

LOSS COSTS – IMPLEMENTATION

FEBRUARY 12, 2021

GENERAL LIABILITY

LI-GL-2021-076

MISSOURI GENERAL LIABILITY ADVISORY PROSPECTIVE LOSS COST REVISION TO BE IMPLEMENTED

KEY MESSAGE

Revised overall prospective loss costs for +7.2% to be implemented.

UPGRADE TO WORD AND EXCEL DOCUMENTS

ISO is currently implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format. These changes will be phased in by product/service tentatively beginning in second quarter 2021. We are providing advance notification so that you may prepare your internal systems. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), IntegRater, PRM, Statistical Plans and Suite +.

BACKGROUND

In circular [LI-GL-2020-214](#), 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-2021-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 July 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 July 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 JUNE 11, 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-2021-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 7-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-GL-2020-214](#) (12/09/2020) General Liability Basic Limit Experience For 2021 Group 1 Jurisdictions Reviewed By Staff
- [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- GL-2021-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.

MISSOURI GL-2021-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 +7.2% change from the current ISO loss costs. Please note that throughout this document the term loss costs means advisory prospective loss costs.
 - provides the analyses used to derive these advisory loss costs.
-

DEFINITION OF
THE ISO
ADVISORY
PROSPECTIVE
LOSS COSTS

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

CONSIDERATION
OF COVID-19

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

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

LOSS COST
LEVEL CHANGES

The statewide advisory loss cost level changes are:

<u>SUBLINE</u>	<u>INDICATED</u>	<u>SELECTED</u>	<u>ADJUSTED *</u>
M&C	-0.4%	-0.4%	-0.4%
OL&T	+15.5%	+15.5%	+14.2%
Premises/Operations	+8.2%	+8.2%	+7.5%
Products	-5.1%	-5.1%	-5.1%
Local Products/Completed Operations	+10.6%	+10.6%	+10.6%
Products/Completed Operations	+6.1%	+6.1%	+6.1%
GL Overall	+7.8%	+7.8%	+7.2%

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

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

INDICATED
VS. SELECTED
VS. ADJUSTED

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

CAPPING

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

PRIOR ISO
REVISIONS

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

HISTORICAL
SOURCE DATA

The data used in this document is:

- ISO reporting companies' voluntary experience.
- Calendar-accident year data through year ended 12/31/2019 for Premises/Operations.
- Calendar-accident year data through year ended 12/31/2019 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 7/1/2021. The Products/Completed Operations portion of this review uses a trend date of 7/1/2021 because of the multistate nature of the review. To adjust the loss and exposure data to levels expected to prevail during the period when the revised indications are assumed to be in effect, historical losses and exposures have been multiplied by trend factors. These trend factors are based on changes in cost, frequency and inflation sensitive exposure bases that are expected to arise between the historical experience period and the prospective period during which the revised loss costs will be in effect. For a summary of the selected annual trend factors, see Section E, Section F and Section G - Trend Summary.

For Premises/Operations, occurrence cost data and occurrence frequency data through 12/31/2019 were used in selecting annual trend factors. For Products/Completed Operations, occurrence cost data and occurrence frequency data through 12/31/2019 were used.

Note that although indications are computed on a Combined Single Limit basis, severity and frequency trends are applied separately for Bodily Injury and Property Damage. Also, separate exposure trends are applied to Owners, Landlords and Tenants class groups 1-13, OL&T class group 16, Manufacturers, Contractors, Products, Local Products and Completed Operations. Exposure trends are not applied to those OL&T classes, which do not have an inflation sensitive exposure base.

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

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

TEN
LARGEST
COMPANY
GROUPS IN
ISO
DATA
BASE

OTHER LIABILITY (ASLOB 17.0)

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

PRODUCTS LIABILITY (ASLOB 18.0)

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

Insurers are listed in descending order based on the percent of written premium volume from Statutory Page 14 Data for the year ending 12/31/2019 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 12/31/2019 is:

Statewide - Other Liability (ASLOB 17.0)	31.7%
Multistate - Products Liability (ASLOB 18.0)	39.8%

COMPANY
DECISION

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

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

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MISSOURI
PRIOR REVISIONS

The latest implemented revisions in this state are:

Document: GL-2020-BGL1

Coverage	Effective Date	Loss Cost Level Changes		
		Indicated	Selected	Implemented
M&C		- 4.0%	- 4.0%	- 4.0%
OL&T		+ 7.1%	+ 7.1%	+ 7.1%
Prem/Ops Combined		+ 1.8%	+ 1.8%	+ 1.8%
Products		- 0.4%	- 0.4%	- 0.4%
Local Products/Completed Ops		+ 7.0%	+ 7.0%	+ 7.0%
Products/Completed Operations		+ 4.9%	+ 4.9%	+ 4.9%
General Liability Overall	7/1/2020	+ 2.3%	+ 2.3%	+ 2.3%

Document: GL-2019-BGL1

Coverage	Effective Date	Loss Cost Level Changes		
		Indicated	Selected	Implemented
M&C		- 3.7%	- 3.7%	- 3.7%
OL&T		- 4.4%	- 4.4%	- 4.4%
Prem/Ops Combined		- 4.1%	- 4.1%	- 4.1%
Products		- 10.7%	- 10.7%	- 10.7%
Local Products/Completed Ops		+ 1.5%	+ 1.5%	+ 1.5%
Products/Completed Operations		- 2.6%	- 2.6%	- 2.6%
General Liability Overall	7/1/2019	- 3.9%	- 3.9%	- 3.9%

Document: GL-2018-BGL1

Coverage	Effective Date	Loss Cost Level Changes		
		Indicated	Selected	Implemented
M&C		- 1.9%	- 1.9%	- 1.9%
OL&T		- 3.1%	- 3.1%	- 3.1%
Prem/Ops Combined		- 2.6%	- 2.6%	- 2.6%
Products		- 7.5%	- 7.5%	- 7.5%
Local Products/Completed Ops		-11.5%	-11.5%	-11.5%
Products/Completed Operations		-10.3%	-10.3%	-10.3%
General Liability Overall	7/1/2018	- 4.1%	- 4.1%	- 4.1%

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

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

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

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

Summary of Indications and Selected Loss Cost Level Changes	Manufacturers And Contractors	Owners, Landlords and Tenants	Overall Premises/ Operations	Products	Local Products/ Completed Operations	Products/ Completed Operations	Overall General Liability Other Than Professional
Statewide Indicated Monoline-Multiline Loss Cost Level Change (See Section C)	+ 3.0%	+ 14.1%	+ 9.0%				
Statewide Indicated Monoline Loss Cost Level Change (See Section C)	- 0.4%	+ 15.5%	+ 8.2%	- 5.1% *	+ 10.6% **	+ 6.1%	+ 7.8%
Statewide Selected Monoline Loss Cost Level Change	- 0.4%	+ 15.5%	+ 8.2%	- 5.1% *	+ 10.6%	+ 6.1%	+ 7.8%
Adjusted Monoline Loss Cost Level Change (See Sections C and H) @	- 0.4%	+ 14.2%	+ 7.5%	-5.1%	+ 10.6%	+ 6.1%	+ 7.2%

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

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

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

MISSOURI

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

<u>CODE</u>	<u>TERRITORY DESCRIPTION</u>	<u>LATEST YEAR MONO/MULTI AGGREGATE LOSS COSTS AT CURRENT LEVEL (ALCCL)</u>	<u>INDICATED LOSS COST LEVEL CHANGE BEFORE CAPPING</u>	<u>LOSS COST LEVEL CHANGE AFTER CAPPING</u>	<u>ADJUSTED LOSS COST LEVEL CHANGE</u>
501	Kansas City	\$ 3,025,771	+ 14.5%	+ 14.4%	+ 12.5%
502	St. Louis and St. Louis County	6,348,450	+ 12.3%	+ 12.2%	+ 10.6%
503	Remainder of State	11,227,979	+ 17.7%	+ 17.6%	+16.6%
	STATEWIDE TOTAL	\$ 20,602,200	+ 15.5%	+ 15.5%	+ 14.2%

MISSOURI
PREMISES/OPERATIONS
CLASS GROUP LOSS COST LEVEL CHANGES

MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE

<u>CLASS GROUP</u>	<u>DESCRIPTION</u>	LATEST YEAR MONO/MULTI <u>ALCCL</u>	INDICATED LOSS COST LEVEL CHANGE <u>BEFORE CAPPING</u>	LOSS COST LEVEL CHANGE <u>AFTER CAPPING</u>
30	SERVICE	\$ 1,956,186	- 2.5%	- 2.6%
31	LIGHT CONTRACTING	1,859,626	- 1.1%	- 1.2%
32	MEDIUM CONTRACTING	6,437,635	+ 1.1%	+ 1.0%
33	HEAVY CONTRACTING	2,290,877	- 1.4%	- 1.5%
34	DEALERS OR DISTRIBUTORS	2,135,018	- 2.4%	- 2.0%
35	LIGHT MANUFACTURERS	208,259	+ 2.9%	+ 3.1%
36	MEDIUM MANUFACTURERS	852,538	+ 0.7%	+ 1.3%
37	HEAVY MANUFACTURERS	629,337	- 0.9%	- 0.7%
38	MISCELLANEOUS OPERATIONS	1,297,031	+ 0.2%	+ 0.5%
	TOTAL	\$ 17,666,507	- 0.4%	- 0.4%

OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

<u>CLASS GROUP</u>	<u>DESCRIPTION</u>	LATEST YEAR MONO/MULTI <u>ALCCL</u>	INDICATED LOSS COST LEVEL CHANGE <u>BEFORE CAPPING</u>	LOSS COST LEVEL CHANGE <u>AFTER CAPPING</u>
01	FOOD AND BEVERAGE (RETAIL)	\$ 926,031	+ 14.0%	+ 15.2%
02	RESTAURANTS	2,357,728	+ 16.6%	+ 16.7%
03	STORES	1,034,162	+ 15.2%	+ 15.8%
04	VENDING AND RENTAL	75,472	+ 16.8%	+ 17.9%
05	FOOD AND BEVERAGE DISTRIBUTORS	220,287	+ 14.2%	+ 14.1%
06	NON-(FOOD AND BEVERAGE) DISTRIB.	467,318	+ 19.8%	+ 19.8%
07	CLUBS, AMUSEMENTS AND SPORTS	1,831,970	+ 18.3%	+ 18.2%
08	HEALTH CARE FACILITIES	261,667	+ 21.8%	+ 22.2%
09	HOTELS AND MOTELS	1,600,971	+ 8.9%	+ 9.0%
10	SCHOOLS AND CHURCHES	1,727,953	+ 25.9%	+ 26.1%
11	APARTMENTS	1,615,503	+ 15.4%	+ 14.9%
12	BUILDINGS AND OFFICES	7,514,293	+ 12.6%	+12.2% @
13	MISCELLANEOUS PREMISES	567,007	+ 19.7%	+ 19.4%
16	GOVERNMENTAL SUBDIVISIONS	401,838	+ 23.5%	+ 25.3%
	TOTAL	\$ 20,602,200	+ 15.5%	+ 15.5%

@ 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 +8.5% resulting in an overall OL&T indication of +14.2%.

MISSOURI

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

<u>CLASS GROUP</u>	<u>DESCRIPTION</u>	LATEST YEAR MULTISTATE MONO/MULTI ALCCL AT MULTISTATE <u>LEVEL</u>	INDICATED MULTISTATE LOSS COST LEVEL <u>CHANGE</u>	LATEST YEAR STATEWIDE MONO/MULTI ALCCL AT CURRENT <u>LEVEL</u>	INDICATED STATEWIDE LOSS COST LEVEL <u>CHANGE</u>	SELECTED STATEWIDE LOSS COST LEVEL <u>CHANGE</u>
03	MANUFACTURERS, DEALERS OR DISTRIBUTORS-FOOD OR DRUG	\$ 30,887,125	- 4.9%	\$ 444,749	- 5.3%	- 5.3%
04	DEALERS OR DISTRIBUTORS-NOT FOOD OR DRUG	39,017,316	- 8.3%	694,664	- 7.5%	- 7.5%
05	MANUFACTURERS-NOT FOOD OR DRUG-LOW	4,813,738	- 2.6%	47,892	- 2.2%	- 2.2%
06	MANUFACTURERS-NOT FOOD OR DRUG-MEDIUM	35,560,474	- 5.2%	776,392	- 2.4%	- 2.4%
07	MANUFACTURERS-NOT FOOD OR DRUG-HIGH	8,547,659	- 6.0%	122,439	- 9.1%	- 9.1%
	PRODUCTS SUBTOTAL	\$ 118,826,312	- 6.1%	\$ 2,086,136	- 5.1%	- 5.1%
01	RETAIL STORES-FOOD OR DRUG			\$ 106,529	- 1.2%	- 1.1%
02	RETAIL STORES-NOT FOOD OR DRUG			223,754	+ 6.6%	+ 5.7%
11	COMPLETED OPERATIONS-LOW			280,576	+ 15.0%	+ 14.9%
12	COMPLETED OPERATIONS-MEDIUM			4,207,309	+ 11.4%	+ 11.4%
13	COMPLETED OPERATIONS-HIGH			389,624	+ 4.6%	+ 4.4%
	LOCAL PRODUCTS/COMPLETED OPERATIONS SUBTOTAL			\$ 5,207,792	+ 10.6%	+ 10.6%
	TOTAL			\$ 7,293,928	+ 6.1%	+ 6.1%

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.

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

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

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

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

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

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

- M&C classes reflect an upper cap of +25% and a lower cap of -20% relative to current loss costs;
- OL&T classes reflect an upper cap of +41% 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 -26% relative to current multistate loss costs;
- Local Products/Completed Operations classes reflect an upper cap of +36% 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: 0.999

OL&T: 0.999

LP/CO: 1.002

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

STATE: 24 - MISSOURI
 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	0.135	0.113	19.5	10070	503	0.106	0.087	21.8	10115	502	0.770	0.690	11.6
10010	502	0.100	0.085	17.6	10071	501	0.430	0.370	16.2	10115	503	1.000	0.860	16.3
10010	503	0.185	0.153	20.9	10071	502	0.340	0.310	9.7	10117	501	4.660	3.950	18.0
10015	501	4.690	3.970	18.1	10071	503	0.450	0.380	18.4	10117	502	9.530	8.270	15.2
10015	502	9.600	8.330	15.2	10072	501	4.750	4.740	0.2	10117	503	10.100	8.450	19.5
10015	503	10.200	8.500	20.0	10072	502	5.000	4.980	0.4	10120	501	10.500	8.850	18.6
10026	501	0.870	0.760	14.5	10072	503	5.180	5.160	0.4	10120	502	21.400	18.600	15.1
10026	502	0.700	0.620	12.9	10073	501	0.970	1.000	-3.0	10120	503	22.700	18.900	20.1
10026	503	0.910	0.780	16.7	10073	502	1.230	1.250	-1.6	10130	501	4.760	4.160	14.4
10036	501	0.620	0.640	-3.1	10073	503	1.180	1.200	-1.7	10130	502	3.830	3.400	12.6
10036	502	0.790	0.800	-1.2	10075	501	7.200	7.390	-2.6	10130	503	4.970	4.250	16.9
10036	503	0.760	0.770	-1.3	10075	502	9.110	9.260	-1.6	10132	501	4.100	3.590	14.2
10040	501	0.102	0.086	18.6	10075	503	8.740	8.920	-2.0	10132	502	3.300	2.930	12.6
10040	502	0.076	0.065	16.9	10100	501	0.620	0.550	12.7	10132	503	4.280	3.660	16.9
10040	503	0.141	0.116	21.6	10100	502	0.600	0.540	11.1	10133	501	4.830	4.160	16.1
10042	501	0.500	0.440	13.6	10100	503	1.280	1.110	15.3	10133	502	2.150	1.890	13.8
10042	502	0.400	0.360	11.1	10101	501	0.320	0.280	14.3	10133	503	3.790	3.210	18.1
10042	503	0.520	0.440	18.2	10101	502	0.260	0.230	13.0	10140	501	0.051	0.045	13.3
10052	501	3.250	2.750	18.2	10101	503	0.340	0.290	17.2	10140	502	0.035	0.031	12.9
10052	502	6.640	5.760	15.3	10105	501	3.490	3.050	14.4	10140	503	0.062	0.054	14.8
10052	503	7.050	5.880	19.9	10105	502	2.810	2.490	12.9	10141	501	0.103	0.090	14.4
10054	501	2.880	2.440	18.0	10105	503	3.640	3.120	16.7	10141	502	0.070	0.063	11.1
10054	502	5.890	5.110	15.3	10107	501	2.960	3.050	-3.0	10141	503	0.125	0.108	15.7
10054	503	6.260	5.220	19.9	10107	502	3.750	3.820	-1.8	10145	501	0.490	0.430	14.0
10060	501	0.239	0.208	14.9	10107	503	3.600	3.680	-2.2	10145	502	0.340	0.300	13.3
10060	502	0.192	0.170	12.9	10110	501	16.000	13.500	18.5	10145	503	0.600	0.520	15.4
10060	503	0.249	0.213	16.9	10110	502	32.700	28.400	15.1	10146	501	0.280	0.247	13.4
10065	501	0.360	0.310	16.1	10110	503	34.700	28.900	20.1	10146	502	0.270	0.240	12.5
10065	502	0.290	0.260	11.5	10111	501	0.168	0.142	18.3	10146	503	0.570	0.490	16.3
10065	503	0.370	0.320	15.6	10111	502	0.125	0.107	16.8	10150	501	0.670	0.580	15.5
10066	501	0.360	0.320	12.5	10111	503	0.232	0.191	21.5	10150	502	0.540	0.480	12.5
10066	502	0.290	0.260	11.5	10113	501	0.480	0.420	14.3	10150	503	0.690	0.590	16.9
10066	503	0.380	0.330	15.2	10113	502	0.390	0.350	11.4	10151	501	16.800	14.700	14.3
10070	501	0.077	0.065	18.5	10113	503	0.500	0.430	16.3	10151	502	13.500	12.000	12.5
10070	502	0.057	0.049	16.3	10115	501	0.960	0.840	14.3	10151	503	17.500	15.000	16.7

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
10160	501	2.990	2.610	14.6	10352	503	0.740	0.640	15.6	11127	502	0.320	0.270	18.5
10160	502	2.400	2.130	12.7	10367	501	4.200	4.190	0.2	11127	503	0.590	0.490	20.4
10160	503	3.120	2.670	16.9	10367	502	4.420	4.400	0.5	11128	501	0.580	0.490	18.4
10204	501	0.300	0.260	15.4	10367	503	4.580	4.560	0.4	11128	502	0.430	0.370	16.2
10204	502	0.242	0.215	12.6	10368	501	6.130	6.130	0.0	11128	503	0.800	0.660	21.2
10204	503	0.310	0.270	14.8	10368	502	6.460	6.430	0.5	11138	501	1.590	1.350	17.8
10205	501	0.340	0.290	17.2	10368	503	6.690	6.670	0.3	11138	502	3.250	2.820	15.2
10205	502	0.270	0.240	12.5	10378	501	6.440	5.450	18.2	11138	503	3.460	2.880	20.1
10205	503	0.350	0.300	16.7	10378	502	13.200	11.400	15.8	11155	501	0.290	0.250	16.0
10220	501	6.340	5.540	14.4	10378	503	14.000	11.700	19.7	11155	502	0.231	0.205	12.7
10220	502	5.090	4.520	12.6	10379	501	2.990	2.530	18.2	11155	503	0.300	0.260	15.4
10220	503	6.610	5.660	16.8	10379	502	6.120	5.310	15.3	11167	501	1.160	1.000	16.0
10255	501	0.231	0.237	-2.5	10379	503	6.500	5.420	19.9	11167	502	0.520	0.450	15.6
10255	502	0.290	0.300	-3.3	10380	501	5.110	4.320	18.3	11167	503	0.910	0.770	18.2
10255	503	0.280	0.290	-3.4	10380	502	10.400	9.060	14.8	11168	501	6.000	5.170	16.1
10256	501	0.840	0.870	-3.4	10380	503	11.100	9.250	20.0	11168	502	2.670	2.340	14.1
10256	502	1.070	1.090	-1.8	10381	501	4.420	3.740	18.2	11168	503	4.720	3.990	18.3
10256	503	1.030	1.050	-1.9	10381	502	9.050	7.850	15.3	11201	501	15.600	15.600	0.0
10257	501	0.159	0.164	-3.0	10381	503	9.610	8.010	20.0	11201	502	16.400	16.400	0.0
10257	502	0.202	0.205	-1.5	11007	501	1.790	1.780	0.6	11201	503	17.000	17.000	0.0
10257	503	0.193	0.198	-2.5	11007	502	1.880	1.870	0.5	11202	501	4.620	4.610	0.2
10309	501	0.218	0.190	14.7	11007	503	1.950	1.940	0.5	11202	502	4.860	4.840	0.4
10309	502	0.175	0.155	12.9	11020	501	0.410	0.360	13.9	11202	503	5.040	5.020	0.4
10309	503	0.227	0.194	17.0	11020	502	0.330	0.290	13.8	11203	501	1.000	0.840	19.0
10315	501	0.510	0.450	13.3	11020	503	0.420	0.360	16.7	11203	502	0.740	0.630	17.5
10315	502	0.410	0.370	10.8	11039	501	0.840	0.870	-3.4	11203	503	1.380	1.130	22.1
10315	503	0.530	0.460	15.2	11039	502	1.070	1.080	-0.9	11204	501	0.420	0.370	13.5
10331	501	6.360	5.390	18.0	11039	503	1.020	1.040	-1.9	11204	502	0.340	0.300	13.3
10331	502	13.000	11.300	15.0	11052	501	5.020	4.330	15.9	11204	503	0.440	0.380	15.8
10331	503	13.800	11.500	20.0	11052	502	2.240	1.960	14.3	11206	501	0.720	0.720	0.0
10332	501	11.000	9.290	18.4	11052	503	3.950	3.340	18.3	11206	502	0.760	0.760	0.0
10332	502	22.500	19.500	15.4	11126	501	0.084	0.074	13.5	11206	503	0.790	0.790	0.0
10332	503	23.900	19.900	20.1	11126	502	0.068	0.060	13.3	11207	501	9.150	9.140	0.1
10352	501	0.360	0.320	12.5	11126	503	0.088	0.075	17.3	11207	502	9.640	9.590	0.5
10352	502	0.350	0.310	12.9	11127	501	0.430	0.360	19.4	11207	503	9.980	9.950	0.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
11208	501	1.570	1.570	0.0	11259	503	1.650	1.430	15.4	12393	502	0.430	0.390	10.3
11208	502	1.650	1.640	0.6	11273	501	18.800	16.400	14.6	12393	503	0.560	0.480	16.7
11208	503	1.710	1.710	0.0	11273	502	15.100	13.400	12.7	12467	501	0.225	0.196	14.8
11209	501	7.370	7.360	0.1	11273	503	19.600	16.800	16.7	12467	502	0.180	0.160	12.5
11209	502	7.760	7.720	0.5	11274	501	18.000	15.800	13.9	12467	503	0.234	0.200	17.0
11209	503	8.040	8.010	0.4	11274	502	14.500	12.800	13.3	12509	501	0.058	0.059	-1.7
11210	501	3.140	3.130	0.3	11274	503	18.800	16.100	16.8	12509	502	0.073	0.074	-1.4
11210	502	3.300	3.290	0.3	11288	501	0.920	0.820	12.2	12509	503	0.070	0.072	-2.8
11210	503	3.420	3.410	0.3	11288	502	0.880	0.790	11.4	12510	501	0.730	0.750	-2.7
11211	501	16.300	16.300	0.0	11288	503	1.890	1.630	16.0	12510	502	0.930	0.940	-1.1
11211	502	17.200	17.100	0.6	12014	501	0.095	0.097	-2.1	12510	503	0.890	0.910	-2.2
11211	503	17.800	17.700	0.6	12014	502	0.120	0.122	-1.6	12583	501	0.330	0.330	0.0
11212	501	2.470	2.460	0.4	12014	503	0.115	0.117	-1.7	12583	502	0.410	0.420	-2.4
11212	502	2.600	2.590	0.4	12356	501	1.590	1.390	14.4	12583	503	0.400	0.400	0.0
11212	503	2.690	2.680	0.4	12356	502	1.280	1.140	12.3	12651	501	0.950	0.970	-2.1
11213	501	2.010	2.010	0.0	12356	503	1.660	1.420	16.9	12651	502	1.200	1.220	-1.6
11213	502	2.120	2.110	0.5	12361	501	0.111	0.098	13.3	12651	503	1.150	1.180	-2.5
11213	503	2.190	2.190	0.0	12361	502	0.076	0.068	11.8	12683	501	0.430	0.450	-4.4
11214	501	4.960	4.950	0.2	12361	503	0.136	0.117	16.2	12683	502	0.550	0.560	-1.8
11214	502	5.220	5.190	0.6	12362	501	0.085	0.071	19.7	12683	503	0.530	0.540	-1.9
11214	503	5.400	5.390	0.2	12362	502	0.063	0.054	16.7	12707	501	0.560	0.470	19.1
11222	501	0.083	0.083	0.0	12362	503	0.117	0.096	21.9	12707	502	0.410	0.350	17.1
11222	502	0.088	0.087	1.1	12373	501	0.032	0.027	18.5	12707	503	0.770	0.630	22.2
11222	503	0.091	0.091	0.0	12373	502	0.024	0.020	20.0	12797	501	0.117	0.098	19.4
11234	501	0.380	0.330	15.2	12373	503	0.044	0.036	22.2	12797	502	0.087	0.074	17.6
11234	502	0.300	0.270	11.1	12374	501	0.830	0.720	15.3	12797	503	0.161	0.132	22.0
11234	503	0.390	0.340	14.7	12374	502	0.660	0.590	11.9	12805	501	0.440	0.380	15.8
11248	501	0.044	0.045	-2.2	12374	503	0.860	0.740	16.2	12805	502	0.350	0.310	12.9
11248	502	0.056	0.056	0.0	12375	501	0.410	0.360	13.9	12805	503	0.450	0.390	15.4
11248	503	0.053	0.054	-1.9	12375	502	0.330	0.290	13.8	12841	501	0.720	0.630	14.3
11258	501	0.750	0.670	11.9	12375	503	0.420	0.360	16.7	12841	502	0.580	0.520	11.5
11258	502	0.720	0.650	10.8	12391	501	0.063	0.053	18.9	12841	503	0.750	0.640	17.2
11258	503	1.540	1.330	15.8	12391	502	0.047	0.040	17.5	12927	501	0.126	0.110	14.5
11259	501	0.810	0.710	14.1	12391	503	0.087	0.072	20.8	12927	502	0.101	0.090	12.2
11259	502	0.770	0.690	11.6	12393	501	0.540	0.470	14.9	12927	503	0.132	0.113	16.8

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
13049	501	0.058	0.051	13.7	13453	503	0.630	0.640	-1.6	13759	502	0.192	0.170	12.9
13049	502	0.039	0.036	8.3	13454	501	0.600	0.620	-3.2	13759	503	0.249	0.213	16.9
13049	503	0.071	0.061	16.4	13454	502	0.770	0.780	-1.3	13930	501	0.180	0.151	19.2
13111	501	0.700	0.620	12.9	13454	503	0.730	0.750	-2.7	13930	502	0.134	0.115	16.5
13111	502	0.670	0.600	11.7	13455	501	0.610	0.630	-3.2	13930	503	0.248	0.204	21.6
13111	503	1.430	1.230	16.3	13455	502	0.780	0.790	-1.3	14068	501	0.053	0.046	15.2
13112	501	0.095	0.083	14.5	13455	503	0.750	0.760	-1.3	14068	502	0.042	0.038	10.5
13112	502	0.064	0.058	10.3	13506	501	1.230	1.080	13.9	14068	503	0.055	0.047	17.0
13112	503	0.115	0.100	15.0	13506	502	0.990	0.880	12.5	14101	501	0.620	0.540	14.8
13201	501	0.840	0.860	-2.3	13506	503	1.290	1.100	17.3	14101	502	0.500	0.440	13.6
13201	502	1.060	1.080	-1.9	13507	501	1.490	1.300	14.6	14101	503	0.640	0.550	16.4
13201	503	1.020	1.040	-1.9	13507	502	1.190	1.060	12.3	14279	501	0.440	0.450	-2.2
13204	501	0.950	0.970	-2.1	13507	503	1.550	1.330	16.5	14279	502	0.560	0.570	-1.8
13204	502	1.200	1.220	-1.6	13590	501	0.460	0.470	-2.1	14279	503	0.540	0.550	-1.8
13204	503	1.150	1.180	-2.5	13590	502	0.580	0.590	-1.7	14401	501	0.760	0.670	13.4
13205	501	0.360	0.370	-2.7	13590	503	0.550	0.570	-3.5	14401	502	0.720	0.650	10.8
13205	502	0.460	0.470	-2.1	13621	501	0.115	0.119	-3.4	14401	503	1.550	1.340	15.7
13205	503	0.440	0.450	-2.2	13621	502	0.146	0.149	-2.0	14405	501	1.050	1.050	0.0
13314	501	0.161	0.141	14.2	13621	503	0.140	0.143	-2.1	14405	502	1.100	1.100	0.0
13314	502	0.130	0.115	13.0	13670	501	0.062	0.055	12.7	14405	503	1.140	1.140	0.0
13314	503	0.168	0.144	16.7	13670	502	0.042	0.038	10.5	14527	501	0.340	0.290	17.2
13351	501	0.390	0.340	14.7	13670	503	0.076	0.066	15.2	14527	502	0.260	0.219	18.7
13351	502	0.320	0.280	14.3	13673	501	0.570	0.500	14.0	14527	503	0.470	0.390	20.5
13351	503	0.410	0.350	17.1	13673	502	0.540	0.490	10.2	14655	501	0.119	0.104	14.4
13352	501	0.400	0.350	14.3	13673	503	1.170	1.010	15.8	14655	502	0.096	0.085	12.9
13352	502	0.320	0.290	10.3	13715	501	0.085	0.071	19.7	14655	503	0.124	0.106	17.0
13352	503	0.420	0.360	16.7	13715	502	0.063	0.054	16.7	14731	501	4.980	4.300	15.8
13410	501	1.330	1.360	-2.2	13715	503	0.117	0.096	21.9	14731	502	2.220	1.950	13.8
13410	502	1.680	1.710	-1.8	13716	501	0.610	0.530	15.1	14731	503	3.920	3.310	18.4
13410	503	1.610	1.650	-2.4	13716	502	0.490	0.440	11.4	14732	501	0.370	0.320	15.6
13412	501	0.450	0.460	-2.2	13716	503	0.640	0.540	18.5	14732	502	0.164	0.144	13.9
13412	502	0.570	0.580	-1.7	13720	501	0.320	0.280	14.3	14732	503	0.290	0.245	18.4
13412	503	0.540	0.560	-3.6	13720	502	0.310	0.280	10.7	14733	501	0.830	0.730	13.7
13453	501	0.520	0.530	-1.9	13720	503	0.660	0.570	15.8	14733	502	0.670	0.600	11.7
13453	502	0.650	0.670	-3.0	13759	501	0.239	0.208	14.9	14733	503	0.870	0.740	17.6

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LOSS COST % CHANGE BY CLASS

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14734	501	0.360	0.310	16.1	15314	503	0.300	0.260	15.4	15839	502	0.310	0.280	10.7
14734	502	0.290	0.260	11.5	15404	501	0.083	0.085	-2.4	15839	503	0.400	0.340	17.6
14734	503	0.370	0.320	15.6	15404	502	0.105	0.107	-1.9	15991	501	0.320	0.280	14.3
14855	501	0.203	0.209	-2.9	15404	503	0.101	0.103	-1.9	15991	502	0.250	0.225	11.1
14855	502	0.260	0.260	0.0	15405	501	0.122	0.126	-3.2	15991	503	0.330	0.280	17.9
14855	503	0.247	0.250	-1.2	15405	502	0.155	0.158	-1.9	15993	501	0.270	0.233	15.9
14913	501	0.450	0.390	15.4	15405	503	0.149	0.152	-2.0	15993	502	0.214	0.190	12.6
14913	502	0.360	0.320	12.5	15406	501	0.310	0.320	-3.1	15993	503	0.280	0.238	17.6
14913	503	0.470	0.400	17.5	15406	502	0.390	0.400	-2.5	16005	501	0.045	0.038	18.4
15062	501	0.182	0.187	-2.7	15406	503	0.380	0.390	-2.6	16005	502	0.033	0.028	17.9
15062	502	0.231	0.235	-1.7	15488	501	0.780	0.800	-2.5	16005	503	0.062	0.051	21.6
15062	503	0.221	0.226	-2.2	15488	502	0.990	1.000	-1.0	16009	501	0.249	0.260	-4.2
15063	501	0.212	0.218	-2.8	15488	503	0.940	0.960	-2.1	16009	502	0.320	0.320	0.0
15063	502	0.270	0.270	0.0	15538	501	0.510	0.450	13.3	16009	503	0.300	0.310	-3.2
15063	503	0.260	0.260	0.0	15538	502	0.410	0.370	10.8	16402	501	1.910	1.670	14.4
15070	501	0.141	0.140	0.7	15538	503	0.530	0.460	15.2	16402	502	1.530	1.360	12.5
15070	502	0.148	0.147	0.7	15600	501	1.290	1.130	14.2	16402	503	1.990	1.700	17.1
15070	503	0.153	0.153	0.0	15600	502	1.040	0.920	13.0	16403	501	1.210	1.050	15.2
15123	501	4.820	4.150	16.1	15600	503	1.350	1.150	17.4	16403	502	0.970	0.860	12.8
15123	502	2.140	1.880	13.8	15607	501	0.184	0.184	0.0	16403	503	1.260	1.080	16.7
15123	503	3.790	3.200	18.4	15607	502	0.194	0.193	0.5	16404	501	1.520	1.330	14.3
15124	501	1.680	1.450	15.9	15607	503	0.201	0.200	0.5	16404	502	1.220	1.090	11.9
15124	502	0.750	0.660	13.6	15608	501	0.290	0.250	16.0	16404	503	1.590	1.360	16.9
15124	503	1.320	1.120	17.9	15608	502	0.231	0.205	12.7	16471	501	0.260	0.260	0.0
15188	501	0.320	0.330	-3.0	15608	503	0.300	0.260	15.4	16471	502	0.270	0.270	0.0
15188	502	0.410	0.410	0.0	15656	501	8.500	7.420	14.6	16471	503	0.280	0.280	0.0
15188	503	0.390	0.400	-2.5	15656	502	6.820	6.060	12.5	16501	501	0.095	0.080	18.8
15223	501	0.074	0.065	13.8	15656	503	8.860	7.580	16.9	16501	502	0.071	0.060	18.3
15223	502	0.050	0.045	11.1	15699	501	0.450	0.450	0.0	16501	503	0.131	0.107	22.4
15223	503	0.089	0.077	15.6	15699	502	0.480	0.480	0.0	16527	501	0.146	0.122	19.7
15224	501	0.340	0.300	13.3	15699	503	0.500	0.490	2.0	16527	502	0.108	0.092	17.4
15224	502	0.320	0.290	10.3	15733	501	0.203	0.209	-2.9	16527	503	0.201	0.165	21.8
15224	503	0.690	0.600	15.0	15733	502	0.260	0.260	0.0	16588	501	0.115	0.119	-3.4
15314	501	0.290	0.250	16.0	15733	503	0.247	0.250	-1.2	16588	502	0.146	0.149	-2.0
15314	502	0.231	0.205	12.7	15839	501	0.390	0.340	14.7	16588	503	0.140	0.143	-2.1

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16604	501	0.194	0.199	-2.5	16891	503	0.171	0.175	-2.3	16921	502	3.560	3.140	13.4
16604	502	0.246	0.250	-1.6	16892	501	0.260	0.260	0.0	16921	503	4.530	3.830	18.3
16604	503	0.235	0.240	-2.1	16892	502	0.320	0.330	-3.0	16930	501	3.130	2.690	16.4
16670	501	2.640	2.240	17.9	16892	503	0.310	0.320	-3.1	16930	502	2.240	1.970	13.7
16670	502	5.400	4.690	15.1	16900	501	3.990	3.430	16.3	16930	503	2.850	2.410	18.3
16670	503	5.740	4.790	19.8	16900	502	2.860	2.520	13.5	16931	501	3.370	2.900	16.2
16676	501	0.400	0.350	14.3	16900	503	3.630	3.070	18.2	16931	502	2.420	2.130	13.6
16676	502	0.320	0.290	10.3	16901	501	2.560	2.200	16.4	16931	503	3.070	2.600	18.1
16676	503	0.420	0.360	16.7	16901	502	1.830	1.610	13.7	16940	501	6.790	5.840	16.3
16694	501	0.380	0.390	-2.6	16901	503	2.330	1.970	18.3	16940	502	4.870	4.290	13.5
16694	502	0.490	0.490	0.0	16902	501	2.170	1.860	16.7	16940	503	6.180	5.230	18.2
16694	503	0.470	0.480	-2.1	16902	502	1.550	1.370	13.1	16941	501	2.720	2.340	16.2
16705	501	0.270	0.227	18.9	16902	503	1.970	1.670	18.0	16941	502	1.950	1.720	13.4
16705	502	0.201	0.171	17.5	16905	501	4.190	3.610	16.1	16941	503	2.480	2.090	18.7
16705	503	0.370	0.310	19.4	16905	502	3.010	2.650	13.6	18078	501	0.153	0.129	18.6
16750	501	0.140	0.123	13.8	16905	503	3.820	3.230	18.3	18078	502	0.114	0.097	17.5
16750	502	0.113	0.100	13.0	16906	501	2.680	2.300	16.5	18078	503	0.211	0.174	21.3
16750	503	0.146	0.125	16.8	16906	502	1.920	1.690	13.6	18109	501	0.530	0.460	15.2
16751	501	0.140	0.123	13.8	16906	503	2.440	2.060	18.4	18109	502	0.420	0.380	10.5
16751	502	0.113	0.100	13.0	16910	501	2.390	2.060	16.0	18109	503	0.550	0.470	17.0
16751	503	0.146	0.125	16.8	16910	502	1.720	1.510	13.9	18110	501	0.420	0.370	13.5
16819	501	1.100	1.130	-2.7	16910	503	2.180	1.840	18.5	18110	502	0.340	0.300	13.3
16819	502	1.400	1.420	-1.4	16911	501	2.170	1.860	16.7	18110	503	0.440	0.380	15.8
16819	503	1.340	1.370	-2.2	16911	502	1.550	1.370	13.1	18205	501	0.236	0.198	19.2
16820	501	0.850	0.880	-3.4	16911	503	1.970	1.670	18.0	18205	502	0.176	0.150	17.3
16820	502	1.080	1.100	-1.8	16915	501	2.450	2.110	16.1	18205	503	0.330	0.270	22.2
16820	503	1.040	1.060	-1.9	16915	502	1.760	1.550	13.5	18206	501	0.680	0.590	15.3
16881	501	2.200	1.920	14.6	16915	503	2.240	1.890	18.5	18206	502	0.550	0.490	12.2
16881	502	1.760	1.570	12.1	16916	501	2.040	1.760	15.9	18206	503	0.710	0.610	16.4
16881	503	2.290	1.960	16.8	16916	502	1.470	1.290	14.0	18335	501	0.490	0.430	14.0
16890	501	0.129	0.133	-3.0	16916	503	1.860	1.570	18.5	18335	502	0.390	0.350	11.4
16890	502	0.164	0.166	-1.2	16920	501	5.440	4.680	16.2	18335	503	0.510	0.440	15.9
16890	503	0.157	0.160	-1.9	16920	502	3.900	3.430	13.7	18435	501	0.660	0.590	11.9
16891	501	0.141	0.145	-2.8	16920	503	4.950	4.190	18.1	18435	502	0.630	0.570	10.5
16891	502	0.178	0.181	-1.7	16921	501	4.970	4.270	16.4	18435	503	1.350	1.170	15.4

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18436	501	0.530	0.470	12.8	18834	503	0.420	0.360	16.7	40061	502	4.000	3.470	15.3
18436	502	0.510	0.460	10.9	18911	501	1.260	1.100	14.5	40061	503	4.250	3.550	19.7
18436	503	1.090	0.940	16.0	18911	502	1.010	0.900	12.2	40063	501	65.500	55.400	18.2
18437	501	0.700	0.610	14.8	18911	503	1.320	1.130	16.8	40063	502	134.000	116.000	15.5
18437	502	0.560	0.500	12.0	18912	501	2.380	2.080	14.4	40063	503	142.000	119.000	19.3
18437	503	0.730	0.630	15.9	18912	502	1.910	1.700	12.4	40064	501	19.200	16.300	17.8
18438	501	1.350	1.180	14.4	18912	503	2.480	2.120	17.0	40064	502	39.400	34.200	15.2
18438	502	1.080	0.960	12.5	18920	501	0.620	0.540	14.8	40064	503	41.800	34.900	19.8
18438	503	1.400	1.200	16.7	18920	502	0.500	0.440	13.6	40075	501	64.700	54.300	19.2
18501	501	0.610	0.540	13.0	18920	503	0.640	0.550	16.4	40075	502	119.000	102.000	16.7
18501	502	0.580	0.520	11.5	19007	501	1.880	1.620	16.0	40075	503	38.300	31.600	21.2
18501	503	1.240	1.070	15.9	19007	502	0.840	0.740	13.5	40101	501	29.900	24.700	21.1
18506	501	0.410	0.420	-2.4	19007	503	1.480	1.250	18.4	40101	502	11.500	9.780	17.6
18506	502	0.510	0.520	-1.9	19051	501	4.170	3.600	15.8	40101	503	23.900	19.400	23.2
18506	503	0.490	0.500	-2.0	19051	502	1.860	1.630	14.1	40102	501	26.400	21.800	21.1
18507	501	0.250	0.221	13.1	19051	503	3.280	2.780	18.0	40102	502	10.100	8.640	16.9
18507	502	0.203	0.180	12.8	19795	501	0.410	0.360	13.9	40102	503	21.100	17.100	23.4
18507	503	0.260	0.225	15.6	19795	502	0.330	0.300	10.0	40111	501	5.190	4.390	18.2
18570	501	2.640	2.310	14.3	19795	503	0.430	0.370	16.2	40111	502	10.600	9.210	15.1
18570	502	2.120	1.880	12.8	19796	501	0.480	0.420	14.3	40111	503	11.300	9.400	20.2
18570	503	2.750	2.350	17.0	19796	502	0.390	0.350	11.4	41001	501	0.175	0.148	18.2
18616	501	0.310	0.320	-3.1	19796	503	0.500	0.430	16.3	41001	502	0.360	0.310	16.1
18616	502	0.390	0.400	-2.5	40045	501	146.000	124.000	17.7	41001	503	0.380	0.320	18.7
18616	503	0.380	0.380	0.0	40045	502	299.000	260.000	15.0	41421	501	0.500	0.400	25.0
18707	501	0.013	0.011	18.2	40045	503	318.000	265.000	20.0	41421	502	0.390	0.320	21.9
18707	502	0.009	0.008	12.5	40046	501	28.900	24.500	18.0	41421	503	0.440	0.350	25.7
18707	503	0.017	0.014	21.4	40046	502	59.100	51.300	15.2	41422	501	0.270	0.212	27.4
18708	501	0.154	0.135	14.1	40046	503	62.800	52.400	19.8	41422	502	0.210	0.171	22.8
18708	502	0.124	0.110	12.7	40047	501	10.300	8.730	18.0	41422	503	0.236	0.185	27.6
18708	503	0.161	0.138	16.7	40047	502	21.100	18.300	15.3	41510	501	63.500	55.500	14.4
18833	501	0.152	0.127	19.7	40047	503	22.400	18.700	19.8	41510	502	51.000	45.300	12.6
18833	502	0.113	0.096	17.7	40059	501	3.690	3.120	18.3	41510	503	66.200	56.600	17.0
18833	503	0.209	0.172	21.5	40059	502	7.550	6.550	15.3	41603	501	23.600	18.800	25.5
18834	501	0.400	0.350	14.3	40059	503	8.020	6.690	19.9	41603	502	18.600	15.200	22.4
18834	502	0.320	0.290	10.3	40061	501	1.960	1.660	18.1	41603	503	21.000	16.400	28.0

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41604	501	12.900	10.300	25.2	41680	503	15.400	12.000	28.3	43550	502	221.000	189.000	16.9
41604	502	10.200	8.330	22.4	41696	501	0.850	0.850	0.0	43550	503	70.900	58.400	21.4
41604	503	11.500	9.020	27.5	41696	502	0.900	0.900	0.0	43551	501	66.400	55.800	19.0
41620	501	1.310	1.310	0.0	41696	503	0.930	0.930	0.0	43551	502	123.000	105.000	17.1
41620	502	1.380	1.370	0.7	41697	501	0.600	0.590	1.7	43551	503	39.400	32.400	21.6
41620	503	1.430	1.420	0.7	41697	502	0.630	0.620	1.6	43626	501	7.590	6.420	18.2
41650	501	33.200	26.500	25.3	41697	503	0.650	0.650	0.0	43626	502	15.500	13.500	14.8
41650	502	26.200	21.400	22.4	41715	501	11.000	8.740	25.9	43626	503	16.500	13.800	19.6
41650	503	29.500	23.100	27.7	41715	502	8.660	7.050	22.8	43628	501	98.600	83.500	18.1
41664	501	22.100	18.700	18.2	41715	503	9.750	7.640	27.6	43628	502	202.000	175.000	15.4
41664	502	45.300	39.300	15.3	41716	501	6.970	5.560	25.4	43628	503	214.000	179.000	19.6
41664	503	48.100	40.100	20.0	41716	502	5.510	4.490	22.7	43629	501	83.600	70.700	18.2
41665	501	2.590	2.190	18.3	41716	503	6.200	4.860	27.6	43629	502	171.000	148.000	15.5
41665	502	5.300	4.600	15.2	43151	501	32.200	27.000	19.3	43629	503	182.000	151.000	20.5
41665	503	5.630	4.700	19.8	43151	502	59.300	50.800	16.7	43760	501	2.780	2.360	17.8
41667	501	60.500	51.200	18.2	43151	503	19.100	15.700	21.7	43760	502	5.690	4.940	15.2
41667	502	124.000	107.000	15.9	43152	501	24.000	21.400	12.1	43760	503	6.050	5.040	20.0
41667	503	132.000	110.000	20.0	43152	502	23.100	21.100	9.5	43822	501	3.960	3.960	0.0
41668	501	56.700	48.000	18.1	43152	503	17.500	15.300	14.4	43822	502	4.170	4.150	0.5
41668	502	116.000	101.000	14.9	43200	501	122.000	103.000	18.4	43822	503	4.320	4.310	0.2
41668	503	123.000	103.000	19.4	43200	502	226.000	194.000	16.5	43840	501	0.049	0.049	0.0
41669	501	0.400	0.340	17.6	43200	503	72.600	59.800	21.4	43840	502	0.051	0.051	0.0
41669	502	0.810	0.710	14.1	43421	501	33.600	28.200	19.1	43840	503	0.053	0.053	0.0
41669	503	0.860	0.720	19.4	43421	502	61.900	53.000	16.8	43860	501	3.120	3.110	0.3
41670	501	0.670	0.570	17.5	43421	503	19.900	16.400	21.3	43860	502	3.280	3.270	0.3
41670	502	1.370	1.190	15.1	43422	501	176.000	148.000	18.9	43860	503	3.400	3.390	0.3
41670	503	1.450	1.210	19.8	43422	502	325.000	278.000	16.9	43889	501	1.110	1.110	0.0
41677	501	0.270	0.270	0.0	43422	503	104.000	86.000	20.9	43889	502	1.170	1.170	0.0
41677	502	0.280	0.280	0.0	43470	501	4.980	4.970	0.2	43889	503	1.220	1.210	0.8
41677	503	0.300	0.290	3.4	43470	502	5.240	5.220	0.4	44009	501	5.870	5.060	16.0
41678	501	80.200	71.500	12.2	43470	503	5.430	5.410	0.4	44009	502	2.610	2.290	14.0
41678	502	77.200	70.400	9.7	43518	501	9.500	8.040	18.2	44009	503	4.610	3.910	17.9
41678	503	58.600	51.300	14.2	43518	502	19.400	16.900	14.8	44069	501	8.110	6.870	18.0
41680	501	17.300	13.800	25.4	43518	503	20.600	17.200	19.8	44069	502	16.600	14.400	15.3
41680	502	13.600	11.100	22.5	43550	501	120.000	101.000	18.8	44069	503	17.600	14.700	19.7

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44070	501	2.400	2.030	18.2	44111	503	1.530	1.220	25.4	44432	502	0.440	0.380	15.8
44070	502	4.910	4.260	15.3	44112	501	0.940	0.770	22.1	44432	503	0.920	0.740	24.3
44070	503	5.220	4.350	20.0	44112	502	1.140	0.940	21.3	44433	501	36.600	30.200	21.2
44071	501	2.670	2.260	18.1	44112	503	0.910	0.720	26.4	44433	502	14.000	12.000	16.7
44071	502	5.470	4.740	15.4	44276	501	164.000	138.000	18.8	44433	503	29.200	23.700	23.2
44071	503	5.810	4.840	20.0	44276	502	303.000	260.000	16.5	44434	501	69.900	57.800	20.9
44072	501	1.850	1.560	18.6	44276	503	97.400	80.200	21.4	44434	502	26.800	22.900	17.0
44072	502	3.770	3.280	14.9	44277	501	107.000	89.500	19.6	44434	503	55.800	45.300	23.2
44072	503	4.010	3.340	20.1	44277	502	197.000	168.000	17.3	44435	501	72.400	59.800	21.1
44100	501	2.830	2.300	23.0	44277	503	63.100	52.000	21.3	44435	502	27.800	23.700	17.3
44100	502	3.410	2.830	20.5	44280	501	0.270	0.270	0.0	44435	503	57.800	46.900	23.2
44100	503	2.720	2.170	25.3	44280	502	0.280	0.280	0.0	44436	501	84.600	69.900	21.0
44101	501	2.940	2.390	23.0	44280	503	0.300	0.290	3.4	44436	502	32.400	27.700	17.0
44101	502	3.550	2.950	20.3	44311	501	4.900	4.150	18.1	44436	503	67.500	54.800	23.2
44101	503	2.830	2.260	25.2	44311	502	10.000	8.700	14.9	44437	501	70.100	57.900	21.1
44102	501	2.300	1.870	23.0	44311	503	10.600	8.880	19.4	44437	502	26.900	22.900	17.5
44102	502	2.770	2.300	20.4	44315	501	3.290	2.790	17.9	44437	503	56.000	45.400	23.3
44102	503	2.210	1.770	24.9	44315	502	6.740	5.850	15.2	44438	501	55.400	45.800	21.0
44103	501	2.030	1.650	23.0	44315	503	7.160	5.970	19.9	44438	502	21.200	18.100	17.1
44103	502	2.450	2.030	20.7	44427	501	108.000	89.400	20.8	44438	503	44.200	35.900	23.1
44103	503	1.950	1.560	25.0	44427	502	41.500	35.400	17.2	44439	501	108.000	89.100	21.2
44104	501	0.850	0.690	23.2	44427	503	86.300	70.100	23.1	44439	502	41.400	35.300	17.3
44104	502	1.030	0.860	19.8	44428	501	109.000	89.900	21.2	44439	503	86.100	69.900	23.2
44104	503	0.820	0.660	24.2	44428	502	41.700	35.600	17.1	44440	501	89.200	73.700	21.0
44108	501	1.000	0.810	23.5	44428	503	86.800	70.500	23.1	44440	502	34.200	29.200	17.1
44108	502	1.210	1.000	21.0	44429	501	1.630	1.350	20.7	44440	503	71.200	57.800	23.2
44108	503	0.960	0.770	24.7	44429	502	0.630	0.530	18.9	45190	501	4.020	3.710	8.4
44109	501	2.530	2.060	22.8	44429	503	1.300	1.060	22.6	45190	502	4.900	4.620	6.1
44109	502	3.050	2.540	20.1	44430	501	1.130	0.940	20.2	45190	503	3.130	2.830	10.6
44109	503	2.430	1.950	24.6	44430	502	0.430	0.370	16.2	45191	501	2.850	2.630	8.4
44110	501	2.590	2.110	22.7	44430	503	0.900	0.730	23.3	45191	502	3.480	3.280	6.1
44110	502	3.120	2.590	20.5	44431	501	3.620	2.990	21.1	45191	503	2.220	2.010	10.4
44110	503	2.490	1.990	25.1	44431	502	1.390	1.180	17.8	45192	501	3.340	3.080	8.4
44111	501	1.590	1.290	23.3	44431	503	2.890	2.350	23.0	45192	502	4.070	3.830	6.3
44111	502	1.920	1.590	20.8	44432	501	1.150	0.950	21.1	45192	503	2.600	2.350	10.6

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45193	501	1.970	1.820	8.2	46004	503	28.100	22.000	27.7	46700	502	454.000	389.000	16.7
45193	502	2.400	2.260	6.2	46005	501	25.200	20.100	25.4	46700	503	146.000	120.000	21.7
45193	503	1.530	1.390	10.1	46005	502	19.900	16.200	22.8	46911	501	15.000	12.700	18.1
45210	501	2.490	2.300	8.3	46005	503	22.400	17.600	27.3	46911	502	30.700	26.700	15.0
45210	502	3.040	2.860	6.3	46112	501	0.118	0.097	21.6	46911	503	32.600	27.200	19.9
45210	503	1.940	1.750	10.9	46112	502	0.045	0.038	18.4	46912	501	27.500	23.300	18.0
45334	501	70.600	59.300	19.1	46112	503	0.094	0.076	23.7	46912	502	56.300	48.800	15.4
45334	502	130.000	112.000	16.1	46202	501	5.110	4.710	8.5	46912	503	59.800	49.800	20.1
45334	503	41.800	34.500	21.2	46202	502	6.230	5.870	6.1	47050	501	1.080	1.080	0.0
45380	501	0.238	0.244	-2.5	46202	503	3.970	3.590	10.6	47050	502	1.140	1.130	0.9
45380	502	0.300	0.310	-3.2	46362	501	280.000	250.000	12.0	47050	503	1.180	1.180	0.0
45380	503	0.290	0.290	0.0	46362	502	269.000	246.000	9.3	47221	501	270.000	227.000	18.9
45450	501	20.800	17.400	19.5	46362	503	204.000	179.000	14.0	47221	502	498.000	427.000	16.6
45450	502	38.300	32.800	16.8	46426	501	40.900	36.500	12.1	47221	503	160.000	132.000	21.2
45450	503	12.300	10.100	21.8	46426	502	39.400	35.900	9.7	47318	501	6.170	5.220	18.2
45678	501	0.290	0.290	0.0	46426	503	29.900	26.100	14.6	47318	502	12.600	11.000	14.5
45678	502	0.310	0.310	0.0	46427	501	54.600	48.700	12.1	47318	503	13.400	11.200	19.6
45678	503	0.320	0.320	0.0	46427	502	52.600	47.900	9.8	47367	501	0.270	0.270	0.0
45771	501	0.360	0.370	-2.7	46427	503	39.900	34.900	14.3	47367	502	0.280	0.280	0.0
45771	502	0.460	0.470	-2.1	46603	501	3.430	3.060	12.1	47367	503	0.300	0.290	3.4
45771	503	0.440	0.450	-2.2	46603	502	3.300	3.010	9.6	47420	501	1.350	1.140	18.4
45819	501	0.118	0.121	-2.5	46603	503	2.500	2.190	14.2	47420	502	2.770	2.400	15.4
45819	502	0.149	0.152	-2.0	46604	501	3.960	3.530	12.2	47420	503	2.940	2.450	20.0
45819	503	0.143	0.146	-2.1	46604	502	3.810	3.470	9.8	47469	501	4.980	3.970	25.4
45900	501	0.147	0.129	14.0	46604	503	2.890	2.530	14.2	47469	502	3.940	3.210	22.7
45900	502	0.118	0.105	12.4	46606	501	10.600	9.410	12.6	47469	503	4.430	3.470	27.7
45900	503	0.154	0.131	17.6	46606	502	10.200	9.260	10.2	47471	501	4.320	3.440	25.6
45901	501	0.126	0.110	14.5	46606	503	7.710	6.750	14.2	47471	502	3.410	2.780	22.7
45901	502	0.101	0.090	12.2	46607	501	14.500	12.900	12.4	47471	503	3.840	3.010	27.6
45901	503	0.132	0.113	16.8	46607	502	14.000	12.700	10.2	47473	501	5.640	4.500	25.3
45937	501	0.280	0.232	20.7	46607	503	10.600	9.270	14.3	47473	502	4.460	3.630	22.9
45937	502	0.510	0.440	15.9	46622	501	11.600	11.600	0.0	47473	503	5.020	3.930	27.7
45937	503	0.164	0.135	21.5	46622	502	12.200	12.100	0.8	47474	501	6.310	5.030	25.4
46004	501	31.500	25.200	25.0	46622	503	12.600	12.600	0.0	47474	502	4.990	4.060	22.9
46004	502	24.900	20.300	22.7	46700	501	246.000	207.000	18.8	47474	503	5.610	4.400	27.5

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47475	501	4.980	3.970	25.4	48637	503	14.000	11.700	19.7	49333	502	28.100	24.100	16.6
47475	502	3.940	3.210	22.7	48638	501	3.200	2.710	18.1	49333	503	9.020	7.430	21.4
47475	503	4.430	3.470	27.7	48638	502	6.540	5.680	15.1	49617	501	0.400	0.340	17.6
47476	501	4.980	3.970	25.4	48638	503	6.950	5.790	20.0	49617	502	0.176	0.155	13.5
47476	502	3.940	3.210	22.7	48808	501	2.180	1.900	14.7	49617	503	0.310	0.260	19.2
47476	503	4.430	3.470	27.7	48808	502	1.750	1.550	12.9	49618	501	0.330	0.290	13.8
47477	501	6.640	5.300	25.3	48808	503	2.270	1.940	17.0	49618	502	0.148	0.130	13.8
47477	502	5.250	4.270	23.0	48925	501	154.000	131.000	17.6	49618	503	0.260	0.221	17.6
47477	503	5.910	4.630	27.6	48925	502	315.000	274.000	15.0	49619	501	0.630	0.540	16.7
47478	501	6.970	5.560	25.4	48925	503	335.000	279.000	20.1	49619	502	0.280	0.245	14.3
47478	502	5.510	4.490	22.7	49005	501	0.184	0.184	0.0	49619	503	0.490	0.420	16.7
47478	503	6.200	4.860	27.6	49005	502	0.194	0.193	0.5	49763	501	4.070	3.510	16.0
48039	501	86.800	72.900	19.1	49005	503	0.201	0.200	0.5	49763	502	1.810	1.590	13.8
48039	502	160.000	137.000	16.8	49111	501	3.330	2.910	14.4	49763	503	3.200	2.710	18.1
48039	503	51.400	42.400	21.2	49111	502	2.670	2.370	12.7	49801	501	238.000	200.000	19.0
48206	501	20.100	17.000	18.2	49111	503	3.470	2.970	16.8	49801	502	439.000	376.000	16.8
48206	502	41.100	35.600	15.4	49181	501	28.400	23.800	19.3	49801	503	141.000	116.000	21.6
48206	503	43.600	36.400	19.8	49181	502	52.300	44.800	16.7	49802	501	21.100	17.700	19.2
48441	501	0.084	0.071	18.3	49181	503	16.800	13.800	21.7	49802	502	38.900	33.400	16.5
48441	502	0.172	0.150	14.7	49183	501	34.600	29.000	19.3	49802	503	12.500	10.300	21.4
48441	503	0.183	0.153	19.6	49183	502	63.800	54.700	16.6	49803	501	37.400	31.400	19.1
48557	501	8.430	7.140	18.1	49183	503	20.500	16.900	21.3	49803	502	68.900	59.000	16.8
48557	502	17.200	15.000	14.7	49184	501	73.000	61.300	19.1	49803	503	22.100	18.200	21.4
48557	503	18.300	15.300	19.6	49184	502	135.000	115.000	17.4	49840	501	1.110	1.110	0.0
48558	501	7.330	6.210	18.0	49184	503	43.200	35.600	21.3	49840	502	1.170	1.170	0.0
48558	502	15.000	13.000	15.4	49185	501	66.400	55.800	19.0	49840	503	1.220	1.210	0.8
48558	503	15.900	13.300	19.5	49185	502	123.000	105.000	17.1	49870	501	64.400	54.600	17.9
48600	501	81.800	72.900	12.2	49185	503	39.400	32.400	21.6	49870	502	132.000	114.000	15.8
48600	502	78.700	71.800	9.6	49239	501	0.178	0.183	-2.7	49870	503	140.000	117.000	19.7
48600	503	59.700	52.300	14.1	49239	502	0.225	0.229	-1.7	50010	501	0.172	0.172	0.0
48636	501	1.090	1.110	-1.8	49239	503	0.216	0.220	-1.8	50010	502	0.183	0.183	0.0
48636	502	1.470	1.480	-0.7	49292	501	2.080	1.740	19.5	50010	503	0.178	0.174	2.3
48636	503	1.200	1.210	-0.8	49292	502	3.830	3.280	16.8	50015	501	0.112	0.112	0.0
48637	501	6.440	5.450	18.2	49292	503	1.230	1.010	21.8	50015	502	0.119	0.119	0.0
48637	502	13.200	11.400	15.8	49333	501	15.200	12.800	18.8	50015	503	0.116	0.113	2.7

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50017	501	0.085	0.085	0.0	51221	503	0.137	0.138	-0.7	51300	502	0.122	0.118	3.4
50017	502	0.091	0.091	0.0	51222	501	0.152	0.154	-1.3	51300	503	0.102	0.099	3.0
50017	503	0.088	0.086	2.3	51222	502	0.205	0.206	-0.5	51305	501	0.199	0.194	2.6
50045	501	0.194	0.195	-0.5	51222	503	0.167	0.168	-0.6	51305	502	0.122	0.118	3.4
50045	502	0.207	0.207	0.0	51224	501	0.159	0.161	-1.2	51305	503	0.102	0.099	3.0
50045	503	0.201	0.197	2.0	51224	502	0.215	0.216	-0.5	51315	501	0.115	0.119	-3.4
50047	501	0.022	0.022	0.0	51224	503	0.175	0.176	-0.6	51315	502	0.146	0.149	-2.0
50047	502	0.023	0.023	0.0	51230	501	0.027	0.027	0.0	51315	503	0.140	0.143	-2.1
50047	503	0.023	0.022	4.5	51230	502	0.037	0.037	0.0	51330	501	0.066	0.068	-2.9
51001	501	0.037	0.038	-2.6	51230	503	0.030	0.030	0.0	51330	502	0.090	0.090	0.0
51001	502	0.051	0.051	0.0	51240	501	0.350	0.350	0.0	51330	503	0.073	0.074	-1.4
51001	503	0.041	0.041	0.0	51240	502	0.380	0.380	0.0	51333	501	0.022	0.022	0.0
51005	501	0.008	0.008	0.0	51240	503	0.370	0.360	2.8	51333	502	0.029	0.030	-3.3
51005	502	0.010	0.010	0.0	51241	501	1.050	1.050	0.0	51333	503	0.024	0.024	0.0
51005	503	0.008	0.009	-11.1	51241	502	1.120	1.120	0.0	51340	501	0.029	0.029	0.0
51116	501	0.095	0.096	-1.0	51241	503	1.090	1.060	2.8	51340	502	0.031	0.031	0.0
51116	502	0.128	0.128	0.0	51250	501	0.172	0.175	-1.7	51340	503	0.030	0.029	3.4
51116	503	0.104	0.105	-1.0	51250	502	0.233	0.234	-0.4	51350	501	0.330	0.330	0.0
51201	501	0.029	0.029	0.0	51250	503	0.190	0.191	-0.5	51350	502	0.206	0.198	4.0
51201	502	0.031	0.031	0.0	51251	501	0.030	0.030	0.0	51350	503	0.172	0.167	3.0
51201	503	0.030	0.030	0.0	51251	502	0.032	0.032	0.0	51351	501	0.300	0.290	3.4
51205	501	0.090	0.090	0.0	51251	503	0.031	0.031	0.0	51351	502	0.184	0.178	3.4
51205	502	0.095	0.095	0.0	51252	501	0.107	0.107	0.0	51351	503	0.154	0.149	3.4
51205	503	0.093	0.091	2.2	51252	502	0.114	0.114	0.0	51352	501	0.410	0.400	2.5
51206	501	0.014	0.014	0.0	51252	503	0.110	0.108	1.9	51352	502	0.250	0.244	2.5
51206	502	0.015	0.015	0.0	51253	501	0.091	0.091	0.0	51352	503	0.212	0.205	3.4
51206	503	0.015	0.014	7.1	51253	502	0.097	0.097	0.0	51355	501	0.280	0.270	3.7
51210	501	0.065	0.066	-1.5	51253	503	0.094	0.092	2.2	51355	502	0.172	0.166	3.6
51210	502	0.088	0.089	-1.1	51254	501	0.028	0.028	0.0	51355	503	0.144	0.140	2.9
51210	503	0.072	0.073	-1.4	51254	502	0.030	0.030	0.0	51356	501	0.300	0.290	3.4
51220	501	0.224	0.228	-1.8	51254	503	0.029	0.029	0.0	51356	502	0.186	0.179	3.9
51220	502	0.300	0.300	0.0	51255	501	0.440	0.440	0.0	51356	503	0.155	0.150	3.3
51220	503	0.247	0.249	-0.8	51255	502	0.590	0.590	0.0	51357	501	0.164	0.168	-2.4
51221	501	0.125	0.127	-1.6	51255	503	0.480	0.480	0.0	51357	502	0.208	0.211	-1.4
51221	502	0.169	0.169	0.0	51300	501	0.199	0.194	2.6	51357	503	0.199	0.203	-2.0

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STATE: 24 - MISSOURI
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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	0.390	0.410	-4.9	51552	503	0.050	0.049	2.0	51741	502	0.196	0.196	0.0
51358	502	0.500	0.510	-2.0	51553	501	0.086	0.087	-1.1	51741	503	0.190	0.186	2.2
51358	503	0.480	0.490	-2.0	51553	502	0.092	0.092	0.0	51752	501	0.155	0.155	0.0
51359	501	0.350	0.360	-2.8	51553	503	0.090	0.087	3.4	51752	502	0.165	0.165	0.0
51359	502	0.440	0.450	-2.2	51554	501	0.008	0.008	0.0	51752	503	0.161	0.157	2.5
51359	503	0.420	0.430	-2.3	51554	502	0.009	0.009	0.0	51767	501	0.042	0.040	5.0
51370	501	0.350	0.350	0.0	51554	503	0.008	0.008	0.0	51767	502	0.026	0.025	4.0
51370	502	0.370	0.370	0.0	51575	501	0.090	0.087	3.4	51767	503	0.021	0.021	0.0
51370	503	0.360	0.350	2.9	51575	502	0.055	0.053	3.8	51777	501	0.144	0.141	2.1
51380	501	0.035	0.035	0.0	51575	503	0.046	0.045	2.2	51777	502	0.089	0.086	3.5
51380	502	0.037	0.037	0.0	51576	501	0.155	0.155	0.0	51777	503	0.074	0.072	2.8
51380	503	0.036	0.035	2.9	51576	502	0.165	0.165	0.0	51790	501	0.241	0.234	3.0
51400	501	0.156	0.158	-1.3	51576	503	0.161	0.157	2.5	51790	502	0.148	0.143	3.5
51400	502	0.211	0.212	-0.5	51600	501	0.106	0.106	0.0	51790	503	0.124	0.120	3.3
51400	503	0.172	0.173	-0.6	51600	502	0.113	0.113	0.0	51796	501	0.067	0.067	0.0
51401	501	0.230	0.233	-1.3	51600	503	0.109	0.107	1.9	51796	502	0.071	0.071	0.0
51401	502	0.310	0.310	0.0	51613	501	0.070	0.070	0.0	51796	503	0.069	0.068	1.5
51401	503	0.250	0.250	0.0	51613	502	0.074	0.074	0.0	51808	501	0.238	0.239	-0.4
51500	501	0.065	0.065	0.0	51613	503	0.072	0.070	2.9	51808	502	0.250	0.250	0.0
51500	502	0.070	0.070	0.0	51625	501	0.034	0.035	-2.9	51808	503	0.247	0.241	2.5
51500	503	0.068	0.066	3.0	51625	502	0.046	0.047	-2.1	51809	501	0.300	0.300	0.0
51516	501	0.081	0.081	0.0	51625	503	0.038	0.038	0.0	51809	502	0.320	0.320	0.0
51516	502	0.085	0.085	0.0	51666	501	0.142	0.139	2.2	51809	503	0.310	0.300	3.3
51516	503	0.089	0.088	1.1	51666	502	0.087	0.084	3.6	51833	501	0.217	0.211	2.8
51517	501	0.092	0.092	0.0	51666	503	0.073	0.071	2.8	51833	502	0.133	0.128	3.9
51517	502	0.097	0.096	1.0	51702	501	0.103	0.104	-1.0	51833	503	0.111	0.108	2.8
51517	503	0.100	0.100	0.0	51702	502	0.139	0.140	-0.7	51850	501	0.161	0.163	-1.2
51550	501	0.081	0.081	0.0	51702	503	0.113	0.114	-0.9	51850	502	0.218	0.219	-0.5
51550	502	0.086	0.086	0.0	51703	501	0.043	0.043	0.0	51850	503	0.177	0.178	-0.6
51550	503	0.084	0.082	2.4	51703	502	0.058	0.058	0.0	51851	501	0.109	0.111	-1.8
51551	501	0.028	0.028	0.0	51703	503	0.047	0.047	0.0	51851	502	0.147	0.148	-0.7
51551	502	0.030	0.030	0.0	51734	501	0.080	0.081	-1.2	51851	503	0.120	0.121	-0.8
51551	503	0.029	0.028	3.6	51734	502	0.108	0.109	-0.9	51852	501	0.260	0.260	0.0
51552	501	0.049	0.049	0.0	51734	503	0.088	0.089	-1.1	51852	502	0.350	0.350	0.0
51552	502	0.052	0.052	0.0	51741	501	0.184	0.184	0.0	51852	503	0.280	0.280	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
51853	501	0.103	0.104	-1.0	51919	503	0.076	0.075	1.3	51982	502	0.047	0.047	0.0
51853	502	0.139	0.140	-0.7	51926	501	0.075	0.075	0.0	51982	503	0.045	0.044	2.3
51853	503	0.113	0.114	-0.9	51926	502	0.080	0.080	0.0	51985	501	0.076	0.076	0.0
51854	501	0.231	0.234	-1.3	51926	503	0.078	0.076	2.6	51985	502	0.080	0.079	1.3
51854	502	0.310	0.310	0.0	51927	501	0.041	0.041	0.0	51985	503	0.083	0.082	1.2
51854	503	0.250	0.260	-3.8	51927	502	0.043	0.043	0.0	51986	501	0.172	0.172	0.0
51855	501	0.242	0.246	-1.6	51927	503	0.042	0.041	2.4	51986	502	0.183	0.183	0.0
51855	502	0.330	0.330	0.0	51934	501	0.082	0.083	-1.2	51986	503	0.178	0.174	2.3
51855	503	0.270	0.270	0.0	51934	502	0.088	0.088	0.0	51999	501	0.072	0.073	-1.4
51856	501	0.133	0.135	-1.5	51934	503	0.085	0.083	2.4	51999	502	0.077	0.077	0.0
51856	502	0.180	0.181	-0.6	51941	501	0.075	0.075	0.0	51999	503	0.075	0.073	2.7
51856	503	0.146	0.147	-0.7	51941	502	0.080	0.080	0.0	52002	501	0.064	0.064	0.0
51857	501	0.227	0.231	-1.7	51941	503	0.077	0.076	1.3	52002	502	0.068	0.068	0.0
51857	502	0.310	0.310	0.0	51942	501	0.120	0.120	0.0	52002	503	0.066	0.064	3.1
51857	503	0.250	0.250	0.0	51942	502	0.128	0.128	0.0	52075	501	0.127	0.129	-1.6
51869	501	0.079	0.079	0.0	51942	503	0.124	0.121	2.5	52075	502	0.171	0.172	-0.6
51869	502	0.084	0.084	0.0	51956	501	0.320	0.320	0.0	52075	503	0.140	0.140	0.0
51869	503	0.082	0.080	2.5	51956	502	0.340	0.340	0.0	52076	501	0.153	0.155	-1.3
51877	501	0.440	0.450	-2.2	51956	503	0.330	0.330	0.0	52076	502	0.206	0.207	-0.5
51877	502	0.470	0.470	0.0	51957	501	0.280	0.290	-3.4	52076	503	0.168	0.169	-0.6
51877	503	0.460	0.450	2.2	51957	502	0.300	0.300	0.0	52109	501	0.016	0.016	0.0
51889	501	0.073	0.073	0.0	51957	503	0.290	0.290	0.0	52109	502	0.017	0.017	0.0
51889	502	0.078	0.078	0.0	51958	501	0.250	0.250	0.0	52109	503	0.017	0.016	6.3
51889	503	0.076	0.074	2.7	51958	502	0.270	0.270	0.0	52134	501	0.213	0.213	0.0
51896	501	0.034	0.034	0.0	51958	503	0.260	0.260	0.0	52134	502	0.227	0.227	0.0
51896	502	0.036	0.036	0.0	51959	501	0.260	0.260	0.0	52134	503	0.220	0.215	2.3
51896	503	0.035	0.035	0.0	51959	502	0.280	0.280	0.0	52137	501	0.050	0.051	-2.0
51900	501	0.162	0.158	2.5	51959	503	0.270	0.260	3.8	52137	502	0.067	0.068	-1.5
51900	502	0.099	0.096	3.1	51960	501	0.034	0.034	0.0	52137	503	0.055	0.055	0.0
51900	503	0.083	0.081	2.5	51960	502	0.036	0.036	0.0	52150	501	0.390	0.390	0.0
51909	501	0.145	0.148	-2.0	51960	503	0.035	0.035	0.0	52150	502	0.420	0.420	0.0
51909	502	0.197	0.198	-0.5	51970	501	0.149	0.149	0.0	52150	503	0.410	0.400	2.5
51909	503	0.160	0.161	-0.6	51970	502	0.158	0.159	-0.6	52315	501	0.188	0.183	2.7
51919	501	0.074	0.074	0.0	51970	503	0.154	0.150	2.7	52315	502	0.116	0.112	3.6
51919	502	0.079	0.079	0.0	51982	501	0.044	0.044	0.0	52315	503	0.097	0.094	3.2

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52341	501	0.031	0.032	-3.1	52469	503	0.035	0.034	2.9	53095	502	0.059	0.059	0.0
52341	502	0.042	0.042	0.0	52505	501	0.167	0.167	0.0	53095	503	0.057	0.056	1.8
52341	503	0.034	0.035	-2.9	52505	502	0.178	0.178	0.0	53096	501	0.077	0.077	0.0
52342	501	0.090	0.092	-2.2	52505	503	0.173	0.169	2.4	53096	502	0.082	0.082	0.0
52342	502	0.122	0.123	-0.8	52547	501	0.147	0.150	-2.0	53096	503	0.079	0.077	2.6
52342	503	0.100	0.100	0.0	52547	502	0.199	0.200	-0.5	53121	501	0.218	0.218	0.0
52343	501	0.055	0.056	-1.8	52547	503	0.162	0.164	-1.2	53121	502	0.232	0.232	0.0
52343	502	0.074	0.075	-1.3	52581	501	0.810	0.810	0.0	53121	503	0.225	0.220	2.3
52343	503	0.061	0.061	0.0	52581	502	0.870	0.870	0.0	53147	501	0.023	0.023	0.0
52401	501	0.170	0.173	-1.7	52581	503	0.840	0.820	2.4	53147	502	0.031	0.031	0.0
52401	502	0.230	0.231	-0.4	52619	501	0.057	0.057	0.0	53147	503	0.025	0.025	0.0
52401	503	0.188	0.189	-0.5	52619	502	0.061	0.061	0.0	53229	501	0.128	0.130	-1.5
52402	501	0.016	0.016	0.0	52619	503	0.059	0.058	1.7	53229	502	0.173	0.174	-0.6
52402	502	0.017	0.017	0.0	52660	501	0.096	0.096	0.0	53229	503	0.141	0.142	-0.7
52402	503	0.017	0.016	6.3	52660	502	0.101	0.101	0.0	53271	501	0.041	0.041	0.0
52432	501	0.080	0.080	0.0	52660	503	0.105	0.105	0.0	53271	502	0.044	0.044	0.0
52432	502	0.085	0.085	0.0	52744	501	0.830	0.810	2.5	53271	503	0.042	0.041	2.4
52432	503	0.082	0.081	1.2	52744	502	0.510	0.490	4.1	53333	501	0.126	0.128	-1.6
52433	501	0.073	0.073	0.0	52744	503	0.430	0.410	4.9	53333	502	0.170	0.171	-0.6
52433	502	0.078	0.078	0.0	52767	501	0.135	0.137	-1.5	53333	503	0.138	0.139	-0.7
52433	503	0.075	0.074	1.4	52767	502	0.183	0.183	0.0	53374	501	0.219	0.213	2.8
52435	501	0.091	0.091	0.0	52767	503	0.149	0.150	-0.7	53374	502	0.134	0.130	3.1
52435	502	0.097	0.097	0.0	52911	501	0.045	0.046	-2.2	53374	503	0.113	0.109	3.7
52435	503	0.094	0.092	2.2	52911	502	0.048	0.048	0.0	53375	501	0.116	0.113	2.7
52438	501	0.066	0.066	0.0	52911	503	0.047	0.046	2.2	53375	502	0.071	0.069	2.9
52438	502	0.070	0.070	0.0	52967	501	0.017	0.017	0.0	53375	503	0.060	0.058	3.4
52438	503	0.068	0.067	1.5	52967	502	0.018	0.018	0.0	53376	501	0.186	0.181	2.8
52440	501	0.104	0.104	0.0	52967	503	0.018	0.017	5.9	53376	502	0.114	0.110	3.6
52440	502	0.110	0.110	0.0	53001	501	0.167	0.167	0.0	53376	503	0.096	0.093	3.2
52440	503	0.107	0.105	1.9	53001	502	0.178	0.178	0.0	53377	501	0.190	0.185	2.7
52467	501	0.096	0.096	0.0	53001	503	0.173	0.169	2.4	53377	502	0.117	0.113	3.5
52467	502	0.102	0.102	0.0	53077	501	0.080	0.080	0.0	53377	503	0.098	0.095	3.2
52467	503	0.099	0.097	2.1	53077	502	0.086	0.086	0.0	53403	501	0.120	0.117	2.6
52469	501	0.033	0.034	-2.9	53077	503	0.083	0.081	2.5	53403	502	0.074	0.071	4.2
52469	502	0.036	0.036	0.0	53095	501	0.055	0.055	0.0	53403	503	0.062	0.060	3.3

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53425	501	0.118	0.120	-1.7	54077	503	0.113	0.111	1.8	55715	502	0.182	0.182	0.0
53425	502	0.160	0.161	-0.6	55010	501	0.330	0.330	0.0	55715	503	0.177	0.173	2.3
53425	503	0.130	0.131	-0.8	55010	502	0.350	0.350	0.0	55716	501	0.247	0.248	-0.4
53565	501	0.140	0.136	2.9	55010	503	0.340	0.330	3.0	55716	502	0.260	0.260	0.0
53565	502	0.086	0.083	3.6	55011	501	0.089	0.089	0.0	55716	503	0.260	0.250	4.0
53565	503	0.072	0.070	2.9	55011	502	0.095	0.095	0.0	55717	501	0.171	0.174	-1.7
53631	501	0.025	0.025	0.0	55011	503	0.092	0.090	2.2	55717	502	0.232	0.233	-0.4
53631	502	0.027	0.027	0.0	55012	501	0.106	0.106	0.0	55717	503	0.189	0.190	-0.5
53631	503	0.026	0.026	0.0	55012	502	0.113	0.113	0.0	55718	501	0.166	0.169	-1.8
53632	501	0.029	0.029	0.0	55012	503	0.110	0.107	2.8	55718	502	0.225	0.226	-0.4
53632	502	0.031	0.031	0.0	55013	501	0.107	0.109	-1.8	55718	503	0.183	0.184	-0.5
53632	503	0.030	0.029	3.4	55013	502	0.145	0.145	0.0	55802	501	0.144	0.141	2.1
53731	501	0.027	0.027	0.0	55013	503	0.118	0.119	-0.8	55802	502	0.089	0.086	3.5
53731	502	0.028	0.028	0.0	55214	501	0.086	0.086	0.0	55802	503	0.074	0.072	2.8
53731	503	0.028	0.027	3.7	55214	502	0.092	0.092	0.0	55918	501	0.098	0.098	0.0
53732	501	0.182	0.182	0.0	55214	503	0.089	0.087	2.3	55918	502	0.104	0.104	0.0
53732	502	0.194	0.194	0.0	55371	501	0.560	0.540	3.7	55918	503	0.101	0.099	2.0
53732	503	0.188	0.184	2.2	55371	502	0.340	0.330	3.0	55919	501	0.013	0.013	0.0
53733	501	0.118	0.118	0.0	55371	503	0.290	0.280	3.6	55919	502	0.014	0.014	0.0
53733	502	0.126	0.126	0.0	55426	501	0.130	0.132	-1.5	55919	503	0.014	0.013	7.7
53733	503	0.122	0.120	1.7	55426	502	0.176	0.176	0.0	56040	501	0.009	0.009	0.0
53734	501	0.490	0.490	0.0	55426	503	0.143	0.144	-0.7	56040	502	0.010	0.010	0.0
53734	502	0.510	0.510	0.0	55597	501	0.022	0.022	0.0	56040	503	0.010	0.009	11.1
53734	503	0.530	0.530	0.0	55597	502	0.023	0.023	0.0	56041	501	0.061	0.061	0.0
53803	501	0.280	0.290	-3.4	55597	503	0.022	0.022	0.0	56041	502	0.065	0.065	0.0
53803	502	0.380	0.380	0.0	55647	501	0.043	0.043	0.0	56041	503	0.063	0.062	1.6
53803	503	0.310	0.310	0.0	55647	502	0.046	0.046	0.0	56042	501	0.077	0.077	0.0
53907	501	0.080	0.080	0.0	55647	503	0.045	0.044	2.3	56042	502	0.082	0.082	0.0
53907	502	0.085	0.085	0.0	55648	501	0.019	0.020	-5.0	56042	503	0.079	0.077	2.6
53907	503	0.083	0.081	2.5	55648	502	0.021	0.021	0.0	56170	501	0.116	0.118	-1.7
54012	501	0.049	0.049	0.0	55648	503	0.020	0.020	0.0	56170	502	0.157	0.158	-0.6
54012	502	0.051	0.051	0.0	55649	501	0.023	0.023	0.0	56170	503	0.128	0.129	-0.8
54012	503	0.053	0.053	0.0	55649	502	0.025	0.025	0.0	56171	501	0.057	0.058	-1.7
54077	501	0.109	0.110	-0.9	55649	503	0.024	0.023	4.3	56171	502	0.077	0.078	-1.3
54077	502	0.117	0.117	0.0	55715	501	0.171	0.171	0.0	56171	503	0.063	0.063	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
56202	501	0.061	0.061	0.0	56690	503	0.064	0.062	3.2	56912	502	0.114	0.114	0.0
56202	502	0.065	0.065	0.0	56699	501	0.068	0.068	0.0	56912	503	0.093	0.093	0.0
56202	503	0.063	0.062	1.6	56699	502	0.072	0.072	0.0	56913	501	0.069	0.070	-1.4
56390	501	0.106	0.106	0.0	56699	503	0.070	0.068	2.9	56913	502	0.093	0.093	0.0
56390	502	0.113	0.113	0.0	56758	501	0.057	0.058	-1.7	56913	503	0.076	0.076	0.0
56390	503	0.110	0.107	2.8	56758	502	0.061	0.061	0.0	56915	501	0.410	0.410	0.0
56391	501	0.091	0.091	0.0	56758	503	0.059	0.058	1.7	56915	502	0.550	0.550	0.0
56391	502	0.097	0.097	0.0	56759	501	0.059	0.059	0.0	56915	503	0.450	0.450	0.0
56391	503	0.094	0.092	2.2	56759	502	0.063	0.063	0.0	56916	501	0.370	0.370	0.0
56427	501	0.147	0.147	0.0	56759	503	0.061	0.059	3.4	56916	502	0.500	0.500	0.0
56427	502	0.157	0.157	0.0	56760	501	0.084	0.085	-1.2	56916	503	0.400	0.410	-2.4
56427	503	0.152	0.149	2.0	56760	502	0.090	0.090	0.0	56917	501	0.106	0.108	-1.9
56488	501	0.241	0.234	3.0	56760	503	0.087	0.085	2.4	56917	502	0.143	0.144	-0.7
56488	502	0.148	0.143	3.5	56805	501	0.111	0.111	0.0	56917	503	0.117	0.117	0.0
56488	503	0.124	0.120	3.3	56805	502	0.118	0.118	0.0	56918	501	0.051	0.052	-1.9
56567	501	0.120	0.122	-1.6	56805	503	0.115	0.112	2.7	56918	502	0.069	0.069	0.0
56567	502	0.163	0.164	-0.6	56806	501	0.079	0.079	0.0	56918	503	0.056	0.056	0.0
56567	503	0.133	0.134	-0.7	56806	502	0.084	0.084	0.0	56919	501	0.130	0.132	-1.5
56650	501	0.370	0.370	0.0	56806	503	0.081	0.079	2.5	56919	502	0.176	0.176	0.0
56650	502	0.500	0.500	0.0	56807	501	0.078	0.078	0.0	56919	503	0.143	0.144	-0.7
56650	503	0.410	0.410	0.0	56807	502	0.083	0.083	0.0	56920	501	0.118	0.120	-1.7
56651	501	0.200	0.204	-2.0	56807	503	0.081	0.079	2.5	56920	502	0.160	0.161	-0.6
56651	502	0.270	0.270	0.0	56808	501	0.102	0.102	0.0	56920	503	0.130	0.131	-0.8
56651	503	0.221	0.222	-0.5	56808	502	0.109	0.109	0.0	56980	501	0.085	0.085	0.0
56652	501	0.143	0.146	-2.1	56808	503	0.105	0.103	1.9	56980	502	0.090	0.090	0.0
56652	502	0.194	0.195	-0.5	56900	501	0.098	0.098	0.0	56980	503	0.088	0.086	2.3
56652	503	0.158	0.159	-0.6	56900	502	0.104	0.104	0.0	57001	501	0.029	0.029	0.0
56653	501	0.138	0.140	-1.4	56900	503	0.101	0.099	2.0	57001	502	0.031	0.031	0.0
56653	502	0.187	0.188	-0.5	56910	501	0.049	0.049	0.0	57001	503	0.030	0.029	3.4
56653	503	0.152	0.153	-0.7	56910	502	0.052	0.052	0.0	57002	501	0.019	0.019	0.0
56654	501	0.071	0.072	-1.4	56910	503	0.051	0.049	4.1	57002	502	0.020	0.020	0.0
56654	502	0.095	0.096	-1.0	56911	501	0.104	0.105	-1.0	57002	503	0.019	0.019	0.0
56654	503	0.078	0.078	0.0	56911	502	0.140	0.141	-0.7	57090	501	0.190	0.193	-1.6
56690	501	0.125	0.121	3.3	56911	503	0.114	0.115	-0.9	57090	502	0.260	0.260	0.0
56690	502	0.077	0.074	4.1	56912	501	0.084	0.085	-1.2	57090	503	0.209	0.211	-0.9

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
57146	501	0.120	0.122	-1.6	57651	503	0.050	0.048	4.2	57997	502	0.114	0.113	0.9
57146	502	0.163	0.164	-0.6	57690	501	0.081	0.082	-1.2	57997	503	0.118	0.118	0.0
57146	503	0.133	0.134	-0.7	57690	502	0.110	0.110	0.0	57998	501	0.052	0.052	0.0
57202	501	0.075	0.075	0.0	57690	503	0.089	0.090	-1.1	57998	502	0.055	0.055	0.0
57202	502	0.080	0.080	0.0	57716	501	0.038	0.039	-2.6	57998	503	0.054	0.053	1.9
57202	503	0.078	0.076	2.6	57716	502	0.052	0.052	0.0	57999	501	0.053	0.054	-1.9
57257	501	0.093	0.093	0.0	57716	503	0.042	0.043	-2.3	57999	502	0.072	0.072	0.0
57257	502	0.099	0.099	0.0	57725	501	0.084	0.085	-1.2	57999	503	0.058	0.059	-1.7
57257	503	0.097	0.094	3.2	57725	502	0.114	0.114	0.0	58009	501	0.053	0.054	-1.9
57401	501	0.053	0.053	0.0	57725	503	0.093	0.093	0.0	58009	502	0.072	0.072	0.0
57401	502	0.056	0.056	0.0	57726	501	0.065	0.066	-1.5	58009	503	0.058	0.059	-1.7
57401	503	0.055	0.054	1.9	57726	502	0.088	0.089	-1.1	58010	501	0.121	0.121	0.0
57403	501	0.300	0.290	3.4	57726	503	0.072	0.073	-1.4	58010	502	0.129	0.129	0.0
57403	502	0.181	0.175	3.4	57798	501	0.024	0.024	0.0	58010	503	0.125	0.122	2.5
57403	503	0.152	0.147	3.4	57798	502	0.026	0.026	0.0	58020	501	0.320	0.310	3.2
57410	501	0.026	0.026	0.0	57798	503	0.025	0.025	0.0	58020	502	0.195	0.188	3.7
57410	502	0.027	0.027	0.0	57800	501	0.091	0.091	0.0	58020	503	0.163	0.158	3.2
57410	503	0.027	0.026	3.8	57800	502	0.097	0.097	0.0	58056	501	0.144	0.144	0.0
57411	501	0.029	0.030	-3.3	57800	503	0.094	0.092	2.2	58056	502	0.153	0.153	0.0
57411	502	0.039	0.040	-2.5	57808	501	0.032	0.033	-3.0	58056	503	0.149	0.145	2.8
57411	503	0.032	0.032	0.0	57808	502	0.044	0.044	0.0	58057	501	0.091	0.091	0.0
57572	501	0.015	0.015	0.0	57808	503	0.035	0.036	-2.8	58057	502	0.097	0.097	0.0
57572	502	0.016	0.016	0.0	57809	501	0.033	0.034	-2.9	58057	503	0.094	0.092	2.2
57572	503	0.016	0.015	6.7	57809	502	0.045	0.045	0.0	58058	501	0.081	0.081	0.0
57600	501	0.045	0.045	0.0	57809	503	0.037	0.037	0.0	58058	502	0.087	0.087	0.0
57600	502	0.048	0.048	0.0	57810	501	0.032	0.033	-3.0	58058	503	0.084	0.082	2.4
57600	503	0.046	0.045	2.2	57810	502	0.044	0.044	0.0	58095	501	0.114	0.115	-0.9
57611	501	0.062	0.063	-1.6	57810	503	0.035	0.036	-2.8	58095	502	0.122	0.122	0.0
57611	502	0.084	0.085	-1.2	57871	501	0.038	0.039	-2.6	58095	503	0.119	0.116	2.6
57611	503	0.069	0.069	0.0	57871	502	0.052	0.052	0.0	58096	501	0.152	0.152	0.0
57625	501	0.390	0.390	0.0	57871	503	0.042	0.043	-2.3	58096	502	0.162	0.162	0.0
57625	502	0.420	0.420	0.0	57913	501	0.117	0.117	0.0	58096	503	0.157	0.154	1.9
57625	503	0.410	0.400	2.5	57913	502	0.125	0.125	0.0	58301	501	0.041	0.041	0.0
57651	501	0.048	0.048	0.0	57913	503	0.121	0.119	1.7	58301	502	0.055	0.055	0.0
57651	502	0.051	0.051	0.0	57997	501	0.108	0.108	0.0	58301	503	0.045	0.045	0.0

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58302	501	0.041	0.041	0.0	58560	503	0.042	0.041	2.4	58822	502	0.149	0.149	0.0
58302	502	0.044	0.044	0.0	58575	501	0.052	0.052	0.0	58822	503	0.145	0.142	2.1
58302	503	0.042	0.041	2.4	58575	502	0.055	0.055	0.0	58837	501	0.246	0.250	-1.6
58397	501	0.238	0.239	-0.4	58575	503	0.054	0.053	1.9	58837	502	0.330	0.330	0.0
58397	502	0.250	0.250	0.0	58627	501	0.167	0.167	0.0	58837	503	0.270	0.270	0.0
58397	503	0.247	0.241	2.5	58627	502	0.178	0.178	0.0	58840	501	0.074	0.075	-1.3
58408	501	0.064	0.064	0.0	58627	503	0.173	0.169	2.4	58840	502	0.100	0.100	0.0
58408	502	0.067	0.067	0.0	58663	501	0.270	0.270	0.0	58840	503	0.081	0.082	-1.2
58408	503	0.070	0.069	1.4	58663	502	0.360	0.360	0.0	58873	501	0.117	0.119	-1.7
58409	501	0.081	0.081	0.0	58663	503	0.290	0.300	-3.3	58873	502	0.159	0.159	0.0
58409	502	0.085	0.085	0.0	58682	501	0.148	0.149	-0.7	58873	503	0.129	0.130	-0.8
58409	503	0.089	0.088	1.1	58682	502	0.158	0.158	0.0	58903	501	0.032	0.032	0.0
58456	501	0.043	0.043	0.0	58682	503	0.154	0.150	2.7	58903	502	0.034	0.034	0.0
58456	502	0.046	0.045	2.2	58713	501	0.092	0.089	3.4	58903	503	0.033	0.032	3.1
58456	503	0.047	0.047	0.0	58713	502	0.056	0.054	3.7	58904	501	0.025	0.025	0.0
58457	501	0.063	0.063	0.0	58713	503	0.047	0.046	2.2	58904	502	0.026	0.026	0.0
58457	502	0.066	0.066	0.0	58737	501	0.108	0.108	0.0	58904	503	0.025	0.025	0.0
58457	503	0.068	0.068	0.0	58737	502	0.115	0.115	0.0	58922	501	0.195	0.198	-1.5
58458	501	0.081	0.081	0.0	58737	503	0.111	0.109	1.8	58922	502	0.260	0.270	-3.7
58458	502	0.085	0.085	0.0	58756	501	0.050	0.051	-2.0	58922	503	0.215	0.216	-0.5
58458	503	0.089	0.088	1.1	58756	502	0.067	0.068	-1.5	59005	501	0.061	0.061	0.0
58459	501	0.097	0.097	0.0	58756	503	0.055	0.055	0.0	59005	502	0.065	0.065	0.0
58459	502	0.103	0.102	1.0	58757	501	0.360	0.360	0.0	59005	503	0.063	0.062	1.6
58459	503	0.106	0.106	0.0	58757	502	0.390	0.390	0.0	59057	501	0.450	0.450	0.0
58503	501	0.064	0.064	0.0	58757	503	0.380	0.370	2.7	59057	502	0.480	0.480	0.0
58503	502	0.068	0.068	0.0	58759	501	0.045	0.045	0.0	59057	503	0.470	0.460	2.2
58503	503	0.066	0.064	3.1	58759	502	0.048	0.048	0.0	59058	501	0.290	0.290	0.0
58532	501	0.082	0.082	0.0	58759	503	0.046	0.045	2.2	59058	502	0.310	0.310	0.0
58532	502	0.087	0.087	0.0	58802	501	0.051	0.051	0.0	59058	503	0.300	0.290	3.4
58532	503	0.085	0.083	2.4	58802	502	0.054	0.054	0.0	59188	501	0.630	0.610	3.3
58559	501	0.017	0.017	0.0	58802	503	0.053	0.051	3.9	59188	502	0.390	0.370	5.4
58559	502	0.018	0.018	0.0	58813	501	0.123	0.124	-0.8	59188	503	0.320	0.310	3.2
58559	503	0.017	0.017	0.0	58813	502	0.166	0.167	-0.6	59189	501	0.860	0.840	2.4
58560	501	0.040	0.040	0.0	58813	503	0.135	0.136	-0.7	59189	502	0.530	0.510	3.9
58560	502	0.043	0.043	0.0	58822	501	0.140	0.140	0.0	59189	503	0.440	0.430	2.3

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59223	501	0.122	0.123	-0.8	59693	503	0.016	0.016	0.0	59774	502	0.019	0.018	5.6
59223	502	0.164	0.165	-0.6	59701	501	0.008	0.008	0.0	59774	503	0.016	0.015	6.7
59223	503	0.134	0.135	-0.7	59701	502	0.008	0.008	0.0	59775	501	0.039	0.038	2.6
59257	501	0.016	0.016	0.0	59701	503	0.008	0.008	0.0	59775	502	0.024	0.023	4.3
59257	502	0.017	0.017	0.0	59713	501	0.172	0.172	0.0	59775	503	0.020	0.020	0.0
59257	503	0.017	0.017	0.0	59713	502	0.183	0.183	0.0	59781	501	0.055	0.056	-1.8
59306	501	0.103	0.103	0.0	59713	503	0.178	0.173	2.9	59781	502	0.074	0.075	-1.3
59306	502	0.110	0.110	0.0	59722	501	0.089	0.089	0.0	59781	503	0.061	0.061	0.0
59306	503	0.107	0.104	2.9	59722	502	0.095	0.095	0.0	59782	501	0.082	0.083	-1.2
59378	501	0.079	0.080	-1.3	59722	503	0.092	0.090	2.2	59782	502	0.111	0.111	0.0
59378	502	0.107	0.107	0.0	59723	501	0.033	0.034	-2.9	59782	503	0.090	0.091	-1.1
59378	503	0.087	0.088	-1.1	59723	502	0.036	0.036	0.0	59783	501	0.080	0.081	-1.2
59481	501	0.280	0.280	0.0	59723	503	0.035	0.034	2.9	59783	502	0.108	0.109	-0.9
59481	502	0.290	0.290	0.0	59724	501	0.051	0.051	0.0	59783	503	0.088	0.089	-1.1
59481	503	0.290	0.280	3.6	59724	502	0.055	0.055	0.0	59784	501	0.061	0.062	-1.6
59482	501	0.660	0.640	3.1	59724	503	0.053	0.052	1.9	59784	502	0.083	0.083	0.0
59482	502	0.400	0.390	2.6	59725	501	0.064	0.064	0.0	59784	503	0.068	0.068	0.0
59482	503	0.340	0.330	3.0	59725	502	0.068	0.068	0.0	59790	501	0.114	0.115	-0.9
59537	501	0.085	0.086	-1.2	59725	503	0.066	0.065	1.5	59790	502	0.122	0.122	0.0
59537	502	0.115	0.116	-0.9	59726	501	0.046	0.047	-2.1	59790	503	0.119	0.116	2.6
59537	503	0.094	0.094	0.0	59726	502	0.050	0.050	0.0	59798	501	0.209	0.212	-1.4
59601	501	0.104	0.104	0.0	59726	503	0.048	0.047	2.1	59798	502	0.280	0.280	0.0
59601	502	0.111	0.111	0.0	59738	501	0.148	0.149	-0.7	59798	503	0.230	0.231	-0.4
59601	503	0.108	0.105	2.9	59738	502	0.158	0.158	0.0	59806	501	0.150	0.152	-1.3
59647	501	0.290	0.290	0.0	59738	503	0.154	0.150	2.7	59806	502	0.202	0.203	-0.5
59647	502	0.180	0.174	3.4	59750	501	0.063	0.064	-1.6	59806	503	0.165	0.166	-0.6
59647	503	0.151	0.146	3.4	59750	502	0.086	0.086	0.0	59867	501	0.129	0.129	0.0
59660	501	0.192	0.192	0.0	59750	503	0.070	0.070	0.0	59867	502	0.137	0.137	0.0
59660	502	0.204	0.204	0.0	59751	501	0.023	0.023	0.0	59867	503	0.133	0.130	2.3
59660	503	0.199	0.194	2.6	59751	502	0.031	0.031	0.0	59886	501	0.017	0.017	0.0
59661	501	0.094	0.094	0.0	59751	503	0.025	0.025	0.0	59886	502	0.019	0.019	0.0
59661	502	0.100	0.100	0.0	59773	501	0.037	0.036	2.8	59886	503	0.018	0.018	0.0
59661	503	0.097	0.095	2.1	59773	502	0.023	0.022	4.5	59889	501	0.122	0.119	2.5
59693	501	0.016	0.016	0.0	59773	503	0.019	0.019	0.0	59889	502	0.075	0.073	2.7
59693	502	0.017	0.017	0.0	59774	501	0.031	0.030	3.3	59889	503	0.063	0.061	3.3

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
59892	501	0.080	0.081	-1.2	59932	503	0.237	0.232	2.2	59986	502	0.114	0.114	0.0
59892	502	0.108	0.109	-0.9	59941	501	0.071	0.072	-1.4	59986	503	0.111	0.109	1.8
59892	503	0.088	0.089	-1.1	59941	502	0.076	0.076	0.0	59988	501	0.026	0.026	0.0
59904	501	0.054	0.055	-1.8	59941	503	0.074	0.072	2.8	59988	502	0.035	0.035	0.0
59904	502	0.073	0.073	0.0	59947	501	0.054	0.055	-1.8	59988	503	0.029	0.029	0.0
59904	503	0.060	0.060	0.0	59947	502	0.073	0.073	0.0	59989	501	0.019	0.019	0.0
59905	501	0.081	0.081	0.0	59947	503	0.060	0.060	0.0	59989	502	0.020	0.020	0.0
59905	502	0.086	0.086	0.0	59955	501	0.027	0.027	0.0	59989	503	0.019	0.019	0.0
59905	503	0.084	0.082	2.4	59955	502	0.029	0.029	0.0	60010	501	22.200	19.300	15.0
59914	501	0.470	0.470	0.0	59955	503	0.028	0.028	0.0	60010	502	25.800	22.900	12.7
59914	502	0.500	0.510	-2.0	59963	501	0.203	0.204	-0.5	60010	503	16.500	14.100	17.0
59914	503	0.490	0.480	2.1	59963	502	0.217	0.217	0.0	60011	501	25.500	22.200	14.9
59915	501	0.180	0.182	-1.1	59963	503	0.211	0.206	2.4	60011	502	29.600	26.400	12.1
59915	502	0.243	0.244	-0.4	59964	501	0.480	0.480	0.0	60011	503	19.000	16.200	17.3
59915	503	0.198	0.199	-0.5	59964	502	0.510	0.510	0.0	60012	501	41.900	36.400	15.1
59917	501	0.033	0.034	-2.9	59964	503	0.490	0.480	2.1	60012	502	48.700	43.300	12.5
59917	502	0.045	0.045	0.0	59970	501	0.073	0.074	-1.4	60012	503	31.200	26.700	16.9
59917	503	0.037	0.037	0.0	59970	502	0.098	0.099	-1.0	60013	501	35.900	31.200	15.1
59923	501	0.012	0.012	0.0	59970	503	0.080	0.081	-1.2	60013	502	41.700	37.100	12.4
59923	502	0.012	0.012	0.0	59973	501	0.131	0.131	0.0	60013	503	26.800	22.900	17.0
59923	503	0.012	0.012	0.0	59973	502	0.140	0.140	0.0	60015	501	26.800	23.300	15.0
59925	501	0.360	0.370	-2.7	59973	503	0.136	0.133	2.3	60015	502	31.200	27.700	12.6
59925	502	0.450	0.460	-2.2	59975	501	0.102	0.103	-1.0	60015	503	20.000	17.100	17.0
59925	503	0.430	0.440	-2.3	59975	502	0.138	0.138	0.0	60016	501	30.100	26.200	14.9
59926	501	0.300	0.310	-3.2	59975	503	0.112	0.113	-0.9	60016	502	35.000	31.200	12.2
59926	502	0.380	0.390	-2.6	59977	501	0.058	0.059	-1.7	60016	503	22.500	19.200	17.2
59926	503	0.370	0.370	0.0	59977	502	0.079	0.079	0.0	60035	501	49.100	43.800	12.1
59927	501	0.203	0.209	-2.9	59977	503	0.064	0.064	0.0	60035	502	47.200	43.100	9.5
59927	502	0.260	0.260	0.0	59984	501	0.036	0.036	0.0	60035	503	35.800	31.400	14.0
59927	503	0.247	0.250	-1.2	59984	502	0.038	0.038	0.0	61000	501	21.900	19.100	14.7
59931	501	0.213	0.213	0.0	59984	503	0.037	0.036	2.8	61000	502	25.500	22.700	12.3
59931	502	0.227	0.227	0.0	59985	501	0.140	0.141	-0.7	61000	503	16.400	14.000	17.1
59931	503	0.220	0.215	2.3	59985	502	0.150	0.150	0.0	61212	501	25.100	23.500	6.8
59932	501	0.229	0.230	-0.4	59985	503	0.145	0.142	2.1	61212	502	24.100	23.100	4.3
59932	502	0.244	0.245	-0.4	59986	501	0.107	0.108	-0.9	61212	503	18.300	16.900	8.3

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61216	501	27.800	26.100	6.5	62003	503	15.800	13.800	14.5	66122	502	18.000	16.400	9.8
61216	502	26.800	25.700	4.3	63010	501	39.900	34.700	15.0	66122	503	13.700	12.000	14.2
61216	503	20.300	18.700	8.6	63010	502	46.400	41.300	12.3	66123	501	10.300	9.170	12.3
61217	501	25.300	23.800	6.3	63010	503	29.700	25.400	16.9	66123	502	9.900	9.030	9.6
61217	502	24.400	23.400	4.3	63011	501	49.900	43.400	15.0	66123	503	7.510	6.580	14.1
61217	503	18.500	17.000	8.8	63011	502	58.000	51.600	12.4	66309	501	30.100	26.800	12.3
61218	501	17.300	16.200	6.8	63011	503	37.200	31.800	17.0	66309	502	29.000	26.400	9.8
61218	502	16.600	16.000	3.8	63012	501	70.900	61.700	14.9	66309	503	22.000	19.200	14.6
61218	503	12.600	11.600	8.6	63012	502	82.500	73.400	12.4	66561	501	69.600	62.100	12.1
61223	501	123.000	110.000	11.8	63012	503	52.900	45.200	17.0	66561	502	67.000	61.100	9.7
61223	502	118.000	108.000	9.3	63013	501	67.200	58.400	15.1	66561	503	50.900	44.500	14.4
61223	503	89.800	78.600	14.2	63013	502	78.100	69.500	12.4	67017	501	64.600	57.600	12.2
61224	501	39.200	38.800	1.0	63013	503	50.000	42.800	16.8	67017	502	62.200	56.700	9.7
61224	502	37.700	38.200	-1.3	63215	501	71.500	63.700	12.2	67017	503	47.200	41.300	14.3
61224	503	28.600	27.800	2.9	63215	502	68.800	62.700	9.7	67508	501	39.800	31.800	25.2
61225	501	54.400	53.900	0.9	63215	503	52.200	45.700	14.2	67508	502	31.500	25.600	23.0
61225	502	52.400	53.000	-1.1	63216	501	49.600	44.200	12.2	67508	503	35.400	27.800	27.3
61225	503	39.700	38.600	2.8	63216	502	47.700	43.500	9.7	67509	501	29.200	23.300	25.3
61226	501	91.500	85.900	6.5	63216	503	36.200	31.700	14.2	67509	502	23.100	18.800	22.9
61226	502	88.100	84.500	4.3	63217	501	29.400	24.900	18.1	67509	503	26.000	20.400	27.5
61226	503	66.800	61.600	8.4	63217	502	60.100	52.200	15.1	67510	501	16.300	13.000	25.4
61227	501	83.700	78.600	6.5	63217	503	63.800	53.200	19.9	67510	502	12.900	10.500	22.9
61227	502	80.600	77.300	4.3	63218	501	9.890	8.380	18.0	67510	503	14.500	11.300	28.3
61227	503	61.100	56.300	8.5	63218	502	20.200	17.600	14.8	67511	501	17.600	14.000	25.7
62000	501	19.000	17.900	6.1	63218	503	21.500	17.900	20.1	67511	502	13.900	11.300	23.0
62000	502	18.300	17.600	4.0	64074	501	28.400	26.200	8.4	67511	503	15.700	12.300	27.6
62000	503	13.900	12.800	8.6	64074	502	34.600	32.600	6.1	67512	501	75.400	60.100	25.5
62001	501	15.000	13.400	11.9	64074	503	22.100	20.000	10.5	67512	502	59.600	48.500	22.9
62001	502	14.500	13.200	9.8	64075	501	20.000	18.400	8.7	67512	503	67.000	52.500	27.6
62001	503	11.000	9.610	14.5	64075	502	24.400	23.000	6.1	67513	501	47.800	38.100	25.5
62002	501	6.860	6.120	12.1	64075	503	15.500	14.100	9.9	67513	502	37.800	30.800	22.7
62002	502	6.600	6.020	9.6	65007	501	43.500	38.800	12.1	67513	503	42.500	33.300	27.6
62002	503	5.010	4.380	14.4	65007	502	41.900	38.200	9.7	67634	501	55.900	49.900	12.0
62003	501	21.600	19.300	11.9	65007	503	31.800	27.800	14.4	67634	502	53.800	49.100	9.6
62003	502	20.800	19.000	9.5	66122	501	18.700	16.700	12.0	67634	503	40.800	35.800	14.0

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67635	501	39.600	35.300	12.2	90089	503	5.110	5.050	1.2	91190	502	2.510	2.480	1.2
67635	502	38.100	34.700	9.8	91111	501	3.330	3.420	-2.6	91190	503	2.510	2.480	1.2
67635	503	28.900	25.300	14.2	91111	502	3.330	3.420	-2.6	91200	501	0.940	0.960	-2.1
68001	501	121.000	108.000	12.0	91111	503	3.330	3.420	-2.6	91200	502	0.940	0.960	-2.1
68001	502	116.000	106.000	9.4	91125	501	3.080	3.040	1.3	91200	503	0.940	0.960	-2.1
68001	503	88.200	77.200	14.2	91125	502	3.080	3.040	1.3	91235	501	2.580	2.650	-2.6
68439	501	155.000	139.000	11.5	91125	503	3.080	3.040	1.3	91235	502	2.580	2.650	-2.6
68439	502	150.000	136.000	10.3	91127	501	2.240	2.300	-2.6	91235	503	2.580	2.650	-2.6
68439	503	113.000	99.300	13.8	91127	502	2.240	2.300	-2.6	91250	501	3.890	3.990	-2.5
68500	501	4.880	4.240	15.1	91127	503	2.240	2.300	-2.6	91250	502	3.890	3.990	-2.5
68500	502	5.670	5.040	12.5	91130	501	1.650	1.680	-1.8	91250	503	3.890	3.990	-2.5
68500	503	3.630	3.110	16.7	91130	502	1.650	1.680	-1.8	91265	501	20.200	20.500	-1.5
68604	501	2.900	2.590	12.0	91130	503	1.650	1.680	-1.8	91265	502	20.200	20.500	-1.5
68604	502	2.790	2.550	9.4	91135	501	0.460	0.470	-2.1	91265	503	20.200	20.500	-1.5
68604	503	2.120	1.850	14.6	91135	502	0.460	0.470	-2.1	91266	501	10.700	10.800	-0.9
68606	501	11.300	10.100	11.9	91135	503	0.460	0.470	-2.1	91266	502	10.700	10.800	-0.9
68606	502	10.900	9.950	9.5	91150	501	2.120	2.170	-2.3	91266	503	10.700	10.800	-0.9
68606	503	8.280	7.250	14.2	91150	502	2.120	2.170	-2.3	91302	501	10.600	10.700	-0.9
68607	501	8.970	8.000	12.1	91150	503	2.120	2.170	-2.3	91302	502	10.600	10.700	-0.9
68607	502	8.630	7.870	9.7	91155	501	4.700	4.820	-2.5	91302	503	10.600	10.700	-0.9
68607	503	6.550	5.730	14.3	91155	502	4.700	4.820	-2.5	91315	501	3.220	3.250	-0.9
68702	501	7.390	6.590	12.1	91155	503	4.700	4.820	-2.5	91315	502	3.220	3.250	-0.9
68702	502	7.110	6.480	9.7	91160	501	1.230	1.220	0.8	91315	503	3.220	3.250	-0.9
68702	503	5.390	4.720	14.2	91160	502	1.230	1.220	0.8	91324	501	7.160	7.250	-1.2
68703	501	5.540	4.940	12.1	91160	503	1.230	1.220	0.8	91324	502	7.160	7.250	-1.2
68703	502	5.330	4.860	9.7	91175	501	1.060	1.050	1.0	91324	503	7.160	7.250	-1.2
68703	503	4.050	3.540	14.4	91175	502	1.060	1.050	1.0	91340	501	4.670	4.730	-1.3
68706	501	23.700	21.200	11.8	91175	503	1.060	1.050	1.0	91340	502	4.670	4.730	-1.3
68706	502	22.900	20.800	10.1	91177	501	4.650	4.600	1.1	91340	503	4.670	4.730	-1.3
68706	503	17.300	15.200	13.8	91177	502	4.650	4.600	1.1	91341	501	5.340	5.280	1.1
68707	501	23.500	20.900	12.4	91177	503	4.650	4.600	1.1	91341	502	5.340	5.280	1.1
68707	502	22.600	20.600	9.7	91179	501	4.670	4.620	1.1	91341	503	5.340	5.280	1.1
68707	503	17.100	15.000	14.0	91179	502	4.670	4.620	1.1	91342	501	4.290	4.340	-1.2
90089	501	5.110	5.050	1.2	91179	503	4.670	4.620	1.1	91342	502	4.290	4.340	-1.2
90089	502	5.110	5.050	1.2	91190	501	2.510	2.480	1.2	91342	503	4.290	4.340	-1.2

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91343	501	1.180	1.160	1.7	91577	503	14.100	13.900	1.4	92054	502	0.209	0.207	1.0
91343	502	1.180	1.160	1.7	91580	501	7.780	7.900	-1.5	92054	503	0.209	0.207	1.0
91343	503	1.180	1.160	1.7	91580	502	7.780	7.900	-1.5	92055	501	5.830	5.770	1.0
91405	501	5.450	5.510	-1.1	91580	503	7.780	7.900	-1.5	92055	502	5.830	5.770	1.0
91405	502	5.450	5.510	-1.1	91590	501	4.080	4.040	1.0	92055	503	5.830	5.770	1.0
91405	503	5.450	5.510	-1.1	91590	502	4.080	4.040	1.0	92101	501	9.110	9.020	1.0
91436	501	6.040	5.970	1.2	91590	503	4.080	4.040	1.0	92101	502	9.110	9.020	1.0
91436	502	6.040	5.970	1.2	91606	501	16.200	16.400	-1.2	92101	503	9.110	9.020	1.0
91436	503	6.040	5.970	1.2	91606	502	16.200	16.400	-1.2	92102	501	5.490	5.430	1.1
91481	501	22.000	21.800	0.9	91606	503	16.200	16.400	-1.2	92102	502	5.490	5.430	1.1
91481	502	22.000	21.800	0.9	91629	501	3.300	3.350	-1.5	92102	503	5.490	5.430	1.1
91481	503	22.000	21.800	0.9	91629	502	3.300	3.350	-1.5	92215	501	3.700	3.800	-2.6
91507	501	3.250	3.210	1.2	91629	503	3.300	3.350	-1.5	92215	502	3.700	3.800	-2.6
91507	502	3.250	3.210	1.2	91636	501	5.660	5.740	-1.4	92215	503	3.700	3.800	-2.6
91507	503	3.250	3.210	1.2	91636	502	5.660	5.740	-1.4	92338	501	2.110	2.090	1.0
91523	501	50.100	49.500	1.2	91636	503	5.660	5.740	-1.4	92338	502	2.110	2.090	1.0
91523	502	50.100	49.500	1.2	91641	501	1.530	1.560	-1.9	92338	503	2.110	2.090	1.0
91523	503	50.100	49.500	1.2	91641	502	1.530	1.560	-1.9	92445	501	3.240	3.290	-1.5
91547	501	0.280	0.280	0.0	91641	503	1.530	1.560	-1.9	92445	502	3.240	3.290	-1.5
91547	502	0.280	0.280	0.0	91666	501	1.100	1.090	0.9	92445	503	3.240	3.290	-1.5
91547	503	0.280	0.280	0.0	91666	502	1.100	1.090	0.9	92446	501	6.930	6.860	1.0
91551	501	1.770	1.750	1.1	91666	503	1.100	1.090	0.9	92446	502	6.930	6.860	1.0
91551	502	1.770	1.750	1.1	91722	501	4.950	5.030	-1.6	92446	503	6.930	6.860	1.0
91551	503	1.770	1.750	1.1	91722	502	4.950	5.030	-1.6	92447	501	6.060	5.990	1.2
91555	501	1.560	1.600	-2.5	91722	503	4.950	5.030	-1.6	92447	502	6.060	5.990	1.2
91555	502	1.560	1.600	-2.5	91746	501	3.930	3.890	1.0	92447	503	6.060	5.990	1.2
91555	503	1.560	1.600	-2.5	91746	502	3.930	3.890	1.0	92451	501	2.580	2.650	-2.6
91560	501	5.890	5.980	-1.5	91746	503	3.930	3.890	1.0	92451	502	2.580	2.650	-2.6
91560	502	5.890	5.980	-1.5	91805	501	0.247	0.244	1.2	92451	503	2.580	2.650	-2.6
91560	503	5.890	5.980	-1.5	91805	502	0.247	0.244	1.2	92453	501	3.840	3.790	1.3
91562	501	3.930	3.890	1.0	91805	503	0.247	0.244	1.2	92453	502	3.840	3.790	1.3
91562	502	3.930	3.890	1.0	92053	501	0.610	0.600	1.7	92453	503	3.840	3.790	1.3
91562	503	3.930	3.890	1.0	92053	502	0.610	0.600	1.7	92478	501	1.900	1.880	1.1
91577	501	14.100	13.900	1.4	92053	503	0.610	0.600	1.7	92478	502	1.900	1.880	1.1
91577	502	14.100	13.900	1.4	92054	501	0.209	0.207	1.0	92478	503	1.900	1.880	1.1

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STATE: 24 - MISSOURI
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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
92593	501	33.900	34.800	-2.6	94617	503	4.730	4.680	1.1	95625	502	5.060	5.120	-1.2
92593	502	33.900	34.800	-2.6	95124	501	1.750	1.730	1.2	95625	503	5.060	5.120	-1.2
92593	503	33.900	34.800	-2.6	95124	502	1.750	1.730	1.2	95647	501	3.110	3.200	-2.8
92663	501	0.770	0.780	-1.3	95124	503	1.750	1.730	1.2	95647	502	3.110	3.200	-2.8
92663	502	0.770	0.780	-1.3	95233	501	3.740	3.700	1.1	95647	503	3.110	3.200	-2.8
92663	503	0.770	0.780	-1.3	95233	502	3.740	3.700	1.1	96053	501	2.370	2.430	-2.5
94007	501	13.000	12.900	0.8	95233	503	3.740	3.700	1.1	96053	502	2.370	2.430	-2.5
94007	502	13.000	12.900	0.8	95305	501	4.060	4.020	1.0	96053	503	2.370	2.430	-2.5
94007	503	13.000	12.900	0.8	95305	502	4.060	4.020	1.0	96317	501	1.710	1.740	-1.7
94099	501	2.960	2.930	1.0	95305	503	4.060	4.020	1.0	96317	502	1.710	1.740	-1.7
94099	502	2.960	2.930	1.0	95306	501	6.480	6.580	-1.5	96317	503	1.710	1.740	-1.7
94099	503	2.960	2.930	1.0	95306	502	6.480	6.580	-1.5	96408	501	4.540	4.490	1.1
94225	501	10.400	10.300	1.0	95306	503	6.480	6.580	-1.5	96408	502	4.540	4.490	1.1
94225	502	10.400	10.300	1.0	95310	501	9.700	9.600	1.0	96408	503	4.540	4.490	1.1
94225	503	10.400	10.300	1.0	95310	502	9.700	9.600	1.0	96409	501	4.200	4.150	1.2
94276	501	5.430	5.370	1.1	95310	503	9.700	9.600	1.0	96409	502	4.200	4.150	1.2
94276	502	5.430	5.370	1.1	95357	501	1.650	1.680	-1.8	96409	503	4.200	4.150	1.2
94276	503	5.430	5.370	1.1	95357	502	1.650	1.680	-1.8	96410	501	3.680	3.640	1.1
94304	501	3.300	3.390	-2.7	95357	503	1.650	1.680	-1.8	96410	502	3.680	3.640	1.1
94304	502	3.300	3.390	-2.7	95410	501	5.240	5.190	1.0	96410	503	3.680	3.640	1.1
94304	503	3.300	3.390	-2.7	95410	502	5.240	5.190	1.0	96611	501	1.070	1.080	-0.9
94381	501	6.190	6.360	-2.7	95410	503	5.240	5.190	1.0	96611	502	1.070	1.080	-0.9
94381	502	6.190	6.360	-2.7	95455	501	6.840	6.940	-1.4	96611	503	1.070	1.080	-0.9
94381	503	6.190	6.360	-2.7	95455	502	6.840	6.940	-1.4	96702	501	5.220	5.170	1.0
94404	501	5.150	5.090	1.2	95455	503	6.840	6.940	-1.4	96702	502	5.220	5.170	1.0
94404	502	5.150	5.090	1.2	95487	501	2.810	2.780	1.1	96702	503	5.220	5.170	1.0
94404	503	5.150	5.090	1.2	95487	502	2.810	2.780	1.1	96816	501	4.900	4.850	1.0
94569	501	3.470	3.440	0.9	95487	503	2.810	2.780	1.1	96816	502	4.900	4.850	1.0
94569	502	3.470	3.440	0.9	95505	501	3.180	3.230	-1.5	96816	503	4.900	4.850	1.0
94569	503	3.470	3.440	0.9	95505	502	3.180	3.230	-1.5	96872	501	6.070	6.160	-1.5
94590	501	15.000	14.800	1.4	95505	503	3.180	3.230	-1.5	96872	502	6.070	6.160	-1.5
94590	502	15.000	14.800	1.4	95620	501	2.280	2.250	1.3	96872	503	6.070	6.160	-1.5
94590	503	15.000	14.800	1.4	95620	502	2.280	2.250	1.3	97047	501	3.260	3.300	-1.2
94617	501	4.730	4.680	1.1	95620	503	2.280	2.250	1.3	97047	502	3.260	3.300	-1.2
94617	502	4.730	4.680	1.1	95625	501	5.060	5.120	-1.2	97047	503	3.260	3.300	-1.2

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LOSS COST % CHANGE BY CLASS

CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	TERR	PROPOSED OCCURR	PRESENT OCCURR	% CHG
97050	501	2.530	2.560	-1.2	97654	503	6.460	6.390	1.1	98157	502	4.480	4.550	-1.5
97050	502	2.530	2.560	-1.2	97655	501	6.190	6.280	-1.4	98157	503	4.480	4.550	-1.5
97050	503	2.530	2.560	-1.2	97655	502	6.190	6.280	-1.4	98159	501	3.010	3.050	-1.3
97111	501	6.270	6.200	1.1	97655	503	6.190	6.280	-1.4	98159	502	3.010	3.050	-1.3
97111	502	6.270	6.200	1.1	98002	501	1.120	1.140	-1.8	98159	503	3.010	3.050	-1.3
97111	503	6.270	6.200	1.1	98002	502	1.120	1.140	-1.8	98160	501	6.370	6.460	-1.4
97220	501	0.440	0.450	-2.2	98002	503	1.120	1.140	-1.8	98160	502	6.370	6.460	-1.4
97220	502	0.440	0.450	-2.2	98003	501	1.160	1.150	0.9	98160	503	6.370	6.460	-1.4
97220	503	0.440	0.450	-2.2	98003	502	1.160	1.150	0.9	98161	501	7.130	7.240	-1.5
97222	501	1.710	1.760	-2.8	98003	503	1.160	1.150	0.9	98161	502	7.130	7.240	-1.5
97222	502	1.710	1.760	-2.8	98090	501	0.156	0.154	1.3	98161	503	7.130	7.240	-1.5
97222	503	1.710	1.760	-2.8	98090	502	0.156	0.154	1.3	98163	501	7.490	7.600	-1.4
97223	501	2.580	2.650	-2.6	98090	503	0.156	0.154	1.3	98163	502	7.490	7.600	-1.4
97223	502	2.580	2.650	-2.6	98091	501	0.169	0.167	1.2	98163	503	7.490	7.600	-1.4
97223	503	2.580	2.650	-2.6	98091	502	0.169	0.167	1.2	98164	501	2.180	2.240	-2.7
97308	501	0.830	0.840	-1.2	98091	503	0.169	0.167	1.2	98164	502	2.180	2.240	-2.7
97308	502	0.830	0.840	-1.2	98092	501	0.510	0.510	0.0	98164	503	2.180	2.240	-2.7
97308	503	0.830	0.840	-1.2	98092	502	0.510	0.510	0.0	98257	501	1.750	1.730	1.2
97447	501	2.710	2.750	-1.5	98092	503	0.510	0.510	0.0	98257	502	1.750	1.730	1.2
97447	502	2.710	2.750	-1.5	98111	501	0.650	0.670	-3.0	98257	503	1.750	1.730	1.2
97447	503	2.710	2.750	-1.5	98111	502	0.650	0.670	-3.0	98303	501	14.100	14.300	-1.4
97650	501	4.330	4.280	1.2	98111	503	0.650	0.670	-3.0	98303	502	14.100	14.300	-1.4
97650	502	4.330	4.280	1.2	98152	501	3.770	3.830	-1.6	98303	503	14.100	14.300	-1.4
97650	503	4.330	4.280	1.2	98152	502	3.770	3.830	-1.6	98304	501	6.470	6.410	0.9
97651	501	8.020	8.140	-1.5	98152	503	3.770	3.830	-1.6	98304	502	6.470	6.410	0.9
97651	502	8.020	8.140	-1.5	98153	501	4.240	4.310	-1.6	98304	503	6.470	6.410	0.9
97651	503	8.020	8.140	-1.5	98153	502	4.240	4.310	-1.6	98305	501	2.620	2.650	-1.1
97652	501	6.960	7.060	-1.4	98153	503	4.240	4.310	-1.6	98305	502	2.620	2.650	-1.1
97652	502	6.960	7.060	-1.4	98154	501	5.010	5.090	-1.6	98305	503	2.620	2.650	-1.1
97652	503	6.960	7.060	-1.4	98154	502	5.010	5.090	-1.6	98306	501	6.730	6.810	-1.2
97653	501	3.700	3.660	1.1	98154	503	5.010	5.090	-1.6	98306	502	6.730	6.810	-1.2
97653	502	3.700	3.660	1.1	98155	501	7.010	7.120	-1.5	98306	503	6.730	6.810	-1.2
97653	503	3.700	3.660	1.1	98155	502	7.010	7.120	-1.5	98307	501	2.050	2.030	1.0
97654	501	6.460	6.390	1.1	98155	503	7.010	7.120	-1.5	98307	502	2.050	2.030	1.0
97654	502	6.460	6.390	1.1	98157	501	4.480	4.550	-1.5	98307	503	2.050	2.030	1.0

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98308	501	1.350	1.330	1.5	98427	503	2.920	2.890	1.0	98640	502	131.000	130.000	0.8
98308	502	1.350	1.330	1.5	98429	501	1.470	1.500	-2.0	98640	503	131.000	130.000	0.8
98308	503	1.350	1.330	1.5	98429	502	1.470	1.500	-2.0	98658	501	7.250	7.360	-1.5
98309	501	7.070	7.180	-1.5	98429	503	1.470	1.500	-2.0	98658	502	7.250	7.360	-1.5
98309	502	7.070	7.180	-1.5	98449	501	4.200	4.150	1.2	98658	503	7.250	7.360	-1.5
98309	503	7.070	7.180	-1.5	98449	502	4.200	4.150	1.2	98659	501	1.300	1.320	-1.5
98344	501	0.730	0.740	-1.4	98449	503	4.200	4.150	1.2	98659	502	1.300	1.320	-1.5
98344	502	0.730	0.740	-1.4	98482	501	4.500	4.450	1.1	98659	503	1.300	1.320	-1.5
98344	503	0.730	0.740	-1.4	98482	502	4.500	4.450	1.1	98677	501	20.700	20.500	1.0
98405	501	1.200	1.220	-1.6	98482	503	4.500	4.450	1.1	98677	502	20.700	20.500	1.0
98405	502	1.200	1.220	-1.6	98483	501	6.650	6.580	1.1	98677	503	20.700	20.500	1.0
98405	503	1.200	1.220	-1.6	98483	502	6.650	6.580	1.1	98678	501	18.400	18.200	1.1
98413	501	17.000	16.900	0.6	98483	503	6.650	6.580	1.1	98678	502	18.400	18.200	1.1
98413	502	17.000	16.900	0.6	98502	501	6.360	6.290	1.1	98678	503	18.400	18.200	1.1
98413	503	17.000	16.900	0.6	98502	502	6.360	6.290	1.1	98699	501	5.980	5.920	1.0
98414	501	15.600	15.400	1.3	98502	503	6.360	6.290	1.1	98699	502	5.980	5.920	1.0
98414	502	15.600	15.400	1.3	98555	501	2.960	2.930	1.0	98699	503	5.980	5.920	1.0
98414	503	15.600	15.400	1.3	98555	502	2.960	2.930	1.0	98705	501	10.300	10.400	-1.0
98415	501	2.050	2.030	1.0	98555	503	2.960	2.930	1.0	98705	502	10.300	10.400	-1.0
98415	502	2.050	2.030	1.0	98597	501	0.660	0.660	0.0	98705	503	10.300	10.400	-1.0
98415	503	2.050	2.030	1.0	98597	502	0.660	0.660	0.0	98710	501	4.160	4.110	1.2
98423	501	4.880	4.830	1.0	98597	503	0.660	0.660	0.0	98710	502	4.160	4.110	1.2
98423	502	4.880	4.830	1.0	98598	501	0.228	0.225	1.3	98710	503	4.160	4.110	1.2
98423	503	4.880	4.830	1.0	98598	502	0.228	0.225	1.3	98751	501	5.480	5.560	-1.4
98424	501	8.280	8.190	1.1	98598	503	0.228	0.225	1.3	98751	502	5.480	5.560	-1.4
98424	502	8.280	8.190	1.1	98601	501	7.610	7.530	1.1	98751	503	5.480	5.560	-1.4
98424	503	8.280	8.190	1.1	98601	502	7.610	7.530	1.1	98805	501	5.430	5.370	1.1
98425	501	3.400	3.360	1.2	98601	503	7.610	7.530	1.1	98805	502	5.430	5.370	1.1
98425	502	3.400	3.360	1.2	98624	501	1.200	1.180	1.7	98805	503	5.430	5.370	1.1
98425	503	3.400	3.360	1.2	98624	502	1.200	1.180	1.7	98806	501	2.960	3.040	-2.6
98426	501	3.000	2.970	1.0	98624	503	1.200	1.180	1.7	98806	502	2.960	3.040	-2.6
98426	502	3.000	2.970	1.0	98636	501	3.170	3.260	-2.8	98806	503	2.960	3.040	-2.6
98426	503	3.000	2.970	1.0	98636	502	3.170	3.260	-2.8	98810	501	3.690	3.730	-1.1
98427	501	2.920	2.890	1.0	98636	503	3.170	3.260	-2.8	98810	502	3.690	3.730	-1.1
98427	502	2.920	2.890	1.0	98640	501	131.000	130.000	0.8	98810	503	3.690	3.730	-1.1

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98813	501	3.560	3.600	-1.1	99163	503	4.940	4.880	1.2	99507	502	5.510	5.660	-2.7
98813	502	3.560	3.600	-1.1	99165	501	1.080	1.070	0.9	99507	503	5.510	5.660	-2.7
98813	503	3.560	3.600	-1.1	99165	502	1.080	1.070	0.9	99570	501	2.960	3.040	-2.6
98820	501	10.400	10.300	1.0	99165	503	1.080	1.070	0.9	99570	502	2.960	3.040	-2.6
98820	502	10.400	10.300	1.0	99220	501	1.950	1.970	-1.0	99570	503	2.960	3.040	-2.6
98820	503	10.400	10.300	1.0	99220	502	1.950	1.970	-1.0	99571	501	0.720	0.730	-1.4
98884	501	2.700	2.670	1.1	99220	503	1.950	1.970	-1.0	99571	502	0.720	0.730	-1.4
98884	502	2.700	2.670	1.1	99222	501	3.650	3.710	-1.6	99571	503	0.720	0.730	-1.4
98884	503	2.700	2.670	1.1	99222	502	3.650	3.710	-1.6	99572	501	1.400	1.440	-2.8
98914	501	0.880	0.900	-2.2	99222	503	3.650	3.710	-1.6	99572	502	1.400	1.440	-2.8
98914	502	0.880	0.900	-2.2	99223	501	0.300	0.300	0.0	99572	503	1.400	1.440	-2.8
98914	503	0.880	0.900	-2.2	99223	502	0.300	0.300	0.0	99573	501	1.340	1.370	-2.2
98949	501	1.240	1.260	-1.6	99223	503	0.300	0.300	0.0	99573	502	1.340	1.370	-2.2
98949	502	1.240	1.260	-1.6	99303	501	16.600	16.400	1.2	99573	503	1.340	1.370	-2.2
98949	503	1.240	1.260	-1.6	99303	502	16.600	16.400	1.2	99600	501	1.290	1.300	-0.8
98967	501	4.230	4.190	1.0	99303	503	16.600	16.400	1.2	99600	502	1.290	1.300	-0.8
98967	502	4.230	4.190	1.0	99310	501	4.140	4.100	1.0	99600	503	1.290	1.300	-0.8
98967	503	4.230	4.190	1.0	99310	502	4.140	4.100	1.0	99613	501	10.500	10.400	1.0
98993	501	6.070	6.230	-2.6	99310	503	4.140	4.100	1.0	99613	502	10.500	10.400	1.0
98993	502	6.070	6.230	-2.6	99315	501	12.200	12.000	1.7	99613	503	10.500	10.400	1.0
98993	503	6.070	6.230	-2.6	99315	502	12.200	12.000	1.7	99614	501	2.870	2.910	-1.4
99003	501	2.010	1.990	1.0	99315	503	12.200	12.000	1.7	99614	502	2.870	2.910	-1.4
99003	502	2.010	1.990	1.0	99321	501	11.800	11.700	0.9	99614	503	2.870	2.910	-1.4
99003	503	2.010	1.990	1.0	99321	502	11.800	11.700	0.9	99620	501	0.570	0.560	1.8
99004	501	2.960	2.990	-1.0	99321	503	11.800	11.700	0.9	99620	502	0.570	0.560	1.8
99004	502	2.960	2.990	-1.0	99471	501	0.880	0.900	-2.2	99620	503	0.570	0.560	1.8
99004	503	2.960	2.990	-1.0	99471	502	0.880	0.900	-2.2	99650	501	1.400	1.440	-2.8
99080	501	1.420	1.410	0.7	99471	503	0.880	0.900	-2.2	99650	502	1.400	1.440	-2.8
99080	502	1.420	1.410	0.7	99505	501	5.140	5.270	-2.5	99650	503	1.400	1.440	-2.8
99080	503	1.420	1.410	0.7	99505	502	5.140	5.270	-2.5	99709	501	3.450	3.550	-2.8
99111	501	2.070	2.050	1.0	99505	503	5.140	5.270	-2.5	99709	502	3.450	3.550	-2.8
99111	502	2.070	2.050	1.0	99506	501	6.320	6.490	-2.6	99709	503	3.450	3.550	-2.8
99111	503	2.070	2.050	1.0	99506	502	6.320	6.490	-2.6	99718	501	1.670	1.650	1.2
99163	501	4.940	4.880	1.2	99506	503	6.320	6.490	-2.6	99718	502	1.670	1.650	1.2
99163	502	4.940	4.880	1.2	99507	501	5.510	5.660	-2.7	99718	503	1.670	1.650	1.2

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STATE: 24 - MISSOURI
 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
99746	501	2.830	2.800	1.1	99948	503	7.310	7.510	-2.7					
99746	502	2.830	2.800	1.1	99952	501	5.400	5.470	-1.3					
99746	503	2.830	2.800	1.1	99952	502	5.400	5.470	-1.3					
99760	501	0.320	0.320	0.0	99952	503	5.400	5.470	-1.3					
99760	502	0.320	0.320	0.0	99953	501	5.830	5.900	-1.2					
99760	503	0.320	0.320	0.0	99953	502	5.830	5.900	-1.2					
99777	501	6.390	6.470	-1.2	99953	503	5.830	5.900	-1.2					
99777	502	6.390	6.470	-1.2	99954	501	4.250	4.300	-1.2					
99777	503	6.390	6.470	-1.2	99954	502	4.250	4.300	-1.2					
99793	501	3.590	3.550	1.1	99954	503	4.250	4.300	-1.2					
99793	502	3.590	3.550	1.1	99955	501	5.320	5.380	-1.1					
99793	503	3.590	3.550	1.1	99955	502	5.320	5.380	-1.1					
99826	501	0.730	0.740	-1.4	99955	503	5.320	5.380	-1.1					
99826	502	0.730	0.740	-1.4	99963	501	0.820	0.810	1.2					
99826	503	0.730	0.740	-1.4	99963	502	0.820	0.810	1.2					
99827	501	0.510	0.510	0.0	99963	503	0.820	0.810	1.2					
99827	502	0.510	0.510	0.0	99969	501	3.540	3.590	-1.4					
99827	503	0.510	0.510	0.0	99969	502	3.540	3.590	-1.4					
99851	501	2.090	2.070	1.0	99969	503	3.540	3.590	-1.4					
99851	502	2.090	2.070	1.0	99975	501	4.720	4.770	-1.0					
99851	503	2.090	2.070	1.0	99975	502	4.720	4.770	-1.0					
99917	501	3.380	3.340	1.2	99975	503	4.720	4.770	-1.0					
99917	502	3.380	3.340	1.2	99988	501	3.120	3.170	-1.6					
99917	503	3.380	3.340	1.2	99988	502	3.120	3.170	-1.6					
99938	501	3.800	3.760	1.1	99988	503	3.120	3.170	-1.6					
99938	502	3.800	3.760	1.1										
99938	503	3.800	3.760	1.1										
99943	501	11.000	10.900	0.9										
99943	502	11.000	10.900	0.9										
99943	503	11.000	10.900	0.9										
99946	501	8.200	8.120	1.0										
99946	502	8.200	8.120	1.0										
99946	503	8.200	8.120	1.0										
99948	501	7.310	7.510	-2.7										
99948	502	7.310	7.510	-2.7										

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STATE: 24 - MISSOURI
 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	0.189	0.195	-3.1	11259	0.127	0.142	-10.6	13759	0.153	0.128	19.5
10026	0.027	0.022	22.7	11288	0.109	0.106	2.8	13930	0.174	0.201	-13.4
10040	0.320	0.300	6.7	12014	0.044	0.036	22.2	14068	0.012	0.014	-14.3
10042	0.350	0.290	20.7	12356	0.040	0.030	33.3 U	14101	0.062	0.051	21.6
10060	0.058	0.048	20.8	12361	0.070	0.077	-9.1	14279	0.065	0.050	30.0
10065	0.046	0.034	35.3 U	12373	0.023	0.024	-4.2	14401	0.081	0.084	-3.6
10066	0.073	0.060	21.7	12374	0.090	0.087	3.4	14527	0.179	0.189	-5.3
10070	0.151	0.154	-1.9	12375	0.032	0.040	-20.0 L	14855	0.133	0.154	-13.6
10071	0.120	0.096	25.0	12391	0.070	0.082	-14.6	14913	0.197	0.157	25.5
10073	0.460	0.470	-2.1	12509	0.031	0.036	-13.9	15223	0.044	0.041	7.3
10075	0.206	0.152	35.5 U	12510	0.030	0.025	20.0	15224	0.085	0.084	1.2
10100	0.077	0.060	28.3	12651	0.510	0.530	-3.8	15406	0.053	0.048	10.4
10101	0.177	0.181	-2.2	12707	0.560	0.640	-12.5	15538	0.023	0.019	21.1
10107	0.400	0.320	25.0	12797	0.194	0.196	-1.0	15600	0.123	0.091	35.2 U
10111	0.067	0.078	-14.1	12805	0.096	0.071	35.2	15608	0.012	0.010	20.0
10115	0.099	0.078	26.9	13049	0.051	0.057	-10.5	15733	0.034	0.037	-8.1
10140	0.022	0.021	4.8	13111	0.092	0.093	-1.1	15839	0.029	0.024	20.8
10141	0.023	0.023	0.0	13112	0.063	0.063	0.0	15991	0.077	0.059	30.5
10145	0.011	0.011	0.0	13201	0.144	0.160	-10.0	15993	0.042	0.034	23.5
10146	0.023	0.021	9.5	13204	1.140	1.450	-21.4	16005	0.031	0.034	-8.8
10255	0.151	0.147	2.7	13205	0.420	0.460	-8.7	16009	0.106	0.094	12.8
10256	0.183	0.152	20.4	13314	0.014	0.016	-12.5	16403	0.229	0.169	35.5 U
10257	0.148	0.169	-12.4	13351	0.062	0.046	34.8 U	16527	0.320	0.350	-8.6
10309	0.023	0.019	21.1	13352	0.045	0.037	21.6	16604	0.122	0.146	-16.4
10352	0.044	0.046	-4.3	13410	2.350	2.990	-21.4	16676	0.017	0.014	21.4
11020	0.172	0.136	26.5	13412	1.210	1.140	6.1	16705	0.131	0.148	-11.5
11039	0.106	0.095	11.6	13506	0.060	0.048	25.0	16750	0.034	0.032	6.3
11126	0.024	0.022	9.1	13507	0.113	0.096	17.7	16900	0.083	0.083	0.0
11127	0.010	0.008	25.0	13590	0.670	0.740	-9.5	16901	0.104	0.124	-16.1
11128	0.083	0.066	25.8	13621	0.330	0.320	3.1	16902	0.075	0.088	-14.8
11203	0.460	0.520	-11.5	13670	0.017	0.015	13.3	16905	0.083	0.083	0.0
11204	1.430	1.190	20.2	13673	0.016	0.014	14.3	16906	0.104	0.124	-16.1
11234	0.058	0.046	26.1	13715	0.145	0.165	-12.1	16910	0.065	0.066	-1.5
11248	0.016	0.018	-11.1	13716	0.095	0.084	13.1	16911	0.065	0.069	-5.8
11258	0.189	0.219	-13.7	13720	0.080	0.073	9.6	16915	0.055	0.057	-3.5

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STATE: 24 - MISSOURI
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LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
16916	0.066	0.067	-1.5	51116	0.690	0.690	0.0	51666	0.089	0.101	-11.9
16920	0.135	0.136	-0.7	51205	0.059	0.071	-16.9	51734	0.350	0.310	12.9
16921	0.047	0.053	-11.3	51206	0.320	0.390	-17.9	51741	0.243	0.260	-6.5
16930	0.161	0.169	-4.7	51220	1.900	2.280	-16.7	51752	0.150	0.165	-9.1
16931	0.070	0.068	2.9	51221	1.760	1.780	-1.1	51767	0.007	0.008	-12.5
16940	0.047	0.053	-11.3	51222	4.530	3.670	23.4	51777	0.077	0.078	-1.3
16941	0.075	0.085	-11.8	51224	1.490	1.450	2.8	51808	0.680	0.730	-6.8
18078	0.157	0.134	17.2	51230	0.740	0.790	-6.3	51809	0.146	0.153	-4.6
18109	0.038	0.030	26.7	51240	0.196	0.185	5.9	51833	0.054	0.060	-10.0
18110	0.036	0.028	28.6	51241	0.218	0.260	-16.2	51869	0.136	0.136	0.0
18205	0.380	0.350	8.6	51252	0.074	0.100	-26.0 L	51877	0.191	0.212	-9.9
18206	0.147	0.115	27.8	51254	0.032	0.039	-17.9	51889	0.011	0.012	-8.3
18335	0.018	0.015	20.0	51300	0.147	0.160	-8.1	51896	0.017	0.018	-5.6
18435	0.080	0.077	3.9	51305	0.880	0.960	-8.3	51900	0.100	0.095	5.3
18436	0.120	0.138	-13.0	51315	0.096	0.106	-9.4	51909	0.053	0.056	-5.4
18501	0.010	0.010	0.0	51330	0.660	0.530	24.5 U	51926	0.044	0.038	15.8
18506	0.007	0.006	16.7	51333	0.320	0.340	-5.9	51927	0.132	0.131	0.8
18507	0.009	0.007	28.6	51350	0.127	0.135	-5.9	51934	0.107	0.125	-14.4
18616	0.590	0.590	0.0	51351	0.049	0.042	16.7	51941	0.041	0.041	0.0
18707	0.005	0.004	25.0 U	51352	0.101	0.108	-6.5	51956	0.205	0.221	-7.2
18708	0.023	0.017	35.3 U	51355	0.091	0.094	-3.2	51957	0.460	0.420	9.5
18834	0.130	0.107	21.5	51356	0.560	0.620	-9.7	51958	0.370	0.410	-9.8
18911	0.023	0.019	21.1	51357	0.760	0.660	15.2	51960	0.330	0.350	-5.7
18912	0.043	0.033	30.3	51358	0.129	0.141	-8.5	51970	0.177	0.238	-25.6 L
18920	0.024	0.019	26.3	51359	0.710	0.780	-9.0	51982	0.077	0.083	-7.2
45771	0.139	0.164	-15.2	51370	3.830	4.570	-16.2	51986	0.096	0.103	-6.8
45819	0.083	0.073	13.7	51380	0.041	0.044	-6.8	51999	0.400	0.440	-9.1
45900	0.044	0.055	-20.0 L	51500	0.116	0.119	-2.5	52002	0.114	0.129	-11.6
45901	0.045	0.049	-8.2	51550	0.400	0.390	2.6	52075	0.222	0.243	-8.6
49239	0.460	0.600	-23.3	51551	0.890	0.910	-2.2	52134	0.600	0.630	-4.8
49617	0.162	0.131	23.7	51552	0.152	0.159	-4.4	52315	0.270	0.260	3.8
49618	0.065	0.048	35.4	51575	0.021	0.020	5.0	52433	0.800	1.020	-21.6
49619	0.094	0.074	27.0	51576	0.097	0.093	4.3	52469	0.096	0.104	-7.7
50010	0.380	0.490	-22.4	51600	0.172	0.191	-9.9	52505	0.237	0.216	9.7
51001	0.420	0.450	-6.7	51613	0.139	0.139	0.0	52547	0.070	0.078	-10.3

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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
52581	2.190	2.950	-25.8 L	56391	0.300	0.320	-6.3	58397	0.650	0.740	-12.2
52744	0.066	0.081	-18.5	56427	0.119	0.125	-4.8	58503	0.077	0.076	1.3
52911	0.420	0.450	-6.7	56488	0.038	0.034	11.8	58575	0.111	0.120	-7.5
52967	0.058	0.062	-6.5	56690	0.330	0.350	-5.7	58627	0.012	0.013	-7.7
53001	0.300	0.330	-9.1	56699	0.067	0.057	17.5	58663	0.950	1.280	-25.8 L
53077	0.219	0.207	5.8	56758	0.140	0.148	-5.4	58737	0.550	0.630	-12.7
53121	0.400	0.440	-9.1	56759	0.078	0.080	-2.5	58802	0.480	0.480	0.0
53333	0.248	0.239	3.8	56760	0.099	0.098	1.0	58837	0.161	0.162	-0.6
53374	0.260	0.310	-16.1	56912	0.084	0.090	-6.7	58840	0.121	0.127	-4.7
53375	0.270	0.223	21.1 U	56916	0.215	0.205	4.9	58873	0.027	0.030	-10.0
53376	0.183	0.194	-5.7	57001	0.029	0.026	11.5	58904	0.120	0.128	-6.2
53377	0.188	0.195	-3.6	57002	0.096	0.106	-9.4	58922	0.179	0.168	6.5
53565	0.096	0.108	-11.1	57090	0.680	0.660	3.0	59005	0.089	0.096	-7.3
53631	0.021	0.022	-4.5	57146	0.750	0.720	4.2	59188	0.052	0.055	-5.5
53632	0.032	0.034	-5.9	57257	0.034	0.035	-2.9	59189	0.280	0.300	-6.7
53732	0.470	0.450	4.4	57401	0.089	0.096	-7.3	59223	0.103	0.088	17.0
53733	0.228	0.270	-15.6	57403	0.033	0.035	-5.7	59257	0.012	0.013	-7.7
53907	0.086	0.103	-16.5	57410	0.173	0.162	6.8	59378	0.141	0.150	-6.0
54077	0.390	0.400	-2.5	57572	0.099	0.108	-8.3	59481	0.096	0.099	-3.0
55010	0.980	1.080	-9.3	57600	0.033	0.034	-2.9	59537	0.232	0.210	10.5
55011	1.750	1.570	11.5	57611	0.055	0.062	-11.3	59601	2.230	2.370	-5.9
55012	1.110	1.180	-5.9	57651	0.039	0.041	-4.9	59647	0.158	0.170	-7.1
55013	1.120	1.140	-1.8	57690	0.450	0.490	-8.2	59660	1.060	1.180	-10.2
55214	0.083	0.088	-5.7	57716	0.074	0.082	-9.8	59701	0.330	0.290	13.8
55371	0.108	0.119	-9.2	57725	0.075	0.088	-14.8	59713	0.330	0.310	6.5
55597	1.680	1.790	-6.1	57726	0.023	0.021	9.5	59722	0.028	0.031	-9.7
55647	0.065	0.062	4.8	57810	0.100	0.107	-6.5	59723	0.034	0.037	-8.1
55715	0.203	0.224	-9.4	57871	0.111	0.118	-5.9	59724	0.015	0.019	-21.1
55716	0.490	0.520	-5.8	57913	0.260	0.290	-10.3	59725	0.145	0.116	25.0 U
55802	0.011	0.009	22.2 U	57998	0.054	0.058	-6.9	59726	0.023	0.024	-4.2
55918	2.260	2.740	-17.5	57999	0.070	0.071	-1.4	59738	0.059	0.064	-7.8
55919	3.420	3.650	-6.3	58095	1.790	1.990	-10.1	59750	0.181	0.222	-18.5
56040	0.030	0.033	-9.1	58096	1.490	1.230	21.1	59773	0.026	0.028	-7.1
56202	0.078	0.089	-12.4	58301	0.077	0.088	-12.5	59774	0.141	0.150	-6.0
56390	0.700	0.640	9.4	58302	0.051	0.055	-7.3	59775	0.178	0.188	-5.3

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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	0.085	0.068	25.0 U	91341	4.690	4.050	15.8	96409	7.540	6.430	17.3
59782	0.560	0.460	21.7	91342	2.940	2.630	11.8	96410	8.630	7.550	14.3
59798	0.460	0.500	-8.0	91343	1.800	1.660	8.4	96611	1.370	1.340	2.2
59886	0.100	0.108	-7.4	91436	1.890	1.740	8.6	97221	1.130	1.110	1.8
59889	0.187	0.165	13.3	91507	2.780	2.620	6.1	97222	1.960	1.960	0.0
59904	0.076	0.061	24.6 U	91551	0.720	0.660	9.1	97223	4.380	4.860	-9.9
59905	0.120	0.132	-9.1	91555	1.070	0.980	9.2	97447	5.470	4.500	21.6
59914	0.690	0.680	1.5	91560	3.910	3.570	9.5	97650	3.930	3.550	10.7
59915	0.660	0.750	-12.0	91577	3.180	2.660	19.5	97651	4.000	3.370	18.7
59917	0.232	0.205	13.2	91746	6.660	5.600	18.9	97652	4.630	3.410	35.8 U
59923	0.005	0.004	25.0 U	92053	0.660	0.580	13.8	97653	2.650	2.420	9.5
59925	1.190	1.190	0.0	92054	0.202	0.216	-6.5	97654	2.710	2.530	7.1
59926	0.460	0.450	2.2	92055	0.209	0.224	-6.7	97655	3.530	3.610	-2.2
59927	1.300	1.420	-8.5	92101	2.970	2.660	11.7	98002	0.950	0.900	5.6
59931	0.480	0.550	-12.7	92102	3.430	2.810	22.1	98152	0.670	0.510	31.4
59932	0.800	0.880	-9.1	92215	3.110	2.720	14.3	98157	0.250	0.290	-13.8
59947	0.300	0.320	-6.3	92338	2.130	1.830	16.4	98163	0.160	0.170	-5.9
59955	0.132	0.143	-7.7	92446	1.480	1.440	2.8	98164	0.051	0.055	-7.3
59963	0.370	0.410	-9.8	92447	1.280	1.160	10.3	98303	4.500	4.780	-5.9
59964	0.066	0.069	-4.3	92451	2.570	2.260	13.7	98304	4.070	3.430	18.7
59970	0.169	0.183	-7.7	92478	1.500	1.390	7.9	98305	1.600	1.360	17.6
59975	0.190	0.227	-16.3	94007	5.430	4.760	14.1	98306	0.790	0.760	3.9
59984	0.049	0.053	-7.5	94276	4.900	4.700	4.3	98307	0.410	0.430	-4.7
59988	0.055	0.059	-6.8	94381	11.900	9.190	29.5	98308	1.020	0.930	9.7
59989	0.041	0.044	-6.8	94404	3.930	3.060	28.4	98309	2.570	2.060	24.8
91111	7.910	7.340	7.8	94569	3.820	3.250	17.5	98344	0.760	0.750	1.3
91125	1.080	1.180	-8.5	95124	1.450	1.070	35.5 U	98449	19.300	18.700	3.2
91127	0.860	0.920	-6.5	95310	0.850	0.660	28.8	98482	5.280	4.400	20.0
91150	5.790	5.270	9.9	95410	2.660	2.500	6.4	98483	14.900	13.700	8.8
91155	41.700	36.200	15.2	95455	1.630	1.200	35.8 U	98502	4.450	3.880	14.7
91235	1.820	2.040	-10.8	95505	2.460	2.090	17.7	98636	3.630	3.380	7.4
91265	1.740	1.770	-1.7	95625	4.010	3.190	25.7	98659	0.300	0.320	-6.3
91266	0.870	0.730	19.2	95647	7.070	6.360	11.2	98677	9.350	8.390	11.4
91280	2.960	2.180	35.8 U	96053	3.750	3.450	8.7	98678	14.500	13.300	9.0
91340	7.650	7.330	4.4	96408	9.800	9.330	5.0	98805	1.470	1.210	21.5

L - LOWER CAP APPLIED

U - UPPER CAP APPLIED

N - NOT SUBJECT TO CAPPING

E - SUBJECT TO CAPPING EXCEPTION

STATE: 24 - MISSOURI
 SUBLINE: PRODUCTS/COMPLETED OPERATIONS

LOSS COST % CHANGE BY CLASS

CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG	CLASS	PROPOSED OCCURR	PRESENT OCCURR	% CHG
98806	3.340	3.070	8.8								
98813	1.640	1.530	7.2								
98820	3.040	2.720	11.8								
98884	1.720	1.440	19.4								
98914	0.440	0.470	-6.4								
98949	0.223	0.238	-6.3								
98967	8.420	6.700	25.7								
98993	3.290	4.000	-17.8								
99003	1.160	1.170	-0.9								
99004	1.660	1.560	6.4								
99080	6.740	6.730	0.1								
99163	0.250	0.270	-7.4								
99315	1.550	1.300	19.2								
99321	2.080	1.930	7.8								
99613	1.850	1.670	10.8								
99650	1.080	0.950	13.7								
99746	3.360	2.950	13.9								
99803	7.920	7.120	11.2								
99826	0.620	0.550	12.7								
99827	0.580	0.560	3.6								
99946	2.360	2.140	10.3								
99948	21.100	20.100	5.0								
99952	14.900	14.000	6.4								
99953	7.930	8.350	-5.0								
99954	9.920	11.100	-10.6								
99955	4.840	5.030	-3.8								
99969	3.860	2.840	35.9 U								

L - LOWER CAP APPLIED
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 E - SUBJECT TO CAPPING EXCEPTION

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

INTRODUCTION

General Liability advisory prospective loss costs are determined by evaluating the adequacy of the current ISO loss costs to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period. This evaluation is done separately for Owners, Landlords, and Tenants; Manufacturers and Contractors; 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 December 31, 2017, 2018 and 2019 are weighted 20%, 30% and 50% respectively. For Products/Completed Operations, multistate data for accident years ending December 31, 2017, 2018 and 2019 are weighted 20%, 30% and 50% respectively.

Aggregate loss costs at the current level for the multiline risks have been adjusted by the Implicit Package Modification Factors by Type of Policy. Exposures have been developed to account for changes due to audits. Inflation sensitive exposures have been trended. Incurred losses have been developed and trended, and include all loss adjustment expenses.

For detail on these adjustments see sections E, F, and G.

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

OBJECTIVES

The objectives of this procedure are to:

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

EXPERIENCE BASE

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

SIMULTANEOUS DETERMINATION OF RATING VARIABLE RELATIVE CHANGES

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

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

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

RATING VARIABLES USED

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE

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

For Owners, Landlords and Tenants:

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

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

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

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

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

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

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

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

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

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

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

n is the number of class groups in the analysis;

p is the number of territories in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

For Manufacturers and Contractors, and Products:

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

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

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

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

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

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

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

and j^{th} class group;

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

n is the number of class groups in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

For Local Products/Completed Operations:

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

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

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

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

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

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

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

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

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

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

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

n is the number of class groups in the analysis;

p is the number of states in the analysis;

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

ITERATIVE PROCEDURE (Cont'd)

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

APPLICATION OF CREDIBILITY

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

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

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

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

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

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

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

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

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

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

W is the credibility-weighted relative change.

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MULTILINE CONSIDERATIONS

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

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

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

MONOLINE INDICATIONS -- PREMISES/ OPERATIONS

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

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

Territory applies to Owners, Landlords and Tenants only.

MONOLINE INDICATIONS -- PRODUCTS

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

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

EXPLANATORY NOTES TO RELATIVE CHANGE ANALYSIS

MONOLINE INDICATIONS -- LOCAL PRODUCTS/ COMPLETED OPERATIONS

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

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

EXPLANATORY NOTES TO
IMPLICIT PACKAGE MODIFICATION FACTORS

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

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

EXPLANATION OF EXPOSURE DEVELOPMENT

IMPORTANCE OF APPLICATION

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

APPLICATION OF EXPOSURE DEVELOPMENT FACTORS

The earned exposures underlying the Premises/Operations statewide loss cost level indications are evaluated as of March 31, 2020. Products/Completed Operations data is evaluated as of March 31, 2020.

For example, the accident year ending December 31, 2019 includes all exposures earned during the period from January 1, 2019 through December 31, 2019.

The immature experience reported as of 15 and 27 months for accident years ending 12/31/2019 and 12/31/2018 must be adjusted to an ultimate exposure development basis. This adjustment is accomplished through the use of an exposure development factor. Exposures are assumed to be mature at 39 months. Exposure development factors are based on experience evaluated as of March 31, 2020 for Premises/ Operations and March 31, 2020 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 March 31, 2020. Products/Completed Operations data is evaluated as of March 31, 2020.

For example, the accident year ending December 31, 2019 includes all losses and allocated loss adjustment expenses paid on accidents occurring from January 1, 2019 through December 31, 2019 and all losses and loss adjustment expenses outstanding on those policies as of March 31, 2020, 15 months after the inception of the accident year.

The immature experience reported as of 15, 27 and 39 months for accident years ending 12/31/2019, 12/31/2018 and 12/31/2017 must be adjusted to an ultimate settlement basis. This adjustment is accomplished through the use of a loss development factor.

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

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

EXPLANATION OF LOSS DEVELOPMENT

APPLICATION OF LOSS DEVELOPMENT FACTORS (Cont'd)

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

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

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

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

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

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

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

EXPLANATION OF ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) DEVELOPMENT

OBJECTIVE

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

Traditional development procedures customarily used for losses apply a loss development factor to reported losses at various evaluation points. For example, a '15-month to ultimate' factor would be applied to the losses for accident year ended December 31, 2019 evaluated as of March 31, 2020. 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 1.080.</p>

EXPLANATION OF TREND CALCULATION

EXPOSURE TREND

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

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

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

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

SEVERITY TREND

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

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

SEVERITY
TREND
(Cont'd)

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

FREQUENCY
TREND

The historical occurrence frequency data are displayed in the Trend Data exhibits in Sections E, F, and G. For Premises/Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2006 - 12/31/2019. For Products/Completed Operations, these pages display the frequency data for CGL only for accident years ending 12/31/2006 - 12/31/2019. 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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MISSOURI
PREMISES/OPERATIONS
SUBLINE CODE 334
MANUFACTURERS AND CONTRACTORS
DETERMINATION OF INDICATED LOSS COST LEVEL CHANGE

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	\$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2017	\$16,936,993	\$20,063,034	0.20	1.185	628
12/31/2018	17,183,107	17,858,141	0.30	1.039	656
12/31/2019	17,675,336	16,714,743	0.50	0.946	534

(7)	WEIGHTED EXPERIENCE RATIO	1.022
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.039
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)	0.53
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X { 1.0 - (9) } }	1.030
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 3.0 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	- 0.4 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	- 0.4 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2021. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.039). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.039) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (07/01/2021) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (07/01/2022).

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	\$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2017	\$20,306,622	\$20,429,059	0.20	1.006	876
12/31/2018	20,019,634	23,063,718	0.30	1.152	903
12/31/2019	20,610,434	26,375,257	0.50	1.280	1,085

(7)	WEIGHTED EXPERIENCE RATIO	1.187
(8)	EXPECTED EXPERIENCE RATIO (SEE FOOTNOTE C)	1.037
(9)	CREDIBILITY BASED ON LATEST THREE YEARS NUMBER OF INCURRED OCCURRENCES (SEE SECTION B - CREDIBILITY STANDARDS)	0.69
(10)	CREDIBILITY-WEIGHTED EXPERIENCE RATIO { (7) X (9) } + { (8) X { 1.0 - (9) } }	1.141
(11)	INDICATED MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (10) - 1 } X 100%	+ 14.1 %
(12)	STATEWIDE INDICATED MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)	+ 15.5 %
(13)	STATEWIDE SELECTED MONOLINE CHANGE	+ 15.5 %
(14)	STATEWIDE ADJUSTED MONOLINE CHANGE@	+ 14.2 %

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

(B) INCLUDING ALL LOSS ADJUSTMENT EXPENSES AND DEVELOPED TO AN ULTIMATE BASIS. IN ADDITION, ACCIDENT YEAR LOSSES HAVE BEEN TRENDED FROM THE AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2021. FOR DETAILS, SEE SECTION E - CALCULATION OF INCURRED LOSSES.

(C) THE EXPECTED EXPERIENCE RATIO IS THE NET TREND (1.037). THE NET TREND IS THE ANNUAL NET TREND FACTOR (1.037) TO AN EXPONENT (1.000), THE PERIOD FROM ONE YEAR BEYOND THE LAST REVIEW OR EFFECTIVE DATE (07/01/2021) TO ONE YEAR BEYOND THE ASSUMED EFFECTIVE DATE (07/01/2022).

@ 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.

MISSOURI
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
12/31/2017	\$116,442,960	\$122,766,765	0.20	1.054	2,085
12/31/2018	114,595,571	112,493,565	0.30	0.982	1,864
12/31/2019	118,873,835	108,853,141	0.50	0.916	1,881
(7)	WEIGHTED EXPERIENCE RATIO				0.963
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (7)-1.00 }X 100%				- 3.7 %
(9)	INDICATED MULTISTATE MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS)				- 6.1 %
(10)	INDICATED STATEWIDE MONOLINE CHANGE (SEE FOOTNOTE C)				- 5.1 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE				- 5.1 %

- (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 07/01/2021.
- (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) .

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

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR ENDING	MULTISTATE AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	MULTISTATE \$100,000 BASIC LIMIT INCURRED LOSSES (B)	YEAR WEIGHTS	EXPERIENCE RATIO	NUMBER OF INCURRED OCCURRENCES
12/31/2017	\$343,117,584	\$355,978,064	0.20	1.037	6,339
12/31/2018	347,173,733	367,885,430	0.30	1.060	6,253
12/31/2019	352,822,245	393,194,740	0.50	1.114	6,100
(7)	WEIGHTED EXPERIENCE RATIO.....				1.082
(8)	INDICATED MULTISTATE MONOLINE-MULTILINE LOSS COST LEVEL CHANGE { (7) - 1.00 } x 100%.....				+ 8.2 %
(9)	INDICATED MULTISTATE MONOLINE CHANGE (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				+ 9.3 %
(10)	INDICATED STATEWIDE MONOLINE CHANGE (C) (SEE SECTION D - BASIC LIMIT RELATIVE CHANGE ANALYSIS).....				+ 10.6 %
(11)	SELECTED STATEWIDE MONOLINE CHANGE.....				+ 10.6 %
(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 07/01/2021.				
(C)	THE INDICATED STATEWIDE MONOLINE CHANGE IS CALCULATED BASED ON THE INDICATED MULTISTATE MONOLINE CHANGE.				

SECTION D

RELATIVE CHANGE ANALYSIS

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MISSOURI
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 1.030 OR + 3.0%	
TOP						
10	0.870	0.232	0.968	0.967		
33	0.855	0.033	0.995	0.994		
34	0.844	0.080	0.987	0.985		
35	2.733	0.096	1.101	1.100		
36	1.015	0.132	1.002	1.001		
37	0.707	0.079	0.973	0.972		
38	1.190	0.270	1.048	1.047		
					(5) INDICATED MONOLINE CHANGE	
CLASS GROUP						
30	0.836	0.117	0.979	0.979	-	2.5%
31	0.963	0.178	0.993	0.993	-	1.1%
32	1.056	0.273	1.015	1.015	+	1.1%
33	0.915	0.115	0.990	0.990	-	1.4%
34	0.854	0.127	0.980	0.980	-	2.4%
35	3.032	0.029	1.033	1.033	+	2.9%
36	1.176	0.069	1.011	1.011	+	0.7%
37	0.871	0.037	0.995	0.995	-	0.9%
38	1.061	0.104	1.006	1.006	+	0.2%
OVERALL MONOLINE INDICATION					-	0.4%

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

MISSOURI
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
10 MONOLINE	30 SERVICE	\$1,110,168	\$3,821,655	0.590	0.588	56	0.947
	31 LIGHT CONTRACTING	558,801	2,800,914	0.756	0.754	148	0.961
	32 MEDIUM CONTRCTING	3,169,709	14,888,776	0.908	0.905	525	0.982
	33 HEAVY CONTRACTING	926,656	4,900,270	0.947	0.944	71	0.957
	34 DEALER OR DISTRIB	631,882	2,772,520	0.636	0.634	59	0.948
	35 LGT. MANUFACTURER	85,483	448,843	5.034	5.019	10	0.999
	36 MED. MANUFACTURER	305,105	1,601,127	0.853	0.850	29	0.978
	37 HVY. MANUFACTURER	210,958	900,395	0.812	0.810	6	0.962
	38 MISC. OPERATION	501,901	2,126,293	0.963	0.960	73	0.973
	TOTAL *	\$7,500,663	\$34,260,793	0.877		977	
33 MULT OFFICE	31 LIGHT CONTRACTING	\$1,774	\$6,535	0.165	0.165	1	0.987
	32 MEDIUM CONTRCTING	5,838	29,888	0.000	0.000	0	1.008
	33 HEAVY CONTRACTING	68,867	312,128	0.500	0.498	4	0.983
	38 MISC. OPERATION	127,865	460,006	1.114	1.111	15	1.000
	TOTAL *	\$204,344	\$808,557	0.867		20	
34 MULT MERCANTILE	30 SERVICE	\$23,752	\$101,524	0.702	0.699	1	0.965
	32 MEDIUM CONTRCTING	115,036	447,773	0.280	0.280	10	1.000
	34 DEALER OR DISTRIB	663,180	3,168,783	0.709	0.707	90	0.966
	36 MED. MANUFACTURER	2,573	14,750	0.000	0.000	0	0.996
	38 MISC. OPERATION	78,815	236,923	1.953	1.947	16	0.991
	TOTAL *	\$883,356	\$3,969,753	0.762		117	
35 MULT INSTITUT.	31 LIGHT CONTRACTING	\$16,729	\$53,524	0.778	0.775	4	1.093
	32 MEDIUM CONTRCTING	230,432	1,110,802	3.030	3.021	163	1.116
	TOTAL *	\$247,161	\$1,164,326	2.878		167	
36 MULT SERVICES	30 SERVICE	\$40,933	\$232,004	1.281	1.277	22	0.980
	31 LIGHT CONTRACTING	60,501	440,050	0.955	0.952	29	0.994
	32 MEDIUM CONTRCTING	181,280	641,508	0.551	0.549	25	1.016
	33 HEAVY CONTRACTING	35,657	223,512	1.308	1.304	10	0.990
	34 DEALER OR DISTRIB	815,315	4,077,597	0.983	0.980	141	0.981
	36 MED. MANUFACTURER	33,285	71,784	1.385	1.381	2	1.012
	38 MISC. OPERATION	501,688	2,189,439	1.014	1.011	89	1.007
	TOTAL *	\$1,668,659	\$7,875,894	0.967		318	

MISSOURI
MANUFACTURERS AND CONTRACTORS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
37 MULT INDUST/PROC.	31 LIGHT CONTRACTING	\$252	\$2,164	0.000	0.000	0	0.965
	32 MEDIUM CONTRCTING	154,187	823,446	2.172	2.166	20	0.986
	33 HEAVY CONTRACTING	48,136	213,444	0.247	0.246	8	0.962
	34 DEALER OR DISTRIB	24,641	95,662	0.070	0.069	2	0.953
	35 LGT. MANUFACTURER	122,776	492,762	0.489	0.487	6	1.003
	36 MED. MANUFACTURER	511,575	2,920,363	0.930	0.927	57	0.983
	37 HVY. MANUFACTURER	418,379	2,170,142	0.592	0.590	19	0.967
	38 MISC. OPERATION	29,078	112,635	0.029	0.029	2	0.978
	TOTAL *	\$1,309,024	\$6,830,618	0.865		114	
38 MULT CONTRACTORS	30 SERVICE	\$781,333	\$4,021,126	1.174	1.170	171	1.025
	31 LIGHT CONTRACTING	1,221,569	5,706,899	1.216	1.212	390	1.040
	32 MEDIUM CONTRCTING	2,581,153	12,861,814	1.247	1.244	608	1.062
	33 HEAVY CONTRACTING	1,211,561	5,345,134	1.000	0.997	147	1.036
	38 MISC. OPERATION	57,684	182,032	0.000	0.000	0	1.053
	TOTAL *	\$5,853,300	\$28,117,005	1.168		1,316	
TOTAL ALL TOP	30 SERVICE	\$1,956,186	\$8,176,309	0.839		250	
	31 LIGHT CONTRACTING	1,859,626	9,010,086	1.064		572	
	32 MEDIUM CONTRCTING	6,437,635	30,804,007	1.128		1,351	
	33 HEAVY CONTRACTING	2,290,877	10,994,488	0.952		240	
	34 DEALER OR DISTRIB	2,135,018	10,114,562	0.785		292	
	35 LGT. MANUFACTURER	208,259	941,605	2.354		16	
	36 MED. MANUFACTURER	852,538	4,608,024	0.917		88	
	37 HVY. MANUFACTURER	629,337	3,070,537	0.666		25	
	38 MISC. OPERATION	1,297,031	5,307,328	0.994		195	
	TOTAL *	\$17,666,507	\$83,026,946	1.003		3,029	

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

MISSOURI
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	STATEWIDE COVERAGE IND. OF 1.141 OR + 14.1%
TOP					
10	1.049	0.282	1.013	1.014	
31	1.670	0.128	1.068	1.069	
32	1.374	0.112	1.036	1.037	
33	1.049	0.192	1.009	1.010	
34	1.032	0.245	1.008	1.009	
35	0.637	0.178	0.923	0.924	
36	0.835	0.149	0.974	0.974	
					(5) INDICATED MONOLINE CHANGE
CLASS GROUP					
01	0.740	0.116	0.966	0.972	+ 14.0%
02	0.993	0.186	0.999	1.005	+ 16.6%
03	0.860	0.122	0.982	0.988	+ 15.2%
04	0.518	0.014	0.991	0.997	+ 16.8%
05	0.594	0.039	0.980	0.986	+ 14.2%
06	1.617	0.060	1.029	1.036	+ 19.8%
07	1.104	0.136	1.014	1.020	+ 18.3%
08	2.019	0.050	1.036	1.042	+ 21.8%
09	0.661	0.169	0.932	0.938	+ 8.9%
10	1.577	0.161	1.076	1.083	+ 25.9%
11	0.944	0.121	0.993	0.999	+ 15.4%
12	0.899	0.295	0.969	0.975	+ 12.6%
13	1.331	0.096	1.028	1.034	+ 19.7%
16	1.870	0.067	1.043	1.049	+ 23.5%

OVERALL MONOLINE INDICATION + 15.5%

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

MISSOURI
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1)	(2)	(3)	(4)	(5)
	BAILEY				
TERRITORY	FORMULA	CREDIBILITY	Z-WTD	BALANCED	INDICATED
	RELATIV.	Z	RELATIV.	RELATIV.	MONOLINE CHG.
501	0.993	0.212	0.999	0.998	+ 14.5%
502	0.915	0.272	0.976	0.976	+ 12.3%
503	1.050	0.375	1.018	1.018	+ 17.7%

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

MISSOURI
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 501

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$11,373	\$128,005	0.000	0.000	0	0.984
	02 RESTAURANTS	44,045	402,542	1.454	1.306	26	1.018
	03 STORES	11,926	98,967	0.000	0.000	0	1.000
	04 VENDING & RENTAL	844	11,959	0.000	0.000	0	1.010
	05 FOOD & BEV. DIST.	1,186	98,315	0.014	0.012	3	0.999
	06 NON-FOOD&BEV.DIST	2,430	35,219	4.481	4.025	3	1.049
	07 CLUBS, AMSMT&SPRTS	32,065	194,484	2.636	2.368	33	1.033
	08 HEALTH CARE FACIL	2,176	10,779	0.000	0.000	0	1.055
	09 HOTELS AND MOTELS	130,189	606,945	0.645	0.579	28	0.950
	10 SCHLS & CHURCHES	66,566	423,802	2.428	2.181	27	1.097
	11 APARTMENTS	133,725	538,491	0.620	0.557	12	1.012
	12 BUILDINGS&OFFICES	454,967	2,900,330	0.673	0.605	204	0.987
	13 MISC. PREMISES	16,167	88,956	0.579	0.520	2	1.047
	TOTAL *	\$907,659	\$5,538,794	0.886		338	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$200,858	\$966,414	0.173	0.155	40	1.001
	TOTAL *	\$200,858	\$966,414	0.173		40	
32 MULT APARTMENT	11 APARTMENTS	\$75,559	\$433,370	2.424	2.177	37	1.035
	12 BUILDINGS&OFFICES	44,244	143,640	5.008	4.498	10	1.010
	TOTAL *	\$119,803	\$577,010	3.378		47	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$662,919	\$3,114,940	1.008	0.905	89	0.983
	13 MISC. PREMISES	15,769	76,626	3.979	3.574	2	1.043
	TOTAL *	\$678,688	\$3,191,566	1.077		91	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$13,578	\$149,831	4.009	3.601	35	0.978
	02 RESTAURANTS	362,926	1,484,001	0.797	0.716	68	1.012
	03 STORES	79,841	368,681	0.842	0.757	14	0.995
	04 VENDING & RENTAL	385	9,170	1.266	1.137	0	1.004
	05 FOOD & BEV. DIST.	15,279	67,082	0.090	0.081	1	0.993
	06 NON-FOOD&BEV.DIST	21,181	99,350	2.282	2.050	2	1.043
	12 BUILDINGS&OFFICES	124,830	783,682	1.351	1.213	38	0.982
	TOTAL *	\$618,020	\$2,961,797	1.019		158	

MISSOURI
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)
			CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
TYPE OF POLICY		CLASS GROUP						
35 MULT INSTITUT.		08 HEALTH CARE FACIL	\$32,759	\$190,183	0.447	0.401	3	0.961
		10 SCHLS & CHURCHES	203,060	934,250	1.471	1.321	61	0.998
		12 BUILDINGS&OFFICES	6,557	31,814	0.000	0.000	0	0.899
		16 GOVT SUBDIVISIONS	941	2,401	0.000	0.000	0	0.968
		TOTAL *	\$243,317	\$1,158,648	1.287		64	
36 MULT SERVICES		03 STORES	\$11,393	\$47,957	0.262	0.235	1	0.961
		04 VENDING & RENTAL	5,650	28,872	2.505	2.250	2	0.970
		07 CLUBS, AMSMT&SPRTS	59,912	312,465	2.249	2.021	10	0.992
		08 HEALTH CARE FACIL	53	221	0.000	0.000	0	1.014
		09 HOTELS AND MOTELS	0	12,986	0.031	0.028	0	0.913
		12 BUILDINGS&OFFICES	90,390	474,599	1.989	1.787	39	0.948
		13 MISC. PREMISES	90,028	412,908	0.945	0.849	25	1.006
		TOTAL *	\$257,426	\$1,290,008	1.619		77	
TOTAL ALL	TOP	01 FOOD&BEV. (RETAIL)	\$24,951	\$277,836	2.182		35	
		02 RESTAURANTS	406,971	1,886,543	0.868		94	
		03 STORES	103,160	515,605	0.681		15	
		04 VENDING & RENTAL	6,879	50,001	2.128		2	
		05 FOOD & BEV. DIST.	16,465	165,397	0.085		4	
		06 NON-FOOD&BEV.DIST	23,611	134,569	2.509		5	
		07 CLUBS, AMSMT&SPRTS	91,977	506,949	2.384		43	
		08 HEALTH CARE FACIL	34,988	201,183	0.418		3	
		09 HOTELS AND MOTELS	331,047	1,586,345	0.358		68	
		10 SCHLS & CHURCHES	269,626	1,358,052	1.707		88	
		11 APARTMENTS	209,284	971,861	1.271		49	
		12 BUILDINGS&OFFICES	1,383,907	7,449,005	1.116		380	
		13 MISC. PREMISES	121,964	578,490	1.289		29	
		16 GOVT SUBDIVISIONS	941	2,401	0.000		0	
		TOTAL *	\$3,025,771	\$15,684,237	1.102		815	

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

MISSOURI
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 502

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$24,403	\$70,604	0.614	0.552	8	0.962
	02 RESTAURANTS	82,746	770,489	0.540	0.485	36	0.995
	03 STORES	39,565	146,103	1.967	1.767	17	0.978
	04 VENDING & RENTAL	1,317	5,127	0.000	0.000	0	0.987
	05 FOOD & BEV. DIST.	34,689	88,095	0.926	0.832	5	0.976
	06 NON-FOOD&BEV.DIST	82,262	231,385	3.633	3.263	3	1.025
	07 CLUBS, AMSMT&SPRTS	155,396	800,820	1.488	1.337	39	1.010
	08 HEALTH CARE FACIL	1,909	9,488	23.358	20.983	5	1.032
	09 HOTELS AND MOTELS	146,813	1,907,301	0.917	0.824	85	0.929
	10 SCHLS & CHURCHES	123,602	593,099	1.644	1.477	37	1.072
	11 APARTMENTS	340,128	1,293,917	1.898	1.705	45	0.989
	12 BUILDINGS&OFFICES	1,101,489	6,325,388	0.902	0.810	226	0.965
	13 MISC. PREMISES	26,614	247,001	1.129	1.014	4	1.024
	16 GOVT SUBDIVISIONS	143	726	0.000	0.000	0	1.039
	TOTAL *	\$2,161,076	\$12,489,543	1.273		510	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$238,738	\$986,668	0.974	0.875	39	0.979
	TOTAL *	\$238,738	\$986,668	0.974		39	
32 MULT APARTMENT	11 APARTMENTS	\$321,592	\$1,609,000	1.019	0.915	63	1.011
	12 BUILDINGS&OFFICES	74,488	313,431	1.370	1.231	16	0.987
	TOTAL *	\$396,080	\$1,922,431	1.085		79	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,317,762	\$6,609,538	0.693	0.622	205	0.961
	13 MISC. PREMISES	20,510	108,801	0.034	0.030	1	1.020
	TOTAL *	\$1,338,272	\$6,718,339	0.682		206	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$51,699	\$305,945	2.991	2.687	22	0.956
	02 RESTAURANTS	553,485	2,254,775	1.064	0.956	114	0.989
	03 STORES	139,212	691,229	1.119	1.005	70	0.972
	04 VENDING & RENTAL	1,702	6,095	0.000	0.000	0	0.981
	05 FOOD & BEV. DIST.	46,127	261,523	1.411	1.268	11	0.971
	06 NON-FOOD&BEV.DIST	112,588	673,607	1.943	1.745	16	1.019
	12 BUILDINGS&OFFICES	241,746	1,360,520	0.954	0.857	56	0.960
	TOTAL *	\$1,146,559	\$5,553,694	1.233		289	

MISSOURI
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)
		CALENDAR A.Y.E. 12/31/2019 AGGREGATE	CALENDAR A.Y.E. 2015 - 2019	FIVE YEAR EXPERIENCE		NUMBER OF	BAL CELL
TYPE OF POLICY	CLASS GROUP	LOSS COSTS AT CURRENT LEVEL	AGG LOSS COST CURRENT LEVEL	RATIO	RELATIV.	OCCURRENCES	RELATIV.
35 MULT INSTITUT.	07 CLUBS, AMSMT&SPRTS	\$0	\$1,995	0.000	0.000	0	0.919
	08 HEALTH CARE FACIL	28,974	152,914	0.520	0.467	11	0.939
	10 SCHLS & CHURCHES	295,640	1,497,677	1.121	1.007	79	0.976
	12 BUILDINGS&OFFICES	19,550	87,155	2.513	2.258	22	0.879
	16 GOVT SUBDIVISIONS	0	215	0.000	0.000	0	0.946
	TOTAL *	\$344,164	\$1,739,956	1.150		112	
36 MULT SERVICES	03 STORES	\$24,556	\$132,322	1.508	1.355	11	0.940
	04 VENDING & RENTAL	3,945	33,576	4.197	3.770	1	0.948
	07 CLUBS, AMSMT&SPRTS	461,704	2,177,017	0.410	0.369	46	0.970
	08 HEALTH CARE FACIL	27	409	0.000	0.000	0	0.991
	09 HOTELS AND MOTELS	1,216	6,307	0.000	0.000	0	0.892
	10 SCHLS & CHURCHES	1,773	7,645	0.000	0.000	0	1.030
	12 BUILDINGS&OFFICES	100,744	542,795	1.240	1.114	26	0.927
	13 MISC. PREMISES	129,596	617,644	0.367	0.330	18	0.984
	TOTAL *	\$723,561	\$3,517,715	0.574		102	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)	\$76,102	\$376,549	2.229		30	
	02 RESTAURANTS	636,231	3,025,264	0.996		150	
	03 STORES	203,333	969,654	1.331		98	
	04 VENDING & RENTAL	6,964	44,798	2.377		1	
	05 FOOD & BEV. DIST.	80,816	349,618	1.203		16	
	06 NON-FOOD&BEV.DIST	194,850	904,992	2.656		19	
	07 CLUBS, AMSMT&SPRTS	617,100	2,979,832	0.682		85	
	08 HEALTH CARE FACIL	30,910	162,811	1.930		16	
	09 HOTELS AND MOTELS	386,767	2,900,276	0.949		124	
	10 SCHLS & CHURCHES	421,015	2,098,421	1.270		116	
	11 APARTMENTS	661,720	2,902,917	1.470		108	
	12 BUILDINGS&OFFICES	2,855,779	15,238,827	0.845		551	
	13 MISC. PREMISES	176,720	973,446	0.443		23	
	16 GOVT SUBDIVISIONS	143	941	0.000		0	
	TOTAL *	\$6,348,450	\$32,928,346	1.032		1,337	

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

MISSOURI
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY 503

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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)	\$221,749	\$1,260,433	0.571	0.513	54	1.004
	02 RESTAURANTS	168,650	1,205,118	0.842	0.757	77	1.038
	03 STORES	178,746	700,044	1.698	1.525	43	1.020
	04 VENDING & RENTAL	24,665	80,735	0.000	0.000	0	1.030
	05 FOOD & BEV. DIST.	47,933	95,755	0.000	0.000	0	1.018
	06 NON-FOOD&BEV.DIST	66,699	368,420	0.547	0.492	11	1.070
	07 CLUBS, AMSMT&SPRTS	317,883	1,566,109	2.055	1.846	89	1.053
	08 HEALTH CARE FACIL	15,433	56,300	1.395	1.253	4	1.077
	09 HOTELS AND MOTELS	274,408	1,865,733	0.727	0.653	99	0.969
	10 SCHLS & CHURCHES	117,842	511,420	1.704	1.530	17	1.118
	11 APARTMENTS	384,398	1,593,799	0.977	0.878	40	1.032
	12 BUILDINGS&OFFICES	1,166,470	4,274,380	0.887	0.797	98	1.007
	13 MISC. PREMISES	114,651	638,281	1.635	1.469	52	1.068
	16 GOVT SUBDIVISIONS	9,947	54,815	3.508	3.152	5	1.084
	TOTAL *	\$3,109,474	\$14,271,342	1.067		589	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$556,462	\$2,333,370	1.732	1.556	220	1.021
	TOTAL *	\$556,462	\$2,333,370	1.732		220	
32 MULT APARTMENT	11 APARTMENTS	\$360,101	\$1,773,915	1.106	0.994	69	1.055
	12 BUILDINGS&OFFICES	69,190	334,370	1.451	1.303	32	1.030
	TOTAL *	\$429,291	\$2,108,285	1.162		101	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$1,491,004	\$6,810,291	1.351	1.214	368	1.003
	13 MISC. PREMISES	10,434	47,049	0.934	0.839	2	1.064
	TOTAL *	\$1,501,438	\$6,857,340	1.349		370	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$603,229	\$3,550,232	0.778	0.699	125	0.998
	02 RESTAURANTS	1,145,876	4,658,866	1.374	1.235	303	1.032
	03 STORES	482,107	2,296,505	0.739	0.664	98	1.015
	04 VENDING & RENTAL	12,582	32,420	0.911	0.818	1	1.024
	05 FOOD & BEV. DIST.	75,073	336,398	0.693	0.623	8	1.013
	06 NON-FOOD&BEV.DIST	182,158	882,986	1.378	1.238	30	1.064
	12 BUILDINGS&OFFICES	378,933	1,951,986	0.925	0.831	72	1.001
	TOTAL *	\$2,879,958	\$13,709,393	1.064		637	

MISSOURI
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	503		(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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		\$127,667	\$426,653	0.530	0.476	15	0.959
	08 HEALTH CARE FACIL		173,761	905,622	1.781	1.600	21	0.980
	10 SCHLS & CHURCHES		918,377	4,136,481	1.058	0.951	249	1.018
	12 BUILDINGS&OFFICES		30,244	142,876	1.532	1.376	31	0.917
	13 MISC. PREMISES		36,542	192,980	0.981	0.881	5	0.973
	16 GOVT SUBDIVISIONS		390,807	1,688,838	1.365	1.226	76	0.987
	TOTAL *		\$1,677,398	\$7,493,450	1.171		397	
36 MULT SERVICES	03 STORES		\$66,816	\$308,709	0.351	0.315	14	0.980
	04 VENDING & RENTAL		24,382	124,092	0.000	0.000	0	0.989
	07 CLUBS, AMSMT&SPRTS		677,343	3,001,583	0.921	0.828	105	1.012
	08 HEALTH CARE FACIL		6,575	47,283	0.128	0.115	1	1.034
	09 HOTELS AND MOTELS		52,287	264,504	0.797	0.716	6	0.931
	10 SCHLS & CHURCHES		1,093	5,349	0.000	0.000	0	1.074
	12 BUILDINGS&OFFICES		138,766	710,351	1.732	1.556	40	0.967
	13 MISC. PREMISES		106,696	500,303	2.665	2.394	55	1.026
	TOTAL *		\$1,073,958	\$4,962,174	1.131		221	
TOTAL ALL TOP	01 FOOD&BEV. (RETAIL)		\$824,978	\$4,810,665	0.722		179	
	02 RESTAURANTS		1,314,526	5,863,984	1.306		380	
	03 STORES		727,669	3,305,258	0.939		155	
	04 VENDING & RENTAL		61,629	237,247	0.186		1	
	05 FOOD & BEV. DIST.		123,006	432,153	0.423		8	
	06 NON-FOOD&BEV.DIST		248,857	1,251,406	1.155		41	
	07 CLUBS, AMSMT&SPRTS		1,122,893	4,994,345	1.198		209	
	08 HEALTH CARE FACIL		195,769	1,009,205	1.695		26	
	09 HOTELS AND MOTELS		883,157	4,463,607	1.364		325	
	10 SCHLS & CHURCHES		1,037,312	4,653,250	1.130		266	
	11 APARTMENTS		744,499	3,367,714	1.039		109	
	12 BUILDINGS&OFFICES		3,274,607	14,224,254	1.157		641	
	13 MISC. PREMISES		268,323	1,378,613	1.928		114	
	16 GOVT SUBDIVISIONS		400,754	1,743,653	1.418		81	
	TOTAL *		\$11,227,979	\$51,735,354	1.162		2,535	

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

MISSOURI
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	(3) FIVE YEAR EXPERIENCE RATIO	(4) RELATIV.	(5) NUMBER OF OCCURRENCES	(6) BAL CELL RELATIV.
TYPE OF POLICY	CLASS GROUP						
10 MONOLINE	01 FOOD&BEV. (RETAIL)	\$257,525	\$1,459,042	0.550		62	
	02 RESTAURANTS	295,441	2,378,149	0.849		139	
	03 STORES	230,237	945,114	1.656		60	
	04 VENDING & RENTAL	26,826	97,821	0.000		0	
	05 FOOD & BEV. DIST.	83,808	282,165	0.383		8	
	06 NON-FOOD&BEV.DIST	151,391	635,024	2.287		17	
	07 CLUBS, AMSMT&SPRTS	505,344	2,561,413	1.918		161	
	08 HEALTH CARE FACIL	19,518	76,567	3.388		9	
	09 HOTELS AND MOTELS	551,410	4,379,979	0.758		212	
	10 SCHLS & CHURCHES	308,010	1,528,321	1.836		81	
	11 APARTMENTS	858,251	3,426,207	1.286		97	
	12 BUILDINGS&OFFICES	2,722,926	13,500,098	0.857		528	
	13 MISC. PREMISES	157,432	974,238	1.441		58	
	16 GOVT SUBDIVISIONS	10,090	55,541	3.458		5	
	TOTAL *	\$6,178,209	\$32,299,679	1.112		1,437	
31 MULT MOTEL/HOTEL	09 HOTELS AND MOTELS	\$996,058	\$4,286,452	1.236		299	
	TOTAL *	\$996,058	\$4,286,452	1.236		299	
32 MULT APARTMENT	11 APARTMENTS	\$757,252	\$3,816,285	1.200		169	
	12 BUILDINGS&OFFICES	187,922	791,441	2.256		58	
	TOTAL *	\$945,174	\$4,607,726	1.410		227	
33 MULT OFFICE	12 BUILDINGS&OFFICES	\$3,471,685	\$16,534,769	1.036		662	
	13 MISC. PREMISES	46,713	232,476	1.567		5	
	TOTAL *	\$3,518,398	\$16,767,245	1.043		667	
34 MULT MERCANTILE	01 FOOD&BEV. (RETAIL)	\$668,506	\$4,006,008	1.015		182	
	02 RESTAURANTS	2,062,287	8,397,642	1.189		485	
	03 STORES	701,160	3,356,415	0.827		182	
	04 VENDING & RENTAL	14,669	47,685	0.814		1	
	05 FOOD & BEV. DIST.	136,479	665,003	0.869		20	
	06 NON-FOOD&BEV.DIST	315,927	1,655,943	1.640		48	
	12 BUILDINGS&OFFICES	745,509	4,096,188	1.006		166	
	TOTAL *	\$4,644,537	\$22,224,884	1.100		1,084	

MISSOURI
OWNERS, LANDLORDS AND TENANTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TERRITORY	ALL	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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	\$127,667	\$428,648	0.530		15	
	08 HEALTH CARE FACIL	235,494	1,248,719	1.440		35	
	10 SCHLS & CHURCHES	1,417,077	6,568,408	1.131		389	
	12 BUILDINGS&OFFICES	56,351	261,845	1.694		53	
	13 MISC. PREMISES	36,542	192,980	0.981		5	
	16 GOVT SUBDIVISIONS	391,748	1,691,454	1.362		76	
	TOTAL *	\$2,264,879	\$10,392,054	1.180		573	
36 MULT SERVICES	03 STORES	\$102,765	\$488,988	0.618		26	
	04 VENDING & RENTAL	33,977	186,540	0.904		3	
	07 CLUBS, AMSMT&SPRTS	1,198,959	5,491,065	0.791		161	
	08 HEALTH CARE FACIL	6,655	47,913	0.127		1	
	09 HOTELS AND MOTELS	53,503	283,797	0.779		6	
	10 SCHLS & CHURCHES	2,866	12,994	0.000		0	
	12 BUILDINGS&OFFICES	329,900	1,727,745	1.652		105	
	13 MISC. PREMISES	326,320	1,530,855	1.278		98	
	TOTAL *	\$2,054,945	\$9,769,897	0.996		400	
TOTAL ALL	TOP						
	01 FOOD&BEV. (RETAIL)	\$926,031	\$5,465,050	0.886		244	
	02 RESTAURANTS	2,357,728	10,775,791	1.147		624	
	03 STORES	1,034,162	4,790,517	0.990		268	
	04 VENDING & RENTAL	75,472	332,046	0.565		4	
	05 FOOD & BEV. DIST.	220,287	947,168	0.684		28	
	06 NON-FOOD&BEV.DIST	467,318	2,290,967	1.849		65	
	07 CLUBS, AMSMT&SPRTS	1,831,970	8,481,126	1.083		337	
	08 HEALTH CARE FACIL	261,667	1,373,199	1.552		45	
	09 HOTELS AND MOTELS	1,600,971	8,950,228	1.056		517	
	10 SCHLS & CHURCHES	1,727,953	8,109,723	1.254		470	
	11 APARTMENTS	1,615,503	7,242,492	1.246		266	
	12 BUILDINGS&OFFICES	7,514,293	36,912,086	1.031		1,572	
	13 MISC. PREMISES	567,007	2,930,549	1.328		166	
	16 GOVT SUBDIVISIONS	401,838	1,746,995	1.414		81	
	TOTAL *	\$20,602,200	\$100,347,937	1.113		4,687	

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

MISSOURI
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

	(1) BAILEY FORMULA RELATIV.	(2) CREDIBILITY Z	(3) Z-WTD RELATIV.	(4) BALANCED RELATIV.	MULTISTATE COVERAGE IND. OF 0.963 OR - 3.7%			
TOP								
10	0.928	0.343	0.975	0.975				
34	1.065	0.357	1.023	1.023				
36	1.147	0.179	1.025	1.025				
37	1.002	0.474	1.001	1.001				
CLASS GROUP					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE	
3	1.020	0.456	1.009	1.013	- 4.9%	- 5.3%	- 5.3%	
4	0.934	0.390	0.974	0.977	- 8.3%	- 7.5%	- 7.5%	
5	1.299	0.127	1.034	1.037	- 2.6%	- 2.2%	- 2.2%	
6	1.020	0.312	1.006	1.010	- 5.2%	- 2.4%	- 2.4%	
7	0.986	0.168	0.998	1.001	- 6.0%	- 9.1%	- 9.1%	
			OVERALL MONOLINE INDICATION		- 6.1%	- 5.1%	- 5.1%	
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The indicated statewide Products change is calculated by determining the effect, on statewide loss cost levels, of implementing the indicated multistate loss costs. The difference between the indicated multistate change and the indicated statewide change is a result of a difference in the distribution of risks by class in this jurisdiction versus the multistate.

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

MULTISTATE
PRODUCTS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1)	(2)	(3)	(4)	(5)	(6)
		CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	03 MAN, DLR, DSTFD/DRG	\$13,750,935	\$66,100,554	0.988	0.977	1,263	0.987
	04 DLR, DST-NOTFD/DRG	8,477,615	41,310,448	0.911	0.900	460	0.952
	05 MAN.NTFD/DRG (LOW)	1,472,878	6,420,923	1.025	1.013	73	1.011
	06 MAN.NTFD/DRG (MED)	9,010,398	41,539,850	0.977	0.966	500	0.984
	07 MAN.NTFD/DRG (HGH)	2,241,335	11,290,085	0.650	0.643	59	0.976
	TOTAL *	\$34,953,161	\$166,661,860	0.947		2,355	
34 MULT MERCANTILE	03 MAN, DLR, DSTFD/DRG	\$4,329,151	\$22,382,753	1.183	1.169	619	1.036
	04 DLR, DST-NOTFD/DRG	27,418,064	130,792,947	0.993	0.982	1,940	1.000
	06 MAN.NTFD/DRG (MED)	8,530	45,329	0.000	0.000	0	1.033
	TOTAL *	\$31,755,745	\$153,221,029	1.019		2,559	
36 MULT SERVICES	04 DLR, DST-NOTFD/DRG	\$3,121,637	\$14,216,143	1.102	1.090	644	1.002
	06 MAN.NTFD/DRG (MED)	48,702	226,631	0.000	0.000	0	1.035
	TOTAL *	\$3,170,339	\$14,442,774	1.085		644	
37 MULT INDUST/PROC.	03 MAN, DLR, DSTFD/DRG	\$12,807,039	\$61,610,215	0.973	0.962	2,291	1.014
	05 MAN.NTFD/DRG (LOW)	3,340,860	17,802,968	1.402	1.386	250	1.039
	06 MAN.NTFD/DRG (MED)	26,492,844	125,759,189	1.030	1.018	1,448	1.011
	07 MAN.NTFD/DRG (HGH)	6,306,324	31,298,086	1.098	1.085	508	1.002
	TOTAL *	\$48,947,067	\$236,470,458	1.049		4,497	
TOTAL ALL TOP	03 MAN, DLR, DSTFD/DRG	\$30,887,125	\$150,093,522	1.009		4,173	
	04 DLR, DST-NOTFD/DRG	39,017,316	186,319,538	0.984		3,044	
	05 MAN.NTFD/DRG (LOW)	4,813,738	24,223,891	1.287		323	
	06 MAN.NTFD/DRG (MED)	35,560,474	167,570,999	1.015		1,948	
	07 MAN.NTFD/DRG (HGH)	8,547,659	42,588,171	0.980		567	
	TOTAL *	\$118,826,312	\$570,796,121	1.012		10,055	

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

MISSOURI
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 1.082 OR + 8.2%		
TOP							
10	1.013	0.781	1.010	1.009			
34	1.059	0.502	1.029	1.028			
36	0.921	0.535	0.957	0.956			
37	1.062	0.143	1.009	1.008			
38	0.996	0.991	0.996	0.995			
					(5) INDICATED MULTISTATE MONOLINE CHANGE	(6) INDICATED STATEWIDE MONOLINE CHANGE#*	(7) SELECTED STATEWIDE MONOLINE CHANGE
CLASS GROUP							
1	0.808	0.501	0.899	0.894	- 3.4%	- 1.2%	- 1.1%
2	0.989	0.512	0.994	0.989	+ 7.8%	+ 6.6%	+ 5.7%
11	1.091	0.353	1.031	1.026	+ 12.1%	+ 15.0%	+ 14.9%
12	1.018	1.000	1.018	1.012	+ 10.3%	+ 11.4%	+ 11.4%
13	0.823	0.264	0.950	0.945	+ 2.7%	+ 4.6%	+ 4.4%
			OVERALL MONOLINE INDICATION		+ 9.3%	+ 10.6%	+ 10.6%

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.
	1.280	0.407	1.106	1.105		
	1.226	0.480	1.103	1.103		
	1.218	0.458	1.094	1.094		
	1.437	0.240	1.091	1.091		
	1.303	0.278	1.076	1.076		
	1.118	0.581	1.067	1.067		
	1.360	0.161	1.051	1.050		
	1.190	0.265	1.047	1.047		
	1.208	0.202	1.039	1.039		
	1.362	0.116	1.036	1.036		
	1.077	0.482	1.036	1.036		
	1.171	0.145	1.023	1.023		
	1.102	0.196	1.019	1.019		
	1.048	0.380	1.018	1.018		
	1.050	0.362	1.018	1.017		
	1.051	0.299	1.015	1.015		
	1.047	0.330	1.015	1.015		
	1.077	0.174	1.013	1.013		
	1.048	0.250	1.012	1.011		
Missouri	1.031	0.324	1.010	1.009	10.6%	10.6%
	1.049	0.135	1.006	1.006		
	1.010	0.415	1.004	1.004		
	1.020	0.177	1.003	1.003		
	1.007	0.567	1.004	1.003		
	1.020	0.155	1.003	1.003		
	1.025	0.098	1.002	1.002		
	0.992	0.454	0.996	0.996		
	0.989	0.469	0.995	0.995		
	0.975	0.380	0.990	0.990		
	0.935	0.230	0.985	0.984		
	0.888	0.133	0.984	0.984		
	0.926	0.238	0.982	0.982		
	0.971	0.595	0.983	0.982		
	0.684	0.055	0.979	0.979		
	0.895	0.190	0.979	0.979		
	0.930	0.383	0.973	0.972		
	0.812	0.165	0.966	0.966		
	0.866	0.237	0.967	0.966		
	0.734	0.160	0.952	0.951		
	0.859	0.336	0.950	0.950		
	0.896	0.470	0.950	0.949		
	0.876	0.406	0.948	0.947		
	0.918	0.645	0.946	0.946		
	0.887	0.489	0.943	0.943		
	0.776	0.230	0.943	0.943		
	0.822	0.300	0.943	0.943		
	0.796	0.267	0.941	0.941		
	0.088	0.035	0.919	0.918		
	0.644	0.196	0.917	0.917		
	0.757	0.314	0.916	0.916		
	0.796	0.387	0.916	0.915		
	0.619	0.293	0.869	0.869		

* Sorted by balanced relative change.

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

MISSOURI
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. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	CALENDAR A.Y.E. 2015 - 2019 AGG LOSS COST CURRENT LEVEL	FIVE YEAR EXPERIENCE RATIO	RELATIV.	NUMBER OF OCCURRENCES	BAL CELL RELATIV.
10 MONOLINE	01 RET.STRS-FOOD/DRG	\$20,399	\$107,871	0.257	0.236	4	0.911
	02 RET.STRS-NTFD/DRG	29,748	123,240	0.418	0.385	2	1.007
	11 COMP. OPS. (LOW)	95,112	381,698	0.706	0.650	8	1.045
	12 COMP. OPS. (MED)	1,573,586	8,291,430	0.750	0.690	121	1.031
	13 COMP. OPS. (HGH)	135,666	740,241	1.587	1.460	5	0.962
	TOTAL *	\$1,854,511	\$9,644,480	0.798		140	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$74,367	\$336,093	1.028	0.946	46	0.928
	02 RET.STRS-NTFD/DRG	44,297	220,063	2.164	1.992	14	1.027
	12 COMP. OPS. (MED)	11,441	48,233	0.416	0.383	2	1.051
	TOTAL *	\$130,105	\$604,389	1.361		62	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$10,989	\$58,073	5.963	5.488	4	0.863
	02 RET.STRS-NTFD/DRG	149,709	690,054	1.669	1.536	59	0.954
	11 COMP. OPS. (LOW)	15,147	65,152	0.407	0.375	3	0.990
	12 COMP. OPS. (MED)	81,463	390,276	1.418	1.305	9	0.977
	13 COMP. OPS. (HGH)	9,953	53,799	15.425	14.196	3	0.912
	TOTAL *	\$267,261	\$1,257,354	2.210		78	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$774	\$3,888	0.000	0.000	0	0.909
	11 COMP. OPS. (LOW)	329	1,708	4.610	4.243	1	1.043
	12 COMP. OPS. (MED)	44,218	193,826	1.926	1.773	4	1.030
	13 COMP. OPS. (HGH)	1	2	0.000	0.000	0	0.961
	TOTAL *	\$45,322	\$199,424	1.913		5	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$169,988	\$877,060	0.874	0.805	15	1.031
	12 COMP. OPS. (MED)	2,496,601	12,567,250	1.209	1.113	258	1.017
	13 COMP. OPS. (HGH)	244,004	1,175,637	1.397	1.286	20	0.949
	TOTAL *	\$2,910,593	\$14,619,947	1.206		293	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$106,529	\$505,925	1.382		54	
	02 RET.STRS-NTFD/DRG	223,754	1,033,357	1.601		75	
	11 COMP. OPS. (LOW)	280,576	1,325,618	0.797		27	
	12 COMP. OPS. (MED)	4,207,309	21,491,015	1.047		394	
	13 COMP. OPS. (HGH)	389,624	1,969,679	1.822		28	
	TOTAL *	\$5,207,792	\$26,325,594	1.122		578	

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

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
BASIC LIMIT RELATIVE CHANGE ANALYSIS

SUMMARY OF EXPERIENCE USED IN RELATIVE CHANGE ANALYSIS

TYPE OF POLICY	CLASS GROUP	(1) CALENDAR A.Y.E. 12/31/2019 AGGREGATE LOSS COSTS AT CURRENT LEVEL	(2) CALENDAR 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 RET.STRS-FOOD/DRG	\$2,438,315	\$11,481,124	0.912		601	
	02 RET.STRS-NTFD/DRG	2,987,973	14,421,548	1.083		495	
	11 COMP. OPS. (LOW)	5,121,852	24,832,256	1.466		645	
	12 COMP. OPS. (MED)	99,545,324	453,611,463	1.119		7,145	
	13 COMP. OPS. (HGH)	7,985,186	36,362,548	0.800		270	
	TOTAL *	\$118,078,650	\$540,708,939	1.107		9,156	
34 MULT MERCANTILE	01 RET.STRS-FOOD/DRG	\$8,416,670	\$39,973,133	0.852		2,982	
	02 RET.STRS-NTFD/DRG	5,558,740	26,332,002	1.248		672	
	12 COMP. OPS. (MED)	2,448,906	11,647,654	1.126		132	
	TOTAL *	\$16,424,316	\$77,952,789	1.027		3,786	
36 MULT SERVICES	01 RET.STRS-FOOD/DRG	\$848,644	\$4,334,228	1.308		191	
	02 RET.STRS-NTFD/DRG	14,186,650	58,805,129	0.951		2,767	
	11 COMP. OPS. (LOW)	3,222,726	15,414,850	1.074		482	
	12 COMP. OPS. (MED)	4,896,101	24,401,807	1.098		800	
	13 COMP. OPS. (HGH)	1,067,475	5,473,142	0.781		63	
	TOTAL *	\$24,221,596	\$108,429,156	1.002		4,303	
37 MULT INDUST/PROC.	01 RET.STRS-FOOD/DRG	\$18,708	\$99,531	0.356		1	
	11 COMP. OPS. (LOW)	112,068	571,925	1.066		19	
	12 COMP. OPS. (MED)	3,758,700	19,361,968	1.170		289	
	13 COMP. OPS. (HGH)	42,554	250,368	0.000		0	
	TOTAL *	\$3,932,030	\$20,283,792	1.150		309	
38 MULT CONTRACTORS	11 COMP. OPS. (LOW)	\$10,091,456	\$49,007,588	1.071		731	
	12 COMP. OPS. (MED)	164,631,197	819,983,232	1.102		13,301	
	13 COMP. OPS. (HGH)	14,387,699	69,460,015	0.947		720	
	TOTAL *	\$189,110,352	\$938,450,835	1.089		14,752	
TOTAL ALL TOP	01 RET.STRS-FOOD/DRG	\$11,722,337	\$55,888,016	0.896		3,775	
	02 RET.STRS-NTFD/DRG	22,733,363	99,558,679	1.041		3,934	
	11 COMP. OPS. (LOW)	18,548,102	89,826,619	1.180		1,877	
	12 COMP. OPS. (MED)	275,280,228	1,329,006,124	1.109		21,667	
	13 COMP. OPS. (HGH)	23,482,914	111,546,073	0.888		1,053	
	TOTAL *	\$351,766,944	\$1,685,825,511	1.087		32,306	

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

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

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	12/31/2017	\$6,515,588		1.000		1.071				\$6,978,195
	12/31/2018	6,912,500		1.001		1.040				7,196,189
	12/31/2019	7,220,125		1.022		1.017				7,504,410
MULTILINE	12/31/2017	\$8,838,704		1.000		1.069		1.054		\$9,958,798
	12/31/2018	9,119,132		1.001		1.039		1.053		9,986,918
	12/31/2019	9,283,964		1.022		1.018		1.053		10,170,926
TOTAL	12/31/2017									\$16,936,993
	12/31/2018									17,183,107
	12/31/2019									17,675,336

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

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2021 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.

MISSOURI
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
FULL COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	\$2,611,902		1.139		1.080		1.246		1.000		\$4,003,339
		12/31/2018	2,462,416		1.324		1.080		1.193		1.000		4,200,622
		12/31/2019	1,579,211		1.943		1.080		1.141		1.000		3,781,137
BI	ALAE	12/31/2017	\$3,369,370				1.080		1.246		1.000		\$4,534,094
		12/31/2018	1,570,179				1.080		1.193		1.000		2,023,081
		12/31/2019	1,780,679				1.080		1.141		1.000		2,194,295
PD	B/L INDEMNITY	12/31/2017	\$4,002,819		1.051		1.080		1.246		1.000		\$5,661,226
		12/31/2018	4,030,650		1.063		1.080		1.193		1.000		5,520,425
		12/31/2019	3,772,658		1.188		1.080		1.141		1.000		5,522,978
PD	ALAE	12/31/2017	\$1,643,581				1.080		1.246		1.000		\$2,211,734
		12/31/2018	1,359,772				1.080		1.193		1.000		1,751,985
		12/31/2019	1,551,814				1.080		1.141		1.000		1,912,269
MED PAY#	B/L INDEMNITY	12/31/2017	\$95,037				1.080		1.246		1.000		\$127,889
		12/31/2018	115,017				1.080		1.193		1.000		148,193
		12/31/2019	132,886				1.080		1.141		1.000		163,753
FRINGE	B/L INDEMNITY	12/31/2017	\$516,544		1.104		1.080		1.000		1.000		\$615,886
		12/31/2018	229,415		1.234		1.080		1.000		1.000		305,746
		12/31/2019	128,721		1.635		1.080		1.000		1.000		227,296
FRINGE	ALAE	12/31/2017	\$300,014				1.080		1.000		1.000		\$324,015
		12/31/2018	244,096				1.080		1.000		1.000		263,624
		12/31/2019	202,149				1.080		1.000		1.000		218,321
	TOTAL FULL COVERAGE	12/31/2017											\$17,478,183
		12/31/2018											14,213,676
		12/31/2019											14,020,048

* 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.

MISSOURI
MANUFACTURERS AND CONTRACTORS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	\$676,884		1.170		1.080		1.246		1.000		\$1,065,717
		12/31/2018	716,536		1.578		1.080		1.193		1.000		1,456,831
		12/31/2019	208,000		2.581		1.080		1.141		1.000		661,547
BI	ALAE	12/31/2017	\$493,113				1.080		1.246		1.000		\$663,572
		12/31/2018	570,488				1.080		1.193		1.000		735,040
		12/31/2019	200,087				1.080		1.141		1.000		246,563
PD	B/L INDEMNITY	12/31/2017	\$491,335		1.039		1.080		1.246		1.000		\$686,966
		12/31/2018	802,742		1.075		1.080		1.193		1.000		1,111,856
		12/31/2019	845,754		1.212		1.080		1.141		1.000		1,263,153
PD	ALAE	12/31/2017	\$123,637				1.080		1.246		1.000		\$166,376
		12/31/2018	249,458				1.080		1.193		1.000		321,412
		12/31/2019	413,846				1.080		1.141		1.000		509,974
MED PAY#	B/L INDEMNITY	12/31/2017	\$1,650				1.080		1.246		1.000		\$2,220
		12/31/2018	15,000				1.080		1.193		1.000		19,327
		12/31/2019	10,921				1.080		1.141		1.000		13,458
	TOTAL DED COVERAGE	12/31/2017											\$2,584,851
		12/31/2018											3,644,465
		12/31/2019											2,694,696
	TOTAL	12/31/2017											\$20,063,034
		12/31/2018											17,858,141
		12/31/2019											16,714,743

* 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.

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

TYPE OF POLICY -----	ACCIDENT YEAR ENDING -----	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----	X	EXPOSURE DEVELOPMENT FACTOR+ -----	X	EXPOSURE TREND# -----	X	AVERAGE IPMF* -----	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL -----
MONOLINE	12/31/2017	\$6,754,839		1.000		1.021				\$6,896,691
	12/31/2018	6,004,465		1.001		1.015				6,100,626
	12/31/2019	6,095,103		1.004		1.010				6,180,678
MULTILINE	12/31/2017	\$14,747,338		1.000		1.024		0.888		\$13,409,931
	12/31/2018	15,349,642		1.001		1.019		0.889		13,919,008
	12/31/2019	15,961,524		1.004		1.014		0.888		14,429,756
TOTAL	12/31/2017									\$20,306,622
	12/31/2018									20,019,634
	12/31/2019									20,610,434

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

AGGREGATE LOSS COSTS AT CURRENT LEVEL HAVE BEEN TRENDED FROM AN AVERAGE DATE OF COVERAGE TO ONE YEAR BEYOND AN ASSUMED EFFECTIVE DATE OF 07/01/2021 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.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	\$7,686,462		1.023		1.080		1.246		0.975		\$10,316,884
		12/31/2018	9,312,250		1.152		1.080		1.193		0.980		13,545,573
		12/31/2019	7,761,707		1.446		1.080		1.141		0.985		13,622,950
BI	ALAE	12/31/2017	\$3,352,435				1.080		1.246		0.975		\$4,398,522
		12/31/2018	4,311,625				1.080		1.193		0.980		5,444,165
		12/31/2019	4,792,706				1.080		1.141		0.985		5,817,366
PD	B/L INDEMNITY	12/31/2017	\$943,860		1.114		1.080		1.307		0.975		\$1,447,094
		12/31/2018	786,617		1.201		1.080		1.239		0.980		1,238,875
		12/31/2019	1,275,611		1.311		1.080		1.174		0.985		2,088,570
PD	ALAE	12/31/2017	\$806,721				1.080		1.307		0.975		\$1,110,267
		12/31/2018	446,034				1.080		1.239		0.980		584,910
		12/31/2019	661,842				1.080		1.174		0.985		826,575
MED PAY#	B/L INDEMNITY	12/31/2017	\$796,260				1.080		1.246		0.975		\$1,044,723
		12/31/2018	911,565				1.080		1.193		0.980		1,151,007
		12/31/2019	1,064,661				1.080		1.141		0.985		1,292,281
FRINGE	B/L INDEMNITY	12/31/2017	\$8,827		1.075		1.080		1.000		0.975		\$9,992
		12/31/2018	237,588		1.265		1.080		1.000		0.980		318,101
		12/31/2019	106,094		1.623		1.080		1.000		0.985		183,176
FRINGE	ALAE	12/31/2017	\$492,153				1.080		1.000		0.975		\$518,237
		12/31/2018	397,834				1.080		1.000		0.980		421,068
		12/31/2019	251,831				1.080		1.000		0.985		267,898
	TOTAL FULL COVERAGE	12/31/2017											\$18,845,719
		12/31/2018											22,703,698
		12/31/2019											24,098,817

* 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.

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

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT LOSSES AND ALAE*	X	B/L INDEMNITY DEVELOPMENT FACTOR	X	UNALLOCATED LOSS ADJ FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	\$572,648		1.050		1.080		1.246		0.975		\$788,903
		12/31/2018	143,982		1.251		1.080		1.193		0.980		227,434
		12/31/2019	769,780		1.800		1.080		1.141		0.985		1,681,840
BI	ALAE	12/31/2017	\$234,393				1.080		1.246		0.975		\$307,533
		12/31/2018	38,939				1.080		1.193		0.980		49,167
		12/31/2019	418,738				1.080		1.141		0.985		508,262
PD	B/L INDEMNITY	12/31/2017	\$109,977		1.151		1.080		1.307		0.975		\$174,213
		12/31/2018	31,156		1.247		1.080		1.239		0.980		50,948
		12/31/2019	15,103		1.470		1.080		1.174		0.985		27,727
PD	ALAE	12/31/2017	\$204,979				1.080		1.307		0.975		\$282,107
		12/31/2018	8,569				1.080		1.239		0.980		11,237
		12/31/2019	7,220				1.080		1.174		0.985		9,017
MED PAY#	B/L INDEMNITY	12/31/2017	\$23,311				1.080		1.246		0.975		\$30,585
		12/31/2018	16,816				1.080		1.193		0.980		21,233
		12/31/2019	40,858				1.080		1.141		0.985		49,593
	TOTAL DED COVERAGE	12/31/2017											\$1,583,340
		12/31/2018											360,020
		12/31/2019											2,276,440
	TOTAL	12/31/2017											\$20,429,059
		12/31/2018											23,063,718
		12/31/2019											26,375,257

* 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.

MISSOURI
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	0.905
34	Mercantile Policy	1.026
35	Institutional Policy	0.963
36	Service Policy	1.039
37	Industrial/Processing Policy	1.057
38	Contractors Policy	1.070

- (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.

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

Implicit Package Modification Factors (A) by Type of Policy

Type of Policy (B) -----	Description -----	Implicit Package Modification Factors -----
31	Motel/Hotel Policy	0.978
32	Apartment House Policy	0.975
33	Office Policy	0.829
34	Mercantile Policy	0.888
35	Institutional Policy	0.934
36	Service Policy	0.874
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.

MISSOURI

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	1.023	1.020	0.7541	1.021	30,000,000
27 to 39 Months	1.001	1.001	0.6538	1.001	48,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From <u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
12/31/2017			1.000		1.000
12/31/2018		1.001	1.000		1.001
12/31/2019	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) $\{(3) \times (4)\} + \{(2) \times \{1.000-(4)\}\}$

MISSOURI

PREMISES/OPERATIONS
OWNERS LANDLORDS AND TENANTS

FULL & DEDUCTIBLE COMBINED
TOTAL LIMITS PREMIUM

CALCULATION OF EXPOSURE DEVELOPMENT FACTORS

(1) Evaluation Period	(2) Multistate Ratio (a)	(3) State Ratio (b)	(4) <u>Credibility (c)</u>	(5) Weighted Ratio (d)	(6) Credibility Constant(Ki)
15 to 27 Months	1.005	1.001	0.5664	1.003	83,000,000
27 to 39 Months	1.001	1.001	0.4626	1.001	125,000,000
Accident Year Ending	<u>27:15</u>	Exposure Development From <u>39:27</u>	<u>ULT:39</u>		<u>Factor</u>
12/31/2017			1.000		1.000
12/31/2018		1.001	1.000		1.001
12/31/2019	1.003	1.001	1.000		1.004

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

MISSOURI
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2012	23,688,184	23,140,102	22,995,755	22,997,019	22,994,113	22,998,706	23,000,913	23,000,913
12/31/2013	24,888,251	25,386,900	25,414,820	25,435,057	25,471,191	25,471,509	25,471,509	
12/31/2014	26,709,392	27,641,369	27,707,814	27,818,484	27,826,665	27,826,723		
12/31/2015	28,016,614	28,743,511	28,762,577	28,759,937	28,759,908			
12/31/2016	30,175,123	30,443,893	30,532,495	30,527,186				
12/31/2017	30,744,663	31,480,401	31,471,786					
12/31/2018	31,061,184	31,160,675						
12/31/2019	30,686,198							

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>
12/31/2012	0.977	0.994	1.000	1.000	1.000	1.000	1.000
12/31/2013	1.020	1.001	1.001	1.001	1.000	1.000	
12/31/2014	1.035	1.002	1.004	1.000	1.000		
12/31/2015	1.026	1.001	1.000	1.000			
12/31/2016	1.009	1.003	1.000				
12/31/2017	1.024	1.000					
12/31/2018	1.003						
12/31/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.020	1.001

MISSOURI
OWNERS LANDLORDS AND TENANTS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2012	30,040,534	29,751,845	29,757,372	29,762,266	29,748,906	29,772,412	29,772,469	29,772,469
12/31/2013	31,678,724	31,820,209	31,807,635	31,801,088	31,894,012	31,894,027	31,894,027	
12/31/2014	34,151,537	34,086,630	34,024,370	34,099,514	34,097,524	34,096,924		
12/31/2015	35,240,526	35,233,118	35,321,942	35,154,699	35,152,419			
12/31/2016	35,414,722	35,570,733	35,912,323	35,912,287				
12/31/2017	36,313,831	36,778,069	36,771,991					
12/31/2018	36,691,569	36,636,007						
12/31/2019	37,200,050							

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>
12/31/2012	0.990	1.000	1.000	1.000	1.001	1.000	1.000
12/31/2013	1.004	1.000	1.000	1.003	1.000	1.000	
12/31/2014	0.998	0.998	1.002	1.000	1.000		
12/31/2015	1.000	1.003	0.995	1.000			
12/31/2016	1.004	1.010	1.000				
12/31/2017	1.013	1.000					
12/31/2018	0.998						
12/31/2019							

Average Best 3 of 5

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

MULTISTATE
MANUFACTURERS AND CONTRACTORS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2012	1,494,798,756	1,477,905,807	1,477,373,085	1,477,521,434	1,478,273,634	1,478,422,719	1,478,382,331	1,478,373,631
12/31/2013	1,540,617,108	1,574,037,239	1,576,731,857	1,579,895,840	1,580,782,272	1,580,577,782	1,580,568,588	
12/31/2014	1,629,319,079	1,686,796,867	1,690,110,993	1,691,090,945	1,690,662,951	1,690,675,986		
12/31/2015	1,675,835,306	1,715,391,035	1,715,428,665	1,714,987,472	1,715,085,569			
12/31/2016	1,697,094,920	1,733,293,812	1,734,995,235	1,734,881,437				
12/31/2017	1,764,296,921	1,807,123,217	1,806,305,773					
12/31/2018	1,825,475,539	1,862,467,225						
12/31/2019	1,905,930,845							

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>
12/31/2012	0.989	1.000	1.000	1.001	1.000	1.000	1.000
12/31/2013	1.022	1.002	1.002	1.001	1.000	1.000	
12/31/2014	1.035	1.002	1.001	1.000	1.000		
12/31/2015	1.024	1.000	1.000	1.000			
12/31/2016	1.021	1.001	1.000				
12/31/2017	1.024	1.000					
12/31/2018	1.020						

Average Best 3 of 5
27:15 39:27
1.023 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>
12/31/2012	1,783,438,869	1,784,825,771	1,784,860,705	1,784,651,645	1,782,527,901	1,785,279,434	1,785,278,468	1,785,259,616
12/31/2013	1,892,858,812	1,900,905,228	1,911,617,119	1,910,397,774	1,914,288,718	1,914,279,061	1,914,259,502	
12/31/2014	2,048,588,680	2,068,638,655	2,064,796,627	2,067,991,874	2,067,781,181	2,067,749,698		
12/31/2015	2,190,901,147	2,190,624,503	2,194,917,255	2,193,846,167	2,193,779,530			
12/31/2016	2,229,362,213	2,238,158,983	2,240,530,931	2,240,473,695				
12/31/2017	2,248,784,336	2,268,405,965	2,267,557,714					
12/31/2018	2,302,161,751	2,308,326,153						
12/31/2019	2,337,335,108							

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>
12/31/2012	1.001	1.000	1.000	0.999	1.002	1.000	1.000
12/31/2013	1.004	1.006	0.999	1.002	1.000	1.000	
12/31/2014	1.010	0.998	1.002	1.000	1.000		
12/31/2015	1.000	1.002	1.000	1.000			
12/31/2016	1.004	1.001	1.000				
12/31/2017	1.009	1.000					
12/31/2018	1.003						

Average Best 3 of 5
27:15 39:27
1.005 1.001

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MISSOURI

Premises/Operations

Manufacturers & Contractors

Bodily Injury

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.610	1.416	0.7353	1.467	1,500,000
27 to 39 Months	1.306	1.109	0.7261	1.163	1,800,000
39 to 51 Months	1.079	1.109	0.7163	1.100	2,100,000
51 to 63 Months	1.014	1.038	0.6953	1.031	2,500,000
63 to 75 Months	0.994	1.006	0.7099	1.003	2,900,000
75 to 87 Months	0.995	1.000	0.6910	0.998	3,500,000
87 to 99 Months	0.999	0.987	0.6648	0.991	4,000,000
99 to 111 Months	1.000	1.002	0.6152	1.001	4,800,000
111 to 123 Months	0.998	1.006	0.5160	1.002	5,600,000
123 to 135 Months	1.000	1.000	0.4472	1.000	6,600,000
135 to 147 Months	1.000	1.000	0.3905	1.000	7,800,000
147 to 159 Months	1.001	1.000	0.3353	1.001	9,200,000
159 to 171 Months	1.000	1.000	0.2671	1.000	10,900,000
171 to 183 Months	1.000	1.000	0.2391	1.000	12,900,000
183 to 195 Months	1.000	1.000	0.2375	1.000	15,200,000
195 to 207 Months	1.001	1.000	0.2388	1.001	18,000,000
207 to 219 Months	1.001	1.000	0.2591	1.001	21,300,000
219 to 231 Months	1.001	1.000	0.1826	1.001	25,100,000
231 to 243 Months	1.001	1.000	0.1084	1.001	29,700,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From			75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51							
12/31/2017			1.100	1.031	1.003	0.998	0.991	1.001	1.002	1.000	1.000
12/31/2018		1.163	1.100	1.031	1.003	0.998	0.991	1.001	1.002	1.000	1.000
12/31/2019	1.467	1.163	1.100	1.031	1.003	0.998	0.991	1.001	1.002	1.000	1.000

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2017	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004	1.139
12/31/2018	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004	1.324
12/31/2019	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004	1.943

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

MISSOURI

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	0.0684	0.0651	0.7353	0.0660	1,500,000
27 to 39 Months	0.0935	0.0798	0.7261	0.0836	1,800,000
39 to 51 Months	0.0790	0.0739	0.7163	0.0754	2,100,000
51 to 63 Months	0.0483	0.0410	0.6953	0.0432	2,500,000
63 to 75 Months	0.0230	0.0254	0.7099	0.0247	2,900,000
75 to 87 Months	0.0162	0.0073	0.6910	0.0101	3,500,000
87 to 99 Months	0.0054	0.0083	0.6648	0.0074	4,000,000
99 to 111 Months	0.0027	0.0036	0.6152	0.0033	4,800,000
111 to 123 Months	0.0027	0.0020	0.5160	0.0024	5,600,000
123 to 135 Months	0.0009	0.0003	0.4472	0.0006	6,600,000
135 to 147 Months	0.0011	0.0000	0.3905	0.0007	7,800,000
147 to 159 Months	0.0015	0.0003	0.3353	0.0011	9,200,000
159 to 171 Months	0.0008	0.0000	0.2671	0.0006	10,900,000
171 to Ultimate	A multistate ratio of 0.0000 has been used.				

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.319	0.253	0.169	0.094	0.051	0.026	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>
	0.009	0.005	0.003	0.002	0.002	0.001	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	2,197,091	6,936,585	0.169	1,172,279	3,369,370
12/31/2018	283,970	5,083,803	0.253	1,286,209	1,570,179
12/31/2019	269,813	4,736,252	0.319	1,510,866	1,780,679

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	251,298	1,430,864	0.169	241,815	493,113
12/31/2018	204,088	1,448,216	0.253	366,400	570,488
12/31/2019	26,230	545,007	0.319	173,857	200,087

(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)}}

MISSOURI

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	1.126	1.114	0.7352	1.117	2,800,000
27 to 39 Months	1.049	1.000	0.7493	1.012	2,900,000
39 to 51 Months	1.021	1.026	0.7343	1.025	3,000,000
51 to 63 Months	1.007	0.988	0.7102	0.994	3,200,000
63 to 75 Months	1.005	1.016	0.7095	1.013	3,300,000
75 to 87 Months	1.009	1.009	0.7192	1.009	3,400,000
87 to 99 Months	1.006	0.995	0.7224	0.998	3,600,000
99 to 111 Months	1.004	1.001	0.7062	1.002	3,700,000
111 to 123 Months	1.004	1.000	0.6663	1.001	3,900,000
123 to 135 Months	1.003	0.998	0.6731	1.000	4,100,000
135 to 147 Months	1.001	1.000	0.6587	1.000	4,200,000
147 to 159 Months	1.002	1.000	0.6407	1.001	4,400,000
159 to 171 Months	1.002	1.000	0.5745	1.001	4,600,000
171 to 183 Months	1.001	1.000	0.5472	1.000	4,800,000
183 to 195 Months	1.001	1.000	0.5447	1.000	5,000,000
195 to 207 Months	1.001	1.000	0.5604	1.000	5,200,000
207 to 219 Months	1.001	1.000	0.5798	1.000	5,400,000
219 to 231 Months	1.001	1.000	0.4847	1.001	5,700,000
231 to 243 Months	1.001	1.000	0.3117	1.001	5,900,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From			75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51							
12/31/2017			1.025	0.994	1.013	1.009	0.998	1.002	1.001	1.000	1.000
12/31/2018		1.012	1.025	0.994	1.013	1.009	0.998	1.002	1.001	1.000	1.000
12/31/2019	1.117	1.012	1.025	0.994	1.013	1.009	0.998	1.002	1.001	1.000	1.000
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2017	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.004		1.051
12/31/2018	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.004		1.063
12/31/2019	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.004		1.188

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

MISSOURI

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	0.0413	0.0305	0.7352	0.0334	2,800,000
27 to 39 Months	0.0422	0.0419	0.7493	0.0420	2,900,000
39 to 51 Months	0.0477	0.0255	0.7343	0.0314	3,000,000
51 to 63 Months	0.0359	0.0456	0.7102	0.0428	3,200,000
63 to 75 Months	0.0207	0.0100	0.7095	0.0131	3,300,000
75 to 87 Months	0.0101	0.0016	0.7192	0.0040	3,400,000
87 to 99 Months	0.0098	0.0029	0.7224	0.0048	3,600,000
99 to 111 Months	0.0074	0.0032	0.7062	0.0044	3,700,000
111 to 123 Months	0.0082	0.0027	0.6663	0.0045	3,900,000
123 to 135 Months	0.0052	0.0080	0.6731	0.0071	4,100,000
135 to 147 Months	0.0026	-0.0037	0.6587	-0.0015	4,200,000
147 to 159 Months	0.0047	0.0035	0.6407	0.0039	4,400,000
159 to 171 Months	0.0046	0.0039	0.5745	0.0042	4,600,000
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>
	0.194	0.161	0.119	0.087	0.045	0.031	0.027
<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	0.018	0.014	0.007	0.008	0.004	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	948,054	5,844,780	0.119	695,527	1,643,581
12/31/2018	409,099	5,904,794	0.161	950,673	1,359,772
12/31/2019	371,886	6,082,095	0.194	1,179,928	1,551,814

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	59,553	538,504	0.119	64,084	123,637
12/31/2018	75,513	1,080,408	0.161	173,945	249,458
12/31/2019	150,236	1,358,807	0.194	263,610	413,846

(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)}}

MISSOURI

Premises/Operations

Manufacturers & Contractors

Fringe

Full Coverage

ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.1794
27 to 39 Months	0.1631
39 to 51 Months	0.1315
51 to 63 Months	0.1054
63 to 75 Months	0.0529
75 to 87 Months	0.0371
87 to 99 Months	0.0182
99 to 111 Months	0.0116
111 to 123 Months	0.0028
123 to 135 Months	0.0017
135 to 147 Months	0.0005
147 to 159 Months	0.0010
159 to 171 Months	0.0005
171 to Ultimate	A multistate ratio of 0.0000 has been used.

Cumulative Incremental Factors							
<u>Months-to-Ultimate</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>
	0.706	0.526	0.363	0.232	0.126	0.073	0.036

<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>
	0.018	0.006	0.004	0.002	0.002	0.001	0.000

A.Y.E.	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	27,090	751,852	0.363	272,924	300,014
12/31/2018	64,053	342,285	0.526	180,043	244,096
12/31/2019	767	285,244	0.706	201,382	202,149

(A) See Section E - Multistate Loss Development.

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

MISSOURI

Premises/Operations

Owners, Landlords & Tenants

Bodily Injury

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.400	1.239	0.9018	1.255	1,700,000
27 to 39 Months	1.199	1.118	0.8969	1.126	2,100,000
39 to 51 Months	1.056	1.005	0.8847	1.011	2,700,000
51 to 63 Months	1.004	1.006	0.8677	1.006	3,400,000
63 to 75 Months	0.995	1.004	0.8357	1.003	4,300,000
75 to 87 Months	0.995	1.004	0.8060	1.002	5,400,000
87 to 99 Months	0.996	0.988	0.7667	0.990	6,900,000
99 to 111 Months	0.998	1.003	0.7191	1.002	8,700,000
111 to 123 Months	0.999	1.003	0.6580	1.002	11,100,000
123 to 135 Months	1.000	1.010	0.5932	1.006	14,000,000
135 to 147 Months	1.001	1.000	0.5258	1.000	17,800,000
147 to 159 Months	1.000	1.000	0.4269	1.000	22,600,000
159 to 171 Months	1.000	1.000	0.3566	1.000	28,800,000
171 to 183 Months	1.001	1.000	0.3158	1.001	36,500,000
183 to 195 Months	1.000	1.000	0.2603	1.000	46,600,000
195 to 207 Months	1.000	1.000	0.2044	1.000	59,300,000
207 to 219 Months	1.000	1.000	0.1550	1.000	75,700,000
219 to 231 Months	1.000	1.000	0.0900	1.000	96,500,000
231 to 243 Months	1.000	1.000	0.0363	1.000	123,400,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From			75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51							
12/31/2017			1.011	1.006	1.003	1.002	0.990	1.002	1.002	1.006	1.000
12/31/2018		1.126	1.011	1.006	1.003	1.002	0.990	1.002	1.002	1.006	1.000
12/31/2019	1.255	1.126	1.011	1.006	1.003	1.002	0.990	1.002	1.002	1.006	1.000

	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243	Factor
12/31/2017	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.023
12/31/2018	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.152
12/31/2019	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.446

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

MISSOURI

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	0.0635	0.0563	0.9018	0.0570	1,700,000
27 to 39 Months	0.0806	0.0687	0.8969	0.0700	2,100,000
39 to 51 Months	0.0573	0.0430	0.8847	0.0447	2,700,000
51 to 63 Months	0.0288	0.0174	0.8677	0.0189	3,400,000
63 to 75 Months	0.0110	0.0243	0.8357	0.0221	4,300,000
75 to 87 Months	0.0068	0.0024	0.8060	0.0033	5,400,000
87 to 99 Months	0.0037	0.0012	0.7667	0.0018	6,900,000
99 to 111 Months	0.0015	0.0022	0.7191	0.0020	8,700,000
111 to 123 Months	0.0027	0.0059	0.6580	0.0048	11,100,000
123 to 135 Months	0.0011	0.0067	0.5932	0.0045	14,000,000
135 to 147 Months	0.0009	0.0000	0.5258	0.0004	17,800,000
147 to 159 Months	0.0009	0.0000	0.4269	0.0005	22,600,000
159 to 171 Months	0.0004	0.0000	0.3566	0.0002	28,800,000
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>
	0.230	0.173	0.103	0.059	0.040	0.018	0.014
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.012	0.010	0.006	0.001	0.001	0.000	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	2,004,070	13,090,964	0.103	1,348,365	3,352,435
12/31/2018	1,448,952	16,547,228	0.173	2,862,673	4,311,625
12/31/2019	575,983	18,333,572	0.230	4,216,723	4,792,706

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	118,854	1,121,735	0.103	115,539	234,393
12/31/2018	6,755	186,025	0.173	32,184	38,939
12/31/2019	57,650	1,569,953	0.230	361,088	418,738

(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)}}

MISSOURI

Premises/Operations

Owners, Landlords & Tenants

Property Damage

Full Coverage

Incurred Losses excluding ALAE

Calculation of Loss Development Factors

(1) EVALUATION PERIOD	(2) MULTISTATE RATIO (A)	(3) STATE RATIO (B)	(4) CREDIBILITY (C)	(5) WEIGHTED RATIO (D)	Credibility Constant (Ki)
15 to 27 Months	1.159	1.053	0.6386	1.091	1,000,000
27 to 39 Months	1.079	1.078	0.6190	1.078	1,100,000
39 to 51 Months	1.038	1.039	0.6254	1.039	1,300,000
51 to 63 Months	1.009	1.070	0.5934	1.045	1,500,000
63 to 75 Months	1.004	1.006	0.5923	1.005	1,600,000
75 to 87 Months	1.008	1.000	0.5286	1.004	1,900,000
87 to 99 Months	1.007	1.000	0.5084	1.003	2,200,000
99 to 111 Months	1.003	1.000	0.5190	1.001	2,400,000
111 to 123 Months	1.001	1.000	0.5064	1.000	2,700,000
123 to 135 Months	1.001	1.000	0.4896	1.001	3,200,000
135 to 147 Months	1.001	1.000	0.4697	1.001	3,600,000
147 to 159 Months	0.999	1.000	0.4177	0.999	4,100,000
159 to 171 Months	1.002	1.000	0.3403	1.001	4,700,000
171 to 183 Months	1.001	1.000	0.2644	1.001	5,400,000
183 to 195 Months	1.002	1.000	0.2237	1.002	6,000,000
195 to 207 Months	1.001	1.000	0.2330	1.001	6,900,000
207 to 219 Months	1.001	1.000	0.2115	1.001	7,900,000
219 to 231 Months	1.001	1.000	0.1528	1.001	9,000,000
231 to 243 Months	1.001	1.000	0.0626	1.001	10,300,000
243 to ULTIMATE	The Multistate ratio has been used.				

Accident Year Ending	27:15	Loss Development From					75:63	87:75	99:87	111:99	123:111	135:123	147:135
		39:27	51:39	63:51									
12/31/2017			1.039	1.045	1.005	1.004	1.003	1.001	1.000	1.001	1.000	1.001	1.001
12/31/2018		1.078	1.039	1.045	1.005	1.004	1.003	1.001	1.000	1.001	1.000	1.001	1.001
12/31/2019	1.091	1.078	1.039	1.045	1.005	1.004	1.003	1.001	1.000	1.001	1.000	1.001	1.001
		159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243			Factor
12/31/2017	0.999	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.004			1.114
12/31/2018	0.999	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.004			1.201
12/31/2019	0.999	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.004			1.311

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

MISSOURI

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	0.0734	0.0507	0.6386	0.0589	1,000,000
27 to 39 Months	0.0811	0.0674	0.6190	0.0726	1,100,000
39 to 51 Months	0.0655	0.0235	0.6254	0.0392	1,300,000
51 to 63 Months	0.0427	0.0248	0.5934	0.0321	1,500,000
63 to 75 Months	0.0359	0.0030	0.5923	0.0164	1,600,000
75 to 87 Months	0.0116	0.0001	0.5286	0.0055	1,900,000
87 to 99 Months	0.0172	0.0001	0.5084	0.0085	2,200,000
99 to 111 Months	0.0093	0.0003	0.5190	0.0046	2,400,000
111 to 123 Months	0.0104	0.0021	0.5064	0.0062	2,700,000
123 to 135 Months	0.0071	0.0010	0.4896	0.0041	3,200,000
135 to 147 Months	0.0081	0.0000	0.4697	0.0043	3,600,000
147 to 159 Months	-0.0004	0.0000	0.4177	-0.0003	4,100,000
159 to 171 Months	0.0023	0.0000	0.3403	0.0015	4,700,000
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>
	0.254	0.195	0.122	0.083	0.051	0.035	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>
	0.021	0.016	0.010	0.006	0.001	0.002	0.000

Full Coverage

A.Y.E.	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	586,498	1,805,102	0.122	220,223	806,721
12/31/2018	199,303	1,265,299	0.195	246,731	446,034
12/31/2019	72,467	2,320,390	0.254	589,375	661,842

Deductible Coverage

A.Y.E.	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	125,962	647,671	0.122	79,017	204,979
12/31/2018	8	43,900	0.195	8,561	8,569
12/31/2019	1,178	23,788	0.254	6,042	7,220

(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)}}

MISSOURI

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	0.2120
27 to 39 Months	0.1940
39 to 51 Months	0.1766
51 to 63 Months	0.1406
63 to 75 Months	0.1083
75 to 87 Months	0.0944
87 to 99 Months	0.0316
99 to 111 Months	0.0188
111 to 123 Months	0.0057
123 to 135 Months	0.0015
135 to 147 Months	0.0020
147 to 159 Months	0.0019
159 to 171 Months	0.0074
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>
	0.995	0.783	0.589	0.412	0.271	0.163	0.069
<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>
	0.037	0.018	0.013	0.011	0.009	0.007	0.000

A.Y.E.	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	Ultimate ALAE
12/31/2017	485,368	11,519	0.589	6,785	492,153
12/31/2018	93,299	388,932	0.783	304,535	397,834
12/31/2019	695	252,398	0.995	251,136	251,831

(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
MISSOURI
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
12/31/2000	1,290,665	2,094,877	3,390,255	3,428,847	3,387,228	3,500,138	3,671,462	3,589,099	3,602,536	3,612,491	3,640,222
12/31/2001	915,370	1,481,894	1,945,349	2,111,394	2,258,798	2,205,323	2,015,934	2,015,065	2,051,756	2,074,289	2,064,662
12/31/2002	1,213,628	1,859,608	1,908,179	2,330,724	2,269,667	2,123,117	1,957,774	1,924,229	1,891,956	1,866,956	1,839,229
12/31/2003	1,131,410	1,147,105	1,957,300	2,019,769	1,726,774	1,713,418	1,745,718	1,698,445	1,738,445	1,754,718	1,754,718
12/31/2004	656,469	1,284,757	1,365,373	1,581,153	1,479,538	1,278,667	1,119,456	1,114,456	1,086,729	1,086,729	1,086,729
12/31/2005	711,134	925,019	1,174,069	1,135,478	1,329,109	1,224,794	1,189,527	1,154,656	1,154,656	1,157,156	1,157,156
12/31/2006	1,004,360	1,462,698	1,821,214	1,868,626	1,659,106	1,608,374	1,596,908	1,585,535	1,789,090	1,820,362	1,810,362
12/31/2007	1,119,472	1,628,243	1,573,877	1,618,559	1,653,174	1,713,723	1,758,665	1,727,374	1,755,124	1,755,124	1,755,124
12/31/2008	1,035,263	1,110,704	1,151,547	1,445,115	1,631,989	1,721,213	1,715,479	1,543,989	1,443,989	1,432,810	1,432,810
12/31/2009	1,189,582	1,558,926	1,746,523	1,864,414	1,953,641	2,091,502	2,134,822	2,186,724	2,150,724	2,151,394	2,160,724
12/31/2010	1,434,225	2,496,167	2,368,320	2,475,448	2,541,384	2,463,397	2,437,977	2,329,546	2,374,446	2,449,446	
12/31/2011	1,727,926	2,534,885	2,901,718	3,022,007	3,029,859	3,156,357	3,139,861	3,158,858	3,176,127		
12/31/2012	1,396,393	2,201,815	2,472,701	2,439,976	2,516,140	2,467,239	2,355,240	2,355,240			
12/31/2013	1,293,880	1,939,776	1,781,741	2,003,059	2,164,159	2,204,663	2,237,368				
12/31/2014	737,840	1,619,073	1,883,042	2,099,099	2,415,552	2,455,625					
12/31/2015	755,158	1,232,322	1,418,016	1,601,411	1,392,702						
12/31/2016	1,455,976	1,978,771	2,002,106	2,179,442							
12/31/2017	1,517,736	1,561,162	1,918,421								
12/31/2018	1,193,115	1,498,585									
12/31/2019	955,890										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	3,640,221	3,612,491	3,611,194	3,611,194	3,611,194	3,611,194	3,611,194	3,611,194	3,611,194
12/31/2001	1,998,943	1,997,181	1,997,181	1,997,181	1,997,181	1,997,181	1,997,181	1,997,181	
12/31/2002	1,839,229	1,839,229	1,839,229	1,839,229	1,839,229	1,839,229	1,845,479		
12/31/2003	1,809,718	1,809,718	1,809,718	1,809,718	1,809,718	1,809,718			
12/31/2004	1,086,729	1,086,729	1,086,729	1,086,729	1,096,729				
12/31/2005	1,157,156	1,157,156	1,157,156	1,157,156					
12/31/2006	1,727,512	1,727,862	1,727,862						
12/31/2007	1,755,124	1,755,124							
12/31/2008	1,432,810								

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

MISSOURI

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
12/31/2000	1.623	1.618	1.011	0.988	1.033	1.049	0.978	1.004	1.003	1.008	1.000
12/31/2001	1.619	1.313	1.085	1.070	0.976	0.914	1.000	1.018	1.011	0.995	0.968
12/31/2002	1.532	1.026	1.221	0.974	0.935	0.922	0.983	0.983	0.987	0.985	1.000
12/31/2003	1.014	1.706	1.032	0.855	0.992	1.019	0.973	1.024	1.009	1.000	1.031
12/31/2004	1.957	1.063	1.158	0.936	0.864	0.875	0.996	0.975	1.000	1.000	1.000
12/31/2005	1.301	1.269	0.967	1.171	0.922	0.971	0.971	1.000	1.002	1.000	1.000
12/31/2006	1.456	1.245	1.026	0.888	0.969	0.993	0.993	1.128	1.017	0.995	0.954
12/31/2007	1.454	0.967	1.028	1.021	1.037	1.026	0.982	1.016	1.000	1.000	1.000
12/31/2008	1.073	1.037	1.255	1.129	1.055	0.997	0.900	0.935	0.992	1.000	1.000
12/31/2009	1.310	1.120	1.068	1.048	1.071	1.021	1.024	0.984	1.000	1.004	
12/31/2010	1.740	0.949	1.045	1.027	0.969	0.990	0.956	1.019	1.032		
12/31/2011	1.467	1.145	1.041	1.003	1.042	0.995	1.006	1.005			
12/31/2012	1.577	1.123	0.987	1.031	0.981	0.955	1.000				
12/31/2013	1.499	0.919	1.124	1.080	1.019	1.015					
12/31/2014	2.194	1.163	1.115	1.151	1.017						
12/31/2015	1.632	1.151	1.129	0.870							
12/31/2016	1.359	1.012	1.089								
12/31/2017	1.029	1.229									
12/31/2018	1.256										
3 Yr Mean	1.215	1.131	1.111	1.034	1.006	0.988	0.987	1.003	1.008	1.001	0.985
Best 3/5	1.416	1.109	1.109	1.038	1.006	1.000	0.987	1.002	1.006	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2001	0.999	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	1.003	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	1.009	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.000								
12/31/2006	1.000	1.000									
12/31/2007	1.000										
3 Yr Mean	1.000	1.000	1.000	1.003	1.000 @	1.001 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.006	1.000	0.987	1.002	1.006	1.000	1.000
12/31/2016				1.038	1.006	1.000	0.987	1.002	1.006	1.000	1.000
12/31/2017			1.109	1.038	1.006	1.000	0.987	1.002	1.006	1.000	1.000
12/31/2018		1.109	1.109	1.038	1.006	1.000	0.987	1.002	1.006	1.000	1.000
12/31/2019	1.416	1.109	1.109	1.038	1.006	1.000	0.987	1.002	1.006	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.001
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.039
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.152
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.278
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.809

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	217,333	507,839	848,148	945,050	998,602	999,543	1,088,764	1,147,698	1,189,223	1,171,619	1,253,380
12/31/2001	101,465	193,784	557,124	800,667	972,401	1,237,173	1,163,632	1,227,538	1,235,888	1,318,380	1,667,721
12/31/2002	158,450	480,247	1,103,348	1,049,525	1,106,594	1,234,890	1,244,206	1,260,105	1,356,324	1,686,538	1,811,552
12/31/2003	69,183	249,219	716,720	1,061,602	1,224,691	1,344,274	1,436,270	1,602,984	1,972,235	2,175,118	2,178,043
12/31/2004	22,946	124,687	361,692	513,403	718,531	648,737	720,420	1,060,645	1,185,659	1,185,892	1,185,892
12/31/2005	45,341	212,690	416,400	581,392	900,896	1,021,212	1,466,246	1,579,727	1,579,865	1,613,560	1,614,721
12/31/2006	122,265	149,830	389,270	857,386	952,739	1,084,236	1,221,663	1,224,541	1,265,581	1,317,647	1,346,556
12/31/2007	131,359	436,792	718,400	1,003,662	1,111,203	1,216,785	1,359,962	1,447,680	1,452,854	1,453,554	1,453,554
12/31/2008	87,844	202,387	285,978	554,198	646,062	660,544	810,386	689,159	704,696	692,276	692,276
12/31/2009	76,217	403,586	584,843	756,412	1,016,144	1,307,456	1,459,916	1,534,285	1,545,267	1,545,268	1,545,439
12/31/2010	125,120	955,801	1,298,404	1,805,072	1,939,009	2,191,491	2,214,347	2,288,704	2,345,653	2,372,438	
12/31/2011	337,957	1,058,226	1,468,727	1,631,495	1,924,532	2,043,690	2,082,797	2,105,636	2,131,966		
12/31/2012	235,362	676,526	900,370	1,003,451	1,099,235	1,113,786	1,106,111	1,141,116			
12/31/2013	226,080	404,322	717,495	996,419	1,187,788	1,354,633	1,404,786				
12/31/2014	145,255	325,154	632,698	1,207,705	1,369,357	1,455,133					
12/31/2015	162,851	407,014	634,039	784,838	1,093,540						
12/31/2016	66,445	364,840	652,708	1,088,458							
12/31/2017	794,407	1,251,388	2,144,277								
12/31/2018	77,435	219,002									
12/31/2019	210,423										

<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>
12/31/2000	1,593,096	1,718,113	1,718,225	1,718,225	1,718,225	1,718,225	1,718,225	1,718,225	1,718,225
12/31/2001	1,875,727	1,875,674	1,875,674	1,875,674	1,875,674	1,875,674	1,875,674	1,875,674	
12/31/2002	1,811,785	1,811,785	1,811,785	1,811,785	1,811,785	1,811,785	1,812,581		
12/31/2003	2,232,137	2,234,612	2,234,612	2,234,612	2,234,612	2,234,612			
12/31/2004	1,185,892	1,185,892	1,185,892	1,185,892	1,185,892				
12/31/2005	1,614,721	1,614,721	1,614,721	1,614,721					
12/31/2006	1,360,330	1,502,591	1,502,679						
12/31/2007	1,453,554	1,454,515							
12/31/2008	692,276								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	290,506	340,309	96,902	53,552	941	89,221	58,934	41,525	-17,604	81,761	339,716	125,017	112
12/31/2001	92,319	363,340	243,543	171,734	264,772	-73,541	63,906	8,350	82,492	349,341	208,006	-53	0
12/31/2002	321,797	623,101	-53,823	57,069	128,296	9,316	15,899	96,219	330,214	125,014	233	0	0
12/31/2003	180,036	467,501	344,882	163,089	119,583	91,996	166,714	369,251	202,883	2,925	54,094	2,475	0
12/31/2004	101,741	237,005	151,711	205,128	-69,794	71,683	340,225	125,014	233	0	0	0	0
12/31/2005	167,349	203,710	164,992	319,504	120,316	445,034	113,481	138	33,695	1,161	0	0	0
12/31/2006	27,565	239,440	468,116	95,353	131,497	137,427	2,878	41,040	52,066	28,909	13,774	142,261	88
12/31/2007	305,433	281,608	285,262	107,541	105,582	143,177	87,718	5,174	700	0	0	961	
12/31/2008	114,543	83,591	268,220	91,864	14,482	149,842	-121,227	15,537	-12,420	0	0		
12/31/2009	327,369	181,257	171,569	259,732	291,312	152,460	74,369	10,982	1	171			
12/31/2010	830,681	342,603	506,668	133,937	252,482	22,856	74,357	56,949	26,785				
12/31/2011	720,269	410,501	162,768	293,037	119,158	39,107	22,839	26,330					
12/31/2012	441,164	223,844	103,081	95,784	14,551	-7,675	35,005						
12/31/2013	178,242	313,173	278,924	191,369	166,845	50,153							
12/31/2014	179,899	307,544	575,007	161,652	85,776								
12/31/2015	244,163	227,025	150,799	308,702									
12/31/2016	298,395	287,868	435,750										
12/31/2017	456,981	892,889											
12/31/2018	141,567												

	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
12/31/2000	0.0551	0.0645	0.0184	0.0102	0.0002	0.0169	0.0112	0.0079	-0.0033	0.0155	0.0644	0.0237	0.0000
12/31/2001	0.0277	0.1090	0.0731	0.0515	0.0795	-0.0221	0.0192	0.0025	0.0248	0.1048	0.0624	0.0000	0.0000
12/31/2002	0.1082	0.2095	-0.0181	0.0192	0.0431	0.0031	0.0053	0.0323	0.1110	0.0420	0.0001	0.0000	0.0000
12/31/2003	0.0493	0.1279	0.0944	0.0446	0.0327	0.0252	0.0456	0.1010	0.0555	0.0008	0.0148	0.0007	0.0000
12/31/2004	0.0784	0.1827	0.1170	0.1582	-0.0538	0.0553	0.2623	0.0964	0.0002	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.1086	0.1322	0.1071	0.2074	0.0781	0.2889	0.0737	0.0001	0.0219	0.0008	0.0000	0.0000	0.0000
12/31/2006	0.0077	0.0667	0.1303	0.0265	0.0366	0.0383	0.0008	0.0114	0.0145	0.0080	0.0038	0.0396	0.0000
12/31/2007	0.0966	0.0890	0.0902	0.0340	0.0334	0.0453	0.0277	0.0016	0.0002	0.0000	0.0000	0.0003	
12/31/2008	0.0379	0.0277	0.0888	0.0304	0.0048	0.0496	-0.0401	0.0051	-0.0041	0.0000	0.0000		
12/31/2009	0.0702	0.0389	0.0368	0.0557	0.0625	0.0327	0.0159	0.0024	0.0000	0.0000			
12/31/2010	0.1833	0.0756	0.1118	0.0296	0.0557	0.0050	0.0164	0.0126	0.0059				
12/31/2011	0.0914	0.0521	0.0207	0.0372	0.0151	0.0050	0.0029	0.0033					
12/31/2012	0.0771	0.0391	0.0180	0.0167	0.0025	-0.0013	0.0061						
12/31/2013	0.0423	0.0744	0.0663	0.0455	0.0396	0.0119							
12/31/2014	0.0448	0.0766	0.1432	0.0402	0.0214								
12/31/2015	0.0953	0.0886	0.0588	0.1204									
12/31/2016	0.0662	0.0639	0.0967										
12/31/2017	0.0843	0.1646											
12/31/2018	0.0424												

Best 3/5	0.0651	0.0798	0.0739	0.0410	0.0254	0.0073	0.0083	0.0036	0.0020	0.0003	0.0000	0.0003	0.0000
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PREMISES/OPERATIONS (Subline Code 334)
MANUFACTURERS AND CONTRACTORS
FULL COVERAGE
MISSOURI
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
12/31/2000	2,269,600	2,881,822	2,949,241	3,000,972	2,803,023	2,639,952	2,669,856	2,804,690	2,670,356	2,670,356	2,675,356
12/31/2001	2,096,378	2,575,254	2,703,584	2,485,730	2,707,104	2,689,695	2,684,095	2,688,728	2,688,728	2,688,728	2,688,728
12/31/2002	1,941,154	2,097,779	1,998,812	2,106,461	2,151,721	2,051,981	2,036,020	2,044,320	2,136,271	2,130,018	2,147,729
12/31/2003	1,671,986	1,547,386	1,618,749	1,617,027	1,651,519	1,672,450	1,684,970	1,598,599	1,636,439	1,723,594	1,644,229
12/31/2004	2,184,506	2,237,162	2,138,750	2,071,400	2,121,036	2,139,019	2,113,005	2,068,605	2,115,716	2,113,005	2,040,505
12/31/2005	2,066,462	1,974,470	1,945,120	1,917,300	1,943,972	1,905,801	1,903,601	1,913,601	1,903,601	1,983,601	1,910,601
12/31/2006	1,785,897	1,881,781	2,178,959	2,193,930	2,276,729	2,283,078	2,233,086	2,175,335	2,282,002	2,282,002	2,260,752
12/31/2007	2,443,167	3,149,903	3,347,551	3,353,323	3,432,400	3,607,100	3,606,300	3,673,100	3,688,100	3,675,600	3,675,600
12/31/2008	2,079,545	2,153,696	2,300,396	2,174,790	2,146,311	2,208,454	2,157,150	2,147,264	2,165,869	2,165,869	2,169,279
12/31/2009	2,270,863	2,376,522	2,363,981	2,441,279	2,439,278	2,512,363	2,601,728	2,601,728	2,601,728	2,601,728	2,729,228
12/31/2010	2,731,138	2,881,370	2,884,960	2,998,021	2,962,075	3,061,075	3,051,380	3,019,325	3,019,325	3,019,325	
12/31/2011	3,042,267	3,203,871	3,203,159	3,295,400	3,198,756	3,204,797	3,199,277	3,274,277	3,274,277		
12/31/2012	2,646,283	2,759,731	2,966,412	3,076,343	3,067,182	3,109,734	3,117,849	3,059,849			
12/31/2013	2,135,209	2,258,893	2,218,530	2,369,897	2,301,535	2,395,335	2,459,135				
12/31/2014	2,405,179	2,743,236	2,664,395	2,701,819	2,692,046	2,605,908					
12/31/2015	2,462,482	2,697,417	2,697,164	2,768,911	2,821,548						
12/31/2016	2,633,696	2,880,648	2,929,277	2,914,244							
12/31/2017	2,797,735	3,090,825	3,157,312								
12/31/2018	2,343,300	2,697,147									
12/31/2019	2,656,107										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,672,854	2,672,852	2,672,850	2,672,144	2,672,144	2,672,144	2,672,144	2,672,144	2,672,144
12/31/2001	2,688,728	2,688,728	2,688,728	2,688,728	2,688,728	2,688,728	2,688,728	2,688,728	
12/31/2002	2,118,598	2,110,800	2,110,012	2,091,478	2,091,478	2,091,478	2,092,190		
12/31/2003	1,749,866	1,749,864	1,849,864	1,849,864	1,849,864	1,927,695			
12/31/2004	2,040,505	2,040,505	2,040,505	2,040,505	2,015,505				
12/31/2005	1,910,351	1,910,351	1,910,351	1,910,351					
12/31/2006	2,260,752	2,260,752	2,260,752						
12/31/2007	3,675,600	3,675,600							
12/31/2008	2,158,369								

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

MISSOURI

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
12/31/2000	1.270	1.023	1.018	0.934	0.942	1.011	1.051	0.952	1.000	1.002	0.999
12/31/2001	1.228	1.050	0.919	1.089	0.994	0.998	1.002	1.000	1.000	1.000	1.000
12/31/2002	1.081	0.953	1.054	1.021	0.954	0.992	1.004	1.045	0.997	1.008	0.986
12/31/2003	0.925	1.046	0.999	1.021	1.013	1.007	0.949	1.024	1.053	0.954	1.064
12/31/2004	1.024	0.956	0.969	1.024	1.008	0.988	0.979	1.023	0.999	0.966	1.000
12/31/2005	0.955	0.985	0.986	1.014	0.980	0.999	1.005	0.995	1.042	0.963	1.000
12/31/2006	1.054	1.158	1.007	1.038	1.003	0.978	0.974	1.049	1.000	0.991	1.000
12/31/2007	1.289	1.063	1.002	1.024	1.051	1.000	1.019	1.004	0.997	1.000	1.000
12/31/2008	1.036	1.068	0.945	0.987	1.029	0.977	0.995	1.009	1.000	1.002	0.995
12/31/2009	1.047	0.995	1.033	0.999	1.030	1.036	1.000	1.000	1.000	1.049	
12/31/2010	1.055	1.001	1.039	0.988	1.033	0.997	0.989	1.000	1.000		
12/31/2011	1.053	1.000	1.029	0.971	1.002	0.998	1.023	1.000			
12/31/2012	1.043	1.075	1.037	0.997	1.014	1.003	0.981				
12/31/2013	1.058	0.982	1.068	0.971	1.041	1.027					
12/31/2014	1.141	0.971	1.014	0.996	0.968						
12/31/2015	1.095	1.000	1.027	1.019							
12/31/2016	1.094	1.017	0.995								
12/31/2017	1.105	1.022									
12/31/2018	1.151										
3 Yr Mean	1.117	1.013	1.012	0.995	1.008	1.009	0.998	1.000	1.000	1.017	0.998
Best 3/5	1.114	1.000	1.026	0.988	1.016	1.009	0.995	1.001	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			
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	0.996	1.000	0.991	1.000	1.000	1.000	1.000 *	1.000 *			
12/31/2003	1.000	1.057	1.000	1.000	1.042	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.000	0.988	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.000								
12/31/2006	1.000	1.000									
12/31/2007	1.000										
3 Yr Mean	1.000	1.000	1.000	0.996	1.014 @	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
12/31/2015					1.016	1.009	0.995	1.001	1.000	0.998	1.000
12/31/2016				0.988	1.016	1.009	0.995	1.001	1.000	0.998	1.000
12/31/2017			1.026	0.988	1.016	1.009	0.995	1.001	1.000	0.998	1.000
12/31/2018		1.000	1.026	0.988	1.016	1.009	0.995	1.001	1.000	0.998	1.000
12/31/2019	1.114	1.000	1.026	0.988	1.016	1.009	0.995	1.001	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
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.019
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.007
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.033
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.033
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.151

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	247,807	516,971	603,497	776,620	918,864	955,690	990,590	1,007,670	1,015,864	1,028,399	1,038,399
12/31/2001	139,353	564,573	709,291	839,501	1,227,855	1,007,508	1,009,197	995,588	995,588	995,588	995,588
12/31/2002	176,289	218,402	246,465	333,330	378,863	500,004	607,239	721,177	855,362	814,682	826,970
12/31/2003	180,003	249,182	322,660	341,995	378,502	400,994	512,714	525,760	554,600	602,198	624,794
12/31/2004	199,484	336,192	487,154	550,517	771,223	877,197	935,593	1,015,258	1,036,894	1,091,654	1,090,281
12/31/2005	199,782	220,500	281,590	442,778	551,823	541,728	542,245	542,245	542,245	542,144	617,145
12/31/2006	98,884	182,133	502,249	708,627	774,498	855,571	882,062	892,583	879,112	1,027,097	1,050,484
12/31/2007	152,855	223,489	501,924	602,400	1,054,160	1,063,157	1,094,382	1,081,508	1,111,720	1,141,540	1,137,029
12/31/2008	153,992	269,523	360,848	397,720	407,180	408,205	410,952	420,953	435,953	439,101	478,369
12/31/2009	155,517	312,638	347,375	784,972	787,090	548,887	556,595	553,238	566,739	566,739	502,126
12/31/2010	122,937	221,218	334,180	398,185	437,810	440,489	467,629	486,835	485,903	485,903	
12/31/2011	561,538	491,462	693,945	881,142	996,023	1,025,297	1,008,146	1,093,593	1,040,819		
12/31/2012	104,151	277,701	463,115	531,880	764,512	851,017	895,724	885,724			
12/31/2013	134,275	1,275,639	1,401,963	1,489,511	1,644,262	1,775,758	1,755,966				
12/31/2014	211,307	317,126	412,486	548,755	553,440	554,141					
12/31/2015	240,918	330,446	478,273	588,781	849,334						
12/31/2016	256,130	190,164	361,495	437,506							
12/31/2017	187,651	360,714	810,054								
12/31/2018	82,319	291,726									
12/31/2019	345,018										

<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>
12/31/2000	1,041,199	1,041,895	1,041,894	1,034,770	1,034,770	1,034,770	1,034,770	1,034,770	1,034,770
12/31/2001	995,588	995,588	995,588	995,588	995,588	995,588	995,588	995,588	
12/31/2002	833,900	841,698	842,486	842,486	842,486	842,486	842,486		
12/31/2003	637,622	664,460	693,559	693,559	698,183	709,790			
12/31/2004	1,090,281	1,090,281	1,090,281	1,097,154	1,460,740				
12/31/2005	584,345	584,345	584,345	584,345					
12/31/2006	1,159,514	1,233,403	1,297,719						
12/31/2007	1,137,029	1,137,029							
12/31/2008	439,279								

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

	Increments													
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>	
12/31/2000	269,164	86,526	173,123	142,244	36,826	34,900	17,080	8,194	12,535	10,000	2,800	696	-1	
12/31/2001	425,220	144,718	130,210	388,354	-220,347	1,689	-13,609	0	0	0	0	0	0	
12/31/2002	42,113	28,063	86,865	45,533	121,141	107,235	113,938	134,185	-40,680	12,288	6,930	7,798	788	
12/31/2003	69,179	73,478	19,335	36,507	22,492	111,720	13,046	28,840	47,598	22,596	12,828	26,838	29,099	
12/31/2004	136,708	150,962	63,363	220,706	105,974	58,396	79,665	21,636	54,760	-1,373	0	0	0	
12/31/2005	20,718	61,090	161,188	109,045	-10,095	517	0	0	-101	75,001	-32,800	0	0	
12/31/2006	83,249	320,116	206,378	65,871	81,073	26,491	10,521	-13,471	147,985	23,387	109,030	73,889	64,316	
12/31/2007	70,634	278,435	100,476	451,760	8,997	31,225	-12,874	30,212	29,820	-4,511	0	0		
12/31/2008	115,531	91,325	36,872	9,460	1,025	2,747	10,001	15,000	3,148	39,268	-39,090			
12/31/2009	157,121	34,737	437,597	2,118	-238,203	7,708	-3,357	13,501	0	-64,613				
12/31/2010	98,281	112,962	64,005	39,625	2,679	27,140	19,206	-932	0					
12/31/2011	-70,076	202,483	187,197	114,881	29,274	-17,151	85,447	-52,774						
12/31/2012	173,550	185,414	68,765	232,632	86,505	44,707	-10,000							
12/31/2013	1,141,364	126,324	87,548	154,751	131,496	-19,792								
12/31/2014	105,819	95,360	136,269	4,685	701									
12/31/2015	89,528	147,827	110,508	260,553										
12/31/2016	-65,966	171,331	76,011											
12/31/2017	173,063	449,340												
12/31/2018	209,407													

	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
12/31/2000	0.0749	0.0241	0.0482	0.0396	0.0102	0.0097	0.0048	0.0023	0.0035	0.0028	0.0008	0.0002	0.0000
12/31/2001	0.1507	0.0513	0.0462	0.1377	-0.0781	0.0006	-0.0048	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0158	0.0105	0.0326	0.0171	0.0454	0.0402	0.0427	0.0503	-0.0153	0.0046	0.0026	0.0029	0.0003
12/31/2003	0.0269	0.0286	0.0075	0.0142	0.0088	0.0435	0.0051	0.0112	0.0185	0.0088	0.0050	0.0105	0.0113
12/31/2004	0.0627	0.0692	0.0290	0.1012	0.0486	0.0268	0.0365	0.0099	0.0251	-0.0006	0.0000	0.0000	0.0000
12/31/2005	0.0069	0.0204	0.0539	0.0364	-0.0034	0.0002	0.0000	0.0000	0.0000	0.0251	-0.0110	0.0000	0.0000
12/31/2006	0.0289	0.1110	0.0716	0.0229	0.0281	0.0092	0.0036	-0.0047	0.0513	0.0081	0.0378	0.0256	0.0223
12/31/2007	0.0159	0.0625	0.0226	0.1014	0.0020	0.0070	-0.0029	0.0068	0.0067	-0.0010	0.0000	0.0000	
12/31/2008	0.0501	0.0396	0.0160	0.0041	0.0004	0.0012	0.0043	0.0065	0.0014	0.0170	-0.0169		
12/31/2009	0.0399	0.0088	0.1111	0.0005	-0.0605	0.0020	-0.0009	0.0034	0.0000	-0.0164			
12/31/2010	0.0261	0.0300	0.0170	0.0105	0.0007	0.0072	0.0051	-0.0002	0.0000				
12/31/2011	-0.0175	0.0506	0.0468	0.0287	0.0073	-0.0043	0.0213	-0.0132					
12/31/2012	0.0443	0.0474	0.0176	0.0594	0.0221	0.0114	-0.0026						
12/31/2013	0.3593	0.0398	0.0276	0.0487	0.0414	-0.0062							
12/31/2014	0.0330	0.0297	0.0425	0.0015	0.0002								
12/31/2015	0.0216	0.0357	0.0267	0.0629									
12/31/2016	-0.0193	0.0502	0.0223										
12/31/2017	0.0370	0.0960											
12/31/2018	0.0530												

Best 3/5	0.0305	0.0419	0.0255	0.0456	0.0100	0.0016	0.0029	0.0032	0.0027	0.0080	-0.0037	0.0035	0.0039
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MISSOURI
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
12/31/2000	3,283,809	3,929,784	4,092,720	4,729,143	4,747,013	4,710,741	4,760,061	4,731,650	4,653,960	4,658,960	4,668,960
12/31/2001	3,388,076	4,659,801	5,128,794	5,244,747	5,371,059	5,009,633	4,992,403	4,916,469	4,916,469	4,916,469	4,896,469
12/31/2002	3,685,172	3,916,046	3,967,015	5,018,388	4,705,255	4,853,198	4,601,181	4,498,859	4,427,546	4,427,276	4,351,209
12/31/2003	4,578,718	5,054,445	6,448,885	6,383,077	6,303,583	6,066,597	6,021,983	6,067,005	5,986,930	5,971,930	5,991,930
12/31/2004	4,975,186	6,398,459	6,288,678	6,098,180	6,146,008	6,003,018	6,110,265	6,088,859	6,089,003	6,069,003	6,062,934
12/31/2005	4,149,352	4,643,409	5,248,927	4,637,458	4,862,742	4,710,279	4,566,013	4,600,367	4,600,367	4,595,367	4,696,369
12/31/2006	5,006,963	5,242,761	5,112,710	5,374,663	5,357,069	5,463,251	5,290,359	5,207,859	5,230,016	5,122,148	5,200,281
12/31/2007	4,965,024	6,345,720	6,996,084	7,210,927	6,973,541	7,133,501	6,950,488	6,842,690	6,882,689	6,827,939	6,827,939
12/31/2008	5,802,030	7,560,952	7,890,315	7,783,592	7,755,193	7,823,245	7,681,836	7,598,419	7,596,738	7,608,738	7,708,738
12/31/2009	5,948,171	6,123,476	6,185,034	6,127,326	5,808,687	5,950,104	5,941,683	5,871,839	5,898,543	5,982,380	5,989,880
12/31/2010	6,664,977	7,986,397	7,690,964	7,865,962	8,053,500	7,954,747	7,977,822	7,827,635	7,863,310	8,033,309	
12/31/2011	6,163,718	7,229,730	8,075,064	7,817,400	7,957,999	8,420,617	8,514,081	8,572,625	8,406,646		
12/31/2012	5,763,679	5,912,018	6,141,593	6,138,530	6,144,647	6,129,973	6,189,570	6,105,199			
12/31/2013	6,494,232	7,870,946	8,130,488	8,212,416	8,208,486	7,879,285	7,830,074				
12/31/2014	5,278,754	6,607,080	7,666,827	7,561,078	7,515,117	7,720,543					
12/31/2015	5,244,435	6,029,857	6,500,948	6,530,421	7,007,015						
12/31/2016	4,626,505	5,854,352	6,553,212	7,010,391							
12/31/2017	5,325,955	6,392,482	7,390,520								
12/31/2018	5,656,149	7,578,942									
12/31/2019	6,411,793										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	4,651,460	4,656,460	4,646,460	4,646,460	4,646,460	4,646,460	4,646,460	4,646,460	4,646,460
12/31/2001	4,896,469	4,896,469	4,896,469	4,898,969	4,898,906	4,898,906	4,898,906	4,907,656	
12/31/2002	4,343,709	4,343,709	4,343,709	4,343,709	4,343,709	4,343,709	4,343,709		
12/31/2003	5,991,930	5,991,930	5,991,930	5,991,930	5,991,930	5,991,930			
12/31/2004	6,062,934	6,062,934	6,062,934	6,062,934	6,062,934				
12/31/2005	4,795,367	4,795,367	4,795,367	4,895,367					
12/31/2006	5,201,781	5,101,781	5,294,781						
12/31/2007	6,835,439	6,947,939							
12/31/2008	7,708,738								

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

MISSOURI
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
12/31/2000	1.197	1.041	1.156	1.004	0.992	1.010	0.994	0.984	1.001	1.002	0.996
12/31/2001	1.375	1.101	1.023	1.024	0.933	0.997	0.985	1.000	1.000	0.996	1.000
12/31/2002	1.063	1.013	1.265	0.938	1.031	0.948	0.978	0.984	1.000	0.983	0.998
12/31/2003	1.104	1.276	0.990	0.988	0.962	0.993	1.007	0.987	0.997	1.003	1.000
12/31/2004	1.286	0.983	0.970	1.008	0.977	1.018	0.996	1.000	0.997	0.999	1.000
12/31/2005	1.119	1.130	0.884	1.049	0.969	0.969	1.008	1.000	0.999	1.022	1.021
12/31/2006	1.047	0.975	1.051	0.997	1.020	0.968	1.004	1.004	0.979	1.015	1.000
12/31/2007	1.278	1.102	1.031	0.967	1.023	0.974	0.984	1.006	0.992	1.000	1.001
12/31/2008	1.303	1.044	0.986	0.996	1.009	0.982	0.989	1.000	1.002	1.013	1.000
12/31/2009	1.029	1.010	0.991	0.948	1.024	0.999	0.988	1.005	1.014	1.001	
12/31/2010	1.198	0.963	1.023	1.024	0.988	1.003	0.981	1.005	1.022		
12/31/2011	1.173	1.117	0.968	1.018	1.058	1.011	1.007	0.981			
12/31/2012	1.026	1.039	1.000	1.001	0.998	1.010	0.986				
12/31/2013	1.212	1.033	1.010	1.000	0.960	0.994					
12/31/2014	1.252	1.160	0.986	0.994	1.027						
12/31/2015	1.150	1.078	1.005	1.073							
12/31/2016	1.265	1.119	1.070								
12/31/2017	1.200	1.156									
12/31/2018	1.340										
3 Yr Mean	1.268	1.118	1.020	1.022	0.995	1.005	0.991	0.997	1.013	1.005	1.000
Best 3/5	1.239	1.118	1.005	1.006	1.004	1.004	0.988	1.003	1.003	1.010	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000			
12/31/2001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.002	1.000 *		
12/31/2002	1.000	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 *	1.000 *		
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.021								
12/31/2006	0.981	1.038									
12/31/2007	1.016										
3 Yr Mean	0.999	1.013	1.007	1.000	1.000 @	1.000 @	1.001 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.004	1.004	0.988	1.003	1.003	1.010	1.000
12/31/2016				1.006	1.004	1.004	0.988	1.003	1.003	1.010	1.000
12/31/2017			1.005	1.006	1.004	1.004	0.988	1.003	1.003	1.010	1.000
12/31/2018		1.118	1.005	1.006	1.004	1.004	0.988	1.003	1.003	1.010	1.000
12/31/2019	1.239	1.118	1.005	1.006	1.004	1.004	0.988	1.003	1.003	1.010	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.012
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.018
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.023
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.144
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.417

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	299,091	509,834	741,097	1,059,517	1,350,519	1,356,804	1,367,697	1,398,024	1,414,807	1,453,615	1,481,383
12/31/2001	526,488	756,797	1,204,567	1,264,006	1,299,001	1,421,513	1,425,963	1,529,217	1,522,232	1,522,232	1,522,232
12/31/2002	752,789	792,379	1,109,212	1,266,064	1,313,753	1,393,697	1,436,707	1,466,362	1,441,780	1,442,050	1,442,372
12/31/2003	509,484	713,556	1,126,669	1,381,257	1,629,857	1,591,043	1,715,005	1,768,879	1,858,953	1,877,183	1,885,978
12/31/2004	544,401	1,260,723	1,449,783	1,692,505	1,913,047	1,932,823	1,991,120	2,001,476	1,984,673	1,977,514	1,978,056
12/31/2005	441,889	854,185	1,249,917	1,439,759	1,333,747	1,397,778	1,413,414	1,469,527	1,469,527	1,469,527	1,816,668
12/31/2006	334,792	866,853	1,453,255	1,959,724	2,046,003	2,128,112	2,213,918	2,280,890	2,371,983	2,385,815	2,537,563
12/31/2007	249,407	692,399	1,455,458	2,087,098	2,428,812	2,702,714	3,227,222	3,241,490	3,261,539	3,242,399	3,242,226
12/31/2008	197,996	780,574	2,216,829	2,715,456	3,109,587	3,439,629	3,418,164	3,351,530	3,368,689	3,249,469	3,252,911
12/31/2009	462,666	792,753	1,228,155	1,518,291	1,801,874	2,058,046	1,984,361	1,994,326	2,021,636	2,165,103	2,170,146
12/31/2010	510,663	1,121,993	1,739,376	2,355,900	2,808,106	3,139,846	3,270,330	3,265,994	3,438,243	3,856,650	
12/31/2011	797,901	1,592,040	2,635,400	3,115,627	3,417,906	3,762,530	3,959,435	3,997,734	3,978,324		
12/31/2012	657,968	1,094,305	1,660,405	2,149,228	2,304,047	2,516,841	2,510,205	2,557,336			
12/31/2013	658,060	1,780,585	2,971,283	3,658,751	4,267,526	4,786,418	4,753,602				
12/31/2014	768,081	1,618,786	2,805,007	3,198,766	3,386,607	3,685,624					
12/31/2015	571,654	1,255,639	2,020,379	2,484,746	2,676,211						
12/31/2016	854,924	1,260,869	1,868,061	2,352,543							
12/31/2017	709,488	1,413,254	1,894,256								
12/31/2018	537,054	1,275,489									
12/31/2019	374,066										

<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>
12/31/2000	1,478,462	1,494,765	1,487,064	1,487,064	1,487,064	1,487,064	1,487,064	1,487,064	1,487,064
12/31/2001	1,522,232	1,522,232	1,522,232	1,542,232	1,533,512	1,533,512	1,533,512	1,533,512	
12/31/2002	1,431,363	1,431,363	1,431,363	1,431,363	1,431,363	1,431,363	1,431,363		
12/31/2003	1,885,978	1,885,978	1,885,978	1,885,978	1,885,978	1,885,978			
12/31/2004	1,978,056	1,978,056	1,978,056	1,978,056	1,978,056				
12/31/2005	1,738,741	1,738,741	1,738,741	1,820,954					
12/31/2006	2,537,925	2,535,191	2,535,956						
12/31/2007	3,242,099	3,242,100							
12/31/2008	3,301,002								

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

	Increments												
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	210,743	231,263	318,420	291,002	6,285	10,893	30,327	16,783	38,808	27,768	-2,921	16,303	-7,701
12/31/2001	230,309	447,770	59,439	34,995	122,512	4,450	103,254	-6,985	0	0	0	0	0
12/31/2002	39,590	316,833	156,852	47,689	79,944	43,010	29,655	-24,582	270	322	-11,009	0	0
12/31/2003	204,072	413,113	254,588	248,600	-38,814	123,962	53,874	90,074	18,230	8,795	0	0	0
12/31/2004	716,322	189,060	242,722	220,542	19,776	58,297	10,356	-16,803	-7,159	542	0	0	0
12/31/2005	412,296	395,732	189,842	-106,012	64,031	15,636	56,113	0	0	347,141	-77,927	0	0
12/31/2006	532,061	586,402	506,469	86,279	82,109	85,806	66,972	91,093	13,832	151,748	362	-2,734	765
12/31/2007	442,992	763,059	631,640	341,714	273,902	524,508	14,268	20,049	-19,140	-173	-127	1	
12/31/2008	582,578	1,436,255	498,627	394,131	330,042	-21,465	-66,634	17,159	-119,220	3,442	48,091		
12/31/2009	330,087	435,402	290,136	283,583	256,172	-73,685	9,965	27,310	143,467	5,043			
12/31/2010	611,330	617,383	616,524	452,206	331,740	130,484	-4,336	172,249	418,407				
12/31/2011	794,139	1,043,360	480,227	302,279	344,624	196,905	38,299	-19,410					
12/31/2012	436,337	566,100	488,823	154,819	212,794	-6,636	47,131						
12/31/2013	1,122,525	1,190,698	687,468	608,775	518,892	-32,816							
12/31/2014	850,705	1,186,221	393,759	187,841	299,017								
12/31/2015	683,985	764,740	464,367	191,465									
12/31/2016	405,945	607,192	484,482										
12/31/2017	703,766	481,002											
12/31/2018	738,435												

	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
12/31/2000	0.0368	0.0404	0.0557	0.0509	0.0011	0.0019	0.0053	0.0029	0.0068	0.0049	-0.0005	0.0028	-0.0013
12/31/2001	0.0398	0.0774	0.0103	0.0061	0.0212	0.0008	0.0179	-0.0012	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2002	0.0053	0.0428	0.0212	0.0064	0.0108	0.0058	0.0040	-0.0033	0.0000	0.0000	-0.0015	0.0000	0.0000
12/31/2003	0.0262	0.0530	0.0326	0.0319	-0.0050	0.0159	0.0069	0.0115	0.0023	0.0011	0.0000	0.0000	0.0000
12/31/2004	0.0836	0.0221	0.0283	0.0257	0.0023	0.0068	0.0012	-0.0020	-0.0008	0.0001	0.0000	0.0000	0.0000
12/31/2005	0.0551	0.0529	0.0254	-0.0142	0.0086	0.0021	0.0075	0.0000	0.0000	0.0464	-0.0104	0.0000	0.0000
12/31/2006	0.0678	0.0747	0.0645	0.0110	0.0105	0.0109	0.0085	0.0116	0.0018	0.0193	0.0000	-0.0003	0.0001
12/31/2007	0.0417	0.0718	0.0595	0.0322	0.0258	0.0494	0.0013	0.0019	-0.0018	0.0000	0.0000	0.0000	
12/31/2008	0.0503	0.1240	0.0430	0.0340	0.0285	-0.0019	-0.0058	0.0015	-0.0103	0.0003	0.0042		
12/31/2009	0.0409	0.0539	0.0359	0.0351	0.0317	-0.0091	0.0012	0.0034	0.0178	0.0006			
12/31/2010	0.0511	0.0516	0.0515	0.0378	0.0277	0.0109	-0.0004	0.0144	0.0350				
12/31/2011	0.0562	0.0738	0.0340	0.0214	0.0244	0.0139	0.0027	-0.0014					
12/31/2012	0.0389	0.0504	0.0435	0.0138	0.0190	-0.0006	0.0042						
12/31/2013	0.1035	0.1098	0.0634	0.0561	0.0479	-0.0030							
12/31/2014	0.0594	0.0828	0.0275	0.0131	0.0209								
12/31/2015	0.0605	0.0677	0.0411	0.0169									
12/31/2016	0.0373	0.0557	0.0445										
12/31/2017	0.0552	0.0377											
12/31/2018	0.0543												

Best 3/5	0.0563	0.0687	0.0430	0.0174	0.0243	0.0024	0.0012	0.0022	0.0059	0.0067	0.0000	0.0000	0.0000
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MISSOURI
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
12/31/2000	940,007	1,019,741	855,496	723,010	728,839	684,839	688,839	683,839	688,914	688,914	688,198
12/31/2001	877,842	839,807	805,619	866,827	898,480	859,480	853,980	881,481	930,230	930,230	934,730
12/31/2002	331,924	498,421	508,617	479,171	471,875	496,375	496,375	496,375	496,304	496,304	496,304
12/31/2003	775,305	741,466	831,461	760,849	749,801	686,625	676,625	676,625	664,550	664,550	664,550
12/31/2004	504,616	499,553	551,240	518,816	512,666	497,666	567,666	567,666	567,666	567,666	567,666
12/31/2005	478,153	629,137	579,016	644,760	721,648	706,118	733,282	708,282	708,282	708,282	708,282
12/31/2006	892,652	1,087,615	1,058,558	1,053,063	1,069,715	1,073,208	1,085,708	1,085,708	1,085,708	1,085,708	1,148,808
12/31/2007	573,587	689,154	717,874	775,874	791,578	981,578	981,578	984,079	984,079	1,084,078	1,084,078
12/31/2008	794,723	758,414	767,348	760,619	773,157	814,655	916,070	956,070	956,070	956,070	956,070
12/31/2009	880,194	911,372	943,579	908,607	998,508	1,029,885	1,029,888	1,029,888	1,029,885	1,029,885	1,029,885
12/31/2010	651,104	686,817	833,409	804,064	775,358	784,164	784,164	784,164	784,164	784,164	
12/31/2011	747,113	704,063	691,608	683,408	763,258	773,461	780,806	775,806	775,806		
12/31/2012	564,168	587,448	702,971	745,471	715,471	710,471	710,471	710,471			
12/31/2013	463,430	551,048	506,597	499,000	624,987	646,246	645,655				
12/31/2014	924,074	854,130	814,479	869,357	984,252	962,353					
12/31/2015	530,197	629,691	798,470	820,800	785,795						
12/31/2016	567,518	453,901	557,062	573,868							
12/31/2017	571,574	703,191	740,743								
12/31/2018	627,622	656,729									
12/31/2019	1,107,176										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	688,198	688,198	688,198	688,198	688,198	688,198	688,198	688,198	688,198
12/31/2001	934,730	934,730	934,730	934,730	934,730	934,730	934,730	934,730	
12/31/2002	496,304	496,304	496,304	496,304	496,304	496,304	496,304		
12/31/2003	665,050	665,050	665,050	665,050	665,050	665,050			
12/31/2004	567,666	567,666	567,666	567,666	567,666				
12/31/2005	708,282	708,282	708,282	711,586					
12/31/2006	1,148,808	1,148,808	1,148,808						
12/31/2007	1,084,078	1,084,078							
12/31/2008	956,070								

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

MISSOURI

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
12/31/2000	1.085	0.839	0.845	1.008	0.940	1.006	0.993	1.007	1.000	0.999	1.000
12/31/2001	0.957	0.959	1.076	1.037	0.957	0.994	1.032	1.055	1.000	1.005	1.000
12/31/2002	1.502	1.020	0.942	0.985	1.052	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	0.956	1.121	0.915	0.985	0.916	0.985	1.000	0.982	1.000	1.000	1.001
12/31/2004	0.990	1.103	0.941	0.988	0.971	1.141	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.316	0.920	1.114	1.119	0.978	1.038	0.966	1.000	1.000	1.000	1.000
12/31/2006	1.218	0.973	1.095	1.016	1.003	1.012	1.000	1.000	1.000	1.058	1.000
12/31/2007	1.201	1.042	1.081	1.020	1.240	1.000	1.003	1.000	1.102	1.000	1.000
12/31/2008	0.954	1.012	0.991	1.016	1.054	1.124	1.044	1.000	1.000	1.000	1.000
12/31/2009	1.035	1.035	0.963	1.099	1.031	1.000	1.000	1.000	1.000	1.000	
12/31/2010	1.055	1.213	0.965	0.964	1.011	1.000	1.000	1.000	1.000		
12/31/2011	0.942	0.982	0.988	1.117	1.013	1.009	0.994	1.000			
12/31/2012	1.041	1.197	1.060	0.960	0.993	1.000	1.000				
12/31/2013	1.189	0.919	0.985	1.252	1.034	0.999					
12/31/2014	0.924	0.954	1.067	1.132	0.978						
12/31/2015	1.188	1.268	1.028	0.957							
12/31/2016	0.800	1.227	1.030								
12/31/2017	1.230	1.053									
12/31/2018	1.046										
3 Yr Mean	1.025	1.183	1.042	1.114	1.002	1.003	0.998	1.000	1.000	1.000	1.000
Best 3/5	1.053	1.078	1.039	1.070	1.006	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			
12/31/2000	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	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.005								
12/31/2006	1.000	1.000									
12/31/2007	1.000										
3 Yr Mean	1.000	1.000	1.002	1.000	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.006	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2016				1.070	1.006	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2017			1.039	1.070	1.006	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2018		1.078	1.039	1.070	1.006	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2019	1.053	1.078	1.039	1.070	1.006	1.000	1.000	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.006
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.076
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.118
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.206
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.270

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	155,976	272,412	265,262	186,690	253,344	215,501	219,669	223,626	228,626	228,626	224,589
12/31/2001	85,442	169,708	251,047	285,862	331,170	286,342	283,839	302,382	313,540	313,540	311,937
12/31/2002	21,036	53,278	73,957	69,971	81,389	84,758	157,966	157,966	157,966	157,966	157,966
12/31/2003	77,063	116,152	150,658	335,850	367,362	388,222	390,762	390,762	401,788	401,788	401,788
12/31/2004	39,994	76,850	94,051	116,009	134,076	128,684	141,527	141,527	141,527	141,527	141,527
12/31/2005	50,751	55,730	63,020	94,807	159,652	160,395	160,395	160,395	160,395	160,395	160,395
12/31/2006	55,363	102,981	195,135	297,132	323,075	353,073	356,487	353,074	353,580	365,582	371,354
12/31/2007	178,504	236,279	292,334	345,422	399,121	454,849	454,849	488,916	527,940	548,538	548,538
12/31/2008	95,783	165,636	361,532	440,887	699,861	761,504	764,571	785,708	785,708	785,708	785,708
12/31/2009	151,774	212,358	323,064	321,687	346,929	387,119	387,619	387,879	389,046	389,046	435,352
12/31/2010	544,659	135,977	194,090	207,374	232,559	231,395	231,395	231,395	231,395	231,395	
12/31/2011	117,274	167,331	220,341	251,251	313,659	321,227	323,727	321,105	321,159		
12/31/2012	59,913	94,660	97,027	115,568	129,299	129,299	129,299	129,299			
12/31/2013	23,160	115,312	184,068	175,107	214,686	222,290	214,075				
12/31/2014	53,042	117,091	174,318	225,640	252,197	254,750					
12/31/2015	48,877	102,611	145,800	156,828	168,949						
12/31/2016	125,157	172,089	309,410	443,641							
12/31/2017	41,737	430,737	569,820								
12/31/2018	155,585	164,916									
12/31/2019	47,555										

<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>
12/31/2000	224,589	224,589	224,589	224,589	224,589	224,589	224,589	224,589	224,589
12/31/2001	311,937	311,937	311,937	311,937	311,937	311,937	311,937	311,937	
12/31/2002	158,088	158,088	158,088	158,088	157,976	157,976	157,976		
12/31/2003	401,788	401,788	401,788	401,788	401,788	401,788			
12/31/2004	141,527	141,527	141,527	141,527	141,527				
12/31/2005	160,395	160,395	160,395	160,407					
12/31/2006	371,354	371,354	371,354						
12/31/2007	548,538	548,538							
12/31/2008	787,273								

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

	Increments												
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	116,436	-7,150	-78,572	66,654	-37,843	4,168	3,957	5,000	0	-4,037	0	0	0
12/31/2001	84,266	81,339	34,815	45,308	-44,828	-2,503	18,543	11,158	0	-1,603	0	0	0
12/31/2002	32,242	20,679	-3,986	11,418	3,369	73,208	0	0	0	0	122	0	0
12/31/2003	39,089	34,506	185,192	31,512	20,860	2,540	0	11,026	0	0	0	0	0
12/31/2004	36,856	17,201	21,958	18,067	-5,392	12,843	0	0	0	0	0	0	0
12/31/2005	4,979	7,290	31,787	64,845	743	0	0	0	0	0	0	0	0
12/31/2006	47,618	92,154	101,997	25,943	29,998	3,414	-3,413	506	12,002	5,772	0	0	0
12/31/2007	57,775	56,055	53,088	53,699	55,728	0	34,067	39,024	20,598	0	0	0	0
12/31/2008	69,853	195,896	79,355	258,974	61,643	3,067	21,137	0	0	0	1,565	0	0
12/31/2009	60,584	110,706	-1,377	25,242	40,190	500	260	1,167	0	46,306	0	0	0
12/31/2010	-408,682	58,113	13,284	25,185	-1,164	0	0	0	0	0	0	0	0
12/31/2011	50,057	53,010	30,910	62,408	7,568	2,500	-2,622	54	0	0	0	0	0
12/31/2012	34,747	2,367	18,541	13,731	0	0	0	0	0	0	0	0	0
12/31/2013	92,152	68,756	-8,961	39,579	7,604	-8,215	0	0	0	0	0	0	0
12/31/2014	64,049	57,227	51,322	26,557	2,553	0	0	0	0	0	0	0	0
12/31/2015	53,734	43,189	11,028	12,121	0	0	0	0	0	0	0	0	0
12/31/2016	46,932	137,321	134,231	0	0	0	0	0	0	0	0	0	0
12/31/2017	389,000	139,083	0	0	0	0	0	0	0	0	0	0	0
12/31/2018	9,331	0	0	0	0	0	0	0	0	0	0	0	0

	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>
12/31/2000	0.1690	-0.0104	-0.1141	0.0968	-0.0549	0.0061	0.0057	0.0073	0.0000	-0.0059	0.0000	0.0000	0.0000
12/31/2001	0.0718	0.0693	0.0297	0.0386	-0.0382	-0.0021	0.0158	0.0095	0.0000	-0.0014	0.0000	0.0000	0.0000
12/31/2002	0.0648	0.0416	-0.0080	0.0230	0.0068	0.1472	0.0000	0.0000	0.0000	0.0000	0.0002	0.0000	0.0000
12/31/2003	0.0586	0.0517	0.2776	0.0472	0.0313	0.0038	0.0000	0.0165	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2004	0.0647	0.0302	0.0385	0.0317	-0.0095	0.0225	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2005	0.0069	0.0100	0.0438	0.0893	0.0010	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2006	0.0254	0.0491	0.0544	0.0138	0.0160	0.0018	-0.0018	0.0003	0.0064	0.0031	0.0000	0.0000	0.0000
12/31/2007	0.0335	0.0325	0.0308	0.0311	0.0323	0.0000	0.0197	0.0226	0.0119	0.0000	0.0000	0.0000	0.0000
12/31/2008	0.0511	0.1432	0.0580	0.1893	0.0451	0.0022	0.0154	0.0000	0.0000	0.0000	0.0011	0.0000	0.0000
12/31/2009	0.0469	0.0857	-0.0011	0.0196	0.0311	0.0004	0.0002	0.0009	0.0000	0.0359	0.0000	0.0000	0.0000
12/31/2010	-0.3322	0.0472	0.0108	0.0205	-0.0009	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2011	0.0608	0.0643	0.0375	0.0757	0.0092	0.0030	-0.0032	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2012	0.0457	0.0031	0.0244	0.0181	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2013	0.0863	0.0644	-0.0084	0.0371	0.0071	-0.0077	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2014	0.0466	0.0417	0.0374	0.0193	0.0019	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2015	0.0420	0.0337	0.0086	0.0095	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2016	0.0634	0.1856	0.1814	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2017	0.2685	0.0960	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12/31/2018	0.0086	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Best 3/5	0.0507	0.0674	0.0235	0.0248	0.0030	0.0001	0.0001	0.0003	0.0021	0.0010	0.0000	0.0000	0.0000
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PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 MULTISTATE
 BODILY INJURY - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	57,926,197	101,336,195	143,174,765	159,513,668	163,536,353	163,203,123	160,776,080	158,386,194	158,014,393	157,378,674	157,028,588
12/31/2001	62,132,404	105,752,005	140,131,522	151,297,825	157,198,486	154,636,855	151,668,292	151,199,553	151,050,154	150,965,402	150,841,287
12/31/2002	53,023,242	87,611,126	114,160,160	133,072,661	131,502,548	129,000,547	127,753,705	126,932,454	127,184,093	126,936,208	126,888,094
12/31/2003	54,004,115	83,062,700	118,684,839	128,903,904	124,572,154	122,587,003	121,346,976	119,663,746	119,633,426	119,187,496	119,215,898
12/31/2004	55,124,138	90,986,719	116,990,445	121,951,337	118,823,995	116,486,098	115,594,912	114,813,306	115,096,081	115,042,977	115,109,272
12/31/2005	57,740,453	92,212,221	117,951,253	126,171,301	123,939,249	120,633,162	120,112,748	119,497,659	119,620,766	119,301,662	119,251,685
12/31/2006	58,716,692	89,932,739	111,412,538	117,542,684	116,053,801	116,423,104	116,388,713	115,200,282	115,123,111	114,801,826	114,635,394
12/31/2007	64,020,740	94,674,178	122,977,212	131,325,521	129,613,594	129,944,894	128,906,068	129,091,154	128,446,762	128,034,507	128,286,983
12/31/2008	65,261,715	101,294,436	124,470,386	132,544,384	131,037,939	130,179,495	131,279,584	129,739,458	129,932,980	129,722,823	129,838,963
12/31/2009	66,670,516	99,306,463	124,134,507	132,398,286	132,115,103	130,505,728	128,535,066	128,627,027	128,394,502	128,945,024	128,791,760
12/31/2010	66,372,720	99,549,164	126,904,323	134,375,152	134,279,905	132,723,702	133,080,961	132,563,526	133,232,848	132,937,669	
12/31/2011	74,214,801	107,888,854	135,351,511	146,079,461	143,860,088	143,833,827	142,564,862	142,510,131	142,566,881		
12/31/2012	57,567,325	88,455,958	112,777,892	117,040,107	118,505,136	118,780,614	119,363,250	119,449,691			
12/31/2013	59,026,697	91,726,313	114,673,236	126,188,956	127,811,463	126,657,437	125,673,372				
12/31/2014	63,547,496	98,059,791	128,728,413	136,632,555	138,786,084	137,700,290					
12/31/2015	53,659,929	86,563,914	113,405,790	122,750,241	125,276,179						
12/31/2016	54,207,409	87,340,447	115,192,536	125,906,820							
12/31/2017	57,162,775	91,834,683	118,790,699								
12/31/2018	57,080,744	96,452,342									
12/31/2019	57,159,230										

<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>
12/31/2000	157,144,895	157,079,811	157,252,459	157,039,439	156,987,540	157,070,040	157,110,040	157,057,525	157,099,986
12/31/2001	150,501,931	150,624,155	150,819,606	150,461,870	150,522,449	150,607,670	150,415,270	150,530,370	
12/31/2002	127,031,688	126,810,731	126,743,785	126,709,379	126,681,878	126,784,535	126,972,075		
12/31/2003	119,154,836	119,373,674	119,228,582	119,236,688	119,198,187	119,331,646			
12/31/2004	115,226,131	115,371,930	115,309,779	115,440,961	115,515,905				
12/31/2005	119,222,033	119,297,770	119,491,769	119,532,603					
12/31/2006	114,508,633	114,857,751	114,994,179						
12/31/2007	128,351,596	128,432,681							
12/31/2008	129,896,656								

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Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.749	1.413	1.114	1.025	0.998	0.985	0.985	0.998	0.996	0.998	1.001
12/31/2001	1.702	1.325	1.080	1.039	0.984	0.981	0.997	0.999	0.999	0.999	0.998
12/31/2002	1.652	1.303	1.166	0.988	0.981	0.990	0.994	1.002	0.998	1.000	1.001
12/31/2003	1.538	1.429	1.086	0.966	0.984	0.990	0.986	1.000	0.996	1.000	0.999
12/31/2004	1.651	1.286	1.042	0.974	0.980	0.992	0.993	1.002	1.000	1.001	1.001
12/31/2005	1.597	1.279	1.070	0.982	0.973	0.996	0.995	1.001	0.997	1.000	1.000
12/31/2006	1.532	1.239	1.055	0.987	1.003	1.000	0.990	0.999	0.997	0.999	0.999
12/31/2007	1.479	1.299	1.068	0.987	1.003	0.992	1.001	0.995	0.997	1.002	1.001
12/31/2008	1.552	1.229	1.065	0.989	0.993	1.008	0.988	1.001	0.998	1.001	1.000
12/31/2009	1.490	1.250	1.067	0.998	0.988	0.985	1.001	0.998	1.004	0.999	
12/31/2010	1.500	1.275	1.059	0.999	0.988	1.003	0.996	1.005	0.998		
12/31/2011	1.454	1.255	1.079	0.985	1.000	0.991	1.000	1.000			
12/31/2012	1.537	1.275	1.038	1.013	1.002	1.005	1.001				
12/31/2013	1.554	1.250	1.100	1.013	0.991	0.992					
12/31/2014	1.543	1.313	1.061	1.016	0.992						
12/31/2015	1.613	1.310	1.082	1.021							
12/31/2016	1.611	1.319	1.093								
12/31/2017	1.607	1.294									
12/31/2018	1.690										

3 Yr Mean	1.636	1.308	1.079	1.017	0.995	0.996	0.999	1.001	1.000	1.001	1.000
Best 3/5	1.610	1.306	1.079	1.014	0.994	0.995	0.999	1.000	0.998	1.000	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	1.000	1.001	0.999	1.000	1.001	1.000	1.000	1.000			
12/31/2001	1.001	1.001	0.998	1.000	1.001	0.999	1.001	1.001 *			
12/31/2002	0.998	0.999	1.000	1.000	1.001	1.001	1.001 *	1.001 *			
12/31/2003	1.002	0.999	1.000	1.000	1.001	1.001 *	1.001 *	1.001 *			
12/31/2004	1.001	0.999	1.001	1.001	1.000 *	1.001 *	1.001 *	1.001 *			
12/31/2005	1.001	1.002	1.000								
12/31/2006	1.003	1.001									
12/31/2007	1.001										

3 Yr Mean	1.002	1.001	1.000	1.000	1.001 @	1.000 @	1.001 @	1.000 @			
Best 3/5	1.001	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
12/31/2015					0.994	0.995	0.999	1.000	0.998	1.000	1.000
12/31/2016				1.014	0.994	0.995	0.999	1.000	0.998	1.000	1.000
12/31/2017			1.079	1.014	0.994	0.995	0.999	1.000	0.998	1.000	1.000
12/31/2018		1.306	1.079	1.014	0.994	0.995	0.999	1.000	0.998	1.000	1.000
12/31/2019	1.610	1.306	1.079	1.014	0.994	0.995	0.999	1.000	0.998	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2015	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004*	0.995
12/31/2016	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004*	1.009
12/31/2017	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004*	1.089
12/31/2018	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004*	1.422
12/31/2019	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.004*	2.289

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

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 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	4,388,448	9,721,790	14,007,992	16,178,998	12,907,204	13,460,956	14,666,031	14,333,946	14,142,895	14,030,777	14,060,428
12/31/2001	6,139,639	11,193,668	15,861,869	14,775,871	16,027,569	16,617,206	16,262,953	15,686,899	15,974,697	16,123,442	16,105,817
12/31/2002	5,784,399	10,403,438	13,329,012	14,928,103	15,723,083	15,562,227	15,093,830	15,077,784	14,805,992	14,740,468	14,824,405
12/31/2003	6,643,607	10,129,893	14,331,761	16,077,357	14,965,394	14,163,051	14,033,760	13,976,297	14,031,117	14,143,474	14,506,439
12/31/2004	6,472,722	11,346,582	17,289,670	17,138,887	17,303,024	16,757,024	16,887,639	16,690,311	16,469,674	16,090,842	16,098,740
12/31/2005	8,305,469	13,411,400	18,066,405	18,803,674	19,175,810	18,916,683	18,724,765	18,422,146	18,191,443	18,332,544	18,337,302
12/31/2006	9,522,697	14,717,039	17,222,976	18,492,312	19,448,967	19,068,103	19,360,913	19,191,109	19,246,204	19,102,727	19,291,236
12/31/2007	8,904,050	12,754,645	17,245,569	18,573,824	19,143,604	18,918,438	19,019,146	19,371,777	19,341,134	19,455,126	19,368,447
12/31/2008	10,260,280	13,286,644	17,235,035	18,642,963	19,143,075	19,525,206	19,345,182	19,350,854	19,214,838	19,312,188	19,343,661
12/31/2009	9,963,091	14,611,622	16,962,529	18,601,380	19,141,196	19,939,972	19,937,608	19,927,882	20,197,767	20,159,196	20,224,317
12/31/2010	10,701,866	14,354,594	18,618,630	20,278,472	20,437,099	19,885,887	19,473,186	19,407,733	19,289,357	19,188,607	
12/31/2011	10,156,750	14,240,344	18,684,992	20,516,240	20,634,883	20,817,774	20,736,620	20,670,891	20,703,622		
12/31/2012	6,225,548	14,487,383	18,771,413	19,142,889	19,578,310	19,626,166	19,494,104	19,696,685			
12/31/2013	9,147,468	15,358,722	17,697,426	20,972,415	21,802,274	21,663,057	21,756,626				
12/31/2014	10,250,187	14,439,714	20,706,362	24,384,046	25,323,857	25,083,373					
12/31/2015	9,961,632	16,299,238	22,202,391	25,415,123	25,218,413						
12/31/2016	9,758,388	15,325,799	20,350,031	22,566,881							
12/31/2017	10,966,024	18,667,737	25,248,342								
12/31/2018	8,759,409	16,463,736									
12/31/2019	9,444,814										
<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>		
12/31/2000	14,095,428	13,995,290	14,067,036	14,060,578	13,971,378	13,971,378	13,974,378	14,071,378	14,080,128		
12/31/2001	16,217,539	16,565,376	16,560,305	16,619,635	16,616,464	16,671,964	16,666,465	16,688,965			
12/31/2002	15,718,436	15,665,572	15,756,132	15,656,130	15,825,130	15,725,130	15,825,130				
12/31/2003	14,606,337	14,554,668	14,343,168	14,544,667	14,663,257	14,657,058					
12/31/2004	16,136,715	16,091,614	16,126,614	16,126,614	16,126,614						
12/31/2005	18,445,373	18,312,303	18,463,802	18,463,802							
12/31/2006	19,188,996	19,493,995	19,498,496								
12/31/2007	19,491,795	19,490,545									
12/31/2008	19,394,266										

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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
12/31/2000	2.215	1.441	1.155	0.798	1.043	1.090	0.977	0.987	0.992	1.002	1.002
12/31/2001	1.823	1.417	0.932	1.085	1.037	0.979	0.965	1.018	1.009	0.999	1.007
12/31/2002	1.799	1.281	1.120	1.053	0.990	0.970	0.999	0.982	0.996	1.006	1.060
12/31/2003	1.525	1.415	1.122	0.931	0.946	0.991	0.996	1.004	1.008	1.026	1.007
12/31/2004	1.753	1.524	0.991	1.010	0.968	1.008	0.988	0.987	0.977	1.000	1.002
12/31/2005	1.615	1.347	1.041	1.020	0.986	0.990	0.984	0.987	1.008	1.000	1.006
12/31/2006	1.545	1.170	1.074	1.052	0.980	1.015	0.991	1.003	0.993	1.010	0.995
12/31/2007	1.432	1.352	1.077	1.031	0.988	1.005	1.019	0.998	1.006	0.996	1.006
12/31/2008	1.295	1.297	1.082	1.027	1.020	0.991	1.000	0.993	1.005	1.002	1.003
12/31/2009	1.467	1.161	1.097	1.029	1.042	1.009	1.000	1.014	0.998	1.003	
12/31/2010	1.341	1.297	1.089	1.008	0.973	0.979	0.997	0.994	0.995		
12/31/2011	1.402	1.312	1.098	1.006	1.009	0.996	0.997	1.002			
12/31/2012	2.327	1.296	1.020	1.023	1.002	0.993	1.010				
12/31/2013	1.679	1.152	1.185	1.040	0.994	1.004					
12/31/2014	1.409	1.434	1.178	1.039	0.991						
12/31/2015	1.636	1.362	1.145	0.992							
12/31/2016	1.571	1.328	1.109								
12/31/2017	1.702	1.353									
12/31/2018	1.880										

3 Yr Mean	1.718	1.348	1.144	1.024	0.996	0.998	1.001	1.003	0.999	1.000	1.001
Best 3/5	1.636	1.348	1.144	1.023	0.996	0.996	0.999	0.998	0.999	1.002	1.004

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	0.993	1.005	1.000	0.994	1.000	1.000	1.007	1.001			
12/31/2001	1.021	1.000	1.004	1.000	1.003	1.000	1.001	1.000 *			
12/31/2002	0.997	1.006	0.994	1.011	0.994	1.006	1.000 *	1.000 *			
12/31/2003	0.996	0.985	1.014	1.008	1.000	1.000 *	1.000 *	1.000 *			
12/31/2004	0.997	1.002	1.000	1.000	1.003 *	1.000 *	1.000 *	1.000 *			
12/31/2005	0.993	1.008	1.000								
12/31/2006	1.016	1.000									
12/31/2007	1.000										

3 Yr Mean	1.003	1.003	1.005	1.006	0.999 @	1.002 @	1.004 @	1.001 @			
Best 3/5	0.998	1.003	1.001	1.003	1.001 *	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
12/31/2015					0.996	0.996	0.999	0.998	0.999	1.002	1.004
12/31/2016				1.023	0.996	0.996	0.999	0.998	0.999	1.002	1.004
12/31/2017			1.144	1.023	0.996	0.996	0.999	0.998	0.999	1.002	1.004
12/31/2018		1.348	1.144	1.023	0.996	0.996	0.999	0.998	0.999	1.002	1.004
12/31/2019	1.636	1.348	1.144	1.023	0.996	0.996	0.999	0.998	0.999	1.002	1.004

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2015	0.998	1.003	1.001	1.003	1.001	1.000	1.000	1.000	1.000*	1.000
12/31/2016	0.998	1.003	1.001	1.003	1.001	1.000	1.000	1.000	1.000*	1.023
12/31/2017	0.998	1.003	1.001	1.003	1.001	1.000	1.000	1.000	1.000*	1.170
12/31/2018	0.998	1.003	1.001	1.003	1.001	1.000	1.000	1.000	1.000*	1.578
12/31/2019	0.998	1.003	1.001	1.003	1.001	1.000	1.000	1.000	1.000*	2.581

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	9,081,912	22,096,829	46,636,126	68,680,588	82,143,367	90,014,530	97,677,485	95,784,955	97,779,955	97,832,364	98,893,530
12/31/2001	10,395,369	28,209,438	52,673,644	75,065,900	88,706,537	95,424,989	98,498,506	100,382,834	102,498,847	102,141,734	102,499,113
12/31/2002	9,421,398	25,706,059	43,426,819	63,484,486	73,075,176	79,938,125	82,915,411	83,210,834	84,783,579	85,518,627	85,506,963
12/31/2003	9,704,528	23,816,609	43,878,226	62,069,086	70,855,272	78,202,942	80,220,965	81,098,786	82,219,792	83,040,899	82,911,854
12/31/2004	7,397,083	20,323,393	38,777,975	53,598,294	62,862,785	68,518,054	69,922,077	70,619,789	72,102,685	72,622,489	72,549,709
12/31/2005	7,662,012	20,051,568	42,738,792	59,694,517	69,843,396	74,827,204	77,396,632	79,234,572	80,015,112	80,449,106	81,335,299
12/31/2006	7,342,500	22,245,893	42,954,674	57,344,390	67,098,546	70,996,727	76,139,357	78,488,306	79,136,406	80,732,615	80,993,108
12/31/2007	9,252,171	24,829,607	52,069,437	69,666,011	80,999,690	85,940,184	88,191,807	90,113,219	91,018,466	91,721,930	92,116,820
12/31/2008	8,986,849	27,397,273	48,711,030	69,312,456	81,430,590	87,663,318	91,760,265	92,697,452	93,622,411	93,762,032	93,770,613
12/31/2009	10,849,816	26,283,762	46,898,536	75,008,050	87,937,698	93,248,533	97,359,068	99,228,136	100,114,295	101,160,755	100,767,937
12/31/2010	10,542,246	29,729,522	55,632,366	75,063,915	89,518,329	94,792,847	98,105,247	100,484,046	100,705,288	100,977,544	
12/31/2011	11,892,651	31,244,333	58,089,330	82,386,823	94,833,959	107,008,767	112,660,460	113,679,604	113,785,945		
12/31/2012	8,480,682	24,927,138	49,337,270	67,613,013	80,897,845	86,783,601	91,158,748	92,341,027			
12/31/2013	9,228,057	27,351,618	52,512,707	73,819,617	85,998,141	91,870,905	94,151,166				
12/31/2014	10,817,551	29,898,207	60,004,418	85,488,928	95,217,094	100,777,438					
12/31/2015	8,670,018	24,904,663	47,682,450	66,834,592	80,091,593						
12/31/2016	11,132,073	29,847,046	53,563,427	73,920,578							
12/31/2017	10,904,399	31,838,227	56,897,331								
12/31/2018	11,402,089	30,021,262									
12/31/2019	11,987,488										

<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>
12/31/2000	100,840,417	100,966,992	101,189,826	102,203,441	102,947,931	103,555,382	104,801,042	105,073,816	105,215,075
12/31/2001	102,810,569	103,006,156	103,104,123	102,887,849	103,009,710	103,097,269	103,288,181	103,423,200	
12/31/2002	85,932,941	86,303,742	86,594,282	87,048,085	86,876,960	87,144,396	87,127,374		
12/31/2003	83,400,855	83,476,380	83,483,531	83,193,524	83,353,580	83,372,801			
12/31/2004	72,602,337	72,629,250	72,660,446	72,645,604	72,668,229				
12/31/2005	81,342,312	82,361,235	82,768,680	82,801,221					
12/31/2006	81,549,970	82,490,945	82,736,616						
12/31/2007	92,305,893	92,120,326							
12/31/2008	94,550,898								

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

	Increments												
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>
12/31/2000	13,014,917	24,539,297	22,044,462	13,462,779	7,871,163	7,662,955	-1,892,530	1,995,000	52,409	1,061,166	1,946,887	126,575	222,834
12/31/2001	17,814,069	24,464,206	22,392,256	13,640,637	6,718,452	3,073,517	1,884,328	2,116,013	-357,113	357,379	311,456	195,587	97,967
12/31/2002	16,284,661	17,720,760	20,057,667	9,590,690	6,862,949	2,977,286	295,423	1,572,745	735,048	-11,664	425,978	370,801	290,540
12/31/2003	14,112,081	20,061,617	18,190,860	8,786,186	7,347,670	2,018,023	877,821	1,121,006	821,107	-129,045	489,001	75,525	7,151
12/31/2004	12,926,310	18,454,582	14,820,319	9,264,491	5,655,269	1,404,023	697,712	1,482,896	519,804	-72,780	52,628	26,913	31,196
12/31/2005	12,389,556	22,687,224	16,955,725	10,148,879	4,983,808	2,569,428	1,837,940	780,540	433,994	886,193	7,013	1,018,923	407,445
12/31/2006	14,903,393	20,708,781	14,389,716	9,754,156	3,898,181	5,142,630	2,348,949	648,100	1,596,209	260,493	556,862	940,975	245,671
12/31/2007	15,577,436	27,239,830	17,596,574	11,333,679	4,940,494	2,251,623	1,921,412	905,247	703,464	394,890	189,073	-185,567	
12/31/2008	18,410,424	21,313,757	20,601,426	12,118,134	6,232,728	4,096,947	937,187	924,959	139,621	8,581	780,285		
12/31/2009	15,433,946	20,614,774	28,109,514	12,929,648	5,310,835	4,110,535	1,869,068	886,159	1,046,460	-392,818			
12/31/2010	19,187,276	25,902,844	19,431,549	14,454,414	5,274,518	3,312,400	2,378,799	221,242	272,256				
12/31/2011	19,351,682	26,844,997	24,297,493	12,447,136	12,174,808	5,651,693	1,019,144	106,341					
12/31/2012	16,446,456	24,410,132	18,275,743	13,284,832	5,885,756	4,375,147	1,182,279						
12/31/2013	18,123,561	25,161,089	21,306,910	12,178,524	5,872,764	2,280,261							
12/31/2014	19,080,656	30,106,211	25,484,510	9,728,166	5,560,344								
12/31/2015	16,234,645	22,777,787	19,152,142	13,257,001									
12/31/2016	18,714,973	23,716,381	20,357,151										
12/31/2017	20,933,828	25,059,104											
12/31/2018	18,619,173												

	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
12/31/2000	0.0453	0.0855	0.0768	0.0469	0.0274	0.0267	-0.0066	0.0069	0.0002	0.0037	0.0068	0.0004	0.0008
12/31/2001	0.0647	0.0889	0.0814	0.0496	0.0244	0.0112	0.0068	0.0077	-0.0013	0.0013	0.0011	0.0007	0.0004
12/31/2002	0.0684	0.0744	0.0842	0.0403	0.0288	0.0125	0.0012	0.0066	0.0031	0.0000	0.0018	0.0016	0.0012
12/31/2003	0.0641	0.0911	0.0826	0.0399	0.0334	0.0092	0.0040	0.0051	0.0037	-0.0006	0.0022	0.0003	0.0000
12/31/2004	0.0587	0.0838	0.0673	0.0421	0.0257	0.0064	0.0032	0.0067	0.0024	-0.0003	0.0002	0.0001	0.0001
12/31/2005	0.0573	0.1049	0.0784	0.0469	0.0231	0.0119	0.0085	0.0036	0.0020	0.0041	0.0000	0.0047	0.0019
12/31/2006	0.0655	0.0910	0.0632	0.0429	0.0171	0.0226	0.0103	0.0028	0.0070	0.0011	0.0024	0.0041	0.0011
12/31/2007	0.0618	0.1080	0.0698	0.0449	0.0196	0.0089	0.0076	0.0036	0.0028	0.0016	0.0007	-0.0007	
12/31/2008	0.0731	0.0846	0.0817	0.0481	0.0247	0.0163	0.0037	0.0037	0.0006	0.0000	0.0031		
12/31/2009	0.0634	0.0847	0.1155	0.0531	0.0218	0.0169	0.0077	0.0036	0.0043	-0.0016			
12/31/2010	0.0783	0.1057	0.0793	0.0590	0.0215	0.0135	0.0097	0.0009	0.0011				
12/31/2011	0.0682	0.0947	0.0857	0.0439	0.0429	0.0199	0.0036	0.0004					
12/31/2012	0.0687	0.1020	0.0763	0.0555	0.0246	0.0183	0.0049						
12/31/2013	0.0709	0.0984	0.0833	0.0476	0.0230	0.0089							
12/31/2014	0.0695	0.1096	0.0928	0.0354	0.0202								
12/31/2015	0.0655	0.0919	0.0773	0.0535									
12/31/2016	0.0701	0.0888	0.0763										
12/31/2017	0.0752	0.0901											
12/31/2018	0.0652												

Best 3/5	0.0684	0.0935	0.0790	0.0483	0.0230	0.0162	0.0054	0.0027	0.0027	0.0009	0.0011	0.0015	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:

<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>
12/31/2000	103,075,563	118,354,341	125,560,653	131,616,998	133,217,073	133,342,637	133,743,750	134,435,889	134,354,263	135,328,431	135,189,186
12/31/2001	100,358,227	112,410,053	121,695,423	124,092,246	124,889,318	125,755,168	125,778,794	125,999,331	126,883,083	127,064,850	127,519,721
12/31/2002	85,978,157	96,552,336	99,741,601	102,288,699	103,183,830	103,617,466	103,849,284	103,687,635	104,272,243	104,709,851	104,645,218
12/31/2003	77,532,098	85,988,188	90,787,276	93,115,199	94,147,270	94,908,348	94,898,000	95,082,748	95,025,507	95,156,223	95,371,955
12/31/2004	95,489,642	106,680,611	106,447,780	108,073,461	109,032,550	108,404,468	108,739,183	108,773,627	109,435,560	109,479,474	109,781,082
12/31/2005	93,303,003	101,612,140	103,728,968	106,179,260	107,156,955	107,564,714	107,342,072	107,814,046	107,837,719	109,090,109	109,157,553
12/31/2006	96,656,648	103,918,204	106,578,622	108,633,241	110,921,341	111,869,895	113,456,931	113,604,830	114,345,608	114,822,038	114,818,447
12/31/2007	103,354,289	113,322,215	116,876,729	118,666,344	119,606,897	120,883,520	120,581,210	121,364,230	121,990,936	121,823,965	122,290,162
12/31/2008	107,359,201	117,479,999	120,451,390	122,825,060	124,703,546	125,262,506	125,508,371	126,223,331	126,785,035	127,717,541	128,836,849
12/31/2009	99,798,248	109,108,103	112,687,496	114,603,314	115,025,695	115,457,653	116,325,242	117,195,834	117,778,771	118,494,958	118,882,677
12/31/2010	106,831,727	116,405,246	118,535,875	119,766,529	120,049,238	120,247,458	120,690,870	121,123,927	121,041,240	121,253,377	
12/31/2011	116,858,794	125,086,797	129,359,421	129,220,829	129,719,343	130,216,843	131,680,958	132,251,290	132,747,048		
12/31/2012	107,711,204	115,395,831	118,692,434	120,916,796	121,415,650	122,762,205	124,145,725	124,991,690			
12/31/2013	100,784,000	110,183,200	114,013,476	116,032,039	118,030,806	118,358,998	119,156,223				
12/31/2014	101,535,114	112,330,653	117,679,596	123,110,026	124,298,432	125,437,614					
12/31/2015	100,434,740	112,273,345	120,960,174	124,067,937	125,102,104						
12/31/2016	105,369,052	119,269,379	124,447,433	126,256,203							
12/31/2017	113,948,015	128,614,910	135,667,714								
12/31/2018	117,723,962	133,411,006									
12/31/2019	114,663,152										

<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>
12/31/2000	135,297,478	134,950,763	134,746,141	134,784,183	134,939,672	134,953,356	135,343,099	135,672,018	135,782,965
12/31/2001	127,422,971	127,638,327	127,988,483	128,306,002	128,342,465	128,503,599	128,591,849	128,657,976	
12/31/2002	104,785,353	105,130,432	105,624,502	105,516,742	105,599,723	105,826,109	105,907,727		
12/31/2003	95,682,246	95,605,377	95,822,442	96,027,061	96,286,391	96,339,875			
12/31/2004	109,873,661	110,016,177	110,230,458	110,225,225	110,215,964				
12/31/2005	108,793,207	109,395,857	109,475,975	109,475,759					
12/31/2006	115,376,100	115,724,340	115,729,498						
12/31/2007	122,483,414	122,550,095							
12/31/2008	129,003,854								

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.148	1.061	1.048	1.012	1.001	1.003	1.005	0.999	1.007	0.999	1.001
12/31/2001	1.120	1.083	1.020	1.006	1.007	1.000	1.002	1.007	1.001	1.004	0.999
12/31/2002	1.123	1.033	1.026	1.009	1.004	1.002	0.998	1.006	1.004	0.999	1.001
12/31/2003	1.109	1.056	1.026	1.011	1.008	1.000	1.002	0.999	1.001	1.002	1.003
12/31/2004	1.117	0.998	1.015	1.009	0.994	1.003	1.000	1.006	1.000	1.003	1.001
12/31/2005	1.089	1.021	1.024	1.009	1.004	0.998	1.004	1.000	1.012	1.001	0.997
12/31/2006	1.075	1.026	1.019	1.021	1.009	1.014	1.001	1.007	1.004	1.000	1.005
12/31/2007	1.096	1.031	1.015	1.008	1.011	0.997	1.006	1.005	0.999	1.004	1.002
12/31/2008	1.094	1.025	1.020	1.015	1.004	1.002	1.006	1.004	1.007	1.009	1.001
12/31/2009	1.093	1.033	1.017	1.004	1.004	1.008	1.007	1.005	1.006	1.003	
12/31/2010	1.090	1.018	1.010	1.002	1.002	1.004	1.004	0.999	1.002		
12/31/2011	1.070	1.034	0.999	1.004	1.004	1.011	1.004	1.004			
12/31/2012	1.071	1.029	1.019	1.004	1.011	1.011	1.007				
12/31/2013	1.093	1.035	1.018	1.017	1.003	1.007					
12/31/2014	1.106	1.048	1.046	1.010	1.009						
12/31/2015	1.118	1.077	1.026	1.008							
12/31/2016	1.132	1.043	1.015								
12/31/2017	1.129	1.055									
12/31/2018	1.133										

3 Yr Mean	1.131	1.058	1.029	1.012	1.008	1.010	1.005	1.003	1.005	1.005	1.003
Best 3/5	1.126	1.049	1.021	1.007	1.005	1.009	1.006	1.004	1.004	1.003	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	0.997	0.998	1.000	1.001	1.000	1.003	1.002	1.001			
12/31/2001	1.002	1.003	1.002	1.000	1.001	1.001	1.001	1.001 *			
12/31/2002	1.003	1.005	0.999	1.001	1.002	1.001	1.001 *	1.001 *			
12/31/2003	0.999	1.002	1.002	1.003	1.001	1.001 *	1.001 *	1.001 *			
12/31/2004	1.001	1.002	1.000	1.000	1.001 *	1.001 *	1.001 *	1.001 *			
12/31/2005	1.006	1.001	1.000								
12/31/2006	1.003	1.000									
12/31/2007	1.001										

3 Yr Mean	1.003	1.001	1.001	1.001	1.001 @	1.002 @	1.002 @	1.001 @			
Best 3/5	1.002	1.002	1.001	1.001	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
12/31/2015					1.005	1.009	1.006	1.004	1.004	1.003	1.001
12/31/2016				1.007	1.005	1.009	1.006	1.004	1.004	1.003	1.001
12/31/2017			1.021	1.007	1.005	1.009	1.006	1.004	1.004	1.003	1.001
12/31/2018		1.049	1.021	1.007	1.005	1.009	1.006	1.004	1.004	1.003	1.001
12/31/2019	1.126	1.049	1.021	1.007	1.005	1.009	1.006	1.004	1.004	1.003	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2015	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.047
12/31/2016	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.054
12/31/2017	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.076
12/31/2018	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.129
12/31/2019	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.004*	1.271

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

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

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	19,424,526	22,559,304	25,527,430	28,357,118	28,325,563	28,804,734	28,545,780	28,831,715	28,937,857	29,479,063	29,160,993
12/31/2001	20,772,125	23,804,872	25,726,010	26,685,095	26,852,473	27,770,613	28,376,078	29,126,649	29,389,175	29,354,387	29,353,209
12/31/2002	18,382,877	21,840,021	21,668,927	22,491,203	22,970,698	23,599,639	23,703,493	24,132,175	24,171,285	24,307,169	24,308,862
12/31/2003	19,604,664	21,092,819	22,285,215	23,721,993	24,272,419	25,232,218	25,451,735	25,252,991	25,251,022	25,337,848	25,237,556
12/31/2004	18,869,818	22,676,958	24,328,131	25,019,202	25,364,895	25,197,277	25,258,319	25,748,307	25,846,766	26,161,207	26,369,355
12/31/2005	19,762,964	23,558,473	24,626,402	25,122,840	24,858,197	24,860,784	24,931,647	25,268,965	25,307,360	25,657,556	25,647,539
12/31/2006	24,689,015	26,831,849	26,953,254	27,573,423	27,186,658	27,475,259	27,602,517	27,835,505	28,031,110	28,236,885	28,198,886
12/31/2007	24,113,015	27,605,122	29,331,055	29,485,053	29,028,830	29,616,968	29,634,764	29,730,000	30,038,580	30,239,704	30,308,574
12/31/2008	26,549,211	28,855,004	30,095,091	29,867,660	30,393,233	30,283,530	30,140,917	30,233,319	30,571,581	30,754,239	30,855,528
12/31/2009	24,133,808	24,643,651	25,642,247	25,749,605	25,704,521	25,892,332	25,682,387	26,098,753	26,187,080	26,204,499	26,261,676
12/31/2010	22,046,138	23,314,938	24,237,728	24,714,723	24,587,234	24,954,784	25,033,609	25,315,364	25,392,105	25,357,952	
12/31/2011	21,111,125	23,086,662	23,577,615	23,474,177	23,748,179	23,828,142	24,136,890	24,223,318	24,200,048		
12/31/2012	21,019,092	23,339,443	24,615,814	24,791,356	24,831,265	24,930,014	25,098,037	25,101,284			
12/31/2013	20,143,322	20,748,229	21,810,104	21,525,857	21,523,610	21,292,371	21,427,447				
12/31/2014	23,846,580	26,468,694	26,829,897	27,497,516	27,743,856	27,931,701					
12/31/2015	23,273,544	26,208,057	27,147,579	27,584,969	27,663,252						
12/31/2016	22,273,861	25,510,645	26,383,658	26,203,764							
12/31/2017	21,897,513	25,701,118	26,615,461								
12/31/2018	24,205,489	26,430,911									
12/31/2019	21,070,591										

<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>
12/31/2000	29,179,053	29,395,701	29,463,037	29,416,114	29,296,923	29,294,924	29,308,103	29,328,202	29,315,835
12/31/2001	29,356,911	29,626,759	29,511,079	29,401,616	29,399,085	29,434,758	29,434,757	29,432,030	
12/31/2002	24,523,821	24,560,355	24,414,443	24,384,944	24,369,373	24,213,439	24,200,751		
12/31/2003	25,255,845	25,189,486	25,264,064	25,268,006	25,330,507	25,340,279			
12/31/2004	26,241,938	26,258,130	26,353,633	26,377,240	26,356,141				
12/31/2005	25,718,884	25,729,701	25,699,852	25,589,036					
12/31/2006	28,423,232	28,389,418	28,489,017						
12/31/2007	30,439,812	30,496,007							
12/31/2008	30,818,352								

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.161	1.132	1.111	0.999	1.017	0.991	1.010	1.004	1.019	0.989	1.001
12/31/2001	1.146	1.081	1.037	1.006	1.034	1.022	1.026	1.009	0.999	1.000	1.000
12/31/2002	1.188	0.992	1.038	1.021	1.027	1.004	1.018	1.002	1.006	1.000	1.009
12/31/2003	1.076	1.057	1.064	1.023	1.040	1.009	0.992	1.000	1.003	0.996	1.001
12/31/2004	1.202	1.073	1.028	1.014	0.993	1.002	1.019	1.004	1.012	1.008	0.995
12/31/2005	1.192	1.045	1.020	0.989	1.000	1.003	1.014	1.002	1.014	1.000	1.003
12/31/2006	1.087	1.005	1.023	0.986	1.011	1.005	1.008	1.007	1.007	0.999	1.008
12/31/2007	1.145	1.063	1.005	0.985	1.020	1.001	1.003	1.010	1.007	1.002	1.004
12/31/2008	1.087	1.043	0.992	1.018	0.996	0.995	1.003	1.011	1.006	1.003	0.999
12/31/2009	1.021	1.041	1.004	0.998	1.007	0.992	1.016	1.003	1.001	1.002	
12/31/2010	1.058	1.040	1.020	0.995	1.015	1.003	1.011	1.003	0.999		
12/31/2011	1.094	1.021	0.996	1.012	1.003	1.013	1.004	0.999			
12/31/2012	1.110	1.055	1.007	1.002	1.004	1.007	1.000				
12/31/2013	1.030	1.051	0.987	1.000	0.989	1.006					
12/31/2014	1.110	1.014	1.025	1.009	1.007						
12/31/2015	1.126	1.036	1.016	1.003							
12/31/2016	1.145	1.034	0.993								
12/31/2017	1.174	1.036									
12/31/2018	1.092										

3 Yr Mean	1.137	1.035	1.011	1.004	1.000	1.009	1.005	1.002	1.002	1.002	1.004
Best 3/5	1.127	1.035	1.005	1.005	1.005	1.005	1.006	1.005	1.005	1.001	1.002

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.007	1.002	0.998	0.996	1.000	1.000	1.001	1.000
12/31/2001	1.009	0.996	0.996	0.996	1.001	1.000	1.000	1.000 *
12/31/2002	1.001	0.994	0.999	0.999	0.994	0.999	1.000 *	1.000 *
12/31/2003	0.997	1.003	1.000	1.002	1.000	1.000 *	1.000 *	1.000 *
12/31/2004	1.001	1.004	1.001	0.999	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.000	0.999	0.996					
12/31/2006	0.999	1.004						
12/31/2007	1.002							

3 Yr Mean	1.000	1.002	0.999	1.000	0.998 @	1.000 @	1.001 @	1.000 @
Best 3/5	1.000	1.002	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
12/31/2015					1.005	1.005	1.006	1.005	1.005	1.001	1.002
12/31/2016				1.005	1.005	1.005	1.006	1.005	1.005	1.001	1.002
12/31/2017			1.005	1.005	1.005	1.005	1.006	1.005	1.005	1.001	1.002
12/31/2018		1.035	1.005	1.005	1.005	1.005	1.006	1.005	1.005	1.001	1.002
12/31/2019	1.127	1.035	1.005	1.005	1.005	1.005	1.006	1.005	1.005	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
12/31/2015	1.000	1.002	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.028
12/31/2016	1.000	1.002	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.033
12/31/2017	1.000	1.002	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.039
12/31/2018	1.000	1.002	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.075
12/31/2019	1.000	1.002	0.998	0.999	1.000	1.000	1.000	1.000	1.000*	1.212

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	9,090,936	14,763,914	22,100,968	31,384,716	40,242,921	48,180,187	54,430,377	58,352,380	60,425,113	61,702,576	62,254,028
12/31/2001	8,240,212	14,500,441	24,160,507	31,366,656	37,818,399	44,337,068	48,990,167	50,972,160	52,786,346	54,001,683	55,083,848
12/31/2002	7,155,551	13,193,367	19,032,815	26,542,171	32,096,427	36,126,121	39,175,784	41,748,481	41,995,485	42,756,533	43,320,836
12/31/2003	7,309,733	11,450,409	18,432,107	25,415,845	28,038,532	30,441,858	31,322,289	32,463,577	33,565,165	34,519,888	35,492,812
12/31/2004	8,010,775	14,810,671	21,287,719	27,962,396	32,534,041	34,896,262	36,952,512	38,195,434	39,272,140	40,058,450	40,689,808
12/31/2005	6,892,052	13,052,281	20,138,982	26,368,611	31,559,929	35,796,997	38,821,488	40,898,872	41,685,077	43,104,872	44,237,201
12/31/2006	6,931,750	13,051,742	20,288,694	26,551,623	32,472,338	36,809,339	39,174,161	40,867,589	42,635,340	43,603,746	44,685,405
12/31/2007	7,494,893	13,728,089	22,493,249	29,410,363	33,650,148	38,476,804	40,917,763	43,107,874	45,445,959	47,230,900	46,967,883
12/31/2008	8,906,355	16,135,196	23,262,837	30,969,439	34,083,770	37,717,265	38,799,764	40,144,925	41,229,637	42,853,005	43,818,403
12/31/2009	8,626,980	14,951,585	22,057,440	31,561,010	35,178,804	36,424,348	37,895,467	39,621,573	41,009,078	42,359,015	42,804,343
12/31/2010	10,298,993	20,627,694	23,521,254	28,576,257	32,112,840	35,389,921	37,103,981	38,872,733	39,994,774	40,962,359	
12/31/2011	8,579,757	15,127,884	23,008,635	28,904,877	30,473,864	32,633,399	34,474,513	35,738,231	36,869,908		
12/31/2012	8,540,049	15,761,629	23,623,945	31,410,754	38,549,757	43,214,713	44,312,356	46,139,483			
12/31/2013	8,826,285	16,849,341	24,837,919	32,305,158	38,431,152	42,214,173	45,022,937				
12/31/2014	8,256,537	17,073,492	24,584,075	33,734,570	38,957,223	42,315,785					
12/31/2015	8,446,885	15,271,996	22,908,513	32,379,669	39,610,018						
12/31/2016	11,075,382	19,826,201	27,137,791	33,348,966							
12/31/2017	11,574,715	18,110,553	26,465,741								
12/31/2018	10,857,805	18,566,842									
12/31/2019	11,790,732										

<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>
12/31/2000	63,178,101	63,609,201	63,410,256	63,357,891	63,456,048	63,579,681	63,874,257	63,880,294	64,033,138
12/31/2001	55,485,547	55,353,348	55,326,868	55,879,243	55,893,527	56,276,040	56,369,621	57,514,521	
12/31/2002	43,775,916	43,853,982	44,962,702	44,913,365	44,973,770	45,850,253	46,006,335		
12/31/2003	36,498,620	37,123,779	37,342,147	37,684,610	37,884,968	38,235,336			
12/31/2004	41,098,473	41,698,907	43,436,877	43,855,173	44,343,307				
12/31/2005	43,977,899	45,298,184	45,594,826	45,671,220					
12/31/2006	45,059,055	45,821,176	46,378,815						
12/31/2007	47,705,377	48,328,090							
12/31/2008	44,253,153								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	5,672,978	7,337,054	9,283,748	8,858,205	7,937,266	6,250,190	3,922,003	2,072,733	1,277,463	551,452	924,073	431,100	-198,945
12/31/2001	6,260,229	9,660,066	7,206,149	6,451,743	6,518,669	4,653,099	1,981,993	1,814,186	1,215,337	1,082,165	401,699	-132,199	-26,480
12/31/2002	6,037,816	5,839,448	7,509,356	5,554,256	4,029,694	3,049,663	2,572,697	247,004	761,048	564,303	455,080	78,066	1,108,720
12/31/2003	4,140,676	6,981,698	6,983,738	2,622,687	2,403,326	880,431	1,141,288	1,101,588	954,723	972,924	1,005,808	625,159	218,368
12/31/2004	6,799,896	6,477,048	6,674,677	4,571,645	2,362,221	2,056,250	1,242,922	1,076,706	786,310	631,358	408,665	600,434	1,737,970
12/31/2005	6,160,229	7,086,701	6,229,629	5,191,318	4,237,068	3,024,491	2,077,384	786,205	1,419,795	1,132,329	-259,302	1,320,285	296,642
12/31/2006	6,119,992	7,236,952	6,262,929	5,920,715	4,337,001	2,364,822	1,693,428	1,767,751	968,406	1,081,659	373,650	762,121	557,639
12/31/2007	6,233,196	8,765,160	6,917,114	4,239,785	4,826,656	2,440,959	2,190,111	2,338,085	1,784,941	-263,017	737,494	622,713	
12/31/2008	7,228,841	7,127,641	7,706,602	3,114,331	3,633,495	1,082,499	1,345,161	1,084,712	1,623,368	965,398	434,750		
12/31/2009	6,324,605	7,105,855	9,503,570	3,617,794	1,245,544	1,471,119	1,726,106	1,387,505	1,349,937	445,328			
12/31/2010	10,328,701	2,893,560	5,055,003	3,536,583	3,277,081	1,714,060	1,768,752	1,122,041	967,585				
12/31/2011	6,548,127	7,880,751	5,896,242	1,568,987	2,159,535	1,841,114	1,263,718	1,131,677					
12/31/2012	7,221,580	7,862,316	7,786,809	7,139,003	4,664,956	1,097,643	1,827,127						
12/31/2013	8,023,056	7,988,578	7,467,239	6,125,994	3,783,021	2,808,764							
12/31/2014	8,816,955	7,510,583	9,150,495	5,222,653	3,358,562								
12/31/2015	6,825,111	7,636,517	9,471,156	7,230,349									
12/31/2016	8,750,819	7,311,590	6,211,175										
12/31/2017	6,535,838	8,355,188											
12/31/2018	7,709,037												

	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	
12/31/2000	0.0317	0.0410	0.0519	0.0495	0.0443	0.0349	0.0219	0.0116	0.0071	0.0031	0.0052	0.0024	-0.0011	
12/31/2001	0.0371	0.0572	0.0427	0.0382	0.0386	0.0276	0.0117	0.0107	0.0072	0.0064	0.0024	-0.0008	-0.0002	
12/31/2002	0.0437	0.0423	0.0543	0.0402	0.0292	0.0221	0.0186	0.0018	0.0055	0.0041	0.0033	0.0006	0.0080	
12/31/2003	0.0332	0.0560	0.0560	0.0210	0.0193	0.0071	0.0092	0.0088	0.0077	0.0078	0.0081	0.0050	0.0018	
12/31/2004	0.0464	0.0442	0.0456	0.0312	0.0161	0.0140	0.0085	0.0074	0.0054	0.0043	0.0028	0.0041	0.0119	
12/31/2005	0.0434	0.0500	0.0439	0.0366	0.0299	0.0213	0.0146	0.0055	0.0100	0.0080	-0.0018	0.0093	0.0021	
12/31/2006	0.0408	0.0483	0.0418	0.0395	0.0289	0.0158	0.0113	0.0118	0.0065	0.0072	0.0025	0.0051	0.0037	
12/31/2007	0.0390	0.0549	0.0433	0.0266	0.0302	0.0153	0.0137	0.0146	0.0112	-0.0016	0.0046	0.0039		
12/31/2008	0.0425	0.0419	0.0453	0.0183	0.0213	0.0064	0.0079	0.0064	0.0095	0.0057	0.0026			
12/31/2009	0.0402	0.0452	0.0604	0.0230	0.0079	0.0094	0.0110	0.0088	0.0086	0.0028				
12/31/2010	0.0626	0.0175	0.0306	0.0214	0.0199	0.0104	0.0107	0.0068	0.0059					
12/31/2011	0.0375	0.0451	0.0338	0.0090	0.0124	0.0105	0.0072	0.0065						
12/31/2012	0.0421	0.0458	0.0454	0.0416	0.0272	0.0064	0.0106							
12/31/2013	0.0492	0.0490	0.0458	0.0375	0.0232	0.0172								
12/31/2014	0.0499	0.0425	0.0518	0.0296	0.0190									
12/31/2015	0.0383	0.0429	0.0532	0.0406										
12/31/2016	0.0485	0.0405	0.0344											
12/31/2017	0.0323	0.0413												
12/31/2018	0.0369													

Best 3/5	0.0413	0.0422	0.0477	0.0359	0.0207	0.0101	0.0098	0.0074	0.0082	0.0052	0.0026	0.0047	0.0046
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PREMISES/OPERATIONS (Subline Code 334)
 MANUFACTURERS AND CONTRACTORS
 FULL COVERAGE
 MULTISTATE
 FRINGE COVERAGE - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	9,262,776	11,896,498	16,031,511	16,196,217	16,607,029	16,964,403	17,192,443	17,103,387	17,152,540	16,782,290	17,022,414
12/31/2001	8,971,835	12,879,333	14,388,395	14,404,617	14,363,422	15,064,426	15,088,876	14,610,195	14,792,555	14,886,266	14,616,995
12/31/2002	10,241,627	12,190,891	13,017,037	14,059,284	13,663,530	13,673,244	13,423,304	13,243,803	13,320,861	13,073,842	12,931,137
12/31/2003	7,792,930	8,570,340	11,742,972	12,546,434	13,176,735	11,614,370	11,170,443	11,302,593	11,104,080	11,159,245	11,162,206
12/31/2004	11,488,594	18,013,629	18,874,889	20,532,522	19,597,159	19,139,314	18,406,698	18,575,901	18,584,617	18,446,453	18,305,228
12/31/2005	12,528,827	15,654,436	17,896,749	17,433,536	15,897,965	15,802,316	16,012,781	16,001,153	15,923,323	15,681,305	15,694,614
12/31/2006	13,046,055	16,023,230	16,654,215	17,151,576	16,481,514	16,059,263	16,053,818	16,273,937	16,299,161	16,319,303	16,328,638
12/31/2007	11,712,113	14,533,579	14,579,900	14,322,104	13,688,896	13,546,293	13,501,074	13,258,884	13,060,001	13,060,176	13,172,485
12/31/2008	9,380,079	10,563,682	11,556,814	11,686,302	11,136,737	11,358,813	10,794,085	10,527,986	10,523,038	10,561,122	10,533,782
12/31/2009	8,901,281	10,534,221	10,800,269	10,714,600	10,937,242	10,460,131	10,465,060	10,306,528	10,416,523	10,410,460	10,416,265
12/31/2010	8,194,944	9,834,293	10,202,037	10,240,996	9,513,579	9,808,594	9,815,829	9,762,988	9,873,370	9,893,317	
12/31/2011	7,326,337	9,016,100	9,266,660	9,110,568	9,836,769	9,732,819	9,822,528	9,768,065	9,772,926		
12/31/2012	5,626,708	7,558,745	7,912,305	8,498,914	8,438,580	8,754,073	8,764,255	9,098,233			
12/31/2013	5,885,546	7,615,374	8,376,738	9,031,680	9,354,104	9,291,313	9,307,099				
12/31/2014	6,746,599	9,079,463	10,143,333	10,476,968	10,224,864	10,324,599					
12/31/2015	7,145,197	9,043,134	10,636,055	10,930,094	11,101,652						
12/31/2016	5,683,286	7,840,882	8,146,927	9,067,585							
12/31/2017	6,842,737	9,328,489	10,592,952								
12/31/2018	6,382,159	7,965,773									
12/31/2019	5,120,018										

<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>
12/31/2000	16,986,380	16,844,868	16,896,629	16,921,628	16,961,633	16,934,798	17,034,798	17,034,818	17,034,798
12/31/2001	14,910,842	15,016,167	14,908,186	14,808,186	14,808,162	14,808,162	14,808,161	15,015,993	
12/31/2002	13,035,787	12,904,608	12,940,324	12,922,924	12,922,924	12,922,934	13,130,756		
12/31/2003	10,972,695	11,072,695	11,083,927	11,085,695	11,195,695	11,469,557			
12/31/2004	18,476,778	18,371,778	18,371,778	18,371,778	18,371,778				
12/31/2005	15,501,383	15,496,382	15,498,873	15,498,873					
12/31/2006	16,212,385	16,213,093	16,205,660						
12/31/2007	13,279,285	13,275,785							
12/31/2008	10,523,782								

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.284	1.348	1.010	1.025	1.022	1.013	0.995	1.003	0.978	1.014	0.998
12/31/2001	1.436	1.117	1.001	0.997	1.049	1.002	0.968	1.012	1.006	0.982	1.020
12/31/2002	1.190	1.068	1.080	0.972	1.001	0.982	0.987	1.006	0.981	0.989	1.008
12/31/2003	1.100	1.370	1.068	1.050	0.881	0.962	1.012	0.982	1.005	1.000	0.983
12/31/2004	1.568	1.048	1.088	0.954	0.977	0.962	1.009	1.000	0.993	0.992	1.009
12/31/2005	1.249	1.143	0.974	0.912	0.994	1.013	0.999	0.995	0.985	1.001	0.988
12/31/2006	1.228	1.039	1.030	0.961	0.974	1.000	1.014	1.002	1.001	1.001	0.993
12/31/2007	1.241	1.003	0.982	0.956	0.990	0.997	0.982	0.985	1.000	1.009	1.008
12/31/2008	1.126	1.094	1.011	0.953	1.020	0.950	0.975	1.000	1.004	0.997	0.999
12/31/2009	1.183	1.025	1.092	1.021	0.956	1.000	0.985	1.011	0.999	1.001	
12/31/2010	1.200	1.037	1.004	0.929	1.031	1.001	0.995	1.011	1.002		
12/31/2011	1.231	1.028	0.983	1.080	0.989	1.009	0.994	1.000			
12/31/2012	1.343	1.047	1.074	0.993	1.037	1.001	1.038				
12/31/2013	1.294	1.100	1.078	1.036	0.993	1.002					
12/31/2014	1.346	1.117	1.033	0.976	1.010						
12/31/2015	1.266	1.176	1.028	1.016							
12/31/2016	1.380	1.039	1.113								
12/31/2017	1.363	1.136									
12/31/2018	1.248										

3 Yr Mean 1.330 1.117 1.058 1.009 1.013 1.004 1.009 1.007 1.002 1.002 1.000

Best 3/5 1.325 1.118 1.062 1.015 1.011 1.001 0.991 1.004 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			
12/31/2000	0.992	1.003	1.001	1.002	0.998	1.006	1.000	1.000			
12/31/2001	1.007	0.993	0.993	1.000	1.000	1.000	1.014	1.002 *			
12/31/2002	0.990	1.003	0.999	1.000	1.000	1.016	1.002 *	1.002 *			
12/31/2003	1.009	1.001	1.000	1.010	1.024	1.000 *	1.002 *	1.002 *			
12/31/2004	0.994	1.000	1.000	1.000	1.001 *	1.000 *	1.002 *	1.002 *			
12/31/2005	1.000	1.000	1.000								
12/31/2006	1.000	1.000									
12/31/2007	1.000										

3 Yr Mean 1.000 1.000 1.000 1.003 1.008 @ 1.007 @ 1.007 @ 1.000 @

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

A.Y.E.	15/ 27	27/ 39	39/ 51	Development From 51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.011	1.001	0.991	1.004	1.001	1.001	1.000
12/31/2016				1.015	1.011	1.001	0.991	1.004	1.001	1.001	1.000
12/31/2017			1.062	1.015	1.011	1.001	0.991	1.004	1.001	1.001	1.000
12/31/2018		1.118	1.062	1.015	1.011	1.001	0.991	1.004	1.001	1.001	1.000
12/31/2019	1.325	1.118	1.062	1.015	1.011	1.001	0.991	1.004	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/U1t	FACTORS
12/31/2015	1.000	1.000	1.000	1.001	1.000	1.002	1.002	1.002	1.008*	1.024
12/31/2016	1.000	1.000	1.000	1.001	1.000	1.002	1.002	1.002	1.008*	1.040
12/31/2017	1.000	1.000	1.000	1.001	1.000	1.002	1.002	1.002	1.008*	1.104
12/31/2018	1.000	1.000	1.000	1.001	1.000	1.002	1.002	1.002	1.008*	1.234
12/31/2019	1.000	1.000	1.000	1.001	1.000	1.002	1.002	1.002	1.008*	1.635

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	2,068,296	4,325,510	9,888,021	12,127,406	13,498,008	13,943,253	14,171,079	14,770,709	15,252,960	15,532,882	15,626,217
12/31/2001	1,542,491	5,370,175	9,715,598	11,768,223	12,635,086	13,820,500	14,416,110	14,615,408	14,977,878	15,361,200	15,242,806
12/31/2002	1,840,221	5,463,323	7,526,970	10,065,379	12,175,498	12,269,461	12,582,779	12,854,546	12,899,064	12,944,372	12,975,018
12/31/2003	2,341,878	3,872,523	6,658,625	8,543,462	10,315,469	11,166,889	11,624,132	12,012,295	12,375,190	12,487,838	12,543,090
12/31/2004	1,269,035	4,566,350	10,494,119	15,666,767	22,789,938	24,852,336	20,883,877	20,740,661	21,065,190	22,400,818	22,425,420
12/31/2005	1,900,088	4,628,378	8,639,613	11,515,676	14,677,004	15,568,404	15,709,678	16,055,829	17,526,760	17,772,492	17,865,334
12/31/2006	1,708,795	5,440,036	9,281,051	11,484,109	12,936,761	14,579,887	14,975,443	15,712,126	15,939,889	15,987,221	16,129,003
12/31/2007	1,622,499	4,416,452	8,725,138	10,538,408	11,405,283	12,033,738	12,483,613	12,492,313	12,381,377	12,356,516	12,361,845
12/31/2008	1,300,866	5,296,692	7,827,171	10,483,321	12,143,744	13,576,780	14,935,985	15,604,299	16,025,329	16,061,607	16,083,622
12/31/2009	1,596,648	5,134,080	10,546,545	14,000,186	16,173,489	16,823,963	17,078,645	17,835,878	18,749,830	19,133,273	19,134,754
12/31/2010	1,540,988	4,618,375	7,202,609	10,057,847	11,308,044	12,649,445	13,347,387	13,065,784	13,093,090	13,171,410	
12/31/2011	1,026,342	3,690,045	10,706,926	13,510,486	16,725,733	18,001,606	19,503,138	19,871,344	20,031,884		
12/31/2012	1,433,504	3,400,966	9,228,998	11,501,044	11,410,891	12,282,479	12,315,225	12,236,138			
12/31/2013	2,460,664	6,607,101	9,012,729	11,270,491	15,310,262	15,672,660	16,444,497				
12/31/2014	2,693,000	7,996,181	11,951,785	20,589,549	22,170,143	22,580,118					
12/31/2015	1,005,383	4,715,310	8,134,521	9,520,832	10,322,942						
12/31/2016	2,820,903	5,360,021	8,316,239	9,959,702							
12/31/2017	2,066,987	6,382,807	9,338,783								
12/31/2018	1,051,871	2,621,312									
12/31/2019	704,455										

<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>
12/31/2000	15,729,847	15,807,975	15,818,627	15,844,928	15,944,038	15,842,032	15,867,032	15,952,817	16,137,804
12/31/2001	15,740,215	16,773,960	15,847,092	15,781,702	15,794,923	15,794,923	15,794,922	15,794,922	
12/31/2002	13,065,590	13,104,245	13,163,453	13,175,919	13,175,925	13,175,925	13,175,925		
12/31/2003	12,707,949	12,707,949	12,721,717	12,721,888	12,929,064	12,934,018			
12/31/2004	22,236,211	22,834,181	22,834,181	22,834,181	22,833,931				
12/31/2005	17,893,235	17,915,355	17,936,154	17,941,983					
12/31/2006	16,132,585	16,136,099	16,136,569						
12/31/2007	12,381,348	12,421,843							
12/31/2008	16,089,812								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	2,257,214	5,562,511	2,239,385	1,370,602	445,245	227,826	599,630	482,251	279,922	93,335	103,630	78,128	10,652
12/31/2001	3,827,684	4,345,423	2,052,625	866,863	1,185,414	595,610	199,298	362,470	383,322	-118,394	497,409	1,033,745	-926,868
12/31/2002	3,623,102	2,063,647	2,538,409	2,110,119	93,963	313,318	271,767	44,518	45,308	30,646	90,572	38,655	59,208
12/31/2003	1,530,645	2,786,102	1,884,837	1,772,007	851,420	457,243	388,163	362,895	112,648	55,252	164,859	0	13,768
12/31/2004	3,297,315	5,927,769	5,172,648	7,123,171	2,062,398	-3,968,459	-143,216	324,529	1,335,628	24,602	-189,209	597,970	0
12/31/2005	2,728,290	4,011,235	2,876,063	3,161,328	891,400	141,274	346,151	1,470,931	245,732	92,842	27,901	22,120	20,799
12/31/2006	3,731,241	3,841,015	2,203,058	1,452,652	1,643,126	395,556	736,683	227,763	47,332	141,782	3,582	3,514	470
12/31/2007	2,793,953	4,308,686	1,813,270	866,875	628,455	449,875	8,700	-110,936	-24,861	5,329	19,503	40,495	
12/31/2008	3,995,826	2,530,479	2,656,150	1,660,423	1,433,036	1,359,205	668,314	421,030	36,278	22,015	6,190		
12/31/2009	3,537,432	5,412,465	3,453,641	2,173,303	650,474	254,682	757,233	913,952	383,443	1,481			
12/31/2010	3,077,387	2,584,234	2,855,238	1,250,197	1,341,401	697,942	-281,603	27,306	78,320				
12/31/2011	2,663,703	7,016,881	2,803,560	3,215,247	1,275,873	1,501,532	368,206	160,540					
12/31/2012	1,967,462	5,828,032	2,272,046	-90,153	871,588	32,746	-79,087						
12/31/2013	4,146,437	2,405,628	2,257,762	4,039,771	362,398	771,837							
12/31/2014	5,303,181	3,955,604	8,637,764	1,580,594	409,975								
12/31/2015	3,709,927	3,419,211	1,386,311	802,110									
12/31/2016	2,539,118	2,956,218	1,643,463										
12/31/2017	4,315,820	2,955,976											
12/31/2018	1,569,441												

	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
12/31/2000	0.0869	0.2142	0.0862	0.0528	0.0171	0.0088	0.0231	0.0186	0.0108	0.0036	0.0040	0.0030	0.0004
12/31/2001	0.1586	0.1800	0.0850	0.0359	0.0491	0.0247	0.0083	0.0150	0.0159	-0.0049	0.0206	0.0428	-0.0384
12/31/2002	0.1700	0.0968	0.1191	0.0990	0.0044	0.0147	0.0128	0.0021	0.0021	0.0014	0.0042	0.0018	0.0028
12/31/2003	0.0837	0.1524	0.1031	0.0969	0.0466	0.0250	0.0212	0.0198	0.0062	0.0030	0.0090	0.0000	0.0008
12/31/2004	0.1200	0.2158	0.1883	0.2593	0.0751	-0.1445	-0.0052	0.0118	0.0486	0.0009	-0.0069	0.0218	0.0000
12/31/2005	0.1039	0.1528	0.1096	0.1204	0.0340	0.0054	0.0132	0.0560	0.0094	0.0035	0.0011	0.0008	0.0008
12/31/2006	0.1287	0.1325	0.0760	0.0501	0.0567	0.0136	0.0254	0.0079	0.0016	0.0049	0.0001	0.0001	0.0000
12/31/2007	0.1380	0.2129	0.0896	0.0428	0.0311	0.0222	0.0004	-0.0055	-0.0012	0.0003	0.0010	0.0020	
12/31/2008	0.2222	0.1407	0.1477	0.0924	0.0797	0.0756	0.0372	0.0234	0.0020	0.0012	0.0003		
12/31/2009	0.2263	0.3463	0.2209	0.1390	0.0416	0.0163	0.0484	0.0585	0.0245	0.0001			
12/31/2010	0.1879	0.1578	0.1743	0.0763	0.0819	0.0426	-0.0172	0.0017	0.0048				
12/31/2011	0.1634	0.4305	0.1720	0.1973	0.0783	0.0921	0.0226	0.0098					
12/31/2012	0.1261	0.3736	0.1456	-0.0058	0.0559	0.0021	-0.0051						
12/31/2013	0.2819	0.1636	0.1535	0.2747	0.0246	0.0525							
12/31/2014	0.2789	0.2080	0.4543	0.0831	0.0216								
12/31/2015	0.1660	0.1530	0.0620	0.0359									
12/31/2016	0.1473	0.1715	0.0953										
12/31/2017	0.2250	0.1541											
12/31/2018	0.0961												

Best 3/5	0.1794	0.1631	0.1315	0.1054	0.0529	0.0371	0.0182	0.0116	0.0028	0.0017	0.0005	0.0010	0.0005
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PREMISES/OPERATIONS (Subline Code 334)
 OWNERS, LANDLORDS AND TENANTS
 FULL COVERAGE
 MULTISTATE
 BODILY INJURY - OCCURRENCE
 INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	229,542,747	301,425,979	333,452,573	346,308,843	345,075,023	341,564,170	337,582,133	335,953,698	335,572,557	334,924,767	334,510,896
12/31/2001	224,709,953	276,851,944	317,065,555	334,128,205	334,316,184	328,868,174	326,247,360	323,175,842	322,390,656	321,700,240	322,435,516
12/31/2002	208,500,189	267,550,031	318,566,407	336,913,414	332,718,433	328,260,284	325,077,851	324,154,392	323,100,204	323,304,582	323,130,632
12/31/2003	222,565,461	302,163,835	352,790,736	350,440,441	341,305,079	338,132,484	333,530,177	331,925,986	331,051,324	331,433,598	331,448,864
12/31/2004	246,052,911	327,607,556	344,416,009	351,882,979	352,132,568	347,270,039	345,473,737	344,731,576	344,125,202	343,694,575	344,080,037
12/31/2005	268,000,519	311,277,200	352,338,769	366,499,983	358,264,165	354,266,706	350,799,954	349,538,456	348,928,369	348,696,559	348,435,748
12/31/2006	241,686,926	307,630,370	346,216,315	352,355,740	347,056,449	341,479,742	339,259,925	336,871,625	336,717,098	336,055,111	335,889,066
12/31/2007	284,150,809	356,141,625	399,631,879	407,654,021	400,428,097	396,247,045	392,865,756	392,237,674	391,529,972	391,150,782	391,227,647
12/31/2008	274,295,672	353,918,616	394,344,999	397,295,886	391,009,865	385,945,158	383,475,231	381,101,945	380,461,235	379,770,643	379,881,599
12/31/2009	300,301,676	387,755,035	429,195,202	433,818,007	426,935,513	424,046,573	420,052,946	418,055,170	417,018,387	417,019,799	417,211,760
12/31/2010	331,036,176	416,889,780	461,303,901	466,471,254	458,876,500	456,304,365	453,884,988	452,052,377	451,401,856	451,310,959	
12/31/2011	327,152,341	423,575,902	472,194,200	476,681,037	469,209,030	465,562,764	461,933,224	461,605,533	460,966,440		
12/31/2012	273,561,217	358,396,945	391,502,555	396,199,033	394,799,189	392,358,003	391,433,143	390,828,405			
12/31/2013	301,125,894	379,742,206	423,263,599	439,638,165	443,016,941	441,416,406	440,538,695				
12/31/2014	299,371,243	393,514,274	464,192,156	495,697,624	499,371,419	497,792,215					
12/31/2015	293,587,086	400,615,842	482,617,379	512,589,774	516,483,439						
12/31/2016	272,145,936	391,969,004	475,318,703	507,671,722							
12/31/2017	296,777,583	429,475,273	523,407,747								
12/31/2018	331,037,922	462,197,895									
12/31/2019	315,719,023										

<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>
12/31/2000	334,422,936	334,513,454	334,494,326	334,748,666	334,761,641	334,745,378	334,592,703	334,606,058	334,770,176
12/31/2001	322,426,163	322,312,668	322,781,043	322,951,790	322,982,563	322,995,058	322,980,513	323,077,464	
12/31/2002	322,750,756	323,264,819	323,278,160	323,557,317	323,513,014	323,821,556	324,011,437		
12/31/2003	331,143,612	330,979,965	330,673,003	330,586,171	330,826,127	331,169,954			
12/31/2004	344,382,529	344,349,482	344,451,923	344,255,451	344,823,527				
12/31/2005	348,523,114	348,543,312	348,395,399	348,725,782					
12/31/2006	335,592,914	335,366,298	336,593,771						
12/31/2007	391,466,549	391,822,859							
12/31/2008	380,345,758								

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.313	1.106	1.039	0.996	0.990	0.988	0.995	0.999	0.998	0.999	1.000
12/31/2001	1.232	1.145	1.054	1.001	0.984	0.992	0.991	0.998	0.998	1.002	1.000
12/31/2002	1.283	1.191	1.058	0.988	0.987	0.990	0.997	0.997	1.001	0.999	0.999
12/31/2003	1.358	1.168	0.993	0.974	0.991	0.986	0.995	0.997	1.001	1.000	0.999
12/31/2004	1.331	1.051	1.022	1.001	0.986	0.995	0.998	0.998	0.999	1.001	1.001
12/31/2005	1.161	1.132	1.040	0.978	0.989	0.990	0.996	0.998	0.999	0.999	1.000
12/31/2006	1.273	1.125	1.018	0.985	0.984	0.993	0.993	1.000	0.998	1.000	0.999
12/31/2007	1.253	1.122	1.020	0.982	0.990	0.991	0.998	0.998	0.999	1.000	1.001
12/31/2008	1.290	1.114	1.007	0.984	0.987	0.994	0.994	0.998	0.998	1.000	1.001
12/31/2009	1.291	1.107	1.011	0.984	0.993	0.991	0.995	0.998	1.000	1.000	
12/31/2010	1.259	1.107	1.011	0.984	0.994	0.995	0.996	0.999	1.000		
12/31/2011	1.295	1.115	1.010	0.984	0.992	0.992	0.999	0.999			
12/31/2012	1.310	1.092	1.012	0.996	0.994	0.998	0.998				
12/31/2013	1.261	1.115	1.039	1.008	0.996	0.998					
12/31/2014	1.314	1.180	1.068	1.007	0.997						
12/31/2015	1.365	1.205	1.062	1.008							
12/31/2016	1.440	1.213	1.068								
12/31/2017	1.447	1.219									
12/31/2018	1.396										

3 Yr Mean 1.428 1.212 1.066 1.008 0.996 0.996 0.998 0.999 0.999 1.000 1.000

Best 3/5 1.400 1.199 1.056 1.004 0.995 0.995 0.996 0.998 0.999 1.000 1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
12/31/2001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000 *
12/31/2002	1.002	1.000	1.001	1.000	1.001	1.001	1.000 *	1.000 *
12/31/2003	1.000	0.999	1.000	1.001	1.001	1.000 *	1.000 *	1.000 *
12/31/2004	1.000	1.000	0.999	1.002	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.000	1.000	1.001					
12/31/2006	0.999	1.004						
12/31/2007	1.001							

3 Yr Mean 1.000 1.001 1.000 1.001 1.001 @ 1.000 @ 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
12/31/2015					0.995	0.995	0.996	0.998	0.999	1.000	1.001
12/31/2016				1.004	0.995	0.995	0.996	0.998	0.999	1.000	1.001
12/31/2017			1.056	1.004	0.995	0.995	0.996	0.998	0.999	1.000	1.001
12/31/2018		1.199	1.056	1.004	0.995	0.995	0.996	0.998	0.999	1.000	1.001
12/31/2019	1.400	1.199	1.056	1.004	0.995	0.995	0.996	0.998	0.999	1.000	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2015	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	0.985
12/31/2016	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	0.989
12/31/2017	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.044
12/31/2018	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.252
12/31/2019	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000*	1.753

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

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

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	10,501,320	14,337,730	16,296,137	16,523,744	15,955,246	16,126,860	16,398,985	16,208,633	16,366,453	16,255,741	16,229,919
12/31/2001	12,296,068	16,676,404	19,537,114	18,038,912	17,911,640	18,262,526	18,343,588	18,626,771	18,510,462	18,695,464	18,670,338
12/31/2002	14,098,623	18,147,169	18,153,530	19,298,372	20,831,587	20,152,431	19,969,498	20,039,401	19,842,896	19,842,896	19,892,896
12/31/2003	14,419,481	20,917,895	19,175,214	22,061,772	22,964,235	21,942,249	21,434,214	21,212,725	21,180,902	21,170,025	21,246,435
12/31/2004	17,135,472	19,164,515	24,717,008	25,463,943	23,139,228	22,284,940	22,031,814	21,927,467	21,859,342	21,895,818	21,925,817
12/31/2005	15,066,748	19,453,749	21,372,468	19,957,563	19,262,958	18,839,080	18,718,273	18,855,810	18,687,760	18,715,567	18,720,567
12/31/2006	15,010,492	20,299,691	24,768,224	25,493,230	23,913,431	24,024,553	23,756,766	23,669,323	23,721,629	23,709,439	23,709,442
12/31/2007	16,285,082	20,563,186	23,369,381	23,644,822	23,254,666	22,830,817	22,718,481	22,904,145	22,828,579	22,720,646	22,659,553
12/31/2008	17,056,785	21,679,099	22,759,905	22,788,744	23,350,114	22,615,466	22,875,844	22,822,262	22,647,272	22,613,391	22,563,887
12/31/2009	14,177,378	16,644,691	19,557,172	20,383,452	20,268,881	20,429,785	20,427,842	20,386,964	20,410,089	20,524,808	20,587,557
12/31/2010	11,918,672	14,409,157	17,357,312	17,371,797	17,062,265	16,876,676	16,661,082	16,566,376	16,543,760	16,564,277	
12/31/2011	11,712,225	15,963,572	17,964,852	19,336,094	19,160,751	19,180,329	19,176,740	19,116,813	19,105,800		
12/31/2012	9,996,392	13,951,061	14,967,449	15,500,084	15,122,446	15,227,156	15,826,023	15,576,310			
12/31/2013	13,601,209	16,431,881	19,254,642	20,856,006	20,289,820	20,664,858	20,874,447				
12/31/2014	12,534,214	17,774,400	20,880,441	22,222,289	22,561,333	22,505,984					
12/31/2015	16,891,178	24,650,388	28,611,534	30,805,125	31,173,507						
12/31/2016	14,698,115	21,165,935	26,045,387	27,042,443							
12/31/2017	15,791,914	24,402,251	29,904,214								
12/31/2018	18,908,338	26,796,808									
12/31/2019	20,073,282										

<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>
12/31/2000	16,229,918	16,229,918	16,334,918	16,334,918	16,334,918	16,334,918	16,434,920	16,434,918	16,434,918
12/31/2001	18,771,337	18,770,337	18,811,725	18,829,448	18,831,047	18,931,862	18,932,147	18,933,147	
12/31/2002	19,891,759	19,867,810	20,072,810	20,022,811	20,122,810	20,122,810	20,122,810		
12/31/2003	21,261,567	21,277,374	21,327,374	21,327,374	21,343,374	21,324,624			
12/31/2004	21,925,817	21,925,817	21,925,817	21,925,817	21,930,317				
12/31/2005	18,720,567	18,715,567	18,715,567	18,768,098					
12/31/2006	23,659,572	23,659,572	23,660,929						
12/31/2007	22,620,053	22,625,153							
12/31/2008	22,563,005								

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OWNERS, LANDLORDS AND TENANTS
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BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.365	1.137	1.014	0.966	1.011	1.017	0.988	1.010	0.993	0.998	1.000
12/31/2001	1.356	1.172	0.923	0.993	1.020	1.004	1.015	0.994	1.010	0.999	1.005
12/31/2002	1.287	1.000	1.063	1.079	0.967	0.991	1.004	0.990	1.000	1.003	1.000
12/31/2003	1.451	0.917	1.151	1.041	0.955	0.977	0.990	0.998	0.999	1.004	1.001
12/31/2004	1.118	1.290	1.030	0.909	0.963	0.989	0.995	0.997	1.002	1.001	1.000
12/31/2005	1.291	1.099	0.934	0.965	0.978	0.994	1.007	0.991	1.001	1.000	1.000
12/31/2006	1.352	1.220	1.029	0.938	1.005	0.989	0.996	1.002	0.999	1.000	0.998
12/31/2007	1.263	1.136	1.012	0.983	0.982	0.995	1.008	0.997	0.995	0.997	0.998
12/31/2008	1.271	1.050	1.001	1.025	0.969	1.012	0.998	0.992	0.999	0.998	1.000
12/31/2009	1.174	1.175	1.042	0.994	1.008	1.000	0.998	1.001	1.006	1.003	
12/31/2010	1.209	1.205	1.001	0.982	0.989	0.987	0.994	0.999	1.001		
12/31/2011	1.363	1.125	1.076	0.991	1.001	1.000	0.997	0.999			
12/31/2012	1.396	1.073	1.036	0.976	1.007	1.039	0.984				
12/31/2013	1.208	1.172	1.083	0.973	1.018	1.010					
12/31/2014	1.418	1.175	1.064	1.015	0.998						
12/31/2015	1.459	1.161	1.077	1.012							
12/31/2016	1.440	1.231	1.038								
12/31/2017	1.545	1.225									
12/31/2018	1.417										

3 Yr Mean	1.467	1.206	1.060	1.000	1.008	1.016	0.992	1.000	1.002	0.999	0.999
Best 3/5	1.439	1.191	1.060	0.993	1.002	1.003	0.996	0.998	1.000	0.999	0.999

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	1.000	1.006	1.000	1.000	1.000	1.006	1.000	1.000			
12/31/2001	1.000	1.002	1.001	1.000	1.005	1.000	1.000	1.000 *			
12/31/2002	0.999	1.010	0.998	1.005	1.000	1.000	1.000 *	1.000 *			
12/31/2003	1.001	1.002	1.000	1.001	0.999	1.000 *	1.000 *	1.000 *			
12/31/2004	1.000	1.000	1.000	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.003								
12/31/2006	1.000	1.000									
12/31/2007	1.000										

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

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
12/31/2015					1.002	1.003	0.996	0.998	1.000	0.999	0.999
12/31/2016				0.993	1.002	1.003	0.996	0.998	1.000	0.999	0.999
12/31/2017			1.060	0.993	1.002	1.003	0.996	0.998	1.000	0.999	0.999
12/31/2018		1.191	1.060	0.993	1.002	1.003	0.996	0.998	1.000	0.999	0.999
12/31/2019	1.439	1.191	1.060	0.993	1.002	1.003	0.996	0.998	1.000	0.999	0.999

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2015	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.998
12/31/2016	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	0.991
12/31/2017	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.050
12/31/2018	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.251
12/31/2019	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.800

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	31,210,813	58,969,388	87,777,942	106,754,374	115,997,552	122,326,513	125,953,486	128,767,900	129,813,046	129,274,656	130,869,716
12/31/2001	31,587,759	57,708,249	86,563,096	109,947,824	124,462,773	133,533,510	137,778,951	140,145,208	142,637,124	144,557,983	145,379,697
12/31/2002	30,823,870	58,783,337	93,057,971	119,565,442	134,908,362	140,630,620	143,835,139	145,661,325	145,129,348	146,384,773	146,633,910
12/31/2003	31,553,507	63,434,240	101,041,631	126,041,072	140,402,186	145,754,283	147,667,448	149,989,078	151,385,482	152,111,855	152,948,408
12/31/2004	31,366,326	66,685,224	101,656,594	129,794,152	142,750,204	147,090,275	149,689,869	151,003,860	152,758,270	153,265,296	154,215,469
12/31/2005	27,560,829	61,369,668	102,125,388	130,034,421	141,219,713	147,082,939	149,977,437	151,601,986	153,204,707	154,210,540	154,968,616
12/31/2006	27,910,375	62,943,847	105,591,444	131,701,530	148,224,028	153,737,472	156,371,864	156,375,853	157,707,150	160,731,938	161,214,622
12/31/2007	28,634,828	66,881,651	117,916,587	152,219,737	167,307,020	172,318,659	175,034,366	176,851,732	178,872,999	178,751,735	178,720,338
12/31/2008	25,824,540	70,586,948	119,017,020	156,516,918	174,836,644	180,418,095	184,242,060	186,063,238	186,999,947	187,491,056	188,057,925
12/31/2009	35,889,614	79,658,800	134,262,185	170,588,605	187,527,996	196,815,643	201,856,111	205,542,913	206,186,012	210,136,936	214,516,324
12/31/2010	40,376,109	93,623,442	151,479,615	187,804,554	207,579,578	215,980,861	219,423,385	222,140,415	223,227,199	224,166,392	
12/31/2011	43,545,799	95,526,251	156,681,335	196,247,431	214,029,198	221,719,241	226,446,770	227,589,260	228,467,383		
12/31/2012	36,883,208	83,953,349	138,400,594	176,934,722	197,399,683	203,913,465	207,785,046	210,427,208			
12/31/2013	43,739,109	97,249,531	154,210,548	205,294,412	226,764,832	231,887,383	237,879,065				
12/31/2014	45,931,292	103,401,906	171,978,841	218,939,366	245,808,872	256,042,395					
12/31/2015	46,961,773	104,100,547	174,196,123	219,602,520	240,575,940						
12/31/2016	42,881,215	95,573,901	164,889,697	210,694,253							
12/31/2017	43,179,526	101,785,938	171,739,641								
12/31/2018	48,448,003	105,589,994									
12/31/2019	39,314,646										

<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>
12/31/2000	132,817,100	132,190,971	132,932,469	133,595,967	134,000,324	134,072,017	134,089,691	134,192,042	134,407,287
12/31/2001	145,426,620	146,406,953	148,872,240	149,917,041	149,876,735	150,178,943	150,755,419	150,821,993	
12/31/2002	146,756,285	147,391,600	147,683,200	147,877,960	148,149,730	148,570,141	148,677,705		
12/31/2003	153,890,281	154,560,855	154,438,554	154,387,830	154,505,595	154,568,741			
12/31/2004	154,960,938	155,828,190	156,864,814	159,760,288	161,288,723				
12/31/2005	156,340,419	155,010,694	155,131,950	155,201,020					
12/31/2006	161,370,178	161,845,519	161,979,936						
12/31/2007	178,713,702	178,910,274							
12/31/2008	188,598,785								

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

	Increments												
A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	27,758,575	28,808,554	18,976,432	9,243,178	6,328,961	3,626,973	2,814,414	1,045,146	-538,390	1,595,060	1,947,384	-626,129	741,498
12/31/2001	26,120,490	28,854,847	23,384,728	14,514,949	9,070,737	4,245,441	2,366,257	2,491,916	1,920,859	821,714	46,923	980,333	2,465,287
12/31/2002	27,959,467	34,274,634	26,507,471	15,342,920	5,722,258	3,204,519	1,826,186	-531,977	1,255,425	249,137	122,375	635,315	291,600
12/31/2003	31,880,733	37,607,391	24,999,441	14,361,114	5,352,097	1,913,165	2,321,630	1,396,404	726,373	836,553	941,873	670,574	-122,301
12/31/2004	35,318,898	34,971,370	28,137,558	12,956,052	4,340,071	2,599,594	1,313,991	1,754,410	507,026	950,173	745,469	867,252	1,036,624
12/31/2005	33,808,839	40,755,720	27,909,033	11,185,292	5,863,226	2,894,498	1,624,549	1,602,721	1,005,833	758,076	1,371,803	-1,329,725	121,256
12/31/2006	35,033,472	42,647,597	26,110,086	16,522,498	5,513,444	2,634,392	3,989	1,331,297	3,024,788	482,684	155,556	475,341	134,417
12/31/2007	38,246,823	51,034,936	34,303,150	15,087,283	5,011,639	2,715,707	1,817,366	2,021,267	-121,264	-31,397	-6,636	196,572	
12/31/2008	44,762,408	48,430,072	37,499,898	18,319,726	5,581,451	3,823,965	1,821,178	936,709	491,109	566,869	540,860		
12/31/2009	43,769,186	54,603,385	36,326,420	16,939,391	9,287,647	5,040,468	3,686,802	643,099	3,950,924	4,379,388			
12/31/2010	53,247,333	57,856,173	36,324,939	19,775,024	8,401,283	3,442,524	2,717,030	1,086,784	939,193				
12/31/2011	51,980,452	61,155,084	39,566,096	17,781,767	7,690,043	4,727,529	1,142,490	878,123					
12/31/2012	47,070,141	54,447,245	38,534,128	20,464,961	6,513,782	3,871,581	2,642,162						
12/31/2013	53,510,422	56,961,017	51,083,864	21,470,420	5,122,551	5,991,682							
12/31/2014	57,470,614	68,576,935	46,960,525	26,869,506	10,233,523								
12/31/2015	57,138,774	70,095,576	45,406,397	20,973,420									
12/31/2016	52,692,686	69,315,796	45,804,556										
12/31/2017	58,606,412	69,953,703											
12/31/2018	57,141,991												

	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
12/31/2000	0.0583	0.0605	0.0398	0.0194	0.0133	0.0076	0.0059	0.0022	-0.0011	0.0033	0.0041	-0.0013	0.0016
12/31/2001	0.0548	0.0605	0.0490	0.0304	0.0190	0.0089	0.0050	0.0052	0.0040	0.0017	0.0001	0.0021	0.0052
12/31/2002	0.0582	0.0713	0.0552	0.0319	0.0119	0.0067	0.0038	-0.0011	0.0026	0.0005	0.0003	0.0013	0.0006
12/31/2003	0.0661	0.0780	0.0519	0.0298	0.0111	0.0040	0.0048	0.0029	0.0015	0.0017	0.0020	0.0014	-0.0003
12/31/2004	0.0699	0.0692	0.0557	0.0256	0.0086	0.0051	0.0026	0.0035	0.0010	0.0019	0.0015	0.0017	0.0021
12/31/2005	0.0652	0.0785	0.0538	0.0216	0.0113	0.0056	0.0031	0.0031	0.0019	0.0015	0.0026	-0.0026	0.0002
12/31/2006	0.0687	0.0837	0.0512	0.0324	0.0108	0.0052	0.0000	0.0026	0.0059	0.0009	0.0003	0.0009	0.0003
12/31/2007	0.0631	0.0842	0.0566	0.0249	0.0083	0.0045	0.0030	0.0033	-0.0002	-0.0001	0.0000	0.0003	
12/31/2008	0.0773	0.0837	0.0648	0.0316	0.0096	0.0066	0.0031	0.0016	0.0008	0.0010	0.0009		
12/31/2009	0.0684	0.0854	0.0568	0.0265	0.0145	0.0079	0.0058	0.0010	0.0062	0.0068			
12/31/2010	0.0762	0.0828	0.0520	0.0283	0.0120	0.0049	0.0039	0.0016	0.0013				
12/31/2011	0.0724	0.0851	0.0551	0.0248	0.0107	0.0066	0.0016	0.0012					
12/31/2012	0.0737	0.0852	0.0603	0.0320	0.0102	0.0061	0.0041						
12/31/2013	0.0742	0.0789	0.0708	0.0298	0.0071	0.0083							
12/31/2014	0.0710	0.0847	0.0580	0.0332	0.0126								
12/31/2015	0.0672	0.0825	0.0534	0.0247									
12/31/2016	0.0610	0.0802	0.0530										
12/31/2017	0.0622	0.0743											
12/31/2018	0.0560												

Best 3/5	0.0635	0.0806	0.0573	0.0288	0.0110	0.0068	0.0037	0.0015	0.0027	0.0011	0.0009	0.0009	0.0004
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PREMISES/OPERATIONS (Subline Code 334)
OWNERS, LANDLORDS AND TENANTS
FULL COVERAGE
MULTISTATE
PROPERTY DAMAGE - OCCURRENCE
INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	38,080,672	40,616,375	42,485,996	44,126,785	44,833,073	44,495,517	44,317,670	44,054,958	44,872,155	44,973,527	45,160,446
12/31/2001	31,416,010	35,634,646	38,673,471	39,275,779	39,777,853	40,526,452	40,610,785	41,366,200	41,843,844	42,108,354	42,312,222
12/31/2002	29,379,760	32,439,381	34,994,276	37,141,412	38,055,559	38,498,646	38,682,859	38,945,304	38,931,308	39,068,236	39,480,125
12/31/2003	30,219,671	32,933,459	35,019,503	36,530,585	38,514,126	38,622,943	38,863,261	38,539,979	38,736,958	38,813,553	38,913,026
12/31/2004	28,585,086	33,021,215	33,713,788	34,718,573	36,731,368	36,432,717	36,362,673	36,366,311	36,954,905	37,508,607	37,563,316
12/31/2005	26,380,865	29,946,834	31,484,851	32,911,304	33,358,047	33,527,628	33,474,150	33,758,951	33,880,737	34,110,779	33,698,219
12/31/2006	27,644,628	28,348,376	30,548,704	31,654,643	32,081,874	32,671,963	33,166,124	33,343,354	33,723,187	33,747,964	34,030,339
12/31/2007	29,925,568	33,954,223	35,138,638	36,797,388	36,208,696	36,124,451	37,297,313	38,047,551	38,136,203	38,214,903	38,126,189
12/31/2008	34,005,973	36,896,115	38,820,674	38,958,899	39,377,474	40,110,223	39,927,702	39,164,715	39,565,573	39,540,805	39,575,254
12/31/2009	34,645,238	38,854,922	41,596,642	41,657,267	42,130,714	42,480,403	42,455,890	42,838,420	43,006,949	43,355,172	43,534,577
12/31/2010	38,042,157	42,388,715	42,941,864	44,229,160	43,828,121	43,781,288	44,350,689	44,854,453	44,736,275	44,716,185	
12/31/2011	45,407,468	48,484,094	49,796,865	49,993,961	50,587,954	50,688,332	51,133,775	51,552,149	51,690,408		
12/31/2012	38,990,231	41,292,979	43,431,062	43,822,072	44,144,968	44,202,196	44,811,065	44,944,842			
12/31/2013	41,087,987	45,925,992	46,888,214	48,499,385	48,810,933	50,102,533	50,200,487				
12/31/2014	44,959,619	45,247,417	47,726,500	49,304,610	50,140,254	50,552,895					
12/31/2015	39,823,972	43,495,929	48,847,363	52,073,711	52,470,448						
12/31/2016	34,636,763	41,067,502	44,222,663	46,269,531							
12/31/2017	37,904,680	46,465,421	51,356,449								
12/31/2018	42,327,679	50,796,727									
12/31/2019	43,831,557										
<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>		
12/31/2000	45,099,553	45,252,597	45,493,947	45,498,186	45,608,289	45,646,138	45,685,635	45,758,119	45,786,966		
12/31/2001	42,549,860	42,838,161	42,576,575	42,619,854	42,639,324	42,808,059	42,845,615	42,863,633			
12/31/2002	39,582,744	39,572,877	39,837,875	39,792,065	40,004,983	40,064,849	39,831,793				
12/31/2003	39,074,099	39,042,273	39,027,625	39,089,942	39,203,043	39,260,664					
12/31/2004	37,548,094	37,547,675	37,650,752	37,687,791	37,697,300						
12/31/2005	33,789,158	33,738,371	33,648,286	33,707,678							
12/31/2006	34,067,156	34,049,201	34,101,402								
12/31/2007	37,951,648	37,968,389									
12/31/2008	39,879,891										

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.067	1.046	1.039	1.016	0.992	0.996	0.994	1.019	1.002	1.004	0.999
12/31/2001	1.134	1.085	1.016	1.013	1.019	1.002	1.019	1.012	1.006	1.005	1.006
12/31/2002	1.104	1.079	1.061	1.025	1.012	1.005	1.007	1.000	1.004	1.011	1.003
12/31/2003	1.090	1.063	1.043	1.054	1.003	1.006	0.992	1.005	1.002	1.003	1.004
12/31/2004	1.155	1.021	1.030	1.058	0.992	0.998	1.000	1.016	1.015	1.001	1.000
12/31/2005	1.135	1.051	1.045	1.014	1.005	0.998	1.009	1.004	1.007	0.988	1.003
12/31/2006	1.025	1.078	1.036	1.013	1.018	1.015	1.005	1.011	1.001	1.008	1.001
12/31/2007	1.135	1.035	1.047	0.984	0.998	1.032	1.020	1.002	1.002	0.998	0.995
12/31/2008	1.085	1.052	1.004	1.011	1.019	0.995	0.981	1.010	0.999	1.001	1.008
12/31/2009	1.122	1.071	1.001	1.011	1.008	0.999	1.009	1.004	1.008	1.004	
12/31/2010	1.114	1.013	1.030	0.991	0.999	1.013	1.011	0.997	1.000		
12/31/2011	1.068	1.027	1.004	1.012	1.002	1.009	1.008	1.003			
12/31/2012	1.059	1.052	1.009	1.007	1.001	1.014	1.003				
12/31/2013	1.118	1.021	1.034	1.006	1.026	1.002					
12/31/2014	1.006	1.055	1.033	1.017	1.008						
12/31/2015	1.092	1.123	1.066	1.008							
12/31/2016	1.186	1.077	1.046								
12/31/2017	1.226	1.105									
12/31/2018	1.200										

3 Yr Mean	1.204	1.102	1.048	1.010	1.012	1.008	1.007	1.001	1.002	1.001	1.001
Best 3/5	1.159	1.079	1.038	1.009	1.004	1.008	1.007	1.003	1.001	1.001	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	1.003	1.005	1.000	1.002	1.001	1.001	1.002	1.001			
12/31/2001	1.007	0.994	1.001	1.000	1.004	1.001	1.000	1.001 *			
12/31/2002	1.000	1.007	0.999	1.005	1.001	0.994	1.001 *	1.001 *			
12/31/2003	0.999	1.000	1.002	1.003	1.001	1.001 *	1.001 *	1.001 *			
12/31/2004	1.000	1.003	1.001	1.000	1.002 *	1.001 *	1.001 *	1.001 *			
12/31/2005	0.998	0.997	1.002								
12/31/2006	0.999	1.002									
12/31/2007	1.000										

3 Yr Mean	0.999	1.001	1.002	1.003	1.002 @	0.999 @	1.001 @	1.001 @			
Best 3/5	0.999	1.002	1.001	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
12/31/2015					1.004	1.008	1.007	1.003	1.001	1.001	1.001
12/31/2016				1.009	1.004	1.008	1.007	1.003	1.001	1.001	1.001
12/31/2017			1.038	1.009	1.004	1.008	1.007	1.003	1.001	1.001	1.001
12/31/2018		1.079	1.038	1.009	1.004	1.008	1.007	1.003	1.001	1.001	1.001
12/31/2019	1.159	1.079	1.038	1.009	1.004	1.008	1.007	1.003	1.001	1.001	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	0.999	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.004*	1.038
12/31/2016	0.999	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.004*	1.047
12/31/2017	0.999	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.004*	1.087
12/31/2018	0.999	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.004*	1.173
12/31/2019	0.999	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.004*	1.359

* Calculated Using Modified Bondy Method

@ Three year mean Excludes Modified Bondy ratios

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

\$100,000 Basic Limit Losses as of:

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	1,737,831	1,756,875	1,995,650	2,200,774	2,209,716	2,252,844	2,365,121	2,264,621	2,269,620	2,268,623	2,294,122
12/31/2001	2,209,705	2,276,362	2,615,578	2,673,972	2,689,000	2,806,553	2,648,486	2,646,084	2,901,042	2,910,988	3,085,353
12/31/2002	1,550,219	1,897,536	2,146,389	1,934,827	2,092,061	2,041,504	1,937,415	1,929,696	1,934,194	1,940,694	1,939,694
12/31/2003	1,857,201	2,170,516	2,150,913	2,620,836	2,583,232	2,581,125	2,665,480	2,694,764	2,664,415	2,614,914	2,578,914
12/31/2004	1,754,313	2,157,682	2,224,958	2,998,796	2,811,177	2,912,109	2,850,283	2,859,353	2,852,403	2,954,465	2,953,064
12/31/2005	1,734,726	1,976,630	2,469,008	2,358,063	2,326,428	2,345,165	2,417,114	2,608,613	2,431,692	2,443,837	2,447,935
12/31/2006	1,671,999	1,738,600	2,016,810	2,239,786	2,528,380	2,295,916	2,406,152	2,688,174	2,517,001	2,617,000	2,552,339
12/31/2007	1,587,658	1,985,969	1,961,487	2,060,898	2,088,277	2,104,189	2,015,614	2,012,689	2,012,689	2,012,689	2,012,690
12/31/2008	1,691,494	1,743,535	1,805,944	2,084,353	2,059,154	1,999,405	2,067,895	2,070,894	2,037,895	2,037,896	2,074,205
12/31/2009	1,888,228	1,798,961	1,808,379	1,865,436	1,861,916	1,870,732	1,862,854	1,915,432	1,915,432	1,921,432	1,913,901
12/31/2010	1,583,475	1,743,163	1,754,980	1,756,735	1,752,236	1,802,236	1,827,242	1,801,246	1,706,445	1,706,246	
12/31/2011	1,409,239	1,643,532	2,025,668	2,030,552	2,294,792	2,366,803	2,480,002	2,354,002	2,342,487		
12/31/2012	1,009,525	1,574,990	1,701,741	1,979,053	2,041,158	2,041,692	2,241,681	2,268,431			
12/31/2013	1,987,153	2,213,387	1,987,618	2,032,398	1,979,047	2,024,047	2,024,047				
12/31/2014	1,777,101	1,557,855	1,749,122	1,786,282	1,756,668	1,756,663					
12/31/2015	2,500,091	2,713,158	2,740,749	2,726,862	2,854,437						
12/31/2016	1,744,770	2,116,342	2,363,505	2,663,303							
12/31/2017	2,380,415	3,097,406	3,588,671								
12/31/2018	2,799,926	3,470,473									
12/31/2019	2,538,537										
<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>		
12/31/2000	2,268,622	2,265,247	2,265,556	2,265,557	2,265,556	2,265,556	2,365,556	2,370,556	2,370,556		
12/31/2001	2,986,825	3,009,103	2,884,102	2,884,102	2,898,565	2,998,566	3,003,565	3,003,565			
12/31/2002	1,948,194	1,948,194	1,948,194	1,948,194	2,048,194	2,044,916	2,044,694				
12/31/2003	2,581,914	2,681,915	2,689,815	2,978,916	2,986,812	2,986,812					
12/31/2004	3,052,565	3,054,440	3,054,340	3,054,440	3,054,340						
12/31/2005	2,446,608	2,442,805	2,447,227	2,447,371							
12/31/2006	2,647,800	2,728,171	2,738,171								
12/31/2007	2,012,689	2,019,071									
12/31/2008	2,054,850										

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.011	1.136	1.103	1.004	1.020	1.050	0.958	1.002	1.000	1.011	0.989
12/31/2001	1.030	1.149	1.022	1.006	1.044	0.944	0.999	1.096	1.003	1.060	0.968
12/31/2002	1.224	1.131	0.901	1.081	0.976	0.949	0.996	1.002	1.003	0.999	1.004
12/31/2003	1.169	0.991	1.218	0.986	0.999	1.033	1.011	0.989	0.981	0.986	1.001
12/31/2004	1.230	1.031	1.348	0.937	1.036	0.979	1.003	0.998	1.036	1.000	1.034
12/31/2005	1.139	1.249	0.955	0.987	1.008	1.031	1.079	0.932	1.005	1.002	0.999
12/31/2006	1.040	1.160	1.111	1.129	0.908	1.048	1.117	0.936	1.040	0.975	1.037
12/31/2007	1.251	0.988	1.051	1.013	1.008	0.958	0.999	1.000	1.000	1.000	1.000
12/31/2008	1.031	1.036	1.154	0.988	0.971	1.034	1.001	0.984	1.000	1.018	0.991
12/31/2009	0.953	1.005	1.032	0.998	1.005	0.996	1.028	1.000	1.003	0.996	
12/31/2010	1.101	1.007	1.001	0.997	1.029	1.014	0.986	0.947	1.000		
12/31/2011	1.166	1.233	1.002	1.130	1.031	1.048	0.949	0.995			
12/31/2012	1.560	1.080	1.163	1.031	1.000	1.098	1.012				
12/31/2013	1.114	0.898	1.023	0.974	1.023	1.000					
12/31/2014	0.877	1.123	1.021	0.983	1.000						
12/31/2015	1.085	1.010	0.995	1.047							
12/31/2016	1.213	1.117	1.127								
12/31/2017	1.301	1.159									
12/31/2018	1.239										

3 Yr Mean	1.251	1.095	1.048	1.001	1.008	1.049	0.982	0.981	1.001	1.005	1.009
Best 3/5	1.179	1.083	1.057	1.020	1.017	1.021	1.000	0.993	1.001	0.999	1.011

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	0.999	1.000	1.000	1.000	1.000	1.044	1.002	1.000			
12/31/2001	1.007	0.958	1.000	1.005	1.035	1.002	1.000	1.001 *			
12/31/2002	1.000	1.000	1.000	1.051	0.998	1.000	1.001 *	1.001 *			
12/31/2003	1.039	1.003	1.107	1.003	1.000	1.000 *	1.001 *	1.001 *			
12/31/2004	1.001	1.000	1.000	1.000	1.003 *	1.000 *	1.001 *	1.001 *			
12/31/2005	0.998	1.002	1.000								
12/31/2006	1.030	1.004									
12/31/2007	1.003										

3 Yr Mean	1.010	1.002	1.036	1.018	1.011 @	1.015 @	1.001 @	1.000 @			
Best 3/5	1.011	1.002	1.000	1.003	1.001 *	1.001 *	1.001 *	1.001 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.017	1.021	1.000	0.993	1.001	0.999	1.011
12/31/2016				1.020	1.017	1.021	1.000	0.993	1.001	0.999	1.011
12/31/2017			1.057	1.020	1.017	1.021	1.000	0.993	1.001	0.999	1.011
12/31/2018		1.083	1.057	1.020	1.017	1.021	1.000	0.993	1.001	0.999	1.011
12/31/2019	1.179	1.083	1.057	1.020	1.017	1.021	1.000	0.993	1.001	0.999	1.011

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/211	FACTORS
12/31/2015	1.011	1.002	1.000	1.003	1.001	1.001	1.001	1.001	1.004*	1.068
12/31/2016	1.011	1.002	1.000	1.003	1.001	1.001	1.001	1.001	1.004*	1.089
12/31/2017	1.011	1.002	1.000	1.003	1.001	1.001	1.001	1.001	1.004*	1.151
12/31/2018	1.011	1.002	1.000	1.003	1.001	1.001	1.001	1.001	1.004*	1.247
12/31/2019	1.011	1.002	1.000	1.003	1.001	1.001	1.001	1.001	1.004*	1.470

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	3,662,055	9,775,711	12,741,046	16,000,760	17,959,623	21,601,251	19,277,451	23,261,014	23,866,708	24,419,509	24,702,386
12/31/2001	6,049,818	11,463,353	16,343,695	20,488,489	24,008,854	28,771,956	33,166,455	38,211,470	40,708,673	40,227,578	41,177,500
12/31/2002	3,033,714	6,632,784	10,698,754	16,271,091	22,714,080	26,328,745	28,298,634	29,250,052	30,005,495	30,277,230	30,378,998
12/31/2003	3,715,531	7,217,234	11,517,823	14,928,729	19,148,640	20,570,867	21,967,847	22,654,386	23,019,963	23,739,084	24,118,216
12/31/2004	4,496,863	8,345,357	12,926,701	16,156,750	20,350,931	23,404,234	24,397,683	25,449,449	25,843,220	26,381,478	27,306,889
12/31/2005	2,545,436	6,835,901	10,421,501	14,334,622	17,659,908	18,999,248	20,832,166	22,982,640	24,393,203	25,279,208	28,126,345
12/31/2006	3,137,428	6,671,125	11,665,655	15,374,141	18,454,447	20,879,836	22,159,385	22,324,876	23,884,328	23,738,422	24,219,248
12/31/2007	4,679,960	9,212,257	13,126,557	16,744,214	19,337,194	21,476,437	23,993,344	24,852,754	25,264,974	25,975,120	26,150,949
12/31/2008	4,339,970	9,924,068	14,299,730	19,933,994	24,717,410	27,266,606	28,490,691	29,653,529	31,778,049	32,110,841	32,473,336
12/31/2009	5,136,614	10,240,313	14,856,486	19,173,942	22,345,516	24,401,887	25,102,564	26,315,398	26,798,039	31,299,891	28,911,680
12/31/2010	5,405,314	11,264,469	15,739,320	20,620,819	23,357,493	25,917,641	28,741,940	29,545,335	30,116,146	30,767,388	
12/31/2011	6,542,135	11,975,277	17,838,927	22,858,698	26,266,991	28,215,874	28,975,873	30,269,791	31,034,918		
12/31/2012	6,450,369	10,474,190	17,380,286	21,814,882	26,310,574	28,777,677	29,530,664	30,325,586			
12/31/2013	5,820,898	11,414,099	17,136,322	20,714,868	22,493,223	27,513,759	27,992,835				
12/31/2014	6,799,234	11,110,365	15,240,317	18,461,279	21,627,080	23,428,687					
12/31/2015	7,247,854	12,306,680	19,369,484	24,900,212	27,779,772						
12/31/2016	5,418,395	11,040,179	17,763,546	24,719,601							
12/31/2017	7,451,543	14,164,256	19,720,555								
12/31/2018	6,804,064	12,680,766									
12/31/2019	6,207,292										

<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>
12/31/2000	24,781,643	25,177,274	25,348,248	25,381,790	25,338,190	25,393,761	25,437,438	25,452,427	25,494,880
12/31/2001	42,185,495	42,504,057	42,477,752	42,665,477	42,777,254	42,805,588	42,833,085	42,869,305	
12/31/2002	30,503,449	30,639,580	30,583,763	30,649,212	30,702,795	30,759,921	30,747,452		
12/31/2003	23,923,149	23,949,453	23,950,015	23,990,406	24,014,589	24,033,969			
12/31/2004	27,861,191	28,228,058	28,498,791	28,504,787	28,659,809				
12/31/2005	28,227,975	28,253,464	28,325,064	28,392,561					
12/31/2006	24,452,669	24,339,176	24,619,110						
12/31/2007	26,563,024	26,446,111							
12/31/2008	33,051,589								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	6,113,656	2,965,335	3,259,714	1,958,863	3,641,628	-2,323,800	3,983,563	605,694	552,801	282,877	79,257	395,631	170,974
12/31/2001	5,413,535	4,880,342	4,144,794	3,520,365	4,763,102	4,394,499	5,045,015	2,497,203	-481,095	949,922	1,007,995	318,562	-26,305
12/31/2002	3,599,070	4,065,970	5,572,337	6,442,989	3,614,665	1,969,889	951,418	755,443	271,735	101,768	124,451	136,131	-55,817
12/31/2003	3,501,703	4,300,589	3,410,906	4,219,911	1,422,227	1,396,980	686,539	365,577	719,121	379,132	-195,067	26,304	562
12/31/2004	3,848,494	4,581,344	3,230,049	4,194,181	3,053,303	993,449	1,051,766	393,771	538,258	925,411	554,302	366,867	270,733
12/31/2005	4,290,465	3,585,600	3,913,121	3,325,286	1,339,340	1,832,918	2,150,474	1,410,563	886,005	2,847,137	101,630	25,489	71,600
12/31/2006	3,533,697	4,994,530	3,708,486	3,080,306	2,425,389	1,279,549	165,491	1,559,452	-145,906	480,826	233,421	-113,493	279,934
12/31/2007	4,532,297	3,914,300	3,617,657	2,592,980	2,139,243	2,516,907	859,410	412,220	710,146	175,829	412,075	-116,913	
12/31/2008	5,584,098	4,375,662	5,634,264	4,783,416	2,549,196	1,224,085	1,162,838	2,124,520	332,792	362,495	578,253		
12/31/2009	5,103,699	4,616,173	4,317,456	3,171,574	2,056,371	700,677	1,212,834	482,641	4,501,852	-2,388,211			
12/31/2010	5,859,155	4,474,851	4,881,499	2,736,674	2,560,148	2,824,299	803,395	570,811	651,242				
12/31/2011	5,433,142	5,863,650	5,019,771	3,408,293	1,948,883	759,999	1,293,918	765,127					
12/31/2012	4,023,821	6,906,096	4,434,596	4,495,692	2,467,103	752,987	794,922						
12/31/2013	5,593,201	5,722,223	3,578,546	1,778,355	5,020,536	479,076							
12/31/2014	4,311,131	4,129,952	3,220,962	3,165,801	1,801,607								
12/31/2015	5,058,826	7,062,804	5,530,728	2,879,560									
12/31/2016	5,621,784	6,723,367	6,956,055										
12/31/2017	6,712,713	5,556,299											
12/31/2018	5,876,702												

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
12/31/2000	0.1049	0.0509	0.0559	0.0336	0.0625	-0.0399	0.0683	0.0104	0.0095	0.0049	0.0014	0.0068	0.0029
12/31/2001	0.0930	0.0838	0.0712	0.0605	0.0818	0.0755	0.0867	0.0429	-0.0083	0.0163	0.0173	0.0055	-0.0005
12/31/2002	0.0630	0.0712	0.0975	0.1128	0.0633	0.0345	0.0167	0.0132	0.0048	0.0018	0.0022	0.0024	-0.0010
12/31/2003	0.0682	0.0838	0.0665	0.0822	0.0277	0.0272	0.0134	0.0071	0.0140	0.0074	-0.0038	0.0005	0.0000
12/31/2004	0.0747	0.0889	0.0627	0.0814	0.0592	0.0193	0.0204	0.0076	0.0104	0.0180	0.0108	0.0071	0.0053
12/31/2005	0.0963	0.0805	0.0878	0.0746	0.0301	0.0411	0.0483	0.0317	0.0199	0.0639	0.0023	0.0006	0.0016
12/31/2006	0.0788	0.1114	0.0827	0.0687	0.0541	0.0285	0.0037	0.0348	-0.0033	0.0107	0.0052	-0.0025	0.0062
12/31/2007	0.0927	0.0800	0.0740	0.0530	0.0437	0.0515	0.0176	0.0084	0.0145	0.0036	0.0084	-0.0024	
12/31/2008	0.1059	0.0830	0.1069	0.0908	0.0484	0.0232	0.0221	0.0403	0.0063	0.0069	0.0110		
12/31/2009	0.0880	0.0796	0.0744	0.0547	0.0355	0.0121	0.0209	0.0083	0.0776	-0.0412			
12/31/2010	0.0938	0.0717	0.0782	0.0438	0.0410	0.0452	0.0129	0.0091	0.0104				
12/31/2011	0.0735	0.0793	0.0679	0.0461	0.0264	0.0103	0.0175	0.0103					
12/31/2012	0.0660	0.1134	0.0728	0.0738	0.0405	0.0124	0.0130						
12/31/2013	0.0795	0.0814	0.0509	0.0253	0.0714	0.0068							
12/31/2014	0.0600	0.0575	0.0448	0.0441	0.0251								
12/31/2015	0.0667	0.0931	0.0729	0.0380									
12/31/2016	0.0834	0.0998	0.1032										
12/31/2017	0.0831	0.0688											
12/31/2018	0.0705												

Best 3/5	0.0734	0.0811	0.0655	0.0427	0.0359	0.0116	0.0172	0.0093	0.0104	0.0071	0.0081	-0.0004	0.0023
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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:

<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>
12/31/2000	16,096,480	18,002,137	31,636,054	32,226,649	32,927,486	33,844,949	34,160,523	34,240,472	34,429,349	34,228,157	33,992,491
12/31/2001	12,478,076	25,020,723	26,881,414	29,350,246	30,807,591	30,088,662	30,111,954	30,185,913	30,118,259	29,797,352	29,659,558
12/31/2002	13,657,889	15,792,058	16,804,002	18,505,865	16,656,132	17,223,591	16,454,788	16,305,282	16,617,904	16,431,854	16,455,417
12/31/2003	9,049,489	12,278,403	14,114,990	12,723,264	13,124,378	12,673,867	12,304,862	12,311,562	12,290,486	12,250,438	12,360,069
12/31/2004	15,556,335	17,584,806	18,579,082	18,198,335	17,516,913	17,607,945	17,890,406	17,750,627	17,728,687	18,114,501	17,887,430
12/31/2005	17,375,075	21,812,802	23,067,132	22,706,020	22,073,727	21,533,742	21,629,801	21,856,511	21,593,942	21,778,552	21,580,340
12/31/2006	20,155,777	23,396,849	24,617,556	23,592,702	23,203,762	22,844,633	22,708,577	22,890,553	22,772,315	22,752,146	23,027,146
12/31/2007	18,567,872	21,626,186	21,277,179	21,663,064	20,956,763	20,626,606	20,719,614	20,796,691	20,728,926	20,702,279	20,602,627
12/31/2008	14,636,093	16,311,629	16,518,121	15,813,101	16,051,816	16,187,155	16,593,119	16,444,894	16,475,785	16,494,429	16,411,442
12/31/2009	12,729,910	14,648,384	15,804,632	16,870,470	17,430,448	17,384,892	17,378,920	17,163,536	17,256,903	17,265,033	17,185,034
12/31/2010	10,209,176	12,079,974	12,641,064	13,673,789	13,454,686	13,499,741	13,472,950	13,152,205	13,375,665	13,492,721	
12/31/2011	10,777,664	11,469,147	12,683,876	12,799,193	13,356,182	13,191,994	13,073,009	13,143,533	13,264,150		
12/31/2012	8,051,367	10,627,302	11,018,979	10,995,521	11,040,207	10,627,209	10,710,013	10,895,010			
12/31/2013	8,647,329	10,355,433	11,920,323	12,468,100	12,655,353	12,647,921	12,736,955				
12/31/2014	9,145,372	11,382,503	13,993,802	14,976,833	15,337,126	15,712,693					
12/31/2015	9,528,975	13,138,412	16,626,952	18,158,459	18,941,780						
12/31/2016	10,854,992	13,878,571	15,992,252	15,957,789							
12/31/2017	10,381,541	13,749,034	15,349,397								
12/31/2018	9,247,524	11,242,145									
12/31/2019	6,750,321										

<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>
12/31/2000	34,079,835	33,976,985	34,076,985	34,077,985	34,166,985	34,166,986	34,266,985	34,271,486	34,271,487
12/31/2001	29,522,192	29,821,692	29,814,167	29,866,605	29,876,401	30,003,901	29,999,502	30,099,501	
12/31/2002	16,647,860	16,733,823	16,742,724	16,722,021	16,822,019	16,922,019	16,922,044		
12/31/2003	12,350,953	12,352,950	12,342,950	12,442,950	12,442,950	12,442,950			
12/31/2004	17,967,534	17,948,233	17,981,707	18,097,692	18,097,695				
12/31/2005	21,520,492	21,620,492	21,525,991	21,426,491					
12/31/2006	22,999,225	22,999,225	23,205,472						
12/31/2007	20,602,276	20,615,522							
12/31/2008	16,461,542								

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

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123:111	135:123	147:135
12/31/2000	1.118	1.757	1.019	1.022	1.028	1.009	1.002	1.006	0.994	0.993	1.003
12/31/2001	2.005	1.074	1.092	1.050	0.977	1.001	1.002	0.998	0.989	0.995	0.995
12/31/2002	1.156	1.064	1.101	0.900	1.034	0.955	0.991	1.019	0.989	1.001	1.012
12/31/2003	1.357	1.150	0.901	1.032	0.966	0.971	1.001	0.998	0.997	1.009	0.999
12/31/2004	1.130	1.057	0.980	0.963	1.005	1.016	0.992	0.999	1.022	0.987	1.004
12/31/2005	1.255	1.058	0.984	0.972	0.976	1.004	1.010	0.988	1.009	0.991	0.997
12/31/2006	1.161	1.052	0.958	0.984	0.985	0.994	1.008	0.995	0.999	1.012	0.999
12/31/2007	1.165	0.984	1.018	0.967	0.984	1.005	1.004	0.997	0.999	0.995	1.000
12/31/2008	1.114	1.013	0.957	1.015	1.008	1.025	0.991	1.002	1.001	0.995	1.003
12/31/2009	1.151	1.079	1.067	1.033	0.997	1.000	0.988	1.005	1.000	0.995	
12/31/2010	1.183	1.046	1.082	0.984	1.003	0.998	0.976	1.017	1.009		
12/31/2011	1.064	1.106	1.009	1.044	0.988	0.991	1.005	1.009			
12/31/2012	1.320	1.037	0.998	1.004	0.963	1.008	1.017				
12/31/2013	1.198	1.151	1.046	1.015	0.999	1.007					
12/31/2014	1.245	1.229	1.070	1.024	1.024						
12/31/2015	1.379	1.266	1.092	1.043							
12/31/2016	1.279	1.152	0.998								
12/31/2017	1.324	1.116									
12/31/2018	1.216										
3 Yr Mean	1.273	1.178	1.053	1.027	0.995	1.002	0.999	1.010	1.003	0.995	1.001
Best 3/5	1.283	1.177	1.038	1.027	0.997	1.002	0.995	1.005	1.000	0.995	1.001

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	0.997	1.003	1.000	1.003	1.000	1.003	1.000	1.000			
12/31/2001	1.010	1.000	1.002	1.000	1.004	1.000	1.003	1.001 *			
12/31/2002	1.005	1.001	0.999	1.006	1.006	1.000	1.001 *	1.001 *			
12/31/2003	1.000	0.999	1.008	1.000	1.000	1.002 *	1.001 *	1.001 *			
12/31/2004	0.999	1.002	1.006	1.000	1.001 *	1.002 *	1.001 *	1.001 *			
12/31/2005	1.005	0.996	0.995								
12/31/2006	1.000	1.009									
12/31/2007	1.001										
3 Yr Mean	1.002	1.002	1.003	1.002	1.003 @	1.001 @	1.002 @	1.000 @			
Best 3/5	1.000	1.001	1.002	1.001	1.002 *	1.001 *	1.001 *	1.001 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	Development From 51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.997	1.002	0.995	1.005	1.000	0.995	1.001
12/31/2016				1.027	0.997	1.002	0.995	1.005	1.000	0.995	1.001
12/31/2017			1.038	1.027	0.997	1.002	0.995	1.005	1.000	0.995	1.001
12/31/2018		1.177	1.038	1.027	0.997	1.002	0.995	1.005	1.000	0.995	1.001
12/31/2019	1.283	1.177	1.038	1.027	0.997	1.002	0.995	1.005	1.000	0.995	1.001

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.001	1.002	1.001	1.002	1.001	1.001	1.001	1.004*	1.008
12/31/2016	1.000	1.001	1.002	1.001	1.002	1.001	1.001	1.001	1.004*	1.035
12/31/2017	1.000	1.001	1.002	1.001	1.002	1.001	1.001	1.001	1.004*	1.075
12/31/2018	1.000	1.001	1.002	1.001	1.002	1.001	1.001	1.001	1.004*	1.265
12/31/2019	1.000	1.001	1.002	1.001	1.002	1.001	1.001	1.001	1.004*	1.623

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

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

<u>A.Y.E.</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>135 Months</u>
12/31/2000	6,424,256	9,862,726	18,724,769	24,250,925	27,482,009	30,192,183	32,022,507	33,526,394	35,177,234	37,523,461	38,675,495
12/31/2001	3,969,235	13,803,262	20,063,360	24,063,865	29,864,363	31,566,998	32,858,952	34,295,526	34,570,475	34,533,745	34,644,917
12/31/2002	5,117,510	8,076,595	9,957,820	12,446,275	12,639,681	14,636,614	16,423,574	16,599,330	17,082,894	18,092,852	18,133,668
12/31/2003	4,059,575	8,665,356	13,526,160	16,403,978	20,309,271	20,793,570	28,023,320	29,869,685	30,931,513	31,252,208	31,342,623
12/31/2004	3,032,129	7,330,727	13,428,869	17,130,575	18,902,570	20,137,376	20,538,265	20,845,112	21,020,921	21,535,317	21,508,524
12/31/2005	2,450,240	7,436,776	12,488,612	16,333,738	17,906,449	18,627,678	21,024,326	21,298,900	24,905,805	28,081,618	28,544,578
12/31/2006	2,480,577	7,298,674	12,152,932	19,742,932	22,429,211	23,293,583	25,081,920	24,196,630	24,858,005	24,980,461	25,174,095
12/31/2007	3,097,876	7,965,980	14,112,861	17,829,965	19,385,186	19,016,802	19,576,865	20,001,365	19,908,877	19,886,644	19,962,708
12/31/2008	2,762,453	7,395,071	11,111,420	14,294,351	16,190,692	17,106,936	17,804,067	18,359,058	18,797,705	19,000,438	18,912,369
12/31/2009	3,684,116	8,085,649	17,507,697	24,479,947	29,167,455	32,688,160	34,405,008	36,146,834	36,434,143	36,611,043	33,724,405
12/31/2010	3,209,494	11,776,293	15,639,536	18,533,816	23,275,676	25,811,886	26,858,079	27,033,162	27,748,563	28,054,785	
12/31/2011	6,331,203	16,599,558	22,120,461	33,388,279	35,725,742	39,815,989	40,546,738	41,605,960	42,508,806		
12/31/2012	3,044,294	7,080,775	12,067,083	16,624,633	23,906,410	24,096,119	29,680,129	30,200,064			
12/31/2013	3,920,270	11,030,682	16,215,057	20,430,127	24,596,315	26,166,525	30,290,136				
12/31/2014	5,032,083	8,817,075	13,917,767	18,283,754	21,145,715	25,242,821					
12/31/2015	3,849,000	10,978,539	17,277,294	23,362,465	27,754,304						
12/31/2016	5,480,214	10,365,018	13,331,177	15,604,154							
12/31/2017	5,948,686	13,937,900	20,510,963								
12/31/2018	3,185,453	11,415,743									
12/31/2019	1,802,039										

<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>
12/31/2000	38,410,269	38,403,764	38,406,060	38,395,007	38,388,580	38,388,581	38,388,581	38,400,716	38,467,567
12/31/2001	34,671,732	34,686,924	34,778,221	34,789,199	34,791,211	34,794,001	34,802,798	34,838,968	
12/31/2002	18,172,933	18,972,505	21,093,321	21,068,974	21,174,044	21,719,555	21,715,031		
12/31/2003	31,354,920	31,337,065	31,337,065	31,337,066	31,337,066	31,337,066			
12/31/2004	21,935,034	21,734,340	21,797,171	21,935,054	22,067,354				
12/31/2005	28,592,610	30,199,444	30,669,601	29,577,342					
12/31/2006	25,325,060	25,502,387	25,708,316						
12/31/2007	19,962,708	20,015,180							
12/31/2008	18,918,696								

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

A.Y.E.	27: 15	39: 27	51: 39	63: 51	75: 63	87: 75	99: 87	111: 99	123: 111	135: 123	147: 135	159:147	171:159
12/31/2000	3,438,470	8,862,043	5,526,156	3,231,084	2,710,174	1,830,324	1,503,887	1,650,840	2,346,227	1,152,034	-265,226	-6,505	2,296
12/31/2001	9,834,027	6,260,098	4,000,505	5,800,498	1,702,635	1,291,954	1,436,574	274,949	-36,730	111,172	26,815	15,192	91,297
12/31/2002	2,959,085	1,881,225	2,488,455	193,406	1,996,933	1,786,960	175,756	483,564	1,009,958	40,816	39,265	799,572	2,120,816
12/31/2003	4,605,781	4,860,804	2,877,818	3,905,293	484,299	7,229,750	1,846,365	1,061,828	320,695	90,415	12,297	-17,855	0
12/31/2004	4,298,598	6,098,142	3,701,706	1,771,995	1,234,806	400,889	306,847	175,809	514,396	-26,793	426,510	-200,694	62,831
12/31/2005	4,986,536	5,051,836	3,845,126	1,572,711	721,229	2,396,648	274,574	3,606,905	3,175,813	462,960	48,032	1,606,834	470,157
12/31/2006	4,818,097	4,854,258	7,590,000	2,686,279	864,372	1,788,337	-885,290	661,375	122,456	193,634	150,965	177,327	205,929
12/31/2007	4,868,104	6,146,881	3,717,104	1,555,221	-368,384	560,063	424,500	-92,488	-22,233	76,064	0	52,472	
12/31/2008	4,632,618	3,716,349	3,182,931	1,896,341	916,244	697,131	554,991	438,647	202,733	-88,069	6,327		
12/31/2009	4,401,533	9,422,048	6,972,250	4,687,508	3,520,705	1,716,848	1,741,826	287,309	176,900	-2,886,638			
12/31/2010	8,566,799	3,863,243	2,894,280	4,741,860	2,536,210	1,046,193	175,083	715,401	306,222				
12/31/2011	10,268,355	5,520,903	11,267,818	2,337,463	4,090,247	730,749	1,059,222	902,846					
12/31/2012	4,036,481	4,986,308	4,557,550	7,281,777	189,709	5,584,010	519,935						
12/31/2013	7,110,412	5,184,375	4,215,070	4,166,188	1,570,210	4,123,611							
12/31/2014	3,784,992	5,100,692	4,365,987	4,365,987	4,097,106								
12/31/2015	7,129,539	6,298,755	6,085,171	4,391,839									
12/31/2016	4,884,804	2,966,159	2,272,977										
12/31/2017	7,989,214	6,573,063											
12/31/2018	8,230,290												

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
12/31/2000	0.0633	0.1632	0.1018	0.0595	0.0499	0.0337	0.0277	0.0304	0.0432	0.0212	-0.0049	-0.0001	0.0000
12/31/2001	0.1998	0.1272	0.0813	0.1178	0.0346	0.0262	0.0292	0.0056	-0.0007	0.0023	0.0005	0.0003	0.0019
12/31/2002	0.1139	0.0724	0.0958	0.0074	0.0769	0.0688	0.0068	0.0186	0.0389	0.0016	0.0015	0.0308	0.0817
12/31/2003	0.2215	0.2338	0.1384	0.1878	0.0233	0.3478	0.0888	0.0511	0.0154	0.0043	0.0006	-0.0009	0.0000
12/31/2004	0.1479	0.2098	0.1274	0.0610	0.0425	0.0138	0.0106	0.0060	0.0177	-0.0009	0.0147	-0.0069	0.0022
12/31/2005	0.1509	0.1529	0.1164	0.0476	0.0218	0.0725	0.0083	0.1092	0.0961	0.0140	0.0015	0.0486	0.0142
12/31/2006	0.1325	0.1335	0.2087	0.0739	0.0238	0.0492	-0.0243	0.0182	0.0034	0.0053	0.0042	0.0049	0.0057
12/31/2007	0.1620	0.2046	0.1237	0.0518	-0.0123	0.0186	0.0141	-0.0031	-0.0007	0.0025	0.0000	0.0017	
12/31/2008	0.1798	0.1442	0.1235	0.0736	0.0356	0.0270	0.0215	0.0170	0.0079	-0.0034	0.0002		
12/31/2009	0.1432	0.3066	0.2269	0.1526	0.1146	0.0559	0.0567	0.0094	0.0058	-0.0939			
12/31/2010	0.3586	0.1617	0.1212	0.1985	0.1062	0.0438	0.0073	0.0299	0.0128				
12/31/2011	0.4207	0.2262	0.4616	0.0958	0.1676	0.0299	0.0434	0.0370					
12/31/2012	0.2315	0.2860	0.2614	0.4177	0.0109	0.3203	0.0298						
12/31/2013	0.3164	0.2307	0.1876	0.1854	0.0699	0.1835							
12/31/2014	0.1376	0.1855	0.1588	0.1041	0.1490								
12/31/2015	0.2149	0.1899	0.1835	0.1324									
12/31/2016	0.1698	0.1031	0.0790										
12/31/2017	0.2512	0.2067											
12/31/2018	0.3361												

Best 3/5	0.2120	0.1940	0.1766	0.1406	0.1083	0.0944	0.0316	0.0188	0.0057	0.0015	0.0020	0.0019	0.0074
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Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2015- 2019

<u>Item *</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2015 - 2019 Mean</u>
1. Direct Losses Incurred	\$24,958,455	\$25,388,567	\$22,632,160	\$26,519,433	\$28,416,595	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$6,032,038	\$4,939,134	\$5,935,928	\$5,781,764	\$5,750,906	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,454,825	\$2,540,806	\$2,332,466	\$2,282,751	\$2,814,839	
4. Incurred Losses + ALAE [(1) + (2)]	\$30,990,493	\$30,327,701	\$28,568,088	\$32,301,197	\$34,167,501	
		<u>Incurred Percentage</u>				
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	7.9%	8.4%	8.2%	7.1%	8.2%	8.0%
6. Selected	8.0%					

Notes: All dollar amounts are displayed in thousands.

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

PREMISES / OPERATIONS
TREND SUMMARY
AVERAGE ANNUAL PERCENT CHANGES

(1) <u>EXPOSURE TREND</u>	<u>MANUFACTURERS</u>	<u>CONTRACTORS</u>	<u>OL&T</u> <u>CLASS GROUPS 1-13 *</u>	<u>OL&T</u> <u>CLASS GROUP 16</u>	<u>PREMISES/</u> <u>OPERATIONS</u>
a) 7/1/2017 to 7/1/2022 AYE 12/31/2017	+ 0.9%	+ 1.6%	+ 1.1%	+ 1.8%	+ 0.8%
b) 7/1/2018 to 7/1/2022 AYE 12/31/2018	+ 0.8%	+ 1.1%	+ 1.1%	+ 1.3%	+ 0.6%
c) 7/1/2019 to 7/1/2022 AYE 12/31/2019	+ 0.7%	+ 0.6%	+ 1.1%	+ 1.1%	+ 0.5%

	<u>MANUFACTURERS & CONTRACTORS</u>			<u>OWNERS, LANDLORDS & TENANTS</u>		
(2) <u>OCCURRENCE SEVERITY</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>	<u>Bodily</u> <u>Injury</u>	<u>Property</u> <u>Damage</u>	<u>Fringe</u>
a) Fitted						
All Years (20 Points)	+ 4.2%	+ 5.3%	- 1.9%	+ 4.8%	+ 5.2%	- 4.4%
Eight Year (16 Points)	+ 4.3%	+ 4.3%	- 5.2%	+ 5.0%	+ 5.9%	- 5.4%
Six Year (12 Points)	+ 4.2%	+ 2.8%	- 9.3%	+ 5.0%	+ 7.6%	- 1.1%
b) Selected	+ 4.5%	+ 4.5%	0.0%	+ 4.5%	+ 5.5%	0.0%

(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>	+3.9%	+ 3.7%

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

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

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

MANUFACTURERS AND CONTRACTORS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2017, 12/31/2018 & 12/31/2019

(1)		(2)	(3)	(1)		(2)	(3)
YEAR ENDING		MANUFACTURERS	CONTRACTORS	YEAR ENDING		MANUFACTURERS	CONTRACTORS
<u>QUARTER*</u>		CLASS GROUP	CLASS GROUP			CLASS GROUP	CLASS GROUP
		SALES EXPOSURE	PAYROLL EXPOSURE			SALES EXPOSURE	PAYROLL EXPOSURE
		<u>INDICES</u>	<u>INDICES</u>			<u>INDICES</u>	<u>INDICES</u>
2009	1	0.961	22.128	2016	1	1.030	25.313
	2	0.966	22.349		2	1.030	25.481
	3	0.969	22.502		3	1.029	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	1.047	27.208
	3	0.978	23.556		3	1.051	27.441
	4	0.982	23.638		4	1.054	27.728
2012	1	0.986	23.715	2019	1	1.057	27.949
	2	0.990	23.794		2	1.060	28.183
	3	0.995	23.873		3	1.062	28.355
	4	1.000	23.965		4	1.064	28.506
2013	1	1.004	24.062	2020	1	1.065	28.691
	2	1.006	24.140		2	1.059	28.816
	3	1.008	24.167		3P	1.055	28.993
	4	1.010	24.208		4P	1.052	28.953
2014	1	1.012	24.299	2021	1P	1.050	28.873
	2	1.016	24.405		2P	1.055	28.805
	3	1.019	24.538		3P	1.058	28.682
	4	1.022	24.663		4P	1.062	28.738
2015	1	1.024	24.759	2022	1P	1.067	28.793
	2	1.026	24.909		2P	1.074	28.845
	3	1.027	25.013		3P	1.081	28.905
	4	1.030	25.172		4P	1.088	28.981

CHANGE IN EXPOSURES		MANUFACTURERS	CONTRACTORS
7/1/2017 to 7/1/2022		(2022:4/2017:4)	1.046
7/1/2018 to 7/1/2022		(2022:4/2018:4)	1.032
7/1/2019 to 7/1/2022		(2022:4/2019:4)	1.022
AVERAGE ANNUAL TREND FACTOR			
7/1/2017 to 7/1/2022		(5.0 YRS)	1.009
7/1/2018 to 7/1/2022		(4.0 YRS)	1.008
7/1/2019 to 7/1/2022		(3.0 YRS)	1.007

* 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	9.7%	-0.6%
OTHER DURABLES	6.2%	-1.4%
CLOTHING	9.7%	-1.4%
FOOD	43.1%	2.1%
OTHER NON-DURABLES	27.1%	1.5%
RECREATION SERVICES	4.2%	1.9%
TOTAL	100.0%	1.1% ⁴

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

² Volume weights are based on each type of class's inflation-adjusted contribution to GDP in year ending 12/31/2019. 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	0.999	1.063	1.030	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	1.077
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	1.052	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	1.055	1.126
	4	1.000	1.008	0.965	0.975	0.985	0.973		4	0.866	0.871	0.993	1.090	1.056	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	1.100	1.055	1.142
	3	1.000	1.005	0.994	0.996	0.997	0.993		3	0.872	0.852	0.984	1.105	1.056	1.147
	4	1.000	1.000	1.000	1.000	1.000	1.000		4	0.872	0.851	0.979	1.110	1.060	1.153
2013	1	0.998	0.994	1.005	1.004	1.001	1.005	2020	1	0.870	0.848	0.976	1.113	1.063	1.160
	2	0.994	0.989	1.006	1.008	1.001	1.009		2	0.869	0.842	0.961	1.117	1.066	1.166
	3	0.988	0.985	1.009	1.012	1.001	1.013		3P	0.869	0.836	0.944	1.124	1.071	1.173
	4	0.981	0.979	1.010	1.015	1.002	1.017		4P	0.869	0.831	0.931	1.133	1.075	1.177
2014	1	0.972	0.970	1.010	1.018	1.004	1.022	2021	1P	0.865	0.827	0.918	1.144	1.080	1.181
	2	0.962	0.959	1.012	1.024	1.006	1.028		2P	0.861	0.826	0.922	1.152	1.087	1.183
	3	0.954	0.950	1.013	1.030	1.009	1.032		3P	0.855	0.824	0.922	1.159	1.093	1.187
	4	0.947	0.940	1.013	1.038	1.013	1.036		4P	0.851	0.823	0.922	1.166	1.100	1.192
2015	1	0.940	0.931	1.011	1.045	1.017	1.038	2022	1P	0.849	0.823	0.922	1.172	1.107	1.198
	2	0.936	0.923	1.007	1.050	1.021	1.042		2P	0.848	0.823	0.922	1.179	1.114	1.204
	3	0.930	0.914	1.004	1.054	1.023	1.047		3P	0.849	0.824	0.923	1.186	1.121	1.211
	4	0.924	0.906	1.001	1.058	1.025	1.052		4P	0.850	0.825	0.924	1.193	1.129	1.219
Change In Exposures*								Average Annual Trend Factor							
7/1/2017 to 7/1/2022 (2022:4/2017:4)								7/1/2017 to 7/1/2022 (5.0 Years)							
		0.971	0.930	0.932	1.110	1.076	1.100			-0.6%	-1.4%	-1.4%	2.1%	1.5%	1.9%

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

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PREMISES/OPERATIONS
GOVERNMENTAL SUBDIVISIONS
OWNERS, LANDLORDS AND TENANTS
AVERAGE ANNUAL EXPOSURE TRENDS
FOR ACCIDENT YEARS ENDING 12/31/2017, 12 /31/2018 & 12/31/2019

(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		1.055		
	2		0.924				2		1.055		
	3		0.920				3		1.055		
	4		0.920				4		1.058		
2010	1		0.926			2017	1		1.064		
	2		0.933				2		1.069		
	3		0.940				3		1.076		
	4		0.947				4		1.085		
2011	1		0.954			2018	1		1.094		
	2		0.962				2		1.106		
	3		0.971				3		1.117		
	4		0.977				4		1.128		
2012	1		0.984			2019	1		1.135		
	2		0.988				2		1.141		
	3		0.992				3		1.146		
	4		1.000				4		1.150		
2013	1		1.007			2020	1		1.157		
	2		1.016				2		1.159		
	3		1.025				3P		1.161		
	4		1.033				4P		1.160		
2014	1		1.040			2021	1P		1.158		
	2		1.046				2P		1.159		
	3		1.052				3P		1.161		
	4		1.056				4P		1.165		
2015	1		1.056			2022	1P		1.170		
	2		1.057				2P		1.175		
	3		1.057				3P		1.181		
	4		1.056				4P		1.188		
CHANGE IN EXPOSURES						AVERAGE ANNUAL TREND FACTOR					
7/1/2017 to 7/1/2022			(2022:4/2017:4)	1.095		7/1/2017 to 7/1/2022			(5.0 YRS)	1.018	
7/1/2018 to 7/1/2022			(2022:4/2018:4)	1.053		7/1/2018 to 7/1/2022			(4.0 YRS)	1.013	
7/1/2019 to 7/1/2022			(2022:4/2019:4)	1.033		7/1/2019 to 7/1/2022			(3.0 YRS)	1.011	

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

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

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual <u>Severity</u>	(5) Exponential Curve of <u>Best Fit to Col (4)</u>		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2010	\$ 236,666,579	4,191	\$ 56,470	\$ 55,105		
12/31/2010	236,203,716	4,305	54,867	56,260		
6/30/2011	251,692,000	4,457	56,471	57,439		
12/31/2011	261,093,208	4,307	60,621	58,642		
6/30/2012	232,851,092	3,790	61,438	59,871	\$ 59,630	
12/31/2012	216,624,874	3,552	60,987	61,125	60,904	
6/30/2013	215,836,528	3,562	60,594	62,406	62,205	
12/31/2013	226,003,627	3,646	61,987	63,713	63,534	
6/30/2014	253,264,172	3,877	65,325	65,048	64,892	\$ 65,153
12/31/2014	250,469,954	3,610	69,382	66,411	66,279	66,516
6/30/2015	226,035,976	3,386	66,756	67,803	67,695	67,908
12/31/2015	218,471,156	3,336	65,489	69,223	69,142	69,330
6/30/2016	220,626,062	3,088	71,446	70,673	70,619	70,781
12/31/2016	225,731,026	3,097	72,887	72,154	72,128	72,262
6/30/2017	224,437,358	3,130	71,705	73,666	73,669	73,774
12/31/2017	245,236,951	3,158	77,656	75,209	75,244	75,318
6/30/2018	251,833,749	3,140	80,202	76,785	76,851	76,895
12/31/2018	239,140,785	3,100	77,142	78,394	78,494	78,504
6/30/2019	238,753,012	3,068	77,820	80,036	80,171	80,147
12/31/2019	247,531,501	2,983	82,981	81,713	81,884	81,824
Goodness of Fit Statistic, R-Squared:				0.949	0.923	0.855
Average Annual Severity Trend (10 yr)				+ 4.2%		
Average Annual Severity Trend (8 yr)				+ 4.3%		
Average Annual Severity Trend (6 yr)				+ 4.2%		
Selected Annual Severity Trend				+ 4.5%		

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

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

(See Section B- Explanation of Trend Calculation).

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2010	\$ 164,506,430	15,426	\$ 10,664	\$ 10,808		
12/31/2010	168,280,881	15,959	10,545	11,089		
6/30/2011	173,462,691	16,045	10,811	11,377		
12/31/2011	175,727,650	15,857	11,082	11,673		
6/30/2012	168,884,528	15,193	11,116	11,976	\$ 12,538	
12/31/2012	180,436,874	14,269	12,645	12,287	12,803	
6/30/2013	182,169,716	13,708	13,289	12,606	13,074	
12/31/2013	176,023,937	12,921	13,623	12,934	13,351	
6/30/2014	181,686,031	12,562	14,463	13,270	13,633	\$ 14,279
12/31/2014	182,337,985	12,383	14,725	13,615	13,921	14,480
6/30/2015	185,774,109	12,099	15,355	13,969	14,215	14,684
12/31/2015	182,745,933	12,174	15,011	14,332	14,516	14,890
6/30/2016	179,002,296	12,353	14,491	14,704	14,823	15,099
12/31/2016	185,125,760	12,622	14,667	15,086	15,136	15,312
6/30/2017	185,275,600	12,555	14,757	15,478	15,456	15,527
12/31/2017	197,498,509	12,344	16,000	15,880	15,783	15,745
6/30/2018	196,287,419	12,411	15,816	16,293	16,117	15,966
12/31/2018	198,589,420	12,277	16,176	16,716	16,458	16,191
6/30/2019	196,386,466	12,074	16,265	17,151	16,806	16,418
12/31/2019	210,157,592	11,931	17,614	17,597	17,161	16,649
Goodness of Fit Statistic, R-Squared:				0.893	0.808	0.695
Average Annual Severity Trend (10 yr)				+ 5.3%		
Average Annual Severity Trend (8 yr)				+ 4.3%		
Average Annual Severity Trend (6 yr)				+ 2.8%		
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
Fringe

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2010	\$ 22,756,919	596	\$ 38,183	\$ 42,517		
12/31/2010	18,700,917	575	32,523	42,107		
6/30/2011	18,600,421	501	37,127	41,701		
12/31/2011	18,776,803	498	37,704	41,299		
6/30/2012	18,373,357	471	39,009	40,900	\$ 48,205	
12/31/2012	16,581,481	441	37,600	40,506	46,929	
6/30/2013	18,985,662	424	44,778	40,115	45,687	
12/31/2013	24,207,264	475	50,963	39,728	44,478	
6/30/2014	22,628,985	520	43,517	39,345	43,300	\$ 50,208
12/31/2014	29,243,724	505	57,908	38,966	42,154	47,810
6/30/2015	21,666,574	507	42,735	38,590	41,038	45,527
12/31/2015	19,836,372	521	38,074	38,218	39,952	43,353
6/30/2016	21,250,954	523	40,633	37,849	38,894	41,283
12/31/2016	20,339,316	483	42,110	37,484	37,865	39,311
6/30/2017	17,739,797	507	34,990	37,122	36,862	37,434
12/31/2017	23,651,816	537	44,044	36,764	35,887	35,647
6/30/2018	22,331,882	535	41,742	36,410	34,937	33,944
12/31/2018	15,841,051	506	31,306	36,058	34,012	32,323
6/30/2019	12,936,969	465	27,821	35,711	33,112	30,780
12/31/2019	12,582,421	487	25,837	35,366	32,235	29,310
Goodness of Fit Statistic, R-Squared:				0.092	0.384	0.629
Average Annual Severity Trend (10 yr)				- 1.9%		
Average Annual Severity Trend (8 yr)				- 5.2%		
Average Annual Severity Trend (6 yr)				- 9.3%		
Selected Annual Severity Trend				0.0%		

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

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

(See Section B- Explanation of Trend Calculation).

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2010	\$ 629,669,934	19,244	\$ 32,720	\$ 32,673		
12/31/2010	663,135,928	19,596	33,840	33,452		
6/30/2011	684,690,593	19,929	34,356	34,249		
12/31/2011	678,946,473	19,079	35,586	35,066		
6/30/2012	615,328,807	16,889	36,434	35,901	\$ 35,602	
12/31/2012	585,802,474	16,014	36,581	36,757	36,482	
6/30/2013	614,696,504	16,768	36,659	37,633	37,383	
12/31/2013	665,157,050	17,677	37,628	38,530	38,307	
6/30/2014	741,540,944	18,910	39,214	39,448	39,254	\$ 39,323
12/31/2014	741,267,087	18,073	41,015	40,388	40,224	40,289
6/30/2015	728,574,942	17,567	41,474	41,351	41,218	41,279
12/31/2015	762,926,569	17,792	42,880	42,337	42,237	42,293
6/30/2016	728,464,822	16,702	43,615	43,346	43,281	43,332
12/31/2016	744,000,830	16,787	44,320	44,379	44,351	44,397
6/30/2017	775,640,537	17,503	44,315	45,436	45,447	45,487
12/31/2017	806,376,189	17,878	45,104	46,519	46,570	46,605
6/30/2018	870,473,437	18,652	46,669	47,628	47,721	47,750
12/31/2018	882,520,966	18,051	48,890	48,763	48,900	48,923
6/30/2019	832,221,030	16,673	49,914	49,925	50,109	50,125
12/31/2019	822,052,311	15,252	53,898	51,115	51,347	51,356
Goodness of Fit Statistic, R-Squared:				0.981	0.969	0.942
Average Annual Severity Trend (10 yr)				+ 4.8%		
Average Annual Severity Trend (8 yr)				+ 5.0%		
Average Annual Severity Trend (6 yr)				+ 5.0%		
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
OWNERS, LANDLORDS, AND TENANTS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Property Damage

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2010	\$ 73,652,798	8,334	\$ 8,838	\$ 8,173		
12/31/2010	72,405,900	8,570	8,449	8,385		
6/30/2011	74,704,730	8,802	8,487	8,601		
12/31/2011	78,951,874	8,688	9,087	8,823		
6/30/2012	75,395,767	7,958	9,474	9,051	\$ 8,778	
12/31/2012	71,375,349	7,524	9,486	9,285	9,034	
6/30/2013	70,097,416	7,644	9,170	9,525	9,297	
12/31/2013	74,176,560	7,611	9,746	9,771	9,569	
6/30/2014	72,847,181	7,796	9,344	10,024	9,848	\$ 9,318
12/31/2014	69,896,938	7,769	8,997	10,283	10,135	9,668
6/30/2015	80,656,135	7,476	10,789	10,548	10,431	10,031
12/31/2015	81,981,945	7,483	10,956	10,821	10,735	10,407
6/30/2016	78,176,131	7,447	10,498	11,101	11,048	10,798
12/31/2016	85,159,184	7,534	11,303	11,387	11,370	11,203
6/30/2017	88,136,147	7,936	11,106	11,682	11,702	11,623
12/31/2017	92,246,918	7,775	11,865	11,984	12,043	12,059
6/30/2018	97,269,729	7,481	13,002	12,293	12,395	12,512
12/31/2018	92,714,434	7,300	12,701	12,611	12,756	12,981
6/30/2019	93,402,373	7,029	13,288	12,937	13,128	13,468
12/31/2019	95,965,616	6,713	14,295	13,271	13,511	13,974
Goodness of Fit Statistic, R-Squared:				0.897	0.880	0.911
Average Annual Severity Trend (10 yr)				+ 5.2%		
Average Annual Severity Trend (8 yr)				+ 5.9%		
Average Annual Severity Trend (6 yr)				+ 7.6%		
Selected Annual Severity Trend				+ 5.5%		

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

(1) Accident Year <u>Ending</u>	(2) Basic Limit Paid <u>Losses *</u>	(3) Occurrences at <u>Ultimate</u>	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
6/30/2010	\$ 42,818,549	556	\$ 77,012	\$ 89,839		
12/31/2010	34,027,052	520	65,437	87,846		
6/30/2011	40,240,950	469	85,802	85,897		
12/31/2011	50,093,985	416	120,418	83,991		
6/30/2012	38,520,728	346	111,332	82,128	\$ 85,957	
12/31/2012	31,127,986	338	92,095	80,306	83,603	
6/30/2013	31,057,570	382	81,303	78,524	81,313	
12/31/2013	32,207,509	413	77,984	76,782	79,087	
6/30/2014	35,697,762	475	75,153	75,078	76,921	\$ 66,138
12/31/2014	31,369,382	514	61,030	73,413	74,814	65,777
6/30/2015	38,785,792	602	64,428	71,784	72,766	65,418
12/31/2015	41,647,739	686	60,711	70,191	70,773	65,060
6/30/2016	38,144,204	704	54,182	68,634	68,835	64,705
12/31/2016	35,977,283	644	55,865	67,111	66,950	64,351
6/30/2017	34,558,971	575	60,103	65,622	65,116	64,000
12/31/2017	44,115,599	552	79,920	64,166	63,333	63,650
6/30/2018	55,391,961	550	100,713	62,743	61,599	63,303
12/31/2018	39,909,191	519	76,896	61,350	59,912	62,957
6/30/2019	21,774,753	453	48,068	59,989	58,271	62,613
12/31/2019	21,007,800	418	50,258	58,658	56,675	62,271
Goodness of Fit Statistic, R-Squared:				0.268	0.283	0.008
Average Annual Severity Trend (10 yr)				- 4.4%		
Average Annual Severity Trend (8 yr)				- 5.4%		
Average Annual Severity Trend (6 yr)				- 1.1%		
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).

PREMISES/OPERATIONS
MANUFACTURERS AND CONTRACTORS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES¹

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at <u>Ultimate</u> ¹	(4) Occurrence Frequency <u>(3)/(2)</u> ²
12/31/2006	\$ 751,160,733	27,615	36.76
12/31/2007	767,913,150	28,349	36.92
12/31/2008	814,568,779	29,661	36.41
12/31/2009	744,850,407	27,825	37.36
12/31/2010	740,417,692	29,867	40.34
12/31/2011	757,746,882	28,333	37.39
12/31/2012	748,767,181	26,953	36.00
12/31/2013	781,736,406	26,683	34.13
12/31/2014	824,370,882	27,656	33.55
12/31/2015	842,255,518	27,532	32.69
12/31/2016	855,429,498	28,303	33.09
12/31/2017	883,731,495	28,806	32.60
12/31/2018	893,651,221	28,784	32.21
12/31/2019	900,460,249	27,980	31.07

Selected Annual Frequency Trend: 0.0%

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

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

PREMISES/OPERATIONS
OWNERS, LANDLORDS AND TENANTS

FREQUENCY TREND INCLUDING FRINGE OCCURRENCES¹

MULTISTATE

Manual Classes (Full and Deductible Coverage)

Monoline and Multiline Combined

CGL Policies Only

Bodily Injury and Property Damage Combined

(1) Accident Year <u>Ending</u>	(2) Aggregate Loss Costs at <u>Current Level</u>	(3) Occurrences at Ultimate ¹	(4) Occurrence Frequency <u>(3)/(2)²</u>
12/31/2006	\$ 953,785,137	31,428	32.95
12/31/2007	1,015,425,783	33,517	33.01
12/31/2008	1,128,792,284	34,639	30.69
12/31/2009	1,194,709,824	33,355	27.92
12/31/2010	1,250,987,611	34,331	27.44
12/31/2011	1,253,405,593	32,185	25.68
12/31/2012	1,251,430,533	28,461	22.74
12/31/2013	1,255,625,092	30,908	24.62
12/31/2014	1,303,994,621	31,399	24.08
12/31/2015	1,391,835,790	32,137	23.09
12/31/2016	1,406,414,634	30,788	21.89
12/31/2017	1,432,362,241	32,836	22.92
12/31/2018	1,422,577,544	32,596	22.91
12/31/2019	1,380,657,666	29,915	21.67

Selected Annual Frequency Trend: - 0.5%

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

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

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

*Base Class

CLASS GROUP 01

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

CLASS GROUP 02

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

CLASS GROUP 03

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

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

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

CLASS GROUP 04

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

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

*Base Class

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

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

*Base Class

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

@ The differentials for CG 12 do not reflect the class-specific adjustments for COVID-19.

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

CLASS GROUP 14

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

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

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

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

CLASS GROUP 16

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

*

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

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

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

*Base Class

CLASS GROUP 32 (cont'd)

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

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

CLASS GROUP 33

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

*

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

CLASS GROUP 34

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

*

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

*Base Class

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

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

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

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

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

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

*Base Class

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

CLASS EXCEPTIONS

The following class exceptions apply by state:

Class Group 10

47469 Not valid for New Jersey

Class Group 13

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

Class Group 14

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

Class Group 32

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

Class Group 33

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

Class Group 35

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

Class Group 38

41620 Not valid for New York

Class Group 39

93169 Valid only for Louisiana

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

TYPE OF POLICY	ACCIDENT YEAR ENDING	\$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL	EXPOSURE DEVELOPMENT FACTOR+	X	EXPOSURE TREND#	X	AVERAGE IPMF*	=	TRENDED \$100,000 BASIC LIMIT AGGREGATE LOSS COSTS AT CURRENT LEVEL
-----	-----	-----	-----		-----		-----		-----
MONOLINE	12/31/2017	\$33,626,293	1.000		1.041				\$35,004,971
	12/31/2018	31,758,603	0.999		1.029				32,646,923
	12/31/2019	34,315,148	1.000		1.019				34,967,136
MULTILINE	12/31/2017	\$90,180,042	1.000		1.044		0.865		\$81,437,989
	12/31/2018	91,981,721	0.999		1.031		0.865		81,948,648
	12/31/2019	95,099,965	1.000		1.020		0.865		83,906,699
TOTAL	12/31/2017								\$116,442,960
	12/31/2018								114,595,571
	12/31/2019								118,873,835

+ 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 07/01/2021 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	12/31/2017	\$13,317,992		1.060		1.080		1.159		0.927		\$16,380,665
		12/31/2018	10,669,526		1.424		1.080		1.126		0.941		17,386,289
		12/31/2019	6,620,070		2.022		1.080		1.093		0.956		15,105,863
BI	ALAE	12/31/2017	\$18,459,984				1.080		1.159		0.927		\$21,419,940
		12/31/2018	23,747,125				1.080		1.126		0.941		27,174,578
		12/31/2019	16,285,287				1.080		1.093		0.956		18,377,957
PD	B/L INDEMNITY	12/31/2017	\$20,162,666		1.151		1.080		1.307		0.927		\$30,367,033
		12/31/2018	16,580,016		1.248		1.080		1.239		0.941		26,054,588
		12/31/2019	16,506,584		1.475		1.080		1.174		0.956		29,512,022
PD	ALAE	12/31/2017	\$27,470,488				1.080		1.307		0.927		\$35,945,576
		12/31/2018	21,846,053				1.080		1.239		0.941		27,507,915
		12/31/2019	25,484,940				1.080		1.174		0.956		30,891,099
	TOTAL												
	FULL COVERAGE	12/31/2017											\$104,113,214
		12/31/2018											98,123,370
		12/31/2019											93,886,941

* 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	12/31/2017	\$2,028,526		1.232		1.080		1.159		0.927		\$2,899,868
		12/31/2018	727,870		1.511		1.080		1.126		0.941		1,258,549
		12/31/2019	1,091,312		2.311		1.080		1.093		0.956		2,846,103
BI	ALAE	12/31/2017	\$2,934,253				1.080		1.159		0.927		\$3,404,744
		12/31/2018	1,634,129				1.080		1.126		0.941		1,869,985
		12/31/2019	2,878,267				1.080		1.093		0.956		3,248,126
PD	B/L INDEMNITY	12/31/2017	\$3,569,417		1.090		1.080		1.307		0.927		\$5,090,997
		12/31/2018	3,429,400		1.175		1.080		1.239		0.941		5,073,886
		12/31/2019	2,172,707		1.475		1.080		1.174		0.956		3,884,570
PD	ALAE	12/31/2017	\$5,546,696				1.080		1.307		0.927		\$7,257,941
		12/31/2018	4,898,283				1.080		1.239		0.941		6,167,776
		12/31/2019	4,114,570				1.080		1.174		0.956		4,987,400
	TOTAL DED COVERAGE	12/31/2017											\$18,653,550
		12/31/2018											14,370,195
		12/31/2019											14,966,199
	TOTAL	12/31/2017											\$122,766,765
		12/31/2018											112,493,565
		12/31/2019											108,853,141

* 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	0.847
35	Not Applicable	--
36	Service Policy	0.917
37	Industrial/Processing Policy	0.874
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	<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>
12/31/2012	294,313,614	285,975,423	285,815,807	285,269,021	285,284,369	285,284,593	285,282,473	285,279,383
12/31/2013	291,676,148	294,092,380	293,024,503	292,993,448	292,997,136	292,997,660	292,991,699	
12/31/2014	300,498,902	305,693,324	305,523,656	305,500,483	305,413,400	305,407,279		
12/31/2015	301,748,313	302,072,614	301,879,697	301,787,976	301,658,526			
12/31/2016	289,649,613	289,162,594	289,281,526	289,341,443				
12/31/2017	285,437,455	286,447,433	286,303,524					
12/31/2018	283,304,260	282,999,859						
12/31/2019	282,263,230							

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>
12/31/2012	0.972	0.999	0.998	1.000	1.000	1.000	1.000
12/31/2013	1.008	0.996	1.000	1.000	1.000	1.000	
12/31/2014	1.017	0.999	1.000	1.000	1.000		
12/31/2015	1.001	0.999	1.000	1.000			
12/31/2016	0.998	1.000	1.000				
12/31/2017	1.004	0.999					
12/31/2018	0.999						

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.001	0.999

Accident Year Ending	Exposure Development From			Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>	
12/31/2017			1.000	1.000
12/31/2018		0.999	1.000	0.999
12/31/2019	1.001	0.999	1.000	1.000

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
12/31/2000	7,473,846	10,729,094	14,071,409	15,880,255	15,738,860	15,619,209	16,273,679	15,631,229	15,499,885	15,568,184	15,481,595
12/31/2001	8,231,274	12,317,432	15,815,794	16,446,544	16,880,080	16,859,829	17,147,792	17,491,893	17,190,820	17,047,610	17,366,738
12/31/2002	7,018,229	10,700,460	14,429,437	16,378,092	15,586,609	14,774,453	14,437,476	14,201,243	14,196,889	14,224,960	14,513,480
12/31/2003	7,228,189	11,415,443	14,236,492	15,145,727	14,541,409	13,835,085	13,543,994	14,006,523	14,349,354	14,538,465	14,508,946
12/31/2004	7,160,414	10,844,149	14,345,301	15,958,927	15,388,112	14,453,131	14,521,341	14,403,289	14,765,202	14,877,382	14,878,960
12/31/2005	8,708,761	10,356,952	13,330,018	13,239,776	13,580,297	13,460,547	13,288,409	13,515,252	13,289,672	13,289,746	13,218,023
12/31/2006	8,045,767	12,703,559	16,967,245	17,176,393	16,485,538	16,649,735	16,602,337	16,806,388	17,052,160	17,004,493	16,646,263
12/31/2007	9,362,846	14,599,354	18,038,286	19,067,915	18,940,189	19,053,290	18,473,485	18,464,313	18,246,239	18,140,537	18,268,019
12/31/2008	9,562,550	13,726,422	16,398,237	17,214,328	18,956,150	17,663,444	17,437,569	17,354,898	17,386,405	17,430,593	17,668,612
12/31/2009	10,624,064	13,519,796	16,031,003	16,312,522	16,047,241	16,139,503	15,994,242	16,076,065	16,021,333	16,285,247	16,623,697
12/31/2010	11,059,633	15,363,249	16,865,131	17,555,631	17,733,041	16,353,060	16,104,307	16,097,694	16,123,460	16,043,736	
12/31/2011	8,606,729	11,816,428	15,071,652	15,377,311	14,802,603	14,589,272	14,464,946	14,607,628	15,105,039		
12/31/2012	8,718,522	13,002,276	16,774,601	17,038,494	17,187,074	16,723,272	16,537,263	17,278,071			
12/31/2013	6,458,241	9,678,518	13,306,421	14,310,180	14,660,496	14,449,961	14,829,020				
12/31/2014	6,960,086	9,615,799	13,108,027	14,875,442	14,301,209	14,931,625					
12/31/2015	6,730,026	9,166,802	12,114,663	13,292,827	12,927,122						
12/31/2016	5,803,315	8,328,535	10,965,818	11,739,182							
12/31/2017	6,284,651	9,692,884	13,016,047								
12/31/2018	6,850,985	9,890,542									
12/31/2019	6,006,708										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	15,492,521	15,643,104	15,688,291	15,885,794	16,133,926	16,183,909	16,634,355	16,671,334	16,703,288
12/31/2001	17,686,735	17,777,360	18,020,372	18,347,826	18,286,849	18,524,098	18,537,050	18,535,156	
12/31/2002	14,980,141	14,663,578	14,778,353	14,455,025	14,707,101	14,689,978	14,689,061		
12/31/2003	14,525,784	14,700,165	14,620,721	14,688,312	14,854,506	14,822,691			
12/31/2004	14,747,055	14,637,046	14,814,206	14,861,187	14,836,753				
12/31/2005	13,110,116	13,128,277	13,125,318	13,067,484					
12/31/2006	16,939,294	17,142,863	17,040,085						
12/31/2007	18,245,617	18,712,106							
12/31/2008	17,733,383								

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
12/31/2000	1.436	1.312	1.129	0.991	0.992	1.042	0.961	0.992	1.004	0.994	1.001
12/31/2001	1.496	1.284	1.040	1.026	0.999	1.017	1.020	0.983	0.992	1.019	1.018
12/31/2002	1.525	1.348	1.135	0.952	0.948	0.977	0.984	1.000	1.002	1.020	1.032
12/31/2003	1.579	1.247	1.064	0.960	0.951	0.979	1.034	1.024	1.013	0.998	1.001
12/31/2004	1.514	1.323	1.112	0.964	0.939	1.005	0.992	1.025	1.008	1.000	0.991
12/31/2005	1.189	1.287	0.993	1.026	0.991	0.987	1.017	0.983	1.000	0.995	0.992
12/31/2006	1.579	1.336	1.012	0.960	1.010	0.997	1.012	1.015	0.997	0.979	1.018
12/31/2007	1.559	1.236	1.057	0.993	1.006	0.970	1.000	0.988	0.994	1.007	0.999
12/31/2008	1.435	1.195	1.050	1.101	0.932	0.987	0.995	1.002	1.003	1.014	1.004
12/31/2009	1.273	1.186	1.018	0.984	1.006	0.991	1.005	0.997	1.016	1.021	
12/31/2010	1.389	1.098	1.041	1.010	0.922	0.985	1.000	1.002	0.995		
12/31/2011	1.373	1.275	1.020	0.963	0.986	0.991	1.010	1.034			
12/31/2012	1.491	1.290	1.016	1.009	0.973	0.989	1.045				
12/31/2013	1.499	1.375	1.075	1.024	0.986	1.026					
12/31/2014	1.382	1.363	1.135	0.961	1.044						
12/31/2015	1.362	1.322	1.097	0.972							
12/31/2016	1.435	1.317	1.071								
12/31/2017	1.542	1.343									
12/31/2018	1.444										
3 Yr Mean	1.474	1.327	1.101	0.986	1.001	1.002	1.018	1.011	1.005	1.014	1.007
Best 3/5	1.420	1.343	1.081	0.981	0.982	0.990	1.005	1.000	0.998	1.005	0.998

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	1.010	1.003	1.013	1.016	1.003	1.028	1.002	1.002			
12/31/2001	1.005	1.014	1.018	0.997	1.013	1.001	1.000	1.000 *			
12/31/2002	0.979	1.008	0.978	1.017	0.999	1.000	1.000 *	1.000 *			
12/31/2003	1.012	0.995	1.005	1.011	0.998	1.001 *	1.000 *	1.000 *			
12/31/2004	0.993	1.012	1.003	0.998	1.008 *	1.001 *	1.000 *	1.000 *			
12/31/2005	1.001	1.000	0.996								
12/31/2006	1.012	0.994									
12/31/2007	1.026										
3 Yr Mean	1.013	1.002	1.001	1.009	1.003 @	1.010 @	1.001 @	1.002 @			
Best 3/5	1.008	1.001	1.001	1.008	1.003 *	1.001 *	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
12/31/2015					0.982	0.990	1.005	1.000	0.998	1.005	0.998
12/31/2016				0.981	0.982	0.990	1.005	1.000	0.998	1.005	0.998
12/31/2017			1.081	0.981	0.982	0.990	1.005	1.000	0.998	1.005	0.998
12/31/2018		1.343	1.081	0.981	0.982	0.990	1.005	1.000	0.998	1.005	0.998
12/31/2019	1.420	1.343	1.081	0.981	0.982	0.990	1.005	1.000	0.998	1.005	0.998

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2015	1.008	1.001	1.001	1.008	1.003	1.001	1.000	1.000	1.000*	1.000
12/31/2016	1.008	1.001	1.001	1.008	1.003	1.001	1.000	1.000	1.000*	0.981
12/31/2017	1.008	1.001	1.001	1.008	1.003	1.001	1.000	1.000	1.000*	1.060
12/31/2018	1.008	1.001	1.001	1.008	1.003	1.001	1.000	1.000	1.000*	1.424
12/31/2019	1.008	1.001	1.001	1.008	1.003	1.001	1.000	1.000	1.000*	2.022

* 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
12/31/2000	873,634	1,075,574	1,264,786	1,553,268	1,443,449	1,419,159	1,419,163	1,539,750	1,631,917	1,528,279	1,657,475
12/31/2001	498,854	1,028,391	1,407,213	1,805,523	1,580,359	1,465,659	1,664,728	1,634,588	1,672,959	1,590,024	1,611,023
12/31/2002	544,701	1,105,166	1,578,740	1,506,828	1,743,546	1,739,779	1,813,428	1,637,505	1,610,578	1,612,973	1,610,628
12/31/2003	638,664	916,783	958,041	1,459,977	1,199,336	1,180,799	1,300,405	1,291,916	1,294,391	1,300,140	1,302,251
12/31/2004	1,259,180	1,530,336	1,941,957	2,221,735	2,165,491	2,131,175	2,095,646	2,166,085	2,164,890	2,166,354	2,166,558
12/31/2005	888,062	1,168,184	1,878,322	1,885,652	1,305,631	1,305,665	1,345,415	1,276,574	1,175,438	1,171,672	1,176,172
12/31/2006	1,340,484	1,854,486	2,200,712	1,941,673	1,681,231	1,612,987	1,547,736	1,595,185	1,495,268	1,499,768	1,527,326
12/31/2007	1,689,707	2,256,956	2,097,368	2,261,583	2,326,803	1,957,256	1,964,355	2,074,732	2,079,132	2,104,132	2,114,407
12/31/2008	1,138,042	1,538,456	1,941,961	1,984,373	2,050,592	2,101,219	2,216,733	2,189,203	2,114,204	2,101,854	2,199,628
12/31/2009	912,994	1,171,556	1,367,870	1,431,676	1,666,190	1,812,731	1,757,492	1,752,493	1,844,719	1,942,492	1,942,892
12/31/2010	1,027,500	1,740,936	1,637,725	1,765,625	1,849,562	1,947,469	1,900,800	1,803,024	2,391,943	2,037,891	
12/31/2011	1,218,383	1,754,275	2,018,417	1,730,949	1,708,771	1,713,520	1,811,521	1,818,619	1,788,519		
12/31/2012	959,829	1,256,122	1,670,834	1,495,076	1,369,224	1,591,159	1,694,233	1,630,938			
12/31/2013	743,389	1,164,532	1,333,962	1,554,424	1,636,437	1,696,686	1,738,135				
12/31/2014	592,767	1,205,729	1,509,544	1,687,940	1,752,715	1,675,637					
12/31/2015	866,797	1,281,265	1,275,846	1,587,857	1,833,976						
12/31/2016	862,318	928,240	1,278,113	1,393,807							
12/31/2017	418,811	1,320,819	1,696,420								
12/31/2018	841,713	793,494									
12/31/2019	1,077,916										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	1,709,598	1,689,827	1,806,358	1,842,117	1,832,665	1,921,046	1,924,045	1,924,920	1,926,320
12/31/2001	1,633,398	1,595,148	1,605,002	1,602,240	1,598,241	1,604,840	1,598,240	1,601,540	
12/31/2002	1,610,628	1,611,258	1,635,357	1,638,058	1,638,057	1,663,057	1,643,227		
12/31/2003	1,302,267	1,302,366	1,305,067	1,305,066	1,305,066	1,305,111			
12/31/2004	2,165,661	2,168,362	2,168,361	2,168,361	2,169,306				
12/31/2005	1,178,881	1,178,973	1,178,872	1,178,917					
12/31/2006	1,502,125	1,502,125	1,502,170						
12/31/2007	2,131,632	2,141,677							
12/31/2008	2,199,928								

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

	Link Ratios										
A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2000	1.231	1.176	1.228	0.929	0.983	1.000	1.085	1.060	0.936	1.085	1.031
12/31/2001	2.062	1.368	1.283	0.875	0.927	1.136	0.982	1.023	0.950	1.013	1.014
12/31/2002	2.029	1.429	0.954	1.157	0.998	1.042	0.903	0.984	1.001	0.999	1.000
12/31/2003	1.435	1.045	1.524	0.821	0.985	1.101	0.993	1.002	1.004	1.002	1.000
12/31/2004	1.215	1.269	1.144	0.975	0.984	0.983	1.034	0.999	1.001	1.000	1.000
12/31/2005	1.315	1.608	1.004	0.692	1.000	1.030	0.949	0.921	0.997	1.004	1.002
12/31/2006	1.383	1.187	0.882	0.866	0.959	0.960	1.031	0.937	1.003	1.018	0.983
12/31/2007	1.336	0.929	1.078	1.029	0.841	1.004	1.056	1.002	1.012	1.005	1.008
12/31/2008	1.352	1.262	1.022	1.033	1.025	1.055	0.988	0.966	0.994	1.047	1.000
12/31/2009	1.283	1.168	1.047	1.164	1.088	0.970	0.997	1.053	1.053	1.000	
12/31/2010	1.694	0.941	1.078	1.048	1.053	0.976	0.949	1.327	0.852		
12/31/2011	1.440	1.151	0.858	0.987	1.003	1.057	1.004	0.983			
12/31/2012	1.309	1.330	0.895	0.916	1.162	1.065	0.963				
12/31/2013	1.567	1.145	1.165	1.053	1.037	1.024					
12/31/2014	2.034	1.252	1.118	1.038	0.956						
12/31/2015	1.478	0.996	1.245	1.155							
12/31/2016	1.076	1.377	1.091								
12/31/2017	3.154	1.284									
12/31/2018	0.943										

3 Yr Mean	1.724	1.219	1.151	1.082	1.052	1.049	0.972	1.121	0.966	1.017	0.997
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Best 3/5	1.529	1.227	1.125	1.026	1.031	1.019	0.983	1.013	1.003	1.009	1.001
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A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2000	0.988	1.069	1.020	0.995	1.048	1.002	1.000	1.001			
12/31/2001	0.977	1.006	0.998	0.998	1.004	0.996	1.002	1.000 *			
12/31/2002	1.000	1.015	1.002	1.000	1.015	0.988	1.000 *	1.000 *			
12/31/2003	1.000	1.002	1.000	1.000	1.000	1.006 *	1.000 *	1.000 *			
12/31/2004	1.001	1.000	1.000	1.000	0.999 *	1.006 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.000								
12/31/2006	1.000	1.000									
12/31/2007	1.005										

3 Yr Mean	1.002	1.000	1.000	1.000	1.006 @	0.995 @	1.001 @	1.001 @			
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Best 3/5	1.000	1.001	1.000	0.999	1.006 *	1.001 *	1.000 *	1.000 *			
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	Development From										
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2015					1.031	1.019	0.983	1.013	1.003	1.009	1.001
12/31/2016				1.026	1.031	1.019	0.983	1.013	1.003	1.009	1.001
12/31/2017			1.125	1.026	1.031	1.019	0.983	1.013	1.003	1.009	1.001
12/31/2018		1.227	1.125	1.026	1.031	1.019	0.983	1.013	1.003	1.009	1.001
12/31/2019	1.529	1.227	1.125	1.026	1.031	1.019	0.983	1.013	1.003	1.009	1.001

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS
12/31/2015	1.000	1.001	1.000	0.999	1.006	1.001	1.000	1.000	1.000*	1.067
12/31/2016	1.000	1.001	1.000	0.999	1.006	1.001	1.000	1.000	1.000*	1.095
12/31/2017	1.000	1.001	1.000	0.999	1.006	1.001	1.000	1.000	1.000*	1.232
12/31/2018	1.000	1.001	1.000	0.999	1.006	1.001	1.000	1.000	1.000*	1.511
12/31/2019	1.000	1.001	1.000	0.999	1.006	1.001	1.000	1.000	1.000*	2.311

* 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>
12/31/2000	1,141,242	4,131,110	7,821,507	11,414,210	12,889,203	14,098,635	16,548,165	17,260,558	18,394,302	19,137,441	19,321,547
12/31/2001	1,879,499	5,333,140	8,433,876	10,458,465	13,585,015	15,229,421	16,998,573	18,653,799	19,028,381	19,000,307	19,337,132
12/31/2002	1,573,982	3,776,374	8,102,830	12,481,658	15,611,075	18,623,205	18,850,667	19,603,597	20,116,966	20,572,941	20,847,250
12/31/2003	1,493,285	4,235,351	8,798,724	14,403,987	18,413,145	20,076,406	20,526,072	21,482,732	21,190,440	22,143,797	23,296,658
12/31/2004	1,153,172	2,932,383	6,393,270	10,669,644	13,402,340	13,197,829	14,504,758	15,330,291	16,219,286	17,412,926	17,560,643
12/31/2005	1,494,440	3,370,465	5,962,291	8,512,450	10,792,471	12,837,220	12,881,117	13,207,743	13,421,356	13,851,883	13,821,305
12/31/2006	1,911,372	6,481,668	8,767,721	11,755,653	13,715,292	15,442,151	18,077,585	19,388,546	18,404,501	18,485,994	18,502,903
12/31/2007	2,355,547	6,929,749	10,794,355	14,608,189	17,873,357	19,625,501	20,789,339	21,016,728	21,244,052	25,571,110	25,578,335
12/31/2008	1,709,261	4,115,443	7,972,706	13,997,587	18,189,562	20,366,787	20,255,891	20,674,820	21,021,232	21,192,066	21,342,527
12/31/2009	3,184,902	5,540,342	9,963,842	12,794,101	15,201,539	16,266,092	16,309,614	16,598,695	16,600,429	16,718,787	16,899,605
12/31/2010	2,080,715	5,684,255	9,737,774	15,136,556	17,196,648	17,991,424	18,169,354	18,343,829	18,466,154	18,744,804	
12/31/2011	2,412,515	5,417,781	9,895,014	13,375,646	15,454,013	16,801,269	17,879,056	17,715,625	18,241,154		
12/31/2012	2,667,191	7,809,205	15,917,305	20,900,892	24,459,912	27,366,857	27,822,853	28,765,028			
12/31/2013	1,535,398	4,947,700	8,792,939	11,728,594	13,973,746	14,936,905	15,718,114				
12/31/2014	1,435,887	3,996,515	8,016,565	12,037,336	14,744,477	16,058,071					
12/31/2015	2,083,391	4,293,340	7,357,259	11,480,722	14,434,164						
12/31/2016	1,428,474	3,352,951	7,750,502	11,235,695							
12/31/2017	1,232,704	3,496,896	8,085,121								
12/31/2018	2,077,961	5,279,581									
12/31/2019	1,052,466										

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>
12/31/2000	19,651,097	20,000,138	20,384,277	20,515,147	20,729,112	20,907,102	21,047,898	21,345,551	21,488,527
12/31/2001	19,634,940	19,975,972	20,255,233	20,558,003	20,768,260	21,078,002	21,249,753	21,419,947	
12/31/2002	23,301,134	23,220,819	23,194,480	22,447,993	22,575,619	23,093,116	23,408,882		
12/31/2003	23,232,766	23,494,353	22,826,602	22,921,993	22,963,875	23,042,396			
12/31/2004	17,716,708	17,840,248	17,969,763	18,223,687	18,135,708				
12/31/2005	13,950,327	14,042,319	14,093,949	14,150,600					
12/31/2006	18,516,103	18,690,217	18,771,734						
12/31/2007	25,681,102	26,100,334							
12/31/2008	21,617,229								

PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - 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>
12/31/2000	2,989,868	3,690,397	3,592,703	1,474,993	1,209,432	2,449,530	712,393	1,133,744	743,139	184,106	329,550	349,041	384,139
12/31/2001	3,453,641	3,100,736	2,024,589	3,126,550	1,644,406	1,769,152	1,655,226	374,582	-28,074	336,825	297,808	341,032	279,261
12/31/2002	2,202,392	4,326,456	4,378,828	3,129,417	3,012,130	227,462	752,930	513,369	455,975	274,309	2,453,884	-80,315	-26,339
12/31/2003	2,742,066	4,563,373	5,605,263	4,009,158	1,663,261	449,666	956,660	-292,292	953,357	1,152,861	-63,892	261,587	-667,751
12/31/2004	1,779,211	3,460,887	4,276,374	2,732,696	-204,511	1,306,929	825,533	888,995	1,193,640	147,717	156,065	123,540	129,515
12/31/2005	1,876,025	2,591,826	2,550,159	2,280,021	2,044,749	43,897	326,626	213,613	430,527	-30,578	129,022	91,992	51,630
12/31/2006	4,570,296	2,286,053	2,987,932	1,959,639	1,726,859	2,635,434	1,310,961	-984,045	81,493	16,909	13,200	174,114	81,517
12/31/2007	4,574,202	3,864,606	3,813,834	3,265,168	1,752,144	1,163,838	227,389	227,324	4,327,058	7,225	102,767	419,232	
12/31/2008	2,406,182	3,857,263	6,024,881	4,191,975	2,177,225	-110,896	418,929	346,412	170,834	150,461	274,702		
12/31/2009	2,355,440	4,423,500	2,830,259	2,407,438	1,064,553	43,522	289,081	1,734	118,358	180,818			
12/31/2010	3,603,540	4,053,519	5,398,782	2,060,092	794,776	177,930	174,475	122,325	278,650				
12/31/2011	3,005,266	4,477,233	3,480,632	2,078,367	1,347,256	1,077,787	-163,431	525,529					
12/31/2012	5,142,014	8,108,100	4,983,587	3,559,020	2,906,945	455,996	942,175						
12/31/2013	3,412,302	3,845,239	2,935,655	2,245,152	963,159	781,209							
12/31/2014	2,560,628	4,020,050	4,020,771	2,707,141	1,313,594								
12/31/2015	2,209,949	3,063,919	4,123,463	2,953,442									
12/31/2016	1,924,477	4,397,551	3,485,193										
12/31/2017	2,264,192	4,588,225											
12/31/2018	3,201,620												

	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>
12/31/2000	0.0969	0.1196	0.1165	0.0478	0.0392	0.0794	0.0231	0.0368	0.0241	0.0060	0.0107	0.0113	0.0125
12/31/2001	0.1039	0.0933	0.0609	0.0940	0.0495	0.0532	0.0498	0.0113	-0.0008	0.0101	0.0090	0.0103	0.0084
12/31/2002	0.0795	0.1562	0.1581	0.1130	0.1087	0.0082	0.0272	0.0185	0.0165	0.0099	0.0886	-0.0029	-0.0010
12/31/2003	0.0904	0.1504	0.1847	0.1321	0.0548	0.0148	0.0315	-0.0096	0.0314	0.0380	-0.0021	0.0086	-0.0220
12/31/2004	0.0675	0.1313	0.1623	0.1037	-0.0078	0.0496	0.0313	0.0337	0.0453	0.0056	0.0059	0.0047	0.0049
12/31/2005	0.0642	0.0886	0.0872	0.0780	0.0699	0.0015	0.0112	0.0073	0.0147	-0.0010	0.0044	0.0031	0.0018
12/31/2006	0.1335	0.0668	0.0873	0.0573	0.0505	0.0770	0.0383	-0.0288	0.0024	0.0005	0.0004	0.0051	0.0024
12/31/2007	0.1206	0.1019	0.1005	0.0861	0.0462	0.0307	0.0060	0.0060	0.1141	0.0002	0.0027	0.0111	
12/31/2008	0.0708	0.1135	0.1772	0.1233	0.0641	-0.0033	0.0123	0.0102	0.0050	0.0044	0.0081		
12/31/2009	0.0670	0.1259	0.0805	0.0685	0.0303	0.0012	0.0082	0.0000	0.0034	0.0051			
12/31/2010	0.1065	0.1198	0.1595	0.0609	0.0235	0.0053	0.0052	0.0036	0.0082				
12/31/2011	0.1040	0.1550	0.1205	0.0719	0.0466	0.0373	-0.0057	0.0182					
12/31/2012	0.1477	0.2329	0.1432	0.1022	0.0835	0.0131	0.0271						
12/31/2013	0.1158	0.1305	0.0996	0.0762	0.0327	0.0265							
12/31/2014	0.0770	0.1209	0.1210	0.0814	0.0395								
12/31/2015	0.0932	0.1291	0.1738	0.1245									
12/31/2016	0.0828	0.1891	0.1499										
12/31/2017	0.0805	0.1632											
12/31/2018	0.0931												

Best 3/5	0.0855	0.1409	0.1380	0.0866	0.0396	0.0150	0.0086	0.0066	0.0055	0.0017	0.0043	0.0061	0.0011
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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>
12/31/2000	1.006	1.010	1.009	1.007	1.014	1.007	1.033 *
12/31/2001	1.015	1.010	1.015	1.008	1.008	1.008 *	1.033 *
12/31/2002	0.968	1.006	1.023	1.014	1.009 *	1.008 *	1.033 *
12/31/2003	1.004	1.002	1.003	1.009 *	1.009 *	1.008 *	1.033 *
12/31/2004	1.014	0.995	1.005 *	1.009 *	1.009 *	1.008 *	1.033 *
12/31/2005	1.004						
Best 3/5	1.007	1.006	1.009 *	1.009 *	1.009 *	1.008 *	1.033 *

171 to Ultimate Factor: 1.084

	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>
	0.540	0.454	0.313	0.175	0.089	0.049	0.034
<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	0.019	0.013	0.012	0.007	0.001	0.000

<u>A.Y.E</u>	Reported ALAE <u>as of 3/31/20</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>
12/31/2017	8,108,570	28,502,182	0.313	8,921,186	17,029,756	1.084	18,459,984
12/31/2018	5,407,503	36,342,882	0.454	16,499,669	21,907,172	1.084	23,747,125
12/31/2019	1,044,122	25,887,798	0.540	13,979,404	15,023,526	1.084	16,285,287

* 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
12/31/2000	9,442,453	12,595,997	14,511,970	15,343,878	16,676,192	17,703,603	18,552,945	19,303,760	19,549,456	19,875,358	19,888,742
12/31/2001	11,352,927	14,665,038	18,711,896	19,696,500	19,611,935	20,309,474	21,442,362	21,341,015	21,845,669	22,043,334	22,328,133
12/31/2002	9,140,824	14,207,988	17,186,817	16,683,379	16,557,917	17,662,370	17,931,886	18,086,542	18,329,249	18,592,359	19,095,692
12/31/2003	10,897,192	12,589,552	14,878,060	16,148,413	17,510,366	18,785,505	19,117,935	19,730,659	20,298,476	20,586,735	20,682,183
12/31/2004	10,021,997	12,167,902	13,583,994	13,950,681	15,326,855	15,316,667	15,660,603	16,042,499	16,191,023	16,583,240	16,740,575
12/31/2005	11,527,978	13,714,275	13,727,131	14,394,665	14,762,252	15,242,516	15,208,555	16,231,598	16,299,313	16,940,340	17,252,157
12/31/2006	12,722,815	14,463,715	15,677,271	15,956,752	17,020,413	17,450,985	18,183,484	20,046,811	20,648,948	20,475,092	20,590,175
12/31/2007	17,124,759	19,503,428	20,500,343	20,625,847	21,786,418	22,593,375	23,929,136	24,613,440	24,910,504	25,665,904	26,242,419
12/31/2008	16,582,353	19,627,203	21,194,465	22,239,627	23,203,853	24,352,152	25,053,533	25,570,499	26,129,971	26,603,865	26,782,852
12/31/2009	18,862,503	21,787,343	23,590,782	23,596,808	23,808,579	24,526,676	24,191,140	24,840,688	25,193,460	25,077,777	25,371,362
12/31/2010	18,169,384	20,850,476	22,144,693	22,618,382	22,649,384	23,330,665	23,373,353	23,751,251	24,103,830	24,276,952	
12/31/2011	14,767,208	16,412,327	17,237,787	18,607,499	18,973,542	19,480,766	20,045,028	20,605,631	20,664,707		
12/31/2012	15,310,538	16,578,296	18,263,545	20,451,249	20,897,694	21,240,826	21,567,032	21,735,928			
12/31/2013	13,813,933	16,461,182	17,918,370	18,180,611	18,941,231	19,377,705	19,666,778				
12/31/2014	13,289,016	15,586,803	17,017,645	17,133,679	17,421,951	17,444,627					
12/31/2015	14,091,105	15,062,232	15,589,195	16,225,755	17,677,801						
12/31/2016	13,950,535	16,856,463	18,452,036	18,937,789							
12/31/2017	13,580,524	17,066,171	18,296,115								
12/31/2018	12,825,670	14,924,657									
12/31/2019	15,061,958										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/2000	19,658,847	19,804,510	19,653,391	19,639,748	19,641,139	19,639,767	19,641,968	19,631,468	19,631,468		
12/31/2001	22,350,671	22,110,186	21,963,916	22,013,589	21,966,440	21,973,267	21,962,467	21,862,465			
12/31/2002	19,207,079	19,292,462	19,330,684	19,431,364	19,431,070	19,362,558	19,259,058				
12/31/2003	21,167,516	20,967,264	20,927,351	20,957,593	20,940,356	20,979,031					
12/31/2004	16,949,494	16,886,578	17,046,720	16,798,398	16,692,432						
12/31/2005	17,116,162	17,027,682	17,254,927	17,203,957							
12/31/2006	20,413,758	20,738,236	20,749,176								
12/31/2007	26,379,519	26,390,557									
12/31/2008	26,845,848										

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
12/31/2000	1.334	1.152	1.057	1.087	1.062	1.048	1.040	1.013	1.017	1.001	0.988
12/31/2001	1.292	1.276	1.053	0.996	1.036	1.056	0.995	1.024	1.009	1.013	1.001
12/31/2002	1.554	1.210	0.971	0.992	1.067	1.015	1.009	1.013	1.014	1.027	1.006
12/31/2003	1.155	1.182	1.085	1.084	1.073	1.018	1.032	1.029	1.014	1.005	1.023
12/31/2004	1.214	1.116	1.027	1.099	0.999	1.022	1.024	1.009	1.024	1.009	1.012
12/31/2005	1.190	1.001	1.049	1.026	1.033	0.998	1.067	1.004	1.039	1.018	0.992
12/31/2006	1.137	1.084	1.018	1.067	1.025	1.042	1.102	1.030	0.992	1.006	0.991
12/31/2007	1.139	1.051	1.006	1.056	1.037	1.059	1.029	1.012	1.030	1.022	1.005
12/31/2008	1.184	1.080	1.049	1.043	1.049	1.029	1.021	1.022	1.018	1.007	1.002
12/31/2009	1.155	1.083	1.000	1.009	1.030	0.986	1.027	1.014	0.995	1.012	
12/31/2010	1.148	1.062	1.021	1.001	1.030	1.002	1.016	1.015	1.007		
12/31/2011	1.111	1.050	1.079	1.020	1.027	1.029	1.028	1.003			
12/31/2012	1.083	1.102	1.120	1.022	1.016	1.015	1.008				
12/31/2013	1.192	1.089	1.015	1.042	1.023	1.015					
12/31/2014	1.173	1.092	1.007	1.017	1.001						
12/31/2015	1.069	1.035	1.041	1.089							
12/31/2016	1.208	1.095	1.026								
12/31/2017	1.257	1.072									
12/31/2018	1.164										
3 Yr Mean	1.210	1.067	1.025	1.049	1.013	1.020	1.017	1.011	1.007	1.014	0.999
Best 3/5	1.182	1.084	1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	1.007	0.992	0.999	1.000	1.000	1.000	0.999	1.000			
12/31/2001	0.989	0.993	1.002	0.998	1.000	1.000	0.995	1.000 *			
12/31/2002	1.004	1.002	1.005	1.000	0.996	0.995	1.000 *	1.000 *			
12/31/2003	0.991	0.998	1.001	0.999	1.002	1.000 *	1.000 *	1.000 *			
12/31/2004	0.996	1.009	0.985	0.994	0.999 *	1.000 *	1.000 *	1.000 *			
12/31/2005	0.995	1.013	0.997								
12/31/2006	1.016	1.001									
12/31/2007	1.000										
3 Yr Mean	1.004	1.008	0.994	0.998	0.999 @	0.998 @	0.997 @	1.000 @			
Best 3/5	0.997	1.004	1.000	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
12/31/2015					1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2016				1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2017			1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2018		1.084	1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000
12/31/2019	1.182	1.084	1.027	1.028	1.022	1.011	1.021	1.014	1.007	1.012	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2015	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.090
12/31/2016	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.121
12/31/2017	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.151
12/31/2018	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.248
12/31/2019	0.997	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000*	1.475

* 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
12/31/2000	881,981	1,403,398	1,852,970	1,697,543	1,785,874	1,955,489	2,343,312	2,529,715	2,673,661	2,888,667	2,958,533
12/31/2001	1,655,036	1,846,021	2,447,574	2,733,510	2,661,869	2,972,417	3,420,201	3,992,819	4,235,048	4,353,126	4,501,760
12/31/2002	792,779	1,413,278	1,684,193	2,099,656	2,690,430	2,814,672	2,966,986	3,081,315	3,682,598	3,669,629	3,668,830
12/31/2003	1,084,908	1,076,791	1,011,567	1,154,325	1,208,991	1,352,096	1,708,264	1,723,839	1,748,735	1,891,159	2,146,041
12/31/2004	698,423	1,285,503	1,590,908	1,341,501	1,211,530	1,263,277	1,250,828	1,220,525	1,323,174	1,420,512	1,420,706
12/31/2005	1,676,537	2,785,909	2,745,447	3,135,472	3,014,131	2,884,907	3,239,455	3,252,628	3,344,161	3,265,944	3,217,114
12/31/2006	2,709,173	3,828,126	4,450,110	4,142,996	4,085,655	4,220,634	4,658,488	4,730,271	4,856,970	4,985,919	5,020,003
12/31/2007	3,147,987	2,934,228	2,794,920	2,895,503	3,112,600	3,148,951	3,143,182	3,394,358	3,510,333	3,526,243	3,646,779
12/31/2008	2,296,149	2,532,105	3,008,852	3,125,863	2,919,539	2,977,845	3,144,737	3,232,876	3,243,072	3,163,285	3,270,284
12/31/2009	3,451,977	3,425,352	2,994,398	3,053,973	3,222,320	3,442,737	3,351,690	3,477,798	3,516,547	3,704,094	3,758,463
12/31/2010	1,964,884	2,830,798	3,057,448	2,849,819	2,837,586	2,948,116	2,975,358	2,895,560	2,945,573	3,180,473	
12/31/2011	3,184,589	3,208,492	3,039,215	3,044,912	3,222,783	3,135,788	3,099,706	3,099,229	3,104,205		
12/31/2012	2,644,430	2,762,516	2,902,587	2,810,472	2,922,504	2,700,270	2,713,625	2,747,281			
12/31/2013	3,491,847	3,527,426	3,640,383	3,595,202	3,547,940	3,622,641	3,584,464				
12/31/2014	2,971,920	3,952,572	4,092,912	4,219,687	4,255,953	4,259,286					
12/31/2015	2,289,847	2,368,540	2,762,369	2,902,685	3,017,091						
12/31/2016	2,185,048	2,514,756	2,265,683	2,420,753							
12/31/2017	1,861,919	2,388,729	2,887,762								
12/31/2018	2,278,343	3,221,640									
12/31/2019	2,099,509										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	2,871,789	2,821,996	2,829,669	2,827,533	2,822,212	2,822,212	2,887,141	2,887,140	2,887,140
12/31/2001	4,344,086	4,302,255	4,252,584	4,233,255	4,160,727	4,165,730	4,158,726	4,058,726	
12/31/2002	3,414,029	3,363,807	3,312,706	3,302,706	3,305,040	3,303,204	3,103,104		
12/31/2003	2,213,739	2,242,476	2,184,929	2,183,053	2,181,551	2,181,551			
12/31/2004	1,390,904	1,442,905	1,437,904	1,437,804	1,445,804				
12/31/2005	3,232,614	3,265,478	3,324,946	3,285,946					
12/31/2006	5,034,718	5,017,315	4,909,931						
12/31/2007	3,525,740	3,501,019							
12/31/2008	3,236,184								

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
12/31/2000	1.591	1.320	0.916	1.052	1.095	1.198	1.080	1.057	1.080	1.024	0.971
12/31/2001	1.115	1.326	1.117	0.974	1.117	1.151	1.167	1.061	1.028	1.034	0.965
12/31/2002	1.783	1.192	1.247	1.281	1.046	1.054	1.039	1.195	0.996	1.000	0.931
12/31/2003	0.993	0.939	1.141	1.047	1.118	1.263	1.009	1.014	1.081	1.135	1.032
12/31/2004	1.841	1.238	0.843	0.903	1.043	0.990	0.976	1.084	1.074	1.000	0.979
12/31/2005	1.662	0.985	1.142	0.961	0.957	1.123	1.004	1.028	0.977	0.985	1.005
12/31/2006	1.413	1.162	0.931	0.986	1.033	1.104	1.015	1.027	1.027	1.007	1.003
12/31/2007	0.932	0.953	1.036	1.075	1.012	0.998	1.034	1.034	1.005	1.034	0.967
12/31/2008	1.103	1.188	1.039	0.934	1.020	1.056	1.028	1.003	0.975	1.034	0.990
12/31/2009	0.992	0.874	1.020	1.055	1.068	0.974	1.038	1.011	1.053	1.015	
12/31/2010	1.441	1.080	0.932	0.996	1.039	1.009	0.973	1.017	1.080		
12/31/2011	1.008	0.947	1.002	1.058	0.973	0.988	1.000	1.002			
12/31/2012	1.045	1.051	0.968	1.040	0.924	1.005	1.012				
12/31/2013	1.010	1.032	0.988	0.987	1.021	0.989					
12/31/2014	1.330	1.036	1.031	1.009	1.001						
12/31/2015	1.034	1.166	1.051	1.039							
12/31/2016	1.151	0.901	1.068								
12/31/2017	1.283	1.209									
12/31/2018	1.414										
3 Yr Mean	1.283	1.092	1.050	1.012	0.982	0.994	0.995	1.010	1.036	1.028	0.987
Best 3/5	1.255	1.078	1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	0.983	1.003	0.999	0.998	1.000	1.023	1.000	1.000			
12/31/2001	0.990	0.988	0.995	0.983	1.001	0.998	0.976	0.999 *			
12/31/2002	0.985	0.985	0.997	1.001	0.999	0.939	0.999 *	0.999 *			
12/31/2003	1.013	0.974	0.999	0.999	1.000	1.000 *	0.999 *	0.999 *			
12/31/2004	1.037	0.997	1.000	1.006	1.000 *	1.000 *	0.999 *	0.999 *			
12/31/2005	1.010	1.018	0.988								
12/31/2006	0.997	0.979									
12/31/2007	0.993										
3 Yr Mean	1.000	0.998	0.996	1.002	1.000 @	0.987 @	0.988 @	1.000 @			
Best 3/5	1.007	0.987	0.997	0.999	1.000 *	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
12/31/2015					0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2016				1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2017			1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2018		1.078	1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991
12/31/2019	1.255	1.078	1.023	1.029	0.998	0.994	1.013	1.010	1.028	1.019	0.991

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2015	1.007	0.987	0.997	0.999	1.000	0.999	0.999	0.999	0.996*	1.036
12/31/2016	1.007	0.987	0.997	0.999	1.000	0.999	0.999	0.999	0.996*	1.066
12/31/2017	1.007	0.987	0.997	0.999	1.000	0.999	0.999	0.999	0.996*	1.090
12/31/2018	1.007	0.987	0.997	0.999	1.000	0.999	0.999	0.999	0.996*	1.175
12/31/2019	1.007	0.987	0.997	0.999	1.000	0.999	0.999	0.999	0.996*	1.475

* 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	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	135 Months
12/31/2000	2,438,105	3,613,367	5,954,589	9,767,256	12,101,265	15,235,357	17,770,451	18,669,999	19,274,305	20,102,474	20,541,468
12/31/2001	1,952,266	3,397,326	5,939,847	9,331,805	12,770,624	14,602,193	17,314,604	18,748,523	20,075,583	19,263,149	19,467,665
12/31/2002	1,149,378	3,177,236	6,301,355	8,177,921	10,109,044	11,325,082	12,107,954	14,045,611	13,469,406	13,578,191	14,107,520
12/31/2003	1,566,409	3,764,569	6,375,247	10,308,523	12,191,814	14,069,866	15,835,331	16,926,882	17,946,487	18,950,239	19,751,598
12/31/2004	1,204,922	2,683,943	5,393,258	7,861,179	10,224,589	11,996,951	13,356,197	14,385,812	15,585,680	16,621,310	17,285,681
12/31/2005	2,114,679	4,451,905	7,673,461	7,708,910	8,856,758	10,106,473	12,329,414	13,933,149	15,070,380	16,227,123	17,345,774
12/31/2006	1,462,809	3,531,285	6,712,138	9,562,897	11,465,757	13,488,637	14,893,579	17,092,326	20,206,214	20,798,240	21,588,142
12/31/2007	1,965,782	3,841,019	5,846,296	9,121,386	11,347,372	13,351,437	14,721,517	17,009,105	18,167,763	20,004,092	21,185,677
12/31/2008	1,722,948	4,705,925	8,668,380	11,988,035	15,083,631	17,534,796	19,000,073	19,945,893	20,587,707	21,371,779	21,654,030
12/31/2009	4,305,135	9,374,722	15,771,463	19,239,757	22,526,804	26,263,211	27,235,504	28,697,686	30,215,272	30,835,271	31,211,218
12/31/2010	2,449,705	5,502,180	10,181,707	15,212,106	19,566,777	21,556,674	22,841,387	23,270,112	23,855,772	24,215,342	
12/31/2011	2,501,273	4,654,993	8,300,801	11,567,518	14,493,103	17,194,915	18,643,432	19,867,474	20,462,773		
12/31/2012	3,045,424	7,744,139	12,957,225	19,847,211	21,758,424	24,154,189	28,218,676	33,865,759			
12/31/2013	2,829,165	6,135,641	9,591,856	13,439,281	16,061,381	18,119,100	21,234,372				
12/31/2014	3,274,751	5,865,940	8,915,766	11,489,729	13,648,224	14,608,231					
12/31/2015	2,550,540	5,300,251	8,603,903	10,972,399	13,557,097						
12/31/2016	4,284,893	10,105,422	16,511,348	19,198,593							
12/31/2017	2,610,114	4,732,008	8,178,650								
12/31/2018	2,440,051	4,613,853									
12/31/2019	2,741,778										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	21,056,307	21,408,357	21,569,012	21,508,631	21,765,649	21,762,734	21,740,441	21,742,743	21,742,743
12/31/2001	19,952,120	20,413,892	20,922,294	20,966,353	20,950,816	20,963,982	20,967,173	20,972,127	
12/31/2002	14,475,913	14,765,771	14,962,527	15,048,716	15,076,863	15,076,583	15,081,236		
12/31/2003	21,009,873	21,206,082	21,866,776	21,919,664	21,825,716	21,860,763			
12/31/2004	18,192,020	18,498,027	18,537,199	18,673,250	18,669,397				
12/31/2005	18,187,227	19,249,640	19,619,779	19,388,430					
12/31/2006	21,689,825	21,890,215	21,987,646						
12/31/2007	21,902,850	22,276,493							
12/31/2008	22,267,327								

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

A.Y.E	Increments													
	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123: 111</u>	<u>135: 123</u>	<u>147: 135</u>	<u>159:147</u>	<u>171:159</u>	
12/31/2000	1,175,262	2,341,222	3,812,667	2,334,009	3,134,092	2,535,094	899,548	604,306	828,169	438,994	514,839	352,050	160,655	
12/31/2001	1,445,060	2,542,521	3,391,958	3,438,819	1,831,569	2,712,411	1,433,919	1,327,060	-812,434	204,516	484,455	461,772	508,402	
12/31/2002	2,027,858	3,124,119	1,876,566	1,931,123	1,216,038	782,872	1,937,657	-576,205	108,785	529,329	368,393	289,858	196,756	
12/31/2003	2,198,160	2,610,678	3,933,276	1,883,291	1,878,052	1,765,465	1,091,551	1,019,605	1,003,752	801,359	1,258,275	196,209	660,694	
12/31/2004	1,479,021	2,709,315	2,467,921	2,363,410	1,772,362	1,359,246	1,029,615	1,199,868	1,035,630	664,371	906,339	306,007	39,172	
12/31/2005	2,337,226	3,221,556	35,449	1,147,848	1,249,715	2,222,941	1,603,735	1,137,231	1,156,743	1,118,651	841,453	1,062,413	370,139	
12/31/2006	2,068,476	3,180,853	2,850,759	1,902,860	2,022,880	1,404,942	2,198,747	3,113,888	592,026	789,902	101,683	200,390	97,431	
12/31/2007	1,875,237	2,005,277	3,275,090	2,225,986	2,004,065	1,370,080	2,287,588	1,158,658	1,836,329	1,181,585	717,173	373,643		
12/31/2008	2,982,977	3,962,455	3,319,655	3,095,596	2,451,165	1,465,277	945,820	641,814	784,072	282,251	613,297			
12/31/2009	5,069,587	6,396,741	3,468,294	3,287,047	3,736,407	972,293	1,462,182	1,517,586	619,999	375,947				
12/31/2010	3,052,475	4,679,527	5,030,399	4,354,671	1,989,897	1,284,713	428,725	585,660	359,570					
12/31/2011	2,153,720	3,645,808	3,266,717	2,925,585	2,701,812	1,448,517	1,224,042	595,299						
12/31/2012	4,698,715	5,213,086	6,889,986	1,911,213	2,395,765	4,064,487	5,647,083							
12/31/2013	3,306,476	3,456,215	3,847,425	2,622,100	2,057,719	3,115,272								
12/31/2014	2,591,189	3,049,826	2,573,963	2,158,495	960,007									
12/31/2015	2,749,711	3,303,652	2,368,496	2,584,698										
12/31/2016	5,820,529	6,405,926	2,687,245											
12/31/2017	2,121,894	3,446,642												
12/31/2018	2,173,802													

	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>	
12/31/2000	0.0392	0.0781	0.1272	0.0778	0.1045	0.0846	0.0300	0.0202	0.0276	0.0146	0.0172	0.0117	0.0054	
12/31/2001	0.0455	0.0801	0.1069	0.1084	0.0577	0.0855	0.0452	0.0418	-0.0256	0.0064	0.0153	0.0146	0.0160	
12/31/2002	0.0732	0.1127	0.0677	0.0697	0.0439	0.0283	0.0699	-0.0208	0.0039	0.0191	0.0133	0.0105	0.0071	
12/31/2003	0.0706	0.0838	0.1263	0.0605	0.0603	0.0567	0.0350	0.0327	0.0322	0.0257	0.0404	0.0063	0.0212	
12/31/2004	0.0662	0.1213	0.1105	0.1058	0.0793	0.0608	0.0461	0.0537	0.0464	0.0297	0.0406	0.0137	0.0018	
12/31/2005	0.0949	0.1309	0.0014	0.0466	0.0508	0.0903	0.0652	0.0462	0.0470	0.0454	0.0342	0.0432	0.0150	
12/31/2006	0.0665	0.1022	0.0916	0.0611	0.0650	0.0451	0.0706	0.1000	0.0190	0.0254	0.0033	0.0064	0.0031	
12/31/2007	0.0498	0.0533	0.0870	0.0592	0.0533	0.0364	0.0608	0.0308	0.0488	0.0314	0.0191	0.0099		
12/31/2008	0.0727	0.0965	0.0809	0.0754	0.0597	0.0357	0.0230	0.0156	0.0191	0.0069	0.0149			
12/31/2009	0.1194	0.1507	0.0817	0.0774	0.0880	0.0229	0.0344	0.0358	0.0146	0.0089				
12/31/2010	0.0821	0.1259	0.1353	0.1171	0.0535	0.0346	0.0115	0.0158	0.0097					
12/31/2011	0.0647	0.1096	0.0982	0.0879	0.0812	0.0435	0.0368	0.0179						
12/31/2012	0.1259	0.1397	0.1846	0.0512	0.0642	0.1089	0.1513							
12/31/2013	0.0960	0.1003	0.1117	0.0761	0.0597	0.0904								
12/31/2014	0.0760	0.0894	0.0755	0.0633	0.0281									
12/31/2015	0.0868	0.1042	0.0747	0.0816										
12/31/2016	0.1537	0.1692	0.0710											
12/31/2017	0.0530	0.0860												
12/31/2018	0.0737													

Best 3/5	0.0788	0.0980	0.0873	0.0737	0.0592	0.0562	0.0314	0.0215	0.0176	0.0219	0.0227	0.0100	0.0084
----------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

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>
12/31/2000	0.997	1.012	1.000	0.999	1.000	1.000	1.000 *
12/31/2001	1.002	0.999	1.001	1.000	1.000	1.000 *	1.000 *
12/31/2002	1.006	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	1.007	1.000	1.000 *	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	0.988						
Best 3/5	1.003	1.000	1.000 *	1.000 *	1.000 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.003

	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>
	0.587	0.508	0.410	0.323	0.249	0.190	0.134
<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>
	0.102	0.081	0.063	0.041	0.018	0.008	0.000

<u>A.Y.E</u>	Reported ALAE <u>as of 3/31/20</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>
12/31/2017	9,357,164	43,979,172	0.410	18,031,465	27,388,629	1.003	27,470,488
12/31/2018	5,052,840	32,929,481	0.508	16,728,169	21,781,009	1.003	21,846,053
12/31/2019	2,870,401	38,396,221	0.587	22,538,584	25,408,985	1.003	25,484,940

* Calculated Using Modified Bondy Method

Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2015- 2019

<u>Item *</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2015 - 2019 Mean</u>
1. Direct Losses Incurred	\$24,958,455	\$25,388,567	\$22,632,160	\$26,519,433	\$28,416,595	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$6,032,038	\$4,939,134	\$5,935,928	\$5,781,764	\$5,750,906	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,454,825	\$2,540,806	\$2,332,466	\$2,282,751	\$2,814,839	
4. Incurred Losses + ALAE [(1) + (2)]	\$30,990,493	\$30,327,701	\$28,568,088	\$32,301,197	\$34,167,501	
		<u>Incurred Percentage</u>				
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	7.9%	8.4%	8.2%	7.1%	8.2%	8.0%
6. Selected	8.0%					

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) 7/1/2017 to 7/1/2022 AYE 12/31/2017	+ 0.9%	
	b) 7/1/2018 to 7/1/2022 AYE 12/31/2018	+ 0.8%	
	c) 7/1/2019 to 7/1/2022 AYE 12/31/2019	+ 0.7%	
(2)	<u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
	a) Fitted		
	All Years	+ 4.6%	+ 4.7%
	Eight Years	+ 2.9%	+ 2.2%
	Six Years	+ 3.2%	+ 4.7%
	b) Selected	+ 3.0%	+ 5.5%
(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 12/31/2017, 12/31/2018 & 12/31/2019

(1)			(2)		
YEAR ENDING			PRODUCTS		
<u>QUARTER*</u>			CLASS GROUP		
			SALES EXPOSURE		
			<u>INDICES</u>		
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		1.027		
	4		1.030		

(1)			(2)		
YEAR ENDING			PRODUCTS		
<u>QUARTER*</u>			CLASS GROUP		
			SALES EXPOSURE		
			<u>INDICES</u>		
2016	1		1.030		
	2		1.030		
	3		1.029		
	4		1.030		
2017	1		1.033		
	2		1.034		
	3		1.037		
	4		1.040		
2018	1		1.043		
	2		1.047		
	3		1.051		
	4		1.054		
2019	1		1.057		
	2		1.060		
	3		1.062		
	4		1.064		
2020	1		1.065		
	2		1.059		
	3P		1.055		
	4P		1.052		
2021	1P		1.050		
	2P		1.055		
	3P		1.058		
	4P		1.062		
2022	1P		1.067		
	2P		1.074		
	3P		1.081		
	4P		1.088		

CHANGE IN EXPOSURES		PRODUCTS
7/1/2017 to 7/1/2022	(2022:4/2017:4)	1.046
7/1/2018 to 7/1/2022	(2022:4/2018:4)	1.032
7/1/2019 to 7/1/2022	(2022:4/2019:4)	1.022
AVERAGE ANNUAL TREND FACTOR		
7/1/2017 to 7/1/2022	(5.0 YRS)	1.009
7/1/2018 to 7/1/2022	(4.0 YRS)	1.008
7/1/2019 to 7/1/2022	(3.0 YRS)	1.007

* 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>
12/31/2010	\$28,291,286	1,148	\$24,644	\$25,701		
12/31/2011	25,844,845	1,059	24,405	26,878		
12/31/2012	31,873,158	967	32,961	28,109	\$30,230	
12/31/2013	22,587,522	799	28,270	29,396	31,118	
12/31/2014	19,951,081	615	32,441	30,742	32,031	\$31,838
12/31/2015	17,652,233	522	33,817	32,149	32,971	32,873
12/31/2016	17,181,212	542	31,700	33,622	33,939	33,941
12/31/2017	17,419,555	497	35,049	35,161	34,935	35,044
12/31/2018	15,015,252	416	36,094	36,771	35,961	36,182
12/31/2019	16,484,532	431	38,247	38,455	37,016	37,358
Goodness of Fit Statistic, R-Squared:				0.778	0.602	0.737
Average Annual Severity Trend (10 yr)				+ 4.6%		
Average Annual Severity Trend (8 yr)				+ 2.9%		
Average Annual Severity Trend (6 yr)				+ 3.2%		
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)		
				10 Year	8 Year	6 Year
12/31/2010	\$45,675,399	1,504	\$30,369	\$34,409		
12/31/2011	42,416,612	1,273	33,320	36,043		
12/31/2012	51,221,849	1,131	45,289	37,754	\$42,234	
12/31/2013	45,005,735	1,011	44,516	39,547	43,157	
12/31/2014	38,700,411	942	41,083	41,424	44,100	\$40,823
12/31/2015	35,495,385	866	40,988	43,391	45,063	42,735
12/31/2016	45,421,354	897	50,637	45,451	46,048	44,737
12/31/2017	36,563,407	839	43,580	47,609	47,054	46,832
12/31/2018	34,768,907	778	44,690	49,870	48,082	49,026
12/31/2019	44,523,961	804	55,378	52,237	49,133	51,322
Goodness of Fit Statistic, R-Squared:				0.624	0.265	0.500
Average Annual Severity Trend (10 yr)				+ 4.7%		
Average Annual Severity Trend (8 yr)				+ 2.2%		
Average Annual Severity Trend (6 yr)				+ 4.7%		
Selected Annual Severity Trend				+ 5.5%		

* 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).

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
12/31/2006	\$ 87,900,076	2,884	32.81
12/31/2007	89,768,337	3,194	35.58
12/31/2008	95,613,838	3,081	32.23
12/31/2009	105,059,614	3,521	33.51
12/31/2010	111,095,984	3,588	32.29
12/31/2011	112,338,542	3,319	29.54
12/31/2012	113,233,179	3,093	27.32
12/31/2013	113,272,079	3,012	26.59
12/31/2014	115,658,305	2,683	23.19
12/31/2015	121,444,754	2,347	19.32
12/31/2016	124,967,946	2,295	18.36
12/31/2017	128,546,662	2,138	16.63
12/31/2018	127,109,414	1,952	15.35
12/31/2019	131,902,215	2,018	15.30

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:

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

K = The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

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

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

Note: \tilde{X} (X - tilde) is the 5 year Monoline/Multiline ALCCCL weighted class group experience ratio, where $\tilde{X}_{monoline}$ (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" is the selected multistate monoline loss cost level change.
The off balance factor of 0.998 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 * 1.013 * .937

CLASS	AYE 2019 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	308391	1357387	1.33556	.1355	1.052	1.079	1.024	.021	.022	4.8	.021	.022
10141	515125	2463807	1.15508	.1872	1.035	1.062	1.008	.023	.023	0.0	.023	.023
12361	2109590	10585019	.83864	.4348	.934	.958	.909	.077	.070	-9.1	.077	.070
12373	79471	663432	.74895	.0997	.982	1.007	.956	.024	.023	-4.2	.024	.023
13049	262153	1197829	.28398	.1275	.915	.938	.890	.057	.051	-10.5	.057	.051
13111	47476	246758	1.07502	.0767	1.013	1.039	.986	.093	.092	-1.1	.093	.092
13112	1824163	8649112	1.05274	.3906	1.025	1.051	.998	.063	.063	0.0	.063	.063
13621	265660	1758388	1.39833	.1550	1.068	1.095	1.039	.320	.330	3.1	.320	.330
13670	315674	1673776	2.26414	.1510	1.197	1.228	1.166	.015	.017	13.3	.015	.017
15223	1155803	5965343	1.31734	.3163	1.105	1.133	1.075	.041	.044	7.3	.041	.044
15406	308853	1422620	1.99864	.1388	1.145	1.174	1.114	.048	.053	10.4	.048	.053
16604	1320043	6691105	.57834	.3381	.862	.884	.839	.146	.122	-16.4	.146	.122
51300	341	32241	.00000	.0644	.942	.966	.917	.160	.147	-8.1	.160	.147
51305	25977	73614	.05007	.0668	.943	.967	.918	.960	.880	-8.3	.960	.880
51315	885488	4145799	.68617	.2548	.926	.950	.902	.106	.096	-9.4	.106	.096
51350	148733	884134	.64448	.1114	.967	.992	.942	.135	.127	-5.9	.135	.127
51351	43937	134853	3.66481	.0703	1.194	1.225	1.163	.042	.049	16.7	.042	.049
51352	116305	503950	.49466	.0910	.961	.986	.936	.108	.101	-6.5	.108	.101
51355	157393	818049	.84594	.1079	.990	1.015	.963	.094	.091	-3.2	.094	.091
51356	79244	306665	.02589	.0801	.929	.953	.905	.620	.560	-9.7	.620	.560
51357	7407	23518	3.80602	.0639	1.186	1.216	1.154	.660	.760	15.2	.660	.760
51358	27215	86709	.00000	.0675	.939	.963	.914	.141	.129	-8.5	.141	.129
51359	71710	280441	.12829	.0786	.938	.962	.913	.780	.710	-9.0	.780	.710
51752	610679	3131682	.66985	.2154	.935	.959	.910	.165	.150	-9.1	.165	.150
52002	1621678	8473765	.75300	.3862	.909	.932	.885	.129	.114	-11.6	.129	.114
53001	2324615	11759021	.86029	.4587	.940	.964	.915	.330	.300	-9.1	.330	.300
53374	6541650	28930150	.77796	.6653	.855	.877	.832	.310	.260	-16.1	.310	.260
53375	1850458	9565469	1.77973	.4124	1.326	1.360	1.291	.223	.270	21.1	.223	.270
53376	604727	2822401	.80397	.2026	.966	.991	.941	.194	.183	-5.7	.194	.183
53377	2773981	11600402	.96381	.4556	.988	1.013	.962	.195	.188	-3.6	.195	.188
53565	189779	878986	.13684	.1111	.911	.934	.887	.108	.096	-11.1	.108	.096
55371	29058	164571	.00000	.0720	.935	.959	.910	.119	.108	-9.2	.119	.108
56488	86699	315411	2.59004	.0806	1.135	1.164	1.105	.034	.038	11.8	.034	.038
56758	140707	542786	.58214	.0931	.968	.993	.943	.148	.140	-5.4	.148	.140
56759	769283	3481519	.97636	.2295	1.000	1.026	.974	.080	.078	-2.5	.080	.078
56760	1742502	7906593	1.09347	.3717	1.039	1.066	1.012	.098	.099	1.0	.098	.099
57002	234454	881870	.26439	.1113	.925	.949	.901	.106	.096	-9.4	.106	.096

U

X-TILDE: .954 X-TILDE (MONOLINE): .975 PI-TILDE: .0038701
 TAU SQUARED: .03000 SIGMA SQUARED: 481978.51225

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 * 1.013 * .937

CLASS	AYE 2019 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	188321	826165	.77245	.1084	.982	1.007	.956	.041	.039	-4.9	.041	.039
57913	737652	3622690	.70101	.2350	.935	.959	.910	.290	.260	-10.3	.290	.260
59537	319909	1377747	1.94119	.1365	1.135	1.164	1.105	.210	.232	10.5	.210	.232
59647	48067	220490	.29443	.0752	.954	.978	.928	.170	.158	-7.1	.170	.158
59904	10803	49654	6.95191	.0654	1.396	1.432	1.359	.061	.076	24.6	.061	.076
59905	161501	689234	.26891	.1011	.933	.957	.908	.132	.120	-9.1	.132	.120
59925	1152	8023	1.39935	.0630	1.032	1.058	1.004	1.190	1.190	0.0	1.190	1.190
59926	258619	1278712	1.29671	.1316	1.045	1.072	1.018	.450	.460	2.2	.450	.460
59927	41420	407638	.26905	.0857	.944	.968	.919	1.420	1.300	-8.5	1.420	1.300
59963	49453	178167	.00000	.0728	.934	.958	.909	.410	.370	-9.8	.410	.370
59964	197446	1015830	.80818	.1183	.984	1.009	.958	.069	.066	-4.3	.069	.066

U

X-TILDE: .954 X-TILDE (MONOLINE): .975 PI-TILDE: .0038701
TAU SQUARED: .03000 SIGMA SQUARED: 481978.51225

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 * .977 * .937

CLASS	AYE 2019 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	151008	784135	1.11300	.1211	1.005	1.057	.968	.195	.189	-3.1	.195	.189
10040	852365	4606034	1.44250	.2872	1.120	1.178	1.078	.300	.320	6.7	.300	.320
10070	1887133	10021676	1.04820	.4377	1.016	1.068	.978	.154	.151	-1.9	.154	.151
10101	279456	1547054	1.14918	.1601	1.016	1.068	.978	.181	.177	-2.2	.181	.177
10111	184481	819743	.21758	.1230	.895	.941	.861	.078	.067	-14.1	.078	.067
10255	2782837	13431884	1.13623	.5037	1.064	1.119	1.024	.147	.151	2.7	.147	.151
10256	11798	56827	4.28117	.0803	1.254	1.319	1.207	.152	.183	20.4	.152	.183
10257	3283252	14617381	.83219	.5232	.907	.954	.873	.169	.148	-12.4	.169	.148
11126	175445	1075547	2.01673	.1364	1.130	1.188	1.088	.022	.024	9.1	.022	.024
11203	8225	34315	.00000	.0789	.912	.959	.878	.520	.460	-11.5	.520	.460
11248	7248	42092	.00000	.0794	.911	.958	.877	.018	.016	-11.1	.018	.016
12391	1646441	7988550	.71215	.3893	.882	.927	.849	.082	.070	-14.6	.082	.070
12509	48408	245333	.09195	.0912	.908	.955	.874	.036	.031	-13.9	.036	.031
12651	706775	3489976	1.00279	.2455	.993	1.044	.956	.530	.510	-3.8	.530	.510
12707	387896	1248486	.48076	.1453	.916	.963	.882	.640	.560	-12.5	.640	.560
12797	1215377	5976281	1.11428	.3324	1.031	1.084	.992	.196	.194	-1.0	.196	.194
13201	23322	118889	.34331	.0839	.936	.984	.901	.160	.144	-10.0	.160	.144
13204	1383326	6680613	.50247	.3535	.818	.860	.787	1.450	1.140	-21.4	1.450	1.140
13205	336404	1823210	.71463	.1734	.942	.991	.907	.460	.420	-8.7	.460	.420
13314	190	980	.00000	.0770	.914	.961	.880	.016	.014	-12.5	.016	.014
13410	3233592	14733759	.66140	.5250	.818	.860	.787	2.990	2.350	-21.4	2.990	2.350
13412	476604	2511529	1.55631	.2048	1.106	1.163	1.065	1.140	1.210	6.1	1.140	1.210
13590	4433561	20513435	.89973	.6010	.936	.984	.901	.740	.670	-9.5	.740	.670
13715	2040709	10039939	.81740	.4381	.914	.961	.880	.165	.145	-12.1	.165	.145
13930	1150579	5174510	.70132	.3066	.902	.948	.868	.201	.174	-13.4	.201	.174
14068	4262	33469	.00000	.0789	.912	.959	.878	.014	.012	-14.3	.014	.012
14527	416572	1910073	.94726	.1775	.983	1.034	.947	.189	.179	-5.3	.189	.179
14855	47900	296581	.00000	.0941	.897	.943	.863	.154	.133	-13.6	.154	.133
16005	356806	1876025	.75419	.1759	.949	.998	.914	.034	.031	-8.8	.034	.031
16009	36466	195859	3.08022	.0884	1.175	1.236	1.131	.094	.106	12.8	.094	.106
16527	4965559	23422088	.92100	.6307	.947	.996	.912	.350	.320	-8.6	.350	.320
16705	240402	996982	.43204	.1323	.916	.963	.882	.148	.131	-11.5	.148	.131
16750	346875	1892314	1.60096	.1767	1.098	1.155	1.057	.032	.034	6.3	.032	.034
18205	623010	2834525	1.64423	.2187	1.133	1.191	1.090	.350	.380	8.6	.350	.380
18616	3158356	14247041	1.07727	.5173	1.035	1.088	.996	.590	.590	0.0	.590	.590
18707	16449	85159	8.63627	.0819	1.616	1.699	1.555	.004	.005	25.0	.004	.005
45771	121181	813768	.09364	.1226	.880	.925	.847	.164	.139	-15.2	.164	.139

U

X-TILDE: .914 X-TILDE (MONOLINE): .951 PI-TILDE: .0048140
 TAU SQUARED: .03000 SIGMA SQUARED: 468529.76371

L - CAPPED DOWN

U - CAPPED UP

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 04

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .977 * .937

CLASS	AYE 2019 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	530844	2160693	.84208	.1891	.962	1.012	.926	.049	.045	-8.2	.049	.045
53907	1848888	7972767	.66862	.3889	.865	.910	.833	.103	.086	-16.5	.103	.086

X-TILDE: .914 X-TILDE (MONOLINE): .951 PI-TILDE: .0048140
 TAU SQUARED: .03000 SIGMA SQUARED: 468529.76371

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 05

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.037 * .937

CLASS	AYE 2019 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	1414	7163	.32947	.1504	1.329	.961	.934	.044	.041	-6.8	.044	.041
51575	201799	1031278	1.30798	.2005	1.466	1.060	1.030	.020	.021	5.0	.020	.021
51576	234866	1047315	1.41600	.2012	1.487	1.075	1.045	.093	.097	4.3	.093	.097
51613	61033	399625	1.04746	.1703	1.427	1.032	1.003	.139	.139	0.0	.139	.139
51666	39820	249138	.00000	.1628	1.260	.911	.885	.101	.089	-11.9	.101	.089
51767	653	3410	.00000	.1502	1.279	.925	.899	.008	.007	-12.5	.008	.007
51833	1568	7777	.00000	.1504	1.279	.925	.899	.060	.054	-10.0	.060	.054
51869	127250	668629	1.04367	.1834	1.421	1.027	.998	.136	.136	0.0	.136	.136
51889	868	4185	.00000	.1502	1.279	.925	.899	.012	.011	-8.3	.012	.011
51941	1620138	8203676	1.29974	.4342	1.416	1.024	.995	.041	.041	0.0	.041	.041
52469	2178258	10180102	1.09882	.4764	1.312	.949	.922	.104	.096	-7.7	.104	.096
55647	388728	1870267	1.42673	.2373	1.487	1.075	1.045	.062	.065	4.8	.062	.065
55802	16342	105317	5.95377	.1554	2.197	1.589	1.544	.009	.011	22.2	.009	.011
56040	1057	3246	.00000	.1502	1.279	.925	.899	.033	.030	-9.1	.033	.030
57257	23300	131596	.79384	.1568	1.394	1.008	.979	.035	.034	-2.9	.035	.034
57410	24740	133575	1.59786	.1569	1.520	1.099	1.068	.162	.173	6.8	.162	.173
58503	39323	150754	1.06577	.1578	1.436	1.038	1.009	.076	.077	1.3	.076	.077
58627	2097	9754	.00000	.1505	1.279	.925	.899	.013	.012	-7.7	.013	.012
59257	135	1705	.00000	.1501	1.279	.925	.899	.013	.012	-7.7	.013	.012
59923	648	15365	13.28435	.1508	3.282	2.373	2.306	.004	.005	25.0	.004	.005

U

U

X-TILDE: 1.229 X-TILDE (MONOLINE): 1.383 PI-TILDE: .0070485
TAU SQUARED: .03000 SIGMA SQUARED: 490006.24567

L - CAPPED DOWN

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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.010 * .937

CLASS	AYE 2019 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	8052	54585	.02823	.0364	.934	.984	.931	.037	.034	-8.1	.037	.034
51001	446	6924	.00000	.0274	.942	.993	.940	.450	.420	-6.7	.450	.420
51116	1222545	4176854	1.05542	.4636	1.009	1.063	1.006	.690	.690	0.0	.690	.690
51240	60377	273254	2.24434	.0754	1.065	1.122	1.062	.185	.196	5.9	.185	.196
51241	359839	1683413	.49660	.2670	.843	.888	.840	.260	.218	-16.2	.260	.218
51330	198383	964537	4.59184	.1805	1.623	1.710	1.618	.530	.660	24.5	.530	.660
51370	232485	614066	.00000	.1304	.842	.887	.839	4.570	3.830	-16.2	4.570	3.830
51500	325635	1649620	.99004	.2634	.974	1.026	.971	.119	.116	-2.5	.119	.116
51550	26984	78502	2.17714	.0408	1.018	1.073	1.015	.390	.400	2.6	.390	.400
51551	745	42463	1.43195	.0341	.984	1.037	.981	.910	.890	-2.2	.910	.890
51552	1	18020	.63474	.0295	.959	1.011	.957	.159	.152	-4.4	.159	.152
51600	122517	610400	.47794	.1298	.905	.954	.903	.191	.172	-9.9	.191	.172
51734	15286	52995	5.55247	.0361	1.134	1.195	1.131	.310	.350	12.9	.310	.350
51741	117002	699860	.75425	.1432	.938	.988	.935	.260	.243	-6.5	.260	.243
51777	135885	679568	1.13644	.1402	.992	1.045	.989	.078	.077	-1.3	.078	.077
51808	255554	845621	.79609	.1641	.940	.991	.938	.730	.680	-6.8	.730	.680
51809	36855	143150	.73839	.0526	.956	1.007	.953	.153	.146	-4.6	.153	.146
51877	95110	390908	.27132	.0952	.902	.950	.899	.212	.191	-9.9	.212	.191
51896	679507	3436065	.90198	.4172	.941	.992	.939	.018	.017	-5.6	.018	.017
51900	10643	55855	3.37071	.0366	1.056	1.113	1.053	.095	.100	5.3	.095	.100
51909	83	663	.00000	.0262	.943	.994	.941	.056	.053	-5.4	.056	.053
51926	290188	1234160	1.83254	.2152	1.154	1.216	1.151	.038	.044	15.8	.038	.044
51927	435768	1992520	1.10450	.2989	1.009	1.063	1.006	.131	.132	0.8	.131	.132
51934	30975	617720	.12479	.1309	.858	.904	.856	.125	.107	-14.4	.125	.107
51956	1489747	7355895	.90172	.6003	.928	.978	.926	.221	.205	-7.2	.221	.205
51957	1320055	6661492	1.19457	.5767	1.099	1.158	1.096	.420	.460	9.5	.420	.460
51960	4118	29678	.00000	.0317	.938	.988	.935	.350	.330	-5.7	.350	.330
51982	11270	56054	.00000	.0366	.933	.983	.930	.083	.077	-7.2	.083	.077
51986	37851	256749	.50018	.0726	.935	.985	.932	.103	.096	-6.8	.103	.096
51999	145738	672942	.61095	.1392	.919	.968	.916	.440	.400	-9.1	.440	.400
52075	62549	250262	.24674	.0715	.917	.966	.914	.243	.222	-8.6	.243	.222
52134	2109846	10635756	.94107	.6835	.950	1.001	.947	.630	.600	-4.8	.630	.600
52315	500835	2386459	1.23792	.3357	1.059	1.116	1.056	.260	.270	3.8	.260	.270
52505	59121	184173	3.16342	.0599	1.100	1.159	1.097	.216	.237	9.7	.216	.237
52547	221159	1097930	.64941	.1980	.905	.954	.903	.078	.070	-10.3	.078	.070
52911	941082	4745325	.92428	.4945	.947	.998	.944	.450	.420	-6.7	.450	.420
52967	24175	122326	.42102	.0488	.942	.993	.940	.062	.058	-6.5	.062	.058

X-TILDE: .958 X-TILDE (MONOLINE): .949 PI-TILDE: .0016680
 TAU SQUARED: .05089 SIGMA SQUARED: 260593.58233

L - CAPPED DOWN
 U - CAPPED UP
 N - NOT SUBJECT TO CAPPING
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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.010 * .937

CLASS	AYE 2019 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	47390	174454	.17124	.0582	.922	.972	.920	.440	.400	-9.1	.440	.400
53333	69975	370139	1.75810	.0917	1.041	1.097	1.038	.239	.248	3.8	.239	.248
53631	441	1721	.00000	.0264	.943	.994	.941	.022	.021	-4.5	.022	.021
53632	326	5578	.00000	.0271	.942	.993	.940	.034	.032	-5.9	.034	.032
53732	1411236	7154969	1.11488	.5937	1.055	1.112	1.052	.450	.470	4.4	.450	.470
53733	5096705	22599302	.81988	.8201	.847	.893	.845	.270	.228	-15.6	.270	.228
54077	769511	3620447	.96800	.4295	.968	1.020	.965	.400	.390	-2.5	.400	.390
55010	72243	365370	.29155	.0909	.907	.956	.905	1.080	.980	-9.3	1.080	.980
55011	370467	1898394	1.48094	.2895	1.117	1.177	1.114	1.570	1.750	11.5	1.570	1.750
55012	52827	247263	.64948	.0709	.946	.997	.944	1.180	1.110	-5.9	1.180	1.110
55013	414966	1849042	1.01755	.2845	.982	1.035	.979	1.140	1.120	-1.8	1.140	1.120
55214	959	4971	.00000	.0270	.942	.993	.940	.088	.083	-5.7	.088	.083
55715	46661	206667	.00000	.0639	.907	.956	.905	.224	.203	-9.4	.224	.203
55716	40073	164037	.64652	.0563	.950	1.001	.947	.520	.490	-5.8	.520	.490
56202	107879	1043086	.48264	.1909	.876	.923	.873	.089	.078	-12.4	.089	.078
56390	478727	1390360	1.50143	.2341	1.093	1.152	1.090	.640	.700	9.4	.640	.700
56391	708736	3848129	.87814	.4439	.928	.978	.926	.320	.300	-6.3	.320	.300
56427	21176	79498	.52927	.0410	.951	1.002	.948	.125	.119	-4.8	.125	.119
56690	3365	15250	.00000	.0290	.940	.991	.938	.350	.330	-5.7	.350	.330
56699	171556	1044473	2.08047	.1911	1.181	1.244	1.177	.057	.067	17.5	.057	.067
56916	819088	3653754	1.16091	.4316	1.052	1.109	1.050	.205	.215	4.9	.205	.215
57090	86632	607742	1.46258	.1294	1.032	1.087	1.029	.660	.680	3.0	.660	.680
57401	11639	43733	.00000	.0343	.935	.985	.932	.096	.089	-7.3	.096	.089
57403	527	3093	.00000	.0267	.943	.994	.941	.035	.033	-5.7	.035	.033
57572	79833	400995	.46914	.0968	.920	.969	.917	.108	.099	-8.3	.108	.099
57600	40798	235251	.88846	.0689	.963	1.015	.961	.034	.033	-2.9	.034	.033
57611	52210	280654	.00000	.0767	.894	.942	.891	.062	.055	-11.3	.062	.055
57690	340010	1377594	.76664	.2325	.922	.972	.920	.490	.450	-8.2	.490	.450
57716	216298	1139474	.65988	.2034	.906	.955	.904	.082	.074	-9.8	.082	.074
57725	974870	4265239	.72039	.4687	.852	.898	.850	.088	.075	-14.8	.088	.075
57726	71927	300610	2.67684	.0801	1.105	1.164	1.102	.021	.023	9.5	.021	.023
57810	4121	20777	.00000	.0300	.939	.989	.936	.107	.100	-6.5	.107	.100
57871	169156	405893	.74131	.0976	.946	.997	.944	.118	.111	-5.9	.118	.111
57998	27911	140214	.16269	.0520	.927	.977	.925	.058	.054	-6.9	.058	.054
57999	6991	32569	1.34634	.0322	.981	1.034	.979	.071	.070	-1.4	.071	.070
58095	1796480	8427893	.86446	.6319	.903	.952	.901	1.990	1.790	-10.1	1.990	1.790
58096	1117352	7424465	1.37825	.6025	1.215	1.280	1.211	1.230	1.490	21.1	1.230	1.490

X-TILDE: .958 X-TILDE (MONOLINE): .949 PI-TILDE: .0016680
 TAU SQUARED: .05089 SIGMA SQUARED: 260593.58233

L - CAPPED DOWN
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LOSS COST % CHANGE BY CLASS

SUBLINE: PRODUCTS

CLASS GROUP: 06

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * 1.010 * .937

CLASS	AYE 2019 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	107936	360140	.00000	.0901	.881	.928	.878	.088	.077	-12.5	.088	.077
58302	65390	256588	.47500	.0726	.933	.983	.930	.055	.051	-7.3	.055	.051
58397	1543566	5900480	.81021	.5475	.882	.929	.879	.740	.650	-12.2	.740	.650
58575	11569	66716	.00000	.0386	.931	.981	.928	.120	.111	-7.5	.120	.111
58663	1340596	6043546	.29212	.5533	.594	.626	.592	1.280	.950	-25.8	1.280	.950
58802	51642	212588	1.39011	.0649	.996	1.050	.994	.480	.480	0.0	.480	.480
58837	7651	39505	1.81187	.0335	.997	1.051	.995	.162	.161	-0.6	.162	.161
58840	4386	18632	.41064	.0296	.952	1.003	.949	.127	.121	-4.7	.127	.121
58873	242688	1044614	.58838	.1911	.896	.944	.893	.030	.027	-10.0	.030	.027
58904	425	21752	.00000	.0302	.939	.989	.936	.128	.120	-6.2	.128	.120
58922	1177602	5186281	1.16121	.5161	1.068	1.125	1.065	.168	.179	6.5	.168	.179
59005	280655	1231800	.79205	.2149	.931	.981	.928	.096	.089	-7.3	.096	.089
59188	315	1037	.00000	.0263	.943	.994	.941	.055	.052	-5.5	.055	.052
59189	4388	16891	.00000	.0293	.940	.991	.938	.300	.280	-6.7	.300	.280
59223	153229	712658	2.36372	.1451	1.171	1.234	1.168	.088	.103	17.0	.088	.103
59378	0	18	.00000	.0261	.943	.994	.941	.150	.141	-6.0	.150	.141
59481	75084	415448	1.04688	.0992	.976	1.028	.973	.099	.096	-3.0	.099	.096
59701	1412	55279	5.39244	.0365	1.130	1.191	1.127	.290	.330	13.8	.290	.330
59713	301763	1548246	1.38248	.2522	1.073	1.131	1.070	.310	.330	6.5	.310	.330
59722	62318	297369	.06894	.0795	.897	.945	.894	.031	.028	-9.7	.031	.028
59723	16196	91896	.00000	.0433	.927	.977	.925	.037	.034	-8.1	.037	.034
59726	86627	635036	1.04701	.1335	.979	1.032	.977	.024	.023	-4.2	.024	.023
59738	14791	80067	.00000	.0411	.929	.979	.926	.064	.059	-7.8	.064	.059
59773	0	0	.00000	.0000	.969	1.000	.946	.028	.026	-7.1	.028	.026
59774	728	2250	.00000	.0265	.943	.994	.941	.150	.141	-6.0	.150	.141
59775	0	0	.00000	.0000	.000	.000	.000	.188	.178	-5.3	.188	.178
59798	919213	3825907	.85201	.4426	.917	.966	.914	.500	.460	-8.0	.500	.460
59886	16350	102900	.00000	.0453	.925	.975	.923	.108	.100	-7.4	.108	.100
59889	13663	85035	4.93982	.0420	1.135	1.196	1.132	.165	.187	13.3	.165	.187
59914	833217	4058659	1.06610	.4567	1.013	1.067	1.010	.680	.690	1.5	.680	.690
59915	167755	772943	.44403	.1538	.888	.936	.886	.750	.660	-12.0	.750	.660
59917	109027	505380	2.45413	.1136	1.137	1.198	1.134	.205	.232	13.2	.205	.232
59931	211163	843839	.40513	.1639	.876	.923	.873	.550	.480	-12.7	.550	.480
59932	4051	174717	.00000	.0582	.912	.961	.909	.880	.800	-9.1	.880	.800
59947	14807	89363	.00000	.0428	.927	.977	.925	.320	.300	-6.3	.320	.300
59955	20556	108932	.01373	.0464	.924	.974	.922	.143	.132	-7.7	.143	.132
59970	19383	102003	.00000	.0451	.925	.975	.923	.183	.169	-7.7	.183	.169

X-TILDE: .958 X-TILDE (MONOLINE): .949 PI-TILDE: .0016680
 TAU SQUARED: .05089 SIGMA SQUARED: 260593.58233

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 * 1.010 * .937

CLASS	AYE 2019 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	649105	2901760	.63112	.3784	.841	.886	.838	.227	.190	-16.3	.227	.190
59984	32409	132588	.00000	.0507	.919	.968	.916	.053	.049	-7.5	.053	.049
59988	1129	8238	.00000	.0277	.942	.993	.940	.059	.055	-6.8	.059	.055
59989	8	29	.00000	.0261	.943	.994	.941	.044	.041	-6.8	.044	.041

X-TILDE: .958 X-TILDE (MONOLINE): .949 PI-TILDE: .0016680
 TAU SQUARED: .05089 SIGMA SQUARED: 260593.58233

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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 * 1.001 * .937

CLASS	AYE 2019 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	68656	407622	.17301	.1980	.735	.819	.768	.600	.460	-23.3	.600	.460	
50010	49671	218067	.02500	.1539	.744	.829	.778	.490	.380	-22.4	.490	.380	
51205	2143	7130	.00000	.0988	.788	.878	.824	.071	.059	-16.9	.071	.059	
51206	1587	26418	.00000	.1041	.783	.873	.819	.390	.320	-17.9	.390	.320	
51220	122840	460220	.50185	.2094	.796	.887	.832	2.280	1.900	-16.7	2.280	1.900	
51221	570114	2736188	1.01641	.5110	.947	1.056	.990	1.780	1.760	-1.1	1.780	1.760	
51222	126927	1080087	1.81917	.3231	1.180	1.315	1.233	3.670	4.530	23.4	3.670	4.530	
51224	1353265	6680482	1.02576	.7056	.981	1.094	1.026	1.450	1.490	2.8	1.450	1.490	
51230	0	0	.00000	.0000	.000	.000	.000	.790	.740	-6.3	.790	.740	
51252	1340785	7000162	.44814	.7148	.570	.635	.596	.100	.074	-26.0	.100	.074	L
51254	19299	32713	.00000	.1058	.782	.872	.818	.039	.032	-17.9	.039	.032	
51333	102841	474485	.94083	.2125	.888	.990	.929	.340	.320	-5.9	.340	.320	
51958	268697	1429238	.83362	.3738	.859	.958	.899	.410	.370	-9.8	.410	.370	
51970	913979	4040737	.55760	.5987	.685	.764	.717	.238	.177	-25.6	.238	.177	L
52433	74549	317597	.17622	.1776	.750	.836	.784	1.020	.800	-21.6	1.020	.800	
52581	0	661207	.05274	.2502	.669	.746	.700	2.950	2.190	-25.8	2.950	2.190	L
52744	43103	53036	.00000	.1114	.777	.866	.812	.081	.066	-18.5	.081	.066	
53077	144444	1026293	1.31064	.3146	1.012	1.128	1.058	.207	.219	5.8	.207	.219	
55597	0	0	.00000	.0000	.000	.000	.000	1.790	1.680	-6.1	1.790	1.680	
55918	153	980	.00000	.0970	.789	.880	.825	2.740	2.260	-17.5	2.740	2.260	
55919	0	0	.00000	.0000	.000	.000	.000	3.650	3.420	-6.3	3.650	3.420	
56912	818420	3814709	.91351	.5859	.897	1.000	.938	.090	.084	-6.7	.090	.084	
57146	420618	1867239	1.17156	.4276	1.001	1.116	1.047	.720	.750	4.2	.720	.750	
58737	38392	239144	.64736	.1590	.838	.934	.876	.630	.550	-12.7	.630	.550	
59601	217658	650093	.97752	.2481	.900	1.003	.941	2.370	2.230	-5.9	2.370	2.230	
59660	521744	2476677	.83849	.4888	.857	.955	.896	1.180	1.060	-10.2	1.180	1.060	
59724	36166	145375	.00566	.1357	.756	.843	.791	.019	.015	-21.1	.019	.015	
59725	638057	2935214	1.61422	.5268	1.264	1.409	1.322	.116	.145	25.0	.116	.145	U
59750	7518	37992	.00000	.1073	.780	.870	.816	.222	.181	-18.5	.222	.181	
59781	396583	2103615	1.79404	.4530	1.291	1.439	1.350	.068	.085	25.0	.068	.085	U
59782	369230	1665440	1.57975	.4040	1.159	1.292	1.212	.460	.560	21.7	.460	.560	

X-TILDE: .943 X-TILDE (MONOLINE): .897 PI-TILDE: .0059085
 TAU SQUARED: .06287 SIGMA SQUARED: 203082.09384

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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	12/31/2017	\$101,536,480	1.000	1.076		\$109,253,253
	12/31/2018	107,898,874	1.000	1.042		112,430,627
	12/31/2019	114,506,562	1.017	1.017		118,432,878
MULTILINE	12/31/2017	\$218,895,389	1.000	1.077	0.992	\$233,864,331
	12/31/2018	226,186,036	1.000	1.042	0.996	234,743,106
	12/31/2019	226,849,922	1.017	1.018	0.998	234,389,367
TOTAL	12/31/2017					\$343,117,584
	12/31/2018					347,173,733
	12/31/2019					352,822,245

+ 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 7/1/2021 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	12/31/2017	\$21,540,297	1.009	1.080	1.276	0.975		\$29,191,529
		12/31/2018	17,520,205	1.387	1.080	1.216	0.980		31,268,226
		12/31/2019	13,512,262	2.592	1.080	1.158	0.985		43,139,519
BI	ALAE	12/31/2017	\$19,026,077		1.080	1.276	0.975		\$25,563,970
		12/31/2018	20,610,527		1.080	1.216	0.980		26,526,045
		12/31/2019	33,352,552		1.080	1.158	0.985		41,086,355
PD	B/L INDEMNITY	12/31/2017	\$71,047,950	1.392	1.080	1.246	0.975		\$129,715,338
		12/31/2018	70,305,733	1.533	1.080	1.193	0.980		136,073,036
		12/31/2019	60,803,344	1.876	1.080	1.141	0.985		138,488,962
PD	ALAE	12/31/2017	\$76,029,976		1.080	1.246	0.975		\$99,754,218
		12/31/2018	84,993,896		1.080	1.193	0.980		107,319,345
		12/31/2019	88,506,878		1.080	1.141	0.985		107,429,277
TOTAL									
	FULL COVERAGE	12/31/2017							\$284,225,054
		12/31/2018							301,186,652
		12/31/2019							330,144,113

* Incurred indemnity losses are as reported. The ALAE have been developed, using the additive ALAE development procedure as explained in Section B.
The indemnity development factors shown are weighted averages over all states and all Local Products/Completed Operations class groups.

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS
OCCURRENCE
DED COVERAGE
CALCULATION OF INCURRED LOSSES

REPORT TYPE	LOSS DESCRIPTION	ACCIDENT YEAR ENDING	\$100,000 BAISC LIMIT LOSSES AND ALAE*	X	BASIC LIMIT DEVELOPMENT FACTOR#	X	UNALLOCATED LOSS ADJ. FACTOR	X	SEVERITY TREND	X	FREQUENCY TREND	=	\$100,000 BASIC LIMIT DEVELOPED & TRENDED LOSS AND LAE
BI	B/L INDEMNITY	12/31/2017	\$3,084,912		1.107		1.080		1.276		0.975		\$4,587,103
		12/31/2018	2,282,192		1.325		1.080		1.216		0.980		3,890,995
		12/31/2019	1,579,891		2.329		1.080		1.158		0.985		4,532,712
BI	ALAE	12/31/2017	\$3,302,990				1.080		1.276		0.975		\$4,437,990
		12/31/2018	2,532,829				1.080		1.216		0.980		3,259,787
		12/31/2019	3,939,428				1.080		1.158		0.985		4,852,904
PD	B/L INDEMNITY	12/31/2017	\$18,730,622		1.417		1.080		1.246		0.975		\$34,833,692
		12/31/2018	16,976,944		1.570		1.080		1.193		0.980		33,658,113
		12/31/2019	12,586,393		1.903		1.080		1.141		0.985		29,067,935
PD	ALAE	12/31/2017	\$21,260,226				1.080		1.246		0.975		\$27,894,224
		12/31/2018	20,504,058				1.080		1.193		0.980		25,889,884
		12/31/2019	20,264,591				1.080		1.141		0.985		24,597,075
TOTAL		12/31/2017											\$71,753,010
DED COVERAGE		12/31/2018											66,698,778
		12/31/2019											63,050,626
TOTAL		12/31/2017											\$355,978,064
OCCURRENCE		12/31/2018											367,885,430
		12/31/2019											393,194,740

* 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.

MISSOURI

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	0.603
35	Not Applicable	--
36	Service Policy	0.843
37	Industrial/Processing Policy	0.570
38	Contractors Policy	0.876

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

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

MISSOURI

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	1.016	1.020	0.8843	1.020	4,000,000
27 to 39 Months	0.999	1.000	0.4981	0.999	31,000,000
Accident Year Ending	Exposure Development From				Factor
	<u>27:15</u>	<u>39:27</u>	<u>ULT:39</u>		
12/31/2017			1.000		1.000
12/31/2018		0.999	1.000		0.999
12/31/2019	1.020	0.999	1.000		1.019

(a) See Section G - Multistate Premium Development.

(b) See Section G - Statewide Premium Development.

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

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

MISSOURI
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>
12/31/2012	8,236,017	7,872,735	7,871,623	7,730,656	7,730,681	7,731,143	7,731,143	7,731,143
12/31/2013	8,953,787	9,017,685	8,843,609	8,845,000	8,845,392	8,845,392	8,845,392	
12/31/2014	9,776,237	9,723,981	9,718,205	9,762,564	9,763,141	9,763,141		
12/31/2015	9,716,038	9,990,633	10,002,676	9,987,508	9,987,508			
12/31/2016	9,942,380	10,237,471	10,250,519	10,249,467				
12/31/2017	10,237,493	10,534,180	10,527,349					
12/31/2018	10,396,455	10,433,664						
12/31/2019	10,143,378							

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>
12/31/2012	0.956	1.000	0.982	1.000	1.000	1.000	1.000
12/31/2013	1.007	0.981	1.000	1.000	1.000	1.000	
12/31/2014	0.995	0.999	1.005	1.000	1.000		
12/31/2015	1.028	1.001	0.998	1.000			
12/31/2016	1.030	1.001	1.000				
12/31/2017	1.029	0.999					
12/31/2018	1.004						
12/31/2019							

Average Best 3 of 5

<u>27:15</u>	<u>39:27</u>
1.020	1.000

MULTISTATE
LOCAL PRODUCTS/COMPLETED OPERATIONS

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>
12/31/2012	512,973,438	510,176,861	510,085,286	505,351,937	505,378,832	505,376,928	505,358,312	505,353,669
12/31/2013	565,202,942	576,698,213	569,269,170	569,205,516	569,229,287	569,199,160	569,212,276	
12/31/2014	627,240,739	633,359,295	632,855,651	632,959,406	632,944,606	632,934,037		
12/31/2015	656,789,952	670,188,579	669,821,741	669,866,012	669,818,503			
12/31/2016	682,867,467	696,328,429	696,405,233	696,865,233				
12/31/2017	700,151,683	710,319,158	710,184,829					
12/31/2018	716,823,891	725,148,518						
12/31/2019	726,225,982							

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>
12/31/2012	0.995	1.000	0.991	1.000	1.000	1.000	1.000
12/31/2013	1.020	0.987	1.000	1.000	1.000	1.000	
12/31/2014	1.010	0.999	1.000	1.000	1.000		
12/31/2015	1.020	0.999	1.000	1.000			
12/31/2016	1.020	1.000	1.001				
12/31/2017	1.015	1.000					
12/31/2018	1.012						

Average Best 3 of 5
27:15 39:27
 1.016 0.999

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MISSOURI

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	1.928	1.144	0.6207	1.441	350,000
27 to 39 Months	1.447	1.228	0.6428	1.306	390,000
39 to 51 Months	1.064	1.248	0.6195	1.178	420,000
51 to 63 Months	1.000	1.043	0.5715	1.025	460,000
63 to 75 Months	0.979	1.002	0.5249	0.991	510,000
75 to 87 Months	0.986	1.079	0.5312	1.035	550,000
87 to 99 Months	0.985	1.000	0.5429	0.993	610,000
99 to 111 Months	0.996	1.000	0.5270	0.998	660,000
111 to 123 Months	0.990	1.000	0.4308	0.994	730,000
123 to 135 Months	0.996	1.000	0.3901	0.998	800,000
135 to 147 Months	0.999	1.000	0.3709	0.999	880,000
147 to 159 Months	0.999	1.000	0.2834	0.999	970,000
159 to 171 Months	0.999	1.000	0.2671	0.999	1,100,000
171 to 183 Months	1.000	1.000	0.2548	1.000	1,200,000
183 to 195 Months	1.000	1.000	0.2654	1.000	1,300,000
195 to 207 Months	0.999	1.000	0.2109	0.999	1,400,000
207 to 219 Months	1.000	1.000	0.1248	1.000	1,600,000
219 to 231 Months	1.000	1.000	0.0873	1.000	1,700,000
231 to 243 Months	1.000	1.000	0.0556	1.000	1,900,000
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
12/31/2017			1.178	1.025	0.991	1.035	0.993	0.998	0.994	0.998	0.999
12/31/2018		1.306	1.178	1.025	0.991	1.035	0.993	0.998	0.994	0.998	0.999
12/31/2019	1.441	1.306	1.178	1.025	0.991	1.035	0.993	0.998	0.994	0.998	0.999
	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231	ULT:243		Factor
12/31/2017	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000		1.213
12/31/2018	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000		1.584
12/31/2019	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000		2.282

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

MISSOURI

Completed Operations
Bodily Injury
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.0659
27 to 39 Months	0.1252
39 to 51 Months	0.1103
51 to 63 Months	0.0804
63 to 75 Months	0.0482
75 to 87 Months	0.0212
87 to 99 Months	0.0053
99 to 111 Months	0.0111
111 to 123 Months	0.0046
123 to 135 Months	0.0008
135 to 147 Months	0.0067
147 to 159 Months	0.0041
159 to 171 Months	0.0032
171 to Ultimate	A multistate link ratio factor of 1.014 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>
	0.487	0.421	0.296	0.186	0.105	0.057	0.036
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.030	0.019	0.015	0.014	0.007	0.003	0.000

A.Y.E	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	142,780	619,014	0.296	183,228	326,008	1.014	330,568
12/31/2018	10,772	180,544	0.421	76,009	86,781	1.014	87,993
12/31/2019	7,259	691,684	0.487	336,850	344,109	1.014	348,924

(A) See Section G - Multistate Loss Development.

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

MISSOURI

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	1.232	1.147	0.6069	1.180	1,000,000
27 to 39 Months	1.117	1.055	0.6213	1.078	1,100,000
39 to 51 Months	1.060	0.874	0.6666	0.936	1,100,000
51 to 63 Months	1.041	1.097	0.6466	1.077	1,200,000
63 to 75 Months	1.040	1.030	0.6465	1.034	1,300,000
75 to 87 Months	1.030	1.004	0.6737	1.012	1,400,000
87 to 99 Months	1.023	1.033	0.6839	1.030	1,500,000
99 to 111 Months	1.041	1.001	0.6912	1.013	1,600,000
111 to 123 Months	1.017	1.014	0.6734	1.015	1,700,000
123 to 135 Months	1.020	0.973	0.6091	0.991	1,900,000
135 to 147 Months	1.011	1.009	0.5541	1.010	2,000,000
147 to 159 Months	1.010	1.000	0.4817	1.005	2,200,000
159 to 171 Months	1.006	1.000	0.5178	1.003	2,300,000
171 to 183 Months	1.008	1.000	0.4872	1.004	2,500,000
183 to 195 Months	1.003	1.004	0.4814	1.003	2,700,000
195 to 207 Months	1.002	1.000	0.4044	1.001	2,900,000
207 to 219 Months	1.003	1.000	0.3936	1.002	3,100,000
219 to 231 Months	1.002	1.000	0.2785	1.001	3,300,000
231 to 243 Months	1.001	1.000	0.1932	1.001	3,500,000
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
12/31/2017			0.936	1.077	1.034	1.012	1.030	1.013	1.015	0.991	1.010
12/31/2018		1.078	0.936	1.077	1.034	1.012	1.030	1.013	1.015	0.991	1.010
12/31/2019	1.180	1.078	0.936	1.077	1.034	1.012	1.030	1.013	1.015	0.991	1.010
	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>ULT:243</u>		<u>Factor</u>
12/31/2017	1.005	1.003	1.004	1.003	1.001	1.002	1.001	1.001	1.001		1.142
12/31/2018	1.005	1.003	1.004	1.003	1.001	1.002	1.001	1.001	1.001		1.231
12/31/2019	1.005	1.003	1.004	1.003	1.001	1.002	1.001	1.001	1.001		1.452

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

MISSOURI

Completed Operations
Property Damage
Full Coverage
ALAE

Calculation of Cumulative Incremental Factors

(1)	(2)
EVALUATION PERIOD	MULTISTATE RATIO (A)
15 to 27 Months	0.0663
27 to 39 Months	0.0797
39 to 51 Months	0.0832
51 to 63 Months	0.0578
63 to 75 Months	0.0470
75 to 87 Months	0.0315
87 to 99 Months	0.0251
99 to 111 Months	0.0267
111 to 123 Months	0.0235
123 to 135 Months	0.0256
135 to 147 Months	0.0150
147 to 159 Months	0.0134
159 to 171 Months	0.0082
171 to Ultimate	A multistate link ratio factor of 1.034 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>
	0.503	0.437	0.357	0.274	0.216	0.169	0.137
<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>
	0.112	0.086	0.062	0.037	0.022	0.008	0.000

A.Y.E	Reported ALAE as of 3/31/20	\$500,000 Ultimate Indemnity	ALAE Factor	Additional ALAE	ALAE at 171 Months	171-Ultimate Factor	Ultimate ALAE
12/31/2017	104,278	850,018	0.357	303,457	407,735	1.034	421,591
12/31/2018	249,132	2,024,226	0.437	884,587	1,133,719	1.034	1,172,259
12/31/2019	127,258	4,205,027	0.503	2,115,131	2,242,389	1.034	2,318,622

(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
MISSOURI
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>
12/31/2000	100,000	120,000	110,705	114,455	54,698	64,698	44,698	44,698	44,698	44,698	44,698
12/31/2001	18,125	27,625	52,625	125,925	50,925	50,925	50,925	50,925	50,925	50,925	50,925
12/31/2002	27,500	4,500	14,751	50,750	75,421	65,421	65,421	65,421	65,421	65,421	65,421
12/31/2003	106,000	218,654	303,000	308,000	262,833	262,833	257,833	257,833	257,833	257,833	257,833
12/31/2004	47,950	171,961	173,108	161,408	161,408	146,408	146,408	146,408	146,408	146,408	146,408
12/31/2005	9,284	6,533	51,033	6,033	6,033	6,033	6,033	6,033	6,033	6,033	6,033
12/31/2006	7,850	55,950	190,850	325,850	235,850	248,350	248,350	248,350	248,350	248,350	248,350
12/31/2007	21,500	212,854	133,167	158,167	129,176	129,176	129,176	129,176	129,176	129,176	129,176
12/31/2008	130,000	111,300	158,290	158,290	161,290	121,290	156,290	141,290	141,290	141,290	141,290
12/31/2009	35,000	41,182	146,181	246,181	241,181	241,181	241,189	241,181	241,181	241,181	241,181
12/31/2010	350	50,350	52,200	15,000	215,000	251,158	170,000	170,000	170,000	170,000	
12/31/2011	132,114	103,264	121,264	218,364	305,545	281,961	324,264	324,264	324,264		
12/31/2012	117,210	133,710	220,890	218,390	170,705	195,705	230,205	240,705			
12/31/2013	33,818	220,424	115,254	152,465	155,400	145,528	158,184				
12/31/2014	33,311	120,395	176,871	215,987	237,276	210,851					
12/31/2015	162,500	147,500	189,275	245,139	248,055						
12/31/2016	228,595	248,617	317,594	389,712							
12/31/2017	212,704	305,704	343,604								
12/31/2018	131,491	81,490									
12/31/2019	113,000										

<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>
12/31/2000	111,782	111,782	111,782	111,782	111,782	111,782	111,782	111,782	111,782
12/31/2001	50,925	50,925	50,925	50,925	50,925	50,925	50,925	50,925	
12/31/2002	65,422	65,421	65,421	65,421	65,421	65,421	65,421		
12/31/2003	257,833	257,833	257,833	257,833	257,833	257,833			
12/31/2004	146,408	146,408	146,408	146,408	146,408				
12/31/2005	6,033	6,033	6,033	6,033					
12/31/2006	248,350	248,350	248,350						
12/31/2007	129,176	129,176							
12/31/2008	141,290								

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
MISSOURI
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
12/31/2000	1.200	0.923	1.034	0.478	1.183	0.691	1.000	1.000	1.000	1.000	2.501
12/31/2001	1.524	1.905	2.393	0.404	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2002	0.164	3.278	3.440	1.486	0.867	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	2.063	1.386	1.017	0.853	1.000	0.981	1.000	1.000	1.000	1.000	1.000
12/31/2004	3.586	1.007	0.932	1.000	0.907	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2005	0.704	7.812	0.118	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2006	7.127	3.411	1.707	0.724	1.053	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	9.900	0.626	1.188	0.817	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2008	0.856	1.422	1.000	1.019	0.752	1.289	0.904	1.000	1.000	1.000	1.000
12/31/2009	1.177	3.550	1.684	0.980	1.000	1.000	1.000	1.000	1.000	1.000	
12/31/2010	143.857	1.037	0.287	14.333	1.168	0.677	1.000	1.000	1.000		
12/31/2011	0.782	1.174	1.801	1.399	0.923	1.150	1.000	1.000			
12/31/2012	1.141	1.652	0.989	0.782	1.146	1.176	1.046				
12/31/2013	6.518	0.523	1.323	1.019	0.936	1.087					
12/31/2014	3.614	1.469	1.221	1.099	0.889						
12/31/2015	0.908	1.283	1.295	1.012							
12/31/2016	1.088	1.277	1.227								
12/31/2017	1.437	1.124									
12/31/2018	0.620										

3 Yr Mean	1.048	1.228	1.248	1.043	0.990	1.138	1.015	1.000	1.000	1.000	1.000
Best 3/5	1.144	1.228	1.248	1.043	1.002	1.079	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			
12/31/2000	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	1.000	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.000	1.000	1.000								
12/31/2006	1.000	1.000									
12/31/2007	1.000										

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

	Development From										
A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					1.002	1.079	1.000	1.000	1.000	1.000	1.000
12/31/2016				1.043	1.002	1.079	1.000	1.000	1.000	1.000	1.000
12/31/2017			1.248	1.043	1.002	1.079	1.000	1.000	1.000	1.000	1.000
12/31/2018		1.228	1.248	1.043	1.002	1.079	1.000	1.000	1.000	1.000	1.000
12/31/2019	1.144	1.228	1.248	1.043	1.002	1.079	1.000	1.000	1.000	1.000	1.000

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/Ult	FACTORS
12/31/2015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.081
12/31/2016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.128
12/31/2017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.407
12/31/2018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.728
12/31/2019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000*	1.977

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

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
MISSOURI
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>
12/31/2000	37,549	49,441	50,038	58,555	34,922	43,294	52,417	41,388	41,388	41,706	41,706
12/31/2001	5,632	9,604	1,386	10,545	10,545	10,545	10,545	10,545	10,545	10,545	10,545
12/31/2002	5,022	1,034	35,128	45,225	90,217	73,995	73,995	73,995	73,995	73,995	73,995
12/31/2003	1,930	62,254	99,827	121,261	116,735	116,735	116,735	116,735	116,735	116,735	116,735
12/31/2004	1,753	14,871	87,118	88,574	103,574	96,790	97,268	97,268	97,268	97,268	97,268
12/31/2005	756	756	25,264	99,571	117,580	117,580	117,580	117,580	117,580	117,580	117,580
12/31/2006	114	9,593	49,571	128,553	160,315	207,191	199,395	199,395	199,395	199,395	199,395
12/31/2007	10,050	101,647	102,771	89,271	91,178	91,178	91,178	91,178	91,178	91,178	91,178
12/31/2008	20,037	26,375	48,613	55,003	54,374	62,752	64,045	68,545	68,545	68,545	68,545
12/31/2009	5,000	20,647	40,842	118,865	184,865	165,372	166,100	183,516	183,516	183,516	183,516
12/31/2010	0	8,648	16,496	26,787	364,603	371,075	371,103	371,103	371,103	371,103	
12/31/2011	24,511	33,030	53,203	100,679	151,784	181,769	191,985	191,985	191,985		
12/31/2012	2,300	42,401	84,306	87,096	100,428	135,428	160,545	157,920			
12/31/2013	109	9,611	8,360	17,172	29,236	39,211	51,557				
12/31/2014	0	77,949	48,613	79,498	93,214	96,379					
12/31/2015	1,502	71,643	103,146	128,241	181,648						
12/31/2016	4,744	38,179	123,319	232,242							
12/31/2017	4,025	74,448	136,078								
12/31/2018	2,460	10,690									
12/31/2019	6,804										

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>
12/31/2000	71,412	71,564	71,564	71,564	71,564	71,564	71,564	71,564	71,564
12/31/2001	10,545	10,545	10,545	10,545	10,545	10,545	10,545	10,545	
12/31/2002	73,995	73,995	73,995	73,995	73,995	73,995	73,995		
12/31/2003	116,735	116,735	116,735	116,735	116,735	116,735			
12/31/2004	97,268	97,268	97,268	97,268	97,268				
12/31/2005	117,580	117,580	117,580	117,580					
12/31/2006	199,395	199,395	199,395						
12/31/2007	91,178	91,178							
12/31/2008	68,545								

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
MISSOURI
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>
12/31/2000	383,001	443,153	620,702	701,274	723,411	658,460	787,460	823,960	774,529	864,327	868,151
12/31/2001	282,276	442,944	408,700	347,897	369,265	433,271	389,264	389,264	463,014	463,014	505,515
12/31/2002	265,871	369,351	447,282	453,782	703,133	626,365	706,765	748,365	748,365	737,365	737,365
12/31/2003	553,257	597,765	712,436	722,025	734,644	708,537	777,037	770,537	815,973	795,537	802,691
12/31/2004	551,765	584,043	820,345	734,595	683,827	995,956	1,033,722	950,836	948,634	948,634	976,177
12/31/2005	418,724	317,009	603,575	657,578	681,460	575,680	606,049	557,001	532,081	582,081	577,867
12/31/2006	733,678	741,239	851,979	842,895	1,230,297	1,048,081	870,772	870,772	870,772	879,022	880,822
12/31/2007	316,730	496,110	654,594	694,494	654,445	613,035	619,190	604,190	606,690	635,636	584,187
12/31/2008	927,770	1,113,018	1,270,794	1,180,651	1,074,856	906,596	1,023,802	1,103,302	1,106,202	1,101,202	1,020,032
12/31/2009	1,355,909	1,224,887	1,289,085	1,071,185	1,154,617	1,206,376	1,236,006	1,240,381	1,220,531	1,223,413	1,223,413
12/31/2010	1,137,177	1,258,451	1,466,813	1,512,018	1,390,280	1,178,525	1,158,424	1,178,984	1,178,984	1,216,540	
12/31/2011	1,120,962	1,262,124	1,224,814	1,055,447	1,168,129	1,229,378	1,195,494	1,162,282	1,163,974		
12/31/2012	760,597	895,993	1,022,875	819,565	840,609	872,595	891,510	978,010			
12/31/2013	457,959	537,633	710,797	569,013	659,206	788,211	794,688				
12/31/2014	859,767	824,355	864,786	858,675	877,535	877,535					
12/31/2015	571,911	802,144	927,668	767,788	893,778						
12/31/2016	511,504	446,133	406,838	500,464							
12/31/2017	515,942	556,647	534,606								
12/31/2018	516,596	940,913									
12/31/2019	1,105,982										
<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>		
12/31/2000	831,901	831,901	831,901	831,901	841,901	839,401	838,568	838,068	838,068		
12/31/2001	525,677	425,657	425,493	425,493	435,493	435,493	435,493	435,493			
12/31/2002	737,365	737,365	737,365	737,365	737,365	737,365	737,365				
12/31/2003	796,537	796,537	796,537	796,537	796,537	796,537					
12/31/2004	971,963	971,963	971,963	971,963	971,963						
12/31/2005	597,867	621,673	606,923	606,923							
12/31/2006	876,355	876,355	876,355								
12/31/2007	570,550	564,190									
12/31/2008	1,221,202										

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
MISSOURI
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>
12/31/2000	1.157	1.401	1.130	1.032	0.910	1.196	1.046	0.940	1.116	1.004	0.958
12/31/2001	1.569	0.923	0.851	1.061	1.173	0.898	1.000	1.189	1.000	1.092	1.040
12/31/2002	1.389	1.211	1.015	1.549	0.891	1.128	1.059	1.000	0.985	1.000	1.000
12/31/2003	1.080	1.192	1.013	1.017	0.964	1.097	0.992	1.059	0.975	1.009	0.992
12/31/2004	1.058	1.405	0.895	0.931	1.456	1.038	0.920	0.998	1.000	1.029	0.996
12/31/2005	0.757	1.904	1.089	1.036	0.845	1.053	0.919	0.955	1.094	0.993	1.035
12/31/2006	1.010	1.149	0.989	1.460	0.852	0.831	1.000	1.000	1.009	1.002	0.995
12/31/2007	1.566	1.319	1.061	0.942	0.937	1.010	0.976	1.004	1.048	0.919	0.977
12/31/2008	1.200	1.142	0.929	0.910	0.843	1.129	1.078	1.003	0.995	0.926	1.197
12/31/2009	0.903	1.052	0.831	1.078	1.045	1.025	1.004	0.984	1.002	1.000	
12/31/2010	1.107	1.166	1.031	0.919	0.848	0.983	1.018	1.000	1.032		
12/31/2011	1.126	0.970	0.862	1.107	1.052	0.972	0.972	1.001			
12/31/2012	1.178	1.142	0.801	1.026	1.038	1.022	1.097				
12/31/2013	1.174	1.322	0.801	1.159	1.196	1.008					
12/31/2014	0.959	1.049	0.993	1.022	1.000						
12/31/2015	1.403	1.156	0.828	1.164							
12/31/2016	0.872	0.912	1.230								
12/31/2017	1.079	0.960									
12/31/2018	1.821										

3 Yr Mean	1.257	1.009	1.017	1.115	1.078	1.001	1.029	0.995	1.010	0.948	1.056
Best 3/5	1.147	1.055	0.874	1.097	1.030	1.004	1.033	1.001	1.014	0.973	1.009

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>			
12/31/2000	1.000	1.000	1.000	1.012	0.997	0.999	0.999	1.000			
12/31/2001	0.810	1.000	1.000	1.024	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	1.000	1.004 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.040	0.976	1.000								
12/31/2006	1.000	1.000									
12/31/2007	0.989										

3 Yr Mean	1.010	0.992	1.000	1.000	1.000 @	1.000 @	1.000 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.004	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>
12/31/2015					1.030	1.004	1.033	1.001	1.014	0.973	1.009
12/31/2016				1.097	1.030	1.004	1.033	1.001	1.014	0.973	1.009
12/31/2017			0.874	1.097	1.030	1.004	1.033	1.001	1.014	0.973	1.009
12/31/2018		1.055	0.874	1.097	1.030	1.004	1.033	1.001	1.014	0.973	1.009
12/31/2019	1.147	1.055	0.874	1.097	1.030	1.004	1.033	1.001	1.014	0.973	1.009

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS
12/31/2015	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000*	1.069
12/31/2016	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000*	1.172
12/31/2017	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000*	1.025
12/31/2018	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000*	1.081
12/31/2019	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000*	1.240

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

COMPLETED OPERATIONS (Subline Code 336)
FULL COVERAGE
MISSOURI
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>
12/31/2000	49,105	78,158	155,338	239,772	284,864	256,152	313,369	342,504	395,164	389,534	410,289
12/31/2001	33,797	75,480	139,210	176,723	242,536	287,213	370,515	406,770	443,622	482,875	507,389
12/31/2002	9,089	33,891	127,926	136,146	361,702	339,080	371,672	441,270	959,925	1,390,422	1,550,229
12/31/2003	65,158	66,525	93,887	149,649	189,398	189,340	211,931	230,048	354,613	355,922	378,769
12/31/2004	19,032	74,084	141,297	183,551	320,057	474,288	596,980	626,061	617,460	576,822	603,093
12/31/2005	7,062	151,485	263,313	393,550	533,176	604,284	624,951	659,951	629,480	655,751	652,079
12/31/2006	92,494	73,844	158,471	328,961	556,186	551,260	578,698	578,698	578,698	578,698	588,698
12/31/2007	14,484	32,393	112,670	174,555	228,276	238,478	249,940	254,361	268,772	278,921	296,619
12/31/2008	184,649	474,035	819,866	945,134	999,796	1,072,102	1,171,306	1,131,858	1,251,413	1,307,961	1,307,961
12/31/2009	89,118	197,972	226,953	238,789	252,213	302,023	344,668	377,929	424,750	431,167	466,591
12/31/2010	66,888	188,543	409,869	790,328	773,313	779,176	713,178	719,722	719,722	720,777	
12/31/2011	78,273	106,616	173,530	348,384	474,973	603,109	645,067	654,411	660,352		
12/31/2012	83,285	432,193	401,672	462,642	466,519	468,648	473,423	503,423			
12/31/2013	115,374	158,079	168,100	328,305	648,756	699,969	723,215				
12/31/2014	72,772	81,548	194,552	191,832	218,371	227,243					
12/31/2015	65,528	123,472	178,760	229,941	285,643						
12/31/2016	3,510	58,930	128,154	237,164							
12/31/2017	76,293	88,759	118,059								
12/31/2018	69,643	226,860									
12/31/2019	114,047										

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>
12/31/2000	383,913	384,464	384,464	384,464	458,228	462,488	484,742	487,881	487,881
12/31/2001	512,722	537,473	537,198	537,198	537,198	537,198	537,198	537,198	
12/31/2002	1,550,229	1,550,229	1,550,229	1,550,229	1,550,229	1,550,229	1,550,229		
12/31/2003	380,645	380,645	380,645	380,645	380,645	380,645			
12/31/2004	597,330	597,330	597,330	597,330	597,330				
12/31/2005	672,787	673,466	673,466	673,466					
12/31/2006	578,698	578,698	578,698						
12/31/2007	297,640	297,640							
12/31/2008	1,286,701								

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
12/31/2000	3,242,674	7,144,726	8,981,631	10,648,892	10,464,196	10,814,240	10,323,302	10,286,487	10,137,136	10,175,780	10,173,201
12/31/2001	3,133,452	6,660,980	8,776,836	9,811,634	10,370,281	10,363,562	10,197,264	9,952,141	9,847,539	9,746,086	9,767,456
12/31/2002	2,758,877	6,641,268	8,656,737	9,461,388	10,317,479	10,423,394	10,763,771	10,970,492	11,190,124	11,294,959	11,328,677
12/31/2003	3,470,539	6,397,716	9,686,336	10,239,423	10,166,351	9,993,584	9,741,661	9,703,855	9,687,387	9,723,788	9,774,798
12/31/2004	4,459,289	6,731,994	9,314,891	10,444,438	10,389,712	9,863,317	10,176,098	10,131,332	10,114,920	10,150,083	10,254,941
12/31/2005	4,032,914	6,897,838	9,698,351	10,798,454	10,752,934	10,954,814	11,310,428	11,195,717	11,118,123	11,210,059	11,165,605
12/31/2006	4,118,288	7,991,102	12,143,269	12,860,188	12,777,964	12,975,034	12,848,267	13,060,896	12,972,185	12,886,864	12,813,754
12/31/2007	4,102,327	7,805,367	10,690,625	11,903,762	11,984,701	12,062,570	11,769,326	11,919,965	12,116,873	11,902,398	11,882,985
12/31/2008	4,034,766	7,616,099	10,989,668	11,695,921	11,492,025	11,443,616	12,120,941	11,857,037	11,913,439	11,869,198	12,033,604
12/31/2009	4,688,238	7,515,638	10,516,899	11,134,662	11,140,849	11,587,261	11,291,981	11,279,398	11,165,995	11,006,663	10,941,865
12/31/2010	4,587,101	9,381,269	11,472,678	12,840,889	13,943,374	13,994,289	13,548,619	13,404,958	13,297,191	13,174,779	
12/31/2011	4,511,215	7,061,884	10,610,877	12,695,390	12,661,749	11,638,688	11,728,586	11,507,789	11,398,868		
12/31/2012	3,387,762	7,252,074	12,865,348	12,856,255	13,101,719	12,982,240	12,656,061	12,471,057			
12/31/2013	4,000,180	9,223,943	11,294,278	12,956,977	13,071,827	13,037,182	13,279,634				
12/31/2014	5,096,138	7,859,189	11,925,736	12,349,829	12,174,727	11,560,249					
12/31/2015	4,298,913	7,713,301	11,385,982	12,137,423	12,054,672						
12/31/2016	2,908,112	7,655,730	11,103,353	12,115,610							
12/31/2017	3,891,649	7,788,966	11,023,869								
12/31/2018	4,420,937	8,796,088									
12/31/2019	5,392,704										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	10,209,494	10,262,237	10,204,987	10,258,241	10,253,237	10,268,236	10,268,236	10,266,686	10,303,236
12/31/2001	9,818,357	9,822,141	9,859,183	9,902,390	9,879,026	9,848,825	9,943,870	9,949,326	
12/31/2002	11,261,882	11,292,415	11,436,649	11,437,359	11,426,321	11,470,449	11,470,449		
12/31/2003	9,810,302	9,823,349	9,862,102	9,842,101	9,842,601	9,815,600			
12/31/2004	10,319,211	10,515,671	10,451,455	10,458,456	10,484,290				
12/31/2005	11,058,866	11,015,958	10,954,617	10,939,482					
12/31/2006	12,815,753	12,808,200	12,805,200						
12/31/2007	11,907,480	11,821,151							
12/31/2008	11,956,080								

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
12/31/2000	2.203	1.257	1.186	0.983	1.033	0.955	0.996	0.985	1.004	1.000	1.004
12/31/2001	2.126	1.318	1.118	1.057	0.999	0.984	0.976	0.989	0.990	1.002	1.005
12/31/2002	2.407	1.303	1.093	1.090	1.010	1.033	1.019	1.020	1.009	1.003	0.994
12/31/2003	1.843	1.514	1.057	0.993	0.983	0.975	0.996	0.998	1.004	1.005	1.004
12/31/2004	1.510	1.384	1.121	0.995	0.949	1.032	0.996	0.998	1.003	1.010	1.006
12/31/2005	1.710	1.406	1.113	0.996	1.019	1.032	0.990	0.993	1.008	0.996	0.990
12/31/2006	1.940	1.520	1.059	0.994	1.015	0.990	1.017	0.993	0.993	0.994	1.000
12/31/2007	1.903	1.370	1.113	1.007	1.006	0.976	1.013	1.017	0.982	0.998	1.002
12/31/2008	1.888	1.443	1.064	0.983	0.996	1.059	0.978	1.005	0.996	1.014	0.994
12/31/2009	1.603	1.399	1.059	1.001	1.040	0.975	0.999	0.990	0.986	0.994	
12/31/2010	2.045	1.223	1.119	1.086	1.004	0.968	0.989	0.992	0.991		
12/31/2011	1.565	1.503	1.196	0.997	0.919	1.008	0.981	0.991			
12/31/2012	2.141	1.774	0.999	1.019	0.991	0.975	0.985				
12/31/2013	2.306	1.224	1.147	1.009	0.997	1.019					
12/31/2014	1.542	1.517	1.036	0.986	0.950						
12/31/2015	1.794	1.476	1.066	0.993							
12/31/2016	2.633	1.450	1.091								
12/31/2017	2.001	1.415									
12/31/2018	1.990										
3 Yr Mean	2.208	1.447	1.064	0.996	0.979	1.001	0.985	0.991	0.991	1.002	0.999
Best 3/5	1.928	1.447	1.064	1.000	0.979	0.986	0.985	0.996	0.990	0.996	0.999

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231			
12/31/2000	1.005	0.994	1.005	1.000	1.001	1.000	1.000	1.004			
12/31/2001	1.000	1.004	1.004	0.998	0.997	1.010	1.001	1.000 *			
12/31/2002	1.003	1.013	1.000	0.999	1.004	1.000	1.000 *	1.000 *			
12/31/2003	1.001	1.004	0.998	1.000	0.997	0.999 *	1.000 *	1.000 *			
12/31/2004	1.019	0.994	1.001	1.002	1.000 *	0.999 *	1.000 *	1.000 *			
12/31/2005	0.996	0.994	0.999								
12/31/2006	0.999	1.000									
12/31/2007	0.993										
3 Yr Mean	0.996	0.996	0.999	1.000	0.999 @	1.003 @	1.001 @	1.004 @			
Best 3/5	0.999	0.999	1.000	1.000	0.999 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.979	0.986	0.985	0.996	0.990	0.996	0.999
12/31/2016				1.000	0.979	0.986	0.985	0.996	0.990	0.996	0.999
12/31/2017			1.064	1.000	0.979	0.986	0.985	0.996	0.990	0.996	0.999
12/31/2018		1.447	1.064	1.000	0.979	0.986	0.985	0.996	0.990	0.996	0.999
12/31/2019	1.928	1.447	1.064	1.000	0.979	0.986	0.985	0.996	0.990	0.996	0.999

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2015	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000*	0.930
12/31/2016	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000*	0.930
12/31/2017	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000*	0.990
12/31/2018	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000*	1.432
12/31/2019	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000*	2.761

* 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
12/31/2000	200,596	346,602	976,862	1,276,948	1,067,025	1,639,815	1,461,086	1,342,286	1,417,605	1,408,305	1,337,107
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	1,208,023
12/31/2002	225,354	646,851	1,120,130	1,160,429	1,369,778	1,357,332	1,668,535	1,718,535	1,542,453	1,464,178	1,393,679
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	1,320,895	1,320,895	1,344,495
12/31/2004	267,810	621,021	1,029,012	1,051,848	1,091,198	1,010,394	845,283	857,080	890,480	868,580	821,480
12/31/2005	666,165	1,019,464	969,246	921,235	1,102,588	946,878	1,048,432	1,050,432	1,013,532	1,152,441	1,097,866
12/31/2006	817,591	1,004,931	1,254,896	1,371,721	1,367,373	1,198,955	1,173,954	1,394,554	1,534,005	1,484,236	1,380,504
12/31/2007	289,168	836,860	810,021	946,250	1,039,501	1,152,701	1,092,343	1,085,168	1,060,864	1,060,365	1,108,415
12/31/2008	275,445	623,754	665,194	761,040	735,573	914,521	1,007,977	1,145,724	1,158,771	1,096,313	1,095,313
12/31/2009	471,789	950,400	1,069,085	1,263,752	1,084,741	1,154,076	1,098,109	1,097,244	1,038,243	1,153,243	1,138,109
12/31/2010	598,172	717,553	1,271,274	1,676,833	1,417,928	1,351,454	1,276,164	1,322,665	1,417,736	1,417,726	
12/31/2011	270,205	768,752	1,179,204	1,638,563	1,671,608	1,555,990	1,555,990	1,555,990	1,555,990		
12/31/2012	383,511	1,139,597	1,405,578	1,652,860	1,649,357	1,695,210	1,692,710	1,712,708			
12/31/2013	1,675,399	2,417,513	2,512,315	2,522,059	2,567,808	2,668,307	2,782,307				
12/31/2014	1,846,961	2,366,662	2,733,796	3,025,494	3,109,813	3,062,713					
12/31/2015	979,370	1,453,033	1,825,642	2,328,315	2,235,619						
12/31/2016	1,109,680	2,254,257	2,968,685	3,139,415							
12/31/2017	527,754	1,879,511	2,447,208								
12/31/2018	870,529	1,778,390									
12/31/2019	1,188,706										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	1,354,107	1,316,105	1,286,105	1,353,605	1,348,605	1,348,605	1,349,105	1,350,155	1,349,605
12/31/2001	1,208,024	1,208,027	1,251,024	1,211,023	1,211,024	1,236,024	1,236,023	1,236,023	
12/31/2002	1,352,778	1,357,680	1,356,612	1,356,611	1,356,611	1,456,610	1,456,610		
12/31/2003	1,342,395	1,319,895	1,319,396	1,319,396	1,419,395	1,419,395			
12/31/2004	820,381	820,282	820,281	920,280	920,280				
12/31/2005	1,137,867	1,137,866	1,198,115	1,197,865					
12/31/2006	1,339,254	1,439,251	1,439,251						
12/31/2007	1,317,414	1,217,414							
12/31/2008	1,090,313								

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
12/31/2000	1.728	2.818	1.307	0.836	1.537	0.891	0.919	1.056	0.993	0.949	1.013
12/31/2001	2.100	1.297	1.056	0.941	1.087	1.256	1.078	0.965	0.990	0.928	1.000
12/31/2002	2.870	1.732	1.036	1.180	0.991	1.229	1.030	0.898	0.949	0.952	0.971
12/31/2003	2.714	1.574	0.919	0.965	1.085	1.002	1.019	0.985	1.000	1.018	0.998
12/31/2004	2.319	1.657	1.022	1.037	0.926	0.837	1.014	1.039	0.975	0.946	0.999
12/31/2005	1.530	0.951	0.950	1.197	0.859	1.107	1.002	0.965	1.137	0.953	1.036
12/31/2006	1.229	1.249	1.093	0.997	0.877	0.979	1.188	1.100	0.968	0.930	0.970
12/31/2007	2.894	0.968	1.168	1.099	1.109	0.948	0.993	0.978	1.000	1.045	1.189
12/31/2008	2.265	1.066	1.144	0.967	1.243	1.102	1.137	1.011	0.946	0.999	0.995
12/31/2009	2.014	1.125	1.182	0.858	1.064	0.952	0.999	0.946	1.111	0.987	
12/31/2010	1.200	1.772	1.319	0.846	0.953	0.944	1.036	1.036	1.072		
12/31/2011	2.845	1.534	1.390	1.020	0.931	1.000	1.000	1.000			
12/31/2012	2.971	1.233	1.176	0.998	1.028	0.999	1.012				
12/31/2013	1.443	1.039	1.004	1.018	1.039	1.043					
12/31/2014	1.281	1.155	1.107	1.028	0.985						
12/31/2015	1.484	1.256	1.275	0.960							
12/31/2016	2.031	1.317	1.058								
12/31/2017	3.561	1.302									
12/31/2018	2.043										

3 Yr Mean 2.545 1.292 1.147 1.002 1.017 1.014 1.016 1.006 1.019 1.010 1.051

Best 3/5 1.853 1.238 1.114 1.012 0.989 0.984 1.016 0.996 0.989 0.980 1.010

A.Y.E.	159:147	171:159	183:171	195:183	207:195	219:207	231:219	243:231
12/31/2000	0.972	0.977	1.052	0.996	1.000	1.000	1.001	1.000
12/31/2001	1.000	1.036	0.968	1.000	1.021	1.000	1.000	1.001 *
12/31/2002	1.004	0.999	1.000	1.000	1.074	1.000	1.001 *	1.001 *
12/31/2003	0.983	1.000	1.000	1.076	1.000	1.007 *	1.001 *	1.001 *
12/31/2004	1.000	1.000	1.122	1.000	1.000 *	1.007 *	1.001 *	1.001 *
12/31/2005	1.000	1.053	1.000					
12/31/2006	1.075	1.000						
12/31/2007	0.924							

3 Yr Mean 1.000 1.018 1.041 1.025 1.032 @ 1.000 @ 1.001 @ 1.000 @

Best 3/5 0.994 1.000 1.000 1.000 1.007 * 1.002 * 1.001 * 1.001 *

A.Y.E.	15/ 27	27/ 39	39/ 51	51/ 63	63/ 75	75/ 87	87/ 99	99/111	111/123	123/135	135/147
12/31/2015					0.989	0.984	1.016	0.996	0.989	0.980	1.010
12/31/2016				1.012	0.989	0.984	1.016	0.996	0.989	0.980	1.010
12/31/2017			1.114	1.012	0.989	0.984	1.016	0.996	0.989	0.980	1.010
12/31/2018		1.238	1.114	1.012	0.989	0.984	1.016	0.996	0.989	0.980	1.010
12/31/2019	1.853	1.238	1.114	1.012	0.989	0.984	1.016	0.996	0.989	0.980	1.010

A.Y.E.	147/159	159/171	171/183	183/195	195/207	207/219	219/231	231/243	243/U1t	FACTORS
12/31/2015	0.994	1.000	1.000	1.000	1.007	1.002	1.001	1.001	1.004*	0.973
12/31/2016	0.994	1.000	1.000	1.000	1.007	1.002	1.001	1.001	1.004*	0.984
12/31/2017	0.994	1.000	1.000	1.000	1.007	1.002	1.001	1.001	1.004*	1.097
12/31/2018	0.994	1.000	1.000	1.000	1.007	1.002	1.001	1.001	1.004*	1.358
12/31/2019	0.994	1.000	1.000	1.000	1.007	1.002	1.001	1.001	1.004*	2.516

* 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
12/31/2000	643,844	2,431,452	3,578,961	5,854,174	6,394,044	7,064,768	7,067,499	7,064,159	7,114,848	7,362,976	7,373,492
12/31/2001	558,211	1,856,091	3,689,297	5,810,923	7,200,600	7,909,890	8,510,608	8,496,738	8,559,767	8,569,994	8,542,240
12/31/2002	664,985	2,787,414	4,538,065	7,756,133	8,549,969	9,970,633	10,287,382	10,637,334	10,891,335	10,908,318	10,991,183
12/31/2003	1,043,010	2,221,347	4,668,805	7,438,984	8,290,635	8,904,390	9,533,868	9,529,891	9,401,256	9,440,277	9,492,425
12/31/2004	541,289	1,801,861	4,151,954	6,488,638	8,171,597	9,128,242	10,318,999	10,164,636	10,235,773	10,264,179	10,587,457
12/31/2005	728,569	1,319,198	3,655,956	6,037,866	7,273,289	7,943,782	8,472,072	8,676,203	8,995,840	9,287,042	9,457,581
12/31/2006	743,466	3,193,168	5,897,006	7,596,244	9,018,645	10,174,820	10,735,728	11,061,898	11,336,147	11,351,122	11,330,437
12/31/2007	799,462	2,375,331	5,141,892	8,716,390	9,718,518	10,325,847	10,590,425	10,874,455	11,055,835	11,168,546	11,197,300
12/31/2008	815,732	2,139,077	4,509,355	6,682,726	8,683,219	9,845,665	10,550,990	11,056,131	11,754,341	15,012,188	14,804,798
12/31/2009	541,159	1,879,623	4,050,348	6,338,868	8,614,865	9,187,449	9,470,536	9,692,278	9,704,391	9,821,435	9,861,032
12/31/2010	826,831	2,779,802	5,287,250	8,031,142	10,606,394	11,712,257	12,568,267	12,604,517	12,991,200	13,061,123	
12/31/2011	778,980	2,081,452	4,381,129	7,615,724	9,911,678	10,731,903	11,176,153	11,258,464	11,417,519		
12/31/2012	390,490	1,620,373	5,442,819	8,050,079	9,704,090	11,475,152	12,126,816	11,530,076			
12/31/2013	508,732	2,077,655	4,775,359	8,156,124	10,055,383	11,352,873	11,734,808				
12/31/2014	543,643	2,178,262	5,285,493	7,069,279	8,248,455	9,161,634					
12/31/2015	446,937	1,725,785	4,633,495	6,391,667	8,343,686						
12/31/2016	405,440	1,820,825	3,795,001	7,484,555							
12/31/2017	658,897	2,130,600	4,756,450								
12/31/2018	497,876	2,138,309									
12/31/2019	362,112										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	7,486,032	7,482,514	7,471,828	7,477,641	7,481,397	7,493,624	7,501,156	7,512,411	7,534,046
12/31/2001	8,574,704	8,563,428	8,575,788	8,645,541	8,650,188	8,660,389	8,664,277	8,665,825	
12/31/2002	11,057,454	11,241,972	11,328,090	11,430,407	11,442,012	11,700,958	11,747,193		
12/31/2003	9,603,711	9,641,345	9,718,646	9,735,412	9,750,829	9,764,259			
12/31/2004	10,770,869	10,896,981	10,947,311	10,992,156	10,947,057				
12/31/2005	9,597,891	9,825,371	9,885,629	9,760,472					
12/31/2006	11,427,248	11,425,329	11,434,777						
12/31/2007	11,194,820	11,251,444							
12/31/2008	15,025,797								

Link Ratios: 171 to Ultimate									
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243		
12/31/2000	1.001	1.001	1.002	1.001	1.002	1.003	1.004	*	
12/31/2001	1.008	1.001	1.001	1.000	1.000	1.001	1.004	*	
12/31/2002	1.009	1.001	1.023	1.004	1.001	1.001	1.004	*	
12/31/2003	1.002	1.002	1.001	1.001	1.001	1.001	1.004	*	
12/31/2004	1.004	0.996	1.000	*	1.001	*	1.004	*	
12/31/2005	0.987								
Best 3/5	1.005	1.001	1.001	*	1.001	*	1.001	*	

171 to Ultimate Factor: 1.014

* 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	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
12/31/2000	1,787,608	1,147,509	2,275,213	539,870	670,724	2,731	-3,340	50,689	248,128	10,516	112,540	-3,518	-10,686
12/31/2001	1,297,880	1,833,206	2,121,626	1,389,677	709,290	600,718	-13,870	63,029	10,227	-27,754	32,464	-11,276	12,360
12/31/2002	2,122,429	1,750,651	3,218,068	793,836	1,420,664	316,749	349,952	254,001	16,983	82,865	66,271	184,518	86,118
12/31/2003	1,178,337	2,447,458	2,770,179	851,651	613,755	629,478	-3,977	-128,635	39,021	52,148	111,286	37,634	77,301
12/31/2004	1,260,572	2,350,093	2,336,684	1,682,959	956,645	1,190,757	-154,363	71,137	28,406	323,278	183,412	126,112	50,330
12/31/2005	590,629	2,336,758	2,381,910	1,235,423	670,493	528,290	204,131	319,637	291,202	170,539	140,310	227,480	60,258
12/31/2006	2,449,702	2,703,838	1,699,238	1,422,401	1,156,175	560,908	326,170	274,249	14,975	-20,685	96,811	-1,919	9,448
12/31/2007	1,575,869	2,766,561	3,574,498	1,002,128	607,329	264,578	284,030	181,380	112,711	28,754	-2,480	56,624	
12/31/2008	1,323,345	2,370,278	2,173,371	2,000,493	1,162,446	705,325	505,141	698,210	3,257,847	-207,390	220,999		
12/31/2009	1,338,464	2,170,725	2,288,520	2,275,997	572,584	283,087	221,742	12,113	117,044	39,597			
12/31/2010	1,952,971	2,507,448	2,743,892	2,575,252	1,105,863	856,010	36,250	386,683	69,923				
12/31/2011	1,302,472	2,299,677	3,234,595	2,295,954	820,225	444,250	82,311	159,055					
12/31/2012	1,229,883	3,822,446	2,607,260	1,654,011	1,771,062	651,664	-596,740						
12/31/2013	1,568,923	2,697,704	3,380,765	1,899,259	1,297,490	381,935							
12/31/2014	1,634,619	3,107,231	1,783,786	1,179,176	913,179								
12/31/2015	1,278,848	2,907,710	1,758,172	1,952,019									
12/31/2016	1,415,385	1,974,176	3,689,554										
12/31/2017	1,471,703	2,625,850											
12/31/2018	1,640,433												

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
12/31/2000	0.0940	0.0603	0.1196	0.0284	0.0353	0.0001	-0.0002	0.0027	0.0130	0.0006	0.0059	-0.0002	-0.0006
12/31/2001	0.0754	0.1064	0.1232	0.0807	0.0412	0.0349	-0.0008	0.0037	0.0006	-0.0016	0.0019	-0.0007	0.0007
12/31/2002	0.0969	0.0800	0.1470	0.0363	0.0649	0.0145	0.0160	0.0116	0.0008	0.0038	0.0030	0.0084	0.0039
12/31/2003	0.0692	0.1436	0.1626	0.0500	0.0360	0.0369	-0.0002	-0.0075	0.0023	0.0031	0.0065	0.0022	0.0045
12/31/2004	0.0719	0.1341	0.1333	0.0960	0.0546	0.0679	-0.0088	0.0041	0.0016	0.0184	0.0105	0.0072	0.0029
12/31/2005	0.0267	0.1056	0.1076	0.0558	0.0303	0.0239	0.0092	0.0144	0.0132	0.0077	0.0063	0.0103	0.0027
12/31/2006	0.0956	0.1055	0.0663	0.0555	0.0451	0.0219	0.0127	0.0107	0.0006	-0.0008	0.0038	-0.0001	0.0004
12/31/2007	0.0765	0.1343	0.1735	0.0486	0.0295	0.0128	0.0138	0.0088	0.0055	0.0014	-0.0001	0.0027	
12/31/2008	0.0598	0.1071	0.0982	0.0904	0.0525	0.0319	0.0228	0.0315	0.1472	-0.0094	0.0100		
12/31/2009	0.0622	0.1008	0.1063	0.1057	0.0266	0.0131	0.0103	0.0006	0.0054	0.0018			
12/31/2010	0.0845	0.1084	0.1187	0.1114	0.0478	0.0370	0.0016	0.0167	0.0030				
12/31/2011	0.0633	0.1117	0.1571	0.1115	0.0398	0.0216	0.0040	0.0077					
12/31/2012	0.0497	0.1546	0.1054	0.0669	0.0716	0.0264	-0.0241						
12/31/2013	0.0643	0.1105	0.1385	0.0778	0.0531	0.0156							
12/31/2014	0.0779	0.1481	0.0850	0.0562	0.0435								
12/31/2015	0.0633	0.1440	0.0871	0.0967									
12/31/2016	0.0604	0.0842	0.1574										
12/31/2017	0.0680	0.1213											
12/31/2018	0.0664												

Best 3/5	0.0659	0.1252	0.1103	0.0804	0.0482	0.0212	0.0053	0.0111	0.0046	0.0008	0.0067	0.0041	0.0032
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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
12/31/2000	19,808,090	27,513,766	32,883,313	37,299,108	39,684,063	42,593,053	46,285,456	48,009,019	48,866,943	50,071,906	50,411,856
12/31/2001	21,909,043	29,846,817	35,674,447	39,122,304	42,350,495	43,668,645	44,640,677	46,870,818	48,222,285	48,773,581	48,723,579
12/31/2002	23,033,940	31,255,274	35,353,537	39,985,091	40,711,979	41,424,616	43,446,380	45,229,285	46,156,309	45,704,901	46,107,721
12/31/2003	25,487,822	30,662,205	34,739,291	35,202,326	37,681,916	38,642,405	39,153,559	40,204,403	41,417,933	41,608,388	42,045,451
12/31/2004	25,873,260	32,080,437	35,648,557	39,699,683	41,830,897	43,935,450	45,715,124	46,834,875	48,622,259	49,317,247	50,655,331
12/31/2005	23,266,575	28,632,713	32,897,088	37,194,255	39,587,655	42,114,786	44,790,066	46,138,460	47,734,613	47,935,832	48,888,175
12/31/2006	31,453,497	39,047,918	45,310,399	50,640,143	56,298,873	58,115,633	59,829,612	59,380,783	60,714,175	61,538,916	63,447,916
12/31/2007	35,488,486	43,496,756	51,811,667	54,642,563	57,281,096	59,379,407	60,415,648	62,482,631	64,206,571	66,232,367	68,877,782
12/31/2008	44,863,061	53,068,002	59,008,138	61,463,405	62,715,392	64,230,546	66,401,391	67,621,066	75,834,116	83,848,997	78,468,586
12/31/2009	48,977,514	57,599,573	63,950,614	65,234,551	67,009,019	67,782,276	68,930,461	72,177,338	77,321,257	77,654,957	78,355,281
12/31/2010	48,630,304	57,567,513	61,068,606	62,932,082	65,131,026	66,601,748	67,990,291	70,124,529	71,440,989	71,690,491	
12/31/2011	48,261,319	53,966,786	55,977,283	56,695,640	57,931,453	60,472,405	62,680,333	64,005,746	65,477,144		
12/31/2012	40,520,596	46,020,895	47,620,728	50,150,600	52,916,362	55,527,928	57,297,093	57,972,330			
12/31/2013	36,268,550	40,494,989	44,685,308	46,651,040	49,440,107	51,050,877	53,214,410				
12/31/2014	35,474,045	41,168,133	44,272,152	46,654,048	47,709,693	49,744,488					
12/31/2015	34,195,202	40,588,663	46,069,719	49,487,561	51,721,971						
12/31/2016	33,344,652	43,686,632	48,620,722	53,012,575							
12/31/2017	36,447,545	44,163,456	51,402,168								
12/31/2018	40,360,527	52,395,300									
12/31/2019	43,262,712										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/2000	50,983,064	50,877,387	50,875,280	50,896,044	50,779,404	50,649,705	50,696,219	50,698,060	50,779,702		
12/31/2001	49,063,320	48,862,203	48,991,403	49,207,145	49,173,606	49,312,215	49,599,108	49,486,190			
12/31/2002	46,428,305	46,555,551	46,595,499	46,617,180	47,123,358	47,241,895	47,526,230				
12/31/2003	42,206,157	42,636,206	43,049,349	43,598,187	43,919,538	43,985,393					
12/31/2004	51,477,166	52,060,887	52,106,245	52,475,978	52,635,147						
12/31/2005	49,311,344	49,759,332	50,202,672	51,166,654							
12/31/2006	64,613,733	65,474,176	66,056,306								
12/31/2007	69,476,183	69,908,943									
12/31/2008	76,672,413										

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.	<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>
12/31/2000	1.389	1.195	1.134	1.064	1.073	1.087	1.037	1.018	1.025	1.007	1.011
12/31/2001	1.362	1.195	1.097	1.083	1.031	1.022	1.050	1.029	1.011	0.999	1.007
12/31/2002	1.357	1.131	1.131	1.018	1.018	1.049	1.041	1.020	0.990	1.009	1.007
12/31/2003	1.203	1.133	1.013	1.070	1.025	1.013	1.027	1.030	1.005	1.011	1.004
12/31/2004	1.240	1.111	1.114	1.054	1.050	1.041	1.024	1.038	1.014	1.027	1.016
12/31/2005	1.231	1.149	1.131	1.064	1.064	1.064	1.030	1.035	1.004	1.020	1.009
12/31/2006	1.241	1.160	1.118	1.112	1.032	1.029	0.992	1.022	1.014	1.031	1.018
12/31/2007	1.226	1.191	1.055	1.048	1.037	1.017	1.034	1.028	1.032	1.040	1.009
12/31/2008	1.183	1.112	1.042	1.020	1.024	1.034	1.018	1.121	1.106	0.936	0.977
12/31/2009	1.176	1.110	1.020	1.027	1.012	1.017	1.047	1.071	1.004	1.009	
12/31/2010	1.184	1.061	1.031	1.035	1.023	1.021	1.031	1.019	1.003		
12/31/2011	1.118	1.037	1.013	1.022	1.044	1.037	1.021	1.023			
12/31/2012	1.136	1.035	1.053	1.055	1.049	1.032	1.012				
12/31/2013	1.117	1.103	1.044	1.060	1.033	1.042					
12/31/2014	1.161	1.075	1.054	1.023	1.043						
12/31/2015	1.187	1.135	1.074	1.045							
12/31/2016	1.310	1.113	1.090								
12/31/2017	1.212	1.164									
12/31/2018	1.298										

3 Yr Mean 1.273 1.137 1.073 1.043 1.042 1.037 1.021 1.038 1.038 0.995 1.001

Best 3/5 1.232 1.117 1.060 1.041 1.040 1.030 1.023 1.041 1.017 1.020 1.011

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>			
12/31/2000	0.998	1.000	1.000	0.998	0.997	1.001	1.000	1.002			
12/31/2001	0.996	1.003	1.004	0.999	1.003	1.006	0.998	1.001 *			
12/31/2002	1.003	1.001	1.000	1.011	1.003	1.006	1.003 *	1.001 *			
12/31/2003	1.010	1.010	1.013	1.007	1.001	1.001 *	1.003 *	1.001 *			
12/31/2004	1.011	1.001	1.007	1.003	1.001 *	1.001 *	1.003 *	1.001 *			
12/31/2005	1.009	1.009	1.019								
12/31/2006	1.013	1.009									
12/31/2007	1.006										

3 Yr Mean 1.009 1.006 1.013 1.007 1.002 @ 1.004 @ 0.999 @ 1.002 @

Best 3/5 1.010 1.006 1.008 1.003 1.002 * 1.003 * 1.002 * 1.001 *

Development From

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2015					1.040	1.030	1.023	1.041	1.017	1.020	1.011
12/31/2016				1.041	1.040	1.030	1.023	1.041	1.017	1.020	1.011
12/31/2017			1.060	1.041	1.040	1.030	1.023	1.041	1.017	1.020	1.011
12/31/2018		1.117	1.060	1.041	1.040	1.030	1.023	1.041	1.017	1.020	1.011
12/31/2019	1.232	1.117	1.060	1.041	1.040	1.030	1.023	1.041	1.017	1.020	1.011

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS
12/31/2015	1.010	1.006	1.008	1.003	1.002	1.003	1.002	1.001	1.001*	1.240
12/31/2016	1.010	1.006	1.008	1.003	1.002	1.003	1.002	1.001	1.001*	1.291
12/31/2017	1.010	1.006	1.008	1.003	1.002	1.003	1.002	1.001	1.001*	1.368
12/31/2018	1.010	1.006	1.008	1.003	1.002	1.003	1.002	1.001	1.001*	1.528
12/31/2019	1.010	1.006	1.008	1.003	1.002	1.003	1.002	1.001	1.001*	1.883

* 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
12/31/2000	3,110,566	4,932,427	6,831,157	9,015,250	11,306,631	14,086,885	16,171,641	17,956,827	18,777,973	21,050,584	22,803,202
12/31/2001	3,489,097	5,526,504	7,581,604	10,294,575	13,581,290	16,815,565	21,563,607	22,972,910	25,465,689	25,537,377	27,074,587
12/31/2002	3,869,547	5,266,889	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	4,151,510	6,018,111	7,594,180	8,333,617	9,667,188	10,268,702	11,268,578	11,961,965	12,636,940	13,486,959	13,405,243
12/31/2004	5,713,030	7,273,617	9,072,099	9,610,483	10,285,041	11,289,209	11,825,510	13,002,517	13,363,273	13,776,819	13,846,045
12/31/2005	6,296,515	8,701,064	9,375,398	9,986,408	11,286,387	11,720,149	12,109,484	12,779,633	13,388,177	13,202,366	13,523,890
12/31/2006	7,507,229	8,962,205	10,025,912	10,565,337	10,646,130	11,477,526	12,178,651	12,647,071	12,909,501	13,700,371	14,350,399
12/31/2007	9,298,561	11,418,052	11,859,475	12,270,316	12,694,397	13,189,571	14,291,579	14,986,763	15,640,150	16,888,743	16,946,572
12/31/2008	8,708,416	11,425,136	13,610,880	13,751,059	14,609,021	15,447,772	16,418,618	16,909,427	17,698,751	17,838,043	18,373,791
12/31/2009	7,936,132	10,248,930	11,588,943	12,368,204	13,351,311	14,588,864	15,599,355	16,034,889	16,601,788	17,153,056	17,504,711
12/31/2010	8,904,290	10,536,324	10,739,898	11,605,270	12,335,135	12,551,916	12,967,656	13,890,332	14,147,671	14,335,409	
12/31/2011	8,404,568	10,335,323	11,326,642	11,434,548	12,190,531	12,880,043	13,361,935	13,803,680	13,715,936		
12/31/2012	7,691,078	9,085,628	9,766,402	10,190,379	11,585,794	12,221,772	12,485,104	13,465,344			
12/31/2013	10,290,474	12,132,459	12,805,200	13,636,881	14,217,651	14,894,818	15,589,721				
12/31/2014	10,475,019	12,362,690	14,118,741	15,606,041	16,371,177	17,310,083					
12/31/2015	12,365,417	15,339,247	16,177,333	16,808,450	18,126,155						
12/31/2016	13,146,303	15,120,444	17,669,230	18,933,815							
12/31/2017	11,689,536	14,174,033	17,172,970								
12/31/2018	12,577,707	15,632,745									
12/31/2019	10,402,615										
A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months		
12/31/2000	23,375,460	23,574,956	23,492,890	23,465,678	23,241,199	23,070,654	23,120,927	23,116,453	22,993,951		
12/31/2001	27,235,245	27,313,533	26,934,975	26,843,100	26,661,193	26,724,440	26,656,890	26,638,890			
12/31/2002	19,691,678	19,493,471	19,197,635	18,967,507	19,046,399	19,042,195	19,077,196				
12/31/2003	13,251,727	13,452,297	13,105,805	13,057,111	13,002,105	13,002,105					
12/31/2004	13,771,549	13,916,033	13,945,610	13,934,004	13,865,077						
12/31/2005	14,022,392	14,226,708	14,405,340	14,438,221							
12/31/2006	14,448,083	14,568,609	14,847,984								
12/31/2007	17,093,783	17,323,806									
12/31/2008	18,571,376										

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

A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2000	1.586	1.385	1.320	1.254	1.246	1.148	1.110	1.046	1.121	1.083	1.025
12/31/2001	1.584	1.372	1.358	1.319	1.238	1.282	1.065	1.109	1.003	1.060	1.006
12/31/2002	1.361	1.450	1.238	1.176	1.233	1.121	1.122	1.130	0.996	0.999	1.016
12/31/2003	1.450	1.262	1.097	1.160	1.062	1.097	1.062	1.056	1.067	0.994	0.989
12/31/2004	1.273	1.247	1.059	1.070	1.098	1.048	1.100	1.028	1.031	1.005	0.995
12/31/2005	1.382	1.078	1.065	1.130	1.038	1.033	1.055	1.048	0.986	1.024	1.037
12/31/2006	1.194	1.119	1.054	1.008	1.078	1.061	1.038	1.021	1.061	1.047	1.007
12/31/2007	1.228	1.039	1.035	1.035	1.039	1.084	1.049	1.044	1.080	1.003	1.009
12/31/2008	1.312	1.191	1.010	1.062	1.057	1.063	1.030	1.047	1.008	1.030	1.011
12/31/2009	1.291	1.131	1.067	1.079	1.093	1.069	1.028	1.035	1.033	1.021	
12/31/2010	1.183	1.019	1.081	1.063	1.018	1.033	1.071	1.019	1.013		
12/31/2011	1.230	1.096	1.010	1.066	1.057	1.037	1.033	0.994			
12/31/2012	1.181	1.075	1.043	1.137	1.055	1.022	1.079				
12/31/2013	1.179	1.055	1.065	1.043	1.048	1.047					
12/31/2014	1.180	1.142	1.105	1.049	1.057						
12/31/2015	1.240	1.055	1.039	1.078							
12/31/2016	1.150	1.169	1.072								
12/31/2017	1.213	1.212									
12/31/2018	1.243										

3 Yr Mean 1.202 1.145 1.072 1.057 1.053 1.035 1.061 1.016 1.018 1.018 1.009

Best 3/5 1.211 1.122 1.060 1.064 1.053 1.039 1.045 1.033 1.036 1.025 1.009

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>			
12/31/2000	1.009	0.997	0.999	0.990	0.993	1.002	1.000	0.995			
12/31/2001	1.003	0.986	0.997	0.993	1.002	0.997	0.999	1.000 *			
12/31/2002	0.990	0.985	0.988	1.004	1.000	1.002	1.000 *	1.000 *			
12/31/2003	1.015	0.974	0.996	0.996	1.000	0.999 *	1.000 *	1.000 *			
12/31/2004	1.010	1.002	0.999	0.995	0.995 *	0.999 *	1.000 *	1.000 *			
12/31/2005	1.015	1.013	1.002								
12/31/2006	1.008	1.019									
12/31/2007	1.013										

3 Yr Mean 1.012 1.011 0.999 0.998 1.001 @ 1.000 @ 1.000 @ 0.995 @

Best 3/5 1.013 1.000 0.997 0.995 0.998 * 1.000 * 1.000 * 1.000 *

Development From											
A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2015					1.053	1.039	1.045	1.033	1.036	1.025	1.009
12/31/2016				1.064	1.053	1.039	1.045	1.033	1.036	1.025	1.009
12/31/2017			1.060	1.064	1.053	1.039	1.045	1.033	1.036	1.025	1.009
12/31/2018		1.122	1.060	1.064	1.053	1.039	1.045	1.033	1.036	1.025	1.009
12/31/2019	1.211	1.122	1.060	1.064	1.053	1.039	1.045	1.033	1.036	1.025	1.009

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/U1t</u>	FACTORS
12/31/2015	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.269
12/31/2016	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.350
12/31/2017	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.431
12/31/2018	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.606
12/31/2019	1.013	1.000	0.997	0.995	0.998	1.000	1.000	1.000	1.000*	1.945

* 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
12/31/2000	1,757,953	4,056,566	7,874,976	12,681,444	16,474,294	21,051,181	27,039,720	31,029,917	32,792,010	35,408,090	37,303,469
12/31/2001	3,224,507	6,541,943	12,453,523	18,086,151	23,307,618	28,895,037	34,992,799	39,042,880	42,273,519	44,282,682	45,352,211
12/31/2002	2,486,909	6,530,760	12,627,227	17,762,886	21,866,991	24,870,352	27,432,836	29,737,653	32,945,489	34,622,061	35,369,027
12/31/2003	3,439,439	6,588,087	12,290,831	16,576,239	20,881,963	24,801,289	26,886,488	29,392,224	31,401,041	33,323,038	34,883,378
12/31/2004	2,803,912	6,122,669	12,034,520	18,193,748	22,376,079	26,592,351	29,793,886	33,765,877	38,262,620	41,569,963	45,158,806
12/31/2005	2,015,444	6,342,051	11,665,463	17,215,003	22,179,840	27,844,627	31,210,751	35,393,310	39,900,046	43,547,370	45,385,271
12/31/2006	3,888,998	8,717,311	15,996,576	23,161,903	30,011,287	36,028,023	42,163,407	45,758,269	52,237,766	55,098,044	58,041,626
12/31/2007	4,454,730	9,060,203	17,105,276	23,482,644	29,502,366	35,740,087	40,289,846	45,207,161	49,352,018	53,063,540	55,992,141
12/31/2008	5,245,589	12,536,823	20,844,613	31,071,907	39,900,284	45,728,684	49,417,791	52,459,198	56,321,088	58,111,890	60,082,213
12/31/2009	7,474,944	15,526,182	26,943,689	38,649,250	47,416,250	53,417,224	57,828,371	63,074,607	65,405,140	68,313,092	70,848,513
12/31/2010	6,206,235	14,316,208	25,133,928	36,265,652	42,976,323	48,175,789	52,000,521	54,010,985	56,741,827	57,409,049	
12/31/2011	7,191,634	14,070,707	21,378,389	27,721,971	32,494,691	37,606,867	42,058,306	44,271,651	45,998,954		
12/31/2012	5,475,801	11,595,832	18,697,735	26,187,339	34,348,039	38,433,137	40,272,099	42,579,926			
12/31/2013	4,590,339	11,502,861	17,566,744	26,010,928	31,860,244	34,572,575	36,418,699				
12/31/2014	4,431,066	10,481,012	17,291,177	23,457,452	27,756,815	31,770,027					
12/31/2015	5,213,249	10,893,995	17,597,591	23,873,540	29,209,371						
12/31/2016	5,464,428	12,576,603	21,153,940	30,172,631							
12/31/2017	4,431,992	10,069,411	18,838,610								
12/31/2018	4,380,045	12,565,623									
12/31/2019	5,902,316										

A.Y.E	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	39,389,430	39,489,800	39,390,238	39,672,253	40,056,575	40,138,720	40,014,326	40,025,414	40,005,969
12/31/2001	46,147,996	46,443,267	46,681,409	47,123,268	47,669,996	47,827,488	48,129,260	47,916,430	
12/31/2002	36,653,784	38,072,564	38,605,281	39,537,816	40,278,553	40,662,107	40,600,969		
12/31/2003	36,576,165	37,156,629	38,080,469	38,829,954	39,023,468	39,666,698			
12/31/2004	48,924,920	51,232,690	52,123,847	52,402,139	52,552,558				
12/31/2005	46,415,092	47,638,460	48,023,070	48,870,610					
12/31/2006	59,460,174	60,774,158	60,991,955						
12/31/2007	57,450,448	58,391,227							
12/31/2008	61,820,765								

Link Ratios: 171 to Ultimate									
A.Y.E	183:171	195:183	207:195	219:207	231:219	243:231	Ult:243		
12/31/2000	1.007	1.010	1.002	0.997	1.000	1.000	1.000	*	
12/31/2001	1.009	1.012	1.003	1.006	0.996	1.000	*	1.000	*
12/31/2002	1.024	1.019	1.010	0.998	1.001	*	1.000	*	1.000
12/31/2003	1.020	1.005	1.016	1.004	*	1.001	*	1.000	*
12/31/2004	1.005	1.003	1.005	*	1.004	*	1.001	*	1.000
12/31/2005	1.018								
Best 3/5	1.016	1.009	1.006	*	1.002	*	1.001	*	1.000

171 to Ultimate Factor: 1.034

* 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
12/31/2000	2,298,613	3,818,410	4,806,468	3,792,850	4,576,887	5,988,539	3,990,197	1,762,093	2,616,080	1,895,379	2,085,961	100,370	-99,562
12/31/2001	3,317,436	5,911,580	5,632,628	5,221,467	5,587,419	6,097,762	4,050,081	3,230,639	2,009,163	1,069,529	795,785	295,271	238,142
12/31/2002	4,043,851	6,096,467	5,135,659	4,104,105	3,003,361	2,562,484	2,304,817	3,207,836	1,676,572	746,966	1,284,757	1,418,780	532,717
12/31/2003	3,148,648	5,702,744	4,285,408	4,305,724	3,919,326	2,085,199	2,505,736	2,008,817	1,921,997	1,560,340	1,692,787	580,464	923,840
12/31/2004	3,318,757	5,911,851	6,159,228	4,182,331	4,216,272	3,201,535	3,971,991	4,496,743	3,307,343	3,588,843	3,766,114	2,307,770	891,157
12/31/2005	4,326,607	5,323,412	5,549,540	4,964,837	5,664,787	3,366,124	4,182,559	4,506,736	3,647,324	1,837,901	1,029,821	1,223,368	384,610
12/31/2006	4,828,313	7,279,265	7,165,327	6,849,384	6,016,736	6,135,384	3,594,862	6,479,497	2,860,278	2,943,582	1,418,548	1,313,984	217,797
12/31/2007	4,605,473	8,045,073	6,377,368	6,019,722	6,237,721	4,549,759	4,917,315	4,144,857	3,711,522	2,928,601	1,458,307	940,779	
12/31/2008	7,291,234	8,307,790	10,227,294	8,828,377	5,828,400	3,689,107	3,041,407	3,861,890	1,790,802	1,970,323	1,738,552		
12/31/2009	8,051,238	11,417,507	11,705,561	8,767,000	6,000,974	4,411,147	5,246,236	2,330,533	2,907,952	2,535,421			
12/31/2010	8,109,973	10,817,720	11,131,724	6,710,671	5,199,466	3,824,732	2,010,464	2,730,842	667,222				
12/31/2011	6,879,073	7,307,682	6,343,582	4,772,720	5,112,176	4,451,439	2,213,345	1,727,303					
12/31/2012	6,120,031	7,101,903	7,489,604	8,160,700	4,085,098	1,838,962	2,307,827						
12/31/2013	6,912,522	6,063,883	8,444,184	5,849,316	2,712,331	1,846,124							
12/31/2014	6,049,946	6,810,165	6,166,275	4,299,363	4,013,212								
12/31/2015	5,680,746	6,703,596	6,275,949	5,335,831									
12/31/2016	7,112,175	8,577,337	9,018,691										
12/31/2017	5,637,419	8,769,199											
12/31/2018	8,185,578												

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
12/31/2000	0.0318	0.0528	0.0665	0.0524	0.0633	0.0828	0.0552	0.0244	0.0362	0.0262	0.0288	0.0014	-0.0014
12/31/2001	0.0467	0.0831	0.0792	0.0734	0.0786	0.0858	0.0570	0.0454	0.0283	0.0150	0.0112	0.0042	0.0033
12/31/2002	0.0586	0.0884	0.0745	0.0595	0.0435	0.0372	0.0334	0.0465	0.0243	0.0108	0.0186	0.0206	0.0077
12/31/2003	0.0510	0.0924	0.0695	0.0698	0.0635	0.0338	0.0406	0.0326	0.0312	0.0253	0.0274	0.0094	0.0150
12/31/2004	0.0424	0.0755	0.0787	0.0534	0.0539	0.0409	0.0508	0.0575	0.0423	0.0459	0.0481	0.0295	0.0114
12/31/2005	0.0604	0.0744	0.0775	0.0694	0.0791	0.0470	0.0584	0.0630	0.0510	0.0257	0.0144	0.0171	0.0054
12/31/2006	0.0502	0.0757	0.0745	0.0712	0.0626	0.0638	0.0374	0.0674	0.0298	0.0306	0.0148	0.0137	0.0023
12/31/2007	0.0462	0.0807	0.0640	0.0604	0.0626	0.0457	0.0493	0.0416	0.0372	0.0294	0.0146	0.0094	
12/31/2008	0.0655	0.0747	0.0919	0.0793	0.0524	0.0332	0.0273	0.0347	0.0161	0.0177	0.0156		
12/31/2009	0.0686	0.0973	0.0998	0.0747	0.0512	0.0376	0.0447	0.0199	0.0248	0.0216			
12/31/2010	0.0756	0.1008	0.1037	0.0625	0.0485	0.0356	0.0187	0.0254	0.0062				
12/31/2011	0.0700	0.0744	0.0645	0.0486	0.0520	0.0453	0.0225	0.0176					
12/31/2012	0.0677	0.0785	0.0828	0.0903	0.0452	0.0203	0.0255						
12/31/2013	0.0794	0.0696	0.0970	0.0672	0.0311	0.0212							
12/31/2014	0.0714	0.0803	0.0727	0.0507	0.0473								
12/31/2015	0.0592	0.0698	0.0654	0.0556									
12/31/2016	0.0741	0.0894	0.0940										
12/31/2017	0.0572	0.0890											
12/31/2018	0.0683												

Best 3/5	0.0663	0.0797	0.0832	0.0578	0.0470	0.0315	0.0251	0.0267	0.0235	0.0256	0.0150	0.0134	0.0082
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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:

<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>
12/31/2000	6,003,416	7,694,200	8,540,387	9,782,857	8,936,867	8,897,430	8,863,506	8,920,694	8,836,806	8,850,539	8,833,864
12/31/2001	6,260,753	7,848,737	9,034,285	9,404,968	9,288,761	9,587,373	9,634,966	9,522,079	9,567,040	9,533,919	9,582,339
12/31/2002	6,696,271	7,908,616	9,404,611	10,634,272	10,583,447	10,485,693	10,286,297	10,269,678	10,269,878	10,266,056	10,372,057
12/31/2003	4,782,122	6,687,613	9,196,607	9,807,545	10,308,788	10,219,039	10,002,339	9,896,156	9,909,334	9,994,371	9,875,435
12/31/2004	5,821,307	7,142,281	8,478,795	9,165,644	8,940,369	8,675,279	8,748,441	8,591,927	8,630,919	8,652,348	8,623,883
12/31/2005	6,275,659	6,705,396	8,319,484	8,467,644	8,356,855	8,298,491	8,286,624	8,325,497	8,218,377	8,197,246	8,197,097
12/31/2006	5,342,988	6,549,720	8,048,086	8,075,534	7,863,619	7,640,220	7,453,148	7,462,564	7,524,064	7,524,064	7,524,064
12/31/2007	5,244,230	6,049,992	7,468,913	7,396,881	7,612,806	7,498,295	7,345,838	7,123,450	7,013,841	7,028,838	7,028,838
12/31/2008	5,600,378	6,867,080	7,840,579	7,629,512	7,370,073	7,493,419	7,516,336	7,397,585	7,397,585	7,446,585	7,446,585
12/31/2009	6,388,755	7,181,784	8,749,415	8,868,186	8,773,672	8,765,522	8,693,925	8,717,681	8,721,240	8,721,240	8,716,679
12/31/2010	7,135,395	8,618,347	10,330,310	10,459,308	10,756,304	10,591,268	10,546,652	10,544,708	10,544,708	10,538,987	
12/31/2011	6,805,548	7,855,162	8,753,462	9,259,141	9,092,658	8,944,064	8,882,255	8,754,582	8,793,025		
12/31/2012	4,779,759	6,073,468	7,247,185	7,495,742	7,541,915	7,492,376	7,439,759	7,390,798			
12/31/2013	5,287,497	6,305,432	7,107,232	7,098,974	6,982,343	6,989,417	7,083,616				
12/31/2014	4,876,394	5,892,210	6,253,902	6,415,175	6,412,082	6,517,520					
12/31/2015	5,166,783	5,488,209	6,117,286	6,585,538	6,483,126						
12/31/2016	3,952,537	5,249,400	6,824,538	6,729,246							
12/31/2017	4,160,103	5,677,268	6,497,011								
12/31/2018	3,856,296	5,182,912									
12/31/2019	4,253,514										

<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>
12/31/2000	8,930,364	8,856,009	8,892,304	8,928,804	8,918,552	8,898,802	9,023,802	8,993,802	9,043,802
12/31/2001	9,588,098	9,587,098	9,628,998	9,586,098	9,566,463	9,542,223	9,649,223	9,645,363	
12/31/2002	10,345,119	10,358,118	10,365,648	10,485,647	10,385,648	10,390,649	10,387,523		
12/31/2003	9,864,435	9,854,436	9,854,435	9,864,435	9,857,240	9,857,240			
12/31/2004	8,626,382	8,624,739	8,624,739	8,624,739	8,624,739				
12/31/2005	8,204,521	8,196,054	8,198,054	8,198,425					
12/31/2006	7,524,064	7,524,064	7,524,503						
12/31/2007	7,028,838	7,029,276							
12/31/2008	7,447,024								

LOCAL PRODUCTS (Subline Code 336)

FULL COVERAGE

MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2000	1.282	1.110	1.145	0.914	0.996	0.996	1.006	0.991	1.002	0.998	1.011
12/31/2001	1.254	1.151	1.041	0.988	1.032	1.005	0.988	1.005	0.997	1.005	1.001
12/31/2002	1.181	1.189	1.131	0.995	0.991	0.981	0.998	1.000	1.000	1.010	0.997
12/31/2003	1.398	1.375	1.066	1.051	0.991	0.979	0.989	1.001	1.009	0.988	0.999
12/31/2004	1.227	1.187	1.081	0.975	0.970	1.008	0.982	1.005	1.002	0.997	1.000
12/31/2005	1.068	1.241	1.018	0.987	0.993	0.999	1.005	0.987	0.997	1.000	1.001
12/31/2006	1.226	1.229	1.003	0.974	0.972	0.976	1.001	1.008	1.000	1.000	1.000
12/31/2007	1.154	1.235	0.990	1.029	0.985	0.980	0.970	0.985	1.002	1.000	1.000
12/31/2008	1.226	1.142	0.973	0.966	1.017	1.003	0.984	1.000	1.007	1.000	1.000
12/31/2009	1.124	1.218	1.014	0.989	0.999	0.992	1.003	1.000	1.000	0.999	
12/31/2010	1.208	1.199	1.012	1.028	0.985	0.996	1.000	1.000	0.999		
12/31/2011	1.154	1.114	1.058	0.982	0.984	0.993	0.986	1.004			
12/31/2012	1.271	1.193	1.034	1.006	0.993	0.993	0.993				
12/31/2013	1.193	1.127	0.999	0.984	1.001	1.013					
12/31/2014	1.208	1.061	1.026	1.000	1.016						
12/31/2015	1.062	1.115	1.077	0.984							
12/31/2016	1.328	1.300	0.986								
12/31/2017	1.365	1.144									
12/31/2018	1.344										
3 Yr Mean	1.346	1.186	1.030	0.989	1.003	1.000	0.993	1.001	1.002	1.000	1.000
Best 3/5	1.293	1.129	1.020	0.989	0.993	0.994	0.993	1.000	1.001	1.000	1.000

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2000	0.992	1.004	1.004	0.999	0.998	1.014	0.997	1.006			
12/31/2001	1.000	1.004	0.996	0.997	0.997	1.011	1.000	1.001 *			
12/31/2002	1.001	1.001	1.012	0.990	1.000	1.000	1.003 *	1.001 *			
12/31/2003	0.999	1.000	1.001	0.999	1.000	0.999 *	1.003 *	1.001 *			
12/31/2004	1.000	1.000	1.000	1.000	0.999 *	0.999 *	1.003 *	1.001 *			
12/31/2005	0.999	1.000	1.000								
12/31/2006	1.000	1.000									
12/31/2007	1.000										
3 Yr Mean	1.000	1.000	1.000	0.996	0.999 @	1.008 @	0.999 @	1.006 @			
Best 3/5	1.000	1.000	1.000	0.999	0.999 *	1.003 *	1.002 *	1.001 *			

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2015					0.993	0.994	0.993	1.000	1.001	1.000	1.000
12/31/2016				0.989	0.993	0.994	0.993	1.000	1.001	1.000	1.000
12/31/2017			1.020	0.989	0.993	0.994	0.993	1.000	1.001	1.000	1.000
12/31/2018		1.129	1.020	0.989	0.993	0.994	0.993	1.000	1.001	1.000	1.000
12/31/2019	1.293	1.129	1.020	0.989	0.993	0.994	0.993	1.000	1.001	1.000	1.000

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS
12/31/2015	1.000	1.000	1.000	0.999	0.999	1.003	1.002	1.001	1.001*	0.986
12/31/2016	1.000	1.000	1.000	0.999	0.999	1.003	1.002	1.001	1.001*	0.975
12/31/2017	1.000	1.000	1.000	0.999	0.999	1.003	1.002	1.001	1.001*	0.995
12/31/2018	1.000	1.000	1.000	0.999	0.999	1.003	1.002	1.001	1.001*	1.123
12/31/2019	1.000	1.000	1.000	0.999	0.999	1.003	1.002	1.001	1.001*	1.452

* 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
12/31/2000	307,947	522,538	548,144	470,582	495,582	487,426	483,426	484,426	484,426	483,426	518,426
12/31/2001	278,108	352,647	423,736	497,128	463,128	463,128	453,128	453,128	453,128	466,532	466,532
12/31/2002	396,353	421,131	375,361	483,852	474,098	435,359	435,358	435,358	435,358	435,358	435,358
12/31/2003	117,923	247,091	212,216	266,930	184,537	118,752	117,252	92,151	92,151	92,151	92,151
12/31/2004	697,843	657,590	1,063,635	1,241,071	845,010	846,290	823,891	823,890	823,890	823,890	823,890
12/31/2005	643,891	761,839	1,111,308	1,006,815	901,847	985,264	985,263	985,313	985,313	985,942	985,942
12/31/2006	418,771	865,598	844,642	721,113	743,571	743,014	743,014	743,014	743,014	743,014	743,014
12/31/2007	356,809	468,326	750,395	792,104	741,935	732,035	732,035	763,035	763,035	763,035	757,035
12/31/2008	526,684	422,912	537,374	427,853	351,603	368,464	367,964	367,964	367,964	367,964	367,964
12/31/2009	282,839	293,410	307,353	245,369	437,719	438,719	438,619	438,619	438,619	438,619	438,619
12/31/2010	430,140	332,606	295,973	283,473	289,473	289,473	289,473	283,473	283,473	283,473	
12/31/2011	423,952	633,662	867,478	857,128	864,628	848,229	934,729	934,729	934,774		
12/31/2012	326,481	435,311	376,201	400,369	485,565	489,369	489,369	489,369			
12/31/2013	380,760	640,789	672,182	828,320	844,087	843,635	843,635				
12/31/2014	912,269	928,506	883,658	1,154,421	1,104,421	1,088,421					
12/31/2015	406,162	569,654	628,440	714,804	724,134						
12/31/2016	303,321	438,584	585,396	573,416							
12/31/2017	372,726	934,827	856,443								
12/31/2018	382,104	499,796									
12/31/2019	326,762										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	501,526	502,027	568,361	557,345	563,467	562,509	558,508	539,171	539,271
12/31/2001	466,532	463,728	505,382	505,382	480,070	475,869	559,723	608,028	
12/31/2002	435,358	435,358	435,358	427,858	427,858	427,858	427,858		
12/31/2003	92,151	92,151	92,151	92,151	98,776	98,777			
12/31/2004	823,893	823,890	823,890	823,890	823,890				
12/31/2005	985,942	985,942	985,942	985,942					
12/31/2006	743,014	743,044	743,044						
12/31/2007	757,035	757,035							
12/31/2008	367,964								

LOCAL PRODUCTS (Subline Code 336)

DEDUCTIBLE
MULTISTATE

BODILY INJURY - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

A.Y.E.	<u>27: 15</u>	<u>39: 27</u>	<u>51: 39</u>	<u>63: 51</u>	<u>75: 63</u>	<u>87: 75</u>	<u>99: 87</u>	<u>111: 99</u>	<u>123:111</u>	<u>135:123</u>	<u>147:135</u>
12/31/2000	1.697	1.049	0.859	1.053	0.984	0.992	1.002	1.000	0.998	1.072	0.967
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	1.063	0.891	1.289	0.980	0.918	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2003	2.095	0.859	1.258	0.691	0.644	0.987	0.786	1.000	1.000	1.000	1.000
12/31/2004	0.942	1.617	1.167	0.681	1.002	0.974	1.000	1.000	1.000	1.000	1.000
12/31/2005	1.183	1.459	0.906	0.896	1.092	1.000	1.000	1.000	1.001	1.000	1.000
12/31/2006	2.067	0.976	0.854	1.031	0.999	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2007	1.313	1.602	1.056	0.937	0.987	1.000	1.042	1.000	1.000	0.992	1.000
12/31/2008	0.803	1.271	0.796	0.822	1.048	0.999	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.037	1.048	0.798	1.784	1.002	1.000	1.000	1.000	1.000	1.000	
12/31/2010	0.773	0.890	0.958	1.021	1.000	1.000	0.979	1.000	1.000		
12/31/2011	1.495	1.369	0.988	1.009	0.981	1.102	1.000	1.000			
12/31/2012	1.333	0.864	1.064	1.213	1.008	1.000	1.000				
12/31/2013	1.683	1.049	1.232	1.019	0.999	1.000					
12/31/2014	1.018	0.952	1.306	0.957	0.986						
12/31/2015	1.403	1.103	1.137	1.013							
12/31/2016	1.446	1.335	0.980								
12/31/2017	2.508	0.916									
12/31/2018	1.308										
3 Yr Mean	1.754	1.118	1.141	0.996	0.998	1.034	0.993	1.000	1.000	0.997	1.000
Best 3/5	1.386	1.035	1.144	1.014	0.995	1.000	1.000	1.000	1.000	1.000	1.000

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2000	1.001	1.132	0.981	1.011	0.998	0.993	0.965	1.000			
12/31/2001	0.994	1.090	1.000	0.950	0.991	1.176	1.086	0.999 *			
12/31/2002	1.000	1.000	0.983	1.000	1.000	1.000	0.999 *	0.999 *			
12/31/2003	1.000	1.000	1.000	1.072	1.000	0.999 *	0.999 *	0.999 *			
12/31/2004	1.000	1.000	1.000	1.000	1.004 *	0.999 *	0.999 *	0.999 *			
12/31/2005	1.000	1.000	1.000								
12/31/2006	1.000	1.000									
12/31/2007	1.000										
3 Yr Mean	1.000	1.000	1.000	1.024	0.997 @	1.056 @	1.026 @	1.000 @			
Best 3/5	1.000	1.000	1.000	1.004	0.999 *	0.999 *	0.999 *	0.999 *			

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2015					0.995	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2016				1.014	0.995	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2017			1.144	1.014	0.995	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2018		1.035	1.144	1.014	0.995	1.000	1.000	1.000	1.000	1.000	1.000
12/31/2019	1.386	1.035	1.144	1.014	0.995	1.000	1.000	1.000	1.000	1.000	1.000

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS
12/31/2015	1.000	1.000	1.000	1.004	0.999	0.999	0.999	0.999	0.996*	0.991
12/31/2016	1.000	1.000	1.000	1.004	0.999	0.999	0.999	0.999	0.996*	1.005
12/31/2017	1.000	1.000	1.000	1.004	0.999	0.999	0.999	0.999	0.996*	1.150
12/31/2018	1.000	1.000	1.000	1.004	0.999	0.999	0.999	0.999	0.996*	1.190
12/31/2019	1.000	1.000	1.000	1.004	0.999	0.999	0.999	0.999	0.996*	1.649

* 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>
12/31/2000	1,131,849	1,400,201	2,240,526	3,231,862	3,863,672	4,206,592	4,344,330	4,289,178	4,329,825	4,348,017	4,373,688
12/31/2001	942,209	2,072,218	3,377,804	4,189,273	5,283,324	5,781,399	6,685,071	6,936,612	7,190,058	7,026,753	7,182,918
12/31/2002	1,608,961	2,432,521	3,826,509	4,547,256	5,574,678	5,886,447	5,988,246	6,127,049	6,189,230	6,192,745	6,290,891
12/31/2003	762,796	1,485,120	2,395,478	3,176,526	3,894,564	4,266,721	4,444,875	4,422,992	4,432,240	4,467,487	4,541,454
12/31/2004	675,101	1,384,608	2,393,263	3,058,319	3,592,868	3,799,839	3,942,544	4,084,637	4,082,579	4,081,794	4,082,539
12/31/2005	531,171	1,207,709	2,207,865	2,754,662	3,907,775	3,209,845	3,325,677	3,335,600	3,331,829	3,312,642	3,312,672
12/31/2006	688,622	1,624,474	2,788,646	4,041,666	4,805,739	5,148,267	5,256,508	5,213,624	5,246,934	5,242,255	5,242,255
12/31/2007	687,392	1,431,301	2,654,801	3,204,983	3,946,498	4,202,656	4,425,833	4,264,886	4,303,146	4,299,025	4,301,161
12/31/2008	539,707	1,264,615	2,784,426	3,416,738	3,605,399	3,718,771	3,791,843	3,824,797	3,839,071	3,843,111	3,843,111
12/31/2009	588,473	1,479,393	3,271,524	3,300,016	3,922,061	3,904,084	3,920,311	3,933,927	3,932,082	3,942,412	3,942,273
12/31/2010	916,636	1,867,954	3,291,235	4,656,602	5,803,233	5,914,912	5,849,439	5,856,848	5,881,357	5,890,090	
12/31/2011	713,045	1,329,507	2,597,391	3,791,622	4,405,785	4,750,481	4,901,344	4,913,420	4,943,471		
12/31/2012	566,672	1,513,920	3,412,598	4,352,187	4,872,256	5,310,106	5,433,542	5,478,119			
12/31/2013	938,076	2,038,501	3,313,819	4,364,451	4,996,963	5,421,240	5,643,573				
12/31/2014	745,739	1,428,827	2,250,456	2,706,437	2,944,564	3,077,168					
12/31/2015	509,012	1,013,310	1,752,123	2,508,921	2,774,959						
12/31/2016	461,711	1,149,082	2,131,459	2,562,723							
12/31/2017	529,548	1,498,409	2,557,150								
12/31/2018	642,024	967,793									
12/31/2019	500,959										

<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>
12/31/2000	4,772,993	4,537,852	4,607,969	4,660,708	4,722,899	4,746,152	4,789,530	4,833,712	4,952,630
12/31/2001	7,288,052	7,456,862	7,567,089	7,710,108	7,894,019	8,031,200	8,090,273	8,129,172	
12/31/2002	6,343,584	6,407,343	6,413,166	6,678,224	6,449,696	6,462,197	6,465,587		
12/31/2003	4,521,744	4,521,744	4,519,637	4,569,637	4,561,874	4,558,204			
12/31/2004	4,079,739	4,102,406	4,099,285	4,099,613	4,099,613				
12/31/2005	3,312,672	3,343,119	3,366,180	3,366,568					
12/31/2006	5,242,255	5,242,395	5,242,833						
12/31/2007	4,300,228	4,304,983							
12/31/2008	3,843,472								

LOCAL PRODUCTS (Subline Code 336)
FULL COVERAGE
MULTISTATE
BODILY INJURY - 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>
12/31/2000	268,352	840,325	991,336	631,810	342,920	137,738	-55,152	40,647	18,192	25,671	399,305	-235,141	70,117
12/31/2001	1,130,009	1,305,586	811,469	1,094,051	498,075	903,672	251,541	253,446	-163,305	156,165	105,134	168,810	110,227
12/31/2002	823,560	1,393,988	720,747	1,027,422	311,769	101,799	138,803	62,181	3,515	98,146	52,693	63,759	5,823
12/31/2003	722,324	910,358	781,048	718,038	372,157	178,154	-21,883	9,248	35,247	73,967	-19,710	0	-2,107
12/31/2004	709,507	1,008,655	665,056	534,549	206,971	142,705	142,093	-2,058	-785	745	-2,800	22,667	-3,121
12/31/2005	676,538	1,000,156	546,797	1,153,113	-697,930	115,832	9,923	-3,771	-19,187	30	0	30,447	23,061
12/31/2006	935,852	1,164,172	1,253,020	764,073	342,528	108,241	-42,884	33,310	-4,679	0	0	140	438
12/31/2007	743,909	1,223,500	550,182	741,515	256,158	223,177	-160,947	38,260	-4,121	2,136	-933	4,755	
12/31/2008	724,908	1,519,811	632,312	188,661	113,372	73,072	32,954	14,274	4,040	0	361		
12/31/2009	890,920	1,792,131	28,492	622,045	-17,977	16,227	13,616	-1,845	10,330	-139			
12/31/2010	951,318	1,423,281	1,365,367	1,146,631	111,679	-65,473	7,409	24,509	8,733				
12/31/2011	616,462	1,267,884	1,194,231	614,163	344,696	150,863	12,076	30,051					
12/31/2012	947,248	1,898,678	939,589	520,069	437,850	123,436	44,577						
12/31/2013	1,100,425	1,275,318	1,050,632	632,512	424,277	222,333							
12/31/2014	683,088	821,629	455,981	238,127	132,604								
12/31/2015	504,298	738,813	756,798	266,038									
12/31/2016	687,371	982,377	431,264										
12/31/2017	968,861	1,058,741											
12/31/2018	325,769												

	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>
12/31/2000	0.0204	0.0638	0.0753	0.0480	0.0260	0.0105	-0.0042	0.0031	0.0014	0.0019	0.0303	-0.0179	0.0053
12/31/2001	0.0829	0.0958	0.0596	0.0803	0.0366	0.0663	0.0185	0.0186	-0.0120	0.0115	0.0077	0.0124	0.0081
12/31/2002	0.0491	0.0832	0.0430	0.0613	0.0186	0.0061	0.0083	0.0037	0.0002	0.0059	0.0031	0.0038	0.0003
12/31/2003	0.0437	0.0551	0.0473	0.0435	0.0225	0.0108	-0.0013	0.0006	0.0021	0.0045	-0.0012	0.0000	-0.0001
12/31/2004	0.0586	0.0834	0.0550	0.0442	0.0171	0.0118	0.0117	-0.0002	-0.0001	0.0001	-0.0002	0.0019	-0.0003
12/31/2005	0.0523	0.0774	0.0423	0.0892	-0.0540	0.0090	0.0008	-0.0003	-0.0015	0.0000	0.0000	0.0024	0.0018
12/31/2006	0.0765	0.0951	0.1024	0.0624	0.0280	0.0088	-0.0035	0.0027	-0.0004	0.0000	0.0000	0.0000	0.0000
12/31/2007	0.0577	0.0950	0.0427	0.0575	0.0199	0.0173	-0.0125	0.0030	-0.0003	0.0002	-0.0001	0.0004	
12/31/2008	0.0579	0.1215	0.0505	0.0151	0.0091	0.0058	0.0026	0.0011	0.0003	0.0000	0.0000		
12/31/2009	0.0692	0.1391	0.0022	0.0483	-0.0014	0.0013	0.0011	-0.0001	0.0008	0.0000			
12/31/2010	0.0627	0.0938	0.0900	0.0755	0.0074	-0.0043	0.0005	0.0016	0.0006				
12/31/2011	0.0432	0.0888	0.0837	0.0430	0.0242	0.0106	0.0008	0.0021					
12/31/2012	0.0792	0.1587	0.0785	0.0435	0.0366	0.0103	0.0037						
12/31/2013	0.1006	0.1166	0.0960	0.0578	0.0388	0.0203							
12/31/2014	0.0670	0.0805	0.0447	0.0233	0.0130								
12/31/2015	0.0449	0.0657	0.0673	0.0237									
12/31/2016	0.0595	0.0850	0.0373										
12/31/2017	0.0734	0.0802											
12/31/2018	0.0367												

Best 3/5	0.0571	0.0819	0.0635	0.0367	0.0246	0.0074	0.0015	0.0016	0.0002	0.0000	0.0000	0.0008	0.0001
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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>
12/31/2000	1.011	1.013	1.005	1.009	1.009	1.025	1.017 *
12/31/2001	1.019	1.024	1.017	1.007	1.005	1.004 *	1.017 *
12/31/2002	1.041	0.966	1.002	1.001	1.004 *	1.004 *	1.017 *
12/31/2003	1.011	0.998	0.999	1.002 *	1.004 *	1.004 *	1.017 *
12/31/2004	1.000	1.000	1.002 *	1.002 *	1.004 *	1.004 *	1.017 *
12/31/2005	1.000						
Best 3/5	1.010	1.004	1.003 *	1.004 *	1.004 *	1.004 *	1.017 *

171 to Ultimate Factor: 1.047

<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>
	0.275	0.218	0.136	0.073	0.036	0.012	0.004
<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>
	0.003	0.001	0.001	0.001	0.001	0.000	0.000

<u>A.Y.E</u>	Reported ALAE <u>as of 3/31/20</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>
12/31/2017	2,565,024	14,768,601	0.136	2,008,528	4,573,552	1.047	4,788,333
12/31/2018	857,564	9,678,652	0.218	2,109,942	2,967,506	1.047	3,106,811
12/31/2019	405,819	11,343,408	0.275	3,119,435	3,525,254	1.047	3,690,795

* 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>
12/31/2000	1,979,021	2,123,855	2,322,833	2,383,466	2,572,429	2,821,102	2,678,515	2,698,991	2,861,667	2,940,850	2,948,766
12/31/2001	1,690,800	1,710,622	1,883,656	1,836,606	1,823,685	1,875,719	2,042,494	2,215,070	2,222,796	2,275,452	2,283,598
12/31/2002	1,545,331	1,723,512	1,881,726	1,891,368	1,831,432	1,858,706	1,917,454	1,932,893	1,983,512	1,993,634	2,058,019
12/31/2003	1,302,387	1,900,765	2,164,538	2,174,006	2,458,659	2,459,501	2,496,685	2,510,751	2,515,897	2,556,537	2,567,340
12/31/2004	2,177,590	2,421,117	2,474,092	2,423,379	2,488,686	2,475,264	2,423,782	2,452,374	2,473,223	2,481,706	2,476,673
12/31/2005	2,847,520	3,092,426	3,300,985	3,391,854	3,447,498	3,329,310	3,342,666	3,389,154	3,398,524	3,392,234	3,392,512
12/31/2006	2,980,032	3,461,870	3,553,852	3,582,681	3,602,431	3,751,135	3,759,890	3,940,598	3,988,027	4,044,823	4,057,897
12/31/2007	2,813,559	2,673,331	2,702,793	3,032,508	3,308,427	3,277,730	3,460,175	3,437,776	3,430,036	3,403,247	3,411,959
12/31/2008	3,535,871	3,789,446	3,933,771	4,140,245	4,242,434	4,489,983	4,745,939	5,100,677	5,342,819	5,397,764	5,364,809
12/31/2009	3,522,652	3,732,008	3,749,930	3,778,743	3,762,216	3,988,693	3,998,527	4,143,899	4,209,149	4,238,790	4,272,576
12/31/2010	4,462,580	4,629,741	4,894,520	4,871,295	4,474,935	4,712,497	4,713,698	4,648,658	4,667,677	4,698,535	
12/31/2011	4,166,621	4,394,898	4,708,627	4,648,869	4,756,256	4,911,173	4,868,274	4,944,991	4,954,409		
12/31/2012	3,868,631	3,908,423	3,783,764	3,703,091	3,860,455	3,877,687	3,929,302	3,999,632			
12/31/2013	3,494,925	3,510,765	4,060,124	3,926,765	3,952,753	4,032,393	4,049,481				
12/31/2014	3,304,373	3,614,937	3,535,120	3,733,461	3,702,850	3,766,844					
12/31/2015	4,489,757	4,677,943	5,397,218	5,412,900	5,364,801						
12/31/2016	4,321,088	4,390,223	4,762,762	4,919,363							
12/31/2017	4,192,201	4,304,532	4,527,340								
12/31/2018	4,843,943	4,635,133									
12/31/2019	4,933,819										

<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>
12/31/2000	2,955,411	2,948,659	2,952,158	2,945,156	2,945,155	2,943,155	2,943,155	2,943,155	2,943,155
12/31/2001	2,270,987	2,228,316	2,233,810	2,234,989	2,246,996	2,246,996	2,246,995	2,246,995	
12/31/2002	2,039,915	2,105,557	2,112,432	2,121,032	2,138,325	2,137,075	2,137,075		
12/31/2003	2,607,397	2,589,683	2,575,933	2,598,428	2,598,428	2,592,678			
12/31/2004	2,451,895	2,458,673	2,571,165	2,556,165	2,659,665				
12/31/2005	3,386,412	3,372,171	3,372,171	3,472,949					
12/31/2006	4,110,417	4,070,273	4,152,578						
12/31/2007	3,413,961	3,426,461							
12/31/2008	5,413,336								

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.	<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>
12/31/2000	1.073	1.094	1.026	1.079	1.097	0.949	1.008	1.060	1.028	1.003	1.002
12/31/2001	1.012	1.101	0.975	0.993	1.029	1.089	1.084	1.003	1.024	1.004	0.994
12/31/2002	1.115	1.092	1.005	0.968	1.015	1.032	1.008	1.026	1.005	1.032	0.991
12/31/2003	1.459	1.139	1.004	1.131	1.000	1.015	1.006	1.002	1.016	1.004	1.016
12/31/2004	1.112	1.022	0.980	1.027	0.995	0.979	1.012	1.009	1.003	0.998	0.990
12/31/2005	1.086	1.067	1.028	1.016	0.966	1.004	1.014	1.003	0.998	1.000	0.998
12/31/2006	1.162	1.027	1.008	1.006	1.041	1.002	1.048	1.012	1.014	1.003	1.013
12/31/2007	0.950	1.011	1.122	1.091	0.991	1.056	0.994	0.998	0.992	1.003	1.001
12/31/2008	1.072	1.038	1.052	1.025	1.058	1.057	1.075	1.047	1.010	0.994	1.009
12/31/2009	1.059	1.005	1.008	0.996	1.060	1.002	1.036	1.016	1.007	1.008	
12/31/2010	1.037	1.057	0.995	0.919	1.053	1.000	0.986	1.004	1.007		
12/31/2011	1.055	1.071	0.987	1.023	1.033	0.991	1.016	1.002			
12/31/2012	1.010	0.968	0.979	1.042	1.004	1.013	1.018				
12/31/2013	1.005	1.156	0.967	1.007	1.020	1.004					
12/31/2014	1.094	0.978	1.056	0.992	1.017						
12/31/2015	1.042	1.154	1.003	0.991							
12/31/2016	1.016	1.085	1.033								
12/31/2017	1.027	1.052									
12/31/2018	0.957										
3 Yr Mean	1.000	1.097	1.031	0.997	1.014	1.003	1.007	1.007	1.008	1.002	1.008
Best 3/5	1.028	1.097	1.005	1.007	1.023	1.002	1.023	1.007	1.008	1.002	1.003

A.Y.E.	<u>159:147</u>	<u>171:159</u>	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>			
12/31/2000	0.998	1.001	0.998	1.000	0.999	1.000	1.000	1.000			
12/31/2001	0.981	1.002	1.001	1.005	1.000	1.000	1.000	1.000 *			
12/31/2002	1.032	1.003	1.004	1.008	0.999	1.000	1.000 *	1.000 *			
12/31/2003	0.993	0.995	1.009	1.000	0.998	0.999 *	1.000 *	1.000 *			
12/31/2004	1.003	1.046	0.994	1.040	1.003 *	0.999 *	1.000 *	1.000 *			
12/31/2005	0.996	1.000	1.030								
12/31/2006	0.990	1.020									
12/31/2007	1.004										
3 Yr Mean	0.997	1.022	1.011	1.016	0.999 @	1.000 @	1.000 @	1.000 @			
Best 3/5	0.997	1.008	1.005	1.004	0.999 *	1.000 *	1.000 *	1.000 *			

A.Y.E.	<u>15/ 27</u>	<u>27/ 39</u>	<u>39/ 51</u>	<u>51/ 63</u>	<u>63/ 75</u>	<u>75/ 87</u>	<u>87/ 99</u>	<u>99/111</u>	<u>111/123</u>	<u>123/135</u>	<u>135/147</u>
12/31/2015					1.023	1.002	1.023	1.007	1.008	1.002	1.003
12/31/2016				1.007	1.023	1.002	1.023	1.007	1.008	1.002	1.003
12/31/2017			1.005	1.007	1.023	1.002	1.023	1.007	1.008	1.002	1.003
12/31/2018		1.097	1.005	1.007	1.023	1.002	1.023	1.007	1.008	1.002	1.003
12/31/2019	1.028	1.097	1.005	1.007	1.023	1.002	1.023	1.007	1.008	1.002	1.003

A.Y.E.	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	FACTORS
12/31/2015	0.997	1.008	1.005	1.004	0.999	1.000	1.000	1.000	1.000*	1.084
12/31/2016	0.997	1.008	1.005	1.004	0.999	1.000	1.000	1.000	1.000*	1.091
12/31/2017	0.997	1.008	1.005	1.004	0.999	1.000	1.000	1.000	1.000*	1.097
12/31/2018	0.997	1.008	1.005	1.004	0.999	1.000	1.000	1.000	1.000*	1.203
12/31/2019	0.997	1.008	1.005	1.004	0.999	1.000	1.000	1.000	1.000*	1.237

* 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
12/31/2000	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	211,162	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	286,617	257,949	283,776	398,386	518,958	600,492	644,606	716,722	797,706	987,310	1,083,780
12/31/2004	267,359	144,698	230,232	354,867	441,630	632,353	616,235	904,464	1,008,422	1,087,637	1,296,374
12/31/2005	171,817	242,035	293,014	372,892	413,788	517,693	577,501	578,079	622,969	1,071,187	1,185,448
12/31/2006	278,671	268,222	382,330	527,781	647,562	746,113	720,042	744,136	932,230	1,066,447	970,261
12/31/2007	336,059	547,823	574,771	515,905	485,339	476,360	480,227	577,227	574,377	571,155	571,155
12/31/2008	294,367	208,042	336,788	335,305	346,805	344,805	444,805	444,805	438,306	458,306	528,306
12/31/2009	177,301	176,935	144,535	143,435	143,535	250,348	250,248	350,248	350,248	350,248	350,248
12/31/2010	263,109	264,778	262,233	266,329	360,329	360,329	360,329	360,329	360,329	360,329	
12/31/2011	279,719	308,640	282,139	296,139	274,228	284,228	276,228	276,228	286,228		
12/31/2012	221,924	228,813	235,978	243,875	230,235	255,235	260,249	263,284			
12/31/2013	362,731	391,760	385,395	549,395	552,495	602,495	607,496				
12/31/2014	279,766	411,762	396,630	500,830	475,830	516,830					
12/31/2015	637,381	580,572	568,948	590,847	591,559						
12/31/2016	880,019	1,015,214	1,046,297	1,102,137							
12/31/2017	788,978	981,935	1,073,604								
12/31/2018	1,165,353	1,481,841									
12/31/2019	1,133,158										

A.Y.E.	147 Months	159 Months	171 Months	183 Months	195 Months	207 Months	219 Months	231 Months	243 Months
12/31/2000	215,285	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	365,726	
12/31/2002	566,252	561,006	561,362	567,567	567,567	580,067	580,067		
12/31/2003	1,277,599	1,297,971	1,219,581	1,168,724	1,170,415	1,162,641			
12/31/2004	1,288,735	1,183,053	1,176,984	1,176,939	1,169,117				
12/31/2005	1,174,440	1,184,550	1,153,446	1,143,652					
12/31/2006	943,991	917,548	912,644						
12/31/2007	571,155	571,155							
12/31/2008	528,306								

LOCAL PRODUCTS (Subline Code 336)

DEDUCTIBLE
MULTISTATE

PROPERTY DAMAGE - OCCURRENCE

INCURRED ACCIDENT YEAR BASIC LIMITS LOSS DEVELOPMENT EXCLUDING ALAE

Link Ratios

<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>
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	1.140	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	0.900	1.100	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	0.963	1.425	1.380	1.227	1.152	0.965	1.033	1.253	1.144	0.910	0.973
12/31/2007	1.630	1.049	0.898	0.941	0.981	1.008	1.202	0.995	0.994	1.000	1.000
12/31/2008	0.707	1.619	0.996	1.034	0.994	1.290	1.000	0.985	1.046	1.153	1.000
12/31/2009	0.998	0.817	0.992	1.001	1.744	1.000	1.400	1.000	1.000	1.000	
12/31/2010	1.006	0.990	1.016	1.353	1.000	1.000	1.000	1.000	1.000		
12/31/2011	1.103	0.914	1.050	0.926	1.036	0.972	1.000	1.036			
12/31/2012	1.031	1.031	1.033	0.944	1.109	1.020	1.012				
12/31/2013	1.080	0.984	1.426	1.006	1.090	1.008					
12/31/2014	1.472	0.963	1.263	0.950	1.086						
12/31/2015	0.911	0.980	1.038	1.001							
12/31/2016	1.154	1.031	1.053								
12/31/2017	1.245	1.093									
12/31/2018	1.272										
3 Yr Mean	1.224	1.035	1.118	0.986	1.095	1.000	1.004	1.012	1.015	1.051	0.991
Best 3/5	1.224	0.998	1.118	0.965	1.071	1.003	1.004	0.998	1.015	1.036	0.995

<u>A.Y.E.</u>	<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>			
12/31/2000	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	0.993	1.000 *	1.000 *	1.000 *			
12/31/2004	0.918	0.995	1.000	0.993	1.000 *	1.000 *	1.000 *	1.000 *			
12/31/2005	1.009	0.974	0.992								
12/31/2006	0.972	0.995									
12/31/2007	1.000										
3 Yr Mean	0.994	0.988	0.983	0.998	1.005 @	1.000 @	1.000 @	1.000 @			
Best 3/5	0.994	0.988	0.997	1.000	1.000 *	1.000 *	1.000 *	1.000 *			

<u>A.Y.E.</u>	<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>
12/31/2015					1.071	1.003	1.004	0.998	1.015	1.036	0.995
12/31/2016				0.965	1.071	1.003	1.004	0.998	1.015	1.036	0.995
12/31/2017			1.118	0.965	1.071	1.003	1.004	0.998	1.015	1.036	0.995
12/31/2018		0.998	1.118	0.965	1.071	1.003	1.004	0.998	1.015	1.036	0.995
12/31/2019	1.224	0.998	1.118	0.965	1.071	1.003	1.004	0.998	1.015	1.036	0.995

<u>A.Y.E.</u>	<u>147/159</u>	<u>159/171</u>	<u>171/183</u>	<u>183/195</u>	<u>195/207</u>	<u>207/219</u>	<u>219/231</u>	<u>231/243</u>	<u>243/Ult</u>	<u>FACTORS</u>
12/31/2015	0.994	0.988	0.997	1.000	1.000	1.000	1.000	1.000	1.000*	1.103
12/31/2016	0.994	0.988	0.997	1.000	1.000	1.000	1.000	1.000	1.000*	1.064
12/31/2017	0.994	0.988	0.997	1.000	1.000	1.000	1.000	1.000	1.000*	1.190
12/31/2018	0.994	0.988	0.997	1.000	1.000	1.000	1.000	1.000	1.000*	1.187
12/31/2019	0.994	0.988	0.997	1.000	1.000	1.000	1.000	1.000	1.000*	1.453

* 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>
12/31/2000	279,819	388,097	589,602	775,365	998,351	1,254,217	1,654,752	1,851,255	2,011,274	2,310,716	2,481,210
12/31/2001	215,738	308,467	469,736	656,361	784,297	999,648	1,421,275	1,738,245	1,688,394	1,891,637	2,007,556
12/31/2002	181,573	332,739	512,689	795,275	854,493	953,878	1,032,434	1,057,225	1,057,229	1,254,568	1,444,891
12/31/2003	62,113	673,928	986,248	1,145,258	1,296,947	1,333,752	1,347,383	1,434,604	1,508,049	1,609,966	1,692,096
12/31/2004	167,304	314,888	482,539	677,641	801,286	925,051	944,998	966,412	997,834	1,006,015	1,031,018
12/31/2005	253,321	338,561	632,476	815,815	858,852	947,382	1,012,347	1,136,055	1,130,570	1,129,880	1,134,189
12/31/2006	141,892	367,185	646,668	951,651	1,241,182	1,587,941	1,669,712	1,979,757	2,027,633	2,117,573	2,116,057
12/31/2007	384,981	804,028	1,008,197	1,416,643	1,748,959	2,186,000	2,163,109	2,360,866	2,430,818	2,410,215	2,283,450
12/31/2008	375,947	895,734	1,301,046	2,069,175	2,925,796	5,153,566	7,655,073	9,078,856	9,064,144	8,468,156	7,970,187
12/31/2009	646,459	1,131,470	1,266,206	1,298,184	1,456,041	1,527,172	1,837,989	2,019,982	2,044,709	2,056,186	2,087,463
12/31/2010	231,962	417,432	737,016	1,095,412	1,201,636	1,364,842	1,570,725	1,721,918	1,747,732	2,030,546	
12/31/2011	404,096	751,172	1,137,129	1,524,581	1,843,722	1,855,420	1,883,030	2,003,171	2,114,053		
12/31/2012	246,334	535,995	894,454	1,020,247	1,208,393	1,387,308	1,498,678	1,596,132			
12/31/2013	411,087	533,996	762,343	979,746	1,202,895	1,395,737	1,552,572				
12/31/2014	203,408	512,565	749,356	964,341	1,201,024	1,228,459					
12/31/2015	425,779	856,185	1,211,097	1,487,209	1,652,390						
12/31/2016	316,772	603,887	931,724	1,493,968							
12/31/2017	440,786	715,435	1,843,413								
12/31/2018	446,169	796,849									
12/31/2019	326,323										

<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>
12/31/2000	2,630,585	2,743,286	2,808,796	2,755,606	2,780,142	2,805,142	2,799,607	2,799,803	2,812,303
12/31/2001	2,119,139	2,206,331	2,234,201	2,323,812	2,550,301	2,550,301	2,550,301	2,556,551	
12/31/2002	1,536,782	1,809,404	1,968,246	1,999,233	1,998,958	1,998,958	2,011,458		
12/31/2003	1,752,376	1,771,643	1,794,925	1,838,866	1,838,866	1,830,238			
12/31/2004	1,026,037	1,032,979	1,062,707	1,062,707	1,227,041				
12/31/2005	1,311,190	1,187,022	1,198,614	1,712,913					
12/31/2006	2,279,826	2,320,650	2,419,882						
12/31/2007	2,284,334	2,250,445							
12/31/2008	7,336,754								

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>
12/31/2000	108,278	201,505	185,763	222,986	255,866	400,535	196,503	160,019	299,442	170,494	149,375	112,701	65,510
12/31/2001	92,729	161,269	186,625	127,936	215,351	421,627	316,970	-49,851	203,243	115,919	111,583	87,192	27,870
12/31/2002	151,166	179,950	282,586	59,218	99,385	78,556	24,791	4	197,339	190,323	91,891	272,622	158,842
12/31/2003	611,815	312,320	159,010	151,689	36,805	13,631	87,221	73,445	101,917	82,130	60,280	19,267	23,282
12/31/2004	147,584	167,651	195,102	123,645	123,765	19,947	21,414	31,422	8,181	25,003	-4,981	6,942	29,728
12/31/2005	85,240	293,915	183,339	43,037	88,530	64,965	123,708	-5,485	-690	4,309	177,001	-124,168	11,592
12/31/2006	225,293	279,483	304,983	289,531	346,759	81,771	310,045	47,876	89,940	-1,516	163,769	40,824	99,232
12/31/2007	419,047	204,169	408,446	332,316	437,041	-22,891	197,757	69,952	-20,603	-126,765	884	-33,889	
12/31/2008	519,787	405,312	768,129	856,621	2,227,770	2,501,507	1,423,783	-14,712	-595,988	-497,969	-633,433		
12/31/2009	485,011	134,736	31,978	157,857	71,131	310,817	181,993	24,727	11,477	31,277			
12/31/2010	185,470	319,584	358,396	106,224	163,206	205,883	151,193	25,814	282,814				
12/31/2011	347,076	385,957	387,452	319,141	11,698	27,610	120,141	110,882					
12/31/2012	289,661	358,459	125,793	188,146	178,915	111,370	97,454						
12/31/2013	122,909	228,347	217,403	223,149	192,842	156,835							
12/31/2014	309,157	236,791	214,985	236,683	27,435								
12/31/2015	430,406	354,912	276,112	165,181									
12/31/2016	287,115	327,837	562,244										
12/31/2017	274,649	1,127,978											
12/31/2018	350,680												

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>
12/31/2000	0.0313	0.0582	0.0537	0.0645	0.0740	0.1158	0.0568	0.0463	0.0866	0.0493	0.0432	0.0326	0.0189
12/31/2001	0.0303	0.0526	0.0609	0.0417	0.0703	0.1375	0.1034	-0.0163	0.0663	0.0378	0.0364	0.0284	0.0091
12/31/2002	0.0707	0.0842	0.1322	0.0277	0.0465	0.0368	0.0116	0.0000	0.0923	0.0891	0.0430	0.1276	0.0743
12/31/2003	0.2234	0.1140	0.0581	0.0554	0.0134	0.0050	0.0318	0.0268	0.0372	0.0300	0.0220	0.0070	0.0085
12/31/2004	0.0483	0.0549	0.0639	0.0405	0.0405	0.0065	0.0070	0.0103	0.0027	0.0082	-0.0016	0.0023	0.0097
12/31/2005	0.0211	0.0727	0.0453	0.0106	0.0219	0.0161	0.0306	-0.0014	-0.0002	0.0011	0.0438	-0.0307	0.0029
12/31/2006	0.0454	0.0564	0.0615	0.0584	0.0699	0.0165	0.0625	0.0097	0.0181	-0.0003	0.0330	0.0082	0.0200
12/31/2007	0.0884	0.0431	0.0862	0.0701	0.0922	-0.0048	0.0417	0.0148	-0.0043	-0.0267	0.0002	-0.0071	
12/31/2008	0.0854	0.0666	0.1262	0.1407	0.3660	0.4110	0.2339	-0.0024	-0.0979	-0.0818	-0.1041		
12/31/2009	0.1063	0.0295	0.0070	0.0346	0.0156	0.0681	0.0399	0.0054	0.0025	0.0069			
12/31/2010	0.0348	0.0599	0.0672	0.0199	0.0306	0.0386	0.0284	0.0048	0.0530				
12/31/2011	0.0584	0.0650	0.0652	0.0537	0.0020	0.0046	0.0202	0.0187					
12/31/2012	0.0628	0.0777	0.0273	0.0408	0.0388	0.0242	0.0211						
12/31/2013	0.0255	0.0473	0.0451	0.0463	0.0400	0.0325							
12/31/2014	0.0565	0.0433	0.0393	0.0433	0.0050								
12/31/2015	0.0547	0.0451	0.0351	0.0210									
12/31/2016	0.0481	0.0550	0.0943										
12/31/2017	0.0415	0.1706											
12/31/2018	0.0545												
Best 3/5	0.0525	0.0491	0.0398	0.0435	0.0248	0.0318	0.0298	0.0083	0.0054	-0.0087	0.0105	0.0007	0.0127

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

<u>A.Y.E.</u>	Link Ratios						
	<u>183:171</u>	<u>195:183</u>	<u>207:195</u>	<u>219:207</u>	<u>231:219</u>	<u>243:231</u>	<u>Ult:243</u>
12/31/2000	0.981	1.009	1.009	0.998	1.000	1.004	1.000 *
12/31/2001	1.040	1.097	1.000	1.000	1.002	1.000 *	1.000 *
12/31/2002	1.016	1.000	1.000	1.006	1.000 *	1.000 *	1.000 *
12/31/2003	1.024	1.000	0.995	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2004	1.000	1.155	1.035 *	1.000 *	1.000 *	1.000 *	1.000 *
12/31/2005	1.429						
Best 3/5	1.027	1.035	1.003 *	1.000 *	1.000 *	1.000 *	1.000 *

171 to Ultimate Factor: 1.066

<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>
	0.300	0.248	0.199	0.159	0.115	0.091	0.059
<u>Months-to-Ultimate</u>	<u>99</u>	<u>111</u>	<u>123</u>	<u>135</u>	<u>147</u>	<u>159</u>	<u>171</u>
	0.029	0.021	0.015	0.024	0.013	0.013	0.000

<u>A.Y.E</u>	Reported ALAE <u>as of 3/31/20</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>
12/31/2017	2,020,379	7,256,679	0.199	1,444,084	3,464,463	1.066	3,692,975
12/31/2018	885,566	7,007,644	0.248	1,737,898	2,623,464	1.066	2,796,465
12/31/2019	343,580	8,931,587	0.300	2,679,492	3,023,072	1.066	3,222,446

* Calculated Using Modified Bondy Method

Multistate Review of ULAE Experience
General Liability Including CMP Liability
Loss Adjustment Expense Special Call
Calendar Years 2015- 2019

<u>Item *</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2015 - 2019 Mean</u>
1. Direct Losses Incurred	\$24,958,455	\$25,388,567	\$22,632,160	\$26,519,433	\$28,416,595	
2. Allocated Loss Adjustment Expenses Incurred (ALAE)	\$6,032,038	\$4,939,134	\$5,935,928	\$5,781,764	\$5,750,906	
3. Unallocated Loss Adjustment Expenses Incurred (ULAE)	\$2,454,825	\$2,540,806	\$2,332,466	\$2,282,751	\$2,814,839	
4. Incurred Losses + ALAE [(1) + (2)]	\$30,990,493	\$30,327,701	\$28,568,088	\$32,301,197	\$34,167,501	
		<u>Incurred Percentage</u>				
5. Ratio of ULAE to (Losses + ALAE) [(3)/(4)]	7.9%	8.4%	8.2%	7.1%	8.2%	8.0%
6. Selected	8.0%					

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) 7/1/2017 to 7/1/2022 AYE 12/31/2017	+ 0.9%	+ 1.6%	+ 1.5%
b) 7/1/2018 to 7/1/2022 AYE 12/31/2018	+ 0.8%	+ 1.1%	+ 1.1%
c) 7/1/2019 to 7/1/2022 AYE 12/31/2019	+ 0.7%	+ 0.6%	+ 0.6%
(2) <u>OCCURRENCE SEVERITY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
a) Fitted			
All Years	+ 6.4%	+ 4.8%	
Eight Years	+ 8.1%	+ 5.1%	
Six Years	+ 10.8%	+ 4.4%	
b) Selected	+ 5.0%	+ 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 12/31/2017, 12/31/2018 & 12/31/2019

(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			
2009	1			0.961				22.128				2016	1			1.030				25.313			
	2			0.966				22.349					2			1.030				25.481			
	3			0.969				22.502					3			1.029				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			1.047				27.208			
	3			0.978				23.556					3			1.051				27.441			
	4			0.982				23.638					4			1.054				27.728			
2012	1			0.986				23.715				2019	1			1.057				27.949			
	2			0.990				23.794					2			1.060				28.183			
	3			0.995				23.873					3			1.062				28.355			
	4			1.000				23.965					4			1.064				28.506			
2013	1			1.004				24.062				2020	1			1.065				28.691			
	2			1.006				24.140					2			1.059				28.816			
	3			1.008				24.167					3P			1.055				28.993			
	4			1.010				24.208					4P			1.052				28.953			
2014	1			1.012				24.299				2021	1P			1.050				28.873			
	2			1.016				24.405					2P			1.055				28.805			
	3			1.019				24.538					3P			1.058				28.682			
	4			1.022				24.663					4P			1.062				28.738			
2015	1			1.024				24.759				2022	1P			1.067				28.793			
	2			1.026				24.909					2P			1.074				28.845			
	3			1.027				25.013					3P			1.081				28.905			
	4			1.030				25.172					4P			1.088				28.981			
CHANGE IN EXPOSURES				LOCAL PRODUCTS				COMPLETED OPERATIONS															
7/1/2017 to 7/1/2022				(2022:4/2017:4)				1.046				1.085											
7/1/2018 to 7/1/2022				(2022:4/2018:4)				1.032				1.045											
7/1/2019 to 7/1/2022				(2022:4/2019:4)				1.022				1.017											
AVERAGE ANNUAL TREND FACTOR																							
7/1/2017 to 7/1/2022				(5.0 YRS)				1.009				1.016											
7/1/2018 to 7/1/2022				(4.0 YRS)				1.008				1.011											
7/1/2019 to 7/1/2022				(3.0 YRS)				1.007				1.006											

* 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 <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>
12/31/2010	\$45,801,992	1,582	\$28,952	\$25,645		
12/31/2011	39,821,092	1,460	27,275	27,280		
12/31/2012	41,732,779	1,400	29,809	29,020	\$27,040	
12/31/2013	43,131,925	1,476	29,222	30,870	29,224	
12/31/2014	34,246,327	1,253	27,331	32,838	31,585	\$29,190
12/31/2015	35,432,643	1,098	32,270	34,932	34,136	32,347
12/31/2016	36,258,182	956	37,927	37,159	36,893	35,847
12/31/2017	37,125,436	876	42,381	39,529	39,872	39,725
12/31/2018	35,687,982	779	45,813	42,049	43,093	44,022
12/31/2019	37,257,460	838	44,460	44,730	46,573	48,784
Goodness of Fit Statistic, R-Squared:				0.816	0.852	0.894
Average Annual Severity Trend (10 yr)				+ 6.4%		
Average Annual Severity Trend (8 yr)				+ 8.1%		
Average Annual Severity Trend (6 yr)				+ 10.8%		
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
LOCAL PRODUCTS/COMPLETED OPERATIONS
Calculation of Annual Trend Factor
Based on Average Occurrence Severity
Full Coverage Occurrence Data
Monoline and Multiline Combined
Property Damage

(1) Accident Year Ending	(2) Basic Limit Paid Losses *	(3) Paid Occurrences	(4) (2)/(3) Actual Severity	(5) Exponential Curve of Best Fit to Col (4)		
				<u>10 Year</u>	<u>8 Year</u>	<u>6 Year</u>
12/31/2010	\$154,522,739	5,409	\$28,568	\$26,373		
12/31/2011	137,102,918	5,314	25,800	27,627		
12/31/2012	129,176,670	4,636	27,864	28,940	\$28,583	
12/31/2013	117,342,730	3,901	30,080	30,316	30,036	
12/31/2014	113,050,236	3,586	31,525	31,758	31,563	\$32,189
12/31/2015	121,873,434	3,643	33,454	33,268	33,168	33,615
12/31/2016	134,325,288	3,732	35,993	34,850	34,854	35,104
12/31/2017	132,895,067	3,573	37,194	36,507	36,626	36,658
12/31/2018	151,474,468	3,881	39,030	38,243	38,489	38,282
12/31/2019	161,489,635	4,176	38,671	40,061	40,446	39,978
Goodness of Fit Statistic, R-Squared:				0.919	0.961	0.922
Average Annual Severity Trend (10 yr)				+ 4.8%		
Average Annual Severity Trend (8 yr)				+ 5.1%		
Average Annual Severity Trend (6 yr)				+ 4.4%		
Selected Annual Severity Trend				+ 4.5%		

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

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

(See Section B - Explanation of Trend Calculation).

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>
12/31/2006	\$ 326,238,970	8,442	25.88
12/31/2007	325,331,118	8,393	25.80
12/31/2008	315,497,006	8,878	28.14
12/31/2009	301,841,127	8,904	29.50
12/31/2010	290,309,875	9,504	32.74
12/31/2011	288,802,569	8,867	30.70
12/31/2012	290,344,199	8,404	28.94
12/31/2013	296,741,631	8,155	27.48
12/31/2014	305,683,597	7,561	24.74
12/31/2015	315,859,471	7,289	23.08
12/31/2016	332,011,620	7,443	22.42
12/31/2017	342,155,375	7,123	20.82
12/31/2018	345,741,663	7,176	20.75
12/31/2019	344,939,626	7,403	21.46

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:

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

K = The number of classes within the class group.

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

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

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

CLASS GROUPS AND CALCULATION OF PROPOSED CLASS LOSS COSTS

Explanatory Notes (Cont'd)

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

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

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

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

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

Note: \tilde{X} (X - tilde) is the 5 year Monoline/Multiline ALCCCL weighted class group experience ratio, where $\tilde{X}_{monoline}$ (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 1.002 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 * .884 * 1.108

CLASS	AYE 2019 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	194404	959476	1.68470	.3293	1.140	1.303	1.276	28.3	0.060	0.077
10145	47024	448118	.84412	.2183	.867	.991	.971	0.0	0.011	0.011
10146	11601	51272	2.03607	.1031	.993	1.135	1.112	9.5	0.021	0.023
10352	18328	157031	.68939	.1370	.848	.969	.949	-4.3	0.046	0.044
11039	527982	2330218	1.11774	.5143	.999	1.142	1.119	11.6	0.095	0.106
11258	20000	91962	.00000	.1165	.771	.881	.863	-13.7	0.219	0.189
11259	159	1792	.00000	.0863	.798	.912	.893	-10.6	0.142	0.127
11288	85083	430754	1.06817	.2139	.915	1.046	1.025	2.8	0.106	0.109
12374	281456	1439043	.98933	.4082	.921	1.053	1.031	3.4	0.087	0.090
12375	76548	799155	.25736	.2981	.690	.789	.773	-20.0	0.040	0.032 L
13673	262058	2318182	1.11960	.5131	1.000	1.143	1.120	14.3	0.014	0.016
13720	27789	201198	1.54860	.1504	.975	1.114	1.091	9.6	0.073	0.080
14401	35599	225435	.82401	.1576	.865	.989	.969	-3.6	0.084	0.081
15224	101908	574090	.98807	.2490	.902	1.031	1.010	1.2	0.084	0.085
16900	434031	2828668	.91668	.5585	.897	1.025	1.004	0.0	0.083	0.083
16901	1872406	10649308	.71771	.8183	.746	.853	.835	-16.1	0.124	0.104
16902	186647	704428	.48861	.2782	.766	.875	.857	-14.8	0.088	0.075
16905								0.0	0.083	0.083
16906								-16.1	0.124	0.104
16910	2825695	16286487	.87726	.8724	.877	1.002	.981	-1.5	0.066	0.065
16911	239982	1262555	.80195	.3814	.846	.967	.947	-5.8	0.069	0.065
16915	77600	452100	.82903	.2193	.863	.986	.966	-3.5	0.057	0.055
16916	1125471	5299231	.88335	.6959	.880	1.006	.985	-1.5	0.067	0.066
16920	13701	85655	.98567	.1144	.886	1.013	.992	-0.7	0.136	0.135
16921	1418	5600	.00000	.0876	.797	.911	.892	-11.3	0.053	0.047
16930	97696	441697	.77204	.2167	.851	.973	.953	-4.7	0.169	0.161
16931	37435	182408	1.21631	.1448	.923	1.055	1.033	2.9	0.068	0.070
16940	1084	4437	.00000	.0872	.797	.911	.892	-11.3	0.053	0.047
16941	22117	97208	.17191	.1182	.790	.903	.884	-11.8	0.085	0.075
18435	482156	2010062	.99822	.4808	.933	1.066	1.044	3.9	0.077	0.080
18436	17144	84119	.00000	.1139	.774	.885	.867	-13.0	0.138	0.120
18501	231444	2071315	.83017	.4876	.852	.974	.954	0.0	0.010	0.010
45900	80724	353571	.00187	.1937	.704	.805	.788	-20.0	0.055	0.044 L
49617	372892	2682535	1.30332	.5464	1.108	1.266	1.240	23.7	0.131	0.162
57001	32635	231969	1.62744	.1595	.993	1.135	1.112	11.5	0.026	0.029

X-TILDE: .891 X-TILDE (MONOLINE): .875 PI-TILDE: .0049190
 TAU SQUARED: .03000 SIGMA SQUARED: 79236.61548

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .986 * 1.108

CLASS	AYE 2019 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	6930	38146	.00000	.0628	1.114	1.111	1.214	22.7	0.022	0.027
10042	1192354	7710444	1.02231	.5529	1.097	1.094	1.195	20.7	0.290	0.350
10060	1417	15404	.00000	.0598	1.118	1.115	1.218	20.8	0.048	0.058
10065	25577	180380	10.27050	.0815	1.929	1.923	2.101	35.3	0.034	0.046 U
10066	4028	22008	.00000	.0607	1.117	1.114	1.217	21.7	0.060	0.073
10071	576326	3584411	1.08735	.3780	1.151	1.148	1.254	25.0	0.096	0.120
10073	10490198	57956226	.87434	.8989	.906	.903	.987	-2.1	0.470	0.460
10075	752	4714	16.91260	.0583	2.106	2.100	2.294	35.5	0.152	0.206 U
10107	19697	142198	.70050	.0766	1.152	1.149	1.255	25.0	0.320	0.400
10115	67676	384900	.97408	.1071	1.166	1.163	1.271	26.9	0.078	0.099
10309	29053	197755	.12374	.0837	1.100	1.097	1.198	21.1	0.019	0.023
11020	9521	41930	.74756	.0633	1.161	1.158	1.265	26.5	0.136	0.172
11127	70197	517511	1.27883	.1229	1.200	1.196	1.307	25.0	0.008	0.010
11128	31094	197645	.83352	.0837	1.159	1.156	1.263	25.8	0.066	0.083
11204	34227	122057	.01868	.0739	1.103	1.100	1.202	20.2	1.190	1.430
11234	19834	173434	.73969	.0806	1.153	1.150	1.256	26.1	0.046	0.058
12014	23015	180181	.43371	.0815	1.128	1.125	1.229	22.2	0.036	0.044
12356	6069	52824	2.61966	.0648	1.282	1.278	1.396	33.3	0.030	0.040 U
12510	3686	36946	.00000	.0627	1.115	1.112	1.215	20.0	0.025	0.030
12805	571824	5852756	1.28713	.4881	1.237	1.233	1.347	35.2	0.071	0.096
13351	926930	5829198	1.61779	.4871	1.398	1.394	1.523	34.8	0.046	0.062 U
13352	6836	37589	.00000	.0628	1.114	1.111	1.214	21.6	0.037	0.045
13506	83822	560360	.88767	.1279	1.151	1.148	1.254	25.0	0.048	0.060
13507	29265	284989	.00494	.0947	1.077	1.074	1.173	17.7	0.096	0.113
13716	492004	3939309	.80785	.3982	1.037	1.034	1.130	13.1	0.084	0.095
13759	21292	157553	.01219	.0785	1.097	1.094	1.195	19.5	0.128	0.153
14101	12246	90074	.20354	.0697	1.120	1.117	1.220	21.6	0.051	0.062
14279	97138	758577	1.22375	.1503	1.194	1.190	1.300	30.0	0.050	0.065
14913	90206	476951	.85696	.1181	1.150	1.147	1.253	25.5	0.157	0.197
15538	9802	106557	.42102	.0719	1.134	1.131	1.236	21.1	0.019	0.023
15600	5639	47689	2.36657	.0641	1.265	1.261	1.378	35.2	0.091	0.123 U
15608	1946	22466	.00000	.0607	1.117	1.114	1.217	20.0	0.010	0.012
15839	24010	200505	.18726	.0841	1.105	1.102	1.204	20.8	0.024	0.029
15991	36586	265009	1.24642	.0922	1.194	1.190	1.300	30.5	0.059	0.077
15993	6083	47284	.31343	.0640	1.133	1.130	1.235	23.5	0.034	0.042
16403	90299	504235	1.68923	.1213	1.250	1.246	1.361	35.5	0.169	0.229 U
16676	1160	6633	.00000	.0586	1.119	1.116	1.219	21.4	0.014	0.017

X-TILDE: .980 X-TILDE (MONOLINE): 1.003 PI-TILDE: .0024820
 TAU SQUARED: .06408 SIGMA SQUARED: 446118.19735

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 02

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .986 * 1.108

CLASS	AYE 2019 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	65792	585047	.33780	.1307	1.078	1.075	1.174	17.2	0.134	0.157
18109	582	3237	.65647	.0581	1.158	1.155	1.262	26.7	0.030	0.038
18110	45770	365979	1.08687	.1048	1.178	1.174	1.283	28.6	0.028	0.036
18206	456560	3007355	1.14489	.3420	1.174	1.170	1.278	27.8	0.115	0.147
18335	8693	51208	.00000	.0646	1.112	1.109	1.212	20.0	0.015	0.018
18506	29	273	.00000	.0577	1.121	1.118	1.221	16.7	0.006	0.007
18507	1011	9300	.45151	.0589	1.146	1.143	1.249	28.6	0.007	0.009
18708	11638	65315	8.90380	.0665	1.702	1.697	1.854	35.3	0.017	0.023 U
18834	6419	39493	.00000	.0630	1.114	1.111	1.214	21.5	0.107	0.130
18911	5068	41302	.28425	.0632	1.132	1.129	1.233	21.1	0.019	0.023
18912	1368	6706	1.11930	.0586	1.185	1.181	1.290	30.3	0.033	0.043
18920	436	4303	.41831	.0583	1.144	1.141	1.247	26.3	0.019	0.024
45819	636818	3459146	.78007	.3705	1.038	1.035	1.131	13.7	0.073	0.083
49618	412	2686	2.00372	.0581	1.236	1.232	1.346	35.4	0.048	0.065
49619	123815	1170485	1.07721	.1933	1.168	1.165	1.273	27.0	0.074	0.094

X-TILDE: .980 X-TILDE (MONOLINE): 1.003 PI-TILDE: .0024820
 TAU SQUARED: .06408 SIGMA SQUARED: 446118.19735

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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 * 1.026 * 1.108

CLASS	AYE 2019 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	.904	1.000	1.137	13.8	0.580	0.660
92054	0	3	.00000	.1250	.791	.822	.934	-6.5	0.216	0.202
92055	769	3196	.00000	.1255	.791	.822	.934	-6.7	0.224	0.209
95124	1087456	5364814	1.40598	.5404	1.175	1.221	1.388	35.5	1.070	1.450 U
98303	86107	363703	.28997	.1755	.797	.828	.941	-5.9	4.780	4.500
98304	2966593	15065040	1.03869	.7527	1.005	1.045	1.188	18.7	3.430	4.070
98305	2766347	17548383	1.02530	.7788	.999	1.038	1.180	17.6	1.360	1.600
98306	6651	63016	.71626	.1342	.879	.914	1.039	3.9	0.760	0.790
98307	1655	9954	.18766	.1265	.814	.846	.962	-4.7	0.430	0.410
98308	494439	2955716	.96315	.4158	.929	.966	1.098	9.7	0.930	1.020
98309	32080	123092	1.97372	.1428	1.057	1.099	1.249	24.8	2.060	2.570
98344	62242	337662	.63857	.1721	.859	.893	1.015	1.3	0.750	0.760
98449	1940592	13169555	.86444	.7281	.875	.910	1.034	3.2	18.700	19.300
98805	239050	1238651	1.35678	.2760	1.029	1.070	1.216	21.5	1.210	1.470
98813	331527	2006280	.90271	.3460	.904	.940	1.069	7.2	1.530	1.640
98967	1292403	8339739	1.15457	.6361	1.064	1.106	1.257	25.7	6.700	8.420
99003	43394	252016	.50527	.1606	.840	.873	.992	-0.9	1.170	1.160
99826	39420	216804	1.22185	.1558	.954	.992	1.128	12.7	0.550	0.620
99827	74690	468640	.74652	.1890	.875	.910	1.034	3.6	0.560	0.580
99948	2525826	14197320	.88344	.7420	.889	.924	1.050	5.0	20.100	21.100
99952	497672	2049750	.89950	.3496	.903	.939	1.067	6.4	14.000	14.900
99953	201469	1270589	.54588	.2793	.804	.836	.950	-5.0	8.350	7.930
99954	207725	859815	.27440	.2357	.756	.786	.894	-10.6	11.100	9.920
99955	565945	3922902	.71268	.4731	.814	.846	.962	-3.8	5.030	4.840

X-TILDE: .982 X-TILDE (MONOLINE): .962 PI-TILDE: .0073150
 TAU SQUARED: .03000 SIGMA SQUARED: 178105.44593

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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 * 1.009 * 1.108

CLASS	AYE 2019 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	2589515	12167763	.82641	.4003	.888	.964	1.078	7.8	7.340	7.910
91150	1144133	6405288	.84259	.2741	.905	.983	1.099	9.9	5.270	5.790
91155	6067518	25253350	.96576	.5700	.950	1.031	1.153	15.2	36.200	41.700
91340	21591079	118173738	.84838	.8571	.860	.934	1.044	4.4	7.330	7.650
91341	10359467	56686319	.96407	.7440	.955	1.037	1.159	15.8	4.050	4.690
91342	8985795	56072729	.91916	.7419	.922	1.001	1.119	11.8	2.630	2.940
91343	434505	2241836	.67400	.1440	.892	.969	1.083	8.4	1.660	1.800
91436	188327	1463825	.65044	.1144	.897	.974	1.089	8.6	1.740	1.890
91507	27219	200444	.03062	.0616	.874	.949	1.061	6.1	2.620	2.780
91551	902374	4783689	.81380	.2285	.903	.980	1.096	9.1	0.660	0.720
91555	134958	924711	.59929	.0926	.899	.976	1.091	9.2	0.980	1.070
91560	11600294	65434580	.89549	.7699	.903	.980	1.096	9.5	3.570	3.910
91577	1793569	10081409	1.08284	.3600	.985	1.069	1.195	19.5	2.660	3.180
91746	3576199	16902421	1.03609	.4752	.980	1.064	1.190	18.9	5.600	6.660
92101	479832	2703568	.86154	.1607	.918	.997	1.115	11.7	2.660	2.970
92102	472302	3142958	1.35832	.1760	1.005	1.091	1.220	22.1	2.810	3.430
92215	8387767	47978018	.94882	.7117	.943	1.024	1.145	14.3	2.720	3.110
92338	4638408	24917952	.98583	.5668	.961	1.043	1.166	16.4	1.830	2.130
92446	423516	1774578	.26432	.1265	.845	.917	1.025	2.8	1.440	1.480
92447	25587	246335	.56732	.0636	.906	.984	1.100	10.3	1.160	1.280
92451	3071403	15676288	.94417	.4577	.936	1.016	1.136	13.7	2.260	2.570
92478	13183784	86546479	.87755	.8151	.887	.963	1.077	7.9	1.390	1.500
94007	10190127	47943092	.94309	.7115	.939	1.020	1.140	14.1	4.760	5.430
94276	1880564	9466861	.72518	.3471	.858	.932	1.042	4.3	4.700	4.900
94569	2571901	16298928	1.01404	.4667	.969	1.052	1.176	17.5	3.250	3.820
95410	6076858	34870687	.84872	.6440	.877	.952	1.064	6.4	2.500	2.660
95455	418266	3049183	2.24236	.1728	1.156	1.255	1.403	35.8	1.200	1.630 U
95505	90637	553749	1.42882	.0770	.968	1.051	1.175	17.7	2.090	2.460
95625	1681015	9185172	1.24147	.3410	1.036	1.125	1.258	25.7	3.190	4.010
95647	31871092	163251023	.91398	.8921	.916	.995	1.112	11.2	6.360	7.070
96053	514285	2771838	.72645	.1631	.896	.973	1.088	8.7	3.450	3.750
96410	1474304	8357797	.96650	.3224	.941	1.022	1.143	14.3	7.550	8.630
96611	332546	1656120	.21839	.1219	.843	.915	1.023	2.2	1.340	1.370
97447	7553651	41520559	1.03613	.6819	1.002	1.088	1.216	21.6	4.500	5.470
97650	440598	2150339	.81629	.1407	.913	.991	1.108	10.7	3.550	3.930
97651	313477	1693930	1.31869	.1234	.977	1.061	1.186	18.7	3.370	4.000
97652	51078	297996	6.65931	.0659	1.307	1.419	1.586	35.8	3.410	4.630 U

X-TILDE: .908 X-TILDE (MONOLINE): .921 PI-TILDE: .0033020
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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 * 1.009 * 1.108

CLASS	AYE 2019 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	746650	4113929	.79201	.2079	.901	.978	1.093	9.5	2.420	2.650
97654	67594	441113	.25524	.0721	.881	.957	1.070	7.1	2.530	2.710
97655	1176272	7867958	.53192	.3109	.806	.875	.978	-2.2	3.610	3.530
98002	35521	245724	.00000	.0636	.870	.945	1.056	5.6	0.900	0.950
98482	14799281	116336482	.99882	.8552	.989	1.074	1.201	20.0	4.400	5.280
98483	23096172	159239361	.89091	.8897	.895	.972	1.087	8.8	13.700	14.900
98502	436096	2061015	1.05399	.1373	.946	1.027	1.148	14.7	3.880	4.450
98636	2136160	10572118	.81355	.3700	.886	.962	1.075	7.4	3.380	3.630
98677	3768301	22744209	.90626	.5453	.917	.996	1.114	11.4	8.390	9.350
98678	2920188	14320999	.85947	.4368	.899	.976	1.091	9.0	13.300	14.500
98806	613678	3867294	.76805	.2000	.897	.974	1.089	8.8	3.070	3.340
98820	2710096	17477836	.90958	.4831	.920	.999	1.117	11.8	2.720	3.040
98884	1789330	12276982	1.06722	.4022	.985	1.069	1.195	19.4	1.440	1.720
99004	35484	191744	.09161	.0612	.878	.953	1.065	6.4	1.560	1.660
99080	1259015	6564691	.55415	.2783	.825	.896	1.002	0.1	6.730	6.740
99315	834699	6651186	1.12482	.2806	.984	1.068	1.194	19.2	1.300	1.550
99321	1714218	11071982	.81948	.3798	.888	.964	1.078	7.8	1.930	2.080
99613	1033301	7243120	.87131	.2957	.912	.990	1.107	10.8	1.670	1.850
99650	499292	3186615	.97049	.1775	.937	1.017	1.137	13.7	0.950	1.080
99746	3497175	19686219	.94660	.5111	.938	1.018	1.138	13.9	2.950	3.360

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LOSS COST % CHANGE BY CLASS

SUBLINE: LOCAL PRODUCTS/COMPLETED OPERATIONS

CLASS GROUP: 13

NUMBER OF YEARS OF DATA USED: 5

CHANGE FACTOR = INDEX * CG REL * SWRL USED = INDEX * .940 * 1.108

CLASS	AYE 2019 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	33752	162512	.05379	.1518	.683	.878	.914	-8.5	1.180	1.080
91127	605782	4239268	.63172	.5829	.700	.900	.937	-6.5	0.920	0.860
91235	245222	2299352	.51093	.4499	.667	.857	.893	-10.8	2.040	1.820
91265	18302	111011	.36466	.1406	.735	.945	.984	-1.7	1.770	1.740
91266	149625	1054296	1.10339	.3083	.890	1.144	1.191	19.2	0.730	0.870
91280	4393	61123	3.28487	.1295	1.118	1.437	1.497	35.8	2.180	2.960 U
94381	1344175	7209203	1.04766	.6956	.971	1.248	1.300	29.5	9.190	11.900
94404	80270	436075	1.59215	.2069	.960	1.234	1.285	28.4	3.060	3.930
95310	232313	1674290	1.22455	.3869	.961	1.235	1.286	28.8	0.660	0.850
96408	1173350	7440848	.77884	.7019	.784	1.008	1.050	5.0	9.330	9.800
96409	1272690	10647992	.90022	.7682	.876	1.126	1.173	17.3	6.430	7.540
97221	747958	5395438	.73833	.6355	.759	.976	1.017	1.8	1.110	1.130
97222	3765072	19701705	.73997	.8576	.748	.961	1.001	0.0	1.960	1.960
97223	4825110	20199276	.65459	.8605	.674	.866	.902	-9.9	4.860	4.380
98152	381928	3010243	1.16138	.5075	.981	1.261	1.313	31.4	0.510	0.670
98157	40841	303089	.00000	.1810	.651	.837	.872	-13.8	0.290	0.250
98163	2422	7244	.00000	.1171	.702	.902	.939	-5.9	0.170	0.160
98164	15673	82716	.00000	.1343	.689	.886	.923	-7.3	0.055	0.051
98659	11	589	.00000	.1155	.704	.905	.943	-6.3	0.320	0.300
98914	171	2907	.00000	.1161	.703	.904	.942	-6.4	0.470	0.440
98949	3402	25026	.00000	.1212	.699	.898	.935	-6.3	0.238	0.223
98993	1300704	7741742	.53944	.7097	.614	.789	.822	-17.8	4.000	3.290
99163	1857	13659	.00000	.1186	.701	.901	.938	-7.4	0.270	0.250
99803	15415	79898	1.06397	.1337	.831	1.068	1.112	11.2	7.120	7.920
99946	2218050	15221307	.83094	.8240	.825	1.060	1.104	10.3	2.140	2.360
99969	979658	4425261	1.23288	.5924	1.055	1.356	1.412	35.9	2.840	3.860 U

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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%

MISSOURI GL-2021-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	-0.4%	-0.4%	-0.4%
OL&T	+15.5%	+15.5%	+14.2%
Premises/Operations	+8.2%	+8.2%	+7.5%
Products	-5.1%	-5.1%	-5.1%
Local Products/Completed Operations	+10.6%	+10.6%	+10.6%
Products/Completed Operations	+6.1%	+6.1%	+6.1%
GL Overall	+7.8%	+7.8%	+7.2%

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

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

ISO reporting companies' voluntary experience.

Calendar - accident year data through year ended 12/31/2019 for Premises/Operations.

Calendar - accident year data through year ended 12/31/2019 for Products/Completed Operations.

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

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification processes so that only data that would be reliable is used for ratemaking. Subsequent to this initial data submission review, additional analyses involving an even more customized data review for this line was performed by staff. During these processes, various data records were excluded from the review, corrected or adjusted. Specifically, various reported exposure amounts have been adjusted prior to their use in the calculations. The ISO staff responsible for this loss cost review also reviewed the data for reasonableness.

CALL TO CALL COMPARISON

Manufacturers and Contractors

The Aggregate Loss Costs at Current Level (ALCCL) increased by an average of +10.6%, 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 13.7% increase in ALCCL;
- Implemented loss cost level change (-4.0%);
- A change in exposure trend plus an additional year of trending (-1.7%);
- The effect on ALCCL due to a change in average IPMFs (+3.5%).

The Basic Limit Experience Ratio (BLER) increased in 2015 (+14.9%), 2016 (+18.8%) and 2017(+17.1%). This is mainly due to unfavorable experience across several class groups.

Owners, Landlords and Tenants

The Aggregate Loss Costs at Current Level (ALCCL) decreased by an average of +17.5%, when the four years common to both this year's and last year's reviews are compared. This is primarily accounted for by the following changes since the prior review:

- A change in company mix which caused an 11.8% increase in ALCCL;
- Implemented loss cost level change (+7.1%);
- A change in exposure trend plus an additional year of trending (+0.5%);
- The effect on ALCCL due to a change in average IPMFs (-2.0%).

The Basic Limit Experience Ratio (BLER) increased in 2016 (+4.9%) and 2018(+6.1%). This is mainly due to unfavorable experience across several class groups.

Products

Multistate ALCCL increased by an average of 9.5% 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 10.8% increase in ALCCL;
- Implemented an average loss cost level change of approximately -0.1% in most states;
- A change in exposure trend plus an additional year of trending of -0.9%;
- The effect on ALCCL due to a change in average IPMFs (+1.1%).

The BLERs changed due to the various effects listed above.

CALL TO CALL
COMPARISON
(Cont'd)

Local Products/
Completed Ops

Multistate ALCCL increased by an average of 16.3% 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 10.5% increase in ALCCL;
- Implemented an average loss cost level change of approximately +9.2% in most states;
- A change in exposure trend plus an additional year of trending of -2.0%;
- The effect on ALCCL due to a change in average IPMFs (+0.8%).

The BLERs changed due to the various effects listed above.

LATEST CALL
YEAR TO YEAR
COMPARISON

Manufacturers and
Contractors

The ALCCL increased from 2015 to 2019.

The high BLER for 2017 (1.185) is attributable to unfavorable experience in several class groups.

Owners, Landlords
and Tenants

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

The high BLERs for 2018 (1.152) and 2019 (1.280) are attributable to unfavorable experience in several class groups.

Products

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

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

Local Products/
Completed Ops

The ALCCL increased steadily from 2015 to 2019.

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

LOSS
DEVELOPMENT
FACTOR
COMPARISON

Manufacturers and
Contractors

The BI and PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review.

The multistate full coverage BI and PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review.

The multistate deductible coverage BI and PD indemnity loss development factors for the 2021 review remained stable compared to the 2020 review.

The multistate Fringe indemnity loss development factors for the 2021 review have increased compared to the 2020 review.

Owners, Landlords
and Tenants

The BI and PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review.

The multistate full coverage BI indemnity loss development factors for the 2021 review have increased compared to those in the 2020 review. The multistate full coverage PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review.

The multistate deductible coverage BI and PD indemnity loss development factors for the 2021 review have increased compared to those in the 2020 review.

The multistate Fringe indemnity loss development factors for the 2021 review remained stable compared to the 2020 review.

Products

The multistate full coverage BI and PD indemnity loss development factors for the 2021 review have decreased compared to those in the 2020 review.

The multistate deductible coverage BI indemnity loss development factors for the 2021 review remained stable compared to the 2020 review. The multistate deductible coverage PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review, with an increase in the 15 months-to-ultimate factor.

LOSS
DEVELOPMENT
FACTOR
COMPARISON
(Cont'd)

Local Products/
Completed Ops

For Local Products, the multistate full coverage BI and PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review. The multistate deductible coverage BI indemnity loss development factors for the 2021 review remained stable compared to the 2020 review. The multistate deductible coverage PD indemnity loss development factors for the 2021 review have decreased compared to the 2020 review.

For Completed Operations, the full coverage BI indemnity loss development factors for the 2021 review has significant decrease for the 15, 27, 39, and 51 months-to-ultimate factors which decreased by 42.7%, 19.8%, 13.8% and 12.8% respectively. This can largely be attributed to a lower 15-to-27, 27-to-39, 39-to-51 and 51-to-63 months state link ratios. The full coverage PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review except for the 15 month-to-ultimate factors which increased by 10.4%. This can largely be attributed to a higher 15-to-27 months state link ratio.

The Completed Operations multistate full coverage BI indemnity loss development factors for the 2021 review have decreased compared to those in the 2020 review. The multistate full coverage PD indemnity loss development factors for the 2021 review remained stable compared to those in the 2020 review. The multistate deductible coverage BI indemnity loss development factors for the 2021 review have decreased compared to those in the 2020 review. The multistate deductible coverage PD indemnity loss development factors for the 2021 review have increased compared to those in the 2020 review.

One might expect PD loss 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	The BI severity trend selection is +4.5%, unchanged from +4.5% in the previous Calendar review.
		The PD severity trend selection is +4.5%, unchanged from +4.5% in the previous Calendar review.
		The Fringe severity trend selection is 0.0%, unchanged from 0.0% in the previous Calendar review.
	<hr/>	
	Owners, Landlords and Tenants	The BI severity trend selection is +4.5%, up from +4.0% in the previous Calendar review.
		The PD severity trend selection is +5.5%, up from +5.0% in the previous Calendar review.
		The Fringe severity selection is 0.0%, down from +1.0% in the previous Calendar review.
	<hr/>	
	Products	The BI severity trend selection is +3.0%, unchanged from +3.0% in the previous review.
		The PD severity trend selection is +5.5%, down from +6.0% in the previous review.
	<hr/>	
	Local Products/ Completed Ops	The BI severity trend selection is +5.0%, up from +4.0% in the previous review.
		The PD selected severity trend is +4.5%, unchanged from +4.5% in the previous review.
	<hr/>	

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 higher 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 higher than those used in the previous review for all three years. For Class Group 16, the exposure trend factors are lower than that used in the previous review for the two earliest years and remain same for the latest year.

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 1.053. In the 2020 review the weighted average IPMF was 0.993.
	Owners, Landlords and Tenants	The current weighted average IPMF is 0.888. In the 2020 review the weighted average IPMF was 0.913.
	Products	The current multistate weighted average IPMF is 0.865. In the 2020 review the multistate weighted average IPMF was 0.859.
	Local Products/ Completed Ops	The current multistate weighted average IPMF is 0.998. In the Group 1, 2020 review the multistate weighted average IPMF was 0.984.
The IPMF's are applied to the multiline ALCCL.		
CLASS GROUP/ TERRITORY/ STATE RELATIVE CHANGE	The class group relative changes for Manufacturers and Contractors vary within reasonable limits.	
	The class group and territory relative changes for Owners, Landlords and Tenants vary within reasonable limits.	
	For Local Products, Missouri's state balanced relative change (1.009) ranks 20th highest overall. In last year's review, Missouri's state balanced relative change (0.978) ranked 17th lowest overall.	
CHANGE IN COMPANY MIX SINCE LAST CALL	For Manufacturers and Contractors the change in company mix results in an average increase of 13.7% in the total statewide ALCCL.	
	For Owners, Landlords and Tenants, the change in company mix results in an average increase of 11.8% in the total statewide ALCCL.	
	For Products, the change in company mix results in a 10.8% increase in the total multistate ALCCL.	
	For Local Products/Completed Operations, the change in company mix results in a 10.5% increase 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	.135	.189	10205	.34	—	11210	3.14	—	13207	(a)	(a)
10015	4.69	—	10220	6.34	—	11211	16.30	—	13208	(a)	(a)
10020	(a)	(a)	10255	.231	.151	11212	2.47	—	13314	.161	.014
10026	.87	.027	10256	.84	.183	11213	2.01	—	13351	.39	.062
10036	.62	(a)	10257	.159	.148	11214	4.96	—	13352	.40	.045
10040	.102	.32	10309	.218	.023	11222	.083	—	13410	1.33	2.35
10042	.50	.35	10315	.51	(a)	11234	.38	.058	13411	(a)	(a)
10052	3.25	—	10331	6.36	—	11248	.044	.016	13412	.45	1.21
10054	2.88	—	10332	11.00	—	11258	.75	.189	13453	.52	(a)
10060	.239	.058	10352	.36	.044	11259	.81	.127	13454	.60	(a)
10065	.36	.046	10367	4.20	—	11273	18.80	—	13455	.61	(a)
10066	.36	.073	10368	6.13	—	11274	18.00	—	13461	(a)	(a)
10070	.077	.151	10375	(a)	—	11288	.92	.109	13506	1.23	.06
10071	.43	.12	10378	6.44	—	12014	.095	.044	13507	1.49	.113
10072	4.75	—	10379	2.99	—	12356	1.59	.04	13590	.46	.67
10073	.97	.46	10380	5.11	—	12361	.111	.07	13621	.115	.33
10075	7.20	.206	10381	4.42	—	12362	.085	(a)	13670	.062	.017
10100	.62	.077	11007	1.79	—	12373	.032	.023	13673	.57	.016
10101	.32	.177	11020	.41	.172	12374	.83	.09	13715	.085	.145
10105	3.49	—	11039	.84	.106	12375	.41	.032	13716	.61	.095
10107	2.96	.40	11052	5.02	—	12391	.063	.07	13720	.32	.08
10110	16.00	—	11101	(a)	(a)	12393	.54	(a)	13759	.239	.153
10111	.168	.067	11120	(a)	—	12467	.225	(a)	13930	.18	.174
10113	.48	—	11126	.084	.024	12509	.058	.031	14068	.053	.012
10115	.96	.099	11127	.43	.01	12510	.73	.03	14101	.62	.062
10117	4.66	—	11128	.58	.083	12583	.33	(a)	14279	.44	.065
10119	(a)	—	11138	1.59	—	12651	.95	.51	14401	.76	.081
10120	10.50	—	11155	.29	—	12683	.43	(a)	14405	1.05	—
10130	4.76	—	11160	(a)	(a)	12707	.56	.56	14527	.34	.179
10132	4.10	—	11167	1.16	—	12797	.117	.194	14655	.119	—
10133	4.83	—	11168	6.00	—	12805	.44	.096	14731	4.98	—
10135	(a)	—	11201	15.60	—	12841	.72	—	14732	.37	—
10140	.051	.022	11202	4.62	—	12927	.126	—	14733	.83	—
10141	.103	.023	11203	1.00	.46	13049	.058	.051	14734	.36	—
10145	.49	.011	11204	.42	1.43	13111	.70	.092	14855	.203	.133
10146	.28	.023	11205	(a)	—	13112	.095	.063	14913	.45	.197
10150	.67	(a)	11206	.72	—	13201	.84	.144	15060	(a)	(a)
10151	16.80	—	11207	9.15	—	13204	.95	1.14	15061	(a)	(a)
10160	2.99	—	11208	1.57	—	13205	.36	.42	15062	.182	(a)
10204	.30	—	11209	7.37	—	13206	(a)	(a)	15063	.212	(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	.141	—	16750	.14	.034	18707	.013	.005	40117	(a)	—
15119	(a)	—	16751	.14	—	18708	.154	.023	40140	(a)	—
15120	(a)	—	16819	1.10	(a)	18833	.152	(a)	41001	.175	—
15123	4.82	—	16820	.85	(a)	18834	.40	.13	41210	(a)	—
15124	1.68	—	16881	2.20	(a)	18911	1.26	.023	41421	.50	—
15188	.32	(a)	16890	.129	(a)	18912	2.38	.043	41422	.27	—
15223	.074	.044	16891	.141	(a)	18920	.62	.024	41510	63.50	—
15224	.34	.085	16892	.26	(a)	18991	(a)	—	41603	23.60	—
15300	(a)	—	16900	3.99	.083	19007	1.88	—	41604	12.90	—
15314	.29	(a)	16901	2.56	.104	19051	4.17	—	41620	1.31	—
15404	.083	(a)	16902	2.17	.075	19061	(a)	—	41650	33.20	—
15405	.122	(a)	16905	4.19	.083	19795	.41	(a)	41664	22.10	—
15406	.31	.053	16906	2.68	.104	19796	.48	—	41665	2.59	—
15488	.78	(a)	16910	2.39	.065	40005	(a)	—	41666	(a)	—
15538	.51	.023	16911	2.17	.065	40006	(a)	—	41667	60.50	—
15600	1.29	.123	16915	2.45	.055	40010	(a)	—	41668	56.70	—
15607	.184	—	16916	2.04	.066	40015	(a)	—	41669	.40	—
15608	.29	.012	16920	5.44	.135	40020	(a)	—	41670	.67	—
15656	8.50	—	16921	4.97	.047	40026	(a)	—	41672	(a)	—
15699	.45	—	16930	3.13	.161	40031	(a)	—	41673	(a)	—
15733	.203	.034	16931	3.37	.07	40032	(a)	—	41675	(a)	—
15839	.39	.029	16940	6.79	.047	40040	(a)	—	41677	.27	—
15991	.32	.077	16941	2.72	.075	40041	(a)	—	41678	80.20	—
15993	.27	.042	18078	.153	.157	40042	(a)	—	41679	(a)	(a)
16005	.045	.031	18109	.53	.038	40045	146.00	—	41680	17.30	—
16009	.249	.106	18110	.42	.036	40046	28.90	—	41696	.85	—
16402	1.91	—	18200	(a)	—	40047	10.30	—	41697	.60	—
16403	1.21	.229	18205	.236	.38	40059	3.69	—	41700	(a)	—
16404	1.52	—	18206	.68	.147	40061	1.96	—	41715	11.00	—
16471	.26	—	18335	.49	.018	40063	65.50	—	41716	6.97	—
16501	.095	(a)	18435	.66	.08	40064	19.20	—	43007	(a)	—
16527	.146	.32	18436	.53	.12	40066	(a)	—	43117	(a)	—
16588	.115	(a)	18437	.70	(a)	40067	(a)	—	43151	32.20	—
16604	.194	.122	18438	1.35	(a)	40069	(a)	—	43152	24.00	—
16670	2.64	—	18501	.61	.01	40072	(a)	—	43200	122.00	—
16676	.40	.017	18506	.41	.007	40075	64.70	—	43215	(a)	—
16694	.38	(a)	18507	.25	.009	40101	29.90	—	43421	33.60	—
16705	.27	.131	18570	2.64	—	40102	26.40	—	43422	176.00	—
16722	(a)	—	18575	(a)	(a)	40111	5.19	—	43424	(a)	—
16723	(a)	—	18616	.31	.59	40115	(a)	—	43470	4.98	—

\$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	107.00	—	46004	31.50	—	47471	4.32	—
43518	9.50	—	44280	.27	—	46005	25.20	—	47473	5.64	—
43550	120.00	—	44311	4.90	—	46112	.118	—	47474	6.31	—
43551	66.40	—	44315	3.29	—	46202	5.11	—	47475	4.98	—
43626	7.59	—	44427	108.00	—	46362	280.00	—	47476	4.98	—
43628	98.60	—	44428	109.00	—	46426	40.90	—	47477	6.64	—
43629	83.60	—	44429	1.63	—	46427	54.60	—	47478	6.97	—
43754	(a)	—	44430	1.13	—	46510	(a)	—	47600	(a)	—
43760	2.78	—	44431	3.62	—	46590	(a)	—	47610	(a)	—
43822	3.96	—	44432	1.15	—	46603	3.43	—	48039	86.80	—
43840	.049	—	44433	36.60	—	46604	3.96	—	48177	(a)	—
43860	3.12	—	44434	69.90	—	46606	10.60	—	48178	(a)	—
43889	1.11	—	44435	72.40	—	46607	14.50	—	48206	20.10	—
43945	(a)	—	44436	84.60	—	46622	11.60	—	48252	(a)	—
43946	(a)	—	44437	70.10	—	46671	(a)	—	48441	.084	—
43990	(a)	(a)	44438	55.40	—	46700	246.00	—	48557	8.43	—
43991	(a)	—	44439	108.00	—	46773	(a)	—	48558	7.33	—
44009	5.87	—	44440	89.20	—	46822	(a)	—	48600	81.80	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	8.11	—	44501	(a)	—	46882	(a)	—	48636	1.09	(a)
44070	2.40	—	45190	4.02	—	46911	15.00	—	48637	6.44	—
44071	2.67	—	45191	2.85	—	46912	27.50	—	48638	3.20	—
44072	1.85	—	45192	3.34	—	46913	(a)	—	48727	(a)	—
44100	2.83	—	45193	1.97	—	46914	(a)	—	48808	2.18	—
44101	2.94	—	45210	2.49	—	46915	(a)	—	48924	(a)	—
44102	2.30	—	45224	(a)	—	46916	(a)	—	48925	154.00	—
44103	2.03	—	45225	(a)	—	47050	1.08	—	49005	.184	—
44104	.85	—	45334	70.60	—	47051	(a)	—	49111	3.33	—
44105	(a)	—	45380	.238	(a)	47052	(a)	—	49181	28.40	—
44106	(a)	—	45450	20.80	—	47103	(a)	—	49183	34.60	—
44108	1.00	—	45523	(a)	—	47146	(a)	—	49184	73.00	—
44109	2.53	—	45524	(a)	—	47147	(a)	—	49185	66.40	—
44110	2.59	—	45539	(a)	—	47221	270.00	—	49239	.178	.46
44111	1.59	—	45678	.29	—	47253	(a)	—	49292	2.08	—
44112	.94	—	45771	.36	.139	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.118	.083	47318	6.17	—	49333	15.20	—
44193	(a)	—	45900	.147	.044	47367	.27	—	49451	(a)	—
44194	(a)	—	45901	.126	.045	47420	1.35	—	49452	(a)	—
44222	(a)	—	45937	.28	—	47468	(a)	—	49617	.40	.162
44276	164.00	—	45993	(a)	(a)	47469	4.98	—	49618	.33	.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	.63	.094	51315	.115	.096	51809	.30	.146	52341	.031	(a)
49763	4.07	—	51330	.066	.66	51833	.217	.054	52342	.09	(a)
49800	(a)	—	51333	.022	.32	51850	.161	(a)	52343	.055	(a)
49801	238.00	—	51340	.029	(a)	51851	.109	(a)	52401	.17	(a)
49802	21.10	—	51350	.33	.127	51852	.26	(a)	52402	.016	(a)
49803	37.40	—	51351	.30	.049	51853	.103	(a)	52432	.08	(a)
49840	1.11	—	51352	.41	.101	51854	.231	(a)	52433	.073	.80
49870	64.40	—	51355	.28	.091	51855	.242	(a)	52435	.091	(a)
49890	(a)	—	51356	.30	.56	51856	.133	(a)	52438	.066	(a)
49891	(a)	—	51357	.164	.76	51857	.227	(a)	52440	.104	(a)
49902	(a)	—	51358	.39	.129	51869	.079	.136	52467	.096	(a)
49903	(a)	—	51359	.35	.71	51877	.44	.191	52469	.033	.096
50010	.172	.38	51370	.35	3.83	51889	.073	.011	52505	.167	.237
50015	.112	(a)	51380	.035	.041	51896	.034	.017	52547	.147	.07
50017	.085	(a)	51400	.156	(a)	51900	.162	.10	52581	.81	2.19
50045	.194	(a)	51401	.23	(a)	51909	.145	.053	52619	.057	(a)
50047	.022	(a)	51500	.065	.116	51919	.074	(a)	52660	.096	—
51001	.037	.42	51516	.081	—	51926	.075	.044	52744	.83	.066
51005	.008	(a)	51517	.092	—	51927	.041	.132	52767	.135	(a)
51116	.095	.69	51550	.081	.40	51934	.082	.107	52876	(a)	(a)
51201	.029	(a)	51551	.028	.89	51941	.075	.041	52911	.045	.42
51205	.09	.059	51552	.049	.152	51942	.12	—	52967	.017	.058
51206	.014	.32	51553	.086	(a)	51956	.32	.205	53001	.167	.30
51210	.065	(a)	51554	.008	(a)	51957	.28	.46	53077	.08	.219
51211	(a)	(a)	51575	.09	.021	51958	.25	.37	53095	.055	(a)
51220	.224	1.90	51576	.155	.097	51959	.26	(a)	53096	.077	(a)
51221	.125	1.76	51600	.106	.172	51960	.034	.33	53121	.218	.40
51222	.152	4.53	51613	.07	.139	51970	.149	.177	53147	.023	(a)
51224	.159	1.49	51625	.034	(a)	51982	.044	.077	53229	.128	(a)
51230	.027	.74	51666	.142	.089	51985	.076	—	53271	.041	(a)
51240	.35	.196	51702	.103	(a)	51986	.172	.096	53333	.126	.248
51241	1.05	.218	51703	.043	(a)	51999	.072	.40	53374	.219	.26
51250	.172	(a)	51734	.08	.35	52002	.064	.114	53375	.116	.27
51251	.03	(a)	51741	.184	.243	52075	.127	.222	53376	.186	.183
51252	.107	.074	51752	.155	.15	52076	.153	(a)	53377	.19	.188
51253	.091	(a)	51767	.042	.007	52109	.016	(a)	53403	.12	(a)
51254	.028	.032	51777	.144	.077	52134	.213	.60	53425	.118	(a)
51255	.44	(a)	51790	.241	(a)	52137	.05	(a)	53565	.14	.096
51300	.199	.147	51796	.067	(a)	52150	.39	(a)	53631	.025	.021
51305	.199	.88	51808	.238	.68	52315	.188	.27	53632	.029	.032

\$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	.027	(a)	56170	.116	(a)	57401	.053	.089	58503	.064	.077
53732	.182	.47	56171	.057	(a)	57403	.30	.033	58532	.082	(a)
53733	.118	.228	56202	.061	.078	57410	.026	.173	58559	.017	(a)
53734	.49	—	56390	.106	.70	57411	.029	(a)	58560	.04	(a)
53803	.28	(a)	56391	.091	.30	57572	.015	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.147	.119	57600	.045	.033	58575	.052	.111
53902	(a)	(a)	56488	.241	.038	57611	.062	.055	58627	.167	.012
53903	(a)	(a)	56567	.12	(a)	57625	.39	(a)	58663	.27	.95
53904	(a)	(a)	56650	.37	(a)	57651	.048	.039	58682	.148	(a)
53905	(a)	(a)	56651	.20	(a)	57690	.081	.45	58713	.092	(a)
53907	.08	.086	56652	.143	(a)	57716	.038	.074	58737	.108	.55
53951	(a)	(a)	56653	.138	(a)	57725	.084	.075	58756	.05	(a)
53952	(a)	(a)	56654	.071	(a)	57726	.065	.023	58757	.36	(a)
53953	(a)	(a)	56690	.125	.33	57798	.024	(a)	58759	.045	(a)
54012	.049	—	56699	.068	.067	57800	.091	(a)	58802	.051	.48
54077	.109	.39	56758	.057	.14	57808	.032	(a)	58813	.123	(a)
54444	(a)	(a)	56759	.059	.078	57809	.033	(a)	58822	.14	(a)
55010	.33	.98	56760	.084	.099	57810	.032	.10	58837	.246	.161
55011	.089	1.75	56805	.111	(a)	57871	.038	.111	58840	.074	.121
55012	.106	1.11	56806	.079	(a)	57913	.117	.26	58873	.117	.027
55013	.107	1.12	56807	.078	(a)	57997	.108	—	58903	.032	(a)
55014	(a)	(a)	56808	.102	(a)	57998	.052	.054	58904	.025	.12
55214	.086	.083	56900	.098	(a)	57999	.053	.07	58922	.195	.179
55371	.56	.108	56910	.049	(a)	58009	.053	(a)	59005	.061	.089
55410	(a)	(a)	56911	.104	(a)	58010	.121	(a)	59057	.45	(a)
55426	.13	(a)	56912	.084	.084	58020	.32	(a)	59058	.29	(a)
55597	.022	1.68	56913	.069	(a)	58056	.144	(a)	59188	.63	.052
55647	.043	.065	56915	.41	(a)	58057	.091	(a)	59189	.86	.28
55648	.019	(a)	56916	.37	.215	58058	.081	(a)	59223	.122	.103
55649	.023	(a)	56917	.106	(a)	58095	.114	1.79	59257	.016	.012
55715	.171	.203	56918	.051	(a)	58096	.152	1.49	59306	.103	(a)
55716	.247	.49	56919	.13	(a)	58301	.041	.077	59378	.079	.141
55717	.171	(a)	56920	.118	(a)	58302	.041	.051	59481	.28	.096
55718	.166	(a)	56980	.085	(a)	58397	.238	.65	59482	.66	(a)
55802	.144	.011	57001	.029	.029	58408	.064	—	59537	.085	.232
55918	.098	2.26	57002	.019	.096	58409	.081	—	59601	.104	2.23
55919	.013	3.42	57090	.19	.68	58456	.043	—	59647	.29	.158
56040	.009	.03	57146	.12	.75	58457	.063	—	59660	.192	1.06
56041	.061	(a)	57202	.075	(a)	58458	.081	—	59661	.094	(a)
56042	.077	(a)	57257	.093	.034	58459	.097	—	59693	.016	—

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	.48	.066	63220	(a)	—	91190	2.51	(a)
59701	.008	.33	59970	.073	.169	64074	28.40	—	91200	.94	—
59713	.172	.33	59973	.131	(a)	64075	20.00	—	91210	(a)	—
59722	.089	.028	59975	.102	.19	64500	(a)	—	91235	2.58	1.82
59723	.033	.034	59977	.058	(a)	65007	43.50	—	91250	3.89	(a)
59724	.051	.015	59984	.036	.049	66122	18.70	—	91265	20.20	1.74
59725	.064	.145	59985	.14	(a)	66123	10.30	—	91266	10.70	.87
59726	.046	.023	59986	.107	(a)	66309	30.10	—	91280	(a)	2.96
59738	.148	.059	59988	.026	.055	66561	69.60	—	91302	10.60	(a)
59750	.063	.181	59989	.019	.041	67017	64.60	—	91315	3.22	—
59751	.023	(a)	60010	22.20	—	67508	39.80	—	91324	7.16	(a)
59773	.037	.026	60011	25.50	—	67509	29.20	—	91325	(a)	(a)
59774	.031	.141	60012	41.90	—	67510	16.30	—	91340	4.67	7.65
59775	.039	.178	60013	35.90	—	67511	17.60	—	91341	5.34	4.69
59781	.055	.085	60015	26.80	—	67512	75.40	—	91342	4.29	2.94
59782	.082	.56	60016	30.10	—	67513	47.80	—	91343	1.18	1.80
59783	.08	(a)	60035	49.10	—	67634	55.90	—	91405	5.45	—
59784	.061	(a)	61000	21.90	—	67635	39.60	—	91436	6.04	1.89
59790	.114	(a)	61212	25.10	—	68001	121.00	—	91481	22.00	—
59798	.209	.46	61216	27.80	—	68439	155.00	—	91507	3.25	2.78
59806	.15	(a)	61217	25.30	—	68500	4.88	—	91523	50.10	—
59867	.129	(a)	61218	17.30	—	68604	2.90	—	91547	.28	—
59886	.017	.10	61223	123.00	—	68606	11.30	—	91551	1.77	.72
59889	.122	.187	61224	39.20	—	68607	8.97	—	91555	1.56	1.07
59892	.08	(a)	61225	54.40	—	68702	7.39	—	91560	5.89	3.91
59904	.054	.076	61226	91.50	—	68703	5.54	—	91562	3.93	—
59905	.081	.12	61227	83.70	—	68706	23.70	—	91577	14.10	3.18
59914	.47	.69	62000	19.00	—	68707	23.50	—	91580	7.78	—
59915	.18	.66	62001	15.00	—	90089	5.11	—	91581	(a)	(a)
59917	.033	.232	62002	6.86	—	91111	3.33	7.91	91582	(a)	(a)
59923	.012	.005	62003	21.60	—	91125	3.08	1.08	91583	(a)	(a)
59925	.36	1.19	63010	39.90	—	91127	2.24	.86	91584	(a)	(a)
59926	.30	.46	63011	49.90	—	91130	1.65	—	91585	(a)	(a)
59927	.203	1.30	63012	70.90	—	91135	.46	(a)	91586	(a)	(a)
59931	.213	.48	63013	67.20	—	91150	2.12	5.79	91587	(a)	(a)
59932	.229	.80	63215	71.50	—	91155	4.70	41.70	91588	(a)	(a)
59941	.071	(a)	63216	49.60	—	91160	1.23	—	91589	(a)	(a)
59947	.054	.30	63217	29.40	—	91175	1.06	—	91590	4.08	—
59955	.027	.132	63218	9.89	—	91177	4.65	—	91591	(a)	(a)
59963	.203	.37	63219	(a)	—	91179	4.67	—	91606	16.20	—

\$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	1.65	—	97653	3.70	2.65	98426	3.00	(a)
91629	3.30	(a)	95358	(a)	—	97654	6.46	2.71	98427	2.92	—
91636	5.66	—	95410	5.24	2.66	97655	6.19	3.53	98428	(a)	—
91641	1.53	(a)	95455	6.84	1.63	98002	1.12	.95	98429	1.47	—
91666	1.10	(a)	95487	2.81	(a)	98003	1.16	(a)	98430	(a)	—
91722	4.95	(a)	95505	3.18	2.46	98090	.156	—	98449	4.20	19.30
91746	3.93	6.66	95620	2.28	(a)	98091	.169	—	98482	4.50	5.28
91805	.247	—	95625	5.06	4.01	98092	.51	—	98483	6.65	14.90
92053	.61	.66	95630	(a)	(a)	98111	.65	—	98502	6.36	4.45
92054	.209	.202	95647	3.11	7.07	98150	(a)	—	98555	2.96	—
92055	5.83	.209	95648	(a)	(a)	98151	(a)	—	98597	.66	—
92101	9.11	2.97	96053	2.37	3.75	98152	3.77	.67	98598	.228	—
92102	5.49	3.43	96317	1.71	—	98153	4.24	(a)	98601	7.61	(a)
92215	3.70	3.11	96408	4.54	9.80	98154	5.01	(a)	98622	(a)	—
92338	2.11	2.13	96409	4.20	7.54	98155	7.01	(a)	98623	(a)	—
92445	3.24	—	96410	3.68	8.63	98156	(a)	(a)	98624	1.20	—
92446	6.93	1.48	96611	1.07	1.37	98157	4.48	.25	98636	3.17	3.63
92447	6.06	1.28	96702	5.22	(a)	98158	(a)	(a)	98640	131.00	—
92451	2.58	2.57	96703	(a)	—	98159	3.01	(a)	98658	7.25	—
92453	3.84	—	96816	4.90	—	98160	6.37	(a)	98659	1.30	.30
92478	1.90	1.50	96872	6.07	(a)	98161	7.13	(a)	98677	20.70	9.35
92593	33.90	—	96930	(a)	—	98162	(a)	(a)	98678	18.40	14.50
92663	.77	—	97002	(a)	(a)	98163	7.49	.16	98698	(a)	(a)
94007	13.00	5.43	97003	(a)	(a)	98164	2.18	.051	98699	5.98	(a)
94099	2.96	—	97047	3.26	—	98257	1.75	—	98705	10.30	—
94225	10.40	—	97050	2.53	—	98303	14.10	4.50	98710	4.16	—
94276	5.43	4.90	97111	6.27	—	98304	6.47	4.07	98751	5.48	—
94304	3.30	(a)	97220	.44	(a)	98305	2.62	1.60	98805	5.43	1.47
94381	6.19	11.90	97221	(a)	1.13	98306	6.73	.79	98806	2.96	3.34
94404	5.15	3.93	97222	1.71	1.96	98307	2.05	.41	98810	3.69	—
94444	(a)	(a)	97223	2.58	4.38	98308	1.35	1.02	98813	3.56	1.64
94569	3.47	3.82	97308	.83	—	98309	7.07	2.57	98820	10.40	3.04
94590	15.00	—	97447	2.71	5.47	98344	.73	.76	98871	(a)	(a)
94617	4.73	—	97501	(a)	—	98405	1.20	—	98884	2.70	1.72
94638	(a)	—	97502	(a)	—	98413	17.00	(a)	98914	.88	.44
95124	1.75	1.45	97503	(a)	—	98414	15.60	(a)	98949	1.24	.223
95233	3.74	—	97504	(a)	—	98415	2.05	(a)	98967	4.23	8.42
95305	4.06	—	97650	4.33	3.93	98423	4.88	(a)	98993	6.07	3.29
95306	6.48	—	97651	8.02	4.00	98424	8.28	(a)	99003	2.01	1.16
95310	9.70	.85	97652	6.96	4.63	98425	3.40	(a)	99004	2.96	1.66

\$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	6.74	99826	.73	.62						
99081	(a)	—	99827	.51	.58						
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	2.36						
99160	(a)	—	99948	7.31	21.10						
99163	4.94	.25	99952	5.40	14.90						
99165	1.08	(a)	99953	5.83	7.93						
99220	1.95	(a)	99954	4.25	9.92						
99221	(a)	(a)	99955	5.32	4.84						
99222	3.65	(a)	99963	.82	—						
99223	.30	(a)	99969	3.54	3.86						
99303	16.60	—	99975	4.72	—						
99310	4.14	(a)	99986	(a)	—						
99315	12.20	1.55	99987	(a)	—						
99321	11.80	2.08	99988	3.12	—						
99445	(a)	(a)									
99471	.88	—									
99505	5.14	—									
99506	6.32	—									
99507	5.51	—									
99570	2.96	(a)									
99571	.72	(a)									
99572	1.40	(a)									
99573	1.34	(a)									
99600	1.29	—									
99613	10.50	1.85									
99614	2.87	—									
99620	.57	—									
99650	1.40	1.08									
99709	3.45	(a)									
99718	1.67	—									
99746	2.83	3.36									
99760	.32	—									
99777	6.39	—									
99793	3.59	—									
99798	(a)	(a)									
99803	(a)	7.92									

\$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	.10	.189	10205	.27	—	11210	3.30	—	13207	(a)	(a)
10015	9.60	—	10220	5.09	—	11211	17.20	—	13208	(a)	(a)
10020	(a)	(a)	10255	.29	.151	11212	2.60	—	13314	.13	.014
10026	.70	.027	10256	1.07	.183	11213	2.12	—	13351	.32	.062
10036	.79	(a)	10257	.202	.148	11214	5.22	—	13352	.32	.045
10040	.076	.32	10309	.175	.023	11222	.088	—	13410	1.68	2.35
10042	.40	.35	10315	.41	(a)	11234	.30	.058	13411	(a)	(a)
10052	6.64	—	10331	13.00	—	11248	.056	.016	13412	.57	1.21
10054	5.89	—	10332	22.50	—	11258	.72	.189	13453	.65	(a)
10060	.192	.058	10352	.35	.044	11259	.77	.127	13454	.77	(a)
10065	.29	.046	10367	4.42	—	11273	15.10	—	13455	.78	(a)
10066	.29	.073	10368	6.46	—	11274	14.50	—	13461	(a)	(a)
10070	.057	.151	10375	(a)	—	11288	.88	.109	13506	.99	.06
10071	.34	.12	10378	13.20	—	12014	.12	.044	13507	1.19	.113
10072	5.00	—	10379	6.12	—	12356	1.28	.04	13590	.58	.67
10073	1.23	.46	10380	10.40	—	12361	.076	.07	13621	.146	.33
10075	9.11	.206	10381	9.05	—	12362	.063	(a)	13670	.042	.017
10100	.60	.077	11007	1.88	—	12373	.024	.023	13673	.54	.016
10101	.26	.177	11020	.33	.172	12374	.66	.09	13715	.063	.145
10105	2.81	—	11039	1.07	.106	12375	.33	.032	13716	.49	.095
10107	3.75	.40	11052	2.24	—	12391	.047	.07	13720	.31	.08
10110	32.70	—	11101	(a)	(a)	12393	.43	(a)	13759	.192	.153
10111	.125	.067	11120	(a)	—	12467	.18	(a)	13930	.134	.174
10113	.39	—	11126	.068	.024	12509	.073	.031	14068	.042	.012
10115	.77	.099	11127	.32	.01	12510	.93	.03	14101	.50	.062
10117	9.53	—	11128	.43	.083	12583	.41	(a)	14279	.56	.065
10119	(a)	—	11138	3.25	—	12651	1.20	.51	14401	.72	.081
10120	21.40	—	11155	.231	—	12683	.55	(a)	14405	1.10	—
10130	3.83	—	11160	(a)	(a)	12707	.41	.56	14527	.26	.179
10132	3.30	—	11167	.52	—	12797	.087	.194	14655	.096	—
10133	2.15	—	11168	2.67	—	12805	.35	.096	14731	2.22	—
10135	(a)	—	11201	16.40	—	12841	.58	—	14732	.164	—
10140	.035	.022	11202	4.86	—	12927	.101	—	14733	.67	—
10141	.07	.023	11203	.74	.46	13049	.039	.051	14734	.29	—
10145	.34	.011	11204	.34	1.43	13111	.67	.092	14855	.26	.133
10146	.27	.023	11205	(a)	—	13112	.064	.063	14913	.36	.197
10150	.54	(a)	11206	.76	—	13201	1.06	.144	15060	(a)	(a)
10151	13.50	—	11207	9.64	—	13204	1.20	1.14	15061	(a)	(a)
10160	2.40	—	11208	1.65	—	13205	.46	.42	15062	.231	(a)
10204	.242	—	11209	7.76	—	13206	(a)	(a)	15063	.27	(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	.148	—	16750	.113	.034	18707	.009	.005	40117	(a)	—
15119	(a)	—	16751	.113	—	18708	.124	.023	40140	(a)	—
15120	(a)	—	16819	1.40	(a)	18833	.113	(a)	41001	.36	—
15123	2.14	—	16820	1.08	(a)	18834	.32	.13	41210	(a)	—
15124	.75	—	16881	1.76	(a)	18911	1.01	.023	41421	.39	—
15188	.41	(a)	16890	.164	(a)	18912	1.91	.043	41422	.21	—
15223	.05	.044	16891	.178	(a)	18920	.50	.024	41510	51.00	—
15224	.32	.085	16892	.32	(a)	18991	(a)	—	41603	18.60	—
15300	(a)	—	16900	2.86	.083	19007	.84	—	41604	10.20	—
15314	.231	(a)	16901	1.83	.104	19051	1.86	—	41620	1.38	—
15404	.105	(a)	16902	1.55	.075	19061	(a)	—	41650	26.20	—
15405	.155	(a)	16905	3.01	.083	19795	.33	(a)	41664	45.30	—
15406	.39	.053	16906	1.92	.104	19796	.39	—	41665	5.30	—
15488	.99	(a)	16910	1.72	.065	40005	(a)	—	41666	(a)	—
15538	.41	.023	16911	1.55	.065	40006	(a)	—	41667	124.00	—
15600	1.04	.123	16915	1.76	.055	40010	(a)	—	41668	116.00	—
15607	.194	—	16916	1.47	.066	40015	(a)	—	41669	.81	—
15608	.231	.012	16920	3.90	.135	40020	(a)	—	41670	1.37	—
15656	6.82	—	16921	3.56	.047	40026	(a)	—	41672	(a)	—
15699	.48	—	16930	2.24	.161	40031	(a)	—	41673	(a)	—
15733	.26	.034	16931	2.42	.07	40032	(a)	—	41675	(a)	—
15839	.31	.029	16940	4.87	.047	40040	(a)	—	41677	.28	—
15991	.25	.077	16941	1.95	.075	40041	(a)	—	41678	77.20	—
15993	.214	.042	18078	.114	.157	40042	(a)	—	41679	(a)	(a)
16005	.033	.031	18109	.42	.038	40045	299.00	—	41680	13.60	—
16009	.32	.106	18110	.34	.036	40046	59.10	—	41696	.90	—
16402	1.53	—	18200	(a)	—	40047	21.10	—	41697	.63	—
16403	.97	.229	18205	.176	.38	40059	7.55	—	41700	(a)	—
16404	1.22	—	18206	.55	.147	40061	4.00	—	41715	8.66	—
16471	.27	—	18335	.39	.018	40063	134.00	—	41716	5.51	—
16501	.071	(a)	18435	.63	.08	40064	39.40	—	43007	(a)	—
16527	.108	.32	18436	.51	.12	40066	(a)	—	43117	(a)	—
16588	.146	(a)	18437	.56	(a)	40067	(a)	—	43151	59.30	—
16604	.246	.122	18438	1.08	(a)	40069	(a)	—	43152	23.10	—
16670	5.40	—	18501	.58	.01	40072	(a)	—	43200	226.00	—
16676	.32	.017	18506	.51	.007	40075	119.00	—	43215	(a)	—
16694	.49	(a)	18507	.203	.009	40101	11.50	—	43421	61.90	—
16705	.201	.131	18570	2.12	—	40102	10.10	—	43422	325.00	—
16722	(a)	—	18575	(a)	(a)	40111	10.60	—	43424	(a)	—
16723	(a)	—	18616	.39	.59	40115	(a)	—	43470	5.24	—

\$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	197.00	—	46004	24.90	—	47471	3.41	—
43518	19.40	—	44280	.28	—	46005	19.90	—	47473	4.46	—
43550	221.00	—	44311	10.00	—	46112	.045	—	47474	4.99	—
43551	123.00	—	44315	6.74	—	46202	6.23	—	47475	3.94	—
43626	15.50	—	44427	41.50	—	46362	269.00	—	47476	3.94	—
43628	202.00	—	44428	41.70	—	46426	39.40	—	47477	5.25	—
43629	171.00	—	44429	.63	—	46427	52.60	—	47478	5.51	—
43754	(a)	—	44430	.43	—	46510	(a)	—	47600	(a)	—
43760	5.69	—	44431	1.39	—	46590	(a)	—	47610	(a)	—
43822	4.17	—	44432	.44	—	46603	3.30	—	48039	160.00	—
43840	.051	—	44433	14.00	—	46604	3.81	—	48177	(a)	—
43860	3.28	—	44434	26.80	—	46606	10.20	—	48178	(a)	—
43889	1.17	—	44435	27.80	—	46607	14.00	—	48206	41.10	—
43945	(a)	—	44436	32.40	—	46622	12.20	—	48252	(a)	—
43946	(a)	—	44437	26.90	—	46671	(a)	—	48441	.172	—
43990	(a)	(a)	44438	21.20	—	46700	454.00	—	48557	17.20	—
43991	(a)	—	44439	41.40	—	46773	(a)	—	48558	15.00	—
44009	2.61	—	44440	34.20	—	46822	(a)	—	48600	78.70	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	16.60	—	44501	(a)	—	46882	(a)	—	48636	1.47	(a)
44070	4.91	—	45190	4.90	—	46911	30.70	—	48637	13.20	—
44071	5.47	—	45191	3.48	—	46912	56.30	—	48638	6.54	—
44072	3.77	—	45192	4.07	—	46913	(a)	—	48727	(a)	—
44100	3.41	—	45193	2.40	—	46914	(a)	—	48808	1.75	—
44101	3.55	—	45210	3.04	—	46915	(a)	—	48924	(a)	—
44102	2.77	—	45224	(a)	—	46916	(a)	—	48925	315.00	—
44103	2.45	—	45225	(a)	—	47050	1.14	—	49005	.194	—
44104	1.03	—	45334	130.00	—	47051	(a)	—	49111	2.67	—
44105	(a)	—	45380	.30	(a)	47052	(a)	—	49181	52.30	—
44106	(a)	—	45450	38.30	—	47103	(a)	—	49183	63.80	—
44108	1.21	—	45523	(a)	—	47146	(a)	—	49184	135.00	—
44109	3.05	—	45524	(a)	—	47147	(a)	—	49185	123.00	—
44110	3.12	—	45539	(a)	—	47221	498.00	—	49239	.225	.46
44111	1.92	—	45678	.31	—	47253	(a)	—	49292	3.83	—
44112	1.14	—	45771	.46	.139	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.149	.083	47318	12.60	—	49333	28.10	—
44193	(a)	—	45900	.118	.044	47367	.28	—	49451	(a)	—
44194	(a)	—	45901	.101	.045	47420	2.77	—	49452	(a)	—
44222	(a)	—	45937	.51	—	47468	(a)	—	49617	.176	.162
44276	303.00	—	45993	(a)	(a)	47469	3.94	—	49618	.148	.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	.28	.094	51315	.146	.096	51809	.32	.146	52341	.042	(a)
49763	1.81	—	51330	.09	.66	51833	.133	.054	52342	.122	(a)
49800	(a)	—	51333	.029	.32	51850	.218	(a)	52343	.074	(a)
49801	439.00	—	51340	.031	(a)	51851	.147	(a)	52401	.23	(a)
49802	38.90	—	51350	.206	.127	51852	.35	(a)	52402	.017	(a)
49803	68.90	—	51351	.184	.049	51853	.139	(a)	52432	.085	(a)
49840	1.17	—	51352	.25	.101	51854	.31	(a)	52433	.078	.80
49870	132.00	—	51355	.172	.091	51855	.33	(a)	52435	.097	(a)
49890	(a)	—	51356	.186	.56	51856	.18	(a)	52438	.07	(a)
49891	(a)	—	51357	.208	.76	51857	.31	(a)	52440	.11	(a)
49902	(a)	—	51358	.50	.129	51869	.084	.136	52467	.102	(a)
49903	(a)	—	51359	.44	.71	51877	.47	.191	52469	.036	.096
50010	.183	.38	51370	.37	3.83	51889	.078	.011	52505	.178	.237
50015	.119	(a)	51380	.037	.041	51896	.036	.017	52547	.199	.07
50017	.091	(a)	51400	.211	(a)	51900	.099	.10	52581	.87	2.19
50045	.207	(a)	51401	.31	(a)	51909	.197	.053	52619	.061	(a)
50047	.023	(a)	51500	.07	.116	51919	.079	(a)	52660	.101	—
51001	.051	.42	51516	.085	—	51926	.08	.044	52744	.51	.066
51005	.01	(a)	51517	.097	—	51927	.043	.132	52767	.183	(a)
51116	.128	.69	51550	.086	.40	51934	.088	.107	52876	(a)	(a)
51201	.031	(a)	51551	.03	.89	51941	.08	.041	52911	.048	.42
51205	.095	.059	51552	.052	.152	51942	.128	—	52967	.018	.058
51206	.015	.32	51553	.092	(a)	51956	.34	.205	53001	.178	.30
51210	.088	(a)	51554	.009	(a)	51957	.30	.46	53077	.086	.219
51211	(a)	(a)	51575	.055	.021	51958	.27	.37	53095	.059	(a)
51220	.30	1.90	51576	.165	.097	51959	.28	(a)	53096	.082	(a)
51221	.169	1.76	51600	.113	.172	51960	.036	.33	53121	.232	.40
51222	.205	4.53	51613	.074	.139	51970	.158	.177	53147	.031	(a)
51224	.215	1.49	51625	.046	(a)	51982	.047	.077	53229	.173	(a)
51230	.037	.74	51666	.087	.089	51985	.08	—	53271	.044	(a)
51240	.38	.196	51702	.139	(a)	51986	.183	.096	53333	.17	.248
51241	1.12	.218	51703	.058	(a)	51999	.077	.40	53374	.134	.26
51250	.233	(a)	51734	.108	.35	52002	.068	.114	53375	.071	.27
51251	.032	(a)	51741	.196	.243	52075	.171	.222	53376	.114	.183
51252	.114	.074	51752	.165	.15	52076	.206	(a)	53377	.117	.188
51253	.097	(a)	51767	.026	.007	52109	.017	(a)	53403	.074	(a)
51254	.03	.032	51777	.089	.077	52134	.227	.60	53425	.16	(a)
51255	.59	(a)	51790	.148	(a)	52137	.067	(a)	53565	.086	.096
51300	.122	.147	51796	.071	(a)	52150	.42	(a)	53631	.027	.021
51305	.122	.88	51808	.25	.68	52315	.116	.27	53632	.031	.032

\$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	.028	(a)	56170	.157	(a)	57401	.056	.089	58503	.068	.077
53732	.194	.47	56171	.077	(a)	57403	.181	.033	58532	.087	(a)
53733	.126	.228	56202	.065	.078	57410	.027	.173	58559	.018	(a)
53734	.51	—	56390	.113	.70	57411	.039	(a)	58560	.043	(a)
53803	.38	(a)	56391	.097	.30	57572	.016	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.157	.119	57600	.048	.033	58575	.055	.111
53902	(a)	(a)	56488	.148	.038	57611	.084	.055	58627	.178	.012
53903	(a)	(a)	56567	.163	(a)	57625	.42	(a)	58663	.36	.95
53904	(a)	(a)	56650	.50	(a)	57651	.051	.039	58682	.158	(a)
53905	(a)	(a)	56651	.27	(a)	57690	.11	.45	58713	.056	(a)
53907	.085	.086	56652	.194	(a)	57716	.052	.074	58737	.115	.55
53951	(a)	(a)	56653	.187	(a)	57725	.114	.075	58756	.067	(a)
53952	(a)	(a)	56654	.095	(a)	57726	.088	.023	58757	.39	(a)
53953	(a)	(a)	56690	.077	.33	57798	.026	(a)	58759	.048	(a)
54012	.051	—	56699	.072	.067	57800	.097	(a)	58802	.054	.48
54077	.117	.39	56758	.061	.14	57808	.044	(a)	58813	.166	(a)
54444	(a)	(a)	56759	.063	.078	57809	.045	(a)	58822	.149	(a)
55010	.35	.98	56760	.09	.099	57810	.044	.10	58837	.33	.161
55011	.095	1.75	56805	.118	(a)	57871	.052	.111	58840	.10	.121
55012	.113	1.11	56806	.084	(a)	57913	.125	.26	58873	.159	.027
55013	.145	1.12	56807	.083	(a)	57997	.114	—	58903	.034	(a)
55014	(a)	(a)	56808	.109	(a)	57998	.055	.054	58904	.026	.12
55214	.092	.083	56900	.104	(a)	57999	.072	.07	58922	.26	.179
55371	.34	.108	56910	.052	(a)	58009	.072	(a)	59005	.065	.089
55410	(a)	(a)	56911	.14	(a)	58010	.129	(a)	59057	.48	(a)
55426	.176	(a)	56912	.114	.084	58020	.195	(a)	59058	.31	(a)
55597	.023	1.68	56913	.093	(a)	58056	.153	(a)	59188	.39	.052
55647	.046	.065	56915	.55	(a)	58057	.097	(a)	59189	.53	.28
55648	.021	(a)	56916	.50	.215	58058	.087	(a)	59223	.164	.103
55649	.025	(a)	56917	.143	(a)	58095	.122	1.79	59257	.017	.012
55715	.182	.203	56918	.069	(a)	58096	.162	1.49	59306	.11	(a)
55716	.26	.49	56919	.176	(a)	58301	.055	.077	59378	.107	.141
55717	.232	(a)	56920	.16	(a)	58302	.044	.051	59481	.29	.096
55718	.225	(a)	56980	.09	(a)	58397	.25	.65	59482	.40	(a)
55802	.089	.011	57001	.031	.029	58408	.067	—	59537	.115	.232
55918	.104	2.26	57002	.02	.096	58409	.085	—	59601	.111	2.23
55919	.014	3.42	57090	.26	.68	58456	.046	—	59647	.18	.158
56040	.01	.03	57146	.163	.75	58457	.066	—	59660	.204	1.06
56041	.065	(a)	57202	.08	(a)	58458	.085	—	59661	.10	(a)
56042	.082	(a)	57257	.099	.034	58459	.103	—	59693	.017	—

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	.51	.066	63220	(a)	—	91190	2.51	(a)
59701	.008	.33	59970	.098	.169	64074	34.60	—	91200	.94	—
59713	.183	.33	59973	.14	(a)	64075	24.40	—	91210	(a)	—
59722	.095	.028	59975	.138	.19	64500	(a)	—	91235	2.58	1.82
59723	.036	.034	59977	.079	(a)	65007	41.90	—	91250	3.89	(a)
59724	.055	.015	59984	.038	.049	66122	18.00	—	91265	20.20	1.74
59725	.068	.145	59985	.15	(a)	66123	9.90	—	91266	10.70	.87
59726	.05	.023	59986	.114	(a)	66309	29.00	—	91280	(a)	2.96
59738	.158	.059	59988	.035	.055	66561	67.00	—	91302	10.60	(a)
59750	.086	.181	59989	.02	.041	67017	62.20	—	91315	3.22	—
59751	.031	(a)	60010	25.80	—	67508	31.50	—	91324	7.16	(a)
59773	.023	.026	60011	29.60	—	67509	23.10	—	91325	(a)	(a)
59774	.019	.141	60012	48.70	—	67510	12.90	—	91340	4.67	7.65
59775	.024	.178	60013	41.70	—	67511	13.90	—	91341	5.34	4.69
59781	.074	.085	60015	31.20	—	67512	59.60	—	91342	4.29	2.94
59782	.111	.56	60016	35.00	—	67513	37.80	—	91343	1.18	1.80
59783	.108	(a)	60035	47.20	—	67634	53.80	—	91405	5.45	—
59784	.083	(a)	61000	25.50	—	67635	38.10	—	91436	6.04	1.89
59790	.122	(a)	61212	24.10	—	68001	116.00	—	91481	22.00	—
59798	.28	.46	61216	26.80	—	68439	150.00	—	91507	3.25	2.78
59806	.202	(a)	61217	24.40	—	68500	5.67	—	91523	50.10	—
59867	.137	(a)	61218	16.60	—	68604	2.79	—	91547	.28	—
59886	.019	.10	61223	118.00	—	68606	10.90	—	91551	1.77	.72
59889	.075	.187	61224	37.70	—	68607	8.63	—	91555	1.56	1.07
59892	.108	(a)	61225	52.40	—	68702	7.11	—	91560	5.89	3.91
59904	.073	.076	61226	88.10	—	68703	5.33	—	91562	3.93	—
59905	.086	.12	61227	80.60	—	68706	22.90	—	91577	14.10	3.18
59914	.50	.69	62000	18.30	—	68707	22.60	—	91580	7.78	—
59915	.243	.66	62001	14.50	—	90089	5.11	—	91581	(a)	(a)
59917	.045	.232	62002	6.60	—	91111	3.33	7.91	91582	(a)	(a)
59923	.012	.005	62003	20.80	—	91125	3.08	1.08	91583	(a)	(a)
59925	.45	1.19	63010	46.40	—	91127	2.24	.86	91584	(a)	(a)
59926	.38	.46	63011	58.00	—	91130	1.65	—	91585	(a)	(a)
59927	.26	1.30	63012	82.50	—	91135	.46	(a)	91586	(a)	(a)
59931	.227	.48	63013	78.10	—	91150	2.12	5.79	91587	(a)	(a)
59932	.244	.80	63215	68.80	—	91155	4.70	41.70	91588	(a)	(a)
59941	.076	(a)	63216	47.70	—	91160	1.23	—	91589	(a)	(a)
59947	.073	.30	63217	60.10	—	91175	1.06	—	91590	4.08	—
59955	.029	.132	63218	20.20	—	91177	4.65	—	91591	(a)	(a)
59963	.217	.37	63219	(a)	—	91179	4.67	—	91606	16.20	—

\$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	1.65	—	97653	3.70	2.65	98426	3.00	(a)
91629	3.30	(a)	95358	(a)	—	97654	6.46	2.71	98427	2.92	—
91636	5.66	—	95410	5.24	2.66	97655	6.19	3.53	98428	(a)	—
91641	1.53	(a)	95455	6.84	1.63	98002	1.12	.95	98429	1.47	—
91666	1.10	(a)	95487	2.81	(a)	98003	1.16	(a)	98430	(a)	—
91722	4.95	(a)	95505	3.18	2.46	98090	.156	—	98449	4.20	19.30
91746	3.93	6.66	95620	2.28	(a)	98091	.169	—	98482	4.50	5.28
91805	.247	—	95625	5.06	4.01	98092	.51	—	98483	6.65	14.90
92053	.61	.66	95630	(a)	(a)	98111	.65	—	98502	6.36	4.45
92054	.209	.202	95647	3.11	7.07	98150	(a)	—	98555	2.96	—
92055	5.83	.209	95648	(a)	(a)	98151	(a)	—	98597	.66	—
92101	9.11	2.97	96053	2.37	3.75	98152	3.77	.67	98598	.228	—
92102	5.49	3.43	96317	1.71	—	98153	4.24	(a)	98601	7.61	(a)
92215	3.70	3.11	96408	4.54	9.80	98154	5.01	(a)	98622	(a)	—
92338	2.11	2.13	96409	4.20	7.54	98155	7.01	(a)	98623	(a)	—
92445	3.24	—	96410	3.68	8.63	98156	(a)	(a)	98624	1.20	—
92446	6.93	1.48	96611	1.07	1.37	98157	4.48	.25	98636	3.17	3.63
92447	6.06	1.28	96702	5.22	(a)	98158	(a)	(a)	98640	131.00	—
92451	2.58	2.57	96703	(a)	—	98159	3.01	(a)	98658	7.25	—
92453	3.84	—	96816	4.90	—	98160	6.37	(a)	98659	1.30	.30
92478	1.90	1.50	96872	6.07	(a)	98161	7.13	(a)	98677	20.70	9.35
92593	33.90	—	96930	(a)	—	98162	(a)	(a)	98678	18.40	14.50
92663	.77	—	97002	(a)	(a)	98163	7.49	.16	98698	(a)	(a)
94007	13.00	5.43	97003	(a)	(a)	98164	2.18	.051	98699	5.98	(a)
94099	2.96	—	97047	3.26	—	98257	1.75	—	98705	10.30	—
94225	10.40	—	97050	2.53	—	98303	14.10	4.50	98710	4.16	—
94276	5.43	4.90	97111	6.27	—	98304	6.47	4.07	98751	5.48	—
94304	3.30	(a)	97220	.44	(a)	98305	2.62	1.60	98805	5.43	1.47
94381	6.19	11.90	97221	(a)	1.13	98306	6.73	.79	98806	2.96	3.34
94404	5.15	3.93	97222	1.71	1.96	98307	2.05	.41	98810	3.69	—
94444	(a)	(a)	97223	2.58	4.38	98308	1.35	1.02	98813	3.56	1.64
94569	3.47	3.82	97308	.83	—	98309	7.07	2.57	98820	10.40	3.04
94590	15.00	—	97447	2.71	5.47	98344	.73	.76	98871	(a)	(a)
94617	4.73	—	97501	(a)	—	98405	1.20	—	98884	2.70	1.72
94638	(a)	—	97502	(a)	—	98413	17.00	(a)	98914	.88	.44
95124	1.75	1.45	97503	(a)	—	98414	15.60	(a)	98949	1.24	.223
95233	3.74	—	97504	(a)	—	98415	2.05	(a)	98967	4.23	8.42
95305	4.06	—	97650	4.33	3.93	98423	4.88	(a)	98993	6.07	3.29
95306	6.48	—	97651	8.02	4.00	98424	8.28	(a)	99003	2.01	1.16
95310	9.70	.85	97652	6.96	4.63	98425	3.40	(a)	99004	2.96	1.66

\$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	6.74	99826	.73	.62						
99081	(a)	—	99827	.51	.58						
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	2.36						
99160	(a)	—	99948	7.31	21.10						
99163	4.94	.25	99952	5.40	14.90						
99165	1.08	(a)	99953	5.83	7.93						
99220	1.95	(a)	99954	4.25	9.92						
99221	(a)	(a)	99955	5.32	4.84						
99222	3.65	(a)	99963	.82	—						
99223	.30	(a)	99969	3.54	3.86						
99303	16.60	—	99975	4.72	—						
99310	4.14	(a)	99986	(a)	—						
99315	12.20	1.55	99987	(a)	—						
99321	11.80	2.08	99988	3.12	—						
99445	(a)	(a)									
99471	.88	—									
99505	5.14	—									
99506	6.32	—									
99507	5.51	—									
99570	2.96	(a)									
99571	.72	(a)									
99572	1.40	(a)									
99573	1.34	(a)									
99600	1.29	—									
99613	10.50	1.85									
99614	2.87	—									
99620	.57	—									
99650	1.40	1.08									
99709	3.45	(a)									
99718	1.67	—									
99746	2.83	3.36									
99760	.32	—									
99777	6.39	—									
99793	3.59	—									
99798	(a)	(a)									
99803	(a)	7.92									

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
10010	.185	.189	10205	.35	—	11210	3.42	—	13207	(a)	(a)
10015	10.20	—	10220	6.61	—	11211	17.80	—	13208	(a)	(a)
10020	(a)	(a)	10255	.28	.151	11212	2.69	—	13314	.168	.014
10026	.91	.027	10256	1.03	.183	11213	2.19	—	13351	.41	.062
10036	.76	(a)	10257	.193	.148	11214	5.40	—	13352	.42	.045
10040	.141	.32	10309	.227	.023	11222	.091	—	13410	1.61	2.35
10042	.52	.35	10315	.53	(a)	11234	.39	.058	13411	(a)	(a)
10052	7.05	—	10331	13.80	—	11248	.053	.016	13412	.54	1.21
10054	6.26	—	10332	23.90	—	11258	1.54	.189	13453	.63	(a)
10060	.249	.058	10352	.74	.044	11259	1.65	.127	13454	.73	(a)
10065	.37	.046	10367	4.58	—	11273	19.60	—	13455	.75	(a)
10066	.38	.073	10368	6.69	—	11274	18.80	—	13461	(a)	(a)
10070	.106	.151	10375	(a)	—	11288	1.89	.109	13506	1.29	.06
10071	.45	.12	10378	14.00	—	12014	.115	.044	13507	1.55	.113
10072	5.18	—	10379	6.50	—	12356	1.66	.04	13590	.55	.67
10073	1.18	.46	10380	11.10	—	12361	.136	.07	13621	.14	.33
10075	8.74	.206	10381	9.61	—	12362	.117	(a)	13670	.076	.017
10100	1.28	.077	11007	1.95	—	12373	.044	.023	13673	1.17	.016
10101	.34	.177	11020	.42	.172	12374	.86	.09	13715	.117	.145
10105	3.64	—	11039	1.02	.106	12375	.42	.032	13716	.64	.095
10107	3.60	.40	11052	3.95	—	12391	.087	.07	13720	.66	.08
10110	34.70	—	11101	(a)	(a)	12393	.56	(a)	13759	.249	.153
10111	.232	.067	11120	(a)	—	12467	.234	(a)	13930	.248	.174
10113	.50	—	11126	.088	.024	12509	.07	.031	14068	.055	.012
10115	1.00	.099	11127	.59	.01	12510	.89	.03	14101	.64	.062
10117	10.10	—	11128	.80	.083	12583	.40	(a)	14279	.54	.065
10119	(a)	—	11138	3.46	—	12651	1.15	.51	14401	1.55	.081
10120	22.70	—	11155	.30	—	12683	.53	(a)	14405	1.14	—
10130	4.97	—	11160	(a)	(a)	12707	.77	.56	14527	.47	.179
10132	4.28	—	11167	.91	—	12797	.161	.194	14655	.124	—
10133	3.79	—	11168	4.72	—	12805	.45	.096	14731	3.92	—
10135	(a)	—	11201	17.00	—	12841	.75	—	14732	.29	—
10140	.062	.022	11202	5.04	—	12927	.132	—	14733	.87	—
10141	.125	.023	11203	1.38	.46	13049	.071	.051	14734	.37	—
10145	.60	.011	11204	.44	1.43	13111	1.43	.092	14855	.247	.133
10146	.57	.023	11205	(a)	—	13112	.115	.063	14913	.47	.197
10150	.69	(a)	11206	.79	—	13201	1.02	.144	15060	(a)	(a)
10151	17.50	—	11207	9.98	—	13204	1.15	1.14	15061	(a)	(a)
10160	3.12	—	11208	1.71	—	13205	.44	.42	15062	.221	(a)
10204	.31	—	11209	8.04	—	13206	(a)	(a)	15063	.26	(a)

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
15070	.153	—	16750	.146	.034	18707	.017	.005	40117	(a)	—
15119	(a)	—	16751	.146	—	18708	.161	.023	40140	(a)	—
15120	(a)	—	16819	1.34	(a)	18833	.209	(a)	41001	.38	—
15123	3.79	—	16820	1.04	(a)	18834	.42	.13	41210	(a)	—
15124	1.32	—	16881	2.29	(a)	18911	1.32	.023	41421	.44	—
15188	.39	(a)	16890	.157	(a)	18912	2.48	.043	41422	.236	—
15223	.089	.044	16891	.171	(a)	18920	.64	.024	41510	66.20	—
15224	.69	.085	16892	.31	(a)	18991	(a)	—	41603	21.00	—
15300	(a)	—	16900	3.63	.083	19007	1.48	—	41604	11.50	—
15314	.30	(a)	16901	2.33	.104	19051	3.28	—	41620	1.43	—
15404	.101	(a)	16902	1.97	.075	19061	(a)	—	41650	29.50	—
15405	.149	(a)	16905	3.82	.083	19795	.43	(a)	41664	48.10	—
15406	.38	.053	16906	2.44	.104	19796	.50	—	41665	5.63	—
15488	.94	(a)	16910	2.18	.065	40005	(a)	—	41666	(a)	—
15538	.53	.023	16911	1.97	.065	40006	(a)	—	41667	132.00	—
15600	1.35	.123	16915	2.24	.055	40010	(a)	—	41668	123.00	—
15607	.201	—	16916	1.86	.066	40015	(a)	—	41669	.86	—
15608	.30	.012	16920	4.95	.135	40020	(a)	—	41670	1.45	—
15656	8.86	—	16921	4.53	.047	40026	(a)	—	41672	(a)	—
15699	.50	—	16930	2.85	.161	40031	(a)	—	41673	(a)	—
15733	.247	.034	16931	3.07	.07	40032	(a)	—	41675	(a)	—
15839	.40	.029	16940	6.18	.047	40040	(a)	—	41677	.30	—
15991	.33	.077	16941	2.48	.075	40041	(a)	—	41678	58.60	—
15993	.28	.042	18078	.211	.157	40042	(a)	—	41679	(a)	(a)
16005	.062	.031	18109	.55	.038	40045	318.00	—	41680	15.40	—
16009	.30	.106	18110	.44	.036	40046	62.80	—	41696	.93	—
16402	1.99	—	18200	(a)	—	40047	22.40	—	41697	.65	—
16403	1.26	.229	18205	.33	.38	40059	8.02	—	41700	(a)	—
16404	1.59	—	18206	.71	.147	40061	4.25	—	41715	9.75	—
16471	.28	—	18335	.51	.018	40063	142.00	—	41716	6.20	—
16501	.131	(a)	18435	1.35	.08	40064	41.80	—	43007	(a)	—
16527	.201	.32	18436	1.09	.12	40066	(a)	—	43117	(a)	—
16588	.14	(a)	18437	.73	(a)	40067	(a)	—	43151	19.10	—
16604	.235	.122	18438	1.40	(a)	40069	(a)	—	43152	17.50	—
16670	5.74	—	18501	1.24	.01	40072	(a)	—	43200	72.60	—
16676	.42	.017	18506	.49	.007	40075	38.30	—	43215	(a)	—
16694	.47	(a)	18507	.26	.009	40101	23.90	—	43421	19.90	—
16705	.37	.131	18570	2.75	—	40102	21.10	—	43422	104.00	—
16722	(a)	—	18575	(a)	(a)	40111	11.30	—	43424	(a)	—
16723	(a)	—	18616	.38	.59	40115	(a)	—	43470	5.43	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
43517	(a)	—	44277	63.10	—	46004	28.10	—	47471	3.84	—
43518	20.60	—	44280	.30	—	46005	22.40	—	47473	5.02	—
43550	70.90	—	44311	10.60	—	46112	.094	—	47474	5.61	—
43551	39.40	—	44315	7.16	—	46202	3.97	—	47475	4.43	—
43626	16.50	—	44427	86.30	—	46362	204.00	—	47476	4.43	—
43628	214.00	—	44428	86.80	—	46426	29.90	—	47477	5.91	—
43629	182.00	—	44429	1.30	—	46427	39.90	—	47478	6.20	—
43754	(a)	—	44430	.90	—	46510	(a)	—	47600	(a)	—
43760	6.05	—	44431	2.89	—	46590	(a)	—	47610	(a)	—
43822	4.32	—	44432	.92	—	46603	2.50	—	48039	51.40	—
43840	.053	—	44433	29.20	—	46604	2.89	—	48177	(a)	—
43860	3.40	—	44434	55.80	—	46606	7.71	—	48178	(a)	—
43889	1.22	—	44435	57.80	—	46607	10.60	—	48206	43.60	—
43945	(a)	—	44436	67.50	—	46622	12.60	—	48252	(a)	—
43946	(a)	—	44437	56.00	—	46671	(a)	—	48441	.183	—
43990	(a)	(a)	44438	44.20	—	46700	146.00	—	48557	18.30	—
43991	(a)	—	44439	86.10	—	46773	(a)	—	48558	15.90	—
44009	4.61	—	44440	71.20	—	46822	(a)	—	48600	59.70	—
44010	(a)	(a)	44500	(a)	—	46881	(a)	—	48610	(a)	—
44069	17.60	—	44501	(a)	—	46882	(a)	—	48636	1.20	(a)
44070	5.22	—	45190	3.13	—	46911	32.60	—	48637	14.00	—
44071	5.81	—	45191	2.22	—	46912	59.80	—	48638	6.95	—
44072	4.01	—	45192	2.60	—	46913	(a)	—	48727	(a)	—
44100	2.72	—	45193	1.53	—	46914	(a)	—	48808	2.27	—
44101	2.83	—	45210	1.94	—	46915	(a)	—	48924	(a)	—
44102	2.21	—	45224	(a)	—	46916	(a)	—	48925	335.00	—
44103	1.95	—	45225	(a)	—	47050	1.18	—	49005	.201	—
44104	.82	—	45334	41.80	—	47051	(a)	—	49111	3.47	—
44105	(a)	—	45380	.29	(a)	47052	(a)	—	49181	16.80	—
44106	(a)	—	45450	12.30	—	47103	(a)	—	49183	20.50	—
44108	.96	—	45523	(a)	—	47146	(a)	—	49184	43.20	—
44109	2.43	—	45524	(a)	—	47147	(a)	—	49185	39.40	—
44110	2.49	—	45539	(a)	—	47221	160.00	—	49239	.216	.46
44111	1.53	—	45678	.32	—	47253	(a)	—	49292	1.23	—
44112	.91	—	45771	.44	.139	47254	(a)	—	49305	(a)	—
44113	(a)	—	45819	.143	.083	47318	13.40	—	49333	9.02	—
44193	(a)	—	45900	.154	.044	47367	.30	—	49451	(a)	—
44194	(a)	—	45901	.132	.045	47420	2.94	—	49452	(a)	—
44222	(a)	—	45937	.164	—	47468	(a)	—	49617	.31	.162
44276	97.40	—	45993	(a)	(a)	47469	4.43	—	49618	.26	.065

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
49619	.49	.094	51315	.14	.096	51809	.31	.146	52341	.034	(a)
49763	3.20	—	51330	.073	.66	51833	.111	.054	52342	.10	(a)
49800	(a)	—	51333	.024	.32	51850	.177	(a)	52343	.061	(a)
49801	141.00	—	51340	.03	(a)	51851	.12	(a)	52401	.188	(a)
49802	12.50	—	51350	.172	.127	51852	.28	(a)	52402	.017	(a)
49803	22.10	—	51351	.154	.049	51853	.113	(a)	52432	.082	(a)
49840	1.22	—	51352	.212	.101	51854	.25	(a)	52433	.075	.80
49870	140.00	—	51355	.144	.091	51855	.27	(a)	52435	.094	(a)
49890	(a)	—	51356	.155	.56	51856	.146	(a)	52438	.068	(a)
49891	(a)	—	51357	.199	.76	51857	.25	(a)	52440	.107	(a)
49902	(a)	—	51358	.48	.129	51869	.082	.136	52467	.099	(a)
49903	(a)	—	51359	.42	.71	51877	.46	.191	52469	.035	.096
50010	.178	.38	51370	.36	3.83	51889	.076	.011	52505	.173	.237
50015	.116	(a)	51380	.036	.041	51896	.035	.017	52547	.162	.07
50017	.088	(a)	51400	.172	(a)	51900	.083	.10	52581	.84	2.19
50045	.201	(a)	51401	.25	(a)	51909	.16	.053	52619	.059	(a)
50047	.023	(a)	51500	.068	.116	51919	.076	(a)	52660	.105	—
51001	.041	.42	51516	.089	—	51926	.078	.044	52744	.43	.066
51005	.008	(a)	51517	.10	—	51927	.042	.132	52767	.149	(a)
51116	.104	.69	51550	.084	.40	51934	.085	.107	52876	(a)	(a)
51201	.03	(a)	51551	.029	.89	51941	.077	.041	52911	.047	.42
51205	.093	.059	51552	.05	.152	51942	.124	—	52967	.018	.058
51206	.015	.32	51553	.09	(a)	51956	.33	.205	53001	.173	.30
51210	.072	(a)	51554	.008	(a)	51957	.29	.46	53077	.083	.219
51211	(a)	(a)	51575	.046	.021	51958	.26	.37	53095	.057	(a)
51220	.247	1.90	51576	.161	.097	51959	.27	(a)	53096	.079	(a)
51221	.137	1.76	51600	.109	.172	51960	.035	.33	53121	.225	.40
51222	.167	4.53	51613	.072	.139	51970	.154	.177	53147	.025	(a)
51224	.175	1.49	51625	.038	(a)	51982	.045	.077	53229	.141	(a)
51230	.03	.74	51666	.073	.089	51985	.083	—	53271	.042	(a)
51240	.37	.196	51702	.113	(a)	51986	.178	.096	53333	.138	.248
51241	1.09	.218	51703	.047	(a)	51999	.075	.40	53374	.113	.26
51250	.19	(a)	51734	.088	.35	52002	.066	.114	53375	.06	.27
51251	.031	(a)	51741	.19	.243	52075	.14	.222	53376	.096	.183
51252	.11	.074	51752	.161	.15	52076	.168	(a)	53377	.098	.188
51253	.094	(a)	51767	.021	.007	52109	.017	(a)	53403	.062	(a)
51254	.029	.032	51777	.074	.077	52134	.22	.60	53425	.13	(a)
51255	.48	(a)	51790	.124	(a)	52137	.055	(a)	53565	.072	.096
51300	.102	.147	51796	.069	(a)	52150	.41	(a)	53631	.026	.021
51305	.102	.88	51808	.247	.68	52315	.097	.27	53632	.03	.032

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
53731	.028	(a)	56170	.128	(a)	57401	.055	.089	58503	.066	.077
53732	.188	.47	56171	.063	(a)	57403	.152	.033	58532	.085	(a)
53733	.122	.228	56202	.063	.078	57410	.027	.173	58559	.017	(a)
53734	.53	—	56390	.11	.70	57411	.032	(a)	58560	.042	(a)
53803	.31	(a)	56391	.094	.30	57572	.016	.099	58561	(a)	(a)
53901	(a)	(a)	56427	.152	.119	57600	.046	.033	58575	.054	.111
53902	(a)	(a)	56488	.124	.038	57611	.069	.055	58627	.173	.012
53903	(a)	(a)	56567	.133	(a)	57625	.41	(a)	58663	.29	.95
53904	(a)	(a)	56650	.41	(a)	57651	.05	.039	58682	.154	(a)
53905	(a)	(a)	56651	.221	(a)	57690	.089	.45	58713	.047	(a)
53907	.083	.086	56652	.158	(a)	57716	.042	.074	58737	.111	.55
53951	(a)	(a)	56653	.152	(a)	57725	.093	.075	58756	.055	(a)
53952	(a)	(a)	56654	.078	(a)	57726	.072	.023	58757	.38	(a)
53953	(a)	(a)	56690	.064	.33	57798	.025	(a)	58759	.046	(a)
54012	.053	—	56699	.07	.067	57800	.094	(a)	58802	.053	.48
54077	.113	.39	56758	.059	.14	57808	.035	(a)	58813	.135	(a)
54444	(a)	(a)	56759	.061	.078	57809	.037	(a)	58822	.145	(a)
55010	.34	.98	56760	.087	.099	57810	.035	.10	58837	.27	.161
55011	.092	1.75	56805	.115	(a)	57871	.042	.111	58840	.081	.121
55012	.11	1.11	56806	.081	(a)	57913	.121	.26	58873	.129	.027
55013	.118	1.12	56807	.081	(a)	57997	.118	—	58903	.033	(a)
55014	(a)	(a)	56808	.105	(a)	57998	.054	.054	58904	.025	.12
55214	.089	.083	56900	.101	(a)	57999	.058	.07	58922	.215	.179
55371	.29	.108	56910	.051	(a)	58009	.058	(a)	59005	.063	.089
55410	(a)	(a)	56911	.114	(a)	58010	.125	(a)	59057	.47	(a)
55426	.143	(a)	56912	.093	.084	58020	.163	(a)	59058	.30	(a)
55597	.022	1.68	56913	.076	(a)	58056	.149	(a)	59188	.32	.052
55647	.045	.065	56915	.45	(a)	58057	.094	(a)	59189	.44	.28
55648	.02	(a)	56916	.40	.215	58058	.084	(a)	59223	.134	.103
55649	.024	(a)	56917	.117	(a)	58095	.119	1.79	59257	.017	.012
55715	.177	.203	56918	.056	(a)	58096	.157	1.49	59306	.107	(a)
55716	.26	.49	56919	.143	(a)	58301	.045	.077	59378	.087	.141
55717	.189	(a)	56920	.13	(a)	58302	.042	.051	59481	.29	.096
55718	.183	(a)	56980	.088	(a)	58397	.247	.65	59482	.34	(a)
55802	.074	.011	57001	.03	.029	58408	.07	—	59537	.094	.232
55918	.101	2.26	57002	.019	.096	58409	.089	—	59601	.108	2.23
55919	.014	3.42	57090	.209	.68	58456	.047	—	59647	.151	.158
56040	.01	.03	57146	.133	.75	58457	.068	—	59660	.199	1.06
56041	.063	(a)	57202	.078	(a)	58458	.089	—	59661	.097	(a)
56042	.079	(a)	57257	.097	.034	58459	.106	—	59693	.016	—

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
59695	(a)	(a)	59964	.49	.066	63220	(a)	—	91190	2.51	(a)
59701	.008	.33	59970	.08	.169	64074	22.10	—	91200	.94	—
59713	.178	.33	59973	.136	(a)	64075	15.50	—	91210	(a)	—
59722	.092	.028	59975	.112	.19	64500	(a)	—	91235	2.58	1.82
59723	.035	.034	59977	.064	(a)	65007	31.80	—	91250	3.89	(a)
59724	.053	.015	59984	.037	.049	66122	13.70	—	91265	20.20	1.74
59725	.066	.145	59985	.145	(a)	66123	7.51	—	91266	10.70	.87
59726	.048	.023	59986	.111	(a)	66309	22.00	—	91280	(a)	2.96
59738	.154	.059	59988	.029	.055	66561	50.90	—	91302	10.60	(a)
59750	.07	.181	59989	.019	.041	67017	47.20	—	91315	3.22	—
59751	.025	(a)	60010	16.50	—	67508	35.40	—	91324	7.16	(a)
59773	.019	.026	60011	19.00	—	67509	26.00	—	91325	(a)	(a)
59774	.016	.141	60012	31.20	—	67510	14.50	—	91340	4.67	7.65
59775	.02	.178	60013	26.80	—	67511	15.70	—	91341	5.34	4.69
59781	.061	.085	60015	20.00	—	67512	67.00	—	91342	4.29	2.94
59782	.09	.56	60016	22.50	—	67513	42.50	—	91343	1.18	1.80
59783	.088	(a)	60035	35.80	—	67634	40.80	—	91405	5.45	—
59784	.068	(a)	61000	16.40	—	67635	28.90	—	91436	6.04	1.89
59790	.119	(a)	61212	18.30	—	68001	88.20	—	91481	22.00	—
59798	.23	.46	61216	20.30	—	68439	113.00	—	91507	3.25	2.78
59806	.165	(a)	61217	18.50	—	68500	3.63	—	91523	50.10	—
59867	.133	(a)	61218	12.60	—	68604	2.12	—	91547	.28	—
59886	.018	.10	61223	89.80	—	68606	8.28	—	91551	1.77	.72
59889	.063	.187	61224	28.60	—	68607	6.55	—	91555	1.56	1.07
59892	.088	(a)	61225	39.70	—	68702	5.39	—	91560	5.89	3.91
59904	.06	.076	61226	66.80	—	68703	4.05	—	91562	3.93	—
59905	.084	.12	61227	61.10	—	68706	17.30	—	91577	14.10	3.18
59914	.49	.69	62000	13.90	—	68707	17.10	—	91580	7.78	—
59915	.198	.66	62001	11.00	—	90089	5.11	—	91581	(a)	(a)
59917	.037	.232	62002	5.01	—	91111	3.33	7.91	91582	(a)	(a)
59923	.012	.005	62003	15.80	—	91125	3.08	1.08	91583	(a)	(a)
59925	.43	1.19	63010	29.70	—	91127	2.24	.86	91584	(a)	(a)
59926	.37	.46	63011	37.20	—	91130	1.65	—	91585	(a)	(a)
59927	.247	1.30	63012	52.90	—	91135	.46	(a)	91586	(a)	(a)
59931	.22	.48	63013	50.00	—	91150	2.12	5.79	91587	(a)	(a)
59932	.237	.80	63215	52.20	—	91155	4.70	41.70	91588	(a)	(a)
59941	.074	(a)	63216	36.20	—	91160	1.23	—	91589	(a)	(a)
59947	.06	.30	63217	63.80	—	91175	1.06	—	91590	4.08	—
59955	.028	.132	63218	21.50	—	91177	4.65	—	91591	(a)	(a)
59963	.211	.37	63219	(a)	—	91179	4.67	—	91606	16.20	—

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
91618	(a)	(a)	95357	1.65	—	97653	3.70	2.65	98426	3.00	(a)
91629	3.30	(a)	95358	(a)	—	97654	6.46	2.71	98427	2.92	—
91636	5.66	—	95410	5.24	2.66	97655	6.19	3.53	98428	(a)	—
91641	1.53	(a)	95455	6.84	1.63	98002	1.12	.95	98429	1.47	—
91666	1.10	(a)	95487	2.81	(a)	98003	1.16	(a)	98430	(a)	—
91722	4.95	(a)	95505	3.18	2.46	98090	.156	—	98449	4.20	19.30
91746	3.93	6.66	95620	2.28	(a)	98091	.169	—	98482	4.50	5.28
91805	.247	—	95625	5.06	4.01	98092	.51	—	98483	6.65	14.90
92053	.61	.66	95630	(a)	(a)	98111	.65	—	98502	6.36	4.45
92054	.209	.202	95647	3.11	7.07	98150	(a)	—	98555	2.96	—
92055	5.83	.209	95648	(a)	(a)	98151	(a)	—	98597	.66	—
92101	9.11	2.97	96053	2.37	3.75	98152	3.77	.67	98598	.228	—
92102	5.49	3.43	96317	1.71	—	98153	4.24	(a)	98601	7.61	(a)
92215	3.70	3.11	96408	4.54	9.80	98154	5.01	(a)	98622	(a)	—
92338	2.11	2.13	96409	4.20	7.54	98155	7.01	(a)	98623	(a)	—
92445	3.24	—	96410	3.68	8.63	98156	(a)	(a)	98624	1.20	—
92446	6.93	1.48	96611	1.07	1.37	98157	4.48	.25	98636	3.17	3.63
92447	6.06	1.28	96702	5.22	(a)	98158	(a)	(a)	98640	131.00	—
92451	2.58	2.57	96703	(a)	—	98159	3.01	(a)	98658	7.25	—
92453	3.84	—	96816	4.90	—	98160	6.37	(a)	98659	1.30	.30
92478	1.90	1.50	96872	6.07	(a)	98161	7.13	(a)	98677	20.70	9.35
92593	33.90	—	96930	(a)	—	98162	(a)	(a)	98678	18.40	14.50
92663	.77	—	97002	(a)	(a)	98163	7.49	.16	98698	(a)	(a)
94007	13.00	5.43	97003	(a)	(a)	98164	2.18	.051	98699	5.98	(a)
94099	2.96	—	97047	3.26	—	98257	1.75	—	98705	10.30	—
94225	10.40	—	97050	2.53	—	98303	14.10	4.50	98710	4.16	—
94276	5.43	4.90	97111	6.27	—	98304	6.47	4.07	98751	5.48	—
94304	3.30	(a)	97220	.44	(a)	98305	2.62	1.60	98805	5.43	1.47
94381	6.19	11.90	97221	(a)	1.13	98306	6.73	.79	98806	2.96	3.34
94404	5.15	3.93	97222	1.71	1.96	98307	2.05	.41	98810	3.69	—
94444	(a)	(a)	97223	2.58	4.38	98308	1.35	1.02	98813	3.56	1.64
94569	3.47	3.82	97308	.83	—	98309	7.07	2.57	98820	10.40	3.04
94590	15.00	—	97447	2.71	5.47	98344	.73	.76	98871	(a)	(a)
94617	4.73	—	97501	(a)	—	98405	1.20	—	98884	2.70	1.72
94638	(a)	—	97502	(a)	—	98413	17.00	(a)	98914	.88	.44
95124	1.75	1.45	97503	(a)	—	98414	15.60	(a)	98949	1.24	.223
95233	3.74	—	97504	(a)	—	98415	2.05	(a)	98967	4.23	8.42
95305	4.06	—	97650	4.33	3.93	98423	4.88	(a)	98993	6.07	3.29
95306	6.48	—	97651	8.02	4.00	98424	8.28	(a)	99003	2.01	1.16
95310	9.70	.85	97652	6.96	4.63	98425	3.40	(a)	99004	2.96	1.66

DIVISION SIX

PREM/OPS TERR. 503

GENERAL LIABILITY

PROD/COPS

LOSS COST PAGES

\$100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334) Territory 503 Products/Completed Operations (Prod/Cops) (Subline Code 336) Entire State Territory 999											
Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops	Class Code	Prem/ Ops	Prod/ Cops
99080	1.42	6.74	99826	.73	.62						
99081	(a)	—	99827	.51	.58						
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	2.36						
99160	(a)	—	99948	7.31	21.10						
99163	4.94	.25	99952	5.40	14.90						
99165	1.08	(a)	99953	5.83	7.93						
99220	1.95	(a)	99954	4.25	9.92						
99221	(a)	(a)	99955	5.32	4.84						
99222	3.65	(a)	99963	.82	—						
99223	.30	(a)	99969	3.54	3.86						
99303	16.60	—	99975	4.72	—						
99310	4.14	(a)	99986	(a)	—						
99315	12.20	1.55	99987	(a)	—						
99321	11.80	2.08	99988	3.12	—						
99445	(a)	(a)									
99471	.88	—									
99505	5.14	—									
99506	6.32	—									
99507	5.51	—									
99570	2.96	(a)									
99571	.72	(a)									
99572	1.40	(a)									
99573	1.34	(a)									
99600	1.29	—									
99613	10.50	1.85									
99614	2.87	—									
99620	.57	—									
99650	1.40	1.08									
99709	3.45	(a)									
99718	1.67	—									
99746	2.83	3.36									
99760	.32	—									
99777	6.39	—									
99793	3.59	—									
99798	(a)	(a)									
99803	(a)	7.92									