE

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

Bodily Injury and Property Damage Combined

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

Selected Annual Frequency Trend: - 1.5%

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes

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

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

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

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

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

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

K = The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

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

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

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

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 03

NUMBER OF YEARS OF DATA USED: 5

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

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

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 03

NUMBER OF YEARS OF DATA USED: 5

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

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

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 04

NUMBER OF YEARS OF DATA USED: 5

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

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

X-TILDE: 1.094 X-TILDE (MONOLINE): 1.080 PI-TILDE: .0048100
 TAU SQUARED: .03000 SIGMA SQUARED: 334909.49915

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 04

NUMBER OF YEARS OF DATA USED: 5

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

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

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

TAU SQUARED: .03000 SIGMA SQUARED: 334909.49915

L - CAPPED DOWN

U - CAPPED UP

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
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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

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

CLASS	AYE 2018 MONO/MULTI ALCCL (1)	5 YEAR MONO/MULTI ALCCL (2)	5 YEAR MONO/MULTI EXPERIENCE RATIO (3)	CRED. (4)	FORMULA ER (5)	INDEX (6)	CHANGE FACTOR (7)	PRESENT MULTI- STATE OCCUR (8)	PROPOSED MULTI- STATE OCCUR (9)	STATE- WIDE % CHANGE (10)	PRESENT STATEWIDE OCCUR (11)	PROPOSED STATEWIDE OCCUR (12)
53121	87258	248469	.11687	.0640	.983	.959	.955	.460	.440	-4.3	.460	.440
53333	57838	299221	2.59564	.0714	1.153	1.125	1.120	.213	.239	12.2	.213	.239
53631	383	1379	.00000	.0263	1.015	.990	.986	.022	.022	0.0	.022	.022
53632	518	6093	.00000	.0271	1.014	.989	.985	.035	.034	-2.9	.035	.034
53732	1319467	6635174	.99183	.5320	1.015	.990	.986	.460	.450	-2.2	.460	.450
53733	4793737	19427350	1.06817	.7662	1.062	1.036	1.032	.260	.270	3.8	.260	.270
54077	687079	3279799	1.23565	.3653	1.113	1.086	1.082	.370	.400	8.1	.370	.400
55010	82064	435324	.68484	.0906	1.010	.985	.981	1.100	1.080	-1.8	1.100	1.080
55011	298257	1514717	2.68411	.2189	1.402	1.368	1.363	1.260	1.570	24.6	1.260	1.570
55012	71692	215705	1.02138	.0592	1.041	1.016	1.012	1.170	1.180	0.9	1.170	1.180
55013	375449	1518864	1.68836	.2193	1.184	1.155	1.150	.990	1.140	15.2	.990	1.140
55214	1009	5164	.00000	.0269	1.014	.989	.985	.089	.088	-1.1	.089	.088
55715	53324	173618	.00000	.0529	.987	.963	.959	.234	.224	-4.3	.234	.224
55716	27033	149769	.79450	.0493	1.030	1.005	1.001	.520	.520	0.0	.520	.520
56202	110865	1238910	.38459	.1897	.918	.896	.892	.100	.089	-11.0	.100	.089
56390	403356	1046610	1.00915	.1680	1.037	1.012	1.008	.630	.640	1.6	.630	.640
56391	683816	3900760	1.01966	.4045	1.033	1.008	1.004	.320	.320	0.0	.320	.320
56427	14982	79686	.65009	.0386	1.027	1.002	.998	.125	.125	0.0	.125	.125
56690	3673	12222	.00000	.0280	1.013	.988	.984	.360	.350	-2.8	.360	.350
56699	231345	837912	1.75053	.1431	1.144	1.116	1.112	.051	.057	11.8	.051	.057
56916	685470	3047907	1.28192	.3492	1.126	1.099	1.095	.187	.205	9.6	.187	.205
57090	101480	541374	1.36971	.1050	1.077	1.051	1.047	.630	.660	4.8	.630	.660
57401	9168	40307	.00000	.0324	1.008	.983	.979	.098	.096	-2.0	.098	.096
57403	585	3306	.00000	.0266	1.015	.990	.986	.036	.035	-2.8	.036	.035
57572	92065	345100	2.91906	.0779	1.188	1.159	1.154	.094	.108	14.9	.094	.108
57600	49324	206783	1.23641	.0578	1.053	1.027	1.023	.033	.034	3.0	.033	.034
57611	74170	241609	.43741	.0630	1.004	.980	.976	.064	.062	-3.1	.064	.062
57690	271160	1194145	.71597	.1847	.982	.958	.954	.510	.490	-3.9	.510	.490
57716	224806	1223662	.68365	.1880	.975	.951	.947	.087	.082	-5.7	.087	.082
57725	935181	3762730	.92298	.3962	.995	.971	.967	.091	.088	-3.3	.091	.088
57726	59619	263802	2.49240	.0662	1.138	1.110	1.106	.019	.021	10.5	.019	.021
57810	5491	22947	.00000	.0297	1.011	.986	.982	.109	.107	-1.8	.109	.107
57871	89627	261746	1.13335	.0659	1.048	1.022	1.018	.116	.118	1.7	.116	.118
57998	26769	128537	.19009	.0461	1.003	.979	.975	.059	.058	-1.7	.059	.058
57999	5172	30645	.85140	.0309	1.036	1.011	1.007	.071	.071	0.0	.071	.071
58095	1525188	7274265	1.18509	.5543	1.121	1.094	1.090	1.830	1.990	8.7	1.830	1.990
58096	1062759	6138089	1.37607	.5131	1.214	1.184	1.179	1.040	1.230	18.3	1.040	1.230

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

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

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

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

L - CAPPED DOWN

U - CAPPED UP

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

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

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

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 07

NUMBER OF YEARS OF DATA USED: 5

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

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

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

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

SECTION 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 BASIC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT DEVELOPMENT FACTOR#	X	UNALLOCATED LOSS ADJ. FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
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.

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

Implicit Package Modification Factors (A) by Type of Policy		
Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Not Applicable	--
32	Not Applicable	--
33	Not Applicable	--
34	Mercantile Policy	0.840
35	Not Applicable	--
36	Service Policy	1.298
37	Industrial/Processing Policy	0.589
38	Contractors Policy	0.748

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

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

INDIANA

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	1.014	0.8960	1.015	5,000,000
27 to 39 Months	1.000	0.999	0.7402	0.999	15,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
12/31/2016			1.000		1.000
12/31/2017		0.999	1.000		0.999
12/31/2018	1.015	0.999	1.000		1.014

(a) See Section G - Multistate Premium Development.

(b) See Section G - Statewide Premium Development.

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

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

INDIANA
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	10,634,513	10,792,509	10,787,759	10,788,180	10,787,801	10,787,811	10,787,811	10,787,811
12/31/2012	11,714,884	11,794,715	11,777,462	11,772,676	11,772,818	11,772,162	11,772,162	
12/31/2013	12,842,692	12,962,851	12,949,497	12,950,450	12,950,069	12,950,069		
12/31/2014	13,658,170	13,839,713	13,787,355	13,786,541	13,788,033			
12/31/2015	14,175,748	14,410,273	14,386,013	14,395,584				
12/31/2016	14,258,393	14,477,125	14,470,729					
12/31/2017	14,649,218	14,836,764						
12/31/2018	15,027,356							

LINK RATIOS

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>
12/31/2011	1.015	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.007	0.999	1.000	1.000	1.000	1.000	
12/31/2013	1.009	0.999	1.000	1.000	1.000		
12/31/2014	1.013	0.996	1.000	1.000			
12/31/2015	1.017	0.998	1.001				
12/31/2016	1.015	1.000					
12/31/2017	1.013						
12/31/2018							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.014	0.999

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

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

LINK RATIOS

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

Average Best 3 of 5

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

LOCAL PRODUCTS/COMPLETED OPERATIONS LOSS DEVELOPMENT DATA
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LOCAL PRODUCTS

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INDIANA

Completed Operations
Bodily Injury
Full Coverage
Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1)	(2)	(3)	(4)	(5)	
EVALUATION PERIOD	MULTISTATE RATIO (A)	STATE RATIO (B)	CREDIBILITY (C)	WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.960	2.596	0.5838	2.331	360,000
27 to 39 Months	1.486	1.255	0.7238	1.319	380,000
39 to 51 Months	1.091	1.137	0.7766	1.127	410,000
51 to 63 Months	1.009	0.895	0.7739	0.921	430,000
63 to 75 Months	1.002	1.105	0.6412	1.068	470,000
75 to 87 Months	0.983	0.996	0.6752	0.992	500,000
87 to 99 Months	0.990	1.008	0.5159	0.999	540,000
99 to 111 Months	0.997	0.998	0.6902	0.998	570,000
111 to 123 Months	0.992	1.000	0.6444	0.997	610,000
123 to 135 Months	1.001	1.000	0.6393	1.000	660,000
135 to 147 Months	1.002	1.000	0.5614	1.001	710,000
147 to 159 Months	1.001	1.000	0.5449	1.000	760,000
159 to 171 Months	1.001	1.000	0.6035	1.000	820,000
171 to 183 Months	1.002	1.000	0.5324	1.001	880,000
183 to 195 Months	1.000	1.000	0.5737	1.000	950,000
195 to 207 Months	1.000	1.000	0.4971	1.000	1,000,000
207 to 219 Months	1.000	1.000	0.4960	1.000	1,100,000
219 to 231 Months	1.000	1.000	0.3272	1.000	1,200,000
231 to 243 Months	1.000	1.000	0.2269	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			1.127	0.921	1.068	0.992	0.999	0.998	0.997	1.000	1.001
12/31/2017		1.319	1.127	0.921	1.068	0.992	0.999	0.998	0.997	1.000	1.001
12/31/2018	2.331	1.319	1.127	0.921	1.068	0.992	0.999	0.998	0.997	1.000	1.001
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2016	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.095
12/31/2017	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.445
12/31/2018	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		3.368

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

INDIANA

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	81,359	210,814	0.318	67,039	148,398	1.012	150,174
12/31/2017	179,075	1,394,978	0.444	619,369	798,444	1.012	808,019
12/31/2018	10,000	567,341	0.505	286,507	296,507	1.012	300,060

(A) See Section G - Multistate Loss Development.

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

INDIANA

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	1.003	0.7844	1.042	1,100,000
27 to 39 Months	1.095	1.034	0.8024	1.046	1,200,000
39 to 51 Months	1.046	0.951	0.8149	0.969	1,200,000
51 to 63 Months	1.037	1.005	0.8069	1.011	1,300,000
63 to 75 Months	1.032	1.009	0.7942	1.014	1,400,000
75 to 87 Months	1.028	0.994	0.7953	1.001	1,500,000
87 to 99 Months	1.028	0.998	0.7864	1.004	1,600,000
99 to 111 Months	1.042	1.005	0.7937	1.013	1,700,000
111 to 123 Months	1.016	1.003	0.7844	1.006	1,800,000
123 to 135 Months	1.027	0.998	0.7690	1.005	2,000,000
135 to 147 Months	1.012	1.000	0.7060	1.004	2,100,000
147 to 159 Months	1.009	0.996	0.6862	1.000	2,300,000
159 to 171 Months	1.005	1.000	0.6433	1.002	2,400,000
171 to 183 Months	1.004	0.996	0.6347	0.999	2,600,000
183 to 195 Months	1.002	1.000	0.6097	1.001	2,800,000
195 to 207 Months	1.002	1.000	0.5880	1.001	3,000,000
207 to 219 Months	1.002	1.000	0.5665	1.001	3,200,000
219 to 231 Months	1.002	1.000	0.4449	1.001	3,400,000
231 to 243 Months	1.002	1.000	0.2841	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	1.011	1.014	1.001	1.004	1.013	1.006	1.005	1.004
12/31/2017		1.046	0.969	1.011	1.014	1.001	1.004	1.013	1.006	1.005	1.004
12/31/2018	1.042	1.046	0.969	1.011	1.014	1.001	1.004	1.013	1.006	1.005	1.004
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2016	1.000	1.002	0.999	1.001	1.001	1.001	1.001	1.001	1.008		1.041
12/31/2017	1.000	1.002	0.999	1.001	1.001	1.001	1.001	1.001	1.008		1.089
12/31/2018	1.000	1.002	0.999	1.001	1.001	1.001	1.001	1.001	1.008		1.135

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

INDIANA

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	249,409	2,169,751	0.381	826,676	1,076,085	1.032	1,110,507
12/31/2017	360,631	2,002,785	0.456	913,270	1,273,901	1.032	1,314,655
12/31/2018	60,425	1,110,927	0.524	582,127	642,552	1.032	663,105

(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
INDIANA
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	135,221	287,445	364,395	390,395	207,395	401,495	406,539	401,539	401,495	401,495	381,495
12/31/2000	145,248	239,851	238,151	203,381	295,881	202,131	202,146	202,131	218,881	202,131	202,131
12/31/2001	70,354	175,492	231,619	542,988	548,237	556,237	506,237	518,687	518,687	516,237	498,737
12/31/2002	102,867	146,367	207,867	292,617	283,223	283,223	320,673	307,683	305,233	387,733	405,578
12/31/2003	166,355	239,353	350,855	497,848	492,847	492,847	491,847	491,847	491,847	491,847	491,847
12/31/2004	90,849	148,349	188,350	222,349	222,349	222,349	222,349	222,349	222,349	222,349	222,349
12/31/2005	160,862	280,820	474,052	485,377	535,377	535,377	533,877	533,877	533,877	533,877	533,877
12/31/2006	133,606	221,572	309,723	292,723	159,723	155,681	155,681	154,681	153,681	153,681	153,681
12/31/2007	94,650	235,088	383,537	246,138	241,138	241,138	221,138	221,138	221,138	221,138	221,138
12/31/2008	170,885	413,295	698,235	756,463	703,963	804,963	794,963	794,963	794,963	794,963	794,987
12/31/2009	130,196	4,534	38,089	107,789	156,933	216,933	16,933	95,898	89,383	52,367	
12/31/2010	254,747	400,168	426,868	402,868	378,868	378,868	378,868	378,868	378,868		
12/31/2011	196,703	24,583	7,182	204,583	186,495	179,583	179,583	183,836			
12/31/2012	66,441	155,132	318,987	370,131	355,783	480,783	530,783				
12/31/2013	39,744	317,513	392,490	469,041	297,809	284,809					
12/31/2014	194,779	456,933	599,300	632,998	527,751						
12/31/2015	138,312	355,825	433,138	347,365							
12/31/2016	63,810	183,137	197,515								
12/31/2017	302,944	449,347									
12/31/2018	157,770										

<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	381,495	381,495	381,495	381,495	381,495	381,495	381,495	381,495	381,495
12/31/2000	202,131	202,131	202,131	202,131	202,131	202,131	202,131	202,131	
12/31/2001	498,737	498,737	498,737	498,737	498,737	498,737	498,737		
12/31/2002	287,780	287,733	287,733	287,733	287,733	287,733			
12/31/2003	491,847	491,847	491,847	491,847	491,847				
12/31/2004	222,349	222,349	222,349	222,349					
12/31/2005	533,878	533,878	533,878						
12/31/2006	153,681	153,681							
12/31/2007	221,138								

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
INDIANA
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	2.126	1.268	1.071	0.531	1.936	1.013	0.988	1.000	1.000	0.950	1.000
12/31/2000	1.651	0.993	0.854	1.455	0.683	1.000	1.000	1.083	0.923	1.000	1.000
12/31/2001	2.494	1.320	2.344	1.010	1.015	0.910	1.025	1.000	0.995	0.966	1.000
12/31/2002	1.423	1.420	1.408	0.968	1.000	1.132	0.959	0.992	1.270	1.046	0.710
12/31/2003	1.439	1.466	1.419	0.990	1.000	0.998	1.000	1.000	1.000	1.000	1.000
12/31/2004	1.633	1.270	1.181	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.746	1.688	1.024	1.103	1.000	0.997	1.000	1.000	1.000	1.000	1.000
12/31/2006	1.658	1.398	0.945	0.546	0.975	1.000	0.994	1.000	0.994	1.000	1.000
12/31/2007	2.484	1.631	0.642	0.980	1.000	0.917	1.000	1.000	1.000	1.000	1.000
12/31/2008	2.419	1.689	1.083	0.931	1.143	0.988	1.000	1.000	1.000	1.000	
12/31/2009	0.035	8.401	2.830	1.456	1.382	0.078	5.663	0.932	0.586		
12/31/2010	1.571	1.067	0.944	0.940	1.000	1.000	1.000	1.000			
12/31/2011	0.125	0.292	28.486	0.912	0.963	1.000	1.024				
12/31/2012	2.335	2.056	1.160	0.961	1.351	1.104					
12/31/2013	7.989	1.236	1.195	0.635	0.956						
12/31/2014	2.346	1.312	1.056	0.834							
12/31/2015	2.573	1.217	0.802								
12/31/2016	2.870	1.079									
12/31/2017	1.483										

3 Yr Mean	2.309	1.203	1.018	0.810	1.090	1.035	2.562	0.977	0.862	1.000	1.000
Best 3/5	2.596	1.255	1.137	0.895	1.105	0.996	1.008	0.998	1.000	1.000	1.000

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

	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					1.105	0.996	1.008	0.998	1.000	1.000	1.000
12/31/2015				0.895	1.105	0.996	1.008	0.998	1.000	1.000	1.000
12/31/2016			1.137	0.895	1.105	0.996	1.008	0.998	1.000	1.000	1.000
12/31/2017		1.255	1.137	0.895	1.105	0.996	1.008	0.998	1.000	1.000	1.000
12/31/2018	2.596	1.255	1.137	0.895	1.105	0.996	1.008	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
12/31/2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.107
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.991
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.127
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.414
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	3.671

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

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
INDIANA
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	18,733	41,638	71,141	99,009	114,997	166,710	184,958	184,241	184,241	184,241	184,241
12/31/2000	19,132	17,966	57,287	99,228	119,890	134,042	134,042	134,042	142,292	134,042	139,159
12/31/2001	1,255	23,155	100,062	306,117	464,385	478,589	492,924	507,974	507,974	510,424	492,924
12/31/2002	14,994	47,673	96,907	137,775	145,587	150,587	170,636	172,696	175,703	158,203	158,203
12/31/2003	115,972	431,517	90,034	154,003	179,153	204,551	214,219	214,219	214,219	214,219	214,219
12/31/2004	52,368	51,253	76,065	87,797	100,520	100,520	100,520	100,520	100,520	100,520	100,520
12/31/2005	981	25,068	73,202	143,617	171,580	172,395	170,486	170,486	170,486	170,486	170,486
12/31/2006	6,746	17,335	55,759	111,668	167,865	265,609	413,564	563,797	637,407	637,407	637,407
12/31/2007	23,690	29,485	119,120	164,716	168,731	167,442	166,501	166,501	166,503	166,503	166,503
12/31/2008	4,621	62,451	273,486	514,051	711,532	758,414	785,277	831,856	882,843	880,562	880,562
12/31/2009	0	0	53,689	63,440	82,683	94,835	95,513	96,548	103,064	115,080	
12/31/2010	17,787	51,286	132,762	180,945	199,187	203,393	203,393	203,393	203,998		
12/31/2011	20,169	19,426	41,920	152,501	156,017	153,017	153,017	156,426			
12/31/2012	11,087	45,446	111,142	172,129	202,904	203,650	279,932				
12/31/2013	15,007	28,560	116,132	274,427	508,476	544,201					
12/31/2014	12,554	29,159	70,518	167,166	242,155						
12/31/2015	31,200	111,588	190,749	247,326							
12/31/2016	14,139	40,647	80,050								
12/31/2017	100,021	139,957									
12/31/2018	10,000										

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	184,241	184,241	184,241	184,241	184,241	184,241	184,241	184,241	184,241
12/31/2000	139,159	139,159	139,159	139,159	139,159	139,159	139,159	139,159	
12/31/2001	492,924	492,924	492,924	492,924	492,924	492,924	492,924		
12/31/2002	158,203	158,203	158,203	158,203	158,203	158,203			
12/31/2003	214,219	214,219	214,219	214,219	214,219				
12/31/2004	100,520	100,520	100,520	100,520					
12/31/2005	177,986	177,986	177,986						
12/31/2006	637,407	637,407							
12/31/2007	166,503								

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
INDIANA
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	865,150	1,327,627	1,473,781	1,503,513	1,482,403	1,593,875	1,588,835	1,510,137	1,518,775	1,518,775	1,473,386
12/31/2000	1,165,164	1,526,484	1,520,709	1,411,598	1,389,214	1,379,214	1,274,881	1,304,881	1,317,382	1,392,382	1,309,482
12/31/2001	1,350,084	1,355,321	1,390,793	1,393,478	1,326,978	1,389,698	1,380,273	1,397,362	1,497,362	1,492,363	1,430,863
12/31/2002	971,438	1,247,385	1,589,325	1,660,741	1,704,387	1,568,451	1,603,451	1,603,451	1,628,451	1,505,952	1,476,952
12/31/2003	1,311,254	1,487,751	1,413,956	1,469,197	1,421,442	1,499,174	1,370,470	1,362,314	1,350,098	1,350,098	1,350,098
12/31/2004	1,154,809	1,634,147	1,752,892	1,494,563	1,499,143	1,534,956	1,536,070	1,557,099	1,528,320	1,608,320	1,698,320
12/31/2005	803,085	1,313,813	1,281,872	1,303,160	1,331,555	1,349,882	1,421,383	1,436,383	1,476,383	1,561,818	1,484,081
12/31/2006	1,941,605	2,229,244	2,259,538	2,035,816	1,966,744	1,942,504	2,008,879	1,952,156	1,952,134	1,951,888	1,951,888
12/31/2007	1,550,543	1,846,061	1,778,398	1,661,382	1,683,219	1,690,924	1,646,060	1,663,995	1,677,182	1,616,247	1,608,062
12/31/2008	2,644,063	2,839,385	3,005,648	2,786,627	2,683,224	2,692,564	2,868,203	2,828,072	3,064,038	3,091,040	3,091,040
12/31/2009	2,297,067	2,251,802	2,459,404	2,066,706	1,869,176	1,846,938	1,807,373	1,796,488	1,806,488	1,806,488	
12/31/2010	2,226,000	2,500,876	1,884,356	1,787,526	1,965,604	2,000,361	1,934,362	1,914,611	1,914,221		
12/31/2011	2,404,218	2,469,187	2,374,194	2,112,056	2,044,661	2,076,865	2,150,280	2,293,888			
12/31/2012	1,628,949	1,894,309	1,783,078	1,665,131	1,662,945	1,752,198	1,682,198				
12/31/2013	1,725,647	1,488,393	1,709,311	1,620,562	1,695,951	1,682,324					
12/31/2014	2,136,283	2,230,763	2,214,469	2,147,691	1,991,407						
12/31/2015	1,397,611	1,300,763	1,360,387	1,403,798							
12/31/2016	1,199,481	1,342,591	1,427,677								
12/31/2017	1,403,776	1,450,047									
12/31/2018	841,753										
<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	1,468,062	1,468,062	1,468,062	1,468,062	1,468,062	1,468,062	1,468,062	1,468,062	1,468,062		
12/31/2000	1,275,369	1,274,781	1,274,218	1,257,381	1,257,381	1,257,381	1,257,381	1,257,381			
12/31/2001	1,430,863	1,455,863	1,480,863	1,455,863	1,455,863	1,455,863	1,530,863				
12/31/2002	1,587,008	1,568,451	1,568,451	1,568,451	1,568,451	1,568,451					
12/31/2003	1,350,098	1,350,098	1,350,098	1,350,098	1,350,098						
12/31/2004	1,698,320	1,598,320	1,598,320	1,698,320							
12/31/2005	1,379,081	1,380,605	1,380,605								
12/31/2006	1,951,888	1,951,888									
12/31/2007	1,608,062										

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
INDIANA
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	1.535	1.110	1.020	0.986	1.075	0.997	0.950	1.006	1.000	0.970	0.996
12/31/2000	1.310	0.996	0.928	0.984	0.993	0.924	1.024	1.010	1.057	0.940	0.974
12/31/2001	1.004	1.026	1.002	0.952	1.047	0.993	1.012	1.072	0.997	0.959	1.000
12/31/2002	1.284	1.274	1.045	1.026	0.920	1.022	1.000	1.016	0.925	0.981	1.075
12/31/2003	1.135	0.950	1.039	0.967	1.055	0.914	0.994	0.991	1.000	1.000	1.000
12/31/2004	1.415	1.073	0.853	1.003	1.024	1.001	1.014	0.982	1.052	1.056	1.000
12/31/2005	1.636	0.976	1.017	1.022	1.014	1.053	1.011	1.028	1.058	0.950	0.929
12/31/2006	1.148	1.014	0.901	0.966	0.988	1.034	0.972	1.000	1.000	1.000	1.000
12/31/2007	1.191	0.963	0.934	1.013	1.005	0.973	1.011	1.008	0.964	0.995	1.000
12/31/2008	1.074	1.059	0.927	0.963	1.003	1.065	0.986	1.083	1.009	1.000	
12/31/2009	0.980	1.092	0.840	0.904	0.988	0.979	0.994	1.006	1.000		
12/31/2010	1.123	0.753	0.949	1.100	1.018	0.967	0.990	1.000			
12/31/2011	1.027	0.962	0.890	0.968	1.016	1.035	1.067				
12/31/2012	1.163	0.941	0.934	0.999	1.054	0.960					
12/31/2013	0.863	1.148	0.948	1.047	0.992						
12/31/2014	1.044	0.993	0.970	0.927							
12/31/2015	0.931	1.046	1.032								
12/31/2016	1.119	1.063									
12/31/2017	1.033										

3 Yr Mean	1.028	1.034	0.983	0.991	1.021	0.987	1.017	1.030	0.991	0.998	0.976
Best 3/5	1.003	1.034	0.951	1.005	1.009	0.994	0.998	1.005	1.003	0.998	1.000

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2000	1.000	1.000	0.987	1.000	1.000	1.000	1.000	1.000 *			
12/31/2001	1.017	1.017	0.983	1.000	1.000	1.052	1.000 *	1.000 *			
12/31/2002	0.988	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *			
12/31/2003	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2004	0.941	1.000	1.063								
12/31/2005	1.001	1.000									
12/31/2006	1.000										

3 Yr Mean	0.981	1.000	1.021	1.000	1.000 @	1.017 @	1.000 @	1.000 @			
Best 3/5	0.996	1.000	0.996	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	Development From										
	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2014					1.009	0.994	0.998	1.005	1.003	0.998	1.000
12/31/2015				1.005	1.009	0.994	0.998	1.005	1.003	0.998	1.000
12/31/2016			0.951	1.005	1.009	0.994	0.998	1.005	1.003	0.998	1.000
12/31/2017		1.034	0.951	1.005	1.009	0.994	0.998	1.005	1.003	0.998	1.000
12/31/2018	1.003	1.034	0.951	1.005	1.009	0.994	0.998	1.005	1.003	0.998	1.000

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS
12/31/2014	0.996	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000*	0.999
12/31/2015	0.996	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000*	1.004
12/31/2016	0.996	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000*	0.955
12/31/2017	0.996	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000*	0.987
12/31/2018	0.996	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000*	0.990

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

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

A.Y.E	Allocated Expenses as of:										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	146,539	192,320	304,761	382,048	512,814	549,398	731,577	860,325	902,056	977,807	1,026,077
12/31/2000	70,674	110,158	220,084	386,168	222,350	273,682	265,195	279,195	265,796	265,796	266,106
12/31/2001	102,114	146,624	294,345	385,557	575,801	649,888	651,130	649,850	689,187	719,474	723,337
12/31/2002	68,319	127,770	281,888	434,066	562,188	671,670	896,715	968,562	1,007,209	1,027,273	1,074,147
12/31/2003	92,839	104,741	268,541	498,703	591,286	791,666	819,471	821,279	822,715	822,715	822,715
12/31/2004	48,755	101,415	249,157	285,696	354,233	393,461	448,594	490,576	502,625	576,759	608,051
12/31/2005	33,915	84,638	199,285	257,679	344,890	435,522	469,546	504,928	520,924	576,413	579,846
12/31/2006	150,330	236,255	310,058	416,044	462,703	466,664	516,855	505,450	628,585	628,585	628,585
12/31/2007	170,648	192,229	316,055	418,094	447,744	453,570	459,150	460,716	460,737	460,737	466,038
12/31/2008	227,250	346,664	616,179	800,964	906,149	995,062	1,078,768	1,132,411	1,203,964	1,197,297	1,197,297
12/31/2009	239,201	269,730	402,070	570,622	711,071	933,456	1,027,874	1,065,606	1,040,740	1,041,356	
12/31/2010	172,163	336,686	457,487	567,280	742,238	924,827	1,126,437	1,159,499	1,165,708		
12/31/2011	537,707	768,309	1,075,143	1,188,851	1,394,978	1,510,115	1,559,408	1,725,311			
12/31/2012	176,556	270,248	412,513	537,563	552,875	567,355	601,747				
12/31/2013	161,023	229,588	281,139	396,883	426,799	470,684					
12/31/2014	192,171	307,674	498,091	667,951	707,530						
12/31/2015	138,943	241,986	281,477	327,209							
12/31/2016	76,950	136,807	219,994								
12/31/2017	225,856	328,206									
12/31/2018	60,353										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	1,030,187	1,030,187	1,030,187	1,030,187	1,030,187	1,030,187	1,030,187	1,030,187	1,030,187
12/31/2000	266,106	266,106	266,106	266,106	266,106	266,106	266,106	266,106	
12/31/2001	723,468	726,135	726,135	727,719	729,859	731,519	733,675		
12/31/2002	1,124,114	1,329,639	1,329,639	1,329,639	1,329,639	1,329,639			
12/31/2003	822,715	822,715	822,715	822,715	822,715				
12/31/2004	608,051	654,166	701,608	747,071					
12/31/2005	579,158	596,735	596,735						
12/31/2006	628,585	628,585							
12/31/2007	466,038								

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

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

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

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

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

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

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

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

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

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

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

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

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

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

\$100,000 Basic Limit Losses as of:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

171 to Ultimate Factor: 1.012

* Calculated Using Modified Bondy Method

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

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

A.Y.E	Incremental Percentages												
	<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	*	1.000
12/31/2004	1.006								
Best 3/5	1.012	1.012	1.005	*	1.002	*	1.001	*	1.000

171 to Ultimate Factor: 1.032

* Calculated Using Modified Bondy Method

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

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

Incremental Percentages													
A.Y.E	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/1999	0.0287	0.0531	0.0849	0.0616	0.0676	0.0620	0.0540	0.0508	0.0292	0.0111	0.0212	0.0194	0.0056
12/31/2000	0.0319	0.0521	0.0676	0.0530	0.0628	0.0859	0.0542	0.0241	0.0355	0.0257	0.0283	0.0014	-0.0014
12/31/2001	0.0451	0.0822	0.0789	0.0747	0.0793	0.0850	0.0569	0.0448	0.0280	0.0148	0.0110	0.0041	0.0033
12/31/2002	0.0594	0.0884	0.0803	0.0622	0.0444	0.0364	0.0324	0.0451	0.0235	0.0176	0.0240	0.0227	0.0026
12/31/2003	0.0436	0.0922	0.0706	0.0675	0.0636	0.0290	0.0412	0.0319	0.0293	0.0241	0.0262	0.0089	0.0141
12/31/2004	0.0422	0.0758	0.0791	0.0534	0.0539	0.0581	0.0504	0.0701	0.0496	0.0573	0.0572	0.0244	0.0121
12/31/2005	0.0609	0.0746	0.0826	0.0686	0.0817	0.0520	0.0513	0.0615	0.0494	0.0369	0.0072	0.0167	0.0070
12/31/2006	0.0500	0.0768	0.0749	0.0709	0.0622	0.0633	0.0377	0.0685	0.0301	0.0304	0.0148	0.0139	
12/31/2007	0.0460	0.0793	0.0640	0.0606	0.0623	0.0452	0.0482	0.0406	0.0440	0.0234	0.0167		
12/31/2008	0.0644	0.0731	0.0888	0.0774	0.0508	0.0321	0.0267	0.0334	0.0155	0.0185			
12/31/2009	0.0660	0.0942	0.0955	0.0721	0.0505	0.0370	0.0438	0.0194	0.0243				
12/31/2010	0.0722	0.0972	0.1016	0.0608	0.0467	0.0343	0.0178	0.0255					
12/31/2011	0.0677	0.0719	0.0618	0.0466	0.0496	0.0430	0.0214						
12/31/2012	0.0651	0.0773	0.0780	0.0848	0.0428	0.0191							
12/31/2013	0.0763	0.0680	0.0941	0.0646	0.0302								
12/31/2014	0.0707	0.0797	0.0715	0.0485									
12/31/2015	0.0575	0.0679	0.0626										
12/31/2016	0.0739	0.0898											
12/31/2017	0.0612												

Best 3/5	0.0686	0.0750	0.0707	0.0579	0.0463	0.0344	0.0306	0.0332	0.0328	0.0302	0.0192	0.0178	0.0075
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LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:											
A.Y.E.	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/1999	5,640,125	7,221,932	8,055,559	8,625,494	8,777,928	8,432,303	8,308,730	8,429,844	8,381,635	8,399,607	8,444,616
12/31/2000	6,241,893	7,846,057	8,878,581	10,028,395	9,114,290	9,074,853	9,040,929	9,098,117	9,015,129	9,029,862	9,013,288
12/31/2001	6,156,159	7,697,139	9,047,316	9,348,983	9,229,080	9,477,420	9,527,338	9,414,451	9,459,412	9,426,291	9,474,711
12/31/2002	6,742,206	7,904,813	9,350,937	10,575,598	10,464,773	10,397,019	10,389,624	10,423,004	10,423,204	10,419,382	10,525,383
12/31/2003	4,685,836	6,556,178	8,907,379	9,498,317	9,914,560	9,824,811	9,608,111	9,501,928	9,510,106	9,595,145	9,476,207
12/31/2004	5,613,023	6,798,347	8,144,858	8,903,857	8,633,061	8,292,971	8,366,133	8,209,619	8,248,611	8,270,040	8,241,575
12/31/2005	6,094,066	6,419,364	7,839,512	7,961,490	7,857,496	7,799,132	7,787,265	7,825,588	7,718,468	7,697,337	7,697,188
12/31/2006	5,468,803	6,585,107	8,165,220	8,060,168	7,846,753	7,673,354	7,486,282	7,495,698	7,557,198	7,557,198	7,557,198
12/31/2007	5,201,096	6,085,661	7,372,132	7,290,050	7,403,475	7,343,964	7,191,507	6,969,119	6,859,510	6,874,507	6,874,507
12/31/2008	5,734,718	7,045,916	7,954,815	7,621,748	7,378,809	7,502,155	7,520,572	7,401,821	7,401,821	7,450,821	7,450,821
12/31/2009	6,515,923	7,293,853	8,861,484	8,980,255	8,885,741	8,877,591	8,805,994	8,829,750	8,833,309	8,833,309	
12/31/2010	7,165,961	8,624,516	10,319,979	10,403,977	10,700,973	10,530,937	10,486,321	10,484,377	10,484,377		
12/31/2011	6,869,010	7,909,904	8,771,702	9,287,381	9,167,732	9,019,138	8,957,329	8,844,656			
12/31/2012	4,808,486	6,082,740	7,123,457	7,430,014	7,478,687	7,439,147	7,378,280				
12/31/2013	5,276,794	6,270,021	7,096,192	7,057,264	6,940,634	6,947,707					
12/31/2014	4,988,998	5,952,292	6,355,184	6,521,458	6,518,864						
12/31/2015	5,224,079	5,537,235	6,263,232	6,755,984							
12/31/2016	3,868,575	5,202,920	6,940,214								
12/31/2017	4,055,265	5,550,470									
12/31/2018	3,982,612										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/1999	8,424,070	8,407,121	8,506,121	8,510,922	8,515,922	8,530,922	8,530,922	8,512,724	8,512,724
12/31/2000	9,109,788	9,035,332	9,071,627	9,108,127	9,097,875	9,078,125	9,203,125	9,173,125	
12/31/2001	9,480,470	9,479,470	9,521,370	9,478,470	9,458,835	9,434,595	9,541,595		
12/31/2002	10,498,445	10,511,444	10,518,974	10,638,973	10,538,974	10,543,975			
12/31/2003	9,465,207	9,455,208	9,455,207	9,465,207	9,458,012				
12/31/2004	8,244,074	8,242,431	8,242,431	8,242,431					
12/31/2005	7,704,612	7,696,145	7,698,145						
12/31/2006	7,557,198	7,557,198							
12/31/2007	6,874,507								

LOCAL PRODUCTS (Subline Code 336)

FULL COVERAGE

MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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

Development From

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

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

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

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

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

LOCAL PRODUCTS (Subline Code 336)

DEDUCTIBLE

MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/1999	0.689	0.908	0.982	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2000	1.683	1.053	0.856	1.053	0.979	0.992	1.002	1.000	0.998	1.072	0.968
12/31/2001	1.268	1.202	1.173	0.932	1.000	0.978	1.000	1.000	1.030	1.000	1.000
12/31/2002	1.073	0.892	1.286	0.972	0.918	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	1.640	0.873	1.281	0.670	0.592	1.015	0.750	1.000	1.000	1.000	1.000
12/31/2004	0.906	1.987	1.318	0.604	1.002	0.963	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.309	1.448	0.898	0.885	1.102	1.000	1.000	1.000	1.001	1.000	1.000
12/31/2006	1.842	1.025	0.877	1.042	0.999	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.402	1.718	0.960	0.939	0.987	1.000	1.008	1.000	1.000	0.992	1.000
12/31/2008	0.690	1.289	0.914	0.822	1.048	0.999	1.000	1.000	1.000	1.000	
12/31/2009	1.106	1.045	0.783	1.401	1.003	1.000	1.000	1.000	1.000		
12/31/2010	0.742	1.249	0.716	1.019	1.000	1.000	0.979	1.000			
12/31/2011	1.678	1.210	1.071	1.009	0.980	1.107	1.000				
12/31/2012	1.383	1.217	1.045	1.232	0.935	1.000					
12/31/2013	1.314	1.070	1.328	1.026	0.838						
12/31/2014	1.254	0.891	1.191	0.956							
12/31/2015	1.293	1.071	1.233								
12/31/2016	1.328	1.463									
12/31/2017	2.884										
3 Yr Mean	1.835	1.142	1.251	1.071	0.918	1.036	0.993	1.000	1.000	0.997	1.000
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>	Link Ratios						
	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/1999	1.007	0.988	1.004	1.003	1.000	1.000	1.019 *
12/31/2000	1.010	1.012	1.004	1.008	1.008	1.005 *	1.019 *
12/31/2001	1.019	1.023	1.017	1.007	1.005 *	1.005 *	1.019 *
12/31/2002	1.041	0.966	1.002	1.003 *	1.005 *	1.005 *	1.019 *
12/31/2003	1.011	0.998	0.999 *	1.003 *	1.005 *	1.005 *	1.019 *
12/31/2004	1.000						
Best 3/5	1.013	0.999	1.003 *	1.005 *	1.005 *	1.005 *	1.019 *

171 to Ultimate Factor: 1.050

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

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

* Calculated Using Modified Bondy Method

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

\$100,000 Basic Limit Losses as of:

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

LOCAL PRODUCTS (Subline Code 336)

FULL COVERAGE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

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

Development From

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

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

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

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

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

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

LOCAL PRODUCTS (Subline Code 336)

DEDUCTIBLE

MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

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

3 Yr Mean 1.163 1.002 1.195 0.959 1.071 0.997 1.133 0.995 1.014 1.023 0.988

Best 3/5 1.164 1.002 1.102 0.959 1.071 1.006 1.068 0.998 1.064 1.089 0.995

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *
12/31/2001	1.000	1.000	1.000	1.000	1.000	1.000	1.000 *	1.000 *
12/31/2002	0.991	1.001	1.011	1.000	1.022	1.000 *	1.000 *	1.000 *
12/31/2003	1.016	0.940	0.958	1.001	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	0.918	0.995	1.000					
12/31/2005	1.009	0.974						
12/31/2006	0.972							

3 Yr Mean 0.966 0.970 0.990 1.000 1.007 @ 1.000 @ 1.000 @ 1.000 @

Best 3/5 0.991 0.990 1.000 1.000 1.000 * 1.000 * 1.000 * 1.000 *

Development From

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

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

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

Allocated Expenses as of:

<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>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	Link Ratios <u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/1999	1.069	1.009	1.000	1.000	1.000	1.000	1.000 *
12/31/2000	0.982	1.008	1.009	0.998	1.000	1.000 *	1.000 *
12/31/2001	1.038	1.091	1.000	1.000	1.000 *	1.000 *	1.000 *
12/31/2002	1.016	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2003	1.024	1.000	1.003 *	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	1.000						
Best 3/5	1.013	1.006	1.001 *	1.000 *	1.000 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.020

	Cumulative Incremental Factors						
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.330	0.283	0.227	0.185	0.140	0.110	0.065
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.025	0.020	0.021	0.029	0.019	0.009	0.000

<u>A.Y.E</u>	Reported ALAE <u>as of 3/31/19</u>	\$500,000 <u>Ultimate Indemnity</u>	ALAE <u>Factor</u>	Additional <u>ALAE</u>	ALAE at <u>171 Months</u>	171-Ultimate <u>Factor</u>	Ultimate <u>ALAE</u>
12/31/2016	1,038,405	6,508,581	0.227	1,477,453	2,515,858	1.020	2,566,027
12/31/2017	751,342	6,878,888	0.283	1,946,730	2,698,072	1.020	2,751,903
12/31/2018	468,262	6,885,795	0.330	2,272,314	2,740,576	1.020	2,795,243

* Calculated Using Modified Bondy Method

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

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

Notes: All dollar amounts are displayed in thousands.

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

LOCAL PRODUCTS / COMPLETED OPERATIONS TREND SUMMARY

(1) <u>EXPOSURE TREND</u>	<u>LOCAL PRODUCTS</u>	<u>COMPLETED OPERATIONS</u>	<u>LOCAL PRODUCTS / COMPLETED OPERATIONS COMBINED</u>
Average Annual Percent Change			
a) 7/1/2016 to 7/1/2021 AYE 12/31/2016	+ 1.3%	+ 2.7%	+ 2.6%
b) 7/1/2017 to 7/1/2021 AYE 12/31/2017	+ 1.4%	+ 2.6%	+ 2.5%
c) 7/1/2018 to 7/1/2021 AYE 12/31/2018	+ 1.3%	+ 2.2%	+ 2.1%
(2) <u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
a) Fitted			
All Years	+ 5.7%	+ 3.5%	
Eight Years	+ 6.7%	+ 5.4%	
Six Years	+ 9.2%	+ 4.3%	
b) Selected	+ 4.0%	+ 4.5%	
(3) <u>FREQUENCY TREND</u>			
Selected	- 0.5%		

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

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

(1) YEAR ENDING QUARTER*			(2) LOCAL PRODUCTS CLASS GROUP SALES EXPOSURE INDICES			(3) COMPLETED OPERATIONS CLASS GROUP PAYROLL EXPOSURE INDICES			(1) YEAR ENDING QUARTER*			(2) LOCAL PRODUCTS CLASS GROUP SALES EXPOSURE INDICES			(3) COMPLETED OPERATIONS CLASS GROUP PAYROLL EXPOSURE INDICES		
2008	1		0.962			21.143			2015	1		1.024			24.773		
	2		0.958			21.357				2		1.026			24.921		
	3		0.956			21.604				3		1.028			25.023		
	4		0.957			21.880				4		1.030			25.178		
2009	1		0.961			22.128			2016	1		1.030			25.318		
	2		0.966			22.349				2		1.031			25.487		
	3		0.969			22.502				3		1.030			25.730		
	4		0.968			22.653				4		1.030			25.941		
2010	1		0.964			22.806			2017	1		1.033			26.147		
	2		0.962			22.928				2		1.034			26.313		
	3		0.962			23.080				3		1.037			26.511		
	4		0.965			23.208				4		1.040			26.704		
2011	1		0.968			23.312			2018	1		1.043			26.943		
	2		0.973			23.427				2		1.048			27.193		
	3		0.978			23.556				3		1.052			27.435		
	4		0.982			23.638				4		1.056			27.712		
2012	1		0.986			23.715			2019	1		1.059			27.933		
	2		0.990			23.794				2		1.062			28.157		
	3		0.995			23.873				3P		1.064			28.325		
	4		1.000			23.965				4P		1.067			28.475		
2013	1		1.004			24.062			2020	1P		1.071			28.653		
	2		1.006			24.140				2P		1.074			28.821		
	3		1.008			24.167				3P		1.076			29.007		
	4		1.010			24.208				4P		1.079			29.168		
2014	1		1.012			24.299			2021	1P		1.082			29.303		
	2		1.016			24.405				2P		1.087			29.417		
	3		1.019			24.538				3P		1.093			29.521		
	4		1.022			24.663				4P		1.099			29.627		
CHANGE IN EXPOSURES			LOCAL PRODUCTS			COMPLETED OPERATIONS											
	7/1/2016 to 7/1/2021	(2021:4/2016:4)			1.067			1.142									
	7/1/2017 to 7/1/2021	(2021:4/2017:4)			1.057			1.109									
	7/1/2018 to 7/1/2021	(2021:4/2018:4)			1.041			1.069									
AVERAGE ANNUAL TREND FACTOR																	
	7/1/2016 to 7/1/2021	(5.0 YRS)			1.013			1.027									
	7/1/2017 to 7/1/2021	(4.0 YRS)			1.014			1.026									
	7/1/2018 to 7/1/2021	(3.0 YRS)			1.013			1.022									

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

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OCCURRENCE SEVERITY TREND

MULTISTATE LOCAL PRODUCTS/COMPLETED OPERATIONS Calculation of Annual Trend Factor Based on Average Occurrence Severity Full Coverage Occurrence Data Monoline and Multiline Combined

Bodily Injury

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				10 Year	8 Year	6 Year
12/31/2009	\$35,775,810	1,479	\$24,189	\$24,191		
12/31/2010	44,999,023	1,604	28,054	25,560		
12/31/2011	40,432,132	1,479	27,337	27,007	\$25,780	
12/31/2012	40,816,210	1,424	28,663	28,536	27,512	
12/31/2013	42,848,649	1,487	28,816	30,151	29,360	\$27,244
12/31/2014	35,063,622	1,278	27,436	31,857	31,333	29,759
12/31/2015	36,960,783	1,120	33,001	33,660	33,438	32,506
12/31/2016	33,354,717	938	35,559	35,566	35,684	35,507
12/31/2017	35,206,034	911	38,645	37,579	38,081	38,785
12/31/2018	36,539,341	852	42,887	39,706	40,640	42,366
Goodness of Fit Statistic, R-Squared:				0.861	0.871	0.931
Average Annual Severity Trend (10 yr)				+ 5.7%		
Average Annual Severity Trend (8 yr)				+ 6.7%		
Average Annual Severity Trend (6 yr)				+ 9.2%		
Selected Annual Severity Trend				+ 4.0%		

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

OCCURRENCE SEVERITY TREND

MULTISTATE LOCAL PRODUCTS/COMPLETED OPERATIONS Calculation of Annual Trend Factor Based on Average Occurrence Severity Full Coverage Occurrence Data Monoline and Multiline Combined

Property Damage

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

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

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

(See Section B - Explanation of Trend Calculation).

LOCAL PRODUCTS/COMPLETED OPERATIONS

FREQUENCY TREND
MULTISTATE

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

Bodily Injury and Property Damage Combined

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

Selected Annual Frequency Trend: - 0.5%

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes

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

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

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

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

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

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

K = The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

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

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

Note: \tilde{X} (X - tilde) is the 5 year Mono / Multi 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 1.007 results from capping.

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

Column (8) is the percent change of the proposed state occurrence loss cost (column (10)) for each class with respect to the current state occurrence loss cost (column (9)).

Column (9) is the current state occurrence loss cost for each class.

Column (10) is the proposed state occurrence loss cost for each class.

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 01

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .962 * 1.032

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	161452	778337	1.16995	.2309	1.016	1.027	1.020	1.7	0.058	0.059
10145	61661	500346	.47646	.1847	.879	.889	.883	-8.3	0.012	0.011
10146	21791	220214	.66245	.1321	.930	.940	.933	-4.8	0.021	0.020
10352	37825	188072	.56361	.1256	.919	.929	.922	-8.3	0.084	0.077
11039	259340	1895071	1.01065	.3736	.985	.996	.989	-1.9	0.052	0.051
11258	13451	76825	.28525	.1024	.900	.910	.903	-9.8	0.163	0.147
11259	113	1948	.00000	.0861	.887	.897	.891	-10.9	0.201	0.179
11288	94457	400280	1.02099	.1666	.979	.990	.983	-1.9	0.108	0.106
12374	356838	1275302	.96029	.3017	.967	.978	.971	-2.4	0.085	0.083
12375	155256	730975	.94732	.2234	.965	.976	.969	-4.1	0.049	0.047
13673	260042	1872355	1.31428	.3713	1.098	1.110	1.102	7.1	0.014	0.015
13720	29427	155637	.69308	.1190	.937	.947	.940	-6.6	0.076	0.071
14401	50841	203843	1.05317	.1288	.981	.992	.985	-1.6	0.127	0.125
15224	82747	542986	.76765	.1921	.931	.941	.934	-6.2	0.064	0.060
16900	556101	2400720	1.14807	.4222	1.045	1.057	1.049	4.8	0.105	0.110
16901	2341981	9558325	.99758	.7245	.990	1.001	.994	-0.6	0.162	0.161
16902	131188	658861	.70561	.2117	.914	.924	.917	-7.9	0.076	0.070
16905								4.8	0.105	0.110
16906								-0.6	0.162	0.161
16910	2520987	13505756	.97740	.7862	.976	.987	.980	-1.6	0.063	0.062
16911	215947	926182	1.06307	.2534	.994	1.005	.998	0.0	0.072	0.072
16915	106936	438194	.92683	.1736	.963	.974	.967	-3.9	0.076	0.073
16916	858388	4551318	.97359	.5655	.972	.983	.976	-1.8	0.056	0.055
16920	10885	57625	1.50341	.0983	1.023	1.034	1.027	2.7	0.110	0.113
16921	2182	5691	.00000	.0870	.886	.896	.890	-11.4	0.070	0.062
16930	66554	266500	2.20282	.1412	1.144	1.157	1.149	15.1	0.146	0.168
16931	37590	117928	2.60070	.1111	1.151	1.164	1.156	15.9	0.088	0.102
16940	1489	3729	.00000	.0865	.886	.896	.890	-11.4	0.070	0.062
16941	32506	79022	.50612	.1029	.923	.933	.926	-7.2	0.139	0.129
18435	254202	1320539	1.30363	.3075	1.073	1.085	1.077	7.9	0.063	0.068
18436	28923	86674	.00000	.1045	.869	.879	.873	-12.8	0.250	0.218
18501	423835	2023582	.81842	.3867	.912	.922	.915	-11.1	0.018	0.016
45900	96988	443032	.00137	.1744	.801	.810	.804	-19.0	0.084	0.068
49617	410933	1953941	1.28667	.3797	1.090	1.102	1.094	9.6	0.156	0.171
57001	23004	122672	3.02360	.1121	1.200	1.213	1.204	22.2	0.027	0.033

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.036 * 1.032

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	5092	38425	.00000	.0655	.966	.869	.929	-5.9	0.017	0.016
10042	1285097	6251219	1.18312	.6002	1.123	1.011	1.081	8.8	0.340	0.370
10060	3481	15398	.00000	.0608	.971	.874	.934	-7.1	0.084	0.078
10065	14555	122607	1.53780	.0821	1.075	.968	1.035	3.7	0.027	0.028
10066	2635	15251	.00000	.0608	.971	.874	.934	-6.4	0.047	0.044
10071	553875	2935587	1.11447	.4245	1.068	.961	1.027	3.0	0.101	0.104
10073	9841595	44288461	1.14398	.9112	1.134	1.021	1.092	8.3	0.480	0.520
10075	925	7423	.73515	.0592	1.016	.914	.977	-2.4	0.164	0.160
10107	47308	290896	2.33059	.1137	1.181	1.063	1.137	15.7	0.242	0.280
10115	56770	338952	.69302	.1223	.992	.893	.955	-3.9	0.076	0.073
10309	13089	172799	.15275	.0918	.953	.858	.917	-6.3	0.016	0.015
11020	4080	42692	.75579	.0663	1.015	.914	.977	-2.0	0.102	0.100
11127	115292	462700	.96176	.1437	1.023	.921	.985	0.0	0.011	0.011
11128	30053	190949	1.11939	.0952	1.042	.938	1.003	0.0	0.058	0.058
11204	11833	58044	.04037	.0694	.965	.869	.929	-7.1	1.690	1.570
11234	25583	150836	.26117	.0876	.966	.869	.929	-7.1	0.056	0.052
12014	21673	166956	.12113	.0907	.951	.856	.915	-8.1	0.037	0.034
12356	6685	48728	1.06216	.0676	1.036	.932	.996	0.0	0.026	0.026
12510	7010	37727	.00000	.0653	.966	.869	.929	-7.7	0.026	0.024
12805	1071193	4832791	1.05672	.5402	1.046	.941	1.006	0.7	0.149	0.150
13351	714768	4180382	1.38008	.5060	1.209	1.088	1.163	15.9	0.044	0.051
13352	5448	19657	.00000	.0617	.970	.873	.933	-6.8	0.044	0.041
13506	89377	468289	.62822	.1447	.975	.878	.939	-6.0	0.067	0.063
13507	52106	269701	.00792	.1098	.921	.829	.886	-11.3	0.177	0.157
13716	623715	3552476	.88781	.4680	.965	.869	.929	-7.0	0.115	0.107
13759	18530	143685	.01387	.0862	.946	.851	.910	-8.7	0.127	0.116
14101	9475	80358	1.65125	.0739	1.079	.971	1.038	2.8	0.036	0.037
14279	101767	566363	1.01257	.1609	1.030	.927	.991	-1.7	0.059	0.058
14913	62837	328298	1.53801	.1204	1.094	.985	1.053	5.1	0.136	0.143
15538	12346	118019	.05772	.0812	.955	.860	.919	-5.6	0.018	0.017
15600	5121	40538	.44958	.0659	.995	.896	.958	-4.6	0.087	0.083
15608	854	4815	.00000	.0587	.973	.876	.937	-10.0	0.010	0.009
15839	28978	182552	.82123	.0936	1.014	.913	.976	-3.7	0.027	0.026
15991	40599	218293	.63096	.1003	.993	.894	.956	-4.7	0.085	0.081
15993	4616	34360	.44290	.0647	.996	.896	.958	-4.4	0.045	0.043
16403	77385	390324	2.71871	.1313	1.255	1.130	1.208	20.9	0.153	0.185
16676	1092	6240	.00000	.0590	.973	.876	.937	-7.7	0.013	0.012

X-TILDE: 1.124 X-TILDE (MONOLINE): 1.111 PI-TILDE: .0025715
 TAU SQUARED: .03415 SIGMA SQUARED: 157296.23342

L - CAPPED DOWN
 U - CAPPED UP
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 E - SUBJECT TO CAPPING EXCEPTION

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.036 * 1.032

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	.775	.829	-16.7	0.102	0.085
18109	437	2288	.00000	.0582	.974	.877	.938	-6.5	0.031	0.029
18110	55615	294297	1.40566	.1143	1.076	.968	1.035	4.3	0.046	0.048
18206	432274	2502468	1.30811	.3894	1.141	1.027	1.098	10.0	0.120	0.132
18335	7668	53268	.11868	.0685	.971	.874	.934	-5.9	0.017	0.016
18506	20	288	.00000	.0578	.974	.877	.938	0.0	0.005	0.005
18507	1035	8667	.00000	.0595	.972	.875	.936	0.0	0.007	0.007
18708	7599	47282	11.57011	.0673	1.743	1.569	1.677	25.0	0.012	0.015 U
18834	6817	35778	.00000	.0650	.967	.870	.930	-7.0	0.128	0.119
18911	4283	33285	.39583	.0645	.993	.894	.956	-5.6	0.018	0.017
18912	1169	6229	1.13293	.0590	1.040	.936	1.001	0.0	0.030	0.030
18920	357	6337	.34780	.0590	.993	.894	.956	-5.6	0.018	0.017
45819	419759	3173633	1.00352	.4421	1.020	.918	.981	-2.1	0.047	0.046
49618	499	1954	3.33163	.0581	1.167	1.050	1.123	12.1	0.058	0.065
49619	276474	1050425	1.13938	.2327	1.058	.952	1.018	2.0	0.147	0.150

X-TILDE: 1.124 X-TILDE (MONOLINE): 1.111 PI-TILDE: .0025715
 TAU SQUARED: .03415 SIGMA SQUARED: 157296.23342

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 11

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.022 * 1.032

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	1.055	3.9	0.510	0.530
92054	0	15	.00000	.1250	.840	.839	.885	-12.3	0.243	0.213
92055	289	2731	.00000	.1254	.840	.839	.885	-10.0	0.300	0.270
95124	739625	3842506	1.31302	.4458	1.117	1.116	1.177	16.7	0.840	0.980
98303	125297	378901	.26068	.1722	.839	.838	.884	-12.7	9.960	8.700
98304	2394323	11836238	.93461	.6856	.943	.942	.994	-1.9	3.210	3.150
98305	3325415	12427172	1.14999	.6953	1.092	1.091	1.151	14.3	1.890	2.160
98306	14692	64241	.74540	.1334	.931	.930	.981	-2.6	1.170	1.140
98307	3074	9782	.20272	.1263	.864	.863	.910	-10.4	0.670	0.600
98308	476533	2158718	1.72866	.3397	1.221	1.220	1.287	26.8	0.970	1.230 U
98309	35538	125776	.05990	.1413	.833	.832	.878	-13.2	2.420	2.100
98344	50904	262518	1.64050	.1583	1.068	1.067	1.125	11.1	0.630	0.700
98449	2741396	10789112	1.04392	.6667	1.016	1.015	1.071	6.0	26.700	28.300
98805	239856	999467	1.25894	.2395	1.032	1.031	1.087	7.5	1.330	1.430
98813	554043	2237341	.41192	.3456	.771	.770	.812	-19.5	2.560	2.060
98967	1661301	5814643	1.50105	.5336	1.249	1.248	1.316	26.3	9.980	12.600 U
99003	42898	204921	1.00723	.1512	.967	.966	1.019	0.8	1.270	1.280
99826	31768	142820	1.73834	.1434	1.072	1.071	1.130	11.5	0.610	0.680
99827	108254	463028	.44019	.1821	.865	.864	.911	-10.7	0.750	0.670
99948	2919448	12492045	.88095	.6964	.905	.904	.953	-5.8	25.900	24.400
99952	652059	1870736	.84101	.3174	.922	.921	.971	-3.9	23.200	22.300
99953	206206	966401	1.31948	.2362	1.045	1.044	1.101	8.7	10.300	11.200
99954	228887	924485	.57951	.2320	.872	.871	.919	-8.5	11.700	10.700
99955	1287203	4097073	.55839	.4589	.776	.775	.817	-19.0	12.600	10.200

X-TILDE: 1.026 X-TILDE (MONOLINE): 1.001 PI-TILDE: .0073549
TAU SQUARED: .03000 SIGMA SQUARED: 199138.85973

L - CAPPED DOWN
U - CAPPED UP
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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 12

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.002 * 1.032

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	2135516	10803060	.86609	.5067	.922	.947	.979	-3.2	6.590	6.380
91150	1041260	4766220	1.05018	.3262	1.002	1.029	1.064	5.3	5.500	5.790
91155	4818698	19818503	1.11552	.6476	1.067	1.095	1.132	11.9	32.900	36.800
91340	27033723	104200098	.90067	.9041	.908	.932	.964	-4.7	10.200	9.720
91341	12868831	42363499	1.06503	.7945	1.047	1.075	1.112	10.1	5.760	6.340
91342	12473303	50870347	.87745	.8224	.895	.919	.950	-6.1	3.910	3.670
91343	438216	1850374	1.25236	.1816	1.028	1.055	1.091	7.6	1.700	1.830
91436	271198	1251498	.96461	.1439	.977	1.003	1.037	2.4	2.510	2.570
91507	48749	205090	.02892	.0689	.913	.937	.969	-4.2	4.280	4.100
91551	690228	3776370	1.21978	.2832	1.047	1.075	1.112	8.8	0.570	0.620
91555	152573	708920	.52278	.1066	.930	.955	.988	-1.6	1.250	1.230
91560	15833329	61380304	.85666	.8479	.875	.898	.929	-8.0	5.130	4.720
91577	1828335	7484706	1.18757	.4215	1.067	1.095	1.132	11.9	2.930	3.280
91746	3491474	13396689	1.07316	.5576	1.031	1.059	1.095	8.3	5.910	6.400
92101	692800	2906354	1.22391	.2407	1.038	1.066	1.102	8.8	3.080	3.350
92102	527517	2457071	1.64617	.2166	1.123	1.153	1.192	18.0	3.380	3.990
92215	10536904	42823235	.90156	.7962	.917	.941	.973	-3.9	3.620	3.480
92338	4966584	18461428	1.21096	.6318	1.125	1.155	1.194	18.0	2.050	2.420
92446	588646	1413582	.38901	.1545	.887	.911	.942	-6.7	2.230	2.080
92447	63375	237168	.94038	.0714	.976	1.002	1.036	2.5	2.040	2.090
92451	2662958	12634643	1.00746	.5438	.994	1.021	1.056	4.4	2.280	2.380
92478	17082342	80023062	.88658	.8788	.898	.922	.953	-5.9	1.870	1.760
94007	11463295	41188111	.94906	.7899	.955	.980	1.013	0.2	5.880	5.890
94276	1941173	8021602	.89178	.4372	.941	.966	.999	-1.3	5.570	5.500
94569	2504127	12385469	1.10319	.5390	1.046	1.074	1.111	10.1	3.570	3.930
95410	7089348	32039396	.87501	.7460	.901	.925	.957	-5.1	3.110	2.950
95455	302915	2394444	.18107	.2132	.808	.830	.858	-15.6	1.600	1.350
95505	86010	437432	1.62369	.0867	1.034	1.062	1.098	8.6	2.330	2.530
95625	1539163	5725897	1.20796	.3633	1.062	1.090	1.127	11.4	3.770	4.200
95647	30858887	125027528	1.05732	.9187	1.051	1.079	1.116	10.5	6.600	7.290
96053	562406	2201666	1.04236	.2023	.991	1.017	1.052	4.0	4.800	4.990
96410	1673243	7306847	.95471	.4161	.969	.995	1.029	1.8	9.110	9.270
96611	310840	1301029	.45293	.1472	.901	.925	.957	-5.4	1.670	1.580
97447	7778672	31869951	1.14847	.7450	1.105	1.134	1.173	16.1	4.830	5.610
97650	504666	1810892	.94421	.1793	.972	.998	1.032	2.2	4.610	4.710
97651	383817	1428163	.74944	.1554	.943	.968	1.001	-1.1	4.370	4.320
97652	47301	225772	.86736	.0705	.971	.997	1.031	2.0	4.560	4.650

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

L - CAPPED DOWN
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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 12

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.002 * 1.032

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	817665	3368208	1.09266	.2639	1.009	1.036	1.071	6.0	2.810	2.980
97654	91654	375864	.63977	.0820	.951	.976	1.009	-0.3	3.410	3.400
97655	2105201	6481542	1.02968	.3897	.998	1.025	1.060	5.0	6.420	6.740
98002	14706	96701	.00000	.0604	.919	.944	.976	-3.3	1.200	1.160
98482	23188785	102000249	.97213	.9022	.973	.999	1.033	2.1	7.030	7.180
98483	31561745	124437623	1.01001	.9183	1.007	1.034	1.069	5.8	20.700	21.900
98502	424374	1594842	.95995	.1660	.975	1.001	1.035	2.3	4.340	4.440
98636	2566266	9271404	.73042	.4707	.862	.885	.915	-9.5	4.830	4.370
98677	5412584	20633002	.92200	.6565	.941	.966	.999	-0.8	12.100	12.000
98678	3360656	12479564	1.06349	.5408	1.024	1.051	1.087	7.3	15.100	16.200
98806	685054	3103191	1.04882	.2507	.996	1.023	1.058	4.8	3.750	3.930
98820	3850744	15678779	.89701	.5944	.930	.955	.988	-2.3	3.930	3.840
98884	1945706	9638387	1.26454	.4798	1.116	1.146	1.185	17.6	1.650	1.940
99004	42487	157371	.08411	.0652	.920	.945	.977	-3.5	2.010	1.940
99080	1383244	5398281	.56146	.3511	.832	.854	.883	-12.7	9.450	8.250
99315	1059111	4954305	1.56063	.3338	1.173	1.204	1.245	23.3	1.720	2.120
99321	3322835	10830801	.82017	.5073	.898	.922	.953	-5.8	3.610	3.400
99613	1356047	5930233	.84966	.3706	.931	.956	.989	-2.5	2.430	2.370
99650	524435	2547275	1.11102	.2216	1.008	1.035	1.070	5.7	1.060	1.120
99746	3373504	15160368	1.00196	.5866	.992	1.018	1.053	4.1	3.170	3.300

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

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

LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 13

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .951 * 1.032

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	52058	139738	.07266	.1489	.728	.861	.845	-16.4	2.140	1.790
91127	1323889	4774967	.73699	.6227	.777	.918	.901	-11.1	1.990	1.770
91235	561630	3045159	.95234	.5238	.900	1.064	1.044	3.3	3.000	3.100
91265	27400	110542	.00757	.1421	.724	.856	.840	-16.9	3.140	2.610
91266	277607	821610	1.53392	.2816	1.037	1.226	1.203	18.5	1.300	1.540
91280	11236	54844	2.57770	.1288	1.066	1.260	1.237	22.3	3.550	4.340
94381	2241839	7628149	.87329	.7190	.865	1.022	1.003	-1.3	14.900	14.700
94404	162862	371662	.59509	.1992	.793	.937	.920	-9.1	7.440	6.760
95310	658735	2091601	.37989	.4433	.638	.754	.740	-20.6	2.140	1.700 L
96408	1316325	5289949	1.11798	.6447	1.020	1.206	1.184	16.9	11.800	13.800
96409	2305970	10626459	.78535	.7785	.798	.943	.925	-8.3	12.100	11.100
97221	754074	3867376	1.03615	.5766	.954	1.128	1.107	8.8	1.250	1.360
97222	5505851	19968940	.73559	.8665	.750	.887	.871	-13.9	2.870	2.470
97223	3723749	15738250	1.06604	.8372	1.030	1.217	1.194	18.0	3.940	4.650
98152	388391	2652538	1.40330	.4937	1.119	1.323	1.298	25.0	0.480	0.600 U
98157	91902	376414	1.24106	.2002	.922	1.090	1.070	5.0	0.600	0.630
98163	3413	5068	.00000	.1166	.744	.879	.863	-12.5	0.320	0.280
98164	8536	99501	.00000	.1395	.725	.857	.841	-16.5	0.097	0.081
98659	300	1621	.00000	.1158	.745	.881	.865	-15.3	0.590	0.500
98914	888	3472	.00000	.1162	.745	.881	.865	-15.1	0.860	0.730
98949	5887	17554	.00000	.1197	.742	.877	.861	-13.3	0.450	0.390
98993	1388045	7743483	.65626	.7219	.708	.837	.821	-18.8	4.800	3.900
99163	11300	9274	.00000	.1177	.744	.879	.863	-15.5	0.710	0.600
99803	8604	54745	1.64638	.1288	.946	1.118	1.097	7.9	13.900	15.000
99946	3174837	14970073	.76840	.8304	.781	.923	.906	-10.4	3.070	2.750
99969	976364	3717247	.95785	.5678	.908	1.073	1.053	4.1	3.160	3.290

X-TILDE: .862 X-TILDE (MONOLINE): .846 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%

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

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

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

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>	<u>ADJUSTED</u>
M&C	- 1.5%	- 1.5%	- 1.5%
OL&T	+22.6%	+17.5%	+16.5%
Premises/Operations	+11.6%	+ 8.9%	+ 8.3%
Products	- 0.1%	- 0.1%	- 0.1%
Local Products/Completed Operations	+ 2.5%	+ 2.5%	+ 2.5%
Products/Completed Operations	+ 1.6%	+ 1.6%	+ 1.6%
GL Overall	+ 9.7%	+7.5%	+ 7.0%

INDICATED Indicated changes are based on standard ISO methodology. The selected changes are
VS. SELECTED equal to the indicated changes for all sublines except for Owners, Landlords and Tenants,
VS. ADJUSTED where a change of +17.5% has been selected to temper the effect of the experience for the
latest year. 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 4.6%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused a 1.4% decrease in ALCCL;
- Implemented loss cost level change (-2.4%);
- A change in exposure trend plus an additional year of trending (-1.1%).

The Basic Limit Experience Ratios (BLERs) varied within reasonable limits.

Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of 2.8%, 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 2.2% decrease in ALCCL;
- Implemented loss cost level change (+5.0%);
- A change in exposure trend plus an additional year of trending (+0.1%);
- The effect on ALCCL due to a change in average IPMFs (-0.1%).

The BLERs increased in 2015 (+10.5%) and 2017 (+7.5%). 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 decreased from 2015 to 2016, increased until 2018 and then decreased thereafter.

The BLERs varied within reasonable limits.

Owners, Landlords
and Tenants

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

The high BLERs for 2015 (1.293), 2016 (1.113), 2018 (1.158) and 2019 (1.359) are attributable to unfavorable experience in several class groups.

Products

The ALCCL increased steadily from 2014 to 2018.

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

Local Products/
Completed Ops

The ALCCL increased steadily from 2014 to 2018.

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

LOSS
DEVELOPMENT
FACTOR
COMPARISON

Manufacturers and
Contractors

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

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

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

The multistate Fringe indemnity factors have increased compared to the 2019 review.

Owners, Landlords
and Tenants

The BI indemnity loss development factors for the 2020 review remained stable compared to those in the 2019 review. The PD indemnity loss development factors for the 2020 review remained stable compared to those in the 2019 review, except for the 15 months-to-ultimate factor which decreased by 10.1%. This can largely be attributed to a lower 15-to-27 months state link ratio.

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 27 months-to-ultimate factor which decreased by 10.8%. This can largely be attributed to a lower 27-to-39 months state link ratio. The full coverage PD indemnity loss development factors for the 2020 review remained stable compared to those in the 2019 review.

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 0.915. In the 2019 review the weighted average IPMF was 0.915.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.980. In the 2019 review the weighted average IPMF was 0.981.
	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 relative changes for Owners, Landlords and Tenants vary within reasonable limits except CG 10 (Schools and Churches) due to unfavorable experience across all five years in the review period.
	The territory relative changes for Owners, Landlords and Tenants vary within reasonable limits.
	For Local Products, Indiana's state balanced relative change (0.939) ranks 45th highest overall. In last year's review, Indiana's state balanced relative change (1.029) ranked 15th highest overall.

CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average decrease of 1.4% in the total statewide ALCCL.
	For Owners, Landlords and Tenants, the change in company mix results in an average decrease of 2.2% 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	.076	.195	10205	.27	—	11210	2.82	—	13207	(a)	(a)
10015	9.40	—	10220	5.17	—	11211	14.60	—	13208	(a)	(a)
10020	(a)	(a)	10255	.30	.147	11212	2.21	—	13314	.132	.016
10026	.71	.016	10256	1.11	.152	11213	1.81	—	13351	.32	.051
10036	.82	(a)	10257	.21	.169	11214	4.45	—	13352	.33	.041
10040	.058	.30	10309	.177	.015	11222	.075	—	13410	1.75	2.99
10042	.41	.37	10315	.42	(a)	11234	.31	.052	13411	(a)	(a)
10052	6.50	—	10331	12.70	—	11248	.058	.018	13412	.59	1.14
10054	5.77	—	10332	22.00	—	11258	.91	.147	13453	.68	(a)
10060	.194	.078	10352	.44	.077	11259	.97	.179	13454	.80	(a)
10065	.29	.028	10367	3.77	—	11273	15.30	—	13455	.81	(a)
10066	.30	.044	10368	5.51	—	11274	14.70	—	13461	(a)	(a)
10070	.044	.154	10375	(a)	—	11288	1.11	.106	13506	1.01	.063
10071	.35	.104	10378	12.90	—	12014	.125	.034	13507	1.21	.157
10072	4.26	—	10379	5.99	—	12356	1.30	.026	13590	.60	.74
10073	1.28	.52	10380	10.20	—	12361	.057	.077	13621	.152	.32
10075	9.49	.16	10381	8.86	—	12362	.048	(a)	13670	.032	.015
10100	.75	.059	11007	1.60	—	12373	.018	.024	13673	.69	.015
10101	.26	.181	11020	.33	.10	12374	.67	.083	13715	.048	.165
10105	2.85	—	11039	1.11	.051	12375	.33	.047	13716	.50	.107
10107	3.91	.28	11052	2.80	—	12391	.036	.082	13720	.39	.071
10110	32.00	—	11101	(a)	(a)	12393	.44	(a)	13759	.194	.116
10111	.095	.078	11120	(a)	—	12467	.183	(a)	13930	.102	.201
10113	.39	—	11126	.069	.022	12509	.076	.036	14068	.043	.014
10115	.78	.073	11127	.242	.011	12510	.97	.024	14101	.50	.037
10117	9.34	—	11128	.33	.058	12583	.43	(a)	14279	.58	.058
10119	(a)	—	11138	3.19	—	12651	1.25	.53	14401	.91	.125
10120	20.90	—	11155	.235	—	12683	.57	(a)	14405	.94	—
10130	3.88	—	11160	(a)	(a)	12707	.31	.64	14527	.195	.189
10132	3.35	—	11167	.65	—	12797	.066	.196	14655	.097	—
10133	2.69	—	11168	3.35	—	12805	.35	.15	14731	2.78	—
10135	(a)	—	11201	14.00	—	12841	.59	—	14732	.206	—
10140	.026	.021	11202	4.15	—	12927	.103	—	14733	.68	—
10141	.052	.023	11203	.56	.52	13049	.029	.057	14734	.29	—
10145	.25	.011	11204	.34	1.57	13111	.84	.093	14855	.27	.154
10146	.34	.02	11205	(a)	—	13112	.048	.063	14913	.37	.143
10150	.54	(a)	11206	.65	—	13201	1.11	.16	15060	(a)	(a)
10151	13.70	—	11207	8.22	—	13204	1.25	1.45	15061	(a)	(a)
10160	2.44	—	11208	1.41	—	13205	.48	.46	15062	.241	(a)
10204	.246	—	11209	6.61	—	13206	(a)	(a)	15063	.28	(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	.126	—	16750	.114	.032	18707	.007	.004	40117	(a)	—
15119	(a)	—	16751	.114	—	18708	.126	.015	40140	(a)	—
15120	(a)	—	16819	1.46	(a)	18833	.086	(a)	41001	.35	—
15123	2.69	—	16820	1.13	(a)	18834	.33	.119	41210	(a)	—
15124	.94	—	16881	1.79	(a)	18911	1.03	.017	41421	.56	—
15188	.42	(a)	16890	.171	(a)	18912	1.94	.03	41422	.30	—
15223	.037	.041	16891	.186	(a)	18920	.50	.017	41510	51.80	—
15224	.41	.06	16892	.34	(a)	18991	(a)	—	41603	26.70	—
15300	(a)	—	16900	2.97	.11	19007	1.05	—	41604	14.60	—
15314	.235	(a)	16901	1.90	.161	19051	2.33	—	41620	1.18	—
15404	.11	(a)	16902	1.61	.07	19061	(a)	—	41650	37.50	—
15405	.161	(a)	16905	3.12	.11	19795	.34	(a)	41664	44.40	—
15406	.41	.048	16906	1.99	.161	19796	.39	—	41665	5.19	—
15488	1.03	(a)	16910	1.78	.062	40005	(a)	—	41666	(a)	—
15538	.42	.017	16911	1.61	.072	40006	(a)	—	41667	121.00	—
15600	1.05	.083	16915	1.83	.073	40010	(a)	—	41668	114.00	—
15607	.165	—	16916	1.52	.055	40015	(a)	—	41669	.80	—
15608	.235	.009	16920	4.05	.113	40020	(a)	—	41670	1.34	—
15656	6.93	—	16921	3.70	.062	40026	(a)	—	41672	(a)	—
15699	.41	—	16930	2.33	.168	40031	(a)	—	41673	(a)	—
15733	.27	.037	16931	2.51	.102	40032	(a)	—	41675	(a)	—
15839	.31	.026	16940	5.05	.062	40040	(a)	—	41677	.24	—
15991	.26	.081	16941	2.02	.129	40041	(a)	—	41678	69.10	—
15993	.217	.043	18078	.087	.085	40042	(a)	—	41679	(a)	(a)
16005	.025	.034	18109	.43	.029	40045	293.00	—	41680	19.50	—
16009	.33	.094	18110	.34	.048	40046	57.90	—	41696	.77	—
16402	1.56	—	18200	(a)	—	40047	20.60	—	41697	.53	—
16403	.98	.185	18205	.133	.35	40059	7.39	—	41700	(a)	—
16404	1.24	—	18206	.55	.132	40061	3.92	—	41715	12.40	—
16471	.233	—	18335	.40	.016	40063	131.00	—	41716	7.88	—
16501	.054	(a)	18435	.80	.068	40064	38.60	—	43007	(a)	—
16527	.082	.35	18436	.64	.218	40066	(a)	—	43117	(a)	—
16588	.152	(a)	18437	.57	(a)	40067	(a)	—	43151	22.60	—
16604	.26	.146	18438	1.10	(a)	40069	(a)	—	43152	20.70	—
16670	5.29	—	18501	.73	.016	40072	(a)	—	43200	86.20	—
16676	.33	.012	18506	.54	.005	40075	45.50	—	43215	(a)	—
16694	.51	(a)	18507	.206	.007	40101	31.60	—	43421	23.60	—
16705	.153	.148	18570	2.15	—	40102	27.90	—	43422	124.00	—
16722	(a)	—	18575	(a)	(a)	40111	10.40	—	43424	(a)	—
16723	(a)	—	18616	.41	.59	40115	(a)	—	43470	4.47	—

\$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	75.00	—	46004	35.70	—	47471	4.88	—
43518	19.00	—	44280	.24	—	46005	28.50	—	47473	6.38	—
43550	84.20	—	44311	9.81	—	46112	.124	—	47474	7.13	—
43551	46.70	—	44315	6.60	—	46202	3.75	—	47475	5.63	—
43626	15.20	—	44427	114.00	—	46362	241.00	—	47476	5.63	—
43628	198.00	—	44428	115.00	—	46426	35.20	—	47477	7.51	—
43629	167.00	—	44429	1.72	—	46427	47.00	—	47478	7.88	—
43754	(a)	—	44430	1.20	—	46510	(a)	—	47600	(a)	—
43760	5.58	—	44431	3.83	—	46590	(a)	—	47610	(a)	—
43822	3.51	—	44432	1.21	—	46603	2.95	—	48039	61.10	—
43840	.044	—	44433	38.60	—	46604	3.41	—	48177	(a)	—
43860	2.80	—	44434	73.90	—	46606	9.09	—	48178	(a)	—
43889	1.00	—	44435	76.50	—	46607	12.50	—	48206	40.20	—
43945	(a)	—	44436	89.40	—	46622	10.40	—	48252	(a)	—
43946	(a)	—	44437	74.10	—	46671	(a)	—	48441	.169	—
43990	(a)	(a)	44438	58.60	—	46700	173.00	—	48557	16.90	—
43991	(a)	—	44439	114.00	—	46773	(a)	—	48558	14.70	—
44009	3.27	—	44440	94.30	—	46822	(a)	—	48600	70.40	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	16.30	—	44501	(a)	—	46882	(a)	—	48636	2.06	(a)
44070	4.81	—	45190	2.95	—	46911	30.10	—	48637	12.90	—
44071	5.35	—	45191	2.10	—	46912	55.10	—	48638	6.40	—
44072	3.70	—	45192	2.45	—	46913	(a)	—	48727	(a)	—
44100	1.64	—	45193	1.45	—	46914	(a)	—	48808	1.77	—
44101	1.70	—	45210	1.83	—	46915	(a)	—	48924	(a)	—
44102	1.33	—	45224	(a)	—	46916	(a)	—	48925	309.00	—
44103	1.18	—	45225	(a)	—	47050	.96	—	49005	.165	—
44104	.49	—	45334	49.70	—	47051	(a)	—	49111	2.71	—
44105	(a)	—	45380	.31	(a)	47052	(a)	—	49181	20.00	—
44106	(a)	—	45450	14.60	—	47103	(a)	—	49183	24.30	—
44108	.58	—	45523	(a)	—	47146	(a)	—	49184	51.40	—
44109	1.47	—	45524	(a)	—	47147	(a)	—	49185	46.70	—
44110	1.50	—	45539	(a)	—	47221	190.00	—	49239	.234	.60
44111	.92	—	45678	.26	—	47253	(a)	—	49292	1.46	—
44112	.55	—	45771	.48	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.155	.046	47318	12.40	—	49333	10.70	—
44193	(a)	—	45900	.12	.068	47367	.24	—	49451	(a)	—
44194	(a)	—	45901	.103	.049	47420	2.71	—	49452	(a)	—
44222	(a)	—	45937	.195	—	47468	(a)	—	49617	.221	.171
44276	116.00	—	45993	(a)	(a)	47469	5.63	—	49618	.186	.065

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	.35	.15	51315	.152	.106	51809	.44	.153	52341	.06	(a)
49763	2.27	—	51330	.127	.53	51833	.101	.06	52342	.173	(a)
49800	(a)	—	51333	.042	.34	51850	.31	(a)	52343	.105	(a)
49801	167.00	—	51340	.043	(a)	51851	.208	(a)	52401	.33	(a)
49802	14.80	—	51350	.156	.135	51852	.49	(a)	52402	.024	(a)
49803	26.30	—	51351	.14	.042	51853	.196	(a)	52432	.117	(a)
49840	1.00	—	51352	.192	.108	51854	.44	(a)	52433	.107	1.02
49870	129.00	—	51355	.131	.094	51855	.46	(a)	52435	.134	(a)
49890	(a)	—	51356	.141	.62	51856	.25	(a)	52438	.097	(a)
49891	(a)	—	51357	.216	.66	51857	.43	(a)	52440	.153	(a)
49902	(a)	—	51358	.52	.141	51869	.116	.136	52467	.141	(a)
49903	(a)	—	51359	.46	.78	51877	.66	.212	52469	.049	.104
50010	.25	.49	51370	.51	4.57	51889	.108	.012	52505	.246	.216
50015	.165	(a)	51380	.051	.044	51896	.05	.018	52547	.28	.078
50017	.125	(a)	51400	.30	(a)	51900	.076	.095	52581	1.20	2.95
50045	.29	(a)	51401	.44	(a)	51909	.28	.056	52619	.084	(a)
50047	.032	(a)	51500	.096	.119	51919	.109	(a)	52660	.086	—
51001	.071	.45	51516	.073	—	51926	.111	.038	52744	.39	.081
51005	.015	(a)	51517	.083	—	51927	.06	.131	52767	.26	(a)
51116	.181	.69	51550	.119	.39	51934	.121	.125	52876	(a)	(a)
51201	.043	(a)	51551	.041	.91	51941	.11	.041	52911	.067	.45
51205	.132	.071	51552	.072	.159	51942	.176	—	52967	.025	.062
51206	.021	.39	51553	.127	(a)	51956	.48	.221	53001	.246	.33
51210	.125	(a)	51554	.012	(a)	51957	.42	.42	53077	.118	.207
51211	(a)	(a)	51575	.042	.02	51958	.37	.41	53095	.081	(a)
51220	.43	2.28	51576	.229	.093	51959	.38	(a)	53096	.113	(a)
51221	.238	1.78	51600	.156	.191	51960	.05	.35	53121	.32	.44
51222	.29	3.67	51613	.103	.139	51970	.219	.238	53147	.044	(a)
51224	.30	1.45	51625	.065	(a)	51982	.064	.083	53229	.244	(a)
51230	.052	.79	51666	.066	.101	51985	.068	—	53271	.06	(a)
51240	.52	.185	51702	.196	(a)	51986	.25	.103	53333	.24	.239
51241	1.55	.26	51703	.081	(a)	51999	.107	.44	53374	.102	.31
51250	.33	(a)	51734	.153	.31	52002	.094	.129	53375	.054	.223
51251	.045	(a)	51741	.27	.26	52075	.242	.243	53376	.087	.194
51252	.157	.10	51752	.229	.165	52076	.29	(a)	53377	.089	.195
51253	.134	(a)	51767	.019	.008	52109	.024	(a)	53403	.056	(a)
51254	.042	.039	51777	.067	.078	52134	.31	.63	53425	.226	(a)
51255	.84	(a)	51790	.112	(a)	52137	.095	(a)	53565	.065	.108
51300	.093	.16	51796	.099	(a)	52150	.58	(a)	53631	.037	.022
51305	.093	.96	51808	.35	.73	52315	.088	.26	53632	.043	.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	.039	(a)	56170	.222	(a)	57401	.078	.096	58503	.094	.076
53732	.27	.45	56171	.109	(a)	57403	.138	.035	58532	.121	(a)
53733	.174	.27	56202	.09	.089	57410	.038	.162	58559	.025	(a)
53734	.44	—	56390	.157	.64	57411	.056	(a)	58560	.059	(a)
53803	.54	(a)	56391	.134	.32	57572	.022	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.217	.125	57600	.066	.034	58575	.077	.12
53902	(a)	(a)	56488	.112	.034	57611	.119	.062	58627	.246	.013
53903	(a)	(a)	56567	.23	(a)	57625	.58	(a)	58663	.51	1.28
53904	(a)	(a)	56650	.70	(a)	57651	.071	.041	58682	.219	(a)
53905	(a)	(a)	56651	.38	(a)	57690	.155	.49	58713	.043	(a)
53907	.118	.103	56652	.27	(a)	57716	.073	.082	58737	.159	.63
53951	(a)	(a)	56653	.26	(a)	57725	.161	.088	58756	.095	(a)
53952	(a)	(a)	56654	.135	(a)	57726	.125	.021	58757	.53	(a)
53953	(a)	(a)	56690	.058	.35	57798	.036	(a)	58759	.066	(a)
54012	.044	—	56699	.10	.057	57800	.133	(a)	58802	.075	.48
54077	.161	.40	56758	.085	.148	57808	.061	(a)	58813	.234	(a)
54444	(a)	(a)	56759	.087	.08	57809	.063	(a)	58822	.206	(a)
55010	.49	1.08	56760	.124	.098	57810	.061	.107	58837	.47	.162
55011	.131	1.57	56805	.164	(a)	57871	.073	.118	58840	.141	.127
55012	.157	1.18	56806	.116	(a)	57913	.173	.29	58873	.224	.03
55013	.204	1.14	56807	.115	(a)	57997	.097	—	58903	.047	(a)
55014	(a)	(a)	56808	.15	(a)	57998	.077	.058	58904	.036	.128
55214	.127	.088	56900	.144	(a)	57999	.101	.071	58922	.37	.168
55371	.26	.119	56910	.072	(a)	58009	.101	(a)	59005	.09	.096
55410	(a)	(a)	56911	.198	(a)	58010	.178	(a)	59057	.66	(a)
55426	.248	(a)	56912	.161	.09	58020	.148	(a)	59058	.43	(a)
55597	.032	1.79	56913	.131	(a)	58056	.212	(a)	59188	.29	.055
55647	.063	.062	56915	.78	(a)	58057	.133	(a)	59189	.40	.30
55648	.029	(a)	56916	.70	.205	58058	.12	(a)	59223	.232	.088
55649	.034	(a)	56917	.202	(a)	58095	.169	1.99	59257	.024	.013
55715	.25	.224	56918	.097	(a)	58096	.224	1.23	59306	.152	(a)
55716	.36	.52	56919	.248	(a)	58301	.077	.088	59378	.151	.15
55717	.33	(a)	56920	.226	(a)	58302	.06	.055	59481	.41	.099
55718	.32	(a)	56980	.125	(a)	58397	.35	.74	59482	.31	(a)
55802	.067	.009	57001	.043	.033	58408	.057	—	59537	.163	.21
55918	.144	2.74	57002	.028	.106	58409	.073	—	59601	.154	2.37
55919	.02	3.65	57090	.36	.66	58456	.039	—	59647	.137	.17
56040	.014	.033	57146	.23	.72	58457	.056	—	59660	.28	1.18
56041	.09	(a)	57202	.111	(a)	58458	.073	—	59661	.138	(a)
56042	.113	(a)	57257	.137	.035	58459	.087	—	59693	.023	—

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	.70	.069	63220	(a)	—	91190	2.50	(a)
59701	.011	.29	59970	.139	.183	64074	20.90	—	91200	.82	—
59713	.25	.31	59973	.193	(a)	64075	14.70	—	91210	(a)	—
59722	.131	.031	59975	.194	.227	64500	(a)	—	91235	2.67	3.10
59723	.049	.037	59977	.111	(a)	65007	37.50	—	91250	4.02	(a)
59724	.076	.019	59984	.053	.053	66122	16.10	—	91265	17.50	2.61
59725	.094	.116	59985	.207	(a)	66123	8.86	—	91266	9.27	1.54
59726	.068	.024	59986	.158	(a)	66309	25.90	—	91280	(a)	4.34
59738	.219	.064	59988	.05	.059	66561	60.00	—	91302	13.60	(a)
59750	.121	.222	59989	.028	.044	67017	55.70	—	91315	4.14	—
59751	.044	(a)	60010	25.80	—	67508	45.10	—	91324	9.22	(a)
59773	.017	.028	60011	29.60	—	67509	33.00	—	91325	(a)	(a)
59774	.014	.15	60012	48.70	—	67510	18.40	—	91340	6.02	9.72
59775	.018	.188	60013	41.70	—	67511	19.90	—	91341	5.33	6.34
59781	.105	.068	60015	31.20	—	67512	85.20	—	91342	5.52	3.67
59782	.157	.46	60016	35.00	—	67513	54.10	—	91343	1.18	1.83
59783	.153	(a)	60035	42.30	—	67634	48.20	—	91405	7.01	—
59784	.117	(a)	61000	25.50	—	67635	34.10	—	91436	6.03	2.57
59790	.169	(a)	61212	21.60	—	68001	104.00	—	91481	22.10	—
59798	.40	.50	61216	23.90	—	68439	134.00	—	91507	3.24	4.10
59806	.29	(a)	61217	21.80	—	68500	5.67	—	91523	50.00	—
59867	.19	(a)	61218	14.90	—	68604	2.50	—	91547	.29	—
59886	.026	.108	61223	106.00	—	68606	9.77	—	91551	1.77	.62
59889	.057	.165	61224	33.80	—	68607	7.72	—	91555	1.61	1.23
59892	.153	(a)	61225	46.80	—	68702	6.36	—	91560	5.11	4.72
59904	.103	.061	61226	78.80	—	68703	4.77	—	91562	3.93	—
59905	.119	.132	61227	72.10	—	68706	20.40	—	91577	14.00	3.28
59914	.70	.68	62000	16.40	—	68707	20.20	—	91580	6.75	—
59915	.34	.75	62001	13.00	—	90089	5.10	—	91581	(a)	(a)
59917	.063	.205	62002	5.91	—	91111	3.44	6.38	91582	(a)	(a)
59923	.017	.004	62003	18.60	—	91125	3.08	1.79	91583	(a)	(a)
59925	.47	1.19	63010	46.40	—	91127	2.31	1.77	91584	(a)	(a)
59926	.40	.45	63011	58.00	—	91130	1.43	—	91585	(a)	(a)
59927	.27	1.42	63012	82.40	—	91135	.40	(a)	91586	(a)	(a)
59931	.31	.55	63013	78.10	—	91150	2.19	5.79	91587	(a)	(a)
59932	.34	.88	63215	61.60	—	91155	4.86	36.80	91588	(a)	(a)
59941	.105	(a)	63216	42.70	—	91160	1.24	—	91589	(a)	(a)
59947	.103	.32	63217	58.90	—	91175	1.07	—	91590	4.08	—
59955	.04	.143	63218	19.80	—	91177	4.65	—	91591	(a)	(a)
59963	.30	.41	63219	(a)	—	91179	4.67	—	91606	14.00	—

\$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	1.43	—	97653	3.70	2.98	98426	3.00	(a)
91629	2.87	(a)	95358	(a)	—	97654	6.46	3.40	98427	2.93	—
91636	4.92	—	95410	5.24	2.95	97655	5.37	6.74	98428	(a)	—
91641	1.34	(a)	95455	5.93	1.35	98002	.97	1.16	98429	1.28	—
91666	1.10	(a)	95487	2.81	(a)	98003	1.16	(a)	98430	(a)	—
91722	4.30	(a)	95505	2.76	2.53	98090	.155	—	98449	4.19	28.30
91746	3.93	6.40	95620	2.27	(a)	98091	.169	—	98482	4.50	7.18
91805	.247	—	95625	6.52	4.20	98092	.51	—	98483	6.65	21.90
92053	.60	.53	95630	(a)	(a)	98111	.67	—	98502	6.36	4.44
92054	.209	.213	95647	3.21	7.29	98150	(a)	—	98555	2.96	—
92055	5.83	.27	95648	(a)	(a)	98151	(a)	—	98597	.66	—
92101	9.11	3.35	96053	2.44	4.99	98152	3.27	.60	98598	.227	—
92102	5.49	3.99	96317	1.48	—	98153	3.69	(a)	98601	7.62	(a)
92215	3.83	3.48	96408	4.54	13.80	98154	4.35	(a)	98622	(a)	—
92338	2.11	2.42	96409	4.19	11.10	98155	6.09	(a)	98623	(a)	—
92445	2.82	—	96410	3.68	9.27	98156	(a)	(a)	98624	1.20	—
92446	6.93	2.08	96611	1.38	1.58	98157	3.89	.63	98636	3.28	4.37
92447	6.05	2.09	96702	5.22	(a)	98158	(a)	(a)	98640	132.00	—
92451	2.67	2.38	96703	(a)	—	98159	2.61	(a)	98658	6.29	—
92453	3.84	—	96816	4.90	—	98160	5.53	(a)	98659	1.13	.50
92478	1.90	1.76	96872	5.27	(a)	98161	6.19	(a)	98677	20.70	12.00
92593	35.00	—	96930	(a)	—	98162	(a)	(a)	98678	18.40	16.20
92663	.66	—	97002	(a)	(a)	98163	6.50	.28	98698	(a)	(a)
94007	13.10	5.89	97003	(a)	(a)	98164	2.25	.081	98699	5.98	(a)
94099	2.96	—	97047	4.19	—	98257	1.75	—	98705	8.90	—
94225	10.40	—	97050	3.25	—	98303	12.30	8.70	98710	4.15	—
94276	5.43	5.50	97111	6.27	—	98304	6.48	3.15	98751	4.76	—
94304	3.41	(a)	97220	.39	(a)	98305	3.37	2.16	98805	5.43	1.43
94381	6.40	14.70	97221	(a)	1.36	98306	8.67	1.14	98806	3.06	3.93
94404	5.14	6.76	97222	1.77	2.47	98307	2.05	.60	98810	4.75	—
94444	(a)	(a)	97223	2.67	4.65	98308	1.35	1.23	98813	4.58	2.06
94569	3.47	3.93	97308	.71	—	98309	6.14	2.10	98820	10.40	3.84
94590	14.90	—	97447	2.35	5.61	98344	.94	.70	98871	(a)	(a)
94617	4.73	—	97501	(a)	—	98405	1.54	—	98884	2.70	1.94
94638	(a)	—	97502	(a)	—	98413	17.00	(a)	98914	.77	.73
95124	1.75	.98	97503	(a)	—	98414	15.60	(a)	98949	1.08	.39
95233	3.74	—	97504	(a)	—	98415	2.05	(a)	98967	4.23	12.60
95305	4.06	—	97650	4.33	4.71	98423	4.88	(a)	98993	6.27	3.90
95306	5.63	—	97651	6.96	4.32	98424	8.28	(a)	99003	2.01	1.28
95310	9.70	1.70	97652	6.04	4.65	98425	3.40	(a)	99004	3.81	1.94

\$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	1.42	8.25	99826	.94	.68						
99081	(a)	—	99827	.51	.67						
99082	(a)	—	99851	2.09	—						
99083	(a)	—	99917	3.38	—						
99084	(a)	(a)	99938	3.80	—						
99085	(a)	(a)	99943	11.00	—						
99111	2.07	—	99946	8.20	2.75						
99160	(a)	—	99948	7.56	24.40						
99163	4.94	.60	99952	6.96	22.30						
99165	1.08	(a)	99953	7.51	11.20						
99220	1.69	(a)	99954	5.47	10.70						
99221	(a)	(a)	99955	6.84	10.20						
99222	3.17	(a)	99963	.82	—						
99223	.31	(a)	99969	3.07	3.29						
99303	16.50	—	99975	6.07	—						
99310	4.14	(a)	99986	(a)	—						
99315	12.20	2.12	99987	(a)	—						
99321	11.80	3.40	99988	2.71	—						
99445	(a)	(a)									
99471	.77	—									
99505	5.30	—									
99506	6.53	—									
99507	5.69	—									
99570	3.06	(a)									
99571	.74	(a)									
99572	1.44	(a)									
99573	1.38	(a)									
99600	1.66	—									
99613	10.50	2.37									
99614	3.70	—									
99620	.57	—									
99650	1.44	1.12									
99709	3.57	(a)									
99718	1.67	—									
99746	2.83	3.30									
99760	.33	—									
99777	8.23	—									
99793	3.59	—									
99798	(a)	(a)									
99803	(a)	15.00									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.129	.195	10205	.47	—	11210	2.62	—	13207	(a)	(a)
10015	15.30	—	10220	8.88	—	11211	13.60	—	13208	(a)	(a)
10020	(a)	(a)	10255	.26	.147	11212	2.06	—	13314	.226	.016
10026	1.22	.016	10256	.94	.152	11213	1.68	—	13351	.55	.051
10036	.69	(a)	10257	.177	.169	11214	4.14	—	13352	.56	.041
10040	.098	.30	10309	.30	.015	11222	.07	—	13410	1.48	2.99
10042	.70	.37	10315	.72	(a)	11234	.53	.052	13411	(a)	(a)
10052	10.60	—	10331	20.80	—	11248	.049	.018	13412	.50	1.14
10054	9.40	—	10332	35.80	—	11258	1.38	.147	13453	.58	(a)
10060	.33	.078	10352	.67	.077	11259	1.48	.179	13454	.67	(a)
10065	.50	.028	10367	3.51	—	11273	26.30	—	13455	.68	(a)
10066	.51	.044	10368	5.13	—	11274	25.20	—	13461	(a)	(a)
10070	.074	.154	10375	(a)	—	11288	1.69	.106	13506	1.73	.063
10071	.60	.104	10378	21.00	—	12014	.105	.034	13507	2.08	.157
10072	3.97	—	10379	9.76	—	12356	2.23	.026	13590	.51	.74
10073	1.08	.52	10380	16.70	—	12361	.079	.077	13621	.128	.32
10075	8.00	.16	10381	14.40	—	12362	.081	(a)	13670	.044	.015
10100	1.14	.059	11007	1.49	—	12373	.031	.024	13673	1.04	.015
10101	.45	.181	11020	.57	.10	12374	1.16	.083	13715	.081	.165
10105	4.89	—	11039	.94	.051	12375	.57	.047	13716	.85	.107
10107	3.30	.28	11052	7.35	—	12391	.061	.082	13720	.59	.071
10110	52.10	—	11101	(a)	(a)	12393	.76	(a)	13759	.33	.116
10111	.162	.078	11120	(a)	—	12467	.31	(a)	13930	.173	.201
10113	.68	—	11126	.118	.022	12509	.064	.036	14068	.074	.014
10115	1.35	.073	11127	.41	.011	12510	.81	.024	14101	.86	.037
10117	15.20	—	11128	.56	.058	12583	.36	(a)	14279	.49	.058
10119	(a)	—	11138	5.19	—	12651	1.06	.53	14401	1.39	.125
10120	34.10	—	11155	.40	—	12683	.48	(a)	14405	.88	—
10130	6.67	—	11160	(a)	(a)	12707	.53	.64	14527	.33	.189
10132	5.75	—	11167	1.69	—	12797	.112	.196	14655	.167	—
10133	7.07	—	11168	8.79	—	12805	.61	.15	14731	7.30	—
10135	(a)	—	11201	13.10	—	12841	1.01	—	14732	.54	—
10140	.036	.021	11202	3.86	—	12927	.177	—	14733	1.17	—
10141	.072	.023	11203	.96	.52	13049	.041	.057	14734	.50	—
10145	.35	.011	11204	.59	1.57	13111	1.28	.093	14855	.226	.154
10146	.51	.02	11205	(a)	—	13112	.067	.063	14913	.63	.143
10150	.93	(a)	11206	.61	—	13201	.93	.16	15060	(a)	(a)
10151	23.50	—	11207	7.65	—	13204	1.06	1.45	15061	(a)	(a)
10160	4.18	—	11208	1.31	—	13205	.41	.46	15062	.203	(a)
10204	.42	—	11209	6.16	—	13206	(a)	(a)	15063	.236	(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	.118	—	16750	.196	.032	18707	.012	.004	40117	(a)	—
15119	(a)	—	16751	.196	—	18708	.216	.015	40140	(a)	—
15120	(a)	—	16819	1.23	(a)	18833	.146	(a)	41001	.57	—
15123	7.05	—	16820	.95	(a)	18834	.56	.119	41210	(a)	—
15124	2.47	—	16881	3.07	(a)	18911	1.77	.017	41421	.37	—
15188	.36	(a)	16890	.144	(a)	18912	3.33	.03	41422	.20	—
15223	.052	.041	16891	.157	(a)	18920	.86	.017	41510	88.90	—
15224	.62	.06	16892	.28	(a)	18991	(a)	—	41603	17.70	—
15300	(a)	—	16900	4.59	.11	19007	2.76	—	41604	9.73	—
15314	.40	(a)	16901	2.94	.161	19051	6.11	—	41620	1.09	—
15404	.092	(a)	16902	2.49	.07	19061	(a)	—	41650	24.90	—
15405	.136	(a)	16905	4.82	.11	19795	.58	(a)	41664	72.30	—
15406	.35	.048	16906	3.08	.161	19796	.68	—	41665	8.46	—
15488	.87	(a)	16910	2.75	.062	40005	(a)	—	41666	(a)	—
15538	.72	.017	16911	2.49	.072	40006	(a)	—	41667	198.00	—
15600	1.81	.083	16915	2.82	.073	40010	(a)	—	41668	185.00	—
15607	.154	—	16916	2.35	.055	40015	(a)	—	41669	1.30	—
15608	.40	.009	16920	6.26	.113	40020	(a)	—	41670	2.18	—
15656	11.90	—	16921	5.72	.062	40026	(a)	—	41672	(a)	—
15699	.38	—	16930	3.60	.168	40031	(a)	—	41673	(a)	—
15733	.226	.037	16931	3.88	.102	40032	(a)	—	41675	(a)	—
15839	.54	.026	16940	7.81	.062	40040	(a)	—	41677	.224	—
15991	.44	.081	16941	3.13	.129	40041	(a)	—	41678	121.00	—
15993	.37	.043	18078	.147	.085	40042	(a)	—	41679	(a)	(a)
16005	.043	.034	18109	.74	.029	40045	477.00	—	41680	13.00	—
16009	.28	.094	18110	.59	.048	40046	94.40	—	41696	.71	—
16402	2.67	—	18200	(a)	—	40047	33.60	—	41697	.50	—
16403	1.69	.185	18205	.227	.35	40059	12.00	—	41700	(a)	—
16404	2.13	—	18206	.95	.132	40061	6.39	—	41715	8.23	—
16471	.217	—	18335	.69	.016	40063	214.00	—	41716	5.24	—
16501	.091	(a)	18435	1.21	.068	40064	62.80	—	43007	(a)	—
16527	.14	.35	18436	.98	.218	40066	(a)	—	43117	(a)	—
16588	.128	(a)	18437	.98	(a)	40067	(a)	—	43151	82.20	—
16604	.216	.146	18438	1.89	(a)	40069	(a)	—	43152	36.20	—
16670	8.62	—	18501	1.11	.016	40072	(a)	—	43200	313.00	—
16676	.56	.012	18506	.45	.005	40075	165.00	—	43215	(a)	—
16694	.43	(a)	18507	.35	.007	40101	38.20	—	43421	85.70	—
16705	.26	.148	18570	3.69	—	40102	33.70	—	43422	450.00	—
16722	(a)	—	18575	(a)	(a)	40111	16.90	—	43424	(a)	—
16723	(a)	—	18616	.34	.59	40115	(a)	—	43470	4.16	—

\$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	272.00	—	46004	23.70	—	47471	3.24	—
43518	31.00	—	44280	.224	—	46005	19.00	—	47473	4.24	—
43550	306.00	—	44311	16.00	—	46112	.15	—	47474	4.74	—
43551	170.00	—	44315	10.70	—	46202	5.10	—	47475	3.74	—
43626	24.80	—	44427	138.00	—	46362	422.00	—	47476	3.74	—
43628	322.00	—	44428	139.00	—	46426	61.70	—	47477	4.99	—
43629	273.00	—	44429	2.08	—	46427	82.30	—	47478	5.24	—
43754	(a)	—	44430	1.45	—	46510	(a)	—	47600	(a)	—
43760	9.09	—	44431	4.62	—	46590	(a)	—	47610	(a)	—
43822	3.27	—	44432	1.46	—	46603	5.17	—	48039	222.00	—
43840	.041	—	44433	46.70	—	46604	5.97	—	48177	(a)	—
43860	2.60	—	44434	89.20	—	46606	15.90	—	48178	(a)	—
43889	.93	—	44435	92.40	—	46607	21.90	—	48206	65.50	—
43945	(a)	—	44436	108.00	—	46622	9.67	—	48252	(a)	—
43946	(a)	—	44437	89.40	—	46671	(a)	—	48441	.28	—
43990	(a)	(a)	44438	70.70	—	46700	629.00	—	48557	27.50	—
43991	(a)	—	44439	138.00	—	46773	(a)	—	48558	23.90	—
44009	8.60	—	44440	114.00	—	46822	(a)	—	48600	123.00	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	26.50	—	44501	(a)	—	46882	(a)	—	48636	2.17	(a)
44070	7.84	—	45190	4.02	—	46911	49.00	—	48637	21.00	—
44071	8.72	—	45191	2.85	—	46912	89.80	—	48638	10.40	—
44072	6.02	—	45192	3.33	—	46913	(a)	—	48727	(a)	—
44100	2.60	—	45193	1.97	—	46914	(a)	—	48808	3.04	—
44101	2.71	—	45210	2.49	—	46915	(a)	—	48924	(a)	—
44102	2.11	—	45224	(a)	—	46916	(a)	—	48925	503.00	—
44103	1.87	—	45225	(a)	—	47050	.89	—	49005	.154	—
44104	.78	—	45334	180.00	—	47051	(a)	—	49111	4.66	—
44105	(a)	—	45380	.26	(a)	47052	(a)	—	49181	72.50	—
44106	(a)	—	45450	53.00	—	47103	(a)	—	49183	88.40	—
44108	.92	—	45523	(a)	—	47146	(a)	—	49184	186.00	—
44109	2.33	—	45524	(a)	—	47147	(a)	—	49185	170.00	—
44110	2.38	—	45539	(a)	—	47221	690.00	—	49239	.198	.60
44111	1.46	—	45678	.244	—	47253	(a)	—	49292	5.30	—
44112	.87	—	45771	.40	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.131	.046	47318	20.10	—	49333	38.90	—
44193	(a)	—	45900	.206	.068	47367	.224	—	49451	(a)	—
44194	(a)	—	45901	.177	.049	47420	4.41	—	49452	(a)	—
44222	(a)	—	45937	.71	—	47468	(a)	—	49617	.58	.171
44276	420.00	—	45993	(a)	(a)	47469	3.74	—	49618	.49	.065

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	.92	.15	51315	.128	.106	51809	.18	.153	52341	.063	(a)
49763	5.95	—	51330	.133	.53	51833	.121	.06	52342	.181	(a)
49800	(a)	—	51333	.044	.34	51850	.32	(a)	52343	.111	(a)
49801	608.00	—	51340	.018	(a)	51851	.219	(a)	52401	.34	(a)
49802	53.90	—	51350	.187	.135	51852	.51	(a)	52402	.01	(a)
49803	95.40	—	51351	.168	.042	51853	.206	(a)	52432	.048	(a)
49840	.93	—	51352	.23	.108	51854	.46	(a)	52433	.044	1.02
49870	210.00	—	51355	.157	.094	51855	.49	(a)	52435	.055	(a)
49890	(a)	—	51356	.169	.62	51856	.27	(a)	52438	.04	(a)
49891	(a)	—	51357	.182	.66	51857	.46	(a)	52440	.063	(a)
49902	(a)	—	51358	.44	.141	51869	.048	.136	52467	.058	(a)
49903	(a)	—	51359	.39	.78	51877	.27	.212	52469	.02	.104
50010	.104	.49	51370	.21	4.57	51889	.044	.012	52505	.101	.216
50015	.068	(a)	51380	.021	.044	51896	.021	.018	52547	.30	.078
50017	.052	(a)	51400	.31	(a)	51900	.091	.095	52581	.49	2.95
50045	.118	(a)	51401	.46	(a)	51909	.29	.056	52619	.035	(a)
50047	.013	(a)	51500	.04	.119	51919	.045	(a)	52660	.08	—
51001	.075	.45	51516	.068	—	51926	.046	.038	52744	.46	.081
51005	.015	(a)	51517	.077	—	51927	.025	.131	52767	.27	(a)
51116	.19	.69	51550	.049	.39	51934	.05	.125	52876	(a)	(a)
51201	.018	(a)	51551	.017	.91	51941	.045	.041	52911	.028	.45
51205	.054	.071	51552	.029	.159	51942	.073	—	52967	.01	.062
51206	.009	.39	51553	.053	(a)	51956	.196	.221	53001	.102	.33
51210	.131	(a)	51554	.005	(a)	51957	.173	.42	53077	.049	.207
51211	(a)	(a)	51575	.05	.02	51958	.154	.41	53095	.033	(a)
51220	.45	2.28	51576	.094	.093	51959	.157	(a)	53096	.047	(a)
51221	.25	1.78	51600	.064	.191	51960	.021	.35	53121	.132	.44
51222	.30	3.67	51613	.042	.139	51970	.09	.238	53147	.046	(a)
51224	.32	1.45	51625	.069	(a)	51982	.027	.083	53229	.26	(a)
51230	.054	.79	51666	.08	.101	51985	.063	—	53271	.025	(a)
51240	.215	.185	51702	.206	(a)	51986	.104	.103	53333	.25	.239
51241	.64	.26	51703	.086	(a)	51999	.044	.44	53374	.122	.31
51250	.35	(a)	51734	.161	.31	52002	.039	.129	53375	.065	.223
51251	.018	(a)	51741	.112	.26	52075	.25	.243	53376	.104	.194
51252	.065	.10	51752	.094	.165	52076	.31	(a)	53377	.106	.195
51253	.055	(a)	51767	.023	.008	52109	.01	(a)	53403	.067	(a)
51254	.017	.039	51777	.081	.078	52134	.129	.63	53425	.238	(a)
51255	.88	(a)	51790	.135	(a)	52137	.10	(a)	53565	.078	.108
51300	.111	.16	51796	.041	(a)	52150	.238	(a)	53631	.015	.022
51305	.111	.96	51808	.145	.73	52315	.105	.26	53632	.018	.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	.016	(a)	56170	.234	(a)	57401	.032	.096	58503	.039	.076
53732	.11	.45	56171	.115	(a)	57403	.165	.035	58532	.05	(a)
53733	.072	.27	56202	.037	.089	57410	.016	.162	58559	.01	(a)
53734	.41	—	56390	.065	.64	57411	.058	(a)	58560	.025	(a)
53803	.57	(a)	56391	.055	.32	57572	.009	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.089	.125	57600	.027	.034	58575	.032	.12
53902	(a)	(a)	56488	.135	.034	57611	.125	.062	58627	.101	.013
53903	(a)	(a)	56567	.242	(a)	57625	.239	(a)	58663	.54	1.28
53904	(a)	(a)	56650	.74	(a)	57651	.029	.041	58682	.09	(a)
53905	(a)	(a)	56651	.40	(a)	57690	.163	.49	58713	.051	(a)
53907	.049	.103	56652	.29	(a)	57716	.077	.082	58737	.065	.63
53951	(a)	(a)	56653	.28	(a)	57725	.169	.088	58756	.10	(a)
53952	(a)	(a)	56654	.142	(a)	57726	.131	.021	58757	.221	(a)
53953	(a)	(a)	56690	.07	.35	57798	.015	(a)	58759	.027	(a)
54012	.041	—	56699	.041	.057	57800	.055	(a)	58802	.031	.48
54077	.066	.40	56758	.035	.148	57808	.065	(a)	58813	.246	(a)
54444	(a)	(a)	56759	.036	.08	57809	.067	(a)	58822	.085	(a)
55010	.201	1.08	56760	.051	.098	57810	.065	.107	58837	.49	.162
55011	.054	1.57	56805	.067	(a)	57871	.077	.118	58840	.148	.127
55012	.065	1.18	56806	.048	(a)	57913	.071	.29	58873	.236	.03
55013	.215	1.14	56807	.047	(a)	57997	.09	—	58903	.02	(a)
55014	(a)	(a)	56808	.062	(a)	57998	.032	.058	58904	.015	.128
55214	.052	.088	56900	.059	(a)	57999	.106	.071	58922	.39	.168
55371	.31	.119	56910	.03	(a)	58009	.106	(a)	59005	.037	.096
55410	(a)	(a)	56911	.209	(a)	58010	.073	(a)	59057	.27	(a)
55426	.26	(a)	56912	.169	.09	58020	.177	(a)	59058	.177	(a)
55597	.013	1.79	56913	.138	(a)	58056	.087	(a)	59188	.35	.055
55647	.026	.062	56915	.82	(a)	58057	.055	(a)	59189	.48	.30
55648	.012	(a)	56916	.74	.205	58058	.049	(a)	59223	.244	.088
55649	.014	(a)	56917	.213	(a)	58095	.07	1.99	59257	.01	.013
55715	.104	.224	56918	.102	(a)	58096	.092	1.23	59306	.063	(a)
55716	.15	.52	56919	.26	(a)	58301	.081	.088	59378	.158	.15
55717	.34	(a)	56920	.238	(a)	58302	.025	.055	59481	.168	.099
55718	.33	(a)	56980	.052	(a)	58397	.145	.74	59482	.37	(a)
55802	.081	.009	57001	.018	.033	58408	.053	—	59537	.171	.21
55918	.059	2.74	57002	.011	.106	58409	.068	—	59601	.063	2.37
55919	.008	3.65	57090	.38	.66	58456	.036	—	59647	.164	.17
56040	.006	.033	57146	.242	.72	58457	.052	—	59660	.117	1.18
56041	.037	(a)	57202	.046	(a)	58458	.068	—	59661	.057	(a)
56042	.047	(a)	57257	.057	.035	58459	.081	—	59693	.01	—

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	.29	.069	63220	(a)	—	91190	2.50	(a)
59701	.005	.29	59970	.146	.183	64074	28.40	—	91200	.82	—
59713	.104	.31	59973	.08	(a)	64075	20.00	—	91210	(a)	—
59722	.054	.031	59975	.204	.227	64500	(a)	—	91235	2.67	3.10
59723	.02	.037	59977	.117	(a)	65007	65.60	—	91250	4.02	(a)
59724	.031	.019	59984	.022	.053	66122	28.20	—	91265	17.50	2.61
59725	.039	.116	59985	.085	(a)	66123	15.50	—	91266	9.27	1.54
59726	.028	.024	59986	.065	(a)	66309	45.30	—	91280	(a)	4.34
59738	.09	.064	59988	.052	.059	66561	105.00	—	91302	13.60	(a)
59750	.127	.222	59989	.011	.044	67017	97.50	—	91315	4.14	—
59751	.046	(a)	60010	33.40	—	67508	29.90	—	91324	9.22	(a)
59773	.021	.028	60011	38.40	—	67509	21.90	—	91325	(a)	(a)
59774	.017	.15	60012	63.10	—	67510	12.20	—	91340	6.02	9.72
59775	.022	.188	60013	54.10	—	67511	13.20	—	91341	5.33	6.34
59781	.111	.068	60015	40.40	—	67512	56.60	—	91342	5.52	3.67
59782	.165	.46	60016	45.40	—	67513	35.90	—	91343	1.18	1.83
59783	.161	(a)	60035	74.00	—	67634	84.30	—	91405	7.01	—
59784	.123	(a)	61000	33.10	—	67635	59.70	—	91436	6.03	2.57
59790	.07	(a)	61212	37.80	—	68001	182.00	—	91481	22.10	—
59798	.42	.50	61216	42.00	—	68439	234.00	—	91507	3.24	4.10
59806	.30	(a)	61217	38.20	—	68500	7.35	—	91523	50.00	—
59867	.078	(a)	61218	26.00	—	68604	4.38	—	91547	.29	—
59886	.011	.108	61223	185.00	—	68606	17.10	—	91551	1.77	.62
59889	.069	.165	61224	59.00	—	68607	13.50	—	91555	1.61	1.23
59892	.161	(a)	61225	82.00	—	68702	11.10	—	91560	5.11	4.72
59904	.108	.061	61226	138.00	—	68703	8.35	—	91562	3.93	—
59905	.049	.132	61227	126.00	—	68706	35.80	—	91577	14.00	3.28
59914	.29	.68	62000	28.70	—	68707	35.40	—	91580	6.75	—
59915	.36	.75	62001	22.70	—	90089	5.10	—	91581	(a)	(a)
59917	.067	.205	62002	10.30	—	91111	3.44	6.38	91582	(a)	(a)
59923	.007	.004	62003	32.60	—	91125	3.08	1.79	91583	(a)	(a)
59925	.40	1.19	63010	60.10	—	91127	2.31	1.77	91584	(a)	(a)
59926	.34	.45	63011	75.10	—	91130	1.43	—	91585	(a)	(a)
59927	.226	1.42	63012	107.00	—	91135	.40	(a)	91586	(a)	(a)
59931	.129	.55	63013	101.00	—	91150	2.19	5.79	91587	(a)	(a)
59932	.139	.88	63215	108.00	—	91155	4.86	36.80	91588	(a)	(a)
59941	.043	(a)	63216	74.80	—	91160	1.24	—	91589	(a)	(a)
59947	.108	.32	63217	95.90	—	91175	1.07	—	91590	4.08	—
59955	.017	.143	63218	32.30	—	91177	4.65	—	91591	(a)	(a)
59963	.124	.41	63219	(a)	—	91179	4.67	—	91606	14.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 502 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	1.43	—	97653	3.70	2.98	98426	3.00	(a)
91629	2.87	(a)	95358	(a)	—	97654	6.46	3.40	98427	2.93	—
91636	4.92	—	95410	5.24	2.95	97655	5.37	6.74	98428	(a)	—
91641	1.34	(a)	95455	5.93	1.35	98002	.97	1.16	98429	1.28	—
91666	1.10	(a)	95487	2.81	(a)	98003	1.16	(a)	98430	(a)	—
91722	4.30	(a)	95505	2.76	2.53	98090	.155	—	98449	4.19	28.30
91746	3.93	6.40	95620	2.27	(a)	98091	.169	—	98482	4.50	7.18
91805	.247	—	95625	6.52	4.20	98092	.51	—	98483	6.65	21.90
92053	.60	.53	95630	(a)	(a)	98111	.67	—	98502	6.36	4.44
92054	.209	.213	95647	3.21	7.29	98150	(a)	—	98555	2.96	—
92055	5.83	.27	95648	(a)	(a)	98151	(a)	—	98597	.66	—
92101	9.11	3.35	96053	2.44	4.99	98152	3.27	.60	98598	.227	—
92102	5.49	3.99	96317	1.48	—	98153	3.69	(a)	98601	7.62	(a)
92215	3.83	3.48	96408	4.54	13.80	98154	4.35	(a)	98622	(a)	—
92338	2.11	2.42	96409	4.19	11.10	98155	6.09	(a)	98623	(a)	—
92445	2.82	—	96410	3.68	9.27	98156	(a)	(a)	98624	1.20	—
92446	6.93	2.08	96611	1.38	1.58	98157	3.89	.63	98636	3.28	4.37
92447	6.05	2.09	96702	5.22	(a)	98158	(a)	(a)	98640	132.00	—
92451	2.67	2.38	96703	(a)	—	98159	2.61	(a)	98658	6.29	—
92453	3.84	—	96816	4.90	—	98160	5.53	(a)	98659	1.13	.50
92478	1.90	1.76	96872	5.27	(a)	98161	6.19	(a)	98677	20.70	12.00
92593	35.00	—	96930	(a)	—	98162	(a)	(a)	98678	18.40	16.20
92663	.66	—	97002	(a)	(a)	98163	6.50	.28	98698	(a)	(a)
94007	13.10	5.89	97003	(a)	(a)	98164	2.25	.081	98699	5.98	(a)
94099	2.96	—	97047	4.19	—	98257	1.75	—	98705	8.90	—
94225	10.40	—	97050	3.25	—	98303	12.30	8.70	98710	4.15	—
94276	5.43	5.50	97111	6.27	—	98304	6.48	3.15	98751	4.76	—
94304	3.41	(a)	97220	.39	(a)	98305	3.37	2.16	98805	5.43	1.43
94381	6.40	14.70	97221	(a)	1.36	98306	8.67	1.14	98806	3.06	3.93
94404	5.14	6.76	97222	1.77	2.47	98307	2.05	.60	98810	4.75	—
94444	(a)	(a)	97223	2.67	4.65	98308	1.35	1.23	98813	4.58	2.06
94569	3.47	3.93	97308	.71	—	98309	6.14	2.10	98820	10.40	3.84
94590	14.90	—	97447	2.35	5.61	98344	.94	.70	98871	(a)	(a)
94617	4.73	—	97501	(a)	—	98405	1.54	—	98884	2.70	1.94
94638	(a)	—	97502	(a)	—	98413	17.00	(a)	98914	.77	.73
95124	1.75	.98	97503	(a)	—	98414	15.60	(a)	98949	1.08	.39
95233	3.74	—	97504	(a)	—	98415	2.05	(a)	98967	4.23	12.60
95305	4.06	—	97650	4.33	4.71	98423	4.88	(a)	98993	6.27	3.90
95306	5.63	—	97651	6.96	4.32	98424	8.28	(a)	99003	2.01	1.28
95310	9.70	1.70	97652	6.04	4.65	98425	3.40	(a)	99004	3.81	1.94

\$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	1.42	8.25	99826	.94	.68						
99081	(a)	—	99827	.51	.67						
99082	(a)	—	99851	2.09	—						
99083	(a)	—	99917	3.38	—						
99084	(a)	(a)	99938	3.80	—						
99085	(a)	(a)	99943	11.00	—						
99111	2.07	—	99946	8.20	2.75						
99160	(a)	—	99948	7.56	24.40						
99163	4.94	.60	99952	6.96	22.30						
99165	1.08	(a)	99953	7.51	11.20						
99220	1.69	(a)	99954	5.47	10.70						
99221	(a)	(a)	99955	6.84	10.20						
99222	3.17	(a)	99963	.82	—						
99223	.31	(a)	99969	3.07	3.29						
99303	16.50	—	99975	6.07	—						
99310	4.14	(a)	99986	(a)	—						
99315	12.20	2.12	99987	(a)	—						
99321	11.80	3.40	99988	2.71	—						
99445	(a)	(a)									
99471	.77	—									
99505	5.30	—									
99506	6.53	—									
99507	5.69	—									
99570	3.06	(a)									
99571	.74	(a)									
99572	1.44	(a)									
99573	1.38	(a)									
99600	1.66	—									
99613	10.50	2.37									
99614	3.70	—									
99620	.57	—									
99650	1.44	1.12									
99709	3.57	(a)									
99718	1.67	—									
99746	2.83	3.30									
99760	.33	—									
99777	8.23	—									
99793	3.59	—									
99798	(a)	(a)									
99803	(a)	15.00									

\$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	.092	.195	10205	.38	—	11210	2.21	—	13207	(a)	(a)
10015	10.80	—	10220	7.18	—	11211	11.50	—	13208	(a)	(a)
10020	(a)	(a)	10255	.34	.147	11212	1.74	—	13314	.183	.016
10026	.99	.016	10256	1.24	.152	11213	1.42	—	13351	.44	.051
10036	.91	(a)	10257	.234	.169	11214	3.49	—	13352	.45	.041
10040	.07	.30	10309	.246	.015	11222	.059	—	13410	1.95	2.99
10042	.56	.37	10315	.58	(a)	11234	.43	.052	13411	(a)	(a)
10052	7.44	—	10331	14.60	—	11248	.064	.018	13412	.66	1.14
10054	6.60	—	10332	25.20	—	11258	1.63	.147	13453	.76	(a)
10060	.27	.078	10352	.79	.077	11259	1.75	.179	13454	.89	(a)
10065	.41	.028	10367	2.96	—	11273	21.30	—	13455	.90	(a)
10066	.41	.044	10368	4.32	—	11274	20.40	—	13461	(a)	(a)
10070	.053	.154	10375	(a)	—	11288	2.00	.106	13506	1.40	.063
10071	.48	.104	10378	14.80	—	12014	.139	.034	13507	1.68	.157
10072	3.35	—	10379	6.86	—	12356	1.80	.026	13590	.67	.74
10073	1.42	.52	10380	11.70	—	12361	.061	.077	13621	.169	.32
10075	10.60	.16	10381	10.10	—	12362	.058	(a)	13670	.034	.015
10100	1.35	.059	11007	1.26	—	12373	.022	.024	13673	1.24	.015
10101	.37	.181	11020	.46	.10	12374	.94	.083	13715	.058	.165
10105	3.96	—	11039	1.24	.051	12375	.46	.047	13716	.69	.107
10107	4.35	.28	11052	7.27	—	12391	.044	.082	13720	.70	.071
10110	36.60	—	11101	(a)	(a)	12393	.61	(a)	13759	.27	.116
10111	.115	.078	11120	(a)	—	12467	.25	(a)	13930	.124	.201
10113	.55	—	11126	.095	.022	12509	.085	.036	14068	.06	.014
10115	1.09	.073	11127	.29	.011	12510	1.07	.024	14101	.70	.037
10117	10.70	—	11128	.40	.058	12583	.48	(a)	14279	.65	.058
10119	(a)	—	11138	3.65	—	12651	1.39	.53	14401	1.64	.125
10120	24.00	—	11155	.33	—	12683	.64	(a)	14405	.74	—
10130	5.40	—	11160	(a)	(a)	12707	.38	.64	14527	.236	.189
10132	4.65	—	11167	1.68	—	12797	.08	.196	14655	.135	—
10133	6.99	—	11168	8.69	—	12805	.49	.15	14731	7.21	—
10135	(a)	—	11201	11.00	—	12841	.82	—	14732	.53	—
10140	.028	.021	11202	3.26	—	12927	.143	—	14733	.95	—
10141	.056	.023	11203	.68	.52	13049	.032	.057	14734	.41	—
10145	.27	.011	11204	.48	1.57	13111	1.51	.093	14855	.30	.154
10146	.60	.02	11205	(a)	—	13112	.052	.063	14913	.51	.143
10150	.75	(a)	11206	.51	—	13201	1.23	.16	15060	(a)	(a)
10151	19.00	—	11207	6.45	—	13204	1.39	1.45	15061	(a)	(a)
10160	3.38	—	11208	1.11	—	13205	.53	.46	15062	.27	(a)
10204	.34	—	11209	5.19	—	13206	(a)	(a)	15063	.31	(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	.099	—	16750	.159	.032	18707	.009	.004	40117	(a)	—
15119	(a)	—	16751	.159	—	18708	.175	.015	40140	(a)	—
15120	(a)	—	16819	1.62	(a)	18833	.104	(a)	41001	.40	—
15123	6.97	—	16820	1.25	(a)	18834	.45	.119	41210	(a)	—
15124	2.44	—	16881	2.49	(a)	18911	1.43	.017	41421	.51	—
15188	.47	(a)	16890	.19	(a)	18912	2.69	.03	41422	.27	—
15223	.04	.041	16891	.206	(a)	18920	.70	.017	41510	71.90	—
15224	.74	.06	16892	.38	(a)	18991	(a)	—	41603	24.10	—
15300	(a)	—	16900	1.94	.11	19007	2.73	—	41604	13.20	—
15314	.33	(a)	16901	1.24	.161	19051	6.04	—	41620	.92	—
15404	.122	(a)	16902	1.05	.07	19061	(a)	—	41650	33.90	—
15405	.179	(a)	16905	2.04	.11	19795	.47	(a)	41664	50.80	—
15406	.46	.048	16906	1.30	.161	19796	.55	—	41665	5.94	—
15488	1.14	(a)	16910	1.16	.062	40005	(a)	—	41666	(a)	—
15538	.58	.017	16911	1.05	.072	40006	(a)	—	41667	139.00	—
15600	1.46	.083	16915	1.19	.073	40010	(a)	—	41668	130.00	—
15607	.13	—	16916	.99	.055	40015	(a)	—	41669	.91	—
15608	.33	.009	16920	2.64	.113	40020	(a)	—	41670	1.53	—
15656	9.62	—	16921	2.41	.062	40026	(a)	—	41672	(a)	—
15699	.32	—	16930	1.52	.168	40031	(a)	—	41673	(a)	—
15733	.30	.037	16931	1.64	.102	40032	(a)	—	41675	(a)	—
15839	.44	.026	16940	3.30	.062	40040	(a)	—	41677	.189	—
15991	.36	.081	16941	1.32	.129	40041	(a)	—	41678	48.50	—
15993	.30	.043	18078	.105	.085	40042	(a)	—	41679	(a)	(a)
16005	.031	.034	18109	.60	.029	40045	335.00	—	41680	17.60	—
16009	.37	.094	18110	.48	.048	40046	66.30	—	41696	.60	—
16402	2.16	—	18200	(a)	—	40047	23.60	—	41697	.42	—
16403	1.37	.185	18205	.162	.35	40059	8.46	—	41700	(a)	—
16404	1.72	—	18206	.77	.132	40061	4.49	—	41715	11.20	—
16471	.183	—	18335	.56	.016	40063	150.00	—	41716	7.12	—
16501	.065	(a)	18435	1.43	.068	40064	44.10	—	43007	(a)	—
16527	.10	.35	18436	1.16	.218	40066	(a)	—	43117	(a)	—
16588	.169	(a)	18437	.79	(a)	40067	(a)	—	43151	23.10	—
16604	.28	.146	18438	1.53	(a)	40069	(a)	—	43152	14.50	—
16670	6.05	—	18501	1.31	.016	40072	(a)	—	43200	88.00	—
16676	.45	.012	18506	.60	.005	40075	46.50	—	43215	(a)	—
16694	.56	(a)	18507	.29	.007	40101	19.80	—	43421	24.10	—
16705	.185	.148	18570	2.99	—	40102	17.50	—	43422	126.00	—
16722	(a)	—	18575	(a)	(a)	40111	11.90	—	43424	(a)	—
16723	(a)	—	18616	.45	.59	40115	(a)	—	43470	3.51	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	76.50	—	46004	32.20	—	47471	4.41	—
43518	21.80	—	44280	.189	—	46005	25.80	—	47473	5.76	—
43550	86.00	—	44311	11.20	—	46112	.078	—	47474	6.44	—
43551	47.70	—	44315	7.55	—	46202	5.54	—	47475	5.09	—
43626	17.40	—	44427	71.50	—	46362	169.00	—	47476	5.09	—
43628	226.00	—	44428	71.90	—	46426	24.70	—	47477	6.78	—
43629	192.00	—	44429	1.08	—	46427	33.00	—	47478	7.12	—
43754	(a)	—	44430	.75	—	46510	(a)	—	47600	(a)	—
43760	6.38	—	44431	2.39	—	46590	(a)	—	47610	(a)	—
43822	2.76	—	44432	.76	—	46603	2.07	—	48039	62.40	—
43840	.034	—	44433	24.20	—	46604	2.39	—	48177	(a)	—
43860	2.20	—	44434	46.30	—	46606	6.38	—	48178	(a)	—
43889	.79	—	44435	47.90	—	46607	8.78	—	48206	46.00	—
43945	(a)	—	44436	55.90	—	46622	8.15	—	48252	(a)	—
43946	(a)	—	44437	46.40	—	46671	(a)	—	48441	.193	—
43990	(a)	(a)	44438	36.60	—	46700	177.00	—	48557	19.30	—
43991	(a)	—	44439	71.30	—	46773	(a)	—	48558	16.80	—
44009	8.50	—	44440	59.00	—	46822	(a)	—	48600	49.50	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	18.60	—	44501	(a)	—	46882	(a)	—	48636	1.77	(a)
44070	5.51	—	45190	4.37	—	46911	34.40	—	48637	14.80	—
44071	6.13	—	45191	3.10	—	46912	63.10	—	48638	7.33	—
44072	4.23	—	45192	3.62	—	46913	(a)	—	48727	(a)	—
44100	1.32	—	45193	2.14	—	46914	(a)	—	48808	2.46	—
44101	1.37	—	45210	2.71	—	46915	(a)	—	48924	(a)	—
44102	1.07	—	45224	(a)	—	46916	(a)	—	48925	353.00	—
44103	.95	—	45225	(a)	—	47050	.75	—	49005	.13	—
44104	.40	—	45334	50.70	—	47051	(a)	—	49111	3.77	—
44105	(a)	—	45380	.35	(a)	47052	(a)	—	49181	20.40	—
44106	(a)	—	45450	14.90	—	47103	(a)	—	49183	24.90	—
44108	.47	—	45523	(a)	—	47146	(a)	—	49184	52.40	—
44109	1.18	—	45524	(a)	—	47147	(a)	—	49185	47.70	—
44110	1.21	—	45539	(a)	—	47221	194.00	—	49239	.26	.60
44111	.74	—	45678	.206	—	47253	(a)	—	49292	1.49	—
44112	.44	—	45771	.53	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.173	.046	47318	14.10	—	49333	10.90	—
44193	(a)	—	45900	.167	.068	47367	.189	—	49451	(a)	—
44194	(a)	—	45901	.143	.049	47420	3.10	—	49452	(a)	—
44222	(a)	—	45937	.199	—	47468	(a)	—	49617	.57	.171
44276	118.00	—	45993	(a)	(a)	47469	5.09	—	49618	.48	.065

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	.91	.15	51315	.169	.106	51809	.242	.153	52341	.051	(a)
49763	5.89	—	51330	.109	.53	51833	.162	.06	52342	.149	(a)
49800	(a)	—	51333	.036	.34	51850	.26	(a)	52343	.09	(a)
49801	171.00	—	51340	.024	(a)	51851	.179	(a)	52401	.28	(a)
49802	15.20	—	51350	.25	.135	51852	.42	(a)	52402	.013	(a)
49803	26.80	—	51351	.224	.042	51853	.169	(a)	52432	.065	(a)
49840	.79	—	51352	.31	.108	51854	.38	(a)	52433	.06	1.02
49870	148.00	—	51355	.209	.094	51855	.40	(a)	52435	.075	(a)
49890	(a)	—	51356	.226	.62	51856	.219	(a)	52438	.054	(a)
49891	(a)	—	51357	.24	.66	51857	.37	(a)	52440	.085	(a)
49902	(a)	—	51358	.58	.141	51869	.065	.136	52467	.078	(a)
49903	(a)	—	51359	.51	.78	51877	.36	.212	52469	.027	.104
50010	.141	.49	51370	.28	4.57	51889	.06	.012	52505	.137	.216
50015	.092	(a)	51380	.028	.044	51896	.028	.018	52547	.242	.078
50017	.07	(a)	51400	.26	(a)	51900	.121	.095	52581	.67	2.95
50045	.159	(a)	51401	.38	(a)	51909	.239	.056	52619	.047	(a)
50047	.018	(a)	51500	.053	.119	51919	.06	(a)	52660	.068	—
51001	.061	.45	51516	.057	—	51926	.062	.038	52744	.62	.081
51005	.013	(a)	51517	.065	—	51927	.033	.131	52767	.222	(a)
51116	.155	.69	51550	.066	.39	51934	.067	.125	52876	(a)	(a)
51201	.024	(a)	51551	.023	.91	51941	.061	.041	52911	.037	.45
51205	.073	.071	51552	.04	.159	51942	.098	—	52967	.014	.062
51206	.011	.39	51553	.071	(a)	51956	.26	.221	53001	.137	.33
51210	.108	(a)	51554	.007	(a)	51957	.233	.42	53077	.066	.207
51211	(a)	(a)	51575	.067	.02	51958	.207	.41	53095	.045	(a)
51220	.37	2.28	51576	.127	.093	51959	.212	(a)	53096	.063	(a)
51221	.205	1.78	51600	.087	.191	51960	.028	.35	53121	.178	.44
51222	.249	3.67	51613	.057	.139	51970	.122	.238	53147	.038	(a)
51224	.26	1.45	51625	.056	(a)	51982	.036	.083	53229	.21	(a)
51230	.044	.79	51666	.106	.101	51985	.053	—	53271	.034	(a)
51240	.29	.185	51702	.169	(a)	51986	.141	.103	53333	.207	.239
51241	.86	.26	51703	.07	(a)	51999	.059	.44	53374	.164	.31
51250	.28	(a)	51734	.131	.31	52002	.052	.129	53375	.087	.223
51251	.025	(a)	51741	.151	.26	52075	.208	.243	53376	.139	.194
51252	.087	.10	51752	.127	.165	52076	.25	(a)	53377	.142	.195
51253	.074	(a)	51767	.031	.008	52109	.013	(a)	53403	.09	(a)
51254	.023	.039	51777	.108	.078	52134	.174	.63	53425	.195	(a)
51255	.72	(a)	51790	.18	(a)	52137	.082	(a)	53565	.105	.108
51300	.149	.16	51796	.055	(a)	52150	.32	(a)	53631	.021	.022
51305	.149	.96	51808	.195	.73	52315	.141	.26	53632	.024	.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	.022	(a)	56170	.191	(a)	57401	.043	.096	58503	.052	.076
53732	.149	.45	56171	.094	(a)	57403	.221	.035	58532	.067	(a)
53733	.097	.27	56202	.05	.089	57410	.021	.162	58559	.014	(a)
53734	.34	—	56390	.087	.64	57411	.048	(a)	58560	.033	(a)
53803	.46	(a)	56391	.075	.32	57572	.012	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.12	.125	57600	.037	.034	58575	.043	.12
53902	(a)	(a)	56488	.18	.034	57611	.102	.062	58627	.137	.013
53903	(a)	(a)	56567	.198	(a)	57625	.32	(a)	58663	.44	1.28
53904	(a)	(a)	56650	.61	(a)	57651	.039	.041	58682	.122	(a)
53905	(a)	(a)	56651	.33	(a)	57690	.133	.49	58713	.069	(a)
53907	.066	.103	56652	.236	(a)	57716	.063	.082	58737	.088	.63
53951	(a)	(a)	56653	.227	(a)	57725	.138	.088	58756	.082	(a)
53952	(a)	(a)	56654	.116	(a)	57726	.108	.021	58757	.30	(a)
53953	(a)	(a)	56690	.093	.35	57798	.02	(a)	58759	.037	(a)
54012	.034	—	56699	.055	.057	57800	.074	(a)	58802	.042	.48
54077	.09	.40	56758	.047	.148	57808	.053	(a)	58813	.201	(a)
54444	(a)	(a)	56759	.048	.08	57809	.055	(a)	58822	.115	(a)
55010	.27	1.08	56760	.069	.098	57810	.053	.107	58837	.40	.162
55011	.073	1.57	56805	.091	(a)	57871	.063	.118	58840	.121	.127
55012	.087	1.18	56806	.064	(a)	57913	.096	.29	58873	.193	.03
55013	.176	1.14	56807	.064	(a)	57997	.076	—	58903	.026	(a)
55014	(a)	(a)	56808	.083	(a)	57998	.043	.058	58904	.02	.128
55214	.071	.088	56900	.08	(a)	57999	.087	.071	58922	.32	.168
55371	.42	.119	56910	.04	(a)	58009	.087	(a)	59005	.05	.096
55410	(a)	(a)	56911	.171	(a)	58010	.099	(a)	59057	.37	(a)
55426	.213	(a)	56912	.138	.09	58020	.237	(a)	59058	.239	(a)
55597	.018	1.79	56913	.113	(a)	58056	.118	(a)	59188	.47	.055
55647	.035	.062	56915	.67	(a)	58057	.074	(a)	59189	.65	.30
55648	.016	(a)	56916	.60	.205	58058	.067	(a)	59223	.20	.088
55649	.019	(a)	56917	.174	(a)	58095	.094	1.99	59257	.013	.013
55715	.14	.224	56918	.084	(a)	58096	.125	1.23	59306	.084	(a)
55716	.202	.52	56919	.213	(a)	58301	.067	.088	59378	.13	.15
55717	.28	(a)	56920	.195	(a)	58302	.034	.055	59481	.227	.099
55718	.27	(a)	56980	.069	(a)	58397	.195	.74	59482	.49	(a)
55802	.108	.009	57001	.024	.033	58408	.045	—	59537	.14	.21
55918	.08	2.74	57002	.015	.106	58409	.057	—	59601	.085	2.37
55919	.011	3.65	57090	.31	.66	58456	.03	—	59647	.219	.17
56040	.008	.033	57146	.198	.72	58457	.044	—	59660	.157	1.18
56041	.05	(a)	57202	.062	(a)	58458	.057	—	59661	.077	(a)
56042	.063	(a)	57257	.076	.035	58459	.069	—	59693	.013	—

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	.39	.069	63220	(a)	—	91190	2.50	(a)
59701	.006	.29	59970	.12	.183	64074	30.80	—	91200	.82	—
59713	.141	.31	59973	.108	(a)	64075	21.70	—	91210	(a)	—
59722	.073	.031	59975	.167	.227	64500	(a)	—	91235	2.67	3.10
59723	.027	.037	59977	.096	(a)	65007	26.30	—	91250	4.02	(a)
59724	.042	.019	59984	.029	.053	66122	11.30	—	91265	17.50	2.61
59725	.052	.116	59985	.115	(a)	66123	6.22	—	91266	9.27	1.54
59726	.038	.024	59986	.088	(a)	66309	18.20	—	91280	(a)	4.34
59738	.122	.064	59988	.043	.059	66561	42.10	—	91302	13.60	(a)
59750	.104	.222	59989	.015	.044	67017	39.10	—	91315	4.14	—
59751	.038	(a)	60010	22.20	—	67508	40.70	—	91324	9.22	(a)
59773	.028	.028	60011	25.50	—	67509	29.80	—	91325	(a)	(a)
59774	.023	.15	60012	42.00	—	67510	16.60	—	91340	6.02	9.72
59775	.029	.188	60013	36.00	—	67511	18.00	—	91341	5.33	6.34
59781	.09	.068	60015	26.90	—	67512	77.00	—	91342	5.52	3.67
59782	.135	.46	60016	30.20	—	67513	48.80	—	91343	1.18	1.83
59783	.131	(a)	60035	29.70	—	67634	33.80	—	91405	7.01	—
59784	.101	(a)	61000	22.00	—	67635	23.90	—	91436	6.03	2.57
59790	.094	(a)	61212	15.20	—	68001	73.10	—	91481	22.10	—
59798	.34	.50	61216	16.80	—	68439	94.00	—	91507	3.24	4.10
59806	.246	(a)	61217	15.30	—	68500	4.89	—	91523	50.00	—
59867	.106	(a)	61218	10.50	—	68604	1.76	—	91547	.29	—
59886	.014	.108	61223	74.30	—	68606	6.86	—	91551	1.77	.62
59889	.092	.165	61224	23.70	—	68607	5.42	—	91555	1.61	1.23
59892	.131	(a)	61225	32.90	—	68702	4.47	—	91560	5.11	4.72
59904	.089	.061	61226	55.30	—	68703	3.35	—	91562	3.93	—
59905	.066	.132	61227	50.60	—	68706	14.40	—	91577	14.00	3.28
59914	.39	.68	62000	11.50	—	68707	14.20	—	91580	6.75	—
59915	.30	.75	62001	9.09	—	90089	5.10	—	91581	(a)	(a)
59917	.055	.205	62002	4.15	—	91111	3.44	6.38	91582	(a)	(a)
59923	.01	.004	62003	13.10	—	91125	3.08	1.79	91583	(a)	(a)
59925	.52	1.19	63010	40.00	—	91127	2.31	1.77	91584	(a)	(a)
59926	.44	.45	63011	50.00	—	91130	1.43	—	91585	(a)	(a)
59927	.30	1.42	63012	71.10	—	91135	.40	(a)	91586	(a)	(a)
59931	.174	.55	63013	67.30	—	91150	2.19	5.79	91587	(a)	(a)
59932	.188	.88	63215	43.20	—	91155	4.86	36.80	91588	(a)	(a)
59941	.059	(a)	63216	30.00	—	91160	1.24	—	91589	(a)	(a)
59947	.089	.32	63217	67.40	—	91175	1.07	—	91590	4.08	—
59955	.022	.143	63218	22.70	—	91177	4.65	—	91591	(a)	(a)
59963	.167	.41	63219	(a)	—	91179	4.67	—	91606	14.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 504 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	1.43	—	97653	3.70	2.98	98426	3.00	(a)
91629	2.87	(a)	95358	(a)	—	97654	6.46	3.40	98427	2.93	—
91636	4.92	—	95410	5.24	2.95	97655	5.37	6.74	98428	(a)	—
91641	1.34	(a)	95455	5.93	1.35	98002	.97	1.16	98429	1.28	—
91666	1.10	(a)	95487	2.81	(a)	98003	1.16	(a)	98430	(a)	—
91722	4.30	(a)	95505	2.76	2.53	98090	.155	—	98449	4.19	28.30
91746	3.93	6.40	95620	2.27	(a)	98091	.169	—	98482	4.50	7.18
91805	.247	—	95625	6.52	4.20	98092	.51	—	98483	6.65	21.90
92053	.60	.53	95630	(a)	(a)	98111	.67	—	98502	6.36	4.44
92054	.209	.213	95647	3.21	7.29	98150	(a)	—	98555	2.96	—
92055	5.83	.27	95648	(a)	(a)	98151	(a)	—	98597	.66	—
92101	9.11	3.35	96053	2.44	4.99	98152	3.27	.60	98598	.227	—
92102	5.49	3.99	96317	1.48	—	98153	3.69	(a)	98601	7.62	(a)
92215	3.83	3.48	96408	4.54	13.80	98154	4.35	(a)	98622	(a)	—
92338	2.11	2.42	96409	4.19	11.10	98155	6.09	(a)	98623	(a)	—
92445	2.82	—	96410	3.68	9.27	98156	(a)	(a)	98624	1.20	—
92446	6.93	2.08	96611	1.38	1.58	98157	3.89	.63	98636	3.28	4.37
92447	6.05	2.09	96702	5.22	(a)	98158	(a)	(a)	98640	132.00	—
92451	2.67	2.38	96703	(a)	—	98159	2.61	(a)	98658	6.29	—
92453	3.84	—	96816	4.90	—	98160	5.53	(a)	98659	1.13	.50
92478	1.90	1.76	96872	5.27	(a)	98161	6.19	(a)	98677	20.70	12.00
92593	35.00	—	96930	(a)	—	98162	(a)	(a)	98678	18.40	16.20
92663	.66	—	97002	(a)	(a)	98163	6.50	.28	98698	(a)	(a)
94007	13.10	5.89	97003	(a)	(a)	98164	2.25	.081	98699	5.98	(a)
94099	2.96	—	97047	4.19	—	98257	1.75	—	98705	8.90	—
94225	10.40	—	97050	3.25	—	98303	12.30	8.70	98710	4.15	—
94276	5.43	5.50	97111	6.27	—	98304	6.48	3.15	98751	4.76	—
94304	3.41	(a)	97220	.39	(a)	98305	3.37	2.16	98805	5.43	1.43
94381	6.40	14.70	97221	(a)	1.36	98306	8.67	1.14	98806	3.06	3.93
94404	5.14	6.76	97222	1.77	2.47	98307	2.05	.60	98810	4.75	—
94444	(a)	(a)	97223	2.67	4.65	98308	1.35	1.23	98813	4.58	2.06
94569	3.47	3.93	97308	.71	—	98309	6.14	2.10	98820	10.40	3.84
94590	14.90	—	97447	2.35	5.61	98344	.94	.70	98871	(a)	(a)
94617	4.73	—	97501	(a)	—	98405	1.54	—	98884	2.70	1.94
94638	(a)	—	97502	(a)	—	98413	17.00	(a)	98914	.77	.73
95124	1.75	.98	97503	(a)	—	98414	15.60	(a)	98949	1.08	.39
95233	3.74	—	97504	(a)	—	98415	2.05	(a)	98967	4.23	12.60
95305	4.06	—	97650	4.33	4.71	98423	4.88	(a)	98993	6.27	3.90
95306	5.63	—	97651	6.96	4.32	98424	8.28	(a)	99003	2.01	1.28
95310	9.70	1.70	97652	6.04	4.65	98425	3.40	(a)	99004	3.81	1.94

\$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	1.42	8.25	99826	.94	.68						
99081	(a)	—	99827	.51	.67						
99082	(a)	—	99851	2.09	—						
99083	(a)	—	99917	3.38	—						
99084	(a)	(a)	99938	3.80	—						
99085	(a)	(a)	99943	11.00	—						
99111	2.07	—	99946	8.20	2.75						
99160	(a)	—	99948	7.56	24.40						
99163	4.94	.60	99952	6.96	22.30						
99165	1.08	(a)	99953	7.51	11.20						
99220	1.69	(a)	99954	5.47	10.70						
99221	(a)	(a)	99955	6.84	10.20						
99222	3.17	(a)	99963	.82	—						
99223	.31	(a)	99969	3.07	3.29						
99303	16.50	—	99975	6.07	—						
99310	4.14	(a)	99986	(a)	—						
99315	12.20	2.12	99987	(a)	—						
99321	11.80	3.40	99988	2.71	—						
99445	(a)	(a)									
99471	.77	—									
99505	5.30	—									
99506	6.53	—									
99507	5.69	—									
99570	3.06	(a)									
99571	.74	(a)									
99572	1.44	(a)									
99573	1.38	(a)									
99600	1.66	—									
99613	10.50	2.37									
99614	3.70	—									
99620	.57	—									
99650	1.44	1.12									
99709	3.57	(a)									
99718	1.67	—									
99746	2.83	3.30									
99760	.33	—									
99777	8.23	—									
99793	3.59	—									
99798	(a)	(a)									
99803	(a)	15.00									

\$100,000/200,000 BASIC LIMIT OCCURRENCE											
Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506											
Products/Completed Operations (Prod/Cops)						(Subline Code 336) Entire State Territory 999					
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.118	.195	10205	.26	—	11210	3.30	—	13207	(a)	(a)
10015	6.89	—	10220	4.82	—	11211	17.10	—	13208	(a)	(a)
10020	(a)	(a)	10255	.206	.147	11212	2.59	—	13314	.123	.016
10026	.66	.016	10256	.76	.152	11213	2.12	—	13351	.30	.051
10036	.56	(a)	10257	.142	.169	11214	5.21	—	13352	.30	.041
10040	.09	.30	10309	.165	.015	11222	.088	—	13410	1.19	2.99
10042	.38	.37	10315	.39	(a)	11234	.29	.052	13411	(a)	(a)
10052	4.76	—	10331	9.34	—	11248	.039	.018	13412	.40	1.14
10054	4.23	—	10332	16.10	—	11258	1.12	.147	13453	.46	(a)
10060	.181	.078	10352	.54	.077	11259	1.20	.179	13454	.54	(a)
10065	.27	.028	10367	4.41	—	11273	14.30	—	13455	.55	(a)
10066	.28	.044	10368	6.45	—	11274	13.70	—	13461	(a)	(a)
10070	.067	.154	10375	(a)	—	11288	1.37	.106	13506	.94	.063
10071	.33	.104	10378	9.45	—	12014	.085	.034	13507	1.13	.157
10072	4.99	—	10379	4.39	—	12356	1.21	.026	13590	.41	.74
10073	.87	.52	10380	7.49	—	12361	.051	.077	13621	.103	.32
10075	6.43	.16	10381	6.49	—	12362	.074	(a)	13670	.029	.015
10100	.93	.059	11007	1.88	—	12373	.028	.024	13673	.85	.015
10101	.245	.181	11020	.31	.10	12374	.63	.083	13715	.074	.165
10105	2.65	—	11039	.75	.051	12375	.31	.047	13716	.46	.107
10107	2.65	.28	11052	4.22	—	12391	.056	.082	13720	.48	.071
10110	23.40	—	11101	(a)	(a)	12393	.41	(a)	13759	.181	.116
10111	.147	.078	11120	(a)	—	12467	.171	(a)	13930	.158	.201
10113	.37	—	11126	.064	.022	12509	.052	.036	14068	.04	.014
10115	.73	.073	11127	.38	.011	12510	.65	.024	14101	.47	.037
10117	6.84	—	11128	.51	.058	12583	.29	(a)	14279	.39	.058
10119	(a)	—	11138	2.33	—	12651	.85	.53	14401	1.13	.125
10120	15.30	—	11155	.219	—	12683	.39	(a)	14405	1.10	—
10130	3.62	—	11160	(a)	(a)	12707	.49	.64	14527	.30	.189
10132	3.12	—	11167	.97	—	12797	.102	.196	14655	.091	—
10133	4.05	—	11168	5.04	—	12805	.33	.15	14731	4.18	—
10135	(a)	—	11201	16.40	—	12841	.55	—	14732	.31	—
10140	.023	.021	11202	4.86	—	12927	.096	—	14733	.63	—
10141	.047	.023	11203	.87	.52	13049	.027	.057	14734	.27	—
10145	.226	.011	11204	.32	1.57	13111	1.04	.093	14855	.182	.154
10146	.42	.02	11205	(a)	—	13112	.043	.063	14913	.34	.143
10150	.51	(a)	11206	.76	—	13201	.75	.16	15060	(a)	(a)
10151	12.80	—	11207	9.63	—	13204	.85	1.45	15061	(a)	(a)
10160	2.27	—	11208	1.65	—	13205	.33	.46	15062	.163	(a)
10204	.229	—	11209	7.75	—	13206	(a)	(a)	15063	.19	(a)

DIVISION SIX

PREM/OPS TERR. 506

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.148	—	16750	.107	.032	18707	.011	.004	40117	(a)	—
15119	(a)	—	16751	.107	—	18708	.117	.015	40140	(a)	—
15120	(a)	—	16819	.99	(a)	18833	.133	(a)	41001	.26	—
15123	4.04	—	16820	.76	(a)	18834	.30	.119	41210	(a)	—
15124	1.41	—	16881	1.67	(a)	18911	.96	.017	41421	.42	—
15188	.29	(a)	16890	.116	(a)	18912	1.81	.03	41422	.227	—
15223	.034	.041	16891	.126	(a)	18920	.47	.017	41510	48.20	—
15224	.51	.06	16892	.229	(a)	18991	(a)	—	41603	20.10	—
15300	(a)	—	16900	2.94	.11	19007	1.58	—	41604	11.00	—
15314	.219	(a)	16901	1.89	.161	19051	3.50	—	41620	1.38	—
15404	.074	(a)	16902	1.60	.07	19061	(a)	—	41650	28.30	—
15405	.109	(a)	16905	3.09	.11	19795	.31	(a)	41664	32.50	—
15406	.28	.048	16906	1.98	.161	19796	.37	—	41665	3.81	—
15488	.70	(a)	16910	1.76	.062	40005	(a)	—	41666	(a)	—
15538	.39	.017	16911	1.60	.072	40006	(a)	—	41667	88.80	—
15600	.98	.083	16915	1.81	.073	40010	(a)	—	41668	83.30	—
15607	.193	—	16916	1.51	.055	40015	(a)	—	41669	.58	—
15608	.219	.009	16920	4.01	.113	40020	(a)	—	41670	.98	—
15656	6.46	—	16921	3.67	.062	40026	(a)	—	41672	(a)	—
15699	.48	—	16930	2.31	.168	40031	(a)	—	41673	(a)	—
15733	.182	.037	16931	2.49	.102	40032	(a)	—	41675	(a)	—
15839	.29	.026	16940	5.01	.062	40040	(a)	—	41677	.28	—
15991	.24	.081	16941	2.01	.129	40041	(a)	—	41678	47.70	—
15993	.203	.043	18078	.134	.085	40042	(a)	—	41679	(a)	(a)
16005	.039	.034	18109	.40	.029	40045	215.00	—	41680	14.70	—
16009	.223	.094	18110	.32	.048	40046	42.40	—	41696	.90	—
16402	1.45	—	18200	(a)	—	40047	15.10	—	41697	.63	—
16403	.92	.185	18205	.207	.35	40059	5.42	—	41700	(a)	—
16404	1.16	—	18206	.52	.132	40061	2.87	—	41715	9.35	—
16471	.27	—	18335	.37	.016	40063	96.10	—	41716	5.95	—
16501	.083	(a)	18435	.98	.068	40064	28.20	—	43007	(a)	—
16527	.127	.35	18436	.80	.218	40066	(a)	—	43117	(a)	—
16588	.103	(a)	18437	.53	(a)	40067	(a)	—	43151	14.60	—
16604	.173	.146	18438	1.02	(a)	40069	(a)	—	43152	14.30	—
16670	3.88	—	18501	.90	.016	40072	(a)	—	43200	55.70	—
16676	.30	.012	18506	.36	.005	40075	29.40	—	43215	(a)	—
16694	.34	(a)	18507	.192	.007	40101	15.80	—	43421	15.30	—
16705	.236	.148	18570	2.00	—	40102	14.00	—	43422	80.10	—
16722	(a)	—	18575	(a)	(a)	40111	7.61	—	43424	(a)	—
16723	(a)	—	18616	.28	.59	40115	(a)	—	43470	5.23	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	48.50	—	46004	26.90	—	47471	3.68	—
43518	13.90	—	44280	.28	—	46005	21.50	—	47473	4.81	—
43550	54.50	—	44311	7.19	—	46112	.062	—	47474	5.38	—
43551	30.20	—	44315	4.83	—	46202	2.85	—	47475	4.25	—
43626	11.10	—	44427	57.20	—	46362	166.00	—	47476	4.25	—
43628	145.00	—	44428	57.50	—	46426	24.30	—	47477	5.66	—
43629	123.00	—	44429	.86	—	46427	32.50	—	47478	5.95	—
43754	(a)	—	44430	.60	—	46510	(a)	—	47600	(a)	—
43760	4.09	—	44431	1.91	—	46590	(a)	—	47610	(a)	—
43822	4.11	—	44432	.61	—	46603	2.04	—	48039	39.50	—
43840	.051	—	44433	19.30	—	46604	2.35	—	48177	(a)	—
43860	3.28	—	44434	37.00	—	46606	6.27	—	48178	(a)	—
43889	1.17	—	44435	38.30	—	46607	8.63	—	48206	29.50	—
43945	(a)	—	44436	44.70	—	46622	12.20	—	48252	(a)	—
43946	(a)	—	44437	37.10	—	46671	(a)	—	48441	.124	—
43990	(a)	(a)	44438	29.30	—	46700	112.00	—	48557	12.40	—
43991	(a)	—	44439	57.00	—	46773	(a)	—	48558	10.80	—
44009	4.93	—	44440	47.20	—	46822	(a)	—	48600	48.60	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	11.90	—	44501	(a)	—	46882	(a)	—	48636	1.35	(a)
44070	3.52	—	45190	2.25	—	46911	22.00	—	48637	9.45	—
44071	3.92	—	45191	1.60	—	46912	40.40	—	48638	4.69	—
44072	2.71	—	45192	1.87	—	46913	(a)	—	48727	(a)	—
44100	1.69	—	45193	1.10	—	46914	(a)	—	48808	1.65	—
44101	1.76	—	45210	1.39	—	46915	(a)	—	48924	(a)	—
44102	1.37	—	45224	(a)	—	46916	(a)	—	48925	226.00	—
44103	1.22	—	45225	(a)	—	47050	1.13	—	49005	.193	—
44104	.51	—	45334	32.10	—	47051	(a)	—	49111	2.53	—
44105	(a)	—	45380	.213	(a)	47052	(a)	—	49181	12.90	—
44106	(a)	—	45450	9.44	—	47103	(a)	—	49183	15.70	—
44108	.60	—	45523	(a)	—	47146	(a)	—	49184	33.20	—
44109	1.51	—	45524	(a)	—	47147	(a)	—	49185	30.20	—
44110	1.55	—	45539	(a)	—	47221	123.00	—	49239	.159	.60
44111	.95	—	45678	.31	—	47253	(a)	—	49292	.94	—
44112	.56	—	45771	.32	.164	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.105	.046	47318	9.06	—	49333	6.93	—
44193	(a)	—	45900	.112	.068	47367	.28	—	49451	(a)	—
44194	(a)	—	45901	.096	.049	47420	1.98	—	49452	(a)	—
44222	(a)	—	45937	.126	—	47468	(a)	—	49617	.33	.171
44276	74.80	—	45993	(a)	(a)	47469	4.25	—	49618	.28	.065

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	.53	.15	51315	.103	.106	51809	.31	.153	52341	.039	(a)
49763	3.41	—	51330	.083	.53	51833	.13	.06	52342	.113	(a)
49800	(a)	—	51333	.027	.34	51850	.202	(a)	52343	.069	(a)
49801	108.00	—	51340	.031	(a)	51851	.137	(a)	52401	.213	(a)
49802	9.60	—	51350	.201	.135	51852	.32	(a)	52402	.017	(a)
49803	17.00	—	51351	.18	.042	51853	.129	(a)	52432	.084	(a)
49840	1.17	—	51352	.247	.108	51854	.29	(a)	52433	.076	1.02
49870	94.60	—	51355	.168	.094	51855	.30	(a)	52435	.096	(a)
49890	(a)	—	51356	.182	.62	51856	.167	(a)	52438	.069	(a)
49891	(a)	—	51357	.147	.66	51857	.28	(a)	52440	.109	(a)
49902	(a)	—	51358	.35	.141	51869	.083	.136	52467	.101	(a)
49903	(a)	—	51359	.31	.78	51877	.47	.212	52469	.035	.104
50010	.181	.49	51370	.36	4.57	51889	.077	.012	52505	.175	.216
50015	.117	(a)	51380	.036	.044	51896	.036	.018	52547	.185	.078
50017	.089	(a)	51400	.195	(a)	51900	.097	.095	52581	.85	2.95
50045	.204	(a)	51401	.29	(a)	51909	.182	.056	52619	.06	(a)
50047	.023	(a)	51500	.069	.119	51919	.078	(a)	52660	.101	—
51001	.047	.45	51516	.085	—	51926	.079	.038	52744	.50	.081
51005	.01	(a)	51517	.097	—	51927	.043	.131	52767	.169	(a)
51116	.118	.69	51550	.085	.39	51934	.087	.125	52876	(a)	(a)
51201	.031	(a)	51551	.029	.91	51941	.079	.041	52911	.048	.45
51205	.094	.071	51552	.051	.159	51942	.126	—	52967	.018	.062
51206	.015	.39	51553	.091	(a)	51956	.34	.221	53001	.176	.33
51210	.082	(a)	51554	.009	(a)	51957	.30	.42	53077	.084	.207
51211	(a)	(a)	51575	.054	.02	51958	.27	.41	53095	.058	(a)
51220	.28	2.28	51576	.163	.093	51959	.27	(a)	53096	.08	(a)
51221	.156	1.78	51600	.111	.191	51960	.036	.35	53121	.229	.44
51222	.19	3.67	51613	.073	.139	51970	.156	.238	53147	.029	(a)
51224	.199	1.45	51625	.043	(a)	51982	.046	.083	53229	.16	(a)
51230	.034	.79	51666	.085	.101	51985	.08	—	53271	.043	(a)
51240	.37	.185	51702	.129	(a)	51986	.181	.103	53333	.157	.239
51241	1.10	.26	51703	.053	(a)	51999	.076	.44	53374	.132	.31
51250	.216	(a)	51734	.10	.31	52002	.067	.129	53375	.07	.223
51251	.032	(a)	51741	.193	.26	52075	.159	.243	53376	.112	.194
51252	.112	.10	51752	.163	.165	52076	.191	(a)	53377	.114	.195
51253	.096	(a)	51767	.025	.008	52109	.017	(a)	53403	.072	(a)
51254	.03	.039	51777	.087	.078	52134	.224	.63	53425	.148	(a)
51255	.55	(a)	51790	.145	(a)	52137	.062	(a)	53565	.084	.108
51300	.12	.16	51796	.07	(a)	52150	.41	(a)	53631	.027	.022
51305	.12	.96	51808	.25	.73	52315	.113	.26	53632	.031	.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	.028	(a)	56170	.146	(a)	57401	.056	.096	58503	.067	.076
53732	.191	.45	56171	.072	(a)	57403	.178	.035	58532	.086	(a)
53733	.124	.27	56202	.064	.089	57410	.027	.162	58559	.018	(a)
53734	.51	—	56390	.112	.64	57411	.036	(a)	58560	.042	(a)
53803	.35	(a)	56391	.096	.32	57572	.016	.108	58561	(a)	(a)
53901	(a)	(a)	56427	.154	.125	57600	.047	.034	58575	.055	.12
53902	(a)	(a)	56488	.145	.034	57611	.078	.062	58627	.175	.013
53903	(a)	(a)	56567	.151	(a)	57625	.41	(a)	58663	.33	1.28
53904	(a)	(a)	56650	.46	(a)	57651	.05	.041	58682	.156	(a)
53905	(a)	(a)	56651	.25	(a)	57690	.101	.49	58713	.055	(a)
53907	.084	.103	56652	.18	(a)	57716	.048	.082	58737	.113	.63
53951	(a)	(a)	56653	.173	(a)	57725	.105	.088	58756	.062	(a)
53952	(a)	(a)	56654	.088	(a)	57726	.082	.021	58757	.38	(a)
53953	(a)	(a)	56690	.075	.35	57798	.025	(a)	58759	.047	(a)
54012	.051	—	56699	.071	.057	57800	.095	(a)	58802	.054	.48
54077	.115	.40	56758	.06	.148	57808	.04	(a)	58813	.154	(a)
54444	(a)	(a)	56759	.062	.08	57809	.042	(a)	58822	.147	(a)
55010	.35	1.08	56760	.089	.098	57810	.04	.107	58837	.31	.162
55011	.094	1.57	56805	.117	(a)	57871	.048	.118	58840	.092	.127
55012	.112	1.18	56806	.083	(a)	57913	.123	.29	58873	.147	.03
55013	.134	1.14	56807	.082	(a)	57997	.114	—	58903	.034	(a)
55014	(a)	(a)	56808	.107	(a)	57998	.055	.058	58904	.026	.128
55214	.09	.088	56900	.103	(a)	57999	.066	.071	58922	.245	.168
55371	.34	.119	56910	.051	(a)	58009	.066	(a)	59005	.064	.096
55410	(a)	(a)	56911	.13	(a)	58010	.127	(a)	59057	.47	(a)
55426	.163	(a)	56912	.105	.09	58020	.191	(a)	59058	.31	(a)
55597	.023	1.79	56913	.086	(a)	58056	.151	(a)	59188	.38	.055
55647	.045	.062	56915	.51	(a)	58057	.095	(a)	59189	.52	.30
55648	.02	(a)	56916	.46	.205	58058	.085	(a)	59223	.152	.088
55649	.024	(a)	56917	.133	(a)	58095	.12	1.99	59257	.017	.013
55715	.18	.224	56918	.064	(a)	58096	.16	1.23	59306	.108	(a)
55716	.26	.52	56919	.163	(a)	58301	.051	.088	59378	.099	.15
55717	.215	(a)	56920	.148	(a)	58302	.043	.055	59481	.29	.099
55718	.208	(a)	56980	.089	(a)	58397	.25	.74	59482	.39	(a)
55802	.087	.009	57001	.031	.033	58408	.067	—	59537	.107	.21
55918	.103	2.74	57002	.02	.106	58409	.085	—	59601	.11	2.37
55919	.014	3.65	57090	.238	.66	58456	.046	—	59647	.176	.17
56040	.01	.033	57146	.151	.72	58457	.066	—	59660	.201	1.18
56041	.064	(a)	57202	.079	(a)	58458	.085	—	59661	.099	(a)
56042	.08	(a)	57257	.098	.035	58459	.102	—	59693	.017	—

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	.50	.069	63220	(a)	—	91190	2.50	(a)
59701	.008	.29	59970	.091	.183	64074	15.90	—	91200	.82	—
59713	.18	.31	59973	.138	(a)	64075	11.20	—	91210	(a)	—
59722	.093	.031	59975	.128	.227	64500	(a)	—	91235	2.67	3.10
59723	.035	.037	59977	.073	(a)	65007	25.90	—	91250	4.02	(a)
59724	.054	.019	59984	.038	.053	66122	11.10	—	91265	17.50	2.61
59725	.067	.116	59985	.148	(a)	66123	6.12	—	91266	9.27	1.54
59726	.049	.024	59986	.113	(a)	66309	17.90	—	91280	(a)	4.34
59738	.156	.064	59988	.033	.059	66561	41.40	—	91302	13.60	(a)
59750	.079	.222	59989	.02	.044	67017	38.40	—	91315	4.14	—
59751	.029	(a)	60010	19.90	—	67508	34.00	—	91324	9.22	(a)
59773	.022	.028	60011	22.90	—	67509	24.90	—	91325	(a)	(a)
59774	.018	.15	60012	37.70	—	67510	13.90	—	91340	6.02	9.72
59775	.024	.188	60013	32.30	—	67511	15.00	—	91341	5.33	6.34
59781	.069	.068	60015	24.10	—	67512	64.30	—	91342	5.52	3.67
59782	.103	.46	60016	27.10	—	67513	40.80	—	91343	1.18	1.83
59783	.10	(a)	60035	29.20	—	67634	33.30	—	91405	7.01	—
59784	.077	(a)	61000	19.70	—	67635	23.50	—	91436	6.03	2.57
59790	.12	(a)	61212	14.90	—	68001	71.80	—	91481	22.10	—
59798	.26	.50	61216	16.50	—	68439	92.40	—	91507	3.24	4.10
59806	.187	(a)	61217	15.00	—	68500	4.39	—	91523	50.00	—
59867	.135	(a)	61218	10.30	—	68604	1.73	—	91547	.29	—
59886	.018	.108	61223	73.10	—	68606	6.74	—	91551	1.77	.62
59889	.074	.165	61224	23.30	—	68607	5.33	—	91555	1.61	1.23
59892	.10	(a)	61225	32.30	—	68702	4.39	—	91560	5.11	4.72
59904	.068	.061	61226	54.40	—	68703	3.29	—	91562	3.93	—
59905	.085	.132	61227	49.80	—	68706	14.10	—	91577	14.00	3.28
59914	.50	.68	62000	11.30	—	68707	14.00	—	91580	6.75	—
59915	.225	.75	62001	8.94	—	90089	5.10	—	91581	(a)	(a)
59917	.042	.205	62002	4.08	—	91111	3.44	6.38	91582	(a)	(a)
59923	.012	.004	62003	12.90	—	91125	3.08	1.79	91583	(a)	(a)
59925	.32	1.19	63010	35.90	—	91127	2.31	1.77	91584	(a)	(a)
59926	.27	.45	63011	44.90	—	91130	1.43	—	91585	(a)	(a)
59927	.182	1.42	63012	63.80	—	91135	.40	(a)	91586	(a)	(a)
59931	.224	.55	63013	60.40	—	91150	2.19	5.79	91587	(a)	(a)
59932	.241	.88	63215	42.50	—	91155	4.86	36.80	91588	(a)	(a)
59941	.075	(a)	63216	29.50	—	91160	1.24	—	91589	(a)	(a)
59947	.068	.32	63217	43.10	—	91175	1.07	—	91590	4.08	—
59955	.029	.143	63218	14.50	—	91177	4.65	—	91591	(a)	(a)
59963	.214	.41	63219	(a)	—	91179	4.67	—	91606	14.00	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 506 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	1.43	—	97653	3.70	2.98	98426	3.00	(a)
91629	2.87	(a)	95358	(a)	—	97654	6.46	3.40	98427	2.93	—
91636	4.92	—	95410	5.24	2.95	97655	5.37	6.74	98428	(a)	—
91641	1.34	(a)	95455	5.93	1.35	98002	.97	1.16	98429	1.28	—
91666	1.10	(a)	95487	2.81	(a)	98003	1.16	(a)	98430	(a)	—
91722	4.30	(a)	95505	2.76	2.53	98090	.155	—	98449	4.19	28.30
91746	3.93	6.40	95620	2.27	(a)	98091	.169	—	98482	4.50	7.18
91805	.247	—	95625	6.52	4.20	98092	.51	—	98483	6.65	21.90
92053	.60	.53	95630	(a)	(a)	98111	.67	—	98502	6.36	4.44
92054	.209	.213	95647	3.21	7.29	98150	(a)	—	98555	2.96	—
92055	5.83	.27	95648	(a)	(a)	98151	(a)	—	98597	.66	—
92101	9.11	3.35	96053	2.44	4.99	98152	3.27	.60	98598	.227	—
92102	5.49	3.99	96317	1.48	—	98153	3.69	(a)	98601	7.62	(a)
92215	3.83	3.48	96408	4.54	13.80	98154	4.35	(a)	98622	(a)	—
92338	2.11	2.42	96409	4.19	11.10	98155	6.09	(a)	98623	(a)	—
92445	2.82	—	96410	3.68	9.27	98156	(a)	(a)	98624	1.20	—
92446	6.93	2.08	96611	1.38	1.58	98157	3.89	.63	98636	3.28	4.37
92447	6.05	2.09	96702	5.22	(a)	98158	(a)	(a)	98640	132.00	—
92451	2.67	2.38	96703	(a)	—	98159	2.61	(a)	98658	6.29	—
92453	3.84	—	96816	4.90	—	98160	5.53	(a)	98659	1.13	.50
92478	1.90	1.76	96872	5.27	(a)	98161	6.19	(a)	98677	20.70	12.00
92593	35.00	—	96930	(a)	—	98162	(a)	(a)	98678	18.40	16.20
92663	.66	—	97002	(a)	(a)	98163	6.50	.28	98698	(a)	(a)
94007	13.10	5.89	97003	(a)	(a)	98164	2.25	.081	98699	5.98	(a)
94099	2.96	—	97047	4.19	—	98257	1.75	—	98705	8.90	—
94225	10.40	—	97050	3.25	—	98303	12.30	8.70	98710	4.15	—
94276	5.43	5.50	97111	6.27	—	98304	6.48	3.15	98751	4.76	—
94304	3.41	(a)	97220	.39	(a)	98305	3.37	2.16	98805	5.43	1.43
94381	6.40	14.70	97221	(a)	1.36	98306	8.67	1.14	98806	3.06	3.93
94404	5.14	6.76	97222	1.77	2.47	98307	2.05	.60	98810	4.75	—
94444	(a)	(a)	97223	2.67	4.65	98308	1.35	1.23	98813	4.58	2.06
94569	3.47	3.93	97308	.71	—	98309	6.14	2.10	98820	10.40	3.84
94590	14.90	—	97447	2.35	5.61	98344	.94	.70	98871	(a)	(a)
94617	4.73	—	97501	(a)	—	98405	1.54	—	98884	2.70	1.94
94638	(a)	—	97502	(a)	—	98413	17.00	(a)	98914	.77	.73
95124	1.75	.98	97503	(a)	—	98414	15.60	(a)	98949	1.08	.39
95233	3.74	—	97504	(a)	—	98415	2.05	(a)	98967	4.23	12.60
95305	4.06	—	97650	4.33	4.71	98423	4.88	(a)	98993	6.27	3.90
95306	5.63	—	97651	6.96	4.32	98424	8.28	(a)	99003	2.01	1.28
95310	9.70	1.70	97652	6.04	4.65	98425	3.40	(a)	99004	3.81	1.94

\$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	1.42	8.25	99826	.94	.68						
99081	(a)	—	99827	.51	.67						
99082	(a)	—	99851	2.09	—						
99083	(a)	—	99917	3.38	—						
99084	(a)	(a)	99938	3.80	—						
99085	(a)	(a)	99943	11.00	—						
99111	2.07	—	99946	8.20	2.75						
99160	(a)	—	99948	7.56	24.40						
99163	4.94	.60	99952	6.96	22.30						
99165	1.08	(a)	99953	7.51	11.20						
99220	1.69	(a)	99954	5.47	10.70						
99221	(a)	(a)	99955	6.84	10.20						
99222	3.17	(a)	99963	.82	—						
99223	.31	(a)	99969	3.07	3.29						
99303	16.50	—	99975	6.07	—						
99310	4.14	(a)	99986	(a)	—						
99315	12.20	2.12	99987	(a)	—						
99321	11.80	3.40	99988	2.71	—						
99445	(a)	(a)									
99471	.77	—									
99505	5.30	—									
99506	6.53	—									
99507	5.69	—									
99570	3.06	(a)									
99571	.74	(a)									
99572	1.44	(a)									
99573	1.38	(a)									
99600	1.66	—									
99613	10.50	2.37									
99614	3.70	—									
99620	.57	—									
99650	1.44	1.12									
99709	3.57	(a)									
99718	1.67	—									
99746	2.83	3.30									
99760	.33	—									
99777	8.23	—									
99793	3.59	—									
99798	(a)	(a)									
99803	(a)	15.00									